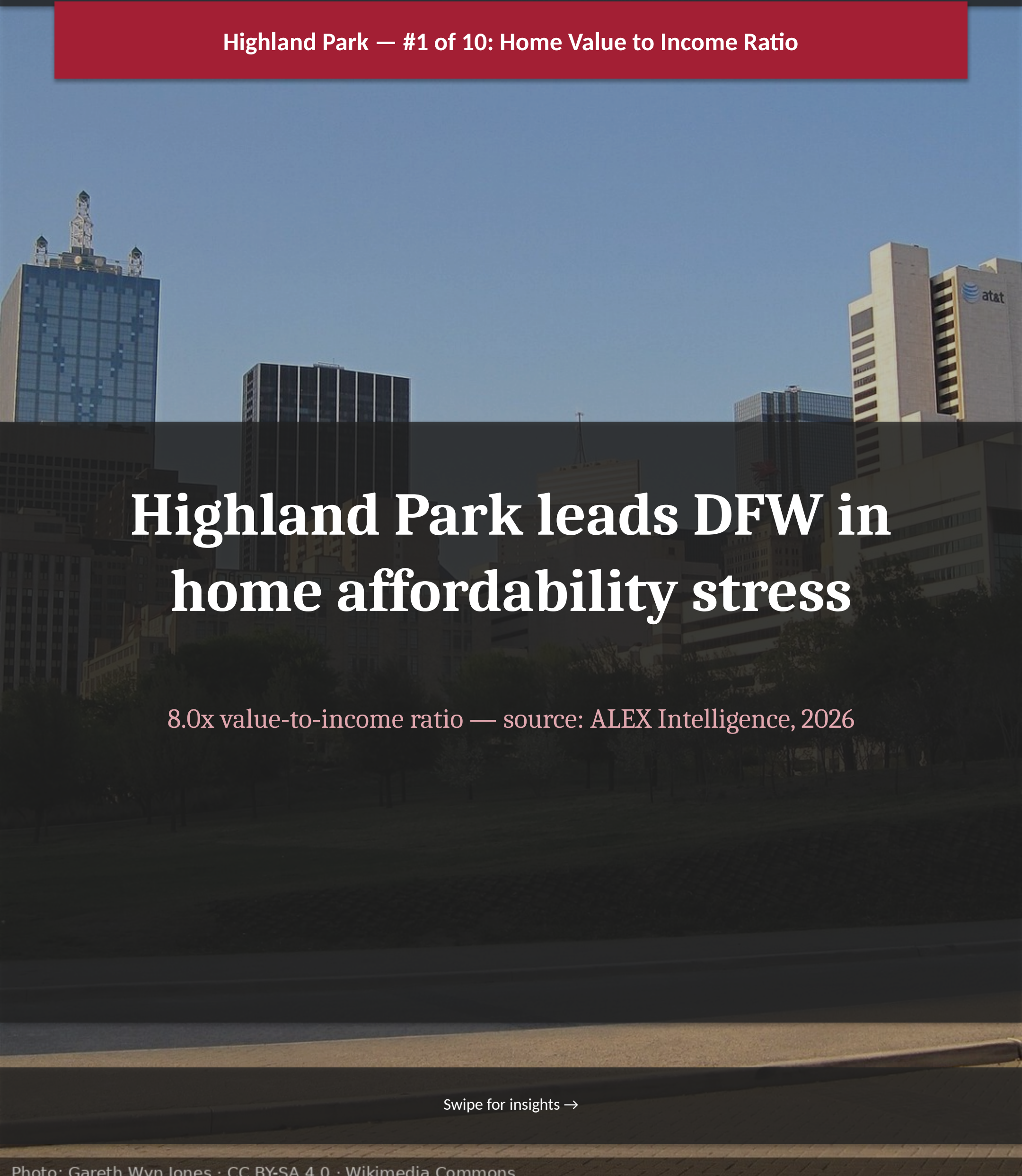
Highland Park — #1 of 10: Home Value to Income Ratio



Highland Park leads DFW in home affordability stress

8.0x value-to-income ratio — source: ALEX Intelligence, 2026

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THE DATA

8.0x

Home Value to Income Ratio (2024)

Highland Park’s ratio is the highest in the Dallas-Fort Worth MSA, indicating that median home values exceed median household income by eight times.

This ratio reflects a deepening affordability chasm where homeownership is increasingly out of reach for even high-earning residents. The figure is not a mere statistic—it signals a structural shift in the market’s accessibility. In Highland Park, the cost of entry is not just high, but effectively prohibitive for most of the region’s income brackets.



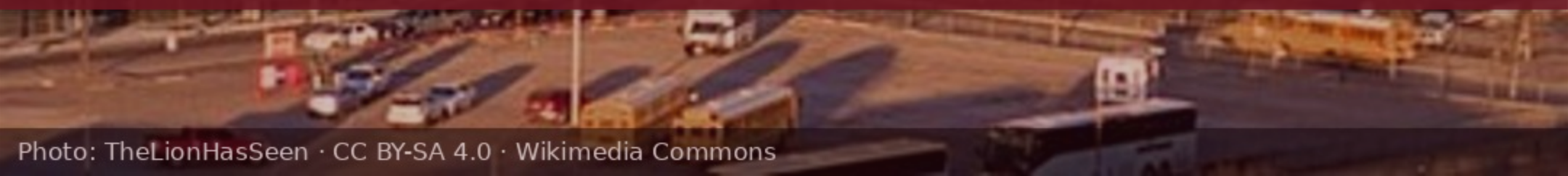
Photo: Gareth Wyn Jones · CC BY-SA 4.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-26-dfw-msa-value-to-income-place-mkt

01

Affordability is no longer a regional issue

Highland Park’s 8.0x ratio is not an outlier—it is the new benchmark. This metric reveals that in some DFW enclaves, even the highest earners must allocate nearly all their income to housing. As a result, the market is no longer just about price, but about income elasticity: who can afford to live where, and at what cost to mobility and equity. The trend suggests that long-term homeownership is becoming a privilege, not a right, even within the same metropolitan area.



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02

Wealth concentration drives market stratification

The 8.0x ratio in Highland Park is not driven by rising incomes, but by stagnant or declining affordability relative to income growth. This indicates that wealth is increasingly concentrated in a small subset of ZIPs, where property values outpace wage growth. The result is a bifurcated market: high-income enclaves with extreme price-to-income ratios, and the rest of the MSA where affordability remains relatively stable. This divergence is not a temporary fluctuation—it is a signal of entrenched inequality in housing access.

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