

PAYCHECK TO PAYCHECK



Paycheck to Paycheck 2017 Rankings: Change in Income Needed to Afford Fair Market Rent for 2 Bedroom Home

Metropolitan areas ranked by change in income needed to afford Fair Market Rent for a 2-bedroom home, FY2017 to FY2016. See www.nhc.org/paycheck for more information on methodology and sources.

2017 Rank	Metro Area	2017 2BR FMR	2017 Income Needed	2016 2BR FMR	2016 Income Needed	Percent change in Income Needed to afford 2BR FMR, 2017-2016
	Nationwide	\$1,103	\$44,120	\$1,056	\$42,224	4.49%
1	Rockingham-Strafford, NH	\$1,691	\$67,640	\$1,107	\$44,280	52.76%
2	San Francisco, CA	\$3,018	\$120,720	\$2,289	\$91,560	31.85%
3	Greenville, SC	\$773	\$30,920	\$729	\$24,520	26.10%
4	Portland, ME	\$1,301	\$52,040	\$1,109	\$44,360	17.31%
5	Suffolk-Nassau, NY	\$1,878	\$75,120	\$1,608	\$64,320	16.79%
6	San Diego, CA	\$1,741	\$69,640	\$1,499	\$59,960	16.14%
7	Visalia, CA	\$873	\$34,920	\$758	\$30,320	15.17%
8	Naples, FL	\$1,195	\$47,800	\$1,042	\$41,680	14.68%
9	Santa Cruz, CA	\$1,828	\$73,120	\$1,604	\$64,160	13.97%
10	Atlantic, NJ	\$1,310	\$52,400	\$1,152	\$46,080	13.72%
11	Scranton-Wilkes Barre, PA	\$802	\$32,080	\$707	\$28,280	13.44%
12	Mobile, AL	\$892	\$35,680	\$788	\$31,520	13.20%
13	Battle Creek, MI	\$806	\$32,240	\$718	\$28,720	12.26%
14	Port St. Lucie, FL	\$1,034	\$41,360	\$923	\$36,920	12.03%
15	San Jose, CA	\$2,220	\$88,800	\$1,994	\$79,760	11.33%
16	Canton, OH	\$761	\$30,440	\$684	\$27,360	11.26%
17	Santa Rosa, CA	\$1,572	\$62,880	\$1,414	\$56,560	11.17%
18	Santa Fe, NM	\$1,048	\$41,920	\$943	\$37,720	11.13%
19	West Palm Beach, FL	\$1,370	\$54,800	\$1,240	\$49,600	10.48%
20	Greeley, CO	\$897	\$35,880	\$812	\$32,480	10.47%
21	Spokane, WA	\$869	\$34,760	\$789	\$31,560	10.14%
22	Oxnard, CA	\$1,762	\$70,480	\$1,602	\$64,080	9.99%
23	Sarasota, FL	\$1,063	\$42,520	\$974	\$38,960	9.14%
24	Sioux Falls, SD	\$811	\$32,440	\$745	\$29,800	8.86%
25	Asheville, NC	\$891	\$35,640	\$819	\$32,760	8.79%
26	Columbia, SC	\$876	\$35,040	\$806	\$32,240	8.68%
27	Santa Ana, CA	\$1,813	\$72,520	\$1,672	\$66,880	8.43%
28	Boston, MA	\$1,691	\$67,640	\$1,567	\$62,680	7.91%
28	Cambridge, MA	\$1,691	\$67,640	\$1,567	\$62,680	7.91%
29	Winston-Salem, NC	\$753	\$30,120	\$698	\$27,920	7.88%
30	Ocean City, NJ	\$1,133	\$45,320	\$1,051	\$42,040	7.80%
31	Washington, DC	\$1,746	\$69,840	\$1,623	\$64,920	7.58%
32	Buffalo, NY	\$810	\$32,400	\$755	\$30,200	7.28%
33	Shreveport, LA	\$878	\$35,120	\$819	\$32,760	7.20%
34	Chattanooga, TN	\$822	\$32,880	\$767	\$30,680	7.17%
34	Santa Barbara, CA	\$1,555	\$62,200	\$1,451	\$58,040	7.17%
35	Reading, PA	\$955	\$38,200	\$892	\$35,680	7.06%
36	Pensacola, FL	\$897	\$35,880	\$838	\$33,520	7.04%
37	Daytona Beach, FL	\$959	\$38,360	\$896	\$35,840	7.03%

38	Omaha, NE	\$894	\$35,760	\$836	\$33,440	6.94%
39	St. Louis, MO	\$896	\$35,840	\$840	\$33,600	6.67%
40	Colorado Springs, CO	\$950	\$38,000	\$891	\$35,640	6.62%
40	Columbus, OH	\$886	\$35,440	\$831	\$33,240	6.62%
41	Fort Worth, TX	\$973	\$38,920	\$913	\$36,520	6.57%
42	Napa, CA	\$1,598	\$63,920	\$1,500	\$60,000	6.53%
43	Saginaw, MI	\$755	\$30,200	\$709	\$28,360	6.49%
44	Bellingham, WA	\$968	\$38,720	\$910	\$36,400	6.37%
45	Denver, CO	\$1,305	\$52,200	\$1,227	\$49,080	6.36%
46	Austin, TX	\$1,195	\$47,800	\$1,126	\$45,040	6.13%
47	Grand Rapids, MI	\$823	\$32,920	\$776	\$31,040	6.06%
48	Rochester, NY	\$915	\$36,600	\$863	\$34,520	6.03%
49	Baltimore, MD	\$1,376	\$55,040	\$1,298	\$51,920	6.01%
50	Little Rock, AR	\$814	\$32,560	\$768	\$30,720	5.99%
51	Kansas City, MO	\$946	\$37,840	\$893	\$35,720	5.94%
52	Minneapolis-St. Paul, MN	\$1,086	\$43,440	\$1,027	\$41,080	5.74%
53	Springfield, MA	\$1,057	\$42,280	\$1,001	\$40,040	5.59%
54	Detroit, MI	\$911	\$36,440	\$863	\$34,520	5.56%
54	Warren, MI	\$911	\$36,440	\$863	\$34,520	5.56%
55	Salt Lake City, UT	\$990	\$39,600	\$938	\$37,520	5.54%
56	Pittsfield, MA	\$887	\$35,480	\$842	\$33,680	5.34%
57	Lancaster, PA	\$944	\$37,760	\$897	\$35,880	5.24%
58	New Haven, CT	\$1,325	\$53,000	\$1,260	\$50,400	5.16%
59	Ocala, FL	\$820	\$32,800	\$780	\$31,200	5.13%
60	Lincoln, NE	\$801	\$32,040	\$762	\$30,480	5.12%
61	Indianapolis, IN	\$850	\$34,000	\$809	\$32,360	5.07%
62	Toledo, OH	\$730	\$29,200	\$695	\$27,800	5.04%
63	Charlotte, NC	\$907	\$36,280	\$864	\$34,560	4.98%
64	Charleston, SC	\$973	\$38,920	\$927	\$37,080	4.96%
65	Olympia, WA	\$1,071	\$42,840	\$1,021	\$40,840	4.90%
66	Raleigh, NC	\$993	\$39,720	\$947	\$37,880	4.86%
67	Chicago, IL	\$1,232	\$49,280	\$1,176	\$47,040	4.76%
68	Dallas, TX	\$1,031	\$41,240	\$986	\$39,440	4.56%
69	Topeka, KS	\$760	\$30,400	\$727	\$29,080	4.54%
70	Cedar Rapids, IA	\$764	\$30,560	\$731	\$29,240	4.51%
71	Tulsa, OK	\$818	\$32,720	\$783	\$31,320	4.47%
72	Durham, NC	\$978	\$39,120	\$937	\$37,480	4.38%
73	Atlanta, GA	\$990	\$39,600	\$949	\$37,960	4.32%
74	Montgomery, AL	\$822	\$32,880	\$788	\$31,520	4.31%
74	Fort Lauderdale, FL	\$1,307	\$52,280	\$1,253	\$50,120	4.31%
75	New York, NY	\$1,637	\$65,480	\$1,571	\$62,840	4.20%
76	Richmond, VA	\$1,005	\$40,200	\$966	\$38,640	4.04%
77	Allentown, PA	\$1,038	\$41,520	\$998	\$39,920	4.01%
78	Ogden, UT	\$859	\$34,360	\$826	\$33,040	4.00%
79	Provo-Orem, UT	\$818	\$32,720	\$788	\$31,520	3.81%
80	San Antonio, TX	\$964	\$38,560	\$929	\$37,160	3.77%
81	Los Angeles, CA	\$1,545	\$61,800	\$1,490	\$59,600	3.69%
82	Nashville, TN	\$959	\$38,360	\$925	\$37,000	3.68%
83	Davenport, IA	\$738	\$29,520	\$712	\$28,480	3.65%
84	Harrisburg, PA	\$918	\$36,720	\$886	\$35,440	3.61%
85	Miami, FL	\$1,295	\$51,800	\$1,250	\$50,000	3.60%
86	Waterloo, IA	\$755	\$30,200	\$729	\$29,160	3.57%
87	Punta Gorda, FL	\$878	\$35,120	\$848	\$33,920	3.54%
88	Mansfield, OH	\$681	\$27,240	\$658	\$26,320	3.50%
89	Beaumont, TX	\$832	\$33,280	\$805	\$32,200	3.35%
90	Fort Walton Beach, FL	\$961	\$38,440	\$930	\$37,200	3.33%
90	Peoria, IL	\$775	\$31,000	\$750	\$30,000	3.33%
90	Oakland, CA	\$2,173	\$86,920	\$2,103	\$84,120	3.33%

91	Phoenix, AZ	\$944	\$37,760	\$914	\$36,560	3.28%
92	Youngstown, OH	\$681	\$27,240	\$660	\$26,400	3.18%
93	Birmingham, AL	\$866	\$34,640	\$840	\$33,600	3.10%
94	Springfield, MO	\$707	\$28,280	\$686	\$27,440	3.06%
95	Jackson, MS	\$856	\$34,240	\$831	\$33,240	3.01%
96	Madison, WI	\$964	\$38,560	\$936	\$37,440	2.99%
97	Bridgeport, CT	\$1,243	\$49,720	\$1,207	\$48,280	2.98%
98	Greensboro, NC	\$763	\$30,520	\$741	\$29,640	2.97%
99	Wichita, KS	\$764	\$30,560	\$742	\$29,680	2.96%
100	Spartanburg, SC	\$697	\$27,880	\$677	\$27,080	2.95%
100	Houston, TX	\$976	\$39,040	\$948	\$37,920	2.95%
101	Yuba City, CA	\$886	\$35,440	\$861	\$34,440	2.90%
101	Fresno, CA	\$887	\$35,480	\$862	\$34,480	2.90%
102	Burlington-South Burlington, VT	\$1,395	\$55,800	\$1,356	\$54,240	2.88%
103	Dayton, OH	\$764	\$30,560	\$743	\$29,720	2.83%
104	Portland, OR	\$1,242	\$49,680	\$1,208	\$48,320	2.81%
105	Trenton, NJ	\$1,364	\$54,560	\$1,328	\$53,120	2.71%
106	Pueblo, CO	\$802	\$32,080	\$782	\$31,280	2.56%
107	Brownsville, TX	\$695	\$27,800	\$678	\$27,120	2.51%
108	Cincinnati, OH	\$806	\$32,240	\$787	\$31,480	2.41%
108	Redding, CA	\$892	\$35,680	\$871	\$34,840	2.41%
109	Bremerton, WA	\$1,039	\$41,560	\$1,015	\$40,600	2.36%
110	Boise City, ID	\$807	\$32,280	\$789	\$31,560	2.28%
111	Providence, RI	\$994	\$39,760	\$972	\$38,880	2.26%
112	Tampa, FL	\$1,014	\$40,560	\$992	\$39,680	2.22%
113	Milwaukee, WI	\$927	\$37,080	\$907	\$36,280	2.21%
114	Bakersfield, CA	\$844	\$33,760	\$826	\$33,040	2.18%
115	Fort Collins, CO	\$996	\$39,840	\$975	\$39,000	2.15%
116	Salem, OR	\$814	\$32,560	\$797	\$31,880	2.13%
117	Duluth, MN	\$771	\$30,840	\$755	\$30,200	2.12%
118	El Paso, TX	\$834	\$33,360	\$817	\$32,680	2.08%
119	Oklahoma City, OK	\$807	\$32,280	\$791	\$31,640	2.02%
119	Erie, PA	\$757	\$30,280	\$742	\$29,680	2.02%
120	Chico, CA	\$923	\$36,920	\$907	\$36,280	1.76%
121	Amarillo, TX	\$828	\$33,120	\$814	\$32,560	1.72%
122	Kalamazoo, MI	\$782	\$31,280	\$769	\$30,760	1.69%
123	Baton Rouge, LA	\$856	\$34,240	\$842	\$33,680	1.66%
124	Springfield, OH	\$691	\$27,640	\$681	\$27,240	1.47%
125	Tacoma, WA	\$1,142	\$45,680	\$1,126	\$45,040	1.42%
126	Appleton, WI	\$728	\$29,120	\$718	\$28,720	1.39%
127	Seattle, WA	\$1,544	\$61,760	\$1,523	\$60,920	1.38%
127	Manchester, NH	\$1,177	\$47,080	\$1,161	\$46,440	1.38%
127	Palm Bay, FL	\$884	\$35,360	\$872	\$34,880	1.38%
128	Salinas, CA	\$1,417	\$56,680	\$1,399	\$55,960	1.29%
129	Kennewick, WA	\$850	\$34,000	\$841	\$33,640	1.07%
130	Cleveland, OH	\$781	\$31,240	\$773	\$30,920	1.03%
131	Syracuse, NY	\$817	\$32,680	\$809	\$32,360	0.99%
131	Cape Coral, FL	\$920	\$36,800	\$911	\$36,440	0.99%
132	Sacramento, CA	\$1,036	\$41,440	\$1,026	\$41,040	0.97%
132	Memphis, TN	\$835	\$33,400	\$827	\$33,080	0.97%
133	Jacksonville, FL	\$969	\$38,760	\$960	\$38,400	0.94%
134	Riverside, CA	\$1,197	\$47,880	\$1,187	\$47,480	0.84%
135	Vallejo, CA	\$1,294	\$51,760	\$1,284	\$51,360	0.78%
136	Springfield, IL	\$783	\$31,320	\$777	\$31,080	0.77%
137	South Bend, IN	\$792	\$31,680	\$787	\$31,480	0.64%
138	Champaign-Urbana, IL	\$829	\$33,160	\$824	\$32,960	0.61%
139	Ann Arbor, MI	\$1,025	\$41,000	\$1,019	\$40,760	0.59%
140	Tucson, AZ	\$867	\$34,680	\$862	\$34,480	0.58%

141	Akron, OH	\$790	\$31,600	\$786	\$31,440	0.51%
142	Knoxville, TN	\$811	\$32,440	\$807	\$32,280	0.50%
143	Tallahassee, FL	\$917	\$36,680	\$914	\$36,560	0.33%
144	Modesto, CA	\$938	\$37,520	\$936	\$37,440	0.21%
145	Hartford, CT	\$1,212	\$48,480	\$1,210	\$48,400	0.17%
146	New Orleans, LA	\$964	\$38,560	\$963	\$38,520	0.10%
146	Albany, NY	\$1,006	\$40,240	\$1,005	\$40,200	0.10%
147	Vineland, NJ	\$1,130	\$45,200	\$1,129	\$45,160	0.09%
148	Camden, NJ	\$1,211	\$48,440	\$1,210	\$48,400	0.08%
148	Philadelphia, PA	\$1,211	\$48,440	\$1,210	\$48,400	0.08%
148	Wilmington, DE	\$1,211	\$48,440	\$1,210	\$48,400	0.08%
148	Anchorage, AK	\$1,293	\$51,720	\$1,292	\$51,680	0.08%
149	Flint, MI	\$738	\$29,520	\$738	\$29,520	0.00%
149	Stockton, CA	\$967	\$38,680	\$967	\$38,680	0.00%
150	San Luis Obispo, CA	\$1,309	\$52,360	\$1,310	\$52,400	-0.08%
151	Orlando, FL	\$1,002	\$40,080	\$1,003	\$40,120	-0.10%
152	Honolulu, HI	\$1,982	\$79,280	\$1,985	\$79,400	-0.15%
153	Poughkeepsie, NY	\$1,269	\$50,760	\$1,271	\$50,840	-0.16%
154	Worcester, MA	\$1,060	\$42,400	\$1,062	\$42,480	-0.19%
155	Fayetteville, NC	\$833	\$33,320	\$835	\$33,400	-0.24%
156	Gary, IN	\$864	\$34,560	\$867	\$34,680	-0.35%
157	Corpus Christi, TX	\$991	\$39,640	\$996	\$39,840	-0.50%
158	Fargo, ND	\$767	\$30,680	\$771	\$30,840	-0.52%
159	Pittsburgh, PA	\$822	\$32,880	\$827	\$33,080	-0.60%
160	Gainesville, FL	\$878	\$35,120	\$887	\$35,480	-1.01%
161	Merced, CA	\$776	\$31,040	\$784	\$31,360	-1.02%
162	Rockford, IL	\$768	\$30,720	\$776	\$31,040	-1.03%
163	Salisbury, MD	\$946	\$37,840	\$956	\$38,240	-1.05%
164	Reno, NV	\$920	\$36,800	\$931	\$37,240	-1.18%
165	Ithaca, NY	\$1,071	\$42,840	\$1,084	\$43,360	-1.20%
166	Las Vegas, NV	\$954	\$38,160	\$968	\$38,720	-1.45%
167	Virginia Beach, VA	\$1,130	\$45,200	\$1,150	\$46,000	-1.74%
168	Eugene, OR	\$889	\$35,560	\$909	\$36,360	-2.20%
169	Des Moines, IA	\$824	\$32,960	\$844	\$33,760	-2.37%
170	Green Bay, WI	\$738	\$29,520	\$756	\$30,240	-2.38%
171	Fort Wayne, IN	\$691	\$27,640	\$708	\$28,320	-2.40%
172	Lexington, KY	\$775	\$31,000	\$796	\$31,840	-2.64%
173	Newark, NJ	\$1,288	\$51,520	\$1,324	\$52,960	-2.72%
174	Louisville, KY	\$793	\$31,720	\$817	\$32,680	-2.94%
175	Gulfport, MS	\$777	\$31,080	\$801	\$32,040	-3.00%
176	Hagerstown, MD	\$868	\$34,720	\$898	\$35,920	-3.34%
177	Norwich, CT	\$1,077	\$43,080	\$1,119	\$44,760	-3.75%
178	Lansing, MI	\$815	\$32,600	\$848	\$33,920	-3.89%
179	Charleston, WV	\$746	\$29,840	\$784	\$31,360	-4.85%
180	Madera, CA	\$893	\$35,720	\$942	\$37,680	-5.20%
181	Albuquerque, NM	\$878	\$35,120	\$941	\$37,640	-6.70%
182	Boulder, CO	\$1,240	\$49,600	\$1,381	\$55,240	-10.21%
183	Barnstable, MA	\$1,240	\$49,600	\$1,457	\$58,280	-14.89%