

NAHB Priced-Out Estimates for 2022

February 2022
Special Study for Housing Economics
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This article presents the NAHB’s “priced out estimates” for 2022, showing how higher prices and interest rates affect housing affordability. The 2022 US estimates indicate that a \$1,000 increase in the median new home price (\$412,505¹) would price 117,932 households out of the market. As a benchmark, 87.5 million households (roughly 69 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 117,932 more households disqualify for the new home mortgage. Home prices surged during the pandemic, creating affordability challenges, particularly for first-time buyers.

Other NAHB estimates in this paper show that for 2022, 25 basis points added to the mortgage rate at 30-year fixed rate of 3.5% would price out around 1.1 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

The 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 apply. 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

¹ The 2022 US median new home price is estimated by projecting the 2021 preliminary median new home price using the NAHB forecast of the Case-Shiller Home Price Index.

time. The most recent detailed household income distributions for all states and metro areas are from the 2019² American Community Survey (ACS). NAHB adjusts the income distributions to reflect the income and population changes that may happen from 2019 to 2022. The income distribution is adjusted for inflation using the 2021 median family income at the state³ and metro⁴ levels and then extrapolated into 2022. The number of households in 2022 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,⁵ based on the standard assumption of a national median credit score of 738⁶ 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 insurance rates are constructed from the 2019 ACS Public Use Microdata Sample (PUMS)⁷. For the US as a whole, the effective property tax rate is \$10.7 per \$1,000 of property value and typical homeowner insurance is \$3.6 per \$1,000 of property value.

U.S. Priced-Out Estimates

Under these assumptions, 39 million (about 31%) of the 126.7 million US households could afford to buy a new median priced home at \$412,505 in 2022. A \$1,000 home price increase will thus price 117,932 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.

² We used the standard 2019 1-year ACS data, because the experimental 2020 1-year ACS may have some potential issues on some estimates and also doesn't cover the metro level estimates due to the disruptions of data collection during the pandemic.

³ The state median family income is published by Department of Housing and Urban Development (HUD).

⁴ The MSA median family income is calculated by HUD and published by Federal Financial Institutions Examination Council (FFIEC).

⁵ Private mortgage insurance premium (PMI) is obtained from the PMI Cost Calculator(<https://www.hsh.com/calc-pmionly.html>)

⁶ 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>

⁷ 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, 2022

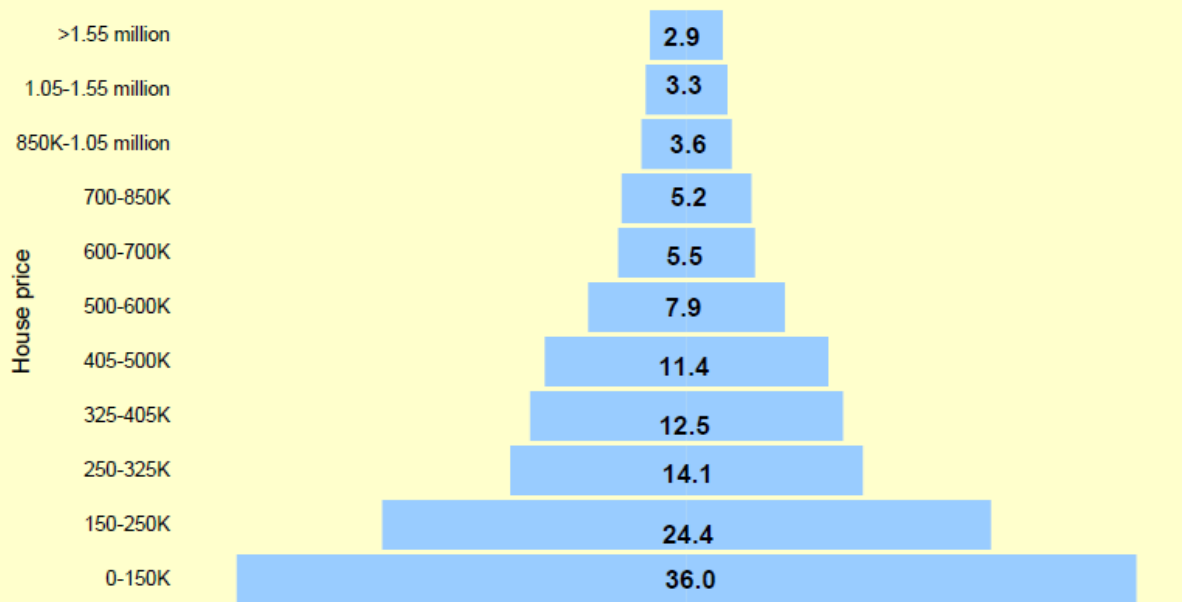
Area	Mortgage Rate	House Price	Monthly Mortgage Payment	Taxes and Insurance	Minimum Income Needed	Households That Can Afford House	Households That Cannot Afford House
United States	3.50%	\$412,506	\$1,822	\$493	\$99,205	39,205,292	87,527,382
United States	3.50%	\$413,506	\$1,826	\$494	\$99,445	39,087,360	87,645,314
Difference		\$1,000	\$4	\$1	\$240	-117,932	117,932

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 2022				
Income Range:		Households	Cumulative	
\$0	to \$9,806	7,346,720	7,346,720	
\$9,807	to \$14,710	5,098,688	12,445,408	
\$14,711	to \$19,613	4,993,521	17,438,928	
\$19,614	to \$24,517	5,492,472	22,931,400	
\$24,518	to \$29,420	5,143,791	28,075,191	
\$29,421	to \$34,324	5,491,210	33,566,400	
\$34,325	to \$39,228	5,091,265	38,657,665	
\$39,229	to \$44,131	5,277,777	43,935,442	
\$44,132	to \$49,035	4,768,527	48,703,969	
\$49,036	to \$58,842	9,371,391	58,075,361	
\$58,843	to \$73,553	12,639,876	70,715,236	
\$73,554	to \$98,071	16,256,580	86,971,817	
\$98,072	to \$122,588	12,022,980	98,994,796	
\$122,589	to \$147,106	7,897,653	106,892,450	
\$147,107	to \$196,142	9,084,459	115,976,909	
\$196,143	to More	10,755,766	126,732,674	

The U.S. housing affordability pyramid represents the number of households that could only afford homes of no more than a certain price. Based on conventional assumptions and underwriting standards, the minimum income required to purchase a \$150,000 home is \$36,074. In 2022, about 36 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 \$150,000. These 36 million households form the bottom step of the pyramid (Figure 1). Of the remaining households who can afford a home priced at \$150,000, 24.4 million can only afford to pay a top price of somewhere between \$150,000 and \$250,000 (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 of the distribution.

**Figure 1. US Households (in Millions)
by Highest Priced Home They Can Afford Based on Income: 2022**



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 2022 priced-out estimates for all states and the District of Columbia are shown in Table 2, which presents the projected 2022 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, California registered the largest number of households priced out of the market by a \$1,000 increase in the median-priced home in the state (12,411), followed by Texas (11,108), and Florida (6,931), largely because these three states are the top three populous states. Households in California, where half of all new homes are sold for less than \$543,767, need an annual income of at least \$120,445 to qualify for a new home mortgage. Therefore, around 9.2 million households (68.9% of all households) in California do not earn enough income to qualify for new home loan initially. In contrast, households in West Virginia only need to have a household

income of \$69,855 to qualify new home loans. Only 34% of households in West Virginia (around 239,830 households) cannot afford new homes at the median price of \$306,339 in 2022.

Table 3 shows the 2022 priced-out estimates for 387 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 4,734 households will be disqualified for a new median-priced home if price goes up by \$1,000. The Chicago-Naperville-Elgin, IL-IN-WI metro area registers the second largest number of priced-out households (4,273), followed by Philadelphia-Camden-Wilmington, PA-NJ-DE-MD metro area (3,235). 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 is in the New York metro area, where the median priced new homes are only affordability to 14% of households, is largely because of its status of have the largest population size among all metro areas (6.6 million households). Compared to the New York metro, the populations in the Chicago and Houston metro areas are much smaller. The Chicago metro area only has half of the New York metro population and the Philadelphia metro area has 25%. However, median priced homes in Chicago or Philadelphia metro areas are relatively more affordable initially. Around 33% of households in Chicago and 45% households in Philadelphia metro area are capable of buying new median-priced homes there.

Interest Rates

The NAHB 2022 priced-out estimates also present how interest rates affect the number of households that would be priced out of the new home market. If mortgage interest rate increase, the monthly mortgage payments will rise as well and therefore higher household income thresholds are needed to qualify for a mortgage loan. Table 4 shows the number of households priced out of the market for a new median priced home at \$412,505 by each 25 basis-point increase in interest rate from 1.5% to 9.5%. When interest rates increase from 1.75% to 2.00%, around 1.4 million households can no longer afford buying median-priced new homes. An increase from 3.00% to 3.25% prices approximately 1.5 million households out of the market. However, about 539,000 households would be squeezed out of the market if interest rate goes up to 9% from 8.75%. This diminishing effect happens because only a few households at the smaller end of household income distribution will be affected. In contrast, when interest rates are

relatively low, a 25 basis-point increase would affect a larger number of households at the larger section of the income distribution.

Table 4. U.S. Households Priced Out of the Market by an Increase in Interest Rates, 2022

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
1.50%	\$412,505	\$1,415	\$493	\$81,775	50,566,246		
1.75%	\$412,505	\$1,463	\$493	\$83,820	49,210,076	-1,356,170	-1,356,170
2.00%	\$412,505	\$1,512	\$493	\$85,905	47,827,984	-1,382,092	-2,738,262
2.25%	\$412,505	\$1,561	\$493	\$88,028	46,420,275	-1,407,709	-4,145,971
2.50%	\$412,505	\$1,612	\$493	\$90,189	44,987,280	-1,432,995	-5,578,966
2.75%	\$412,505	\$1,663	\$493	\$92,388	43,529,350	-1,457,930	-7,036,896
3.00%	\$412,505	\$1,715	\$493	\$94,624	42,046,857	-1,482,493	-8,519,389
3.25%	\$412,505	\$1,768	\$493	\$96,896	40,540,195	-1,506,662	-10,026,051
3.50%	\$412,505	\$1,822	\$493	\$99,204	39,205,373	-1,334,822	-11,360,873
3.75%	\$412,505	\$1,877	\$493	\$101,548	38,056,255	-1,149,118	-12,509,991
4.00%	\$412,505	\$1,932	\$493	\$103,926	36,890,209	-1,166,046	-13,676,037
4.25%	\$412,505	\$1,988	\$493	\$106,337	35,707,574	-1,182,635	-14,858,672
4.50%	\$412,505	\$2,045	\$493	\$108,782	34,508,699	-1,198,875	-16,057,547
4.75%	\$412,505	\$2,103	\$493	\$111,259	33,293,939	-1,214,760	-17,272,307
5.00%	\$412,505	\$2,162	\$493	\$113,768	32,063,657	-1,230,282	-18,502,589
5.25%	\$412,505	\$2,221	\$493	\$116,308	30,818,224	-1,245,433	-19,748,022
5.50%	\$412,505	\$2,281	\$493	\$118,878	29,558,014	-1,260,210	-21,008,232
6.00%	\$412,505	\$2,403	\$493	\$124,105	27,249,752	-2,308,262	-23,316,494
6.25%	\$412,505	\$2,465	\$493	\$126,760	26,394,326	-855,426	-24,171,920
6.50%	\$412,505	\$2,528	\$493	\$129,443	25,530,198	-864,128	-25,036,048
6.75%	\$412,505	\$2,591	\$493	\$132,152	24,657,622	-872,576	-25,908,624
7.00%	\$412,505	\$2,655	\$493	\$134,886	23,776,850	-880,772	-26,789,396
7.25%	\$412,505	\$2,719	\$493	\$137,645	22,888,135	-888,715	-27,678,111
7.50%	\$412,505	\$2,784	\$493	\$140,428	21,991,728	-896,407	-28,574,518
7.75%	\$412,505	\$2,849	\$493	\$143,234	21,087,877	-903,851	-29,478,369
8.00%	\$412,505	\$2,915	\$493	\$146,062	20,176,829	-911,048	-30,389,417
8.25%	\$412,505	\$2,982	\$493	\$148,912	19,505,842	-670,987	-31,060,404
8.50%	\$412,505	\$3,049	\$493	\$151,783	18,974,005	-531,837	-31,592,241
8.75%	\$412,505	\$3,116	\$493	\$154,674	18,438,444	-535,561	-32,127,802
9.00%	\$412,505	\$3,184	\$493	\$157,584	17,899,294	-539,150	-32,666,952
9.25%	\$412,505	\$3,253	\$493	\$160,513	17,356,685	-542,609	-33,209,561
9.50%	\$412,505	\$3,321	\$493	\$163,460	16,810,748	-545,937	-33,755,498

Table 2 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

State	Households					
	Median	Income	All	Who Can	Who Can't	Priced Out
	New Home	Needed to		Afford Median	Afford Median	
Price	Qualify	Price	Price	Price		
United States	412,505	99,205	126,732,674	39,205,292	87,527,382	117,932
Alabama	389,820	87,513	2,030,653	585,268	1,445,385	2,019
Alaska	592,752	145,654	245,273	52,520	192,753	185
Arizona	464,413	102,987	2,846,208	738,906	2,107,302	2,417
Arkansas	397,926	92,827	1,185,825	247,459	938,366	1,323
California	543,767	120,445	13,418,516	4,171,589	9,246,927	12,411
Colorado	539,922	118,177	2,419,693	678,245	1,741,448	2,373
Connecticut	569,691	159,690	1,374,395	295,752	1,078,643	722
Delaware	214,329	47,202	403,160	258,871	144,289	694
District of Columbia	705,027	151,871	304,205	85,272	218,933	152
Florida	422,108	100,752	8,202,464	2,048,794	6,153,670	6,931
Georgia	356,743	84,551	4,005,751	1,449,552	2,556,199	4,851
Hawaii	856,262	176,306	496,603	87,242	409,361	200
Idaho	402,374	89,371	704,941	193,828	511,113	954
Illinois	365,711	102,703	4,869,434	1,490,121	3,379,313	5,726
Indiana	370,500	88,007	2,593,558	789,096	1,804,462	3,217
Iowa	371,169	97,601	1,347,055	390,191	956,864	1,943
Kansas	411,450	108,523	1,153,221	260,181	893,040	1,209
Kentucky	369,690	88,143	1,797,683	474,190	1,323,493	2,187
Louisiana	367,716	86,125	1,752,695	512,485	1,240,210	1,917
Maine	464,093	115,349	583,667	110,801	472,866	554
Maryland	371,232	88,336	2,259,582	1,121,922	1,137,660	2,813
Massachusetts	608,827	146,813	2,731,440	687,723	2,043,717	1,468
Michigan	350,069	89,906	4,007,356	1,241,683	2,765,673	5,445
Minnesota	411,914	100,952	2,309,096	797,198	1,511,898	2,520
Mississippi	327,125	79,616	1,075,406	307,232	768,174	1,125
Missouri	363,418	88,621	2,530,303	747,029	1,783,274	3,273
Montana	375,244	87,237	456,886	136,905	319,981	582
Nebraska	321,924	87,060	789,585	270,038	519,547	1,250
Nevada	438,564	95,031	1,185,810	356,167	829,643	1,462
New Hampshire	522,209	143,126	573,134	124,665	448,469	461
New Jersey	321,921	92,227	3,398,860	1,616,994	1,781,866	4,734
New Mexico	446,296	102,908	791,404	163,836	627,568	559
New York	526,661	136,643	7,691,427	1,742,276	5,949,151	5,455
North Carolina	369,458	85,781	4,152,837	1,308,399	2,844,438	5,019
North Dakota	386,330	94,304	336,340	118,726	217,614	411
Ohio	392,571	101,746	4,867,616	1,225,401	3,642,215	4,479
Oklahoma	397,634	99,038	1,525,067	339,386	1,185,681	1,290
Oregon	533,740	122,608	1,677,821	355,490	1,322,331	1,073
Pennsylvania	411,744	105,800	5,266,983	1,430,479	3,836,504	5,095
Rhode Island	485,255	126,065	408,982	87,707	321,275	307
South Carolina	398,515	90,074	2,126,954	591,748	1,535,206	2,514
South Dakota	332,563	83,931	380,080	124,008	256,072	536
Tennessee	390,969	89,349	2,815,746	787,785	2,027,961	3,343
Texas	395,451	107,240	10,639,459	2,814,421	7,825,038	11,108
Utah	462,359	100,782	1,102,553	370,426	732,127	1,164
Vermont	498,757	133,782	266,994	43,964	223,030	176
Virginia	352,164	80,457	3,241,321	1,546,335	1,694,986	3,871
Washington	565,613	130,409	3,046,029	739,860	2,306,169	2,182
West Virginia	306,339	69,855	708,937	239,830	469,107	1,037
Wisconsin	394,639	103,737	2,431,158	614,779	1,816,379	2,761
Wyoming	643,010	143,774	241,973	34,538	207,435	134

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Abilene, TX	370,260	97,759	62,424	10,618	51,806	55
Akron, OH	620,647	163,679	281,497	40,328	241,169	130
Albany, GA	210,102	54,145	47,979	18,652	29,327	67
Albany-Lebanon, OR	477,331	114,312	52,348	5,477	46,871	32
Albany-Schenectady-Troy, NY	453,699	125,344	390,092	94,671	295,421	425
Albuquerque, NM	441,549	105,422	342,241	75,583	266,658	287
Alexandria, LA	408,861	95,832	57,007	13,234	43,773	47
Allentown-Bethlehem-Easton, PA-NJ	386,349	105,230	327,762	100,262	227,500	395
Altoona, PA	347,794	85,693	56,935	18,626	38,309	63
Amarillo, TX	417,714	115,424	98,870	21,387	77,483	102
Ames, IA	426,010	110,843	122,990	21,514	101,476	100
Anchorage, AK	616,135	153,196	139,296	28,178	111,118	120
Ann Arbor, MI	387,260	99,670	137,585	52,784	84,801	185
Anniston-Oxford, AL	249,778	57,517	45,771	20,351	25,420	84
Appleton, WI	395,745	104,592	95,319	25,559	69,760	116
Asheville, NC	475,109	105,580	198,214	44,588	153,626	142
Athens-Clarke County, GA	418,267	99,477	91,349	20,710	70,639	68
Atlanta-Sandy Springs-Alpharetta, GA	374,340	88,463	2,353,055	952,462	1,400,593	2,955
Atlantic City-Hammonton, NJ	464,630	143,861	118,554	24,662	93,892	78
Auburn-Opelika, AL	459,346	103,248	82,582	18,123	64,459	56
Augusta-Richmond County, GA-SC	328,711	76,632	205,682	81,080	124,602	312
Austin-Round Rock-Georgetown, TX	503,446	136,067	921,210	240,753	680,457	791
Bakersfield, CA	468,706	110,346	272,053	55,414	216,639	233
Baltimore-Columbia-Towson, MD	370,465	88,708	1,089,357	522,845	566,512	1,319
Bangor, ME	401,583	102,531	71,630	10,161	61,469	72
Barnstable Town, MA	923,338	213,849	133,245	(3,836)	137,081	77
Baton Rouge, LA	383,656	89,358	317,547	98,014	219,533	397
Battle Creek, MI	326,691	86,334	53,567	11,669	41,898	78
Bay City, MI	337,186	105,195	46,165	7,114	39,051	51
Beaumont-Port Arthur, TX	313,411	86,917	133,516	35,677	97,839	205
Beckley, WV	242,427	56,167	50,601	18,925	31,676	64
Bellingham, WA	555,365	124,815	94,141	13,143	80,998	62
Bend, OR	617,944	137,621	67,116	10,451	56,665	37
Billings, MT	332,173	78,598	100,611	39,283	61,328	108
Binghamton, NY	314,801	96,331	110,794	27,848	82,946	180
Birmingham-Hoover, AL	482,037	108,820	407,863	94,362	313,501	361
Bismarck, ND	439,498	105,819	42,050	13,577	28,473	50
Blacksburg-Christiansburg, VA	336,030	76,244	46,490	15,710	30,780	96
Blacksburg-Christiansburg, VA	336,030	76,244	46,490	15,710	30,780	96
Bloomington, IL	314,387	92,786	45,136	14,960	30,176	75
Bloomington, IN	361,796	85,128	53,191	13,354	39,837	74
Bloomsburg-Berwick, PA	400,528	100,008	31,634	9,110	22,524	41
Boise City, ID	475,590	105,816	299,102	72,774	226,328	277
Boston-Cambridge-Newton, MA-NH	659,214	159,304	1,879,865	517,553	1,362,312	1,060
Boulder, CO	807,426	174,316	143,134	33,245	109,889	61
Bowling Green, KY	358,988	84,324	63,108	18,033	45,075	71
Bremerton-Silverdale-Port Orchard, WA	596,700	136,959	114,125	25,802	88,323	87
Bridgeport-Stamford-Norwalk, CT	969,197	256,114	325,769	32,051	293,718	189
Brownsville-Harlingen, TX	205,709	58,960	143,787	48,265	95,522	243
Brunswick, GA	478,163	112,909	49,150	9,656	39,494	32
Buffalo-Cheektowaga, NY	560,710	162,718	516,476	53,651	462,825	202
Burlington, NC	285,358	66,161	63,178	25,320	37,858	137
Burlington-South Burlington, VT	557,489	145,847	97,897	15,842	82,055	42
California-Lexington Park, MD	409,726	97,025	37,684	20,843	16,841	41
Canton-Massillon, OH	339,446	86,352	172,156	49,055	123,101	223
Cape Coral-Fort Myers, FL	368,241	88,990	304,576	92,085	212,491	451

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Cape Girardeau, MO-IL	378,262	89,998	52,532	8,451	44,081	53
Carbondale-Marion, IL	185,141	51,481	75,999	32,482	43,517	165
Carson City, NV	457,059	95,996	21,555	6,546	15,009	23
Casper, WY	409,649	92,312	35,578	12,264	23,314	49
Cedar Rapids, IA	235,396	62,608	122,486	69,918	52,568	249
Chambersburg-Waynesboro, PA	406,228	100,082	61,556	12,378	49,178	68
Champaign-Urbana, IL	380,765	108,313	68,992	16,316	52,676	61
Charleston, WV	166,635	39,099	192,163	114,037	78,126	365
Charleston-North Charleston, SC	444,796	100,016	334,532	100,413	234,119	343
Charlotte-Concord-Gastonia, NC-SC	406,068	93,525	1,051,128	317,963	733,165	984
Charlottesville, VA	436,512	98,832	82,950	25,978	56,972	86
Chattanooga, TN-GA	345,597	80,807	228,491	81,601	146,890	356
Cheyenne, WY	376,930	85,191	48,587	18,634	29,953	72
Chicago-Naperville-Elgin, IL-IN-WI	385,284	107,672	3,542,395	1,168,740	2,373,655	4,273
Chico, CA	451,705	102,054	52,210	10,886	41,324	47
Cincinnati, OH-KY-IN	359,070	91,187	928,803	300,805	627,998	1,118
Clarksville, TN-KY	232,271	55,244	154,298	74,661	79,637	305
Cleveland, TN	333,474	76,845	47,413	12,665	34,748	74
Cleveland-Elyria, OH	414,850	113,218	892,689	198,729	693,960	793
Coeur d'Alene, ID	497,238	108,535	66,277	7,515	58,762	30
College Station-Bryan, TX	333,039	89,362	94,543	28,536	66,007	141
Colorado Springs, CO	644,030	141,936	288,402	44,036	244,366	116
Columbia, MO	385,849	93,405	109,445	31,836	77,609	155
Columbia, SC	358,760	82,576	326,878	101,515	225,363	425
Columbus, GA-AL	228,129	55,001	136,505	62,040	74,465	242
Columbus, IN	343,559	81,094	26,274	8,646	17,628	54
Columbus, OH	398,828	103,510	864,699	251,794	612,905	969
Corpus Christi, TX	418,311	118,371	129,850	19,357	110,493	100
Corvallis, OR	532,862	125,183	43,556	8,741	34,815	35
Crestview-Fort Walton Beach-Destin, FL	638,703	148,742	87,046	10,590	76,456	23
Cumberland, MD-WV	385,887	91,418	32,371	5,003	27,368	45
Dallas-Fort Worth-Arlington, TX	445,150	122,350	2,668,719	763,144	1,905,575	2,800
Dalton, GA	245,341	57,425	48,066	20,374	27,692	95
Danville, IL	246,170	70,123	34,316	11,216	23,100	60
Daphne-Fairhope-Foley, AL	409,307	90,223	78,895	23,765	55,130	97
Davenport-Moline-Rock Island, IA-IL	312,842	87,089	160,052	51,906	108,146	241
Decatur, AL	364,671	82,853	63,893	18,964	44,929	68
Decatur, IL	380,970	106,780	37,712	4,631	33,081	40
Deltona-Daytona Beach-Ormond Beach, FL	485,316	115,511	276,985	45,011	231,974	217
Denver-Aurora-Lakewood, CO	619,950	136,810	1,217,976	323,273	894,703	911
Des Moines-West Des Moines, IA	399,241	107,783	370,747	105,957	264,790	450
Detroit-Warren-Dearborn, MI	382,726	98,852	1,750,729	508,048	1,242,681	1,735
Dothan, AL	409,015	91,859	61,092	15,133	45,959	63
Dover, DE	289,057	63,009	68,572	31,760	36,812	124
Dubuque, IA	420,038	109,329	37,881	8,400	29,481	39
Duluth, MN-WI	293,191	72,605	151,133	54,713	96,420	219
Durham-Chapel Hill, NC	403,951	95,244	369,332	117,983	251,349	484
East Stroudsburg, PA	473,477	138,179	59,919	12,252	47,667	52
Eau Claire, WI	383,493	98,953	68,004	17,713	50,291	85
El Centro, CA	373,511	87,749	73,983	18,427	55,556	93
Elizabethtown-Fort Knox, KY	336,249	79,983	63,304	17,208	46,096	77
Elkhart-Goshen, IN	347,842	82,359	55,260	13,576	41,684	74
Elmira, NY	333,791	100,836	31,105	6,787	24,318	34
El Paso, TX	414,875	121,837	267,203	23,615	243,588	116
Enid, OK	611,310	156,209	25,863	1,195	24,668	7
Erie, PA	391,807	105,418	111,127	18,258	92,869	114

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Eugene-Springfield, OR	484,241	112,537	154,573	24,704	129,869	143
Evansville, IN-KY	423,341	102,044	133,922	33,573	100,349	180
Fairbanks, AK	656,901	164,416	33,200	7,091	26,109	15
Fargo, ND-MN	396,228	99,032	119,902	34,882	85,020	157
Farmington, NM	436,529	99,068	39,300	7,951	31,349	26
Fayetteville, NC	333,142	82,321	447,518	110,395	337,123	551
Fayetteville-Springdale-Rogers, AR	460,194	106,625	172,998	38,180	134,818	147
Fayetteville-Springdale-Rogers, AR	460,194	106,625	172,998	38,180	134,818	147
Flagstaff, AZ	438,500	94,920	54,531	17,031	37,500	51
Flint, MI	321,404	85,821	168,583	45,923	122,660	210
Florence, SC	256,906	58,043	84,243	36,438	47,805	147
Florence-Muscle Shoals, AL	210,272	47,895	63,635	32,722	30,913	160
Fond du Lac, WI	437,776	115,892	47,771	5,007	42,764	51
Fort Collins, CO	527,405	115,120	170,752	45,447	125,305	161
Fort Smith, AR-OK	329,273	77,137	72,539	17,040	55,499	77
Fort Wayne, IN	372,538	89,282	129,584	36,235	93,349	167
Fresno, CA	584,761	134,146	336,158	43,725	292,433	145
Gadsden, AL	209,631	47,701	44,662	24,190	20,472	74
Gainesville, FL	410,251	99,444	221,838	43,128	178,710	174
Gainesville, GA	366,597	85,536	67,567	25,918	41,649	77
Gettysburg, PA	362,831	94,068	36,214	11,337	24,877	66
Glens Falls, NY	441,248	119,282	59,093	11,679	47,414	60
Goldensboro, NC	294,732	72,913	46,906	11,388	35,518	70
Grand Forks, ND-MN	348,302	86,027	50,039	14,336	35,703	66
Grand Island, NE	325,283	86,905	24,873	7,446	17,427	38
Grand Junction, CO	373,357	79,812	69,351	21,267	48,084	83
Grand Rapids-Kentwood, MI	367,825	91,458	395,458	118,360	277,098	611
Grand Rapids-Kentwood, MI	367,825	91,458	395,458	118,360	277,098	611
Grants Pass, OR	497,786	109,244	30,185	5,653	24,532	24
Great Falls, MT	450,976	109,521	25,795	3,666	22,129	18
Greeley, CO	456,657	100,415	122,049	44,315	77,734	137
Green Bay, WI	384,514	99,584	141,478	40,086	101,392	187
Greensboro-High Point, NC	386,866	91,613	299,819	81,678	218,141	340
Greenville, NC	374,077	90,924	76,076	15,346	60,730	76
Greenville-Anderson, SC	404,144	90,368	364,336	114,743	249,593	414
Gulfport-Biloxi, MS	324,706	79,714	171,894	47,367	124,527	208
Gulfport-Biloxi, MS	324,706	79,714	171,894	47,367	124,527	208
Hagerstown-Martinsburg, MD-WV	347,075	80,258	139,315	56,893	82,422	211
Hammond, LA	298,607	68,268	43,997	16,534	27,463	58
Hanford-Corcoran, CA	488,216	111,900	48,012	10,586	37,426	27
Harrisburg-Carlisle, PA	374,826	95,681	236,702	75,543	161,159	363
Harrisonburg, VA	466,109	104,015	44,529	8,528	36,001	41
Hartford-East Hartford-Middletown, CT	430,909	123,575	496,012	155,817	340,195	561
Hattiesburg, MS	331,821	81,449	77,482	22,297	55,185	54
Hickory-Lenoir-Morganton, NC	383,566	87,947	149,878	31,870	118,008	185
Hilton Head Island-Bluffton, SC	545,253	123,117	84,253	15,074	69,179	36
Hinesville, GA	345,070	85,591	26,330	5,032	21,298	36
Homosassa Springs, FL	333,217	79,016	71,371	13,907	57,464	100
Hot Springs, AR	400,506	92,273	46,022	11,667	34,355	36
Houma-Thibodaux, LA	411,906	95,482	87,329	26,471	60,858	93
Houston-The Woodlands-Sugar Land, TX	376,904	105,106	2,683,433	834,903	1,848,530	2,966
Huntington-Ashland, WV-KY-OH	249,429	58,891	136,441	56,025	80,416	249
Huntsville, AL	313,890	70,250	196,689	94,727	101,962	246
Idaho Falls, ID	356,957	80,508	53,623	19,907	33,716	71
Indianapolis-Carmel-Anderson, IN	404,891	96,718	825,931	238,887	587,044	777
Iowa City, IA	374,690	98,512	71,638	23,645	47,993	97

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Ithaca, NY	463,846	137,763	40,539	7,126	33,413	24
Jackson, MI	284,020	73,544	57,953	14,618	43,335	126
Jackson, MS	425,861	103,169	247,128	53,040	194,088	184
Jackson, TN	374,772	90,509	189,959	39,996	149,963	183
Jacksonville, FL	350,907	83,189	612,100	225,298	386,802	834
Jacksonville, NC	250,034	60,538	54,821	25,743	29,078	113
Janesville-Beloit, WI	299,387	81,697	67,412	23,048	44,364	113
Jefferson City, MO	319,795	76,319	68,525	24,160	44,365	106
Johnson City, TN	324,625	74,167	100,725	27,527	73,198	96
Johnstown, PA	419,745	109,351	56,511	7,739	48,772	45
Jonesboro, AR	261,735	61,617	48,271	15,085	33,186	102
Joplin, MO	208,466	50,209	56,519	28,802	27,717	122
Kahului-Wailuku-Lahaina, HI	860,115	174,727	60,840	10,408	50,432	24
Kalamazoo-Portage, MI	340,703	89,565	48,379	15,765	32,614	70
Kankakee, IL	254,208	73,948	36,569	14,901	21,668	68
Kansas City, MO-KS	406,503	103,323	872,579	261,457	611,122	951
Kennewick-Richland, WA	569,733	132,312	110,899	22,629	88,270	80
Killeen-Temple, TX	310,708	85,798	172,850	46,540	126,310	260
Kingsport-Bristol, TN-VA	331,370	75,781	147,713	39,611	108,102	174
Kingston, NY	503,989	141,431	70,046	14,528	55,518	57
Knoxville, TN	359,502	81,161	357,924	107,482	250,442	481
Kokomo, IN	326,584	78,370	31,351	11,299	20,052	49
La Crosse-Onalaska, WI-MN	408,355	107,791	57,603	12,929	44,674	45
Lafayette, LA	332,491	77,517	184,181	63,713	120,468	229
Lafayette-West Lafayette, IN	350,480	81,946	117,680	35,963	81,717	118
Lake Charles, LA	296,693	69,613	76,922	30,979	45,943	101
Lake Havasu City-Kingman, AZ	364,962	80,352	93,616	22,344	71,272	107
Lakeland-Winter Haven, FL	336,604	80,168	231,163	70,568	160,595	288
Lancaster, PA	362,483	93,250	211,480	73,852	137,628	337
Lansing-East Lansing, MI	343,268	91,689	332,879	99,022	233,857	459
Laredo, TX	264,345	77,020	79,489	23,158	56,331	155
Las Cruces, NM	444,017	101,531	75,277	10,697	64,580	48
Las Vegas-Henderson-Paradise, NV	427,687	92,821	828,799	252,480	576,319	998
Lawrence, KS	488,696	126,480	47,330	7,403	39,927	30
Lawton, OK	310,252	78,670	42,706	15,595	27,111	59
Lebanon, PA	334,562	87,105	51,926	16,646	35,280	80
Lewiston, ID-WA	333,706	77,536	32,532	9,072	23,460	53
Lewiston-Auburn, ME	394,501	103,483	49,148	10,023	39,125	58
Lexington-Fayette, KY	393,855	93,338	210,462	58,692	151,770	273
Lima, OH	319,328	81,831	38,308	8,787	29,521	78
Lincoln, NE	341,637	92,054	142,430	46,638	95,792	189
Little Rock-North Little Rock-Conway, AR	380,758	90,676	301,484	85,219	216,265	341
Logan, UT-ID	399,881	89,613	50,275	15,604	34,671	68
Longview, TX	487,551	123,345	251,877	38,118	213,759	141
Longview, WA	481,870	110,966	41,356	8,583	32,773	29
Los Angeles-Long Beach-Anaheim, CA	827,177	181,947	4,428,273	475,469	3,952,804	2,063
Louisville/Jefferson County, KY-IN	329,897	78,521	460,321	171,654	288,667	608
Lubbock, TX	371,241	104,029	127,125	29,393	97,732	140
Lynchburg, VA	295,934	66,107	101,697	47,434	54,263	141
Macon-Bibb County, GA	301,272	76,810	89,437	24,508	64,929	125
Madera, CA	514,218	117,287	44,097	7,150	36,947	34
Madison, WI	458,221	120,626	289,531	71,378	218,153	358
Manchester-Nashua, NH	452,427	124,252	165,438	47,372	118,066	133
Manhattan, KS	418,768	108,437	101,173	17,231	83,942	118
Mankato, MN	341,398	83,818	41,418	13,131	28,287	71
Mansfield, OH	359,728	93,655	55,305	8,885	46,420	92

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Income		Households			
	Median New Home Price	Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
McAllen-Edinburg-Mission, TX	335,633	95,447	280,925	46,129	234,796	214
Medford, OR	515,510	117,083	82,099	14,693	67,406	56
Memphis, TN-MS-AR	377,236	92,760	507,779	132,324	375,455	639
Merced, CA	498,885	111,350	84,221	17,902	66,319	76
Miami-Fort Lauderdale-Pompano Beach, FL	540,455	131,314	2,325,093	300,137	2,024,956	840
Michigan City-La Porte, IN	392,072	94,563	43,034	11,641	31,393	46
Midland, MI	286,928	77,533	35,139	10,835	24,304	76
Midland, TX	287,752	73,390	67,505	34,192	33,313	85
Milwaukee-Waukesha, WI	516,115	134,610	638,219	106,816	531,403	445
Minneapolis-St. Paul-Bloomington, MN-WI	416,273	102,577	1,425,093	516,845	908,248	1,775
Missoula, MT	473,828	112,440	52,233	9,720	42,513	39
Mobile, AL	355,811	84,116	169,244	43,706	125,538	167
Modesto, CA	482,654	108,785	173,287	38,869	134,418	164
Monroe, LA	415,284	94,652	130,554	28,409	102,145	100
Monroe, MI	295,480	74,362	58,791	25,849	32,942	102
Montgomery, AL	391,315	87,155	153,087	43,901	109,186	148
Morgantown, WV	461,690	102,650	52,997	11,351	41,646	51
Morristown, TN	424,836	95,323	116,212	15,200	101,012	123
Mount Vernon-Anacortes, WA	566,632	131,062	50,790	11,191	39,599	45
Muncie, IN	337,031	83,071	46,641	10,293	36,348	54
Muskegon, MI	279,043	72,562	63,101	20,848	42,253	112
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	322,745	72,444	234,589	78,923	155,666	303
Napa, CA	955,131	213,065	50,563	5,394	45,169	28
Naples-Marco Island, FL	664,399	152,806	130,325	23,840	106,485	48
Nashville-Davidson--Murfreesboro--Franklin, TN	450,473	100,736	743,099	199,878	543,221	773
Nashville-Davidson--Murfreesboro--Franklin, TN	450,473	100,736	743,099	199,878	543,221	773
New Bern, NC	334,683	80,343	61,798	18,997	42,801	74
New Haven-Milford, CT	356,202	103,077	310,160	107,378	202,782	435
New Orleans-Metairie, LA	405,482	96,947	493,842	121,453	372,389	444
New York-Newark-Jersey City, NY-NJ-PA	580,632	152,406	6,588,785	925,276	5,663,509	4,734
Niles, MI	459,927	114,827	53,681	11,565	42,116	46
North Port-Sarasota-Bradenton, FL	423,143	99,565	326,791	88,268	238,523	318
Norwich-New London, CT	453,563	124,261	114,867	27,142	87,725	103
Ocala, FL	241,760	57,169	152,366	59,109	93,257	300
Ocean City, NJ	723,202	183,868	46,604	4,650	41,954	22
Odessa, TX	417,120	107,602	49,791	15,082	34,709	51
Ogden-Clearfield, UT	439,004	96,586	242,488	91,400	151,088	381
Oklahoma City, OK	419,810	107,574	529,600	114,254	415,346	555
Olympia-Lacey-Tumwater, WA	512,298	120,206	119,762	27,892	91,870	97
Omaha-Council Bluffs, NE-IA	304,964	84,769	380,160	162,848	217,312	614
Orlando-Kissimmee-Sanford, FL	451,036	106,754	931,009	219,187	711,822	785
Oshkosh-Neenah, WI	412,357	111,134	70,957	14,753	56,204	69
Owensboro, KY	184,875	45,357	54,010	28,797	25,213	104
Oxnard-Thousand Oaks-Ventura, CA	850,049	188,244	258,417	34,422	223,995	146
Palm Bay-Melbourne-Titusville, FL	515,743	122,298	241,446	50,926	190,520	174
Panama City, FL	420,213	98,644	44,032	9,319	34,713	34
Parkersburg-Vienna, WV	364,812	83,976	31,423	7,367	24,056	39
Pensacola-Ferry Pass-Brent, FL	338,034	79,657	199,646	74,205	125,441	239
Peoria, IL	398,114	116,753	214,854	38,074	176,780	158
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	316,040	82,991	2,439,618	1,111,120	1,328,498	3,235
Phoenix-Mesa-Chandler, AZ	469,193	103,235	1,873,580	558,567	1,315,013	1,688
Pine Bluff, AR	222,306	52,250	40,396	18,972	21,424	101
Pittsburgh, PA	469,412	121,503	1,073,586	217,271	856,315	1,059
Pittsfield, MA	898,333	230,126	49,747	2,657	47,090	18
Pocatello, ID	294,905	69,237	49,503	17,209	32,294	92
Portland-South Portland, ME	518,287	126,714	222,919	51,470	171,449	238

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Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Portland-Vancouver-Hillsboro, OR-WA	562,869	130,113	993,959	264,234	729,725	748
Port St. Lucie, FL	385,506	94,265	182,142	46,276	135,866	205
Providence-Warwick, RI-MA	447,415	113,948	646,042	170,883	475,159	709
Provo-Orem, UT	509,321	109,368	207,750	62,694	145,056	235
Pueblo, CO	279,782	63,695	69,707	28,486	41,221	116
Punta Gorda, FL	453,087	110,329	81,642	14,753	66,889	70
Racine, WI	465,411	124,129	85,546	14,295	71,251	72
Raleigh-Cary, NC	396,699	91,299	566,682	234,573	332,109	724
Rapid City, SD	331,433	84,402	50,719	12,554	38,165	57
Reading, PA	348,083	96,074	147,968	50,112	97,856	220
Redding, CA	546,486	125,272	88,137	10,782	77,355	40
Reno, NV	541,426	116,667	207,147	47,077	160,070	227
Richmond, VA	354,759	81,438	475,681	190,350	285,331	569
Riverside-San Bernardino-Ontario, CA	526,128	120,388	1,419,316	332,681	1,086,635	1,442
Roanoke, VA	435,426	101,006	125,817	31,040	94,777	131
Rochester, MN	378,393	94,045	104,117	41,438	62,679	136
Rochester, NY	431,433	132,970	457,754	79,284	378,470	333
Rockford, IL	252,570	77,242	135,016	52,974	82,042	203
Rocky Mount, NC	243,946	60,234	57,602	26,885	30,717	110
Rome, GA	265,062	64,481	37,860	10,747	27,113	57
Sacramento-Roseville-Folsom, CA	555,470	126,259	913,341	236,878	676,463	608
Saginaw, MI	342,243	93,061	79,987	19,702	60,285	88
St. Cloud, MN	391,100	96,370	81,272	23,166	58,106	133
St. George, UT	487,715	104,865	74,106	13,397	60,709	86
St. Joseph, MO-KS	314,214	76,394	47,387	15,585	31,802	79
St. Louis, MO-IL	391,630	100,905	1,170,246	341,278	828,968	1,201
Salem, OR	526,042	122,524	157,050	18,368	138,682	121
Salinas, CA	895,680	196,860	134,189	14,702	119,487	45
Salisbury, MD-DE	305,135	67,176	184,584	75,464	109,120	243
Salt Lake City, UT	496,180	109,120	417,420	137,635	279,785	441
San Angelo, TX	371,639	98,822	46,885	7,270	39,615	75
San Antonio-New Braunfels, TX	408,809	111,254	851,058	196,793	654,265	885
San Diego-Chula Vista-Carlsbad, CA	859,869	190,812	1,137,015	164,077	972,938	499
San Francisco-Oakland-Berkeley, CA	1,368,671	300,883	1,791,189	201,279	1,589,910	838
San Jose-Sunnyvale-Santa Clara, CA	1,680,173	365,545	659,768	(87,851)	747,619	379
San Luis Obispo-Paso Robles, CA	795,842	175,539	107,460	14,735	92,725	47
Santa Cruz-Watsonville, CA	1,235,487	269,185	106,333	6,745	99,588	45
Santa Fe, NM	471,305	102,375	60,633	16,656	43,977	35
Santa Maria-Santa Barbara, CA	1,103,681	242,435	147,194	10,940	136,254	47
Santa Rosa-Petaluma, CA	800,537	177,657	200,797	38,354	162,443	93
Savannah, GA	389,233	95,203	141,594	45,903	95,691	172
Scranton--Wilkes-Barre, PA	429,585	115,213	237,810	46,031	191,779	183
Seattle-Tacoma-Bellevue, WA	721,105	166,017	1,587,245	405,415	1,181,830	773
Sebastian-Vero Beach, FL	643,032	152,270	87,173	13,536	73,637	44
Sebring-Avon Park, FL	361,939	87,451	52,879	7,734	45,145	45
Sheboygan, WI	428,302	113,987	56,601	11,219	45,382	48
Sherman-Denison, TX	351,588	93,874	49,207	13,307	35,900	67
Shreveport-Bossier City, LA	366,521	85,544	110,918	31,326	79,592	110
Sierra Vista-Douglas, AZ	289,944	67,303	59,293	26,928	32,365	75
Sioux City, IA-NE-SD	426,096	113,482	34,543	4,242	30,301	26
Sioux Falls, SD	303,918	76,517	123,464	52,776	70,688	168
South Bend-Mishawaka, IN-MI	323,581	78,268	119,823	42,820	77,003	175
Spartanburg, SC	263,206	59,944	103,927	50,480	53,447	218
Spokane-Spokane Valley, WA	476,798	111,950	232,486	45,006	187,480	185
Springfield, IL	387,104	109,394	88,674	21,713	66,961	107
Springfield, MA	498,605	130,530	401,606	73,736	327,870	312

Table 3 Households Priced Out of the Market by a \$1,000 Price Increase, 2022

Metro Area	Households					
	Median New Home Price	Income Needed to Qualify	All	Who Can Afford	Who Can't Afford	Priced Out
Springfield, MO	332,335	79,710	215,500	62,305	153,195	236
Springfield, OH	375,992	98,598	51,734	11,468	40,266	64
State College, PA	482,051	115,729	60,331	13,898	46,433	47
Staunton, VA	296,950	66,668	54,579	21,533	33,046	90
Stockton, CA	570,800	130,165	225,285	46,115	179,170	148
Sumter, SC	220,783	51,776	154,141	65,333	88,808	413
Syracuse, NY	367,259	111,228	251,106	55,586	195,520	300
Tallahassee, FL	292,391	70,004	173,212	68,995	104,217	271
Tampa-St. Petersburg-Clearwater, FL	457,593	109,628	1,231,956	265,523	966,433	1,061
Terre Haute, IN	249,180	60,736	90,827	37,253	53,574	178
Texarkana, TX-AR	409,162	105,665	50,542	7,499	43,043	46
The Villages, FL	438,320	102,516	50,332	9,034	41,298	38
Toledo, OH	377,984	100,894	348,462	77,190	271,272	304
Topeka, KS	341,700	91,990	96,118	28,950	67,168	133
Trenton-Princeton, NJ	499,289	147,735	124,666	30,368	94,298	114
Tucson, AZ	526,703	123,022	435,634	58,977	376,657	240
Tulsa, OK	388,462	97,480	404,436	106,909	297,527	512
Tuscaloosa, AL	408,418	90,836	101,401	27,625	73,776	79
Twin Falls, ID	312,462	70,869	38,260	13,027	25,233	82
Tyler, TX	417,977	109,046	82,537	16,941	65,596	89
Urban Honolulu, HI	1,037,948	214,027	342,548	40,564	301,984	143
Utica-Rome, NY	504,421	148,836	125,738	11,972	113,766	47
Valdosta, GA	293,186	72,767	56,723	16,651	40,072	102
Vallejo, CA	583,628	132,015	144,840	41,689	103,151	117
Victoria, TX	415,035	113,414	27,052	6,839	20,213	37
Vineland-Bridgeton, NJ	437,866	133,563	55,553	7,617	47,936	33
Virginia Beach-Norfolk-Newport News, VA-NC	341,084	80,612	741,884	295,044	446,840	1,130
Visalia, CA	450,151	101,632	159,910	34,956	124,954	119
Waco, TX	382,704	103,693	103,766	17,561	86,205	93
Walla Walla, WA	555,347	131,491	21,119	3,292	17,827	13
Warner Robins, GA	324,690	79,578	61,379	21,434	39,945	98
Washington-Arlington-Alexandria, DC-VA-MD-WV	561,240	130,663	2,301,061	953,145	1,347,916	1,822
Waterloo-Cedar Falls, IA	365,773	97,317	63,531	16,051	47,480	76
Watertown-Fort Drum, NY	218,064	58,122	32,397	14,976	17,421	84
Wausau-Weston, WI	322,678	85,477	115,583	38,825	76,758	206
Wausau-Weston, WI	322,678	85,477	115,583	38,825	76,758	206
Weirton-Steubenville, WV-OH	304,703	73,914	45,517	12,174	33,343	68
Wenatchee, WA	459,733	105,208	35,711	8,914	26,797	29
Wheeling, WV-OH	401,218	94,620	67,228	13,084	54,144	62
Wichita, KS	379,695	101,277	241,039	53,028	188,011	282
Wichita Falls, TX	414,824	118,826	63,976	7,769	56,207	66
Williamsport, PA	398,239	103,078	45,622	10,077	35,545	65
Wilmington, NC	450,063	105,218	124,314	27,421	96,893	113
Winchester, VA-WV	380,749	84,516	40,527	15,866	24,661	66
Winston-Salem, NC	343,541	80,290	268,782	79,816	188,966	332
Worcester, MA-CT	451,937	114,678	394,154	122,450	271,704	447
Yakima, WA	444,935	103,927	86,041	13,031	73,010	77
York-Hanover, PA	354,219	95,887	179,966	56,761	123,205	288
Youngstown-Warren-Boardman, OH-PA	379,717	100,388	240,408	53,382	187,026	277
Yuba City, CA	500,426	115,355	65,223	13,420	51,803	64
Yuma, AZ	287,721	66,554	72,591	23,943	48,648	92