

## **October Unaffordability**

Austein IX	esignated Market Area (DMA)	Median Sold Price	Unaffordability Score	Change in Unaffordability since 2020
Milester 64   \$33,000   438   12.75	any-Schenectady-Troy NV	\$249,900,00	318	772%
Market In X         64400000 00         5.56         2.15           Belantian on MD         STRIDOCOURD         2.50         4.52           Delation On Market MD         445000000         4.58         5.04           Institution NA         94500000         2.67         1.02           Interfied NY         9300000         2.67         1.02           Charmeter Market MD         24000000         2.67         1.02           Charmeter MD         51000000         2.67         1.02           Charmeter MD         24000000         2.67         1.02           Charmeter MD         24000000         2.67         1.02           Charmeter MD         24000000         2.67         1.02           Charmeter MD         47000000         3.67         1.00           Charmeter MD         47000000         3.67         1.00           Charmeter MD         47000000         3.61         3.60           Charmeter MD         47000000         3.61         3.61           Charmeter MD         47000000         3.61         3.61           Charmeter MD         48000000         3.61         3.61           Charmeter MD         48000000         3.61         3.61     <				15.17%
	tin TX		5.05	21.25%
	timore MD	\$310,000.00	3.56	-6.92%
		•		20.90%
ufficie NY         495,00000         207         1221           thampeoign & Bringfield-Decatur         14,600000         207         1221           thampeoign & Bringfield-Decatur         14,000000         203	ton MA-Manchester NH			5.04%
hardneoligh & Springfield-Decotur   \$145,000.00   2.83   \$66   hardnets NC	falo NY		3.07	11.21%
The control to the No.	lington VT-Plattsburgh NY	\$280,000.00	3.47	14.46%
therefore NO	ampaign & Springfield-Decatur	\$145,000.00	2.63	5.68%
Inchances TN		4040.000.00		0.000/
incleages II.				
incinencial OH	-			10.42%
				1.92%
Selembar   Common   Selembar	cinnati OH	\$231,500.00	3.30	5.60%
Section   Sect	veland-Akron (Canton) OH	\$182,500.00	2.99	4.22%
alice-F. Worth TX	orado Springs-Pueblo CO	\$420,000.00	5.44	14.93%
sovenport IA-Rock Island-Maline II. \$137,500.00 207 1241 senser CO \$250,000.00 562 1184 service M \$250,000.00 330 1354 setroit M \$250,000.00 330 1354 setroit M \$250,000.00 510 622 634 setroit M \$250,000.00 510 664 service-Myrite Bacch SC \$244,700.00 336 136 service-Myrite Bacch SC \$259,825.00 536 136 service-Myrite Bacch SC \$259,825.00 536 136 service-Myrite Bacch SC \$259,825.00 536 136 service-Myrite Myrite	umbus OH	\$260,000.00	3.65	9.43%
enver CO \$28,000,000 \$52 118.00 126.6	las-Ft. Worth TX	\$358,750.00	4.61	8.44%
se Moines-Amae IA	renport IA-Rock Island-Moline IL	\$137,500.00	2.07	1.84%
Stroth Miles	over CO	\$526,000.00	5.62	11.84%
Section   Sect	Moines-Ames IA	\$250,000.00	3.30	13.54%
Inth-Saginaw-Bay City MI	roit MI			6.34%
Common-Myrito Reach SC				6.34%
L Myers-Naples FL	, ,			96.40%
L. Smith-Foyetteville-Springda	•			
-Rogers AR  **Trand Replids-Kalamazoo-Battle**   423,000,000   3.33   10.88    **Transch MI   13.41    **Trensch MI   13.41				32.56%
reenk bil  ***reenk binor-High Point-Winston   \$230,000 00   416   1134		<b></b> Ф259,825.00	5.36	15.36%
		\$230,000.00	3.33	10.98%
reenville-New Bern-Woshington   \$222,000.00   419   13.51   Corresponding-Sportanburg SC-Ashe-   \$270,688.00   4.23   6.281   Ille NC-Anderson SC	_	\$230,000.00	4.16	11.34%
Preserville - Spartanburg SC - Aehe-   \$70,658.00   4.23   6.28   6.28   18 NO - Anderson SC   18 NO - Ander	enville-New Bern-Washington	\$222,000.00	4.19	13.31%
Sample   S		\$270,658.00	4.23	6.28%
artford & New Haven CT	risburg-Lancaster-Leba-	\$230,000.00	3.29	15.43%
Security				
Addinapolis IN \$206,500.00 311 1.589				
acksonville FL				
ansing MI \$165,000.00 2.57 -1.50 as Vegas NV \$375,000.00 5.71 15.87 as Vegas NV \$375,000.00 3.05 9.26 as Angeles CA \$687,500.00 8.11 10.88 as Angeles CA \$687,500.00 3.60 10.00 as Angeles CA \$687,500.00 3.49 57.30 ladison WI \$273,900.00 3.49 57.30 ladison WI \$273,900.00 4.42 9.90 ladison WI \$273,900.00 4.42 9.90 ladison WI \$250,000.00 4.42 9.90 ladison PL Louderdale FL \$399,000.00 6.10 10.94 ladisvalee WI \$250,000.00 3.59 42.26 ladisvalee WI \$250,000.00 3.59 42.26 ladisvale PL Louderdale FL Walton \$299,900.00 6.12 19.73 each) FL lonterey-Salinas CA \$874,500.00 10.31 19.36 as as will be ladisvaled WI \$350,000.00 4.58 12.00 as as will be ladisvaled WI \$350,000.00 4.58 12.00 as as will be ladisvaled WI \$350,000.00 5.55 6.84 ladisvaled WI \$350,000.00 3.71 5.74 ladisvaled WI \$275,000.00 3.72 5.74 ladisvaled WI \$275,000.00 3.74 5.74 ladisvaled WI \$275,000.00 3.75 5.74 ladisvaled WI \$275,000.00 3.75 5.74 ladisvaled WI \$275,000.00 3.75 5.75 6.84 ladisvaled WI \$275,000.00 3.75 5.75 6.85 ladisvaled WI \$275,000.00 3.75 5.75 6.75 6.75 6.75 6.75 6.75 6.75 6	•	\$206,500.00	3.11	1.59%
title Rock-Pine Bluff AR \$179,000.00 \$.71 \$15.87 \$250 \$265 \$265 \$265 \$265 \$265 \$265 \$265 \$265	ksonville FL	\$282,000.00	4.01	18.44%
ittle Rock-Pine Bluff AR \$179,000 0 3.05 9.265 os Angeles CA \$687,500,00 8.11 10.88 ouisville KY \$232,250.00 3.60 10.00 dotison WI \$273,900.00 3.49 57.30 temphis TN \$250,000,00 4.42 9.90 tilami-Ft Lauderdale FL \$399,000,00 6.10 10.94 tilami-Ft Lauderdale FL \$399,000,00 3.59 42.26 toblie AL-Pensacola (Ft. Walton \$299,900,00 6.12 19.73 each) FL Use and Ft. \$350,000,00 3.59 42.26 toblie AL-Pensacola (Ft. Walton \$299,900,00 6.12 19.73 each) FL Use and Ft. \$350,000,00 10.31 19.36 doshville TN \$350,000,00 4.58 12.02 ew York NY \$500,000,00 5.55 6.84 klahoma City OK \$215,000,00 3.38 467 relando-Daytona Beach-Mel- aurne FL anama City FL \$340,000,00 5.26 9.62 eoric-Bloomington IL \$131,000,00 2.11 1.115 hladelphia PA \$275,000,00 3.45 2.35 klatburgh PA \$206,000,00 5.46 20.63 kitsburgh PA \$206,000,00 5.46 10.40 rovidence RI-New Bedford MA \$279,000,00 5.64 10.40 rovidence RI-New Bedford MA \$379,000,00 5.64 10.40 eno NV \$450,000,00 5.68 19.32 ichmond-Petersburg VA \$308,750,00 4.27 6.05 eno NV \$450,000,00 5.99 11.91 eno NV \$45	sing MI	\$165,000.00	2.57	-1.50%
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	mphis TN	\$250,000.00	4.42	9.90%
Section   Sect	mi-Ft. Lauderdale FL	\$399,000.00	6.10	10.94%
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rlando-Daytona Beach-Mel- ourne FL  anama City FL \$340,000.00 \$.26 9.62* eoria-Bloomington IL \$131,000.00 2.11 -11.15* hiladelphia PA \$275,000.00 3.45 2.35* hoenix AZ \$405,000.00 5.46 20.63* ittsburgh PA \$206,000.00 3.10 4.95* ortland OR \$480,000.00 5.64 10.40 rovidence RI-New Bedford MA \$379,000.00 5.64 10.40 rovidence RI-New Bedford MA \$379,000.00 5.68 15.97 eno NV \$450,000.00 5.68 9.32* ichmond-Petersburg VA \$308,750.00 4.27 6.05* ochester NY \$188,000.00 2.81 3.80* alisbury MD \$321,500.00 4.91 19.15* alt Lake City UT \$450,000.00 5.19 19.82 an Diego CA \$750,000.00 5.19 19.82 an Diego CA \$750,000.00 5.49 11.47* outh Bend-Eikhart IN \$192,500.00 3.40 6.89* pokane WA \$348,200.00 5.36 19.81* t. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03 tuseon (Sierra Vista) AZ \$291,000.00 3.53 8.29*	ahoma City OK	\$215,000.00		4.67%
ourne FL  anama City FL \$340,000.00 \$.26 9.62' eoria-Bloomington IL \$131,000.00 2.11 -11.15' hiladelphia PA \$275,000.00 3.45 2.35' hoenix AZ \$405,000.00 5.46 20.63 ittsburgh PA \$206,000.00 3.10 4.95' ortland OR \$480,000.00 5.64 10.40 rovidence RI-New Bedford MA \$379,000.00 5.04 17.49' aleigh-Durham (Fayetteville) NC \$321,990.00 3.81 15.97 eno NV \$450,000.00 5.68 9.32' ichmond-Petersburg VA \$308,750.00 4.27 6.05' ochester NY \$188,000.00 2.81 3.80' alisbury MD \$321,500.00 4.91 19.15' alt Lake City UT \$450,000.00 5.19 19.82 an Diego CA \$750,000.00 8.13 16.70 an Francisco-Oakland-San Jose \$1,312,500.00 10.40 19.97 A avannah GA \$280,000.00 5.49 11.47' outh Bend-Elkhart IN \$192,500.00 3.40 6.89' pokane WA \$348,200.00 5.36 19.81' t. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03	aha NE	\$237,000.00	3.17	5.74%
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### \$450,000.00	vidence RI-New Bedford MA	\$379,000.00	5.04	1.74%
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alisbury MD \$321,500.00 4.91 19.156 alt Lake City UT \$450,000.00 5.19 19.82 an Diego CA \$750,000.00 8.13 16.70 an Francisco-Oakland-San Jose \$1,312,500.00 10.40 19.97 A avannah GA \$280,000.00 4.48 10.62 eattle-Tacoma WA \$570,000.00 5.49 11.476 outh Bend-Elkhart IN \$192,500.00 3.40 6.896 pokane WA \$348,200.00 5.36 19.816 b. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03 b. Louis MC 4291,000.00 4.71 13.76 avannah GA \$291,000.00 3.53 8.295	nmond-Petersburg VA	\$308,750.00	4.27	6.05%
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an Diego CA \$750,000.00 8.13 16.70 an Francisco-Oakland-San Jose \$1,312,500.00 10.40 19.97  A avannah GA \$280,000.00 4.48 10.62 eattle-Tacoma WA \$570,000.00 5.49 11.479 outh Bend-Elkhart IN \$192,500.00 3.40 6.899 pokane WA \$348,200.00 5.36 19.819 t. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03  L ucson (Sierra Vista) AZ \$291,000.00 4.71 13.76 dashington DC (Hagerstown MD) \$395,000.00 3.53 8.299	sbury MD	\$321,500.00	4.91	19.15%
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an Francisco-Oakland-San Jose \$1,312,500.00 10.40 19.97  A  avannah GA \$280,000.00 4.48 10.62 eattle-Tacoma WA \$570,000.00 5.49 11.479 outh Bend-Elkhart IN \$192,500.00 3.40 6.899 pokane WA \$348,200.00 5.36 19.819 t. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03  L  ucson (Sierra Vista) AZ \$291,000.00 4.71 13.76 //ashington DC (Hagerstown MD) \$395,000.00 3.53 8.299				16.70%
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outh Bend-Elkhart IN       \$192,500.00       3.40       6.89         pokane WA       \$348,200.00       5.36       19.81         t. Louis MO       \$204,950.00       2.93       -2.86         ampa-St. Petersburg (Sarasota)       \$295,382.50       4.76       14.03         L       ucson (Sierra Vista) AZ       \$291,000.00       4.71       13.76         /ashington DC (Hagerstown MD)       \$395,000.00       3.53       8.295				
pokane WA       \$348,200.00       5.36       19.81         t. Louis MO       \$204,950.00       2.93       -2.86         ampa-St. Petersburg (Sarasota)       \$295,382.50       4.76       14.03         L       ucson (Sierra Vista) AZ       \$291,000.00       4.71       13.76         Vashington DC (Hagerstown MD)       \$395,000.00       3.53       8.295				11.47%
t. Louis MO \$204,950.00 2.93 -2.86 ampa-St. Petersburg (Sarasota) \$295,382.50 4.76 14.03 L ucson (Sierra Vista) AZ \$291,000.00 4.71 13.76 //ashington DC (Hagerstown MD) \$395,000.00 3.53 8.295				6.89%
ampa-St. Petersburg (Sarasota)       \$295,382.50       4.76       14.03         L         ucson (Sierra Vista) AZ       \$291,000.00       4.71       13.76         Vashington DC (Hagerstown MD)       \$395,000.00       3.53       8.295				19.81%
L \$291,000.00 4.71 13.76  Vashington DC (Hagerstown MD) \$395,000.00 3.53 8.295				-2.86%
Vashington DC (Hagerstown MD) \$395,000.00 3.53 8.295	npa-St. Petersburg (Sarasota)	\$295,382.50	4.76	14.03%
	son (Sierra Vista) AZ	\$291,000.00	4.71	13.76%
/est Palm Beach-Ft. Pierce FL         \$335,000.00         5.12         12.76	shington DC (Hagerstown MD)	\$395,000.00	3.53	8.29%
	st Palm Beach-Ft. Pierce FL	\$335,000.00	5.12	12.76%
/ilmington NC \$290,000.00 4.74 5.609	mington NC		4.74	5.60%

Unaffordability score is a ratio that's derived from monthly median housing prices and median household income. The higher the score, the more unaffordable a metro area is for a household making the median income. Median home price data is drawn from local multiple listing service sold data and median household income is derived from 2016-19 census data.



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Patrick Kearns is the Director of Storytelling at OJO Labs. Prior to joining OJO Labs, Patrick worked as a journalist for more than a decade, most recently covering housing and real estate at Inman News. He's also written for The Guardian, The Washington Post, Sports Illustrated, Vice, and others.



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