

## By the Generations: Location Patterns of Different Cohorts

[Victoria Gregory](#), Economist  
[Kevin Bloodworth](#), Research Associate

The American perspective has always included the notion that anyone can move to a location that promises better opportunities. Depending on the time period and age of an individual, opportunities related to various locations may differ. Existing literature has shown interesting discrepancies between homeownership, income, marriage, and fertility patterns across generations. Our previous essays have described how, at age 30, Baby Boomers owned homes at a [higher proportion](#) and had [higher median incomes and less educational debt](#) than Millennials. In this essay, we explore where different generational cohorts in the US have lived in different points of their lives.

We use data from three main sources: (i) The American Community Survey, which the US Census Bureau has run annually since 2000; (ii) the Decennial Census, with data from 1940 to 2022 on income, employment status, geographic identifiers, and demographic information for a representative sample of the population; and (iii) the [Urban-Rural Classification Scheme for Counties](#) from the National Center for Health Statistics, which divides metropolitan statistical areas (MSAs) into six categories.

From these sources, we categorize individuals by their birth years as follows: Silent Generation (1928-1945), Baby Boomers (1946-1964), Generation X (1965-1980), Millennials (1981-1996), and Generation Z (1997 onward). We divide MSAs with more than 1 million people into

“large central metros,” meant to capture city centers, and “large fringe metros,” meant to capture the surrounding suburbs. We designate “medium” and “small” metros as MSAs with populations of 250,000-1,000,000 and fewer than 250,000, respectively. Finally, there are “micro” metros, which correspond to micropolitan statistical areas, and “non-core” metros, which are everywhere else not in an MSA or micropolitan statistical area. We restrict the sample to the heads of households or their spouses and to those who were not in school at the time of the survey.

First, we looked at where people lived when they were in their 20s. Table 1 shows the percentage of each cohort who lived in each urban-rural category.<sup>1</sup> Members of the Silent Generation were the most likely to live in urban areas early in their lives. Baby Boomers, Gen X, and Millennials all had similar patterns: Each subsequent generation became increasingly less likely to live in large central metros and more likely to live in medium and small metros. Gen Z in particular has started off living in less-urbanized areas compared with their predecessors: Only 39% live in large central metros and 11% live in small metros. Location patterns early in life most likely reflect choices based on career prospects or affordability. If large cities became relatively more expensive across the years, young people early in their careers may be less likely to live there, which could result in the patterns in Table 1.

Table 1  
**Locations of the Population 20-29 Years of Age by Cohort**

Cohort	Metro					
	Large		Medium	Small	Micro	Non-core
	Central	Fringe				
Silent Generation	58.1%	18.3%	17.6%	4.2%	1.5%	0.2%
Baby Boomers	50.2%	20.1%	23.1%	6.1%	0.5%	0.0%
Generation X	45.2%	19.4%	25.4%	8.6%	1.3%	0.1%
Millennials	43.6%	20.0%	25.8%	8.7%	1.5%	0.2%
Generation Z	39.0%	18.6%	28.8%	10.8%	2.1%	0.2%

SOURCE: American Community Survey, Decennial Census, and Urban-Rural Classification Scheme for Counties.

Table 2  
Locations of the Population 30-39 Years of Age by Cohort

Cohort	Metro					
	Large		Medium	Small	Micro	Non-core
	Central	Fringe				
Silent Generation	59.8%	19.8%	15.7%	3.2%	1.3%	0.2%
Baby Boomers	44.7%	22.5%	25.0%	7.1%	0.7%	0.0%
Generation X	46.4%	22.0%	22.5%	7.5%	1.3%	0.2%
Millennials	45.2%	21.1%	24.7%	7.0%	1.4%	0.2%
Generation Z	—	—	—	—	—	—

SOURCE: American Community Survey, Decennial Census, and Urban-Rural Classification Scheme for Counties.

Table 2 shows where people lived when they were in their 30s. Baby Boomers, Gen X, and Millennials did not change their location distributions dramatically, although they have all further converged to living in more similar areas. The Silent Generation’s distribution is also similar to what it was in their 20s, but it looks the most different from the others, as an even larger majority of its members lived in large central metro areas when they were in their 30s.

The shift from large central metros to medium-sized metros could potentially be explained by urban flight, which occurred in the 1950s and 1960s, between the years in which the Silent Generation and Baby Boomers were in their 30s: Many middle-class populations left urban centers and began entering suburbs. This pattern seems to be holding stable among people in their 30s since the Baby Boomer generation.

Gen Z’s location distribution was so different in their 20s that it will be interesting to see if they stay stable or look more like Millennials, Gen X, and Boomers in their 30s. Since the COVID pandemic, more people are leaving larger expensive US cities in favor of [smaller cheaper cities in the US Sunbelt](#). Due to [rising home prices in urban areas](#) and [higher liability-to-income ratios](#) for younger individuals, Gen Z might further decide to leave large central metros by the time they reach their 30s. The increasing prevalence of working from home could also entrench these trends for all cohorts. ■

**Note**

<sup>1</sup> The data do not allow us to identify counties with very low populations, which means the sample is skewed to areas with larger populations.