

CENTER ON URBAN AND METROPOLITAN POLICY

Boomers and Seniors in the Suburbs: Aging Patterns in Census 2000

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*“The maturing of
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Findings

An analysis of the changing age composition of the 102 most populous metropolitan areas between 1990 and 2000 indicates that:

- In 2000, for the first time in the nation’s history, more than half of U.S. residents were at least 35 years old. As younger Baby Boomers entered middle age in the 1990s, the proportion of the U.S. population aged 35 and over reached 50.5 percent in 2000, up from 46.3 percent in 1990.
- The number of people that are at least 35 years old increased by 28 percent in suburbs in the 1990s, compared to 15 percent in cities. By 2000, 70 percent of the 35-and-over population in large metropolitan areas lived in suburbs.
- Growth of the “middle-aged-plus” population in suburbs in the 1990s outpaced growth of the under-35 population by a ratio of four to one. Faster growth of older age groups predominated in southern and western suburbs like those around Las Vegas, Austin, and Phoenix. In slower-growing northern suburbs like those around Syracuse and Pittsburgh, the ranks of the 35-and-over population grew even as younger age groups shrank.
- Baby Boomers—those aged 35 to 54—accounted for 31 percent of total suburban population in 2000, up from 26.6 percent in 1990. The suburbs with the largest Boomer populations were located in high-end metros like San Francisco, Seattle, and Washington D.C., as well as university areas like Ann Arbor, Columbus, and Raleigh-Durham.
- Suburbs with the fastest growth in persons aged 55 and over are located predominantly in “New Sunbelt” metros, while suburbs with the largest proportions of these individuals are located in Rustbelt metros and traditional retirement magnets. Seniors in the latter type of suburbs are, in general, older, more likely to be female, and more likely to live alone.
- A “racial generation gap” is emerging in the suburbs, particularly in multiethnic “Melting Pot” metro areas. In “Melting Pot” suburbs, over half of younger residents are non-white or Hispanic, while only a third of older residents are.



I. Introduction

Back in the 1960s, Baby Boomers embraced the slogan “don’t trust anyone over 30” as many of them passed through their college years. More than three decades later, Census 2000 underscored that this generation encompassed the bulk of America’s 35-to-54-year-old “middle-aged” population. While Boomers have always been a social force to be reckoned with, their economic influence is currently unrivaled, now that they are in their peak earning years.

The aging of the Baby Boomers has also produced tectonic shifts in the age profile of the nation’s population. For example, Census 2000 found that, for the first time, more than half of the U.S. population (50.5 percent) was age 35 or older. This represented a large shift from ten years prior, when 54 percent of the population was under the age of 35. The shift owed to the fact that in the 1990s, the nation’s largest population cohorts—representing younger Boomers born between 1956 and 1965—transitioned into the 35-and-over age category.

Beyond sheer demographics, Baby Boomers continue to catalyze important sociological changes in the communities where they live. In successive waves during the 1950s, 1960s, 1970s, and 1980s, Boomers inflated the demand for schools, college enrollment, first jobs, homes, and stock market portfolios. Indeed, this highly diverse group has continuously displayed very different proclivities than earlier generations in its consumption, politics, and lifestyles, which in turn have had important impacts on generations to which they are senior and junior.

The Boomers increasingly dominate the nation’s public policy agenda as well. Much recent attention has been paid to the challenges the nation will face when programs like Social Security and Medicare begin to contend

with the Boomers’ entrance into retirement age in the next decade. But the “middle-aging” and “graying” of America has profound implications at the local level, too, especially in the suburbs of the nation’s major metropolitan areas.

Most suburbs are “middle-aging” along with the Boomers, while other suburbs “gray” as the parents of the Boomers, who settled these areas several decades ago, continue to age in place. These aging patterns will largely dictate demand at the local level for goods and services like housing, health care, transportation, and recreation—and influence local decisions about how they should be supplied.

This Census 2000 survey probes the middle-aging and graying of America’s suburbs, the dominant location for the nation’s “35 and over” population. The study’s findings discuss the general aging that is now occurring in the suburbs, the contributions that Boomers are making to the pronounced “middle aging” of many suburbs, the growth of senior-citizen populations in other suburbs, and the emergence of a “racial generation gap” in the suburbs of multiethnic metropolitan areas. The maturing of the suburban population ushers in a new era for suburbia, and presents both opportunities and challenges for local communities tasked with accommodating a variety of residential services and needs.

II. Methodology

Metropolitan Area Definitions

This study evaluates population and household changes during the 1990s for the country’s 102 largest metropolitan areas—namely, those with 500,000 or more inhabitants as reported in Census 2000. The metropolitan areas analyzed are those defined by the U.S. Office of Management and Budget (OMB) as Metropolitan Statistical Areas (MSAs) and Primary Metropolitan Statistical Areas (PMSAs), and defined in the New England states as

New England County Metropolitan Areas (NECMAs).

Definition of Central Cities and Suburbs

The present analysis defines central cities and their suburbs (the portion of the metropolitan area located outside of the central city) largely in accordance with OMB definitions in effect for Census 2000. These definitions are applied consistently to both 1990 and 2000 census data. OMB standards sometimes combine multiple cities to form the official “central city” for a given metropolitan area.¹ These standards were modified slightly for purposes of this analysis, in that the largest or best-known city/cities in most large metropolitan areas have been designated as the “central city.” We generally treat as central cities the place or places listed in the official OMB metropolitan area name. In the “Detroit, MI PMSA,” for example, OMB recognizes the cities of Detroit, Dearborn, Pontiac, and Port Huron as the combined “central city.” Our analysis includes only Detroit as the “central city” and the remainder of the Detroit PMSA is treated as suburbs. We have in this manner modified the official definition of “central city” for 56 of the 102 metropolitan areas in this study.² Central cities are designated for only 98 of the 102 metropolitan areas in our study, so the populations of the remaining metro areas are classified as suburban.

Metropolitan Area Typology

Portions of this analysis employ a metropolitan area typology introduced in previous Brookings Census surveys.³ The typology distinguishes among metropolitan areas on the basis of their regional locations and dominant racial-ethnic structures. This typology is useful in the present study because metropolitan aging patterns in the 1990s reflect both of these factors. The 102 metropolitan areas are classified as follows:

- Melting Pot metros (35 metro areas)
- North—largely white-black metros (6 metro areas)
- North—largely white metros (29 metro areas)
- South—largely white-black metros (19 metro areas)
- South and West—largely white metros (13 metro areas)

“Melting Pot” metros such as New York, Los Angeles, El Paso, and Bakersfield have large proportions of Hispanic, Asian, American Indian/Native Alaskan, other races, and multi-racial populations, and are located primarily in high-immigration zones of the U.S.

The two metro categories in the North include primarily slow-growing metropolitan areas in the census Northeast and Midwest regions. “North—largely white-black” areas such as Philadelphia and Detroit have significant African American populations; and “North—largely white” areas such as Boston and Minneapolis have smaller minority populations.

Metropolitan areas in the South and West categories are located in those faster-growing census regions. “South—largely white-black” metros include areas like Atlanta, Baltimore, and Little Rock that have significant African American populations; and “South and West—largely white” areas include those with a smaller minority presence, such as Seattle, Colorado Springs, and Tampa. Appendix A presents a complete listing of the 102 metro areas arranged by their classifications.⁴

Age Groups and Generations

This report focuses primarily on the suburban growth and distribution of the “35-and-over” population, as contrasted with the younger “under 35” age group. Much attention will be given to 35- to 54-year-olds who, in 2000, represented the Baby Boom generation. As this survey shows, the

aging of Baby Boom cohorts into the 35–54 age group during the 1990s contributed significantly to the aging of the suburbs. In this study, the 35–54 age group is also labeled “middle-aged.” The report also focuses on two other groups in the 35-and-over population: the 55–64 age group, which is deemed “pre-retiree,” and the 65-and-older age group, which is termed “senior.”

III. Findings

A. The number of people that are at least 35-years-old increased by 28 percent in suburbs in the 1990s, compared to 15 percent in cities. The postwar vision of a “child-centric” suburban America, with young families and teeming numbers of school-age children, has dominated popular perception for several decades. Yet statistics from Census 2000 reveal that this vision is increasingly outdated as the Baby Boom generation enters its post-child-rearing years.

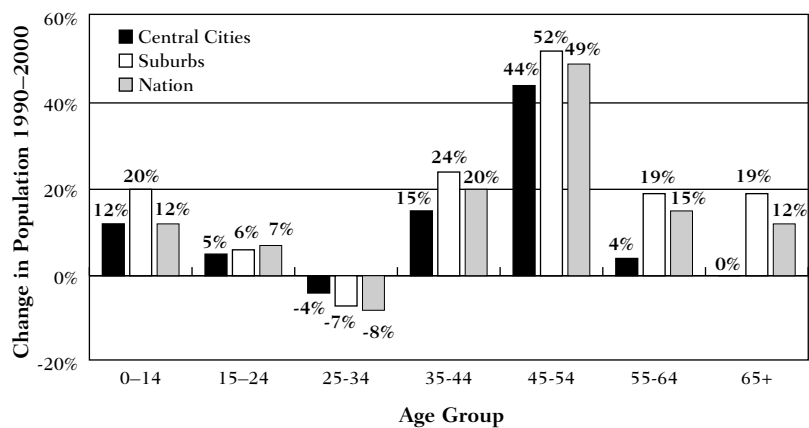
Notably, the suburbs are on the leading edge of the nationwide aging

trend. More than half of the collective suburban population (51.3 percent) in Census 2000 was at least 35-years-old, up from 46.8 percent in 1990. By comparison, only 46.3 percent of central city residents were age 35 and older in 2000.

Overall, growth of the Baby Boom cohorts—aged 35–44 and 45–54 in 2000—accounted for the nation’s “tip” to majority 35-and-over. These Boomer cohorts exhibited the highest growth rates nationally, and in both cities and suburbs, in the 1990s (Figure 1). At the same time, suburbs held a significant edge over cities in the growth rates of cohorts aged 35 and older. Overall, the ranks of the 35-and-over population swelled at a much higher rates in suburbs (where they grew 28 percent) than in cities (where their growth was 15 percent) during the decade. In effect, the suburbs aged more rapidly in the 1990s than the nation as a whole.⁵

In large measure, this “graying” of the suburbs resulted not from migration to the suburbs in the 1990s, but from residential location decisions made long ago. As the “first suburban

Figure 1. Population Change by Age Group, Central Cities and Suburbs of Large Metro Areas, 1990-2000



generation,” most Boomers were born in the suburbs, and continue to live there today. At the same time, Boomer parents, who helped to create post-war suburbia, have stayed in the suburbs as they aged into their late 50s, 60s, and beyond.

Central cities also experienced their highest growth rates in age cohorts now occupied by Baby Boomers, though these growth rates were somewhat lower than those in the suburbs. At the same time, the pre-retiree and senior populations in cities barely grew at all. While the 65-and-over population grew by 20 percent in suburbs in the 1990s, it grew by only 2.4 percent in cities. These differences reflect the past exodus of older generations from the cities to the suburbs, and the resulting dearth of an older “aging-in-place” population in cities.

Suburbs today are a more popular location for the 35-and-over crowd than they are for children. In 2000, 70 percent of the 35-and-over population in the nation’s major metropolitan areas lived in suburbs (Figure 2), compared to 65 percent of the under-35 population. A greater percentage of each of the older age cohorts—35–54, 55–64, and 65-and-over—lived in suburbs than did children under the 15.

Notwithstanding increases in their youth population, Census 2000 reflects that the dominant growth of the suburbs in the 1990s across the demographic and economic landscape was heavily weighted towards age groups that are not traditionally thought of as “suburban”—middle-aged family heads, empty nesters, and retired seniors.⁶ The emergence of these groups in the suburbs raises the potential for intergenerational conflicts with younger populations that used to epitomize the suburban experience. However, the aging of the suburbs is not occurring uniformly across metropolitan areas, and the remainder of this report highlights the commonalities and differences among areas.

Figure 2. Share of Population Living in Suburbs of Large Metro Areas, by Age Group, 2000

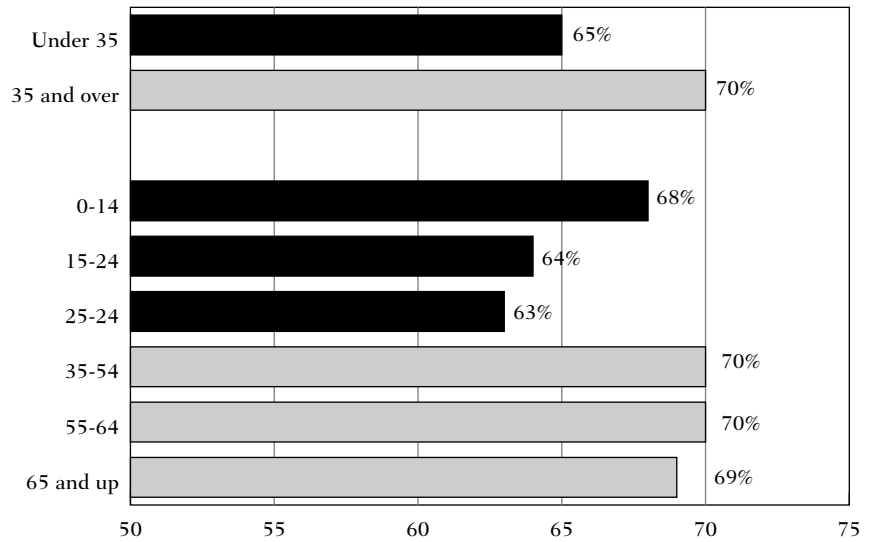


Figure 3. Population Change for Under-35 and 35-and-over Age Groups by Metro Type, Suburbs of Large Metro Areas, 1990–2000

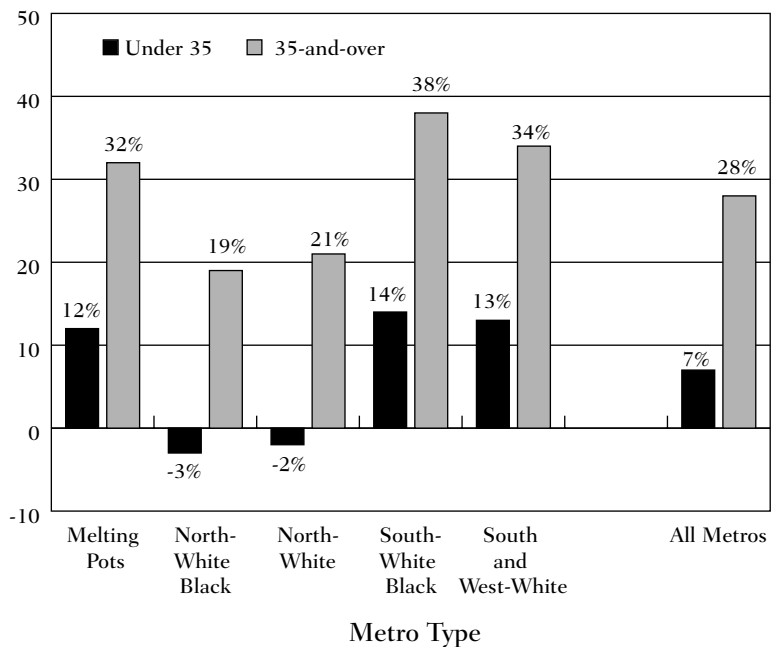


Table 1: Suburbs with Greatest Growth in 35-and-over Population, and Decline in Under-35 Population, 1990–2000

RANK		% Change Under-35 Population	% Change 35-and-over Population
Suburbs with Greatest 35-and-over Growth			
1	Las Vegas, NV-AZ MSA	75.4	89.9
2	El Paso, TX MSA	39.5	83.2
3	Austin, TX MSA	42.4	74.8
4	Phoenix-Mesa, AZ MSA	47.5	70.9
5	Colorado Springs, CO MSA	17.7	63.4
6	McAllen-Edinburg-Mission, TX MSA	50.7	57.7
7	Dallas, TX PMSA	28.2	56.0
8	Atlanta, GA MSA	35.3	55.7
9	Jacksonville, FL MSA	16.2	53.9
10	Raleigh-Durham, NC MSA	32.5	53.1
11	Albuquerque, NM MSA	12.1	52.6
12	Tucson, AZ MSA	20.7	51.0
13	Nashville, TN MSA	27.7	50.3
14	Houston, TX PMSA	19.6	49.0
15	Denver, CO PMSA	23.5	48.3
16	Orlando, FL MSA	28.0	48.1
17	Fort Worth-Arlington, TX PMSA	14.1	45.8
18	Memphis, TN-AR-MS MSA	6.8	43.4
19	Salt Lake City-Ogden, UT MSA	17.7	42.8
20	Baton Rouge, LA MSA	8.2	41.3
Suburbs with Greatest Under-35 Declines			
1	Syracuse, NY MSA	-12.9	17.3
2	Pittsburgh, PA MSA	-11.2	9.7
3	Scranton-Hazleton, PA MSA	-11.0	7.2
4	Charleston-North Charleston, SC MSA	-10.9	26.8
5	Buffalo, NY MSA	-9.6	12.8
6	Springfield, MA NECMA	-9.0	14.9
7	Youngstown-Warren, OH MSA	-8.7	12.9
8	Albany-Schenectady-Troy, NY MSA	-8.3	17.3
9	Dayton-Springfield, OH MSA	-7.5	13.9
10	Hartford, CT NECMA	-7.4	16.1
11	Honolulu, HI MSA	-7.1	29.8
12	Rochester, NY MSA	-6.7	19.0
13	Providence-Fall River-Warwick, RI-MA NECMA	-6.3	17.4
14	Cleveland, OH PMSA	-6.1	14.8
15	Fort Wayne, IN MSA	-5.5	16.7
16	New Orleans, LA MSA	-4.9	24.8
17	Boston, MA-NH NECMA	-4.5	19.8
18	Philadelphia, PA-NJ PMSA	-4.1	19.8
19	Toledo, OH MSA	-4.0	23.2
20	Omaha, NE-IA MSA	-3.8	23.3

Source: William H. Frey analysis of decennial census data

B. Growth of the “middle-aged-plus” population in suburbs in the 1990s outpaced growth of the under-35 population by a ratio of four to one.

The accentuated suburban 35-and-over population growth reflects a national phenomenon that is occurring in each of the 102 major metropolitan areas in this study. At the same time, though, past migration and aging patterns inflect this trend in individual metropolitan areas, particularly with respect to changes in the size of the under-35 population.

Across the combined metropolitan suburbs, the growth of the “middle-aged-plus” population (28 percent) outpaces growth of the under-35 population (7 percent) by a ratio of 4-to-1 (Figure 3). The interplay of youthful and “middle-aged-plus” growth varied across U.S. regions in the 1990s. These regional trends can be summarized by the metropolitan typology discussed in the Methodology section above. The typology reflects both regional patterns of economic growth and decline as well as racial influences, both of which have an impact on aging patterns.

The aggregate suburban pattern—significantly faster growth of the 35-and-over population than the under-35 population—characterizes three of the metropolitan types: “Melting Pot” metros, “South—largely white-black” metros, and “South and West—largely white” metros. The first category includes suburbs that are gaining large immigrant minority populations that tend to bolster the growth of the younger part of the age distribution.⁷ The latter two categories include suburbs of metropolitan areas that have been attracting large numbers of migrants from other parts of the U.S. All three metro categories, by and large, also attracted large numbers of Baby Boomers and older populations in the past; the “aging in place” of these generations in the suburbs further accentuates growth in the 35-

and-over population of these metro types.

In suburbs of the “North—largely white-black” metros and “North—largely white” metros, by contrast, modest growth in the 35-and-over population was mirrored by an overall decline in the size of the under-35 population. These suburbs are located in northern, primarily slow-growing metropolitan areas. The under-35 populations in these northern suburbs are dropping because, unlike in the other three metro types, the size of smaller post-Boomer cohorts has not been supplemented by significant immigration or in-migration. At the same time, earlier out-migration of older cohorts left a smaller “aging-in-place” population in these suburbs. As a result, individuals aged 35 and over make up 53-54 percent of residents in these suburbs overall, versus 49 to 52 percent in the other metro types (Appendix A).

These differences by region and racial/ethnic structure are evident in the list of suburbs where the 35-and-over population grew fastest in the 1990s, and where the under-35 population shrank. In many suburbs often associated with youth and in-migration of Generation Xers, there was surprising growth in “middle-aged-plus” populations in the 1990s. Such areas can be seen on the top panel of Table 1, which shows the 20 suburbs with the fastest-growing 35-and-over populations. All of these areas, led by Las Vegas, and including Austin, Dallas, Atlanta, Raleigh-Durham, and Denver, are often associated with growth, especially among young families and professionals starting careers. These statistics indicate that these relatively youthful metropolitan areas experienced unprecedented increases in their middle-aged and older populations during the decade. While most of these suburbs also saw increases in their under-35 populations, those increases were in many cases (e.g., Colorado Springs, Albuquerque, Mem-

phis, and Baton Rouge) much smaller than for the older population.

Those suburbs listed in the bottom panel of Table 1 illustrate a very different model of suburban aging. In these 20 suburbs, 17 of which are located in the Northeast and Midwest Census regions, the size of the under-35 population in the 1990s actually declined. The suburbs of Syracuse, for instance, experienced a 13-percent drop in their under-35 population. Similar to the rest of the suburbs in this category, though, Syracuse’s suburban 35-and-over population increased by 17 percent. The aging patterns in these suburbs reflect past out-migration of younger people, associated in many cases with metropolitan economic decline. Still, the growth and stability of Baby Boomer and senior residents in these areas cushions these suburbs against more significant population decline.

In sum, very different aging patterns characterize the “Melting Pot” and “New Sunbelt” suburbs from their slow-growing northern counterparts. Suburbs in the former categories have attracted well-educated professionals during their younger years, and are now reaping the rewards of retaining them as they advance into their peak earning years. This strengthens their tax bases, and may help to finance a variety of public services that can be used by both older and younger population groups in these growing suburban areas. Suburbs in the northern metropolitan categories, on the other hand, are arguably experiencing the least demographically desirable form of aging: modest overall population growth, decline in youth, and slow growth in older population cohorts “left behind” by migration to the faster growing parts of the country.

C. Baby Boomers—those aged 35 to 54—accounted for 31 percent of total suburban population in 2000, up from 26.6 percent in 1990.

While age 35 represents an important

demarcation between the “younger” and “older” population in the U.S., a significant part of suburban aging has to do with the growth of the 35-to-54 “middle-aged” population. This directly reflects the transition of younger Baby Boomers—those born between 1955 and 1964—into middle age during the 1990s.

Census 2000 confirms that the Boomers’ unique “middle-age” influence will be most profoundly felt in the suburbs. Roughly 70 percent of all 35–54-year-olds in large metro areas lived in the suburbs in 2000 (Figure 2). It should not therefore be surprising that the list of suburbs with the greatest growth in the 35–54 population resembles that for the overall 35-and-over population (Table 2, left panel). The top of this list is dominated by western and southern suburbs. Growth in the middle-aged population in the suburbs of Las Vegas, El Paso, Austin, and Phoenix exceeded 80 percent. Boomer increases in southeastern suburbs like those in metropolitan Ft. Lauderdale, Orlando, Raleigh-Durham, and Atlanta exceeded 60 percent. These metropolitan areas are growing for all age categories, but the “middle-aging” of their Boomer populations exerts a significant impact.

Another measure of the overall impact that Boomers exert is the share of the suburban population they comprise. Across all metropolitan areas, Boomers now comprise almost 31 percent of the suburban population, up from 26.6 percent in 1990. Yet the suburbs with highest Boomer shares (Table 2, right panel) are not the same as those with the fastest growth in the 35–54 cohort in the last ten years. Instead, they are mostly located in metropolitan areas that attracted Boomers during their high migration years in the 1970s and 1980s, and retained them to comprise a large share of their suburban populations. These include the suburbs of San Francisco, Denver, Seattle, Washing-

Table 2: Suburban “Middle Aged Gainers” and “Boomer Havens”

RANK	Suburbs with Greatest Age 35–54 Growth, 1990–2000		Suburbs with Highest Age 35–54 Shares, 2000	
		Percent		Percent
1	Las Vegas, NV-AZ MSA	96.4	San Francisco, CA PMSA	33.0
2	El Paso, TX MSA	88.0	Denver, CO PMSA	33.0
3	Austin, TX MSA	84.2	Seattle, WA PMSA	32.9
4	Phoenix-Mesa, AZ MSA	82.6	Washington, DC-MD-VA-WV PMSA	32.9
5	McAllen-Edinburg-Mission, TX MSA	67.8	Milwaukee, WI PMSA	32.7
6	Colorado Springs, CO MSA	67.5	Richmond, VA MSA	32.7
7	Fort Lauderdale, FL PMSA	64.2	Minneapolis-St. Paul, MN-WI MSA	32.6
8	Orlando, FL MSA	62.0	Raleigh-Durham, NC MSA	32.5
9	Raleigh-Durham, NC MSA	62.0	Vallejo-Fairfield-Napa, CA PMSA	32.5
10	West Palm Beach-Boca Raton, FL MSA	60.5	Jacksonville, FL MSA	32.5
11	Atlanta, GA MSA	60.1	Columbus, OH MSA	32.4
12	Dallas, TX PMSA	59.3	Ann Arbor, MI PMSA	32.4
13	Jacksonville, FL MSA	57.4	Memphis, TN-AR-MS MSA	32.4
14	Nashville, TN MSA	57.0	Baltimore, MD PMSA	32.4
15	Albuquerque, NM MSA	55.8	Fort Worth-Arlington, TX PMSA	32.3
16	Riverside-San Bernardino, CA PMSA	51.3	Middlesex-Somerset-Hunterdon, NJ PMSA	32.2
17	Sarasota-Bradenton, FL MSA	50.0	Albany-Schenectady-Troy, NY MSA	32.2
18	Denver, CO PMSA	49.9	Allentown-Bethlehem, PA MSA	32.1
19	Tucson, AZ MSA	49.6	Columbia, SC MSA	32.1
20	Houston, TX PMSA	48.6	Houston, TX PMSA	32.1

Source: William H. Frey analysis of decennial census data

ton, D.C., and Minneapolis-St. Paul. Other areas on this list—Milwaukee, Baltimore, Albany, and Allentown—attracted Boomers in past decades, and managed to retain them amid slow growth and declines in their younger populations. Also on the list are suburbs of metropolitan areas with significant university and research facilities, including Raleigh-Durham, Columbus, and Ann Arbor.

Some of the areas with large Boomer shares in their suburbs have relatively high costs of living (e.g., San Francisco; Washington, D.C.; Seattle). While they attracted Boomers during their more mobile years, these suburbs may be less attractive to “coming-of-age” generations because of their high housing costs. In a sense, these areas have “locked in” Boomer populations that continue to hold large sway in the

housing preferences, consumer patterns, and service requirements of their communities. The Boomer culture that pervades these areas today is likely to continue as this generation ages toward retirement.

The suburbs with the lowest middle-aged population shares (not shown) tend to be located in “Melting Pot” metropolitan areas. The low middle-aged representation in areas such as McAllen, TX (21 percent); El Paso, TX (24 percent); and Fresno, CA (27 percent) results primarily from the strong growth of the younger population in these suburbs, particularly immigrant children and the children of immigrants. Yet even these areas, with lower 2000 middle-aged shares, saw substantial increases in those shares over the 1990–2000 period due to their growing and aging Boomer populations.

D. Suburbs with the fastest growth in persons aged 55 and over are located predominantly in “New Sunbelt” metros, while suburbs with the largest proportions of these individuals are located in Rustbelt metros and traditional retirement magnets.

The age when “senior” citizenship begins has always been somewhat ambiguous, since the definition of the nation’s oldest population expands along with age expectancy—now 74 for U.S. men and 79 for U.S. women. In this study, we distinguish between two categories: “pre-retiree” 55-to-64-year-olds, and “seniors” aged 65 and older. Although the latter group is often associated with retirement, the retirement age—at least for men—declined precipitously for several decades before leveling off.⁸ Current statistics show that less than half of

Table 3: Pre-Retiree and Senior Suburban Growth Centers, 1990–2000

RANK	Suburbs with Greatest Age 55–64 Growth		Suburbs with Greatest Age 65-and-over Growth	
		Percent		Percent
1	Las Vegas, NV-AZ MSA	87.1	El Paso, TX MSA	83.1
2	Phoenix-Mesa, AZ MSA	72.5	Las Vegas, NV-AZ MSA	78.1
3	Austin, TX MSA	69.5	Colorado Springs, CO MSA	69.8
4	El Paso, TX MSA	63.4	Honolulu, HI MSA	53.4
5	Memphis, TN-AR-MS MSA	59.0	Tucson, AZ MSA	53.1
6	Dallas, TX PMSA	57.9	Phoenix-Mesa, AZ MSA	52.1
7	Atlanta, GA MSA	54.6	Austin, TX MSA	48.6
8	Albuquerque, NM MSA	53.4	McAllen-Edinburg-Mission, TX MSA	47.3
9	Houston, TX PMSA	53.1	Denver, CO PMSA	47.2
10	Jacksonville, FL MSA	52.4	Jacksonville, FL MSA	46.6
11	Nashville, TN MSA	51.7	Houston, TX PMSA	46.2
12	Tucson, AZ MSA	51.5	Albuquerque, NM MSA	43.0
13	Raleigh-Durham, NC MSA	48.0	Dallas, TX PMSA	41.5
14	Baton Rouge, LA MSA	45.3	Salt Lake City-Ogden, UT MSA	41.3
15	Little Rock-North Little Rock, AR MSA	44.0	Baton Rouge, LA MSA	40.1
16	Fort Worth-Arlington, TX PMSA	43.4	Atlanta, GA MSA	39.9
17	Colorado Springs, CO MSA	43.2	Memphis, TN-AR-MS MSA	39.8
18	Denver, CO PMSA	43.1	Sacramento, CA PMSA	39.6
19	McAllen-Edinburg-Mission, TX MSA	42.0	Fort Worth-Arlington, TX PMSA	39.2
20	Ann Arbor, MI PMSA	41.3	Columbia, SC MSA	36.3

Source: William H. Frey analysis of decennial census data

men (48 percent) and women (34 percent) are working at ages 62–64. It is also common for workers in pre-retiree ages to ease from full-time to part-time employment as a bridge to retirement.

Pre-retiree and senior populations each merit attention. In some ways, the two groups remain quite distinct. The 65-and-over population represents an older generation, the youngest members of which were born before 1935. Their settlement patterns reflect an earlier set of location preferences and retirement-migration choices than those of the pre-retiree group. By contrast, the locations of pre-retirees, who tend to be better-educated and more likely to semi-retire during their late 50s and early 60s, may foreshadow Baby Boomer settlement patterns over the coming decade. For members of

both groups, suburban residences are more likely than city residences (Figure 2), and the suburban “aging-in-place” phenomenon should be evident.⁹

These older age groups did not leave quite as large a demographic imprint on the suburbs as their Boomer counterparts in the 1990s. Nationally, the rate of growth for both pre-retiree (15 percent) and senior (12 percent) populations lagged that for the middle-aged group (32 percent). This is because individuals entering into pre-retiree ages in the 1990s were part of the relatively small pre-Baby Boom cohorts born between 1935 and 1944. The population entering into the 65-and-over group during the 1990s included the even smaller Depression-era cohort. Nonetheless, for both of these groups, growth proceeded much faster

in the suburbs than in the cities (Figure 1), and within suburbs growth rates varied widely.

Notwithstanding the sociological and economic differences between these groups, there was a good deal of similarity in pre-retiree and senior growth centers in the 1990s. As with the Baby Boomers, the greatest suburban growth among pre-retirees occurred in larger, economically prosperous metropolitan areas including Las Vegas, Phoenix, Austin, Dallas, and Houston (Table 3, left panel). Others on the list such as Raleigh-Durham, Nashville, and Denver have strong amenity as well as economic appeal. This suggests that these areas may be attracting some pre-retiree migrants who are part-time or partially retired workers, and are anticipating retirement in these locations as they

Table 4: "Pre-Retiree Meccas" and "Senior Suburban Havens," 2000

RANK	Suburbs with Highest Age 55-64 Shares		Suburbs with Highest Age 65-and-over Shares	
		Percent		Percent
1	Sarasota-Bradenton, FL MSA	12.6	Sarasota-Bradenton, FL MSA	29.5
2	Tucson, AZ MSA	10.8	West Palm Beach-Boca Raton, FL MSA	24.0
3	Knoxville, TN MSA	10.6	Tampa-St. Petersburg-Clearwater, FL MSA	20.5
4	Las Vegas, NV-AZ MSA	10.2	Scranton-Hazleton, PA MSA	18.8
5	Tampa-St. Petersburg-Clearwater, FL MSA	10.2	Pittsburgh, PA MSA	17.9
6	Jacksonville, FL MSA	10.0	Tucson, AZ MSA	17.3
7	Youngstown-Warren, OH MSA	10.0	Monmouth-Ocean, NJ PMSA	16.9
8	Scranton-Hazleton, PA MSA	10.0	Buffalo, NY MSA	16.6
9	Greensboro—Winston-Salem—High Point, NC MSA	10.0	Youngstown-Warren, OH MSA	16.3
10	Dayton-Springfield, OH MSA	10.0	Fort Lauderdale, FL PMSA	16.2
11	Mobile, AL MSA	9.9	Allentown-Bethlehem, PA MSA	16.0
12	Pittsburgh, PA MSA	9.8	Providence-Fall River-Warwick, RI-MA NECMA	15.3
13	Allentown-Bethlehem, PA MSA	9.7	Cleveland, OH PMSA	15.0
14	Greenville-Spartanburg-Anderson, SC MSA	9.6	Phoenix-Mesa, AZ MSA	14.9
15	San Francisco, CA PMSA	9.6	Harrisburg-Lebanon-Carlisle, PA MSA	14.9
16	New York, NY PMSA	9.5	Hartford, CT NECMA	14.5
17	Buffalo, NY MSA	9.5	Springfield, MA NECMA	14.4
18	Harrisburg-Lebanon-Carlisle, PA MSA	9.5	Albany-Schenectady-Troy, NY MSA	14.3
19	West Palm Beach-Boca Raton, FL MSA	9.5	Bergen-Passaic, NJ PMSA	14.1
20	Cleveland, OH PMSA	9.4	Bridgeport, CT NECMA	14.1

Source: William H. Frey analysis of decennial census data

advance into their senior years.

Of the 20 suburbs with the fastest-growing senior populations (Table 3, right panel), only Honolulu, Salt Lake City, Sacramento, and Columbia, S.C. are on neither the middle-aged nor the pre-retiree list. However, the suburbs near the top of the senior growth list tend to be smaller metropolitan areas (e.g., El Paso, Colorado Springs, Honolulu, and Tucson) located primarily in southwestern and western states. It is also noteworthy that the suburbs of only three metropolitan areas on this list—Tucson, Phoenix, and Jacksonville—are located in the traditional “retirement magnet” states of Arizona and Florida. This suggests a wider dispersion of senior migrants among the most recent generation of retirees, and the attraction of suburban communities in a variety of “New Sunbelt”

metropolitan areas.

By contrast, the suburbs with the highest *shares* of pre-retirees are quite different from those with the highest senior shares. Nationally, the 55–64 and 65-and-over groups comprise 8.6 percent and 12.4 percent, respectively, of the total population. As Table 4 shows, their shares in a number of suburbs are quite a bit higher, and there is little overlap between these suburbs and the “Boomer Haven” suburbs.

For both older age groups, present or past declines in younger populations help to explain large population shares. Such suburbs with large pre-retiree shares can be found in “Rustbelt” metropolitan areas including Youngstown, Dayton, and Cleveland in Ohio, as well as the Pennsylvania metropolitan areas of

Pittsburgh, Scranton, Harrisburg, and Allentown. The suburbs with the greatest senior shares include most of these, as well as several in upstate New York and the New England States. These suburbs in older metropolitan areas were settled, to a large degree, by today’s older generations when they were young adults. As the job base in these metro areas eroded over the past few decades, they became less attractive to younger groups, and experienced corresponding increases in their shares of older, pre-Baby Boom cohorts.

In contrast to these suburbs, many of the other areas with high pre-retiree and senior shares have been especially attractive to older migrants. Pre-retirees flocked to the suburbs of Las Vegas, Jacksonville, Greensboro, and San Francisco. Corresponding areas

Table 5: Demographic Attributes of Seniors in Senior Suburban Growth Centers versus “Senior Suburban Havens,” 2000

RANK	Attributes of Age 65-and-over Population			
	% Age 75 and over	% Living Alone	% Female	
National Average	47.4	29.4	58.8	
<i>Suburbs with Fastest Senior Growth</i>				
1	El Paso, TX MSA	33.8	14.8	52.9
2	Las Vegas, NV-AZ MSA	38.7	23.4	52.6
3	Colorado Springs, CO MSA	32.1	20.1	53.5
4	Honolulu, HI MSA	41.7	12.1	54.9
5	Tucson, AZ MSA	45.2	22.2	54.2
6	Phoenix-Mesa, AZ MSA	46.6	23.9	55.5
7	Austin, TX MSA	43.4	23.0	56.3
8	McAllen-Edinburg-Mission, TX MSA	41.8	16.9	53.7
9	Denver, CO PMSA	43.3	26.7	57.6
10	Jacksonville, FL MSA	43.8	24.8	56.2
11	Houston, TX PMSA	40.3	23.1	57.8
12	Albuquerque, NM MSA	42.4	21.9	55.2
13	Dallas, TX PMSA	42.4	25.2	58.8
14	Salt Lake City-Ogden, UT MSA	44.3	21.9	56.4
15	Baton Rouge, LA MSA	41.2	26.8	58.1
Average - Senior Suburban Growth Centers				
		41.4	21.8	55.6
<i>Suburbs with Highest Senior Shares</i>				
1	Sarasota-Bradenton, FL MSA	49.7	24.8	55.1
2	West Palm Beach-Boca Raton, FL MSA	53.4	26.9	56.3
3	Tampa-St. Petersburg-Clearwater, FL MSA	50.5	27.5	56.8
4	Scranton-Hazleton, PA MSA	51.2	34.2	62.1
5	Pittsburgh, PA MSA	50.0	31.6	60.1
6	Tucson, AZ MSA	45.2	22.2	54.2
7	Monmouth-Ocean, NJ PMSA	50.4	30.1	59.8
8	Buffalo, NY MSA	49.5	31.9	60.0
9	Youngstown-Warren, OH MSA	48.4	29.7	59.2
10	Fort Lauderdale, FL PMSA	55.9	31.9	59.9
11	Allentown-Bethlehem, PA MSA	48.9	27.7	59.0
12	Providence-Fall River-Warwick, RI-MA NECMA	51.7	31.0	60.5
13	Cleveland, OH PMSA	49.7	30.4	59.6
14	Phoenix-Mesa, AZ MSA	46.6	23.9	55.5
15	Harrisburg-Lebanon-Carlisle, PA MSA	47.8	29.0	59.2
Average - “Senior Suburban Havens”				
		49.9	28.9	58.5

Source: William H. Frey analysis of decennial census data

for senior shares include traditional “retirement magnets,” such as the suburbs of Sarasota, West Palm Beach, Tampa-St. Petersburg, and Fort Lauderdale in Florida, as well as Tucson and Phoenix in Arizona.

The differences between the “New Sunbelt” and “Rustbelt” suburbs with large pre-retiree and large senior populations, respectively, follow from the demographic attributes of these age groups. Whether these areas are comprised of more youthful, healthy seniors, as opposed to elderly individuals in greater need of services, reflects in part the extent of recent senior growth, as well as senior representation in the population at-large. Suburbs with significant senior growth have either attracted large numbers of seniors still in their “migratory” years, or are seeing more “younger” seniors aging in place by virtue of past migration patterns. These areas tend to house seniors that are more likely to live in married couple households with fewer disabilities and better incomes.¹⁰ Suburbs with higher senior population shares, on the other hand, may house older retirees who migrated to the area in decades past, or lower-income senior populations “left behind” in areas of economic and population decline.

The demographic distinction between these two types of suburbs emerges in Table 5. The fastest-growing senior suburbs, in the top panel of the table, include those in the El Paso, Las Vegas, Colorado Springs, Tucson, and Phoenix metro areas. There, smaller shares of the senior population are female, over 75, or living alone than in the nation at-large—reflecting that these areas have significant shares of younger married couples in their senior populations. In contrast, in suburbs with large senior shares such as those around Tampa, Scranton, Pittsburgh, and Providence, about half of the senior population is over 75, around 30 percent lives alone, and nearly 60 percent of its members are female. Research suggests that these

are the areas where there is the greatest need for institutional care for the senior population.¹¹

The contrasting senior populations within fast-growing and slow-growing suburbs presage sharply different economic, fiscal, and civic developments. Fast-growing suburbs, which house the more “demographically advantaged” segments of the senior population, can over time expect a rise in the consumption of local products and services, net enhancements of their tax bases, and the community involvement of an energetic, active senior population. Slow-growing suburbs, by contrast, could see increased need for elder-targeted community services and infrastructure—including transportation, access to medical care, and affordable housing—that they may be unable to support. Because these areas typically have shrinking working-age populations, their tax bases are eroding as per capita demand for senior services rises.

E. A “racial generation gap” is emerging in the suburbs, particularly in multiethnic “Melting Pot” metro areas.

The “middle aging” and “graying” of the suburbs is fundamentally altering the demand for public and private services in suburbs across the U.S. At the same time, the younger population continues to grow, albeit at a slower rate than the 35-and-over population. This means that over the next several years the competition between the young and the old for suburban resources may sharpen. At the same time, racial and ethnic tensions may pervade this emerging competition.

The aging patterns that distinguish “Melting Pot” metros derive, in large part, from differences in their dominant racial/ethnic structures. In particular, the multiethnic “Melting Pot” metros are home to significant Hispanic and Asian populations, of which increasing shares are living in the suburbs.¹² Among these minority

populations, greater percentages of females are in their prime child-bearing years—35 percent of Hispanics and 33 percent of Asians, compared to 27 percent of the U.S. population at large. As well, some of the immigrant groups that continue to populate the “Melting Pot” metros, particularly those from Latin America, have higher fertility rates than native-born Americans.¹³

One result of this trend is that a “racial generation gap” is emerging in many of these suburbs: Younger populations are largely and increasingly minority, while older populations are largely white. This phenomenon has been evident for some time in many U.S. central cities. Well over half (64 percent) of the under-35 population in the central cities of the 102 metro areas in this study is non-white, while the minority share in the 35-and-over population only approaches half (48 percent).

In the suburbs, minority shares are lower, but marked differences are beginning to emerge by age. In 2000, 35 percent of suburban residents under age 35 were minorities, compared to 21 percent of individuals age 35-and-over (Table 6). This represented a significant increase from 1990, when just 24 percent of suburban residents under the age of 35, and 15 percent age 35-and-over, were minorities.

This overall suburban trend, however, camouflages distinct race-age patterns in different metro area types, which can be characterized by the percentage point gap between minority representation in suburban under-35 and 35-and-over populations (Table 6). For instance, relatively few minority residents dwelled in the suburbs of the two northern metro types in 2000, and so the age-race gaps remained fairly small—about 8 percentage points. For “Melting Pot” suburbs, though, the racial generation gap was 18 percentage points, and actually exceeded that in the central

Table 6. Suburban “Racial Generation Gaps” by Metro Type, and Suburbs with Largest Gaps, 2000

RANK	Percent Minority Population*		Gap	
	Under 35	35 and Over		
<i>Suburbs of Metro Type</i>				
	52.2	34.0	18.2	
	19.8	12.0	7.8	
	15.0	7.4	7.6	
	31.4	20.4	11.0	
	24.9	12.8	12.1	
All suburbs	34.7	20.8	13.9	
<i>Suburbs of Metro Area</i>				
1	Fresno, CA MSA	68.4	42.4	26.0
2	West Palm Beach-Boca Raton, FL MSA	43.8	18.5	25.4
3	Bakersfield, CA MSA	62.3	38.0	24.3
4	Riverside-San Bernardino, CA PMSA	62.3	38.2	24.1
5	Tucson, AZ MSA	42.0	18.8	23.2
6	San Diego, CA MSA	51.5	28.9	22.6
7	Ventura, CA PMSA	55.7	33.5	22.2
8	San Francisco, CA PMSA	55.0	32.8	22.2
9	Fort Lauderdale, FL PMSA	53.8	32.1	21.7
10	Las Vegas, NV-AZ MSA	45.3	24.4	20.8
11	Phoenix-Mesa, AZ MSA	38.0	17.5	20.6
12	Orange County, CA PMSA	50.4	30.2	20.2
13	San Jose, CA PMSA	56.7	36.6	20.1
14	Stockton-Lodi, CA MSA	51.6	31.5	20.0
15	Los Angeles-Long Beach, CA PMSA	77.1	57.6	19.5
* Race/ethnicity other than white non-Hispanic				
Source: William H. Frey analysis of decennial census data				

cities. The list of suburbs with the widest racial generation gaps underscores that these gaps are most prevalent in “Melting Pot” metros. Fresno had the highest percentage point gap in 2000; the 35-and-over population was 42-percent minority, while the under-35 population was 68-percent minority. In most of these suburbs (all of which are “Melting Pots”), more than half of the under-35 population is minority; and in all metropolitan areas but one (Los Angeles), the over-35 population is predominantly white.

This shift in the race-age structure is new for many suburbs, and could produce conflict in some. Suburbs with large generation gaps have historically experienced divergent age-specific claims on community resources, but the overlay of race differences between the younger and older generations may heighten these tensions. In some cases, the interests of young adult parents of largely minority child populations (whose concerns revolve around schools, parks, public safety) may be pitted against those of a predominantly white

middle-aged or senior population (who prefer lower property taxes, elder care services, facilities for the disabled). As new immigrant Asian and Hispanic minorities become a larger part of the voting population, these competing interests will become more prominent.

IV. Conclusion

The suburbs are clearly leading America's aging. Census 2000 recorded an important "tipping point," as more than half of residents in the suburbs of major metropolitan areas are now age 35-and-older. The 1990–2000 suburban growth rate for the 35-and-over population exceeded that of central cities (28 percent versus 15 percent). The old image of suburbia as a haven for children and young families no longer applies to most of the suburban population. Yet the nature of suburban aging varies widely across metropolitan areas.

The suburbs that are experiencing the "benefits" of an aging population are those that are sustaining high growth in their middle-aged (35–54) populations. Although the graduation of Baby Boomers into this age group has extended this aging pattern across all suburbs, the suburbs that showed the greatest middle-age growth—in metros such as Las Vegas, Austin, Raleigh-Durham, Atlanta—were able to attract or retain Boomers during their prime earning years. With well-off boomers now enriching the tax base and younger populations continuing to stream in, these suburbs are "middle-aging" gracefully, and can expect to enjoy high levels of services and amenities in the coming years.

A set of northern and midwestern metropolitan suburbs that are aging for a different reason occupies the other end of the spectrum: Their younger populations are either declining or growing only modestly. Their older populations, while growing, include many individuals left behind after many Boomers and seniors migrated to other parts of the country at an earlier age. This indicates that the "brain drain" phenomenon associated with many northern states took hold in the suburbs. As more and more of their workers advance into retirement age, prospects for economic

growth in these metros will hinge on their ability to reverse the slide in their under-35 populations, and rebuild their stores of human capital.

While much of the suburban aging of the 1990s was attributable to the Boomers entering middle age, many suburbs are also "graying" from the aging-in-place and in-migration of pre-Boomer generations. Recent growth of the 65-and-over population—like that taking place in suburbs around Las Vegas, Colorado Springs, Tucson, and Austin—reflected the overall youthfulness and economic health of those suburbs' seniors. Disproportionate representation of seniors, on the other hand, reflected an elderly population that was older and more likely to be living alone. Consequently, northern suburbs in metros such as Pittsburgh, Buffalo, and Providence are likely to face greater challenges in keeping up with senior demands for medical and social services than their southern and western counterparts.

Finally, racial and ethnic differences underpin the various aging trends at work in the nation's suburbs. In "Melting Pot" metro areas—and particularly in the suburbs—these trends are creating a "racial generation gap" which has the potential to pit the interests of largely white middle-aged and senior populations against the child-oriented interests of minority-dominated younger populations. Clashes over public expenditures (whether for schools and playgrounds or golf courses and elder care) could add a new dimension into these growing, racially diverse suburbs.

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**Appendix A. Population Growth 1990-2000, and Population Share, 2000
by Age Group and Metro Type, Suburbs of Large Metro Areas***

	Growth 1990-2000		Share 2000		Growth 1990-2000			Share 2000		
	Under 35	35 and over	Under 35	35 and over	35 to 54	55 to 64	65 and over	35 to 54	55 to 64	65 and over
MELTING POT METROS										
Albuquerque, NM MSA	12.1	52.6	50.0	50.0	55.8	53.4	43.0	31.2	8.7	10.1
Austin, TX MSA	42.4	74.8	53.5	46.5	84.2	69.5	48.6	31.6	7.1	7.9
Bakersfield, CA MSA	5.6	22.5	55.7	44.3	32.6	8.7	10.0	27.1	7.4	9.7
Bergen-Passaic, NJ PMSA	1.4	13.0	45.6	54.4	23.3	-2.4	4.9	30.9	9.4	14.1
Chicago, IL PMSA	7.8	26.0	49.9	50.1	33.1	15.8	16.1	30.8	8.3	11.0
Dallas, TX PMSA	28.2	56.0	54.1	45.9	59.3	57.9	41.5	31.2	7.4	7.2
El Paso, TX MSA	39.5	83.2	65.4	34.6	88.0	63.4	83.1	24.3	5.2	5.1
Fort Lauderdale, FL PMSA	32.0	33.8	45.3	54.7	64.2	26.7	1.5	30.2	8.3	16.2
Fort Worth-Arlington, TX PMSA	14.1	45.8	49.7	50.3	48.6	43.4	39.2	32.3	8.7	9.3
Fresno, CA MSA	17.4	31.1	54.1	45.9	39.9	19.6	20.3	27.3	7.8	10.8
Honolulu, HI MSA	-7.1	29.8	53.4	46.6	26.1	19.0	53.4	28.5	7.9	10.2
Houston, TX PMSA	19.6	49.0	54.1	45.9	48.6	53.1	46.2	32.1	7.2	6.6
Jersey City, NJ PMSA	13.2	14.1	51.1	48.9	29.6	-6.4	1.6	28.2	8.3	12.4
Las Vegas, NV-AZ MSA	75.4	89.9	49.1	50.9	96.4	87.1	78.1	28.8	10.2	11.9
Los Angeles-Long Beach, CA PMSA	1.0	18.6	54.1	45.9	23.3	10.0	13.1	28.5	7.6	9.8
McAllen-Edinburg-Mission, TX MSA	50.7	57.7	63.5	36.5	67.8	42.0	47.3	21.5	5.9	9.1
Miami, FL PMSA	14.3	25.7	49.5	50.5	34.9	18.7	12.9	28.8	9.0	12.6
Middlesex-Somerset-Hunterdon, NJ PMSA	4.2	26.1	47.4	52.6	34.8	7.4	20.1	32.2	8.6	11.8
New York, NY PMSA	0.2	12.9	46.1	53.9	19.8	1.4	7.2	31.2	9.5	13.2
Newark, NJ PMSA	0.2	14.2	46.3	53.7	22.9	3.8	3.2	31.9	9.2	12.6
Oakland, CA PMSA	7.0	27.3	48.9	51.1	30.7	25.4	19.4	32.0	8.4	10.7
Orange County, CA PMSA	6.8	29.4	49.6	50.4	31.4	24.2	28.0	30.7	8.6	11.1
Orlando, FL MSA	28.0	48.1	48.8	51.2	62.0	33.7	31.0	30.0	8.6	12.5
Phoenix-Mesa, AZ MSA	47.5	70.9	48.6	51.4	82.6	72.5	52.1	27.4	9.1	14.9
Riverside-San Bernardino, CA PMSA	19.0	40.7	54.2	45.8	51.3	30.2	25.2	27.7	7.3	10.8
Sacramento, CA PMSA	13.5	40.2	48.8	51.2	43.8	29.2	39.6	31.2	8.4	11.6
San Antonio, TX MSA	2.4	31.3	49.6	50.4	31.3	29.9	32.5	30.3	8.9	11.3
San Diego, CA MSA	3.8	29.0	51.7	48.3	38.5	17.5	16.3	29.1	7.5	11.7
San Francisco, CA PMSA	-0.4	16.9	44.6	55.4	19.2	15.7	12.3	33.0	9.6	12.7
San Jose, CA PMSA	1.6	19.8	48.9	51.1	23.2	11.6	17.2	31.5	8.5	11.0
Stockton-Lodi, CA MSA	12.8	30.8	52.6	47.4	41.1	19.4	14.7	29.5	7.7	10.2
Tucson, AZ MSA	20.7	51.0	42.1	57.9	49.6	51.5	53.1	29.9	10.8	17.3
Vallejo-Fairfield-Napa, CA PMSA	2.1	30.4	48.3	51.7	31.6	36.9	22.2	32.5	8.5	10.6
Ventura, CA PMSA	3.6	25.7	51.9	48.1	26.4	25.0	24.1	30.3	8.0	9.8
Washington, DC-MD-VA-WV PMSA	8.8	34.5	50.0	50.0	34.6	39.5	29.6	32.9	8.5	8.7
Total - Melting Pot Metros	11.8	31.7	50.5	49.5	37.9	53.0	37.6	30.3	8.3	10.9

* All figures in percentage points

	Growth 1990-2000		Share 2000		Growth 1990-2000			Share 2000		
	Under 35	35 and over	Under 35	35 and over	35 to 54	55 to 64	65 and over	35 to 54	55 to 64	65 and over
NORTH—LARGELY WHITE-BLACK METROS										
Cleveland, OH PMSA	-6.1	14.8	44.6	55.4	21.8	2.9	9.9	30.9	9.4	15.0
Detroit, MI PMSA	-2.5	19.1	47.4	52.6	26.5	4.3	13.8	31.3	8.8	12.5
Gary, IN PMSA	-1.9	19.9	48.0	52.0	26.8	8.1	13.7	30.6	8.9	12.5
Milwaukee, WI PMSA	-1.0	26.1	44.5	55.5	32.5	10.7	23.1	32.7	9.1	13.7
Philadelphia, PA-NJ PMSA	-4.1	19.8	46.3	53.7	28.8	3.8	12.7	31.5	8.9	13.3
St. Louis, MO-IL MSA	-3.2	19.9	47.8	52.2	27.2	7.2	13.6	30.6	8.8	12.8
Total - North—Largely White-Black Metros	-3.5	19.3	46.6	53.4	27.0	42.4	19.9	31.3	8.9	13.2
NORTH—LARGELY WHITE METROS										
Akron, OH PMSA	-2.9	23.9	45.9	54.1	29.5	7.1	24.4	31.5	9.2	13.4
Albany-Schenectady-Troy, NY MSA	-8.3	17.3	44.1	55.9	24.3	6.8	10.3	32.2	9.4	14.3
Allentown-Bethlehem, PA MSA	-3.4	22.1	42.2	57.8	31.0	5.0	17.9	32.1	9.7	16.0
Ann Arbor, MI PMSA	9.1	38.7	49.9	50.1	42.0	41.3	26.4	32.4	8.4	9.2
Boston, MA-NH NECMA	-4.5	19.8	46.9	53.1	29.7	8.5	7.1	31.5	8.6	12.9
Bridgeport, CT NECMA	-3.5	13.7	45.5	54.5	21.9	2.3	5.6	31.2	9.1	14.1
Buffalo, NY MSA	-9.6	12.8	43.2	56.8	21.9	-6.6	10.6	30.6	9.5	16.6
Cincinnati, OH-KY-IN PMSA	2.5	25.6	48.7	51.3	35.1	10.1	16.0	31.0	8.6	11.8
Columbus, OH MSA	5.6	28.1	47.5	52.5	33.5	20.6	19.9	32.4	9.1	11.0
Dayton-Springfield, OH MSA	-7.5	13.9	46.1	53.9	13.4	8.6	19.2	30.2	10.0	13.7
Fort Wayne, IN MSA	-5.5	16.7	48.9	51.1	21.9	10.3	9.2	30.7	8.7	11.6
Grand Rapids-Muskegon-Holland, MI MSA	9.7	34.0	51.2	48.8	41.7	22.6	23.0	30.4	8.0	10.4
Harrisburg-Lebanon-Carlisle, PA MSA	-2.8	21.2	44.2	55.8	27.7	6.5	18.9	31.4	9.5	14.9
Hartford, CT NECMA	-7.4	16.1	44.2	55.8	23.0	5.9	9.4	31.9	9.4	14.5
Indianapolis, IN MSA	18.2	37.1	49.0	51.0	45.5	29.6	22.4	31.5	8.6	10.9
Kansas City, MO-KS MSA	8.3	31.2	48.6	51.4	36.2	25.3	23.0	31.6	8.6	11.3
Minneapolis-St. Paul, MN-WI MSA	6.6	40.0	49.8	50.2	43.7	33.4	33.7	32.6	8.1	9.6
Monmouth-Ocean, NJ PMSA	3.4	24.0	43.3	56.7	34.9	17.4	11.4	30.5	9.3	16.9
Nassau-Suffolk, NY PMSA	-3.7	14.8	45.7	54.3	22.1	-3.0	13.5	31.5	9.4	13.4
Omaha, NE-IA MSA	-3.8	23.3	51.6	48.4	25.3	18.3	21.1	31.2	7.9	9.3
Pittsburgh, PA MSA	-11.2	9.7	41.4	58.6	20.4	-9.7	5.8	31.0	9.8	17.9
Providence-Fall River-Warwick, RI-MA NECMA	-6.3	17.4	44.5	55.5	30.0	2.0	5.8	31.2	9.0	15.3
Rochester, NY MSA	-6.7	19.0	45.6	54.4	23.7	10.7	15.0	31.5	9.2	13.6
Scranton-Hazleton, PA MSA	-11.0	7.2	42.1	57.9	18.4	-6.4	0.1	29.3	10.0	18.6
Springfield, MA NECMA	-9.0	14.9	46.6	53.4	24.6	3.6	4.5	30.3	8.6	14.4
Syracuse, NY MSA	-12.9	17.3	46.2	53.8	23.4	4.2	13.9	31.3	9.1	13.5
Toledo, OH MSA	-4.0	23.2	48.4	51.6	27.8	14.2	18.9	30.8	8.7	12.1
Wichita, KS MSA	1.7	21.5	49.4	50.6	30.1	1.3	17.2	30.8	8.0	11.8
Youngstown-Warren, OH MSA	-8.7	12.9	42.9	57.1	18.9	-0.3	11.6	30.7	10.0	16.3
Total - North—Largely White Metros	-2.4	20.3	46.3	53.7	28.5	44.4	22.4	31.4	9.0	13.4

	Growth 1990-2000		Share 2000		Growth 1990-2000			Share 2000		
	Under 35	35 and over	Under 35	35 and over	35 to 54	55 to 64	65 and over	35 to 54	55 to 64	65 and over
SOUTH—LARGELY WHITE-BLACK METROS										
Atlanta, GA MSA	35.3	55.7	53.6	46.4	60.1	54.6	39.9	31.7	7.4	7.3
Baltimore, MD PMSA	3.4	28.9	47.0	53.0	33.1	20.7	24.5	32.4	9.0	11.6
Baton Rouge, LA MSA	8.2	41.3	53.4	46.6	40.6	45.3	40.1	30.5	7.9	8.2
Birmingham, AL MSA	9.4	27.4	47.8	52.2	33.9	19.3	19.1	30.8	9.1	12.4
Charleston-North Charleston, SC MSA	-10.9	26.8	50.1	49.9	25.8	30.9	26.4	31.1	9.0	9.8
Charlotte, NC-SC MSA	16.5	34.8	49.5	50.5	44.9	24.9	19.2	30.8	8.8	11.0
Columbia, SC MSA	5.0	35.0	49.4	50.6	36.1	30.0	36.3	32.1	8.6	9.9
Greensboro—Winston-Salem— High Point, NC MSA	6.8	24.4	46.2	53.8	28.8	18.4	19.1	31.3	10.0	12.5
Greenville-Spartanburg-Anderson, SC MSA	11.8	28.5	48.9	51.1	32.1	27.6	20.7	29.8	9.6	11.7
Jacksonville, FL MSA	16.2	53.9	44.7	55.3	57.4	52.4	46.6	32.5	10.0	12.7
Little Rock-North Little Rock, AR MSA	10.9	39.7	50.7	49.3	41.3	44.0	32.1	29.8	9.1	10.4
Memphis, TN-AR-MS MSA	6.8	43.4	50.3	49.7	40.6	59.0	39.8	32.4	8.7	8.6
Mobile, AL MSA	8.2	37.4	47.9	52.1	41.3	36.0	29.8	29.7	9.9	12.4
Nashville, TN MSA	27.7	50.3	50.1	49.9	57.0	51.7	30.0	32.0	8.6	9.3
New Orleans, LA MSA	-4.9	24.8	49.0	51.0	27.3	16.3	25.1	31.0	8.8	11.2
Norfolk-Virginia Beach-Newport News, VA-NC MSA	3.7	35.6	48.8	51.2	43.0	27.4	24.1	31.1	8.9	11.2
Raleigh-Durham, NC MSA	32.5	53.1	50.9	49.1	62.0	48.0	30.1	32.5	8.0	8.6
Richmond, VA MSA	8.0	34.9	47.8	52.2	38.6	29.3	29.1	32.7	8.7	10.8
Wilmington, DE-MD PMSA	5.5	29.1	49.6	50.4	36.7	14.4	22.6	30.6	8.5	11.3
Total - South—Largely White- Black Metros	14.1	38.1	49.8	50.2	43.1	60.9	47.2	31.5	8.6	10.1
SOUTH AND WEST—LARGELY WHITE METROS										
Colorado Springs, CO MSA	17.7	63.4	55.0	45.0	67.5	43.2	69.8	31.4	7.2	6.4
Denver, CO PMSA	23.5	48.3	50.9	49.1	49.9	43.1	47.2	33.0	7.8	8.3
Knoxville, TN MSA	9.9	33.7	44.5	55.5	35.5	36.5	27.7	31.8	10.6	13.1
Louisville, KY-IN MSA	1.9	25.6	47.2	52.8	29.8	16.9	22.2	31.7	9.2	11.9
Oklahoma City, OK MSA	2.1	25.3	51.0	49.0	27.4	21.0	23.3	29.1	8.7	11.3
Portland-Vancouver, OR-WA PMSA	15.1	26.9	50.3	49.7	31.6	32.8	10.1	31.7	8.3	9.8
Salt Lake City-Ogden, UT MSA	17.7	42.8	59.7	40.3	44.7	37.4	41.3	26.1	6.6	7.6
Sarasota-Bradenton, FL MSA	13.0	29.3	32.2	67.8	50.0	25.8	16.7	25.7	12.6	29.5
Seattle, WA PMSA	9.9	36.5	49.1	50.9	40.1	34.5	27.2	32.9	8.3	9.7
Tacoma, WA PMSA	11.2	40.7	51.3	48.7	46.7	32.5	30.6	30.9	8.2	9.6
Tampa-St. Petersburg-Clearwater, FL MSA	11.9	25.6	40.7	59.3	44.8	18.4	8.9	28.6	10.2	20.5
Tulsa, OK MSA	9.7	32.0	49.1	50.9	33.6	35.0	25.5	30.7	9.4	10.8
West Palm Beach-Boca Raton, FL MSA	22.3	40.3	39.1	60.9	60.5	28.6	26.7	27.4	9.5	24.0
Total - South and West— Largely White Metros	13.3	34.1	47.6	52.4	41.8	63.6	46.8	30.3	8.8	13.3
TOTAL	6.8	28.1	48.7	51.3	35.2	18.7	18.6	30.8	8.6	11.9

Endnotes

1. OMB designates the city with the largest population in each metropolitan area as a central city. Additional cities qualify for this designation if specified requirements are met concerning population size, commuting patterns, and employment/residence ratios. These standards, implemented after the 1990 Census, can be viewed at www.census.gov/population/www/estimates/mastand.html.
2. For this study, we have excluded some officially designated central cities (in metros with multiple central cities) to: (1) include only central cities that are named in the metropolitan area name (thus omitting officially designated smaller cities which were not named); (2) include only one central city in the following multiple central city metropolitan areas: Austin, TX; Buffalo, NY; Charlotte, NC; Cleveland, OH; Milwaukee, WI; Richmond, VA; Wilmington, DE; and Seattle, WA; and (3) designate only two central cities in the following metropolitan areas: Raleigh-Durham, NC; Allentown-Bethlehem, PA; and Scranton-Hazleton, PA. In other cases the official defined single or multiple central cities, were utilized.
3. These include: William Frey, "Melting Pot Suburbs: A Census 2000 Study of Suburban Diversity" (Washington: Brookings Institution, 2001); and William Frey and Alan Berube, "City Families and Suburban Singles: An Emerging Household Story from Census 2000" (Washington: Brookings Institution, 2002).
4. "Melting Pot" metros denote those in which non-Hispanic whites comprise no more than 69 percent of the 2000 population and in which the combined populations of Hispanics, non-Hispanic Asians, Hawaiians and other Pacific Islanders, Native Americans and Native Alaskans, and those of other race or of two or more races exceed 18 percent of the population. "Largely white-black" metros denote areas, in their respective regions, in which blacks comprise at least 16 percent of the population; "largely white" metros denote the residual areas in each region. "South and West" pertains to metros located in the South and West census regions; "North" pertains to metros located in the Northeast and Midwest census regions.
5. In the 1990s, both cities and suburbs lost absolute numbers of persons aged 25 to 34 due to the succession of the smaller "Baby Bust" cohorts into those ages previously occupied by younger Baby Boomers. The "Baby Bust" generally refers to those individuals born between 1965 and 1976, the first children born to the Baby Boomers.
6. See Bruce Katz and Alan Berube, "Cities Rebound—Somewhat," *The American Prospect* 13(4): 47.
7. Frey, "Melting Pot Suburbs."
8. Joseph Quinn, "Retirement Trends and Patterns in the 1990s: The End of an Era?" *The Public Policy and Aging Report* 8(3):10–14.
9. Although much is written about retirement migration, migration is actually not a common occurrence at these ages. In any given year, only about 1 percent of persons age 65-and-older move across a state line, and this figure is only slightly higher (1.9 percent) for the 55–64 year-old population, but still well below the almost 6 percent for high-migration ages (people in their 20s). This is not to say that moves undertaken by these older populations are inconsequential. Even small migration flows among the more well-off members of these age groups to select destinations have led to the creation of so-called "retirement magnet" areas. Moreover, several recent surveys of persons in their pre-retiree years, and even among Baby Boomers, suggest that future senior migration will be higher than in the past. Still, much of the growth observed for pre-retiree and senior suburban populations reflects aging in place rather than migration.
10. William Frey, "Beyond Social Security: The Local Aspects of an Aging America" (Washington: Brookings Institution, 1999).
11. Ibid.
12. Frey, "Melting Pot Suburbs."
13. The fertility rate—the number of births per 1,000 women of child-bearing age (15–44)—in 2000–2001 was 107.4 for Hispanic women, and 58.0 for non-Hispanic white women. National Center for Health Statistics, *National Vital Statistics Report* 50, no. 5 (June 6, 2002).



Acknowledgments

The Brookings Institution Center on Urban and Metropolitan Policy would like to thank Living Cities and the Fannie Mae Foundation for their support of its work on Census 2000. The author is grateful to senior project programmer Cathy Sun and other support staff at the University of Michigan Population Studies Center.

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