

MOST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
1	St. Louis, MO	24.1%	19.6%	+4.5%
2	Detroit, MI	24.3%	21.8%	+2.5%
3	Kansas City, MO	25.1%	19.2%	+5.9%
4	Cincinnati, OH	25.3%	21.4%	+4.0%
5	Cleveland, OH	25.4%	21.6%	+3.8%
6	Chicago, IL	25.7%	23.5%	+2.2%
7	Pittsburgh, PA	25.8%	21.7%	+4.1%
8	Louisville, KY	26.3%	21.1%	+5.2%
9	Milwaukee, WI	26.9%	20.6%	+6.4%
10	Baltimore, MD	27.2%	21.4%	+5.8%

LEAST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income Ratio	Payment-to-Income 1995-2003 Avg	Difference
41	Sacramento, CA	46.1%	27.2%	+18.9%
42	Seattle, WA	47.4%	27.2%	+20.2%
43	Riverside, CA	47.8%	25.7%	+22.1%
44	New York-Newark, NY-NJ	48.7%	28.1%	+20.6%
45	Miami, FL	50.4%	24.4%	+26.0%
46	Las Vegas, NV	54.1%	23.6%	+30.6%
47	San Francisco, CA	56.7%	35.0%	+21.7%
48	San Jose, CA	61.3%	34.2%	+27.1%
49	San Diego, CA	64.2%	34.2%	+30.0%
50	Los Angeles, CA	72.1%	35.5%	+36.6%