

ZIP 78676 — #1 of 10: Top-to-Median Affordability Gap

Top ZIP Affordability Gap: 5.9x

San Marcos–New Braunfels leads Texas in affordability spread, per ALEX Intelligence 2026 report

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THE DATA

1.3x

Top-to-Median Affordability Gap (2024)

The highest affordability gap in the San Marcos–New Braunfels MSA is found in ZIP 78676, where median home values are 5.9 times greater than median household income.

This extreme disparity reveals a market where wealth concentration is not just present—it's structural. The gap suggests that only a small subset of residents can afford to buy in the most desirable areas, while the majority face exclusion. This is not a temporary spike but a systemic condition rooted in land use patterns and income distribution.

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

<https://alex-companies.com/data/2026-10-22-san-marcos-nb-spread-value-to-income-zcta>

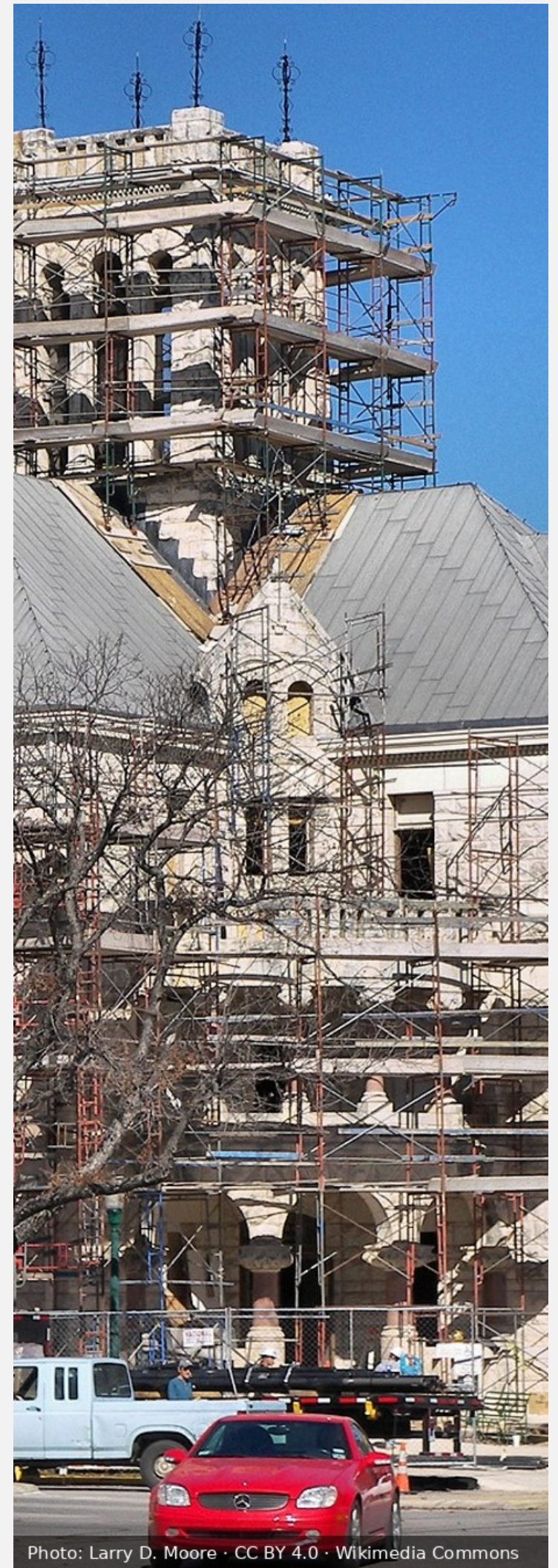


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01

Affordability is a ZIP Code War

The data reveals a market where 'affordability' is not a universal condition but a ZIP-specific privilege. This isn't just about prices—it's about who gets to live where, and who gets priced out before even considering a move.

02

The Market Is Splitting by Income

Without policy intervention, this could lead to a long-term erosion of social cohesion, with rising inequality embedded in the very fabric of the region's neighborhoods.



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