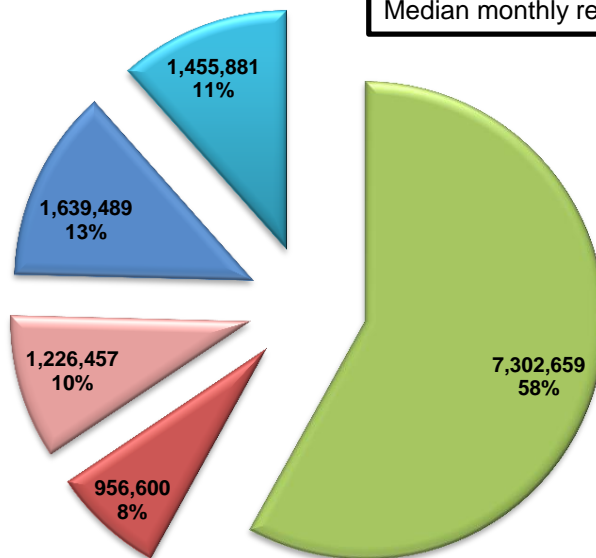


Housing Affordability Challenges in California

- 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.

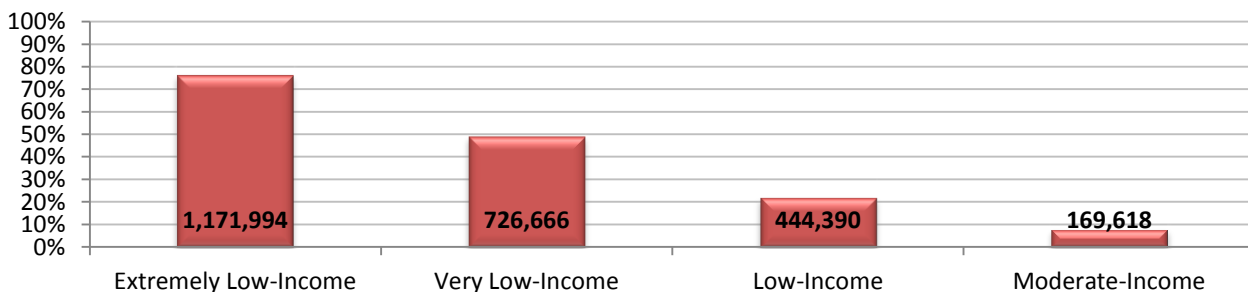
Households with a Severe Housing Cost Burden

- 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

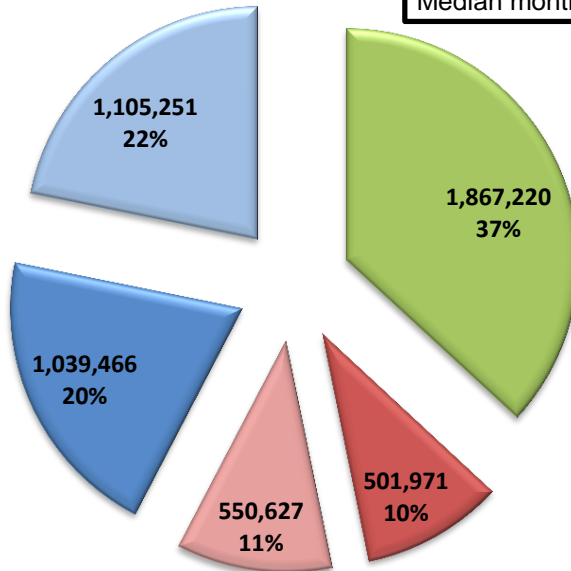


Low- and Moderate-Income Working Households in California Face Affordability Challenges

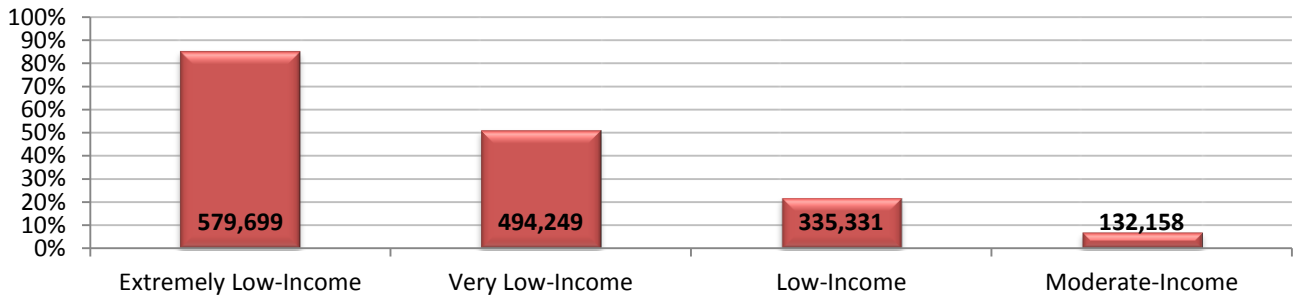
Working Households with a Severe Housing Cost Burden

- 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



Percentage of Working Households with a Severe Housing Cost Burden



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.