

Boulder — #1 of 5: Top-to-Median Affordability Gap

Boulder's Top-to-Median Affordability Gap: 2.0x

Source: ALEX Intelligence · Published October 31, 2026

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THE DATA

2.0x

Top-to-Median Affordability Gap (2024)

Boulder leads Colorado in the disparity between top-tier and median housing affordability.

This 2.0x gap means that the most expensive homes in Boulder are twice as unaffordable relative to income compared to the median home. The data reveals a stark divide not just between income and price, but across neighborhoods within the city itself. This imbalance is not a market-wide trend—it's a structural feature of how value and access are distributed.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-31-boulder-spread-value-to-income-place>

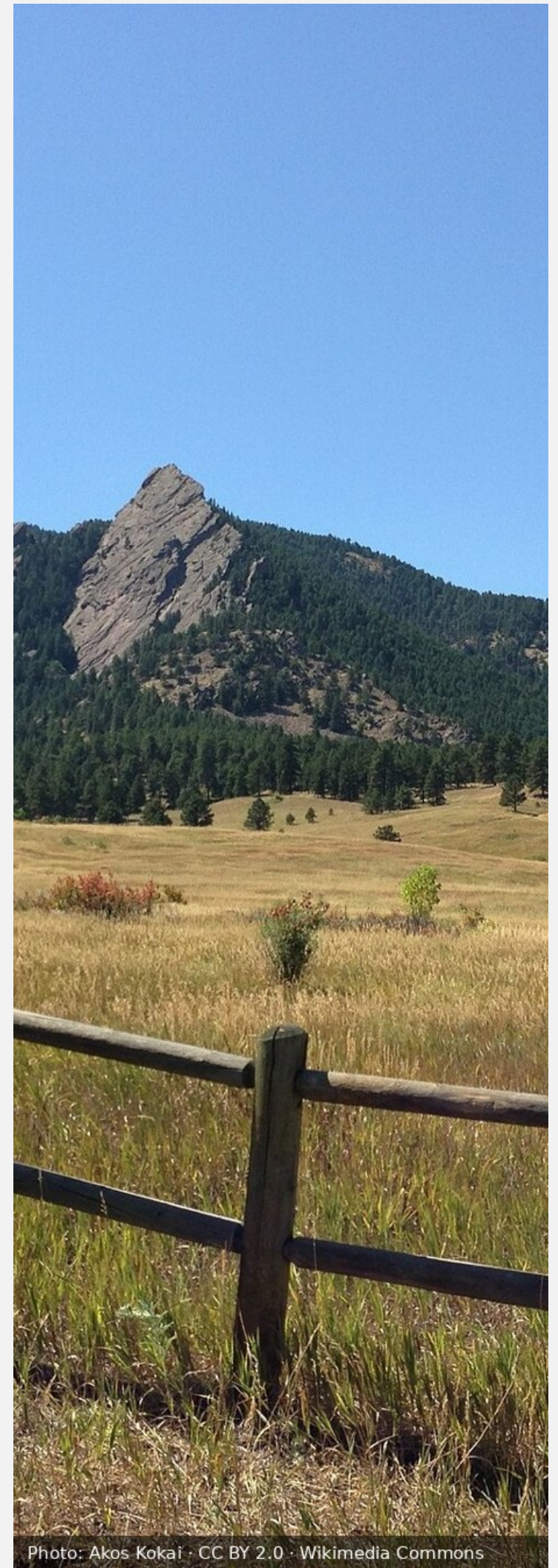


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01

Affordability is a city-wide fracture

The 2.0x gap isn't a statistical anomaly—it's a spatial reality. In Boulder, the highest-income households enjoy homes that are 2.0 times more unaffordable than the median, but this isn't uniform. The city's core, especially near downtown and the University of Colorado, shows the steepest disparities. This isn't about price alone—it's about who gets to live where, and who is priced out of entire zones, even as the city grows.

02

The market rewards exclusion

When affordability gaps exceed 2.0x, it signals a system where access is determined not by income alone, but by exclusivity. The top-tier housing stock in Boulder is increasingly concentrated in enclaves that are functionally inaccessible to even high-earning residents outside the top 10%. This isn't just a housing issue—it's a social stratification mechanism, where neighborhood choice is no longer about preference, but about who is allowed to participate.



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