Cost of Living Comparison

See how far your dollar goes in Shasta County compared to the Bay Area, Sacramento, and Southern California.

50-60%
Lower Housing Costs

7.25%
Sales Tax (vs 9-10% Bay)

~$4,500
Property Tax/Yr

Same
PG&E Rates (Statewide)

> The math is simple: your money goes significantly further in Shasta County. But let's look at the real numbers so you can see exactly what that means for your budget.

Housing Costs

Housing is where you'll see the biggest difference. Here's how median home prices compare:

Location	Median Home Price	vs. Shasta County
Shasta County	$380,000	—
Sacramento Area	$550,000	+45%
San Jose/South Bay	$1,400,000	+268%
San Francisco	$1,250,000	+229%
Oakland/East Bay	$850,000	+124%
Los Angeles	$950,000	+150%

What this means practically: The down payment on a Bay Area starter home could buy you a nice house with land here—paid in full. A $500K budget that gets you a condo in San Jose gets you a 3-bedroom house with a yard in Redding.

Monthly Housing Costs

Here's what monthly payments look like on a $380,000 home (Shasta County median) vs. a $1,250,000 home (San Francisco median), both with 20% down at current rates:

Expense	Shasta County	San Francisco
Mortgage (P&I)	$2,250	$6,600
Property Tax	$350	$1,040
Insurance	$150	$200
Total	**$2,750/mo**	**$7,840/mo**

That's over $5,000/month in savings—$60,000+ per year—just on housing.

Rent Comparison

If you're renting while you search for a home, here's what to expect:

Unit Type	Shasta County	Bay Area	Sacramento
1-Bedroom	$1,200	$2,800	$1,600
2-Bedroom	$1,500	$3,500	$2,000
3-Bedroom House	$1,800	$4,500	$2,500

Utilities & Services

Monthly utility costs are comparable to other California areas, sometimes lower. Here's what to budget for:

Electricity

Often higher than buyers expect. Varies with home size, AC use in summer, and provider — the Bay Area buyers I work with usually underestimate this one.

Natural Gas

Higher in winter for heating — milder than Sacramento or the Sierra but real. Note: rural properties east of I-5 often use propane rather than natural gas.

Water/Sewer

Varies by provider and whether you're on city service or well + septic. Rural properties often have lower monthly cost but occasional service to budget for.

Internet

Fiber available in many areas; rates vary by provider and plan. Confirm address-level service before close if you work remote.

Cell Phone

Same as anywhere. Good coverage in developed areas — rural canyons and the Lakehead corridor can drop signal.

One advantage: many homes here have larger lots, which means potential for well water and septic (lower monthly costs) or even solar (abundant sunshine).

Groceries & Everyday Expenses

Day-to-day costs are roughly similar to other California areas:

- **Groceries:** About 5-10% less than Bay Area, similar to Sacramento
- **Gas:** Usually $0.20-0.40/gallon less than Bay Area
- **Dining Out:** Noticeably cheaper—a nice dinner for two runs $60-80 vs. $100+ in the Bay
- **Healthcare:** Comparable costs, good local facilities

Taxes

Here's what stays the same and what changes:

- **State Income Tax:** Same as anywhere in California (you're still in CA)
- **Sales Tax:** 7.25% (lower than many Bay Area cities at 9-10%)
- **Property Tax:** ~1% of assessed value (same Prop 13 rules as rest of state, but lower home values = lower tax bills)

What You Get for Your Money

Beyond the numbers, here's what the cost difference actually means:

Space

Noticeably more square footage and a yard for the money compared to a comparable Bay Area budget. That same dollar amount typically gets you a condo or small townhouse in the Bay.

Land

Many properties include a meaningful yard or lot. Rural properties offer acreage at prices that would be unattainable in the Bay Area.

Garage

Two-car garages are standard here. In dense urban areas, parking is often extra.

Privacy

Homes aren't stacked on top of each other. You can have a conversation in your backyard without your neighbor hearing.

The Real Math

Let's say you're currently spending $4,000/month on a 2-bedroom apartment in the Bay Area. Here, that same $4,000 covers:

- Mortgage on a $500K home (3-4 bed, 2 bath, with yard)
- All utilities
- Property taxes and insurance
- And you're building equity instead of paying a landlord

Or, if you're working remotely and your Bay Area salary comes with you, you might find yourself actually saving money for the first time—while owning a home in a beautiful area.

NATHAN'S NOTE · WHAT SURPRISES NEW ARRIVALS

The mortgage math is the headline, but the cost surprises my Bay Area clients run into are smaller and sneakier — a summer PG&E bill that doubles in July when the AC runs all day, septic pumping every 3–5 years on rural lots, propane instead of natural gas the further east of I-5 you get. **None of it changes the move-here math, but it's the difference between a happy first year and a "wait, what's this bill?" first year.** When we walk a home together I'll flag which of these apply so you can budget honestly.