

# THE GENERATIONS

EVERYTHING YOU NEED TO KNOW  
ABOUT GEN X, Y, Z & BOOMERS  
KIPPERS, PUMCINS & MILLENNIALS

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Cavill + Co is a boutique consultancy helping companies & brands to fulfil their CSR & Social good objectives and better communicate their social good stories.



**This booklet has been produced to complement The Conscious Consumer Report, September 2023, written for CSR, sustainability and marketing professionals within the Corporate sector. The research report can be downloaded free at [www.cavill.com.au/research](http://www.cavill.com.au/research)**

Australia is a rich and complex island of people from vastly different cultures and backgrounds and with that comes a medley of opinions. These days it's common to find 4 or more generations co-existing in the home or workforce. Given this, it's not a good idea to generalise – but the norm is to group people by their generation and especially when analysing research, so that it's possible to compare different age groups and genders, and identify and predict their needs and desires. So that you know who's who in the Aussie zoo, we've provided a detailed examination of each group – their age, the events and environment that influenced them, their values, attitudes, strengths and slanguage (yes that's a word!).

Without doubt the pandemic would have profoundly influenced Gen Alpha and Gen Z. Only time will reveal how it has shaped them. For more info on this evolving topic visit McCrindle's [BLOG](#).

## These days there are **SIX** accepted groups of Aussies:

**1. Builders**, aged 77+, represent around 5% of our population, their catch cry is 'Everything in moderation'

**2. Baby Boomers**, aged 59–76, represent around 19% of the population, many of them known as Grey Nomads, their catch cry is 'You have to work your way up to the top'

**3. Generation X**, aged 44–58, represent around 19% of population and 29% of workforce, their catch cry is 'Whatever'

**4. Generation Y**, aged 29–43, represent around 21% of population and 34% of the workforce, also known as Millennials, KIPPERS (Kids in Parents Pockets Eroding Retirement Savings), their catch cries are 'Why should I have to work my way to the top?' and 'Whatever! Prove it'

**5. Generation Z**, aged 14–28, represent 19% of the population, their catch cry is 'Slay!', 'It's Lit', and 'YOLO' (for anyone over 40 that means impressive, a really cool/exciting situation and You Only Live Once)

**6. Gen ALPHA**, born after 2010, so under 13 years of age, around 17% of the population.



References: McCrindle 2023, Australia's Generational Profile

These groups differ greatly in their attitudes and opinions, based on what they've experienced growing up. Baby Boomers lived through the Vietnam war, the civil rights movement, the moon landing and the sexual revolution. X-ers saw the introduction of the PC and the internet and witnessed the stock market crash of '87. Gen Y lived through September 11 and the technology boom, and Gen Z were born with a smart phone on the end of their umbilical cord.

Such diverse life experiences alter their perception of the world, of the role that business and brands play in their world, the way they interact with - and purchase - products and services, and most importantly, how each group communicates.

Wouldn't it be great if there was one thing that they all had in common? One thing that resonated with them and influenced their purchase behaviour?

**Well there is!**

**It's Doing Good, or in the words of Corporate Australia, CSR & Social Good.**

# GENERATIONS



# Snapshot of Aussies

# 77+

## Builders

### Stats

- Born before 1946
- In 2023, they'd be aged over 77
- They represent 5% of the Australian population and 1% of the workforce
- Leadership Style - Controlling

### They came of age during:

- The Great depression and World War II
- Their workplace was revolutionised by the telephone and typewriter

### Economic Climate:

- Builders of infrastructure, economy, the institutions and organisations of their society
- Financial conservatism and delayed gratification the norm
- During their time national wealth and social capital was created that the rest have been living off ever since

### Otherwise known as:

- Pre-boomers
- The lucky generation
- The frugal generation
- The Depression Babies



## Values

- Saving
- Mutual obligation and moral responsibility
- Patriotism, Loyalty and Commitment
- Respect for elders
- Children should be seen and not heard
- Self-denial and hard work
- Stability

## Attitudes

- Black and white, right and wrong
- Authority figures and one's elders should never be questioned
- You shouldn't buy something unless you have the money to pay for it
- Everything in moderation
- No nonsense and pragmatic
- Waste not want not

## Strengths:

- Deeply committed
- Moved by needs not fads
- Excellent work ethic
- Dependable
- Advanced communication and interpersonal skills

## Challenges:

- Adapting to change
- Slow adopters

## Lifestyle

- Experienced hardship in early years and prosperity in later years
- Saved first, bought later
- Have the largest share of wealth after their Boomer children
- Spend the least of all age groups

## Personality

- Distrust change
- Stoic and reserved
- Financially conservative
- Hierarchical
- Stubbornly independent

## Guiding principles and key influences

- Duty rather than options
- Responsibility before personal wants

## Iconic Device



**“It takes one a long time to become young”  
- Picasso**

# Baby Boomers

## Stats

- Born between 1946 - 1964
- In 2023, they'd be aged between 59-76
- They represent 19% of the Australian population and 16% of the workforce
- Leadership Style - Directing

## They came of age during:

- The Civil Right Movement
- The Sexual Revolution, and the introduction of the contraceptive pill
- Word processors
- Vietnam War and moon landing

## Economic Climate:

- Tough war years and austerity were replaced with economic growth and full employment
- Technological advancement and increasing freedom
- Considered the generation that had it all:
  - born into post war boom
  - finding work was easy
  - able to afford a house
  - university was free
  - large superannuation fund

## Otherwise known as:

- SKIers (Spending the Kids' Inheritance)
- The Grey Nomads
- Civics

## Values

- Work ethic, participation
- Question authority
- Informality
- Enthusiasm for causes
- Individualism

## Attitudes

- Free education, free love and free (easy) divorce
- If you are unhappy in a relationship, exit it
- Job status and symbols are important
- You only live once so enjoy it
- Put yourself first after a lifetime of hard work
- Organise life around work, not work around life
- You have to work your way to the top
- If you've got it, flaunt it

## Strengths:

- Great at building relationships because prefer person-person contact
- Excellent teamwork skills
- Thrive on adrenaline-charged assignments

# 59-76



**Remember DINKS  
(Double Income, No Kids)...  
now we have some more  
acronyms for our newest tribe.  
Have you heard of PUMCINS?  
(Professional Urban Middle  
Class in Nice Suburbs)**

**- Bernard Salt,  
The Demographics  
Group**



## Challenges:

- Introduced the term 'workaholics'
- Commitment means long hours of work
- Resistance to delegation
- Slower adopters of new technologies

## Lifestyle

- Working longer, retiring later
- The wealthiest living generation
- Consumption and lifestyle take precedence
- Many downsizing and reverse mortgaging to release capital
- Spending the kids' inheritance on travelling and leisure activities
- Many still have grown children living with them
- Many caring for grandchildren on a regular basis
- Many doing the sea change and tree change for increased quality of life

## Personality

- Experimental
- Idealistic
- Materialistic
- Hardworking, energetic
- Visionary, enthusiastic, passionate
- Self-centred



### Guiding principles and key influences

- Were over indulged by their parents
- View material possessions as ends in themselves, not as a means to provide comfort and security for their family
- Materialistic and over-worked, conservative in later years
- Focus on personal fulfilment
- Well-educated

### Iconic device



*“I want my grandchildren to grow up in a world like I grew up in – it was fun, minimalist, not too many things. Now they’ve got too much, it’s all about material things, ‘keeping up with the Joneses’. I really want my grand kids to learn what we need to do to help the planet survive.”*

**- Zori, Baby Boomer**



# X

# Z

# W

# G

## Gen X

### Stats

- Born between 1965 and 1980
- In 2023, they'd be aged between 44-58
- They represent 19% of the Australian population and 29% of the workforce
- Leadership Style - Co-ordinating

### They came of age during:

- Stock market crash
- Lived out young-adult lives in pre-September 11 world of relative peace and prosperity
- Volatile corporate climate
- Experienced divorce (of their parents) on a large scale
- Latch key kids
- Introduction of the Internet
- PC's became common in the workplace
- Introduction of the entertainment culture

### Economic Climate:

- Unemployment at an all-time high when X-ers entered the work force
- Seeing parents get laid off after years of hard work and loyalty
- First generation in history that will not do better than their parents
- Never a notion of job security

# 44-58

### Otherwise known as:

- Why me? Generation
- The Latchkey Generation
- Baby Busters
- Post Boomers

### Values

- Work-life balance
- Independence
- Family before work

### Attitudes

- Nothing is permanent, nothing is absolute
- Trust no one, especially governments and employers
- Seek the truth
- The Boomers have made it hard for our generation
- Willing to work hard, but not without proper reward and at the expense of family
- “Whatever” and “As if!”

***“I’m seventh generation indigenous Australian, and we have a real connection with stewardship with country and land, and we look after it because we’re part of it. It’s our responsibility. So conscious consumerism is a huge part of me, because you reap what you sow.”***

***- Alison, Gen X***



## Strengths

- Sit in the middle of Boomers and Gen Y – and have an understanding of both
- Independent
- Socially responsible

## Challenges

- Intolerant of bureaucracy
- Critical

## Lifestyle

- Married in their late 20s and early 30s
- On two incomes and have an average of two kids
- Mortgage stress – struggling with the mortgage in the face of rising housing costs
- In considerable debt and many are living above their means
- Very active in their children's education
- Work hard but make sure they have time for family

## Personality

- Pessimistic & sceptical
- Reactive & innovative
- Adaptable & well grounded

## Iconic Device



**What happens when DINKS have kids? They become NETTELS (Not Enough Time to Enjoy Life). If you're planning the next day's drop offs and pick ups over dinner... you're probably one**

**- Bernard Salt,  
The Demographics  
Group**

innovative  
sceptical



### Guiding principles and key influences

- First to grow up without a large adult presence – with both parents working
- Parents' generation most divorced generation in history
- Therefore, more peer orientated – adaptable and fiercely independent
- Materially had a lot, but not time with Mum and Dad
- Willing to work hard, but see it as secondary to personal life
- Subtle shift in values – postponing marriage to late 20s
- Dual income families become the norm
- First time women outnumber men in Year 12 and at university

**If you are cashed up but  
don't donate to causes,  
then you could be a  
LOMBARD...  
(Lots Of Money But  
A Real Dickhead)  
- Bernard Salt,  
The Demographics Group**

**#millennials**  
**(Gen Y)**

**29-43**



# Gen Y (Millennials)

## Stats

- Born between 1980-1994
- In 2023, they'd be aged between 29-43
- They represent 21% of the Australian population and 34% of the workforce
- Leadership Style - Guiding

## They came of age during

- Post September 11, years of terrorism
- Global GFC (although not in Australia)
- Personal technology is a way of life
- Time of rapid technological and social shifts

## Economic Climate

- Grew up in the best economic times Australia has seen
- Before COVID, had not known
  - Total war
  - Economic depression
  - High unemployment or inflation
- Used to extravagance
  - Two car family
  - Dinners out
  - Huge family home
- Economic downturn at start of working lives (Global GFC)
- Would rather get a second job than limit lifestyle

- High tolerance for debt
- Expect to start their economic life in the manner they see their parents finish economic life

## Otherwise known as

- Millennials
- The Entitled Generation
- Dot.com Generation
- KIPPERS (Kids In Parents Pockets Eroding Retirement Savings)

## Values

- Fun and enjoyment
- Embrace diversity
- Social awareness
- Friendship

## Attitudes

- Outcomes not processes
- Enjoy the now
- Sexuality is a fluid thing
- Organise work around life, not life around work
- Why should I have to work my way to the top?
- When it comes to respecting elders: 'Whatever! Prove it!'

## Strengths

- View meeting and interacting online as comparable to face-to-face meetings
- Respond to transparency which leads to trust
- Socially responsible

## Challenges

- Are high maintenance
- Bought up in a very child-centric generation
- Want instant gratification and immediate response
- Over indulged by parents

## Lifestyle

- Short term not long term
- Enjoyment before commitment
- Have limited or no savings
- 75% are in debt
- Half still live in parental home
- Lifestyle not life stage
- Juggling hectic work and social life
- Friends are the new family

## Personality

- Confident
- Cynical
- Assertive
- High maintenance
- Demanding
- Sociable
- Optimistic
- Values driven

## Key influences and guiding principles

- Optimistic, but not as resilient as past generations
- Spirit of expectancy
- Economic security had delayed adult milestones
- Have not been shaped through tough formative experiences therefore lack character and life skills to face adversity and take responsibility
- Outcome oriented not process oriented
- Very peer orientated due to social media

**In 2040, Gen Y will represent 23% of the population and will be the leaders and managers in business**

**- The Demographics Group**



## Attitudes to giving and charity and CSR

- Yearning for something or someone bigger than themselves, but don't look to religion to provide for this spiritual search
- This most educated, entertained and endowed generation have experienced so much, so young, that they aren't amazed anymore
- They live in a culture without awe and transcendence
- Respond to corporations that have tried to create a culture that is more of a movement with a cause than a corporation focused on profit
- Don't separate their job from their values
- Convergence in life sees their work life merge with their social life
- Likely to be motivated by a friend asking them to make a contribution or through social networks
- When they feel they can trust the organisation, they're more inclined to give more
- Emotionally invested – therefore charities need a level of emotional engagement with donors
- Crowdfunding is considered a 'normal' way to raise funds
- Want to engage socially with the Brand – through social media etc – not be bombarded with PR spin

## Iconic device



***“I have an overwhelming feeling that I can't do much in the war against environmental degradation and the rise of capitalism. I want to make a positive difference in the world and making small choices about what I buy can make a big impact long term.”***

**- Chloe, Gen Y**

# Gen Z

# 14-28

## Stats

- Born between 1996 - 2010
- In 2023, they'd be aged between 14-28
- They represent 19% of the Australian population and 20% of the workforce
- Leadership Style - Empowering

## They came of age during

- Digital natives – most technologically literate ever
- They were predicted to spend their young adult years in a time of economic and social renewal

## Economic Climate

- Born into the GFC, yet they are still the generation that has been given the most materially

## Otherwise known as

- Linksters
- Digital Integrators
- The Zeds

## Values, personality traits and lifestyle

- Empowered
- Task-focused
- More options than ever

- Most educated and provided-for generation
- Mature beyond their years
- Sophisticated
- Serious

## Strengths

- Trained to multi-task
- Most formally educated
- Involved in green causes and social activism

## Challenges

- Incredibly technologically savvy but, with their digital mindset, struggle to do some of the most basic activities
- Technologically dependent

## Other comments

- Most mollycoddled and materially endowed generation to date
- Older parents
- Closely tied to parents
- Highly organised lives with little freedom
- Growing up faster
- Place more value on speed than accuracy
- Most empowered
- The Zeds have been born into the crisis period of terrorism, the global recession and climate change

**Gen Z were the first to be laid off, their spring semester was decimated. They have watched as their hopes & dreams hang in the balance.**

- Forbes, 'Gen Z and COVID-19', 22 July 2020

**Iconic device**



## Generation Alpha

### Stats

- Born after 2010
- In 2023, they'd be aged 13 and under
- They represent 17% of the Australian population

### What's to come

- It has been predicted they will be the most formally educated generation in history, beginning school earlier and studying longer
- The children of older, wealthier parents with fewer siblings, they are already being labelled materialistic
- Logged on and linked up - known as 'digital natives'
- The most literate generation ever
- The generation that will be most shaped by the COVID-19 pandemic and resulting recession
- McCrindle research predicts Alpha's will be even more device dependent, will demand more flexible working and will be more resilient
- McCrindle [BLOG](#)

**78% of adults agree that COVID-19 will mean children of today are more resilient.**

**- McCrindle, 2020**

We hope you've found this booklet helpful in navigating who's who in the Aussie Zoo. For more resources, free infographics and research relating to the Conscious Consumer movement, and importantly what it means for corporates & brands, visit us at Cavill + Co.

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