



## Best and Worst Metros...A Report Card on Economic Security



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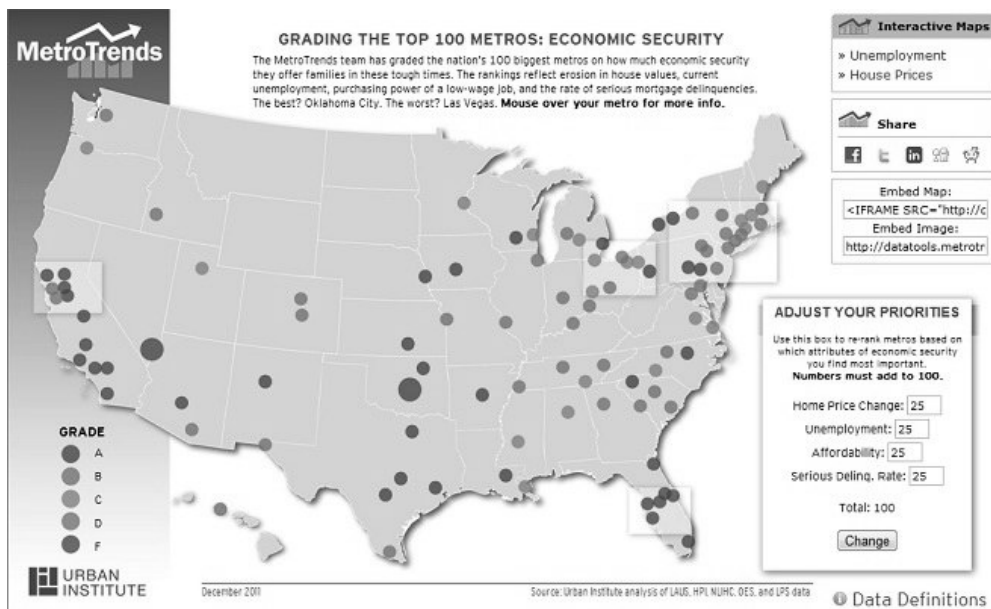
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In my last [blog](#), I asked whether America's most prosperous metros – like New York, DC, and San Francisco – are good places for the 99% to live and concluded that workers with limited education and skills would find these trend-setting cities hard to afford. I also pointed to the Oklahoma City region, with its low unemployment and low housing costs, as a pretty good place to live and that made me want to learn a little more about Greater Oklahoma City.

Metropolitan Oklahoma City's diverse economy – including government, universities, energy, and high-tech firms -- has held up well in the Great Recession. It didn't fall victim to the housing boom and bust (2000 to 2007), so rents and house prices today are remarkably affordable and few homeowners are facing foreclosure. And the region scores high on lots of "top ten" lists -- most affordable ([Forbes](#)), most recession-proof ([Forbes](#)), and best to start a small business ([Fortune Small Business](#)).

So I decided to grade all of the nation's 100 biggest metros: which are best and which are worst for family economic security? The factors (all available from [MetroTrends](#)) include unemployment (as of September 2011), house price decline (between summer 2007 to summer 2011), earnings needed to afford a decent two-bedroom apartment relative to annual earnings from a full-time job in personal services (both measured in 2010), and the share of homeowners who faced serious delinquency as of mid- 2011.

### Grading The Top 100 Metros: Economic Security (click below for interactive map)



**Source:** Urban Institute analysis of LAUS, HPI, NUHC, OES, and LPS data

The ten best metros for economic security? Oklahoma City, Omaha, Wichita, Tulsa, Des Moines, Pittsburgh, Madison, Austin, Baton Rouge, and Buffalo.

And the ten worst? Bakersfield, Palm Bay, Tampa-St. Petersburg, Lakeland, Bradenton-Sarasota, Riverside-San Bernardino, Orlando, Modesto, Stockton, Miami, and Las Vegas.

You can find any metro's score (and all the underlying factors) by mousing over and clicking on it. But you can also

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## What Are The Ten Best Metros For Economic Security?

modify my scoring system. Maybe unemployment matters more to you than housing affordability or you don't care about house price erosion at all. Change the relative importance of the four factors in the box and MetroTrends will recompute the scores and display your new rankings.

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