

Gillespie County — #1 of 10: Home Value to Income Ratio

Gillespie County leads Texas in retiree affordability

Home Value to Income Ratio, 2024

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THE DATA

6.0x

Home Value to Income Ratio (2024)

Gillespie County has the highest ratio among Texas counties with significant 65+ populations.

This means retirees in Gillespie County must earn 6.0 years of income to purchase a home, the highest in Texas. This reflects a combination of strong demand, limited supply, and elevated property values in a sought-after retirement destination. The figure underscores the growing financial pressure on retirees choosing this market.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-21-fifty-five-plus-fifty-five-plus-value-to-income-county-tx-senior>



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Affordability is a new frontier for 55+ communities

Communities that cannot demonstrate long-term financial viability for retirees risk becoming inaccessible to the very demographic they serve. This calls for new models—shared equity, phased ownership, or hybrid rental-ownership structures—that can preserve access without sacrificing quality.

02

High ratios signal scarcity, not just cost

This scarcity is not a temporary trend. The market is not just expensive—it's becoming a premium scarcity play, favoring early entrants and long-term residents.



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