

By William H. Frey

Baby Boomers and the New Demographics of America's Seniors

We know baby boomers are quickly approaching age 65, but how will their tendency to age in place affect the makeup of our cities and suburbs, and the approaching generational ethnic divide?

In the wake of minimal growth in the senior (age 65 and older) population during the 1990s, and modest gains during the recent past, the leading edge of the huge baby boom generation starts crossing the age 65 marker in 2011—a pattern that will continue over the next twenty years (see Figure 1 on page 29).

During each earlier stage of their lives, baby boomers seem to have broken the mold in terms of their aspirations, accomplishments, and lifestyles (Jones, 1980; Hughes and O’Rand, 2004). There is no reason to expect that this generation will not continue to shatter precedents as large numbers of its members march into seniorhood.

Many policy makers, government officials, and marketers are aware that the

baby boom “pig” is progressing toward the tail end of the python. But they do not understand how its impact will differ across the country. Projections from where “pre-senior” baby boomers have been living in the past decade suggest that the fastest growth in the senior population will happen in spots not traditionally associated with seniors—previously youthful sections of the sunbelt and the suburbs. In contrast, more slow-growing areas—the snowbelt and older cities—will see less growth in their already large senior population.

America’s older population also includes the World War II generation, which entered the 65-years-and-older category in the past decade. This generation represents a transition between the retirees born

during the Depression and the impending baby-boom retirees. Not only is this generation larger than its Depression-era cohorts, but it also benefited from the economic prosperity that followed the war, reflected in improved access to education, steady jobs with generous pensions, and an ability to achieve home ownership at an early age. Where this cohort continues to age in place, it will become a significant component of our future older population.

Over the next two decades, there also will be a selective youth bubble in different parts of the country because of recent in-migration of young people of childbearing age and the influx of immigrant minorities who are younger and have higher fertility rates (Jacobsen and Mather, 2010). Because the younger

portion of the population is more racially diverse than the baby boomer–dominated senior age groups (Frey, 2006), areas where both demographic trends are taking place may experience a growing cultural generation gap when it comes to issues such as community preferences and spending.

After introducing America’s new generationally driven aging demographic structure, this

article will profile recent state and metropolitan shifts of the age-65-and-older population. Following this will be an examination of impending population growth as the baby boom generation enters ages 55 to 64—a precursor to what is in store for the country once the baby boomers begin turning age 65. The focus then turns to a distinctive spatial consequence of this trend: the graying of the

suburbs. This will be followed by an examination of cultural generation gaps that are likely to emerge between a youth population that is increasingly made up of minorities, and the largely white senior population with few family connections to them.

Generationally Driven Aging

The next two decades will see a rapid rise in America’s senior population as the baby boom generation, born between 1946 and 1964, passes age 65. A precursor to this growth was seen in the previous decade as the leading edge of baby boomers (those born between 1946 and 1955) entered the group of people ages 55 to 64 years. As Figure 2 shows, this population expanded by nearly half between 2000 and 2010. The growth of the age 45- to 54-year-old group by nearly one fifth can be attributed to the second part of the baby boom (those born between 1956 and 1965), who will not become ages 65 and older until 2020 to 2030. As shown in Figure 1, the ascension of these two parts of the baby boom will inflate the size of the age-65-and-older population during the next two decades.

The aging of the baby boom generation is noteworthy not only because of its size, but also because its members’ social and demographic profile contrasts sharply with earlier generations. Baby boomers are

Figure 1.

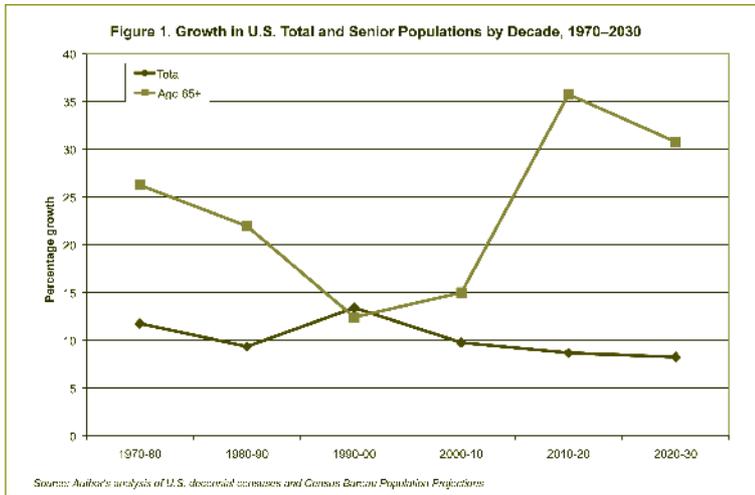


Figure 2.

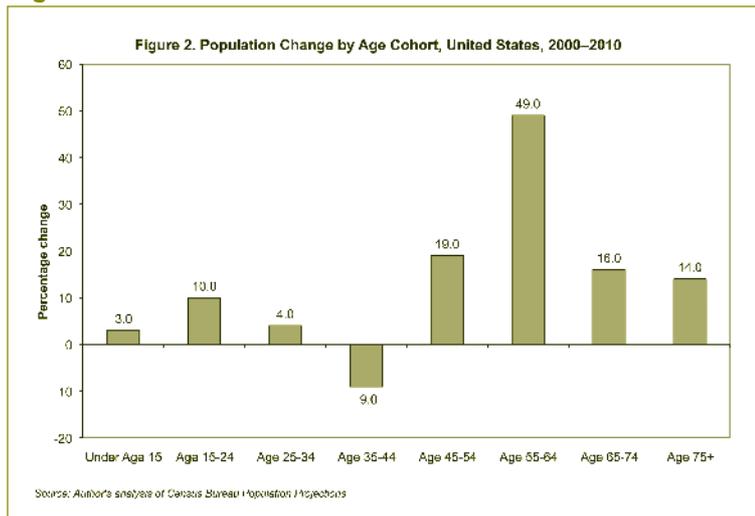


Table 1.
Social and Demographic Profile for 55- to 64-Year-Olds,
United States, 1980, 1990, 2000, and 2009*

	1980	1990	2000	2009
	(percentage)			
Married Couple Family	65.8	62.8	59.3	57.2
College Graduate	10.9	16.0	22.6	31.7
In Labor Force				
Men	71.4	66.9	65.6	70.5
Women	41.6	45.6	50.9	60.1
Race/Ethnicity				
Percent White**	87.1	82.5	78.7	75.8
Percent Minority	12.9	17.5	21.3	24.2

*Household heads or persons **Non-Hispanic white

Source: Author’s analysis of U.S. decennial censuses and 2009 Current Population Survey

more highly educated, have a higher percentage of women in the labor force, are more likely to occupy professional and managerial positions, and are more racially and ethnically diverse than their predecessors. This is indicated in Table 1, which shows how the characteristics of the nation’s age 55- to 64-year-old populations changed in 2009 as they were hit by the early wave of baby boomers.

There are other differences between the generations. Higher rates of separation and divorce, and lower rates of marriage, mean that fewer baby boomers today belong to married-couple households, and more may experience greater financial hardship as a result (Hughes and O’Rand, 2004). Compared to earlier generations, baby boomers also have fewer children (Frey, 2006). Thus, today’s popula-

tion that is just under age 65 may remain more divided over time between those who will live comfortably and those who will have fewer monetary resources available to them during retirement.

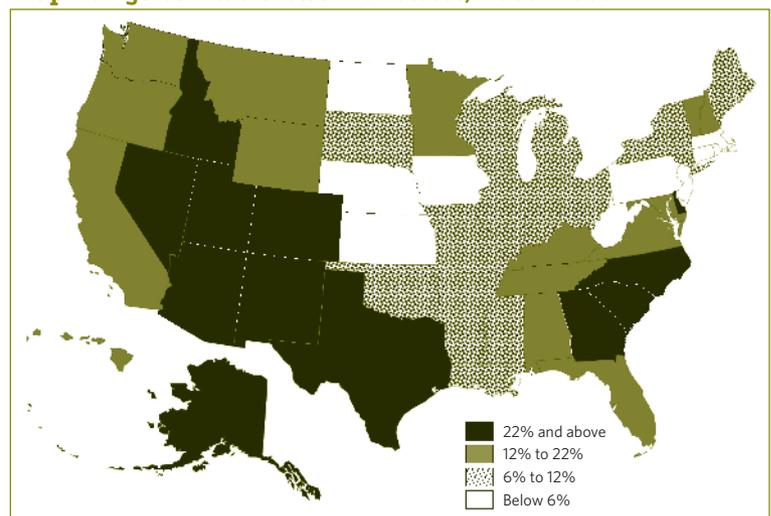
Of course, the rise of other generations is of note: one is the generation born between 1936 and 1945 (surrounding

World War II), which had begun to turn ages 65 to 74 in the decade from 2000 to 2010. While not nearly as large as the younger baby boom generation, this group has driven recent overall senior growth. This shift provides an overview of parts of the country where the elder population is growing and where elders are concentrated—in areas that only occasionally overlap.

High and Low Senior Growth Areas

The uneven growth during 2000 to 2009, shown by state, in the population that is age 65 and older is depicted in Map 1. The map illustrates that the fastest growing states for seniors are located in the West and, to a slightly lesser extent, in the Southeast. Alaska and Nevada had a dramatic increase in their elder populations of more than 38 percent, followed

Map 1. Age 65-Plus Growth for States, 2000–2009



by lesser but substantial increases in Utah and Arizona. Close behind are eight other western and southern states.

Senior populations have begun to spread beyond areas usually thought of as retirement magnets, such as Florida. At the same time, there is a broad swath of states, largely in the Midwest, parts of the Northeast, and the interior South that had 2000 to 2009 growth rates of those older than age 65 below the national rate of 12.8 percent (including a loss of seniors for Rhode Island).

Metro areas follow a similar sunbelt-snowbelt growth distinction (see Table 2). Interior West and South metros—Raleigh, Provo, Austin, Atlanta, and Boise—lead all others with 2000 to 2009 senior growth rates exceeding 39 percent. A total of thirty-four areas, mostly in the sunbelt, had an increase in their populations of those seniors by more than 20 percent in the first nine years of the decade. In contrast, forty of the nation’s 102 largest metropolitan areas registered senior growth below the national average. These areas are located mostly in the Northeast and Midwest. Eight, led by Scranton, Pittsburgh, Youngstown, and Buffalo had declining senior populations in 2000 to 2009.

The explanation for the differences between areas with fast- or slow-growing senior populations has less to do with

Table 2.
Metropolitan Area Growth Rankings for Age 65+ Population, 2000–2009

Rank	Name	Percent Change
Fastest-Growing Large Metropolitan Areas*		
1	Raleigh-Cary, NC	51.6
2	Provo-Orem, UT	48.1
3	Austin-Round Rock, TX	46.7
4	Atlanta-Sandy Springs-Marietta, GA	43.1
5	Boise City-Nampa, ID	39.0
6	Las Vegas-Paradise, NV	37.1
7	Orlando-Kissimmee, FL	36.1
8	Dallas-Fort Worth-Arlington, TX	35.3
9	Houston-Sugar Land-Baytown, TX	34.2
10	Charleston-North Charleston-Summerville, SC	33.6
Slowest-Growing Large Metropolitan Areas*		
1	Scranton--Wilkes-Barre, PA	-8.9
2	Pittsburgh, PA	-5.6
3	Youngstown-Warren-Boardman, OH-PA	-4.2
4	Buffalo-Niagara Falls, NY	-4.2
5	New Orleans-Metairie-Kenner, LA	-2.1
6	New Haven-Milford, CT	-0.5
7	Providence-New Bedford-Fall River, RI-MA	-0.5
8	Cleveland-Elyria-Mentor, OH	0.0
9	Bridgeport-Stamford-Norwalk, CT	1.6
10	Springfield, MA	1.8

*Among 102 metropolitan areas with 2009 populations of greater than 500,000
Source: Author’s analysis of U.S. Census Bureau Population Estimates

recent senior migration than with selective “aging in place.” The latter refers to the ascension of existing under-65 populations into the 65-and-older category during this 2000 to 2009 period. Thus states and metro areas with the largest aging-in-place populations typically accumulated large numbers of past migrants during their working ages who stayed put in these areas as they got older. This is certainly the case for many sunbelt states, such as Nevada and Texas, which

gained large numbers of working-age migrants in the past several decades.

Areas with fast-growing, aging-in-place populations tend to have seniors with higher incomes and education levels and a population that is still in their “young elderly” ages, due to the selective nature of past migration to these states and metro areas (Frey, 2007). In contrast, metro areas that have lost migrants during their working-age years have smaller populations to age in place

during their senior years. Many of these areas are also sustaining slow growth or net out-migration of their seniors, leading directly to stagnant elderly population growth.

High and Low Senior Concentrations

When examining the geography of 65-years-and-older populations, there is an interesting contrast. Areas that exhibit the fastest senior growth are not necessarily the ones with the highest percentage of seniors. This can be seen by contrasting Map 1 with Map 2, which groups states by senior shares of their total populations in 2009. With few exceptions (such as Florida), states with the highest senior shares also tend to be those with the slowest growth. Pennsylvania, for example, holds the fourth highest share of seniors of all states—15.4 percent—but, at 1.4

percent, it is the fourth lowest among all states in senior growth rate from 2000 to 2009.

The reason for this is that states with high senior shares have typically experienced one or more decades of sustained declines among their younger populations. This leaves seniors, who are far less mobile than people in their 20s or 30s, behind. In fact, many of the states with large shares of a population that is age 65 and older tend to have more citizens who are ages 75 and older.

For these economically stagnant states, even the young seniors are more likely to leave, so that the social and demographic profiles of senior populations will show high shares of seniors in their late 70s and 80s. Public expenditures required for maintaining the health and providing the social supports for older seniors in many of these states may be

higher than in states with more youthful seniors.

Florida is an exception. It registered the highest senior share of any state at 17.2 percent (the national percentage is 12.3). However, this was not a result of the out-migration of young people, but from decades of attracting seniors from other parts of the country. As such, the Sunshine State continues to grow in both its young senior and mature senior segments.

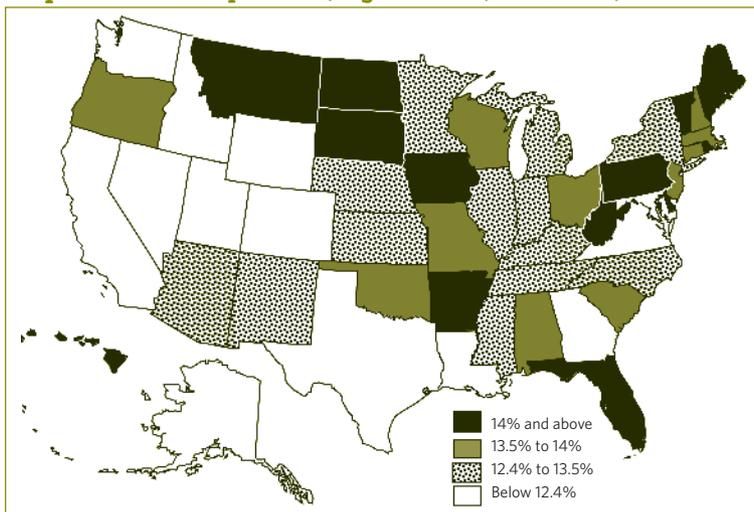
This pattern for states is amplified for metro areas. Florida metros, led by Bradenton-Sarasota at 27 percent, represent five of the top seven areas with the highest share of seniors. Yet among the thirty-six metros with senior shares exceeding 13 percent, most are located in the Northeast and Midwest.

At the other extreme are states and metros with low shares of senior concentrations. These are usually areas that experienced recent rapid growth of those ages 65 and older, along with continued growth in their younger population. Thus Provo, Austin, Dallas, Houston, Atlanta, and Raleigh have senior shares below 9 percent of their populations, though at the same time they are among the leaders in senior population growth.

Seniors in Queue: Leading Edge Boomers

During the past decade, the leading edge of the much

Map 2. Percent Population, Age 65-Plus, for States, 2009



heralded baby boom has been replacing the World War II generation in the cohort of people who are 55 to 64 years old. Where this group is growing fastest today coincides with the areas where senior growth will dominate in the decades to come.

States experiencing the fastest growth in the pre-65 age group since 2000—including Colorado, Utah, Oregon, Washington, Idaho, Arizona, Nevada, and Alaska—form a solid wall in the West, each increasing its age 55-to-64 populations by more than half. States exhibiting lowest growth rates tend to be located in parts of the Northeast, Midwest, and Deep South. Yet, even slow-growing states are still showing significant increases in their pre-senior populations (i.e., greater than 30 percent for Arkansas, Oklahoma, Mississippi, West Virginia, New York, and Pennsylvania).

The pre-senior population differs somewhat in its social and demographic composition between fast-growth and slower-growth parts of the nation. In particular, states with the fastest pre-senior growth have higher shares of college graduates and persons with some college education in that group. They have smaller shares of African Americans, such that Hispanics and Asians are the primary minorities in the age 55-to-64-year-old group in these states (Frey, 2006).

Not surprisingly, the metropolitan areas showing the fastest growth in pre-seniors from 2000 to 2009 are located disproportionately in the South and West. Because of their high employment growth over the last several decades, as well as their increasing lure for pre-retirees, areas such as Austin, Provo, and Raleigh lead all other metros in the growth of the population of people age 55 to 64 years—each exceeding 85 percent (see Table 3). Also on the fast-growing list are areas

with lifestyle attractions, cities such as Boise, Idaho, Portland, Ore., and Madison, Wis.

In thirty-nine large metropolitan areas—including Atlanta, Houston, Denver, Phoenix, Seattle, and Minneapolis-Saint Paul—the pre-senior population increased by more than half from 2000 to 2009. Yet because the huge baby boom generation that is inflating pre-senior growth everywhere, even in metros showing the lowest pre-senior growth—areas such as Scranton, Youngstown, and

Table 3.
Metropolitan Area Growth Rankings for Age 55- to 64-Year-Old Population, 2000–2009

Rank	Name	Percent Change
Fastest-Growing Large Metropolitan Areas*		
1	Austin-Round Rock, TX	93.1
2	Provo-Orem, UT	88.6
3	Raleigh-Cary, NC	86.2
4	Boise City-Nampa, ID	77.1
5	Colorado Springs, CO	72.3
6	Atlanta-Sandy Springs-Marietta, GA	71.1
7	Portland-Vancouver-Beaverton, OR-WA	69.8
8	Madison, WI	68.7
9	Durham, NC	67.7
10	Houston-Sugar Land-Baytown, TX	66.0
Slowest-Growing Large Metropolitan Areas*		
1	Bridgeport-Stamford-Norwalk, CT	25.1
2	Scranton--Wilkes-Barre, PA	28.7
3	Dayton, OH	29.4
4	Palm Bay-Melbourne-Titusville, FL	30.1
5	San Jose-Sunnyvale-Santa Clara, CA	30.2
6	Youngstown-Warren-Boardman, OH-PA	30.6
7	Buffalo-Niagara Falls, NY	30.7
8	New Orleans-Metairie-Kenner, LA	31.8
9	New York-Northern New Jersey-Long Island, NY-NJ-PA	31.8
10	Pittsburgh, PA	32.6

*Among 102 metropolitan areas with 2009 populations of greater than 500,000
Source: Author’s analysis of U.S. Census Bureau Population Estimates

Buffalo—senior populations had increased by more than 25 percent from 2000 to 2009.

Projected Senior Growth

Just as the early wave of baby boomers swelled the ranks of the 55-to-64-year-old age group in the twenty-first century's first decade, they will begin to swell the ranks of senior populations over the next two decades. Map 3 displays the projections of baby boomer-induced senior growth over the period of 2010 to 2030. These are based on Census Bureau projections that assume present migration patterns and underlying aging of the population (U.S. Census Bureau, 2005).

Fast growth (of more than 90 percent) for seniors is projected to occur across a swath of states in the West, along with Texas, Georgia, and Florida in the South. Not

surprisingly, Arizona tops the list with projected elder population growth of 157 percent. Meanwhile, a large number of states in the nation's interior will exhibit much lower growth (less than 55 percent) in their senior populations. Yet due to baby boomer ascendance into seniorhood over this period, even Pennsylvania, the state with the slowest growing senior population, will register a 45 percent gain (Frey, 2007).

Graying of the Suburbs

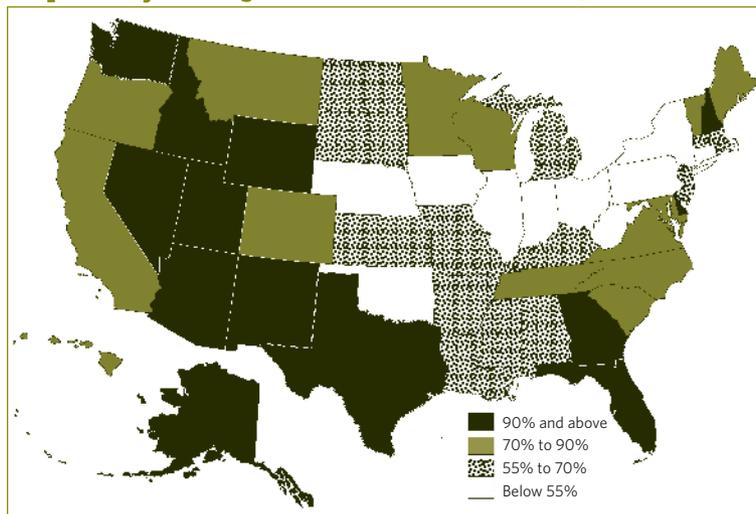
Just as the country as a whole will age when baby boomers start entering their senior years, this will also be the case for the suburbs. In some ways, baby boomers could be called the first suburban generation, as their parents began populating the nation's burgeoning suburbs in the immediate postwar period. It is not surprising that the baby

boomers, along with elders who are the age of baby boomer parents, are the most likely of all metropolitan residents to reside in the suburbs (Frey, 2007). Given the recent trend that has these seniors aging in place beyond age 45, it is significant that 39 percent of suburban residents near the nation's largest metropolitan areas are either baby boomers or older than baby boomers—compared with 34 percent in 2000, and 35 percent in their respective cities.

Although baby boomers have driven the recent growth of persons ages 55 to 64 and 45 to 54, this growth is higher in the suburbs than in primary cities, showing a 47.1 percent versus 39.6 percent increase in population in the suburbs over cities and a 24.3 percent versus 15.7 percent increase, respectively. In other words, the suburbs will be home to an older population more so than they were in the past.

What are the future prospects for suburban senior population gains? Using the same methodology employed for states in Map 3, urban and suburban elder populations are projected for four metropolitan areas: New York, Philadelphia, Chicago, and Los Angeles (Frey, 2007). Data constraints require that we look at counties rather than cities. For Chicago, the urban county reflects Cook County, which contains the city of Chicago; for Los Angeles,

Map 3. Projected Age 65-Plus Growth for States, 2010–2030



Calif., the urban county is Los Angeles County, which contains the city of Los Angeles. Urban counties of New York (the five boroughs) and Philadelphia (Philadelphia County) coincide with the central cities for those metropolitan areas.

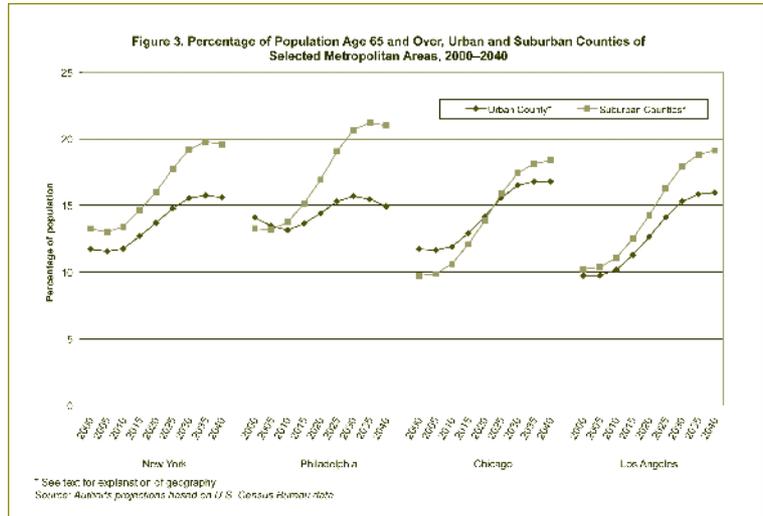
In each of these metropolitan areas, the next few decades will bring faster aging of populations in the suburbs than in the cities. As shown in Figure 3, the share of the population ages 65 and older is today somewhat higher in Chicago’s urban county than in its suburbs, roughly equivalent between cities and suburbs in Philadelphia and Los Angeles, and slightly lower in New York City than in its suburbs. By 2040, however, each of these suburban areas—once identified as the preserve of young families with children—will contain more seniors than its respective city.

Cultural Generation Gaps

One of the distinguishing features of the national population is one of a growing, racially diverse younger age group juxtaposed against a largely white older population. This suggests that, in time, there will be an ascension of immigrant minorities as the younger generations age into adulthood and, later, into old age.

For the present, however, something of a cultural generation gap is emerging in areas that are attracting Hispanics

Figure 3.



and Asians. This gap occurs when the child and young adult populations take on a far greater minority presence than do older, middle-aged, and elder populations.

The cultural generation gap is noticeable at the national level, where 44 percent of the child (under age 18) population is minority compared with 20 percent for the senior (age 65) population. Metropolitan areas with the highest cultural generation gaps show the sharpest minority difference between their child and older adult populations (see Table 4, page 36). In all but one of these metropolitan areas, the younger-than-age-18 population is minority white. At the same time, the senior populations in each is majority white, and, in most cases, decidedly so. Riverside, Calif., shows a particularly sharp distinction; about seven in ten children are

non-white, while almost the same percentage of age-65-and-older residents is white. Phoenix, long a haven for retiree migrants from the Midwest, also shows sharp disparities between the number of whites in its senior population compared with the number of minorities in its youth population.

In these areas and others, a looming divide could occur between the racial and ethnic profiles of the younger and older parts of the population. Future generational competition may arise with claims over public resources (e.g., funding for schools versus elder services), not only because of the distinctly different generations occupied by the various age groups, but also because of the strong cultural distinction between young adults and their children—mostly minority and usually Hispanic and Asian in

Table 4.
Metro Areas with Largest Cultural Generation Gap

RANK	Metro Area*	Percent Minority		Gap
		Under Age 18	Age 65+	
1	Phoenix-Mesa-Scottsdale, AZ	56.2	14.8	41.5
2	Riverside-San Bernardino-Ontario, CA	73.2	33.0	40.2
3	Tucson, AZ	60.7	20.6	40.1
4	Fresno, CA	77.2	38.7	38.5
5	Bakersfield, CA	70.5	32.4	38.0
6	Modesto, CA	63.2	26.0	37.2
7	Cape Coral-Fort Myers, FL	44.0	7.6	36.4
8	Stockton, CA	72.6	38.4	34.2
9	Dallas-Fort Worth-Arlington, TX	58.4	24.3	34.1
10	San Diego-Carlsbad-San Marcos, CA	63.3	29.3	34.0

*Official metro names are shortened.
Source: Author’s analysis of 2008 American Community Survey

these areas—and the needs of the overwhelmingly white senior population.

Aging Ahead

Current and future geographic shifts of America’s senior and pre-senior populations hold important implications for America. Emerging senior populations will break with those of the past, not only in terms of their size, but in their educational profiles, their household diversity, their greater gender equality, and their potential for economic inequality. These distinct social and demographic attributes will be magnified by the sheer size of the baby boom age wave, which will transform metropolitan, city, and suburban populations in both growing and declining parts of the country.

What are the local and regional ramifications of this impending transformation? With baby boomer–dominated pre-senior populations now residing in metropolitan areas and suburbs of the South and West in large numbers, we can expect relatively affluent older populations to emerge in areas like Charlotte, Dallas, and Atlanta—places heretofore known primarily for their youthful profile. These popula-

Policy makers, government officials, and marketers are aware that the baby boom “pig” is progressing toward the tail end of the python.

tions may create a demand for new types of housing and cultural amenities, and may continue to fuel the economic and civic growth of these areas

as people remain involved in the labor force.

On the other hand, slow-growing metropolitan areas, mostly in the Northeast and Midwest, will also have greater aging populations, but with slow growth or even declines in their younger populations. Compared to the first group, these areas will be home to disproportionately older seniors who are less financially affluent and in poorer health. These populations may require greater social support, along with affordable private and institutional housing and accessible healthcare providers. To the extent that these resources are now more focused on central cities, suburbs may need to cooperate more actively with their urban neighbors to meet the needs of these aging-in-place populations.

Population change across the nation’s landscape over the next few decades will feature an uneven but universal growth of the senior population, and will present new challenges for all communities (such as facing a cultural generation gap).

Tracking the trajectory of these changes will be relatively straightforward for most areas, because extant households will provide the primary source of

their elder growth. Leaders in the public and private sectors should thus be poised to evaluate how the impending explosion of seniors shapes demand, as the baby boomers once again drive economic and social change in America. 🌿

William H. Frey, Ph.D., is a demographer and Senior Fellow with the Brookings Institution in Washington, D.C., and Research Professor with the Population Studies Center, Institute for Social Research, at the University of Michigan, Ann Arbor.

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COMING UP IN
Winter
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Developing a Workforce to Care for an Aging Society: Challenges and Opportunities

Robyn Stone, **Guest Editor**

Having a quality healthcare workforce trained to provide care for older adults is crucial. Workers trained in geriatrics are poised to be the most successful in implementing the Affordable Health Care Act. The Winter 2010–11 issue of *Generations* addresses the challenges and the opportunities of developing and sustaining a health- and long-term-services and supports workforce to meet the current and future needs of America's rapidly growing aging population. Included in the issue are firsthand accounts from geriatrics professionals who reveal why they are passionate about working with older adults and about promoting their profession to others.

Generations