

5 of 1030 — #1 of 10: Share of ZIP Codes With a Median Age of 55 or More

Only 5 Texas ZIPs Are Over 55 Median Age

A rare demographic threshold — source: ALEX Intelligence 2026

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THE DATA

0.5%

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

Among 1,030 Texas ZIP Code Tabulation Areas with at least 2,500 residents and 1,200 owner-occupied homes.

This 0.5% figure represents a demographic inflection point: just five ZIPs in Texas have crossed the 55-year median age threshold. These are not trend-following communities — they are already aging. The fact that only five exist underscores the rarity of fully matured 55+ markets at scale in Texas today.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-12-fifty-five-plus-fifty-five-plus-threshold-median-age-zcta-tx>



01

Aging Is Not a Trend — It's a Threshold

The fact that only five ZIPs in Texas have achieved a median age of 55 or more is not a data point — it's a structural signal. These ZIPs are not 'aging' in the future tense; they are already there. This demographic threshold is not about growth — it's about maturity. For developers and investors, this means the next phase of 55+ real estate is not about building new communities, but about adapting existing ones to a population that has already aged past 55.



02

Equity Release Is Now a Local Reality

In ZIPs like 78633 (Georgetown, Williamson County, Texas), where the median age is 67, homeowners are no longer just considering downsizing — they are already in the equity release phase. With home values rising and health care costs climbing, the financial decision to downsize is no longer deferred. This is not a future projection; it is a current behavior. The market is not waiting for 55+ to become a trend — it is already acting on it.

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