



New Study: The Housing Landscape for America's Working Families 2007

Homeownership Market: Least to Most Affordable Markets for 31 U.S. Metropolitan Areas Studied

Rank	Metro Name (Year Surveyed)	Percentage of <i>Working Family Homeowners*</i> Paying More Than Half of Income for Housing**
1	Los Angeles (2003)	31.9%
2	New York (2003)	24.2%
3	Newark, NJ (2003)	20.5%
4	Miami (2002)	19.8%
5	San Diego (2002)	17.5%
6	Anaheim (2002)	16.4%
7	San Bernardino (2002)	15.2%
8	Sacramento (2004)	14.4%
9	Chicago (2003)	13%
10	Denver (2004)	12.6%
11	Seattle (2004)	12.1%
12	Portland, OR (2002)	11.2%
13	Atlanta (2004)	10%
13	Hartford (2004)	10%
15	Dallas (2002)	9.6%
16	Cleveland (2004)	9.5%
17	Phoenix (2002)	9.4%
18	Detroit (2003)	9.1%
19	Milwaukee (2002)	8.4%
20	Philadelphia (2003)	8.1%
21	Pittsburgh (2004)	8%
22	San Antonio (2004)	7.8%
23	Memphis (2004)	7%
24	Charlotte (2002)	6.3%
25	Indianapolis (2004)	5.8%
26	Oklahoma City (2004)	5.7%
27	Fort Worth (2002)	5.6%
27	Buffalo (2002)	5.6%
29	Kansas City (2002)	5.5%
30	St Louis (2004)	4.8%
31	Columbus (2002)	3.7%

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*"Working Family Homeowners" work the equivalent of a full-time job and earn at least the annual minimum wage of \$10,712, but no more than 120 percent of the median income in their area.

**The “Homeownership Market” rankings reflect the study’s calculations of the share of working families paying more than half of their income for housing in each metropolitan area, as measured in the most recent *American Housing Survey* data provided for each metropolitan area.