

# CALIFORNIA

#1\*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,580**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$8,599** monthly or **\$103,184** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$49.61**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	<b>\$16.50</b>
Average Renter Wage	<b>\$31.47</b>
2-Bedroom Housing Wage	<b>\$49.61</b>
Number of Renter Households	<b>5,940,036</b>
Percent Renters	<b>44%</b>

MOST EXPENSIVE AREAS	HOUSING WAGE
Santa Cruz-Watsonville MSA	<b>\$81.21</b>
San Jose-Sunnyvale-Santa Clara HMFA	<b>\$66.27</b>
San Francisco HMFA	<b>\$63.81</b>
Santa Maria-Santa Barbara MSA	<b>\$58.23</b>
Salinas MSA	<b>\$57.35</b>

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

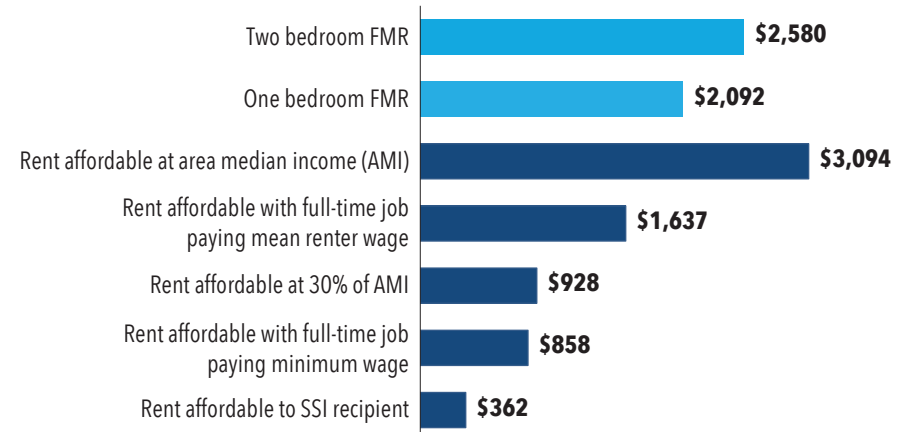
\* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

**120**  
Work Hours Per Week At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**98**  
Work Hours Per Week At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)

**3**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**2.4**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)



California	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$49.61	\$2,580	\$103,184	3.0	\$123,754	\$3,094	\$37,126	\$928	5,940,036	44%	\$31.47	\$1,637	1.6
Combined Nonmetro Areas	\$27.81	\$1,446	\$57,853	1.7	\$92,696	\$2,317	\$27,809	\$695	104,325	31%	\$17.51	\$911	1.6
<u>Metropolitan Areas</u>													
Bakersfield MSA	\$26.54	\$1,380	\$55,200	1.6	\$81,700	\$2,043	\$24,510	\$613	113,095	40%	\$17.62	\$916	1.5
Chico MSA	\$28.19	\$1,466	\$58,640	1.7	\$90,700	\$2,268	\$27,210	\$680	34,358	42%	\$16.75	\$871	1.7
El Centro MSA	\$26.37	\$1,371	\$54,840	1.6	\$73,100	\$1,828	\$21,930	\$548	21,112	43%	\$15.16	\$788	1.7
Fresno MSA	\$28.94	\$1,505	\$60,200	1.8	\$88,500	\$2,213	\$26,550	\$664	143,630	45%	\$17.44	\$907	1.7
Hanford-Corcoran MSA	\$27.79	\$1,445	\$57,800	1.7	\$84,300	\$2,108	\$25,290	\$632	19,760	45%	\$18.27	\$950	1.5
Los Angeles-Long Beach-Glendale HMFA	\$50.48	\$2,625	\$105,000	3.1	\$106,600	\$2,665	\$31,980	\$800	1,828,047	54%	\$29.06	\$1,511	1.7
Madera MSA	\$27.56	\$1,433	\$57,320	1.7	\$80,800	\$2,020	\$24,240	\$606	15,345	34%	\$15.57	\$809	1.8
Merced MSA	\$29.02	\$1,509	\$60,360	1.8	\$84,000	\$2,100	\$25,200	\$630	39,508	47%	\$18.79	\$977	1.5
Modesto MSA	\$30.12	\$1,566	\$62,640	1.8	\$98,500	\$2,463	\$29,550	\$739	68,813	39%	\$21.25	\$1,105	1.4
Napa MSA	\$53.69	\$2,792	\$111,680	3.3	\$146,700	\$3,668	\$44,010	\$1,100	17,678	36%	\$24.61	\$1,280	2.2
Oakland-Fremont HMFA	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	405,558	40%	\$30.54	\$1,588	1.7
Oxnard-Thousand Oaks-Ventura MSA	\$49.40	\$2,569	\$102,760	3.0	\$131,300	\$3,283	\$39,390	\$985	99,657	36%	\$23.00	\$1,196	2.1
Redding MSA	\$31.02	\$1,613	\$64,520	1.9	\$101,800	\$2,545	\$30,540	\$764	24,762	35%	\$19.41	\$1,009	1.6
Riverside-San Bernardino-Ontario MSA	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	494,285	35%	\$19.24	\$1,001	2.3
Sacramento--Roseville--Arden-Arcade HMF <sup>A</sup>	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	292,937	37%	\$22.64	\$1,177	1.9
Salinas MSA	\$57.35	\$2,982	\$119,280	3.5	\$104,500	\$2,613	\$31,350	\$784	63,013	48%	\$20.62	\$1,072	2.8
San Benito County HMFA	\$50.44	\$2,623	\$104,920	3.1	\$133,900	\$3,348	\$40,170	\$1,004	6,575	33%	\$18.76	\$976	2.7
San Diego-Carlsbad MSA	\$55.40	\$2,881	\$115,240	3.4	\$130,800	\$3,270	\$39,240	\$981	527,628	45%	\$28.62	\$1,488	1.9

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2025 Area Median Income

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

California	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	\$63.81	\$3,318	\$132,720	3.9	\$185,700	\$4,643	\$55,710	\$1,393	368,494	50%	\$66.21	\$3,443	1.0
San Jose-Sunnyvale-Santa Clara HMFA	\$66.27	\$3,446	\$137,840	4.0	\$195,200	\$4,880	\$58,560	\$1,464	292,557	45%	\$68.39	\$3,556	1.0
San Luis Obispo-Paso Robles-Arroyo Grand	\$46.81	\$2,434	\$97,360	2.8	\$120,900	\$3,023	\$36,270	\$907	41,494	38%	\$19.58	\$1,018	2.4
Santa Ana-Anaheim-Irvine HMFA	\$55.83	\$2,903	\$116,120	3.4	\$136,600	\$3,415	\$40,980	\$1,025	468,049	44%	\$28.33	\$1,473	2.0
Santa Cruz-Watsonville MSA	\$81.21	\$4,223	\$168,920	4.9	\$132,800	\$3,320	\$39,840	\$996	38,771	40%	\$22.13	\$1,151	3.7
Santa Maria-Santa Barbara MSA	\$58.23	\$3,028	\$121,120	3.5	\$113,300	\$2,833	\$33,990	\$850	70,206	47%	\$23.23	\$1,208	2.5
Santa Rosa MSA	\$52.69	\$2,740	\$109,600	3.2	\$132,000	\$3,300	\$39,600	\$990	72,009	38%	\$25.47	\$1,324	2.1
Stockton-Lodi MSA	\$33.38	\$1,736	\$69,440	2.0	\$104,600	\$2,615	\$31,380	\$785	92,851	38%	\$19.97	\$1,038	1.7
Vallejo-Fairfield MSA	\$46.54	\$2,420	\$96,800	2.8	\$124,600	\$3,115	\$37,380	\$935	57,290	37%	\$23.80	\$1,238	2.0
Visalia-Porterville MSA	\$27.48	\$1,429	\$57,160	1.7	\$82,100	\$2,053	\$24,630	\$616	58,773	41%	\$16.46	\$856	1.7
Yolo HMFA	\$40.69	\$2,116	\$84,640	2.5	\$135,900	\$3,398	\$40,770	\$1,019	35,594	46%	\$19.88	\$1,034	2.0
Yuba City MSA	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	23,862	39%	\$19.00	\$988	1.5
<u>Counties</u>													
Alameda County	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	272,405	46%	\$32.28	\$1,678	1.6
Alpine County †	\$27.79	\$1,445	\$57,800	1.7	\$129,500	\$3,238	\$38,850	\$971	90	19%			
Amador County	\$28.71	\$1,493	\$59,720	1.7	\$109,900	\$2,748	\$32,970	\$824	3,203	20%	\$18.62	\$968	1.5
Butte County	\$28.19	\$1,466	\$58,640	1.7	\$90,700	\$2,268	\$27,210	\$680	34,358	42%	\$16.75	\$871	1.7
Calaveras County	\$27.40	\$1,425	\$57,000	1.7	\$101,500	\$2,538	\$30,450	\$761	2,798	16%	\$18.39	\$956	1.5
Colusa County	\$23.23	\$1,208	\$48,320	1.4	\$96,400	\$2,410	\$28,920	\$723	2,820	38%	\$20.15	\$1,048	1.2
Contra Costa County	\$51.58	\$2,682	\$107,280	3.1	\$159,800	\$3,995	\$47,940	\$1,199	133,153	32%	\$26.84	\$1,396	1.9
Del Norte County	\$24.10	\$1,253	\$50,120	1.5	\$91,000	\$2,275	\$27,300	\$683	2,770	29%	\$15.04	\$782	1.6
El Dorado County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	17,881	24%	\$17.86	\$929	2.4
Fresno County	\$28.94	\$1,505	\$60,200	1.8	\$88,500	\$2,213	\$26,550	\$664	143,630	45%	\$17.44	\$907	1.7

† Wage data not available (See Appendix B).

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California	FY25 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	\$23.60	\$1,227	\$49,080	1.4	\$87,700	\$2,193	\$26,310	\$658	3,606	37%	\$16.52	\$859	1.4
Humboldt County	\$28.42	\$1,478	\$59,120	1.7	\$80,100	\$2,003	\$24,030	\$601	23,999	44%	\$16.94	\$881	1.7
Imperial County	\$26.37	\$1,371	\$54,840	1.6	\$73,100	\$1,828	\$21,930	\$548	21,112	43%	\$15.16	\$788	1.7
Inyo County	\$27.42	\$1,426	\$57,040	1.7	\$97,200	\$2,430	\$29,160	\$729	2,607	33%	\$21.32	\$1,108	1.3
Kern County	\$26.54	\$1,380	\$55,200	1.6	\$81,700	\$2,043	\$24,510	\$613	113,095	40%	\$17.62	\$916	1.5
Kings County	\$27.79	\$1,445	\$57,800	1.7	\$84,300	\$2,108	\$25,290	\$632	19,760	45%	\$18.27	\$950	1.5
Lake County	\$26.73	\$1,390	\$55,600	1.6	\$85,200	\$2,130	\$25,560	\$639	7,663	29%	\$17.95	\$934	1.5
Lassen County	\$22.96	\$1,194	\$47,760	1.4	\$84,300	\$2,108	\$25,290	\$632	2,880	32%	\$16.72	\$869	1.4
Los Angeles County	\$50.48	\$2,625	\$105,000	2.8	\$106,600	\$2,665	\$31,980	\$800	1,828,047	54%	\$29.06	\$1,511	1.7
Madera County	\$27.56	\$1,433	\$57,320	1.7	\$80,800	\$2,020	\$24,240	\$606	15,345	34%	\$15.57	\$809	1.8
Marin County	\$63.81	\$3,318	\$132,720	3.9	\$185,700	\$4,643	\$55,710	\$1,393	37,274	36%	\$27.51	\$1,431	2.3
Mariposa County	\$25.73	\$1,338	\$53,520	1.6	\$88,800	\$2,220	\$26,640	\$666	1,899	25%	\$14.17	\$737	1.8
Mendocino County	\$30.79	\$1,601	\$64,040	1.9	\$83,700	\$2,093	\$25,110	\$628	13,526	39%	\$18.78	\$976	1.6
Merced County	\$29.02	\$1,509	\$60,360	1.8	\$84,000	\$2,100	\$25,200	\$630	39,508	47%	\$18.79	\$977	1.5
Modoc County	\$20.27	\$1,054	\$42,160	1.2	\$67,900	\$1,698	\$20,370	\$509	740	23%	\$12.93	\$672	1.6
Mono County	\$28.71	\$1,493	\$59,720	1.7	\$118,500	\$2,963	\$35,550	\$889	1,702	31%	\$15.50	\$806	1.9
Monterey County	\$57.35	\$2,982	\$119,280	3.5	\$104,500	\$2,613	\$31,350	\$784	63,013	48%	\$20.62	\$1,072	2.8
Napa County	\$53.69	\$2,792	\$111,680	3.3	\$146,700	\$3,668	\$44,010	\$1,100	17,678	36%	\$24.61	\$1,280	2.2
Nevada County	\$34.33	\$1,785	\$71,400	2.1	\$124,600	\$3,115	\$37,380	\$935	10,703	26%	\$17.38	\$904	2.0
Orange County	\$55.83	\$2,903	\$116,120	3.4	\$136,600	\$3,415	\$40,980	\$1,025	468,049	44%	\$28.33	\$1,473	2.0
Placer County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	39,976	26%	\$21.58	\$1,122	2.0
Plumas County	\$25.35	\$1,318	\$52,720	1.5	\$95,300	\$2,383	\$28,590	\$715	2,031	25%	\$20.99	\$1,091	1.2
Riverside County	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	237,362	31%	\$18.51	\$963	2.4
Sacramento County	\$42.42	\$2,206	\$88,240	2.6	\$120,800	\$3,020	\$36,240	\$906	235,080	41%	\$23.41	\$1,218	1.8
San Benito County	\$50.44	\$2,623	\$104,920	3.1	\$133,900	\$3,348	\$40,170	\$1,004	6,575	33%	\$18.76	\$976	2.7
San Bernardino County	\$44.35	\$2,306	\$92,240	2.7	\$103,900	\$2,598	\$31,170	\$779	256,923	38%	\$19.95	\$1,038	2.2

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County	\$55.40	\$2,881	\$115,240	3.4	\$130,800	\$3,270	\$39,240	\$981	527,628	45%	\$28.62	\$1,488	1.9
San Francisco County	\$63.81	\$3,318	\$132,720	3.3	\$185,700	\$4,643	\$55,710	\$1,393	223,040	62%	\$71.56	\$3,721	0.9
San Joaquin County	\$33.38	\$1,736	\$69,440	2.0	\$104,600	\$2,615	\$31,380	\$785	92,851	38%	\$19.97	\$1,038	1.7
San Luis Obispo County	\$46.81	\$2,434	\$97,360	2.8	\$120,900	\$3,023	\$36,270	\$907	41,494	38%	\$19.58	\$1,018	2.4
San Mateo County	\$63.81	\$3,318	\$132,720	3.7	\$185,700	\$4,643	\$55,710	\$1,393	108,180	41%	\$67.25	\$3,497	0.9
Santa Barbara County	\$58.23	\$3,028	\$121,120	3.5	\$113,300	\$2,833	\$33,990	\$850	70,206	47%	\$23.23	\$1,208	2.5
Santa Clara County	\$66.27	\$3,446	\$137,840	4.0	\$195,200	\$4,880	\$58,560	\$1,464	292,557	45%	\$68.39	\$3,556	1.0
Santa Cruz County	\$81.21	\$4,223	\$168,920	4.9	\$132,800	\$3,320	\$39,840	\$996	38,771	40%	\$22.13	\$1,151	3.7
Shasta County	\$31.02	\$1,613	\$64,520	1.9	\$101,800	\$2,545	\$30,540	\$764	24,762	35%	\$19.41	\$1,009	1.6
Sierra County	\$27.79	\$1,445	\$57,800	1.7	\$81,100	\$2,028	\$24,330	\$608	262	22%	\$14.61	\$760	1.9
Siskiyou County	\$23.10	\$1,201	\$48,040	1.4	\$77,300	\$1,933	\$23,190	\$580	5,728	30%	\$15.33	\$797	1.5
Solano County	\$46.54	\$2,420	\$96,800	2.8	\$124,600	\$3,115	\$37,380	\$935	57,290	37%	\$23.80	\$1,238	2.0
Sonoma County	\$52.69	\$2,740	\$109,600	3.2	\$132,000	\$3,300	\$39,600	\$990	72,009	38%	\$25.47	\$1,324	2.1
Stanislaus County	\$30.12	\$1,566	\$62,640	1.8	\$98,500	\$2,463	\$29,550	\$739	68,813	39%	\$21.25	\$1,105	1.4
Sutter County	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	13,568	41%	\$18.10	\$941	1.6
Tehama County	\$25.98	\$1,351	\$54,040	1.6	\$76,800	\$1,920	\$23,040	\$576	7,952	32%	\$18.74	\$974	1.4
Trinity County	\$21.54	\$1,120	\$44,800	1.3	\$79,500	\$1,988	\$23,850	\$596	1,449	27%	\$16.94	\$881	1.3
Tulare County	\$27.48	\$1,429	\$57,160	1.7	\$82,100	\$2,053	\$24,630	\$616	58,773	41%	\$16.46	\$856	1.7
Tuolumne County	\$27.67	\$1,439	\$57,560	1.7	\$101,600	\$2,540	\$30,480	\$762	5,897	26%	\$15.91	\$828	1.7
Ventura County	\$49.40	\$2,569	\$102,760	3.0	\$131,300	\$3,283	\$39,390	\$985	99,657	36%	\$23.00	\$1,196	2.1
Yolo County	\$40.69	\$2,116	\$84,640	2.5	\$135,900	\$3,398	\$40,770	\$1,019	35,594	46%	\$19.88	\$1,034	2.0
Yuba County	\$29.27	\$1,522	\$60,880	1.8	\$98,900	\$2,473	\$29,670	\$742	10,294	37%	\$20.99	\$1,092	1.4

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