

The logo for 'rain' features the word in a lowercase, sans-serif font. To the left of the text is a vertical stack of thin, horizontal lines of varying lengths, creating a stylized rain effect.

rain

2026 Silver Tsunami Landscape

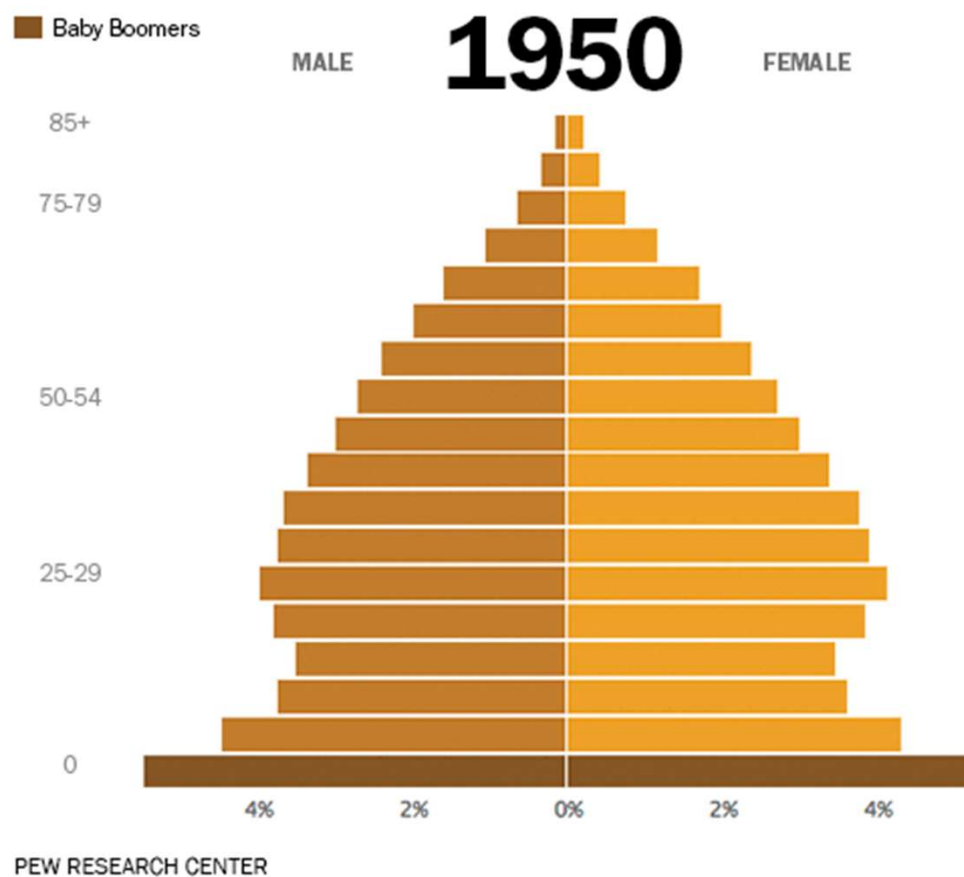
Brand & Communications Strategy

The “Silver Tsunami” is reshaping demand as Boomers age into 65+

The **Baby Boomer cohort consists of the children born from 1946 to 1964** during the post-WWII baby boom in the U.S.

- The massive shift in the population that was introduced by the baby boomers is reshaping demand across industries for the 65+ market as most of the cohort enters retirement in coming years.
- This wave in the population has been appropriately named the “Silver Tsunami”.

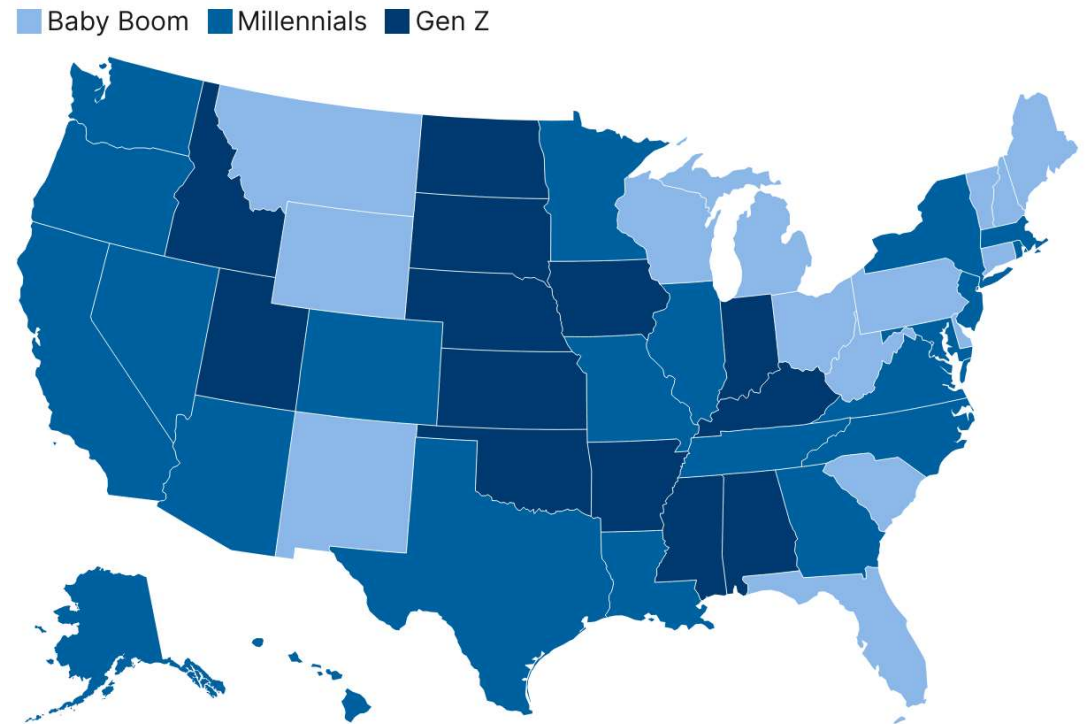
Percent of U.S. Population by Age Group, 1950-2060



Boomers remain a dominant consumer force across U.S. markets

- As of 2024 U.S. Census estimates, **Baby Boomers make up about 20% of the U.S. population**, now the third-largest generation behind Millennials (22%) and Gen Z (21%).
- Baby Boomers are largely concentrated in New England, parts of the Midwest, and especially Florida, which has the largest Boomer population in the U.S.

Largest generation in US states, 2024



As of late 2025, about **one-third** of total U.S. household wealth was **held by adults ages 70 and older.**



Baby boomers have now 'gobbled up' nearly one-third of America's wealth share, and they're leaving Gen Z and millennials behind – Fortune (2025)



Boomers remain a powerful economic force

Boomers hold over \$85 trillion in assets, accounting for a disproportionate share of U.S. household wealth.

- Despite no longer being the largest generation, **Boomers drive over a third of total consumer spending in key categories** such as CPG and QSR.
- This concentration of wealth gives Boomers continued market influence, even as they progress into retirement.

- *Baby boomers have now 'gobbled up' nearly one-third of America's wealth share, and they're leaving Gen Z and millennials behind – Fortune (2025)*
- *Generations Hub – Numerator (2025)*

Boomers are prioritizing experiences and quality of life as they age

Nearly half of Boomers indicate **they would rather spend their money while they can** than save it to pass down

- Travel remains a meaningful priority, with Boomers outspending younger generations on average.
- Many cite lifelong learning — new skills, hobbies, and passions — is a priority while aging.

Boomers are spending more than in their youth in:



Source: Paramount Advertising, 2025



**In 2026, the oldest Baby Boomers are turning 80.
By the end of the decade, nearly all Baby Boomers
will be ages 65+.**



Retirement is evolving as Boomers work longer and redefine aging

Roughly 1 in 5 adults ages 65+ remain in the workforce, signaling shifting definitions of retirement.

- Longer lifespans, better health, and less physically demanding work make extended careers more feasible.
- Continued employment often reflects engagement, fulfillment, and identity in work life.
- At the same time, economic uncertainty and longevity concerns are pushing many to delay retirement so savings stretch further.

- [Normal Retirement Age – SSA](#)
- [Here's why America's average retirement age keeps rising – USA Today \(2025\)](#)
- [Older Workers are Growing in Number and Earning Higher Wages – Pew Research Center](#)



Boomers are driving growth in digital & streaming

Boomers are now among the **fastest-growing segments watching YouTube on TV screens**, signaling a meaningful shift in how this audience consumes media.

- Social media usage among the cohort continues to rise, even as engagement plateaus or declines among younger cohorts.
- 55% of media time among adults 55–64 is now spent digitally, reflecting a major shift away from traditional channels.

- [Aging Around: Getting to Know "Age Disruptors"](#) – Paramount Advertising
- [Boomers Push Streaming Past Traditional TV as YouTube Viewership Soars 106%](#) - Yahoo Finance

Longer lifespans and rising healthcare costs are increasing **focus on financial longevity**



Longer lives are increasing financial pressure as healthcare costs rise

Adults ages 55+ account for **over half of U.S. healthcare spending** as longer lifespans extend medical needs over time.

- Healthcare inflation is outpacing overall inflation, amplifying concerns about long-term affordability and financial security.
- Roughly 1 in 10 Medicare Advantage enrollees are being forced to change plans for 2026, creating coverage instability.

Value-driven by nature, Boomers are becoming even more intentional in today's economy

Baby Boomers show the **highest levels of economic pessimism** among generations in 2026,

- Two-thirds of seniors report making tradeoffs across everyday and discretionary spending as rising costs sharpen focus on what delivers the strongest return.
- Boomers have long prioritized quality, reliability, and value, but many are applying that lens even more deliberately today.

- *An Update on US Consumer Sentiment: Embracing AI-supported Shopping* – McKinsey (2026)
- *Golden Years, Growing Costs: New Survey Reveals Seniors' Difficult Trade-Offs* – Chapter (2026)
- *Baby Boomers' Spending Habits in 2026* – GWI (2026)
- *Generations Hub* – Numerator (2025)



Boomers in 2026: What It Means for Brands

Balance Aspiration With Reassurance

Boomers want to live fully today while remaining **mindful of long-term financial security**.

Rising healthcare costs and longer lifespans are reshaping spending decisions.

- Inspire exploration and possibility while acknowledging real-world tradeoffs given financial pressures of aging

Lead with Value, Not Just Price

Boomers aren't just looking for the lowest price, **they're prioritizing real value, both practically and emotionally**.

This includes investing in experiences, travel, and lifelong learning that enhance quality of life.

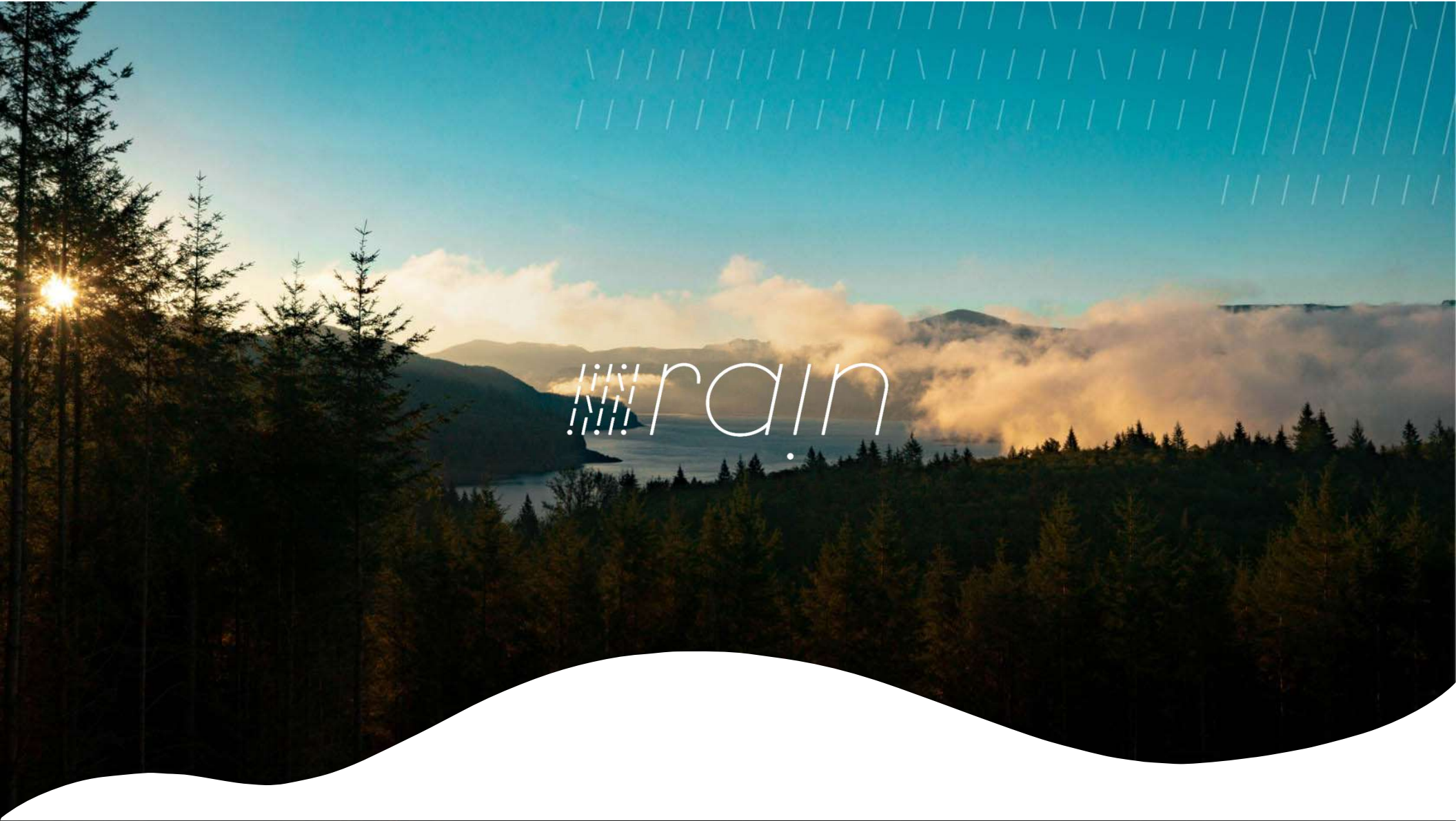
- Position offerings as delivering both functional value and meaningful life impact

Reflect How Boomers See Themselves

Boomers reject outdated "senior" stereotypes and **expect to be portrayed as active, capable, and digital participants**.

They are increasingly "ageless consumers," driven more by values, purpose, and shared experiences than age alone.

- Creative should not feel defined by age, but feel optimistic and reflect the diverse experience of the Boomer cohort,



rain