



CREF07

FEBRUARY 4-7 **2007**

Demographics: Building for Different Generations and the New America

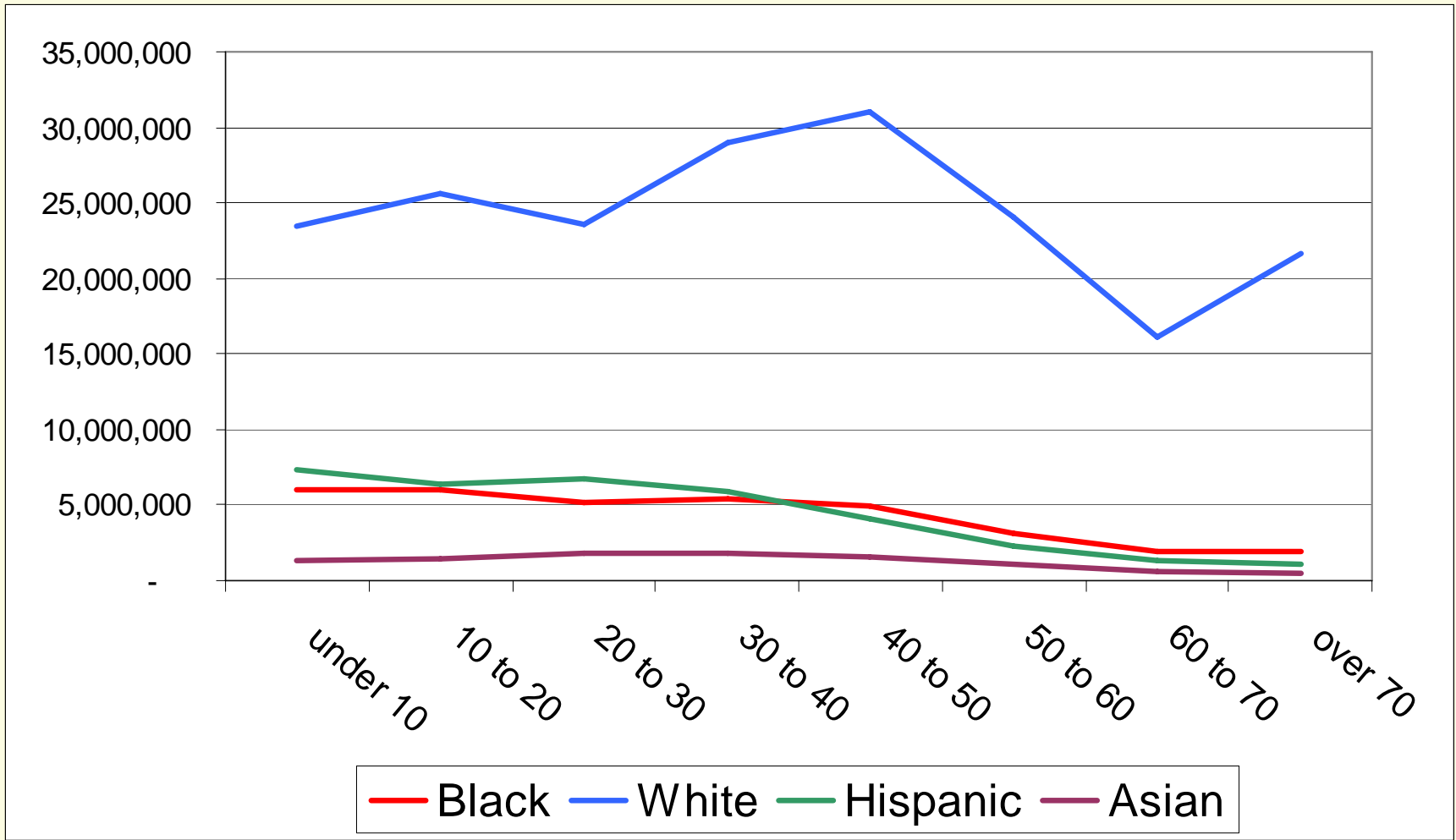
Daryl Carter, CharterMac Mortgage Capital, Moderator

Jay Brinkmann, MBA

Jeannette DeLaGarza, Wells Fargo

Robert "Bobby" Turner, Canyon Capital

Population by Age and Race/Ethnicity



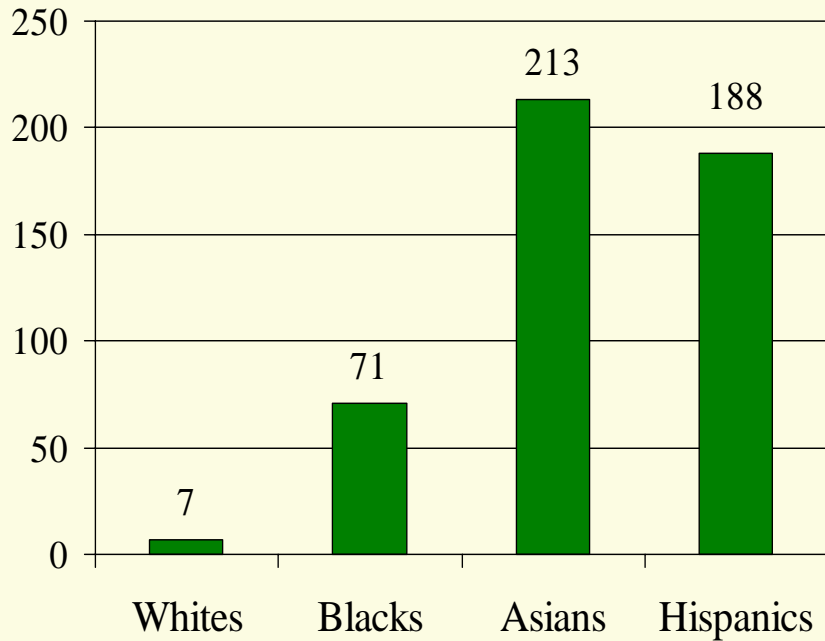
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Source: 2000 Census

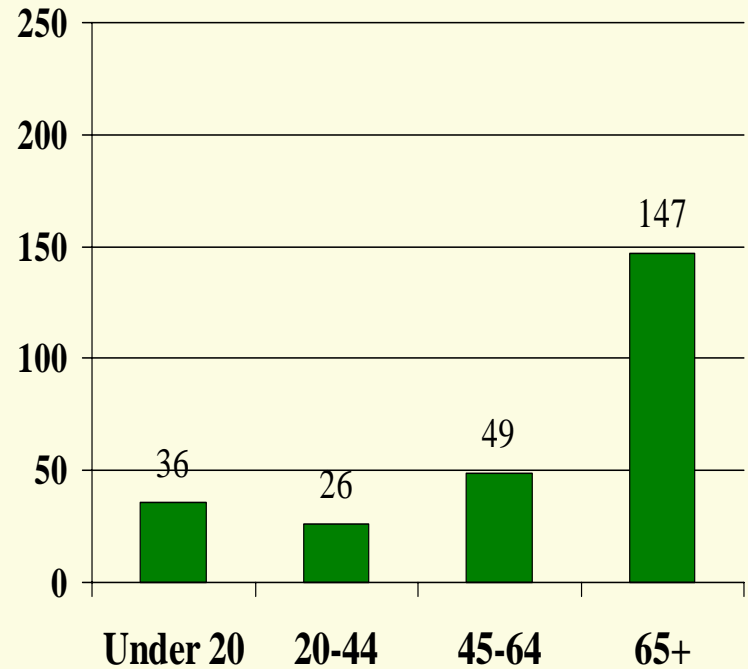
Projected 50 Years Population Growth



Race

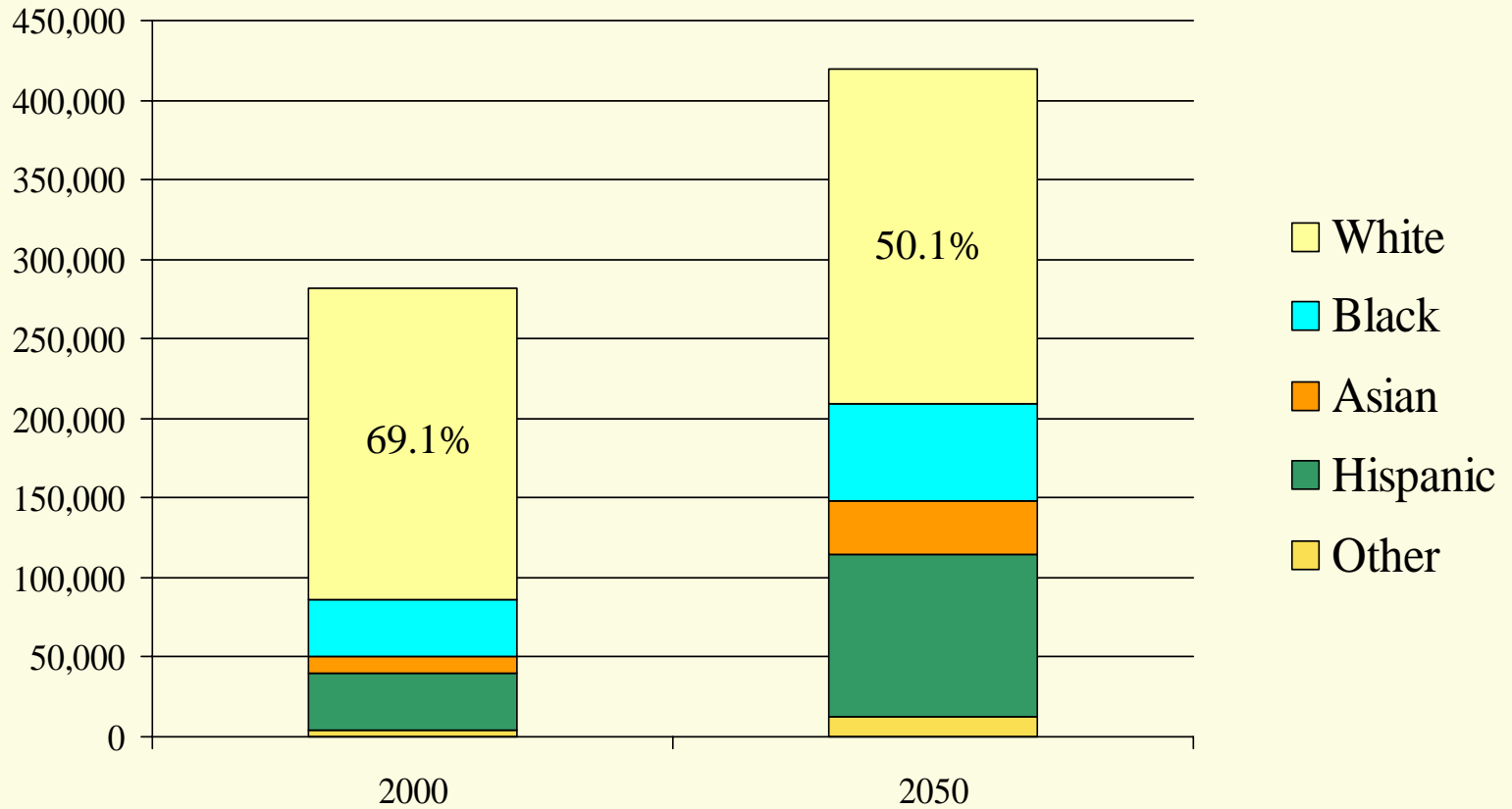


Age



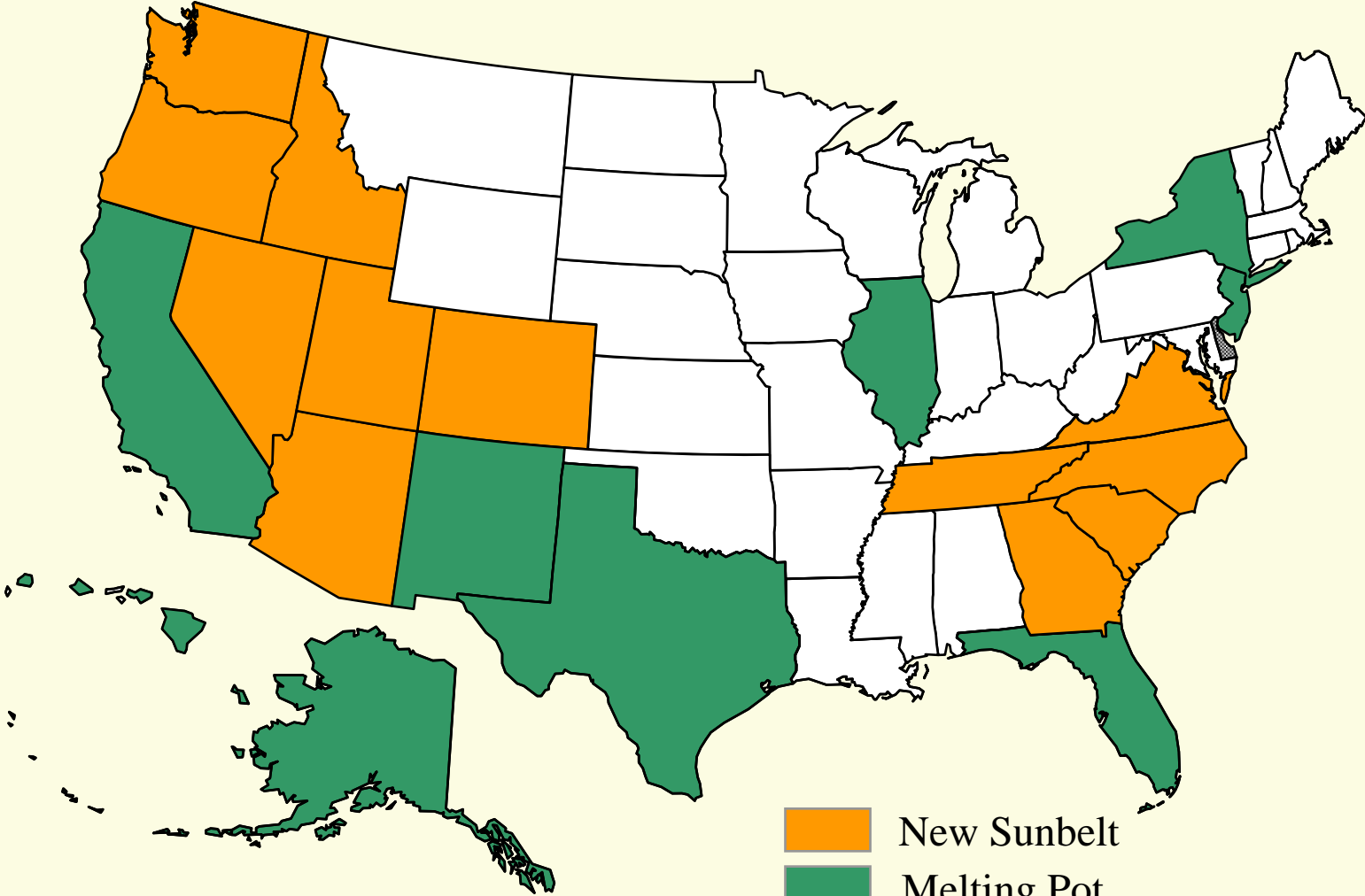
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US: Population by Race: 2000 and 2050



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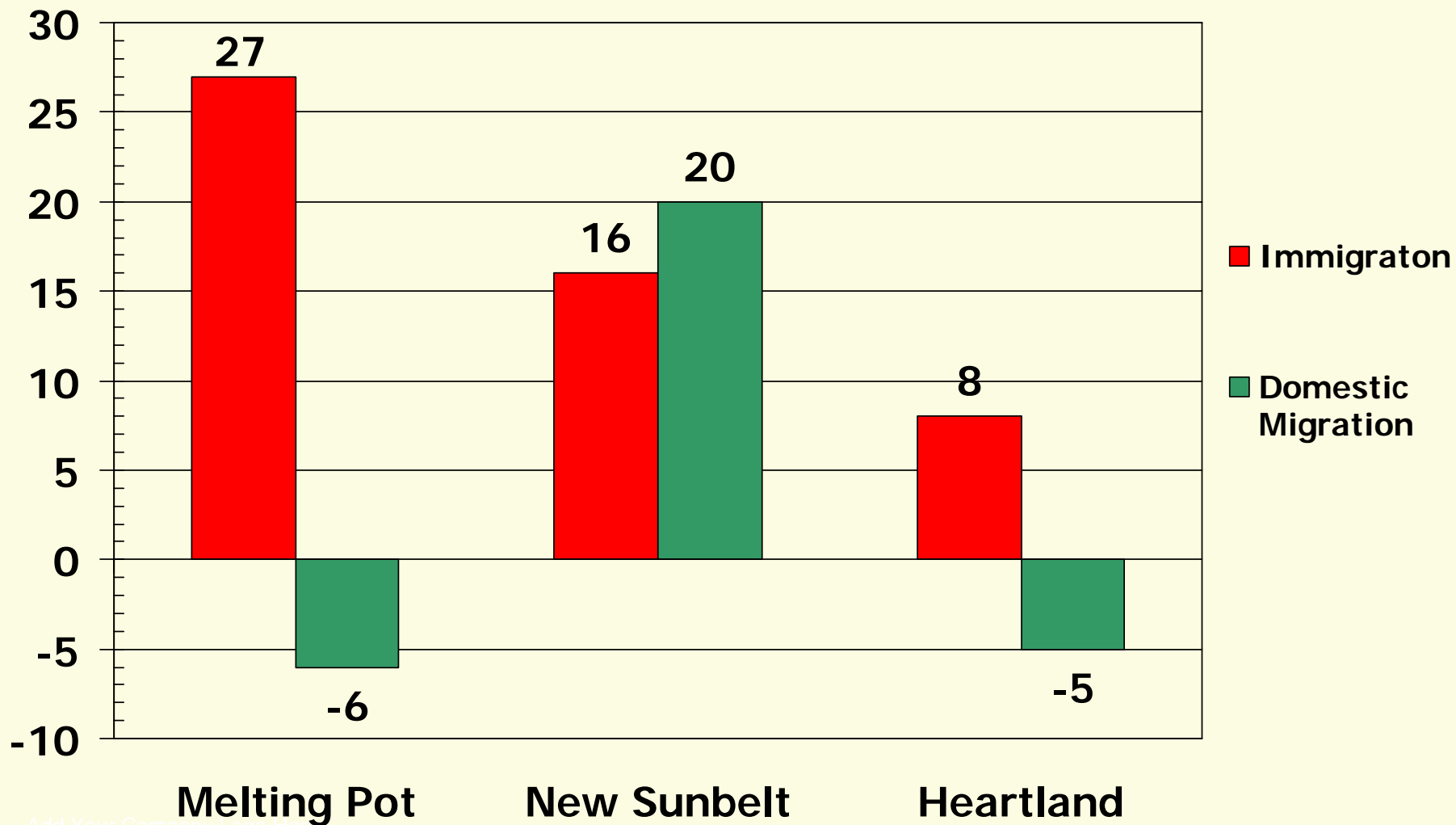
New Sunbelt, Melting Pot, and Heartland States



-  New Sunbelt
-  Melting Pot
-  Heartland States

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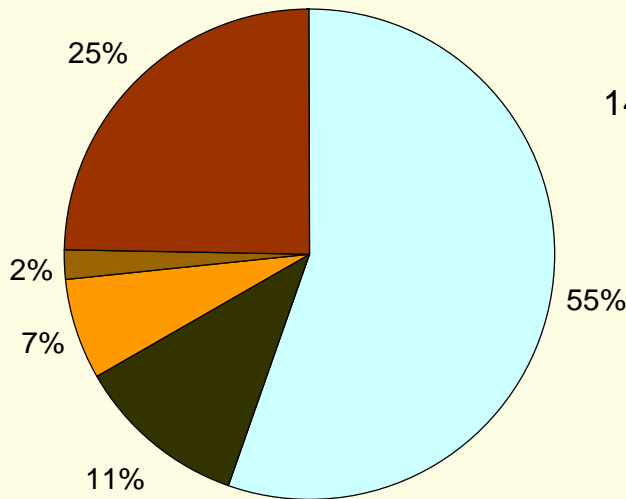
Demographic Components, 2000-2004 (Rates per 1000)



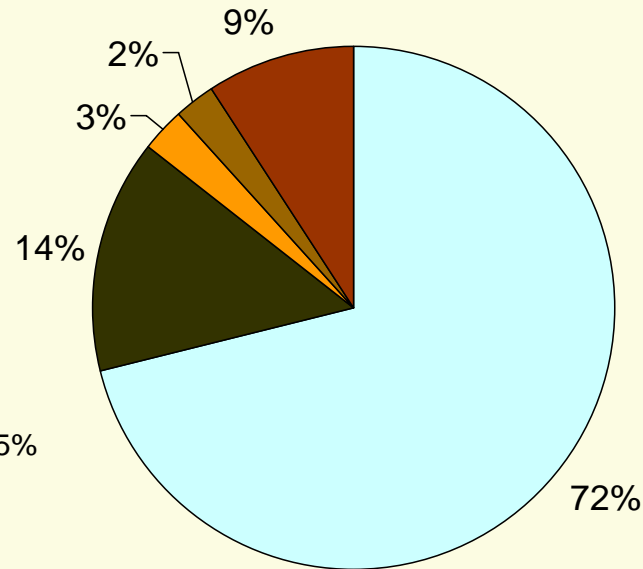
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Race Composition of Regions

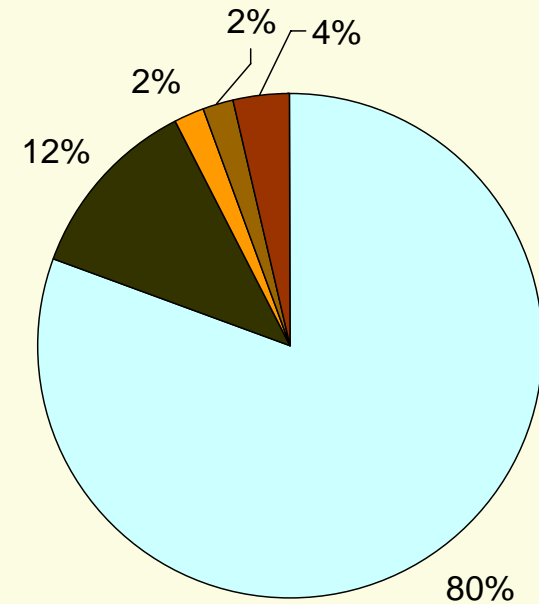
Melting Pot



New Sunbelt



Heartland



White Black Asian Other Hispanic

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1. New York	684,913
2. Los Angeles	512,282
3. Miami	263,395
4. Chicago	243,355
5. Dallas	184,395
6. Houston	166,747
7. San Francisco	157,557
8. Washington DC	156,655

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Domestic Migration Magnets, 2000-04



1. Riverside	325,842
2. Phoenix	194,392
3. Las Vegas	168,463
4. Tampa-St. Pete	145,580
5. Atlanta	124,106
6. Orlando	119,791
7. Sacramento	118,699
8. Dallas	68,475

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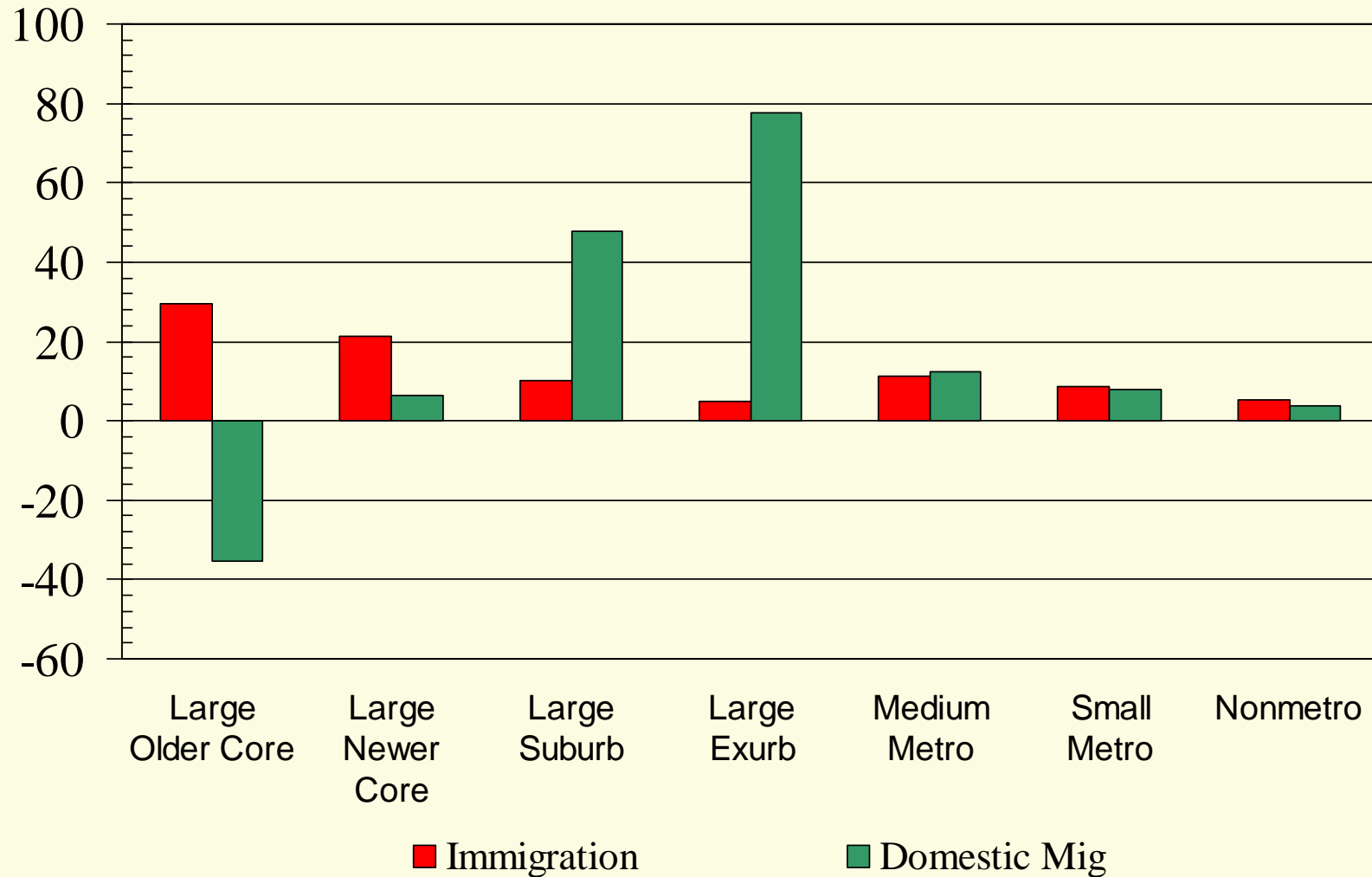
Greatest Domestic Out-Migration, 2000-04



1. New York	-844,058
2. Los Angeles	-471,118
3. Chicago	-252,997
4. San Francisco	-243,934
5. San Jose	-174,295
6. Boston	-167,404
7. Detroit	-106,785
8. San Diego	-59,189
9. Cleveland	-49,225

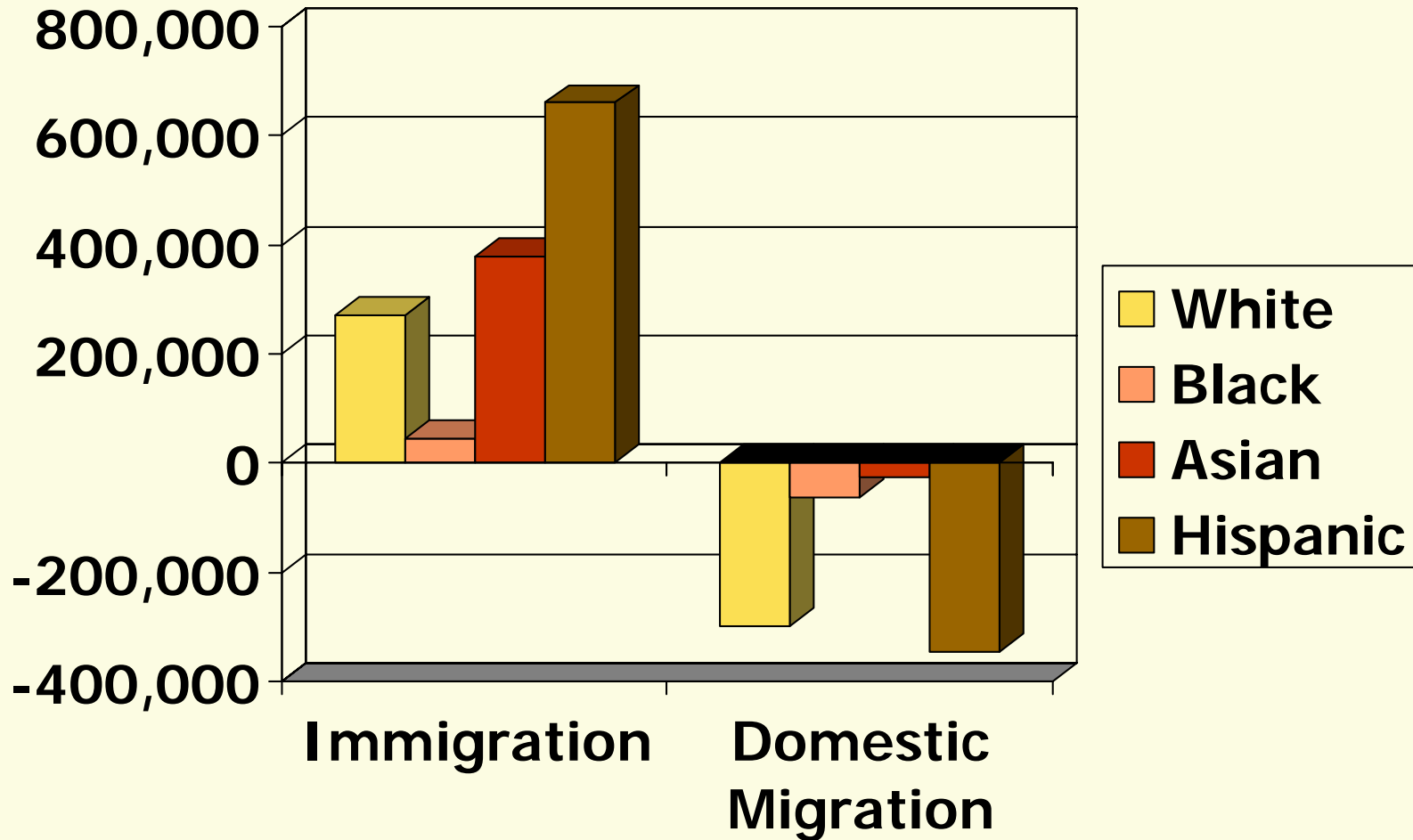
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Migration Rates : Metro Classes



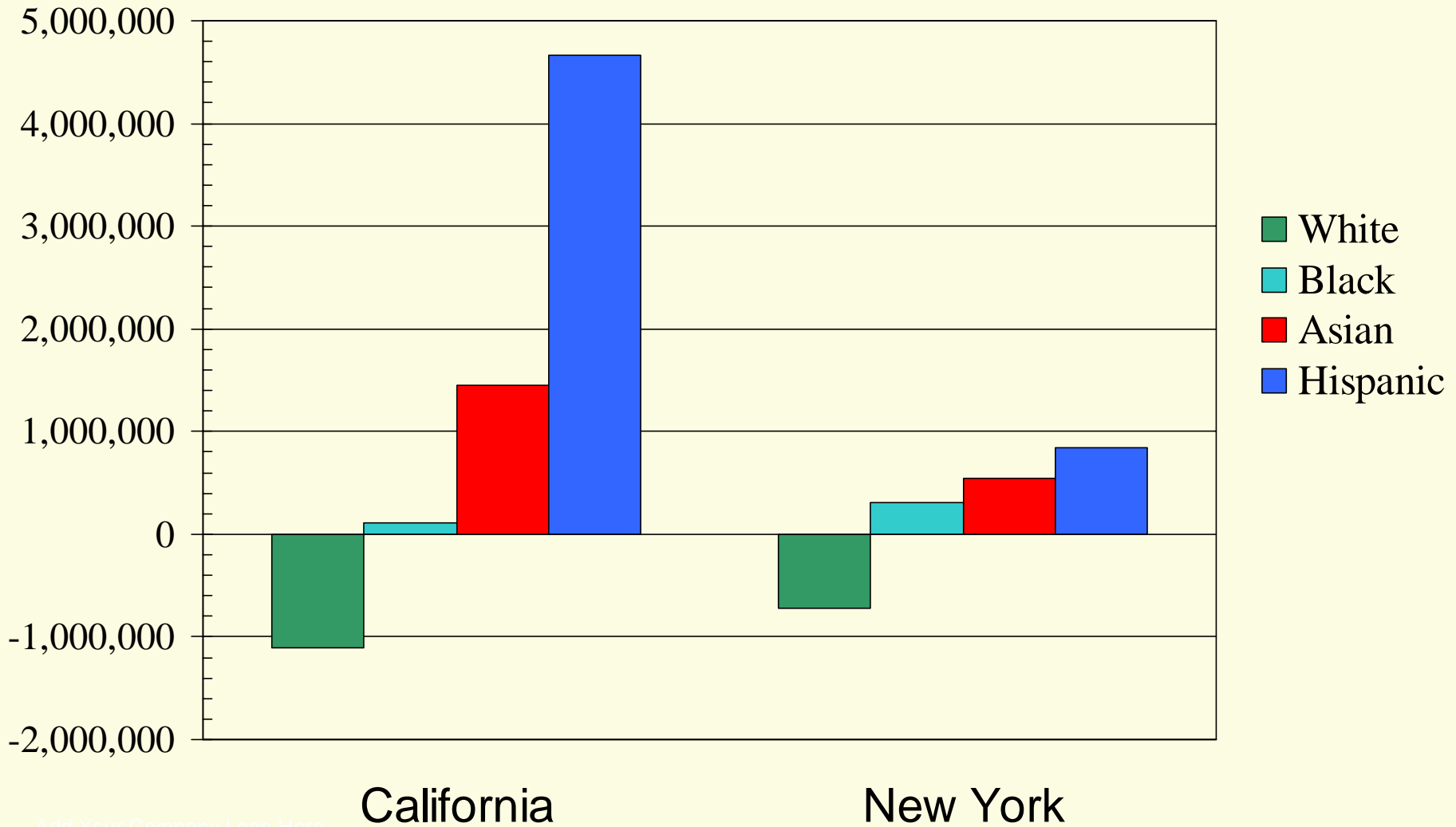
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California: All Races Out-Migrate 2000-2004

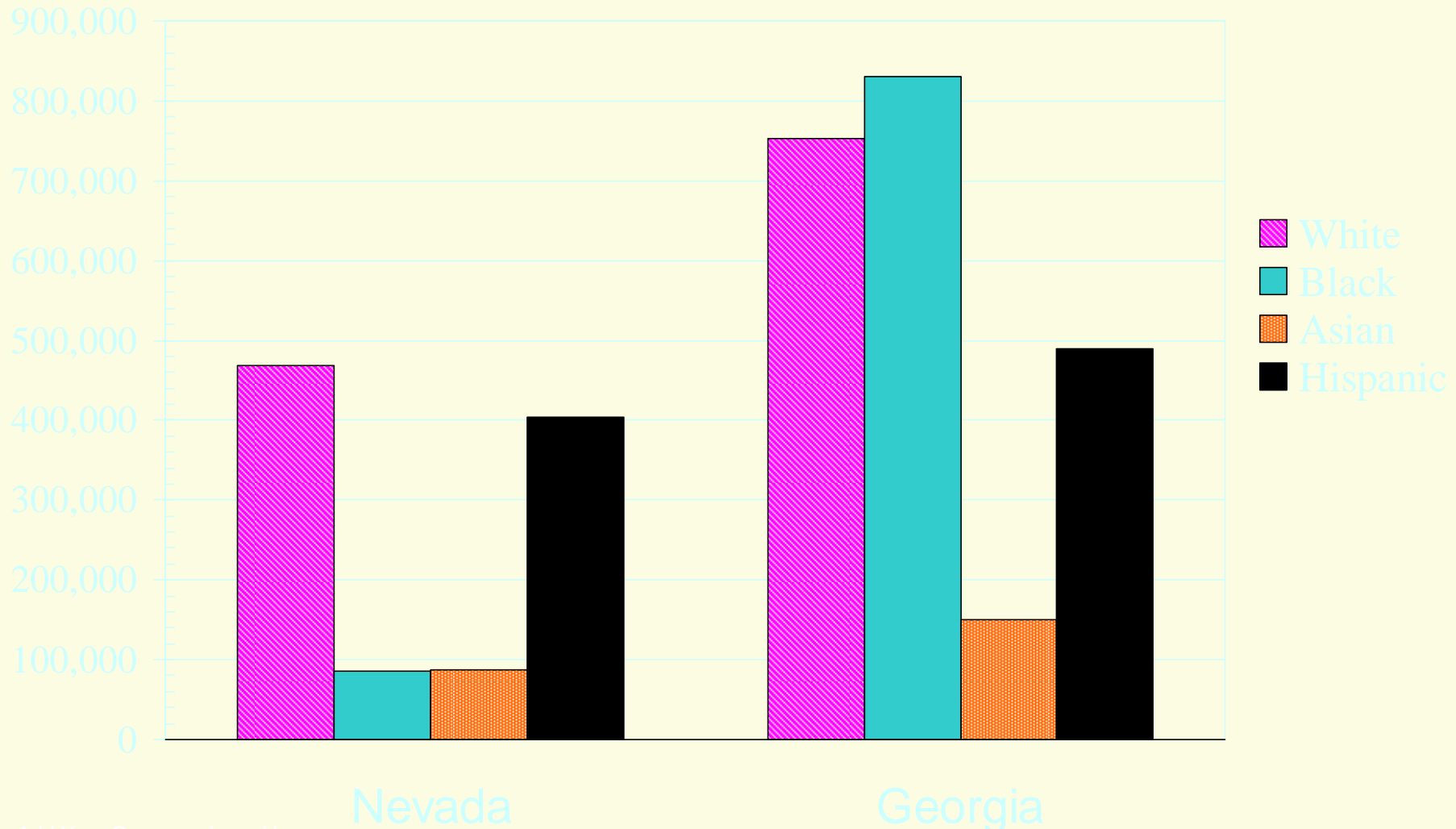


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Melting Pot States: Race Change 1990-2004



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Metros: Fastest Hispanic Growth, 2000-04

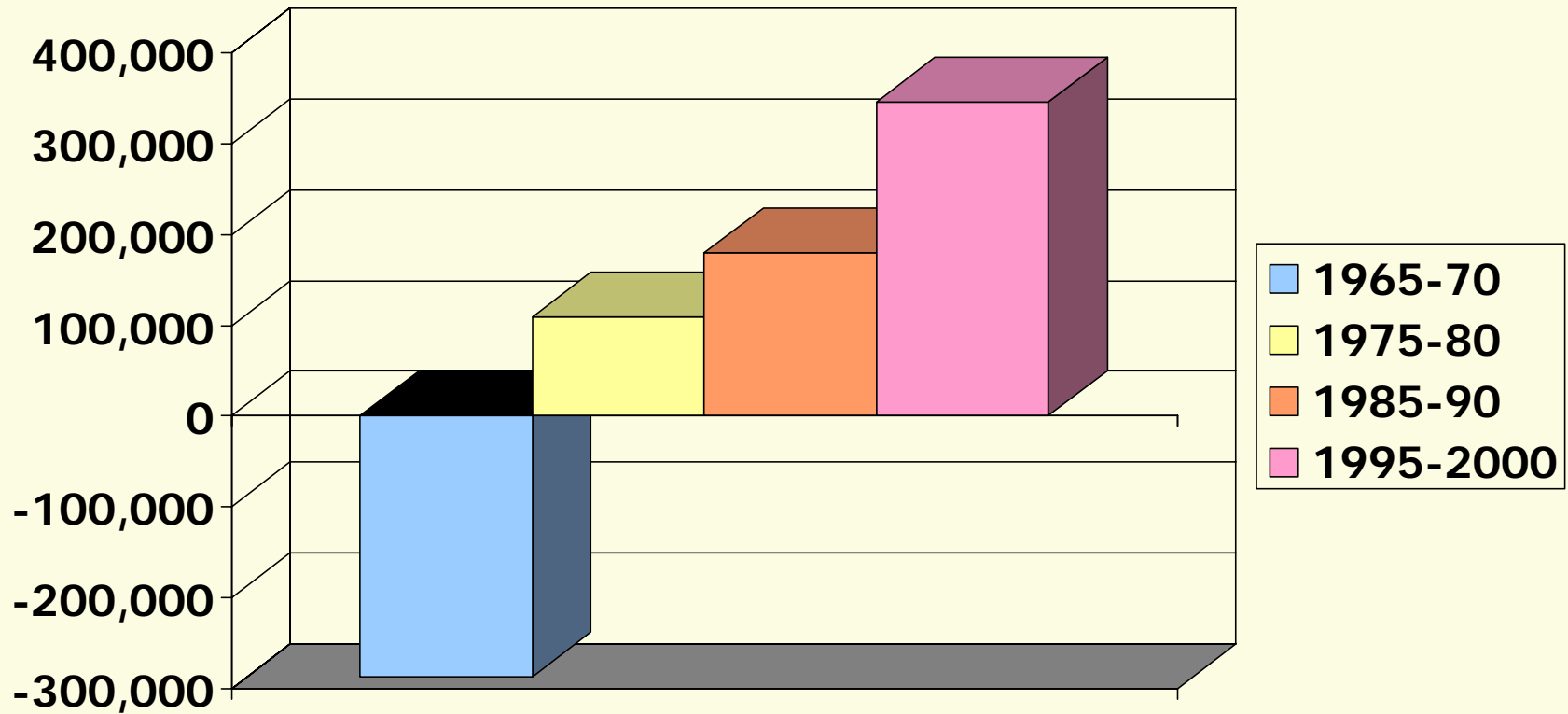


1. Cape Coral-Ft Myers, FL	55.4
2. Charlotte	49.8
3. Raleigh	46.7
4. Nashville	44.9
5. Indianapolis	44.3
6. Atlanta	41.0
7. Naples, FL	38.7
8. Lakeland, FL	38.3
9. Sarasota, FL	38.0
10. Las Vegas	35.1

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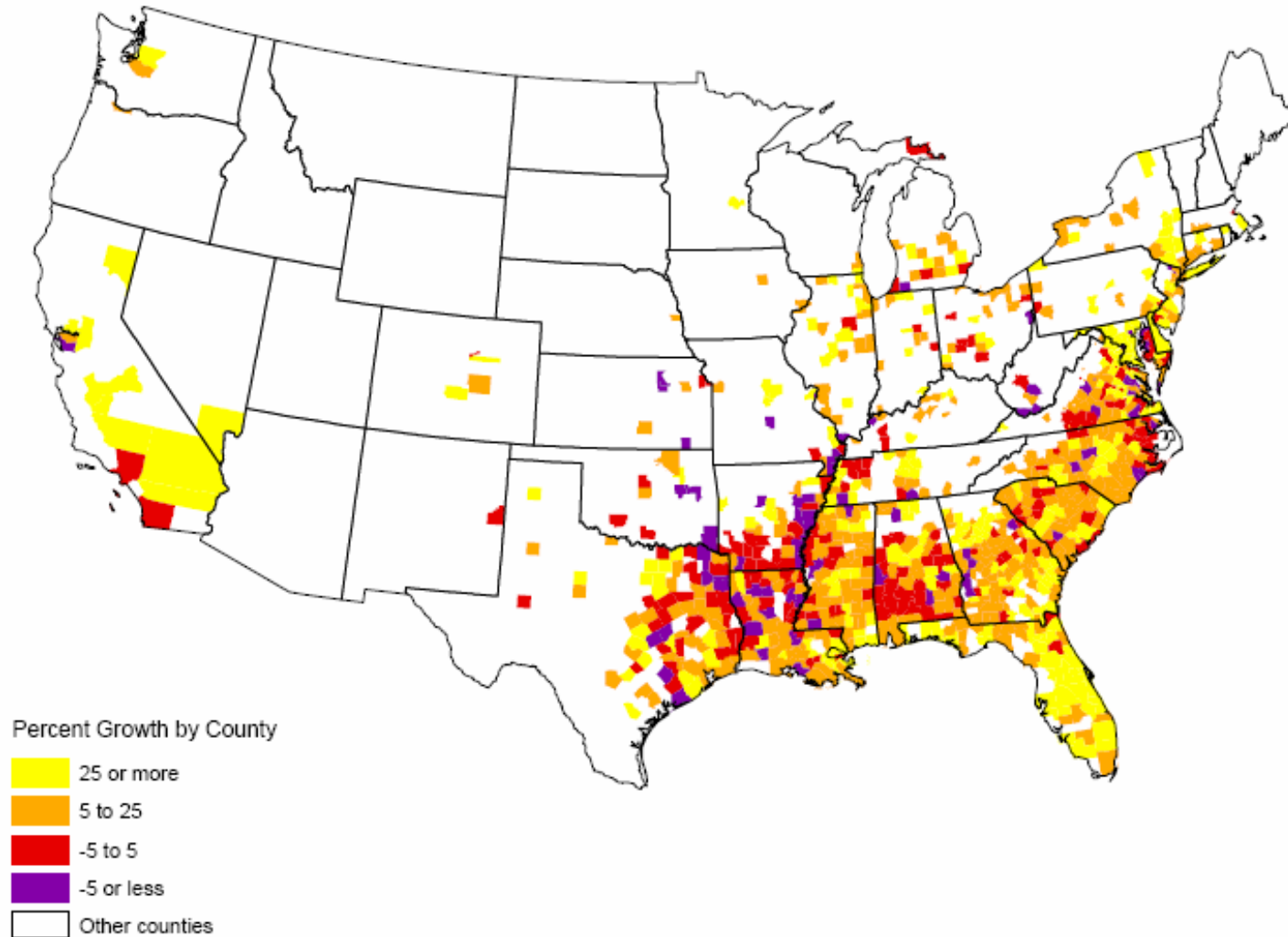
Black Migration to the South Rises



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Black Population Growth, 1990-2004

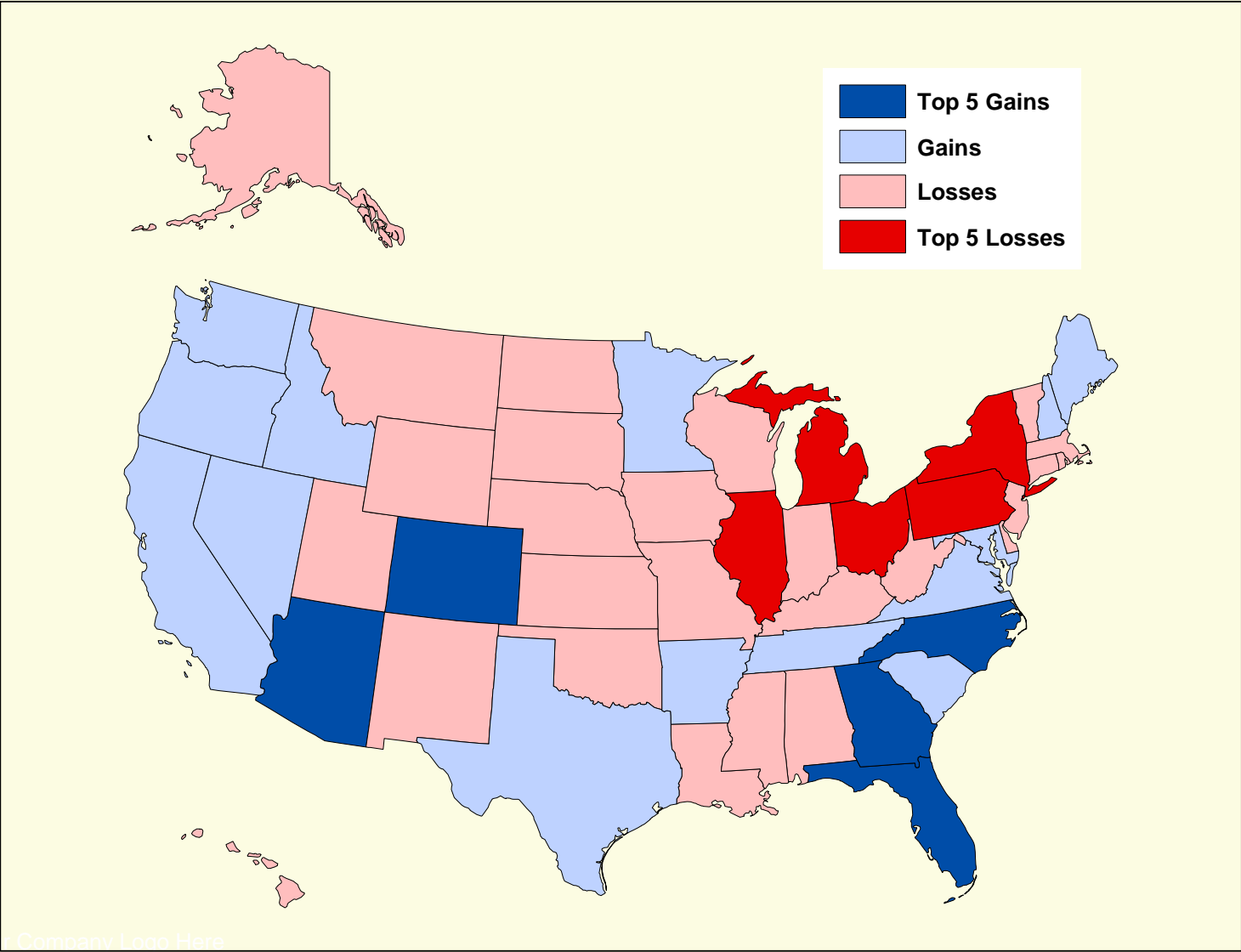
among counties with more than 2,000 black population and at least 5% black



Source: William H. Frey analysis of Census data

	<u><i>Gains</i></u>
1. Florida	264,334
2. Georgia	224,731
3. Texas	149,542
4. Maryland	109,224
5. North Carolina	96,728
6. Virginia	48,861

College Grad Migration 1995-2000



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Highest Brain Gain Rates, 1995-2000 (per 1000)



1	Las Vegas	206.8
2	Charlotte	123.4
3	Phoenix	122.5
4	West Palm Beach	111.8
5	Atlanta	90.7
6	Orlando	81.4
7	Portland OR	73.3
8	Jacksonville	72.3
9	Denver	69.2
10	Austin	65.4

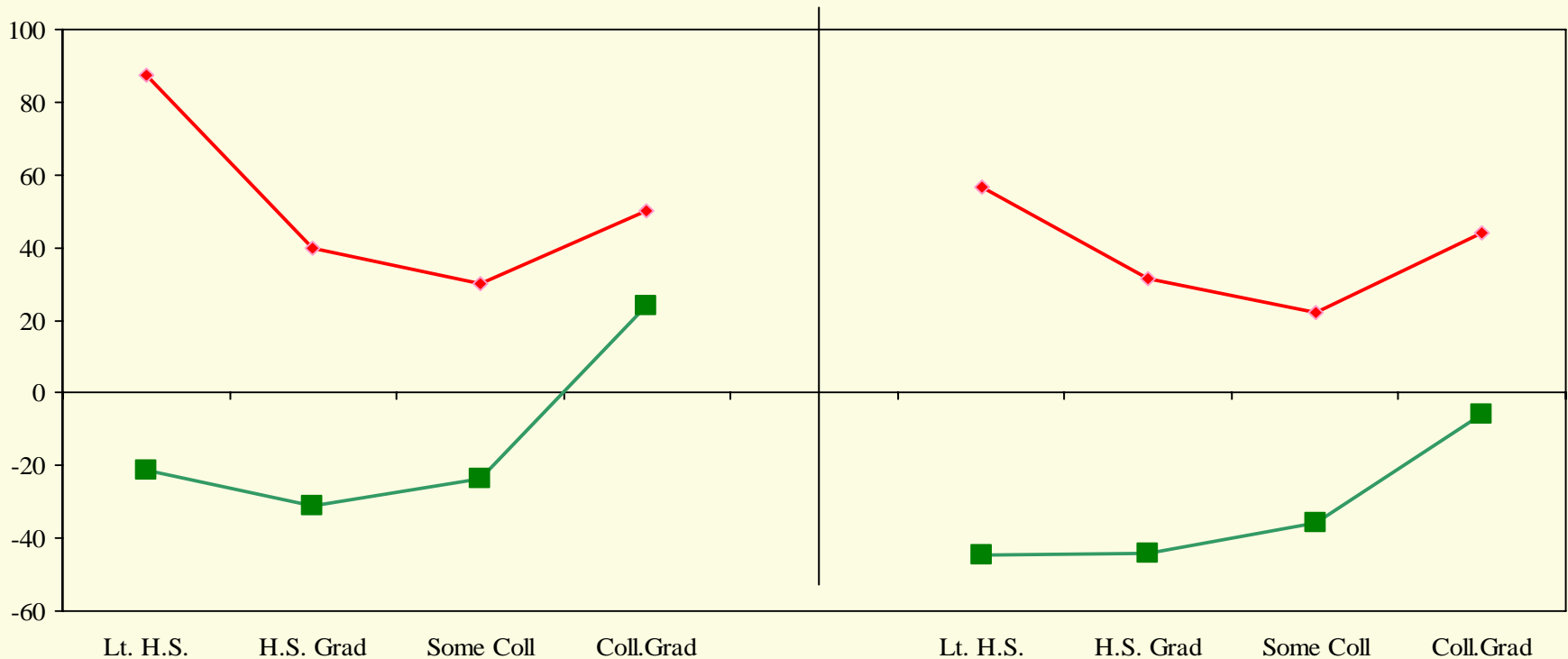
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Education Selectivity Los Angeles

Abroad vs Domestic Migration Rates

1985-1990

1995-2000

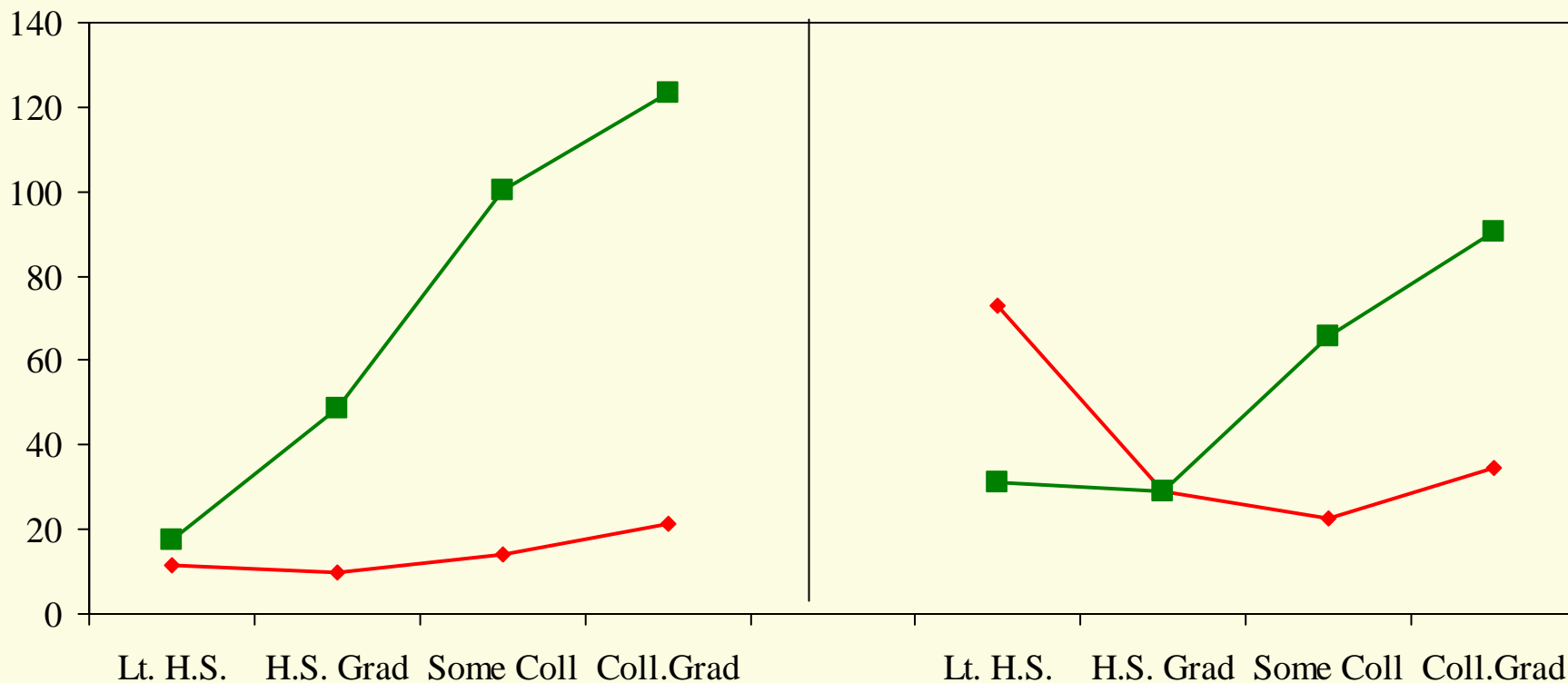


—◆— Abroad —■— Domestic Migration

Abroad vs Domestic Migration Rates

1985-1990

1995-2000



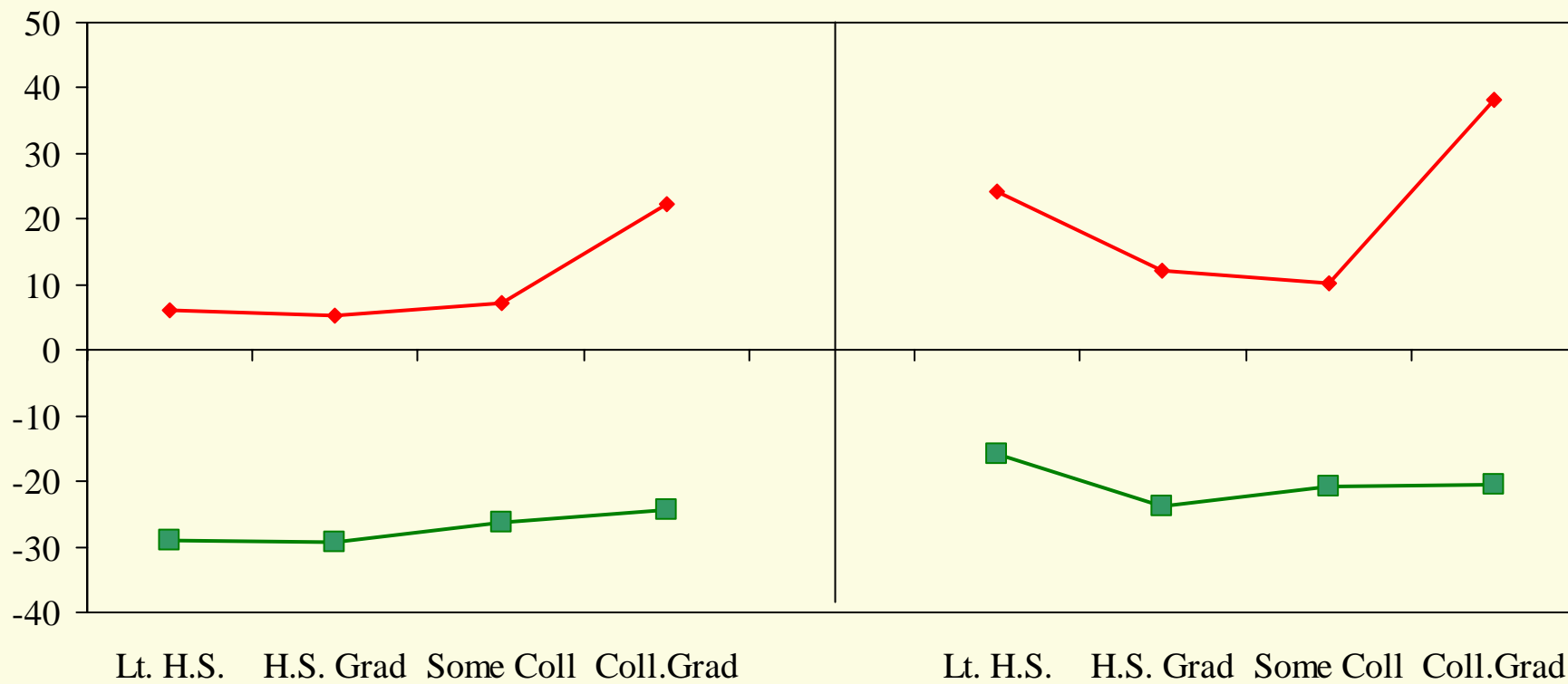
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—◆— Abroad —■— Domestic Migration

Abroad vs Domestic Migration Rates

1985-1990

1995-2000



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◆ Abroad ■ Domestic Migration

- The population of the US will look different over the next generation, but not all areas will change to the same degree.
- Much will depend on where baby boomers retire, where African Americans migrate and how fast Hispanics move away from traditional gateway states in search of jobs.
- A key growth factor for urban areas will be the ability to attract higher-skilled, college- educated workers of all races and ethnicities.