

# Exploring Population and Housing Trends in the U.S.

Casualty Actuarial Society  
2022 Ratemaking, Product and Modeling Seminar  
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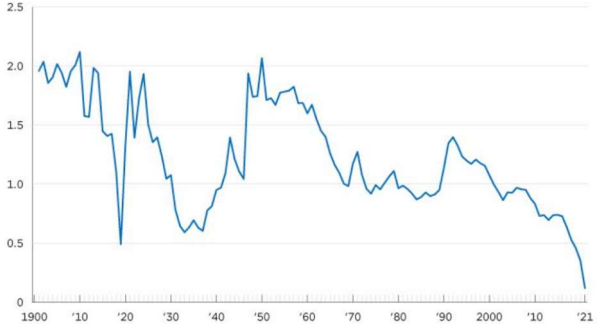

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## Outline

- Introduction to the U.S. Census Bureau
- Highlight population and housing trends
- Explore coastline population change
- Go live for a brief demo of census.gov



### Annual Percent Change in the U.S. Population: 1900-2021



Year	Annual Percent Change (%)
1900	2.0
1905	2.1
1910	2.0
1915	1.5
1918	0.5
1920	1.9
1925	1.4
1930	0.7
1935	0.6
1940	0.8
1945	1.4
1950	2.0
1955	1.8
1960	1.7
1965	1.4
1970	1.0
1975	1.1
1980	1.0
1985	0.9
1990	1.4
1995	1.2
2000	1.0
2005	0.9
2010	0.7
2015	0.6
2020	0.2
2021	0.1

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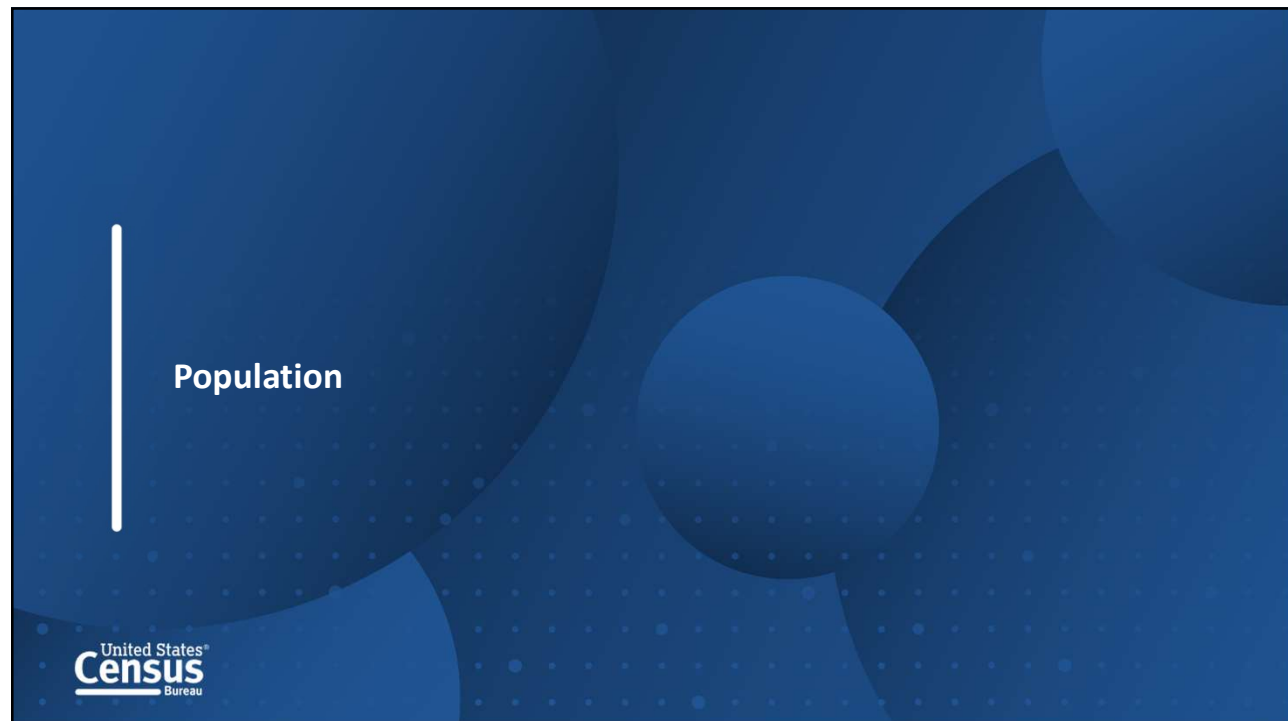
## Introduction to the U.S. Census Bureau

- Decennial Census of Population and Housing
- Census of Governments
- Economic Census
- Over 130 ongoing surveys
- Population estimates and projections
- Geographic programs

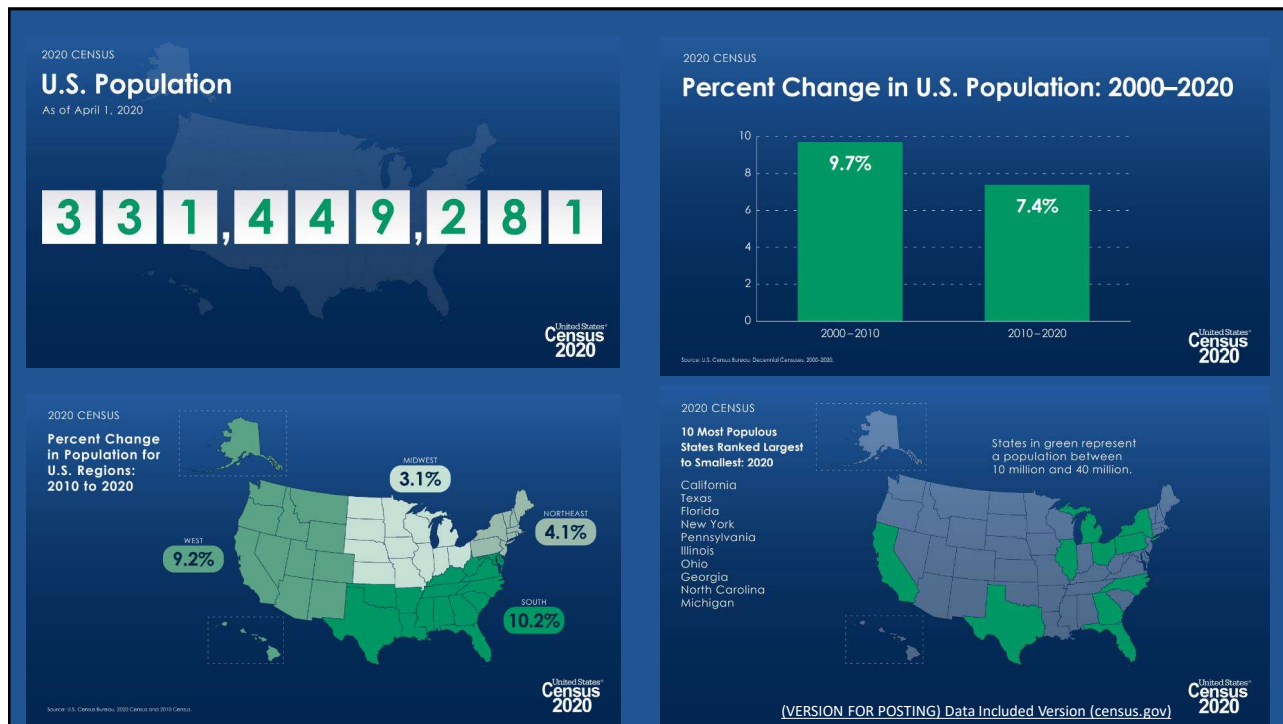
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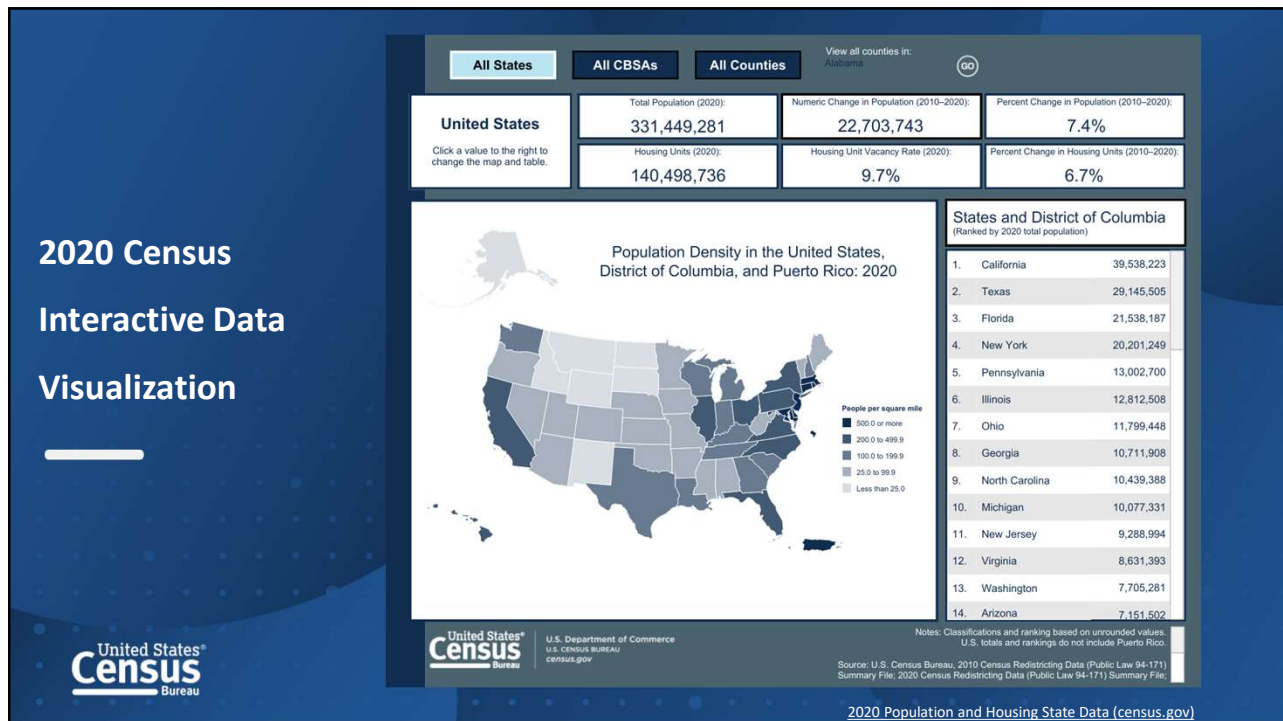
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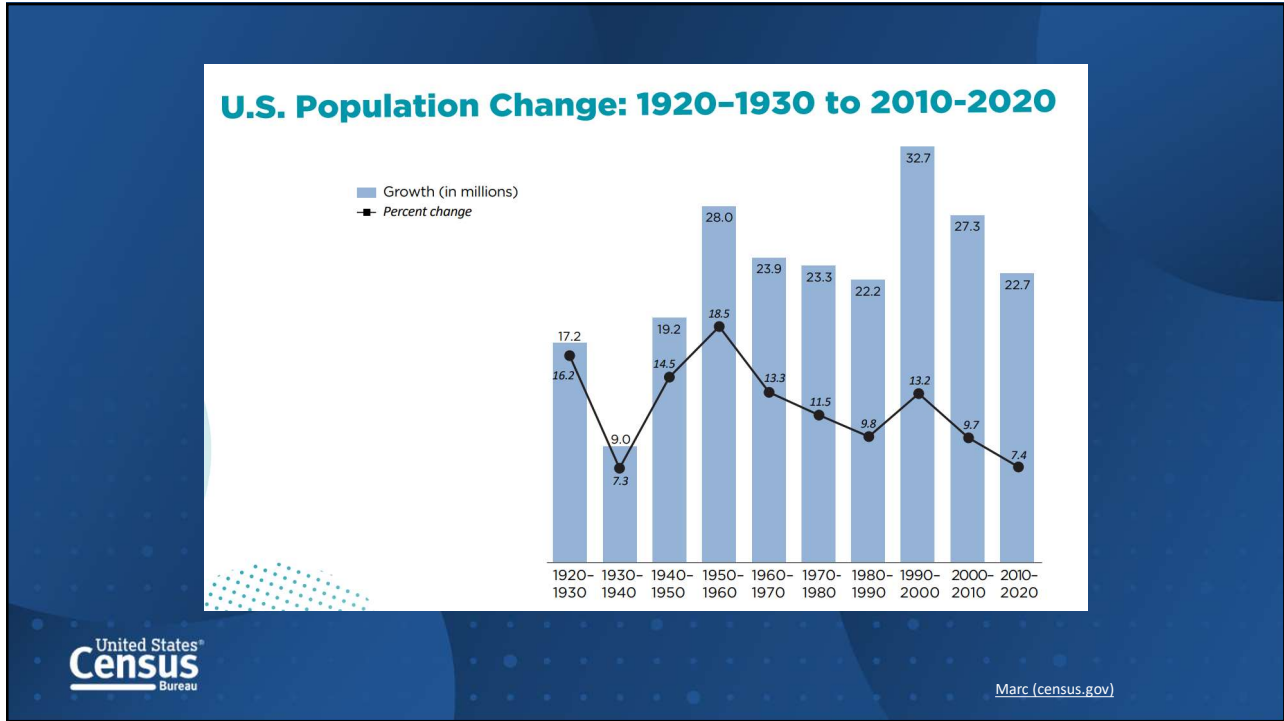
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U.S. Population Grew 0.1% in 2021, Slowest Rate Since Founding of the Nation

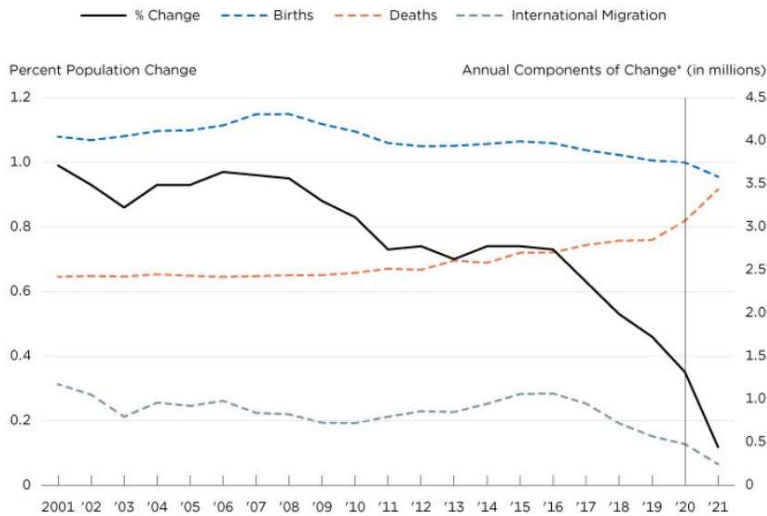
## COVID-19, Declining Birth Rates and International Migration Resulted in Historically Small Population Gains

United States Census Bureau

[U.S. Population Grew 0.1% in 2021, Slowest Rate Since Founding of the Nation \(census.gov\)](https://www.census.gov)

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## Population Change and the Components of Change: 2001- 2020

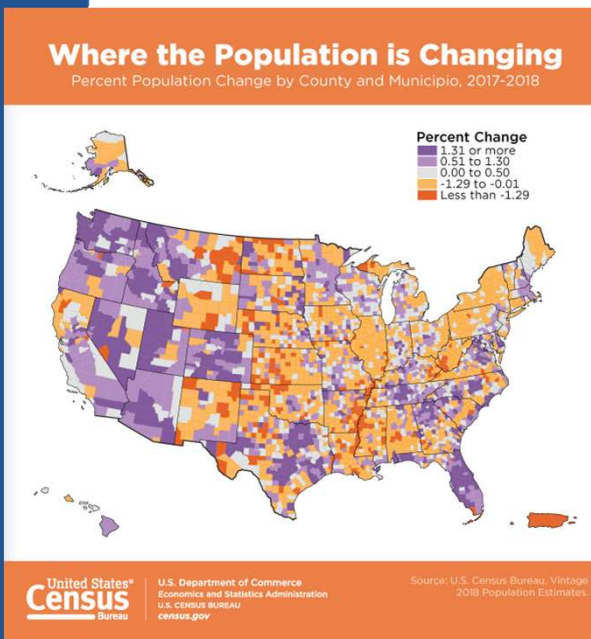


\* Components of change include births, deaths and net international migration.  
 Note: Only data to the right of the line are from Vintage 2021.  
 Source: U.S. Census Bureau, Vintage 2020 Estimates; Vintage 2021 Estimates; 2000-2010 Intercensal Estimates.

[U.S. Population Grew 0.1% in 2021, Slowest Rate Since Founding of the Nation \(census.gov\)](https://www.census.gov)

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## Population Change by County: 2017 to 2018

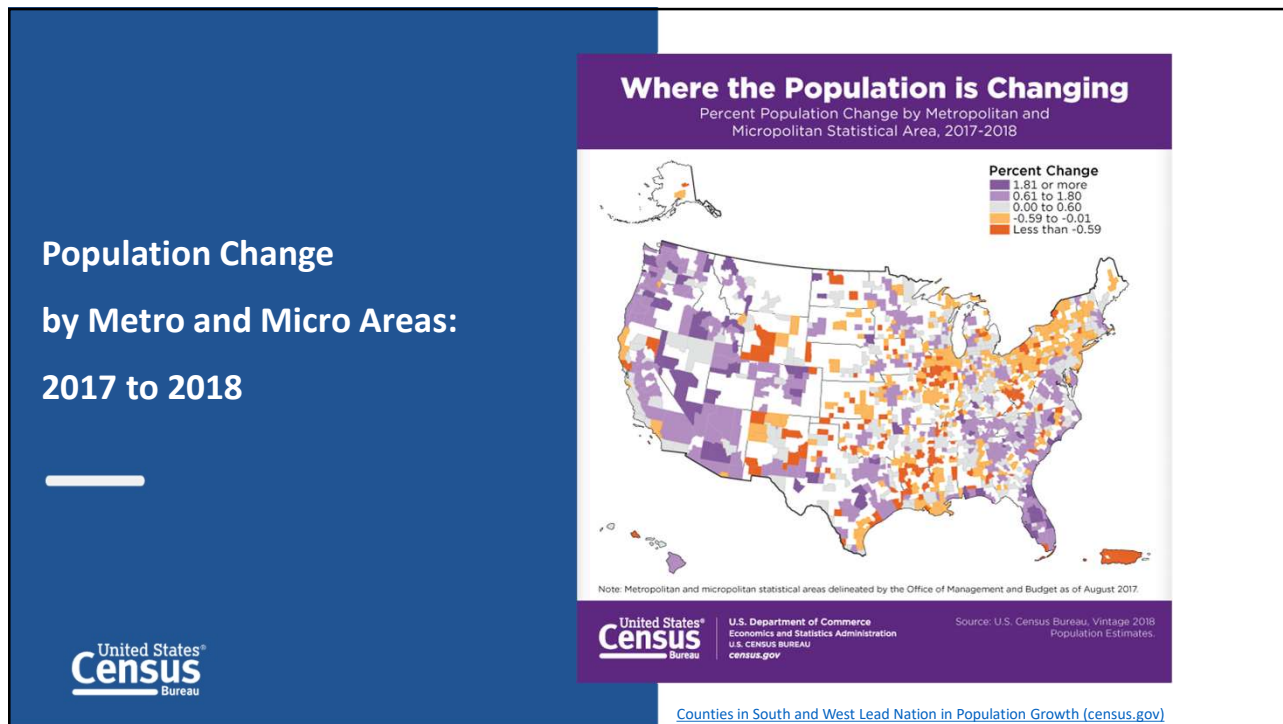


United States Census Bureau  
 U.S. Department of Commerce  
 Economics and Statistics Administration  
 U.S. CENSUS BUREAU  
 census.gov

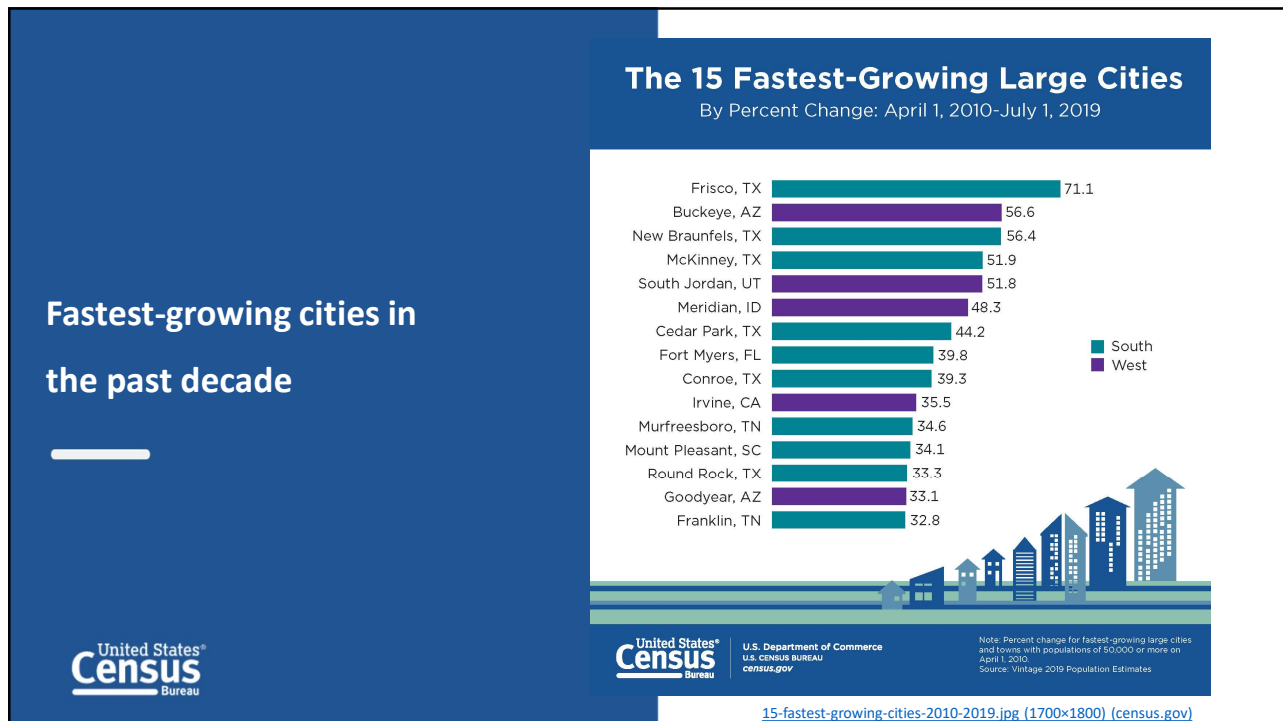
Source: U.S. Census Bureau, Vintage 2018 Population Estimates

[Counties in South and West Lead Nation in Population Growth \(census.gov\)](https://www.census.gov)

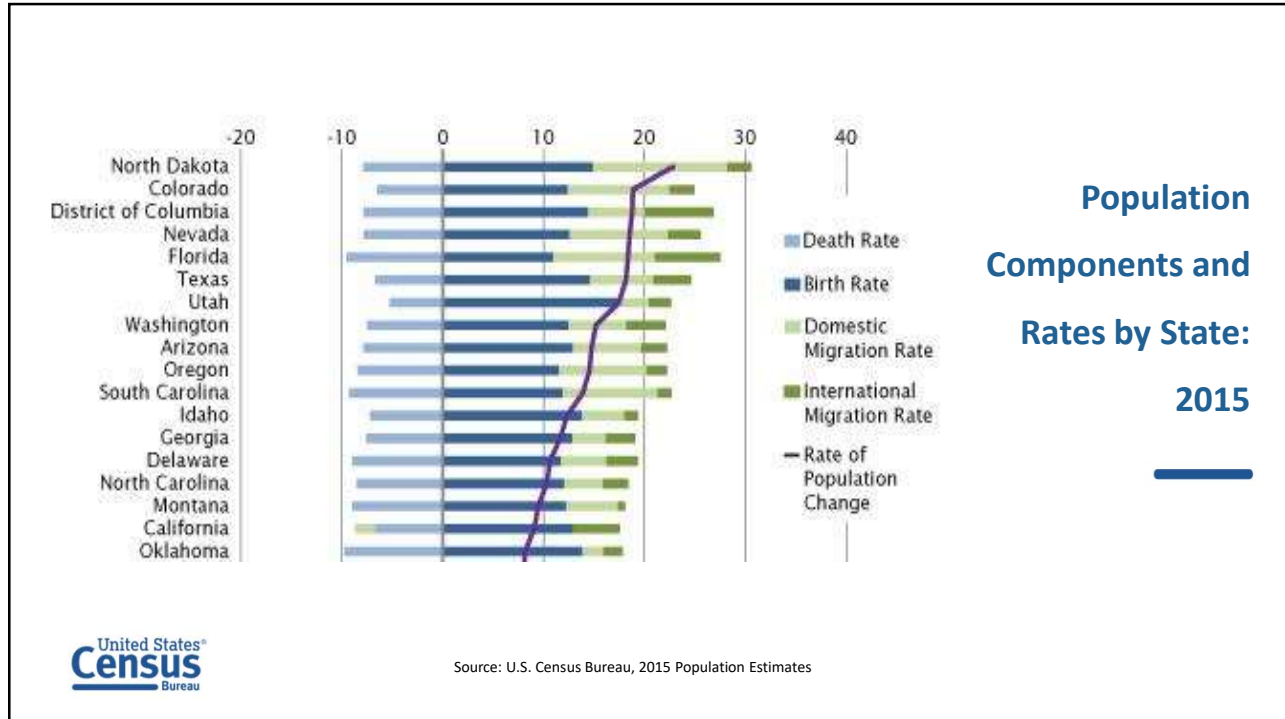
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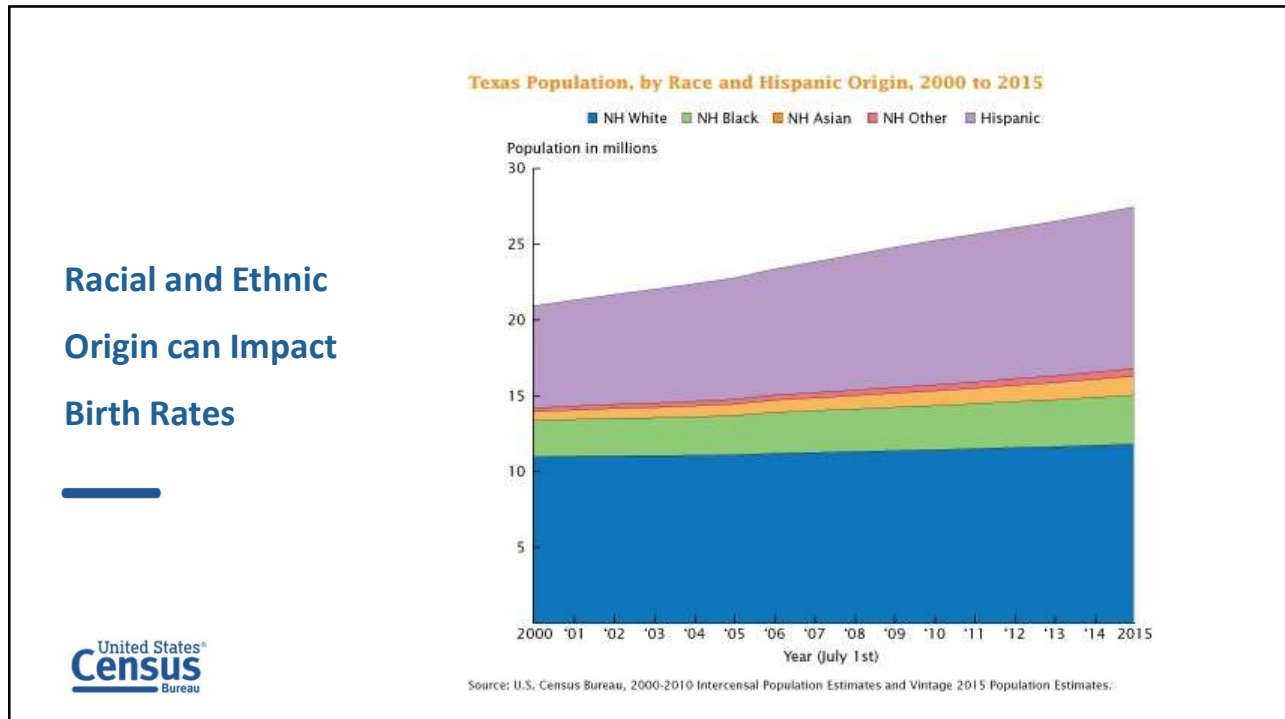
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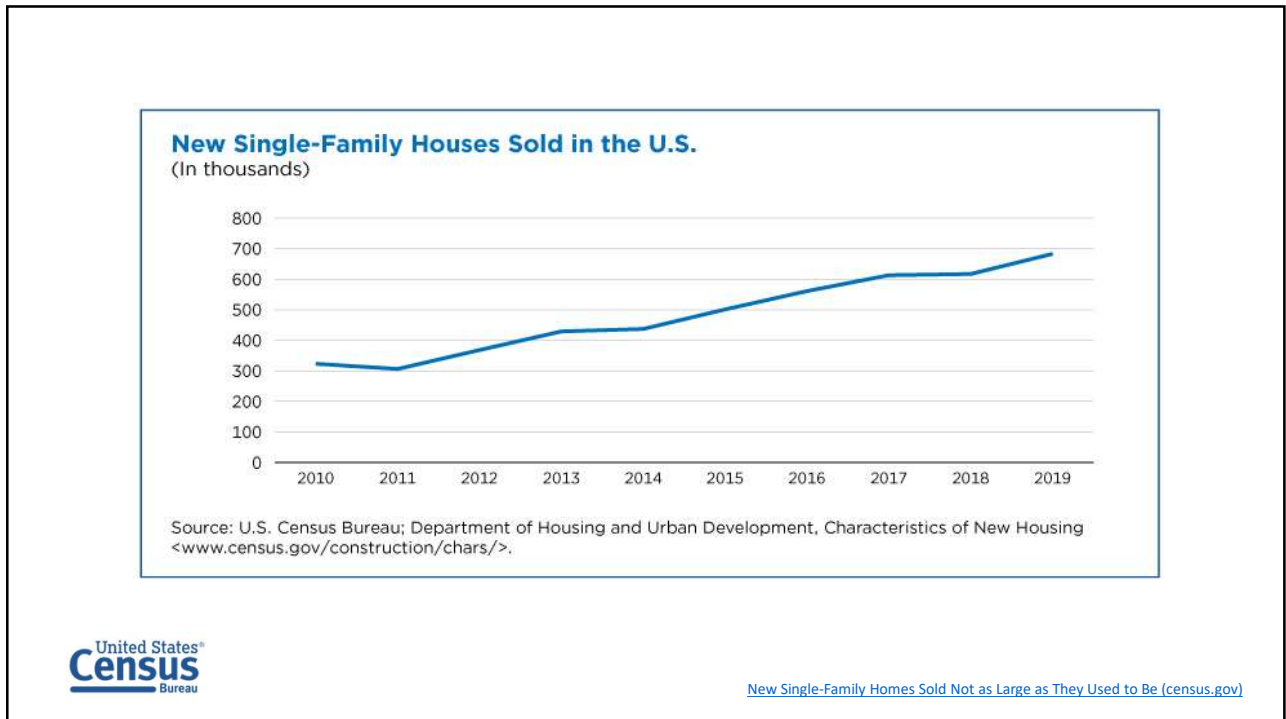
Racial and Ethnic Origin can Impact Birth Rates

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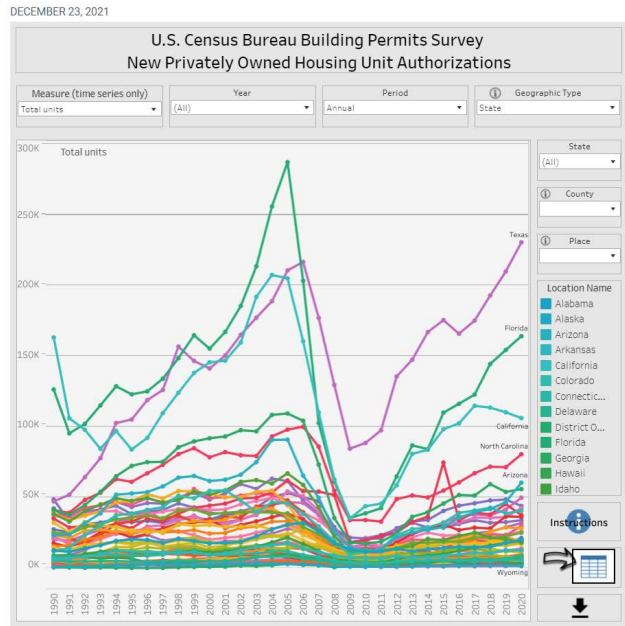
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**Building Permits for  
Privately Owned  
Housing Units skyrocket  
in Texas, Florida,  
California, North  
Carolina and Arizona**



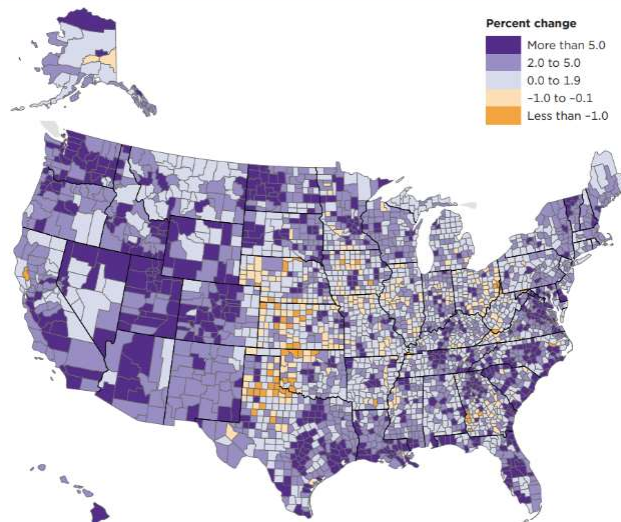
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**Growing housing units  
reflect needs of current  
and new residents**



**Where Housing Units Are Changing**

Housing Unit Percent Change by County 2010 to 2018



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### 10 Central Counties of Metropolitan Areas With Largest Percent Growth in Housing Units

County	Core Based Statistical Area (CBSA)	State	2020 Census count of housing units	Net change in housing units (2020-2010)	Percent change (2020-2010)
Hays County	Austin-Round Rock-Georgetown, TX	Texas	93,534	34,117	57.4
Dallas County	Des Moines-West Des Moines, IA	Iowa	41,125	13,865	50.9
Comal County	San Antonio-New Braunfels, TX	Texas	69,939	22,831	48.5
Lincoln County	Sioux Falls, SD	South Dakota	26,227	8,352	46.7
Williamson County	Austin-Round Rock-Georgetown, TX	Texas	237,680	74,907	46.0
Sumter County	The Villages, FL	Florida	75,304	22,278	42.0
Fort Bend County	Houston-The Woodlands-Sugar Land, TX	Texas	277,910	80,880	41.0
Bryan County	Savannah, GA	Georgia	16,703	4,861	41.0
Broomfield County	Denver-Aurora-Lakewood, CO	Colorado	31,298	8,652	38.2
Rockwall County	Dallas-Fort Worth-Arlington, TX	Texas	38,219	10,280	36.8

Source: U.S. Census Bureau, 2020 Census Redistricting Data (Public Law 94-171) Summary File.



[Housing Growth Highest in Urban Cores of Fast-Growing Metros \(census.gov\)](#)

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### New Single-family Homes in 2020

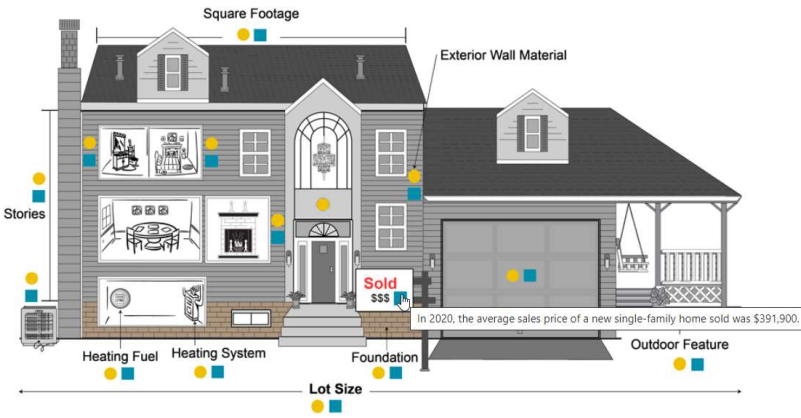
Do you know how many new homes constructed in 2020 had four bedrooms or more?  
 What about the average price of a new home sold in 2020?

You can discover the answers by exploring the interactive house below, which highlights annual data from the Survey of Construction. All characteristics data, including estimates for new multifamily housing, are on our [Characteristics of New Housing](#) page. All estimates are based on sample surveys and are thus subject to sampling variability and nonsampling error.

**LEGEND:**  
 ● Completed  
 ■ Sold

**CHARACTERISTICS**

- Air Conditioning ●●
- Bathrooms ●●●
- Bedrooms ●●●●
- Exterior Wall Material ●●●
- Fireplace ●●
- Foundation ●●●
- Foyer ●●
- Heating Fuel ●●
- Heating System ●●●
- Lot Size ●●●●
- Outdoor Features ●●
- Parking Facility ●●
- Sales Price ●●
- Square Footage ●●●
- Stories ●●●



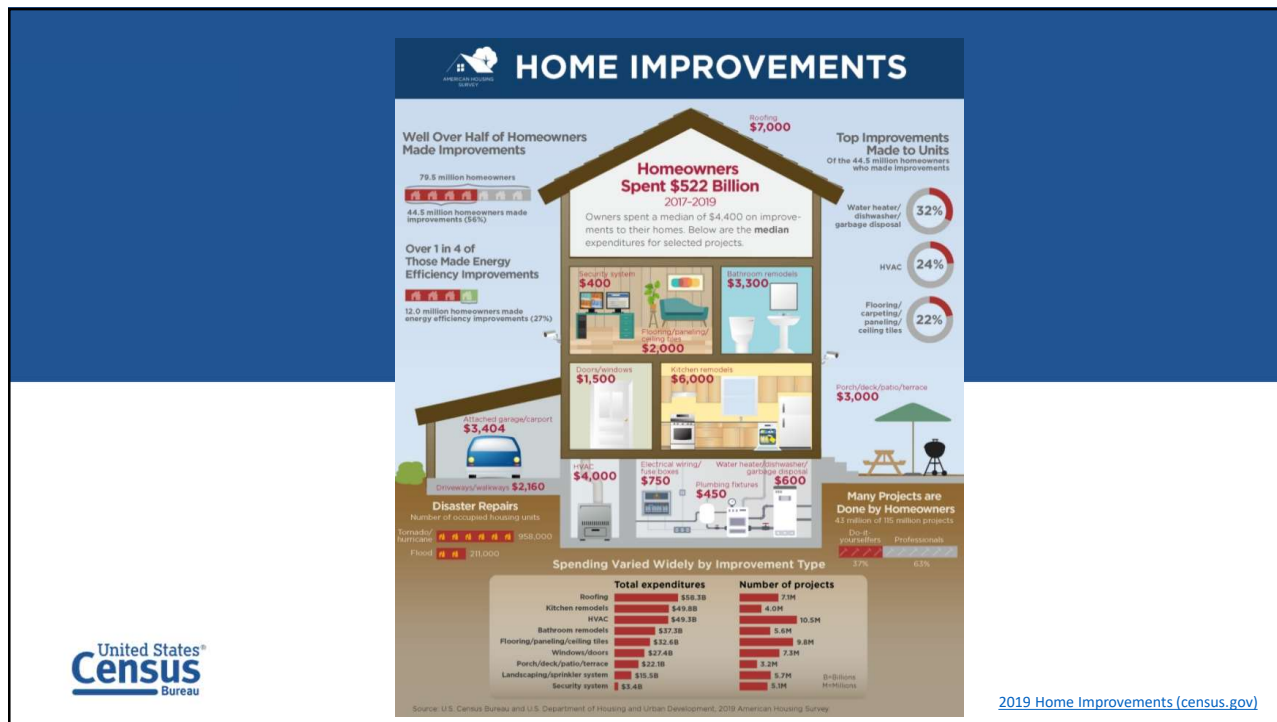
U.S. Department of Commerce  
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[census.gov](#)

U.S. Department of Housing and Urban Development  
 OFFICE OF POLICY DEVELOPMENT AND RESEARCH  
[hud.gov](#)

CENSUS.GOV

[AHS-Housing Qualities-FINAL.pdf \(census.gov\)](#)

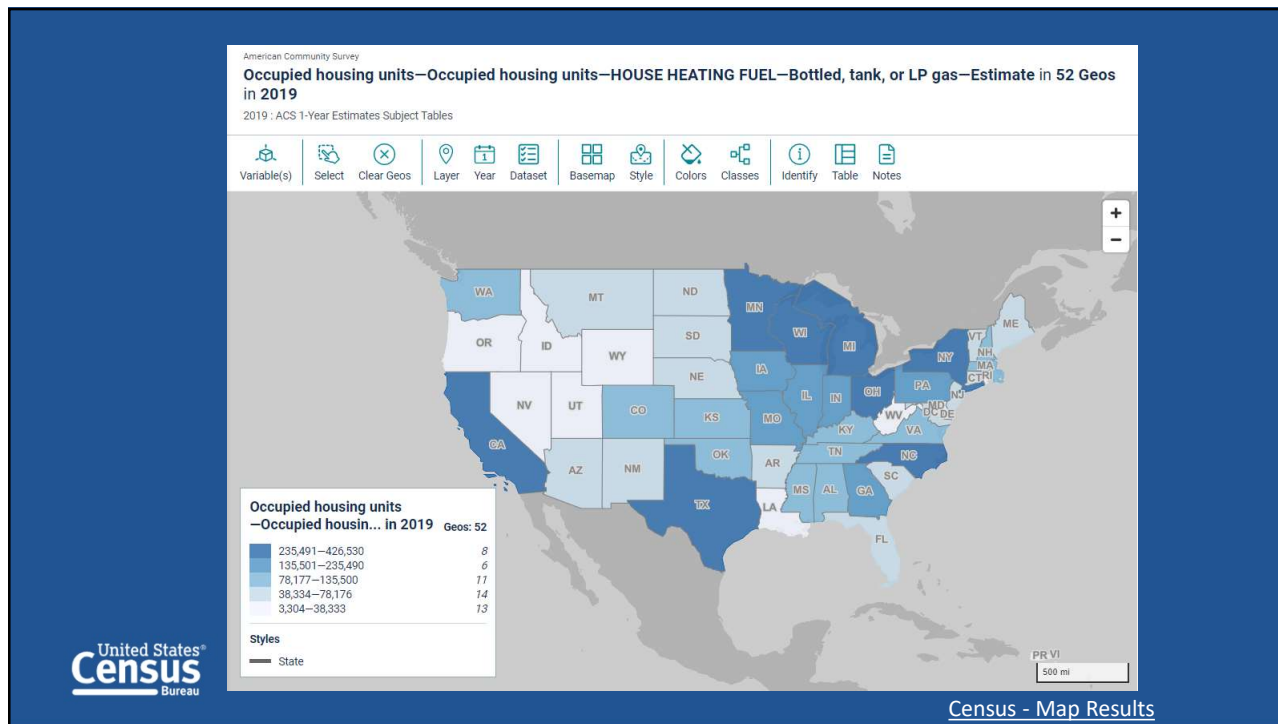
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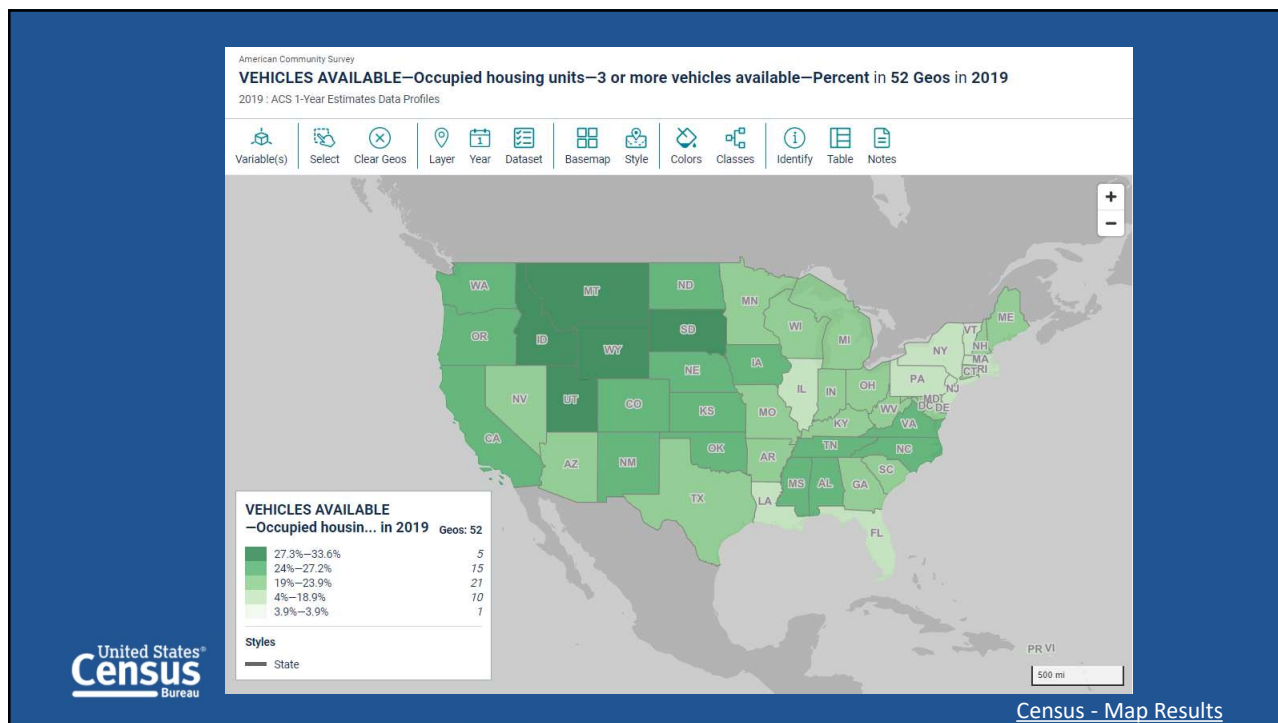
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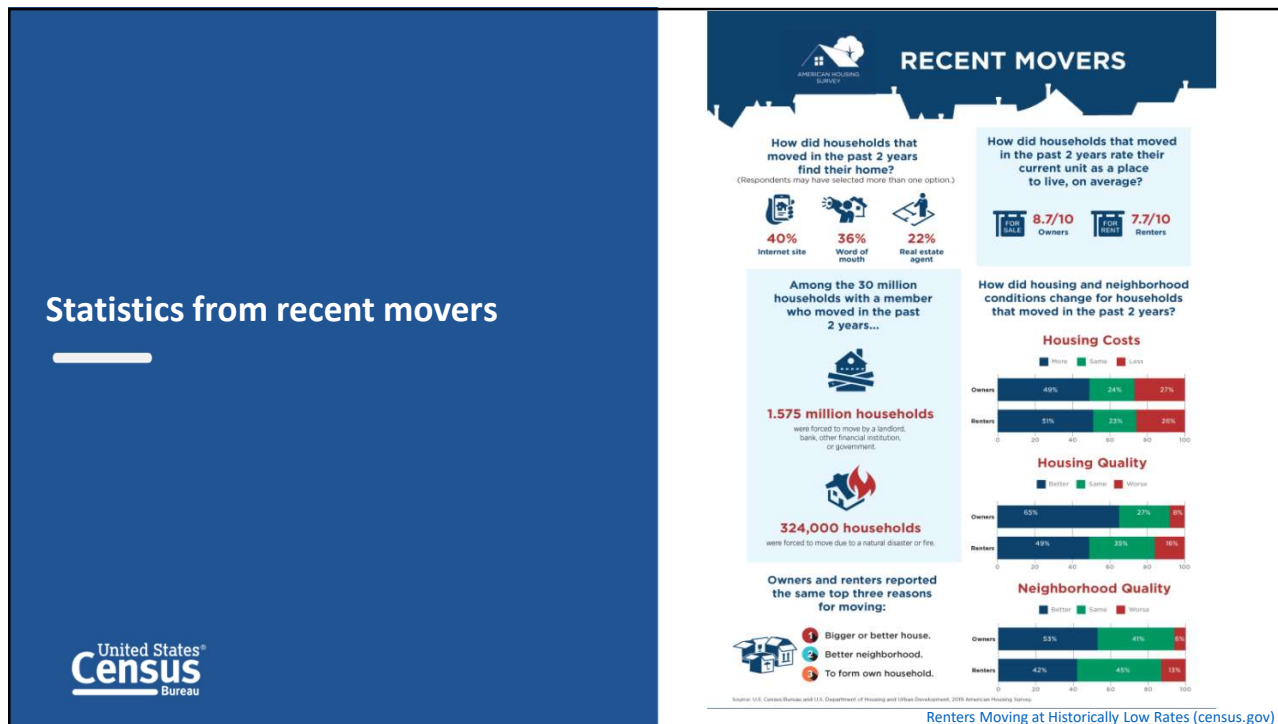
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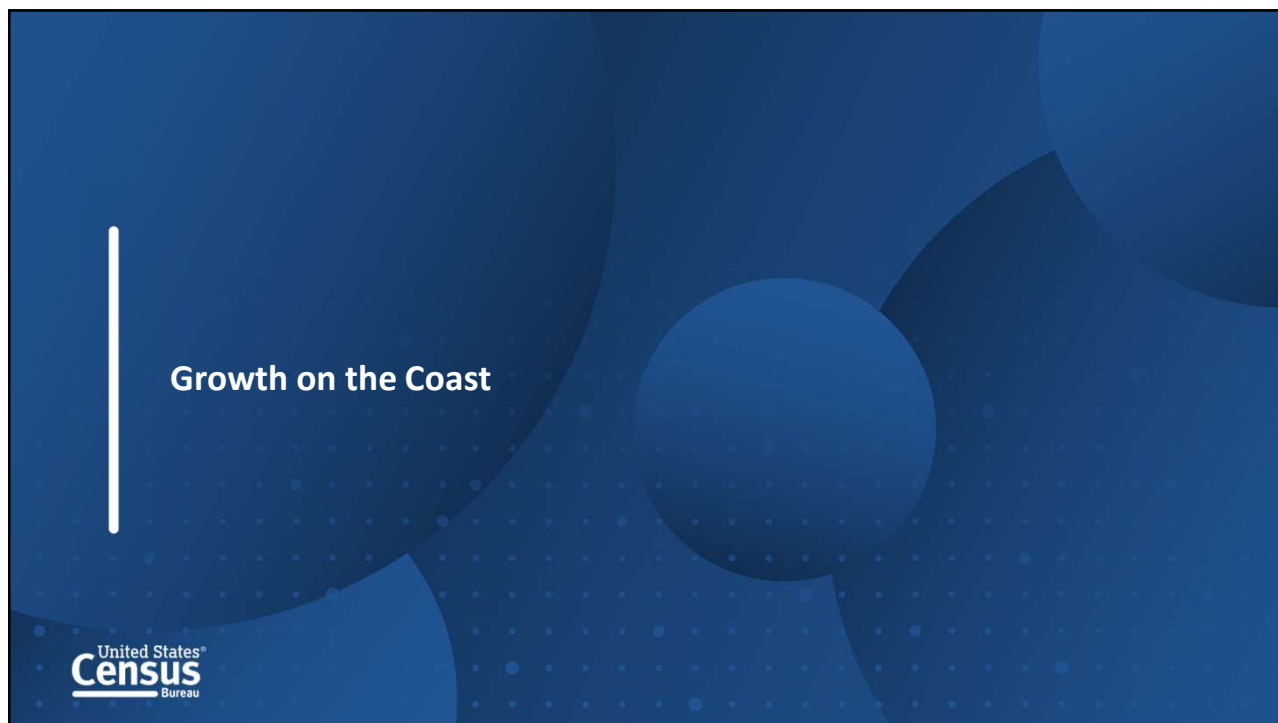
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## Statistics from recent movers





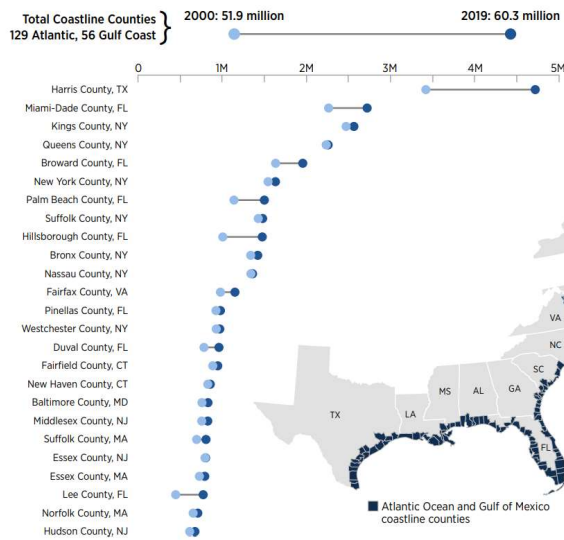
## 60 Million Live in the Path of Hurricanes



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## Growth on the Coast

Changes in Population of the 25 Most Populous Atlantic and Gulf Coastline Counties: 2000 to 2019



Coastline America ([census.gov](https://census.gov))

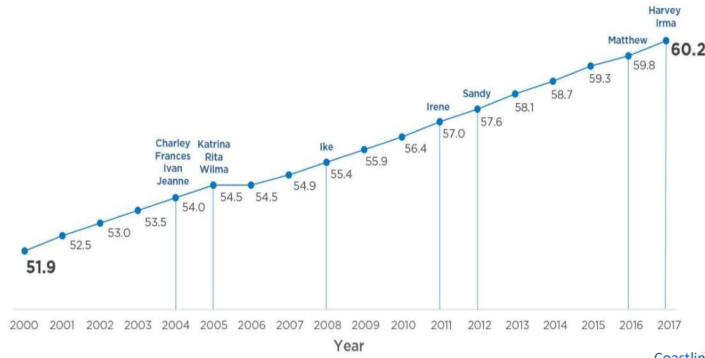
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## Atlantic and Gulf Coast Counties

The population in the Atlantic and Gulf of Mexico regions—those most vulnerable to hurricanes—increased from 51.9 million in 2000 to 60.2 million in 2017 (8.3 million, or 16.0 percent). The population in these regions grew every year during the period, with the exception of 2005 to 2006, a year marked by an intense hurricane season that included three of the costliest hurricanes on record (Katrina, Rita, and Wilma). Of note, Hurricane Maria caused an estimated \$91.8 billion in damages in Puerto Rico and the U.S. Virgin Islands in 2017, but is not shown on the charts below as it did not make landfall in the continental United States.

### Atlantic and Gulf of Mexico Coastline County Population: 2000-2017

(In millions. Also shown, by year, are U.S. landfalling hurricanes that caused \$10 billion or more in damages)



[Coastline America \(census.gov\)](https://www.census.gov/coastlineamerica/)

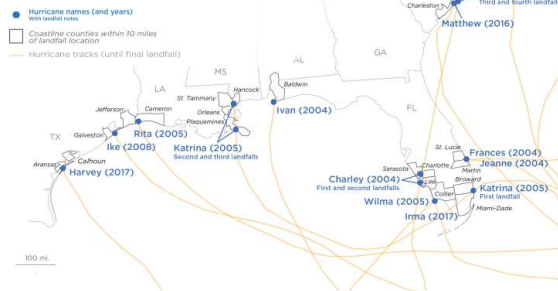
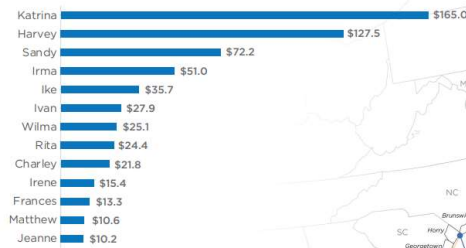
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## Impact of Atlantic Hurricanes

From 2000 to 2017, 13 hurricanes that made landfall in Atlantic and Gulf of Mexico coastline counties caused more than \$600 billion in damage in the United States. Seven of those hurricanes occurred in two successive years, 2004 and 2005.

### Hurricanes That Caused \$10 Billion or More in Damages

(Damages are adjusted for the Consumer Price Index (CPI) in 2018 dollars)



[Coastline America \(census.gov\)](https://www.census.gov/coastlineamerica/)

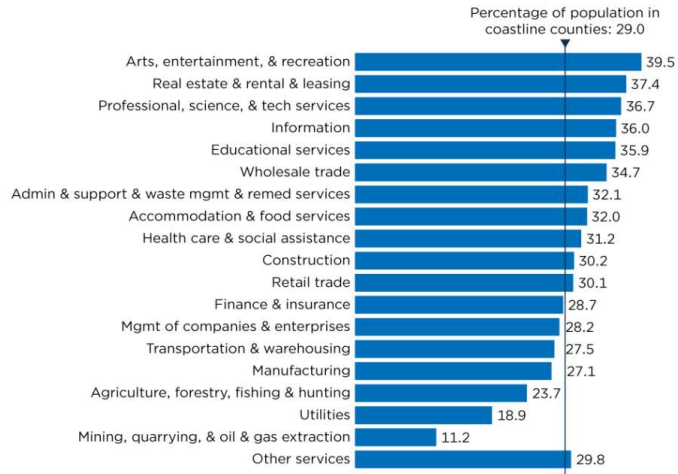
Sources: National Climatic Data Center <www.ncdc.noaa.gov/billions>; National Hurricane Center <www.nhc.noaa.gov/data>

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About 2.4 Million  
Businesses are in Areas  
Most Vulnerable to  
Hurricanes



**Share of all Employer Establishments in Coastline Counties by Sector: 2017**  
(In percent)

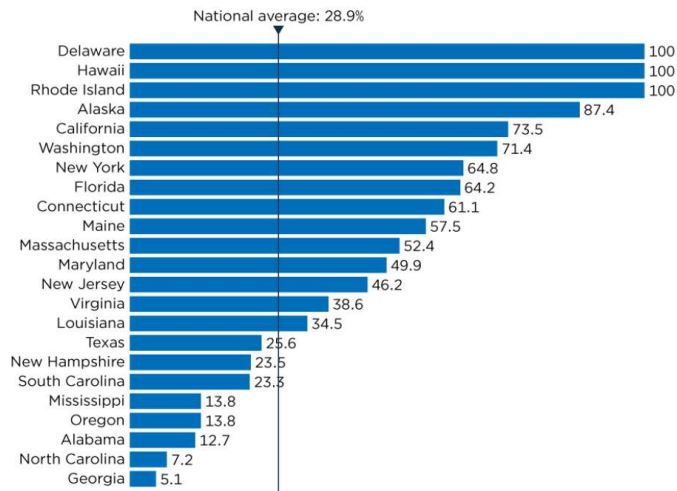


Source: U.S. Census Bureau, 2017 County Business Patterns and 2017 Population Estimates.

[A Look at Businesses in Coastline Counties During Hurricane Season \(census.gov\)](https://www.census.gov)

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**Share of Employment in Coastline Counties by State: 2017**  
(In percent)



Source: U.S. Census Bureau, 2017 County Business Patterns.

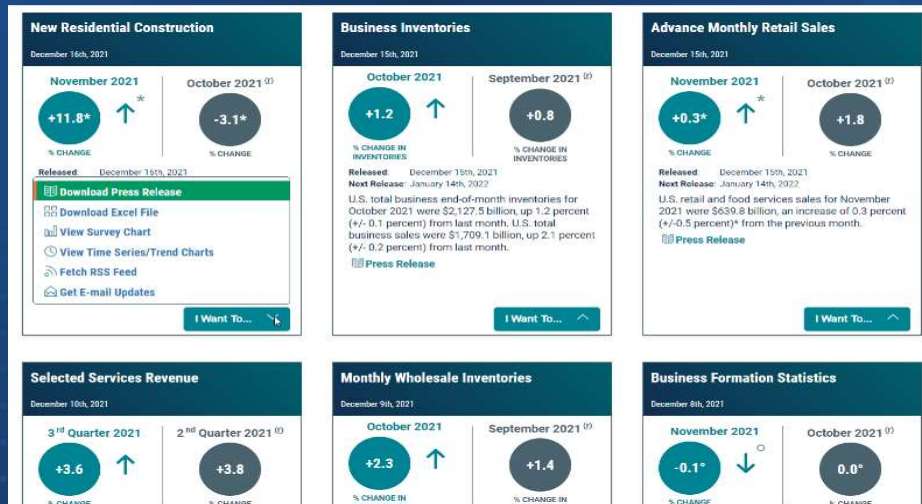
[A Look at Businesses in Coastline Counties During Hurricane Season \(census.gov\)](https://www.census.gov)



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## Economic Indicators

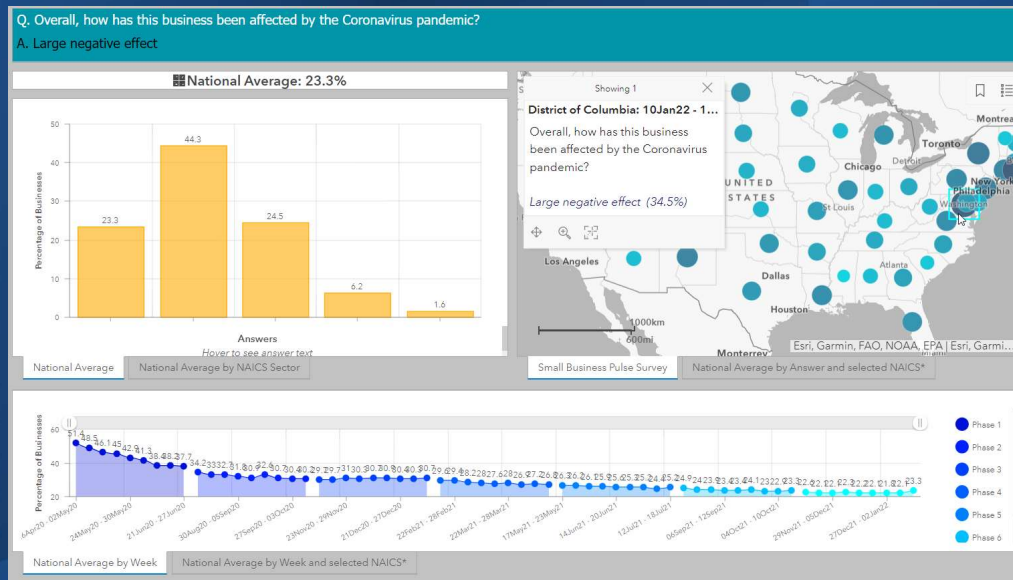


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U.S. Census Bureau Economic Indicators

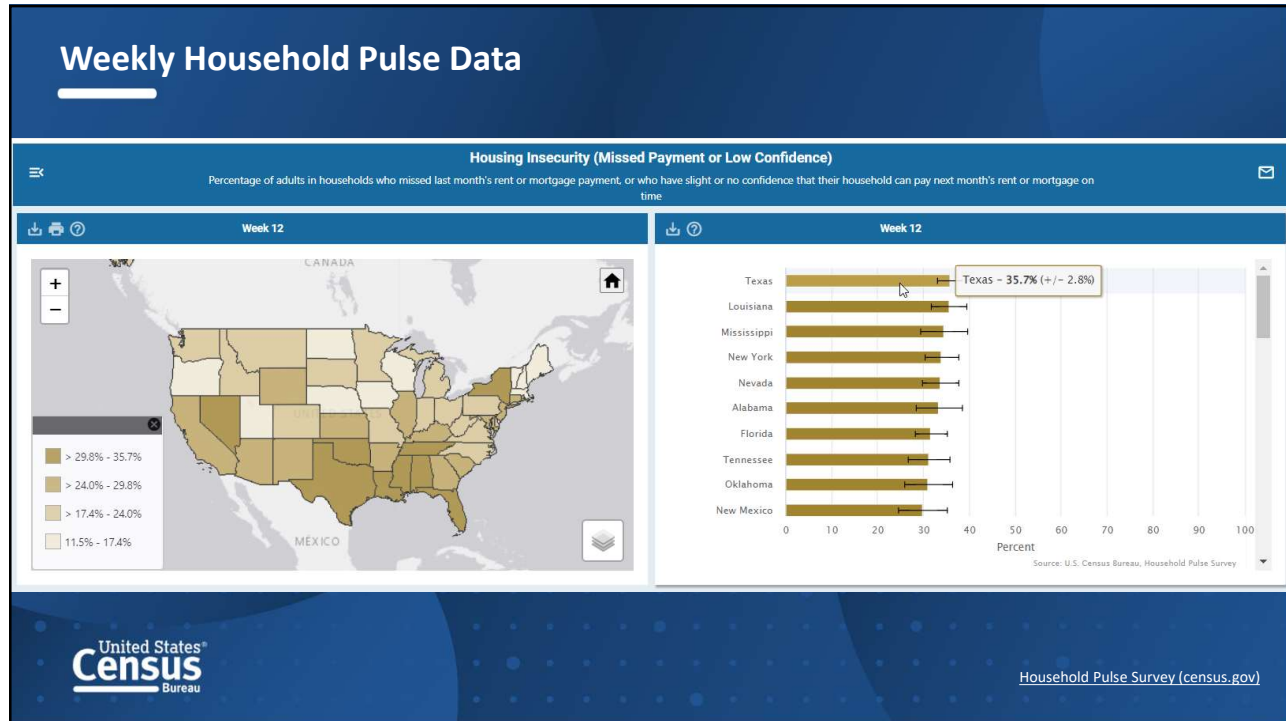
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## Weekly Business Pulse Data



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## Resources on Census.gov

- [Population \(census.gov\)](https://www.census.gov)
- [Housing \(census.gov\)](https://www.census.gov)
- [Migration/Geographic Mobility \(census.gov\)](https://www.census.gov)
- [America Counts: Stories Behind the Numbers \(census.gov\)](https://www.census.gov)
- [Business and Economy \(census.gov\)](https://www.census.gov)
- [Data Tools and Apps \(census.gov\)](https://www.census.gov)
- [Explore Census Data](https://www.census.gov)
- [U.S. Census Bureau QuickFacts: United States](https://www.census.gov)
- [STATE PROFILES: 2020 Census](https://www.census.gov)

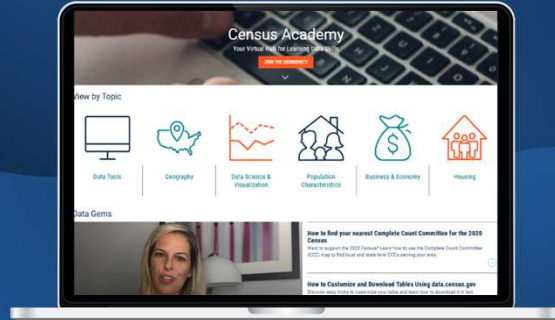
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## Get in Touch with Us

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