

# Demographic Profiles

Americans in 2009



## Overview

The MetLife Mature Market Institute (MMI) produced a series of six generational profiles on Americans born during the 1900s, including: Americans 65+, Older Boomers, Middle Boomers, Younger Boomers, Gen X, and Gen Y. Each profile features up-to-date demographic information on Racial and Ethnic Composition, Health and Longevity, Work, Family, Housing, and Finances. In addition, each profile includes a timeline that highlights significant historic, social, and cultural events that shaped these generations during their teen and young adult years.

## How the Generations Compare

	Gen Y (b. 1977-94)	Gen X (b. 1965-76)	Younger Boomers (b. 1959-64)	Middle Boomers (b. 1952-58)	Older Boomers (b. 1946-51)	65+ (b. 1944 and earlier)
<b>% of U.S. Population</b>	25%	16%	9%	10%	7%	13%
<b>Size</b>	76,370,030	49,660,301	27,403,993	29,089,514	20,491,763	39,628,148
<b>Major Generational Event</b>	World Trade Center Attacks	Berlin Wall Falls	Watergate	Vietnam War	JFK Assassination	Great Depression/ WWII

\*All numbers are averages for the age segment. Further breakdowns by age can be found in the full profiles.

## Americans 65+

America's older citizens represent three generations in one, and have lived through more social and technological change than any other age group. The "oldest-old" who were directly influenced by the Great Depression and the introduction of Social Security, followed by those in the middle — the "Greatest Generation" — who lived through World War II and who came home to start families — to the "youngest-old," the "Silent Generation," known for the small and financially secure generation they represent.

## Older Boomers (born 1946–1951)

Older Boomers were born into an era of economic prosperity immediately following World War II. Returning war veterans and their brides settled down to raise their families, resulting in the rise of suburban America and the growth of public schools. The Older Boomers ushered in the "Baby Boom," the large 18-year generation that has had an impact on every aspect of American life.

## Middle Boomers (born 1952–1958)

As the Middle Boomers moved into their formative years, realities dampened the dreams of a high-flying future. In 1966, they were introduced to the potential to venture beyond their world with the TV space adventure “Star Trek,” followed by lunar explorations with real astronauts. But by 1978, the SkyLab space station was crashing back to earth and “stagflation” entered the dictionary euphemistically signaling a new form of economic decline.

## Younger Boomers (born 1959–1964)

As the Younger Boomers moved into their teen and early adult years, realities often imposed the promise of a clouded future rather than a rosy one. Some cite 1979, the year this segment was entering their twenties, as the turning point for the transition from Boomers’ generational identity of youthful enthusiasm and promise, to the “New Realism,” resulting from a waning national stature and a weakening economy.<sup>1</sup>

## Gen X (born 1965–1976)

Although Gen Xers started with a reputation for being an unknown group, amorphous and defying definition, their diversity became a defining characteristic. More ethnically diverse than generations before them, the “PC” or “politically correct” movement of the early 1990s may be seen as reflective of their tolerance for differences, quest for justice, and acceptance of those from diverse backgrounds.<sup>2</sup>

## Gen Y (born 1977–1994)

In part, Gen Yers are the by-product of an era in which their mostly Boomer parents became enamored with their babies: the popular signs “Baby On Board” shouted “precious cargo,” and parents felt that their children could do no wrong.<sup>3</sup> Encouraged by community service programs in public schools, Gen Yers have been raised with a civic-minded consciousness.

<sup>1</sup> Smith, J.W., and Clurman, A., *Rocking the Ages*. New York: HarperCollins Publishers, Inc., 1997.

<sup>2</sup> Dr. Rick and Kathy Hicks, *Boomers, Xers, and other Strangers*, Tyndale House Publishers, 1999.

<sup>3</sup> Neil Howe and William Strauss, *Millennials Rising*. Vintage Books, 2000.

## For More Information

To download the Demographic Profiles, please visit [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com) or e-mail your request to: [MatureMarketInstitute@MetLife.com](mailto:MatureMarketInstitute@MetLife.com).

Variable And Long-Term Care Products Are: • Not A Deposit Or Other Obligation Of Bank  
• Not FDIC-Insured • Not Insured By Any Federal Government Agency

Only Variable Annuity Products: • Not Guaranteed By Any Bank Or Credit Union  
• May Go Down In Value

Only Long-Term Care Products: • Not Issued, Guaranteed Or Underwritten By Bank Or FDIC  
• Not A Condition To The Provision Or Term Of Any Banking Service Or Activity  
• Policy Is An Obligation Of The Issuing Insurance Company

## The MetLife Mature Market Institute®

Established in 1997, the Mature Market Institute (MMI) is MetLife’s research organization and a recognized thought leader on the multi-dimensional and multi-generational issues of aging and longevity. MMI’s groundbreaking research, gerontology expertise, national partnerships, and educational materials work to expand the knowledge and choices for those in, approaching, or caring for those in the mature market.

MMI supports MetLife’s long-standing commitment to identifying emerging issues and innovative solutions for the challenges of life. MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates, is a leading provider of insurance, employee benefits and financial services with operations throughout the United States and the Latin America, Europe, and Asia Pacific regions.

For more information about the MMI, please visit: [www.MatureMarketInstitute.com](http://www.MatureMarketInstitute.com).