

Top-to-Median Home Value Gap: 1.6x — ALEX Intelligence 2026

1.6x Gap Between Top and Median Home Values

St. James leads NC in housing stratification — ALEX Intelligence, 2026

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THE DATA

1.6x

Top-to-Median Home Value Gap (2024)

St. James' priciest homes are 60% more valuable than the median across the Wilmington metro.

This 1.6x gap is not a statistical blip — it reflects a structural divergence in the local housing market. The highest-valued city, St. James, commands a median value of \$636,800, while the median for the broader area stands at \$383,800. This is not just price dispersion; it is a signal of deepening housing stratification.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation

<https://alex-companies.com/data/2026-10-01-wilmington-spread-home-value-place>



01

Affordability Is a Design Choice

When the top-tier city is 1.6x the median, it means that for every new home built in the median zone, a higher-value asset is being created in the elite zone. This imbalance reinforces wealth concentration and limits upward mobility for residents in non-elite zones, making long-term equity in homeownership increasingly unattainable for the average resident.



02

The Market Is Polarizing — Not Growing

This polarization is especially dangerous in a region like the Cape Fear coast, where public infrastructure, schools, and services are already stretched. As wealth concentrates in a few high-value enclaves, the broader population faces rising costs without commensurate increases in public investment — a recipe for social and economic strain over time.

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