Millennials and Boomers
How Utah’s Generations Compare to Each Other and the Nation
Part I: Demographics

The mission of Utah Foundation is to promote a thriving economy, a well-prepared workforce, and a high quality of life for Utahns by performing thorough, well-supported research that helps policymakers, business and community leaders, and citizens better understand complex issues and providing practical, well-reasoned recommendations for policy change.
Millennials and Boomers

How Utah’s Generations Compare to Each Other and the Nation

Part I: Demographics

In 2015, Millennials will overtake Baby Boomers in the U.S. as the largest generation. This is in contrast to Utah Millennials, who have been the largest proportion of the population since before the youngest members were even born. While nationally Gen Xers have held a smaller proportion of the population than either group, Utah Baby Boomers and Gen Xers are nearly the same size. These differences in proportion of population also come with changes in race, ethnicity, marriage, parenthood, education, and poverty will occur. This report examines these generational groups, in addition to the Silent and Greatest generations, and highlight some of these intergenerational shifts.

This report is presented in four parts. Part I uses Census data to show demographic trends between generations and explains the methodology used in a statewide survey conducted for Utah Foundation by Lighthouse Research. The remaining three parts of this report detail Utah Foundation survey findings regarding workplace, finance, housing, social, and political issues.

FINDINGS

• Nationally, Millennials will overtake Baby Boomers as the largest living generation in 2015; this occurred in Utah before 2000. (see page 2-3)
• Accordingly, the proportion of Utah’s population who are Millennials is the second highest in the nation. (see page 2-3)
• While Utah is less diverse than the nation, the state is following national trends with increasing non-white populations for Gen Xers and Millennials. (see page 3)
• Fewer children are being born to Utah Millennial women between 20 and 24 and more are born to women between 30 and 34 than previous generations. (see page 5)
• Utahns of all generations are more likely to be married than their national counterparts. (see page 4)
• Utah’s proportion of married, stay-at-home mothers is around 12% higher for Gen Xers and Millennials than their national peers. (see page 6)
• Approximately 30% of Millennial respondents to the Utah Foundation survey identify as religiously unaffiliated, which is comparable to their national peers (36%) and higher than any other generation in Utah. (see page 7)

Definition of Generations

<table>
<thead>
<tr>
<th>Born between</th>
<th>Millennials</th>
<th>Gen X</th>
<th>Boomer</th>
<th>Silent</th>
<th>Greatest</th>
</tr>
</thead>
<tbody>
<tr>
<td>1981 to early 2000s</td>
<td>18 to 34</td>
<td>35 to 50</td>
<td>51 to 69</td>
<td>70 to 87</td>
<td>88 and up</td>
</tr>
<tr>
<td>1965 to 1980</td>
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<tr>
<td>1946 to 1964</td>
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<td></td>
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<tr>
<td>1928 to 1945</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Before 1928</td>
<td></td>
<td></td>
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</tbody>
</table>

Proportion of Population by Generation, 2013

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The end of World War II brought a spike in U.S. birth rates—a baby boom. In the U.S., no generation since has seen its equal, resulting in the Baby Boom generation being the largest population group in the country. Projections by the U.S. Census Bureau suggest that this will change in 2015—the total living population of Millennials (75.3 million) will overtake the Boomers (74.9 million). Not surprisingly, the differences between Millennials and preceding generations have been a hot topic of research over the past couple years. As Millennials shift to the front as the largest generational group in the U.S., Utah Foundation is examining how Utah’s generational groups compare—both within the state and compared to national research.

This focus on Millennials and how they differ from previous generations is not new. A similar focus occurred as Gen Xers and Boomers were reaching adulthood. Articles discussing how these generations were different than their parents or grandparents regarding religion, family, life expectancy, educational attainment, and workplace trends were abundant. This report is presented in four parts. Part I uses Census data to show demographic trends between generations and explains the methodology used in a statewide survey conducted for Utah Foundation by Lighthouse Research. The remaining three parts of this report detail Utah Foundation survey findings.

WHO ARE THESE PEOPLE?

As the Millennial generation grows and as Millennials reach adulthood, they have an increasing presence in the workplace and at the voting booth. They also make up the lion’s share of the population graduating from college. In response, groups are producing research to help employers understand them, help developers build what this growing market segment wants, and help politicians tailor their campaign messaging to gain new votes. Understanding Millennials is even more important in Utah, which has the second highest proportion of Millennials in the nation. In most existing research, adult Millennials were born between 1981 and 1997, making them between 18 and 34 years old in 2015. Part of the reason for the size of this generation is that they are the children of the Boomers which was formerly the largest generation while Generation X falls between the two. The Silent Generation and the Greatest Generation (generally parents to the Boomers) are the two preceding generations. Figure 1 highlights the age breakdowns for each generation.

The first difference between Utah and the U.S. appears in the breakdown of these generations. In Utah, Generation X and the Baby Boom generation are almost identical in size, whereas in the U.S. as a whole, the Baby Boom generation is about 6% larger. While nationally the Millennial generation is projected to overtake Boomers this year, Millennials have been the largest generation in Utah since 2000. Additionally, Utah has a smaller proportion of the Silent and the Greatest generations than the nation. Figure 2 shows these comparisons between Utah and the U.S.

<table>
<thead>
<tr>
<th>Generation</th>
<th>Born between</th>
<th>Age in 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Millennial</td>
<td>1981 to early 2000s</td>
<td>18 to 34*</td>
</tr>
<tr>
<td>Gen X</td>
<td>1965 to 1980</td>
<td>35 to 50</td>
</tr>
<tr>
<td>Boomer</td>
<td>1946 to 1964</td>
<td>51 to 69</td>
</tr>
<tr>
<td>Silent</td>
<td>1928 to 1945</td>
<td>70 to 87</td>
</tr>
<tr>
<td>Greatest</td>
<td>Before 1928</td>
<td>88 and up</td>
</tr>
</tbody>
</table>

*No chronological end point has been set for this group. For the purpose of following a cleanly defined group, Millennials are defined as those ages 18 to 34 in 2015. Source: Pew Research Center.
The “Graying of America” being experienced across the nation will not be felt quite as strongly in Utah, as Utah has long been the youngest state in the nation. Utah populations within the Baby Boom and Silent generations are among the smallest across the nation. Conversely, Utah’s Millennials are proportionally second largest compared to other states, trailing the nation’s capital. (see Figure 3)

Although Utahns will not see as rapid or as significant a rise in the older population as the nation, there are still potential policy impacts. Utah’s total dependency ratio (the number of non-working people to 100 working-age people) is expected to grow from about 68.2 in 2012 to 78.2 in 2050. Of that ratio, the share for individuals 65 and older doubles – going from 15.6 in 2012 to 31.1 in 2050.2 With Boomers currently entering into or nearing retirement, Gen Xers and Millennials will play an important role in the economy by being the primary group of wage-earning taxpayers. Their taxes will go toward programs that largely benefit youth and over-65 populations. Using a retirement age of 65, Gen Xers will begin to retire starting in 2030. Millennials will continue to be a large portion of the workforce until beyond 2050.

DIFFERENCES ACROSS GENERATIONS

Several differences can be seen across generations that help illustrate how America has changed over the past 100 years. Changes in population characteristics, social norms and customs, and educational attainment can be seen both across generations and between Utah and the U.S. This section details some of the general trends and provides a framework for the Utah Foundation survey.

Race and Ethnicity

The U.S. has seen a more dramatic change in race and ethnicity than Utah. In 2013, 79% of Millennials were non-Hispanic in the U.S., compared with 89% of Boomers. In Utah, non-Hispanic Millennials made up 85% of their generation, compared to 92% of Boomers. Figure 4 highlights these differences in Hispanic and non-Hispanic populations.

This shift towards more diverse populations can also be seen through Census questions regarding race and ethnicity. In 2013, 69% of Millennials identified as white alone while 79% of Boomers did the same across the U.S. In Utah, these numbers were higher, with 85% of Millennials identifying as white alone compared to 91% of Boomers.3 In addition, the non-white racial composition of the U.S. and Utah are very different. Nationally, African American populations are greater in the Millennial generation and Generation X than the Baby Boom generation, while the largest non-white groups in Utah are identified by Census data as “Some Other Race” or “Two or More Races.” These groups are predominantly included in the “non-white, non-Hispanic” category in Figure 4.

Figure 3: Utah’s Rank among States of Each Generation’s Percentage, 2013

<table>
<thead>
<tr>
<th>Generation</th>
<th>Millennial</th>
<th>Gen X</th>
<th>Boomer</th>
<th>Silent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank Among States</td>
<td>2nd</td>
<td>46th</td>
<td>51st</td>
<td>50th</td>
</tr>
</tbody>
</table>

Source: American Community Survey.

Figure 4: Hispanic and Non-Hispanic Populations by Generation, U.S. and Utah, 2013

Source: U.S. Census Bureau PUMS.
With increasing racial and ethnic diversity, linguistic diversity also increases. In both Utah and the U.S., Spanish is the top non-English language spoken in the home. When broken out by generation, a similar trend appears – younger generations have a larger portion of those who speak Spanish at home than older generations. While Utah has a lower percentage of those who speak Spanish in the home than the nation, both geographies are similar in that Gen Xers and Millennials have the highest percentages of those who speak Spanish in the home. Figure 5 compares the percentages of individuals who speak Spanish in the home in Utah and the U.S.

Although Utah’s ethnic and racial composition is less diverse than the nation, there have been shifts between generations. These shifts toward a more diverse population will continue into the future, creating a larger population of more diverse children. Future educators and policy leaders need to be aware of these changing demographics as the needs of these children could be different than the children of the Boomers and Gen Xers.

**Marriage, Birth Rates, and Children**

Utah is the youngest state in the nation. This is due in part to Utahns getting married younger and having children earlier and more often than the rest of the nation. Trends nationwide show younger Americans putting off life decisions like marriage and having children until later than previous generations, with a higher proportion of adults 25 and older having never been married. While Utah Millennials are less likely to live with a partner than their national counterparts (7% vs 11%), they are more likely to be married. In 2013, 40% of Utah Millennials were married, compared to 24% nationwide.

Utahns are experiencing an aging trend at age of first marriage, though they are still younger than the rest of the nation. Median age at first marriage is 25.9 for men and 24.0 for women in Utah, compared to 29.4 and 27.4 in the nation. Figure 6 shows the differences across generations in marital status for Utah and the nation.

Nationally, the average age of first time mothers is 26 years old. While Utah has lower birth rates for teenage women than the nation, the birth rates for age groups between 20 and 39 years old are all much higher than the national average. Utah’s birth rates come close to the national average for 40 to 44 year old women. Figure 7 highlights these differences. It is important to note that population projections for Utah predict that the majority of growth will come through natural increase, which is births minus deaths. Although changes in birth rates over time are considered...
in these projections, if Utah's rates were to approach U.S. averages, future population projections could potentially look very different.

A more precise measure for tracking births is fertility rates. While birth rates compare births to the total population, fertility rates compare births to women of reproductive age (15-44 years old). Utah fertility rates have fluctuated in the past 25 years, with a low-point in 2013 (see Figure 8). However, the changes within age groups are more striking than this slight decrease, as Utah women appear to be having children at older ages than in past generations.

The largest changes are for 18 to 39 year old women. Young Millennial women aged 18 and 19 are far less likely to have children than their Gen X counterparts, with a fertility rate of 39.0 per 1,000 women in 2013 compared to 81.1 in 1989. There is a similar decrease with 20 to 24 year olds; in 1989, these Gen Xers had a fertility rate of 151.3 compared to a rate of 94.2 for Millennials in 2013. Women 25 to 29 had less fluctuation; Boomers in 1989 had a fertility rate of 165.4, compared to a Gen Xers' rate in 2001 of 175.3 and a Millennials' rate in 2013 of 163.4. A large change can be seen in women between 30 and 34; Millennials in 2013 had a higher fertility rate (123.0) than Gen Xers in 2001 (118.8) and Boomers in 1989 (103.5) This is the same for Gen Xers between 35 and 39 years old in 2013 (54.8) and Boomers in 1989 (41.3).

Utah's high birthrate can also be seen in the percentage of households with children under 18. In Utah only 49% of Millennial households had no related children present, while in the U.S. the same group was 57%. Similarly, 22% of Utah Millennial headed households have children under the age of six, while nationally it
is only 17%. Looking at older generations, 75% of Utah households headed by Gen-Xers have children, compared to 64% of U.S. households. Utah Boomers also have a higher proportion of children under 18 living at home than their nationwide peers.

Of these households with children, Utah has a higher proportion of households with stay-at-home mothers across all generations than the nation. Additionally, Utah has a higher proportion of stay-at-home mothers who are married to an employed spouse. Figure 9 highlights these differences between Utah and the U.S.

<table>
<thead>
<tr>
<th>Employment Status of Mothers</th>
<th>Utah</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed</td>
<td>53%</td>
<td>60%</td>
</tr>
<tr>
<td>Unemployed</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td>Stay-At-Home</td>
<td>43%</td>
<td>37%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Marital Status and Living Situation of Stay-at-Home Mothers</th>
<th>Utah</th>
<th>U.S.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married with Working Husband</td>
<td>89%</td>
<td>91%</td>
</tr>
<tr>
<td>Single, Cohabitating, or Other</td>
<td>11%</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau 2013 PUMS.

**Education**

Educational attainment has been increasing across generations. Data show that for all generations older than Millennials, a higher percentage of Utahns hold college or graduate degrees than the nation as a whole. While 30% of Utah Boomers have either a college or graduate degree, 33% of Gen Xers have a similar level of education. Although current data show that Utah Millennials have a lower percentage of degree attainment, this data set includes 18 to 25 year olds, who are less likely to have completed their postsecondary education. Figure 10 compares educational attainment in Utah with the U.S.

Part of the increased educational attainment of younger generations could be in order to differntiate themselves in a competitive job market. There are additional advantages to having completed a bachelor’s degree or more. Research by Pew has shown that there is a significant disparity between Millennials’ incomes, unemployment rates, and share living in poverty of those with a bachelor’s degree or more compared to those with only a high school degree.

**Poverty**

For those households at the lower end of the income spectrum, Utah’s adults have a slightly rosier outlook than adults across the nation (see Figure 11). Each of Utah’s generations have a lower proportion of those in poverty than U.S. generations. The greatest differences between Utah and the U.S. can be seen in the Greatest Generation and the Baby Boom generation. Utah’s Millennial population is the closest to the national
average (18% in Utah compared to 19% in the U.S.) though this population includes individuals who may be in college and working part-time which would impact their annual incomes, and Utahn’s take more time than their counterparts nationally to complete college.17

Religion

Research shows that generations have been identifying themselves with religions at lower rates.18 While Utah has its own unique religious characteristics, some aspects of these national trends seem to be reaching Utah, although at a slower pace.

Figure 12 highlights comparisons of religious identities between generations in Utah and the nation. The figure is divided into Latter-Day Saints, other Christians, non-Christian religions, and religiously unaffiliated. Although these are not typical breakdowns for national surveys, the classifications were chosen for Utah due to smaller populations of non-Christian denominations and a large LDS Church population.

According to a recent Pew report, 36% of Millennials in the U.S. are religiously unaffiliated.19 Of Utah Foundation Survey respondents, the percentage of Millennials who are not religiously affiliated is 30%. The trend toward increasing religious unaffiliation appears to be as true in Utah as the nation overall.

METHODOLOGY

Utah Foundation commissioned Lighthouse Research to conduct a survey based on telephone interviews between March 11-28, 2015 among Utah adults, 18 or older. Lighthouse randomly selected households from its proprietary database which contains over 96% of Utah households and used both landlines and cell phones to contact respondents. Interviews were conducted in English only. Interviews were conducted with the person who answered the phone if that person fit an unmet quota. If that quota had been filled, the interviewer would seek another member of the household that met an unfilled quota. A total of 1361 observations were collected. Out of all attempted contacts, 6% completed the survey. Of those who were successfully contacted, 22% completed the survey and 89% of all those who agreed to participate completed the survey. Missing demographic data were imputed using the hotdeck method (borrowing data from similar respondents). The sample was weighted to match the gender, age, race, and ethnicity of the 2013 U.S. Census Bureau’s American Community Survey.
Utah Foundation’s survey responses were compared against information produced for national surveys including:

- Urban Land Institute’s “American’s views on their Communities, Housing, and Transportation”
- PwC’s “Next Gen: A Global Generational Study”
- MetLife’s “10th Annual Study of Employee Benefits Trends”
- LendingTree’s “What Stands Between Millennials and Home Ownership”
- Deloitte’s “Mind the Gaps: The 2015 Deloitte Millennial Survey.”

Utah Foundation survey questions were designed to match the questions of national surveys as close as possible. For notes on the methodology of the national surveys, please see their respective methodology sections.

**DISCUSSION**

The data presented in the first part of this report show some of the basic characteristics of Utah generations compared to those of the nation. This provides a framework for understanding the findings of the survey commissioned by Utah Foundation to examine the opinions and feelings of individuals in the different generations across Utah. These results are shown in the final three parts of this report.
ENDNOTES

3. U.S. Census Bureau, 2013 1-YR ACS PUMS.
7. U.S. Census Bureau, B12007 2103 ACS 2013 1-Year Estimates.
12. Utah’s Indicator-Based Information System for Public Health, Dataset Queries - Birth Rate.
13. Utah’s Indicator-Based Information System for Public Health, Dataset Queries - Fertility Rate.
14. U.S. Census Bureau, 2013 1-YR ACS PUMS.
15. Ibid.
19. Ibid.
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