

What Your Kids And Grandkids Wish You Understood

A plain-English guide to what Gen X, Millennials, Gen Z and beyond are really trying to tell you about money, work, and the future.

This is week 6 of our 8-week series entitled "Across Generations". You can find the previous articles at TheSeniorTechie.com.

If you've ever listened to a younger person talk about work, money, dating, or technology and thought, "That's not how we did it," you're in good company.

Of course it wasn't. Every generation grows up under a different set of pressures, promises, and surprises. The world that formed a 25-year-old today is not the world that formed a 55-year-old, much less someone who remembers party-line telephones, handwritten letters, and a job interview conducted face-to-face.

That doesn't make one generation wiser and another weaker. It means they learned different survival skills.

This week, let's turn the camera around. What might Gen X, Millennials, Gen Z, and the youngest children want older adults to understand about them?

Why does this perspective matter?

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Generational labels can be useful shorthand, but they become trouble when we use them as verdicts.

"Kids today are lazy."

"Older people can't use technology."

"Millennials ruined everything."

"Gen Z is always offended."

Those lines are easy to repeat because they save us the trouble of being curious. They also miss the individual sitting right in front of us: your adult child, grandchild, neighbor, coworker, server at a restaurant, or the person on the phone trying to solve a billing problem.

A better question is: *What has this person had to adapt to that I never did?*

Try this: The next time you feel tempted to dismiss a younger person's choice, ask one question before offering an opinion: "What made that the practical choice for you?" You may get an answer that changes the whole conversation.

What does Generation X want understood?

Generation X, born roughly 1965 through 1980, is now about 46 to 61. Many are caring for aging parents while helping adult children find their footing. They are the sandwich generation in the most literal sense.

They often grew up with more independence than children had before them. Divorce became more common. Many came home from school to an empty house, made a snack, and figured things out until a parent returned from work. "Latchkey kid" was not a compliment, but it did describe a reality.

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What Gen X may want seniors to know:

- They are not detached. They learned early to handle problems without making a fuss.
- Their skepticism often comes from experience, not disrespect.
- They value competence more than titles, slogans, or appearances.
- They may be carrying more family responsibility than they admit.

They also sit in an awkward tech position. They remember life before the internet, yet they built much of the working world that moved online. They may have fixed the family VCR in 1989, configured the home Wi-Fi in 2009, and now spend their evenings helping parents with passwords and children with online forms.

Try this: If your Gen X child or relative seems brisk when helping with technology, don't assume they are impatient with you. Say, "I appreciate you doing this. Can you show me the one step I can practice myself?" That gives them a clear way to help without turning them into permanent tech support.

What do Millennials want understood?

Millennials, born roughly 1981 through 1996, are about 30 to 45. They have been called entitled, fragile, and obsessed with avocado toast. That last one was always a silly way to explain serious economic changes.

Many entered adulthood during or after the 2008 financial crisis. They faced rising college costs, student loans, unstable early careers, and home prices that often ran faster than wages. A person who works hard and still struggles

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to buy a home is not necessarily making bad choices. The math changed.

What Millennials may want seniors to know:

- They are not avoiding adulthood. Many have had to postpone traditional milestones because they cost more.
- They value work, but they do not automatically believe a job deserves unlimited loyalty.
- They may care deeply about mental health because they watched burnout damage people close to them.
- They use technology constantly, but they also feel exhausted by always being reachable.

A Millennial may use an app to manage work, bills, doctor appointments, grocery delivery, family photos, and group messages. That isn't always convenience. Often, it's an attempt to keep a crowded life from falling apart.

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Try this: Rather than asking, “When are you going to buy a house?” try, “What would make life feel more secure for you right now?” It opens a real conversation about money, work, family, and the future.

What does Gen Z want understood?

Generation Z, born roughly 1997 through 2012, is about 14 to 29. The older members are working, voting, paying rent, and raising children. The younger members are still figuring out school, friendships, and who they want to be.

They grew up with smartphones, social media, online school disruptions, and a constant stream of alarming news. Climate concerns, mass shootings, political conflict, and economic uncertainty were not occasional headlines. They were part of the background noise of childhood.

What Gen Z may want seniors to know:

- Their concern about mental health is not a fad or an excuse.
- Their language around identity and inclusion comes from wanting people to feel safe and respected.
- They can seem glued to phones because their social, school, work, and practical lives all run through them.
- They are often more entrepreneurial and resourceful than they get credit for.

Many Gen Z adults do not expect one employer to provide a lifetime career. They freelance, build small online businesses, sell creative work, pick up contract jobs, and learn skills from videos. That can look scattered from the

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outside. Often it is sensible adaptation.

Try this: Ask a Gen Z person to teach you one useful thing on their phone, such as how they compare prices, find local events, edit photos, or learn a new skill. You are not asking for a gadget lesson. You are inviting them to show you how they navigate their world.

What will Gen Alpha want us to see?

Generation Alpha, generally born from 2013 onward, includes today's children and young teenagers. Generation Beta, beginning around 2025, includes the babies now arriving in families.

It is too early to make grand claims about either group. Children are not finished products, and predicting their future from a tablet in their hands is a risky business.

Still, their normal will be different. They are growing up with artificial intelligence, voice assistants, on-demand entertainment, video calls with faraway relatives, and more personalized technology than any earlier generation knew.

What they may want seniors to understand someday:

- Technology will feel ordinary to them, not magical or suspicious.
- They will still need attention, boundaries, stories, and adults who listen.
- They may learn differently, but they will still benefit from patience and real-world skills.

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- Their biggest worries may include climate, privacy, and whether machines can be trusted.

The useful role for seniors is not to compete with technology. It is to offer what technology cannot: family history, perspective, practical wisdom, and the calm that comes from having lived through hard times before.

Try this: Tell a young child one true story from your childhood, then ask what they think would be different if it happened today. Their answer may surprise you, and your story becomes something more than a memory.

What do all generations share?

Under the labels and headlines, the similarities are bigger than the differences. Most people want to be treated as capable, heard without being mocked, and given some room to make their own choices.

Every generation also has blind spots. Older adults can underestimate how much the world has changed. Younger adults can underestimate how much experience teaches. Both mistakes soften when people become curious instead of defensive.

You do not have to approve of every new phrase, app, career path, or parenting style. You only need to leave room for the possibility that someone else is responding sensibly to a world that does not look exactly like the one you entered as an adult.

That is how generations stop talking past each other.

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Try this this week: Choose one person at least 20 years younger than you. Ask them, "What do people my age get wrong about people your age?" Listen all the way through. No correcting, no comparison, no "when I was your age." Just listen.

You might not agree with every word. But you'll understand the person better, and that is a very good place to start.