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ABSTRACT

The U.S. baby-boom generation, born between 1946 and 1964, is the largest generation in the nations's history. Numbering over 80 million people in 1990, this giant generation has indelibly changed U.S. society, requiring adjustments in schools, labor markets, housing markets, and government programs. Perhaps more than any other institution, education has borne the brunt of changing patterns of U.S. fertility. Yet current education indicators suggest that the legacy of the baby boom--the broadening of educational attainment levels--could be slowly eroding. This paper takes a new look at the baby-boom generation as it enters middle age and reports on how well the generation is faring. The baby boom is not a single, unified group, but a collection of individuals whose experiences and expectations vary widely. The leading-edge baby boomers, for example, delayed marriage and childbearing and precipitated the baby bust. The trailing-edge baby boomers are now reproducing themselves and creating a baby-boom echo. Leading-edge baby boomers have fought hard for an ambitious agenda of social change; trailing-edge baby boomers have been criticized for their cynicism and apathy toward the political system. African-American baby boomers registered real gains in educational achievement, but continue to trail behind their white counterparts. Baby-boom women, despite successful inroads into the traditionally male-dominated job market, report lower incomes than baby-boom men. For the next 20 years, the baby-boom generation will be in its prime productive work years and will be laying the foundation not only for its own retirement, but also the nation's future. This paper looks at work and retirement patterns, the Social Security system, and health care issues. Discussion questions for classrooms and others are included. (Authors/DB)

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The Baby Boom—Entering Midlife

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The Baby Boom—Entering Midlife

by Leon F. Bouvier and Carol J. De Vita

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Carol J. De Vita is director of publications and senior research demographer at the Population Reference Bureau (PRB). She was director of PRB's series America in the 21st Century *and has written extensively on the aging of the U.S. population and changing family patterns.*

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The baby-boom generation, born between 1946 and 1964, has been called the most "over-defined group of our time."[1] It has been blamed for the nation's ills, credited with its successes, observed, studied, analyzed, and scrutinized by writers, academics, planners, policymakers, business marketers, and the popular press. While it sometimes seems as if the attitudes, lifestyles, and problems of this giant generation should be known to all, accurate generalizations about the baby boom are difficult to make. It is a diverse collection of individuals whose needs continue to shape American society.

As America's largest generation in history, the baby boom has reshaped U.S. society. Its size alone—over 80 million in number in 1990—has required adjustments in our schools, labor markets, housing markets, consumer markets, and government programs. Yet the baby boom is not a monolithic group. As with every generation, experiences and expectations vary widely among its members.

The leading edge of the baby boom (born between 1946 and 1954) was at the vanguard of change, while the more numerous trailing edge (born 1955 to 1964) were crowded behind. As they matured, the older baby boomers enjoyed the advantage of arriving first. Vying for the best jobs, these leading-edge boomers left little room for later job entrants. The generation's trailing edge—often younger brothers, sisters, and cousins—endured split school-day sessions and faced tougher competition for college admissions. More baby boomers finished college than any previous generation, but the payoff that they reaped initially was a disappointing reminder that being a baby boomer meant passing through life's successive stages as part of a crowd. Even after earning college degrees, many baby boomers entered the workplace in blue-collar or lower-status clerical jobs.

As young adults, some baby boomers fought hard for an ambitious agenda of social change or dropped out of mainstream America seeking alternative lifestyles. The baby-boom generation broadened the bounds of acceptable (or at least tolerable) behavior. Couples lived together without marrying. Men were expected to pitch-in with housework and childrearing. Young women eschewed homemaking for the paid labor force, gradually venturing into traditionally male-dominated jobs.

The leading-edge boomers, by delaying marriage and childbearing,

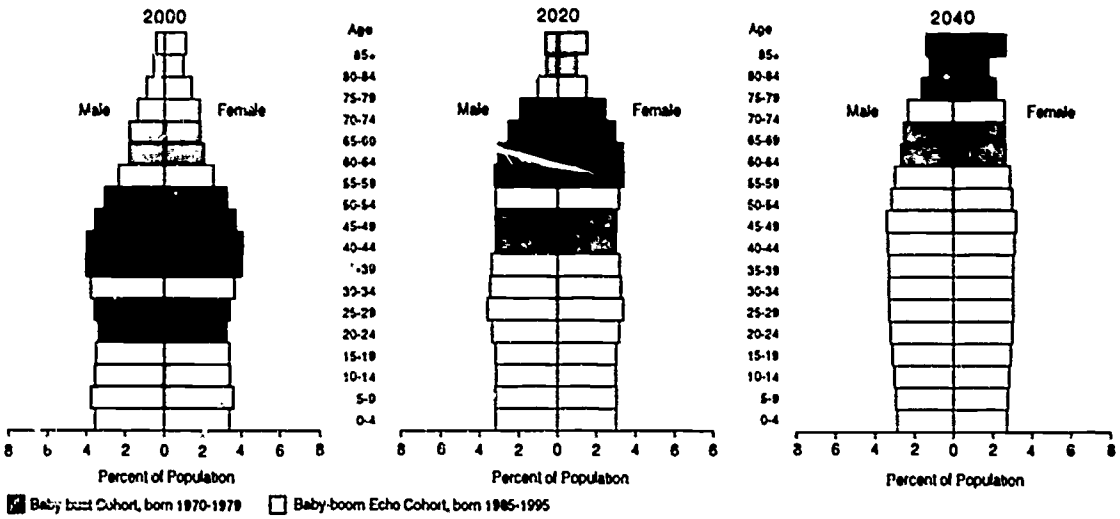
weakened. The number of babies born out-of-wedlock has skyrocketed in the past two decades. In 1985-1988, 31 percent of first births to women ages 20 to 24 were born outside of marriage, compared to 15 percent in the 1975-1979 period.[17] In 1960, only 6 percent of all births (including second and higher order births) occurred to unmarried women.[18] Also, there is some preliminary evidence that unwanted childbearing is on the rise for young black and white women, reversing a long-term downward trend.[19] One of the reasons for the end of the baby boom, as mentioned earlier, was the decline in unwanted fertility.

Finally, a phenomenon called "shifting shares" might be contributing to the rise in the fertility rate. Because the fertility of minority populations usually tends to be higher than that of the majority, increases in the proportion (or share) of minorities in the population result in an overall increase in fertility—even when the fertility of each group remains constant. In California, for example, the total fertility rate rose from 1.9 in 1982 to 2.5 in 1989. Almost 40 percent of that gain is attributable to the expanding proportion of minorities in that state's population.[20] To be sure, the "shifting shares" phenomenon is far less powerful for the nation than for a state like California that is growing rapidly and has many new immigrants. Nevertheless, it will undoubtedly play an increasingly important role in the nation's future.

In short, while the United States probably will not see a repeat of the 1950s' baby boom, one should not assume that it could not happen again. At the very least, some increases in fertility are already underway, although how long this upturn in births will last is not known.

Demographic Impact of the Baby Boom on America's Future

The demographic importance of the baby boom is best seen through a series of population pyramids. Figure 3 traces the changing shape of the age structure of the United States from 1960 to 2040 as the baby boom ages. While the size of



Fluctuating fertility is the major force that determines the age structure of the United States, but it is not the only one. Immigration also plays an important role.

future generations cannot be predicted with complete accuracy because population projections necessarily stem from assumptions about future demographic behavior, particularly changes in fertility levels, the movement of existing generations through their life cycles can be clearly demonstrated.

In 1960, members of the 1930s Depression cohort were 20 to 29 years old. Their fewer numbers cause a narrow spot in the pyramids even into the 21st century. By 2000, this cohort will be ages 60 to 69. At all ages, it is smaller than either its predecessor or its successor.

The baby-boom cohort (born 1946-1964) stands out in all the pyramids, even in old age! In 1960, it forms the base of the pyramid; by 1990, it extends across the broad middle section (ages 25 to 44), and by 2040, it represents the protruding bands of people age 75 and older. These pyramids vividly demonstrate the impact of this crowded generation as it passes through its life cycle.

In marked contrast is the baby-bust generation (born primarily in the 1970s). It is sharply defined by the pinched-in base of the 1980 pyramid. There were 7 million fewer births during the 1970s than during the 1950s. Throughout its life, this cohort will be overshadowed by its giant older relative—the baby-boom cohort—as well as the succeeding baby-boom echo.

The echo cohort—37 million in 1990—is considerably larger than its predecessor. However, it is only in 2020 that it catches up to the baby-boom cohort in size. By then, of course, mortality has begun to have an effect on the latter group.

Population momentum is aptly illustrated in these pyramids. Following the baby-boom echo is yet another interesting cohort, the baby-bust echo. It, in turn, is followed by yet another faint echo of the baby boom. By 2020, the population under age 10 is slightly larger than its predecessor, the baby-bust echo. Divergences in fertility, whether up or down, will have an impact on the size and age composition of the U.S. population for decades far into the future.

Fluctuating fertility is the major force that determines the age structure of the United States, but it is not the only one. Immigration also plays an important role in changing the size of America's age groups. Most immigrants who enter the United States are in the prime working ages (20-54). Therefore, not all people currently counted among America's baby-boom generation were actually born in the United States. Some are immigrants who came from other countries.

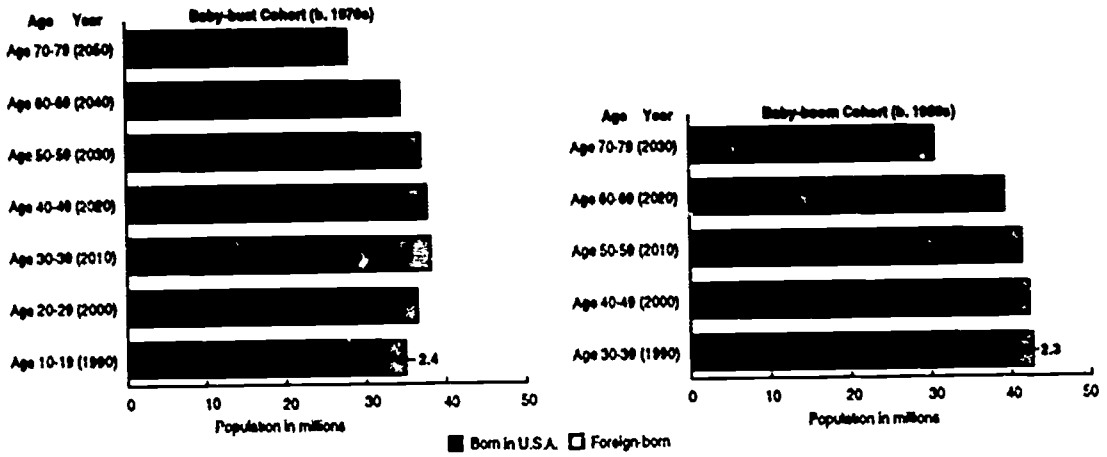
To illustrate how immigration has affected the size of the baby-boom cohort, we estimate that of the 42 million persons born in the United States during the 1950s decade, 46.4 million are now between the ages of 30 and 39 (see figure 4). However, according to the Census Bureau, the 1990 population for that age group totals 42.7 million. Thus about 5 percent of the age group are foreign-born, not U.S.-born "baby boomers." Although the size of the cohort declines in future years because of mortality factors, the loss is tempered by a continuing net flow of immigrants. By 2030, almost 10 percent of all "senior boomers" will be foreign-born. This shift in the share of people in a cohort who are foreign-born can be important to business planners and social service providers because foreign-born individuals may have different needs, attitudes or expectations than the U.S.-born population.

The impact of immigration on the baby-bust cohort (born between 1970 and 1979) is even greater. In that decade, fertility was low and levels of immigration had begun to increase substantially. Indeed, immigration is so prominent that the baby-bust cohort will actually *increase* in size between 1990 and 2010. By 2010, when members of the baby-bust generation will be between 30 and 39 years old, close to 19 percent of this age group will be foreign-born, in contrast to 5 percent of baby boomers at the same age. By 2050, when the baby-bust generation has reached its older years, 22 percent will be foreign-born.

Immigration also will have a significant effect on the racial and ethnic

Figure 4

Projected Size of Baby-Boom and Baby-Bust Cohorts by Place of Birth, 1990-2050



Source: Authors' analysis of U.S. Bureau of the Census, *Current Population Reports*, P-25, no. 1018 (Washington, DC: GPO, 1989)

diversity of the population, particularly on the baby-bust generation. As increasing numbers of immigrants come to the United States from Asia and Latin America, a greater share of the overall population will be comprised of Asians, Hispanics, and other minorities, especially among the younger age groups. This change will infuse greater diversity into every aspect of U.S. society from entertainment and culinary styles to schools, politics, the labor force, and business markets.

Continued high levels of immigration will more than offset any effects of the baby bust toward slower population growth. The nation's population should pass 272 million by the turn of this century and reach 327 million 50 years later. It could easily surpass 350 million in 2040 if recent increases in fertility are maintained and if immigration levels expand in response to legislation enacted in 1990. Some experts consider the official Census Bureau projections far too conservative. Demographers Dennis Ahlburg and James Vaupel, for example, foresee a potential for the U.S. population to reach 811 million by 2080 if mortality rates continue to decline at current rates, fertility follows the previous pattern of boom and bust cycles, and immigration rises to between 1 and 2 million people per year.[21] The implications of such alternative (and perhaps somewhat extreme) scenarios are quite dramatic. Still, no one is yet prepared to rule out these alternatives entirely since the assumptions, taken one at a time, are not far-fetched. Indeed, they help illustrate the tremendous power of demographic events in shaping the needs and future course of U.S. society.

The Baby Boom at Midlife

While it is important to understand the social, economic, and demographic dimensions that created the baby boom, current interest in this giant generation focuses on how well it is faring and what further impact it will have on the future of American society. Answers to such questions depend in large part on how you define the baby boom.

All too often writers and analysts tend to treat the baby-boom generation as a monolith. The fact that it spanned nearly 20 years (1946-1964), accounts for more than 80 million people, and represents one-third of the entire U.S. population today suggests that such simplistic approaches will yield only the most gross and misleading generalizations. For example, individuals born in the early years of the baby boom (say,

College enrollments doubled between 1965 and 1975.

1946 to 1954) confronted a far different set of circumstances than those who came later (1955-1964). Similarly, the experiences of baby-boom men were different from those of baby-boom women; likewise, those of minority baby boomers differed from the majority white baby boomers. While there may be some commonalities that bind the members of the baby-boom generation into a cohesive unit, the diversity that exists *within* the baby-boom generation is becoming increasingly apparent as its members head into middle age. How these individuals fare and their impact on the changing nature of social, economic, and political institutions will be addressed in the sections that follow.

Education

Perhaps more than any other institution, education has borne the brunt of changing patterns of U.S. fertility. In order to provide universal education, schools must expand when the number of births rises and generally retrench as numbers fall. During the 1950s and 1960s, enrollments soared as the baby-boom cohort entered school. The elementary school-age population (ages 5-13) grew from 23 million in 1950 to 37 million in 1970. Shortages of teachers and classrooms plagued elementary schools as early as the mid-1950s, forcing them into double and even triple sessions. By the early 1960s, secondary schools were faced with similar problems.

Colleges were next. Enrollments began to skyrocket in the mid-1960s, both from the sheer numbers of baby boomers and from the increased proportion of young people going to college. In the 1950s, only about 10 percent of young adults (ages 25-29) had completed at least four years of college. By 1970, that proportion had grown to 16 percent, and by 1980, to 23 percent. College enrollments leaped from about 3 million in 1957 to 11 million in 1975.[22] This dramatic demographic shift along with other factors—most importantly, an unpopular war—helped fuel the student unrest of the 1960s and 1970s.

Despite the turmoil created by the need to accommodate massive numbers of young people into existing educational systems, the baby-boom generation nevertheless became the most highly educated generation in American history. Approximately one in four baby boomers has completed four or more years of college compared with

one in five Americans ages 45-54. What is more, the proportion who have less than a high school education also declined (see table 1).

But the biggest changes in educational attainment are seen by comparing differences by gender and by race. Whereas higher education was once regarded as an opportunity largely available to men, baby-boom women made important gains that narrowed the educational gap. The difference between the proportion of men and women who held college degrees in 1990 declined from a nine percentage point gap for pre-baby boomers (ages 45-54) to only four percentage points for baby boomers (ages 25-44).

On the other hand, despite the educational advances made by African Americans, the gap between black and white educational levels remains stubbornly unshaken. The proportion of African Americans who have less than a high school education, for example, fell dramatically among black baby boomers when compared with older blacks. Less than one in five African Americans born during the baby-boom era is without a high school diploma compared with more than one in three older blacks (ages 45-54). Yet blacks of both generations remain twice as likely as their white counterparts to lack a high school diploma. Similarly, an increasing share of African Americans in the baby-boom generation earned college degrees, but again the gap between blacks and whites remained constant. In 1990, 15 percent of black baby boomers (ages 25-44) had completed four or more years of college compared with 11 percent of pre-baby boomers (ages 45-54). The gap, however, between black and white college graduates remained at 13 percentage points for both generations. While new educational opportunities were opening up for minorities during the 1960s and 1970s, they simply kept pace with the gains made by whites.

Demographic shifts and a changing economy have set new expectations for educational achievement. While schools expanded to meet the growing demands of the baby-boom generation, the declining birth rates of the 1970s led to retrenchment of educational programs. With fewer young people in the population, many communities faced an excess number of teachers and unused classroom space. Today, another turnabout is underway. After years of stable or declining school enrollments, the school-age population is expected to grow by about 8 percent during the 1990s as the baby-boom's offspring fill elementary and secondary schools across the country.[23]

Yet current educational indicators suggest that the legacy of the baby boom—the broadening of educational attainment levels—could be slowly eroding. Today, nearly one-quarter of all young people (ages 18-24) have yet to

Table 1

Educational Attainment by Selected Characteristics, 1990

Characteristic	Percent			
	Less than high school	High School graduate	Some college	College graduate
All Baby Boomers (ages 25-44)	13	40	22	26
Age				
18-24	23	42	27	8
25-34	14	41	22	24
35-44	12	38	22	27
45-54	20	41	17	22
Men				
18-24	26	41	26	7
25-44	14	38	21	27
45-54	20	36	17	27
Women				
18-24	20	42	29	9
25-44	12	41	22	23
45-54	20	45	17	18
Whites				
18-24	19	43	30	9
25-44	9	40	23	28
45-54	15	43	18	24
Blacks				
18-24	30	45	21	4
25-44	18	44	23	15
45-54	36	38	15	11

Note. Percentages may not add to 100 because of rounding.
Source: PRB tabulations of the March 1990 Current Population Survey.

complete high school. While many of these individuals will eventually receive a high school diploma and even go on to earn college degrees, current data portend that their educational completion rates may not match those achieved by members of the well-educated baby-boom generation.

Marriage and Families

The leading edge of the baby-boom generation reached young adulthood during the social and sexual revolution of the 1960s. They helped change society's unwritten rules regarding courtship, marriage, and family formation. As a group, baby boomers tended to marry later in life, end marriages more frequently, delay childbearing, and have fewer children. But despite the popular portrayal of baby boomers as a generation inclined to "do its own thing" and reject social norms, a closer look at their marriage and family patterns today reveals that baby boomers have tended merely to postpone entry into various phases of the life cycle rather than completely reject them.

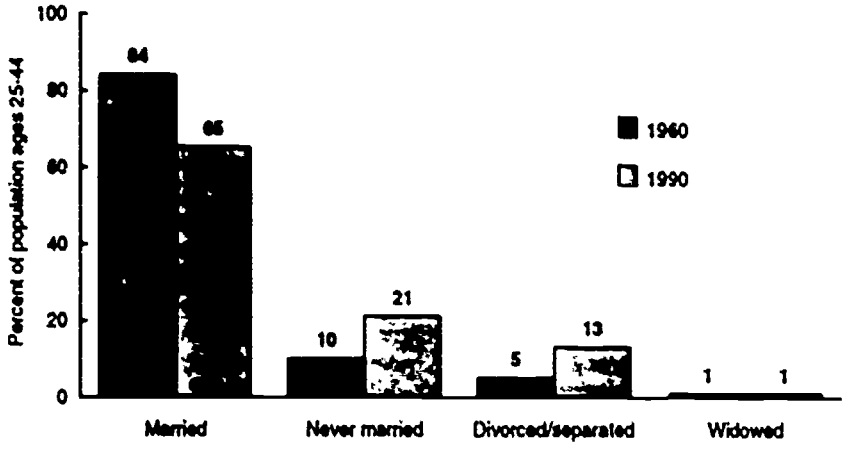
Marital Status

Baby boomers have delayed entry into marriage and are more likely to dissolve a marriage than were previous generations. Both developments are indicative of how baby boomers followed a different course than did their parents.

In 1960, the median age of first marriage for women was 20.3. By 1975 it had risen to 21.1. For men, median age at first marriage rose from 22.8 in 1960 to 23.5 in 1975.[5] In an era of women's

Nearly 30 percent of all births in 1988 were to women age 30 and older.

Figure 5
Marital Status of Population Ages 25-44, 1960 and 1990



Source: U.S. Bureau of the Census, *Current Population Reports*, P-20, no. 450.

liberation, changing sexual mores, and greater tolerance for nonconforming behaviors, the norm for early age at marriage weakened. On the other hand, some researchers now regard the marriage and family patterns of the 1950s and early 1960s to be demographic aberrations and the rising age at first marriage is seen as a return to historic, long-term trends of social change.[25] Whether baby boomers forged new ground or returned to former patterns of social behavior is, of course, a matter of debate. Nonetheless, the trend toward an older age at marriage that began in the 1960s continues. In 1990 the median age at first marriage for women was 23.9; for men 26.1.[26]

The 1960s also marked the beginning of a sharp increase in the divorce rate. Initially, the growing number of divorces in the early 1960s occurred among older couples (age 45 or older), not to baby boomers. But by the 1970s, three of every four divorces were to people in their 20s and 30s—that is, the baby boomers.[27] The number of divorces passed the 1 million mark for the first time in 1975 and the divorce rate hit an all-time high of 5.8 divorces per 1,000 marriages in 1979. Although the divorce rate declined to 4.7 by 1988, about 60 percent of first marriages are now likely to end in divorce.[28]

This high level of marital instability challenged old norms and created new patterns of family life. A snapshot of the marital status of baby boomers in 1990 reflects a pattern quite different from their counterparts in the 1960s. Among the baby-boom generation, nearly two-thirds are married, one in eight are currently divorced and one in five have never married. This pattern is far different from the marital status of young adults (ages 25 to 44) 30 years ago (see figure 5).

But this general picture of the baby boom today masks real differences that are present within the giant generation itself. For example, nearly three-quarters (72 percent) of the older baby boomers (ages 35-44) are currently married, while just under 60 percent of the younger boomers (ages 25-34) are married. Likewise, only 11 percent of older boomers have never married compared with 30 percent of the younger boomers.[29] While a greater proportion of people are remaining unmarried than in previous generations, this trend hardly signals the end of marriage as an institution. As the younger boomers grow older, many will eventually marry and follow the pattern of their older peers.

Furthermore, there are substantial differences within the generation along

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lines of race and gender. Two-thirds of white baby boomers are currently married, whereas less than half (43 percent) of black baby boomers are. Almost twice the percentage of black boomers (36 percent) as white boomers (19 percent) have never married. Similarly, baby-boom women are more likely than baby-boom men to be married or divorced. One in four baby-boom men never married compared with only one in six baby-boom women.

Children and Family Size

In addition to delaying marriage, baby boomers postponed having children. Birth rates began to plummet in the mid-1960s just as baby-boom women began to enter the prime childbearing years. By the mid-1970s, birth rates sank to record lows. Baby boomers, however, were merely delaying parenthood, not foregoing it. As the leading edge of the baby boom nears the end of its childbearing years, the vast majority of these women will have borne a child, but their completed families will be smaller than those of their parents' generation. Whereas nearly 60 percent of women born between 1930-1935 had three or more children by the time they were ages 35-39, the most common pattern for baby-boom women of this same age group was to have two children (see figure 2, page 5). Thirty-

Box 2

Cohabitation and Moving Back Home

Nearly half of all couples who married in the mid-1980s had cohabited.

Prior to 1960, most young adults lived in their parent's home until they got married. The social and sexual revolutions of the 1960s indelibly changed this pattern.

During the 1960s, society's strict disapproval of unmarried men and women living together weakened. The fear of having a child out-of-wedlock was greatly reduced by the introduction of the birth control pill, and the changing sexual mores of the times encouraged many young men and women of the baby-boom generation to live together before marriage. Only 8 percent of first marriages in the late 1960s were preceded by cohabitation, but nearly half of all couples who married in the mid-1980s had cohabited.[1] The number of cohabiting couples doubled between 1960 and 1977 from fewer than 500,000 to almost 1 million and grew rapidly from that time (see figure). Most of this sharp increase reflected the behavior of people under age 25.

In 1990, 2.9 million households consisted of unmarried adults living together. Over half (58 percent) were baby boomers (ages 25-44) and another quarter (28 percent) were persons under age 25. Persons who had never married made up the largest share of cohabiting partners, followed by those who had been divorced. Nearly one-third of these households had children under age 15.[2]

While older baby boomers seemed to rush to establish households of their own, younger baby boomers appear to be more hesitant about leaving their parental home. Twelve percent of young adults ages 25-34 (the youngest baby boomers) were living in their parents' home in 1990. Ten years earlier (in 1980) when the oldest baby boomers were in this age group, only 9 percent lived with their parents.[3] The vast majority (80 percent) of today's young baby boomers who live with their parents have never married. About 13 percent have children of their own.

Stretching out the process of leaving the parental home has been attributed to the difficult economic circumstances that younger baby boomers face today. Since the 1970s, general inflationary pressures, the rising cost of housing, slower wage growth, the increased cost of higher education, and the repayment of (often large) student loans are seen as important factors that impede younger baby boomers from establishing their own households.

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Finally, a phenomenon called "shifting shares" might be contributing to the rise in the fertility rate. Because the fertility of minority populations usually tends to be higher than that of the majority, increases in the proportion (or share) of minorities in the population result in an overall increase in fertility—even when the fertility of each group remains constant. In California, for example, the total fertility rate rose from 1.9 in 1982 to 2.5 in 1989. Almost 40 percent of that gain is attributable to the expanding proportion of minorities in that state's population.[20] To be sure, the "shifting shares" phenomenon is far less powerful for the nation than for a state like California that is growing rapidly and has many new immigrants. Nevertheless, it will undoubtedly play an increasingly important role in the nation's future.

In short, while the United States probably will not see a repeat of the 1950s' baby boom, one should not assume that it could not happen again. At the very least, some increases in fertility are already underway, although how long this upturn in births will last is not known.

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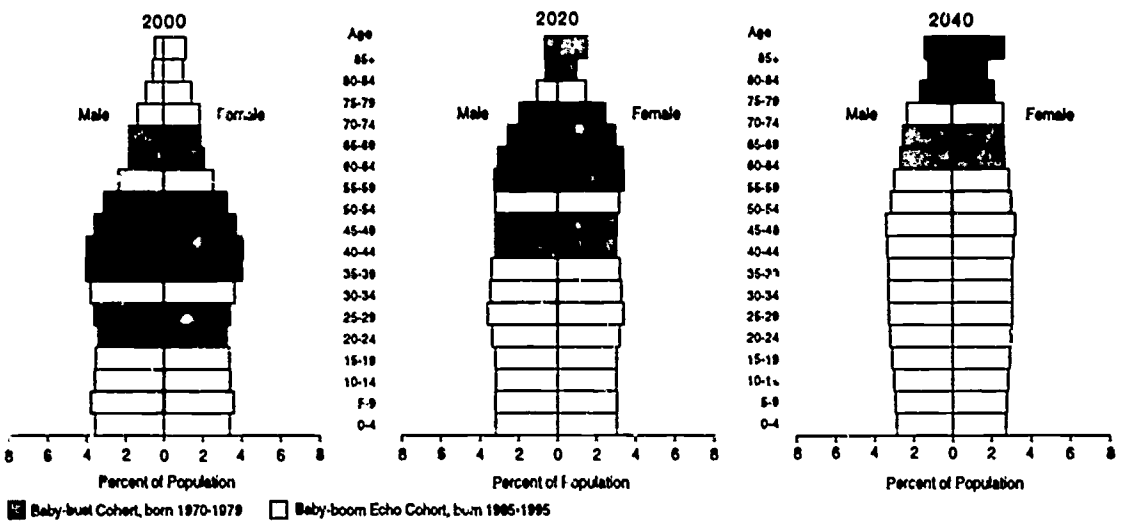

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Fluctuating fertility is the major force that determines the age structure of the United States, but it is not the only one. Immigration also plays an important role in changing the size of America's age groups. Most immigrants who enter the United States are in the prime working ages (20-54). Therefore, not all people currently counted among America's baby-boom generation were actually born in the United States. Some are immigrants who came from other countries.

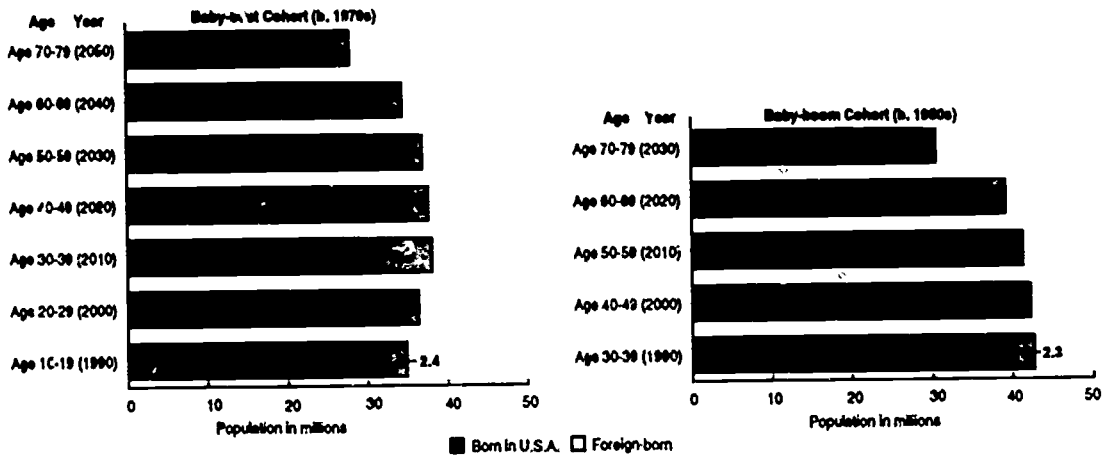
To illustrate how immigration has affected the size of the baby-boom cohort, we estimate that of the 42 million persons born in the United States during the 1950s decade, 40.4 million are now between the ages of 30 and 39 (see figure 4). However, according to the Census Bureau, the 1990 population for that age group totals 42.7 million. Thus about 5 percent of the age group are foreign-born, not U.S.-born "baby boomers." Although the size of the cohort declines in future years because of mortality factors, the loss is tempered by a continuing net flow of immigrants. By 2030, almost 10 percent of all "senior boomers" will be foreign-born. This shift in the share of people in a cohort who are foreign-born can be important to business planners and social service providers because foreign-born individuals may have different needs, attitudes or expectations than the U.S.-born population.

The impact of immigration on the baby-bust cohort (born between 1970 and 1979) is even greater. In that decade, fertility was low and levels of immigration had begun to increase substantially. Indeed, immigration is so prominent that the baby-bust cohort will actually *increase* in size between 1990 and 2010. By 2010, when members of the baby-bust generation will be between 30 and 39 years old, close to 19 percent of this age group will be foreign-born, in contrast to 5 percent of baby boomers at the same age. By 2050, when the baby-bust generation has reached its older years, 22 percent will be foreign-born.

Immigration also will have a significant effect on the racial and ethnic

Figure 4

Projected Size of Baby-Boom and Baby-Bust Cohorts by Place of Birth, 1990-2050



Source: Authors' analysis of U.S. Bureau of the Census, *Current Population Reports*, P-25, no. 1018 (Washington, DC: GPO, 1989)

diversity of the population, particularly on the baby-bust generation. As increasing numbers of immigrants come to the United States from Asia and Latin America, a greater share of the overall population will be comprised of Asians, Hispanics, and other minorities, especially among the younger age groups. This change will infuse greater diversity into every aspect of U.S. society from entertainment and culinary styles to schools, politics, the labor force, and business markets.

Continued high levels of immigration will more than offset any effects of the baby bust toward slower population growth. The nation's population should pass 272 million by the turn of this century and reach 327 million 50 years later. It could easily surpass 350 million in 2040 if recent increases in fertility are maintained and if immigration levels expand in response to legislation enacted in 1990. Some experts consider the official Census Bureau projections far too conservative. Demographers Dennis Ahlburg and James Vaupel, for example, foresee a potential for the U.S. population to reach 811 million by 2080 if mortality rates continue to decline at current rates, fertility follows the previous pattern of boom and bust cycles, and immigration rises to between 1 and 2 million people per year.[21] The implications of such alternative (and perhaps somewhat extreme) scenarios are quite dramatic. Still, no one is yet prepared to rule out these alternatives entirely since the assumptions, taken one at a time, are not far-fetched. Indeed, they help illustrate the tremendous power of demographic events in shaping the needs and future course of U.S. society.

The Baby Boom at Midlife

While it is important to understand the social, economic, and demographic dimensions that created the baby boom, current interest in this giant generation focuses on how well it is faring and what further impact it will have on the future of American society. Answers to such questions depend in large part on how you define the baby boom.

All too often writers and analysts tend to treat the baby-boom generation as a monolith. The fact that it spanned nearly 20 years (1946-1964), accounts for more than 80 million people, and represents one-third of the entire U.S. population today suggests that such simplistic approaches will yield only the most gross and misleading generalizations. For example, individuals born in the early years of the baby boom (say,

College enrollments doubled between 1965 and 1975.

1946 to 1954) confronted a far different set of circumstances than those who came later (1955-1964). Similarly, the experiences of baby-boom men were different from those of baby-boom women; likewise, those of minority baby boomers differed from the majority white baby boomers. While there may be some commonalities that bind the members of the baby-boom generation into a cohesive unit, the diversity that exists *within* the baby-boom generation is becoming increasingly apparent as its members head into middle age. How these individuals fare and their impact on the changing nature of social, economic, and political institutions will be addressed in the sections that follow.

Education

Perhaps more than any other institution, education has borne the brunt of changing patterns of U.S. fertility. In order to provide universal education, schools must expand when the number of births rises and generally retrench as numbers fall. During the 1950s and 1960s, enrollments soared as the baby-boom cohort entered school. The elementary school-age population (ages 5-13) grew from 23 million in 1950 to 37 million in 1970. Shortages of teachers and classrooms plagued elementary schools as early as the mid-1950s, forcing them into double and even triple sessions. By the early 1960s, secondary schools were faced with similar problems.

Colleges were next. Enrollments began to skyrocket in the mid-1960s, both from the sheer numbers of baby boomers and from the increased proportion of young people going to college. In the 1950s, only about 10 percent of young adults (ages 25-29) had completed at least four years of college. By 1970, that proportion had grown to 16 percent, and by 1980, to 23 percent. College enrollments leaped from about 3 million in 1957 to 11 million in 1975.[22] This dramatic demographic shift along with other factors—most importantly, an unpopular war—helped fuel the student unrest of the 1960s and 1970s.

Despite the turmoil created by the need to accommodate massive numbers of young people into existing educational systems, the baby-boom generation nevertheless became the most highly educated generation in American history. Approximately one in four baby boomers has completed four or more years of college compared with

one in five Americans ages 45-54. What is more, the proportion who have less than a high school education also declined (see table 1).

But the biggest changes in educational attainment are seen by comparing differences by gender and by race. Whereas higher education was once regarded as an opportunity largely available to men, baby-boom women made important gains that narrowed the educational gap. The difference between the proportion of men and women who held college degrees in 1990 declined from a nine percentage point gap for pre-baby boomers (ages 45-54) to only four percentage points for baby boomers (ages 25-44).

On the other hand, despite the educational advances made by African Americans, the gap between black and white educational levels remains stubbornly unshaken. The proportion of African Americans who have less than a high school education, for example, fell dramatically among black baby boomers when compared with older blacks. Less than one in five African Americans born during the baby-boom era is without a high school diploma compared with more than one in three older blacks (ages 45-54). Yet blacks of both generations remain twice as likely as their white counterparts to lack a high school diploma. Similarly, an increasing share of African Americans in the baby-boom generation earned college degrees, but again the gap between blacks and whites remained constant. In 1990, 15 percent of black baby boomers (ages 25-44) had completed four or more years of college compared with 11 percent of pre-baby boomers (ages 45-54). The gap, however, between black and white college graduates remained at 13 percentage points for both generations. While new educational opportunities were opening up for minorities during the 1960s and 1970s, they simply kept pace with the gains made by whites.

Demographic shifts and a changing economy have set new expectations for educational achievement. While schools expanded to meet the growing demands of the baby-boom generation, the declining birth rates of the 1970s led to retrenchment of educational programs. With fewer young people in the population, many communities faced an excess number of teachers and unused classroom space. Today, another turnabout is underway. After years of stable or declining school enrollments, the school-age population is expected to grow by about 8 percent during the 1990s as the baby-boom's offspring fill elementary and secondary schools across the country.[25]

Yet current educational indicators suggest that the legacy of the baby boom—the broadening of educational attainment levels—could be slowly eroding. Today, nearly one-quarter of all young people (ages 18-24) have yet to

Table 1

Educational Attainment by Selected Characteristics, 1990

Characteristic	Percent			
	Less than high school	High School graduate	Some college	College graduate
All Baby Boomers (ages 25-44)	13	40	22	26
Age				
18-24	23	42	27	8
25-34	14	41	22	24
35-44	12	38	22	27
45-54	20	41	17	22
Men				
18-24	26	41	26	7
25-44	14	38	21	27
45-54	20	36	17	27
Women				
18-24	20	42	29	9
25-44	12	41	22	23
45-54	20	45	17	18
Whites				
18-24	19	43	30	9
25-44	9	40	23	28
45-54	15	43	18	24
Blacks				
18-24	30	45	21	4
25-44	18	44	23	15
45-54	36	38	15	11

Note. Percentages may not add to 100 because of rounding.
Source: PRB tabulations of the March 1990 Current Population Survey.

complete high school. While many of these individuals will eventually receive a high school diploma and even go on to earn college degrees, current data portend that their educational completion rates may not match those achieved by members of the well-educated baby-boom generation.

Marriage and Families

The leading edge of the baby-boom generation reached young adulthood during the social and sexual revolution of the 1960s. They helped change society's unwritten rules regarding courtship, marriage, and family formation. As a group, baby boomers tended to marry later in life, end marriages more frequently, delay childbearing, and have fewer children. But despite the popular portrayal of baby boomers as a generation inclined to "do its own thing" and reject social norms, a closer look at their marriage and family patterns today reveals that baby boomers have tended merely to postpone entry into various phases of the life cycle rather than completely reject them.

Marital Status

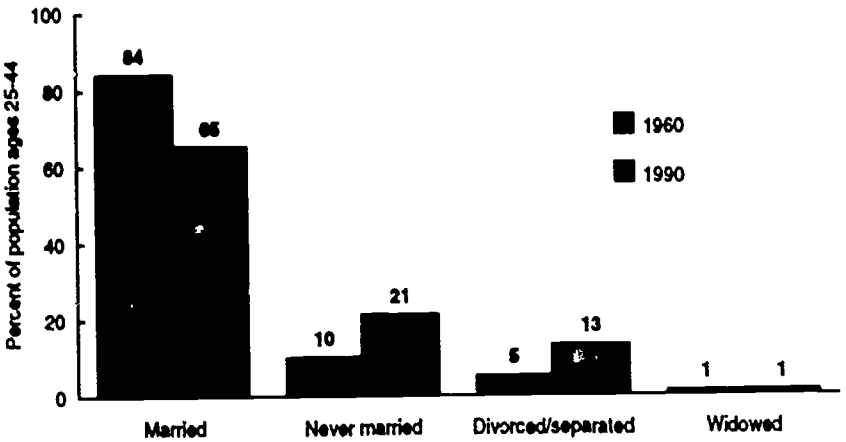
Baby boomers have delayed entry into marriage and are more likely to dissolve a marriage than were previous generations. Both developments are indicative of how baby boomers followed a different course than did their parents.

In 1960, the median age of first marriage for women was 20.3. By 1975 it had risen to 21.1. For men, median age at first marriage rose from 22.8 in 1960 to 23.5 in 1975.[21] In an era of women's

Cleo Photo

Nearly 30 percent of all births in 1988 were to women age 30 and older.

Figure 5
Marital Status of Population Ages 25-44, 1960 and 1990



Source: U.S. Bureau of the Census, *Current Population Reports*, P-20, no. 450.

liberation, changing sexual mores, and greater tolerance for nonconforming behaviors, the norm for early age at marriage weakened. On the other hand, some researchers now regard the marriage and family patterns of the 1950s and early 1960s to be demographic aberrations and the rising age at first marriage is seen as a return to historic, long-term trends of social change.[25] Whether baby boomers forged new ground or returned to former patterns of social behavior is, of course, a matter of debate. Nonetheless, the trend toward an older age at marriage that began in the 1960s continues. In 1990 the median age at first marriage for women was 23.9; for men 26.1.[26]

The 1960s also marked the beginning of a sharp increase in the divorce rate. Initially, the growing number of divorces in the early 1960s occurred among older couples (age 45 or older), not to baby boomers. But by the 1970s, three of every four divorces were to people in their 20s and 30s—that is, the baby boomers.[27] The number of divorces passed the 1 million mark for the first time in 1975 and the divorce rate hit an all-time high of 5.8 divorces per 1,000 marriages in 1979. Although the divorce rate declined to 4.7 by 1988, about 60 percent of first marriages are now likely to end in divorce.[28]

This high level of marital instability challenged old norms and created new patterns of family life. A snapshot of the marital status of baby boomers in 1990 reflects a pattern quite different from their counterparts in the 1960s. Among the baby-boom generation, nearly two-thirds are married, one in eight are currently divorced and one in five have never married. This pattern is far different from the marital status of young adults (ages 25 to 44) 30 years ago (see figure 5).

But this general picture of the baby boom today masks real differences that are present within the giant generation itself. For example, nearly three-quarters (72 percent) of the older baby boomers (ages 35-44) are currently married, while just under 60 percent of the younger boomers (ages 25-34) are married. Likewise, only 11 percent of older boomers have never married compared with 30 percent of the younger boomers.[29] While a greater proportion of people are remaining unmarried than in previous generations, this trend hardly signals the end of marriage as an institution. As the younger boomers grow older, many will eventually marry and follow the pattern of their older peers.

Furthermore, there are substantial differences within the generation along

A snapshot of the marital status of baby boomers in 1990 reflects a pattern quite different from their counterparts in the 1960s.

lines of race and gender. Two-thirds of white baby boomers are currently married, whereas less than half (43 percent) of black baby boomers are. Almost twice the percentage of black boomers (36 percent) as white boomers (19 percent) have never married. Similarly, baby-boom women are more likely than baby-boom men to be married or divorced. One in four baby-boom men never married compared with only one in six baby-boom women.

Children and Family Size

In addition to delaying marriage, baby boomers postponed having children. Birth rates began to plummet in the mid-1960s just as baby-boom women began to enter the prime childbearing years. By the mid-1970s, birth rates sank to record lows. Baby boomers, however, were merely delaying parenthood, not foregoing it. As the leading edge of the baby boom nears the end of its childbearing years, the vast majority of these women will have borne a child, but their completed families will be smaller than those of their parents' generation. Whereas nearly 60 percent of women born between 1930-1935 had three or more children by the time they were ages 35-39, the most common pattern for baby-boom women of this same age group was to have two children (see figure 2, page 5). Thirty-

Box 2

Cohabitation and Moving Back Home

Nearly half of all couples who married in the mid-1980s had cohabited.

Prior to 1960, most young adults lived in their parent's home until they got married. The social and sexual revolutions of the 1960s indelibly changed this pattern.

During the 1960s, society's strict disapproval of unmarried men and women living together weakened. The fear of having a child out-of-wedlock was greatly reduced by the introduction of the birth control pill, and the changing sexual mores of the times encouraged many young men and women of the baby-boom generation to live together before marriage. Only 8 percent of first marriages in the late 1960s were preceded by cohabitation, but nearly half of all couples who married in the mid-1980s had cohabited.[1] The number of cohabiting couples doubled between 1960 and 1977 from fewer than 500,000 to almost 1 million and grew rapidly from that time (see figure). Most of this sharp increase reflected the behavior of people under age 25.

In 1990, 2.9 million households consisted of unmarried adults living together. Over half (58 percent) were baby boomers (ages 25-44) and another quarter (28 percent) were persons under age 25. Persons who had never married made up the largest share of cohabiting partners, followed by those who had been divorced. Nearly one-third of these households had children under age 15.[2]

While older baby boomers seemed to rush to establish households of their own, younger baby boomers appear to be more hesitant about leaving their parental home. Twelve percent of young adults ages 25-34 (the youngest baby boomers) were living in their parents' home in 1990. Ten years earlier (in 1980) when the oldest baby boomers were in this age group, only 9 percent lived with their parents.[3] The vast majority (80 percent) of today's young baby boomers who live with their parents have never married. About 13 percent have children of their own.

Stretching out the process of leaving the parental home has been attributed to the difficult economic circumstances that younger baby boomers face today. Since the 1970s, general inflationary pressures, the rising cost of housing, slower wage growth, the increased cost of higher education, and the repayment of (often large) student loans are seen as important factors that impede younger baby boomers from establishing their own households.

five percent of women born between 1947-1953 had borne two children by 1988. Indeed the childbearing patterns of these older baby-boom women is more reminiscent of their grandmothers than their mothers.

Household Formation and Housing

There were 93 million households in the United States in 1990, 30 million more than in 1970. This represents almost a 50 percent increase in just 20 years. During the same period, the U.S. population grew by 22 percent.

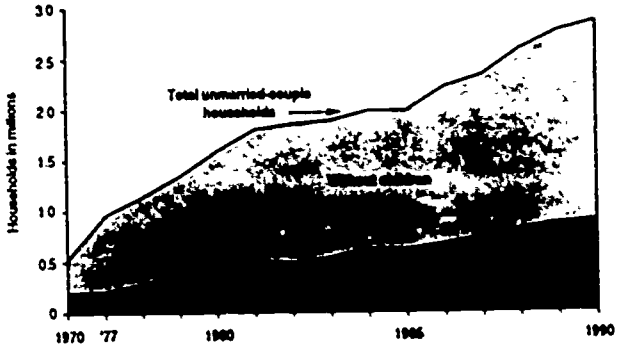
The coming of age of the baby-boom generation accounts for much of the increase in the number of households formed between 1970-1990, but this fact explains only part of the growth. Other demographic factors also contributed to the gain. Fewer young married couples resided with their parents. The increasing incidence of divorce often turned one household into two. One-parent families became more common, and more single adults left their parental home to set up households of their own. The wide array of living arrangements evident today reflects both the lifestyle choices and economic circumstances of the baby boomers as they enter midlife (see box 2).

For now, the trend is relatively modest, but there is a similar pattern among the first members of the baby-bust generation (that is, persons ages 18-24). More young people are living at home with their parents, more are living alone or sharing their home with a roommate or partner, and fewer are maintaining married-couple, family households of their own. Although it is too early to predict with much certainty the future course of the maturing baby-bust generation, current data suggest that they are likely to follow the diverse patterns of housing and living arrangements that evolved from the social changes of the 1960s tempered by the economic realities of the times.

Reference

1. Larry L. Bumpass, "What's Happening to the Family?" *Demography* 27 (November 1990): 486.
2. U.S. Bureau of the Census, "Marital Status and Living Arrangements: March 1990," *Current Population Reports* P-20, no. 450, table O.
3. *Ibid.*, tables J and 7.

Unmarried-Couple Households, 1970-1990



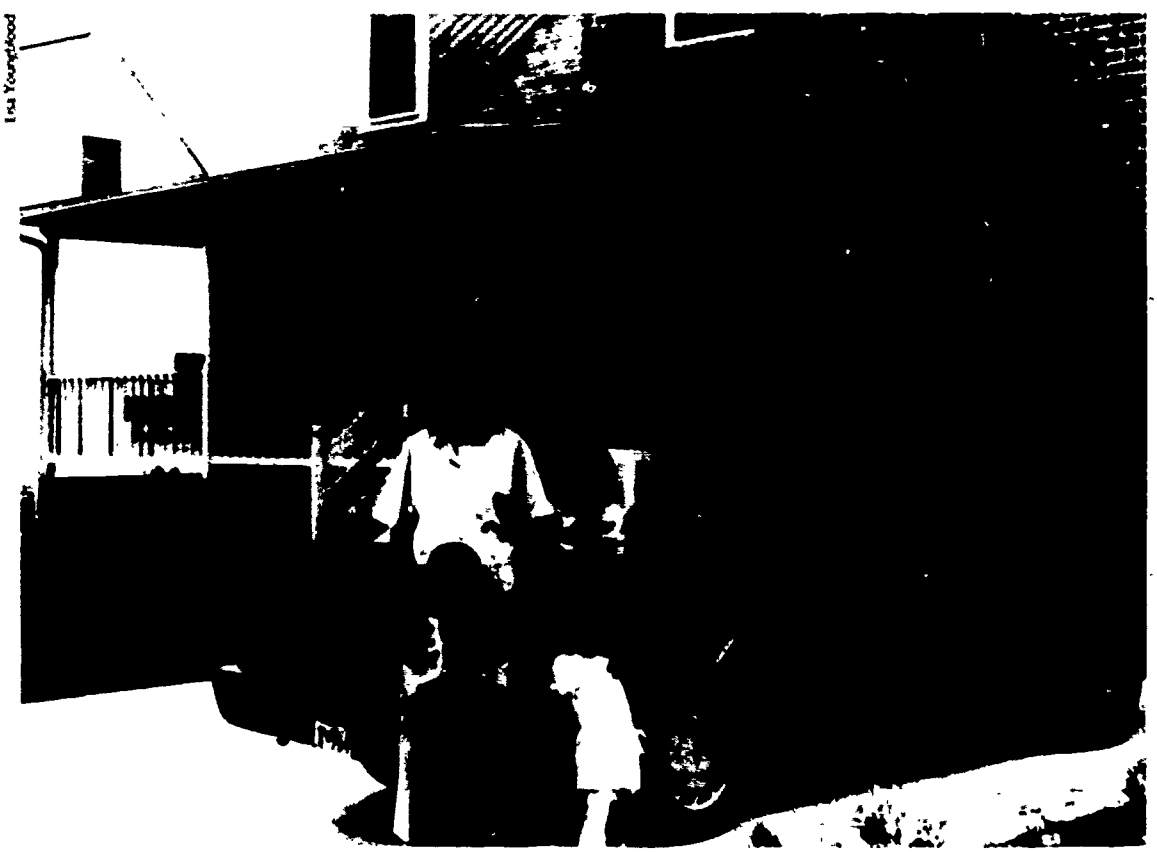
Source: U.S. Bureau of the Census, *Current Population Reports*, P-20, no. 45, table N.

Table 2

Marital Status and Living Arrangements of Baby Boomers, 1990

	Percent				
	Married with children	Married without children	Single parent	Unmarried, living alone	Unmarried, living with others
All Baby Boomers	50	15	7	9	19
Age					
25-34	44	15	7	9	25
35-44	57	15	8	8	12
Gender					
Men	49	14	2	11	24
Women	51	15	12	7	15
Race					
White	52	16	5	9	17
Black	33	10	19	9	29

Note: Percentages may not add to 100 because of rounding.
Source: PRB tabulations of the March 1990 Current Population Survey.



Lisa Youngblood

Affording a home has been particularly difficult for single parents, minorities and younger boomers.

In 1990, half of all baby boomers were married and had minor-age children, 15 percent were married but without children, and 7 percent were single parents. Most unmarried baby boomers lived with other individuals—parents, roommates, significant others—while 9 percent lived alone (see table 2). This composite picture of the baby-boom generation, however, masks many differences by age, gender, and race. For example, the living arrangements of younger and older baby boomers reflect their propensity to postpone marriage and childbearing. Older baby boomers are about 30 percent more likely to be married with children than are younger boomers. Conversely, one in three younger boomers is unmarried and living alone or with others, but only one in five older boomers shares this lifestyle. Gender differences are particularly stark in terms of single-parenting. Approximately one in eight baby-boom women heads a single-parent household compared with one in 50 baby-boom men. Black baby boomers are 60 percent less likely than white baby boomers to be married and almost four times more likely to be single parents.

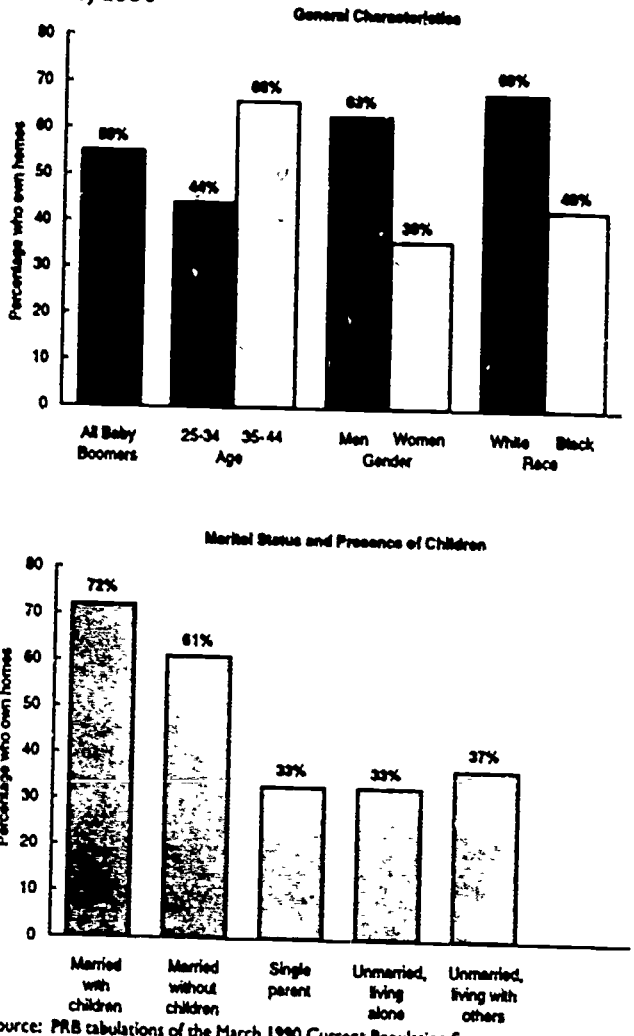
These characteristics have particular significance for the housing industry. They help determine both the number and type of housing units needed to shelter America's population. Because of its size and age, the baby-boom generation now dominates a large segment of the housing market.

Indeed, the number of new homebuyers was a prime factor in pushing up the cost of housing in the late-1970s and 1980s. Thirty-two million Americans reached age 30 (a typical age for purchasing a first home) during the 1970s, and another 42 million turned 30 during the 1980s. Spiraling home prices, along with soaring energy costs and the declining value of the U.S. dollar, helped unleash an inflationary spiral.[50] Homeownership became more than a symbol of the American dream; it also provided a hedge against inflation.

By 1990, more than half (55 percent) of all baby boomers owned their own home. But the patterns of homeownership are not uniform across this giant generation. Instead, they reflect the weaving of demographic patterns and economic fortunes.

Figure 6

Percentage of Baby-Boom Householders Who Own a Home, 1990



Source: PRB tabulations of the March 1990 Current Population Survey.

Not surprisingly, homeownership increases with age (see figure 6). Two-thirds of the older baby boomers owned a home in 1990, while less than half (44 percent) of younger boomers had made the investment. Baby-boom men were about 40 percent more likely to own a home than were baby-boom women. Similarly, homeownership among whites was much higher than among blacks.

An even greater contrast, however, can be seen by marital status and

presence of children. The spiraling cost of housing during the 1970s and 1980s meant that it often took two incomes rather than one to purchase a home. Among baby boomers who were married and had children, three of every four owned a home in 1990. The rate of homeownership for couples without children was somewhat lower. In contrast, only one in three unmarried baby boomers owned a home.

Compared with their counterparts in the 1960s, baby boomers in 1990 were far less likely to own a home.[31] Whether escalating prices have pushed homeownership beyond the financial reach of many individuals in the baby-boom generation or whether this is one more example of how baby boomers are postponing life-cycle events is not known at this time. The coming decade will reveal, of course, how quickly and how completely baby boomers are able to make up for these lagging rates of homeownership.

Baby-boom women have been at the vanguard of changes in the labor force.

The future of housing demand is, at best, uncertain. Some economists foresee continued softening of housing prices and an easing of demand as the small baby-bust generation enters the housing market.[32] Others predict continued high demand as the younger and more numerous portion of the baby-boom generation enters its family formation stage during the 1990s.[33] Whether demand and prices rise or fall will of course depend on both economic and demographic factors. Nonetheless, shifting demographic numbers and changing lifestyles make the housing market much more diverse and segmented than in the past. Accommodating this diversity will be a major challenge to the housing industry in the decades ahead.

Labor Force and Employment

The entrance of the baby-boom generation into the labor force led to an interesting paradox. It greatly expanded the size of the labor force by putting more people to work than ever before, but it also helped worsen unemployment rates. By March 1980, the total work force was 104.1 million. Some 97.7 million people were employed; 6.4 million were out of work.

This paradox led to interesting political exchanges. During the 1980 presidential campaign, challenger Ronald Reagan argued that the number of unemployed people had increased during the Carter years. President Jimmy Carter pointed out that more people were working during his administration than ever before in history. Not knowing who to believe, many voters took this exchange as mere campaign rhetoric.

Both candidates were correct. As the baby boom arrived at working age, the U.S. labor force began to swell, adding 2 million new workers per year between 1968 and 1980. Most of these new workers were teenagers and young adults. By 1978, nearly 10 million 16- to 19-year olds were working or looking for work—about 5 million more than in 1960. At the same time, the U.S. economy needed to generate new employment opportunities for this growing group of workers. Between 1973 and 1977, 10 million new jobs were created, but this was not enough to absorb all of the baby boomers who had entered the labor market. The number of unemployed workers grew by 2 million over the same four-year period.[34] Younger workers often need more time to find a job, and they switch jobs more often—consequently, they register high unemployment rates. Inexperienced workers, along with a sluggish economy, helped to force up the unemployment rate.

The maturing of baby-boom workers helped lower the unemployment rates in the 1980s. By the year 2000, over half of all workers will be between the ages of 35 and 54—a time of life when most workers are considered to be at the peak of their productivity.[35] As the baby boom settles into middle age and the smaller baby-bust cohort enters the work force, demographic factors suggest a favorable scenario for lowering unemployment rates during the 1990s relative to what they might have been with a "younger" work force.[36] A sluggish economy, however, could dampen the demographic effect.

Besides affecting the size of the labor force, the baby-boom generation also affected its composition. White male workers who formed the majority of the work force in 1960 now represent less than half of all workers. Women and minorities not only represent a majority of today's work force, but are expected to account for over 80 percent of net new labor force growth during the 1990s.[33]

Baby-boom women have been at the vanguard of this change. Their increased levels of education, postponement of marriage, greater propensity to divorce, as well as inflationary pressures on family budgets, drew these women into the work force. In 1990, 75 percent of baby-boom women (ages 25–44) were in the labor force. Twenty years earlier, just under half of their counterparts were working outside the home. Furthermore, the vast majority of women in today's labor force are full-time, career-oriented workers.[34]

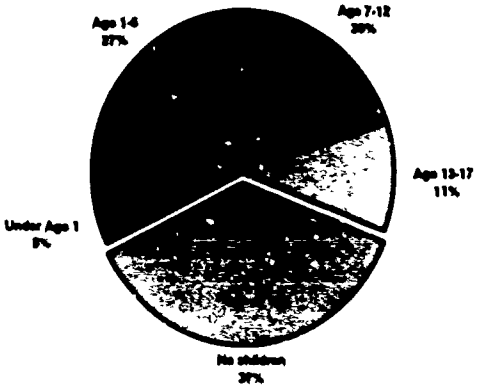
The increased labor force participation of married women is particularly remarkable, especially for women with preschool-age children. In the past, these women were least likely to be employed outside the home. But since 1965 the most rapid increases in rates of labor force participation have been among women with children under six years of age.

Almost two-thirds of all baby-boom women who worked outside the home in 1990 had at least one child under age 18 (see figure 7). Approximately one-third had a child age six or younger and another third had children who were of elementary- or secondary-school age. Five percent of employed baby-boom women had an infant under age one.

The likelihood of combining the responsibilities of job and family is somewhat greater for older baby-boom women than for younger boomers. Two-thirds (66 percent) of the older baby-boom women (ages 35–44) in the labor force had children, compared with 60 percent of younger baby-boom women (ages 25–34). Delayed marriage and childbearing patterns account for much of this difference. Most of the younger baby boomers (43 percent) had preschool-age children, while nearly

Figure 7

Baby-Boom Women in the Labor Force by Age of Youngest Child, 1990



Source: PRB tabulations of the March 1990 Current Population Survey.

half (47 percent) of the older baby-boom women had elementary and secondary school-age children. Given these demographic and labor-force patterns, work-family issues, such as parental leave and child care, are likely to remain high on the public policy agenda for the coming decade.

Income and Poverty

Perhaps the most common portrayal of the baby-boom generation is that of a group of individuals who grew up in relative affluence, embraced an antimaterialistic, counterculture persona during the 1960s, and are now driven by the need to acquire and maintain a highly visible consumer-oriented lifestyle. Terms such as "hippie," "yuppie" (young, upwardly mobile, urban, professional), and "dink" (dual-income couples with no children) have been used to characterize the social and economic lifestyle of the entire generation. Although many baby boomers indeed fit these stereotypical images—given the large numeric size of the baby-boom generation, it is easy to find large numbers to fit almost *any* stereotype—such images do not reflect the actual diversity that exists within the crowded generation.

A snapshot of the current income status of the baby-boom generation places it somewhat above the average for

the U.S. population as a whole. Median income for households headed by a baby boomer (ages 25-44) in 1989 was $33,300, while for all U.S. households it was $28,900. But such figures mask the differences in income level that are evident for subgroups within the baby-boom generation (see figure 8). The median income for a household headed by a baby-boom woman is only 60 percent that of a household headed by a baby-boom man. Likewise, households headed by an African-American baby boomer have a median income only 60 percent as high as their white baby-boomer counterpart. The most dramatic difference, however, is the stark contrast found by marital status and presence of children. Single-parent households have a median income that is less than half that of married couples with children. Indeed, the median income for baby boomers who are single parents is the lowest of any group within the giant generation.

Ten percent of all households headed by a baby boomer were living below the U.S. poverty line in 1989. Another 7 percent of households were considered near poor—that is, within 150 percent of the poverty threshold. As suggested by the median income figures, households headed by baby-boom women and blacks are at much greater risk of being poor than are households headed by men or whites. Whereas 7 percent of households headed by baby-boom men are poor, 12 percent of households headed by baby-boom women live in poverty. Households headed by African-American baby boomers are three times more likely to be poor than are households headed by whites—22 percent vs. 7 percent, respectively.

Differences in education, occupation, employment and earnings affect these income measures, but a recurring question is whether the baby-boom generation is doing as well financially as their parents' generation. Work by economists Frank Levy and Richard Michel shows considerable inequality both between generations and within the baby-boom generation itself.[39] A sluggish national economy, stagnation in men's wages, and a slowdown in the growth of net wealth are among the primary reasons given for widening income and wealth disparities. Earnings projections for high school-educated fathers and sons show that the future earnings of today's 30-year old will just about equal his father's peak earnings under a scenario of improved national productivity. If productivity remains at current levels of growth, the son's peak earnings will be about 20 percent less than his father's. Projections for college-educated fathers and sons are somewhat more optimistic. The earnings of college-educated sons will, on average, exceed those of his college-educated father, but since these calculations are based on averages, not every son will be as fortunate as his father. While upward mobility still exists, Levy and Michel caution that it is harder today for a young man with only

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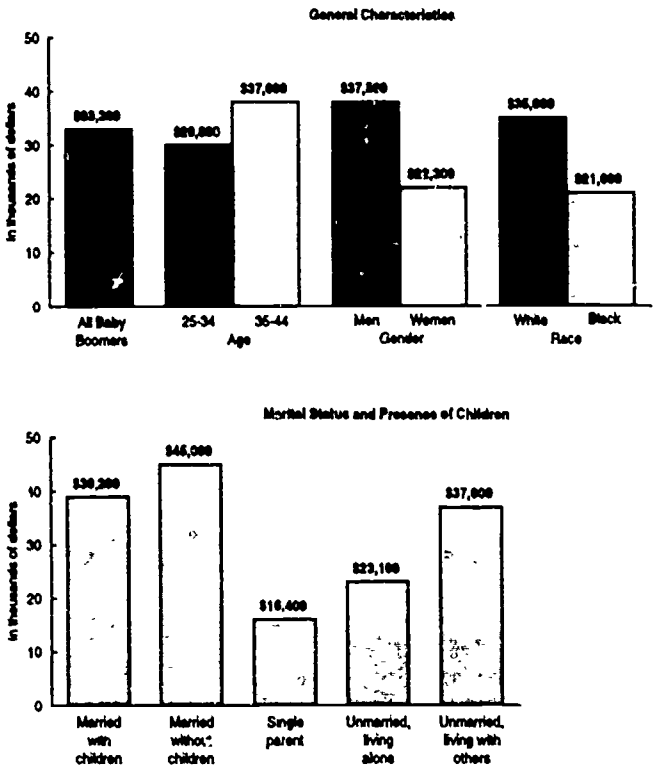
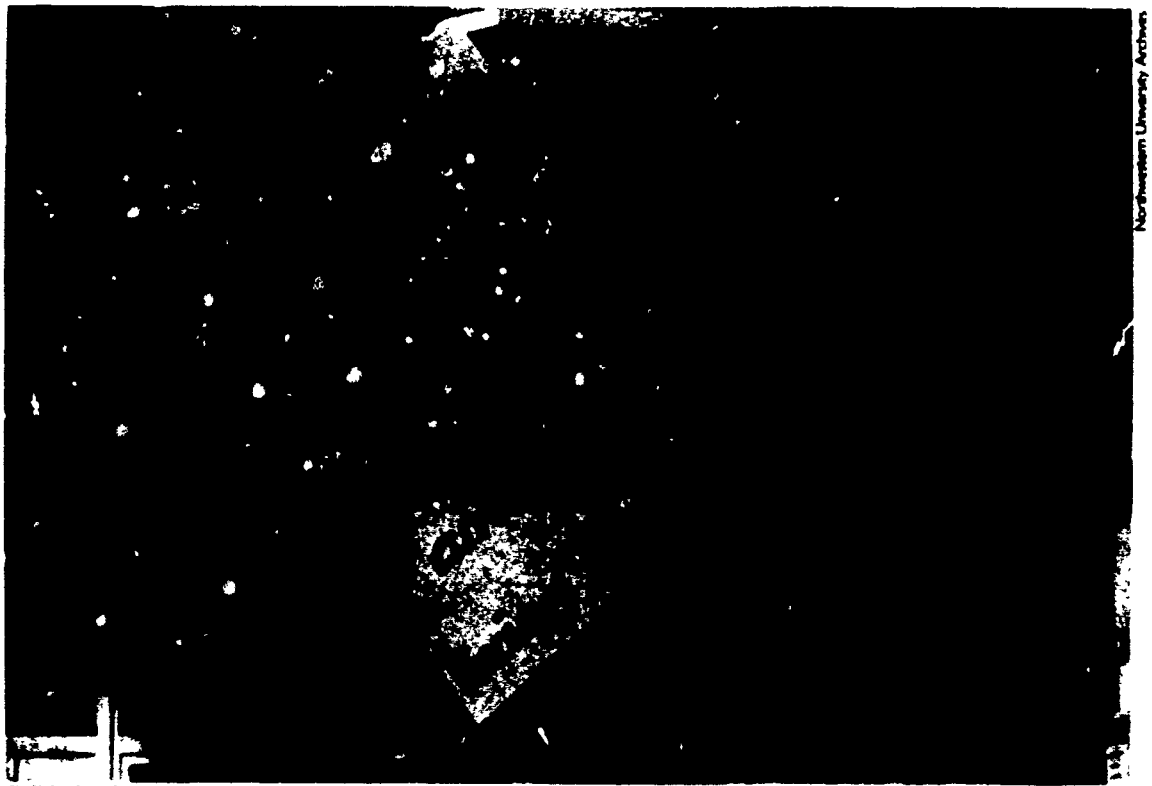
Median Income of Households Headed by a Baby Boomer, 1989



Source. PRB tabulations of the March 1990 Current Population Survey



Political activism of older baby boomers has given way to political apathy of younger boomers.

a high school education to earn his way into the middle class.[10]

As already noted, many baby boomers have delayed marriage, postponed childbearing, limited the size of their families, and come to rely on two earners, rather than one, in the labor force. In short, they have adapted demographically to the less favorable economic circumstances of the 1970s and 1980s. The idealized model of a married-couple household with the husband as sole breadwinner simply does not represent the majority of baby-boom households. Studies of earnings and income potential will need to take into account the labor force participation and earnings of women as well as those of men. Nonetheless, given the tenuousness of marriage and the uncertain outlook for future economic performance, the relative status of the baby-boom generation vis-à-vis their parents remains in doubt. What seems most apparent is that diversity and contrasts within the baby-boom generation are likely to grow.

Political Participation

For years, political analysts and pollsters have looked at the giant baby-boom generation and assumed that one day it will be a powerful political force. Images of the political activism of the leading-edge baby boomers in the 1960s and early 1970s are seen as signs of future political clout. And, their ever-present numbers remind us that the baby-boom generation could be a force to be reckoned with. Political pollster Patrick H. Caddell has observed, "If they [the baby boomers] were all to enter the political system tomorrow and were willing to dispose one way or another . . . they would totally turn the political system upside down."[11]

But the cohesion and clout that has been attributed to the giant generation has never materialized or, if it has, it produced some surprising results. "Few would have predicted that a generation popularly characterized as the flower children, antiwar demonstrators, and civil rights activists of the 1960s would

cast the majority of their votes for Ronald Reagan."[12]

What is often overlooked in discussions of contemporary politic l behavior is that the baby-boom generation is really a composite of several political generations, not one. For the oldest members of the baby boom, their first politically salient memories were of school desegregation struggles, the election of John F. Kennedy to the presidency, the assassinations of John and Robert Kennedy and Martin Luther King, and the build up of American forces in Vietnam. For younger baby boomers, political awareness was framed around the conflict and controversy that surrounded the Vietnam War, the Watergate Hearings, the resignation of President Richard M. Nixon, oil embargos, and the election of Ronald Reagan to the presidency. Older baby boomers cut their political teeth during a time of government activism and optimism; younger baby boomers entered politics during a time of government retrenchment and public cynicism and apathy.

The influence of these events is hard to separate from the effects of age on voter participation rates. Younger people are less likely to vote than older people. This suggests that as members of the baby boom age, more of them will actually go to the polls and vote. However, the percentage of people who vote in national elections has been declining since the 1970s, and this may present a countervailing trend. As table 3 shows, the leading-edge baby boomers at every age have been more likely to vote than the younger, trailing-edge boomers. In 1972, half of all persons ages 18-24 (the leading-edge baby boomers) voted. By 1980, when the trailing-edge boomers were in this age group, only 40 percent cast ballots. In contrast, 55 percent of the leading-edge boomers voted in the 1980 presidential election. By 1988, the gap between leading-edge and trailing-edge baby boomers had decreased slightly, but voting trends suggest that it is the younger members of the generation who remain outside the political system.

In 1990, the baby-boom generation (ages 25-44) represented 44 percent of the voting-age population. However, given the diversity of the generation in terms of age, race, ethnicity, household and family patterns, education and income levels, it is difficult to foresee a unifying issue or event that could galvanize this entire generation into a single voting bloc. During the 1990s, younger baby boomers who are beginning their families may focus their attention on the affordability of housing and work-family issues such as

Table 3

Percentage of People Who Reported Voting by Age, 1964-1988

Year	Ages 18-24	25-34	35-44	45-54	55-64	65+
1964	51*	65	73	76	76	66
1968	50*	63	71	75	75	66
1972	50	60	66	71	71	64
1976	42	55	63	68	70	62
1980	40	55	64	68	71	65
1984	41	55	64	68	72	68
1988	36	48	61	67	69	69

*Prior to 1972, voting age was 21 and older in most states.

Older baby boomers, born 1946-1954

Younger baby boomers, born 1955-1964

Source. U.S. Bureau of the Census. "Voting and Registration in the Election of November [year]." *Current Population Reports*, P-20, various issues.

five percent of women born between 1947-1953 had borne two children by 1988. Indeed the childbearing patterns of these older baby-boom women is more reminiscent of their grandmothers than their mothers.

Household Formation and Housing

There were 93 million households in the United States in 1990, 30 million more than in 1970. This represents almost a 50 percent increase in just 20 years. During the same period, the U.S. population grew by 22 percent.

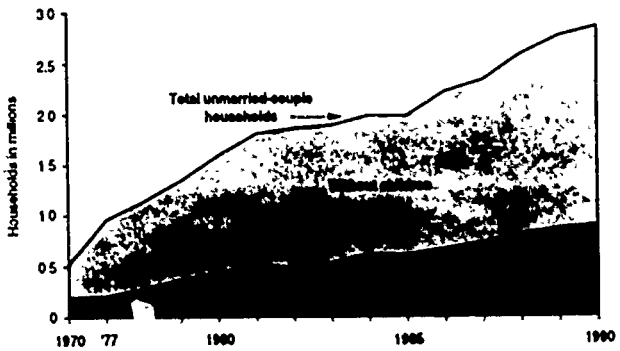
The coming of age of the baby-boom generation accounts for much of the increase in the number of households formed between 1970-1990, but this fact explains only part of the growth. Other demographic factors also contributed to the gain. Fewer young married couples resided with their parents. The increasing incidence of divorce often turned one household into two. One-parent families became more common, and more single adults left their parental home to set up households of their own. The wide array of living arrangements evident today reflects both the lifestyle choices and economic circumstances of the baby boomers as they enter midlife (see box 2).

For now, the trend is relatively modest, but there is a similar pattern among the first members of the baby-bust generation (that is, persons ages 18-24). More young people are living at home with their parents, more are living alone or sharing their home with a roommate or partner, and fewer are maintaining married-couple, family households of their own. Although it is too early to predict with much certainty the future course of the maturing baby-bust generation, current data suggest that they are likely to follow the diverse patterns of housing and living arrangements that evolved from the social changes of the 1960s tempered by the economic realities of the times.

Reference

1. Larry L. Bumpass, "What's Happening to the Family?" *Demography* 27 (November 1990): 486.
2. U.S. Bureau of the Census, "Marital Status and Living Arrangements: March 1990," *Current Population Reports* P-20, no. 450, table O.
3. *Ibid.*, tables J and 7.

Unmarried-Couple Households, 1970-1990



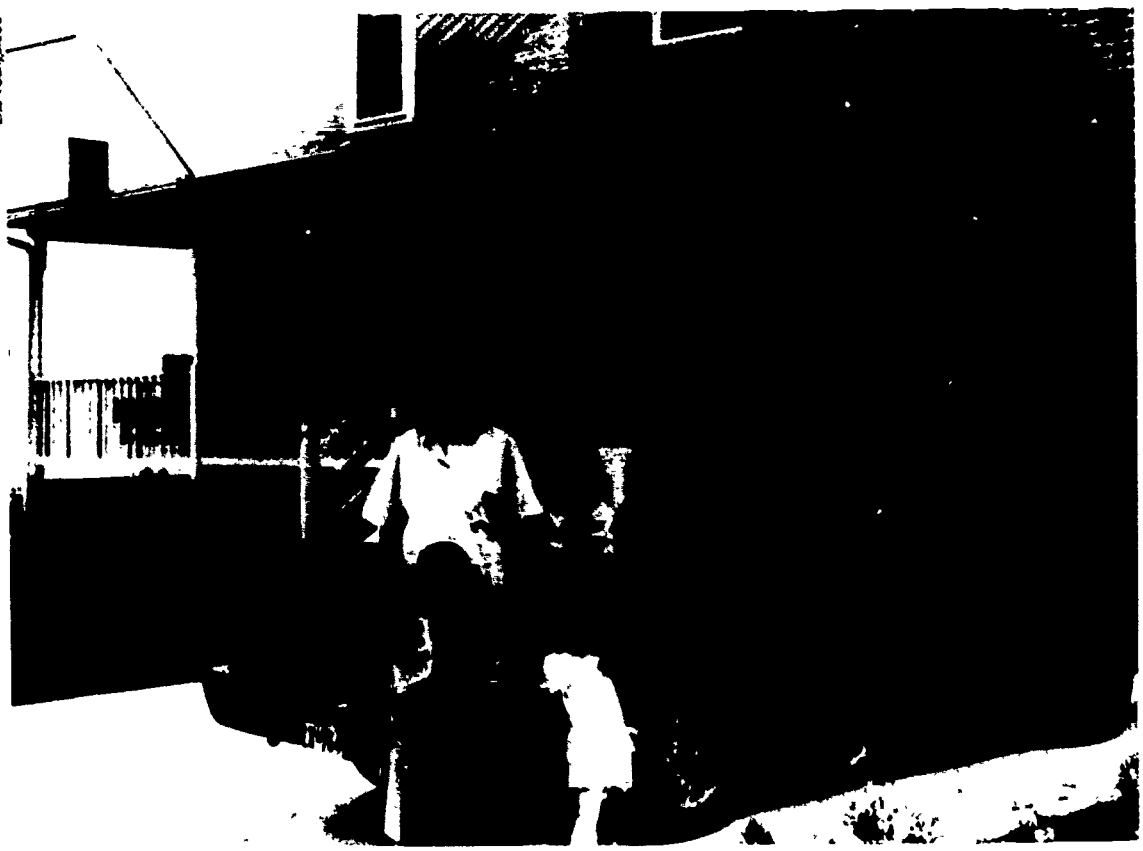
Source: U.S. Bureau of the Census, *Current Population Reports*, P-20, no. 45, table N.

Table 2

Marital Status and Living Arrangements of Baby Boomers, 1990

	Percent				
	Married with children	Married without children	Single parent	Unmarried, living alone	Unmarried, living with others
All Baby Boomers	50	15	7	9	19
Age					
25-34	44	15	7	9	25
35-44	57	15	8	8	12
Gender					
Men	49	14	2	11	24
Women	51	15	12	7	15
Race					
White	52	16	5	9	17
Black	33	10	19	9	29

Note: Percentages may not add to 100 because of rounding.
Source: PRB tabulations of the March 1990 Current Population Survey.



Lisa Youngblood

Affording a home has been particularly difficult for single parents, minorities, and younger boomers.

In 1990, half of all baby boomers were married and had minor-age children, 15 percent were married but without children, and 7 percent were single parents. Most unmarried baby boomers lived with other individuals—parents, roommates, significant others—while 9 percent lived alone (see table 2). This composite picture of the baby-boom generation, however, masks many differences by age, gender, and race. For example, the living arrangements of younger and older baby boomers reflect their propensity to postpone marriage and childbearing. Older baby boomers are about 30 percent more likely to be married with children than are younger boomers. Conversely, one in three younger boomers is unmarried and living alone or with others, but only one in five older boomers shares this lifestyle. Gender differences are particularly stark in terms of single-parenting. Approximately one in eight baby-boom women heads a single-parent household compared with one in 50 baby-boom men. Black baby boomers are 60 percent less likely than white baby boomers to be married and almost four times more likely to be single parents.

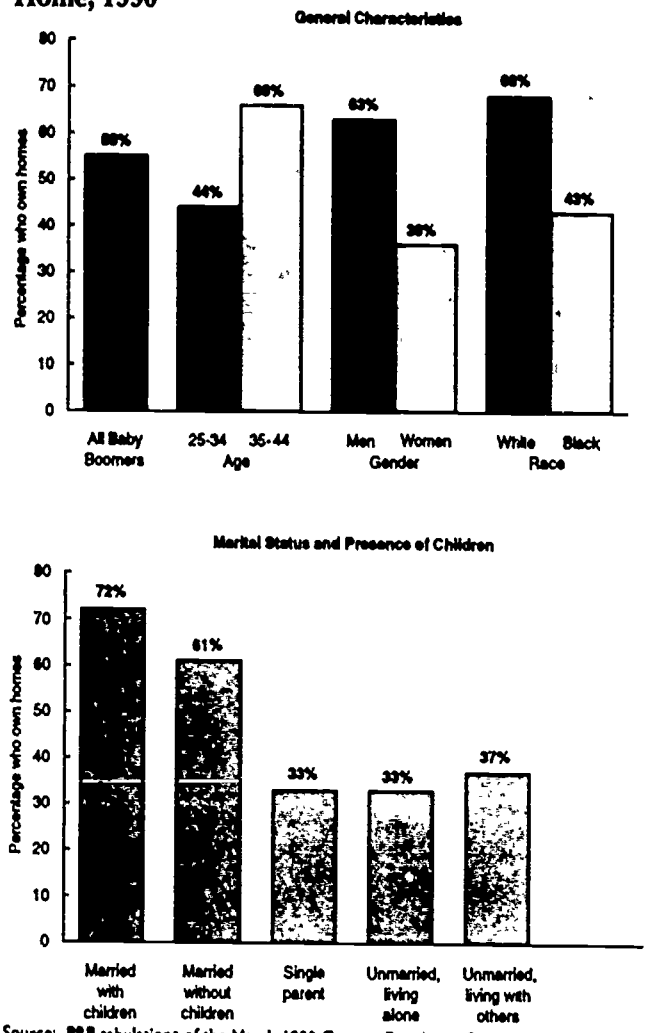
These characteristics have particular significance for the housing industry. They help determine both the number and type of housing units needed to shelter America's population. Because of its size and age, the baby-boom generation now dominates a large segment of the housing market.

Indeed, the number of new homebuyers was a prime factor in pushing up the cost of housing in the late-1970s and 1980s. Thirty-two million Americans reached age 30 (a typical age for purchasing a first home) during the 1970s, and another 42 million turned 30 during the 1980s. Spiraling home prices, along with soaring energy costs and the declining value of the U.S. dollar, helped unleash an inflationary spiral.[30] Homeownership became more than a symbol of the American dream; it also provided a hedge against inflation.

By 1990, more than half (55 percent) of all baby boomers owned their own home. But the patterns of homeownership are not uniform across this giant generation. Instead, they reflect the weaving of demographic patterns and economic fortunes.

Figure 6

Percentage of Baby-Boom Householders Who Own a Home, 1990



Source: PRB tabulations of the March 1990 Current Population Survey.

Not surprisingly, homeownership increases with age (see figure 6). Two-thirds of the older baby boomers owned a home in 1990, while less than half (44 percent) of younger boomers had made the investment. Baby-boom men were about 40 percent more likely to own a home than were baby-boom women. Similarly, homeownership among whites was much higher than among blacks.

An even greater contrast, however, can be seen by marital status and

presence of children. The spiraling cost of housing during the 1970s and 1980s meant that it often took two incomes rather than one to purchase a home. Among baby boomers who were married and had children, three of every four owned a home in 1990. The rate of homeownership for couples without children was somewhat lower. In contrast, only one in three unmarried baby boomers owned a home.

Compared with their counterparts in the 1960s, baby boomers in 1990 were far less likely to own a home.[31] Whether escalating prices have pushed homeownership beyond the financial reach of many individuals in the baby-boom generation or whether this is one more example of how baby boomers are postponing life-cycle events is not known at this time. The coming decade will reveal, of course, how quickly and how completely baby boomers are able to make up for these lagging rates of homeownership.

Baby-boom women have been at the vanguard of changes in the labor force.

The future of housing demand is, at best, uncertain. Some economists foresee continued softening of housing prices and an easing of demand as the small baby-bust generation enters the housing market.[32] Others predict continued high demand as the younger and more numerous portion of the baby-boom generation enters its family formation stage during the 1990s.[33] Whether demand and prices rise or fall will of course depend on both economic and demographic factors. Nonetheless, shifting demographic numbers and changing lifestyles make the housing market much more diverse and segmented than in the past. Accommodating this diversity will be a major challenge to the housing industry in the decades ahead.

Labor Force and Employment

The entrance of the baby-boom generation into the labor force led to an interesting paradox. It greatly expanded the size of the labor force by putting more people to work than ever before, but it also helped worsen unemployment rates. By March 1980, the total work force was 104.1 million. Some 97.7 million people were employed; 6.4 million were out of work.

This paradox led to interesting political exchanges. During the 1980 presidential campaign, challenger Ronald Reagan argued that the number of unemployed people had increased during the Carter years. President Jimmy Carter pointed out that more people were working during his administration than ever before in history. Not knowing who to believe, many voters took this exchange as mere campaign rhetoric.

Both candidates were correct. As the baby boom arrived at working age, the U.S. labor force began to swell, adding 2 million new workers per year between 1968 and 1980. Most of these new workers were teenagers and young adults. By 1978, nearly 10 million 16- to 19-year olds were working or looking for work—about 5 million more than in 1960. At the same time, the U.S. economy needed to generate new employment opportunities for this growing group of workers. Between 1973 and 1977, 10 million new jobs were created, but this was not enough to absorb all of the baby boomers who had entered the labor market. The number of unemployed workers grew by 2 million over the same four-year period.[34] Younger workers often need more time to find a job, and they switch jobs more often—consequently, they register high unemployment rates. Inexperienced workers, along with a sluggish economy, helped to force up the unemployment rate.

The maturing of baby-boom workers helped lower the unemployment rates in the 1980s. By the year 2000, over half of all workers will be between the ages of 35 and 54—a time of life when most workers are considered to be at the peak of their productivity.[35] As the baby boom settles into middle age and the smaller baby-bust cohort enters the work force, demographic factors suggest a favorable scenario for lowering unemployment rates during the 1990s relative to what they might have been with a "younger" work force.[36] A sluggish economy, however, could dampen the demographic effect.

Besides affecting the size of the labor force, the baby-boom generation also affected its composition. White male workers who formed the majority of the work force in 1960 now represent less than half of all workers. Women and minorities not only represent a majority of today's work force, but are expected to account for over 80 percent of net new labor force growth during the 1990s.[37]

Baby-boom women have been at the vanguard of this change. Their increased levels of education, postponement of marriage, greater propensity to divorce, as well as inflationary pressures on family budgets, drew these women into the work force. In 1990, 75 percent of baby-boom women (ages 25-44) were in the labor force. Twenty years earlier, just under half of their counterparts were working outside the home. Furthermore, the vast majority of women in today's labor force are full-time, career-oriented workers.[38]

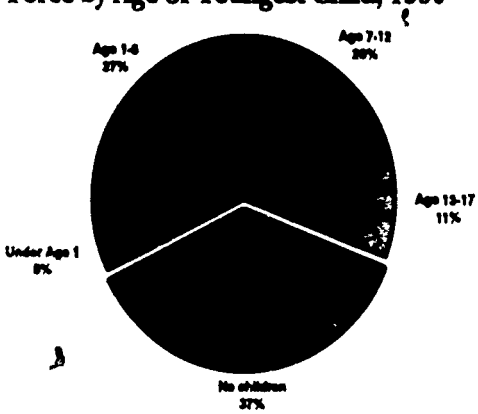
The increased labor force participation of married women is particularly remarkable, especially for women with preschool-age children. In the past, these women were least likely to be employed outside the home. But since 1965 the most rapid increases in rates of labor force participation have been among women with children under six years of age.

Almost two-thirds of all baby-boom women who worked outside the home in 1990 had at least one child under age 18 (see figure 7). Approximately one-third had a child age six or younger and another third had children who were of elementary- or secondary-school age. Five percent of employed baby-boom women had an infant under age one.

The likelihood of combining the responsibilities of job and family is somewhat greater for older baby-boom women than for younger boomers. Two-thirds (66 percent) of the older baby-boom women (ages 35-44) in the labor force had children, compared with 60 percent of younger baby-boom women (ages 25-34). Delayed marriage and childbearing patterns account for much of this difference. Most of the younger baby boomers (43 percent) had preschool-age children, while nearly

Figure 7

Baby-Boom Women in the Labor Force by Age of Youngest Child, 1990



Source: PRB tabulations of the March 1990 Current Population Survey.

half (47 percent) of the older baby-boom women had elementary and secondary school-age children. Given these demographic and labor-force patterns, work-family issues, such as parental leave and child care, are likely to remain high on the public policy agenda for the coming decade.

Income and Poverty

Perhaps the most common portrayal of the baby-boom generation is that of a group of individuals who grew up in relative affluence, embraced an antimaterialistic, counterculture persona during the 1960s, and are now driven by the need to acquire and maintain a highly visible consumer-oriented lifestyle. Terms such as "hippie," "yuppie" (young, upwardly mobile, urban, professional), and "dink" (dual-income couples with no children) have been used to characterize the social and economic lifestyle of the entire generation. Although many baby boomers indeed fit these stereotypical images—given the large numeric size of the baby-boom generation, it is easy to find large numbers to fit almost *any* stereotype—such images do not reflect the actual diversity that exists within the crowded generation.

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the U.S. population as a whole. Median income for households headed by a baby boomer (ages 25-44) in 1989 was $33,300, while for all U.S. households it was $28,900. But such figures mask the differences in income level that are evident for subgroups within the baby-boom generation (see figure 8). The median income for a household headed by a baby-boom woman is only 60 percent that of a household headed by a baby-boom man. Likewise, households headed by an African-American baby boomer have a median income only 60 percent as high as their white baby-boomer counterpart. The most dramatic difference, however, is the stark contrast found by marital status and presence of children. Single-parent households have a median income that is less than half that of married couples with children. Indeed, the median income for baby boomers who are single parents is the lowest of any group within the giant generation.

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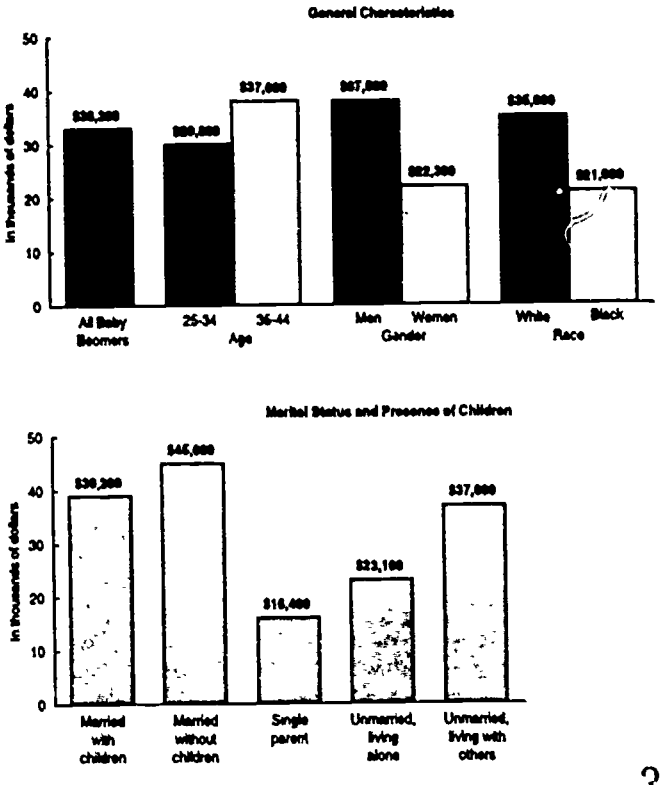

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Older baby boomers, born 1946-1954

Younger baby boomers, born 1955-1964

Source: U.S. Bureau of the Census, "Voting and Registration in the Election of November [year]," *Current Population Reports*, P-20, various issues.

Discussion Questions

1. Explain how demographic, economic, social, and other factors contributed to the baby boom. In your opinion, which factors played the greatest role?

2. Discuss the Easterlin theory (see pp. 7-8). Do you agree with his conclusions? Do you think the size of your cohort will affect your future plans?

3. On page 17, the authors state that "some researchers now regard the marriage and family patterns of the 1950s and early 1960s to be demographic aberrations." Explain.

4. Give specific examples of how the sheer number of baby boomers have affected (and will continue to affect) services and markets in different areas of the country.

5. Select a few issues currently under political review. Speculate how baby boomers might vote on these issues and whether they could affect the outcome of these issues. Do the same thing for the selection of political leaders.

6. Describe the possible experiences of a young person today entering the labor force. Consider the availability of jobs, education and job skill requirements, prospects for career advancement, and other issues that person may face.

7. Explore the costs and benefits of an aging labor force for today's employer. Consider different types of industries.

8. By the year 2040, members of the baby-boom generation will be age 75 and older. How should baby boomers plan for these older years? As a member of the baby-bust generation (or a child of baby-boom parents), consider your possible role in this process. Consider employment options, retirement income, health care, and housing needs.

9. At what age do you think you will retire from the labor force? What are the advantages and disadvantages of this plan?

Prepared by Kimberly A. Crews

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