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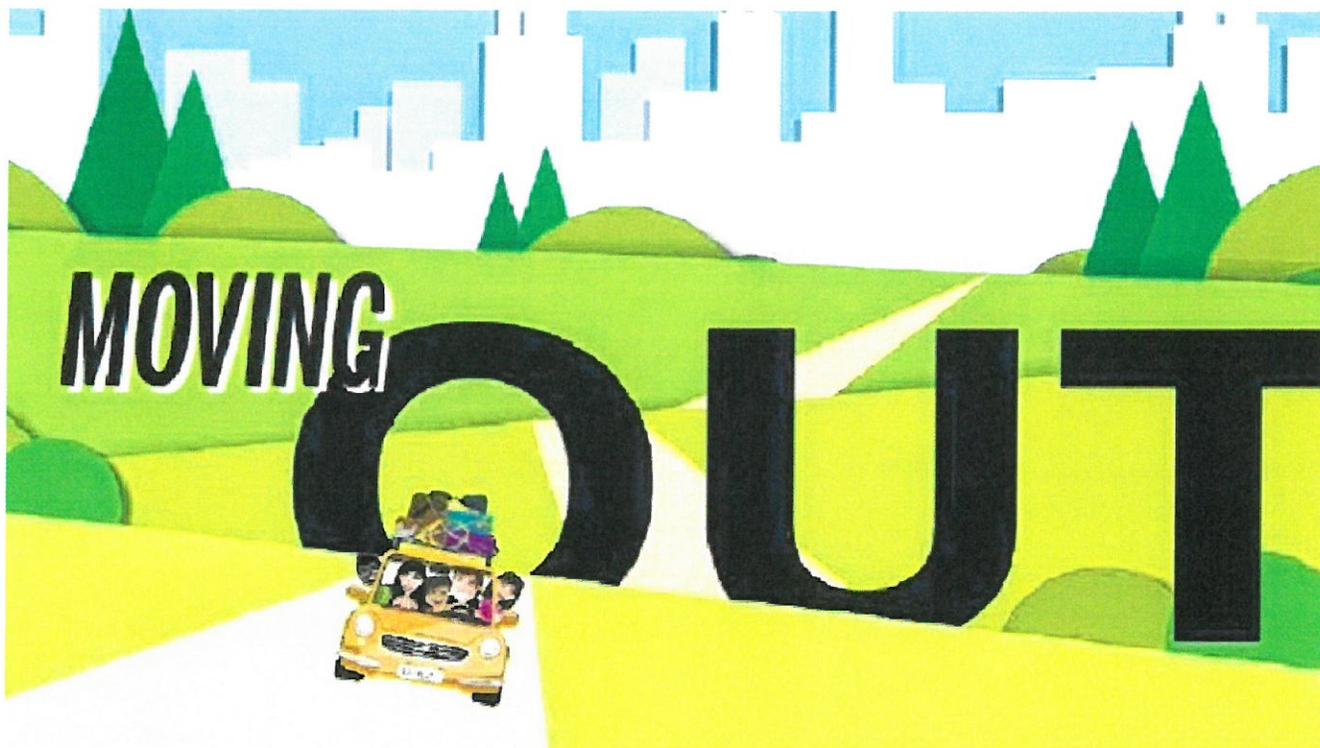


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A national trend shifts. More millennials are buying homes in the burbs

BUYING



. Lesley Becker/Globe staff; Adobe Stock

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Josie Cutts and her husband had been living in a one-bedroom Back Bay apartment for about three years when they bought their first home over the summer. From their new location, Cutts, a millennial in her early 30s, is still steps away

from an eclectic mix of coffee shops, bars, and restaurants. She can walk to the common, historic landmarks, and a world-class museum.

“We didn’t want to have to rely on a car,” Cutts said. “We wanted to be a one-car household, we wanted to have coffee shops and bars and restaurants that we could walk to, and have a choice between them — so it wasn’t just like, this is the only coffee shop in town.”

But their new home isn’t in a Back Bay brownstone, South End condo, or downtown high-rise. Cutts and her husband bought a tidy Dutch Colonial on a leafy residential street in Salem, about 16 miles north of Boston — complete with a white picket fence out front.

For years, the conventional wisdom held that millennials were rejecting the suburbs, and even homeownership itself, in favor of a downtown lifestyle. “That’s been the main theme for the last 10 years, that millennials want to live downtown in high-rise buildings, they don’t want yards to mow, and they don’t want cars,” said Realtor.com senior economist [George Ratiu](#). “And it turns out, in the last two years especially, the most popular homes for millennials have been single-family detached homes in the suburbs.”

Forty-four percent of recent millennial home buyers purchased in the suburbs, compared with 39 percent in urban areas, according to [Zillow’s 2019 Consumer Housing Trends Study](#). Millennials are still more likely to buy in the city than other generations, but the findings mark a small but notable shift from the prior two years, when 43 percent of millennial home purchases were in urban areas. “Millennials buy homes in the suburbs more than anywhere else, and as they age into prime home-buying years, this is increasingly true,” said Zillow economist [Kathryn Coursolle](#).

As so often happens, the national trend veers off course a bit when it reaches Boston, perhaps confused by our labyrinthine roadways or Yankee sensibilities. Around Boston, the ZIP codes with the most 25- to 34-year-old home buyers compared with the national average in 2018 were found in East Boston, Dorchester, Charlestown, Quincy, Somerville, Roslindale, and Malden, according to Realtor.com’s [Generational Propensity](#) tool, which looks at mortgage originations. That’s not exactly a small-town tableau. But Ratiu said he thinks of suburbs as any area outside the heart of a city. “Dorchester, it’s part of the city limits, but it’s more suburban feeling than the downtown core,” he said. “Quincy, Roslindale — these areas are the ones a lot of millennials are moving to.”

That age bracket is also missing the eldest millennials, some of whom are now 38 years old. And suburbs like Boxford, Lexington, Newton, Needham, Bedford, Belmont, and Sudbury had at least twice as many 35- to 44-year-old home buyers as the national average. That may hint at things to come as more millennials start families.

“The main difference between millennials and prior generations is a lot of their major life milestones have really been delayed,” Ratiu said. “It’s the most educated cohort in the US, so they start later in their professional careers. They get married later, start families later, buy homes later.”

Ratiu said that as more millennials enter their mid-30s, the trend now points to a continuation of prior generations' suburban settlement, but with some key nuances. For example, it's not that millennials have suddenly rediscovered a yearning to mow a lawn. In fact, many of them would love to buy a home in the city — they just can't afford to.

[Adam Rosenbaum](#), a realtor with Century 21 Adams in Arlington, has seen two sides of this narrative unfold this year. One of his clients, a young family with a 2-year-old, just purchased a fixer-upper single-family in Somerville after a year of searching. Rosenbaum tried to get them to consider other towns, but "they were comfortable in Somerville, liked the community, and were insistent on staying," he said. Another millennial couple opted to purchase in Stoneham, however, well aware that their money would go a lot farther in the burbs.

"The market in Boston was just so insane," said Cutts, noting that she and her husband would have probably bought a small house in Cambridge if the prices weren't so out of reach. "I think the majority of our friends would prefer to be in the city," she added, all things being equal.

But things aren't equal.

"Nationally speaking, home prices have outpaced income by about 3 to 1 in the last five or six years," Ratiu said, and median home prices inside Route 128 have risen much faster than in the outer suburbs over the past decade. "That's a very important factor driving [millennials] to look outside the urban core, and making suburbs more attractive — particularly in a place like Boston where you have public transit."

"They all draw a circle around the train station," [Michael Selbst](#), an agent with Gibson Sotheby's International Realty in Boston, said of his millennial clients who have bought in Salem. "Minutes to the train station by foot, that's important to every single one of them."

But commuter rail service isn't the only thing luring young buyers to the "Witch City": It's also the walkable, vibrant downtown available at a discount. "Obviously price is a big factor," Selbst said. "Boston itself has become so expensive, and so have the immediate communities right around Boston, so what they'd be looking at in those places is something that's not particularly nice for their money. But they still want to be in kind of an urban environment."

That may be the biggest difference in how today's young people are migrating to the suburbs compared with prior generations: Most of them still want a walkable lifestyle and easy access to transit, which they can find in outlying communities that are cities in their own right, like Salem, Malden, and Quincy. Selbst said a lot of Salem's restaurants, bars, and breweries have opened up in just the past few years. "I think that's in direct response to the new market needs," he said.

That preference for proximity to amenities like shopping and dining is also reshaping more traditional single-family suburbs in some cases, with new developments catering to millennial sensibilities. "You're seeing in Boston the rise of

the suburban downtown: high-density, mixed-use developments in the suburbs,” Ratiu said. Like the development that has transformed Hingham’s shipyard over the past decade, the proposed [Needham Street complex](#) in Newton goes all in on the three R’s: retail, restaurants, and residences, and a [proposed project in Wellesley](#) aims to build condos and art space in proximity to existing restaurants and commuter rail service.

Rosenbaum suspects an increase in telecommuting may affect the way millennials buy homes, too. “With at least one spouse not having to commute, the search parameters have changed,” he said. “Why overpay to live in Boston or inside 128 when you can find nice properties that are relatively affordable outside?”

Shut out of Cambridge and unimpressed with the quality of homes they saw in East Boston, Cutts and her husband started looking at the end of subway lines — and were forced to branch out farther. They were feeling defeated by the time a family friend recommended Salem. Unlike sleepier suburbs they couldn’t get excited about, Salem’s vibrancy impressed Cutts. The city, she said, is “full of different people doing different things at different stages of their lives” and host to a “crown jewel” of culture in the Peabody Essex Museum.

Cutts and her husband found the roomy, functional kitchen they were dead-set on having, not to mention a designated parking spot and enough green space to grow vegetables. And they found it in a residential neighborhood on the edge of a bustling downtown. “Honestly, our apartment in Back Bay was less convenient walkability-wise,” Cutts said.

“Everything that we were looking for we have found — I don’t think we could have been luckier,” Cutts added. “Granted, you pay through the nose for it, but at least you actually get what you’re looking for, as opposed to something where you feel like you’re sort of compromising for the location.”

To be sure, there have been other compromises. The commuter rail has been an adjustment, said Cutts, who works at a tech company in Boston. “My husband, Owen, got trapped on a train for like two and a half hours a couple of weeks ago — just straight up trapped,” she said. But isolated gripes aside, she’s enjoying the train overall. “I have finally found a pocket of time every day in the morning and evening where I can read,” she said. “I have been devouring books, because you’re being driven into work every day and it’s this quiet time.”

But what Cutts loves most about her new hometown is arguably part and parcel of the suburban dream: a sense of community that she never felt downtown. “In our apartment in Back Bay, we lived there for three years, and there was only one real neighbor who we knew,” she said. “We’ve been welcomed with open arms in a way that we were just not anticipating.”

A national trend shifts. High home prices are sending millennial home buyers to the suburbs.

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