THE IMPLICATIONS OF CHANGING U.S. DEMOGRAPHICS FOR HOUSING CHOICE AND LOCATION IN CITIES

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The household projections prepared for this paper, as well as the tabulations of the Current Population Survey, were prepared by Thomas G. Exter, Ph.D. Mr. Exter is Director of Data Development at MapInfo Corporation in Troy, New York.

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ABSTRACT

The demographics of the United States are rapidly shifting. For the first time in history, we are looking at a population that will have roughly equal numbers of people in every age group. Americans are becoming more ethnically and racially diverse. And the combination of longer life expectancies and the preference for small families have made households without children currently in them, especially pre-retirement households, more numerous. This paper examines how the country's current and projected demographic trends will impact preferences for housing choices and residential location in the future, and particularly how they will affect cities and metropolitan areas. The paper ends with implications for future research to help urban leaders take advantage of these changing demographics.

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I. EXECUTIVE SUMMARY

The demographic context for Americans' residential and locational decisions can be expected to change considerably over the next two decades. Demographic trends are pushing Americans' residential needs and choices in new directions, yet many longstanding patterns and preferences remain. Urban policymakers will need to rethink America's housing opportunities, keeping Americans' new demographic profile in mind. In doing so, they can influence the residential future of the nation's cities.

Changes in American households will have a definite impact on cities—although we cannot say for sure what that impact will be. For cities, it is important to remember that households, not individuals, make residential and locational choices. And household composition, as opposed to individual-level demographics, is driven by traditions and tastes as well as by socioeconomic factors. This paper highlights the need to understand how demographic shifts in age, race and ethnicity together shape household formation and could potentially affect housing preferences and residential location decisions in our cities and metropolitan areas.

The first part of the paper addresses current and projected changes in the nature of the nation's population and its households: Who are we, and who are we becoming? For the first time in history, we are looking at a population that will have roughly equal numbers of people in every age group. Today (and more so by 2020) the age picture of this country looks more like a pillar than a pyramid. We will have a population that has nearly an equal number of school aged kids, young professionals, parents, young retirees, and the elderly.

This increasing diversification is changing the nation's household composition: Household size is shrinking. Married couples *without* children and single person households make up the nation's two most numerous household types. The combination of longer life expectancies and the preference for only one or two child families have made households without children more numerous. By 1999, the traditional family already represented only 24 percent of all households. With household growth concentrated in older age groups, married couples with children are projected to account for only one in five households in 2020.

Furthermore, the nation's minority population has grown significantly in recent decades; and minority household patterns are different from that of non-Hispanic white households. Compared to majority households, minority households tend to have more children and are more likely to include multiple generations and be headed by a single individual. Minority households are projected to be relatively younger in 2020, meaning the trend toward more older people, and thus more households without children in them, affects the white population disproportionately. Thus, builders and planners interested in traditional family housing should be relatively more attuned to the housing preferences and needs of minority populations.

Income plays a major role in determining Americans' housing resources and preferences, especially for home ownership as well as for residential location. Households that are post-family and pre-retirement generally have higher incomes than the average for all households, while racial and ethnic households (blacks and then Hispanics) tend to have lower incomes. Much has been written about the increase in household income inequality in recent decades, but researchers have not fully identified the role demographic changes may have played, including the important changes in age, race, and household composition.

The second part of the paper addresses current and projected changes in the location of the nation's population and households: Where are we, and where might we live? In general, age and homeowner vs. renter characteristics both determine the housing and locational choice of households. In 1999, none of the nation's household types had chosen city residences over suburban locations. While the rise of childless households seems to be a natural boon for central cities, recent trends show that suburban locations remain the primary residential choice for all household types. Empty nesters, the fastest growing household type, are most likely to own homes in the suburbs.

Currently, no age group prefers city residence over suburban locations and older householders – whether family or nonfamily – are less likely than younger ones to live in central cities. Since the driving demographic force for the future is the age-based growth of households that have largely completed child-rearing, the residential future of cities may well depend on how they appeal to people in life's later stages. However, in 1999, the great majority of metropolitan householders aged 45 to 64 were home owners, and over four out of five lived in the suburbs.

Nationwide, home ownership is less prevalent in central cities. Barely half of householders in cities own their residences, while in the suburbs, almost three out of four are owners. However, particular household types tend to be owners no matter where they are located. For instance, married-couple families are most likely to own their residence whether they live in cities or elsewhere, or whether they have children at home. Given likely age-based shifts in household composition, urban planners may find keys to new opportunities by examining owners versus renters by location and household type.

Renting, rather than owning, may be the key to a larger number of young householders living in the city. Over 43 percent of householders aged 25 to 44 are renters, compared to 22 percent of householders aged 45 to 64 and 20 percent aged 65 and older. Renters outnumber owners among city residents for every household type but married-couple families in the 25-44 age group.

Minority householders are more apt to own homes in central cities than in other locations, but are still primarily renters within cities. Black households account for 18 percent of central city owners (versus 5 percent in the suburbs), Hispanics for nearly 10 percent (versus 6 percent in the suburbs). Overall, however, ownership is least common in central cities. The majority of central city minority households are renters, while whites are the only racial group in central cities that have a higher proportion of owners.

The growth of the nation's minority populations may be beneficial to central cities, but population growth occurring disproportionately among mid-life and older householders may prove unfavorable. What is important is to understand that family structure and housing preferences are complicated, and older households and minority households are not monolithic. Cities may be able to take advantage of these differences to attract residents. Furthermore, because people change, preferences, and patterns of who tends to live where, can also change. Older households and minority households have different housing needs than the traditional two-parent family with children. Cities that want to attract these growing segments of the population, along with housing researchers and policy makers, must investigate, understand, and act on these needs.

The paper ends with a list of steps outlining potential directions for future research to aid urban leaders in taking advantage of, rather than suffer from changes in, America's demographic context. The steps are:

1. Discover what growing household segments really want from housing.
2. Investigate household composition for each minority group, including any relationships with housing preferences.
3. Develop understanding of the relationship between household income and household composition, especially in relation to life stage and to racial and ethnic origin.
4. Develop a demographically-nuanced understanding of patterns in renting and owning.
5. Employ longitudinal databases.
6. Perform local analyses.

II. WHO ARE WE, AND WHO ARE WE BECOMING?

A. For the first time in history, we are looking at a population that will have roughly equal numbers of people in every age group.

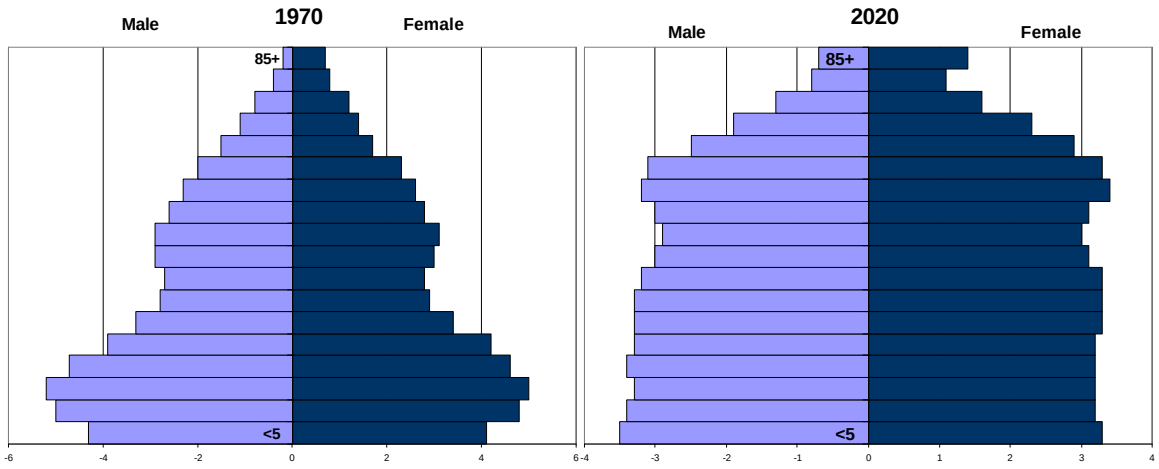
The demographic changes that will reshape the nation's residential landscape in the 21st century are first and foremost age-driven changes in the nation's population and its household composition. These changes are rooted in the growing number of years individual Americans remain in the population. Given Americans' continuing preference for the two-child family, this "failure" of Americans to die in middle- or early old age is increasing the number of childless households that are pre- and, increasingly, post-family relative to the number that contain children. Thus, new needs and preferences are likely to come into play as Americans make their future residential choices.

Throughout history, the age picture of any population has been a pyramid, with a wide base representing a large share of babies born; a narrowing midsection because many died in early childhood and others died (at a lower rate) as they aged; rising to a pinnacle depicting the few who survived to old age. In this world, half the population were children, and many died before they had children of their own. The few elderly, along with the children, could be cared for by the people in the middle. This is the population the nation's communities and housing were designed for, and this was very much the U.S. population as recently as 1970.

Figure 1 shows two age pictures for the U.S.: 1970 and 2020, as projected by the U.S. Census Bureau.[1] The age picture for 1970 is still the traditional population pyramid, but for 2020 it is more of a population "pillar," because each age group is roughly the same size, except for the oldest ones. This is not because people are having fewer children. For over a decade now, U.S. fertility rates have steadily reflected American families' longstanding preference for two children, and more babies have been born each year than the year before.[2] But with fewer people dying before old age, the bars toward the top are becoming much wider.

This pillar is the graphic display of what is probably the biggest success story of the 20th century. At the century's end, the death of a child was a tragedy, not a routine event as it was at its beginning. Americans now take it for granted that women will survive childbirth and that children will live to have children of their own. And adults, far better educated on average than ever before, have translated new health knowledge and resources into practices that make a full lifetime a reasonable expectation for virtually everyone.[3]

Figure 1: From Pyramids to Pillars



As a result, the size of all but the oldest ten-year age cohorts is expected to become similar by 2020:[4]

Table 1: Projections of U.S. Population by Age

	July 1, 2000	July 1, 2020	Change	Percent Change
Total (millions)	**274.7**	**322.7**	**+48.0**	**+17.5**
Under age 10	38.9	43.5	+4.6	+11.8
10 to 19	39.9	42.7	+2.8	+7.0
20 to 29	36.0	42.9	+6.9	+19.2
30 to 39	41.7	41.9	+0.2	+0.5
40 to 49	42.3	37.4	-4.9	-11.6
50 to 59	30.5	40.5	+10.0	+32.8
60 to 69	20.1	38.1	+18.0	+89.6
70 to 79	16.1	23.3	+7.2	+44.7
80 and older	9.2	12.4	+3.2	+34.8

Source: U.S. Census Bureau

In 2000, the seven youngest age cohorts range in size from 20.1 million (ages 60-69) to 42.3 million (ages 40 to 49). This more than two-fold disparity is partly due to the generational bust and boom that accompanied the Depression and the subsequent Post-World War II recovery. The disparity will be nearly erased twenty years from now, assuming the continuation of current birth, death, and migration patterns. Additionally, the next oldest cohort will be closer in size to the seven younger ones. In contrast, aside from the distorting effects of the Baby Boom (and subsequent "baby bust"), 10-year age groups were roughly the same size until age 40 twenty years ago; after age 40, they were much smaller. So the increase in population is largely among people in late middle-age and beyond, as more Americans survive to older ages.

From a housing perspective, the most potentially intriguing change is the evening out of the householder age distribution:

Table 2: Household Composition by Age of Householder, 2000 and 2020 Projections

Age of Householder	2000 (thousands)	2020 (thousands)	Change (thousands)	Percent Change
All Households	**105,001**	**128,806**	**+23,805**	**+22.7**
under 25	5,665	6,217	+552	+9.7
25-34	18,378	20,955	+2,577	+14.0
35-44	24,231	21,920	-2,311	-9.5
45-54	21,053	22,027	+974	+4.6
55-64	13,845	24,326	+10,481	+75.7
65-74	11,161	19,249	+8,088	+72.5
75-84	8,365	10,488	+2,123	+25.4
85 +	2,308	3,623	+1,315	+57.0

Source: Projections prepared for this paper by Thomas G. Exter, Ph.D.
Note: Appendix A shows how many households the nation might reasonably expect to have in 2020, according to the race and Hispanic origin of the householder, the age of the householder, and the type of household.

This table suggests that the considerable increase in the nation's households will occur largely in the older, post-childrearing age groups. Part of this growth will, of course, result from the aging of the Baby Boom. This large cohort will swell the 55-64 and 65-74 age groups in 2020. However, it may be more useful to think in terms of a long-term trend toward roughly equal numbers of householders between ages 25 and 75, than in terms of the aging of the Baby Boom. The latter phenomenon is temporary, the former very likely long-lasting, given the underlying trends in the population as a whole.

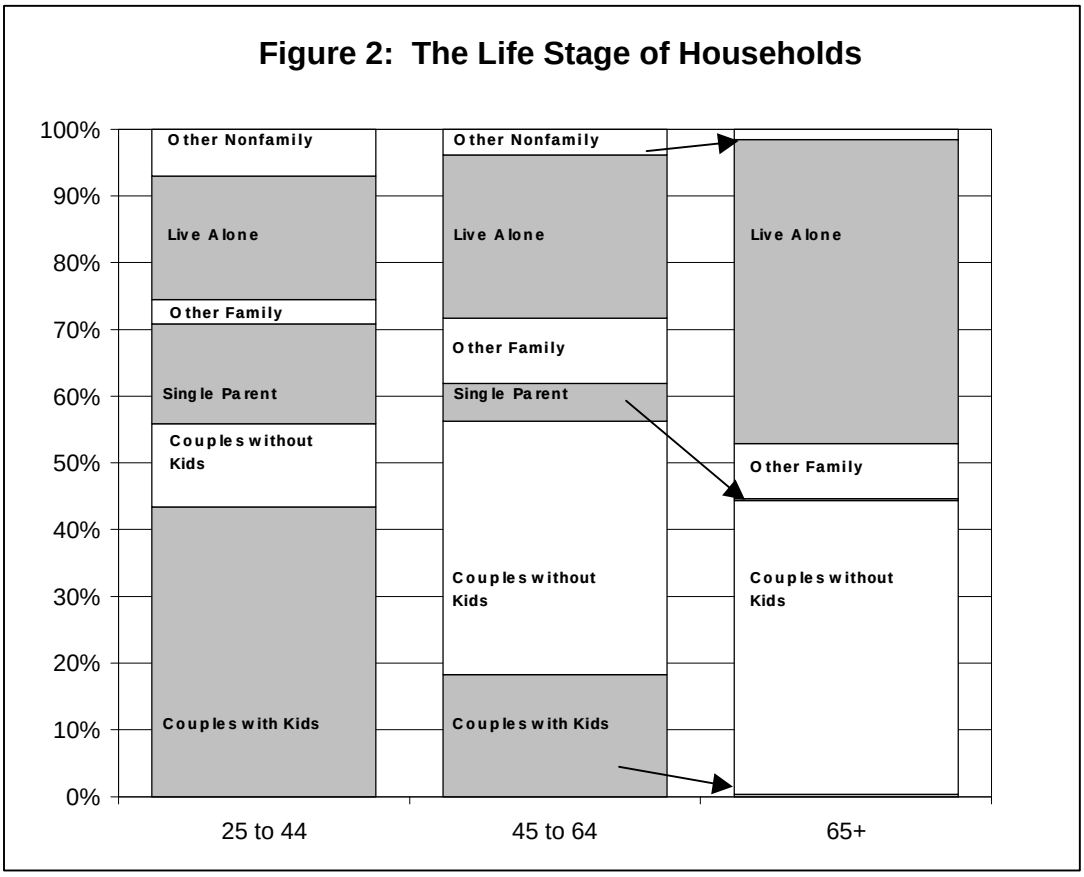
The bulk of householders will be spread roughly evenly over 50 years of age, from 25 to 74. Given this trend toward increasing numbers of householders at virtually all adult ages, it will become more important to pay attention to age-based differences in household types. These differences will also have different racial and Hispanic origin patterns.

B. Household size is shrinking: married couples without children and single person households make up the nation's two most numerous household types.

Age changes are reflected in household changes, as households tend to be very different for young, middle-aged, and older adults.[5] The residential impact of the shift towards a population made up of several different age groups of roughly equal size is particularly pronounced, because housing needs and choices are very different for households with and without children. Longer life expectancies are compressing child-rearing into less than half of adult life, compared to virtually the entirety of adult life only a few generations ago when life expectancy was much shorter. Americans now spend an average of only 35 percent of the years between ages 20 and 70 in parenting, although there are considerable differences by gender and by race.[6] The overall effect of this shift is that the nation's households are smaller, and families make up a smaller proportion of them. In 1999, the average household contained 2.6 people (down from 3.6 as recently as 1970), and only 69 percent of them were families (down from 81 percent).[7]

The shift toward relatively equal-sized age groups is making family households much more diverse, as well as proportionately fewer. When today's decision-makers grew up, the most common family arrangement was a married couple with one or more children.[8] However, the combination of longer life expectancy and the two-child family has made married couples without children more numerous—put simply, couples have more years together after their children have reached age 18. By 1999 the traditional family represented just 35 percent of all family households, and only 24 percent of all households. Meanwhile, married couples without children had become the nation's most common family (and household) type. Single-parent households (more than four in five headed by a woman) were also more common, growing from 4 percent of family households in 1950 to 13 percent in 1999.

Households that do not contain a family, i.e. persons related by blood or marriage, make up the rest of the nation's households. These "nonfamily" households are growing rapidly, and the majority of them consist of persons living alone. Single-person households are the nation's second most numerous household type, accounting for over 25 percent of all households.[9] This is not surprising, considering that people ages 65 and older are the largest share of single-person households. Until recent decades, a widowed parent, most often a mother, would move into a child's household. Since 1960, older people's increasing financial independence has been accompanied by increasing residential independence. The proportion of Americans ages 65 and older who live in a relative's household has been nearly halved since 1970, amounting to less than 7 percent in 1999. In 1999, about 30 percent of the population ages 65 and older lived alone. However, Figure 2 shows that single-person households are common in every age group—one in ten Americans ages 25 to 44, the most common ages for marriage, lives alone.



It is important to examine the household characteristics of each broad age group before assessing their housing wants and needs, rather than making assumptions about them. Although older adults are a major factor in the growing importance of single-person households, the majority of Americans ages 65 and older either head their own family household or are married to the household head. Moreover, although most of these older family households are married couples, many young or middle-aged adults live in households headed by an elderly, usually widowed parent. The adult child tends to be divorced or otherwise have low income, presumably offering companionship and assistance in exchange for sharing the parent's home.[10]

Clearly, the traditional family household of married couples with children (under age 18 in the home) is common among households headed by someone under age 45. However, with household growth concentrated in older age groups, this household type is projected to account for only one in five households in 2020, or 20 percent of all family households (See Table 3). Overall, households with children in them are likely to account for only 28 percent of all households. However, since statistical convention makes children into adults at age 18, more households will actually contain children of the householder, most likely wholly or partially dependent young adults. This latter group merits watching, especially to see whether and how it influences parental housing choices, since young adults tend to alternate living with parents with other living situations.

Table 3: Households by Type, 2020 Projections

All Households	**128,806 (thousands)**	**100.0 Percent**
Family households	87,430	67.9
with children	36,312	28.2
married couples	26,130	20.3
single mother	8,271	6.4
single father	1,911	1.5
without children	51,118	39.7
married couple	41,141	32.0
female head	7,233	5.6
male head	2,744	2.1
Nonfamily households	41,376	32.1
living alone	35,204	27.3
men	13,716	10.6
women	21,489	16.7
living with others	6,172	4.8

Source: Thomas G. Exter, Ph.D.
Note: Appendix A presents these projections for ten-year age groups, and race and Hispanic origin.

The trend to more people at older ages means even more households without children in them, whether married couples (the great majority), people living alone (especially women), or people living with others to whom they are not related. Fully 40 percent of households are expected to be families without children in them, and another 32 percent are expected to be nonfamily households, mostly people living alone. Not too many years ago, housing professionals thought almost exclusively about the housing needs and preferences of families with children. Now they need to understand the needs and preferences of several different household types, including preferences for re-fitting a current home to meet the needs of a new household configuration rather than moving from a cherished home or valued neighborhood.

C. The nation's minority population has grown significantly in recent decades; and minority household patterns are different from that of non-Hispanic white households.

The nation's minority populations have grown significantly in recent decades, making an understanding of their housing wants and needs more than a simple gesture of sensitivity, particularly in metropolitan areas where these populations are numerous and/or growing. Nation-wide, non-Hispanic whites now represent 72 percent of the population, while the minority population is more diverse as well as more numerous than in previous decades.[11] Non-Hispanic blacks slightly outnumber Hispanics, but each group accounts for about 12 percent of the population. Asians and Pacific Islanders account for nearly 4 percent. Although the number of American Indians (including

Alaska Natives) nearly tripled over the century, they account for less than 1 percent of all Americans.[12]

Current projections from the U.S. Census Bureau factor in the relative youthfulness of minority populations, differences in their fertility and mortality, and likely trends in immigration. If the bureau's assumptions are correct, in 2020 non-Hispanic whites will account for about 64 percent of the population, Hispanics for 17 percent, non-Hispanic blacks for 13 percent, Asians and Pacific Islanders for 6 percent, and American Indians for 1 percent.[13] Although metropolitan areas have sharp differences in the racial composition of their populations, these growth rates suggest that more of them will have significant minority populations.

Minority groups' growing share of the nation's population is also changing the nation's household composition. Since household composition is so important in determining Americans' housing practices and preferences, housing professionals need to understand the differences between minority- and majority-group households, which occur in part because minorities are younger than the majority population. The majority, non-Hispanic white population had a median age of 38.1 in 1999, nearly a dozen years older than the median age of the Hispanic population (26.5). American Indians (28.3) were almost as young as Hispanics, while the median ages of the African American population (30.3) and the Asian and Pacific Islander population (32.0) were not much higher.[14] Other things equal, populations that tend to have more young adults in them tend to contain more families with children.

Minority household patterns also may differ from the majority pattern because large numbers of minority groups, particularly Hispanics and Asians, are recent immigrants who have not yet established or reconstituted their families, and partly because minorities often have slightly different household types. For example, nuclear families are often more fluid and extended families more prominent, especially for raising children or caring for elders.[15] Thus, "sub-families" are relatively common, i.e. a nuclear family or portions of a nuclear family living in the household of another, related family—with obvious implications for housing.

As recently as 1980, whites (including Hispanics) accounted for 87.6 percent of the nation's households, blacks (again, including Hispanics) for 10.6 percent, and Hispanics (both white and black) for 4.6 percent.[16] By 1999, the share of white households had declined to 84.0 percent, while black households increased to 12.2 percent and Hispanic households to 8.4 percent.

For housing purposes, it is important to look beyond simple differences in the numbers of households, and pay appropriate attention to differences in the size and type of households within each group (see Table 4). For instance, the majority of white family households have no children in them, while well over half of all minority family households contain children—over 60 percent of Hispanic family households, and 55 percent of black and of Asian and Pacific Islander family households. This difference is a product of differences in both age and fertility.[17] For housing, these differences are a guide to different preferences about size, characteristics, and location of housing.

Table 4: Household Composition by Race and Hispanic Origin, 1999

	Total	White	Black	Asian/ others	Hispanic*
All Households	100.0%	100.0%	100.0%	100.0%	100.0%
Family households	68.9	68.9	67.2	74.0	80.2
with children	33.3	32.4	37.5	40.6	50.9
without children	35.5	36.5	29.6	33.4	29.3
Husband-wife	52.7	55.6	31.6	57.3	54.6
with children	24.1	25.0	15.7	32.7	35.5
without children	28.6	30.6	15.9	24.5	19.1
No spouse present	16.1	13.3	35.5	16.7	25.6
with children	9.2	7.5	21.8	7.9	15.5
without children	7.0	5.9	13.7	8.9	10.3
Nonfamily households	31.1	31.1	32.8	26.0	19.8
Single person	25.6	25.4	28.9	19.5	14.7
Other nonfamilies	5.5	5.7	4.0	6.4	5.1

* Hispanics may be of any race, and are included in the each racial group as appropriate.
Source: authors' tabulation of U.S. Census Bureau, Current Population Survey, March 1999. Percentages may not equal 100.0 because of rounding.

Another important difference for housing, especially for affordability and home ownership, is the different proportion of husband-wife families, especially among households with children. About 80 percent of white and Asian-Pacific Islander families are husband-wife families, compared with less than 50 percent of black families and less than 70 percent of Hispanic families. In contrast, 54 percent of black family households are female-headed, two-thirds with children. Nearly a third of Hispanic family households are female-headed, again two-thirds with children.[18] Households with two parents have the possibility of two incomes; households with just one parent have only one person, who must also fill the role of caretaker.

Nonfamily households also differ significantly by race and Hispanic origin. Blacks have the largest proportion of single-person households—nearly 30 percent. There are almost as many single-person as married-couple households in this population. Fully 25 percent of white households are single-person households, compared to 15 percent of Hispanic households and 20 percent of Asian and other race households. These and other household differences reflect different family patterns, often different choices, such as a preference (or a financial need) to live with other family members or other people, versus residential independence.

Two major demographic changes that are taking place—the shifts in the population's age and racial composition—have already created appreciable differences in the nation's household picture. Overall, the nation's traditional household is increasingly minority, while the nation's majority population increasingly lives in nontraditional households.

Housing has traditionally been focused on families with children, in which householders are largely under age 45. But the survival of most adults to older ages has increased the share of older adult households, and the increase in the minority population via immigration and higher fertility

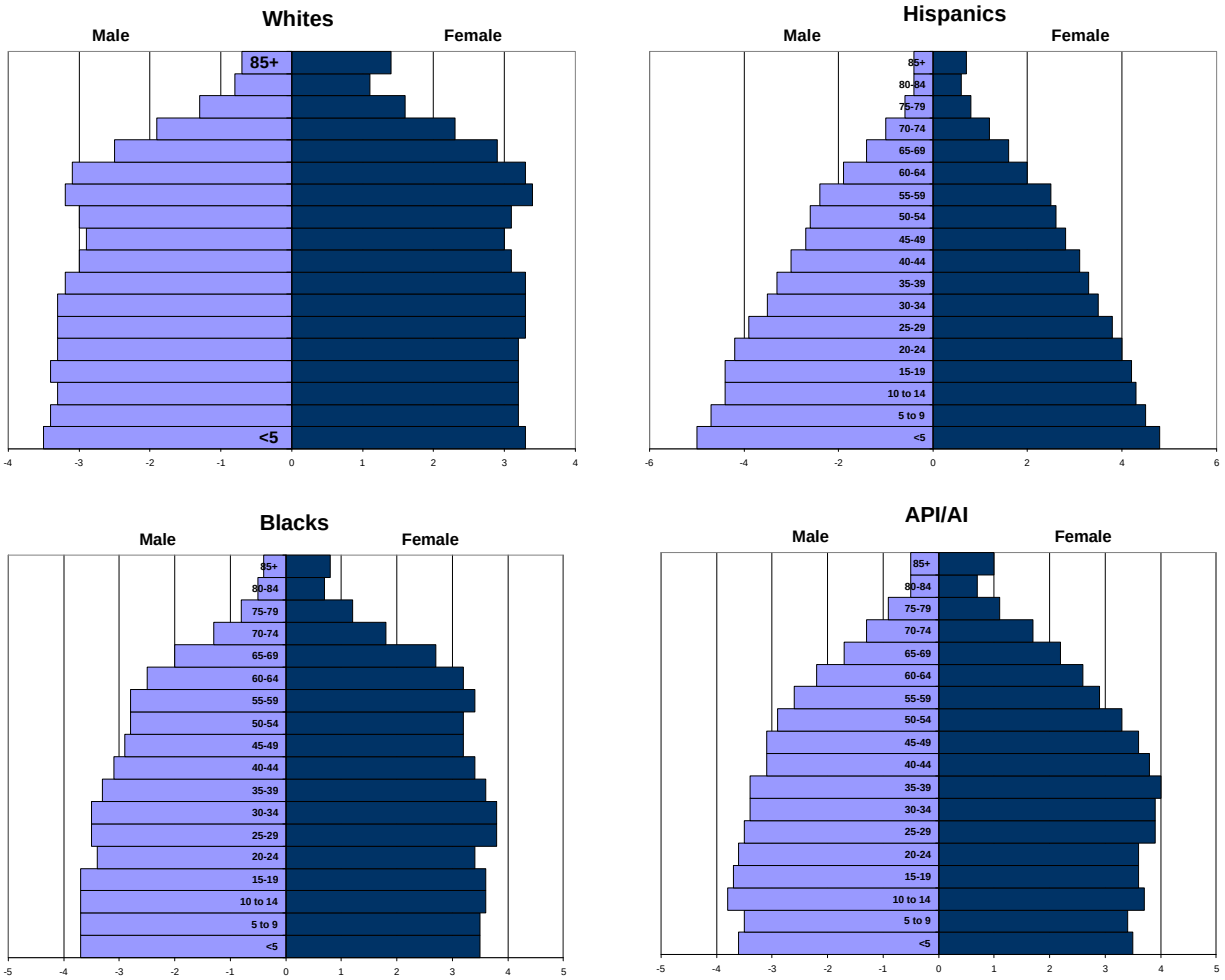
rates has increased the minority share of younger adult households. Consequently, households with children in them are increasingly minority.

Given the obvious differences in household type and income by life-stage, the intersection of trends in age and racial and ethnic origin suggest that housing analysts need to understand each large age/race/income/household segment within their particular housing market. Such an understanding will enable them to identify needs and preferences that are shared, and thus constitute a large market, and distinguish those needs and preferences that need special treatment.

The greater youthfulness of the nation's minority population (See Figure 3) means that the trend toward more older people, and thus more households without children in them, affects the white population disproportionately. That is not to say that there will not be larger numbers of older people among minority groups, because they share the same trend to longer life expectancy. However, the relative youthfulness and high fertility rates of minority groups mute the impact of this shift. For instance, although only 28 percent of all households are projected to have children in them in 2020, 45 percent of Hispanic households should have children, 35 percent of Asian and other race households, and 33 percent of black households. Thus, builders and planners interested in traditional family housing should be relatively more attuned to the housing preferences and needs of minority populations.

The assumption of a continuation of each group's current household patterns yields some intriguing results. For instance, although the Hispanic population is expected to exceed the black one within the decade, the projections show considerably more black than Hispanic households a decade later. This disparity reflects the slightly older nature of the black population, and the greater tendency as older people to live independently, thus creating more households. It also reflects the more varied household composition of the black population, compared to the heavily family-oriented nature of the Hispanic population, which puts more people into fewer households.

FIGURE 3: MINORITIES WILL BE YOUNGER IN 2020



D. Households that are post-family and pre-retirement generally have higher incomes than the average for all households, while racial and ethnic households tend to have lower incomes.

Income plays a major role in determining Americans' housing resources and preferences, especially for home ownership as well as for residential location. Much has been written about the increase in household income inequality in recent decades, but researchers have not fully identified the role demographic changes may have played, including the important changes in age, race, and household composition described earlier.[19] In 1998, the share of income held by the bottom two-fifths of households was less than 13 percent, compared to 15 percent in 1967.[20] The share held by the second and third fifths also declined. In contrast, the share held by the top fifth rose from 44 to 49 percent.[21]

American household income reached an all-time high toward the end of the 20th century: median household income in 1998 was $38,885, up 21 percent over a quarter of a century. Population trends played a role, with record-low household size, a record-low dependency rate, especially of children, and a not unrelated record-high proportion of the population in the paid work force. Married-couple families, often with two earners, had an income more than twice that of female-headed families and nonfamily households, both of which tend to have one or no earners. Income was lowest for nonfamily households headed by women: $18,615. Leaving nonfamily households aside, family income more than doubled in the last half of the century, reaching an all-time high of $46,737 in 1998.[22]

Household income varies considerably by age, as young adults tend to occupy the lower rungs of career ladders, and older adults tend to have withdrawn, partly or completely, from the work force. Consequently, the lengthening of the life span is creating a mid-life stage characterized by relatively high income**,** as shown by median income for 1998:

Table 5: Median Household Income by Age of Householder, 1998

Age of Householder	All Races	White	Black	Hispanic *
25 to 34	$40,069	$42,131	$26,346	$28,980
35 to 44	$48,451	$51,091	$31,297	$32,488
45 to 54	$54,148	$56,704	$35,472	$37,026
55 to 64	$43,167	$45,603	$25,200	$28,765
65 to 74	$26,112	$27,385	$14,560	$16,542
75 and over	$17,885	$18,205	$12,886	$12,246

*Hispanics may be of any race.
Source: U.S. Census Bureau, Current Population Survey, 1999

Households that are post-family but pre-retirement—essentially householders aged 45 to 64— generally have fewer dependents. In general, households in this age group also have higher incomes than the average for all households. A common expectation has been that people would need less housing when their children departed for independent living, and that city apartments would replace suburban houses for “empty-nest” households.[23] Yet anecdotal evidence suggests that many in this group are instead buying more, not less, housing and in a variety of residential locations.

Clearly, the housing research agenda has to include investigating and differentiating the housing and locational needs and preferences, as well as resources, of people in the second half of income-earning life, along with those who have retired. And the overall demand for housing must be evaluated in terms of three or four different age-based household/family scenarios, at different income levels, and for different types and locations of housing.

Americans seem to accept the growing relative wealth of people in mid-life and older ages as natural and appropriate. Instead, their concerns about income inequality have focused on racial and ethnic minority groups; their relatively lower educational levels mean that they have suffered

disproportionately from the broad shift in demand to better-educated workers. Household income is highest for Asians, followed by non-Hispanic whites, lowest for blacks and then Hispanics. Since these population groups tend to have different sizes and types of households, per capita income is perhaps more descriptive of racial and ethnic differences. Non-Hispanic whites had the highest per capita income in 1998 ($22,952) followed by Asians, while Hispanics had the lowest ($11,434), followed by blacks. This ordering parallels the relative age of each of these population groups, as well as their relative educational attainment—except that Asians have more education than non-Hispanic whites.

Some racial and ethnic populations are likelier to be poor than others. For example, the poverty rate for the non-Hispanic white population in 1998 was one-third the rate for Hispanics and non-Hispanic blacks, and noticeably lower than the poverty rate for Asians and Pacific Islanders. Three decades earlier, the gap was slightly wider for blacks and slightly narrower for Hispanics. [24] These persistent racial differences reflect demographic differences (e.g. differences in age, educational attainment, marital status, and geographic location) as well as discrimination in the work place, and they are reinforced by differences in ownership of assets and other kinds of wealth, particularly home ownership.[25]

Housing planners might benefit from tracking trends in income by race and ethnicity for different age groups and household types, given the strong connection between income and residential choices, especially home ownership. For instance, although minority populations are younger than the majority, they, too, are experiencing longer life spans, and thus the potential for greater wealth after children are grown but before income has peaked.

III. WHERE ARE WE AND WHERE MIGHT WE LIVE?

A. In 1999, none of the nation's household types had chosen city residences over suburban locations.

Conventional wisdom holds that city households tend to be singles and empty nesters, as well as poor families (mostly with one parent), while families with children tend to live in the suburbs. If so, then the age-based shift of the nation's household make-up should provide a boost for city housing, other things equal. However, in 1999, none of the nation's household types had chosen city residence in preference to suburban locations[26] (See Table 6). Whether traditional suburbs or satellite cities, suburban locations are the primary residential choice for virtually all household types. Moreover, all but two small household types—family householders with no spouse present, and people living with non-relatives—are more likely to live *outside* metropolitan areas altogether than to live in central cities. This includes singles and empty nesters, the segments with the greatest growth potential over the next 20 years.

The age-based shift of the nation's household composition has a second characteristic that may work against central cities: migration is associated with youth. Age-based migration ratios are highest for people in their 20s, turn down sharply throughout the 30s, and are extremely low for older age groups. Although middle-aged and older people may consider a move, they are much less likely to act on it. So a shift to an older household structure suggests increasing stability of the population's residential location.[27]

Table 6: Household Composition by Metropolitan/Nonmetropolitan Location, 1999

	Central City	Suburban*	Nonmetro
All Households	**25%**	**41%**	**34%**
Family households	22	44	34
• with children <18	23	44	33
• no children <18	21	43	36
Husband-wife family	19	45	35
• with children <18	19	47	33
• no children <18	19	44	37
Family householder, no spouse	32	37	30
• with children <18	33	36	31
• no children <18	32	39	29
Nonfamily households	31	36	32
• Single person	31	36	33
• Other nonfamily households	34	39	27

* In official terminology, "balance of metropolitan area."
*Source: U.S. Census Bureau, Current Population Survey**, 1999***
Note: percentages may not add to 100.0 due to rounding

A greater share of metropolitan family households than nonfamily households reside outside the central city—exactly twice as many households in 1999. This includes the large and growing group of married empty-nesters. Indeed, husband-wife families, with or without children in the home, are least likely to live in central cities. Clearly, central cities will need to monitor and assess their appeal to the nation's growing household types, as well as understand the relative costs and benefits of each one.

B. Currently, no age group prefers city residence over suburban locations, and older householders – whether family or nonfamily – are less likely than younger ones to live in central cities.

Since the driving demographic force for the future is the age-based growth of households that have largely completed child-rearing, the residential future of cities may well depend on how they appeal to people in life's later stages.

Table 7: Household Location by Age Group of Householder, 1999

Age Group	Central city	Suburban*
25-44	**27.0%**	**41.9%**
• family	23.9	43.6
• nonfamily	36.2	36.8
45-64	**23.1**	**42.8**
• family	20.3	45.0
• nonfamily	30.9	36.8
65+	**23.5**	**38.6**
• family	21.1	41.0
• nonfamily	26.3	35.8

* In official terminology, "balance of metropolitan area."
Source: U.S. Census Bureau, Current Population Survey, 1999
Note: percentages may not add to 100 due to rounding

In accord with common wisdom, metropolitan family householders aged 25 to 44 are considerably less likely to live in the central city, while nonfamily householders this age are equally likely to choose city or suburb. However, two out of three of central city householders in this age group have family households, overwhelmingly with children, as do nearly 80 percent of other metro residents this age. Over 30 percent of this age group's central city householders are "traditional" families—married couples with children—as are nearly 50 percent of other metro householders their age. City planners need to know to what extent their significant numbers of young family households are committed to city living, or are simply using it as a way station to the suburbs.

The share of older householders living in central cities is smaller—just 23 percent. Among metropolitan householders ages 45 to 64, family householders are more than twice as likely to live outside the central city, even though the great majority have no children at home. The proportion of

city householders this age that are family householders is nearly as large as the younger group, but only 20 percent have children, as do 24 percent of householders this age in suburban locations. This provides some evidence of interest in central-city living by empty nesters: fully 32 percent of mid-life central city households are married couples without children, but so are 45 percent of mid-life householders in suburban locations. However, the share of single-person households in this age group is much larger in central cities than in the suburbs. Urban planners need to find out what location means for the growing numbers of pre-retirement adults who are not raising children. City planners could benefit from learning whether these are long-time city residents or former suburbanites, returning to the city for a new life-stage. If there are large numbers of the latter, it would be helpful to know what attracted them—as well as what attracted otherwise similar people to suburban living.

An equally small share of householders aged 65 and older lives in the central city. However, the share living in suburban locations is diminished, relative to other age groups, by the larger share living in nonmetropolitan areas, perhaps retirement destinations. Virtually all types of older family householders show a lower preference for the city, with the exception of family households with children headed by someone without a spouse—such as a grandparent raising a child's children.

Nonfamily households account for over half of this age group's city residents. In particular, single people are much more common in the city. However, more of the larger and rapidly growing ranks of older singles live in suburban locations.

C. Certain household types are more apt to be homeowners, and homeownership is more prevalent outside of central cities.

Barely half (49 percent) of householders in cities own their residences, while in the suburbs, almost three out of four (73 percent) are owners (See Table 8). However, particular household types tend to be owners no matter where they are located. So, given likely age-based shifts in household composition, urban planners may find keys to new opportunities by examining owners versus renters by location and household type:

Table 8: Housing Tenure by Location and Household Type, 1999

	All Locations		Central City		Suburban*		Nonmetro	
Household Type	%Own	%Rent	%Own	%Rent	%Own	%Rent	%Own	%Rent
All	**67**	**33**	**49**	**51**	**73**	**27**	**72**	**28**
Family Households	74	26	58	42	79	21	78	22
• w/ kids <18	66	34	48	52	73	27	69	31
• no kids <18	81	19	67	33	85	15	86	14
Husband-wife family	**82**	**18**	**69**	**31**	**85**	**15**	**84**	**16**
• w/ kids <18	77	23	63	37	82	18	79	21
• no kids <18	85	15	74	26	88	12	88	12
Family/no spouse	**49**	**51**	**36**	**64**	**55**	**45**	**55**	**45**
• w/ kids <18	37	63	25	75	44	56	43	57
• no kids <18	64	36	51	49	69	31	72	28
Nonfamily HH's	**51**	**49**	**36**	**64**	**57**	**43**	**58**	**42**
• Single person	53	47	38	62	59	41	60	40
• Other nonfamily	41	59	30	70	46	54	47	53

* In official terminology, "balance of metropolitan area."
Source: U.S. Census Bureau, Current Population Survey, 1999
Note: percentages may not add to 100 due to rounding

For instance, married-couple families are most likely to own their residence no matter where they live, or whether they have children. Nearly 70 percent of married couples living in the central city are owners, as are over 85 percent of those living in the suburbs. The highest ownership rates in both locations are married couples without children. Recall that this is now the nation's most numerous household type, and it is projected to become even more numerous with the aging of the population.

Families with children are more likely to own than rent, taken as a whole, but the pattern is very different according to family type and location. Married-couple families with children, the nation's most recent "traditional" family, live overwhelmingly in the suburbs, where 82 percent own their residences. Nearly two-thirds (63 percent) of the smaller share living in central cities also own their residences. In contrast, single-parent families are almost as likely to live in as outside the city, and to rent their homes in either location. However, single parents are overwhelmingly renters in central cities (75 percent), compared to a slight majority in the suburbs.

People living alone, the nation's second most numerous household type, are slightly less likely to live in central cities than in suburban locations. Fifty-seven percent are owners in the suburbs, compared to 36 percent in central cities. Given the growing importance of this kind of household, it would be useful to understand the dynamic between ownership and location for them,

especially for middle-aged and older householders. An important consideration for all owners, for instance, is the trend in the value of their housing. It would be useful to know whether older owners place the same priority on appreciation potential as younger owners do.

D. Renting, rather than owning, may be the key to a larger number of young householders choosing to live in cities.

Over 43 percent of householders aged 25 to 44 are renters, compared to 22 percent of householders aged 45 to 64 and 20 percent aged 65 and older. Renters outnumber owners among city residents for every household type but married-couple families in this age group. In suburban locations, owners are more prevalent than renters for all but two household types in this age group: single-parent families and nonfamily households.

Table 9: Household Location and Tenure By Age Group of Householder, 1999

Age group	All Locations		Central city		Suburban*	
	%Own	%Rent	%Own	%Rent	%Own	%Rent
25-44	**57**	**43**	**39**	**61**	**65**	**35**
• family	64	36	46	54	71	29
• nonfamily	36	64	26	74	43	57
45-64	**78**	**22**	**62**	**38**	**83**	**17**
• family	85	15	73	27	88	12
• nonfamily	59	41	43	57	67	33
65+	**80**	**20**	**69**	**31**	**84**	**16**
• family	90	10	82	18	93	7
• nonfamily	68	32	56	44	73	27

* In official terminology, “balance of metropolitan area.”
Source: U.S. Census Bureau, Current Population Survey, 1999
Note: percentages may not add to 100.0 due to rounding

Nearly 40 percent of metropolitan householders aged 25 to 44, the traditional ages for raising a family, own homes outside the city. Couples this age without children are more than twice as likely to own homes than to rent in the suburbs, or to own *or* rent in the city.

Among single metropolitan householders this age, city renters are most numerous, though suburban owners and renters combined outnumber them. City renters are also more numerous among single-parent families and other nonfamily households in metropolitan areas. Many people in this age group have not yet formed families or even an attachment to a metropolitan area. And many families in this age group have not accumulated the resources necessary to buy a home.

The great majority (78 percent) of metropolitan householders aged 45 to 64 are home owners, and over four out of five owners live in the suburbs. Empty-nest married couples, who

account for over half the family households in this age group, are most likely to own homes, mostly in the suburbs. This, the nation's fastest growing household type, merits attention. Are they continuing to live in the home they bought for raising their children? Are they in a new home for a new life stage?

Home ownership may help explain the nearly even split between the two kinds of metropolitan location for single-person householders in mid-life. Fifty-seven percent of city-based mid-life singles were renters in 1999, compared to 33 percent of similar households in the suburbs. Rental is more common for mid-life singles than for other householders this age; it is also relatively common for mid-life family households headed by someone other than a married couple. City planners could benefit from understanding the relationship between home ownership and city versus suburban location for people in mid-life, during their transition between life-stages as well as when they have settled into a new life-stage.

Metropolitan family householders aged 65 and older are also predominantly suburban homeowners—mostly married couples without children. However, households of this age and type who live in the city are overwhelmingly owners, not renters. Nonfamily households outnumber family households among city residents in this age group, but almost as many are renters as owners. In contrast, owners outnumber renters by large margins in the suburbs for nonfamily households (73 percent) as well as family households (93 percent). Clearly, planners could benefit from understanding the role of ownership and location preferences for the nation's growing numbers of older households, as well as the way these choices interact with changes in household composition.

E. Minority householders are more apt to own homes in central cities than in other locations, but are still primarily renters within cities.

White households represent 89 percent of the nation's homeowners (compared to 75 percent of its renters) and are much more likely to own their homes than are minority households (See Table 10). However, ownership varies considerably by location as well as by race. Minority ownership is more extensive in central cities than in suburban locations. Black households account for 18 percent of central city owners (versus 5 percent in the suburbs), Hispanics for nearly 10 percent (versus 6 percent in the suburbs).

Table 10. Location and Tenure by Race and Hispanic Origin, 1999

	All Locations		Central City		Balance of MSA		Nonmetro	
	% Own	% Rent	% Own	% Rent	% Own	% Rent	% Own	% Rent
All Households	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**
White	89	75	76	64	91	80	92	84
Black	8	20	18	29	5	14	7	13
Asian and other races	3	6	5	7	3	6	2	3
% Hispanic*	6	14	10	18	6	14	4	9

Source: U.S. Census Bureau, Current Population Survey, March 1999

* Hispanic householders may be of any race.
Note: The tabulation by race is based on the race of householder. Percentages may not add up to 100.0 due to rounding. The tabulation by Hispanic origin is based on the Hispanic origin of householder.

Blacks significantly outnumber Hispanics among both owner and renter households in central cities. In suburban locations, Hispanics slightly outnumber blacks for both types of housing tenure.

Overall, ownership is least common in central cities (see Table 11), where renters slightly outnumber owners (51 percent to 49 percent). However, the majority of central city minority households are renters, while whites are the only racial group in central cities that have a higher proportion of owners. Owning is slightly more common than renting for blacks and Hispanics in the suburbs, while white households are overwhelmingly likely to be owners and Asians/other races are significantly more likely to own than rent.

Table 11. Location and Tenure by Race and Hispanic Origin, 1999

	All Locations		Central City		Balance of MSA		Nonmetro	
	% Own	% Rent	% Own	% Rent	% Own	% Rent	% Own	% Rent
All Households	**67**	**33**	**49**	**51**	**73**	**27**	**72**	**28**
White	70	30	54	46	76	24	74	26
Black	46	54	38	62	51	49	56	44
Asian and other races	53	47	43	57	61	39	57	43
Hispanic*	45	55	34	66	52	48	54	46

Source: U.S. Census Bureau, Current Population Survey, March 1999

* Hispanic householders may be of any race.
Note: The tabulation by race is based on the race of householder. Percentages may not add up to 100.0 due to rounding. The tabulation by Hispanic origin is based on the Hispanic origin of householder.

Income differences naturally play a role, especially where homes are costly in terms of the benefits people seek. Across the board, owner households have a higher median income than renter households, and owner households have a higher median income in the suburbs than in central cities. Not surprisingly, the range of income is much wider for owner households than for renter households, especially in central cities. There, black households who own their homes had a median annual income in 1998 of only $33,250, compared to $61,250 for Asians and other races:

Table 12: Central City Homeowners by Race and Median Household Income, 1998

	Central City Owners
All Households	**$46,250**
White	51,250
Black	33,250
Asian and other races	61,250
Hispanic*	38,750

* Hispanics may be of any race.
Source: U.S. Census Bureau, Current Population Survey, 1999

Current patterns illustrate recent trends in minority residential choices.[28] Essentially, the cities, traditionally home to minority populations, are now sharing the growing numbers of minority households with the suburbs. Still, half of all black households live in the central city, as do more than 40 percent of other minority groups. In contrast, only a fifth of white households live in central cities.

Table 13: Household Location by Race and Hispanic Origin, 1999

	Central City	Suburban*	Nonmetro
All Households	**26%**	**41%**	**33%**
White	21	43	36
Black	50	26	23
Asian and other races	40	43	16
Hispanic **	42	38	21

* In official terminology, “balance of metropolitan area.”
** Hispanics may be of any race.
Source: U.S. Census Bureau, Current Population Survey, 1999
Note: percentages may not add to 100 due to rounding

In 1999, whites made up 70 percent of all central city households, compared to 88 percent of households in suburban locations (see Table 14). In contrast, blacks are 24 percent of central city households, compared to 8 percent of households in the suburbs. Both other minority groups measured also account for a larger share of households in the central city than in the suburbs, but the difference is not as pronounced as it is for blacks. Since these groups are growing rapidly, it is particularly important for planners in cities where they are numerous to understand what drives their residential choices, including the relative importance of such factors as location relative to work, civic amenities, and costs.

Table 14. Illustrative Projections of Households by Race/Hispanic Origin and Metropolitan Status

	1999		2020	
	Households (thousands)	Percent	Households (thousands)	Percent
All Households	**103,891**	**100%**	**128,806**	**100%**
White	87,221	84%	103,165	80%
Black	12,587	12%	18,116	14%
Asian/other races	4,083	4%	7,525	6%
Hispanic origin	9,063	9%	16,959	13%
Central City Households	**26,496**	**100%**	**34,049**	**100%**
White	18,521	70%	21,907	64%
Black	6,329	24%	9,109	27%
Asian/other races	1,646	6%	3,033	9%
Hispanic origin	3,765	14%	7,045	21%
Suburban Households	**42,486**	**100%**	**52,268**	**100%**
White	37,409	88%	44,247	85%
Black	3,310	8%	4,764	9%
Asian/other races	1,767	4%	3,256	6%
Hispanic origin	3,407	8%	6,375	12%
NonMetro Households	**34,909**	**100%**	**42,489**	**100%**
White	31,291	90%	37,011	87%
Black	2,948	8%	4,243	10%
Asian/other races	670	2%	1,235	3%
Hispanic origin	1,891	5%	3,539	8%

Source: Thomas G. Exter, Ph.D.

Note: The Hispanic household projection is independent of the projections by race. Hispanics may be of any race.

F. The growth of the nation's minority populations may be beneficial to central cities, but population growth occurring disproportionately among mid-life and older householders may prove unfavorable.

Assuming no change in their locational choices—i.e. holding constant the distribution of the nation's racial and ethnic householders among metropolitan and nonmetropolitan locations—the growth of the nation's minority populations will benefit central cities. Households in central cities would increase by 28 percent (from 26.4 million to 34 million), compared to 23 percent for suburban locations, and 22 percent for nonmetropolitan locations (See Table 14).

In this illustration, the race and ethnic profile of central cities would change significantly, compared to the profiles of the other locations. White householders (including Hispanics) would account for less than two-thirds of central city households, while the shares of all minority groups

would increase substantially. In other words, the strong attraction of cities for minorities, *if* maintained, would grow the numbers of households simply due to the growth in this population.

However, no change in the relative location of households in the three basic age groups may prove unfavorable for central cities (see Table 15). The number of central city households would increase by 23 percent, compared to 25 percent for suburban locations, and 27 percent for nonmetropolitan locations. This is because central city householders are disproportionately young, and population growth will occur disproportionately among mid-life and older householders.

Table 15. Illustrative Projections of Households by Age and Metropolitan Status

	1999		2020	
	Households	Percent	Households	Percent
All Households, householder age 25+	**98,120**	**100.0%**	**122,589**	**100.0%**
Aged 25 to 44	42,798	43.6%	42,875	35.0%
Aged 45 to 64	33,734	34.4%	46,353	37.8%
Aged 65 and older	21,589	22.0%	33,360	27.2%
Central City Households	**24,431**	**100.0%**	**30,141**	**100.0%**
Aged 25 to 44	11,545	47.3%	11,566	38.4%
Aged 45 to 64	7,809	32.0%	10,730	35.6%
Aged 65 and older	5,077	20.8%	7,845	26.0%
Suburban Households	**40,689**	**100.0%**	**50,667**	**100.0%**
Aged 25 to 44	17,917	44.0%	17,949	35.4%
Aged 45 to 64	14,441	35.5%	19,843	39.2%
Aged 65 and older	8,332	20.5%	12,875	25.4%
NonMetro Households	**33,000**	**100.0%**	**41,781**	**100.0%**
Aged 25 to 44	13,336	40.4%	13,360	32.0%
Aged 45 to 64	11,484	34.8%	15,780	37.8%
Aged 65 and older	8,180	24.8%	12,640	30.3%

Source: Thomas G. Exter, Ph.D.

Note: The Hispanic household projection is independent of the projections by race. Hispanics may be of any race.

IV. CONCLUSION

The demographic context for urban housing is changing in two important ways. First, trends in life expectancy are increasing the population that is mid-life and older, both absolutely and relatively. Second, trends in fertility and immigration are increasing the racial and ethnic minority population, both absolutely and relatively. Both changes have considerable impact on the nation's household composition and thus on its housing needs and preferences. Both changes also create considerable opportunities for cities, but they require planners to recognize that old "truths" about the growing population segments are yielding to new opportunities for people within those segments as well.

From a housing perspective, it is important to understand that longer lives are not only increasing the numbers of older adults, but also offering them new life-stages. Many people jump to the conclusion that a longer life span means more sick, old people—in other words, that it adds unhealthy years on to the end of life. But for several years now, research conducted at Duke University has signaled that health, or active life expectancy is growing as fast as overall life expectancy.[29] In 1997, Americans' life expectancy was about twenty years longer than it was in 1929. Just as a rubber band, when stretched, expands in the middle, Americans are experiencing those twenty new years in mid-life, and reinventing mid-life in the process. At the same time, a new standard of energy and vitality has pushed old age into the 70s and beyond. As mid-life and older Americans take advantage of their new opportunities, it would be unwise to assume that housing location, design, and finance largely developed around young families will suit them.

It would be equally unwise to assume that America's growing minority populations are simply larger versions of minority populations of the past. Demographic changes are taking place within each group—notably, improvements in educational attainment and employment outcomes are creating more within-group income inequality. This change alone is probably enough to insure that simple population growth will not turn out to favor central cities, and the projections illustrated above will remain just that: an illustration. Other changes in both the social and economic environment are transforming preferences and opportunities for these populations too.

In short, urban housing professionals must make a concerted effort to understand the needs and resources of a much more diverse household population if they wish to take advantage of, rather than suffer from changes in, the demographic context. Some directions for future research are:

1. Discover what growing household segments really want from housing.

These groups include: mid-life post-childrearing couples, older empty nesters, and single households in both stages, as well as other nonmarital types of family households (e.g. older mother/mid-life child; mid-life parent(s)/young adult child).

Midlife Americans are pioneering a new life stage. Anecdotal evidence suggests that many understand that they have as much as twenty "new" years, and they are not willing to spend them according to old patterns.[30] Many are using the absence of children to change careers, go back to school, or to start a business, often out of a home office. Midlife married couples are now the nation's largest household type. Are they continuing to live in the home they bought for raising their children? Are they in a new home for a new life stage?

Older Americans are also taking the opportunity to carve out new patterns or embellish old ones. Housing professionals have found that financial aspects are most important to some older people (e.g. tax levels, land costs, cost of living). Others find health issues important, such as access to medical facilities or simply a warmer climate, while still others are most interested in remaining close to their families. These two priorities may be more important among people, generally women living alone, in later old age. Extending this kind of research in a context of demographic change could help cities enhance their attractiveness to the growing numbers of older people.

Other newly important segments also call for answers, not assumptions, to such housing questions as: do people living alone really want smaller spaces in new locations? What are the priorities of post-child households?

Answering these and similar questions requires looking beyond trends in who is living downtown to an understanding of the overall pattern of residential choices for each broad population segment. It also requires finding out what is driving their choices and identifying what could sway those choices. In short, city planners need to understand how the growing population segments view both the costs and benefits of urban versus suburban or nonmetro living.

For instance, it would be useful to understand the dynamic between ownership and location for these new segments, especially for middle-aged and older householders. It would be useful to know whether older owners place the same priority on appreciation potential as younger owners do. Or, personal security may contribute to the lower preference older family householders have for the city. The important thing is to substitute knowledge for assumptions. For instance, many empty nesters seem to be trading up rather than down as housing professionals had assumed, and staying in the suburbs to do so.

2. Investigate household composition for each minority group, including any relationships with housing preferences.

Since these populations are growing rapidly, it is particularly important for planners in cities where they are numerous to understand what drives their residential choices, including the relative importance of such factors as location relative to work, civic amenities, and costs.

It would be disastrous to assume that these populations resemble non-Hispanic whites or even one another without verification: they each have their differences. Instead, investigations should start from ground zero. To illustrate, the nuclear family may be a more useful concept for thinking about non-Hispanic whites than about minorities. In many cases, their originating culture features extended family living arrangements, including more fluid child-raising responsibilities. Similarly, people from the Caribbean, Central America, and Africa often take consensual rather than marital unions for granted.[31] In particular, it might be useful to investigate sub-families (families living in the household of another family member) within these groups.

3. Develop understanding of the relationship between household income and household composition, especially in relation to life stage and to racial and ethnic origin.

It appears that younger adults (ages 25-44) are simultaneously investing in family/children, housing, and careers, while mid-life adults (ages 45-64) are simultaneously harvesting those same investments. To the extent that this is true, it has profound implications for how much housing younger adults have access to, whether in terms of quality, location, or ownership.

4. Develop a demographically-nuanced understanding of patterns in renting and owning.

Given longer life spans, people not only have more kinds of household compositions, but also more transitions between them. City planners could benefit from understanding the relationship between home ownership and city versus suburban living for people in mid-life, during their transition between life-stages as well as when they have settled into a new life-stage. Clearly, planners could also benefit from understanding the role of ownership and location for the nation's growing numbers of older households, as well as the way these choices interact with changes in household composition. Renting may be something people look to during transitions, perhaps urban living too. Over the longer term, how does affordability differ by life-stages? It would be particularly useful to understand the dynamic between ownership and location for the growing numbers of single-person households in mid-life and older age.

5. Use longitudinal databases.

To what extent are the significant numbers of young urban family households committed to city living, or simply using the city as a way station to the suburbs? Do people who are born in the suburbs tend to spend their lives there? To what extent do the growing numbers of pre-retirement

adults who are no longer raising children change location? City planners could benefit from learning whether their empty-nest households are long-time city residents or suburbanites moving to the city for a new life-stage. If there are large numbers of the latter, it would be helpful to know what attracted them—as well as what attracted otherwise similar people to suburban living.

6. Given the wide variation in demographic and geographic characteristics, perform local analyses.

As Franklin D. Raines, Chief Executive Officer of Fannie Mae, points out, "For each [city] to achieve its full potential, … policies and strategies should be considered in the context of its distinct attributes and circumstances." [32] Raines was referring to historic and physical features but the same could be said of city populations. Household, age, and race/ethnic profiles vary from city to city, and these variations will continue, if only because of the extensive regional migration forecast for the next two decades.[33]

Conventional wisdom holds that people tend to choose suburbs to raise children, cities to pursue social and cultural pleasures. However, the overwhelming presence of households of all shapes and sizes in the suburbs suggests that suburbs hold attractions for all the nation's households, including the child-free households that represent the household growth of the next twenty years. Each city that wants to strengthen its residential base needs to address the housing preferences as well as the housing needs of people in its metropolitan area. As Edward L. Glaeser wrote in a recent issue that *The Brookings Review* devoted to the topic, "Reinventing the City," "… the future of most cities depends on their being desirable places for consumers to live. As consumers become richer and firms become mobile, location choices are based as much on their advantages for workers as on their advantages for firms. Some cities … seem to appeal strongly to consumers. Other cities do not. The ones that are attractive have thrived in both property values and population." [34]

Finally, projections like the ones used in this paper tell us what will happen if preferences don't change, if policies and programs don't change, i.e. if people don't change. But people do change, along with the context in which they make their choices. For instance, many people had written some cities off either in whole or in part because they were blighted by crime. However, policies and programs put in place to address crime areas have indeed changed them. According to the *New York Times,* "cities across the country are being transformed, as neighborhoods that had become frightening wastelands are showing glimmers of renaissance." [35] There are many other examples of cities making fundamental change to attract new residents as well as keep old ones.

Smart city planners will take a marketing, rather than a sales approach to residential choices. Recall the fundamental difference between marketing and selling: selling is getting people to buy what you have, marketing is having what people want. This means finding out what people want, whether it be schools, security, convenience, easy transport, or a particular type of house or neighborhood. It means designing a realistic and comprehensive package that effectively addresses

what, at the margin, will make them choose central cities over other locations. Most of all, it means recognizing that they have a choice.

V. ENDNOTES

1 This paper is based on two sets of demographic projections. The projections of the nation's population and its characteristics come from the U.S. Census Bureau, and are generally considered the nation's "official" projections. However, the projections of the nation's households have been developed expressly for this paper. Although the Census Bureau also projects households, the bureau's current projections are old and do not extend to 2020. Later this year, the Bureau plans to issue a new set of household projections which will extend to 2020 and beyond. However, since household projections are considerably more uncertain, for reasons mentioned above, many independent sets are produced on a regular basis, and all are worth inspecting.

2 A current political discussion frequently contains assertions, with no factual foundation, that the U.S. population is declining. These assertions are generally based on low fertility rates that currently prevail in many developed countries. However, demographers generally believe that those low rates are largely attributable to the shift in childbearing to later ages that takes place when higher education becomes a norm for women. The same shift has already taken place in the U.S., in the 1970s, when the U.S. also experienced a "baby bust." This shift is largely completed here; the result is that American women now tend to have children in their late 20s, rather than their early 20s.

3 An oft-quoted Biblical verse (Isaiah 65:17-25) includes this promise: "No more shall there be … an infant that lives but a few days, or an old person who does not live out a lifetime; for one who dies at a hundred years will be considered a youth, and one who falls short of a hundred will be considered accursed." Some demographers estimate that this prophecy is close to being realized, and that current population projections, such as the Census Bureau projections used in this paper, significantly understate life expectancy. See, for example, James W. Vaupel, "The Average French Baby May Live 95 or 100 Years," in Longevity: To the Limits and Beyond, ed. Jean-Marie Robine, James W. Vaupel, Bernard Jeune, and Michel Allard (New York, Springer-Verlag, 1997).

4 These Census Bureau projections include net migration, i.e. immigrants, as well as natural increase. For an understanding of the thinking that underlies current government population projections, see U.S. Census Bureau, "Methodology and Assumptions for the Population Projections of the United States: 1999 to 2100," Population Division Working Paper No. 38, issued January 13, 2000.

5 A household consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live and eat with any other persons in the structure and there is direct access from the outside or through a common hall. There are two major categories of households, 'family' and 'nonfamily." A family household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing units. A nonfamily household can be a person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers. The count of households excludes group quarters. U.S. Census Bureau: www.census.gov.

6 Rosalind Berkowitz King, "Time Spent in Parenthood Status Among Adults in the United States," Demography 36 (August 1999), p. 380. Women spend slightly more of their lives parenting, men slightly less, as women tend to retain custody of their children after divorce. However, given remarriage rates, men spend about twice as much time as women as custodial, rather than biological parents, as well as mixed (biological and custodial) parents. Overall, white men spend an estimated 93 percent of the time white women do in parenting; African-American men spend an estimated 83 percent of African American women's time.

7 For statistics, from 1970 and earlier, see U.S. Census Bureau, Historical Statistics of the United States, Washington, DC 1975, Series A 288-319.

8 For statistical purposes, the official definition of children is "under age 18, living in the home."

9 The official definition of householder is: "The person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded. The number of householders is equal to the number of households." (U.S. Census Bureau)

10 Diane J. Macunovich, Richard A. Easterlin, Eileen M. Crimmins, and Christine Macdonald, "Echoes of the Baby Boom and Bust: Recent and Prospective Changes in Living Alone Among Elderly Widows in the United States," Demography 32 (February 1995): 17-28.

11 The current proportion of nonwhite Hispanics is not much smaller, if at all, than it was at the nation's founding, given the large but unacknowledged presence of Indians and blacks in the population at that time. Similarly, the population acquired large numbers of Hispanics through treaty and conquest in the 19th century, although their different origin and characteristics also went unacknowledged. However, sharp limitations on immigration (including involuntary immigration, i.e. slavery) and citizenship brought the white share of the population up to 90 percent during the 20th century. See, for example, Martha Farnsworth Riche, "America's Diversity and Growth: Signposts for the 21st Century," Population Bulletin, vol.55, no. 2 (Washington, DC: Population Reference Bureau, June 2000), p.15.

12 The American Indian population is so small that it is included with Asians and Pacific Islanders in most of the tabulations displayed in this paper, under the heading "Asians and Other Races."

13 The percentages do not add to 100 because of rounding. Hispanics have been excluded from all racial groups but since Hispanic is an ethnic, not a racial identification, it is quite possible that a shift in identification patterns could re-shape these proportions. U.S. Census Bureau, "Projections of the Total Resident Population," NP-T4-E, Internet Release, December 1999; www.census.gov.

14 Riche, p. 18.

15 See, for example, Roderick J. Harrison and Claudette Bennett, "Racial and Ethnic Diversity," in State of the Union: America in the 1990s, Reynolds Farley, ed. (New York, Russell Sage, 1995), p. 191; Kelvin M. Pollard and William P. O'Hare, "America's Racial and Ethnic Minorities," Population Bulletin, vol.54, no. 3 (Washington, DC: Population Reference Bureau, September 1999), pp. 22-23.

16 Percentages exceed 100, as Hispanics may be of any race. In recent years, the Census Bureau has begun to publish data for nonHispanic racial populations to meet users' demands for a crisp picture of the nation's racial and ethnic composition. However, historical data conform to this older pattern, in which Hispanics are included, as appropriate, in each racial group. This paper uses the newer format for comparing individuals across racial groups in the present and projected future, but the older format for describing households in any time period. As households may, and do, contain people of more than one race or ethnic group, this more inclusive approach is likely to have more meaning for within group differences even though its distinctions are not as crisp.

17 The age difference is to a great extent a product of differences in fertility, as the white nonHispanic population has lower fertility (i.e. fewer children per woman).

18 Current international data shows that consensual unions, rather than marital unions, are prevalent in Sub-Saharan Africa and many parts of Latin America and the Caribbean. U.S. family patterns may well reflect patterns prevailing in the countries of origin of minority populations.

19 For a first look, see "Growth in Family Income Inequality, 1970-1990: Industrial Restructuring and Demographic Change," By Albert Chevan and Randall Stokes, Demography 37 (August 2000): 365-380. The authors conclude that both industrial restructuring and demographic change were behind the rise in family inequality.

20 All income comparisons in this section are made on the basis of constant 1998 dollars.

21 U.S. Census Bureau, "Money Income in the United States: 1998," Current Population Reports P60-206 Washington, DC; U.S. Government Printing Office, 1999), table B-3.

22 Riche, p.33-34.

23 See, for example, Jennifer T. Moulton, "Ten Steps to a Living Downtown," a discussion paper prepared for The Brookings Institution Center on Urban and Metropolitan Policy, October 1999, p. 3.

24 See Roderick J. Harrison and Claudette Bennett, "Racial and Ethnic Diversity," in State of the Union: America in the 1990s, Reynolds Farley, ed.,Vol 2 (New York: Russell Sage, 1995), p. 195.

25 See William P. O'Hare, A New Look at Poverty in America, Population Reference Bureau Bulletin, Vol. 51, no. 2 (Washington, DC: Population Reference Bureau, Inc., 1996), p. 12.

26 Following the practice of experienced data analysts, this paper uses the common term "suburb" interchangeably with the official terms "other metropolitan" or "balance of metropolitan area." (See, for example, "Metropolitan Areas and Cities," U.S. Census Bureau, 1990 Census Profile, No. 3, September 1991.) The boundaries of the "balance of metropolitan area" are determined after each census by the U.S. Office of Management and Budget. This determination is based on commuting and other economic and social relationships with the central city, which is a legal entity whose boundaries are a function of state law. The considerable differences among the states as to annexation of territory by cities means that central cities in states where annexation is easy and commonplace include many suburbs, whereas cities in states where central city boundaries are relatively fixed tend to exclude suburbs. Hence, "central city" and "suburb" will have different meanings in different metropolitan areas.

27 See, for instance, William H. Frey, "The New Urban Demographics: Race, Space and Boomer Aging," Brookings Review 18 (3), 2000, pp. 20-23, and "Beyond Social Security: The Local Aspects of an Aging America," Center on Urban and Metropolitan Policy, The Brookings Institution, June 1999.

28 See, for example, William H. Frey and Reynolds Farley, "Latino, Asian and Black Segregation in Multi-ethnic Metro Areas: Are Multiethnic Metros Different?" Demography 33 (1), February 1996, pp. 35-50; William H. Frey and Elaine L. Fielding, "Changing Urban Populations: Regional Restructuring, Racial Polarization and Poverty Concentration," Cityscape 1 (2), June 1995, pp. 1-66.

29 See, for example, Kenneth G. Manton and Kenneth C. Land, "Active Life Expectancy Estimates for the U.S. Elderly Population: A Multidimensional Continuous-Mixture Model of Functional Change Applied to Completed Cohorts, 1982-1996," Demography 37 (August 2000): 253-256; Kenneth G. Manton, Larry Corder, and Eric Stallard, "Chronic Disability Trends in Elderly United States Populations: 1982-94," Proceedings of the national Academy of Sciences 94 (1997): 2593-98.

30 Focus groups of mid-life women commissioned by the author clearly displayed this phenomenon.

31 See, for example, Chapter 2, "Women and Men in Families," in The World's Women 2000: Trends and Statistics (New York: United Nations, 2000).

32 Franklin D. Raines, "Playing from Strength: The Market Power of Cities," The Brookings Review, Summer 2000, Vol. 18, No. 2, p. 19.

33 See, for instance, recent population estimates and projections from the U.S. Census Bureau, www.census.gov, which suggest that the population is continuing to move south and west. One effect of this movement already has been to make populations in those regions distinctly younger than in the northeast and midwest. Concurrently, that increases the proportion of family households, particularly those with children. Similarly, the settlement patterns of minority populations are very different from the majority population as well as from one another.

34 Edward L. Glaeser, "Demand for Density? The Functions of the City in the 21st Century, The Brookings Review, Summer 2000, Vol. 18, No. 2, p. 13.

35 New York Times (May 29,2000, p. A1)

Table A. Household Projections, 2000 and 2020, by Household Type and Age and Racial/Hispanic Origin of Householder

(households in thousands)
Source: Thomas G. Exter, Ph.D.
Note: The Hispanic household projection is independent of the projections by race. Hispanics may be of any race.

All races households, total

age groups	2000	2020
under 25	5,665	6,217
25 to 34	18,378	20,955
35 to 44	24,231	21,920
45 to 54	21,053	22,027
55 to 64	13,844	24,326
65 to 74	11,160	19,249
75 to 84	8,365	10,488
85 +	2,306	3,623
total	105,001	128,806

White households, total

age groups	2000	2020
under 25	4,421	4,716
25 to 34	14,674	16,106
35 to 44	19,873	16,935
45 to 54	17,542	17,121
55 to 64	11,787	19,773
65 to 74	9,752	16,270
75 to 84	7,590	9,143
85 +	2,047	3,101
total	87,685	103,165

Black households, total

age groups	2000	2020
under 25	979	1,074
25 to 34	2,719	3,392
35 to 44	3,201	3,340
45 to 54	2,628	3,411
55 to 64	1,532	3,301
65 to 74	1,156	2,343
75 to 84	585	904
85 +	208	351
total	13,008	18,116

Asian and other races, households, total

age groups	2000	2020
under 25	265	427
25 to 34	985	1,457
35 to 44	1,157	1,644
45 to 54	883	1,496
55 to 64	525	1,252
65 to 74	252	635
75 to 84	190	442
85 +	51	171
total	4,308	7,525

Hispanic households, total (of any race)

age groups	2000	2020
under 25	884	1,453
25 to 34	2,368	3,605
35 to 44	2,561	3,643
45 to 54	1,585	3,014
55 to 64	994	2,733
65 to 74	617	1,525
75 to 84	341	777
85 +	70	209
total	9,419	16,959

family households, total

age groups	2000	2020
under 25	3,147	3,442
25 to 34	13,172	14,975
35 to 44	19,104	17,295
45 to 54	15,823	16,540
55 to 64	9,942	17,416
65 to 74	6,916	11,909
75 to 84	3,838	4,852
85 +	624	1,002
total	72,564	87,430

family households, total

age groups	2000	2020
under 25	2,366	2,524
25 to 34	10,489	11,481
35 to 44	15,697	13,369
45 to 54	13,322	13,002
55 to 64	8,601	14,428
65 to 74	6,118	10,208
75 to 84	3,456	4,163
85 +	530	803
total	60,578	69,978

family households, total

age groups	2000	2020
under 25	661	725
25 to 34	2,029	2,532
35 to 44	2,430	2,537
45 to 54	1,766	2,292
55 to 64	915	1,972
65 to 74	625	1,267
75 to 84	256	396
85 +	69	116
total	8,751	11,836

family households, total

age groups	2000	2020
under 25	120	193
25 to 34	653	961
35 to 44	977	1,388
45 to 54	735	1,246
55 to 64	426	1,016
65 to 74	173	435
75 to 84	126	294
85 +	25	83
total	3,235	5,616

family households, total

age groups	2000	2020
under 25	710	1,168
25 to 34	1,999	3,041
35 to 44	2,214	3,151
45 to 54	1,334	2,535
55 to 64	755	2,078
65 to 74	406	1,004
75 to 84	179	409
85 +	24	71
total	7,621	13,456

married couple households, total

age groups	2000	2020
under 25	1,430	1,553
25 to 34	9,531	10,732
35 to 44	14,337	12,871
45 to 54	12,620	13,062
55 to 64	8,404	14,604
65 to 74	5,774	9,892
75 to 84	3,108	3,902
85 +	398	653
total	55,603	67,270

married couple households, total

age groups	2000	2020
under 25	1,271	1,356
25 to 34	8,186	8,945
35 to 44	12,453	10,611
45 to 54	11,044	10,779
55 to 64	7,523	12,620
65 to 74	5,249	8,757
75 to 84	2,876	3,464
85 +	349	528
total	48,950	57,061

married couple households, total

age groups	2000	2020
under 25	116	127
25 to 34	847	1,056
35 to 44	1,103	1,150
45 to 54	980	1,271
55 to 64	516	1,111
65 to 74	379	768
75 to 84	131	203
85 +	25	42
total	4,096	5,728

married couple households, total

age groups	2000	2020
under 25	43	69
25 to 34	498	732
35 to 44	781	1,110
45 to 54	597	1,012
55 to 64	366	873
65 to 74	146	367
75 to 84	101	235
85 +	25	83
total	2,557	4,481

married couple households, total

age groups	2000	2020
under 25	341	561
25 to 34	1,383	2,100
35 to 44	1,579	2,247
45 to 54	929	1,766
55 to 64	567	1,561
65 to 74	308	761
75 to 84	140	318
85 +	13	37
total	5,259	9,351

married couple without children under 18

age groups	2000	2020
under 25	586	638
25 to 34	2,552	2,923
35 to 44	2,632	2,347
45 to 54	7,305	7,470
55 to 64	7,777	13,489
65 to 74	5,692	9,748
75 to 84	3,085	3,872
85 +	398	653
total	30,027	41,141

married couple without children under 18

age groups	2000	2020
under 25	530	565
25 to 34	2,185	2,425
35 to 44	2,282	1,928
45 to 54	6,522	6,366
55 to 64	6,999	11,741
65 to 74	5,185	8,650
75 to 84	2,860	3,444
85 +	349	528
total	26,912	35,649

married couple without children under 18

age groups	2000	2020
under 25	33	37
25 to 34	199	248
35 to 44	200	207
45 to 54	558	725
55 to 64	467	1,006
65 to 74	365	741
75 to 84	125	193
85 +	25	42
total	1,972	3,197

married couple without children under 18

age groups	2000	2020
under 25	22	36
25 to 34	169	250
35 to 44	150	213
45 to 54	224	380
55 to 64	311	742
65 to 74	142	357
75 to 84	101	235
85 +	25	83
total	1,143	2,295

married couple without children under 18

age groups	2000	2020
under 25	97	160
25 to 34	235	368
35 to 44	199	286
45 to 54	424	807
55 to 64	468	1,287
65 to 74	300	742
75 to 84	136	310
85 +	13	37
total	1,872	3,997

married couples with children under 18

age groups	2000	2020
under 25	845	915
25 to 34	6,979	7,809
35 to 44	11,705	10,524
45 to 54	5,315	5,592
55 to 64	628	1,115
65 to 74	82	145
75 to 84	23	29
85 +	0	0
total	25,577	26,130

married couples with children under 18

age groups	2000	2020
under 25	741	791
25 to 34	6,001	6,519
35 to 44	10,170	8,684
45 to 54	4,521	4,413
55 to 64	524	878
65 to 74	64	107
75 to 84	16	20
85 +	0	0
total	22,039	21,412

married couples with children under 18

age groups	2000	2020
under 25	82	90
25 to 34	649	808
35 to 44	903	944
45 to 54	421	546
55 to 64	49	105
65 to 74	13	27
75 to 84	6	10
85 +	0	0
total	2,124	2,531

married couples with children under 18

age groups	2000	2020
under 25	21	34
25 to 34	329	481
35 to 44	631	897
45 to 54	373	632
55 to 64	55	132
65 to 74	4	11
75 to 84	0	0
85 +	0	0
total	1,414	2,187

married couples with children under 18

age groups	2000	2020
under 25	244	400
25 to 34	1,148	1,733
35 to 44	1,380	1,961
45 to 54	504	959
55 to 64	100	274
65 to 74	8	19
75 to 84	3	8
85 +	0	0
total	3,387	5,354

female head, no spouse present, total

age groups	2000	2020
under 25	1,142	1,261
25 to 34	2,803	3,270
35 to 44	3,696	3,446
45 to 54	2,448	2,689
55 to 64	1,164	2,141
65 to 74	934	1,649
75 to 84	586	761
85 +	186	287
total	12,958	15,504

female head, no spouse present, total

age groups	2000	2020
under 25	639	682
25 to 34	1,650	1,811
35 to 44	2,387	2,030
45 to 54	1,659	1,619
55 to 64	790	1,325
65 to 74	698	1,165
75 to 84	463	558
85 +	151	229
total	8,438	9,420

female head, no spouse present, total

age groups	2000	2020
under 25	449	492
25 to 34	1,071	1,337
35 to 44	1,182	1,235
45 to 54	671	871
55 to 64	334	719
65 to 74	220	447
75 to 84	104	161
85 +	34	58
total	4,066	5,321

female head, no spouse present, total

age groups	2000	2020
under 25	54	86
25 to 34	82	121
35 to 44	127	181
45 to 54	117	199
55 to 64	41	97
65 to 74	15	38
75 to 84	18	42
85 +	0	0
total	454	763

female head, no spouse present, total

age groups	2000	2020
under 25	203	333
25 to 34	447	678
35 to 44	509	724
45 to 54	325	618
55 to 64	151	416
65 to 74	85	211
75 to 84	35	80
85 +	11	34
total	1,766	3,093

female, no spouse present, without children

age groups	2000	2020
under 25	239	275
25 to 34	190	228
35 to 44	615	581
45 to 54	1,403	1,552
55 to 64	1,054	1,941
65 to 74	913	1,610
75 to 84	583	758
85 +	186	287
total	5,182	7,233

female, no spouse present, without children

age groups	2000	2020
under 25	142	151
25 to 34	94	105
35 to 44	345	286
45 to 54	922	900
55 to 64	707	1,187
65 to 74	692	1,155
75 to 84	461	556
85 +	151	229
total	3,514	4,568

female, no spouse present, without children

age groups	2000	2020
under 25	65	71
25 to 34	79	99
35 to 44	233	242
45 to 54	409	531
55 to 64	310	669
65 to 74	206	417
75 to 84	104	161
85 +	34	58
total	1,441	2,247

female, no spouse present, without children

age groups	2000	2020
under 25	33	53
25 to 34	17	25
35 to 44	37	53
45 to 54	72	121
55 to 64	36	86
65 to 74	15	38
75 to 84	18	42
85 +	0	0
total	228	418

female, no spouse present, without children

age groups	2000	2020
under 25	42	69
25 to 34	21	31
35 to 44	65	95
45 to 54	164	311
55 to 64	130	357
65 to 74	85	211
75 to 84	35	80
85 +	11	34
total	552	1,187

female, no spouse present, with children

age groups	2000	2020
under 25	903	986
25 to 34	2,614	3,042
35 to 44	3,081	2,866
45 to 54	1,045	1,137
55 to 64	110	199
65 to 74	20	39
75 to 84	2	2
85 +	0	0
total	7,775	8,271

female, no spouse present, with children

age groups	2000	2020
under 25	498	531
25 to 34	1,556	1,706
35 to 44	2,043	1,744
45 to 54	737	719
55 to 64	82	138
65 to 74	6	10
75 to 84	2	2
85 +	0	0
total	4,924	4,852

female, no spouse present, with children

age groups	2000	2020
under 25	384	421
25 to 34	992	1,239
35 to 44	949	994
45 to 54	263	341
55 to 64	23	50
65 to 74	14	29
75 to 84	0	0
85 +	0	0
total	2,626	3,074

female, no spouse present, with children

age groups	2000	2020
under 25	21	34
25 to 34	65	96
35 to 44	90	128
45 to 54	46	77
55 to 64	5	11
65 to 74	0	0
75 to 84	0	0
85 +	0	0
total	226	346

female, no spouse present, with children

age groups	2000	2020
under 25	161	265
25 to 34	426	647
35 to 44	445	630
45 to 54	161	307
55 to 64	21	58
65 to 74	0	0
75 to 84	0	0
85 +	0	0
total	1,215	1,906

male householder, no spouse present, total

age groups	2000	2020
under 25	574	628
25 to 34	838	972
35 to 44	1,071	977
45 to 54	755	789
55 to 64	373	671
65 to 74	209	367
75 to 84	144	189
85 +	40	62
total	4,003	4,656

male householder, no spouse present, total

age groups	2000	2020
under 25	455	485
25 to 34	653	725
35 to 44	857	727
45 to 54	619	604
55 to 64	288	483
65 to 74	171	286
75 to 84	116	140
85 +	30	46
total	3,190	3,498

male householder, no spouse present, total

age groups	2000	2020
under 25	96	105
25 to 34	111	138
35 to 44	145	151
45 to 54	115	150
55 to 64	66	142
65 to 74	26	52
75 to 84	21	32
85 +	10	16
total	589	787

male householder, no spouse present, total

age groups	2000	2020
under 25	23	37
25 to 34	73	109
35 to 44	69	98
45 to 54	20	35
55 to 64	19	46
65 to 74	12	30
75 to 84	7	17
85 +	0	0
total	224	371

male householder, no spouse present, total

age groups	2000	2020
under 25	167	274
25 to 34	169	262
35 to 44	126	179
45 to 54	80	152
55 to 64	37	102
65 to 74	13	32
75 to 84	5	11
85 +	0	0
total	596	1,012

male, no spouse present, without children

age groups	2000	2020
under 25	380	419
25 to 34	366	434
35 to 44	368	345
45 to 54	380	403
55 to 64	305	550
65 to 74	199	348
75 to 84	142	186
85 +	38	59
total	2,177	2,744

male, no spouse present, without children

age groups	2000	2020
under 25	293	312
25 to 34	267	298
35 to 44	256	217
45 to 54	301	293
55 to 64	232	390
65 to 74	166	277
75 to 84	116	140
85 +	28	42
total	1,660	1,970

male, no spouse present, without children

age groups	2000	2020
under 25	67	73
25 to 34	45	56
35 to 44	81	84
45 to 54	62	81
55 to 64	53	115
65 to 74	22	44
75 to 84	19	29
85 +	10	16
total	357	497

male householder, no spouse present, withou

age groups	2000	2020
under 25	21	34
25 to 34	54	81
35 to 44	31	44
45 to 54	17	29
55 to 64	19	46
65 to 74	11	27
75 to 84	7	17
85 +	0	0
total	160	277

male, no spouse present, without children

age groups	2000	2020
under 25	108	177
25 to 34	87	135
35 to 44	61	86
45 to 54	39	74
55 to 64	31	86
65 to 74	13	32
75 to 84	5	11
85 +	0	0
total	343	601

male, no spouse present, with children

age groups	2000	2020
under 25	194	209
25 to 34	471	538
35 to 44	703	632
45 to 54	375	386
55 to 64	69	121
65 to 74	10	19
75 to 84	2	3
85 +	2	3
total	1,826	1,911

male, no spouse present, with children

age groups	2000	2020
under 25	162	173
25 to 34	386	428
35 to 44	600	510
45 to 54	319	311
55 to 64	56	94
65 to 74	5	8
75 to 84	0	0
85 +	2	3
total	1,530	1,528

male, no spouse present, with children

age groups	2000	2020
under 25	29	32
25 to 34	66	83
35 to 44	64	67
45 to 54	53	69
55 to 64	13	27
65 to 74	4	8
75 to 84	2	3
85 +	0	0
total	232	290

male, no spouse present, with children

age groups	2000	2020
under 25	2	3
25 to 34	19	28
35 to 44	38	54
45 to 54	3	6
55 to 64	0	0
65 to 74	1	3
75 to 84	0	0
85 +	0	0
total	64	94

male, no spouse present, with children

age groups	2000	2020
under 25	59	97
25 to 34	82	127
35 to 44	65	94
45 to 54	41	78
55 to 64	6	15
65 to 74	0	0
75 to 84	0	0
85 +	0	0
total	253	411

total non-families, both sexes

age groups	2000	2020
under 25	2,518	2,775
25 to 34	5,206	5,981
35 to 44	5,127	4,625
45 to 54	5,230	5,488
55 to 64	3,902	6,910
65 to 74	4,245	7,340
75 to 84	4,527	5,636
85 +	1,681	2,622
total	32,436	41,376

total non-families, both sexes

age groups	2000	2020
under 25	2,055	2,192
25 to 34	4,185	4,625
35 to 44	4,176	3,566
45 to 54	4,220	4,118
55 to 64	3,186	5,345
65 to 74	3,634	6,063
75 to 84	4,134	4,980
85 +	1,517	2,298
total	27,106	33,187

total non-families, both sexes

age groups	2000	2020
under 25	318	349
25 to 34	690	860
35 to 44	771	803
45 to 54	862	1,119
55 to 64	617	1,329
65 to 74	531	1,077
75 to 84	329	508
85 +	140	235
total	4,257	6,281

total non-families, both sexes

age groups	2000	2020
under 25	145	234
25 to 34	331	496
35 to 44	180	256
45 to 54	148	251
55 to 64	99	236
65 to 74	79	200
75 to 84	64	148
85 +	26	88
total	1,073	1,909

total non-families, both sexes

age groups	2000	2020
under 25	173	285
25 to 34	369	564
35 to 44	347	492
45 to 54	252	478
55 to 64	238	656
65 to 74	211	521
75 to 84	162	369
85 +	46	138
total	1,798	3,503

total non-families, females

age groups	2000	2020
under 25	1,126	1,241
25 to 34	1,997	2,297
35 to 44	1,888	1,711
45 to 54	2,609	2,744
55 to 64	2,474	4,363
65 to 74	3,053	5,278
75 to 84	3,573	4,449
85 +	1,298	2,009
total	18,013	24,092

total non-families, females

age groups	2000	2020
under 25	897	956
25 to 34	1,600	1,771
35 to 44	1,497	1,280
45 to 54	2,089	2,039
55 to 64	2,045	3,430
65 to 74	2,616	4,365
75 to 84	3,279	3,949
85 +	1,191	1,804
total	15,213	19,596

total non-families, females

age groups	2000	2020
under 25	164	180
25 to 34	277	346
35 to 44	313	326
45 to 54	447	579
55 to 64	388	836
65 to 74	380	770
75 to 84	238	368
85 +	92	156
total	2,299	3,561

total non-families, females

age groups	2000	2020
under 25	65	105
25 to 34	119	180
35 to 44	78	105
45 to 54	74	125
55 to 64	41	97
65 to 74	57	143
75 to 84	57	131
85 +	15	49
total	501	935

total non-families, females

age groups	2000	2020
under 25	63	104
25 to 34	113	174
35 to 44	103	146
45 to 54	109	207
55 to 64	153	422
65 to 74	143	354
75 to 84	126	287
85 +	30	90
total	840	1,782

total non-families, males

age groups	2000	2020
under 25	1,392	1,534
25 to 34	3,209	3,684
35 to 44	3,243	2,914
45 to 54	2,620	2,744
55 to 64	1,428	2,547
65 to 74	1,192	2,062
75 to 84	953	1,187
85 +	385	613
total	14,424	17,284

total non-families, males

age groups	2000	2020
under 25	1,158	1,235
25 to 34	2,584	2,853
35 to 44	2,679	2,285
45 to 54	2,131	2,080
55 to 64	1,141	1,914
65 to 74	1,018	1,698
75 to 84	856	1,031
85 +	326	494
total	11,893	13,591

total non-families, males

age groups	2000	2020
under 25	154	169
25 to 34	413	515
35 to 44	458	477
45 to 54	416	539
55 to 64	229	493
65 to 74	151	307
75 to 84	91	140
85 +	47	80
total	1,958	2,719

total non-families, males

age groups	2000	2020
under 25	80	129
25 to 34	212	316
35 to 44	106	151
45 to 54	74	125
55 to 64	59	140
65 to 74	23	57
75 to 84	7	17
85 +	12	39
total	572	974

total non-families, males

age groups	2000	2020
under 25	110	181
25 to 34	256	390
35 to 44	244	346
45 to 54	143	272
55 to 64	85	234
65 to 74	68	167
75 to 84	36	82
85 +	16	49
total	958	1,721

total living alone, both sexes

age groups	2000	2020
under 25	1,304	1,443
25 to 34	3,554	4,082
35 to 44	4,102	3,702
45 to 54	4,443	4,691
55 to 64	3,494	6,179
65 to 74	4,061	7,025
75 to 84	4,440	5,523
85 +	1,643	2,560
total	27,040	35,204

total living alone, both sexes

age groups	2000	2020
under 25	1,011	1,079
25 to 34	2,753	3,028
35 to 44	3,308	2,821
45 to 54	3,508	3,424
55 to 64	2,868	4,812
65 to 74	3,470	5,789
75 to 84	4,063	4,894
85 +	1,486	2,251
total	22,467	28,098

total living alone, both sexes

age groups	2000	2020
under 25	210	230
25 to 34	572	713
35 to 44	655	682
45 to 54	798	1,035
55 to 64	542	1,168
65 to 74	513	1,041
75 to 84	316	489
85 +	131	221
total	3,738	5,580

total living alone, both sexes

age groups	2000	2020
under 25	83	134
25 to 34	229	341
35 to 44	139	198
45 to 54	137	231
55 to 64	83	199
65 to 74	77	195
75 to 84	60	140
85 +	26	88
total	835	1,526

total living alone, both sexes

age groups	2000	2020
under 25	87	143
25 to 34	239	364
35 to 44	254	361
45 to 54	193	367
55 to 64	201	554
65 to 74	200	494
75 to 84	157	358
85 +	44	131
total	1,375	2,773

females living alone

age groups	2000	2020
under 25	551	611
25 to 34	1,405	1,610
35 to 44	1,517	1,381
45 to 54	2,274	2,406
55 to 64	2,273	4,011
65 to 74	2,960	5,119
75 to 84	3,514	4,374
85 +	1,278	1,979
total	15,772	21,489

females living alone

age groups	2000	2020
under 25	412	440
25 to 34	1,101	1,213
35 to 44	1,183	1,011
45 to 54	1,783	1,740
55 to 64	1,877	3,149
65 to 74	2,534	4,228
75 to 84	3,227	3,887
85 +	1,177	1,783
total	13,296	17,452

females living alone

age groups	2000	2020
under 25	103	113
25 to 34	234	292
35 to 44	276	287
45 to 54	418	542
55 to 64	355	765
65 to 74	368	747
75 to 84	230	355
85 +	87	147
total	2,072	3,249

females living alone

age groups	2000	2020
under 25	36	58
25 to 34	70	105
35 to 44	58	82
45 to 54	73	123
55 to 64	41	97
65 to 74	57	143
75 to 84	57	131
85 +	15	49
total	404	788

females living alone

age groups	2000	2020
under 25	27	45
25 to 34	78	119
35 to 44	78	112
45 to 54	85	161
55 to 64	129	354
65 to 74	139	343
75 to 84	123	281
85 +	30	90
total	689	1,504

males living alone

age groups	2000	2020
under 25	753	832
25 to 34	2,149	2,473
35 to 44	2,585	2,321
45 to 54	2,169	2,285
55 to 64	1,221	2,168
65 to 74	1,101	1,906
75 to 84	926	1,149
85 +	365	581
total	11,268	13,716

males living alone

age groups	2000	2020
under 25	599	639
25 to 34	1,651	1,815
35 to 44	2,124	1,810
45 to 54	1,725	1,684
55 to 64	991	1,663
65 to 74	935	1,560
75 to 84	836	1,007
85 +	309	468
total	9,171	10,646

males living alone

age groups	2000	2020
under 25	106	117
25 to 34	338	421
35 to 44	379	395
45 to 54	380	493
55 to 64	187	403
65 to 74	145	294
75 to 84	86	134
85 +	44	74
total	1,667	2,331

males living alone

age groups	2000	2020
under 25	47	76
25 to 34	159	237
35 to 44	82	117
45 to 54	64	108
55 to 64	43	102
65 to 74	20	51
75 to 84	4	8
85 +	12	39
total	430	738

males living alone

age groups	2000	2020
under 25	60	99
25 to 34	160	245
35 to 44	176	249
45 to 54	109	207
55 to 64	73	200
65 to 74	61	151
75 to 84	34	77
85 +	14	41
total	686	1,269

both sexes with non-relatives

age groups	2000	2020
under 25	1,214	1,332
25 to 34	1,651	1,898
35 to 44	1,025	923
45 to 54	787	797
55 to 64	408	731
65 to 74	184	315
75 to 84	87	113
85 +	40	62
total	5,396	6,172

both sexes with non-relatives

age groups	2000	2020
under 25	1,043	1,113
25 to 34	1,432	1,597
35 to 44	868	745
45 to 54	711	694
55 to 64	318	533
65 to 74	164	274
75 to 84	71	86
85 +	31	47
total	4,639	5,088

both sexes with non-relatives

age groups	2000	2020
under 25	109	119
25 to 34	117	147
35 to 44	116	121
45 to 54	64	83
55 to 64	74	160
65 to 74	17	35
75 to 84	12	19
85 +	9	14
total	519	700

both sexes with non-relatives

age groups	2000	2020
under 25	62	100
25 to 34	102	155
35 to 44	41	58
45 to 54	11	19
55 to 64	16	38
65 to 74	2	5
75 to 84	4	8
85 +	0	0
total	238	383

both sexes with non-relatives

age groups	2000	2020
under 25	86	142
25 to 34	131	199
35 to 44	93	132
45 to 54	58	111
55 to 64	37	102
65 to 74	11	27
75 to 84	5	11
85 +	3	7
total	423	730

female head with non-relatives

age groups	2000	2020
under 25	574	630
25 to 34	592	687
35 to 44	367	331
45 to 54	336	338
55 to 64	201	353
65 to 74	93	159
75 to 84	60	75
85 +	19	30
total	2,240	2,603

female head with non-relatives

age groups	2000	2020
under 25	484	517
25 to 34	499	559
35 to 44	313	269
45 to 54	306	299
55 to 64	168	282
65 to 74	82	136
75 to 84	51	62
85 +	14	21
total	1,917	2,144

female head with non-relatives

age groups	2000	2020
under 25	61	66
25 to 34	43	53
35 to 44	37	39
45 to 54	29	37
55 to 64	33	71
65 to 74	11	23
75 to 84	8	13
85 +	5	9
total	227	312

female head with non-relatives

age groups	2000	2020
under 25	29	47
25 to 34	50	75
35 to 44	16	23
45 to 54	1	2
55 to 64	0	0
65 to 74	0	0
75 to 84	0	0
85 +	0	0
total	96	147

female head with non-relatives

age groups	2000	2020
under 25	36	60
25 to 34	35	55
35 to 44	24	35
45 to 54	24	46
55 to 64	25	68
65 to 74	4	11
75 to 84	2	5
85 +	0	0
total	151	278

male head with non-relatives

age groups	2000	2020
under 25	640	702
25 to 34	1,061	1,211
35 to 44	658	593
45 to 54	451	459
55 to 64	207	378
65 to 74	91	156
75 to 84	27	38
85 +	20	31
total	3,155	3,569

male head with non-relatives

age groups	2000	2020
under 25	559	597
25 to 34	933	1,038
35 to 44	555	476
45 to 54	405	396
55 to 64	150	251
65 to 74	83	138
75 to 84	20	24
85 +	17	26
total	2,722	2,945

male head with non-relatives

age groups	2000	2020
under 25	48	53
25 to 34	75	94
35 to 44	79	82
45 to 54	35	46
55 to 64	41	89
65 to 74	6	13
75 to 84	4	6
85 +	3	5
total	292	388

male head with non-relatives

age groups	2000	2020
under 25	33	53
25 to 34	53	80
35 to 44	24	35
45 to 54	10	17
55 to 64	16	38
65 to 74	2	5
75 to 84	4	8
85 +	0	0
total	142	236

male head with non-relatives

age groups	2000	2020
under 25	50	82
25 to 34	96	145
35 to 44	68	97
45 to 54	34	65
55 to 64	12	34
65 to 74	7	16
75 to 84	2	5
85 +	3	7
total	272	452