

Kendall County — #1 of 10: Median Household Income

Kendall County Leads Texas in Rural Affluence

Highest median income in rural Texas — 2026 data

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THE DATA

\$114,962

Median Household Income (2024)

Kendall County leads Texas in median household income among rural counties with at least 20,000 residents.

This figure reflects a deepening economic divergence between rural and urban cores in Texas. Kendall County's affluence is not driven by proximity to major metros but by a resilient mix of agri-tech, conservation finance, and private credit access — all bolstered by strong land values and low tax burden. The data suggest that rural land is becoming a wealth engine, not just a lifestyle choice.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-17-land-land-dem-median-income-county-tx-rural>



01

Affluence Is a Land-Driven Phenomenon

The \$114,962 median income in Kendall County is not a byproduct of urban employment but a direct result of land-based capital appreciation and non-traditional financing. This trend is accelerating in Texas, North Carolina, and Colorado, where land is both asset and income stream.

02

Rural Wealth Is Becoming Structurally Sustainable

With private credit now formally integrated into the Federal Reserve's financial accounts, rural land markets are decoupling from traditional bank cycles. This shift allows sustained investment even as short-term liquidity tightens, as seen in the Federal Funds market. The result is a self-reinforcing cycle: higher land values attract capital, which drives further appreciation — making rural affluence less dependent on urban spillover and more rooted in local capital formation.



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Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



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