

CALIFORNIA

STATE RANKING

#2*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,014** monthly or **\$72,165** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$34.69
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	\$12.00
Average Renter Wage	\$22.79
2-Bedroom Housing Wage	\$34.69
Number of Renter Households	5863813
Percent Renters	45%

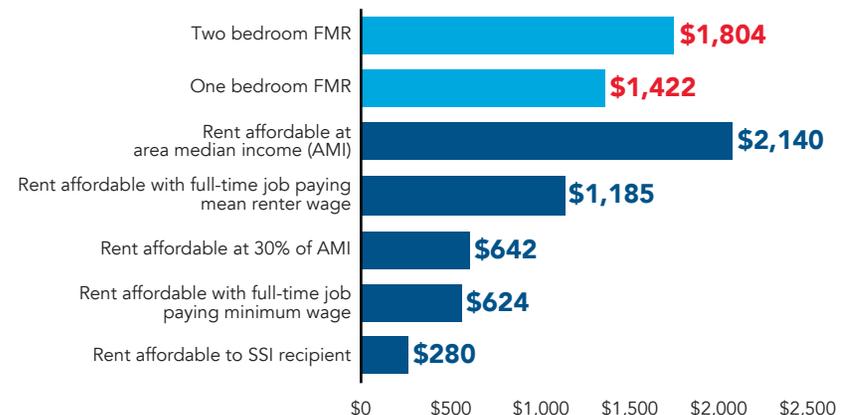
116
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Francisco, CA HUD Metro FMR Area	\$60.96
San Jose-Sunnyvale-Santa Clara, CA HUD Metro FMR Area	\$54.60
Santa Cruz-Watsonville, CA MSA	\$46.90
Oakland-Fremont, CA HUD Metro FMR Area	\$40.88
San Diego-Carlsbad, CA MSA	\$39.77



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

California

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$34.69	\$1,804	\$72,165	2.9	\$85,605	\$2,140	\$25,682	\$642	5,863,813	45%	\$22.79	\$1,185	1.5
Combined Nonmetro Areas	\$18.96	\$986	\$39,429	1.6	\$63,958	\$1,599	\$19,187	\$480	111,218	34%	\$12.40	\$645	1.5
<u>Metropolitan Areas</u>													
Bakersfield MSA	\$17.81	\$926	\$37,040	1.5	\$57,900	\$1,448	\$17,370	\$434	113,429	43%	\$13.61	\$708	1.3
Chico MSA	\$22.00	\$1,144	\$45,760	1.8	\$66,500	\$1,663	\$19,950	\$499	35,323	41%	\$13.03	\$677	1.7
El Centro MSA	\$18.33	\$953	\$38,120	1.5	\$60,700	\$1,518	\$18,210	\$455	19,691	44%	\$9.46	\$492	1.9
Fresno MSA	\$18.38	\$956	\$38,240	1.5	\$57,300	\$1,433	\$17,190	\$430	141,823	47%	\$12.81	\$666	1.4
Hanford-Corcoran MSA	\$18.98	\$987	\$39,480	1.6	\$58,100	\$1,453	\$17,430	\$436	20,424	48%	\$13.63	\$709	1.4
Los Angeles-Long Beach-Glendale HMFA	\$34.44	\$1,791	\$71,640	2.9	\$73,100	\$1,828	\$21,930	\$548	1,782,834	54%	\$21.60	\$1,123	1.6
Madera MSA	\$19.62	\$1,020	\$40,800	1.6	\$59,100	\$1,478	\$17,730	\$443	16,757	38%	\$13.09	\$681	1.5
Merced MSA	\$16.13	\$839	\$33,560	1.3	\$55,500	\$1,388	\$16,650	\$416	38,055	48%	\$13.93	\$724	1.2
Modesto MSA	\$19.54	\$1,016	\$40,640	1.6	\$64,500	\$1,613	\$19,350	\$484	73,534	43%	\$14.82	\$770	1.3
Napa MSA	\$32.79	\$1,705	\$68,200	2.7	\$100,400	\$2,510	\$30,120	\$753	18,090	37%	\$18.36	\$954	1.8
Oakland-Fremont HMFA	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	401,799	42%	\$23.35	\$1,214	1.8
Oxnard-Thousand Oaks-Ventura MSA	\$34.52	\$1,795	\$71,800	2.9	\$97,800	\$2,445	\$29,340	\$734	99,368	37%	\$17.59	\$915	2.0
Redding MSA	\$18.85	\$980	\$39,200	1.6	\$61,900	\$1,548	\$18,570	\$464	26,391	37%	\$13.31	\$692	1.4
Riverside-San Bernardino-Ontario MSA	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	503,249	38%	\$14.25	\$741	1.7
Sacramento-Roseville-Arden-Arcade HMFA	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	293,321	40%	\$17.02	\$885	1.4
Salinas MSA	\$29.62	\$1,540	\$61,600	2.5	\$74,100	\$1,853	\$22,230	\$556	62,066	49%	\$16.48	\$857	1.8
San Benito County HMFA	\$33.65	\$1,750	\$70,000	2.8	\$84,500	\$2,113	\$25,350	\$634	6,337	36%	\$14.21	\$739	2.4
San Diego-Carlsbad MSA*	\$39.77	\$2,068	\$82,720	3.3	\$86,300	\$2,158	\$25,890	\$647	522,595	47%	\$20.78	\$1,080	1.9

* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2019 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

California

FY19 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	367,906	51%	\$41.81	\$2,174	1.5
San Jose-Sunnyvale-Santa Clara HMFA	\$54.60	\$2,839	\$113,560	4.5	\$131,400	\$3,285	\$39,420	\$986	271,587	43%	\$47.72	\$2,482	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$29.65	\$1,542	\$61,680	2.5	\$87,500	\$2,188	\$26,250	\$656	41,992	40%	\$14.59	\$759	2.0
Santa Ana-Anaheim-Irvine HMFA	\$39.17	\$2,037	\$81,480	3.3	\$97,900	\$2,448	\$29,370	\$734	436,425	43%	\$21.04	\$1,094	1.9
Santa Cruz-Watsonville MSA	\$46.90	\$2,439	\$97,560	3.9	\$98,000	\$2,450	\$29,400	\$735	38,544	40%	\$14.48	\$753	3.2
Santa Maria-Santa Barbara MSA	\$37.52	\$1,951	\$78,040	3.1	\$79,300	\$1,983	\$23,790	\$595	68,707	48%	\$17.95	\$933	2.1
Santa Rosa MSA	\$36.29	\$1,887	\$75,480	3.0	\$93,300	\$2,333	\$27,990	\$700	75,450	40%	\$18.25	\$949	2.0
Stockton-Lodi MSA	\$21.00	\$1,092	\$43,680	1.8	\$71,400	\$1,785	\$21,420	\$536	99,074	44%	\$14.04	\$730	1.5
Vallejo-Fairfield MSA	\$27.75	\$1,443	\$57,720	2.3	\$85,700	\$2,143	\$25,710	\$643	58,971	40%	\$18.84	\$980	1.5
Visalia-Porterville MSA	\$17.79	\$925	\$37,000	1.5	\$50,900	\$1,273	\$15,270	\$382	59,169	44%	\$12.09	\$629	1.5
Yolo HMFA	\$25.81	\$1,342	\$53,680	2.2	\$87,900	\$2,198	\$26,370	\$659	35,036	48%	\$14.81	\$770	1.7
Yuba City MSA	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	24,648	42%	\$13.33	\$693	1.3
Counties													
Alameda County	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	267,403	47%	\$24.18	\$1,257	1.7
Alpine County	\$18.56	\$965	\$38,600	1.5	\$80,100	\$2,003	\$24,030	\$601	51	17%	\$11.75	\$611	1.6
Amador County	\$20.85	\$1,084	\$43,360	1.7	\$73,000	\$1,825	\$21,900	\$548	3,264	23%	\$10.64	\$553	2.0
Butte County	\$22.00	\$1,144	\$45,760	1.8	\$66,500	\$1,663	\$19,950	\$499	35,323	41%	\$13.03	\$677	1.7
Calaveras County	\$17.88	\$930	\$37,200	1.5	\$75,300	\$1,883	\$22,590	\$565	3,881	22%	\$11.24	\$585	1.6
Colusa County	\$17.17	\$893	\$35,720	1.4	\$61,900	\$1,548	\$18,570	\$464	2,526	36%	\$14.14	\$735	1.2
Contra Costa County	\$40.88	\$2,126	\$85,040	3.4	\$111,700	\$2,793	\$33,510	\$838	134,396	34%	\$21.62	\$1,124	1.9
Del Norte County	\$18.17	\$945	\$37,800	1.5	\$57,000	\$1,425	\$17,100	\$428	3,687	38%	\$10.95	\$569	1.7
El Dorado County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	16,136	24%	\$12.53	\$652	1.9
Fresno County	\$18.38	\$956	\$38,240	1.5	\$57,300	\$1,433	\$17,190	\$430	141,823	47%	\$12.81	\$666	1.4

* 50th percentile FMR (See Appendix B).

1: BR= Bedroom

2: FMR= Fiscal Year 2019 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19
HOUSING
WAGE

HOUSING
COSTS

AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	\$16.08	\$836	\$33,440	1.3	\$53,800	\$1,345	\$16,140	\$404	4,212	42%	\$11.75	\$611	1.4
Humboldt County	\$19.19	\$998	\$39,920	1.6	\$61,400	\$1,535	\$18,420	\$461	23,466	43%	\$12.53	\$651	1.5
Imperial County	\$18.33	\$953	\$38,120	1.5	\$60,700	\$1,518	\$18,210	\$455	19,691	44%	\$9.46	\$492	1.9
Inyo County	\$17.87	\$929	\$37,160	1.5	\$72,700	\$1,818	\$21,810	\$545	2,917	36%	\$12.46	\$648	1.4
Kern County	\$17.81	\$926	\$37,040	1.5	\$57,900	\$1,448	\$17,370	\$434	113,429	43%	\$13.61	\$708	1.3
Kings County	\$18.98	\$987	\$39,480	1.6	\$58,100	\$1,453	\$17,430	\$436	20,424	48%	\$13.63	\$709	1.4
Lake County	\$18.46	\$960	\$38,400	1.5	\$56,500	\$1,413	\$16,950	\$424	8,965	34%	\$11.53	\$600	1.6
Lassen County	\$16.31	\$848	\$33,920	1.4	\$68,300	\$1,708	\$20,490	\$512	3,211	34%	\$12.93	\$673	1.3
Los Angeles County	\$34.44	\$1,791	\$71,640	2.4	\$73,100	\$1,828	\$21,930	\$548	1,782,834	54%	\$21.60	\$1,123	1.6
Madera County	\$19.62	\$1,020	\$40,800	1.6	\$59,100	\$1,478	\$17,730	\$443	16,757	38%	\$13.09	\$681	1.5
Marin County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	37,550	36%	\$20.36	\$1,059	3.0
Mariposa County	\$18.71	\$973	\$38,920	1.6	\$63,600	\$1,590	\$19,080	\$477	2,175	29%	\$10.82	\$563	1.7
Mendocino County	\$20.73	\$1,078	\$43,120	1.7	\$54,700	\$1,368	\$16,410	\$410	13,952	41%	\$12.30	\$640	1.7
Merced County	\$16.13	\$839	\$33,560	1.3	\$55,500	\$1,388	\$16,650	\$416	38,055	48%	\$13.93	\$724	1.2
Modoc County	\$13.46	\$700	\$28,000	1.1	\$55,600	\$1,390	\$16,680	\$417	983	27%	\$13.21	\$687	1.0
Mono County	\$24.04	\$1,250	\$50,000	2.0	\$77,900	\$1,948	\$23,370	\$584	2,149	44%	\$16.80	\$874	1.4
Monterey County	\$29.62	\$1,540	\$61,600	2.5	\$74,100	\$1,853	\$22,230	\$556	62,066	49%	\$16.48	\$857	1.8
Napa County	\$32.79	\$1,705	\$68,200	2.7	\$100,400	\$2,510	\$30,120	\$753	18,090	37%	\$18.36	\$954	1.8
Nevada County	\$23.29	\$1,211	\$48,440	1.9	\$85,100	\$2,128	\$25,530	\$638	10,411	26%	\$13.97	\$726	1.7
Orange County	\$39.17	\$2,037	\$81,480	3.3	\$97,900	\$2,448	\$29,370	\$734	436,425	43%	\$21.04	\$1,094	1.9
Placer County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	40,411	29%	\$17.30	\$899	1.4
Plumas County	\$17.29	\$899	\$35,960	1.4	\$70,700	\$1,768	\$21,210	\$530	2,271	27%	\$9.07	\$472	1.9
Riverside County	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	248,936	35%	\$13.59	\$707	1.7
Sacramento County	\$23.46	\$1,220	\$48,800	2.0	\$83,600	\$2,090	\$25,080	\$627	236,774	45%	\$17.37	\$903	1.4
San Benito County	\$33.65	\$1,750	\$70,000	2.8	\$84,500	\$2,113	\$25,350	\$634	6,337	36%	\$14.21	\$739	2.4
San Bernardino County	\$23.69	\$1,232	\$49,280	2.0	\$69,700	\$1,743	\$20,910	\$523	254,313	41%	\$14.88	\$774	1.6

* 50th percentile FMR (See Appendix B).

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WAGE

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AREA MEDIAN
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County*	\$39.77	\$2,068	\$82,720	3.3	\$86,300	\$2,158	\$25,890	\$647	522,595	47%	\$20.78	\$1,080	1.9
San Francisco County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	224,960	63%	\$44.16	\$2,296	1.4
San Joaquin County	\$21.00	\$1,092	\$43,680	1.8	\$71,400	\$1,785	\$21,420	\$536	99,074	44%	\$14.04	\$730	1.5
San Luis Obispo County	\$29.65	\$1,542	\$61,680	2.5	\$87,500	\$2,188	\$26,250	\$656	41,992	40%	\$14.59	\$759	2.0
San Mateo County	\$60.96	\$3,170	\$126,800	5.1	\$136,800	\$3,420	\$41,040	\$1,026	105,396	40%	\$43.70	\$2,272	1.4
Santa Barbara County	\$37.52	\$1,951	\$78,040	3.1	\$79,300	\$1,983	\$23,790	\$595	68,707	48%	\$17.95	\$933	2.1
Santa Clara County	\$54.60	\$2,839	\$113,560	4.5	\$131,400	\$3,285	\$39,420	\$986	271,587	43%	\$47.72	\$2,482	1.1
Santa Cruz County	\$46.90	\$2,439	\$97,560	3.9	\$98,000	\$2,450	\$29,400	\$735	38,544	40%	\$14.48	\$753	3.2
Shasta County	\$18.85	\$980	\$39,200	1.6	\$61,900	\$1,548	\$18,570	\$464	26,391	37%	\$13.31	\$692	1.4
Sierra County	\$24.88	\$1,294	\$51,760	2.1	\$71,500	\$1,788	\$21,450	\$536	245	20%	\$9.74	\$506	2.6
Siskiyou County	\$16.15	\$840	\$33,600	1.3	\$52,000	\$1,300	\$15,600	\$390	6,561	34%	\$11.65	\$606	1.4
Solano County	\$27.75	\$1,443	\$57,720	2.3	\$85,700	\$2,143	\$25,710	\$643	58,971	40%	\$18.84	\$980	1.5
Sonoma County	\$36.29	\$1,887	\$75,480	3.0	\$93,300	\$2,333	\$27,990	\$700	75,450	40%	\$18.25	\$949	2.0
Stanislaus County	\$19.54	\$1,016	\$40,640	1.6	\$64,500	\$1,613	\$19,350	\$484	73,534	43%	\$14.82	\$770	1.3
Sutter County	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	13,831	43%	\$12.78	\$664	1.3
Tehama County	\$16.10	\$837	\$33,480	1.3	\$51,200	\$1,280	\$15,360	\$384	7,778	33%	\$11.99	\$623	1.3
Trinity County	\$16.25	\$845	\$33,800	1.4	\$50,100	\$1,253	\$15,030	\$376	1,704	31%	\$8.98	\$467	1.8
Tulare County	\$17.79	\$925	\$37,000	1.5	\$50,900	\$1,273	\$15,270	\$382	59,169	44%	\$12.09	\$629	1.5
Tuolumne County	\$19.08	\$992	\$39,680	1.6	\$65,700	\$1,643	\$19,710	\$493	6,809	31%	\$12.22	\$635	1.6
Ventura County	\$34.52	\$1,795	\$71,800	2.9	\$97,800	\$2,445	\$29,340	\$734	99,368	37%	\$17.59	\$915	2.0
Yolo County	\$25.81	\$1,342	\$53,680	2.2	\$87,900	\$2,198	\$26,370	\$659	35,036	48%	\$14.81	\$770	1.7
Yuba County	\$16.88	\$878	\$35,120	1.4	\$59,500	\$1,488	\$17,850	\$446	10,817	42%	\$14.63	\$761	1.2

* 50th percentile FMR (See Appendix B).

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