

PAYCHECK *to* PAYCHECK 2014

A Snapshot of Metropolitan Housing Affordability for Health Workers

By Janet Viveiros and Lisa Sturtevant September 2014

Workers across the country struggle to afford to rent or buy a home as home prices and rents continue to rise steadily and wages grow slowly. When workers cannot find affordable housing it negatively impacts workers, their families, and the communities that rely on them.

This year's edition of Paycheck to Paycheck examines housing affordability in 210 metro areas for workers in five important and growing health care occupations: medical records transcriptionist, medical billing clerk, home health aide, geriatric nurse, and case manager. These workers fill key health care roles in assisting older adults, both directly and indirectly, with chronic or complex health needs. Their support helps individuals remain in their homes and communities as they age, or find comfort in nursing homes and hospitals.

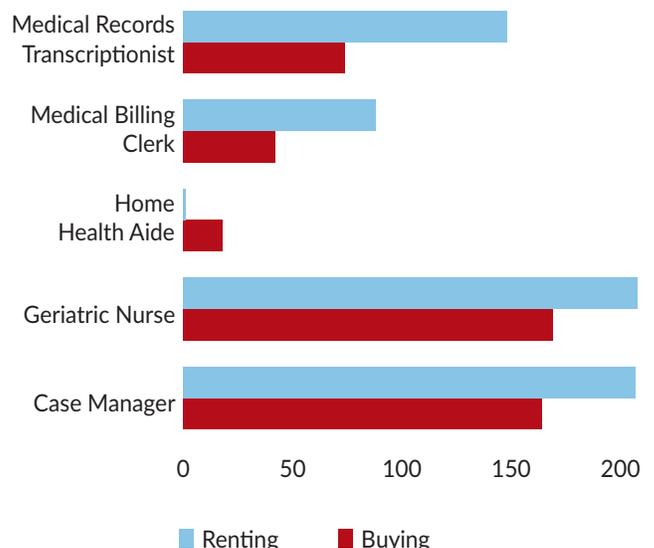
The population of older adults in the U.S. will grow dramatically over the coming years and many will require significant and increasing levels of health care. It is expected that the number of health care jobs in health practitioner offices and other non-hospital and nursing home settings will increase by 31 percent and home health care jobs will increase by 60 percent between 2012 and 2022.¹ (By contrast the overall number of jobs in the U.S. is projected to increase by only nine percent.) However, growing job opportunities do not necessarily ensure that health workers will be able to afford homes in the communities where they work. Many current low- and moderate-income health workers cannot afford housing in regions where their skills are needed, which creates hardships for them and their families as well as potentially for communities where there is growing demand for health services.

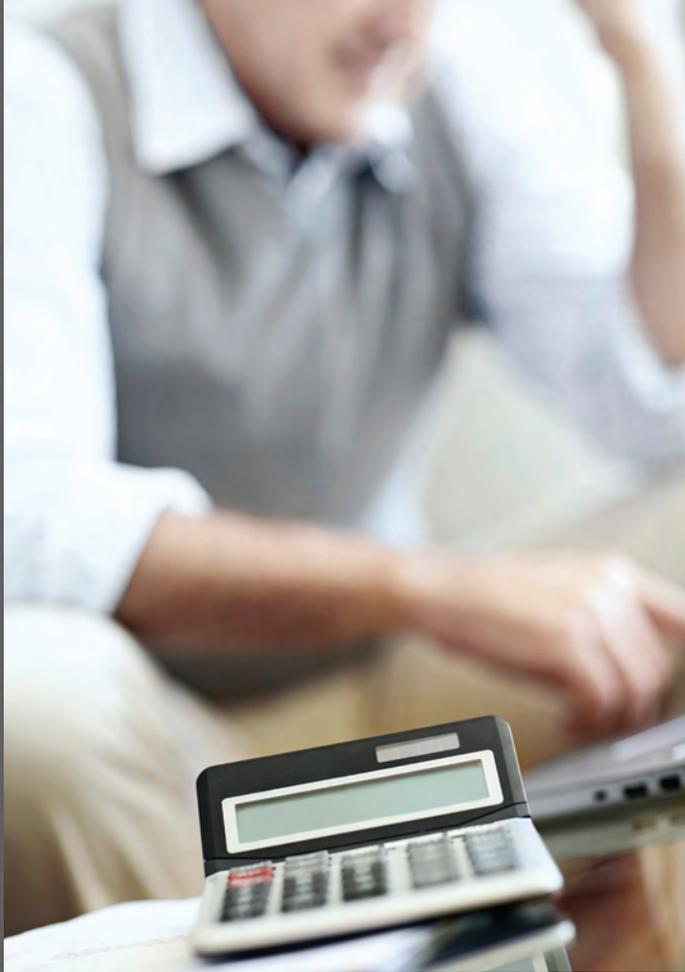
With their lower incomes, home health aides face the greatest affordable housing challenge among the five health worker roles examined. The typical home health aide can afford to buy a median priced home in only one metro area and she can rent a two-bedroom home at fair market rent in just 18 metro areas. Medical billing clerks and medical records transcriptionists

earn slightly higher wages, but still can afford to buy a home in fewer than half of the 210 metro areas studied. These health workers have a somewhat easier time finding affordable rental homes, but rents in many high-cost metro areas are beyond what they can afford. Higher-wage workers, including case managers and geriatric nurses, can afford fair market rents for two-bedroom homes in most metro areas, but cannot afford to rent in the highest-cost metros in the country. Finally, case managers and geriatric nurses cannot afford to buy a typically priced home in about 20 percent of the 210 metro areas.

FIGURE 1. In How Many Metro Areas Can Health Workers Afford to Rent or Buy a Typical Home?

The number of metro areas (out of 210) where the median income of health workers is sufficient to afford the fair market rent for a two-bedroom home or buy a median priced home





Why Assume One-Worker Households?

This analysis examines housing affordability for one-worker households. Nearly 30 percent of U.S. households are single adults living alone and about 10 percent of households are single parents raising children.² In many other households, only one adult works for a variety of reasons ranging from caregiving responsibilities to job loss and disabilities that impair a person's ability to work.

Households with multiple working adults are better able to afford housing costs, but in many of the 210 metro areas studied, even two-income households struggle to cover the expense of adequate housing.

How Far Does a Health Worker's Paycheck Go?

Medical Records Transcriptionist. Medical records transcriptionists are important health workers who manage patient health records and transcribe doctors' notes. The median wage for medical records transcriptionists is moderate, ranging between \$31,404 and \$48,304 annually, depending on the region. The number of medical records transcriptionist jobs is expected to increase 8 percent by 2022.³

Medical records transcriptionists can afford fair market rent for two-bedroom homes in 148 of the 210 metro areas. In expensive metro areas, however, their paychecks are stretched thin to cover such housing. In Oakland, for example, nearly 43 percent of a medical records transcriptionist's wages would be needed to afford to rent a typical two-bedroom home.

Home buying is not as affordable as renting for these workers and it has been becoming less affordable over time. There are only 74 metro areas where a typical medical records transcriptionist can afford to buy a median priced home. While falling home

prices made purchasing a home affordable for medical record transcriptionists in four metro areas between 2013 and 2014, during that same time period 19 metro areas became unaffordable.

Medical Billing Clerk. Along with direct service providers, older adults also rely on health workers who manage the paperwork associated with receiving health care, such as medical billing clerks who invoice health insurance companies,

What is Affordable Housing?

Rent and utilities are considered to be affordable if they do not exceed 30 percent of a worker's income.

Buying a home is considered to be affordable if the mortgage payment (30-year fixed-rate mortgage with a 10 percent down payment) does not exceed 28 percent of a worker's income.

Medicaid, and Medicare. Medical billing clerks typically earn between \$26,885 and \$41,354 annually, depending on the region. As the amount of health care service delivered expands over the next two decades, the number of jobs for medical billing clerks is also expected to grow, by 36 percent.⁴

Only 88 out of the 210 metro areas studied are affordable for medical billing clerks who want to rent a typical two-bedroom home. In the Burlington, VT metro area, for example, a medical billing clerk would have to reserve about 48 percent of her wages for rent. Overall, renting became more reasonable for these workers between 2013 and 2014 as fair market rents in 15 metros became affordable while at the same time rents in eight metro areas became unaffordable.

Home buying is affordable in even fewer metro areas. Medical billing clerks can afford to buy a median priced home in only 42 metro areas, mostly in low-cost Midwestern locations and in Pennsylvania and New York. In four expensive California metro areas, buying a median priced home would require more than a medical billing clerk's entire paycheck. Between 2013 and 2014, only two metro areas became affordable for home buying for medical billing clerks while 10 became unaffordable.

Home Health Aide. Many older adults rely on the assistance of home health aides to complete activities of daily living, such as bathing, dressing, and eating, in their own homes as well as in assisted living and nursing facilities. The widespread need for home health aides is so great that the number of home health aide jobs is expected to increase almost 50 percent by 2022.⁵ However, the typical salary for a home health aide is relatively low—between \$21,056 and \$32,388 annually, depending on the region.

Out of the 210 metro areas studied, home health aides could afford rent for a typical two-bedroom home in only one very low cost metro area: Mansfield, Ohio. Thus, in many metro areas it is very difficult for home health aides to find affordable rental homes. In Fort Lauderdale, for example, a home health aide would have to devote almost 60 percent of her paycheck to monthly rent.

Home buying is more affordable than renting for home health aides in low cost housing markets, assuming they can save up a down payment and access credit for a mortgage. The 18 metro areas where the typical home health aide can afford to buy are located mostly in the Midwest, where housing markets are still recovering from the market downturn and monthly owner costs are still low—lower, in fact, than rents for a two-bedroom home. In contrast, there are 15 metro areas where buying a median priced home would require more than a home health aide's entire paycheck.

Who are Essential Health Workers in Your Community?



Medical Records Transcriptionists

▶ Transcribe notes and dictation from doctors and other medical practitioners to keep patient medical files complete and current.

- ▶ National median salary is \$39,954.
- ▶ The number of jobs will grow nearly 8 percent from 84,100 to 90,500 by 2022.



Medical Billing Clerks

▶ Create and manage invoices to health insurance companies, Medicaid, Medicare, and patients for health care services.

- ▶ National median salary is \$34,205.
- ▶ The number of jobs will increase 36 percent from 525,600 to 714,900 by 2022.



Home Health Aides

▶ Assist individuals with activities of daily living such as bathing, eating, and getting in and out of bed.

- ▶ National median salary is \$26,789.
- ▶ The number of jobs is expected to grow by 49 percent from 875,100 to 1,299,300 in 2022.



Geriatric Nurses

▶ Provide nursing care to older adults using specialized skills and knowledge of the unique health needs of this population.

- ▶ National median salary is \$61,818.
- ▶ The number of registered nurse jobs will increase almost 20 percent by 2022, and many of these positions will be for geriatric nurses.



Case Managers

▶ Help people coordinate health care services from different providers, prepare for admission or discharge from the hospital, and navigate the health care system.

- ▶ National median salary is \$59,193.
- ▶ The number of jobs is projected to grow by 27 percent from 146,200 to 185,500 in 2022.

Geriatric Nurse. Geriatric nurses have specialized knowledge for addressing the unique health needs many older adults develop over time. The median salary of geriatric nurses ranges from \$48,589 to \$74,738 across the country. As demands for health care services increase, the number of all registered nurses, including geriatric nurses, is projected to increase nearly 20 percent by 2022.⁶

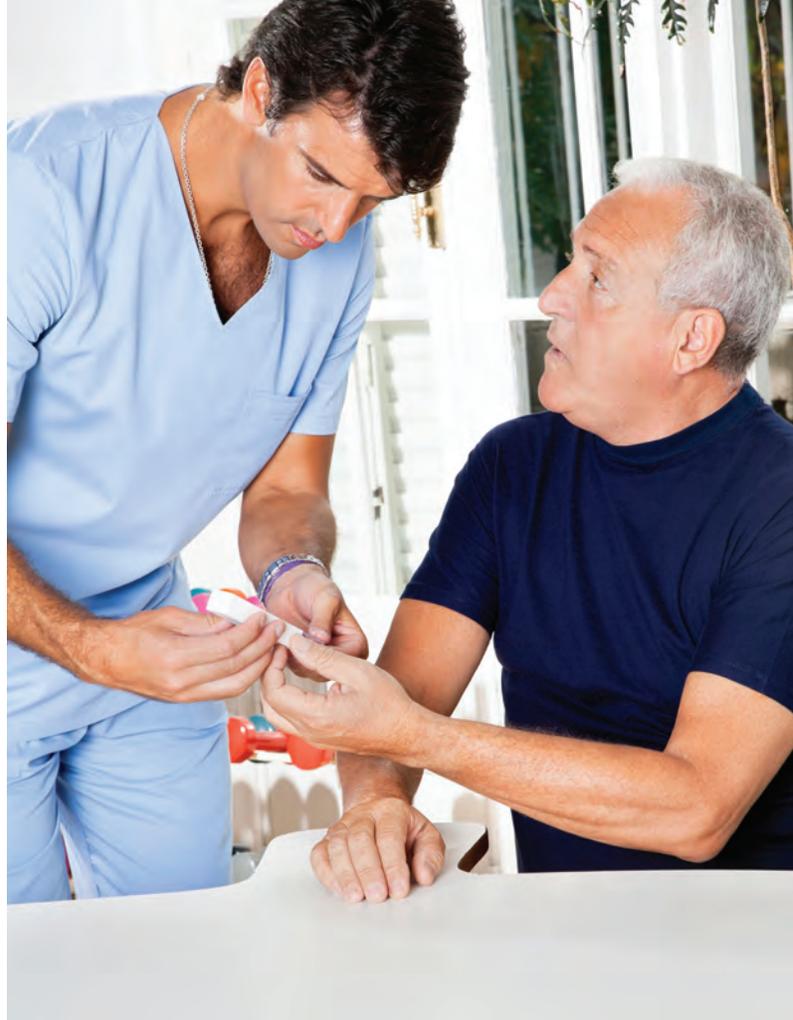
There are only two metro areas where geriatric nurses cannot afford to rent a typical two-bedroom home: Honolulu and San Francisco. In 2013, geriatric nurses could affordably rent in San Francisco, but a nine percent increase in fair market rents between 2013 and 2014 has made renting there unaffordable for this group of workers.

Only about 80 percent of the 210 metro areas studied are affordable for geriatric nurses who want to purchase a median priced home. Even with their moderate income range, geriatric nurses cannot afford median priced homes in expensive housing markets on either coast, or in Colorado and some other parts of the country. For example, housing costs in the San Francisco metro area are now so high a geriatric nurse would have to dedicate nearly 85 percent of her paycheck to buy a median priced home there. In fact, between 2013 and 2014 it became more challenging for the typical geriatric nurse to buy a home in eight different metro areas while housing in only one metro area became more affordable.

Case Manager. Case managers offer important services to older adults with complex health needs, helping them navigate the health care system and live safely at home as they age and their health needs change. The number of health care case manager jobs is expected to grow by 27 percent nationally over the next decade.⁷ Typically, case managers in the health care field earn moderate salaries that range from \$46,526 to \$71,564 annually, depending on the region in which they work.

Despite their moderate incomes, there are three metro areas where case managers cannot affordably rent a two-bedroom home. While the median case manager salary in Honolulu (\$65,053) exceeds the area median income for a family of four (\$47,900),⁸ renting a two-bedroom home there at fair market rent is unaffordable. The same applies to case managers in San Francisco and Santa Ana, even though their incomes are significantly higher than the area median income for all workers in those metro areas.⁹

There are 46 metro areas where case managers cannot afford a median priced home. These metro areas tend to be more expensive housing markets located on the coasts. In Santa Cruz, for example, a case manager would have to spend almost 63 percent of her paycheck on a mortgage each month in order to buy a median priced home.



Unaffordable Housing May Exacerbate Existing Health Worker Shortages

Older adults make up at least 18 percent of residents in the five metro areas in *Paycheck to Paycheck* with the highest concentrations of this population (Cape Coral, FL; Daytona Beach, FL; Palm Bay, FL; Youngstown, OH; and Scranton, PA). Over the coming decades, the older population in these metro areas will continue to grow as a result of the migration of older people and the aging of their current populations. These and other locations with large and growing older adult populations will need greater numbers of health workers to serve growing health care needs.

However, even though many of these metro areas have moderate housing costs, lower-income health workers cannot afford to live in them. Home health aides typically cannot afford fair market rents for two-bedroom homes or the purchase price of median priced homes in any of these five metros, with the exception of Youngstown (the third least expensive housing market in *Paycheck to Paycheck*),

TABLE 1. Can Health Workers Afford to Live in the Metro Areas Where they are Needed Most?

Housing Affordability for Health Workers in Paycheck Metro Areas with the Five Highest Concentrations of Residents Age 65 and Older, 2014¹⁰

Metro Area	Share of Population 65 or Older ¹¹	Affordable for home health aides to:		Affordable for medical billing clerks to:		Affordable for medical record transcriptionists to:		Affordable for case managers to:		Affordable for geriatric nurses to:	
		Rent	Buy	Rent	Buy	Rent	Buy	Rent	Buy	Rent	Buy
Cape Coral, FL	25.0%	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓
Daytona Beach, FL	22.2%	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
Palm Bay, FL	21.6%	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓
Youngstown, OH	18.6%	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Scranton, PA	18.2%	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓

where a median priced home is affordable for them. Medical billing clerks cannot afford to rent a two-bedroom home or buy a median priced home in any of the three Florida metro areas on the list, but renting or buying a typical home would be affordable in Youngstown and Scranton (also a low-cost housing market). Median priced homes and fair market rents are unaffordable for medical record transcriptionists in Cape Coral. Only the moderate-income case managers and geriatric nurses can afford to rent or buy typical homes in all five of these metro areas.

Florida, Ohio, Pennsylvania, and the nation as a whole already struggle with shortages of health workers.¹² The demand for health workers grows in tandem with the expanding older adult population. The shortages already being felt could be exacerbated in metro areas with high and growing concentrations of older adults if they have an insufficient supply of housing affordable to health workers. Workers may choose to leave or avoid health jobs in metro areas where they cannot afford to rent or buy a typical home, or they might look for health sector work in more affordable locations. This could widen the gap between the demand for, and the number of, workers available in metro areas across the country. A shortage of workers could limit older adults' access to the health care services necessary for maintaining their health and quality of life. Even now, in places with severe health worker shortages patients face long waits to see doctors and health practitioners, have difficulty being admitted to hospitals because there are no beds available, or experience extended delays in being discharged from hospitals or rehabilitation facilities when they cannot schedule the necessary health services to receive care at home or from practitioner offices.¹³

What Does Unaffordable Housing Mean for Workers and their Families?

When workers cannot afford housing in the metro area where they work, they may decide to look for work elsewhere. But many cannot or do not want to leave. As a result, these workers and their families must make sacrifices. Some households have to spend more than 30 percent of their income on housing costs and therefore must cut back on other household essentials such as food, health care, child care, or education. This can heighten household stress and lead to poor health and poor educational outcomes for children, especially if a household has to move frequently, crowd more people into a single unit, live in substandard housing, do without nutritious food, or forego health care.¹⁴

To avoid spending too much on housing, some households choose to move further from their jobs and live where housing is less expensive but where they face longer and more expensive commutes to work. These long commutes can also contribute to family stress and limit spending on other items as the transportation costs associated with longer commutes can often eliminate most or all of the housing cost savings.¹⁵

The gap between wages and the housing costs of workers creates real problems for households forced to make difficult tradeoffs to pay for housing. This gap also creates challenges for communities where access to health care is becoming more limited due to health worker shortages. Affordable housing solutions must be implemented to ensure that health workers have housing options in the places where they work, and to forestall worsening health worker shortages that can limit the health care services available for an aging population—and others—in a community.

Sources of Data

Home Prices: Median home price data are from the National Association of Home Builders Housing Opportunity Index for the first quarter of 2014 and includes data for new and existing homes. For metro areas where NAHB data are not available, median home prices for existing homes from the National Association of Realtors are used.

Rents: Fair market rent rates are from the U.S. Department of Housing and Urban Development established fair market rents for the fiscal year 2014. The nationwide fair market rent is a national average calculated and published by the National Low Income Housing Coalition in *Out of Reach 2014*.

Salaries: Wage data are median annual total cash compensation for February 2014 from Salary.com.

Acknowledgements

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Paycheck to Paycheck Online Tool

To obtain graphs showing housing affordability in 210 metros for 80 different occupations, visit

www.nhc.org/paycheck

APPENDIX A

Affordability of Renting for Health Workers in the 50 Largest U.S. Metro Areas

Metro Area	2014 Fair Market Rent (FMR) for a Two-Bedroom Home	Annual Income Needed to Afford FMR for a Two-Bedroom Home	Affordable for a Home Health Aide?	Affordable for a Medical Billing Clerk?	Affordable for a Medical Records Transcriptionist?	Affordable for a Case Manager?	Affordable for a Geriatric Nurse?
Atlanta, GA	\$896	\$35,840	No	No	Yes	Yes	Yes
Austin, TX	\$1,074	\$42,960	No	No	No	Yes	Yes
Baltimore, MD	\$1,252	\$50,080	No	No	No	Yes	Yes
Birmingham, AL	\$743	\$29,720	No	Yes	Yes	Yes	Yes
Boston, MA	\$1,454	\$58,160	No	No	No	Yes	Yes
Buffalo, NY	\$710	\$28,400	No	Yes	Yes	Yes	Yes
Charlotte, NC	\$813	\$32,520	No	Yes	Yes	Yes	Yes
Chicago, IL	\$979	\$39,160	No	No	Yes	Yes	Yes
Cincinnati, OH	\$735	\$29,400	No	Yes	Yes	Yes	Yes
Cleveland, OH	\$750	\$30,000	No	Yes	Yes	Yes	Yes
Columbus, OH	\$806	\$32,240	No	Yes	Yes	Yes	Yes
Dallas, TX	\$913	\$36,520	No	No	Yes	Yes	Yes
Denver, CO	\$960	\$38,400	No	No	Yes	Yes	Yes
Detroit, MI	\$843	\$33,720	No	Yes	Yes	Yes	Yes
Hartford, CT	\$1,170	\$46,800	No	No	No	Yes	Yes
Houston, TX	\$926	\$37,040	No	No	Yes	Yes	Yes
Indianapolis, IN	\$777	\$31,080	No	Yes	Yes	Yes	Yes
Jacksonville, FL	\$935	\$37,400	No	No	Yes	Yes	Yes
Kansas City, MO	\$852	\$34,080	No	No	Yes	Yes	Yes
Las Vegas, NV	\$1,038	\$41,520	No	No	No	Yes	Yes
Los Angeles, CA	\$1,398	\$55,920	No	No	No	Yes	Yes
Louisville, KY	\$705	\$28,200	No	Yes	Yes	Yes	Yes
Memphis, TN	\$780	\$31,200	No	Yes	Yes	Yes	Yes
Miami, FL	\$1,166	\$46,640	No	No	No	Yes	Yes
Milwaukee, WI	\$812	\$32,480	No	No	Yes	Yes	Yes
Minneapolis-St. Paul, MN	\$946	\$37,840	No	No	Yes	Yes	Yes
Nashville, TN	\$851	\$34,040	No	No	Yes	Yes	Yes
New Orleans, LA	\$948	\$37,920	No	No	Yes	Yes	Yes
New York, NY	\$1,440	\$57,600	No	No	No	Yes	Yes
Oklahoma City, OK	\$723	\$28,920	No	Yes	Yes	Yes	Yes
Orlando, FL	\$983	\$39,320	No	No	No	Yes	Yes
Philadelphia, PA	\$1,135	\$45,400	No	No	No	Yes	Yes
Phoenix, AZ	\$957	\$38,280	No	No	No	Yes	Yes
Pittsburgh, PA	\$789	\$31,560	No	Yes	Yes	Yes	Yes
Portland, OR	\$922	\$36,880	No	No	Yes	Yes	Yes
Providence, RI	\$913	\$36,520	No	No	Yes	Yes	Yes
Raleigh, NC	\$856	\$34,240	No	No	Yes	Yes	Yes
Richmond, VA	\$984	\$39,360	No	No	Yes	Yes	Yes
Riverside, CA	\$1,120	\$44,800	No	No	No	Yes	Yes
Rochester, NY	\$834	\$33,360	No	Yes	Yes	Yes	Yes
Sacramento, CA	\$1,072	\$42,880	No	No	No	Yes	Yes
San Antonio, TX	\$857	\$34,280	No	No	Yes	Yes	Yes
San Diego, CA	\$1,354	\$54,160	No	No	No	Yes	Yes
San Francisco, CA	\$1,956	\$78,240	No	No	No	No	No
San Jose, CA	\$1,649	\$65,960	No	No	No	Yes	Yes
Seattle, WA	\$1,123	\$44,920	No	No	No	Yes	Yes
St. Louis, MO	\$814	\$32,560	No	Yes	Yes	Yes	Yes
Tampa, FL	\$951	\$38,040	No	No	No	Yes	Yes
Virginia Beach, VA	\$1,130	\$45,200	No	No	No	Yes	Yes
Washington, DC	\$1,469	\$58,760	No	No	No	Yes	Yes

APPENDIX B

Affordability of Homebuying for Health Workers in the 50 Largest U.S. Metro Areas

Metro Area	Q1 2014 Median Home Price	Annual Income Needed to Afford Median Priced Home	Affordable for a Home Health Aide?	Affordable for a Medical Billing Clerk?	Affordable for a Medical Records Transcriptionist?	Affordable for a Case Manager?	Affordable for a Geriatric Nurse?
Atlanta, GA	\$148,000	\$40,705	No	No	No	Yes	Yes
Austin, TX	\$247,000	\$67,934	No	No	No	No	No
Baltimore, MD	\$227,000	\$62,433	No	No	No	No	Yes
Birmingham, AL	\$110,000	\$30,254	No	Yes	Yes	Yes	Yes
Boston, MA	\$352,000	\$96,812	No	No	No	No	No
Buffalo, NY	\$90,000	\$24,753	Yes	Yes	Yes	Yes	Yes
Charlotte, NC	\$165,000	\$45,381	No	No	No	Yes	Yes
Chicago, IL	\$179,000	\$49,231	No	No	No	Yes	Yes
Cincinnati, OH	\$117,000	\$32,179	No	Yes	Yes	Yes	Yes
Cleveland, OH	\$96,000	\$26,403	Yes	Yes	Yes	Yes	Yes
Columbus, OH	\$140,000	\$38,505	No	No	Yes	Yes	Yes
Dallas, TX	\$204,000	\$56,107	No	No	No	Yes	Yes
Denver, CO	\$260,000	\$71,509	No	No	No	No	No
Detroit, MI	\$77,000	\$21,178	Yes	Yes	Yes	Yes	Yes
Hartford, CT	\$184,000	\$50,606	No	No	No	Yes	Yes
Houston, TX	\$190,000	\$52,257	No	No	No	Yes	Yes
Indianapolis, IN	\$132,900	\$36,552	No	No	Yes	Yes	Yes
Jacksonville, FL	\$131,000	\$36,030	No	No	Yes	Yes	Yes
Kansas City, MO	\$140,800	\$38,725	No	No	Yes	Yes	Yes
Las Vegas, NV	\$170,000	\$46,756	No	No	No	Yes	Yes
Los Angeles, CA	\$420,000	\$115,515	No	No	No	No	No
Louisville, KY	\$128,000	\$35,204	No	No	Yes	Yes	Yes
Memphis, TN	\$118,000	\$32,454	No	Yes	Yes	Yes	Yes
Miami, FL	\$168,000	\$46,206	No	No	No	Yes	Yes
Milwaukee, WI	\$142,000	\$39,055	No	No	No	Yes	Yes
Minneapolis-St. Paul, MN	\$185,000	\$50,881	No	No	No	Yes	Yes
Nashville, TN	\$168,000	\$46,206	No	No	No	Yes	Yes
New Orleans, LA	\$157,600	\$43,346	No	No	No	Yes	Yes
New York, NY	\$448,000	\$123,216	No	No	No	No	No
Oklahoma City, OK	\$130,000	\$35,755	No	No	Yes	Yes	Yes
Orlando, FL	\$150,000	\$41,255	No	No	No	Yes	Yes
Philadelphia, PA	\$202,000	\$55,557	No	No	No	Yes	Yes
Phoenix, AZ	\$189,000	\$51,982	No	No	No	Yes	Yes
Pittsburgh, PA	\$119,000	\$32,729	No	Yes	Yes	Yes	Yes
Portland, OR	\$250,000	\$68,759	No	No	No	No	No
Providence, RI	\$180,000	\$49,506	No	No	No	Yes	Yes
Raleigh, NC	\$215,000	\$59,133	No	No	No	No	Yes
Richmond, VA	\$178,000	\$48,956	No	No	No	Yes	Yes
Riverside, CA	\$246,000	\$67,659	No	No	No	No	No
Rochester, NY	\$119,000	\$32,729	No	Yes	Yes	Yes	Yes
Sacramento, CA	\$265,000	\$72,884	No	No	No	No	No
San Antonio, TX	\$175,000	\$48,131	No	No	No	Yes	Yes
San Diego, CA	\$400,000	\$110,014	No	No	No	No	No
San Francisco, CA	\$815,000	\$224,154	No	No	No	No	No
San Jose, CA	\$631,000	\$173,547	No	No	No	No	No
Seattle, WA	\$327,000	\$89,936	No	No	No	No	No
St. Louis, MO	\$129,000	\$35,480	No	No	Yes	Yes	Yes
Tampa, FL	\$115,000	\$31,629	No	Yes	Yes	Yes	Yes
Virginia Beach, VA	\$174,000	\$47,856	No	No	No	Yes	Yes
Washington, DC	\$330,000	\$90,762	No	No	No	No	No