



Paycheck to Paycheck 2016 Rankings

Change in Qualifying Income for Homeownership

Metropolitan areas ranked by the change in income required to purchase a median-priced home, 1st Quarter 2015 to 1st Quarter 2016.

See www.nhc.org/paycheck for more information on methodology and sources.

2016 Rank	Metro Area	2016 Median Price	2016 Qualifying Income	2015 Median Price	2015 Qualifying Income	Percent Change from 2015 to 2016
	Nationwide	\$223,000	\$62,743	\$205,200	\$55,923	12.19%
1	Miami, FL	\$286,700	\$80,665	\$198,000	\$53,961	49.49%
2	Fort Walton Beach, FL	\$231,000	\$64,993	\$160,000	\$43,605	49.05%
3	Syracuse, NY	\$110,000	\$30,949	\$88,000	\$23,983	29.05%
4	Akron, OH	\$114,000	\$32,075	\$92,000	\$25,073	27.93%
5	Sarasota, FL	\$213,000	\$59,929	\$173,000	\$47,148	27.11%
6	Daytona Beach, FL	\$145,000	\$40,797	\$118,000	\$32,158	26.86%
7	Salisbury, MD	\$164,000	\$46,142	\$134,000	\$36,519	26.35%
8	Port St. Lucie, FL	\$163,000	\$45,861	\$135,000	\$36,791	24.65%
9	Tallahassee, FL	\$146,000	\$41,078	\$124,000	\$33,794	21.56%
10	Erie, PA	\$116,000	\$32,637	\$99,000	\$26,980	20.97%
11	Jacksonville, FL	\$165,000	\$46,424	\$141,000	\$38,427	20.81%
12	New Haven, CT	\$180,000	\$50,644	\$154,000	\$41,969	20.67%
13	San Francisco, CA	\$1,060,000	\$298,238	\$907,000	\$247,184	20.65%
14	Kennewick, WA	\$211,200	\$59,423	\$181,000	\$49,328	20.46%
15	Flint, MI	\$114,000	\$32,075	\$98,000	\$26,708	20.09%
16	Cape Coral, FL	\$193,000	\$54,302	\$167,000	\$45,512	19.31%
17	Poughkeepsie, NY	\$245,000	\$68,932	\$212,000	\$57,776	19.31%
18	Punta Gorda, FL	\$150,000	\$42,203	\$130,000	\$35,429	19.12%
19	Stockton, CA	\$290,000	\$81,593	\$252,000	\$68,677	18.81%
20	Greeley, CO	\$287,000	\$80,749	\$250,000	\$68,132	18.52%
21	Springfield, OH	\$86,000	\$24,197	\$75,000	\$20,440	18.38%
22	Fort Lauderdale, FL	\$181,000	\$50,926	\$158,000	\$43,060	18.27%
23	West Palm Beach, FL	\$211,000	\$59,366	\$185,000	\$50,418	17.75%
24	Peoria, IL	\$123,000	\$34,607	\$108,000	\$29,433	17.58%
25	Orlando, FL	\$182,000	\$51,207	\$160,000	\$43,605	17.43%
26	Duluth, MN	\$125,000	\$35,170	\$110,000	\$29,978	17.32%
26	Santa Rosa, CA	\$500,000	\$140,678	\$440,000	\$119,913	17.32%
28	Gary, IN	\$140,100	\$39,418	\$123,400	\$33,630	17.21%
29	Bremerton, WA	\$255,000	\$71,746	\$225,000	\$61,319	17.00%
30	Toledo, OH	\$111,000	\$31,231	\$98,000	\$26,708	16.93%
31	Tampa, FL	\$146,000	\$41,078	\$129,000	\$35,156	16.84%

32	Dayton, OH	\$104,000	\$29,261	\$92,000	\$25,073	16.71%
33	Sacramento, CA	\$333,000	\$93,692	\$295,000	\$80,396	16.54%
34	Merced, CA	\$203,000	\$57,115	\$180,000	\$49,055	16.43%
35	Cleveland, OH	\$109,000	\$30,668	\$97,000	\$26,435	16.01%
36	Pueblo, CO	\$137,000	\$38,546	\$122,000	\$33,249	15.93%
37	Vallejo, CA	\$345,000	\$97,068	\$308,000	\$83,939	15.64%
38	Visalia, CA	\$189,000	\$53,176	\$169,000	\$46,057	15.46%
39	Detroit, MI	\$95,000	\$26,729	\$85,000	\$23,165	15.38%
40	Asheville, NC	\$212,000	\$59,648	\$190,000	\$51,781	15.19%
41	Fort Collins, CO	\$318,000	\$89,471	\$285,000	\$77,671	15.19%
42	Oakland, CA	\$535,000	\$150,526	\$480,000	\$130,814	15.07%
43	Palm Bay, FL	\$147,000	\$41,359	\$132,000	\$35,974	14.97%
44	Ocala, FL	\$100,000	\$28,136	\$90,000	\$24,528	14.71%
45	Hartford, CT	\$194,000	\$54,583	\$175,000	\$47,693	14.45%
46	Chico, CA	\$205,000	\$57,678	\$185,000	\$50,418	14.40%
47	Sioux Falls, SD	\$176,600	\$49,688	\$159,500	\$43,468	14.31%
48	Salinas, CA	\$470,000	\$132,238	\$425,000	\$115,825	14.17%
49	Charleston, SC	\$234,000	\$65,837	\$212,000	\$57,776	13.95%
50	Canton, OH	\$107,000	\$30,105	\$97,000	\$26,435	13.88%
51	Portland, OR	\$302,000	\$84,970	\$274,000	\$74,673	13.79%
52	Austin, TX	\$270,000	\$75,966	\$245,000	\$66,770	13.77%
53	Denver, CO	\$330,000	\$92,848	\$300,000	\$81,759	13.56%
54	San Jose, CA	\$765,000	\$215,238	\$696,000	\$189,680	13.47%
55	Nashville, TN	\$204,700	\$57,594	\$186,400	\$50,799	13.37%
56	Grand Rapids, MI	\$135,000	\$37,983	\$123,000	\$33,521	13.31%
57	Greenville, SC	\$169,000	\$47,549	\$154,000	\$41,969	13.29%
58	Edison, NJ	\$290,700	\$81,790	\$265,000	\$72,220	13.25%
59	Tacoma, WA	\$238,000	\$66,963	\$218,000	\$59,411	12.71%
60	Pensacola, FL	\$147,000	\$41,359	\$135,000	\$36,791	12.42%
61	Fort Worth, TX	\$187,000	\$52,614	\$172,000	\$46,875	12.24%
62	Fayetteville, NC	\$125,000	\$35,170	\$115,000	\$31,341	12.22%
63	Yuba City, CA	\$217,000	\$61,054	\$200,000	\$54,506	12.01%
64	Monroe, MI	\$128,000	\$36,014	\$118,000	\$32,158	11.99%
65	Fort Wayne, IN	\$115,300	\$32,440	\$106,300	\$28,970	11.98%
66	Bay City, MI	\$77,000	\$21,664	\$71,000	\$19,350	11.96%
67	Providence, RI	\$206,000	\$57,959	\$190,000	\$51,781	11.93%
68	Cincinnati, OH	\$130,000	\$36,576	\$120,000	\$32,704	11.84%
69	Seattle, WA	\$395,000	\$111,136	\$365,000	\$99,473	11.72%
70	San Luis Obispo, CA	\$480,000	\$135,051	\$444,000	\$121,003	11.61%
71	Ocean City, NJ	\$345,000	\$97,068	\$320,000	\$87,209	11.30%
72	Lima, OH	\$86,000	\$24,197	\$80,000	\$21,802	10.98%
73	Riverside, CA	\$290,000	\$81,593	\$270,000	\$73,583	10.89%
74	Bakersfield, CA	\$190,000	\$53,458	\$177,000	\$48,238	10.82%
75	Spokane, WA	\$177,000	\$49,800	\$165,000	\$44,967	10.75%

76	Santa Ana, CA	\$622,000	\$175,004	\$580,000	\$158,067	10.72%
77	Gainesville, FL	\$135,000	\$37,983	\$126,000	\$34,339	10.61%
78	Oxnard, CA	\$495,000	\$139,272	\$462,000	\$125,908	10.61%
79	Modesto, CA	\$242,000	\$68,088	\$226,000	\$61,592	10.55%
80	Fargo, ND	\$192,700	\$54,217	\$180,000	\$49,055	10.52%
81	Manchester, NH	\$215,000	\$60,492	\$201,000	\$54,778	10.43%
82	Champaign-Urbana, IL	\$155,000	\$43,610	\$145,000	\$39,517	10.36%
83	Chicago, IL	\$205,000	\$57,678	\$192,000	\$52,326	10.23%
84	Kansas City, MO	\$163,300	\$45,946	\$153,000	\$41,697	10.19%
85	Charlotte, NC	\$192,000	\$54,020	\$180,000	\$49,055	10.12%
86	Boulder, CO	\$420,000	\$118,170	\$394,000	\$107,376	10.05%
87	Corpus Christi, TX	\$180,000	\$50,644	\$169,000	\$46,057	9.96%
88	Honolulu, HI	\$540,000	\$151,933	\$507,000	\$138,172	9.96%
89	Omaha, NE	\$157,700	\$44,370	\$148,100	\$40,362	9.93%
90	Buffalo, NY	\$115,000	\$32,356	\$108,000	\$29,433	9.93%
91	Allentown, PA	\$165,000	\$46,424	\$155,000	\$42,242	9.90%
92	Milwaukee, WI	\$149,000	\$41,922	\$140,000	\$38,154	9.88%
93	Provo-Orem, UT	\$265,000	\$74,560	\$249,000	\$67,860	9.87%
94	Colorado Springs, CO	\$232,000	\$65,275	\$218,000	\$59,411	9.87%
95	Brownsville, TX	\$119,000	\$33,481	\$112,000	\$30,523	9.69%
96	Rockingham-Strafford, NH	\$239,000	\$67,244	\$225,000	\$61,319	9.66%
97	Flagstaff, AZ	\$260,000	\$73,153	\$245,000	\$66,770	9.56%
98	Virginia Beach, VA	\$191,000	\$53,739	\$180,000	\$49,055	9.55%
99	Wichita, KS	\$142,000	\$39,953	\$134,000	\$36,519	9.40%
100	Richmond, VA	\$200,000	\$56,271	\$189,000	\$51,508	9.25%
101	Reno, NV	\$275,000	\$77,373	\$260,000	\$70,858	9.20%
102	Green Bay, WI	\$139,500	\$39,249	\$132,000	\$35,974	9.10%
103	Dallas, TX	\$243,000	\$68,370	\$230,000	\$62,682	9.07%
104	Santa Fe, NM	\$263,000	\$73,997	\$249,000	\$67,860	9.04%
105	Albuquerque, NM	\$188,000	\$52,895	\$178,000	\$48,510	9.04%
106	Birmingham, AL	\$132,000	\$37,139	\$125,000	\$34,066	9.02%
107	Durham, NC	\$210,000	\$59,085	\$199,000	\$54,233	8.95%
107	Eugene, OR	\$210,000	\$59,085	\$199,000	\$54,233	8.95%
109	Topeka, KS	\$111,100	\$31,259	\$105,300	\$28,697	8.93%
110	Olympia, WA	\$230,000	\$64,712	\$218,000	\$59,411	8.92%
111	Salem, OR	\$195,000	\$54,865	\$185,000	\$50,418	8.82%
112	Houston, TX	\$216,000	\$60,773	\$205,000	\$55,868	8.78%
113	Los Angeles, CA	\$500,000	\$140,678	\$475,000	\$129,451	8.67%
114	Raleigh, NC	\$242,000	\$68,088	\$230,000	\$62,682	8.63%
115	Tucson, AZ	\$163,000	\$45,861	\$155,000	\$42,242	8.57%
116	Minneapolis-St. Paul, MN	\$205,000	\$57,678	\$195,000	\$53,143	8.53%

117	Lansing, MI	\$103,000	\$28,980	\$98,000	\$26,708	8.51%
118	Boise City, ID	\$230,000	\$64,712	\$219,000	\$59,684	8.42%
119	Saginaw, MI	\$84,000	\$23,634	\$80,000	\$21,802	8.40%
120	San Diego, CA	\$462,000	\$129,987	\$440,000	\$119,913	8.40%
121	Tulsa, OK	\$149,000	\$41,922	\$142,000	\$38,699	8.33%
122	Warren, MI	\$150,000	\$42,203	\$143,000	\$38,972	8.29%
123	Phoenix, AZ	\$215,000	\$60,492	\$205,000	\$55,868	8.28%
124	Beaumont, TX	\$129,000	\$36,295	\$123,000	\$33,521	8.28%
125	Boston, MA	\$367,000	\$103,258	\$350,000	\$95,385	8.25%
126	Jackson, MS	\$161,500	\$45,439	\$154,100	\$41,997	8.20%
127	Battle Creek, MI	\$90,000	\$25,322	\$86,000	\$23,438	8.04%
128	Santa Cruz, CA	\$654,000	\$184,007	\$625,000	\$170,331	8.03%
129	Rochester, NY	\$115,000	\$32,356	\$110,000	\$29,978	7.93%
130	Norwich, CT	\$185,000	\$52,051	\$177,000	\$48,238	7.91%
131	Bellingham, WA	\$256,000	\$72,027	\$245,000	\$66,770	7.87%
132	Rockford, IL	\$94,000	\$26,448	\$90,000	\$24,528	7.83%
133	Shreveport, LA	\$158,200	\$44,511	\$151,600	\$41,315	7.73%
134	San Antonio, TX	\$195,000	\$54,865	\$187,000	\$50,963	7.66%
135	Atlanta, GA	\$180,000	\$50,644	\$173,000	\$47,148	7.42%
136	Pittsburgh, PA	\$130,000	\$36,576	\$125,000	\$34,066	7.37%
137	Newark, NJ	\$290,000	\$81,593	\$279,000	\$76,036	7.31%
138	Charleston, WV	\$129,300	\$36,379	\$124,400	\$33,903	7.31%
139	Lincoln, NE	\$156,100	\$43,920	\$150,200	\$40,934	7.29%
140	Appleton, WI	\$138,600	\$38,996	\$133,400	\$36,355	7.26%
141	St. Louis, MO	\$135,000	\$37,983	\$130,000	\$35,429	7.21%
142	Gulfport, MS	\$120,300	\$33,847	\$116,000	\$31,613	7.07%
143	Reading, PA	\$140,000	\$39,390	\$135,000	\$36,791	7.06%
144	Lancaster, PA	\$168,000	\$47,268	\$162,000	\$44,150	7.06%
145	Naples, FL	\$310,000	\$87,221	\$299,000	\$81,486	7.04%
146	Montgomery, AL	\$133,700	\$37,617	\$129,000	\$35,156	7.00%
147	Lexington, KY	\$146,300	\$41,162	\$141,200	\$38,481	6.97%
148	Des Moines, IA	\$170,000	\$47,831	\$164,300	\$44,777	6.82%
149	Waterloo, IA	\$119,300	\$33,566	\$115,300	\$31,423	6.82%
150	Mobile, AL	\$126,600	\$35,620	\$122,500	\$33,385	6.69%
151	Baltimore, MD	\$227,000	\$63,868	\$220,000	\$59,956	6.52%
152	Ann Arbor, MI	\$195,000	\$54,865	\$189,000	\$51,508	6.52%
153	Bridgeport, CT	\$350,000	\$98,475	\$340,000	\$92,660	6.28%
154	Springfield, MO	\$119,900	\$33,735	\$116,500	\$31,750	6.25%
155	Salt Lake City, UT	\$256,000	\$72,027	\$249,000	\$67,860	6.14%
156	Louisville, KY	\$141,000	\$39,671	\$138,000	\$37,609	5.48%
157	Amarillo, TX	\$144,000	\$40,515	\$141,000	\$38,427	5.44%
158	Redding, CA	\$199,000	\$55,990	\$195,000	\$53,143	5.36%
159	Las Vegas, NV	\$209,000	\$58,804	\$205,000	\$55,868	5.25%
160	Napa, CA	\$552,000	\$155,309	\$544,000	\$148,256	4.76%
161	El Paso, TX	\$140,000	\$39,390	\$138,000	\$37,609	4.74%

161	Oklahoma City, OK	\$140,000	\$39,390	\$138,000	\$37,609	4.74%
163	Spartanburg, SC	\$135,400	\$38,096	\$133,500	\$36,383	4.71%
164	Portland, ME	\$225,000	\$63,305	\$222,000	\$60,501	4.63%
165	Anchorage, AK	\$279,000	\$78,499	\$276,000	\$75,218	4.36%
166	Santa Barbara, CA	\$470,000	\$132,238	\$465,000	\$126,726	4.35%
167	Worcester, MA	\$197,000	\$55,427	\$195,000	\$53,143	4.30%
168	Greensboro, NC	\$137,000	\$38,546	\$136,000	\$37,064	4.00%
169	Harrisburg, PA	\$140,000	\$39,390	\$139,000	\$37,882	3.98%
170	Madera, CA	\$190,000	\$53,458	\$190,000	\$51,781	3.24%
171	Youngstown, OH	\$79,000	\$22,227	\$79,000	\$21,530	3.24%
172	Camden, NJ	\$175,000	\$49,237	\$175,000	\$47,693	3.24%
173	Chattanooga, TN	\$142,000	\$39,953	\$142,000	\$38,699	3.24%
174	Wilmington, DE	\$193,000	\$54,302	\$194,000	\$52,871	2.71%
175	Little Rock, AR	\$130,800	\$36,801	\$131,800	\$35,919	2.46%
176	Madison, WI	\$208,000	\$58,522	\$210,000	\$57,231	2.26%
177	Baton Rouge, LA	\$175,400	\$49,350	\$177,200	\$48,292	2.19%
178	Suffolk-Nassau, NY	\$370,000	\$104,102	\$375,000	\$102,198	1.86%
179	Burlington, VT	\$222,000	\$62,461	\$225,000	\$61,319	1.86%
180	Hagerstown, MD	\$141,000	\$39,671	\$143,000	\$38,972	1.80%
181	Memphis, TN	\$130,000	\$36,576	\$132,000	\$35,974	1.67%
182	Springfield, MA	\$156,000	\$43,892	\$159,000	\$43,332	1.29%
183	Pittsfield, MA	\$150,000	\$42,203	\$153,000	\$41,697	1.21%
184	South Bend, IN	\$99,800	\$28,079	\$102,100	\$27,825	0.91%
185	Bethesda, MD	\$335,000	\$94,254	\$343,000	\$93,478	0.83%
186	Indianapolis, IN	\$124,000	\$34,888	\$127,000	\$34,611	0.80%
187	Trenton, NJ	\$200,000	\$56,271	\$205,000	\$55,868	0.72%
188	Columbia, SC	\$140,000	\$39,390	\$143,500	\$39,108	0.72%
189	Fresno, CA	\$214,000	\$60,210	\$220,000	\$59,956	0.42%
190	Washington, DC	\$335,000	\$94,254	\$345,000	\$94,023	0.25%
191	Ogden, UT	\$196,000	\$55,146	\$202,000	\$55,051	0.17%
192	Barnstable, MA	\$310,000	\$87,221	\$320,000	\$87,209	0.01%
193	Albany, NY	\$172,000	\$48,393	\$178,000	\$48,510	-0.24%
194	Knoxville, TN	\$140,000	\$39,390	\$145,000	\$39,517	-0.32%
195	Davenport, IA	\$89,000	\$25,041	\$93,000	\$25,345	-1.20%
196	Winston-Salem, NC	\$130,000	\$36,576	\$136,000	\$37,064	-1.32%
197	Kalamazoo, MI	\$117,000	\$32,919	\$124,000	\$33,794	-2.59%
198	Vineland, NJ	\$113,000	\$31,793	\$120,000	\$32,704	-2.78%
199	Cedar Rapids, IA	\$146,000	\$41,078	\$156,900	\$42,760	-3.93%
200	Wheeling, WV-OH	\$77,000	\$21,664	\$85,000	\$23,165	-6.48%
201	Cambridge, MA	\$352,000	\$99,038	\$393,000	\$107,104	-7.53%
202	Scranton, PA	\$93,000	\$26,166	\$105,000	\$28,616	-8.56%
203	Springfield, IL	\$112,000	\$31,512	\$127,000	\$34,611	-8.95%
204	Columbus, OH	\$151,000	\$42,485	\$174,000	\$47,420	-10.41%
205	Atlantic, NJ	\$158,000	\$44,454	\$183,000	\$49,873	-10.86%
206	New York, NY	\$405,000	\$113,949	\$485,000	\$132,177	-13.79%

207	Mansfield, OH	\$90,000	\$25,322	\$129,000	\$35,156	-27.97%
208	Philadelphia, PA	\$133,000	\$37,420	\$195,000	\$53,143	-29.59%
	Ithaca, NY	\$170,000	\$47,831	No data available		
	New Orleans, LA	\$169,500	\$47,690	No data available		