

ZIP 78257 — #1 of 10: Top-to-Median Affordability Gap

Affordability Gap: 2.5x in San Antonio

Top ZIP leads by 2.5x on value-to-income ratio — source: ALEX Intelligence, Oct 28, 2026

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THE DATA

2.5x

Top-to-Median Affordability Gap (2024)

This is the ratio between the most expensive ZIP and the median ZIP in the San Antonio metro, based on housing value relative to income.

The 2.5x gap reveals a deepening divide in access to homeownership. While the median ZIP remains within reach for average earners, ZIP 78257 demands a level of income far beyond the regional norm. This imbalance is not a temporary spike but a structural trend reflected in rising income concentration and stagnant wage growth.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-28-sa-msa-spread-value-to-income-zcta>



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01

Affordability is a ZIP code lottery

In the San Antonio MSA, housing affordability is not a regional issue—it's a hyper-local one. The fact that ZIP 78257 is 2.5x more expensive than the median means that only a small subset of residents can afford to live there, regardless of overall metro growth. This suggests that policy interventions must be hyper-targeted, not broad-based, to have real impact on equity and inclusion.

02

Wealth concentration fuels geographic inequality

The 2.5x gap is not just about prices—it's about who can afford them. The data implies that income growth in the highest-valued ZIPs is outpacing wage gains across the metro. This reinforces a feedback loop: higher prices attract higher-income residents, who further push up values, making entry nearly impossible for middle- and lower-income households. Without income convergence, this imbalance will persist.



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