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## Cities With the Most Adults Living Alone

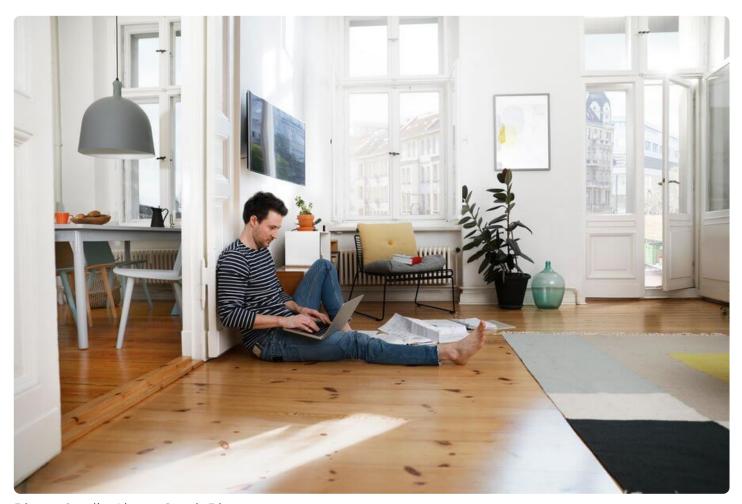


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#### By Jeff Smith

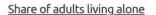
As the coronavirus pandemic continues, millions of Americans are hunkering down at home. Working from the kitchen table, homeschooling, and attending virtual happy hours have become the new normal.

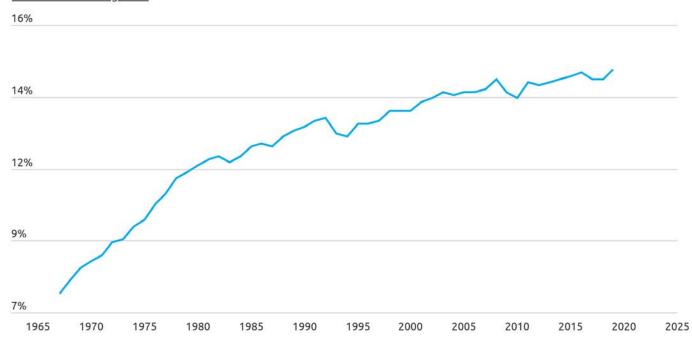
But for the 34 million adults who live alone in the U.S., the pandemic and economic downturn bring a unique set of challenges, both financial and psychological. Shelter-in-place and social distancing orders can amplify loneliness for people who live by themselves. At the same time, those suffering job losses and other financial hardships can't rely on a significant other or roommate to help cover essential costs.

Data from the Census Bureau's *Current Population Survey (CPS)* shows that the share of adults who live alone has nearly doubled in the last 50 years. In 2019, 14.6 percent of adults lived by

themselves.\* The rise of single-person households is due to a variety of factors, according to reserach publication <u>Our World in Data</u>, including rising incomes, migration from rural areas to cities, and increased female labor force participation.

# The share of adults living alone has nearly doubled over the past 50 years





Source: U.S. Census Bureau's Current Population Survey, Annual Social and Economic Supplement

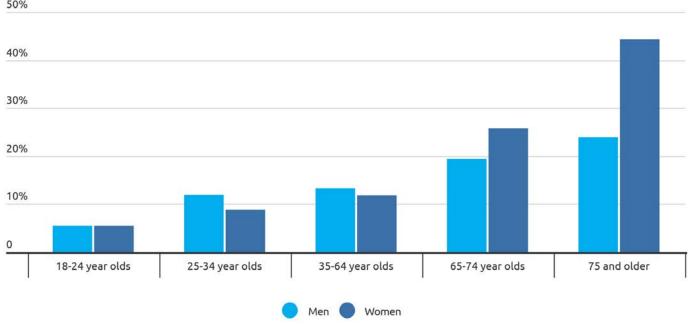
Nationally, nearly 15 percent of people live alone. However, the share of people who live alone varies considerably across different locations and among different demographic groups, making certain populations more at risk of financial distress and feelings of social isolation during the pandemic.

Americans over 75 are the most likely age group to live alone, largely as a result of spouses or domestic partners passing away. People aged 18 to 24, on the other hand, have the lowest rates of living alone, given that many individuals in this younger age group either still live with their parents or live with roommates to save money.

With regard to gender, men aged 25 to 64 are more likely than women to live by themselves, but this trend reverses for individuals over age 65. Differences in age at first marriage, likeliness to remarry, and life expectancy explain much of the divergent trends in living patterns for men and women.

# The share of adults living alone increases with age and varies by gender

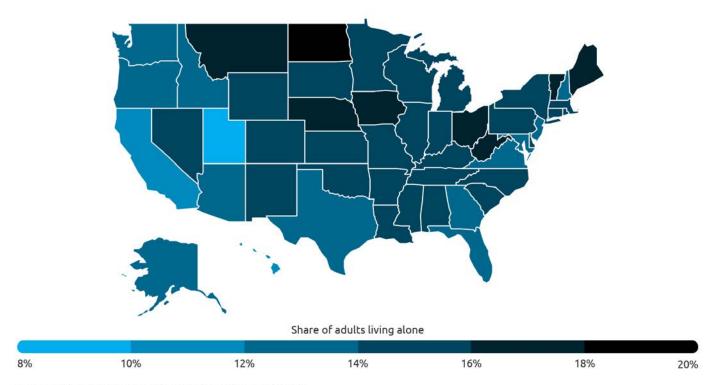




Source: U.S. Census Bureau's 2018 American Community Survey

Patterns of adults living alone also vary significantly by location. At the state level, North Dakota has the largest share of adults who live by themselves at 18.2 percent, while Utah has the smallest share at just 8.9 percent. Ohio, Maine, and Vermont also have high rates of people living alone, all at nearly 17 percent. Hawaii and California, states with high living costs, join Utah in having much lower shares of adults who live alone, at 10.4 and 10.5 percent, respectively.

## North Dakota has the largest share of adults living alone



Source: U.S. Census Bureau's 2018 American Community Survey

To determine the cities with the most adults living at home, researchers at Self Financial analyzed the latest data from the U.S. Census Bureau. The researchers ranked cities according to the share of adults 18 years and over who live alone. Researchers also looked at the percentage of households with one resident, the total number of adults living alone, median personal income, and median monthly housing costs.

To improve relevance, only cities with at least 100,000 people were included in the analysis. Additionally, cities were grouped into the following cohorts based on population size:

• Small cities: 100,000-150,000 • Midsize cities: 150,000-350,000

• Large cities: more than 350,000

Here are the cities with the highest percentage of adults living alone.

# Small & midsize cities with the most adults living alone

SMALL CITIES	PERCENT*	MIDSIZE CITIES	PERCENT*
1. Dayton, OH	27.5%	1. St. Louis, MO	28.4%
2. Columbia, SC	23.0%	2. Pittsburgh, PA	27.4%
3. Topeka, KS	22.2%	3. Cincinnati, OH	27.0%
4. Evansville, IN	22.1%	4. Springfield, MO	26.0%
5. New Haven, CT	21.9%	5. Birmingham, AL	23.4%
6. Fargo, ND	21.4%	6. Mobile, AL	23.4%
7. Wilmington, NC	21.2%	7. Alexandria, VA	22.5%
8. Lafayette, LA	21.1%	8. Rochester, NY	22.4%
9. Springfield, IL	20.9%	9. Akron, OH	22.3%
10. Clearwater, FL	20.7%	10. Arlington, VA	22.1%
11. Lansing, MI	20.5%	11. Buffalo, NY	22.1%
12. Sandy Springs, GA	20.4%	12. Toledo, OH	22.0%
13. Hartford, CT	20.4%	13. Richmond, VA	21.8%

<sup>\*</sup> Percentage of adults who live alone

# The 15 Large Cities With the Most Adults Who Live Alone



Columbus Photo Credit: Alamy Stock Photo

#### 15. Columbus, OH

- Percentage of adults who live alone: 19.3%
- Percentage of households with one resident: 35.5%
- Total number of adults living alone: 130,034
- Median personal income: \$32,262
- Median monthly housing costs: \$989

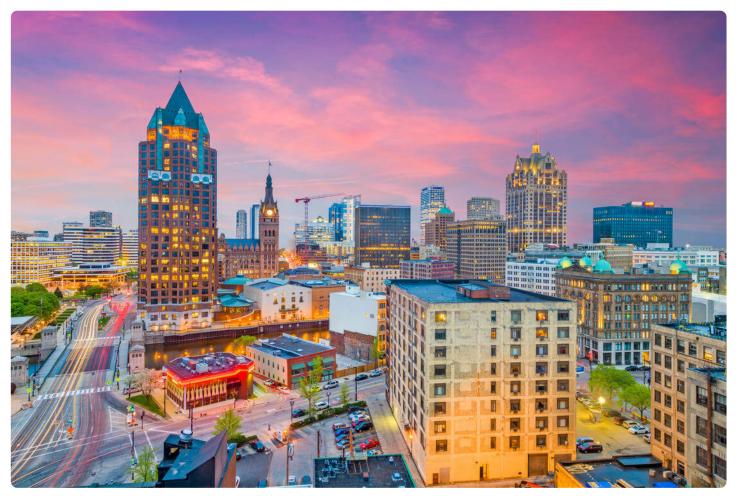


Philadelphia Photo Credit: Alamy Stock Photo

#### 14. Philadelphia, PA

- Percentage of adults who live alone: 19.5%
- Percentage of households with one resident: 38.2%
- Total number of adults living alone: 232,565
- Median personal income: \$32,550
- Median monthly housing costs: \$974

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Milwaukee Photo Credit: Alamy Stock Photo

#### 13. Milwaukee, WI

- Percentage of adults who live alone: 19.6%
- Percentage of households with one resident: 36.0%
- Total number of adults living alone: 83,107
- Median personal income: \$29,274
- Median monthly housing costs: \$873



Indianapolis Photo Credit: Alamy Stock Photo

## 12. Indianapolis, IN

- Percentage of adults who live alone: 19.9%
- Percentage of households with one resident: 37.5%
- Total number of adults living alone: 127,110
- Median personal income: \$32,122
- Median monthly housing costs: \$903



Kansas City Photo Credit: Alamy Stock Photo

#### 11. Kansas City, MO

- Percentage of adults who live alone: 20.6%
- Percentage of households with one resident: 36.8%
- Total number of adults living alone: 76,281
- Median personal income: \$36,195
- Median monthly housing costs: \$995

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Memphis Photo Credit: Alamy Stock Photo

### 10. Memphis, TN

- Percentage of adults who live alone: 20.7%
- Percentage of households with one resident: 38.8%
- Total number of adults living alone: 97,908
- Median personal income: \$27,396
- Median monthly housing costs: \$870



Minneapolis Photo Credit: Alamy Stock Photo

## 9. Minneapolis, MN

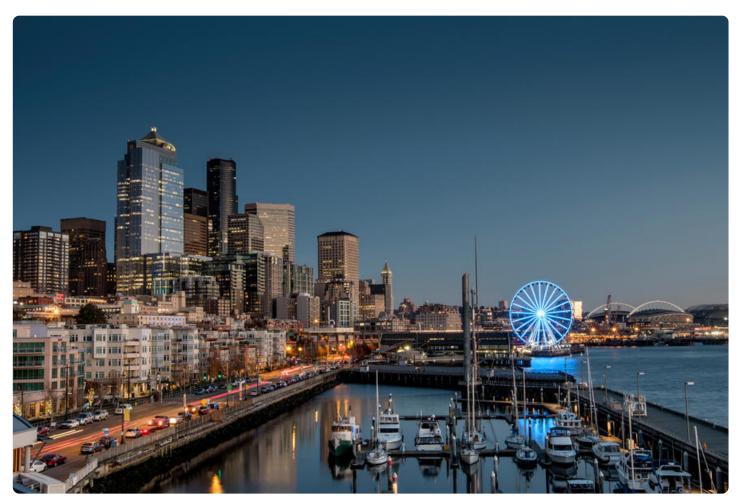
- Percentage of adults who live alone: 21.0%
- Percentage of households with one resident: 38.8%
- Total number of adults living alone: 67,978
- Median personal income: \$36,784
- Median monthly housing costs: \$1,216



Baltimore Photo Credit: Alamy Stock Photo

### 8. Baltimore, MD

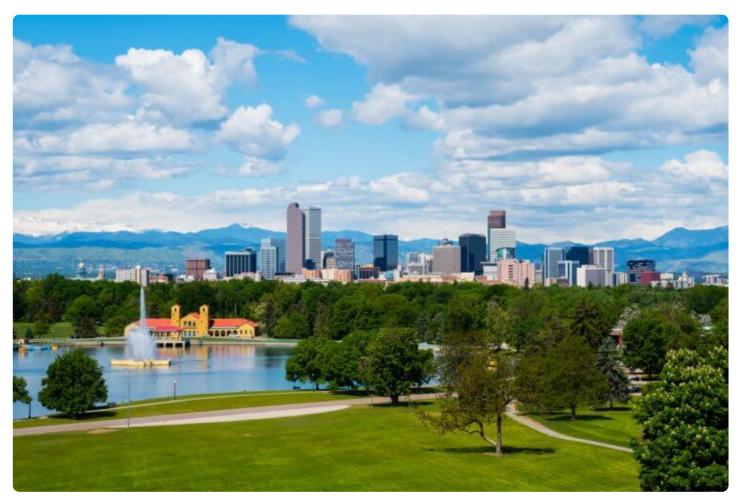
- Percentage of adults who live alone: 21.0%
- Percentage of households with one resident: 40.3%
- Total number of adults living alone: 95,673
- Median personal income: \$36,970
- Median monthly housing costs: \$1,091



Seattle Photo Credit: Alamy Stock Photo

#### 7. Seattle, WA

- Percentage of adults who live alone: 21.2%
- Percentage of households with one resident: 38.3%
- Total number of adults living alone: 129,437
- Median personal income: \$52,385
- Median monthly housing costs: \$1,814



Denver Photo Credit: Alamy Stock Photo

#### 6. Denver, CO

- Percentage of adults who live alone: 22.0%
- Percentage of households with one resident: 39.8%
- Total number of adults living alone: 123,572
- Median personal income: \$42,409
- Median monthly housing costs: \$1,388



Detroit Photo Credit: Alamy Stock Photo

#### 5. Detroit, MI

- Percentage of adults who live alone: 22.5%
- Percentage of households with one resident: 41.9%
- Total number of adults living alone: 111,468
- Median personal income: \$25,389
- Median monthly housing costs: \$696

**RELATED:** If you haven't been able to get access to a credit card and you want to work on your credit, a <u>secured credit card</u> is one option to consider.



Washington DC area Photo Credit: Alamy Stock Photo

### 4. Washington, DC

- Percentage of adults who live alone: 24.4%
- Percentage of households with one resident: 45.6%
- Total number of adults living alone: 131,010
- Median personal income: \$57,851
- Median monthly housing costs: \$1,695



New Orleans Photo Credit: Alamy Stock Photo

#### 3. New Orleans, LA

- Percentage of adults who live alone: 25.9%
- Percentage of households with one resident: 49.4%
- Total number of adults living alone: 76,589
- Median personal income: \$31,346
- Median monthly housing costs: \$997



Atlanta Photo Credit: Alamy Stock Photo

#### 2. Atlanta, GA

- Percentage of adults who live alone: 26.5%
- Percentage of households with one resident: 46.2%
- Total number of adults living alone: 97,906
- Median personal income: \$43,813
- Median monthly housing costs: \$1,292



Cleveland Photo Credit: Alamy Stock Photo

#### 1. Cleveland, OH

- Percentage of adults who live alone: 28.5%
- Percentage of households with one resident: 47.4%
- Total number of adults living alone: 82,023
- Median personal income: \$25,708
- Median monthly housing costs: \$701

## **Methodology & Detailed Results**

The cities where the most adults live alone are a disparate group, but many of them have large populations of young, single people without children. Many residents of these cities are at a particular risk of experiencing psychological and financial challenges during the pandemic due to their living arrangements. P

eople fortunate enough to have cash savings, good credit, and retirement funds will be more able to weather this storm—something that is especially true for people who live alone and lack the financial support of another potential earner.

The current healthcare and economic crisis underscores the importance of policies and practices

that help develop financial resilience for American citizens.

To determine the cities with the most adults who live alone, researchers at Self Financial analyzed the latest data from the U.S. Census Bureau's 2018 American Community Survey (ACS). Using ACS data, the researchers ranked cities according to the share of adults 18 years and over who live alone. In the event of a tie, the city with the larger number of adults who live alone was ranked higher. Researchers also calculated the percentage of households with one resident, median personal income, and median monthly housing costs. Median personal income is defined as the median earnings for workers.

To improve relevance, only cities with at least 100,000 people were included in the analysis. Additionally, cities were grouped into the following cohorts based on population size:

Small cities: 100,000-150,000Midsize cities: 150,000-350,000Large cities: more than 350,000

\*There is a small discrepancy between the two Census Bureau surveys referenced in this analysis. The Current Population Survey (CPS) reports that the percentage of adults who lived alone was 14.6 percent in 2019 and 14.3 percent in 2018. The latest data from the American Community Survey (ACS), on the other hand, reports that the percentage of adults who lived alone was 13.8 percent in 2018. Because all metropolitan- and state-level data referenced in this analysis is from the 2018 ACS, the ACS estimate (13.8 percent) should be used as the basis for comparison.



# U.S. cities with the most adults living alone

	Large Cities	Midsize Ci	ties Sm	all Cities	All Cities	States
Se	arch					
ank	City	Percentage of adults who live alone	Percentage of households one resident	with Total number	of adults Median person	al Median month housing costs
	Cleveland, OH	28.5%	47.4%	82,023	\$25,708	\$701
	Atlanta, GA	26.5%	46.2%	97,906	\$43,813	\$1,292
	New Orleans, LA	25.9%	49.4%	76,589	\$31,346	\$997
	Washington, DC	24.4%	45.6%	131,010	\$57,851	\$1,695
	Detroit, MI	22.5%	41.9%	111,468	\$25,389	\$696
	Denver, CO	22.0%	39.8%	123,572	\$42,409	\$1,388
	Seattle, WA	21.2%	38.3%	129,437	\$52,385	\$1,814
	Baltimore, MD	21.0%	40.3%	95,673	\$36,970	\$1,091
	Minneapolis, MN	21.0%	38.8%	67,978	\$36,784	\$1,216
)	Memphis, TN	20.7%	38.8%	97,908	\$27,396	\$870
	Kansas City, MO	20.6%	36.8%	76,281	\$36,195	\$995
2	Indianapolis, IN	19.9%	37.5%	127,110	\$32,122	\$903
3	Milwaukee, WI	19.6%	36.0%	83,107	\$29,274	\$873
ļ	Philadelphia, PA	19.5%	38.2%	232,565	\$32,550	\$974
5	Columbus, OH	19.3%	35.5%	130,034	\$32,262	\$989
	Chicago, IL	19.2%	37.3%	402,513	\$38,778	\$1,230
,	Tulsa, OK	19.1%	34.8%	56,770	\$30,675	\$842
3	Dallas, TX	19.0%	36.4%	189,642	\$34,421	\$1,085
)	Albuquerque, NM	18.6%	35.3%	80,766	\$30,864	\$947
)	Boston, MA	18.3%	35.9%	98,649	\$41,125	\$1,752
	Tampa, FL	18.3%	34.8%	53,641	\$34,435	\$1,159
2	Tucson, AZ	18.2%	35.1%	73,572	\$26,128	\$839
3	Portland, OR	18.1%	34.5%	94,382	\$40,331	\$1,424
	Raleigh, NC	18.0%	33.9%	63,993	\$38,346	\$1,178
	Wichita, KS	18.0%	33.3%	51,478	\$30,972	\$823
	Omaha, NE	17.9%	33.2%	61,333	\$34,045	\$1,005
	Miami, FL	17.6%	36.4%	66,522	\$29,567	\$1,202
3	Louisville, KY	17.5%	32.9%	81,320	\$31,848	\$910
)	Austin, TX	17.2%	33.3%	129,873	\$41,653	\$1,407
)	Nashville, TN	17.2%	32.0%	87,180	\$35,237	\$1,142
	O kl d CA	17 0%	35 0%	57 880	\$47 378	\$1 690

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#### **About the Author**

Jeff Smith is the VP of Marketing at Self.



#### Written on May 4, 2020

Self is a venture-backed startup that helps people build credit and savings. Comments? Questions? Send us a note at <a href="hello@self.inc">hello@self.inc</a>.

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