

Top-to-Median Affordability Gap: 2.5x — ALEX Intelligence 2026

2.5x Affordability Gap: Who Owns Columbia?

ZIP 29201 leads the Midlands in value-to-income disparity

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THE DATA

2.5x

Top-to-Median Affordability Gap (2024)

The median ZIP in the Midlands sees a 2.5x gap between home value and income, but ZIP 29201 exceeds this by nearly threefold.

This 2.5x multiplier is not a national average—it's the median across the Midlands. It means that, on average, residents in the region face home values 2.5 times their median income. But in ZIP 29201, that ratio balloons to 7.9x, making it the most extreme case in the entire Midlands metro area. The disparity is not just economic—it's spatial, revealing how housing wealth is concentrated in select enclaves.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-01-columbia-sc-spread-value-to-income-zcta>



01

Affordability is a ZIP code, not a city

The data shows that affordability is not a citywide condition but a hyper-local phenomenon. ZIP 29201's 7.9x ratio is not due to citywide income growth or housing inflation—it's a result of selective investment, historical land use, and limited supply in a specific corridor. This suggests that policy, development, and access to capital are not evenly distributed, even within a single metro area. The city's identity as a whole does not reflect the reality of its most exclusive pockets.



02

Wealth stratification shapes mobility

When one ZIP has a 7.9x affordability gap, it creates a structural barrier to upward mobility for residents in adjacent ZIPs. The median household in ZIP 29201 earns nearly double the median income in ZIP 29036, yet home values in the latter are only slightly lower. This imbalance distorts the labor market—high-income earners in ZIP 29201 may commute to lower-paying jobs in other parts of the city, but they cannot afford to live near them. The result is a fragmented workforce and a housing market that rewards location over merit.

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Diane Hart Alexander, MBA, MHA

Chair & CEO, ALEX Companies

Designated Broker, Alexander Tiffany Southwest, LLC dba ALEX.realestate, et.al.

Texas License #574877-B · Broker License #565194-BB

diane@alex.realestate · +1 713.591.9902



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