Quick reference guide
Generational communication preferences

corebridge financial

How should you reach out?

At a glance, this chart should give you an idea whether you're on the same page as your clients.

	Millennials Born 1980–2000	Gen Xers Born 1965–1979	Baby Boomers Born 1946–1964
EMAIL	Effective	Most effective	Effective
TEXT	Most effective	Highly effective	Neutral
SOCIAL MEDIA	Highly effective	Effective	Ineffective
FACE TO FACE	Neutral	Ineffective	Most effective
PHONE	Acceptable	Neutral	Highly effective
DIRECT MAIL	Ineffective	Acceptable	Acceptable

No brainers

Everyone uses email
98% of Millennials and Gen Xers check their email regularly, as do 95% of Baby Boomers.[1] The trick is making sure you're in the "Focused" folder and not the "Junk" filter. And be sure to stand out with both messaging and timing so your email gets noticed.

Text before you call
53% of Millennials would prefer to receive a text than a call, as would nearly half of Gen X.[2] Even 51% of Baby Boomers regularly text with their phones now.[3] If they don't recognize your number, they'll probably send you to voicemail, but when you text, they'll read it.

Phone a Baby Boomer
While Millennials and Gen Xers may spend more time on their phones, Baby Boomers are more likely to use their phones for phone calls.[4] Millennials and Gen Xers are more likely to use their phones for shopping, surfing, gaming and other apps while Baby Boomers spend two hours a day in phone calls.[4]

Big surprises

Tech savvy Baby Boomers
They don't get enough credit. But whether it's through video chatting with grandkids or paying bills online, Baby Boomers have adapted to digital communication channels. 50% watch online videos — and Baby Boomers even have a 10% higher YouTube view rate than Millennials![5]

Social media butterflies
It turns out, your audience probably likes to check in on social media, but doesn't stay very long. 45% of Millennials visit at least one social media site a day, as do 39% of Gen Xers, but they are most likely scrolling through photos and catching up with friends.[6]

It's in the mail
More than three fourths of Americans still bring in their mail daily or almost daily.[7] However, they are mostly looking for personal mail that makes them feel special. If you send business communication through the mail, they should either be expecting it already or it should include a coupon or discount.

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Which approach should you take?

Now that we have reviewed different media to use to reach your clients, let's take a moment to consider your communication approach and style.

Millennials Born 1980–2000	**Gen Xers** Born 1965–1979	**Baby Boomers** Born 1946–1964
Communication strategies		
• Trust does not come easy[8] • They want to understand "why"[8] • This generation prefers authentic, open, honest and collaborative dialogue and superscript[8]	• Generally skeptical[8] • Question authority[8] • They appreciate transparency and honesty to build credibility when it comes to communication[8]	• Trust and credibility are the name of the game[8]
Relationship building		
• Communication through technology is key.[8] • They prefer communication to be easy to access, like text, social media and web.[8] • Millennials are more likely to seek out peer advice than expert advice.[8] • Emotion drives them, but they do like to have all the information easily available.[8]	• Communication with efficiency is key.[8] • Be direct and to the point.[8] • Visuals are ideal. Share websites with lots of visual aids, infographics and print materials with strong visual elements.[8] • They are active in requesting and researching information and will rely on several sources before making a decision.[8] • They are very likely to seek out recommendations from traditional sources.[8]	• Direct, decisive, personalized communication is key.[8] • They like receiving printed mailers.[8] • They enjoy personal relationships with providers.[8] • They appreciate intimate, in-person presentations.[8] • Word-of-mouth referrals are preferred.[8]

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