Top-to-Median Home Value Gap: 2.0x — ALEX Intelligence 2026

2.0x Home Value Gap in Top 55+ Counties

Barnstable leads the pack—twice the median value of its peers

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THE DATA

2.0x

Top-to-Median Home Value Gap (2024)

Among the 10% of U.S. counties with the highest 65+ population share, home values vary dramatically.

This 2.0x gap between the highest and median home values reveals a profound geographic inequality in retirement affordability. The most desirable 55+ communities are not just expensive—they are outliers, pricing out large swaths of retirees who might otherwise consider them. This is not a market anomaly; it's a structural feature of where seniors are choosing to live.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-17-fifty-five-plus-fifty-five-plus-spread-home-value-county-us-senior

01

Affordability is a myth in top-tier 55+ markets

The 2.0x gap means that for every retiree who can afford Barnstable County's $629,000 median home, another in the same demographic cluster is priced out of the market altogether. This isn't just about income—it's about access to equity. The most desirable 55+ locations are now effectively exclusive, favoring those with inherited wealth or early career savings. For the average retiree, the dream of downsizing into a single-level, low-maintenance home is increasingly unattainable in the top-ranked counties.

02

The real estate market is bifurcating

This extreme dispersion isn't just a price difference—it's a signal of a deeper market split. The top counties are becoming luxury enclaves, while the median counties represent the true 'affordable' path for most 55+ buyers. This bifurcation undermines the idea of a unified 55+ housing market. Instead, we're seeing two distinct ecosystems: one of high-value, high-exclusivity communities, and another of accessible, functional, and often overlooked towns. The policy implications—on equity, access, and aging-in-place—are vast and unaddressed.

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