

Fayette County — #1 of 10: Homes Owned Free and Clear

Fayette County leads Texas in free-and-clear homes

Where 65.4% of 65+ homeowners carry no mortgage

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THE DATA

65.4%

Homes Owned Free and Clear (2024)

Fayette County leads Texas among the 50 counties with the highest 65+ share.

This figure represents the proportion of homes occupied by residents aged 65 and older that are owned free and clear — a rare level of financial independence in retirement. It reflects decades of steady homeownership, low turnover, and long-term equity accumulation in a community with strong intergenerational stability.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-22-fifty-five-plus-fifty-five-plus-free-and-clear-county-tx-senior>



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Equity as a retirement engine

The 65.4% figure in Fayette County is not just a statistic — it's a signal of sustained wealth-building through homeownership. This level of free-and-clear ownership suggests that retirement is not merely about downsizing, but about maintaining long-term financial security through asset retention. It reflects a culture where housing is a wealth anchor, not a liability.

02

Downsizing without debt

In a national market where mortgage debt remains a top concern for retirees, Fayette County stands out as a rare model of debt-free retirement. The absence of mortgage burden among the 65+ population enables greater spending flexibility, reduces financial stress, and increases resilience during economic volatility. This is not just affordability — it's financial sovereignty.



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