



How Heavy to Have Home?

Own or rent a home? Explore housing costs in California and Wisconsin.

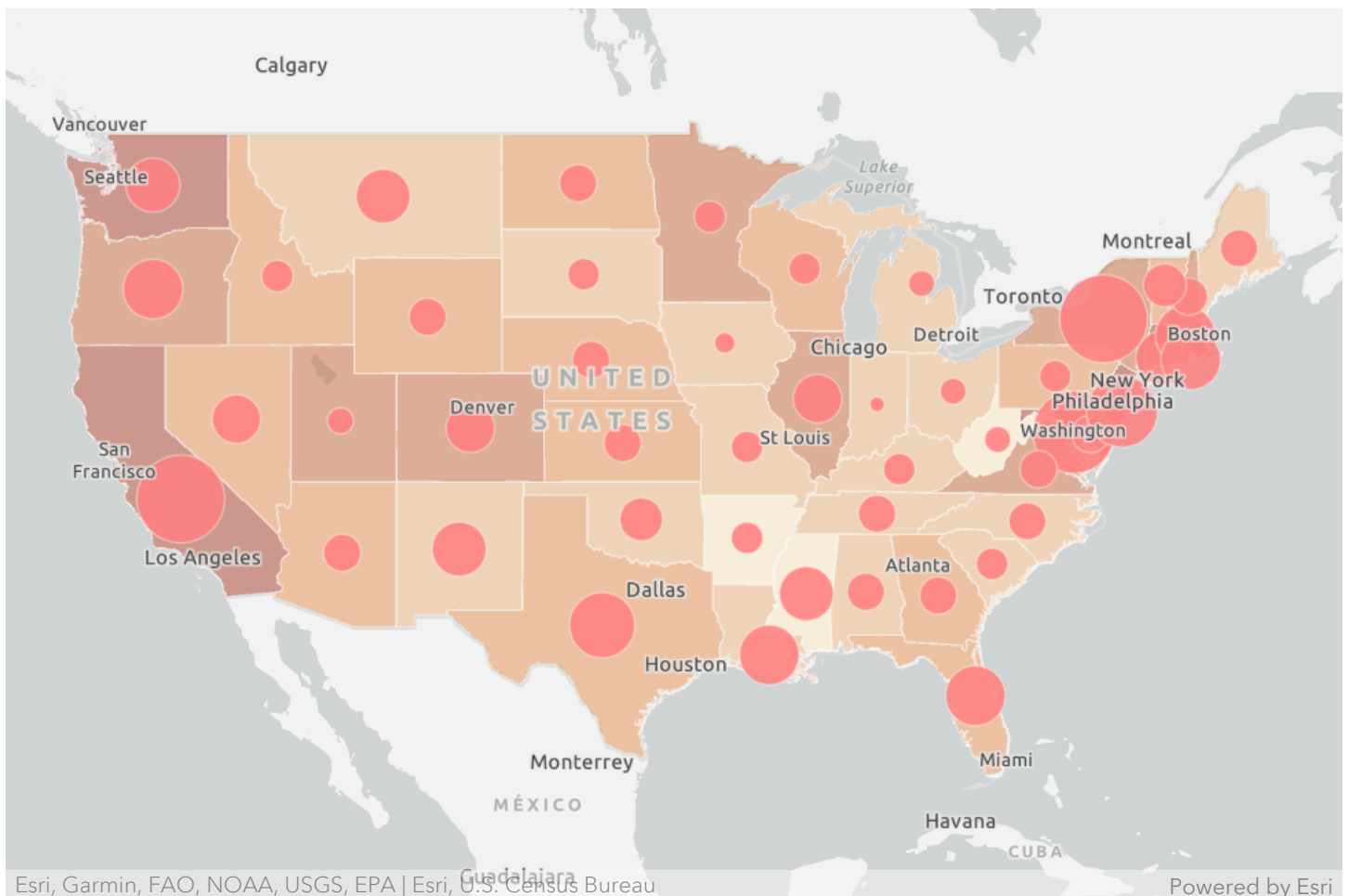
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This is our house for work and play, a pleasant place all through the day. Cross the world of night, shine out, dear home, the source of light.

Home is a harbour welcoming people after a long tough day. Some people choose to buy a place and pay the mortgage; some people choose to rent a place when they explore somewhere new. However, the costs to have a home can be heavy depends on place.

I am one of those people. I want to find my home in California, where palm trees swing in dazzling sunlight; I want to find my home in Wisconsin, where people skiing through the snow when the world is white. California or Wisconsin, that is a hard decision for me.

To make my decision, I find some household income and housing costs data. Hopefully this data can help me make a rational decision.



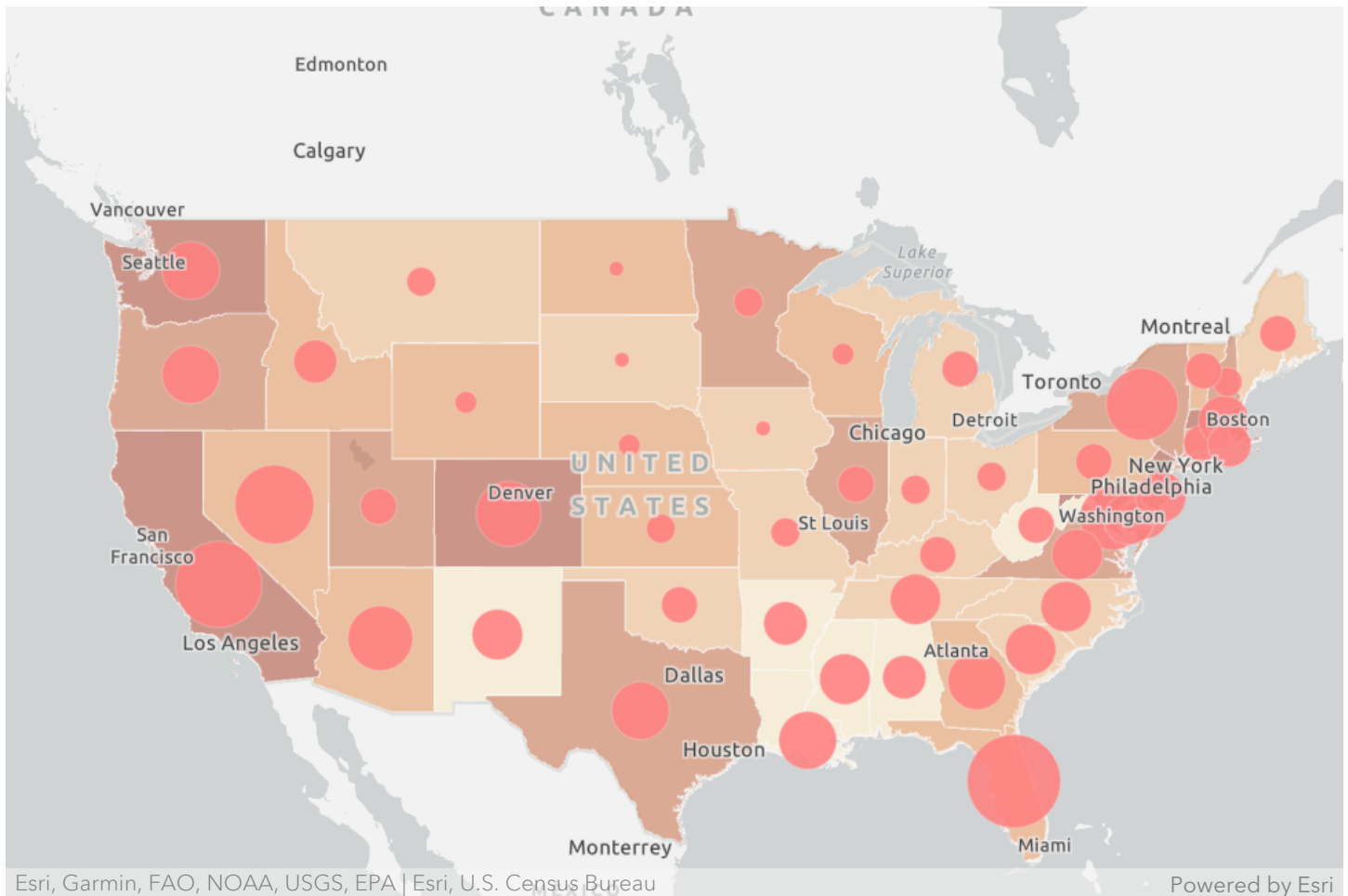
I made an interactive bivariate map using the data. I realize that the percent of income for mortgage in California is 36%, which is far higher than 28%. I do not think I can afford this high mortgage.

Wisconsin draws my attention. 26% is lower than 28%, and my personal income is higher than the median household income in Dane county. Seems like an affordable place to live!



I know I love California. Everybody loves California. But my income just cannot

afford living there. I think I will choose Wisconsin. But should I buy a house or rent a house?



I made another map for rent. The percent of income for rent is just 16% in Wisconsin. That is 10% lower than mortgaging a house! This means I can save more money from my monthly salary for something I like to do. To enjoy life instead of carrying a mortgage for the rest of my life! OK, one more step closer to Wisconsin:)



But I still want to live in California! I had so much fun there. I have a few friends living in Sunnyvale. Maybe I can do a quick comparison between Sunnyvale and Middleton, so I will have a clear idea how heavy a house is in California (and I can just stop).



I made a dashboard using ArcGIS Business Analyst. It seems that this selected neighborhood in Sunnyvale is a rich neighborhood because the home value is far higher than the values in Middleton: most houses in Sunnyvale are higher than 1000000, but this value in Middleton is almost 0! And in Sunnyvale, the majority of residents have household income of 200000+. What a "scary" left-tailed distribution!



But why houses in California are this expensive? And why still a lot of people want to move there?

I find a youtube video that makes sense to me.

- Huge job market in California create demand for buying/renting
- Building houses in California is expensive
- Local control of zonal approval slow down the property construction progress

- Local tax law in California limits the construction supply
- Foreign investors accelerates the market rates



Okay okay, I got it. I am not a tech expert working in Sillicon Valley; I am not rich enough to chase the market rates. I just want to be a GIS analyst in the government. So Madison as the Capitol of Wisconsin seems like a better choice for my career and my wallet!

This layer shows the median household income in the U.S. in 2022 in a multiscale map by country, state, county, ZIP Code, tract, and block group. Median household income is estimated for 2022 in current dollars, including an adjustment for inflation or cost-of-living increases.

**2022 USA Median
Household Income**

Esri, U.S. Census
Bureau