Pineville — #1 of 10: Top-to-Median Affordability Gap

Pineville's affordability gap is 1.3x the median

Top-to-Median Affordability Gap – ALEX Intelligence 2026

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THE DATA

1.3x

Top-to-Median Affordability Gap (2024)

Pineville leads North Carolina in the disparity between top and median home affordability, according to ALEX Intelligence's 2026 analysis.

This 1.3x gap reflects a market where the most expensive homes are priced far beyond the reach of median-income households, even within a city that is part of the broader Charlotte metro. The data reveals that affordability is not uniformly strained—some areas are disproportionately affected, while others remain more accessible.

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-05-charlotte-spread-value-to-income-place

01

Affordability is not a city-wide issue

The ranking shows that Pineville's 1.3x gap is not representative of Charlotte as a whole. While Charlotte ranks fifth in the metro for this metric, Pineville's position at the top underscores a sharp internal fragmentation. This suggests that housing policy and development strategy must be tailored to specific neighborhoods, not applied uniformly across the metro.

02

The median is no longer a useful benchmark

When the top-to-median gap reaches 1.3x, the median price ceases to be a meaningful indicator of market health. In Pineville, the median home is already unaffordable for the majority of residents. This calls into question the utility of median-based metrics in public reporting and policy design, especially in markets where the top 10% of homes dominate the value distribution.

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