



# Mapping the Growth of Older America: Seniors and Boomers in the Early 21st Century

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## Findings

Analysis of U.S. Census Bureau data on the changing size, location, and characteristics of America’s senior (aged 65 and over) and pre-senior (aged 55 to 64) populations reveals that:

- **The aging of the baby boom generation makes pre-seniors this decade’s fastest-growing age group, expanding nearly 50 percent in size from 2000 to 2010.** Poised to create a “senior tsunami” beginning in 2011, this group will be more highly educated, have more professional women, and exhibit more household diversity than previous generations entering traditional retirement age.
- **Pre-senior populations are growing rapidly everywhere, especially in economically dynamic Sun Belt areas previously known for their youth, such as Las Vegas, Austin, Atlanta, and Dallas.** “Exurban” parts of these large metro areas, along with smaller metro areas like Santa Fe, NM and Boise, ID, seem to have attracted mobile boomers who wish to live near both work and natural amenities as they approach retirement age.
- **The World War II generation currently entering its senior years is growing fastest in the Intermountain West and South Atlantic states, especially suburban areas there.** These high-growth areas tend to have younger, higher-income, more highly-educated senior populations. Despite their low rates of senior growth, northern states like Pennsylvania, Iowa, and North Dakota exhibit some of the nation’s highest senior population shares due to low immigration and past out-migration of their younger residents.
- **In states where senior populations will grow fastest over the next 35 years, “aging in place” rather than migration will drive this growth.** In Georgia, for instance, the senior population will increase by more than 40 percent from 2010 to 2020 due to the aging of existing residents, versus less than 3 percent due to migration.
- **Projected boomer aging will cause the suburbs of New York, Philadelphia, Chicago, and Los Angeles to become considerably “older” than the cities themselves by 2040.** Seniors and pre-seniors moving from cities to suburbs outnumber those moving in the opposite direction; those moving into cities are on average more highly educated, more affluent, and less likely to be married than their suburbanizing counterparts.

Today’s seniors and pre-seniors are upending traditional notions of how and where Americans spend their later years. The rise of boomer populations in suburban and Sun Belt locations will create new demand for senior-oriented housing and amenities. As older populations age in place, however—especially in the suburbs of slower-growing metropolitan areas—public policies must respond to the new stresses they will exert on health, transportation, and social-support systems.

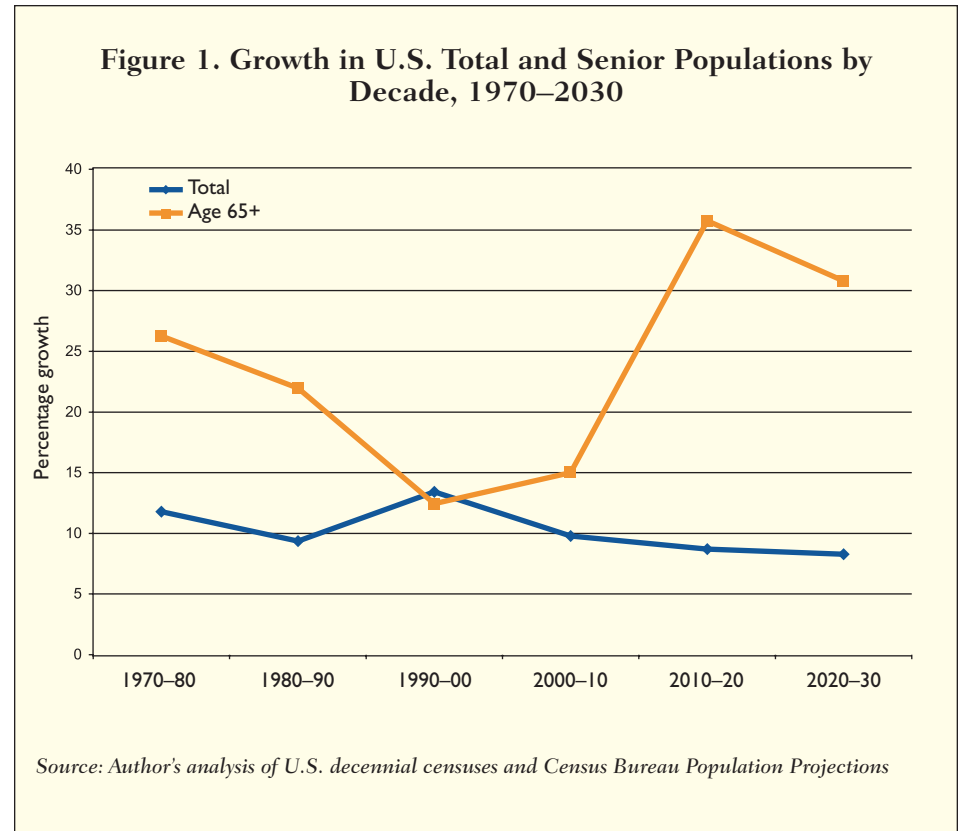
## Introduction

Growing public attention is focused on the national implications of the impending “age tsunami” about to hit America’s older population. After minimal growth in the 1990s, and modest gains during the current decade, the U.S. senior population will begin to mushroom when the leading edge of the huge baby boom generation—born between 1946 and 1965—reaches age 65 in the year 2011 (Figure 1).

The consumer patterns, family choices, and social and economic needs of tomorrow’s “boomer seniors” will likely differ sharply from senior proclivities of the past. After all, as this unique generation of over 80 million Americans plowed its way through the nation’s school systems, labor market, housing market, and stock market, it continually broke the mold, transforming both public and private institutions in its path.

Any discussion of a changing senior population must also include the World War II generation, born between 1936 and 1945, whose members are currently entering the 65-and-older category. They, too, contrast with their preceding generation. Not only are they more numerous than the Depression-era cohort, but also they benefited tremendously from the economic prosperity that followed the war: rising home ownership, steady job growth, and improved access to education. As newly minted seniors in the current decade, this generation bridges the retirees born during the Depression and the impending boomer seniors.

Just as these new and emerging seniors reshape the national social, political, and economic scene, they will exert profound impacts at the local level, too. Almost all parts of the country will be gaining seniors faster in the future than in the recent past, but the magnitude and characteristics of sen-



ior growth will vary widely from place to place. In many cases, areas previously known for their youthful populations—especially the Sun Belt and the suburbs—will undergo the most rapid senior growth.

This survey maps future changes in America’s senior population as upcoming generations both migrate and “age in place”—that is, grow older in their existing locations—across the national landscape. Following a discussion of methodology, it examines how the aging baby boom generation will transform the size and demographic character of seniors over the next 25 years. Next, the paper tracks the location and recent growth of these pre-seniors across states and metropolitan areas. This is followed by a similar profile of the World War II generation, including how these newly emerging seniors are distinct from their predecessors, and how their growth patterns differ from those of pre-seniors.

The survey then projects future

shifts in the nation’s 65-and-over population, including how key drivers—aging in place and migration—differ across states in their contribution to future senior growth. It examines the recent evidence and prospects for “back-to-the-city” movements among pre-seniors and seniors, with an eye towards the future age profile of major metropolitan cities and suburbs. The survey concludes with reflections on the emerging state and local aspects of a growing but geographically uneven U.S. senior population.

## Methodology

This survey utilizes data primarily from the 1990 and 2000 U.S. Censuses, the Census Bureau’s Population Estimates program, and the 2005 Current Population Survey, in combination with national and sub-national projections conducted by the Census Bureau

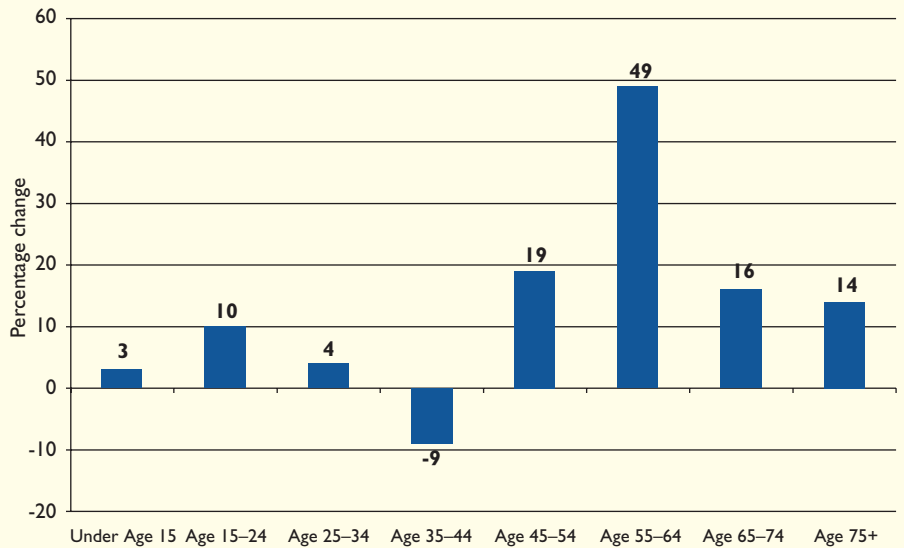
and the author. These data are used to analyze demographic trends nationally and for states, metropolitan areas, cities, suburbs, and selected counties.

Metropolitan areas analyzed here are, for the most part, those metropolitan statistical areas (MSAs) defined by the Office of Management and Budget (OMB) in 2003.<sup>1</sup> Some analyses focus on the 88 “large metropolitan areas” that had populations exceeding 500,000 in 2000 (which together contain 63 percent of the nation’s population). Still other parts of the study focus on principal cities, suburbs (metropolitan territory outside principal cities), and counties within metropolitan areas.<sup>2</sup>

The population estimates used here are drawn from county population estimates produced by the U.S. Census Bureau’s Population Estimates Program for July 1990, July 2000, and July 2005.<sup>3</sup> These estimates are intended to measure the total resident population in the United States, including undocumented immigrants and people in group quarters (e.g., dormitories, prisons, nursing homes). They take into account the results of Census 2000 and information from a host of administrative data sources, including vital records, housing construction permits, tax returns, and Medicare records, among others. For most of the analysis, county statistics are aggregated to form metropolitan areas, micropolitan areas and other nonmetropolitan territory.

Projections for the senior population in this survey come from two sources: the Census Bureau’s interim state projections by age through 2030; and state, metropolitan area, and central and suburban county projections derived by the author.<sup>4</sup>

**Figure 2. Population Change by Age Cohort, United States, 2000–2010**



Source: Author’s analysis of Census Bureau Population Projections

## Findings

### *A. The aging of the baby boom generation makes pre-seniors this decade’s fastest-growing age group, expanding nearly 50 percent in size from 2000 to 2010.*

The next two decades portend rapid rises in America’s senior population, but today, pre-seniors are experiencing the nation’s fastest growth. As Figure 2 shows, between 2000 and 2010 the size of the population aged 55 to 64 will grow by nearly half as the leading edge of the baby boom cohorts (born between 1946 and 55) enters those ages. The 45-to-54 year-old group will continue to grow as well, as the larger, later end of the baby boom cohort (born between 1956 and 1965) replaces the emerging pre-seniors. Figure 1 reflects the inflated sizes for the 65-and-older population over the next two decades we can expect as these two groups continue to age.

Alongside the pre-senior age group, it is useful to distinguish among sen-

iors as one examines future growth trends in America’s older population. While not uniformly wealthy, “young seniors” aged 65 to 74 do tend to be healthier and in a better economic position than older seniors, and more likely to enjoy a high-consumption lifestyle.<sup>5</sup> Older “mature seniors,” especially those over age 85, experience more of the negative aspects of aging, including faltering health, death of a spouse, cognitive impairment, and mobility limitations.

Table 1 charts the growth of each of these age groups over the 1990-to-2020 period, showing how the baby boom generation dictates the fastest-growing segments. While pre-seniors grow fastest between 2000 and 2010, the largest increase among young seniors will occur from 2010 to 2020, as the early boomers age into those years. In contrast, mature senior growth will be much smaller over the first two decades of the 21st century, but will balloon shortly thereafter.

Baby boomers’ ascendancy into pre-

**Table 1. Demographic Change for the Older Population, United States, 1990–2020**

	Age Groups*				
	Pre-seniors Age 55–64	Young seniors Age 65–74	Mature seniors Age 75+	Age 55+	Age 65+
<b>Population (1000s)</b>					
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
<b>Percent Change</b>					
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
	□ World War II Generation		■ Early Baby Boomers		

Source: Author's analysis of U.S. decennial censuses and Census Bureau Population Projections

\*Explanation of age categories:

Pre-seniors: persons aged 55 to 64 (Early Baby Boomers between 2000 and 2010)

Young seniors: persons aged 65 to 74 (World War II generation between 2000 and 2010)

Mature seniors: persons aged 75 and above (Depression generation and older between 2000 and 2010)

**Table 2. Social and Demographic Profile for 55-to-64 year-olds, United States, 1980, 1990, and 2005\***

	1980	1990 (percentage)	2005
Married Couple Family	65.8	62.8	57.6
College Graduate	10.9	16.0	28.5
<b>In Labor Force</b>			
Men	71.4	66.9	69.9
Women	41.6	45.6	56.8
<b>Professionals and Managers</b>			
Men	23.3	27.2	39.2
Women	23.6	26.3	40.2
<b>Race/Ethnicity</b>			
Percent White**	87.1	82.5	77.3
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

\*\*Non-Hispanic members of racial group

Source: Author's analysis of U.S. decennial censuses and 2005 Current Population Survey

seniorhood is noteworthy not only because of the large size of this generation, but also because its members' social and demographic profile contrasts sharply with earlier generations about to enter retirement. Table 2 compares the attributes of today's pre-seniors with those of the age 55-to-64 age group in 1990 and 1980 (the latter representing boomer parents). Today's pre-seniors possess more education, have more women in the labor force, are more likely to occupy professional and managerial positions, and are more racially and ethnically diverse than their predecessors. These characteristics indicate that boomers, both men and women, may stay involved in work and other intellectual pursuits longer than previous retiree generations; some are already retiring or semi-retiring by taking "bridge jobs" on a path toward less work.<sup>6</sup>

At the same time, boomers' higher rates of divorce and separation, and lower rates of marriage, mean that fewer today belong to married-couple households, and more may experience

greater financial hardship as a result. Compared to earlier generations, boomers also have fewer children, and are more likely to have not had any children at all. Thus, today's pre-seniors may remain more divided over time between those who will live comfortably, and those who will have fewer resources available to them during retirement and may thus need to continue working out of economic necessity.<sup>7</sup>

**B. Pre-senior populations are growing rapidly everywhere, especially in economically dynamic Sun Belt areas previously known for their youth, such as Las Vegas, Austin, Atlanta, and Dallas.**

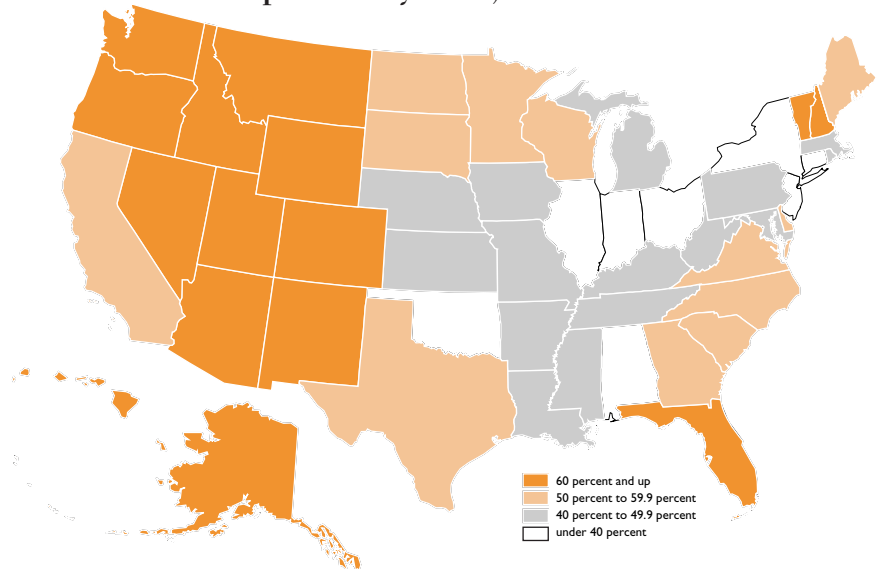
During the current decade, the leading edge of the baby boom is replacing the World War II generation in the 55-to-64 year-old cohort. Where this group is growing fastest today coincides with the areas where senior growth will dominate in the decades to come.

The states experiencing the fastest growth in pre-seniors this decade form a solid wall in the West, led by Arizona, whose pre-senior population will expand 80 percent from 2000 to 2010 (Map 1). The one Western exception is California, where increased congestion and high housing prices may be helping to propel movement of many age groups to surrounding western states.<sup>8</sup> Two other parts of the country also stand out as fast gainers—the state of Florida and the high-amenity New England states of New Hampshire and Vermont.

While these states lead in growth, the rise of the baby boomers actually means that there are no states which show even modest rates of pre-senior growth today. The state with the slowest projected growth in 55-to-64 year-olds is New York, where their numbers will still increase by 33 percent from 2000 to 2010.<sup>9</sup>

The pre-senior population differs somewhat in its social and demographic composition between fast-

**Map 1. Projected Growth of Pre-Senior (Age 55 to 64) Population by State, 2000–2010**



Source: Author's analysis of U.S. Census Bureau Population Projections

**Table 3. Pre-Senior Population Profile\* in 2005 by State Pre-Senior Growth Rate, 2000–2010**

	State Growth Rates for Age 55-to-64 Population, 2000–10			
	Fastest Growth (over 60%)	Very Rapid Growth (50% to 60%)	Rapid Growth (40% to 50%)	Less Rapid Growth (under 40%)
	(percentage)			
<b>Education</b>				
College graduate	31.2	29.4	25.8	27.9
With some college	60.7	56.5	47.7	51.2
<b>Household Income</b>				
\$50,000 and over	50.8	51.5	48.9	51.4
\$25,000 to \$50,000	26.2	24.7	24.5	24.6
Under \$25,000	23.0	23.8	26.6	24.0
<b>Household Type</b>				
Married-couple families	58.0	56.9	58.6	57.0
Female-headed families	7.4	8.7	8.1	9.0
Female-headed non-families	17.8	19.6	17.9	19.0
<b>Race/Ethnicity</b>				
White**	80.0	69.3	84.8	78.2
Black**	4.3	10.6	10.2	11.5
Hispanic	9.6	13.3	1.6	5.7
Other**	6.0	6.7	3.4	4.5

\*household heads or persons age 55 to 64

\*\*Non-Hispanic members of racial group

Source: Author's analysis of 2005 Current Population Survey

growth and slower-growth parts of the nation. In particular, states with the fastest pre-senior growth have higher shares of college graduates and persons with some college education among that group (Table 3). Despite this educational advantage, pre-senior 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 in the household make-up of their pre-senior populations, although they do have smaller shares of African Americans, such that Hispanics and Asians are the primary minorities in the 55-to-64 year-old group in these states.

Not surprisingly, the metropolitan areas showing the fastest growth in pre-seniors over the 1990-to-2005 period are located disproportionately in the West, as well as in Texas and in Florida (Table 4). 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, now have considerable aging-in-place pre-senior populations. While high-amenity areas such as Colorado Springs, CO and Charleston, SC are also fast gainers, the big gainers for pre-seniors seem to be areas that have grown more rapidly in employment. Also showing large gains are a set of smaller, high-amenity metro areas such as Santa Fe, NM; Bend, OR; and Boise, ID, which combine recent employment growth with nearby recreational opportunities. The slowest-growing metro areas for pre-seniors are largely Rust Belt areas that have hemorrhaged jobs for several decades, and today have relatively small populations aging into the 55-to-64 year-old group.

Within these and other metropolitan areas, pre-senior numbers are exploding in a set of suburban and, in some cases, exurban counties in large metropolitan areas. The fastest-growing counties for pre-seniors include those outside Denver, Atlanta, Wash-

**Table 4. Metropolitan Area Growth Rankings for Pre-Senior Population, 1990–2005**

Rank	Name	Percent Change
<b>Fastest-Growing Large Metropolitan Areas*</b>		
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
<b>Slowest-Growing Large Metropolitan Areas*</b>		
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
<b>Fastest-Growing Small Metropolitan Areas*</b>		
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

*\*Large metropolitan areas have 2000 population of greater than 500,000  
Small metropolitan areas have 2000 populations under 500,000  
Source: Author's analysis of U.S. Census Bureau Population Estimates*

ington, D.C., and Dallas. Also featured in this list are several non-metropolitan counties in picturesque parts of Colorado, Idaho, and Wyoming. Combining proximity to employment centers with high amenity value, these counties will likely experience rapid

senior growth in the coming decades. Proximity to family matters, too; one survey shows that for those aged 50 to 59, 43 percent of those who are considering moving for retirement say the maximum distance from family they would want to live is three hours

**Table 5. Fastest Growing Counties, Pre-Senior Population, 1990–2005\***

Rank	County	State	Inside Metropolitan Area	Percent Change
1	Douglas County	CO	Denver-Aurora, CO	516.3
2	Eagle County	CO	<i>nonmetropolitan</i>	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	<i>nonmetropolitan</i>	229.9
13	Routt County	CO	<i>nonmetropolitan</i>	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	<i>nonmetropolitan</i>	196.9
20	Cherokee County	GA	Atlanta-Sandy Springs-Marietta, GA	195.3

\*counties with age 55-64 population exceeding 2,000

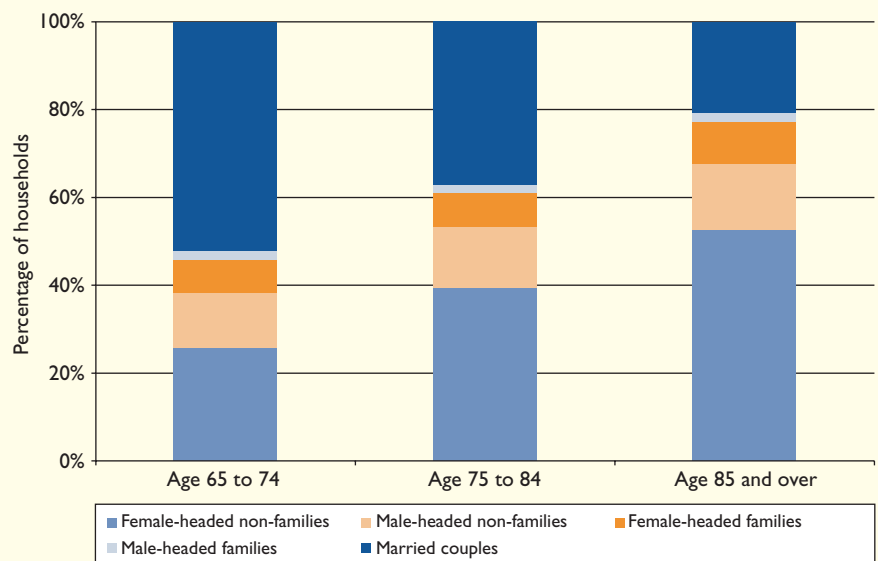
Source: Author's analysis of U.S. Census Bureau Population Estimates

away.<sup>10</sup> As these households age in place, they will continuously transform the notion of these suburbs and exurbs as havens for young families.

**C. The World War II generation currently entering its senior years is growing fastest in the Intermountain West and South Atlantic states, especially suburban areas there.**

New entrants to the nation's 65-and-over population, members of the World War II generation (born between 1936 and 1945) became adults during the prosperous late 1950s and early 1960s. They entered the labor force during a period when America's economy was in high gear, and received some of the same benefits as the immediate preceding generation that served in World War II and the Korean War, including an improved educational environment and (for men) the availability of "good"

**Figure 3. Household Type Profile for Senior Households, 2005**



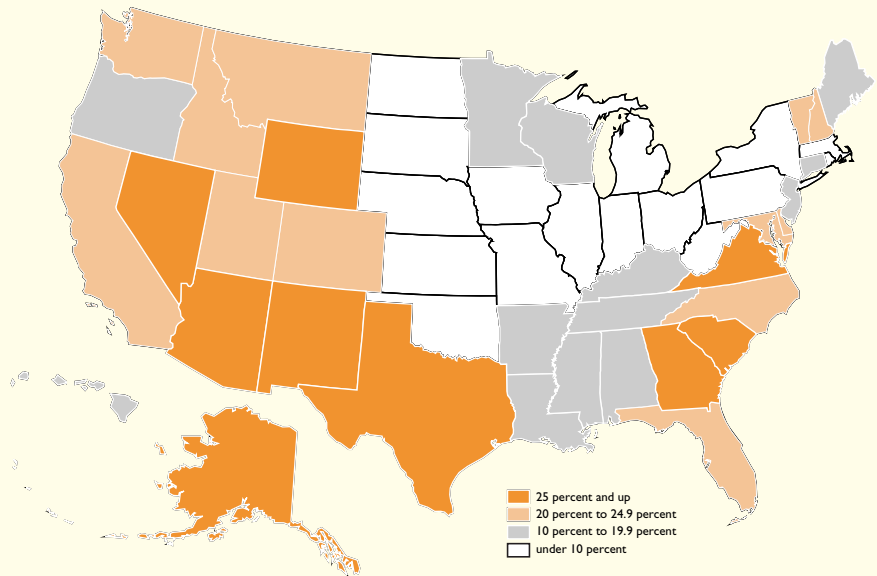
Source: Author's analysis of 2005 Current Population Survey

jobs with generous benefits. Following the model of the “nuclear family” they also tended to have more children and fewer divorces than the subsequent baby boom generation.

Today’s emerging seniors are quite distinct in their household profile from other segments of the 65-and-over population. Among those aged 65 to 74, married couples predominate. By ages 75 to 84, and especially for those aged 85 and over, female-headed non-family households are much more prominent, in large part because more women outlive their husbands and tend to live alone or with non-relatives. These older households tend to exhibit higher rates of poverty, lower household incomes and, with the exception of male-headed non-families, lower rates of homeownership. Thus, the entry of the World War II generation into the “young senior” age group from 2000 to 2010 seems to usher in a population with more favorable demographic attributes.

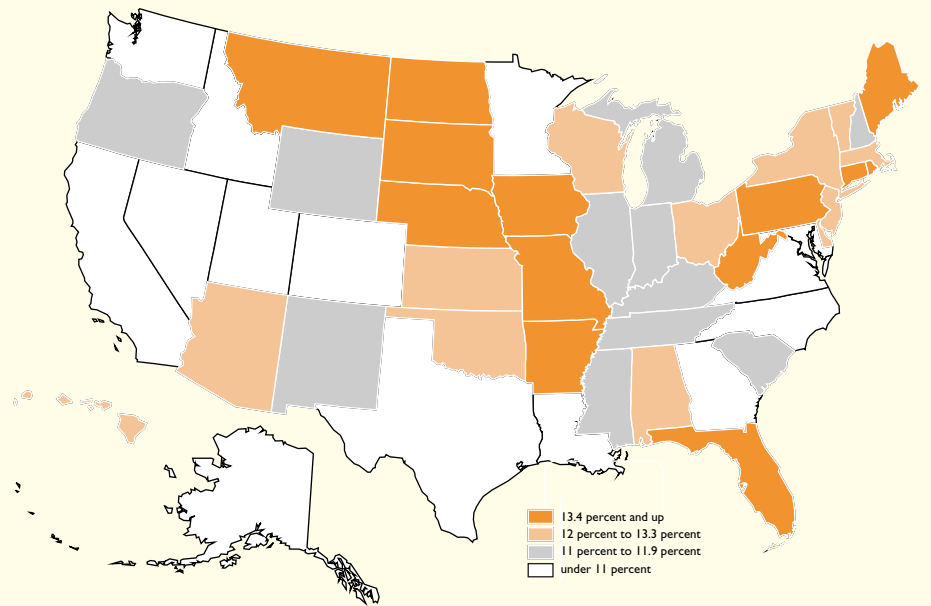
Compared to the pre-senior population, growth for the age 65-and-over crowd this decade distributes in a more scattered pattern across the United States (Map 2a). The fastest-growing states for seniors from 2000 to 2010 coincide with some of the Western states experiencing fast pre-senior growth, but also include a few states 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, Virginia, Georgia, Texas, and South Carolina will all see elderly growth of at least 25 percent. These data indicate a spread of senior populations beyond the traditional retirement magnets of Florida and Arizona. The second echelon of fast gainers, with senior growth between 20 percent and 25 percent over the decade, are also located predominantly in the South and West, though New Hampshire and Vermont join this group as well.

**Map 2a. Projected Growth of Senior (Age 65+) Population by State, 2000–2010**



Source: Author’s analysis of U.S. Census Bureau Population Projections

**Map 2b. Percentage of Population Age 65 and Over by State, 2005**



Source: Author’s analysis of U.S. Census Bureau Population Estimates

**Table 6. Senior Population Profile\* in 2005 by State Senior Growth Rate, 2000–2010**

	State Growth Rates for Age 65-and-over Population, 2000–10			
	Fastest Growth (over 25%)	Rapid Growth (20% to 25%)	Modest Growth (10% to 25%)	Slow Growth (under 10%)
	(percentage)			
<b>Education</b>				
College graduate	20.7	22.6	16.4	16.2
With some college	41.3	45.0	33.3	32.1
<b>Household Income</b>				
\$50,000 and over	25.2	23.2	19.5	19.7
\$25,000 to \$50,000	26.2	28.1	27.7	27.3
Under \$25,000	48.5	48.6	52.8	53.0
<b>Household Type</b>				
Married-couple families	46.9	44.0	40.9	40.7
Female-headed non-families	28.2	33.3	35.5	36.6
<b>Age</b>				
65 to 74	57.9	51.5	52.9	49.9
75 to 84	33.2	37.2	36.7	38.4
85 and over	8.9	11.3	10.5	11.8
<b>Race/Ethnicity</b>				
White**	74.7	76.1	85.1	86.6
Black**	9.9	7.1	8.7	8.1
Hispanic	12.4	10.1	1.7	2.7
Other**	3.1	6.7	4.4	2.6

\* household heads or persons age 65 and over  
 \*\* Non-Hispanic members of racial group  
 Source: Author's analysis of 2005 Current Population Survey

Although Florida still gains a larger absolute number of senior migrants than any other state, its rate of senior growth ranks below the top echelon because migration patterns are distributed more widely, and because populations are aging in place elsewhere. Many states, especially in the South and West, that accumulated large numbers of migrants during their working years are experiencing these significant rises in their senior populations irrespective of new senior immigration. In addition, states like Florida and California have large existing senior populations, so that their

growth rates this decade look low compared to states with small base senior populations, such as Alaska. In fact, both Florida and California will experience gains of more than 500,000 seniors during the 2000-to-2010 period.

In contrast, the slowest-growing states for seniors during this decade occupy a large part of the nation's heartland, from North Dakota down to Oklahoma in the West, and through the middle of the Rust Belt up through New York and Massachusetts in the East. All are gaining senior population, but at a slow pace due to lower aging-in-place contributions—a consequence

of past out-migration of workers—and low rates of immigration.

States with fast-growing senior populations have tended to attract past and current migrants with more favorable demographic attributes. Table 3 contrasts 65-and-over populations across states with different senior growth rates this decade, showing that the fastest-growing states for seniors tend to have seniors with more education and higher incomes, a greater share of married couple senior households, younger seniors, and a more racially/ethnically diverse senior population. These distinctions by state growth rate are somewhat sharper than those evident for the pre-senior boomer population.

States that exhibit the fastest senior growth are not necessarily the “oldest” states. Map 2b shows that with few exceptions (such as Florida), states with the highest senior population shares in 2005 are also those with the slowest senior growth this decade. Pennsylvania, for example, holds the third-highest share of seniors among all states (15.3 percent) but ranks 50th in growth, with a 2000-to-2010 rate of just 2 percent.

Many states with high senior shares have experienced one or more decades of out-migration among their younger populations. This leaves seniors, who are far less mobile than people in their 20s or 30s, remaining behind. As Table 3 suggests, many of these same states have more seniors in the “mature senior” age group of 75 and above. The public expenditures required to maintain their health and provide social support for seniors in many of these states may be higher than in states with more youthful elderly and smaller senior population shares.<sup>11</sup>

As with the pre-senior population, traditional metropolitan magnets for retirees, such as Phoenix and Orlando, form part of a larger mix of destinations—led by Las Vegas with a senior gain of 131 percent over the 1990-to-

**Table 7. Metropolitan Area Growth Rankings for Senior Population, 1990–2005**

Rank	Name	Percent Change
<b>Fastest-Growing Large Metropolitan Areas*</b>		
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
<b>Slowest-Growing Large Metropolitan Areas*</b>		
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
<b>Fastest-Growing Small Metropolitan Areas*</b>		
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

\*Large metropolitan areas have 2000 population of greater than 500,000  
 Small metropolitan areas have 2000 populations under 500,000  
 Source: Author's analysis of U.S. Census Bureau Population Estimates

2005 period (Table 7). Pre-senior gainers Austin, TX; Raleigh, NC; and Atlanta, GA also appear among those experiencing large senior gains. In contrast, six Northeastern metropolitan areas actually lost population over age 65 during this period, due to out-migration and mortality: Scranton, PA; Pittsburgh, PA; Springfield, MA; Buffalo, NY; Worcester, MA; and New Haven, CT. Past losses of working-age populations, combined with slow or net out-migration of seniors, contribute directly to their senior population losses today.

As the bottom of Table 7 demonstrates, several smaller metropolitan areas are also experiencing fast growth in seniors. Many outpace the larger metropolitan senior magnets in recent growth, by wider margins than are evident for the pre-senior large/small metro split (Table 4). There is an increasing interest among seniors in living in such smaller communities and even the new micropolitan areas, especially those with warmer climates and access to natural amenities like water and mountains. Economic development offices in Georgia, North Carolina, South Carolina and other states are vying to attract seniors to both coastal and smaller inland communities.<sup>12</sup> Somewhat farther down the list of fast-gaining smaller metro areas (not shown) are college towns like Charlottesville, VA; Provo, UT; Ann Arbor, MI; and Boulder, CO, each of which exhibited senior population gains of at least 30 percent over the 15-year period.

Finally, the fastest growing counties for seniors in the United States recall many of those attracting pre-senior populations, especially suburban counties in large metropolitan areas such as Denver, Washington, D.C., and Atlanta. Ten of the 20 counties listed among the fastest growers in Table 8 also feature among the fast pre-senior growers in Table 5. Even more evident here is the pull of Inter-mountain West destinations in and

**Table 8. Fastest-Growing Counties, Senior Population, 1990–2005\***

Rank	County	State	Inside Metropolitan Area	Percent Change
1	Douglas County	CO	Denver-Aurora, CO	360.7
2	Nye County	NV	<i>nonmetropolitan</i>	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	<i>nonmetropolitan</i>	166.9
8	Loudoun County	VA	Washington-Arlington-Alexandria, DC-VA-MD-WV	156.2
9	Flagler County	FL	<i>nonmetropolitan</i>	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	<i>nonmetropolitan</i>	130.3
20	Fayette County	GA	Atlanta-Sandy Springs-Marietta, GA	129.6

\*counties with age 65-and-over population exceeding 2,000

Source: Author's analysis of U.S. Census Bureau Population Estimates

around Las Vegas, Lake Tahoe, and St. George, UT. Many of these areas are attracting new senior migrants at the same time they house a large aging-in-place population dominated by boomers. Suburbs which previously were considered youthful and family-friendly parts of America, will, as more seniors age in place, become a fast-graying part of the our national landscape.

What distinguishes the growth regions and location choices of seniors from pre-seniors? Most importantly, the latter group is still, to a large degree, in the labor market. Pre-seniors are both moving to, and aging in place within, states that have especially strong economies. This is apparent from the large wall of economically vibrant Western states showing very rapid pre-senior growth during the 2000-to-2010 period (Map 1). Economic motivations, along with

quality-of-life motivations, may drive the regional growth patterns of pre-seniors more so than for seniors. As the current pre-senior baby boomers move their early retirement years, it will be interesting to see whether they continue to age in place in these 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 may herald a continued senior presence in these areas.<sup>13</sup>

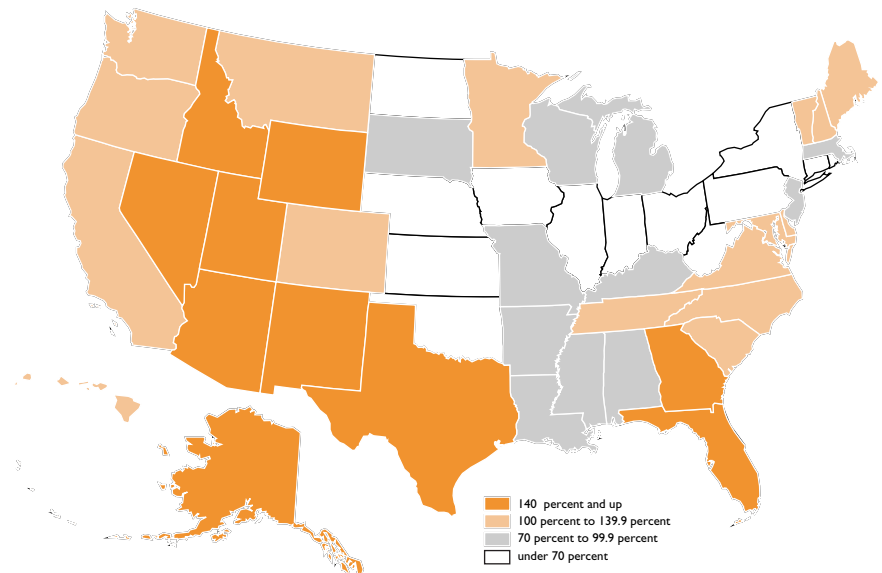
***D. In states where senior populations will grow fastest over the next 35 years, “aging in place” rather than migration will drive this growth.***

Senior populations will grow virtually everywhere in the United States in the coming decades, thanks to the aging of the baby boom generation. The size and speed of that growth will vary across the nation, however, as the preceding sections demonstrate. This section illustrates how migration and aging in place, the two primary drivers of senior growth, will affect projected senior populations for different states.

The map of senior growth from 2000 to 2030—based on Census Bureau projections that assume present migration patterns and underlying aging of the population—shows a similar pattern to that for the 2000-to-2010 period (Map 4). Fast growth (of over 140 percent) is projected to occur across a swath of states in the West,

*“The fastest overall growth of the senior population is projected to occur in Georgia and Arizona, and the slowest growth in Pennsylvania and New York.”*

**Map 3. Projected Growth of Senior (Age 65+) Population by State, 2000–2030**



Source: Author's analysis of U.S. Census Bureau Population Projections

along with Texas, Georgia, and Florida in the South. Meanwhile, a large number of states in the nation's interior will exhibit much lower growth (under 70 percent) in their senior populations. Yet due to baby boomer ascendance into seniorhood over this period, even the slowest growing senior population state (Pennsylvania) is projected to register a 51 percent gain. Not surprisingly, Nevada tops the list with projected senior population growth of 264 percent.

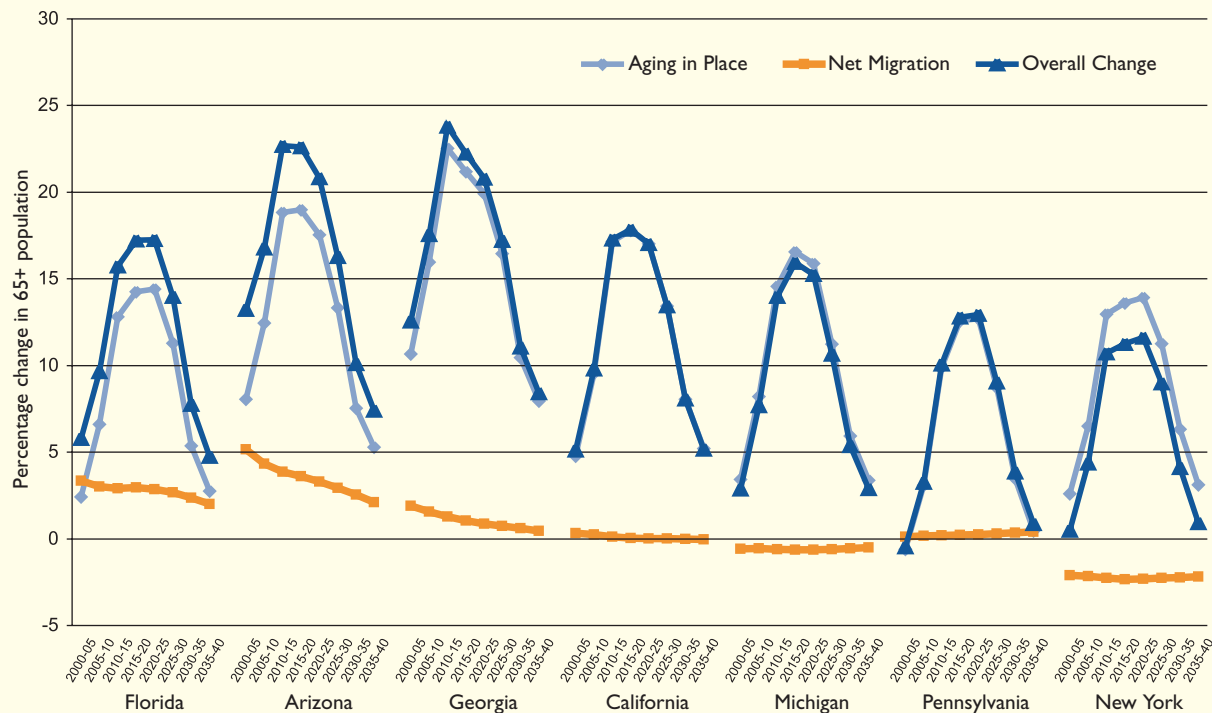
Using somewhat similar techniques that assume current migration patterns, Figure 4 projects senior populations for seven individual states over the 2000-to-2040 period. These projections are unique because they show the relative contributions to 65-and-over population growth associated with aging in place versus migration for each five-year period.<sup>14</sup> States analyzed include two traditional retiree

magnets (Florida and Arizona), a fast growing Sun Belt state (Georgia), a western state that has been losing seniors to surrounding states (California), and three northern industrial states (Michigan, Pennsylvania, and New York).

In each of the seven states, Figure 4 plots three trends at five-year intervals. The first—*Aging in Place*—reflects the percentage change in the state's senior population that is projected to result from existing residents growing older. The second—*Net Migration*—reflects the percentage change in the state's senior population that is projected to result from the combination of seniors moving into, and out of, the state. The *Overall Change* line captures the combined effect of the *Aging in Place* and *Net Migration* trends.

Each state shows strong peaks in overall senior growth, especially over the years between 2010 and 2030, the

**Figure 4. Projected Senior Population Growth Rate in Selected States, with Aging-in-Place vs. Net Migration Components, 2000–2040**



Source: Author's projections based on U.S. Census Bureau data

approximate period during which the baby boom generation enters the 65-and-over population. After 2030, smaller cohorts reach age 65, and the rate of senior growth falls precipitously. Despite the common patterns, each state shows different overall rates of senior growth due to the different contributions of aging in place and migration. The fastest overall growth of the senior population is projected to occur in Georgia and Arizona, and the slowest growth in Pennsylvania and New York.

The other common pattern among these states is that aging in place dwarfs net migration as a driver of future senior growth. Even in Arizona, which shows the highest rates of net migration for every period between 2000 and 2040, the migration effect (projected to augment the senior population between 2 and 5 percent every five years over that time) is swamped

by the effect of existing baby boomer residents simply aging into their senior years (expected to the state's senior ranks by 19 percent between 2015 and 2020 alone). In Georgia, the effects of aging in place will swell the state's senior ranks by more than 40 percent from 2010 to 2020, versus less than 3 percent attributable to net migration.

Still, a few factors distinguish the relative contributions of migration and aging in place to future senior growth among these seven states. For instance, a higher projected rate of senior in-migration to Arizona will elevate its overall senior growth rate beyond that of California. Florida, while poised for a substantial net in-migration of seniors, will experience a smaller aging-in-place contribution over time than Arizona or Georgia. In contrast to many of the other states, New York projections stand out for two reasons: aging-in-place will contribute

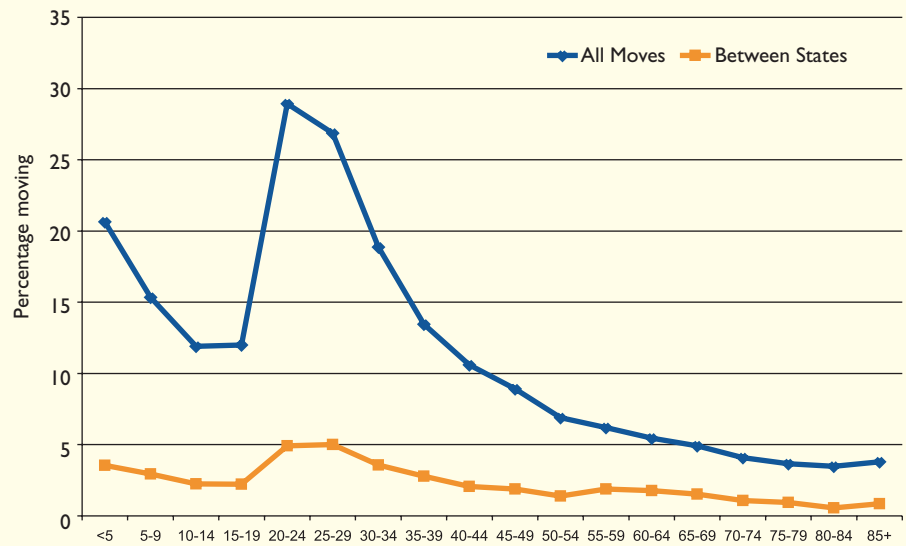
relatively less to future senior growth—due to the selective out-migration of its boomer population over several past decades—and seniors, on net, will continue to leave the state. As a result, New York is expected to exhibit the lowest rate of senior growth over the 40-year period shown.

Clearly, these projections are just that—projections—and do not represent an immutable future. Some of these states may attract or lose senior migrants at different rates than those estimated here. For at least the short term, however, the aging-in-place component of senior growth is effectively locked in place, and will contribute to more rapid senior growth in Georgia than New York or Pennsylvania, irrespective of near-term senior migration patterns.

The relatively low rate of senior migration nationwide is apparent in Figure 5, which shows annual rates of

*“Traditionally, young people are more likely to live in cities to pursue education, socialize, and find jobs (and mates) before moving to more permanent locations as they get older.”*

**Figure 5. Annual Migration Rates by Age, United States, 2004–2005**



Source: Author's analysis of Current Population Survey

migration by age over the one-year period from 2004 to 2005. While between 25 and 30 percent of people in their twenties move each year to a new residence, only 4 to 5 percent of older Americans do. And less than 2 percent of residents aged 55 to 64, and slightly more than 1 percent of those 65 and over, move across state lines in any one year.

Thus, as boomers inflate both senior and pre-senior populations, the annual number of age movers age 55 and over will run between 1 and 1.3 million per year, compared with roughly 7 million moves annually for the under-55 population.<sup>15</sup> Due to their higher education levels, and proclivity toward continued employment, boomers may be somewhat more mobile in the future than these projections suggest. Still, their overall growth in most geographic areas, both large and small, will owe largely to aging in place rather than migration

*E. Projected boomer aging will cause the suburbs of New York, Philadelphia, Chicago, and Los Angeles to become considerably “older” than the cities themselves by 2040.*

Urban enthusiasts have devoted a great deal of recent attention 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. Living downtown near restaurants, cultural amenities, as well as medical facilities has been thought to be attractive, especially to pre-seniors and young seniors during their child-free and healthy older years. Others, however, have argued that most seniors will continue to live in the suburbs or other parts of the country.

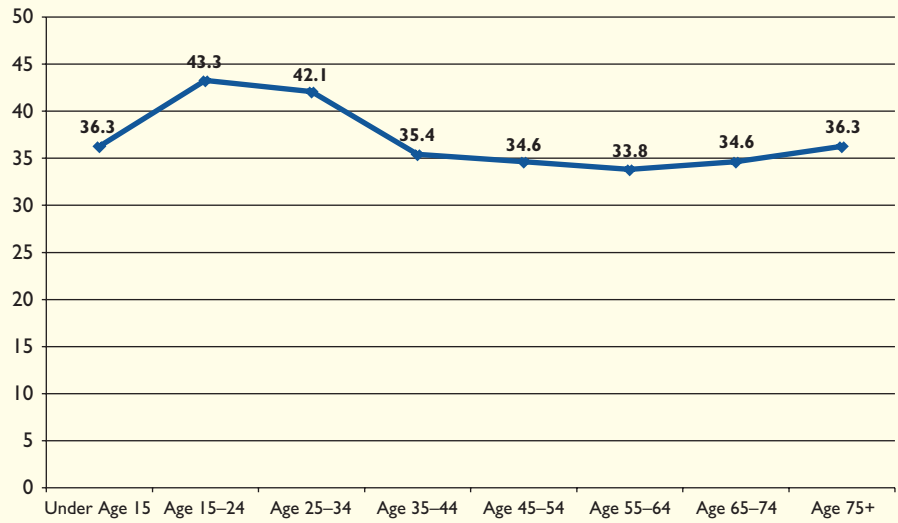
The outcome of this debate will not be settled until the baby boomers decide where to move as they age into their senior years. They, perhaps more so than past senior groups, possess the education, wealth, and amenity inter-

ests that suggest their possible attraction to cities. For many boomers who are tied, at least to some degree, to the labor force via small businesses, consulting, and other “bridge work” activities, city environments could hold additional interest. On the other hand, today’s seniors were the first to move to the burgeoning suburbs during the postwar period, and raised baby boomers there as the first truly “suburban generation.” Whether these boomers would now leave behind their longstanding suburban existence for an urban one remains an open question.

The statistics regarding current location of older age groups confirm their current preference for suburbia. Figure 6, based on data from Census 2000, shows the percentage of each age group residing in central cities of the nation’s metropolitan areas.<sup>16</sup> Traditionally, young people are more likely to live in cities to pursue education, socialize, and find jobs (and mates) before moving to more permanent locations as they get older. In 2000, when the baby boomers were aged from 35 to 54, they exhibited a pronounced tendency to reside in the suburbs. Those aged 55 to 64 (the World War II generation) were even more likely to live in the suburbs at that time.

Older populations divided by location are similarly divided in their social and demographic attributes. Among seniors, suburbanites are more likely to be married couples, home owners, have higher incomes and are less likely to be in poverty (Table 9). Differences are even more pronounced between the older cities and suburbs of the Northeast and Midwest, especially for the pre-senior population. In the South and West, city-suburban senior and pre-senior disparities are more muted, reflecting the cities’ annexation of suburban territory, and the new development occurring within expansive cities like Phoenix, Charlotte, and Orlando. Yet overall, suburbs seem to have captured more middle- and

**Figure 6. Percentage of Metropolitan Residents Residing in Central Cities by Age Group, 2000**



Source: Author’s analysis of Census 2000

upper-income segments of the pre-senior population and, to a lesser extent, the senior population—many of whom resided longer periods of their lives in cities.

As of yet, there is little evidence of a widespread “back to the city” movement nationwide among older populations. Suburban areas still gain more pre-seniors and seniors annually than they yield back to cities, though individual metropolitan areas may stray from this national trend (Figure 7).<sup>17</sup> The respective profiles of these opposing flows are notable. As might be expected, migrants to the suburbs, even among these older populations, tend to be dominated by married-couple households, whereas moves to cities are more likely to be non-families, such as divorcées (Table 10).

Surprisingly, however, for both pre-senior and senior populations, suburb-to-city migrants tend to be more highly educated (possessing a college degree), higher-income (earning at least \$50,000), and less likely to be in poverty than those moving in the other direction. This suggests that cities could enrich their tax bases from the

selective in-migration of seniors, although outgoing flows may (all else equal) still serve to reduce senior populations overall.

What are the future prospects for city and suburban senior population gains? Using the same methodology as employed for states in Finding D, urban and suburban senior populations are projected for four metropolitan areas: New York, Philadelphia, Chicago, and Los Angeles.<sup>18</sup> Data constraints compel a look at counties rather than cities. For Chicago, the urban county reflects Cook County, which contains the city of Chicago; and for Los Angeles, CA, the urban county is Los Angeles County, which contains the city of Los Angeles. Urban counties of New York (the five boroughs) and Philadelphia (Philadelphia County) coincide with the central cities for those metropolitan areas.

In each of these metropolitan areas, the next few decades will bring faster aging of the suburbs than the cities. As shown in Figure 8, the share of the population aged 65 and older is today somewhat higher in Chicago’s urban county than its suburbs, roughly

**Table 9. Social and Demographic Profiles of City and Suburban Senior and Pre-Senior Populations, 2005**

	Total U.S.		Northeast and Midwest		South and West	
	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**	Principal Cities**	Suburbs**
	(percentage)		(percentage)		(percentage)	
<b>AGE 65+*</b>						
College graduates	21.7	21.3	16.3	20.5	25.1	21.9
Persons in poverty	13.6	7.1	18.5	5.9	10.5	8.1
Household income > \$50,000	22.0	25.0	17.8	23.6	25.0	26.2
Married-couple households	36.5	45.4	31.7	43.6	39.8	47.1
Homeowners	69.1	84.6	60.5	82.5	75.1	86.5
<b>AGE 55–64*</b>						
College graduates	29.6	32.1	25.8	33.1	32.0	31.3
Persons in poverty	12.5	7.1	13.7	6.5	11.7	7.6
Household income > \$50,000	46.2	57.5	41.4	57.9	49.0	57.2
Married-couple households	43.4	62.3	40.4	61.0	45.2	63.3
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 the population is not identified)						
Source: Author's analysis of 2005 Current Population Survey						

equivalent between cities and suburbs in Philadelphia and Los Angeles, and slightly lower in New York City than its suburbs. Rapid growth in suburban senior populations as the boomers age, however, indicate that by 2040, each of these suburban areas—once identified as the preserve of young families with children—will be “older” than its respective city.

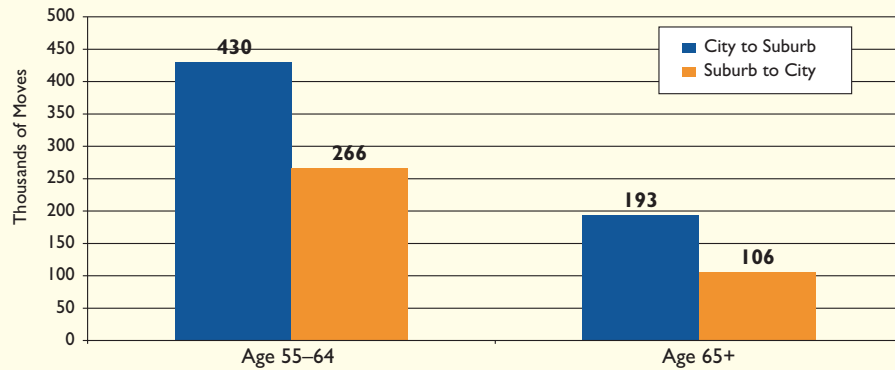
The primary factor driving this senior suburban growth is, as with the states analyzed in Finding D, the aging of today’s existing pre-senior populations. Among the suburban areas shown in Figure 9, the aging-in-place contribution to future senior growth outstrips migration both within the metropolitan area (exchange with the urban county) and outside the metropolitan area (exchange with the rest of the United States). In Los Angeles, for instance, suburban counties are pro-

jected to add senior population at rates of 10 to 20 percent over each five-year period for the next 25 years, while migration gains never top 2 percent. All of these suburban areas do exhibit net migration gains with their own urban counties, augmenting their future senior growth by small amounts. In New York’s, Philadelphia’s, and Chicago’s suburban areas, however, those gains are partially offset by senior migration losses to other parts of the country.

While these older metro areas are not necessarily emblematic of all parts of the country, especially many fast-growing places in the Sun Belt, they do show the power of aging in place as an important contributor to future suburban growth. What is more, they suggest that whatever population gains might result from direct suburb-to-city migration of pre-seniors and seniors

would be small in light of the much larger aging dynamics rooted in present city and suburban populations. Consequently, existing social and economic disparities between cities and suburbs, the result of years of selective migration among the younger population, will likely become further magnified for the emerging older population (Table 9).

**Figure 7. Migration Between Cities and Suburbs, Pre-Senior and Senior Populations, 2002–2003**



Source: Author's analysis of 2003 Current Population Survey

**Table 10. Profiles of City-Suburban Migrants, Pre-Senior and Senior Populations, 2004–2005**

	Ages 55–64*		Ages 65+*	
	Suburb to City Migrants	City to Suburb Migrants	Suburb to City Migrants	City to Suburb Migrants
	(percentage)		(percentage)	
<b>Education</b>				
College graduate	38.6	34.6	23.2	15.0
With some college	53.0	58.2	45.5	37.5
Less than high school	22.5	12.1	16.6	20.7
<b>Persons in Poverty</b>	8.4	6.2	3.5	9.6
<b>Household Income</b>				
\$50,000 and over	57.4	48.8	20.9	17.8
\$25,000 to \$50,000	27.6	34.1	46.6	43.3
Under \$25,000	15.0	17.0	32.5	38.8
<b>Household Type</b>				
Married-couple families	28.6	60.2	32.2	46.9
Male-headed families	8.7	1.5	0.0	2.2
Female-headed families	11.1	6.6	5.7	8.9
Male-headed non-families	23.3	17.7	34.8	6.6
Female-headed non-families	28.2	14.1	27.3	35.4
<b>Race/Ethnicity</b>				
White***	73.4	72.0	82.7	84.0
Black***	7.7	12.4	0.2	7.1
Hispanic	10.6	5.5	6.8	2.3
Other***	8.4	10.1	10.3	6.7

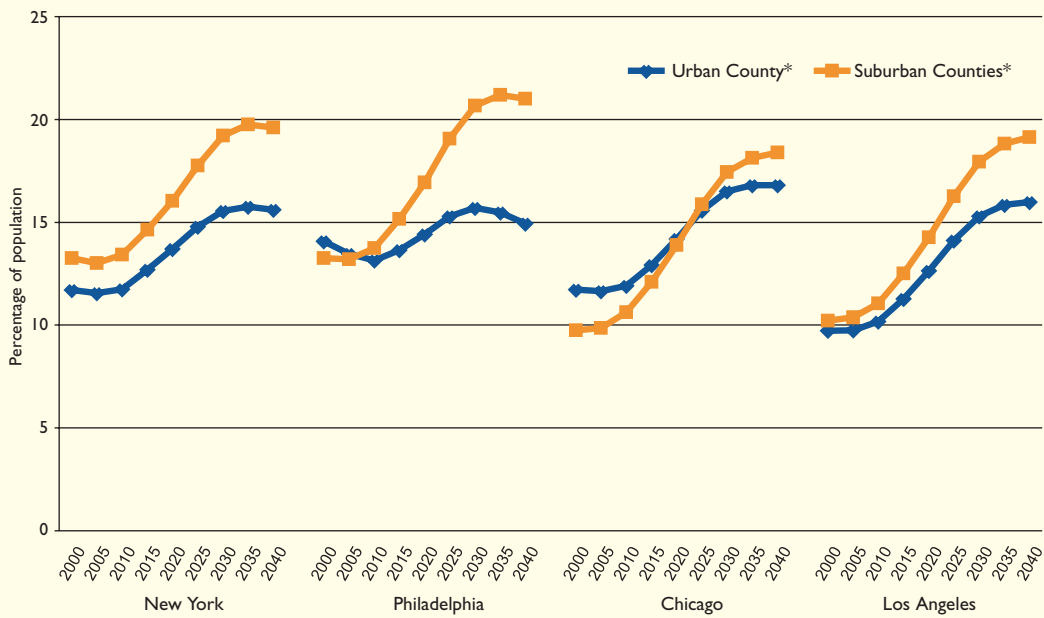
\*household heads or persons of specified ages

\*\* 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)

\*\*\* Non-Hispanic members of racial group

Source: Author's analysis of 2005 Current Population Survey

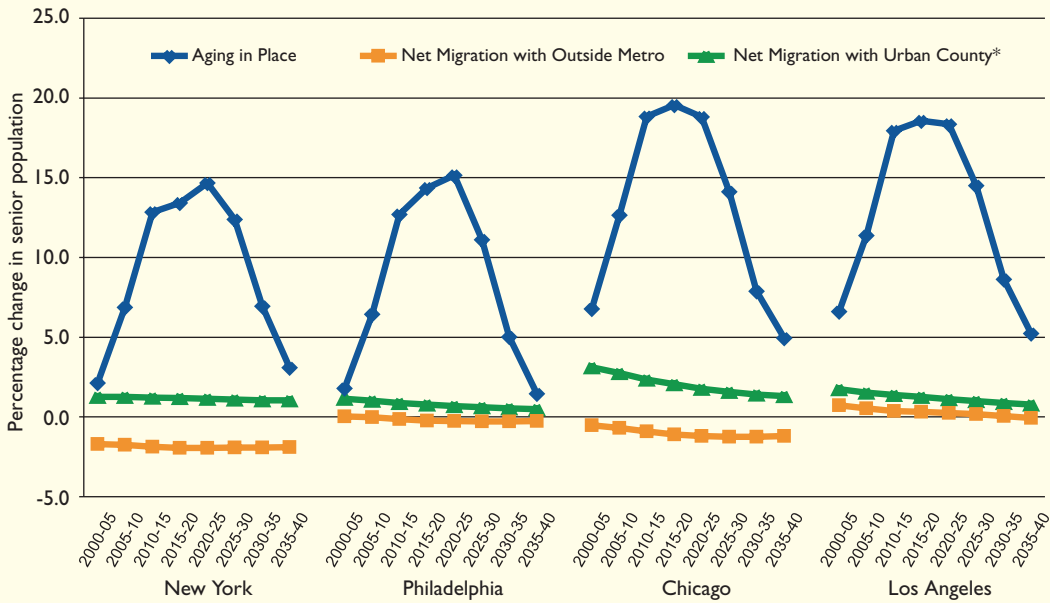
**Figure 8. Percentage of Population Age 65 and Over, Urban and Suburban Counties of Selected Metropolitan Areas, 2000–2040**



\* See text for explanation of geography

Source: Author's projections based on U.S. Census Bureau data

**Figure 9. Projected Senior Population Change by Source, Suburban Counties\* of Selected Metropolitan Areas, 2000–2040**



\* See text for explanation of geography

Source: Author's projections based on U.S. Census Bureau data

## Conclusion

This survey provides an overview of current and future geographic shifts of America's senior and pre-senior populations, with baby boomers on the verge of entering their elderly years. Overall, it finds that emerging senior populations break with those of the past, not only in terms of their size, but in their educational profiles, their household diversity, their greater gender equality, and potential for economic inequality. These distinct social and demographic attributes will be magnified by the sheer size of the baby boom "age wave," which will transform state, regional, city, and suburban populations in both growing and declining parts of the country.

What are the local and regional ramifications of this impending transformation? With baby boomer-dominated pre-senior populations now residing in metropolitan areas and suburbs of the South and West in large numbers, we can expect well-off "yuppie senior" populations to emerge in areas like Las Vegas, Denver, Dallas, and Atlanta—places heretofore known primarily for their youthful profile. These populations may create demand for new types of housing and cultural amenities, and may continue to fuel the economic and civic growth of these areas as they remain involved in the labor force.

On the other hand, slow-growing metropolitan areas in the Northeast and Midwest will age as well, but more likely will be comprised disproportionately of "mature seniors" who are less well-off financially or health-wise. These populations may require greater social support, along with affordable private and institutional housing, and accessible health care providers. To the extent those resources are currently more focused on central cities, suburbs may need to play "catch-up," or cooperate more actively, with their

urban neighbors to meet the needs of these aging-in-place populations.

The aging of existing baby boomers will dwarf senior migration as a contributor to senior growth in all but a handful of retiree magnet areas, which many states and small communities aspire to become. Yet this dynamic creates enormous new market potential as seniors look to relocate to new neighborhoods or new homes within their existing communities. While most members of America's first "suburban generation" are not likely to select cities over suburban or small town areas as destinations, the sheer number of baby boomers entering seniorhood indicates that even a small share of city-directed boomers can have a positive population impact on cities. Those impacts could be economically valuable, too, if such movers are financially well-off and able to purchase homes in upscale neighborhoods, as the findings here imply.

Senior change across the nation's landscape over the next few decades will feature uneven but universal growth, and new challenges for all communities. Tracking the trajectory of these changes will be relatively straightforward for most places, because households already residing there will provide the primary source of their senior growth. Public and private-sector leaders should thus be poised to evaluate how the impending explosion of both migrating and "homegrown" seniors shapes demand, and once again transforms America's local economies, politics, and societies in the first half of the 21st century.

*"Senior change across the nation's landscape over the next few decades will feature uneven but universal growth, and new challenges for all communities."*



### Appendix A. 1990–2005 Pre-Senior and Senior Growth for States

State	2005 Size (1000s)	Percent Change 1990–2005			Shares of Total 2005	
		Total	Age 55–64	Age 65+	Age 55–64	Age 65+
Alabama	4,558	12.5	36.2	15.7	10.9	13.2
Alaska	664	19.9	125.7	97.2	9.9	6.6
Arizona	5,939	61.2	95.8	57.5	9.8	12.8
Arkansas	2,779	17.9	42.5	9.9	11.0	13.8
California	36,132	20.6	51.6	23.5	9.3	10.7
Colorado	4,665	41.0	78.0	40.5	9.5	10.0
Connecticut	3,510	6.6	31.3	6.4	11.0	13.5
Delaware	844	26.0	52.3	38.7	10.8	13.3
District of Columbia	551	-9.1	10.9	-12.7	10.3	12.2
Florida	17,790	36.5	55.9	26.0	11.0	16.8
Georgia	9,073	39.3	71.4	32.9	9.4	9.6
Hawaii	1,275	14.5	55.8	39.8	11.5	13.7
Idaho	1,429	41.2	86.0	34.8	10.1	11.5
Illinois	12,763	11.4	28.8	6.7	9.8	12.0
Indiana	6,272	12.8	31.4	11.5	10.2	12.4
Iowa	2,966	6.7	26.1	1.9	10.6	14.7
Kansas	2,745	10.6	30.3	4.1	9.9	13.0
Kentucky	4,173	13.0	40.8	12.7	10.9	12.6
Louisiana	4,524	7.2	33.3	13.4	10.2	11.8
Maine	1,322	7.3	49.2	17.7	12.3	14.6
Maryland	5,600	16.7	50.1	24.4	10.6	11.5
Massachusetts	6,399	6.2	30.9	4.3	10.5	13.3
Michigan	10,121	8.7	33.0	13.4	10.4	12.4
Minnesota	5,133	16.9	48.4	13.7	9.9	12.1
Mississippi	2,921	13.3	36.3	12.0	10.1	12.3
Missouri	5,800	13.1	34.6	7.7	10.6	13.3
Montana	936	16.9	66.3	20.8	12.1	13.8
Nebraska	1,759	11.2	30.2	4.5	10.0	13.3

### Appendix A. 1990–2005 Pre-Senior and Senior Growth for States (continued)

State	2005 Size (1000s)	Percent Change 1990–2005			Shares of Total 2005	
		Total	Age 55–64	Age 65+	Age 55–64	Age 65+
Nevada	2,415	97.8	135.3	111.3	10.4	11.3
New Hampshire	1,310	17.8	67.0	30.2	11.3	12.5
New Jersey	8,718	12.3	27.3	9.6	10.5	13.0
New Mexico	1,928	26.7	74.2	43.8	11.0	12.2
New York	19,255	6.8	24.7	7.2	10.6	13.1
North Carolina	8,683	30.3	52.7	30.7	10.3	12.1
North Dakota	637	-0.2	24.3	2.7	10.5	14.7
Ohio	11,464	5.5	24.4	8.5	10.6	13.3
Oklahoma	3,548	12.7	35.8	10.5	10.6	13.2
Oregon	3,641	27.3	70.4	19.8	11.0	12.9
Pennsylvania	12,430	4.4	19.0	3.4	11.1	15.2
Rhode Island	1,076	7.0	26.7	-0.3	10.5	13.9
South Carolina	4,255	21.5	60.3	34.8	11.1	12.6
South Dakota	776	11.3	30.7	7.9	10.0	14.2
Tennessee	5,963	21.8	50.4	21.1	11.0	12.6
Texas	22,860	34.0	59.9	32.1	9.0	9.9
Utah	2,470	42.6	70.5	43.3	7.4	8.7
Vermont	623	10.3	68.6	23.8	12.3	13.2
Virginia	7,567	21.7	62.5	29.9	10.8	11.4
Washington	6,288	28.2	76.1	25.0	10.6	11.5
West Virginia	1,817	1.4	27.4	3.6	12.4	15.3
Wisconsin	5,536	12.9	39.7	10.5	10.4	13.0
Wyoming	509	12.3	71.4	31.4	11.9	12.2

Source: Author's analysis of US Census Population Estimates



## Appendix B. 1990–2005 Pre-Senior and Senior Growth for Large Metro Areas

State	2005 Size (1000s)	Percent Change 1990–2005			Shares of Total 2005	
		Total	Age 55–64	Age 65+	Age 55–64	Age 65+
Akron, OH	702	6.6	25.8	11.0	10.8	13.4
Albany-Schenectady-Troy, NY	849	4.6	33.4	3.1	11.1	13.5
Albuquerque, NM	798	32.4	87.8	45.5	10.9	11.5
Allentown-Bethlehem-Easton, PA-NJ	791	14.8	29.4	11.6	10.9	14.8
Atlanta-Sandy Springs-Marietta, GA	4,918	59.1	110.1	51.6	9.1	7.8
Austin-Round Rock, TX	1,453	70.5	128.1	62.0	8.0	7.4
Bakersfield, CA	757	37.7	50.4	27.5	7.8	8.9
Baltimore-Towson, MD	2,656	11.1	40.1	14.6	10.8	12.0
Baton Rouge, LA	734	17.4	58.2	27.1	9.8	10.0
Birmingham-Hoover, AL	1,090	13.7	35.1	9.5	10.7	12.6
Boston-Cambridge-Quincy, MA-NH	4,412	6.6	33.0	7.3	10.5	12.6
Bridgeport-Stamford-Norwalk, CT	903	8.9	24.2	7.2	11.1	13.0
Buffalo-Niagara Falls, NY	1,148	-3.6	7.7	-1.5	11.0	15.5
Charleston-North Charleston, SC	595	16.9	79.7	48.9	10.7	10.8
Charlotte-Gastonia-Concord, NC-SC	1,521	47.6	74.2	34.4	9.7	9.5
Chicago-Naperville-Joliet, IL-IN-WI	9,443	15.1	34.3	10.1	9.7	10.8
Cincinnati-Middletown, OH-KY-IN	2,070	11.9	30.3	11.7	10.0	11.8
Cleveland-Elyria-Mentor, OH	2,126	1.0	17.8	2.5	11.0	14.4
Colorado Springs, CO	588	43.3	83.7	62.4	8.9	9.1
Columbia, SC	690	25.1	71.7	36.3	10.6	10.8
Columbus, OH	1,709	21.1	44.8	22.0	9.5	10.1
Dallas-Fort Worth-Arlington, TX	5,819	45.0	87.5	42.2	8.8	8.0
Dayton, OH	844	-0.1	21.8	14.2	11.2	13.8
Denver-Aurora, CO	2,360	42.3	81.2	40.2	9.5	9.2
Detroit-Warren-Livonia, MI	4,488	5.6	27.5	5.8	10.5	11.9
El Paso, TX	722	21.2	33.8	52.9	8.1	10.3
Fresno, CA	878	30.5	53.9	22.2	8.2	9.6
Grand Rapids-Wyoming, MI	771	18.9	41.9	15.9	9.1	10.7
Greensboro-High Point, NC	675	24.3	45.6	26.5	10.7	12.5
Greenville, SC	591	24.5	57.3	27.7	10.9	12.2
Harrisburg-Carlisle, PA	522	9.7	34.1	15.1	11.5	14.3
Hartford-West Hartford-East Hartford, CT	1,188	5.6	33.8	8.8	11.2	13.7
Honolulu, HI	905	8.0	44.3	38.8	11.4	14.1
Houston-Baytown-Sugar Land, TX	5,280	39.2	83.2	50.5	9.1	8.0
Indianapolis, IN	1,641	26.2	42.9	19.4	9.4	10.5
Jacksonville, FL	1,248	33.9	84.5	36.9	11.0	11.1
Kansas City, MO-KS	1,948	18.7	46.3	13.9	10.3	11.4
Knoxville, TN	655	22.1	52.0	24.4	11.4	13.7
Las Vegas-Paradise, NV	1,711	126.2	156.0	131.4	10.1	10.7
Little Rock-North Little Rock, AR	643	19.9	58.0	21.5	10.6	11.6
Los Angeles-Long Beach-Santa Ana, CA	12,924	14.4	43.5	22.1	9.1	10.2
Louisville, KY-IN	1,208	14.2	38.1	11.8	10.9	12.2
Madison, WI	537	23.8	74.3	23.4	9.8	10.1
McAllen-Edinburg-Pharr, TX	678	75.2	77.2	63.3	6.7	9.3
Memphis, TN-MS-AR	1,261	17.8	51.1	12.1	9.9	9.9
Miami-Fort Lauderdale-Miami Beach, FL	5,422	32.9	49.8	14.6	10.3	15.6
Milwaukee-Waukesha-West Allis, WI	1,513	5.4	27.7	4.2	10.3	12.3

### Appendix B. 1990–2005 Pre-Senior and Senior Growth for Large Metro Areas (continued)

State	2005 Size (1000s)	Percent Change 1990–2005			Shares of Total 2005	
		Total	Age 55–64	Age 65+	Age 55–64	Age 65+
Minneapolis-St. Paul-Bloomington, MN-WI	3,143	23.3	68.2	22.8	9.7	9.8
Nashville-Davidson—Murfreesboro, TN	1,423	35.1	69.6	29.3	10.1	10.4
New Haven-Milford, CT	847	5.1	29.9	-0.5	10.7	13.8
New Orleans-Metairie-Kenner, LA	1,319	4.4	36.2	9.6	10.7	11.5
New York-Northern New Jersey-Long Island, NY-NJ-PA	18,747	11.0	25.1	8.8	10.5	12.7
Oklahoma City, OK	1,157	19.0	48.0	23.7	10.1	11.5
Omaha-Council Bluffs, NE-IA	813	18.2	42.1	15.6	9.7	10.8
Orlando, FL	1,933	55.8	84.8	51.3	10.0	12.5
Oxnard-Thousand Oaks-Ventura, CA	796	18.8	65.6	35.1	10.1	10.7
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5,823	6.9	24.5	4.8	10.5	13.0
Phoenix-Mesa-Scottsdale, AZ	3,865	71.8	109.5	54.3	9.3	11.3
Pittsburgh, PA	2,386	-3.4	6.4	-2.7	11.6	17.2
Portland-Vancouver-Beaverton, OR-WA	2,096	36.5	92.3	18.6	10.4	10.4
Poughkeepsie-Newburgh-Middletown, NY	668	17.3	50.1	18.2	10.1	10.9
Providence-New Bedford-Fall River, RI-MA	1,623	7.2	28.3	0.1	10.5	13.8
Raleigh-Cary, NC	950	73.0	116.3	57.4	9.0	8.0
Richmond, VA	1,176	23.2	61.2	21.8	10.9	11.3
Riverside-San Bernardino-Ontario, CA	3,910	48.6	65.9	36.2	7.8	9.8
Rochester, NY	1,039	3.4	38.5	9.7	11.0	13.1
Sacramento—Arden-Arcade—Roseville, CA	2,042	34.2	64.9	42.9	9.5	11.3
Salt Lake City, UT	1,034	33.9	74.6	29.9	8.0	8.2
San Antonio, TX	1,890	33.9	60.2	36.7	9.3	10.8
San Diego-Carlsbad-San Marcos, CA	2,933	16.8	46.0	18.7	8.8	11.1
San Francisco-Oakland-Fremont, CA	4,153	11.6	53.4	15.5	11.1	12.1
San Jose-Sunnyvale-Santa Clara, CA	1,755	14.3	51.2	36.0	9.8	10.4
Sarasota-Bradenton-Venice, FL	673	36.4	45.6	18.4	12.4	26.3
Scranton—Wilkes-Barre, PA	551	-4.4	7.9	-10.8	12.0	18.1
Seattle-Tacoma-Bellevue, WA	3,203	24.2	76.5	20.6	10.5	10.3
Springfield, MA	687	2.0	29.8	-2.1	10.5	13.5
St. Louis, MO-IL	2,779	7.5	27.3	6.0	10.4	12.7
Stockton, CA	664	37.2	60.5	19.9	8.5	9.7
Syracuse, NY	652	-1.5	21.8	5.2	10.4	13.2
Tampa-St. Petersburg-Clearwater, FL	2,648	27.4	48.6	2.7	11.5	17.3
Toledo, OH	657	0.3	21.5	1.1	10.3	12.7
Tucson, AZ	925	38.3	74.2	44.1	10.4	14.3
Tulsa, OK	888	16.3	46.6	19.6	10.8	12.3
Virginia Beach-Norfolk-Newport News, VA-NC	1,647	13.1	48.6	32.3	9.3	10.8
Washington-Arlington-Alexandria, DC-VA-MD-WV	5,215	26.0	80.6	36.7	10.6	9.3
Wichita, KS	587	14.6	30.1	11.9	9.5	11.9
Worcester, MA	783	10.2	36.9	-0.6	10.0	12.3
Youngstown-Warren-Boardman, OH-PA	593	-3.4	7.7	0.8	11.7	16.8

Source: Author's analysis of US Census Population Estimates



### Appendix C. Projected Senior Growth by State, 2000–2030

State	Projected Age 65+ Population		Projected Age 65+ Growth			Age 65+ Share of Total		
	2000*	2030	%Growth	2000–10	2010–20	2020–30	2000	2030
Alabama	579,798	1,039,160	79	12	30	23	13	21
Alaska	35,699	127,202	256	58	70	32	6	15
Arizona	667,839	2,371,354	255	38	65	56	13	22
Arkansas	374,019	656,406	76	10	29	24	14	20
California	3,595,658	8,288,241	131	22	41	34	11	18
Colorado	416,073	956,278	130	24	45	27	10	17
Connecticut	470,183	794,405	69	10	25	24	14	22
Delaware	101,726	237,823	134	23	41	35	13	23
District of Columbia	69,898	58,238	-17	-13	1	-5	12	13
Florida	2,807,597	7,769,452	177	22	49	52	18	27
Georgia	785,275	1,907,837	143	25	44	35	10	16
Hawaii	160,601	326,957	104	19	38	24	13	22
Idaho	145,916	361,033	147	24	49	34	11	18
Illinois	1,500,025	2,412,177	61	7	24	21	12	18
Indiana	752,831	1,231,873	64	8	26	21	12	18
Iowa	436,213	663,186	52	3	24	19	15	22
Kansas	356,229	593,091	66	5	28	24	13	20
Kentucky	504,793	903,450	79	10	31	24	12	20
Louisiana	516,929	944,212	83	13	31	24	12	20
Maine	183,402	374,017	104	16	38	27	14	27
Maryland	599,307	1,235,695	106	20	34	28	11	18
Massachusetts	860,162	1,463,110	70	6	28	26	14	21
Michigan	1,219,018	2,080,725	71	9	28	22	12	19
Minnesota	594,266	1,193,124	101	13	36	31	12	19
Mississippi	343,523	634,067	85	10	32	27	12	21
Missouri	755,379	1,301,714	72	9	27	24	14	20
Montana	120,949	269,558	123	20	46	27	13	26
Nebraska	232,195	375,811	62	5	27	22	14	21
Nevada	218,929	797,179	264	51	61	50	11	19
New Hampshire	147,970	352,786	138	21	46	35	12	21
New Jersey	1,113,136	1,959,545	76	11	26	26	13	20
New Mexico	212,225	555,184	162	31	50	32	12	26
New York	2,448,352	3,916,891	60	8	23	21	13	20
North Carolina	969,048	2,173,173	124	20	39	34	12	18
North Dakota	94,478	152,358	61	3	29	22	15	25
Ohio	1,507,757	2,357,022	56	5	25	19	13	20
Oklahoma	455,950	757,553	66	9	26	21	13	19
Oregon	438,177	881,957	101	13	43	25	13	18

**Appendix C. Projected Senior Growth by State, 2000–2030 (continued)**

State	Projected Age 65+ Population		Projected Age 65+ Growth			Age 65+ Share of Total	
	2000*	2030	2000–10	2010–20	2020–30	2000	2030
Pennsylvania	1,919,165	2,890,068	2	23	20	16	23
Rhode Island	152,402	246,507	3	26	25	15	21
South Carolina	485,333	1,134,459	25	43	31	12	22
South Dakota	108,131	185,064	6	30	25	14	23
Tennessee	703,311	1,417,708	18	35	26	12	19
Texas	2,072,532	5,186,185	25	45	38	10	16
Utah	190,222	460,553	23	45	35	9	13
Vermont	77,510	173,940	21	46	27	13	24
Virginia	792,333	1,843,988	25	41	31	11	19
Washington	662,148	1,563,901	20	47	34	11	18
West Virginia	276,895	426,443	6	27	15	15	25
Wisconsin	702,553	1,312,225	10	33	28	13	21
Wyoming	57,693	138,586	26	51	26	12	26
United States	34,991,753	71,453,471	15	36	31	12	20

\*Per Census 2000

Source: Author's analysis of Census 2000 and Census Bureau Population Projections



## Endnotes

1. William H. Frey and others, "Tracking Metropolitan America Into the 21st Century: A Field Guide to the New Metropolitan and Micropolitan Definitions" (Washington: Brookings Institution, 2004).
2. Due to data limitations, a few selected tables utilize older metropolitan definitions; these exceptions are noted. Also, tables produced from the 2005 Current Population Survey exclude identification of geography for approximately 15 percent of the population; this is also noted on relevant tables.
3. U.S. Census Bureau, "Population Estimates by Race, Hispanic Origin and Age for States and Counties, 2006" ([www.census.gov/Press-Release/www/releases/archives/population/007263.html](http://www.census.gov/Press-Release/www/releases/archives/population/007263.html) [accessed August 2006]). Estimates for July 2005 were released in August 2006. The methodology is discussed in: [www.census.gov/popest/topics/methodology/2005\\_co\\_char\\_meth.html](http://www.census.gov/popest/topics/methodology/2005_co_char_meth.html) [accessed August 2006]. Estimates for July 1990 come from the Census Bureau's archival estimate files and are based on the 1990 decennial enumeration. U.S. Census Bureau, "Estimates of the Population of Counties by Age, Sex, Race and Hispanic Origin: 1990 to 1999" ([www.census.gov/popest/archives/methodology/90s-co-meth.txt](http://www.census.gov/popest/archives/methodology/90s-co-meth.txt) [accessed March 2006]). Like all estimates, data presented here from the Population Estimates Program are subject to some degree of error, the magnitude of which may vary across counties according to the particular demographic forces contributing to their growth or decline.
4. U.S. Census Bureau, "State Interim Population Projections by Age and Sex: 2004–2030" ([www.census.gov/population/www/projections/projectionsagesex.html](http://www.census.gov/population/www/projections/projectionsagesex.html) [accessed April 2005]). The author's projections assume that observed inter-area migration rates for 1995–2000 remain constant 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. For these age 65-and-over projections, the dominant component of change is "aging in place" of existing pre-senior populations. This component is largely established at the beginning of the projection period for all areas. The projection technique is a multi-state cohort component projection technique developed by the author. See: William H. Frey, "A Multiregional Population Projection Framework That Incorporates Both Migration and Residential Mobility Streams." *Environment and Planning-A* 15 (1983): 1613–1632. Individual state projections are based on a five-region system consisting of the state and the four regions of the United States (Northeast, Midwest, South and West) that lie outside the state. A similar system is used for metropolitan area projections, within which the city and suburb projections nest.
5. Federal Interagency Forum on Aging Related Statistics, *Older Americans 2004: Key Indicators of Well Being* (Washington: U.S. Government Printing Office, 2004); Judith G. Gonyea, "The Economic Well Being of Older Americans and the Persistent Divide." *Public Policy & Aging Report* 15(3)(2005): 1–11.
6. Joseph F. Quinn, "Retirement Trends and Patterns in the 1990s: The End of an Era?" *Public Policy and Aging Report* 8(2)(1997): 10–15.
7. Mary Elizabeth Hughes and Angela M O'Rand, "The Lives and Times of the Baby Boomers." *The American People: Census 2000* (Washington: Population Reference Bureau and Russell Sage Foundation); Jules H. Lichtenstein and Ke Bin Wu, "Retirement Planned Coverage and Savings Trends of Baby Boomer Cohorts by Sex, An Analysis of the 1989 and 1998 SCF." *Data Digest DD-93* (Washington: AARP Public Policy Institute).
8. William H. Frey, "Metropolitan America in the New Century: Metropolitan and Central City Demographic Shifts Since 2000" (Washington: Brookings Institution, 2005).
9. The District of Columbia, also shown in the map, will experience pre-senior population growth of 8 percent.
10. Pulte Homes, "Baby Boomer Study," May 2005.
11. Florida is an exception to the trend. It registers the highest senior share of any state—17.6 percent (versus 12.4 percent nationally). This did not result from 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.
12. Christine Vestal, "Retirees Boosting States' Rural Economies." *Stateline.org*, March 4, 2006.
13. Ken Dychtwald, Tamara Erickson, and Bob Morrison, "It's Time to Retire Retirement." *Harvard Business Review*, March 2004.
14. Net migration includes both domestic migration and migration from abroad.
15. Based on author's projections.
16. These central cities are defined based on the June 1999 OMB metropolitan and central-city definitions; see [www.census.gov/population/estimates/metro-city/cencty.txt](http://www.census.gov/population/estimates/metro-city/cencty.txt) [accessed March 2007] for a list of these cities. They include a wider array of cities than the larger, more important places typically treated as "central cities" in Living Cities Census Series publications.
17. 2003 Current Population Survey statistics are also based on OMB central city and metropolitan definitions in effect as of June 1999 (prior to the new standards announced in June 2003).
18. Due to data constraints, these metropolitan areas are defined as Consolidated Metropolitan Statistical Areas (CMSAs), which are typically more expansive than the Metropolitan Statistical Areas employed in other portions of this analysis. See Frey and others, "Tracking Metropolitan America into the 21st Century."

### **Acknowledgments**

The author thanks Michael Fratantoni and the Mortgage Bankers Association's Research Institute for Housing America for supporting the development of *America's Regional Demographics in the '00s Decade: The Role of Seniors, Boomers, and New Minorities* (Washington: RIHA and Brookings Institution, 2006), from which this brief is adapted. The author also thanks Cathy Sun of the University of Michigan Population Studies Center for programming, data preparation, and assistance with projections, and Jill Wilson of Brookings for preparation of the maps. Thanks are also due to John Haaga for helpful comments on the manuscript, and Alan Berube at Brookings. Partial support for census data preparation and analysis was provided by grants NIH R01-HD45421-01A1 and NSF SES-0319082.

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