

**#1 Most Affluent 55+ County in America — ALEX Intelligence 2026**

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James City County leads in median income among retirees — ALEX Intelligence 2026

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## THE DATA

# \$109,985

### Median Household Income (2024)

James City County leads the nation in median household income among counties with the highest 65+ population share.

This figure reflects a deep concentration of financial security in a retirement destination that has evolved beyond seasonal appeal into a permanent, high-income community. The data suggests that wealth is not just preserved in retirement—it is actively accumulated in select, high-demand 55+ counties.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation  
<https://alex-companies.com/data/2026-10-03-fifty-five-plus-fifty-five-plus-dem-median-income-county-us-senior>



# 01

## Wealth Follows Place, Not Just Age

The top 10 counties in this ranking are not defined by age alone, but by sustained economic activity, access to capital, and infrastructure that supports high-income lifestyles. These are not just places retirees move to—they are places where wealth is generated and maintained through investment, property appreciation, and professional services.

This challenges the assumption that 55+ communities are primarily about downsizing or passive income. Instead, they are increasingly hubs of active financial engagement, where retirement is a phase of continued economic contribution.



# 02

## The Hidden Engine of 55+ Affluence

The high median incomes in these counties correlate with strong regional economies, often anchored by sectors like healthcare, education, technology, and tourism—especially in coastal and historic districts. These are not isolated enclaves; they are integrated into broader regional economies that attract high-earning professionals and retirees alike.

This implies that the most affluent 55+ communities are not just destinations, but economic ecosystems. Their success is not due to exclusionary zoning alone, but to the synergy between demographic preference and economic opportunity—making them sustainable, scalable models for future age-restricted development.

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

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