

# NAHB Priced-Out Estimates for 2021

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This article announces NAHB’s “priced out estimates” for 2021, showing how higher prices and interest rates affect housing affordability. The 2021 US estimates indicate that a \$1,000 increase in the median new home price (\$346,757<sup>1</sup>) would price 153,967 households out of the market. As a benchmark, 75.1 million households (roughly 60 percent of all U.S. households) are not able to afford a new median priced new home. A \$1,000 home price increase would make 153,967 more households disqualify for the new home mortgage.

Other NAHB estimates for 2021 show that 25 basis points added to the mortgage rate at 30-year fixed rate of 2.8% would price out around 1.29 million households. In addition to the national numbers, NAHB once again is providing priced out estimates for individual states and more than 300 metropolitan areas.

## The Priced-Out Methodology and Data

NAHB priced-out model uses the ability to qualify a mortgage to measure housing affordability, because most home buyers finance their new home purchase with conventional loans, and because convenient underwriting standards for these loans exist. The standard NAHB adopts for its priced-out estimates is that the sum of the mortgage payment (including the principal amount, loan interest, property tax, homeowners’ property and private mortgage insurance premiums (PITI), is no more than 28 percent of monthly gross household income.

As a result, the number of households that qualify for mortgages for a certain priced home depends on the household income distribution in an area and the mortgage interest rate at that time. The most recent detailed household income distributions for all states and metro areas are

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<sup>1</sup> The 2021 US median new home price is estimated by projecting the 2020 median new home price using the NAHB forecast of the Case-Shiller Home Price Index.

from the 2019 American Community Survey (ACS). NAHB adjusts the income distributions to reflect the income and population changes that may happen from 2019 to 2021. The income distribution is adjusted for inflation using the 2020 median family income at the state<sup>2</sup> and metro<sup>3</sup> levels, and then extrapolated it into 2021. The number of households in 2021 is projected by the growth rate of households from 2018 to 2019.

Other assumptions of the priced-out calculation include a 10% down payment, and a 30-year fixed rate mortgage at an interest rate of 2.8% with zero points. For a loan with this down payment, private mortgage insurance is required by lenders and thus included as part of PITI. The typical private mortgage insurance annual premium is 73 basis points<sup>4</sup>, based on the standard assumption of national median credit score of 738<sup>5</sup> and 10% down payment and 30-year fixed mortgage rate. Effective local property tax rates are calculated using data from the 2019 American Community Survey (ACS) summary files. Homeowner's insurance rates are constructed from the 2019 ACS Public Use Microdata Sample (PUMS)<sup>6</sup>. For the US as a whole, the property tax is \$10.7 per \$1,000 of property value and the homeowner insurance is \$3.6 per \$1,000 property value.

### **U.S. Priced-Out Estimates**

Under these assumptions, 50.3 million (about 40%) of the 125.4 million US households could afford to buy a new median priced home at \$346,757 in 2021. A \$1,000 home price increase thus will price 153,967 households out of the market for this home. These are the households that can qualify for a mortgage before a \$1,000 increase but not afterwards, as shown in Table 1 below.

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<sup>2</sup> The state median family income is published by Department of Housing and Urban Development (HUD).

<sup>3</sup> The MSA median family income is calculated by HUD and published by Federal Financial Institutions Examination Council (FFIEC).

<sup>4</sup> Private mortgage insurance premium (PMI) is obtained from the PMI Cost Calculator(<https://www.hsh.com/calc-pmionly.html>)

<sup>5</sup> Median credit score information is shown in the article "Four ways today's high home prices affect the larger economy" October 2018 Urban Institute <https://www.urban.org/urban-wire/four-ways-todays-high-home-prices-affect-larger-economy>

<sup>6</sup> Producing metro level estimates from the ACS PUMS involves aggregating Public Use Microdata Area (PUMA) level data according to the latest definitions of metropolitan areas. Due to complexity of these procedures and since metro level insurance rates tend to remain stable over time, NAHB revises these estimates only periodically.

Table 1. US Households Priced Out of the Market by Increases in House Prices, 2021

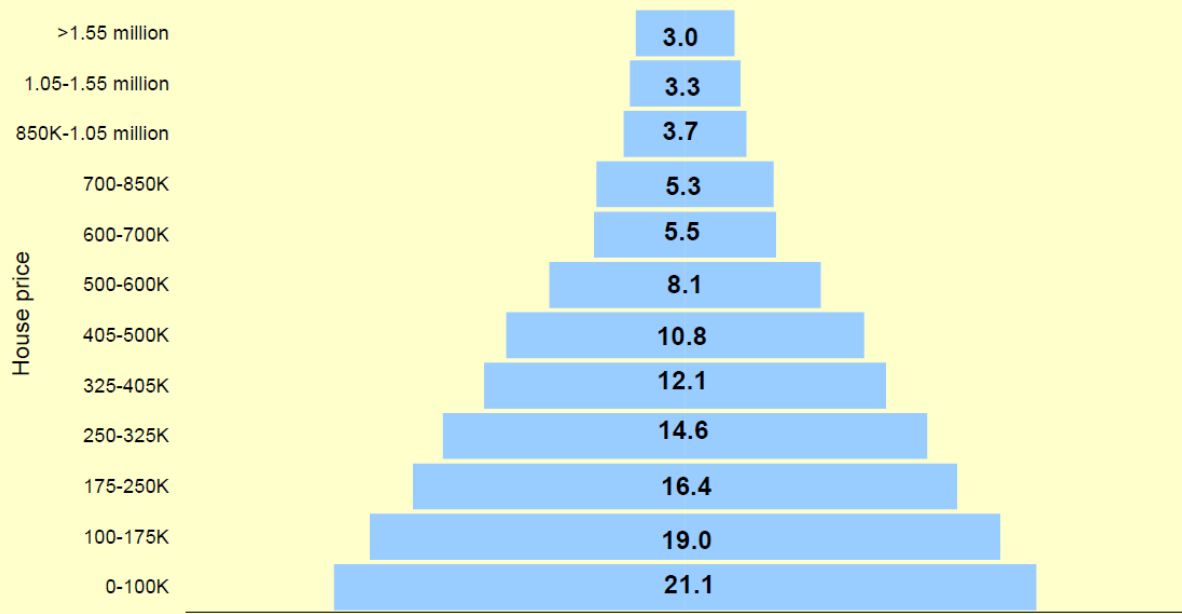
Area	Mortgage Rate	House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households That Can Afford House	Households That Cannot Afford House
United States	2.80%	\$346,757	\$1,407	\$414	\$78,036	50,303,399	75,105,557
United States	2.80%	\$347,757	\$1,411	\$415	\$78,261	50,149,432	75,259,524
Difference		\$1,000	\$4	\$1	\$225	-153,967	153,967

Calculations assume a 10% down payment and a 73 basis point fee for private mortgage insurance.  
 A Household Qualifies for a Mortgage if Mortgage Payments, Taxes, and Insurance are 28% of Income

US Household Income Distribution for 2021			
Income Range:		Households	Cumulative
\$0	to \$9,404	7,269,983	7,269,983
\$9,405	to \$14,107	5,045,432	12,315,416
\$14,108	to \$18,809	4,941,364	17,256,779
\$18,810	to \$23,512	5,435,103	22,691,882
\$23,513	to \$28,215	5,090,064	27,781,946
\$28,216	to \$32,917	5,433,854	33,215,800
\$32,918	to \$37,620	5,038,087	38,253,887
\$37,621	to \$42,323	5,222,651	43,476,538
\$42,324	to \$47,025	4,718,720	48,195,258
\$47,026	to \$56,430	9,273,507	57,468,765
\$56,431	to \$70,538	12,507,853	69,976,618
\$70,539	to \$94,051	16,086,781	86,063,399
\$94,052	to \$117,565	11,897,400	97,960,799
\$117,566	to \$141,078	7,815,163	105,775,961
\$141,079	to \$188,104	8,989,572	114,765,533
\$188,105	to More	10,643,422	125,408,956

The U.S. housing affordability pyramid represents the number of households that could only afford homes no more than certain price. Based on conventional assumptions and underwriting standards, the minimum income required to purchase a \$100,000 home is \$22,505. In 2021, about 21.1 million households in the U.S. are estimated to have incomes no more than that threshold and, therefore, can only afford to buy homes priced no more than \$100,000. These 21.1 million households form the bottom step of the pyramid (Figure 1). Of the remaining 101.7 million who can afford a home priced at \$100,000, 19.0 million can only afford to pay a top price of somewhere between \$100,000 and \$175,000 (the second step on the pyramid). Each step represents a maximum affordable price range for fewer and fewer households. Housing affordability is a great concern for households with annual income at the lower end.

**Figure 1. US Households (in Millions)  
by Highest Priced Home They Can Afford Based on Income: 2021**



Source: Calculations by the National Association of Homebuilders Housing Policy Department, based on income data from the 2019 American Community Survey Public Use Microdata Sample File, U.S. Census Bureau



## State and Local Estimates

The number of priced out households varies across both states and metropolitan areas, largely affected by the sizes of local population and the affordability of new homes. The 2021 priced-out estimates for all states and the District of Columbia are shown in Table 2, which presents the projected 2021 median new home price estimates and the amount of income needed to qualify the mortgage, the number of households who can and who cannot afford the new homes, and the number of households could be priced out if price goes up by \$1,000. Among all the states, Texas registered the largest number of households priced out of the market by a \$1,000 increase in the median-priced home in the state (14,309), followed by California (12,361), and Florida (10,215), largely because these three states are the top three populous states. Households in Texas, where half of all new homes are sold for less than \$336,724, need an annual income of at least \$85,998 to qualify for a new home mortgage. Therefore, around 6.8 million households (65.4% of all households) in Texas don't earn enough income to qualify for new home loan to

begin with. In contrast, households in Delaware only need to have household income of \$39,707 to qualify new home loans. Only 31% of households in Delaware (around 272,000 households) cannot afford new homes at the median price of \$193,899 in 2021.

Table 3 shows the 2021 priced-out estimates for 381 metropolitan statistical areas. The metropolitan area with the largest priced out effect, in terms of absolute numbers, is New York-Newark-Jersey City, NY-NJ-PA, where 6,756 households will be disqualified for a new median-priced home if price goes up by \$1,000. Chicago-Naperville-Elgin, IL-IN-WI metro area register the second largest number of priced-out households (5,162), followed by Houston-The Woodlands-Sugar Land, TX metro area (4,533). Different impacts of adding \$1,000 to a new home price are largely due to different sizes of metro population and the affordability of new homes to begin with. The largest priced-out effect in New York metro area, where the median priced new homes are only affordability to 26.1% of households, is largely because of its largest population size among all metro areas (6.8 million households). Compared to New York metro, the populations in Chicago and Houston metro areas are much smaller. Chicago metro area only has half of New York metro population and Houston metro area has 40%. However, the median priced homes in Chicago or Houston metro areas are relatively more affordable to begin with. Around 44% of households in Chicago and 51.0% households in Houston metro area are capable of buying new median-priced homes there.

### **Interest Rates**

NAHB 2021 priced-out estimates also present how interest rates affect the number of households would be priced out of the new home market. If mortgage interest rate goes up, the monthly mortgage payments will increase as well and therefore higher household income thresholds to qualify a mortgage loan. Table 4 shows the number of households priced out of the market for a new median priced home at \$346,757 by each 25 basis-point increase in interest rate from 1% to 9%. When interest rates go up from 1.75% to 2.00%, around 1.2 million households could no longer afford buying median-priced new homes. An increase from 2.75% to 3.00% could price approximately 1.3 million households out of the market. However, about 813,000 households would be squeezed out of the market if interest rate goes up to 9% from 8.75%. This diminishing effect happen because only a few households at the thinner end of household income distribution

will be affected. On the contrary, when interest rates are relatively low, 25 basis-point increase would affect a larger number of households at the thicker part of income distribution.

Table 4. U.S. Households Priced Out of the Market by an Increase in Interest Rates, 2021

Mortgage Rate	Median New House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households That Can Afford House	Change in Households	Cumulative Change
1.00%	\$346,757	\$1,112	\$414	\$65,402	59,986,612		
1.25%	\$346,757	\$1,150	\$414	\$67,055	58,521,448	-1,465,164	-1,465,164
1.50%	\$346,757	\$1,190	\$414	\$68,741	57,026,546	-1,494,902	-2,960,066
1.75%	\$346,757	\$1,230	\$414	\$70,461	55,502,192	-1,524,354	-4,484,420
2.00%	\$346,757	\$1,271	\$414	\$72,213	54,287,444	-1,214,748	-5,699,168
2.25%	\$346,757	\$1,312	\$414	\$73,997	53,066,427	-1,221,017	-6,920,185
2.50%	\$346,757	\$1,355	\$414	\$75,814	51,823,476	-1,242,951	-8,163,136
2.75%	\$346,757	\$1,398	\$414	\$77,663	50,558,898	-1,264,578	-9,427,714
3.00%	\$346,757	\$1,442	\$414	\$79,542	49,273,014	-1,285,884	-10,713,598
3.25%	\$346,757	\$1,486	\$414	\$81,452	47,966,166	-1,306,848	-12,020,446
3.50%	\$346,757	\$1,532	\$414	\$83,392	46,638,709	-1,327,457	-13,347,903
3.75%	\$346,757	\$1,578	\$414	\$85,362	45,291,016	-1,347,693	-14,695,596
4.00%	\$346,757	\$1,624	\$414	\$87,361	43,923,470	-1,367,546	-16,063,142
4.25%	\$346,757	\$1,672	\$414	\$89,388	42,536,469	-1,387,001	-17,450,143
4.50%	\$346,757	\$1,719	\$414	\$91,444	41,130,420	-1,406,049	-18,856,192
4.75%	\$346,757	\$1,768	\$414	\$93,526	39,705,742	-1,424,678	-20,280,870
5.00%	\$346,757	\$1,817	\$414	\$95,635	38,544,821	-1,160,921	-21,441,791
5.25%	\$346,757	\$1,867	\$414	\$97,770	37,464,557	-1,080,264	-22,522,055
5.50%	\$346,757	\$1,917	\$414	\$99,930	36,371,477	-1,093,080	-23,615,135
5.75%	\$346,757	\$1,968	\$414	\$102,115	35,265,908	-1,105,569	-24,720,704
6.00%	\$346,757	\$2,020	\$414	\$104,324	34,148,181	-1,117,727	-25,838,431
6.25%	\$346,757	\$2,072	\$414	\$106,556	33,018,630	-1,129,551	-26,967,982
6.50%	\$346,757	\$2,125	\$414	\$108,812	31,877,589	-1,141,041	-28,109,023
6.75%	\$346,757	\$2,178	\$414	\$111,089	30,725,392	-1,152,197	-29,261,220
7.00%	\$346,757	\$2,231	\$414	\$113,387	29,562,374	-1,163,018	-30,424,238
7.25%	\$346,757	\$2,286	\$414	\$115,706	28,388,867	-1,173,507	-31,597,745
7.50%	\$346,757	\$2,340	\$414	\$118,046	27,288,565	-1,100,302	-32,698,047
7.75%	\$346,757	\$2,395	\$414	\$120,404	26,504,583	-783,982	-33,482,029
8.00%	\$346,757	\$2,451	\$414	\$122,782	25,714,359	-790,224	-34,272,253
8.25%	\$346,757	\$2,507	\$414	\$125,178	24,918,103	-796,256	-35,068,509
8.50%	\$346,757	\$2,563	\$414	\$127,591	24,116,025	-802,078	-35,870,587
8.75%	\$346,757	\$2,620	\$414	\$130,021	23,308,331	-807,694	-36,678,281
9.00%	\$346,757	\$2,677	\$414	\$132,467	22,495,223	-813,108	-37,491,389

**Table 2 Households Priced Out of the Market by a \$1,000 Price Increase, 2021**

State	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can	Who Can't	Priced Out
				Afford Median Price	Afford Median Price	
United States	346,757	78,036	125,408,956	50,303,399	75,105,557	153,967
Alabama	302,590	63,256	1,985,288	806,251	1,179,037	2,820
Alaska	521,619	120,117	247,560	71,260	176,300	234
Arizona	416,075	85,841	2,786,370	907,196	1,879,174	3,260
Arkansas	335,438	73,068	1,178,386	355,655	822,731	1,232
California	526,751	108,539	13,331,066	4,338,131	8,992,935	12,361
Colorado	483,393	98,337	2,356,529	791,797	1,564,732	2,310
Connecticut	589,795	156,214	1,375,318	283,917	1,091,401	718
Delaware	192,899	39,503	393,979	272,689	121,290	717
District of Columbia	614,551	122,888	299,934	85,531	214,403	169
Florida	369,083	82,394	8,102,370	2,512,502	5,589,868	10,215
Georgia	311,073	68,922	3,954,075	1,655,293	2,298,782	6,805
Hawaii	672,314	128,045	485,941	140,949	344,992	302
Idaho	348,619	72,046	688,185	247,328	440,857	909
Illinois	323,569	85,870	4,868,291	1,801,898	3,066,393	7,205
<b>Indiana</b>	<b>317,395</b>	<b>70,489</b>	<b>2,594,959</b>	<b>1,003,721</b>	<b>1,591,238</b>	<b>4,304</b>
Iowa	331,431	82,032	1,326,807	505,664	821,143	1,777
Kansas	341,653	84,836	1,148,235	371,251	776,984	1,655
Kentucky	328,930	73,344	1,781,216	604,961	1,176,255	2,025
Louisiana	318,611	69,702	1,748,814	644,804	1,104,010	2,336
Maine	437,279	101,930	580,298	144,316	435,982	507
Maryland	324,240	72,145	2,248,590	1,285,864	962,726	3,086
Massachusetts	606,866	136,965	2,704,251	722,176	1,982,075	2,093
Michigan	314,830	75,992	3,994,825	1,470,512	2,524,313	5,297
Minnesota	373,203	85,700	2,279,885	949,205	1,330,680	3,155
Mississippi	270,237	61,596	1,083,618	423,425	660,193	1,878
Missouri	332,777	76,009	2,506,083	876,573	1,629,510	3,129
Montana	327,771	71,137	450,382	182,271	268,111	665
Nebraska	288,401	73,539	783,491	333,201	450,290	1,500
Nevada	341,805	68,785	1,171,555	489,995	681,560	1,449
New Hampshire	505,421	130,718	562,353	137,301	425,052	438
New Jersey	317,751	86,123	3,360,906	1,626,200	1,734,706	4,657
New Mexico	380,314	81,819	792,076	244,681	547,395	831
New York	482,631	117,764	7,609,008	1,965,082	5,643,926	5,389
North Carolina	325,067	70,452	4,117,033	1,576,555	2,540,478	6,424
North Dakota	335,249	76,656	332,011	139,289	192,722	401
Ohio	342,272	83,423	4,821,421	1,587,503	3,233,918	6,265
Oklahoma	336,556	78,627	1,515,029	452,076	1,062,953	1,936
Oregon	479,355	102,710	1,668,277	415,802	1,252,475	1,578
Pennsylvania	372,487	89,959	5,217,271	1,788,911	3,428,360	6,762
Rhode Island	445,548	108,867	408,379	121,793	286,586	417
South Carolina	347,229	73,119	2,075,366	691,574	1,383,792	2,486
South Dakota	298,965	70,833	371,109	159,775	211,334	631
Tennessee	324,974	69,247	2,761,019	995,986	1,765,033	3,256
Texas	336,274	85,998	10,416,718	3,636,103	6,780,615	14,309
Utah	419,078	84,875	1,075,670	428,550	647,120	1,496
Vermont	476,377	120,420	265,577	42,318	223,259	186
Virginia	316,979	67,522	3,224,745	1,735,034	1,489,711	4,510
Washington	522,023	112,295	3,007,698	839,338	2,168,360	2,524
West Virginia	255,239	54,260	715,292	310,841	404,451	1,305
Wisconsin	342,422	84,722	2,416,221	837,899	1,578,322	3,540
Wyoming	532,238	110,784	238,988	55,069	183,919	205

\* Based on 2.8% of 30-year mortgage interest rate

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021**

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	Who Can Afford		Who Can't Afford	Priced Out
			All	Median Price		
Abilene, TX	280,314	69,681	62,198	19,496	42,702	94
Akron, OH	428,137	106,296	282,873	71,020	211,853	322
Albany, GA	171,539	41,557	49,947	24,191	25,756	107
Albany-Lebanon, OR	377,809	84,642	51,348	8,390	42,958	76
Albany-Schenectady-Troy, NY	378,467	98,713	380,670	155,942	224,728	466
Albuquerque, NM	330,836	73,878	346,233	135,616	210,617	531
Alexandria, LA	322,334	70,572	56,531	18,923	37,608	90
Allentown-Bethlehem-Easton, PA-NJ	311,411	80,008	325,931	127,713	198,218	541
Altoona, PA	300,327	69,359	55,415	16,732	38,683	76
Amarillo, TX	328,975	85,821	98,782	28,637	70,145	123
Ames, IA	276,679	67,714	91,264	34,130	57,134	141
Anchorage, AK	489,889	114,238	138,840	40,018	98,822	126
Ann Arbor, MI	290,630	70,311	138,936	69,557	69,379	194
Anniston-Oxford, AL	138,884	29,836	45,389	30,581	14,808	123
Appleton, WI	314,364	78,228	95,192	40,856	54,336	144
Asheville, NC	359,862	74,411	196,613	69,854	126,759	236
Athens-Clarke County, GA	266,058	59,167	88,354	29,925	58,429	109
Atlanta-Sandy Springs-Alpharetta, GA	286,196	63,212	2,297,150	1,195,652	1,101,498	4,082
Atlantic City-Hammonton, NJ	392,849	115,567	112,748	38,459	74,289	128
Auburn-Opelika, AL	336,989	70,540	76,031	24,961	51,070	70
Augusta-Richmond County, GA-SC	254,950	55,498	207,757	102,755	105,002	362
Austin-Round Rock-Georgetown, TX	325,928	83,054	885,466	422,626	462,840	1,263
Bakersfield, CA	377,757	83,099	272,331	72,626	199,705	288
Baltimore-Columbia-Towson, MD	265,533	59,480	1,080,466	690,050	390,416	1,513
Bangor, ME	308,332	73,959	69,025	15,701	53,324	105
Barnstable Town, MA	805,064	174,020	119,662	12,373	107,289	59
Baton Rouge, LA	285,459	62,077	313,460	136,510	176,950	482
Battle Creek, MI	235,380	58,568	53,653	19,860	33,793	100
Bay City, MI	296,492	87,920	45,735	7,386	38,349	57
Beaumont-Port Arthur, TX	283,812	74,324	136,329	40,775	95,554	216
Beckley, WV	183,790	39,743	50,102	24,816	25,286	121
Bellingham, WA	428,692	89,724	92,324	32,197	60,127	126
Bend, OR	409,281	84,828	70,117	19,923	50,194	79
Billings, MT	271,825	60,120	92,469	47,145	45,324	157
Binghamton, NY	268,855	78,118	106,822	46,940	59,882	183
Birmingham-Hoover, AL	351,892	74,004	414,683	148,534	266,149	433
Bismarck, ND	312,215	70,350	45,249	22,719	22,530	63
Blacksburg-Christiansburg, VA	256,507	54,238	51,204	25,431	25,773	102
Bloomington, IL	194,274	54,335	51,002	30,800	20,202	94
Bloomington, IN	284,270	62,496	56,047	19,704	36,343	80
Bloomsburg-Berwick, PA	341,901	80,088	32,320	10,451	21,869	45
Boise City, ID	335,845	69,536	291,082	124,982	166,100	397
Boston-Cambridge-Newton, MA-NH	501,740	113,499	1,871,796	777,437	1,094,359	1,711
Boulder, CO	527,163	105,666	139,271	59,590	79,681	109
Bowling Green, KY	292,951	64,287	64,160	25,130	39,030	95
Bremerton-Silverdale-Port Orchard, WA	482,511	103,296	111,881	39,355	72,526	116
Bridgeport-Stamford-Norwalk, CT	1,000,580	248,950	330,626	31,963	298,663	185
Brownsville-Harlingen, TX	153,276	41,564	138,788	68,745	70,043	289
Brunswick, GA	379,978	83,855	48,672	17,430	31,242	52
Buffalo-Cheektowaga, NY	422,281	116,023	507,133	98,110	409,023	523
Burlington, NC	221,476	47,929	63,555	32,034	31,521	128
Burlington-South Burlington, VT	449,661	110,692	95,141	20,729	74,412	86
California-Lexington Park, MD	360,403	79,778	38,543	21,722	16,821	47
Canton-Massillon, OH	266,824	63,756	169,983	75,133	94,850	330
Cape Coral-Fort Myers, FL	274,168	62,021	298,562	126,836	171,726	581
Cape Girardeau, MO-IL	161,214	35,867	47,245	29,269	17,976	87



Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	Who Can Afford		Who Can't Afford	Priced Out
			All	Median Price		
Carbondale-Marion, IL	150,005	39,394	68,855	35,751	33,104	189
Carson City, NV	368,912	71,783	21,931	10,014	11,917	26
Casper, WY	311,320	65,345	34,713	18,295	16,418	49
Cedar Rapids, IA	189,279	47,418	119,018	79,465	39,553	273
Chambersburg-Waynesboro, PA	277,000	63,965	61,121	31,283	29,838	95
Champaign-Urbana, IL	347,602	93,510	75,020	20,096	54,924	90
Charleston, WV	116,795	25,600	159,290	115,017	44,273	393
Charleston-North Charleston, SC	340,389	71,281	324,020	141,070	182,950	422
Charlotte-Concord-Gastonia, NC-SC	330,927	71,107	1,027,645	388,081	639,564	1,429
Charlottesville, VA	356,666	75,244	84,367	31,413	52,954	132
Chattanooga, TN-GA	272,014	59,400	226,629	120,954	105,675	361
Cheyenne, WY	271,839	57,240	46,188	22,759	23,429	109
<b>Chicago-Naperville-Elgin, IL-IN-WI</b>	<b>303,408</b>	<b>80,104</b>	<b>3,541,321</b>	<b>1,555,150</b>	<b>1,986,171</b>	<b>5,162</b>
Chico, CA	341,847	71,953	59,597	17,788	41,809	91
<b>Cincinnati, OH-KY-IN</b>	<b>275,742</b>	<b>65,766</b>	<b>911,773</b>	<b>397,209</b>	<b>514,564</b>	<b>1,316</b>
Clarksville, TN-KY	172,381	38,337	139,975	92,194	47,781	307
Cleveland, TN	232,656	50,019	47,254	23,040	24,214	85
Cleveland-Elyria, OH	319,225	82,190	885,951	296,333	589,618	1,170
Coeur d'Alene, ID	371,175	75,285	65,944	22,043	43,901	82
College Station-Bryan, TX	262,331	66,337	94,561	29,496	65,065	176
Colorado Springs, CO	518,808	106,324	284,131	71,173	212,958	291
Columbia, MO	318,600	72,204	98,641	40,025	58,616	143
Columbia, SC	278,496	59,800	323,891	142,056	181,835	418
Columbus, GA-AL	250,264	56,472	130,667	54,691	75,976	231
<b>Columbus, IN</b>	<b>251,344</b>	<b>55,445</b>	<b>27,578</b>	<b>15,561</b>	<b>12,017</b>	<b>44</b>
Columbus, OH	313,433	76,506	848,527	364,187	484,340	1,093
Corpus Christi, TX	349,161	93,410	137,168	31,133	106,035	182
Corvallis, OR	420,610	92,314	41,391	8,157	33,234	43
Crestview-Fort Walton Beach-Destin, FL	495,632	107,767	91,941	21,174	70,767	79
Cumberland, MD-WV	291,730	64,605	33,671	11,335	22,336	73
Dallas-Fort Worth-Arlington, TX	357,555	92,751	2,657,437	1,042,723	1,614,714	3,677
Dalton, GA	188,423	41,192	48,788	23,472	25,316	100
Danville, IL	158,475	42,694	33,228	16,591	16,637	64
Daphne-Fairhope-Foley, AL	264,995	54,319	80,022	44,969	35,053	189
Davenport-Moline-Rock Island, IA-IL	223,101	58,661	158,482	78,063	80,419	338
Decatur, AL	237,984	50,393	62,329	33,071	29,258	122
Decatur, IL	255,623	67,698	39,319	12,805	26,514	62
Deltona-Daytona Beach-Ormond Beach, FL	372,461	82,896	272,558	78,031	194,527	330
Denver-Aurora-Lakewood, CO	400,002	82,093	1,195,733	560,417	635,316	1,486
Des Moines-West Des Moines, IA	319,180	81,239	337,650	134,638	203,012	511
Detroit-Warren-Dearborn, MI	308,391	74,889	1,740,631	686,400	1,054,231	2,344
Dothan, AL	296,532	62,016	59,625	22,331	37,294	86
Dover, DE	233,835	47,360	68,388	39,709	28,679	142
Dubuque, IA	363,692	89,045	38,035	14,459	23,576	49
Duluth, MN-WI	233,022	54,105	141,832	66,452	75,380	307
Durham-Chapel Hill, NC	287,481	63,341	326,547	156,590	169,957	444
East Stroudsburg, PA	380,358	105,127	58,678	17,634	41,044	84
Eau Claire, WI	259,964	63,063	67,700	30,309	37,391	138
El Centro, CA	294,524	64,643	64,128	23,452	40,676	89
Elizabethtown-Fort Knox, KY	254,407	56,586	61,692	30,138	31,554	126
<b>Elkhart-Goshen, IN</b>	<b>277,937</b>	<b>61,514</b>	<b>59,377</b>	<b>22,518</b>	<b>36,859</b>	<b>95</b>
Elmira, NY	269,078	77,130	31,880	13,557	18,323	70
El Paso, TX	316,757	88,130	268,178	57,644	210,534	329
Enid, OK	336,043	80,679	25,115	5,003	20,112	26
Erie, PA	354,370	89,871	110,793	34,138	76,655	129
Eugene-Springfield, OR	373,348	80,998	154,947	47,007	107,940	194

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021**

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	Who Can Afford			Priced Out
			All	Median Price	Who Can't Afford Median Price	
<b>Evansville, IN-KY</b>	<b>329,086</b>	<b>74,241</b>	<b>132,592</b>	<b>49,595</b>	<b>82,997</b>	<b>180</b>
Fairbanks, AK	547,764	128,639	33,967	11,056	22,911	26
Fargo, ND-MN	286,173	67,105	114,384	52,371	62,013	200
Farmington, NM	317,585	67,169	40,358	16,354	24,004	81
Fayetteville, NC	245,210	56,805	338,657	133,958	204,699	605
Fayetteville-Springdale-Rogers, AR	345,765	74,771	180,558	59,769	120,789	239
Flagstaff, AZ	355,042	71,370	52,619	21,216	31,403	66
Flint, MI	259,743	65,344	168,804	59,987	108,817	351
Florence, SC	176,386	37,127	82,055	46,278	35,777	158
Florence-Muscule Shoals, AL	157,653	33,474	62,688	42,170	20,518	141
Fond du Lac, WI	313,976	78,269	45,983	14,379	31,604	83
Fort Collins, CO	384,507	77,989	162,303	77,546	84,757	191
Fort Smith, AR-OK	240,932	52,720	80,274	29,743	50,531	201
<b>Fort Wayne, IN</b>	<b>282,402</b>	<b>63,318</b>	<b>139,152</b>	<b>56,797</b>	<b>82,355</b>	<b>264</b>
Fresno, CA	478,209	102,315	329,291	65,836	263,455	319
Gadsden, AL	218,498	46,344	43,069	25,408	17,661	53
Gainesville, FL	312,878	71,008	184,073	51,030	133,043	206
Gainesville, GA	277,042	60,361	66,914	34,054	32,860	108
Gettysburg, PA	422,994	103,131	37,026	12,345	24,681	56
Glens Falls, NY	344,591	87,830	57,233	17,998	39,235	86
Goldsboro, NC	230,563	53,477	47,426	19,897	27,529	108
Grand Forks, ND-MN	304,134	70,420	48,200	22,184	26,016	66
Grand Island, NE	267,337	67,294	26,631	11,441	15,190	59
Grand Junction, CO	261,713	51,903	67,394	31,748	35,646	144
Grand Rapids-Kentwood, MI	287,185	66,971	395,892	162,618	233,274	631
Grants Pass, OR	377,454	77,006	31,773	10,197	21,576	37
Great Falls, MT	382,665	87,020	27,950	7,672	20,278	33
Greeley, CO	373,159	76,290	118,355	51,574	66,781	166
Green Bay, WI	316,922	77,183	138,280	56,901	81,379	171
Greensboro-High Point, NC	305,319	67,585	300,388	126,672	173,716	423
Greenville, NC	256,647	58,416	74,319	35,574	38,745	177
Greenville-Anderson, SC	308,956	64,311	359,315	152,265	207,050	574
Gulfport-Biloxi, MS	233,471	53,710	167,512	71,882	95,630	357
Hagerstown-Martinsburg, MD-WV	258,349	55,750	128,903	75,071	53,832	225
Hammond, LA	258,657	55,139	44,824	16,348	28,476	70
Hanford-Corcoran, CA	398,578	85,198	46,903	14,602	32,301	49
Harrisburg-Carlisle, PA	296,711	71,157	235,921	111,946	123,975	436
Harrisonburg, VA	375,137	77,919	45,369	17,240	28,129	56
Hartford-East Hartford-Middletown, CT	331,278	89,886	489,546	196,173	293,373	724
Hattiesburg, MS	253,098	58,216	70,822	32,254	38,568	102
Hickory-Lenoir-Morganton, NC	282,630	60,438	148,684	59,065	89,619	274
Hilton Head Island-Bluffton, SC	434,019	91,296	84,200	22,649	61,551	82
Hinesville, GA	295,610	68,756	27,492	10,259	17,233	62
Homosassa Springs, FL	263,673	58,452	68,984	22,861	46,123	155
Hot Springs, AR	336,279	72,281	44,549	19,192	25,357	68
Houma-Thibodaux, LA	321,284	69,512	83,716	37,342	46,374	96
Houston-The Woodlands-Sugar Land, TX	246,856	65,027	2,598,437	1,328,500	1,269,937	4,533
Huntington-Ashland, WV-KY-OH	215,718	47,600	136,523	67,184	69,339	256
Huntsville, AL	248,654	51,809	193,714	118,484	75,230	312
Idaho Falls, ID	272,557	57,263	52,786	26,307	26,479	89
<b>Indianapolis-Carmel-Anderson, IN</b>	<b>310,138</b>	<b>69,293</b>	<b>815,072</b>	<b>347,358</b>	<b>467,714</b>	<b>1,290</b>
Iowa City, IA	312,796	77,407	71,145	33,564	37,581	93
Ithaca, NY	319,568	89,976	40,466	11,748	28,718	45
Jackson, MI	215,514	52,476	59,081	24,481	34,600	121
Jackson, MS	318,754	72,297	237,319	76,502	160,817	257
Jackson, TN	255,030	57,651	136,434	53,671	82,763	259

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
				Median Price	Median Price	
Jacksonville, FL	271,535	60,178	602,718	309,382	293,336	1,043
Jacksonville, NC	186,955	42,377	57,605	37,645	19,960	153
Janesville-Beloit, WI	251,741	64,807	66,706	28,437	38,269	158
Jefferson City, MO	251,192	56,067	65,457	32,422	33,035	142
Johnson City, TN	237,244	50,538	96,662	31,579	65,083	181
Johnstown, PA	312,982	76,703	56,504	14,054	42,450	85
Jonesboro, AR	206,782	45,486	49,256	22,684	26,572	94
Joplin, MO	169,695	38,250	59,866	40,595	19,271	164
Kahului-Wailuku-Lahaina, HI	745,391	139,907	58,736	15,937	42,799	48
Kalamazoo-Portage, MI	279,560	69,173	62,277	28,797	33,480	86
Kankakee, IL	265,075	73,015	37,547	16,160	21,387	58
Kansas City, MO-KS	327,165	78,103	863,052	372,972	490,080	1,238
Kennewick-Richland, WA	445,051	96,481	107,793	37,344	70,449	112
Killeen-Temple, TX	234,919	61,241	167,428	69,210	98,218	351
Kingsport-Bristol, TN-VA	259,109	55,253	141,892	57,036	84,856	271
Kingston, NY	346,733	91,945	69,822	23,054	46,768	102
Knoxville, TN	263,020	55,317	354,560	153,434	201,126	584
<b>Kokomo, IN</b>	<b>219,960</b>	<b>49,386</b>	<b>32,258</b>	<b>17,153</b>	<b>15,105</b>	<b>82</b>
La Crosse-Onalaska, WI-MN	313,738	77,969	57,238	16,838	40,400	89
Lafayette, LA	294,845	64,185	184,225	69,131	115,094	295
<b>Lafayette-West Lafayette, IN</b>	<b>267,408</b>	<b>58,392</b>	<b>107,479</b>	<b>48,118</b>	<b>59,361</b>	<b>173</b>
Lake Charles, LA	229,506	50,304	77,774	42,388	35,386	92
Lake Havasu City-Kingman, AZ	297,919	60,989	92,768	34,705	58,063	164
Lakeland-Winter Haven, FL	276,074	61,487	233,625	91,431	142,194	429
Lancaster, PA	310,843	75,164	209,196	88,906	120,290	338
Lansing-East Lansing, MI	255,477	64,293	288,123	137,702	150,421	504
Laredo, TX	279,197	77,035	78,420	15,777	62,643	116
Las Cruces, NM	349,523	74,524	76,528	21,995	54,533	107
Las Vegas-Henderson-Paradise, NV	277,524	55,944	823,704	428,312	395,392	1,306
Lawrence, KS	257,781	62,734	47,720	23,780	23,940	84
Lawton, OK	268,497	63,935	43,175	21,216	21,959	80
Lebanon, PA	259,001	63,431	52,563	25,413	27,150	94
Lewiston, ID-WA	387,147	83,973	30,540	6,973	23,567	38
Lewiston-Auburn, ME	328,760	81,160	48,049	18,442	29,607	74
Lexington-Fayette, KY	310,489	68,785	208,935	95,286	113,649	311
Lima, OH	231,337	55,709	39,012	19,733	19,279	76
Lincoln, NE	266,459	67,681	139,912	65,216	74,696	276
Little Rock-North Little Rock-Conway, AR	268,254	59,740	297,114	147,862	149,252	472
Logan, UT-ID	301,485	62,905	48,467	25,007	23,460	83
Longview, TX	250,307	59,458	186,934	78,469	108,465	307
Longview, WA	360,613	77,472	41,829	15,290	26,539	58
Los Angeles-Long Beach-Anaheim, CA	713,344	145,889	4,409,663	641,150	3,768,513	2,147
<b>Louisville/Jefferson County, KY-IN</b>	<b>292,174</b>	<b>65,029</b>	<b>471,680</b>	<b>209,840</b>	<b>261,840</b>	<b>833</b>
Lubbock, TX	308,324	81,635	125,338	36,792	88,546	162
Lynchburg, VA	267,953	55,717	102,090	54,124	47,966	151
Macon-Bibb County, GA	210,581	50,435	88,230	41,142	47,088	151
Madera, CA	401,042	85,278	44,194	10,675	33,519	54
Madison, WI	356,179	88,262	285,982	108,779	177,203	459
Manchester-Nashua, NH	399,977	103,669	164,482	70,520	93,962	207
Manhattan, KS	336,394	81,910	78,092	20,956	57,136	97
Mankato, MN	301,405	69,343	40,868	19,282	21,586	61
Mansfield, OH	293,039	71,766	53,410	20,276	33,134	102
McAllen-Edinburg-Mission, TX	226,545	60,925	269,326	84,563	184,763	429
Medford, OR	388,327	82,199	83,957	18,355	65,602	66
Memphis, TN-MS-AR	297,937	68,659	506,867	187,444	319,423	800
Merced, CA	457,706	95,088	83,012	9,345	73,667	32

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021**

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
				Median Price	Median Price	
Miami-Fort Lauderdale-Pompano Beach, FL	457,969	104,198	2,278,186	343,856	1,934,330	1,652
<b>Michigan City-La Porte, IN</b>	<b>259,086</b>	<b>58,486</b>	<b>43,056</b>	<b>17,515</b>	<b>25,541</b>	<b>81</b>
Midland, MI	222,915	56,792	34,874	19,415	15,459	63
Midland, TX	224,330	53,749	65,320	35,098	30,222	96
Milwaukee-Waukesha, WI	395,781	97,111	637,261	187,948	449,313	691
Minneapolis-St. Paul-Bloomington, MN-WI	325,069	75,081	1,415,337	674,233	741,104	2,220
Missoula, MT	309,434	68,649	51,769	29,507	22,262	85
Mobile, AL	284,221	62,801	166,525	60,516	106,009	282
Modesto, CA	366,350	76,913	173,756	66,918	106,838	214
Monroe, LA	317,702	67,504	109,577	38,191	71,386	138
Monroe, MI	249,893	59,029	59,478	34,286	25,192	108
Montgomery, AL	273,371	56,664	150,428	67,470	82,958	246
Morgantown, WV	205,531	42,522	53,041	26,908	26,133	126
Morristown, TN	246,468	51,494	91,041	32,927	58,114	138
Mount Vernon-Anacortes, WA	394,931	85,247	50,201	19,915	30,286	63
<b>Muncie, IN</b>	<b>117,816</b>	<b>27,219</b>	<b>46,305</b>	<b>33,624</b>	<b>12,681</b>	<b>142</b>
Muskegon, MI	214,584	52,485	64,101	30,248	33,853	149
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	256,412	53,594	221,938	91,326	130,612	459
Napa, CA	610,590	126,775	49,731	18,212	31,519	45
Naples-Marco Island, FL	385,181	82,638	133,657	53,339	80,318	173
Nashville-Davidson--Murfreesboro--Franklin, TN	335,484	69,840	739,982	290,159	449,823	1,091
New Bern, NC	222,298	49,930	58,471	28,706	29,765	100
New Haven-Milford, CT	314,629	86,187	316,319	137,703	178,616	413
New Orleans-Metairie, LA	300,004	67,094	490,967	190,383	300,584	735
New York-Newark-Jersey City, NY-NJ-PA	365,855	90,379	6,755,857	1,762,684	4,993,173	6,756
Niles, MI	357,048	83,627	56,264	14,138	42,126	62
North Port-Sarasota-Bradenton, FL	319,219	70,181	328,710	137,420	191,290	458
Norwich-New London, CT	398,655	103,060	113,136	36,821	76,315	129
Ocala, FL	261,945	57,896	150,084	53,754	96,330	290
Ocean City, NJ	583,031	139,224	44,634	8,066	36,568	20
Odessa, TX	316,590	76,778	50,888	11,588	39,300	81
Ogden-Clearfield, UT	355,046	72,629	234,293	116,252	118,041	376
Oklahoma City, OK	313,024	75,375	527,699	198,490	329,209	710
Olympia-Lacey-Tumwater, WA	406,318	89,062	117,433	40,107	77,326	140
Omaha-Council Bluffs, NE-IA	246,778	64,784	375,735	209,788	165,947	701
Orlando-Kissimmee-Sanford, FL	347,409	76,861	917,072	316,178	600,894	1,236
Oshkosh-Neenah, WI	317,305	80,615	71,050	28,714	42,336	112
Owensboro, KY	161,225	37,064	52,078	30,604	21,474	141
Oxnard-Thousand Oaks-Ventura, CA	701,407	144,492	261,743	59,685	202,058	145
Palm Bay-Melbourne-Titusville, FL	443,784	98,379	237,583	50,664	186,919	198
Panama City, FL	348,371	76,397	51,192	20,577	30,615	78
Parkersburg-Vienna, WV	286,155	61,449	33,165	13,697	19,468	65
Pensacola-Ferry Pass-Brent, FL	253,445	55,809	195,270	85,856	109,414	346
Peoria, IL	317,997	88,345	195,607	53,888	141,719	309
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	246,628	60,954	2,400,180	1,437,750	962,430	3,707
Phoenix-Mesa-Chandler, AZ	375,534	76,827	1,836,711	777,132	1,059,579	2,189
Pine Bluff, AR	206,097	45,257	38,249	16,671	21,578	90
Pittsburgh, PA	384,836	93,666	1,058,320	306,280	752,040	1,034
Pittsfield, MA	758,227	182,522	51,061	8,048	43,013	21
Pocatello, ID	225,558	49,471	43,907	21,670	22,237	80
Portland-South Portland, ME	441,013	101,010	224,240	76,122	148,118	290
Portland-Vancouver-Hillsboro, OR-WA	458,484	98,901	984,059	346,744	637,315	985
Port St. Lucie, FL	303,798	69,593	182,066	60,932	121,134	301
Providence-Warwick, RI-MA	381,953	91,376	639,870	242,560	397,310	827
Provo-Orem, UT	395,177	78,753	198,865	85,741	113,124	279
Pueblo, CO	224,063	47,549	68,487	35,546	32,941	117

**Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021**

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	Who Can Afford			Priced Out
			All	Median Price	Who Can't Afford Median Price	
Punta Gorda, FL	366,107	83,493	79,922	20,403	59,519	104
Racine, WI	324,641	81,570	83,272	35,934	47,338	104
Raleigh-Cary, NC	270,028	57,975	550,549	325,112	225,437	792
Rapid City, SD	269,772	64,532	52,564	16,362	36,202	93
Reading, PA	292,269	76,154	150,177	61,449	88,728	230
Redding, CA	435,416	93,085	82,663	15,356	67,307	62
Reno, NV	387,742	77,561	202,111	77,671	124,440	284
Richmond, VA	254,894	54,576	481,024	261,515	219,509	803
Riverside-San Bernardino-Ontario, CA	418,722	89,343	1,405,988	490,674	915,314	1,844
Roanoke, VA	317,002	68,638	126,034	49,488	76,546	224
Rochester, MN	302,561	70,524	100,012	51,327	48,685	191
Rochester, NY	361,235	105,755	450,830	88,561	362,269	589
Rockford, IL	161,062	46,768	134,521	77,986	56,535	306
Rocky Mount, NC	199,437	46,163	57,910	31,143	26,767	123
Rome, GA	196,862	44,849	37,037	17,978	19,059	76
Sacramento-Roseville-Folsom, CA	470,588	99,696	893,213	290,001	603,212	936
Saginaw, MI	250,901	64,348	79,674	31,597	48,077	134
St. Cloud, MN	302,452	69,854	79,640	39,141	40,499	131
St. George, UT	380,603	75,955	70,255	24,631	45,624	97
St. Joseph, MO-KS	282,106	64,230	47,243	17,010	30,233	82
St. Louis, MO-IL	304,651	73,789	1,161,967	476,460	685,507	1,711
Salem, OR	455,199	98,992	155,445	26,831	128,614	119
Salinas, CA	723,205	147,781	132,172	25,722	106,450	88
Salisbury, MD-DE	259,165	53,052	178,467	88,779	89,688	270
Salt Lake City, UT	337,986	69,109	413,573	217,226	196,347	590
San Angelo, TX	296,078	74,156	46,130	11,818	34,312	76
San Antonio-New Braunfels, TX	315,494	80,985	844,182	288,231	555,951	1,264
San Diego-Chula Vista-Carlsbad, CA	688,792	142,209	1,135,486	254,416	881,070	491
San Francisco-Oakland-Berkeley, CA	1,048,503	214,302	1,767,678	490,555	1,277,123	801
San Jose-Sunnyvale-Santa Clara, CA	1,365,128	275,915	660,791	3,135	657,656	401
San Luis Obispo-Paso Robles, CA	642,667	131,825	107,143	25,312	81,831	67
Santa Cruz-Watsonville, CA	940,283	190,342	103,377	21,953	81,424	41
Santa Fe, NM	316,992	63,959	61,145	31,960	29,185	84
Santa Maria-Santa Barbara, CA	763,453	155,907	146,951	27,689	119,262	46
Santa Rosa-Petaluma, CA	684,881	141,411	197,370	55,434	141,936	135
Savannah, GA	309,020	70,810	141,921	54,093	87,828	191
Scranton--Wilkes-Barre, PA	343,358	86,783	235,249	82,019	153,230	282
Seattle-Tacoma-Bellevue, WA	542,762	116,574	1,571,761	639,320	932,441	1,557
Sebastian-Vero Beach, FL	487,888	107,995	78,607	16,660	61,947	58
Sebring-Avon Park, FL	282,978	64,001	49,491	11,119	38,372	67
Sheboygan, WI	351,164	88,033	53,831	13,677	40,154	91
Sherman-Denison, TX	277,597	69,830	49,146	23,688	25,458	92
Shreveport-Bossier City, LA	254,714	55,514	123,692	56,730	66,962	197
Sierra Vista-Douglas, AZ	279,912	60,650	56,749	30,343	26,406	135
Sioux City, IA-NE-SD	296,010	74,263	40,601	10,970	29,631	87
Sioux Falls, SD	248,646	58,761	117,895	72,805	45,090	247
<b>South Bend-Mishawaka, IN-MI</b>	<b>306,877</b>	<b>69,487</b>	<b>121,954</b>	<b>47,151</b>	<b>74,803</b>	<b>176</b>
Spartanburg, SC	208,771	44,322	109,409	62,764	46,645	144
Spokane-Spokane Valley, WA	411,934	90,357	231,614	55,216	176,398	189
Springfield, IL	283,016	75,607	88,580	36,561	52,019	130
Springfield, MA	426,645	105,101	352,211	79,383	272,828	386
Springfield, MO	290,686	65,230	209,508	82,927	126,581	290
Springfield, OH	264,961	65,389	52,610	19,146	33,464	97
State College, PA	384,436	86,356	59,871	21,412	38,459	65
Staunton, VA	236,599	49,464	53,409	28,259	25,150	124
Stockton, CA	483,261	102,737	226,925	70,299	156,626	201

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2021

Metro Area	Median New Home Price	Income Needed to Qualify	Households			
			All	Who Can Afford	Who Can't Afford	Priced Out
				Median Price	Median Price	
Sumter, SC	177,116	38,799	110,287	57,903	52,384	173
Syracuse, NY	335,223	96,347	252,676	57,490	195,186	325
Tallahassee, FL	238,070	53,321	166,066	84,389	81,677	304
Tampa-St. Petersburg-Clearwater, FL	342,661	76,800	1,230,796	396,742	834,054	1,605
<b>Terre Haute, IN</b>	<b>205,010</b>	<b>46,803</b>	<b>84,408</b>	<b>41,252</b>	<b>43,156</b>	<b>161</b>
Texarkana, TX-AR	290,979	70,650	51,995	22,496	29,499	102
The Villages, FL	330,779	72,254	53,207	15,937	37,270	84
Toledo, OH	272,662	68,569	319,298	116,182	203,116	600
Topeka, KS	247,519	62,812	95,929	49,615	46,314	192
Trenton-Princeton, NJ	243,656	68,332	126,695	73,581	53,114	226
Tucson, AZ	407,718	88,932	427,056	101,320	325,736	358
Tulsa, OK	296,874	69,911	398,599	137,857	260,742	551
Tuscaloosa, AL	284,008	58,779	97,758	40,219	57,539	143
Twin Falls, ID	241,717	51,089	38,719	17,249	21,470	91
Tyler, TX	360,748	88,543	81,203	16,308	64,895	102
Urban Honolulu, HI	823,292	157,047	333,620	70,764	262,856	137
Utica-Rome, NY	378,485	105,831	122,371	23,794	98,577	135
Valdosta, GA	230,528	53,654	55,946	22,230	33,716	110
Vallejo, CA	433,539	91,368	146,668	64,709	81,959	203
Victoria, TX	323,563	83,420	28,795	10,303	18,492	42
Vineland-Bridgeton, NJ	183,474	53,131	54,118	31,994	22,124	108
Virginia Beach-Norfolk-Newport News, VA-NC	281,517	62,186	718,994	354,000	364,994	1,269
Visalia, CA	357,964	75,289	154,459	39,602	114,857	228
Waco, TX	278,912	71,263	102,133	34,896	67,237	155
Walla Walla, WA	451,406	99,907	21,781	4,850	16,931	23
Warner Robins, GA	246,645	56,640	63,769	30,119	33,650	119
Washington-Arlington-Alexandria, DC-VA-MD-WV	463,972	100,850	2,284,252	1,197,649	1,086,603	2,209
Waterloo-Cedar Falls, IA	305,471	76,555	64,711	19,326	45,385	106
Watertown-Fort Drum, NY	187,012	46,956	35,104	16,930	18,174	103
Wausau-Weston, WI	251,509	62,740	96,536	45,042	51,494	205
Weirton-Steubenville, WV-OH	246,787	56,053	46,985	19,712	27,273	89
Wenatchee, WA	344,065	73,423	38,422	14,690	23,732	41
Wheeling, WV-OH	118,858	26,194	63,178	48,324	14,854	157
Wichita, KS	243,952	61,301	242,956	101,659	141,297	531
Wichita Falls, TX	394,104	106,803	61,442	6,782	54,660	39
Williamsport, PA	336,583	81,920	45,360	10,681	34,679	73
Wilmington, NC	346,731	75,704	123,448	48,267	75,181	172
Winchester, VA-WV	260,226	53,743	43,484	27,566	15,918	93
Winston-Salem, NC	261,452	57,066	269,278	121,654	147,624	443
Worcester, MA-CT	391,919	93,394	383,546	151,510	232,036	499
Yakima, WA	358,557	78,213	85,352	17,375	67,977	82
York-Hanover, PA	253,587	64,728	178,445	91,674	86,771	367
Youngstown-Warren-Boardman, OH-PA	310,407	77,269	237,108	71,501	165,607	382
Yuba City, CA	382,777	82,322	63,386	28,782	34,604	88
Yuma, AZ	214,190	46,237	73,072	42,402	30,670	145