Overview of America’s Older Boomers in 2009

This demographic profile is one in a series produced by the MetLife Mature Market Institute. The birth of the “Leading Edge” Boomers (from 1946–1951) initiated the post-World War II Baby Boom and defined many of the cultural and generational characteristics that are most often used to define the entire generation. The Older Boomers represent only about 27% of the Boomer generation.

Older Boomers

Older Boomers are adults ages 58–63 years old in 2009, born between 1946 and 1951.

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Older Boomer Males</td>
<td>9,866,208</td>
<td>5,463,940</td>
</tr>
<tr>
<td>Older Boomer Females</td>
<td>10,625,555</td>
<td>7,208,349</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td><strong>20,491,763</strong></td>
<td><strong>12,672,289</strong></td>
</tr>
</tbody>
</table>

**Total U.S. Population in 2009**

- In 2009, Older Boomers represented 7% of the total population, or about 1 in 14 people.
- 48% male
- 52% female

**Total U.S. Population by 2030**

- By 2030, Older Boomers will be ages 79–84 and make up 3% of the total population.

Racial and Ethnic Composition*

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Hispanic White Alone</td>
<td>76%</td>
<td>75%</td>
</tr>
<tr>
<td>Non-Hispanic Black Alone</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>Non-Hispanic Asian Alone</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Hispanic (Any Race)</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>All Other Races</td>
<td>2%</td>
<td>2%</td>
</tr>
</tbody>
</table>

*Percentages may not total 100% due to rounding.
Source: U.S. Census Bureau, National Population Estimates & Projections

MetLife
Mature Market INSTITUTE
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America's OLDER BOOMERS DEMOGRAPHIC PROFILE

Average Annual Expenditures
Age 55 – 64


IN THE SPOTLIGHT

Key Birth Years of Older Boomers

1946
Bill Clinton
Cher
Diane von Furstenberg
Dolly Parton
Donald Trump
Freddie Mercury
George W. Bush
Reggie Jackson
Steven Spielberg

1947
Arnold Schwarzenegger
Dan Quayle
Diane Sawyer
Elton John
Farrah Fawcett
Hillary Clinton
James Patterson
Kareem Abdul-Jabbar
Nancy Reagan
O.J. Simpson
Regis Philbin
Tom Clancy

1948
Al Gore
Billy Crystal
Christa McAuliffe
Donna Karan
Donna Summer

1949
Bill O'Reilly
Billy Crystal
George Foreman
Hank Williams Jr.
Meryl Streep
Vera Wang
Wolfgang Puck

1950
Fran Lebowitz
Jay Leno
Martin Short
Stevie Wonder
Tom Clancy
Tom Daschle

1951
Al Franken
John Cougar Mellencamp
Luther Vandross
O.J. Simpson
Sally Ride
Sting
Tommy Hilfiger

Older Boomers—The Heyday of the “Youth Culture”

Older Boomers, often called “Leading Edge” 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.

As the Older Boomers entered their teens and early adulthood, they were influenced by the confluence of multiple historic events and changes such as the Vietnam War, the movements to end racial and gender inequality, and young President John F. Kennedy’s visionary call to work to help others around the country and the world. Their changing attitudes and their social activism helped redefine the American cultural, economic, political, and social landscapes.

Now that the Older Boomers are moving into the 65+ population group and reaching traditional retirement age, they will continue to exert their influence as they have at each life stage. Being on the cusp of the age wave, they will put increasing pressure on government programs, including Social Security and Medicare, and will be an influence on how public programs and services are delivered. At the same time, many will want to be involved in civic engagement activities just as they did in their youth, contributing their time and talent to making their communities and the world a better place. With their youth culture roots still intact, these Boomers may be getting older, but will undoubtedly claim that they are getting better as well.

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

Racial and Ethnic Composition*

<table>
<thead>
<tr>
<th>Year</th>
<th>Hispanic (Any Race)</th>
<th>All Other Races</th>
<th>Non-Hispanic Asian Alone</th>
<th>Non-Hispanic Black Alone</th>
<th>Non-Hispanic White Alone</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>7%</td>
<td>73%</td>
<td>2%</td>
<td>2%</td>
<td>70%</td>
</tr>
<tr>
<td>2030</td>
<td>17%</td>
<td>73%</td>
<td>6%</td>
<td>2%</td>
<td>64%</td>
</tr>
</tbody>
</table>

Poverty Status in 2008


% Below Poverty Level*

<table>
<thead>
<tr>
<th>Year</th>
<th>Older Boomers</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009</td>
<td>7%</td>
</tr>
<tr>
<td>2030</td>
<td>17%</td>
</tr>
</tbody>
</table>
Older Boomers came from traditional families, but created more non-traditional families. More working mothers and generally smaller families, along with greater longevity among their parents’ generation, meant that caregiving was more of a three-generation issue than ever before. About 77% of the oldest Boomers report having grandchildren. Those with grandchildren have an average of four per family.

FAMILY

If one were to characterize the popular image of the typical Baby Boomer, it would probably be of the Older Boomers in the heyday of the 1960s, when youth culture was at the forefront and demonstrating was the social commentary of choice for millions. Although highly stereotypical, that image is what became a marker for an entire generation, the roots of which really only represented part of a much larger cohort.

In reality, the Older Boomers set the stage for a widely diverse generation, most of whom have little resemblance to their older “Leading Edge” brethren.

With the transition from rural to suburban communities, more Older Boomers grew up in the new suburban environment and tended to stay in these types of communities as they raised their own families. Over 90% of Boomer families are homeowners.
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**HEALTH & LONGEVITY**

The elimination of many childhood diseases by the 1950s helped the Older Boomers enjoy increased health and longevity in their early years, while the rates of heart disease and stroke began to stabilize. The vast majority can expect to enjoy good health for their next decade as well.

**WORK**

With the transition from rural to suburban communities, more Older Boomers grew up in the new suburban environment and tended to stay in those types of communities as they raised their own families. Over 90% of Boomers family homes are homeowners.

**HOUSEHOLD SIZE BY TYPE**

**FAMILY**

* Family household—Household headed by a householder who is in a family group of two people or more, one of whom is the householder (whether married or unmarried and residing together), and includes all individuals (including children) who may be residing there.

**Non-Family Household**—Householder living alone (a one-person household) or where the householder shares the home exclusively with any unrelated people (unrelated subfamily members and/or secondary family members) who may be residing there.

*Non-Family Household—householder being alone is a person household in which the householder lives the home exclusively with people to which he/she is not related.

**NUMBER OF HOUSEHOLDERS**

- Older Boomers represent 11% of the population of every state in the U.S.

**Geographic Distribution in 2008**

**Housing and Homeownership Rates**

- With the transition from rural to suburban communities, more Older Boomers grew up in the new suburban environment and tended to stay in those types of communities as they raised their own families. Over 90% of Boomers family homes are homeowners.

**HELPFUL LINKS**

- MetLife Mature Market Institute, Boomers Retirement: Insights into the Older and Younger Boomers, 2006

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**Sources:**

- National Center for Health Statistics, 2009
- National Center for Health Statistics, Health Data Interactive
- U.S. Census Bureau, Population Division, 2009
- U.S. Census Bureau, Housing and Homeownership Statistics Databases
- U.S. Census Bureau, Population Distribution, 2009

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**Additional Resources:**

- [MetLife Mature Market Institute](https://www.maturemarketinstitute.com/)
- [Boomers Retirement: Insights into the Older and Younger Boomers](https://www.maturemarketinstitute.com/research/boomers-retirement-insights-into-the-older-and-younger-boomers)

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**Table Examples:**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>55–59</th>
<th>60–64</th>
<th>65+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>75.3%</td>
<td>65.0%</td>
<td>55.0%</td>
</tr>
<tr>
<td>Widowed</td>
<td>25.5%</td>
<td>9.0%</td>
<td>12.0%</td>
</tr>
<tr>
<td>Divorced</td>
<td>12.8%</td>
<td>17.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Separated</td>
<td>11.2%</td>
<td>5.0%</td>
<td>15.0%</td>
</tr>
<tr>
<td>Never Married</td>
<td>16.5%</td>
<td>10.0%</td>
<td>5.0%</td>
</tr>
</tbody>
</table>

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**Diagrams:**

- [Timeline of Major Events](https://www.history.com/topics/20th-century/timeline-of-major-events)
- [Infographic: Baby Boom](https://www.history.com/topics/20th-century/infographic-baby-boom)
Older Boomers came from traditional families, but created more non-traditional families. Although highly stereotypical, that commentary of choice for millions. If one were to characterize the popular image of the typical Baby Boomer, it would probably be of the Older Boomers in the hazy years, when youth culture was at the forefront. One of those people is Elvis Presley, who was inducted into the Army.

Higher educational attainment and the beginning of the women’s liberation movement opened up new opportunities for women entering and advancing in the workplace. The elimination of many childhood diseases brought on by improved health care has also reduced the rates of heart disease and stroke.

The majority can expect to enjoy good health for their next decade as well. The vast majority can expect to enjoy good health for their next decade as well. The vast majority can expect to enjoy good health for their next decade as well.

Older Boomers are among the first to have to wait until age 66 to collect full Social Security retirement benefits, potentially creating slightly longer working careers. The older Boomers report having grandchildren. Those with grandchildren have an average of four per family.

More working mothers and generally smaller families, along with greater longevity among their parents’ generation, meant that longevity was more a three-generation issue than ever before. About 77% of the oldest Boomers report having grandchildren. Those with grandchildren have an average of four per family.

**HEALTH & LONGEVITY**

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In their early years, “Leading Edge” Boomers enjoyed economic prosperity, and their resulting financial clout in their prime consumer years drove rising trends in everything from hula hoops to home construction, baby bottles to blue jeans, and pop music to “muscle cars.” However, the recessionary years of the early 1970s also added cautionary realities to their youthful consumption and employment dreams. Some experts warn that funding a longer life and retirement will be a challenge for many Older Boomers.

Average Annual Expenditures

<table>
<thead>
<tr>
<th>Age</th>
<th>55–64</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food and Alcohol</td>
<td>$6,882</td>
</tr>
<tr>
<td>Housing</td>
<td>$17,611</td>
</tr>
<tr>
<td>Apparel and Services</td>
<td>$1,622</td>
</tr>
<tr>
<td>Transportation</td>
<td>$9,377</td>
</tr>
<tr>
<td>Health Care</td>
<td>$3,825</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$3,036</td>
</tr>
<tr>
<td>Personal Insurance and Pensions</td>
<td>$6,943</td>
</tr>
<tr>
<td>Cash Contributions</td>
<td>$2,163</td>
</tr>
<tr>
<td>Education</td>
<td>$867</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$2,457</td>
</tr>
<tr>
<td><strong>Average Annual Expenditures</strong></td>
<td><strong>$54,783</strong></td>
</tr>
</tbody>
</table>


Household Income in 2008 by Household Type

<table>
<thead>
<tr>
<th></th>
<th>Ages 55–59</th>
<th>Ages 60–64</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>Median</td>
</tr>
<tr>
<td>Married Couple Families</td>
<td>$103,825</td>
<td>$83,450</td>
</tr>
<tr>
<td>Male Householders Living Alone</td>
<td>$47,429</td>
<td>$31,427</td>
</tr>
<tr>
<td>Female Householders Living Alone</td>
<td>$39,685</td>
<td>$30,336</td>
</tr>
<tr>
<td>Overall Male Householders</td>
<td>$53,505</td>
<td>$33,654</td>
</tr>
<tr>
<td>Overall Female Householders</td>
<td>$42,817</td>
<td>$31,426</td>
</tr>
</tbody>
</table>


Poverty Status in 2008

Older Boomers have about the same poverty rate as those age 65+.

<table>
<thead>
<tr>
<th>% Below Poverty Level*</th>
<th>Males</th>
<th>Females</th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>9.5%</td>
<td></td>
</tr>
<tr>
<td>Females</td>
<td>9.8%</td>
<td></td>
</tr>
</tbody>
</table>

* People and families are classified as being in poverty if their income is less than their poverty threshold. Poverty thresholds are dollar amounts the Census Bureau uses to determine a family’s or person’s poverty status.


This profile of America’s Older Boomers was prepared by the MetLife Mature Market Institute. This and its many other free publications and research are available online. Check the “Research” tab at www.MatureMarketInstitute.com.

Visit: www.MatureMarketInstitute.com | E-mail: MatureMarketInstitute@MetLife.com
Mail: 200 Park Avenue 40th Floor, New York, NY 10166

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.