

PAYCHECK TO PAYCHECK

A SNAPSHOT OF HOUSING AFFORDABILITY FOR SCHOOL WORKERS



By Brian Stromberg and Mindy Ault September 2016

FROM THE TEACHERS WHO ARE TASKED with educating a community's children to the bus drivers who are responsible for safely transporting children to and from school, school employees are essential elements of every community across the country. Finding affordable housing near their workplaces remains a struggle for many of these school workers, who earn modest incomes despite the fact that the economy has been in recovery for several years.

This edition of *Paycheck to Paycheck* focuses on the affordability challenges faced by both teachers and non-instructional school workers by highlighting five of the 81 occupations in the *Paycheck to Paycheck* database: bus driver, child care teacher, groundskeeper, social worker and high school teacher.¹ As for any other sector of the economy, the ability of school workers to live near their places of employment is an important aspect of developing strong, inclusive communities. Communities that have high housing costs (and lack programs to offset those costs) can struggle to retain the staff that works to create a safe and supportive environment.

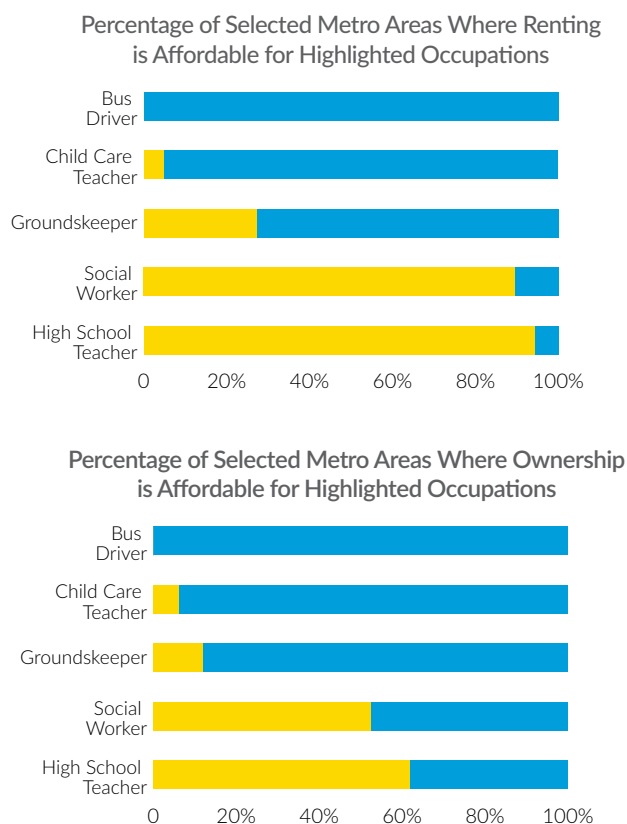
The importance of providing affordable housing for teachers is a compelling topic in many communities, as retaining talented educators can be difficult when housing prices rise too high. However, teachers are only part of the picture when it comes to education. Workers in a wide variety of occupations work alongside teachers to ensure that schools run smoothly and provide quality education experiences to children. School social workers provide important support to students through counseling services and provide homeless children with the support they need to have a stable educational experience. Bus drivers and groundskeepers typically have lower wages than social workers and teachers, but their work is important when it comes to the logistics of maintaining a healthy learning environment. It is the collaboration between staff that allows a school to function well.

None of these occupations earned salaries that were high enough to guarantee either renting or owning a home in every metro area included in this report (see Figure 1). This is not surprising given the generally high cost of housing throughout

the country relative to household income: 92 metro areas had home prices that were unaffordable at the median household income, and 13 metro areas had typical rents that were unaffordable at their respective median incomes.

High school teachers earning median wages are able to afford to buy a median-priced home in 130 out of the 210 metros analyzed, and they are able to afford the typical rent for a two-bedroom home in all but the highest-cost metros in the country (198 out of 210). In contrast, bus drivers — who earned the lowest wages of the five occupations reviewed — face serious challenges in finding affordable housing around the country. They were not able to afford to own a median-priced home or rent a typical 2-bedroom home in any of the 210 selected metros.

FIGURE 1



100 percent equals 210 metro areas

■ Affordable ■ Unaffordable



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How Much Home Can School Workers Afford?

Child Care Teacher. While child care is an essential service for households with working parents, child care teachers also play a role in creating better educational outcomes for children by providing a stable and enriching environment outside of the home.² Over the past 20 years, research has shown how this important work sets the foundation for future educational success.³ Child care teachers earn a median national salary of \$29,539, though their salaries range between \$23,025 (Sioux Falls, South Dakota) and \$36,649 (San Francisco).

Child care teacher salaries are rarely high enough to make housing affordable to them. Their paychecks are large enough to afford rent on a typical two-bedroom home in only 4 percent of the metros we looked at (9 out of 210). In the super-heated real estate market of California's Bay Area, the typical rent for a two-bedroom home would consume almost 75 percent of a child care teacher's typical income. For a

child care teacher to rent a two-bedroom apartment in New Haven, Connecticut (where housing costs are much closer to the national median), she would have to put nearly half of her paycheck toward rent (47 percent).

The homeownership picture for child care teachers is not particularly positive, either. Ownership is feasible for them in only 13 of 210 metros (or 6 percent). In fact, covering the costs of homeownership in any of the 10 most expensive metro areas would consume well over 100 percent of the median income for child care teachers. For example, monthly ownership costs in the 10th most expensive metro — Oxnard, California — would cost 123 percent of a child care teacher's salary. Even in moderately priced Fort Walton Beach, Florida, the cost of homeownership would take up 74 percent of a child care teacher's paycheck.

Bus Driver. Bus drivers are an important part of the educational system and ensure that children are transported to and from school in a safe and timely manner.⁴ Their work requires a combination of technical skills and the ability to manage their charges. They also have the lowest earnings of workers in the five occupations highlighted in this report: Their median annual national salary is \$23,412, which places them well below the overall national median income of \$53,482.⁵ Bus driver earnings range between \$18,249 and \$29,047 depending on the region, a variation that means that bus drivers earn less than 50 percent of the median income in 117 out of 210 metros.

The low wages for bus drivers makes it extremely challenging for them to find housing they can afford. Bus drivers are not able to afford a typical two-bedroom rental home in any of the metros we analyzed. The typical rent for a two-

What is Affordable Housing?

Rent and utilities are considered to be affordable if they do not exceed 30 percent of a household's income.

Buying a home is considered to be affordable if the mortgage payment (30-year fixed-rate mortgage with a 10 percent down payment) does not exceed 28 percent of a worker's income.

bedroom home in Greenville, South Carolina — one of the lowest typical rents in the country — consumes 39 percent of the median bus driver salary and is above what would be affordable. However, the affordability gap is much larger in more expensive metros. For example, the fair market rent for a two-bedroom home in Baltimore consumes 65 percent of the median bus driver salary. That number rises to 78 percent in Santa Ana, California.

Bus drivers earning a typical salary were also unable to afford to own homes in any of the 210 metro areas. They come close in three metro areas, where the cost of homeownership is just above the qualification cutoff of 28 percent of the median salary for bus drivers. However, these three metro areas (Wheeling, West Virginia; Youngstown, Ohio; and Bay City, Michigan) all have significantly lower homeownership costs than the rest of the country, with median sales prices around 35 percent of the national median. The median home sales price in Youngstown is \$79,000, which translates

Why Assume One-Worker Households?

This analysis examines housing affordability for one-worker households. About 10 percent of U.S. households are single parents raising children, and nearly 30 percent of households are single adults living alone. In many other households, only one adult is employed for a variety of reasons. These range from caregiving responsibilities to job loss and disabilities that impair a person's ability to work.

Households with multiple working adults are better able to afford housing costs, but in many of the 210 metro areas studied, even two-income households struggle to cover the expense of adequate housing.

\$23,412 median annual
national salary of bus driver



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\$34,214 the median national salary for groundskeepers, which is 64 percent of the national median income.

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to a qualifying income of \$22,227; the median salary for a bus driver in the same city is \$22,171. In the high-cost metro areas, bus driver wages fall far short of making homeownership affordable. For example, the qualifying income for owning a median-priced home in the Los Angeles metro area is \$140,678, while the median bus driver salary is \$25,618 (or just over 18 percent of the qualifying income).

Groundskeeper. Like bus drivers, groundskeepers are part of the broader infrastructure in schools that makes quality educational experiences possible (this includes both groundskeepers employed directly by the school and those employed by third parties). School groundskeepers are responsible for maintaining and ensuring the safety of athletic fields, playgrounds, and other outdoor school spaces. While they may not commonly be considered part of the education sector, they have a significant impact on how the school is experienced by the community. For their work, groundskeepers typically earn between \$26,670 (Sioux Falls, South Dakota metro area) and \$42,449 (San Francisco metro area). The median national salary for groundskeepers is \$34,214, which is 64 percent of the national median income. They earn less than 50 percent of the median income in 13 out of the 210 metros and earn less than 75 percent of the median income in 184 out of the 210 metros (or 88 percent).

The low wages of groundskeepers often translates to a struggle for them to find affordable housing. Groundskeepers could only afford to rent a typical two-bedroom home in 57 of the 210 metros in this analysis (or 27 percent). In the top 10 most expensive metro areas, rent for a two-bedroom home ranged from consuming 49 percent of a groundskeeper's salary in Santa Cruz (ranked 10th) to 65 percent in San Francisco (ranked first).

When it comes to homeownership, the situation is even more difficult. Groundskeepers can afford to buy a typically priced home in only 25 of the 210 metro areas (just under 12 percent). For example, the required salary for buying a home in the moderately-priced Salisbury, Maryland metro area was \$46,143 while the median salary for a groundskeeper in the same metro area was only \$35,702. Indeed, the average home price in the 25 metros where groundskeepers could afford to buy a home was just under 44 percent of the national median.

Social Worker. Besides counseling students through the challenges of childhood and adolescence, social workers play an important role in connecting children and their families to social services. In particular, school social workers act as local liaisons that carry out the provisions of the federal McKinney-Vento Homeless Education Act, which ensures educational stability for homeless children. Some of the services provided

by school social workers in this role include helping homeless children enroll in school, obtaining immunizations and medical records, and doing outreach in shelters to find preschool-age children. This means that the loss of a school's social worker to high housing costs has a much broader impact than the loss of counseling services; it also has negative implications for the most vulnerable families and their children.

For the work they do, social workers earn a median annual national salary of \$52,538. This ranges from \$40,953 to \$65,183 depending on the region, and placed them just below high school teachers for the highest earnings out of the five highlighted occupations.

The rental market for social workers is more affordable than it is for child care workers, groundskeepers and bus drivers. Social workers with a bachelor's degree in social work earning median salaries can afford to rent a two-bedroom home in 90 percent of the metros analyzed (188 of the 210). However, rents in some metro areas fall above what is typically affordable for school social workers. For example, in Cambridge, Massachusetts, the typical rent for a two-bedroom home takes up 33 percent of the typical social worker's paycheck. In Oakland, California, the rent for the same size unit would consume 41 percent of that social worker's paycheck.

As it is for workers in the other occupations, buying a home is generally less affordable for social workers than is renting. The typical social worker paycheck is large enough to buy a median-priced home in just 52 percent of the metros (110 out of 210). While this is a higher percentage than those of the three occupations that earn lower wages, there are still some surprising gaps between the earnings of social workers and the cost of housing. For example, the qualifying income for homeownership in the San Jose, California, metro area was more than three times the typical salary for social workers in the region, despite the fact that social workers earn 75 percent of the region's median income.⁶

High School Teacher. The importance of making housing affordable for high school teachers may seem self evident, but teachers' earnings have been a point of contention in many local and state political arenas. While teacher salaries can be seen as relatively high, they are not excessive, as some might think, and range greatly depending on experience. The amount of experience for the workers in *Paycheck to Paycheck* is two to four years, and in 185 of the 210 metros, these early-career teachers earned 125 percent or less of the metro median income. In 35 percent of the metros (74 out of 210), their earnings were below the median.



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Like individuals in the other occupations discussed above, many teachers struggle to afford to live in the metro areas where they work. This is true despite the fact that high school teachers earn the highest wages of the five highlighted occupations, with a median annual national income of \$56,882. This ranges from \$44,339 in the Sioux Falls metro area to \$70,573 in the San Francisco metro area.

High school teachers are able to afford the typical rent on a two-bedroom home in 94 percent of the metros analyzed for 2016 (198 out of 210). The 12 metro areas where they could not afford the typical rent for a two-bedroom home were all very high-cost housing markets. Despite earning a median salary of \$60,610 (113 percent of the national median earnings), high school teachers in Honolulu cannot afford the typical monthly rent of \$1,985 (40 percent of their monthly income).

Homeownership is much less affordable for high school teachers. Median annual salaries for high school teachers are high enough to make a median-priced home affordable in only 62 percent of the metro areas (130 out of 210). In the more expensive regions, most high school teachers are less likely to afford to buy a typical home. For example, the income needed to afford to buy a home at the median price in San Luis Obispo, California, is more than twice that of the typical high school teacher salary in the same area (\$135,051 and \$57,904, respectively).

Policy Solutions

Making housing affordable for school workers is a reasonable priority for state and local policymakers interested in creating stronger communities. However, workers up and down the wage scale in other sectors often cannot afford to live near where they work. The occupations highlighted in this report were chosen to reflect the diversity of occupations in schools across the country and also the diversity of workers throughout the economy, who earn paychecks of all sizes.

Creating affordable housing to meet the needs of these workers requires considering the full range of policies and programs that help to make housing affordable. Solutions run the gamut from providing direct subsidies to households to creating a favorable regulatory environment. Programs also range in scale from federal programs to local land use laws. These solutions are described here in terms of homeownership and rental, although some programs work in both. Though these programs are not targeted at school workers, many school workers fall within the targeted income ranges.

Homeownership

Federal. States and localities administer federal HOME Investment Partnerships Program funds to subsidize new construction or rehabilitation of homes, or to offer down-payment assistance loans or grants. HOME-assisted owner-occupied units are reserved for households making 80 percent or less of the area median income, which would help bus drivers, child care workers, groundskeepers and other low-income workers in the vast majority of metro areas.⁷ Since HOME was started, it has created over 500,000 new homeownership opportunities and helped more than 200,000 households with rehabilitation costs.⁸ The productivity of this program has been curtailed by funding cuts that have reduced the amount of money available for these activities by 50 percent from 2010 to 2015.⁹

The Federal Housing Administration offers low-cost financing for first-time homebuyers and lower-income households. FHA loans can reduce the required down payment to 3.5 percent of the purchase price. For comparison, this report uses 10-percent down payment to calculate affordability.

The U.S. Department of Agriculture provides support to income-eligible rural households by issuing a 90-percent loan note guarantee that gives households access to loans for which they would otherwise not qualify. The U.S. Department of Veterans Affairs has a similar program, with a loan guarantee for service members, veterans, and surviving family that covers up to 100 percent of the value of the home.

The Federal Home Loan Banks offer the Affordable Housing Program, which is run by the individual Federal Home Loan Banks. It provides funding through member banks for the purchase, construction, or rehabilitation of homes owned and occupied by very low-, low-, and moderate-income households.

State and Local. Many state housing finance agencies provide support to low-income and first-time homebuyers. They can do this in a number of ways, including assistance with down payments or closing costs and providing access to affordable loan products (both private and public). For example, Massachusetts has the ONE Mortgage Program, which helps first-time, low-income homebuyers by combining down payment assistance, savings on fees and mortgage insurance, and an interest rate buydown into a single mortgage.¹⁰ Another program offered by the Arizona Housing Finance Authority, called the HOME Plus program, helps creditworthy households with grants for down payments or closing costs.¹¹

Education-Specific Policies and Programs

Some state and local governments have recognized their challenges in attracting and retaining qualified education workers and have developed programs to focus specifically on the affordable housing needs of education workers.

The Connecticut Housing Finance Authority's (CHFA) Teachers Mortgage Assistance Program provides loans well below market rates to teachers who work in "priority or transitional" districts that often struggle to attract teachers. The program also automatically qualifies them for a down payment assistance loan from the CHFA. Teacher-specific affordable housing programs are important but can also overlook the difficulties faced by other workers in the education sector. The Texas State Affordable Housing Corporation (TSAHC) has a program that provides low-cost loans and down payment assistance to a range of education professionals, including teachers, teacher aides, librarians, counselors, and nurses. The TSAHC also offers a first-time homebuyer tax credit for these school workers that allows them to claim up to \$2,000 of their annual interest payments as a tax credit every year.

In 2016, the city of San Francisco (the most expensive metro in the country) introduced a program called Teacher Next Door. This program provides a forgivable loan for first-time homebuyers who work as educators in the city's school district. A few hundred miles south from San Francisco, the Los Angeles Unified School District (LAUSD) is building three housing developments to provide staff with affordable rental units. The three properties will provide a total of 185 units affordable to LAUSD staff making 30 to 60 percent of the area median income. The LAUSD program is also notable in that it is open to all district staff, acknowledging that providing all staff with affordable housing is necessary.

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92 METRO AREAS

had home prices that were unaffordable at the median household income



Local jurisdictions commonly use inclusionary housing programs (also known as inclusionary zoning, or IZ) to create affordable ownership opportunities. IZ in particular is an increasingly popular choice and appears in almost 500 municipalities across the country.¹² These programs often include long-term affordability restrictions that can range from 30 to 99 years.

Rental

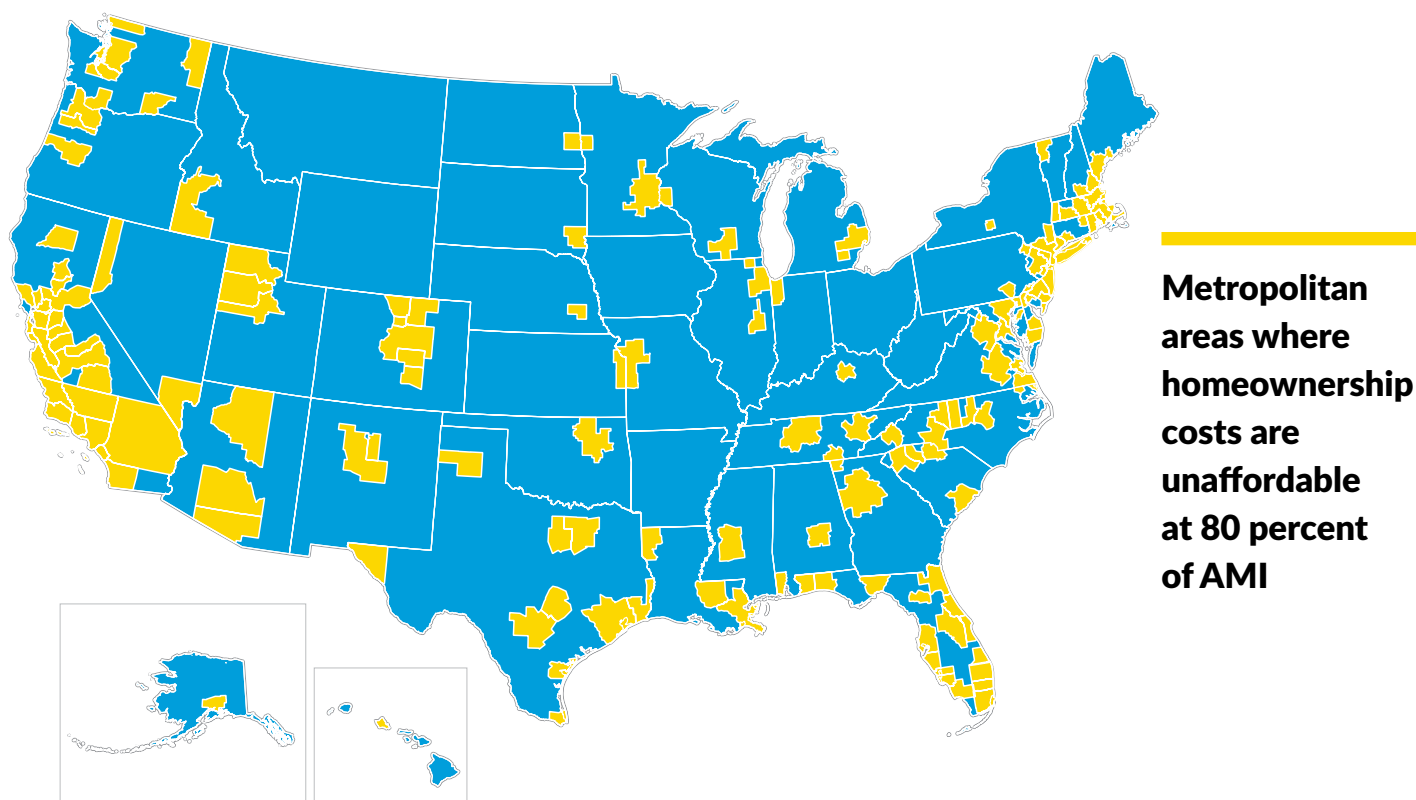
Federal. The Low Income Housing Tax Credit (LIHTC) has helped to create almost 3 million rental homes since its inception in 1987 by providing up-front capital to build or renovate apartments. Developers awarded an allocation of credits set aside a specified number of units for low-income households. Most developments set aside their units for households earning less than 60 percent of area median income. Bus drivers and child care workers — the two occupations with the lowest wages — would qualify for those units in a majority of the metro areas discussed in this report (as would any other occupations that earn comparable paychecks).

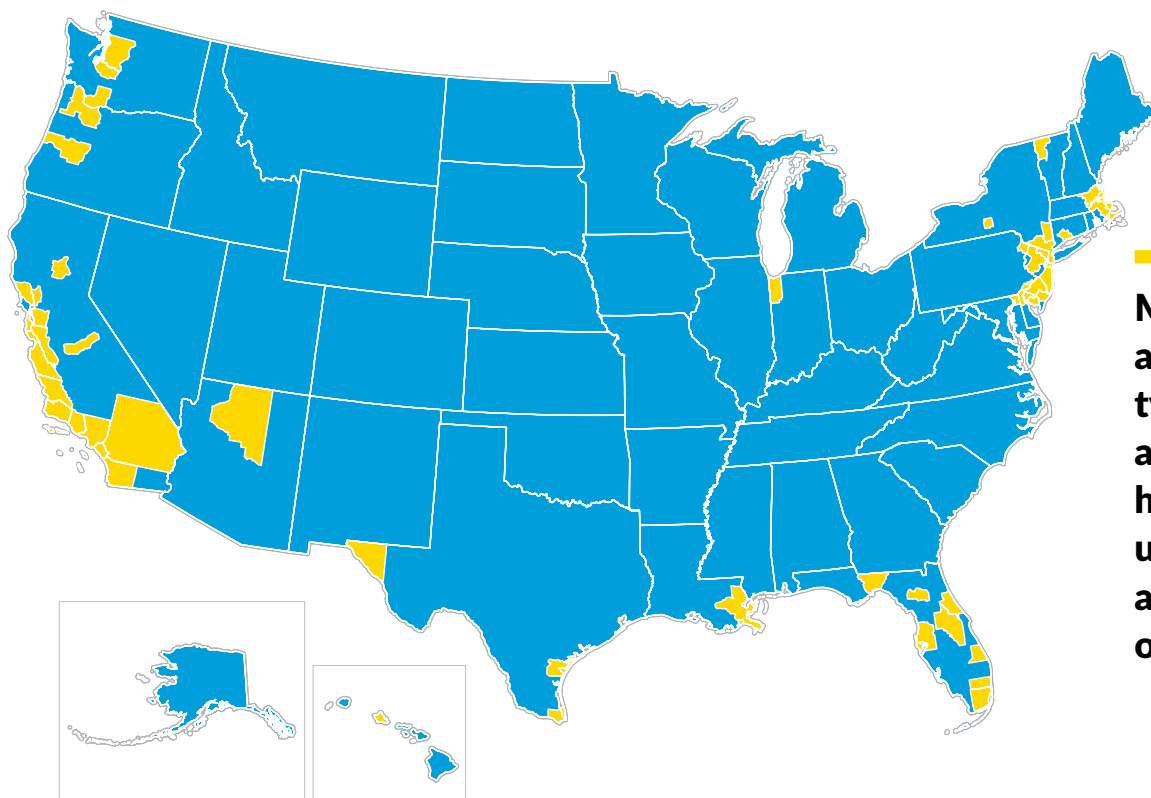
While the majority of HOME funds go toward owner-occupied units, the program also assists with the development of rental housing.¹³ This program has created almost 500,000 units of

affordable rental housing, or 39 percent of the program's total unit production since 1992.¹⁴

The Housing Choice Voucher Program (formerly the Section 8 program), in both its project-based and its mobile form, is the dominant federal rent subsidy program, serving more than 3 million households.¹⁵ It makes housing affordable by paying the difference between what a household can afford and the actual rent, up to a limit determined by the U.S. Department of Housing and Urban Development. Despite the relatively broad reach of this program, it remains underfunded: Only 1 in 4 households that are eligible for voucher assistance actually receives it.¹⁶

State and Local. As with homeownership, inclusionary housing programs are often used by local jurisdictions to create affordable rental housing for low- and moderate-income households. Besides using federal HOME funds, some states and localities offer their own rental assistance programs. Massachusetts has the Rental Voucher Program, which is similar to the federal Housing Choice Voucher.¹⁷ In Minnesota, the Minnesota Housing Trust Fund supports rental assistance for low-income households.¹⁸





Metropolitan areas where typical rent for a 2-bedroom home is unaffordable at 80 percent of AMI

Housing Finance Reform

Reliable access to mortgage credit is essential to sustainable homeownership and rental housing. Since the 2008 financial crisis, NHC and many others have called on Congress to reform America's mortgage finance system to use a limited and explicit government role to ensure reliable access to long-term fixed-rate mortgages, financing for multifamily housing nationwide, and support for affordable housing.

Conclusion

School workers provide essential services to their communities and yet many are unable to afford to live near where they work. Teacher-specific affordable housing programs are important but can also overlook the difficulties faced by other workers in the education sector. One example of how school systems can actively engage in providing access to affordable housing for all school employees is the program in Los Angeles, which targets its affordable rental housing available to all staff from the LAUSD. This program also highlights the fact that affordable housing issues can be addressed by introducing programs that reach between administrative

silos. While school districts should not be solely responsible for housing their employees, many public entities may have resources for addressing the issue of affordability that have yet to be tapped.

Many of the programs mentioned here have proven to be very successful in increasing access to housing for low- and moderate-income households, including many school workers. It is important to ensure that communities offer housing that is affordable to households at all income levels. Living near work cuts down on a household's economic costs, like transportation, as well as personal costs, such as emotional and physical stress. Workers are forced to make tradeoffs when housing is not available near work. Cheaper housing that is farther away from work means longer commutes that eat up time and money. In some of the larger metro areas discussed in this report, this can mean commuting two or three hours in each direction. Living closer to work, in more expensive housing, means less of a household's wages are going to things like food and healthcare. Creating lasting affordable housing has benefits that can extend beyond single households, into the communities workers serve and the generations that follow.

APPENDIX A

Affordability of Renting for Workers in the 50 Largest U.S. Metro Areas

Metro Area	2016 Fair Market Rent (FMR) for a Two-Bedroom Home	Annual Income Needed to Afford FMR for a Two-Bedroom Home	Affordable for a Bus Driver?	Affordable for a Child Care Teacher?	Affordable for a Groundskeeper?	Affordable for a Social Worker?	Affordable for a High School Teacher?
Atlanta, GA	\$949	\$37,960	No	No	No	Yes	Yes
Austin, TX	\$1,126	\$45,040	No	No	No	Yes	Yes
Baltimore, MD	\$1,298	\$51,920	No	No	No	Yes	Yes
Birmingham, AL	\$840	\$33,600	No	No	No	Yes	Yes
Boston, MA	\$1,567	\$62,680	No	No	No	No	No
Buffalo, NY	\$755	\$30,200	No	No	Yes	Yes	Yes
Charlotte, NC	\$864	\$34,560	No	No	No	Yes	Yes
Chicago, IL	\$1,176	\$47,040	No	No	No	Yes	Yes
Cincinnati, OH	\$787	\$31,480	No	No	Yes	Yes	Yes
Cleveland, OH	\$773	\$30,920	No	No	Yes	Yes	Yes
Columbus, OH	\$831	\$33,240	No	No	Yes	Yes	Yes
Dallas, TX	\$986	\$39,440	No	No	No	Yes	Yes
Denver, CO	\$1,227	\$49,080	No	No	No	Yes	Yes
Detroit, MI	\$863	\$34,520	No	No	No	Yes	Yes
Hartford, CT	\$1,210	\$48,400	No	No	No	Yes	Yes
Houston, TX	\$948	\$37,920	No	No	No	Yes	Yes
Indianapolis, IN	\$809	\$32,360	No	No	Yes	Yes	Yes
Jacksonville, FL	\$960	\$38,400	No	No	No	Yes	Yes
Kansas City, MO	\$893	\$35,720	No	No	No	Yes	Yes
Las Vegas, NV	\$968	\$38,720	No	No	No	Yes	Yes
Los Angeles, CA	\$1,490	\$59,600	No	No	No	No	Yes
Louisville, KY	\$817	\$32,680	No	No	Yes	Yes	Yes
Memphis, TN	\$827	\$33,080	No	No	No	Yes	Yes
Miami, FL	\$1,250	\$50,000	No	No	No	Yes	Yes
Milwaukee, WI	\$907	\$36,280	No	No	No	Yes	Yes
Minneapolis-St. Paul, MN	\$1,027	\$41,080	No	No	No	Yes	Yes
Nashville, TN	\$925	\$37,000	No	No	No	Yes	Yes
New Orleans, LA	\$963	\$38,520	No	No	No	Yes	Yes
New York, NY	\$1,571	\$62,840	No	No	No	No	Yes
Oklahoma City, OK	\$791	\$31,640	No	No	Yes	Yes	Yes
Orlando, FL	\$1,003	\$40,120	No	No	No	Yes	Yes
Philadelphia, PA	\$1,210	\$48,400	No	No	No	Yes	Yes
Phoenix, AZ	\$914	\$36,560	No	No	No	Yes	Yes
Pittsburgh, PA	\$827	\$33,080	No	No	No	Yes	Yes
Portland, OR	\$1,208	\$48,320	No	No	No	Yes	Yes
Providence, RI	\$972	\$38,880	No	No	No	Yes	Yes
Raleigh, NC	\$947	\$37,880	No	No	No	Yes	Yes
Richmond, VA	\$966	\$38,640	No	No	No	Yes	Yes
Riverside, CA	\$1,187	\$47,480	No	No	No	Yes	Yes
Sacramento, CA	\$1,026	\$41,040	No	No	No	Yes	Yes
Salt Lake City, UT	\$938	\$37,520	No	No	No	Yes	Yes
San Antonio, TX	\$929	\$37,160	No	No	No	Yes	Yes
San Diego, CA	\$1,499	\$59,960	No	No	No	No	Yes
San Francisco, CA	\$2,289	\$91,560	No	No	No	No	No
San Jose, CA	\$1,994	\$79,760	No	No	No	No	No
Seattle, WA	\$1,523	\$60,920	No	No	No	No	Yes
St. Louis, MO	\$840	\$33,600	No	No	No	Yes	Yes
Tampa, FL	\$992	\$39,680	No	No	No	Yes	Yes
Virginia Beach, VA	\$1,150	\$46,000	No	No	No	Yes	Yes
Washington, DC	\$1,623	\$64,920	No	No	No	No	No

APPENDIX B

Affordability of Homebuying for Workers in the 50 Largest U.S. Metro Areas

Metro Name	Home Price 2016	Qualifying Income 2016	Affordable for a Bus Driver?	Affordable for a Child Care Teacher?	Affordable for a Groundskeeper?	Affordable for a Social Worker?	Affordable for a High School Teacher?
Atlanta, GA	\$180,000	\$50,644	No	No	No	Yes	Yes
Austin, TX	\$270,000	\$75,966	No	No	No	No	No
Baltimore, MD	\$227,000	\$63,868	No	No	No	No	No
Birmingham, AL	\$132,000	\$37,139	No	No	No	Yes	Yes
Boston, MA	\$367,000	\$103,258	No	No	No	No	No
Buffalo, NY	\$115,000	\$32,356	No	No	Yes	Yes	Yes
Charlotte, NC	\$192,000	\$54,020	No	No	No	No	Yes
Chicago, IL	\$205,000	\$57,678	No	No	No	No	Yes
Cincinnati, OH	\$130,000	\$36,576	No	No	No	Yes	Yes
Cleveland, OH	\$109,000	\$30,668	No	No	Yes	Yes	Yes
Columbus, OH	\$151,000	\$42,485	No	No	No	Yes	Yes
Dallas, TX	\$243,000	\$68,370	No	No	No	No	No
Denver, CO	\$330,000	\$92,848	No	No	No	No	No
Detroit, MI	\$95,000	\$26,729	No	Yes	Yes	Yes	Yes
Hartford, CT	\$194,000	\$54,583	No	No	No	Yes	Yes
Houston, TX	\$216,000	\$60,773	No	No	No	No	No
Indianapolis, IN	\$124,000	\$34,888	No	No	No	Yes	Yes
Jacksonville, FL	\$165,000	\$46,424	No	No	No	Yes	Yes
Kansas City, MO	\$163,300	\$45,946	No	No	No	Yes	Yes
Las Vegas, NV	\$209,000	\$58,804	No	No	No	No	No
Los Angeles, CA	\$500,000	\$140,678	No	No	No	No	No
Louisville, KY	\$141,000	\$39,671	No	No	No	Yes	Yes
Memphis, TN	\$130,000	\$36,576	No	No	No	Yes	Yes
Miami, FL	\$286,700	\$80,665	No	No	No	No	No
Milwaukee, WI	\$149,000	\$41,922	No	No	No	Yes	Yes
Minneapolis-St. Paul, MN	\$205,000	\$57,678	No	No	No	No	Yes
Nashville, TN	\$204,700	\$57,594	No	No	No	No	No
New Orleans, LA	\$169,500	\$47,690	No	No	No	Yes	Yes
New York, NY	\$405,000	\$113,949	No	No	No	No	No
Oklahoma City, OK	\$140,000	\$39,390	No	No	No	Yes	Yes
Orlando, FL	\$182,000	\$51,207	No	No	No	No	Yes
Philadelphia, PA	\$133,000	\$37,420	No	No	No	Yes	Yes
Phoenix, AZ	\$215,000	\$60,492	No	No	No	No	No
Pittsburgh, PA	\$130,000	\$36,576	No	No	No	Yes	Yes
Portland, OR	\$302,000	\$84,970	No	No	No	No	No
Providence, RI	\$206,000	\$57,959	No	No	No	No	Yes
Raleigh, NC	\$242,000	\$68,088	No	No	No	No	No
Richmond, VA	\$200,000	\$56,271	No	No	No	No	Yes
Riverside, CA	\$290,000	\$81,593	No	No	No	No	No
Sacramento, CA	\$333,000	\$93,692	No	No	No	No	No
Salt Lake City, UT	\$256,000	\$72,027	No	No	No	No	No
San Antonio, TX	\$195,000	\$54,865	No	No	No	No	No
San Diego, CA	\$462,000	\$129,987	No	No	No	No	No
San Francisco, CA	\$1,060,000	\$298,238	No	No	No	No	No
San Jose, CA	\$765,000	\$215,238	No	No	No	No	No
Seattle, WA	\$395,000	\$111,136	No	No	No	No	No
St. Louis, MO	\$135,000	\$37,983	No	No	No	Yes	Yes
Tampa, FL	\$146,000	\$41,078	No	No	No	Yes	Yes
Virginia Beach, VA	\$191,000	\$53,739	No	No	No	No	No
Washington, DC	\$335,000	\$94,254	No	No	No	No	No

Sources of Data

Home Prices: Median home price data are from the National Association of Home Builders (NAHB) Housing Opportunity Index for the first quarter of 2016 and include data for new and existing homes. For metro areas where NAHB data are not available, median home prices for existing homes are from the National Association of Realtors.

Rents: Typical rent rates are from the U.S. Department of Housing and Urban Development, which established the Fair Market Rents for the fiscal year of 2016. The nationwide number for fair market rent is calculated and published by the National Low Income Housing Coalition in *Out of Reach 2016*.

Salaries: Wage data are median annual total cash compensations for February 2016 from Salary.com. These data are for workers who have two to four years of experience in their occupations.

See the *Paycheck to Paycheck* web page for more information on our methodology.

Endnotes

1. In this report, this refers to individuals with a bachelor's degree in social work rather than a master's degree. Salary.com does not distinguish between bus drivers, groundskeepers and social workers who work in schools and those who do not. However, these data are considered representative of the entire occupation, including those individuals who work for schools.
2. Salary.com refers to this occupation as "day care center teacher."
3. Barnett, W.S. 2008. *Preschool Education and Its Lasting Effects: Research and Policy Implications*. Boulder and Tempe: Education and the Public Interest Center & Education Policy Research Unit.
4. The occupation data that we use does not distinguish between workers employed directly by school districts and those employed by contractors. The question of privatization is important, but it falls outside the scope of this particular report.
5. U.S. Census Bureau. 2014. 2010-2014 *American Community Survey*. Washington, DC.
6. Ibid.
7. Respectively, 207, 204 and 198 metro areas.
8. U.S. Department of Housing and Urban Development. 2016. *HOME Production Report*. Washington, DC.
9. Mickelson, Sarah. 2015. *The HOME Investment Partnership Program's Impact on America's Families and Communities*. Washington, DC: HOME Coalition.
10. More information is available online at <http://www.mhp.net/one-mortgage/program-impact>.
11. More information is available online at <https://housing.az.gov/finance-authority/home-plus>.
12. Hickey, Robert, Lisa Sturtevant and Emily Thaden. 2014. *Achieving Lasting Affordability through Inclusionary Housing*. Cambridge, MA: Lincoln Institute of Land Policy.
13. U.S. Department of Housing and Urban Development. 2016. *HOME Production Report*.
14. Ibid.
15. Center on Budget and Policy Priorities. 2015. *Fact Sheet: Federal Rental Assistance*. Washington, DC. Available online at <http://www.cbpp.org/sites/default/files/atoms/files/4-13-11hous-US.pdf>.
16. Joint Center for Housing Studies of Harvard University. 2015. *America's Rental Housing: Expanding Options for Diverse and Growing Demand*. Cambridge, MA.
17. More information is available online at <http://www.mass.gov/hed/housing/rental-assistance/mrv.html>.
18. More information is available online at <http://mnhousing.gov>.

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Paycheck to Paycheck Online Tool

To obtain graphs showing housing affordability in 210 metros for 81 different occupations, visit

www.nhc.org/paycheck