Housing Affordability Challenges in California

- In California, 2,596,089 households, or 20% of households, spend at least half of their income on housing costs. Nationwide, 15% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 28% of renters spending at least half their income on housing.
- Median household income in California is $61,514, compared to the median U.S. household income of $53,648.
- Among low- and moderate-income working households, 30% of households spend at least half of their income on housing costs.

Households with a Severe Housing Cost Burden

- Households spending less than 30% of their income on housing
- Owner households spending at least half their income on housing
- Owner households spending between 30% & 50% of their income on housing
- Renter households spending at least half their income on housing
- Renter households spending between 30% & 50% of their income on housing

California Households: 2014
Total households 12,758,656
Renters make up 46% of households
Owners make up 54% of households
Median household income is $61,514
Median monthly owner housing cost is $1,250
Median monthly renter housing cost is $1,616

Percentage of Households with a Severe Housing Cost Burden by Income

- Extremely Low-Income: 1,171,994
- Very Low-Income: 726,666
- Low-Income: 444,390
- Moderate-Income: 169,618
California Working Households: 2014
Total households 5,064,535
Renters make up 63% of households
Owners make up 37% of households
Median household income is $41,950
Median monthly owner housing cost is $1,418
Median monthly renter housing cost is $1,200

Low- and Moderate-Income Working Households in California Face Affordability Challenges

Working Households with a Severe Housing Cost Burden

| Households spending less than 30% of their income on housing |
| Owner households spending at least half their income on housing |
| Owner households spending between 30% & 50% of their income on housing |
| Renter households spending at least half their income on housing |
| Renter households spending between 30% & 50% of their income on housing |

California Working Households: 2014
- Total households 5,064,535
- Renters make up 63% of households
- Owners make up 37% of households
- Median household income is $41,950
- Median monthly owner housing cost is $1,418
- Median monthly renter housing cost is $1,200

Definitions
Severely Housing Cost Burdened: Households who spend at least half of their income on housing costs.
Extremely Low-Income: Households who earn 30 percent or less than the median income for households in their area (AMI).
Very Low-Income: Households who earn between 31 and 50 percent of AMI.
Low-Income: Households who earn between 51 and 80 percent of AMI.
Moderate-Income: Households who earn between 81 and 120 percent of AMI.
Working: Households whose members work a total of at least 20 hours a week on average.

Data Notes
Data are from Center for Housing Policy tabulations of the U.S. Census Bureau’s American Community Survey 2013 Public-Use Microdata Sample (PUMS) files. More detailed information is available in Housing Landscape 2015 at www.nhc.org.

For questions or comments, please contact the National Housing Conference at chp-feedback@nhc.org or (202) 466-2121.