



## Paycheck to Paycheck

Qualifying Income: Metropolitan areas ranked by the change in income required to purchase a median-priced home\*,  
4<sup>th</sup> Quarter 2009 to 3<sup>rd</sup> Quarter 2011

	Metro Name	3Q2011 Median Price	Qualifying Income	4Q2009 Median Price	Qualifying Income	Change
	Nationwide	\$176,000	\$50,776	\$180,000	\$53,731	-5.50%
1	Atlantic, NJ	\$195,000	\$56,258	\$158,000	\$47,164	19.28%
2	Ann Arbor, MI	\$162,000	\$46,737	\$136,000	\$40,597	15.12%
3	Syracuse, NY	\$116,000	\$33,466	\$99,000	\$29,552	13.24%
4	Beaumont, TX	\$124,000	\$35,774	\$106,000	\$31,642	13.06%
5	Wheeling, WV	\$84,000	\$24,234	\$72,000	\$21,492	12.76%
6	Monroe, MI	\$118,000	\$34,043	\$102,000	\$30,448	11.81%
7	Ithaca, NY	\$180,000	\$51,930	\$157,000	\$46,866	10.81%
8	Erie, PA	\$117,000	\$33,755	\$103,000	\$30,746	9.78%
9	Cambridge, MA	\$370,000	\$106,745	\$326,000	\$97,313	9.69%
10	Battle Creek, MI	\$85,000	\$24,523	\$75,000	\$22,388	9.53%
10	Lansing, MI	\$102,000	\$29,427	\$90,000	\$26,866	9.53%
12	Duluth, MN	\$124,000	\$35,774	\$110,000	\$32,836	8.95%
13	Dallas, TX	\$173,000	\$49,911	\$154,000	\$45,970	8.57%
14	Rochester, NY	\$129,000	\$37,217	\$115,000	\$34,328	8.41%
15	Kalamazoo, MI	\$120,000	\$34,620	\$107,000	\$31,940	8.39%
16	Pittsburgh, PA	\$130,000	\$37,505	\$116,000	\$34,627	8.31%
16	Bridgeport, CT	\$390,000	\$112,515	\$348,000	\$103,880	8.31%
18	Charlotte, NC	\$178,000	\$51,353	\$159,000	\$47,463	8.20%
19	Washington, DC	\$319,000	\$92,032	\$285,000	\$85,074	8.18%
20	Champaign-Urbana, IL	\$151,000	\$43,564	\$135,000	\$40,298	8.10%
21	Springfield, IL	\$124,000	\$35,774	\$111,000	\$33,134	7.97%
22	Peoria, IL	\$125,000	\$36,063	\$112,000	\$33,433	7.87%
23	Buffalo, NY	\$117,000	\$33,755	\$105,000	\$31,343	7.69%
23	Albany, NY	\$195,000	\$56,258	\$175,000	\$52,239	7.69%
25	Boston, MA	\$322,000	\$92,897	\$290,000	\$86,567	7.31%
26	Oklahoma City, OK	\$135,000	\$38,948	\$122,000	\$36,418	6.95%
27	Indianapolis, IN	\$117,000	\$33,755	\$106,000	\$31,642	6.68%
28	Bethesda, MD	\$343,000	\$98,956	\$311,000	\$92,836	6.59%
29	Scranton, PA	\$108,000	\$31,158	\$98,000	\$29,254	6.51%
30	Des Moines, IA	\$157,900	\$45,554	\$143,400	\$42,806	6.42%
31	Shreveport, LA	\$164,000	\$47,314	\$149,300	\$44,567	6.16%
32	Corpus Christi, TX	\$147,000	\$42,410	\$134,000	\$40,000	6.02%
33	Louisville, KY	\$137,000	\$39,525	\$125,000	\$37,313	5.93%
34	Houston, TX	\$161,000	\$46,449	\$147,000	\$43,880	5.85%
35	San Antonio, TX	\$158,000	\$45,583	\$145,000	\$43,283	5.31%
36	Burlington, VT	\$223,000	\$64,336	\$206,000	\$61,492	4.62%
37	Brownsville, TX	\$105,000	\$30,293	\$97,000	\$28,955	4.62%

\*Home price data include new and existing home sales figures from the 3<sup>rd</sup> 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. Qualifying income is based on a 10 percent down payment and the prevailing interest rate. Monthly payments were calculated to require 28 percent of estimated monthly income.

	<b>Metro Name</b>	<b>3Q2011 Median Price</b>	<b>Qualifying Income</b>	<b>4Q2009 Median Price</b>	<b>Qualifying Income</b>	<b>Change</b>
37	Raleigh, NC	\$215,000	\$62,028	\$199,000	\$59,403	4.42%
39	Fargo, ND	\$150,900	\$43,535	\$139,800	\$41,731	4.32%
40	Greenville, SC	\$150,000	\$43,275	\$139,000	\$41,492	4.30%
41	Kennewick, WA	\$181,300	\$52,305	\$168,100	\$50,179	4.24%
42	Springfield, OH	\$83,000	\$23,946	\$77,000	\$22,985	4.18%
42	Anchorage, AK	\$249,000	\$71,837	\$231,000	\$68,955	4.18%
44	Trenton, NJ	\$237,000	\$68,375	\$220,000	\$65,671	4.12%
45	South Bend, IN	\$94,800	\$27,350	\$88,400	\$26,388	3.64%
46	Columbia, SC	\$150,000	\$43,275	\$140,000	\$41,791	3.55%
46	Canton, OH	\$90,000	\$25,965	\$84,000	\$25,075	3.55%
48	Ocean City, NJ	\$353,000	\$101,841	\$330,000	\$98,507	3.38%
49	Tulsa, OK	\$140,000	\$40,390	\$131,000	\$39,104	3.29%
50	Warren, MI	\$125,000	\$36,063	\$117,000	\$34,925	3.26%
51	Bay City, MI	\$82,000	\$23,657	\$77,000	\$22,985	2.92%
52	Lima, OH	\$83,000	\$23,946	\$78,000	\$23,284	2.84%
53	Cape Coral, FL	\$100,000	\$28,850	\$94,000	\$28,060	2.82%
54	Madison, WI	\$201,000	\$57,989	\$189,000	\$56,418	2.78%
55	Columbus, OH	\$135,000	\$38,948	\$127,000	\$37,910	2.74%
56	Austin, TX	\$187,000	\$53,950	\$176,000	\$52,537	2.69%
57	Baton Rouge, LA	\$167,200	\$48,237	\$157,400	\$46,985	2.67%
58	Fort Worth, TX	\$138,000	\$39,813	\$130,000	\$38,806	2.60%
59	Fayetteville, NC	\$140,000	\$40,390	\$132,000	\$39,403	2.51%
60	Durham, NC	\$177,000	\$51,065	\$167,000	\$49,851	2.44%
61	Omaha, NE	\$138,200	\$39,871	\$130,400	\$38,925	2.43%
62	New York, NY	\$450,000	\$129,825	\$425,000	\$126,865	2.33%
63	Memphis, TN	\$127,000	\$36,640	\$120,000	\$35,821	2.29%
64	Jackson, MS	\$139,400	\$40,217	\$131,900	\$39,373	2.14%
65	Charleston, WV	\$130,100	\$37,534	\$123,200	\$36,776	2.06%
66	Sioux Falls, SD	\$144,500	\$41,688	\$137,000	\$40,895	1.94%
67	Boulder, CO	\$300,000	\$86,550	\$285,000	\$85,074	1.73%
68	Wichita, KS	\$125,000	\$36,063	\$119,000	\$35,522	1.52%
69	Portland, ME	\$213,000	\$61,451	\$203,000	\$60,597	1.41%
70	Chattanooga, TN	\$131,000	\$37,794	\$125,000	\$37,313	1.29%
71	Newark, NJ	\$330,000	\$95,205	\$315,000	\$94,030	1.25%
72	Montgomery, AL	\$132,000	\$38,082	\$126,200	\$37,672	1.09%
73	El Paso, TX	\$137,000	\$39,525	\$131,000	\$39,104	1.07%
74	Cleveland, OH	\$115,000	\$33,178	\$110,000	\$32,836	1.04%
75	Denver, CO	\$215,000	\$62,028	\$206,000	\$61,492	0.87%
76	Cincinnati, OH	\$130,000	\$37,505	\$125,000	\$37,313	0.51%
77	Hartford, CT	\$210,000	\$60,585	\$202,000	\$60,298	0.48%
78	Waterloo, IA	\$118,100	\$34,072	\$113,700	\$33,940	0.39%
79	Grand Rapids, MI	\$110,000	\$31,735	\$106,000	\$31,642	0.29%
80	Fort Collins, CO	\$215,000	\$62,028	\$208,000	\$62,089	-0.10%
81	Green Bay, WI	\$135,700	\$39,149	\$131,600	\$39,283	-0.34%
82	St. Louis, MO	\$138,000	\$39,813	\$134,000	\$40,000	-0.47%
82	Baltimore, MD	\$242,000	\$69,817	\$235,000	\$70,149	-0.47%
84	Minneapolis-St. Paul, MN	\$175,000	\$50,488	\$170,000	\$50,746	-0.51%
85	Lincoln, NE	\$134,100	\$38,688	\$130,500	\$38,955	-0.69%

	<b>Metro Name</b>	<b>3Q2011 Median Price</b>	<b>Qualifying Income</b>	<b>4Q2009 Median Price</b>	<b>Qualifying Income</b>	<b>Change</b>
86	Topeka, KS	\$104,600	\$30,177	\$102,000	\$30,448	-0.89%
87	Lexington, KY	\$144,200	\$41,602	\$140,700	\$42,000	-0.95%
88	Spartanburg, SC	\$124,100	\$35,803	\$121,200	\$36,179	-1.04%
89	Winston-Salem, NC	\$130,000	\$37,505	\$127,000	\$37,910	-1.07%
90	Fort Wayne, IN	\$95,700	\$27,609	\$93,500	\$27,910	-1.08%
91	Davenport, IA	\$95,000	\$27,408	\$93,000	\$27,761	-1.27%
92	Salinas, CA	\$240,000	\$69,240	\$235,000	\$70,149	-1.30%
93	Cedar Rapids, IA	\$142,000	\$40,967	\$139,400	\$41,612	-1.55%
94	Lancaster, PA	\$168,000	\$48,468	\$165,000	\$49,254	-1.59%
95	Albuquerque, NM	\$172,000	\$49,622	\$169,000	\$50,448	-1.64%
96	Colorado Springs, CO	\$190,000	\$54,815	\$187,000	\$55,821	-1.80%
97	Birmingham, AL	\$146,400	\$42,236	\$144,300	\$43,075	-1.95%
98	Harrisburg, PA	\$148,000	\$42,698	\$146,000	\$43,582	-2.03%
99	Youngstown, OH	\$77,000	\$22,215	\$76,000	\$22,687	-2.08%
100	Santa Fe, NM	\$251,000	\$72,414	\$248,000	\$74,030	-2.18%
101	Detroit, MI	\$87,000	\$25,100	\$86,000	\$25,672	-2.23%
102	New Haven, CT	\$185,000	\$53,373	\$183,000	\$54,627	-2.30%
103	Greensboro, NC	\$139,000	\$40,102	\$138,000	\$41,194	-2.65%
104	Milwaukee, WI	\$158,000	\$45,583	\$157,000	\$46,866	-2.74%
105	Greeley, CO	\$170,000	\$49,045	\$169,000	\$50,448	-2.78%
106	Akron, OH	\$100,000	\$28,850	\$100,000	\$29,851	-3.35%
106	Flint, MI	\$85,000	\$24,523	\$85,000	\$25,373	-3.35%
106	Norwich, CT	\$200,000	\$57,700	\$200,000	\$59,701	-3.35%
106	Wilmington, DE	\$200,000	\$57,700	\$200,000	\$59,701	-3.35%
106	Bellingham, WA	\$232,000	\$66,932	\$232,000	\$69,254	-3.35%
106	Poughkeepsie, NY	\$235,000	\$67,798	\$235,000	\$70,149	-3.35%
106	Spokane, WA	\$159,000	\$45,872	\$159,000	\$47,463	-3.35%
106	Fort Walton Beach, FL	\$175,000	\$50,488	\$175,000	\$52,239	-3.35%
106	Knoxville, TN	\$138,000	\$39,813	\$138,000	\$41,194	-3.35%
106	Charleston, SC	\$188,000	\$54,238	\$188,000	\$56,119	-3.35%
106	Springfield, MA	\$165,000	\$47,603	\$165,000	\$49,254	-3.35%
117	Suffolk-Nassau, NY	\$378,000	\$109,053	\$380,000	\$113,433	-3.86%
118	Allentown, PA	\$181,000	\$52,219	\$182,000	\$54,328	-3.88%
119	Pittsfield, MA	\$158,000	\$45,583	\$159,000	\$47,463	-3.96%
120	Edison, NJ	\$283,000	\$81,646	\$285,000	\$85,074	-4.03%
121	Pensacola, FL	\$137,000	\$39,525	\$138,000	\$41,194	-4.05%
122	Bremerton, WA	\$230,000	\$66,355	\$232,000	\$69,254	-4.19%
123	Rockingham-Strafford, NH	\$210,000	\$60,585	\$212,000	\$63,283	-4.26%
124	Camden, NJ	\$188,000	\$54,238	\$190,000	\$56,716	-4.37%
124	Providence, RI	\$188,000	\$54,238	\$190,000	\$56,716	-4.37%
126	Springfield, MO	\$108,700	\$31,360	\$109,900	\$32,806	-4.41%
127	Gary, IN	\$122,800	\$35,428	\$124,500	\$37,164	-4.67%
128	New Orleans, LA	\$155,300	\$44,804	\$157,900	\$47,134	-4.94%
129	Merced, CA	\$115,000	\$33,178	\$117,000	\$34,925	-5.00%
130	Olympia, WA	\$221,000	\$63,759	\$225,000	\$67,164	-5.07%
131	Richmond, VA	\$190,000	\$54,815	\$194,000	\$57,910	-5.34%
132	Sarasota, FL	\$135,000	\$38,948	\$138,000	\$41,194	-5.45%

	<b>Metro Name</b>	<b>3Q2011 Median Price</b>	<b>Qualifying Income</b>	<b>4Q2009 Median Price</b>	<b>Qualifying Income</b>	<b>Change</b>
133	Kansas City, MO	\$135,900	\$39,207	\$139,500	\$41,642	-5.85%
134	Asheville, NC	\$175,000	\$50,488	\$180,000	\$53,731	-6.04%
135	Little Rock, AR	\$128,400	\$37,043	\$132,400	\$39,522	-6.27%
136	Dayton, OH	\$92,000	\$26,542	\$95,000	\$28,358	-6.40%
137	Barnstable, MA	\$290,000	\$83,665	\$300,000	\$89,552	-6.57%
137	Reading, PA	\$145,000	\$41,833	\$150,000	\$44,776	-6.57%
139	Amarillo, TX	\$124,000	\$35,774	\$129,000	\$38,507	-7.10%
140	Pueblo, CO	\$116,000	\$33,466	\$121,000	\$36,119	-7.35%
141	Portland, OR	\$220,000	\$63,470	\$230,000	\$68,657	-7.55%
142	Salt Lake City, UT	\$196,000	\$56,546	\$205,000	\$61,194	-7.60%
143	Oxnard, CA	\$337,000	\$97,225	\$353,000	\$105,373	-7.73%
144	Saginaw, MI	\$83,000	\$23,946	\$87,000	\$25,970	-7.80%
145	San Diego, CA	\$304,000	\$87,704	\$319,000	\$95,224	-7.90%
146	San Jose, CA	\$443,000	\$127,806	\$465,000	\$138,806	-7.92%
147	Philadelphia, PA	\$216,000	\$62,316	\$227,000	\$67,761	-8.04%
148	Manchester, NH	\$190,000	\$54,815	\$200,000	\$59,701	-8.18%
149	Riverside, CA	\$168,000	\$48,468	\$177,000	\$52,836	-8.27%
150	Honolulu, HI	\$425,000	\$122,613	\$450,000	\$134,328	-8.72%
151	Stockton, CA	\$152,000	\$43,852	\$161,000	\$48,060	-8.75%
152	Chicago, IL	\$198,000	\$57,123	\$210,000	\$62,686	-8.87%
153	Los Angeles, CA	\$300,000	\$86,550	\$320,000	\$95,522	-9.39%
154	Modesto, CA	\$132,000	\$38,082	\$141,000	\$42,089	-9.52%
155	San Francisco, CA	\$585,000	\$168,773	\$625,000	\$186,567	-9.54%
156	Port St. Lucie, FL	\$100,000	\$28,850	\$107,000	\$31,940	-9.67%
157	Vineland, NJ	\$135,000	\$38,948	\$145,000	\$43,283	-10.02%
157	Santa Ana, CA	\$405,000	\$116,843	\$435,000	\$129,850	-10.02%
159	Virginia Beach, VA	\$186,000	\$53,661	\$200,000	\$59,701	-10.12%
160	Jacksonville, FL	\$130,000	\$37,505	\$140,000	\$41,791	-10.26%
161	Worcester, MA	\$181,000	\$52,219	\$195,000	\$58,209	-10.29%
162	Ogden, UT	\$166,000	\$47,891	\$179,000	\$53,433	-10.37%
163	Eugene, OR	\$177,000	\$51,065	\$191,000	\$57,015	-10.44%
164	Provo-Orem, UT	\$192,000	\$55,392	\$208,000	\$62,089	-10.79%
165	Madera, CA	\$130,000	\$37,505	\$141,000	\$42,089	-10.89%
166	Tampa, FL	\$115,000	\$33,178	\$125,000	\$37,313	-11.08%
167	Santa Cruz, CA	\$395,000	\$113,958	\$431,000	\$128,656	-11.42%
168	Santa Rosa, CA	\$295,000	\$85,108	\$322,000	\$96,119	-11.46%
169	Oakland, CA	\$275,000	\$79,338	\$301,000	\$89,851	-11.70%
170	Seattle, WA	\$276,000	\$79,626	\$303,000	\$90,448	-11.96%
171	Tacoma, WA	\$191,000	\$55,104	\$210,000	\$62,686	-12.10%
172	Boise City, ID	\$148,000	\$42,698	\$163,000	\$48,657	-12.25%
173	Santa Barbara, CA	\$285,000	\$82,223	\$315,000	\$94,030	-12.56%
174	Bakersfield, CA	\$122,000	\$35,197	\$135,000	\$40,298	-12.66%
175	Fort Lauderdale, FL	\$119,000	\$34,332	\$132,000	\$39,403	-12.87%
176	Chico, CA	\$155,000	\$44,718	\$172,000	\$51,343	-12.90%
177	Atlanta, GA	\$135,000	\$38,948	\$150,000	\$44,776	-13.02%
178	Fresno, CA	\$145,000	\$41,833	\$162,000	\$48,358	-13.49%
179	Hagerstown, MD	\$143,000	\$41,256	\$160,000	\$47,761	-13.62%
180	Salem, OR	\$156,000	\$45,006	\$175,000	\$52,239	-13.85%

	<b>Metro Name</b>	<b>3Q2011 Median Price</b>	<b>Qualifying Income</b>	<b>4Q2009 Median Price</b>	<b>Qualifying Income</b>	<b>Change</b>
181	Visalia, CA	\$127,000	\$36,640	\$143,000	\$42,686	-14.17%
182	Salisbury, MD	\$140,000	\$40,390	\$158,000	\$47,164	-14.36%
183	Vallejo, CA	\$186,000	\$53,661	\$210,000	\$62,686	-14.40%
184	San Luis Obispo, CA	\$329,000	\$94,917	\$372,000	\$111,045	-14.52%
185	Las Vegas, NV	\$121,000	\$34,909	\$137,000	\$40,895	-14.64%
186	Naples, FL	\$185,000	\$53,373	\$210,000	\$62,686	-14.86%
187	Daytona Beach, FL	\$107,000	\$30,870	\$122,000	\$36,418	-15.24%
188	Sacramento, CA	\$183,000	\$52,796	\$209,000	\$62,388	-15.38%
189	Punta Gorda, FL	\$93,000	\$26,831	\$107,000	\$31,940	-16.00%
190	Toledo, OH	\$80,000	\$23,080	\$93,000	\$27,761	-16.86%
191	Yuba City, CA	\$139,000	\$40,102	\$162,000	\$48,358	-17.07%
192	Palm Bay, FL	\$105,000	\$30,293	\$123,000	\$36,716	-17.50%
193	Rockford, IL	\$93,000	\$26,831	\$109,000	\$32,537	-17.54%
194	Redding, CA	\$149,000	\$42,987	\$175,000	\$52,239	-17.71%
195	Flagstaff, AZ	\$213,000	\$61,451	\$251,000	\$74,925	-17.98%
196	Phoenix, AZ	\$122,000	\$35,197	\$144,000	\$42,985	-18.12%
197	Ocala, FL	\$80,000	\$23,080	\$95,000	\$28,358	-18.61%
198	Napa, CA	\$303,000	\$87,416	\$360,000	\$107,462	-18.65%
199	Orlando, FL	\$118,000	\$34,043	\$142,000	\$42,388	-19.69%
200	Gainesville, FL	\$130,000	\$37,505	\$157,000	\$46,866	-19.97%
201	Gulfport, MS	\$103,100	\$29,744	\$128,200	\$38,269	-22.27%
202	Reno, NV	\$151,000	\$43,564	\$188,000	\$56,119	-22.37%
203	Mobile, AL	\$98,800	\$28,504	\$125,500	\$37,463	-23.91%
204	Miami, FL	\$145,000	\$41,833	\$185,000	\$55,224	-24.25%
205	Tucson, AZ	\$127,000	\$36,640	\$163,000	\$48,657	-24.70%
206	West Palm Beach, FL	\$130,000	\$37,505	\$175,000	\$52,239	-28.20%
207	Tallahassee, FL	\$140,000	\$40,390	\$200,000	\$59,701	-32.35%
	Appleton, WI	\$117,600	\$33,928	--	--	--