

MARKETS WITH HIGHEST PAYMENT-TO-INCOME RATIO

Rank	Geography (CBSA)	Current Payment-to-Income Ratio	Difference From 1995-2003 Average	Record High
1	Los Angeles, CA	73.3%	+37.9%	73.3%
2	San Jose, CA	67.8%	+33.6%	67.8%
3	San Diego, CA	67.2%	+33.0%	67.2%
4	San Francisco, CA	61.2%	+26.3%	61.2%
5	Las Vegas, NV	54.7%	+31.1%	54.7%
6	Seattle, WA	50.5%	+23.3%	50.5%
7	Riverside, CA	48.9%	+23.2%	48.9%
8	Miami, FL	48.4%	+24.0%	48.4%
9	Phoenix, AZ	47.7%	+25.5%	47.7%
10	Sacramento, CA	47.5%	+20.4%	48.3%

MARKETS WITH LOWEST PAYMENT-TO-INCOME RATIO

Rank	Geography (CBSA)	Current Payment-to-Income Ratio	Difference From 1995-2003 Average	Record High
41	Milwaukee, WI	26.6%	+6.0%	27.1%
42	Baltimore, MD	26.1%	+4.8%	34.7%
43	Louisville, KY	25.6%	+4.5%	25.6%
44	Pittsburgh, PA	25.0%	+3.3%	26.8%
45	Chicago, IL	24.9%	+1.4%	31.1%
46	Cincinnati, OH	24.8%	+3.4%	25.6%
47	Cleveland, OH	24.7%	+3.1%	25.1%
48	Kansas City, MO	24.4%	+5.2%	24.4%
49	Detroit, MI	23.5%	+1.7%	24.9%
50	St. Louis, MO	23.0%	+3.6%	24.0%