

# CALIFORNIA

#2\*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,922**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,407** monthly or **\$76,879** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$36.96**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	<b>\$13.00</b>
Average Renter Wage	<b>\$23.96</b>
2-Bedroom Housing Wage	<b>\$36.96</b>
Number of Renter Households	<b>5,880,000</b>
Percent Renters	<b>45%</b>

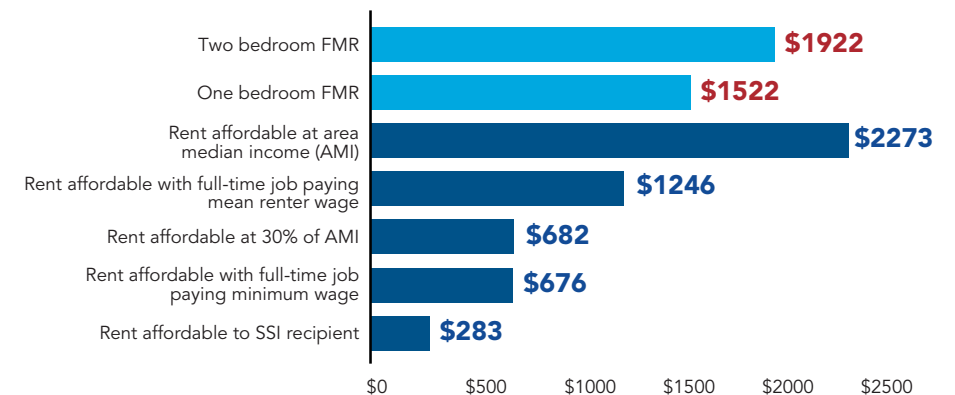
**114**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**90**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.8**  
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 HMFA	<b>\$64.21</b>
San Jose-Sunnyvale-Santa Clara HMFA	<b>\$57.12</b>
Santa Cruz-Watsonville MSA	<b>\$48.44</b>
Santa Maria-Santa Barbara MSA	<b>\$44.69</b>
Oakland-Fremont HMFA	<b>\$43.06</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.

CALIFORNIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR 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 (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
California	\$36.96	\$1,922	\$76,879	2.8	\$90,909	\$2,273	\$27,273	\$682	5,880,000	45%	\$23.96	\$1,246	1.5	
Combined Nonmetro Areas	\$20.00	\$1,040	\$41,610	1.5	\$70,912	\$1,773	\$21,273	\$532	111,615	34%	\$12.60	\$655	1.6	
<u>Metropolitan Areas</u>														
Bakersfield MSA	\$18.19	\$946	\$37,840	1.4	\$56,600	\$1,415	\$16,980	\$425	112,518	42%	\$13.97	\$726	1.3	
Chico MSA	\$20.96	\$1,090	\$43,600	1.6	\$66,100	\$1,653	\$19,830	\$496	35,439	41%	\$13.59	\$707	1.5	
El Centro MSA	\$19.75	\$1,027	\$41,080	1.5	\$55,600	\$1,390	\$16,680	\$417	18,340	42%	\$9.19	\$478	2.1	
Fresno MSA	\$18.85	\$980	\$39,200	1.4	\$61,700	\$1,543	\$18,510	\$463	143,680	47%	\$12.99	\$676	1.5	
Hanford-Corcoran MSA	\$20.46	\$1,064	\$42,560	1.6	\$62,200	\$1,555	\$18,660	\$467	20,621	48%	\$14.18	\$737	1.4	
Los Angeles-Long Beach-Glendale HMFA	\$37.62	\$1,956	\$78,240	2.9	\$77,300	\$1,933	\$23,190	\$580	1,791,480	54%	\$22.59	\$1,175	1.7	
Madera MSA	\$21.25	\$1,105	\$44,200	1.6	\$59,400	\$1,485	\$17,820	\$446	16,132	36%	\$13.28	\$691	1.6	
Merced MSA	\$18.21	\$947	\$37,880	1.4	\$52,300	\$1,308	\$15,690	\$392	38,228	48%	\$14.23	\$740	1.3	
Modesto MSA	\$21.25	\$1,105	\$44,200	1.6	\$69,300	\$1,733	\$20,790	\$520	73,603	43%	\$15.80	\$822	1.3	
Napa MSA	\$36.15	\$1,880	\$75,200	2.8	\$109,200	\$2,730	\$32,760	\$819	17,776	36%	\$18.33	\$953	2.0	
Oakland-Fremont HMFA	\$43.06	\$2,239	\$89,560	3.3	\$119,200	\$2,980	\$35,760	\$894	402,485	42%	\$24.51	\$1,275	1.8	
Oxnard-Thousand Oaks-Ventura MSA	\$37.37	\$1,943	\$77,720	2.9	\$97,800	\$2,445	\$29,340	\$734	99,672	37%	\$17.98	\$935	2.1	
Redding MSA	\$18.58	\$966	\$38,640	1.4	\$68,500	\$1,713	\$20,550	\$514	25,752	37%	\$13.43	\$698	1.4	
Riverside-San Bernardino-Ontario MSA	\$24.79	\$1,289	\$51,560	1.9	\$75,300	\$1,883	\$22,590	\$565	502,841	37%	\$14.44	\$751	1.7	
Sacramento--Roseville--Arden-Arcade HMFA	\$25.94	\$1,349	\$53,960	2.0	\$86,300	\$2,158	\$25,890	\$647	292,090	39%	\$17.26	\$898	1.5	
Salinas MSA	\$34.81	\$1,810	\$72,400	2.7	\$81,600	\$2,040	\$24,480	\$612	61,690	49%	\$16.78	\$873	2.1	
San Benito County HMFA	\$32.88	\$1,710	\$68,400	2.5	\$89,700	\$2,243	\$26,910	\$673	6,476	37%	\$16.06	\$835	2.0	
San Diego-Carlsbad MSA *	\$39.17	\$2,037	\$81,480	3.0	\$92,700	\$2,318	\$27,810	\$695	525,090	47%	\$21.39	\$1,112	1.8	

1: BR = Bedroom  
 2: FMR = Fiscal Year 2020 Fair Market Rent.  
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
 4: AMI = Fiscal Year 2020 Area Median Income  
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR 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 (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
San Francisco HMFA	\$64.21	\$3,339	\$133,560	4.9	\$143,100	\$3,578	\$42,930	\$1,073	367,561	51%	\$46.29	\$2,407	1.4	
San Jose-Sunnyvale-Santa Clara HMFA	\$57.12	\$2,970	\$118,800	4.4	\$141,600	\$3,540	\$42,480	\$1,062	274,867	43%	\$50.94	\$2,649	1.1	
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$31.87	\$1,657	\$66,280	2.5	\$97,300	\$2,433	\$29,190	\$730	41,331	39%	\$15.72	\$818	2.0	
Santa Ana-Anaheim-Irvine HMFA	\$42.62	\$2,216	\$88,640	3.3	\$103,000	\$2,575	\$30,900	\$773	440,104	43%	\$21.87	\$1,137	1.9	
Santa Cruz-Watsonville MSA	\$48.44	\$2,519	\$100,760	3.7	\$110,000	\$2,750	\$33,000	\$825	38,883	41%	\$15.54	\$808	3.1	
Santa Maria-Santa Barbara MSA	\$44.69	\$2,324	\$92,960	3.4	\$87,800	\$2,195	\$26,340	\$659	69,322	48%	\$18.34	\$954	2.4	
Santa Rosa MSA	\$37.48	\$1,949	\$77,960	2.9	\$102,700	\$2,568	\$30,810	\$770	74,246	39%	\$18.92	\$984	2.0	
Stockton-Lodi MSA	\$22.00	\$1,144	\$45,760	1.7	\$75,000	\$1,875	\$22,500	\$563	100,630	44%	\$14.84	\$771	1.5	
Vallejo-Fairfield MSA	\$30.56	\$1,589	\$63,560	2.4	\$95,400	\$2,385	\$28,620	\$716	58,647	39%	\$19.50	\$1,014	1.6	
Visalia-Porterville MSA	\$18.10	\$941	\$37,640	1.4	\$52,900	\$1,323	\$15,870	\$397	58,792	43%	\$12.23	\$636	1.5	
Yolo HMFA	\$27.00	\$1,404	\$56,160	2.1	\$92,500	\$2,313	\$27,750	\$694	35,497	48%	\$14.93	\$777	1.8	
Yuba City MSA	\$20.90	\$1,087	\$43,480	1.6	\$75,000	\$1,875	\$22,500	\$563	24,592	42%	\$14.05	\$731	1.5	
<b>Counties</b>														
Alameda County	\$43.06	\$2,239	\$89,560	3.3	\$119,200	\$2,980	\$35,760	\$894	267,736	47%	\$25.52	\$1,327	1.7	
Alpine County	\$19.50	\$1,014	\$40,560	1.5	\$83,200	\$2,080	\$24,960	\$624	48	16%	\$10.34	\$537	1.9	
Amador County	\$21.69	\$1,128	\$45,120	1.7	\$78,700	\$1,968	\$23,610	\$590	3,292	23%	\$11.17	\$581	1.9	
Butte County	\$20.96	\$1,090	\$43,600	1.6	\$66,100	\$1,653	\$19,830	\$496	35,439	41%	\$13.59	\$707	1.5	
Calaveras County	\$19.00	\$988	\$39,520	1.5	\$80,400	\$2,010	\$24,120	\$603	3,891	22%	\$12.13	\$631	1.6	
Colusa County	\$18.04	\$938	\$37,520	1.4	\$66,400	\$1,660	\$19,920	\$498	2,742	39%	\$13.56	\$705	1.3	
Contra Costa County	\$43.06	\$2,239	\$89,560	3.3	\$119,200	\$2,980	\$35,760	\$894	134,749	34%	\$22.38	\$1,164	1.9	
Del Norte County	\$18.81	\$978	\$39,120	1.4	\$57,400	\$1,435	\$17,220	\$431	3,684	38%	\$10.22	\$532	1.8	
El Dorado County	\$25.94	\$1,349	\$53,960	2.0	\$86,300	\$2,158	\$25,890	\$647	16,182	23%	\$14.07	\$732	1.8	
Fresno County	\$18.85	\$980	\$39,200	1.4	\$61,700	\$1,543	\$18,510	\$463	143,680	47%	\$12.99	\$676	1.5	

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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 BMR FMR	Full-time jobs at minimum wage to afford 2BR 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 (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Glenn County	\$16.98	\$883	\$35,320	1.3	\$56,700	\$1,418	\$17,010	\$425	4,036	40%	\$12.46	\$648	1.4	
Humboldt County	\$20.00	\$1,040	\$41,600	1.5	\$72,000	\$1,800	\$21,600	\$540	23,414	43%	\$12.54	\$652	1.6	
Imperial County	\$19.75	\$1,027	\$41,080	1.5	\$55,600	\$1,390	\$16,680	\$417	18,340	42%	\$9.19	\$478	2.1	
Inyo County	\$18.71	\$973	\$38,920	1.4	\$75,100	\$1,878	\$22,530	\$563	2,973	37%	\$12.93	\$672	1.4	
Kern County	\$18.19	\$946	\$37,840	1.4	\$56,600	\$1,415	\$16,980	\$425	112,518	42%	\$13.97	\$726	1.3	
Kings County	\$20.46	\$1,064	\$42,560	1.6	\$62,200	\$1,555	\$18,660	\$467	20,621	48%	\$14.18	\$737	1.4	
Lake County	\$19.54	\$1,016	\$40,640	1.5	\$65,800	\$1,645	\$19,740	\$494	8,809	34%	\$13.05	\$679	1.5	
Lassen County	\$17.33	\$901	\$36,040	1.3	\$70,400	\$1,760	\$21,120	\$528	3,048	32%	\$11.46	\$596	1.5	
Los Angeles County	\$37.62	\$1,956	\$78,240	2.5	\$77,300	\$1,933	\$23,190	\$580	1,791,480	54%	\$22.59	\$1,175	1.7	
Madera County	\$21.25	\$1,105	\$44,200	1.6	\$59,400	\$1,485	\$17,820	\$446	16,132	36%	\$13.28	\$691	1.6	
Marin County	\$64.21	\$3,339	\$133,560	4.9	\$143,100	\$3,578	\$42,930	\$1,073	38,058	36%	\$22.49	\$1,169	2.9	
Mariposa County	\$20.37	\$1,059	\$42,360	1.6	\$66,900	\$1,673	\$20,070	\$502	2,390	31%	\$9.70	\$505	2.1	
Mendocino County	\$22.56	\$1,173	\$46,920	1.7	\$70,700	\$1,768	\$21,210	\$530	13,917	41%	\$12.51	\$650	1.8	
Merced County	\$18.21	\$947	\$37,880	1.4	\$52,300	\$1,308	\$15,690	\$392	38,228	48%	\$14.23	\$740	1.3	
Modoc County	\$14.81	\$770	\$30,800	1.1	\$54,200	\$1,355	\$16,260	\$407	857	23%	\$12.75	\$663	1.2	
Mono County	\$24.81	\$1,290	\$51,600	1.9	\$80,900	\$2,023	\$24,270	\$607	1,833	38%	\$14.42	\$750	1.7	
Monterey County	\$34.81	\$1,810	\$72,400	2.7	\$81,600	\$2,040	\$24,480	\$612	61,690	49%	\$16.78	\$873	2.1	
Napa County	\$36.15	\$1,880	\$75,200	2.8	\$109,200	\$2,730	\$32,760	\$819	17,776	36%	\$18.33	\$953	2.0	
Nevada County	\$25.27	\$1,314	\$52,560	1.9	\$92,400	\$2,310	\$27,720	\$693	10,498	26%	\$13.73	\$714	1.8	
Orange County	\$42.62	\$2,216	\$88,640	3.3	\$103,000	\$2,575	\$30,900	\$773	440,104	43%	\$21.87	\$1,137	1.9	
Placer County	\$25.94	\$1,349	\$53,960	2.0	\$86,300	\$2,158	\$25,890	\$647	39,961	28%	\$17.41	\$905	1.5	
Plumas County	\$17.62	\$916	\$36,640	1.4	\$72,200	\$1,805	\$21,660	\$542	2,179	27%	\$12.47	\$648	1.4	
Riverside County	\$24.79	\$1,289	\$51,560	1.9	\$75,300	\$1,883	\$22,590	\$565	245,948	34%	\$13.73	\$714	1.8	
Sacramento County	\$25.94	\$1,349	\$53,960	2.0	\$86,300	\$2,158	\$25,890	\$647	235,947	44%	\$17.53	\$911	1.5	
San Benito County	\$32.88	\$1,710	\$68,400	2.5	\$89,700	\$2,243	\$26,910	\$673	6,476	37%	\$16.06	\$835	2.0	
San Bernardino County	\$24.79	\$1,289	\$51,560	1.9	\$75,300	\$1,883	\$22,590	\$565	256,893	41%	\$15.13	\$787	1.6	

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San Diego County *	\$39.17	\$2,037	\$81,480	3.0	\$92,700	\$2,318	\$27,810	\$695	525,090	47%	\$21.39	\$1,112	1.8			
San Francisco County	\$64.21	\$3,339	\$133,560	4.9	\$143,100	\$3,578	\$42,930	\$1,073	224,398	62%	\$48.96	\$2,546	1.3			
San Joaquin County	\$22.00	\$1,144	\$45,760	1.7	\$75,000	\$1,875	\$22,500	\$563	100,630	44%	\$14.84	\$771	1.5			
San Luis Obispo County	\$31.87	\$1,657	\$66,280	2.5	\$97,300	\$2,433	\$29,190	\$730	41,331	39%	\$15.72	\$818	2.0			
San Mateo County	\$64.21	\$3,339	\$133,560	4.9	\$143,100	\$3,578	\$42,930	\$1,073	105,105	40%	\$48.14	\$2,503	1.3			
Santa Barbara County	\$44.69	\$2,324	\$92,960	3.4	\$87,800	\$2,195	\$26,340	\$659	69,322	48%	\$18.34	\$954	2.4			
Santa Clara County	\$57.12	\$2,970	\$118,800	4.4	\$141,600	\$3,540	\$42,480	\$1,062	274,867	43%	\$50.94	\$2,649	1.1			
Santa Cruz County	\$48.44	\$2,519	\$100,760	3.7	\$110,000	\$2,750	\$33,000	\$825	38,883	41%	\$15.54	\$808	3.1			
Shasta County	\$18.58	\$966	\$38,640	1.4	\$68,500	\$1,713	\$20,550	\$514	25,752	37%	\$13.43	\$698	1.4			
Sierra County	\$24.42	\$1,270	\$50,800	1.9	\$80,500	\$2,013	\$24,150	\$604	231	19%	\$8.51	\$443	2.9			
Siskiyou County	\$16.46	\$856	\$34,240	1.3	\$54,400	\$1,360	\$16,320	\$408	6,624	34%	\$11.75	\$611	1.4			
Solano County	\$30.56	\$1,589	\$63,560	2.4	\$95,400	\$2,385	\$28,620	\$716	58,647	39%	\$19.50	\$1,014	1.6			
Sonoma County	\$37.48	\$1,949	\$77,960	2.9	\$102,700	\$2,568	\$30,810	\$770	74,246	39%	\$18.92	\$984	2.0			
Stanislaus County	\$21.25	\$1,105	\$44,200	1.6	\$69,300	\$1,733	\$20,790	\$520	73,603	43%	\$15.80	\$822	1.3			
Sutter County	\$20.90	\$1,087	\$43,480	1.6	\$75,000	\$1,875	\$22,500	\$563	13,800	43%	\$13.22	\$688	1.6			
Tehama County	\$17.46	\$908	\$36,320	1.3	\$55,800	\$1,395	\$16,740	\$419	8,450	35%	\$13.17	\$685	1.3			
Trinity County	\$16.38	\$852	\$34,080	1.3	\$51,600	\$1,290	\$15,480	\$387	1,928	33%	\$9.96	\$518	1.6			
Tulare County	\$18.10	\$941	\$37,640	1.4	\$52,900	\$1,323	\$15,870	\$397	58,792	43%	\$12.23	\$636	1.5			
Tuolumne County	\$19.52	\$1,015	\$40,600	1.5	\$71,600	\$1,790	\$21,480	\$537	6,771	30%	\$12.50	\$650	1.6			
Ventura County	\$37.37	\$1,943	\$77,720	2.9	\$97,800	\$2,445	\$29,340	\$734	99,672	37%	\$17.98	\$935	2.1			
Yolo County	\$27.00	\$1,404	\$56,160	2.1	\$92,500	\$2,313	\$27,750	\$694	35,497	48%	\$14.93	\$777	1.8			
Yuba County	\$20.90	\$1,087	\$43,480	1.6	\$75,000	\$1,875	\$22,500	\$563	10,792	41%	\$15.98	\$831	1.3			

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