A CERTIHOMES - TRUE LIFESTYLE COST REPORT · 30 LARGEST U.S. METROS

Losing *Ground*, fourteen years on

Housing, transportation, and the monthly cost of keeping the lights, the water, and the connection on now consume two-thirds of a moderate-income budget. The squeeze didn't ease. It hardened — and it opened a third front.

A **Certihomes** report · by Krishna Malyala

H + T + U | 927 metros analyzed | 118.7M households | Measured, not modeled

A modernization of the Center for Neighborhood Technology's 2012 *Losing Ground* — extended with a Utilities dimension and transportation costs measured by our proprietary multimodal cost algorithm. United States only · prepared June 2026.

67.1%
True Lifestyle Cost — H+T+U as a share of the typical moderate-income budget, nationally

97.4%
of U.S. households live in metros where **H+T exceeds the 45% affordability line**

23.9%
Transportation is the swing cost — nearly three-quarters of what households spend on housing

24/25
of the 25 largest metros are **unaffordable** for moderate-income households on H+T alone

$639/mo
the rebuilt essential **utility basket** — including $237/mo CNT never counted

Lineage

This report recreates and modernizes *Losing Ground: The Struggle of Moderate-Income Households to Afford the Rising Costs of Transportation and Housing* (Center for Neighborhood Technology & the Center for Housing Policy, October 2012). We keep CNT's core insight — that housing affordability is incomplete without transportation — and extend it twice: we add a fourth dimension, **Utilities**, building the H+T+U "True Lifestyle Cost" framework; and where CNT *modeled* transportation from neighborhood form, we now **measure** it with our proprietary multimodal cost algorithm, pricing real 2026 fares, tolls, parking, and fuel. This is our own analysis, built on our own data — not a copy of CNT's text or tables.

EXECUTIVE SUMMARY

The 45% line is now the exception, not the rule

Fourteen years after CNT first warned that housing and transportation costs were outrunning incomes, the condition has become near-universal — and spread to a third front households can no longer escape.

Applying the Housing + Transportation Affordability Index to all 927 U.S. metropolitan areas — 118.7 million households — then layering on a rebuilt 2026 national utility baseline and replacing CNT's modeled transportation with a measured multimodal cost engine, five findings stand out.

1

The 45% line is now the exception, not the rule.

For moderate-income households (near 80% of Area Median Income), the combined housing-and-transportation burden exceeds the standard 45%-of-income threshold in metros holding **97.4% of all U.S. households**. CNT's central 2012 warning has become the near-universal condition.

2

In the 25 largest metros, 24 of 25 are unaffordable.

The average moderate-income H+T burden across the 25 largest metros is **54.3% of income** — nine points above the affordability line. Only Washington, DC sits at the 45% edge.

3

Transportation, not housing, is the swing cost.

Nationally, moderate-income households spend **23.9% of income on transportation** — about three-quarters of the **32.5%** they spend on housing. In car-dependent metros, transportation runs to a quarter of income before a single rent check is written.

4

Adding the "U" pushes the typical burden to ~67% — and 79% in the worst metro.

Once the full essential-utility basket is counted — **$639.38/month, $7,673/year** for the typical household — the national True Lifestyle Cost reaches **67.1% of income**, and **79.0% in Miami**. The three items CNT never counted — broadband, cellular, streaming — add **$237.25/month** alone.

5

The "U" bites hardest where incomes lag and the bill runs high.

The most-burdened metros are **Miami (79.0%), Riverside (75.8%), Tampa (73.2%), Orlando (73.1%), and Los Angeles (72.8%)** — regions where moderate incomes are low and car dependence is near-total. The most expensive coastal metros rank as *more* affordable for their residents because high local incomes and real transit absorb the cost.

"Once you count the lights, the water, and the connection, the typical moderate-income household is spending two-thirds of its income before food, before health care, before a single dollar of savings."

LOSING GROUND 2026 · NATIONAL FINDING

WHY TRANSPORTATION RUNS HIGH

Two cars per household, no transit within reach — the geometry of the sun-belt squeeze.

FIGURE 1 · THE 45% LINE

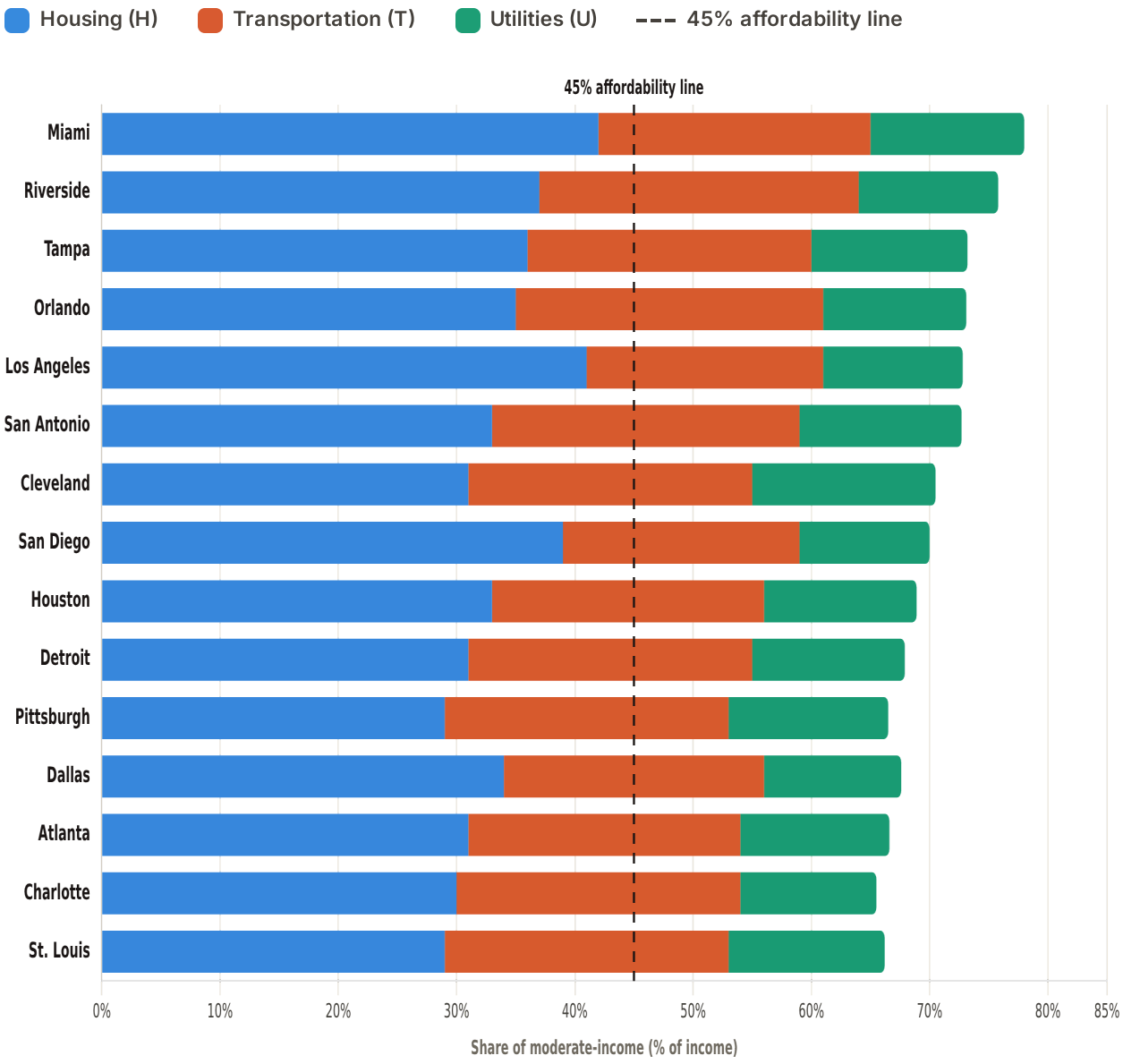
Nearly every bar overshoots

Each metro as a stacked bar of Housing, Transportation, and the rebuilt per-metro Utilities — against a 45% affordability reference. The utility segment is the new overshoot.

FIGURE 1

True Lifestyle Cost of the 15 most-squeezed large metros

Moderate-income households (~80% AMI). H and T are 2022-ACS H+T Index ratios; U is the rebuilt 2026 utility basket as a share of income.



Source: H/T ratios — CNT Housing + Transportation Affordability Index, 2022 ACS (`hta_index`). U — rebuilt national utility baseline, 2026 (`utility_baselines_national`). Values rounded.

FIGURE 2 · THE NATIONAL PICTURE

Where the burden falls heaviest

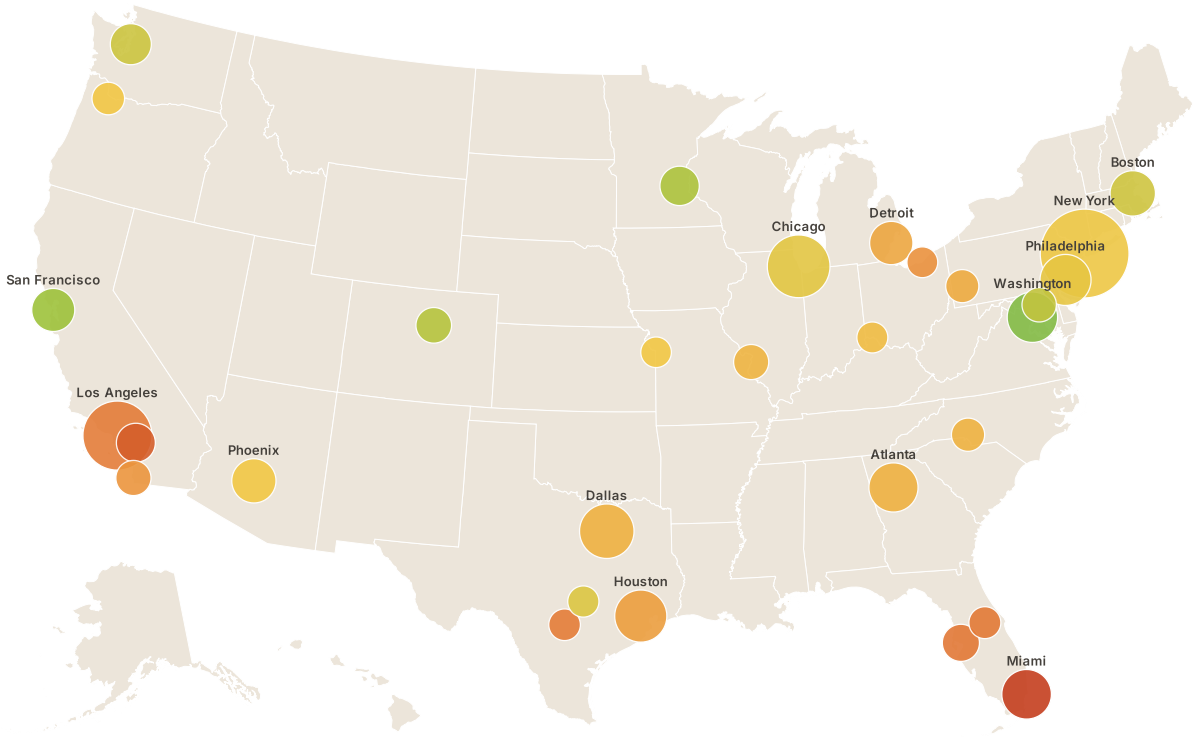
The 30 profiled metros plotted at their location, sized by households and colored by True Lifestyle Cost. The deepest reds cluster across the sun belt — Florida, the Inland Empire, Texas — not the high-cost coasts.

FIGURE 2

True Lifestyle Cost (H+T+U) across 30 metros

Circle size = number of households. Color = H+T+U as a share of moderate income.
Hover a bubble for detail.

More affordable · 54% — 79% · Severely squeezed



Source: H+T+U by metro (this report). Basemap — U.S. Census via us-atlas `states-10m`, Albers USA projection. Metro markers plotted at primary-city centroid.

FIGURE 3 · THE AFFORDABILITY PARADOX

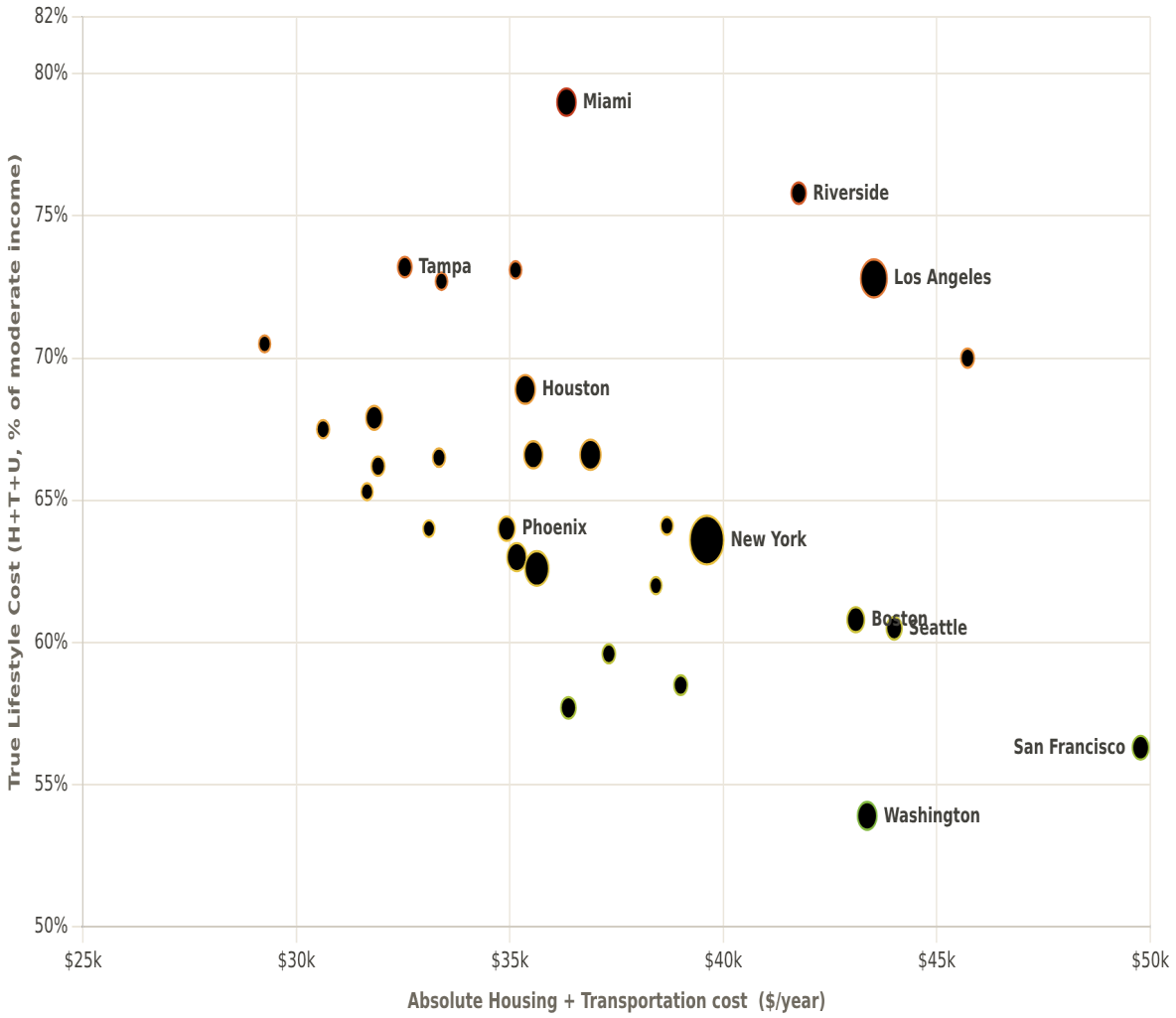
High absolute cost ≠ high burden

New York, San Francisco, and Washington carry the highest dollar costs yet rank as comparatively affordable for their residents — high incomes and real transit absorb the bill. Miami, Riverside, and Tampa are cheaper in dollars but deepest underwater.

FIGURE 3

Absolute H+T dollars vs. share of income

X = absolute Housing + Transportation cost ($/yr). Y = True Lifestyle Cost as % of moderate income. Bubble size = households; color = burden.



Source: This report. Absolute H+T = housing cost + transportation cost ($/yr) from the H+T Index; burden = H+T+U as a share of moderate income. The paradox CNT first identified in 2012 — now intensified.

WHAT'S NEW SINCE 2012

From modeled to measured

CNT's 2012 study was a landmark of regression modeling. We keep its frame and replace its weakest link — the modeled transport estimate — with a measured one.

DIMENSION	CNT *LOSING GROUND* (2012)	LOSING GROUND 2026
Cost dimensions	Housing + Transportation (H+T)	Housing + Transportation + **Utilities** (H+T+U)
Transportation costs	Modeled from neighborhood form + 2008 AAA factors	**Measured** 2026 multimodal cost (24 of 30 metros): real fares, tolls, CBD parking, fuel
Utilities	Not isolated — buried in rent / owner cost	Rebuilt 2026 baseline: energy + **real per-metro water + garbage** + broadband, cell, streaming
Data vintage	2006–2010 ACS	**2022 H+T Index** ratios + national/measured 2026 cost layers (labeled)
Cost engine	Regression model	**Our proprietary multimodal cost algorithm** — sub-second per-origin true cost
New drivers priced	—	NYC Congestion Relief Zone ($9), $5.56/gal CA gas, $35/day NYC parking, $16.79 Hudson tolls

METHODOLOGY

Read the vintages before any number

This report deliberately combines three layers of different vintage. We label every column, and never re-date the ratios.

2022

H & T burden ratios

The Housing and Transportation % splits, the combined H+T ratio, and the affordability-threshold counts come from CNT's H+T Affordability Index (2022 ACS). The affordability structure stays comparable to CNT.

2026

Utilities (U)

The U dollar basket and U% of income, rebuilt nationally: real per-metro water + garbage, energy by metro/state, and national cell + streaming + broadband.

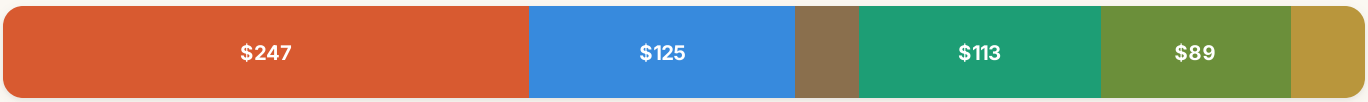
2026

Measured transportation

The measured monthly transit/drive cost columns from our proprietary multimodal cost algorithm — fares, tolls, parking, and fuel as of June 2026, for 24 of 30 metros.

The "U" dimension — now national

CNT's housing figure embeds energy and water inside the rent/owner-cost line. That buries energy and water where they can't be acted on, and omits entirely two items now non-negotiable for employment, school, and benefits access: **home broadband and cellular service**. We compute an explicit Utilities basket, rebuilt with real per-metro water and a new per-metro garbage line, a national cellular line, and a new streaming line alongside national broadband.



Energy **$247/mo** · Water & sewer **$125/mo** · Garbage **$30/mo** · Cellular **$113/mo** · Broadband **$89/mo** · Streaming **$35/mo** · **Total U: $639/mo · $7,673/yr**

US-national utility basket, 2026. Connectivity (broadband + cell) and streaming are flat across metros; energy, water, and garbage vary. Across 47 US metros the full basket runs $538.83 (Phoenix) to $787.83 (Boston); median $661.22/mo.

Measured, not modeled, transportation

This is the central methodological change. CNT's transportation costs are regression estimates from seven neighborhood and four household variables. We **replace** the modeled transport column with measured costs from our proprietary multimodal cost algorithm, which prices actual 2026 trips from every residential cell to the metro core: real transit fares (including transfers), real toll schedules, real CBD parking, and live fuel.

The measured number is a per-commute, out-of-pocket money cost — one-way median cell→CBD cost × 44 trips/month per commuter. It is *not* CNT's whole-household transportation total, which is dominated by ~$10–12K/yr of auto ownership. The honest comparison is our measured commute cost against CNT's *running* cost (gas/VMT + transit) — and that comparison is what the next figure shows.

FIGURE 4 · MEASURED DRIVE VS. TRANSIT

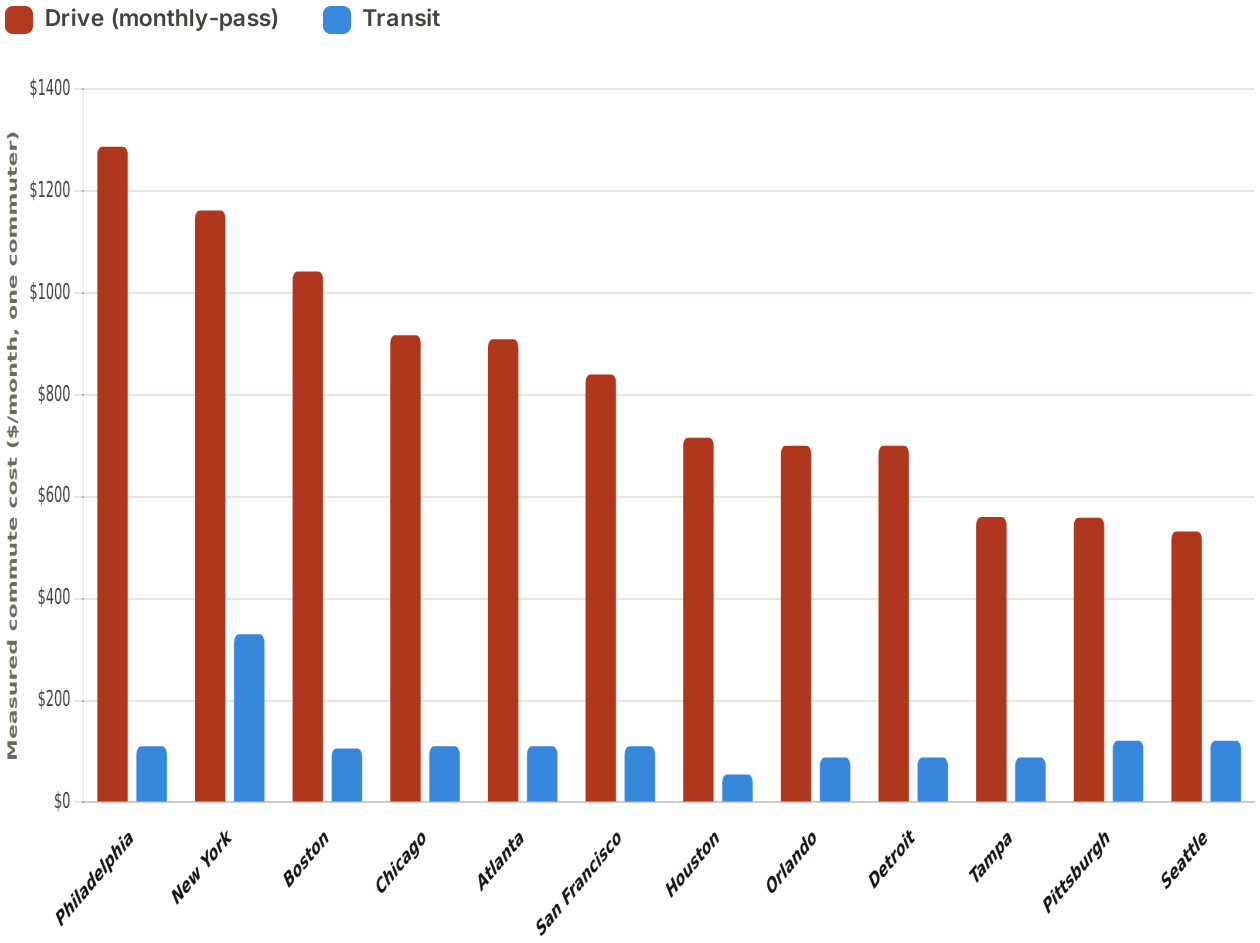
The gap a model cannot see

A Philadelphia drive commuter pays $1,287/mo — bridge tolls plus $34.98/day parking — against $110/mo on transit. The measured engine prices the actual toll-and-parking geography of each metro; a regression cannot.

FIGURE 4

Measured commute cost — drive (monthly-pass) vs. transit, $/month

Our proprietary multimodal cost algorithm, 2026. One commuter, one-way median cell→CBD × 44 trips/mo. Drive amortizes the fixed CBD parking/toll floor.



Source: Our proprietary multimodal cost algorithm, 2026 fares/tolls/parking/fuel. The measured number is the product moat: CNT's regression cannot price the bridge toll, the congestion charge, or the specific garage rate at the destination.

THE CAR-SHEDDING LEVER

Median measured transit commute: $106/mo. Median measured drive: $560/mo. Dropping a car is the highest-leverage affordability intervention there is.

TABLE 1 · THE FULL RANKING

30 metros by True Lifestyle Cost

Moderate-income households (~80% AMI). H and T are 2022-ACS H+T Index ratios; U is the rebuilt 2026 utility basket. H+T+U is the emphasized column.

#	METRO	MOD. INCOME	H	T	H+T	U/MO	U%	H+T+U
1	**Miami-Fort Lauderdale-Pompano Beach**, FL	$56,143	42%	23%	66%	$606	13.0%	**79.0%**
2	**Riverside-San Bernardino-Ontario**, CA	$64,863	37%	27%	64%	$639	11.8%	**75.8%**
3	**Tampa-St. Petersburg-Clearwater**, FL	$53,925	36%	24%	60%	$595	13.2%	**73.2%**
4	**Orlando-Kissimmee-Sanford**, FL	$57,077	35%	26%	61%	$575	12.1%	**73.1%**
5	**Los Angeles-Long Beach-Anaheim**, CA	$72,490	41%	20%	61%	$710	11.8%	**72.8%**
6	**San Antonio-New Braunfels**, TX	$55,808	33%	26%	59%	$636	13.7%	**72.7%**
7	**Cleveland-Elyria**, OH	$53,646	31%	24%	55%	$694	15.5%	**70.5%**
8	**San Diego-Chula Vista-Carlsbad**, CA	$76,800	39%	20%	59%	$705	11.0%	**70.0%**
9	**Houston-The Woodlands-Sugar Land**, TX	$63,530	33%	23%	56%	$683	12.9%	**68.9%**
10	**Detroit-Warren-Dearborn**, MI	$58,442	31%	24%	55%	$630	12.9%	**67.9%**
11	**Pittsburgh**, PA	$57,654	29%	24%	54%	$651	13.5%	**67.5%**
12	**Dallas-Fort Worth-Arlington**, TX	$65,614	34%	22%	55%	$632	11.6%	**66.6%**

#	METRO	MOD. INCOME	H	T	H+T	U/MO	U%	H+T+U
13	**Atlanta-Sandy Springs-Alpharetta**, GA	$65,500	31%	23%	54%	$688	12.6%	**66.6%**
14	**Charlotte-Concord-Gastonia**, NC-SC	$61,863	30%	24%	55%	$594	11.5%	**66.5%**
15	**St. Louis**, MO-IL	$60,267	29%	24%	53%	$662	13.2%	**66.2%**
16	**Cincinnati**, OH-KY-IN	$60,692	28%	24%	52%	$673	13.3%	**65.3%**
17	**Portland-Vancouver-Hillsboro**, OR-WA	$72,130	34%	20%	53%	$668	11.1%	**64.1%**
18	**Phoenix-Mesa-Chandler**, AZ	$64,765	31%	23%	54%	$539	10.0%	**64.0%**
19	**Kansas City**, MO-KS	$63,526	29%	23%	52%	$636	12.0%	**64.0%**
20	**New York-Newark-Jersey City**, NY-NJ-PA	$77,047	37%	15%	53%	$681	10.6%	**63.6%**
21	**Philadelphia-Camden-Wilmington**, PA-NJ-DE-MD	$67,332	33%	19%	51%	$672	12.0%	**63.0%**
22	**Chicago-Naperville-Elgin**, IL-IN-WI	$68,668	33%	19%	52%	$606	10.6%	**62.6%**
23	**Austin-Round Rock-Georgetown**, TX	$75,011	32%	19%	51%	$686	11.0%	**62.0%**
24	**Boston-Cambridge-Newton**, MA-NH	$87,888	34%	16%	50%	$788	10.8%	**60.8%**
25	**Seattle-Tacoma-Bellevue**, WA	$86,056	33%	18%	51%	$678	9.5%	**60.5%**
26	**Baltimore-Columbia-Towson**, MD	$77,317	31%	18%	49%	$681	10.6%	**59.6%**
27	**Denver-Aurora-Lakewood**, CO	$77,272	32%	18%	50%	$546	8.5%	**58.5%**
28	**Minneapolis-St. Paul-Bloomington**, MN-WI	$75,468	29%	19%	48%	$612	9.7%	**57.7%**
29	**San Francisco-Oakland-Berkeley**, CA	$100,707	34%	15%	48%	$695	8.3%	**56.3%**
30	**Washington-Arlington-Alexandria**, DC-VA-MD-WV	$94,247	31%	15%	45%	$699	8.9%	**53.9%**

Source: H/T ratios — CNT H+T Index, 2022 ACS. U — rebuilt 2026 `utility_baselines_national`. Rows shaded red are severely burdened (H+T+U ≥ 70%). Riverside's U uses the US-national basket (no metro U row in this build).

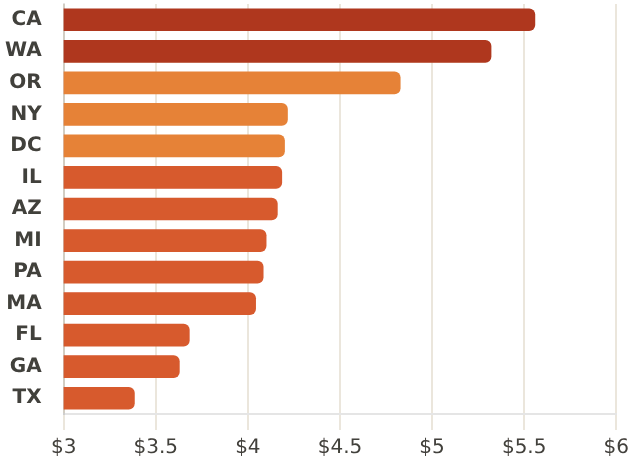
2026 COST DRIVERS

Harsher and more volatile than 2012

CNT's 2012 model used 17¢/mile fuel and a $5,576/year vehicle. The 2026 reality our engine prices is steeper — and includes categories that didn't exist in 2012.

DRIVER 1

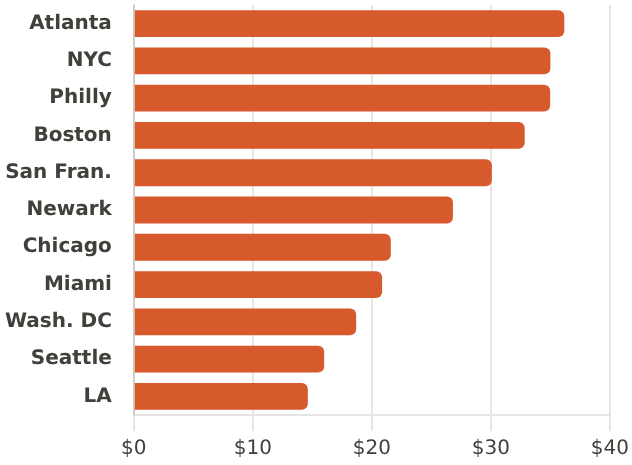
Gasoline — regular, $/gallon



National regular average $4.63/gal. CA pays ~60% more per gallon than TX.

DRIVER 2

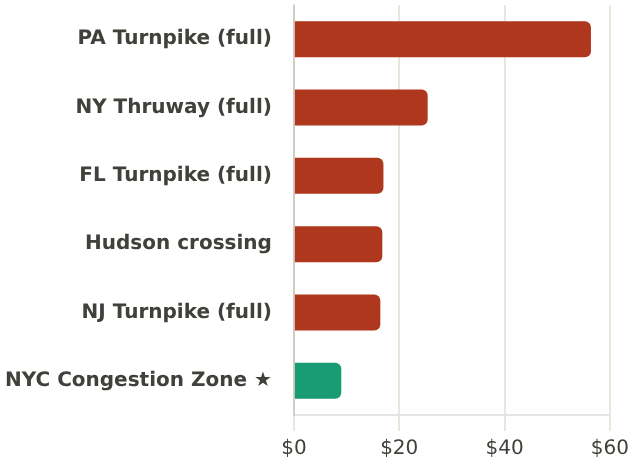
CBD parking — median daily



A worker forced to drive into Manhattan or Atlanta faces $700–$760/mo in parking alone — more than the entire utility basket.

DRIVER 3

Tolls & congestion, EZ-Pass



The NYC Congestion Relief Zone ($9/day) is a cost category that did not exist in 2012 — stacked on a $16.79 Hudson crossing.

CONNECTIVITY GAP

What CNT never counted

Broadband	**$89.00/mo**
Cellular	**$113.25/mo**
Streaming (new)	**$35.00/mo**
Total beyond CNT	**$237.25/mo**

WATER SWING

Now metered per metro

Phoenix (lowest)	**$66/mo**
National average	**$125/mo**
Houston / Seattle / Portland	**$175/mo**
Washington DC (highest)	**$210/mo**

ENERGY SWING

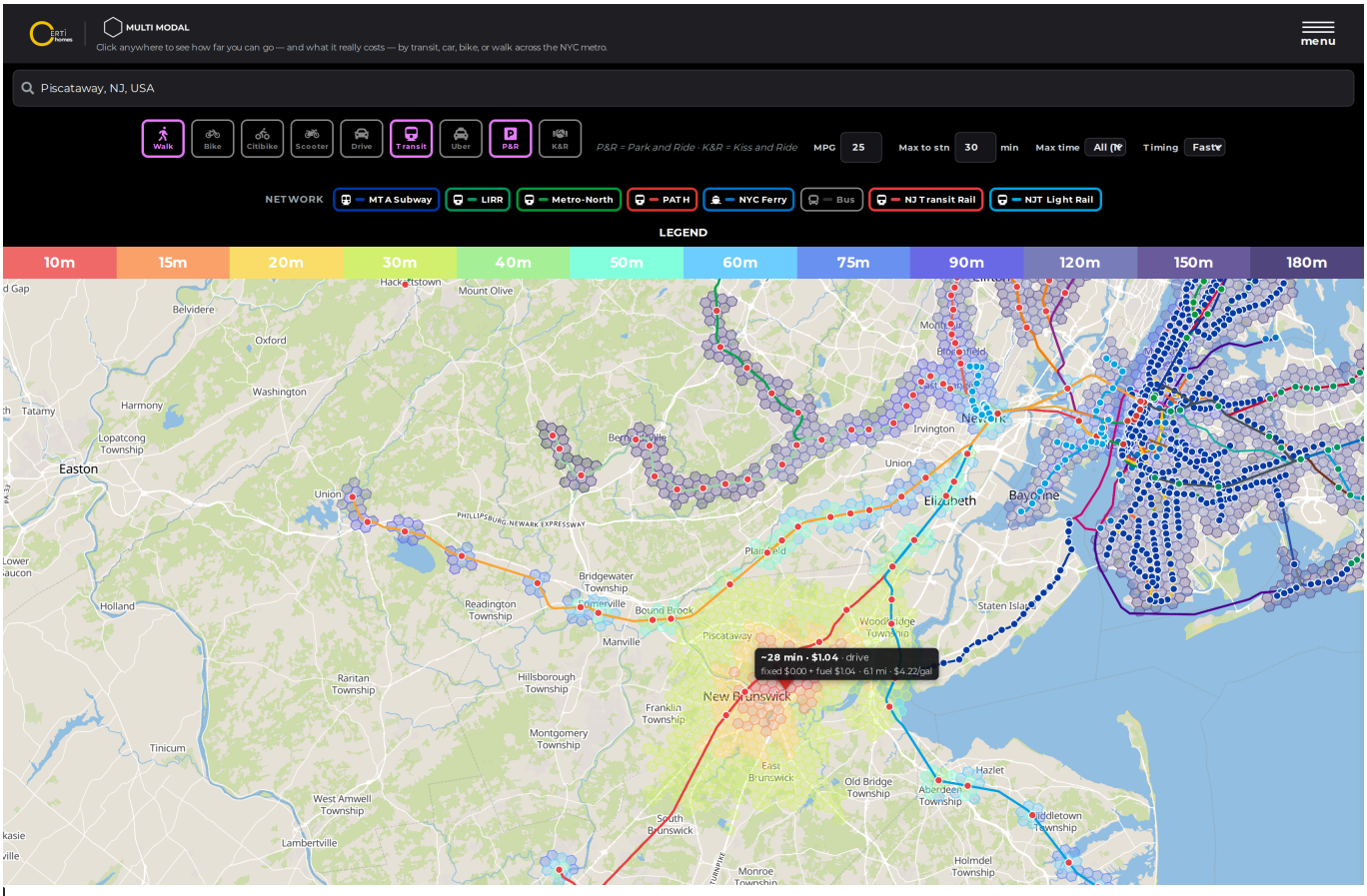
Cold + high-gas metros

Phoenix (lowest)	**$202/mo**
Pittsburgh	**$314/mo**
Cleveland / Cincinnati	**$331/mo**
Boston (highest)	**$386/mo**

THE ENGINE BEHIND THE NUMBERS

See the data on our live map

Every measured figure in this report comes from our proprietary multimodal cost algorithm, which prices the true, all-in cost of living from any residential cell — in under a second.



See your area on our live map — every hex cell colored by travel time and priced by its all-in True Lifestyle Cost. Click any point to set an origin and price its true cost in real time.

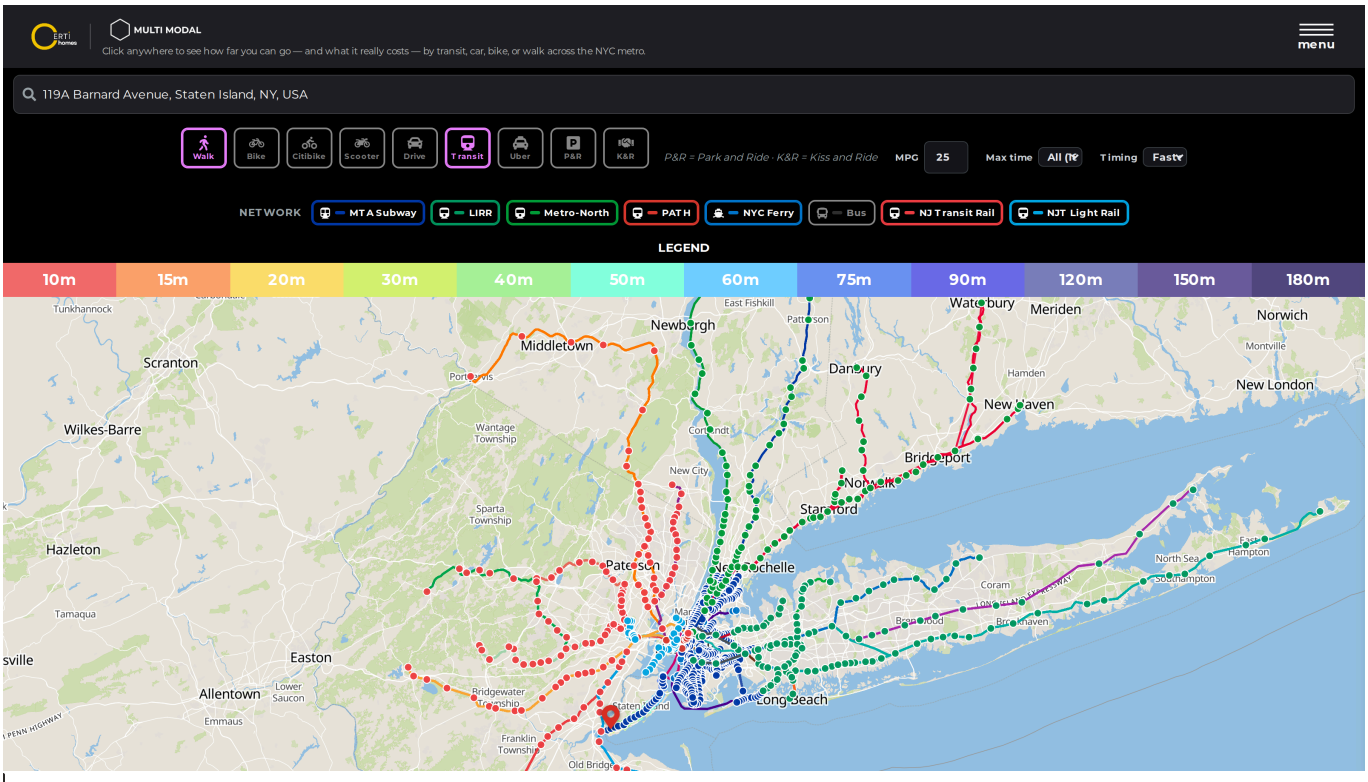
Measured beats modeled — and that's now real, not promised

Google and TravelTime answer "how long." We answer "how much, all-in, for *this* household." Our proprietary algorithm prices real fares, real tolls, the actual destination garage rate, and live fuel — sub-second, per origin, for 24 of the 30 metros profiled here.

A differentiated consumer product

The home-finder that ranks listings by True Lifestyle Cost — not list price — is the flagship application. Two-earner households can evaluate a location against *both* commuters' true costs at once.

www.commutingcost.com · **commutingcost.com/multimodal**



A multimodal cost isochrone from our proprietary algorithm — every line, every transfer, priced with real fares.

IMPLICATIONS

Policy & product

If affordability is measured on housing alone, it certifies homes whose all-in True Lifestyle Cost exceeds 60% of income in most large metros. The fix is to count what households actually pay.

POLICY What to count, and where to intervene

1 **Score affordability on H+T+U, not H alone.**

A "30% of income" housing rule certifies as affordable homes whose all-in cost exceeds 60% of income in most large metros. Subsidy and zoning eligibility should be scored on the full True Lifestyle Cost.

2 **The highest-leverage intervention is enabling car-shedding.**

A household that drops from two cars to one saves ~$7,000–$10,000/yr in ownership cost — more than any plausible fuel or rent intervention. Transit, protected bike infrastructure, and location-efficient housing are affordability policy.

3 **Treat broadband, cellular, and streaming as essential.**

The $202/month broadband-plus-cell connectivity gap ($237 including streaming) is regressive and invisible in current housing-cost accounting. Lifeline/ACP-style subsidies belong in the calculus.

4 **Target sun-belt and high-utility metros.**

The deepest H+T squeeze is Miami, Riverside, Tampa, Orlando, San Antonio; the rebuilt U layer additionally flags high-water metros (DC, Houston, Seattle, San Diego, Boston) and cold-winter, high-gas metros (Cleveland, Cincinnati, Pittsburgh) at $650–$700/mo in utilities alone.

PRODUCT Why measured cost is the moat

1 **True Lifestyle Cost is a differentiated consumer product.**

Google and TravelTime answer "how long"; we answer "how much, all-in, for this household." The home-finder that ranks listings by True Lifestyle Cost — not list price — is the flagship application.

2 **Measured beats modeled — and that is now real.**

This revision replaces the modeled transport column with the engine's measured per-origin cost across 24 metros, pricing actual fares, tolls, CBD parking, and fuel. Sub-second per-origin measured cost is something a batch regression cannot do interactively.

3 **Two-earner households compound the effect.**

The multimodal, multi-user capability lets a household evaluate a location against *both* commuters' true costs simultaneously — a question no time-only tool can answer.

METHODOLOGY & LINEAGE

Methodology and lineage credit: Center for Neighborhood Technology & Center for Housing Policy, Losing Ground (2012), and the CNT Housing + Transportation Affordability Index. All 2026 figures are our own, computed from the `commute` *database and our proprietary multimodal cost algorithm.*

H+T burden *ratios* are 2022 ACS. The U basket and measured-T dollars are live 2026. Vintages are labeled per-column; we do not re-date the ratios. United States only · 927 metros analyzed · 30 profiled · 118.7M households.

DATA SOURCES

H+T ratios — `hta_index` (CNT H+T Index, 2022 ACS, 927 CBSAs)

Utilities — `utility_baselines_national` (2026, rebuilt national)

Measured transport — our proprietary multimodal cost algorithm (2026)

Fuel — `energy_prices` (AAA/EIA daily, 2026-06-23)

Tolls — `toll_rates` (EZ-Pass / congestion, 2026)

Parking — `cbd_parking_metro` (SpotHero public, 2026)

Income limits — `hud_income_limits` (HUD FY2026)

THE REPORT

Download the print PDF

Explore the live map

Machine-readable figures: `losing-ground-2026-data.json`

Prepared June 2026 as a draft for review. Revision: US-only + rebuilt-U + measured-T.

Housing #378ADD · Transportation #D85A30 · Utilities #1D9E75