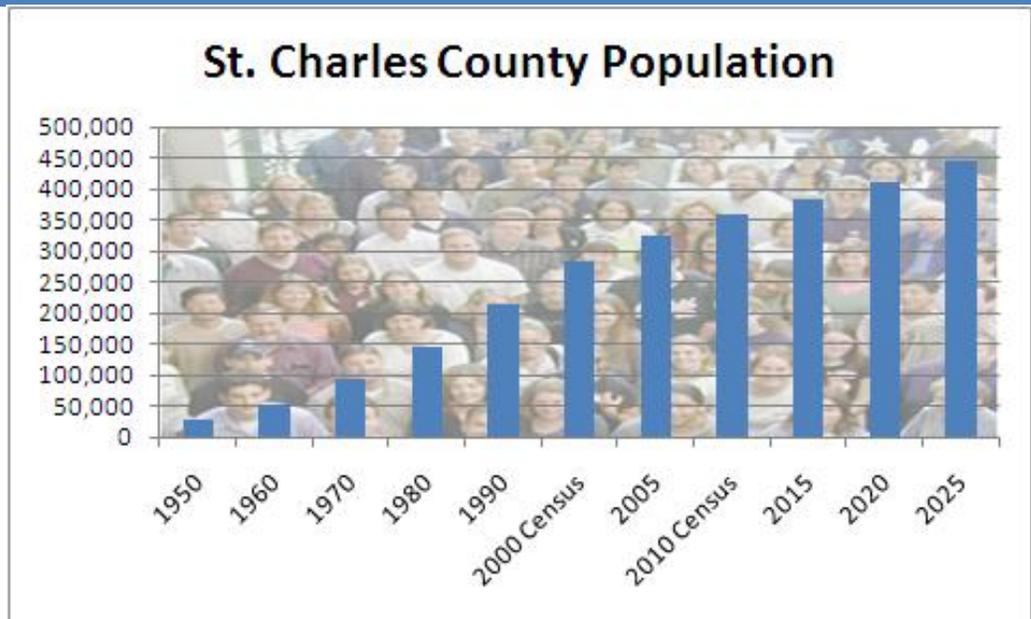


2000 - 2025

Age Group Comparisons and Population Projections



St. Charles County Missouri
Community Development Department
Planning and Zoning Division

6/8/2011

2000 - 2010 AGE GROUP COMPARISONS ST. CHARLES COUNTY MISSOURI

The Census Bureau recently released, May 19, 2011, the DP-1, 2010 demographic Profile Data, Profile of General Population and Housing Characteristics: 2010.

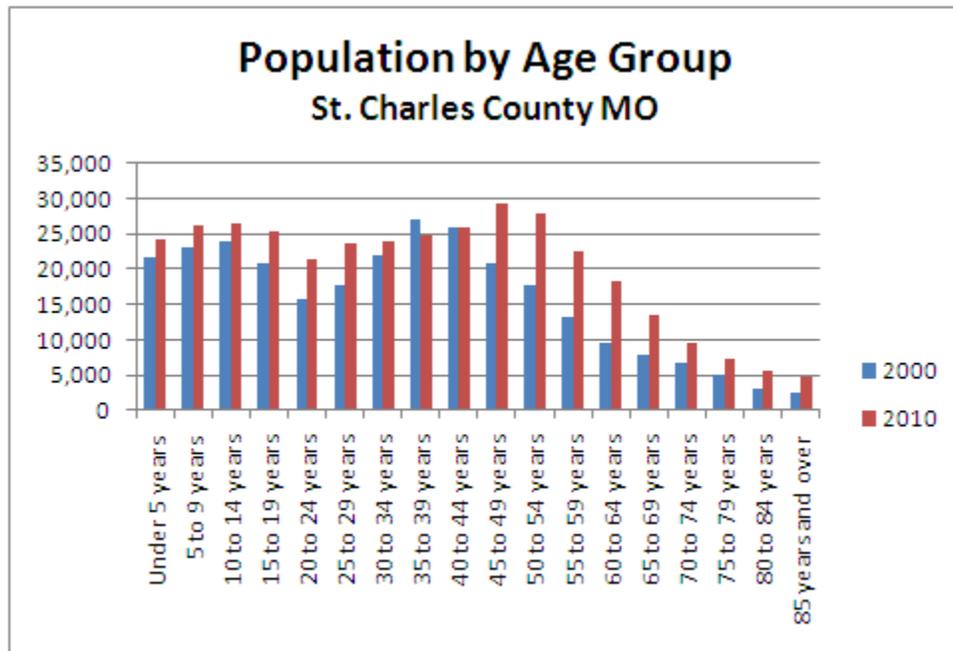
AGE GROUP CHANGES

The most significant changes in age groups are easy to visually discern by examining the chart below. The age groups with significant gains are the 45-69 age groupings that result in the addition of 42,500 people representing 55% of the county's increase in population between 2000 and 2010. This age group could have a major voice in 2012 elections and beyond.

Age groups 50 to 64, show substantial population increases from a decade ago. These increases (28,403 accounting for 8% of the County's 2010 population and 37% of the change in population between 2000 and 2010) are attributed to in-migration of 40-54 year old age groups during the past decade.

Only the 35-39 year age group showed a decrease in population (-2,163); the 30-34 age group posted a small 2,014 increase and the 40-44 age group posted a minimal change of 63.

While the age groups 30-44 had an overall loss of population (-86), they still accounted for 21% (74,549) of the County's 2010 population of 360,485.

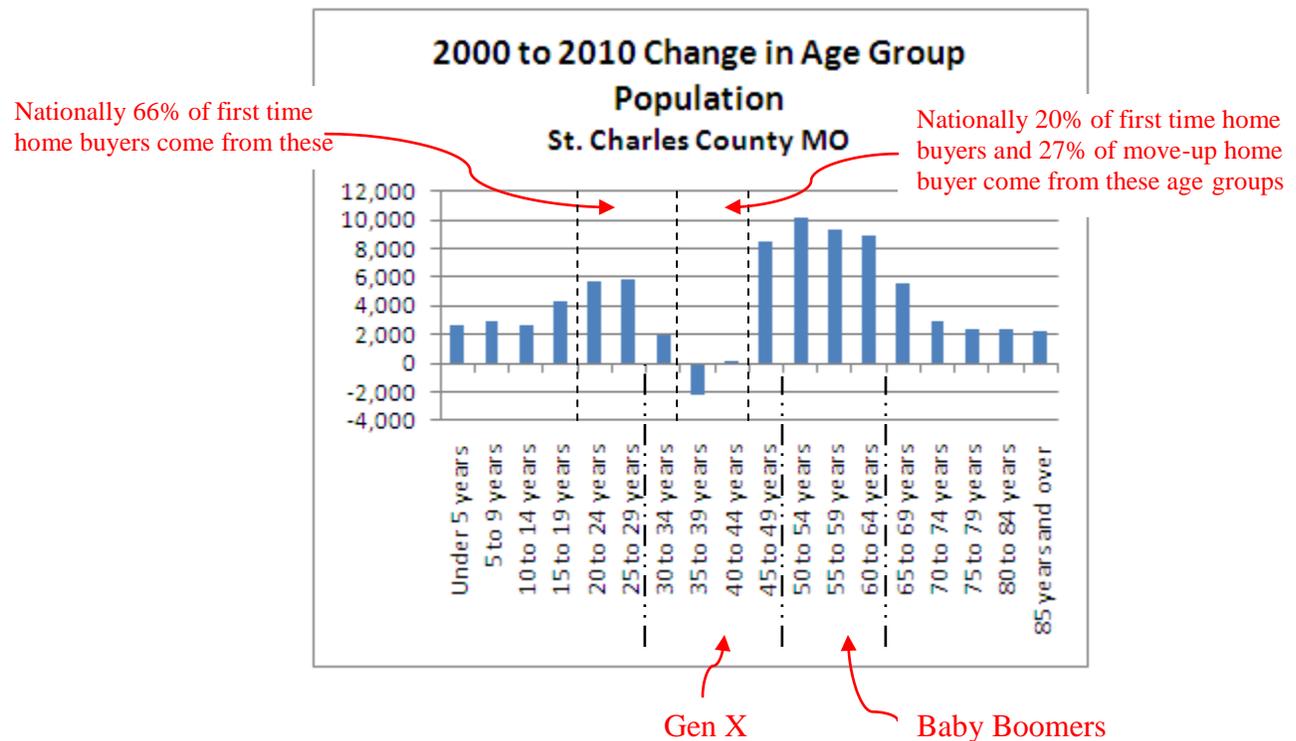


GENERATIONAL GROUPINGS

This section examines generation groupings, i.e. Baby Boomers, Generation X, and how their populations within the county have changed over the past decade. Unlike the static analysis of comparing the number of people in an age group in 2010 to the same age group in 2000, this analysis looks at the changes in a generational grouping.

“Baby Boomers” as a separate grouping, those age 50-64 in 2010, who were 40-54 in 2000 increased by 4,384 (68,690 – 64,306). Baby Boomers represented 19% of the 2010 population and 23% of the 2000 population.

Generation X, those 30-49 in 2010, who were 20-39 in 2000 showed an increase of 21,698 (103,995-82297). Generation Xers accounted for 29% of the county’s total population for each census period. This increase is due to in-migration of people between 20 and 49 over the last decade.



OBSERVATIONS

The gains occurring within the Generation X age groups between 2000 and 2010 as detailed above were in the older age ranges i.e. 35-49 and therefore, in the 2010 census show up as increases in the 45-59 age groups.

27% of move up buyers and 20% of 1st time buyers are found in the 35 to 44 age groups which had negative growth (-2,100) between 2000 and 2010. Unless significant in-migration of people within

these age groups occurs, significant increases in this segment will be at least 10 years out. This will have an effect on the housing market.

According to *Economist's Outlook* the Median Age for a first time-home buyer in 2010 is 30 and the Median Age for a move-up/repeat home buyer in 2010 is 49.

The male-female ratio in the U.S increased to 96.7 from 96.3 in 2000, reflecting the narrowing of the female advantage in overall population. While St. Charles County's 2010 male-female ratio of 96.46 is in line with the national number, within the county there have been slight decreases in the male population from 2000 which had a ratio of 97.24. (A ratio of 100 signifies equal numbers of men and women)

The median age in St. Charles County rose to 36.9 from 35.4 in 2000. Among the voting-age population, the 45-plus age group now makes up a majority at 51.8%, up from 42.7% in 2000.

The share of St. Charles County households with married couples fell to 58.7%, down from 63.2% 2000 and 67.2% in 1990. U.S. households with married couples fell to 48.4%, down from 51.7 % in 2000.

There was a large in-migration (42,500) between 2000-2010 of people 35-59 years age old. With the average age of repeat home buyers being 46, this group significantly influenced move-up home construction in the county.

The 2010, 20-44 age groups are made up of those who were 10-34 in 2000 and those that in-migrated during the decade. The increase in this grouping is 20,584.

POPULATION PROJECTIONS ST. CHARLES COUNTY, MISSOURI

POPULATION PROJECTION METHOD

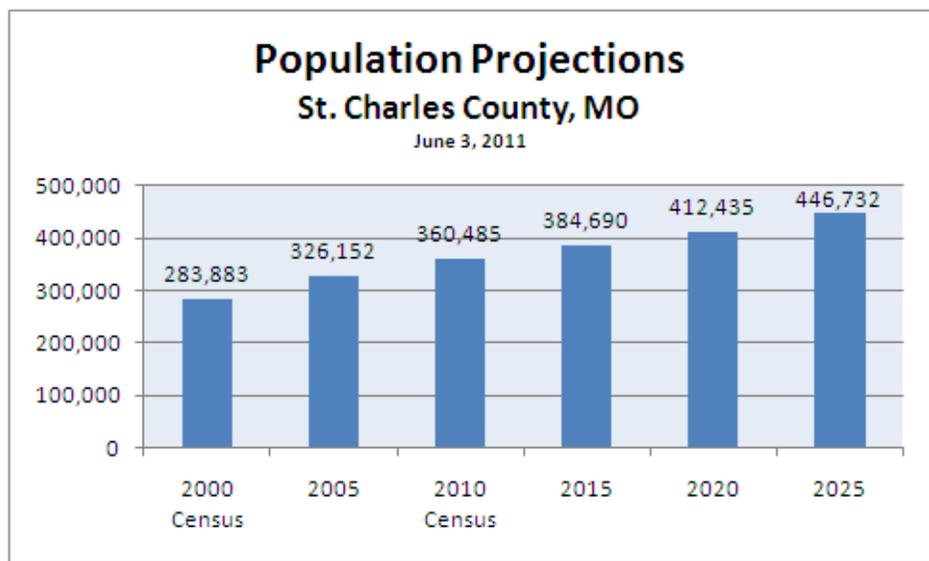
The cohort survival method to project population is a technique that takes into account the age-sex distribution of the population as well as the influence of mortality, fertility and migration. This method has several advantages as it pulls out the causal dynamics underlying the population change. This increased sophistication allows the model to deal with forces of change which are often working at cross purposes. For instance, rapid gains from in-migration might foretell gains from natural increase a few years down the road. In addition, this model makes finer distinctions of which age groups are changing in the population mix. This finer grained analysis is frequently very useful in estimating, for example, future demands for specific services.

This analysis method was used by the department in projecting the population for the *Envision 2020 Master Plan*. The projection for 2010 in this plan was 368,542 which was about 2% over the decennial 2010 census count of 360,485. The difference from projected to actual can largely be attributed to not foreseeing the economic downturn that occurred after the projections were done which resulted in less in-migration. These new projections critically examine in-migration rates correlated to expectations for new housing development. In summary, new housing units are expected to remain at low levels through 2015, averaging 1813 housing units permitted on an annual basis. Between 2015 and 2020, we project permits for new housing units will improve with increases over the previous 5-year period, averaging 2200 per year, and between 2020 and 2025 an annual average of about 2520 housing units county-wide. Birth, fertility and mortality are from 2009 Missouri Department of Health data. *¹

POPULATION PROJECTION

St. Charles County’s 2010 decennial census population is 360,485. The County’s projected population is depicted in the following chart and table with historical population data.

POPULATION	
ST. CHARLES COUNTY, MO	
YEAR	POPULATION
1950	29,832
1960	52,970
1970	93,628
1980	144,107
1990	212,751
2000 Census	283,883
2005	326,152
2010 Census	360,485
2015	384,690
2020	412,435
2025	446,732



*¹2009 St. Charles County Birth Data and 2009 MO Death and Birth Data MO Department of Health (2010 data not yet available)

AGE AND SEX COMPOSITION OF PROJECTED POPULATION

The following charts describe the age and sex composition of the St. Charles County's future population. The changes in population cohorts are caused by natural births and deaths, as well as in and out migration. Natural birth and death rates are assumed to be similar every year; migration rates however, can have greater fluctuation.

Cohort Number	Age Group	Cohort Total	Male Population	Female Population
1	0-4	24,297	12,401	11,896
2	5-9	26,202	13,254	12,948
3	10-14	26,625	13,565	13,060
4	15-19	25,276	13,012	12,264
5	20-24	21,443	10,967	10,476
6	25-29	23,579	11,685	11,894
7	30-34	23,906	11,793	12,113
8	35-39	24,764	12,213	12,551
9	40-44	25,879	12,726	13,153
10	45-49	29,446	14,392	15,054
11	50-54	27,805	13,780	14,025
12	55-59	22,490	10,778	11,712
13	60-64	18,395	8,776	9,619
14	65-69	13,366	6,388	6,978
15	70-74	9,567	4,406	5,161
16	75-79	7,339	3,220	4,119
17	80-84	5,460	2,138	3,322
18	85+	4,646	1,428	3,218
	Total:	360,485	176,922	183,563

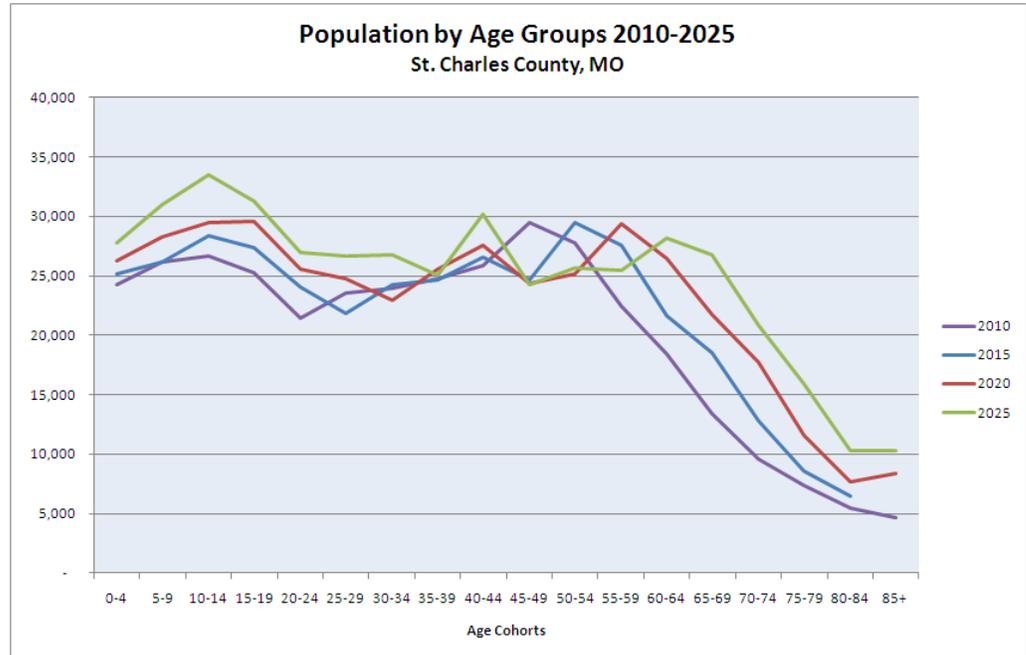
Cohort Number	Age Group	Cohort Total	Male Population	Female Population
1	0-4	25,124	13,594	11,530
2	5-9	26,109	13,187	12,922
3	10-14	28,404	14,298	14,106
4	15-19	27,409	14,267	13,142
5	20-24	24,041	12,040	12,001
6	25-29	21,792	11,205	10,587
7	30-34	24,254	11,591	12,663
8	35-39	24,645	12,422	12,223
9	40-44	26,567	13,665	12,902
10	45-49	24,637	11,659	12,977
11	50-54	29,501	14,353	15,147
12	55-59	27,539	13,517	14,022
13	60-64	21,613	10,216	11,397
14	65-69	18,503	8,512	9,992
15	70-74	12,839	5,954	6,885
16	75-79	8,598	3,747	4,850
17	80-84	6,446	2,515	3,931
18	85+	6,671	2,185	4,486
	Total:	384,690	188,928	195,762

Cohort Number	Age Group	Cohort Total	Male Population	Female Population
1	0-4	26,264	14,371	11,893
2	5-9	28,252	14,965	13,287
3	10-14	29,523	14,828	14,695
4	15-19	29,594	15,360	14,234
5	20-24	25,605	12,832	12,772
6	25-29	24,728	12,503	12,225
7	30-34	22,951	11,120	11,831
8	35-39	25,564	12,678	12,886
9	40-44	27,598	14,725	12,874
10	45-49	24,341	11,667	12,674
11	50-54	25,128	11,865	13,264
12	55-59	29,366	14,136	15,231
13	60-64	26,451	12,802	13,649
14	65-69	21,746	9,933	11,813
15	70-74	17,702	7,914	9,788
16	75-79	11,546	5,062	6,484
17	80-84	7,662	2,929	4,733
18	85+	8,416	2,777	5,639
	Total:	412,435	202,464	209,971

Cohort Number	Age Group	Total Projected Population	Projected Male Population	Projected Female Population
1	0-4	27,764	15,563	12,201
2	5-9	31,024	16,351	14,673
3	10-14	33,515	17,501	16,014
4	15-19	31,299	16,411	14,888
5	20-24	26,926	13,236	13,690
6	25-29	26,622	13,529	13,093
7	30-34	26,792	12,415	14,377
8	35-39	25,090	12,886	12,204
9	40-44	30,137	16,162	13,975
10	45-49	24,205	11,632	12,573
11	50-54	25,681	12,324	13,356
12	55-59	25,449	11,874	13,575
13	60-64	28,198	13,366	14,832
14	65-69	26,783	12,495	14,288
15	70-74	20,790	9,243	11,547
16	75-79	15,887	6,734	9,153
17	80-84	10,278	3,956	6,322
18	85+	10,291	3,350	6,941
	Total:	446,732	219,028	227,705

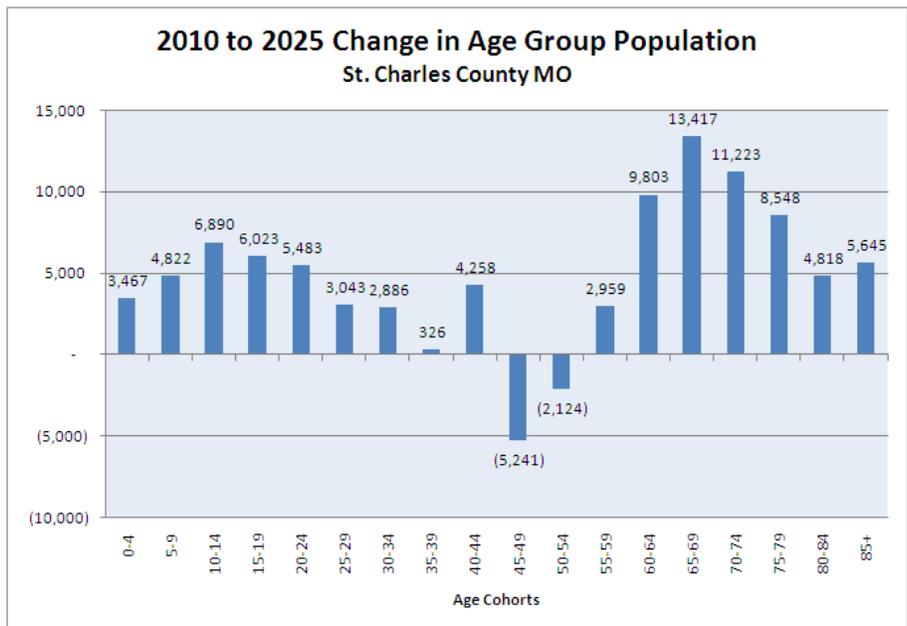
The chart below graphically shows the changes in age cohorts for the projection periods. The chart below depicts the “Baby Boomer” bubble, (Baby Boomers in 2010 range in age from 50-64) getting older over time. The chart also shows that there is a significant drop in the 20-34 year age cohorts.

The population increases for 2025, particularly associated with those less than 50 years of age, is due to the expectation of an increase in in-migration between 2020 and 2025. This increase is largely attributed to an improvement in the economy and housing construction activity by that time frame.



AGE GROUP CHANGES

The most significant gains in age groups are easy to visually see by examining the chart to the right. Between 2010 and 2025 those aged 60 or more, increase by 53,454 or 62% of the projected population gains between 2010 and 2025. Age groups 60 and up represented 16.3% of the population in 2010. They are projected to be 25.1% of the population by 2025.



Those in age groups 0-19 increase by 21,202 or 24.6% of the projected population gains.

Of significant note is that only 8,631 people were added in the age groups 20-54. Most of those increases occurring in the 2020-2025 time frame due to an uptick in projected in-migration. Those age groups are the primary driver of first time and repeat or move-up homebuyers. Nationally, 66% of first time home

buyers are found with the 20 to 34 year age groups. Twenty percent of first time home buyers and 27% of move-up home buyers come from the 35 to 44 year old age cohorts.

The following chart graphically compares the age cohort as a percentage of the 2010 and 2025 populations. In summary, the 0-19 cohorts changes from having 28.41% of the 2010 population to 27.67% of the 2025 projected population, 20-39 age cohorts changed from 25.99% to 23.6%, 40-59 age cohorts changed from 29.3% to 23.61% and those cohorts 60 and over changed from 16.3% in 2010 to 25.12% in 2025.

