

57.5% of Homes Free and Clear — ALEX Intelligence 2026

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Top U.S. County in Senior Wealth & Mortgage-Free Ownership

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THE DATA

57.5%

Homes Owned Free and Clear (2024)

In Gillespie County, more than half of homes are free of mortgage debt among residents aged 65 and older.

This data, drawn from the U.S. Census Bureau's 2024 American Community Survey 5-Year Estimates, reveals a profound shift in asset liquidity among America's most affluent seniors. With no mortgage burden, these households possess both financial security and a uniquely flexible capital base for philanthropy.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-05-philanthropy-philanthropy-free-and-clear-county-us-wealth-senior>



01

Debt-Free Assets = Philanthropic Leverage

The 57.5% figure in Gillespie County signals a structural advantage: wealth that is both preserved and deployable. This is not passive ownership—it is active stewardship ready for impact.



02

Free and Clear = Tax-Efficient Legacy

This data confirms that the highest-performing philanthropic real estate markets are those where ownership is fully vested. The absence of mortgage liability is not incidental—it is foundational to sustainable, tax-advantaged giving.

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