

# CALIFORNIA

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In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,030**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,766** monthly or **\$81,191** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$39.03**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	<b>\$14.00</b>
Average Renter Wage	<b>\$24.89</b>
2-Bedroom Housing Wage	<b>\$39.03</b>
Number of Renter Households	<b>5,889,686</b>
Percent Renters	<b>45%</b>

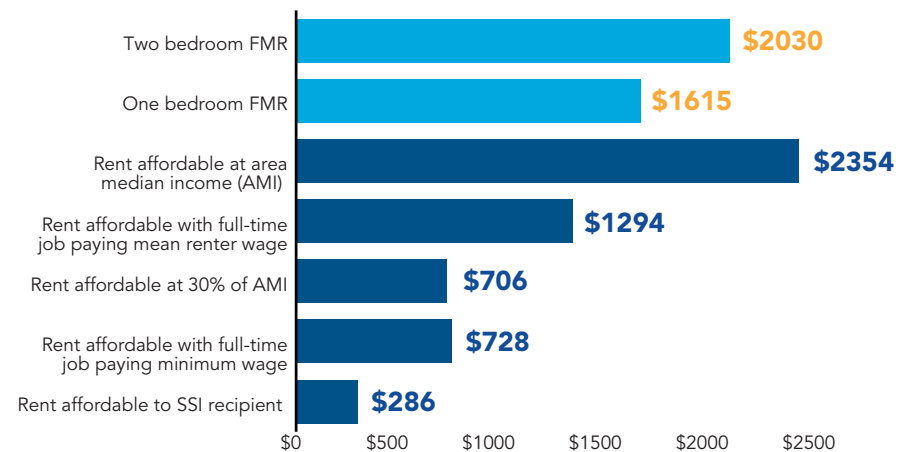
**112**  
Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
Rental Home** (at FMR)

**89**  
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)

**2.2**  
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>\$68.33</b>
San Jose-Sunnyvale-Santa Clara HMFA	<b>\$58.67</b>
Santa Cruz-Watsonville MSA	<b>\$58.10</b>
Oakland-Fremont HMFA	<b>\$45.83</b>
Santa Maria-Santa Barbara MSA	<b>\$45.65</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.

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	\$39.03	\$2,030	\$81,191	2.8	\$94,162	\$2,354	\$28,249	\$706	5,889,686	45%	\$24.89	\$1,294	1.6
Combined Nonmetro Areas	\$21.01	\$1,093	\$43,709	1.5	\$69,543	\$1,739	\$20,863	\$522	111,212	34%	\$13.06	\$679	1.6
<b>Metropolitan Areas</b>													
Bakersfield MSA	\$18.65	\$970	\$38,800	1.3	\$59,700	\$1,493	\$17,910	\$448	112,728	42%	\$14.43	\$751	1.3
Chico MSA	\$22.92	\$1,192	\$47,680	1.6	\$68,400	\$1,710	\$20,520	\$513	34,989	41%	\$13.93	\$724	1.6
El Centro MSA	\$20.38	\$1,060	\$42,400	1.5	\$56,200	\$1,405	\$16,860	\$422	18,673	42%	\$9.61	\$500	2.1
Fresno MSA	\$20.46	\$1,064	\$42,560	1.5	\$62,800	\$1,570	\$18,840	\$471	143,782	47%	\$13.26	\$689	1.5
Hanford-Corcoran MSA	\$21.33	\$1,109	\$44,360	1.5	\$65,800	\$1,645	\$19,740	\$494	20,719	48%	\$14.55	\$757	1.5
Los Angeles-Long Beach-Glendale HMFA	\$39.58	\$2,058	\$82,320	2.8	\$80,000	\$2,000	\$24,000	\$600	1,797,279	54%	\$23.30	\$1,211	1.7
Madera MSA	\$22.13	\$1,151	\$46,040	1.6	\$62,900	\$1,573	\$18,870	\$472	16,109	36%	\$13.06	\$679	1.7
Merced MSA	\$20.52	\$1,067	\$42,680	1.5	\$66,400	\$1,660	\$19,920	\$498	38,213	48%	\$14.43	\$751	1.4
Modesto MSA	\$23.54	\$1,224	\$48,960	1.7	\$68,900	\$1,723	\$20,670	\$517	73,322	42%	\$16.34	\$850	1.4
Napa MSA	\$38.81	\$2,018	\$80,720	2.8	\$101,500	\$2,538	\$30,450	\$761	17,429	36%	\$19.29	\$1,003	2.0
Oakland-Fremont HMFA	\$45.83	\$2,383	\$95,320	3.3	\$125,600	\$3,140	\$37,680	\$942	402,811	41%	\$25.42	\$1,322	1.8
Oxnard-Thousand Oaks-Ventura MSA	\$36.98	\$1,923	\$76,920	2.6	\$98,800	\$2,470	\$29,640	\$741	99,866	37%	\$18.90	\$983	2.0
Redding MSA	\$23.42	\$1,218	\$48,720	1.7	\$69,500	\$1,738	\$20,850	\$521	25,633	36%	\$14.96	\$778	1.6
Riverside-San Bernardino-Ontario MSA	\$26.73	\$1,390	\$55,600	1.9	\$77,500	\$1,938	\$23,250	\$581	499,709	37%	\$15.03	\$782	1.8
Sacramento--Roseville--Arden-Arcade HMFA	\$28.75	\$1,495	\$59,800	2.1	\$91,100	\$2,278	\$27,330	\$683	294,130	39%	\$17.88	\$930	1.6
Salinas MSA	\$34.48	\$1,793	\$71,720	2.5	\$80,900	\$2,023	\$24,270	\$607	62,255	49%	\$16.83	\$875	2.0
San Benito County HMFA	\$32.19	\$1,674	\$66,960	2.3	\$90,700	\$2,268	\$27,210	\$680	6,581	36%	\$16.06	\$835	2.0
San Diego-Carlsbad MSA	\$40.85	\$2,124	\$84,960	2.9	\$95,100	\$2,378	\$28,530	\$713	525,182	47%	\$21.95	\$1,142	1.9

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	\$68.33	\$3,553	\$142,120	4.9	\$149,600	\$3,740	\$44,880	\$1,122	369,432	51%	\$50.14	\$2,607	1.4
San Jose-Sunnyvale-Santa Clara HMFA	\$58.67	\$3,051	\$122,040	4.2	\$151,300	\$3,783	\$45,390	\$1,135	279,110	44%	\$52.05	\$2,707	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$32.02	\$1,665	\$66,600	2.3	\$97,800	\$2,445	\$29,340	\$734	40,733	38%	\$16.90	\$879	1.9
Santa Ana-Anaheim-Irvine HMFA	\$44.83	\$2,331	\$93,240	3.2	\$106,700	\$2,668	\$32,010	\$800	442,220	43%	\$22.28	\$1,158	2.0
Santa Cruz-Watsonville MSA	\$58.10	\$3,021	\$120,840	4.1	\$111,900	\$2,798	\$33,570	\$839	38,257	40%	\$16.84	\$876	3.4
Santa Maria-Santa Barbara MSA	\$45.65	\$2,374	\$94,960	3.3	\$90,100	\$2,253	\$27,030	\$676	69,911	48%	\$18.88	\$982	2.4
Santa Rosa MSA	\$38.38	\$1,996	\$79,840	2.7	\$103,300	\$2,583	\$30,990	\$775	72,981	39%	\$20.05	\$1,043	1.9
Stockton-Lodi MSA	\$24.42	\$1,270	\$50,800	1.7	\$74,000	\$1,850	\$22,200	\$555	99,148	43%	\$15.57	\$810	1.6
Vallejo-Fairfield MSA	\$31.10	\$1,617	\$64,680	2.2	\$99,300	\$2,483	\$29,790	\$745	57,716	39%	\$20.81	\$1,082	1.5
Visalia-Porterville MSA	\$18.44	\$959	\$38,360	1.3	\$57,900	\$1,448	\$17,370	\$434	59,372	43%	\$12.62	\$656	1.5
Yolo HMFA	\$29.06	\$1,511	\$60,440	2.1	\$88,600	\$2,215	\$26,580	\$665	35,981	48%	\$15.18	\$789	1.9
Yuba City MSA	\$21.58	\$1,122	\$44,880	1.5	\$66,800	\$1,670	\$20,040	\$501	24,203	41%	\$13.85	\$720	1.6
<b>Counties</b>													
Alameda County	\$45.83	\$2,383	\$95,320	3.3	\$125,600	\$3,140	\$37,680	\$942	268,286	46%	\$26.58	\$1,382	1.7
Alpine County	\$20.54	\$1,068	\$42,720	1.5	\$81,200	\$2,030	\$24,360	\$609	56	16%	\$10.99	\$572	1.9
Amador County	\$22.10	\$1,149	\$45,960	1.6	\$77,900	\$1,948	\$23,370	\$584	3,429	23%	\$12.35	\$642	1.8
Butte County	\$22.92	\$1,192	\$47,680	1.6	\$68,400	\$1,710	\$20,520	\$513	34,989	41%	\$13.93	\$724	1.6
Calaveras County	\$20.40	\$1,061	\$42,440	1.5	\$81,700	\$2,043	\$24,510	\$613	3,769	22%	\$12.76	\$664	1.6
Colusa County	\$18.58	\$966	\$38,640	1.3	\$67,100	\$1,678	\$20,130	\$503	2,817	39%	\$14.27	\$742	1.3
Contra Costa County	\$45.83	\$2,383	\$95,320	3.3	\$125,600	\$3,140	\$37,680	\$942	134,525	34%	\$22.94	\$1,193	2.0
Del Norte County	\$19.23	\$1,000	\$40,000	1.4	\$60,300	\$1,508	\$18,090	\$452	3,672	37%	\$11.31	\$588	1.7
El Dorado County	\$28.75	\$1,495	\$59,800	2.1	\$91,100	\$2,278	\$27,330	\$683	17,224	24%	\$14.12	\$734	2.0
Fresno County	\$20.46	\$1,064	\$42,560	1.5	\$62,800	\$1,570	\$18,840	\$471	143,782	47%	\$13.26	\$689	1.5

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**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	\$17.81	\$926	\$37,040	1.3	\$57,900	\$1,448	\$17,370	\$434	4,097	41%	\$11.97	\$623	1.5
Humboldt County	\$21.40	\$1,113	\$44,520	1.5	\$65,000	\$1,625	\$19,500	\$488	23,601	43%	\$12.54	\$652	1.7
Imperial County	\$20.38	\$1,060	\$42,400	1.5	\$56,200	\$1,405	\$16,860	\$422	18,673	42%	\$9.61	\$500	2.1
Inyo County	\$19.56	\$1,017	\$40,680	1.4	\$74,100	\$1,853	\$22,230	\$556	2,746	35%	\$14.48	\$753	1.4
Kern County	\$18.65	\$970	\$38,800	1.3	\$59,700	\$1,493	\$17,910	\$448	112,728	42%	\$14.43	\$751	1.3
Kings County	\$21.33	\$1,109	\$44,360	1.5	\$65,800	\$1,645	\$19,740	\$494	20,719	48%	\$14.55	\$757	1.5
Lake County	\$20.62	\$1,072	\$42,880	1.5	\$67,100	\$1,678	\$20,130	\$503	8,626	34%	\$13.59	\$706	1.5
Lassen County	\$17.98	\$935	\$37,400	1.3	\$72,200	\$1,805	\$21,660	\$542	3,010	32%	\$13.10	\$681	1.4
Los Angeles County	\$39.58	\$2,058	\$82,320	2.6	\$80,000	\$2,000	\$24,000	\$600	1,797,279	54%	\$23.30	\$1,211	1.7
Madera County	\$22.13	\$1,151	\$46,040	1.6	\$62,900	\$1,573	\$18,870	\$472	16,109	36%	\$13.06	\$679	1.7
Marin County	\$68.33	\$3,553	\$142,120	4.9	\$149,600	\$3,740	\$44,880	\$1,122	38,317	36%	\$23.23	\$1,208	2.9
Mariposa County	\$21.19	\$1,102	\$44,080	1.5	\$62,900	\$1,573	\$18,870	\$472	2,413	32%	\$11.30	\$588	1.9
Mendocino County	\$23.85	\$1,240	\$49,600	1.7	\$65,900	\$1,648	\$19,770	\$494	13,797	40%	\$13.89	\$722	1.7
Merced County	\$20.52	\$1,067	\$42,680	1.5	\$66,400	\$1,660	\$19,920	\$498	38,213	48%	\$14.43	\$751	1.4
Modoc County	\$15.52	\$807	\$32,280	1.1	\$58,500	\$1,463	\$17,550	\$439	908	25%	\$11.56	\$601	1.3
Mono County	\$25.50	\$1,326	\$53,040	1.8	\$78,900	\$1,973	\$23,670	\$592	1,697	36%	\$15.24	\$792	1.7
Monterey County	\$34.48	\$1,793	\$71,720	2.5	\$80,900	\$2,023	\$24,270	\$607	62,255	49%	\$16.83	\$875	2.0
Napa County	\$38.81	\$2,018	\$80,720	2.8	\$101,500	\$2,538	\$30,450	\$761	17,429	36%	\$19.29	\$1,003	2.0
Nevada County	\$25.67	\$1,335	\$53,400	1.8	\$89,800	\$2,245	\$26,940	\$674	10,539	26%	\$12.99	\$675	2.0
Orange County	\$44.83	\$2,331	\$93,240	3.2	\$106,700	\$2,668	\$32,010	\$800	442,220	43%	\$22.28	\$1,158	2.0
Placer County	\$28.75	\$1,495	\$59,800	2.1	\$91,100	\$2,278	\$27,330	\$683	40,205	28%	\$17.70	\$920	1.6
Plumas County	\$18.02	\$937	\$37,480	1.3	\$73,100	\$1,828	\$21,930	\$548	2,294	27%	\$13.69	\$712	1.3
Riverside County	\$26.73	\$1,390	\$55,600	1.9	\$77,500	\$1,938	\$23,250	\$581	243,949	34%	\$14.30	\$743	1.9
Sacramento County	\$28.75	\$1,495	\$59,800	2.1	\$91,100	\$2,278	\$27,330	\$683	236,701	44%	\$18.29	\$951	1.6
San Benito County	\$32.19	\$1,674	\$66,960	2.3	\$90,700	\$2,268	\$27,210	\$680	6,581	36%	\$16.06	\$835	2.0
San Bernardino County	\$26.73	\$1,390	\$55,600	1.9	\$77,500	\$1,938	\$23,250	\$581	255,760	40%	\$15.75	\$819	1.7

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

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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.

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County	\$40.85	\$2,124	\$84,960	2.9	\$95,100	\$2,378	\$28,530	\$713	525,182	47%	\$21.95	\$1,142	1.9
San Francisco County	\$68.33	\$3,553	\$142,120	4.2	\$149,600	\$3,740	\$44,880	\$1,122	226,115	62%	\$54.94	\$2,857	1.2
San Joaquin County	\$24.42	\$1,270	\$50,800	1.7	\$74,000	\$1,850	\$22,200	\$555	99,148	43%	\$15.57	\$810	1.6
San Luis Obispo County	\$32.02	\$1,665	\$66,600	2.3	\$97,800	\$2,445	\$29,340	\$734	40,733	38%	\$16.90	\$879	1.9
San Mateo County	\$68.33	\$3,553	\$142,120	4.9	\$149,600	\$3,740	\$44,880	\$1,122	105,000	40%	\$48.97	\$2,547	1.4
Santa Barbara County	\$45.65	\$2,374	\$94,960	3.3	\$90,100	\$2,253	\$27,030	\$676	69,911	48%	\$18.88	\$982	2.4
Santa Clara County	\$58.67	\$3,051	\$122,040	4.2	\$151,300	\$3,783	\$45,390	\$1,135	279,110	44%	\$52.05	\$2,707	1.1
Santa Cruz County	\$58.10	\$3,021	\$120,840	4.1	\$111,900	\$2,798	\$33,570	\$839	38,257	40%	\$16.84	\$876	3.4
Shasta County	\$23.42	\$1,218	\$48,720	1.7	\$69,500	\$1,738	\$20,850	\$521	25,633	36%	\$14.96	\$778	1.6
Sierra County	\$23.79	\$1,237	\$49,480	1.7	\$84,800	\$2,120	\$25,440	\$636	325	25%	\$8.23	\$428	2.9
Siskiyou County	\$17.58	\$914	\$36,560	1.3	\$56,400	\$1,410	\$16,920	\$423	6,731	35%	\$13.54	\$704	1.3
Solano County	\$31.10	\$1,617	\$64,680	2.2	\$99,300	\$2,483	\$29,790	\$745	57,716	39%	\$20.81	\$1,082	1.5
Sonoma County	\$38.38	\$1,996	\$79,840	2.7	\$103,300	\$2,583	\$30,990	\$775	72,981	39%	\$20.05	\$1,043	1.9
Stanislaus County	\$23.54	\$1,224	\$48,960	1.7	\$68,900	\$1,723	\$20,670	\$517	73,322	42%	\$16.34	\$850	1.4
Sutter County	\$21.58	\$1,122	\$44,880	1.5	\$66,800	\$1,670	\$20,040	\$501	13,797	42%	\$13.18	\$685	1.6
Tehama County	\$18.31	\$952	\$38,080	1.3	\$55,000	\$1,375	\$16,500	\$413	8,376	35%	\$13.54	\$704	1.4
Trinity County	\$16.69	\$868	\$34,720	1.2	\$53,900	\$1,348	\$16,170	\$404	1,846	31%	\$9.21	\$479	1.8
Tulare County	\$18.44	\$959	\$38,360	1.3	\$57,900	\$1,448	\$17,370	\$434	59,372	43%	\$12.62	\$656	1.5
Tuolumne County	\$21.17	\$1,101	\$44,040	1.5	\$75,600	\$1,890	\$22,680	\$567	6,463	29%	\$12.27	\$638	1.7
Ventura County	\$36.98	\$1,923	\$76,920	2.6	\$98,800	\$2,470	\$29,640	\$741	99,866	37%	\$18.90	\$983	2.0
Yolo County	\$29.06	\$1,511	\$60,440	2.1	\$88,600	\$2,215	\$26,580	\$665	35,981	48%	\$15.18	\$789	1.9
Yuba County	\$21.58	\$1,122	\$44,880	1.5	\$66,800	\$1,670	\$20,040	\$501	10,406	39%	\$15.43	\$803	1.4

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