



## **Millennials Lagging Relative To Their Parents & Grandparents - Demographics**

The Federal Reserve tracks and compiles data on all of the generational members which include the Silent, Baby Boomer, Gen X, and Millennials. The data is revealing that the millennial generation, born between 1981 to 1996, are lacking in their finances.

Fed data for the four generations shows that millennials have already accumulated nearly as much debt as Boomers and have the most use of consumer credit of all the generational groups. Millennials control just 4.6% of U.S. wealth even though they represent the largest segment of the U.S. workforce. Economists view that millennials are far behind their previous generations when it comes to finance and assets, creating anticipated financial struggles for millions.

Some credit the easy money policies enacted by the Fed as well as a robust economy for the decades that drove wealth for the GenXers and the Boomers. Millennials haven't been as fortunate to have had economic tailwinds to push them along, making it that much more difficult to build wealth and establish themselves financially.

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S&P 500 Total Return  
Last Two Months of Election Year  
(10/31-12/31)

Election Year	President Elected	Democrat/ Republican	Senate	House	S&P 500
1960	Kennedy	D	D	D	8.8%
1964	Johnson	D	D	D	-0.1%
1968	Nixon	R	D	D	0.4%
1972	Nixon	R	D	D	5.8%
1976	Carter	D	D	D	4.4%
1980	Reagan	R	D	D	6.5%
1984	Reagan	R	R	D	0.7%
1988	G.H.W. Bush	R	D	D	-0.4%
1992	Clinton	D	D	D	4.1%
1996	Clinton	D	R	R	5.0%
2000	G.W. Bush	R	R	R	-7.6%
2004	G.W. Bush	R	R	R	7.2%
2008	Obama	D	D	D	-6.8%
2012	Obama	D	D	R	1.0%
2016	Trump	R	R	R	5.3%

Sources: Federal Reserve Bank of St. Louis: Survey of Consumer Finances & Sources:

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