

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	69.6%	+34.1%	71.8%
2	San Jose, CA	65.0%	+30.9%	65.0%
3	San Diego, CA	63.8%	+29.7%	63.8%
4	San Francisco, CA	58.1%	+23.2%	60.2%
5	Las Vegas, NV	50.8%	+27.2%	50.8%
6	Seattle, WA	48.7%	+21.5%	48.7%
7	Riverside, CA	45.8%	+20.1%	48.7%
8	Sacramento, CA	44.9%	+17.8%	48.3%
9	Phoenix, AZ	44.5%	+22.2%	44.5%
10	Miami, FL	44.2%	+19.8%	47.5%

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	24.5%	+4.0%	27.1%
42	Louisville, KY	23.9%	+2.8%	24.7%
43	Pittsburgh, PA	23.3%	+1.6%	26.8%
44	Chicago, IL	23.3%	-0.2%	31.2%
45	Rochester, NY	23.2%	+5.9%	23.2%
46	Cleveland, OH	22.8%	+1.2%	25.1%
47	Cincinnati, OH	22.8%	+1.4%	25.6%
48	Kansas City, MO	22.4%	+3.3%	22.4%
49	Detroit, MI	22.1%	+0.3%	24.9%
50	St. Louis, MO	21.4%	+1.9%	24.0%