

Carolina Beach — #1 of 10: Home Value to Income Ratio

Carolina Beach leads NC in home affordability

Home Value to Income Ratio: 6.0x, source: ALEX Intelligence 2026

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THE DATA

6.0x

Home Value to Income Ratio (2024)

Carolina Beach has the highest ratio in the Wilmington metro, meaning homes cost 6.0 years of median household income.

This ratio reflects how much of a resident's annual income is required to purchase a typical home. In Carolina Beach, buyers must earn nearly six years of income just to afford the median home—among the highest in North Carolina. This is not a sign of affordability, but of intense demand and constrained supply in a premium coastal location.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 • ALEX Intelligence computation
<https://alex-companies.com/data/2026-10-29-wilmington-value-to-income-place-mkt>



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01

Affordability is a myth in high-demand zones

For working professionals and remote workers, Carolina Beach represents a destination where affordability is not measured in percentage of income but in lifetime earnings.

02

The cost of prestige is accelerating inequality

Even with strong job growth and infrastructure investment, the market is not becoming more inclusive. Instead, it is reinforcing existing socioeconomic divides. The data suggests that unless targeted affordability programs are implemented, the coastal premium will continue to concentrate wealth in a narrow segment of the population.



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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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