

Top 10 Counties by Senior Owner Cost & Philanthropy Potential

\$2,050 Monthly Cost in Top Senior Counties

Where housing wealth meets philanthropic potential — ALEX Intelligence, 2026

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THE DATA

\$2,050

Median Monthly Owner Cost (2024)

In Nevada County, the highest-ranked county among those with the most housing wealth and a 65+ population over 40%.

This figure reflects the actual cost of ownership in the most affluent, senior-dense counties in the U.S. These areas are not just expensive to live in — they are where the largest concentrations of appreciated real estate exist. For philanthropy, this means that donors in these counties are sitting on assets with both high market value and strong tax efficiency when transferred via charitable remainder trusts or conservation easements.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-09-29-philanthropy-philanthropy-owner-cost-county-us-wealth-senior>



01

High Cost = High Philanthropic Leverage

The very counties where owner costs exceed \$2,000 monthly are the same ones where real estate donors achieve the greatest tax savings per dollar of transfer. This is because the cost basis of homes in these areas is typically much lower than current market value, creating a large capital gains gap. Donors who transfer these assets via CRTs or conservation easements avoid capital gains entirely while still receiving a full tax deduction for the asset's fair market value.



02

Wealth Concentration Fuels Permanent Stewardship

These top counties are also where conservation easements and long-term land trusts are most active. The high median home value — often tied to scenic, rural, or ecologically sensitive land — makes them ideal for permanent stewardship. This suggests a growing trend: donors aren't just giving money — they're securing land for future generations.

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