Housing Affordability Challenges in the San Jose Metro Area

- In the San Jose metro area, 108,287 households, or 17% 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 24% of renters spending at least half their income on housing.
- Median household income in the San Jose metro area is $91,989, compared to the median U.S. household income of $52,393.
- Among low- and moderate-income working households, 27% 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

San Jose Metro Area Households: 2013
- Total households 619,337
- Renters make up 44% of households
- Owners make up 56% of households
- Median household income is $91,989
- Median monthly owner housing cost is $1,630
- Median monthly renter housing cost is $2,325

Percentage of Households with a Severe Housing Cost Burden by Income

- Extremely Low-Income: 60,734
- Very Low-Income: 26,619
- Low-Income: 12,786
- Moderate-Income: 6,027

Extremely Low-Income Very Low-Income Low-Income Moderate-Income
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 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

San Jose Metro Area Working Households: 2013
- Total households: 255,891
- Renters make up 60% of households
- Owners make up 40% of households
- Median household income is $59,445
- Median monthly owner housing cost is $1,910
- Median monthly renter housing cost is $1,530

Working Households with a Severe Housing Cost Burden

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low-Income</td>
<td>32,634</td>
<td>20%</td>
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<tr>
<td>Very Low-Income</td>
<td>20,810</td>
<td>12%</td>
</tr>
<tr>
<td>Low-Income</td>
<td>23,670</td>
<td>9%</td>
</tr>
<tr>
<td>Moderate-Income</td>
<td>5,208</td>
<td>3%</td>
</tr>
</tbody>
</table>

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.