City of Millennials
Improving the Future Prospects of Our Region
and Its Young Adults
A Special Report from Boston Indicators
in Partnership with City Awake and The Greater Boston Chamber of Commerce
ABOUT BOSTON INDICATORS
Boston Indicators seeks a thriving Greater Boston for all residents across all neighborhoods. We do this by analyzing key indicators of well-being and by researching promising ideas for making our city more prosperous, equitable and just. To ensure that our work informs active efforts to improve our city, we work in deep partnership with community groups, civic leaders and Boston’s civic data community to produce special reports and host public convenings.

ABOUT CITY AWAKE
City Awake is the civic innovation lab of the Greater Boston Chamber of Commerce. Simply put, we believe our home—the Athens of America—is a global city because our trade-mark export has been the breakthrough solutions to the problems too often described as intractable and overwhelming. Many in Greater Boston are persistent pioneers in shaping the civic landscape and it is our goal to ensure this tradition continues and is broadened to the point where everyone in our great cities is empowered to contribute—small or big—to the bold ideas necessary to solve the social issues we deem frustratingly inexcusable in modern society.

ABOUT THE GREATER BOSTON CHAMBER OF COMMERCE
The Greater Boston Chamber of Commerce is the convener, voice and advocate of our region’s business community, committed to making Greater Boston the best place for businesses and people to thrive. It helps its members and Greater Boston succeed by convening and connecting the business community; researching, developing and advocating for public policies that contribute to our region’s economic success; and providing comprehensive leadership development programs designed to grow strong business and civic leaders. Learn more at BostonChamber.com.
City of Millennials

Improving the Future Prospects of Our Region and Its Young Adults

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Boston Indicators is a research center hosted by the Boston Foundation.
Preface

We are proud to present this report on millennials in Greater Boston—a group of young adults who are crucial to our region’s future vitality. When the term “millennial” is used, especially in the media, often it is accompanied by an image of a well-heeled high-tech worker gainfully employed and moving swiftly up the career ladder. But, as this report reveals, the reality is far more complex and interesting.

Readers will probably not be surprised that Boston boasts more millennials than any other large American city. In fact, cities across our country—and around the world—envy our competitive advantage when it comes to the talent pipeline our businesses can access. It also won’t be surprising to learn that the top challenge millennials identify when it comes to building successful lives in Greater Boston is limited access to affordable housing. Despite that concern, it is heartening to know that many of them hope to buy a home here in the future.

What might be surprising to our readers is how diverse the millennial population is in Greater Boston, more diverse than any young adult population in our city’s history. Already, 43 percent of those who make up this group are non-white or Hispanic white—and that trend will continue, as the Hispanic and Asian young adult populations continue to grow at a rapid rate.

This report also shows that millennials are living with the fact that the American dream—the one that says children are destined to grow up to be more prosperous than their parents—is fading away. Children born in 1940 had a 92 percent chance of earning more than their parents, compared to only 50 percent of children born in 1980. In addition, a quarter of Greater Boston’s young adults have incomes at or below the poverty level.

The answers to some of the questions posed in the survey that informs this report show that millennials are very aware of—and concerned about—the lack of economic mobility that so many people face, but they are also persistently optimistic about Greater Boston’s future.

Both the Boston Foundation and the Greater Boston Chamber of Commerce, through the City Awake program, are deeply committed to encouraging and supporting our region’s homegrown talent, while continuing to attract young adults to a region that has so much to offer. We are also determined to engage these thoughtful young adults in any efforts to shape the future of our city and our region. This report represents a positive step in that direction.

Paul S. Grogan
President and CEO
The Boston Foundation

James E. Rooney
President and CEO
Greater Boston Chamber of Commerce
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**DEFINITION:**

In this report, Millennials are defined as those currently between the ages of 18 and 37. Please note that “Millennials” is not synonymous with the term “young adults,” which in this report refers to those between the ages of 18 and 37 at any historical point in time.
Introduction

Boston is a city of millennials. With a full 34 percent of its population between the ages of 20 and 34, Boston has the highest concentration of millennials among the 25 largest U.S. cities. Considering their relative prominence, Greater Boston’s future depends in no small part on ensuring that millennials have the opportunity to reach their full potential while contributing to our communities and economy over the long term.

This report responds to seemingly simple questions that, in fact, require nuanced responses. Who makes up Greater Boston’s millennial population? How do they experience life in the area? How do those experiences differ by race, ethnicity and socioeconomic background? And, critically, how do millennials hope the area will evolve to meet their needs in the future? This report responds to these questions in two ways: first, by analyzing key trends in the area’s young adult population over time; and second, by analyzing key findings from a new survey of local millennials conducted jointly by Boston Indicators and City Awake*.

In Boston, Cambridge and Somerville, the millennial population is more racially and ethnically diverse than previous young adult populations. A full 43 percent of millennials in 2015 were non-white or Hispanic white, up from 40 percent in 2000 due to particularly rapid growth among Hispanic and Asian young adults. The millennial population is also more highly educated than ever: Millennials have obtained more college degrees than did prior generations.

Greater Boston’s millennial population also faces new challenges. Millennials must contend with an increasingly expensive local housing market in which half of renters pay more than 30 percent of their income on housing1. Additionally, they must navigate a national economy that does not support upward mobility as well as it did in decades past.

* Please note that while this report defines millennials as those currently between the ages of 18 to 37, where data is unavailable for that specific age range, other similar age ranges are used and explicitly stated.
Children born in 1940, for instance, had a 92 percent chance of out-earning their parents by the time they were working adults. By contrast, children born in 1980, the oldest millennial cohort, have only a 50 percent chance of earning more than their parents. These challenges are reflected in the millennial population’s views reported through the Boston Indicators-City Awake Survey (BICAS). Foremost among their concerns are access to safe and affordable housing and opportunities for upwardly mobile career trajectories. Despite their relatively high incomes, many millennials have struggled to meet their housing payments and few believe that the Greater Boston area has sufficient affordable housing options. Still, in an encouraging sign for the region, more than half of those surveyed hope to buy a home in the Greater Boston Area.

However, as millennials age and consider planting more permanent roots, Greater Boston’s housing market may push them to other locations. BICAS respondents reported that housing costs have already had an impact on their decisions: In the last five years, 33 percent were forced to move because either their rent or mortgage payments were too high. Previous reports on Greater Boston’s young adult populations have noted difficulties related to retaining young talent: More than half of Greater Boston’s college graduates leave the area after completing their postsecondary degrees. While this is due, in part, to the region’s unusually large annual influx of students, efforts aimed at reducing housing costs and creating greater economic mobility would help millennials stay and prosper in Greater Boston.

Those engaging in any effort to plan for Greater Boston’s future should pay particular attention to black and Hispanic millennials, populations that reported more financial duress than other racial and ethnic groups. Surveyed black and Hispanic millennials have lower incomes than their white and Asian counterparts. In addition, their incomes are less likely to meet their needs, and a greater proportion of them are unable to save. This is particularly troubling considering Boston’s persistent racial wealth gap. According to the 2015 report The Color of Wealth in Boston, the median net worth of Boston’s white households was $247,500 in 2014, while the median net worth of the city’s black households was just $8.

Millennials themselves are aware of these challenges and remain committed to helping the region overcome them. In their eagerness to establish local roots, the vast majority formed communities and hope to buy homes in the area. Their ongoing contributions to the area already have and will, for decades, continue to bolster the region’s progress.
The Millennial Population: An Overview

Boston, Cambridge and Somerville

Since 2000, the young adult populations in Boston, Cambridge and Somerville have grown at faster rates than the population overall (Figure 1). Boston’s 20- to 34-year-old population has grown by almost 16 percent, compared to 10 percent growth of Boston’s general population. Cambridge and Somerville’s young adult populations have each grown by almost 10 percent, compared to 6 percent growth of the general population in Cambridge and just one percent in Somerville. In 2015, the cumulative 20- to 34-year-old populations in Boston, Cambridge and Somerville stood at a little over 305,000.

In 2000, the young adult population accounted for a greater share of the overall population in Boston, Cambridge and Somerville than it did in the nation as a whole (Figure 2). Through 2015, the share of young adults remained at 21 percent across the country while it grew in Boston, Cambridge and Somerville. Cities with already high concentrations of young adults became even more highly concentrated with that population.

Racial and ethnic diversity is on the rise in the region as well (Figure 3). Both the Hispanic and Asian young adult populations of the combined Boston, Cambridge and Somerville areas saw growth of more than 30 percent, well above the overall young adult population growth rate of

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**FIGURE 1**
The young adult population has grown faster than the overall population
Total population growth (inclusive of the young adult population) v. young adult population growth, 2000 to 2015

- Boston
  - Total Population Growth: 16%
  - 20- to 34-Year-Old Population Growth: 10%
- Cambridge
  - Total Population Growth: 10%
  - 20- to 34-Year-Old Population Growth: 6%
- Somerville
  - Total Population Growth: 9%
  - 20- to 34-Year-Old Population Growth: 1%

Source: U.S. Census and American Community Survey, 5-year estimates

**FIGURE 2**
Local young adult populations are growing rapidly
20- to 34-year olds percent share of the overall population

- U.S.
  - 2000: 21%
  - 2015: 21%
- Boston
  - 2000: 33%
  - 2015: 35%
- Cambridge
  - 2000: 41%
  - 2015: 42%
- Somerville
  - 2000: 41%
  - 2015: 44%

Source: U.S. Census and American Community Survey, 5-year estimates

**FIGURE 3**
Racial and ethnic diversity is on the rise
Young adult growth by race and ethnicity, 2000 to 2015

- **White (non-Hispanic)**
  - 2000: 18%
  - 2015: 23%
- **Black (non-Hispanic)**
  - 2000: 35%
  - 2015: 35%
- **Hispanic**
  - 2000: 9%
  - 2015: 21%
- **Asian**
  - 2000: 17%
  - 2015: 59%
- **Two or more**
  - 2000: 1%
  - 2015: -21%

Source: U.S. Census and American Community Survey, 5-year estimates
14 percent. The black young adult population increased at a slightly higher rate, at 17 percent, than the overall young adult population, while the white population grew by just 10 percent.

Disaggregating changes in the young adult population between Boston, Cambridge and Somerville offers several valuable insights. All three cities have become more racially and ethnically diverse, but only Boston saw high growth rates in each of its young adult populations identifying as black, Hispanic, Asian and two or more races. Overall racial and ethnic diversity is on the rise, but the specific groups involved in that diversity differs by city.

It should, however, be noted that rapid rates of growth do not directly translate into large population sizes. While the Hispanic and Asian millennial populations have grown the fastest across the three cities, the white and black millennial populations remain the largest in sheer size.

The region’s high and increasing levels of educational attainment is also noteworthy. Among the nation’s large metropolitan areas (those with one million people or more), Boston is among the most highly educated. In 2014, a full 45 percent of those aged 25 years and over hold a Bachelor’s degree. Only three large metropolitan areas—Washington D.C., San Jose, and San Francisco—outperformed the Boston metropolitan area in share of young adult population with a Bachelor’s degree.

Taken as individual cities, Boston, Cambridge and Somerville are even more highly educated than the broader metropolitan area, and the percentage of those who are highly educated has grown (Figure 4). In Boston, for example, the percentage of 25- to 34-year-olds with a Bachelor’s degree or higher grew from 52 percent in 2000 to 65 percent in 2015.

While growing diversity and high levels of educational attainment in Boston, Cambridge and Somerville are positive signs, other trends related to poverty present serious challenges. From 2005 to 2015, there was 25 percent growth in 18- to 34-year-olds reporting incomes at or below the poverty level in Boston, despite the city’s increasing rates of educational attainment. Faring far better than Boston, the cities of Cambridge and Somerville saw slight declines in the share of young adults reporting incomes at or below the poverty level.

**Boston Neighborhoods**

Boston’s 18- to 34-year-olds are concentrated in three neighborhoods: Allston/Brighton, Fenway/Kenmore and Roxbury (Figure 5). Eight in 10 residents of the Fenway/Kenmore neighborhood are between the ages of 18 and 34, the highest percentage by far of any neighborhood in the city. And roughly two in three residents of Allston-Brighton are between 18 and 34. These high concentrations of millennials are, in all likelihood, due to the
large numbers of undergraduate and graduate school students living in these neighborhoods. By contrast, only one out of five residents of Roxbury are millennials, the lowest percentage among Boston’s neighborhoods.

As diverse groups of millennials continue to arrive and settle in Boston, the city as a whole will continue to become more racially and ethnically diverse. The Boston Planning and Development Agency projects the city’s overall population will grow to 723,500 by 2030, up from 617,594 in 2010. To effectively evolve in anticipation of this expected population rise, the City of Boston’s Imagine Boston 2030 plan focuses on increased growth in North Dorchester, South Boston and Allston/Brighton. Understanding the views and experiences of the millennial cohort, explored below, is critical to planning for a more diverse and less segregated city.

FIGURE 6
Young adults are concentrated in different neighborhoods by race and ethnicity
Young adult population by race, ethnicity and Boston neighborhood (2010)

Source: U.S. Census
Survey Results: Affordable Housing, Economic Mobility and Race and Ethnicity

In light of the pivotal role millennials play in Boston’s economic and civic life, Boston Indicators and City Awake partnered to conduct a survey to help identify issues of greatest concern to them. It is important to note that the millennials surveyed represent a somewhat self-selecting subset of the overall millennial population. This subset is highly active in the civic sphere and includes numerous current, and likely future, civic leaders. (For more detail on the survey, please see Appendix A: About the Data). While their answers are useful in identifying major issues, they should not be treated as perfectly representative of the attitudes of all millennials in the city.

When asked to identify the issues that mattered most to them, respondents were most likely to choose affordable housing and economic mobility (Figure 7). Almost one-third indicated that affordable housing was most important to them, while almost one-quarter selected economic mobility. An additional 39 percent chose affordable housing as the issue that was second or third most important to them while 32 percent chose economic mobility as their second or third most important issue.

The vast majority of respondents, at 80 percent, indicated that they either disagreed or strongly disagreed with the notion that Greater Boston is made up of affordable neighborhoods and cities. Greater Boston’s expensive housing market appears to be a major, if not the major, factor in that perception: More than 70 percent of respondents were somewhat or very dissatisfied with the local housing market (Figure 8). The concerns respondents had about affordable housing appear to be closely linked to their concerns about economic mobility. Despite their attraction to the area’s thriving job market—work was the most common reason millennials came to and currently live in Boston, Cambridge or Somerville—more than half of millennials noted that economic mobility was one of the three issues that mattered most to them.
Interestingly, respondents’ worries over economic mobility do not seem to be caused by anxiety over Greater Boston’s economy generally. A full 80 percent said they believed that Greater Boston’s economy will do well or very well in the future. In every racial and ethnic group, at least two-thirds of respondents agreed on this point. Less than three percent of all millennials, and no more than nine percent of millennials in every racial or ethnic group, thought the economy would do poorly or very poorly in the future (Figure 10).

Rather than anxiety about the overall well-being of Greater Boston’s economy, respondents’ concern about economic mobility seems to be tied to perceptions of unequal opportunity. More than 70 percent disagreed or strongly disagreed with the statement, “There are plenty of economic opportunities for people from every socioeconomic background.” (See Figure 11.)

**RATHER THAN ANXIETY ABOUT THE OVERALL WELL-BEING OF GREATER BOSTON’S ECONOMY, RESPONDENTS’ CONCERN ABOUT ECONOMIC MOBILITY SEEMS TO BE TIED TO PERCEPTIONS OF UNEQUAL OPPORTUNITY.**
In addition to the widespread sense that economic opportunities are not available to everyone, there were significant differences in perceptions about this inequality among the different ethnic and racial groups in the survey. Fully half of black millennials strongly disagreed with the statement, “There are plenty of opportunities for people from every socioeconomic background,” while no more than 23 percent of any other group strongly disagreed with that statement. While Hispanic millennials did not feel as strongly about the issue as black millennials did, none agreed or strongly agreed that there are plenty of opportunities for everyone. By comparison, eight percent of whites and 19 percent of Asians did agree.

A closer look at the responses to questions about housing also reveals differences along racial and ethnic lines. While 39 percent of the Hispanic population and 44 percent of the black population indicated that they were unable to pay their rent or mortgage in the past year, or were forced to reduce spending to meet their housing payments, only 31 percent of Asians and 23 percent of whites were unable to make a payment or were forced to reduce their spending to do so (Figure 12).

Respondents’ personal finances differ across racial and ethnic lines as well. Two-thirds of black millennials said that their incomes do not meet their needs, while two-thirds of white and Asian millennials indicated that their incomes do meet their needs (Figure 13). While a smaller proportion of

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In their own words…

“I’m not sure I want to buy a home in Greater Boston because it seems so impossible. It would be helpful to be able to save money for a down payment.”

“It is not possible to work in a nonprofit and live in Greater Boston.”

“Financial concerns are likely to keep me from purchasing a home in the immediate Boston area.”

“It would be great to have the option of buying a home here, but the costs feel so insurmountable.”

“My ideal neighborhood would be diverse in terms of residents’ racial, socioeconomic and professional backgrounds.”

“The ideal neighborhood has people of all ages, races and socioeconomic backgrounds to be able to naturally intermingle and coexist.”

“My ideal neighborhood has a diverse, engaging, warm community…”
the Hispanic population had income shortfalls than the black population, they still lagged behind whites and Asians, with only 48 percent reporting incomes that meet their needs.

Not surprisingly, the survey showed that income shortfalls are directly related to the ability to save. When responses related to millennials’ ability to save were disaggregated, race and ethnicity were once again key markers of differing realities. More than 60 percent of black millennials said they were not able to save or had to draw from their savings in order to meet their expenses, while no more than 41 percent of the other racial or ethnic groups was unable to save or had to dip into their savings to survive (Figure 14). Some 62 percent of whites and 71 percent of Asians were earning just enough or more than enough to save. And while a smaller proportion of Hispanics were able to save than whites or Asians, more than half, or 55 percent, were able to put some money away.

Respondents’ concerns about affordable housing and economic mobility, particularly among blacks and Hispanics, were reflected in the survey responses. Despite their optimistic forecast for Greater Boston’s general economy, a greater share of blacks and Hispanics, when compared to whites and Asians, indicated they were unable to meet their needs with their current incomes. They were also less able to save and more likely to dip into their savings in order to meet their basic needs.

The financial difficulties expressed by surveyed millennials suggest that economic mobility, and specifically the creation of economic opportunities for black and Hispanics, should be a civic priority for those planning for Greater Boston’s future. There’s a significant, if sadly predictable, imbalance between the financial situations of millennials by race and ethnicity.

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**FIGURE 14**

A greater share of black and Hispanic millennials lack sufficient income to put money into savings

Survey question: “Do you feel that you have enough extra income to save?”

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>More than enough or just enough</th>
<th>I am not able to save or I am drawing from my savings</th>
<th>Prefer not to answer</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>58%</td>
<td>2%</td>
<td>0%</td>
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<tr>
<td>White (non-Hispanic)</td>
<td>62%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>Black (non-Hispanic)</td>
<td>62%</td>
<td>32%</td>
<td>0%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>42%</td>
<td>6%</td>
<td>0%</td>
</tr>
<tr>
<td>Asian</td>
<td>70%</td>
<td>4%</td>
<td>0%</td>
</tr>
<tr>
<td>Multiple races</td>
<td>61%</td>
<td>33%</td>
<td>0%</td>
</tr>
</tbody>
</table>

Source: 2016 BICAS Survey
Conclusion

Recently, U.S. News & World Report ranked Massachusetts as the “best” state in the nation, largely based on the Commonwealth’s strengths in the areas of education and health care. That ranking, however, was tempered by a full acknowledgment of the problems we face, especially low levels of affordable housing and lagging economic opportunity. This report, which focuses on millennials in the Boston area, confirms many of those same findings. The millennials surveyed were quick to point out many of the region’s assets, including its stellar cultural offerings and the increasing diversity of Greater Boston’s people.

But the survey results also highlight critical problems that must be addressed for Greater Boston to continue attracting and retaining talented young adults. Foremost among these challenges are the high cost of housing and a local economy that does not provide equal opportunity for every racial and ethnic group. For those engaged in initiatives for and conversations about the city’s future, these major issues must be central to their efforts.
APPENDIX A

About the Data

Two primary sources were used in the research, analysis and writing of this report. The first section relies heavily decennial Census and American Community Survey data. The second section uses the Boston Indicators-City Awake Survey (BICAS), which, as discussed above, provides in-depth data on millennials in Boston, Cambridge and Somerville.

Boston Indicators-City Awake Survey (BICAS)

The Boston Indicators-City Awake Survey analyzes how Millennials experience life in Boston and how they hope the city will evolve to meet their needs.

The above questions are quite broad—and necessarily so. Rather than pre-determining the interests of millennials by developing a survey on only one topic, BICAS was constructed to gauge perspectives on and experiences of life in Boston across sectors. To that end, BICAS is divided into seven areas that provide a comprehensive view of life in Boston:

- Demographics
- Economic development
- Neighborhoods and housing
- Environment
- Health and wellness
- Arts and culture
- Education

As noted, the survey collects data on both perspectives and actual behaviors. Whether an individual is satisfied with their transportation options or not is an important piece of information; the survey also aims to understand how that same individual uses Boston’s transportation options. Therefore, each survey area, with the exception of the demographic section, intentionally includes questions on both views and behaviors.

The survey’s demographic section does not, on its own, give insight into the views or behaviors of millennials. It does, however, allow for appropriate contextualization (and qualification) of the dataset. Additionally, and importantly, the demographic section allows for disaggregation by numerous socioeconomic variables.

Conducted in a partnership between Boston Indicators and The Greater Boston Chamber of Commerce’s City Awake initiative, the survey was distributed to City Awake delegates. Those delegates were chosen through a broad nomination process. Over 300 organizations nominated
approximately 1,600 millennials based in Greater Boston to represent their communities. Participating organizations included businesses, nonprofits and volunteer-run organizations. Nominating partners were allowed to nominate up to five individuals. Of those nominated, 661 now serve as delegates, 438 responded to the BICAS survey, and 308 both fully completed the survey and lived in Boston, Cambridge or Somerville.

A total of 308 millennials completed the survey. These respondents represent a civically active portion of the broader millennial population; they are not representative of the entire millennial population. Additionally, the sample is made up, largely, of females and non-Hispanic whites. As such, it allows for insights into a particular portion of millennials, but should not be used to draw firm conclusions about the population as a whole.
### TABLE 1
Profile of millennial respondents in BICAS Survey

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<tr>
<th>Age</th>
<th>Percentage of sample</th>
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<td>18-24</td>
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<td>25-30</td>
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<td>31-37</td>
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<th>Gender</th>
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<td>Male</td>
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<td>Female</td>
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<td>Transgender</td>
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<td>Another gender identity</td>
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<th>Race</th>
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<td>White</td>
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<td>Black</td>
<td>13</td>
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<tr>
<td>Asian</td>
<td>9</td>
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<td>Native American, American Indian, or Pacific Islander</td>
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<td>Multiracial</td>
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<td>Another racial group</td>
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<th>Hispanic</th>
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<td>90</td>
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<th>First generation immigrants or children of first generation immigrants</th>
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<td>Yes</td>
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<td>No</td>
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<th>Marital status</th>
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<td>Single, divorced, or widowed</td>
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<tr>
<td>Married or partnered</td>
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<th>Number of children</th>
<th>Percentage of sample</th>
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<td>0</td>
<td>73</td>
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<tr>
<td>1</td>
<td>5</td>
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<td>2</td>
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<td>4</td>
<td>1</td>
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<tr>
<td>5 or more</td>
<td>0</td>
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Endnotes


3. BICAS was specifically developed to examine Greater Boston’s millennial population. The survey examines young adult behavior and preferences across a wide swath of topics, including employment, finances, housing and transportation. It also gathers data on attitudes towards the Greater Boston area’s broader economic, housing and transportation sectors.

4. It should be noted that while BICAS offers much data, the results presented in this report are limited. Those surveyed do not represent the young adult population as a whole. Chosen through a lengthy nomination process, they represent a highly civically engaged portion of the millennial population living in Boston, Cambridge, and Somerville—they are the future, and sometimes current, leaders of those major cities. For more on the survey, please see Appendix A.


7. This is particularly striking considering the BICAS survey sample includes a high proportion of educated professionals.


9. A review of the young adult population in Boston, Cambridge and Somerville is given here because the vast majority of BICAS survey respondents, and the particular subset of respondents reported on in this report, live in Boston, Cambridge and Somerville.


11. 2010 census data allows for a close look at where the millennial population is living within the city itself. Using a combination of the Boston Planning and Development Agency neighborhood and census tract maps (and consolidating smaller neighborhoods where appropriate), Boston Indicators developed a neighborhood breakdown of the millennial population aged 18 to 34.
