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US Boomers Embrace Long-Term Hold Strategy

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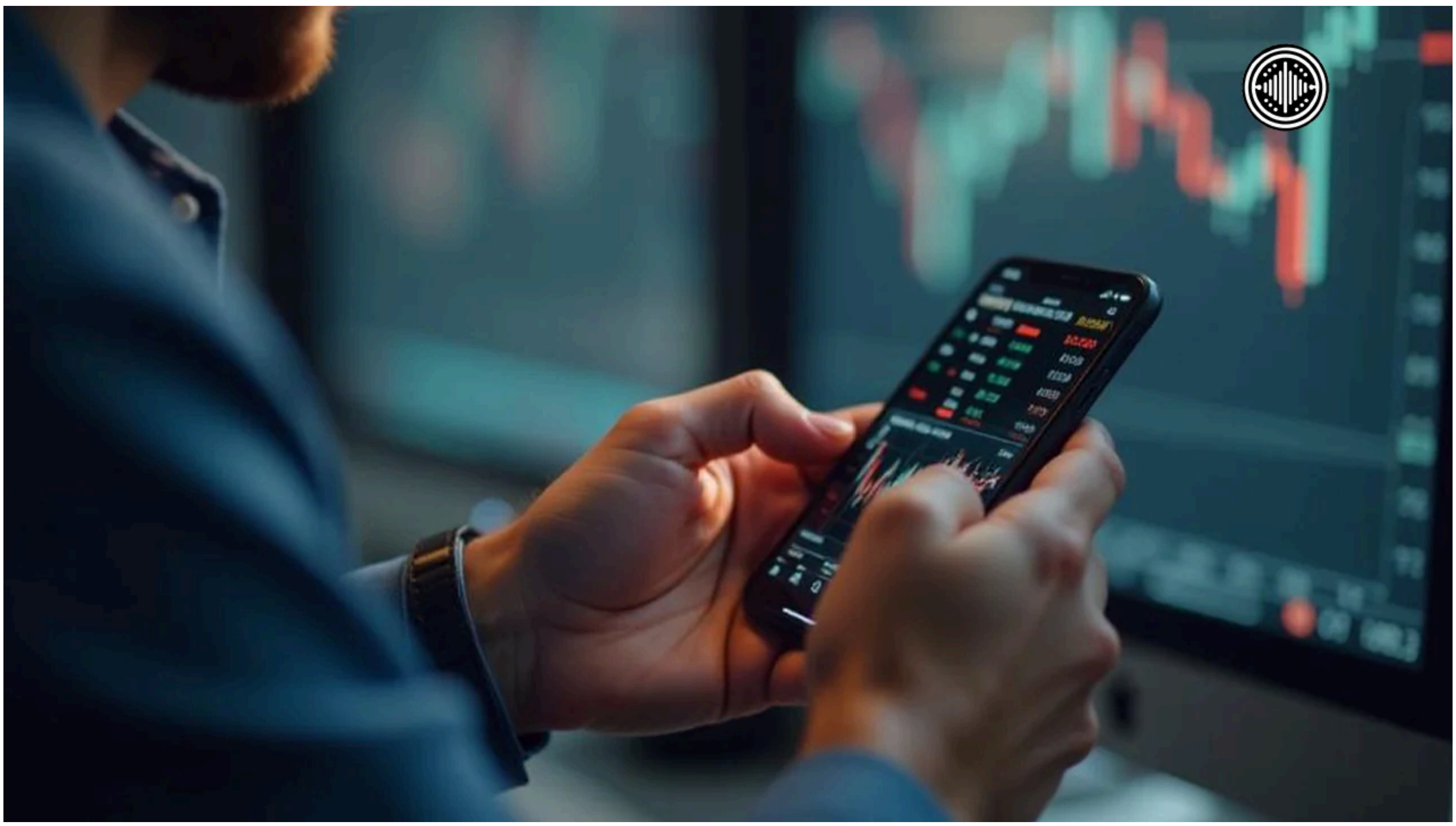

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In a volatile financial world driven by instant trades and digital speculation, many American Baby Boomers are proving that slow and steady investment habits still hold value. Their long-term, low-turnover portfolios, reminiscent of the modern crypto mantra “HODL” (Hold On for Dear Life), mirror a buy-and-hold philosophy that has weathered decades of economic change.

Unlike Gen Z and Millennials, who are more inclined to tweak their holdings frequently, a growing number of older American investors have continued to stay the course with long-held positions in blue-chip companies. Analysts say this strategy has its roots in the lessons of the 2008 financial crisis and the massive public floats of the 1990s.

“These investors are remarkably resilient,” said Edward McClain, senior analyst at a New York-based wealth advisory firm. “They lived through the dot-com bubble, the housing crash, and the COVID-19 market panic. The fact that many stuck with their core holdings shows the power of conviction investing.”

The term “HODL” was originally a typo in a 2013 Bitcoin forum, but it has since become a shorthand for the kind of long-term strategy many Baby Boomers already practice. While young crypto investors may cling to digital assets during downturns, older Americans often apply the same mindset to traditional stock companies like ExxonMobil, Johnson & Johnson, or Procter & Gamble.

A recent Fidelity study found that 68% of Baby Boomers review their portfolios quarterly, but less than 20% make significant trades. “They’ll trim their exposure rather than sell outright,” said McClain. “Especially with dividend stocks, there’s an emotional and financial incentive to keep holding.”

The current generation of retirees accumulated most of their wealth during America’s economic expansion in the 1980s and 1990s. Many also participated in key IPOs, acquiring shares of companies like Apple and Microsoft at low cost.

“This group benefited from a period of high interest rates in savings accounts and defined-benefit pension plans, which gave them a foundation for investing without taking extreme risks,” said Donna Howard, an independent financial planner in Dallas.

Moreover, their experiences during the Great Recession shaped their attitudes toward volatility. Having seen stocks rebound after steep declines, many Boomers gained confidence in the long-term resilience of the market.

By contrast, younger investors, especially those under 35, often rely on mobile apps like Robinhood and Public, which promote frequent trading through user-friendly interfaces and real-time data. A Bankrate survey showed that 61% of Gen Z investors make trades at least once per month, compared to just 15% of Boomers.

“The barriers to entry have dropped dramatically,” said Mark Reynolds, director of financial education at a California-based investment firm. “Back then, you needed a broker. Now, it’s a few taps on your phone.”

He also points out that younger workers are typically investing smaller amounts and building portfolios gradually with each paycheck. This behavior explains the frequent activity, which often reflects contributions more than speculation.

While the buy-and-hold approach remains popular among older Americans, some analysts caution that it may not suit everyone in today’s environment. Rising inflation, higher interest rates, and global instability require modern investors to remain alert.

Still, long-term investment is backed by data. Research from the University of Chicago found that investors who trade less frequently tend to outperform those who chase short-term gains.

“Patience pays off more often than not,” said Reynolds. “It’s not about guessing the top or bottom, but about owning quality assets and giving them time.”

Younger generations have also shown greater interest in exchange-traded funds (ETFs), which provide diversification and thematic exposure at lower costs. ETFs make it easier to adjust strategies without overexposing oneself to individual stock risk.

“Tools have changed, but the principles remain the same,” McClain noted. “Whether it’s an ETF or a utility stock, the goal is to stay invested and avoid emotional decisions.”

For many Boomers, holding onto assets that have provided reliable returns over decades is not just a habit; it is a rational strategy grounded in experience.