GENERATIONS BY THE NUMBERS

| Start Year | Generation Name | | Silent Gen | Boomers | Gen X | Millenials | Gen Z | Gen Alpha |
|--|-----------------|---------------------------------|------------|---------|--------|---------------|----------|-----------|
| Median Year born 1945 1964 1980 1996 2012 20. | | | | | | | | 2012 |
| Median Year born 1937 1955 1972 1988 1998 20 Youngest 78 59 43 27 11 Age Today 86 68 51 35 25 Median family income (1) N/A 4,418 11,116 32,191 46,737 70.8 Year entered college 1955 1973 1990 2006 2016 20 Average annual cost of a 4 year college (3) Median family income (1) 4,418 12,051 35,353 58,407 72,707 College cost / Income 4,07 7,59 4,047 10,917 15,592 Median family income (1) 4,418 12,051 35,353 58,407 72,707 College cost / Income 4,07 7,59 11,4% 18,7% 21,4% Year graduated college 1959 1977 1994 2010 2020 200 Percent with bachelor's degree (4) 17,0% 20,0% 24,6% 26,6% 29,5% Average student loan debt at graduation (5) N/A 1,000 12,600 24,200 30,000 Average student loan debt at graduation (5) N/A 5,4% 39,3% 53,4% 54,3% Student debt to average starting salary N/A 5,4% 39,3% 53,4% 54,3% Average student loan rate (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan rate (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan rate (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan rate (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 43,3% Average student loan size (5) N/A 7,0% 6,9% 5,3% 7,271 Death payment (federal) N/A 9 117 204 228 Average student loan size (5) N/A 7,2% 7,2% 7,2% 7,2% 7,2% 7,2% Avera | | | | | | | | 2025 |
| Noungest 78 59 43 27 11 | | Median Year born | | | | | | 2019 |
| BIRTH Age Today | BIRTH | | - | | | | | -2 |
| Age Today | | | | | | | | 11 |
| Median family income (1) | | | 86 | 68 | | 35 | | 4 |
| So of mothers working (2) | | | N/A | 4,418 | 11,116 | 32,191 | 46,737 | 86,011 |
| Year entered college | | | | | | | | 70.8% |
| Average annual cost of a 4 year college (3) Median family income (1) College cost / income 4.4418 12,051 35,353 58,407 72,707 College cost / income 4.0% 7.5% 11.4% 18.7% 21.4% Year graduated college Percent with bachelor's degree (4) Average starting salary for Bachelor's Degree Earners (5) Average student loan debt at graduation (5) Student debt to average starting salary Average student loan rate (5) Monthly Student debt payment (federal) Total cost of college not covered by student loans Summer job at minimum wage College costs covered by parents Monthly payment on college costs not covered by student loans Debt payment / income Year turned 25 Average starting salary for Bachelor's Degree Earners (5) Median Family Income at (1) Experimental forms and the family lincome Unemployment Rate AGE 25 AGE 25 AGE 25 AGE 25 AGE 26 AGE 26 AGE 26 AGE 26 ACE 26 ACE 26 AVA 4,047 1,000 12,600 24,200 30,000 30,000 30,000 24,200 30,0 | | Year entered college | | 1973 | 1990 | 2006 | 2016 | 2037 |
| Median family income (1) | | Average annual cost of a 4 year | 475 | 007 | 4.047 | 10.017 | 45 502 | |
| College cost / income | | college (3) | 1/5 | 907 | 4,047 | 10,917 | 15,592 | |
| Vear graduated college | | Median family income (1) | 4,418 | 12,051 | 35,353 | 58,407 | 72,707 | |
| Percent with bachelor's degree 17.0% 20.0% 24.6% 26.6% 29.5% | | College cost / income | 4.0% | 7.5% | 11.4% | 18.7% | 21.4% | |
| (4) | | Year graduated college | 1959 | 1977 | 1994 | 2010 | 2020 | 2041 |
| Average starting salary for Bachelor's Degree Earners (5) | | Percent with bachelor's degree | 17.00/ | 20.0% | 24.69/ | 26 60/ | 20 E% | |
| Bachelor's Degree Earners (5) | | (4) | 17.0% | 20.0% | 24.0% | 20.0% | 29.5% | |
| Backelor's Degree Earners (5) | | Average starting salary for | NI/A | 10 552 | 22 047 | 45 227 | 55.260 | |
| COLLEGE Student debt to average N/A 1,000 12,600 24,200 30,000 30,000 Student debt to average N/A 5,4% 39.3% 53.4% 54.3% 54.3% Average student loan rate (5) N/A 7.0% 6.9% 5.3% 4.3% Average student loans N/A 9 117 204 238 222 223 20.0% 25.5% 25.260 April 27 25.5% 25.6% Percent of income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to 13.7% 15.7% 23.5% 23.9% 25.6% 24.3% 25.5% 25.6% 24.3% 23.9% 25.6% 25.6% 24.3% 20.9% 25.6% 25.6% 24.3% 23.5% 23.9% 25.6% 25.6% 24.2% 23.9% 25.6% 25.6% 24.2% 23.9% 25.6% 25.6% 24.2% 23.9% 25.6% 25.6% 24.2% 23.9% 25.6% 25.6% 25.6% 24.2% 23.9% 25.6% | | Bachelor's Degree Earners (5) | N/A | 10,333 | 32,047 | 43,327 | 33,200 | |
| COLLEGE Student debt to average starting salary N/A 5.4% 39.3% 53.4% 54.3% Average student loan rate (5) N/A 7.0% 6.9% 5.3% 4.3% Monthly Student debt payment (federal) N/A 9 117 204 238 Total cost of college not covered by student loans N/A 2,627 3,587 19,468 32,368 Summer job at minimum wage N/A 768 1,824 2,472 3,480 College costs covered by parents N/A 1,205 3,535 5,841 7,271 Monthly payment on college costs not covered by student loans N/A 8 - 120 222 Ioans Debt payment / income 1.1% 4.4% 8.6% 10.0% Year turned 25 1962 1980 1997 2013 2023 20. Average starting salary for Bachelor's Degree Earners (5) 6,585 18,553 32,047 45,327 55,260 Median Family Income all (1) 5,956 21,023 44,568 65,471 88,590 BA salary / Median Family 1.11 0.88 0.72 0.69 0.62 Unemployment Rate 5.5% 7.2% 4.7% 6.7% 3.6% Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% | | Average student loan debt at | NI/A | 1 000 | 12 600 | 24 200 | 20 000 | |
| COLLEGE Starting salary N/A 5.4% 39.3% 53.4% 54.3% | | graduation (5) | N/A | 1,000 | 12,000 | 24,200 | 30,000 | |
| Starting salary | COLLEGE | Student debt to average | N/A | 5.4% | 30 3% | 53.4% | 5/1.3% | |
| Monthly Student debt payment (federal) | | starting salary | | | | | | |
| Payment (federal) | | | N/A | 7.0% | 6.9% | 5.3% | 4.3% | |
| Total cost of college not covered by student loans | | Monthly Student debt | N/A | q | 117 | 204 | 238 | |
| Covered by student loans Summer job at minimum wage N/A 768 1,824 2,472 3,480 College costs covered by parents Monthly payment on college costs not covered by student loans Debt payment / income 1.1% 4.4% 8.6% 10.0% Year turned 25 Average starting salary for Bachelor's Degree Earners (5) Median Family Income all (1) BA salary / Median Family Income Unemployment Rate Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to | | | 14// | J | 11/ | 204 | 230 | |
| Covered by student loans Summer job at minimum wage N/A 768 1,824 2,472 3,480 | | | N/A | 2 627 | 3 587 | 19 468 | 32 368 | |
| College costs covered by parents Monthly payment on college costs not covered by student loans Debt payment / income Year turned 25 Average starting salary for Bachelor's Degree Earners (5) Median Family Income AGE 25 AGE 25 College costs covered by student not college costs not covered by student not college costs not covered by student not college not not covered by student not not college not not covered by student not not not not not not not not not n | | covered by student loans | , | _,0_, | 0,00. | 20,.00 | 0_,000 | |
| Debt payment / Income Inco | | Summer job at minimum wage | N/A | 768 | 1,824 | 2,472 | 3,480 | |
| Debt payment / Income Inco | | College costs sourced by | | | | | | |
| Monthly payment on college costs not covered by student loans N/A 8 - 120 222 | | | N/A | 1,205 | 3,535 | 5,841 | 7,271 | |
| Costs not covered by student N/A 8 - 120 222 | | - | | | | | | |
| Debt payment / income 1.1% 4.4% 8.6% 10.0% | | | NI/A | Q | _ | 120 | 222 | |
| Debt payment / income 1.1% 4.4% 8.6% 10.0% | | | IN/A | 0 | | 120 | 222 | |
| Year turned 25 | | | | 1 1% | 4 4% | 8.6% | 10.0% | |
| Average starting salary for Bachelor's Degree Earners (5) Median Family Income all (1) BA salary / Median Family Income Unemployment Rate Median Rent (6) Annual Rent/Income 13.7% 18,553 32,047 45,327 55,260 88,590 0.62 0.69 0.62 0.69 0.62 0.69 0.62 0.69 0.62 0.69 0.62 0.69 0.62 0.69 0.62 0.69 0.62 | | | 1962 | | | | | 2044 |
| AGE 25 Bachelor's Degree Earners (5) 6,585 18,553 32,047 45,327 55,260 Median Family Income all (1) 5,956 21,023 44,568 65,471 88,590 BA salary / Median Family Income 1.11 0.88 0.72 0.69 0.62 Unemployment Rate 5.5% 7.2% 4.7% 6.7% 3.6% Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to | | | | | | | | |
| AGE 25 Median Family Income all (1) 5,956 21,023 44,568 65,471 88,590 Unemployment Rate 1.11 0.88 0.72 0.69 0.62 Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to 10.88 0.72 0.69 0.62 0.62 | | | 6,585 | 18,553 | 32,047 | 45,327 | 55,260 | |
| AGE 25 BA salary / Median Family 1.11 0.88 0.72 0.69 0.62 | | | 5.956 | 21.023 | 44.568 | 65.471 | 88.590 | |
| AGE 25 Income 1.11 0.88 0.72 0.69 0.62 | | | | | | | | |
| Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to 0 < | | | 1.11 | 0.88 | 0.72 | 0.69 | 0.62 | |
| Median Rent (6) 75 243 629 904 1,180 Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to 0 < | ACE 25 | | 5.5% | 7.2% | 4.7% | 6.7% | 3.6% | |
| Annual Rent/Income 13.7% 15.7% 23.5% 23.9% 25.6% Percent of income needed to | AGE 25 | | | | | | | |
| Percent of income needed to | | | 13.7% | 15.7% | 23.5% | 23.9% | | |
| | | | | | | | | |
| save to make downpayment in 6.3% 9.9% 11.5% 14.5% 15.9% | | save to make downpayment in | 6.3% | 9.9% | 11.5% | 14.5% | 15.9% | |
| 10 years | | | | | | | .5.15.16 | |

| Generation Name | | Silent Gen | Boomers | Gen X | Millenials | Gen Z | Gen Alpha |
|-----------------|---|------------|---------|---------|------------|---------|-----------|
| | Percent of income paid to | 0.0% | 1.1% | 4.4% | 8.6% | 10.0% | |
| | student debt | 0.0% | 1.170 | 4.470 | 0.0% | 10.0% | |
| | Year turned 35 | 1972 | 1990 | 2007 | 2023 | 2033 | 2054 |
| | Median Family Income, | 11 116 | E2 270 | 04 500 | 115 /56 | | |
| | Bachelor's degree (1) | 11,116 | 52,270 | 84,508 | 115,456 | | |
| | Median Famiy income, HS | N/A | 28,287 | 40,456 | 50,401 | | |
| | Diploma (1) | N/A | 20,207 | 40,436 | 30,401 | | |
| | Advantage of College degree | N/A | 1.85 | 2.09 | 2.29 | | |
| | Median cost of new home (1) | 27,525 | 122,300 | 244,950 | 436,800 | 587,023 | |
| | 10% downpayment + Closing costs | 4,129 | 18,345 | 36,743 | 65,520 | 88,053 | |
| | Downpayment to income | 37.1% | 35.1% | 43.5% | 56.7% | | |
| AGE 35 | Cost of Home / Income | 2.5 | 2.3 | 2.9 | 3.8 | | |
| | Mortgage interest rate (1) | 7.4% | 10.1% | 6.3% | 6.5% | | |
| | Monthly Mortgage Payment | 171 | 977 | 1,370 | 2,482 | | |
| | Annual Mortgage/Income | 18% | 22% | 19% | 26% | | |
| | Annual per capita out of pocket healthcare costs (7) | 130 | 528 | 976 | 1,315 | | |
| | Annual worker contribution to family healthcare premium (8) | N/A | 660 | 3,281 | 6,290 | | |
| | Annual healthcare costs family of 4/income | N/A | 5% | 9% | 10% | | |
| | Effective Tax Rate (9) | N/A | 24.2% | 24.4% | 20.8% | | |
| | Year turned 50 | 1987 | 2005 | 2022 | 2038 | 2048 | 2069 |
| AGE 50 | Median income (1) | 30,970 | 56,194 | 88,590 | | | |
| AGE 50 | Median home value (1) | 104,700 | 236,550 | 457,475 | | | |
| | % Increase Home value | 280% | 93% | 87% | | | |
| | Year turned 65 | 2002 | 2020 | 2037 | 2053 | 2063 | 2084 |
| | Median income (1) | 33,763 | 68,447 | | | | |
| | Maximum Social Security (10) | 1,660 | 3,150 | | | | |
| AGE 65 | Amount needed to match median income | 13,843 | 30,647 | | | | |
| | Savings needed to make up difference | 276,860 | 612,940 | | | | |
| | SS / Median Income | 59% | 55% | | | | |
| | Median Net Worth for age group (11) | 254,800 | 266,400 | 168,600 | 91,300 | 13,900 | |

⁽¹⁾ St. Louis Fed

For 1955, I used the tuition paid by Sen. Grassley who attended the University of Northern Iowa in 1955, as reported here: https://www.demos.org/research/when-congress-went-college-comparing-tuition-then-and-now-our-elected-officials-alma

⁽²⁾ Department of Labor https://www.dol.gov/agencies/wb/stats/labor-force-participation-youngest-child ' For Boomers, the data is for 1975. For Gen Alpha, the data is for 2016.

⁽³⁾ https://www.bestcolleges.com/research/college-costs-over-time/#college-tuition-costs-over-time

⁽⁴⁾ Census Bureau

⁽⁵⁾ https://educationdata.org/average-student-loan-debt-by-year

- (6) https://ipropertymanagement.com/research/average-rent-by-year
- (7) https://www.healthsystemtracker.org/chart-collection/u-s-spending-healthcare-changed-
- (8) https://finance.yahoo.com/news/health-insurance-costs-now-top-222901430.html
- (9) https://www.taxpolicycenter.org/statistics/historical-average-federal-tax-rates-all-households
- (10) https://www.ssa.gov/oact/cola/examplemax.html
- (11) https://www.lexingtonlaw.com/blog/finance/average-net-worth-by-age.html