HOME IS HERE · ISSUE BRIEF NO. 3 · OCTOBER 2026

Wages, Rents, and Cost Burden in Alameda County

An issue brief from the Home Is Here outreach and engagement effort at Alameda County Housing and Community Development

Introduction

While the Bay Area's economy generally orbits the tech industry, our community relies on a variety of workers who are closer to the ground. For our community to thrive, we need people who teach children, care for the sick and elderly, and make coffee. Unfortunately, while these jobs are essential, they are also often the lowest paying. As our new dashboard shows, this puts a wide swath of our community at risk of being pushed out of their homes by unaffordable rents.

Rents and Wages

The median rent paid by renters in Alameda County is $2,357, as reported by the American Community Survey. Based on Zillow data, the typical asking rent for new renters is $2,790. For many households, especially those we rely on for essential services, either of these amounts is unaffordable.

$2,357

median rent paid by Alameda County renters (American Community Survey, 2020 to 2024)

$2,790

typical asking rent for new renters (Zillow Observed Rent Index, January to June 2026)

3 of 10

most common jobs that pay enough to afford the County median rent

COST BURDEN

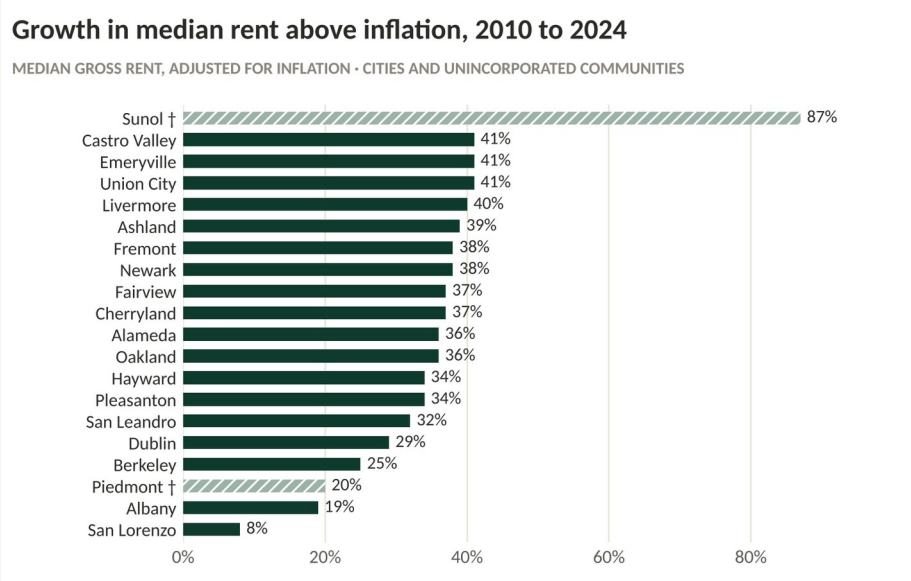
While there is a range of what can be sustainable for any individual household, we generally use a 30% standard for how much income can sustainably be spent on housing. Households paying more than this amount are considered **cost-burdened**. Households paying more than 50% of their income towards housing costs are considered **severely cost-burdened**. Both renters and homeowners can experience cost burden; what matters is how much they spend on their housing and how much of their income is left for other necessities like education, healthcare, nutrition, and transport.

Of the ten most common jobs in the County as of 2024, only three pay enough to afford Alameda County's median rent.

Job	2024 Mean Earnings	2024 Affordable Rent	2024 Number of Workers
Home Health and Personal Care Aides	$37,804	$945	53,560
Fast Food and Counter Workers	$41,096	$1,027	24,970
Cashiers	$42,052	$1,051	24,840
Laborers and Freight, Stock, and Material Movers, Hand	$51,623	$1,291	23,060
Registered Nurses	$175,708	**$4,393**	20,970
Retail Salespersons	$48,117	$1,203	20,210
Software Developers	$174,795	**$4,370**	20,090
General and Operations Managers	$164,128	**$4,103**	19,600
Miscellaneous Assemblers and Fabricators	$54,792	$1,370	17,860
Office Clerks, General	$57,476	$1,437	16,980

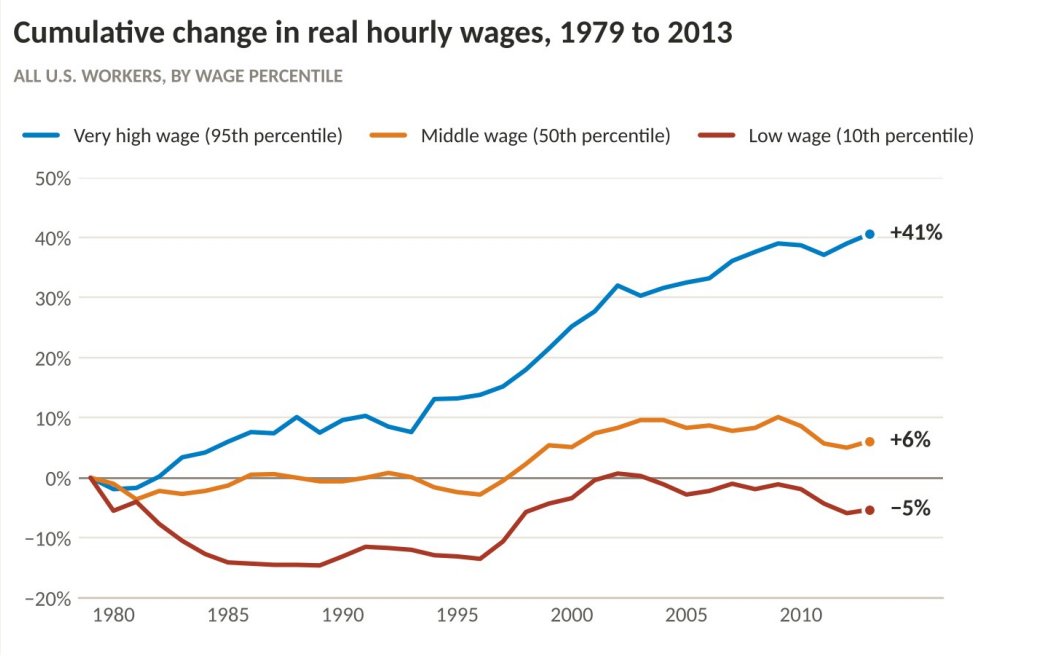
The ten most common occupations by number of workers. Affordable rent is 30 percent of mean annual earnings, divided by 12. Highlighted values exceed the County median rent of $2,357. Source: California Employment Development Department, Occupational Employment and Wage Statistics (2024 release), Oakland-Hayward-Berkeley Metropolitan Division, which covers Alameda and Contra Costa counties.

While earnings for many of these jobs have increased significantly over the past decade, even accounting for inflation, rents have increased much faster in most areas of the County.



† Piedmont's median rent exceeds the Census Bureau's reporting cap in both years ($2,000 in 2010, $3,500 in 2024), so its growth is approximate. Sunol's 2024 median exceeds the $3,500 cap, so its figure is a minimum, and it rests on a small sample. Source: U.S. Census Bureau, American Community Survey 5-year estimates (2010 and 2024); HCD analysis.

Over the longer term, many of these jobs may have had their real wages stagnate or even decline compared to what their parents' generation earned, a trend the Economic Policy Institute illustrates has led to a decline in purchasing power for many lower-wage jobs. As this period of stagnation coincides with a period of severe underbuilding across California, the challenge for working families today is more severe than ever.



Low wage is the 10th percentile, middle wage the 50th, and very high wage the 95th. Redrawn from chart data published by the Economic Policy Institute in Lawrence Mishel, Elise Gould, and Josh Bivens, "Wage Stagnation in Nine Charts" (January 6, 2015), based on EPI analysis of Current Population Survey Outgoing Rotation Group microdata.

An Example Household

The new dashboard allows us to see the simple math of this issue for an individual household, comparing its sustainable housing costs to expected rent across the County.

As an example, let's take a household where the two adults work the two most common jobs in Alameda County: a home health aide and a fast food counter worker. With a child, this household is looking for a two-bedroom apartment. Unfortunately, there is no area of the County where this is possible for them. The combined income of the parents, $79,820, is simply not sufficient to match the rent they would be asked to pay in any city or unincorporated area.

THE EXAMPLE HOUSEHOLD IN HCD'S WHO CAN AFFORD TO LIVE IN ALAMEDA COUNTY? DASHBOARD

$1,996	$2,790	$111,600	0 of 48
rent this income supports (30 percent of gross monthly income)	typical asking rent in the County (Zillow, January to June 2026)	income needed for that rent (at 30 percent of income)	County ZIP codes where a two-bedroom is within reach

Practically, this leaves them with two choices: overpay or move farther away.

If they try to stay in the County, this family will likely be paying more than 40% of their income towards housing costs, leaving them with less than they need for other necessities. Worse, one financial shock (a lost job, a car accident, a medical emergency) could leave them without the resources to stay housed at all.

In search of cheaper rents, the family can also move farther away from the urban center of the Bay Area. However, this usually means they will have to commute hours back into the center of Alameda County for work, increasing their time on the road and decreasing their time with family.

Moving even farther away, such as out of the State, does little to help substantively. While rents are lower in other areas of the country, so are wages. California's housing crisis may be especially visible, but the broader national housing and affordability crisis is widespread enough that there is nowhere a working-class household can reliably afford to live.

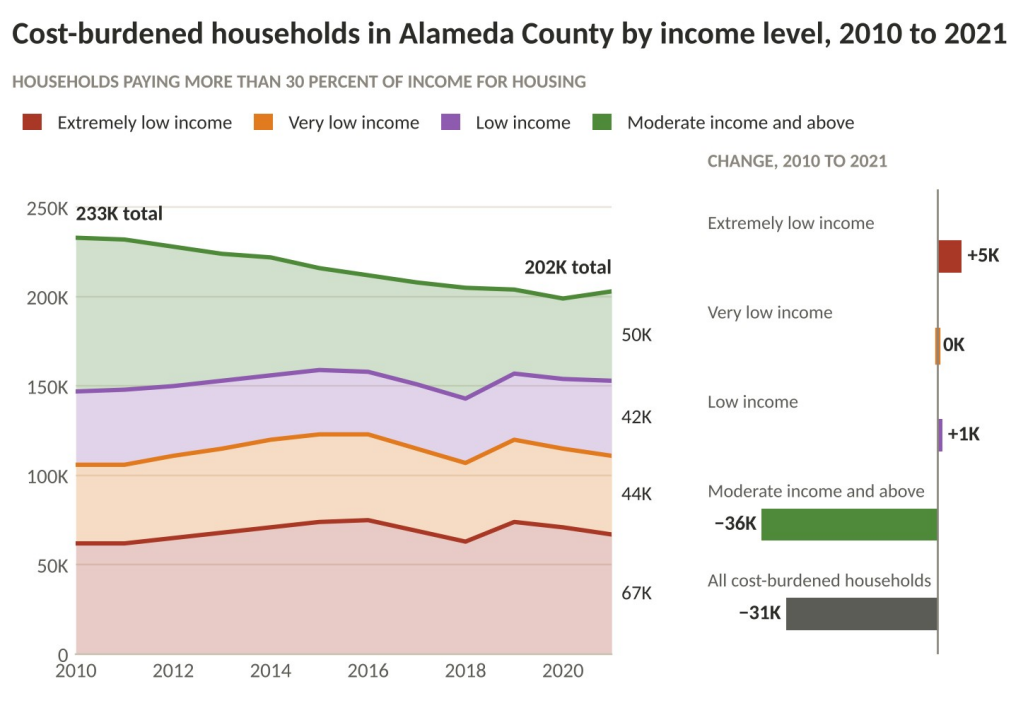
The cost of working a lower-wage, but highly societally valuable, job cannot be a choice between permanent economic instability and being displaced.

Cost Burden Across the County

On a larger scale, this stratification of resources and opportunity is playing out across the County.

Since 2010, the number of households in our County paying more than they can afford for housing has generally declined. In 2010, 233,000 households were paying more than 30% of their income towards housing. By 2021, this number had dropped by 31,000 to 202,000 cost-burdened or severely cost-burdened households.

This overall decline hides stark differences across income levels. All of the total decline we have experienced is due to the reduction in higher-income households paying more than they can afford. Lower-income households have seen little change over this same period, with those on the lowest level of the income ladder actually seeing an increase in the number of households who cannot sustainably afford their housing.



Each year reflects the five-year survey period ending that year. Income levels are shares of HUD Area Median Family Income: extremely low, 30 percent or less; very low, 30 to 50 percent; low, 50 to 80 percent; moderate and above, more than 80 percent. Values are rounded to the nearest thousand, so bands may not sum to totals. Source: U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy (CHAS) data, as presented in the Alameda County Housing Needs Explorer.

Two-thirds of all lower-income households pay more than 30% of their income towards housing. While the housing crisis is getting more manageable for some, it is also concentrating its worst impacts on those least able to pay.

As more of these lower-income households become cost-burdened or severely cost-burdened, more households are forced to live on the razor's edge of homelessness. The same forces that push more housing cost onto the households with the fewest resources can also push them into homelessness.

EXPLORE THE DASHBOARD

Use HCD's new dashboard to compare what common jobs pay with what housing costs across Alameda County, and test the math for a household like the one above. **Open Who Can Afford to Live in Alameda County?**

Stronger and thriving communities start with a safe and secure place to call home.

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