

Wise County — #1 of 10: 5-Year Household Income Growth

Wise County leads Texas in 55+ income growth

44.8% surge in 5 years — source: ALEX Intelligence, 2024

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THE DATA

44.8%

5-Year Household Income Growth (2024)

Wise County recorded the highest 5-year household income growth among Texas counties with at least 20,000 residents.

This 44.8% surge in median household income for the 55+ population signals a powerful shift in economic resilience and retirement mobility. It suggests that older adults in Wise County are not only maintaining but significantly increasing their financial footing, likely driven by long-term asset appreciation, retirement income stability, or re-entry into the workforce post-55.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2019 and 2024 · ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-30-fifty-five-plus-fifty-five-plus-dem-g-median-income-county-tx>



01

Income growth fuels retirement confidence

The 44.8% income growth in Wise County reflects a broader trend: older adults are not just surviving retirement—they are thriving financially. This economic momentum may be enabling greater access to age-restricted communities, home modifications, and equity release strategies without reliance on public assistance. It suggests that financial health is becoming a primary driver of housing choice for the 55+ demographic.



02

Equity retention vs. mobility tension

While income growth is strong, it does not automatically translate into relocation. High household equity in older housing stock—common in areas like Wise County—can create a 'lock-in' effect, where residents stay put despite better opportunities elsewhere. The real story isn't just rising income, but how it's being leveraged: will it drive downsizing, investment in aging-in-place upgrades, or new community formation?

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