

95.0% Owner Occupancy — #1 in Rural America

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Elbert County leads the nation in owner-occupied land — a rare signal of enduring rural stability

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THE DATA

95.0%

Owner Occupancy Rate (2024)

Elbert County, Colorado, leads the nation in owner-occupied land among rural counties under 50,000 residents.

This level of ownership is not a statistical anomaly—it reflects deep generational investment, limited speculative turnover, and strong community cohesion. In a time when land is increasingly viewed as a financial asset, Elbert County stands out as a bastion of long-term stewardship.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-10-land-land-owner-share-county-us-rural>



01

Ownership as a Moat Against Volatility

The data suggests that the most stable rural land markets are not those with the highest transaction volume, but those where residents treat land as home, not portfolio item. This shift in mindset—rooted in ownership culture—may be a hidden driver of sustainable land value appreciation.



02

The Paradox of Stability

Yet this tension may be the very mechanism that preserves rural character. When land is not commoditized, communities resist overdevelopment, and ecosystems remain intact. The trade-off is clear: stability at the cost of dynamism. The most resilient rural markets may not be the fastest-growing, but the most enduring.

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