

California

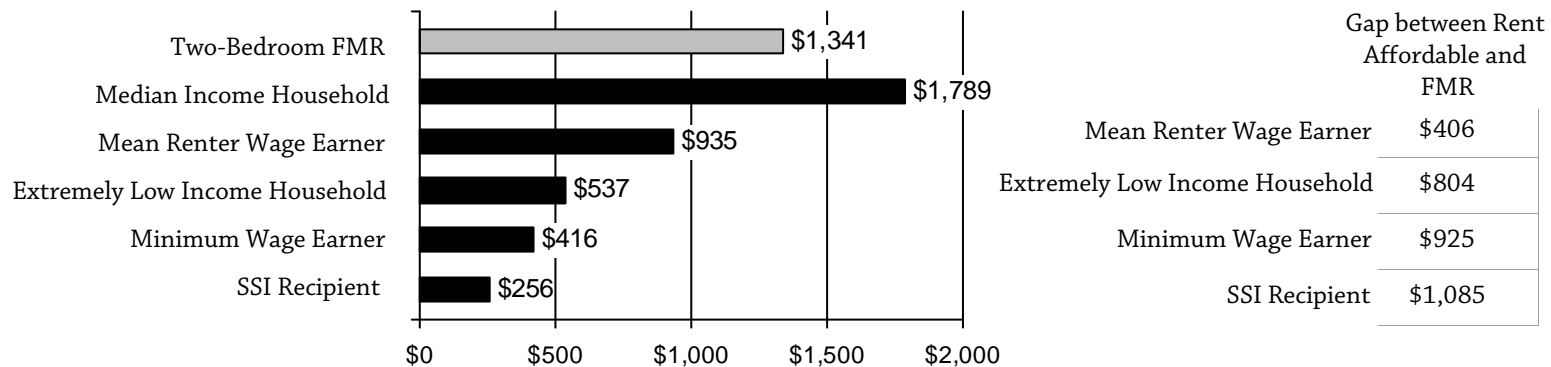
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,341. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,469 monthly or \$53,627 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$25.78

In California, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 129 hours per week, 52 weeks per year. Or a household must include 3.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$17.99. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 57 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Monthly Rent Affordable to Selected Income Levels
Compared with Two-Bedroom FMR**



California

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$25.78	\$1,341	\$53,627	3.2	\$71,573	\$1,789	\$21,472	\$537	5,377,530	43%	\$17.99	\$935	1.4
Combined Nonmetro Areas	\$17.92	\$932	\$37,284	2.2	\$57,885	\$1,447	\$17,365	\$434	111,602	34%	\$10.72	\$557	1.7
Metropolitan Areas													
Bakersfield MSA	\$15.46	\$804	\$32,160	1.9	\$52,500	\$1,313	\$15,750	\$394	100,132	40%	\$12.26	\$638	1.3
Chico MSA	\$16.88	\$878	\$35,120	2.1	\$55,700	\$1,393	\$16,710	\$418	33,813	40%	\$11.09	\$577	1.5
El Centro MSA	\$15.81	\$822	\$32,880	2.0	\$48,000	\$1,200	\$14,400	\$360	21,302	44%	\$7.76	\$403	2.0
Fresno MSA	\$16.88	\$878	\$35,120	2.1	\$54,600	\$1,365	\$16,380	\$410	128,359	45%	\$10.83	\$563	1.6
Hanford-Corcoran MSA	\$14.96	\$778	\$31,120	1.9	\$50,400	\$1,260	\$15,120	\$378	18,465	45%	\$12.05	\$627	1.2
Los Angeles-Long Beach HMFA	\$27.33	\$1,421	\$56,840	3.4	\$61,900	\$1,548	\$18,570	\$464	1,678,964	52%	\$18.32	\$952	1.5
Madera-Chowchilla MSA	\$16.56	\$861	\$34,440	2.1	\$54,500	\$1,363	\$16,350	\$409	15,900	38%	\$11.23	\$584	1.5
Merced MSA	\$14.85	\$772	\$30,880	1.9	\$50,200	\$1,255	\$15,060	\$377	33,155	45%	\$10.19	\$530	1.5
Modesto MSA	\$18.10	\$941	\$37,640	2.3	\$56,600	\$1,415	\$16,980	\$425	64,707	39%	\$11.65	\$606	1.6
Napa MSA	\$25.04	\$1,302	\$52,080	3.1	\$80,600	\$2,015	\$24,180	\$605	18,199	37%	\$14.51	\$754	1.7
Oakland-Fremont HMFA	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	361,475	40%	\$18.57	\$966	1.4
Orange County HMFA *	\$31.17	\$1,621	\$64,840	3.9	\$84,100	\$2,103	\$25,230	\$631	391,720	40%	\$18.03	\$938	1.7
Oxnard-Thousand Oaks-Ventura MSA	\$28.83	\$1,499	\$59,960	3.6	\$86,700	\$2,168	\$26,010	\$650	90,672	34%	\$15.06	\$783	1.9
Redding MSA	\$18.25	\$949	\$37,960	2.3	\$54,400	\$1,360	\$16,320	\$408	23,996	35%	\$10.79	\$561	1.7
Riverside-San Bernardino-Ontario MSA *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	421,709	33%	\$11.92	\$620	1.8
Sacramento--Arden-Arcade--Roseville HMFA *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	264,578	37%	\$14.43	\$750	1.4
Salinas MSA	\$23.52	\$1,223	\$48,920	2.9	\$63,100	\$1,578	\$18,930	\$473	60,902	49%	\$13.41	\$697	1.8
San Benito County HMFA	\$22.67	\$1,179	\$47,160	2.8	\$79,800	\$1,995	\$23,940	\$599	6,084	36%	\$10.61	\$551	2.1
San Diego-Carlsbad-San Marcos MSA	\$26.58	\$1,382	\$55,280	3.3	\$72,300	\$1,808	\$21,690	\$542	476,270	45%	\$17.28	\$899	1.5
San Francisco HMFA	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	353,206	51%	\$27.94	\$1,453	1.2
San Jose-Sunnyvale-Santa Clara HMFA	\$30.96	\$1,610	\$64,400	3.9	\$101,300	\$2,533	\$30,390	\$760	247,755	41%	\$33.02	\$1,717	0.9
San Luis Obispo-Paso Robles MSA	\$21.85	\$1,136	\$45,440	2.7	\$70,900	\$1,773	\$21,270	\$532	40,365	40%	\$11.39	\$592	1.9
Santa Barbara-Santa Maria-Goleta MSA	\$27.42	\$1,426	\$57,040	3.4	\$71,000	\$1,775	\$21,300	\$533	65,746	46%	\$15.14	\$787	1.8
Santa Cruz-Watsonville MSA	\$30.52	\$1,587	\$63,480	3.8	\$73,800	\$1,845	\$22,140	\$554	38,132	41%	\$12.82	\$666	2.4
Santa Rosa-Petaluma MSA	\$25.62	\$1,332	\$53,280	3.2	\$74,900	\$1,873	\$22,470	\$562	70,867	38%	\$14.91	\$775	1.7
Stockton MSA	\$19.17	\$997	\$39,880	2.4	\$58,600	\$1,465	\$17,580	\$440	83,609	39%	\$12.19	\$634	1.6
Vallejo-Fairfield MSA	\$22.42	\$1,166	\$46,640	2.8	\$78,800	\$1,970	\$23,640	\$591	48,947	35%	\$14.36	\$747	1.6

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Visalia-Porterville MSA	\$14.77	\$768	\$30,720	1.8	\$48,500	\$1,213	\$14,550	\$364	52,684	41%	\$9.94	\$517	1.5
Yolo HMFA	\$20.81	\$1,082	\$43,280	2.6	\$75,000	\$1,875	\$22,500	\$563	32,117	46%	\$11.88	\$618	1.8
Yuba City MSA	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	22,098	40%	\$11.35	\$590	1.4
Counties													
Alameda County	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	243,713	45%	\$19.43	\$1,010	1.3
Alpine County	\$17.54	\$912	\$36,480	2.2	\$85,300	\$2,133	\$25,590	\$640	70	20%	\$13.43	\$698	1.3
Amador County	\$20.81	\$1,082	\$43,280	2.6	\$69,200	\$1,730	\$20,760	\$519	3,070	21%	\$11.64	\$605	1.8
Butte County	\$16.88	\$878	\$35,120	2.1	\$55,700	\$1,393	\$16,710	\$418	33,813	40%	\$11.09	\$577	1.5
Calaveras County	\$17.75	\$923	\$36,920	2.2	\$69,700	\$1,743	\$20,910	\$523	4,026	21%	\$10.83	\$563	1.6
Colusa County	\$14.73	\$766	\$30,640	1.8	\$57,000	\$1,425	\$17,100	\$428	2,553	37%	\$10.51	\$547	1.4
Contra Costa County	\$26.17	\$1,361	\$54,440	3.3	\$89,200	\$2,230	\$26,760	\$669	117,762	32%	\$16.88	\$878	1.6
Del Norte County	\$16.46	\$856	\$34,240	2.1	\$55,100	\$1,378	\$16,530	\$413	3,784	39%	\$8.98	\$467	1.8
El Dorado County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	17,008	25%	\$11.42	\$594	1.8
Fresno County	\$16.88	\$878	\$35,120	2.1	\$54,600	\$1,365	\$16,380	\$410	128,359	45%	\$10.83	\$563	1.6
Glenn County	\$14.92	\$776	\$31,040	1.9	\$52,900	\$1,323	\$15,870	\$397	3,202	34%	\$9.39	\$488	1.6
Humboldt County	\$18.71	\$973	\$38,920	2.3	\$54,400	\$1,360	\$16,320	\$408	22,922	43%	\$10.50	\$546	1.8
Imperial County	\$15.81	\$822	\$32,880	2.0	\$48,000	\$1,200	\$14,400	\$360	21,302	44%	\$7.76	\$403	2.0
Inyo County	\$16.08	\$836	\$33,440	2.0	\$65,800	\$1,645	\$19,740	\$494	2,950	37%	\$9.02	\$469	1.8
Kern County	\$15.46	\$804	\$32,160	1.9	\$52,500	\$1,313	\$15,750	\$394	100,132	40%	\$12.26	\$638	1.3
Kings County	\$14.96	\$778	\$31,120	1.9	\$50,400	\$1,260	\$15,120	\$378	18,465	45%	\$12.05	\$627	1.2
Lake County	\$16.90	\$879	\$35,160	2.1	\$49,200	\$1,230	\$14,760	\$369	8,917	35%	\$10.17	\$529	1.7
Lassen County	\$19.25	\$1,001	\$40,040	2.4	\$66,800	\$1,670	\$20,040	\$501	3,517	35%	\$9.88	\$514	1.9
Los Angeles County	\$27.33	\$1,421	\$56,840	3.4	\$61,900	\$1,548	\$18,570	\$464	1,678,964	52%	\$18.32	\$952	1.5
Madera County	\$16.56	\$861	\$34,440	2.1	\$54,500	\$1,363	\$16,350	\$409	15,900	38%	\$11.23	\$584	1.5
Marin County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	38,046	37%	\$17.05	\$887	2.0
Mariposa County	\$15.98	\$831	\$33,240	2.0	\$61,300	\$1,533	\$18,390	\$460	2,213	29%	\$6.53	\$340	2.4
Mendocino County	\$19.02	\$989	\$39,560	2.4	\$49,900	\$1,248	\$14,970	\$374	13,082	38%	\$10.94	\$569	1.7
Merced County	\$14.85	\$772	\$30,880	1.9	\$50,200	\$1,255	\$15,060	\$377	33,155	45%	\$10.19	\$530	1.5
Modoc County	\$12.04	\$626	\$25,040	1.5	\$49,300	\$1,233	\$14,790	\$370	1,244	32%	\$8.96	\$466	1.3
Mono County	\$23.13	\$1,203	\$48,120	2.9	\$79,600	\$1,990	\$23,880	\$597	2,320	43%	\$9.44	\$491	2.4

* 50th percentile FMR (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monterey County	\$23.52	\$1,223	\$48,920	2.9	\$63,100	\$1,578	\$18,930	\$473	60,902	49%	\$13.41	\$697	1.8
Napa County	\$25.04	\$1,302	\$52,080	3.1	\$80,600	\$2,015	\$24,180	\$605	18,199	37%	\$14.51	\$754	1.7
Nevada County	\$19.88	\$1,034	\$41,360	2.5	\$65,900	\$1,648	\$19,770	\$494	11,088	27%	\$12.22	\$636	1.6
Orange County *	\$31.17	\$1,621	\$64,840	3.9	\$84,100	\$2,103	\$25,230	\$631	391,720	40%	\$18.03	\$938	1.7
Placer County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	36,197	28%	\$13.20	\$686	1.6
Plumas County	\$18.27	\$950	\$38,000	2.3	\$57,600	\$1,440	\$17,280	\$432	2,842	30%	\$11.61	\$604	1.6
Riverside County *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	207,511	31%	\$11.41	\$593	1.9
Sacramento County *	\$20.63	\$1,073	\$42,920	2.6	\$70,900	\$1,773	\$21,270	\$532	211,373	41%	\$15.05	\$783	1.4
San Benito County	\$22.67	\$1,179	\$47,160	2.8	\$79,800	\$1,995	\$23,940	\$599	6,084	36%	\$10.61	\$551	2.1
San Bernardino County *	\$21.46	\$1,116	\$44,640	2.7	\$62,600	\$1,565	\$18,780	\$470	214,198	36%	\$12.38	\$644	1.7
San Diego County	\$26.58	\$1,382	\$55,280	3.3	\$72,300	\$1,808	\$21,690	\$542	476,270	45%	\$17.28	\$899	1.5
San Francisco County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	212,864	63%	\$30.48	\$1,585	1.1
San Joaquin County	\$19.17	\$997	\$39,880	2.4	\$58,600	\$1,465	\$17,580	\$440	83,609	39%	\$12.19	\$634	1.6
San Luis Obispo County	\$21.85	\$1,136	\$45,440	2.7	\$70,900	\$1,773	\$21,270	\$532	40,365	40%	\$11.39	\$592	1.9
San Mateo County	\$34.52	\$1,795	\$71,800	4.3	\$101,200	\$2,530	\$30,360	\$759	102,296	40%	\$27.19	\$1,414	1.3
Santa Barbara County	\$27.42	\$1,426	\$57,040	3.4	\$71,000	\$1,775	\$21,300	\$533	65,746	46%	\$15.14	\$787	1.8
Santa Clara County	\$30.96	\$1,610	\$64,400	3.9	\$101,300	\$2,533	\$30,390	\$760	247,755	41%	\$33.02	\$1,717	0.9
Santa Cruz County	\$30.52	\$1,587	\$63,480	3.8	\$73,800	\$1,845	\$22,140	\$554	38,132	41%	\$12.82	\$666	2.4
Shasta County	\$18.25	\$949	\$37,960	2.3	\$54,400	\$1,360	\$16,320	\$408	23,996	35%	\$10.79	\$561	1.7
Sierra County	\$15.88	\$826	\$33,040	2.0	\$72,200	\$1,805	\$21,660	\$542	308	23%	\$5.12	\$266	3.1
Siskiyou County	\$15.44	\$803	\$32,120	1.9	\$50,000	\$1,250	\$15,000	\$375	6,959	35%	\$9.67	\$503	1.6
Solano County	\$22.42	\$1,166	\$46,640	2.8	\$78,800	\$1,970	\$23,640	\$591	48,947	35%	\$14.36	\$747	1.6
Sonoma County	\$25.62	\$1,332	\$53,280	3.2	\$74,900	\$1,873	\$22,470	\$562	70,867	38%	\$14.91	\$775	1.7
Stanislaus County	\$18.10	\$941	\$37,640	2.3	\$56,600	\$1,415	\$16,980	\$425	64,707	39%	\$11.65	\$606	1.6
Sutter County	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	12,379	39%	\$10.69	\$556	1.5
Tehama County	\$15.88	\$826	\$33,040	2.0	\$48,300	\$1,208	\$14,490	\$362	8,474	36%	\$12.57	\$653	1.3
Trinity County	\$15.04	\$782	\$31,280	1.9	\$49,600	\$1,240	\$14,880	\$372	1,583	28%	\$8.33	\$433	1.8
Tulare County	\$14.77	\$768	\$30,720	1.8	\$48,500	\$1,213	\$14,550	\$364	52,684	41%	\$9.94	\$517	1.5
Tuolumne County	\$19.37	\$1,007	\$40,280	2.4	\$66,400	\$1,660	\$19,920	\$498	6,478	29%	\$11.17	\$581	1.7
Ventura County	\$28.83	\$1,499	\$59,960	3.6	\$86,700	\$2,168	\$26,010	\$650	90,672	34%	\$15.06	\$783	1.9
Yolo County	\$20.81	\$1,082	\$43,280	2.6	\$75,000	\$1,875	\$22,500	\$563	32,117	46%	\$11.88	\$618	1.8

* 50th percentile FMR (See Appendix A).

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	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	\$15.62	\$812	\$32,480	2.0	\$56,300	\$1,408	\$16,890	\$422	9,719	41%	\$12.95	\$674	1.2

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