

California

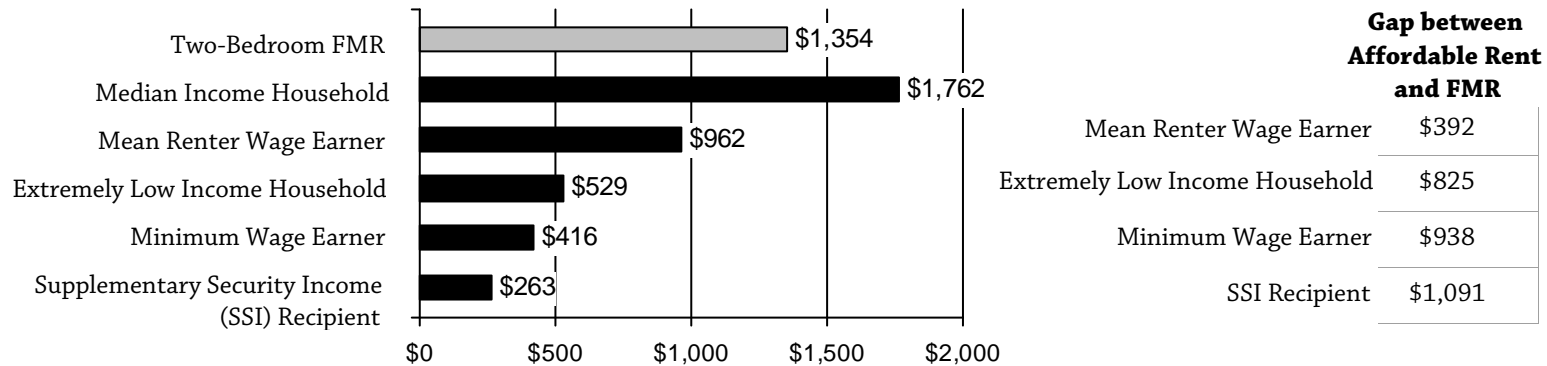
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,354. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,514 monthly or \$54,168 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$26.04

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 130 hours per week, 52 weeks per year. Or a household must include 3.3 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 \$18.50. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 56 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	FY14 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
California	\$26.04	\$1,354	\$54,168	3.3	\$70,473	\$1,762	\$21,142	\$529	5,487,934	44%	\$18.50	\$962	1.4	
Combined Nonmetro Areas	\$17.93	\$932	\$37,286	2.2	\$58,502	\$1,463	\$17,551	\$439	113,602	34%	\$10.57	\$549	1.7	
Metropolitan Areas														
Bakersfield MSA	\$15.67	\$815	\$32,600	2.0	\$51,700	\$1,293	\$15,510	\$388	103,521	41%	\$12.56	\$653	1.2	
Chico MSA	\$16.37	\$851	\$34,040	2.0	\$54,000	\$1,350	\$16,200	\$405	33,840	40%	\$11.30	\$588	1.4	
El Centro MSA	\$15.56	\$809	\$32,360	1.9	\$43,000	\$1,075	\$12,900	\$323	20,629	43%	\$7.69	\$400	2.0	
Fresno MSA	\$15.90	\$827	\$33,080	2.0	\$48,700	\$1,218	\$14,610	\$365	131,497	46%	\$11.04	\$574	1.4	
Hanford-Corcoran MSA	\$17.10	\$889	\$35,560	2.1	\$53,700	\$1,343	\$16,110	\$403	19,255	47%	\$12.04	\$626	1.4	
Los Angeles-Long Beach HMFA	\$26.88	\$1,398	\$55,920	3.4	\$60,600	\$1,515	\$18,180	\$455	1,695,180	53%	\$18.53	\$963	1.5	
Madera-Chowchilla MSA	\$15.10	\$785	\$31,400	1.9	\$52,000	\$1,300	\$15,600	\$390	16,153	38%	\$11.33	\$589	1.3	
Merced MSA	\$15.29	\$795	\$31,800	1.9	\$45,000	\$1,125	\$13,500	\$338	34,084	46%	\$10.52	\$547	1.5	
Modesto MSA	\$17.50	\$910	\$36,400	2.2	\$52,700	\$1,318	\$15,810	\$395	67,972	41%	\$12.07	\$628	1.5	
Napa MSA	\$27.19	\$1,414	\$56,560	3.4	\$70,300	\$1,758	\$21,090	\$527	18,754	38%	\$15.05	\$782	1.8	
Oakland-Fremont HMFA	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	373,006	41%	\$19.06	\$991	1.6	
Orange County HMFA *	\$31.62	\$1,644	\$65,760	4.0	\$84,900	\$2,123	\$25,470	\$637	403,056	41%	\$18.42	\$958	1.7	
Oxnard-Thousand Oaks-Ventura MSA	\$28.44	\$1,479	\$59,160	3.6	\$88,700	\$2,218	\$26,610	\$665	92,149	35%	\$15.20	\$790	1.9	
Redding MSA	\$18.08	\$940	\$37,600	2.3	\$51,500	\$1,288	\$15,450	\$386	24,088	35%	\$11.41	\$593	1.6	
Riverside-San Bernardino-Ontario MSA *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	441,576	35%	\$12.00	\$624	1.8	
Sacramento--Arden-Arcade--Roseville HMFA *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	271,842	38%	\$14.65	\$762	1.4	
Salinas MSA	\$23.73	\$1,234	\$49,360	3.0	\$59,100	\$1,478	\$17,730	\$443	61,660	49%	\$13.65	\$710	1.7	
San Benito County HMFA	\$23.00	\$1,196	\$47,840	2.9	\$76,100	\$1,903	\$22,830	\$571	6,012	36%	\$11.11	\$578	2.1	
San Diego-Carlsbad-San Marcos MSA	\$26.04	\$1,354	\$54,160	3.3	\$72,700	\$1,818	\$21,810	\$545	485,425	45%	\$17.78	\$925	1.5	
San Francisco HMFA	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	357,256	51%	\$31.45	\$1,635	1.2	
San Jose-Sunnyvale-Santa Clara HMFA	\$31.71	\$1,649	\$65,960	4.0	\$101,900	\$2,548	\$30,570	\$764	252,995	42%	\$32.99	\$1,716	1.0	
San Luis Obispo-Paso Robles MSA	\$23.37	\$1,215	\$48,600	2.9	\$77,000	\$1,925	\$23,100	\$578	40,980	40%	\$11.71	\$609	2.0	
Santa Barbara-Santa Maria-Goleta MSA	\$24.46	\$1,272	\$50,880	3.1	\$72,800	\$1,820	\$21,840	\$546	66,033	47%	\$15.49	\$805	1.6	
Santa Cruz-Watsonville MSA	\$30.71	\$1,597	\$63,880	3.8	\$77,900	\$1,948	\$23,370	\$584	38,413	41%	\$13.59	\$707	2.3	
Santa Rosa-Petaluma MSA	\$24.06	\$1,251	\$50,040	3.0	\$76,900	\$1,923	\$23,070	\$577	71,406	39%	\$14.67	\$763	1.6	
Stockton MSA	\$17.88	\$930	\$37,200	2.2	\$58,200	\$1,455	\$17,460	\$437	87,364	41%	\$11.92	\$620	1.5	
Vallejo-Fairfield MSA	\$22.37	\$1,163	\$46,520	2.8	\$76,700	\$1,918	\$23,010	\$575	51,621	37%	\$14.86	\$773	1.5	

* 50th percentile FMR (See Appendix A).

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

California	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Visalia-Porterville MSA	\$14.40	\$749	\$29,960	1.8	\$45,100	\$1,128	\$13,530	\$338	53,867	41%	\$10.04	\$522	1.4
Yolo HMFA	\$21.23	\$1,104	\$44,160	2.7	\$73,900	\$1,848	\$22,170	\$554	32,528	46%	\$12.52	\$651	1.7
Yuba City MSA	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	22,170	40%	\$11.38	\$592	1.3
Counties													
Alameda County	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	249,421	46%	\$19.77	\$1,028	1.5
Alpine County	\$17.56	\$913	\$36,520	2.2	\$85,000	\$2,125	\$25,500	\$638	74	19%	\$14.62	\$760	1.2
Amador County	\$20.15	\$1,048	\$41,920	2.5	\$72,300	\$1,808	\$21,690	\$542	3,447	24%	\$11.32	\$589	1.8
Butte County	\$16.37	\$851	\$34,040	2.0	\$54,000	\$1,350	\$16,200	\$405	33,840	40%	\$11.30	\$588	1.4
Calaveras County	\$17.85	\$928	\$37,120	2.2	\$70,000	\$1,750	\$21,000	\$525	3,892	21%	\$10.53	\$548	1.7
Colusa County	\$15.62	\$812	\$32,480	2.0	\$57,300	\$1,433	\$17,190	\$430	2,494	36%	\$10.56	\$549	1.5
Contra Costa County	\$30.35	\$1,578	\$63,120	3.8	\$88,500	\$2,213	\$26,550	\$664	123,585	33%	\$17.62	\$916	1.7
Del Norte County	\$16.73	\$870	\$34,800	2.1	\$54,200	\$1,355	\$16,260	\$407	3,675	38%	\$9.43	\$490	1.8
El Dorado County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	16,893	25%	\$11.56	\$601	1.8
Fresno County	\$15.90	\$827	\$33,080	2.0	\$48,700	\$1,218	\$14,610	\$365	131,497	46%	\$11.04	\$574	1.4
Glenn County	\$15.85	\$824	\$32,960	2.0	\$53,100	\$1,328	\$15,930	\$398	3,298	35%	\$9.67	\$503	1.6
Humboldt County	\$18.96	\$986	\$39,440	2.4	\$52,100	\$1,303	\$15,630	\$391	23,525	44%	\$10.27	\$534	1.8
Imperial County	\$15.56	\$809	\$32,360	1.9	\$43,000	\$1,075	\$12,900	\$323	20,629	43%	\$7.69	\$400	2.0
Inyo County	\$18.50	\$962	\$38,480	2.3	\$70,900	\$1,773	\$21,270	\$532	2,930	37%	\$9.81	\$510	1.9
Kern County	\$15.67	\$815	\$32,600	2.0	\$51,700	\$1,293	\$15,510	\$388	103,521	41%	\$12.56	\$653	1.2
Kings County	\$17.10	\$889	\$35,560	2.1	\$53,700	\$1,343	\$16,110	\$403	19,255	47%	\$12.04	\$626	1.4
Lake County	\$16.87	\$877	\$35,080	2.1	\$46,300	\$1,158	\$13,890	\$347	9,573	37%	\$10.24	\$533	1.6
Lassen County	\$18.17	\$945	\$37,800	2.3	\$68,000	\$1,700	\$20,400	\$510	3,766	37%	\$7.86	\$409	2.3
Los Angeles County	\$26.88	\$1,398	\$55,920	3.4	\$60,600	\$1,515	\$18,180	\$455	1,695,180	53%	\$18.53	\$963	1.5
Madera County	\$15.10	\$785	\$31,400	1.9	\$52,000	\$1,300	\$15,600	\$390	16,153	38%	\$11.33	\$589	1.3
Marin County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	38,564	37%	\$16.86	\$877	2.2
Mariposa County	\$14.88	\$774	\$30,960	1.9	\$60,600	\$1,515	\$18,180	\$455	2,026	28%	\$7.88	\$410	1.9
Mendocino County	\$17.83	\$927	\$37,080	2.2	\$54,000	\$1,350	\$16,200	\$405	13,830	40%	\$10.46	\$544	1.7
Merced County	\$15.29	\$795	\$31,800	1.9	\$45,000	\$1,125	\$13,500	\$338	34,084	46%	\$10.52	\$547	1.5
Modoc County	\$12.25	\$637	\$25,480	1.5	\$47,900	\$1,198	\$14,370	\$359	1,069	27%	\$8.66	\$450	1.4
Mono County	\$24.08	\$1,252	\$50,080	3.0	\$81,200	\$2,030	\$24,360	\$609	2,202	44%	\$9.13	\$475	2.6

* 50th percentile FMR (See Appendix A).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

California	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Monterey County	\$23.73	\$1,234	\$49,360	3.0	\$59,100	\$1,478	\$17,730	\$443	61,660	49%	\$13.65	\$710	1.7
Napa County	\$27.19	\$1,414	\$56,560	3.4	\$70,300	\$1,758	\$21,090	\$527	18,754	38%	\$15.05	\$782	1.8
Nevada County	\$20.13	\$1,047	\$41,880	2.5	\$73,500	\$1,838	\$22,050	\$551	11,372	27%	\$11.62	\$604	1.7
Orange County *	\$31.62	\$1,644	\$65,760	4.0	\$84,900	\$2,123	\$25,470	\$637	403,056	41%	\$18.42	\$958	1.7
Placer County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	37,643	29%	\$13.86	\$721	1.5
Plumas County	\$17.94	\$933	\$37,320	2.2	\$55,300	\$1,383	\$16,590	\$415	2,683	29%	\$11.65	\$606	1.5
Riverside County *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	219,637	32%	\$11.52	\$599	1.9
Sacramento County *	\$20.62	\$1,072	\$42,880	2.6	\$68,000	\$1,700	\$20,400	\$510	217,306	42%	\$15.14	\$787	1.4
San Benito County	\$23.00	\$1,196	\$47,840	2.9	\$76,100	\$1,903	\$22,830	\$571	6,012	36%	\$11.11	\$578	2.1
San Bernardino County *	\$21.54	\$1,120	\$44,800	2.7	\$60,700	\$1,518	\$18,210	\$455	221,939	37%	\$12.44	\$647	1.7
San Diego County	\$26.04	\$1,354	\$54,160	3.3	\$72,700	\$1,818	\$21,810	\$545	485,425	45%	\$17.78	\$925	1.5
San Francisco County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	214,979	63%	\$30.80	\$1,601	1.2
San Joaquin County	\$17.88	\$930	\$37,200	2.2	\$58,200	\$1,455	\$17,460	\$437	87,364	41%	\$11.92	\$620	1.5
San Luis Obispo County	\$23.37	\$1,215	\$48,600	2.9	\$77,000	\$1,925	\$23,100	\$578	40,980	40%	\$11.71	\$609	2.0
San Mateo County	\$37.62	\$1,956	\$78,240	4.7	\$97,100	\$2,428	\$29,130	\$728	103,713	40%	\$36.76	\$1,912	1.0
Santa Barbara County	\$24.46	\$1,272	\$50,880	3.1	\$72,800	\$1,820	\$21,840	\$546	66,033	47%	\$15.49	\$805	1.6
Santa Clara County	\$31.71	\$1,649	\$65,960	4.0	\$101,900	\$2,548	\$30,570	\$764	252,995	42%	\$32.99	\$1,716	1.0
Santa Cruz County	\$30.71	\$1,597	\$63,880	3.8	\$77,900	\$1,948	\$23,370	\$584	38,413	41%	\$13.59	\$707	2.3
Shasta County	\$18.08	\$940	\$37,600	2.3	\$51,500	\$1,288	\$15,450	\$386	24,088	35%	\$11.41	\$593	1.6
Sierra County	\$16.63	\$865	\$34,600	2.1	\$58,700	\$1,468	\$17,610	\$440	320	24%	\$6.85	\$356	2.4
Siskiyou County	\$15.17	\$789	\$31,560	1.9	\$49,500	\$1,238	\$14,850	\$371	6,983	36%	\$9.64	\$501	1.6
Solano County	\$22.37	\$1,163	\$46,520	2.8	\$76,700	\$1,918	\$23,010	\$575	51,621	37%	\$14.86	\$773	1.5
Sonoma County	\$24.06	\$1,251	\$50,040	3.0	\$76,900	\$1,923	\$23,070	\$577	71,406	39%	\$14.67	\$763	1.6
Stanislaus County	\$17.50	\$910	\$36,400	2.2	\$52,700	\$1,318	\$15,810	\$395	67,972	41%	\$12.07	\$628	1.5
Sutter County	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	12,487	39%	\$10.68	\$555	1.4
Tehama County	\$16.15	\$840	\$33,600	2.0	\$48,700	\$1,218	\$14,610	\$365	8,167	35%	\$12.88	\$670	1.3
Trinity County	\$18.13	\$943	\$37,720	2.3	\$48,900	\$1,223	\$14,670	\$367	1,560	27%	\$8.59	\$446	2.1
Tulare County	\$14.40	\$749	\$29,960	1.8	\$45,100	\$1,128	\$13,530	\$338	53,867	41%	\$10.04	\$522	1.4
Tuolumne County	\$18.15	\$944	\$37,760	2.3	\$62,100	\$1,553	\$18,630	\$466	6,716	30%	\$11.31	\$588	1.6
Ventura County	\$28.44	\$1,479	\$59,160	3.6	\$88,700	\$2,218	\$26,610	\$665	92,149	35%	\$15.20	\$790	1.9
Yolo County	\$21.23	\$1,104	\$44,160	2.7	\$73,900	\$1,848	\$22,170	\$554	32,528	46%	\$12.52	\$651	1.7

* 50th percentile FMR (See Appendix A).

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	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuba County	\$15.19	\$790	\$31,600	1.9	\$51,500	\$1,288	\$15,450	\$386	9,683	40%	\$13.06	\$679	1.2

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