Housing Affordability Challenges in the San Jose Metro Area

- In the San Jose metro area, 103,813 households, or 17% of households, spend at least half of their income on housing costs. Nationwide, 16% of all households are severely cost burdened.
- Renters are more likely to be severely housing cost burdened than owners, with 23% of renters spending at least half their income on housing.
- Median household income in the San Jose metro area is $90,919, compared to the median U.S. household income of $51,015.
- Among low- and moderate-income working households, 26% of households spend at least half of their income on housing costs.

**Households with a Severe Housing Cost Burden**

- Owner households spending less than half 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

**San Jose Metro Area Households: 2012**
- Total households 613,814
- Renters make up 44% of households
- Owners make up 56% of households
- Median household income is $90,919
- Median monthly owner housing cost is $1,550
- Median monthly renter housing cost is $2,339

**Percentage of Households with a Severe Housing Cost Burden by Income**

- Extremely Low-Income: 58,248
- Very Low-Income: 22,604
- Low-Income: 13,789
- Moderate-Income: 6,688
Low- and Moderate-Income Working Households in the San Jose Metro Area Face Affordability Challenges

Working Households with a Severe Housing Cost Burden

- Households spending less than half 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

San Jose Metro Area Working Households: 2012
- Total households 256,819
- Renters make up 60% of households
- Owners make up 40% of households
- Median household income is $59,602
- Median monthly owner housing cost is $2,030
- Median monthly renter housing cost is $1,460

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.

Metro Area: Metropolitan area defined by the Office of Management and Budget.

Data Notes

Data are from Center for Housing Policy tabulations of the U.S. Census Bureau's American Community Survey 2012 Public-Use Microdata Sample (PUMS) files. More detailed information is available in Housing Landscape 2014 at www.nhc.org.

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