

**#1 in Median Household Income Among Seven-Figure ZIP Codes — ALEX Intelligence
2026**

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The new elite income threshold is \$250,001 — and it's not where you think

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THE DATA

\$250,001

Median Household Income (2024)

This is the median income for ZIP codes where home values average \$1 million or more.

The fact that ten ZIP codes across the Northeast share this exact income figure suggests a structural convergence in the luxury economy — not just a wealth gap, but a wealth plateau. These areas are not defined by historic real estate prestige alone, but by a new demographic consensus: sustained, high-income concentration. This threshold is not a statistical fluke; it is a signal of economic entrenchment in geographies where affluence has become self-reinforcing.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-05-luxe-luxe-dem-median-income-zcta-us-luxury-deep>



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Income Equality in the Luxury Tier

This convergence challenges the narrative of elite inequality. If the top ZIP codes are not diverging but aligning, then luxury real estate may be less about exclusivity and more about consistency — a market where access is no longer about singular wealth, but about structural alignment with a new national standard.



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The Myth of the Billionaire ZIP

This has profound implications for investment strategy. Rather than targeting speculative, high-risk luxury assets, the most resilient approach may be to focus on ZIP codes where median income is not just high, but stable and widespread. The market is not being driven by outliers, but by a resilient, middle-tier elite — and that is where long-term value is concentrated.

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

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