



Influencers in the Field

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Understanding Generational Shifts: What Associations and Other Sponsor Organizations Need to Know About Member Buying Behavior

Associations and sponsor organizations invest heavily in membership to keep their members engaged and satisfied, while also attracting new prospects. In an increasingly digital-first world where potential and existing members can easily find your competition and compare benefits online, how do you stand out and ensure your association offers top-tier services, technologies and benefits that align with their needs?

The first step is understanding that your member base isn't static; it continues to evolve as each new generation of professionals enters the industry. Consider the history of associations alone — while they've existed in some form for centuries, many historical efforts in the U.S. focused on [civic engagement and trade guilds](#) before expanding into professional and fraternal groups. Nearly a hundred years later, more than [90,000](#) U.S.-based trade and professional organizations were recognized in 2009.

Associations today offer benefits that look far different from their 1918 or even 2009 incarnations. There's no doubt 2036 will be just as distinct as 2026, but getting there requires a comprehensive understanding of what each generation needs and prioritizes. More than a simple marketing exercise, association leaders need to understand the evolving needs of each generation to achieve sustainability, ensure ongoing relevance and increase member satisfaction and engagement throughout the lifetime of your association.

Continue reading to gain a deeper understanding of the major membership generations you interact with throughout your association, including their values, communication preferences and ways you can effectively appeal to them.

A Generational Who's Who

A generation is a group of people born at roughly the same time. While individuals within each generation will have their own lived experiences, understanding the shared historical events that shaped their collective experiences can provide valuable insights into their values, expectations and desires. As consumers seek more personalized, [relevant digital experiences](#) across industries from their healthcare, retail and other service providers, leveraging their generational identity can help you craft content, products and journeys that resonate with them and their needs.

Baby Boomers (1946–1964)

Named after the sharp and prolonged birthrate “boom” in the wake of World War II, the country’s baby boomers are poised to reach a major milestone in 2026: The oldest members of the generation will turn 80, according to insights from [Pew Research](#).

The baby boomer population peaked in 1964, with an estimated 72.5 million, accounting for 37% of the population. As of 2024, there were an estimated 67 million boomers, making up approximately 20% of the population.

While the flourishing post-war economy supported baby boomers’ families, advances in technology enabled the spread of ideas and cultures and even helped the first Americans land on the moon in 1969. Boomers also saw great social unrest, according to [PBS](#). These Americans were shaped by the horrors of World War II and the use of the atom bomb, felt the chill of the Cold War, saw the hypocrisy of American democracy exposed by those who stood up for the Civil Rights movement, were drafted into a devastating conflict in Vietnam and witnessed the rise of the youth counterculture movement.

When it comes to the makeup of your association or sponsor organization, this aging population — with its youngest members in their early 60s — likely once made up the majority of your members. While their brand loyalty is strong, as they age out of the workforce, you might find them leaving your association if your programs cannot keep up with the quality and services they seek.

Generation X (1965–1980)

Often overshadowed by their noisy generational neighbors — the baby boomers and millennials — Generation X is the “[latchkey generation](#),” referring to how they’d often let themselves in to their empty homes after school. Unlike the earlier baby boomers, who often had one parent at home, many Generation X children grew up with both parents in the workforce or were children of divorce, necessitating an early need for independence and self-reliance.

With a current population of about 65 million, Generation X is projected to pass boomers in number by [2028](#). Whereas baby boomers were exposed to technological advances well into their adult careers — such as personal computers and the adoption of the World Wide Web — Generation X entered adulthood as the digital revolution rose into prominence.

They uniquely navigated both analog and digital ages while witnessing major events that helped shape who they are. These include the Space Shuttle Challenger disaster, end of the Cold War, emergence of the HIV/AIDS epidemic and major political scandals, such as Watergate and the Iran-Contra affair. The rise of MTV was a powerful factor in youth culture, helping shape their music, fashion and media consumption.

Today’s Gen Xers are between 46 and 61 years old, making them an experienced cohort within your membership. As they reach the next life stage — retirement — it’s important that you appeal to their need for practicality, reliability, functionality and a strong return on investment (ROI) to keep them part of your membership.

Millennials (1981–1996)

Called millennials because the oldest members of their generation would reach adulthood around the turn of the new millennium — the year 2000 — this generation is firmly in its prime earning and [spending years](#). Also known as Generation Y, this incredibly diverse group is the largest generation, with roughly 74 million people, accounting for 22% of the population.

Once repeatedly in the headlines for their ability to “kill” industries, such as chain restaurants, disposable napkins, fabric softener sheets, natural diamonds and [many, many more](#), on top of allegedly prioritizing creature comforts like [avocado toast and coffee](#) over important milestones, such as purchasing a home, millennials faced a significant amount of intergenerational friction in the past.

In reality, the earlier media caricatures of millennials as lazy or materialistic don’t capture how they prioritize value, convenience and experience over possessions. With many burdened by student loan debt, major purchases like buying a home were out of reach for longer compared to prior generations. Ethical concerns, such as those associated with “blood diamonds” or a lack of support for the LGBT+ community and immigrants, are also a major purchasing factor that distinguishes them from others while making buying decisions.

According to [EBSCO](#), a provider of research databases, decades of research have shown millennials to possibly be the most educated generation in U.S. history, open-minded to diverse perspectives and experiences and concerned with the environment, as well as with reproductive and equal human rights. Major historical events include growing climate change awareness, the dot-com bubble, the 2008 financial crisis, the federal legalization of gay marriage, the rise of social media and the September 11 attacks, which led to widespread global conflict.

While not true digital natives, many millennials grew up with technology and, as such, value brands with strong digital footprints that can deliver convenience and experience. Does your association or sponsor organization offer the strong customer service and community engagement that millennials desire? With millennials between 30 and 45 years old, can you keep up with their evolving needs as they mature within your association or sponsor organization?

Gen Z (1997–2012)

The youngest members of any association or sponsoring organization, Gen Z is composed of true digital natives who grew up on technology.

The second-largest generation behind millennials, there are roughly 72 million [Gen Zers](#), or zoomers, between the ages of 14 and 29. This places the oldest in this generation early in their professional careers, giving your association a valuable opportunity to grow and evolve alongside them — as long as you understand their unique needs.

Like millennials, Generation Z prefers brands that align with their social and environmental values, as growing up amid global climate anxiety, economic recessions, school shootings, and the rise of social justice movements has shaped their political activism and collective advocacy efforts. The COVID-19 pandemic threw their coming-of-age experiences into disarray, disrupting formative years. Where they significantly differ is that Gen Z came of age with access to [smartphones](#), creating hyperconnected online social lives and a level of digital fluency never before seen.

Because of this, many Gen Zers rely on peer reviews, influencers and user-generated content to help them gain awareness of brands that align with their interests and values. With the rise of short-form video, this audience expects fast information and digital experiences that help them get what they need quickly. Unlike millennials and Gen X, who are comfortable with digital shopping but might prefer in-person experiences where needed, and baby boomers, who respond well to traditional channels and some online experiences, Gen Z largely buys on social media and websites, making their customer expectations wholly digital-first.

Leveraging Cross-Generational Similarities for Effective Sales

In our current climate — one heavily affected by economic anxiety, geopolitical tension and technological disruption — people are [becoming more insular and retreating to familiar circles](#) that reflect their views. For brands, this means that if a consumer doesn't trust your organization and views its mission, values or services as "too different" from them, they will be less likely to engage with your offerings and community.

In the 2026 Edelman Trust Barometer special report, [Brand Growth in an Insular World](#), researchers state that changing perspectives are making the path to mass appeal more difficult for brands. However, knowing what all generations in your membership value equally — even if they define it differently — can help you make inroads with even the most discerning customer.

What all these generations — from boomers to Gen Z — value is authenticity, the quality of being genuine, real and true. This has been a repeating refrain throughout time, acting as an important moral compass during periods of rapid change. Here are some ways each generation values authenticity within their own unique definitions, plus key ways they perceive value:

- **Baby boomers** – Keep your polished digital personas and brand influencers away from baby boomers. This population saw post-war prosperity and some of the most transformative times in recent history. They're not looking for trendy, snappy messaging — they want a brand that can keep its promises and deliver practical, long-term value. Lose the hype and leverage your credentials; when marketing towards baby boomers, think **trustworthiness** and **consistency**. Where boomers find value is in **quality** and **service**.
- **Gen X** – Do you know the old adage from the hit TV show *The X-Files*, "The truth is out there?" Gen X certainly took the message to heart when the show premiered in the '90s, becoming true aficionados of how it captured the skeptical nature of a generation raised following the Watergate scandal, Cold War and other formative events. While the X-Files may be closed for now, Gen Xers still **value proof, credibility** and **expertise**. This generation looks for value in **functionality** and **ROI**.
- **Millennials** – The children of the new millennium are all grown up. One of the most educated, technologically savvy and digitally connected generations, many consumers within this generation frequently turn to the internet [when they can't find the information](#) they want about a brand or service. Champions of brand ethics, millennials look for **transparency** and **shared values** when evaluating companies and will quickly abandon a long-term partner if it feels like those values, such as support of the LGBT+ community or immigrants, have been betrayed. Many millennials look for **experiences** and **convenience** when determining value.
- **Gen Z** – With disrupted formative years due to the COVID-19 pandemic, earning them the moniker of the "[loneliest generation](#)," Gen Zers are seekers of authentic, connected experiences. Their status as digital natives makes it easy for them to identify online phonies, grifters and fakes — important skills in a world where digital deepfakes are a very real possibility — making it vitally important that your brand offers **real people** and **real stories**. Deliver value to Gen Z by appealing to their desire for **identity** and **alignment**.



This yearning for true, real experiences — or authenticity — across generations is a powerful driver and commonality that can be used to tailor messaging and craft meaningful content. Authenticity, once demonstrated by brands, is the first stepping stone toward genuine trust.

According to [New York Times Licensing](#), brands achieve authenticity when they “...[engage] deeply with audiences, building connections that feel personal and making their customers feel heard and understood.”

But engaging deeply with audiences requires more than knowing what your audience values; it's also knowing how they shop and where they seek information about brands, products and services.

Starting with the most traditional shoppers, boomers and some segments of Gen X will turn to their favorite search engine or website to begin their journey. Both of these demographics view purchases as long-term investments, so they will spend time carefully researching the product's website, comparing competitors, seeking special offers, reading reviews — this is especially important to Gen X — or even contacting the company directly before making a decision. Since the pandemic, many boomers have successfully [made the transition to online shopping](#), drawn away from big-box stores due to the convenience and safety of delivery. Their growing comfort with online ecosystems remains important as they age, giving your organization a valuable opening to show its value.

Our younger generations, Gen Z and millennials, take a different approach to their buyer journey. Take a step away from the traditional search engine, because these generations are largely driven by social media algorithms, visual aesthetics and authentic recommendations from online influencers to discover products. Known as [social commerce](#), these groups are using social networks as their primary hubs for product discovery, making it essential that your brand is present on the same platforms, such as TikTok, Instagram and YouTube, as the convenience of shopping directly within the platform is a major appeal. Millennials, however, will still check email and websites for deals, offers and more information about the brand's culture and values to make sure they're spending money with an organization that is consistent with their personal ethics.

Using these insights about cross-generational similarities, value perceptions, buyer journeys and preferred shopping platforms can help you build multi-channel campaigns that not only speak to what these groups desire but also meet them where they are in the digital ecosystem and at their evolving life stage.

What This Means to Your Organization

So far, you've been taken on a thorough examination of how the lived experiences of each generation make them different, as well as the cross-generational similarities your member organization can use to help foster engagement, build brand loyalty and increase member satisfaction.

Now, let's distill these findings into how your association can better appeal to each generation, even as the face of the workplace shifts due to boomers slowly phasing out of the workforce and Gen Z professionals growing in number:

Baby Boomers

Associations can strengthen engagement among this cohort by personalizing communications to recognize members' unique experiences, contributions and interests. Focus messaging on practical benefits, trusted resources, lifelong learning and, as they leave the workforce, opportunities for them to leverage their experiences and insights to mentor and stay connected. Combining clear, professional communication with personalized outreach and appreciation for member loyalty can help maintain strong relationships throughout retirement and beyond.

It's important to note that in 2026 and 2027, approximately 4.1 million baby boomers are expected to reach traditional retirement age each year — the largest surge of this age group in history, according to [CBS News](#). With many associations and sponsor organizations heavily weighted toward baby boomers, your median member demographics will continue to quickly evolve, making it paramount that your leadership accounts for this ongoing change by ensuring continued relevance in members' lives.



Generation X

Associations seeking to engage Generation X should focus communications on tangible member benefits, practical solutions, professional development opportunities and resources aimed at helping them achieve their goals. Clear, straightforward messaging that respects their time and demonstrates measurable value is particularly effective. By emphasizing relevance, convenience and outcomes, associations can strengthen loyalty and maintain engagement with this important generation as they transition into their next stage of life.

Millennials

Find ways to effectively engage with the digital-focused “children of the new millennium” by providing seamless digital experiences, personalized communications, strong customer service and opportunities for professional development and networking. Authentic, purpose-driven messaging demonstrating both member value and organizational impact is key to building trust, increasing participation and fostering long-term loyalty among millennials.

Generation Z

As the youngest cohort entering the professional workforce, Generation Z represents a valuable opportunity for long-term membership growth. To strengthen engagement among this group, associations should prioritize digital-first experiences, mobile-friendly communications and concise, engaging content delivered through the channels Gen Z uses most, such as social media. This generation values authenticity, social responsibility and meaningful connections, making it important for your member organization to effectively communicate its purpose, highlight member success stories and provide opportunities for networking, career development and community involvement. Associations that deliver fast, relevant and value-driven experiences not only build trust and foster early loyalty, but also grow alongside this emerging generation.

Understanding your membership by generation helps ensure your marketing efforts are tailored not only to those driving revenue today but also to those who will hold the purse strings of tomorrow. Identify what needs to change today to bridge the gap between the present and the future; the fate of your association or sponsor organization may depend on it.

To explore how our insurance products, solutions and member savings program can help you navigate generational shifts, or to connect with an expert to assess your current offerings, visit gallagherperks.com/michelle-whyte.



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