

Top 22 of 119 High-Value Counties Free of Debt

18.5% of High-Value Counties Are Free of Debt

Where the most accessible philanthropy through real estate begins

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THE DATA

18.5%

Share of High-Value Counties Over 40% Debt-Free (2024)

This figure represents the proportion of U.S. counties with a median home value of \$500,000 or more where over 40% of homes are free of mortgage debt.

This threshold is not just a financial metric—it's a philanthropic inflection point. When a majority of homes in a high-value county are debt-free, the pool of immediately transferable, appreciated real estate expands dramatically. These properties are not just assets; they are instruments of strategic giving, particularly when structured through charitable remainder trusts or donor-advised funds.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-17-philanthropy-philanthropy-threshold-free-and-clear-county-us-wealth>



01

Debt-Free Real Estate Is the New Philanthropy Infrastructure

This infrastructure is particularly potent in counties like Monroe and Collier, where the top 10% of homes are both high-value and fully paid off. These are not just wealthy areas—they are giving-ready markets, where the transition from private ownership to public benefit is seamless.



02

The 40% Threshold Is the Philanthropy Gatekeeper

This explains why donor-advised funds and CRTs are rising: they are built to handle high-value, low-liquidity assets. But only when those assets are debt-free can they be deployed efficiently. The 40% benchmark is not arbitrary—it is the point at which philanthropy transitions from aspiration to operational reality.

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