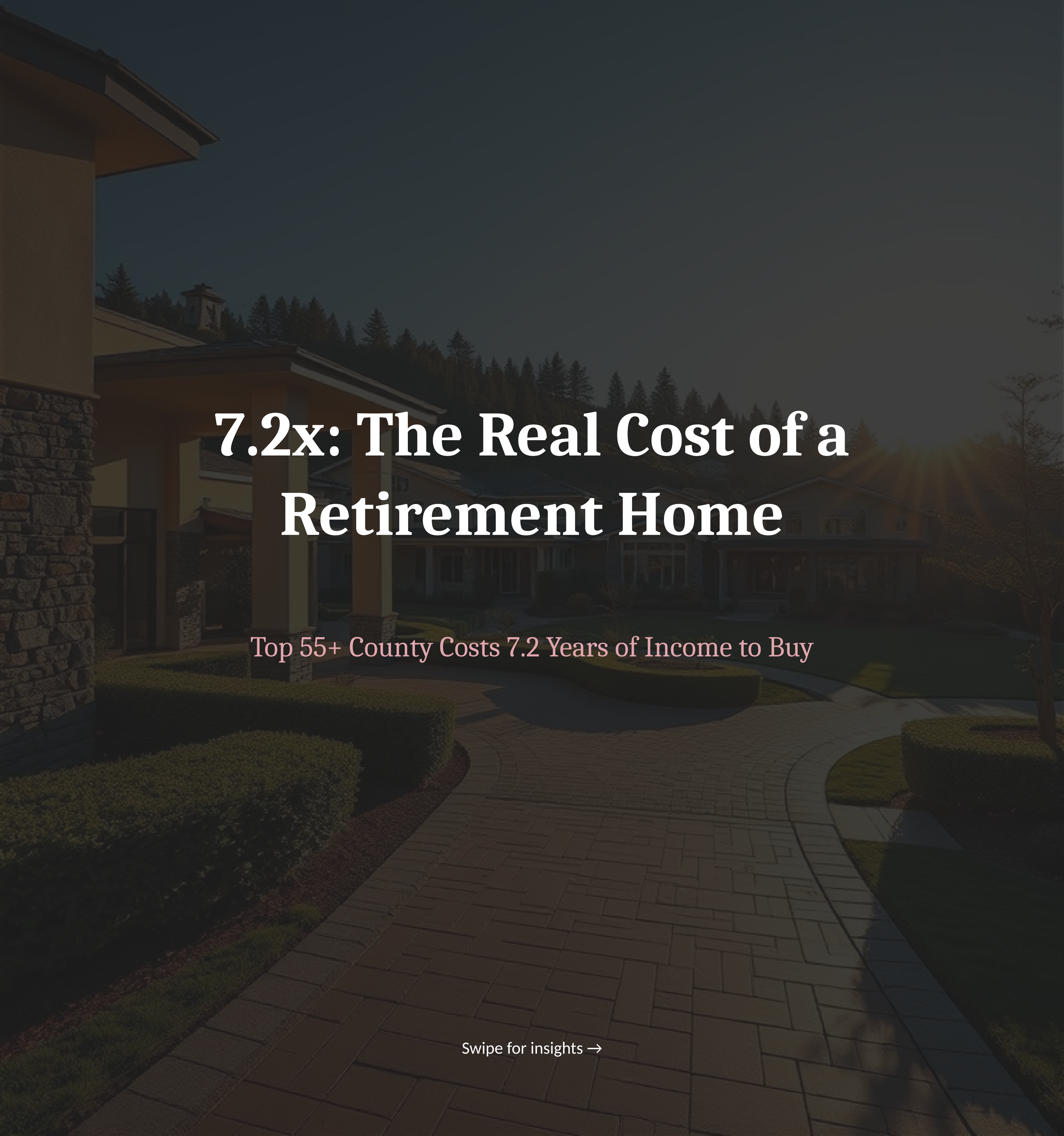
Top 10 Counties with Highest Home Value to Income Ratio for 55+ Residents



7.2x: The Real Cost of a Retirement Home

Top 55+ County Costs 7.2 Years of Income to Buy

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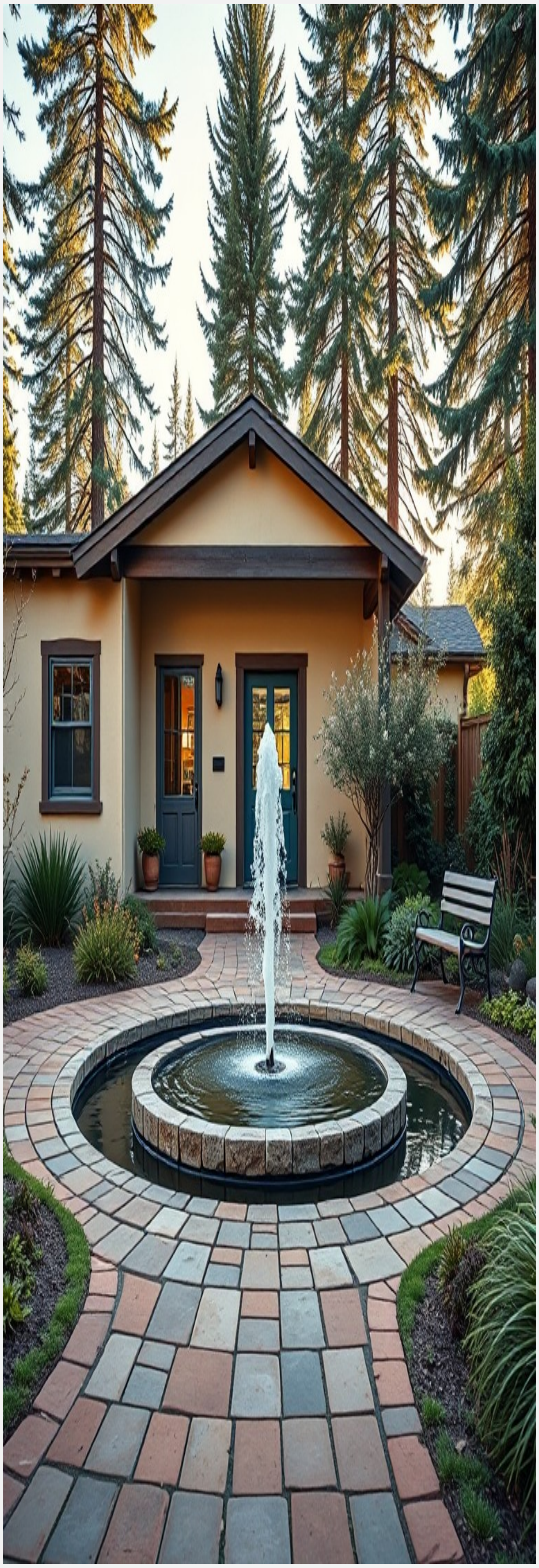
THE DATA

7.2x

Home Value to Income Ratio (2024)

Jefferson County has the highest ratio among 55+ counties, meaning a home costs 7.2 years of median household income.

This ratio measures how much of a retiree's annual income is required to purchase a home. A 7.2x ratio indicates extreme affordability pressure, even for those with strong savings. It reflects not just price, but also income levels, housing supply constraints, and migration dynamics.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-24-fifty-five-plus-fifty-five-plus-value-to-income-county-us-senior

01

Affordability Is a County-Level Game

For developers and planners, this underscores that 55+ communities must be designed with income context in mind—offering tiered pricing, equity release tools, or long-term affordability models to remain accessible.

02

The Hidden Tax of High-Value Locations

The implications for aging in place are profound. Without policy or financial innovation, high-ratio counties risk becoming retirement enclaves for the wealthy, undermining the goal of inclusive, sustainable aging communities.

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

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