

3.3% of U.S. ZIP Codes Cross 55+ Median Age Threshold — ALEX Intelligence 2026

3.3% of U.S. ZIP Codes Are 55+

The first nationwide threshold has been crossed — here's what it means for 55+ housing

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THE DATA

3.3%

Share of ZIP Codes With a Median Age of 55 or More (2024)

This is not a forecast — it is a current, measurable demographic inflection point across the U.S.

The fact that 3.3% of ZIP Code Tabulation Areas (ZCTAs) already have a median age of 55 or higher marks a structural shift in where older adults are concentrated. This is not about future projections — it is about where aging is already the dominant demographic reality. The implications for housing, infrastructure, and community planning are immediate and measurable.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-25-fifty-five-plus-fifty-five-plus-threshold-median-age-zcta-us>



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Aging Is No Longer a Trend — It's a Zip Code Reality

The 3.3% threshold is not a statistical curiosity. It means that in over 470 ZIP codes across the U.S., the median resident is already in the 55+ age group. This redefines where 'active-adult' housing is relevant — not just in Sun Belt enclaves, but in established suburban and rural areas where aging is already underway. The market must respond not to where people will be, but where they already are.



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HOPA Compliance Is No Longer Optional

With 471 ZIP codes already past the 55+ median age threshold, the legal and operational framework for age-restricted communities under the Housing for Older Persons Act (HOPA) is under renewed scrutiny. Communities must now prove they are not only compliant but also sustainable in their demographic composition. The 80% rule is no longer just a guideline — it's a baseline for legitimacy in markets where aging is already embedded in the ZIP code.

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