John W. Martin

The Futurist: Where We Will Live

Keynote Presentation

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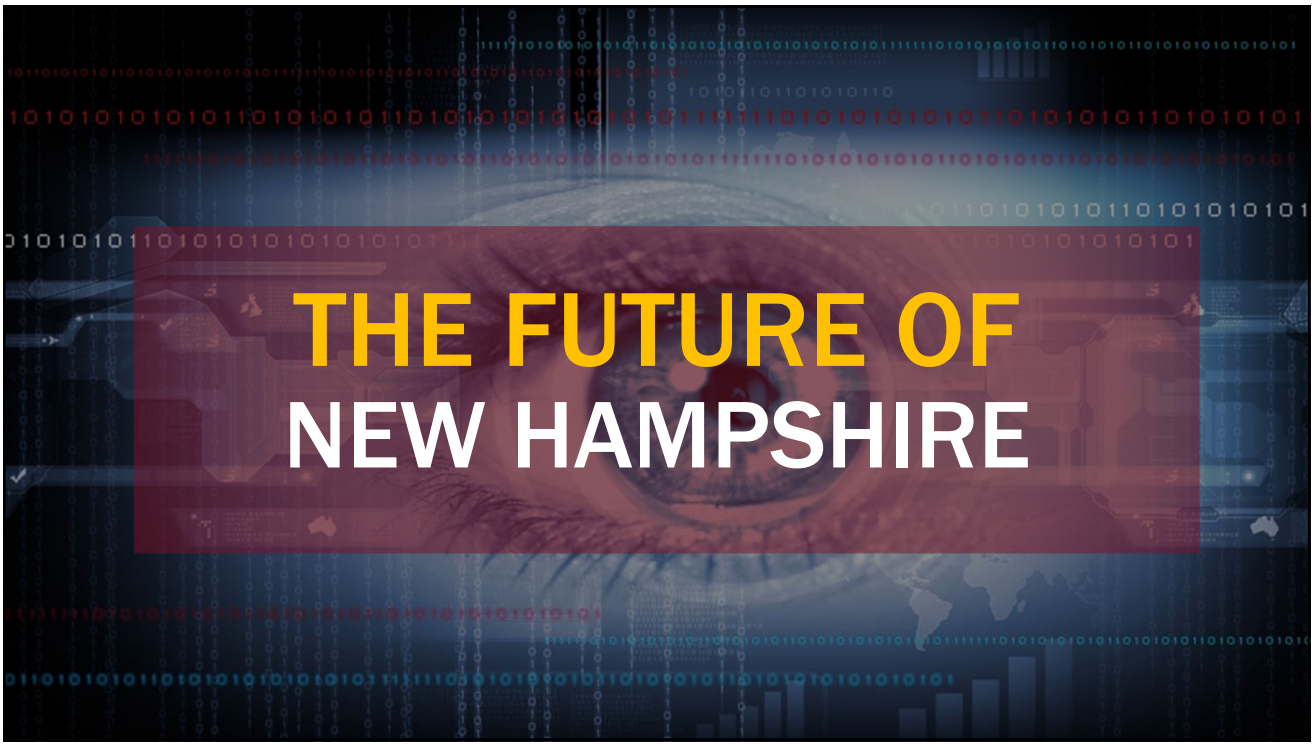

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Quick Housekeeping

3 Things I Need You To Know

1. An Important Disclaimer
2. Why What You Do Really Matters
3. My Aspiration For You

3

1. An Important Disclaimer

DISCLAIMER

EVERYTHING I will share today are the opinions of SIR, not New Hampshire Housing or any of the sponsors of this event. No one has reviewed or screened any of our slides.

Put on your seatbelts!

4

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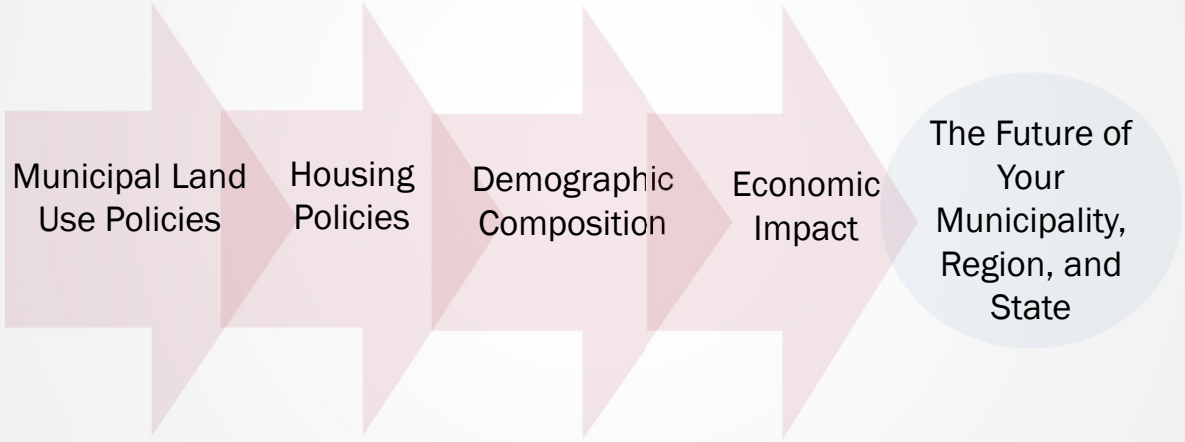
2. What You Do Really Matters



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3. My Aspiration For You

LEAD,
FOLLOW,
OR GET
OUT OF THE WAY
(Lessons from a dancing guy)

6

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Today's Agenda

I. Let's All Become Futurists

II. The Future of Housing

III. New Hampshire's Conundrum

IV. A Pathway Forward

7

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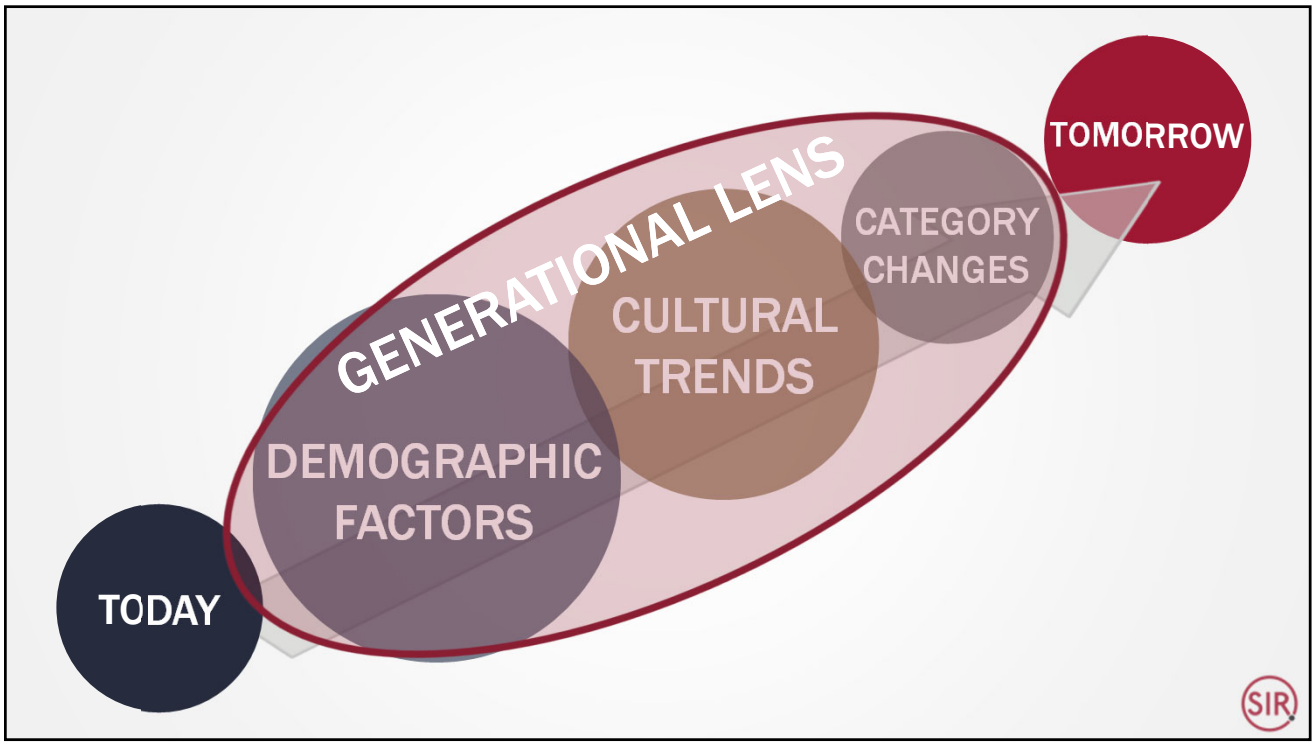

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5

THINGS TO KNOW USING A GENERATIONAL LENS

9

1. A GENERATION IS AN AGE COHORT

- Age cohort: 18- to 20-year span
- Big cultural shifts and events create the “bookends”
- Born on the leading and tail edge—“cuspers”

10

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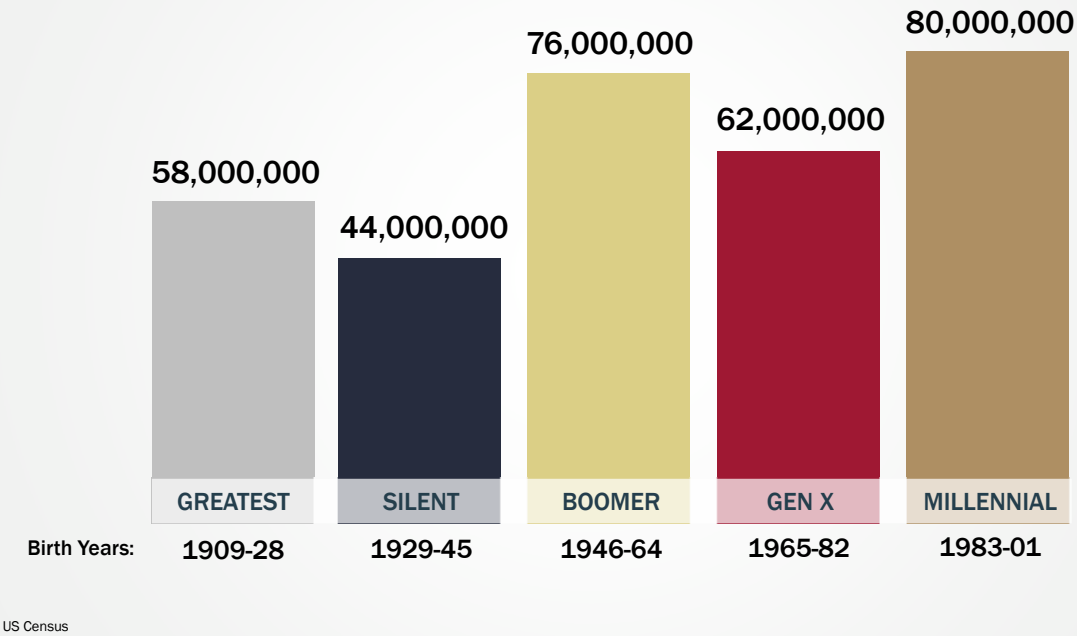
2.
POPULATION SIZE
OF EACH GENERATION IS DIFFERENT

11

BORN IN THE USA



Source: US Census

12

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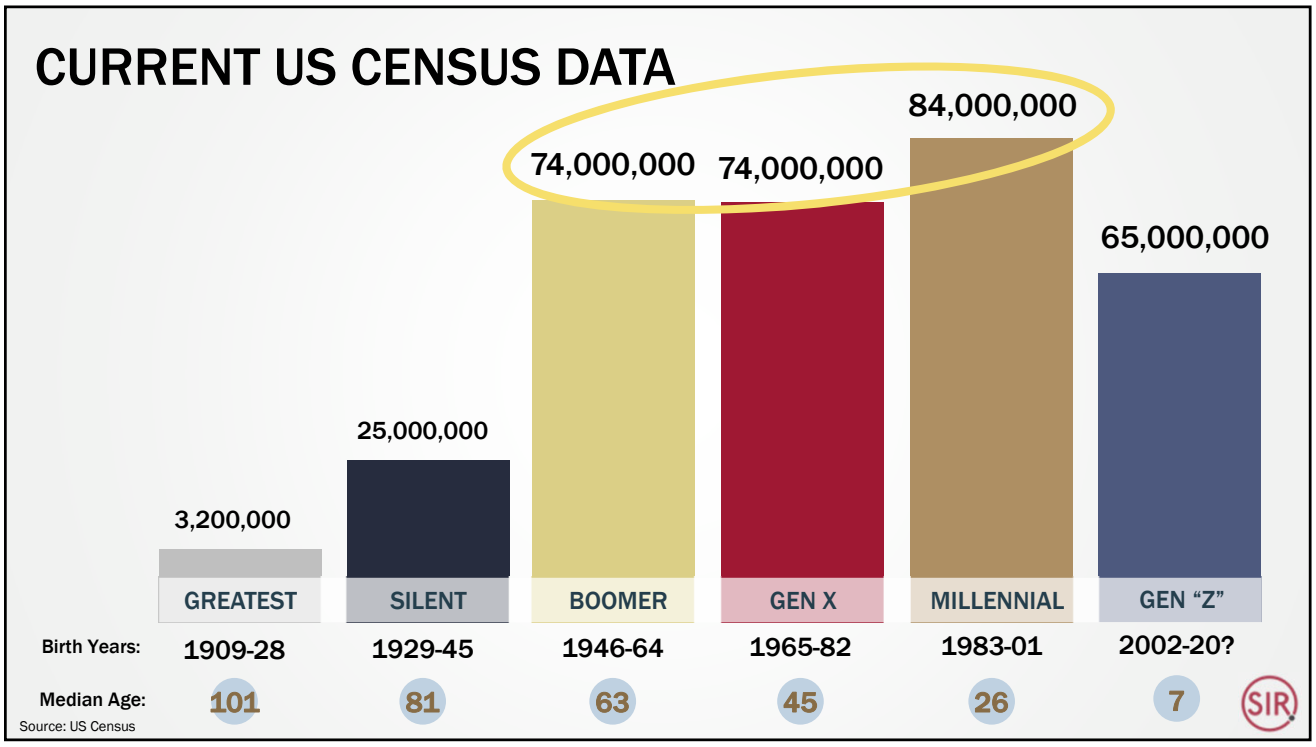

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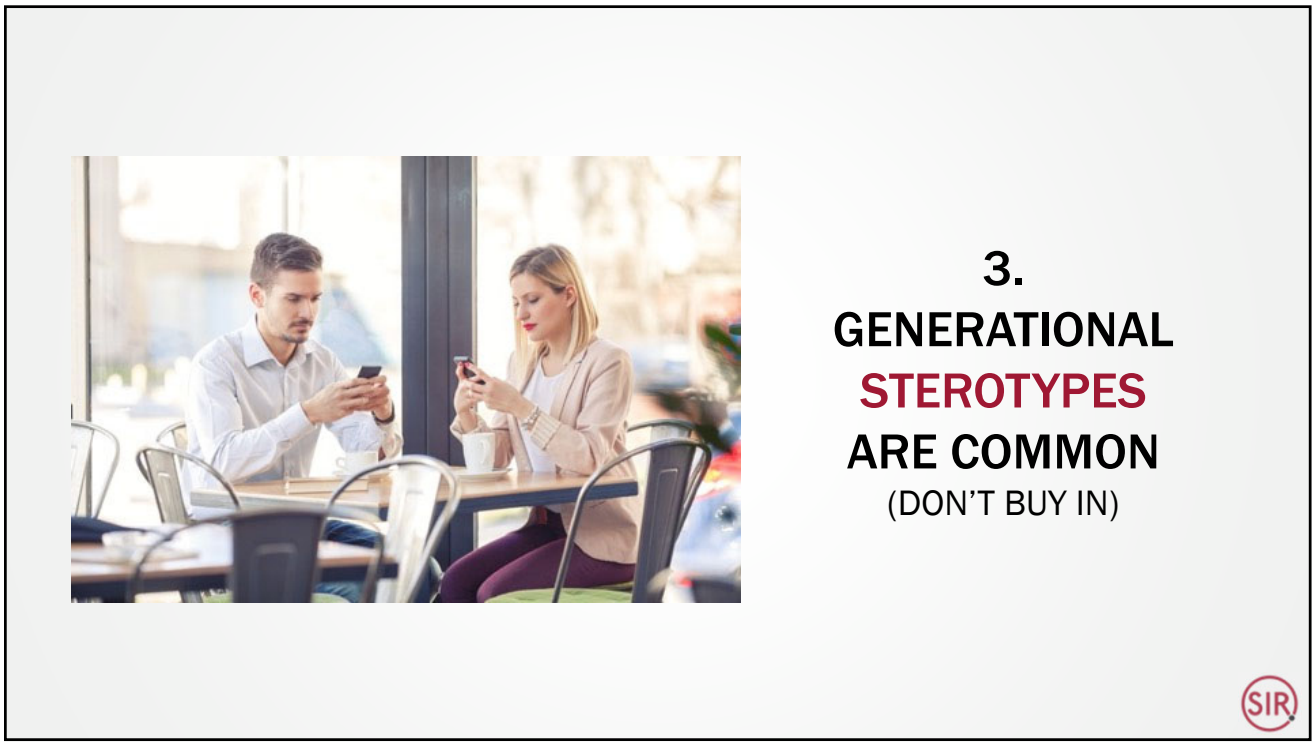

14

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4.
ALL GENERATIONS ARE IMPORTANT. THEY ALL HAVE DIFFERENT VIEWS OF WORK, MONEY, DUTY & RESPONSIBILITY

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INSTITUTE FOR TOMORROW®

Americans come in all shapes and sizes, races and religions, education levels and income brackets. Each of those attributes has an influence on how people view the world. But the most profound indicators are generational.

Generational Mindsets:

	BOOMERS	GEN X	MILLENNIALS	GENERATION "Z"
OUTLOOK	Optimistic	Skeptical	Confident	Protective
WORK ETHIC	Driven	Free Agent	Goals	Self-taught
VIEW OF MONEY	Spenders	Debtors	Savers	Frugal
VIEW OF LEADERSHIP	Pay your dues	Competence	Egalitarian	Pluralistic
WORK/LIFE BALANCE	Work is Life	Work to Live	Integrated	TBD
MEDIUM	TV	Computer	Mobile	VR?
ORIENTATION	Self-centered	Self-reliant	Collective Self	Self-aware

Members of the same generation, by definition, share many of the same formative experiences that set them apart from other generations. Did they live through times of war, or times of peace? Did they come of age in an era of prosperity and rising expectations, or a period of economic turmoil and broken dreams? Were their families large or small? Were the heads of most households a mom and dad, or did they have some other combination?

Did the dominant media in a generation's childhood consist of network television, Cable TV, or YouTube and Facebook? Did their cultural icons include the Rolling Stones, grunge, hip hop, or *The Voice*? Were politics and the media partisan or middle-of-the-road?

While coming-of-age experiences make each generation distinct, so does a generation's stage in its life cycle. Since the dawn of time, every generation has traveled the same path of youth, young adult, midlife and old age. Each stage is associated with predictable priorities. Youths are concerned about establishing themselves in the world. At midlife, they reach the peak of their earning power and status. Old age brings less interest in material items.

The interaction of generational and lifecycle influences is complex — and the story for a given generation won't be fully written until the last member leaves. This primer gives you a starting point for better understanding Boomers, Gen Xers, Millennials and the next generation, the yet unnamed Generation "Z."

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5.

THE DOMINANT GENERATION FOR THE NEXT 20 YEARS ARE THE

MILLENNIALS

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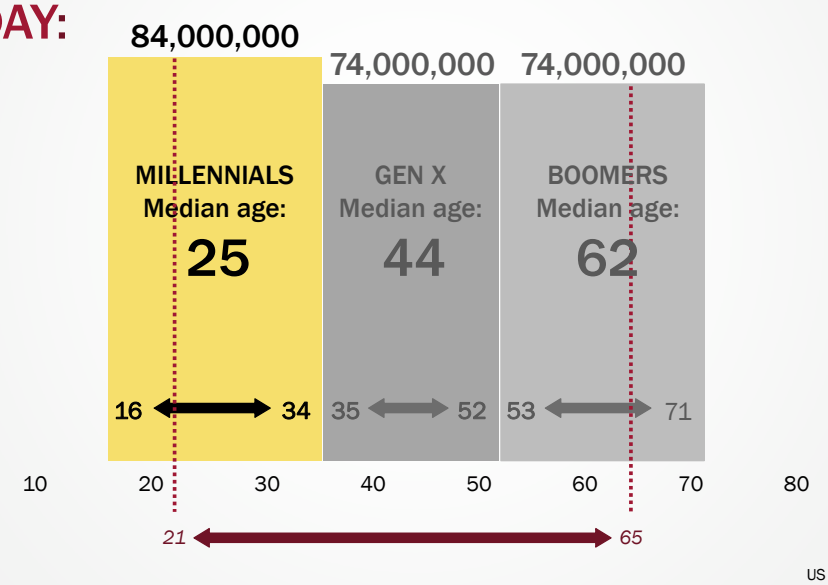
IT'S BECOMING THEIR WORLD NOW...

TODAY:



US Census

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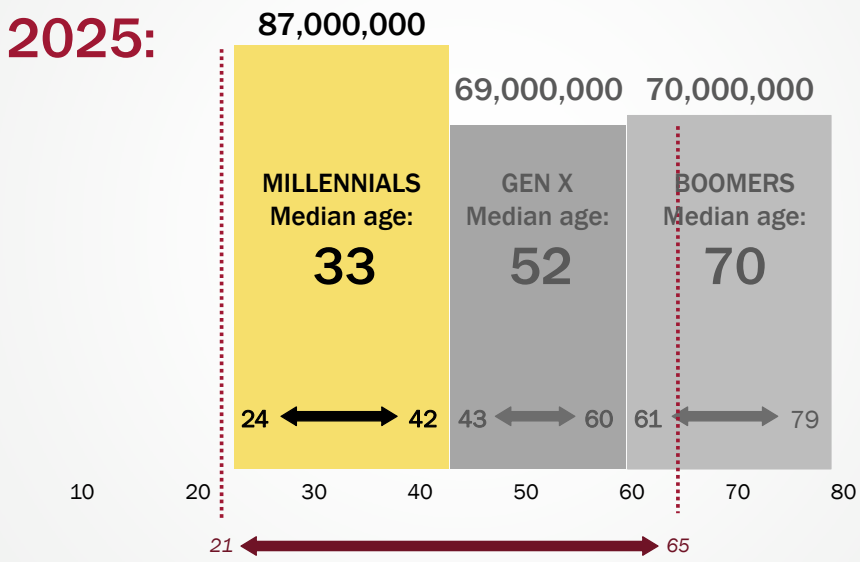
THEY WILL DOMINATE IN 2025...



US Census

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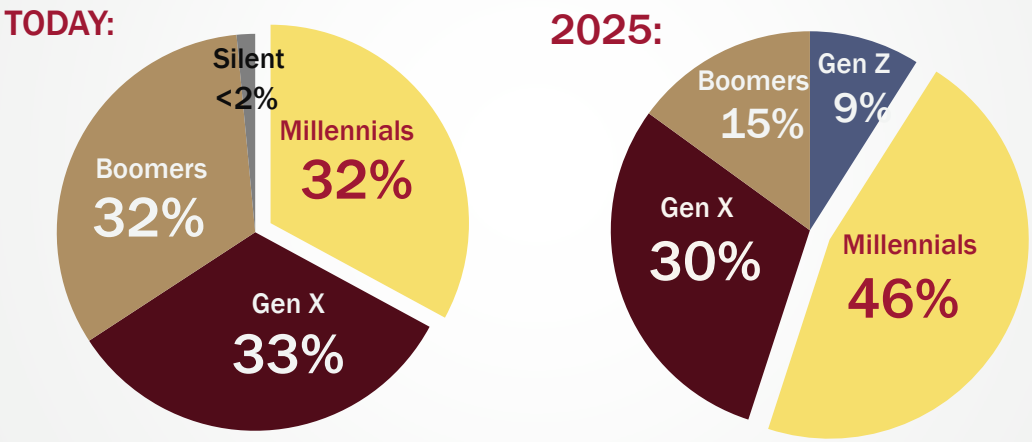
THE CHANGING WORKPLACE



Workforce Ages 20-74. Source: Bureau of Labor Statistics , WSJ. http://on.wsj.com/1tv0n10

20

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WHY

IS EACH GENERATION UNIQUE?

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THREE INTER-RELATED FACTORS:

1. AGE: “With age comes wisdom”
2. PERIOD: “It’s different today”
3. COHORT: “The generation gap”

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1. YOUR AGE AFFECTS YOUR VIEWS

Age: Birth-25 | 25-50 | 50-75 | 75+

MILLENNIALS | GEN XERS | BOOMERS | SILENT

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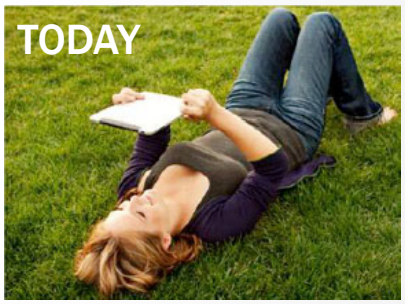
2. TIME PERIOD AFFECTS YOUR VIEWS

The News:

Broadcast live daily at 6:30pm



Available everywhere instantly

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3. GENERATIONAL COHORT AFFECTS VIEWS

NOT "WHO YOU ARE," BUT...

WHAT "IMPRINTED" YOU
WHEN YOU CAME OF AGE

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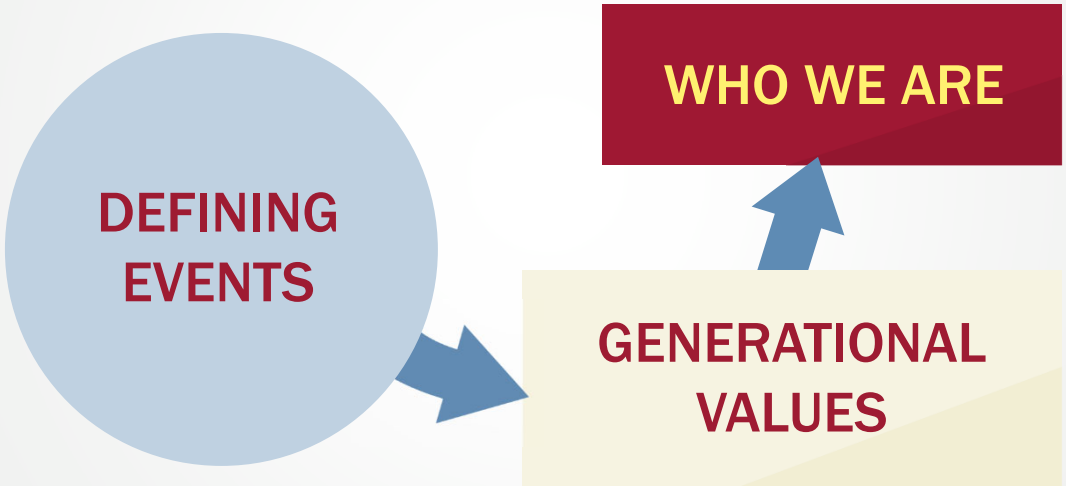
CULTURE'S IMPACT



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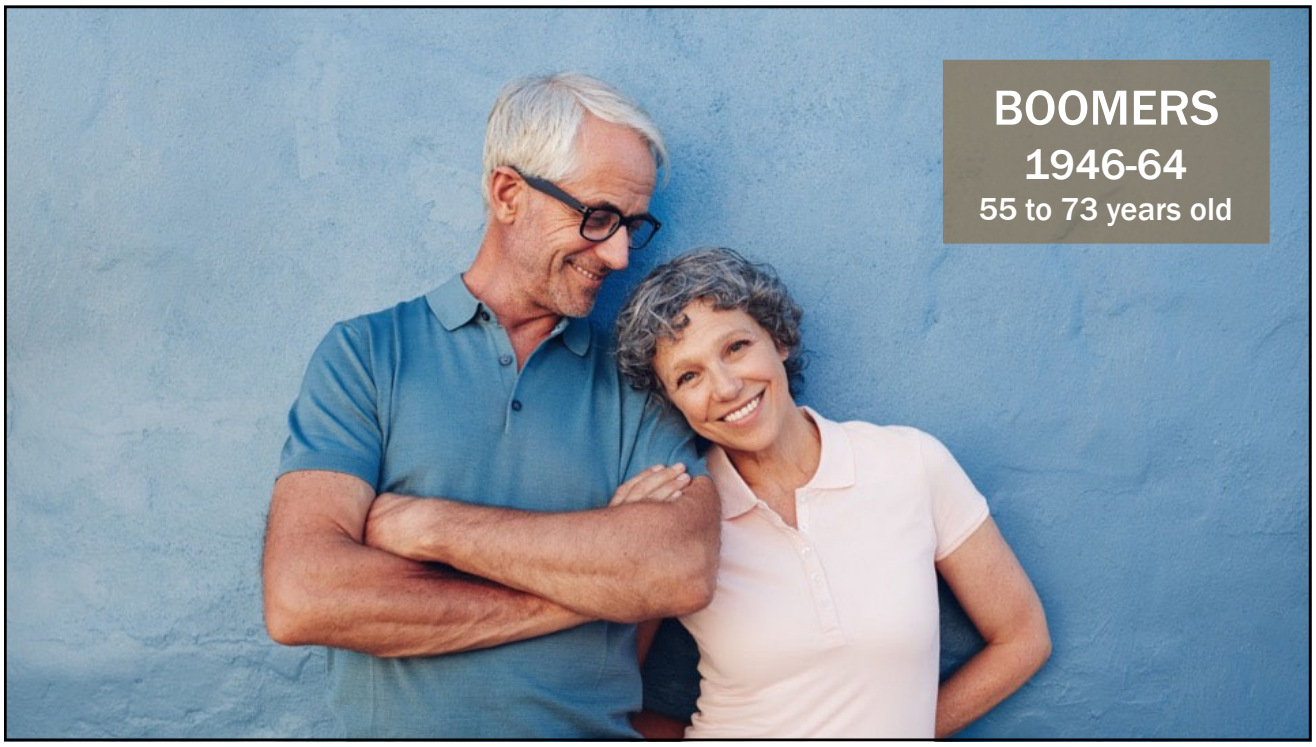

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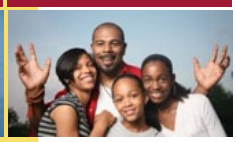
GENERATION and FORMATIVE "WONDER YEARS":

SILENT	BOOMER	GEN X	MILLENNIAL	GEN "Z"
				
Late 1920s to mid '40s	Late '50s to mid '70s	Late '70s to mid '90s	Late '90s to mid 2010s	Now to mid '30s

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INFLUENCES THAT DEFINE BOOMERS

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BOOMERS:

GENERATIONAL VALUES:

- Personal Gratification
- Entitlement
- Control
- Work Ethic
- No to Status Quo
- Optimism

ARCHTYPE:

- Driven
- Transformational

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GENERATION and FORMATIVE "WONDER YEARS":

SILENT	BOOMER	GEN X	MILLENNIAL	GEN "Z"
Late 1920s to mid '40s	Late '50s to mid '70s	Late '70s to mid '90s	Late '90s to mid 2010s	Now to mid '30s

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INFLUENCES THAT DEFINE GEN X

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GENERATION X:

GENERATIONAL VALUES:

- Technosavvy
- Think Globally
- Self-reliance
- Diversity
- Pragmatic

ARCHTYPE:

- Skeptical
- Independent
- Task-driven

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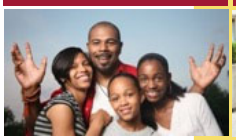
GENERATION and FORMATIVE "WONDER YEARS":

SILENT	BOOMER	GEN X	MILLENNIAL	GEN "Z"
				
Late 1920s to mid '40s	Late '50s to mid '70s	Late '70s to mid '90s	Late '90s to mid 2010s	Now to mid '30s

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INFLUENCES THAT DEFINE MILLENNIALS

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MILLENNIALS:

GENERATIONAL VALUES:

- Confidence plus
- Civic duty
- Achievement
- Hyper connected
- Multi-tasking
- Fearless

ARCHTYPE:

- Co-dependent
- Purposeful
- Ambitious

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1

HOW THEY WERE RAISED

2

HOW THEY ARE WIRED

40

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EVERYONE IS SPECIAL, EVERYONE HAS VALUE

Millennial Mindsets:

"I'M SPECIAL" is not comparative as in "I'M BETTER THAN YOU." It's an absolute statement:

"Yes, I'm special, but so are you. And you. And you…"

That means EVERYONE HAS VALUE, and NO ONE IS BEST.

MILLENNIALS SENSE OF "SELF" IS THE COLLECTIVE, IT'S "WE," NOT "ME"

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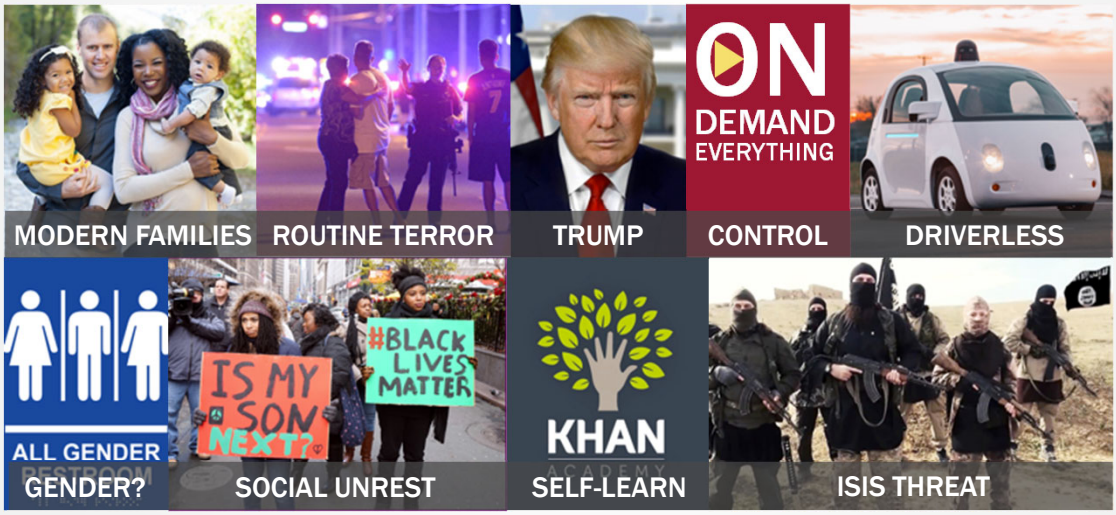
INFLUENCES THAT ARE DEFINING GEN Z



43

GEN Z (also known as "Kids"):

GENERATIONAL VALUES:

- Safety and security
- Frugal and savvy
- Self-educate
- Co-create
- Inclusive

ARCHTYPE:

- Pluralistic
- Resourceful
- Pragmatic

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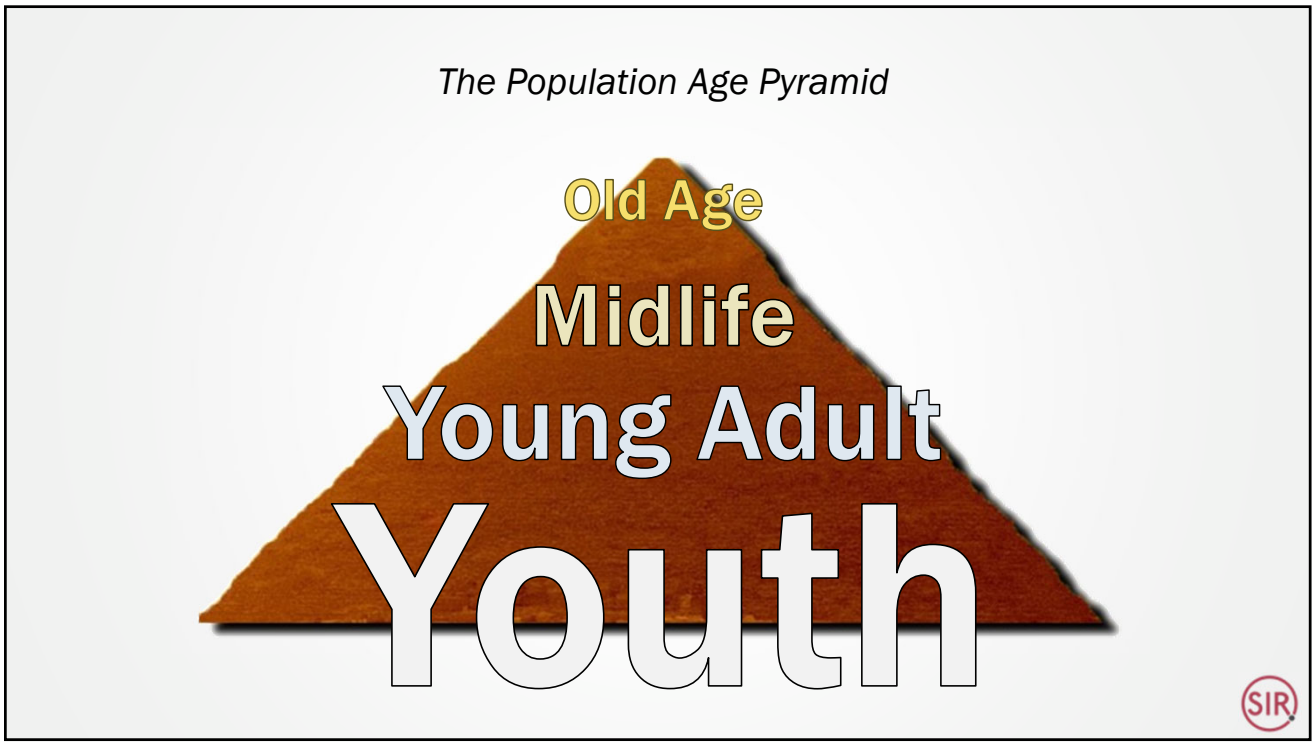

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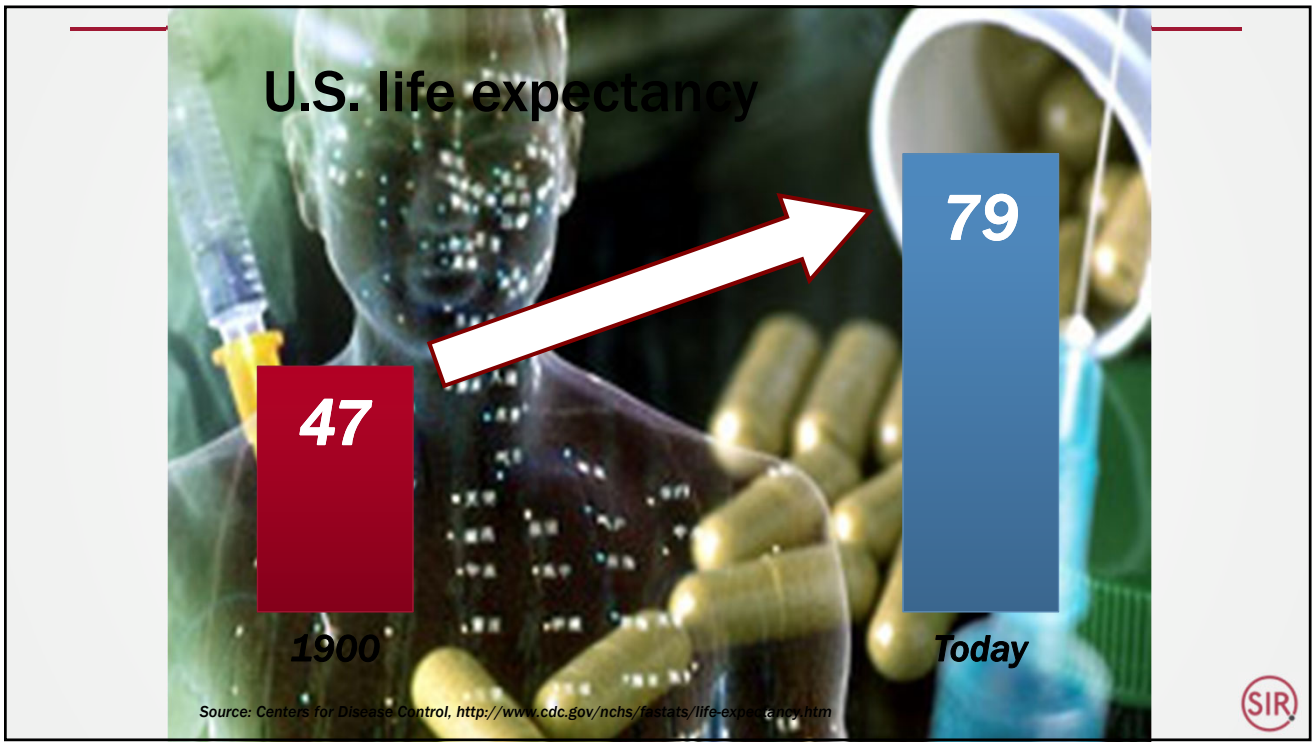

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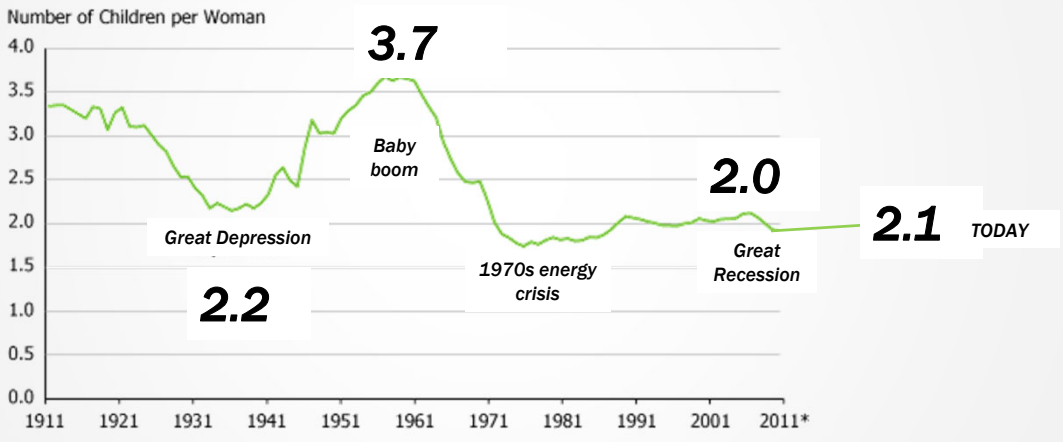
Shifting birth rates

Total fertility rate



Source: Population Reference Bureau. http://www.prb.org/publications/datasheets/2012/world-population-data-sheet/fact-sheet-us-population.aspx

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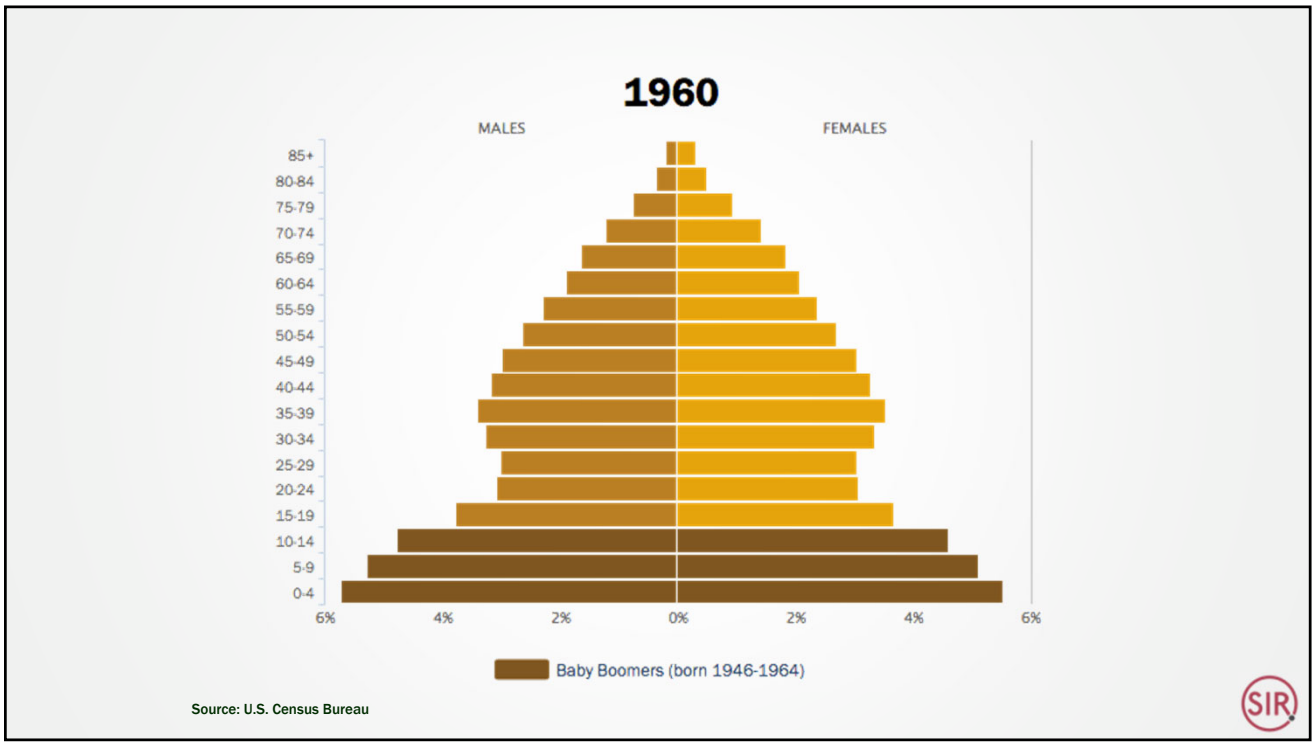

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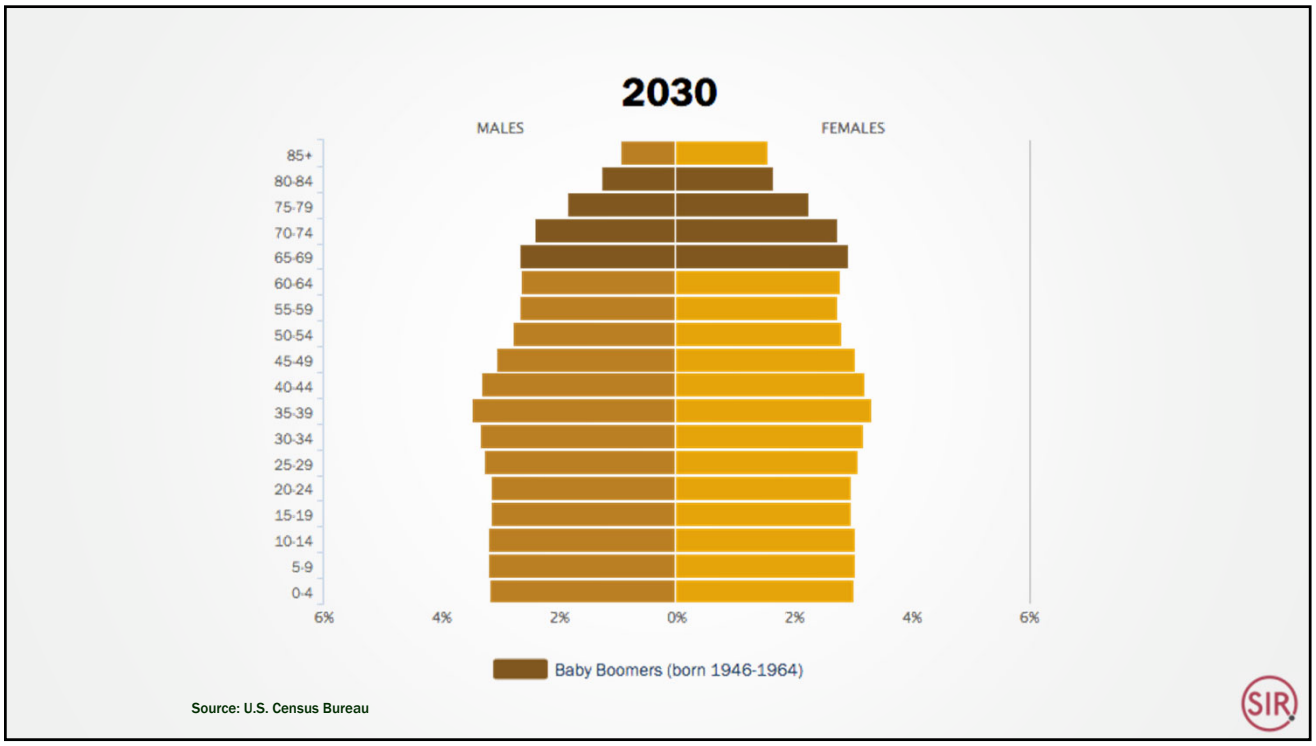

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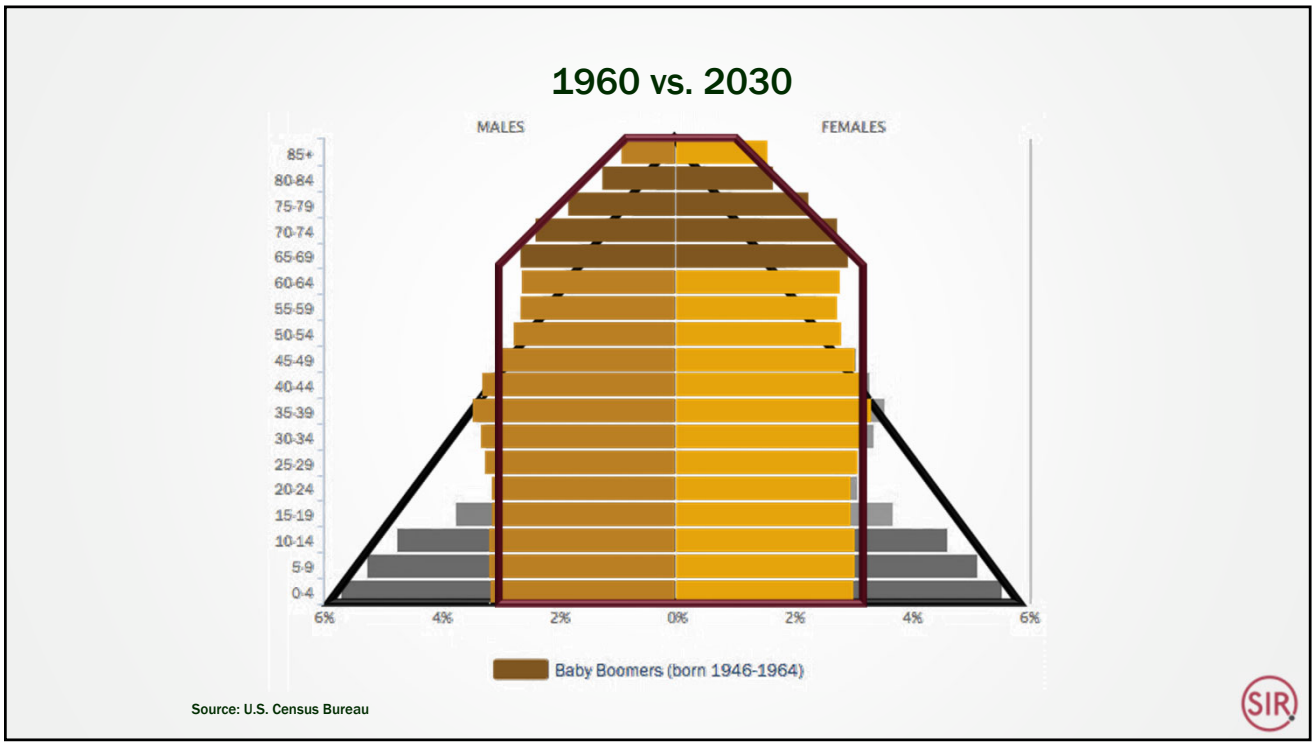

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1 in 4
HOMES BOUGHT BY SINGLE ADULT

SOURCE: Home Buyers and Sellers Generational Trend Report, NAR, April 2019

55

So the **WHO** is **ALL AGES** and increasingly **SINGLE**

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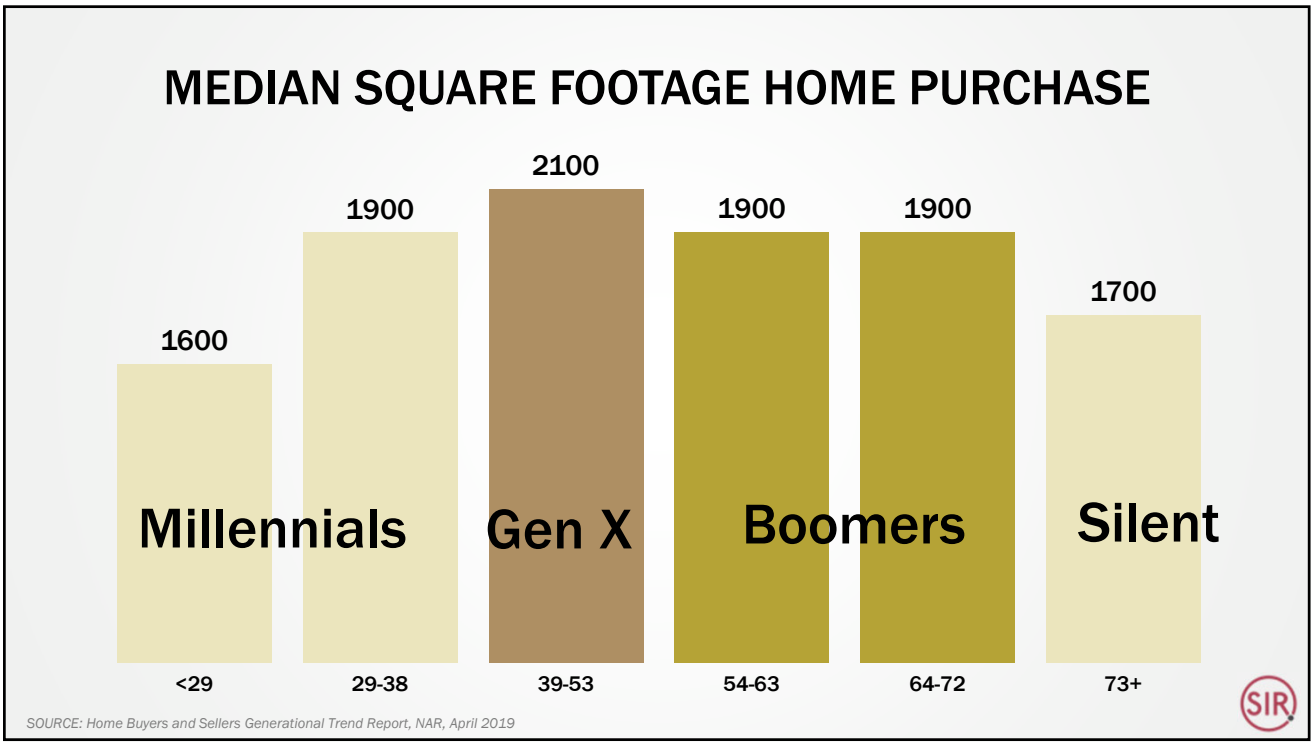

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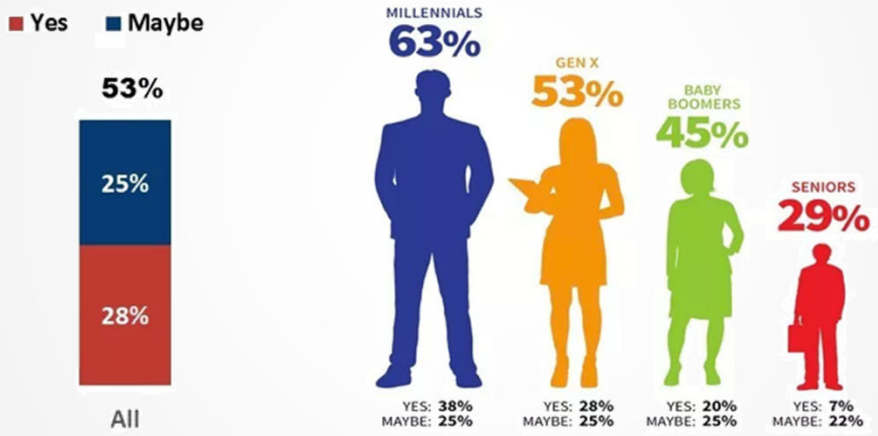
Would You Consider Buying a 'Tiny Home' (<600 sq. ft.)?



Source: NAHB Economics & Housing Policy Group

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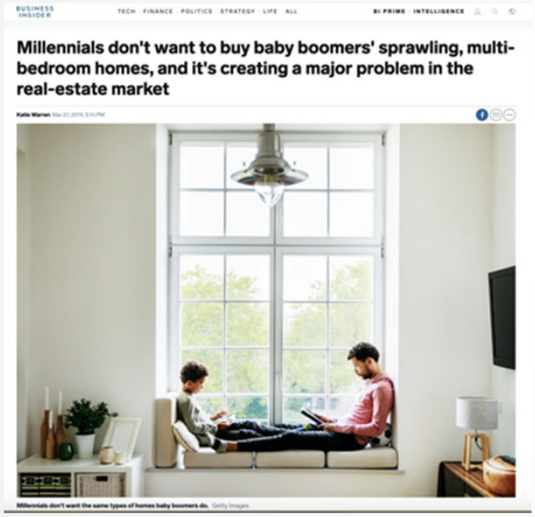
Millennials Just Want Smaller Options



1. Waiting longer for marriage and to have children.
2. Spend money on health, wellness, and experiences (rather than materials)
3. Prefer a smaller personal environmental footprint

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So the WHAT is SMALLER, and increasingly AGELESS homes

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55-74 age segment without partners has changed dramatically

Almost six times more today than in 2000

2000

1 IN 4 55-74 WITHOUT SPOUSE OR PARTNER → 4,800,000

TODAY

2 IN 5 55-74 WITHOUT SPOUSE OR PARTNER → 28,000,000

Source: Census Bureau

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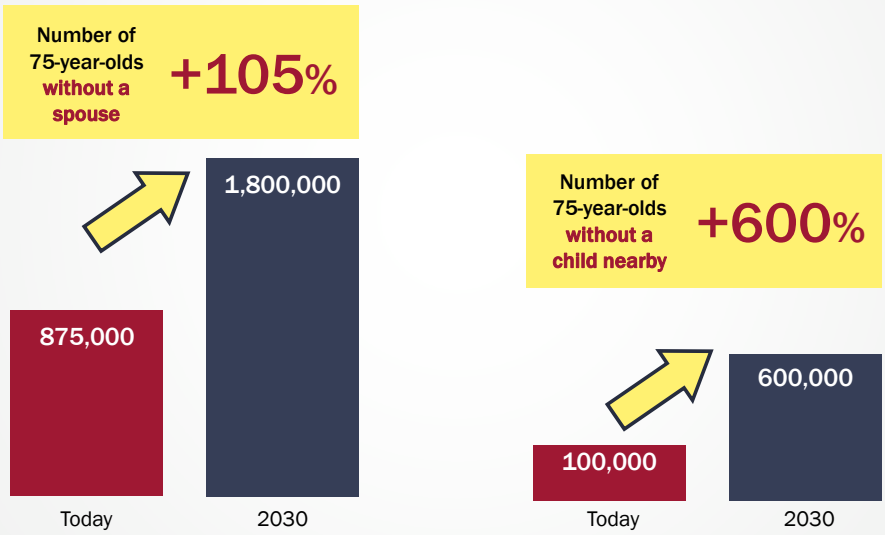
CAREGIVER DEMAND FAR OUT-STRIPS SUPPLY

Most common Caregiver for 75-year-old is a spouse or adult child within 10 miles



Source: *Ryan (2012), based on census data and findings from the Health and Retirement Study*

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The Golden Girls Model?

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DISRUPTORS ARE EVERYWHERE

NATURALLY OCCURING RETIREMENT COMMUNITIES
CARING COLLABORATIVES
CO-HOUSING
VIRTUAL VILLAGES
TIME BANKS
CO-OPS
FAMILIES OF CONVENIENCE
WELLNESS COMMUNITIES
MULTI-GENERATIONAL COMMUNITIES

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So the WHAT also includes more LIVING OPTIONS

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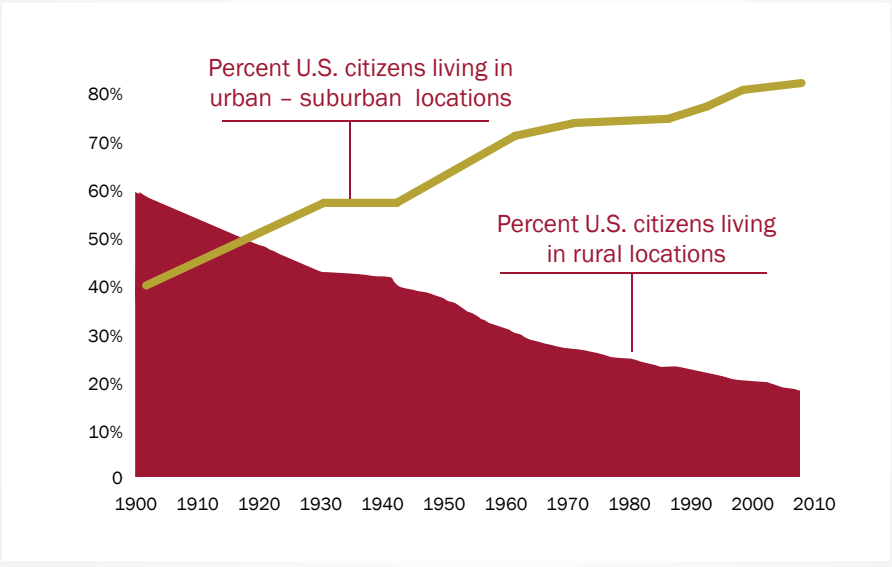
100 years of moving from the countryside to the city



Source: U.S. Census

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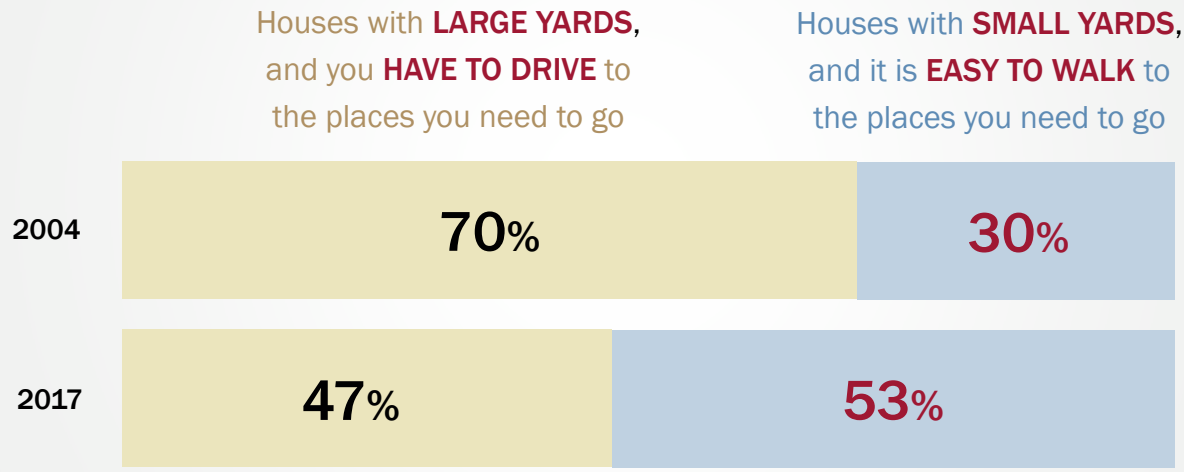
COMMUNITY PREFERENCES HAVE SHIFTED



Source: National Association of Realtors National Community and Transportation Preference Survey (2004, 2017)

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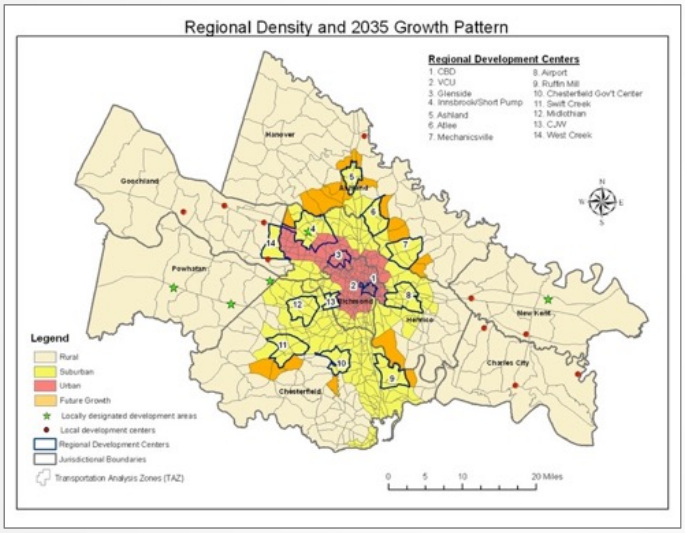
VILLAGES OR "ACTIVITY CENTERS"



In RVA, there are 14 "ACTIVITY CENTERS" growing and prospering

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The WHERE is
15 MINUTE
COMMUNITIES

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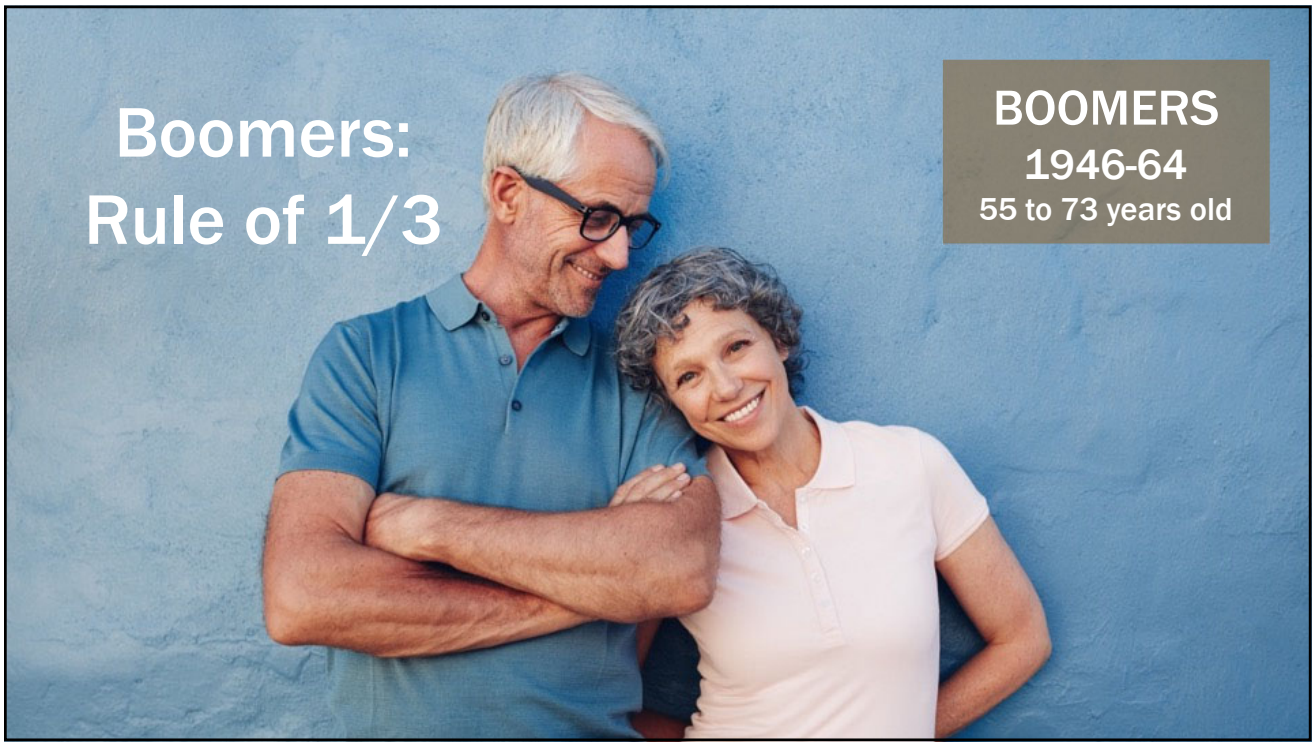

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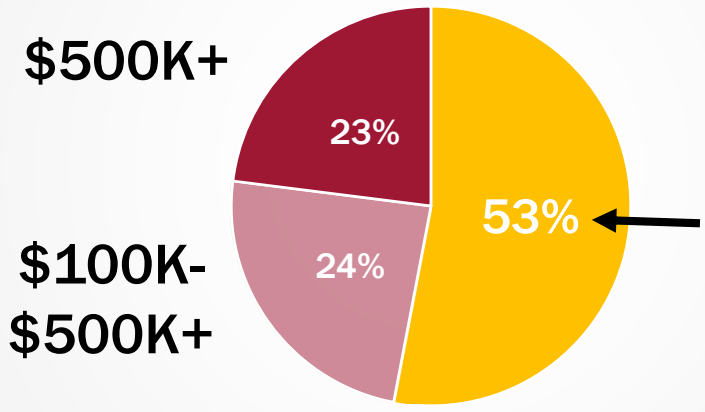
How much have you saved for retirement?



OVER HALF have less than $100,000 saved for retirement

Source: Boomer Consumer 2.0, 2019. Among those who know/are sure. n=3,358.

76

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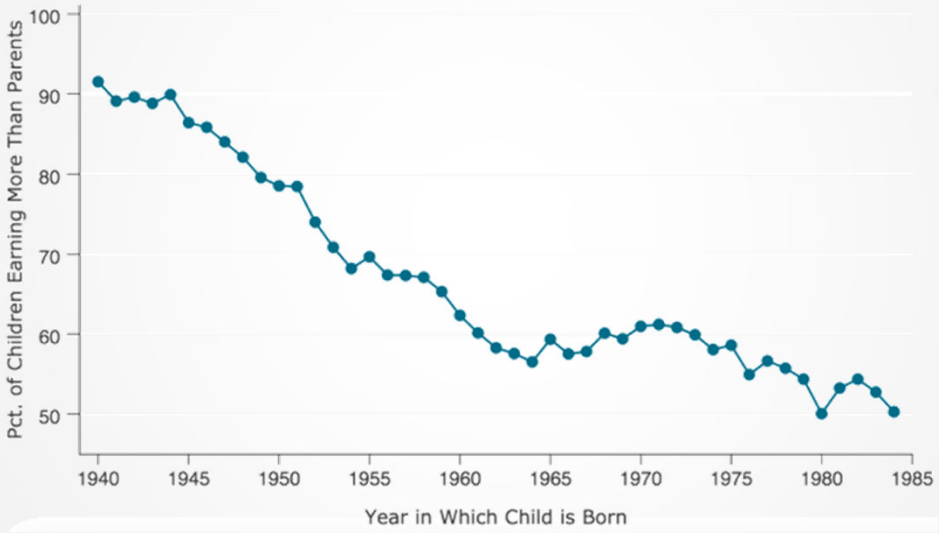
FADING AMERICAN DREAM

Percent of children earning more than their parents, by year of birth



Source: Stanford University

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Millennials didn't abandon capitalism, capitalism abandoned them.

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$29,200

Average college debt

Almost 7 in 10 who graduated from public and nonprofit colleges in 2018 have **student loan debt**

Source: Institute for College Access & Success

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Rising Costs

- In 1970, buying a house cost an average of 1.5 years worth of income.
- Today, the average cost is 10 years worth of income.

Affordable Housing

- The U.S. has been in an affordable housing crisis for decades
- In some major cities, because of 1960-era zoning restrictions, it's *illegal* to build affordable housing downtown
- Homeowners don't see this crisis, so there's no incentive for them to fix the problem
- The only way most developers can make a profit is to build luxury condos.

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The HOW is the
Making Housing More
AFFORDABLE

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I. Let's All Become Futurists

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IV. A Pathway Forward

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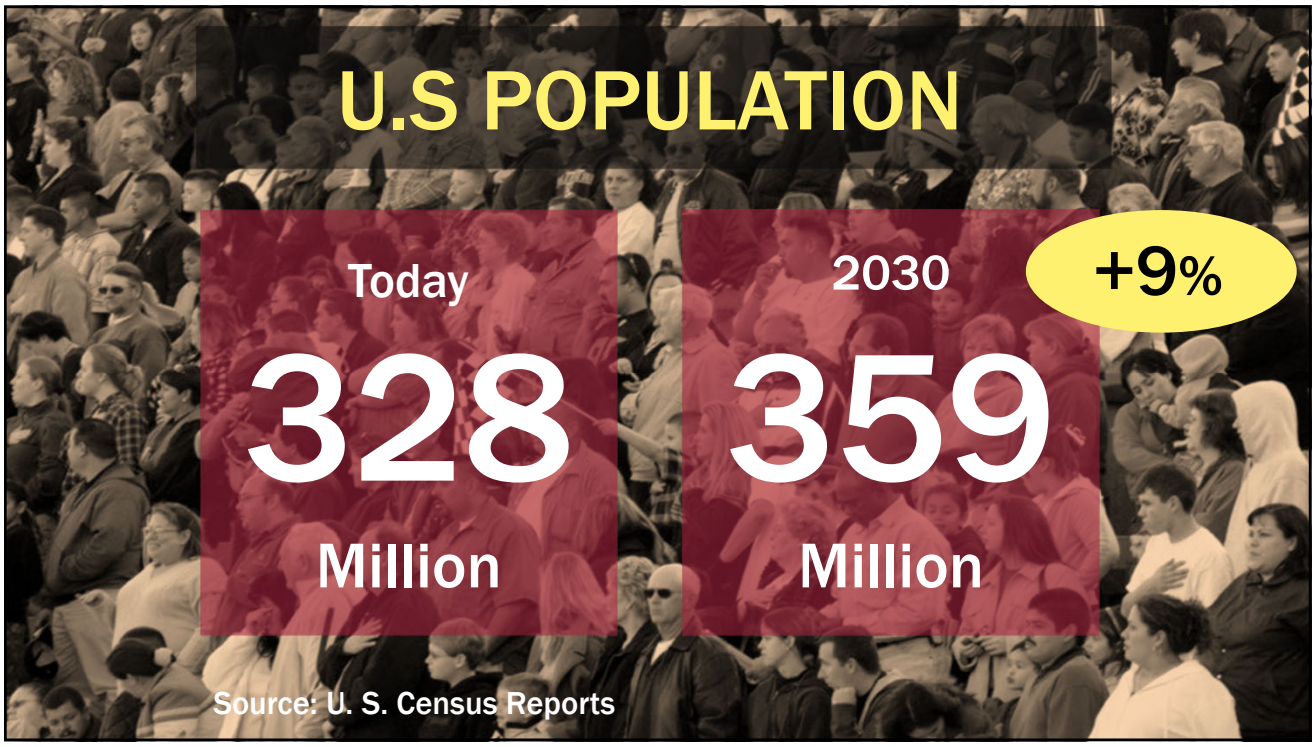

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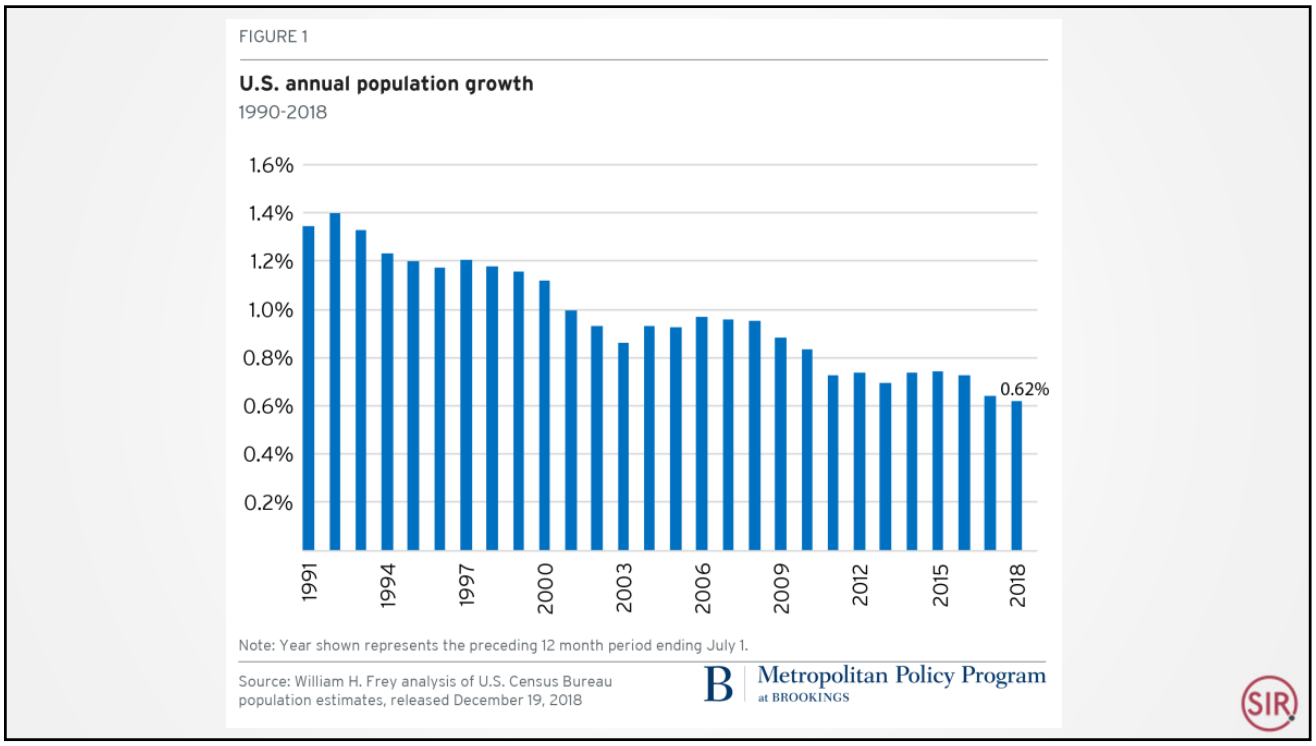

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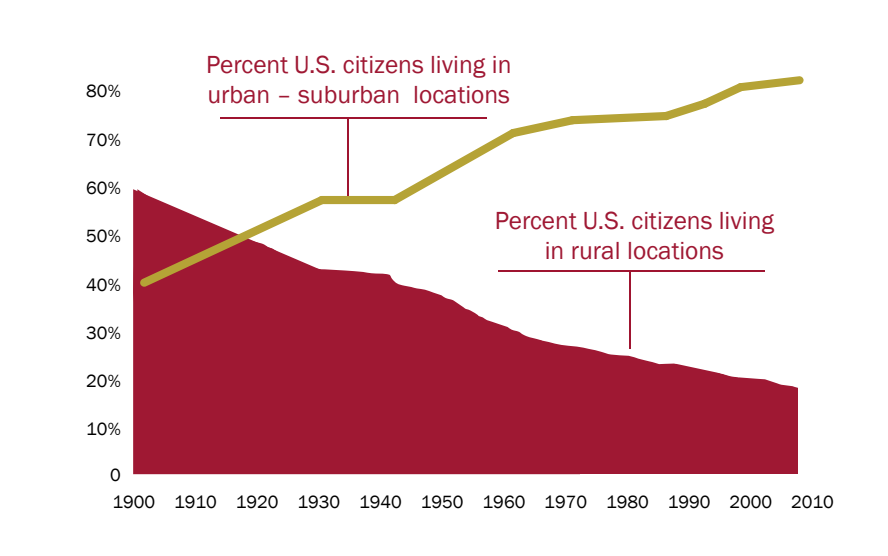
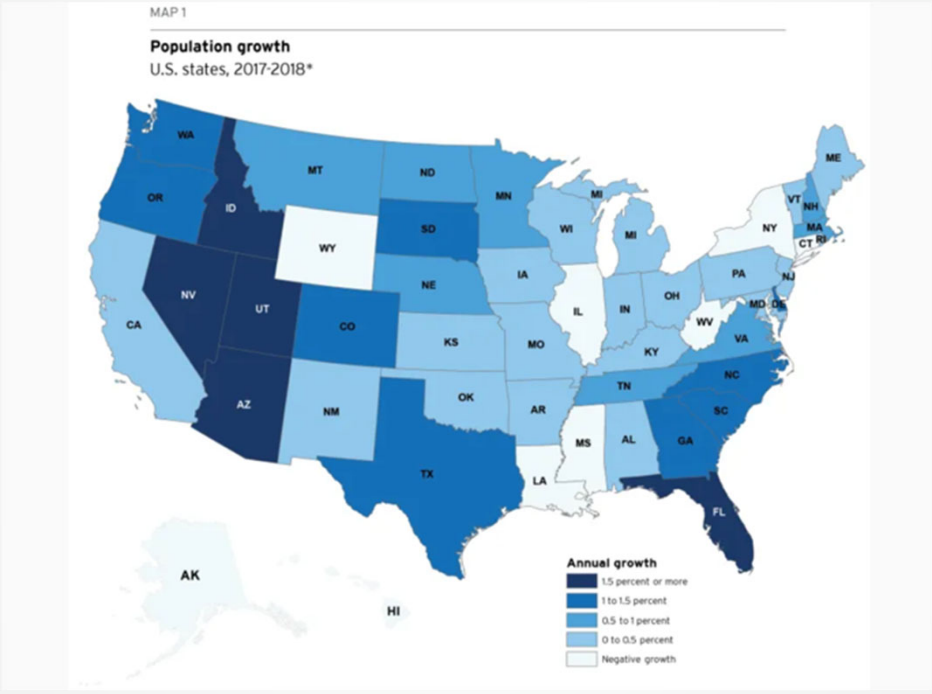
100 years of moving from the countryside to the city



Source: U.S. Census

85



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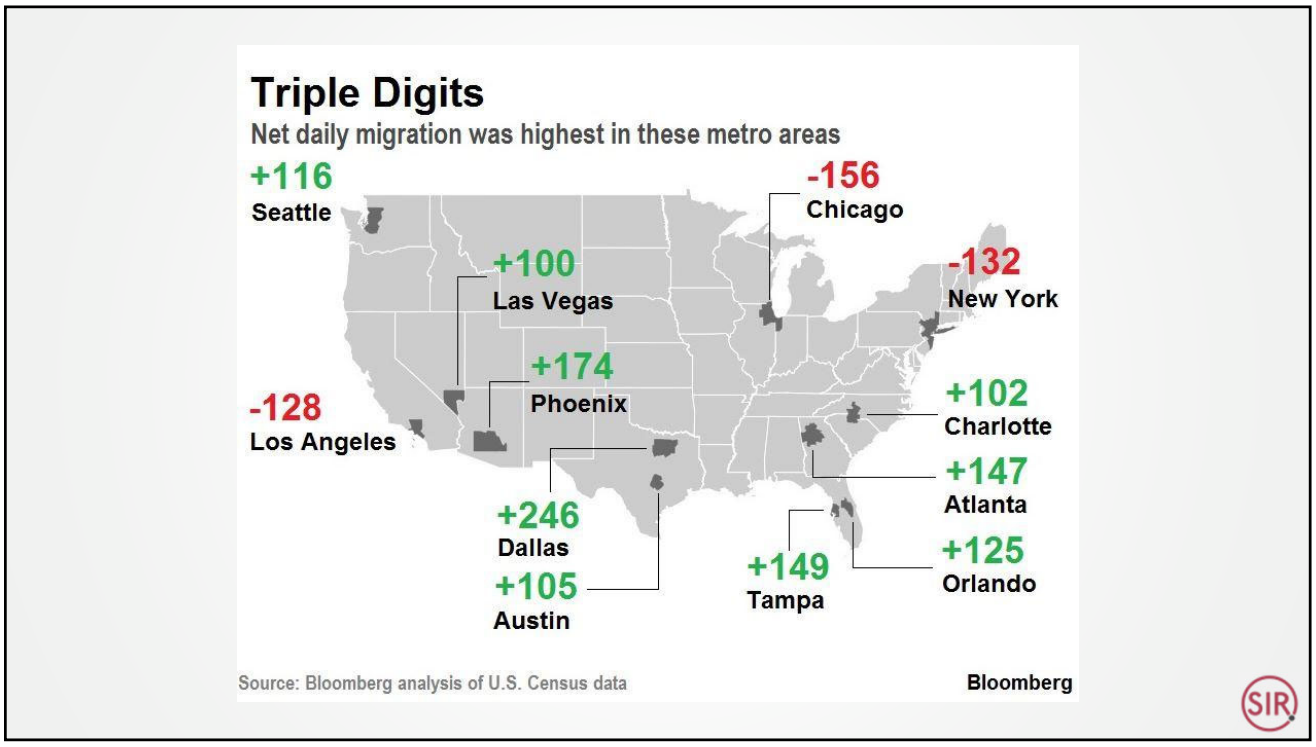

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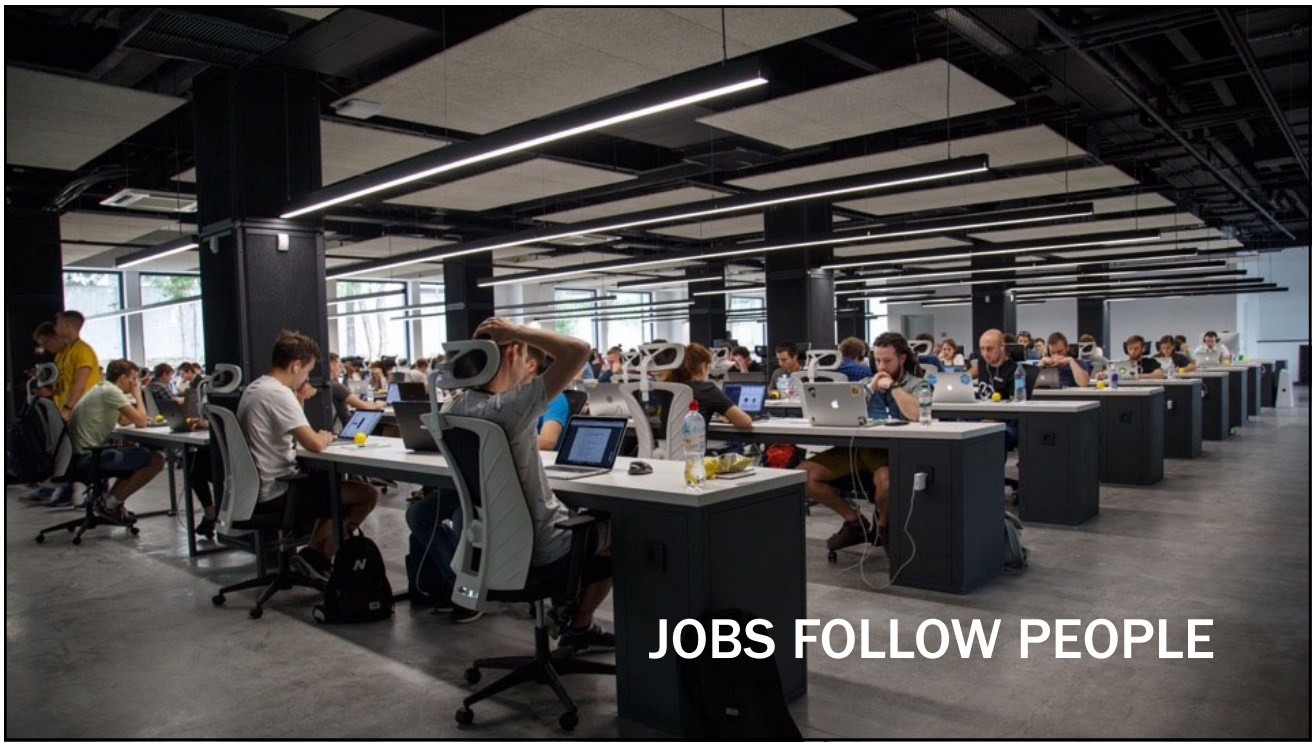

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SIR Institute for Tomorrow

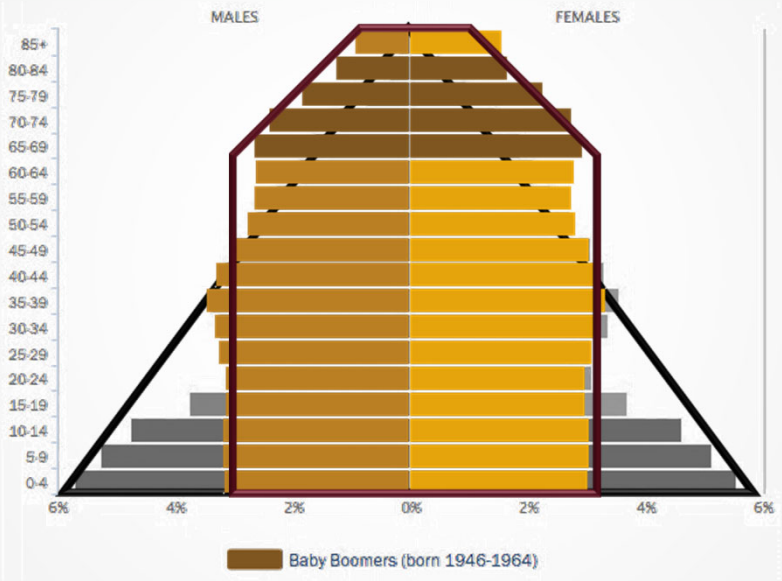
3.5%

U.S. Unemployment Rate – a 50-year-low

89

89

1960 vs. 2030



Source: U.S. Census Bureau

90

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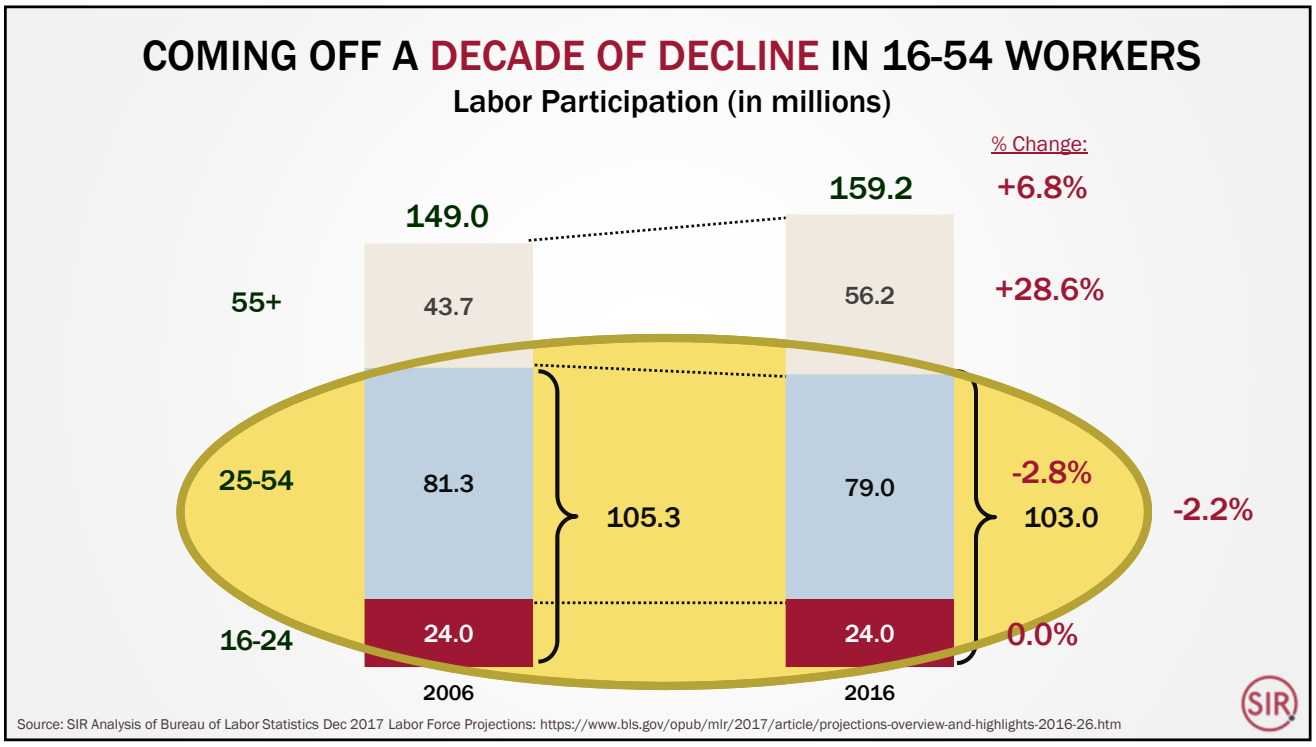

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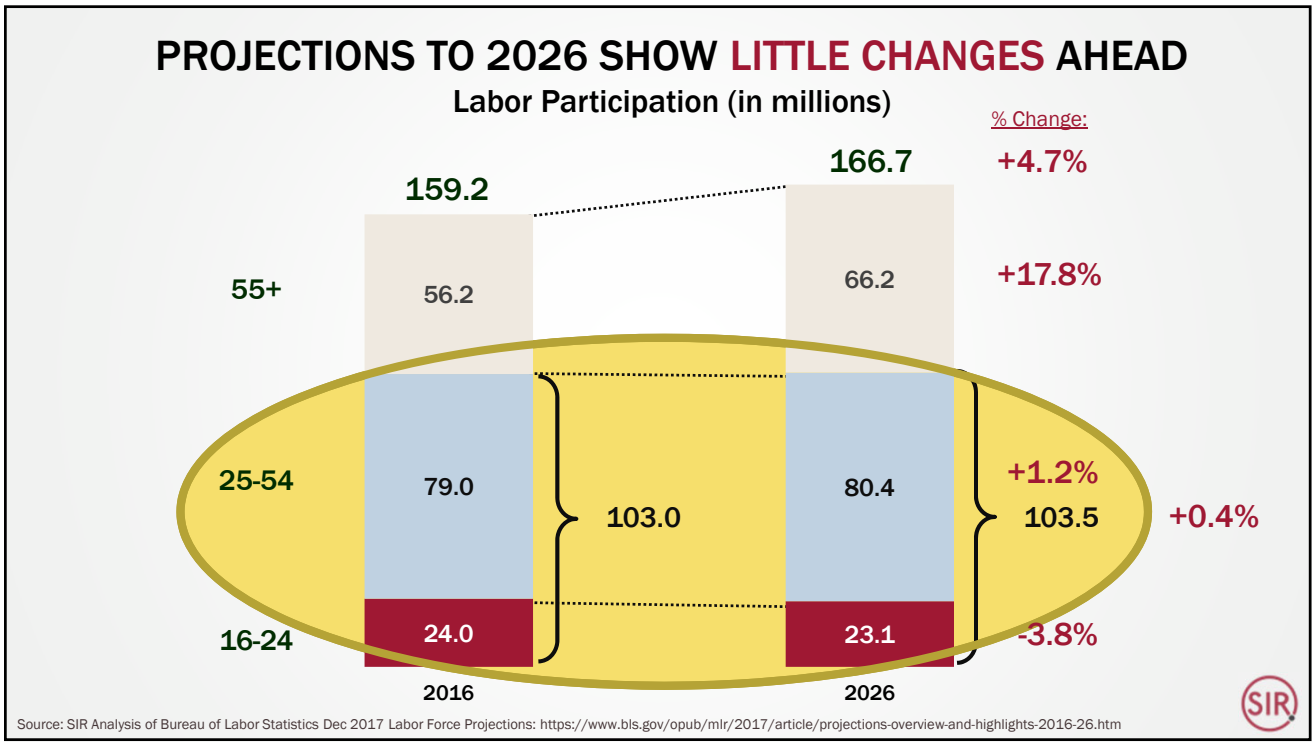

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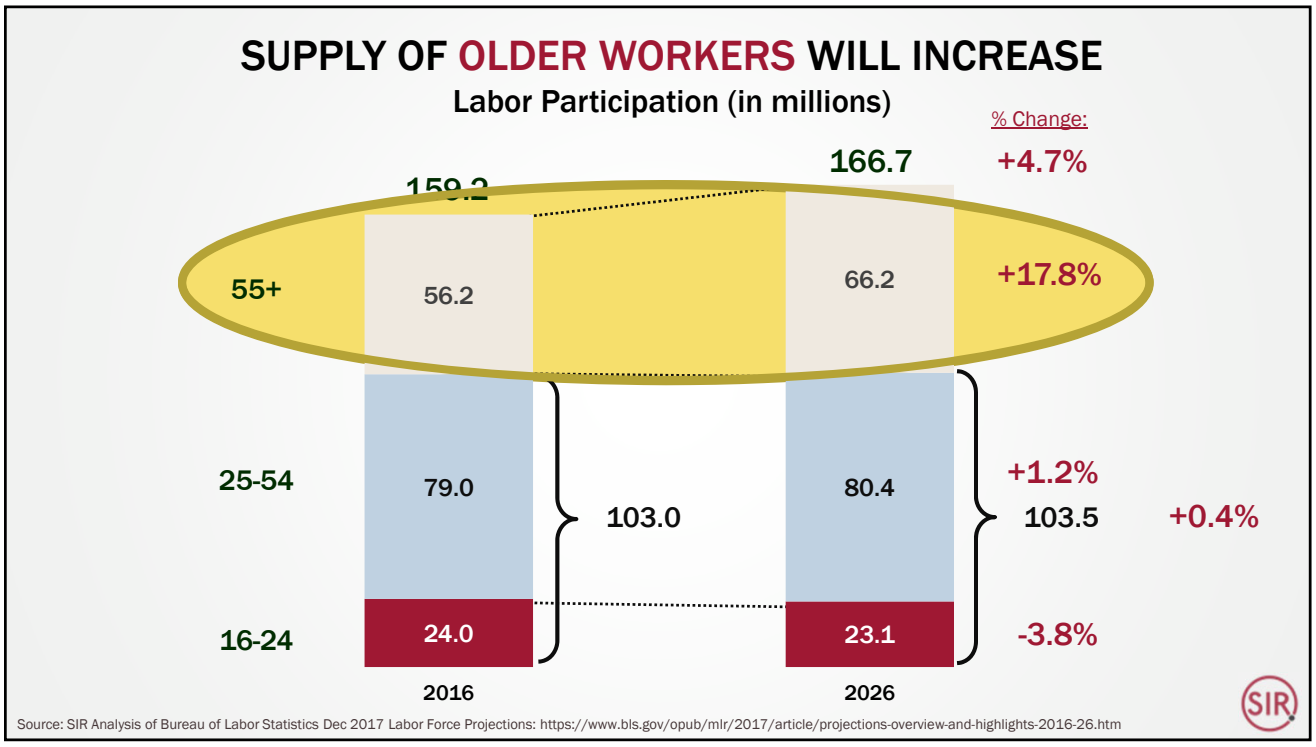

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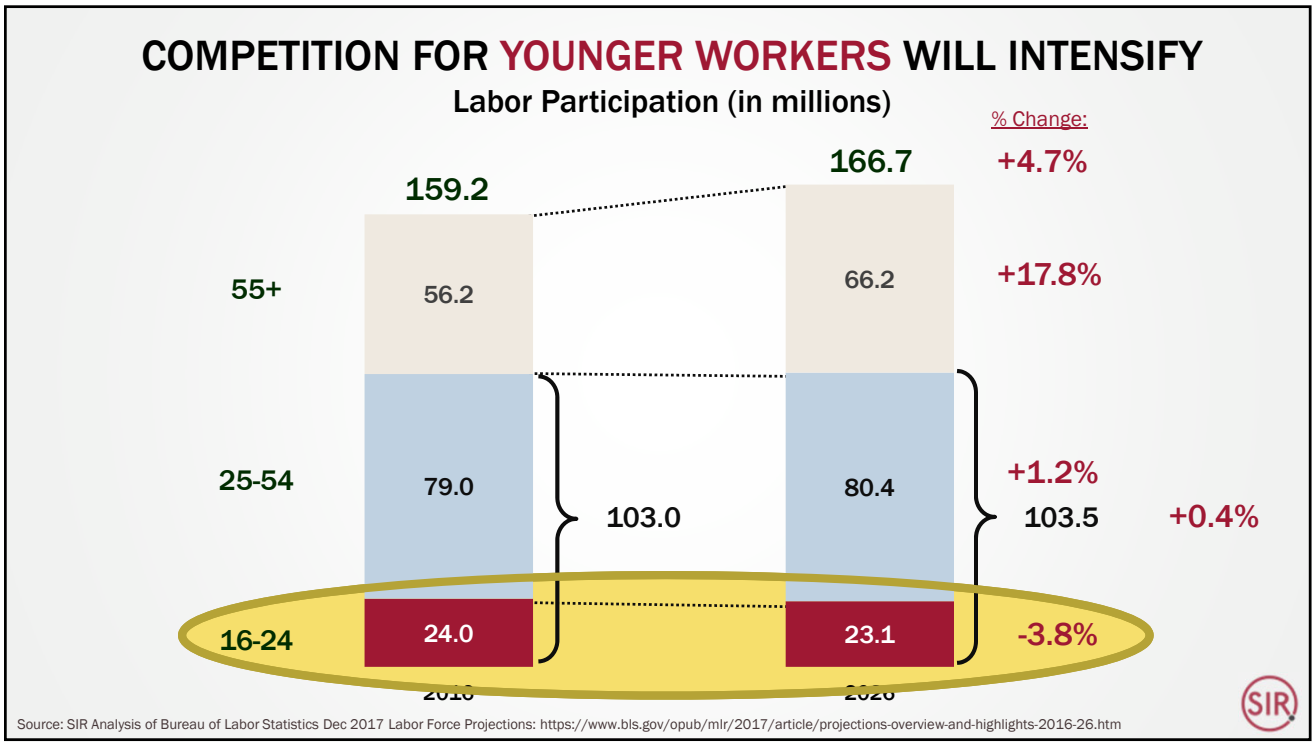

94

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By 2030, the total U.S. population will expand by 9%

The U.S. working-age population will only grow less than 5%

Source: US Census Bureau

95

8.2M

Shortage of US workers Over Next 10 Years

Source: Fundstrat Global Advisors

96

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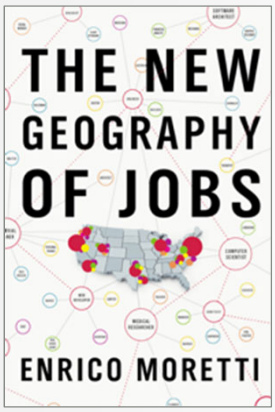
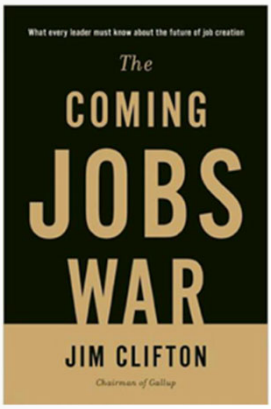
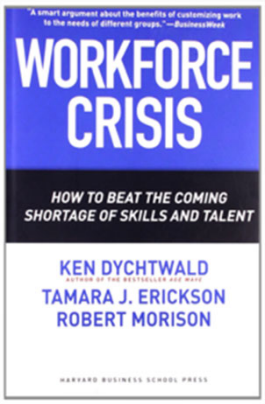
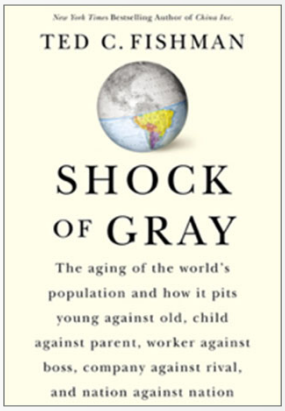
THIS IS NOT NEWS









97

Companies are now preparing for this future

98

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"Location decisions today start—and end—with, 'do they have the people we want?'"

- Site Selection Consultant
  - *SIR 2017 Research for Virginia*

99

"Companies expanding or relocating know that 85 percent or more of their workers will come from the population already in place."

- Site Selection Consultant
  - *SIR 2017 Research for Virginia*

100

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"The future pipeline of workers will be the ultimate driving force of all relocation decisions tomorrow."

- Site Selection Consultant
  - *SIR 2017 Research for Virginia*

101

500 recent corporate moves: "Talent recruitment and retention"

Source: Smart Growth America

102

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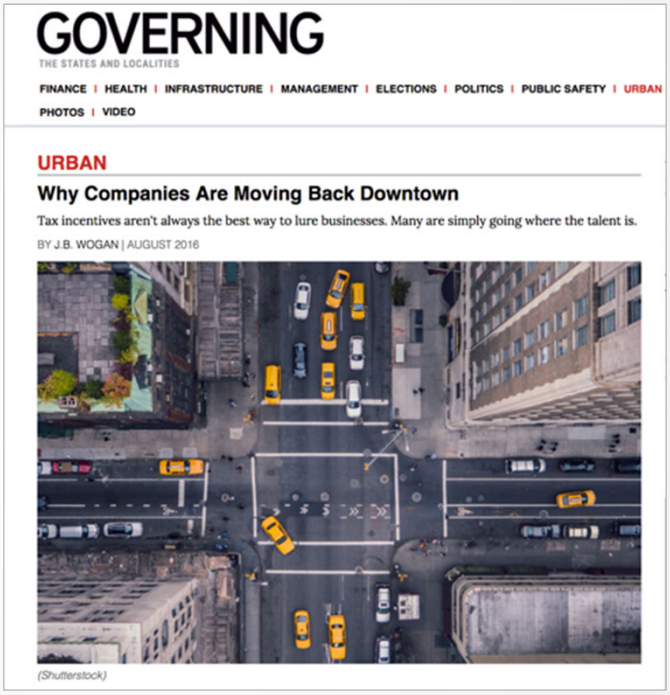
"Many are simply going where the talent is."


GOVERNING
THE STATES AND LOCALITIES
FINANCE | HEALTH | INFRASTRUCTURE | MANAGEMENT | ELECTIONS | POLITICS | PUBLIC SAFETY | URBAN
PHOTOS | VIDEO

URBAN

Why Companies Are Moving Back Downtown

Tax incentives aren't always the best way to lure businesses. Many are simply going where the talent is.

BY J.B. WOGAN | AUGUST 2016

(Shutterstock)

103

Does New Hampshire Have Any Extra Workforce Talent Today?

104

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SIR Institute for Tomorrow

2.5%

New Hampshire's Unemployment Rate

105

105

3rd Lowest In the US

Adjusted			Unadjusted		
State	Rate (%)	Rank	State	Rate (%)	Rank
Vermont	2.1%	1	Maine	2.1%	1
North Dakota	2.2%	2	North Dakota	2.2%	2
New Hampshire	2.5%	3	Vermont	2.2%	2
Iowa	2.5%	3	New Hampshire	2.5%	4
Hawaii	2.5%	5	Hawaii	2.5%	4
Colorado	2.8%	6	Idaho	2.6%	6
Utah	2.8%	6	Iowa	2.6%	6
Virginia	2.8%	6	Colorado	2.7%	8
Idaho	2.9%	9	Alabama	2.8%	9
Maine	2.9%	9	Massachusetts	2.8%	9
Massachusetts	2.9%	9	Utah	2.8%	9
South Dakota	2.9%	9	Virginia	2.8%	9
Alabama	3.1%	13	Montana	2.9%	13
Nebraska	3.1%	13	South Carolina	2.9%	13
Wisconsin	3.1%	13	South Dakota	2.9%	13
Kansas	3.2%	16	Minnesota	3.0%	16
Missouri	3.2%	16	Nebraska	3.1%	17
New Jersey	3.2%	16	Indiana	3.2%	18
Oklahoma	3.2%	16	Oklahoma	3.3%	19
South Carolina	3.2%	16	Wisconsin	3.3%	19
Florida	3.3%	21	Kansas	3.4%	21
Indiana	3.3%	21	Missouri	3.4%	21
Minnesota	3.3%	21	New Jersey	3.4%	21
Montana	3.3%	21	Tennessee	3.4%	21
Arkansas	3.4%	25	Florida	3.5%	25
Delaware	3.4%	25	Wyoming	3.5%	25
Texas	3.4%	25	Arkansas	3.6%	27
Tennessee	3.5%	28	Connecticut	3.6%	27
Connecticut	3.6%	29	Texas	3.6%	27
Georgia	3.6%	29	Georgia	3.7%	30
Rhode Island	3.6%	29	Illinois	3.8%	31
Wyoming	3.7%	32	Rhode Island	3.8%	31
Maryland	3.8%	33	Maryland	3.9%	33
Pennsylvania	3.9%	34	Delaware	4.0%	34
Illinois	4.0%	35	California	4.2%	35
New York	4.0%	35	Michigan	4.2%	35
Oregon	4.0%	35	Nevada	4.2%	35
California	4.1%	38	New York	4.2%	35
Nevada	4.1%	38	Ohio	4.2%	35
Ohio	4.1%	38	Kentucky	4.3%	40
Michigan	4.2%	41	North Carolina	4.3%	40
North Carolina	4.2%	41	Oregon	4.4%	42
Louisiana	4.3%	43	Pennsylvania	4.5%	43
Kentucky	4.4%	44	West Virginia	4.5%	43
Washington	4.6%	45	Washington	4.6%	45
West Virginia	4.6%	45	Louisiana	4.9%	46
New Mexico	4.9%	47	New Mexico	5.1%	47
Arizona	5.0%	48	Alaska	5.3%	48
Mississippi	5.2%	49	Dist. of Columbia	5.4%	49
Dist. of Columbia	5.5%	50	Arizona	5.6%	50
Alaska	6.2%	51	Mississippi	5.6%	50

106

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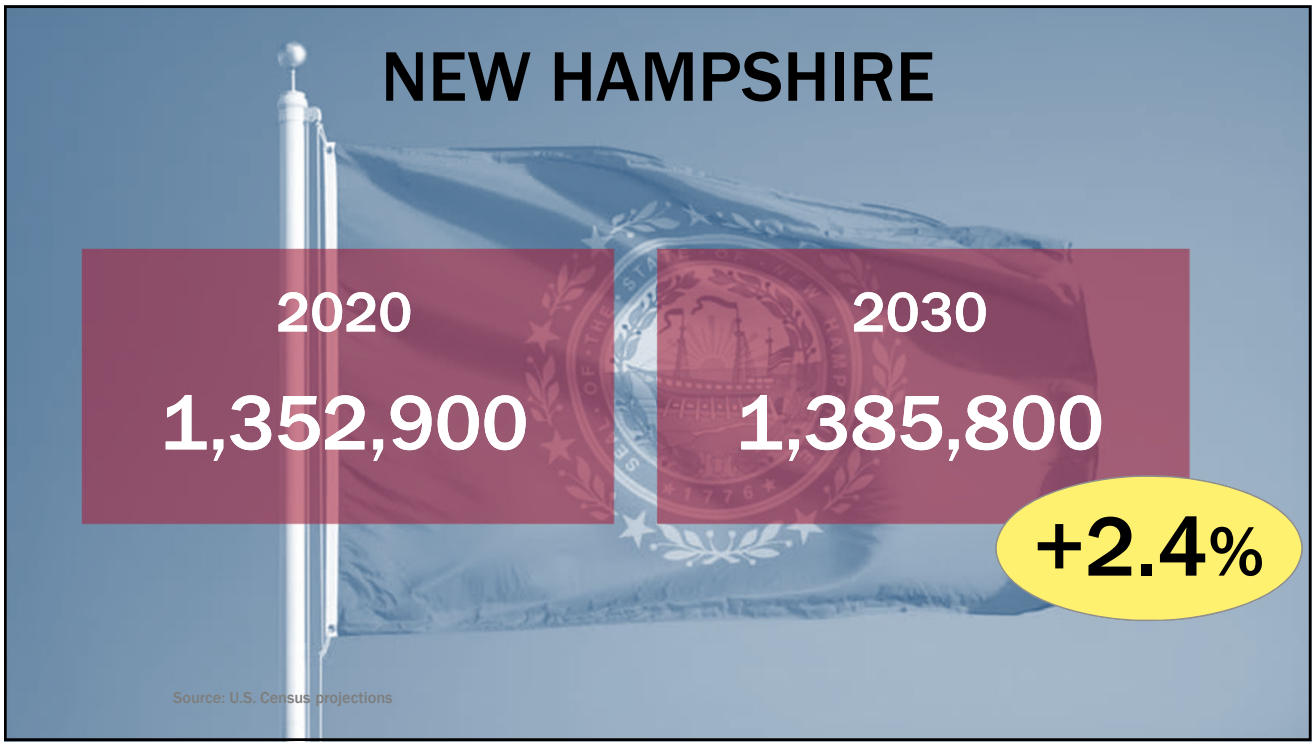
Will New Hampshire Have Any Extra Workforce Talent In the Future?

107



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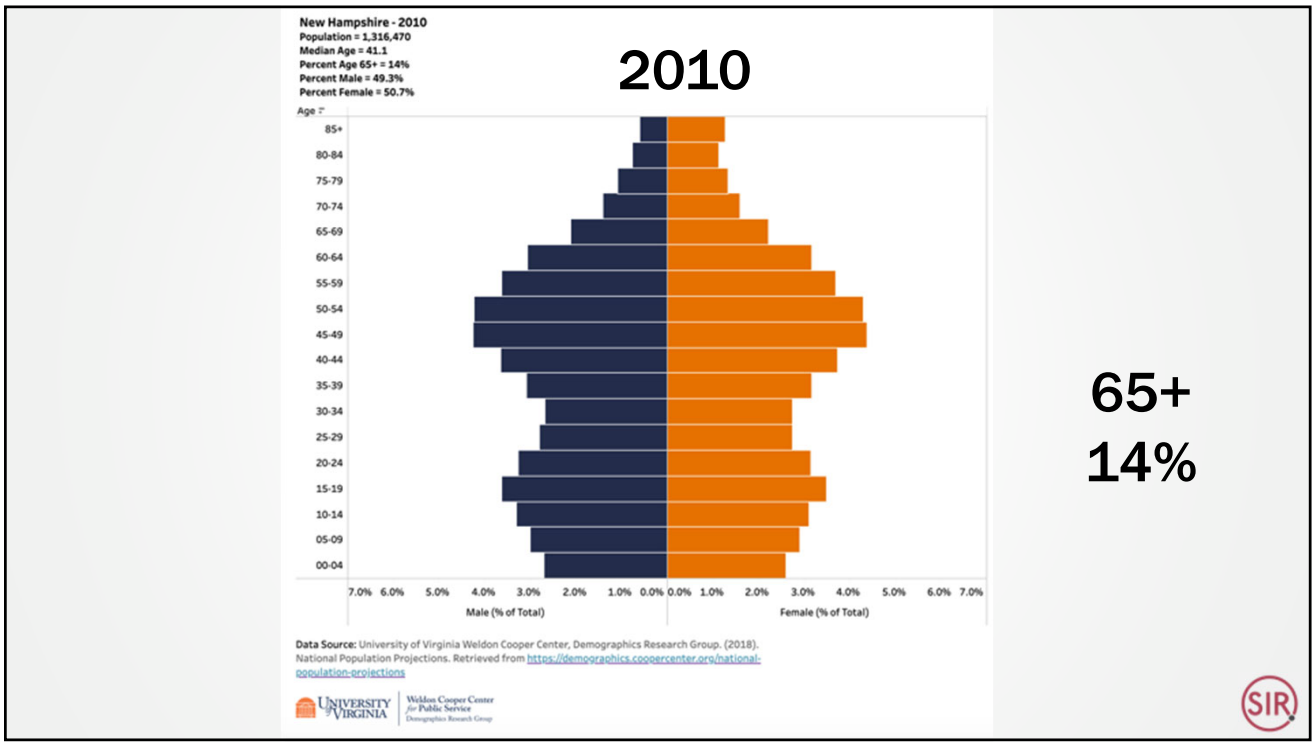

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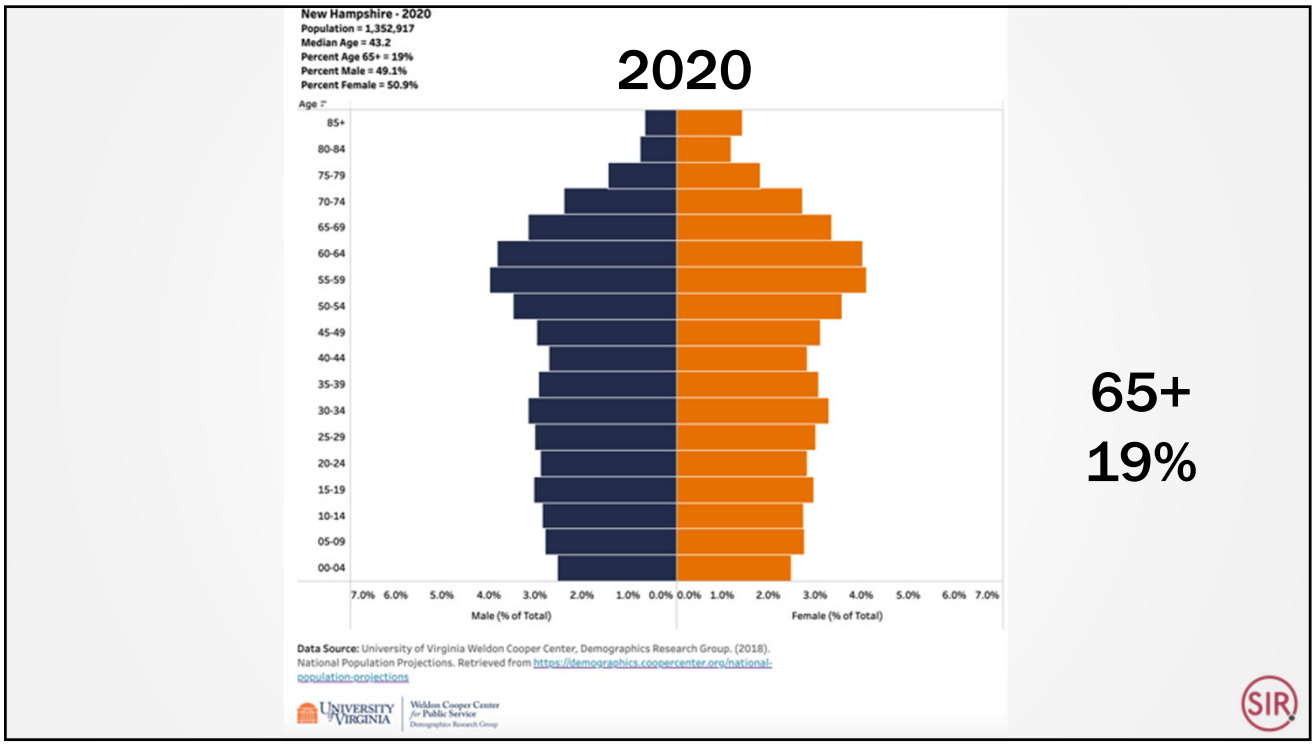

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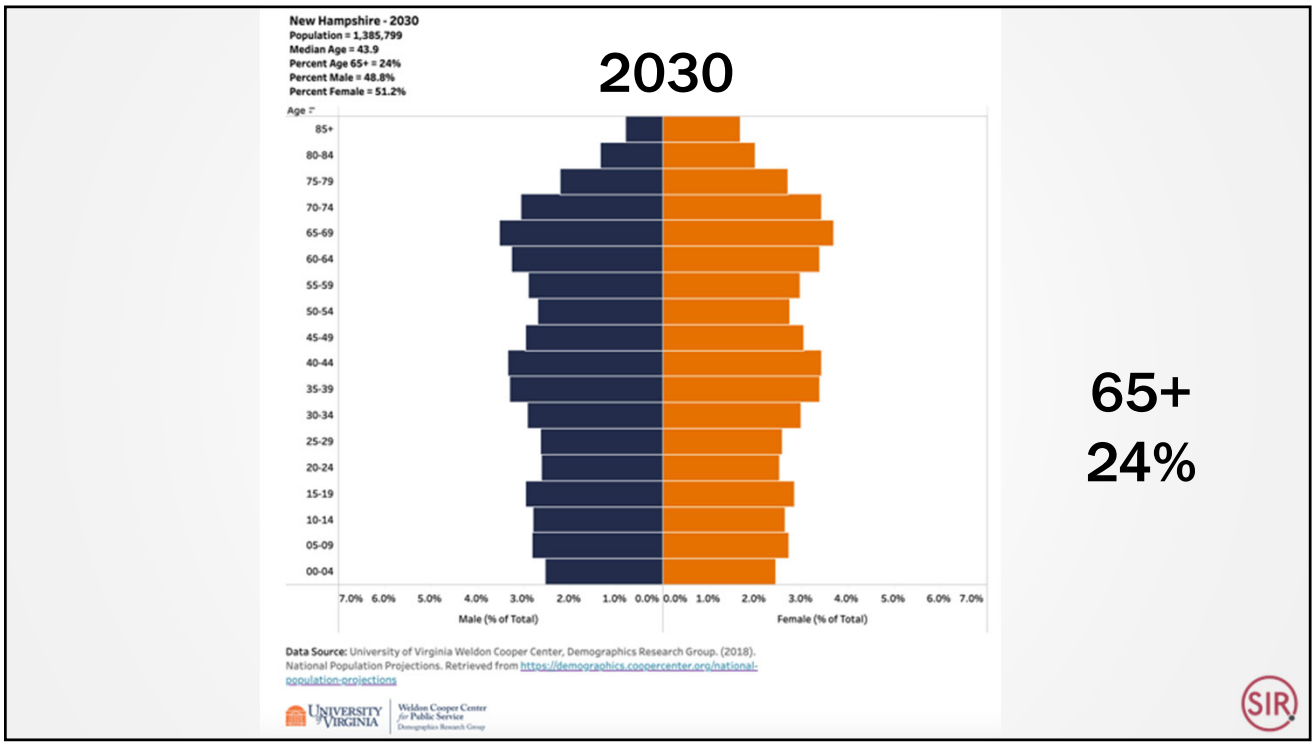

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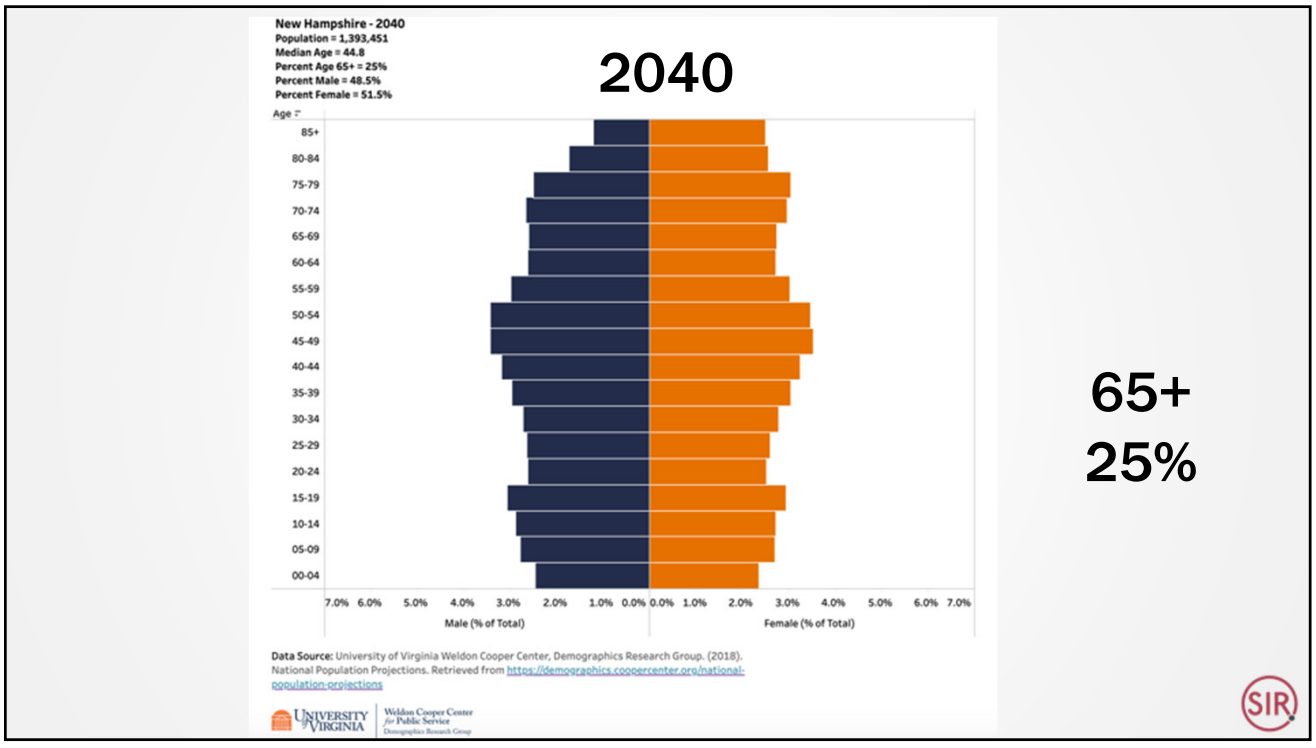

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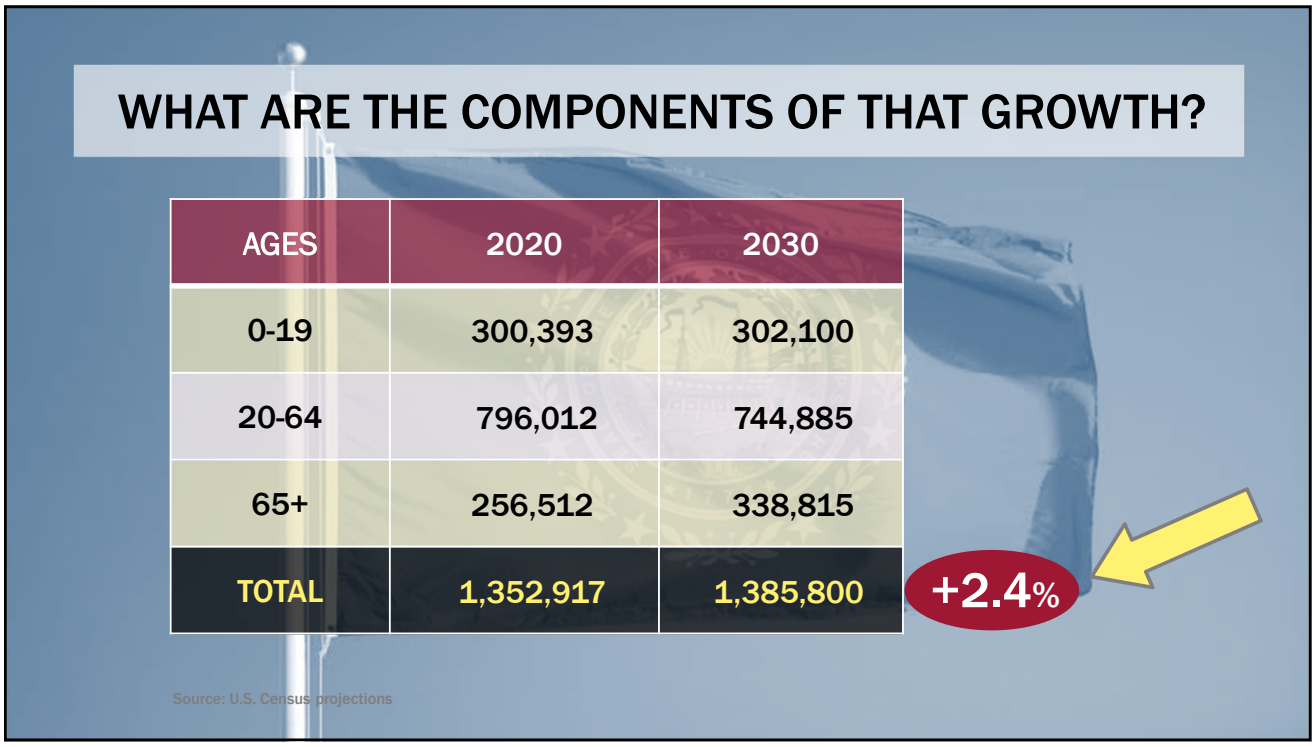

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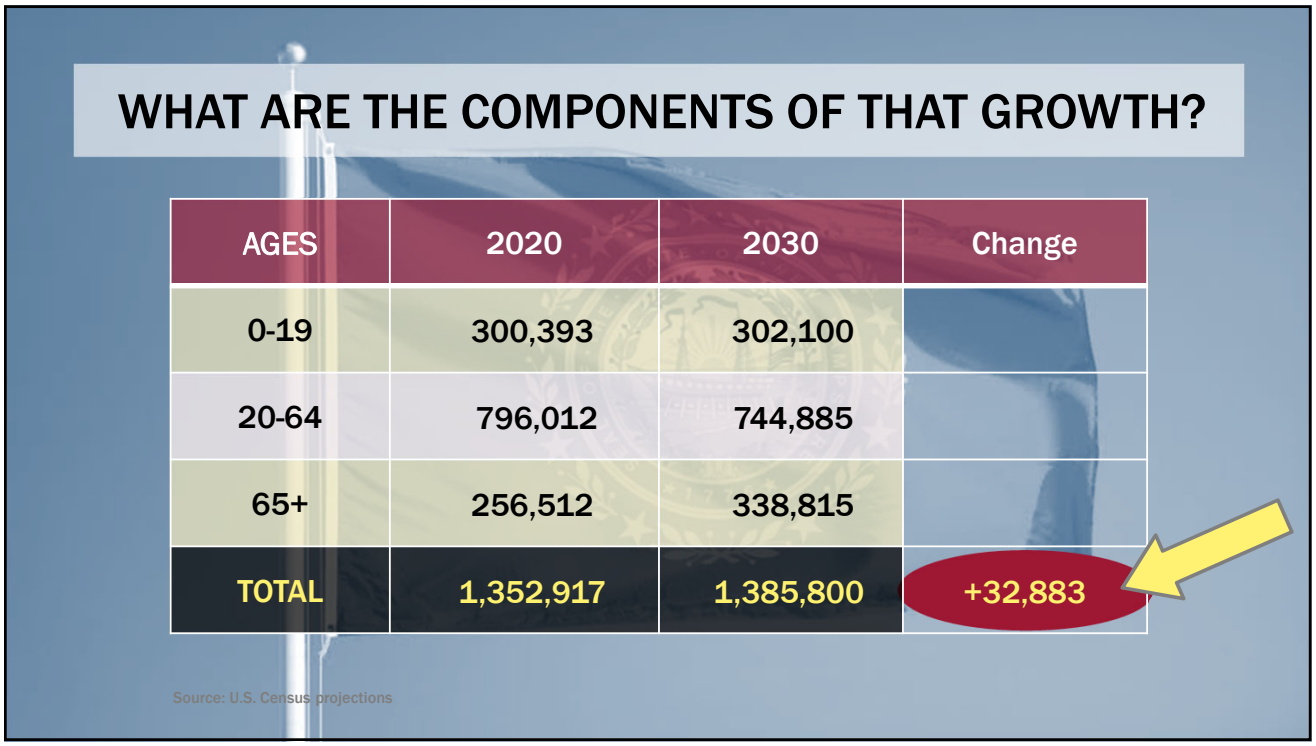

114

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NH POPULATION CHANGE IS DRIVEN BY 65+

AGES	2020	2030	Change
0-19	300,393	302,100	+1,701
20-64	796,012	744,885	-51,127
65+	256,512	338,815	+82,303
TOTAL	1,352,917	1,385,800	+32,883

Source: U.S. Census projections

115

BIG DECREASE IN 20-64 SEGMENT

AGES	2020	2030	Change
0-19	300,393	302,100	+1,701
20-64	796,012	744,885	-51,127
65+	256,512	338,815	+82,303
TOTAL	1,352,917	1,385,800	+32,883

Source: U.S. Census projections

116

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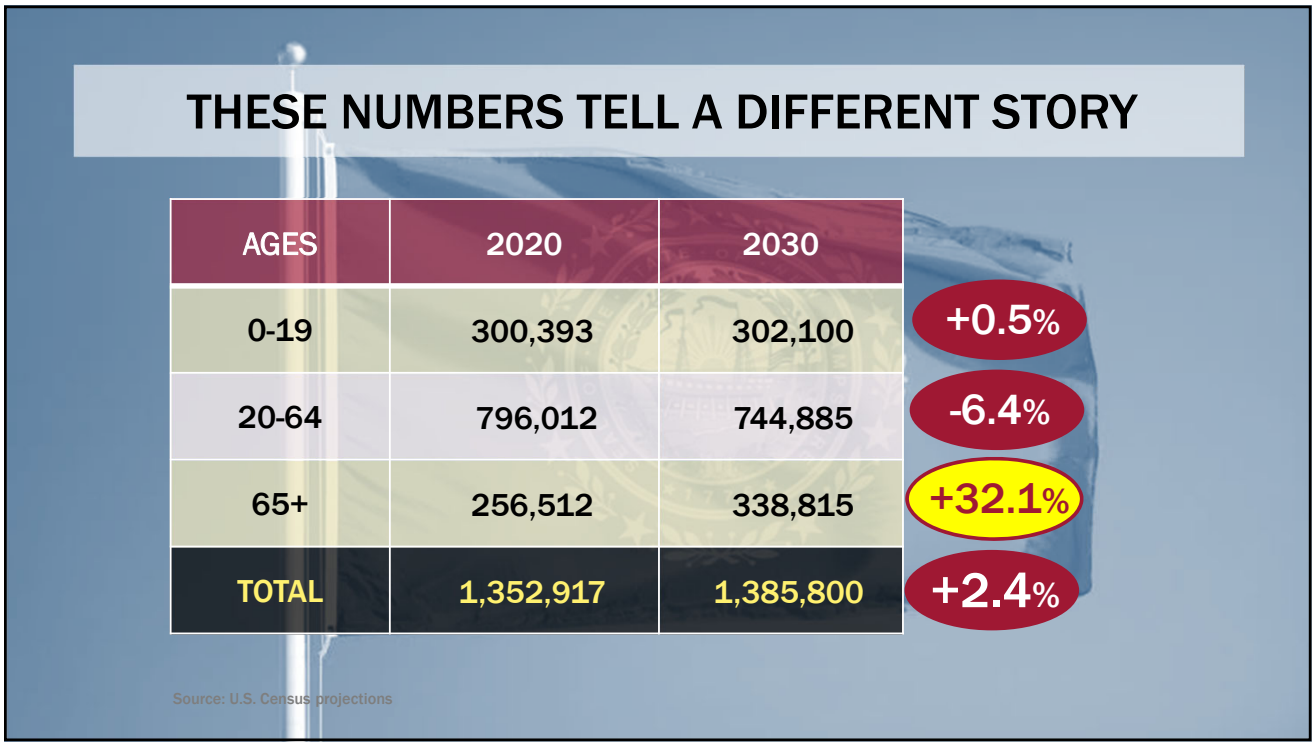

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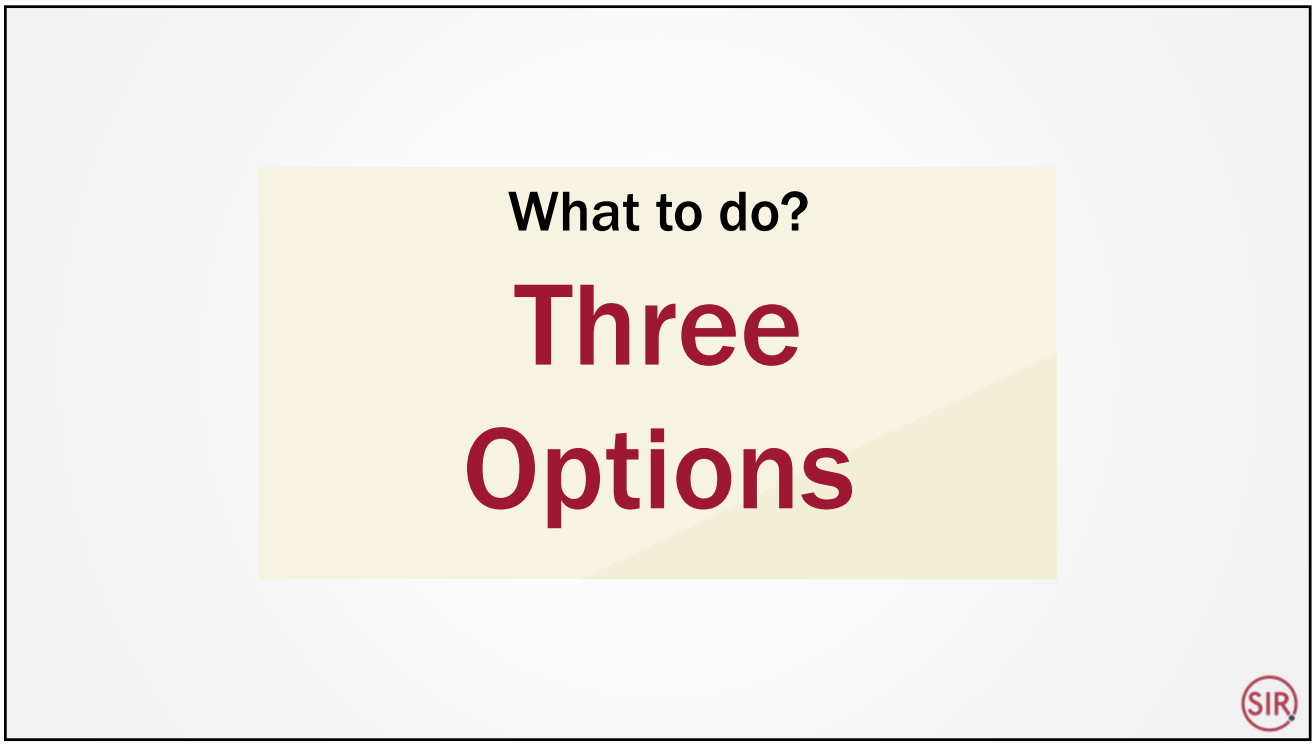

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Option One
1. Status Quo

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Consequences

- Existing Companies Expand or Go Elsewhere
- No New Companies Come Here
- Location Becomes Retail and Service-Oriented
- Access to Medical Specialists Require Travel
- Most Talented Young Professionals Leave
- Access to Grandchildren Require Plane Rides
- Home Values Decrease
- All Services Get More Expensive

120

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Option Two

2. Buy Residents

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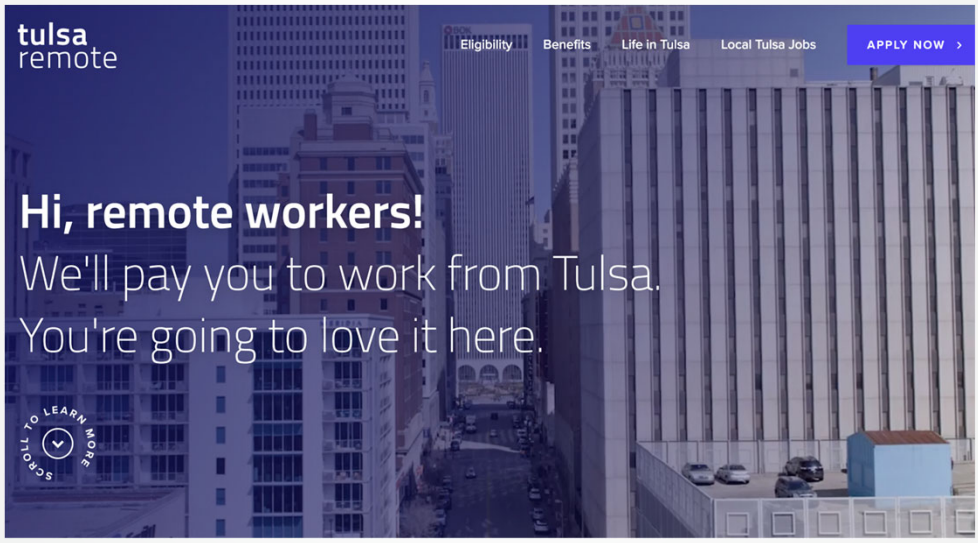
Tulsa Remote



Source: https://tulsaremote.com/

122

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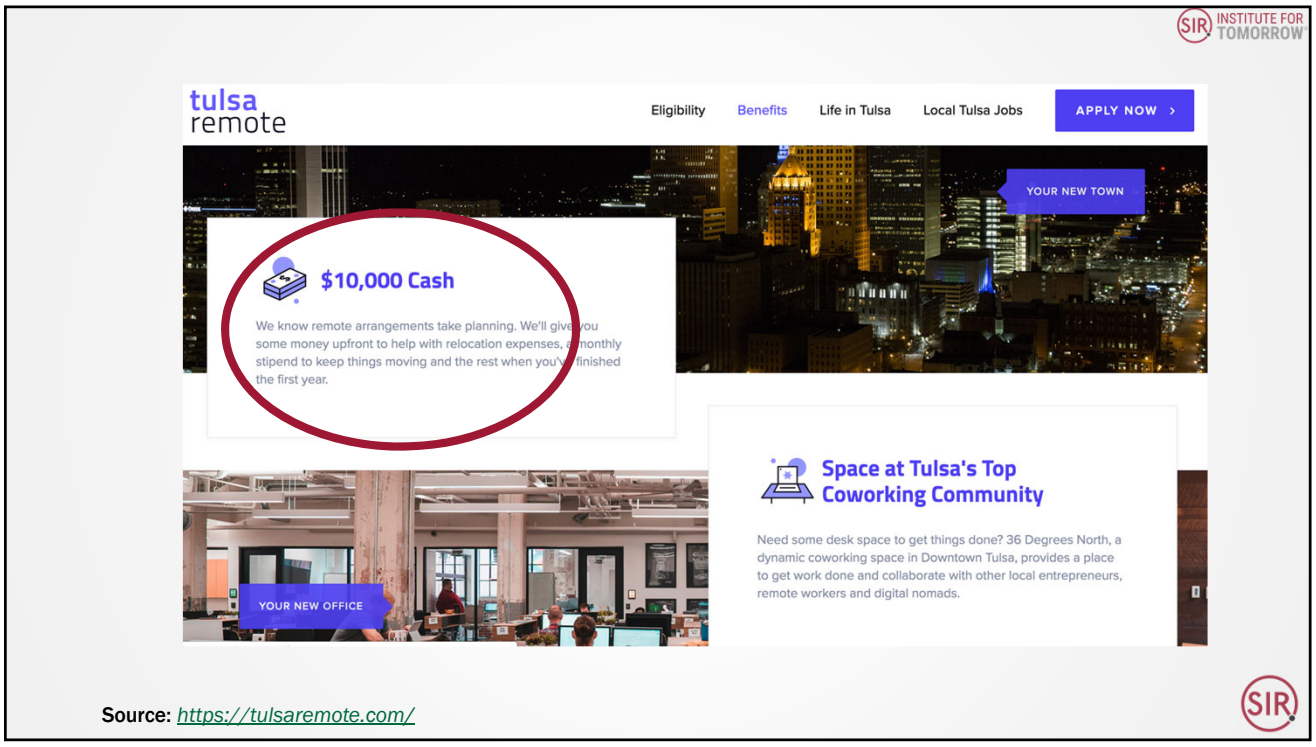

Source: *https://tulsaremote.com/*

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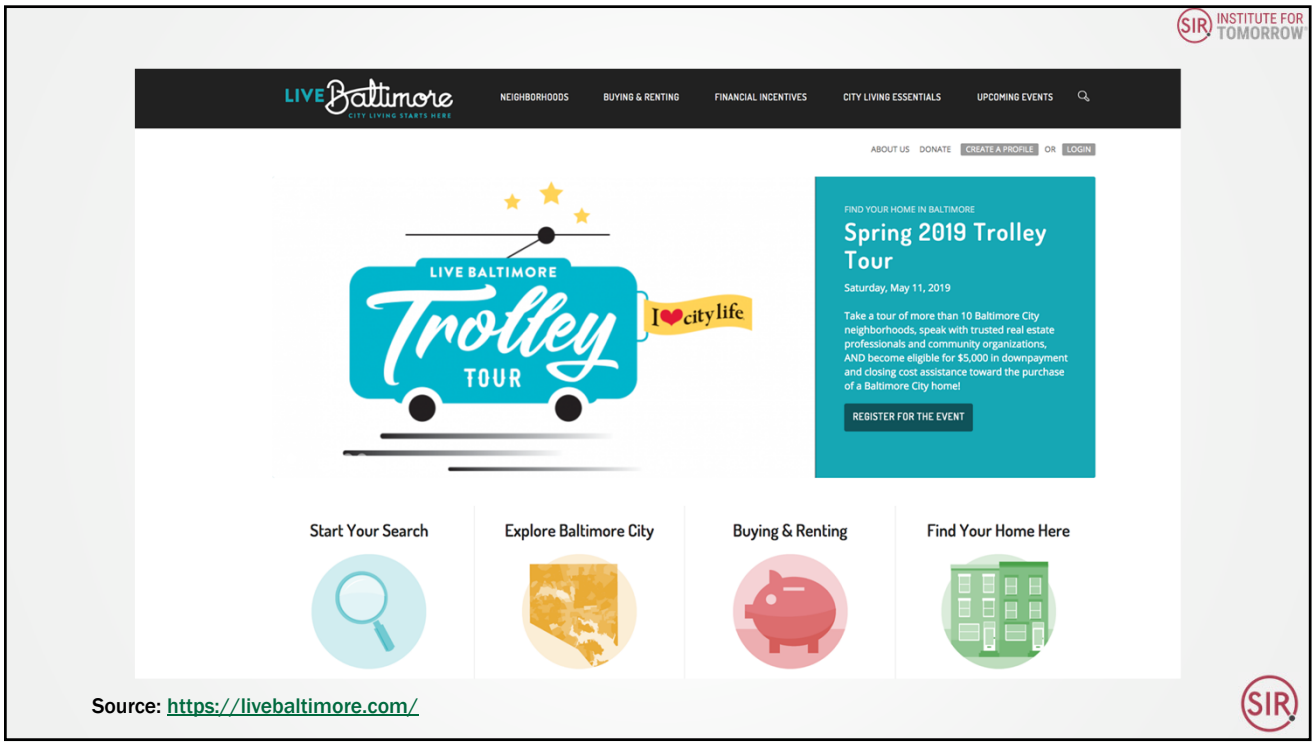

Source: https://livebaltimore.com/

124

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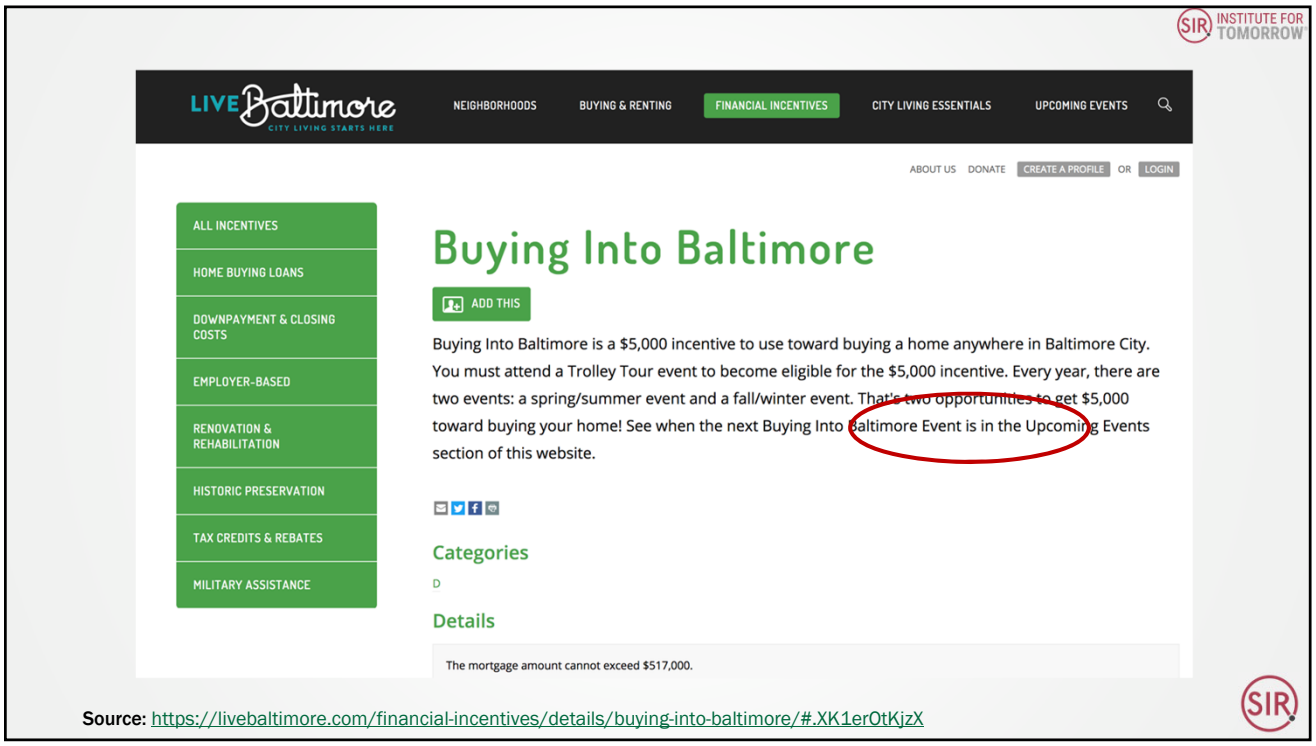

Source: https://livebaltimore.com/financial-incentives/details/buying-into-baltimore/#.XK1erOtKjzX

125

St. Clair County has the "Come Home Award"

St. Clair County, Michigan Dubbed the Come Home Award, this reverse-scholarship will pay students who have completed a degree in a STEAM-related program (science, technology, engineering, arts or math). Those promising to live and work in the county could receive ***up to $15,000*** *to make the move.*

Source: http://www.stclairfoundation.org/funds/more/reverse_scholarship_fund

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City of Hamilton, Ohio

NEWS > LOCAL NEWS > BUTLER COUNTY > HAMILTON

Hamilton will pay college graduates to move there

Posted: 4:49 AM, Feb 01, 2018 **Updated:** 7:27 AM, Feb 01, 2018

By: Paola Suro

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Scholarships for Students Currently in College

Scholarships for Recent College Graduates (TAP) Scholarship

Scholarships for Adults Returning to College

Scholarships for Graduating Seniors

Renew Multi-Year Existing Scholarship

Talent Attraction Program Scholarship

The impact of the Hamilton Community Foundation is evident throughout our community. In addition to the support of the community as a whole, we continue with a special focus on educational programs and grants. In the past 60 years, we have provided over $13 million dollars in scholarships to more than 3,000 students, and this support of area students will continue in years to come with the new Talent Attraction Program (TAP) Scholarship.

The TAP Scholarship is what is known as a "reverse scholarship" where recent graduates will receive assistance with student loan debt.

To be eligible you must:

- Have graduated within the last 7 years from a STEAM program (Science, Technology, Engineering, the Arts, or Mathematics) preferred.
- Not *currently* living in designated areas in the city of Hamilton BUT with plans to move to or live in the designated areas in Hamilton - map
- Must demonstrate employment within City of Hamilton or Butler County
- Prefer those with a desire to give back to the community and become engaged in activities

Successful applicants to the program may receive up to $10,000, $300 per month for 30 months. If the applicant ceases employment or moves before the end of the 30 month period, they forfeit the right to any future payments.

We will review applications as needed on a monthly/quarterly basis.

To begin the application process, click here.

Source: https://www.hamiltonfoundation.org/scholarship

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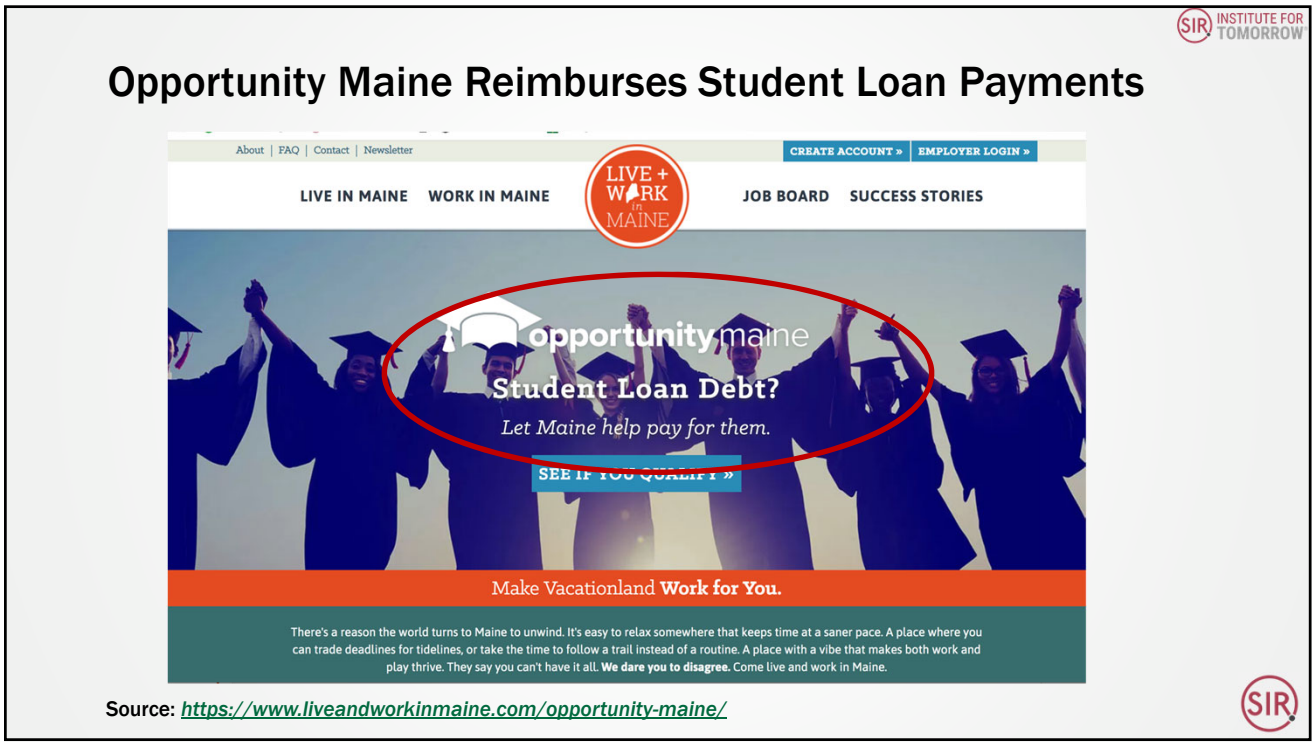

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Vermont Pays $10K

Why Vermont Will Pay You $10,000 To Move There And Work Remotely

05:48

June 07, 2018 *Updated Jun 07, 2018 3:44 PM*

Vermont recently passed legislation for a program that would offer people up to $10,000 to move there and work remotely. (Stan Honda/AFP/Getty Images)

"We have just shy of 630,000 people, and we're the third-oldest state in terms of demographic. So that's a very challenging environment in order to maintain vitality of the communities." — Joan Goldstein

On why the state wants to pay people to come live there

"The governor recognized, the legislature recognized, we need more people in the state. And so we need to try different things, new things. It's interesting to see how many people are interested in Vermont. It's not really a surprise, there's millions of visitors each year. So we want to figure out a way that we could turn visitors and people who love the state into residents."

On how Vermont is going to improve its utilities to support the project

"We do have broadband in most of the downtowns all over the state. In fact, Burlington has fiber gigabit, so does Springfield and so do some small towns on the west side of the state. So there is that recognition. Obviously there's more work to do, especially in the kind of last mile and on the back roads, but we do have [enough connectivity] to at least have it in the coworking spaces that are located throughout the state."

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Option Three

3. Build A Great Place For Everyone

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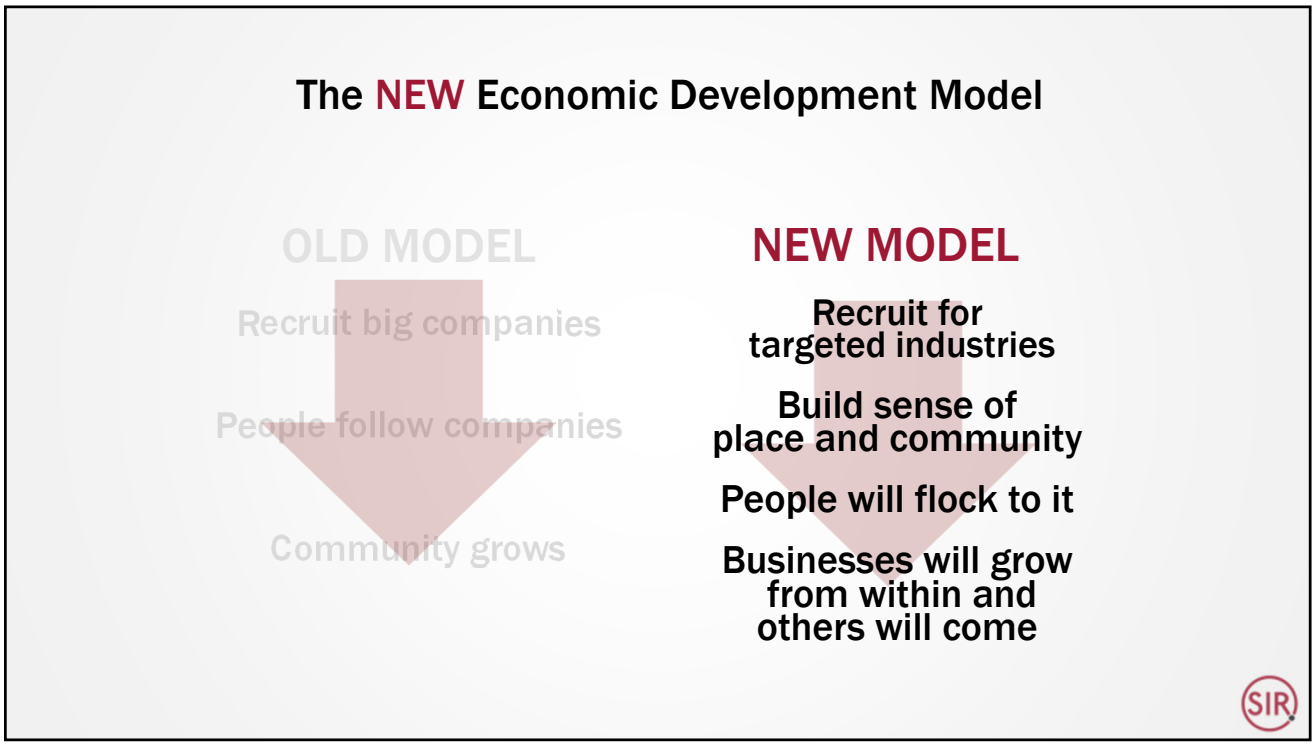

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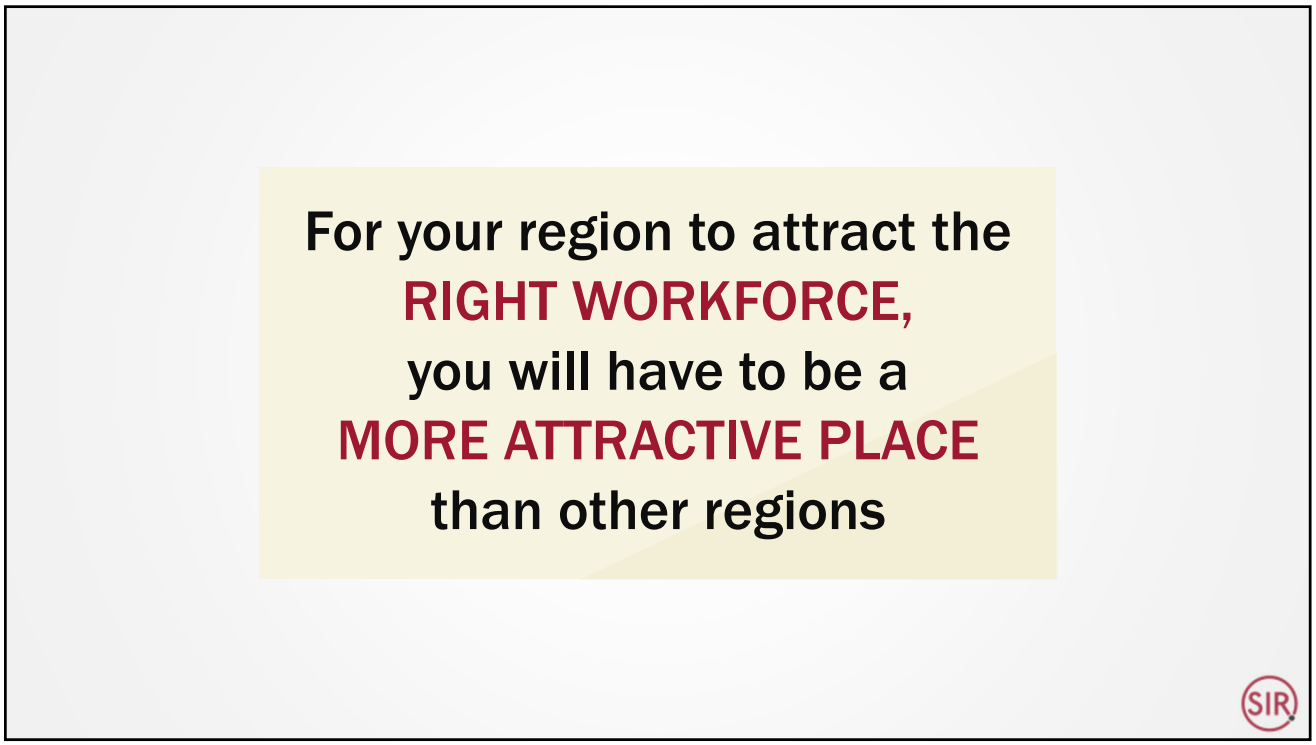

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OK, Let's Vote for the Best Option

1. Maintain the Status Quo
2. Buy New Residents
3. Build A Great Place For Everyone

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Today's Agenda

I. Let's All Become Futurists

II. The Future of Housing

III. New Hampshire's Conundrum

IV. A Pathway Forward

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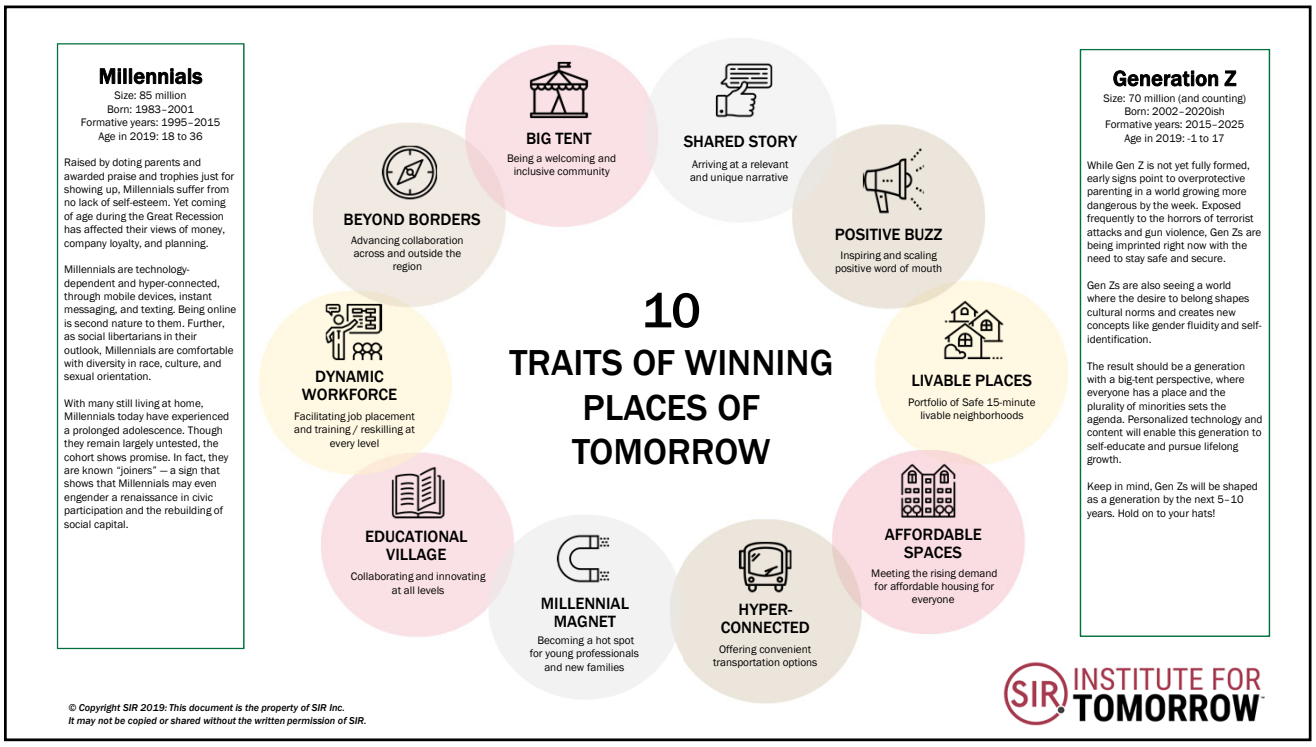

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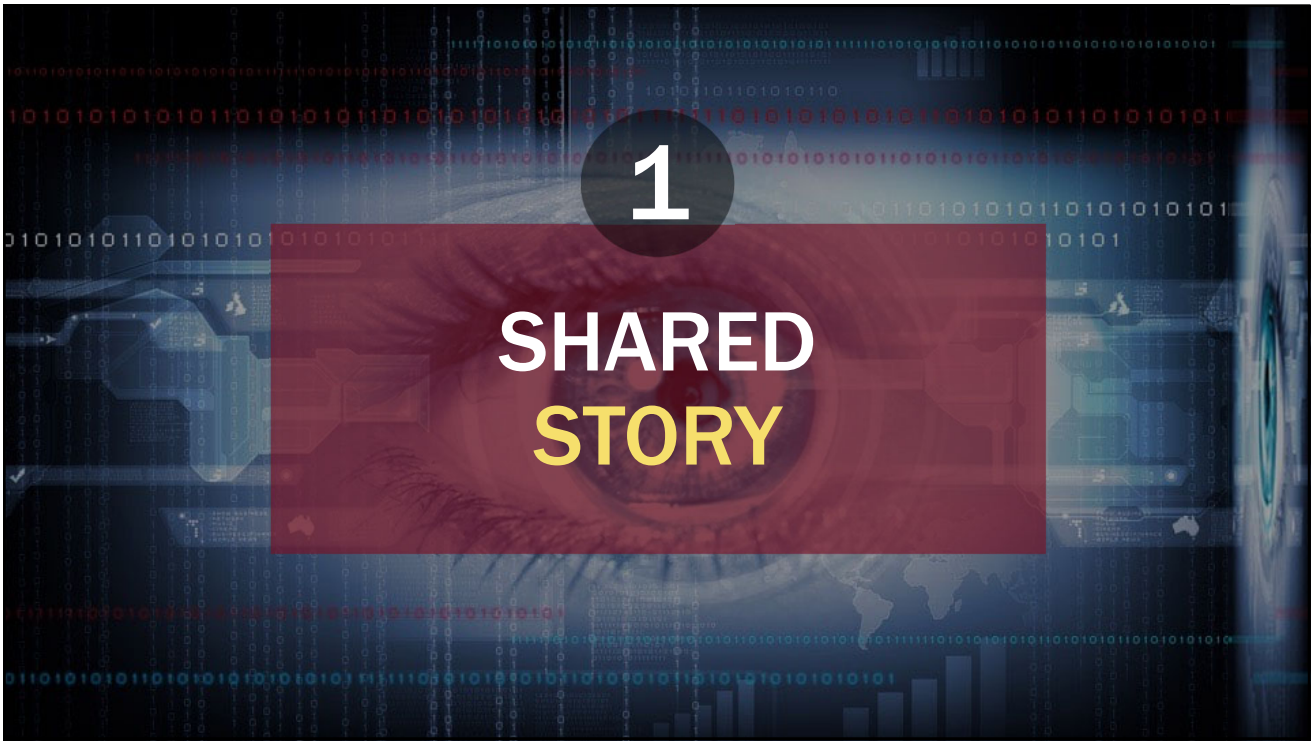

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INSIGHT

Winning places of tomorrow will create and seamlessly curate THEIR STORIES – what makes them unique.

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INSIGHT

Winning places of tomorrow will be intentional in harnessing the bond **LOCAL ADVOCATES** have with their municipality.

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INSIGHT

Winning places of tomorrow will offer a wide variety of **15-MIN LIVABLE COMMUNITIES** (neighborhoods).

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INSIGHT

Winning places of tomorrow will offer a greater mix of AFFORDABLE SPACES.

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INSIGHT

Winning places of tomorrow will offer a number of transportation options that connect the entire region.

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INSIGHT

Winning places of tomorrow will be known as HOT SPOTS, especially among young people.

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INSIGHT

Winning places of tomorrow will invest in their entire EDUCATIONAL ECOSYSTEM.

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Winning places of tomorrow will invest in "scaled" WORKFORCE TRAINING.

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INSIGHT

Winning places of tomorrow will embrace and practice REGIONALISM.

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The New Hampshire Advantage?

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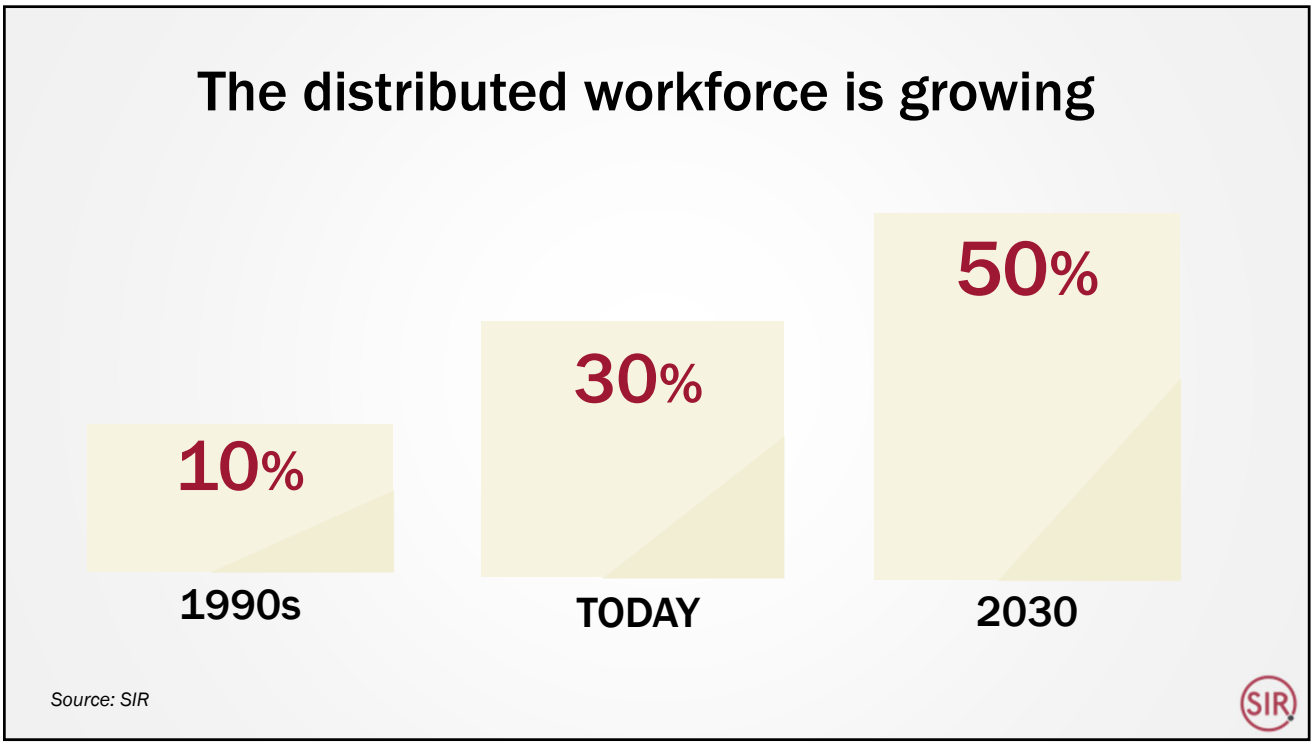

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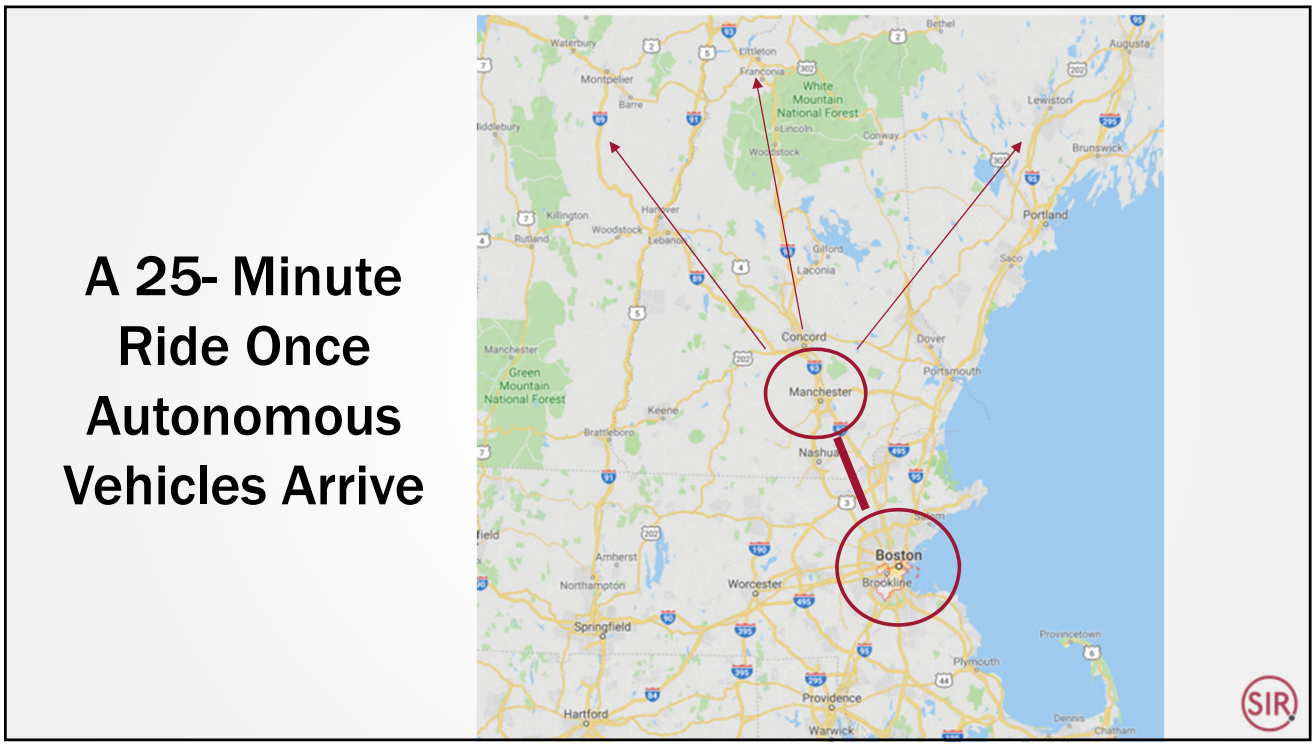

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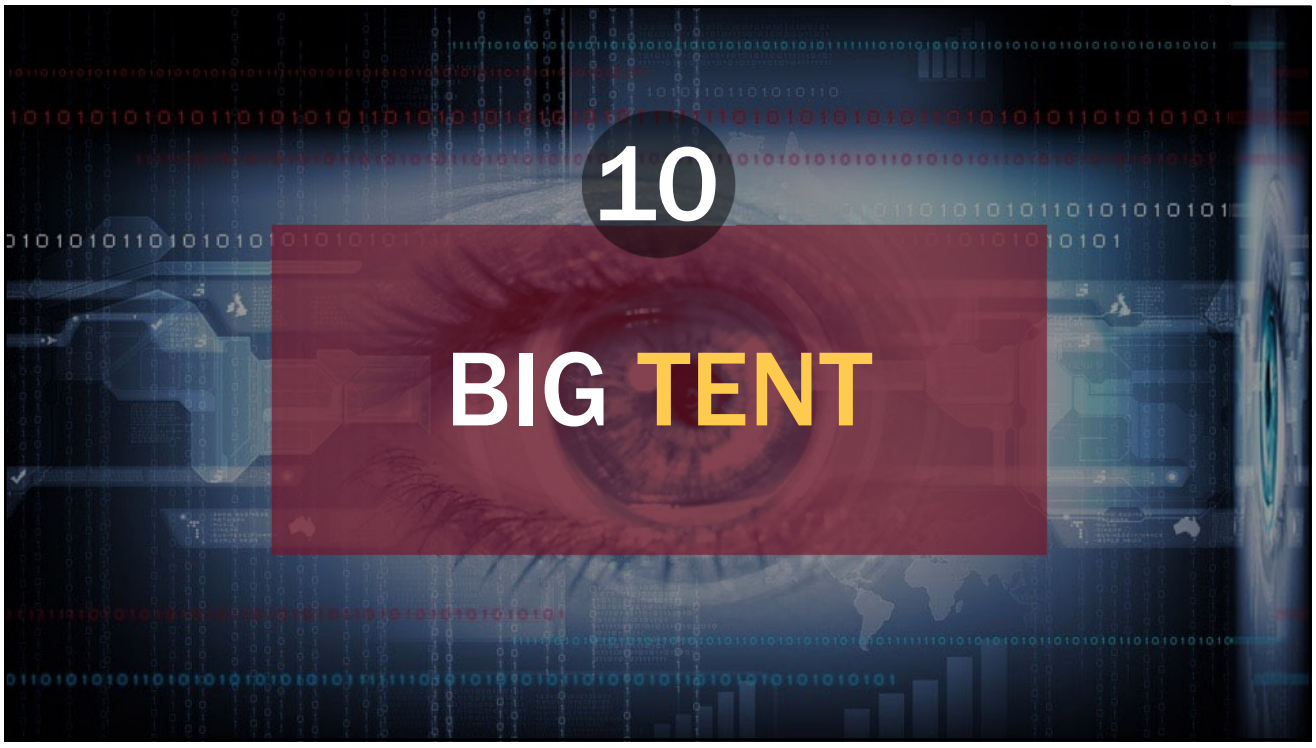

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INSIGHT

Winning places of tomorrow will be **PLURALISTIC COMMUNITIES** where everyone feels they **BELONG**.

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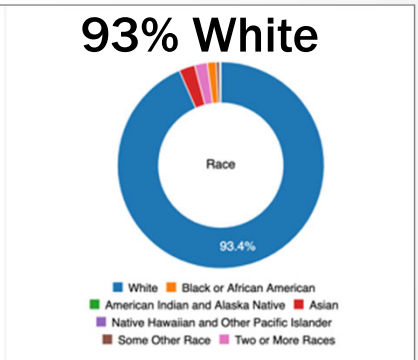
WILL NH BE DIVERSE THEN?

Population by Race Total | Hispanic | Non-Hispanic

Race	Population
White	1,244,260
Asian	33,313
Two or More Races	26,190
Black or African American	18,632
Some Other Race	7,016
American Indian and Alaska Native	2,148
Native Hawaiian and Other Pacific Islander	289



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Today's Agenda

I. Let's All Become Futurists

II. The Future of Housing

III. New Hampshire's Conundrum

IV. A Pathway Forward

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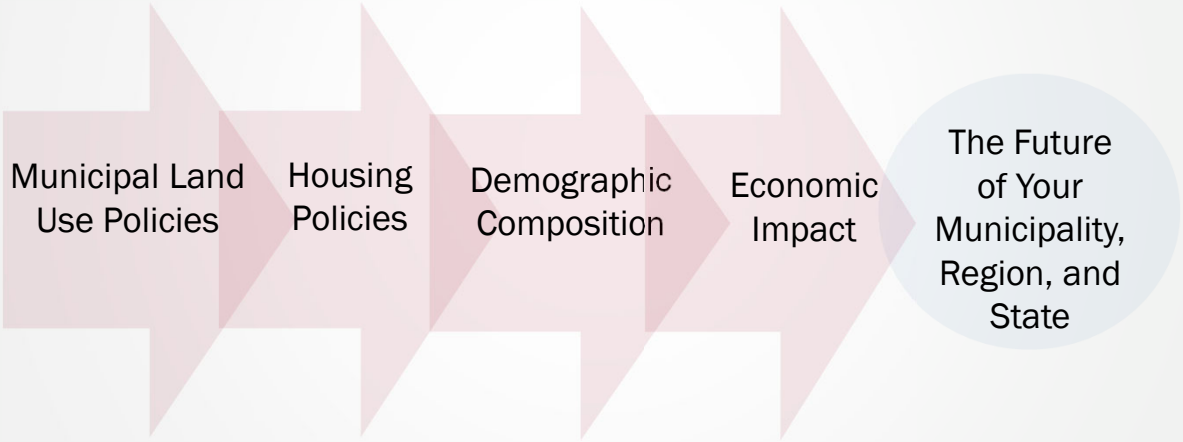
What You Do Really Matters



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It's Time To Start A Movement

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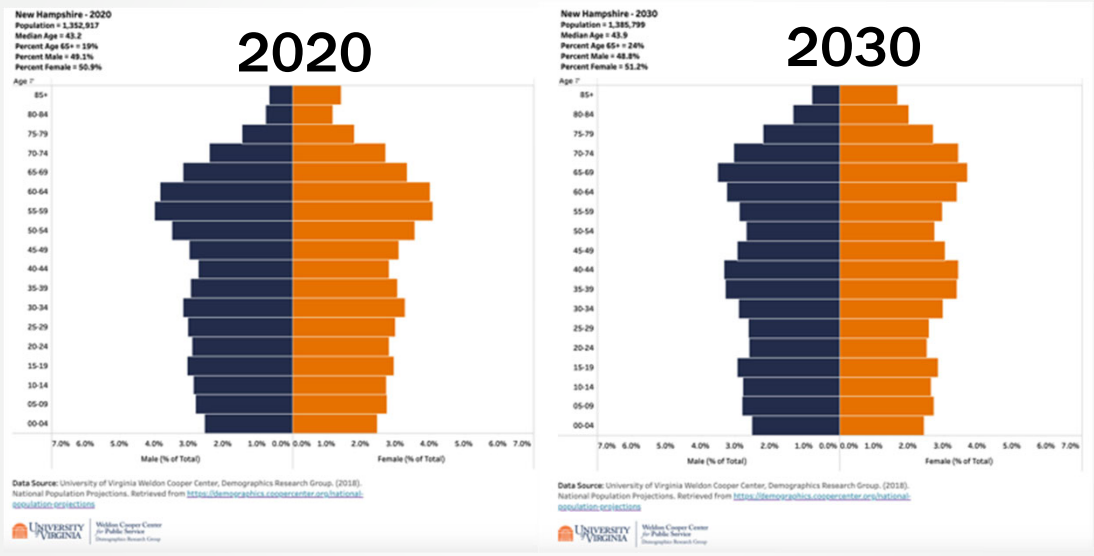
Share The Future We Already Know



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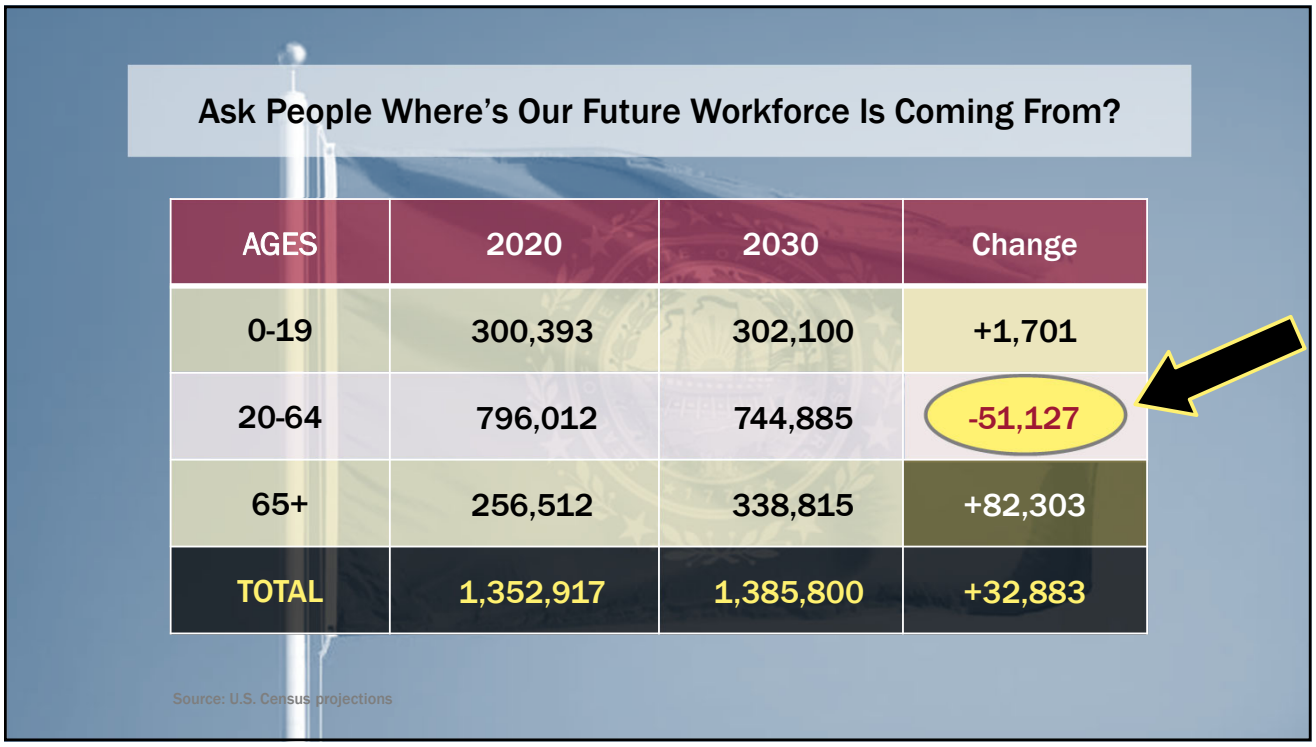

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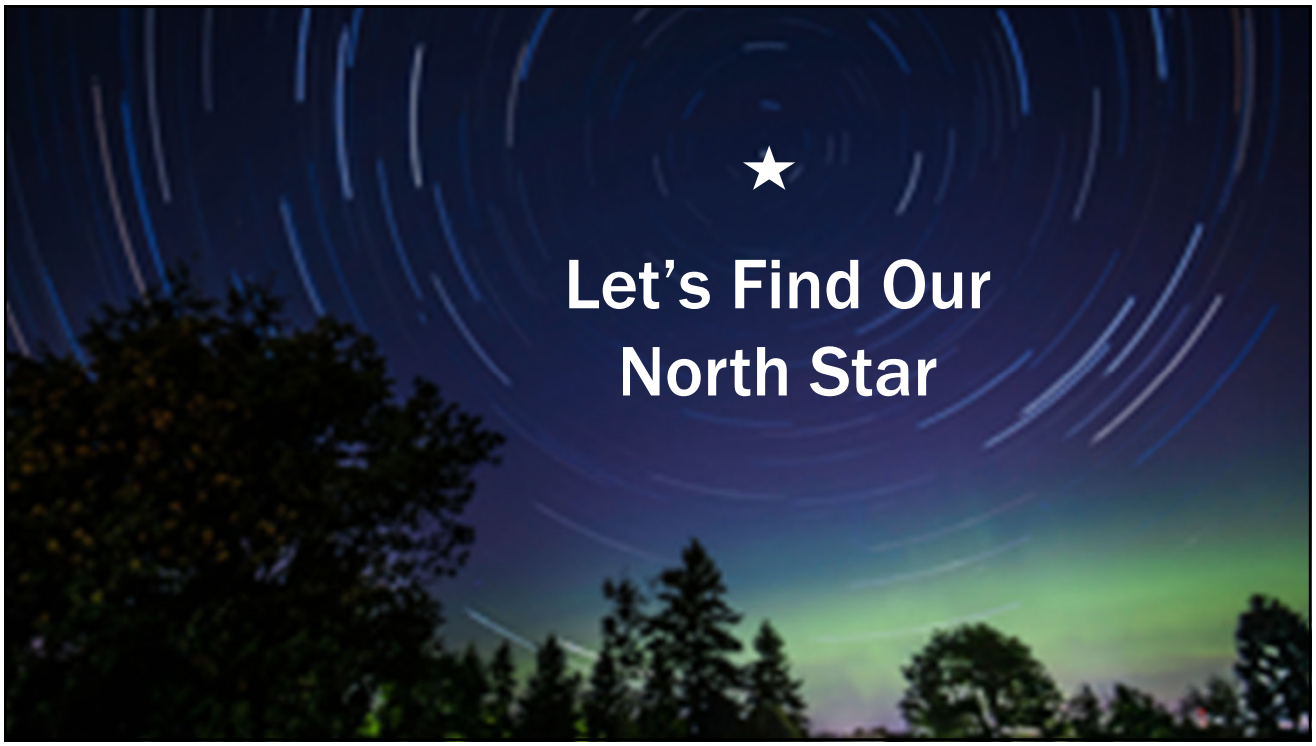

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Then Let's Be More INTENTIONAL

Millennial Game Plan
Workforce Development Plan
Immigration Plan
Affordable Workforce Housing Plan
Place Marketing Plan
Placemaking Plan

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