Marble Falls — #1 of 8: Annual Rent Against Local Pay

Marble Falls leads Hill Country in rent-to-income

Source: ALEX Intelligence, November 29, 2026

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THE DATA

28.2%

Annual Rent Against Local Pay (2024)

Marble Falls has the highest rent-to-income ratio in the Texas Hill Country.

This means renters in Marble Falls spend nearly 28.2% of their annual income on rent — the highest in the region. This level of pressure is not driven by rent inflation alone, but by a convergence of strong demand for primary residences and limited housing supply. The imbalance reflects a deeper shift: affordability is no longer just a price issue, but a function of local income growth relative to housing costs.



Photo: Nicolas Henderson from Coppell, Texas · CC BY 2.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-29-hill-country-tx-rent-to-income-place-mkt

01

Affordability is a proxy for desirability

The fact that Marble Falls leads in rent-to-income pressure is not a flaw — it’s a market signal. High ratios indicate that the area is perceived as a premium destination, attracting residents who prioritize lifestyle, natural beauty, and community over immediate cost savings. This dynamic is sustained by steady migration, especially from urban centers seeking lower-density, high-quality living environments. The data reveals that affordability is no longer a barrier to entry — it’s a filter for who can afford to belong.

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02

The rent gap is widening with income

While rent-to-income ratios are highest in Marble Falls, the region's median income is not rising at a commensurate pace. This suggests a growing divergence between housing cost and wage growth, particularly in sectors without high-paying remote jobs. Over time, this could lead to a two-tiered housing market: one for high-earning remote professionals, and another for long-term residents who have been priced out. The result is not just affordability stress — it's a demographic shift in progress.

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