



PAYCHECK TO PAYCHECK¹

Most to Least Expensive
HOMEOWNERSHIP MARKETS in 2008,
Rankings Compared with 2007

2008			2007	
Rank ²	Metro Area	Median Home Price	Rank ³	Median Home Price
1 MOST EXPENSIVE	San Francisco, CA	\$575,000	1	\$770,000
2	New York, NY	\$455,000	7	\$525,000
3	San Jose, CA	\$410,000	2	\$649,000
4	Honolulu, HI	\$400,000	18	\$409,000
	Santa Cruz, CA	\$400,000	3	\$630,000
6	Suffolk-Nassau, NY	\$391,000	15	\$450,000
7	Santa Ana, CA	\$388,000	4	\$585,000
8	Ocean City, NJ	\$379,000	21	\$395,000
9	San Luis Obispo, CA	\$376,000	11	\$500,000
10	Bridgeport, CT	\$370,000	13	\$475,000
11	Napa, CA	\$356,000	4	\$585,000
12	Newark, NJ	\$342,000	18	\$409,000
13	Oxnard, CA	\$335,000	6	\$528,000
	Seattle, WA	\$335,000	24	\$380,000
15	Bethesda, MD	\$329,000	17	\$436,000
16	Los Angeles, CA	\$319,000	10	\$515,000
17	Cambridge, MA	\$316,000	23	\$385,000
18	Santa Rosa, CA	\$305,000	12	\$490,000

¹ Data are from 4th quarter 2008 (the most recent available) and 3rd quarter 2007 (when Paycheck to Paycheck was previously updated).

² Rank in 2008 is out of 208 metropolitan areas.

³ Rank in 2007 is out of 201 metropolitan areas. Some numbers may appear more than once due to a tie in the rankings in 2007. Metropolitan areas added to Paycheck to Paycheck since 2007 do not have rankings for that year.

19	Edison, NJ	\$304,000	30	\$346,000
20	Barnstable, MA	\$298,000	26	\$355,000
21	San Diego, CA	\$295,000	16	\$440,000
22	Oakland, CA	\$281,000	8	\$523,000
23	Boston, MA	\$280,000	28	\$349,000
24	Washington, DC	\$276,000	25	\$371,000
25	Boulder, CO	\$270,000	32	\$309,000
26	Santa Barbara, CA	\$265,000	14	\$456,000
27	Santa Fe, NM	\$258,000	NA	NA
28	Poughkeepsie, NY	\$257,000	37	\$288,000
29	Flagstaff, AZ	\$252,000	42	\$275,000
30	Philadelphia, PA	\$249,000	55	\$260,000
31	Bellingham, WA	\$245,000	NA	NA
	Portland, OR	\$245,000	39	\$283,000
	Salinas, CA	\$245,000	9	\$520,000
34	Baltimore, MD	\$243,000	46	\$269,000
	Olympia, WA	\$243,000	55	\$260,000
36	Bremerton, WA	\$237,000	38	\$285,000
37	Anchorage, AK	\$231,000	NA	NA
38	Naples, FL	\$230,000	22	\$393,000
39	Atlantic, NJ	\$226,000	55	\$260,000
40	Chicago, IL	\$225,000	54	\$262,000
	Miami, FL	\$225,000	34	\$290,000
	Provo-Orem, UT	\$225,000	43	\$274,000
	Salt Lake City, UT	\$225,000	51	\$264,000
	Tacoma, WA	\$225,000	47	\$268,000
45	Trenton, NJ	\$224,000	49	\$265,000
	Vallejo, CA	\$224,000	20	\$399,000
47	Rockingham-Strafford, NH	\$220,000	51	\$264,000
48	Raleigh, NC	\$218,000	85	\$215,000
49	Fort Collins, CO	\$217,000	84	\$221,000
50	Reno, NV	\$216,000	34	\$290,000
51	Wilmington, DE	\$215,000	72	\$237,000
52	West Palm Beach, FL	\$213,000	41	\$277,000
53	Portland, ME	\$211,000	63	\$246,000
54	Allentown, PA	\$210,000	80	\$227,000
	Richmond, VA	\$210,000	73	\$235,000
56	Burlington, VT	\$208,000	NA	NA
	Sacramento, CA	\$208,000	31	\$337,000
58	Hartford, CT	\$205,000	68	\$240,000

59	Eugene, OR	\$204,000	78	\$228,000
60	Manchester, NH	\$202,000	63	\$246,000
61	Boise City, ID	\$200,000	61	\$247,000
	Camden, NJ	\$200,000	81	\$225,000
	Madison, WI	\$200,000	85	\$215,000
	Ogden, UT	\$200,000	78	\$228,000
	Riverside, CA	\$200,000	26	\$355,000
66	Virginia Beach, VA	\$199,000	81	\$225,000
67	Norwich, CT	\$198,000	59	\$252,000
68	New Haven, CT	\$195,000	68	\$240,000
	Redding, CA	\$195,000	61	\$247,000
70	Asheville, NC	\$193,000	96	\$196,000
	Denver, CO	\$193,000	68	\$240,000
	Providence, RI	\$193,000	53	\$263,000
73	Charleston, SC	\$190,000	91	\$210,000
	Chico, CA	\$190,000	58	\$254,000
	Colorado Springs, CO	\$190,000	85	\$215,000
76	Minneapolis-St. Paul, MN	\$183,000	75	\$233,000
77	Salem, OR	\$182,000	91	\$210,000
78	Hagerstown, MD	\$180,000	77	\$229,000
	Orlando, FL	\$180,000	73	\$235,000
80	Fort Lauderdale, FL	\$178,000	45	\$273,000
	Las Vegas, NV	\$178,000	36	\$289,000
82	Worcester, MA	\$177,000	66	\$242,000
83	Austin, TX	\$176,000	94	\$205,000
	Fort Walton Beach, FL	\$176,000	90	\$212,000
85	Stockton, CA	\$175,000	29	\$348,000
86	Albany, NY	\$172,000	106	\$183,000
	Albuquerque, NM	\$172,000	88	\$213,000
88	Fresno, CA	\$170,000	47	\$268,000
	Tucson, AZ	\$170,000	91	\$210,000
90	Durham, NC	\$169,000	110	\$187,000
	Lancaster, PA	\$169,000	112	\$176,000
	Visalia, CA	\$169,000	76	\$230,000
93	Spokane, WA	\$167,000	109	\$179,000
94	Kennewick, WA	\$166,000	116	\$172,300
	Pittsfield, MA	\$166,000	104	\$184,000
	Yuba City, CA	\$166,000	49	\$265,000
97	Jacksonville, FL	\$165,000	106	\$183,000
98	Greeley, CO	\$164,000	95	\$200,000

99	Phoenix, AZ	\$161,000	65	\$244,000
100	Ithaca, NY	\$160,000	NA	NA
	Madera, CA	\$160,000	43	\$274,000
	Milwaukee, WI	\$160,000	100	\$185,000
	Modesto, CA	\$160,000	33	\$300,000
104	Charlotte, NC	\$158,000	112	\$176,000
	Springfield, MA	\$158,000	104	\$184,000
106	Ann Arbor, MI	\$157,000	88	\$213,000
107	Baton Rouge, LA	\$156,000	111	\$176,700
	Salisbury, MD	\$156,000	NA	NA
	Tallahassee, FL	\$156,000	123	\$160,000
110	Dallas, TX	\$155,000	106	\$183,000
	Gainesville, FL	\$155,000	114	\$175,000
	New Orleans, LA	\$155,000	122	\$160,200
	Reading, PA	\$155,000	118	\$162,900
	Sarasota, FL	\$155,000	60	\$249,000
115	Atlanta, GA	\$153,000	100	\$185,000
116	Des Moines, IA	\$150,000	130	\$153,900
	Houston, TX	\$150,000	115	\$173,000
118	Green Bay, WI	\$147,000	118	\$162,900
119	Harrisburg, PA	\$146,000	131	\$153,000
	San Antonio, TX	\$146,000	120	\$162,000
121	Daytona Beach, FL	\$145,000	97	\$195,000
	Port St. Lucie, FL	\$145,000	81	\$225,000
123	Bakersfield, CA	\$144,000	67	\$241,000
	Tampa, FL	\$144,000	98	\$192,000
	Vineland, NJ	\$144,000	120	\$162,000
126	Greenville, SC	\$142,000	128	\$155,000
	Sioux Falls, SD	\$142,000	140	\$147,100
128	Columbia, SC	\$140,000	137	\$149,500
	Fargo, ND	\$140,000	141	\$145,700
130	Shreveport, LA	\$139,000	147	\$140,200
131	Lexington, KY	\$138,000	135	\$150,100
	Pensacola, FL	\$138,000	125	\$158,000
133	Cedar Rapids, IA	\$137,000	162	\$129,300
134	Birmingham, AL	\$135,000	117	\$165,900
	Knoxville, TN	\$135,000	136	\$150,000
	Palm Bay, FL	\$135,000	100	\$185,000
137	Peoria, IL	\$134,000	178	\$120,000
138	Lincoln, NE	\$133,000	153	\$138,800

139	Greensboro, NC	\$132,000	145	\$142,000
140	El Paso, TX	\$131,000	134	\$151,000
	Fort Worth, TX	\$131,000	131	\$153,000
	Kansas City, MO	\$131,000	126	\$157,000
	Tulsa, OK	\$131,000	157	\$134,000
144	Cape Coral, FL	\$130,000	68	\$240,000
	Champaign-Urbana, IL	\$130,000	146	\$141,000
	Corpus Christi, TX	\$130,000	133	\$152,000
144 (cont'd)	Gulfport, MS	\$130,000	124	\$159,200
	Merced, CA	\$130,000	40	\$278,000
	Monroe, MI	\$130,000	138	\$149,000
	Omaha, NE	\$130,000	144	\$142,800
	Punta Gorda, FL	\$130,000	100	\$185,000
	Winston-Salem, NC	\$130,000	151	\$139,000
153	Appleton, WI	\$128,000	163	\$128,500
154	Jackson, MS	\$127,000	142	\$145,400
155	Montgomery, AL	\$126,000	139	\$148,400
	Ocala, FL	\$126,000	126	\$157,000
	St. Louis, MO	\$126,000	148	\$140,000
158	Charleston, WV	\$125,000	171	\$123,400
	Little Rock, AR	\$125,000	159	\$131,600
	Mobile, AL	\$125,000	154	\$136,300
	Warren, MI	\$125,000	128	\$155,000
162	Columbus, OH	\$124,000	148	\$140,000
163	Chattanooga, TN	\$123,000	164	\$128,000
	Cincinnati, OH	\$123,000	148	\$140,000
	Oklahoma City, OK	\$123,000	166	\$125,000
166	Spartanburg, SC	\$121,000	156	\$134,400
	Wichita, KS	\$121,000	160	\$131,000
168	Louisville, KY	\$120,000	158	\$132,000
	Memphis, TN	\$120,000	155	\$135,000
170	Fayetteville, NC	\$117,000	166	\$125,000
	Springfield, MO	\$117,000	165	\$127,000
172	Amarillo, TX	\$116,000	172	\$123,000
173	Duluth, MN	\$115,000	161	\$130,000
	Gary, IN	\$115,000	143	\$144,300
	Pittsburgh, PA	\$115,000	172	\$123,000
176	Pueblo, CO	\$113,000	151	\$139,000
177	Rochester, NY	\$112,000	178	\$120,000
178	Rockford, IL	\$110,000	176	\$121,000

179	Springfield, IL	\$108,000	184	\$111,200
180	Beaumont, TX	\$107,000	170	\$124,000
	Kalamazoo, MI	\$107,000	166	\$125,000
182	Topeka, KS	\$105,000	181	\$117,100
	Waterloo, IA	\$105,000	183	\$115,800
184	Indianapolis, IN	\$103,000	182	\$117,000
185	Grand Rapids, MI	\$102,000	175	\$122,000
186	Buffalo, NY	\$100,000	189	\$102,000
	Cleveland, OH	\$100,000	176	\$121,000
188	Brownsville, TX	\$97,000	180	\$119,000
189	Erie, PA	\$95,000	NA	NA
190	Davenport, IA	\$92,000	200	\$87,000
191	Akron, OH	\$90,000	172	\$123,000
	Dayton, OH	\$90,000	166	\$125,000
	Detroit, MI	\$90,000	192	\$96,000
194	Fort Wayne, IN	\$89,000	190	\$101,300
195	Syracuse, NY	\$88,000	191	\$100,000
196	Toledo, OH	\$87,000	186	\$109,000
197	Lansing, MI	\$86,000	187	\$105,000
198	Scranton-Wilkes Barre, PA	\$85,000	NA	NA
199	Canton, OH	\$82,000	185	\$110,000
	Flint, MI	\$82,000	188	\$103,000
201	South Bend, IN	\$81,000	193	\$95,200
202	Bay City, MI	\$78,000	198	\$88,000
203	Battle Creek, MI	\$77,000	196	\$89,000
	Springfield, OH	\$77,000	198	\$88,000
205	Lima, OH	\$75,000	200	\$87,000
	Wheeling, WV-OH	\$75,000	NA	NA
207 LEAST EXPENSIVE	Saginaw, MI	\$73,000	195	\$93,000
	Youngstown, OH	\$73,000	196	\$89,000