



Paycheck to Paycheck

Rental Affordability: Metropolitan areas ranked from least to most affordable, based on the number of occupations out of 74 that earn enough to afford a two-bedroom apartment*, 3rd Quarter 2011

	Metro Name	Affordability Index ¹	Percent of Jobs
	Nationwide	37	50%
1	Honolulu, HI	6	8%
1	San Francisco, CA	6	8%
1	San Jose, CA	6	8%
1	Santa Ana, CA	6	8%
1	Santa Cruz, CA	6	8%
1	Suffolk-Nassau, NY	6	8%
7	Oxnard, CA	7	9%
7	West Palm Beach, FL	7	9%
9	Bethesda, MD	9	12%
9	Washington, DC	9	12%
11	Fort Lauderdale, FL	10	14%
11	Los Angeles, CA	10	14%
11	San Diego, CA	10	14%
14	Flagstaff, AZ	13	18%
14	Napa, CA	13	18%
14	Naples, FL	13	18%
17	Edison, NJ	14	19%
18	Boston, MA	17	23%
18	Cambridge, MA	17	23%
18	Miami, FL	17	23%
18	Oakland, CA	17	23%
22	Baltimore, MD	19	26%
22	Burlington, VT	19	26%
24	Barnstable, MA	21	28%
24	New York, NY	21	28%
24	Santa Rosa, CA	21	28%
24	Sarasota, FL	21	28%
28	Vallejo, CA	22	30%
29	Bridgeport, CT	23	31%
29	San Luis Obispo, CA	23	31%
29	Santa Barbara, CA	23	31%
32	Cape Coral, FL	24	32%
32	New Haven, CT	24	32%

	Metro Name	Affordability Index	Percent of Jobs
35	Boulder, CO	26	35%
35	Las Vegas, NV	26	35%
35	Orlando, FL	26	35%
35	Poughkeepsie, NY	26	35%
35	Riverside, CA	26	35%
35	Seattle, WA	26	35%
35	Trenton, NJ	26	35%
42	Gulfport, MS	27	36%
42	Rockingham-Strafford, NH	27	36%
44	Newark, NJ	28	38%
44	Santa Fe, NM	28	38%
46	Port St. Lucie, FL	29	39%
46	Wilmington, DE	29	39%
48	Daytona Beach, FL	30	41%
48	Virginia Beach, VA	30	41%
50	Austin, TX	31	42%
50	Camden, NJ	31	42%
50	Fort Walton Beach, FL	31	42%
50	Hartford, CT	31	42%
50	Manchester, NH	31	42%
50	Philadelphia, PA	31	42%
50	Tallahassee, FL	31	42%
50	Tampa, FL	31	42%
58	Atlantic, NJ	32	43%
58	Ithaca, NY	32	43%
58	Palm Bay, FL	32	43%
58	Punta Gorda, FL	32	43%
62	Sacramento, CA	34	46%
63	Denver, CO	35	47%
63	New Orleans, LA	35	47%
63	Richmond, VA	35	47%
63	Salinas, CA	35	47%
67	Vineland, NJ	36	49%
68	Chicago, IL	37	50%
68	Jacksonville, FL	37	50%
70	Norwich, CT	40	54%
70	Phoenix, AZ	40	54%
70	Worcester, MA	40	54%

¹ The Affordability Index calculates the number of jobs out of 74 identified that can afford a two-bedroom apartment in each city. To qualify as affordable, monthly payments must be less than 30 percent of estimated monthly income.

*Rents are FY2011 Fair Market Rents from the U.S. Department of Housing and Urban Development. More information on how it is calculated is available here: <http://www.huduser.org/portal/datasets/fmr.html>. Salary data are from the third quarter 2011, provided by Salary.com.

	Metro Name	Affordability Index	Percent of Jobs
73	Houston, TX	41	55%
73	Tacoma, WA	41	55%
73	Tucson, AZ	41	55%
76	Allentown, PA	42	57%
76	Anchorage, AK	42	57%
76	Gainesville, FL	42	57%
76	Madison, WI	42	57%
76	Pensacola, FL	42	57%
76	Providence, RI	42	57%
76	San Antonio, TX	42	57%
83	Charleston, SC	43	58%
83	Dallas, TX	43	58%
83	Fort Collins, CO	43	58%
86	Albany, NY	44	59%
86	Ann Arbor, MI	44	59%
86	Atlanta, GA	44	59%
86	Baton Rouge, LA	44	59%
86	Bremerton, WA	44	59%
86	Chico, CA	44	59%
86	Corpus Christi, TX	44	59%
86	Durham, NC	44	59%
86	Fort Worth, TX	44	59%
86	Fresno, CA	44	59%
86	Gary, IN	44	59%
86	Hagerstown, MD	44	59%
86	Kansas City, MO	44	59%
86	Madera, CA	44	59%
86	Milwaukee, WI	44	59%
86	Minneapolis-St. Paul, MN	44	59%
86	Modesto, CA	44	59%
86	Nashville, TN	44	59%
86	Ocala, FL	44	59%
86	Ocean City, NJ	44	59%
86	Olympia, WA	44	59%
86	Portland, OR	44	59%
86	Raleigh, NC	44	59%
86	Redding, CA	44	59%
86	Reno, NV	44	59%
86	Springfield, MA	44	59%
86	Stockton, CA	44	59%
113	Albuquerque, NM	45	61%
113	Bellingham, WA	45	61%
113	Birmingham, AL	45	61%
113	Charlotte, NC	45	61%
113	Jackson, MS	45	61%
113	Lancaster, PA	45	61%

	Metro Name	Affordability Index	Percent of Jobs
113	Montgomery, AL	45	61%
113	Pittsfield, MA	45	61%
113	Salisbury, MD	45	61%
113	Salt Lake City, UT	45	61%
123	Colorado Springs, CO	47	64%
124	Columbia, SC	48	65%
124	Des Moines, IA	48	65%
124	Eugene, OR	48	65%
124	Harrisburg, PA	48	65%
124	Knoxville, TN	48	65%
124	Little Rock, AR	48	65%
124	Memphis, TN	48	65%
124	Monroe, MI	48	65%
124	Ogden, UT	48	65%
124	Omaha, NE	48	65%
124	Rochester, NY	48	65%
124	Shreveport, LA	48	65%
124	St. Louis, MO	48	65%
124	Syracuse, NY	48	65%
138	Chattanooga, TN	49	66%
138	Columbus, OH	49	66%
138	Detroit, MI	49	66%
138	Warren, MI	49	66%
142	Indianapolis, IN	50	68%
143	Akron, OH	51	69%
143	Amarillo, TX	51	69%
143	Champaign-Urbana, IL	51	69%
143	Cincinnati, OH	51	69%
143	Lexington, KY	51	69%
143	Merced, CA	51	69%
143	Mobile, AL	51	69%
143	Oklahoma City, OK	51	69%
143	Provo-Orem, UT	51	69%
143	Reading, PA	51	69%
143	Sioux Falls, SD	51	69%
154	Asheville, NC	52	70%
154	Bakersfield, CA	52	70%
154	Beaumont, TX	52	70%
154	Boise City, ID	52	70%
154	Buffalo, NY	52	70%
154	Dayton, OH	52	70%
154	Fayetteville, NC	52	70%
154	Greeley, CO	52	70%
154	Lansing, MI	52	70%
154	Lincoln, NE	52	70%
154	Pueblo, CO	52	70%

	Metro Name	Affordability Index	Percent of Jobs
154	Rockford, IL	52	70%
154	South Bend, IN	52	70%
167	Yuba City, CA	53	72%
168	Grand Rapids, MI	56	76%
168	Louisville, KY	56	76%
168	Salem, OR	56	76%
168	Tulsa, OK	56	76%
172	Appleton, WI	57	77%
172	Battle Creek, MI	57	77%
172	Cedar Rapids, IA	57	77%
172	Cleveland, OH	57	77%
172	Davenport, IA	57	77%
172	Erie, PA	57	77%
172	Greensboro, NC	57	77%
172	Kalamazoo, MI	57	77%
172	Kennewick, WA	57	77%
172	Peoria, IL	57	77%
172	Pittsburgh, PA	57	77%
172	Saginaw, MI	57	77%
172	Scranton, PA	57	77%
172	Spartanburg, SC	57	77%
172	Spokane, WA	57	77%
172	Topeka, KS	57	77%
172	Waterloo, IA	57	77%
189	El Paso, TX	58	78%
189	Green Bay, WI	58	78%
191	Brownsville, TX	60	81%
191	Charleston, WV	60	81%
191	Duluth, MN	60	81%
191	Greenville, SC	60	81%
191	Springfield, IL	60	81%
191	Springfield, OH	60	81%
191	Toledo, OH	60	81%
191	Visalia, CA	60	81%
191	Wichita, KS	60	81%
191	Winston-Salem, NC	60	81%
201	Canton, OH	61	82%
201	Flint, MI	61	82%
201	Lima, OH	61	82%
201	Springfield, MO	61	82%
201	Wheeling, WV	61	82%
201	Youngstown, OH	61	82%
207	Bay City, MI	63	85%
207	Fargo, ND	63	85%
207	Fort Wayne, IN	63	85%