

# CALIFORNIA

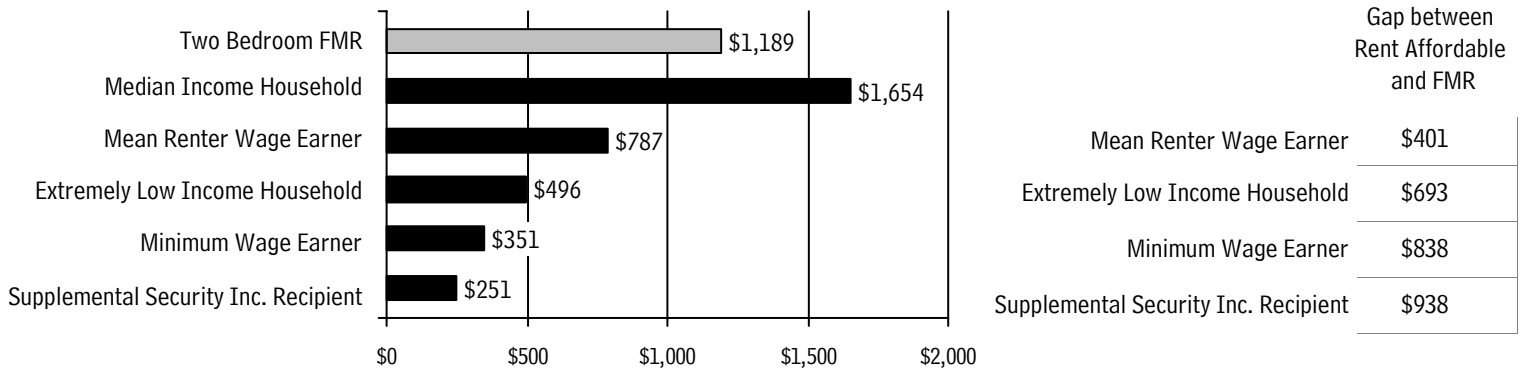
In California, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,189. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$3,962 monthly or \$47,547 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$22.86**

In California, a minimum wage worker earns an hourly wage of \$6.75. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 135 hours per week, 52 weeks per year. Or a household must include 3.4 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In California, the estimated mean (average) wage for a renter is \$15.14. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 60 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.5 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR**



**CALIFORNIA**

	<b>HOUSING WAGE</b> Hourly wage necessary to afford 2 BR FMR	<b>HOUSING COSTS</b>			<b>AREA MEDIAN INCOME (AMI)</b>				<b>RENTER HOUSEHOLDS</b>				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) <sup>5</sup>	Rent affordable at mean wage	
<b>CALIFORNIA</b>	<b>\$22.86</b>	\$1,189	\$47,547	3.4	\$66,153	\$1,654	\$19,846	\$496	4,956,633	43%	\$15.14	\$787	1.5

**METROPOLITAN AREAS**

<b>BAKERSFIELD, CA MSA</b>	<b>\$12.42</b>	\$646	\$25,840	1.8	\$48,100	\$1,203	\$14,430	\$361	78,991	38%	\$9.62	\$500	1.3
<b>CHICO, CA MSA</b>	<b>\$13.50</b>	\$702	\$28,080	2.0	\$49,700	\$1,243	\$14,910	\$373	31,233	39%	\$8.72	\$454	1.5
<b>EL CENTRO, CA MSA</b>	<b>\$13.08</b>	\$680	\$27,200	1.9	\$43,300	\$1,083	\$12,990	\$325	16,413	42%	\$7.45	\$387	1.8
<b>FRESNO, CA MSA</b>	<b>\$13.96</b>	\$726	\$29,040	2.1	\$47,000	\$1,175	\$14,100	\$353	110,084	44%	\$9.25	\$481	1.5
<b>HANFORD-CORCORAN, CA MSA</b>	<b>\$12.17</b>	\$633	\$25,320	1.8	\$46,200	\$1,155	\$13,860	\$347	15,168	44%	\$9.00	\$468	1.4
<b>LOS ANGELES-LONG BEACH, CA HMFA</b>	<b>\$24.40</b>	\$1,269	\$50,760	3.6	\$56,200	\$1,405	\$16,860	\$422	1,634,080	52%	\$15.33	\$797	1.6
<b>MADERA, CA MSA</b>	<b>\$13.21</b>	\$687	\$27,480	2.0	\$48,000	\$1,200	\$14,400	\$360	12,206	34%	\$8.83	\$459	1.5
<b>MERCED, CA MSA</b>	<b>\$12.63</b>	\$657	\$26,280	1.9	\$46,400	\$1,160	\$13,920	\$348	26,340	41%	\$9.06	\$471	1.4
<b>MODESTO, CA MSA</b>	<b>\$14.62</b>	\$760	\$30,400	2.2	\$54,400	\$1,360	\$16,320	\$408	55,235	38%	\$10.28	\$534	1.4
<b>NAPA, CA MSA</b>	<b>\$21.38</b>	\$1,112	\$44,480	3.2	\$75,000	\$1,875	\$22,500	\$563	15,838	35%	\$13.76	\$716	1.6
<b>OAKLAND-FREMONT, CA HMFA</b>	<b>\$24.04</b>	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	342,776	40%	\$16.46	\$856	1.5
<b>ORANGE COUNTY, CA HMFA *</b>	<b>\$28.56</b>	\$1,485	\$59,400	4.2	\$78,300	\$1,958	\$23,490	\$587	361,094	39%	\$15.61	\$812	1.8
<b>OXNARD-THOUSAND OAKS-VENTURA, CA MSA</b>	<b>\$28.29</b>	\$1,471	\$58,840	4.2	\$79,500	\$1,988	\$23,850	\$596	78,861	32%	\$13.96	\$726	2.0
<b>REDDING, CA MSA</b>	<b>\$13.08</b>	\$680	\$27,200	1.9	\$49,000	\$1,225	\$14,700	\$368	21,477	34%	\$9.47	\$493	1.4
<b>RIVERSIDE-SAN BERNARDINO-ONTARIO, CA MSA *</b>	<b>\$18.73</b>	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	345,319	33%	\$10.22	\$531	1.8
<b>SACRAMENTO--ARDEN-ARCADE--ROSEVILLE, CA HMFA</b>	<b>\$19.08</b>	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	229,711	38%	\$12.65	\$658	1.5
<b>SALINAS, CA MSA</b>	<b>\$21.27</b>	\$1,106	\$44,240	3.2	\$62,200	\$1,555	\$18,660	\$467	54,970	45%	\$12.01	\$625	1.8
<b>SAN BENITO COUNTY, CA HMFA</b>	<b>\$17.92</b>	\$932	\$37,280	2.7	\$74,100	\$1,853	\$22,230	\$556	5,061	32%	\$9.45	\$492	1.9
<b>SAN DIEGO-CARLSBAD-SAN MARCOS, CA MSA *</b>	<b>\$23.17</b>	\$1,205	\$48,200	3.4	\$64,900	\$1,623	\$19,470	\$487	443,188	45%	\$14.22	\$739	1.6
<b>SAN FRANCISCO, CA HMFA</b>	<b>\$29.83</b>	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	348,856	51%	\$24.54	\$1,276	1.2
<b>SAN JOSE-SUNNYVALE-SANTA CLARA, CA HMFA</b>	<b>\$24.69</b>	\$1,284	\$51,360	3.7	\$97,100	\$2,428	\$29,130	\$728	227,227	40%	\$26.18	\$1,362	0.9
<b>SAN LUIS OBISPO-PASO ROBLES, CA MSA</b>	<b>\$18.37</b>	\$955	\$38,200	2.7	\$63,800	\$1,595	\$19,140	\$479	35,747	39%	\$9.89	\$514	1.9
<b>SANTA BARBARA-SANTA MARIA, CA MSA</b>	<b>\$20.63</b>	\$1,073	\$42,920	3.1	\$65,800	\$1,645	\$19,740	\$494	60,043	44%	\$12.61	\$656	1.6
<b>SANTA CRUZ-WATSONVILLE, CA MSA</b>	<b>\$26.13</b>	\$1,359	\$54,360	3.9	\$75,100	\$1,878	\$22,530	\$563	36,474	40%	\$11.81	\$614	2.2
<b>SANTA ROSA-PETALUMA, CA MSA</b>	<b>\$22.40</b>	\$1,165	\$46,600	3.3	\$75,100	\$1,878	\$22,530	\$563	61,892	36%	\$13.46	\$700	1.7
<b>STOCKTON, CA MSA</b>	<b>\$16.85</b>	\$876	\$35,040	2.5	\$57,100	\$1,428	\$17,130	\$428	71,958	40%	\$9.91	\$516	1.7
<b>VALLEJO-FAIRFIELD, CA MSA</b>	<b>\$19.17</b>	\$997	\$39,880	2.8	\$74,000	\$1,850	\$22,200	\$555	45,406	35%	\$11.74	\$610	1.6
<b>VISALIA-PORTERVILLE, CA MSA</b>	<b>\$12.44</b>	\$647	\$25,880	1.8	\$44,100	\$1,103	\$13,230	\$331	42,481	38%	\$8.40	\$437	1.5
<b>YOLO, CA HMFA</b>	<b>\$17.50</b>	\$910	\$36,400	2.6	\$61,900	\$1,548	\$18,570	\$464	27,866	47%	\$10.67	\$555	1.6
<b>YUBA CITY, CA MSA</b>	<b>\$12.06</b>	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	19,865	42%	\$9.68	\$503	1.2

**COMBINED NONMETRO AREAS**

<b>CALIFORNIA</b>	<b>\$14.03</b>	\$730	\$29,193	2.1	\$51,642	\$1,291	\$15,493	\$387	100,773	33%	\$8.95	\$465	1.6
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**COUNTIES**

<b>ALAMEDA COUNTY</b>	<b>\$24.04</b>	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	237,060	45%	\$16.83	\$875	1.4
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\* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

**CALIFORNIA**

	<b>HOUSING WAGE</b> Hourly wage necessary to afford 2 BR FMR	<b>HOUSING COSTS</b>			<b>AREA MEDIAN INCOME (AMI)</b>				<b>RENTER HOUSEHOLDS</b>				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) <sup>5</sup>	Rent affordable at mean wage	
<b>ALPINE COUNTY</b>	<b>\$14.19</b>	\$738	\$29,520	2.1	\$64,600	\$1,615	\$19,380	\$485	155	32%	\$8.07	\$420	1.8
<b>AMADOR COUNTY</b>	<b>\$16.44</b>	\$855	\$34,200	2.4	\$62,700	\$1,568	\$18,810	\$470	3,139	25%	\$9.44	\$491	1.7
<b>BUTTE COUNTY</b>	<b>\$13.50</b>	\$702	\$28,080	2.0	\$49,700	\$1,243	\$14,910	\$373	31,233	39%	\$8.72	\$454	1.5
<b>CALAVERAS COUNTY</b>	<b>\$13.12</b>	\$682	\$27,280	1.9	\$58,100	\$1,453	\$17,430	\$436	3,505	21%	\$8.38	\$436	1.6
<b>COLUSA COUNTY</b>	<b>\$13.00</b>	\$676	\$27,040	1.9	\$49,000	\$1,225	\$14,700	\$368	2,240	37%	\$9.23	\$480	1.4
<b>CONTRA COSTA COUNTY</b>	<b>\$24.04</b>	\$1,250	\$50,000	3.6	\$83,800	\$2,095	\$25,140	\$629	105,716	31%	\$15.75	\$819	1.5
<b>DEL NORTE COUNTY</b>	<b>\$12.77</b>	\$664	\$26,560	1.9	\$43,900	\$1,098	\$13,170	\$329	3,319	36%	\$6.99	\$363	1.8
<b>EL DORADO COUNTY</b>	<b>\$19.08</b>	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	14,906	25%	\$10.00	\$520	1.9
<b>FRESNO COUNTY</b>	<b>\$13.96</b>	\$726	\$29,040	2.1	\$47,000	\$1,175	\$14,100	\$353	110,084	44%	\$9.25	\$481	1.5
<b>GLENN COUNTY</b>	<b>\$11.50</b>	\$598	\$23,920	1.7	\$44,700	\$1,118	\$13,410	\$335	3,304	36%	\$8.47	\$441	1.4
<b>HUMBOLDT COUNTY</b>	<b>\$13.94</b>	\$725	\$29,000	2.1	\$47,700	\$1,193	\$14,310	\$358	21,714	42%	\$8.44	\$439	1.7
<b>IMPERIAL COUNTY</b>	<b>\$13.08</b>	\$680	\$27,200	1.9	\$43,300	\$1,083	\$12,990	\$325	16,413	42%	\$7.45	\$387	1.8
<b>INYO COUNTY</b>	<b>\$12.19</b>	\$634	\$25,360	1.8	\$54,600	\$1,365	\$16,380	\$410	2,628	34%	\$9.03	\$470	1.3
<b>KERN COUNTY</b>	<b>\$12.42</b>	\$646	\$25,840	1.8	\$48,100	\$1,203	\$14,430	\$361	78,991	38%	\$9.62	\$500	1.3
<b>KINGS COUNTY</b>	<b>\$12.17</b>	\$633	\$25,320	1.8	\$46,200	\$1,155	\$13,860	\$347	15,168	44%	\$9.00	\$468	1.4
<b>LAKE COUNTY</b>	<b>\$13.65</b>	\$710	\$28,400	2.0	\$44,200	\$1,105	\$13,260	\$332	7,066	29%	\$9.64	\$501	1.4
<b>LASSEN COUNTY</b>	<b>\$13.42</b>	\$698	\$27,920	2.0	\$52,500	\$1,313	\$15,750	\$394	3,073	32%	\$8.48	\$441	1.6
<b>LOS ANGELES COUNTY</b>	<b>\$24.40</b>	\$1,269	\$50,760	3.6	\$56,200	\$1,405	\$16,860	\$422	1,634,080	52%	\$15.33	\$797	1.6
<b>MADERA COUNTY</b>	<b>\$13.21</b>	\$687	\$27,480	2.0	\$48,000	\$1,200	\$14,400	\$360	12,206	34%	\$8.83	\$459	1.5
<b>MARIN COUNTY</b>	<b>\$29.83</b>	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	36,632	36%	\$17.17	\$893	1.7
<b>MARIPOSA COUNTY</b>	<b>\$14.19</b>	\$738	\$29,520	2.1	\$51,300	\$1,283	\$15,390	\$385	1,990	30%	\$7.60	\$395	1.9
<b>MENDOCINO COUNTY</b>	<b>\$14.98</b>	\$779	\$31,160	2.2	\$51,100	\$1,278	\$15,330	\$383	12,877	39%	\$9.15	\$476	1.6
<b>MERCED COUNTY</b>	<b>\$12.63</b>	\$657	\$26,280	1.9	\$46,400	\$1,160	\$13,920	\$348	26,340	41%	\$9.06	\$471	1.4
<b>MODOC COUNTY</b>	<b>\$12.48</b>	\$649	\$25,960	1.8	\$43,900	\$1,098	\$13,170	\$329	1,109	29%	\$6.84	\$355	1.8
<b>MONO COUNTY</b>	<b>\$17.92</b>	\$932	\$37,280	2.7	\$62,100	\$1,553	\$18,630	\$466	2,051	40%	\$10.07	\$524	1.8
<b>MONTEREY COUNTY</b>	<b>\$21.27</b>	\$1,106	\$44,240	3.2	\$62,200	\$1,555	\$18,660	\$467	54,970	45%	\$12.01	\$625	1.8
<b>NAPA COUNTY</b>	<b>\$21.38</b>	\$1,112	\$44,480	3.2	\$75,000	\$1,875	\$22,500	\$563	15,838	35%	\$13.76	\$716	1.6
<b>NEVADA COUNTY</b>	<b>\$17.23</b>	\$896	\$35,840	2.6	\$64,200	\$1,605	\$19,260	\$482	8,944	24%	\$10.06	\$523	1.7
<b>ORANGE COUNTY *</b>	<b>\$28.56</b>	\$1,485	\$59,400	4.2	\$78,300	\$1,958	\$23,490	\$587	361,094	39%	\$15.61	\$812	1.8
<b>PLACER COUNTY</b>	<b>\$19.08</b>	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	25,014	27%	\$11.67	\$607	1.6
<b>PLUMAS COUNTY</b>	<b>\$13.67</b>	\$711	\$28,440	2.0	\$55,900	\$1,398	\$16,770	\$419	2,695	30%	\$8.34	\$434	1.6
<b>RIVERSIDE COUNTY *</b>	<b>\$18.73</b>	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	157,739	31%	\$9.91	\$515	1.9
<b>SACRAMENTO COUNTY</b>	<b>\$19.08</b>	\$992	\$39,680	2.8	\$65,400	\$1,635	\$19,620	\$491	189,791	42%	\$13.14	\$683	1.5
<b>SAN BENITO COUNTY</b>	<b>\$17.92</b>	\$932	\$37,280	2.7	\$74,100	\$1,853	\$22,230	\$556	5,061	32%	\$9.45	\$492	1.9
<b>SAN BERNARDINO COUNTY *</b>	<b>\$18.73</b>	\$974	\$38,960	2.8	\$57,500	\$1,438	\$17,250	\$431	187,580	35%	\$10.50	\$546	1.8
<b>SAN DIEGO COUNTY *</b>	<b>\$23.17</b>	\$1,205	\$48,200	3.4	\$64,900	\$1,623	\$19,470	\$487	443,188	45%	\$14.22	\$739	1.6
<b>SAN FRANCISCO COUNTY</b>	<b>\$29.83</b>	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	214,385	65%	\$26.60	\$1,383	1.1
<b>SAN JOAQUIN COUNTY</b>	<b>\$16.85</b>	\$876	\$35,040	2.5	\$57,100	\$1,428	\$17,130	\$428	71,958	40%	\$9.91	\$516	1.7
<b>SAN LUIS OBISPO COUNTY</b>	<b>\$18.37</b>	\$955	\$38,200	2.7	\$63,800	\$1,595	\$19,140	\$479	35,747	39%	\$9.89	\$514	1.9
<b>SAN MATEO COUNTY</b>	<b>\$29.83</b>	\$1,551	\$62,040	4.4	\$91,200	\$2,280	\$27,360	\$684	97,839	39%	\$23.89	\$1,242	1.2
<b>SANTA BARBARA COUNTY</b>	<b>\$20.63</b>	\$1,073	\$42,920	3.1	\$65,800	\$1,645	\$19,740	\$494	60,043	44%	\$12.61	\$656	1.6

\* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

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	<b>HOUSING WAGE</b> Hourly wage necessary to afford 2 BR FMR	<b>HOUSING COSTS</b>			<b>AREA MEDIAN INCOME (AMI)</b>				<b>RENTER HOUSEHOLDS</b>				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable <sup>3</sup> at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) <sup>5</sup>	Rent affordable at mean wage	
<b>SANTA CLARA COUNTY</b>	<b>\$24.69</b>	\$1,284	\$51,360	3.7	\$97,100	\$2,428	\$29,130	\$728	227,227	40%	\$26.18	\$1,362	0.9
<b>SANTA CRUZ COUNTY</b>	<b>\$26.13</b>	\$1,359	\$54,360	3.9	\$75,100	\$1,878	\$22,530	\$563	36,474	40%	\$11.81	\$614	2.2
<b>SHASTA COUNTY</b>	<b>\$13.08</b>	\$680	\$27,200	1.9	\$49,000	\$1,225	\$14,700	\$368	21,477	34%	\$9.47	\$493	1.4
<b>SIERRA COUNTY</b>	<b>\$16.13</b>	\$839	\$33,560	2.4	\$50,100	\$1,253	\$15,030	\$376	443	29%	\$8.19	\$426	2.0
<b>SISKIYOU COUNTY</b>	<b>\$11.87</b>	\$617	\$24,680	1.8	\$45,100	\$1,128	\$13,530	\$338	6,081	33%	\$7.60	\$395	1.6
<b>SOLANO COUNTY</b>	<b>\$19.17</b>	\$997	\$39,880	2.8	\$74,000	\$1,850	\$22,200	\$555	45,406	35%	\$11.74	\$610	1.6
<b>SONOMA COUNTY</b>	<b>\$22.40</b>	\$1,165	\$46,600	3.3	\$75,100	\$1,878	\$22,530	\$563	61,892	36%	\$13.46	\$700	1.7
<b>STANISLAUS COUNTY</b>	<b>\$14.62</b>	\$760	\$30,400	2.2	\$54,400	\$1,360	\$16,320	\$408	55,235	38%	\$10.28	\$534	1.4
<b>SUTTER COUNTY</b>	<b>\$12.06</b>	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	10,418	39%	\$8.78	\$457	1.4
<b>TEHAMA COUNTY</b>	<b>\$12.02</b>	\$625	\$25,000	1.8	\$45,200	\$1,130	\$13,560	\$339	6,791	32%	\$9.46	\$492	1.3
<b>TRINITY COUNTY</b>	<b>\$12.10</b>	\$629	\$25,160	1.8	\$42,000	\$1,050	\$12,600	\$315	1,606	29%	\$7.19	\$374	1.7
<b>TULARE COUNTY</b>	<b>\$12.44</b>	\$647	\$25,880	1.8	\$44,100	\$1,103	\$13,230	\$331	42,481	38%	\$8.40	\$437	1.5
<b>TUOLUMNE COUNTY</b>	<b>\$14.81</b>	\$770	\$30,800	2.2	\$54,200	\$1,355	\$16,260	\$407	6,043	29%	\$9.34	\$486	1.6
<b>VENTURA COUNTY</b>	<b>\$28.29</b>	\$1,471	\$58,840	4.2	\$79,500	\$1,988	\$23,850	\$596	78,861	32%	\$13.96	\$726	2.0
<b>YOLO COUNTY</b>	<b>\$17.50</b>	\$910	\$36,400	2.6	\$61,900	\$1,548	\$18,570	\$464	27,866	47%	\$10.67	\$555	1.6
<b>YUBA COUNTY</b>	<b>\$12.06</b>	\$627	\$25,080	1.8	\$48,200	\$1,205	\$14,460	\$362	9,447	46%	\$11.58	\$602	1.0

\* 50th percentile FMR (See Appendix B).

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.