



The last low-tech kids are now high-tech parents. They're worried.

Parents of today's college students grew up with four TV channels. The phone was attached to the wall, the whole family shared it, and they had to pick it up when it rang. When they got email at home — as adults — it was dial up: they took their phones offline to use it.

Their kids have ditched email for text, Snapchat, and WhatsApp, but email remains Gen X's preferred tool.

The rules? One topic per email. And because Gen X is savvy and skeptical, avoid grandiose claims or anything resembling a "sales pitch." Present facts and individual benefits.

Paying for college is a tough subject for this crowd.

As a rule, Gen X parents owe about as much as recent graduates do. According to Pew Charitable Trusts, they're still an average of \$20,000 in debt. They've lived through multiple economic downturns including an economic collapse that may have caused their parents to lose jobs, another tight job market after they got out of college, and a housing bubble burst. The recent Great Recession wiped out about half their savings and investments.

In short, Gen X has struggled to save for their children's college educations — and they're not doing well. As the first of them enter their 50s, they're also struggling with age discrimination at work, the new "gig economy," and preparation for retirement. The Employee Benefit Research Institute reports that the median amount in an American 401(k) is \$18,433. Gen X expects to work into their 70s (if employers will have them), and assumes Social Security and Medicare will be gutted.

Do involve the kids in your communications, because these parents do. They're not helicopter parents; they save intervention for really important matters, and partner rather openly with their children. Their experience with financial instability has inspired them to teach the kids to work for what they want, pitch in, and be smart with money.

Like their digital native children who grew up with Apple, Google, and Zappos, Gen X expects educational institutions to approach them like consumer brands do. This means efficiency, good cheer, and transparency.



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As you design for these parents, give emails clear, descriptive subject lines and straightforward direction about exactly what action you need. They'll do it. Gen X are the original "latch key" kids, the first generation raised with two working parents. They came home from school, heated up Hot Pockets and frozen pizza, and were pretty responsible.