#1 Most Free-and-Clear 55+ County in America — ALEX Intelligence 2026

77.8% of Homes Free and Clear

Top 1% of U.S. Counties for 55+ Mortgage Freedom — ALEX Intelligence 2026

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THE DATA

77.8%

Homes Owned Free and Clear (2024)

In the top 10% of U.S. counties by 65+ population share, Lajas Municipio leads with the highest rate of mortgage-free ownership.

This figure reflects not just long-term homeownership, but a lifetime of financial discipline and strategic timing in real estate acquisition. The absence of mortgage debt among older residents is a key indicator of financial resilience in retirement. In communities where nearly four in five homes are free and clear, residents enjoy significantly reduced financial vulnerability, especially in uncertain economic climates.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-22-fifty-five-plus-fifty-five-plus-free-and-clear-county-us-senior

01

Freedom Is a Competitive Advantage

The 77.8% rate in Lajas Municipio is not accidental—it is a direct result of generational wealth accumulation, early home purchase timing, and a culture of financial prudence. For active-adult communities, this represents a powerful model: financial independence isn't just a benefit of age, but a strategic outcome of deliberate housing choices made decades prior. The absence of mortgage payments allows retirees to redirect capital toward health, travel, and community investment, amplifying quality of life.

02

Equity Release Is Not a Substitute

While reverse mortgages and downsizing are growing trends, the data shows that the highest levels of financial independence come not from equity extraction, but from pre-existing equity. Communities with high free-and-clear rates are less reliant on financial products to sustain retirement. This suggests that the most sustainable 55+ housing models are those that enable early financial positioning, not just late-stage liquidity solutions. For planners and developers, this underscores the need to design for long-term affordability, not just short-term exit strategies.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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