



Paycheck to Paycheck

Homeownership Affordability: Metropolitan areas ranked from least to most affordable, based on the number of occupations out of 74 that earn enough to afford a median-priced home*, 3rd Quarter 2011

	Metro Name	Affordability Index ¹	Percent
	<i>Nationwide</i>	13	18%
1	San Francisco, CA	0	0%
2	Barnstable, MA	1	1%
2	Bethesda, MD	1	1%
2	Boston, MA	1	1%
2	Boulder, CO	1	1%
2	Bridgeport, CT	1	1%
2	Cambridge, MA	1	1%
2	Honolulu, HI	1	1%
2	Los Angeles, CA	1	1%
2	Napa, CA	1	1%
2	New York, NY	1	1%
2	Newark, NJ	1	1%
2	Ocean City, NJ	1	1%
2	Oxnard, CA	1	1%
2	San Diego, CA	1	1%
2	San Jose, CA	1	1%
2	San Luis Obispo, CA	1	1%
2	Santa Ana, CA	1	1%
2	Santa Barbara, CA	1	1%
2	Santa Cruz, CA	1	1%
2	Santa Fe, NM	1	1%
2	Santa Rosa, CA	1	1%
2	Suffolk-Nassau, NY	1	1%
2	Washington, DC	1	1%
25	Edison, NJ	2	3%
25	Flagstaff, AZ	2	3%
25	Oakland, CA	2	3%
28	Baltimore, MD	3	4%
28	Bellingham, WA	3	4%
30	Anchorage, AK	5	7%
30	Burlington, VT	5	7%
30	Fort Collins, CO	5	7%
30	Poughkeepsie, NY	5	7%

	Metro Name	Affordability Index	Percent
30	Raleigh, NC	5	7%
30	Salinas, CA	5	7%
36	Bremerton, WA	6	8%
36	Charleston, SC	6	8%
36	Colorado Springs, CO	6	8%
36	Denver, CO	6	8%
36	Fort Walton Beach, FL	6	8%
36	Madison, WI	6	8%
36	Naples, FL	6	8%
36	Olympia, WA	6	8%
36	Philadelphia, PA	6	8%
36	Portland, ME	6	8%
36	Portland, OR	6	8%
36	Provo-Orem, UT	6	8%
36	Rockingham-Strafford, NH	6	8%
36	Salt Lake City, UT	6	8%
36	Trenton, NJ	6	8%
36	Virginia Beach, VA	6	8%
52	Albany, NY	7	9%
52	Asheville, NC	7	9%
52	Austin, TX	7	9%
52	Hartford, CT	7	9%
52	Ithaca, NY	7	9%
52	Richmond, VA	7	9%
52	Wilmington, DE	7	9%
59	Norwich, CT	8	11%
60	Chicago, IL	9	12%
61	Allentown, PA	10	14%
61	Manchester, NH	10	14%
63	Baton Rouge, LA	11	15%
63	Durham, NC	11	15%
65	Charlotte, NC	12	16%
66	Albuquerque, NM	13	18%
66	Atlantic, NJ	13	18%
66	Camden, NJ	13	18%
66	Dallas, TX	13	18%
66	Eugene, OR	13	18%
66	Greeley, CO	13	18%
66	Ogden, UT	13	18%

¹ The Affordability Index calculates the number of jobs out of 74 identified that can afford to purchase a median-priced home in each city. Affordability is based on a 10 percent down payment and the prevailing interest rate. To qualify as affordable, monthly payments must be less than 28 percent of estimated monthly income.

*Home price data include new and existing home sales figures from the 3rd quarter 2011 (the most recent available), provided by the National Home Builder's Association. Where NAHB data were unavailable, existing home sale price data from the National Association of Realtors are used. Salary data are from the same period, provided by Salary.com.

	Metro Name	Affordability Index	Percent
66	Providence, RI	13	18%
66	Shreveport, LA	13	18%
66	Tacoma, WA	13	18%
66	Worcester, MA	13	18%
77	Kennewick, WA	14	19%
77	Lancaster, PA	14	19%
79	Sacramento, CA	15	20%
80	Des Moines, IA	17	23%
80	New Haven, CT	17	23%
80	San Antonio, TX	17	23%
80	Vallejo, CA	17	23%
84	Minneapolis-St. Paul, MN	18	24%
85	Houston, TX	21	28%
86	Champaign-Urbana, IL	22	30%
86	Columbia, SC	22	30%
86	Salem, OR	22	30%
86	Springfield, MA	22	30%
90	Ann Arbor, MI	23	31%
90	Milwaukee, WI	23	31%
90	Riverside, CA	23	31%
93	Birmingham, AL	24	32%
93	Boise City, ID	24	32%
93	Chico, CA	24	32%
93	Corpus Christi, TX	24	32%
93	El Paso, TX	24	32%
93	Fargo, ND	24	32%
93	Fayetteville, NC	24	32%
93	Greenville, SC	24	32%
93	Hagerstown, MD	24	32%
93	Jackson, MS	24	32%
93	Knoxville, TN	24	32%
93	Lexington, KY	24	32%
93	New Orleans, LA	24	32%
93	Pensacola, FL	24	32%
93	Pittsfield, MA	24	32%
93	Sioux Falls, SD	24	32%
93	Spokane, WA	24	32%
93	Tallahassee, FL	24	32%
111	Harrisburg, PA	25	34%
111	Lincoln, NE	25	34%
111	Montgomery, AL	25	34%
111	Redding, CA	25	34%
115	Cedar Rapids, IA	26	35%
115	Miami, FL	26	35%
115	Omaha, NE	26	35%
115	Reno, NV	26	35%
115	Seattle, WA	26	35%

	Metro Name	Affordability Index	Percent
115	Tulsa, OK	26	35%
121	Chattanooga, TN	28	38%
121	Fresno, CA	28	38%
121	Greensboro, NC	28	38%
121	Louisville, KY	28	38%
121	Oklahoma City, OK	28	38%
121	Reading, PA	28	38%
127	Charleston, WV	29	39%
127	Gainesville, FL	29	39%
127	Sarasota, FL	29	39%
130	Little Rock, AR	30	41%
130	Stockton, CA	30	41%
132	Amarillo, TX	31	42%
132	Fort Worth, TX	31	42%
132	Green Bay, WI	31	42%
132	Tucson, AZ	31	42%
136	Jacksonville, FL	32	43%
136	Kansas City, MO	32	43%
136	St. Louis, MO	32	43%
136	Waterloo, IA	32	43%
136	West Palm Beach, FL	32	43%
141	Columbus, OH	34	46%
142	Memphis, TN	35	47%
143	Atlanta, GA	36	49%
144	Beaumont, TX	37	50%
144	Peoria, IL	37	50%
144	Pittsburgh, PA	37	50%
144	Salisbury, MD	37	50%
144	Spartanburg, SC	37	50%
144	Wichita, KS	37	50%
144	Winston-Salem, NC	37	50%
151	Cincinnati, OH	40	54%
151	Yuba City, CA	40	54%
153	Duluth, MN	41	55%
153	Madera, CA	41	55%
153	Rochester, NY	41	55%
153	Vineland, NJ	41	55%
157	Gary, IN	42	57%
157	Kalamazoo, MI	42	57%
157	Orlando, FL	42	57%
157	Pueblo, CO	42	57%
157	Springfield, IL	42	57%
157	Visalia, CA	42	57%
163	Modesto, CA	43	58%
164	Appleton, WI	44	59%
164	Brownsville, TX	44	59%
164	Buffalo, NY	44	59%

	Metro Name	Affordability Index	Percent
164	Erie, PA	44	59%
164	Fort Lauderdale, FL	44	59%
164	Gulfport, MS	44	59%
164	Indianapolis, IN	44	59%
164	Las Vegas, NV	44	59%
164	Monroe, MI	44	59%
164	Phoenix, AZ	44	59%
164	Springfield, MO	44	59%
164	Syracuse, NY	44	59%
164	Tampa, FL	44	59%
164	Warren, MI	44	59%
178	Bakersfield, CA	45	61%
178	Cleveland, OH	45	61%
178	Daytona Beach, FL	45	61%
178	Palm Bay, FL	45	61%
182	Cape Coral, FL	48	65%
182	Grand Rapids, MI	48	65%
182	Scranton, PA	48	65%
182	Topeka, KS	48	65%
186	Mobile, AL	49	66%
186	Port St. Lucie, FL	49	66%
188	Merced, CA	50	68%
189	Akron, OH	52	70%
190	Lansing, MI	53	72%
191	Davenport, IA	56	76%
191	Punta Gorda, FL	56	76%
193	Fort Wayne, IN	57	77%
194	South Bend, IN	58	78%
195	Canton, OH	60	81%
195	Dayton, OH	60	81%
195	Rockford, IL	60	81%
198	Flint, MI	61	82%
198	Wheeling, WV	61	82%
200	Battle Creek, MI	63	85%
200	Lima, OH	63	85%
200	Ocala, FL	63	85%
203	Bay City, MI	64	86%
203	Saginaw, MI	64	86%
203	Springfield, OH	64	86%
206	Detroit, MI	65	88%
206	Toledo, OH	65	88%
208	Youngstown, OH	67	91%