

Affluent Households Drive Luxury Market Resilience

Federal Reserve data highlights strong financial positions.

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THE DATA

4.8%

Debt Service Ratio (Top 10% Earners)

The Household Debt and Credit Report shows a continued decline in the debt service ratio for top-earning households in Q2 2026.

This metric, reflecting the percentage of disposable income used for debt payments, indicates robust financial health among high-net-worth individuals. A lower ratio suggests greater capacity for investment in high-value assets, including luxury real estate, reinforcing market stability.



Source: Federal Reserve Bank of New York · Published August 11, 2026 [BREAKING]

01

Discerning Buyers Prioritize Enduring Value



Empowered by strong balance sheets, luxury buyers are increasingly focused on properties that offer lasting intrinsic value, exceptional amenities, and unparalleled privacy. This emphasis on quality and long-term appreciation contributes to the stability and competitive nature of the high-end market.



02

Strategic Investment in Scarce, Premier Assets

The consistent financial strength of affluent consumers fuels targeted demand for limited, prime luxury properties. This scarcity, coupled with a strategic investment mindset, sustains premium valuations and drives activity in sought-after locations, making ultra-luxury real estate a compelling asset class.

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