

Generation X and Generation Golf: What Advertisers Need to Know When Targeting
German and American Thirty-Somethings

Frauke Hachtmann
University of Nebraska-Lincoln
College of Journalism and Mass Communications
332 Andersen Hall
Lincoln, NE 68588-0449
Phone: (402) 472-9848
Fax: (402) 472-4024
Email: fhachtmann1@unl.edu

Generation X and Generation Golf: What Advertisers Need to Know When Targeting
German and American Thirty-Somethings

“The eighties were probably the most boring decade of the 20th century. Nicole sang about ‘a little peace on earth,’ Helmut Kohl lost some weight and then gained some weight, coffee was suddenly called cappuccino, and Raider became Twix. But nothing else changed. We had no idea that we belonged to a generation whose lives, even on Monday mornings, would feel like the sluggish paralysis of a Sunday afternoon. We didn’t even know that we belonged to a generation.”

The description of what it was like to grow up in Germany in the eighties is the introduction of Florian Illies' 2001 bestseller "*Generation Golf – An Inspection*" (2001). A book that reads like a novel but that, according to the author, should really be considered non-fiction sold more than six million copies in Germany. Belittled by critics for its seemingly superficial description of everyday life, a whole generation of young Germans embraced the book because it paints such an accurate picture of what it was like to grow up during an arguably boring era that marks the end of the Cold War. Illies uses symbols, such as the Volkswagen Golf, as a means to define and ultimately understand this audience that is going to play an important economic role in the not so distant future. This generation, labeled "Generation Golf" by Illies, is also known as "Generation X" in the United States and loosely defined as an age demographic of individuals who are currently between the ages of 25 and 40.

Fast forward twenty years: the oldest Baby Boomer is about to turn 80, the youngest member of Generation Y will start her thirties, and the oldest member of Generation X will be eligible for social security benefits (Wellner, 2003). In the meanwhile, companies around the world are trying to figure out how to meet the needs of a generation that in 10 years is "going to run the show" (Ward, 2005). It has been predicted that by 2006 two employees will leave the workforce for every one entering it (Lee, 2004). In addition, by 2008 there will be a shortage of 10 million workers in the United States alone, and the generation that is expected to fill the retiring baby boomers' shoes is Generation X.

While most of the academic research currently focuses on defining and analyzing Generation Y, trade publications in the advertising and media field are publishing more and more articles about Generation X, primarily because this segment has been extremely

difficult to reach for advertisers (Overington, 2005). American companies have conducted business in Germany for many years (and vice versa) and need to understand the next generation that is going to drive global business in a new system that replaced the Cold War and reveals the interdependence of economies: globalization. The purpose of this paper is to compare and contrast what is commonly known as “Generation X” in the United States and now labeled “Generation Golf” in Germany by analyzing the literature that is available in the United States and Illies’ (2001) book “*Generation Golf*.” Global advertising practitioners will benefit from this paper because they will be better prepared to target Generation X in Germany by having a more complete psychographic description of their target audience.

The State of Global Advertising

American corporations increasingly participate in the international marketplace, facing growing competition from foreign multinational corporations both at home and abroad. The U.S. remains the biggest advertising spender with an annual spent that is five times larger than the second-highest country, Japan. Historically, Europe accounts for around one quarter of total global advertising expenditures, with the three largest national markets, the UK, Germany and France representing more than half of the expenditures (Macleod, 2003). Germany continues to be the second highest advertising spender in the European Union with \$18.7 billion in 2004. The German advertising market is expected to accelerate its current performance based on a predicted upswing in consumer confidence (Datamonitor, 2005).

Advertisers have been reluctant to target different cultures partially because they don’t know how to communicate effectively with them (Seitz, 1998). International

advertisers often use the same message that has worked in the United States and run it with only small adaptations in other countries. These “standardized” campaigns are primarily used to save costs but are often ineffective because they do not reflect the culture of the country in which it runs.

Some researchers argue that targeted media are most useful when they reflect cultural cues, such as symbols, characters, and values that reflect the intended audience’s cultural background (Appiah, 2001; McGuire, 1984; Pitts, Whalen, O’Keefe, & Murray, 1989). In addition, Mick and Buhl (1992) argue that when consumers encounter an advertisement, their reaction to it depends on the meaning they assign to it, which in turn depends on characteristics of both the ad and the individual consumer. According to McCracken (1986), advertising enables meaning to “pour from the culturally constituted world to consumer goods.” It is therefore important to bring the cultural world and the good together in a “special harmony” that makes it possible for a consumer to see the “similarity and effect the transfer of meaningful properties.” Because “content of advertising mirrors society” (Tse, Belk, & Shou, 1989) researchers have found that actual message content reflects the culture in which it appears (Alden, Hoyer, & Lee, 1993).

The Role of Psychographics in the Target Audience Description

Identifying and understanding the target audience is a critical decision in advertising because it is the heart of every campaign (Parente, 2004). The target audience generally includes individuals who are most likely to buy or show interest in a product or service. Advertisers commonly define a target audience based on several criteria, including demographics, psychological characteristics called “psychographics,” lifestyles, product/brand usage, and geodemographics.

When advertisers prepare a psychographic profile of an audience, they classify groups of individuals according to common beliefs, opinions, interests, personalities, and behaviors (Parente, 2004). Researchers believe that consumers' behaviors such as their purchasing patterns are often more influenced by sociopsychological factors than by their demographic characteristics. Advertisers are constantly trying to improve their understanding and interpretation of psychographics, which is often difficult to master, especially when it concerns a specific demographic group in a foreign country such as Germany.

Definition of "Generation"

Before analyzing the differences between generations in two or more countries, it is important to define the term "generation." According to the Merriam-Webster Online Dictionary (2005), a generation is defined as "the average span of time between the birth of parents and that of their offspring." Lüscher (1993) defines the term "generation" as a timeframe spanning approximately 30 years. Individuals belonging to a specific generation have a homogenous awareness of their generation, typically including a specific age range and well as sense of belonging. Von Engelhardt (1997) differentiates between three obligatory "generational experiences." The first one deals with one's immediate family. Every individual is born into a specific generation as child. The other two generations in a family are typically parents and grandparents, and individuals can belong to several different generations during their lifetimes. Children typically become parents and then grandparents as they age. Von Engelhardt points out that as an individual matures, especially as a teenager, he or she develops a specific relationship/attitude towards the generation of his or her parents, which in turn, becomes

characteristic of his or her own generation. The second generational experience deals with society because all generations are bounded by a societal system. Within this system, which is part of a social group, each member of the generation has a specific role. In addition to one's biological and socio-cultural generation, an individual also belongs to a historic generation. Historical events directly influence one's life, including political and cultural events. Different generations have been influenced by different historical events, which are often expressed in specific political and religious ideologies, as well as literature. Therefore, when defining a specific generation, it is important to consider all of the before mentioned aspects.

Generation X and Its Importance to Advertisers

The belief in generational uniqueness is not new. In fact, advertisers have tried for the past 80 years to tap into the youth market and search for insights into their psyche (Giles, 1922). However, some generations are difficult to define. According to Ward (2005), "it's safe to assume that if you're too old for American Idol (the cut off for entering the competition is currently 28), but too young to remember TV before the remote control, you probably belong." Researchers have had a difficult time defining this generation, which once had had been labeled "slacker generation," but on the other hand practically invented the 60-hour work week (Ward, 2005). The age range researchers consider belonging to Generation X range between 25 and 40, containing roughly 25 percent of the U.S. population (Overington, 2005; Bartlett, 2005; Watkins, 2005).

According to the Encyclopedia of Popular Culture, Generation X comprises roughly 79 million people born between the 1961 and 1981 (Isaksen, 2000). The term was popularized in the early nineties after the release of Coupland's novel, "*Generation X*:"

Tales for an Accelerated Culture” (1991), in which the author describes three individuals in their early twenties, who are underemployed, overeducated, and unpredictable.

Characterized by the media as “lazy, laconic, and unfocused,” for those outside the generation, the “X” stands for some “unknown variable, implying young adults searching for an identity” (Isaksen, 2000). However, the generation turned out to be quite conservative after all. Now in their thirties and early forties, members of this generation put family values first, work hard, and save money. They tend to view themselves as diverse, individualistic, determined, independent, and ambitious (Isaksen, 2000). Richie, author of “*Marketing to Generation X*,” predicts that members of this generation will eventually name themselves (1995).

Generation X emerged from many shared experiences and cultural circumstances grounded in the self-involved consumption patterns of the 1980s and the decade of the 1990s, which was filled with social problems, including teen suicide, widespread homelessness, toxic waste, violent crime, the AIDS epidemic, a down-sizing of the workforce (un- and underemployment), rising divorce rates, and working parents (Isaksen, 2000). Generation Xers often resent their parents, most likely baby boomers, for “leaving them to repair and endure a society on the brink of collapse (Isaksen, 2000).”

According to Overington (2005), cash and status are not as important to Generation Xers when compared to baby boomers. Instead, they are much more family-focused, spending more quality time with their children, and redefining traditional gender roles marked by a more equitable division of labor. Overington also points out that Generation Xers carry more debt than their parents, especially from credit cards and student loans.

According to Isaksen (2000), it is important to understand that members of Generation X have been raised in the early age of postmodernism, a “widespread cultural development of the last quarter of the twentieth century.” Postmodernism values multiple world views based on subjective experiences and contingencies, whereas Generation Xers’ parents, who grew up in the age of modernism, are more likely to value a single world view rooted in objective science. Postmodernists such as Generation Xers, information comes from fragmented and non-linear sources, including for example hypertext and visual images. While modernists value the classics of art and literature, Generation Xers have a broader frame of reference including productions of popular culture. Postmodernists rely on situational ethics that resist the concept of “universal truth,” whereas modernists’ ethics can be rigid and even self-righteous. Finally, while modernists often see institutions such as government, education, corporations, and the media as authoritative, postmodernists view them “with caution and distrust” (Isaksen, 2000). Generation Xers view politics as “hostile and corrupt,” and are often disengaged. Interestingly, Isaksen (2000) believes that Generation X often represents the paradigm shift from modernism to postmodernism, which can be perceived as a threat to previous generations who hang on to their modernist views.

Generation X comprises fewer individuals than the baby boomers before them and echo boomers (or “Generation Y”) after them, but marketers have realized that in ten years this generation will be the ones “running the show” (Ward, 2005). In addition, they tend to be quite willing to try new things, which is important for marketers who are always looking for opinion leaders and early adopters. They have also been described as

the driving force behind the development of and success of new media outlets, including cable TV, talk programming, blogs, satellite radio, and the Internet.

However, marketers consider this demographic a “tough market” that is everything but brand loyal (DeBaugh, 2003). Ward (2005) states Generation Xers have traditionally been skeptical of conventional marketing efforts. Their cautious and fiscally conservative nature has proven to be a challenge for marketers. As the best educated generation in America’s history they were “raised on commercial hyperbole (Isaksen, 2000).” It is important to note, however, that Generation Xers are receptive to “crisp, sophisticated, humorous, and informative advertising” and quite capable to distinguish between an honest and insincere message. In addition, Xers use sarcasm and irony to keep the world in perspective, and advertising will be judged accordingly. They are also very vocal about their experiences with purchases they have made. Ward (2005) suggests providing third-party affirmation for product claims from sources this generation trusts.

Xers have always been “on the go,” which reflects how they consume news, entertainment and other information. In addition to creating witty, sophisticated messages to appeal to Xers, advertisers also need to pay attention to the right media mix. According to industry professionals, Generation Xers are one of the lowest consumer segments of mainstream media. Instead, they often opt for media choices such as *The Onion* and *The Daily Show with Jon Stewart*, reflecting their cynical and skeptical attitude toward tradition marketing and the media. In terms of television programming, Generation Xers also favor shows centered on friends as family, serialized story lines, and the use of music, resulting in success for shows like *Friends*, *ER*, *Seinfeld*, *Melrose Place*, *The X-Files*, and *Party of Five*. Isaksen (2000) also credits the large chunk of Generation X

presence in the television audience with the launch of three networks: Fox, UPN, and the WB. In addition, members of Generation X who grew up during the '80s, respond favorably to nostalgia-themed content such as "I love the '80s" on VH1. Instead of watching a full block of evening news or reading the paper in its entirety, Generation Xers get their news in "five- or 10-minute blocks on CNN." Baby boomers were much easier to reach via traditional media, such as television and newspapers (Overington, 2005). Generation Xers' buying behavior is characterized by immediacy, independence and innovation. Ward suggests that marketers use non-traditional media in addition to TV and newspapers to reach this segment. Generation Xers are online "all the time" (Bartlett, 2005) and consider the Internet a way of life, reading the newspaper online instead of the paper version. Blogs and podcasts have become increasingly useful when communicating with this "on-the-go" audience.

Definition of Generation Golf and Its Importance to Advertisers

Companies are facing a similar trend in foreign countries, where similar demographics comprising different versions of Generation X change as well. According to Plettenberg (2005), a trend of new conservatism recently emerged across Europe, especially in Germany. As in the United States, individuals belonging to Generation X in Germany value marriage and family and are highly goal-oriented. Research shows that this demographic is difficult to define psychographically because young Germans tend to "mix and match" identities from many influences.

The German advertising market is expected to accelerate its current performance of \$18.7 billion based on a predicted upswing in consumer confidence (Datamonitor, 2005). While most current generational market research is currently focused on Generation Y, it

is important to learn more about how advertisers can appeal to German Generation Xers in an effort to appeal to the next generation that is going to dominate the workforce in less than 10 years. Understanding German Generation Xers' definition of who they are psychographically is an important component as global companies are trying to appeal to this demographic, who spends its time and money much differently than the previous generation known as baby boomers (Fisher, 2004).

Florian Illies is a German columnist for the *Franfurter Allgemeine Zeitung*, and author of "*Generation Golf – An Inspection*" (2001). His work offers important insights for advertisers, who are about to create a campaign targeted toward German men and women who are now in their thirties and early forties. While not rooted in scientific research, Illies reminisces his childhood and teenage years by describing experiences that shaped who he is today. Interestingly, he adopted the tagline of Volkswagen's recent advertising campaign as title for his book, "*Generation Golf*," a symbol for a generation that was born between 1965 and 1975. Members of this age group experienced the fall of the Berlin Wall and the end of the Cold War, but instead of actively participating in these events, they merely experienced it as a media spectacle.

Illies discusses several behavioral and consumption patterns of Generation Golf, with the most prominent one being the Volkswagen Golf, a vehicle that is apparently characteristic of an entire generation. The Golf recently celebrated its 25th anniversary, and as Illies remarks, it has always played an important role in Generation Golf's lives because the various models always adapted to the different phases in life. The first model that many mothers of Generation Golfers drove was skinny and sporty. At that point, "Golfers" were merely passengers, not yet 18 and old enough to drive. The second model

was a bit more round and “gemütlich,” which is a German word that cannot directly be translated into English, but describes a state of comfort and warmth in a relaxing environment. The latest model is much larger and has enough room for a family, perhaps even including a dog. In other words, the Golf grew up, just like members of Generation Golf did. Illies sees the Golf as a symbol that helped this generation leave behind the boring years of the '80s and led the way into the “because I’m worth it” ‘90s, when Golfers finally turned 18 and were old enough to drive a Golf themselves.

The advertising strategy of the German VW Golf campaign reveals that the goal was to make drivers/owners define themselves through the brand and by belonging to a group of Golf drivers. The slogan states, “The search for a destination is over.” Illies refers to this slogan in his book and states that it also describes an entire generation, one that has finally found a destination and, more importantly, each other. After all, Generation Golf is a social and cultural fact.

According to Illies, life’s reality for members of Generation Golf evolves around oneself (egomania), one’s career, as well as a fascination with brands of any kind. Perhaps because of fascination with brands they also highly value being faithful and finding a partner for life (exclusivity). As Illies points out, this generation always asks, “what’s in it for me,” which is perhaps a result of being tapped the first “generation of divorced children” (“latchkey generation”). Along with their fascination with brands comes a certain type of superficiality and carelessness, which, according to Illies, may be a result of playing endless video games, in which every player always has multiple lives. This generation was also the first that was “hooked” on soap operas such as *Melrose Place* and *90210*, resembling artificial drama that could always either be erased or

eventually turn out all right. For this generation, it's all about "being there," and being part of something. Often seen as a boring generation, especially by the generation immediately preceding it, Generation Golfers seem to seek a life that will never end. Again, this phenomenon was expressed in another advertising campaign with the headline, "I'm not tired. I don't want to go home. I want to keep driving." In short, this generation values their careers and brand names, and Illies characterizes them as egocentric. At the same time, members of this generation value steady relationships. They tend to be loyal to their partners and are often seeking an exclusive partner for life.

Another issue Illies points out is that Generation Golf grew up experiencing feelings of severe guilt. This generation grew up consuming freely, but then feeling bad about it because other social classes were not as fortunate as they were. However, Illies also notes that in the early 21st century, Generation Golf is desperately trying to rid itself from these feelings of guilt, which is why they focus their private lives on having fun at all costs. Living a decadent lifestyle is no longer regarded as negative. Another matter this generation is dealing with is that Germans in general feel guilty since the end of the Second World War. According to Illies, this guilt is illustrated by the German wish for the unraveling of their national identity. This generation grew up without any type of patriotic pride, except when Germany competed in the soccer world championships, when it was okay to be proud to be German and to play the national anthem. This generation will go out of its way to welcome foreigners in an effort not to be seen as someone who "looked away," as was the case during WWII. In fact, learning and knowing about the Holocaust was so much emphasized in school during the teenage years of this generation, that, as Illies describes, "it would be easier for us to discuss the

eight reasons that led to the downfall of the Weimar Republic than to recite the Ten Commandments.”

In general, Generation Golf is not particularly interested in politics, which could in part be explained by the missing historical education that focused almost entirely on the Holocaust. It is difficult for this generation to identify with a political party and with many political issues in general, unless they affect them personally. One of the most influential historical events in recent history, the fall of the Berlin Wall and the end of the Cold War (“die Wende”), which occurred during a time when members of Generation Golf were either in high school or in college, never became a symbol for them. This generation grew up with democracy and the right to vote, and East Germany was perceived as merely a different country, not as a part of Germany that necessarily had to be reunited. This generation is motivated by competition, not ideals and the fight for “the right cause.” As Illies describes, Generation Golfers are so much more interested in their own well-being than in national or even international politics that they have a much more thorough opinion on whether it is allowed “to wear socks with sandals” than about NATO’s presence in Kosovo.

Another important characteristic of Generation Golf is its sense of style, which manifests itself in how members of this generation dress and live. This generation always had a high enough socio-economic status that they could afford to buy “the right brands.” This generation started their careers in the mid- to late nineties, when the economy boomed and unemployment in Germany was at an all-time low. Illies describes members of Generation Golf as the ultimate narcissists, who spend much of their time and money on their appearance. Wearing the right brand means security, identity, and confidence.

This is very important for the branding efforts of advertisers, because this generation also believes that as soon as the mainstream figures out that something is “in,” it is already “out.”

This generation celebrates vanity, and Illies hypothesizes that it will be difficult for this generation to age gracefully. Again, Volkswagen recognized this characteristic and appealed to this audience by using the headline, “12-year warranty against rust – I’d like to have that for myself.” Generation Golf strongly believes in personal fitness. One of the most popular magazines is *Fit-for-Fun*, a somewhat superficial vehicle focusing on workouts and personal appearance. The previous generation, who was almost the complete opposite of Generation X, very much interested in politics, but not at all in careers and success, read and breathed *Der Spiegel*, a weekly political and news magazine.

Overall, Illies (2001) describes a generation defined by consumption and aesthetics whose sole goal is to “be happy.” However, because of the Golfers’ material saturation and their inability to value immaterial things, they lose themselves in trivial chaos. Generation Golf’s three most significant characteristics are their political disinterest, their consumption of brands, and their almost exaggerated quest for aesthetics.

Discussion

The purpose of this paper was to compare and contrast what is commonly known as “Generation X” in the United States and now labeled “Generation Golf” in Germany by analyzing the literature that is available in the United States and Illies’ (2001) book “*Generation Golf*.” Interesting patterns emerged that could prove to be useful to

advertising practitioners when targeting Generation X in a campaign aimed at American and German audiences.

The literature shows that Generation X and Generation Golf share many similarities. Both versions of this generation defy homogeneity and are characterized by their extreme diversity in race, class, religion, ethnicity, and sexual orientation. This diversity is perhaps currently more prevalent in the United States, but continues to evolve in the European Union and Germany in particular. This generation's shared experiences and cultural circumstances make it attractive to marketers who want to use standardized messages to appeal to the segment cross-culturally. While standardized advertising campaigns use the same basic message and strategy usually resulting in cost savings, they often fail to reflect subtle cultural differences that can truly tap into an audience's mindset. This paper discusses similarities and differences of Generation X in the United States and Generation Golf in Germany that can help advertisers craft more effective messages when targeting the German and American generation of 25-40 year-olds.

The first example deals with the meaning of family. Both German and American members of this generation value marriage, family, and long-term relationships more than the generations preceding them. However, while Xers in the United States are willing to take a pay cut in order to spend more time with their children, Golfers in Germany continue to ask, "what's in it for me?" In general, Illies describes Generation Golf as a group of people that has always valued "consuming in style." While both audiences experiences similar social issue when they were growing up, Generation Golf faced a booming economy in Germany with unemployment at an all-time low, while Generation X in the United States experienced a wave of un-and underemployment and

often two parents who were working full-time. Perhaps it was the booming economy in Germany at the end of the Cold War that enabled Generation Golf to wear the “right brands,” which quickly turned into an exaggerated fascination with brands that continues to exist.

Another seemingly similarity of the audiences is their disinterest in politics. However, what is interesting to advertisers who are trying to understand German and American thirty-somethings psychographically is that the political disengagement has different reasons. The literature shows that Generation Xers in the United States have a complicated relationship with their parents, who are generally known as baby boomers. The difference between modernists (baby boomers) and postmodernists (Generation Xers) is simply too multifaceted, resulting in Xers resenting their parents on many levels, one of which being their involvement in politics. Xers are more skeptical of politics and often view politicians as hostile and corrupt.

On the other hand, Illies suspects that the reason behind Generation Golfers’ political disinterest is their lack of historical knowledge. He remembers that in school the only seemingly relevant topic was the Holocaust and the fall of the Weimar Republic. In his opinion, members of Generation Golf were taught so extensively about their country’s more recent history that it is difficult for them to grasp a political and historical event as significant as the fall of the Berlin Wall. Sometimes even significant historical events, such as the fall of the Berlin Wall and the end of the Cold War, are not the main defining characteristic of a generation. Illies speculates that the reason for the very low participation rate in the political process among members of Generation Golf may be

either a result of passive aggressiveness (because they cannot identify with a particular party) or even a sign of content with the current situation they live in.

For advertisers it is important to understand what motivates members of this generation. It appears that Germans and Americans fully understand how advertising functions. While often cynical of the message, they also appreciate an advertisement as a form of art whose primary function is to entertain instead of to sell. It will be difficult for advertisers to create messages for a different purpose than what they are used to. At the same time, an advertising campaign has a more important function when targeting Xers and Golfers: building brand loyalty.

Generation Xers display almost no brand loyalty at all, which could turn into a crisis for many retailers in the United States, considering that there are roughly 79 million Xers in the U.S. Perhaps they have already set sight in the next, much larger segment of the population, Generation Y, which appears to define itself through brands once again.

Building brand loyalty is also important among German Generation Golfers, who seem to be “fascinated with brands,” but are not as loyal to specific brands as one might expect. Brands they grew up with, such as Volkswagen Golf and Nivea, stand a much better chance appealing to this audience. It will be difficult for nay new brand to break through to the 25-40 year-old audience in Germany.

Xers and Golfers alike respond to value and permanence. In addition, they want to spend both quantity and quality time with their families, so if a product or service appeals to the family values of this generation, there is a much better chance for increased market share. Finally, marketers in both countries should consider marketing techniques that rely

on old-fashioned word-of-mouth because they are very vocal about their experiences with purchases they have made.

This paper attempted to show similarities and difference between American Generation X and German Generation Golf by analyzing available literature on the topic. It is important to note, that additional primary research should be conducted to explore and test these differences and similarities further. The author is currently conducting a qualitative case study analysis among Germans belonging to Generation Golf in an effort to explore how they define themselves. The exploratory study will be analyzed to establish common themes that could lay the foundation for quantitative research testing these patterns and comparing them to an American audience belonging to Generation X.

References

- Advertising in Germany*. Datamonitor, Oct. 2005.
- Alden, D. L., Hoyer, Wayne D., & Lee, Choi (1993). Identifying global and culture-specific dimensions of humor in advertising: a multinational analysis. *Journal of Marketing*, 57(April), 64-75.
- Appiah, O. (2001). Ethnic identification on adolescents' evaluations of advertisements. *Journal of Advertising Research*, 4(15), 7-22.
- Bartlett, M. (2005). Generation X? So old school. The emphasis is on the "Millennials." *Credit Union Journal*, 9(18), pg. 14.
- Coupland, D. (1991). *Generation X: Tales for an accelerated culture*. New York, St. Martin's Press.
- DeBaugh, M. (2003). Like a gold mine: the new generation of customers. *Bank Marketing*, 35(10), 52-53.
- Fisher, A. (2004). Do Gen Xers balance work and life differently? *Fortune*, Dec. 13, 2004.
- Gianoulis, T. (2000). Baby Boomers. In Sara Pendergast & Tom Pendergast (Eds.), *St. James Encyclopedia of Popular Culture*, Vol. 1 (151-154). Detroit: St. James Press. Retrieved September 29, 2005.
- Giles, R. (1922). Marketing youth: the bull's eye of the advertising target. *Printers' Ink*, September 14, 1922.
- Illies, F. (2001). *Generation Golf – Eine Inspektion*. Frankfurt, Germany: Fischer Verlag.

- Isaksen, Judy L. (2000). Generation X. In Sara Pendergast & Tom Pendergast (Eds.), *St. James Encyclopedia of Popular Culture*, Vol. 2 (221-223). Detroit: St. James Press. Retrieved September 29, 2005.
- Lee, S. A. (2004). Generation gap. *Journal of Financial Planning*
- Lüscher, K. (1993). Generationsbeziehungen. In: Schultheis, Franz & Lüscher, K. (Hrsg.): Generationsbeziehungen in "postmodernen" Gesellschaften. Konstanz.
- Macleod, C. (2005). Global adspend trends. *International Journal of Advertising*, 24(3), 413-415.
- Macleod, C. (2003). European adspend trends. *International Journal of Advertising*, 22, 149-152.
- McCracken, G. (1986). Culture and consumption: a theoretical account of the structure and movement of the cultural meaning of goods. *Journal of Consumer Research*, 13(June), 71-84.
- McGuire, W. (1984). Search for the self: going beyond self-esteem and the reactive self. In R.A. Zucker, J. Aronoff, & A.I. Rabin (eds.), *Personality and the prediction of behavior* (pp. 73-120). New York: Academic Press.
- Mick, D. G., & Buhl, C. (1992). A meaning-based model of advertising experiences. *Journal of Consumer Research* 19(3), 317-338.
- Overington, Caroline (2005). "Degeneration X ... the slackers turn 40." *The Australian*, July 30, 2005 (pg. 3).
- Parente, D. (2004). Advertising campaign strategy: a guide to marketing communication plans. Mason, Ohio: Thomson South-Western.

- Pitts, R. E., Whalen D.J., O'Keefe, R., & Murray, V. (1989). Black and white response to culturally targeted television commercials: a values-based approach. *Psychology and Marketing*, 6(4), 311-328.
- Plettenberg, D. (2005). The generation game. *Brand strategy*, June 2003.
- Richie, K. (1995). Marketing to Generation X. New York, Lexington Books.
- Seitz, V. (1998). Acculturation and direct purchasing behavior of ethnic groups in the U.S.: implications for business practitioners. *Journal of Consumer Marketing*, 15(2), 23-32.
- Tse, D. K., Belk, R. W., and Zhou, N. (1989). Becoming a consumer society: a longitudinal and cross-cultural content analysis of print ads from Hong Kong, the People's Republic of China and Taiwan. *Journal of Consumer Research*, 15(March), 457-472.
- Von Engelhardt, M. (1997). Generationen, Gedächtnis and Erzählen. In: Liebau, Eckart (Hrsg.): Das Generationsverhältnis. München.
- Ward, D. (2005). Generation X proves elusive target. *PR Week*, Aug. 15, 2005.
- Watkins, E, (2005). Meet your new guests: Generation X. *Lodging Hospitality*, March 15, 2005, pg. 2.
- Wellner, A. S. (2003). The next 25 years. *American Demographics*, 25(3), 24-29.