Camden — #1 of 10: Home Value to Income Ratio

Camden leads SC in home affordability stress

Source: ALEX Intelligence · Published November 12, 2026

Swipe for insights →

Photo: w_lemay · CC BY-SA 2.0 · Wikimedia Commons

THE DATA

4.2x

Home Value to Income Ratio (2024)

Camden records the highest ratio in the Midlands and South Carolina.

This means a typical household in Camden would need 4.2 years of gross income to purchase a median-priced home. Such a ratio signals extreme affordability pressure and is a strong indicator of housing market stress. It reflects a combination of rising home values and stagnant income growth, particularly in communities where job growth hasn't kept pace with housing demand.

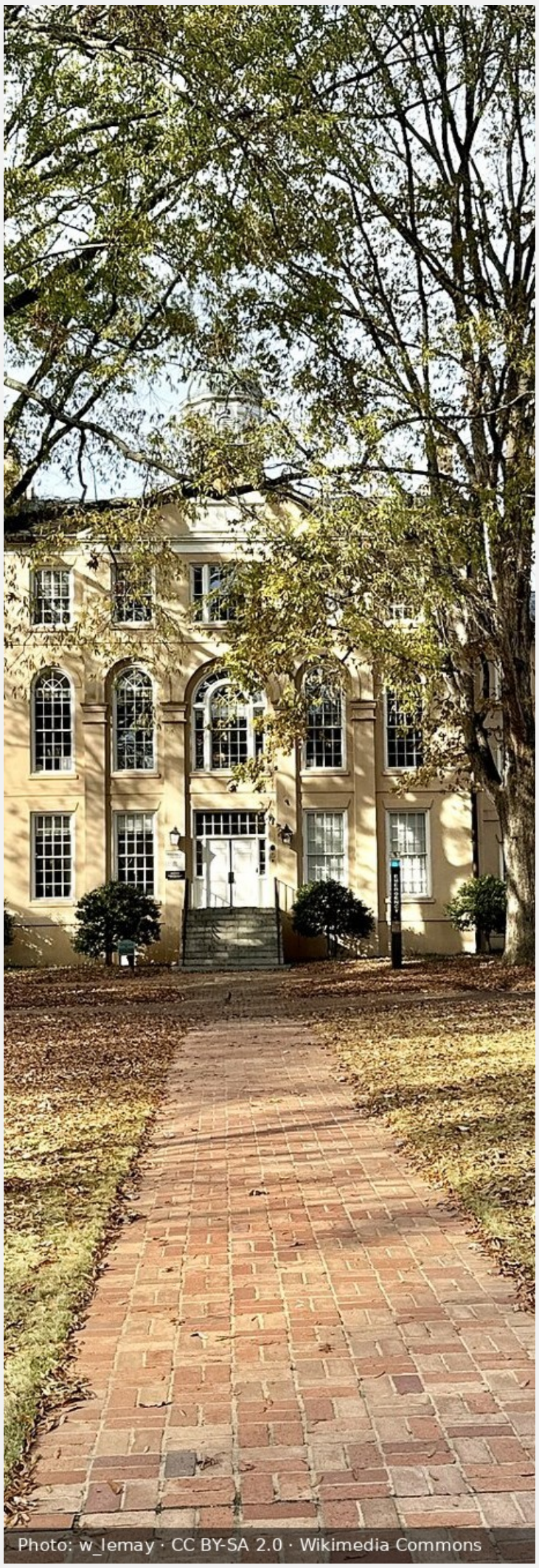


Photo: w_lemay · CC BY-SA 2.0 · Wikimedia Commons

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2024 · ALEX Intelligence computation
https://alex-companies.com/data/2026-11-12-columbia-sc-value-to-income-place-mkt

01

Affordability stress is a market signal

Camden’s 4.2x ratio is not just a number—it’s a diagnostic tool. High ratios correlate with reduced mobility, lower homeownership rates among younger residents, and increased pressure on rental markets. In Columbia’s own suburbs, where similar trends are emerging, this suggests that even moderate affordability stress can lead to long-term demographic shifts. The real estate market isn’t just about price—it’s about who can actually live there.

Photo: LostNarwal · CC BY-SA 4.0 · Wikimedia Commons



Photo: w_lemay · CC BY-SA 2.0 · Wikimedia Commons

02

Columbia’s future hinges on income alignment

While Camden leads in stress, Columbia’s suburbs are not immune. The data reveals a gradient: as you move outward from the core, affordability pressures increase. This pattern implies that Columbia’s long-term growth depends not on building more homes, but on ensuring that income growth matches or exceeds housing appreciation. Without wage growth, even new construction won’t solve the underlying imbalance.

Real Estate Strategy & Intelligence Leader. Democratized Blue Ocean Strategist & Operator.

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

ALEX

ALEX Intelligence
deep intelligence

ALEX Real Estate
genius real estate

ALEX Advisory
uncontested strategy

ALEX Cares
purposeful philanthropy