

BY WILLIAM H. FREY

The baby boom tsunami has been a prime fascination of demographers, marketers and social forecasters ever since this huge generation began flooding the nation's schools in the 1950s.

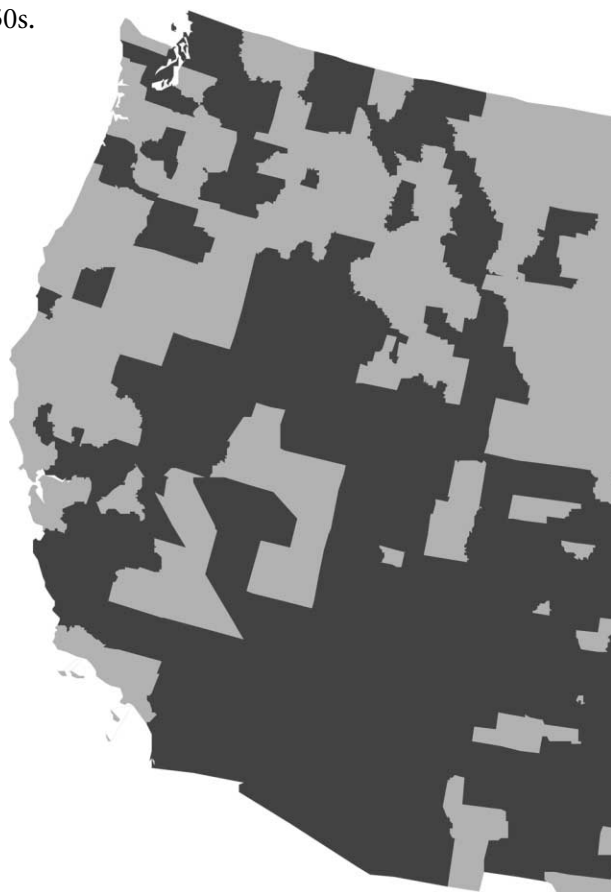
From Howdy Doody to Woodstock, from the ERA to IRAs, these 80 million Americans have redefined the lifestyles, politics and consumption patterns of each new life-cycle stage they entered. Now, fully situated in middle age, with high incomes and fat stock portfolios to ease their way, the boomers have become a serious economic as well as social force with which to be reckoned. And, as usual, all eyes are on them.

A new release of the 2000 Census, matching age trends with detailed geography, gives us a first glimpse of where the boomer tsunami will have its greatest impact. Since boomers and middle age are now synonymous, the whole country will become more middle-aged – but some places more than others.

BY THE NUMBERS

Fudging just a tad, the boomers can be considered the 20-year block, aged 35 to 54 on Census Day 2000. During the 1990s, the leading edge of boomers inflated the nation's 45-54 year-old age group by nearly half, displacing a smaller pre-boomer cohort. In fact, boomer growth dwarfs the 1990s gains or losses in all other age categories, and is responsible for the “middle-aging” of America.

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ADVANCED MIDDLE AGE

Boomers reside everywhere, but their impact is especially pronounced in regions not thought to be particularly mature. Las Vegas leads all large metros in its growth of the 35 to 54 year-old set – practically doubling its numbers during the 1990s. Not far behind are

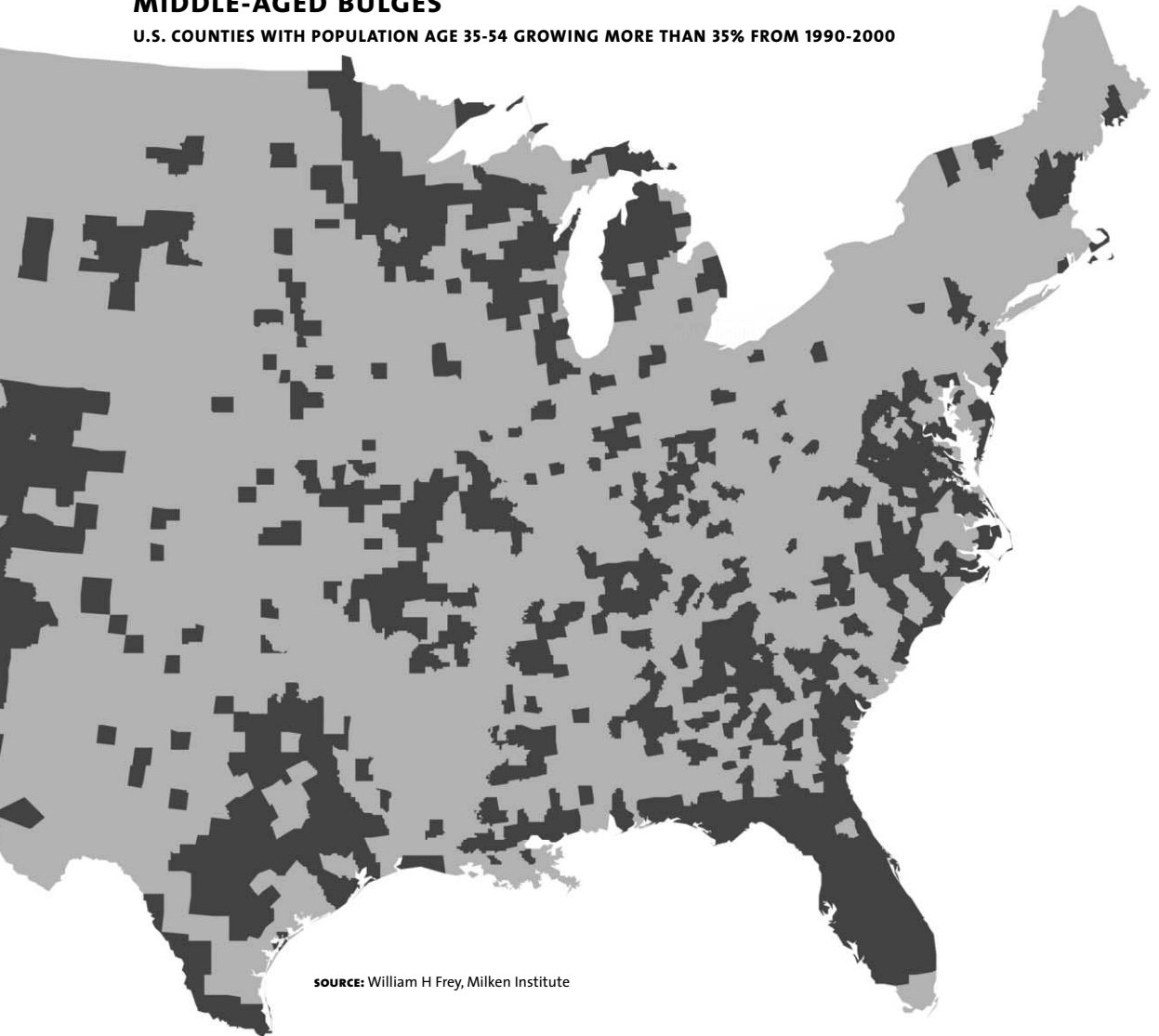
BRUCE SANDERS (ALL)

other parts of the West, known for attracting either the very old (Phoenix), or the young (Boise, Colorado Springs, Tucson, Denver). The same holds for the nation's other youthful region, the South. Boomer-induced middle-aging is especially pronounced in college towns like Austin, and in hot local economies that, in the past, mostly attracted the young and the restless (Orlando, Atlanta, Dallas, Nashville).

Why would boomers, long in the tooth, be moving to these hot spots now? The answer is that they are not, in fact, doing very much moving. Most of the middle-aging patterns reflect migration of boomers to these areas earlier in their careers; they are simply aging in place. This is good news for the affected areas, both demographically and economically. They attracted the cream of the boomer labor force crop while the boomers were still

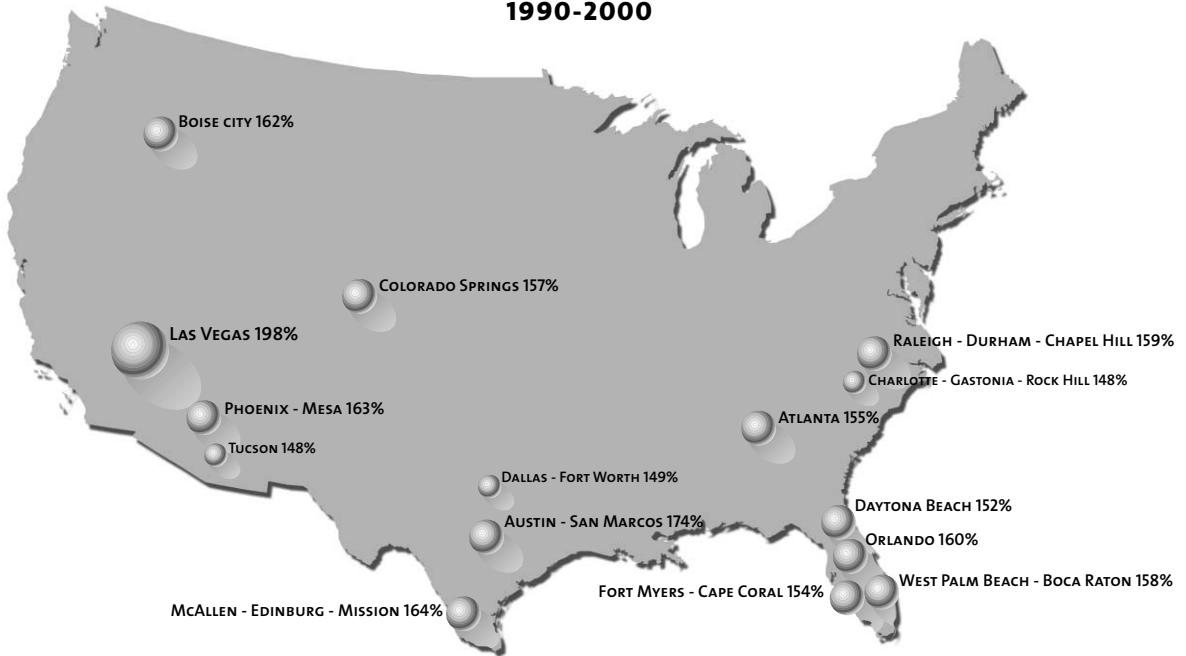
MIDDLE-AGED BULGES

U.S. COUNTIES WITH POPULATION AGE 35-54 GROWING MORE THAN 35% FROM 1990-2000



SOURCE: William H Frey, Milken Institute

LARGE METROS WITH GREATEST MIDDLE-AGED GROWTH, 1990-2000



NOTE: Among 102 metros with 2000 populations greater than 400,000. Metro areas refer to CMSAs, MSAs, and (in New England) NECMAs, defined by the Office of Management and Budget. Aged 35-54 population in 2000 as percent of aged 35-54 population in 1990.

SOURCE: William H. Frey analysis of 2000 U.S. Census.

young, and are now reaping the benefits by retaining them in their peak earning years.

AGING BOOMERS, AGING SUBURBS

The graying in place of the boomers is debunking another stereotype: suburbs as reservations for young families with children. The choices of the boomers' parents created that stereotype. But as the first generation native to the suburbs has aged, so have the suburbs. More 35-54 year-olds live in the suburbs than any other age group. And during the 1990s, boomer-induced aging was more pronounced in the 'burbs than in central cities.

This trend will inevitably lead to conflict on local spending between young families with children and the burgeoning numbers of empty-nesters. But the retention of well-off

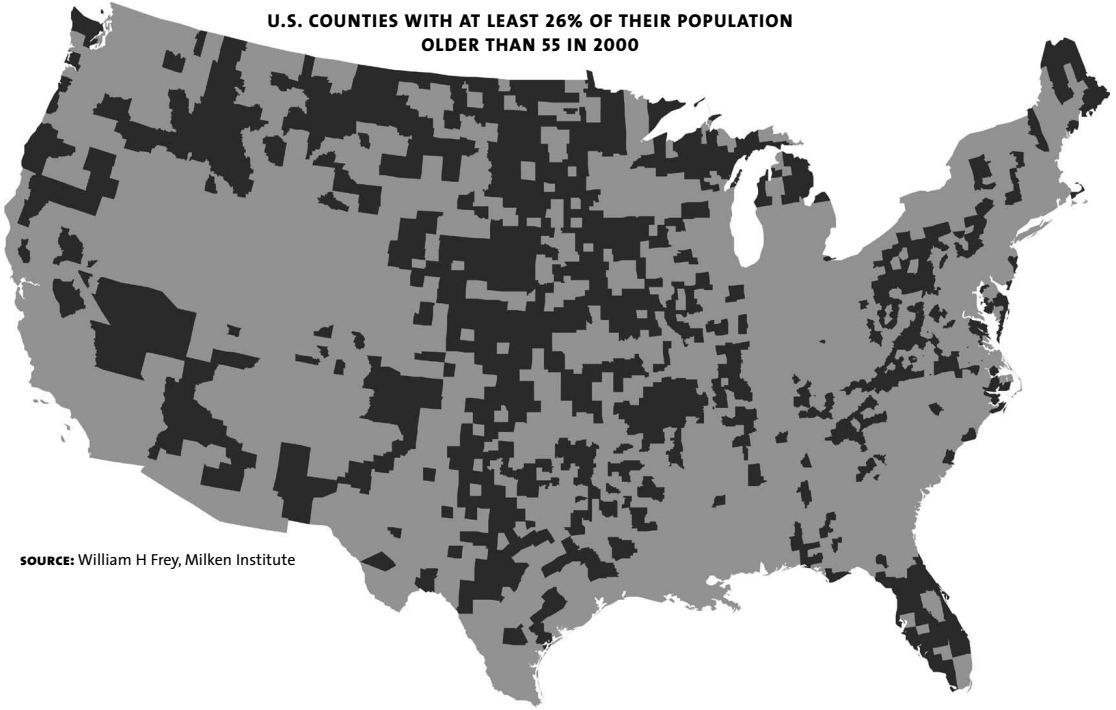
boomer middle-agers should serve as an economic plus for both suburban tax bases and businesses that rely on affluent customers.

URBAN PLAYGROUNDS FOR EMPTY NESTERS

Not all boomers are nestled in comfortable suburbs. A good many have chosen to stay in the city or to relocate there after the kids have moved out. Indeed, some form the backbone of a handful of cities that are magnets to affluent adults, with cultural amenities and housing that is too expensive for young families. San Francisco and Seattle lead the pack, each with more than two middle-aged boomers for every child. They are quintessential boomer playgrounds that have stood the test of time. **M**

OLDER THAN BOOMERS

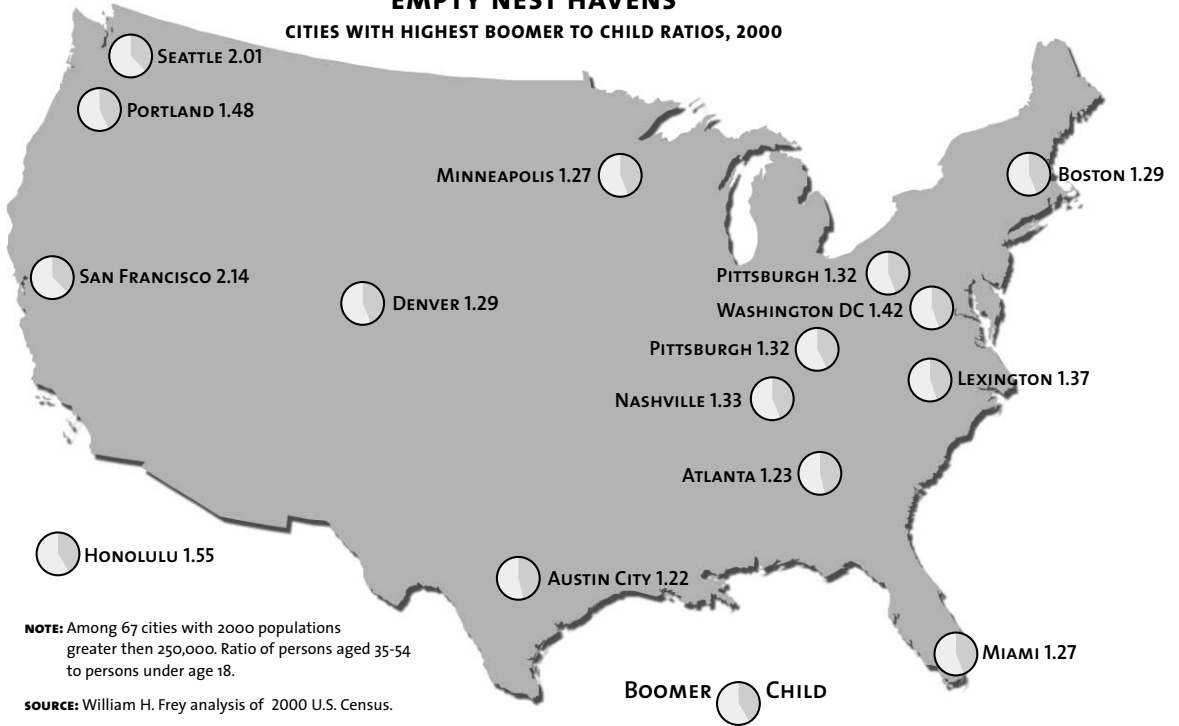
U.S. COUNTIES WITH AT LEAST 26% OF THEIR POPULATION
OLDER THAN 55 IN 2000



SOURCE: William H Frey, Milken Institute

EMPTY NEST HAVENS

CITIES WITH HIGHEST BOOMER TO CHILD RATIOS, 2000



NOTE: Among 67 cities with 2000 populations greater than 250,000. Ratio of persons aged 35-54 to persons under age 18.

SOURCE: William H. Frey analysis of 2000 U.S. Census.