

Prices: Problems extend to suburbs

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A stock clerk making the median income of \$22,210 in Grand Rapids, Mich., earned just more than half of what was necessary to buy the median priced home for \$130,000, and the gap was wider still in St. Louis, where the median home cost \$139,000.

In the rental market, a paralegal earning the median income of \$21.26 in New York City made more than enough

to get a two-bedroom apartment that did not consume more than 30 percent of the paycheck.

But a paralegal earning the median \$16.32 an hour in Chicago would fall short of the \$17.85 an hour needed to have a two-bedroom apartment without an undue stress on the budget.

The findings also indicate that housing problems are far from limited to central cities. Most homeowners with critical

housing needs lived in the suburbs. For renters, more than half lived in central cities.

Lipman said government must do more to encourage construction of affordable housing through zoning regulations. Communities need to work with developers and allow them to increase the density for market rate housing. In exchange, the developers have to allow for a certain amount of houses to be sold at affordable rates.

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