



**PAYCHECK TO PAYCHECK<sup>1</sup>**

**HOMEOWNERSHIP MARKET RANKINGS:  
Change in the Income Needed<sup>2</sup> to Purchase a Home, 2008-2009<sup>3</sup>**

Rank	Metro Area	Median Home Price 2009	Qualifying Income 2009	Median Home Price 2008	Qualifying Income 2008	Change in Qualifying Income
1 LARGEST INCREASE	Tallahassee, FL	\$200,000	\$59,701	\$156,000	\$50,685	17.8%
2	Saginaw, MI	\$87,000	\$25,970	\$73,000	\$23,718	9.5%
3	Santa Barbara, CA	\$315,000	\$94,030	\$265,000	\$86,100	9.2%
4	Scranton, PA	\$98,000	\$29,254	\$85,000	\$27,617	5.9%
5	San Jose, CA	\$465,000	\$138,806	\$410,000	\$133,212	4.2%
6	Fayetteville, NC	\$132,000	\$39,403	\$117,000	\$38,014	3.7%
7	Syracuse, NY	\$99,000	\$29,552	\$88,000	\$28,592	3.4%
7	Honolulu, HI	\$450,000	\$134,328	\$400,000	\$129,963	3.4%
9	Santa Ana, CA	\$435,000	\$129,850	\$388,000	\$126,064	3.0%
10	Amarillo, TX	\$129,000	\$38,507	\$116,000	\$37,689	2.2%
11	Akron, OH	\$100,000	\$29,851	\$90,000	\$29,242	2.1%
12	Worcester, MA	\$195,000	\$58,209	\$177,000	\$57,508	1.2%
13	Cleveland, OH	\$110,000	\$32,836	\$100,000	\$32,491	1.1%
14	South Bend, IN	\$88,400	\$26,388	\$80,800	\$26,252	0.5%

<sup>1</sup> This fact sheet includes trends for the 207 metropolitan areas that were included in both the current and previous editions of *Paycheck to Paycheck*. It does not include data on metropolitan areas that were added to or removed from the study since 2008.

<sup>2</sup> 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.

<sup>3</sup> The home price data are from the fourth quarter 2008 and fourth quarter 2009 (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.

15	San Francisco, CA	\$625,000	\$186,567	\$575,000	\$186,821	-0.1%
16	Erie, PA	\$103,000	\$30,746	\$95,000	\$30,866	-0.4%
17	Gary, IN	\$124,500	\$37,164	\$115,100	\$37,397	-0.6%
18	San Diego, CA	\$319,000	\$95,224	\$295,000	\$95,847	-0.7%
18	Waterloo, IA	\$113,700	\$33,940	\$105,200	\$34,180	-0.7%
20	Santa Cruz, CA	\$431,000	\$128,656	\$400,000	\$129,963	-1.0%
21	Shreveport, LA	\$149,300	\$44,567	\$139,200	\$45,227	-1.5%
22	Oakland, CA	\$301,000	\$89,851	\$281,000	\$91,299	-1.6%
22	Pueblo, CO	\$121,000	\$36,119	\$113,000	\$36,714	-1.6%
24	Toledo, OH	\$93,000	\$27,761	\$87,000	\$28,267	-1.8%
25	Denver, CO	\$206,000	\$61,492	\$193,000	\$62,707	-1.9%
26	Birmingham, AL	\$144,300	\$43,075	\$135,400	\$43,992	-2.1%
27	Kansas City, MO	\$139,500	\$41,642	\$131,000	\$42,563	-2.2%
28	St. Louis, MO	\$134,000	\$40,000	\$126,000	\$40,938	-2.3%
29	Little Rock, AR	\$132,400	\$39,522	\$125,200	\$40,678	-2.8%
30	Santa Rosa, CA	\$322,000	\$96,119	\$305,000	\$99,096	-3.0%
30	Dayton, OH	\$95,000	\$28,358	\$90,000	\$29,242	-3.0%
30	Boulder, CO	\$285,000	\$85,074	\$270,000	\$87,725	-3.0%
30	Fort Wayne, IN	\$93,500	\$27,910	\$88,600	\$28,787	-3.0%
34	Oxnard, CA	\$353,000	\$105,373	\$335,000	\$108,844	-3.2%
35	Buffalo, NY	\$105,000	\$31,343	\$100,000	\$32,491	-3.5%
36	Lansing, MI	\$90,000	\$26,866	\$86,000	\$27,942	-3.9%
36	Greensboro, NC	\$138,000	\$41,194	\$132,000	\$42,888	-3.9%
38	Springfield, MA	\$165,000	\$49,254	\$158,000	\$51,335	-4.1%
39	Jackson, MS	\$131,900	\$39,373	\$126,600	\$41,133	-4.3%
39	Louisville, KY	\$125,000	\$37,313	\$120,000	\$38,989	-4.3%
39	Youngstown, OH	\$76,000	\$22,687	\$73,000	\$23,718	-4.3%
42	Lima, OH	\$78,000	\$23,284	\$75,000	\$24,368	-4.5%
42	Grand Rapids, MI	\$106,000	\$31,642	\$102,000	\$33,140	-4.5%
44	Champaign-Urbana, IL	\$135,000	\$40,298	\$130,000	\$42,238	-4.6%
45	Flint, MI	\$85,000	\$25,373	\$82,000	\$26,642	-4.8%
45	Boston, MA	\$290,000	\$86,567	\$280,000	\$90,974	-4.8%
47	Washington, DC	\$285,000	\$85,074	\$276,000	\$89,674	-5.1%
48	Cambridge, MA	\$326,000	\$97,313	\$316,000	\$102,670	-5.2%
49	Corpus Christi, TX	\$134,000	\$40,000	\$130,000	\$42,238	-5.3%
49	Greeley, CO	\$169,000	\$50,448	\$164,000	\$53,285	-5.3%
51	Indianapolis, IN	\$106,000	\$31,642	\$103,000	\$33,465	-5.4%
52	Springfield, IL	\$111,000	\$33,134	\$108,000	\$35,090	-5.6%
53	Rochester, NY	\$115,000	\$34,328	\$112,000	\$36,390	-5.7%
54	Canton, OH	\$84,000	\$25,075	\$82,000	\$26,642	-5.9%
54	Columbus, OH	\$127,000	\$37,910	\$124,000	\$40,288	-5.9%

56	Knoxville, TN	\$138,000	\$41,194	\$135,000	\$43,862	-6.1%
57	New Orleans, LA	\$157,900	\$47,134	\$154,900	\$50,328	-6.3%
58	Cedar Rapids, IA	\$139,400	\$41,612	\$136,900	\$44,480	-6.4%
59	Lexington, KY	\$140,700	\$42,000	\$138,200	\$44,902	-6.5%
59	Albany, NY	\$175,000	\$52,239	\$172,000	\$55,884	-6.5%
61	Chattanooga, TN	\$125,000	\$37,313	\$123,000	\$39,963	-6.6%
61	Cincinnati, OH	\$125,000	\$37,313	\$123,000	\$39,963	-6.6%
63	Kennewick, WA	\$168,100	\$50,179	\$165,900	\$53,902	-6.9%
63	Gainesville, FL	\$157,000	\$46,866	\$155,000	\$50,360	-6.9%
63	Salisbury, MD	\$158,000	\$47,164	\$156,000	\$50,685	-6.9%
66	Napa, CA	\$360,000	\$107,462	\$356,000	\$115,667	-7.1%
66	Davenport, IA	\$93,000	\$27,761	\$92,000	\$29,891	-7.1%
68	Norwich, CT	\$200,000	\$59,701	\$198,000	\$64,331	-7.2%
69	Pittsburgh, PA	\$116,000	\$34,627	\$115,000	\$37,364	-7.3%
70	Vineland, NJ	\$145,000	\$43,283	\$144,000	\$46,787	-7.5%
70	Barnstable, MA	\$300,000	\$89,552	\$298,000	\$96,822	-7.5%
70	Baton Rouge, LA	\$157,400	\$46,985	\$156,400	\$50,815	-7.5%
70	Charlotte, NC	\$159,000	\$47,463	\$158,000	\$51,335	-7.5%
74	Omaha, NE	\$130,400	\$38,925	\$129,700	\$42,140	-7.6%
75	Virginia Beach, VA	\$200,000	\$59,701	\$199,000	\$64,656	-7.7%
75	Sacramento, CA	\$209,000	\$62,388	\$208,000	\$67,581	-7.7%
77	Mobile, AL	\$125,500	\$37,463	\$125,000	\$40,613	-7.8%
77	Spartanburg, SC	\$121,200	\$36,179	\$120,800	\$39,249	-7.8%
77	Los Angeles, CA	\$320,000	\$95,522	\$319,000	\$103,645	-7.8%
80	Austin, TX	\$176,000	\$52,537	\$176,000	\$57,184	-8.1%
80	El Paso, TX	\$131,000	\$39,104	\$131,000	\$42,563	-8.1%
80	Tulsa, OK	\$131,000	\$39,104	\$131,000	\$42,563	-8.1%
80	Anchorage, AK	\$231,000	\$68,955	\$231,000	\$75,053	-8.1%
80	Harrisburg, PA	\$146,000	\$43,582	\$146,000	\$47,436	-8.1%
80	Memphis, TN	\$120,000	\$35,821	\$120,000	\$38,989	-8.1%
80	Springfield, OH	\$77,000	\$22,985	\$77,000	\$25,018	-8.1%
80	Kalamazoo, MI	\$107,000	\$31,940	\$107,000	\$34,765	-8.1%
80	Columbia, SC	\$140,000	\$41,791	\$140,000	\$45,487	-8.1%
80	Pensacola, FL	\$138,000	\$41,194	\$138,000	\$44,837	-8.1%
80	Brownsville, TX	\$97,000	\$28,955	\$97,000	\$31,516	-8.1%
91	Montgomery, AL	\$126,200	\$37,672	\$126,300	\$41,036	-8.2%
92	Fargo, ND	\$139,800	\$41,731	\$140,100	\$45,519	-8.3%
93	Flagstaff, AZ	\$251,000	\$74,925	\$252,000	\$81,876	-8.5%
94	Fort Walton Beach, FL	\$175,000	\$52,239	\$176,000	\$57,184	-8.6%
95	Dallas, TX	\$154,000	\$45,970	\$155,000	\$50,360	-8.7%
96	San Antonio, TX	\$145,000	\$43,283	\$146,000	\$47,436	-8.8%

96	Fort Worth, TX	\$130,000	\$38,806	\$131,000	\$42,563	-8.8%
98	Oklahoma City, OK	\$122,000	\$36,418	\$123,000	\$39,963	-8.9%
99	Rockford, IL	\$109,000	\$32,537	\$110,000	\$35,740	-9.0%
99	Beaumont, TX	\$106,000	\$31,642	\$107,000	\$34,765	-9.0%
99	Burlington, VT	\$206,000	\$61,492	\$208,000	\$67,581	-9.0%
99	Manchester, NH	\$200,000	\$59,701	\$202,000	\$65,631	-9.0%
99	Gulfport, MS	\$128,200	\$38,269	\$129,500	\$42,075	-9.0%
104	Charleston, SC	\$188,000	\$56,119	\$190,000	\$61,732	-9.1%
104	San Luis Obispo, CA	\$372,000	\$111,045	\$376,000	\$122,165	-9.1%
106	Durham, NC	\$167,000	\$49,851	\$169,000	\$54,909	-9.2%
107	Bay City, MI	\$77,000	\$22,985	\$78,000	\$25,343	-9.3%
107	Charleston, WV	\$123,200	\$36,776	\$124,800	\$40,548	-9.3%
109	Hartford, CT	\$202,000	\$60,298	\$205,000	\$66,606	-9.5%
110	Providence, RI	\$190,000	\$56,716	\$193,000	\$62,707	-9.6%
110	Colorado Springs, CO	\$187,000	\$55,821	\$190,000	\$61,732	-9.6%
110	Wichita, KS	\$119,000	\$35,522	\$121,000	\$39,314	-9.6%
113	Albuquerque, NM	\$169,000	\$50,448	\$172,000	\$55,884	-9.7%
114	Trenton, NJ	\$220,000	\$65,671	\$224,000	\$72,779	-9.8%
114	Ithaca, NY	\$157,000	\$46,866	\$160,000	\$51,985	-9.8%
114	Milwaukee, WI	\$157,000	\$46,866	\$160,000	\$51,985	-9.8%
117	Lincoln, NE	\$130,500	\$38,955	\$133,100	\$43,245	-9.9%
117	Atlanta, GA	\$150,000	\$44,776	\$153,000	\$49,711	-9.9%
119	Houston, TX	\$147,000	\$43,880	\$150,000	\$48,736	-10.0%
120	Bremerton, WA	\$232,000	\$69,254	\$237,000	\$77,003	-10.1%
120	Greenville, SC	\$139,000	\$41,492	\$142,000	\$46,137	-10.1%
122	Winston-Salem, NC	\$127,000	\$37,910	\$130,000	\$42,238	-10.2%
123	Lancaster, PA	\$165,000	\$49,254	\$169,000	\$54,909	-10.3%
123	Yuba City, CA	\$162,000	\$48,358	\$166,000	\$53,934	-10.3%
125	Battle Creek, MI	\$75,000	\$22,388	\$77,000	\$25,018	-10.5%
126	Topeka, KS	\$102,000	\$30,448	\$104,800	\$34,050	-10.6%
127	Suffolk-Nassau, NY	\$380,000	\$113,433	\$391,000	\$127,038	-10.7%
128	Reading, PA	\$150,000	\$44,776	\$155,100	\$50,393	-11.1%
128	Baltimore, MD	\$235,000	\$70,149	\$243,000	\$78,952	-11.1%
130	Rockingham-Strafford, NH	\$212,000	\$63,283	\$220,000	\$71,479	-11.5%
131	Portland, ME	\$203,000	\$60,597	\$211,000	\$68,555	-11.6%
131	Sioux Falls, SD	\$137,000	\$40,895	\$142,400	\$46,267	-11.6%
133	Salem, OR	\$175,000	\$52,239	\$182,000	\$59,133	-11.7%
133	Santa Fe, NM	\$248,000	\$74,030	\$258,000	\$83,826	-11.7%
135	Wheeling, WV	\$72,000	\$21,492	\$75,000	\$24,368	-11.8%
136	Salinas, CA	\$235,000	\$70,149	\$245,000	\$79,602	-11.9%
136	Tucson, AZ	\$163,000	\$48,657	\$170,000	\$55,234	-11.9%

136	Fort Collins, CO	\$208,000	\$62,089	\$217,000	\$70,505	-11.9%
139	Des Moines, IA	\$143,400	\$42,806	\$149,700	\$48,638	-12.0%
139	Pittsfield, MA	\$159,000	\$47,463	\$166,000	\$53,934	-12.0%
141	Duluth, MN	\$110,000	\$32,836	\$115,000	\$37,364	-12.1%
142	Detroit, MI	\$86,000	\$25,672	\$90,000	\$29,242	-12.2%
143	Fresno, CA	\$162,000	\$48,358	\$170,000	\$55,234	-12.4%
144	Spokane, WA	\$159,000	\$47,463	\$167,000	\$54,259	-12.5%
145	Camden, NJ	\$190,000	\$56,716	\$200,000	\$64,981	-12.7%
146	Bellingham, WA	\$232,000	\$69,254	\$245,000	\$79,602	-13.0%
147	Bethesda, MD	\$311,000	\$92,836	\$329,000	\$106,894	-13.2%
147	Madison, WI	\$189,000	\$56,418	\$200,000	\$64,981	-13.2%
149	Bridgeport, CT	\$348,000	\$103,880	\$370,000	\$120,215	-13.6%
150	Portland, OR	\$230,000	\$68,657	\$245,000	\$79,602	-13.8%
150	Springfield, MO	\$109,900	\$32,806	\$117,100	\$38,047	-13.8%
150	New Haven, CT	\$183,000	\$54,627	\$195,000	\$63,357	-13.8%
153	Edison, NJ	\$285,000	\$85,074	\$304,000	\$98,772	-13.9%
153	Bakersfield, CA	\$135,000	\$40,298	\$144,000	\$46,787	-13.9%
153	Vallejo, CA	\$210,000	\$62,686	\$224,000	\$72,779	-13.9%
156	Eugene, OR	\$191,000	\$57,015	\$204,000	\$66,281	-14.0%
156	Warren, MI	\$117,000	\$34,925	\$125,000	\$40,613	-14.0%
158	New York, NY	\$425,000	\$126,865	\$455,000	\$147,832	-14.2%
159	Chicago, IL	\$210,000	\$62,686	\$225,000	\$73,104	-14.3%
159	Tacoma, WA	\$210,000	\$62,686	\$225,000	\$73,104	-14.3%
159	Asheville, NC	\$180,000	\$53,731	\$193,000	\$62,707	-14.3%
162	Wilmington, DE	\$200,000	\$59,701	\$215,000	\$69,855	-14.5%
163	Minneapolis-St. Paul, MN	\$170,000	\$50,746	\$183,000	\$59,458	-14.7%
164	Olympia, WA	\$225,000	\$67,164	\$243,000	\$78,952	-14.9%
165	Provo-Orem, UT	\$208,000	\$62,089	\$225,000	\$73,104	-15.1%
165	Richmond, VA	\$194,000	\$57,910	\$210,000	\$68,230	-15.1%
167	Newark, NJ	\$315,000	\$94,030	\$342,000	\$111,118	-15.4%
168	Stockton, CA	\$161,000	\$48,060	\$175,000	\$56,859	-15.5%
169	Poughkeepsie, NY	\$235,000	\$70,149	\$257,000	\$83,501	-16.0%
170	Naples, FL	\$210,000	\$62,686	\$230,000	\$74,728	-16.1%
170	Raleigh, NC	\$199,000	\$59,403	\$218,000	\$70,830	-16.1%
172	Philadelphia, PA	\$227,000	\$67,761	\$249,000	\$80,902	-16.2%
173	Salt Lake City, UT	\$205,000	\$61,194	\$225,000	\$73,104	-16.3%
173	Palm Bay, FL	\$123,000	\$36,716	\$135,000	\$43,862	-16.3%
175	Chico, CA	\$172,000	\$51,343	\$190,000	\$61,732	-16.8%
176	Seattle, WA	\$303,000	\$90,448	\$335,000	\$108,844	-16.9%
177	Merced, CA	\$117,000	\$34,925	\$130,000	\$42,238	-17.3%
178	Green Bay, WI	\$131,600	\$39,283	\$146,600	\$47,631	-17.5%

178	Redding, CA	\$175,000	\$52,239	\$195,000	\$63,357	-17.5%
180	Ogden, UT	\$179,000	\$53,433	\$200,000	\$64,981	-17.8%
180	Phoenix, AZ	\$144,000	\$42,985	\$161,000	\$52,310	-17.8%
182	Hagerstown, MD	\$160,000	\$47,761	\$180,000	\$58,483	-18.3%
183	Riverside, CA	\$177,000	\$52,836	\$200,000	\$64,981	-18.7%
184	Madera, CA	\$141,000	\$42,089	\$160,000	\$51,985	-19.0%
184	Modesto, CA	\$141,000	\$42,089	\$160,000	\$51,985	-19.0%
186	Ocean City, NJ	\$330,000	\$98,507	\$379,000	\$123,139	-20.0%
186	Reno, NV	\$188,000	\$56,119	\$216,000	\$70,180	-20.0%
188	Tampa, FL	\$125,000	\$37,313	\$144,000	\$46,787	-20.2%
189	Allentown, PA	\$182,000	\$54,328	\$210,000	\$68,230	-20.4%
189	Ann Arbor, MI	\$136,000	\$40,597	\$157,000	\$51,010	-20.4%
191	Jacksonville, FL	\$140,000	\$41,791	\$165,000	\$53,610	-22.0%
192	Visalia, CA	\$143,000	\$42,686	\$169,000	\$54,909	-22.3%
193	Daytona Beach, FL	\$122,000	\$36,418	\$145,000	\$47,111	-22.7%
194	Peoria, IL	\$112,000	\$33,433	\$134,000	\$43,537	-23.2%
195	Punta Gorda, FL	\$107,000	\$31,940	\$130,000	\$42,238	-24.4%
196	Miami, FL	\$185,000	\$55,224	\$225,000	\$73,104	-24.5%
196	West Palm Beach, FL	\$175,000	\$52,239	\$213,000	\$69,205	-24.5%
198	Boise City, ID	\$163,000	\$48,657	\$200,000	\$64,981	-25.1%
199	Orlando, FL	\$142,000	\$42,388	\$180,000	\$58,483	-27.5%
200	Monroe, MI	\$102,000	\$30,448	\$130,000	\$42,238	-27.9%
201	Sarasota, FL	\$138,000	\$41,194	\$178,100	\$57,866	-28.8%
202	Las Vegas, NV	\$137,000	\$40,895	\$178,000	\$57,833	-29.3%
203	Ocala, FL	\$95,000	\$28,358	\$126,000	\$40,938	-30.7%
204	Fort Lauderdale, FL	\$132,000	\$39,403	\$178,000	\$57,833	-31.9%
205	Port St. Lucie, FL	\$107,000	\$31,940	\$145,000	\$47,111	-32.2%
206	Cape Coral, FL	\$94,000	\$28,060	\$130,000	\$42,238	-33.6%
207						
LARGEST DECREASE	Atlantic, NJ	\$158,000	\$47,164	\$226,000	\$73,429	-35.8%