

Metro Area	Ranking: Change of Homeownership Rate (2010- 2013), 1=Highest Decrease	Change of Homeownership Rate (2010-2013)	Change of Wealth (2010-2013)*	Change of Gini Index (2010- 2013)**
Bakersfield-Delano, CA	1	-5.57%	\$18,400	1.38%
Richmond, VA	2	-4.75%	-\$1,382	2.42%
Toledo, OH	3	-4.44%	\$3,716	3.85%
Orlando-Kissimmee-Sanford, FL	4	-4.27%	\$31,512	0.42%
Tampa-St. Petersburg-Clearwater, FL	5	-4.17%	\$14,390	2.05%
Deltona-Daytona Beach-Ormond Beach, FL	6	-3.90%	\$6,488	3.48%
Riverside-San Bernardino-Ontario, CA	7	-3.73%	\$69,836	3.29%
Greensboro-High Point, NC	8	-3.48%	\$6,800	4.38%
Cincinnati-Middletown, OH-KY-IN	9	-3.39%	\$13,023	2.97%
Palm Bay-Melbourne-Titusville, FL	10	-3.38%	\$27,644	0.89%
Kansas City, MO-KS	11	-3.36%	\$19,309	2.83%
Miami-Fort Lauderdale-Pompano Beach, FL	12	-3.34%	\$52,811	2.34%
New Orleans-Metairie-Kenner, LA	13	-3.23%	\$11,890	4.18%
Phoenix-Mesa-Glendale, AZ	13	-3.23%	\$50,406	2.31%
Youngstown-Warren-Boardman, OH-PA	13	-3.23%	\$11,099	1.51%
Sacramento--Arden-Arcade--Roseville, CA	16	-3.21%	\$63,247	5.88%
Atlanta-Sandy Springs-Marietta, GA	17	-3.18%	\$29,653	3.33%
Raleigh-Cary, NC	18	-3.17%	\$14,715	2.70%
Tucson, AZ	19	-3.16%	\$19,756	4.58%
Akron, OH	20	-3.15%	\$14,298	3.71%
Omaha-Council Bluffs, NE-IA	21	-3.11%	\$14,324	3.34%
Provo-Orem, UT	22	-3.10%	\$20,537	0.72%
Las Vegas-Paradise, NV	23	-3.09%	\$41,754	2.36%
Des Moines-West Des Moines, IA	24	-3.08%	\$26,011	7.56%
Harrisburg-Carlisle, PA	25	-2.91%	\$3,164	3.84%
Urban Honolulu, HI	26	-2.87%	\$80,115	0.78%
Wichita, KS	26	-2.87%	\$8,621	1.56%
Cleveland-Elyria-Mentor, OH	28	-2.80%	\$8,140	4.51%
Memphis, TN-MS-AR	29	-2.78%	\$14,386	4.99%
Oklahoma City, OK	30	-2.76%	\$13,686	-1.57%
Jackson, MS	31	-2.72%	\$20,747	5.17%
Virginia Beach-Norfolk-Newport News, VA-NC	31	-2.72%	-\$3,155	3.40%
Houston-Sugar Land-Baytown, TX	33	-2.71%	\$32,987	2.80%
Indianapolis-Carmel, IN	34	-2.61%	\$18,720	3.20%
Detroit-Warren-Livonia, MI	35	-2.60%	\$12,889	2.91%
Lakeland-Winter Haven, FL	36	-2.48%	\$7,631	0.44%
Allentown-Bethlehem-Easton, PA-NJ	37	-2.44%	-\$34,836	2.40%
Stockton-Lodi, CA	38	-2.32%	\$39,340	1.28%
Madison, WI	39	-2.29%	\$13,193	4.70%
Charlotte-Gastonia-Rock Hill, NC-SC	40	-2.20%	\$37,083	2.03%
Dayton, OH	41	-2.19%	\$7,370	3.40%
Dallas-Fort Worth-Arlington, TX	42	-2.16%	\$38,004	3.83%
Fresno, CA	43	-2.15%	\$9,001	3.07%
Tulsa, OK	44	-2.10%	\$16,508	1.68%
Chicago-Joliet-Naperville, IL-IN-WI	45	-2.08%	\$8,158	4.07%
San Antonio-New Braunfels, TX	46	-2.06%	\$26,515	0.33%
El Paso, TX	47	-2.02%	\$12,694	-0.65%
Charleston-North Charleston-Summerville, SC	48	-1.95%	\$29,850	2.82%
Salt Lake City, UT	49	-1.94%	\$33,009	2.01%
Knoxville, TN	50	-1.90%	\$11,879	4.16%
Birmingham-Hoover, AL	51	-1.82%	\$28,270	2.22%
Minneapolis-St. Paul-Bloomington, MN-WI	52	-1.81%	\$32,960	0.77%
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	53	-1.74%	\$14,672	2.89%
New Haven-Milford, CT	54	-1.72%	\$5,466	0.36%
Cape Coral-Fort Myers, FL	55	-1.71%	\$81,036	4.31%
Milwaukee-Waukesha-West Allis, WI	56	-1.68%	\$3,683	3.47%
Portland-Vancouver-Hillsboro, OR-WA	57	-1.59%	\$38,438	1.75%
Jacksonville, FL	58	-1.55%	\$29,041	2.80%

Washington-Arlington-Alexandria, DC-VA-MD-WV	59	-1.54%	\$70,635	1.84%
Seattle-Tacoma-Bellevue, WA	60	-1.49%	\$53,358	4.53%
Winston-Salem, NC	61	-1.47%	-\$188	3.30%
Chattanooga, TN-GA	62	-1.46%	\$16,138	1.38%
Hartford-West Hartford-East Hartford, CT	62	-1.46%	\$1,373	3.81%
Los Angeles-Long Beach-Santa Ana, CA	62	-1.46%	\$96,249	3.29%
San Jose-Sunnyvale-Santa Clara, CA	65	-1.32%	\$210,671	3.98%
Denver-Aurora-Broomfield, CO	66	-1.31%	\$58,227	1.03%
North Port-Bradenton-Sarasota, FL	67	-1.23%	\$46,402	4.13%
Rochester, NY	68	-1.22%	\$12,530	1.18%
Baton Rouge, LA	69	-1.21%	\$7,717	4.68%
Columbus, OH	69	-1.21%	\$12,285	0.86%
San Diego-Carlsbad-San Marcos, CA	71	-1.17%	\$95,241	4.56%
Bridgeport-Stamford-Norwalk, CT	72	-1.15%	\$12,029	2.19%
Albuquerque, NM	73	-1.04%	\$3,310	1.91%
Grand Rapids-Wyoming, MI	74	-0.97%	\$40,848	2.89%
Boston-Cambridge-Quincy, MA-NH	75	-0.96%	\$34,016	2.30%
St. Louis, MO-IL	76	-0.91%	\$8,856	2.00%
San Francisco-Oakland-Fremont, CA	77	-0.86%	\$166,677	4.68%
Colorado Springs, CO	78	-0.78%	\$29,735	-0.43%
Nashville-Davidson--Murfreesboro--Franklin, TN	79	-0.73%	\$29,236	-1.02%
Oxnard-Thousand Oaks-Ventura, CA	80	-0.72%	\$38,879	1.11%
Providence-New Bedford-Fall River, RI-MA	81	-0.67%	\$12,159	2.65%
McAllen-Edinburg-Mission, TX	82	-0.66%	\$3,031	0.79%
Louisville/Jefferson County, KY-IN	83	-0.62%	\$10,707	2.86%
Pittsburgh, PA	84	-0.59%	\$11,261	0.80%
Springfield, MA	85	-0.58%	\$7,997	3.41%
Worcester, MA	86	-0.57%	\$17,634	1.07%
New York-Northern New Jersey-Long Island, NY-NJ-PA	87	-0.54%	\$15,086	2.20%
Augusta-Richmond County, GA-SC	88	-0.53%	-\$4,671	5.97%
Greenville-Mauldin-Easley, SC	89	-0.26%	\$20,169	-2.18%
Boise City-Nampa, ID	90	-0.13%	\$33,376	1.42%
Albany-Schenectady-Troy, NY	91	-0.06%	\$15,343	0.30%
Syracuse, NY	91	-0.06%	\$5,797	0.42%
Baltimore-Towson, MD	93	-0.05%	\$16,418	3.30%
Spokane, WA	94	0.02%	\$9,429	2.27%
Columbia, SC	95	0.13%	\$10,352	-0.58%
Scranton--Wilkes-Barre--Hazleton, PA	96	0.16%	\$1,763	-0.22%
Buffalo-Niagara Falls, NY	97	0.44%	\$15,029	1.71%
Ogden-Clearfield, UT	98	0.50%	\$8,394	0.03%
Little Rock-North Little Rock-Conway, AR	99	0.51%	\$10,217	1.60%
Austin-Round Rock-San Marcos, TX	100	0.75%	\$37,653	0.15%
U.S.		-1.80%	\$31,768	2.58%

Notes:

**The Change of Wealth includes the change in median home prices for single family homes (2010 - 2013) and an estimate of principal accumulated. Principal is estimated using a 30 - year mortgage and assuming that the homebuyer finances 80% of a median - priced home.*

***Gini Index measures the extent to which the distribution of income among households within an area deviates from the perfectly equal distribution. A Gini index of 0 represents perfect equality, where all households have equal income. A value of 1 implies perfect inequality, where only one household has any income. Thus, the higher the Gini index, the higher income inequality in the metro area. Similarly, the higher the positive change in Gini index, the more income inequality has increased in the metro area. Areas with negative change in Gini index have seen income inequality decline.*

Sources: U.S. Census Bureau, NAR