SPECIAL REPORT

America's Regional Demographics in the '00s Decade:

The Role of Seniors, Boomers and New Minorities

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Executive Summary

In the first decade of the 21st Century, it is becoming clear that America's demography will become far more multifaceted than we have known in the past. Two of the main demographic engines, propelling these changes, are discussed in this report: first, we examine the rise in America's senior population, which will be propelled by the beginning wave of aging Baby Boomers; and second, the rise of new minorities, Hispanics and Asians, that is propelled by the huge, recent immigration to the United States. Both of these trends will exert strong impacts on our society and economy for years to come. The purpose of this report is to show how these changes are now playing out nationally and across America's regions. As the report reveals, the sharp demographic shifts that were heralded right after the 2000 Census was taken were just the tip of the iceberg, and only a few years later America has changed even more dramatically in ways that make these demographic segments important ones to watch. They reflect new ways to look at America's consumers, voters and communities of citizens that are segmented across our national landscape.

Following the report's introduction, Part II of the report focuses on the upcoming age wave and begins by profiling today's senior population: how it is unique from those in recent periods, and how it is spread across the national landscape. It then turns attention to the 'pre-senior' age group, 55–64, the early Baby Boomers that are occupying this decade. The uniqueness of their demography and geographic shifts compared to the past are discussed, along with speculation about what this means for the size and character of the nation's seniors in subsequent years. Our discussion of aging then moves to a more specific

examination of future spatial shifts for seniors, by presenting projections for different areas and their key underlying components: aging in place and migration. These components determine the uneven nature of the large senior growth that different states, metropolitan areas, cities and suburbs will experience over the coming decades. This is followed by an examination of population shifts between central cities and suburbs of the older population. We address the question: how will cities benefit, demographically, from these senior migration and aging in place patterns?

Among the findings from this part of the study is an interesting contrast: states that exhibit the fastest senior growth are not necessarily the ones that have the highest percentage of seniors. The reason is that states with high senior shares have typically experienced one or more decades of sustained declines in their younger populations. This leaves seniors, who are far less mobile than people in their 20s and 30s, remaining behind. In fact, many of the states with large shares of seniors tend to have more seniors in the mature senior age group of 75 and above.

Another finding from our projections shows how the mix of aging in place versus migration affect areas quite differently. States like New York, which have relatively low aging in place and substantial out-migration of seniors, will exhibit relatively lower levels of senior growth, compared with states like Arizona which rank high on both measures. Yet even states like New York will see sharp gains in their senior populations as the baby boom generation reaches its senior years.

Suburban seniors are much less diverse on demographic attributes than those living in cities. In older cities in the Northeast and Midwest, the differences are even more pronounced. Among pre-seniors, suburban residents are decidedly more well off economically in terms of educations and income and substantially more likely to live in married couple families than their city counterparts.

We also show that as baby boomers enter seniorhood, suburban areas will undergo a substantial aging. In projections of Philadelphia and Chicago, for example, suburbs begin to age faster than cities, even though both cities start out having older populations than their suburbs.

Part III of this report focuses on America's new minorities, Hispanics and Asians, as recent immigration serves to swell their ranks. We profile both of these groups with respect to key demographic attributes, their impact on migrant populations in the United States, and how their rapid dispersal is affecting racial and ethnic diversity in different parts of the country.

This geographic dispersal is broad, especially for Hispanics whose members now comprise at least 5 percent of the population in 1 out of 3 of the nation's counties. At the same time, many Asians and Hispanics remain clustered in traditional 'immigrant magnet' metropolitan

areas. It is in those areas where these new minorities comprise significant shares of the market. The rise of these groups has raised the question: Do businesses, politicians and public servants need to be more facile in Spanish or Asian languages to succeed in these areas? Yet, recent data show that the vast majority of Hispanics and Asians speak English at home, and those that do not, can communicate in English very well.

These new minorities are also relatively young compared with the rest of the population, suggesting that racial generation gaps are emerging in areas where they live in large numbers. That is, young adults up to age 40 in these areas, show a strong representation of new Hispanic and Asian households, whereas the 'over 40' crowd is still dominated by white and black Baby Boomers.

In contrast to the new minorities, we see distinct patterns of residence for African Americans and whites. The former group continues the strong 1990s tendency to relocate back to the South countering the opposite movement which characterized much of the 20th Century. This shift is enlarging African American populations in 'New South' economic growth engines like Atlanta, GA, Orlando, FL, Charlotte, NC, as well as strong traditional magnets such as Washington, DC, Dallas and Houston, TX. In addition, there has been a dispersal of African Americans to other rapidly growing areas outside the South region including Las Vegas, NV and Minneapolis, MN.

In comparison to the other race and ethnic groups, we see that the white Americans' population shifts are heavily dominated by domestic migration. With lower fertility and lower immigration, white geographic shifts are more like a 'zero sum' game. That is, in migration dominated gains of whites in some areas are countered by out-migration dominated losses in others. Whites tend to relocate toward the interior West and the Southeast. Areas with extensive gains include Phoenix, AZ, Atlanta, GA, Dallas, TX, Las Vegas, NV and interior counties of California. White shifts for the first part of the 2000–10 decade appear to be driven by higher housing costs on the coasts.

The last part of this report puts these findings in context and presents a typology intended to serve as a "roadmap" for understanding the demographic dynamics of Baby Boomer induced aging and immigrant induced new minority growth, and their effects on the markets in different parts of the country. They include 11 "New Minority" states, where Hispanics and Asians are and will continue to be a predominant part of the population; 13 Faster Growing states, with considerable white and minority growth, areas that take on a traditional suburban development feel; 7 "White-Black Slower Growing" states, located in both the Midwest and South where African Americans represent the major minority and there is slow growth overall; and 20 "Mostly White Slower Growing" states, which, while not gaining seniors or Boomers at a fast rate, will experience the most significant aging due to the out-migration of their younger populations.

Overall, the results show that as the United States progresses further into the 21st Century, there will be both 'younging' and 'aging' in different parts of the country and that within each part, distinct demographic dynamics will affect change in that region's cities, suburbs and rural areas.

PART I

Key Fast Growing Demographic Segments:

Seniors and 'Immigrant Minorities'

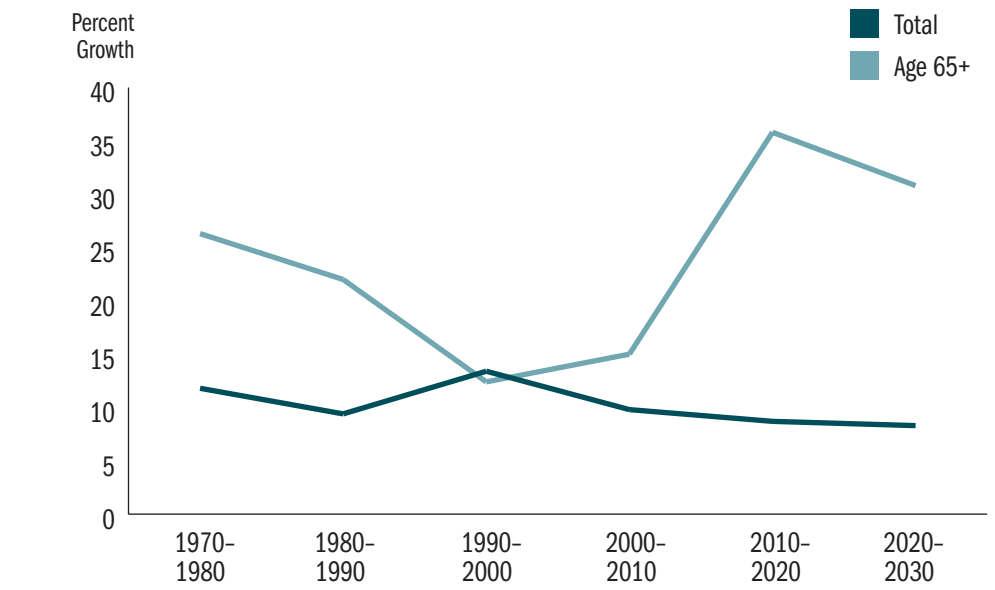
The 21st century has brought demographic shifts that will make our society more dynamic, but also more segmented than in the past. To a greater degree than before, we are an aging society, as the large Baby Boom generations continue to march into their senior years. At the same time, we will be experiencing a fair degree of younging as new waves of immigrants continue to enter our shores. The seeds for both of these demographic mega-trends were sown in the last part of the 20th Century, but it is the 21st Century which will experience the profound impacts from both of these 'demographic engines,' not only with respect to how our population grows, but also with how it is becoming more segmented in varying and uneven ways across the country.

The ongoing impact of the Baby Boom has become a demographic fact of life but its full effect on the nation's older population has just begun to take place. The size of the nation's senior (age 65+) population growth is fairly easy to predict since it is based, to a large degree, on births 65 years earlier. Thus, as Figure 1 shows, the growth of the senior population hit a plateau during the 1990s, as it was then that the small cohorts born between 1925–1934 moved into the age 65 and over category. This number is up slightly for the current decade, due to the uptick in World War II births. Yet, by comparison senior growth will balloon over the subsequent two decades as a result of the large Baby Boom cohorts.

Of course, the Baby Boomers are not only bigger in size than earlier generations, but we know from their past that they do not imitate earlier generations in terms of lifestyles, consumer preferences, social attitudes and a host of other attributes. As the 'Woodstock'

FIGURE 1A

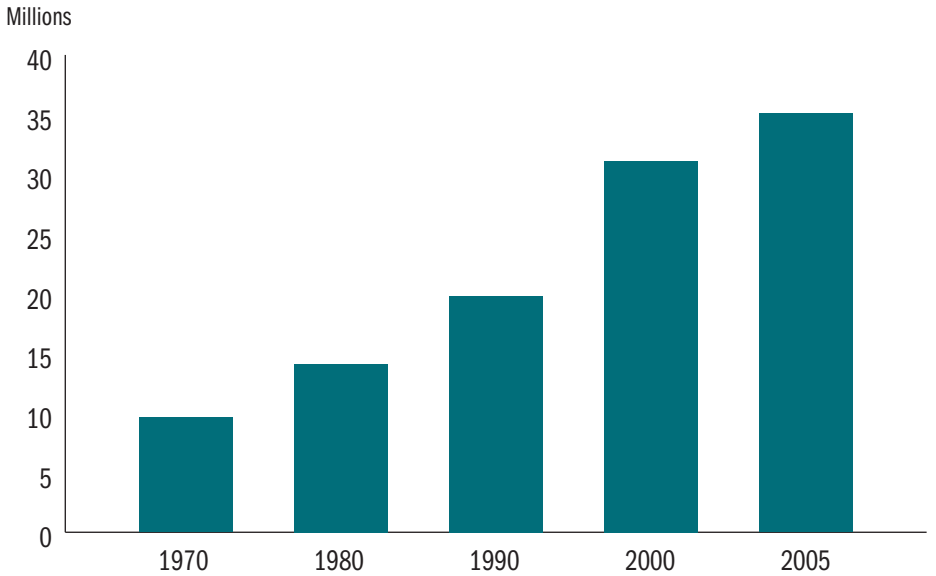
Decade Growth Trends, Total and Age 65+ Population, 1970–2030



Source: William H. Frey analysis of US Census Sources

FIGURE 1B

Immigrant Population in the US, 1970–2005



Source: William H. Frey analysis of US Census Sources

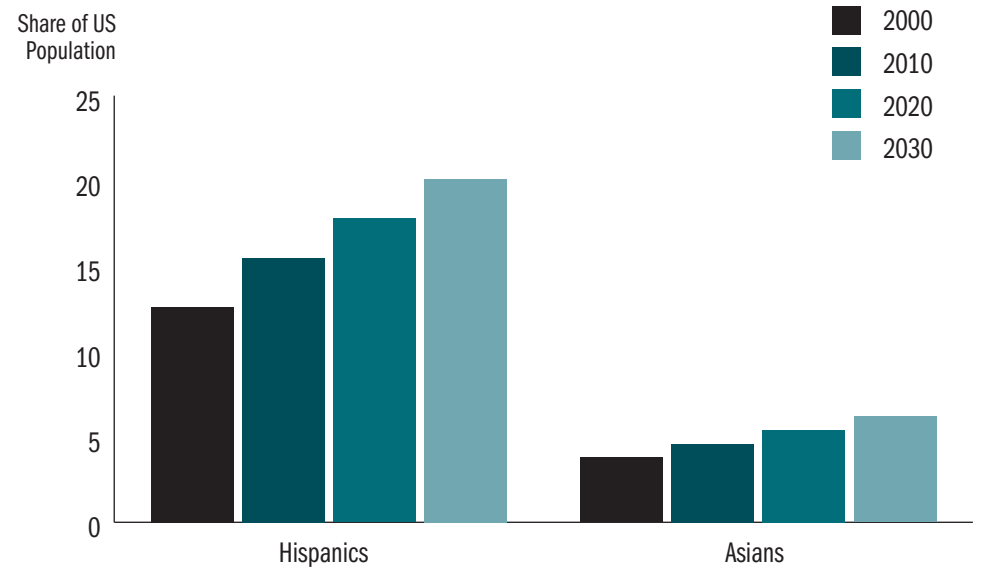
generation moves into seniorhood, implications of where they live, how they move, or even how they age in place will have profound impacts on communities all across the country.

The second major engine of growth that is affecting all parts of the United States is the huge immigration wave which began in earnest during the late 1980s. It is a legacy of the 1965 landmark Immigration and Nationality Services Act which effectively 'opened up' immigration to large numbers of new comers from Latin America and Asia with a net in-migration of over one million legal and illegal immigrants per year. Many parts of the United States are experiencing greater numbers of immigrant and new minority populations than had been the case before. They are an especially large segment among the young and middle aged adults, and will reflect an ever larger segment of our population in decades to come. In fact, the combined Hispanic and Asian population will represent about one-fifth of the population in 2010, compared to only one-ninth in 1990.

Both of these strong demographic engines, Baby Boomer induced aging and immigrant induced gains in new minorities, will have outsized impacts on the nation's population as a whole. However, their biggest effects will be felt on selected regions, metropolitan areas and small communities where each is most likely to live. While it is popular to think of the United States as a 'melting pot,' Hispanic, Asian and other minority groups are disproportionately clustered in selected areas. Moreover, although Baby Boomers exist

FIGURE 1C

Growing New Minorities, 2000–2030



Source: William H. Frey analysis of US Census Sources

everywhere, they represent a bigger share of the population in selected cities, suburbs and states. And they will have the most dramatic aging in place impact in parts of the country that have typically not been associated with aging populations. Based on the latest statistics and projections for the future, this report highlights what these two important demographic engines imply for the nation as a whole and for different states and metropolitan areas. We show that the sharp demographic shifts that were heralded right after the 2000 Census was taken were just the tip of the iceberg, and only a few years later America has changed even more dramatically in ways that make these demographic segments important ones to watch.

The remaining parts of this report focus on these monumental demographic shifts. Part II provides an extensive discussion of the new demographics of America's Seniors, focusing not only on the Baby Boom generation, who will swell the senior ranks for most of the next 20 years, but also the World War II generation that are now entering seniorhood in large numbers. A noteworthy feature of this review points up the significance of the large aging in place impact that Baby Boomers will exert on selected parts of the United States. Part III discusses the rise of the new immigrant minority populations that have only recently become visible in much of the country. In addition, it contrasts the population shifts of these immigrant minorities with the demographic profiles and spatial patterns of African Americans and whites. It also discusses the clustering and dispersal of new minority populations to areas that have not seen large numbers of immigrant minorities in the past. The concluding Part IV places these trends in perspective and provides a typology of regions in the United States that have distinctly different diversity and aging patterns. It discusses, in particular, areas that possess a sharp 'racial generation gap' wherein the needs of the new minority populations are sharply juxtaposed with those of the Boomer dominated senior population.

PART II

The New Demographics of America's Seniors

The phrase 'demography is destiny' was never more appropriate than when used to characterize the impending 'age-wave' tsunami that is about to hit America's older population. In the context of minimal growth in the senior population during the 1990s, and modest gains during the current decade, the leading edge of the huge Baby Boom generation will reach age 65 in the year 2011. And it is safe to predict that their consumer patterns, family choices and social and economic needs will differ sharply from senior proclivities of the past. After all, as this unique, postwar generation has plowed its way through the nation's school systems, labor market, housing market and stock market, it has always broken the mold, determined to transform institutions, both public and private, in its path. Thus, there is no reason to expect that this generation will not shatter precedents with the same reckless abandon, as its members march, in large numbers, to senior-hood. This is especially the case when it comes to understanding how and where they will live; and their migration patterns — past, present and future, will be linked to their geographic spatial preferences and proclivities.

Any discussion of senior population shifts should also include the generation that is currently entering the '65 and older' age niche, the World War II generation. Its members, too, have broken the mold a bit from the past, especially in contrast to the Depression generation which preceded it. Not only is this generation larger than the Depression cohorts, but it has also benefited from the economic prosperity that followed the war: its early achievement of home ownership, steady jobs with generous pensions and improved access to education. As newly minted seniors in the current decade, this generation reflects

a transition between the retirees born during the Depression and the impending Baby Boom retirees.

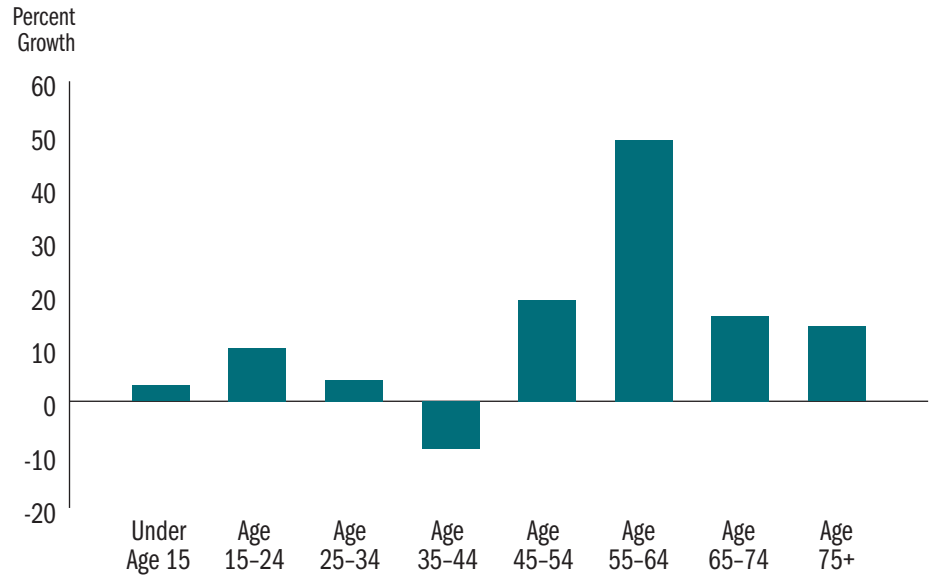
After a short introduction to the demographic structure of senior change, the sections that follow profile today's senior population, which is now becoming occupied by the World War II generation, and then the 'pre-senior' population, now being infused by early Baby Boomers. This is followed by a discussion of future distribution shifts, with senior population projections for different states and their key underlying components: aging in place and migration. A further section examines population shifts of the older population between central cities and suburbs.

Senior Generations and Population Growth

One way to assess the generational contributions to future senior growth is to examine the current growth or decline of each age group, imposed by the successive cohorts ascending into those ages. As Figure 2 shows, the current decade's growth is most pronounced for persons aged 55–64, because the leading edge of the Baby Boom cohorts, born roughly between 1946–55 are entering into those ages. This is followed by a large but less imposing gain in the age 45–54 age group, associated with the later edge of the Baby Boom cohort, born between 1956–65. We can therefore expect inflated sizes for the 65 and older population over the next two decades as these two groups continue to age.

FIGURE 2

Population Change by Age, 2000–2010



Source: William H. Frey analysis of US Census Sources

TABLE 1 DEMOGRAPHIC CHANGE FOR THE OLDER POPULATION, 1990–2020

	Age Groups*				
	"Pre-seniors" Age 55–64	"Young Seniors" Age 65–74	"Mature Seniors" Age 75-84	Age 55+	Age 65+
Population *(thousands)*					
1990	21,148	18,107	13,135	52,390	31,242
2000	24,275	18,391	16,601	59,266	34,992
2010	36,186	21,270	18,974	76,429	40,244
2020	42,732	31,779	22,853	97,363	54,632
Percent Change					
1990–2000	14.8	1.6	26.4	13.1	12.0
2000–2010	49.1	15.7	14.3	29.0	15.0
2010–2020	18.1	49.4	20.4	27.4	35.8
Share of Total US Population					
1990	8.5	7.3	5.3	21.1	12.6
2000	8.6	6.5	5.9	21.1	12.4
2010	11.7	6.9	6.1	24.7	13.0
2020	12.7	9.5	6.8	29.0	16.3

World War II Generation Early Baby Boomers

*Explanation of age categories:
Pre-Seniors are persons aged 55–64 (ages occupied by early baby boomers, between 2000–2010)
Young Seniors are person aged 65–74 (ages occupied by the World War II generation between 2000–2010)
Mature Seniors are persons aged 75 and above (ages occupied by persons born before 1935, in 2000–2010)

Source: William H. Frey analysis of US Decennial Censuses and Census Projections

In like manner, one can also predict the growth of different 'segments' of the older population. These are defined in Table 1. Although a significant share of the population begins to retreat from the full time labor force before age 65, it is still reasonable to call the age 55–64 year old population 'pre-seniors'. (In 2005, 69.9 percent of these men and 56.8 percent of women were in the labor force.) This coincides with the lower age cutoff for age restricted 'active adults' communities, an important segment of the senior housing industry (Pulte Homes, Del Webb, 2005).

Within the 65+ population, it is useful to make the distinction between what we have called 'young seniors', those age 65–74, and 'mature seniors', aged 75 and above. While

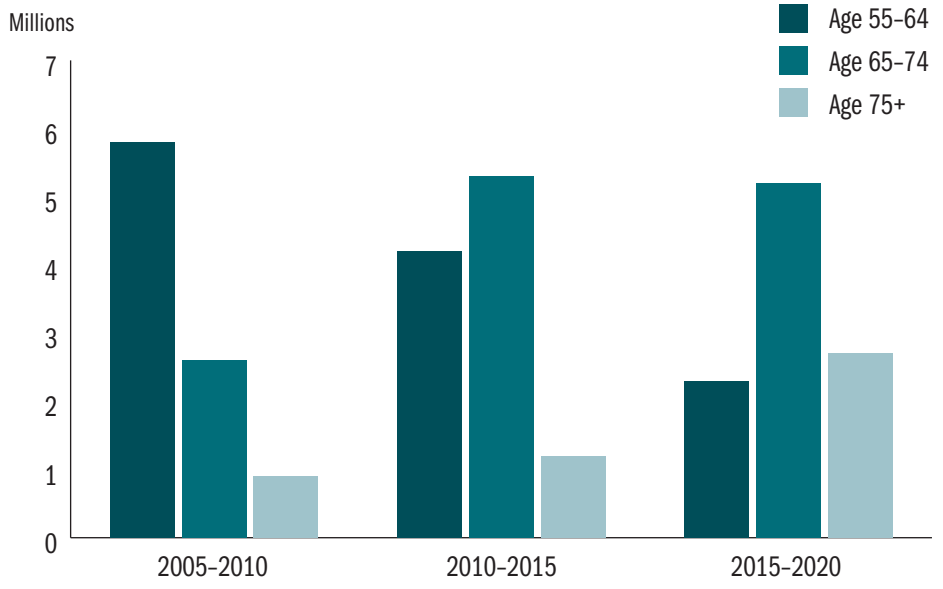
persons in the former group are not uniformly well off financially, they do tend to be healthier and in a better economic position than older seniors, and poised toward a high consumption lifestyle (Federal Interagency Forum on Aging Statistics, 2004; Gonyea, 2005). The 'mature' senior population, especially those over 85, are more vulnerable to the negative aspects of aging, including faltering health, death of a spouse and mobility limitations.

As Table 1 shows, the greatest growth in the 'pre-senior' population occurs during the 2000–10 decade as the Baby Boomers ascend to these years. The biggest growth among 'young seniors' will be in the 2010–20 decade, as the early Boomers age ahead into those years. In contrast, the growth of 'mature seniors' will be much smaller over these first two decades of the 21st Century. This will eventually change after 2020, as the early Baby Boomers start reaching those ages.

Figure 3 provides an analysis of absolute changes in the older population over the next three five year intervals. In 2005–10, greatest gains will be shown among the 'pre-seniors.' Yet, during the next two five year intervals, gains in 'young seniors' will dominate. It is during this period that aging 'Baby Boomers' tastes and appetites will dominate the older population market for housing and service needs. They are certain to approach their retirement years with a different set of priorities than past seniors.

FIGURE 3

Projected Changes in the Size of Older Age Groups, 2005–2020



Source: William H. Frey analysis of US Census Sources

TABLE 2 COMPARING GENERATIONS: BOOMERS VERSUS THEIR PARENTS AT MIDLIFE (AGES 35–44)

Social and Demographic Profiles Age 35–44*	**Early Baby Boomers** *(born 1946–1955)* Turn 55: 2001–2010 Turn 65: 2011–2020	**Boomer Parents** *(born 1926–1935)* Turn 55: 1981–1990 Turn 65: 1991–2000
Education		
Percent not High School Graduates	14.1	38.3
Percent College Graduates	27.0	13.0
Poverty		
Percent Persons in Poverty	8.5	5.7
Labor Force Participation Rate		
Percent Women in Labor Force	76.6	50.0
Professional and Management Jobs		
Percent Men	29.3	29.3
Percent Women	32.5	18.5
Household Type		
Percent Married Couples	63.5	79.4
Percent Female Headed Family	13.6	10.1
Percent Nonfamily	19.3	7.8
Marital Status		
Percent Divorced or Separated	16.7	7.2
Percent Never Married	11.2	6.7
Children Ever Born to Women		
Percent with None	18.1	12.3
Percent with 3+	30.4	55.0

* Household heads or persons. Statistics pertain to years when Early Baby Boomers and Boomer Parents were ages 35–44 (1990 for Early Baby Boomers and 1970 for Boomer Parents)

Source: William H. Frey analysis of *US Decennial Censuses* and Census Projections

Table 2 compares attributes of early Baby Boomers at mid-life (age 35–44) with those of their parents at the same age. The comparisons show that the early Boomers were better educated than their parents, with more women in the labor force and with a greater share of professional and managerial positions. There are sharp differences in family formation patterns and in the independence of women. More than a quarter of Boomers were either divorced, separated, or never married, compared with less than 14 percent of their parents. A higher percentage lived in poor households and fewer had children.

This view at mid-life suggests that compared with their parents, Boomers will be more divided between those who will live comfortably and those with histories of broken families, less stable employment and fewer children to provide them with economic and social support as they reach older ages. While the economic independence of women among Boomers can be celebrated, those women who have been dependent on their own incomes as household heads will probably have fewer resources available to them during retirement. Table 3 provides an update of this comparison when both Boomers and parents are in their 50s.

In these pre-retirement years, Boomers are still less likely to live in a traditional family than their parents: with a higher percentage of non-family residence among both men and women and fewer married couples. Consistent with the theme of greater gender equality, a higher percentage of Boomer women own homes and participate in the full-time labor force. Due in part to past immigration, Boomers are also a more racially diverse generation. Three quarters of pre-senior Boomers are white, compared to four fifths of their parents.

There is greater income and wealth inequality among Boomers relative to earlier generations. According to the data shown in Table 3, based on the Current Population Survey quintile distribution of all households, both Boomers and their parents are distributed similarly across all quintiles. Both generations have disproportionately higher incomes than the general population. Still, this may be deceptive. More so than their parents, lower quintile Boomers tend to be of distinct household types, especially female headed households. Thus, less well off Boomer households have fewer family resources to draw upon. Further, other studies have shown that the late Boomers (those entering their 50s during the next decade) are even more unequal on these measures than the early Boomers (Hughes and O'Rand, 2004).

Population Shifts Among Current Seniors

In this section we will examine the current senior population, ages 65 and over, on how they differ in demographic attributes from seniors in previous decades and how they are distributing themselves geographically. It should be understood that the new entrants to the 65 and over population, the World War II generation — born between 1936–45, became adults during the prosperous late 50s and early 60s, and entered the labor force

TABLE 3 COMPARING GENERATIONS: BOOMERS VERSUS THEIR PARENTS AT AGES 50–59

Social and Demographic Profiles Age 50–59*	**Early Baby Boomers** *(born 1946-1955)* Turn 55: 2001-2010 Turn 65: 2011-2020	**Boomer Parents** *(born 1926-1935)* Turn 55: 1981-1990 Turn 65: 1991-2000
Household Type		
Percent Married Couple	58.1	67.6
Percent Married Couple Children Under 18	15.1	18.6
Percent Single Headed Family	12.9	13.2
Percent Nonfamily	28.9	19.2
Homeownership		
Percent Owners	79.7	62.9
Percent of Owners who are Women	43.3	25.7
Household Income Percentiles (All Households)		
Upper Quintile	29.3	31.4
Fourth Quintile	22.8	21.1
Third Quintile	18.1	17.6
Second Quintile	15.8	15.2
Bottom Quintile	14.1	14.7
Labor Force Status of Women		
Percent in Labor Force	70.3	56.9
Percent Working Full Time	56.9	43.0
Labor Force Status of Men		
Percent in Labor Force	82.0	83.6
Percent Working Full Time	76.1	78.4
Race-Ethnicity		
White#	75.5	82.5
Black#	10.4	9.9
Hispanic	8.6	5.4
Other#	5.5	2.3

* Household heads or persons. Statistics pertain to years when Early Baby Boomers and Boomer Parents were ages 50–59 (2005 for Early Baby Boomers and 1985 for Boomer Parents)

Pertains to Non-hispanic members of race group

Source: William H. Frey analysis of *US Decennial Censuses* and Census Projections

TABLE 4 SOCIAL AND DEMOGRAPHIC PROFILES FOR POPULATION, AGE 65+

Social and Demographic Profiles Age 65+	1980	1990	2005
Household Type			
Percent Married Couple	45.2	44.1	42.7
Percent Male Headed Family	1.9	1.9	2.0
Percent Female Headed Family	7.6	7.7	7.8
Percent Male Nonfamily	9.5	10.1	13.4
Percent Female Nonfamily	35.8	36.2	34.1
Homeownership			
Percent Homeowners	74.1	75.8	80.7
Education			
Percent College Grad	8.3	10.8	18.8
Percent with Some College+	18.0	25.3	37.6
Percent not High School Grad	61.2	46.7	26.1
Poverty			
Percent Persons in Poverty	14.8	12.6	9.8
Labor Force Participation Rate			
Percent Men	19.2	17.6	19.3
Percent Women	8.2	8.4	11.5
Race-Ethnicity			
Percent White#	88.0	86.9	81.3
Percent Black#	8.5	8.0	8.2
Percent Hispanic	2.4	3.2	6.2
Percent Other#	1.1	1.9	4.2

* Household heads or persons.

Pertains to Non-hispanic members of race group

Source: William H. Frey analyses of *US Decennial Censuses* and *2005 Current Population Survey*

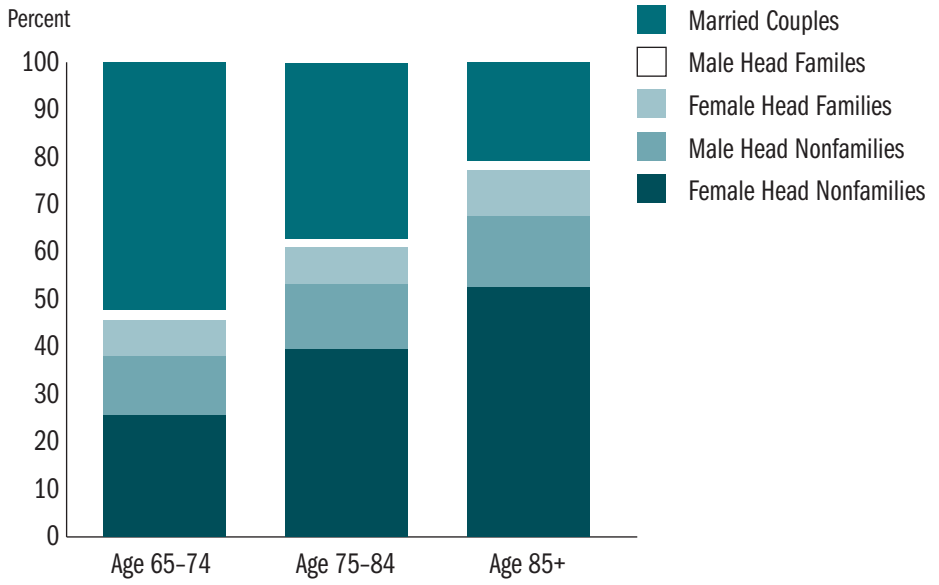
during a period when America's economy was in high gear such that they received some of the same benefits as the immediate preceding generation, who served in World War II. Only some were old enough to take advantage of the 'GI Bill' which subsidized higher education for returning World War II and Korean War veterans. But they did benefit from the improved educational environment and (for men) from the availability of 'good' jobs with company benefits and pension plans. Moreover, following the model of the more 'traditional family' they also tended to have more children and fewer divorces than the subsequent Baby Boom generation.

These distinctions from earlier generations are highlighted in Table 4, which shows that almost 4 out of 10 of the current elderly have at least some college education, compared to 25 percent in 1990, and only 18 percent in 1980. The current seniors also have lower rates of poverty and higher rates of home ownership than the previous generation. In addition, they have larger Hispanic and Asian components such that, unlike earlier waves; African Americans do not dominate the minority populations.

Nonetheless, the household type composition shows a significant share of female-headed households. It should be understood, though, that many of these are not the most recent entrants to the senior population. Figure 4 makes plain that among those aged 65–74, the dominant household type are married couple families. Yet by age 74–84 and

FIGURE 4

Household Types of Older Age Groups, 2005



Source: William H. Frey analysis of *2005 Current Population Survey*

especially for 85 and over, female headed households are much more prominent. This is due in some degree to the differential life expectancies of women and men, because more women outlive their husbands and tend to live alone or with non-relatives. As such, older female headed households are more vulnerable economically. Table 5 shows that female headed non-families have the highest rates of poverty, lowest household incomes and, with the exception of single male households, lowest rates of homeownership. However, overall, the 2000–10 period seems to usher in a more upscale senior population with more favorable demographic attributes than seen in earlier decades.

Senior Growth Across States

The uneven growth, at the state level among those turning 65 and over the 2000–10 decade, is depicted in Map 1, based on US Census Bureau projections. The map makes plain that the fastest growing states for seniors are currently located in the West, and to a slightly lesser extent, in the Southeast. Alaska and Nevada will increase their senior populations by more than 50 percent over this decade followed by their sister western states, Arizona, New Mexico and Wyoming. Close behind are the southern states, Virginia, Georgia, Texas and South Carolina, all increasing their elderly growth by over 25 percent. What these data indicate is that the spread of senior populations are spreading beyond what are usually thought of as 'retirement magnets.'

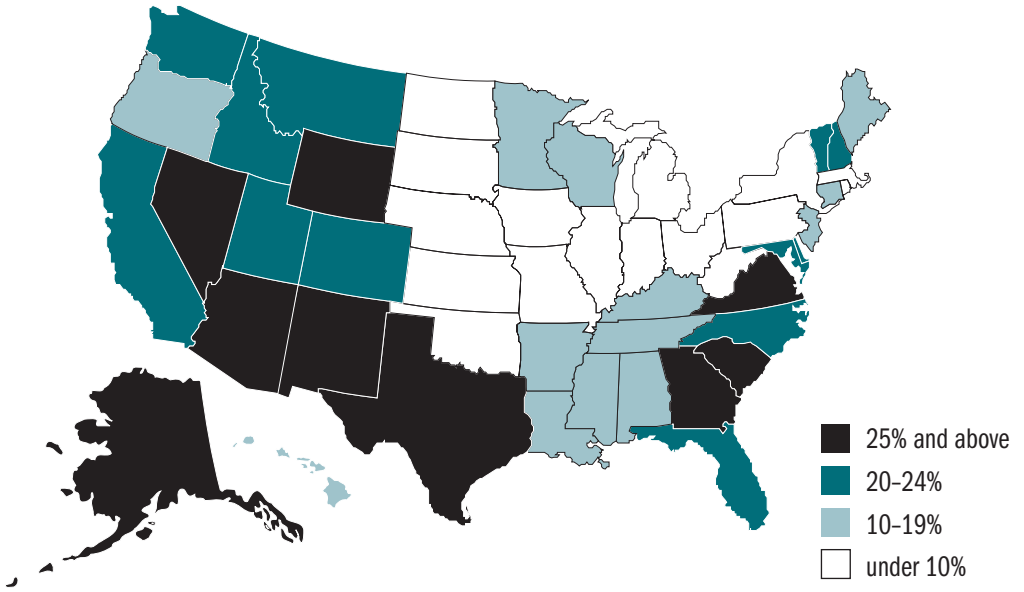
TABLE 5 HOUSEHOLD TYPE DIFFERENCES IN POVERTY, HOUSEHOLD INCOME AND HOMEOWNERSHIP, FOR HOUSEHOLDS HEADED BY PERSONS AGES 65+ (2005)

		Household Income			
Household Type	In Poverty	Under $25K	$25K–$50K	$50K and above	Home Owners
Percent Married Couple Family	4.7	28.5	36.5	35.0	92.3
Percent Male Headed Family	13.2	30.5	34.0	35.5	81.5
Percent Female Headed Family	15.2	41.0	35.1	23.9	82.9
Percent Male Nonfamily	13.2	61.4	25.0	13.6	68.6
Percent Female Nonfamily	19.7	78.7	15.0	6.4	70.6
Total	11.9	51.0	27.4	21.5	80.7

Source: William H. Frey analysis of *2005 Current Population Survey*

MAP 1

Age 65+ Growth, 2000–2010, US States



Source: William H. Frey analysis of US Census Sources

Although Florida still gains more senior migrants than any other state, its rate of senior growth is not in the top echelon because of two reasons: (1) senior migration is flowing, in larger numbers, to more states than was the case in the past; and (2) the dominant force of this growth has to do with aging in place. This refers to the ascension of existing under-65 populations into the '65 and over' category, over this 10 year period. Thus many states, especially in the South and West, that accumulated large numbers of migrants during their working ages become recipients of an appreciable aging in place component to their elderly growth. This is certainly the case in a state like Nevada, which has grown extraordinarily in its population over the past four or five decades.

Still another reason why these growth rates may sometimes seem counter intuitive is the fact that the rate of growth is applied to the existing base 65 and over population, which may be relatively small in very fast growing states, such as Alaska. Indeed, when examining the projected numeric gain in the 65 and over population through 2000–10, the largest gaining states are California, Florida and Texas. Each will increment its senior population by over one-half million people over this time period.

The second echelon of fast gainers, with senior growth between 20 percent and 25 percent over the decade, are also located predominately in the South and West, though New Hampshire and Vermont, two scenic retirement states, are also part of this group.

TABLE 6 SOCIAL AND DEMOGRAPHIC PROFILES FOR AGE 65+ POPULATION, BY CATEGORIES OF STATE GROWTH

Social and Demographic Profiles*	State Growth Levels for Age 65+ Population, 2000–2010**			
	Fastest Growth	Rapid Growth	Moderate Growth	Slow Growth
Education				
Percent College Grad	20.7	22.6	16.4	16.2
Percent with Some College+	41.3	45.0	33.3	32.1
Household Income				
Percent $50,000 and over	25.2	23.2	19.5	19.7
Percent $25,000 to $50,000	26.2	28.1	27.7	27.3
Percent Under $25,000	48.5	48.6	52.8	53.0
Household Type				
Percent Married Couple Families	46.9	44.0	40.9	40.7
Percent Female Headed NonFamilies	28.2	33.3	35.5	36.6
Age				
Percent 65–74	57.9	51.5	52.9	49.9
Percent 75–84	33.2	37.2	36.7	38.4
Percent 85+	8.9	11.3	10.5	11.8
Race-Ethnicity				
Percent White#	74.7	76.1	85.1	86.6
Percent Black#	9.9	7.1	8.7	8.1
Percent Hispanic	12.4	10.1	1.7	2.7
Percent Other#	3.1	6.7	4.4	2.6

* Household heads or persons age 65+

** Growth rates are consistent with those shown in Map 1 as follows: Fastest Growth (25% and over); Rapid Growth (20%–25%); Moderate Growth (10%–20%) and Slow Growth (Less than 10%)

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

In contrast, the slowest senior growing states during this decade make up a large part of the nation's heartland streaming from North Dakota down to Oklahoma on the West and through the middle of the Rust Belt up through New York and Massachusetts on the East. These states are all gaining in their senior populations, but at a slow pace due to both downsized aging in place contributions — a consequence of past outmigrations of their younger populations and low rates of immigration.

States that have been gaining seniors from high levels of aging in place and migration tended to attract past and current migrants with more favorable demographic attributes — high skills, high incomes and young seniors. Table 6 contrasts the contributions of different growth categories of states and shows that, indeed, the fastest growing states for seniors tend to have higher shares of college grads, those with at least some college education, high incomes, a greater percent of married couple households, fewer 'old' seniors and, because they are located in highly diverse parts of the country, a somewhat more diverse, less white senior population.

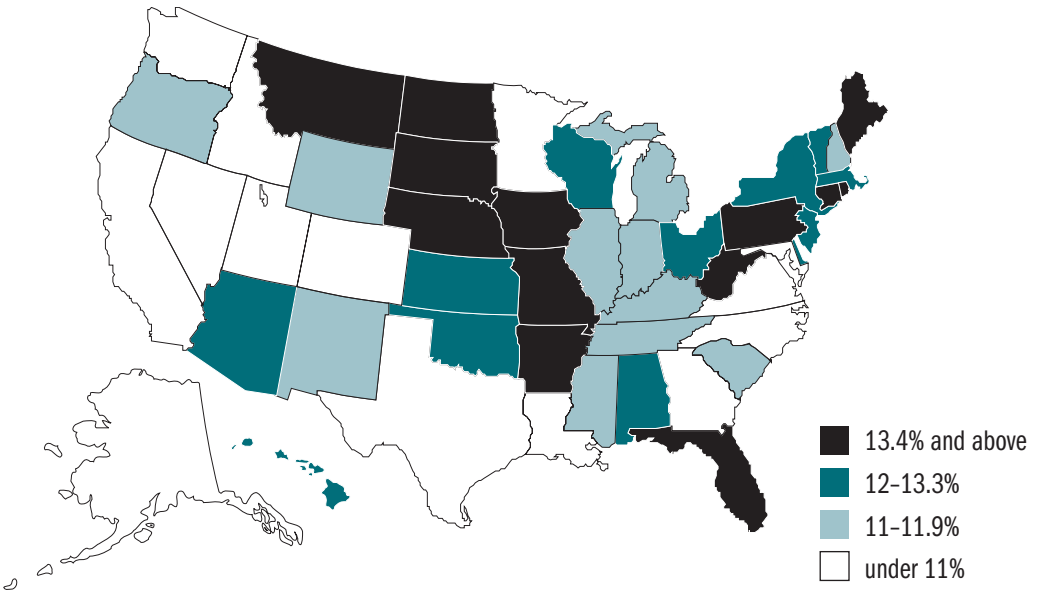
Yet, when examining the geography of senior populations, there is an interesting contrast. States that exhibit the fastest senior growth are not necessarily the ones that have the highest percentage of seniors. This can be seen by contrasting Map 1 with Map 2, which groups states by the senior shares of their total populations in 2005. 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 third highest share of seniors of all states — 15.3 percent, but it ranks 50th in growth with a rate of 2 percent.

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, remaining behind. In fact, many of the states with large shares of seniors tend to have more seniors in the mature senior age group of 75 and above. For these economically stagnant states, even the young seniors are more likely to leave so that the social and demographic profiles of elderly populations in states with high shares of seniors may not be favorable to marketers of consumer items tailored to the younger segment of the senior population. Moreover, the public expenditures required for maintaining the health and providing the social support for older senior segments in many of these states may be higher than in states with more youthful elderly.

Florida is an exception. It registered the highest senior share of any state — 17.6 percent. (The national percentage is 12.4 percent) However, this was not a result of the out-migration of younger 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.

MAP 2

Percent 65+ Population for States, 2005



Source: William H. Frey analysis of US Census Sources

Senior Growth Across Metropolitan Areas

The current decade's senior growth across metropolitan areas parallels that across states. Table 7 displays the large metropolitan areas with the fastest and slowest growing senior populations over the period of 1990–2005 (out of 88 total, comprising 63 percent of the US population). What is evident about these fast growers is that the traditional magnets, Arizona and Florida, are part of a larger mix of destinations — led by Las Vegas with a senior gain of 131 percent over the 15 year period. Big metropolitan areas like Austin, TX, Raleigh, NC, Atlanta, GA and Houston, TX are vying with traditional retirement magnets Phoenix, AZ and Orlando, FL in receiving large numbers of seniors. In contrast, there are five metropolitan areas that actually lost population over age 65, due to out migration and mortality. They are the Northeast metros, Scranton, PA, Pittsburgh, PA, Springfield, MA, Buffalo, NY, Worcester, MA and New Haven, CT. These areas, which have lost migrants during their working age years, have small populations to age in place during their senior years. Many are also sustaining small or negative migration of their seniors, leading directly to this stagnant elderly growth.

Yet, metropolitan growth is not only relegated to the larger metropolitan areas. There is an increasing interest among seniors in living in smaller communities and even the new 'micropolitan areas,' especially those that have high amenity potential. These include states

TABLE 7 AGE 65+: FASTEST AND SLOWEST GROWING LARGE METROPOLITAN AREAS, 1990–2005

Rank	Name	Percent Change
	Fastest Growing Large Metropolitan Areas*	
1	Las Vegas-Paradise, NV	131.4
2	McAllen-Edinburg-Pharr, TX	63.3
3	Colorado Springs, CO	62.4
4	Austin-Round Rock, TX	62.0
5	Raleigh-Cary, NC	57.4
6	Phoenix-Mesa-Scottsdale, AZ	54.3
7	El Paso, TX	52.9
8	Atlanta-Sandy Springs-Marietta, GA	51.6
9	Orlando, FL	51.3
10	Houston-Baytown-Sugar Land, TX	50.5
11	Charleston-North Charleston, SC	48.9
12	Albuquerque, NM	45.5
13	Tucson, AZ	44.1
14	Sacramento-Arden-Arcade-Roseville, CA	42.9
15	Dallas-Fort Worth-Arlington, TX	42.2
	Slowest Growing Large Metropolitan Areas*	
1	Scranton–Wilkes-Barre, PA	-10.8
2	Pittsburgh, PA	-2.7
3	Springfield, MA	-2.1
4	Buffalo-Niagara Falls, NY	-1.5
5	Worcester, MA	-0.6
6	New Haven-Milford, CT	-0.5
7	Providence-New Bedford-Fall River, RI-MA	0.1
8	Youngstown-Warren-Boardman, OH-PA	0.8
9	Toledo, OH	1.1
10	Cleveland-Elyria-Mentor, OH	2.5
11	Tampa-St. Petersburg-Clearwater, FL	2.7
12	Albany-Schenectady-Troy, NY	3.1
13	Milwaukee-Waukesha-West Allis, WI	4.2
14	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4.8
15	Syracuse, NY	5.2

* Metropolitan areas with 2000 populations greater than 500,000

Source: William H. Frey analysis of US Census estimates

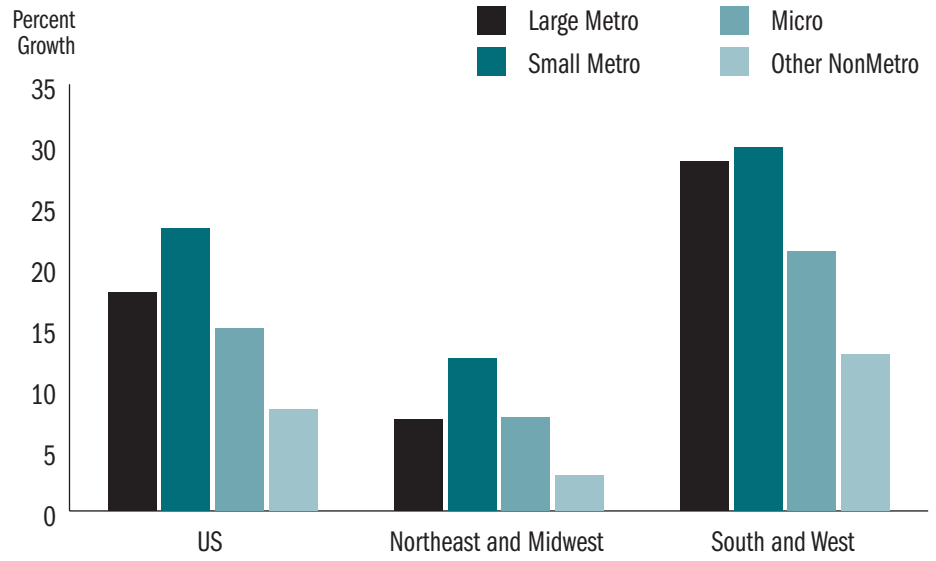
like Georgia, North Carolina and South Carolina, with long coast lines. There is considerable interest among local and state economic development offices in these and other states in attracting seniors to smaller inland communities as well (Vestal, 2006).

Figure 5 shows the overall growth rates of seniors by categories of metropolitan and non-metropolitan areas. Large metropolitan areas include those with populations of over one-half million, and micropolitan areas are small communities located in non-metropolitan territory that contain urban populations between 10,000 and 50,000 (Frey et al. 2004). Nationally, this period has seen a resurgence in small metropolitan area and non-metropolitan area growth after a downturn in such patterns during the 1980s (Frey, 2005). As a group, all categories of metropolitan areas experienced more senior growth in the Sunbelt than in the Snowbelt. Yet, senior growth in smaller metropolitan areas is particularly high in both regions.

The upper part of Table 8 lists the fastest growing small metropolitan areas (out of 273, which comprise 20 percent of the US population). These areas are not only located in the South and West, but typically in high amenity areas of those regions, such as St. George, UT and Las Cruces, NM. Further down the list of fast gaining areas (not shown) are a number of college towns, Charlottesville, VA, Provo, UT, Ann Arbor, MI and Boulder, CO, each exhibiting senior population increases exceeding 30 percent over the 15 year

FIGURE 5

Age 65+: Region and Metro Size Growth, 1990–2005



Source: William H. Frey analysis of US Census Sources

TABLE 8 AGE 65+: FASTEST GROWING SMALL METROPOLITAN AND MICROPOLITAN AREAS, 1990–2005

Rank	Name	Percent Change
	Fastest Growing Small Metropolitan Areas*	
1	St. George, UT	150.5
2	Anchorage, AK	122.4
3	Yuma, AZ	111.5
4	Naples-Marco Island, FL	108.1
5	Myrtle Beach-Conway-North Myrtle Beach, SC	96.8
6	Fairbanks, AK	89.1
7	Las Cruces, NM	80.6
8	Warner Robins, GA	79.2
9	Bend, OR	77.2
10	Fort Walton Beach-Crestview-Destin, FL	76.6
11	Coeur d'Alene, ID	76.6
12	Farmington, NM	73.4
13	Wilmington, NC	72.0
14	Flagstaff, AZ	70.0
15	Prescott, AZ	68.8
	Fastest Growing Micropolitan Areas	
1	Silverthorne, CO	293.5
2	Pahrump, NV	280.2
3	Gardnerville Ranchos, NV	166.9
4	Palm Coast, FL	155.5
5	Rio Grande City, TX	115.1
6	St. Marys, GA	112.2
7	The Villages, FL	108.9
8	Hilton Head Island-Beaufort, SC	108.4
9	Edwards, CO	104.4
10	Lake Havasu City-Kingman, AZ	100.3
11	Crossville, TN	92.2
12	Gillette, WY	89.9
13	Granbury, TX	87.1
14	Seaford, DE	79.7
15	Cedar City, UT	79.0

* Metropolitan areas with 2000 populations less than 500,000

Source: William H. Frey analysis of US Census estimates

period. Yet, not all small metropolitan areas gained in population. Sixteen, mostly located in stagnant parts of the country, actually showed declines. Terre Haute, IN, lost 11.8 percent of its senior population over this period and metropolitan areas like Johnstown, PA, Wheeling, WV, Sioux City, IA and Duluth, MN were among the biggest losers among the small metro areas showing declines of seniors.

The bottom portion of Table 8 displays the fastest growing micropolitan areas in the US (among 573 total, accounting for 10.5 percent of the US population). Once again, the fast growth is shown in either high amenity areas, such as Silverthorne, CO, or 'exurban' areas like Pahrump, NV (outside of Las Vegas, NV) as well as other familiar names such as Hilton Head, SC. Indeed, a rare fast growing senior 'Snowbelt' micropolitan area is East Stroudsburg, PA, a far flung exurb of the greater New York metropolitan area, which

TABLE 9 AGE 65+: FASTEST GROWING COUNTIES, 1990–2005*

Rank	County	Inside Metropoliltan Area	Percent Change
1	Douglas County, CO	Denver-Aurora, CO	360.7
2	Nye County, NV	*nonmetropolitan*	280.2
3	Prince William County, VA	Washington-Arlington-Alexandria, DC-VA-MD-WV	193.0
4	Collin County, TX	Dallas-Fort Worth-Arlington, TX	189.1
5	Matanuska-Susitna Borough, AK	Anchorage, AK	171.6
6	Rockwall County, TX	Dallas-Fort Worth-Arlington, TX	167.3
7	Douglas County, NV	*nonmetropolitan*	166.9
8	Loudoun County, VA	Washington-Arlington-Alexandria, DC-VA-MD-WV	156.2
9	Flagler County, FL	*nonmetropolitan*	155.5
10	Forsyth County, GA	Atlanta-Sandy Springs-Marietta, GA	154.2
11	Fort Bend County, TX	Houston-Baytown-Sugar Land, TX	154.1
12	Washington County, UT	St. George, UT	150.5
13	Gwinnett County, GA	Atlanta-Sandy Springs-Marietta, GA	145.9
14	Columbia County, GA	Augusta-Richmond County, GA-SC	143.2
15	Dawson County, GA	Atlanta-Sandy Springs-Marietta, GA	141.9
16	James City County, VA	Virginia Beach-Norfolk-Newport News, VA-NC	141.0
17	Williamson County, TX	Austin-Round Rock, TX	138.0
18	Clark County, NV	Las Vegas-Paradise, NV	131.4
19	Kenai Peninsula Borough, AK	*nonmetropolitan*	130.3
20	Fayette County, GA	Atlanta-Sandy Springs-Marietta, GA	129.6

* Counties with age 65+ population exceeding 2,000

Source: William H. Frey analysis of US Census estimates

is also located in the Poconos. Yet, about one-quarter of micropolitan areas lost senior populations over this period. These are located primarily in parts of the South, Midwest and Northeast, with Indianola, MS, losing more than one-quarter of its senior population during the 1990 to 2005 period. It is clear that for micropolitan areas, even more than for small metropolitan areas, amenity attractions and proximity to a larger metro area seems to be an important attribute for attracting senior growth.

Last, we look at the fastest growing counties for seniors in the US. It is clear, when looking at these for the 1990-2005 period (see Table 9), that suburban counties in large metropolitan areas are becoming increasingly attractive to seniors. Part of the fast growth in counties like Douglas, within the Denver, CO metro, Prince William and Loudoun, VA within the Washington, DC metro, or four counties within the orbit of the Atlanta, GA metropolitan area — is that many suburban areas are attracting new senior migrants at the same time there is a large aging in place population. This is a precursor of what will happen in the suburbs as Baby Boomers continue to age in place. Suburbs which have previously been thought of as youthful and family friendly parts of America, will, as more seniors age in place become a fast-graying part of the our national landscape.

Population Shifts Among Pre-seniors

We now move from the senior population to the pre-senior population — those aged 55–64 years old. During the current decade, the leading edge of the Baby Boomers is entering this pre-senior population as they replace the World War II generation. Table 10 provides a glimpse of the pre-senior population's social and demographic attributes at mid-decade, in contrast with earlier generations which were at this age in 1990 and in 1980.

Baby Boomers are already a significant part of the pre-senior group, and we know how they differ from the predecessors. First, they have higher education levels compared to just 15 years ago. The percent with at least some college has risen from just about one-third to well over one-half; and now almost three out of 10 pre-seniors have graduated from college. This suggests both at their current life stage and as they get older, that Baby Boom retirees and non-retirees will tend to stay engaged not only physically and socially, but also intellectually in various work venues and hobbies.

Second, there is a significant increase in women's labor force participation at this age. This suggests that both men and women will be likely to stay involved in their work and, as couples, this may either constrain or make more flexible their location choices when they move. Both men and women are more likely to have professional and managerial jobs than previous occupants of this pre-senior age group.

The other significant difference from earlier pre-senior populations is the decline in married couple households and the increase in single households, especially among males.

TABLE 10 SOCIAL AND DEMOGRAPHIC PROFILES FOR 55–64 YEAR OLD POPULATION, 1980, 1990, 2005

Social and Demographic Profiles Age 55–64	1980	1990	2005
Household Type			
Percent Married Couple Family	65.8	62.8	57.6
Percent Male Headed Family	2.2	2.5	2.6
Percent Female Headed Family	8.2	9.2	8.4
Percent Male Nonfamily	7.5	9.3	12.7
Percent Female Nonfamily	16.3	16.2	18.7
Homeownership			
Percent Homeowners	81.5	80.6	81.6
Education			
Percent College Grad	10.9	16.0	28.5
Percent with Some College+	23.5	34.8	53.8
Percent not High School Grad	43.1	32.4	13.7
Poverty			
Percent Persons in Poverty	9.2	9.1	9.3
Labor Force Participation Rate			
Percent Men	71.4	66.9	69.9
Percent Women	41.6	45.6	56.8
Race-Ethnicity			
Percent White#	41.6	45.6	56.8
Percent Black#	8.6	9.5	9.6
Percent Hispanic	1.2	2.7	5.3
Percent Other#	3.0	5.3	7.8

* Household heads or persons.

Pertains to Non-hispanic members of race group

Source: William H. Frey analyses of *US Decennial Censuses* and *2005 Current Population Survey*

The rise of divorce and increasing independent living among both men and women has changed the household structure in ways that will make traditional married couple pre-seniors less common for this age.

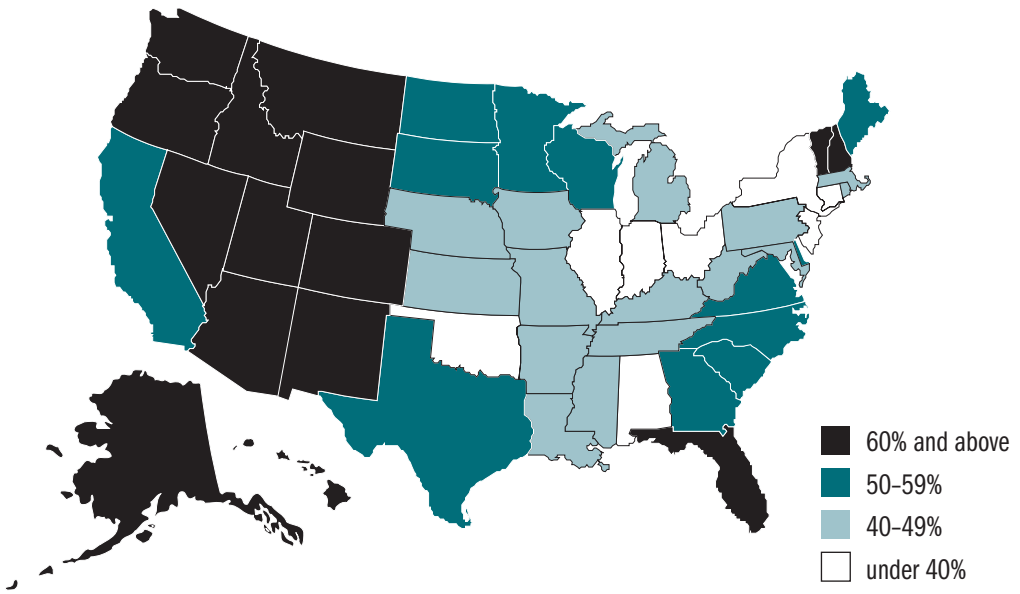
It is the case that many pre-seniors are already retiring or semi-retiring by taking 'bridge jobs' on a path toward less work (Quinn, 1997) and other segments of the impending pre-senior population will most likely need to work out of necessity especially non-traditional families who have not been able to accumulate a great deal of savings for retirement (Lichtenstein and Wu, 2003). The former are more likely to be mobile over this pre-senior period. Moreover, as with the senior population, areas that grow among the pre-senior will also have large aging in place populations, because they have attracted many residents prior to reaching this life stage.

Pre-Senior Growth Across States

In order to identify state growth levels of pre-seniors over the current decade, we present statistics from the Census Bureau's projections in Map 3. This map shows first, that the overall growth of pre-seniors is much higher in general than for the senior population, due to the large Baby Boom cohorts entering into this age group. The states which have grown the fastest form a solid wall in the West, led by Arizona whose pre-senior population

MAP 3

Age 55–64 Growth, 2000–2010, US States



Source: William H. Frey analysis of US Census Sources

grew by 80 percent. The one exception is California, whose increased congestion and high housing prices may be helping to propel movement to surrounding western states (Frey, 2005). There are two other isolated parts of the country which also stand out as fast gainers — the state of Florida and the high amenity New England states of New Hampshire and Vermont. The rise of the Baby Boomer induced growth of pre-seniors during this decade in fact means there are no states which show even modest rates of growth. The slowest growing state for pre-seniors during this decade is New York as its

TABLE 11 PROFILES OF AGE 55–64 POPULATION BY CATEGORIES OF STATE GROWTH

2005 Social and Demographic Profiles*	State Growth Levels for Age 55–64 Population, 2000–2010**			
	Fastest Growth	Very Rapid Growth	Rapid Growth	Less Rapid Growth
Education				
Percent College Grad	31.2	29.4	25.8	27.9
Percent with Some College+	60.7	56.5	47.7	51.2
Household Income				
Percent $50,000 and over	50.8	51.5	48.9	51.4
Percent $25,000 to $50,000	26.2	24.7	24.5	24.6
Percent Under $25,000	23.0	23.8	26.6	24.0
Household Type				
Percent Married Couple Families	58.0	56.9	58.6	57.0
Percent Female Headed Families	7.4	8.7	8.1	9.0
Percent Female Headed Nonfamilies	17.8	19.6	17.9	19.0
Race-Ethnicity				
Percent White#	80.0	69.3	84.8	78.2
Percent Black#	4.3	10.6	10.2	11.5
Percent Hispanic	9.6	13.3	1.6	5.7
Percent Other#	6.0	6.7	3.4	4.5

* Household heads or persons age 55–64

** Growth rates are consistent with those shown in Map 2 as follows: Fastest Growth (60% and over); Very Rapid Growth (50%–60%); Rapid (40%–50%) and Less Rapid Growth (Less than 40%).

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

55 to 64 year old population will increase by 33 percent. (The District of Columbia will increase by 8 percent).

Are growing pre-senior states demographically distinct from those that are more slow growing? The answer to this question can be seen in Table 11, which compares different growth categories of states on social and demographic attributes. It is, in fact the case, that growing pre-senior states are more likely to have college graduates, as well as persons with some college education. In fact, 6 out of 10 pre-senior residents of the fastest growth states shown in Map 3 have at least some college, and half of those are college graduates. Despite this educational advantage, residents of the fast growing states are not necessarily more highly paid, perhaps reflecting higher costs of living in slow growing Northeast states. Nor are the fast growing states particularly distinct regarding the proportion of high status occupations for either men or women, or in the household makeups of their populations. These fast growing states are not more diverse, by and large, than other parts of the country, though they do have smaller shares of African Americans, such that Hispanics and Asians are the primary minorities in these areas.

Pre-Senior Growth Across Metropolitan Areas

Not surprisingly, the metropolitan areas which have shown the fastest growth in pre-seniors over the 1990–2005 period are disproportionately located in the West, as well as in Texas and in Florida (Table 12). What is noteworthy, though, is that the seven fastest growing metropolitan areas are among the largest metros, with populations exceeding one million. Because of their high employment growth over the last several decades, areas such as Las Vegas, NV, Austin, TX, Raleigh, NC, Phoenix, AZ and Atlanta, GA, have had considerable aging in place populations. While the list also contains high amenity areas such as Colorado Springs, CO and Charleston, SC, the big gainers for pre-seniors seem to be areas that have grown more rapidly in employment. The question remains as to whether these pre-seniors will continue to age in place or start drifting to smaller metro areas, as was the case with the seniors.

The bottom part of Table 12 lists the 15 slowest growing metropolitan areas which also include some with bigger populations such as Pittsburgh, PA, Buffalo, NY, Cleveland, OH, Philadelphia, PA, New York, NY, St. Louis, MO, Detroit, MI and Milwaukee, WI. These areas have hemorrhaged workers over the last several decades, and thus their aging in place populations are relatively small.

However, there is significant growth in many smaller metropolitan areas and micropolitan areas that do have high amenity value (see Table 13). Among the former are Santa Fe, NM, St. George, UT, Flagstaff, AZ, St. George, UT and Reno, NV. Among the latter are Silverthorne, CO, Jackson, WY and Taos, NM. These suggest a tendency for early retirees to move to these smaller sized places. This is also apparent from the fast growth shown

TABLE 12 AGE 55–64: FASTEST AND SLOWEST GROWING LARGE METROPOLITAN AREAS, 1990–2005

Rank	Name	Percent Change
	Fastest Growing Large Metropolitan Areas*	
1	Las Vegas-Paradise, NV	156.0
2	Austin-Round Rock, TX	128.1
3	Raleigh-Cary, NC	116.3
4	Atlanta-Sandy Springs-Marietta, GA	110.1
5	Phoenix-Mesa-Scottsdale, AZ	109.5
6	Portland-Vancouver-Beaverton, OR-WA	92.3
7	Albuquerque, NM	87.8
8	Dallas-Fort Worth-Arlington, TX	87.5
9	Orlando, FL	84.8
10	Jacksonville, FL	84.5
11	Colorado Springs, CO	83.7
12	Houston-Baytown-Sugar Land, TX	83.2
13	Denver-Aurora, CO	81.2
14	Washington-Arlington-Alexandria, DC-VA-MD-WV	80.6
15	Charleston-North Charleston, SC	79.7
	Slowest Growing Large Metropolitan Areas*	
1	Pittsburgh, PA	6.4
2	Buffalo-Niagara Falls, NY	7.7
3	Youngstown-Warren-Boardman, OH-PA	7.7
4	Scranton–Wilkes-Barre, PA	7.9
5	Cleveland-Elyria-Mentor, OH	17.8
6	Toledo, OH	21.5
7	Dayton, OH	21.8
8	Syracuse, NY	21.8
9	Bridgeport-Stamford-Norwalk, CT	24.2
10	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	24.5
11	New York-Northern New Jersey-Long Island, NY-NJ-PA	25.1
12	Akron, OH	25.8
13	St. Louis, MO-IL	27.3
14	Detroit-Warren-Livonia, MI	27.5
15	Milwaukee-Waukesha-West Allis, WI	27.7

* Metropolitan areas with 2000 populations greater than 500,000

Source: William H. Frey analysis of US Census estimates

TABLE 13 AGE 55–64: FASTEST GROWING SMALL METROPOLITAN AND MICROPOLITAN AREAS, 1990–2005

Rank	Name	Percent Change
	Fastest Growing Small Metropolitan Areas*	
1	Santa Fe, NM	146.2
2	Anchorage, AK	138.9
3	Bend, OR	135.9
4	Coeur d'Alene, ID	130.5
5	Boise City-Nampa, ID	120.1
6	St. George, UT	116.9
7	Fairbanks, AK	114.5
8	Flagstaff, AZ	112.6
9	Olympia, WA	110.3
10	Fort Collins-Loveland, CO	107.3
11	Missoula, MT	107.0
12	Bremerton-Silverdale, WA	105.5
13	Reno-Sparks, NV	101.1
14	Santa Rosa-Petaluma, CA	96.2
15	Naples-Marco Island, FL	96.1
	Fastest Growing Micropolitan Areas	
1	Edwards, CO	243.1
2	Silverthorne, CO	216.4
3	Jackson, WY-ID	188.3
4	Juneau, AK	160.6
5	Gardnerville Ranchos, NV	148.9
6	Gillette, WY	144.5
7	Bozeman, MT	139.8
8	Pahrump, NV	134.7
9	Taos, NM	129.5
10	Elko, NV	123.7
11	Evanston, WY	119.3
12	St. Marys, GA	117.1
13	Durango, CO	113.8
14	Helena, MT	112.2
15	Heber, UT	111.5

* Metropolitan areas with 2000 populations less than 500,000

Source: William H. Frey analysis of US Census estimates

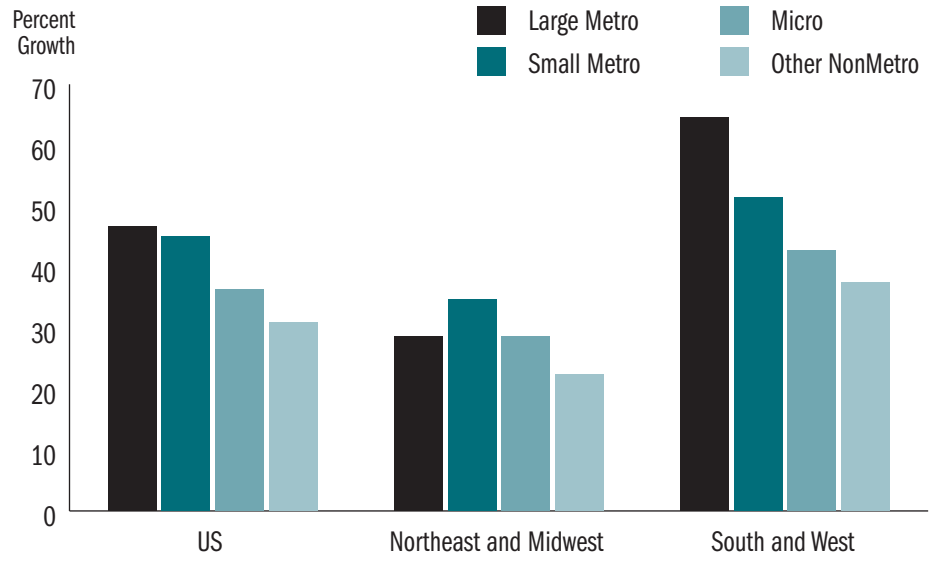
for small metropolitan areas, micropolitan areas and non-metropolitan areas, among pre-seniors, nationwide, in Figure 6. Unlike the situation for seniors, the small metropolitan area peak is less pronounced for pre-seniors.

The growth among suburban counties, shown earlier for seniors, is also apparent for pre-seniors in Table 14. Here the fastest growing counties include some in suburban Denver, CO, Atlanta, GA, Washington, DC and Dallas, TX as was the case before. However, also smattered in are several non-metropolitan counties and picturesque parts of Colorado, Idaho and Wyoming. The very rapid growth of pre-seniors in these counties, due to their proximity to work, as well as to their amenity value, suggests that senior growth in these areas is also likely to be high. Moreover, both pre-seniors and seniors are likely to locate nearby so that they will stay close to their businesses, work activities and families. Indeed, the June 2005 Del Webb Baby Boomer Survey shows that for those aged 50 to 59, 23 percent of those who move say the maximum distance from family they would want to live is one to three hours away (http://onlinepressroom.net/pulte/babyboomer). Thus, many of the new 'active adult' communities constructed by companies like Pulte Homes/Del Webb are located in close proximity to metropolitan areas in all parts of the country, including the Northeast and Midwest.

In sum, today's pre-senior population is growing rapidly and igniting especially strong growth in Western states surrounding California, large metropolitan and non-metropolitan

FIGURE 6

Age 55–64: Region and Metro Size Growth, 1990–2005



Source: William H. Frey analysis of US Census Sources

TABLE 14 AGE 55–64: FASTEST GROWING COUNTIES, 1990–2005*

Rank	County	Inside Metropoliltan Area	Percent Change
1	Douglas County, CO	Denver-Aurora, CO	516.3
2	Eagle County, CO	*nonmetropolitan*	354.6
3	Collin County, TX	Dallas-Fort Worth-Arlington, TX	306.7
4	Summit County, UT	Salt Lake City, UT	303.4
5	Elbert County, CO	Denver-Aurora, CO	276.5
6	Park County, CO	Denver-Aurora, CO	271.0
7	Loudoun County, VA	Washington-Arlington-Alexandria, DC-VA-MD-WV	269.3
8	Denton County, TX	Dallas-Fort Worth-Arlington, TX	248.1
9	Fort Bend County, TX	Houston-Baytown-Sugar Land, TX	243.9
10	Forsyth County, GA	Atlanta-Sandy Springs-Marietta, GA	242.4
11	Williamson County, TX	Austin-Round Rock, TX	238.9
12	Blaine County, ID	*nonmetropolitan*	229.9
13	Routt County, CO	*nonmetropolitan*	226.9
14	Gwinnett County, GA	Atlanta-Sandy Springs-Marietta, GA	222.9
15	Matanuska-Susitna Borough, AK	Anchorage, AK	221.6
16	Fayette County, GA	Atlanta-Sandy Springs-Marietta, GA	219.2
17	Rockwall County, TX	Dallas-Fort Worth-Arlington, TX	207.4
18	Teller County, CO	Colorado Springs, CO	206.8
19	Teton County, WY	*nonmetropolitan*	196.9
20	Cherokee County, GA	Atlanta-Sandy Springs-Marietta, GA	195.3

* Counties with age 55–64 population exceeding 2,000

Source: William H. Frey analysis of US Census estimates

communities of all sizes, especially in the Sunbelt. Their demographic characteristics of being highly educated, with more women in the labor force and more diverse household types, reflect a contrast with those of earlier generations. As they continue to age in place, they will especially transform the senior populations of growing South and West regions and in the suburbs.

Contrasting Seniors With Pre-seniors

The previous two sections discussed separately the population shifts in the current senior population, those aged 65 and above, with those taking a place among 'pre-seniors,' aged 55–64. The latter group is influenced by the passing of early Baby Boomers into the 55 and over category during the first 5 years of this decade. It can be said that today's seniors

are a 'bridge' between the Depression generation and the Baby Boomers in terms of their location preferences as well as with respect to their demographic profiles. Both the newly minted seniors, from the World War II generation and the Baby Boom infused pre-seniors group are better educated and better off than those of earlier generations. Still, the Baby Boomers are especially distinct in terms of their higher overall education attainment, not to mention their active participation of women in the labor force and diversified set of household types.

With respect to their population shift patterns, there are strong similarities. Both groups tend to show their greatest growth in southeastern and western states and show the slowest growth around much of the Rustbelt and the Northeast. Among large metropolitan areas that grew rapidly, we see places like Las Vegas, NV, Austin, TX, Raleigh, NC, Phoenix, AZ and Houston, TX, high on both lists; and among smaller metropolitan areas, there is a commonality as well for high amenity places.

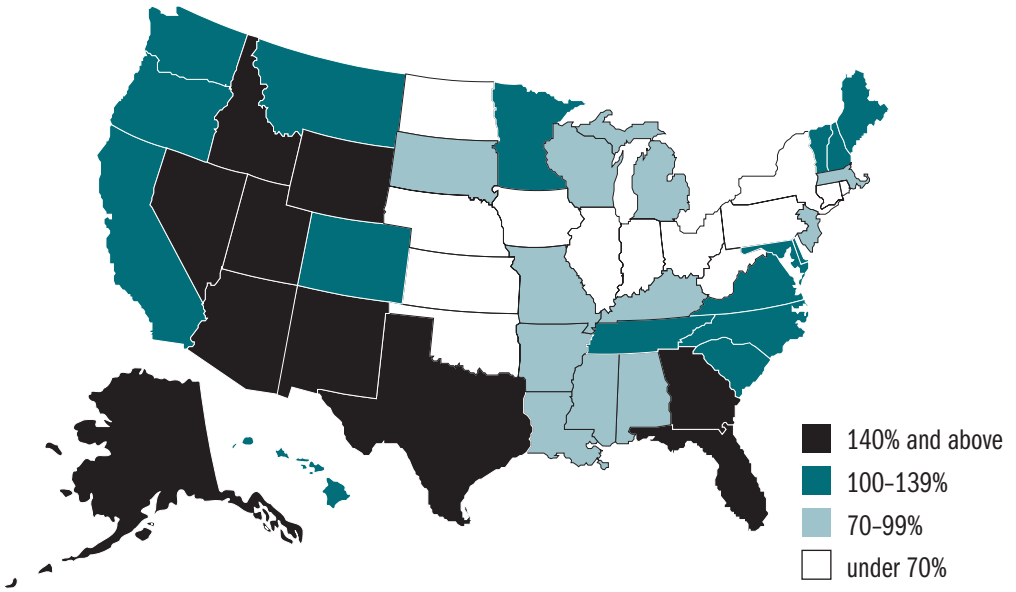
An important difference between these two groups, however, is the fast rate of growth associated with Baby Boomers as they move into a new age bracket. This will continue as they make the transition between late 50-somethings to late 60-somethings — from their 'pre-senior' years into becoming full fledged seniors in the next decade. Places that have begun to experience rapid growth in their senior populations will then experience somewhat of a deluge. Yet, there is an important distinction between senior and pre-senior growth patterns. The latter are still, to a large degree, in the labor market. They are both moving and aging in place within states that have especially strong economies. This is apparent from the large wall of Western states showing pre-senior growth during the 2000–10 period (See Map 3), states that have undergone powerful economic growth during the last decade. There is an economic motivation, along with a quality of life motivation to move, among the 'pre-seniors' that may not be as strong among the senior population. As the current pre-senior Baby Boomers move into the 65–74 year old age group, it will be interesting to see whether they will age in place in these currently economically dynamic states, or move away to different parts of the country. The fact that Baby Boomers are likely to continue to participate in the labor force after traditional retirement ages (Dychtwald, Erickson and Morrison, 2004), may bode well for a continued senior presence in these areas.

Projected Senior Growth: Aging in Place versus Migration

Up until now we have examined current and recent senior growth but, as alluded to in the earlier sections, the big changes will occur as Baby Boomers enter their senior years to affect large but uneven gains in seniors everywhere. Part of this unevenness has to do with migration of the senior population, but a much bigger portion has to do with the differential aging in place in various parts of the country. This section will illustrate these differential affects on the projected senior populations for different states and the relative

MAP 4

Projected Age 65+ Growth, 2000–2030, US States



Source: William H. Frey analysis of US Census Sources

impacts of aging in place versus migration, in order to put the latter in proper perspective as a contributor to the growth to the senior population.

Census projections of the senior population for 2000–2030 assume that migration patterns, similar to the present, will occur in the future, along with the underlying aging in place component.[1] (See Map 4) On the whole, the map shows similar patterns as those shown for projected senior growth over the 2000–10 period: fast growth (of over 140 percent) of a swath of states in the West, along with Texas, Georgia and Florida in the South; while a large number of states in the nation's interior show lowest growth (under 70 percent) in the senior population. Yet, due to the Baby Boomers emergence over this period, even the slowest growing senior population state (Pennsylvania) registers a 51 percent gain. Not surprisingly, the fastest gain will be in Nevada, where the senior population will grow by 264 percent.

Using somewhat similar techniques (Frey, 1983), which assume current migration patterns, we conducted our own projections, which we display for seven individual states

[1] State Census Bureau projections are available at http://www.census.gov/population/www/projections/projectionsagesex.html with methodology discussed at http://www.census.gov/population/www/projections/InterimShortMethod.doc.

over the 2000–40 period.[2] These projections are unique because they allow us to show the relative contributions to the 65 and over population growth associated with aging in place versus migration for each five year period over time. These states include two traditional retiree magnets (Florida and Arizona), a fast growing Sunbelt state (Georgia), a western state that has been losing seniors to the more high amenity states (California) and three industrial Rustbelt states (Michigan, Pennsylvania and New York).

To provide an overview, Figure 7 shows the growth trajectories of each of these states over the period 2000–40. Each shows strong peaks in senior growth, especially over the periods between 2010–30, the approximate time during which the Baby Boom generation completely enters the 65 and over age groups. After 2030, smaller cohorts pass beyond age 65, and the rate of senior growth falls precipitously. Nonetheless, despite the common patterns, each state shows different overall levels of senior growth in large part due to the different contributions of aging in place and migration. The fastest growth of the senior population tends to occur in Georgia and Arizona, both with higher rates than Florida; with Pennsylvania and New York showing lower rates overall.

Figure 8 and Table 15 provide further light on the underlying components of senior growth over this period. Overall, they point up how small the impact that migration has on overall population change. Even in Arizona, which shows the highest rates of net migration contributions to growth for every period between 2000 and 2040, the migration effect is dwarfed by the aging in place contribution of existing populations simply moving into their senior years. Nonetheless, the combination of aging in place with a trivial in migration of seniors helps to elevate Arizona's overall senior growth rate beyond those of the other states compared.

A good contrast with Arizona is Florida which, while it has a substantial net in migration of seniors, has an aging in place rate that is not nearly as large as Arizona's.

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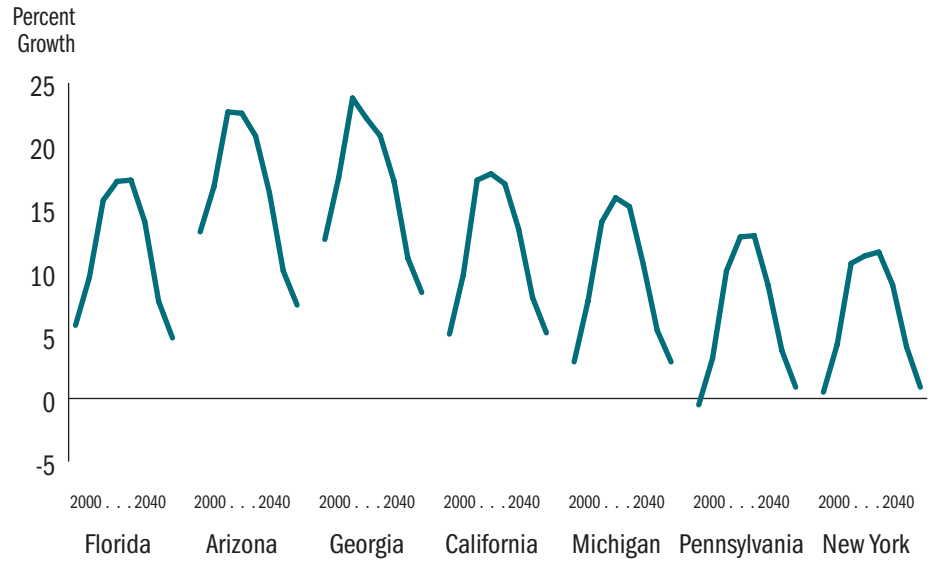
[2] The projection methodology used here assumes that observed inter-area migration rates for 1995–2000 remain consistent over the projection period (2000–2040), that fertility and mortality change slightly according to the Census Bureau's middle series and that immigration to the US remains relatively constant wherein immigrants are allocated across areas in the same manner as 1995–2000. Yet for these senior projections, the dominant aspect of change is associated with the aging in place of the pre-senior populations. This component is largely established at the beginning of the projection period for all areas, since the senior populations over the projection period already exist at the beginning of the projection process, and are affected only slightly by migration, immigration or mortality in any five year interval. The projection technique is a multistate cohort component projection technique developed by the author (Frey, 1983). The individual state projections are based on a five region system consisting of the state and the four regions of the US (Northeast, Midwest, South and West) that lie outside the state. A similar system is used for the metropolitan area projections. The city and suburb projections are nested within the metropolitan projections as discussed in Frey (1983).

FIGURE 7

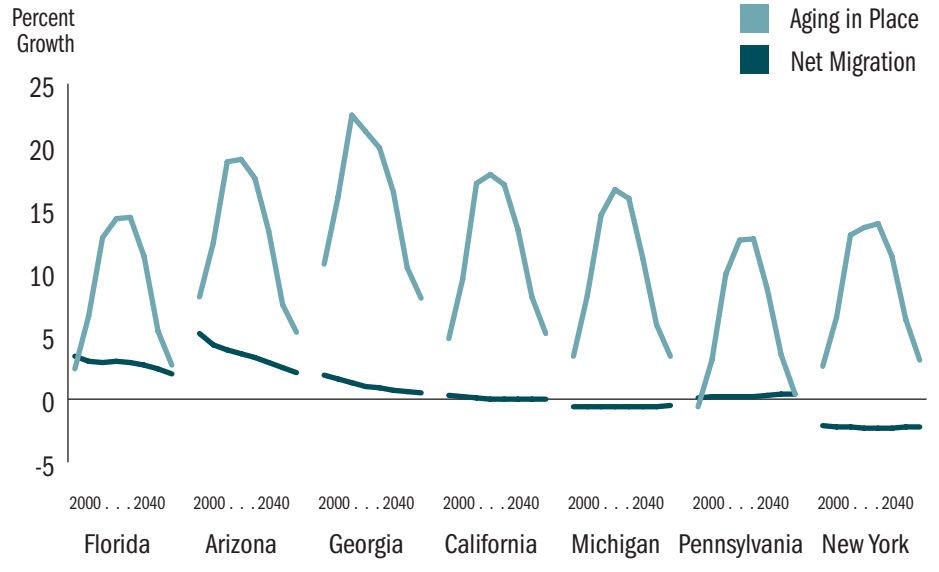
Age 65+ Projected Population Growth 2000–2040, Selected States



Source: William H. Frey projections with US Census data and estimates

FIGURE 8

Age 65+ Aging in Place and Migration Components of Projected Growth, 2000–2040, Selected States



Source: William H. Frey projections with US Census data and estimates

TABLE 15 AGING IN PLACE AND MIGRATION COMPONENTS OF SENIOR GROWTH, PROJECTED, 2000–2020

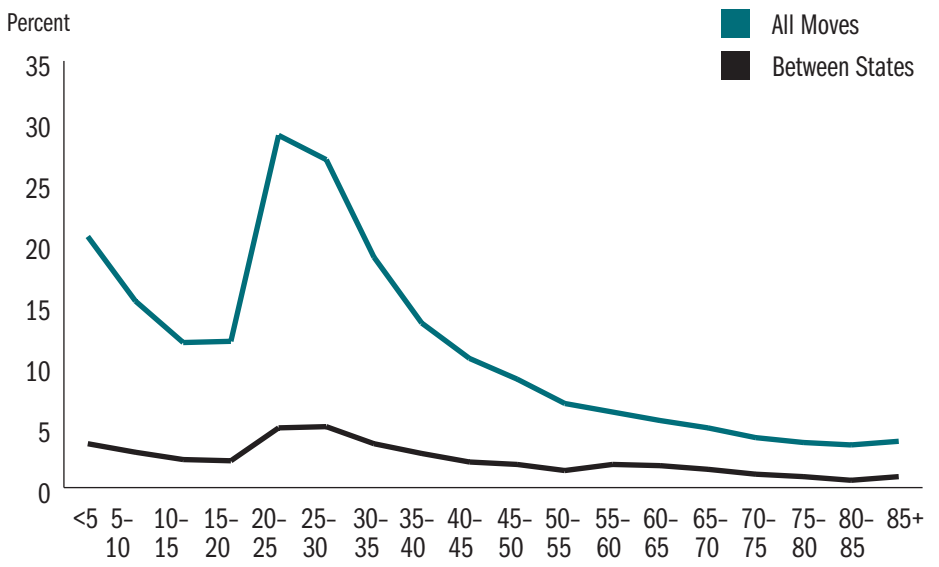
Components of Change	Percent Contributions to Change in Age 65+ Population			
	2000–2005	2005–2010	2010–2015	2015–2020
Florida				
Aging in Place	2.4	6.6	12.8	14.3
Net Migration*	3.4	3.0	2.9	3.0
Total Change	5.8	9.6	15.7	17.2
Arizona				
Aging in Place	8.1	12.4	18.8	19.0
Net Migration*	5.2	4.3	3.9	3.6
Total Change	13.2	16.8	22.7	22.6
Georgia				
Aging in Place	10.7	16.0	22.5	21.2
Net Migration*	1.9	1.6	1.3	1.0
Total Change	12.6	17.5	23.8	22.2
California				
Aging in Place	4.8	9.5	17.1	17.8
Net Migration*	0.3	0.2	0.1	0.0
Total Change	5.1	9.8	17.3	17.8
Michigan				
Aging in Place	3.4	8.2	14.6	16.6
Net Migration*	-0.6	-0.6	-0.6	-0.6
Total Change	2.9	7.7	14.0	15.9
Pennsylvania				
Aging in Place	-0.6	3.1	9.9	12.6
Net Migration*	0.1	0.2	0.2	0.2
Total Change	-0.5	3.2	10.1	12.8
New York				
Aging in Place	2.6	6.5	13.0	13.6
Net Migration*	-2.1	-2.2	-2.2	-2.3
Total Change	0.5	4.3	10.7	11.3

* Includes both domestic and international migration

Source: William H. Frey projections with US Census data and estimates

FIGURE 9

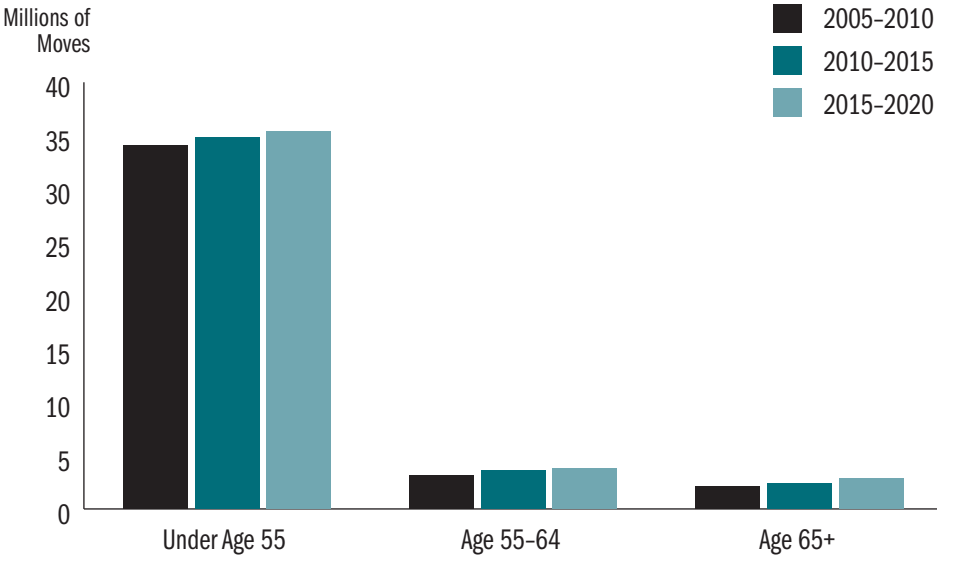
Annual Migration Rates by Age, 2004–2005



Source: William H. Frey analysis of *2005 Current Population Survey*

FIGURE 10

Projected Number of Interstate Migrants by Age: 2005–2020



Source: William H. Frey analysis of US Census Sources

Florida's pre-senior working age population is a smaller reservoir for aging in place than is the case in Arizona. Clearly, Georgia among the states compared shows the highest rates of aging in place coupled with additional net in migration. This combination puts its overall projected senior growth on par with that of Arizona over the projection period. In contrast to many of the other states, New York stands out for two reasons: its aging in place component is relatively low — due to the selective out migration of its working age population over several past decades; and its senior population net migration level is broadly negative. As a result, New York is expected to exhibit the lowest rate of senior growth over the forty-year period shown.

Clearly, these projections need not be prophecies of the future. It is certainly the case that some of these states may be able to attract or lose senior migrants in different ways than these projections show. However, the aging in place component for these states, at least for the short term, is relatively locked in place. We can safely assume that Georgia will show stronger aging in place than New York or Pennsylvania, irrespective of what their senior migration patterns may show in the near term.

Senior Migration

Having determined that senior migration is something of a 'drop in the bucket' as a contributor to senior growth over the foreseeable future, it is important to understand that there are aspects of migration that do make a difference, especially in 'retirement magnet' areas such as Arizona, Florida and many small communities in other states. This is not

TABLE 16 OLDER MIGRATION FOR BROAD GEOGRAPHIC AREAS OF THE US, 2004–2005*

		Migration Rates per 1000			Net Migration Rates per 1000			
					Education		Household Type	
	Population (thousands)	In	Out	Net	HS Grad or less	Some College	Married Couples	All Others
Age 65+								
Northeast and Midwest**	14,977	4.02	5.41	-1.38	-0.75	-2.65	-1.51	1.10
South and West**	20,237	7.87	6.85	1.02	0.63	1.60	1.07	-0.89
Age 55–64								
Northeast and Midwest**	18,262	4.22	7.08	-2.86	-2.61	-3.22	-5.42	-1.89
South and West**	25,316	11.70	9.64	2.06	2.02	2.17	3.89	1.38

* Migration within the United States, 2004–2005 classed by end of period personal and household attributes

** Census regions

Source: William H. Frey analysis of *2005 Current Population Survey*

TABLE 17 PROFILES OF OLDER STAYERS AND MOVERS 2004–2005*

Social and Demographic Profiles	Age 55–64			Age 65+		
	Non Movers	Within County Migrants	Across State Migrants	Non Movers	Within County Migrants	Across State Migrants
Education						
Percent College Grad	28.6	26.2	25.1	18.9	18.0	19.6
Percent with Some College+	54.0	47.9	50.2	37.6	35.6	43.1
Percent not High School Grad	13.4	20.7	12.6	26.0	31.6	17.9
Labor Force Participation Rate						
Percent Males	70.4	67.0	53.2	19.4	20.4	11.0
Percent Females	57.0	54.1	49.4	11.4	13.6	11.8
Household Income						
Percent $50,000 and over	51.2	39.1	43.5	21.6	16.4	23.2
Percent $25,000 to $50,000	24.8	24.4	31.5	27.3	29.6	34.2
Percent Under $25,000	24.0	36.5	24.9	51.1	54.0	42.6
Poverty						
Percent Persons in Poverty	9.1	15.8	10.2	9.8	10.4	7.3
Household Type						
Percent Married Couple Families	58.3	42.6	51.7	42.9	34.5	39.4
Percent Male Headed Nonfamilies	12.4	16.5	16.2	13.2	18.3	20.9
Percent Female Headed Nonfamilies	18.4	26.8	19.7	34.1	35.4	28.9
Age						
Percent 65–74				52.0	55.2	64.5
Percent 75–84		n/a		37.1	34.4	26.7
Percent 85+				11.0	10.3	8.8
Race-Ethnicity						
Percent White#	77.5	69.4	79.4	81.4	74.1	83.8
Percent Black#	9.5	14.7	10.4	8.3	10.4	5.1
Percent Hispanic	7.8	9.2	5.9	6.2	8.1	2.9
Percent Other#	5.2	6.6	4.3	4.1	7.3	8.2

* Migration within the United States, 2004–2005 classed by end of period personal and household attributes

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

because rates of migration are high among seniors, but because they make an impact when those seniors, who do move, tend to become directed to specific destinations.

The low rate of senior migration is apparent in Figure 9 which shows annual rates of migration by age over the period 2004–05. While close to 30 percent of young people move each year to a new residence, that percentage slides down to the 4–5 percent range for people in their older ages. When considering movement across states, less than 2 percent of residents aged 55–64 participate, and slightly more than 1 percent of those 65 and over are mobile. Indeed, even as the Baby Boomers inflate the senior years, it is apparent, from Figure 10, that the aggregate number of interstate moves among those aged 55 and over are dwarfed by the number of moves undertaken by the younger population.

Still, traditional retirement states like Florida and Arizona have tended to attract migrants with demographically valuable attributes. Movers going to South and West region states are more likely to be well educated married couples (see Table 16). And overall, migrants who cross state lines tend to be better educated, have higher incomes and are more prone to be in the young senior ages than local movers and non-movers (See Table 17). Another attribute that characterizes senior long-distance migrants is that they are less likely to be in the labor force than those who do not move or who move locally.

Cities, Suburbs and the Older Population

A great deal of recent attention has been given to the topic of city versus suburb location and relocation of the older population. Some have argued that seniors may be a source of revitalization for declining central city populations. The attraction of living downtown, near restaurants, cultural amenities, as well as medical facilities has been thought to be an attraction, especially for pre-seniors and 'young seniors' during their healthy, child-free older years. Some have argued that this may not be the case, given that most seniors continue to live in the suburbs or other parts of the country. We will not know the outcome of this debate until we have a better sense of where the Baby Boomers will decide to move as they grow into their senior years, since they, perhaps more so than other senior groups, have the educations and cultural interests that indicate they might be more likely to find cities attractive. Indeed for many of these boomers who are tied, at least to some degree, to the labor force with small businesses, consulting and other activities, the attraction of living in a city environment could be strong. On the other hand, it has been argued that many of today's seniors first moved to the suburbs during a postwar period and raised Baby Boomers there who might be called the 'first suburban generation.' The extent to which there is an attraction to leave the suburbs and move to the city may be an open question.

To shed some light on this question, this section will examine, at the national level, current patterns and attributes of city and suburban older residents and will explore, as

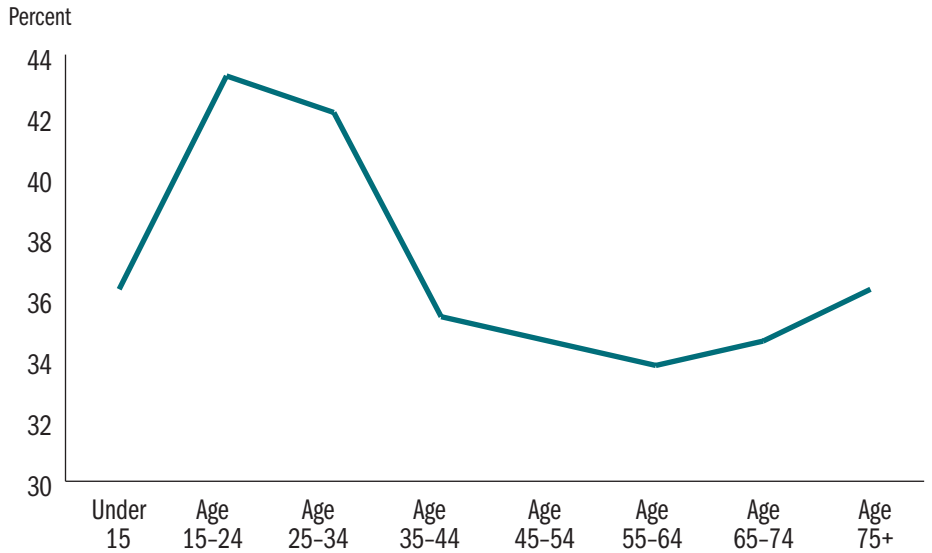
well, what projected city and suburb populations might look like in light of aging in place and the extrapolation of current senior migration patterns.

Figure 11, based on the 2000 Census, shows the percentage of each age group residing in the city as opposed to the suburbs of the nation's metropolitan areas. As has been the case in the past, young people in their late teens and early twenties are prone to live in cities as a place to socialize and find jobs before often moving to a more permanent location when they get older. What is interesting though is that in 2000, when the Baby Boom generation was between 35–54, there was a pronounced tendency for them to reside in the suburbs and an even more pronounced tendency for such residence among pre-seniors at that time, those who are now moving into the age 65 and over population.

Tables 18A and 18B show national city and suburb social and demographic characteristics for both the senior and pre-senior populations. Among seniors, overall, suburbanites are more likely to be married couples, have somewhat higher incomes, are more likely to be home owners and less likely to be in poverty. Suburban seniors are also much less diverse than those living in the cities. However, when looking specifically at older cities in the Northeast and Midwest, the differences are even more pronounced. Suburban seniors are more well educated, have decidedly higher incomes and are much more likely to be white

FIGURE 11

Percent of Metropolitan Residents Residing in Central Cities, 2000



Source: William H. Frey analysis of 2005 US Decennial Census

TABLE 18A SOCIAL AND DEMOGRAPHIC PROFILES OF CITY AND SUBURB POPULATIONS AGE 65+, 2005**

Social and Demographic Profiles*	Total US		Northeast and Midwest*		South and West	
	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**
Education						
Percent College Grad	21.7	21.3	16.3	20.5	25.1	21.9
Percent with Some College+	40.3	41.1	30.5	38.4	46.5	43.4
Percent not High School Grad	27.8	21.8	33.1	20.7	24.5	22.7
Race-Ethnicity						
Percent White#	63.1	85.2	62.3	92.6	63.7	78.9
Percent Black#	18.4	4.9	24.5	3.7	14.6	6.0
Percent Hispanic	10.8	5.8	8.2	1.9	12.4	9.2
Percent Other#	7.6	4.0	5.0	1.9	9.3	5.9
Poverty						
Percent of Persons in Poverty	13.6	7.1	18.5	5.9	10.5	8.1
Household Income						
Percent $50,000 and over	22.0	25.0	17.8	23.6	25.0	26.2
Percent $25,000 to $50,000	24.8	29.6	22.2	30.1	26.5	29.2
Percent Under $25,000	53.2	45.4	60.1	46.3	48.5	44.6
Household Type						
Percent Married Couple Families	36.5	45.4	31.7	43.6	39.8	47.1
Percent Male Headed Families	2.5	1.9	3.0	1.9	2.1	1.8
Percent Female Headed Families	9.8	7.6	10.2	6.6	9.5	8.5
Percent Male Headed Nonfamilies	16.6	11.7	17.6	11.7	16.0	11.7
Percent Female Headed Nonfamilies	34.7	33.4	37.6	36.2	32.7	30.9
Homeowners						
Percent Homeowners	69.1	84.6	60.5	82.5	75.1	86.5

* Household heads or persons of specified ages

** Identified as principal cities and suburbs (balance of metropolitan area) in *2005 Current Population Survey* Public Use File (the geography of 15% of the population is not identified)

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

TABLE 18B SOCIAL AND DEMOGRAPHIC PROFILES OF CITY AND SUBURB POPULATIONS

AGE 55–64, 2005**

Social and Demographic Profiles*	Total US		Northeast and Midwest*		South and West	
	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**
Education						
Percent College Grad	29.6	32.1	25.8	33.1	32.0	31.3
Percent with Some College+	54.5	58.3	47.7	57.3	58.5	59.1
Percent not High School Grad	16.6	10.6	17.0	8.7	16.3	12.0
Race-Ethnicity						
Percent White#	57.3	80.7	58.2	87.6	56.7	75.3
Percent Black#	19.3	7.0	24.1	5.4	16.5	8.20
Percent Hispanic	15.0	6.9	11.3	3.2	17.2	9.8
Percent Other#	8.4	5.4	6.4	3.8	9.6	6.7
Poverty						
Percent of Persons in Poverty	12.5	7.1	13.7	6.5	11.7	7.6
Household Income						
Percent $50,000 and over	46.2	57.5	41.4	57.9	49.0	57.2
Percent $25,000 to $50,000	24.6	23.5	25.4	23.4	24.0	23.5
Percent Under $25,000	29.3	19.0	33.2	18.7	26.9	19.2
Household Type						
Percent Married Couple Families	43.4	62.3	40.4	61.0	45.2	63.3
Percent Male Headed Families	3.0	2.8	2.6	2.2	3.3	3.3
Percent Female Headed Families	13.2	7.3	15.1	7.3	12.0	7.4
Percent Male Headed Nonfamilies	16.9	10.6	16.4	11.8	17.2	9.7
Percent Female Headed Nonfamilies	23.5	17.0	25.5	17.8	22.4	16.4
Homeowners						
Percent Homeowners	67.8	86.3	60.5	84.6	72.2	87.6

* Household heads or persons of specified ages

** Identified as principal cities and suburbs (balance of metropolitan area) in *2005 Current Population Survey* Public Use File (the geography of 15% of the population is not identified)

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

compared to the much more diverse city populations. Disparities are less likely to occur in the South and West, patterns which reflect their annexation of suburban territory into cities as well as from the new development occurring in many cities.

An examination of the pre-senior population in Table 18B shows similar differences for the older population. Among pre-seniors, suburban residents are decidedly more well off economically in terms of their educations and incomes and substantially more likely to reside in married couple households than their city counterparts. Overall, then, the suburbs seem to have captured the more middle class, higher status segments of the pre-senior population and, to a lesser extent, of the senior population — many of whom had resided for longer periods of their lives in cities.

We now turn to examine what the future prospects may be for city and suburban gains using the projections we have developed and using the same methodology as above. We examine the central (city) and suburban counties for four metropolitan areas, New York, NY, Philadelphia, PA, Chicago, IL and Los Angeles, CA. Due to data constraints we needed to look at counties rather than cities. For Chicago, IL, the central county is Cook County, which contains the city of Chicago; and for Los Angeles, CA, the central county is Los Angeles County which includes the city of Los Angeles (central counties of New York, NY and Philadelphia, PA are coincident with the cities for those metropolitan areas).

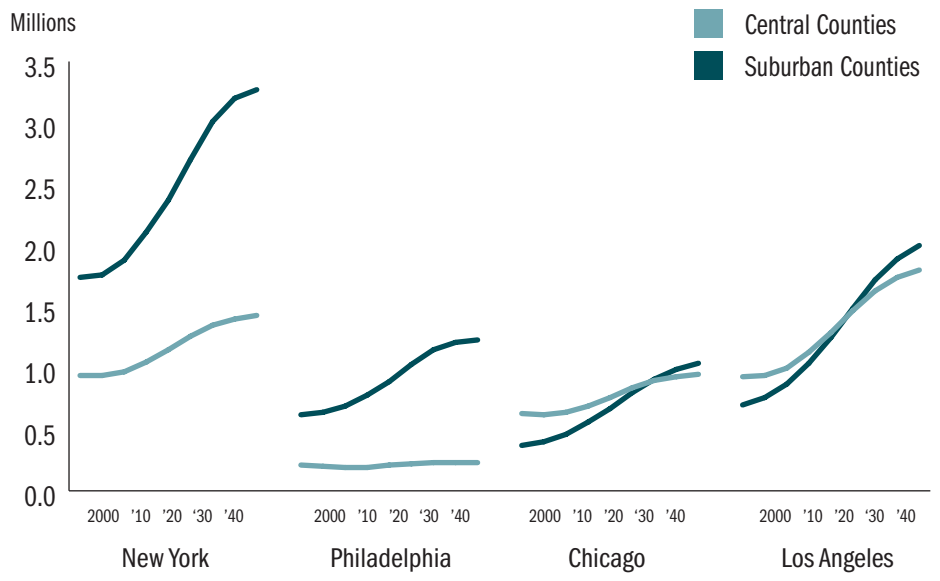
Though our ultimate aim is to show the potential contributions of migration as a source of gain for central cities in these areas, we first present the projected total population sizes of cities and suburban counties for these four areas, as shown in Figure 12. It is obvious that a much larger share of seniors already live in the suburbs of New York and Philadelphia than in Chicago and Los Angeles; yet over time the suburban population rises more quickly in all four metropolitan areas. The reason has a lot to do with the growth curves for each portion of the metropolitan area as depicted in Figure 13. In each area, both the central and suburban counties show heightened growth between the 2010 and 2030 period. The growth is normally higher in the suburbs than in the cities.

An explanation for these city-suburb differences is suggested in Table 19, along with Figures 14 and 15, which decompose the overall change into three components: aging in place, net migration with places outside the metropolitan area and net migration with the other part of the metropolitan area (city or suburb). Focusing first on central counties, it becomes clear each one is projected to lose senior migrants both through its net losses outside the metro area and via its loss with the suburbs. Thus, the gains occurring through aging in place are diminished by this out migration.

Among suburban counties, all except New York show higher gains in aging in place than for their central cities. In addition, all show net migration gains with their own central counties helping to prop up the growth. It is true that gains are diminished by out migration

FIGURE 12

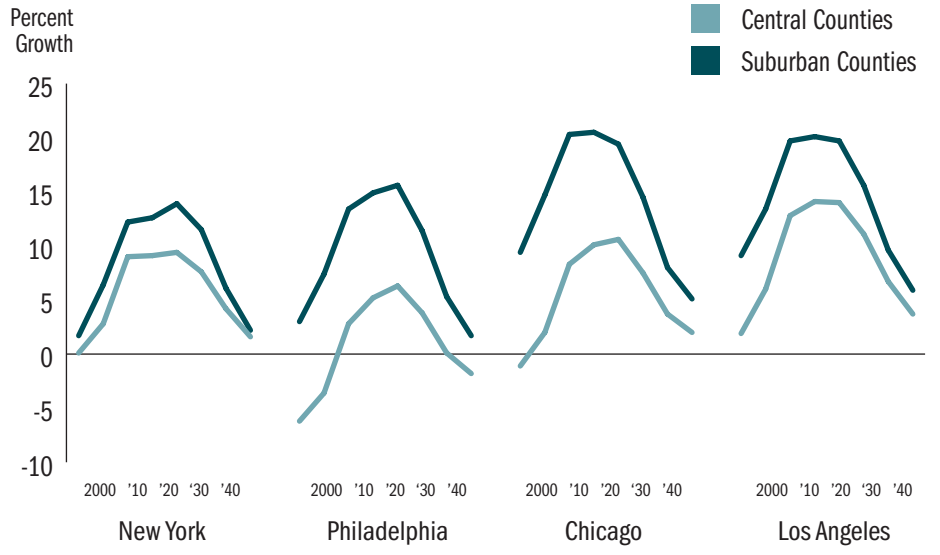
Age 65+: Projected Sizes of Central and Suburban Counties, 2000–2040: Selected Metro Areas



Source: William H. Frey projections with US Census data and estimates

FIGURE 13

Age 65+: Projected Growth of Central and Suburban Counties, 2000–2040: Selected Metro Areas



Source: William H. Frey projections with US Census data and estimates

TABLE 19 AGING IN PLACE AND MIGRATION COMPONENTS OF SENIOR GROWTH, PROJECTED, 2000–2020: CENTRAL COUNTIES AND SUBURBAN COUNTIES OF SELECTED METROPOLITAN AREAS

PERCENT CONTRIBUTIONS TO CHANGE IN AGE 65+ POPULATION

	Central Counties**				Suburban Counties			
Metropolitan Area*	2000–2004	2005–2009	2010–2014	2015–2019	2000–2004	2005–2009	2010–2014	2015–2019
New York								
Aging in Place	4.7	7.5	14.0	14.1	2.1	6.9	12.8	13.4
Net Migration – outside Metro	-2.2	-2.4	-2.6	-2.7	-1.7	-1.8	-1.9	-2.0
Net Migration – within Metro	-2.3	-2.4	-2.4	-2.4	1.3	1.3	1.2	1.2
Total Change	**0.1**	**2.8**	**9.0**	**9.1**	**1.7**	**6.4**	**12.2**	**12.6**
Philadelphia								
Aging in Place	-1.3	1.3	7.6	10.0	1.8	6.4	12.7	14.4
Net Migration – outside Metro	-1.6	-1.6	-1.7	-1.7	0.0	0.0	-0.1	-0.2
Net Migration – within Metro	-3.3	-3.2	-3.1	-3.0	1.1	1.0	0.9	0.8
Total Change	**-6.2**	**-3.6**	**2.8**	**5.2**	**3.0**	**7.4**	**13.4**	**14.9**
Chicago								
Aging in Place	2.5	5.6	11.8	13.6	6.8	12.7	18.8	19.6
Net Migration – outside Metro	-1.8	-1.8	-1.8	-1.9	-0.5	-0.7	-0.9	-1.1
Net Migration – within Metro	-1.8	-1.8	-1.7	-1.6	3.1	2.8	2.3	2.0
Total Change	**-1.1**	**2.0**	**8.3**	**10.1**	**9.4**	**14.7**	**20.3**	**20.5**
Los Angeles								
Aging in Place	4.8	8.9	15.7	17.1	6.6	11.4	17.9	18.6
Net Migration – outside Metro	-1.5	-1.6	-1.7	-1.8	0.7	0.5	0.4	0.3
Net Migration – within Metro	-1.3	-1.2	-1.2	-1.1	1.7	1.5	1.4	1.2
Total Change	**1.9**	**6.0**	**12.8**	**14.1**	**9.1**	**13.4**	**19.7**	**20.1**

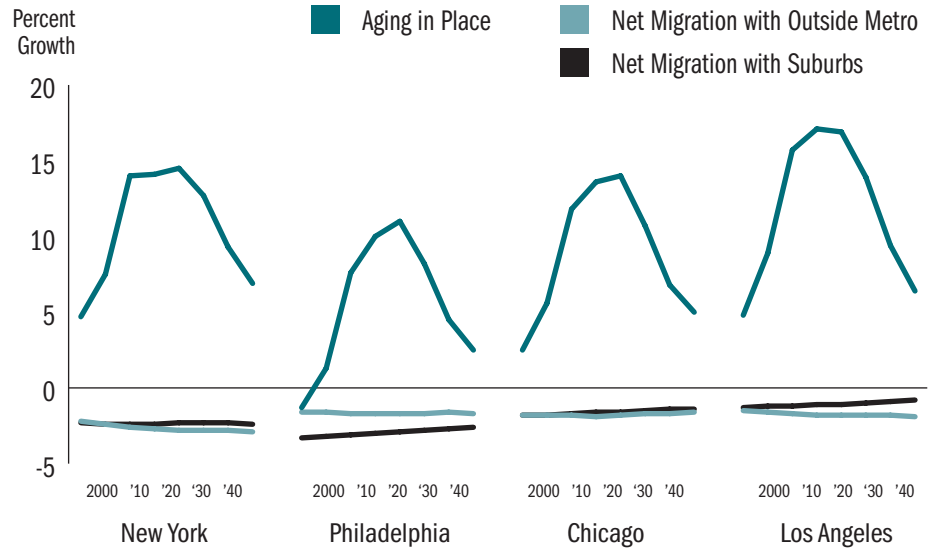
* For this analysis, metropolitan areas are defined as Consolidated Metropolitan Statistical Areas (CMSAs) as used in 2000 US Census publications and products

** Central counties for New York include New York City boroughs: Bronx, Brooklyn, Queens, Manhattan, and Staten Island (coincident with New York City): for Philadelphia includes Philadelphia Co, PA, (coincident with the City of Philadelphia); for Chicago, includes Cook Co, IL; and for Los Angeles includes Los Angeles Co, CA. Suburban counties for each metropolitan area includes the combined remaining counties of the CMSA

Source: William H. Frey projections with US Census data and estimates

FIGURE 14

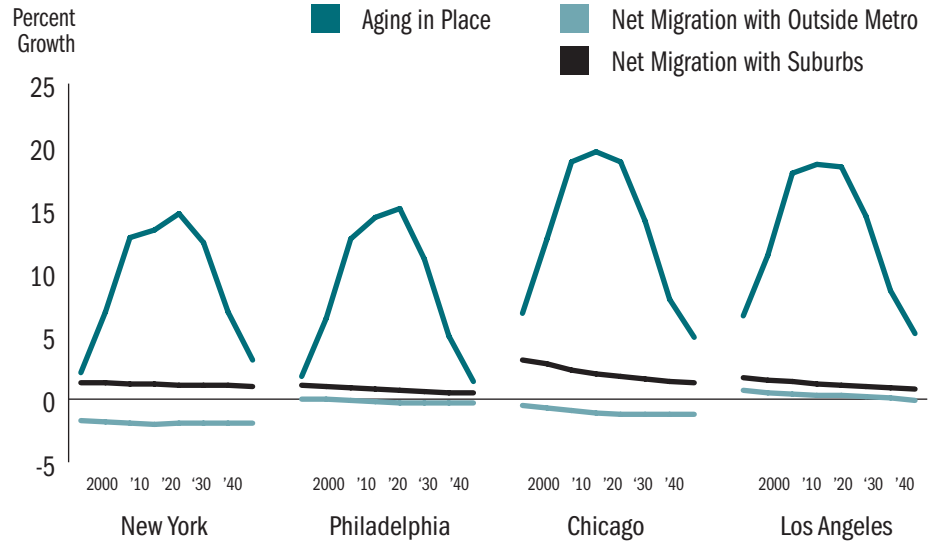
Central Counties: Aging in Place and Migration Components of Projected Age 65+ Growth, 2000–2040



Source: William H. Frey projections with US Census data and estimates

FIGURE 15

Suburban Counties: Aging in Place and Migration Components of Projected Age 65+ Growth, 2000–2040: Selected Metro Areas



Source: William H. Frey projections with US Census data and estimates

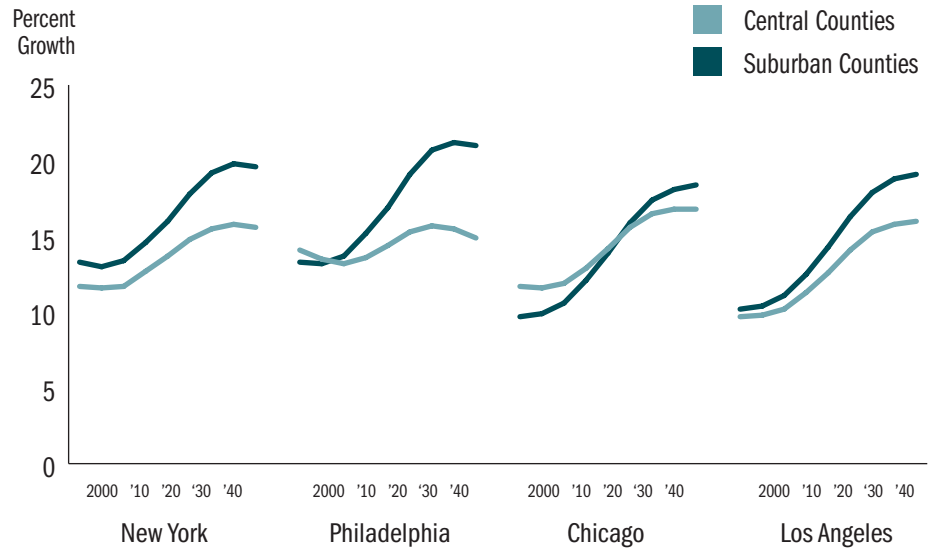
with elsewhere in the country for New York, Philadelphia and Chicago; but the overall migration gains are positive as a result of the inflows from the suburbs, thus supplementing the aging in place in these areas. While it may be true that these areas are not emblematic of all metropolitan areas in the country, especially many fast growing areas in the Sunbelt; they do show the power of aging in place as an important component of suburban growth in the future. Moreover, they also show that whatever gains could come from the direct suburb to city migration of seniors can only be minimal in light of the much larger aging in place components for both cities and suburbs. Thus, the existing city-suburb disparities on socioeconomic dimensions, which have resulted from years of selective migration among the younger population, will continue to become magnified for the older population via the dominant aging in place dynamic.

One implication of these patterns can be seen in Figure 16, which plots the projected senior population shares in cities and suburbs over the forty-year period. For these metropolitan areas, the suburbs tend to age faster than the central cities, even though in two of them, Philadelphia and Chicago, the cities started out as being 'older'. This highlights the overall power of suburban aging in place irrespective of senior migration patterns over time.

We now examine the city-suburb migration dynamic from a national perspective to understand what these flows can contribute to each part of the metropolitan area. Figure 17 shows the relative size of the flows between cities and suburbs for the older population over the 2002–03 period. Clearly the suburbs have the advantage for both the pre-senior and senior populations, although individual metropolitan areas may show differences from this national trend. Using more recent definitions of cities and suburbs, Table 20 shows the demographic profiles of streams between cities and suburbs for older population groups. As might be expected, flows going to the suburbs, even among these older populations, tend to be dominated by married couple households, whereas those going to the city have a higher percentage of single male households, especially divorcees. Among pre-seniors, persons in poverty are also less likely to move from cities to suburbs than in the opposite direction. However, what is surprising, and of potentially good news for cities, is that for both the pre-senior and senior populations, the city directed flows tend to be made up of more highly educated and higher income movers, college graduates and households earning more than $50,000 a year, than those flowing in the other direction. This suggests that there is the potential for tax-base enrichment from the selective in-migration of seniors to cities even though, numerically, these flows may not overwhelm those going in the reverse direction.

FIGURE 16

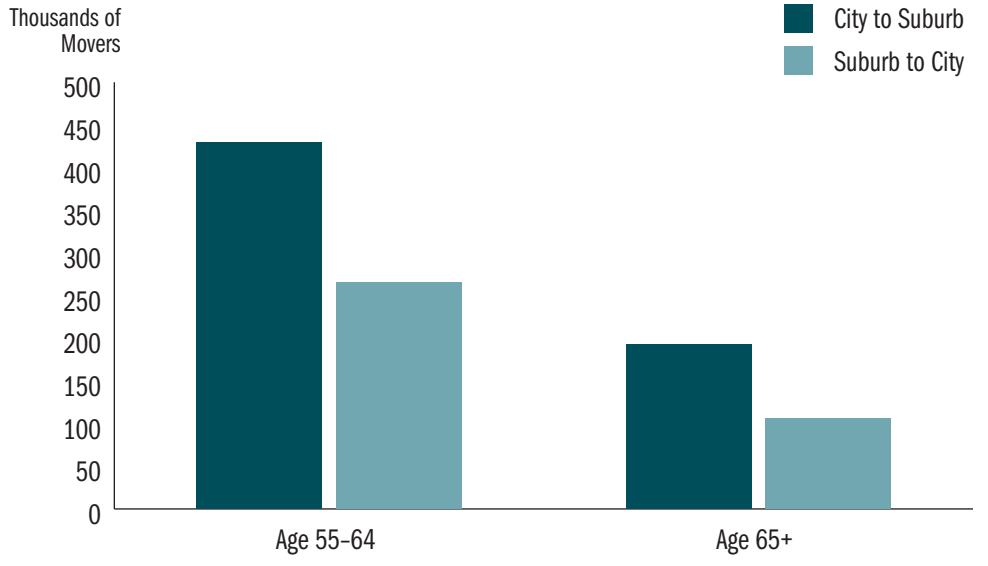
Percent Age 65+, Central and Suburban Counties, Projected 2000–2040: Selected Metro Areas



Source: William H. Frey projections with US Census data and estimates

FIGURE 17

Migration Exchange Between US Cities and Suburbs: Older Populations, 2002–2003



Source: William H. Frey analysis of *2003 Current Population Survey*

TABLE 20 CITIES AND SUBURBS: PROFILES OF OLDER MIGRANTS 2004–2005*

Social and Demographic Profiles	Ages 55–64		Ages 65+	
	Suburb to City Migrants	City to Suburb Migrants	Suburb to City Migrants	City to Suburb Migrants
Education				
Percent College Grad	38.6	34.6	23.2	15.0
Percent with Some College+	53.0	58.2	45.5	37.5
Percent not High School Grad	22.5	12.1	16.6	20.7
Poverty				
Percent of Persons in Poverty	8.4	6.2	3.5	9.6
Household Income				
Percent $50,000 and over	57.4	48.8	20.9	17.8
Percent $25,000 to $50,000	27.6	34.1	46.6	43.3
Percent Under $25,000	15.0	17.0	32.5	38.8
Household Type				
Percent Married Couple Families	28.6	60.2	32.2	46.9
Percent Male Headed Families	8.7	1.5	0.0	2.2
Percent Female Headed Families	11.1	6.6	5.7	8.9
Percent Male Headed Nonfamilies	23.3	17.7	34.8	6.6
Percent Female Headed Nonfamilies	28.2	14.1	27.3	35.4
Race-Ethnicity				
Percent White#	73.4	72.0	82.7	84.0
Percent Black#	7.7	12.4	0.2	7.1
Percent Hispanic	10.6	5.5	6.8	2.3
Percent Other#	8.4	10.1	10.3	6.7

* Migration within the United States, 2005–2005 classed by end of period personal and household attributes for flows between principal cities and suburbs (balance of metropolitan area) identified in the *2005 Current Population Survey* Public Use File (the geography of 15% of the population is not identified)

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

PART III

The Rise of the New Minority Populations

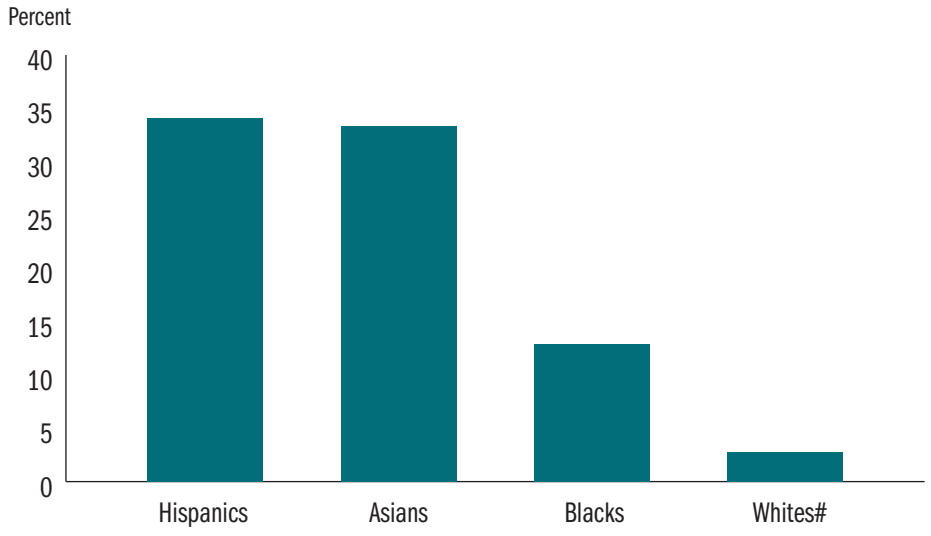
Just as the senior populations are becoming an expanding part of our national landscape, the role of immigration in inflating new minority groups, Hispanics and Asians, will also be creating new market segments in some parts of America.

Five years into the new century, America is still about two-thirds (66.9 percent) white, with Hispanics comprising 14.4 percent of the population, and Asians another 4.3 percent.[1] When one looks at the contribution to population growth over the last five years, Hispanics account for about half of all the new Americans and Asians, another 14 percent. Clearly, the growth of these 'immigrant minorities' are dominating change in this country. As Figure 18 shows, Hispanics and Asians, each, will increase their population by over one-

1 With noted exceptions, the use of the term race or race-ethnicity in this report includes the following categories: Hispanic, non-Hispanic whites (whites), non-Hispanic blacks (blacks), non-Hispanic Asians (Asians), and non-Hispanic all others (others). (In most cases data are only shown for the first four categories.) Strictly speaking the term, Hispanic, is not a race category but is considered an ethnicity, so that it would be possible to consider Hispanic and non-Hispanic members of each race (e.g. Hispanic whites, non-Hispanic whites.) However, to simplify our analysis we have classified Hispanic persons of any race as Hispanics, and all non-Hispanic persons according to their race. The source of the statistics for most analyses shown are US Census estimates which use a more detailed race classification than we do. For ease of presentation, our use of the term, Asians, includes the two groups, "Asians" with "Native Hawaiians and Other Pacific Islanders;" and our use of the term, Others, includes the categories, "American Indians and Alaskan Natives" and "Two or more Races."

FIGURE 18

2000–2010 Population Growth: Hispanics, Asians, Blacks, Whites

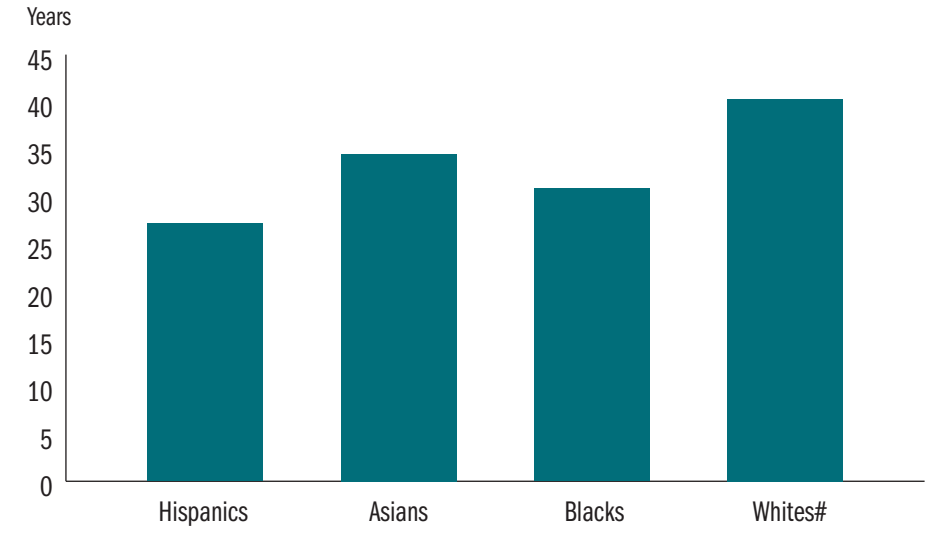


Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census Sources

FIGURE 19

Median Ages, 2005: Hispanics, Asians, Blacks, Whites



Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census Sources

third between 2000 and 2010, whereas black growth will be not quite 13 percent and white growth will be less than 3 percent.

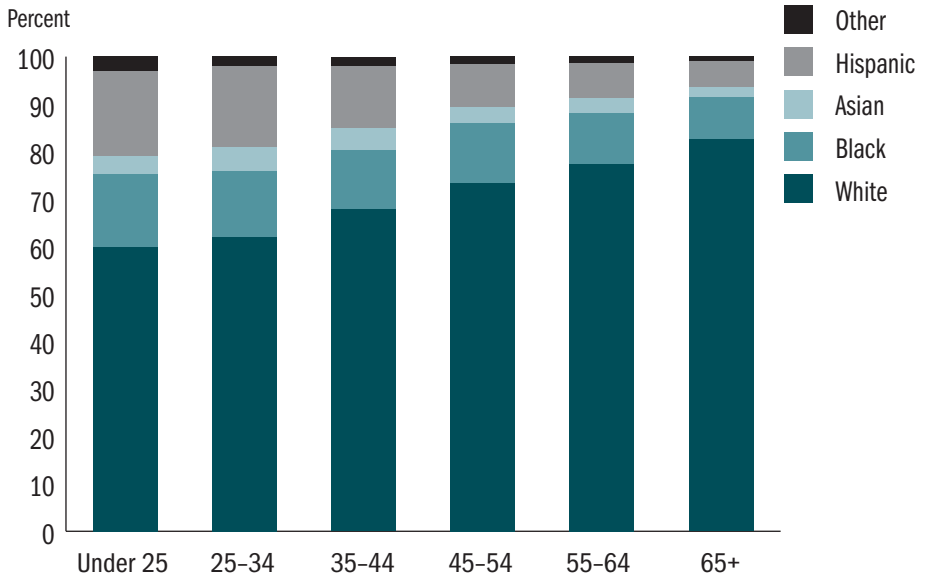
The growth of these new minorities are especially important because, as relatively recent immigrants, they have younger age structures than the native white population. In fact, the median age of Hispanics in the United States is 13 years younger (27.3) than that for whites (40.3) (See Figure 19). As a consequence, now, one out of five households under age 25 is either Hispanic or Asian, suggesting their future impact on the overall population as they age (see Figure 20).

As with whites, and the population as a whole, the rates of migration are also higher among younger Hispanics and Asians than among those in older groups. Four out of 10 young Hispanics or blacks changed residences over the 2004–05 period. Although young white households move at an even higher rate (see Table 21), the younger age structure of the former groups give them a higher, overall, mobility rate.

New minorities are also distinct in terms of the type of recent moves they have made. Over the 2004–05 period, nearly one out of 10 Hispanics and more than one out of seven Asian movers came directly from abroad. This number is much lower for blacks and whites. It is also interesting that compared with whites; Hispanics, Asians and blacks are more likely to take either very short distance or long distance moves, rather than

FIGURE 20

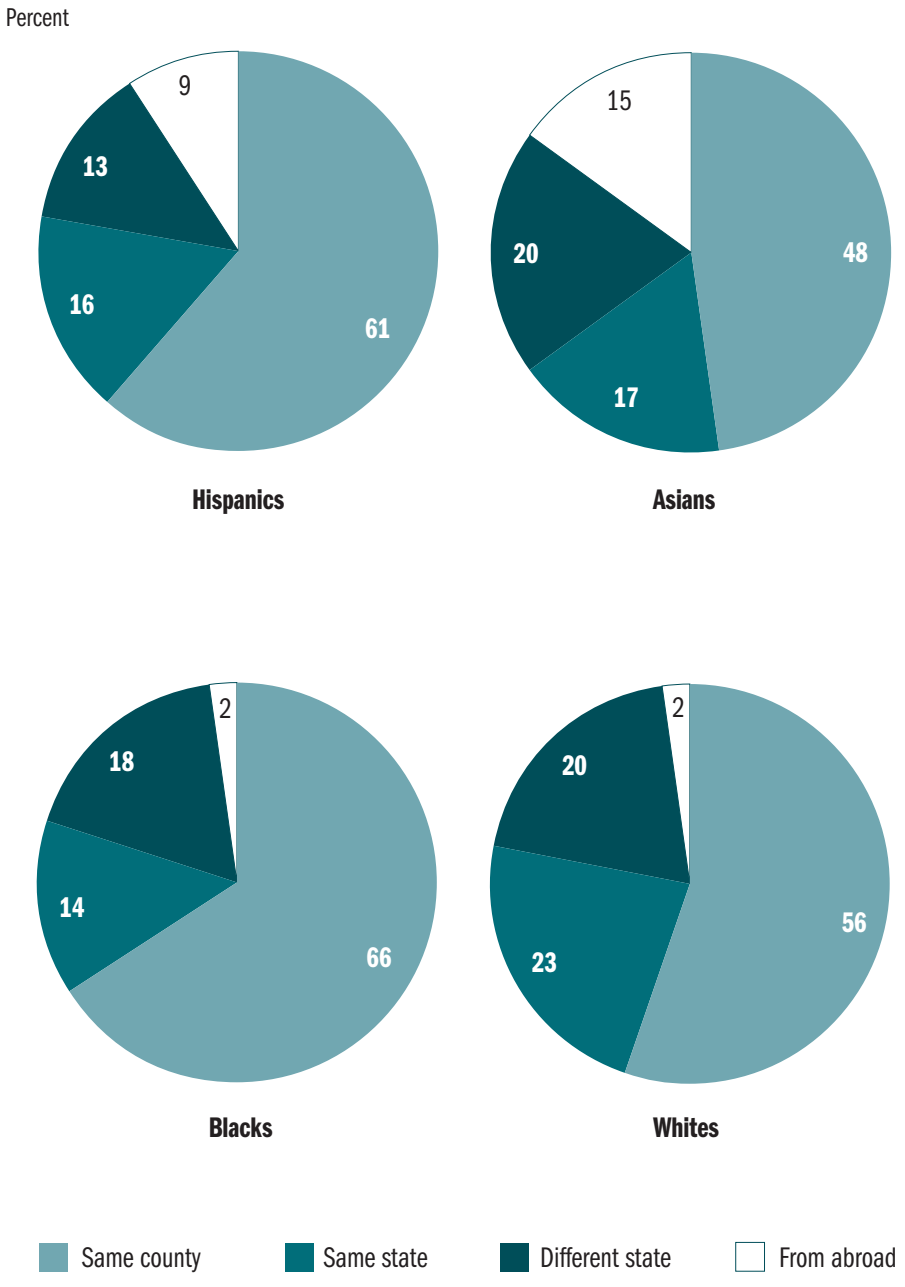
Race-Ethnic Compositions of Households by Age, 2005



Source: William H. Frey analysis of US Census Sources

FIGURE 21

Kinds of Moves: Hispanics, Asians, Blacks, Whites, 2004–2005



Source: William H. Frey analysis of *2005 Current Population Survey*

TABLE 21 MIGRATION RATES BY AGE OF HOUSEHOLD HEAD, BY RACE-ETHNICITY, 2004–2005

	Migration Rates per 100 household heads			
Age of Household Move	Hispanics	Asians#	Blacks#	Whites#
Rates for All Moves				
Age below 25	40.3	38.7	43.0	48.8
Age 25–34	27.2	24.7	28.7	25.2
Age 35–44	13.8	15.2	15.8	12.0
Age 45–54	10.1	10.2	10.6	7.6
Age 55–64	6.2	5.0	7.0	5.9
Age 65+	3.5	4.7	3.5	3.7
Total	**17.6**	**15.2**	**16.2**	**11.9**

Pertains to Non-Hispanic members of each race group

Source: William H. Frey analysis of *2005 Current Population Survey*

medium distance moves (i.e. a different county in the same state). The penchant for taking a move of some distance when it is not a local move shows that immigrant minorities and, to some extent African Americans, tend to follow the flow of social connections to far flung areas that have high concentrations of the same race and ethnic group (Frey and Liaw, 2005).

Hispanics and Asians by virtue of their recent immigration history, tend to be younger and as such are highly mobile. Their impact on different places reflects their concentrated settlements, and also new patterns of dispersion. The sections below discuss these patterns separately for Hispanics and Asians. This is followed by a discussion of patterns for African Americans and whites.

Hispanics

The discussion of Hispanic population shifts begins with a demographic overview of all Hispanic residents and recent mover groups at mid-decade. (See Table 22). Of the total US population, Hispanics tend to have a higher share of the population that has not graduated from high school, with incomes under $25,000, or living in poverty. However, they also have higher shares of married couple with child households, and about 40 percent of them are foreign born, with a quarter of those arriving since 2000. It is significant that Hispanics who recently moved across state lines tend to be better off on socioeconomic measures of education, household income and poverty than those who move locally within counties.

TABLE 22 PROFILES FOR HISPANIC RESIDENTS AND MOVERS, 2004–2005

Social and Demographic Profiles	All Residents	Non Movers	Within County Migrants	Across State Migrants	Migrants from Abroad
Education					
Percent College Grad	12.0	12.2	9.5	15.8	11.2
Percent with Some College+	30.8	31.3	27.3	34.8	19.3
Percent not High School Grad	41.5	41.2	42.7	35.2	61.1
Household Income					
Percent $50,000 and over	32.2	33.5	24.6	35.2	21.8
Percent $25,000 to $50,000	31.9	31.7	32.2	34.2	23.8
Percent Under $25,000	35.8	34.8	43.2	30.5	54.4
Poverty					
Percent Persons in Poverty	16.4	14.9	21.9	18.5	34.2
Household Type					
Percent Married Couple Families with Children	36.1	36.8	36.3	27.4	21.2
Percent Married Couple Families without Children	16.2	17.7	9.2	8.1	7.6
Percent Single Headed Family	26.0	25.0	32.7	27.4	27.9
Percent Male Headed NonFamilies	12.0	10.5	13.9	25.9	36.7
Percent Female Headed NonFamilies	9.7	9.8	7.9	11.2	6.6
Nativity					
Foreign born, Arrived 2000–2005	10.0	7.9	15.3	12.4	63.2
Foreign Born, Arrived 1990–2000	13.9	14.0	15.4	15.6	15.3
Foreign born, Arrived before 1990	16.4	18.1	10.3	13.2	6.1
Native Born	59.8	60.0	59.0	58.8	15.4

*Migration within the United States, 2004–2005 classed by end of period personal and household attributes

Source: William H. Frey analysis of *2005 Current Population Survey*

Still only 15.8 percent of across state Hispanic migrants have college degrees, and more than one third of Hispanic movers and stayers have not graduated from high school.

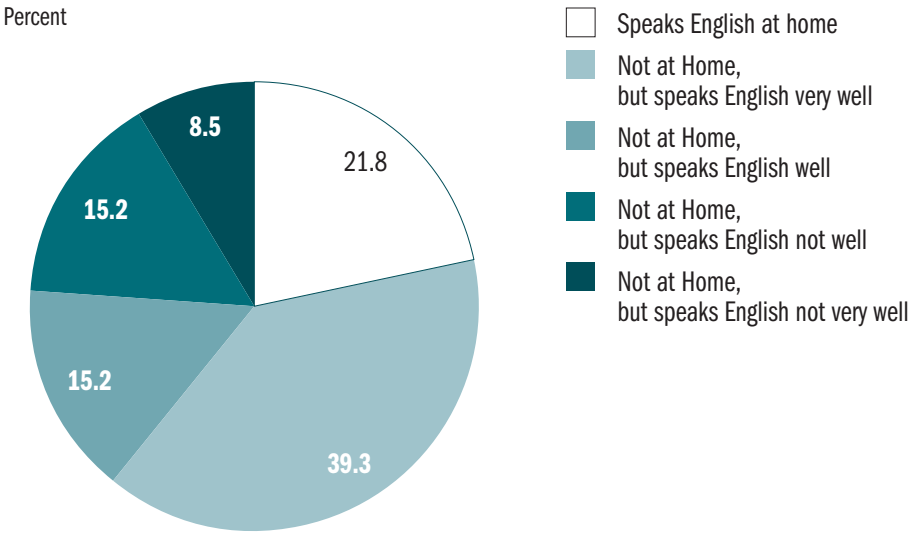
It is noteworthy that the long distance Hispanic migrants are far more likely to be male or female singles than is the case for any other mover or resident group. This reflects moves of younger people who have not yet started families. It is also noteworthy that across state migrants are no more likely to be native born than other migrant groups. Indeed, it is the non-mover population which tends to have the highest percentage of long term resident and native born among their members.

Persons who recently migrated from abroad have the most distinct attributes. Not all of these are new immigrants from abroad, however. A few are actually native born Hispanics who may have been living abroad for a while, and others have arrived in the US many years ago but are also away on a temporary sojourn. Nonetheless, of those arriving from abroad, at least 6 out of 10 did not graduate from high school, more than half had annual household incomes of under $25,000 and more than one-third had incomes below the poverty level. These low levels of income can be explained by the fact that 36 percent are single male households.

An important aspect of the population that deserves attention is its facility in speaking English. According to 2004 data, (See Figure 22) about 1 out of 5 Hispanic households

FIGURE 22

Hispanics: English Proficiency, 2004



Source: William H. Frey analysis of *2004 American Community Survey*

TABLE 23 LARGE METRO AREA RANKINGS FOR HISPANICS 2005*

Rank	Metro Area	
	Largest Hispanic Populations, 2005	
1	Los Angeles-Long Beach-Santa Ana, CA	5,624,841
2	New York-Northern New Jersey-Long Island, NY-NJ-PA	3,924,972
3	Miami-Fort Lauderdale-Miami Beach, FL	2,033,802
4	Chicago-Naperville-Joliet, IL-IN-WI	1,772,526
5	Houston-Baytown-Sugar Land, TX	1,702,532
6	Riverside-San Bernardino-Ontario, CA	1,678,075
7	Dallas-Fort Worth-Arlington, TX	1,490,853
8	Phoenix-Mesa-Scottsdale, AZ	1,124,131
9	San Antonio, TX	989,083
10	San Diego-Carlsbad-San Marcos, CA	864,116
	Greatest Hispanic Gains, 2000–2005	
1	Los Angeles-Long Beach-Santa Ana, CA	474,438
2	Riverside-San Bernardino-Ontario, CA	431,194
3	Dallas-Fort Worth-Arlington, TX	358,293
4	Houston-Baytown-Sugar Land, TX	333,155
5	New York-Northern New Jersey-Long Island, NY-NJ-PA	330,659
6	Miami-Fort Lauderdale-Miami Beach, FL	313,285
7	Phoenix-Mesa-Scottsdale, AZ	294,616
8	Chicago-Naperville-Joliet, IL-IN-WI	264,555
9	Atlanta-Sandy Springs-Marietta, GA	149,341
10	Washington-Arlington-Alexandria, DC-VA-MD-WV	145,746
	Largest Hispanic Shares of Total Population, 2005	
1	McAllen-Edinburg-Pharr, TX	89.4
2	El Paso, TX	81.2
3	San Antonio, TX	52.3
4	Fresno, CA	46.9
5	Bakersfield, CA	44.1
6	Los Angeles-Long Beach-Santa Ana, CA	43.5
7	Albuquerque, NM	43.2
8	Riverside-San Bernardino-Ontario, CA	42.9
9	Miami-Fort Lauderdale-Miami Beach, FL	37.5
10	Oxnard-Thousand Oaks-Ventura, CA	36.0

* Metropolitan areas with 2000 populations greater than 500,000

Source: William H. Frey analysis of US Census estimates

speak English at home. Yet another 55 percent speak English well or very well. Thus, there is a reasonable majority of the Hispanic population that does have a good facility to speak English. This is especially the case among the younger, native born population many of whom are bilingual which enables them to speak with their immigrant parents who do not speak English as well.

Turning now to those metropolitan areas which rank highest in their Hispanic populations, it is still the case that traditional 'immigrant gateways' such as Los Angeles, New York, Miami, Chicago and Houston top the list. After all, many immigrants, and then second and third generations tend to settle in communities that have established neighborhoods and institutions which make these areas familiar and attractive to long term residents and migrants. These same five metropolitan areas were also the largest in 1990 (Frey, 2006).

What has changed is the 'hold' that large gateways have on the Hispanic population. In 1990, the top 10 metropolitan areas were home to fully 55 percent of all US Hispanics, and the top 2, Los Angeles and New York, housed nearly 3 in 10 Hispanics nationwide. In 2005, however, less than half of all Hispanics live in the top 10 areas and Los Angeles and New York are home to only 22 percent.

TABLE 24 HISPANICS: FASTEST GROWING LARGE METRO AREAS, 2000–2005

Rank	Name	Percent Change
1	Charlotte-Gastonia-Concord, NC-SC	63.5
2	Raleigh-Cary, NC	59.0
3	Nashville-Davidson-Murfreesboro, TN	58.6
4	Indianapolis, IN	56.7
5	Atlanta-Sandy Springs-Marietta, GA	54.5
6	Sarasota-Bradenton-Venice, FL	50.2
7	Orlando, FL	46.7
8	Las Vegas-Paradise, NV	44.7
9	Jacksonville, FL	43.8
10	Tulsa, OK	38.0
11	Baltimore-Towson, MD	37.9
12	Allentown-Bethlehem-Easton, PA-NJ	37.4
13	Tampa-St. Petersburg-Clearwater, FL	37.1
14	Omaha-Council Bluffs, NE-IA	35.8
15	Phoenix-Mesa-Scottsdale, AZ	35.5

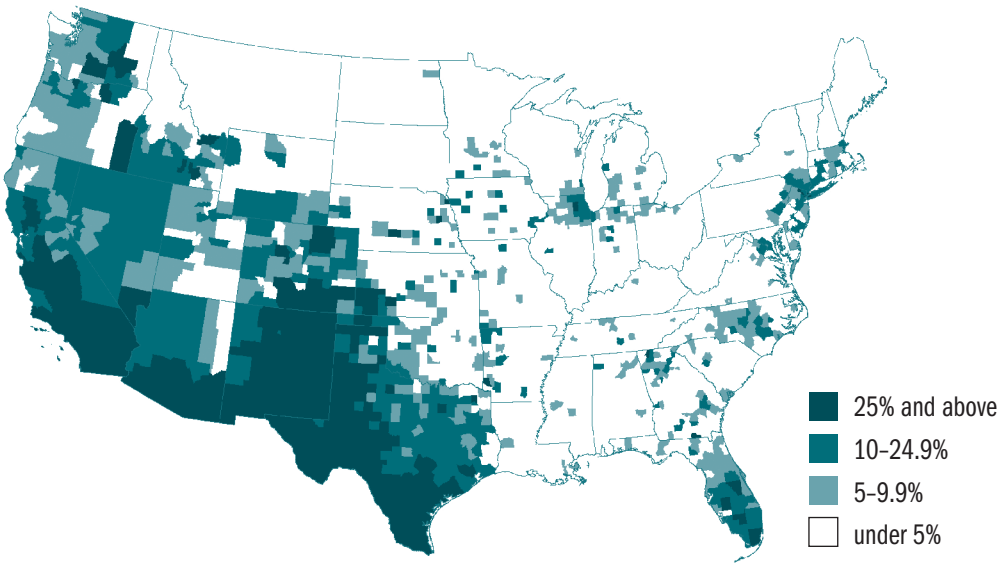
* Metropolitan areas with 2000 populations greater than 500,000 and end of period Hispanic population exceeding 50,000
Source: William H. Frey analysis of US Census estimates

The dispersion of Hispanics beyond the major gateway areas will be discussed below and is certainly an ongoing phenomenon. However, when one observes absolute gains in the Hispanic population between 2000–05, the predominant pattern shows that gateways still dominate the list (See Table 23, Middle Panel). Indeed, the top 8 Hispanic gainers are the same metropolitan areas that house the largest Hispanic populations, although they are ranked in a somewhat different order. It should be noted though, that these gains include both natural increase and net in-migration, and it is the case that many long term Hispanic gateways increase their populations, considerably, through natural increase. (Myers, Pitkin and Park, 2005) As with the total population, the share of all US Hispanic gains accruing to these large areas is smaller during the recent period, than was the case during the 1980s and 1990s.

A better way to examine the recent dispersal of the Hispanic populations is to look at areas with the highest rates of growth (See Table 24). It can be seen that areas with the fastest rates of change include non-traditional destinations in the Southeast and interior West, as well as selected areas in the Midwest and Northeast. Although all of these areas housed at least 50,000 Hispanics in 2005, fast rates of growth are shown in North Carolina areas like Charlotte and Raleigh, as well as nearby Nashville, TN, Atlanta, GA and a slew of Florida metropolitan areas including Sarasota, Orlando, Jacksonville and Tampa.

MAP 5

Hispanics: Percent of County Populations, 2005



Source: William H. Frey analysis of US Census Sources

Spillover migrants from California as well as direct immigrants from outside the US are populating fast growing Hispanic metros like Las Vegas, NV and Phoenix, AZ. Moreover, even slower growing Midwest and Northeast metros such as Indianapolis, IN, Tulsa, OK, Omaha, NE, and Allentown, PA are among this fast growing list.

When one examines the far reaches of Hispanic dispersion nearly one third of all counties in the United States have at least 5 percent of their populations that are Hispanic, compared with one out of 6 in 1990 (See Map 5). Much of the spillover tends to occur in states that are also attracting many domestic migrants who are creating jobs in construction, service, and the retail industry. Some are also driven by the high housing costs on the coasts. Still, there are large shares of the Hispanic population that reside in traditional 'magnet areas' and in Texas border towns and in farming towns like those in central California (See Table 23, bottom Panel). The Hispanic population is both concentrated and dispersing. It is the dispersing areas that should be of special interest to those interested in establishing new pockets of customers from this growing demographic segment.

Asians

Almost half of all Asian residents graduated from college, nearly 6 in 10 households earn over $50,000 per year, and the number of Asians in poverty was a low 6.7 percent in 2005. (See Table 25). Over 60 percent of Asians live in married couple households and most of them have children. Relative to the other groups, Asians are the most likely to be foreign born.

Yet, when examining the different mover categories there are some similarities and some differences in the comparisons that were shown for Hispanics. Like Hispanics, Asians who move across state lines are more highly educated than other residents. They are not decidedly higher in income and, in fact, interstate Asian movers have higher levels of poverty than those who move within counties or do not move at all. They also differ from Hispanics in that a higher percentage of interstate movers are families with children, and there is not as strong a distinction between interstate movers and within county movers as is the case with Hispanics. Within county movers are also less highly educated than long distance Asian movers. However, both mover groups are more likely to be recent foreign born residents than non-movers.

Perhaps the most significant difference between Asians and Hispanics is the education selectivity of recent migrants from abroad. Recent Asian immigrants are more educated than the resident population, the reverse of which is the case for Hispanics. Nonetheless, recent Asian immigrants have substantially higher levels of poverty and low income and are most likely to be single females.

With respect to English language proficiency, Asian households are slightly more fluent in English than were Hispanics. Twenty-five percent of them speak English at home and

TABLE 25 PROFILES FOR ASIAN RESIDENTS AND MOVERS, 2004–2005

Social and Demographic Profiles#	All Residents	Non Movers	Within County Migrants	Across State Migrants	Migrants from Abroad
Education					
Percent College Grad	49.2	47.7	58.1	61.3	62.6
Percent with Some College+	66.8	65.5	70.5	79.5	79.3
Percent not High School Grad	12.3	13.0	8.0	8.2	9.0
Household Income					
Percent $50,000 and over	57.0	58.3	52.4	56.2	35.0
Percent $25,000 to $50,000	22.6	22.3	27.9	22.1	13.0
Percent Under $25,000	20.4	19.4	19.7	21.7	52.0
Poverty					
Percent Persons in Poverty	6.7	5.8	9.4	11.1	24.7
Household Type					
Percent Married Couple Families with Children	36.1	36.7	32.0	38.4	38.2
Percent Married Couple Families without Children	25.2	26.1	25.3	13.6	9.5
Percent Single Headed Family	14.6	15.1	10.8	10.6	9.6
Percent Male Headed NonFamilies	11.3	10.2	19.5	17.4	17.7
Percent Female Headed NonFamilies	12.7	11.9	12.3	20.0	25.0
Nativity					
Foreign born, Arrived 2000–2005	13.5	10.8	21.9	22.8	78.6
Foreign Born, Arrived 1990–2000	21.0	21.5	24.2	23.6	6.5
Foreign born, Arrived pre-1990	28.5	30.6	21.3	20.3	4.2
Native Born	37.0	37.1	32.6	33.4	10.7

* Migration within the United States, 2004–2005 classed by end of period personal and household attributes

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

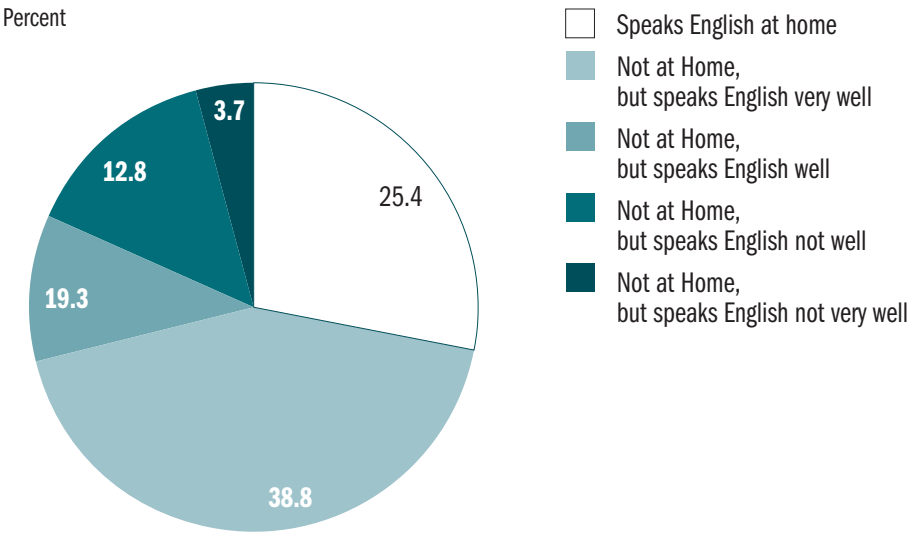
an additional 60 percent speak English well or very well. So, despite their more recent immigrant status, Asians are doing slightly better than Hispanics in terms of English proficiency. (See Figure 23)

Since Asian movers are 'positively selective' on education it is useful to see which areas both house the most Asian residents and which are experiencing the greatest Asian gains in their populations. Table 26 shows the ranking of those areas which house the most Asians and, reflecting traditional clustering, includes the same 10 areas that housed the most Asians back in 1990. The Asian populations in Los Angeles and New York, by far, are larger than in any other metropolitan areas, together they represent 27 percent of the total US Asian population, and the top 10 magnets represent 56 percent.

Moreover, as with Hispanics, the metropolitan areas showing the greatest Asian gains are dominated by those which house the largest overall populations. Only Honolulu, HI and San Diego, CA are not among the top gainers. Still, there is a jump into the gaining group for Riverside, CA, an area which is gaining many 'spillover' Asian residents from nearby Los Angeles. Similarly, Stockton, CA jumped up in rank among top gainers since the 1990s. Again, this 'spillover' effect from San Francisco, in Northern California, is apparent.

FIGURE 23

Asians: English Proficiency, 2004



Source: William H. Frey analysis of *2004 American Community Survey*

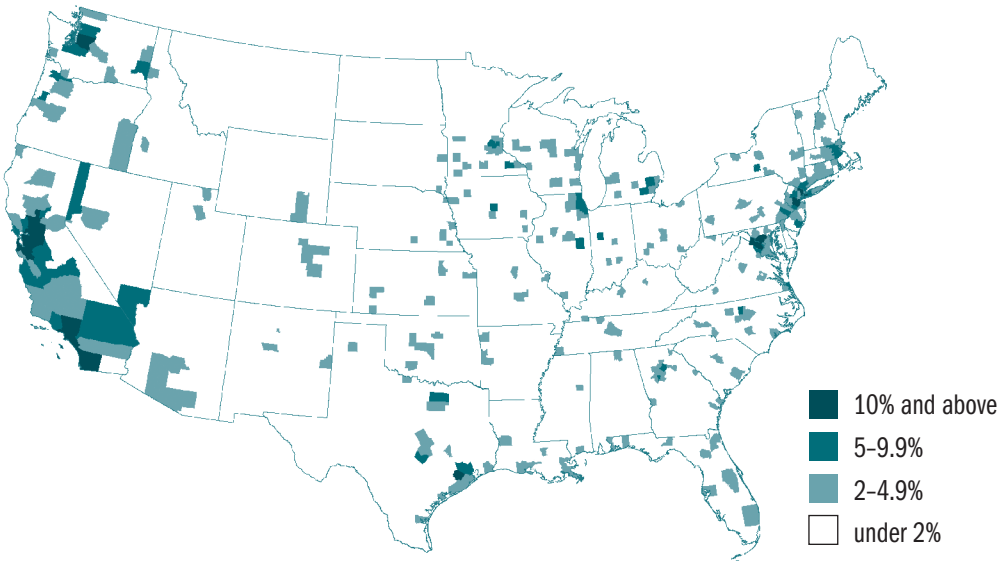
TABLE 26 LARGEST ASIAN POPULATIONS, 2005

Rank	Name	Size
1	Los Angeles-Long Beach-Santa Ana, CA	1,777,594
2	New York-Northern New Jersey-Long Island, NY-NJ-PA	1,669,394
3	San Francisco-Oakland-Fremont, CA	915,769
4	San Jose-Sunnyvale-Santa Clara, CA	514,502
5	Honolulu, HI	487,864
6	Chicago-Naperville-Joliet, IL-IN-WI	470,137
7	Washington-Arlington-Alexandria, DC-VA-MD-WV	425,122
8	Seattle-Tacoma-Bellevue, WA	337,482
9	San Diego-Carlsbad-San Marcos, CA	302,312
10	Houston-Baytown-Sugar Land, TX	293,778

Source: William H. Frey analysis of US Census estimates

MAP 6

Asians: Percent of County Populations, 2005



Source: William H. Frey analysis of US Census Sources

While Asians are not spreading out nearly to the same extent as Hispanics (See Map 6), there is some noticeable tendency towards dispersal. In 2005 372 counties were at least 2 percent Asian population, and 96 counties represented 5 percent. In 1990, only 44 counties were more than 5 percent Asian.

When examining the fastest rates of Asian growth it is clear that Asians are moving to areas that are attracting a broad spectrum of the nation's population — Las Vegas, NV, Orlando, FL, Atlanta, GA and Phoenix, AZ, to name a few. (See Table 27) Though Asians do not represent a large share of these populations, they represent an increasing share of the growth of these areas, many of which (such as Atlanta, GA, Phoenix, AZ, Austin, TX and Washington, DC) are related to 'high tech' knowledge economy development. Even frostbelt cities like Detroit, MI and Philadelphia, PA are experiencing a rapid rise in Asian growth.

TABLE 27 ASIANS: FASTEST GROWING LARGE METRO AREAS, 2000–2005

Rank	Name	Percent Change
1	Las Vegas-Paradise, NV	49.0
2	Orlando, FL	40.7
3	Riverside-San Bernardino-Ontario, CA	39.9
4	Atlanta-Sandy Springs-Marietta, GA	37.9
5	Phoenix-Mesa-Scottsdale, AZ	37.3
6	Tampa-St. Petersburg-Clearwater, FL	37.2
7	Austin-Round Rock, TX	35.7
8	Stockton, CA	34.1
9	Baltimore-Towson, MD	31.1
10	Dallas-Fort Worth-Arlington, TX	30.6
11	Sacramento–Arden-Arcade–Roseville, CA	30.3
12	Detroit-Warren-Livonia, MI	26.6
13	Washington-Arlington-Alexandria, DC-VA-MD-WV	24.4
14	Houston-Baytown-Sugar Land, TX	23.5
15	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	22.9

* Metropolitan areas with 2000 populations greater than 500,000 and end of period Asian population exceeding 50,000
Source: William H. Frey analysis of US Census estimates

Blacks

Blacks stand in contrast with the new 'immigrant' minorities just discussed. The rate of growth of the black population is dramatically slower and its broad redistribution shifts do not reflect dispersion from an initial 'magnet area.' In fact, the dispersion from the South that took place during the first half of the 20th Century is now reversing and the most recent patterns of black gains are occurring in the South, as well as to other parts of the country. (Long, 1988; Frey, 2002).

Before discussing black population shifts, we first examine the demographic profile of America's black population at mid-decade. As a group, blacks stand somewhere between Hispanics and Asians on levels of education; yet they fare somewhat less well than both

TABLE 28 PROFILES FOR BLACK RESIDENTS AND MOVERS, 2004–2005

Social and Demographic Profiles#	All Residents	Non Movers	Within County Migrants	Across State Migrants
Education				
Percent College Grad	17.7	17.7	16.3	20.4
Percent with Some College+	44.2	43.9	45.3	45.4
Percent not High School Grad	18.5	18.9	15.9	16.1
Household Income				
Percent $50,000 and over	28.4	30.1	18.5	25.3
Percent $25,000 to $50,000	29.0	28.4	30.2	36.3
Percent Under $25,000	42.6	41.5	51.3	38.4
Poverty				
Percent Persons in Poverty	19.9	18.4	28.7	19.1
Household Type				
Percent Married Couple Families with Children	16.0	16.4	12.6	17.5
Percent Married Couple Families without Children	14.0	15.4	5.7	10.5
Percent Single Headed Family	34.1	33.5	39.1	35.4
Percent Male Headed NonFamilies	15.5	14.7	19.2	17.9
Percent Female Headed NonFamilies	20.4	20.0	23.4	18.8

* Migration within the United States, 2004–2005 classed by end of period personal and household attributes

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

groups in terms of household income and poverty. What is most distinct about the black population from the other two groups is the percentage of households that are either single-headed households or mostly single persons living alone. (See Table 28)

Blacks do follow the pattern in which the most educated are more prone to cross state lines. As with Hispanics, there is a sharp difference in the economic profiles of long distance and short distance movers among blacks. The latter are less well educated, have lower incomes, a higher poverty rate, and are less likely to be married couples than the long distance residents or non-movers. Many of these local black movers are probably young renters.

Returning now to the distribution patterns for blacks we see that there is still a legacy of the black migration out of the South that occurred many decades ago in that 4 of the 10 metropolitan areas with the largest black populations are located in the North, led by New York, NY and Chicago, IL, but also including Philadelphia, PA and Detroit, MI.(See Table 29) More significant, however, is the recent rise in black populations in many fast growing Southern metropolitan areas, especially Atlanta, GA, but also Washington, DC, Miami, FL, Houston and Dallas, TX. Indeed, these areas are the top 5 gainers and, at this rate, Atlanta, GA is poised to take over Chicago, IL, as the second most populous black city in the United States. Southern metropolitan areas such as Orlando, FL, Charlotte, NC and Tampa, FL represent a new wave of black destinations. While Philadelphia, PA and Baltimore, MD, continue to show positive gains in black population, those gains are driven by natural increase rather than by migration into these areas.

The large movement of blacks to the South is a relatively recent phenomena which took root especially during the 1990s (Frey, 2002). It is really in the last 15 years that the new surge of the black population to southern metropolitan areas has taken place. This movement is led by college graduates, but takes on a whole spectrum of demographic groups, including young professionals, and families, as well as black retirees returning to the South. The attraction to the South is not only due to the strong economy of the region but also the cultural ties that blacks have sustained over many generations.

Yet, the fastest growing areas in terms of rates of growth for blacks include both southern and non-southern parts of the country. Blacks comprise relatively small shares of the populations in non-southern metropolitan areas like Las Vegas, NV, Phoenix, AZ, Minneapolis, MN and Sacramento, CA, but their growth is especially strong in these areas (See Table 30). At the same time, southern metropolitan areas with already large and established black populations — Orlando, FL, Atlanta, GA, Raleigh, NC, Charlotte, NC and Tampa, FL — continue to show high rates of growth further increasing these large populations. The fact that the high concentration of blacks in the South is reinforced by these new movement patterns is evident in Map 7 which shows a continued strong presence of blacks in this region of the country.

TABLE 29 LARGE METRO AREA RANKINGS FOR BLACKS 2005*

Rank	Metro Area	
	Largest Black Populations, 2005	
1	New York-Northern New Jersey-Long Island, NY-NJ-PA	3,187,302
2	Chicago-Naperville-Joliet, IL-IN-WI	1,695,843
3	Atlanta-Sandy Springs-Marietta, GA	1,494,487
4	Washington-Arlington-Alexandria, DC-VA-MD-WV	1,349,391
5	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1,170,954
6	Miami-Fort Lauderdale-Miami Beach, FL	1,063,844
7	Detroit-Warren-Livonia, MI	1,026,979
8	Los Angeles-Long Beach-Santa Ana, CA	937,043
9	Houston-Baytown-Sugar Land, TX	862,955
10	Dallas-Fort Worth-Arlington, TX	807,102
	Greatest Black Gains, 2000–2005	
1	Atlanta-Sandy Springs-Marietta, GA	271,707
2	Miami-Fort Lauderdale-Miami Beach, FL	116,213
3	Dallas-Fort Worth-Arlington, TX	91,856
4	Washington-Arlington-Alexandria, DC-VA-MD-WV	77,996
5	Houston-Baytown-Sugar Land, TX	71,651
6	Orlando, FL	55,023
7	Charlotte-Gastonia-Concord, NC-SC	54,712
8	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	51,411
9	Baltimore-Towson, MD	48,343
10	Tampa-St. Petersburg-Clearwater, FL	43,944
	Largest Black Shares of Total Population, 2005	
1	Memphis, TN-MS-AR	44.9
2	New Orleans-Metairie-Kenner, LA	37.8
3	Baton Rouge, LA	34.6
4	Columbia, SC	33.4
5	Virginia Beach-Norfolk-Newport News, VA-NC	31.2
6	Atlanta-Sandy Springs-Marietta, GA	30.4
7	Richmond, VA	30.1
8	Charleston-North Charleston, SC	29.7
9	Baltimore-Towson, MD	28.2
10	Birmingham-Hoover, AL	28.1

* Metropolitan areas with 2000 populations greater than 500,000

Source: William H. Frey analysis of US Census estimates

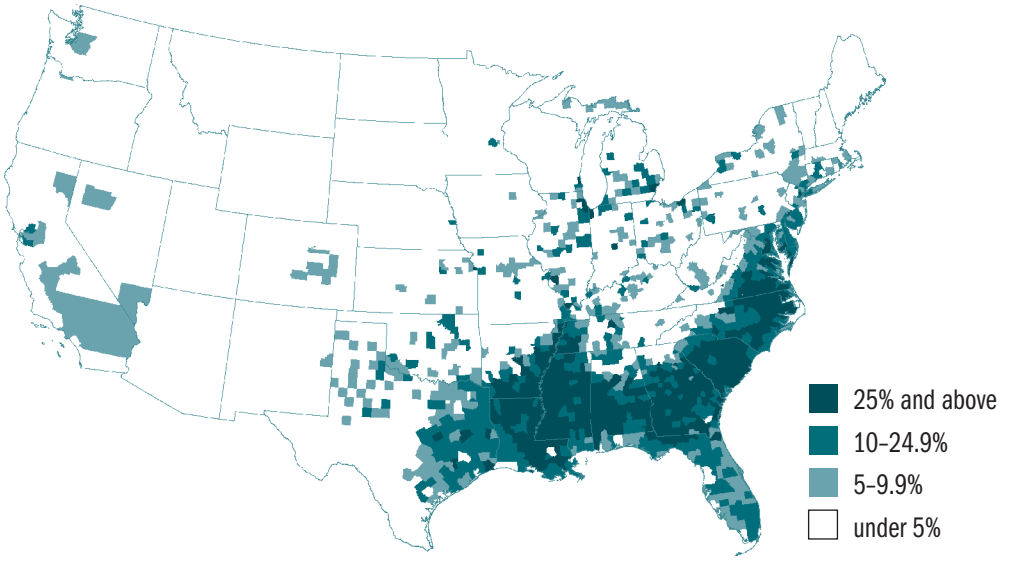
TABLE 30 BLACKS: FASTEST GROWING LARGE METRO AREAS, 2000–2005

Rank	Name	Percent Change
1	Las Vegas-Paradise, NV	29.7
2	Phoenix-Mesa-Scottsdale, AZ	26.6
3	Orlando, FL	24.2
4	Atlanta-Sandy Springs-Marietta, GA	22.2
5	Raleigh-Cary, NC	20.1
6	Minneapolis-St. Paul-Bloomington, MN-WI	19.9
7	Charlotte-Gastonia-Concord, NC-SC	18.4
8	Tampa-St. Petersburg-Clearwater, FL	18.2
9	Poughkeepsie-Newburgh-Middletown, NY	17.2
10	Riverside-San Bernardino-Ontario, CA	16.9
11	Providence-New Bedford-Fall River, RI-MA	16.6
12	Sacramento–Arden-Arcade–Roseville, CA	14.2
13	Jacksonville, FL	14.0
14	Columbus, OH	13.0
15	Dallas-Fort Worth-Arlington, TX	12.8

* Metropolitan areas with 2000 populations greater than 500,000 with end of period black populations exceeding 50,000
Source: William H. Frey analysis of US Census estimates

MAP 7

Blacks: Percent of County Populations, 2005



Source: William H. Frey analysis of US Census Sources

Whites

Whites comprise 2/3 of all residents in the US, but their slow rate of population growth contrasts with the large immigration surges that are propelling Hispanic and Asian gains, and the somewhat higher levels of natural increase for blacks. In contrast to these groups, the distribution of whites across the United States is really a 'zero sum' game: when some areas gain large numbers of whites, other areas must show white population losses.

The demographic profile for whites shows them to be better off socioeconomically than Hispanics or blacks, and to some degree on par with Asians. About 3 in 10 whites graduated from college: close to half of white households earn $50,000 a year or more, and less than 6 percent of whites are in poverty. The modal household types for whites

TABLE 31 PROFILES FOR WHITE RESIDENTS AND MOVERS, 2004–2005*

Social and Demographic Profiles#	All Residents	Non Movers	Within County Migrants	Across State Migrants
Education				
Percent College Grad	30.5	30.4	30.7	36.1
Percent with Some College+	57.2	56.9	59.0	61.3
Percent not High School Grad	9.9	9.9	10.4	8.1
Household Income				
Percent $50,000 and over	49.2	50.4	38.6	46.5
Percent $25,000 to $50,000	25.6	25.0	31.2	26.2
Percent Under $25,000	25.2	24.6	30.2	27.3
Poverty				
Percent Persons in Poverty	5.9	5.1	13.0	11.2
Household Type				
Percent Married Couple Families with Children	23.3	23.7	20.2	22.1
Percent Married Couple Families without Children	31.1	32.8	15.9	21.7
Percent Single Headed Family	12.4	11.7	20.4	13.2
Percent Male Headed NonFamilies	14.8	13.6	23.0	21.5
Percent Female Headed NonFamilies	18.5	18.2	20.5	21.5

* Migration within the United States, 2004–2005 classed by end of period personal and household attributes

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of *2005 Current Population Survey*

are married couples without children, with the classic 'Ozzie and Harriet' married couple with child family making up less than a quarter of all households. (See Table 31)

As with most other groups, we see that it is the across-state migrants, among whites, that are better off in terms of their educational attainment. However, this positive educational selectivity is not apparent in their income and poverty related migration, reflecting, perhaps, the younger age distribution of long distance migrants, compared to the rest of the population. As such, whites who move across state lines tend more likely to be male or female singles than the total population. As with other groups, local movers who move only within counties tend to be less well off financially and not as highly educated as those who move across state lines.

The 'zero sum' game mentioned earlier is played out in Table 32, which shows the metropolitan areas with the greatest white gains and greatest white losses over the first 5 years of this decade. The gaining white areas overlap with some of the other groups in that we see Phoenix, AZ, Atlanta, GA, Dallas, TX and Las Vegas, NV high on the list, as well as interior California areas, Riverside and Sacramento, reflecting 'spillover' moves from expensive coastal areas of the state.

The other side of this is shown in the large metropolitan areas that experienced white losses. (Table 32, middle panel) Overall, 31 of the nation's 88 large metropolitan areas lost whites over the 2000–05 period, led by expensive coastal metropolitan areas, New York, NY, Los Angeles, CA, San Francisco, CA, Boston, MA, San Jose, CA and Miami, FL. These are areas where the cost of living is high and in a few cases the early 1990s showed a 'bursting bubble' of high tech jobs. While immigrant minorities showed gains in these areas, most of these gains were generated by immigration and natural increase; whereas, with whites domestic migration is the major component of growth and is probably the component most affected by economic 'pushes and pulls' across markets. Aside from the expensive coastal areas, several other areas losing white population are Midwest cities such as Pittsburgh, PA, Detroit, MI and Cleveland, OH. Here the lack of employment opportunities, rather than the high cost of living have affected the white losses.

Yet, there are parts of the country which are gaining whites at a rapid rate. (See Table 32, Lower Panel) Not only are the big metropolitan area gainers of Las Vegas, NV and Phoenix, AZ, attracting many whites, but other areas with high white growth rates are located in Florida, interior California, North Carolina and broad stretches of the Southwest. The modest rates of white growth, when based on a large existing population, translate into greater gains that are bringing whites from the coasts and the rustbelt into the interior West and into the interior South.

Despite these shifts in the white population and the large gains that immigrant minorities and blacks contribute to growing areas, there are large swaths of the United States which

TABLE 32 LARGE METRO AREA RANKINGS FOR WHITES 2005*

Rank	Metro Area	
	Greatest White Gains, 2000–2005	
1	Phoenix-Mesa-Scottsdale, AZ	210,691
2	Atlanta-Sandy Springs-Marietta, GA	147,481
3	Dallas-Fort Worth-Arlington, TX	95,462
4	Las Vegas-Paradise, NV	89,854
5	Riverside-San Bernardino-Ontario, CA	82,861
6	Tampa-St. Petersburg-Clearwater, FL	80,233
7	Portland-Vancouver-Beaverton, OR-WA	78,728
8	Austin-Round Rock, TX	72,299
9	Raleigh-Cary, NC	72,144
10	Sacramento–Arden-Arcade–Roseville, CA	71,868
	Greatest White Losses, 2000–2005	
1	New York-Northern New Jersey-Long Island, NY-NJ-PA	-199,667
2	Los Angeles-Long Beach-Santa Ana, CA	-142,221
3	San Francisco-Oakland-Fremont, CA	-113,273
4	Boston-Cambridge-Quincy, MA-NH	-95,498
5	San Jose-Sunnyvale-Santa Clara, CA	-75,182
6	Miami-Fort Lauderdale-Miami Beach, FL	-65,514
7	Pittsburgh, PA	-56,271
8	Detroit-Warren-Livonia, MI	-43,107
9	Cleveland-Elyria-Mentor, OH	-40,863
10	Chicago-Naperville-Joliet, IL-IN-WI	-40,304
	Fastest Rates of White Growth, 2000–2005	
1	Raleigh-Cary, NC	12.7
2	Las Vegas-Paradise, NV	10.7
3	Sarasota-Bradenton-Venice, FL	9.9
4	Phoenix-Mesa-Scottsdale, AZ	9.8
5	Austin-Round Rock, TX	9.4
6	Charleston-North Charleston, SC	8.4
7	Charlotte-Gastonia-Concord, NC-SC	7.4
8	Jacksonville, FL	7.3
9	Colorado Springs, CO	6.9
10	Sacramento–Arden-Arcade–Roseville, CA	6.2

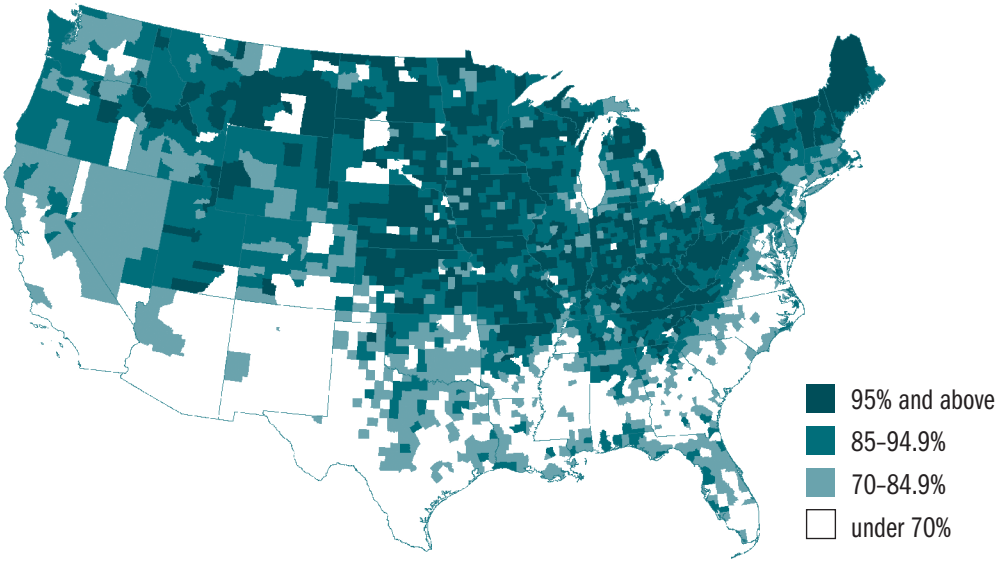
* Metropolitan areas with 2000 populations greater than 500,000

Source: William H. Frey analysis of US Census estimates

still are mostly white. 855 of the 3,141 counties in the United States are at least 95 percent white, another 1762 are over 85 percent white. (See Map 8) Indeed, those counties which are less than 70 percent white in the US are in the decided minority, but are also mostly located in the fast growing southeastern and western areas that are not only attracting whites, but also immigrant minorities and blacks.

MAP 8

Whites: Percent of County Populations, 2005



Source: William H. Frey analysis of US Census Sources

PART IV

Putting the Trends in Perspective

In this report we have emphasized two significant demographic phenomena that are transforming America's marketplaces, institutions, politics, and overall way of life: the aging of America, and the rise of its new Hispanic and Asian minorities. Each of these will be affected by powerful demographic engines — the aging of the huge baby boom generation, in the first instance; and the substantial immigration from Latin America and Asia, in the second.

What we saw is that the aging Boomers will signal a change from the past not only in terms of their size, but in terms of their educational profile, their household diversity, their greater gender equality, and the potential for social inequality. Still, as our projections suggest, these developments will be enhanced by the sheer size of the Baby Boom 'age wave' which will transform state, regional, city, and suburb populations in both growing and declining parts of the country. The fact that the Baby Boom dominated populations who now reside, in large numbers, in metropolitan areas and suburbs of the South and West, means that we can expect well-off young senior populations to emerge in areas like Las Vegas, NV, Denver, CO, Dallas, TX and Atlanta, GA — places which have been known primarily for their more youthful growth. Slow growing metropolitan areas in the nation's stagnating regions will age as well, but their senior populations are more likely to be comprised disproportionately of 'mature seniors' who will not be as well off financially or health wise and will require greater social support along with affordable private and institutional housing.

Our examination of the second great demographic engine of this century, the role of immigrant minorities — Hispanics and Asians, shows, too, a profound effect on our entire country, especially in certain areas. Because of their recent immigrant status, and somewhat higher fertility, they tend to be a younger part of the population, so that areas which attract and retain large numbers of these groups will simultaneously be younging, as well as aging.

Not too long ago, the Hispanic and Asian populations were highly clustered in a few big metropolitan areas. But the recent statistics show that there has been a dispersal of immigrants away from the traditional magnets of Los Angeles, CA, New York, NY, Chicago, IL and Miami, FL to new destinations in all parts of the country. In some cases they are contributing to growth in areas that are attracting large numbers of whites, and in the case of the South, African Americans.

The different demographic profiles we have seen for Hispanics, Asians, blacks, and whites suggest that different mixes of racial and ethnic groups, as well as growth and age profiles make distinct imprints in specific regions. Parts of the country are 'younging,' parts of the country are 'aging' and not doing much 'younging.' The former include regions of the country that are gaining many immigrants, as well as those are whose growth is a mix of whites and new minorities. The latter are represented in other parts of the country that are attracting only modest numbers of immigrants, while at the same time losing whites, and are left with an aging white, or white and black population. A "roadmap" to these different regions based on diversity, growth and differential aging is presented in the next section.

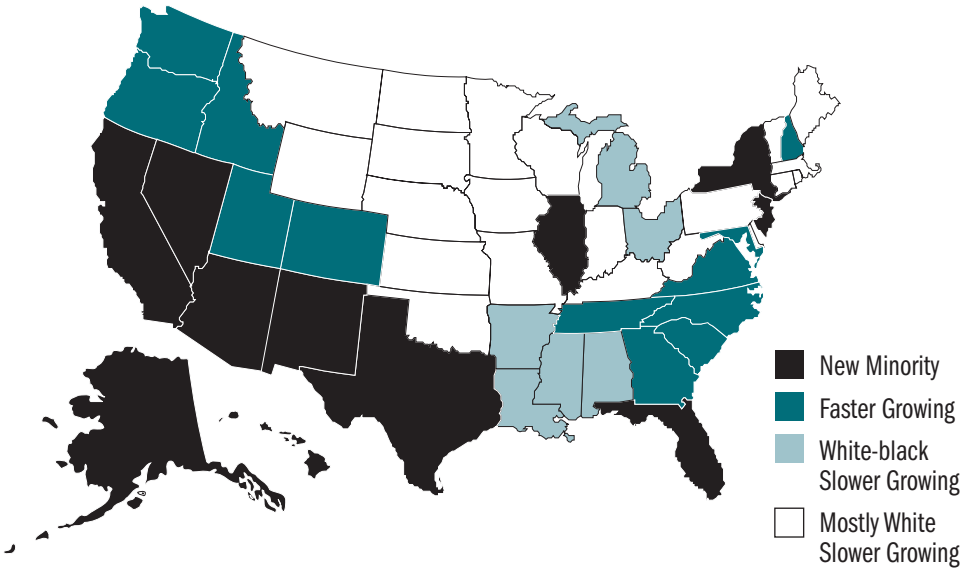
Demographic Regions

The demographic scenarios that were just observed — a nation that is both aging and younging where new immigrant minorities are making their mark especially in distinct parts of the country — suggests a need to create a roadmap for understanding the nation's emerging demographics. While an elaborate scheme can be created to examine metropolitan areas or other regions that do not necessarily adhere to political boundaries, we chose to use states as the unit of analysis to place this 'roadmap' in broad relief.

In essence, this classification scheme defines areas that are made up largely of new immigrant minorities, those which are growing from a variety of sources, and slower growing parts of the country distinguishing those that are largely white and black. The state classification scheme is depicted in Map 9.

MAP 9

A "Growth-Diversity" Typology of US States



Source: William H. Frey analysis of US Census Sources

The categories are as follows:

New Minority States

New states where Hispanics, Asians, and other Non-black minorities comprise a large part of the population (at least 20 percent) and non-Hispanic whites make up less than 70 percent of the population. They are states where Hispanics and Asians have a strong presence and whose numbers are replenished by ongoing immigration waves. The 11 states represented here are the big immigration states of California, New York, Texas, Florida, Illinois and New Jersey; the established minority states of Hawaii, Alaska and New Mexico; and states where new minorities are becoming a dominant presence, Nevada and Arizona.

Faster Growing States

These states that do not qualify as new minority states, but are growing faster than the US population. Their growth is coming from whites, or from both whites and blacks, although

immigrant minorities are contributing, They include the western states of Washington, Oregon, Idaho, Utah, and Colorado; the southern states of Maryland, Virginia, North Carolina, South Carolina, Georgia, Tennessee and Delaware; and the faster growing northeastern state of New Hampshire.

Largely White-black Slow Growing

States growing slower than the nation as a whole where the black population comprises at least 12 percent of the population include the northern states of Michigan and Ohio, and the southern states of Louisiana, Arkansas, Mississippi and Alabama, as well as the District of Columbia.

Mostly White Slow Growing

The remaining 20 states are also growing more slowly than the nation as a whole; they are at least 70 percent white and do not have a large presence of blacks or new immigrant minorities. They are located primarily in the Northeast and Midwest but also include the western states of Montana and Wyoming, and the southern states of West Virginia, Kentucky and Oklahoma.

These state groupings have distinct diversity and growth features, but they also have signature demographic attributes with respect to their aging populations. (See Table 33) The 11 new minority states make up more than 2/5 of the US population and, as a group, show total population growth of 6.6 percent over the first 5 years of the '00s. Much of this growth is not from the white population, but from its large minority population. The combined Asian and Hispanic population for this region represents about one-third of its population, as whites comprise barely over one half. Baby Boomers, already resident in these states, began to age beyond 55 during this 5 year period, thus producing a robust growth of nearly 14 percent for the 55 and over population. Because of the large, young, growing minority population, the older population represents a smaller share than for some other regions; but because it is a growing population, these New Minority states are both 'aging' and 'younging' and display the signature growth patterns of the new century: aging in place Baby Boomers, and the growth of new immigrant minorities.

The second group of very dynamic states is the 13 Faster Growing states which comprise about one-fifth of the US population. These are states that are attractive to the population in quest of suburban type communities in expansive metropolitan areas such as Atlanta, GA and suburban Washington, DC. What is unique about these states is their attraction of whites and, in Southern states, African Americans, as well as immigrant minorities. The former populations rather than Hispanics or Asians tend to drive their growth. And

TABLE 33 SELECTED ATTRIBUTES FOR STATE GROWTH DIVERSITY TYPOLOGY

Selected Attributes	State Typology Classes: New Minority	Faster Growing	White-black Slower Growing	Mostly White Slower Growing
Growth 2000–2005				
Total Growth	6.6	7.1	1.6	2.3
White Growth	1.0	3.8	0.2	0.4
Age 55+ Growth	13.9	16.9	9.9	9.7
Race-Ethnicity, 2005				
Percent Hispanic	26.0	7.4	3.0	4.8
Percent Asian#	6.9	3.1	1.5	2.1
Percent Black#	10.7	17.0	19.7	6.9
Percent White#	54.2	70.5	74.3	83.9
Age, 2005				
Percent Age 55+	22.1	21.7	23.4	24.3
Percent Age 65+	12.2	11.4	12.8	13.6
Share of US Population, 2005				
Share of US Population	43.8	20.8	12.5	22.9

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census estimates

because they not only have large aging in place populations, but also tend to attract new retirees, this group of states shows the highest rate of growth for the age 55 and over population. This suggests that it will be an important region of residence for the young senior population as the baby boomers age.

The third group of states, the white-black Slower Growing states, is less dynamic in terms of population change than the first two groups. These states comprise only about 12.5 percent of the population and include four stagnating southern states and two rustbelt states with large African American populations, Michigan and Ohio. Of the four groups, these states have the lowest rate of overall population growth and the lowest rate of white population growth. Hispanics and Asians constitute a smaller share of their populations than of any other group of states, and while they are not gaining the seniors and the '55 and over' population as rapidly as the first two categories of states, they too have Baby

Boomers who are aging in place. As these states are not gaining as many younger people, their age 55+ and age 65+ shares are higher than in the faster growing states.

Finally we look at the mostly white slower growing states which comprise a little more than one-fifth of the US population. These 20 states, which typically do not have a strong minority presence, show minimal white growth and very modest total growth in their populations. It is in these states, however, that the older population, while growing more slowly than in any other region, holds the highest share of the overall population. Almost a quarter of these states' residents are over age 55. In future decades these states will show significantly higher shares of elderly populations than those in the other categories of this typology.

This typology distinguishes parts of the country with distinct demographic profiles that are relevant to the discussions earlier in this report. New Minority states are at one extreme, where immigration and immigrant minorities will make their greatest impact in the near term. This will also be counterbalanced somewhat by the aging in place of the Baby Boomers and other seniors who have moved to these magnets during their working-age years. These states will house several different market segments from younger bilingual children and their parents, to older prosperous Baby Boomers as they enter retirement or at least enter retirement ages.

In contrast, the Faster Growing states show a smaller minority presence but are gaining many more middle class white and black residents from other parts of the country. In many ways, this dynamic market is more middle class both because the younger couples and empty nest Baby Boomers will be large consumers of housing at all levels of the market. They reflect much more of a traditional 'suburban' character in terms of their lifestyle. In contrast to these two areas, the white-black slower growing parts of the country are growing more modestly, have older populations and African Americans are the major minority group. Because over recent decades, more prosperous younger people have tended to move to the first two categories of states, these states have somewhat more inertia with respect to their development potential, especially in their cities and inner suburbs. The fourth category of states includes those which do not house large metropolises and, for the most part, house mostly white aging populations. The development potential here is not as rich as in the two more rapidly growing groups of states, though the continued aging in place of Baby Boomers who already reside there will bring with it opportunities catering to the appetites of this large demographic segment.

Racial Generation Gaps

One of the distinguishing features of the national population, outlined here, is of a growing, racially diverse younger age group juxtaposed against a largely white and African American older population. In time, this suggests that there will be a 'bubbling

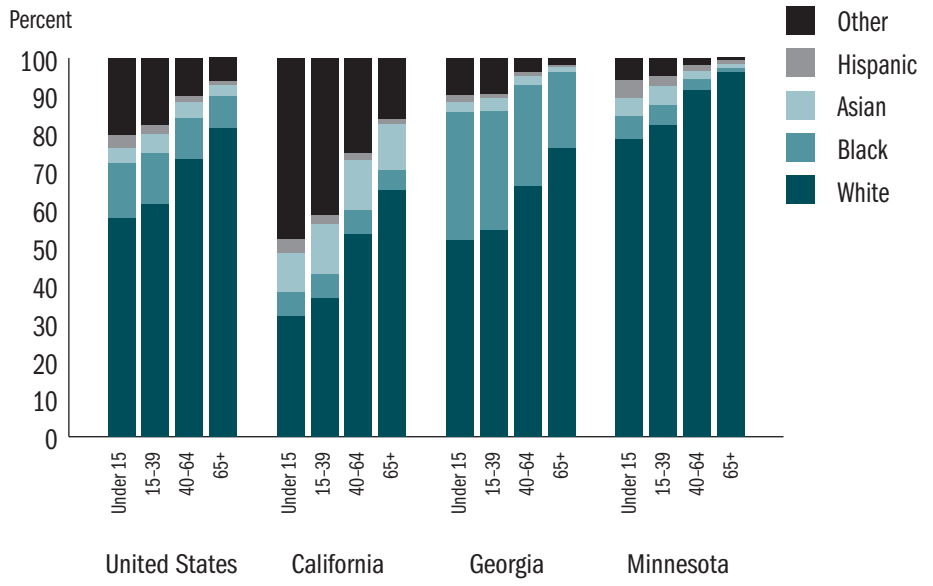
up' of immigrant minorities as the younger generations age into adulthood and, later, into middle and old age.

For the present, however, it is the case that something of a "racial generation gap" is emerging, especially in the New Minority states, but also in many faster growing states. This gap occurs when the child and young adult populations take on a far greater minority presence than do older, middle aged and senior populations. It can be observed in Figure 24, which displays the race-ethnic and age profiles for California — a New Minority state; and Georgia — a Faster Growing state. In these instances there is a sharp distinction in the white share of the population between those below and those above the age 40 mark. In California, less than a third of the children under aged 15 are white, and only 36 percent are aged 15–39. In contrast half of the older middle aged population remains white as do fully 65 percent of the seniors. It is not quite as drastic for Georgia but again, the age 40 dividing line is significant in contrasting the, here, heavily African American population with the mostly white population.

The racial generation gap is also noticeable at the national level, but not nearly as sharply as for states like California. Minnesota, which lies in the Mostly white Slow growing part of the country is still mostly white. However, among the younger ages, minorities are beginning to show a noticeable presence. What this means, of course,

FIGURE 24

Race-Generation Gaps for US and Selected States



Source: William H. Frey analysis of US Census Sources

is that different types of social environments exist both for younger and older people in each of these different regions and in each of these different states. This affects marketing, politics and the provision of government services. The divide between older and younger generations may not only bring cultural clashes, but political conflicts of interest which can play out in the community arenas of school boards, city councils, and zoning authorities.

This racial generation gap is even more pronounced when one looks at metropolitan areas (see Table 34). The 10 areas that show the sharpest racial generation gaps in 2005 contrast with those that have the least. The 10 states with the largest racial generation gaps, those with the greatest disparity in white shares between the '65 and over' and the 'under 15' population are located in 4 New Minority states, California, Arizona, Nevada and Texas. In many of these metropolitan areas the 'younger than 15' population is 'minority white.' At the same time, the senior populations in each is majority white, and, in most cases, decidedly so. Riverside, CA, shows the greatest distinction where only 3 in 10 children are white, while 7 of 10 seniors are white. Phoenix and Tucson AZ, long havens for retiree migrants from the Midwest show sharp disparities between their age 65 and older populations and their more diverse child populations.

In all of these areas, though, there is a looming divide being generated between the race ethnic profiles of the younger 'under 40' population and those that are comprised mostly of largely white Baby Boomers and their elders. From that perspective, they reflect very different consumer markets. However, generational competition may arise with claims over public resources (e.g. funding for schools versus senior citizen services) not only because of the distinctly different generations occupied by the various age groups, but because of the strong cultural distinction between young adults and their children — mostly minority and usually Hispanic and Asian in these areas — and those needs of the overwhelmingly white senior population.

Overall, 15 of the nation's 88 large metropolitan areas have 'majority minority' populations, and 30 areas which have 'majority minority' child populations. Yet, in fully 36 of the nation's largest metropolitan areas whites comprise over 75 percent of the overall population. In these areas, in particular, the racial generation gap is relatively modest. Such areas are usually located in one of the slower growing regions discussed earlier. For example, in Scranton, PA, the child population is 90 percent white, which is still more diverse than the 99 percent white senior population. The gap is starting to become more visible in such areas but is occurring at a much slower pace. An anomaly on the list of areas with the smallest racial generation gap is Honolulu, HI, a New Minority state. It happens to have a small racial generation gap because whites represent such a small share of all age groups, given the size of the state's Asian and mixed race population.

TABLE 34 LARGEST AND SMALLEST "RACIAL GENERATION GAPS": LARGE METRO AREAS, 2005

	Metropolitan Area*	Percent White# for Ages				Gap	Racial Shares of Total Population**			
		Under 15	15–39	40–64	65+	Ages 65+ minus under 15	White#	Black#	Asian#	Hispanic
Largest Racial Generation Gaps										
1	Riverside-San Bernardino-Ontario, CA	30	35	52	70	40	42	7	5	43
2	Phoenix-Mesa-Scottsdale, AZ	47	53	73	87	40	61	4	3	29
3	Tucson, AZ	42	51	68	81	39	59	3	2	32
4	Fresno, CA	25	30	49	64	39	37	5	9	47
5	Bakersfield, CA	33	38	56	70	38	4	6	4	44
6	San Diego-Carlsbad-San Marcos, CA	38	47	62	73	35	52	5	10	29
7	Las Vegas-Paradise, NV	42	48	65	75	34	55	9	7	26
8	Stockton, CA	30	34	52	63	33	41	7	14	35
9	Los Angeles-Long Beach-Santa Ana, CA	23	27	43	55	33	34	7	14	44
10	Dallas-Fort Worth-Arlington, TX	45	47	65	77	32	54	14	5	26
Smallest Racial Generation Gaps										
1	Honolulu, HI	15	21	22	18	3	20	3	54	7
2	Scranton–Wilkes-Barre, PA	90	92	96	99	8	94	2	1	2
3	Knoxville, TN	85	88	91	94	9	89	6	1	2
4	Cincinnati-Middletown, OH-KY-IN	80	82	87	89	10	84	12	2	2
5	Pittsburgh, PA	83	86	91	93	10	89	8	1	1
6	Dayton, OH	75	78	84	87	12	81	15	2	1
7	Youngstown-Warren-Boardman, OH-PA	79	83	89	91	12	86	11	1	2
8	Akron, OH	79	82	87	91	12	84	12	2	1
9	Louisville, KY-IN	76	79	85	89	13	82	13	1	2
10	Indianapolis, IN	73	75	83	87	14	79	14	2	4

* Metropolitan areas with 2000 populations greater than 500,000

** Groups do not sum to 100% because of omitted categories, native Americans and 2 or more races

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census estimates

The generational segmentation of new minorities is most important in New Minority states, although visible to some degree in most other parts of the United States. What is especially apparent in the New Minority states, though, is the rise and the presence of Hispanics and Asians among the senior population. In earlier sections, when we discussed

the aging in place phenomenon, we equated it with the white or African American population. However, in states such as California, New Mexico, Texas and Florida there will be an increasing presence of Asian and Hispanic residents aging into the 55+ and 65+ ages — representing a new market for people in those ages. It is not large in most places, but to the extent it exists it will continue to increase. Part of the story for areas that now show large racial generation gaps is that aging will bring more diversity into their senior populations.

Concluding Observations

The purpose of this report is to spotlight two important demographic trends that will transform America's population over the next several decades — boomer induced aging, and immigration induced growth of the new minorities, Hispanics and Asians. The impact of the former is apparent in our earlier examination of the sharp aging in place projected in virtually every part of the United States due to the large Baby Boom cohorts moving into their senior years. The impact of the latter is suggested in the projected immigrant and new minority changes that are occurring simultaneously with this aging. Yet we have also shown that these two demographic trends do not occur in the same uniform manner across all parts of the country.

Our presentation of the "growth diversity" typology makes plain that comparing 'New Minority states,' 'Faster Growing states' and two categories of 'Slower Growing states' reflect the different impacts of these demographic forces. The message to be taken away from this report is that regional context is important for understanding what is going on in neighborhoods, small communities, suburbs, and rural areas. The suburban part of Los Angeles, CA has much more in common with the central city of Los Angeles, CA than it does with suburban Atlanta, GA, suburban Detroit, MI or suburban Minneapolis, MN. Ethnic and aging profiles of all parts of Los Angeles and, in fact, most of the new minority states, share important synergies, have common market segments and diverse dynamics. They differ from those of communities located mostly in the suburban-like Faster Growing states of the interior West and Southeast or of the Slow Growing states of the Midwest and interior South. While like observations can be made for each of these broad regions, the powerful demographic dynamics of aging, migration, and immigrant flows that are now at work are shaping them in distinct ways that are important to be cognizant of as we track demographic trajectories going forward.

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APPENDIX A

2005 AGE, RACE AND GROWTH STATISTICS FOR STATES

State	2005 Size (thousands)	Percent Change 2000–2005 Total	Whites	Ages 55+	Shares of Total Population 2005** White#	Black#	Asian#	Hispanic	Age 55+	Age 65+
Alabama	4,452	2.4	0.8	10.5	69	26	1	2	24	13
Alaska	628	5.8	3.7	35.0	66	3	5	5	17	7
Arizona	5,166	15.0	8.7	19.9	60	3	2	29	23	13
Arkansas	2,679	3.8	1.5	9.1	77	16	1	5	25	14
California	34,003	6.3	-1.3	15.8	44	6	12	35	20	11
Colorado	4,327	7.8	4.1	19.4	72	4	3	19	19	10
Connecticut	3,412	2.9	-0.4	10.1	75	9	3	11	25	14
Delaware	786	7.3	2.8	16.6	70	20	3	6	24	13
District of Columbia	571	-3.6	6.4	3.5	31	56	3	9	23	12
Florida	16,049	10.8	5.0	13.1	62	15	2	19	28	17
Georgia	8,230	10.2	4.7	18.5	60	29	3	7	19	10
Hawaii	1,212	5.2	7.1	19.5	23	2	49	8	25	14
Idaho	1,300	10.0	8.3	21.0	87	0	1	9	22	11
Illinois	12,440	2.6	-0.9	9.4	66	15	4	14	22	12
Indiana	6,092	3.0	1.0	10.0	84	9	1	5	23	12
Iowa	2,928	1.3	-0.1	8.0	92	2	1	4	25	15
Kansas	2,693	1.9	-0.1	8.8	82	6	2	8	23	13
Kentucky	4,049	3.1	2.1	11.6	89	7	1	2	24	13
Louisiana	4,469	1.2	-0.5	10.4	62	33	1	3	22	12
Maine	1,277	3.5	2.8	15.3	96	1	1	1	27	15
Maryland	5,312	5.4	0.3	15.3	59	29	5	6	22	12
Massachusetts	6,362	0.6	-2.3	8.0	80	6	5	8	24	13
Michigan	9,956	1.7	0.3	10.8	78	14	2	4	23	12
Minnesota	4,934	4.0	1.7	12.9	86	4	3	4	22	12
Mississippi	2,849	2.5	0.7	10.6	60	37	1	2	22	12
Missouri	5,606	3.5	2.2	9.7	83	11	1	3	24	13
Montana	904	3.6	2.7	16.9	89	0	1	2	26	14
Nebraska	1,713	2.7	0.2	9.2	85	4	2	7	23	13
Nevada	2,018	19.7	9.7	27.1	60	7	6	24	22	11
New Hampshire	1,241	5.6	4.2	19.9	94	1	2	2	24	12
New Jersey	8,434	3.4	-1.7	9.0	63	13	7	15	23	13
New Mexico	1,822	5.9	1.6	19.6	43	2	1	43	23	12
New York	18,999	1.3	-1.2	9.7	61	15	7	16	24	13
North Carolina	8,078	7.5	4.5	14.7	68	21	2	6	22	12

APPENDIX A ***(CONTINUED)***

2005 AGE, RACE AND GROWTH STATISTICS FOR STATES

State	2005 Size (thousands)	Percent Change 2000–2005 Total	Whites	Ages 55+	Shares of Total Population 2005** White#	Black#	Asian#	Hispanic	Age 55+	Age 65+
North Dakota	641	-0.7	-1.8	8.4	91	1	1	2	25	15
Ohio	11,364	0.9	-0.4	9.1	83	12	1	2	24	3
Oklahoma	3,454	2.7	0.5	9.2	73	8	2	7	24	13
Oregon	3,431	6.1	3.3	16.7	82	2	4	10	24	13
Pennsylvania	12,286	1.2	-0.8	7.1	83	10	2	4	26	15
Rhode Island	1,051	2.4	-1.1	8.4	80	5	3	11	24	14
South Carolina	4,024	5.8	4.6	16.7	65	29	1	3	24	13
South Dakota	756	2.7	1.1	10.4	87	1	1	2	24	14
Tennessee	5,703	4.6	2.6	13.2	78	17	1	3	24	13
Texas	20,949	9.1	2.2	17.1	49	11	3	35	19	10
Utah	2,243	10.1	7.7	19.5	84	1	3	11	16	9
Vermont	610	2.1	1.7	17.2	96	1	1	1	25	13
Virginia	7,104	6.5	3.3	17.4	68	19	5	6	22	11
Washington	5,911	6.4	3.4	19.1	77	3	7	9	22	11
West Virginia	1,807	0.5	0.2	9.1	94	3	1	1	28	15
Wisconsin	5,374	3.0	1.3	11.4	86	6	2	4	23	13
Wyoming	494	3.1	2.4	19.2	89	1	1	7	24	124

** Race-ethnic Groups do not sum to 100% because of omitted categories, native Americans and 2 or more races

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census estimates

APPENDIX B

2005 AGE, RACE AND GROWTH STATISTICS FOR LARGE METRO AREAS

Metropolitan Area*	2005 Size (thousands)	Percent Change 2000–2005 Total	Whites	Ages 55+	Shares of Total Population 2005** White#	Black#	Asian#	Hispanic	Age 55+	Age 65+
Akron, OH	696	0.9	-0.5	10.2	84	12	2	1	24	13
Albany-Schenectady-Troy, NY	827	2.7	0.5	10.7	86	7	3	3	25	14
Albuquerque, NM	732	9.1	4.3	23.9	46	2	2	43	22	11
Allentown-Bethlehem-Easton, PA-NJ	742	6.5	2.1	10.8	84	3	2	10	26	15
Atlanta-Sandy Springs-Marietta, GA	4,282	14.9	5.7	28.2	56	30	4	9	17	8
Austin-Round Rock, TX	1,265	14.9	9.4	30.6	58	7	4	29	15	7
Bakersfield, CA	664	14.0	1.5	14.7	44	6	4	44	17	9
Baltimore-Towson, MD	2,557	3.8	0.1	13.0	64	28	4	3	23	12
Baton Rouge, LA	707	3.7	1.6	16.6	61	35	2	2	20	10
Birmingham-Hoover, AL	1,053	.5	1.2	11.3	68	28	1	3	23	13
Boston-Cambridge-Quincy, MA-NH	4,402	0.2	-2.7	9.5	79	6	6	7	23	13
Bridgeport-Stamford-Norwalk, CT	885	2.0	-1.8	9.0	71	10	4	14	24	13
Buffalo-Niagara Falls, NY	1,169	-1.8	-2.9	4.4	82	12	2	3	27	15
Charleston-North Charleston, SC	551	8.1	8.4	22.6	64	30	2	3	22	11
Charlotte-Gastonia-Concord, NC-SC	1,340	13.5	7.4	22.5	66	23	3	7	19	10
Chicago-Naperville-Joliet, IL-IN-WI	9,120	3.5	-0.7	11.8	57	18	5	19	20	11
Cincinnati-Middletown, OH-KY-IN	2,014	2.8	1.5	11.8	84	12	2	2	22	12
Cleveland-Elyria-Mentor, OH	2,148	-1.0	-2.5	6.8	74	20	2	4	25	14
Colorado Springs, CO	540	8.8	6.9	21.7	75	6	3	12	18	9
Columbia, SC	649	6.3	3.4	19.9	61	33	1	3	21	11
Columbus, OH	1,619	5.5	2.5	14.8	79	14	3	2	20	10
Dallas-Fort Worth-Arlington, TX	5,196	12.0	3.1	24.3	54	14	5	26	17	8
Dayton, OH	848	-0.5	-1.6	9.7	81	15	2	1	25	14
Denver-Aurora, CO	2,193	7.6	2.3	20.8	68	5	3	22	19	9
Detroit-Warren-Livonia, MI	4,458	0.7	-1.4	10.6	69	23	3	3	22	12
El Paso, TX	682	5.9	-10.0	15.5	15	2	1	81	18	10
Fresno, CA	802	9.4	1.0	15.9	37	5	9	47	18	10
Grand Rapids-Wyoming, MI	743	3.8	1.4	12.8	81	7	2	8	20	11
Greensboro-High Point, NC	645	4.5	0.0	14.1	67	24	2	6	23	13
Greenville, SC	562	5.3	2.8	15.6	76	17	1	5	23	12
Harrisburg-Carlisle, PA	509	2.4	0.7	12.3	84	9	2	3	26	14
Hartford-West Hartford-East Hartford, CT	1,151	3.2	0.4	11.2	76	10	3	10	25	14
Honolulu, HI	875	3.4	1.7	17.5	20	3	54	7	25	14

APPENDIX B ***(CONTINUED)***

2005 AGE, RACE AND GROWTH STATISTICS FOR LARGE METRO AREAS

Metropolitan Area*	2005 Size (thousands)	Percent Change 2000–2005 Total	Whites	Ages 55+	Shares of Total Population 2005** White#	Black#	Asian#	Hispanic	Age 55+	Age 65+
Houston-Baytown-Sugar Land, TX	4,741	11.4	3.0	25.3	45	16	6	32	17	8
Indianapolis, IN	1,531	7.2	4.3	14.3	79	14	2	4	20	11
Jacksonville, FL	1,126	10.8	7.3	24.3	69	22	3	5	22	11
Kansas City, MO-KS	1,843	5.7	3.7	14.9	78	12	2	6	22	11
Knoxville, TN	617	6.1	5.2	14.1	89	6	1	2	25	14
Las Vegas-Paradise, NV	1,393	22.8	10.7	27.3	55	9	7	26	21	11
Little Rock-North Little Rock, AR	612	5.1	2.7	15.9	73	22	1	3	22	12
Los Angeles-Long Beach-Santa Ana, CA	12,403	4.2	-3.2	16.2	34	7	14	44	19	10
Louisville, KY-IN	1,165	3.7	2.0	13.0	82	13	1	2	23	12
Madison, WI	504	6.6	4.2	21.3	87	4	4	4	20	10
McAllen-Edinburg-Pharr, TX	574	18.2	5.9	18.3	9	0	1	89	16	9
Memphis, TN-MS-AR	1,208	4.4	-1.0	15.2	49	45	2	3	20	10
Miami-Fort Lauderdale-Miami Beach, FL	5,029	7.8	-2.9	10.0	40	20	2	38	26	16
Milwaukee-Waukesha-West Allis, WI	1,502	0.7	-2.5	9.9	72	16	3	8	23	12
Minneapolis-St. Paul-Bloomington, MN-WI	2,981	5.4	2.3	19.1	82	6	5	4	19	10
Nashville-Davidson-Murfreesboro, TN	1,317	8.0	5.0	19.1	77	15	2	5	20	10
New Haven-Milford, CT	825	2.6	-1.8	8.4	72	12	3	12	25	14
New Orleans-Metairie-Kenner, LA	1,316	0.3	-2.2	12.1	54	38	2	5	22	12
New York-Northern New Jersey-Long Island, NY-NJ-PA	18,359	2.1	-2.0	9.9	52	17	9	21	23	13
Oklahoma City, OK	1,098	5.4	2.3	14.1	71	11	3	8	22	11
Omaha-Council Bluffs, NE-IA	769	5.7	3.4	14.4	82	8	2	7	20	11
Orlando, FL	1,656	16.7	6.1	26.0	59	15	3	21	23	12
Oxnard-Thousand Oaks-Ventura, CA	757	5.2	-0.7	19.8	54	2	6	36	21	11
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,694	2.3	-1.0	9.1	69	20	4	6	23	13
Phoenix-Mesa-Scottsdale, AZ	3,278	17.9	9.8	21.8	61	4	3	29	21	11
Pittsburgh, PA	2,429	-1.8	-2.6	4.0	89	8	1	1	29	17
Portland-Vancouver-Beaverton, OR-WA	1,936	8.3	5.0	22.5	79	3	5	9	21	10
Poughkeepsie-Newburgh-Middletown, NY	624	7.0	1.5	14.6	75	9	3	12	21	11

APPENDIX B *(CONTINUED)*

2005 AGE, RACE AND GROWTH STATISTICS FOR LARGE METRO AREAS

Metropolitan Area*	2005 Size (thousands)	Percent Change 2000–2005 Total	Whites	Ages 55+	Shares of Total Population 2005** White#	Black#	Asian#	Hispanic	Age 55+	Age 65+
Providence-New Bedford-Fall River, RI-MA	1,587	2.2	-1.0	8.1	83	4	2	9	24	14
Raleigh-Cary, NC	804	18.1	12.7	31.2	67	20	4	8	17	8
Richmond, VA	1,100	6.9	4.6	17.5	63	30	2	3	22	11
Riverside-San Bernardino-Ontario, CA	3,279	19.2	5.3	18.4	42	7	5	43	18	10
Rochester, NY	1,038	0.1	-0.9	11.9	81	11	2	5	24	13
Sacramento–Arden-Arcade-Roseville, CA	1,809	12.9	6.2	21.0	60	7	11	18	21	11
Salt Lake City, UT	972	6.4	2.8	19.1	79	1	4	14	16	8
San Antonio, TX	1,719	9.9	5.2	17.5	39	6	2	52	20	11
San Diego-Carlsbad-San Marcos, CA	2,825	3.9	-1.9	11.6	52	5	10	29	20	11
San Francisco-Oakland-Fremont, CA	4,137	0.4	-5.5	14.9	47	9	22	19	23	12
San Jose-Sunnyvale-Santa Clara, CA	1,740	0.9	-9.7	16.0	40	2	29	26	20	10
Sarasota-Bradenton-Venice, FL	593	13.5	9.9	8.9	83	6	1	9	39	26
Scranton–Wilkes-Barre, PA	560	-1.6	-3.5	1.5	94	2	1	2	30	18
Seattle-Tacoma-Bellevue, WA	3,052	5.0	0.9	19.7	73	5	11	7	21	10
Springfield, MA	681	1.0	-1.8	8.7	78	6	2	13	24	13
St. Louis, MO-IL	2,702	2.8	1.3	10.2	77	18	2	2	23	13
Stockton, CA	568	16.9	-0.1	17.7	41	7	14	35	18	10
Syracuse, NY	650	0.2	-0.9	8.7	87	7	2	2	24	13
Tampa-St. Petersburg-Clearwater, FL	2,404	10.1	4.4	9.8	72	11	2	13	29	17
Toledo, OH	659	-0.4	-1.7	8.0	80	12	1	5	23	13
Tucson, AZ	849	9.0	4.0	17.5	59	3	2	32	25	14
Tulsa, OK	861	3.1	0.7	13.3	72	9	1	6	23	12
Virginia Beach-Norfolk-Newport News, VA-NC	1,580	4.3	2.2	15.0	60	31	3	4	20	11
Washington-Arlington-Alexandria, DC-VA-MD-WV	4,821	8.2	2.6	23.1	53	26	8	11	20	9
Wichita, KS	572	2.6	0.3	10.9	78	7	3	9	21	12
Worcester, MA	753	4.1	0.9	9.3	84	3	4	8	22	12
Youngstown-Warren-Boardman, OH-PA	602	-1.5	-1.9	4.8	86	11	1	2	28	17

* Metropolitan areas with 2000 populations greater than 500,000

** Race-ethnic Groups do not sum to 100% because of omitted categories, native Americans and 2 or more races

Pertains to Non-Hispanic members of racial group

Source: William H. Frey analysis of US Census estimates

William H. Frey

Demographer, The Brookings Institution

William H. Frey is an internationally regarded demographer, known for his research on migration, and US urban and regional demographic change, as well as for his expertise on the US Census. Frey's demographic expertise draws from his more than two decades at the University of Michigan where he is on the faculty of the University's Institute for Social Research and Population Studies Center. He has authored well over 100 publications and several books including *Regional and Metropolitan Growth and Decline in the US* (Russell Sage, 1988, with Alden Speare, Jr.); and *America By the Numbers: A Fieldguide to the US Population* (The New Press, 2001 with Bill Abresch and Jonathan Yeasting). At Michigan he has directed projects with the National Science Foundation, NICHD Center for Population Research, NIA, and several foundations. He has contributed to the 1995 President's National Urban Policy Report, to HUD's *State of the Cities 2000* report, to the Russell Sage Foundation's Census research series in 1980 and 1990, and has been consultant to the US Census Bureau on migration research and publications. He has been a contributing editor to *American Demographics* magazine.

Frey has also been active in creating demographic media for use by educators, policy makers and the general public. Examples are the websites: http://www.frey-demographer.org; http://www.ssdan.net; and http://www.CensusScope.org.

Education/Prior Positions/Professional Associations

Frey received a Ph.D. in sociology from Brown University in 1974. He has been a Visiting Research Scholar at the International Institute for Applied Systems Analysis (Austria); the Andrew W. Mellon Research Scholar at the Population Reference Bureau in Washington, DC, the Hewlett Visiting Scholar at Child Trends in Washington, DC and Senior Fellow at the Milken Institute in Santa Monica, CA. He previously held positions at Rutgers University, the University of Washington-Seattle, the University of Wisconsin-Madison and the State University of New York at Albany. He is a member of the Population Association of America, the International Union for the Scientific Study of Population, the American Sociological Association, the Association of American Geographers and is a past Fellow of the Urban Land Institute.

Media Outreach

Frey is also known for his ability to communicate demographic trends to general and policy audiences. His writings and observations have been written about in such diverse venues as *The Economist, The New York Times Magazine, The New Republic, The National Journal, The Brookings Review, The American Enterprise, The New Yorker* and *Forbes*. Recently, Frey has been called upon to interpret the

results of the 2000 US Census. His Census commentary has been featured on a wide range of national broadcast media including appearances on National Public Radio's *All Things Considered*, *Morning Edition* and *Talk of the Nation*; The *ABC Evening News with Peter Jennings*, *The NBC Nightly News*, *CSPAN's Washington Journal*, *Lou Dobbs' Moneyline* and *CNN's Inside Politics* as well as print media including *The New York Times*, *The Washington Post*, *USA Today*, *The Wall Street Journal* and *The Christian Science Monitor,* among others.

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