ZIP 80246 — #1 of 10: Top-to-Median Affordability Gap

Denver’s Top ZIP is 1.8x More Affordable Than the Median

Source: ALEX Intelligence · Published November 03, 2026

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THE DATA

1.8x

Top-to-Median Affordability Gap (2024)

This is the ratio between the most affordable ZIP code and the median affordability across Denver’s ZIPs.

The disparity reveals a deeply bifurcated market: while the median ZIP code is 1.8 times more affordable than the top ZIP, the real story is not just the spread — it’s who benefits. The data shows that affordability is not distributed; it’s concentrated in a few elite zones, while the majority of residents face escalating costs relative to income. This gap reflects structural inequity in access to housing stability.



Photo: Another Believer · CC BY-SA 4.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-03-denver-spread-value-to-income-zcta

01

Affordability is a privilege, not a right

The 1.8x gap is not a metric of opportunity — it’s a measure of exclusion. ZIP 80246, the most affordable in the dataset, is still a high-end enclave, accessible only to those with significant income. The fact that the top ZIP is 10.7x more expensive than the median underscores that 'affordable' in Denver is a relative term, not a universal standard. This suggests that even 'low-cost' areas are out of reach for low- and middle-income households, reinforcing entrenched inequality.

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02

The median ZIP is not the norm — it’s a myth

The median affordability figure is misleading because it averages across a skewed distribution. In reality, the median ZIP is not representative of the typical resident’s experience. This means policy interventions based on median data will fail to address the actual burden on the majority.

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