

Top 3 Counties: 16.0% Debt-Free High-Value Homes

16.0% of High-Value Homes Are Debt-Free

Where the nation's donatable real estate wealth actually sits — ALEX Intelligence, 2026

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THE DATA

16.0%

Share of Debt-Free High-Value Homes in Its Top Three Counties (2024)

This figure represents the concentration of fully owned, high-value residential property in the nation's most affluent counties.

The data reveals that 16.0% of high-value homes in the top three counties—Los Angeles, Orange, and San Diego—are fully debt-free. This is not a national average but a localized concentration of wealth that is immediately available for charitable transfer. The absence of mortgage liens means these assets are not encumbered, making them ideal for donation, conservation easement, or use in a donor-advised fund.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-18-philanthropy-philanthropy-concentration-free-clear-homes-county-us-wealth>



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Debt-Free Equals Donatable

This concentration of unencumbered wealth creates a unique opportunity for large-scale, tax-efficient real estate philanthropy. Donors in these regions can transfer appreciated real estate with zero mortgage risk, enabling the creation of permanent endowments, conservation trusts, or community development funds.

02

Geographic Inertia in Philanthropy

Yet, the data shows that the infrastructure is already in place: high-value, debt-free homes are clustered in a few coastal regions. The next frontier is not finding more wealth—but unlocking it through education and strategic planning. Philanthropists who act now can leverage this concentrated, unencumbered capital to build enduring social impact.



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