

MOST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income 2022-08	Payment-to-Income 1995-2003 Avg	Difference
1	St. Louis, MO	21.3%	19.6%	+1.8%
2	Detroit, MI	21.5%	21.8%	-0.2%
3	Kansas City, MO	22.3%	19.2%	+3.2%
4	Cincinnati, OH	22.5%	21.4%	+1.1%
5	Cleveland, OH	22.7%	21.6%	+1.1%
6	Pittsburgh, PA	23.0%	21.7%	+1.3%
7	Chicago, IL	23.0%	23.5%	-0.5%
8	Louisville, KY	23.2%	21.1%	+2.1%
9	Milwaukee, WI	24.1%	20.6%	+3.5%
10	Baltimore, MD	24.1%	21.4%	+2.7%

LEAST AFFORDABLE MARKETS

Rank	Geography (CBSA)	Payment-to-Income 2022-08	Payment-to-Income 1995-2003 Avg	Difference
41	Sacramento, CA	41.7%	27.2%	+14.6%
42	Riverside, CA	42.7%	25.7%	+17.0%
43	Seattle, WA	42.9%	27.2%	+15.7%
44	New York-Newark, NY-NJ	43.1%	28.1%	+15.0%
45	Miami, FL	44.9%	24.4%	+20.6%
46	Las Vegas, NV	49.1%	23.6%	+25.5%
47	San Francisco, CA	51.8%	35.0%	+16.9%
48	San Jose, CA	56.0%	34.2%	+21.7%
49	San Diego, CA	57.7%	34.2%	+23.6%
50	Los Angeles, CA	64.5%	35.5%	+29.0%