Austin-Round Rock-San Marcos — #1 of 10: Median Monthly Owner Cost

Austin MSA leads Texas in median owner cost

Source: ALEX Intelligence · Published November 07, 2026

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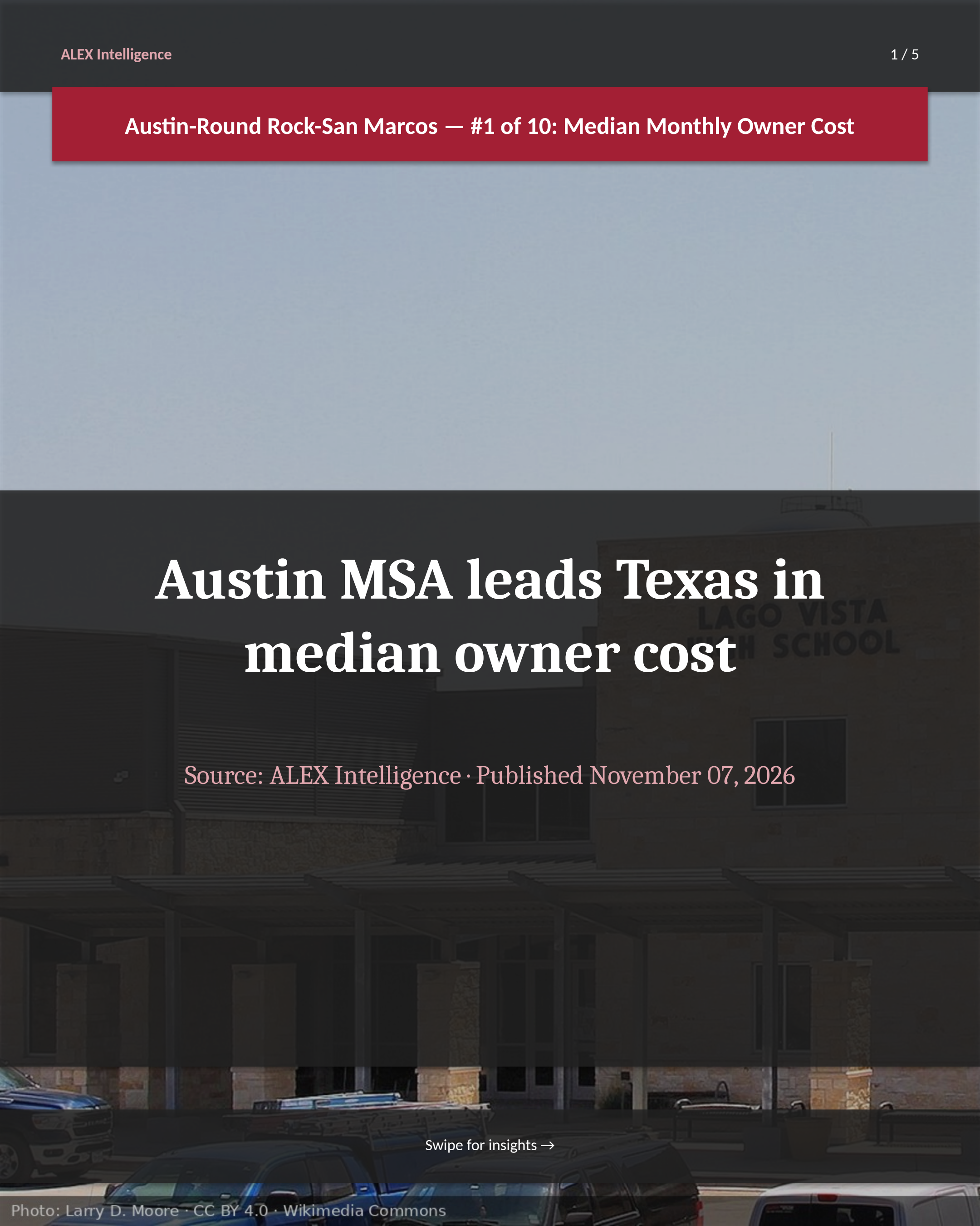


Photo: Larry D. Moore · CC BY 4.0 · Wikimedia Commons

THE DATA

$1,980

Median Monthly Owner Cost (2024)

Austin-Round Rock-San Marcos ranks #1 among 24 Texas metros with 100,000+ residents.

This figure reflects the full cost of homeownership, including mortgage, taxes, insurance, and utilities. Despite rising prices, Austin's dominance in owner cost is not driven by luxury real estate, but by sustained demand across middle- and upper-income brackets. The concentration of tech and healthcare jobs continues to attract professionals willing to pay a premium for urban access and lifestyle.



Photo: En el nido (Nest) · CC BY 3.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-07-austin-msa-standing-owner-cost-msa

01

Affordability is a myth, not a metric

Austin’s top ranking in owner cost does not signal unaffordability—it signals market maturity. The city is no longer a low-cost entry point; it is a high-value destination where cost correlates with stability, infrastructure, and opportunity. This shift is not a failure of affordability, but a validation of long-term economic strength. Homeownership is no longer a dream deferred—it is a strategic investment in a resilient urban core.

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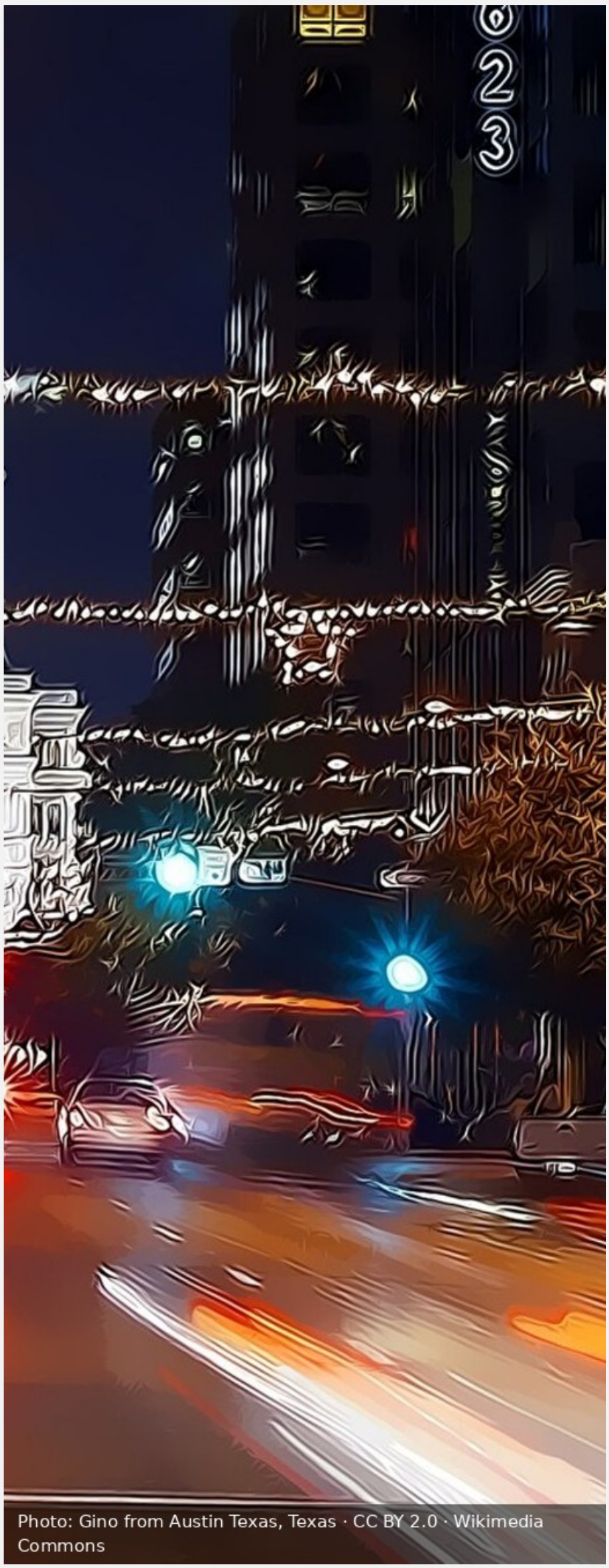


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02

The cost premium is a competitive filter

Austin's elevated owner cost acts as a de facto screening mechanism for the city's economic and social ecosystem. Only those with stable incomes, long-term career trajectories, or capital reserves can afford to live here. This creates a self-reinforcing cycle: higher-income residents attract better services, innovation, and amenities, which in turn sustain the high cost. The market isn't broken—it's functioning as a high-signal, high-skill urban center.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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