

Most affordable markets				
Rank	Geography (CBSA)	Payment-to-income ratio	Payment-to-income 1995-2003 average	Difference
1	Cleveland, OH	25.5%	21.6%	+3.8 pp
2	Oklahoma City, OK	27.4%	21.3%	+6.0 pp
3	Pittsburgh, PA	27.6%	21.7%	+5.9 pp
4	Hartford, CT	28.1%	19.5%	+8.6 pp
5	St. Louis, MO	28.3%	19.7%	+8.5 pp
6	Detroit, MI	28.4%	21.8%	+6.6 pp
7	Cincinnati, OH	28.6%	21.3%	+7.3 pp
8	Indianapolis, IN	28.9%	19.1%	+9.8 pp
9	Minneapolis, MN	29.2%	20.4%	+8.9 pp
10	Chicago, IL	29.2%	23.7%	+5.6 pp

Least affordable markets				
Rank	Geography (CBSA)	Payment-to-income ratio	Payment-to-income 1995-2003 average	Difference
41	Nashville, TN	44.8%	22.9%	+21.8 pp
42	Las Vegas, NV	44.9%	23.7%	+21.2 pp
43	Riverside, CA	48.0%	25.8%	+22.1 pp
44	Seattle, WA	48.3%	27.3%	+21.0 pp
45	New York-Newark, NY-NJ	52.7%	28.2%	+24.5 pp
46	Miami, FL	54.3%	24.4%	+30.0 pp
47	San Francisco, CA	61.7%	35.1%	+26.6 pp
48	San Jose, CA	64.8%	34.4%	+30.4 pp
49	San Diego, CA	67.1%	34.2%	+32.9 pp
50	Los Angeles, CA	76.5%	35.6%	+40.9 pp