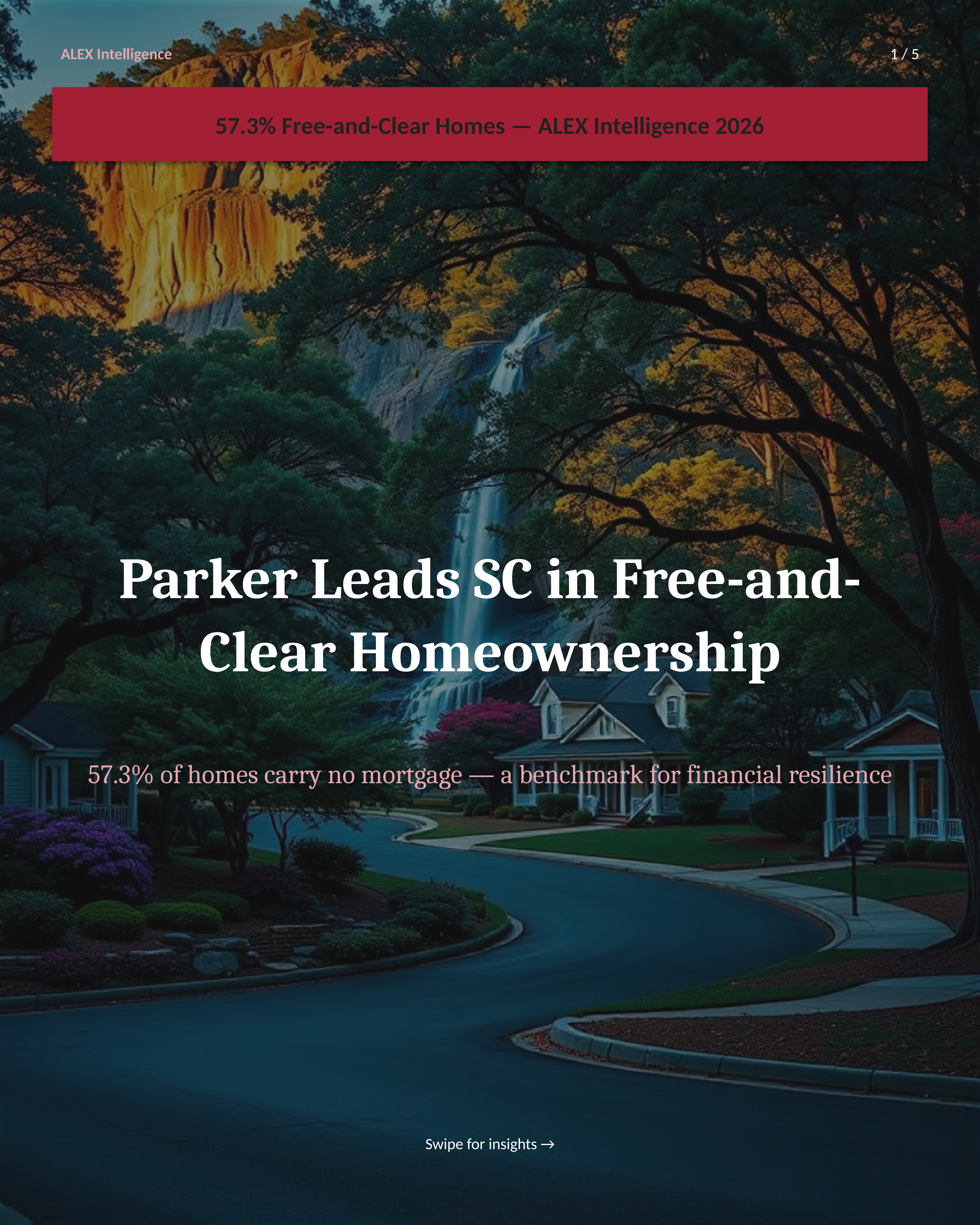

57.3% Free-and-Clear Homes — ALEX Intelligence 2026

Parker Leads SC in Free-and-Clear Homeownership

57.3% of homes carry no mortgage — a benchmark for financial resilience

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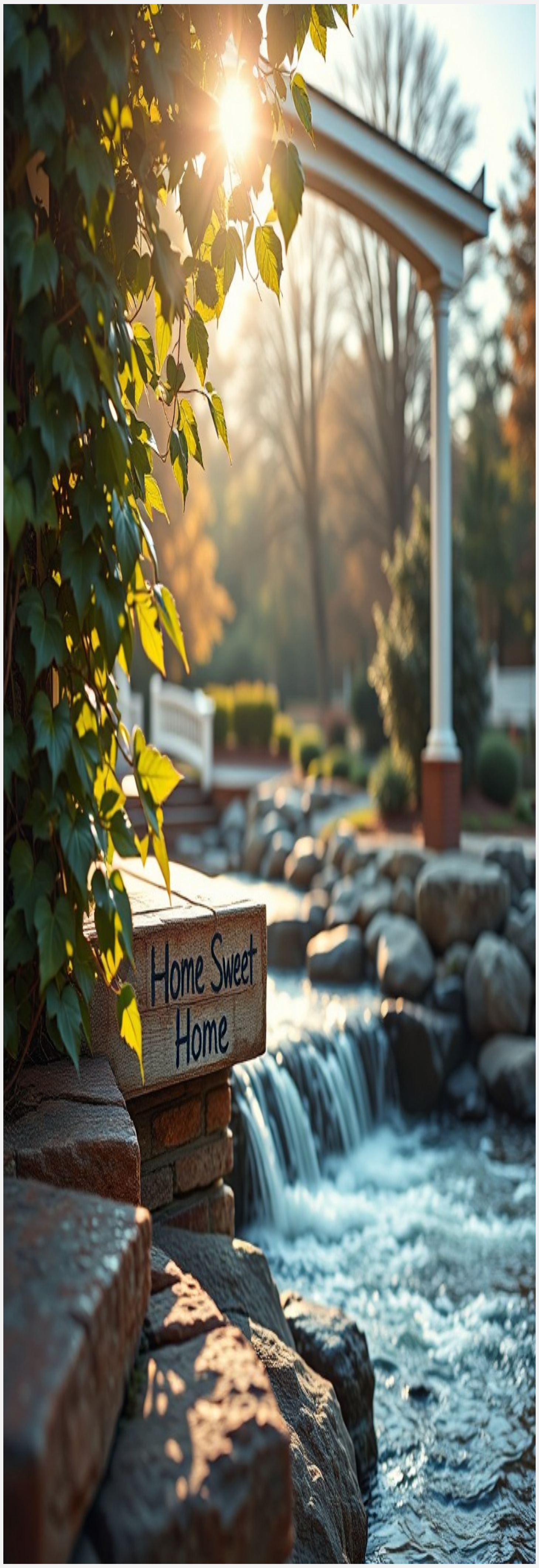
THE DATA

57.3%

Homes Owned Free and Clear (2024)

Parker, SC leads the Upstate in outright ownership, a rare metric in today's mortgage-driven market.

This figure represents a foundational level of household financial strength, where over half the homes in Parker are fully paid off. Such ownership patterns are not driven by affordability alone but by generational wealth accumulation, long-term residency, and disciplined financial planning. In a region where new construction and job growth are rising, this data reveals a hidden pillar of economic stability beneath the surface.



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-09-26-upstate-sc-free-and-clear-place-mkt

01

Wealth Is Built in Place

The fact that Parker leads in free-and-clear ownership is not a fluke—it reflects decades of sustained community investment. Homeowners who've lived in these neighborhoods for generations are not just holding assets; they're leveraging equity as a long-term financial buffer. This resilience makes the Upstate less vulnerable to interest rate shocks and credit tightening, unlike markets where mortgage dependence is high. The Upstate's growth isn't just in new builds—it's in the quiet, enduring strength of existing homeownership.

02

Stability Drives Demand, Not Just Supply

When over half the homes in a city are free-and-clear, it signals a market where capital is embedded in place, not fluid. This creates a self-reinforcing cycle: low turnover, high retention, and sustained demand for local services, schools, and amenities. Unlike markets where migration drives volatility, the Upstate's strength lies in its anchored population. Even with rising rates and national softening, this core stability supports price resilience and attracts long-term investors seeking durable value—not speculative returns.

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

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