

UNDERWATER AMERICA: Where the Share of Underwater Mortgages Is Highest

Despite widespread reports of a general housing recovery, the U.S. housing market remains deeply depressed in most of the places that were hit hardest when the bubble burst. The tables below show the 15 metropolitan areas, 100 cities and 395 ZIP codes with the highest share of underwater homes, which means that homeowners owe more on their mortgages than their properties are worth.¹

These lists are based on Zillow's Negative Equity Report for the fourth quarter of 2013, RealtyTrac's 2013 Foreclosure Market Trend Report, and the Census Bureau's 2012 American Community Survey. The figures for homes in default or foreclosure include the total number of unique properties that received any kind of a foreclosure filing in 2013 (e.g., notice of default, *lis pendens*, notice of trustee sale, notice of foreclosure sale, and real-estate owned properties). These figures are based on ZIP code level data. Because ZIP code boundaries are not always fully aligned with city limits, the statistics at the city level should be treated as estimates rather than precise figures.

Because of the way that the Census Bureau defines race and ethnicity, individuals who are both African American and Latino may have been counted twice.

15 Metro Areas with Highest Incidence of Negative Equity

| Rank | Metro Area | Percent of Homes Underwater | Percent Below Peak Home Prices | Population | Percent African American and Latino | Median Household Income |
|------|-------------------|-----------------------------|--------------------------------|------------|-------------------------------------|-------------------------|
| 1 | Las Vegas, NV | 35% | 45% | 2,000,000 | 41% | \$54,218 |
| 2 | Atlanta, GA | 35% | 22% | 5,300,000 | 44% | \$57,470 |
| 3 | Jacksonville, FL | 34% | 31% | 1,300,000 | 30% | \$52,881 |
| 4 | Orlando, FL | 30% | 42% | 2,100,000 | 43% | \$49,263 |
| 5 | Chicago, IL-IN-WI | 30% | 27% | 9,500,000 | 39% | \$61,367 |
| 6 | Tampa, FL | 29% | 38% | 2,800,000 | 29% | \$46,606 |
| 7 | Detroit, MI | 28% | 33% | 4,300,000 | 28% | \$51,903 |

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|------|-----------------------|-----------------------------|--------------------------------|------------|-------------------------------------|-------------------------|
| 8 | Miami, FL | 27% | 41% | 5,600,000 | 63% | \$48,582 |
| 9 | Memphis, TN-MS-AR | 27% | 10% | 1,300,000 | 51% | \$47,477 |
| 10 | Virginia Beach, VA-NC | 25% | 15% | 1,700,000 | 38% | \$59,293 |
| 11 | Riverside, CA | 24% | 36% | 4,200,000 | 56% | \$55,928 |
| 12 | Kansas City, MO-KS | 24% | 11% | 2,000,000 | 22% | \$56,826 |
| 13 | St. Louis, MO-IL | 24% | 16% | 2,800,000 | 22% | \$54,109 |
| 14 | Cleveland, OH | 24% | 19% | 2,100,000 | 26% | \$48,952 |
| 15 | Milwaukee, WI | 23% | 12% | 1,600,000 | 27% | \$53,966 |

100 Cities with Highest Incidence of Negative Equity

| Rank | City | State | Percent of Homes Underwater | Percent Below Peak Home Prices | Homes in Default or Foreclosure in 2013 | Population | Percent African American and Latino | Median Household Income |
|------|-----------------|-------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 1 | Hartford | CT | 56% | 35% | 723 | 124,879 | 83% | \$28,931 |
| 2 | Newark | NJ | 54% | N/A | 1,346 | 276,478 | 89% | \$34,387 |
| 3 | Elizabeth | NJ | 52% | 49% | 567 | 124,795 | 81% | \$43,590 |
| 4 | Paterson | NJ | 49% | 40% | 858 | 145,655 | 92% | \$33,583 |
| 5 | Detroit | MI | 47% | 57% | 4,830 | 721,459 | 90% | \$26,955 |
| 6 | Warren | MI | 44% | 45% | 927 | 134,550 | 16% | \$44,982 |
| 7 | Dayton | OH | 43% | 32% | 3,399 | 142,670 | 46% | \$28,595 |
| 8 | Miami Gardens | FL | 43% | 51% | 726 | 107,884 | 100% | \$42,742 |
| 9 | North Las Vegas | NV | 43% | 49% | 2,648 | 215,762 | 61% | \$55,466 |
| 10 | Bridgeport | CT | 42% | 39% | 1,571 | 144,446 | 75% | \$39,822 |
| 11 | Cleveland | OH | 41% | 38% | 8,060 | 397,972 | 64% | \$26,556 |
| 12 | Palm Bay | FL | 41% | 52% | 2,300 | 102,814 | 34% | \$44,470 |
| 13 | Joliet | IL | 40% | 29% | 1,816 | 147,098 | 44% | \$61,948 |
| 14 | Toledo | OH | 40% | 34% | 3,199 | 287,487 | 37% | \$33,374 |
| 15 | Jacksonville | FL | 40% | 36% | 13,982 | 823,652 | 40% | \$48,143 |
| 16 | Milwaukee | WI | 40% | 32% | 4,998 | 594,328 | 59% | \$35,823 |
| 17 | Killeen | TX | 40% | 18% | 697 | 127,995 | 61% | \$44,799 |
| 18 | Victorville | CA | 40% | 52% | 1,005 | 115,069 | 66% | \$52,165 |
| 19 | Elgin | IL | 39% | 39% | 1,646 | 109,513 | 53% | \$58,487 |
| 20 | Waterbury | CT | 39% | 32% | 1,190 | 110,074 | 55% | \$40,867 |
| 21 | Aurora | IL | 38% | 33% | 2,355 | 196,569 | 53% | \$62,589 |
| 22 | Rockford | IL | 36% | 33% | 2,206 | 152,948 | 39% | \$38,157 |
| 23 | Hampton | VA | 36% | 17% | 694 | 137,471 | 57% | \$51,584 |
| 24 | Providence | RI | 36% | 40% | 890 | 178,185 | 57% | \$38,243 |
| 25 | Vallejo | CA | 36% | 53% | 792 | 116,417 | 47% | \$60,764 |
| 26 | Atlanta | GA | 36% | 27% | 5,439 | 425,931 | 60% | \$46,146 |

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|------|------------------|-------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 27 | Las Vegas | NV | 35% | 46% | 14,399 | 587,699 | 44% | \$52,601 |
| 28 | Port Saint Lucie | FL | 35% | 52% | 3,902 | 163,748 | 36% | \$49,236 |
| 29 | Stockton | CA | 35% | 55% | 2,234 | 292,262 | 54% | \$47,246 |
| 30 | Chicago | IL | 34% | 28% | 22,842 | 2,702,471 | 62% | \$47,408 |
| 31 | Tucson | AZ | 34% | 34% | 3,897 | 521,695 | 48% | \$36,939 |
| 32 | Jersey City | NJ | 34% | 26% | 979 | 248,435 | 55% | \$58,308 |
| 33 | Hialeah | FL | 34% | 48% | 5,597 | 226,837 | 98% | \$30,883 |
| 34 | Lancaster | CA | 33% | 47% | 1,405 | 155,496 | 59% | \$51,719 |
| 35 | San Bernardino | CA | 33% | 49% | 1,266 | 210,624 | 76% | \$39,097 |
| 36 | Memphis | TN | 33% | 25% | 3,242 | 651,050 | 70% | \$36,817 |
| 37 | Allentown | PA | 33% | 28% | 1,313 | 117,942 | 57% | \$35,549 |
| 38 | Miramar | FL | 33% | 42% | N/A | 121,447 | 84% | \$63,898 |
| 39 | Akron | OH | 33% | 25% | 3,305 | 199,955 | 36% | \$33,598 |
| 40 | Palmdale | CA | 32% | 49% | 1,287 | 151,841 | 71% | \$54,277 |
| 41 | Baltimore | MD | 32% | 22% | 6,523 | 620,644 | 69% | \$40,803 |
| 42 | Birmingham | AL | 32% | 16% | 2,105 | 213,180 | 77% | \$31,467 |
| 43 | Augusta | GA | 32% | 17% | 917 | 195,646 | 61% | \$38,714 |
| 44 | Saint Louis | MO | 31% | 23% | 4,511 | 318,527 | 54% | \$34,384 |
| 45 | Tacoma | WA | 31% | 27% | 3,021 | 200,013 | 26% | \$50,439 |
| 46 | Orlando | FL | 31% | 47% | 11,520 | 240,185 | 56% | \$42,418 |
| 47 | Visalia | CA | 31% | 41% | 695 | 123,905 | 48% | \$53,718 |
| 48 | Columbus | OH | 31% | 19% | 7,316 | 790,168 | 35% | \$43,992 |
| 49 | Fresno | CA | 31% | 44% | 2,589 | 495,777 | 56% | \$42,276 |
| 50 | Henderson | NV | 31% | 41% | 2,766 | 258,270 | 21% | \$66,141 |
| 51 | Tampa | FL | 30% | 39% | 10,521 | 339,391 | 51% | \$43,514 |
| 52 | Brandon | FL | 30% | 36% | 1,154 | 102,555 | 41% | \$54,904 |
| 53 | Savannah | GA | 30% | 20% | 1,228 | 137,690 | 61% | \$34,888 |
| 54 | Springfield | MA | 30% | 19% | 443 | 153,278 | 64% | \$35,163 |
| 55 | Moreno Valley | CA | 30% | 45% | 1,160 | 193,758 | 74% | \$55,872 |

| Rank | City | State | Percent of Homes Underwater | Percent Below Peak Home Prices | Homes in Default or Foreclosure in 2013 | Population | Percent African American and Latino | Median Household Income |
|------|------------------|-------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 56 | Fayetteville | NC | 30% | 7% | 757 | 200,439 | 54% | \$44,756 |
| 57 | Tallahassee | FL | 30% | 23% | 2,049 | 181,821 | 42% | \$39,649 |
| 58 | Gainesville | FL | 29% | 30% | 1,305 | 124,981 | 34% | \$32,145 |
| 59 | New Haven | CT | 29% | 26% | 687 | 129,898 | 63% | \$38,482 |
| 60 | Independence | MO | 29% | 16% | 797 | 116,513 | 16% | \$44,847 |
| 61 | Kent | WA | 29% | 27% | 1,046 | 108,700 | 30% | \$58,477 |
| 62 | Modesto | CA | 29% | 49% | 1,302 | 201,986 | 42% | \$49,205 |
| 63 | Fairfield | CA | 29% | 43% | 552 | 105,407 | 44% | \$66,363 |
| 64 | Bakersfield | CA | 29% | 41% | 2,399 | 347,091 | 55% | \$54,265 |
| 65 | Antioch | CA | 29% | 47% | 807 | 102,575 | 53% | \$65,494 |
| 66 | Richmond | CA | 28% | 48% | 468 | 104,225 | 67% | \$54,657 |
| 67 | Mobile | AL | 28% | 26% | 1,349 | 195,239 | 54% | \$38,722 |
| 68 | Reno | NV | 28% | 42% | 1,724 | 226,305 | 28% | \$47,814 |
| 69 | Saint Petersburg | FL | 28% | 35% | 4,732 | 245,363 | 32% | \$44,756 |
| 70 | Worcester | MA | 28% | 26% | 443 | 181,473 | 33% | \$45,679 |
| 71 | Montgomery | AL | 27% | 18% | 990 | 205,516 | 61% | \$43,390 |
| 72 | Cincinnati | OH | 27% | 17% | 5,581 | 297,314 | 49% | \$33,708 |
| 73 | Everett | WA | 27% | 22% | 1,191 | 103,135 | 23% | \$47,491 |
| 74 | Miami | FL | 27% | 31% | 31,122 | 401,927 | 91% | \$29,762 |
| 75 | Richmond | VA | 27% | 9% | 1,582 | 205,348 | 58% | \$39,445 |
| 76 | Charlotte | NC | 27% | 10% | 5,920 | 740,931 | 49% | \$52,916 |
| 77 | Chesapeake | VA | 26% | 15% | 995 | 223,233 | 36% | \$70,244 |
| 78 | Philadelphia | PA | 26% | 13% | 10,140 | 1,525,811 | 57% | \$37,016 |
| 79 | Virginia Beach | VA | 26% | 14% | 2,100 | 439,528 | 28% | \$65,980 |
| 80 | Columbia | SC | 26% | N/A | 2,288 | 129,757 | 49% | \$40,550 |
| 81 | Salem | OR | 26% | 20% | 366 | 154,835 | 22% | \$45,564 |
| 82 | Pompano Beach | FL | 26% | 48% | 7,123 | 100,819 | 48% | \$39,656 |
| 83 | Sacramento | CA | 26% | 35% | 3,820 | 467,467 | 43% | \$50,661 |
| 84 | Rialto | CA | 25% | 39% | 562 | 100,009 | 85% | \$49,428 |

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|------|------------------|-------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 85 | Clarksville | TN | 25% | 3% | 645 | 133,583 | 35% | \$47,305 |
| 86 | Kansas City | MO | 25% | N/A | 2,200 | 459,772 | 42% | \$45,150 |
| 87 | Glendale | AZ | 25% | 37% | 1,678 | 229,331 | 44% | \$50,567 |
| 88 | Athens | GA | 25% | 14% | 385 | 116,353 | 38% | \$33,596 |
| 89 | Clearwater | FL | 25% | 35% | 1,964 | 108,138 | 24% | \$42,427 |
| 90 | Surprise | AZ | 24% | 36% | 952 | 115,007 | 24% | \$59,973 |
| 91 | Fontana | CA | 24% | 37% | 1,181 | 196,129 | 78% | \$64,195 |
| 92 | Phoenix | AZ | 24% | 34% | 7,180 | 1,462,368 | 47% | \$47,866 |
| 93 | West Valley City | UT | 24% | 17% | N/A | 129,123 | 36% | \$52,524 |
| 94 | Salinas | CA | 24% | 50% | 476 | 150,634 | 77% | \$50,587 |
| 95 | Pueblo | CO | 24% | 13% | 1,010 | 106,944 | 54% | \$35,176 |
| 96 | Grand Rapids | MI | 23% | 18% | 1,389 | 189,340 | 40% | \$39,070 |
| 97 | Fort Lauderdale | FL | 23% | 33% | 12,784 | 167,370 | 46% | \$50,191 |
| 98 | Peoria | AZ | 23% | 33% | 918 | 154,566 | 25% | \$63,940 |
| 99 | Lowell | MA | 22% | 21% | 217 | 106,739 | 25% | \$51,714 |
| 100 | Saint Paul | MN | 22% | 21% | 2,836 | 286,171 | 27% | \$46,305 |

395 ZIP Codes with Highest Incidence of Negative Equity

| Rank | ZIP Code | City/ State | Percent of Homes Underwater | Percent Below Peak Home Prices | Homes in Default or Foreclosure in 2013 | Population | Percent African American and Latino | Median Household Income |
|------|----------|--------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 1 | 30273 | Rex, GA | 76% | 56% | 252 | 15,462 | 81% | \$49,321 |
| 2 | 30296 | Riverdale, GA | 76% | 58% | 394 | 28,047 | 89% | \$47,564 |
| 3 | 30274 | Riverdale, GA | 75% | 59% | 366 | 32,386 | 85% | \$39,989 |
| 4 | 30238 | Irondale, GA | 73% | N/A | 702 | 35,570 | 82% | \$46,109 |
| 5 | 48201 | Detroit, MI | 71% | 23% | 13 | 9,980 | 67% | \$14,017 |
| 6 | 30297 | Forest Park, GA | 71% | 61% | 215 | 27,019 | 69% | \$31,599 |
| 7 | 30058 | Lithonia, GA | 71% | 48% | 778 | 53,870 | 95% | \$47,237 |
| 8 | 30291 | Union City, GA | 69% | 49% | 247 | 18,329 | 89% | \$40,598 |
| 9 | 30294 | Conley, GA | 69% | 48% | 588 | 37,865 | 85% | \$59,634 |
| 10 | 30035 | Stone Mountain, GA | 68% | 56% | 253 | 20,106 | 92% | \$45,008 |
| 11 | 30038 | Lithonia, GA | 67% | 46% | 577 | 37,554 | 95% | \$48,310 |
| 12 | 78252 | San Antonio, TX | 67% | 25% | 57 | 8,308 | 83% | \$44,379 |
| 13 | 30349 | Riverdale, GA | 67% | 51% | 874 | 66,760 | 95% | \$44,873 |
| 14 | 30260 | Morrow, GA | 66% | 57% | 201 | 25,697 | 65% | \$43,432 |
| 15 | 30088 | Stone Mountain, GA | 66% | 49% | 348 | 28,058 | 92% | \$51,394 |
| 16 | 30288 | Conley, GA | 66% | N/A | 98 | 10,593 | 87% | \$50,428 |
| 17 | 30016 | Covington, GA | 65% | 45% | 363 | 51,113 | 52% | \$50,072 |
| 18 | 30034 | Panthersville, GA | 65% | 52% | 505 | 44,338 | 95% | \$50,100 |
| 19 | 48240 | Redford, MI | 65% | 63% | 217 | 17,533 | 22% | \$51,942 |
| 20 | 07114 | Newark, NJ | 63% | N/A | 47 | 12,667 | 88% | \$17,251 |
| 21 | 06114 | Hartford, CT | 63% | 35% | 177 | 28,516 | 75% | \$33,210 |
| 22 | 48207 | Detroit, MI | 63% | N/A | 50 | 18,580 | 88% | \$23,662 |
| 23 | 30168 | Austell, GA | 63% | 39% | 202 | 27,797 | 84% | \$40,230 |
| 24 | 30213 | Fairburn, GA | 63% | 43% | 428 | 28,337 | 85% | \$55,941 |
| 25 | 48239 | Redford, MI | 62% | 57% | 415 | 36,005 | 40% | \$53,692 |
| 26 | 48225 | Harper Woods, MI | 62% | 61% | 178 | 14,685 | 42% | \$43,727 |

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|------|----------|-----------------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 27 | 89030 | North Las Vegas, NV | 61% | N/A | 369 | 49,513 | 87% | \$33,148 |
| 28 | 07107 | Newark, NJ | 61% | N/A | 195 | 36,211 | 91% | \$34,197 |
| 29 | 06106 | Hartford, CT | 61% | 35% | 219 | 36,969 | 81% | \$26,640 |
| 30 | 30228 | Hampton, GA | 61% | 44% | 565 | 36,799 | 58% | \$58,341 |
| 31 | 43215 | Columbus, OH | 60% | 7% | 26 | 12,082 | 20% | \$37,275 |
| 32 | 48021 | Eastpointe, MI | 60% | 58% | 347 | 32,599 | 32% | \$44,312 |
| 33 | 30083 | Stone Mountain, GA | 60% | 51% | 512 | 49,707 | 83% | \$43,666 |
| 34 | 30236 | Jonesboro, GA | 60% | 47% | 414 | 42,978 | 69% | \$45,907 |
| 35 | 28574 | Richlands, NC | 59% | 13% | 113 | 13,162 | 18% | \$43,659 |
| 36 | 63137 | Bellefontaine Neighbors, MO | 59% | 46% | 219 | 20,635 | 76% | \$36,121 |
| 37 | 30344 | East Point, GA | 59% | 51% | 303 | 32,510 | 86% | \$40,751 |
| 38 | 08611 | Trenton, NJ | 59% | 40% | 224 | 28,143 | 80% | \$42,732 |
| 39 | 07102 | Newark, NJ | 58% | N/A | 23 | 9,917 | 79% | \$24,438 |
| 40 | 89101 | Las Vegas, NV | 58% | N/A | 222 | 43,572 | 75% | \$26,082 |
| 41 | 18466 | Coolbaugh, PA | 58% | 48% | 234 | 18,375 | 55% | \$56,752 |
| 42 | 30310 | Atlanta, GA | 58% | 57% | 305 | 24,465 | 92% | \$25,307 |
| 43 | 07206 | Elizabeth, NJ | 58% | 53% | 198 | 25,223 | 90% | \$39,851 |
| 44 | 20747 | District Heights, MD | 58% | 46% | 344 | 39,589 | 95% | \$59,812 |
| 45 | 32808 | Pine Hills, FL | 58% | 60% | 775 | 51,315 | 81% | \$36,252 |
| 46 | 30032 | Candler-Mcafee, GA | 57% | 60% | 363 | 46,855 | 91% | \$36,230 |
| 47 | 60409 | Calumet City, IL | 57% | 48% | 772 | 36,687 | 84% | \$42,332 |
| 48 | 48141 | Inkster, MI | 57% | 57% | 204 | 25,869 | 79% | \$29,141 |
| 49 | 48340 | Pontiac, MI | 56% | 53% | 135 | 25,413 | 58% | \$30,820 |
| 50 | 30179 | Temple, GA | 56% | 31% | 174 | 17,655 | 9% | \$54,280 |
| 51 | 32811 | Orlando, FL | 56% | 60% | 418 | 37,066 | 78% | \$35,255 |
| 52 | 08629 | Trenton, NJ | 56% | 43% | 134 | 12,621 | 69% | \$57,261 |
| 53 | 32219 | Jacksonville, FL | 56% | 40% | 238 | 12,069 | 55% | \$46,836 |
| 54 | 30311 | Atlanta, GA | 56% | 55% | 227 | 34,267 | 97% | \$29,947 |
| 55 | 30122 | Lithia Springs, GA | 56% | 37% | 177 | 24,520 | 62% | \$46,394 |

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| 56 | 48030 | Hazel Park, MI | 55% | 56% | 152 | 16,676 | 11% | \$35,042 |
| 57 | 07108 | Newark, NJ | 55% | N/A | 162 | 25,362 | 98% | \$29,040 |
| 58 | 33605 | Tampa, FL | 55% | 57% | 338 | 16,543 | 89% | \$28,636 |
| 59 | 30313 | Atlanta, GA | 55% | 39% | 40 | 6,269 | 55% | \$27,762 |
| 60 | 98597 | Yelm, WA | 55% | 28% | 248 | 20,007 | 8% | \$60,847 |
| 61 | 07202 | Elizabeth, NJ | 55% | 54% | 133 | 41,500 | 75% | \$44,349 |
| 62 | 85756 | Tucson, AZ | 55% | 40% | 157 | 32,801 | 63% | \$48,142 |
| 63 | 48146 | Lincoln Park, MI | 55% | 54% | 372 | 38,202 | 19% | \$42,433 |
| 64 | 07112 | Newark, NJ | 55% | N/A | 179 | 25,202 | 99% | \$39,689 |
| 65 | 48184 | Wayne, MI | 55% | 55% | 124 | 17,708 | 20% | \$41,325 |
| 66 | 48202 | Detroit, MI | 55% | 51% | 79 | 16,407 | 84% | \$19,992 |
| 67 | 48089 | Warren, MI | 55% | 53% | 290 | 30,803 | 17% | \$38,755 |
| 68 | 30331 | Atlanta, GA | 55% | 46% | 636 | 55,950 | 97% | \$44,962 |
| 69 | 43612 | Toledo, OH | 55% | 39% | 428 | 30,605 | 17% | \$40,372 |
| 70 | 30314 | Atlanta, GA | 55% | 54% | 134 | 21,627 | 90% | \$23,657 |
| 71 | 44137 | Maple Heights, OH | 55% | 45% | 533 | 23,304 | 70% | \$38,388 |
| 72 | 62206 | Cahokia, IL | 54% | 43% | 187 | 16,888 | 64% | \$32,252 |
| 73 | 06112 | Hartford, CT | 54% | 38% | 171 | 23,853 | 88% | \$31,754 |
| 74 | 33815 | Lakeland, FL | 54% | 49% | 86 | 14,566 | 48% | \$31,180 |
| 75 | 30134 | Douglasville, GA | 54% | 39% | 440 | 43,509 | 48% | \$53,936 |
| 76 | 30106 | Austell, GA | 54% | 35% | 191 | 18,452 | 61% | \$53,160 |
| 77 | 30354 | Atlanta, GA | 54% | 50% | 106 | 14,171 | 81% | \$27,514 |
| 78 | 20743 | Coral Hills, MD | 54% | 43% | 405 | 36,992 | 97% | \$58,748 |
| 79 | 20746 | Suitland-Silver Hill, MD | 54% | 41% | 191 | 28,278 | 92% | \$61,246 |
| 80 | 60073 | Round Lake Beach, IL | 54% | 44% | 1045 | 56,468 | 45% | \$64,528 |
| 81 | 53218 | Milwaukee, WI | 54% | 43% | 476 | 40,752 | 70% | \$34,356 |
| 82 | 31407 | Port Wentworth, GA | 54% | 25% | 88 | 9,052 | 41% | \$60,631 |
| 83 | 48066 | Roseville, MI | 54% | 55% | 373 | 47,590 | 13% | \$41,668 |
| 84 | 48015 | Center Line, MI | 54% | 53% | 61 | 8,448 | 13% | \$34,049 |

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| 85 | 07201 | Elizabeth, NJ | 54% | 52% | 128 | 24,689 | 78% | \$46,031 |
| 86 | 60443 | Matteson, IL | 54% | 38% | 460 | 20,259 | 76% | \$64,709 |
| 87 | 48122 | Melvindale, MI | 54% | 58% | 81 | 10,699 | 31% | \$38,282 |
| 88 | 07203 | Roselle, NJ | 54% | 48% | 218 | 20,990 | 81% | \$56,098 |
| 89 | 33035 | Homestead, FL | 53% | N/A | 633 | 8,481 | 68% | \$60,193 |
| 90 | 07106 | Newark, NJ | 53% | N/A | 205 | 31,908 | 91% | \$46,347 |
| 91 | 13202 | Syracuse, NY | 53% | N/A | 1 | 5,134 | 61% | \$13,920 |
| 92 | 48125 | Dearborn Heights, MI | 53% | 54% | 168 | 20,953 | 13% | \$47,674 |
| 93 | 07513 | Paterson, NJ | 53% | 44% | 68 | 11,787 | 96% | \$41,241 |
| 94 | 32208 | Jacksonville, FL | 53% | 49% | 671 | 32,195 | 80% | \$33,168 |
| 95 | 32218 | Jacksonville, FL | 53% | 39% | 1019 | 54,714 | 51% | \$52,638 |
| 96 | 33610 | Tampa, FL | 53% | 54% | 534 | 38,475 | 76% | \$31,721 |
| 97 | 48221 | Detroit, MI | 53% | 60% | 384 | 41,732 | 95% | \$41,362 |
| 98 | 28546 | Jacksonville, NC | 53% | 12% | 244 | 41,932 | 34% | \$48,614 |
| 99 | 34690 | Holiday, FL | 53% | 58% | 295 | 12,501 | 8% | \$36,307 |
| 100 | 89115 | Las Vegas, NV | 53% | N/A | 366 | 62,458 | 71% | \$35,974 |
| 101 | 30281 | Stockbridge, GA | 53% | 33% | 545 | 61,970 | 48% | \$56,794 |
| 102 | 30337 | College Park, GA | 53% | 43% | 62 | 11,750 | 87% | \$34,739 |
| 103 | 89106 | Las Vegas, NV | 53% | 60% | 217 | 27,905 | 81% | \$30,211 |
| 104 | 63138 | Spanish Lake, MO | 53% | 40% | 177 | 21,647 | 76% | \$34,790 |
| 105 | 60653 | Chicago, IL | 53% | 34% | 397 | 30,072 | 94% | \$25,222 |
| 106 | 08232 | Pleasantville, NJ | 53% | 50% | 236 | 18,776 | 77% | \$41,796 |
| 107 | 48091 | Warren, MI | 53% | 54% | 260 | 30,860 | 19% | \$37,943 |
| 108 | 93505 | California City, CA | 52% | N/A | 152 | 14,006 | 40% | \$49,699 |
| 109 | 45405 | Dayton, OH | 52% | 39% | 219 | 19,247 | 64% | \$28,959 |
| 110 | 07104 | Newark, NJ | 52% | N/A | 204 | 51,506 | 96% | \$37,364 |
| 111 | 20774 | Kettering, MD | 52% | 40% | 445 | 45,087 | 90% | \$93,265 |
| 112 | 28539 | Hubert, NC | 52% | 12% | 88 | 14,627 | 16% | \$47,114 |
| 113 | 20616 | Bryans Road, MD | 52% | 35% | 85 | 5,978 | 55% | \$88,730 |

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|------|----------|--------------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 114 | 60099 | Zion, IL | 52% | 41% | 520 | 31,996 | 49% | \$57,356 |
| 115 | 07502 | Paterson, NJ | 52% | 37% | 115 | 16,248 | 73% | \$50,267 |
| 116 | 60085 | Waukegan, IL | 52% | 47% | 783 | 69,607 | 76% | \$42,020 |
| 117 | 60654 | Chicago, IL | 52% | 12% | 99 | 13,425 | 12% | \$93,406 |
| 118 | 44110 | Cleveland, OH | 52% | 37% | 291 | 20,852 | 82% | \$23,351 |
| 119 | 32254 | Jacksonville, FL | 51% | 51% | 280 | 14,426 | 68% | \$29,042 |
| 120 | 60466 | Park Forest, IL | 51% | 40% | 513 | 22,555 | 64% | \$47,621 |
| 121 | 60545 | Plano, IL | 51% | 34% | 284 | 12,834 | 32% | \$66,801 |
| 122 | 07105 | Newark, NJ | 51% | N/A | 132 | 49,768 | 49% | \$42,361 |
| 123 | 33619 | Palm River-Clair Mel, FL | 51% | 51% | 581 | 34,222 | 66% | \$35,469 |
| 124 | 20603 | Waldorf, MD | 51% | 35% | 260 | 28,842 | 55% | \$100,655 |
| 125 | 30093 | Norcross, GA | 51% | 38% | 246 | 53,602 | 77% | \$37,233 |
| 126 | 32244 | Jacksonville, FL | 51% | 41% | 1264 | 61,617 | 45% | \$48,425 |
| 127 | 53209 | Milwaukee, WI | 51% | 42% | 468 | 46,083 | 69% | \$33,656 |
| 128 | 61104 | Rockford, IL | 51% | 56% | 276 | 16,992 | 38% | \$23,862 |
| 129 | 30012 | Conyers, GA | 51% | 40% | 269 | 28,467 | 58% | \$46,051 |
| 130 | 93701 | Fresno, CA | 51% | 58% | 43 | 11,133 | 79% | \$19,928 |
| 131 | 07503 | Paterson, NJ | 51% | 40% | 105 | 19,961 | 68% | \$40,455 |
| 132 | 92277 | Twentynine Palms, CA | 51% | 45% | 201 | 23,623 | 25% | \$43,471 |
| 133 | 20785 | Greater Landover, MD | 51% | 42% | 288 | 36,269 | 90% | \$64,054 |
| 134 | 63147 | Saint Louis, MO | 51% | 43% | 90 | 12,048 | 95% | \$33,035 |
| 135 | 30554 | Lula, GA | 51% | 39% | 92 | 7,720 | 12% | \$46,067 |
| 136 | 93721 | Fresno, CA | 51% | N/A | 21 | 6,837 | 76% | \$20,132 |
| 137 | 63134 | Berkeley, MO | 50% | 34% | 111 | 14,296 | 66% | \$34,646 |
| 138 | 44123 | Euclid, OH | 50% | 45% | 341 | 16,091 | 47% | \$41,442 |
| 139 | 95422 | Clearlake, CA | 50% | 59% | 159 | 15,302 | 29% | \$28,501 |
| 140 | 60087 | Waukegan, IL | 50% | 44% | 366 | 28,563 | 58% | \$59,476 |
| 141 | 07018 | East Orange, NJ | 50% | N/A | 178 | 28,717 | 96% | \$38,132 |
| 142 | 60471 | Richton Park, IL | 50% | 34% | 309 | 13,294 | 81% | \$60,186 |

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|------|----------|----------------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 143 | 63136 | Jennings, MO | 50% | 38% | 430 | 47,431 | 87% | \$33,657 |
| 144 | 32210 | Jacksonville, FL | 50% | 46% | 1087 | 57,150 | 36% | \$47,186 |
| 145 | 20772 | Greater Upper Marlboro, MD | 50% | 38% | 423 | 43,292 | 83% | \$100,077 |
| 146 | 60804 | Cicero, IL | 50% | 53% | 892 | 84,135 | 90% | \$44,699 |
| 147 | 43604 | Toledo, OH | 50% | 21% | 19 | 7,797 | 71% | \$9,895 |
| 148 | 30253 | McDonough, GA | 50% | 27% | 526 | 49,326 | 50% | \$62,151 |
| 149 | 75134 | Lancaster, TX | 50% | 30% | 132 | 19,925 | 88% | \$48,884 |
| 150 | 60626 | Chicago, IL | 50% | 38% | 413 | 52,045 | 49% | \$41,427 |
| 151 | 60411 | Chicago Heights, IL | 50% | 40% | 984 | 58,198 | 72% | \$45,075 |
| 152 | 81635 | Parachute, CO | 49% | 45% | 62 | 6,544 | 18% | \$59,173 |
| 153 | 85629 | Sahuarita, AZ | 49% | 36% | 178 | 20,879 | 30% | \$72,925 |
| 154 | 07514 | Paterson, NJ | 49% | 41% | 102 | 19,746 | 91% | \$40,085 |
| 155 | 63103 | Saint Louis, MO | 49% | 27% | 32 | 5,235 | 44% | \$31,421 |
| 156 | 20602 | Waldorf, MD | 49% | 37% | 311 | 24,604 | 56% | \$78,794 |
| 157 | 60406 | Blue Island, IL | 49% | 44% | 283 | 25,495 | 76% | \$42,432 |
| 158 | 44117 | Euclid, OH | 49% | 43% | 164 | 11,006 | 69% | \$28,484 |
| 159 | 43227 | Columbus, OH | 49% | 33% | 403 | 22,856 | 68% | \$38,431 |
| 160 | 31548 | Kingsland, GA | 49% | 27% | 188 | 19,205 | 23% | \$51,939 |
| 161 | 33128 | Miami, FL | 49% | 48% | 74 | 7,921 | 98% | \$20,495 |
| 162 | 33142 | Miami, FL | 49% | 61% | 739 | 53,146 | 102% | \$24,227 |
| 163 | 30153 | Rockmart, GA | 49% | 41% | 153 | 17,694 | 16% | \$45,051 |
| 164 | 20640 | Indian Head, MD | 49% | 38% | 120 | 9,478 | 38% | \$69,899 |
| 165 | 34668 | Port Richey, FL | 49% | 57% | 1083 | 43,251 | 12% | \$32,871 |
| 166 | 34472 | Ocala, FL | 49% | 54% | 716 | 26,959 | 37% | \$37,272 |
| 167 | 93702 | Fresno, CA | 49% | 61% | 185 | 45,889 | 78% | \$30,454 |
| 168 | 63031 | Florissant, MO | 49% | 39% | 397 | 49,068 | 28% | \$54,881 |
| 169 | 60473 | South Holland, IL | 49% | 36% | 473 | 21,809 | 81% | \$60,378 |
| 170 | 63135 | Ferguson, MO | 49% | 38% | 218 | 22,563 | 59% | \$39,053 |
| 171 | 60469 | Posen, IL | 49% | 46% | 102 | 5,752 | 76% | \$55,015 |

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| 172 | 34474 | Ocala, FL | 49% | 48% | 184 | 15,053 | 30% | \$40,627 |
| 173 | 07524 | Paterson, NJ | 48% | 42% | 79 | 12,365 | 96% | \$37,705 |
| 174 | 48215 | Detroit, MI | 48% | N/A | 72 | 15,243 | 93% | \$21,777 |
| 175 | 02909 | Providence, RI | 48% | 47% | 244 | 40,431 | 68% | \$33,583 |
| 176 | 92233 | Calipatria, CA | 48% | N/A | 12 | 10,029 | 83% | \$33,821 |
| 177 | 60160 | Melrose Park, IL | 48% | 51% | 241 | 25,180 | 76% | \$43,429 |
| 178 | 63033 | Florissant, MO | 48% | 37% | 318 | 41,678 | 58% | \$54,540 |
| 179 | 32211 | Jacksonville, FL | 48% | 44% | 539 | 31,113 | 43% | \$41,453 |
| 180 | 60136 | Gilberts, IL | 48% | 34% | 108 | 6,275 | 22% | \$90,512 |
| 181 | 53216 | Milwaukee, WI | 48% | 43% | 368 | 32,117 | 85% | \$32,756 |
| 182 | 89403 | Dayton, NV | 48% | 52% | 235 | 13,600 | 15% | \$52,462 |
| 183 | 98424 | Fife, WA | 48% | 29% | 107 | 10,358 | 23% | \$59,646 |
| 184 | 60661 | Chicago, IL | 48% | 14% | 40 | 6,792 | 14% | \$89,114 |
| 185 | 45416 | Trotwood, OH | 48% | 37% | 82 | 6,075 | 76% | \$36,048 |
| 186 | 30021 | Clarkston, GA | 48% | 42% | 84 | 21,561 | 67% | \$32,004 |
| 187 | 20613 | Brandywine, MD | 48% | 38% | 112 | 12,733 | 62% | \$106,103 |
| 188 | 30039 | Snellville, GA | 48% | 30% | 581 | 40,043 | 61% | \$67,310 |
| 189 | 44119 | Cleveland, OH | 48% | 39% | 216 | 12,631 | 47% | \$40,346 |
| 190 | 32202 | Jacksonville, FL | 48% | N/A | 62 | 5,945 | 64% | \$14,504 |
| 191 | 33313 | Lauderhill, FL | 48% | 55% | 1107 | 54,656 | 89% | \$35,464 |
| 192 | 33716 | Saint Petersburg, FL | 48% | 59% | 75 | 13,236 | 21% | \$46,602 |
| 193 | 30008 | Marietta, GA | 48% | 33% | 244 | 31,038 | 69% | \$43,392 |
| 194 | 48033 | Southfield, MI | 48% | 49% | 116 | 16,275 | 70% | \$44,558 |
| 195 | 32304 | Tallahassee, FL | 48% | 37% | 169 | 39,232 | 49% | \$19,688 |
| 196 | 27505 | Broadway, NC | 48% | 4% | 7 | 6,116 | 25% | \$42,420 |
| 197 | 30529 | Commerce, GA | 48% | 25% | 77 | 11,683 | 15% | \$44,736 |
| 198 | 48602 | Saginaw, MI | 48% | 42% | 290 | 29,846 | 36% | \$34,811 |
| 199 | 32222 | Jacksonville, FL | 48% | 33% | 172 | 9,169 | 32% | \$61,025 |
| 200 | 33032 | Princeton, FL | 48% | 55% | 1039 | 32,837 | 84% | \$46,072 |

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| 201 | 07111 | Irvington, NJ | 48% | N/A | 458 | 54,449 | 96% | \$41,959 |
| 202 | 48186 | Westland, MI | 48% | 42% | 343 | 37,119 | 19% | \$48,624 |
| 203 | 20601 | Waldorf, MD | 48% | 35% | 270 | 25,497 | 54% | \$93,671 |
| 204 | 53204 | Milwaukee, WI | 48% | 45% | 169 | 41,452 | 82% | \$26,265 |
| 205 | 20695 | White Plains, MD | 48% | 31% | 81 | 7,342 | 49% | \$99,434 |
| 206 | 32305 | Tallahassee, FL | 48% | 38% | 283 | 19,196 | 55% | \$36,715 |
| 207 | 33801 | Lakeland, FL | 48% | 52% | 287 | 34,002 | 30% | \$35,023 |
| 208 | 64130 | Kansas City, MO | 48% | 37% | 141 | 21,104 | 93% | \$26,656 |
| 209 | 30620 | Bethlehem, GA | 48% | 24% | 115 | 11,550 | 24% | \$60,945 |
| 210 | 28540 | Jacksonville, NC | 47% | 13% | 223 | 52,065 | 31% | \$43,525 |
| 211 | 48135 | Garden City, MI | 47% | 47% | 255 | 27,523 | 8% | \$55,084 |
| 212 | 45406 | Dayton, OH | 47% | 38% | 223 | 21,342 | 84% | \$30,799 |
| 213 | 44132 | Euclid, OH | 47% | 41% | 240 | 15,105 | 55% | \$39,196 |
| 214 | 48204 | Detroit, MI | 47% | 53% | 167 | 29,003 | 98% | \$24,343 |
| 215 | 43219 | Columbus, OH | 47% | 32% | 363 | 26,679 | 80% | \$33,462 |
| 216 | 60162 | Hillside, IL | 47% | 43% | 139 | 8,203 | 68% | \$55,994 |
| 217 | 64134 | Kansas City, MO | 47% | 26% | 244 | 21,552 | 67% | \$40,196 |
| 218 | 30507 | Gainesville, GA | 47% | 41% | 196 | 29,487 | 53% | \$49,026 |
| 219 | 30680 | Winder, GA | 47% | 23% | 385 | 37,586 | 21% | \$50,565 |
| 220 | 20735 | Clinton, MD | 47% | 39% | 397 | 35,692 | 84% | \$98,117 |
| 221 | 20710 | Bladensburg, MD | 47% | 47% | 46 | 9,523 | 94% | \$46,497 |
| 222 | 63074 | Saint Ann, MO | 47% | 34% | 100 | 15,588 | 27% | \$39,745 |
| 223 | 28555 | Maysville, NC | 47% | 12% | 41 | 5,659 | 28% | \$43,871 |
| 224 | 89110 | Las Vegas, NV | 47% | N/A | 644 | 76,905 | 66% | \$47,375 |
| 225 | 64132 | Kansas City, MO | 47% | 37% | 101 | 12,963 | 85% | \$26,452 |
| 226 | 33805 | Lakeland, FL | 47% | 52% | 194 | 23,016 | 59% | \$33,786 |
| 227 | 33147 | West Little River, FL | 47% | 62% | 806 | 42,683 | 100% | \$29,545 |
| 228 | 43609 | Toledo, OH | 47% | 30% | 262 | 23,720 | 39% | \$29,675 |
| 229 | 33033 | Homestead, FL | 47% | 57% | 1452 | 49,481 | 82% | \$42,443 |

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| 230 | 89104 | Las Vegas, NV | 47% | 59% | 338 | 33,059 | 56% | \$38,431 |
| 231 | 53225 | Milwaukee, WI | 47% | 37% | 173 | 23,745 | 56% | \$39,125 |
| 232 | 48237 | Oak Park, MI | 47% | 50% | 185 | 29,642 | 55% | \$46,168 |
| 233 | 33054 | Miami Gardens, FL | 47% | 56% | 581 | 29,424 | 99% | \$27,241 |
| 234 | 33190 | Cutler Bay, FL | 47% | 44% | 399 | 8,977 | 80% | \$46,435 |
| 235 | 48210 | Detroit, MI | 47% | 42% | 93 | 29,938 | 76% | \$25,161 |
| 236 | 75241 | Dallas, TX | 47% | 29% | 154 | 26,668 | 97% | \$29,079 |
| 237 | 48214 | Detroit, MI | 47% | 52% | 108 | 22,769 | 91% | \$25,613 |
| 238 | 07501 | Paterson, NJ | 47% | 41% | 160 | 30,362 | 91% | \$24,353 |
| 239 | 34473 | Ocala, FL | 47% | 50% | 430 | 16,739 | 51% | \$39,443 |
| 240 | 92311 | Barstow, CA | 47% | 55% | 247 | 32,887 | 53% | \$48,111 |
| 241 | 48341 | Pontiac, MI | 47% | 47% | 110 | 17,112 | 71% | \$37,117 |
| 242 | 64124 | Kansas City, MO | 47% | N/A | 57 | 11,990 | 63% | \$27,357 |
| 243 | 33169 | Miami Gardens, FL | 47% | 51% | 1048 | 38,392 | 96% | \$47,084 |
| 244 | 30013 | Conyers, GA | 47% | 34% | 307 | 25,011 | 62% | \$57,110 |
| 245 | 30220 | Grantville, GA | 47% | 27% | 62 | 5,566 | 28% | \$50,220 |
| 246 | 33415 | Greenacres, FL | 46% | 63% | 1029 | 42,478 | 60% | \$36,020 |
| 247 | 07055 | Passaic, NJ | 46% | 43% | 194 | 69,143 | 79% | \$31,032 |
| 248 | 44105 | Cleveland, OH | 46% | 45% | 654 | 40,672 | 74% | \$28,916 |
| 249 | 30071 | Norcross, GA | 46% | 38% | 122 | 20,951 | 66% | \$46,001 |
| 250 | 44109 | Cleveland, OH | 46% | 39% | 507 | 43,045 | 39% | \$32,110 |
| 251 | 53223 | Milwaukee, WI | 46% | 37% | 263 | 29,749 | 52% | \$44,394 |
| 252 | 07062 | Plainfield, NJ | 46% | 39% | 130 | 12,423 | 82% | \$55,698 |
| 253 | 20745 | Forest Heights, MD | 46% | 44% | 190 | 27,423 | 91% | \$61,011 |
| 254 | 60064 | North Chicago, IL | 46% | 42% | 198 | 18,420 | 81% | \$38,405 |
| 255 | 48180 | Taylor, MI | 46% | 51% | 425 | 63,231 | 22% | \$43,559 |
| 256 | 28544 | Midway Park, NC | 46% | 17% | 17 | 5,527 | 36% | \$35,242 |
| 257 | 07103 | Newark, NJ | 46% | N/A | 199 | 32,307 | 91% | \$29,824 |
| 258 | 19032 | Folcroft, PA | 46% | 34% | 100 | 6,623 | 26% | \$57,462 |

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| 259 | 60436 | Joliet, IL | 46% | 33% | 233 | 18,760 | 49% | \$41,194 |
| 260 | 60538 | Montgomery, IL | 46% | 30% | 438 | 25,208 | 32% | \$71,458 |
| 261 | 34691 | Holiday, FL | 46% | 57% | 526 | 21,415 | 15% | \$40,297 |
| 262 | 07208 | Elizabeth, NJ | 46% | 42% | 108 | 32,588 | 74% | \$49,007 |
| 263 | 45205 | Cincinnati, OH | 46% | 32% | 213 | 21,783 | 48% | \$28,826 |
| 264 | 33440 | Clewiston, FL | 46% | 60% | 129 | 19,671 | 67% | \$37,665 |
| 265 | 60020 | Fox Lake, IL | 46% | 39% | 214 | 6,882 | 6% | \$52,216 |
| 266 | 85123 | Casa Grande, AZ | 46% | 46% | 30 | 6,060 | 34% | \$46,771 |
| 267 | 30135 | Douglasville, GA | 46% | 32% | 661 | 58,058 | 39% | \$65,450 |
| 268 | 32805 | Orlando, FL | 46% | 53% | 215 | 23,098 | 85% | \$25,911 |
| 269 | 60505 | Aurora, IL | 46% | 40% | 799 | 68,751 | 79% | \$45,230 |
| 270 | 30157 | Dallas, GA | 46% | 28% | 415 | 41,459 | 20% | \$60,670 |
| 271 | 44055 | Lorain, OH | 46% | 35% | 220 | 19,313 | 52% | \$29,755 |
| 272 | 32209 | Jacksonville, FL | 46% | 51% | 495 | 35,289 | 97% | \$23,621 |
| 273 | 95205 | Stockton, CA | 46% | N/A | 215 | 36,990 | 73% | \$32,172 |
| 274 | 44128 | Cleveland, OH | 46% | 42% | 433 | 29,210 | 96% | \$34,945 |
| 275 | 32839 | Oak Ridge, FL | 46% | 59% | 473 | 44,224 | 70% | \$34,179 |
| 276 | 63115 | Saint Louis, MO | 46% | 38% | 129 | 23,252 | 99% | \$26,435 |
| 277 | 32327 | Crawfordville, FL | 46% | 30% | 353 | 26,319 | 19% | \$53,988 |
| 278 | 60110 | Carpentersville, IL | 46% | 35% | 626 | 37,937 | 56% | \$57,850 |
| 279 | 93560 | Rosamond, CA | 45% | 49% | 129 | 18,603 | 46% | \$54,151 |
| 280 | 93615 | Cutler, CA | 45% | N/A | 10 | 5,743 | 95% | \$30,946 |
| 281 | 44113 | Cleveland, OH | 45% | 15% | 80 | 17,997 | 44% | \$28,794 |
| 282 | 63114 | Overland, MO | 45% | 35% | 295 | 36,489 | 32% | \$40,047 |
| 283 | 18324 | Lehman Township, PA | 45% | N/A | 61 | 7,853 | 45% | \$60,105 |
| 284 | 30558 | Maysville, GA | 45% | N/A | 50 | 6,258 | 12% | \$39,900 |
| 285 | 48034 | Southfield, MI | 45% | 45% | 58 | 13,080 | 72% | \$42,489 |
| 286 | 38115 | Memphis, TN | 45% | 30% | 163 | 38,545 | 89% | \$30,160 |
| 287 | 20748 | Temple Hills, MD | 45% | 40% | 376 | 38,798 | 93% | \$67,046 |

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| 288 | 44125 | Garfield Heights, OH | 45% | 43% | 491 | 28,591 | 27% | \$45,138 |
| 289 | 60438 | Lansing, IL | 45% | 39% | 452 | 28,592 | 42% | \$51,993 |
| 290 | 60616 | Chicago, IL | 45% | 22% | 284 | 49,469 | 37% | \$43,815 |
| 291 | 73538 | Elgin, OK | 45% | 1% | 7 | 5,127 | 10% | \$52,769 |
| 292 | 45404 | Dayton, OH | 45% | 34% | 92 | 11,084 | 16% | \$27,202 |
| 293 | 32221 | Jacksonville, FL | 45% | 36% | 464 | 26,748 | 30% | \$56,894 |
| 294 | 60097 | Wonder Lake, IL | 45% | 37% | 190 | 10,732 | 12% | \$72,916 |
| 295 | 89156 | Las Vegas, NV | 45% | 54% | 421 | 28,374 | 54% | \$52,252 |
| 296 | 32763 | Orange City, FL | 45% | 54% | 313 | 20,531 | 20% | \$38,413 |
| 297 | 06606 | Bridgeport, CT | 45% | 39% | 607 | 49,281 | 62% | \$54,800 |
| 298 | 48238 | Detroit, MI | 45% | 60% | 176 | 33,842 | 96% | \$24,836 |
| 299 | 30011 | Auburn, GA | 45% | 23% | 157 | 14,530 | 20% | \$52,604 |
| 300 | 43232 | Columbus, OH | 45% | 26% | 630 | 41,697 | 58% | \$40,366 |
| 301 | 20707 | Laurel, MD | 45% | 37% | 220 | 31,206 | 59% | \$75,676 |
| 302 | 98409 | Tacoma, WA | 45% | 31% | 309 | 24,548 | 31% | \$43,755 |
| 303 | 64126 | Kansas City, MO | 45% | 32% | 31 | 6,000 | 65% | \$24,563 |
| 304 | 43605 | Toledo, OH | 45% | 33% | 279 | 29,325 | 28% | \$26,066 |
| 305 | 20770 | Greenbelt, MD | 45% | 42% | 124 | 25,063 | 62% | \$64,427 |
| 306 | 12754 | Town of Liberty, NY | 45% | 46% | 51 | 7,595 | 24% | \$43,270 |
| 307 | 32908 | Palm Bay, FL | 45% | 51% | 304 | 10,905 | 32% | \$43,618 |
| 308 | 53143 | Kenosha, WI | 45% | 28% | 277 | 22,590 | 29% | \$45,417 |
| 309 | 20784 | New Carrollton, MD | 45% | 46% | 222 | 26,101 | 87% | \$58,852 |
| 310 | 93210 | Coalinga, CA | 45% | 45% | 73 | 18,708 | 65% | \$45,976 |
| 311 | 30180 | Villa Rica, GA | 45% | 25% | 402 | 30,959 | 27% | \$58,750 |
| 312 | 85635 | Sierra Vista, AZ | 45% | 30% | 175 | 35,023 | 28% | \$51,740 |
| 313 | 02903 | Providence, RI | 45% | 39% | 18 | 9,859 | 28% | \$22,964 |
| 314 | 32065 | Orange Park, FL | 45% | 33% | 552 | 33,712 | 24% | \$63,052 |
| 315 | 92227 | Brawley, CA | 45% | 52% | 101 | 26,053 | 83% | \$37,198 |
| 316 | 60425 | Glenwood, IL | 45% | 35% | 190 | 9,083 | 72% | \$60,081 |

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| 317 | 32818 | Pine Hills, FL | 45% | 52% | 682 | 45,899 | 75% | \$44,985 |
| 318 | 07504 | Paterson, NJ | 45% | 42% | 89 | 12,875 | 95% | \$44,279 |
| 319 | 08015 | Browns Mills, NJ | 45% | 30% | 186 | 20,736 | 32% | \$66,788 |
| 320 | 60415 | Chicago Ridge, IL | 45% | 42% | 206 | 14,310 | 20% | \$48,983 |
| 321 | 48043 | Mount Clemens, MI | 45% | 49% | 112 | 14,801 | 27% | \$33,258 |
| 322 | 48075 | Southfield, MI | 45% | 49% | 168 | 21,852 | 77% | \$58,542 |
| 323 | 30087 | Stone Mountain, GA | 45% | 33% | 433 | 36,753 | 70% | \$70,927 |
| 324 | 76549 | Killeen, TX | 45% | 20% | 282 | 40,061 | 56% | \$51,010 |
| 325 | 44052 | Lorain, OH | 45% | 30% | 276 | 30,901 | 45% | \$33,655 |
| 326 | 21213 | Baltimore, MD | 45% | 16% | 539 | 31,067 | 91% | \$34,584 |
| 327 | 45426 | Trotwood, OH | 45% | 35% | 173 | 15,366 | 75% | \$39,908 |
| 328 | 33319 | Lauderhill, FL | 45% | 57% | 1190 | 45,392 | 67% | \$38,935 |
| 329 | 34947 | Fort Pierce, FL | 45% | 67% | 114 | 12,732 | 79% | \$33,010 |
| 330 | 06105 | Hartford, CT | 45% | 31% | 77 | 20,583 | 67% | \$28,707 |
| 331 | 64129 | Kansas City, MO | 45% | 19% | 65 | 9,707 | 56% | \$32,954 |
| 332 | 64128 | Kansas City, MO | 45% | 36% | 71 | 11,878 | 95% | \$23,213 |
| 333 | 60652 | Chicago, IL | 45% | 39% | 691 | 42,334 | 82% | \$64,284 |
| 334 | 85653 | Marana, AZ | 44% | 35% | 191 | 14,353 | 36% | \$51,272 |
| 335 | 60042 | Island Lake, IL | 44% | 38% | 153 | 8,719 | 15% | \$67,944 |
| 336 | 07063 | Plainfield, NJ | 44% | 41% | 126 | 14,693 | 80% | \$63,707 |
| 337 | 45403 | Dayton, OH | 44% | 35% | 155 | 15,236 | 22% | \$24,803 |
| 338 | 45410 | Dayton, OH | 44% | 30% | 168 | 15,851 | 13% | \$33,747 |
| 339 | 60140 | Hampshire, IL | 44% | 30% | 243 | 14,830 | 16% | \$78,547 |
| 340 | 33880 | Winter Haven, FL | 44% | 50% | 393 | 36,127 | 34% | \$40,015 |
| 341 | 85706 | Tucson, AZ | 44% | 43% | 277 | 57,076 | 85% | \$29,556 |
| 342 | 93268 | Taft, CA | 44% | 41% | 98 | 18,924 | 33% | \$41,598 |
| 343 | 63042 | Hazelwood, MO | 44% | 37% | 137 | 19,008 | 37% | \$43,276 |
| 344 | 20716 | Bowie, MD | 44% | 33% | 170 | 20,400 | 65% | \$94,476 |
| 345 | 06610 | Bridgeport, CT | 44% | 41% | 313 | 22,780 | 77% | \$39,267 |

| Rank | ZIP Code | City/ State | Percent of Homes Underwater | Percent Below Peak Home Prices | Homes in Default or Foreclosure in 2013 | Population | Percent African American and Latino | Median Household Income |
|------|----------|--------------------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 346 | 30223 | Griffin, GA | 44% | 39% | 298 | 35,539 | 42% | \$37,704 |
| 347 | 33127 | Miami, FL | 44% | 62% | 409 | 31,810 | 96% | \$25,913 |
| 348 | 28216 | Charlotte, NC | 44% | 22% | 561 | 46,880 | 68% | \$47,953 |
| 349 | 92356 | Lucerne Valley, CA | 44% | 56% | 61 | 7,174 | 37% | \$27,137 |
| 350 | 28326 | Sanford, NC | 44% | 5% | 34 | 17,199 | 35% | \$42,272 |
| 351 | 61101 | Rockford, IL | 44% | 59% | 292 | 23,425 | 54% | \$28,560 |
| 352 | 30046 | Lawrenceville, GA | 44% | 33% | 156 | 34,482 | 54% | \$50,250 |
| 353 | 96130 | Susanville, CA | 44% | 43% | 159 | 22,769 | 26% | \$53,684 |
| 354 | 33461 | Palm Springs, FL | 44% | 63% | 648 | 40,192 | 63% | \$36,169 |
| 355 | 43203 | Columbus, OH | 44% | 33% | 82 | 8,058 | 82% | \$18,129 |
| 356 | 48216 | Detroit, MI | 44% | N/A | 18 | 5,190 | 76% | \$23,691 |
| 357 | 18210 | Penn Forest Township, PA | 44% | 29% | 108 | 7,044 | 21% | \$57,405 |
| 358 | 18302 | Middle Smithfield Township, PA | 44% | 41% | 159 | 17,667 | 34% | \$61,151 |
| 359 | 60629 | Chicago, IL | 44% | 46% | 1349 | 113,864 | 89% | \$41,982 |
| 360 | 07522 | Paterson, NJ | 44% | 44% | 133 | 20,212 | 91% | \$31,388 |
| 361 | 98402 | Tacoma, WA | 44% | 32% | 39 | 6,247 | 25% | \$26,338 |
| 362 | 08861 | Perth Amboy, NJ | 44% | 39% | 262 | 52,615 | 84% | \$48,477 |
| 363 | 06604 | Bridgeport, CT | 44% | 43% | 265 | 27,288 | 67% | \$34,475 |
| 364 | 43608 | Toledo, OH | 44% | 26% | 200 | 17,222 | 66% | \$23,718 |
| 365 | 62205 | East Saint Louis, IL | 44% | 34% | 25 | 9,060 | 98% | \$21,687 |
| 366 | 02907 | Providence, RI | 44% | 47% | 146 | 27,630 | 79% | \$33,067 |
| 367 | 32738 | Deltona, FL | 44% | 53% | 840 | 43,491 | 40% | \$55,098 |
| 368 | 48217 | Detroit, MI | 44% | 42% | 55 | 8,873 | 93% | \$29,426 |
| 369 | 60163 | Berkeley, IL | 44% | 44% | 93 | 5,176 | 59% | \$57,465 |
| 370 | 89142 | Las Vegas, NV | 44% | 57% | 395 | 30,863 | 52% | \$56,951 |
| 371 | 89169 | Las Vegas, NV | 44% | N/A | 170 | 24,200 | 58% | \$33,768 |
| 372 | 60632 | Chicago, IL | 44% | 45% | 663 | 87,144 | 84% | \$41,859 |
| 373 | 48076 | Southfield, MI | 44% | 41% | 203 | 25,268 | 58% | \$66,751 |
| 374 | 21017 | Belcamp, MD | 44% | 23% | 59 | 7,311 | 27% | \$81,100 |

| Rank | ZIP Code | City/ State | Percent of Homes Underwater | Percent Below Peak Home Prices | Homes in Default or Foreclosure in 2013 | Population | Percent African American and Latino | Median Household Income |
|------|----------|-------------------------|-----------------------------|--------------------------------|---|------------|-------------------------------------|-------------------------|
| 375 | 60430 | Homewood, IL | 44% | 35% | 317 | 20,137 | 43% | \$69,579 |
| 376 | 60501 | Summit, IL | 44% | 54% | 132 | 11,501 | 74% | \$46,914 |
| 377 | 53206 | Milwaukee, WI | 44% | 25% | 189 | 29,193 | 96% | \$23,121 |
| 378 | 61103 | Rockford, IL | 43% | 41% | 357 | 24,995 | 34% | \$38,337 |
| 379 | 02863 | Central Falls, RI | 43% | 43% | 37 | 19,331 | 73% | \$32,509 |
| 380 | 93250 | Mc Farland, CA | 43% | 45% | 31 | 13,748 | 91% | \$36,211 |
| 381 | 60446 | Romeoville, IL | 43% | 30% | 729 | 38,271 | 42% | \$67,351 |
| 382 | 20607 | Accokeek, MD | 43% | 36% | 106 | 8,733 | 70% | \$118,022 |
| 383 | 32226 | Jacksonville, FL | 43% | 34% | 311 | 14,794 | 18% | \$74,686 |
| 384 | 18301 | Stroud Township, PA | 43% | 40% | 191 | 28,495 | 31% | \$59,265 |
| 385 | 48203 | Detroit, MI | 43% | 65% | 133 | 29,687 | 92% | \$22,753 |
| 386 | 85602 | Benson, AZ | 43% | 28% | 68 | 9,001 | 17% | \$40,898 |
| 387 | 63034 | Spanish Lake, MO | 43% | 35% | 150 | 18,562 | 57% | \$72,630 |
| 388 | 30141 | Hiram, GA | 43% | 24% | 189 | 22,192 | 23% | \$56,814 |
| 389 | 32725 | Deltona, FL | 43% | 54% | 813 | 44,502 | 40% | \$46,822 |
| 390 | 83647 | Mountain Home, ID | 43% | N/A | 33 | 19,780 | 18% | \$47,119 |
| 391 | 85017 | Phoenix, AZ | 43% | N/A | 166 | 42,017 | 73% | \$30,185 |
| 392 | 60083 | Wadsworth, IL | 43% | 33% | 121 | 8,593 | 19% | \$99,269 |
| 393 | 28460 | North Topsail Beach, NC | 43% | 22% | 62 | 7,874 | 4% | \$48,826 |
| 394 | 45204 | Cincinnati, OH | 43% | 30% | 60 | 6,083 | 37% | \$29,428 |
| 395 | 43205 | Columbus, OH | 43% | 37% | 146 | 12,017 | 74% | \$22,790 |

ⁱ Each metropolitan area has at least 1 million people; each city has at least 100,000 people; each zip code has at least 5,000 people.