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## [Boomer Retirement Wave Impacts Muni Bonds.](#)

By some estimates, 11,000 baby boomers retire each and every day. For those keeping score at home, that works out to be 4.1 million boomers leaving the traditional workforce every year. Some move over to part time work or other jobs that aren't as time-consuming as their traditional careers. Still, the point is that a lot boomers are leaving the workforce, and that trend will continue for the foreseeable future. There are implications in that retirement wave for advisors and fixed income investors, particularly those considering municipal bonds and the related ETFs.

Arguably overlooked in the baby boomer retirement wave is its impact on specific areas of municipal bond credit, namely debt issued by hospitals and senior living facilities run by states and cities.

“Rather than creating broad-based tailwinds, these demographic shifts are driving increasing divergence across issuers,” noted Jennifer Johnson of Franklin Templeton. “The sectors most directly exposed, hospitals and senior living, are experiencing the Silver Tsunami in very different ways, making bottom-up credit selection, revenue mix analysis and regional positioning increasingly important for municipal bond investors.”

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