IV. AGE

BY THE NUMBERS

49%
Growth in the 55-to-64 year-old population, United States, 2000-2010

65%
Projected growth in 65-and-over population, Chicago metro area, 2010-2030

44% / 85%
Share of under-18 / 65-and-over population that is white, Phoenix metro area, 2008

71%
Share of 45-and-over population that lives in suburbs, 100 largest metro areas, 2008

OVERVIEW

- **America's population of "pre-seniors" (age 55 to 64) grew by half in the 2000s.** This leading edge of the baby boom generation will not only transform the profile of seniors in U.S. society, but will contribute to massive growth rates of the 65-and-over population in the next two decades.

- **Metropolitan areas experiencing the fastest senior growth in the 2000s differed from those with the largest concentrations of seniors.** The former group included destinations in the Intermountain West and Southeast that accumulated working-age migrants who are now "aging in place" into seniorhood. The latter group included Florida retirement magnets and also mostly older industrial areas of the Northeast and Midwest where young populations have declined, leaving seniors as a greater share of the remaining population.

- **Pre-senior populations grew rapidly everywhere.** The 55-to-64 year-old population grew fastest in the 2000s in Sun Belt destinations like Raleigh and Austin, as well as areas with natural and cultural amenities like Boise and Madison. Yet even slower-growing major metro areas such as New York, Philadelphia, and Chicago will witness rapid increases in senior population over the next two decades due to the aging of these leading-edge boomers.

- **Child populations grew in two-thirds of large metro areas in the 2000s, but declined in one-third.** This divergence has created metro areas in the Southwest with large child-to-worker ratios, as well as metro areas in the industrial Midwest with larger senior-to-worker ratios. Moreover, boomer aging amid ongoing diversification of U.S. children is creating wide "cultural generation gaps" in metro areas like Los Angeles, Phoenix, and Riverside that have young Hispanic and Asian populations, and older white populations.

- **Most growth in the senior population in years ahead will take place in the suburbs.** In 2008, 71 percent of pre-seniors lived in suburbs, and their numbers (as well as those of seniors) grew faster in suburbs than in cities during the 2000s. This reflects boomers' status as America's "first suburban generation," and signals their likelihood to remain in these communities as they grow older.

After modest growth in the past two decades, America's senior population will begin to mushroom as the leading edge of the huge baby boom generation turns 65 in 2011.
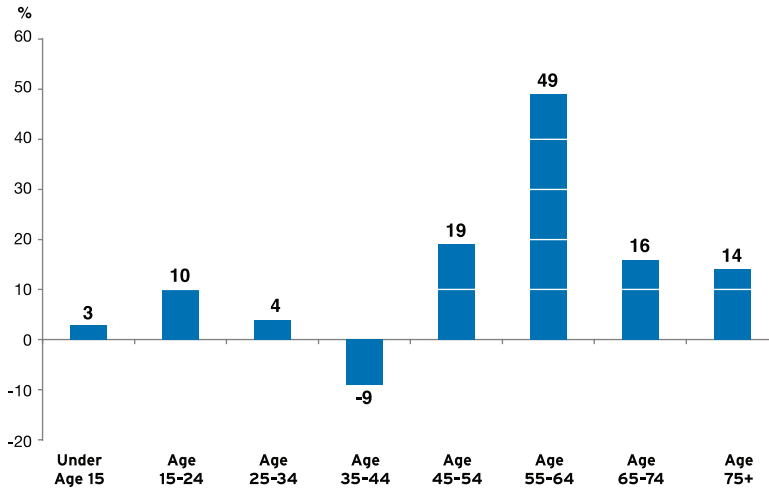
NATIONAL TRENDS

The phrase "demography is destiny" was never more appropriate than when used to characterize the impending "age tsunami" that is about to hit America's population. After modest growth in the past two decades, America's senior population will begin to mushroom as the leading edge of the huge baby boom generation turns 65 in 2011. As this unique generation has plowed its way through the nation's school systems and labor, housing, and stock markets, it has transformed institutions both public and private in its path. Boomers' impending seniorhood carries important implications not just for themselves or even the nation as a whole, but also

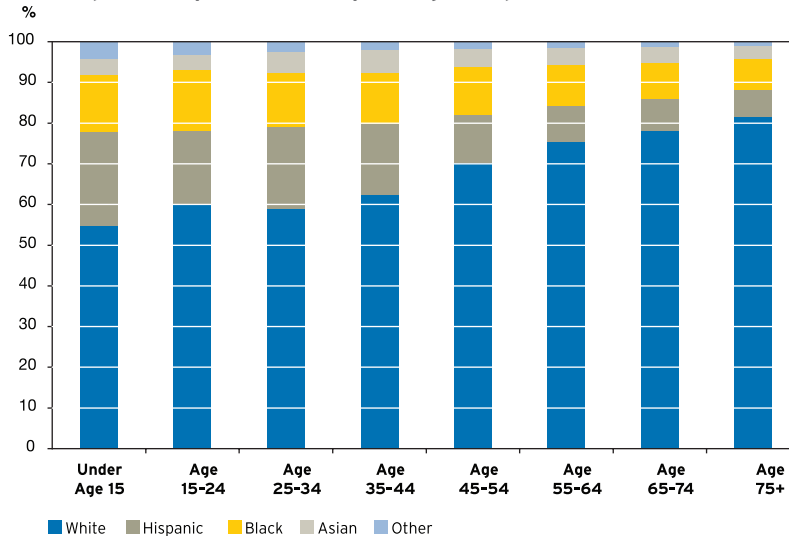## Figure 1. The Nation's Pre-Senior Population Expanded by Nearly Half in the 2000s
Change in Population by Age Group, United States, 2000-2010

%

Age Group	Value
Under Age 15	3
Age 15-24	10
Age 25-34	4
Age 35-44	-9
Age 45-54	19
Age 55-64	49
Age 65-74	16
Age 75+	14

Source: Brookings analysis of U.S. Census Bureau Population Estimates Program data and projections

Figure 2. The Nation's Child Population is Considerably More Racially and Ethnically Diverse than its Older Population
Population by Race/Ethnicity and Age Group, United States, 2009

%

Legend: ■ White ■ Hispanic ■ Black ■ Asian ■ Other

Age groups: Under Age 15, Age 15-24, Age 25-34, Age 35-44, Age 45-54, Age 55-64, Age 65-74, Age 75+

Source: Brookings analysis of U.S. Census Bureau Population Estimates Program data

for the specific places where they will live, and the other portions of the population (such as children) with whom they will share those communities.

The next two decades portend rapid increases in America's senior (age 65 and over) population. From 2000 to 2010, "pre-seniors" (age 55 to 64) experienced the nation's fastest growth, as the leading edge of the baby boomers (born between 1946 and 1955) entered those ages and expanded their overall numbers by half (Figure 1). The 45-to-54 year-old group continued to grow as well, as the larger, younger boomer cohort (born between 1956 and 1965) increasingly occupied that demographic territory. The result is that over the next two decades, from 2010 to 2030, the nation's 65-and-over population will grow much faster than in recent U.S. history. While the nation as a whole is projected to grow at roughly 8 to 9 percent each decade, senior growth rates will top 30 percent.

The aging of the baby boom generation is noteworthy not only because of its large size, but also because its members' social and demographic profile contrasts sharply with earlier generations at retirement age.[1] Boomers 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. At the same time, their higher rates of divorce and separation, lower rates of marriage, and fewer children signal the potential for greater divisions in seniorhood between those who will live comfortably, and those who will have fewer resources available to them.

At the other end of the age spectrum, America's child population (under age 15) registered a low growth rate (3 percent) in the 2000s. This reflected in part its replacing the relatively large "echo boom" cohort, which has entered its late teens and early

adult years. Still, at 62 million strong—roughly one-fifth of the nation's population—children in the United States today are a demographically important group, with an increasingly distinctive racial and ethnic profile compared with older groups (Figure 2). Only a little more than half in 2009 were non-Hispanic whites, versus three-quarters of the pre-senior population, and even higher shares of those aged 65 and over.

REGIONAL AND METROPOLITAN TRENDS

Recent Senior Population Shifts

Recent geographic shifts among the 65-and-over population, driven by the World War II generation, do not yet reflect the experiences of the baby boomers soon to reach seniorhood. Yet these shifts do signal the parts of the country where seniors are growing, and where they are concentrated—two types of areas that exhibit only limited overlap.

Senior populations grew unevenly across the nation in the 2000s. The fastest growing states for seniors from 2000 to 2008 were located in the West, and to a slightly lesser extent, in the Southeast (Map 1). Alaska and Nevada saw increases in their senior populations of more than 35 percent, followed closely by Utah and Arizona. In this way, senior populations are spreading well beyond what are usually thought of as "retirement magnet" states like Florida. On the other hand, a broad swath of states in the Midwest, parts of the Northeast, and the interior South displayed senior growth rates below the national rate of 10.8 percent; these included states experiencing declines in senior population (Rhode Island, Pennsylvania, and North Dakota).

At the metropolitan level, the Sun Belt/Snow Belt growth distinction holds. Provo, Raleigh, Austin, Atlanta, and Boise registered the highest senior growth rates from 2000 to 2008, exceeding 35 percent. Twenty-four (24) metro areas, mostly in the Sun Belt, saw increases of at least 20 percent in the first eight years of the decade. By contrast, 38 large metro areas, located mostly in the Northeast and Midwest, registered senior growth rates below the national average. Eleven (11) showed losses in senior populations during this time, led by Scranton, New Orleans, Pittsburgh, Buffalo, and Youngstown.

The phenomenon of "aging in place," rather than senior migration, explains much of the difference between areas with fast- and slow-growing senior populations. Aging in place refers to the ascension of existing under-65 populations into the 65-and-over age category over time. States and metropolitan areas experiencing fast senior growth, such as Arizona and Austin, typically accumulated large numbers of working-age in-migrants who remained in these areas as they got older. These places tend to have senior populations with higher incomes, more education, and more people in their "young senior" (age 65 to 74) years. In contrast, metro areas in the Northeast and Midwest with slow senior growth lost working-age migrants in past decades, and thus have smaller aging-in-place populations today; many are also losing younger seniors.[2]
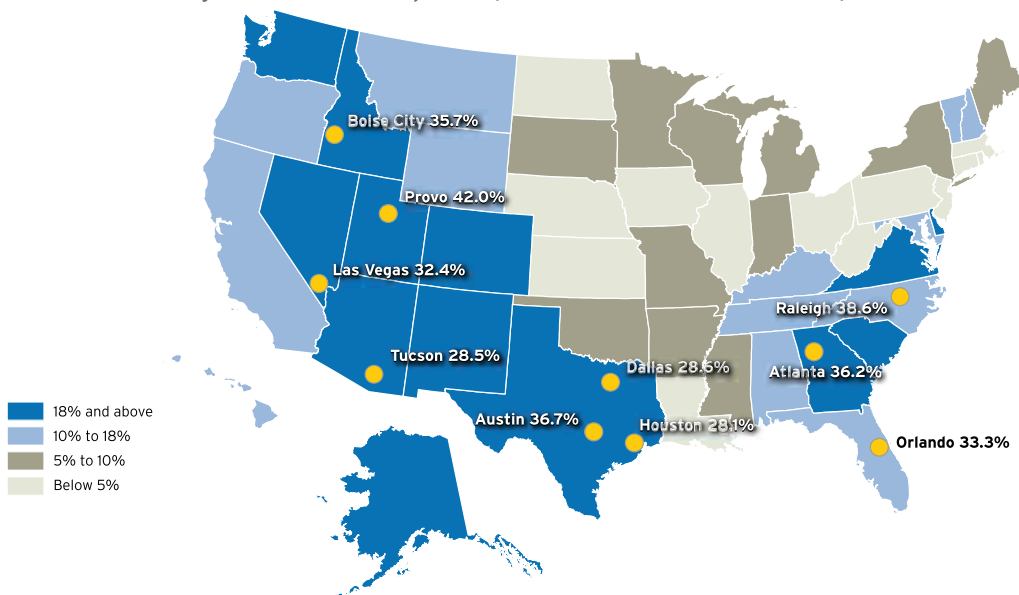
Senior Concentrations

Areas that exhibit the fastest senior growth differ (with a few exceptions, such as Florida) from those in which seniors represent the greatest shares of population (Map 2). Pennsylvania, for example, has the third-highest share of seniors among all states at 15.3 percent, but it is one of three states in which senior population dropped from 2000 to 2008.

Map 1. Senior Growth in the 2000s Was Most Rapid in the Intermountain West and Southeast
Change in 65-and-Over Population, States and Selected Metro Areas, 2000–2008

Boise City 35.7%
Provo 42.0%
Las Vegas 32.4%
Tucson 28.5%
Austin 36.7%
Dallas 28.6%
Houston 28.1%
Raleigh 38.6%
Atlanta 36.2%
Orlando 33.3%

18% and above
10% to 18%
5% to 10%
Below 5%

Source: Brookings analysis of U.S. Census Population Estimates Program data
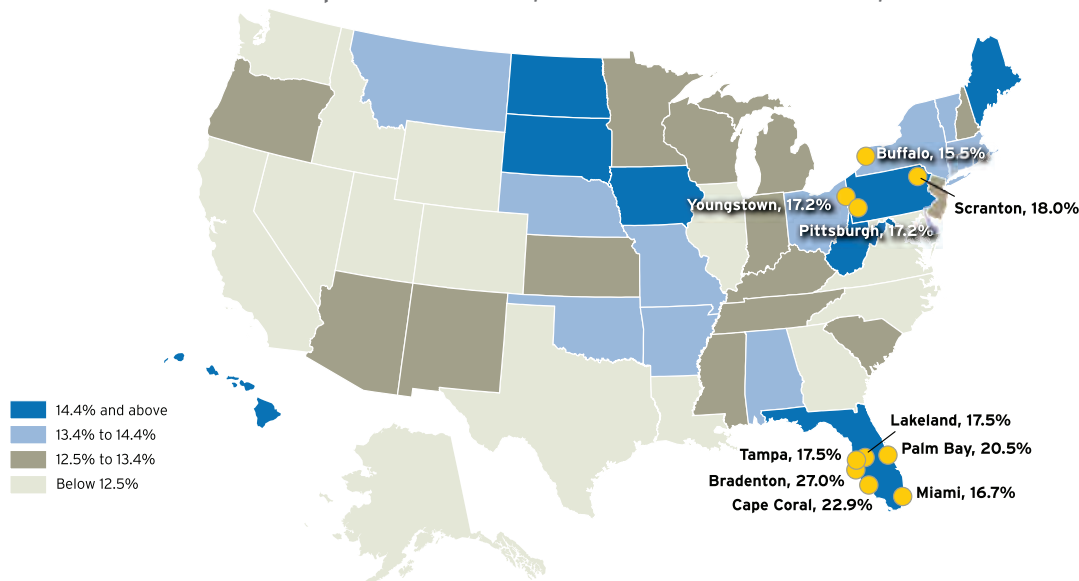
What's going on here?

Places with high senior shares of population have typically experienced one or more decades of declines among their younger populations, leaving seniors, who are far less mobile than people in their 20s or 30s, behind. Many states with large shares of seniors have more in the "mature senior" age group of 75 and above. Their social and demographic profiles may not be as favorable to firms catering to the younger segment of the senior population. Moreover, the public expenditures required for health care and other social support for older senior segments may be higher than in states with more youthful elderly.

Florida, for its part, registered the highest senior share of any state, at 17.4 percent (compared to the national percentage of 12.8 percent). This resulted not from out-migration of younger people, but from decades of attracting seniors from other parts of the country. As such, the Sunshine State continued in the 2000s to grow in both its young senior and mature senior segments. Florida's metropolitan areas stand out, too, occupying six of the top 10 rankings for senior share of population. Yet among the 33 metro areas in which seniors represent more than 13 percent of the population, the majority are located in the Northeast and Midwest.

At the other extreme are states and metro areas with low senior population shares. These are usually areas that experienced recent rapid growth of seniors alongside continued growth in their younger populations. Thus Provo, Austin, Raleigh, Houston, Atlanta, and Dallas have senior shares below 9 percent of population, even as they rank among the leaders in recent senior population growth.

Map 2. Seniors Are Most Prevalent in Areas of the Northeast, Midwest, and Florida
Share of Population 65 and Over, States and Selected Metro Areas, 2008

Buffalo, 15.5%

Scranton, 18.0%

Youngstown, 17.2%

Pittsburgh, 17.2%

Lakeland, 17.5%

Palm Bay, 20.5%

Tampa, 17.5%

Bradenton, 27.0%

Miami, 16.7%

Cape Coral, 22.9%

Legend:
- 14.4% and above
- 13.4% to 14.4%
- 12.5% to 13.4%
- Below 12.5%

Source: Brookings analysis of U.S. Census Population Estimates Program data

Seniors in Waiting: Recent Boomer Growth

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

Not surprisingly, the metropolitan areas showing the fastest growth in pre-seniors from 2000 to 2008 are located disproportionately in the South and West. Because of their high employment growth over the last several decades, as well as their increasing lure of "pre-retirees," Raleigh and Austin lead all other metro areas in growth among 55-to-64 year-olds, both exceeding 80 percent (Table 1). Also on the fast-growing list are areas with natural and cultural amenities such as Boise, Portland (OR), and Madison. Fully 27 metro areas saw their pre-senior populations jump by at least half from 2000 to 2008, including the large metro areas of Houston, Denver, Seattle, Phoenix, Orlando, and Minneapolis-St. Paul.

Because the huge baby boom generation is inflating pre-senior growth everywhere, even metro areas with the lowest growth rates, such as Scranton, Buffalo, and Youngstown, saw increases in this population of more than 20 percent from 2000 to 2008. The surprisingly low levels of pre-senior growth in Florida metro areas such as Bradenton, Cape Coral, Palm Bay, and Lakeland owe to their already large pre-senior populations, which serve to minimize growth rates from in-migration and aging in place.

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

Table 1. Southern and Western Metro Areas Outpaced Others in Pre-Senior Growth During the 2000s
Metro Areas Ranked by Change in Pre-Senior (Age 55 to 64) Population, 2000 to 2008

| | *Highest Pre-Senior Growth Rates* | | | *Lowest Pre-Senior Growth Rates* | |
| | | Population | | | Population |
Rank	Metro area	Change (%)	Rank	Metro area	Change (%)
1	Raleigh-Cary, NC	89.4	91	New Orleans, LA	29.2
2	Austin, TX	84.3	92	Dayton, OH	27.2
3	Provo, UT	78.0	93	Bridgeport-Stamford, CT	27.1
4	Atlanta, GA	73.7	94	Youngstown, OH-PA	27.1
5	Boise City, ID	72.9	95	Buffalo, NY	26.7
6	Portland-Vancouver, OR-WA	71.3	96	Lakeland, FL	26.3
7	Charlotte, NC-SC	71.0	97	Palm Bay, FL	26.1
8	Madison, WI	66.4	98	Cape Coral, FL	25.5
9	Houston, TX	64.7	99	Scranton, PA	25.5
10	Denver-Aurora, CO	64.6	100	Bradenton, FL	22.0

Source: Brookings analysis of U.S. Census Population Estimates Program data

Figure 3. The Next Two Decades Will Bring High Senior Growth Rates in Major Metro Areas
Change in 65-and-Over Population by 5-Year Period, Selected Metro Areas, 2000 to 2030
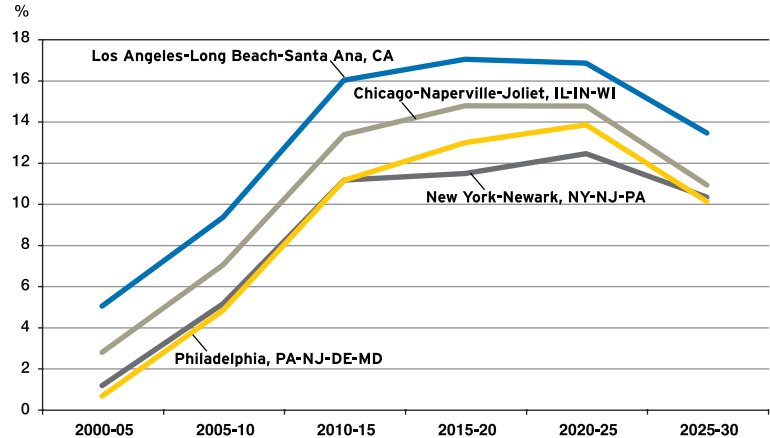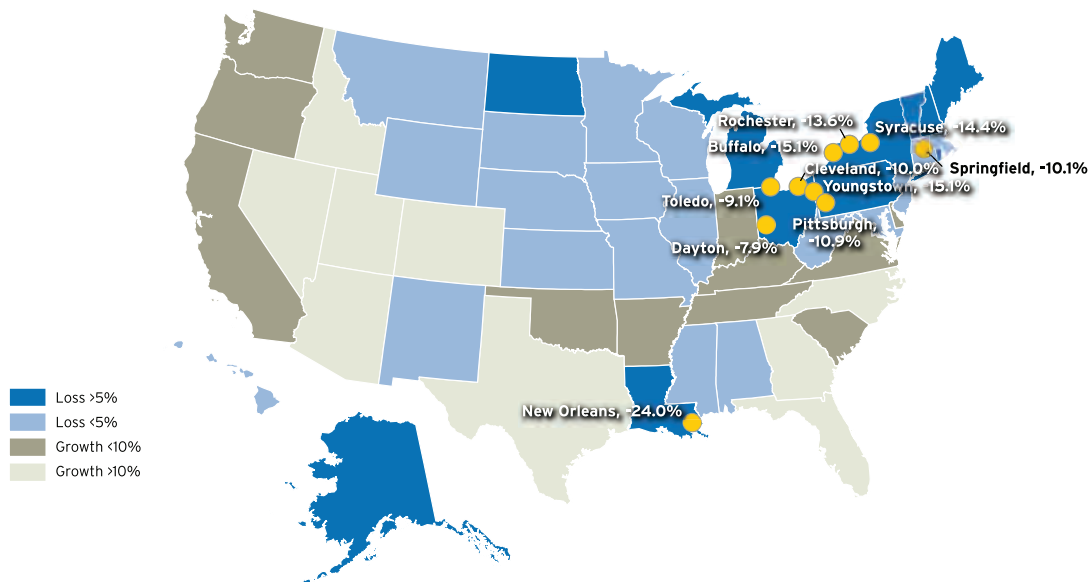

Source: Brookings projections based on U.S. Census Bureau data

faster and slower growing parts of the nation. For instance, pre-seniors in states experiencing the fastest growth in that group are more likely to have attended at least some college, or to have earned a degree. Hispanics and Asians are the primary minority groups among 55-to-64 year-olds in these states, versus African Americans in states experiencing slower growth.[3]

Just as older boomers swelled the ranks of the 55-to-64 year-olds in the 21st century's first decade, they will begin to inflate the ranks of senior populations over the next two decades. Due largely to "aging in place," senior populations in major metropolitan areas such as New York, Philadelphia, Chicago, and Los Angeles are projected to grow by at least 10 percent over each five-year period from 2010 to 2030. Growth rates are projected to be higher still in booming Sun Belt markets like Houston, Dallas, and Atlanta.

Map 3. Child Populations Declined in Many Older Industrial Areas of the Northeast and Midwest in the 2000s
Change in the Under-18 Population, States and Selected Metro Areas, 2000–2008

Rochester, -13.6%
Syracuse, -14.4%
Buffalo, -15.1%
Cleveland, -10.0%
Springfield, -10.1%
Youngstown, -15.1%
Toledo, -9.1%
Pittsburgh, -10.9%
Dayton, -7.9%
New Orleans, -24.0%

Loss >5%
Loss <5%
Growth <10%
Growth >10%

Source: Brookings analysis of Census 2000 and 2008 American Community Survey data

Growth and Decline in Child Populations

While a massive aging movement of the U.S. population is clearly at hand, a selective youth movement in also taking place in some parts of the country. Employment growth and relatively affordable housing in many parts of the South and West attracted younger families with children during the 2000s. Fully 20 states registered gains in their child (under age 18) populations from 2000 to 2008, led by Nevada, Arizona, Utah, Georgia, Texas, and North Carolina (Map 3). At the same time, slower growing areas in the Northeast and Midwest experienced fewer births and higher out-migration of their younger population segments. Thirty-one (31) states and the District of Columbia showed absolute declines in their child populations, with New England and industrial portions of the Midwest and Northeast leading the way.

Among the nation's 100 largest metropolitan areas, 34 experienced declines in their child populations from 2000 to 2008. Hurricane-damaged New Orleans led the list, joined by a slew of older industrial Great Lakes metro areas including Buffalo, Youngstown, Syracuse, Rochester, and Pittsburgh. Conversely, among the 66 metro areas in which child populations grew during the 2000s, growth rates topped 30 percent in the Southern and Western locales of Provo, Cape Coral, Raleigh, Las Vegas, Austin, Phoenix, and Charlotte.

The twin patterns of aging and "young-ing" of the American population contribute to regionally distinct dependency ratios, which reflect the level of support that the working-age population can provide to retirees or children. Metro areas with the highest

Table 2. Dependency Ratios Reflect the Regionally Distinct Prominence of Children and Seniors Among Local Populations

Metro Areas Ranked by Child and Age Dependency Ratios, 2008

Highest Child Dependency Ratios			*Highest Age Dependency Ratios*	
Rank	Metro Area	Child Dependency Ratio*	Rank	Metro Area	Age Dependency Ratio**
1	McAllen, TX	50.3	1	Bradenton, FL	42.7
2	Provo UT	46.8	2	Cape Coral, FL	34.7
3	El Paso, TX	42.9	3	Palm Bay, FL	30.1
4	Ogden, UT	42.0	4	Scranton, PA	25.4
5	Fresno, CA	40.2	5	Lakeland, FL	25.2
6	Bakersfield, CA	39.8	6	Tampa-St. Petersburg-Clearwater, FL	24.7
7	Salt Lake City, UT	39.1	7	Youngstown, OH-PA	24.3
8	Stockton, CA	39.0	8	Pittsburgh, PA	24.0
9	Modesto, CA	38.5	9	Miami-Fort Lauderdale-Pompano Beach, FL	23.4
10	Riverside-San Bernardino-Ontario, CA	38.3	10	Buffalo, NY	21.4
	All Large Metro Areas	**33.3**		**All Large Metro Areas**	**15.9**

* Population under age 18 divided by 18-to-64-year-old population and multiplied by 100
** Population age 65 and over divided by the 18-to-64-year-old population and multiplied by 100
Source: Brookings analysis of U.S. Census Population Estimates Program data

child dependency ratios tend to be located in interior California, Utah, and along the Texas border. These areas have large Hispanic and/or Mormon populations, and with more than four children for every 10 working-age adults, the needs of families with children come more to the fore. Alternatively, places with the highest age (elderly) dependency ratios lie in Florida and the industrial Midwest. With more than two seniors for every ten adults, and ratios sure to rise in the future, the concerns of aging populations will increasingly take center stage there.
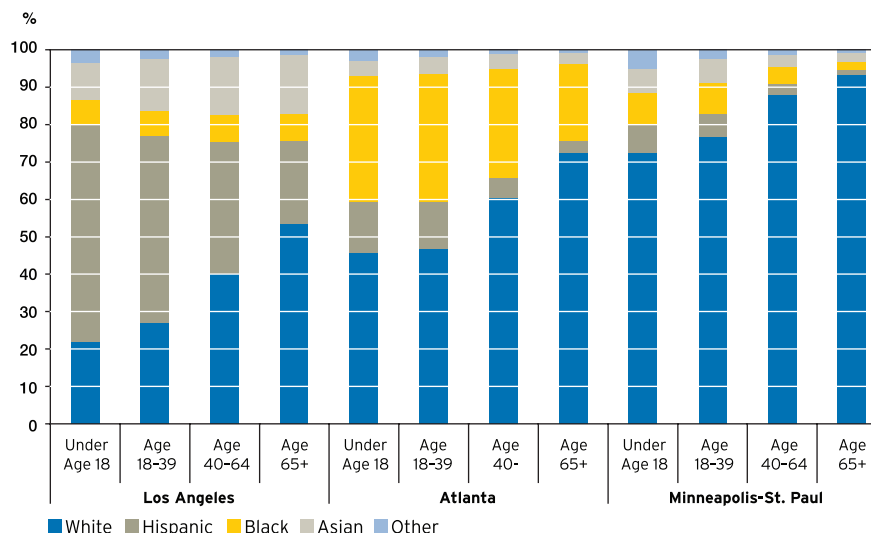
Cultural Generation Gaps

As explored earlier, one of the distinguishing features of U.S. population is the juxtaposition of its racially and ethnically diverse young population and its largely white older population. These differences will become more muted over time as younger generations age into adulthood and, eventually, into middle and old age.[4]

For the present, however, metro areas that have attracted large numbers of Hispanics and Asians display something of a "cultural generation gap," more pronounced than that which exists at the national level (shown in Figure 2).[5] The distinctions are most noticeable above and below the 40 year-old mark. In Los Angeles, less than a quarter of children are white, as are only 27 percent of those aged 18 to 39 (Figure 4). By contrast, 40 percent of the older middle-aged population is white, as is more than half of the senior population. The Atlanta metro area exhibits similar distinctions, with African Americans assuming a more prominent role in the gap. At the other extreme lie areas like predominantly white

Figure 4. The Size of the "Cultural Generation Gap" is Greatest in Metro Areas with Large Numbers of Hispanics

Share of Population by Race/Ethnicity and Age Group, Selected Metro Areas, 2008

■ White ■ Hispanic ■ Black ■ Asian ■ Other

Source: Brookings analysis of 2008 American Community Survey data

Minneapolis-St Paul, where minorities are just beginning to account for a significant share of the child population.

This cultural generation gap is even more pronounced in many of the metropolitan areas beyond Los Angeles that have "majority-minority" child populations (see the Race/Ethnicity chapter). In Riverside, for instance, about seven in 10 children are non-white or Hispanic, while almost seven in 10 seniors are white. Phoenix, long a haven for Midwestern migrant retirees, shows sharp disparities between its 85 percent white senior population and its 44 percent white child population. Setting public priorities and fostering social cohesion in these and other regions may take on added challenges due to their unique racial/ethnic overlay.
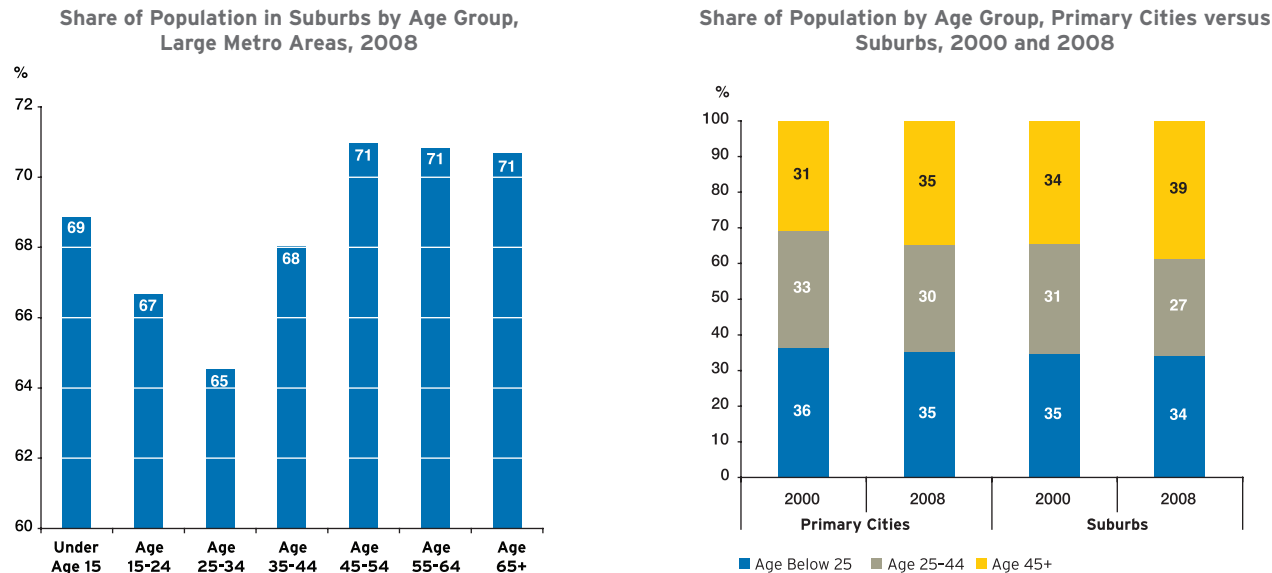
CITY AND SUBURBAN TRENDS

Graying of Suburbia
Baby boomers might be considered the "first suburban generation," as their parents began populating the nation's burgeoning suburbs in the immediate postwar period. Not surprisingly, then, the boomers (along with seniors, a group that includes their parents) are more suburbanized than other metropolitan age groups (Figure 5). They are contributing to a significant "graying" of suburbia, as now almost 40 percent of suburban residents are age 45 or older, up from 34 percent in 2000, and higher than their 35 percent share in primary cities. Moreover, their numbers—especially those of seniors—grew faster in suburbs than in cities over the course of

Figure 5. Boomers Are Highly Suburbanized, and Contributed More to Suburban than City Growth in the 2000s

Share of Population in Suburbs by Age Group, Large Metro Areas, 2008

%

Under Age 15	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
69	67	65	68	71	71	71

Share of Population by Age Group, Primary Cities versus Suburbs, 2000 and 2008

%

Primary Cities

	2000	2008
Age 45+	31	35
Age 25-44	33	30
Age Below 25	36	35

Suburbs

	2000	2008
Age 45+	34	39
Age 25-44	31	27
Age Below 25	35	34

■ Age Below 25 ■ Age 25-44 ■ Age 45+

Change in Population by Age Group, Primary Cities versus Suburbs, 2000 to 2008

%

■ Primary Cities ■ Suburbs

	Under Age 15	Age 15-24	Age 25-34	Age 35-44	Age 45-54	Age 55-64	Age 65+
Primary Cities	-1.3	1.8	-6.7	-3.0	15.7	39.6	3.8
Suburbs	5.7	19.5	2.6	-4.9	24.3	47.1	15.4
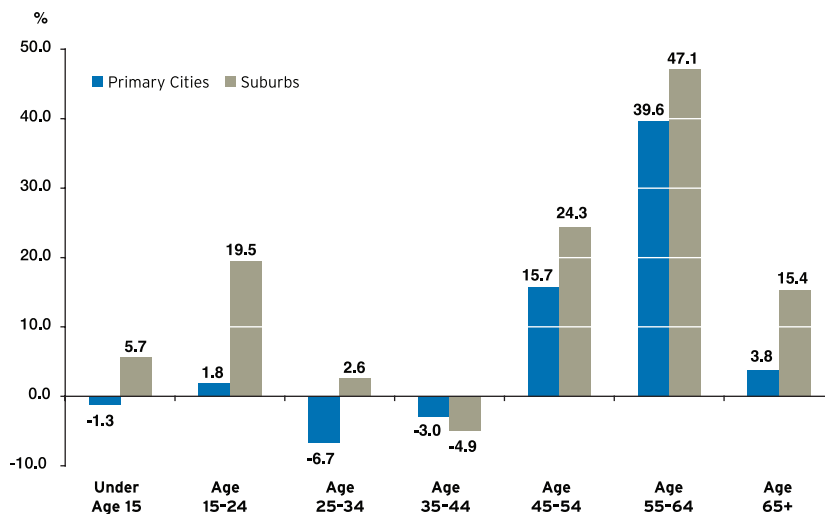
Source: Brookings analysis of 2008 American Community Survey data

Table 3. Selected Suburbs in Both the Snow Belt and Sun Belt Have Large Boomer and Senior Populations

Metro Area Suburbs Ranked by Share of Population Age 45 and Over, 2008

	Highest Share of Population Age 45+			*Lowest Share of Population Age 45+*	
		Population			Population
Rank	Suburbs of Metro Area	Share (%)	Rank	Suburbs of Metro Area	Share (%)
1	Cape Coral, FL	50.3	86	Houston, TX	33.2
2	Palm Bay, FL	49.8	87	Fresno, CA	32.6
3	Pittsburgh, PA	47.2	88	Austin, TX	32.5
4	Youngstown, OH	46.6	89	Riverside-San Bernardino-Ontario, CA	31.6
5	Tucson, AZ	46.5	90	Bakersfield, CA	30.6
6	Scranton, PA	46.4	91	Salt Lake City, UT	30.6
7	Buffalo, NY	45.9	92	Ogden, UT	29.6
8	Tampa-St. Petersburg-Clearwater, FL	45.5	93	McAllen, TX	26.5
9	Milwaukee, WI	44.4	94	El Paso, TX	26.3
10	Cleveland, OH	44.1	95	Provo, UT	22.7

Source: Brookings analysis of 2008 American Community Survey data
Reflects data for 95 of 100 large metro areas

Table 4. More Than a Third of Suburban Areas Lost Population Under Age 45 During the 2000s

Metro Area Suburbs Ranked by Greatest Under Age 45 Decline, and Greatest Age 45+ Growth, 2000 to 2008

	Greatest Rate of Decline, Under Age 45 Population				*Highest Growth Rate, Age 45+ Population*		
		Under Age	Age 45+			Under Age	Age 45+
Rank	Suburbs of Metro Area	45 (% Change)	(% Change)	Rank	Suburbs of Metro Area	45 (% Change)	(% Change)
1	Youngstown, OH	-12.7	6.8	1	Austin, TX	38.7	68.4
2	Buffalo, NY	-10.8	11.3	2	Provo, UT	48.9	62.5
3	New Orleans, LA	-10.5	16.7	3	El Paso, TX	11.3	60.4
4	Pittsburgh, PA	-10.2	9.1	4	Colorado Springs, CO	12.0	58.7
5	Syracuse, NY	-7.8	17.0	5	Phoenix-Mesa-Scottsdale, AZ	52.5	56.3
6	Bridgeport-Stamford, CT	-7.8	17.6	6	Raleigh-Cary, NC	34.5	56.0
7	Cleveland, OH	-7.6	13.4	7	Houston, TX	25.9	54.0
8	Dayton, OH	-6.6	15.0	8	Boise City, ID	32.8	53.7
9	Scranton, PA	-6.5	5.7	9	Dallas-Fort Worth-Arlington, TX	21.5	52.1
10	Rochester, NY	-6.5	18.9	10	Atlanta, GA	19.2	51.1

Source: Brookings analysis of Census 2000 and 2008 American Community Survey data
Reflects data for 95 of 100 large metro areas

the decade. The suburbs are thus poised to house an older population than has been the case in the past.

Similar to metropolitan areas overall, suburbs divide between those with high concentrations of older populations, and those experiencing fast growth among those populations. The suburbs of Cape Coral, where half the population is age 45 and over, lead the former group, which includes other metropolitan suburbs in Florida, as well as rapidly aging areas around Youngstown, Buffalo, Pittsburgh, Scranton, and Cleveland (Table 3). In most of these suburbs, the "below 45" population declined in the 2000s, accelerating their overall aging (Table 4). In fact, fully 32 of 95 large metro areas showed no growth or loss in their younger populations from 2000 to 2008, even as their older populations continued to gain. The rapid aging that has ensued increasingly flies in the face of the common stereotype of suburbs as havens for young families and child rearing.

The other type of suburb, exemplified by metro areas in the Intermountain West, Texas, and portions of the Southeast, is characterized by fast growth in older populations, amid healthy gains for younger adults and children. In most cases, growth rates there among the 45-and-over population still outstrip those for younger populations, but the greater balance of growth among age groups may ease the graying of those suburbs over time.

LOOKING AHEAD

Current and future geographic shifts of America's senior and pre-senior populations, with baby boomers on the verge of entering their retirement years, are among the most potentially influential demographic trends in metropolitan America today.

Emerging senior populations will break with those of the past, not only in terms of their size, but in their educational profiles, their household diversity, and their greater gender equality, as well as their potential for exhibiting greater economic inequality. The sheer size of the baby boom tsunami will magnify these distinct social and demographic attributes, altering metropolitan, city, and suburban populations in both growing and declining parts of the country.

What are the local and regional ramifications of this impending transformation? With boomer-dominated pre-senior populations now residing in Southern and Western metropolitan areas and suburbs in large numbers, relatively well-off older populations should emerge in areas like Charlotte, Dallas, and Atlanta—places heretofore known primarily for their youthful profile. These populations may create demands 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. That noted, the housing bust that affected senior and pre-senior magnets in the Intermountain West and Florida in the latter part of the decade may reduce, for the foreseeable future, household wealth and cause some older workers to remain in—or re-enter—the labor market.

On the other hand, slow-growing metropolitan areas, mostly in the Northeast and Midwest, will age as well, amid slow growth or even decline in their younger populations. If anything, the severe economic contraction that some of these areas experienced during the Great Recession could accelerate the out-migration of working-age adults, once hiring and interstate migration resumes. As a result, large senior populations in these metropolitan areas could be comprised of disproportionately older individuals who are less well-off financially or health-wise. They 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, greater regional action and cooperation may be needed to ensure adequate supply and access for suburban seniors who are aging in place.

The metropolitan divide between areas experiencing growth versus decline of their child populations reflects a longer-term redistribution of population that is making the Sun Belt more youthful than other parts of the country. In the decades ahead, all parts of the country will experience aging in place among baby boomers. Places that can gain young people through immigration, domestic migration, or increased births to existing families may be better able to cope with the new demands brought on by an aging society.

Yet in these areas and others, another potential divide looms, between the racial and ethnic profiles of a highly diverse younger population and a mostly white older population. Our aging society renders unavoidable generational debates over local, regional, and state public resources (e.g., funding for schools versus senior services or tax levels) and so-called "quality-of-life" factors in all parts of the country. In these metropolitan areas, the strong cultural distinction between the young and old could add further complexity and challenge to these deliberations, and amplify the role of civic sector actors that promote community engagement and bridge generational divides.

Age changes across the nation's landscape over the next few decades will be uneven, but will inevitably create new challenges for all types of communities. Fortunately, tracking the trajectory of these changes and planning for the future 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 senior explosion, and continued diversification of the child population, will once again transform the economic and social landscape of America's metropolitan areas. ■

ENDNOTES

1. William H. Frey, "America's Regional Demographics in the '00s Decade: The Role of Seniors, Boomers and New Minorities" (Washington: Research Institute for Housing America and Brookings Institution, 2006).
2. William H. Frey, "Mapping the Growth of Older America: Seniors and Boomers in the Early 21st Century" (Washington: Brookings Institution, 2007).
3. Ibid.
4. William H. Frey, "Census Projects Minority Surge" (Washington: Brookings Institution, 2008).
5. Frey, "America's Regional Demographics in the '00s Decade."

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