

# Paycheck to Paycheck 2016 Rankings

## Change in Income Needed to Afford Fair Market Rent for 2 Bedroom Home



Metropolitan areas ranked by the change in income needed to afford Fair Market Rents for a 2 bedroom home, FY2015 to FY2016.

See [www.nhc.org/paycheck](http://www.nhc.org/paycheck) for more information on methodology and sources.

2016 Rank	Metro Area	2016 2BR FMR	2016 Income Needed	2015 2BR FMR	2015 Income Needed	Percent change in Income Needed to Afford 2BR FMR, 2015-2016
	Nationwide	\$1,056	\$42,240	\$1,006	\$40,240	4.97%
1	Oakland, CA	\$2,103	\$84,120	\$1,585	\$63,400	32.68%
2	Portland, OR	\$1,208	\$48,320	\$944	\$37,760	27.97%
3	Barnstable, MA	\$1,457	\$58,280	\$1,234	\$49,360	18.07%
4	Albuquerque, NM	\$941	\$37,640	\$836	\$33,440	12.56%
5	Salinas, CA	\$1,399	\$55,960	\$1,244	\$49,760	12.46%
6	Boulder, CO	\$1,381	\$55,240	\$1,232	\$49,280	12.09%
7	Bethesda, MD	\$1,623	\$64,920	\$1,458	\$58,320	11.32%
7	Washington, DC	\$1,623	\$64,920	\$1,458	\$58,320	11.32%
9	Corpus Christi, TX	\$996	\$39,840	\$896	\$35,840	11.16%
10	San Francisco, CA	\$2,289	\$91,560	\$2,062	\$82,480	11.01%
11	Louisville, KY	\$817	\$32,680	\$737	\$29,480	10.85%
12	Erie, PA	\$742	\$29,680	\$673	\$26,920	10.25%
13	San Jose, CA	\$1,994	\$79,760	\$1,809	\$72,360	10.23%
14	Flagstaff, AZ	\$1,135	\$45,400	\$1,033	\$41,320	9.87%
15	Charleston, WV	\$784	\$31,360	\$714	\$28,560	9.80%
16	Honolulu, HI	\$1,985	\$79,400	\$1,810	\$72,400	9.67%
17	Eugene, OR	\$909	\$36,360	\$829	\$33,160	9.65%
18	Lansing, MI	\$848	\$33,920	\$776	\$31,040	9.28%
19	Amarillo, TX	\$814	\$32,560	\$745	\$29,800	9.26%
20	Fort Collins, CO	\$975	\$39,000	\$893	\$35,720	9.18%
21	Lincoln, NE	\$762	\$30,480	\$700	\$28,000	8.86%
22	Nashville, TN	\$925	\$37,000	\$850	\$34,000	8.82%
23	Birmingham, AL	\$840	\$33,600	\$773	\$30,920	8.67%
24	Springfield, MA	\$1,001	\$40,040	\$924	\$36,960	8.33%
25	Waterloo, IA	\$729	\$29,160	\$674	\$26,960	8.16%
26	Manchester, NH	\$1,161	\$46,440	\$1,074	\$42,960	8.10%
27	Fayetteville, NC	\$835	\$33,400	\$774	\$30,960	7.88%
28	San Diego, CA	\$1,499	\$59,960	\$1,390	\$55,600	7.84%
29	Fargo, ND	\$771	\$30,840	\$715	\$28,600	7.83%
30	Anchorage, AK	\$1,292	\$51,680	\$1,199	\$47,960	7.76%
31	Gary, IN	\$867	\$34,680	\$805	\$32,200	7.70%
32	Seattle, WA	\$1,523	\$60,920	\$1,415	\$56,600	7.63%

<b>33</b>	Chicago, IL	\$1,176	\$47,040	\$1,093	\$43,720	7.59%
<b>34</b>	Miami, FL	\$1,250	\$50,000	\$1,162	\$46,480	7.57%
<b>35</b>	Chattanooga, TN	\$767	\$30,680	\$714	\$28,560	7.42%
<b>36</b>	Des Moines, IA	\$844	\$33,760	\$787	\$31,480	7.24%
<b>37</b>	Austin, TX	\$1,126	\$45,040	\$1,050	\$42,000	7.24%
<b>38</b>	Durham, NC	\$937	\$37,480	\$874	\$34,960	7.21%
<b>39</b>	Boise City, ID	\$789	\$31,560	\$736	\$29,440	7.20%
<b>40</b>	Dallas, TX	\$986	\$39,440	\$921	\$36,840	7.06%
<b>41</b>	Poughkeepsie, NY	\$1,271	\$50,840	\$1,188	\$47,520	6.99%
<b>42</b>	Madera, CA	\$942	\$37,680	\$881	\$35,240	6.92%
<b>43</b>	Lima, OH	\$678	\$27,120	\$635	\$25,400	6.77%
<b>44</b>	Pueblo, CO	\$782	\$31,280	\$733	\$29,320	6.68%
<b>45</b>	Jackson, MS	\$831	\$33,240	\$780	\$31,200	6.54%
<b>46</b>	San Antonio, TX	\$929	\$37,160	\$872	\$34,880	6.54%
<b>47</b>	Houston, TX	\$948	\$37,920	\$890	\$35,600	6.52%
<b>48</b>	Springfield, IL	\$777	\$31,080	\$730	\$29,200	6.44%
<b>49</b>	Vallejo, CA	\$1,284	\$51,360	\$1,207	\$48,280	6.38%
<b>50</b>	Beaumont, TX	\$805	\$32,200	\$757	\$30,280	6.34%
<b>51</b>	Ogden, UT	\$826	\$33,040	\$778	\$31,120	6.17%
<b>52</b>	Lancaster, PA	\$897	\$35,880	\$845	\$33,800	6.15%
<b>53</b>	Denver, CO	\$1,227	\$49,080	\$1,156	\$46,240	6.14%
<b>54</b>	New York, NY	\$1,571	\$62,840	\$1,481	\$59,240	6.08%
<b>55</b>	Norwich, CT	\$1,119	\$44,760	\$1,057	\$42,280	5.87%
<b>56</b>	Hartford, CT	\$1,210	\$48,400	\$1,144	\$45,760	5.77%
<b>57</b>	Oklahoma City, OK	\$791	\$31,640	\$748	\$29,920	5.75%
<b>58</b>	Ann Arbor, MI	\$1,019	\$40,760	\$964	\$38,560	5.71%
<b>59</b>	Baton Rouge, LA	\$842	\$33,680	\$797	\$31,880	5.65%
<b>60</b>	Kalamazoo, MI	\$769	\$30,760	\$728	\$29,120	5.63%
<b>61</b>	Edison, NJ	\$1,578	\$63,120	\$1,495	\$59,800	5.55%
<b>62</b>	Baltimore, MD	\$1,298	\$51,920	\$1,232	\$49,280	5.36%
<b>63</b>	Grand Rapids, MI	\$776	\$31,040	\$737	\$29,480	5.29%
<b>64</b>	Greensboro, NC	\$741	\$29,640	\$704	\$28,160	5.26%
<b>65</b>	Naples, FL	\$1,042	\$41,680	\$990	\$39,600	5.25%
<b>66</b>	Pittsburgh, PA	\$827	\$33,080	\$786	\$31,440	5.22%
<b>67</b>	Peoria, IL	\$750	\$30,000	\$714	\$28,560	5.04%
<b>68</b>	Springfield, MO	\$686	\$27,440	\$654	\$26,160	4.89%
<b>69</b>	Boston, MA	\$1,567	\$62,680	\$1,494	\$59,760	4.89%
<b>69</b>	Cambridge, MA	\$1,567	\$62,680	\$1,494	\$59,760	4.89%
<b>71</b>	Tucson, AZ	\$862	\$34,480	\$822	\$32,880	4.87%
<b>72</b>	Hagerstown, MD	\$898	\$35,920	\$857	\$34,280	4.78%
<b>73</b>	Sioux Falls, SD	\$745	\$29,800	\$711	\$28,440	4.78%
<b>74</b>	Rockford, IL	\$776	\$31,040	\$741	\$29,640	4.72%
<b>75</b>	Camden, NJ	\$1,210	\$48,400	\$1,156	\$46,240	4.67%
<b>75</b>	Philadelphia, PA	\$1,210	\$48,400	\$1,156	\$46,240	4.67%

<b>75</b>	Wilmington, DE	\$1,210	\$48,400	\$1,156	\$46,240	4.67%
<b>78</b>	Trenton, NJ	\$1,328	\$53,120	\$1,269	\$50,760	4.65%
<b>79</b>	Los Angeles, CA	\$1,490	\$59,600	\$1,424	\$56,960	4.63%
<b>80</b>	Newark, NJ	\$1,324	\$52,960	\$1,269	\$50,760	4.33%
<b>81</b>	Knoxville, TN	\$807	\$32,280	\$774	\$30,960	4.26%
<b>82</b>	Chico, CA	\$907	\$36,280	\$870	\$34,800	4.25%
<b>83</b>	Battle Creek, MI	\$718	\$28,720	\$689	\$27,560	4.21%
<b>84</b>	Salt Lake City, UT	\$938	\$37,520	\$901	\$36,040	4.11%
<b>85</b>	Colorado Springs, CO	\$891	\$35,640	\$856	\$34,240	4.09%
<b>86</b>	Santa Ana, CA	\$1,672	\$66,880	\$1,608	\$64,320	3.98%
<b>87</b>	Charlotte, NC	\$864	\$34,560	\$831	\$33,240	3.97%
<b>88</b>	Virginia Beach, VA	\$1,150	\$46,000	\$1,107	\$44,280	3.88%
<b>89</b>	Albany, NY	\$1,005	\$40,200	\$968	\$38,720	3.82%
<b>90</b>	Mansfield, OH	\$658	\$26,320	\$634	\$25,360	3.79%
<b>90</b>	Wheeling, WV	\$658	\$26,320	\$634	\$25,360	3.79%
<b>92</b>	Salem, OR	\$797	\$31,880	\$768	\$30,720	3.78%
<b>93</b>	Appleton, WI	\$718	\$28,720	\$692	\$27,680	3.76%
<b>94</b>	Topeka, KS	\$727	\$29,080	\$701	\$28,040	3.71%
<b>95</b>	Salisbury, MD	\$956	\$38,240	\$922	\$36,880	3.69%
<b>96</b>	Flint, MI	\$738	\$29,520	\$712	\$28,480	3.65%
<b>97</b>	Atlanta, GA	\$949	\$37,960	\$916	\$36,640	3.60%
<b>98</b>	Columbia, SC	\$806	\$32,240	\$778	\$31,120	3.60%
<b>99</b>	Omaha, NE	\$836	\$33,440	\$807	\$32,280	3.59%
<b>100</b>	Champaign- Urbana, IL	\$824	\$32,960	\$796	\$31,840	3.52%
<b>101</b>	Tampa, FL	\$992	\$39,680	\$959	\$38,360	3.44%
<b>102</b>	Brownsville, TX	\$678	\$27,120	\$656	\$26,240	3.35%
<b>103</b>	Greeley, CO	\$812	\$32,480	\$786	\$31,440	3.31%
<b>104</b>	Merced, CA	\$784	\$31,360	\$759	\$30,360	3.29%
<b>105</b>	Provo-Orem, UT	\$788	\$31,520	\$763	\$30,520	3.28%
<b>106</b>	Portland, ME	\$1,109	\$44,360	\$1,074	\$42,960	3.26%
<b>107</b>	Little Rock, AR	\$768	\$30,720	\$744	\$29,760	3.23%
<b>108</b>	Santa Rosa, CA	\$1,414	\$56,560	\$1,370	\$54,800	3.21%
<b>109</b>	Raleigh, NC	\$947	\$37,880	\$918	\$36,720	3.16%
<b>110</b>	South Bend, IN	\$787	\$31,480	\$763	\$30,520	3.15%
<b>111</b>	Jacksonville, FL	\$960	\$38,400	\$931	\$37,240	3.11%
<b>112</b>	Minneapolis-St. Paul, MN	\$1,027	\$41,080	\$996	\$39,840	3.11%
<b>113</b>	Fort Wayne, IN	\$708	\$28,320	\$687	\$27,480	3.06%
<b>114</b>	Oxnard, CA	\$1,602	\$64,080	\$1,555	\$62,200	3.02%
<b>115</b>	Tacoma, WA	\$1,126	\$45,040	\$1,093	\$43,720	3.02%
<b>116</b>	Providence, RI	\$972	\$38,880	\$944	\$37,760	2.97%
<b>117</b>	Riverside, CA	\$1,187	\$47,480	\$1,153	\$46,120	2.95%
<b>118</b>	St. Louis, MO	\$840	\$33,600	\$816	\$32,640	2.94%

<b>119</b>	El Paso, TX	\$817	\$32,680	\$794	\$31,760	2.90%
<b>120</b>	West Palm Beach, FL	\$1,240	\$49,600	\$1,206	\$48,240	2.82%
<b>121</b>	Reading, PA	\$892	\$35,680	\$868	\$34,720	2.76%
<b>122</b>	Fort Walton Beach, FL	\$930	\$37,200	\$905	\$36,200	2.76%
<b>123</b>	Allentown, PA	\$998	\$39,920	\$972	\$38,880	2.67%
<b>124</b>	Wichita, KS	\$742	\$29,680	\$723	\$28,920	2.63%
<b>125</b>	Lexington, KY	\$796	\$31,840	\$776	\$31,040	2.58%
<b>126</b>	Worcester, MA	\$1,062	\$42,480	\$1,036	\$41,440	2.51%
<b>127</b>	Columbus, OH	\$831	\$33,240	\$811	\$32,440	2.47%
<b>128</b>	Toledo, OH	\$695	\$27,800	\$679	\$27,160	2.36%
<b>129</b>	Dayton, OH	\$743	\$29,720	\$726	\$29,040	2.34%
<b>130</b>	Cincinnati, OH	\$787	\$31,480	\$769	\$30,760	2.34%
<b>131</b>	Harrisburg, PA	\$886	\$35,440	\$866	\$34,640	2.31%
<b>132</b>	Fort Worth, TX	\$913	\$36,520	\$893	\$35,720	2.24%
<b>133</b>	Stockton, CA	\$967	\$38,680	\$946	\$37,840	2.22%
<b>134</b>	Indianapolis, IN	\$809	\$32,360	\$792	\$31,680	2.15%
<b>134</b>	Syracuse, NY	\$809	\$32,360	\$792	\$31,680	2.15%
<b>136</b>	Burlington, VT	\$1,356	\$54,240	\$1,328	\$53,120	2.11%
<b>137</b>	Spokane, WA	\$789	\$31,560	\$773	\$30,920	2.07%
<b>138</b>	Detroit, MI	\$863	\$34,520	\$846	\$33,840	2.01%
<b>138</b>	Warren, MI	\$863	\$34,520	\$846	\$33,840	2.01%
<b>140</b>	Mobile, AL	\$788	\$31,520	\$773	\$30,920	1.94%
<b>141</b>	Cape Coral, FL	\$911	\$36,440	\$896	\$35,840	1.67%
<b>142</b>	Winston-Salem, NC	\$698	\$27,920	\$687	\$27,480	1.60%
<b>143</b>	Sarasota, FL	\$974	\$38,960	\$960	\$38,400	1.46%
<b>144</b>	Kennewick, WA	\$841	\$33,640	\$829	\$33,160	1.45%
<b>145</b>	Saginaw, MI	\$709	\$28,360	\$699	\$27,960	1.43%
<b>146</b>	Modesto, CA	\$936	\$37,440	\$923	\$36,920	1.41%
<b>147</b>	Sacramento, CA	\$1,026	\$41,040	\$1,012	\$40,480	1.38%
<b>148</b>	New Orleans, LA	\$963	\$38,520	\$950	\$38,000	1.37%
<b>149</b>	Canton, OH	\$684	\$27,360	\$675	\$27,000	1.33%
<b>150</b>	Yuba City, CA	\$861	\$34,440	\$850	\$34,000	1.29%
<b>151</b>	Akron, OH	\$786	\$31,440	\$776	\$31,040	1.29%
<b>152</b>	Vineland, NJ	\$1,129	\$45,160	\$1,115	\$44,600	1.26%
<b>153</b>	Monroe, MI	\$808	\$32,320	\$798	\$31,920	1.25%
<b>154</b>	Milwaukee, WI	\$907	\$36,280	\$896	\$35,840	1.23%
<b>155</b>	Pensacola, FL	\$838	\$33,520	\$828	\$33,120	1.21%
<b>156</b>	Cleveland, OH	\$773	\$30,920	\$764	\$30,560	1.18%
<b>157</b>	Fresno, CA	\$862	\$34,480	\$853	\$34,120	1.06%
<b>158</b>	Tallahassee, FL	\$914	\$36,560	\$905	\$36,200	0.99%
<b>159</b>	Madison, WI	\$936	\$37,440	\$928	\$37,120	0.86%
<b>160</b>	Reno, NV	\$931	\$37,240	\$924	\$36,960	0.76%
<b>161</b>	Phoenix, AZ	\$914	\$36,560	\$908	\$36,320	0.66%

162	Orlando, FL	\$1,003	\$40,120	\$997	\$39,880	0.60%
163	Greenville, SC	\$729	\$29,160	\$725	\$29,000	0.55%
164	Youngstown, OH	\$660	\$26,400	\$657	\$26,280	0.46%
165	Gainesville, FL	\$887	\$35,480	\$883	\$35,320	0.45%
166	Spartanburg, SC	\$677	\$27,080	\$674	\$26,960	0.45%
167	Pittsfield, MA	\$842	\$33,680	\$839	\$33,560	0.36%
168	Davenport, IA	\$712	\$28,480	\$710	\$28,400	0.28%
169	Green Bay, WI	\$756	\$30,240	\$754	\$30,160	0.27%
170	Kansas City, MO	\$893	\$35,720	\$891	\$35,640	0.22%
171	Springfield, OH	\$681	\$27,240	\$680	\$27,200	0.15%
172	San Luis Obispo, CA	\$1,310	\$52,400	\$1,309	\$52,360	0.08%
173	Duluth, MN	\$755	\$30,200	\$755	\$30,200	0.00%
173	Montgomery, AL	\$788	\$31,520	\$788	\$31,520	0.00%
173	Tulsa, OK	\$783	\$31,320	\$783	\$31,320	0.00%
176	Las Vegas, NV	\$968	\$38,720	\$969	\$38,760	-0.10%
177	Ocala, FL	\$780	\$31,200	\$783	\$31,320	-0.38%
178	Daytona Beach, FL	\$896	\$35,840	\$900	\$36,000	-0.44%
179	Rochester, NY	\$863	\$34,520	\$867	\$34,680	-0.46%
180	Olympia, WA	\$1,021	\$40,840	\$1,026	\$41,040	-0.49%
181	Bremerton, WA	\$1,015	\$40,600	\$1,020	\$40,800	-0.49%
182	Memphis, TN	\$827	\$33,080	\$832	\$33,280	-0.60%
183	Santa Barbara, CA	\$1,451	\$58,040	\$1,460	\$58,400	-0.62%
184	Palm Bay, FL	\$872	\$34,880	\$878	\$35,120	-0.68%
185	Punta Gorda, FL	\$848	\$33,920	\$854	\$34,160	-0.70%
186	Bakersfield, CA	\$826	\$33,040	\$832	\$33,280	-0.72%
187	Fort Lauderdale, FL	\$1,253	\$50,120	\$1,263	\$50,520	-0.79%
188	Napa, CA	\$1,500	\$60,000	\$1,513	\$60,520	-0.86%
189	Gulfport, MS	\$801	\$32,040	\$808	\$32,320	-0.87%
190	Santa Fe, NM	\$943	\$37,720	\$953	\$38,120	-1.05%
191	Charleston, SC	\$927	\$37,080	\$940	\$37,600	-1.38%
192	Visalia, CA	\$758	\$30,320	\$771	\$30,840	-1.69%
193	Buffalo, NY	\$755	\$30,200	\$768	\$30,720	-1.69%
194	Port St. Lucie, FL	\$923	\$36,920	\$939	\$37,560	-1.70%
195	Cedar Rapids, IA	\$731	\$29,240	\$745	\$29,800	-1.88%
196	Atlantic, NJ	\$1,152	\$46,080	\$1,176	\$47,040	-2.04%
197	Bay City, MI	\$687	\$27,480	\$702	\$28,080	-2.14%
198	Richmond, VA	\$966	\$38,640	\$993	\$39,720	-2.72%
199	Shreveport, LA	\$819	\$32,760	\$842	\$33,680	-2.73%
200	Scranton, PA	\$707	\$28,280	\$735	\$29,400	-3.81%
201	Redding, CA	\$871	\$34,840	\$907	\$36,280	-3.97%
202	Bellingham, WA	\$910	\$36,400	\$948	\$37,920	-4.01%
203	New Haven, CT	\$1,260	\$50,400	\$1,316	\$52,640	-4.26%
204	Asheville, NC	\$819	\$32,760	\$857	\$34,280	-4.43%

<b>205</b>	Ithaca, NY	\$1,084	\$43,360	\$1,146	\$45,840	-5.41%
<b>206</b>	Bridgeport, CT	\$1,207	\$48,280	\$1,283	\$51,320	-5.92%
<b>207</b>	Ocean City, NJ	\$1,051	\$42,040	\$1,122	\$44,880	-6.33%
<b>208</b>	Suffolk-Nassau, NY	\$1,608	\$64,320	\$1,718	\$68,720	-6.40%
<b>209</b>	Santa Cruz, CA	\$1,604	\$64,160	\$1,756	\$70,240	-8.66%
<b>210</b>	Rockingham- Strafford, NH	\$1,107	\$44,280	\$1,285	\$51,400	-13.85%