

ZIP 78705 — #1 of 10: Home Value to Income Ratio

ZIP 78705 has Texas's highest home value-to-income ratio

20.0x in 2024, per ALEX Intelligence

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THE DATA

20.0x

Home Value to Income Ratio (2024)

ZIP 78705 leads Texas in home value relative to income, with a ratio of 20.0x, meaning a home costs 20 years of median household income.

This extreme ratio indicates that housing wealth is highly concentrated, with a small number of households controlling disproportionate asset value. For philanthropy, this creates a unique opportunity: the same homes that are financially out of reach for most buyers represent enormous untapped donor assets.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-26-philanthropy-philanthropy-value-to-income-zcta-tx-wealth>



01

Wealth concentration fuels tax-efficient giving

The higher the home value-to-income ratio, the greater the potential tax benefit from donating appreciated property. In high-ratio zones like ZIP 78705, donors gain maximum value per dollar donated, making this a critical geographic factor in donor planning.



02

High ratios signal underutilized donor capacity

Philanthropic institutions should target high-value-to-income ZIP codes not for market data, but for donor discovery. These areas are not just expensive—they are incubators of untapped charitable capital, where financial literacy and donor education can unlock transformative giving.

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