



Rapid Community Growth of Retirees

Information accurate as of September 2026

Executive Summary

Southern states are experiencing strong population growth driven in part by interstate migration, with South Carolina, Florida, Tennessee, and Texas all facing new fiscal and infrastructure pressures as their populations grow and age. Additionally, Florida and South Carolina have also continued to see a growing population of older adults – ranking in the top 10 for states with a share of the adult population who are 65 and older since 2020 – which further brings unique planning and policy needs. Florida and Tennessee use more direct growth-management tools to connect development with infrastructure capacity and planned growth areas. At the same time, Texas relies more heavily on long-range forecasting and transportation investment. These approaches provide points of comparison for South Carolina as it considers how to accommodate continued growth while managing long-term service, transportation, and infrastructure needs.

States with largest shares of older adults (65+)

Rank	2010		2020		2030		2040		2050	
1	Florida	17.3%	Maine	21.8%	Maine	26.5%	Maine	26.5%	Maine	25.5%
2	West Virginia	16.0%	Florida	21.2%	Florida	25.5%	Florida	25.9%	Florida	25.0%
3	Maine	15.9%	Vermont	20.6%	New Hampshire	25.0%	New Hampshire	25.4%	Hawaii	24.2%
4	Pennsylvania	15.4%	West Virginia	20.5%	Vermont	25.0%	Vermont	24.6%	Arizona	23.9%
5	Iowa	14.9%	Montana	19.9%	Delaware	24.6%	Delaware	24.6%	Vermont	23.9%
6	Montana	14.8%	Delaware	19.7%	Hawaii	23.3%	Arizona	24.2%	New Hampshire	23.8%
7	Vermont	14.6%	Hawaii	19.4%	Montana	23.3%	Hawaii	24.0%	Delaware	23.6%
8	North Dakota	14.5%	New Hampshire	19.3%	West Virginia	23.3%	West Virginia	23.8%	West Virginia	23.6%
9	Rhode Island	14.4%	Pennsylvania	19.1%	Arizona	23.3%	South Carolina	23.2%	New Mexico	23.2%
10	Arkansas	14.4%	South Carolina	19.0%	New Mexico	22.9%	New Mexico	23.1%	South Carolina	22.7%

Source: University of Virginia Weldon Cooper Center for Public Service.¹

Research Methods

Review of population growth, fiscal impacts, and growth and infrastructure planning strategies in Florida, South Carolina, Tennessee, and Texas.

Findings and Analysis

Southern states continue to experience some of the strongest interstate migration in the country, increasing pressure on state and local governments to plan for population growth and its fiscal and infrastructure effects. Between 2022 and 2023, Texas gained approximately 56,500 net income-tax filers, followed by Florida with 55,300, South Carolina with 29,200, and Tennessee with 24,100. South Carolina recorded the largest population gain attributable to domestic interstate migration as a share of its population, at 1.12 percent.² These migration patterns also brought substantial income into the region. Florida gained approximately \$20.6 billion in adjusted



gross income from interstate migration; Texas gained \$5.5 billion; and South Carolina and Tennessee each gained between \$2.75 billion and \$4 billion.³ Florida, Tennessee, and Texas do not levy individual income taxes, while South Carolina does.⁴ The migration figures describe interstate movers generally, while the strategies reviewed below address broader population growth and aging rather than retiree migration alone.

The age composition of this growth may be an important fiscal consideration. Older residents generally have different income, consumption, housing, transportation, and service needs than working-age households. Income and consumption tend to decline after retirement, which can affect growth in state revenue collections. At the same time, demand for healthcare, long-term care, transportation, housing, and other public services may increase.⁵ Adults age 65 and older accounted for 18 percent of the U.S. population in 2024 and are projected to represent more than 20 percent by 2030.⁶ Rapid population growth may strengthen property values, consumption, and overall economic activity. Still, growth in the older adult population presents a different fiscal and infrastructure profile than growth driven primarily by workers and families. States may need to account for the near-term infrastructure required to accommodate new residential development and the longer-term service demands associated with an aging population.

Florida

Florida uses a statewide growth-management framework in conjunction with local comprehensive planning. Florida's local comprehensive planning approach requires counties and municipalities to plan for future growth and development and implement those plans through land-development regulations.^{7,8} Florida retains statewide concurrency requirements for sanitary sewer, solid waste, drainage, and potable water. Required infrastructure must be available to support new development, and comprehensive plans must identify the infrastructure needed to maintain adopted service levels throughout their capital-improvement planning period. Localities may extend concurrency to additional infrastructure.⁹

Florida law calls for long-range analysis of expected growth patterns and infrastructure needs, particularly concerning land development, transportation, and water. The statutory framework also calls for infrastructure and capital-outlay needs resulting from expected growth to be incorporated into state planning and budgeting.^{10,11} Florida separately maintains a, providing the state with a vehicle to anticipate the service needs of one of the country's largest older populations.¹²

Tennessee

Tennessee is a clear example of directing planned growth where it is most likely to occur, thereby limiting scattered development. The Tennessee Growth Policy Act requires nearly all counties and their municipalities to maintain countywide growth plans. These growth plans establish Urban Growth Boundaries (UGBs) around municipalities, Planned Growth Areas (PGAs) outside municipalities, and Rural Areas (RAs).¹³ The plans rely on roughly 20-year growth projections and involve county, municipal, utility, school, environmental, development, and other stakeholders.¹⁴

Tennessee's growth policy seeks to align development with the availability of public services and infrastructure, focusing on matching the timing of development with service provision, minimizing urban sprawl, and encouraging growth and annexation in appropriate areas.¹⁵ Before proposing a planned growth area, the county must consider projected infrastructure, urban-service, and public-facility costs and the feasibility of recovering those costs through fees or taxes.¹⁶ Tennessee's approach does not prohibit rapid residential growth. Still, it provides a statewide framework for local governments to determine in advance where urban-scale growth should occur and encourages infrastructure and service planning around those areas.

Texas



Texas relies less on statewide land-use controls and more on forecasting, transportation investment, and cross-sector planning. Texas' *Connecting Texas 2050* statewide transportation plan anticipates an approximately 40.0 percent population growth between 2020 and 2050, to more than 40 million residents. It uses these forecasts to identify transportation capacity, maintenance, and mobility needs.¹⁷ The TxDOT updates the statewide long-range transportation plan every four years and integrates population forecasts, future transportation demand, multimodal options, performance measures, and investment priorities.¹⁸ Texas is also developing a statewide multimodal plan to increase mobility and connectivity, address congestion, and account for projected population and economic growth through 2050.¹⁹

The Aging Texas Well strategy treats aging as a concern extending beyond traditional senior services. Its framework emphasizes housing, healthcare, technology, social connectivity, and coordination among state government, business, nonprofits, and other sectors.²⁰ Texas' aging trend is significant, with the State Comptroller reporting that the 65 and older population grew 41.9 percent statewide between 2012 and 2022, substantially faster than several younger age groups.²¹ Texas provides a forecast-and-investment model that incorporates rapid growth into long-range transportation and infrastructure investment decisions. At the same time, aging policy is addressed through a separate cross-agency strategy rather than a single statewide land-use framework.

State	Population Forecasting	Capital Planning	Infrastructure Capacity	Growth Planning	Designated Growth Areas	Transportation Planning
Florida	✓ ²²	✓ ²³	✓ ²⁴	✓ ²⁵	✓ ²⁶	✓ ²⁷
South Carolina	✓ ²⁸	✓ ²⁹	-	✓ ³⁰	-	✓ ³¹
Tennessee	✓ ³²	✓ ³³	✓ ³⁴	✓ ³⁵	✓ ³⁶	✓ ³⁷
Texas	✓ ³⁸	-	-	-	-	✓ ³⁹

¹ University of Virginia Weldon Cooper Center for Public Service. "National 50-State Population Projections: 2030, 2040, 2050." Accessed September 11, 2026. <https://www.coopercenter.org/research/national-50-state-population-projections-2030-2040-2050>.

² Abir Mandal, "Americans Are Moving to States with Lower Taxes and Sound Tax Structures," Tax Foundation, April 20, 2026, updated June 2, 2026, <https://taxfoundation.org/data/all/state/state-migration-trends-map-americans-moving-population-changes/>.

³ Ibid.

⁴ Ibid.

⁵ The Pew Charitable Trusts, "The Aging Population Is Changing States' Revenue, Spending, and Service Demand Outlook," July 7, 2026, <https://www.pew.org/en/research-and-analysis/issue-briefs/2026/07/the-aging-population-is-changing-states-revenue-spending-and-service-demand-outlook>.

⁶ Ibid.

⁷ Florida Legislature, "Fla. Stat. § 163.3167, Scope of Act," *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0100-0199%2F0163%2FSections%2F0163.3167.html.



- ⁸ Florida Legislature, “Fla. Stat. § 163.3201, Relationship of Comprehensive Plan to Exercise of Land Development Regulatory Authority,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/statutes/index.cfm/ch0697/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0163%2FSections%2F0163.3201.html.
- ⁹ Florida Legislature, “Fla. Stat. § 163.3180, Concurrency,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://leg.state.fl.us/Statutes/index.cfm/Ch0460/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0163%2FSections%2F0163.3180.html.
- ¹⁰ Florida Legislature, “Fla. Stat. § 186.007, State Comprehensive Plan; Preparation; Revision,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0186%2FSections%2F0186.007.html.
- ¹¹ Florida Legislature, “Fla. Stat. § 186.009, Growth Management Portion of the State Comprehensive Plan,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/Statutes/index.cfm/Ch0874/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0186%2FSections%2F0186.009.html.
- ¹² Florida Department of Elder Affairs, “Reports & Plans,” accessed September 10, 2026, <https://elderaffairs.org/resources/reports-plans/>.
- ¹³ Tennessee Advisory Commission on Intergovernmental Relations, “Tennessee County Growth Plans,” accessed September 10, 2026, <https://www.tn.gov/tacir/tennessee-county-growth-plans.html>.
- ¹⁴ Tennessee Advisory Commission on Intergovernmental Relations, “Public Chapter 1101: The Tennessee Growth Policy Act,” accessed September 10, 2026, <https://www.tn.gov/tacir/growth-policy/public-chapter-1101.html>.
- ¹⁵ Tennessee Advisory Commission on Intergovernmental Relations, “Comprehensive Growth Policies (Public Chapter 1101),” accessed September 10, 2026, <https://www.tn.gov/tacir/annexation/redirect---annexation-in-tennessee/comprehensive-growth-policies-public-chapter-1101-.html>.
- ¹⁶ “Tenn. Code § 6-58-106, Urban Growth Boundaries—Proposal—Hearing—Rural Areas,” *Justia*, 2025, accessed September 10, 2026, <https://law.justia.com/codes/tennessee/title-6/municipal-government-generally/chapter-58/section-6-58-106/>.
- ¹⁷ Texas Department of Transportation, *Connecting Texas 2050: Statewide Long-Range Transportation Plan*, adopted July 30, 2024, <https://www.txdot.gov/content/dam/docs/division/tpp/connecting-texas-2050-slrt-508c.pdf>.
- ¹⁸ Texas Department of Transportation, “Texas Transportation Plan,” accessed September 10, 2026, <https://www.txdot.gov/projects/planning/ttp.html>.
- ¹⁹ Texas Department of Transportation, “Statewide Multimodal Transit Plan,” accessed September 10, 2026, <https://www.txdot.gov/projects/projects-studies/statewide/statewide-multimodal-transit-plan.html>.
- ²⁰ Texas Health and Human Services Commission, *Aging Texas Well: 2026–2027 Progress Update*, October 2025, <https://texashistory.unt.edu/ark:/67531/metapath1879266/>.
- ²¹ Texas Comptroller of Public Accounts, “Metropolitan Region: Regional Snapshot,” 2024, <https://comptroller.texas.gov/economy/economic-data/regions/2024/metropolitan.php>.
- ²² Florida Legislature, “Fla. Stat. § 163.3177, Required and Optional Elements of Comprehensive Plan; Studies and Surveys,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/STATUTES/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0163%2FSections%2F0163.3177.html.
- ²³ Florida Legislature, “Fla. Stat. § 186.007, State Comprehensive Plan; Preparation; Revision,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0100-0199%2F0186%2FSections%2F0186.007.html.
- ²⁴ Florida Legislature, *Fla. Stat. § 163.3180, Concurrency*, 2.
- ²⁵ Florida Legislature, *Fla. Stat. § 163.3177, Required and Optional Elements of Comprehensive Plan; Studies and Surveys*, 3.
- ²⁶ Florida Legislature, *Fla. Stat. § 186.007, State Comprehensive Plan; Preparation; Revision*, 3.
- ²⁷ Florida Legislature, “Fla. Stat. § 339.155, Transportation Planning,” *The 2026 Florida Statutes*, accessed September 10, 2026, https://www.leg.state.fl.us/Statutes/index.cfm/Ch0590/index.cfm?App_mode=Display_Statute&Search_String=&URL=0300-0399%2F0339%2FSections%2F0339.155.html.
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- ³⁰ *Ibid.*



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- ³¹ South Carolina Department of Transportation, *South Carolina Statewide Multimodal Transportation Plan*, accessed September 10, 2026, <https://www.scdot.org/content/dam/scdot-legacy/inside/pdf/planning/SCDOT%20Statewide%20Multimodal%20Transportation%20Plan%20-%20Version%2016.pdf>.
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- ³⁴ Ibid.
- ³⁵ Ibid.
- ³⁶ Tennessee Advisory Commission on Intergovernmental Relations, *Updating Growth Plans: The Next 20 Years*, 3.
- ³⁷ Tennessee Department of Transportation, “25-Year Transportation Policy Plan,” accessed September 10, 2026, <https://www.tn.gov/tdot/long-range-planning-home/statewide-planning-office/25-year-transportation-policy-plan.html>.
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- ³⁹ Texas Department of Transportation, *Texas Transportation Plan*, 2.