



PAYCHECK TO PAYCHECK¹

**HOMEOWNERSHIP MARKET RANKINGS:
Change in the Income Needed² to Purchase a Home, 2010-2011³**

Rank	Metro Area	Median Home Price 2011	Qualifying Income 2011	Median Home Price 2010	Qualifying Income 2010	Change in Qualifying Income
1 LARGEST INCREASE	Springfield, MA	\$180,000	\$53,299	\$150,000	\$44,921	18.7%
2	Daytona Beach, FL	\$125,000	\$37,013	\$108,000	\$32,343	14.4%
3	Albany, NY	\$181,000	\$53,595	\$160,000	\$47,915	11.9%
4	Durham, NC	\$183,000	\$54,187	\$162,000	\$48,514	11.7%
5	Erie, PA	\$105,000	\$31,091	\$93,000	\$27,851	11.6%
6	Sarasota, FL	\$141,000	\$41,751	\$125,000	\$37,434	11.5%
7	Amarillo, TX	\$118,000	\$34,940	\$105,000	\$31,444	11.1%
8	Charlotte, NC	\$170,000	\$50,338	\$152,000	\$45,520	10.6%
9	Buffalo, NY	\$106,000	\$31,387	\$96,000	\$28,749	9.2%
	Corpus Christi, TX	\$138,000	\$40,863	\$125,000	\$37,434	9.2%
11	Boston, MA	\$298,000	\$88,239	\$270,000	\$80,857	9.1%
12	Jackson, MS	\$133,900	\$39,648	\$121,800	\$36,476	8.7%
13	Barnstable, MA	\$299,000	\$88,535	\$275,000	\$82,354	7.5%

¹ This fact sheet includes trends for the 208 metropolitan areas with home price data for first quarter of both 2010 and 2011. It does not include data on metropolitan areas that were added to or removed from *Paycheck to Paycheck* since 2010.

² The “qualifying income” or income needed to purchase a home is primarily determined based on the median home price and prevailing interest rate. The fact sheet looks at qualifying income rather than home price since it is a more accurate reflection of what a prospective homeowner can afford.

³ The home price data are from the first quarter 2010 and first quarter 2011 (the most recent available) and include new and existing home sales figures provided by the National Association of Home Builders (NAHB). In a few metropolitan areas and/or years in which the data from NAHB were not available, existing home sale price data from the National Association of Realtors are provided.

14	Brownsville, TX	\$102,000	\$30,203	\$94,000	\$28,150	7.3%
15	Dallas, TX	\$168,000	\$49,746	\$155,000	\$46,418	7.2%
16	Indianapolis, IN	\$103,000	\$30,499	\$96,000	\$28,749	6.1%
17	El Paso, TX	\$134,000	\$39,678	\$125,000	\$37,434	6.0%
18	Fort Walton Beach, FL	\$182,000	\$53,891	\$170,000	\$50,910	5.9%
19	Canton, OH	\$80,000	\$23,688	\$75,000	\$22,460	5.5%
20	Shreveport, LA	\$156,000	\$46,192	\$146,400	\$43,842	5.4%
21	Springfield, IL	\$119,000	\$35,237	\$112,000	\$33,541	5.1%
22	Columbia, SC	\$140,000	\$41,455	\$132,000	\$39,530	4.9%
23	Madison, WI	\$194,000	\$57,444	\$183,000	\$54,803	4.8%
24	Scranton, PA	\$95,000	\$28,130	\$90,000	\$26,952	4.4%
	Battle Creek, MI	\$76,000	\$22,504	\$72,000	\$21,562	4.4%
26	Champaign-Urbana, IL	\$137,000	\$40,566	\$130,000	\$38,931	4.2%
27	Pueblo, CO	\$124,000	\$36,717	\$118,000	\$35,338	3.9%
	Chattanooga, TN	\$125,000	\$37,013	\$119,000	\$35,637	3.9%
29	Pensacola, FL	\$150,000	\$44,416	\$143,000	\$42,824	3.7%
	Charleston, WV	\$122,200	\$36,184	\$116,500	\$34,888	3.7%
31	Knoxville, TN	\$131,000	\$38,790	\$125,000	\$37,434	3.6%
32	Rochester, NY	\$115,000	\$34,052	\$110,000	\$32,942	3.4%
33	Greenville, SC	\$142,000	\$42,047	\$136,000	\$40,728	3.2%
34	San Antonio, TX	\$149,000	\$44,120	\$143,000	\$42,824	3.0%
35	Port St. Lucie, FL	\$104,000	\$30,795	\$100,000	\$29,947	2.8%
	Bethesda, MD	\$291,000	\$86,167	\$280,000	\$83,852	2.8%
37	Springfield, MO	\$111,200	\$32,927	\$107,300	\$32,133	2.5%
38	Houston, TX	\$148,000	\$43,824	\$143,000	\$42,824	2.3%
39	Boulder, CO	\$290,000	\$85,871	\$281,000	\$84,151	2.0%
40	Burlington, VT	\$210,000	\$62,182	\$204,000	\$61,092	1.8%
41	Kalamazoo, MI	\$110,000	\$32,572	\$107,000	\$32,043	1.6%
	Beaumont, TX	\$113,000	\$33,460	\$110,000	\$32,942	1.6%
43	Cambridge, MA	\$320,000	\$94,754	\$312,000	\$93,435	1.4%
44	Winston-Salem, NC	\$124,000	\$36,717	\$121,000	\$36,236	1.3%
45	Austin, TX	\$180,000	\$53,299	\$176,000	\$52,707	1.1%
	Fayetteville, NC	\$137,000	\$40,566	\$134,000	\$40,129	1.1%
47	Sioux Falls, SD	\$147,400	\$43,646	\$144,400	\$43,244	0.9%
	Des Moines, IA	\$133,700	\$39,589	\$131,000	\$39,231	0.9%
49	Pittsburgh, PA	\$115,000	\$34,052	\$113,000	\$33,840	0.6%
	Anchorage, AK	\$236,000	\$69,881	\$232,000	\$69,477	0.6%
51	Wheeling, WV	\$75,000	\$22,208	\$74,000	\$22,161	0.2%
	Salinas, CA	\$235,000	\$69,585	\$232,000	\$69,477	0.2%
53	Denver, CO	\$207,000	\$61,294	\$205,000	\$61,391	-0.2%

54	Louisville, KY	\$122,000	\$36,125	\$121,000	\$36,236	-0.3%
55	Fort Worth, TX	\$129,000	\$38,198	\$128,000	\$38,332	-0.4%
56	Raleigh, NC	\$200,000	\$59,221	\$200,000	\$59,894	-1.1%
	Suffolk-Nassau, NY	\$375,000	\$111,039	\$375,000	\$112,301	-1.1%
	Lincoln, NE	\$132,800	\$39,323	\$132,800	\$39,770	-1.1%
	Grand Rapids, MI	\$102,000	\$30,203	\$102,000	\$30,546	-1.1%
	Bremerton, WA	\$225,000	\$66,624	\$225,000	\$67,381	-1.1%
	Tulsa, OK	\$130,000	\$38,494	\$130,000	\$38,931	-1.1%
	Trenton, NJ	\$205,000	\$60,702	\$205,000	\$61,391	-1.1%
	Cape Coral, FL	\$95,000	\$28,130	\$95,000	\$28,450	-1.1%
	Memphis, TN	\$114,000	\$33,756	\$114,000	\$34,140	-1.1%
65	New York, NY	\$425,000	\$125,845	\$426,000	\$127,574	-1.4%
66	Newark, NJ	\$299,000	\$88,535	\$300,000	\$89,841	-1.5%
	Edison, NJ	\$272,000	\$80,541	\$273,000	\$81,755	-1.5%
68	Albuquerque, NM	\$168,000	\$49,746	\$169,000	\$50,611	-1.7%
	Kennewick, WA	\$175,400	\$51,937	\$176,500	\$52,857	-1.7%
70	Honolulu, HI	\$400,000	\$118,442	\$403,000	\$120,687	-1.9%
71	Columbus, OH	\$115,000	\$34,052	\$116,000	\$34,739	-2.0%
	Baltimore, MD	\$220,000	\$65,143	\$222,000	\$66,482	-2.0%
	Fargo, ND	\$139,400	\$41,277	\$140,700	\$42,136	-2.0%
74	Punta Gorda, FL	\$100,000	\$29,611	\$101,000	\$30,247	-2.1%
75	Camden, NJ	\$181,000	\$53,595	\$183,000	\$54,803	-2.2%
	Davenport, IA	\$90,000	\$26,649	\$91,000	\$27,252	-2.2%
77	South Bend, IN	\$68,700	\$20,342	\$69,500	\$20,813	-2.3%
78	San Jose, CA	\$425,000	\$125,845	\$431,000	\$129,072	-2.5%
	Fort Collins, CO	\$205,000	\$60,702	\$208,000	\$62,290	-2.5%
80	Little Rock, AR	\$127,700	\$37,813	\$129,600	\$38,811	-2.6%
81	Lexington, KY	\$133,300	\$39,471	\$135,400	\$40,548	-2.7%
	Oklahoma City, OK	\$122,000	\$36,125	\$124,000	\$37,134	-2.7%
	Naples, FL	\$182,000	\$53,891	\$185,000	\$55,402	-2.7%
84	Wichita, KS	\$115,000	\$34,052	\$117,000	\$35,038	-2.8%
	New Haven, CT	\$170,000	\$50,338	\$173,000	\$51,808	-2.8%
86	Worcester, MA	\$168,000	\$49,746	\$171,000	\$51,209	-2.9%
	Poughkeepsie, NY	\$216,000	\$63,959	\$220,000	\$65,884	-2.9%
88	Los Angeles, CA	\$300,000	\$88,832	\$306,000	\$91,638	-3.1%
	Birmingham, AL	\$132,400	\$39,204	\$135,100	\$40,458	-3.1%
90	Hartford, CT	\$188,000	\$55,668	\$192,000	\$57,498	-3.2%
91	Greensboro, NC	\$127,000	\$37,605	\$130,000	\$38,931	-3.4%
92	Green Bay, WI	\$128,500	\$38,050	\$131,600	\$39,410	-3.5%
	Santa Ana, CA	\$400,000	\$118,442	\$410,000	\$122,783	-3.5%

94	Mansfield, OH	\$75,000	\$22,208	\$77,000	\$23,059	-3.7%
95	Colorado Springs, CO	\$177,000	\$52,411	\$182,000	\$54,504	-3.8%
96	Riverside, CA	\$175,000	\$51,818	\$180,000	\$53,905	-3.9%
97	Minneapolis-St. Paul, MN	\$160,000	\$47,377	\$165,000	\$49,413	-4.1%
98	Wilmington, DE	\$189,000	\$55,964	\$195,000	\$58,397	-4.2%
	Lancaster, PA	\$155,000	\$45,896	\$160,000	\$47,915	-4.2%
100	Omaha, NE	\$128,500	\$38,050	\$132,900	\$39,800	-4.4%
101	Baton Rouge, LA	\$160,600	\$47,555	\$166,200	\$49,772	-4.5%
	Dayton, OH	\$85,000	\$25,169	\$88,000	\$26,353	-4.5%
103	Rockingham-Strafford, NH	\$193,000	\$57,148	\$200,000	\$59,894	-4.6%
	Portland, OR	\$217,000	\$64,255	\$225,000	\$67,381	-4.6%
105	Madera, CA	\$131,000	\$38,790	\$136,000	\$40,728	-4.8%
	Las Vegas, NV	\$130,000	\$38,494	\$135,000	\$40,429	-4.8%
	Toledo, OH	\$78,000	\$23,096	\$81,000	\$24,257	-4.8%
	Montgomery, AL	\$119,600	\$35,414	\$124,200	\$37,194	-4.8%
109	Manchester, NH	\$175,000	\$51,818	\$182,000	\$54,504	-4.9%
110	San Diego, CA	\$298,000	\$88,239	\$310,000	\$92,836	-5.0%
	Peoria, IL	\$100,900	\$29,877	\$105,000	\$31,444	-5.0%
	Oakland, CA	\$270,000	\$79,948	\$281,000	\$84,151	-5.0%
	Salt Lake City, UT	\$195,000	\$57,741	\$203,000	\$60,793	-5.0%
	Bay City, MI	\$73,000	\$21,616	\$76,000	\$22,760	-5.0%
115	Kansas City, MO	\$125,300	\$37,102	\$130,700	\$39,141	-5.2%
116	New Orleans, LA	\$147,900	\$43,794	\$154,600	\$46,298	-5.4%
	Youngstown, OH	\$66,000	\$19,543	\$69,000	\$20,663	-5.4%
118	Hagerstown, MD	\$143,000	\$42,343	\$150,000	\$44,921	-5.7%
119	Flint, MI	\$79,000	\$23,392	\$83,000	\$24,856	-5.9%
	Stockton, CA	\$157,000	\$46,489	\$165,000	\$49,413	-5.9%
121	Richmond, VA	\$175,000	\$51,818	\$184,000	\$55,103	-6.0%
	Cedar Rapids, IA	\$129,400	\$38,316	\$136,100	\$40,758	-6.0%
123	Providence, RI	\$170,000	\$50,338	\$179,000	\$53,605	-6.1%
	Spokane, WA	\$151,000	\$44,712	\$159,000	\$47,616	-6.1%
125	Cincinnati, OH	\$109,000	\$32,275	\$115,000	\$34,439	-6.3%
	Orlando, FL	\$108,000	\$31,979	\$114,000	\$34,140	-6.3%
127	Virginia Beach, VA	\$178,000	\$52,707	\$188,000	\$56,300	-6.4%
	St. Louis, MO	\$124,000	\$36,717	\$131,000	\$39,231	-6.4%
129	Oxnard, CA	\$333,000	\$98,603	\$352,000	\$105,414	-6.5%
	Reno, NV	\$175,000	\$51,818	\$185,000	\$55,402	-6.5%
131	Harrisburg, PA	\$135,000	\$39,974	\$143,000	\$42,824	-6.7%
132	Reading, PA	\$145,000	\$42,935	\$154,000	\$46,118	-6.9%
	Merced, CA	\$112,000	\$33,164	\$119,000	\$35,637	-6.9%

	Napa, CA	\$320,000	\$94,754	\$340,000	\$101,820	-6.9%
135	Milwaukee, WI	\$143,000	\$42,343	\$152,000	\$45,520	-7.0%
	San Francisco, CA	\$550,000	\$162,858	\$585,000	\$175,190	-7.0%
137	Topeka, KS	\$92,500	\$27,390	\$98,500	\$29,498	-7.1%
138	Appleton, WI	\$115,500	\$34,200	\$123,000	\$36,835	-7.2%
139	Saginaw, MI	\$75,000	\$22,208	\$80,000	\$23,958	-7.3%
140	Springfield, OH	\$73,000	\$21,616	\$78,000	\$23,359	-7.5%
	Yuba City, CA	\$146,000	\$43,231	\$156,000	\$46,717	-7.5%
142	Provo-Orem, UT	\$193,000	\$57,148	\$207,000	\$61,990	-7.8%
143	Santa Fe, NM	\$231,000	\$68,400	\$248,000	\$74,269	-7.9%
	Gary, IN	\$101,300	\$29,995	\$108,800	\$32,582	-7.9%
145	Jacksonville, FL	\$121,000	\$35,829	\$130,000	\$38,931	-8.0%
146	Tacoma, WA	\$195,000	\$57,741	\$210,000	\$62,889	-8.2%
147	Atlantic, NJ	\$185,000	\$54,779	\$200,000	\$59,894	-8.5%
148	Bakersfield, CA	\$123,000	\$36,421	\$133,000	\$39,830	-8.6%
	Modesto, CA	\$134,000	\$39,678	\$145,000	\$43,423	-8.6%
150	Olympia, WA	\$203,000	\$60,109	\$220,000	\$65,884	-8.8%
	Spartanburg, SC	\$108,000	\$31,979	\$117,100	\$35,068	-8.8%
152	Duluth, MN	\$102,000	\$30,203	\$111,000	\$33,241	-9.1%
153	Mobile, AL	\$106,900	\$31,654	\$116,400	\$34,858	-9.2%
154	Warren, MI	\$110,000	\$32,572	\$120,000	\$35,936	-9.4%
	Atlanta, GA	\$131,000	\$38,790	\$143,000	\$42,824	-9.4%
156	Santa Barbara, CA	\$269,000	\$79,652	\$294,000	\$88,044	-9.5%
157	Phoenix, AZ	\$128,000	\$37,901	\$140,000	\$41,926	-9.6%
	San Luis Obispo, CA	\$320,000	\$94,754	\$350,000	\$104,815	-9.6%
159	Portland, ME	\$188,000	\$55,668	\$206,000	\$61,691	-9.8%
	Chico, CA	\$145,000	\$42,935	\$159,000	\$47,616	-9.8%
161	Detroit, MI	\$82,000	\$24,281	\$90,000	\$26,952	-9.9%
162	Boise City, ID	\$151,000	\$44,712	\$166,000	\$49,712	-10.1%
163	Washington, DC	\$245,000	\$72,546	\$270,000	\$80,857	-10.3%
	Bridgeport, CT	\$313,000	\$92,681	\$345,000	\$103,317	-10.3%
165	Eugene, OR	\$169,000	\$50,042	\$187,000	\$56,001	-10.6%
166	Bellingham, WA	\$208,000	\$61,590	\$231,000	\$69,178	-11.0%
	Cleveland, OH	\$90,000	\$26,649	\$100,000	\$29,947	-11.0%
	Norwich, CT	\$189,000	\$55,964	\$210,000	\$62,889	-11.0%
169	Waterloo, IA	\$98,400	\$29,137	\$109,500	\$32,792	-11.1%
170	Seattle, WA	\$274,000	\$81,133	\$305,000	\$91,339	-11.2%
171	Tallahassee, FL	\$130,000	\$38,494	\$145,000	\$43,423	-11.4%
172	Ogden, UT	\$169,000	\$50,042	\$189,000	\$56,600	-11.6%
173	Sacramento, CA	\$182,000	\$53,891	\$204,000	\$61,092	-11.8%

174	Gainesville, FL	\$129,000	\$38,198	\$145,000	\$43,423	-12.0%
175	Asheville, NC	\$175,000	\$51,818	\$197,000	\$58,996	-12.2%
	Vineland, NJ	\$127,000	\$37,605	\$143,000	\$42,824	-12.2%
	Ocala, FL	\$79,000	\$23,392	\$89,000	\$26,653	-12.2%
178	Tucson, AZ	\$133,000	\$39,382	\$150,000	\$44,921	-12.3%
	Visalia, CA	\$125,000	\$37,013	\$141,000	\$42,225	-12.3%
180	Salem, OR	\$155,000	\$45,896	\$175,000	\$52,407	-12.4%
181	Vallejo, CA	\$185,000	\$54,779	\$209,000	\$62,589	-12.5%
182	Ann Arbor, MI	\$145,000	\$42,935	\$164,000	\$49,113	-12.6%
	Fort Wayne, IN	\$82,400	\$24,399	\$93,200	\$27,911	-12.6%
184	Pittsfield, MA	\$150,000	\$44,416	\$170,000	\$50,910	-12.8%
	Charleston, SC	\$179,000	\$53,003	\$203,000	\$60,793	-12.8%
186	Fort Lauderdale, FL	\$100,000	\$29,611	\$114,000	\$34,140	-13.3%
	Santa Rosa, CA	\$285,000	\$84,390	\$325,000	\$97,328	-13.3%
188	Santa Cruz, CA	\$376,000	\$111,336	\$430,000	\$128,772	-13.5%
189	Salisbury, MD	\$135,000	\$39,974	\$155,000	\$46,418	-13.9%
190	Fresno, CA	\$139,000	\$41,159	\$160,000	\$47,915	-14.1%
191	Allentown, PA	\$175,000	\$51,818	\$202,000	\$60,493	-14.3%
192	Redding, CA	\$144,000	\$42,639	\$167,000	\$50,012	-14.7%
193	Greeley, CO	\$160,000	\$47,377	\$186,000	\$55,702	-14.9%
194	Palm Bay, FL	\$96,000	\$28,426	\$112,000	\$33,541	-15.2%
	Rockford, IL	\$96,000	\$28,426	\$112,000	\$33,541	-15.2%
196	Lansing, MI	\$85,000	\$25,169	\$100,000	\$29,947	-16.0%
197	Chicago, IL	\$172,000	\$50,930	\$203,000	\$60,793	-16.2%
198	Akron, OH	\$83,000	\$24,577	\$98,000	\$29,348	-16.3%
199	Flagstaff, AZ	\$210,000	\$62,182	\$249,000	\$74,568	-16.6%
200	Syracuse, NY	\$80,000	\$23,688	\$95,000	\$28,450	-16.7%
201	Lima, OH	\$63,000	\$18,655	\$75,000	\$22,460	-16.9%
202	Tampa, FL	\$99,000	\$29,314	\$120,000	\$35,936	-18.4%
203	Philadelphia, PA	\$193,000	\$57,148	\$250,000	\$74,868	-23.7%
	Gulfport, MS	\$99,400	\$29,433	\$128,800	\$38,572	-23.7%
205	Ocean City, NJ	\$282,000	\$83,502	\$378,000	\$113,200	-26.2%
206	Miami, FL	\$125,000	\$37,013	\$170,000	\$50,910	-27.3%
207	West Palm Beach, FL	\$120,000	\$35,533	\$165,000	\$49,413	-28.1%
208 LARGEST DECREASE	Monroe, MI	\$101,000	\$29,907	\$147,000	\$44,022	-32.1%