

GEN X'S MIDLIFE RESET

FUTURE CONSUMER
LIFE CYCLE 24/25



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[Gen X's Midlife Reset: Future Consumer Life Cycle 24/25](#)

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Author | Marian Berelowitz



| 18 min read

Gen X (born 1965-1980, now aged 43-58) are moving through midlife in positive new ways, seizing on this stage to radically reset (women in particular). But while they're peaking career-wise – out-earning other generations and prominent in executive leadership – caregiving responsibilities are more challenging than ever, and few are financially ready for retirement.

Summary

Complex Pressures for Caregivers

Many Gen Xers are caring for children or ageing parents, or both – responsibilities that have quickly become more complicated and costly (consider the [teen mental health crisis](#) and the [spiking price of senior care](#)). As a result, they're time-squeezed and highly stressed – especially women, who often shoulder a disproportionate load of duties.

Course-Correction: The Midlife Reset

Midlife distress is real, as recent [studies](#) show, but it's also pushing Gen X to proactively change course. Women particularly feel a keen need to recalibrate their lives, and a support system is springing up to guide and inspire them, from midlife coaches to media and hospitality offerings.

Forever X: Embracing Generational Hallmarks

Gen X share a camaraderie based around their unique childhoods (as the last generation to grow up without the internet and the first to widely have two working parents) and their affection for the analogue objects and buoyant pop culture of their youth. Tapping into commonly held affection for this era, brands are embracing nostalgic references, which are easy wins given their cross-generational appeal.

Spotlight on Gen X Finances

Gen X are in their peak income years ([out-earning](#) other generations), but their expenses are peaking, too ([BLS, 2021](#)), partly due to the high cost of caregiving. Also beset by the higher cost of living, consumers are stressed about their finances, and pessimistic about their readiness for retirement. In the wealthier segment, this generation is leading the way in [environmentally focused investing](#).

At A Glance

Innovation Platforms



Wraparound Wellness



Convenience Culture



Inclusivity Outlook

Topics

Parenting & Families

Women

Media & Entertainment

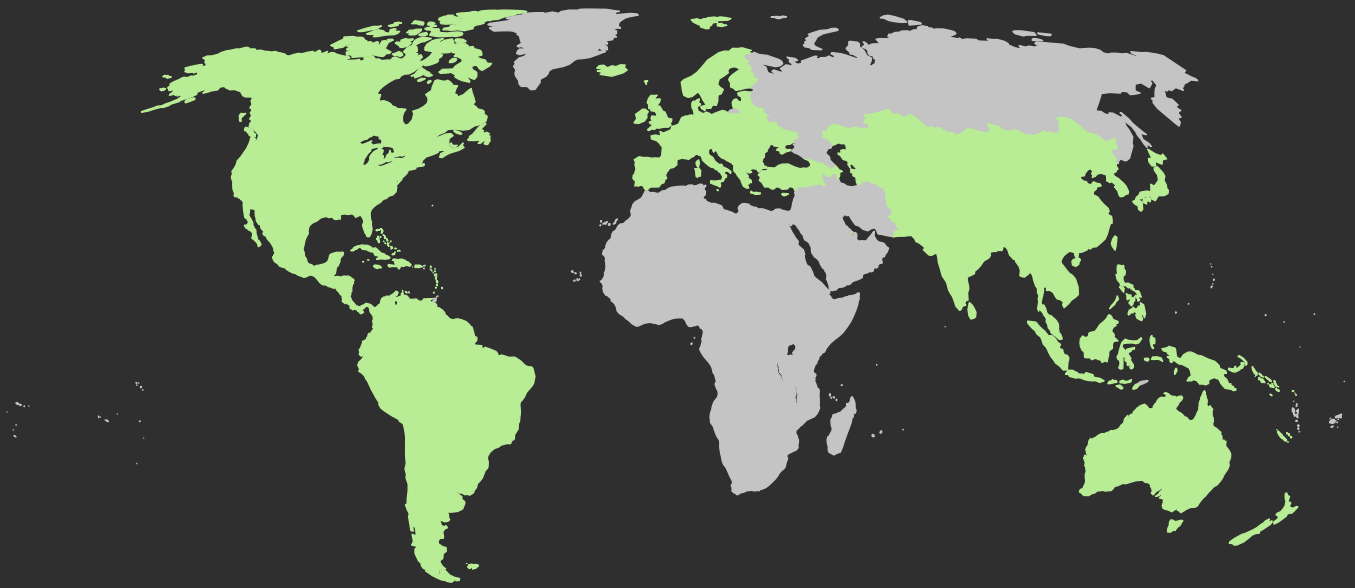
Pop Culture

Financial Services & Fintech

Health & Wellness

Work & Education

Regional Focus



Key Stats

Complex Pressures for Caregivers

54%

In 2022, 54% of Americans in their 40s and 36% of those in their 50s were in the 'sandwich generation' – people with a parent aged 65+ and a child whom they're supporting

76%

As many as 76% of employees in Asia were caregivers for family or friends as of 2023

44%

The demands of sandwich caregivers are highly stressful, and 44% of these consumers reported experiencing substantial emotional difficulty in 2022

72%

As one example of new pressures that parents and their children face, in the US, 72% of parents and students reported high stress around the college application process in 2023, compared with 56% in 2003

27%

The percentage of American women aged 45 to 64 who said in 2022 that they were overwhelmed by stress, compared with 21% of men

50%

Many young adult children moved back in with their parents during the pandemic, and some have stayed on – up to half of Americans aged 18-29 were living with at least one parent in 2022, rising from 38% in 2000

+13.6%

In the UK, the number of families with adult children in the household increased by 13.6% between the 2011 and 2021 Census, and the average age of these children increased by one year (to 24)

4m

In the US, Anderson Cooper's 2022 grief-exploring podcast, All There Is, was downloaded over four million times in its first few months of release

**Course-Correction:
The Midlife Reset**

48.2

A 2020-published study pinpoints 48.2 years of age as the lowest point in a U-shaped happiness curve across the developed world

2X

A 2022-published study of approximately 500,000 people from developed countries including the UK, US, France and Australia found those in midlife twice as likely to be depressed as those under age 25 or over age 65

45-55

The menopause generally occurs between 45 and 55 years old for women worldwide, adding to the distress that's commonly experienced during midlife

1/3

The rise in 'gray divorce' shows a new determination to course-correct in midlife (or beyond) – whereas fewer than 1 in 10 Americans divorcing in 1990 were aged 50 or older, by 2019 the share was one in three, according to a 2022 study

Forever X: Embracing Generational Hallmarks

65m

As of 2022, Gen X numbers 65 million in the US, a smaller cohort than baby boomers, millennials and Gen Z – thus often dubbed the ‘forgotten generation’

2.5m

Kelly Manno, who calls herself “TikTok’s unofficial ambassador of Gen X,” counts 2.5million TikTok followers as of August 2023

77%

Asked whether they’d like to return to a time before the internet and smartphones, 77% of Americans aged 35-54 said in 2023 that they would – the highest of any age group

\$53,750

A trio of Rocky movies (the original and two sequels) on sealed VHS tapes fetched \$53,750 in a February 2023 auction

7k

Pointing to nostalgia for analogue formats and albums from Gen X’s youth, around 7,000 cassettes of Nirvana’s album Bleach sold in the US in 2022

494k

Eighties Girls, which counted 443k followers on Instagram as of August 2023, is among a crop of social media accounts celebrating old brands, products and other touchstones of 1980s living

14m

Australian creator @shadyraro racked up 14 million TikTok views for a 2022 post on 1980s childhood hallmarks like corded phones

5.1m

The first 13 videos in the AARP’s Gen X-themed ASMR series on TikTok had accumulated 5.1 million views, 400,000 likes and 20,000 comments as of February 2023

56m

Super Bowl ads that lean on 70s, 80s or 90s nostalgia have largely performed well – notably, T-Mobile’s 2023 Grease-themed commercial with John Travolta, which has 56m views on YouTube to date

2.5m

One of the more popular nostalgia-themed commercials in 2023, Goldfish’s brand-centred remake of 90s anthem Stay with pop star Lisa Loeb garnered over 2.5 million views on YouTube in its first two months

Spotlight on Gen X Finances

\$117,577

In the US, Gen X had a mean income before taxes of \$117,577 as of 2021, out-earning the other generations

\$83,357

In the US, Gen X's average annual expenditures added up to over \$83k in 2021, more than any other generation

60%

As many as 60% of Gen Xers in the US said in 2023 that money negatively affects their mental health, compared with 55% of millennials, 52% of Gen Z and 45% of baby boomers

45%

Parents' financial costs aren't easing much as children reach adulthood: In the US, 45% of parents of adult children provided financial support for at least one grown offspring in 2023, with an average monthly outlay of \$1,400

66%

Two-thirds of sandwich generation Americans said in 2023 that they were very or somewhat stressed about affording their financial obligations over the next decade

40%

As many as 40% of Gen Xers said in 2023 that they aren't confident in their ability to meet their financial goals, versus 35% of millennials, 32% of baby boomers and 26% of Gen Zers

\$7,004

The average credit card debt held by Gen Xers in the US as of 2023, the most of any generation

55%

In 2023, only 55% of Gen X believe they have a better financial situation overall compared to their parents at their age, compared to 70% of baby boomers and 61% of millennials

55%

In 2023, the majority (55%) of Gen Xers don't expect to be financially prepared for retirement when the time comes, compared with 46% of millennials and 48% of not-yet-retired baby boomers

22%

Women are particularly worried about retirement, with only 22% aged 45-59 feeling confident that they'll be able to live comfortably in retirement, versus 46% of women aged 65+, as of 2023

53%

Over half of Gen X (53%) either have less than \$10,000 saved for retirement (35%) or nothing at all (18%) as of 2023

>60%

Over 60% of Gen X investors believed in 2022 that their investment firm should influence corporate environmental policies, even if it lowers their investment's value, versus 35% of baby boomers

\$47.8tn

Gen X wields considerable sway as investors – in the US they held \$47.8tn in total assets as of 2023, versus \$14.2tn for millennials

62%

Among women investors in the US, 62% of Gen Xers said in 2022 that the pandemic prompted them to use their money to fulfil their purpose and create positive change, compared to 38% of boomers

2X

In Canada, the median wealth of single women aged 50-64 (\$222,100) in 2021 was almost twice as high as the median wealth of male counterparts (\$129,800)

\$29.6tn

By one estimate, Gen X will inherit \$29.6tn in the US over the next two decades

GEN X



Born: 1965-1980

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MEET GEN X

In their peak earning years, Gen Xers are juggling career and caregiving responsibilities. Many are also seizing on midlife as a time to reconsider their personal and professional lives.



TOP CONCERN

Many Gen Xers are ushering Gen Z offspring through their teen and young-adult years or supporting ageing parents, with **44%** of those doing both experiencing substantial emotional difficulty.

TAKEAWAY

Offer guidance on **midlife realignments**, and tools to better support family members under their care. Referencing core memories of 70s/80s/90s youth can powerfully tap into a **shared nostalgia**.



STYLUS

Complex Pressures for Caregivers

Many Gen Xers are caring for children or ageing parents, or both – responsibilities that have quickly become more complicated and costly (consider the [teen mental health crisis](#) and the [spiking price of senior care](#)). As a result, they're time-squeezed and highly stressed – especially women, who often shoulder a disproportionate load of duties.

- **Supporting Sandwich-Gen Needs:** Gen X is at the heart of the sandwich generation – people with both a parent aged 65+ and a child whom they’re supporting (AARP, 2023), especially those in their 40s. Balancing care for both can be highly stressful: some 44% of sandwich caregivers report substantial emotional difficulty (University of Michigan, 2022).

Help with these responsibilities is hard to find. There are labour shortages for aides who care for seniors in both [the US](#) and [UK](#), and also for childcare workers in [the US](#) and [UK](#). Filling a key need, the app [Homage](#) – operating across Singapore, Malaysia and Australia – connects families to vetted caregivers, who can be hired at short notice.

A growing number of B2B companies support people juggling care duties (generally offered as an employee benefit). Following a 2022 acquisition, US-based support service [Cleo](#) now assists clients spanning new parents to those caring for adult and senior loved ones. It provides access to experts in areas such as child development and end-of-life care, as well as educational content and community groups for additional support. Similar business [Wellthy](#) (US) raised \$25.5m in 2023 and acquired US start-up [Lantern](#), which assists in managing and coping with death.

For more, see [10 Gen X Trends to Watch](#).



Mandy Gen Xers find themselves caring for teenagers, as well as ageing parents

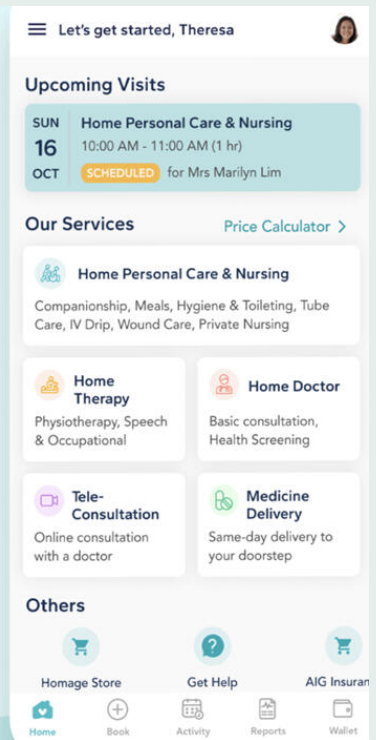
Home Care On Demand

With the Homage mobile app, request and manage care for you and your loved ones wherever, whenever. Whether you need personal care, nursing services, domestic support or community participation access, help is just a few taps away.

Download the Homage App



Homage



“Labour shortages in the paid-care workforce have left many Gen X families no choice but to absorb care responsibilities themselves. [...] The impact on absenteeism and productivity in the labour market has been profound, [and] on the health and wellbeing of the Gen X workforce has been practically catastrophic.”

Lindsay Jurist-Rosner
CEO & co-founder,
Wellthy

- **Families ‘Stuck in a State of Chaos’:** The challenges that youth are confronting – as we discuss in [Futureproofing Gen Alpha’s Childhood](#) – make parenting ever more difficult. “We’ve heard frequently from families who say that the anxiety driven by the complexity of issues facing teenagers can [...] leave parents and teens feeling like they’re stuck in a state of chaos,” Wellthy’s co-founder, Lindsay Jurist-Rosner, told Stylus. While every generation feels uniquely challenged, she said: “The current generation of teens and young adults being raised by Gen X and millennial parents truly is experiencing something radically different.”

The pandemic and social media’s impact on mental health are two major factors, with numerous others affecting parents by region. In the US, as many as 72% of parents and students now report high stress around the college application process, compared with 56% 20 years ago ([The Princeton Review](#), 2023). Both Wellthy and Cleo have introduced programmes to support parents of teens. Cleo’s includes specialists in areas including eating disorders, bullying, sexual orientation and gender identity, as well as planning for college and/or career.

- **Women Beset by Overwhelm:** The bulk of caregiving generally falls to women. Tellingly, American women aged 45 to 64 are 28% more likely to say they are overwhelmed by stress than men ([APA](#), 2022).

“Despite progress in gender equality, some traditional stereotypes have persisted – women have to wear a lot of hats, like wife and mother, career person, caretaker of their parents,” says [Jen Berlingo](#), a US-based women’s midlife coach. “It can be overwhelming for a lot of my clients.” As covered in [Unmasking the Midlife Opportunity](#), American author Ada Calhoun decoded this phenomenon in the 2020 book [Why We Can’t Sleep: Women’s New Midlife Crisis](#).

“Women [juggling midlife responsibilities] feel very alone, and like they’re weak if they talk about what’s not working,” observes Jackie Ghedine of US executive-coaching service [Modern Gen X Woman](#). She says Gen X typically has a “we can do it all” attitude, and is much less confident asking for what they need than millennials.

- **Navigating Not-So-Empty Nests:** While [studies find](#) empty nesters report higher happiness levels than parents with younger children, more young adults in the US and UK are living with their parents. Many moved home during the pandemic, and a significant number stayed – half of Americans aged 18 to 29 live with at least one parent, up from 38% in 2000 ([Pew](#), 2023). The number of UK families with adult children in the household increased by 13.6% between the 2011 and 2021 Census, and the children’s average age increased by one year (to 24) in the latest data ([Office for National Statistics](#), 2023).

The 2023 book [You and Your Adult Child: How to Grow Together in Challenging Times](#) helps parents navigate today’s more attached relationships with offspring in their 20s and 30s, addressing questions such as how long to provide financial support and when to express opinions.



Understand your adult child's evolving needs and find answers to parents' most common questions

When do I express my opinion—and when should I bite my tongue?

How do I know if my child is floundering?

How long should I provide financial support to my child?

Simon & Schuster

- **Grappling With Grief:** An under-discussed but inevitable component of caring for elders is confronting loss. American broadcast journalist Anderson Cooper (a Gen Xer) struck a chord with his 2022 podcast on grief, [All There Is](#), made following his mother’s death. It topped the US Apple Podcasts charts and was downloaded four million times within a few months ([New York Times](#), 2022). Season two is in the works. With Cooper becoming tearful at points, the show helped normalise frank and vulnerable discussion around the topic.

As more employers understand the productivity costs of grief, they’re enlisting services like Wellthy’s aforementioned Lantern, which helps with both end-of-life care and post-death logistics, as well as similar start-ups, such as [Empathy](#) (US). For more, see [Senior’s New Ageing Narratives](#).

Lantern

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From proactively planning your end-of-life wishes to navigating what to do after experiencing a loss, Lantern has got your back — for you, your family, and the people you love.

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I'm Managing a Death

I'm Planning Ahead



Lantern

A screenshot of the Empathy app interface. On the left is a video call window with a woman wearing glasses. The main area is a grid of feature cards: 'Obituary Creator' (Get a written tribute), 'Closing Accounts' (Subscriptions canceled for you), 'The Vault' (Scan and store all documents), 'Family Hub' (Invite others to collaborate), 'Library' (In-depth knowledge and advice), and 'Community' (Get advice and discuss your challenges). On the right is a 'Grief resources' screen titled 'Jenny, how are you feeling today?' with a grid of emotion buttons: Sad, Confused, Numb, Inspired, Angry, Overwhelmed, Hopeful, Resentful, Guilty, Relieved, and a '+ Show more' button. At the bottom, three labels identify the sections: 'Empathy Dedicated Care Manager', 'Time-saving tools', and 'Grief resources'.

Course-Correction: The Midlife Reset

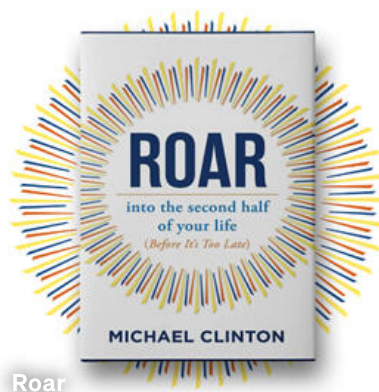
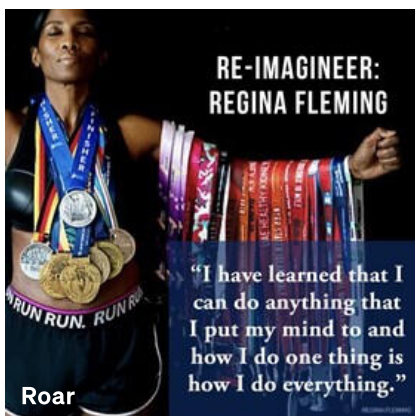
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- **Studies Confirm Midlife Crisis:** Several studies published by the US [National Bureau of Economic Research](#) show midlife crisis is real, and a serious concern. A [2020 study](#) pinpointed 48.2 as the lowest point in a U-shaped happiness curve across the developed world. And a [2022 analysis](#) found a disproportionate tendency toward markers of severe distress during midlife across rich nations. The authors conclude: “The seriousness of this societal problem has not been grasped by the affluent world’s policy-makers.”

Many women also grapple with symptoms of the menopause, a biological transition that comes alongside challenges that may include caregiving, career shifts, health issues and divorce – “multiple co-occurring stressors,” as one [US study](#) found.

- **The Big Reset:** In positive scenarios, midlife prompts a satisfying reset, and as discussed in [Midlife Renewal](#), consumers are increasingly motivated to make meaningful change. Former Hearst publisher Michael Clinton urges audiences aged 50+ to take stock and reimagine their lives in his 2021 book [Roar Into the Second Half of Your Life](#). Companion platform [Roar Forward](#) includes interviews with 50+ “Reimagineers”.

Brands can facilitate new opportunities. Brazilian fragrance brand [O Boticário](#) celebrated its 45th anniversary in 2022 with a free entrepreneurship programme for women aged 45-plus, noting the workforce ageism often faced by women from midlife. “It's always time to reinvent ourselves, accept new challenges and wish for more achievements,” the brand told audiences.



- **Women Rewriting Midlife Narratives:** Women keenly feel a need to rescript their lives, driven by factors including amplified stress (as discussed above) and menopause-related challenges. Midlife coaches have sprung up to help, including Australia's [Midlife Rebel](#) ([Robyn Patton](#)), Canadian [Lisa Murphy](#), [Alana Kirk](#) in Ireland, and the aforementioned [Jen Berlingo](#) and [Modern Gen X Woman](#). Meanwhile, UK-based [Noon](#) is a content platform and community for 'Queenagers' – successful, energised midlife women – which describes midlife as “the age of opportunity”.

Since the term ‘midlife crisis’ was coined by a [male psychoanalyst](#) in the 1960s, the topic has “centred the white cis-hetero male experience,” observes Jen Berlingo. For women, she sees this time as an “emergence” (titled her book [Midlife Emergence](#)). Women today have “access to more resources, information and community, and we have more financial leverage,” Berlingo told Stylus. “This generation just seems more equipped to make strides toward freedom” – that is, thinking “beyond the identities we’ve inherited or been told we should be”. Berlingo herself embraced her queer identity after a long heterosexual marriage.



Hi, I'm Lisa. I help midlife women define & go after the life they really want.

Are you feeling stuck or ready for a change? I get it. Whether you're looking for more fulfillment, more purposeful work or more fun, coaching can help.



Lisa Murphy



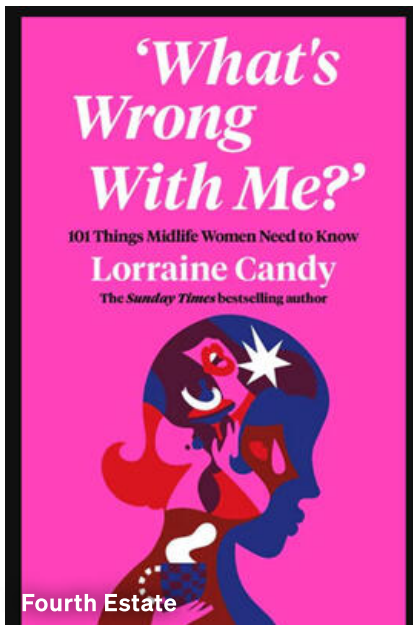
I'm seeing an influx of women who want to define and claim and assert their power and their truth. For me, it had to do with sexuality. But it could be marriage, divorce, a career shift, more discernment in friendships, a new endeavour, spirituality – there's more opportunity now to do that.

Jen Berlingo
Women's midlife coach

A wave of media now caters to women who are resetting their lives. On TV, British comedian [Bridget Christie's](#) 2023 show [The Change](#) depicts a 50-year-old suburbanite experiencing her first menopause symptoms. She escapes to the forest where she once recharged in childhood, and experiences a midlife rebirth.

Podcasts provide inspiration for renewal, including [Postcards From Midlife](#) (UK) and [The Jen Marples Show](#) (US). Creating community, Postcards From Midlife hosted a two-day London event in May 2023 and also runs a [Facebook group](#) (11k members). Postcards From Midlife co-founder Lorraine Candy (a journalist) also wrote 2023 memoir [‘What’s Wrong With Me?: 101 Things Midlife Women Need to Know](#), aiming to help women feel less alone as they confront common challenges and “embrace this liberating and transformational” life stage. Coaches Jen Berlingo and Alana Kirk also have books out, while British psychologist Sharon Blackie paints midlife as a “liberating, alchemical moment” in her 2022 book [Hagitude](#). See also [Midlife Battle Cry](#) and [Women at Halftime](#), both from Christian publishers in the US.

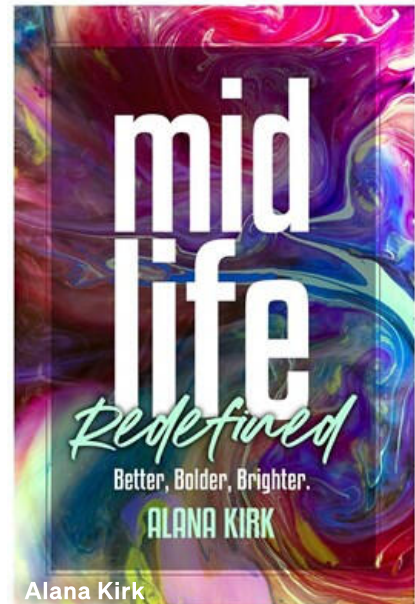




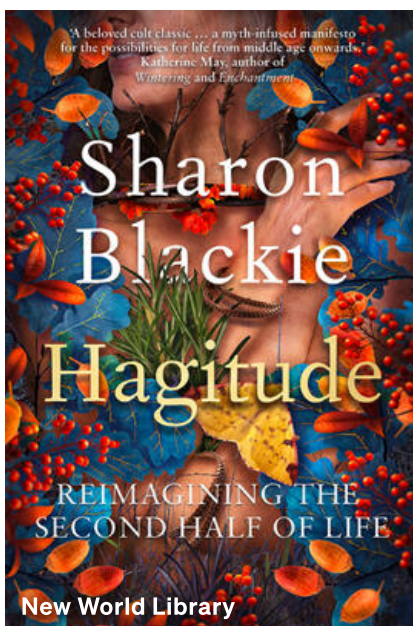
Fourth Estate



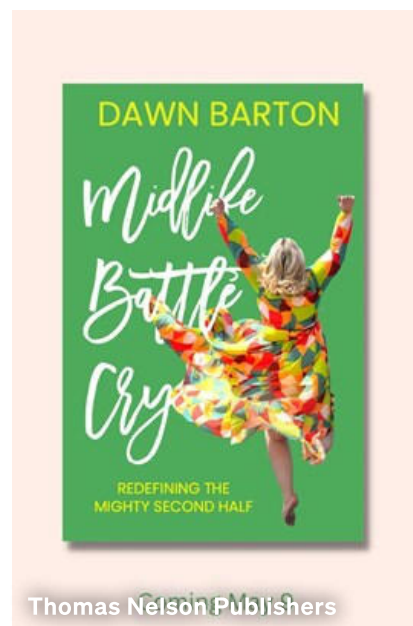
Jen Berlingo



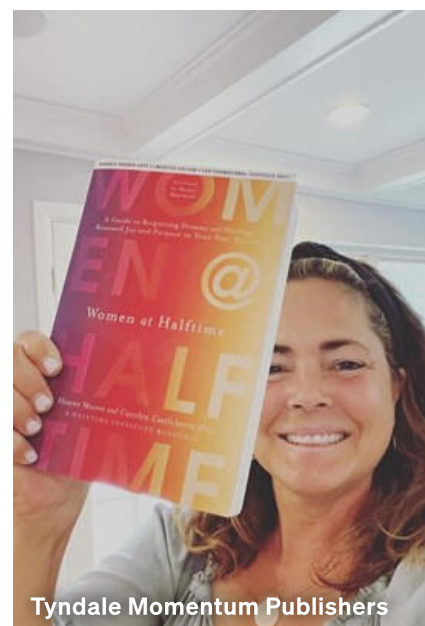
Alana Kirk



New World Library



Thomas Nelson Publishers



Tyndale Momentum Publishers

- **Travel's Potent Opportunity:** Hospitality brands can create avenues for sparking change and finding community with likeminded peers. US-based [Modern Elder Academy](#), whose programmes in Mexico focus on navigating midlife, has added a more casual [Re-refresh](#) option – described as both wellness vacation and regenerative retreat. Visitors can drop into workshops in between relaxing poolside.

Eyeing luxury clients, life coaches and wellness experts are hosting retreats such as [Midlife Reset](#) at [Six Senses Ibiza](#) in October, from [The Midlife Mentors](#) (UK-based Claire and James Davis). And [Miraval Austin](#) in Texas hosted an [Empowering Midlife Wellness](#) women's weekend this year, designed to “celebrate the full potential of midlife”.

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Best of MEA Programming

Ignite the wisdom that comes from curiosity. Exchange ideas and reflections with expert re·refresh facilitators. Access 20 hours of optional programming in mindfulness, Core Conversations, and movement.



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Solo travelers love re·refresh because of the instant welcome into both MEA and the local community. Think summer camp where your friends are already waiting for you.

Modern Elder Academy

re·fresh

the perfect
combination of a
wellness vacation +
regenerative retreat.

Modern Elder Academy

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Modern Elder Academy

Space to Connect



Whether you travel solo or bring a friend, re·refresh offers opportunities to connect and engage with a like-hearted community.

Modern Elder Academy

Midlife: Mastery Six Senses Ibiza

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*Experience a luxurious, intimate and magical long weekend celebrating
the full potential of midlife. Rather than the end of everything meaningful,*

midlife can be the start of a fantastic new journey towards discovering

Forever X: Embracing Generational Hallmarks

Gen X share a camaraderie based around their unique childhoods (as the last generation to grow up without the internet and the first to widely have two working parents) and their affection for the analogue objects and buoyant pop culture of their youth. Tapping into commonly held affection for this era, brands are embracing nostalgic references, which are easy wins given their cross-generational appeal.

- **Marked by X:** Often described as the [forgotten generation](#), Gen X feel a ‘camaraderie’ says Ghedine, who also cites shared traits such as “loyalty, independence, resilience.” The latter two reference their [notorious lack of supervision](#) – Gen Xers bond around having been ‘feral children’, a hashtag [used by](#) popular US creator [Kelly Manno](#) (“TikTok’s unofficial ambassador of Gen X”).

“When you say Gen X [to others in the cohort], there’s this ‘Oh, me too!’ kind of feeling. And there’s a nostalgia about Gen Xers that’s more powerful than, I think, any other generation – we feel our generation.”

Jackie Ghedine
co-founder, Modern
Gen X Woman

- **Analogue Appreciation:** Asked whether they'd like to return to a time before the internet and smartphones, 77% of Americans age 35-54 said they would, the highest of any group ([Fast Company](#), 2023). As the last generation to experience a pre-internet childhood, Gen X is keeping memories of their largely analogue youth alive. Sealed VHS tapes of films like Rocky are [fetching surprising sums](#) at auction, while some 7,000 cassettes of Nirvana's Bleach album sold in the US last year ([Luminate](#), 2023).

Accounts such as [Eighties Girls](#) (494k Instagram followers) recall habits like [passing notes in class](#), while Australian creator [@shadyraro](#) racked up 14 million TikTok views for a 2022 [post](#) on childhood hallmarks like corded phones. Similar items have featured in exhibits [Growing Up X](#) at the Illinois State Museum this year, and UK travelling exhibit [I Grew Up 80s](#).

US non-profit [AARP](#) (which advocates for people aged 50+) cleverly leverages this affinity on its TikTok channel, launched in 2021 to attract Gen X members. A [successful](#) ASMR-themed campaign featured sounds like rewinding a VHS tape and dialling a rotary phone. More recent AARP TikToks similarly lean on childhood memories. Meanwhile, brands are mining nostalgia with Gen X-gearred products like Lego's [Pac-Man Arcade](#) set (companies are also repackaging this nostalgia for Gen Z, as discussed in [The Brief](#)).





The Atkinson Museum



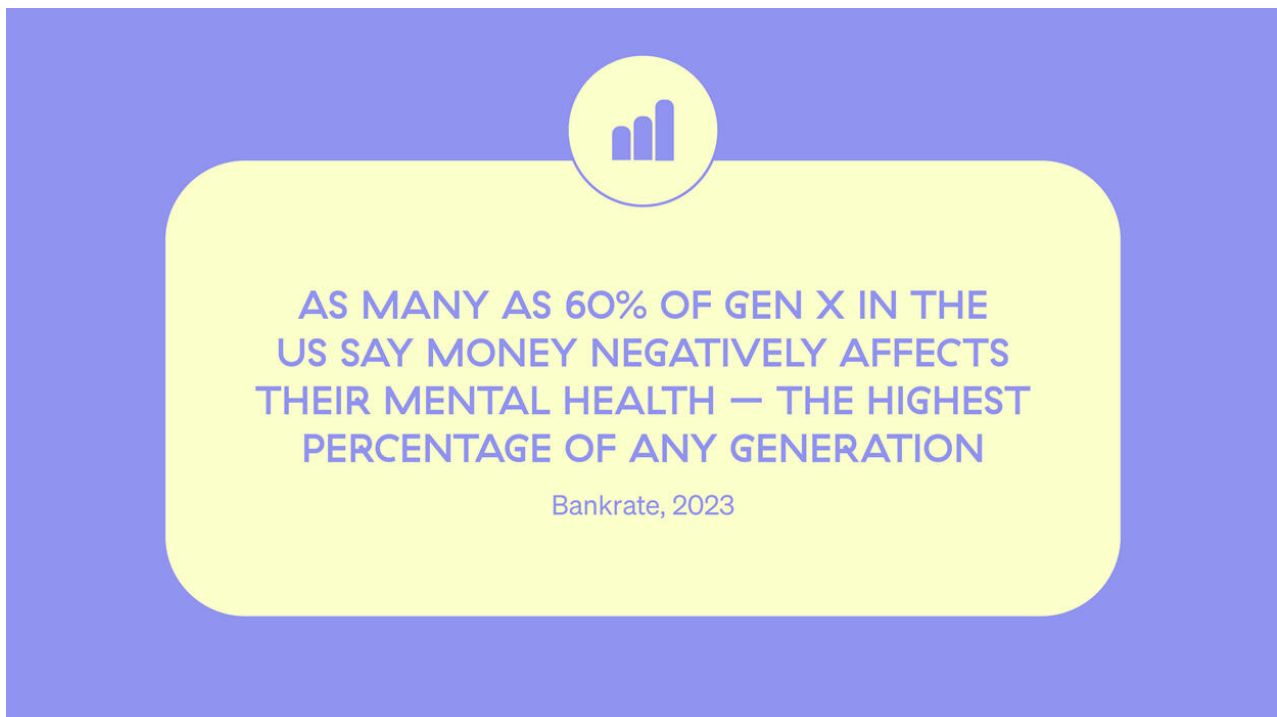
Illinois State Museum

- **Nostalgia's Magnetic Pull:** The prevalence of late 70s to early 90s nostalgia in media and marketing, which carries cross-generational appeal, can be partly credited to Gen X's C-suite ascendance – the average age of incoming US chief executives is 54 ([SpencerStuart, 2023](#)). Recent films include [Air](#), a “love letter to the 1980s”, Netflix documentary [Wham!](#) charting the rise of the British band, and last year's hit [Top Gun sequel](#). Super Bowl advertisers in 2023 also celebrated movie classics including [Grease](#) and [Clueless](#), and 80s/90s musicians such as [Joan Jett](#), [Billy Idol](#) and [Haddaway](#).



Spotlight on Gen X Finances

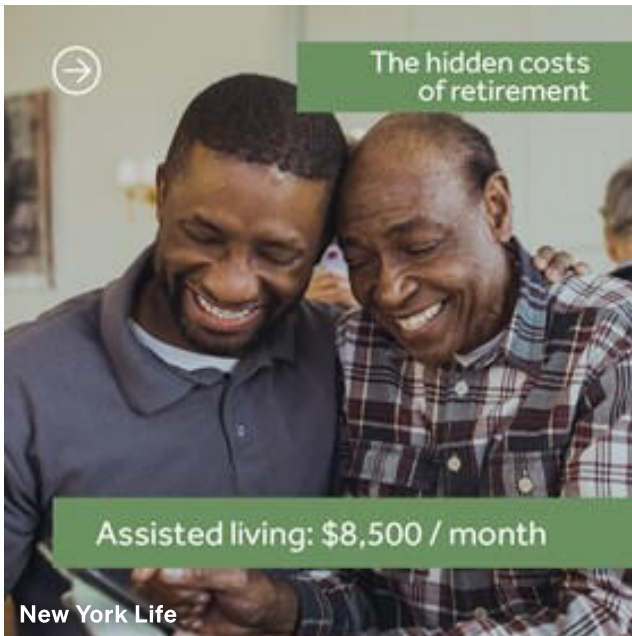
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- **Financial Obligations Spur Anxiety:** As many as 60% of Gen Xers in the US say money negatively affects their mental health ([Bankrate, 2023](#)). Caregiving is an especially heavy burden – the [costs for senior care homes are soaring](#), as are [home health aide costs](#), while [parents are increasingly supporting adult children](#) (see Key Stats).

Meanwhile, retirement is approaching, and US insurance giant [New York Life](#) notes that Gen X may also face costs incurred by divorce and health issues. Its 2023 [research](#) finds Gen X has the lowest levels of confidence around finances, in part because this generation carries the most credit card debt (see Key Stats). They're also less likely than baby boomers or millennials to believe their financial situation is better overall than their parents at the same age ([Allianz Life, 2023](#)).

- **Pessimistic Lens on Retirement:** With retirement approaching – Gen X aims to retire by 65 – the majority don't expect to be financially prepared when the time comes ([Northwestern Mutual](#), 2023). Women are particularly worried, with only 22% aged 45-59 feeling confident they'll live comfortably in retirement, versus 46% of women aged 65+ ([AARP](#), 2023). These fears reflect an uncomfortable reality: over half have either nothing or less than \$10,000 saved for retirement ([Prudential](#), 2023).



- **The Vanguard of Values-Based Investing:** Gen X is leading the shift towards responsible investing. Over 60% believe their investment firm should influence corporate environmental policies even if it lowers their portfolio's value, versus 35% of baby boomers ([Stanford](#), 2022). While their convictions fall well short of millennials' (at 85%), Gen X have more assets – in the US they hold \$47.8tn in total, versus \$14.2tn for millennials ([Federal Reserve](#), 2023). Women investors feel particularly strongly, and are much more likely than female boomers to say the pandemic prompted a commitment to use their resources for positive change ([UBS](#), 2022).

In Britain, pension-savings firm [PensionBee](#) reports that [younger Gen Xers](#) (born 1973-1980) were the first to adopt its environmental, social and governance-minded [Impact Plan](#), launched in 2023.

- **Women's Rising Net Worth:** Watch for Gen X women as a powerful financial force. In Canada, single women aged 50-64 now have a median wealth almost twice as high as their male counterparts ([Statistics Canada](#), 2021). Women of this generation are more likely to be educated professionals than their predecessors, and will also benefit from the \$29.6tn that (US) Gen X is estimated to inherit over the next two decades ([Cerulli](#), 2022).

Eleanor Mills, founder of Noon, has formed her community around a cohort of successful women aged 45-60, who say they feel neglected by marketers. “Because of the male lens our society puts on women, there's a huge disjunct between this very powerful financial demographic and attention from brands,” Mills told Stylus.



Future Insights

Supply Quick & Easy Ways to Recharge	Many Gen Xers are faced with draining responsibilities, but tend to be reluctant to admit that it's all too much. Escapist distractions will be highly appealing, especially for women, who tend to juggle the most demands. Hospitality brands can tailor quick, yet restorative getaways for a cohort in urgent need of self-care, but with little free time.
Provide Tools for Resetting	It's easy for people to feel stuck, and very alone, at midlife. Provide the tools to help this cohort both find community and progress into a new (perhaps very different) chapter. With its Re-refresh holiday offering, The Modern Elder cleverly combines this strategy with the one above (recharging), and there's wide opportunity for brands to offer more mass-market, accessible equivalents.
Cultivate Gen X Kinship	In polarised times, find widespread appeal by mining the close identification Gen X feel with their generation – referencing their distinct childhoods or pop culture hallmarks of their youth. See the AARP's light-hearted TikTok campaign for an example of leveraging modern digital habits to tap into sentiment for yesteryear.
Make Financial Literacy Accessible	Don't assume that by middle age, Gen X has acquired money savvy: research finds a worrying lack of understanding around the mechanics of retirement saving among Gen X in particular (Allianz Life, 2023). Harness strategies currently targeting younger generations – see Financial Wellness for the Inflation Era – to inspire these consumers to upgrade their financial IQ.

Trend Evolution

Past	Present	Future
Steeped in the pop culture of the late 70s to early 90s, Gen X was the last generation to grow up	This period is characterised by responsibility-juggling, and for many, these duties have become more stressful	Often dubbed 'the forgotten generation' – being outnumbered by boomers and millennials – Gen X will

without the internet, and the first to widely have two working parents (becoming latchkey kids), driving a core sense of 'can-do' and self-reliance. These are all key touchstones uniting the generation now.

and financially challenging than ever. Meanwhile, Gen Xers have started rewriting the midlife script (destigmatising the menopause, showing vulnerability around grief, adopting new identities, embracing values-based investing) – social shifts that millennials will accelerate as they enter this life stage.

grow more influential as boomers cast a smaller shadow (they're expected to pass boomers in size around 2028 – Pew, 2020). But with fewer assets than boomers, and extended years of caregiving responsibilities for some, many will struggle financially as they age.