

# The Graying of Hampton Roads



# THE GRAYING OF HAMPTON ROADS

*"If I'd been out till quarter to three,  
Would you lock the door?  
Will you still need me, will you still feed me,  
When I'm sixty-four?"*

The Beatles, When I'm Sixty-Four, 1967

In 1900, according to the Centers of Disease Control and Prevention (CDC), life expectancy at birth in the United States was 47.3 years. Today, according to popular culture, reaching this age would result in a midlife crisis in which one would buy a new sports car or take a journey abroad on a mission of self-discovery. By 1970, life expectancy in the United States had increased to 70.8 years, largely due to improvements in medical care, public health, and changes in lifestyle. By 2019, life expectancy had climbed to 78.8 years, with male life expectancy at 76.3 years and female life expectancy at 81.4 years.

In what is, by now, a familiar refrain, the onset of the COVID-19 pandemic in 2020 negatively impacted economic, social, and demographic conditions nationally. Life expectancy fell to 77.0 years in 2020 and, again, to 76.4 years in 2021. The decline in life expectancy reversed nearly three decades of progress. If there is a modicum of good news, it is that the provisional life expectancy estimates for 2022 showed an increase to 77.5 years. There is no doubt, even with the fall in life expectancy in 2020 and 2021, that we are living longer lives than our predecessors.

Living longer lives also means that the United States and Virginia have become older over time. In 1960, according to the U.S. Census Bureau, the median age of the resident population of the United States and Virginia were 29.5 years and 27.1 years, respectively. By 2000, the median age of the nation and Virginia had increased to 35.3 years and 35.7 years, respectively. According to the United States Census Bureau's 2022 American Community Survey (ACS) 1-Year estimates, the median age of the nation and the Commonwealth was 39.0 years.

In 2010, the median age of the resident population of Hampton Roads was 35.7 years. By 2019, the median age had increased to 36.8 years, rising to 37.1 years in 2021 and 37.3 years in 2022.<sup>1</sup> In 2022, the median age of the resident population in Hampton Roads was 1.7 years lower than the median age of residents of Virginia and the United States. In other words, while the median age has increased by 1.6 years in Hampton Roads from 2010 to 2022, the median resident of the metro area remains younger than the state or the nation.

How the aging of the population impacts the economy is becoming increasingly clear. Aviva Pembroke is a new retirement community in Virginia Beach. This new development, along with others across the region, is a signal of how changing demographics can drive decision-making. Ramsay Smith, president of Pembroke Realty Group, who was hired as the development manager of the project noted: "We found that senior living communities were in higher demand than age-restricted apartments due to the aging population (demographics) and need for future services as they age."

<sup>1</sup> We use the 1-year ACS estimates for the median age of Hampton Roads. Due to the COVID-19 pandemic, 1-year estimates for 2020 are not available.

Steve Zollos, CEO of Senior Services of Southeastern Virginia, said, “The older adult population, not just in our area, but also across the country is the fastest-growing segment of our population... We have to have affordable housing so that when it’s time for them to downsize, they can do that and hopefully stay in their communities where they have friends and relationships.”<sup>2</sup> Demographics influence destiny, as some economists are fond of saying, and how we age will change how we live in the come decades.

As we age, our preferences change. With the region, state, and nation becoming older and projected to grow even older, what does this mean for Hampton Roads? Can the region spur population and job growth as it ages or are we demographically destined to grow more slowly than our peers? The identification of the key industry clusters of advanced manufacturing, clean energy, health care and biomedical research, shipbuilding and ship repair, uncrewed systems, and others requires talent to grow. If Hampton Roads is not producing enough talent (or producing talent that then leaves for other metro areas), our potential for growth will be limited unless we develop strategies to adapt to an aging population.

In this chapter, we examine how the population of Hampton Roads has changed over time, with a specific focus on the resident population aged 65 and above. We break down the population aged 65 and above by sex and race and ask how these differences may impact wealth accumulation over time. We then ask how the population of the region may change in the future and how these changes may impact property values, economic growth, and the demand for health care and other services in the future.

The U.S. Census Bureau conducts three American Community Survey (ACS) programs, the 1-year, 5-year, and annual supplements on special topics. We rely primarily on the ACS to glean insights about the population of the region, state, and nation. Unlike the decennial census, the ACS is conducted every month of every year and provides intercensal estimates of topics such as population, education, employment, health, and poverty.

The COVID-19 pandemic disrupted the collecting of survey data for the 1-year program in 2020. The variations in response rates and limitations on in-person surveys meant the ACS, in the words of the Census, “began to look less like a continual monthly survey stemming from a common design and more like 12 independent monthly surveys, each with its own data collection strategy.”<sup>3</sup> The Census Bureau determined that the estimates generated by the 2020 surveys did not meet the statistical quality standards and should not be released to the public. Instead, a set of experimental results were made available only for the nation, all 50 states, and the District of Columbia. The absence of estimates for metropolitan areas and countries, along with the existing concerns about data quality, means that we do not report the 2020 ACS 1-year experimental estimates in this chapter. The Census Bureau did release the 2020 5-year estimates after adjusting the responses to account for non-response bias in 2020. For communities with a population of less than 65,000, we use the ACS 5-year estimates.

<sup>2</sup> “Senior living communities on the rise in Hampton Roads, but experts say more are needed” *The Virginian Pilot*, February 27, 2023.

<sup>3</sup> <https://www.census.gov/newsroom/blogs/random-samplings/2021/10/pandemic-impact-on-2020-acs-1-year-data.html>



# The Population of Hampton Roads

The United States Census Bureau's Population Estimates Program (PEP) provides estimates of the population for the nation, states, cities, counties, and towns. The PEP utilizes information on births, deaths, and migration to generate annual estimates of intercensal population change. The PEP's annual estimates begin with the most recent decennial census and extend to the most recent year available. Estimates are provided for July 1st of the corresponding year, except for the decennial census year, where estimates are provided on April 1st and July 1st. Each decennial census 'resets' the population estimates to the new population base, thus care must be taken when comparing population levels prior to and during a census year.

The U.S. Census Bureau estimated there were approximately 1,717,036 residents in Hampton Roads on July 1, 2010 (Graph 1). By July 1, 2019, the region's population had increased by approximately 3.0% to 1,768,901 residents. The resident population climbed to 1,781,712 on July 1, 2020, however, there is a strong likelihood that a preponderance of the increase of 12,811 residents was due to the decennial census and not an influx of new residents. The population of the region increased by 3,819 residents from July 1, 2020 to July 1, 2021 and then dipped by 141 residents over the subsequent year. On July 1, 2023, the estimated population was 1,787,169, an increase of 1,779 from the previous year.

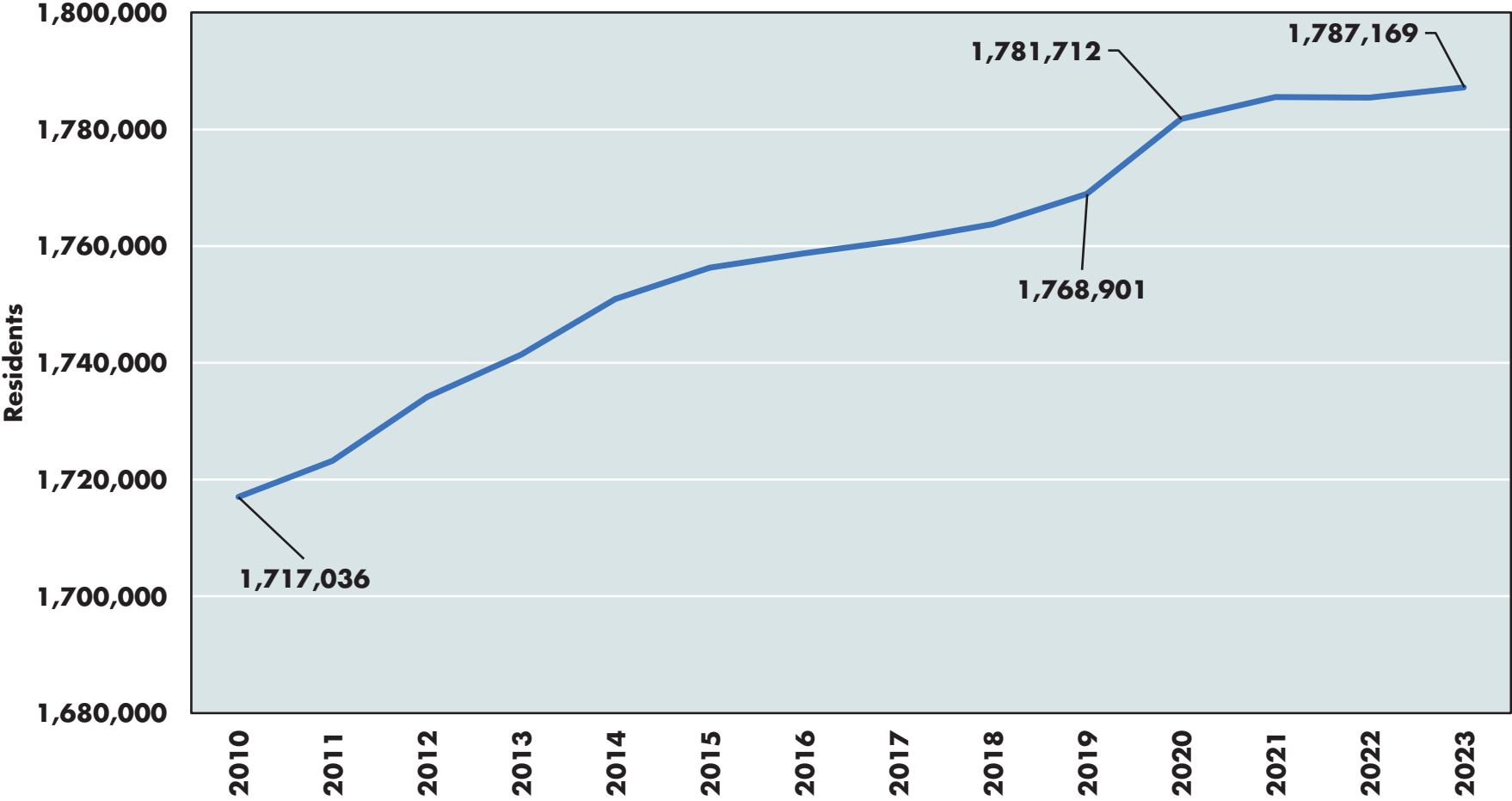
In Graph 2, we compare population growth for Hampton Roads, Virginia, and the nation from 2010 to 2023. From July 1, 2010, to July 1, 2023, the resident population of the metro region grew by 4.1%. Over the same period, the resident population of the nation and Commonwealth grew by 8.3% and 8.6%, respectively. In other words, for every new resident of Hampton Roads, the state and the nation added, on average, more than two residents.

**Why is Hampton Roads growing slower than the state or nation? One possible explanation is that economic growth in the region has lagged the state and the nation so residents 'pull up their stakes' to seek out opportunities elsewhere. Internal Revenue Service migration data for 2020 - 2021 suggests that more high-income households are leaving the region than coming to the region, lending substance to this argument. Another possibility is that the region is older, on average, than the state or nation, leading to lower birth rates, higher death rates, and a lower rate of population growth.**

Graph 3 compares the median age of the resident population of Hampton Roads, Virginia, and the nation. The median age in the metro area was lower than the state and nation over the entire period, starting at 35.4 years in 2005 and ending at 37.3 years in 2022. While the median resident of the nation was slightly younger than the median Virginian in 2005, by 2022, the median age in the Commonwealth and nation was equal. Thus, at first glance, it does not appear that Hampton Roads' lack of economic vitality is driven by an aging population relative to that of the state or the nation.

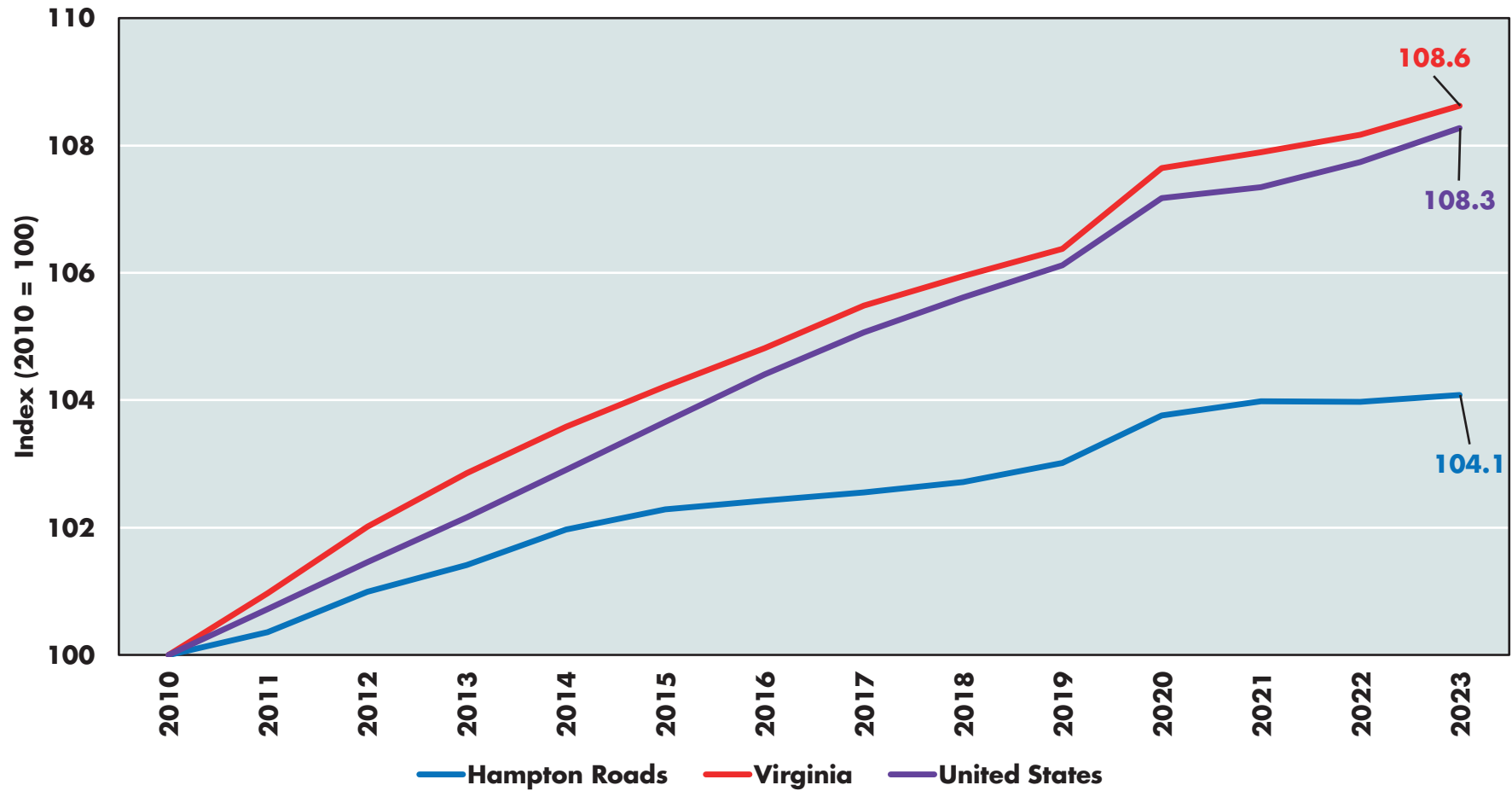
The question then becomes: how is Hampton Roads younger than Virginia or the United States? The presence of a large military population undoubtedly contributes to this phenomenon. The number of institutions of higher education also helps lower the median age of the region. When we consider the distribution of the population with respect to age, how does the region compare? Let's dive into the numbers.

**GRAPH 1**  
**RESIDENT POPULATION**  
**HAMPTON ROADS, 2010 - 2023**



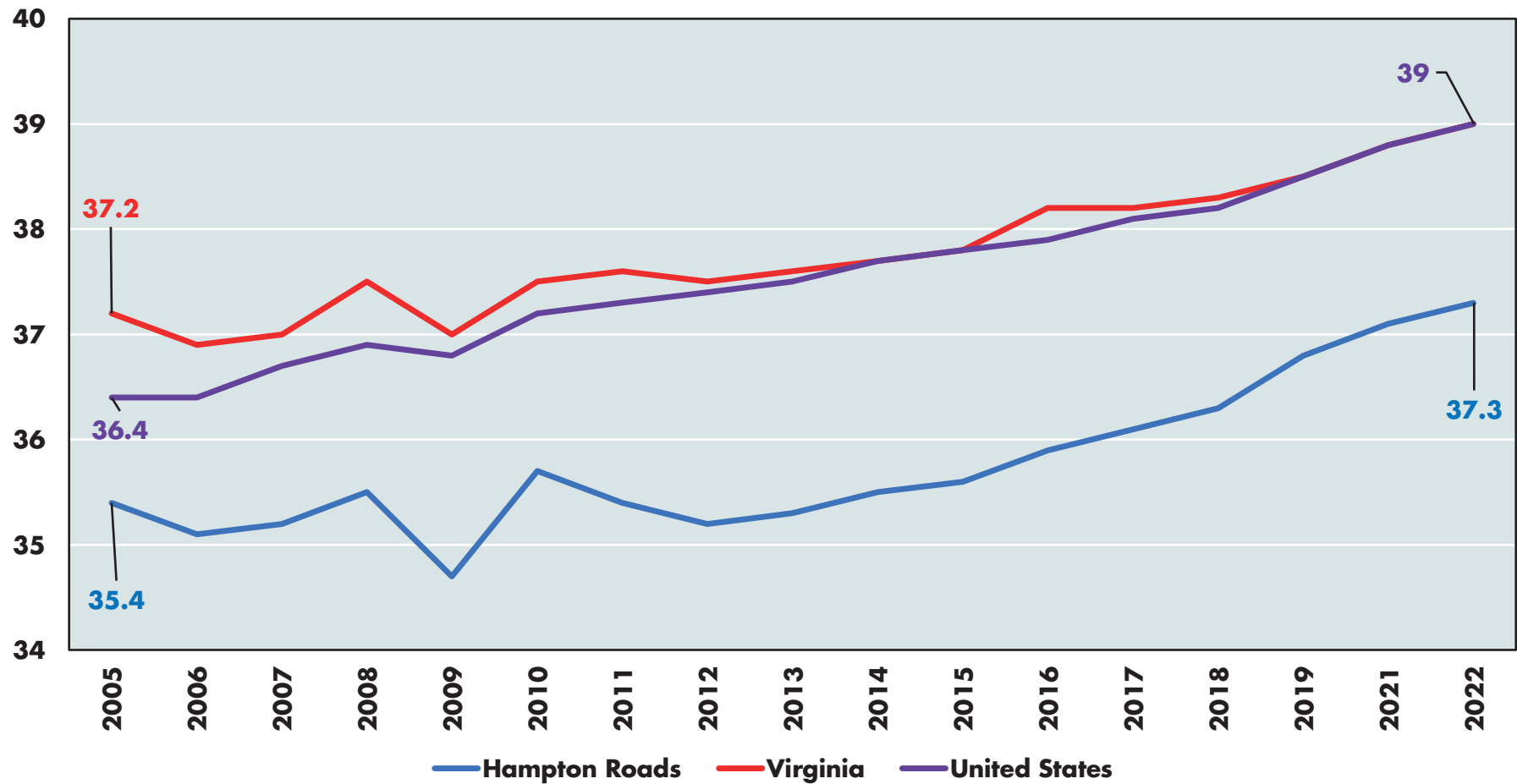
Source: United States Census Bureau, 2019 and 2023 Population Estimates. Population estimates as of July 1st of the corresponding year.

**GRAPH 2**  
**INDEX OF RESIDENT POPULATION**  
**HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2010 - 2023**



Source: United States Census Bureau, 2019 and 2023 Population Estimates. Population estimates as of July 1st of the corresponding year.

**GRAPH 3**  
**MEDIAN AGE OF THE RESIDENT POPULATION**  
**HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2005 - 2022\***



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

# The Population Age Distribution: Hampton Roads

In Graph 4, we can see that Hampton Roads had a slightly higher proportion of residents under the age of 18 (21.9%) than the nation (21.7%) in 2022. Why? The region had a larger share of residents aged 0 to 9 (12.2%) than the United States (11.4%) (Graph 5). On the other hand, the nation had a larger share of residents aged 10 to 19 (12.9%) than the region (12.2%). Proportionally, there were also fewer teenagers (10 to 17 years) and young adults (18 to 19 years) in Hampton Roads than the state or nation.

Adults aged 18 to 64 were 61.9% of the population in Hampton Roads in 2022, almost one percentage point higher than the nation (61.0%). When we turn to the population aged 65 and older, we observe that the share of the residual population is lower in the region (16.2%) compared to the nation (17.4%). Now we can infer why the median age of the population is lower in Hampton Roads than the nation; proportionally there are more people under the age of 65 in the region than the nation.

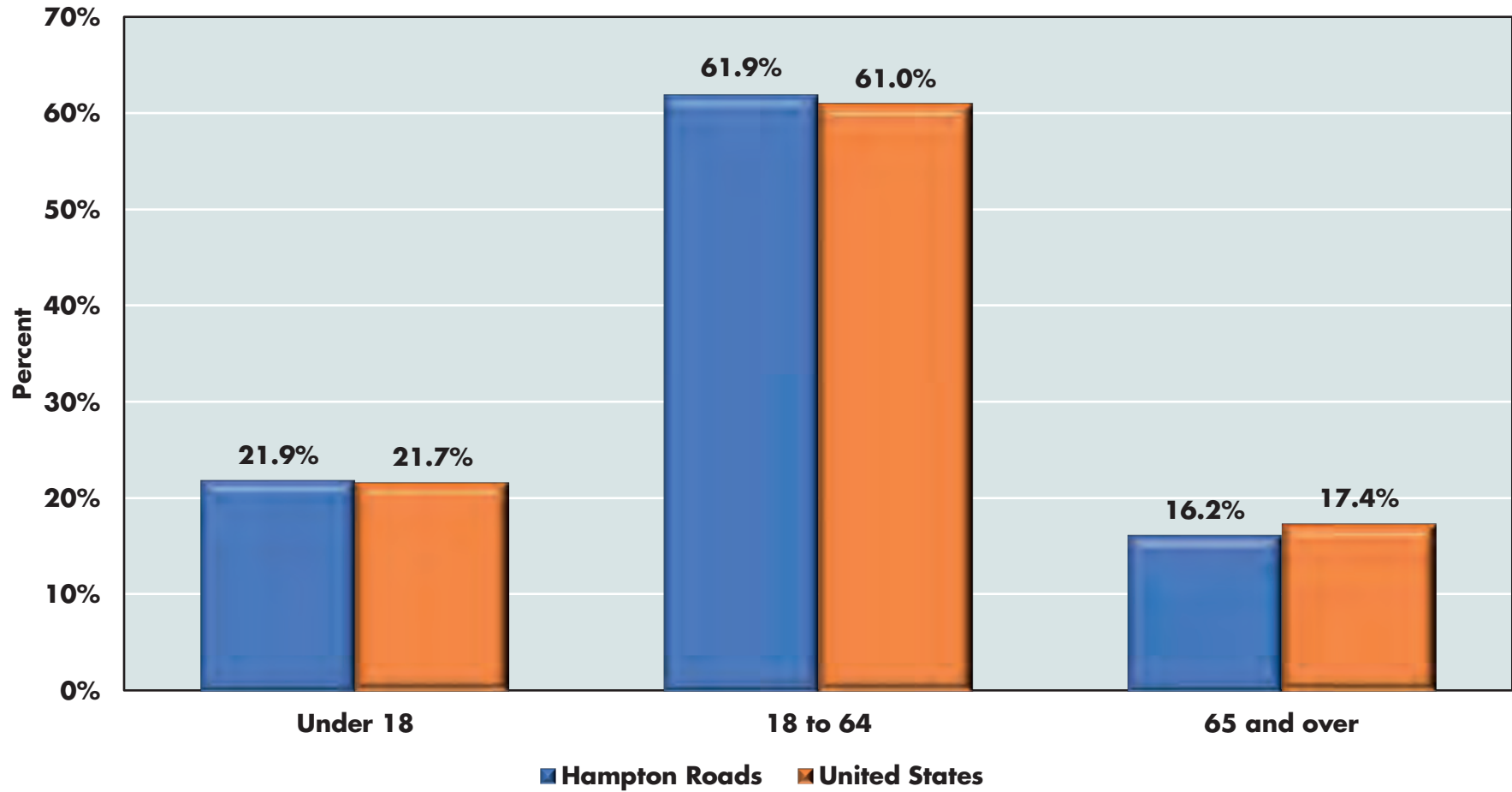
Graph 5 breaks down the resident population in 2022 by age decile. Graph 5 appears to reinforce a common narrative about Hampton Roads: younger adults are here for college and military service, and then move away to start families. Approximately 14.7% of the resident population was aged 20 to 29 in 2022, compared to 13.3% for the nation. Likewise, around 14.5% of the resident population was aged 30 to 39 in 2022, compared to 13.7% of the nation. For the 40 to 49 and 50 to 59 age groups in Hampton Roads, however, the share of the population (11.8% for each group) was 0.6 percentage points below the national average. Curiously, the proportion of residents in Hampton Roads aged 60 to 69 was slightly higher than the nation in 2022.

The last two deciles in Graph 5 highlight the 'younger' nature of the resident population in the region relative to the nation. In 2022, the share of the resident population aged 70 to 79 in Hampton Roads (7.3%) was 0.6 percentage points less than the United States (7.9%). We observe similar differences for the 80 and above age group where the region's share was 3.5% and the national average was 3.9%. Let's now turn our focus to the population aged 65 and above in Hampton Roads.



**GRAPH 4**

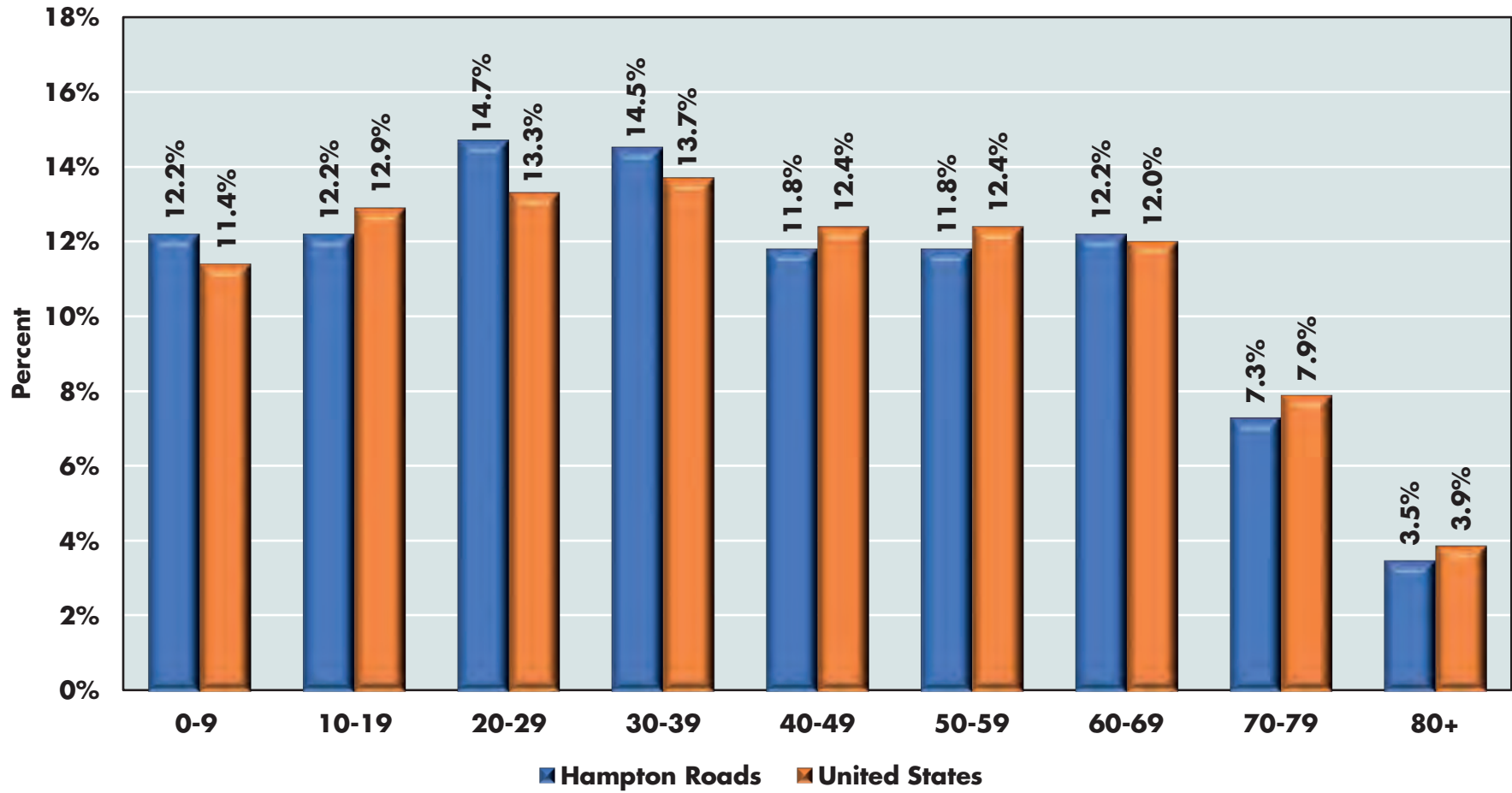
**DISTRIBUTION OF RESIDENT POPULATION BY BROAD AGE GROUP  
HAMPTON ROADS AND THE UNITED STATES, 2022**



Source: United States Census Bureau, American Community Survey, 2022 1-Year Estimates (2023).

GRAPH 5

DISTRIBUTION OF RESIDENT POPULATION BY AGE GROUP  
HAMPTON ROADS AND THE UNITED STATES, 2022



Source: United States Census Bureau, American Community Survey, 2022 1-Year Estimates (2023).

# Residents Aged 65 and Above in Hampton Roads

Graph 6 illustrates the resident population of Hampton Roads aged 65 and above from 2005 to 2022. In 2005, according to the U.S. Census Bureau's American Community Survey, approximately 10.6% of the resident population was aged 65 and over, rising to approximately 11.6% of the population by 2010. By 2019, the aged 65 and above population was 15.2% of the population. In 2022, the latest data available from the ACS, there were 292,903 residents in Hampton Roads aged 65 and above, about 16.2% of the overall population.

**How does the growth for the age 65 and over population in Hampton Roads compare to Virginia and the United States? In Graph 7, we observe that, from 2005 to 2022, the resident population aged 65 and over has grown faster here than across the Commonwealth or the nation. From 2005 to 2019, the growth profiles of the nation and region were roughly the same. In the most recent years, the growth of the population aged 65 and above in Hampton Roads outpaced the Commonwealth and nation. In other words, while the share of the population aged 65 and above is smaller in Hampton Roads when compared to the state and nation in 2022, the pace at which this age group has grown over recent years suggests Hampton Roads is growing older and at a faster rate than the nation.**

Graph 8 illustrates how the resident population of Hampton Roads is distributed by race for the entire population and the aged 65 and over population in 2022.<sup>4</sup> According to the 2022 ACS 1-year estimates, approximately 54.1% of the resident population of the metro area identified as white compared to 66.6% of the aged 65 and over population. While 29.4% of the population identified as Black or African American, about 25.3% of those aged 65 and over identified as Black or African American in 2022. Of note is that while almost 10% of the population self-identified as two or more races in 2022, only about 3% of the population 65 and over identified in the same category.

In Graph 9, we break down the resident population aged 65 and above in Hampton Roads by sex.<sup>5</sup> The female population for this age group was consistently larger than the male age group, as one might expect given the longer life expectancy of the female population aged 65 and above nationally. The sex ratio, which is equal to ratio of the number of males to females, was 0.73 in 2005, rising to 0.77 in 2022. In other words, while the male and female population have grown over time in the region, the male population has grown more quickly than the female population.

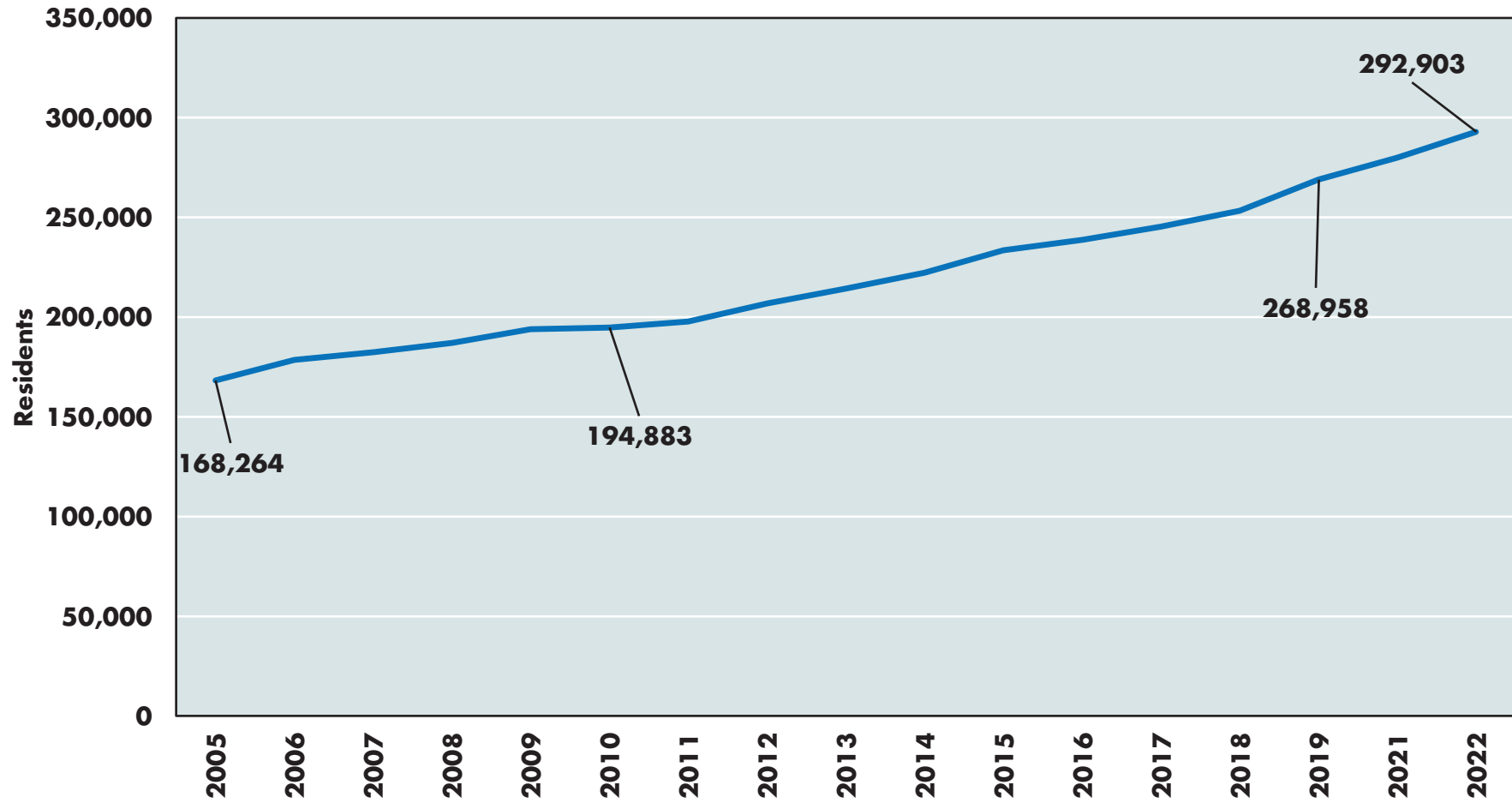
In Graph 10, we present an index of the change in the male resident population for Hampton Roads, Virginia, and the United States from 2005 to 2022. Over this period, the male population in the region grew by 79.3%, slower than the 86.2% for the Commonwealth. Nationally, the male population aged 65 and above grew by 74.6% from 2005 to 2022. It would appear that, over the period in question, the growth profile of the male population of this age group for Hampton Roads roughly mirrored that of the nation.

<sup>4</sup> The Census Bureau follows guidance from the Office of Management and Budget regarding standards for race or ethnicity. The Census Bureau asks individuals to self-identify their race, and individuals may identify with more than one race. For more information, see <https://www.census.gov/topics/population/race/about.html>.

<sup>5</sup> According to the U.S. Census Bureau, the American Community Survey asks a question about the sex of each respondent. This information is used to create statistics about males and females in the population and to provide other data, such as education and occupation by sex. The survey instrument includes a question about current sex and respondents are instructed to respond either "male" or "female" based on how they currently identify their sex. We follow the Census Bureau's conventions in this regard. More information is available at: <https://www.census.gov/acs/www/about/why-we-ask-each-question/sex/>

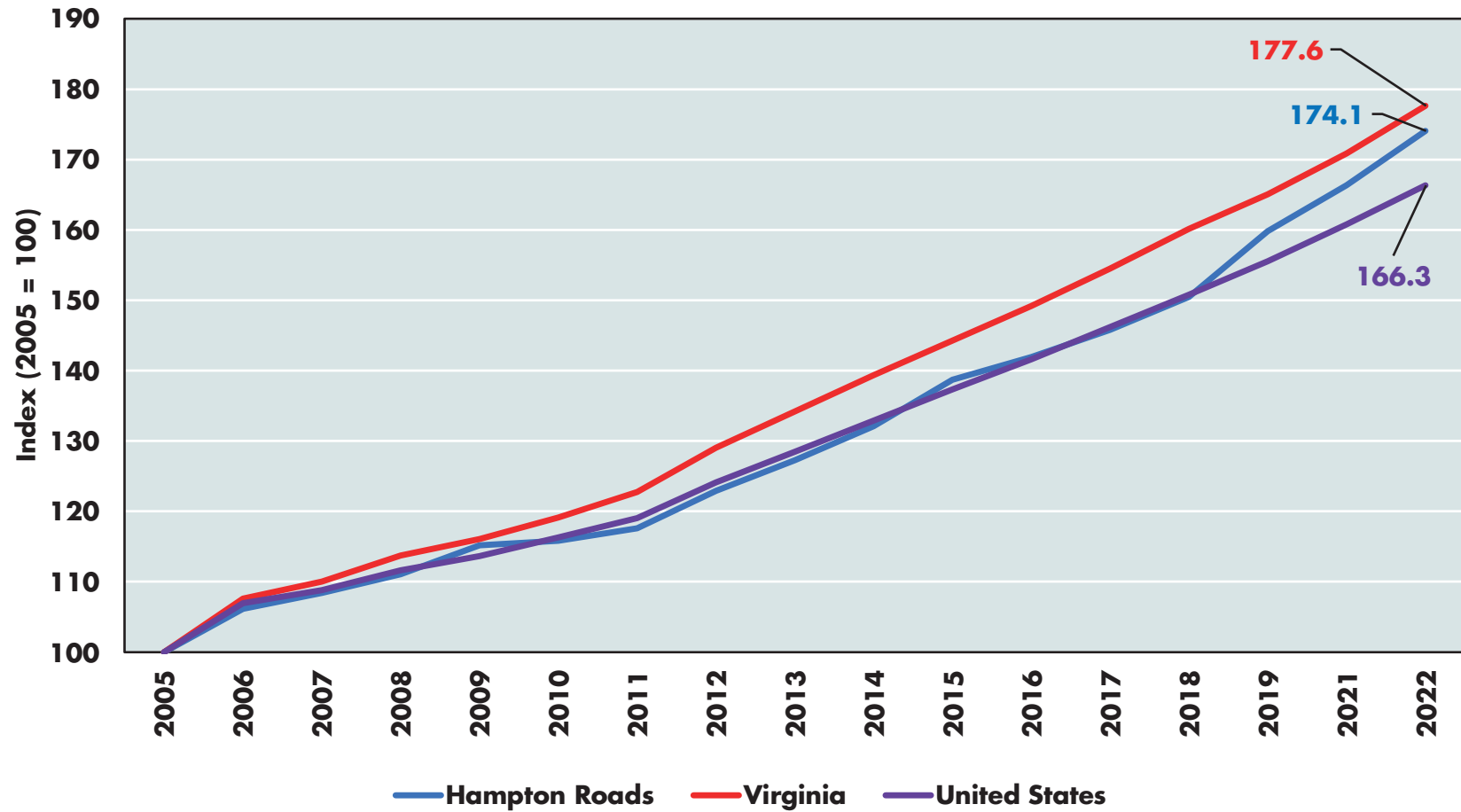
**GRAPH 6**

**RESIDENT POPULATION AGED 65 AND ABOVE  
HAMPTON ROADS, 2005 - 2022\***



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

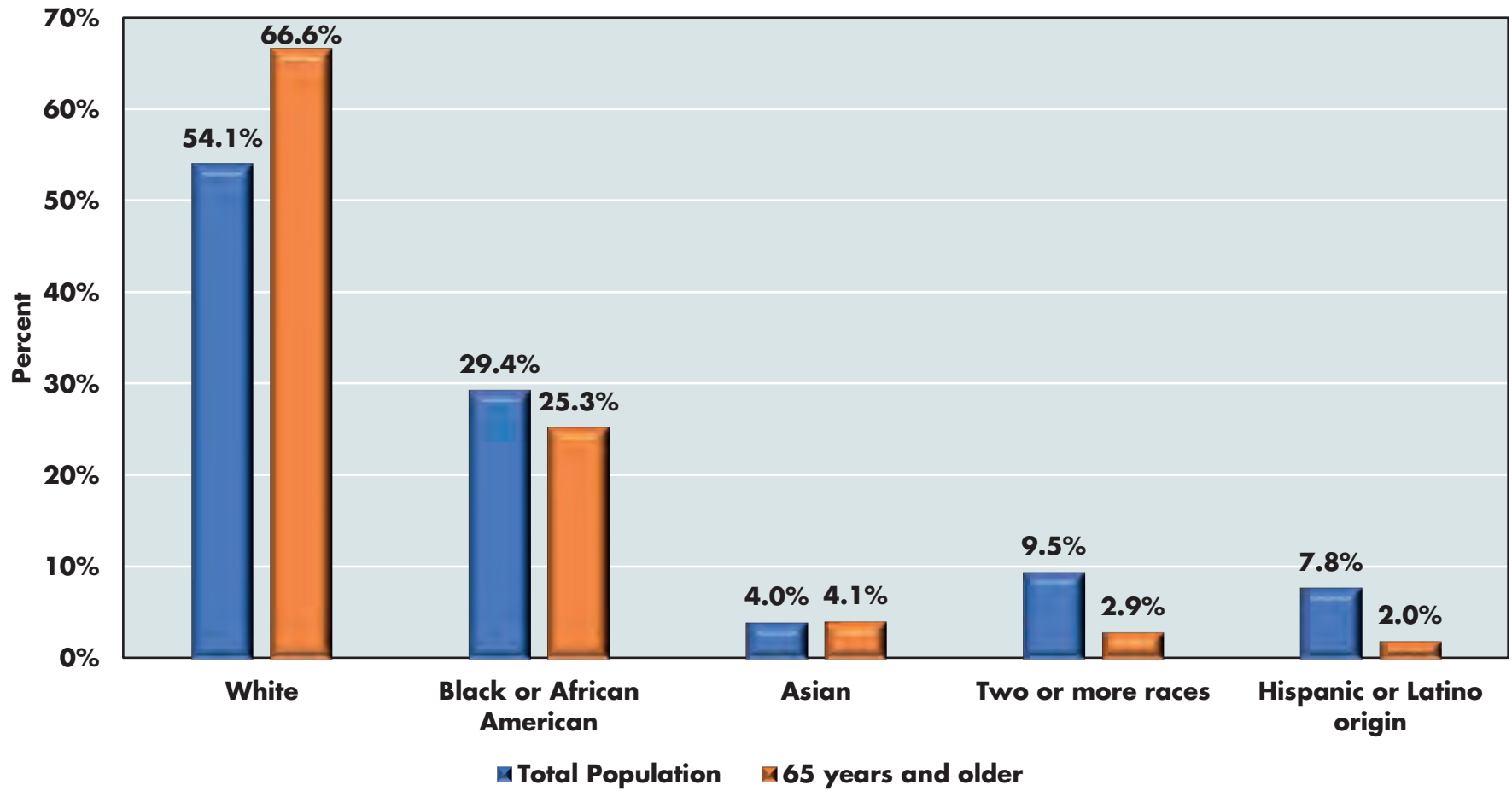
**GRAPH 7**  
**INDEX OF POPULATION GROWTH**  
**RESIDENT POPULATION AGED 65 AND ABOVE**  
**HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2005 - 2022\***



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

**GRAPH 8**

**DISTRIBUTION OF THE RESIDENT POPULATION BY RACE  
TOTAL AND AGED 65 AND ABOVE  
HAMPTON ROADS, 2022**

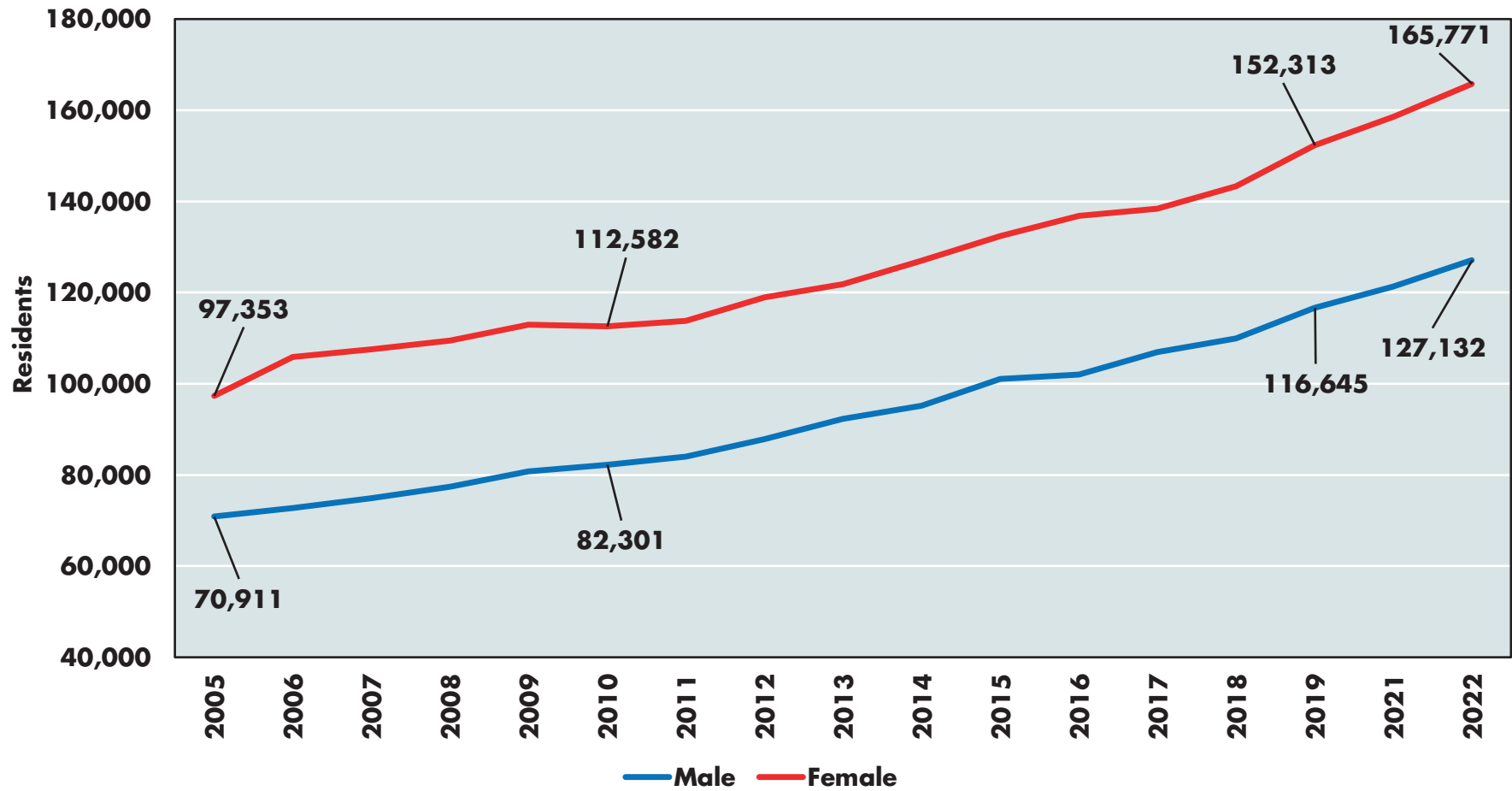


Source: United States Census Bureau, American Community Survey 2022 1-Year estimates.



GRAPH 9

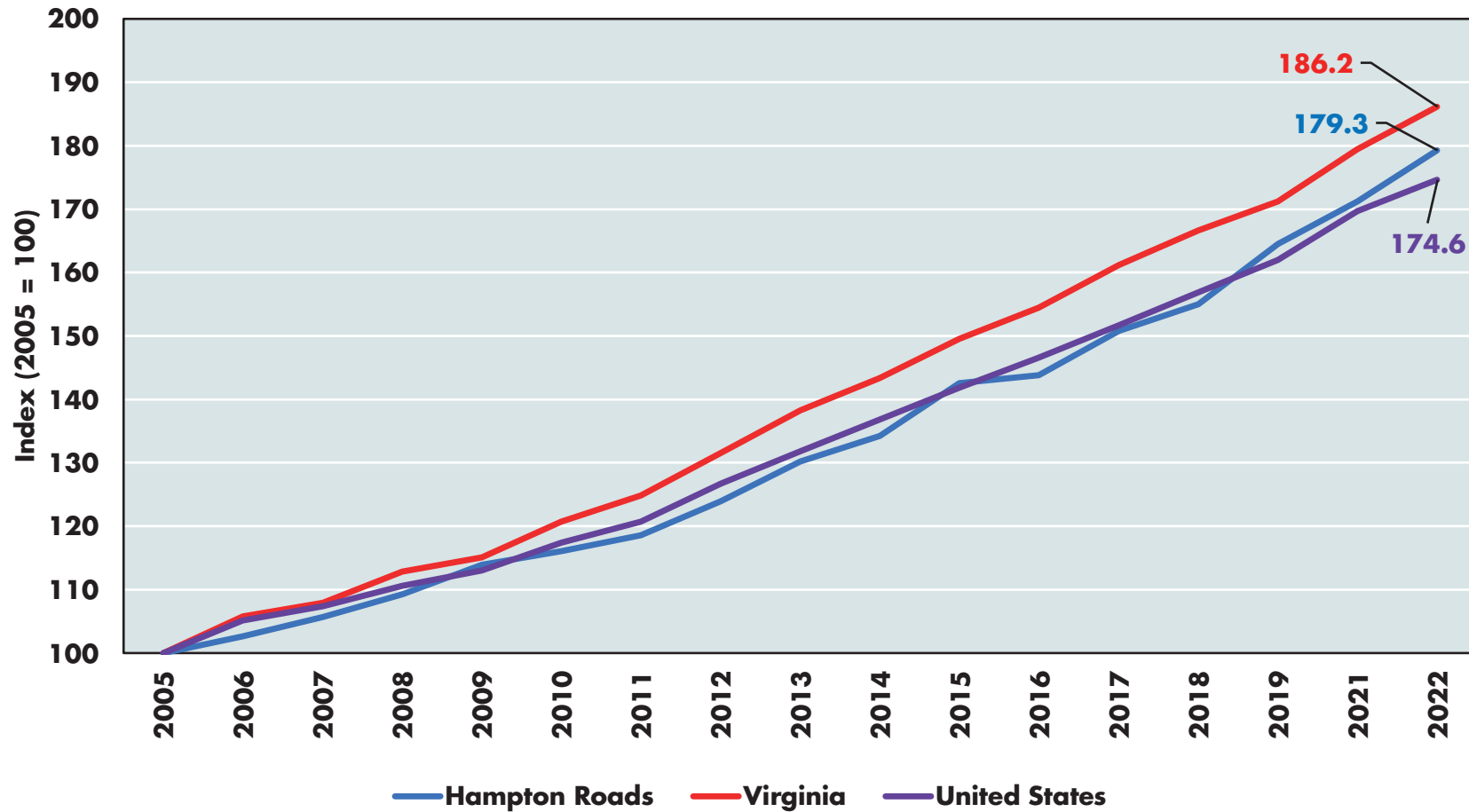
RESIDENT POPULATION AGED 65 AND ABOVE BY SEX  
HAMPTON ROADS, 2005 - 2022\*



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

GRAPH 10

INDEX OF POPULATION GROWTH  
MALE RESIDENT POPULATION AGED 65 AND ABOVE  
HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2005 - 2022\*



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

When we compare this to Graph 11, the difference in growth profiles between the male and female populations aged 65 and above becomes starker. From 2005 to 2022, the female resident population in Hampton Roads aged 65 and above grew by 71.3%, 8.0 percentage points less than the male resident population of the same age group. More recently, the female population of this age group grew faster than the state or nation but its growth still lagged the male population of the same age group. From 2019 to 2022, the female population in the region aged 65 and older grew by 8.9%, faster than Virginia (6.8%) and the United States (6.2%). Over the same period, the male population of the region 65 and older grew by 9.0%, also faster than the state (8.7%) and the nation (7.8%). In other words, both the male and female population in Hampton Roads aged 65 and older increased more rapidly over this period than the state or nation. There were still more females aged 65 and older than males in the region, but the number of males was increasing more rapidly.

Table 1 lends insight into how the resident population 65 years and older has grown from 2005 to 2022 in Hampton Roads. Over this period, the total population of the region increased by 14.0% while the age 65 and older population increased by 77.1%. While each of the age groups in Table 1 increased more than the overall population, we note that the population aged 65 to 69 years more than doubled (105.2%) from 2005 to 2022, followed by 85 years and above (81.6%), 75 to 79 years (71.1%) and then 70 to 74 years (65.8%).

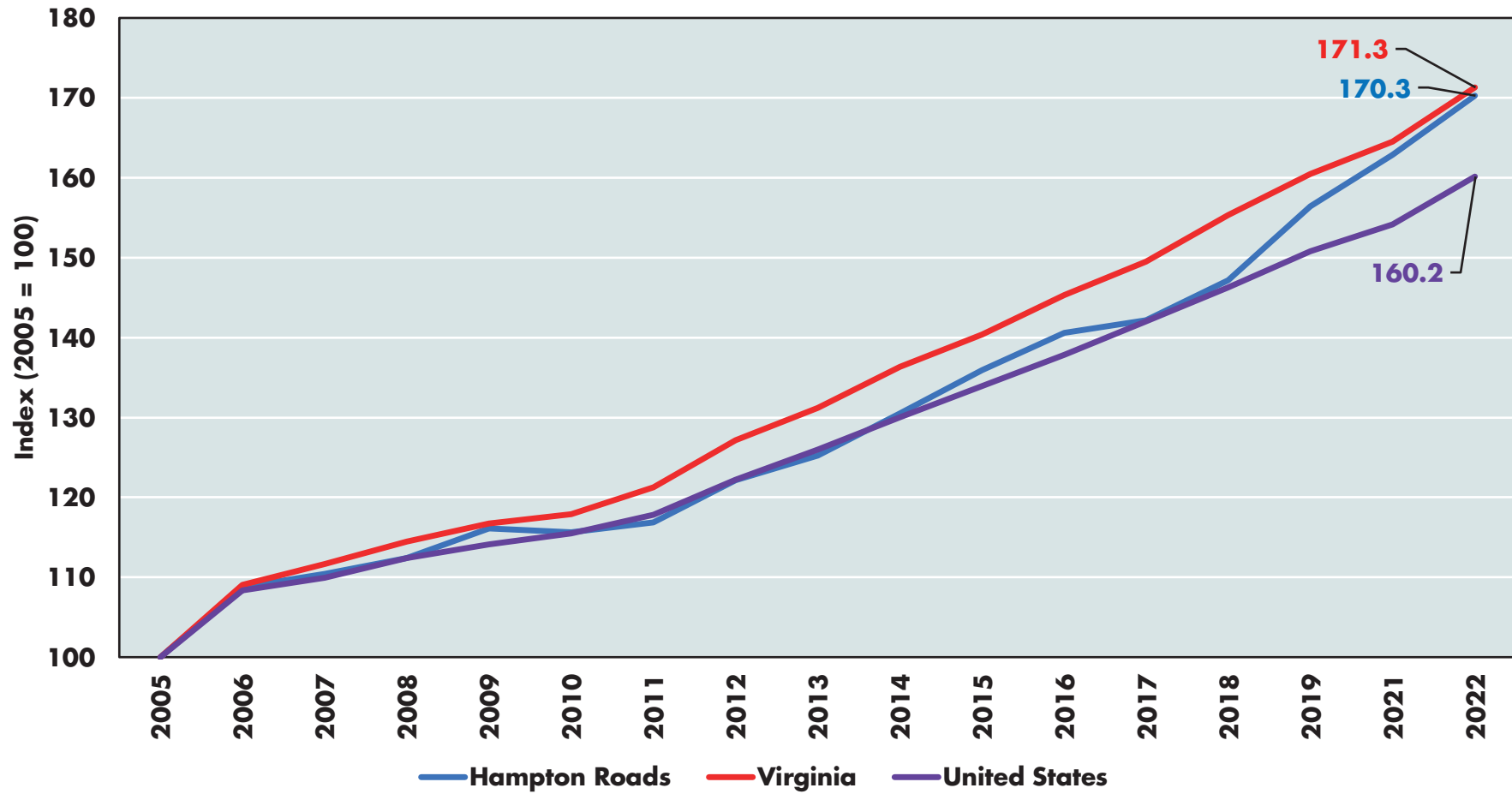
Graph 12 shows how the male and female population of each age group changed in Hampton Roads from 2005 to 2022. First, both the male and female population aged 65 to 69 more than doubled over this period. Secondly, the male population aged 85 and above grew by 164.7%, more than three times the female population for this age group. While the percentage change was smaller, the female population aged 80 to 84 years grew more significantly over the period than the male population of the same age group. Except for the 80 to 84 years old age group, the male resident population in Graph 11 outpaced the female population from 2005 to 2022.

<b>Age Group</b>	<b>2005 Population</b>	<b>2022 Population</b>	<b>Percent Change</b>
65 to 69 Years	47,933	98,335	105.2%
70 to 74 Years	45,144	74,869	65.8%
75 to 79 Years	32,917	56,322	71.1%
80 to 84 Years	25,975	33,791	30.1%
85 Years and Above	16,295	29,586	81.6%
Age 65 and Older	168,264	292,903	74.1%
Total Population	1,585,416	1,808,102	14.0%

Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

GRAPH 11

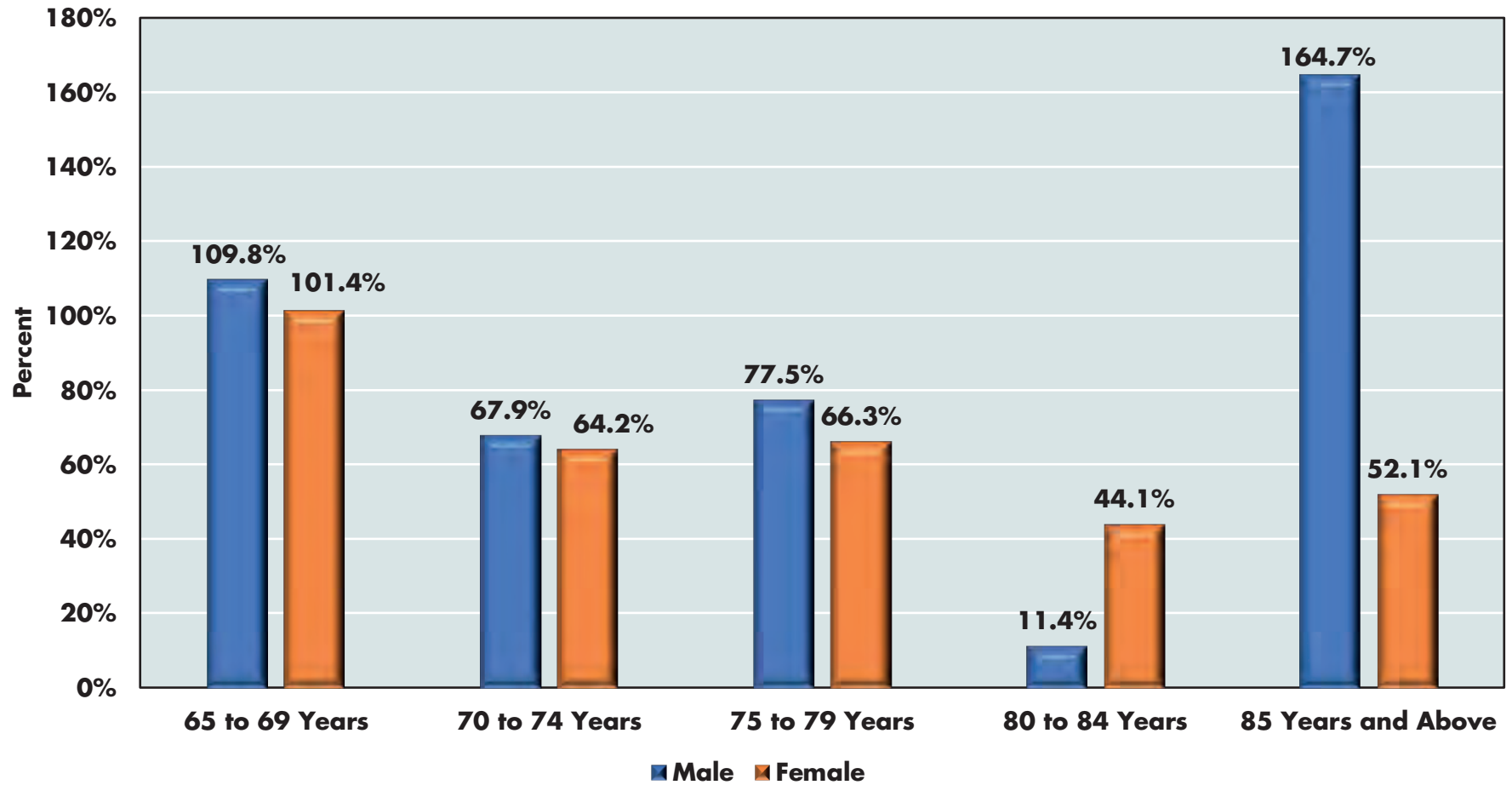
INDEX OF POPULATION GROWTH  
FEMALE RESIDENT POPULATION AGED 65 AND ABOVE  
HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2005 - 2022\*



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

GRAPH 12

PERCENT CHANGE IN RESIDENT POPULATION BY AGE GROUP AND SEX  
RESIDENT POPULATION AGED 65 AND ABOVE  
HAMPTON ROADS, 2005 AND 2022\*



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

Let's dive into the 85 years and above age group and compare Hampton Roads, Virginia, and the United States in Graph 13. While the female population of this age group in Hampton Roads grew by 52.1% from 2005 to 2022, this pace was behind that of Virginia (67.0%) and the United States (55.4%). On the other hand, the male population aged 85 years and above in Hampton Roads grew more substantially over the same period (164.7%) when compared to the state (122.8%) and the nation (74.0%).

How is the resident population aged 65 and older distributed across Hampton Roads? Here we use the ACS 5-year estimates to gain insight into large and small localities across the region. Approximately 25.5% of the resident population lived in Virginia Beach, followed by Chesapeake (13.9%), Norfolk (13.2%), Newport News (10.3%), Hampton (7.6%), and Portsmouth (5.4%). The population over the age of 65 roughly mirrored the distribution of the total population, however, there are some interesting insights to be gleaned by asking what percentage of each locality's population is aged 65 and over.

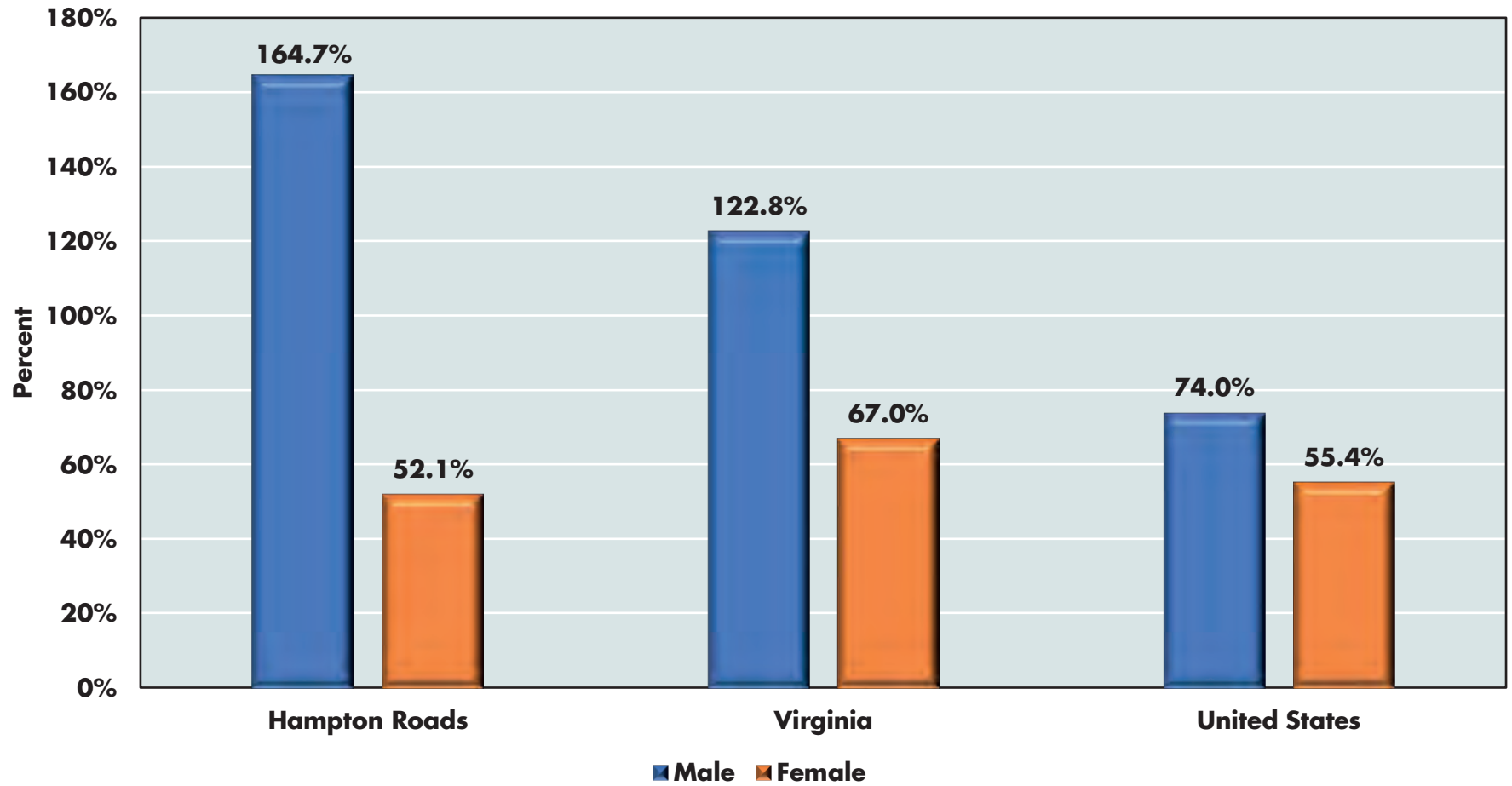
Our first observation is that the more populated areas of Hampton Roads have smaller shares for the aged 65 and older population. In 2022, Norfolk had the smallest share of its total population that was aged 65 and over (12.3%), followed by Newport News (13.4%), Chesapeake, (13.8%), Suffolk (14.8%), Virginia Beach (15.0%), and Portsmouth (15.1%). The second (and corresponding) observation is that the less populated localities in Hampton Roads have larger shares of the 65 and older population. In some cases, the share of the 65 and older population is two times that of the urban jurisdictions in the metro area. Almost 1 in 3 residents in Mathews County (30.7%) was aged 65 and over in 2022, followed by more than 1 in 4 residents of James City County (26.1%), and about 1 in 5 residents of Gates County (21.2%), Southampton County (20.8%), Poquoson (19.7%), Gloucester County (19.6%), Isle of Wight County (19.3%), and Franklin city (19.0%).

Demographics shape the demand for public (and private) goods and services. Younger localities will typically see stronger preferences for goods and services associated with children and young people. Public schools, athletic facilities, playgrounds, and other services in support of young families will typically take precedence in these locations. Localities with older populations will see residents prefer goods and services in support of an aging population. Here, we might observe increased demand for transportation to/from medical appointments, senior activities, as well as other related services. The challenge for localities in Hampton Roads is to meet the needs of their current residents and to understand how these preferences will change over time.



GRAPH 13

PERCENT CHANGE IN RESIDENT POPULATION AGED 85 YEARS AND ABOVE BY SEX  
HAMPTON ROADS, VIRGINIA, AND THE UNITED STATES, 2005 AND 2022\*



Source: United States Census Bureau, American Community Survey 1-Year estimates, various years. \*2020 estimates are not available for metropolitan areas and are experimental for the state and nation. We exclude these experimental estimates from the graph and our discussion.

**TABLE 2**

**TOTAL POPULATION AND POPULATION AGED 65 YEARS AND ABOVE BY GENDER  
CITIES AND COUNTIES IN HAMPTON ROADS MSA, 2022**

<b>Location</b>	<b>Total Population</b>	<b>Over 65 Population</b>	<b>Over 65 Male Population</b>	<b>Over 65 Female Population</b>
Camden County	10,547	1,662	14.0%	17.7%
Currituck County	28,616	4,792	15.5%	18.0%
Gates County	10,509	2,229	19.4%	23.0%
Gloucester County	38,875	7,602	18.3%	20.8%
Isle of Wight County	38,898	7,496	17.7%	20.8%
James City County	78,818	20,608	24.1%	28.1%
Mathews County	8,537	2,623	27.2%	34.0%
Southampton County	18,003	3,752	19.2%	22.6%
York County	70,238	11,958	15.5%	18.5%
Chesapeake City	249,377	34,375	12.1%	15.4%
Franklin City	8,194	1,553	16.0%	21.6%
Hampton City	137,217	21,761	13.8%	17.8%
Newport News City	185,118	24,794	11.3%	15.4%
Norfolk City	236,973	29,116	10.2%	14.4%
Poquoson City	12,479	2,454	18.3%	21.0%
Portsmouth City	97,384	14,703	12.7%	17.3%
Suffolk City	94,856	14,013	13.3%	16.2%
Virginia Beach City	457,900	68,485	13.1%	16.8%
Williamsburg City	15,486	2,597	16.6%	16.9%

Source: United States Census Bureau, American Community Survey 2022 5-Year estimates. 2020 definition of the Virginia Beach – Norfolk – Newport News metropolitan statistical area.

# Selected Characteristics of the 65 and Above Ages Population in Hampton Roads

How does the population aged 65 and above compare to the total population? As illustrated in Table 3, an individual who is aged 65 and over in the Hampton Roads metro area was more likely to be a veteran than the population at large. This should not be surprising given that Hampton Roads has the highest share of veterans in the adult population among large metropolitan areas in the nation. As noted in previous *State of the Region Reports*, the presence of veterans generates billions of dollars of economic impact due to the inflow of federal and state funding to provide income, goods, and services to these military retirees.

It also should not be surprising that, when asked by the Census Bureau if they have a disability, almost 1 in 3 individuals in Hampton Roads aged 65 and over responded in the affirmative. For the general population, the disability rate was 14.4% in 2022. Again, this is not surprising as disability rates tend to be positively correlated with age. It is equally important to note that as the share of the adult population that is 65 and older has increased, this rise also likely translates into an increased demand for services associated with disability.

From a labor market perspective, approximately 63.4% of the civilian resident population aged 16 and older participated in the labor force (working or actively looking for work) in 2022, a rate that was about 3 times higher than the population aged 65 and above. While not a shattering observation, the data also highlight an interesting fact about those older adults who decide to participate in the labor force: they are less likely to be unemployed than the general population. The reported unemployment rate in 2022 for the working-age population was 3.0% compared to 0.5% for the population aged 65 and above. For those older adults who decided to work, they did not appear to have difficulties in finding gainful employment.

**TABLE 3**  
**SELECTED CHARACTERISTICS OF THE POPULATION**  
**HAMPTON ROADS, 2022**

Characteristic	Resident Population	Population 65 and Older
Veteran Status	14.3%	21.8%
Disability Status	14.4%	32.9%
In Labor Force	63.4%	20.8%
Employed	60.4%	20.3%
Unemployed	3.0%	0.5%
Below 100% of Poverty Level	11.8%	9.0%
Same Residence 1 Year Ago	84.9%	93.1%
Owner-Occupied Housing	64.2%	78.4%

Source: United States Census Bureau, American Community Survey 2022 1-Year estimates.

In 2022, 11.8% of residents in Hampton Roads had incomes below 100% of the federal poverty level compared to 9.0% of the aged 65 and over population. Approximately 7.1% of all individuals had incomes between 100% and 149% of the federal poverty level compared to 6.1% of older adults. Consequently, 81.0% of the population had incomes at or above 150% of the poverty level in 2022, compared to 84.9% of the population aged 65 and above.

The older population in Hampton Roads is more likely to own their home and less likely to move residences. In 2022, more than 9 in 10 adults aged 65 and over were in the same residence that they were in the previous year. The homeownership rate was also higher for this age group, with 78.4% occupying their own home compared to 64.2% of the region's resident population. However, we note that the percentage of homeowners that were considered housing-cost-burdened was higher for the older population (28.4%) than the overall population (24.7%).<sup>6</sup> Turning to residents who rent, we observe a similar phenomenon. In 2022, approximately 59.5% of renting households by someone aged 65 and over were rental-cost burdened compared to 52.8% of the population.

## Median Household Income

Graph 14 illustrates how household income in the past 12 months varied by income group. Approximately 21.4% of households in the region had incomes less than \$35,000 in 2022. About 4 in 10 households earned between \$35,000 and \$99,999 in 2022. On the opposite end of the income spectrum, 37.0% of households had incomes greater than \$100,000 in 2022.

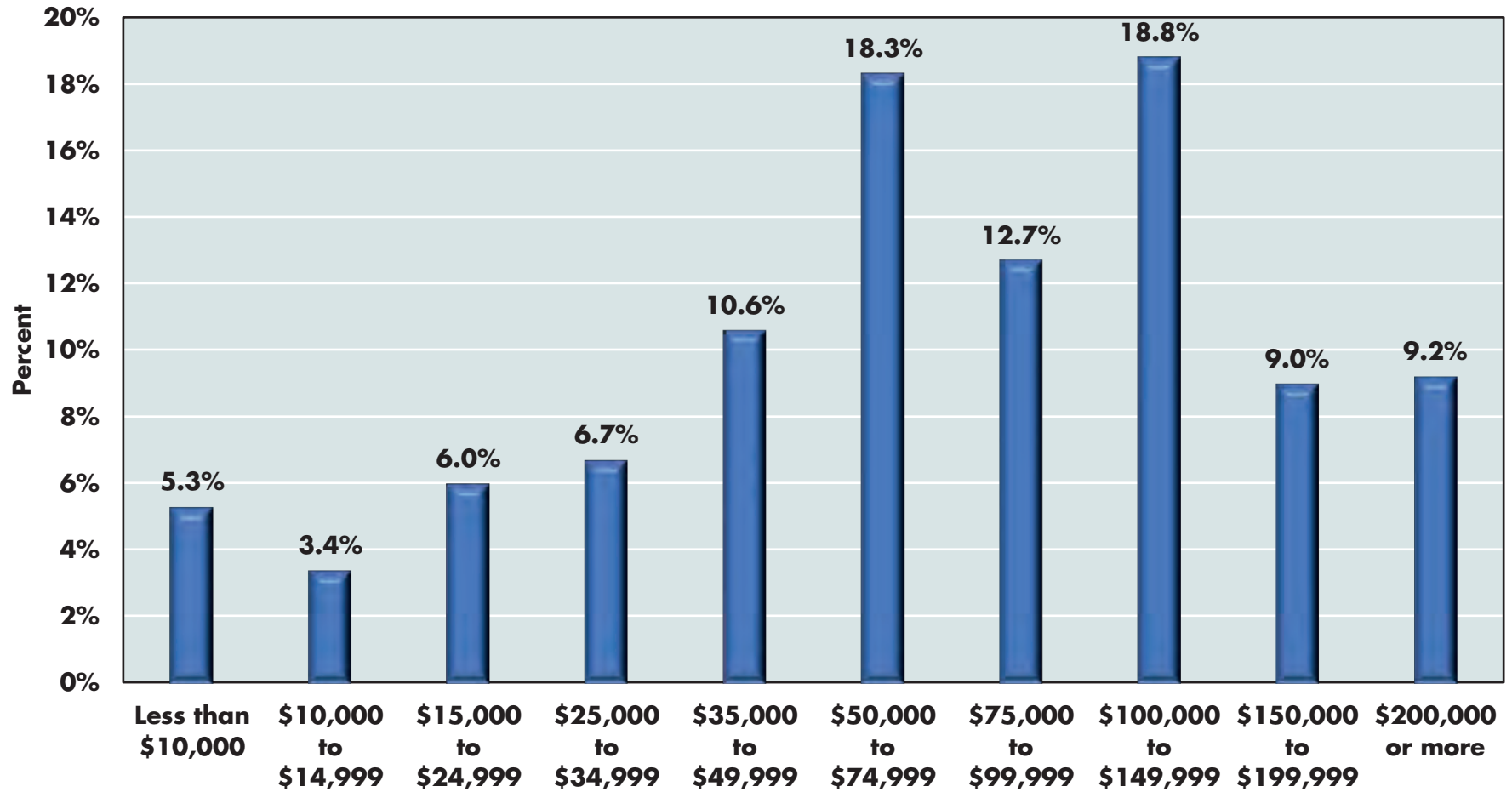
How did household income vary by age group in 2022? In Graph 15, the median household income in Hampton Roads was \$74,556. Households aged 45 to 64 years, who are typically in their highest earning years, not surprisingly, had the highest level of median household income at \$93,452. The youngest households, as one might expect, had the lowest median household income at \$48,023. The median household headed by someone aged 65 and over had an income of \$61,592.



<sup>6</sup> The housing cost burden is estimated as selected owner monthly costs as a percentage of household income. A household is considered cost-burdened if it expends more than 30% of monthly income on housing costs.

**GRAPH 14**

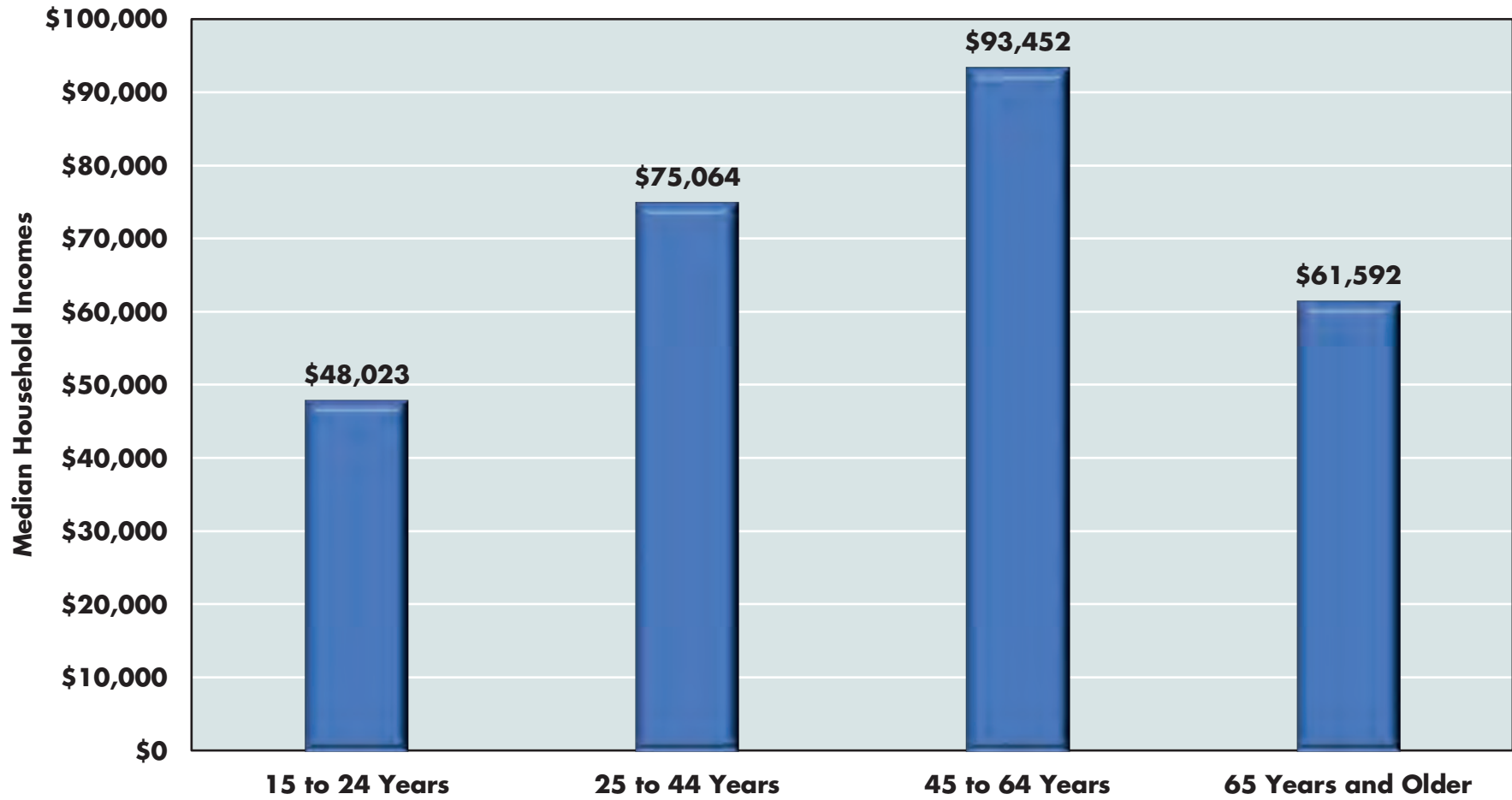
**INCOME IN THE PAST 12 MONTHS BY INCOME GROUP  
HAMPTON ROADS, 2022**



Source: United States Census Bureau, American Community Survey 2022 1-Year estimates.

GRAPH 15

MEDIAN HOUSEHOLD INCOME BY AGE GROUP  
HAMPTON ROADS, 2022



Source: United States Census Bureau, American Community Survey 2022 1-Year estimates.



# Population Projections

How will the population of Hampton Roads change over the coming decades? To answer this question, we first examine the U.S. Census Bureau's population projections for the United States. These projections show the 'graying' of the nation over the remainder of the current century.

In 2022, there were approximately 57.8 million individuals in the nation who were aged 65 years and older or about 17.4% of the total population (Graph 16). By 2050, the Census Bureau projects that this segment of the population will grow to 82.1 million individuals which will be 22.8% of the population. By 2100, the population aged 65 and older will grow to over 106.3 million individuals or 29.1% of the projected population.

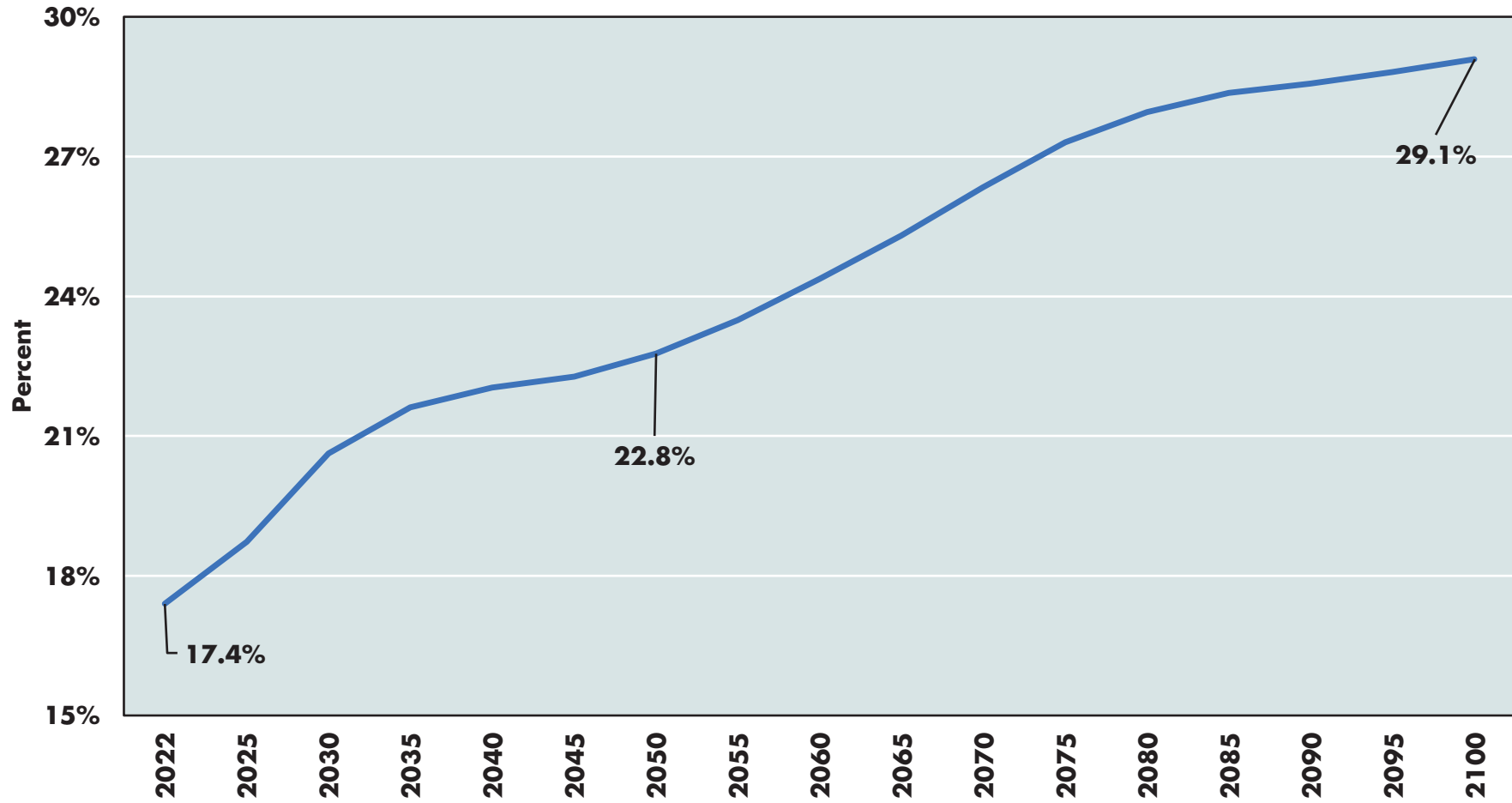
In Graph 17, we provide the projection for the nation by sex. In 2022, there are estimates of 25.9 million males and 31.9 million females aged 65 and over in the United States. The Census Bureau projects that, over the remainder of the century, the female population will grow to 56.8 million, an increase of 78.8%. The male population aged 65 and over, however, will grow to 49.5 million, an increase of 90.8%. For those 85 years and older, the female population will increase from 4.2 million in 2022 to 15.9 million in 2100 (278.0%). Over the same period, the male population is projected to climb from 2.3 million in 2022 to 11.4 million in 2100. In other words, the male population over the age of 85 is expected to jump by 398.5% by the end of the century. Over the same period, the national population aged 65 years and older is expected to climb by approximately 9.7%. The sex ratio for the 65 and older population will decline from 1.22 in 2022 to 1.15 by 2100. Likewise, the sex ratio for the 85 and older population will fall from 1.84 in 2022 to 1.40 in 2100 as the male population over the age of 85 is expected to grow more rapidly than the female population of the same age group.

The Weldon Cooper Center at the University of Virginia produces population estimates and projections for Virginia.<sup>7</sup> For the Virginia cities and counties in the Hampton Roads metropolitan area, total population is projected to rise from about 1.76 million to approximately 1.81 million by 2030 and then to 1.95 million by 2050. In Table 4, we present the estimated population for the Virginia cities and counties in Hampton Roads for 2023, 2030, and 2050.

<sup>7</sup> For more information, see <https://demographics.coopercenter.org/virginia-population-estimates>

GRAPH 16

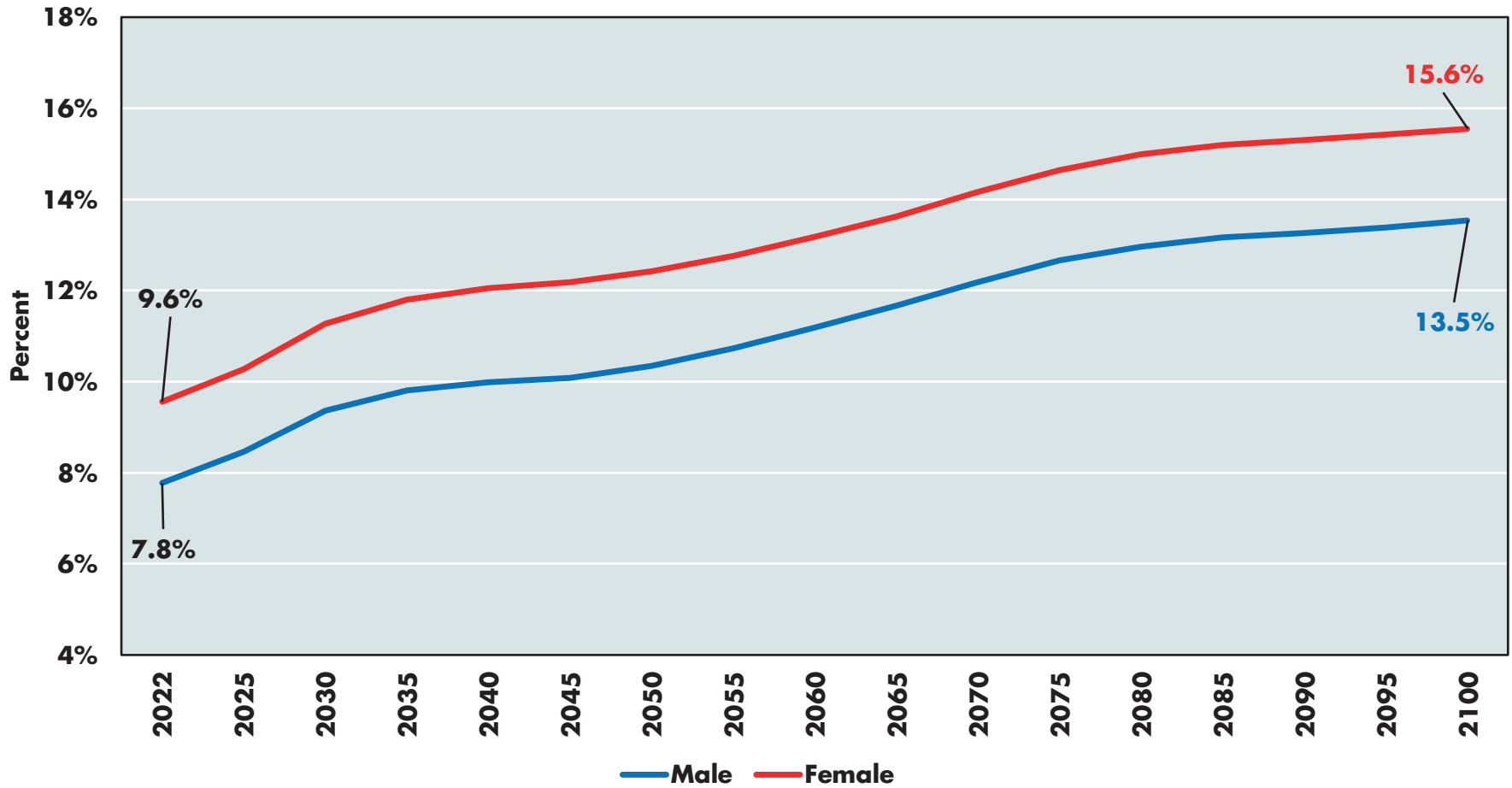
POPULATION PROJECTION FOR THE POPULATION AGED 65 YEARS AND OLDER  
UNITED STATES, 2022 - 2100



Source: United States Census Bureau, Projected Population by Age Group and Sex, 2023.

GRAPH 17

POPULATION PROJECTIONS FOR POPULATION AGED 65 AND OLDER BY SEX  
UNITED STATES, 2022 - 2100



Source: United States Census Bureau, Projected Population by Age Group and Sex, 2023.

**TABLE 4**

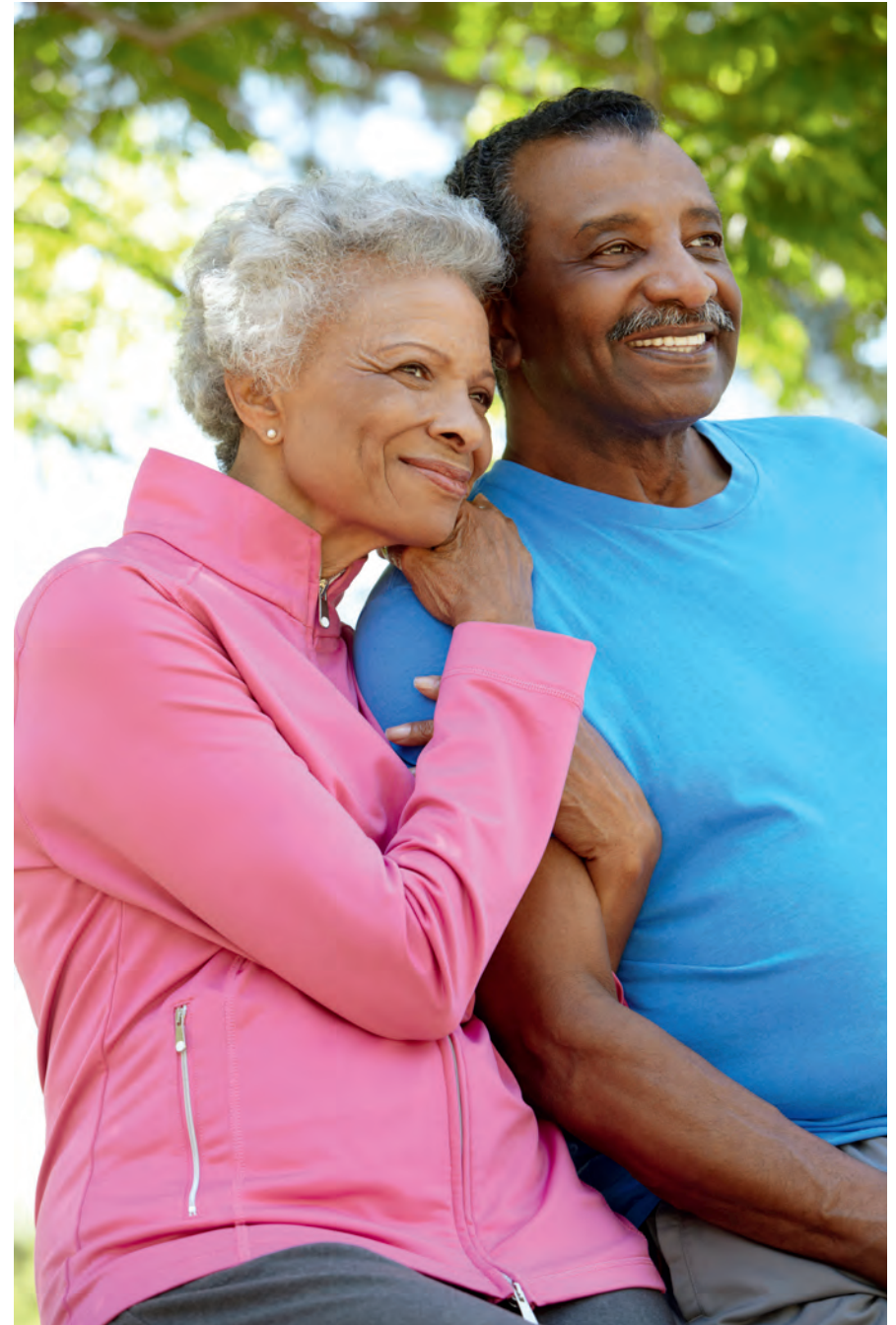
**TOTAL POPULATION VIRGINIA CITIES AND COUNTIES IN HAMPTON ROADS MSA 2023, 2030, AND 2050**

<b>Location</b>	<b>2023 Population</b>	<b>2030 Population</b>	<b>2050 Population</b>
Gloucester County	39,161	39,983	43,295
Isle of Wight County	40,873	41,341	49,544
James City County	80,678	88,216	116,845
Mathews County	8,376	7,972	7,185
Southampton County	17,754	17,172	17,429
York County	71,806	73,556	86,118
Chesapeake City	252,478	272,670	318,516
Franklin City	7,987	7,667	7,389
Hampton City	136,895	134,898	123,688
Newport News City	182,268	189,026	192,291
Norfolk City	238,112	229,864	230,050
Poquoson City	12,648	12,587	13,289
Portsmouth City	96,085	98,857	94,769
Suffolk City	100,690	102,571	131,480
Virginia Beach City	453,605	474,052	501,022
Williamsburg City	15,675	16,541	19,699
Hampton Roads	1,755,091	1,806,974	1,952,640

Source: University of Virginia Weldon Cooper Center for Public Service. (2022). Virginia Population Projections. Retrieved from <https://coopercenter.org/virginia-population-projections>, Virginia cities and counties in the Virginia Beach – Norfolk – Newport News MSA only.

In Table 5, using the population projections from Weldon Center, we estimate the shape of the population for males and females aged 65 and older in 2030 and 2050. As we have already observed, the 65 and older population has grown over time in Hampton Roads. The Weldon Cooper Center projects that, by 2030, there will be over 363,000 individuals aged 65 and older in the region. By 2050, this number will increase to almost 388,000.

One of the reasons that the older adult population may not grow as swiftly for Hampton Roads relative to the nation is that the total population of the region has grown slowly over the last two decades and is projected to grow even more slowly over the next two decades. Some Virginia cities and counties in the region are expected to continue to decline in population over the coming years as evidenced by the projections in Table 4. One would have to be quite optimistic to observe the region's anemic population growth rate and argue that is a good thing because it means the region will not age as fast as the nation.



**TABLE 5**

**SHARE OF THE POPULATION AGED 65 YEARS AND OLDER BY SEX  
VIRGINIA CITIES AND COUNTIES IN HAMPTON ROADS MSA, 2030 AND 2050**

<b>Location</b>	<b>65 and older Male Share of Total Population 2030</b>	<b>65 and older Female Share of Total Population 2030</b>	<b>65 and older Male Share of Total Population 2050</b>	<b>65 and older Female Share of Total Population 2050</b>
Gloucester County	14.7%	12.5%	14.4%	11.6%
Isle of Wight County	13.7%	11.4%	12.5%	9.9%
James City County	16.6%	13.9%	15.8%	13.0%
Mathews County	19.1%	16.6%	17.2%	14.8%
Southampton County	14.2%	13.5%	14.8%	13.2%
York County	11.7%	9.5%	10.6%	8.3%
Chesapeake City	10.6%	8.1%	10.5%	7.6%
Franklin City	15.5%	10.4%	14.1%	9.0%
Hampton City	12.4%	9.4%	12.1%	8.8%
Newport News City	10.4%	7.5%	10.3%	7.1%
Norfolk City	9.1%	6.9%	8.9%	6.4%
Poquoson City	12.7%	10.4%	11.2%	8.9%
Portsmouth City	11.3%	8.2%	11.4%	8.1%
Suffolk City	10.7%	8.3%	10.0%	7.5%
Virginia Beach City	11.5%	8.6%	12.5%	9.0%
Williamsburg City	9.1%	7.6%	8.3%	6.9%
Hampton Roads	11.4%	8.7%	11.4%	8.4%

Source: University of Virginia Weldon Cooper Center for Public Service. (2022). Virginia Population Projections. Retrieved from <https://coopercenter.org/virginia-population-projections>, Virginia cities and countries in the Virginia Beach – Norfolk – Newport News MSA only.



## Final Thoughts

There is no doubt that we have grown older as a region, state, and nation. Over the coming decades, we will likely observe a continued increase in the population aged 65 and older driven, in part, by the number of males that are living to the age of 85 and beyond. As we age, discussions of what is the appropriate age for retirement will only increase, as well as demands for medical care and other services related to aging.

**For Hampton Roads, how we age as a region and economic development are hand-in-hand processes. We must work in concert to lean into key industry clusters not only to spur growth in higher-income jobs but to attract (and retain) residents to spur population growth. There is unlikely one 'home run' that will drive economic growth to the region. Looking southwards, we can observe how our peer and aspirant regions have built up a diverse foundation of growth over time by prioritizing regional interests over parochial, local ones.**

For localities in Hampton Roads, this means furthering existing conversations about senior housing and folding those talks into a regional strategy to improve workforce (and other types) of housing. These conversations will need to involve the multiple public and non-profit agencies operating in this space. As housing costs rise in the near term, these agencies are likely to face increased demands for assistance from both younger and older households in the region. Given that older households may have more complex needs, we need to move forward now rather than wait for solutions to appear from the state or federal government.

