

2018

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Front Cover: Tent of a person experiencing homelessness on the 6th Street Bridge with the Los Angeles skyline in the background.
Photo courtesy of Citizen of the Planet

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PREFACE

BY U.S. SENATOR BERNIE SANDERS (I-VT)

Every American – regardless of income – should have a fundamental right to safe, decent, and affordable housing. Stable and affordable housing is not only essential for a person to live with dignity, but without it, economic opportunity is simply an illusion. It is difficult for families to keep up, and near impossible to get ahead or save for retirement or higher education. Without a stable home, children suffer emotionally and at school. Seniors cannot possibly retire with dignity and respect.

But that is precisely the reality for millions of American families all across this country – in rural areas like my state of Vermont as well as urban cities and even suburban communities. Make no mistake: while the housing market may have recovered for many, we are nonetheless experiencing an affordable housing crisis, especially for very low-income families.

That is because wages have been stagnant for decades, while the cost of housing keeps going up. In America today, nearly 11 million families pay more than half of their limited incomes toward rent and utilities. That leaves precious little for other essentials, like food, transportation and health care – much less a few extra dollars to take your kid to see a movie.

Meanwhile, almost half a million Americans are homeless on any given night. Many of them are working families with children, veterans, people with disabilities, and those suffering from mental illness. This is a national disgrace. I simply do not know how else to describe it.

The affordable housing crisis demands that we think big and act boldly. We must make a historic and sustained commitment to ensure that every family has an affordable place to live and thrive. This starts with significantly expanding federal investments in affordable housing through programs like the National Housing Trust Fund, the HOME program and other critically important

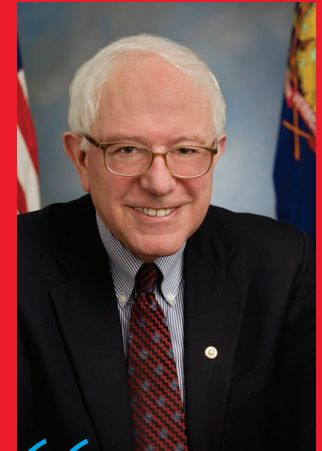
resources. We must extend rental assistance and other housing benefits to the millions of low income families who need help to make ends meet, but who have been turned away because Congress refuses to fund these programs at the level needed. We must stem the rising tide of evictions and invest in innovative strategies aimed at eliminating homelessness. And we must start to close the housing-wage gap by raising the minimum wage to at least \$15 an hour – so that no full-time worker lives in poverty.

Instead, President Trump and some in Congress have proposed eliminating or dramatically reducing federal investments in housing solutions working people depend on. And just months after passing a tax cut for the wealthy and profitable corporations, they have called for tripling rents and imposing unfair work requirements on millions of families who rely on public housing. These proposals will further hurt working families, make it harder to find a decent home, and will likely increase homelessness.

In the richest country in history, no family should have to make the awful choice between putting food on the table and keeping a roof over their heads. This is America. We have the resources to solve the affordable housing crisis. We have the solutions that work. What we need is the will to do what is right.

As you read this report, I urge you to join the National Low Income Housing Coalition and people across the country in lifting up your voice to call for ending homelessness and housing poverty in America. Now more than ever, we need millions of ordinary Americans to stand up and demand real change from the bottom up. Together, we can make sure every American has a secure and affordable place to call home.

Thank you,
Bernie Sanders



“In America today, nearly 11 million families pay more than half of their limited incomes toward rent and utilities.”

SENATOR
BERNIE
SANDERS

INTRODUCTION

NLIHC's annual report, *Out of Reach*, documents the gap between wages and the cost of rental housing across the United States. The report's Housing Wage is an estimate of the hourly wage a full-time worker must earn to afford a rental home at HUD's fair market rent (FMR) without spending more than 30% of his or her income on housing costs. FMRs provide an estimate of what a family moving today can expect to pay for a modestly priced rental home in a given area. This year's findings demonstrate how far out of reach modestly priced housing is for the growing low-wage work force, despite recent wage growth, and for other vulnerable populations across the country.

The 2018 national Housing Wage is \$22.10 for a modest two-bedroom rental home and \$17.90 for a modest one-bedroom rental home. Among the 50 states and the District of Columbia, the two-bedroom Housing Wage ranges from \$13.84 in Arkansas to \$36.13 in Hawaii. The five metropolitan areas with the highest two-bedroom Housing Wages are Stamford-Norwalk, CT (\$38.19), Honolulu, HI (\$39.06), Oakland-Fremont, CA (\$44.79), San Jose-Sunnyvale-Santa Clara, CA (\$48.50), and San Francisco, CA (\$60.02).

A full-time worker earning the federal minimum wage of \$7.25 needs to work approximately 122 hours per week for all 52 weeks of the year, or approximately three full-time jobs, to afford a two-bedroom rental home at the national average fair market rent. The same worker needs to work 99 hours per week for all 52 weeks of the year, or approximately two and a half full-time jobs, to afford a one-bedroom home at the national average fair market rent.

In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a two-bedroom rental home at fair market rent by working a standard 40-hour week. In only 22 counties out of more than 3,000 counties nationwide can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. These 22 counties are all located in states with a minimum wage higher than \$7.25. Higher minimum wages are important, but they are not the silver-bullet solution for housing affordability. Thirty-eight local jurisdictions have their own minimum wages higher than the state or federal minimum-wage, but all fall short of the local one-bedroom Housing Wage ([Appendix A](#)).

DEFINITIONS

Affordability in this report is consistent with the federal standard that no more than 30% of a household's gross income should be spent on rent and utilities. Households paying over 30% of their income are considered cost burdened. Households paying over 50% of their income are considered severely cost burdened.

Area Median Income (AMI) is used to determine income eligibility for affordable housing programs. The AMI is set according to family size and varies by region.

Extremely Low Income (ELI) refers to earning less than the poverty level or 30% of AMI.

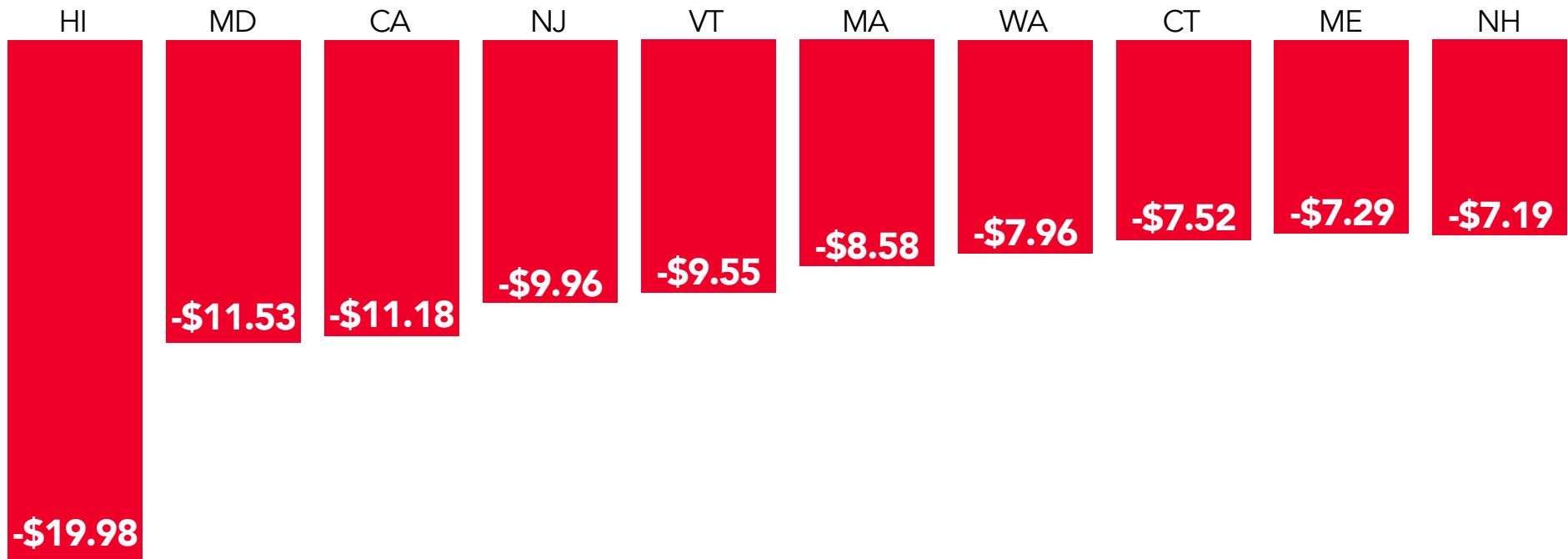
Housing Wage is the estimated full-time hourly wage a household must earn to afford a decent rental home at HUD's Fair Market Rent while spending no more than 30% of their income on housing costs.

Full-time work is defined as 2,080 hours per year (40 hours each week for 52 weeks). The average employee works roughly 34.5 hours per week, according to the Bureau of Labor Statistics.

Fair Market Rent (FMR) is typically the 40th percentile of gross rents for standard rental units. FMRs are determined by HUD on an annual basis, and reflect the cost of shelter and utilities. FMRs are used to determine payment standards for the Housing Choice Voucher program and Section 8 contracts.

Renter wage is the estimated mean hourly wage among renters, based on 2016 Bureau of Labor Statistics wage data, adjusted by the ratio of renter household income to the overall median household income reported in the ACS and projected to 2018.

FIGURE 1: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages are derived from HUD fair market rents. Average renter wages are derived from BLS QCEW, 2016, adjusted to 2018 dollars.

“The struggle to afford modest rental homes is not limited to minimum-wage workers.”

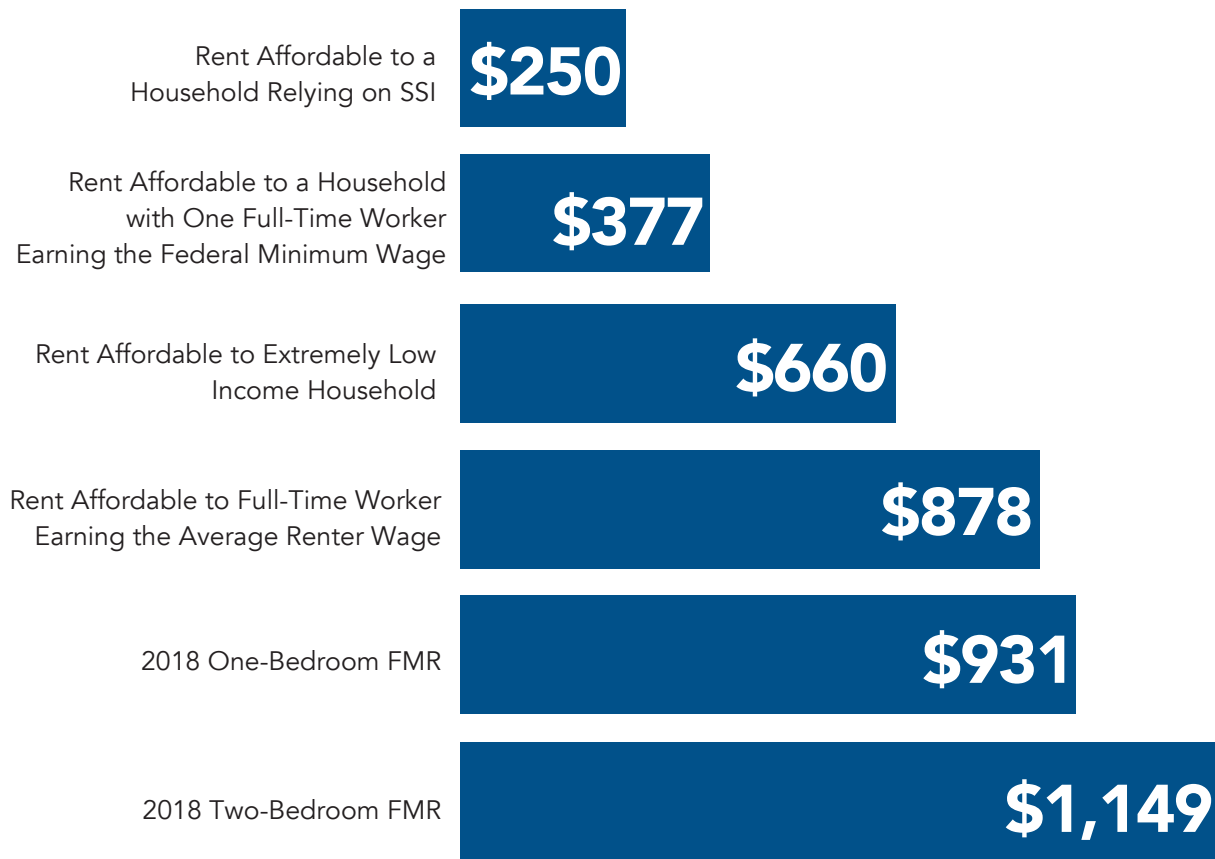
The struggle to afford modest rental homes is not limited to minimum-wage workers. NLIHC estimates that the average renter’s hourly wage in the United States is \$16.88, which is \$5.22 below the

two-bedroom Housing Wage and \$1.02 below the one-bedroom Housing Wage. A significant gap exists between the average renter wage and the two-bedroom Housing Wage in many states (Figure 1). The 11.2 million extremely low income renters in the United States, those earning less than the greater of the poverty level or 30% of the area median income (AMI), fall particularly short of being able to afford modest rental homes. On average, extremely low income households of four people earn no more than \$26,420

annually and can afford at most \$660 per month for housing (Figure 2). The national average fair market rent for a one-bedroom home is \$931 per month and \$1,149 for a two-bedroom home, far from affordable for an extremely low income family.

Extremely low income households include people with disabilities who rely on Supplemental Security Income (SSI). A person with a disability whose sole source of income is the federal SSI can

FIGURE 2: RENTS ARE OUT OF REACH FOR MANY RENTERS



Fair Market Rent = Fair Market Rent.

Source: NLIHC calculation of a weighted-average HUD fair market rent. Affordable rent for average renter wage is based on BLS QCEW, 2016, adjusted to 2018 dollars. Other rents are based on HUD Income Limits and Social Security Administration, 2018.

afford a monthly rent of just \$250, well below the national average fair market rent for a one-bedroom rental home. In fact, the monthly cost of a modest one-bedroom apartment is greater than an SSI recipient's *entire* income in 220 housing markets across 40 states and the District of Columbia, leaving no resources for food

and other necessities (Schaak, Sloane, Arienti, & Zovistoski, 2017).

While modest rental homes are out of reach for many renters, particularly those with the lowest incomes, federal housing programs that provide much needed housing assistance to these vulnerable individuals and their families are chronically

underfunded. Three out of four eligible households in need of assistance receive none (Fischer & Sard, 2017). For those lucky enough to receive assistance, recent proposals in Congress and by the Trump administration to raise their rents threaten to undermine their housing stability. The remainder of this report discusses the reasons modest rental housing is out of reach for so many renters and policy recommendations to address the problem.

LOW WAGES AND THE GROWTH OF LOW WAGE WORK

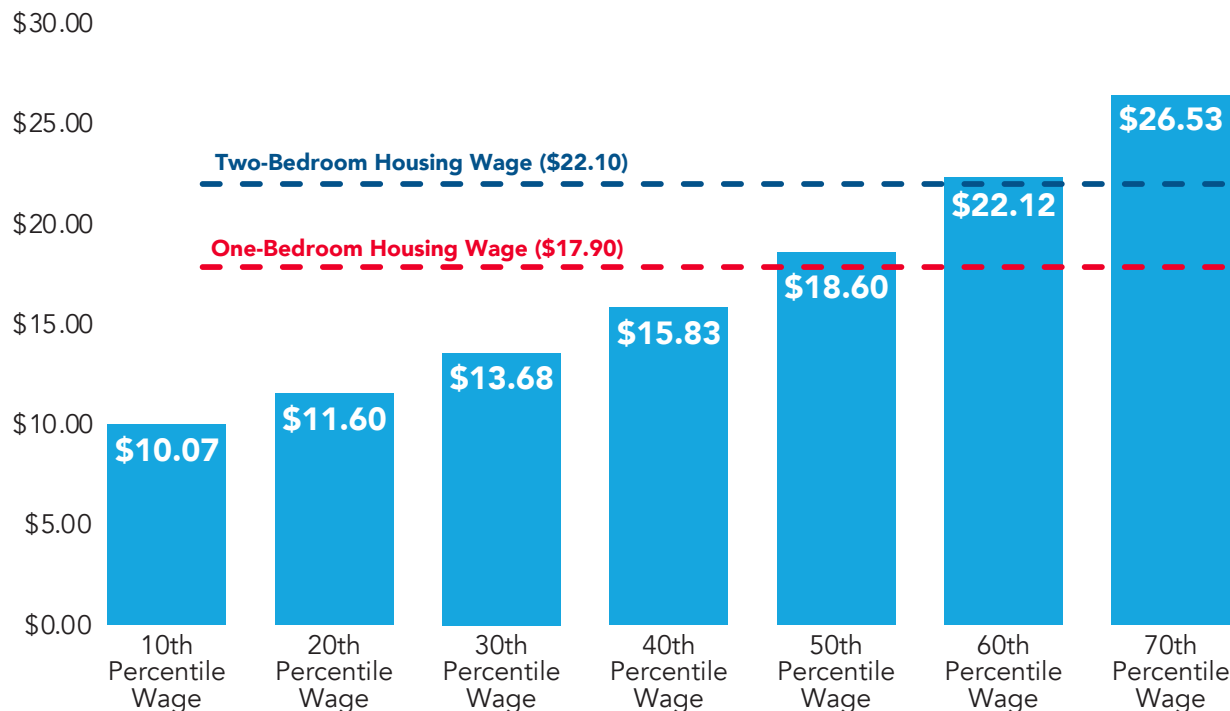
Low wages and wage inequality contribute to the gap between what people earn and the cost of their housing. Low-wage workers have recently seen modest wage growth as the economy has improved. Wages grew 3.7% from 2016 to 2017 for the lowest 10% of wage earners, due in part to improvements in the economy and state minimum wage increases (Gould, 2018). The lowest-paid workers saw greater gains in states with minimum wage increases than in states without. Wages remain too low, however, for many workers to afford modest rental homes at the fair market rents. Nationally, a full-time wage earner at the 40th percentile of the wage distribution (40% of workers earn less) cannot afford a modest one-bedroom apartment at the average fair

market rent without spending more than 30% of his or her income on the rent (Figure 3).

Wage inequality between the lowest-paid and highest-paid workers remains significant. A worker at the 95th percentile of the wage distribution earns an hourly wage more than six times that of a worker at the 10th percentile (Gould, 2018). Despite a small improvement during the past year, growing wage inequality has been a long-term trend. Between 1979

and 2016, real hourly wages increased 51.7% for workers at the 95th percentile of wages and 4.4% for workers at the 10th percentile. Previous research indicates that areas with greater income inequality are less affordable for low income households, suggesting housing markets are more responsive to the demand for housing among higher income households than to the needs of low income households (Holmes & Berube, 2016; Dong, 2017).

FIGURE 3: HOURLY WAGES BY PERCENTILE VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages are derived from HUD fair market rents. The hourly wages by percentile are from the Economic Policy Institute's State of Working America Data Library. Adjusted to 2018 dollars.

Low-wage work is expected to grow. Seven of the ten occupations projected to enjoy the greatest growth during the next decade, provide a median wage that is lower than the two-bedroom or one-bedroom Housing Wage (Figure 4). Many of these jobs are in the service sector. The Bureau of Labor Statistics (2018) projects an increase of more than 770,000 personal care aides between 2016 and 2026, representing the greatest growth of any occupation. Their median hourly wage is \$11.32. The number of food preparation workers, who earn a median hourly wage of \$9.89, is expected to grow by nearly 580,000. The three occupations with the greatest projected growth that pay a median wage higher than the Housing Wage are general operations managers, software developers, and registered nurses: each require advanced degrees or significant experience. In tight high-cost housing markets, even these occupations may not provide wages sufficient to afford decent rental housing.

A SHORTAGE OF AFFORDABLE HOMES

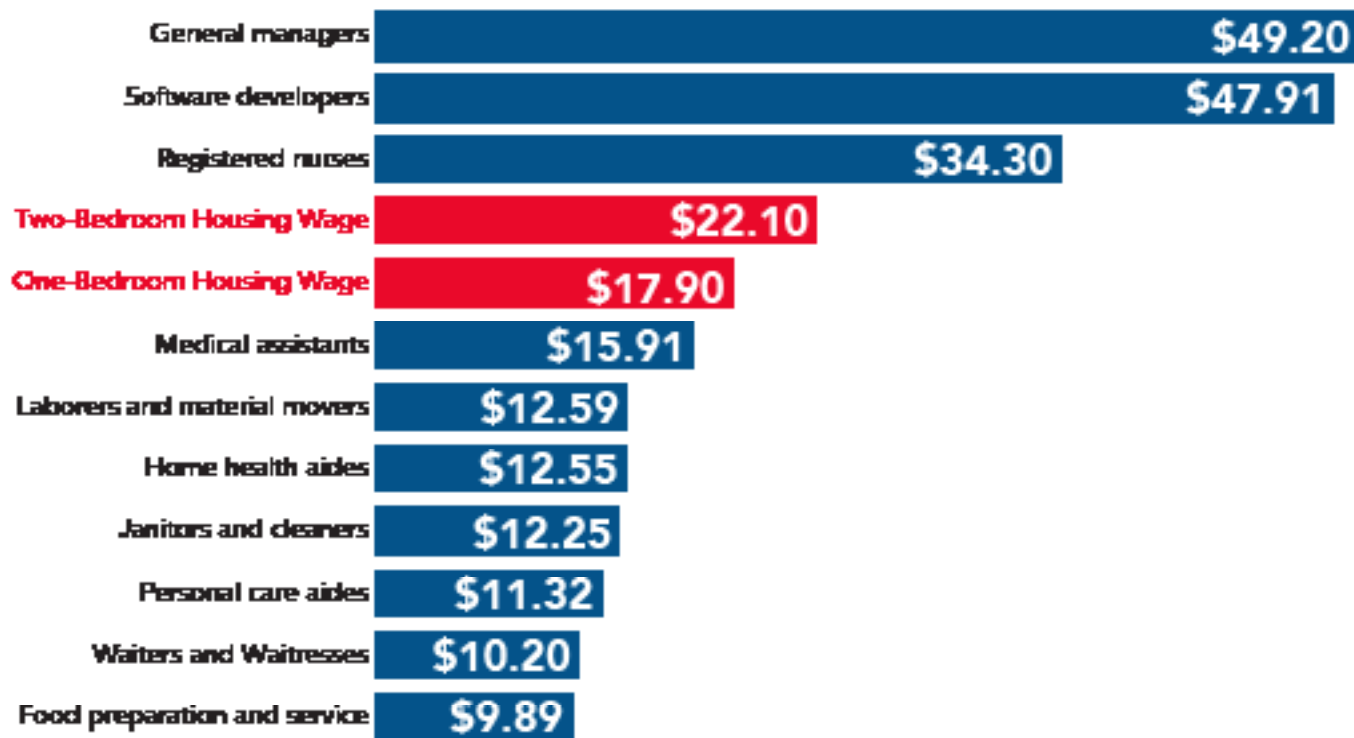
The demand for rental housing grew significantly during the past decade as a result of demographic shifts and the effects of the Great Recession. Between 2005 and 2016, the number of

“The demand for rental housing grew significantly during the past decade as a result of demographic shifts and the effects of the Great Recession.”

renters increased by nearly 10 million households to a record 43.3 million, pushing up rental prices (Joint Center for Housing Studies, 2017). A small dip to 43.1 million renter households and a slight increase in the rental vacancy rate from 6.9% to 7.2% in 2017 indicates the rental market is beginning to cool (U.S. Census Bureau, 2018), but a significant affordability challenge remains for low-wage workers and other vulnerable households.

New rental construction over the past decade has been largely geared toward the high end of the rental market, due to increasingly high development costs. According to the Joint Center for Housing Studies (2017), the number of homes renting for \$2,000 or more per month increased by 97% between 2005 and 2015 with the new development of high-end apartments and rising rents of existing apartments. During the same time, the number of homes renting for

FIGURE 4: HOUSING WAGE AND MEDIAN WAGES FOR OCCUPATIONS WITH HIGHEST PROJECTED GROWTH



Source: Housing wages are derived from HUD Fair market rents. Employment projections from BLS Employment Projections Program. Occupational wages from May 2017 National Occupation Employment and Wage Estimates, Occupational Employment Statistics, BLS. Adjusted to 2018 dollars.

less than \$800 declined by 2%. While the rental market added more than 6.7 million housing units during this period, the number of units renting for less than \$800 declined by more than 260,000.

Most low income renters rely on older units that become affordable over time as newer units are developed. But this process, known as filtering, does not produce enough affordable rental homes to serve extremely low income renters. When rents reach a level that the majority of extremely low income renters could afford, landlords in strong housing markets have an economic incentive to redevelop their units for higher rents. Landlords in weak housing markets often find the cost of upkeep is higher than the rent they are able to collect, and they therefore decide to abandon maintenance on the housing or repurpose the property.

Absent public subsidy, the private market fails to provide sufficient housing affordable to the lowest income households. At the same time, three out of four low income households in need of housing assistance are denied federal help due to chronic underfunding (Fischer & Sard, 2017). The net result is a national shortage of 7.2 million rental homes affordable and available to the lowest income renters (NLIHC, 2018b). No state or major metropolitan area has an adequate supply.

FEDERAL POLICY SOLUTIONS

The findings of *Out of Reach 2018* highlight the significant shortfall between the incomes of low-wage workers and other vulnerable populations and the cost of modest rental homes. Seventy-one percent of extremely low income renters spend more than half of their incomes on housing, leaving them few resources for other necessities and putting them at risk of losing their homes given the difficulty of sustaining their rent payments (NLIHC, 2018b). The lack of stable housing can result in the loss of employment (Desmond & Gershenson, 2016) and in poor health (Sandel et al., 2018), and can interrupt student learning and lower academic achievement (Brennan, Reed, & Sturtevant, 2014). Nonetheless, the Trump Administration proposes reducing federal housing assistance for the lowest income households through budget cuts, increased rents, and arbitrary and administratively burdensome work requirements.

Congress provided a 10% increase to HUD's budget for fiscal year 2018 (FY18), an important step forward. However, funding for many of these programs remains well below FY10 levels and insufficient to fully meet the nation's needs ([Figure 5](#)). Adequate funding for these programs is necessary to solving the affordable rental housing crisis in America.

Tenant-based rental assistance like Housing Choice Vouchers is proven

to reduce homelessness and housing instability (Gubits et al., 2016). Voucher recipients find housing in the private market and contribute 30% of their incomes toward housing costs. The voucher pays the remaining costs up to the local housing agency's payment standard. Only one of four households in need of rental assistance receives any due to chronic underfunding. To meet the need, Congress should significantly increase funding for new vouchers.

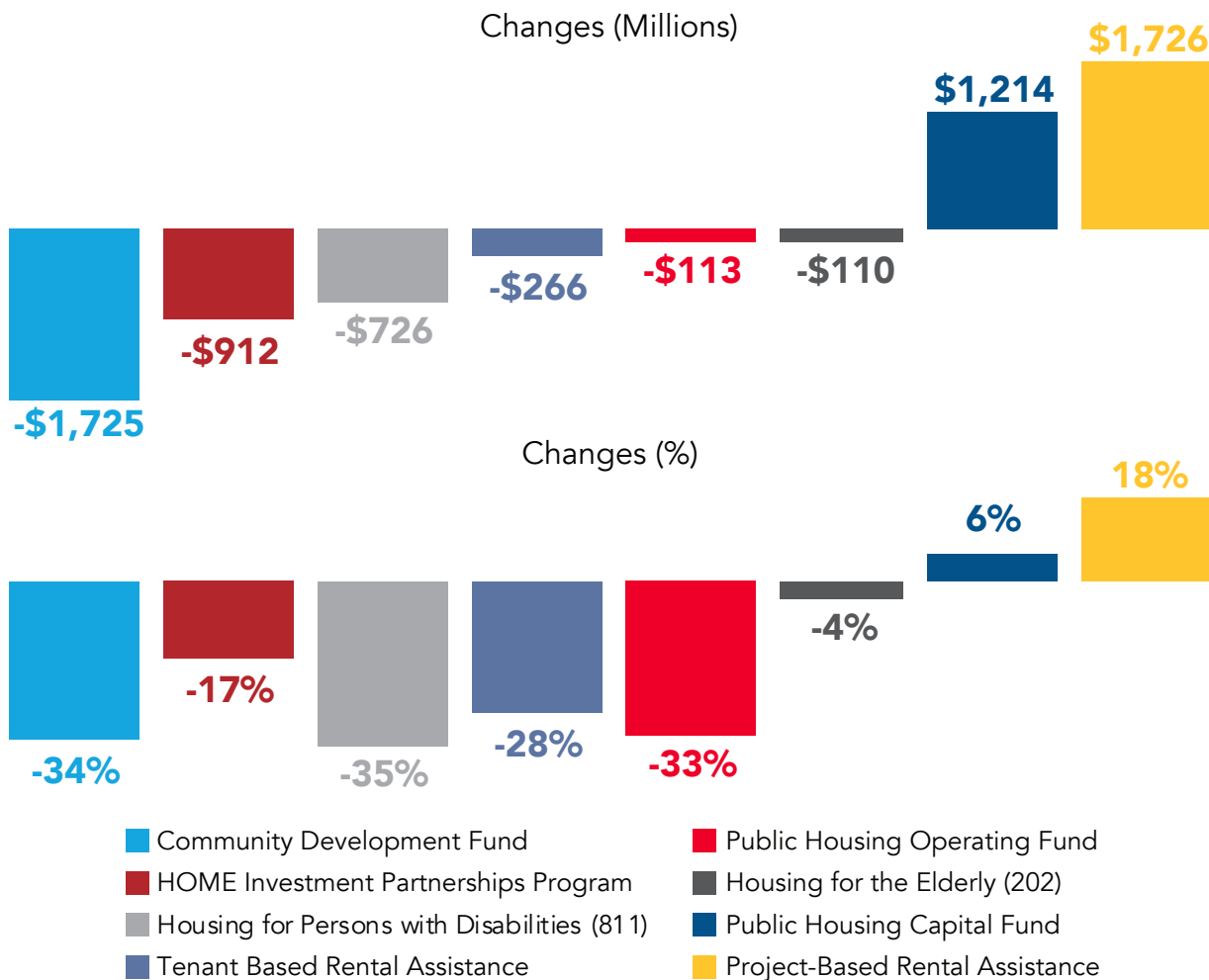
“This year's HTF allocation of \$266 million will be put to good use building and repairing homes affordable to the lowest income people, but its current funding level is inadequate to meet the need.”

An increase in capital investments in homes affordable for the lowest income renters is also needed. The national Housing Trust Fund (HTF) provides block grants to states for the creation or rehabilitation of homes for extremely low income and very low income households

earning up to 50% of their area median income. Funded by a modest contribution from Fannie Mae and Freddie Mac, at least 90% of HTF dollars must be used for rental housing and at least 75% of rental housing must benefit renters with extremely

low incomes. This year's HTF allocation of \$266 million will be put to good use building and repairing homes affordable to the lowest income people, but its current funding level is inadequate to meet the need. Congress should expand funding

FIGURE 5: CHANGES IN FUNDING LEVELS FOR KEY HUD PROGRAMS (FY10 ENACTED TO FY18 ENACTED)



Note: Adjusted for inflation.

to the HTF through comprehensive GSE reform, or other avenues, to no less than \$3.5 billion.

Rather than address the affordable housing crisis, the administration's proposed spending cuts for FY19 would, if enacted, lead to the largest reduction in affordable housing and community development investments in decades. The proposed budget could lead to more than 200,000 families losing vital federal rental assistance and to the elimination of programs that support state and local efforts to address their housing needs (NLIHC, 2018a).

For the limited number of families that receive federal housing assistance, recent proposals by the administration threaten to undermine their housing stability. The administration seeks to cut housing benefits by imposing rent increases and arbitrary work requirements. The administration proposes increasing tenants' contributions toward rent from 30% of adjusted household income to 35% of gross household income, eliminating deductions for medical and childcare expenses, and tripling minimum rents on non-disabled households from \$50 per month to \$150. These reforms would result in an average rent increase of 44% on households with housing assistance (Fischer, 2018).

The vast majority of individuals and families in need of housing assistance are seniors, people with disabilities, caretakers for people with disabilities or very

young children, or are in the labor force (NLIHC, 2018b). No evidence indicates that work requirements would eliminate their need for housing assistance (Levy, Edmonds, & Simington, 2018). The low-wage employment typically available to low income households often fails to

sufficiently cover the costs of housing and other basic needs.

Rather than undermine the housing stability needed by families for economic growth and academic achievement, Congress should invest in key housing programs that serve as a safety net and

provide stable housing for the lowest income households. These programs include Housing Choice Vouchers, the national HTF, public housing, project-based rental assistance, and other federal rental housing programs serving the lowest income households.

THE NUMBERS IN THIS REPORT

Out of Reach data are available for every state, metropolitan area, and county at www.nlihc.org/oor. We encourage you to visit the site, click on your state, and select “more info” to see an interactive page on which you can choose specific metropolitan areas or counties in your state. The final pages of this report describe where the numbers come from and how to use them, identify the most expensive jurisdictions, and provide state data and rankings.

The Housing Wage varies considerably across the country. The Housing Wage for a modest two-bedroom rental home in the San Francisco metropolitan area, for example, is \$60.02, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is \$11.65 in some of Alabama’s counties. Jurisdictions with lower-than-average Housing Wages, however, are not immune to a shortage of affordable rental homes. Jurisdictions with a low Housing Wage tend to have

less vibrant economies and lower-than-average household incomes, meaning a low Housing Wage is still out of reach for too many households.

The Housing Wage is based on HUD fair market rents (FMRs), which are the Department’s best estimate of what a family moving today can expect to pay for a modest rental home, not what all current renters are paying on average. The FMR is typically the 40th percentile of rents that a family can be expected to pay. The FMR is the basis for the rent payment standard for Housing Choice Vouchers and other HUD programs. They are typically applied uniformly within each FMR area, which is either a metropolitan area or nonmetropolitan county. Therefore, the Housing Wage does not reflect rent variations within a metropolitan area or nonmetropolitan county.

HUD has published Small Area FMRs based on U.S. Postal Service ZIP codes to better

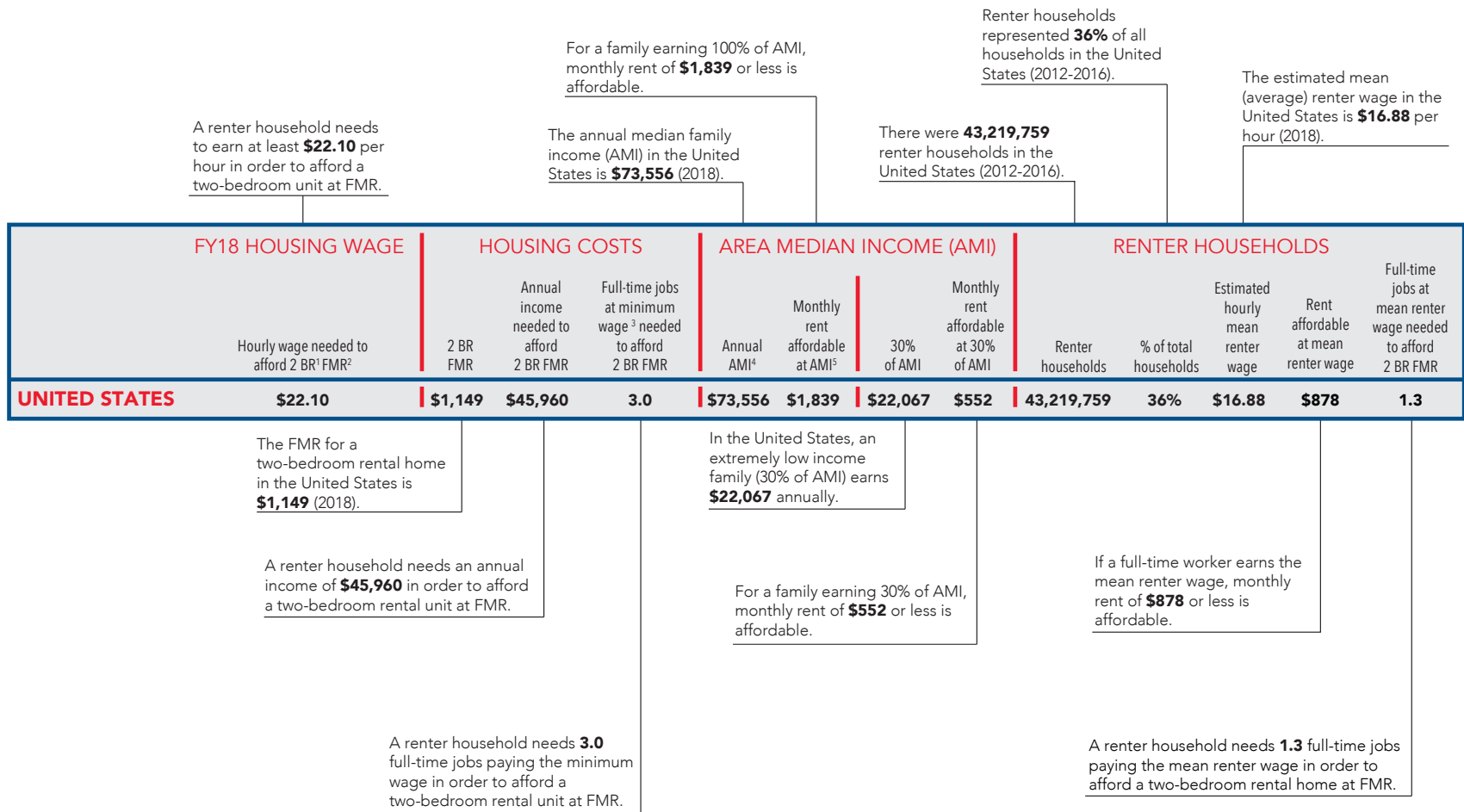
reflect small-scale market conditions within metropolitan areas. NLIHC calculated the Housing Wage for each zip code to illustrate the variation in the Housing Wage within metropolitan areas. These wages can be found on-line at www.nlihc.org/oor.

Readers are cautioned against comparing statistics in one edition of *Out of Reach* with those in another. Over time, HUD has changed its methodology for calculating FMRs and incomes. Since 2012, HUD has developed FMR estimates using American Community Survey (ACS) data to determine base rents. This methodology can introduce more year-to-year variability. From time to time, an area’s FMRs are based on local rent surveys rather than the ACS. For these reasons, readers should not compare this year’s report to previous editions of *Out of Reach* and assume that all differences reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance with interpreting changes in the data.

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- U.S. Census Bureau. (2018). *Housing vacancies and homeownership (CPS/HVS)*. [Data file].

HOW TO USE THE NUMBERS



- 1: BR = Bedroom.
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income.
- 5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

WHERE THE NUMBERS COME FROM

Divide income needed to afford FMR (\$45,960) by 52 (weeks per year) and then by 40 (hours per work week) (\$45,960 / 52 = \$884; \$884 / 40 = **\$22.10**).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$73,556 x .3 = \$22,067). Divide by 12 to obtain monthly amount (\$22,067 / 12 = **\$1,839**).

HUD FY18 estimated median family income based on data from the American Community Survey (ACS). See Appendix B.

Divide number of renter households by total number of households (ACS 2012-2016) (43,219,759 / 118,943,130 = .36). Then multiply by 100 (.36 x 100 = **36%**).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2016, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2018. See Appendix B.

ACS (2012-2016).

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS			Full-time jobs at mean renter wage needed to afford 2 BR FMR			
	Hourly wage needed to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households		% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage
UNITED STATES	\$22.10		\$1,149	\$45,960	3.0	\$73,556	\$1,839	\$22,067	\$552	43,219,759	36%	\$16.88	\$878	1.3

Developed by HUD annually (2018). See Appendix A.

Multiply the FMR by 12 to get yearly rental cost (\$1,149 x 12 = \$13,788). Then divide by .3 to determine the total income needed to afford \$13,788 per year in rent (\$13,788 / .3 = **\$45,960**).

Divide annual income needed to afford the FMR by 52 (weeks per year) (\$45,960 / 52 = \$884). Then divide by \$7.25 (the Federal minimum wage) (\$884 / \$7.25 = 122 hours). Finally, divide by 40 (hours per work week) (122 / 40 = **3.0 full-time jobs**).

Multiply Annual AMI by .3 (\$73,556 x .3 = **\$22,067**).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable (\$22,067 x .3 = \$6,620). Divide by 12 to obtain monthly amount (\$6,620 / 12 = **\$552**).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) (\$16.88 x 40 x 52 = \$35,110). Multiply by .3 to determine maximum amount that can be spent on rent (\$35,110 x .3 = \$10,533). Divide by 12 to obtain monthly amount (\$10,533 / 12 = **\$878**).

Divide income needed to afford the FMR by 52 (weeks per year) (\$45,960 / 52 = \$884). Then divide by \$16.88 (The United States' mean renter wage) (\$884 / \$16.88 = 52 hours). Finally, divide by 40 (hours per work week) (52 / 40 = **1.3 full-time jobs**).

1: BR = Bedroom.

2: FMR = Fiscal Year 2018 Fair Market Rent.

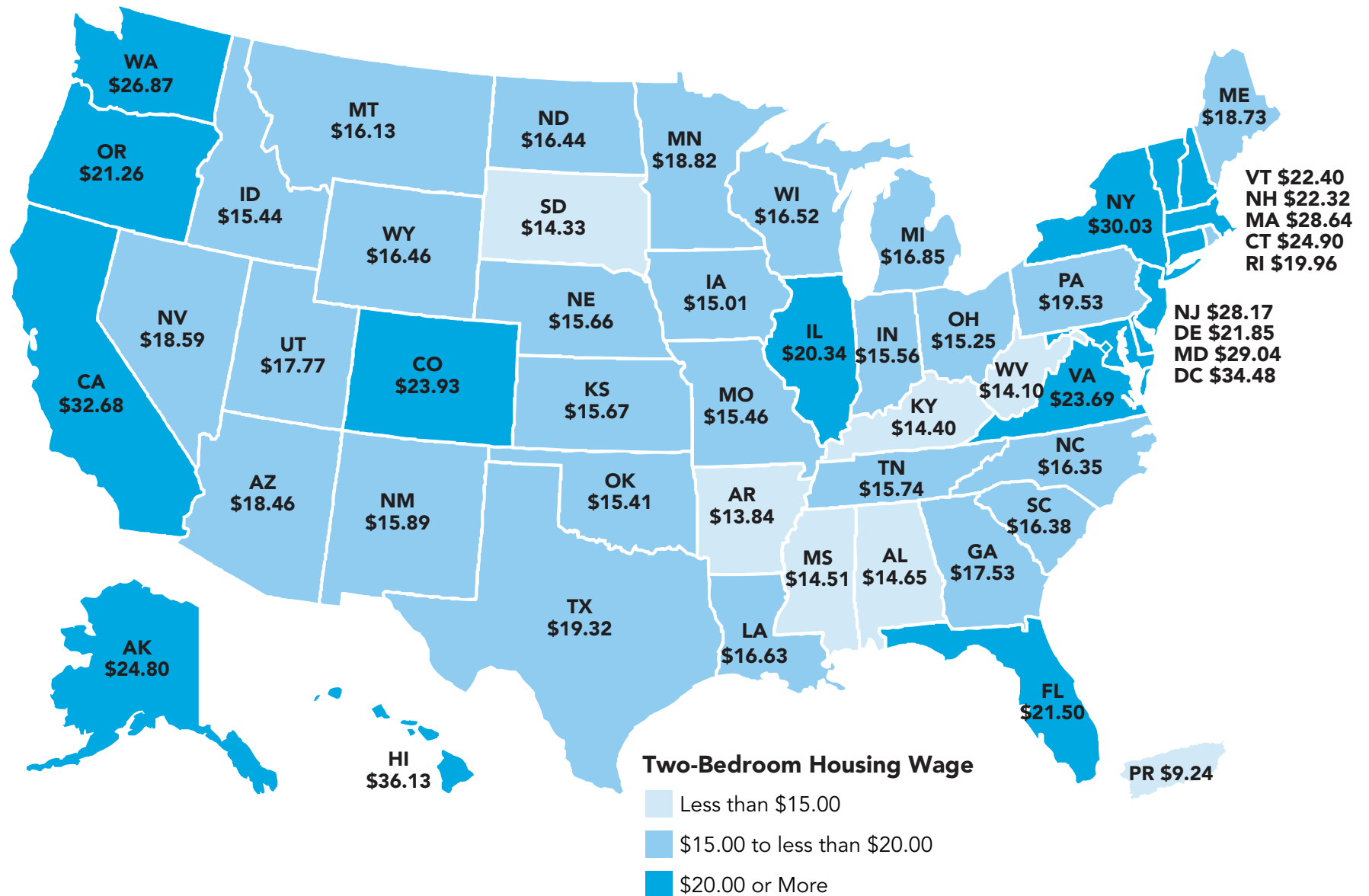
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income.

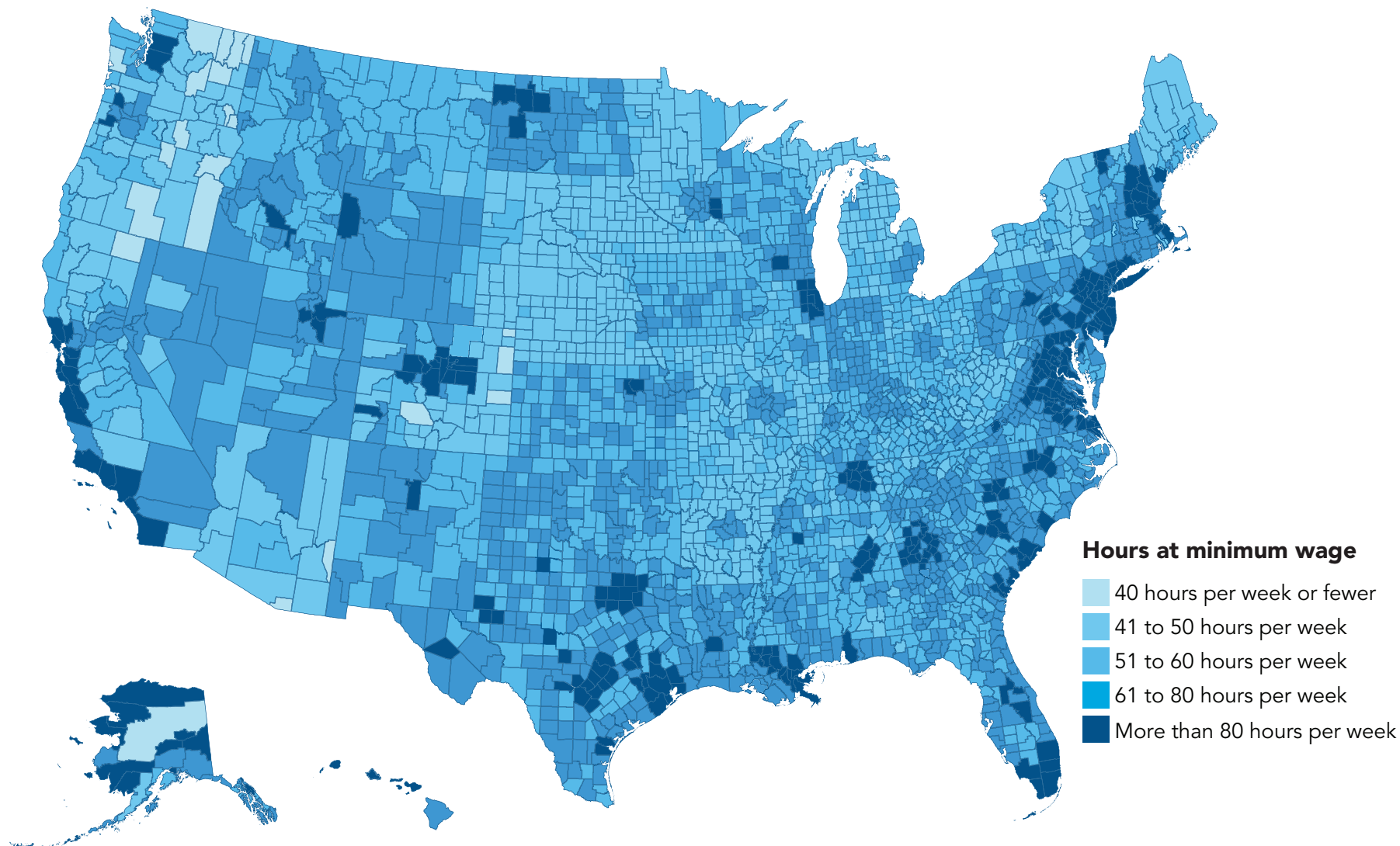
5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

2018 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a **TWO-BEDROOM RENTAL HOME**, without paying more than 30% of their income.



2018 HOURS AT MINIMUM WAGE NEEDED TO AFFORD A ONE-BEDROOM RENTAL HOME AT FAIR MARKET RENT



*Note: New England states are displayed with HUD Fair Market Rent Areas. All other states are displayed at the county level. This map does not account for the 37 localities with minimum wages higher than the standard state or federal minimum wage. No local minimum wages are sufficient to afford a one-bedroom rental home at the Fair Market Rent with a 40-hour work week. The geographic variation of Oregon and New York's state minimum wages are reflected at the county level. Puerto Rico is excluded due to wage comparability issues.

MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Housing Wage for Two-Bedroom FMR ¹
San Francisco, CA HMFA ³	\$60.02
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$48.50
Oakland-Fremont, CA HMFA	\$44.79
Honolulu, HI MSA ⁴	\$39.06
Stamford-Norwalk, CT HMFA	\$38.19
Santa Cruz-Watsonville, CA MSA	\$37.79
Santa Maria-Santa Barbara, CA MSA	\$36.87
Nassau-Suffolk, NY HMFA	\$36.12
Seattle-Bellevue, WA HMFA	\$36.12
Santa Ana-Anaheim-Irvine, CA HMFA	\$36.08

State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR
Hawaii	\$26.41
Alaska	\$23.55
Massachusetts	\$22.90
Connecticut	\$21.00
New Hampshire	\$20.37
Vermont	\$19.18
Colorado	\$18.77
Maryland	\$18.53
California	\$18.36
Nevada	\$17.35

Metropolitan Counties ²	Housing Wage for Two-Bedroom FMR
Marin County, CA	\$60.02
San Francisco County, CA	\$60.02
San Mateo County, CA	\$60.02
Santa Clara County, CA	\$48.50
Alameda County, CA	\$44.79
Contra Costa County, CA	\$44.79
Honolulu County, HI	\$39.06
Santa Cruz County, CA	\$37.79
Santa Barbara County, CA	\$36.87
Nassau County, NY	\$36.12

Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Pitkin County, CO	\$33.40
Aleutians West Census Area, AK	\$31.31
Nantucket County, MA	\$30.23
Dukes County, MA	\$29.44
Nome Census Area, AK	\$29.25
Monroe County, FL	\$29.12
Kauai County, HI	\$29.06
Bethel Census Area, AK	\$28.48
Denali Borough, AK	\$28.04
Eagle County, CO	\$28.00

1 FMR = Fair Market Rent.

2 Excludes metropolitan counties in New England.

3 HMFA = HUD Metro FMR Area. This term indicates that a portion of an Office of Management & Budget (OMB)-defined core-based statistical area (CBSA) is in the area to which the FMRs apply. HUD is required by OMB to alter the names of the metropolitan geographic entities it derives from CBSAs when the geographies are not the same as that established by the OMB.

4 MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. An MSA contains an urban core of 50,000 or more in population.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
1	Hawaii	\$36.13
3	California	\$32.68
4	New York	\$30.03
5	Maryland	\$29.04
6	Massachusetts	\$28.64
7	New Jersey	\$28.17
8	Washington	\$26.87
9	Connecticut	\$24.90
10	Alaska	\$24.80
11	Colorado	\$23.93
12	Virginia	\$23.69
13	Vermont	\$22.40
14	New Hampshire	\$22.32
15	Delaware	\$21.85
16	Florida	\$21.50
17	Oregon	\$21.26
18	Illinois	\$20.34
19	Rhode Island	\$19.96
20	Pennsylvania	\$19.53
21	Texas	\$19.32
22	Minnesota	\$18.82
23	Maine	\$18.73
24	Nevada	\$18.59
25	Arizona	\$18.46
26	Utah	\$17.77
27	Georgia	\$17.53
28	Michigan	\$16.85

Rank	State ¹	Housing Wage for Two-Bedroom FMR ²
29	Louisiana	\$16.63
30	Wisconsin	\$16.52
31	Wyoming	\$16.46
32	North Dakota	\$16.44
33	South Carolina	\$16.38
34	North Carolina	\$16.35
35	Montana	\$16.13
36	New Mexico	\$15.89
37	Tennessee	\$15.74
38	Kansas	\$15.67
39	Nebraska	\$15.66
40	Indiana	\$15.56
41	Missouri	\$15.46
42	Idaho	\$15.44
43	Oklahoma	\$15.41
44	Ohio	\$15.25
45	Iowa	\$15.01
46	Alabama	\$14.65
47	Mississippi	\$14.51
48	Kentucky	\$14.40
49	South Dakota	\$14.33
50	West Virginia	\$14.10
51	Arkansas	\$13.84

OTHER		
2	District of Columbia	\$34.48
52	Puerto Rico	\$9.24

1 Includes District of Columbia and Puerto Rico.
 2 FMR = Fair Market Rent.

STATE SUMMARY

State	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$14.65	\$762	\$30,466	2.0	\$61,243	\$1,531	\$18,373	\$459	583,237	32%	\$12.53	\$651	1.2
Alaska	\$24.80	\$1,289	\$51,576	2.5	\$91,861	\$2,297	\$27,558	\$689	90,922	36%	\$18.84	\$980	1.3
Arizona	\$18.46	\$960	\$38,390	1.8	\$65,012	\$1,625	\$19,503	\$488	917,041	37%	\$16.54	\$860	1.1
Arkansas	\$13.84	\$720	\$28,794	1.6	\$56,038	\$1,401	\$16,811	\$420	392,028	34%	\$13.05	\$679	1.1
California	\$32.68	\$1,699	\$67,976	3.0	\$80,383	\$2,010	\$24,115	\$603	5,878,380	46%	\$21.50	\$1,118	1.5
Colorado	\$23.93	\$1,245	\$49,780	2.3	\$83,968	\$2,099	\$25,190	\$630	730,999	36%	\$17.59	\$915	1.4
Connecticut	\$24.90	\$1,295	\$51,799	2.5	\$97,574	\$2,439	\$29,272	\$732	454,490	34%	\$17.38	\$904	1.4
Delaware	\$21.85	\$1,136	\$45,439	2.6	\$79,885	\$1,997	\$23,965	\$599	101,111	29%	\$16.99	\$884	1.3
Florida	\$21.50	\$1,118	\$44,716	2.6	\$63,043	\$1,576	\$18,913	\$473	2,605,942	35%	\$16.10	\$837	1.3
Georgia	\$17.53	\$911	\$36,459	2.4	\$65,403	\$1,635	\$19,621	\$491	1,345,295	37%	\$16.28	\$846	1.1
Hawaii	\$36.13	\$1,879	\$75,158	3.6	\$90,623	\$2,266	\$27,187	\$680	192,176	43%	\$16.16	\$840	2.2
Idaho	\$15.44	\$803	\$32,122	2.1	\$63,373	\$1,584	\$19,012	\$475	185,569	31%	\$12.19	\$634	1.3
Illinois	\$20.34	\$1,058	\$42,304	2.5	\$79,475	\$1,987	\$23,843	\$596	1,635,043	34%	\$16.78	\$873	1.2
Indiana	\$15.56	\$809	\$32,359	2.1	\$67,395	\$1,685	\$20,219	\$505	786,317	31%	\$13.44	\$699	1.2
Iowa	\$15.01	\$781	\$31,226	2.1	\$72,385	\$1,810	\$21,716	\$543	359,522	29%	\$12.50	\$650	1.2
Kansas	\$15.67	\$815	\$32,584	2.2	\$70,075	\$1,752	\$21,022	\$526	375,515	34%	\$13.41	\$697	1.2
Kentucky	\$14.40	\$749	\$29,955	2.0	\$60,923	\$1,523	\$18,277	\$457	570,314	33%	\$12.93	\$672	1.1
Louisiana	\$16.63	\$865	\$34,597	2.3	\$62,538	\$1,563	\$18,761	\$469	598,613	35%	\$14.07	\$732	1.2
Maine	\$18.73	\$974	\$38,966	1.9	\$69,475	\$1,737	\$20,842	\$521	153,731	28%	\$11.44	\$595	1.6
Maryland	\$29.04	\$1,510	\$60,406	2.9	\$100,990	\$2,525	\$30,297	\$757	729,709	34%	\$17.51	\$910	1.7
Massachusetts	\$28.64	\$1,489	\$59,571	2.6	\$96,409	\$2,410	\$28,923	\$723	970,146	38%	\$20.06	\$1,043	1.4
Michigan	\$16.85	\$876	\$35,057	1.8	\$67,993	\$1,700	\$20,398	\$510	1,128,343	29%	\$14.27	\$742	1.2
Minnesota	\$18.82	\$979	\$39,141	2.0	\$84,726	\$2,118	\$25,418	\$635	609,699	29%	\$14.84	\$772	1.3
Mississippi	\$14.51	\$755	\$30,188	2.0	\$52,134	\$1,303	\$15,640	\$391	352,404	32%	\$11.44	\$595	1.3
Missouri	\$15.46	\$804	\$32,148	2.0	\$68,442	\$1,711	\$20,533	\$513	787,627	33%	\$14.14	\$735	1.1
Montana	\$16.13	\$839	\$33,545	1.9	\$65,839	\$1,646	\$19,752	\$494	135,346	33%	\$12.23	\$636	1.3
Nebraska	\$15.66	\$815	\$32,580	1.7	\$73,764	\$1,844	\$22,129	\$553	251,775	34%	\$12.57	\$653	1.2

1: BR = Bedroom.

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix B](#).

4: AMI = Fiscal Year 2018 Area Median Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

STATE SUMMARY

State	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage ³ needed to afford 2 BR FMR	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$18.59	\$966	\$38,660	2.3	\$66,237	\$1,656	\$19,871	\$497	465,914	45%	\$16.84	\$876	1.1
New Hampshire	\$22.32	\$1,161	\$46,426	3.1	\$90,040	\$2,251	\$27,012	\$675	152,820	29%	\$15.13	\$787	1.5
New Jersey	\$28.17	\$1,465	\$58,603	3.3	\$93,952	\$2,349	\$28,186	\$705	1,147,220	36%	\$18.21	\$947	1.5
New Mexico	\$15.89	\$827	\$33,062	2.1	\$59,618	\$1,490	\$17,885	\$447	245,732	32%	\$12.97	\$674	1.2
New York	\$30.03	\$1,561	\$62,454	2.9	\$80,598	\$2,015	\$24,179	\$604	3,371,574	46%	\$24.23	\$1,260	1.2
North Carolina	\$16.35	\$850	\$34,004	2.3	\$64,456	\$1,611	\$19,337	\$483	1,343,669	35%	\$14.66	\$762	1.1
North Dakota	\$16.44	\$855	\$34,190	2.3	\$82,523	\$2,063	\$24,757	\$619	111,254	36%	\$15.75	\$819	1.0
Ohio	\$15.25	\$793	\$31,723	1.8	\$68,942	\$1,724	\$20,683	\$517	1,565,964	34%	\$13.32	\$693	1.1
Oklahoma	\$15.41	\$801	\$32,047	2.1	\$62,875	\$1,572	\$18,863	\$472	501,339	34%	\$13.92	\$724	1.1
Oregon	\$21.26	\$1,105	\$44,214	2.0	\$70,843	\$1,771	\$21,253	\$531	597,158	39%	\$15.44	\$803	1.4
Pennsylvania	\$19.53	\$1,015	\$40,616	2.7	\$75,722	\$1,893	\$22,717	\$568	1,536,223	31%	\$14.91	\$775	1.3
Rhode Island	\$19.96	\$1,038	\$41,526	2.0	\$81,384	\$2,035	\$24,415	\$610	165,492	40%	\$13.70	\$712	1.5
South Carolina	\$16.38	\$852	\$34,080	2.3	\$63,024	\$1,576	\$18,907	\$473	580,380	32%	\$12.75	\$663	1.3
South Dakota	\$14.33	\$745	\$29,816	1.6	\$69,770	\$1,744	\$20,931	\$523	107,391	32%	\$11.90	\$619	1.2
Tennessee	\$15.74	\$819	\$32,749	2.2	\$61,644	\$1,541	\$18,493	\$462	849,161	34%	\$14.50	\$754	1.1
Texas	\$19.32	\$1,005	\$40,185	2.7	\$69,876	\$1,747	\$20,963	\$524	3,542,096	38%	\$18.20	\$946	1.1
Utah	\$17.77	\$924	\$36,952	2.5	\$75,784	\$1,895	\$22,735	\$568	279,600	30%	\$13.92	\$724	1.3
Vermont	\$22.40	\$1,165	\$46,585	2.1	\$76,843	\$1,921	\$23,053	\$576	75,203	29%	\$12.85	\$668	1.7
Virginia	\$23.69	\$1,232	\$49,276	3.3	\$85,599	\$2,140	\$25,680	\$642	1,057,417	34%	\$17.69	\$920	1.3
Washington	\$26.87	\$1,397	\$55,886	2.3	\$84,281	\$2,107	\$25,284	\$632	1,013,225	38%	\$18.91	\$983	1.4
West Virginia	\$14.10	\$733	\$29,336	1.6	\$57,684	\$1,442	\$17,305	\$433	203,457	28%	\$11.36	\$591	1.2
Wisconsin	\$16.52	\$859	\$34,371	2.3	\$74,719	\$1,868	\$22,416	\$560	762,613	33%	\$13.35	\$694	1.2
Wyoming	\$16.46	\$856	\$34,236	2.3	\$76,762	\$1,919	\$23,029	\$576	71,244	31%	\$14.25	\$741	1.2
OTHER													
District of Columbia	\$34.48	\$1,793	\$71,720	2.6	\$117,200	\$2,930	\$35,160	\$879	163,874	59%	\$27.75	\$1,443	1.2
Puerto Rico	\$9.24	\$480	\$19,216	1.3	\$24,242	\$606	\$7,273	\$182	388,445	31%	\$7.25	\$377	1.3

1: BR = Bedroom.

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See [Appendix B](#).

4: AMI = Fiscal Year 2018 Area Median Income.

5: "Affordable" rents represent the generally accepted standard of spending no more than 30% of gross income on rent and utilities.

ALABAMA

STATE RANKING **#46***

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$762**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,539** monthly or **\$30,466** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.53
2-Bedroom Housing Wage	\$14.65
Number of Renter Households	583,237
Percent Renters	32%

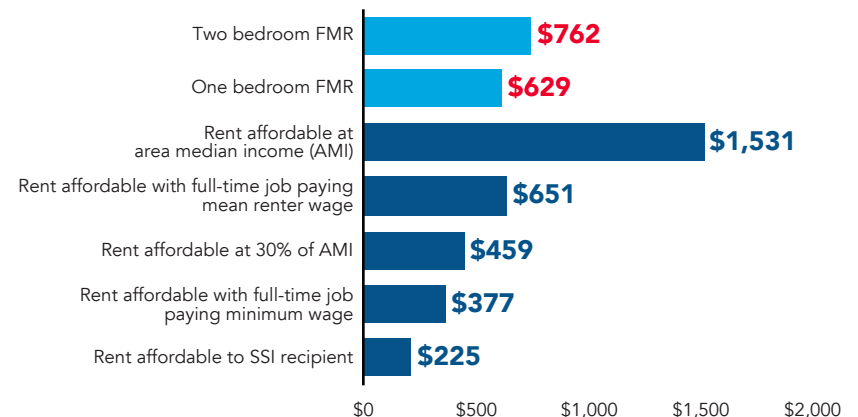
81
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Birmingham-Hoover HMFA	\$16.96
Daphne-Fairhope-Foley MSA	\$16.90
Mobile MSA	\$16.15
Montgomery MSA	\$15.94
Auburn-Opelika MSA	\$15.90



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ALABAMA

	FY18 HOUSING WAGE			HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Alabama	\$14.65	\$762	\$30,466	2.0	\$61,243	\$1,531	\$18,373	\$459	583,237	32%	\$12.53	\$651	1.2	
Combined Nonmetro Areas	\$12.00	\$624	\$24,966	1.7	\$47,802	\$1,195	\$14,341	\$359	129,482	29%	\$10.72	\$557	1.1	
Metropolitan Areas														
Anniston-Oxford-Jacksonville MSA	\$13.06	\$679	\$27,160	1.8	\$56,800	\$1,420	\$17,040	\$426	13,964	31%	\$9.81	\$510	1.3	
Auburn-Opelika MSA	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	23,869	41%	\$8.83	\$459	1.8	
Birmingham-Hoover HMFA	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	124,932	31%	\$15.21	\$791	1.1	
Chilton County HMFA	\$12.17	\$633	\$25,320	1.7	\$54,600	\$1,365	\$16,380	\$410	3,984	24%	\$11.04	\$574	1.1	
Columbus MSA	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	9,230	41%	\$13.43	\$698	1.2	
Daphne-Fairhope-Foley MSA	\$16.90	\$879	\$35,160	2.3	\$69,400	\$1,735	\$20,820	\$521	21,244	28%	\$10.95	\$569	1.5	
Decatur MSA	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	16,142	27%	\$12.58	\$654	1.0	
Dothan HMFA	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	16,648	33%	\$12.06	\$627	1.1	
Florence-Muscle Shoals MSA	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	18,211	30%	\$9.93	\$516	1.3	
Gadsden MSA	\$12.71	\$661	\$26,440	1.8	\$54,100	\$1,353	\$16,230	\$406	11,478	29%	\$10.06	\$523	1.3	
Henry County HMFA	\$12.23	\$636	\$25,440	1.7	\$58,300	\$1,458	\$17,490	\$437	1,360	20%	\$12.48	\$649	1.0	
Huntsville MSA	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	52,544	31%	\$13.41	\$698	1.0	
Mobile MSA	\$16.15	\$840	\$33,600	2.2	\$59,800	\$1,495	\$17,940	\$449	52,495	34%	\$12.89	\$670	1.3	
Montgomery MSA	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	51,627	36%	\$12.50	\$650	1.3	
Pickens County HMFA	\$11.65	\$606	\$24,240	1.6	\$44,100	\$1,103	\$13,230	\$331	2,077	27%	\$7.77	\$404	1.5	
Tuscaloosa HMFA	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	27,528	36%	\$10.97	\$570	1.4	
Walker County HMFA	\$12.60	\$655	\$26,200	1.7	\$51,700	\$1,293	\$15,510	\$388	6,422	25%	\$9.60	\$499	1.3	
Counties														
Autauga County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	5,582	27%	\$12.06	\$627	1.3	

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baldwin County	\$16.90	\$879	\$35,160	2.3	\$69,400	\$1,735	\$20,820	\$521	21,244	28%	\$10.95	\$569	1.5
Barbour County	\$12.63	\$657	\$26,280	1.7	\$44,500	\$1,113	\$13,350	\$334	3,293	36%	\$8.92	\$464	1.4
Bibb County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	1,929	27%	\$14.35	\$746	1.2
Blount County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	4,365	21%	\$9.32	\$484	1.8
Bullock County	\$11.65	\$606	\$24,240	1.6	\$44,300	\$1,108	\$13,290	\$332	956	27%	\$11.22	\$584	1.0
Butler County	\$11.65	\$606	\$24,240	1.6	\$42,300	\$1,058	\$12,690	\$317	2,282	30%	\$9.28	\$483	1.3
Calhoun County	\$13.06	\$679	\$27,160	1.8	\$56,800	\$1,420	\$17,040	\$426	13,964	31%	\$9.81	\$510	1.3
Chambers County	\$13.00	\$676	\$27,040	1.8	\$48,200	\$1,205	\$14,460	\$362	4,481	32%	\$13.10	\$681	1.0
Cherokee County	\$11.65	\$606	\$24,240	1.6	\$47,900	\$1,198	\$14,370	\$359	2,291	21%	\$11.10	\$577	1.0
Chilton County	\$12.17	\$633	\$25,320	1.7	\$54,600	\$1,365	\$16,380	\$410	3,984	24%	\$11.04	\$574	1.1
Choctaw County	\$13.02	\$677	\$27,080	1.8	\$49,700	\$1,243	\$14,910	\$373	1,083	19%	\$11.61	\$604	1.1
Clarke County	\$11.65	\$606	\$24,240	1.6	\$49,700	\$1,243	\$14,910	\$373	3,132	33%	\$9.40	\$489	1.2
Clay County	\$11.65	\$606	\$24,240	1.6	\$45,500	\$1,138	\$13,650	\$341	1,338	25%	\$11.78	\$613	1.0
Cleburne County	\$12.17	\$633	\$25,320	1.7	\$51,400	\$1,285	\$15,420	\$386	1,423	24%	\$13.36	\$695	0.9
Coffee County	\$11.90	\$619	\$24,760	1.6	\$65,400	\$1,635	\$19,620	\$491	6,458	33%	\$9.74	\$506	1.2
Colbert County	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	6,169	28%	\$11.51	\$598	1.1
Conecuh County	\$11.65	\$606	\$24,240	1.6	\$34,500	\$863	\$10,350	\$259	1,093	21%	\$7.55	\$392	1.5
Coosa County	\$12.12	\$630	\$25,200	1.7	\$44,800	\$1,120	\$13,440	\$336	861	20%	\$13.51	\$702	0.9
Covington County	\$11.65	\$606	\$24,240	1.6	\$48,200	\$1,205	\$14,460	\$362	3,836	25%	\$11.12	\$578	1.0
Crenshaw County	\$11.65	\$606	\$24,240	1.6	\$52,900	\$1,323	\$15,870	\$397	1,621	30%	\$10.40	\$541	1.1
Cullman County	\$11.90	\$619	\$24,760	1.6	\$45,100	\$1,128	\$13,530	\$338	7,498	24%	\$10.66	\$554	1.1
Dale County	\$11.81	\$614	\$24,560	1.6	\$59,500	\$1,488	\$17,850	\$446	7,381	39%	\$15.67	\$815	0.8
Dallas County	\$11.65	\$606	\$24,240	1.6	\$38,700	\$968	\$11,610	\$290	6,714	42%	\$10.28	\$535	1.1
DeKalb County	\$13.79	\$717	\$28,680	1.9	\$45,900	\$1,148	\$13,770	\$344	6,873	28%	\$11.00	\$572	1.3
Elmore County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	7,675	27%	\$9.78	\$508	1.6
Escambia County	\$11.65	\$606	\$24,240	1.6	\$42,800	\$1,070	\$12,840	\$321	3,895	29%	\$11.34	\$589	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Etowah County	\$12.71	\$661	\$26,440	1.8	\$54,100	\$1,353	\$16,230	\$406	11,478	29%	\$10.06	\$523	1.3
Fayette County	\$11.65	\$606	\$24,240	1.6	\$45,800	\$1,145	\$13,740	\$344	1,514	22%	\$8.23	\$428	1.4
Franklin County	\$11.65	\$606	\$24,240	1.6	\$47,300	\$1,183	\$14,190	\$355	3,644	31%	\$10.00	\$520	1.2
Geneva County	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	2,639	25%	\$9.51	\$495	1.4
Greene County	\$11.65	\$606	\$24,240	1.6	\$28,500	\$713	\$8,550	\$214	918	30%	\$9.59	\$499	1.2
Hale County	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	1,481	25%	\$8.45	\$440	1.8
Henry County	\$12.23	\$636	\$25,440	1.7	\$58,300	\$1,458	\$17,490	\$437	1,360	20%	\$12.48	\$649	1.0
Houston County	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	14,009	36%	\$12.29	\$639	1.1
Jackson County	\$12.02	\$625	\$25,000	1.7	\$47,900	\$1,198	\$14,370	\$359	5,418	27%	\$9.53	\$495	1.3
Jefferson County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	96,897	37%	\$15.72	\$817	1.1
Lamar County	\$11.65	\$606	\$24,240	1.6	\$42,900	\$1,073	\$12,870	\$322	1,614	27%	\$9.65	\$502	1.2
Lauderdale County	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	12,042	31%	\$8.70	\$453	1.5
Lawrence County	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	2,695	20%	\$10.41	\$541	1.2
Lee County	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	23,869	41%	\$8.83	\$459	1.8
Limestone County	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	7,709	24%	\$10.19	\$530	1.4
Lowndes County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	1,120	26%	\$14.77	\$768	1.1
Macon County	\$11.65	\$606	\$24,240	1.6	\$42,800	\$1,070	\$12,840	\$321	2,693	34%	\$8.69	\$452	1.3
Madison County	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	44,835	32%	\$13.76	\$716	1.0
Marengo County	\$11.65	\$606	\$24,240	1.6	\$48,000	\$1,200	\$14,400	\$360	2,466	30%	\$11.45	\$596	1.0
Marion County	\$11.65	\$606	\$24,240	1.6	\$43,900	\$1,098	\$13,170	\$329	2,934	23%	\$8.67	\$451	1.3
Marshall County	\$11.98	\$623	\$24,920	1.7	\$52,700	\$1,318	\$15,810	\$395	10,119	29%	\$9.71	\$505	1.2
Mobile County	\$16.15	\$840	\$33,600	2.2	\$59,800	\$1,495	\$17,940	\$449	52,495	34%	\$12.89	\$670	1.3
Monroe County	\$11.65	\$606	\$24,240	1.6	\$42,000	\$1,050	\$12,600	\$315	3,216	39%	\$7.25	\$377	1.6
Montgomery County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	37,250	41%	\$12.92	\$672	1.2
Morgan County	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	13,447	29%	\$12.77	\$664	1.0
Perry County	\$11.65	\$606	\$24,240	1.6	\$32,000	\$800	\$9,600	\$240	853	27%	\$7.36	\$383	1.6

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pickens County	\$11.65	\$606	\$24,240	1.6	\$44,100	\$1,103	\$13,230	\$331	2,077	27%	\$7.77	\$404	1.5
Pike County	\$11.65	\$606	\$24,240	1.6	\$49,200	\$1,230	\$14,760	\$369	5,210	41%	\$9.93	\$516	1.2
Randolph County	\$11.94	\$621	\$24,840	1.6	\$49,100	\$1,228	\$14,730	\$368	2,519	29%	\$9.28	\$483	1.3
Russell County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	9,230	41%	\$13.43	\$698	1.2
St. Clair County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	6,023	19%	\$10.41	\$541	1.6
Shelby County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	15,718	21%	\$14.85	\$772	1.1
Sumter County	\$13.85	\$720	\$28,800	1.9	\$37,500	\$938	\$11,250	\$281	1,653	34%	\$11.78	\$612	1.2
Talladega County	\$12.12	\$630	\$25,200	1.7	\$48,400	\$1,210	\$14,520	\$363	8,743	28%	\$13.09	\$680	0.9
Tallapoosa County	\$11.65	\$606	\$24,240	1.6	\$52,100	\$1,303	\$15,630	\$391	4,767	29%	\$7.95	\$413	1.5
Tuscaloosa County	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	26,047	37%	\$11.04	\$574	1.4
Walker County	\$12.60	\$655	\$26,200	1.7	\$51,700	\$1,293	\$15,510	\$388	6,422	25%	\$9.60	\$499	1.3
Washington County	\$12.00	\$624	\$24,960	1.7	\$50,600	\$1,265	\$15,180	\$380	998	16%	\$25.75	\$1,339	0.5
Wilcox County	\$11.65	\$606	\$24,240	1.6	\$34,500	\$863	\$10,350	\$259	1,416	37%	\$12.76	\$664	0.9
Winston County	\$11.65	\$606	\$24,240	1.6	\$43,700	\$1,093	\$13,110	\$328	2,278	24%	\$10.67	\$555	1.1

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALASKA

STATE RANKING **#10***

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,289**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,298** monthly or **\$51,576** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.80
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALASKA:

STATE FACTS	
Minimum Wage	\$9.84
Average Renter Wage	\$18.84
2-Bedroom Housing Wage	\$24.80
Number of Renter Households	90,922
Percent Renters	36%

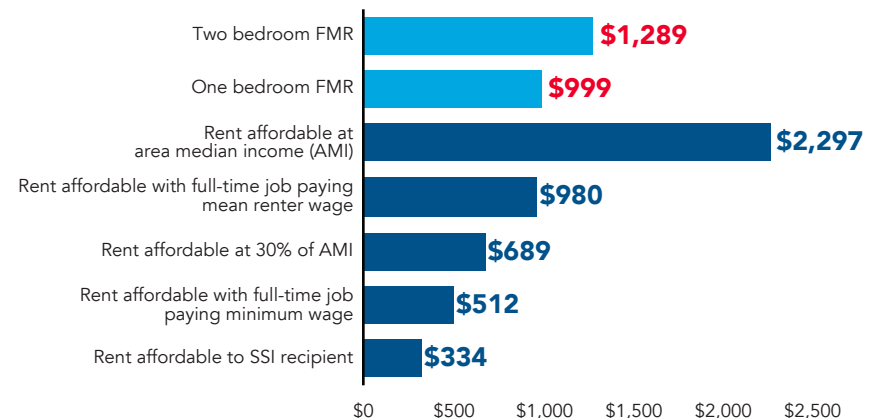
101
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

78
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Aleutians West Census Area	\$31.31
Nome Census Area	\$29.25
Bethel Census Area	\$28.48
Denali Borough	\$28.04
Juneau City and Borough	\$27.42



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	\$24.80	\$1,289	\$51,576	2.5	\$91,861	\$2,297	\$27,558	\$689	90,922	36%	\$18.84	\$980	1.3
Combined Nonmetro Areas	\$23.55	\$1,225	\$48,986	2.4	\$81,165	\$2,029	\$24,350	\$609	27,465	35%	\$22.96	\$1,194	1.0
<u>Metropolitan Areas</u>													
Anchorage HMFA	\$25.71	\$1,337	\$53,480	2.6	\$99,500	\$2,488	\$29,850	\$746	41,702	40%	\$17.82	\$927	1.4
Fairbanks MSA	\$26.31	\$1,368	\$54,720	2.7	\$93,000	\$2,325	\$27,900	\$698	14,298	41%	\$16.30	\$848	1.6
Matanuska-Susitna Borough HMFA	\$21.37	\$1,111	\$44,440	2.2	\$92,000	\$2,300	\$27,600	\$690	7,457	24%	\$11.11	\$578	1.9
<u>Counties</u>													
Aleutians East Borough	\$20.21	\$1,051	\$42,040	2.1	\$67,400	\$1,685	\$20,220	\$506	345	44%	\$25.02	\$1,301	0.8
Aleutians West Census Area	\$31.31	\$1,628	\$65,120	3.2	\$94,300	\$2,358	\$28,290	\$707	850	72%	\$27.77	\$1,444	1.1
Anchorage Municipality	\$25.71	\$1,337	\$53,480	2.6	\$99,500	\$2,488	\$29,850	\$746	41,702	40%	\$17.82	\$927	1.4
Bethel Census Area	\$28.48	\$1,481	\$59,240	2.9	\$52,600	\$1,315	\$15,780	\$395	1,634	36%	\$20.09	\$1,045	1.4
Bristol Bay Borough	\$24.00	\$1,248	\$49,920	2.4	\$94,900	\$2,373	\$28,470	\$712	163	45%	\$19.42	\$1,010	1.2
Denali Borough	\$28.04	\$1,458	\$58,320	2.8	\$102,900	\$2,573	\$30,870	\$772	174	25%	\$24.50	\$1,274	1.1
Dillingham Census Area	\$23.10	\$1,201	\$48,040	2.3	\$60,500	\$1,513	\$18,150	\$454	543	39%	\$18.19	\$946	1.3
Fairbanks North Star Borough	\$26.31	\$1,368	\$54,720	2.7	\$93,000	\$2,325	\$27,900	\$698	14,298	41%	\$16.30	\$848	1.6
Haines Borough	\$18.94	\$985	\$39,400	1.9	\$73,200	\$1,830	\$21,960	\$549	367	31%	\$12.91	\$671	1.5
Hoonah-Angoon Census Area	\$16.13	\$839	\$33,560	1.6	\$70,700	\$1,768	\$21,210	\$530	239	29%	\$9.61	\$500	1.7
Juneau City and Borough	\$27.42	\$1,426	\$57,040	2.8	\$104,900	\$2,623	\$31,470	\$787	4,322	36%	\$14.86	\$773	1.8
Kenai Peninsula Borough	\$20.81	\$1,082	\$43,280	2.1	\$82,900	\$2,073	\$24,870	\$622	6,099	28%	\$14.98	\$779	1.4
Ketchikan Gateway Borough	\$24.13	\$1,255	\$50,200	2.5	\$87,400	\$2,185	\$26,220	\$656	2,109	40%	\$14.52	\$755	1.7
Kodiak Island Borough	\$20.40	\$1,061	\$42,440	2.1	\$84,400	\$2,110	\$25,320	\$633	1,800	39%	\$13.99	\$727	1.5
Kusilvak Census Area	\$17.75	\$923	\$36,920	1.8	\$41,500	\$1,038	\$12,450	\$311	450	26%	\$12.56	\$653	1.4
Lake and Peninsula Borough	\$16.94	\$881	\$35,240	1.7	\$57,700	\$1,443	\$17,310	\$433	150	32%	\$20.85	\$1,084	0.8
Matanuska-Susitna Borough	\$21.37	\$1,111	\$44,440	2.2	\$92,000	\$2,300	\$27,600	\$690	7,457	24%	\$11.11	\$578	1.9

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nome Census Area	\$29.25	\$1,521	\$60,840	3.0	\$50,900	\$1,273	\$15,270	\$382	1,147	40%	\$23.88	\$1,242	1.2
North Slope Borough	\$22.69	\$1,180	\$47,200	2.3	\$83,200	\$2,080	\$24,960	\$624	1,008	50%	\$54.27	\$2,822	0.4
Northwest Arctic Borough	\$24.54	\$1,276	\$51,040	2.5	\$64,000	\$1,600	\$19,200	\$480	860	45%	\$40.46	\$2,104	0.6
Petersburg Census Area	\$20.87	\$1,085	\$43,400	2.1	\$88,300	\$2,208	\$26,490	\$662	397	32%	\$9.15	\$476	2.3
Prince of Wales-Hyder Census Area	\$19.85	\$1,032	\$41,280	2.0	\$65,500	\$1,638	\$19,650	\$491	642	28%	\$13.35	\$694	1.5
Sitka City and Borough	\$24.25	\$1,261	\$50,440	2.5	\$91,700	\$2,293	\$27,510	\$688	1,544	44%	\$13.96	\$726	1.7
Skagway Municipality	\$25.98	\$1,351	\$54,040	2.6	\$85,000	\$2,125	\$25,500	\$638	195	46%	\$14.86	\$773	1.7
Southeast Fairbanks Census Area	\$23.46	\$1,220	\$48,800	2.4	\$77,600	\$1,940	\$23,280	\$582	591	28%	\$26.90	\$1,399	0.9
Valdez-Cordova Census Area	\$22.96	\$1,194	\$47,760	2.3	\$95,000	\$2,375	\$28,500	\$713	832	28%	\$15.94	\$829	1.4
Wrangell City and Borough	\$18.50	\$962	\$38,480	1.9	\$70,600	\$1,765	\$21,180	\$530	329	31%	\$9.10	\$473	2.0
Yakutat City and Borough	\$21.50	\$1,118	\$44,720	2.2	\$84,800	\$2,120	\$25,440	\$636	98	40%	\$10.72	\$558	2.0
Yukon-Koyukuk Census Area	\$15.17	\$789	\$31,560	1.5	\$50,600	\$1,265	\$15,180	\$380	577	29%	\$19.01	\$988	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARIZONA

STATE RANKING #25*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$960**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,199** monthly or **\$38,390** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$16.54
2-Bedroom Housing Wage	\$18.46
Number of Renter Households	917,041
Percent Renters	37%

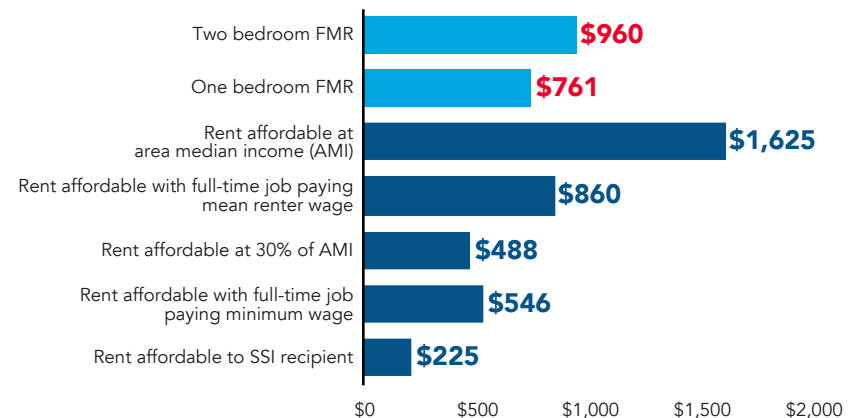
70
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

56
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Flagstaff MSA	\$21.71
Phoenix-Mesa-Scottsdale MSA	\$19.48
Prescott MSA	\$17.13
Gila County	\$16.56
Tucson MSA	\$16.42



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	\$18.46	\$960	\$38,390	1.8	\$65,012	\$1,625	\$19,503	\$488	917,041	37%	\$16.54	\$860	1.1
Combined Nonmetro Areas	\$14.42	\$750	\$29,987	1.4	\$47,280	\$1,182	\$14,184	\$355	33,474	29%	\$14.74	\$767	1.0
<u>Metropolitan Areas</u>													
Flagstaff MSA	\$21.71	\$1,129	\$45,160	2.1	\$75,100	\$1,878	\$22,530	\$563	19,361	41%	\$12.37	\$643	1.8
Lake Havasu City-Kingman MSA	\$15.33	\$797	\$31,880	1.5	\$49,600	\$1,240	\$14,880	\$372	27,313	33%	\$13.62	\$708	1.1
Phoenix-Mesa-Scottsdale MSA	\$19.48	\$1,013	\$40,520	1.9	\$69,100	\$1,728	\$20,730	\$518	617,024	39%	\$17.59	\$915	1.1
Prescott MSA	\$17.13	\$891	\$35,640	1.6	\$61,000	\$1,525	\$18,300	\$458	27,930	30%	\$13.16	\$684	1.3
Sierra Vista-Douglas MSA	\$14.98	\$779	\$31,160	1.4	\$58,400	\$1,460	\$17,520	\$438	15,850	32%	\$12.43	\$646	1.2
Tucson MSA	\$16.42	\$854	\$34,160	1.6	\$60,600	\$1,515	\$18,180	\$455	152,991	39%	\$13.54	\$704	1.2
Yuma MSA	\$15.38	\$800	\$32,000	1.5	\$47,000	\$1,175	\$14,100	\$353	23,098	33%	\$11.67	\$607	1.3
<u>Counties</u>													
Apache County	\$13.40	\$697	\$27,880	1.3	\$35,200	\$880	\$10,560	\$264	4,469	23%	\$19.87	\$1,033	0.7
Cochise County	\$14.98	\$779	\$31,160	1.4	\$58,400	\$1,460	\$17,520	\$438	15,850	32%	\$12.43	\$646	1.2
Coconino County	\$21.71	\$1,129	\$45,160	2.1	\$75,100	\$1,878	\$22,530	\$563	19,361	41%	\$12.37	\$643	1.8
Gila County	\$16.56	\$861	\$34,440	1.6	\$49,900	\$1,248	\$14,970	\$374	6,025	28%	\$12.78	\$664	1.3
Graham County	\$15.10	\$785	\$31,400	1.4	\$57,400	\$1,435	\$17,220	\$431	3,345	31%	\$11.71	\$609	1.3
Greenlee County	\$13.46	\$700	\$28,000	1.3	\$60,700	\$1,518	\$18,210	\$455	1,795	54%	\$40.05	\$2,083	0.3
La Paz County	\$14.62	\$760	\$30,400	1.4	\$43,800	\$1,095	\$13,140	\$329	2,296	25%	\$10.51	\$547	1.4
Maricopa County	\$19.48	\$1,013	\$40,520	1.9	\$69,100	\$1,728	\$20,730	\$518	581,070	40%	\$17.70	\$921	1.1
Mohave County	\$15.33	\$797	\$31,880	1.5	\$49,600	\$1,240	\$14,880	\$372	27,313	33%	\$13.62	\$708	1.1
Navajo County	\$13.88	\$722	\$28,880	1.3	\$49,200	\$1,230	\$14,760	\$369	10,294	30%	\$12.22	\$635	1.1
Pima County	\$16.42	\$854	\$34,160	1.6	\$60,600	\$1,515	\$18,180	\$455	152,991	39%	\$13.54	\$704	1.2
Pinal County	\$19.48	\$1,013	\$40,520	1.9	\$69,100	\$1,728	\$20,730	\$518	35,954	27%	\$12.91	\$671	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Santa Cruz County	\$13.67	\$711	\$28,440	1.3	\$46,600	\$1,165	\$13,980	\$350	5,250	34%	\$10.92	\$568	1.3
Yavapai County	\$17.13	\$891	\$35,640	1.6	\$61,000	\$1,525	\$18,300	\$458	27,930	30%	\$13.16	\$684	1.3
Yuma County	\$15.38	\$800	\$32,000	1.5	\$47,000	\$1,175	\$14,100	\$353	23,098	33%	\$11.67	\$607	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ARKANSAS

STATE RANKING **#51***

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$720**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,399** monthly or **\$28,794** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$13.84
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	\$8.50
Average Renter Wage	\$13.05
2-Bedroom Housing Wage	\$13.84
Number of Renter Households	392,028
Percent Renters	34%

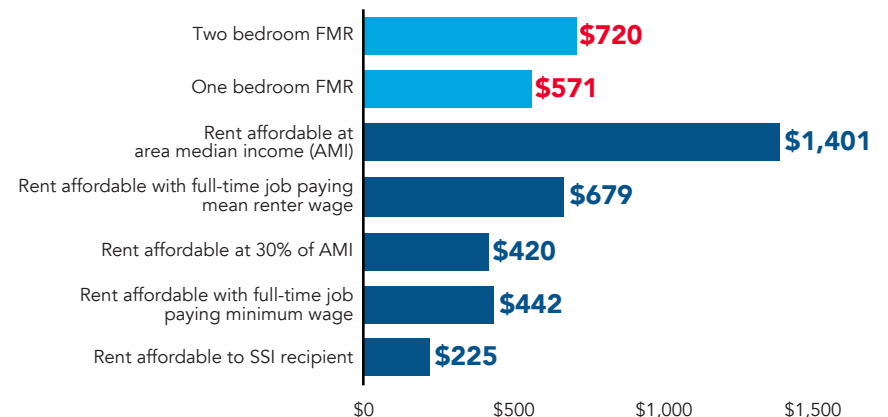
65
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

52
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Crittenden County	\$16.02
Little Rock-North Little Rock-Conway HMFA	\$15.60
Texarkana HMFA	\$15.29
Hot Springs MSA	\$14.83
Jonesboro HMFA	\$14.29



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

ARKANSAS

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Arkansas	\$13.84	\$720	\$28,794	1.6	\$56,038	\$1,401	\$16,811	\$420	392,028	34%	\$13.05	\$679	1.1	
Combined Nonmetro Areas	\$12.41	\$645	\$25,817	1.5	\$47,621	\$1,191	\$14,286	\$357	135,996	30%	\$10.99	\$572	1.1	
Metropolitan Areas														
Fayetteville-Springdale-Rogers HMFA	\$13.90	\$723	\$28,920	1.6	\$65,400	\$1,635	\$19,620	\$491	69,424	39%	\$16.96	\$882	0.8	
Fort Smith HMFA	\$13.40	\$697	\$27,880	1.6	\$52,900	\$1,323	\$15,870	\$397	25,896	35%	\$12.01	\$624	1.1	
Grant County HMFA	\$12.50	\$650	\$26,000	1.5	\$60,100	\$1,503	\$18,030	\$451	1,405	20%	\$11.26	\$586	1.1	
Hot Springs MSA	\$14.83	\$771	\$30,840	1.7	\$52,700	\$1,318	\$15,810	\$395	13,585	34%	\$9.94	\$517	1.5	
Jonesboro HMFA	\$14.29	\$743	\$29,720	1.7	\$56,200	\$1,405	\$16,860	\$422	16,041	41%	\$10.87	\$565	1.3	
Little River County HMFA	\$12.17	\$633	\$25,320	1.4	\$49,800	\$1,245	\$14,940	\$374	1,445	28%	\$16.44	\$855	0.7	
Little Rock-North Little Rock-Conway HMFA	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	98,435	36%	\$13.89	\$722	1.1	
Memphis HMFA	\$16.02	\$833	\$33,320	1.9	\$64,200	\$1,605	\$19,260	\$482	7,931	43%	\$10.45	\$543	1.5	
Pine Bluff MSA	\$13.29	\$691	\$27,640	1.6	\$47,900	\$1,198	\$14,370	\$359	12,315	35%	\$11.36	\$591	1.2	
Poinsett County HMFA	\$12.17	\$633	\$25,320	1.4	\$43,300	\$1,083	\$12,990	\$325	3,581	38%	\$11.37	\$591	1.1	
Texarkana HMFA	\$15.29	\$795	\$31,800	1.8	\$52,200	\$1,305	\$15,660	\$392	5,974	35%	\$11.94	\$621	1.3	
Counties														
Arkansas County	\$12.19	\$634	\$25,360	1.4	\$48,800	\$1,220	\$14,640	\$366	2,718	35%	\$14.49	\$754	0.8	
Ashley County	\$12.17	\$633	\$25,320	1.4	\$46,300	\$1,158	\$13,890	\$347	2,075	25%	\$12.89	\$670	0.9	
Baxter County	\$13.19	\$686	\$27,440	1.6	\$48,700	\$1,218	\$14,610	\$365	4,453	25%	\$11.90	\$619	1.1	
Benton County	\$13.90	\$723	\$28,920	1.6	\$65,400	\$1,635	\$19,620	\$491	29,090	33%	\$19.32	\$1,005	0.7	
Boone County	\$12.17	\$633	\$25,320	1.4	\$48,800	\$1,220	\$14,640	\$366	4,169	28%	\$11.91	\$619	1.0	
Bradley County	\$12.67	\$659	\$26,360	1.5	\$44,100	\$1,103	\$13,230	\$331	1,614	35%	\$9.71	\$505	1.3	
Calhoun County	\$12.42	\$646	\$25,840	1.5	\$49,200	\$1,230	\$14,760	\$369	379	18%	\$12.94	\$673	1.0	

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$12.60	\$655	\$26,200	1.5	\$48,000	\$1,200	\$14,400	\$360	2,608	24%	\$11.20	\$582	1.1
Chicot County	\$12.17	\$633	\$25,320	1.4	\$36,500	\$913	\$10,950	\$274	1,482	34%	\$8.61	\$448	1.4
Clark County	\$12.17	\$633	\$25,320	1.4	\$53,500	\$1,338	\$16,050	\$401	3,239	37%	\$9.56	\$497	1.3
Clay County	\$12.17	\$633	\$25,320	1.4	\$46,000	\$1,150	\$13,800	\$345	1,770	27%	\$7.62	\$396	1.6
Cleburne County	\$12.94	\$673	\$26,920	1.5	\$55,100	\$1,378	\$16,530	\$413	2,558	25%	\$8.96	\$466	1.4
Cleveland County	\$13.29	\$691	\$27,640	1.6	\$47,900	\$1,198	\$14,370	\$359	823	25%	\$9.78	\$508	1.4
Columbia County	\$12.17	\$633	\$25,320	1.4	\$53,700	\$1,343	\$16,110	\$403	3,222	34%	\$10.81	\$562	1.1
Conway County	\$13.62	\$708	\$28,320	1.6	\$51,700	\$1,293	\$15,510	\$388	2,291	27%	\$8.43	\$439	1.6
Craighead County	\$14.29	\$743	\$29,720	1.7	\$56,200	\$1,405	\$16,860	\$422	16,041	41%	\$10.87	\$565	1.3
Crawford County	\$13.40	\$697	\$27,880	1.6	\$52,900	\$1,323	\$15,870	\$397	5,557	24%	\$10.69	\$556	1.3
Crittenden County	\$16.02	\$833	\$33,320	1.9	\$64,200	\$1,605	\$19,260	\$482	7,931	43%	\$10.45	\$543	1.5
Cross County	\$13.38	\$696	\$27,840	1.6	\$49,200	\$1,230	\$14,760	\$369	2,279	34%	\$8.35	\$434	1.6
Dallas County	\$12.17	\$633	\$25,320	1.4	\$49,100	\$1,228	\$14,730	\$368	1,060	33%	\$11.52	\$599	1.1
Desha County	\$12.17	\$633	\$25,320	1.4	\$39,200	\$980	\$11,760	\$294	2,299	44%	\$12.09	\$629	1.0
Drew County	\$12.31	\$640	\$25,600	1.4	\$48,100	\$1,203	\$14,430	\$361	2,641	37%	\$8.09	\$421	1.5
Faulkner County	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	16,401	38%	\$11.19	\$582	1.4
Franklin County	\$12.35	\$642	\$25,680	1.5	\$48,200	\$1,205	\$14,460	\$362	1,820	27%	\$9.79	\$509	1.3
Fulton County	\$12.17	\$633	\$25,320	1.4	\$45,700	\$1,143	\$13,710	\$343	1,178	22%	\$5.98	\$311	2.0
Garland County	\$14.83	\$771	\$30,840	1.7	\$52,700	\$1,318	\$15,810	\$395	13,585	34%	\$9.94	\$517	1.5
Grant County	\$12.50	\$650	\$26,000	1.5	\$60,100	\$1,503	\$18,030	\$451	1,405	20%	\$11.26	\$586	1.1
Greene County	\$12.94	\$673	\$26,920	1.5	\$54,900	\$1,373	\$16,470	\$412	5,631	34%	\$11.41	\$593	1.1
Hempstead County	\$12.33	\$641	\$25,640	1.5	\$44,000	\$1,100	\$13,200	\$330	2,490	32%	\$10.26	\$533	1.2
Hot Spring County	\$12.56	\$653	\$26,120	1.5	\$50,700	\$1,268	\$15,210	\$380	3,305	27%	\$9.35	\$486	1.3
Howard County	\$12.17	\$633	\$25,320	1.4	\$45,200	\$1,130	\$13,560	\$339	1,678	33%	\$9.77	\$508	1.2
Independence County	\$12.17	\$633	\$25,320	1.4	\$47,500	\$1,188	\$14,250	\$356	4,069	28%	\$10.34	\$538	1.2
Izard County	\$12.17	\$633	\$25,320	1.4	\$44,500	\$1,113	\$13,350	\$334	1,183	22%	\$9.55	\$497	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$12.17	\$633	\$25,320	1.4	\$42,100	\$1,053	\$12,630	\$316	1,954	31%	\$10.12	\$526	1.2
Jefferson County	\$13.29	\$691	\$27,640	1.6	\$47,900	\$1,198	\$14,370	\$359	10,379	38%	\$11.57	\$602	1.1
Johnson County	\$12.52	\$651	\$26,040	1.5	\$45,100	\$1,128	\$13,530	\$338	2,861	29%	\$9.84	\$512	1.3
Lafayette County	\$12.17	\$633	\$25,320	1.4	\$42,700	\$1,068	\$12,810	\$320	818	28%	\$9.70	\$505	1.3
Lawrence County	\$12.17	\$633	\$25,320	1.4	\$43,300	\$1,083	\$12,990	\$325	2,135	32%	\$8.98	\$467	1.4
Lee County	\$12.17	\$633	\$25,320	1.4	\$37,200	\$930	\$11,160	\$279	1,590	45%	\$9.73	\$506	1.3
Lincoln County	\$13.29	\$691	\$27,640	1.6	\$47,900	\$1,198	\$14,370	\$359	1,113	28%	\$9.30	\$484	1.4
Little River County	\$12.17	\$633	\$25,320	1.4	\$49,800	\$1,245	\$14,940	\$374	1,445	28%	\$16.44	\$855	0.7
Logan County	\$12.17	\$633	\$25,320	1.4	\$44,800	\$1,120	\$13,440	\$336	2,145	26%	\$10.07	\$524	1.2
Lonoke County	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	7,936	31%	\$9.74	\$506	1.6
Madison County	\$13.90	\$723	\$28,920	1.6	\$65,400	\$1,635	\$19,620	\$491	1,538	24%	\$10.05	\$523	1.4
Marion County	\$12.17	\$633	\$25,320	1.4	\$45,600	\$1,140	\$13,680	\$342	1,402	21%	\$8.30	\$432	1.5
Miller County	\$15.29	\$795	\$31,800	1.8	\$52,200	\$1,305	\$15,660	\$392	5,974	35%	\$11.94	\$621	1.3
Mississippi County	\$12.52	\$651	\$26,040	1.5	\$44,300	\$1,108	\$13,290	\$332	7,279	43%	\$15.00	\$780	0.8
Monroe County	\$12.17	\$633	\$25,320	1.4	\$38,100	\$953	\$11,430	\$286	1,193	36%	\$7.90	\$411	1.5
Montgomery County	\$12.17	\$633	\$25,320	1.4	\$44,200	\$1,105	\$13,260	\$332	751	20%	\$8.93	\$465	1.4
Nevada County	\$12.37	\$643	\$25,720	1.5	\$45,000	\$1,125	\$13,500	\$338	997	28%	\$12.25	\$637	1.0
Newton County †	\$12.17	\$633	\$25,320	1.4	\$45,000	\$1,125	\$13,500	\$338	483	15%			
Ouachita County	\$12.17	\$633	\$25,320	1.4	\$45,000	\$1,125	\$13,500	\$338	3,332	32%	\$10.42	\$542	1.2
Perry County	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	764	20%	\$8.76	\$456	1.8
Phillips County	\$12.17	\$633	\$25,320	1.4	\$33,400	\$835	\$10,020	\$251	4,070	51%	\$10.76	\$559	1.1
Pike County	\$12.17	\$633	\$25,320	1.4	\$46,100	\$1,153	\$13,830	\$346	1,073	25%	\$8.89	\$462	1.4
Poinsett County	\$12.17	\$633	\$25,320	1.4	\$43,300	\$1,083	\$12,990	\$325	3,581	38%	\$11.37	\$591	1.1
Polk County	\$12.17	\$633	\$25,320	1.4	\$44,800	\$1,120	\$13,440	\$336	1,822	23%	\$10.98	\$571	1.1
Pope County	\$12.58	\$654	\$26,160	1.5	\$51,800	\$1,295	\$15,540	\$389	7,537	33%	\$12.04	\$626	1.0
Prairie County	\$12.17	\$633	\$25,320	1.4	\$45,200	\$1,130	\$13,560	\$339	1,177	31%	\$10.08	\$524	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	63,790	41%	\$14.89	\$774	1.0
Randolph County	\$12.17	\$633	\$25,320	1.4	\$48,300	\$1,208	\$14,490	\$362	2,032	28%	\$8.22	\$428	1.5
St. Francis County	\$12.17	\$633	\$25,320	1.4	\$39,400	\$985	\$11,820	\$296	3,924	42%	\$9.69	\$504	1.3
Saline County	\$15.60	\$811	\$32,440	1.8	\$66,300	\$1,658	\$19,890	\$497	9,544	22%	\$11.01	\$572	1.4
Scott County	\$12.17	\$633	\$25,320	1.4	\$43,200	\$1,080	\$12,960	\$324	1,087	27%	\$7.69	\$400	1.6
Searcy County	\$12.17	\$633	\$25,320	1.4	\$43,000	\$1,075	\$12,900	\$323	644	20%	\$5.56	\$289	2.2
Sebastian County	\$13.40	\$697	\$27,880	1.6	\$52,900	\$1,323	\$15,870	\$397	20,339	40%	\$12.39	\$644	1.1
Sevier County	\$12.17	\$633	\$25,320	1.4	\$48,800	\$1,220	\$14,640	\$366	1,547	26%	\$9.81	\$510	1.2
Sharp County	\$12.17	\$633	\$25,320	1.4	\$40,900	\$1,023	\$12,270	\$307	1,793	24%	\$9.66	\$502	1.3
Stone County	\$12.17	\$633	\$25,320	1.4	\$41,300	\$1,033	\$12,390	\$310	1,204	24%	\$7.84	\$408	1.6
Union County	\$12.19	\$634	\$25,360	1.4	\$51,800	\$1,295	\$15,540	\$389	4,673	29%	\$15.18	\$789	0.8
Van Buren County	\$12.17	\$633	\$25,320	1.4	\$47,200	\$1,180	\$14,160	\$354	1,473	22%	\$10.72	\$558	1.1
Washington County	\$13.90	\$723	\$28,920	1.6	\$65,400	\$1,635	\$19,620	\$491	38,796	46%	\$14.31	\$744	1.0
White County	\$12.63	\$657	\$26,280	1.5	\$56,500	\$1,413	\$16,950	\$424	9,409	32%	\$10.60	\$551	1.2
Woodruff County	\$12.17	\$633	\$25,320	1.4	\$41,100	\$1,028	\$12,330	\$308	1,036	35%	\$8.23	\$428	1.5
Yell County	\$12.17	\$633	\$25,320	1.4	\$46,500	\$1,163	\$13,950	\$349	2,344	31%	\$10.54	\$548	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CALIFORNIA

STATE RANKING

#3*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,699**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,665** monthly or **\$67,976** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$32.68
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$21.50
2-Bedroom Housing Wage	\$32.68
Number of Renter Households	5,878,380
Percent Renters	46%

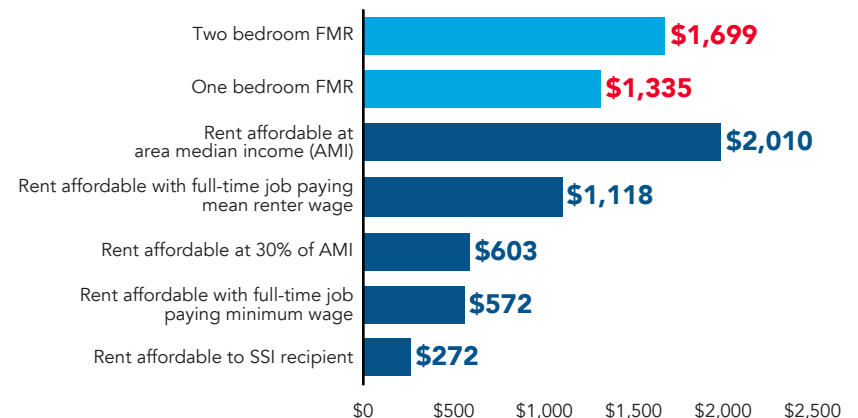
119
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

93
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Francisco HMFA	\$60.02
San Jose-Sunnyvale-Santa Clara HMFA	\$48.50
Oakland-Fremont HMFA	\$44.79
Santa Cruz-Watsonville MSA	\$37.79
Santa Maria-Santa Barbara MSA	\$36.87



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

CALIFORNIA

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
California	\$32.68	\$1,699	\$67,976	3.0	\$80,383	\$2,010	\$24,115	\$603	5,878,380	46%	\$21.50	\$1,118	1.5	
Combined Nonmetro Areas	\$18.36	\$955	\$38,199	1.7	\$60,191	\$1,505	\$18,057	\$451	115,571	35%	\$12.10	\$629	1.5	
Metropolitan Areas														
Bakersfield MSA	\$17.38	\$904	\$36,160	1.6	\$58,700	\$1,468	\$17,610	\$440	113,028	43%	\$13.14	\$683	1.3	
Chico MSA	\$19.08	\$992	\$39,680	1.7	\$60,500	\$1,513	\$18,150	\$454	35,454	41%	\$12.53	\$652	1.5	
El Centro MSA	\$17.33	\$901	\$36,040	1.6	\$48,200	\$1,205	\$14,460	\$362	20,256	44%	\$8.82	\$459	2.0	
Fresno MSA	\$18.42	\$958	\$38,320	1.7	\$55,500	\$1,388	\$16,650	\$416	142,229	47%	\$12.44	\$647	1.5	
Hanford-Corcoran MSA	\$17.87	\$929	\$37,160	1.6	\$55,400	\$1,385	\$16,620	\$416	20,865	50%	\$13.47	\$700	1.3	
Los Angeles-Long Beach-Glendale HMFA	\$31.98	\$1,663	\$66,520	2.9	\$69,300	\$1,733	\$20,790	\$520	1,782,269	54%	\$20.59	\$1,071	1.6	
Madera MSA	\$18.50	\$962	\$38,480	1.7	\$55,200	\$1,380	\$16,560	\$414	17,116	39%	\$12.81	\$666	1.4	
Merced MSA	\$15.19	\$790	\$31,600	1.4	\$48,200	\$1,205	\$14,460	\$362	37,381	48%	\$13.15	\$684	1.2	
Modesto MSA	\$19.90	\$1,035	\$41,400	1.8	\$60,700	\$1,518	\$18,210	\$455	73,980	43%	\$14.12	\$734	1.4	
Napa MSA	\$30.29	\$1,575	\$63,000	2.8	\$88,500	\$2,213	\$26,550	\$664	18,964	38%	\$18.39	\$956	1.6	
Oakland-Fremont HMFA	\$44.79	\$2,329	\$93,160	4.1	\$104,400	\$2,610	\$31,320	\$783	405,144	43%	\$22.07	\$1,148	2.0	
Oxnard-Thousand Oaks-Ventura MSA	\$33.44	\$1,739	\$69,560	3.0	\$96,000	\$2,400	\$28,800	\$720	98,461	37%	\$17.19	\$894	1.9	
Redding MSA	\$17.60	\$915	\$36,600	1.6	\$61,400	\$1,535	\$18,420	\$461	26,421	38%	\$13.19	\$686	1.3	
Riverside-San Bernardino-Ontario MSA	\$22.23	\$1,156	\$46,240	2.0	\$65,800	\$1,645	\$19,740	\$494	504,138	38%	\$13.81	\$718	1.6	
Sacramento--Roseville--Arden-Arcade HMFA	\$20.88	\$1,086	\$43,440	1.9	\$80,100	\$2,003	\$24,030	\$601	294,038	40%	\$16.28	\$847	1.3	
Salinas MSA	\$27.56	\$1,433	\$57,320	2.5	\$69,100	\$1,728	\$20,730	\$518	63,315	50%	\$15.86	\$825	1.7	
San Benito County HMFA	\$32.67	\$1,699	\$67,960	3.0	\$79,800	\$1,995	\$23,940	\$599	6,566	38%	\$13.32	\$692	2.5	
San Diego-Carlsbad MSA *	\$34.92	\$1,816	\$72,640	3.2	\$81,800	\$2,045	\$24,540	\$614	521,493	47%	\$20.14	\$1,048	1.7	
San Francisco HMFA	\$60.02	\$3,121	\$124,840	5.5	\$118,400	\$2,960	\$35,520	\$888	370,332	51%	\$38.13	\$1,983	1.6	

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Jose-Sunnyvale-Santa Clara HMFA	\$48.50	\$2,522	\$100,880	4.4	\$125,200	\$3,130	\$37,560	\$939	272,324	43%	\$42.95	\$2,233	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	\$27.44	\$1,427	\$57,080	2.5	\$80,600	\$2,015	\$24,180	\$605	42,780	41%	\$13.90	\$723	2.0
Santa Ana-Anaheim-Irvine HMFA	\$36.08	\$1,876	\$75,040	3.3	\$92,700	\$2,318	\$27,810	\$695	435,506	43%	\$20.22	\$1,051	1.8
Santa Cruz-Watsonville MSA	\$37.79	\$1,965	\$78,600	3.4	\$81,400	\$2,035	\$24,420	\$611	40,209	42%	\$14.62	\$760	2.6
Santa Maria-Santa Barbara MSA	\$36.87	\$1,917	\$76,680	3.4	\$79,600	\$1,990	\$23,880	\$597	68,611	48%	\$17.04	\$886	2.2
Santa Rosa MSA	\$35.44	\$1,843	\$73,720	3.2	\$84,100	\$2,103	\$25,230	\$631	76,269	40%	\$17.52	\$911	2.0
Stockton-Lodi MSA	\$19.04	\$990	\$39,600	1.7	\$63,700	\$1,593	\$19,110	\$478	98,257	44%	\$13.63	\$709	1.4
Vallejo-Fairfield MSA	\$25.79	\$1,341	\$53,640	2.3	\$83,700	\$2,093	\$25,110	\$628	59,232	41%	\$17.57	\$914	1.5
Visalia-Porterville MSA	\$16.19	\$842	\$33,680	1.5	\$49,200	\$1,230	\$14,760	\$369	58,392	44%	\$11.65	\$606	1.4
Yolo HMFA	\$23.13	\$1,203	\$48,120	2.1	\$85,100	\$2,128	\$25,530	\$638	35,350	49%	\$14.40	\$749	1.6
Yuba City MSA	\$17.06	\$887	\$35,480	1.6	\$60,000	\$1,500	\$18,000	\$450	24,429	42%	\$12.70	\$660	1.3
Counties													
Alameda County	\$44.79	\$2,329	\$93,160	4.1	\$104,400	\$2,610	\$31,320	\$783	267,659	47%	\$22.56	\$1,173	2.0
Alpine County	\$18.08	\$940	\$37,600	1.6	\$77,800	\$1,945	\$23,340	\$584	63	18%	\$10.58	\$550	1.7
Amador County	\$20.29	\$1,055	\$42,200	1.8	\$73,600	\$1,840	\$22,080	\$552	3,470	24%	\$10.46	\$544	1.9
Butte County	\$19.08	\$992	\$39,680	1.7	\$60,500	\$1,513	\$18,150	\$454	35,454	41%	\$12.53	\$652	1.5
Calaveras County	\$17.35	\$902	\$36,080	1.6	\$72,300	\$1,808	\$21,690	\$542	4,070	23%	\$11.02	\$573	1.6
Colusa County	\$16.46	\$856	\$34,240	1.5	\$59,500	\$1,488	\$17,850	\$446	2,473	36%	\$14.78	\$769	1.1
Contra Costa County	\$44.79	\$2,329	\$93,160	4.1	\$104,400	\$2,610	\$31,320	\$783	137,485	35%	\$21.07	\$1,096	2.1
Del Norte County	\$17.17	\$893	\$35,720	1.6	\$55,300	\$1,383	\$16,590	\$415	3,695	39%	\$10.96	\$570	1.6
El Dorado County	\$20.88	\$1,086	\$43,440	1.9	\$80,100	\$2,003	\$24,030	\$601	16,914	25%	\$12.46	\$648	1.7
Fresno County	\$18.42	\$958	\$38,320	1.7	\$55,500	\$1,388	\$16,650	\$416	142,229	47%	\$12.44	\$647	1.5
Glenn County	\$15.63	\$813	\$32,520	1.4	\$53,100	\$1,328	\$15,930	\$398	4,166	43%	\$12.02	\$625	1.3
Humboldt County	\$18.38	\$956	\$38,240	1.7	\$54,700	\$1,368	\$16,410	\$410	23,987	45%	\$12.05	\$626	1.5

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Imperial County	\$17.33	\$901	\$36,040	1.6	\$48,200	\$1,205	\$14,460	\$362	20,256	44%	\$8.82	\$459	2.0
Inyo County	\$17.63	\$917	\$36,680	1.6	\$71,100	\$1,778	\$21,330	\$533	2,769	35%	\$12.95	\$673	1.4
Kern County	\$17.38	\$904	\$36,160	1.6	\$58,700	\$1,468	\$17,610	\$440	113,028	43%	\$13.14	\$683	1.3
Kings County	\$17.87	\$929	\$37,160	1.6	\$55,400	\$1,385	\$16,620	\$416	20,865	50%	\$13.47	\$700	1.3
Lake County	\$17.58	\$914	\$36,560	1.6	\$50,100	\$1,253	\$15,030	\$376	9,646	37%	\$12.05	\$626	1.5
Lassen County	\$16.69	\$868	\$34,720	1.5	\$68,000	\$1,700	\$20,400	\$510	3,365	35%	\$11.28	\$587	1.5
Los Angeles County	\$31.98	\$1,663	\$66,520	2.9	\$69,300	\$1,733	\$20,790	\$520	1,782,269	54%	\$20.59	\$1,071	1.6
Madera County	\$18.50	\$962	\$38,480	1.7	\$55,200	\$1,380	\$16,560	\$414	17,116	39%	\$12.81	\$666	1.4
Marin County	\$60.02	\$3,121	\$124,840	5.5	\$118,400	\$2,960	\$35,520	\$888	38,200	37%	\$20.08	\$1,044	3.0
Mariposa County	\$17.54	\$912	\$36,480	1.6	\$64,200	\$1,605	\$19,260	\$482	2,203	30%	\$11.09	\$577	1.6
Mendocino County	\$19.87	\$1,033	\$41,320	1.8	\$60,600	\$1,515	\$18,180	\$455	14,830	43%	\$11.10	\$577	1.8
Merced County	\$15.19	\$790	\$31,600	1.4	\$48,200	\$1,205	\$14,460	\$362	37,381	48%	\$13.15	\$684	1.2
Modoc County	\$13.40	\$697	\$27,880	1.2	\$50,400	\$1,260	\$15,120	\$378	930	25%	\$12.78	\$665	1.0
Mono County	\$23.63	\$1,229	\$49,160	2.1	\$77,500	\$1,938	\$23,250	\$581	2,217	45%	\$13.84	\$720	1.7
Monterey County	\$27.56	\$1,433	\$57,320	2.5	\$69,100	\$1,728	\$20,730	\$518	63,315	50%	\$15.86	\$825	1.7
Napa County	\$30.29	\$1,575	\$63,000	2.8	\$88,500	\$2,213	\$26,550	\$664	18,964	38%	\$18.39	\$956	1.6
Nevada County	\$22.81	\$1,186	\$47,440	2.1	\$70,000	\$1,750	\$21,000	\$525	11,305	28%	\$14.11	\$734	1.6
Orange County	\$36.08	\$1,876	\$75,040	3.3	\$92,700	\$2,318	\$27,810	\$695	435,506	43%	\$20.22	\$1,051	1.8
Placer County	\$20.88	\$1,086	\$43,440	1.9	\$80,100	\$2,003	\$24,030	\$601	40,906	30%	\$16.69	\$868	1.3
Plumas County	\$16.58	\$862	\$34,480	1.5	\$63,300	\$1,583	\$18,990	\$475	2,409	29%	\$9.15	\$476	1.8
Riverside County	\$22.23	\$1,156	\$46,240	2.0	\$65,800	\$1,645	\$19,740	\$494	250,792	36%	\$13.32	\$692	1.7
Sacramento County	\$20.88	\$1,086	\$43,440	1.9	\$80,100	\$2,003	\$24,030	\$601	236,218	45%	\$16.52	\$859	1.3
San Benito County	\$32.67	\$1,699	\$67,960	3.0	\$79,800	\$1,995	\$23,940	\$599	6,566	38%	\$13.32	\$692	2.5
San Bernardino County	\$22.23	\$1,156	\$46,240	2.0	\$65,800	\$1,645	\$19,740	\$494	253,346	41%	\$14.28	\$742	1.6
San Diego County *	\$34.92	\$1,816	\$72,640	3.2	\$81,800	\$2,045	\$24,540	\$614	521,493	47%	\$20.14	\$1,048	1.7
San Francisco County	\$60.02	\$3,121	\$124,840	5.5	\$118,400	\$2,960	\$35,520	\$888	225,466	63%	\$40.16	\$2,088	1.5

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Joaquin County	\$19.04	\$990	\$39,600	1.7	\$63,700	\$1,593	\$19,110	\$478	98,257	44%	\$13.63	\$709	1.4
San Luis Obispo County	\$27.44	\$1,427	\$57,080	2.5	\$80,600	\$2,015	\$24,180	\$605	42,780	41%	\$13.90	\$723	2.0
San Mateo County	\$60.02	\$3,121	\$124,840	5.5	\$118,400	\$2,960	\$35,520	\$888	106,666	41%	\$39.65	\$2,062	1.5
Santa Barbara County	\$36.87	\$1,917	\$76,680	3.4	\$79,600	\$1,990	\$23,880	\$597	68,611	48%	\$17.04	\$886	2.2
Santa Clara County	\$48.50	\$2,522	\$100,880	4.4	\$125,200	\$3,130	\$37,560	\$939	272,324	43%	\$42.95	\$2,233	1.1
Santa Cruz County	\$37.79	\$1,965	\$78,600	3.4	\$81,400	\$2,035	\$24,420	\$611	40,209	42%	\$14.62	\$760	2.6
Shasta County	\$17.60	\$915	\$36,600	1.6	\$61,400	\$1,535	\$18,420	\$461	26,421	38%	\$13.19	\$686	1.3
Sierra County	\$22.90	\$1,191	\$47,640	2.1	\$65,800	\$1,645	\$19,740	\$494	251	20%	\$9.83	\$511	2.3
Siskiyou County	\$15.79	\$821	\$32,840	1.4	\$48,200	\$1,205	\$14,460	\$362	6,922	36%	\$11.00	\$572	1.4
Solano County	\$25.79	\$1,341	\$53,640	2.3	\$83,700	\$2,093	\$25,110	\$628	59,232	41%	\$17.57	\$914	1.5
Sonoma County	\$35.44	\$1,843	\$73,720	3.2	\$84,100	\$2,103	\$25,230	\$631	76,269	40%	\$17.52	\$911	2.0
Stanislaus County	\$19.90	\$1,035	\$41,400	1.8	\$60,700	\$1,518	\$18,210	\$455	73,980	43%	\$14.12	\$734	1.4
Sutter County	\$17.06	\$887	\$35,480	1.6	\$60,000	\$1,500	\$18,000	\$450	13,738	43%	\$12.30	\$639	1.4
Tehama County	\$15.77	\$820	\$32,800	1.4	\$51,300	\$1,283	\$15,390	\$385	7,929	34%	\$13.04	\$678	1.2
Trinity County	\$16.29	\$847	\$33,880	1.5	\$51,800	\$1,295	\$15,540	\$389	1,772	32%	\$9.04	\$470	1.8
Tulare County	\$16.19	\$842	\$33,680	1.5	\$49,200	\$1,230	\$14,760	\$369	58,392	44%	\$11.65	\$606	1.4
Tuolumne County	\$18.40	\$957	\$38,280	1.7	\$63,200	\$1,580	\$18,960	\$474	7,099	32%	\$11.43	\$594	1.6
Ventura County	\$33.44	\$1,739	\$69,560	3.0	\$96,000	\$2,400	\$28,800	\$720	98,461	37%	\$17.19	\$894	1.9
Yolo County	\$23.13	\$1,203	\$48,120	2.1	\$85,100	\$2,128	\$25,530	\$638	35,350	49%	\$14.40	\$749	1.6
Yuba County	\$17.06	\$887	\$35,480	1.6	\$60,000	\$1,500	\$18,000	\$450	10,691	42%	\$13.67	\$711	1.2

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

COLORADO

STATE RANKING #11*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,245**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,148** monthly or **\$49,780** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.93
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	\$10.20
Average Renter Wage	\$17.59
2-Bedroom Housing Wage	\$23.93
Number of Renter Households	730,999
Percent Renters	36%

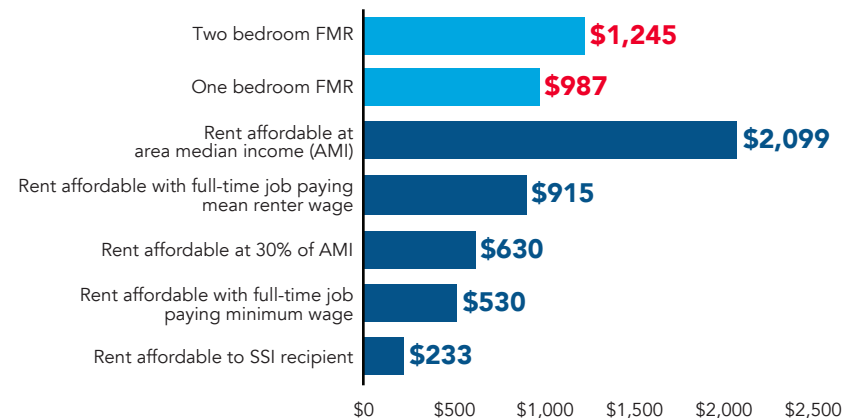
94
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

74
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pitkin County	\$33.40
Boulder MSA	\$28.10
Eagle County	\$28.00
San Miguel County	\$28.00
Summit County	\$27.29



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colorado	\$23.93	\$1,245	\$49,780	2.3	\$83,968	\$2,099	\$25,190	\$630	730,999	36%	\$17.59	\$915	1.4
Combined Nonmetro Areas	\$18.77	\$976	\$39,052	1.8	\$66,094	\$1,652	\$19,828	\$496	84,399	32%	\$13.21	\$687	1.4
<u>Metropolitan Areas</u>													
Boulder MSA	\$28.10	\$1,461	\$58,440	2.8	\$108,600	\$2,715	\$32,580	\$815	47,176	38%	\$17.79	\$925	1.6
Colorado Springs HMFA	\$19.62	\$1,020	\$40,800	1.9	\$77,700	\$1,943	\$23,310	\$583	93,035	37%	\$15.09	\$785	1.3
Denver-Aurora-Lakewood MSA	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	388,229	37%	\$19.99	\$1,039	1.4
Fort Collins MSA	\$21.27	\$1,106	\$44,240	2.1	\$85,100	\$2,128	\$25,530	\$638	45,386	36%	\$13.76	\$716	1.5
Grand Junction MSA	\$16.23	\$844	\$33,760	1.6	\$63,900	\$1,598	\$19,170	\$479	19,026	32%	\$11.58	\$602	1.4
Greeley MSA	\$18.02	\$937	\$37,480	1.8	\$82,400	\$2,060	\$24,720	\$618	28,964	30%	\$13.64	\$709	1.3
Pueblo MSA	\$14.81	\$770	\$30,800	1.5	\$55,300	\$1,383	\$16,590	\$415	22,867	36%	\$12.06	\$627	1.2
Teller County HMFA	\$20.08	\$1,044	\$41,760	2.0	\$80,700	\$2,018	\$24,210	\$605	1,917	20%	\$10.63	\$553	1.9
<u>Counties</u>													
Adams County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	56,469	36%	\$16.20	\$842	1.7
Alamosa County	\$14.54	\$756	\$30,240	1.4	\$51,500	\$1,288	\$15,450	\$386	2,562	43%	\$10.29	\$535	1.4
Arapahoe County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	87,690	38%	\$20.34	\$1,057	1.3
Archuleta County	\$17.56	\$913	\$36,520	1.7	\$63,100	\$1,578	\$18,930	\$473	1,359	25%	\$11.66	\$606	1.5
Baca County	\$13.40	\$697	\$27,880	1.3	\$47,400	\$1,185	\$14,220	\$356	409	26%	\$11.02	\$573	1.2
Bent County	\$14.23	\$740	\$29,600	1.4	\$44,100	\$1,103	\$13,230	\$331	554	32%	\$12.26	\$637	1.2
Boulder County	\$28.10	\$1,461	\$58,440	2.8	\$108,600	\$2,715	\$32,580	\$815	47,176	38%	\$17.79	\$925	1.6
Broomfield County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	7,935	32%	\$27.19	\$1,414	1.0
Chaffee County	\$16.58	\$862	\$34,480	1.6	\$65,700	\$1,643	\$19,710	\$493	1,868	24%	\$9.50	\$494	1.7
Cheyenne County	\$13.42	\$698	\$27,920	1.3	\$66,500	\$1,663	\$19,950	\$499	185	24%	\$19.48	\$1,013	0.7
Clear Creek County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	971	22%	\$14.08	\$732	1.9

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conejos County	\$13.40	\$697	\$27,880	1.3	\$51,200	\$1,280	\$15,360	\$384	599	21%	\$8.03	\$417	1.7
Costilla County	\$14.29	\$743	\$29,720	1.4	\$42,900	\$1,073	\$12,870	\$322	356	24%	\$8.75	\$455	1.6
Crowley County	\$13.88	\$722	\$28,880	1.4	\$43,900	\$1,098	\$13,170	\$329	244	21%	\$13.61	\$708	1.0
Custer County	\$13.69	\$712	\$28,480	1.3	\$48,300	\$1,208	\$14,490	\$362	381	20%	\$9.79	\$509	1.4
Delta County	\$17.52	\$911	\$36,440	1.7	\$54,700	\$1,368	\$16,410	\$410	3,538	29%	\$8.86	\$461	2.0
Denver County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	142,202	51%	\$22.83	\$1,187	1.2
Dolores County	\$13.40	\$697	\$27,880	1.3	\$41,000	\$1,025	\$12,300	\$308	172	24%	\$15.82	\$823	0.8
Douglas County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	23,287	20%	\$19.33	\$1,005	1.4
Eagle County	\$28.00	\$1,456	\$58,240	2.7	\$86,900	\$2,173	\$26,070	\$652	5,606	32%	\$14.59	\$759	1.9
Elbert County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	961	11%	\$11.67	\$607	2.3
El Paso County	\$19.62	\$1,020	\$40,800	1.9	\$77,700	\$1,943	\$23,310	\$583	93,035	37%	\$15.09	\$785	1.3
Fremont County	\$14.92	\$776	\$31,040	1.5	\$51,600	\$1,290	\$15,480	\$387	4,475	27%	\$9.49	\$493	1.6
Garfield County	\$21.38	\$1,112	\$44,480	2.1	\$71,500	\$1,788	\$21,450	\$536	7,076	34%	\$16.14	\$840	1.3
Gilpin County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	563	22%	\$15.71	\$817	1.7
Grand County	\$19.85	\$1,032	\$41,280	1.9	\$75,900	\$1,898	\$22,770	\$569	1,742	30%	\$10.43	\$542	1.9
Gunnison County	\$17.33	\$901	\$36,040	1.7	\$69,200	\$1,730	\$20,760	\$519	2,721	41%	\$10.28	\$535	1.7
Hinsdale County	\$15.75	\$819	\$32,760	1.5	\$77,300	\$1,933	\$23,190	\$580	108	27%	\$8.18	\$426	1.9
Huerfano County	\$14.27	\$742	\$29,680	1.4	\$46,300	\$1,158	\$13,890	\$347	810	26%	\$8.46	\$440	1.7
Jackson County	\$16.50	\$858	\$34,320	1.6	\$63,000	\$1,575	\$18,900	\$473	195	32%	\$13.21	\$687	1.2
Jefferson County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	66,893	30%	\$15.87	\$825	1.7
Kiowa County	\$15.71	\$817	\$32,680	1.5	\$54,200	\$1,355	\$16,260	\$407	150	26%	\$19.64	\$1,021	0.8
Kit Carson County	\$13.40	\$697	\$27,880	1.3	\$55,400	\$1,385	\$16,620	\$416	905	30%	\$10.96	\$570	1.2
Lake County	\$17.62	\$916	\$36,640	1.7	\$67,200	\$1,680	\$20,160	\$504	1,384	44%	\$13.46	\$700	1.3
La Plata County	\$20.06	\$1,043	\$41,720	2.0	\$78,500	\$1,963	\$23,550	\$589	6,984	32%	\$13.89	\$722	1.4
Larimer County	\$21.27	\$1,106	\$44,240	2.1	\$85,100	\$2,128	\$25,530	\$638	45,386	36%	\$13.76	\$716	1.5
Las Animas County	\$16.25	\$845	\$33,800	1.6	\$57,800	\$1,445	\$17,340	\$434	1,898	31%	\$11.93	\$620	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$14.40	\$749	\$29,960	1.4	\$58,700	\$1,468	\$17,610	\$440	454	30%	\$10.62	\$552	1.4
Logan County	\$14.81	\$770	\$30,800	1.5	\$59,200	\$1,480	\$17,760	\$444	2,967	37%	\$11.51	\$598	1.3
Mesa County	\$16.23	\$844	\$33,760	1.6	\$63,900	\$1,598	\$19,170	\$479	19,026	32%	\$11.58	\$602	1.4
Mineral County	\$17.04	\$886	\$35,440	1.7	\$73,700	\$1,843	\$22,110	\$553	55	13%	\$8.54	\$444	2.0
Moffat County	\$15.56	\$809	\$32,360	1.5	\$70,700	\$1,768	\$21,210	\$530	1,428	29%	\$14.16	\$736	1.1
Montezuma County	\$13.96	\$726	\$29,040	1.4	\$54,800	\$1,370	\$16,440	\$411	3,058	30%	\$12.05	\$627	1.2
Montrose County	\$16.92	\$880	\$35,200	1.7	\$57,300	\$1,433	\$17,190	\$430	5,041	30%	\$11.22	\$583	1.5
Morgan County	\$14.67	\$763	\$30,520	1.4	\$55,900	\$1,398	\$16,770	\$419	3,584	34%	\$15.08	\$784	1.0
Otero County	\$15.12	\$786	\$31,440	1.5	\$44,400	\$1,110	\$13,320	\$333	2,652	36%	\$9.96	\$518	1.5
Ouray County	\$21.98	\$1,143	\$45,720	2.2	\$79,300	\$1,983	\$23,790	\$595	628	29%	\$14.55	\$756	1.5
Park County	\$27.27	\$1,418	\$56,720	2.7	\$89,900	\$2,248	\$26,970	\$674	1,258	17%	\$12.05	\$627	2.3
Phillips County	\$13.87	\$721	\$28,840	1.4	\$61,400	\$1,535	\$18,420	\$461	576	33%	\$15.15	\$788	0.9
Pitkin County	\$33.40	\$1,737	\$69,480	3.3	\$107,900	\$2,698	\$32,370	\$809	2,827	37%	\$19.17	\$997	1.7
Prowers County	\$13.40	\$697	\$27,880	1.3	\$50,200	\$1,255	\$15,060	\$377	1,713	35%	\$8.43	\$438	1.6
Pueblo County	\$14.81	\$770	\$30,800	1.5	\$55,300	\$1,383	\$16,590	\$415	22,867	36%	\$12.06	\$627	1.2
Rio Blanco County	\$15.50	\$806	\$32,240	1.5	\$78,800	\$1,970	\$23,640	\$591	801	33%	\$18.92	\$984	0.8
Rio Grande County	\$13.40	\$697	\$27,880	1.3	\$52,700	\$1,318	\$15,810	\$395	1,528	33%	\$12.10	\$629	1.1
Routt County	\$23.77	\$1,236	\$49,440	2.3	\$86,700	\$2,168	\$26,010	\$650	3,079	33%	\$15.11	\$786	1.6
Saguache County	\$13.40	\$697	\$27,880	1.3	\$46,800	\$1,170	\$14,040	\$351	703	28%	\$12.67	\$659	1.1
San Juan County	\$23.81	\$1,238	\$49,520	2.3	\$57,000	\$1,425	\$17,100	\$428	88	31%	\$10.13	\$527	2.4
San Miguel County	\$28.00	\$1,456	\$58,240	2.7	\$77,000	\$1,925	\$23,100	\$578	1,326	41%	\$14.87	\$773	1.9
Sedgwick County	\$13.40	\$697	\$27,880	1.3	\$58,700	\$1,468	\$17,610	\$440	305	30%	\$10.91	\$568	1.2
Summit County	\$27.29	\$1,419	\$56,760	2.7	\$90,600	\$2,265	\$27,180	\$680	3,182	33%	\$11.76	\$611	2.3
Teller County	\$20.08	\$1,044	\$41,760	2.0	\$80,700	\$2,018	\$24,210	\$605	1,917	20%	\$10.63	\$553	1.9
Washington County	\$13.40	\$697	\$27,880	1.3	\$59,700	\$1,493	\$17,910	\$448	596	30%	\$16.23	\$844	0.8
Weld County	\$18.02	\$937	\$37,480	1.8	\$82,400	\$2,060	\$24,720	\$618	28,964	30%	\$13.64	\$709	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuma County	\$13.40	\$697	\$27,880	1.3	\$58,400	\$1,460	\$17,520	\$438	1,527	38%	\$12.77	\$664	1.0

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

CONNECTICUT

STATE RANKING

#9*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,295**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,317** monthly or **\$51,799** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.90
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$17.38
2-Bedroom Housing Wage	\$24.90
Number of Renter Households	454,490
Percent Renters	34%

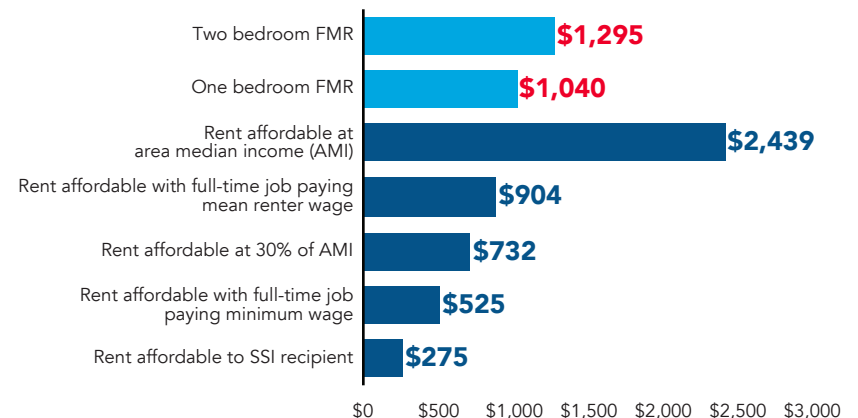
99
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

79
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Stamford-Norwalk HMFA	\$38.19
Danbury HMFA	\$30.94
Southern Middlesex County HMFA	\$26.65
Milford-Ansonia-Seymour HMFA	\$25.19
New Haven-Meriden HMFA	\$24.98



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Connecticut	\$24.90	\$1,295	\$51,799	2.5	\$97,574	\$2,439	\$29,272	\$732	454,490	34%	\$17.38	\$904	1.4			
Combined Nonmetro Areas	\$21.00	\$1,092	\$43,680	2.1	\$96,800	\$2,420	\$29,040	\$726	17,326	23%	\$12.23	\$636	1.7			
<u>Metropolitan Areas</u>																
Bridgeport HMFA	\$24.46	\$1,272	\$50,880	2.4	\$93,800	\$2,345	\$28,140	\$704	42,617	33%	\$23.18	\$1,206	1.1			
Colchester-Lebanon HMFA	\$24.83	\$1,291	\$51,640	2.5	\$110,200	\$2,755	\$33,060	\$827	1,697	20%	\$15.69	\$816	1.6			
Danbury HMFA	\$30.94	\$1,609	\$64,360	3.1	\$116,300	\$2,908	\$34,890	\$872	18,553	26%	\$23.18	\$1,206	1.3			
Hartford-West Hartford-East Hartford HMFA	\$22.27	\$1,158	\$46,320	2.2	\$96,600	\$2,415	\$28,980	\$725	152,689	34%	\$16.19	\$842	1.4			
Milford-Ansonia-Seymour HMFA	\$25.19	\$1,310	\$52,400	2.5	\$93,200	\$2,330	\$27,960	\$699	12,972	28%	\$14.57	\$758	1.7			
New Haven-Meriden HMFA	\$24.98	\$1,299	\$51,960	2.5	\$91,900	\$2,298	\$27,570	\$689	81,096	39%	\$14.57	\$758	1.7			
Norwich-New London HMFA	\$22.88	\$1,190	\$47,600	2.3	\$84,800	\$2,120	\$25,440	\$636	34,337	35%	\$15.69	\$816	1.5			
Southern Middlesex County HMFA	\$26.65	\$1,386	\$55,440	2.6	\$108,500	\$2,713	\$32,550	\$814	3,699	19%	\$13.72	\$713	1.9			
Stamford-Norwalk HMFA	\$38.19	\$1,986	\$79,440	3.8	\$134,900	\$3,373	\$40,470	\$1,012	47,332	35%	\$23.18	\$1,206	1.6			
Waterbury HMFA	\$20.17	\$1,049	\$41,960	2.0	\$65,300	\$1,633	\$19,590	\$490	28,851	40%	\$14.57	\$758	1.4			
Windham County HMFA	\$20.17	\$1,049	\$41,960	2.0	\$79,400	\$1,985	\$23,820	\$596	13,321	30%	\$10.41	\$541	1.9			
<u>Counties</u>																
Litchfield County	\$21.00	\$1,092	\$43,680	2.1	\$96,800	\$2,420	\$29,040	\$726	17,326	23%	\$12.23	\$636	1.7			

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN CONNECTICUT FMR AREAS

BRIDGEPORT, CT HMFA

FAIRFIELD COUNTY

Bridgeport town, Easton town, Fairfield town, Monroe town, Shelton town, Stratford town, Trumbull town

COLCHESTER-LEBANON, CT HMFA

NEW LONDON COUNTY

Colchester town, Lebanon town

DANBURY, CT HMFA

FAIRFIELD COUNTY

Bethel town, Brookfield town, Danbury town, New Fairfield town, Newtown town, Redding town, Ridgefield town, Sherman town

HARTFORD-WEST HARTFORD-EAST HARTFORD, CT HMFA

HARTFORD COUNTY

Avon town, Berlin town, Bloomfield town, Bristol town, Burlington town, Canton town, East Granby town, East Hartford town, East Windsor town, Enfield town, Farmington town, Glastonbury town, Granby town, Hartford town, Hartland town, Manchester town, Marlborough town, New Britain town, Newington town, Plainville town, Rocky Hill town, Simsbury town, South Windsor town, Southington town, Suffield town, West Hartford town, Wethersfield town, Windsor Locks town, Windsor town

MIDDLESEX COUNTY

Chester town, Cromwell town, Durham town, East Haddam town, East Hampton town, Haddam town, Middlefield town, Middletown town, Portland town

TOLLAND COUNTY

Andover town, Bolton town, Columbia town, Coventry town, Ellington town, Hebron town, Mansfield town, Somers town, Stafford town, Tolland town, Union town, Vernon town, Willington town

MILFORD-ANSONIA-SEYMOUR, CT HMFA

NEW HAVEN COUNTY

Ansonia town, Beacon Falls town, Derby town, Milford town, Oxford town, Seymour town

NEW HAVEN-MERIDEN, CT HMFA

NEW HAVEN COUNTY

Bethany town, Branford town, Cheshire town, East Haven town, Guilford town, Hamden town, Madison town, Meriden town, New Haven town, North Branford town, North Haven town, Orange town, Wallingford town, West Haven town, Woodbridge town

NORWICH-NEW LONDON, CT HMFA

NEW LONDON COUNTY

Bozrah town, East Lyme town, Franklin town, Griswold town, Groton town, Ledyard town, Lisbon town, Lyme town, Montville town, New London town, North Stonington town, Norwich town, Old Lyme town, Preston town, Salem town, Sprague town, Stonington town, Voluntown town, Waterford town

SOUTHERN MIDDLESEX COUNTY, CT HMFA

MIDDLESEX COUNTY

Clinton town, Deep River town, Essex town, Killingworth town, Old Saybrook town, Westbrook town

STAMFORD-NORWALK, CT HMFA

FAIRFIELD COUNTY

Darien town, Greenwich town, New Canaan town, Norwalk town, Stamford town, Weston town, Westport town, Wilton town

WATERBURY, CT HMFA

NEW HAVEN COUNTY

Middlebury town, Naugatuck town, Prospect town, Southbury town, Waterbury town, Wolcott town

DELAWARE

STATE RANKING **#15***

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,136**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,787** monthly or **\$45,439** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.99
2-Bedroom Housing Wage	\$21.85
Number of Renter Households	101,111
Percent Renters	29%

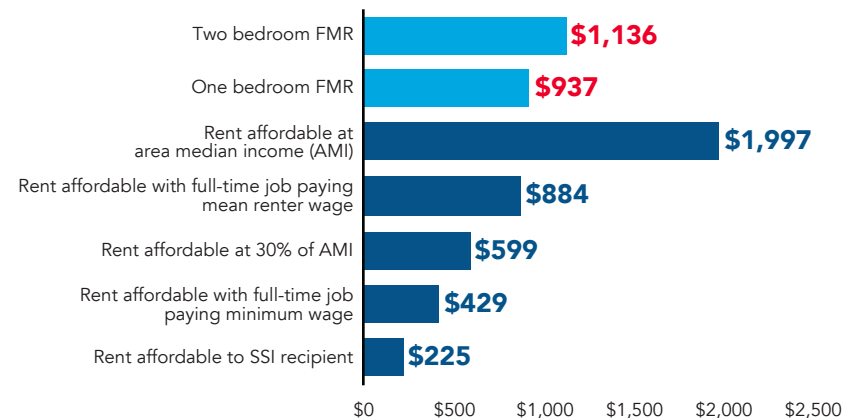
106
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
New Castle County	\$24.35
Dover MSA	\$17.94
Sussex County HMFA	\$17.31



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DELAWARE

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	\$21.85	\$1,136	\$45,439	2.6	\$79,885	\$1,997	\$23,965	\$599	101,111	29%	\$16.99	\$884	1.3
<u>Metropolitan Areas</u>													
Dover MSA †	\$17.94	\$933	\$37,320	2.2	\$70,400	\$1,760	\$21,120	\$528	19,052	31%			
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	3.0	\$87,400	\$2,185	\$26,220	\$656	63,474	31%	\$18.17	\$945	1.3
Sussex County HMFA	\$17.31	\$900	\$36,000	2.1	\$68,700	\$1,718	\$20,610	\$515	18,585	22%	\$12.63	\$657	1.4
<u>Counties</u>													
Kent County †	\$17.94	\$933	\$37,320	2.2	\$70,400	\$1,760	\$21,120	\$528	19,052	31%			
New Castle County *	\$24.35	\$1,266	\$50,640	3.0	\$87,400	\$2,185	\$26,220	\$656	63,474	31%	\$18.17	\$945	1.3
Sussex County	\$17.31	\$900	\$36,000	2.1	\$68,700	\$1,718	\$20,610	\$515	18,585	22%	\$12.63	\$657	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DISTRICT OF COLUMBIA

STATE RANKING

#2*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,793**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,977** monthly or **\$71,720** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$34.48
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	\$13.25
Average Renter Wage	\$27.75
2-Bedroom Housing Wage	\$34.48
Number of Renter Households	163,874
Percent Renters	59%

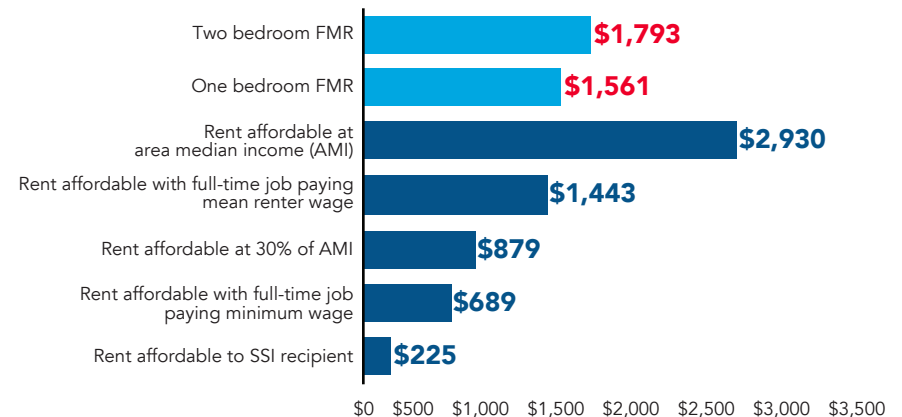
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

91
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

DISTRICT OF COLUMBIA

	FY18 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS		
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR		
District of Columbia	\$34.48	\$1,793	\$71,720	2.6	\$117,200	\$2,930	\$35,160	\$879	163,874	59%	\$27.75	\$1,443	1.2		
<u>Metropolitan Areas</u>															
Washington-Arlington-Alexandria HMFA *	\$34.48	\$1,793	\$71,720	2.6	\$117,200	\$2,930	\$35,160	\$879	163,874	59%	\$27.75	\$1,443	1.2		
<u>Counties</u>															
District of Columbia *	\$34.48	\$1,793	\$71,720	2.6	\$117,200	\$2,930	\$35,160	\$879	163,874	59%	\$27.75	\$1,443	1.2		

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA

STATE RANKING **#16***

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,118**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,726** monthly or **\$44,716** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.50
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT FLORIDA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.10
2-Bedroom Housing Wage	\$21.50
Number of Renter Households	2,605,942
Percent Renters	35%

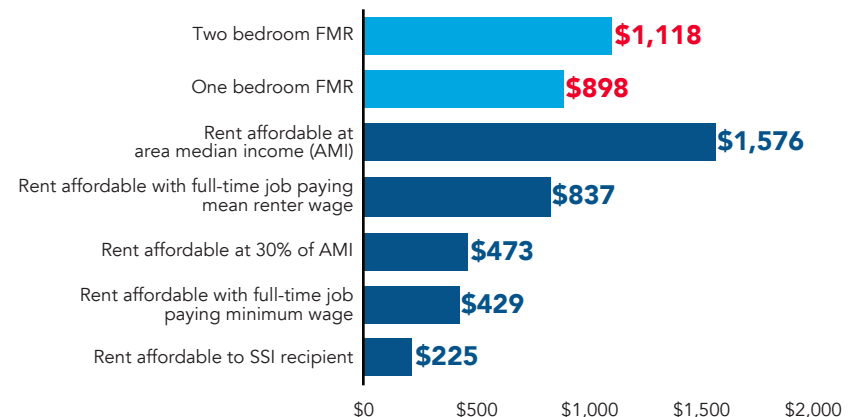
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

84
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	\$29.12
West Palm Beach-Boca Raton HMFA	\$27.35
Fort Lauderdale HMFA	\$26.67
Miami-Miami Beach-Kendall HMFA	\$25.98
Naples-Immokalee-Marco Island MSA	\$23.46



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

FLORIDA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	\$21.50	\$1,118	\$44,716	2.6	\$63,043	\$1,576	\$18,913	\$473	2,605,942	35%	\$16.10	\$837	1.3
Combined Nonmetro Areas	\$16.39	\$852	\$34,090	2.0	\$52,685	\$1,317	\$15,805	\$395	69,364	29%	\$11.80	\$614	1.4
Metropolitan Areas													
Baker County HMFA	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7
Cape Coral-Fort Myers MSA	\$18.38	\$956	\$38,240	2.2	\$63,700	\$1,593	\$19,110	\$478	80,113	31%	\$14.38	\$748	1.3
Crestview-Fort Walton Beach-Destin HMFA	\$19.29	\$1,003	\$40,120	2.3	\$65,700	\$1,643	\$19,710	\$493	27,950	37%	\$13.83	\$719	1.4
Deltona-Daytona Beach-Ormond Beach HMFA	\$18.37	\$955	\$38,200	2.2	\$55,100	\$1,378	\$16,530	\$413	62,375	30%	\$12.56	\$653	1.5
Fort Lauderdale HMFA	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5
Gainesville MSA	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	45,681	45%	\$11.31	\$588	1.5
Gulf County HMFA	\$17.12	\$890	\$35,600	2.1	\$52,600	\$1,315	\$15,780	\$395	1,358	25%	\$12.58	\$654	1.4
Homosassa Springs MSA	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4
Jacksonville HMFA	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	186,981	36%	\$16.29	\$847	1.1
Lakelandnter Haven MSA	\$16.52	\$859	\$34,360	2.0	\$53,600	\$1,340	\$16,080	\$402	71,369	32%	\$14.74	\$766	1.1
Miami-Miami Beach-Kendall HMFA	\$25.98	\$1,351	\$54,040	3.1	\$52,300	\$1,308	\$15,690	\$392	404,450	47%	\$17.64	\$917	1.5
Naples-Immokalee-Marco Island MSA	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5
North Port-Sarasota-Bradenton MSA	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	87,971	28%	\$15.35	\$798	1.4
Ocala MSA	\$15.67	\$815	\$32,600	1.9	\$53,400	\$1,335	\$16,020	\$401	33,299	25%	\$13.49	\$702	1.2
Orlando-Kissimmee-Sanford MSA	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	324,980	40%	\$16.08	\$836	1.3
Palm Bay-Melbourne-Titusville MSA	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2
Palm Coast HMFA	\$18.60	\$967	\$38,680	2.3	\$58,900	\$1,473	\$17,670	\$442	8,817	23%	\$12.48	\$649	1.5
Panama City-Lynn Haven-Panama City Beach HMFA	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4
Pensacola-Ferry Pass-Brent MSA	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	62,104	35%	\$14.48	\$753	1.1

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FLORIDA

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Port St. Lucie MSA	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	46,050	27%	\$13.22	\$688	1.5	
Punta Gorda MSA	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4	
Sebastian-Vero Beach MSA	\$17.15	\$892	\$35,680	2.1	\$64,600	\$1,615	\$19,380	\$485	14,694	25%	\$13.08	\$680	1.3	
Sebring MSA	\$15.19	\$790	\$31,600	1.8	\$43,800	\$1,095	\$13,140	\$329	9,883	24%	\$10.56	\$549	1.4	
Tallahassee HMFA	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	59,166	44%	\$12.04	\$626	1.5	
Tampa-St. Petersburg-Clearwater MSA	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	419,514	36%	\$17.01	\$885	1.2	
The Villages MSA	\$14.56	\$757	\$30,280	1.8	\$68,200	\$1,705	\$20,460	\$512	4,841	10%	\$10.74	\$559	1.4	
Wakulla County HMFA	\$17.10	\$889	\$35,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,616	24%	\$10.68	\$556	1.6	
Walton County HMFA	\$16.42	\$854	\$34,160	2.0	\$60,400	\$1,510	\$18,120	\$453	6,994	29%	\$13.00	\$676	1.3	
West Palm Beach-Boca Raton HMFA *	\$27.35	\$1,422	\$56,880	3.3	\$74,300	\$1,858	\$22,290	\$557	169,013	31%	\$18.03	\$938	1.5	
Counties														
Alachua County	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	44,579	46%	\$11.36	\$591	1.5	
Baker County	\$14.25	\$741	\$29,640	1.7	\$62,200	\$1,555	\$18,660	\$467	1,713	21%	\$8.61	\$448	1.7	
Bay County	\$19.13	\$995	\$39,800	2.3	\$64,700	\$1,618	\$19,410	\$485	25,997	38%	\$13.34	\$694	1.4	
Bradford County	\$13.19	\$686	\$27,440	1.6	\$59,400	\$1,485	\$17,820	\$446	2,367	27%	\$10.74	\$559	1.2	
Brevard County	\$19.58	\$1,018	\$40,720	2.4	\$64,800	\$1,620	\$19,440	\$486	63,537	28%	\$15.72	\$818	1.2	
Broward County	\$26.67	\$1,387	\$55,480	3.2	\$65,700	\$1,643	\$19,710	\$493	250,634	37%	\$18.16	\$944	1.5	
Calhoun County	\$13.19	\$686	\$27,440	1.6	\$46,000	\$1,150	\$13,800	\$345	790	17%	\$9.75	\$507	1.4	
Charlotte County	\$17.02	\$885	\$35,400	2.1	\$58,300	\$1,458	\$17,490	\$437	16,046	22%	\$12.26	\$638	1.4	
Citrus County	\$15.35	\$798	\$31,920	1.9	\$52,400	\$1,310	\$15,720	\$393	11,144	18%	\$11.33	\$589	1.4	
Clay County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	17,798	25%	\$12.28	\$638	1.5	
Collier County	\$23.46	\$1,220	\$48,800	2.8	\$75,000	\$1,875	\$22,500	\$563	37,288	28%	\$15.46	\$804	1.5	
Columbia County	\$15.08	\$784	\$31,360	1.8	\$64,100	\$1,603	\$19,230	\$481	6,645	28%	\$11.93	\$620	1.3	
DeSoto County	\$13.90	\$723	\$28,920	1.7	\$42,300	\$1,058	\$12,690	\$317	3,586	31%	\$11.37	\$591	1.2	

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dixie County	\$13.19	\$686	\$27,440	1.6	\$46,700	\$1,168	\$14,010	\$350	1,409	23%	\$13.50	\$702	1.0
Duval County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	142,765	42%	\$17.41	\$905	1.0
Escambia County	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	46,096	40%	\$15.12	\$786	1.1
Flagler County	\$18.60	\$967	\$38,680	2.3	\$58,900	\$1,473	\$17,670	\$442	8,817	23%	\$12.48	\$649	1.5
Franklin County	\$15.08	\$784	\$31,360	1.8	\$51,200	\$1,280	\$15,360	\$384	1,161	27%	\$11.04	\$574	1.4
Gadsden County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	4,873	29%	\$9.54	\$496	1.9
Gilchrist County	\$17.19	\$894	\$35,760	2.1	\$71,300	\$1,783	\$21,390	\$535	1,102	18%	\$9.35	\$486	1.8
Glades County	\$15.08	\$784	\$31,360	1.8	\$41,900	\$1,048	\$12,570	\$314	1,015	25%	\$14.35	\$746	1.1
Gulf County	\$17.12	\$890	\$35,600	2.1	\$52,600	\$1,315	\$15,780	\$395	1,358	25%	\$12.58	\$654	1.4
Hamilton County	\$13.19	\$686	\$27,440	1.6	\$43,300	\$1,083	\$12,990	\$325	1,291	27%	\$10.59	\$551	1.2
Hardee County	\$13.19	\$686	\$27,440	1.6	\$43,700	\$1,093	\$13,110	\$328	2,381	32%	\$11.88	\$618	1.1
Hendry County	\$15.83	\$823	\$32,920	1.9	\$46,200	\$1,155	\$13,860	\$347	3,811	32%	\$11.76	\$612	1.3
Hernando County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	15,612	22%	\$12.03	\$625	1.7
Highlands County	\$15.19	\$790	\$31,600	1.8	\$43,800	\$1,095	\$13,140	\$329	9,883	24%	\$10.56	\$549	1.4
Hillsborough County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	208,827	42%	\$17.82	\$926	1.1
Holmes County	\$13.19	\$686	\$27,440	1.6	\$44,800	\$1,120	\$13,440	\$336	1,376	20%	\$5.68	\$296	2.3
Indian River County	\$17.15	\$892	\$35,680	2.1	\$64,600	\$1,615	\$19,380	\$485	14,694	25%	\$13.08	\$680	1.3
Jackson County	\$13.19	\$686	\$27,440	1.6	\$47,700	\$1,193	\$14,310	\$358	4,879	29%	\$9.69	\$504	1.4
Jefferson County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	1,196	21%	\$8.43	\$438	2.2
Lafayette County	\$13.19	\$686	\$27,440	1.6	\$52,200	\$1,305	\$15,660	\$392	413	18%	\$9.13	\$475	1.4
Lake County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	31,754	26%	\$12.64	\$657	1.7
Lee County	\$18.38	\$956	\$38,240	2.2	\$63,700	\$1,593	\$19,110	\$478	80,113	31%	\$14.38	\$748	1.3
Leon County	\$18.42	\$958	\$38,320	2.2	\$67,400	\$1,685	\$20,220	\$506	53,097	48%	\$12.32	\$641	1.5
Levy County	\$13.19	\$686	\$27,440	1.6	\$47,000	\$1,175	\$14,100	\$353	3,820	25%	\$9.28	\$482	1.4
Liberty County	\$13.19	\$686	\$27,440	1.6	\$55,400	\$1,385	\$16,620	\$416	575	24%	\$14.97	\$778	0.9
Madison County	\$13.19	\$686	\$27,440	1.6	\$43,700	\$1,093	\$13,110	\$328	1,432	21%	\$9.85	\$512	1.3

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Manatee County	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	40,884	30%	\$13.57	\$706	1.5
Marion County	\$15.67	\$815	\$32,600	1.9	\$53,400	\$1,335	\$16,020	\$401	33,299	25%	\$13.49	\$702	1.2
Martin County	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	15,391	24%	\$13.48	\$701	1.5
Miami-Dade County	\$25.98	\$1,351	\$54,040	3.1	\$52,300	\$1,308	\$15,690	\$392	404,450	47%	\$17.64	\$917	1.5
Monroe County	\$29.12	\$1,514	\$60,560	3.5	\$84,400	\$2,110	\$25,320	\$633	11,759	40%	\$13.95	\$725	2.1
Nassau County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	6,976	24%	\$10.57	\$550	1.7
Okaloosa County	\$19.29	\$1,003	\$40,120	2.3	\$65,700	\$1,643	\$19,710	\$493	27,950	37%	\$13.83	\$719	1.4
Okeechobee County	\$14.35	\$746	\$29,840	1.7	\$44,000	\$1,100	\$13,200	\$330	3,746	29%	\$11.89	\$618	1.2
Orange County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	203,432	46%	\$16.87	\$877	1.2
Osceola County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	37,163	40%	\$13.45	\$699	1.6
Palm Beach County *	\$27.35	\$1,422	\$56,880	3.3	\$74,300	\$1,858	\$22,290	\$557	169,013	31%	\$18.03	\$938	1.5
Pasco County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	51,432	27%	\$13.75	\$715	1.5
Pinellas County	\$20.10	\$1,045	\$41,800	2.4	\$63,900	\$1,598	\$19,170	\$479	143,643	35%	\$17.05	\$886	1.2
Polk County	\$16.52	\$859	\$34,360	2.0	\$53,600	\$1,340	\$16,080	\$402	71,369	32%	\$14.74	\$766	1.1
Putnam County	\$13.33	\$693	\$27,720	1.6	\$42,900	\$1,073	\$12,870	\$322	7,401	27%	\$9.81	\$510	1.4
St. Johns County	\$18.21	\$947	\$37,880	2.2	\$69,900	\$1,748	\$20,970	\$524	19,442	24%	\$12.76	\$664	1.4
St. Lucie County	\$19.85	\$1,032	\$41,280	2.4	\$60,500	\$1,513	\$18,150	\$454	30,659	28%	\$12.97	\$674	1.5
Santa Rosa County	\$16.27	\$846	\$33,840	2.0	\$65,200	\$1,630	\$19,560	\$489	16,008	27%	\$12.12	\$630	1.3
Sarasota County	\$20.73	\$1,078	\$43,120	2.5	\$70,300	\$1,758	\$21,090	\$527	47,087	27%	\$16.60	\$863	1.2
Seminole County	\$21.08	\$1,096	\$43,840	2.6	\$62,900	\$1,573	\$18,870	\$472	52,631	34%	\$15.52	\$807	1.4
Sumter County	\$14.56	\$757	\$30,280	1.8	\$68,200	\$1,705	\$20,460	\$512	4,841	10%	\$10.74	\$559	1.4
Suwannee County	\$13.19	\$686	\$27,440	1.6	\$47,900	\$1,198	\$14,370	\$359	4,656	30%	\$10.00	\$520	1.3
Taylor County	\$13.19	\$686	\$27,440	1.6	\$46,000	\$1,150	\$13,800	\$345	1,737	23%	\$16.72	\$869	0.8
Union County	\$13.19	\$686	\$27,440	1.6	\$47,200	\$1,180	\$14,160	\$354	1,275	33%	\$13.46	\$700	1.0
Volusia County	\$18.37	\$955	\$38,200	2.2	\$55,100	\$1,378	\$16,530	\$413	62,375	30%	\$12.56	\$653	1.5
Wakulla County	\$17.10	\$889	\$35,560	2.1	\$62,300	\$1,558	\$18,690	\$467	2,616	24%	\$10.68	\$556	1.6

* 50th percentile FMR (See Appendix B).

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- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walton County	\$16.42	\$854	\$34,160	2.0	\$60,400	\$1,510	\$18,120	\$453	6,994	29%	\$13.00	\$676	1.3
Washington County	\$13.19	\$686	\$27,440	1.6	\$47,800	\$1,195	\$14,340	\$359	1,839	22%	\$10.91	\$567	1.2

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

GEORGIA

STATE RANKING #27*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$911**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,038** monthly or **\$36,459** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.28
2-Bedroom Housing Wage	\$17.53
Number of Renter Households	1,345,295
Percent Renters	37%

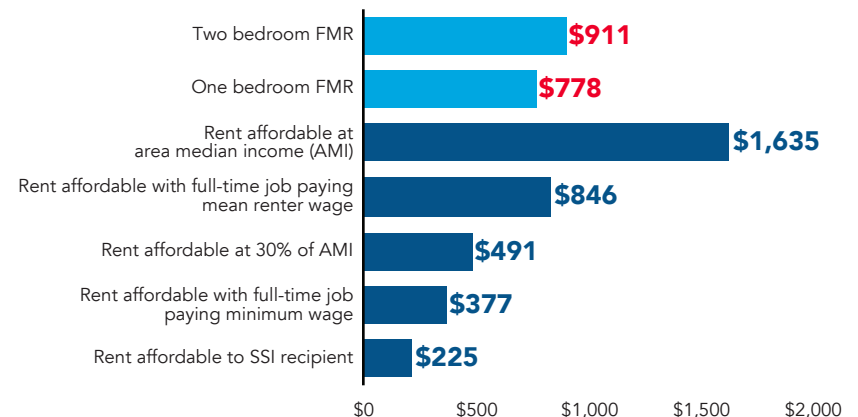
97
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

83
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Savannah MSA	\$20.44
Atlanta-Sandy Springs-Roswell HMFA	\$19.83
Butts County HMFA	\$16.92
Camden County	\$16.54
Gainesville MSA	\$16.29



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	\$17.53	\$911	\$36,459	2.4	\$65,403	\$1,635	\$19,621	\$491	1,345,295	37%	\$16.28	\$846	1.1
Combined Nonmetro Areas	\$13.33	\$693	\$27,730	1.8	\$48,024	\$1,201	\$14,407	\$360	219,376	34%	\$10.58	\$550	1.3
<u>Metropolitan Areas</u>													
Albany MSA	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	25,711	44%	\$13.15	\$684	1.0
Athens-Clarke County MSA	\$15.06	\$783	\$31,320	2.1	\$58,900	\$1,473	\$17,670	\$442	34,145	47%	\$12.63	\$657	1.2
Atlanta-Sandy Springs-Roswell HMFA	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	726,333	37%	\$18.62	\$968	1.1
Augusta-Richmond County HMFA	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	49,905	37%	\$13.87	\$721	1.1
Brunswick MSA	\$14.46	\$752	\$30,080	2.0	\$53,000	\$1,325	\$15,900	\$398	15,279	35%	\$11.98	\$623	1.2
Butts County HMFA	\$16.92	\$880	\$35,200	2.3	\$56,600	\$1,415	\$16,980	\$425	2,202	28%	\$11.65	\$606	1.5
Chattanooga MSA	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	15,041	27%	\$9.94	\$517	1.6
Columbus MSA	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	42,346	47%	\$15.69	\$816	1.0
Dalton HMFA	\$13.38	\$696	\$27,840	1.8	\$55,000	\$1,375	\$16,500	\$413	12,774	37%	\$14.58	\$758	0.9
Gainesville MSA	\$16.29	\$847	\$33,880	2.2	\$64,200	\$1,605	\$19,260	\$482	21,315	34%	\$14.91	\$775	1.1
Haralson County HMFA	\$15.44	\$803	\$32,120	2.1	\$56,500	\$1,413	\$16,950	\$424	3,301	30%	\$12.11	\$630	1.3
Hinesville HMFA	\$16.15	\$840	\$33,600	2.2	\$40,500	\$1,013	\$12,150	\$304	12,412	54%	\$15.39	\$800	1.0
Lamar County HMFA	\$13.37	\$695	\$27,800	1.8	\$52,100	\$1,303	\$15,630	\$391	1,823	29%	\$9.04	\$470	1.5
Lincoln County HMFA	\$12.67	\$659	\$26,360	1.7	\$45,700	\$1,143	\$13,710	\$343	909	26%	\$9.86	\$513	1.3
Long County HMFA	\$12.81	\$666	\$26,640	1.8	\$56,600	\$1,415	\$16,980	\$425	1,752	34%	\$8.36	\$435	1.5
Macon HMFA	\$14.96	\$778	\$31,120	2.1	\$53,600	\$1,340	\$16,080	\$402	30,736	41%	\$11.40	\$593	1.3
Meriwether County HMFA	\$13.88	\$722	\$28,880	1.9	\$47,600	\$1,190	\$14,280	\$357	2,657	33%	\$11.76	\$611	1.2
Monroe County HMFA	\$14.38	\$748	\$29,920	2.0	\$60,900	\$1,523	\$18,270	\$457	2,365	25%	\$10.69	\$556	1.3
Morgan County HMFA	\$15.40	\$801	\$32,040	2.1	\$59,200	\$1,480	\$17,760	\$444	1,672	25%	\$13.90	\$723	1.1

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

GEORGIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Murray County HMFA	\$12.67	\$659	\$26,360	1.7	\$48,100	\$1,203	\$14,430	\$361	4,887	34%	\$11.37	\$591	1.1
Peach County HMFA	\$13.35	\$694	\$27,760	1.8	\$56,400	\$1,410	\$16,920	\$423	3,370	34%	\$9.63	\$501	1.4
Pulaski County HMFA	\$12.67	\$659	\$26,360	1.7	\$48,500	\$1,213	\$14,550	\$364	1,605	42%	\$9.04	\$470	1.4
Rome MSA	\$13.29	\$691	\$27,640	1.8	\$54,400	\$1,360	\$16,320	\$408	14,079	40%	\$13.74	\$715	1.0
Savannah MSA	\$20.44	\$1,063	\$42,520	2.8	\$65,200	\$1,630	\$19,560	\$489	57,262	42%	\$14.73	\$766	1.4
Valdosta MSA	\$13.63	\$709	\$28,360	1.9	\$49,500	\$1,238	\$14,850	\$371	23,145	45%	\$10.40	\$541	1.3
Warner Robins HMFA	\$15.92	\$828	\$33,120	2.2	\$67,000	\$1,675	\$20,100	\$503	18,893	35%	\$10.40	\$541	1.5
Counties													
Appling County	\$12.67	\$659	\$26,360	1.7	\$48,500	\$1,213	\$14,550	\$364	1,940	29%	\$15.66	\$814	0.8
Atkinson County	\$12.67	\$659	\$26,360	1.7	\$40,100	\$1,003	\$12,030	\$301	762	28%	\$10.75	\$559	1.2
Bacon County	\$12.67	\$659	\$26,360	1.7	\$51,200	\$1,280	\$15,360	\$384	1,214	31%	\$10.14	\$527	1.3
Baker County	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	350	26%	\$12.48	\$649	1.1
Baldwin County	\$13.62	\$708	\$28,320	1.9	\$51,500	\$1,288	\$15,450	\$386	7,329	46%	\$7.49	\$389	1.8
Banks County	\$13.08	\$680	\$27,200	1.8	\$53,300	\$1,333	\$15,990	\$400	1,587	24%	\$10.30	\$536	1.3
Barrow County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	6,539	27%	\$14.14	\$735	1.4
Bartow County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	13,018	36%	\$14.82	\$771	1.3
Ben Hill County	\$12.67	\$659	\$26,360	1.7	\$38,200	\$955	\$11,460	\$287	2,517	39%	\$8.70	\$452	1.5
Berrien County	\$12.67	\$659	\$26,360	1.7	\$44,300	\$1,108	\$13,290	\$332	2,050	29%	\$9.30	\$484	1.4
Bibb County	\$14.96	\$778	\$31,120	2.1	\$53,600	\$1,340	\$16,080	\$402	27,241	48%	\$11.72	\$609	1.3
Bleckley County	\$12.67	\$659	\$26,360	1.7	\$53,100	\$1,328	\$15,930	\$398	1,111	27%	\$8.00	\$416	1.6
Brantley County	\$14.46	\$752	\$30,080	2.0	\$53,000	\$1,325	\$15,900	\$398	1,325	21%	\$10.03	\$522	1.4
Brooks County	\$13.63	\$709	\$28,360	1.9	\$49,500	\$1,238	\$14,850	\$371	1,784	28%	\$11.23	\$584	1.2
Bryan County	\$20.44	\$1,063	\$42,520	2.8	\$65,200	\$1,630	\$19,560	\$489	3,607	31%	\$9.17	\$477	2.2
Bulloch County	\$13.81	\$718	\$28,720	1.9	\$46,900	\$1,173	\$14,070	\$352	13,006	50%	\$9.90	\$515	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burke County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	2,366	29%	\$21.12	\$1,098	0.7
Butts County	\$16.92	\$880	\$35,200	2.3	\$56,600	\$1,415	\$16,980	\$425	2,202	28%	\$11.65	\$606	1.5
Calhoun County	\$12.67	\$659	\$26,360	1.7	\$35,000	\$875	\$10,500	\$263	638	34%	\$8.90	\$463	1.4
Camden County	\$16.54	\$860	\$34,400	2.3	\$63,800	\$1,595	\$19,140	\$479	7,812	42%	\$12.98	\$675	1.3
Candler County	\$12.67	\$659	\$26,360	1.7	\$37,200	\$930	\$11,160	\$279	1,537	38%	\$8.40	\$437	1.5
Carroll County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	14,571	36%	\$13.11	\$682	1.5
Catoosa County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	6,293	26%	\$10.22	\$532	1.5
Charlton County	\$12.67	\$659	\$26,360	1.7	\$55,400	\$1,385	\$16,620	\$416	886	26%	\$8.43	\$438	1.5
Chatham County	\$20.44	\$1,063	\$42,520	2.8	\$65,200	\$1,630	\$19,560	\$489	49,364	46%	\$15.03	\$781	1.4
Chattahoochee County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	1,798	70%	\$24.69	\$1,284	0.6
Chattooga County	\$12.67	\$659	\$26,360	1.7	\$42,900	\$1,073	\$12,870	\$322	3,121	33%	\$12.52	\$651	1.0
Cherokee County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	18,283	23%	\$11.90	\$619	1.7
Clarke County	\$15.06	\$783	\$31,320	2.1	\$58,900	\$1,473	\$17,670	\$442	27,600	61%	\$13.42	\$698	1.1
Clay County	\$12.67	\$659	\$26,360	1.7	\$30,600	\$765	\$9,180	\$230	417	36%	\$8.01	\$417	1.6
Clayton County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	44,189	49%	\$19.87	\$1,033	1.0
Clinch County	\$12.67	\$659	\$26,360	1.7	\$43,100	\$1,078	\$12,930	\$323	727	29%	\$8.30	\$431	1.5
Cobb County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	98,257	36%	\$17.82	\$927	1.1
Coffee County	\$12.67	\$659	\$26,360	1.7	\$44,200	\$1,105	\$13,260	\$332	4,802	34%	\$10.01	\$520	1.3
Colquitt County	\$12.67	\$659	\$26,360	1.7	\$40,600	\$1,015	\$12,180	\$305	5,867	38%	\$9.77	\$508	1.3
Columbia County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	10,064	22%	\$12.67	\$659	1.2
Cook County	\$12.67	\$659	\$26,360	1.7	\$43,800	\$1,095	\$13,140	\$329	1,865	31%	\$10.88	\$566	1.2
Coweta County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	13,543	27%	\$11.38	\$592	1.7
Crawford County	\$14.96	\$778	\$31,120	2.1	\$53,600	\$1,340	\$16,080	\$402	1,023	22%	\$9.19	\$478	1.6
Crisp County	\$12.67	\$659	\$26,360	1.7	\$43,200	\$1,080	\$12,960	\$324	3,633	43%	\$9.60	\$499	1.3
Dade County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	1,445	24%	\$10.01	\$521	1.5
Dawson County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	1,920	23%	\$7.85	\$408	2.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Decatur County	\$13.17	\$685	\$27,400	1.8	\$44,000	\$1,100	\$13,200	\$330	4,181	40%	\$8.80	\$458	1.5
DeKalb County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	124,749	46%	\$19.20	\$998	1.0
Dodge County	\$12.83	\$667	\$26,680	1.8	\$46,300	\$1,158	\$13,890	\$347	2,869	36%	\$8.13	\$423	1.6
Dooly County	\$12.67	\$659	\$26,360	1.7	\$38,800	\$970	\$11,640	\$291	1,844	36%	\$8.52	\$443	1.5
Dougherty County	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	19,066	54%	\$13.78	\$717	1.0
Douglas County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	16,306	34%	\$11.89	\$618	1.7
Early County	\$12.67	\$659	\$26,360	1.7	\$42,400	\$1,060	\$12,720	\$318	1,427	35%	\$15.19	\$790	0.8
Echols County	\$13.63	\$709	\$28,360	1.9	\$49,500	\$1,238	\$14,850	\$371	559	39%	\$12.48	\$649	1.1
Effingham County	\$20.44	\$1,063	\$42,520	2.8	\$65,200	\$1,630	\$19,560	\$489	4,291	23%	\$13.69	\$712	1.5
Elbert County	\$12.67	\$659	\$26,360	1.7	\$43,800	\$1,095	\$13,140	\$329	2,282	30%	\$8.03	\$418	1.6
Emanuel County	\$12.67	\$659	\$26,360	1.7	\$41,900	\$1,048	\$12,570	\$314	2,765	34%	\$10.35	\$538	1.2
Evans County	\$12.67	\$659	\$26,360	1.7	\$44,700	\$1,118	\$13,410	\$335	1,401	35%	\$9.85	\$512	1.3
Fannin County	\$13.52	\$703	\$28,120	1.9	\$48,400	\$1,210	\$14,520	\$363	2,252	23%	\$9.63	\$501	1.4
Fayette County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	7,517	19%	\$11.45	\$595	1.7
Floyd County	\$13.29	\$691	\$27,640	1.8	\$54,400	\$1,360	\$16,320	\$408	14,079	40%	\$13.74	\$715	1.0
Forsyth County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	10,497	16%	\$13.01	\$676	1.5
Franklin County	\$12.67	\$659	\$26,360	1.7	\$44,700	\$1,118	\$13,410	\$335	2,672	32%	\$9.46	\$492	1.3
Fulton County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	187,822	49%	\$23.28	\$1,211	0.9
Gilmer County	\$14.17	\$737	\$29,480	2.0	\$51,500	\$1,288	\$15,450	\$386	2,765	25%	\$8.20	\$426	1.7
Glascocock County	\$12.67	\$659	\$26,360	1.7	\$52,100	\$1,303	\$15,630	\$391	261	24%	\$8.02	\$417	1.6
Glynn County	\$14.46	\$752	\$30,080	2.0	\$53,000	\$1,325	\$15,900	\$398	12,863	39%	\$12.19	\$634	1.2
Gordon County	\$12.67	\$659	\$26,360	1.7	\$48,600	\$1,215	\$14,580	\$365	7,197	36%	\$13.02	\$677	1.0
Grady County	\$12.73	\$662	\$26,480	1.8	\$41,100	\$1,028	\$12,330	\$308	3,731	41%	\$10.66	\$554	1.2
Greene County	\$12.77	\$664	\$26,560	1.8	\$55,300	\$1,383	\$16,590	\$415	1,824	27%	\$9.01	\$469	1.4
Gwinnett County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	94,633	34%	\$16.87	\$877	1.2
Habersham County	\$13.13	\$683	\$27,320	1.8	\$52,100	\$1,303	\$15,630	\$391	3,820	26%	\$11.37	\$591	1.2

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hall County	\$16.29	\$847	\$33,880	2.2	\$64,200	\$1,605	\$19,260	\$482	21,315	34%	\$14.91	\$775	1.1
Hancock County	\$12.67	\$659	\$26,360	1.7	\$33,600	\$840	\$10,080	\$252	649	23%	\$13.50	\$702	0.9
Haralson County	\$15.44	\$803	\$32,120	2.1	\$56,500	\$1,413	\$16,950	\$424	3,301	30%	\$12.11	\$630	1.3
Harris County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	1,923	16%	\$8.11	\$421	2.0
Hart County	\$12.67	\$659	\$26,360	1.7	\$49,200	\$1,230	\$14,760	\$369	2,754	27%	\$9.82	\$510	1.3
Heard County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	1,271	29%	\$14.72	\$765	1.3
Henry County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	19,478	27%	\$12.01	\$624	1.7
Houston County	\$15.92	\$828	\$33,120	2.2	\$67,000	\$1,675	\$20,100	\$503	18,893	35%	\$10.40	\$541	1.5
Irwin County	\$12.67	\$659	\$26,360	1.7	\$48,500	\$1,213	\$14,550	\$364	896	27%	\$8.86	\$461	1.4
Jackson County	\$14.81	\$770	\$30,800	2.0	\$65,600	\$1,640	\$19,680	\$492	5,105	24%	\$10.07	\$524	1.5
Jasper County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	1,390	27%	\$10.62	\$552	1.9
Jeff Davis County	\$12.67	\$659	\$26,360	1.7	\$43,100	\$1,078	\$12,930	\$323	1,368	26%	\$9.50	\$494	1.3
Jefferson County	\$12.67	\$659	\$26,360	1.7	\$38,600	\$965	\$11,580	\$290	2,064	35%	\$10.82	\$563	1.2
Jenkins County	\$12.67	\$659	\$26,360	1.7	\$32,700	\$818	\$9,810	\$245	1,128	32%	\$9.06	\$471	1.4
Johnson County	\$12.67	\$659	\$26,360	1.7	\$46,900	\$1,173	\$14,070	\$352	925	29%	\$8.10	\$421	1.6
Jones County	\$14.96	\$778	\$31,120	2.1	\$53,600	\$1,340	\$16,080	\$402	1,891	18%	\$8.70	\$452	1.7
Lamar County	\$13.37	\$695	\$27,800	1.8	\$52,100	\$1,303	\$15,630	\$391	1,823	29%	\$9.04	\$470	1.5
Lanier County	\$13.63	\$709	\$28,360	1.9	\$49,500	\$1,238	\$14,850	\$371	1,361	36%	\$7.67	\$399	1.8
Laurens County	\$12.67	\$659	\$26,360	1.7	\$44,200	\$1,105	\$13,260	\$332	6,637	38%	\$9.42	\$490	1.3
Lee County	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	2,600	26%	\$10.53	\$548	1.3
Liberty County	\$16.15	\$840	\$33,600	2.2	\$40,500	\$1,013	\$12,150	\$304	12,412	54%	\$15.39	\$800	1.0
Lincoln County	\$12.67	\$659	\$26,360	1.7	\$45,700	\$1,143	\$13,710	\$343	909	26%	\$9.86	\$513	1.3
Long County	\$12.81	\$666	\$26,640	1.8	\$56,600	\$1,415	\$16,980	\$425	1,752	34%	\$8.36	\$435	1.5
Lowndes County	\$13.63	\$709	\$28,360	1.9	\$49,500	\$1,238	\$14,850	\$371	19,441	49%	\$10.38	\$540	1.3
Lumpkin County	\$15.25	\$793	\$31,720	2.1	\$60,100	\$1,503	\$18,030	\$451	4,028	36%	\$7.97	\$414	1.9
McDuffie County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	3,097	38%	\$8.80	\$458	1.7

† Wage data not available (See Appendix B).

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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McIntosh County	\$14.46	\$752	\$30,080	2.0	\$53,000	\$1,325	\$15,900	\$398	1,091	21%	\$8.46	\$440	1.7
Macon County	\$12.67	\$659	\$26,360	1.7	\$40,400	\$1,010	\$12,120	\$303	1,724	38%	\$11.27	\$586	1.1
Madison County	\$15.06	\$783	\$31,320	2.1	\$58,900	\$1,473	\$17,670	\$442	2,781	27%	\$8.34	\$434	1.8
Marion County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	815	27%	\$9.95	\$517	1.6
Meriwether County	\$13.88	\$722	\$28,880	1.9	\$47,600	\$1,190	\$14,280	\$357	2,657	33%	\$11.76	\$611	1.2
Miller County	\$12.67	\$659	\$26,360	1.7	\$47,400	\$1,185	\$14,220	\$356	713	32%	\$6.70	\$349	1.9
Mitchell County	\$12.67	\$659	\$26,360	1.7	\$44,600	\$1,115	\$13,380	\$335	2,720	34%	\$10.06	\$523	1.3
Monroe County	\$14.38	\$748	\$29,920	2.0	\$60,900	\$1,523	\$18,270	\$457	2,365	25%	\$10.69	\$556	1.3
Montgomery County	\$12.67	\$659	\$26,360	1.7	\$44,600	\$1,115	\$13,380	\$335	885	28%	\$11.37	\$591	1.1
Morgan County	\$15.40	\$801	\$32,040	2.1	\$59,200	\$1,480	\$17,760	\$444	1,672	25%	\$13.90	\$723	1.1
Murray County	\$12.67	\$659	\$26,360	1.7	\$48,100	\$1,203	\$14,430	\$361	4,887	34%	\$11.37	\$591	1.1
Muscogee County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	37,810	51%	\$15.86	\$825	1.0
Newton County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	11,160	32%	\$12.60	\$655	1.6
Oconee County	\$15.06	\$783	\$31,320	2.1	\$58,900	\$1,473	\$17,670	\$442	2,304	19%	\$9.70	\$505	1.6
Oglethorpe County	\$15.06	\$783	\$31,320	2.1	\$58,900	\$1,473	\$17,670	\$442	1,460	26%	\$9.65	\$502	1.6
Paulding County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	10,748	21%	\$11.09	\$576	1.8
Peach County	\$13.35	\$694	\$27,760	1.8	\$56,400	\$1,410	\$16,920	\$423	3,370	34%	\$9.63	\$501	1.4
Pickens County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	2,662	23%	\$14.18	\$737	1.4
Pierce County	\$12.67	\$659	\$26,360	1.7	\$50,800	\$1,270	\$15,240	\$381	1,653	24%	\$7.49	\$390	1.7
Pike County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	968	16%	\$12.28	\$638	1.6
Polk County	\$13.94	\$725	\$29,000	1.9	\$51,300	\$1,283	\$15,390	\$385	4,883	33%	\$10.11	\$526	1.4
Pulaski County	\$12.67	\$659	\$26,360	1.7	\$48,500	\$1,213	\$14,550	\$364	1,605	42%	\$9.04	\$470	1.4
Putnam County	\$14.58	\$758	\$30,320	2.0	\$58,600	\$1,465	\$17,580	\$440	2,157	26%	\$8.52	\$443	1.7
Quitman County	\$12.67	\$659	\$26,360	1.7	\$37,400	\$935	\$11,220	\$281	238	26%	\$7.23	\$376	1.8
Rabun County	\$14.23	\$740	\$29,600	2.0	\$49,900	\$1,248	\$14,970	\$374	1,807	27%	\$7.63	\$397	1.9
Randolph County	\$13.71	\$713	\$28,520	1.9	\$37,100	\$928	\$11,130	\$278	1,195	42%	\$10.68	\$555	1.3

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	34,378	47%	\$13.83	\$719	1.1
Rockdale County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	9,631	32%	\$14.29	\$743	1.4
Schley County	\$12.67	\$659	\$26,360	1.7	\$51,700	\$1,293	\$15,510	\$388	635	34%	\$9.80	\$510	1.3
Screven County	\$12.67	\$659	\$26,360	1.7	\$46,800	\$1,170	\$14,040	\$351	1,601	31%	\$9.19	\$478	1.4
Seminole County	\$12.67	\$659	\$26,360	1.7	\$45,600	\$1,140	\$13,680	\$342	849	26%	\$11.61	\$604	1.1
Spalding County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	8,928	39%	\$9.84	\$512	2.0
Stephens County	\$12.67	\$659	\$26,360	1.7	\$53,200	\$1,330	\$15,960	\$399	2,625	29%	\$11.35	\$590	1.1
Stewart County	\$12.67	\$659	\$26,360	1.7	\$29,000	\$725	\$8,700	\$218	666	38%	\$10.10	\$525	1.3
Sumter County	\$13.62	\$708	\$28,320	1.9	\$41,200	\$1,030	\$12,360	\$309	5,170	44%	\$10.13	\$527	1.3
Talbot County	\$13.90	\$723	\$28,920	1.9	\$45,700	\$1,143	\$13,710	\$343	500	18%	\$6.63	\$345	2.1
Taliaferro County †	\$14.92	\$776	\$31,040	2.1	\$39,200	\$980	\$11,760	\$294	232	31%			
Tattnall County	\$12.67	\$659	\$26,360	1.7	\$46,300	\$1,158	\$13,890	\$347	2,614	33%	\$11.81	\$614	1.1
Taylor County	\$12.67	\$659	\$26,360	1.7	\$37,300	\$933	\$11,190	\$280	1,052	31%	\$14.83	\$771	0.9
Telfair County	\$12.67	\$659	\$26,360	1.7	\$32,200	\$805	\$9,660	\$242	1,969	39%	\$11.54	\$600	1.1
Terrell County	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	1,355	41%	\$10.76	\$559	1.3
Thomas County	\$14.48	\$753	\$30,120	2.0	\$47,300	\$1,183	\$14,190	\$355	6,809	39%	\$13.62	\$708	1.1
Tift County	\$13.02	\$677	\$27,080	1.8	\$49,900	\$1,248	\$14,970	\$374	6,123	42%	\$10.12	\$526	1.3
Toombs County	\$12.67	\$659	\$26,360	1.7	\$48,700	\$1,218	\$14,610	\$365	4,036	39%	\$9.80	\$509	1.3
Towns County	\$13.67	\$711	\$28,440	1.9	\$50,200	\$1,255	\$15,060	\$377	947	21%	\$9.64	\$501	1.4
Treutlen County	\$12.67	\$659	\$26,360	1.7	\$55,400	\$1,385	\$16,620	\$416	783	30%	\$10.25	\$533	1.2
Troup County	\$14.40	\$749	\$29,960	2.0	\$50,500	\$1,263	\$15,150	\$379	10,415	42%	\$13.37	\$695	1.1
Turner County	\$12.67	\$659	\$26,360	1.7	\$40,200	\$1,005	\$12,060	\$302	930	30%	\$6.39	\$332	2.0
Twiggs County	\$14.96	\$778	\$31,120	2.1	\$53,600	\$1,340	\$16,080	\$402	581	20%	\$4.81	\$250	3.1
Union County	\$12.85	\$668	\$26,720	1.8	\$53,000	\$1,325	\$15,900	\$398	1,932	22%	\$8.66	\$450	1.5
Upson County	\$12.94	\$673	\$26,920	1.8	\$48,700	\$1,218	\$14,610	\$365	3,334	33%	\$10.44	\$543	1.2
Walker County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	7,303	29%	\$9.58	\$498	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

GEORGIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walton County	\$19.83	\$1,031	\$41,240	2.7	\$74,800	\$1,870	\$22,440	\$561	8,253	27%	\$11.79	\$613	1.7
Ware County	\$12.67	\$659	\$26,360	1.7	\$45,300	\$1,133	\$13,590	\$340	5,341	39%	\$11.62	\$604	1.1
Warren County	\$12.67	\$659	\$26,360	1.7	\$39,700	\$993	\$11,910	\$298	735	33%	\$9.34	\$486	1.4
Washington County	\$12.67	\$659	\$26,360	1.7	\$49,600	\$1,240	\$14,880	\$372	2,228	30%	\$9.89	\$514	1.3
Wayne County	\$12.67	\$659	\$26,360	1.7	\$51,300	\$1,283	\$15,390	\$385	3,461	35%	\$11.07	\$576	1.1
Webster County †	\$12.94	\$673	\$26,920	1.8	\$51,500	\$1,288	\$15,450	\$386	194	19%			
Wheeler County	\$12.67	\$659	\$26,360	1.7	\$34,600	\$865	\$10,380	\$260	703	34%	\$8.70	\$452	1.5
White County	\$14.29	\$743	\$29,720	2.0	\$50,500	\$1,263	\$15,150	\$379	3,045	28%	\$10.60	\$551	1.3
Whitfield County	\$13.38	\$696	\$27,840	1.8	\$55,000	\$1,375	\$16,500	\$413	12,774	37%	\$14.58	\$758	0.9
Wilcox County	\$12.67	\$659	\$26,360	1.7	\$43,700	\$1,093	\$13,110	\$328	743	28%	\$7.70	\$400	1.6
Wilkes County	\$12.67	\$659	\$26,360	1.7	\$46,700	\$1,168	\$14,010	\$350	1,278	32%	\$9.61	\$500	1.3
Wilkinson County	\$12.67	\$659	\$26,360	1.7	\$48,000	\$1,200	\$14,400	\$360	785	24%	\$12.47	\$648	1.0
Worth County	\$13.77	\$716	\$28,640	1.9	\$53,400	\$1,335	\$16,020	\$401	2,340	30%	\$10.07	\$524	1.4

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

HAWAII

STATE RANKING

#1*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,879**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,263** monthly or **\$75,158** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$36.13
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT HAWAII:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$16.16
2-Bedroom Housing Wage	\$36.13
Number of Renter Households	192,176
Percent Renters	43%

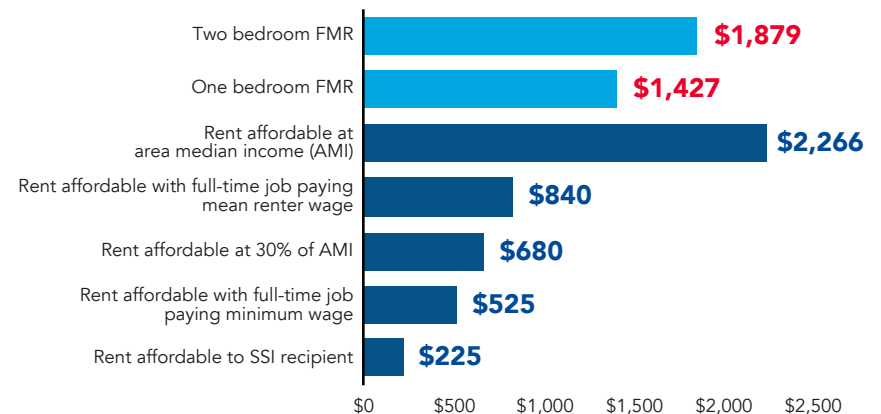
143
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

109
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

3.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Honolulu County	\$39.06
Kalawao County	\$30.15
Maui County	\$31.13
Kauai County	\$29.06
Hawaii County	\$25.42



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

HAWAII

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	\$36.13	\$1,879	\$75,158	3.6	\$90,623	\$2,266	\$27,187	\$680	192,176	43%	\$16.16	\$840	2.2
Combined Nonmetro Areas	\$26.41	\$1,373	\$54,932	2.6	\$77,443	\$1,936	\$23,233	\$581	30,307	34%	\$12.99	\$675	2.0
<u>Metropolitan Areas</u>													
Honolulu MSA	\$39.06	\$2,031	\$81,240	3.9	\$96,000	\$2,400	\$28,800	\$720	139,328	45%	\$17.04	\$886	2.3
Kalawao County HMFA †	\$31.21	\$1,623	\$64,920	3.1	\$81,400	\$2,035	\$24,420	\$611	53	96%			
Maui County HMFA	\$31.13	\$1,619	\$64,760	3.1	\$81,400	\$2,035	\$24,420	\$611	22,488	42%	\$15.07	\$784	2.1
<u>Counties</u>													
Hawaii County	\$25.42	\$1,322	\$52,880	2.5	\$74,200	\$1,855	\$22,260	\$557	22,081	33%	\$12.07	\$628	2.1
Honolulu County	\$39.06	\$2,031	\$81,240	3.9	\$96,000	\$2,400	\$28,800	\$720	139,328	45%	\$17.04	\$886	2.3
Kalawao County †	\$31.21	\$1,623	\$64,920	3.1	\$81,400	\$2,035	\$24,420	\$611	53	96%			
Kauai County	\$29.06	\$1,511	\$60,440	2.9	\$87,000	\$2,175	\$26,100	\$653	8,226	37%	\$14.93	\$776	1.9
Maui County	\$31.13	\$1,619	\$64,760	3.1	\$81,400	\$2,035	\$24,420	\$611	22,488	42%	\$15.07	\$784	2.1

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$803**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,677** monthly or **\$32,122** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.44
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IDAHO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.19
2-Bedroom Housing Wage	\$15.44
Number of Renter Households	185,569
Percent Renters	31%

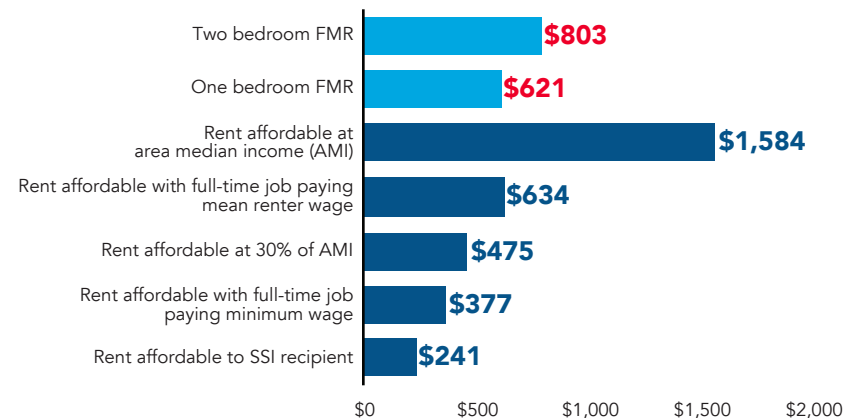
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Blaine County	\$19.54
Teton County	\$16.75
Boise City HMFA	\$16.65
Coeur d'Alene MSA	\$16.31
Gem County HMFA	\$15.19



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	\$15.44	\$803	\$32,122	2.1	\$63,373	\$1,584	\$19,012	\$475	185,569	31%	\$12.19	\$634	1.3
Combined Nonmetro Areas	\$14.32	\$744	\$29,779	2.0	\$56,568	\$1,414	\$16,970	\$424	63,053	31%	\$11.04	\$574	1.3
<u>Metropolitan Areas</u>													
Boise City HMFA	\$16.65	\$866	\$34,640	2.3	\$70,300	\$1,758	\$21,090	\$527	75,636	32%	\$13.19	\$686	1.3
Butte County HMFA	\$13.65	\$710	\$28,400	1.9	\$51,400	\$1,285	\$15,420	\$386	183	17%	\$29.89	\$1,554	0.5
Coeur d'Alene MSA	\$16.31	\$848	\$33,920	2.2	\$62,900	\$1,573	\$18,870	\$472	17,304	30%	\$12.16	\$632	1.3
Gem County HMFA	\$15.19	\$790	\$31,600	2.1	\$50,700	\$1,268	\$15,210	\$380	1,758	28%	\$7.73	\$402	2.0
Idaho Falls HMFA	\$14.21	\$739	\$29,560	2.0	\$62,200	\$1,555	\$18,660	\$467	12,112	27%	\$10.33	\$537	1.4
Lewiston MSA	\$14.94	\$777	\$31,080	2.1	\$69,200	\$1,730	\$20,760	\$519	4,965	31%	\$11.79	\$613	1.3
Logan MSA	\$13.50	\$702	\$28,080	1.9	\$64,600	\$1,615	\$19,380	\$485	865	20%	\$9.49	\$493	1.4
Pocatello MSA	\$13.83	\$719	\$28,760	1.9	\$57,300	\$1,433	\$17,190	\$430	9,693	32%	\$9.23	\$480	1.5
<u>Counties</u>													
Ada County	\$16.65	\$866	\$34,640	2.3	\$70,300	\$1,758	\$21,090	\$527	52,124	32%	\$13.67	\$711	1.2
Adams County	\$13.40	\$697	\$27,880	1.8	\$48,300	\$1,208	\$14,490	\$362	340	21%	\$13.13	\$683	1.0
Bannock County	\$13.83	\$719	\$28,760	1.9	\$57,300	\$1,433	\$17,190	\$430	9,693	32%	\$9.23	\$480	1.5
Bear Lake County	\$13.40	\$697	\$27,880	1.8	\$59,900	\$1,498	\$17,970	\$449	526	22%	\$6.02	\$313	2.2
Benewah County	\$13.42	\$698	\$27,920	1.9	\$48,600	\$1,215	\$14,580	\$365	943	26%	\$14.13	\$735	1.0
Bingham County	\$13.65	\$710	\$28,400	1.9	\$62,600	\$1,565	\$18,780	\$470	3,811	26%	\$11.65	\$606	1.2
Blaine County	\$19.54	\$1,016	\$40,640	2.7	\$77,200	\$1,930	\$23,160	\$579	2,851	33%	\$12.66	\$658	1.5
Boise County	\$16.65	\$866	\$34,640	2.3	\$70,300	\$1,758	\$21,090	\$527	561	19%	\$6.64	\$345	2.5
Bonner County	\$15.10	\$785	\$31,400	2.1	\$55,300	\$1,383	\$16,590	\$415	4,620	27%	\$11.31	\$588	1.3
Bonneville County	\$14.21	\$739	\$29,560	2.0	\$62,200	\$1,555	\$18,660	\$467	10,598	29%	\$10.35	\$538	1.4
Boundary County	\$13.85	\$720	\$28,800	1.9	\$53,500	\$1,338	\$16,050	\$401	1,274	29%	\$9.95	\$517	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Butte County	\$13.65	\$710	\$28,400	1.9	\$51,400	\$1,285	\$15,420	\$386	183	17%	\$29.89	\$1,554	0.5
Camas County	\$13.40	\$697	\$27,880	1.8	\$53,000	\$1,325	\$15,900	\$398	107	28%	\$21.23	\$1,104	0.6
Canyon County	\$16.65	\$866	\$34,640	2.3	\$70,300	\$1,758	\$21,090	\$527	21,594	32%	\$11.55	\$601	1.4
Caribou County	\$13.40	\$697	\$27,880	1.8	\$70,700	\$1,768	\$21,210	\$530	436	17%	\$18.16	\$945	0.7
Cassia County	\$13.40	\$697	\$27,880	1.8	\$55,000	\$1,375	\$16,500	\$413	2,226	29%	\$9.98	\$519	1.3
Clark County	\$13.40	\$697	\$27,880	1.8	\$37,300	\$933	\$11,190	\$280	118	41%	\$18.76	\$975	0.7
Clearwater County	\$14.13	\$735	\$29,400	1.9	\$49,200	\$1,230	\$14,760	\$369	846	23%	\$13.31	\$692	1.1
Custer County	\$13.40	\$697	\$27,880	1.8	\$55,400	\$1,385	\$16,620	\$416	381	21%	\$10.77	\$560	1.2
Elmore County	\$14.23	\$740	\$29,600	2.0	\$54,400	\$1,360	\$16,320	\$408	4,175	42%	\$10.87	\$565	1.3
Franklin County	\$13.50	\$702	\$28,080	1.9	\$64,600	\$1,615	\$19,380	\$485	865	20%	\$9.49	\$493	1.4
Fremont County	\$14.25	\$741	\$29,640	2.0	\$59,500	\$1,488	\$17,850	\$446	860	19%	\$8.29	\$431	1.7
Gem County	\$15.19	\$790	\$31,600	2.1	\$50,700	\$1,268	\$15,210	\$380	1,758	28%	\$7.73	\$402	2.0
Gooding County	\$13.40	\$697	\$27,880	1.8	\$51,500	\$1,288	\$15,450	\$386	1,816	33%	\$13.19	\$686	1.0
Idaho County	\$13.40	\$697	\$27,880	1.8	\$49,200	\$1,230	\$14,760	\$369	1,342	21%	\$13.91	\$723	1.0
Jefferson County	\$14.21	\$739	\$29,560	2.0	\$62,200	\$1,555	\$18,660	\$467	1,514	19%	\$10.15	\$528	1.4
Jerome County	\$14.15	\$736	\$29,440	2.0	\$50,900	\$1,273	\$15,270	\$382	2,559	33%	\$11.66	\$606	1.2
Kootenai County	\$16.31	\$848	\$33,920	2.2	\$62,900	\$1,573	\$18,870	\$472	17,304	30%	\$12.16	\$632	1.3
Latah County	\$14.06	\$731	\$29,240	1.9	\$67,500	\$1,688	\$20,250	\$506	7,004	46%	\$7.50	\$390	1.9
Lemhi County	\$13.40	\$697	\$27,880	1.8	\$53,300	\$1,333	\$15,990	\$400	1,084	29%	\$8.54	\$444	1.6
Lewis County	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	460	28%	\$10.55	\$549	1.3
Lincoln County	\$13.40	\$697	\$27,880	1.8	\$52,200	\$1,305	\$15,660	\$392	489	31%	\$12.98	\$675	1.0
Madison County	\$13.87	\$721	\$28,840	1.9	\$36,700	\$918	\$11,010	\$275	5,439	52%	\$8.15	\$424	1.7
Minidoka County	\$13.40	\$697	\$27,880	1.8	\$53,600	\$1,340	\$16,080	\$402	2,086	29%	\$13.18	\$686	1.0
Nez Perce County	\$14.94	\$777	\$31,080	2.1	\$69,200	\$1,730	\$20,760	\$519	4,965	31%	\$11.79	\$613	1.3
Oneida County	\$13.40	\$697	\$27,880	1.8	\$51,600	\$1,290	\$15,480	\$387	337	22%	\$8.54	\$444	1.6
Owyhee County	\$16.65	\$866	\$34,640	2.3	\$70,300	\$1,758	\$21,090	\$527	1,357	33%	\$12.18	\$634	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payette County	\$14.56	\$757	\$30,280	2.0	\$55,400	\$1,385	\$16,620	\$416	1,960	24%	\$10.21	\$531	1.4
Power County	\$14.60	\$759	\$30,360	2.0	\$49,500	\$1,238	\$14,850	\$371	635	26%	\$14.62	\$760	1.0
Shoshone County	\$13.44	\$699	\$27,960	1.9	\$50,500	\$1,263	\$15,150	\$379	1,774	31%	\$14.66	\$762	0.9
Teton County	\$16.75	\$871	\$34,840	2.3	\$68,000	\$1,700	\$20,400	\$510	1,063	29%	\$11.12	\$578	1.5
Twin Falls County	\$14.33	\$745	\$29,800	2.0	\$59,300	\$1,483	\$17,790	\$445	9,644	33%	\$10.57	\$550	1.4
Valley County	\$15.10	\$785	\$31,400	2.1	\$61,400	\$1,535	\$18,420	\$461	801	23%	\$9.21	\$479	1.6
Washington County	\$13.40	\$697	\$27,880	1.8	\$46,000	\$1,150	\$13,800	\$345	1,046	27%	\$9.07	\$472	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ILLINOIS

STATE RANKING **#18***

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,058**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,525** monthly or **\$42,304** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.34
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.78
2-Bedroom Housing Wage	\$20.34
Number of Renter Households	1,635,043
Percent Renters	34%

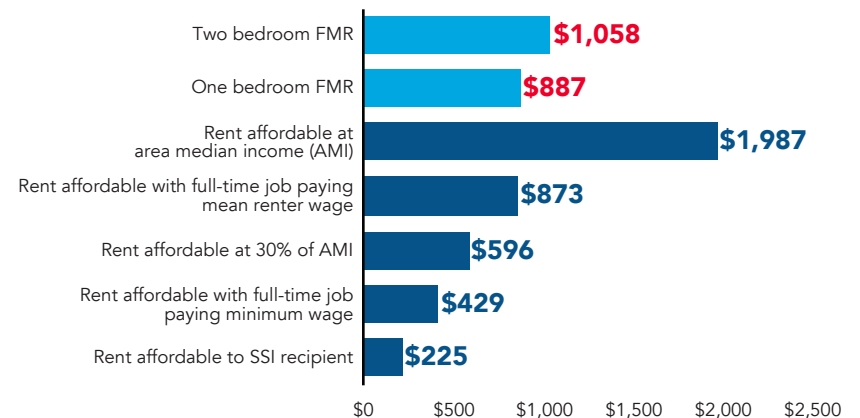
99
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

83
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Kendall County HMFA	\$23.56
Chicago-Joliet-Naperville HMFA	\$22.69
Grundy County HMFA	\$20.79
DeKalb County HMFA	\$18.42
St. Louis HMFA	\$17.23



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Illinois	\$20.34	\$1,058	\$42,304	2.5	\$79,475	\$1,987	\$23,843	\$596	1,635,043	34%	\$16.78	\$873	1.2	
Combined Nonmetro Areas	\$13.39	\$696	\$27,851	1.6	\$62,308	\$1,558	\$18,692	\$467	155,708	26%	\$10.52	\$547	1.3	
<u>Metropolitan Areas</u>														
Bloomington HMFA	\$17.19	\$894	\$35,760	2.1	\$91,600	\$2,290	\$27,480	\$687	23,131	35%	\$13.99	\$727	1.2	
Bond County HMFA	\$13.87	\$721	\$28,840	1.7	\$66,700	\$1,668	\$20,010	\$500	1,437	24%	\$10.70	\$557	1.3	
Cape Girardeau MSA	\$13.52	\$703	\$28,120	1.6	\$64,600	\$1,615	\$19,380	\$485	798	31%	\$10.45	\$543	1.3	
Champaign-Urbana MSA	\$16.33	\$849	\$33,960	2.0	\$79,800	\$1,995	\$23,940	\$599	38,819	42%	\$11.04	\$574	1.5	
Chicago-Joliet-Naperville HMFA	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	1,115,187	37%	\$18.72	\$974	1.2	
Danville MSA	\$14.25	\$741	\$29,640	1.7	\$58,300	\$1,458	\$17,490	\$437	9,775	31%	\$11.85	\$616	1.2	
Davenport-Moline-Rock Island MSA	\$14.96	\$778	\$31,120	1.8	\$72,300	\$1,808	\$21,690	\$542	24,521	28%	\$13.70	\$713	1.1	
De Witt County HMFA	\$12.88	\$670	\$26,800	1.6	\$71,400	\$1,785	\$21,420	\$536	1,446	22%	\$14.39	\$748	0.9	
Decatur MSA	\$14.69	\$764	\$30,560	1.8	\$66,700	\$1,668	\$20,010	\$500	13,884	31%	\$12.09	\$629	1.2	
DeKalb County HMFA	\$18.42	\$958	\$38,320	2.2	\$74,800	\$1,870	\$22,440	\$561	15,899	43%	\$11.01	\$573	1.7	
Grundy County HMFA	\$20.79	\$1,081	\$43,240	2.5	\$84,500	\$2,113	\$25,350	\$634	4,855	26%	\$16.46	\$856	1.3	
Jackson County HMFA	\$13.69	\$712	\$28,480	1.7	\$57,000	\$1,425	\$17,100	\$428	11,378	48%	\$9.01	\$469	1.5	
Kankakee MSA	\$17.10	\$889	\$35,560	2.1	\$67,900	\$1,698	\$20,370	\$509	12,607	31%	\$11.94	\$621	1.4	
Kendall County HMFA	\$23.56	\$1,225	\$49,000	2.9	\$95,700	\$2,393	\$28,710	\$718	7,123	18%	\$11.15	\$580	2.1	
Macoupin County HMFA	\$12.88	\$670	\$26,800	1.6	\$65,000	\$1,625	\$19,500	\$488	4,232	23%	\$7.34	\$382	1.8	
Peoria MSA	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	43,320	29%	\$14.89	\$774	1.0	
Rockford MSA	\$14.94	\$777	\$31,080	1.8	\$66,200	\$1,655	\$19,860	\$497	43,320	33%	\$12.99	\$675	1.2	
Springfield MSA	\$15.88	\$826	\$33,040	1.9	\$78,500	\$1,963	\$23,550	\$589	26,473	30%	\$11.06	\$575	1.4	
St. Louis HMFA	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	73,595	30%	\$10.45	\$543	1.6	

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Williamson County HMFA	\$13.38	\$696	\$27,840	1.6	\$64,100	\$1,603	\$19,230	\$481	7,535	28%	\$10.84	\$563	1.2
Counties													
Adams County	\$12.88	\$670	\$26,800	1.6	\$63,100	\$1,578	\$18,930	\$473	8,164	30%	\$10.88	\$566	1.2
Alexander County	\$13.52	\$703	\$28,120	1.6	\$64,600	\$1,615	\$19,380	\$485	798	31%	\$10.45	\$543	1.3
Bond County	\$13.87	\$721	\$28,840	1.7	\$66,700	\$1,668	\$20,010	\$500	1,437	24%	\$10.70	\$557	1.3
Boone County	\$14.94	\$777	\$31,080	1.8	\$66,200	\$1,655	\$19,860	\$497	3,856	21%	\$12.31	\$640	1.2
Brown County	\$14.21	\$739	\$29,560	1.7	\$71,600	\$1,790	\$21,480	\$537	480	23%	\$14.88	\$774	1.0
Bureau County	\$14.62	\$760	\$30,400	1.8	\$66,500	\$1,663	\$19,950	\$499	3,415	24%	\$11.02	\$573	1.3
Calhoun County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	355	18%	\$5.67	\$295	3.0
Carroll County	\$12.88	\$670	\$26,800	1.6	\$63,000	\$1,575	\$18,900	\$473	1,624	24%	\$9.86	\$513	1.3
Cass County	\$12.88	\$670	\$26,800	1.6	\$61,500	\$1,538	\$18,450	\$461	1,417	28%	\$9.82	\$511	1.3
Champaign County	\$16.33	\$849	\$33,960	2.0	\$79,800	\$1,995	\$23,940	\$599	36,180	45%	\$11.01	\$573	1.5
Christian County	\$12.94	\$673	\$26,920	1.6	\$59,600	\$1,490	\$17,880	\$447	3,512	25%	\$9.48	\$493	1.4
Clark County	\$12.88	\$670	\$26,800	1.6	\$59,900	\$1,498	\$17,970	\$449	1,696	25%	\$10.60	\$551	1.2
Clay County	\$12.88	\$670	\$26,800	1.6	\$56,500	\$1,413	\$16,950	\$424	1,253	22%	\$10.84	\$563	1.2
Clinton County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	2,469	18%	\$9.66	\$502	1.8
Coles County	\$13.87	\$721	\$28,840	1.7	\$58,700	\$1,468	\$17,610	\$440	8,160	39%	\$9.28	\$482	1.5
Cook County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	846,438	43%	\$20.07	\$1,044	1.1
Crawford County	\$12.88	\$670	\$26,800	1.6	\$69,200	\$1,730	\$20,760	\$519	1,571	21%	\$13.76	\$716	0.9
Cumberland County	\$12.88	\$670	\$26,800	1.6	\$62,300	\$1,558	\$18,690	\$467	853	20%	\$9.69	\$504	1.3
DeKalb County	\$18.42	\$958	\$38,320	2.2	\$74,800	\$1,870	\$22,440	\$561	15,899	43%	\$11.01	\$573	1.7
De Witt County	\$12.88	\$670	\$26,800	1.6	\$71,400	\$1,785	\$21,420	\$536	1,446	22%	\$14.39	\$748	0.9
Douglas County	\$13.50	\$702	\$28,080	1.6	\$68,300	\$1,708	\$20,490	\$512	1,998	26%	\$11.26	\$585	1.2
DuPage County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	91,832	27%	\$18.30	\$952	1.2
Edgar County	\$12.88	\$670	\$26,800	1.6	\$56,900	\$1,423	\$17,070	\$427	1,976	26%	\$9.54	\$496	1.4

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edwards County	\$12.88	\$670	\$26,800	1.6	\$57,900	\$1,448	\$17,370	\$434	476	17%	\$11.28	\$587	1.1
Effingham County	\$12.88	\$670	\$26,800	1.6	\$69,700	\$1,743	\$20,910	\$523	2,888	22%	\$10.84	\$564	1.2
Fayette County	\$12.88	\$670	\$26,800	1.6	\$53,800	\$1,345	\$16,140	\$404	1,366	18%	\$8.31	\$432	1.6
Ford County	\$16.33	\$849	\$33,960	2.0	\$79,800	\$1,995	\$23,940	\$599	1,527	27%	\$12.93	\$672	1.3
Franklin County	\$12.88	\$670	\$26,800	1.6	\$54,700	\$1,368	\$16,410	\$410	4,455	28%	\$8.52	\$443	1.5
Fulton County	\$13.35	\$694	\$27,760	1.6	\$59,700	\$1,493	\$17,910	\$448	3,290	23%	\$8.26	\$429	1.6
Gallatin County	\$12.88	\$670	\$26,800	1.6	\$51,500	\$1,288	\$15,450	\$386	509	22%	\$14.91	\$776	0.9
Greene County	\$12.88	\$670	\$26,800	1.6	\$54,100	\$1,353	\$16,230	\$406	1,215	23%	\$9.62	\$500	1.3
Grundy County	\$20.79	\$1,081	\$43,240	2.5	\$84,500	\$2,113	\$25,350	\$634	4,855	26%	\$16.46	\$856	1.3
Hamilton County	\$13.13	\$683	\$27,320	1.6	\$63,200	\$1,580	\$18,960	\$474	706	21%	\$10.63	\$553	1.2
Hancock County	\$12.88	\$670	\$26,800	1.6	\$60,000	\$1,500	\$18,000	\$450	1,618	21%	\$11.14	\$580	1.2
Hardin County	\$12.88	\$670	\$26,800	1.6	\$54,300	\$1,358	\$16,290	\$407	275	18%	\$4.98	\$259	2.6
Henderson County	\$12.92	\$672	\$26,880	1.6	\$59,500	\$1,488	\$17,850	\$446	651	21%	\$9.52	\$495	1.4
Henry County	\$14.96	\$778	\$31,120	1.8	\$72,300	\$1,808	\$21,690	\$542	4,493	22%	\$9.34	\$486	1.6
Iroquois County	\$12.88	\$670	\$26,800	1.6	\$61,700	\$1,543	\$18,510	\$463	2,810	24%	\$10.25	\$533	1.3
Jackson County	\$13.69	\$712	\$28,480	1.7	\$57,000	\$1,425	\$17,100	\$428	11,378	48%	\$9.01	\$469	1.5
Jasper County	\$12.88	\$670	\$26,800	1.6	\$70,300	\$1,758	\$21,090	\$527	621	17%	\$9.50	\$494	1.4
Jefferson County	\$13.38	\$696	\$27,840	1.6	\$59,700	\$1,493	\$17,910	\$448	4,100	27%	\$10.28	\$534	1.3
Jersey County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	1,811	21%	\$6.37	\$331	2.7
Jo Daviess County	\$12.88	\$670	\$26,800	1.6	\$69,200	\$1,730	\$20,760	\$519	2,083	22%	\$8.74	\$455	1.5
Johnson County	\$13.21	\$687	\$27,480	1.6	\$55,200	\$1,380	\$16,560	\$414	771	17%	\$6.95	\$362	1.9
Kane County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	46,643	27%	\$12.61	\$656	1.8
Kankakee County	\$17.10	\$889	\$35,560	2.1	\$67,900	\$1,698	\$20,370	\$509	12,607	31%	\$11.94	\$621	1.4
Kendall County	\$23.56	\$1,225	\$49,000	2.9	\$95,700	\$2,393	\$28,710	\$718	7,123	18%	\$11.15	\$580	2.1
Knox County	\$12.88	\$670	\$26,800	1.6	\$56,100	\$1,403	\$16,830	\$421	7,317	35%	\$9.44	\$491	1.4
Lake County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	64,469	27%	\$19.03	\$990	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
La Salle County	\$15.02	\$781	\$31,240	1.8	\$68,200	\$1,705	\$20,460	\$512	12,127	27%	\$11.07	\$576	1.4
Lawrence County	\$12.88	\$670	\$26,800	1.6	\$55,300	\$1,383	\$16,590	\$415	1,553	28%	\$11.74	\$610	1.1
Lee County	\$14.33	\$745	\$29,800	1.7	\$68,700	\$1,718	\$20,610	\$515	3,613	27%	\$12.12	\$630	1.2
Livingston County	\$13.44	\$699	\$27,960	1.6	\$70,000	\$1,750	\$21,000	\$525	4,089	28%	\$12.13	\$631	1.1
Logan County	\$13.42	\$698	\$27,920	1.6	\$67,700	\$1,693	\$20,310	\$508	3,462	31%	\$11.95	\$621	1.1
McDonough County	\$14.08	\$732	\$29,280	1.7	\$66,500	\$1,663	\$19,950	\$499	4,052	34%	\$6.00	\$312	2.3
McHenry County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	23,187	21%	\$12.37	\$643	1.8
McLean County	\$17.19	\$894	\$35,760	2.1	\$91,600	\$2,290	\$27,480	\$687	23,131	35%	\$13.99	\$727	1.2
Macon County	\$14.69	\$764	\$30,560	1.8	\$66,700	\$1,668	\$20,010	\$500	13,884	31%	\$12.09	\$629	1.2
Macoupin County	\$12.88	\$670	\$26,800	1.6	\$65,000	\$1,625	\$19,500	\$488	4,232	23%	\$7.34	\$382	1.8
Madison County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	31,228	29%	\$10.81	\$562	1.6
Marion County	\$12.88	\$670	\$26,800	1.6	\$56,900	\$1,423	\$17,070	\$427	3,974	25%	\$9.14	\$475	1.4
Marshall County	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	820	17%	\$10.64	\$553	1.4
Mason County	\$13.77	\$716	\$28,640	1.7	\$59,400	\$1,485	\$17,820	\$446	1,465	24%	\$8.92	\$464	1.5
Massac County	\$14.62	\$760	\$30,400	1.8	\$53,700	\$1,343	\$16,110	\$403	1,458	25%	\$13.24	\$689	1.1
Menard County	\$15.88	\$826	\$33,040	1.9	\$78,500	\$1,963	\$23,550	\$589	1,247	24%	\$7.68	\$399	2.1
Mercer County	\$14.96	\$778	\$31,120	1.8	\$72,300	\$1,808	\$21,690	\$542	1,452	22%	\$9.55	\$497	1.6
Monroe County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	2,200	17%	\$8.91	\$464	1.9
Montgomery County	\$13.15	\$684	\$27,360	1.6	\$62,400	\$1,560	\$18,720	\$468	2,555	23%	\$9.75	\$507	1.3
Morgan County	\$12.88	\$670	\$26,800	1.6	\$65,400	\$1,635	\$19,620	\$491	4,185	30%	\$10.37	\$539	1.2
Moultrie County	\$12.88	\$670	\$26,800	1.6	\$61,200	\$1,530	\$18,360	\$459	1,418	24%	\$11.33	\$589	1.1
Ogle County	\$14.15	\$736	\$29,440	1.7	\$72,200	\$1,805	\$21,660	\$542	5,020	24%	\$13.05	\$679	1.1
Peoria County	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	26,483	35%	\$14.12	\$734	1.1
Perry County	\$12.88	\$670	\$26,800	1.6	\$60,900	\$1,523	\$18,270	\$457	2,024	25%	\$7.46	\$388	1.7
Piatt County	\$16.33	\$849	\$33,960	2.0	\$79,800	\$1,995	\$23,940	\$599	1,112	17%	\$8.74	\$455	1.9
Pike County	\$12.88	\$670	\$26,800	1.6	\$54,500	\$1,363	\$16,350	\$409	1,469	22%	\$10.47	\$544	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pope County	\$12.88	\$670	\$26,800	1.6	\$60,000	\$1,500	\$18,000	\$450	246	15%	\$5.31	\$276	2.4
Pulaski County	\$12.88	\$670	\$26,800	1.6	\$47,000	\$1,175	\$14,100	\$353	598	26%	\$11.79	\$613	1.1
Putnam County	\$14.02	\$729	\$29,160	1.7	\$77,800	\$1,945	\$23,340	\$584	491	20%	\$13.08	\$680	1.1
Randolph County	\$12.96	\$674	\$26,960	1.6	\$64,700	\$1,618	\$19,410	\$485	2,792	23%	\$11.73	\$610	1.1
Richland County	\$12.88	\$670	\$26,800	1.6	\$58,900	\$1,473	\$17,670	\$442	1,741	27%	\$8.99	\$467	1.4
Rock Island County	\$14.96	\$778	\$31,120	1.8	\$72,300	\$1,808	\$21,690	\$542	18,576	31%	\$14.65	\$762	1.0
St. Clair County	\$17.23	\$896	\$35,840	2.1	\$76,800	\$1,920	\$23,040	\$576	35,532	35%	\$10.53	\$547	1.6
Saline County	\$12.88	\$670	\$26,800	1.6	\$54,200	\$1,355	\$16,260	\$407	2,827	28%	\$8.89	\$462	1.4
Sangamon County	\$15.88	\$826	\$33,040	1.9	\$78,500	\$1,963	\$23,550	\$589	25,226	30%	\$11.11	\$578	1.4
Schuyler County	\$12.88	\$670	\$26,800	1.6	\$60,900	\$1,523	\$18,270	\$457	540	18%	\$14.38	\$748	0.9
Scott County	\$12.88	\$670	\$26,800	1.6	\$64,200	\$1,605	\$19,260	\$482	505	24%	\$12.52	\$651	1.0
Shelby County	\$12.88	\$670	\$26,800	1.6	\$59,200	\$1,480	\$17,760	\$444	1,807	20%	\$8.57	\$446	1.5
Stark County	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	422	18%	\$11.54	\$600	1.3
Stephenson County	\$12.88	\$670	\$26,800	1.6	\$59,100	\$1,478	\$17,730	\$443	5,954	30%	\$11.29	\$587	1.1
Tazewell County	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	12,984	24%	\$17.33	\$901	0.9
Union County	\$12.88	\$670	\$26,800	1.6	\$56,100	\$1,403	\$16,830	\$421	1,416	21%	\$8.91	\$463	1.4
Vermilion County	\$14.25	\$741	\$29,640	1.7	\$58,300	\$1,458	\$17,490	\$437	9,775	31%	\$11.85	\$616	1.2
Wabash County	\$12.98	\$675	\$27,000	1.6	\$65,600	\$1,640	\$19,680	\$492	1,276	26%	\$6.84	\$356	1.9
Warren County	\$13.17	\$685	\$27,400	1.6	\$57,000	\$1,425	\$17,100	\$428	1,767	26%	\$13.09	\$681	1.0
Washington County	\$13.58	\$706	\$28,240	1.6	\$70,300	\$1,758	\$21,090	\$527	1,201	21%	\$14.28	\$742	1.0
Wayne County	\$12.88	\$670	\$26,800	1.6	\$58,300	\$1,458	\$17,490	\$437	1,502	21%	\$9.26	\$482	1.4
White County	\$12.88	\$670	\$26,800	1.6	\$61,500	\$1,538	\$18,450	\$461	1,510	24%	\$11.71	\$609	1.1
Whiteside County	\$13.83	\$719	\$28,760	1.7	\$63,300	\$1,583	\$18,990	\$475	5,801	25%	\$9.92	\$516	1.4
Will County	\$22.69	\$1,180	\$47,200	2.8	\$84,600	\$2,115	\$25,380	\$635	42,618	19%	\$12.22	\$635	1.9
Williamson County	\$13.38	\$696	\$27,840	1.6	\$64,100	\$1,603	\$19,230	\$481	7,535	28%	\$10.84	\$563	1.2
Winnebago County	\$14.94	\$777	\$31,080	1.8	\$66,200	\$1,655	\$19,860	\$497	39,464	35%	\$13.08	\$680	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$14.96	\$778	\$31,120	1.8	\$76,200	\$1,905	\$22,860	\$572	2,611	18%	\$10.80	\$561	1.4

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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

INDIANA

STATE RANKING **#40***

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$809**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,697** monthly or **\$32,359** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.56
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.44
2-Bedroom Housing Wage	\$15.56
Number of Renter Households	786,317
Percent Renters	31%

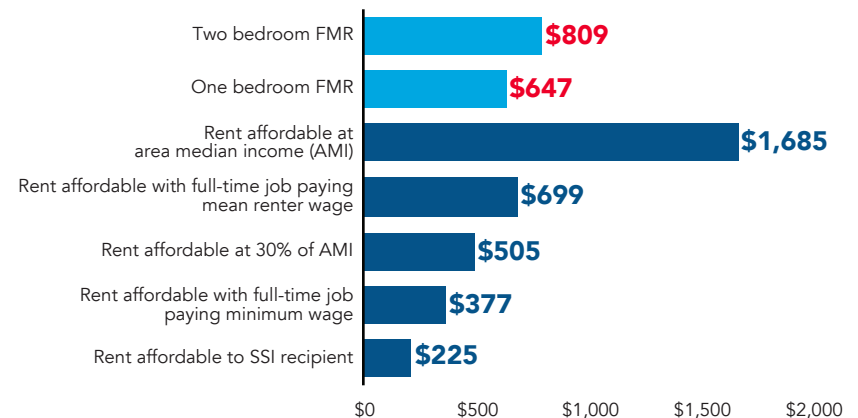
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bloomington HMFA	\$17.69
Gary HMFA	\$17.42
South Bend-Mishawaka HMFA	\$16.50
Indianapolis-Carmel HMFA	\$16.38
Cincinnati HMFA	\$16.25



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

INDIANA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$15.56	\$809	\$32,359	2.1	\$67,395	\$1,685	\$20,219	\$505	786,317	31%	\$13.44	\$699	1.2
Combined Nonmetro Areas	\$13.92	\$724	\$28,963	1.9	\$58,901	\$1,473	\$17,670	\$442	142,208	25%	\$11.87	\$617	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$14.08	\$732	\$29,280	1.9	\$57,800	\$1,445	\$17,340	\$434	15,764	31%	\$10.81	\$562	1.3
Bloomington HMFA	\$17.69	\$920	\$36,800	2.4	\$75,800	\$1,895	\$22,740	\$569	24,806	46%	\$10.08	\$524	1.8
Carroll County HMFA	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	1,477	19%	\$10.41	\$541	1.3
Cincinnati HMFA	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	4,383	21%	\$8.69	\$452	1.9
Columbus MSA	\$16.21	\$843	\$33,720	2.2	\$71,100	\$1,778	\$21,330	\$533	9,294	30%	\$18.68	\$971	0.9
Elkhart-Goshen MSA	\$15.02	\$781	\$31,240	2.1	\$61,100	\$1,528	\$18,330	\$458	22,142	31%	\$14.13	\$735	1.1
Evansville MSA	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	33,586	31%	\$12.97	\$674	1.1
Fort Wayne MSA	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	49,437	30%	\$12.44	\$647	1.2
Gary HMFA	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	73,415	29%	\$12.53	\$651	1.4
Indianapolis-Carmel HMFA	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	245,697	36%	\$15.95	\$829	1.0
Jasper County HMFA	\$15.62	\$812	\$32,480	2.2	\$67,000	\$1,675	\$20,100	\$503	2,791	23%	\$11.16	\$581	1.4
Kokomo MSA	\$13.40	\$697	\$27,880	1.8	\$64,100	\$1,603	\$19,230	\$481	10,872	32%	\$13.29	\$691	1.0
Lafayette-West Lafayette HMFA	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	32,699	46%	\$12.15	\$632	1.3
Louisville HMFA	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	23,272	27%	\$11.03	\$573	1.4
Michigan City-La Porte MSA	\$14.58	\$758	\$30,320	2.0	\$60,400	\$1,510	\$18,120	\$453	12,480	29%	\$11.02	\$573	1.3
Muncie MSA	\$14.00	\$728	\$29,120	1.9	\$58,200	\$1,455	\$17,460	\$437	16,643	36%	\$9.57	\$498	1.5
Owen County HMFA	\$13.96	\$726	\$29,040	1.9	\$56,900	\$1,423	\$17,070	\$427	1,790	21%	\$12.44	\$647	1.1
Putnam County HMFA	\$13.40	\$697	\$27,880	1.8	\$64,700	\$1,618	\$19,410	\$485	3,418	26%	\$13.64	\$710	1.0
Scott County HMFA	\$15.04	\$782	\$31,280	2.1	\$53,700	\$1,343	\$16,110	\$403	2,358	27%	\$9.81	\$510	1.5

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Bend-Mishawaka HMFA	\$16.50	\$858	\$34,320	2.3	\$63,300	\$1,583	\$18,990	\$475	32,223	32%	\$12.28	\$639	1.3
Sullivan County HMFA	\$14.87	\$773	\$30,920	2.1	\$58,200	\$1,455	\$17,460	\$437	2,196	28%	\$9.12	\$474	1.6
Terre Haute HMFA	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	20,089	35%	\$10.52	\$547	1.4
Union County HMFA	\$13.44	\$699	\$27,960	1.9	\$61,400	\$1,535	\$18,420	\$461	797	27%	\$8.73	\$454	1.5
Washington County HMFA	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	2,480	24%	\$9.88	\$514	1.4

Counties

Adams County	\$13.40	\$697	\$27,880	1.8	\$62,400	\$1,560	\$18,720	\$468	2,893	24%	\$8.58	\$446	1.6
Allen County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	44,688	32%	\$12.65	\$658	1.1
Bartholomew County	\$16.21	\$843	\$33,720	2.2	\$71,100	\$1,778	\$21,330	\$533	9,294	30%	\$18.68	\$971	0.9
Benton County	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	927	27%	\$13.04	\$678	1.2
Blackford County	\$13.40	\$697	\$27,880	1.8	\$49,400	\$1,235	\$14,820	\$371	1,361	26%	\$11.69	\$608	1.1
Boone County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	5,619	24%	\$10.93	\$568	1.5
Brown County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	1,202	20%	\$7.29	\$379	2.2
Carroll County	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	1,477	19%	\$10.41	\$541	1.3
Cass County	\$13.54	\$704	\$28,160	1.9	\$56,200	\$1,405	\$16,860	\$422	3,542	24%	\$11.13	\$579	1.2
Clark County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	12,339	29%	\$12.16	\$632	1.3
Clay County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	2,621	25%	\$8.08	\$420	1.8
Clinton County	\$14.08	\$732	\$29,280	1.9	\$61,700	\$1,543	\$18,510	\$463	3,252	28%	\$12.93	\$672	1.1
Crawford County	\$13.40	\$697	\$27,880	1.8	\$46,200	\$1,155	\$13,860	\$347	769	19%	\$6.74	\$350	2.0
Daviess County	\$13.40	\$697	\$27,880	1.8	\$60,200	\$1,505	\$18,060	\$452	3,042	26%	\$9.84	\$512	1.4
Dearborn County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	3,919	21%	\$8.93	\$464	1.8
Decatur County	\$15.69	\$816	\$32,640	2.2	\$60,400	\$1,510	\$18,120	\$453	2,953	29%	\$16.15	\$840	1.0
DeKalb County	\$13.81	\$718	\$28,720	1.9	\$63,300	\$1,583	\$18,990	\$475	3,815	24%	\$12.88	\$670	1.1
Delaware County	\$14.00	\$728	\$29,120	1.9	\$58,200	\$1,455	\$17,460	\$437	16,643	36%	\$9.57	\$498	1.5
Dubois County	\$13.40	\$697	\$27,880	1.8	\$70,100	\$1,753	\$21,030	\$526	3,792	23%	\$11.11	\$578	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elkhart County	\$15.02	\$781	\$31,240	2.1	\$61,100	\$1,528	\$18,330	\$458	22,142	31%	\$14.13	\$735	1.1
Fayette County	\$13.83	\$719	\$28,760	1.9	\$50,100	\$1,253	\$15,030	\$376	2,903	31%	\$9.12	\$474	1.5
Floyd County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	8,171	28%	\$9.23	\$480	1.7
Fountain County	\$14.71	\$765	\$30,600	2.0	\$57,600	\$1,440	\$17,280	\$432	1,823	26%	\$10.80	\$562	1.4
Franklin County	\$14.31	\$744	\$29,760	2.0	\$63,300	\$1,583	\$18,990	\$475	1,843	21%	\$8.63	\$449	1.7
Fulton County	\$13.40	\$697	\$27,880	1.8	\$57,300	\$1,433	\$17,190	\$430	1,778	22%	\$11.67	\$607	1.1
Gibson County	\$13.90	\$723	\$28,920	1.9	\$63,900	\$1,598	\$19,170	\$479	3,048	23%	\$16.85	\$876	0.8
Grant County	\$13.40	\$697	\$27,880	1.8	\$54,000	\$1,350	\$16,200	\$405	8,180	31%	\$11.67	\$607	1.1
Greene County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	2,579	20%	\$9.05	\$471	1.5
Hamilton County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	24,819	22%	\$14.86	\$773	1.1
Hancock County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	6,105	23%	\$11.13	\$579	1.5
Harrison County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	2,762	19%	\$9.41	\$489	1.7
Hendricks County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	11,515	21%	\$10.21	\$531	1.6
Henry County	\$13.40	\$697	\$27,880	1.8	\$55,900	\$1,398	\$16,770	\$419	4,913	27%	\$9.12	\$474	1.5
Howard County	\$13.40	\$697	\$27,880	1.8	\$64,100	\$1,603	\$19,230	\$481	10,872	32%	\$13.29	\$691	1.0
Huntington County	\$13.75	\$715	\$28,600	1.9	\$60,300	\$1,508	\$18,090	\$452	3,496	24%	\$10.84	\$564	1.3
Jackson County	\$14.04	\$730	\$29,200	1.9	\$59,800	\$1,495	\$17,940	\$449	4,319	26%	\$12.02	\$625	1.2
Jasper County	\$15.62	\$812	\$32,480	2.2	\$67,000	\$1,675	\$20,100	\$503	2,791	23%	\$11.16	\$581	1.4
Jay County	\$13.40	\$697	\$27,880	1.8	\$53,700	\$1,343	\$16,110	\$403	1,975	24%	\$9.51	\$495	1.4
Jefferson County	\$14.38	\$748	\$29,920	2.0	\$55,700	\$1,393	\$16,710	\$418	3,617	29%	\$12.39	\$644	1.2
Jennings County	\$14.85	\$772	\$30,880	2.0	\$56,300	\$1,408	\$16,890	\$422	2,757	26%	\$13.27	\$690	1.1
Johnson County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	15,837	29%	\$11.20	\$582	1.5
Knox County	\$14.13	\$735	\$29,400	1.9	\$58,500	\$1,463	\$17,550	\$439	4,989	34%	\$11.56	\$601	1.2
Kosciusko County	\$14.71	\$765	\$30,600	2.0	\$62,500	\$1,563	\$18,750	\$469	7,376	25%	\$15.98	\$831	0.9
LaGrange County	\$13.40	\$697	\$27,880	1.8	\$56,900	\$1,423	\$17,070	\$427	2,145	18%	\$13.10	\$681	1.0
Lake County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	57,531	31%	\$12.71	\$661	1.4

1: BR = Bedroom
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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaPorte County	\$14.58	\$758	\$30,320	2.0	\$60,400	\$1,510	\$18,120	\$453	12,480	29%	\$11.02	\$573	1.3
Lawrence County	\$14.29	\$743	\$29,720	2.0	\$58,400	\$1,460	\$17,520	\$438	4,144	22%	\$10.00	\$520	1.4
Madison County	\$14.08	\$732	\$29,280	1.9	\$57,800	\$1,445	\$17,340	\$434	15,764	31%	\$10.81	\$562	1.3
Marion County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	169,648	46%	\$17.92	\$932	0.9
Marshall County	\$14.48	\$753	\$30,120	2.0	\$62,800	\$1,570	\$18,840	\$471	4,129	24%	\$9.93	\$516	1.5
Martin County	\$13.40	\$697	\$27,880	1.8	\$59,700	\$1,493	\$17,910	\$448	934	22%	\$8.01	\$416	1.7
Miami County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	3,649	28%	\$9.87	\$513	1.4
Monroe County	\$17.69	\$920	\$36,800	2.4	\$75,800	\$1,895	\$22,740	\$569	24,806	46%	\$10.08	\$524	1.8
Montgomery County	\$14.50	\$754	\$30,160	2.0	\$59,900	\$1,498	\$17,970	\$449	4,241	29%	\$12.75	\$663	1.1
Morgan County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	6,137	24%	\$11.49	\$598	1.4
Newton County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	1,370	25%	\$14.27	\$742	1.2
Noble County	\$13.50	\$702	\$28,080	1.9	\$63,100	\$1,578	\$18,930	\$473	4,589	25%	\$11.23	\$584	1.2
Ohio County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	464	19%	\$6.13	\$319	2.6
Orange County	\$13.40	\$697	\$27,880	1.8	\$50,900	\$1,273	\$15,270	\$382	1,952	25%	\$9.37	\$487	1.4
Owen County	\$13.96	\$726	\$29,040	1.9	\$56,900	\$1,423	\$17,070	\$427	1,790	21%	\$12.44	\$647	1.1
Parke County	\$13.40	\$697	\$27,880	1.8	\$53,000	\$1,325	\$15,900	\$398	1,337	22%	\$9.27	\$482	1.4
Perry County	\$13.42	\$698	\$27,920	1.9	\$60,000	\$1,500	\$18,000	\$450	1,624	22%	\$10.55	\$548	1.3
Pike County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	791	16%	\$17.25	\$897	0.8
Porter County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	14,514	23%	\$11.87	\$617	1.5
Posey County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	1,554	16%	\$12.26	\$637	1.2
Pulaski County	\$13.40	\$697	\$27,880	1.8	\$54,100	\$1,353	\$16,230	\$406	1,250	24%	\$14.11	\$734	1.0
Putnam County	\$13.40	\$697	\$27,880	1.8	\$64,700	\$1,618	\$19,410	\$485	3,418	26%	\$13.64	\$710	1.0
Randolph County	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	2,557	24%	\$11.38	\$592	1.2
Ripley County	\$14.31	\$744	\$29,760	2.0	\$63,200	\$1,580	\$18,960	\$474	2,624	24%	\$12.34	\$642	1.2
Rush County	\$13.69	\$712	\$28,480	1.9	\$60,300	\$1,508	\$18,090	\$452	1,889	28%	\$12.00	\$624	1.1
St. Joseph County	\$16.50	\$858	\$34,320	2.3	\$63,300	\$1,583	\$18,990	\$475	32,223	32%	\$12.28	\$639	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County	\$15.04	\$782	\$31,280	2.1	\$53,700	\$1,343	\$16,110	\$403	2,358	27%	\$9.81	\$510	1.5
Shelby County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	4,815	28%	\$12.42	\$646	1.3
Spencer County	\$13.40	\$697	\$27,880	1.8	\$69,500	\$1,738	\$20,850	\$521	1,472	18%	\$9.76	\$508	1.4
Starke County	\$14.21	\$739	\$29,560	2.0	\$52,800	\$1,320	\$15,840	\$396	1,646	19%	\$10.54	\$548	1.3
Steuben County	\$14.94	\$777	\$31,080	2.1	\$59,400	\$1,485	\$17,820	\$446	3,121	23%	\$10.92	\$568	1.4
Sullivan County	\$14.87	\$773	\$30,920	2.1	\$58,200	\$1,455	\$17,460	\$437	2,196	28%	\$9.12	\$474	1.6
Switzerland County	\$14.15	\$736	\$29,440	2.0	\$51,000	\$1,275	\$15,300	\$383	1,208	29%	\$13.64	\$709	1.0
Tippecanoe County	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	31,772	47%	\$12.13	\$631	1.3
Tipton County	\$15.12	\$786	\$31,440	2.1	\$62,500	\$1,563	\$18,750	\$469	1,334	21%	\$12.76	\$664	1.2
Union County	\$13.44	\$699	\$27,960	1.9	\$61,400	\$1,535	\$18,420	\$461	797	27%	\$8.73	\$454	1.5
Vanderburgh County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	27,478	37%	\$13.15	\$684	1.1
Vermillion County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	1,593	24%	\$13.29	\$691	1.1
Vigo County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	15,875	39%	\$10.65	\$554	1.4
Wabash County	\$13.48	\$701	\$28,040	1.9	\$56,000	\$1,400	\$16,800	\$420	3,242	25%	\$11.65	\$606	1.2
Warren County	\$13.94	\$725	\$29,000	1.9	\$66,300	\$1,658	\$19,890	\$497	567	17%	\$11.88	\$618	1.2
Warrick County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	4,554	20%	\$12.06	\$627	1.2
Washington County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	2,480	24%	\$9.88	\$514	1.4
Wayne County	\$13.92	\$724	\$28,960	1.9	\$52,900	\$1,323	\$15,870	\$397	8,630	32%	\$10.16	\$528	1.4
Wells County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	2,114	20%	\$10.05	\$523	1.4
White County	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	2,118	22%	\$12.61	\$656	1.1
Whitley County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	2,635	20%	\$11.37	\$591	1.3

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4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Iowa**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$781**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,602** monthly or **\$31,226** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.01
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT IOWA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.50
2-Bedroom Housing Wage	\$15.01
Number of Renter Households	359,522
Percent Renters	29%

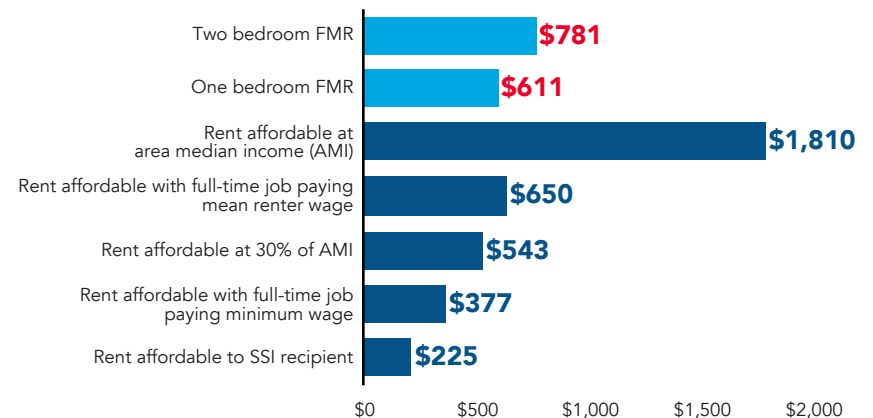
83
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

65
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Iowa City HMFA	\$18.38
Omaha-Council Bluffs HMFA	\$17.83
Ames MSA	\$17.06
Des Moines-West Des Moines MSA	\$16.83
Muscatine County	\$15.71



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	\$15.01	\$781	\$31,226	2.1	\$72,385	\$1,810	\$21,716	\$543	359,522	29%	\$12.50	\$650	1.2
Combined Nonmetro Areas	\$13.05	\$679	\$27,154	1.8	\$65,243	\$1,631	\$19,573	\$489	135,272	26%	\$11.50	\$598	1.1
<u>Metropolitan Areas</u>													
Ames MSA	\$17.06	\$887	\$35,480	2.4	\$79,800	\$1,995	\$23,940	\$599	17,211	47%	\$10.26	\$533	1.7
Benton County HMFA	\$12.50	\$650	\$26,000	1.7	\$79,900	\$1,998	\$23,970	\$599	1,976	19%	\$8.56	\$445	1.5
Bremer County HMFA	\$12.92	\$672	\$26,880	1.8	\$82,800	\$2,070	\$24,840	\$621	1,807	19%	\$9.98	\$519	1.3
Cedar Rapids HMFA	\$14.88	\$774	\$30,960	2.1	\$81,300	\$2,033	\$24,390	\$610	23,348	27%	\$13.27	\$690	1.1
Davenport-Moline-Rock Island MSA	\$14.96	\$778	\$31,120	2.1	\$72,300	\$1,808	\$21,690	\$542	21,288	32%	\$11.66	\$606	1.3
Des Moines-West Des Moines MSA	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	72,877	31%	\$15.29	\$795	1.1
Dubuque MSA	\$15.00	\$780	\$31,200	2.1	\$75,100	\$1,878	\$22,530	\$563	10,543	28%	\$11.04	\$574	1.4
Iowa City HMFA	\$18.38	\$956	\$38,240	2.5	\$87,000	\$2,175	\$26,100	\$653	23,334	41%	\$9.25	\$481	2.0
Jones County HMFA	\$12.56	\$653	\$26,120	1.7	\$69,700	\$1,743	\$20,910	\$523	1,945	24%	\$9.67	\$503	1.3
Omaha-Council Bluffs HMFA	\$17.83	\$927	\$37,080	2.5	\$81,600	\$2,040	\$24,480	\$612	14,313	30%	\$11.34	\$590	1.6
Plymouth County HMFA	\$12.98	\$675	\$27,000	1.8	\$75,900	\$1,898	\$22,770	\$569	2,100	21%	\$13.66	\$710	1.0
Sioux City HMFA	\$15.50	\$806	\$32,240	2.1	\$65,100	\$1,628	\$19,530	\$488	12,602	33%	\$12.80	\$666	1.2
Washington County HMFA	\$14.94	\$777	\$31,080	2.1	\$73,800	\$1,845	\$22,140	\$554	2,373	27%	\$10.27	\$534	1.5
Waterloo-Cedar Falls HMFA	\$14.71	\$765	\$30,600	2.0	\$67,400	\$1,685	\$20,220	\$506	18,533	32%	\$12.43	\$646	1.2
<u>Counties</u>													
Adair County	\$12.50	\$650	\$26,000	1.7	\$61,900	\$1,548	\$18,570	\$464	746	23%	\$10.11	\$526	1.2
Adams County	\$12.50	\$650	\$26,000	1.7	\$61,800	\$1,545	\$18,540	\$464	438	26%	\$15.21	\$791	0.8
Allamakee County	\$12.50	\$650	\$26,000	1.7	\$59,700	\$1,493	\$17,910	\$448	1,311	22%	\$10.48	\$545	1.2
Appanoose County	\$12.50	\$650	\$26,000	1.7	\$58,700	\$1,468	\$17,610	\$440	1,405	26%	\$8.48	\$441	1.5

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Audubon County	\$12.50	\$650	\$26,000	1.7	\$64,500	\$1,613	\$19,350	\$484	518	19%	\$10.58	\$550	1.2
Benton County	\$12.50	\$650	\$26,000	1.7	\$79,900	\$1,998	\$23,970	\$599	1,976	19%	\$8.56	\$445	1.5
Black Hawk County	\$14.71	\$765	\$30,600	2.0	\$67,400	\$1,685	\$20,220	\$506	17,502	33%	\$12.38	\$644	1.2
Boone County	\$13.21	\$687	\$27,480	1.8	\$73,000	\$1,825	\$21,900	\$548	2,790	25%	\$10.97	\$571	1.2
Bremer County	\$12.92	\$672	\$26,880	1.8	\$82,800	\$2,070	\$24,840	\$621	1,807	19%	\$9.98	\$519	1.3
Buchanan County	\$13.00	\$676	\$27,040	1.8	\$73,600	\$1,840	\$22,080	\$552	1,692	21%	\$9.78	\$509	1.3
Buena Vista County	\$12.52	\$651	\$26,040	1.7	\$61,800	\$1,545	\$18,540	\$464	2,405	32%	\$12.29	\$639	1.0
Butler County	\$12.50	\$650	\$26,000	1.7	\$67,100	\$1,678	\$20,130	\$503	1,282	20%	\$11.86	\$617	1.1
Calhoun County	\$12.50	\$650	\$26,000	1.7	\$61,700	\$1,543	\$18,510	\$463	1,017	24%	\$10.88	\$566	1.1
Carroll County	\$12.50	\$650	\$26,000	1.7	\$71,100	\$1,778	\$21,330	\$533	2,129	25%	\$8.55	\$445	1.5
Cass County	\$12.50	\$650	\$26,000	1.7	\$55,000	\$1,375	\$16,500	\$413	1,783	29%	\$10.66	\$554	1.2
Cedar County	\$13.19	\$686	\$27,440	1.8	\$71,900	\$1,798	\$21,570	\$539	1,628	21%	\$12.91	\$671	1.0
Cerro Gordo County	\$13.85	\$720	\$28,800	1.9	\$66,800	\$1,670	\$20,040	\$501	5,789	30%	\$11.93	\$620	1.2
Cherokee County	\$12.50	\$650	\$26,000	1.7	\$68,800	\$1,720	\$20,640	\$516	1,413	27%	\$10.83	\$563	1.2
Chickasaw County	\$12.50	\$650	\$26,000	1.7	\$64,800	\$1,620	\$19,440	\$486	1,131	22%	\$10.58	\$550	1.2
Clarke County	\$14.00	\$728	\$29,120	1.9	\$61,500	\$1,538	\$18,450	\$461	1,315	34%	\$11.79	\$613	1.2
Clay County	\$12.50	\$650	\$26,000	1.7	\$68,000	\$1,700	\$20,400	\$510	2,071	28%	\$10.09	\$524	1.2
Clayton County	\$12.50	\$650	\$26,000	1.7	\$63,100	\$1,578	\$18,930	\$473	1,833	24%	\$10.74	\$558	1.2
Clinton County	\$13.54	\$704	\$28,160	1.9	\$69,000	\$1,725	\$20,700	\$518	5,168	26%	\$9.42	\$490	1.4
Crawford County	\$12.50	\$650	\$26,000	1.7	\$59,700	\$1,493	\$17,910	\$448	1,739	27%	\$11.14	\$580	1.1
Dallas County	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	7,757	26%	\$14.66	\$762	1.1
Davis County	\$12.92	\$672	\$26,880	1.8	\$62,300	\$1,558	\$18,690	\$467	668	21%	\$8.67	\$451	1.5
Decatur County	\$12.50	\$650	\$26,000	1.7	\$54,100	\$1,353	\$16,230	\$406	1,080	34%	\$8.20	\$427	1.5
Delaware County	\$12.50	\$650	\$26,000	1.7	\$74,200	\$1,855	\$22,260	\$557	1,307	19%	\$10.19	\$530	1.2
Des Moines County	\$14.00	\$728	\$29,120	1.9	\$58,300	\$1,458	\$17,490	\$437	4,430	27%	\$11.89	\$618	1.2
Dickinson County	\$13.33	\$693	\$27,720	1.8	\$75,200	\$1,880	\$22,560	\$564	1,960	24%	\$9.36	\$487	1.4

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dubuque County	\$15.00	\$780	\$31,200	2.1	\$75,100	\$1,878	\$22,530	\$563	10,543	28%	\$11.04	\$574	1.4
Emmet County	\$12.50	\$650	\$26,000	1.7	\$67,500	\$1,688	\$20,250	\$506	922	22%	\$11.05	\$574	1.1
Fayette County	\$12.50	\$650	\$26,000	1.7	\$60,000	\$1,500	\$18,000	\$450	2,014	24%	\$9.12	\$474	1.4
Floyd County	\$12.50	\$650	\$26,000	1.7	\$59,000	\$1,475	\$17,700	\$443	1,966	29%	\$9.30	\$484	1.3
Franklin County	\$12.50	\$650	\$26,000	1.7	\$61,800	\$1,545	\$18,540	\$464	1,086	26%	\$14.09	\$733	0.9
Fremont County	\$12.50	\$650	\$26,000	1.7	\$68,600	\$1,715	\$20,580	\$515	739	25%	\$10.61	\$552	1.2
Greene County	\$12.50	\$650	\$26,000	1.7	\$62,400	\$1,560	\$18,720	\$468	940	24%	\$12.35	\$642	1.0
Grundy County	\$14.71	\$765	\$30,600	2.0	\$67,400	\$1,685	\$20,220	\$506	1,031	20%	\$13.23	\$688	1.1
Guthrie County	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	853	19%	\$11.68	\$607	1.4
Hamilton County	\$13.29	\$691	\$27,640	1.8	\$63,700	\$1,593	\$19,110	\$478	1,816	28%	\$11.39	\$592	1.2
Hancock County	\$12.50	\$650	\$26,000	1.7	\$67,900	\$1,698	\$20,370	\$509	1,025	22%	\$11.47	\$597	1.1
Hardin County	\$12.50	\$650	\$26,000	1.7	\$70,500	\$1,763	\$21,150	\$529	1,695	24%	\$12.87	\$669	1.0
Harrison County	\$17.83	\$927	\$37,080	2.5	\$81,600	\$2,040	\$24,480	\$612	1,450	24%	\$9.59	\$499	1.9
Henry County	\$12.67	\$659	\$26,360	1.7	\$63,600	\$1,590	\$19,080	\$477	2,198	29%	\$11.92	\$620	1.1
Howard County	\$12.50	\$650	\$26,000	1.7	\$64,500	\$1,613	\$19,350	\$484	768	20%	\$10.83	\$563	1.2
Humboldt County	\$12.50	\$650	\$26,000	1.7	\$63,200	\$1,580	\$18,960	\$474	1,186	28%	\$11.68	\$607	1.1
Ida County	\$12.50	\$650	\$26,000	1.7	\$63,400	\$1,585	\$19,020	\$476	762	25%	\$11.72	\$610	1.1
Iowa County	\$12.50	\$650	\$26,000	1.7	\$75,500	\$1,888	\$22,650	\$566	1,446	21%	\$10.31	\$536	1.2
Jackson County	\$12.50	\$650	\$26,000	1.7	\$61,700	\$1,543	\$18,510	\$463	2,150	26%	\$9.24	\$481	1.4
Jasper County	\$13.13	\$683	\$27,320	1.8	\$72,400	\$1,810	\$21,720	\$543	3,956	27%	\$10.39	\$540	1.3
Jefferson County	\$14.35	\$746	\$29,840	2.0	\$62,400	\$1,560	\$18,720	\$468	2,321	34%	\$11.50	\$598	1.2
Johnson County	\$18.38	\$956	\$38,240	2.5	\$87,000	\$2,175	\$26,100	\$653	23,334	41%	\$9.25	\$481	2.0
Jones County	\$12.56	\$653	\$26,120	1.7	\$69,700	\$1,743	\$20,910	\$523	1,945	24%	\$9.67	\$503	1.3
Keokuk County	\$12.50	\$650	\$26,000	1.7	\$58,600	\$1,465	\$17,580	\$440	995	23%	\$10.93	\$569	1.1
Kossuth County	\$12.50	\$650	\$26,000	1.7	\$68,500	\$1,713	\$20,550	\$514	1,377	21%	\$11.64	\$605	1.1
Lee County	\$12.50	\$650	\$26,000	1.7	\$58,700	\$1,468	\$17,610	\$440	3,658	26%	\$13.22	\$688	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Linn County	\$14.88	\$774	\$30,960	2.1	\$81,300	\$2,033	\$24,390	\$610	23,348	27%	\$13.27	\$690	1.1
Louisa County	\$13.44	\$699	\$27,960	1.9	\$63,300	\$1,583	\$18,990	\$475	1,020	23%	\$11.58	\$602	1.2
Lucas County	\$13.23	\$688	\$27,520	1.8	\$60,300	\$1,508	\$18,090	\$452	783	21%	\$12.45	\$647	1.1
Lyon County	\$12.50	\$650	\$26,000	1.7	\$70,300	\$1,758	\$21,090	\$527	776	17%	\$11.22	\$584	1.1
Madison County	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	1,438	23%	\$10.24	\$532	1.6
Mahaska County	\$13.37	\$695	\$27,800	1.8	\$60,600	\$1,515	\$18,180	\$455	2,797	31%	\$11.30	\$588	1.2
Marion County	\$14.08	\$732	\$29,280	1.9	\$73,300	\$1,833	\$21,990	\$550	3,560	27%	\$12.95	\$673	1.1
Marshall County	\$14.00	\$728	\$29,120	1.9	\$65,000	\$1,625	\$19,500	\$488	4,300	28%	\$14.92	\$776	0.9
Mills County	\$17.83	\$927	\$37,080	2.5	\$81,600	\$2,040	\$24,480	\$612	1,161	21%	\$10.00	\$520	1.8
Mitchell County	\$12.50	\$650	\$26,000	1.7	\$67,500	\$1,688	\$20,250	\$506	715	17%	\$11.55	\$601	1.1
Monona County	\$12.50	\$650	\$26,000	1.7	\$58,600	\$1,465	\$17,580	\$440	1,171	29%	\$12.45	\$647	1.0
Monroe County	\$12.88	\$670	\$26,800	1.8	\$59,800	\$1,495	\$17,940	\$449	808	24%	\$15.15	\$788	0.9
Montgomery County	\$12.50	\$650	\$26,000	1.7	\$57,000	\$1,425	\$17,100	\$428	1,471	32%	\$10.90	\$567	1.1
Muscatine County	\$15.71	\$817	\$32,680	2.2	\$67,500	\$1,688	\$20,250	\$506	4,271	26%	\$14.79	\$769	1.1
O'Brien County	\$12.50	\$650	\$26,000	1.7	\$70,300	\$1,758	\$21,090	\$527	1,705	28%	\$11.29	\$587	1.1
Osceola County	\$12.50	\$650	\$26,000	1.7	\$67,600	\$1,690	\$20,280	\$507	657	25%	\$12.63	\$657	1.0
Page County	\$12.50	\$650	\$26,000	1.7	\$63,800	\$1,595	\$19,140	\$479	1,619	25%	\$9.99	\$520	1.3
Palo Alto County	\$12.50	\$650	\$26,000	1.7	\$62,800	\$1,570	\$18,840	\$471	1,006	26%	\$11.40	\$593	1.1
Plymouth County	\$12.98	\$675	\$27,000	1.8	\$75,900	\$1,898	\$22,770	\$569	2,100	21%	\$13.66	\$710	1.0
Pocahontas County	\$12.50	\$650	\$26,000	1.7	\$62,200	\$1,555	\$18,660	\$467	791	25%	\$15.31	\$796	0.8
Polk County	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	58,593	33%	\$15.68	\$815	1.1
Pottawattamie County	\$17.83	\$927	\$37,080	2.5	\$81,600	\$2,040	\$24,480	\$612	11,702	32%	\$11.62	\$604	1.5
Poweshiek County	\$13.31	\$692	\$27,680	1.8	\$70,200	\$1,755	\$21,060	\$527	2,148	29%	\$13.70	\$712	1.0
Ringgold County	\$12.50	\$650	\$26,000	1.7	\$58,600	\$1,465	\$17,580	\$440	517	26%	\$11.61	\$604	1.1
Sac County	\$12.50	\$650	\$26,000	1.7	\$67,200	\$1,680	\$20,160	\$504	947	22%	\$12.65	\$658	1.0
Scott County	\$14.96	\$778	\$31,120	2.1	\$72,300	\$1,808	\$21,690	\$542	21,288	32%	\$11.66	\$606	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	\$12.85	\$668	\$26,720	1.8	\$68,300	\$1,708	\$20,490	\$512	1,019	20%	\$9.31	\$484	1.4
Sioux County	\$12.52	\$651	\$26,040	1.7	\$74,800	\$1,870	\$22,440	\$561	2,459	21%	\$11.62	\$604	1.1
Story County	\$17.06	\$887	\$35,480	2.4	\$79,800	\$1,995	\$23,940	\$599	17,211	47%	\$10.26	\$533	1.7
Tama County	\$13.17	\$685	\$27,400	1.8	\$66,800	\$1,670	\$20,040	\$501	1,577	23%	\$11.98	\$623	1.1
Taylor County	\$12.50	\$650	\$26,000	1.7	\$57,000	\$1,425	\$17,100	\$428	722	27%	\$11.55	\$601	1.1
Union County	\$12.50	\$650	\$26,000	1.7	\$60,800	\$1,520	\$18,240	\$456	1,572	29%	\$10.10	\$525	1.2
Van Buren County	\$12.50	\$650	\$26,000	1.7	\$61,100	\$1,528	\$18,330	\$458	461	16%	\$9.68	\$504	1.3
Wapello County	\$13.90	\$723	\$28,920	1.9	\$56,100	\$1,403	\$16,830	\$421	3,941	27%	\$9.64	\$501	1.4
Warren County	\$16.83	\$875	\$35,000	2.3	\$79,600	\$1,990	\$23,880	\$597	4,236	23%	\$9.05	\$471	1.9
Washington County	\$14.94	\$777	\$31,080	2.1	\$73,800	\$1,845	\$22,140	\$554	2,373	27%	\$10.27	\$534	1.5
Wayne County	\$12.50	\$650	\$26,000	1.7	\$61,500	\$1,538	\$18,450	\$461	530	21%	\$10.30	\$536	1.2
Webster County	\$12.50	\$650	\$26,000	1.7	\$59,400	\$1,485	\$17,820	\$446	4,828	32%	\$13.04	\$678	1.0
Winnebago County	\$12.50	\$650	\$26,000	1.7	\$63,300	\$1,583	\$18,990	\$475	1,082	24%	\$10.57	\$549	1.2
Winneshiek County	\$12.50	\$650	\$26,000	1.7	\$70,500	\$1,763	\$21,150	\$529	1,851	23%	\$11.21	\$583	1.1
Woodbury County	\$15.50	\$806	\$32,240	2.1	\$65,100	\$1,628	\$19,530	\$488	12,602	33%	\$12.80	\$666	1.2
Worth County	\$12.50	\$650	\$26,000	1.7	\$64,600	\$1,615	\$19,380	\$485	633	20%	\$9.26	\$482	1.3
Wright County	\$12.50	\$650	\$26,000	1.7	\$62,500	\$1,563	\$18,750	\$469	1,467	27%	\$10.34	\$538	1.2

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4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KANSAS

STATE RANKING **#38***

In **Kansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$815**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,715** monthly or **\$32,584** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.67
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.41
2-Bedroom Housing Wage	\$15.67
Number of Renter Households	375,515
Percent Renters	34%

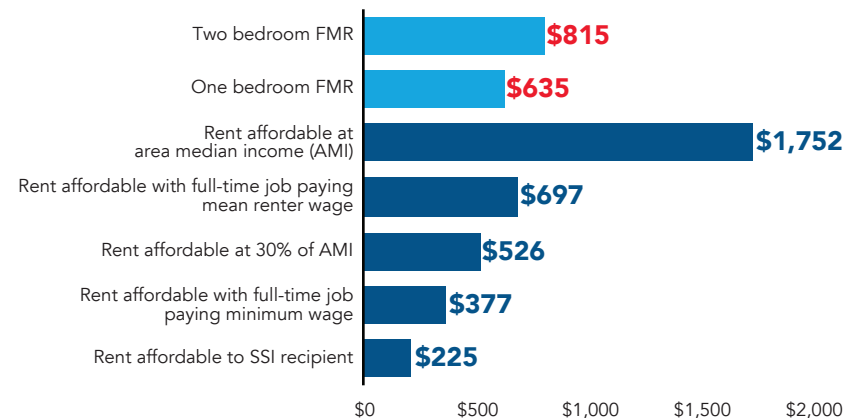
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Manhattan MSA	\$19.50
Geary County	\$18.94
Haskell County	\$17.79
Kansas City HMFA	\$16.71
Lawrence MSA	\$16.21



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

KANSAS

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	\$15.67	\$815	\$32,584	2.2	\$70,075	\$1,752	\$21,022	\$526	375,515	34%	\$13.41	\$697	1.2
Combined Nonmetro Areas	\$14.32	\$745	\$29,790	2.0	\$60,027	\$1,501	\$18,008	\$450	114,990	31%	\$11.51	\$598	1.2
<u>Metropolitan Areas</u>													
Kansas City HMFA	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	106,810	33%	\$15.71	\$817	1.1
Kingman County HMFA	\$13.40	\$697	\$27,880	1.8	\$68,500	\$1,713	\$20,550	\$514	652	22%	\$10.68	\$555	1.3
Lawrence MSA	\$16.21	\$843	\$33,720	2.2	\$87,400	\$2,185	\$26,220	\$656	21,508	49%	\$9.12	\$474	1.8
Manhattan MSA	\$19.50	\$1,014	\$40,560	2.7	\$72,200	\$1,805	\$21,660	\$542	17,320	50%	\$11.43	\$595	1.7
St. Joseph MSA	\$14.21	\$739	\$29,560	2.0	\$64,300	\$1,608	\$19,290	\$482	852	28%	\$13.72	\$713	1.0
Sumner County HMFA	\$13.69	\$712	\$28,480	1.9	\$68,400	\$1,710	\$20,520	\$513	2,251	25%	\$9.05	\$470	1.5
Topeka MSA	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	30,048	32%	\$12.24	\$637	1.2
Wichita HMFA	\$15.52	\$807	\$32,280	2.1	\$69,400	\$1,735	\$20,820	\$521	81,084	35%	\$13.36	\$695	1.2
<u>Counties</u>													
Allen County	\$13.40	\$697	\$27,880	1.8	\$53,100	\$1,328	\$15,930	\$398	1,481	28%	\$11.52	\$599	1.2
Anderson County	\$13.40	\$697	\$27,880	1.8	\$59,500	\$1,488	\$17,850	\$446	927	29%	\$10.95	\$569	1.2
Atchison County	\$14.10	\$733	\$29,320	1.9	\$59,100	\$1,478	\$17,730	\$443	1,756	29%	\$10.62	\$552	1.3
Barber County	\$13.40	\$697	\$27,880	1.8	\$66,000	\$1,650	\$19,800	\$495	572	29%	\$12.47	\$648	1.1
Barton County	\$13.40	\$697	\$27,880	1.8	\$61,700	\$1,543	\$18,510	\$463	3,566	32%	\$11.27	\$586	1.2
Bourbon County	\$13.40	\$697	\$27,880	1.8	\$54,900	\$1,373	\$16,470	\$412	1,732	31%	\$9.19	\$478	1.5
Brown County	\$13.40	\$697	\$27,880	1.8	\$55,500	\$1,388	\$16,650	\$416	1,221	30%	\$12.21	\$635	1.1
Butler County	\$15.52	\$807	\$32,280	2.1	\$69,400	\$1,735	\$20,820	\$521	6,617	27%	\$10.67	\$555	1.5
Chase County	\$13.40	\$697	\$27,880	1.8	\$62,300	\$1,558	\$18,690	\$467	235	22%	\$8.52	\$443	1.6
Chautauqua County	\$14.77	\$768	\$30,720	2.0	\$48,400	\$1,210	\$14,520	\$363	308	21%	\$10.65	\$554	1.4
Cherokee County	\$13.40	\$697	\$27,880	1.8	\$54,400	\$1,360	\$16,320	\$408	1,977	25%	\$13.20	\$686	1.0

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4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cheyenne County	\$13.40	\$697	\$27,880	1.8	\$63,500	\$1,588	\$19,050	\$476	269	21%	\$10.87	\$565	1.2
Clark County	\$13.69	\$712	\$28,480	1.9	\$60,700	\$1,518	\$18,210	\$455	286	32%	\$16.28	\$847	0.8
Clay County	\$15.96	\$830	\$33,200	2.2	\$66,000	\$1,650	\$19,800	\$495	718	21%	\$9.17	\$477	1.7
Cloud County	\$13.40	\$697	\$27,880	1.8	\$51,500	\$1,288	\$15,450	\$386	1,082	28%	\$9.29	\$483	1.4
Coffey County	\$13.40	\$697	\$27,880	1.8	\$71,800	\$1,795	\$21,540	\$539	909	25%	\$19.86	\$1,033	0.7
Comanche County	\$13.40	\$697	\$27,880	1.8	\$62,300	\$1,558	\$18,690	\$467	191	25%	\$13.66	\$710	1.0
Cowley County	\$13.48	\$701	\$28,040	1.9	\$57,400	\$1,435	\$17,220	\$431	4,741	34%	\$12.61	\$656	1.1
Crawford County	\$14.04	\$730	\$29,200	1.9	\$58,200	\$1,455	\$17,460	\$437	5,765	39%	\$9.72	\$506	1.4
Decatur County	\$13.40	\$697	\$27,880	1.8	\$57,500	\$1,438	\$17,250	\$431	353	25%	\$12.15	\$632	1.1
Dickinson County	\$13.40	\$697	\$27,880	1.8	\$62,700	\$1,568	\$18,810	\$470	2,340	30%	\$9.32	\$484	1.4
Doniphan County	\$14.21	\$739	\$29,560	2.0	\$64,300	\$1,608	\$19,290	\$482	852	28%	\$13.72	\$713	1.0
Douglas County	\$16.21	\$843	\$33,720	2.2	\$87,400	\$2,185	\$26,220	\$656	21,508	49%	\$9.12	\$474	1.8
Edwards County	\$13.40	\$697	\$27,880	1.8	\$60,100	\$1,503	\$18,030	\$451	288	23%	\$15.79	\$821	0.8
Elk County	\$13.40	\$697	\$27,880	1.8	\$51,000	\$1,275	\$15,300	\$383	229	18%	\$5.43	\$282	2.5
Ellis County	\$13.65	\$710	\$28,400	1.9	\$67,600	\$1,690	\$20,280	\$507	4,219	36%	\$9.67	\$503	1.4
Ellsworth County	\$13.40	\$697	\$27,880	1.8	\$64,600	\$1,615	\$19,380	\$485	626	25%	\$8.75	\$455	1.5
Finney County	\$15.08	\$784	\$31,360	2.1	\$59,300	\$1,483	\$17,790	\$445	4,862	38%	\$15.38	\$800	1.0
Ford County	\$14.67	\$763	\$30,520	2.0	\$57,900	\$1,448	\$17,370	\$434	4,325	39%	\$12.49	\$649	1.2
Franklin County	\$15.52	\$807	\$32,280	2.1	\$64,800	\$1,620	\$19,440	\$486	2,657	27%	\$9.74	\$507	1.6
Geary County	\$18.94	\$985	\$39,400	2.6	\$50,200	\$1,255	\$15,060	\$377	7,571	59%	\$13.51	\$702	1.4
Gove County	\$13.40	\$697	\$27,880	1.8	\$57,600	\$1,440	\$17,280	\$432	248	21%	\$9.92	\$516	1.4
Graham County	\$13.40	\$697	\$27,880	1.8	\$59,000	\$1,475	\$17,700	\$443	258	21%	\$9.76	\$507	1.4
Grant County	\$13.40	\$697	\$27,880	1.8	\$66,500	\$1,663	\$19,950	\$499	581	22%	\$12.77	\$664	1.0
Gray County	\$13.40	\$697	\$27,880	1.8	\$69,700	\$1,743	\$20,910	\$523	540	25%	\$14.11	\$733	1.0
Greeley County	\$13.40	\$697	\$27,880	1.8	\$61,600	\$1,540	\$18,480	\$462	136	28%	\$16.82	\$875	0.8
Greenwood County	\$13.40	\$697	\$27,880	1.8	\$54,100	\$1,353	\$16,230	\$406	698	25%	\$9.89	\$514	1.4

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	\$14.33	\$745	\$29,800	2.0	\$52,200	\$1,305	\$15,660	\$392	284	31%	\$15.85	\$824	0.9
Harper County	\$13.40	\$697	\$27,880	1.8	\$59,700	\$1,493	\$17,910	\$448	554	23%	\$11.82	\$615	1.1
Harvey County	\$15.52	\$807	\$32,280	2.1	\$69,400	\$1,735	\$20,820	\$521	4,096	30%	\$10.27	\$534	1.5
Haskell County	\$17.79	\$925	\$37,000	2.5	\$67,600	\$1,690	\$20,280	\$507	361	27%	\$17.26	\$898	1.0
Hodgeman County	\$13.40	\$697	\$27,880	1.8	\$76,100	\$1,903	\$22,830	\$571	206	25%	\$9.96	\$518	1.3
Jackson County	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	1,306	25%	\$7.90	\$411	1.9
Jefferson County	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	1,405	19%	\$12.66	\$658	1.2
Jewell County	\$13.40	\$697	\$27,880	1.8	\$52,300	\$1,308	\$15,690	\$392	276	20%	\$9.59	\$499	1.4
Johnson County	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	68,838	31%	\$15.72	\$818	1.1
Kearny County	\$13.40	\$697	\$27,880	1.8	\$64,700	\$1,618	\$19,410	\$485	295	22%	\$15.01	\$781	0.9
Kingman County	\$13.40	\$697	\$27,880	1.8	\$68,500	\$1,713	\$20,550	\$514	652	22%	\$10.68	\$555	1.3
Kiowa County	\$13.40	\$697	\$27,880	1.8	\$64,200	\$1,605	\$19,260	\$482	332	33%	\$13.09	\$680	1.0
Labette County	\$13.40	\$697	\$27,880	1.8	\$54,400	\$1,360	\$16,320	\$408	2,561	31%	\$10.10	\$525	1.3
Lane County	\$13.63	\$709	\$28,360	1.9	\$68,900	\$1,723	\$20,670	\$517	167	21%	\$13.38	\$696	1.0
Leavenworth County	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	8,942	33%	\$13.16	\$684	1.3
Lincoln County	\$13.40	\$697	\$27,880	1.8	\$65,600	\$1,640	\$19,680	\$492	225	17%	\$8.55	\$445	1.6
Linn County	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	905	21%	\$17.50	\$910	1.0
Logan County	\$13.40	\$697	\$27,880	1.8	\$68,000	\$1,700	\$20,400	\$510	308	26%	\$11.35	\$590	1.2
Lyon County	\$13.40	\$697	\$27,880	1.8	\$53,400	\$1,335	\$16,020	\$401	5,420	41%	\$9.68	\$503	1.4
McPherson County	\$14.38	\$748	\$29,920	2.0	\$73,100	\$1,828	\$21,930	\$548	3,133	26%	\$13.61	\$708	1.1
Marion County	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	941	20%	\$9.47	\$493	1.4
Marshall County	\$13.40	\$697	\$27,880	1.8	\$63,200	\$1,580	\$18,960	\$474	1,032	24%	\$11.75	\$611	1.1
Meade County	\$13.40	\$697	\$27,880	1.8	\$62,900	\$1,573	\$18,870	\$472	468	28%	\$12.15	\$632	1.1
Miami County	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	2,836	22%	\$8.46	\$440	2.0
Mitchell County	\$13.40	\$697	\$27,880	1.8	\$68,700	\$1,718	\$20,610	\$515	721	27%	\$9.28	\$482	1.4
Montgomery County	\$13.46	\$700	\$28,000	1.9	\$52,700	\$1,318	\$15,810	\$395	4,123	30%	\$9.66	\$502	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morris County	\$13.40	\$697	\$27,880	1.8	\$57,200	\$1,430	\$17,160	\$429	506	22%	\$7.44	\$387	1.8
Morton County	\$13.40	\$697	\$27,880	1.8	\$57,700	\$1,443	\$17,310	\$433	350	30%	\$9.57	\$497	1.4
Nemaha County	\$13.40	\$697	\$27,880	1.8	\$71,300	\$1,783	\$21,390	\$535	1,027	25%	\$11.83	\$615	1.1
Neosho County	\$13.40	\$697	\$27,880	1.8	\$53,600	\$1,340	\$16,080	\$402	1,841	29%	\$8.69	\$452	1.5
Ness County	\$13.40	\$697	\$27,880	1.8	\$63,400	\$1,585	\$19,020	\$476	267	20%	\$13.79	\$717	1.0
Norton County	\$13.40	\$697	\$27,880	1.8	\$65,500	\$1,638	\$19,650	\$491	527	26%	\$14.48	\$753	0.9
Osage County	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	1,545	24%	\$7.30	\$380	2.1
Osborne County	\$13.40	\$697	\$27,880	1.8	\$57,600	\$1,440	\$17,280	\$432	424	25%	\$10.77	\$560	1.2
Ottawa County	\$13.63	\$709	\$28,360	1.9	\$69,800	\$1,745	\$20,940	\$524	431	18%	\$10.08	\$524	1.4
Pawnee County	\$13.40	\$697	\$27,880	1.8	\$64,900	\$1,623	\$19,470	\$487	757	29%	\$13.33	\$693	1.0
Phillips County	\$13.40	\$697	\$27,880	1.8	\$59,200	\$1,480	\$17,760	\$444	553	24%	\$12.29	\$639	1.1
Pottawatomie County	\$19.50	\$1,014	\$40,560	2.7	\$72,200	\$1,805	\$21,660	\$542	1,875	22%	\$11.94	\$621	1.6
Pratt County	\$14.15	\$736	\$29,440	2.0	\$66,000	\$1,650	\$19,800	\$495	1,207	32%	\$10.06	\$523	1.4
Rawlins County	\$13.40	\$697	\$27,880	1.8	\$61,300	\$1,533	\$18,390	\$460	295	25%	\$11.68	\$607	1.1
Reno County	\$14.90	\$775	\$31,000	2.1	\$60,600	\$1,515	\$18,180	\$455	8,348	33%	\$11.69	\$608	1.3
Republic County	\$13.40	\$697	\$27,880	1.8	\$57,400	\$1,435	\$17,220	\$431	489	22%	\$10.54	\$548	1.3
Rice County	\$13.40	\$697	\$27,880	1.8	\$66,300	\$1,658	\$19,890	\$497	1,044	26%	\$11.64	\$605	1.2
Riley County	\$19.50	\$1,014	\$40,560	2.7	\$72,200	\$1,805	\$21,660	\$542	15,445	58%	\$11.23	\$584	1.7
Rooks County	\$13.40	\$697	\$27,880	1.8	\$58,600	\$1,465	\$17,580	\$440	511	23%	\$9.91	\$515	1.4
Rush County	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	316	22%	\$9.62	\$500	1.4
Russell County	\$13.62	\$708	\$28,320	1.9	\$58,200	\$1,455	\$17,460	\$437	807	25%	\$9.46	\$492	1.4
Saline County	\$14.96	\$778	\$31,120	2.1	\$62,700	\$1,568	\$18,810	\$470	7,460	33%	\$11.06	\$575	1.4
Scott County	\$15.19	\$790	\$31,600	2.1	\$59,700	\$1,493	\$17,910	\$448	575	27%	\$15.23	\$792	1.0
Sedgwick County	\$15.52	\$807	\$32,280	2.1	\$69,400	\$1,735	\$20,820	\$521	70,371	36%	\$13.69	\$712	1.1
Seward County	\$14.62	\$760	\$30,400	2.0	\$52,900	\$1,323	\$15,870	\$397	2,304	31%	\$13.74	\$715	1.1
Shawnee County	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	25,394	36%	\$12.49	\$649	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheridan County	\$13.40	\$697	\$27,880	1.8	\$65,900	\$1,648	\$19,770	\$494	254	22%	\$14.40	\$749	0.9
Sherman County	\$14.31	\$744	\$29,760	2.0	\$53,200	\$1,330	\$15,960	\$399	1,039	37%	\$10.71	\$557	1.3
Smith County	\$13.40	\$697	\$27,880	1.8	\$58,200	\$1,455	\$17,460	\$437	382	22%	\$8.97	\$466	1.5
Stafford County	\$13.40	\$697	\$27,880	1.8	\$63,200	\$1,580	\$18,960	\$474	270	15%	\$11.10	\$577	1.2
Stanton County	\$13.40	\$697	\$27,880	1.8	\$57,300	\$1,433	\$17,190	\$430	180	22%	\$13.56	\$705	1.0
Stevens County	\$14.50	\$754	\$30,160	2.0	\$66,700	\$1,668	\$20,010	\$500	491	26%	\$12.14	\$631	1.2
Sumner County	\$13.69	\$712	\$28,480	1.9	\$68,400	\$1,710	\$20,520	\$513	2,251	25%	\$9.05	\$470	1.5
Thomas County	\$13.40	\$697	\$27,880	1.8	\$72,100	\$1,803	\$21,630	\$541	862	27%	\$7.63	\$397	1.8
Trego County	\$13.40	\$697	\$27,880	1.8	\$68,000	\$1,700	\$20,400	\$510	283	21%	\$8.20	\$426	1.6
Wabaunsee County	\$15.12	\$786	\$31,440	2.1	\$68,600	\$1,715	\$20,580	\$515	398	15%	\$9.92	\$516	1.5
Wallace County	\$13.40	\$697	\$27,880	1.8	\$79,000	\$1,975	\$23,700	\$593	144	25%	\$12.40	\$645	1.1
Washington County	\$13.40	\$697	\$27,880	1.8	\$59,300	\$1,483	\$17,790	\$445	500	21%	\$9.45	\$492	1.4
Wichita County	\$13.40	\$697	\$27,880	1.8	\$62,200	\$1,555	\$18,660	\$467	210	25%	\$14.18	\$737	0.9
Wilson County	\$13.40	\$697	\$27,880	1.8	\$51,700	\$1,293	\$15,510	\$388	961	25%	\$10.22	\$531	1.3
Woodson County	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	301	20%	\$7.84	\$408	1.7
Wyandotte County	\$16.71	\$869	\$34,760	2.3	\$80,000	\$2,000	\$24,000	\$600	25,289	43%	\$16.66	\$866	1.0

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4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

KENTUCKY

STATE RANKING **#48***

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$749**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,496** monthly or **\$29,955** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.40
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.93
2-Bedroom Housing Wage	\$14.40
Number of Renter Households	570,314
Percent Renters	33%

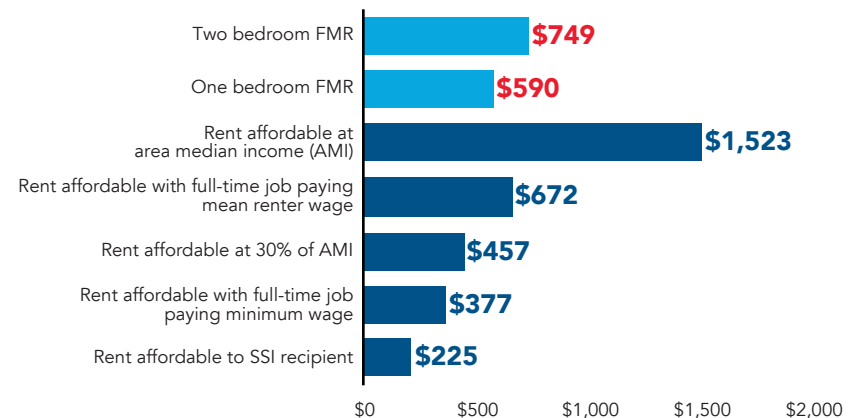
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

63
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	\$16.25
Clarksville MSA	\$16.12
Louisville HMFA	\$15.79
Lexington-Fayette MSA	\$15.77
Shelby County HMFA	\$15.38



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$14.40		\$749	\$29,955	2.0	\$60,923	\$1,523	\$18,277	\$457	570,314	33%	\$12.93	\$672	1.1
Combined Nonmetro Areas	\$12.48		\$649	\$25,954	1.7	\$49,577	\$1,239	\$14,873	\$372	210,207	29%	\$10.66	\$554	1.2
<u>Metropolitan Areas</u>														
Allen County HMFA	\$12.81		\$666	\$26,640	1.8	\$56,100	\$1,403	\$16,830	\$421	2,301	30%	\$11.44	\$595	1.1
Bowling Green HMFA	\$14.94		\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	20,553	41%	\$12.46	\$648	1.2
Butler County HMFA	\$11.92		\$620	\$24,800	1.6	\$45,200	\$1,130	\$13,560	\$339	1,357	26%	\$10.28	\$535	1.2
Cincinnati HMFA	\$16.25		\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	48,678	31%	\$14.07	\$732	1.2
Clarksville MSA	\$16.12		\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	14,509	46%	\$14.52	\$755	1.1
Elizabethtown HMFA	\$14.40		\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	16,623	36%	\$12.79	\$665	1.1
Evansville MSA	\$14.79		\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	7,366	39%	\$11.52	\$599	1.3
Grant County HMFA	\$15.02		\$781	\$31,240	2.1	\$52,500	\$1,313	\$15,750	\$394	2,541	31%	\$10.23	\$532	1.5
Huntington-Ashland HMFA	\$13.38		\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	9,205	27%	\$11.57	\$602	1.2
Lexington-Fayette MSA	\$15.77		\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	82,648	42%	\$13.22	\$688	1.2
Louisville HMFA	\$15.79		\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	132,222	35%	\$15.10	\$785	1.0
Meade County HMFA	\$13.92		\$724	\$28,960	1.9	\$60,500	\$1,513	\$18,150	\$454	2,961	28%	\$13.28	\$690	1.0
Owensboro MSA	\$13.71		\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	14,048	30%	\$11.85	\$616	1.2
Shelby County HMFA	\$15.38		\$800	\$32,000	2.1	\$75,200	\$1,880	\$22,560	\$564	5,095	32%	\$10.32	\$537	1.5
<u>Counties</u>														
Adair County	\$11.92		\$620	\$24,800	1.6	\$48,100	\$1,203	\$14,430	\$361	1,745	24%	\$8.56	\$445	1.4
Allen County	\$12.81		\$666	\$26,640	1.8	\$56,100	\$1,403	\$16,830	\$421	2,301	30%	\$11.44	\$595	1.1
Anderson County	\$14.25		\$741	\$29,640	2.0	\$69,400	\$1,735	\$20,820	\$521	2,103	25%	\$10.58	\$550	1.3
Ballard County	\$12.27		\$638	\$25,520	1.7	\$55,800	\$1,395	\$16,740	\$419	605	19%	\$12.76	\$663	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	\$12.42	\$646	\$25,840	1.7	\$50,000	\$1,250	\$15,000	\$375	5,558	33%	\$9.95	\$517	1.2
Bath County	\$12.08	\$628	\$25,120	1.7	\$40,500	\$1,013	\$12,150	\$304	1,199	27%	\$9.31	\$484	1.3
Bell County	\$11.92	\$620	\$24,800	1.6	\$31,700	\$793	\$9,510	\$238	3,785	34%	\$8.28	\$430	1.4
Boone County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	12,769	28%	\$14.78	\$768	1.1
Bourbon County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	3,089	38%	\$11.77	\$612	1.3
Boyd County	\$13.38	\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	5,891	30%	\$11.84	\$616	1.1
Boyle County	\$13.29	\$691	\$27,640	1.8	\$56,100	\$1,403	\$16,830	\$421	3,883	36%	\$12.03	\$626	1.1
Bracken County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	844	25%	\$10.60	\$551	1.5
Breathitt County	\$11.92	\$620	\$24,800	1.6	\$34,500	\$863	\$10,350	\$259	1,328	25%	\$7.61	\$396	1.6
Breckinridge County	\$11.92	\$620	\$24,800	1.6	\$57,400	\$1,435	\$17,220	\$431	1,519	21%	\$8.81	\$458	1.4
Bullitt County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	4,989	17%	\$8.90	\$463	1.8
Butler County	\$11.92	\$620	\$24,800	1.6	\$45,200	\$1,130	\$13,560	\$339	1,357	26%	\$10.28	\$535	1.2
Caldwell County	\$11.92	\$620	\$24,800	1.6	\$54,700	\$1,368	\$16,410	\$410	1,597	30%	\$10.65	\$554	1.1
Calloway County	\$13.50	\$702	\$28,080	1.9	\$56,700	\$1,418	\$17,010	\$425	5,606	37%	\$6.83	\$355	2.0
Campbell County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	11,424	32%	\$10.93	\$568	1.5
Carlisle County	\$12.60	\$655	\$26,200	1.7	\$52,500	\$1,313	\$15,750	\$394	443	21%	\$15.41	\$801	0.8
Carroll County	\$13.25	\$689	\$27,560	1.8	\$50,600	\$1,265	\$15,180	\$380	1,575	39%	\$16.29	\$847	0.8
Carter County	\$11.96	\$622	\$24,880	1.6	\$47,900	\$1,198	\$14,370	\$359	2,434	23%	\$9.52	\$495	1.3
Casey County	\$11.92	\$620	\$24,800	1.6	\$45,900	\$1,148	\$13,770	\$344	1,342	21%	\$12.09	\$629	1.0
Christian County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	13,389	53%	\$15.11	\$786	1.1
Clark County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	5,122	36%	\$11.56	\$601	1.4
Clay County	\$11.92	\$620	\$24,800	1.6	\$28,800	\$720	\$8,640	\$216	2,119	28%	\$10.57	\$550	1.1
Clinton County	\$11.92	\$620	\$24,800	1.6	\$36,400	\$910	\$10,920	\$273	1,082	28%	\$10.74	\$558	1.1
Crittenden County	\$11.92	\$620	\$24,800	1.6	\$54,400	\$1,360	\$16,320	\$408	794	21%	\$11.45	\$595	1.0
Cumberland County	\$11.92	\$620	\$24,800	1.6	\$38,300	\$958	\$11,490	\$287	776	28%	\$9.73	\$506	1.2
Daviess County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	12,535	32%	\$11.43	\$594	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	\$14.94	\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	956	20%	\$8.92	\$464	1.7
Elliott County	\$11.92	\$620	\$24,800	1.6	\$36,700	\$918	\$11,010	\$275	594	23%	\$5.87	\$305	2.0
Estill County	\$11.92	\$620	\$24,800	1.6	\$42,600	\$1,065	\$12,780	\$320	1,708	30%	\$9.49	\$494	1.3
Fayette County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	58,709	46%	\$13.39	\$696	1.2
Fleming County	\$11.92	\$620	\$24,800	1.6	\$47,900	\$1,198	\$14,370	\$359	1,599	28%	\$8.66	\$450	1.4
Floyd County	\$11.92	\$620	\$24,800	1.6	\$40,300	\$1,008	\$12,090	\$302	4,571	30%	\$9.90	\$515	1.2
Franklin County	\$14.15	\$736	\$29,440	2.0	\$65,200	\$1,630	\$19,560	\$489	7,855	37%	\$12.64	\$657	1.1
Fulton County	\$11.92	\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	1,048	40%	\$10.47	\$544	1.1
Gallatin County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	911	31%	\$16.06	\$835	1.0
Garrard County	\$12.63	\$657	\$26,280	1.7	\$55,700	\$1,393	\$16,710	\$418	1,548	23%	\$8.37	\$435	1.5
Grant County	\$15.02	\$781	\$31,240	2.1	\$52,500	\$1,313	\$15,750	\$394	2,541	31%	\$10.23	\$532	1.5
Graves County	\$11.92	\$620	\$24,800	1.6	\$54,800	\$1,370	\$16,440	\$411	3,822	27%	\$8.78	\$457	1.4
Grayson County	\$11.92	\$620	\$24,800	1.6	\$46,700	\$1,168	\$14,010	\$350	2,686	28%	\$10.39	\$540	1.1
Green County	\$11.92	\$620	\$24,800	1.6	\$49,200	\$1,230	\$14,760	\$369	954	21%	\$6.90	\$359	1.7
Greenup County	\$13.38	\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	3,314	23%	\$10.71	\$557	1.2
Hancock County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	748	23%	\$17.03	\$885	0.8
Hardin County	\$14.40	\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	15,054	37%	\$13.07	\$679	1.1
Harlan County	\$11.92	\$620	\$24,800	1.6	\$36,500	\$913	\$10,950	\$274	3,521	31%	\$10.24	\$532	1.2
Harrison County	\$11.92	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	2,193	31%	\$10.43	\$542	1.1
Hart County	\$11.92	\$620	\$24,800	1.6	\$44,700	\$1,118	\$13,410	\$335	2,042	28%	\$9.62	\$500	1.2
Henderson County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	7,366	39%	\$11.52	\$599	1.3
Henry County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	1,904	32%	\$10.01	\$520	1.6
Hickman County	\$11.92	\$620	\$24,800	1.6	\$51,300	\$1,283	\$15,390	\$385	368	20%	\$10.59	\$551	1.1
Hopkins County	\$12.10	\$629	\$25,160	1.7	\$58,500	\$1,463	\$17,550	\$439	5,204	28%	\$12.54	\$652	1.0
Jackson County	\$11.92	\$620	\$24,800	1.6	\$33,500	\$838	\$10,050	\$251	1,494	27%	\$10.33	\$537	1.2
Jefferson County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	120,374	39%	\$15.66	\$814	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	6,866	37%	\$9.72	\$506	1.6
Johnson County	\$11.92	\$620	\$24,800	1.6	\$46,100	\$1,153	\$13,830	\$346	2,271	26%	\$8.88	\$462	1.3
Kenton County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	21,591	34%	\$14.45	\$751	1.1
Knott County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	1,235	20%	\$9.21	\$479	1.3
Knox County	\$11.92	\$620	\$24,800	1.6	\$35,500	\$888	\$10,650	\$266	4,269	35%	\$8.89	\$463	1.3
Larue County	\$14.40	\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	1,569	29%	\$8.10	\$421	1.8
Laurel County	\$11.92	\$620	\$24,800	1.6	\$45,600	\$1,140	\$13,680	\$342	7,099	31%	\$10.58	\$550	1.1
Lawrence County	\$11.92	\$620	\$24,800	1.6	\$46,900	\$1,173	\$14,070	\$352	1,400	23%	\$7.38	\$384	1.6
Lee County	\$11.92	\$620	\$24,800	1.6	\$34,600	\$865	\$10,380	\$260	719	25%	\$8.20	\$426	1.5
Leslie County	\$11.92	\$620	\$24,800	1.6	\$40,600	\$1,015	\$12,180	\$305	869	21%	\$9.44	\$491	1.3
Letcher County	\$11.92	\$620	\$24,800	1.6	\$43,800	\$1,095	\$13,140	\$329	2,625	26%	\$9.65	\$502	1.2
Lewis County	\$11.92	\$620	\$24,800	1.6	\$40,200	\$1,005	\$12,060	\$302	1,397	26%	\$8.30	\$432	1.4
Lincoln County	\$11.92	\$620	\$24,800	1.6	\$45,700	\$1,143	\$13,710	\$343	2,559	26%	\$8.89	\$462	1.3
Livingston County	\$11.92	\$620	\$24,800	1.6	\$53,400	\$1,335	\$16,020	\$401	988	25%	\$12.33	\$641	1.0
Logan County	\$12.12	\$630	\$25,200	1.7	\$50,500	\$1,263	\$15,150	\$379	3,392	32%	\$11.98	\$623	1.0
Lyon County	\$11.92	\$620	\$24,800	1.6	\$60,500	\$1,513	\$18,150	\$454	629	19%	\$6.04	\$314	2.0
McCracken County	\$13.15	\$684	\$27,360	1.8	\$69,800	\$1,745	\$20,940	\$524	9,346	33%	\$11.96	\$622	1.1
McCreary County	\$11.92	\$620	\$24,800	1.6	\$26,200	\$655	\$7,860	\$197	1,869	30%	\$8.55	\$444	1.4
McLean County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	765	20%	\$10.35	\$538	1.3
Madison County	\$13.42	\$698	\$27,920	1.9	\$65,900	\$1,648	\$19,770	\$494	13,146	41%	\$10.71	\$557	1.3
Magoffin County	\$11.92	\$620	\$24,800	1.6	\$38,000	\$950	\$11,400	\$285	1,448	29%	\$7.37	\$383	1.6
Marion County	\$12.19	\$634	\$25,360	1.7	\$50,000	\$1,250	\$15,000	\$375	2,009	27%	\$11.38	\$592	1.1
Marshall County	\$13.69	\$712	\$28,480	1.9	\$59,600	\$1,490	\$17,880	\$447	2,818	22%	\$13.89	\$722	1.0
Martin County	\$11.92	\$620	\$24,800	1.6	\$35,300	\$883	\$10,590	\$265	1,221	28%	\$9.33	\$485	1.3
Mason County	\$12.37	\$643	\$25,720	1.7	\$49,800	\$1,245	\$14,940	\$374	2,331	34%	\$11.72	\$609	1.1
Meade County	\$13.92	\$724	\$28,960	1.9	\$60,500	\$1,513	\$18,150	\$454	2,961	28%	\$13.28	\$690	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	\$11.92	\$620	\$24,800	1.6	\$40,000	\$1,000	\$12,000	\$300	509	20%	\$7.86	\$409	1.5
Mercer County	\$12.35	\$642	\$25,680	1.7	\$57,600	\$1,440	\$17,280	\$432	2,593	29%	\$13.14	\$683	0.9
Metcalfe County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	885	23%	\$9.08	\$472	1.3
Monroe County	\$11.92	\$620	\$24,800	1.6	\$41,500	\$1,038	\$12,450	\$311	1,188	27%	\$8.76	\$455	1.4
Montgomery County	\$13.31	\$692	\$27,680	1.8	\$49,200	\$1,230	\$14,760	\$369	3,649	36%	\$11.65	\$606	1.1
Morgan County	\$11.92	\$620	\$24,800	1.6	\$40,400	\$1,010	\$12,120	\$303	1,348	27%	\$10.30	\$536	1.2
Muhlenberg County	\$11.92	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	2,363	21%	\$11.06	\$575	1.1
Nelson County	\$13.48	\$701	\$28,040	1.9	\$62,100	\$1,553	\$18,630	\$466	4,076	24%	\$10.58	\$550	1.3
Nicholas County	\$11.92	\$620	\$24,800	1.6	\$49,500	\$1,238	\$14,850	\$371	735	27%	\$8.08	\$420	1.5
Ohio County	\$11.92	\$620	\$24,800	1.6	\$47,500	\$1,188	\$14,250	\$356	2,015	23%	\$8.46	\$440	1.4
Oldham County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	3,073	15%	\$8.62	\$448	1.8
Owen County	\$12.13	\$631	\$25,240	1.7	\$53,500	\$1,338	\$16,050	\$401	1,027	26%	\$10.71	\$557	1.1
Owsley County	\$11.92	\$620	\$24,800	1.6	\$44,400	\$1,110	\$13,320	\$333	465	28%	\$6.99	\$363	1.7
Pendleton County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	1,139	22%	\$14.03	\$730	1.2
Perry County	\$11.92	\$620	\$24,800	1.6	\$45,000	\$1,125	\$13,500	\$338	2,964	27%	\$11.84	\$616	1.0
Pike County	\$12.96	\$674	\$26,960	1.8	\$43,600	\$1,090	\$13,080	\$327	7,046	27%	\$12.37	\$643	1.0
Powell County	\$11.92	\$620	\$24,800	1.6	\$51,700	\$1,293	\$15,510	\$388	1,484	31%	\$7.34	\$382	1.6
Pulaski County	\$12.06	\$627	\$25,080	1.7	\$47,500	\$1,188	\$14,250	\$356	7,774	30%	\$9.21	\$479	1.3
Robertson County †	\$12.92	\$672	\$26,880	1.8	\$50,700	\$1,268	\$15,210	\$380	208	22%			
Rockcastle County	\$11.92	\$620	\$24,800	1.6	\$43,900	\$1,098	\$13,170	\$329	1,539	24%	\$9.57	\$497	1.2
Rowan County	\$13.73	\$714	\$28,560	1.9	\$53,400	\$1,335	\$16,020	\$401	3,259	38%	\$8.23	\$428	1.7
Russell County	\$11.92	\$620	\$24,800	1.6	\$40,800	\$1,020	\$12,240	\$306	1,814	26%	\$8.61	\$448	1.4
Scott County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	5,804	31%	\$15.75	\$819	1.0
Shelby County	\$15.38	\$800	\$32,000	2.1	\$75,200	\$1,880	\$22,560	\$564	5,095	32%	\$10.32	\$537	1.5
Simpson County	\$13.44	\$699	\$27,960	1.9	\$52,200	\$1,305	\$15,660	\$392	2,586	37%	\$11.12	\$578	1.2
Spencer County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	1,017	16%	\$8.60	\$447	1.8

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2018 Fair Market Rent.
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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$12.04	\$626	\$25,040	1.7	\$44,100	\$1,103	\$13,230	\$331	3,542	36%	\$8.65	\$450	1.4
Todd County	\$12.29	\$639	\$25,560	1.7	\$52,800	\$1,320	\$15,840	\$396	1,230	27%	\$9.35	\$486	1.3
Trigg County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	1,120	19%	\$8.64	\$449	1.9
Trimble County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	865	24%	\$13.82	\$718	1.1
Union County	\$11.92	\$620	\$24,800	1.6	\$51,200	\$1,280	\$15,360	\$384	1,599	29%	\$12.66	\$658	0.9
Warren County	\$14.94	\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	19,597	43%	\$12.51	\$651	1.2
Washington County	\$12.40	\$645	\$25,800	1.7	\$53,300	\$1,333	\$15,990	\$400	1,069	24%	\$9.53	\$496	1.3
Wayne County	\$11.92	\$620	\$24,800	1.6	\$38,300	\$958	\$11,490	\$287	2,314	30%	\$7.47	\$388	1.6
Webster County	\$11.92	\$620	\$24,800	1.6	\$52,800	\$1,320	\$15,840	\$396	1,531	30%	\$18.21	\$947	0.7
Whitley County	\$12.29	\$639	\$25,560	1.7	\$39,400	\$985	\$11,820	\$296	4,011	32%	\$12.37	\$643	1.0
Wolfe County	\$11.92	\$620	\$24,800	1.6	\$32,400	\$810	\$9,720	\$243	1,044	36%	\$5.98	\$311	2.0
Woodford County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	3,058	31%	\$12.41	\$645	1.3

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- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

LOUISIANA

STATE RANKING #29*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$865**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,883** monthly or **\$34,597** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.63
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT LOUISIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.07
2-Bedroom Housing Wage	\$16.63
Number of Renter Households	598,613
Percent Renters	35%

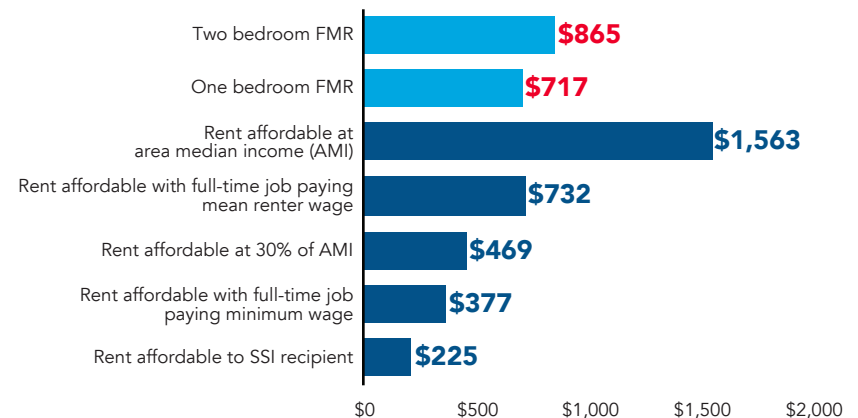
92
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

76
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Vernon Parish	\$19.69
New Orleans-Metairie HMFA	\$19.15
Baton Rouge HMFA	\$17.42
Lafayette HMFA	\$16.63
Hammond MSA	\$15.98



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	\$16.63		\$865	\$34,597	2.3	\$62,538	\$1,563	\$18,761	\$469	598,613	35%	\$14.07	\$732	1.2
Combined Nonmetro Areas	\$14.19		\$738	\$29,512	2.0	\$48,829	\$1,221	\$14,649	\$366	93,010	33%	\$10.62	\$552	1.3
<u>Metropolitan Areas</u>														
Acadia Parish HMFA	\$13.08		\$680	\$27,200	1.8	\$49,400	\$1,235	\$14,820	\$371	6,547	29%	\$9.42	\$490	1.4
Alexandria MSA	\$14.42		\$750	\$30,000	2.0	\$55,400	\$1,385	\$16,620	\$416	20,443	37%	\$12.14	\$631	1.2
Baton Rouge HMFA	\$17.42		\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	94,419	33%	\$14.87	\$773	1.2
Hammond MSA	\$15.98		\$831	\$33,240	2.2	\$63,300	\$1,583	\$18,990	\$475	14,840	32%	\$8.60	\$447	1.9
Houma-Thibodaux MSA	\$15.85		\$824	\$32,960	2.2	\$61,600	\$1,540	\$18,480	\$462	19,852	26%	\$17.52	\$911	0.9
Iberia Parish HMFA	\$14.60		\$759	\$30,360	2.0	\$57,600	\$1,440	\$17,280	\$432	7,916	30%	\$13.82	\$719	1.1
Iberville Parish HMFA	\$13.62		\$708	\$28,320	1.9	\$59,900	\$1,498	\$17,970	\$449	2,703	24%	\$19.83	\$1,031	0.7
Lafayette HMFA	\$16.63		\$865	\$34,600	2.3	\$70,400	\$1,760	\$21,120	\$528	35,285	33%	\$13.59	\$707	1.2
Lake Charles MSA	\$15.21		\$791	\$31,640	2.1	\$60,000	\$1,500	\$18,000	\$450	24,740	31%	\$15.43	\$802	1.0
Monroe MSA	\$14.00		\$728	\$29,120	1.9	\$52,200	\$1,305	\$15,660	\$392	24,668	38%	\$10.67	\$555	1.3
New Orleans-Metairie HMFA	\$19.15		\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	183,887	39%	\$15.64	\$813	1.2
Shreveport-Bossier City HMFA	\$15.77		\$820	\$32,800	2.2	\$62,700	\$1,568	\$18,810	\$470	58,426	38%	\$12.13	\$631	1.3
St. James Parish HMFA	\$13.08		\$680	\$27,200	1.8	\$64,500	\$1,613	\$19,350	\$484	1,823	23%	\$18.94	\$985	0.7
Vermilion Parish HMFA	\$13.08		\$680	\$27,200	1.8	\$60,300	\$1,508	\$18,090	\$452	5,371	25%	\$11.37	\$591	1.2
Webster Parish HMFA	\$13.08		\$680	\$27,200	1.8	\$46,600	\$1,165	\$13,980	\$350	4,683	30%	\$12.24	\$636	1.1
<u>Counties</u>														
Acadia Parish	\$13.08		\$680	\$27,200	1.8	\$49,400	\$1,235	\$14,820	\$371	6,547	29%	\$9.42	\$490	1.4
Allen Parish	\$13.08		\$680	\$27,200	1.8	\$54,500	\$1,363	\$16,350	\$409	2,066	26%	\$8.81	\$458	1.5
Ascension Parish	\$17.42		\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	7,897	19%	\$15.12	\$786	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Assumption Parish	\$13.58	\$706	\$28,240	1.9	\$62,900	\$1,573	\$18,870	\$472	1,740	20%	\$10.06	\$523	1.4
Avoyelles Parish	\$13.44	\$699	\$27,960	1.9	\$44,600	\$1,115	\$13,380	\$335	4,621	31%	\$8.25	\$429	1.6
Beauregard Parish	\$13.08	\$680	\$27,200	1.8	\$62,500	\$1,563	\$18,750	\$469	3,148	24%	\$10.94	\$569	1.2
Bienville Parish	\$13.08	\$680	\$27,200	1.8	\$44,400	\$1,110	\$13,320	\$333	1,636	29%	\$8.45	\$440	1.5
Bossier Parish	\$15.77	\$820	\$32,800	2.2	\$62,700	\$1,568	\$18,810	\$470	16,913	36%	\$12.11	\$630	1.3
Caddo Parish	\$15.77	\$820	\$32,800	2.2	\$62,700	\$1,568	\$18,810	\$470	38,726	40%	\$12.23	\$636	1.3
Calcasieu Parish	\$15.21	\$791	\$31,640	2.1	\$60,000	\$1,500	\$18,000	\$450	24,472	32%	\$14.40	\$749	1.1
Caldwell Parish	\$13.08	\$680	\$27,200	1.8	\$49,900	\$1,248	\$14,970	\$374	857	24%	\$7.87	\$409	1.7
Cameron Parish	\$15.21	\$791	\$31,640	2.1	\$60,000	\$1,500	\$18,000	\$450	268	10%	\$23.47	\$1,220	0.6
Catahoula Parish	\$13.08	\$680	\$27,200	1.8	\$53,400	\$1,335	\$16,020	\$401	954	26%	\$8.18	\$426	1.6
Claiborne Parish	\$13.08	\$680	\$27,200	1.8	\$43,900	\$1,098	\$13,170	\$329	1,956	34%	\$9.37	\$487	1.4
Concordia Parish	\$13.08	\$680	\$27,200	1.8	\$44,300	\$1,108	\$13,290	\$332	2,968	39%	\$10.68	\$555	1.2
De Soto Parish	\$15.77	\$820	\$32,800	2.2	\$62,700	\$1,568	\$18,810	\$470	2,787	27%	\$10.32	\$537	1.5
East Baton Rouge Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	69,177	41%	\$15.27	\$794	1.1
East Carroll Parish	\$13.08	\$680	\$27,200	1.8	\$29,600	\$740	\$8,880	\$222	1,477	58%	\$9.32	\$485	1.4
East Feliciana Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	1,265	19%	\$10.35	\$538	1.7
Evangeline Parish	\$13.08	\$680	\$27,200	1.8	\$42,000	\$1,050	\$12,600	\$315	3,943	33%	\$9.91	\$515	1.3
Franklin Parish	\$13.08	\$680	\$27,200	1.8	\$45,600	\$1,140	\$13,680	\$342	2,350	31%	\$6.58	\$342	2.0
Grant Parish	\$14.42	\$750	\$30,000	2.0	\$55,400	\$1,385	\$16,620	\$416	2,009	28%	\$12.18	\$633	1.2
Iberia Parish	\$14.60	\$759	\$30,360	2.0	\$57,600	\$1,440	\$17,280	\$432	7,916	30%	\$13.82	\$719	1.1
Iberville Parish	\$13.62	\$708	\$28,320	1.9	\$59,900	\$1,498	\$17,970	\$449	2,703	24%	\$19.83	\$1,031	0.7
Jackson Parish	\$13.08	\$680	\$27,200	1.8	\$47,800	\$1,195	\$14,340	\$359	1,852	31%	\$8.44	\$439	1.5
Jefferson Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	65,264	39%	\$15.19	\$790	1.3
Jefferson Davis Parish	\$13.08	\$680	\$27,200	1.8	\$54,000	\$1,350	\$16,200	\$405	3,338	29%	\$9.85	\$512	1.3
Lafayette Parish	\$16.63	\$865	\$34,600	2.3	\$70,400	\$1,760	\$21,120	\$528	31,296	35%	\$13.74	\$714	1.2
Lafourche Parish	\$15.85	\$824	\$32,960	2.2	\$61,600	\$1,540	\$18,480	\$462	8,912	25%	\$14.73	\$766	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
La Salle Parish	\$13.08	\$680	\$27,200	1.8	\$52,800	\$1,320	\$15,840	\$396	1,276	24%	\$10.46	\$544	1.2
Lincoln Parish	\$15.06	\$783	\$31,320	2.1	\$55,900	\$1,398	\$16,770	\$419	7,872	46%	\$9.25	\$481	1.6
Livingston Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	9,804	20%	\$12.10	\$629	1.4
Madison Parish	\$13.08	\$680	\$27,200	1.8	\$33,500	\$838	\$10,050	\$251	1,896	46%	\$7.50	\$390	1.7
Morehouse Parish	\$13.08	\$680	\$27,200	1.8	\$39,200	\$980	\$11,760	\$294	3,602	35%	\$9.14	\$476	1.4
Natchitoches Parish	\$14.75	\$767	\$30,680	2.0	\$46,800	\$1,170	\$14,040	\$351	6,425	45%	\$8.04	\$418	1.8
Orleans Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	83,055	54%	\$16.09	\$837	1.2
Ouachita Parish	\$14.00	\$728	\$29,120	1.9	\$52,200	\$1,305	\$15,660	\$392	23,000	40%	\$10.99	\$572	1.3
Plaquemines Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	2,592	30%	\$29.43	\$1,530	0.7
Pointe Coupee Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	2,113	24%	\$9.60	\$499	1.8
Rapides Parish	\$14.42	\$750	\$30,000	2.0	\$55,400	\$1,385	\$16,620	\$416	18,434	38%	\$12.14	\$631	1.2
Red River Parish	\$14.62	\$760	\$30,400	2.0	\$49,900	\$1,248	\$14,970	\$374	914	26%	\$9.42	\$490	1.6
Richland Parish	\$13.08	\$680	\$27,200	1.8	\$48,100	\$1,203	\$14,430	\$361	2,573	34%	\$9.07	\$472	1.4
Sabine Parish	\$13.08	\$680	\$27,200	1.8	\$53,600	\$1,340	\$16,080	\$402	2,056	23%	\$9.90	\$515	1.3
St. Bernard Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	4,853	33%	\$14.88	\$774	1.3
St. Charles Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	3,833	21%	\$18.12	\$942	1.1
St. Helena Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	724	18%	\$9.81	\$510	1.8
St. James Parish	\$13.08	\$680	\$27,200	1.8	\$64,500	\$1,613	\$19,350	\$484	1,823	23%	\$18.94	\$985	0.7
St. John the Baptist Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	3,725	24%	\$18.55	\$965	1.0
St. Landry Parish	\$13.54	\$704	\$28,160	1.9	\$44,000	\$1,100	\$13,200	\$330	9,289	30%	\$9.14	\$475	1.5
St. Martin Parish	\$16.63	\$865	\$34,600	2.3	\$70,400	\$1,760	\$21,120	\$528	3,989	21%	\$11.88	\$618	1.4
St. Mary Parish	\$15.12	\$786	\$31,440	2.1	\$51,600	\$1,290	\$15,480	\$387	7,073	35%	\$18.37	\$955	0.8
St. Tammany Parish	\$19.15	\$996	\$39,840	2.6	\$65,600	\$1,640	\$19,680	\$492	20,565	23%	\$12.51	\$650	1.5
Tangipahoa Parish	\$15.98	\$831	\$33,240	2.2	\$63,300	\$1,583	\$18,990	\$475	14,840	32%	\$8.60	\$447	1.9
Tensas Parish †	\$13.08	\$680	\$27,200	1.8	\$35,400	\$885	\$10,620	\$266	768	40%			
Terrebonne Parish	\$15.85	\$824	\$32,960	2.2	\$61,600	\$1,540	\$18,480	\$462	10,940	27%	\$19.20	\$998	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union Parish	\$14.00	\$728	\$29,120	1.9	\$52,200	\$1,305	\$15,660	\$392	1,668	20%	\$5.73	\$298	2.4
Vermilion Parish	\$13.08	\$680	\$27,200	1.8	\$60,300	\$1,508	\$18,090	\$452	5,371	25%	\$11.37	\$591	1.2
Vernon Parish	\$19.69	\$1,024	\$40,960	2.7	\$55,500	\$1,388	\$16,650	\$416	8,222	46%	\$14.80	\$770	1.3
Washington Parish	\$13.08	\$680	\$27,200	1.8	\$44,300	\$1,108	\$13,290	\$332	5,076	29%	\$9.98	\$519	1.3
Webster Parish	\$13.08	\$680	\$27,200	1.8	\$46,600	\$1,165	\$13,980	\$350	4,683	30%	\$12.24	\$636	1.1
West Baton Rouge Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	2,493	27%	\$14.09	\$733	1.2
West Carroll Parish	\$13.08	\$680	\$27,200	1.8	\$49,400	\$1,235	\$14,820	\$371	1,159	28%	\$9.19	\$478	1.4
West Feliciana Parish	\$17.42	\$906	\$36,240	2.4	\$74,800	\$1,870	\$22,440	\$561	946	24%	\$15.96	\$830	1.1
Winn Parish	\$13.08	\$680	\$27,200	1.8	\$43,100	\$1,078	\$12,930	\$323	1,903	35%	\$11.34	\$590	1.2

† Wage data not available (See Appendix B).

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- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MAINE

STATE RANKING #23*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$974**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,247** monthly or **\$38,966** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.73
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MAINE:

STATE FACTS	
Minimum Wage	\$10.00
Average Renter Wage	\$11.44
2-Bedroom Housing Wage	\$18.73
Number of Renter Households	153,731
Percent Renters	28%

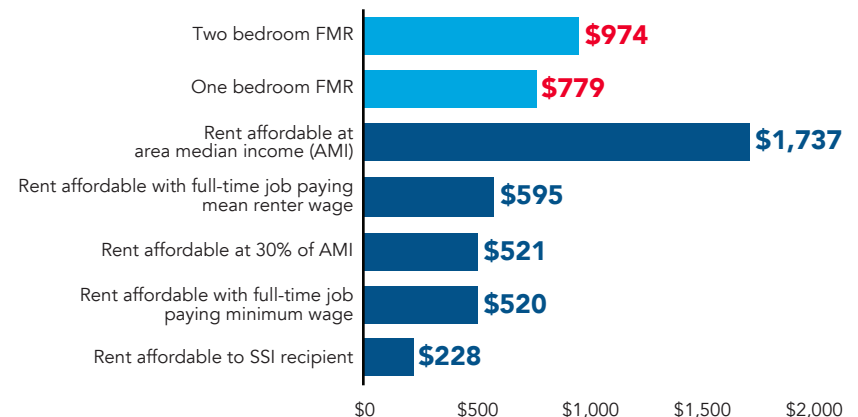
75
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland HMFA	\$25.92
York-Kittery-South Berwick HMFA	\$24.15
Cumberland County (part) HMFA	\$18.90
York County (part) HMFA	\$18.73
Bangor HMFA	\$18.04



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MAINE

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	\$18.73	\$974	\$38,966	1.9	\$69,475	\$1,737	\$20,842	\$521	153,731	28%	\$11.44	\$595	1.6
Combined Nonmetro Areas	\$15.05	\$783	\$31,309	1.5	\$59,376	\$1,484	\$17,813	\$445	57,636	25%	\$9.64	\$501	1.6
<u>Metropolitan Areas</u>													
Bangor HMFA	\$18.04	\$938	\$37,520	1.8	\$72,700	\$1,818	\$21,810	\$545	14,483	39%	\$10.94	\$569	1.6
Cumberland County (part) HMFA	\$18.90	\$983	\$39,320	1.9	\$71,300	\$1,783	\$21,390	\$535	4,543	23%	\$13.52	\$703	1.4
Lewiston-Auburn MSA	\$16.29	\$847	\$33,880	1.6	\$63,900	\$1,598	\$19,170	\$479	16,305	36%	\$11.07	\$576	1.5
Penobscot County (part) HMFA	\$15.87	\$825	\$33,000	1.6	\$53,600	\$1,340	\$16,080	\$402	4,931	20%	\$10.94	\$569	1.5
Portland HMFA	\$25.92	\$1,348	\$53,920	2.6	\$90,100	\$2,253	\$27,030	\$676	35,867	33%	\$13.39	\$696	1.9
Sagadahoc County HMFA	\$17.42	\$906	\$36,240	1.7	\$70,800	\$1,770	\$21,240	\$531	3,693	24%	\$12.97	\$674	1.3
York County (part) HMFA	\$18.73	\$974	\$38,960	1.9	\$72,200	\$1,805	\$21,660	\$542	12,128	27%	\$11.33	\$589	1.7
York-Kittery-South Berwick HMFA	\$24.15	\$1,256	\$50,240	2.4	\$91,400	\$2,285	\$27,420	\$686	4,145	23%	\$11.33	\$589	2.1
<u>Counties</u>													
Aroostook County	\$13.40	\$697	\$27,880	1.3	\$56,200	\$1,405	\$16,860	\$422	8,330	28%	\$8.68	\$451	1.5
Franklin County	\$13.40	\$697	\$27,880	1.3	\$55,200	\$1,380	\$16,560	\$414	2,352	20%	\$8.08	\$420	1.7
Hancock County	\$16.42	\$854	\$34,160	1.6	\$64,300	\$1,608	\$19,290	\$482	6,181	26%	\$9.42	\$490	1.7
Kennebec County	\$15.08	\$784	\$31,360	1.5	\$66,300	\$1,658	\$19,890	\$497	15,177	30%	\$10.16	\$528	1.5
Knox County	\$17.04	\$886	\$35,440	1.7	\$64,000	\$1,600	\$19,200	\$480	4,025	24%	\$10.81	\$562	1.6
Lincoln County	\$16.98	\$883	\$35,320	1.7	\$65,600	\$1,640	\$19,680	\$492	3,322	22%	\$9.61	\$500	1.8
Oxford County	\$14.67	\$763	\$30,520	1.5	\$53,700	\$1,343	\$16,110	\$403	4,125	20%	\$8.02	\$417	1.8
Piscataquis County	\$13.40	\$697	\$27,880	1.3	\$49,700	\$1,243	\$14,910	\$373	1,946	26%	\$8.83	\$459	1.5
Somerset County	\$15.02	\$781	\$31,240	1.5	\$53,300	\$1,333	\$15,990	\$400	5,025	24%	\$10.30	\$536	1.5
Waldo County	\$15.19	\$790	\$31,600	1.5	\$57,600	\$1,440	\$17,280	\$432	3,781	22%	\$11.07	\$576	1.4
Washington County	\$14.69	\$764	\$30,560	1.5	\$49,000	\$1,225	\$14,700	\$368	3,372	24%	\$9.68	\$503	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN MAINE FMR AREAS

BANGOR, ME HMFA

PENOBSCOT COUNTY

Bangor city, Brewer city, Eddington town, Glenburn town, Hampden town, Hermon town, Holden town, Kenduskeag town, Milford town, Old Town city, Orono town, Orrington town, Penobscot Indian Island Reservation, Veazie town

CUMBERLAND COUNTY, ME (PART) HMFA

CUMBERLAND COUNTY

Baldwin town, Bridgton town, Brunswick town, Harpswell town, Harrison town, Naples town, New Gloucester town, Pownal town, Sebago town

LEWISTON-AUBURN, ME MSA

ANDROSCOGGIN COUNTY

Auburn city, Durham town, Greene town, Leeds town, Lewiston city, Lisbon town, Livermore Falls town, Livermore town, Mechanic Falls town, Minot town, Poland town, Sabattus town, Turner town, Wales town

PENOBSCOT COUNTY, ME (PART) HMFA

PENOBSCOT COUNTY

Alton town, Argyle UT, Bradford town, Bradley town, Burlington town, Carmel town, Carroll plantation, Charleston town, Chester town, Clifton town, Corinna town, Corinth town, Dexter town, Dixmont town, Drew plantation, East Central Penobscot UT, East Millinocket town, Edinburg town, Enfield town, Etna town, Exeter town, Garland town, Greenbush town, Howland town, Hudson town, Kingman UT, Lagrange town, Lakeville town, Lee town, Levant town, Lincoln town, Lowell town, Mattawamkeag town, Maxfield town, Medway town, Millinocket town, Mount Chase town, Newburgh town, Newport town, North Penobscot UT, Passadumkeag town, Patten town, Plymouth town, Prentiss UT, Seboeis plantation, Springfield town, Stacyville town, Stetson town, Twombly UT, Webster plantation, Whitney UT, Winn town, Woodville town

PORTLAND, ME HMFA

CUMBERLAND COUNTY

Cape Elizabeth town, Casco town, Chebeague Island town, Cumberland town, Falmouth town, Freeport town, Frye Island town, Gorham town, Gray town, Long Island town, North Yarmouth town, Portland city, Raymond town, Scarborough town, South Portland city, Standish town, Westbrook city, Windham town, Yarmouth town

YORK COUNTY

Buxton town, Hollis town, Limington town, Old Orchard Beach town

SAGADAHOC COUNTY, ME HMFA

SAGADAHOC COUNTY

Arrowsic town, Bath city, Bowdoin town, Bowdoinham town, Georgetown town, Perkins UT, Phippsburg town, Richmond town, Topsham town, West Bath town, Woolwich town

YORK COUNTY, ME (PART) HMFA

YORK COUNTY

Acton town, Alfred town, Arundel town, Biddeford city, Cornish town, Dayton town, Kennebunk town, Kennebunkport town, Lebanon town, Limerick town, Lyman town, Newfield town, North Berwick town, Ogunquit town, Parsonsfield town, Saco city, Sanford town, Shapleigh town, Waterboro town, Wells town

YORK-KITTERY-SOUTH BERWICK, ME HMFA

YORK COUNTY

Berwick town, Eliot town, Kittery town, South Berwick town, York town

MARYLAND

STATE RANKING

#5*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,510**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,034** monthly or **\$60,406** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.04
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$17.51
2-Bedroom Housing Wage	\$29.04
Number of Renter Households	729,709
Percent Renters	34%

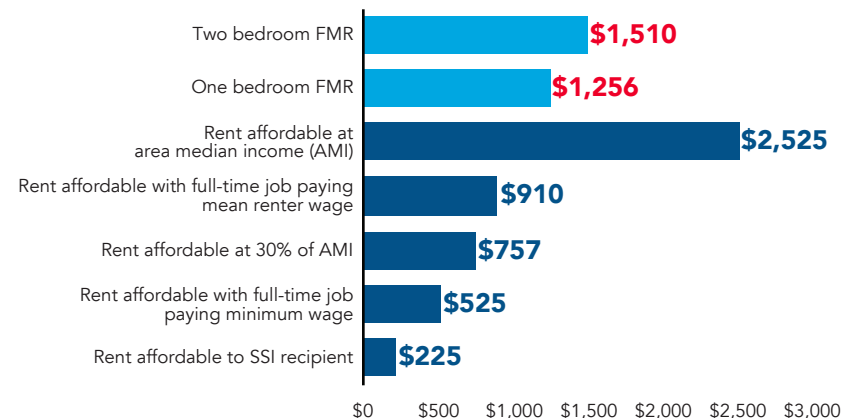
115
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

96
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$34.48
Baltimore-Columbia-Towson MSA	\$27.13
California-Lexington Park MSA	\$25.56
Philadelphia-Camden-Wilmington MSA	\$24.35
Talbot County	\$22.31



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$29.04	\$1,510	\$60,406	2.9	\$100,990	\$2,525	\$30,297	\$757	729,709	34%	\$17.51	\$910	1.7
Combined Nonmetro Areas	\$18.53	\$963	\$38,537	1.8	\$67,595	\$1,690	\$20,278	\$507	18,116	30%	\$10.50	\$546	1.8
Metropolitan Areas													
Baltimore-Columbia-Towson MSA *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	354,157	34%	\$18.31	\$952	1.5
California-Lexington Park MSA	\$25.56	\$1,329	\$53,160	2.5	\$103,400	\$2,585	\$31,020	\$776	10,945	28%	\$18.53	\$963	1.4
Cumberland MSA	\$13.40	\$697	\$27,880	1.3	\$55,500	\$1,388	\$16,650	\$416	8,899	32%	\$9.30	\$484	1.4
Hagerstown HMFA	\$17.56	\$913	\$36,520	1.7	\$72,800	\$1,820	\$21,840	\$546	19,890	35%	\$12.60	\$655	1.4
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	2.4	\$87,400	\$2,185	\$26,220	\$656	10,058	27%	\$13.01	\$676	1.9
Salisbury HMFA	\$19.25	\$1,001	\$40,040	1.9	\$71,800	\$1,795	\$21,540	\$539	14,282	38%	\$12.94	\$673	1.5
Somerset County HMFA	\$14.67	\$763	\$30,520	1.5	\$49,500	\$1,238	\$14,850	\$371	2,962	36%	\$10.52	\$547	1.4
Washington-Arlington-Alexandria HMFA *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	285,166	34%	\$18.06	\$939	1.9
Worcester County HMFA	\$19.46	\$1,012	\$40,480	1.9	\$72,300	\$1,808	\$21,690	\$542	5,234	25%	\$9.30	\$484	2.1
Counties													
Allegany County	\$13.40	\$697	\$27,880	1.3	\$55,500	\$1,388	\$16,650	\$416	8,899	32%	\$9.30	\$484	1.4
Anne Arundel County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	53,498	26%	\$18.71	\$973	1.5
Baltimore County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	106,904	34%	\$17.35	\$902	1.6
Calvert County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	5,696	18%	\$14.45	\$752	2.4
Caroline County	\$17.60	\$915	\$36,600	1.7	\$63,600	\$1,590	\$19,080	\$477	3,538	29%	\$11.52	\$599	1.5
Carroll County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	11,337	19%	\$10.40	\$541	2.6
Cecil County *	\$24.35	\$1,266	\$50,640	2.4	\$87,400	\$2,185	\$26,220	\$656	10,058	27%	\$13.01	\$676	1.9
Charles County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	12,231	23%	\$11.76	\$612	2.9
Dorchester County	\$16.88	\$878	\$35,120	1.7	\$63,200	\$1,580	\$18,960	\$474	4,578	35%	\$11.03	\$573	1.5
Frederick County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	23,049	26%	\$14.19	\$738	2.4

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garrett County	\$14.10	\$733	\$29,320	1.4	\$58,200	\$1,455	\$17,460	\$437	2,619	22%	\$7.83	\$407	1.8
Harford County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	20,232	22%	\$12.00	\$624	2.3
Howard County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	29,217	27%	\$19.98	\$1,039	1.4
Kent County	\$19.98	\$1,039	\$41,560	2.0	\$74,600	\$1,865	\$22,380	\$560	2,354	31%	\$11.34	\$590	1.8
Montgomery County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	126,563	34%	\$20.51	\$1,066	1.7
Prince George's County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	117,627	38%	\$16.70	\$868	2.1
Queen Anne's County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	3,402	19%	\$9.28	\$483	2.9
St. Mary's County	\$25.56	\$1,329	\$53,160	2.5	\$103,400	\$2,585	\$31,020	\$776	10,945	28%	\$18.53	\$963	1.4
Somerset County	\$14.67	\$763	\$30,520	1.5	\$49,500	\$1,238	\$14,850	\$371	2,962	36%	\$10.52	\$547	1.4
Talbot County	\$22.31	\$1,160	\$46,400	2.2	\$77,400	\$1,935	\$23,220	\$581	5,027	31%	\$11.00	\$572	2.0
Washington County	\$17.56	\$913	\$36,520	1.7	\$72,800	\$1,820	\$21,840	\$546	19,890	35%	\$12.60	\$655	1.4
Wicomico County	\$19.25	\$1,001	\$40,040	1.9	\$71,800	\$1,795	\$21,540	\$539	14,282	38%	\$12.94	\$673	1.5
Worcester County	\$19.46	\$1,012	\$40,480	1.9	\$72,300	\$1,808	\$21,690	\$542	5,234	25%	\$9.30	\$484	2.1
Baltimore city *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	129,567	53%	\$21.71	\$1,129	1.2

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MASSACHUSETTS

STATE RANKING

#6*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,489**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,964** monthly or **\$59,571** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.64
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$20.06
2-Bedroom Housing Wage	\$28.64
Number of Renter Households	970,146
Percent Renters	38%

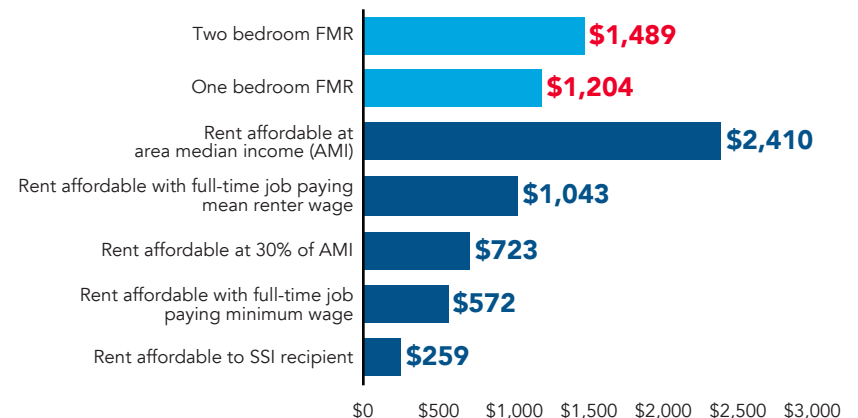
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

84
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$33.46
Barnstable Town MSA	\$27.71
Easton-Raynham HMFA	\$27.40
Lowell HMFA	\$26.77
Brockton HMFA	\$26.25



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MASSACHUSETTS

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$28.64	\$1,489	\$59,571	2.6	\$96,409	\$2,410	\$28,923	\$723	970,146	38%	\$20.06	\$1,043	1.4
Combined Nonmetro Areas	\$22.90	\$1,191	\$47,631	2.1	\$81,332	\$2,033	\$24,400	\$610	12,353	31%	\$12.51	\$650	1.8
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$27.71	\$1,441	\$57,640	2.5	\$86,200	\$2,155	\$25,860	\$647	19,672	21%	\$11.86	\$617	2.3
Berkshire County (part) HMFA	\$19.63	\$1,021	\$40,840	1.8	\$74,800	\$1,870	\$22,440	\$561	5,206	27%	\$12.07	\$627	1.6
Boston-Cambridge-Quincy HMFA	\$33.46	\$1,740	\$69,600	3.0	\$107,800	\$2,695	\$32,340	\$809	545,383	41%	\$24.12	\$1,254	1.4
Brockton HMFA	\$26.25	\$1,365	\$54,600	2.4	\$84,100	\$2,103	\$25,230	\$631	25,647	30%	\$11.45	\$595	2.3
Eastern Worcester County HMFA	\$24.54	\$1,276	\$51,040	2.2	\$112,300	\$2,808	\$33,690	\$842	7,237	22%	\$13.41	\$697	1.8
Easton-Raynham HMFA	\$27.40	\$1,425	\$57,000	2.5	\$116,100	\$2,903	\$34,830	\$871	2,512	20%	\$12.35	\$642	2.2
Fitchburg-Leominster HMFA	\$20.87	\$1,085	\$43,400	1.9	\$79,100	\$1,978	\$23,730	\$593	21,192	38%	\$13.41	\$697	1.6
Lawrence HMFA	\$22.83	\$1,187	\$47,480	2.1	\$95,000	\$2,375	\$28,500	\$713	39,889	39%	\$14.03	\$730	1.6
Lowell HMFA	\$26.77	\$1,392	\$55,680	2.4	\$105,400	\$2,635	\$31,620	\$791	34,381	31%	\$24.23	\$1,260	1.1
New Bedford HMFA	\$17.42	\$906	\$36,240	1.6	\$65,200	\$1,630	\$19,560	\$489	28,033	44%	\$12.35	\$642	1.4
Pittsfield HMFA	\$19.23	\$1,000	\$40,000	1.7	\$64,800	\$1,620	\$19,440	\$486	12,144	34%	\$12.07	\$627	1.6
Providence-Fall River HMFA	\$19.50	\$1,014	\$40,560	1.8	\$80,600	\$2,015	\$24,180	\$605	37,956	40%	\$12.35	\$642	1.6
Springfield MSA	\$21.48	\$1,117	\$44,680	2.0	\$73,900	\$1,848	\$22,170	\$554	87,839	37%	\$11.18	\$581	1.9
Taunton-Mansfield-Norton HMFA	\$22.83	\$1,187	\$47,480	2.1	\$88,600	\$2,215	\$26,580	\$665	12,214	29%	\$12.35	\$642	1.8
Western Worcester County HMFA	\$17.73	\$922	\$36,880	1.6	\$78,400	\$1,960	\$23,520	\$588	2,808	24%	\$13.41	\$697	1.3
Worcester HMFA	\$22.92	\$1,192	\$47,680	2.1	\$85,800	\$2,145	\$25,740	\$644	75,680	37%	\$13.41	\$697	1.7
<u>Counties</u>													
Dukes County	\$29.44	\$1,531	\$61,240	2.7	\$92,700	\$2,318	\$27,810	\$695	1,439	23%	\$17.48	\$909	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MASSACHUSETTS

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$20.85	\$1,084	\$43,360	1.9	\$74,800	\$1,870	\$22,440	\$561	9,529	31%	\$10.83	\$563	1.9
Nantucket County †	\$30.23	\$1,572	\$62,880	2.7	\$114,900	\$2,873	\$34,470	\$862	1,385	36%			

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop town

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoissett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

LAWRENCE, MA-NH HMFA

ESSEX COUNTY

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

LOWELL, MA HMFA

MIDDLESEX COUNTY

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

SPRINGFIELD, MA HMFA

FRANKLIN COUNTY

Sunderland town

HAMPDEN COUNTY

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

WORCESTER, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

MICHIGAN

STATE RANKING **#28***

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$876**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,921** monthly or **\$35,057** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.85
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$9.25
Average Renter Wage	\$14.27
2-Bedroom Housing Wage	\$16.85
Number of Renter Households	1,128,343
Percent Renters	29%

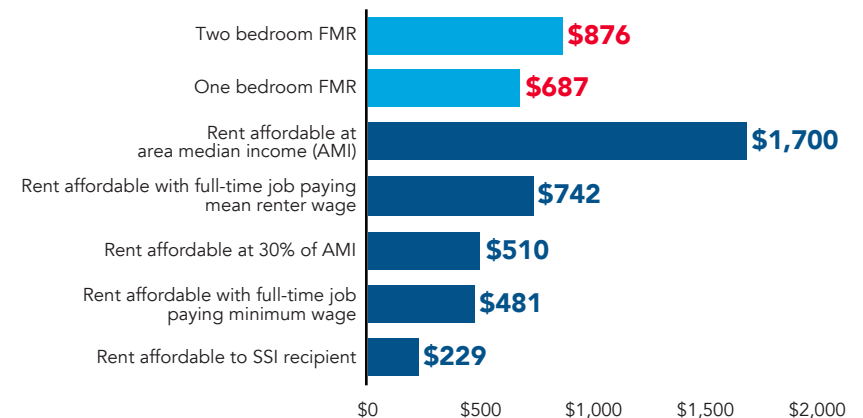
73
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$21.21
Livingston County HMFA	\$18.29
Detroit-Warren-Livonia HMFA	\$18.08
Grand Traverse County	\$17.35
Grand Rapids-Wyoming HMFA	\$16.88



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$16.85		\$876	\$35,057	1.8	\$67,993	\$1,700	\$20,398	\$510	1,128,343	29%	\$14.27	\$742	1.2
Combined Nonmetro Areas	\$14.27		\$742	\$29,691	1.5	\$57,259	\$1,431	\$17,178	\$429	158,230	22%	\$10.55	\$549	1.4
<u>Metropolitan Areas</u>														
Ann Arbor MSA	\$21.21		\$1,103	\$44,120	2.3	\$92,900	\$2,323	\$27,870	\$697	55,979	40%	\$15.18	\$789	1.4
Barry County HMFA	\$15.10		\$785	\$31,400	1.6	\$68,200	\$1,705	\$20,460	\$512	4,301	19%	\$10.23	\$532	1.5
Battle Creek MSA	\$14.17		\$737	\$29,480	1.5	\$54,900	\$1,373	\$16,470	\$412	16,134	30%	\$14.58	\$758	1.0
Bay City MSA	\$14.50		\$754	\$30,160	1.6	\$60,400	\$1,510	\$18,120	\$453	9,667	22%	\$10.73	\$558	1.4
Cass County HMFA	\$15.27		\$794	\$31,760	1.7	\$59,200	\$1,480	\$17,760	\$444	3,829	19%	\$10.83	\$563	1.4
Detroit-Warren-Livonia HMFA	\$18.08		\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	514,708	32%	\$16.56	\$861	1.1
Flint MSA	\$14.98		\$779	\$31,160	1.6	\$57,900	\$1,448	\$17,370	\$434	51,001	31%	\$12.00	\$624	1.2
Grand Rapids-Wyoming HMFA	\$16.88		\$878	\$35,120	1.8	\$69,900	\$1,748	\$20,970	\$524	73,445	31%	\$13.08	\$680	1.3
Holland-Grand Haven HMFA	\$15.92		\$828	\$33,120	1.7	\$77,000	\$1,925	\$23,100	\$578	22,279	23%	\$12.48	\$649	1.3
Jackson MSA	\$14.81		\$770	\$30,800	1.6	\$62,400	\$1,560	\$18,720	\$468	16,783	28%	\$11.85	\$616	1.2
Kalamazoo-Portage MSA	\$15.58		\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	43,193	33%	\$13.59	\$707	1.1
Lansing-East Lansing MSA	\$16.46		\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	65,498	36%	\$13.02	\$677	1.3
Livingston County HMFA	\$18.29		\$951	\$38,040	2.0	\$93,100	\$2,328	\$27,930	\$698	10,535	15%	\$11.31	\$588	1.6
Midland MSA	\$15.21		\$791	\$31,640	1.6	\$73,400	\$1,835	\$22,020	\$551	8,543	25%	\$15.43	\$802	1.0
Monroe MSA	\$16.58		\$862	\$34,480	1.8	\$75,100	\$1,878	\$22,530	\$563	11,928	20%	\$13.10	\$681	1.3
Montcalm County HMFA	\$14.29		\$743	\$29,720	1.5	\$52,100	\$1,303	\$15,630	\$391	5,000	22%	\$10.89	\$566	1.3
Muskegon MSA	\$14.60		\$759	\$30,360	1.6	\$59,300	\$1,483	\$17,790	\$445	16,842	26%	\$9.95	\$517	1.5
Niles-Benton Harbor MSA	\$14.50		\$754	\$30,160	1.6	\$60,800	\$1,520	\$18,240	\$456	18,740	30%	\$12.86	\$669	1.1
Saginaw MSA	\$14.15		\$736	\$29,440	1.5	\$56,500	\$1,413	\$16,950	\$424	21,708	28%	\$11.79	\$613	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTERS		
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Alcona County	\$13.40	\$697	\$27,880	1.4	\$50,100	\$1,253	\$15,030	\$376	576	12%	\$10.80	\$562	1.2
Alger County	\$13.40	\$697	\$27,880	1.4	\$55,100	\$1,378	\$16,530	\$413	466	14%	\$9.67	\$503	1.4
Allegan County	\$14.58	\$758	\$30,320	1.6	\$65,600	\$1,640	\$19,680	\$492	7,936	19%	\$14.18	\$737	1.0
Alpena County	\$13.40	\$697	\$27,880	1.4	\$50,500	\$1,263	\$15,150	\$379	2,928	23%	\$7.86	\$409	1.7
Antrim County	\$13.94	\$725	\$29,000	1.5	\$58,200	\$1,455	\$17,460	\$437	1,573	16%	\$8.03	\$418	1.7
Arenac County	\$13.40	\$697	\$27,880	1.4	\$48,900	\$1,223	\$14,670	\$367	1,103	17%	\$8.03	\$418	1.7
Baraga County	\$13.40	\$697	\$27,880	1.4	\$53,700	\$1,343	\$16,110	\$403	467	16%	\$9.76	\$507	1.4
Barry County	\$15.10	\$785	\$31,400	1.6	\$68,200	\$1,705	\$20,460	\$512	4,301	19%	\$10.23	\$532	1.5
Bay County	\$14.50	\$754	\$30,160	1.6	\$60,400	\$1,510	\$18,120	\$453	9,667	22%	\$10.73	\$558	1.4
Benzie County	\$15.21	\$791	\$31,640	1.6	\$60,000	\$1,500	\$18,000	\$450	971	14%	\$9.56	\$497	1.6
Berrien County	\$14.50	\$754	\$30,160	1.6	\$60,800	\$1,520	\$18,240	\$456	18,740	30%	\$12.86	\$669	1.1
Branch County	\$14.17	\$737	\$29,480	1.5	\$56,800	\$1,420	\$17,040	\$426	3,737	23%	\$10.45	\$543	1.4
Calhoun County	\$14.17	\$737	\$29,480	1.5	\$54,900	\$1,373	\$16,470	\$412	16,134	30%	\$14.58	\$758	1.0
Cass County	\$15.27	\$794	\$31,760	1.7	\$59,200	\$1,480	\$17,760	\$444	3,829	19%	\$10.83	\$563	1.4
Charlevoix County	\$14.48	\$753	\$30,120	1.6	\$63,400	\$1,585	\$19,020	\$476	2,189	20%	\$12.07	\$628	1.2
Cheboygan County	\$13.40	\$697	\$27,880	1.4	\$50,300	\$1,258	\$15,090	\$377	2,037	18%	\$7.55	\$393	1.8
Chippewa County	\$13.48	\$701	\$28,040	1.5	\$54,900	\$1,373	\$16,470	\$412	4,306	31%	\$8.08	\$420	1.7
Clare County	\$13.40	\$697	\$27,880	1.4	\$42,300	\$1,058	\$12,690	\$317	2,336	18%	\$9.43	\$490	1.4
Clinton County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	5,836	20%	\$10.24	\$532	1.6
Crawford County	\$14.58	\$758	\$30,320	1.6	\$55,600	\$1,390	\$16,680	\$417	1,221	20%	\$11.53	\$599	1.3
Delta County	\$13.40	\$697	\$27,880	1.4	\$57,700	\$1,443	\$17,310	\$433	3,424	22%	\$8.18	\$425	1.6
Dickinson County	\$14.62	\$760	\$30,400	1.6	\$56,400	\$1,410	\$16,920	\$423	2,293	21%	\$13.68	\$712	1.1
Eaton County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	12,713	29%	\$13.68	\$711	1.2
Emmet County	\$16.00	\$832	\$33,280	1.7	\$68,000	\$1,700	\$20,400	\$510	3,600	25%	\$11.44	\$595	1.4
Genesee County	\$14.98	\$779	\$31,160	1.6	\$57,900	\$1,448	\$17,370	\$434	51,001	31%	\$12.00	\$624	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gladwin County	\$13.40	\$697	\$27,880	1.4	\$50,000	\$1,250	\$15,000	\$375	1,756	16%	\$9.36	\$487	1.4
Gogebic County	\$13.40	\$697	\$27,880	1.4	\$52,400	\$1,310	\$15,720	\$393	1,460	22%	\$8.99	\$467	1.5
Grand Traverse County	\$17.35	\$902	\$36,080	1.9	\$73,900	\$1,848	\$22,170	\$554	8,376	23%	\$13.32	\$693	1.3
Gratiot County	\$13.40	\$697	\$27,880	1.4	\$54,700	\$1,368	\$16,410	\$410	3,885	26%	\$9.84	\$512	1.4
Hillsdale County	\$13.85	\$720	\$28,800	1.5	\$54,000	\$1,350	\$16,200	\$405	4,065	23%	\$11.43	\$594	1.2
Houghton County	\$13.73	\$714	\$28,560	1.5	\$58,000	\$1,450	\$17,400	\$435	4,085	31%	\$8.00	\$416	1.7
Huron County	\$13.40	\$697	\$27,880	1.4	\$56,700	\$1,418	\$17,010	\$425	2,605	19%	\$9.90	\$515	1.4
Ingham County	\$16.46	\$856	\$34,240	1.8	\$73,900	\$1,848	\$22,170	\$554	46,949	42%	\$13.18	\$686	1.2
Ionia County	\$14.52	\$755	\$30,200	1.6	\$60,800	\$1,520	\$18,240	\$456	5,049	23%	\$7.90	\$411	1.8
Iosco County	\$13.40	\$697	\$27,880	1.4	\$48,500	\$1,213	\$14,550	\$364	2,352	20%	\$11.64	\$605	1.2
Iron County	\$13.40	\$697	\$27,880	1.4	\$49,600	\$1,240	\$14,880	\$372	943	17%	\$8.25	\$429	1.6
Isabella County	\$14.58	\$758	\$30,320	1.6	\$65,200	\$1,630	\$19,560	\$489	9,651	39%	\$8.80	\$458	1.7
Jackson County	\$14.81	\$770	\$30,800	1.6	\$62,400	\$1,560	\$18,720	\$468	16,783	28%	\$11.85	\$616	1.2
Kalamazoo County	\$15.58	\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	36,762	36%	\$13.95	\$725	1.1
Kalkaska County	\$14.35	\$746	\$29,840	1.6	\$50,300	\$1,258	\$15,090	\$377	1,279	18%	\$14.79	\$769	1.0
Kent County	\$16.88	\$878	\$35,120	1.8	\$69,900	\$1,748	\$20,970	\$524	73,445	31%	\$13.08	\$680	1.3
Keweenaw County	\$13.40	\$697	\$27,880	1.4	\$47,100	\$1,178	\$14,130	\$353	118	12%	\$5.06	\$263	2.7
Lake County	\$13.40	\$697	\$27,880	1.4	\$41,000	\$1,025	\$12,300	\$308	748	17%	\$6.69	\$348	2.0
Lapeer County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	5,828	18%	\$9.63	\$501	1.9
Leelanau County	\$16.31	\$848	\$33,920	1.8	\$72,000	\$1,800	\$21,600	\$540	1,257	14%	\$10.91	\$567	1.5
Lenawee County	\$15.40	\$801	\$32,040	1.7	\$59,100	\$1,478	\$17,730	\$443	8,458	22%	\$11.29	\$587	1.4
Livingston County	\$18.29	\$951	\$38,040	2.0	\$93,100	\$2,328	\$27,930	\$698	10,535	15%	\$11.31	\$588	1.6
Luce County	\$13.40	\$697	\$27,880	1.4	\$48,700	\$1,218	\$14,610	\$365	573	25%	\$9.10	\$473	1.5
Mackinac County	\$13.40	\$697	\$27,880	1.4	\$48,900	\$1,223	\$14,670	\$367	1,396	27%	\$9.82	\$511	1.4
Macomb County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	91,451	27%	\$15.25	\$793	1.2
Manistee County	\$13.48	\$701	\$28,040	1.5	\$53,400	\$1,335	\$16,020	\$401	1,831	18%	\$10.47	\$545	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Marquette County	\$14.42	\$750	\$30,000	1.6	\$62,900	\$1,573	\$18,870	\$472	7,864	30%	\$9.26	\$482	1.6
Mason County	\$14.90	\$775	\$31,000	1.6	\$54,300	\$1,358	\$16,290	\$407	2,928	24%	\$10.03	\$522	1.5
Mecosta County	\$13.40	\$697	\$27,880	1.4	\$56,900	\$1,423	\$17,070	\$427	4,183	27%	\$9.08	\$472	1.5
Menominee County	\$13.40	\$697	\$27,880	1.4	\$54,000	\$1,350	\$16,200	\$405	2,262	21%	\$9.29	\$483	1.4
Midland County	\$15.21	\$791	\$31,640	1.6	\$73,400	\$1,835	\$22,020	\$551	8,543	25%	\$15.43	\$802	1.0
Missaukee County	\$13.75	\$715	\$28,600	1.5	\$51,000	\$1,275	\$15,300	\$383	1,011	17%	\$9.14	\$475	1.5
Monroe County	\$16.58	\$862	\$34,480	1.8	\$75,100	\$1,878	\$22,530	\$563	11,928	20%	\$13.10	\$681	1.3
Montcalm County	\$14.29	\$743	\$29,720	1.5	\$52,100	\$1,303	\$15,630	\$391	5,000	22%	\$10.89	\$566	1.3
Montmorency County	\$13.69	\$712	\$28,480	1.5	\$44,000	\$1,100	\$13,200	\$330	626	15%	\$9.04	\$470	1.5
Muskegon County	\$14.60	\$759	\$30,360	1.6	\$59,300	\$1,483	\$17,790	\$445	16,842	26%	\$9.95	\$517	1.5
Newaygo County	\$14.38	\$748	\$29,920	1.6	\$54,200	\$1,355	\$16,260	\$407	3,099	17%	\$9.65	\$502	1.5
Oakland County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	147,751	30%	\$17.54	\$912	1.0
Oceana County	\$13.40	\$697	\$27,880	1.4	\$51,700	\$1,293	\$15,510	\$388	2,014	20%	\$9.93	\$517	1.3
Ogemaw County	\$13.63	\$709	\$28,360	1.5	\$46,900	\$1,173	\$14,070	\$352	1,628	17%	\$8.75	\$455	1.6
Ontonagon County	\$13.40	\$697	\$27,880	1.4	\$48,000	\$1,200	\$14,400	\$360	368	12%	\$6.11	\$318	2.2
Osceola County	\$13.40	\$697	\$27,880	1.4	\$49,400	\$1,235	\$14,820	\$371	1,859	21%	\$11.44	\$595	1.2
Oscoda County	\$13.60	\$707	\$28,280	1.5	\$44,500	\$1,113	\$13,350	\$334	547	15%	\$6.71	\$349	2.0
Otsego County	\$14.63	\$761	\$30,440	1.6	\$60,600	\$1,515	\$18,180	\$455	1,873	19%	\$9.66	\$502	1.5
Ottawa County	\$15.92	\$828	\$33,120	1.7	\$77,000	\$1,925	\$23,100	\$578	22,279	23%	\$12.48	\$649	1.3
Presque Isle County	\$13.40	\$697	\$27,880	1.4	\$52,100	\$1,303	\$15,630	\$391	703	12%	\$9.16	\$477	1.5
Roscommon County	\$13.54	\$704	\$28,160	1.5	\$44,400	\$1,110	\$13,320	\$333	2,179	19%	\$7.59	\$395	1.8
Saginaw County	\$14.15	\$736	\$29,440	1.5	\$56,500	\$1,413	\$16,950	\$424	21,708	28%	\$11.79	\$613	1.2
St. Clair County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	15,743	24%	\$10.68	\$555	1.7
St. Joseph County	\$13.88	\$722	\$28,880	1.5	\$54,800	\$1,370	\$16,440	\$411	6,171	27%	\$11.50	\$598	1.2
Sanilac County	\$13.40	\$697	\$27,880	1.4	\$53,700	\$1,343	\$16,110	\$403	3,530	21%	\$9.66	\$502	1.4
Schoolcraft County	\$13.40	\$697	\$27,880	1.4	\$50,400	\$1,260	\$15,120	\$378	641	19%	\$9.29	\$483	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shiawassee County	\$14.06	\$731	\$29,240	1.5	\$64,000	\$1,600	\$19,200	\$480	6,636	24%	\$9.92	\$516	1.4
Tuscola County	\$13.40	\$697	\$27,880	1.4	\$55,600	\$1,390	\$16,680	\$417	3,864	18%	\$10.56	\$549	1.3
Van Buren County	\$15.58	\$810	\$32,400	1.7	\$70,300	\$1,758	\$21,090	\$527	6,431	22%	\$11.44	\$595	1.4
Washtenaw County	\$21.21	\$1,103	\$44,120	2.3	\$92,900	\$2,323	\$27,870	\$697	55,979	40%	\$15.18	\$789	1.4
Wayne County	\$18.08	\$940	\$37,600	2.0	\$70,900	\$1,773	\$21,270	\$532	253,935	38%	\$16.64	\$865	1.1
Wexford County	\$15.08	\$784	\$31,360	1.6	\$51,900	\$1,298	\$15,570	\$389	3,194	25%	\$11.44	\$595	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MINNESOTA

STATE RANKING #22*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$979**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,262** monthly or **\$39,141** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.82
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$9.65
Average Renter Wage	\$14.84
2-Bedroom Housing Wage	\$18.82
Number of Renter Households	609,699
Percent Renters	29%

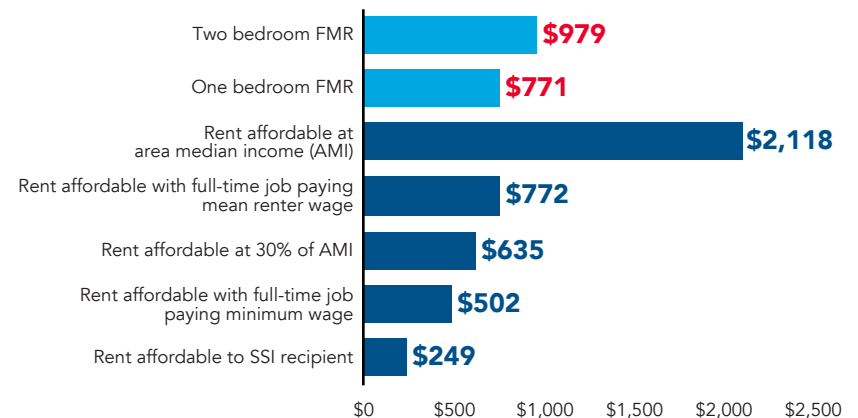
78
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

61
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$20.94
Grand Forks MSA	\$18.58
Rice County	\$16.96
Mille Lacs County HMFA	\$16.54
Rochester HMFA	\$16.54



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MINNESOTA

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	\$18.82		\$979	\$39,141	2.0	\$84,726	\$2,118	\$25,418	\$635	609,699	29%	\$14.84	\$772	1.3
Combined Nonmetro Areas	\$14.30		\$744	\$29,745	1.5	\$67,006	\$1,675	\$20,102	\$503	118,739	24%	\$10.01	\$520	1.4
Metropolitan Areas														
Duluth MSA	\$16.31		\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	27,683	28%	\$10.35	\$538	1.6
Fargo MSA	\$15.58		\$810	\$32,400	1.6	\$82,000	\$2,050	\$24,600	\$615	6,956	30%	\$7.85	\$408	2.0
Fillmore County HMFA	\$13.40		\$697	\$27,880	1.4	\$70,100	\$1,753	\$21,030	\$526	1,803	21%	\$7.72	\$402	1.7
Grand Forks MSA	\$18.58		\$966	\$38,640	1.9	\$78,100	\$1,953	\$23,430	\$586	3,417	27%	\$8.53	\$444	2.2
La Crosse-Onalaska MSA	\$15.25		\$793	\$31,720	1.6	\$72,400	\$1,810	\$21,720	\$543	1,534	19%	\$7.59	\$395	2.0
Le Sueur County HMFA	\$14.58		\$758	\$30,320	1.5	\$76,500	\$1,913	\$22,950	\$574	2,028	19%	\$11.47	\$597	1.3
Mankato-North Mankato MSA	\$15.94		\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	12,707	34%	\$10.40	\$541	1.5
Mille Lacs County HMFA	\$16.54		\$860	\$34,400	1.7	\$61,100	\$1,528	\$18,330	\$458	2,594	26%	\$8.97	\$466	1.8
Minneapolis-St. Paul-Bloomington HMFA	\$20.94		\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	389,647	31%	\$16.90	\$879	1.2
Rochester HMFA	\$16.54		\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	16,666	25%	\$14.48	\$753	1.1
Sibley County HMFA	\$13.48		\$701	\$28,040	1.4	\$70,500	\$1,763	\$21,150	\$529	1,311	22%	\$11.22	\$583	1.2
St. Cloud MSA	\$15.38		\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	22,842	31%	\$11.80	\$613	1.3
Wabasha County HMFA	\$13.73		\$714	\$28,560	1.4	\$72,100	\$1,803	\$21,630	\$541	1,772	20%	\$9.48	\$493	1.4
Counties														
Aitkin County	\$14.33		\$745	\$29,800	1.5	\$56,200	\$1,405	\$16,860	\$422	1,327	17%	\$9.17	\$477	1.6
Anoka County	\$20.94		\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	25,232	20%	\$13.55	\$704	1.5
Becker County	\$13.63		\$709	\$28,360	1.4	\$66,500	\$1,663	\$19,950	\$499	2,833	21%	\$9.06	\$471	1.5
Beltrami County	\$14.73		\$766	\$30,640	1.5	\$58,900	\$1,473	\$17,670	\$442	5,259	31%	\$9.94	\$517	1.5
Benton County	\$15.38		\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	4,866	31%	\$10.43	\$543	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Big Stone County	\$13.40	\$697	\$27,880	1.4	\$64,500	\$1,613	\$19,350	\$484	473	21%	\$8.38	\$436	1.6
Blue Earth County	\$15.94	\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	9,290	37%	\$10.41	\$541	1.5
Brown County	\$13.40	\$697	\$27,880	1.4	\$70,300	\$1,758	\$21,090	\$527	2,252	21%	\$9.17	\$477	1.5
Carlton County	\$16.31	\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	2,798	21%	\$10.52	\$547	1.6
Carver County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	7,077	20%	\$12.79	\$665	1.6
Cass County	\$14.52	\$755	\$30,200	1.5	\$56,900	\$1,423	\$17,070	\$427	2,472	19%	\$7.13	\$371	2.0
Chippewa County	\$13.40	\$697	\$27,880	1.4	\$67,600	\$1,690	\$20,280	\$507	1,436	29%	\$11.45	\$595	1.2
Chisago County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	2,958	15%	\$8.88	\$462	2.4
Clay County	\$15.58	\$810	\$32,400	1.6	\$82,000	\$2,050	\$24,600	\$615	6,956	30%	\$7.85	\$408	2.0
Clearwater County	\$13.40	\$697	\$27,880	1.4	\$56,800	\$1,420	\$17,040	\$426	733	21%	\$9.97	\$519	1.3
Cook County	\$14.73	\$766	\$30,640	1.5	\$67,600	\$1,690	\$20,280	\$507	693	26%	\$6.94	\$361	2.1
Cottonwood County	\$13.40	\$697	\$27,880	1.4	\$59,600	\$1,490	\$17,880	\$447	1,044	22%	\$9.20	\$479	1.5
Crow Wing County	\$15.33	\$797	\$31,880	1.6	\$64,600	\$1,615	\$19,380	\$485	6,557	25%	\$10.26	\$534	1.5
Dakota County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	40,564	26%	\$14.18	\$737	1.5
Dodge County	\$16.54	\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	1,284	17%	\$10.42	\$542	1.6
Douglas County	\$15.65	\$814	\$32,560	1.6	\$71,600	\$1,790	\$21,480	\$537	3,608	23%	\$10.15	\$528	1.5
Faribault County	\$13.40	\$697	\$27,880	1.4	\$61,500	\$1,538	\$18,450	\$461	1,510	24%	\$11.84	\$616	1.1
Fillmore County	\$13.40	\$697	\$27,880	1.4	\$70,100	\$1,753	\$21,030	\$526	1,803	21%	\$7.72	\$402	1.7
Freeborn County	\$13.40	\$697	\$27,880	1.4	\$62,700	\$1,568	\$18,810	\$470	3,188	24%	\$12.14	\$631	1.1
Goodhue County	\$15.40	\$801	\$32,040	1.6	\$77,700	\$1,943	\$23,310	\$583	4,642	24%	\$11.45	\$595	1.3
Grant County	\$13.40	\$697	\$27,880	1.4	\$65,100	\$1,628	\$19,530	\$488	507	20%	\$7.36	\$383	1.8
Hennepin County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	186,566	38%	\$19.19	\$998	1.1
Houston County	\$15.25	\$793	\$31,720	1.6	\$72,400	\$1,810	\$21,720	\$543	1,534	19%	\$7.59	\$395	2.0
Hubbard County	\$13.40	\$697	\$27,880	1.4	\$63,000	\$1,575	\$18,900	\$473	1,612	18%	\$8.59	\$447	1.6
Isanti County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	2,697	19%	\$10.74	\$558	2.0
Itasca County	\$14.75	\$767	\$30,680	1.5	\$59,500	\$1,488	\$17,850	\$446	3,789	20%	\$9.41	\$490	1.6

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	\$13.40	\$697	\$27,880	1.4	\$68,200	\$1,705	\$20,460	\$512	973	22%	\$10.05	\$522	1.3
Kanabec County	\$15.29	\$795	\$31,800	1.6	\$59,700	\$1,493	\$17,910	\$448	1,218	19%	\$10.25	\$533	1.5
Kandiyohi County	\$14.10	\$733	\$29,320	1.5	\$68,900	\$1,723	\$20,670	\$517	4,585	27%	\$9.41	\$489	1.5
Kittson County	\$13.40	\$697	\$27,880	1.4	\$70,900	\$1,773	\$21,270	\$532	352	18%	\$8.36	\$435	1.6
Koochiching County	\$13.40	\$697	\$27,880	1.4	\$61,200	\$1,530	\$18,360	\$459	1,187	21%	\$7.53	\$392	1.8
Lac qui Parle County	\$13.40	\$697	\$27,880	1.4	\$68,200	\$1,705	\$20,460	\$512	615	20%	\$9.65	\$502	1.4
Lake County	\$15.42	\$802	\$32,080	1.6	\$63,900	\$1,598	\$19,170	\$479	1,009	19%	\$11.73	\$610	1.3
Lake of the Woods County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	242	16%	\$8.59	\$447	1.6
Le Sueur County	\$14.58	\$758	\$30,320	1.5	\$76,500	\$1,913	\$22,950	\$574	2,028	19%	\$11.47	\$597	1.3
Lincoln County	\$13.40	\$697	\$27,880	1.4	\$67,900	\$1,698	\$20,370	\$509	513	21%	\$8.71	\$453	1.5
Lyon County	\$13.40	\$697	\$27,880	1.4	\$75,000	\$1,875	\$22,500	\$563	3,254	32%	\$9.90	\$515	1.4
McLeod County	\$13.92	\$724	\$28,960	1.4	\$71,700	\$1,793	\$21,510	\$538	3,393	23%	\$10.94	\$569	1.3
Mahnomen County	\$13.40	\$697	\$27,880	1.4	\$52,000	\$1,300	\$15,600	\$390	559	28%	\$10.09	\$525	1.3
Marshall County	\$13.40	\$697	\$27,880	1.4	\$69,800	\$1,745	\$20,940	\$524	753	19%	\$11.13	\$579	1.2
Martin County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	2,241	26%	\$9.80	\$510	1.4
Meeker County	\$14.73	\$766	\$30,640	1.5	\$71,200	\$1,780	\$21,360	\$534	1,864	20%	\$9.00	\$468	1.6
Mille Lacs County	\$16.54	\$860	\$34,400	1.7	\$61,100	\$1,528	\$18,330	\$458	2,594	26%	\$8.97	\$466	1.8
Morrison County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	2,801	21%	\$7.44	\$387	1.8
Mower County	\$14.63	\$761	\$30,440	1.5	\$67,800	\$1,695	\$20,340	\$509	4,198	27%	\$12.07	\$628	1.2
Murray County	\$13.40	\$697	\$27,880	1.4	\$70,700	\$1,768	\$21,210	\$530	717	19%	\$11.71	\$609	1.1
Nicollet County	\$15.94	\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	3,417	27%	\$10.40	\$541	1.5
Nobles County	\$13.79	\$717	\$28,680	1.4	\$63,400	\$1,585	\$19,020	\$476	2,296	29%	\$12.46	\$648	1.1
Norman County	\$13.40	\$697	\$27,880	1.4	\$65,300	\$1,633	\$19,590	\$490	503	19%	\$9.35	\$486	1.4
Olmsted County	\$16.54	\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	15,382	26%	\$14.70	\$764	1.1
Otter Tail County	\$14.04	\$730	\$29,200	1.5	\$68,900	\$1,723	\$20,670	\$517	5,115	21%	\$9.15	\$476	1.5
Pennington County	\$13.81	\$718	\$28,720	1.4	\$68,500	\$1,713	\$20,550	\$514	1,589	27%	\$11.64	\$605	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pine County	\$15.42	\$802	\$32,080	1.6	\$56,400	\$1,410	\$16,920	\$423	2,445	22%	\$7.03	\$365	2.2
Pipestone County	\$13.40	\$697	\$27,880	1.4	\$61,200	\$1,530	\$18,360	\$459	962	24%	\$9.04	\$470	1.5
Polk County	\$18.58	\$966	\$38,640	1.9	\$78,100	\$1,953	\$23,430	\$586	3,417	27%	\$8.53	\$444	2.2
Pope County	\$14.42	\$750	\$30,000	1.5	\$70,600	\$1,765	\$21,180	\$530	953	20%	\$11.60	\$603	1.2
Ramsey County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	84,941	41%	\$17.58	\$914	1.2
Red Lake County	\$13.40	\$697	\$27,880	1.4	\$69,400	\$1,735	\$20,820	\$521	326	19%	\$7.45	\$388	1.8
Redwood County	\$13.40	\$697	\$27,880	1.4	\$64,200	\$1,605	\$19,260	\$482	1,297	21%	\$10.30	\$536	1.3
Renville County	\$13.40	\$697	\$27,880	1.4	\$67,000	\$1,675	\$20,100	\$503	1,287	21%	\$11.42	\$594	1.2
Rice County	\$16.96	\$882	\$35,280	1.8	\$78,100	\$1,953	\$23,430	\$586	5,859	26%	\$10.01	\$521	1.7
Rock County	\$13.40	\$697	\$27,880	1.4	\$66,300	\$1,658	\$19,890	\$497	1,020	26%	\$11.84	\$615	1.1
Roseau County	\$13.40	\$697	\$27,880	1.4	\$67,300	\$1,683	\$20,190	\$505	1,250	20%	\$11.92	\$620	1.1
St. Louis County	\$16.31	\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	24,885	29%	\$10.33	\$537	1.6
Scott County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	8,051	17%	\$10.86	\$565	1.9
Sherburne County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	5,327	17%	\$11.16	\$580	1.9
Sibley County	\$13.48	\$701	\$28,040	1.4	\$70,500	\$1,763	\$21,150	\$529	1,311	22%	\$11.22	\$583	1.2
Stearns County	\$15.38	\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	17,976	31%	\$12.08	\$628	1.3
Steele County	\$15.58	\$810	\$32,400	1.6	\$77,100	\$1,928	\$23,130	\$578	3,438	24%	\$10.22	\$532	1.5
Stevens County	\$13.40	\$697	\$27,880	1.4	\$75,300	\$1,883	\$22,590	\$565	1,156	32%	\$8.14	\$423	1.6
Swift County	\$13.40	\$697	\$27,880	1.4	\$64,700	\$1,618	\$19,410	\$485	1,214	29%	\$10.20	\$530	1.3
Todd County	\$13.40	\$697	\$27,880	1.4	\$60,300	\$1,508	\$18,090	\$452	1,823	18%	\$9.57	\$498	1.4
Traverse County	\$13.40	\$697	\$27,880	1.4	\$66,900	\$1,673	\$20,070	\$502	277	18%	\$8.81	\$458	1.5
Wabasha County	\$13.73	\$714	\$28,560	1.4	\$72,100	\$1,803	\$21,630	\$541	1,772	20%	\$9.48	\$493	1.4
Wadena County	\$13.40	\$697	\$27,880	1.4	\$55,100	\$1,378	\$16,530	\$413	1,403	25%	\$11.59	\$603	1.2
Waseca County	\$13.40	\$697	\$27,880	1.4	\$73,900	\$1,848	\$22,170	\$554	1,734	24%	\$8.88	\$462	1.5
Washington County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	17,867	20%	\$11.98	\$623	1.7
Watwan County	\$13.40	\$697	\$27,880	1.4	\$65,100	\$1,628	\$19,530	\$488	1,170	26%	\$10.12	\$526	1.3

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MINNESOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkin County	\$13.40	\$697	\$27,880	1.4	\$69,900	\$1,748	\$20,970	\$524	669	23%	\$8.60	\$447	1.6
Winona County	\$13.92	\$724	\$28,960	1.4	\$73,300	\$1,833	\$21,990	\$550	5,638	30%	\$9.20	\$478	1.5
Wright County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	8,367	18%	\$9.72	\$505	2.2
Yellow Medicine County	\$13.40	\$697	\$27,880	1.4	\$66,000	\$1,650	\$19,800	\$495	906	22%	\$9.11	\$474	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSISSIPPI

STATE RANKING **#47***

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$755**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,516** monthly or **\$30,188** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.51
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$11.44
2-Bedroom Housing Wage	\$14.51
Number of Renter Households	352,404
Percent Renters	32%

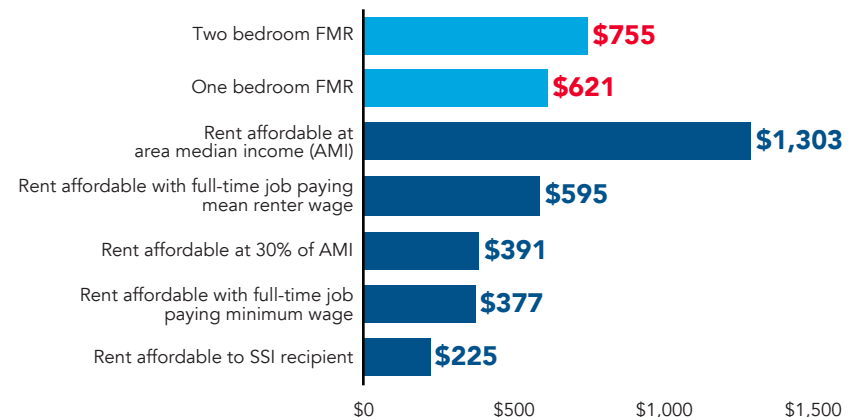
80
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Lafayette County	\$16.98
Jackson HMFA	\$16.92
DeSoto County	\$16.02
Oktibbeha County	\$15.71
Hattiesburg MSA	\$15.19



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

MISSISSIPPI

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	\$14.51	\$755	\$30,188	2.0	\$52,134	\$1,303	\$15,640	\$391	352,404	32%	\$11.44	\$595	1.3
Combined Nonmetro Areas	\$13.53	\$703	\$28,132	1.9	\$46,335	\$1,158	\$13,900	\$348	184,038	31%	\$10.35	\$538	1.3
<u>Metropolitan Areas</u>													
Benton County HMFA	\$12.71	\$661	\$26,440	1.8	\$43,100	\$1,078	\$12,930	\$323	505	16%	\$9.05	\$471	1.4
Gulfport-Biloxi HMFA	\$14.83	\$771	\$30,840	2.0	\$52,000	\$1,300	\$15,600	\$390	38,847	41%	\$12.19	\$634	1.2
Hattiesburg MSA	\$15.19	\$790	\$31,600	2.1	\$58,200	\$1,455	\$17,460	\$437	20,783	38%	\$11.10	\$577	1.4
Jackson HMFA	\$16.92	\$880	\$35,200	2.3	\$63,800	\$1,595	\$19,140	\$479	63,325	33%	\$13.02	\$677	1.3
Marshall County HMFA	\$12.71	\$661	\$26,440	1.8	\$46,400	\$1,160	\$13,920	\$348	3,104	23%	\$13.15	\$684	1.0
Memphis HMFA	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	16,401	27%	\$10.69	\$556	1.5
Pascagoula HMFA	\$14.21	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	15,009	30%	\$15.33	\$797	0.9
Simpson County HMFA	\$12.81	\$666	\$26,640	1.8	\$43,000	\$1,075	\$12,900	\$323	1,942	21%	\$8.72	\$453	1.5
Tate County HMFA	\$13.50	\$702	\$28,080	1.9	\$56,300	\$1,408	\$16,890	\$422	2,553	26%	\$10.01	\$520	1.3
Tunica County HMFA	\$13.96	\$726	\$29,040	1.9	\$35,000	\$875	\$10,500	\$263	2,420	61%	\$13.95	\$725	1.0
Yazoo County HMFA	\$13.54	\$704	\$28,160	1.9	\$38,700	\$968	\$11,610	\$290	3,477	40%	\$9.62	\$500	1.4
<u>Counties</u>													
Adams County	\$14.37	\$747	\$29,880	2.0	\$37,800	\$945	\$11,340	\$284	4,215	36%	\$9.10	\$473	1.6
Alcorn County	\$12.71	\$661	\$26,440	1.8	\$46,400	\$1,160	\$13,920	\$348	4,718	32%	\$10.94	\$569	1.2
Amite County	\$12.75	\$663	\$26,520	1.8	\$45,000	\$1,125	\$13,500	\$338	749	15%	\$13.58	\$706	0.9
Attala County	\$12.71	\$661	\$26,440	1.8	\$43,100	\$1,078	\$12,930	\$323	1,993	27%	\$8.21	\$427	1.5
Benton County	\$12.71	\$661	\$26,440	1.8	\$43,100	\$1,078	\$12,930	\$323	505	16%	\$9.05	\$471	1.4
Bolivar County	\$12.71	\$661	\$26,440	1.8	\$37,600	\$940	\$11,280	\$282	5,881	47%	\$12.14	\$631	1.0
Calhoun County	\$12.71	\$661	\$26,440	1.8	\$42,400	\$1,060	\$12,720	\$318	1,613	28%	\$7.91	\$412	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSISSIPPI

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	\$12.71	\$661	\$26,440	1.8	\$53,000	\$1,325	\$15,900	\$398	617	17%	\$7.23	\$376	1.8
Chickasaw County	\$12.71	\$661	\$26,440	1.8	\$37,900	\$948	\$11,370	\$284	1,673	26%	\$9.03	\$470	1.4
Choctaw County	\$12.71	\$661	\$26,440	1.8	\$47,600	\$1,190	\$14,280	\$357	839	26%	\$13.65	\$710	0.9
Claiborne County	\$13.00	\$676	\$27,040	1.8	\$31,600	\$790	\$9,480	\$237	977	31%	\$17.82	\$927	0.7
Clarke County	\$13.29	\$691	\$27,640	1.8	\$48,900	\$1,223	\$14,670	\$367	1,168	18%	\$10.69	\$556	1.2
Clay County	\$12.71	\$661	\$26,440	1.8	\$42,100	\$1,053	\$12,630	\$316	2,444	31%	\$8.87	\$461	1.4
Coahoma County	\$13.13	\$683	\$27,320	1.8	\$36,000	\$900	\$10,800	\$270	4,309	47%	\$10.92	\$568	1.2
Copiah County	\$16.92	\$880	\$35,200	2.3	\$63,800	\$1,595	\$19,140	\$479	2,241	23%	\$10.38	\$540	1.6
Covington County	\$12.71	\$661	\$26,440	1.8	\$42,700	\$1,068	\$12,810	\$320	1,241	18%	\$10.10	\$525	1.3
DeSoto County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	16,401	27%	\$10.69	\$556	1.5
Forrest County	\$15.19	\$790	\$31,600	2.1	\$58,200	\$1,455	\$17,460	\$437	12,731	45%	\$11.86	\$617	1.3
Franklin County	\$12.71	\$661	\$26,440	1.8	\$55,200	\$1,380	\$16,560	\$414	773	25%	\$10.11	\$526	1.3
George County	\$15.02	\$781	\$31,240	2.1	\$60,700	\$1,518	\$18,210	\$455	1,044	14%	\$8.30	\$431	1.8
Greene County	\$12.71	\$661	\$26,440	1.8	\$57,000	\$1,425	\$17,100	\$428	698	17%	\$9.78	\$509	1.3
Grenada County	\$12.71	\$661	\$26,440	1.8	\$48,800	\$1,220	\$14,640	\$366	2,184	29%	\$10.43	\$542	1.2
Hancock County	\$14.83	\$771	\$30,840	2.0	\$52,000	\$1,300	\$15,600	\$390	5,112	27%	\$13.26	\$690	1.1
Harrison County	\$14.83	\$771	\$30,840	2.0	\$52,000	\$1,300	\$15,600	\$390	33,735	44%	\$12.04	\$626	1.2
Hinds County	\$16.92	\$880	\$35,200	2.3	\$63,800	\$1,595	\$19,140	\$479	36,434	41%	\$13.04	\$678	1.3
Holmes County	\$12.71	\$661	\$26,440	1.8	\$27,500	\$688	\$8,250	\$206	2,388	38%	\$8.85	\$460	1.4
Humphreys County	\$12.77	\$664	\$26,560	1.8	\$31,300	\$783	\$9,390	\$235	1,326	43%	\$8.82	\$459	1.4
Issaquena County	\$12.71	\$661	\$26,440	1.8	\$30,200	\$755	\$9,060	\$227	223	47%	\$10.51	\$546	1.2
Itawamba County	\$12.71	\$661	\$26,440	1.8	\$48,500	\$1,213	\$14,550	\$364	2,172	25%	\$14.52	\$755	0.9
Jackson County	\$14.21	\$739	\$29,560	2.0	\$62,700	\$1,568	\$18,810	\$470	15,009	30%	\$15.33	\$797	0.9
Jasper County	\$14.31	\$744	\$29,760	2.0	\$43,200	\$1,080	\$12,960	\$324	1,124	17%	\$9.81	\$510	1.5
Jefferson County	\$12.71	\$661	\$26,440	1.8	\$27,900	\$698	\$8,370	\$209	1,013	41%	\$8.55	\$444	1.5
Jefferson Davis County	\$12.87	\$669	\$26,760	1.8	\$33,000	\$825	\$9,900	\$248	1,116	23%	\$10.01	\$520	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	\$14.62	\$760	\$30,400	2.0	\$44,100	\$1,103	\$13,230	\$331	6,731	27%	\$10.91	\$568	1.3
Kemper County	\$12.71	\$661	\$26,440	1.8	\$40,100	\$1,003	\$12,030	\$301	764	22%	\$16.39	\$853	0.8
Lafayette County	\$16.98	\$883	\$35,320	2.3	\$65,800	\$1,645	\$19,740	\$494	7,874	42%	\$9.19	\$478	1.8
Lamar County	\$15.19	\$790	\$31,600	2.1	\$58,200	\$1,455	\$17,460	\$437	7,246	33%	\$9.51	\$495	1.6
Lauderdale County	\$14.71	\$765	\$30,600	2.0	\$46,400	\$1,160	\$13,920	\$348	10,527	35%	\$10.77	\$560	1.4
Lawrence County	\$13.88	\$722	\$28,880	1.9	\$45,900	\$1,148	\$13,770	\$344	1,012	21%	\$11.48	\$597	1.2
Leake County	\$12.71	\$661	\$26,440	1.8	\$42,600	\$1,065	\$12,780	\$320	2,153	26%	\$8.23	\$428	1.5
Lee County	\$14.12	\$734	\$29,360	1.9	\$56,000	\$1,400	\$16,800	\$420	10,561	32%	\$9.95	\$517	1.4
Leflore County	\$12.71	\$661	\$26,440	1.8	\$31,000	\$775	\$9,300	\$233	5,272	49%	\$8.65	\$450	1.5
Lincoln County	\$12.71	\$661	\$26,440	1.8	\$43,300	\$1,083	\$12,990	\$325	3,332	26%	\$11.13	\$579	1.1
Lowndes County	\$13.15	\$684	\$27,360	1.8	\$52,700	\$1,318	\$15,810	\$395	8,852	39%	\$11.78	\$612	1.1
Madison County	\$16.92	\$880	\$35,200	2.3	\$63,800	\$1,595	\$19,140	\$479	10,683	29%	\$13.44	\$699	1.3
Marion County	\$12.71	\$661	\$26,440	1.8	\$42,300	\$1,058	\$12,690	\$317	2,279	24%	\$10.99	\$571	1.2
Marshall County	\$12.71	\$661	\$26,440	1.8	\$46,400	\$1,160	\$13,920	\$348	3,104	23%	\$13.15	\$684	1.0
Monroe County	\$12.71	\$661	\$26,440	1.8	\$49,500	\$1,238	\$14,850	\$371	3,387	24%	\$10.05	\$522	1.3
Montgomery County	\$12.71	\$661	\$26,440	1.8	\$40,000	\$1,000	\$12,000	\$300	991	23%	\$7.26	\$377	1.8
Neshoba County	\$12.71	\$661	\$26,440	1.8	\$47,600	\$1,190	\$14,280	\$357	2,964	28%	\$12.86	\$669	1.0
Newton County	\$13.19	\$686	\$27,440	1.8	\$46,900	\$1,173	\$14,070	\$352	1,849	23%	\$8.38	\$436	1.6
Noxubee County	\$12.71	\$661	\$26,440	1.8	\$42,200	\$1,055	\$12,660	\$317	1,165	29%	\$7.12	\$370	1.8
Oktibbeha County	\$15.71	\$817	\$32,680	2.2	\$54,400	\$1,360	\$16,320	\$408	8,197	48%	\$8.27	\$430	1.9
Panola County	\$12.71	\$661	\$26,440	1.8	\$47,200	\$1,180	\$14,160	\$354	3,264	27%	\$11.56	\$601	1.1
Pearl River County	\$14.77	\$768	\$30,720	2.0	\$53,200	\$1,330	\$15,960	\$399	4,751	23%	\$10.63	\$553	1.4
Perry County	\$15.19	\$790	\$31,600	2.1	\$58,200	\$1,455	\$17,460	\$437	806	18%	\$14.21	\$739	1.1
Pike County	\$13.33	\$693	\$27,720	1.8	\$42,800	\$1,070	\$12,840	\$321	4,694	32%	\$8.35	\$434	1.6
Pontotoc County	\$13.00	\$676	\$27,040	1.8	\$54,900	\$1,373	\$16,470	\$412	2,914	27%	\$11.39	\$592	1.1
Prentiss County	\$12.71	\$661	\$26,440	1.8	\$44,100	\$1,103	\$13,230	\$331	2,693	28%	\$9.37	\$487	1.4

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	\$12.71	\$661	\$26,440	1.8	\$34,300	\$858	\$10,290	\$257	1,022	34%	\$10.73	\$558	1.2
Rankin County	\$16.92	\$880	\$35,200	2.3	\$63,800	\$1,595	\$19,140	\$479	13,967	26%	\$12.86	\$669	1.3
Scott County	\$12.71	\$661	\$26,440	1.8	\$38,500	\$963	\$11,550	\$289	2,736	28%	\$10.78	\$560	1.2
Sharkey County	\$12.71	\$661	\$26,440	1.8	\$42,000	\$1,050	\$12,600	\$315	761	42%	\$11.64	\$605	1.1
Simpson County	\$12.81	\$666	\$26,640	1.8	\$43,000	\$1,075	\$12,900	\$323	1,942	21%	\$8.72	\$453	1.5
Smith County	\$12.71	\$661	\$26,440	1.8	\$49,900	\$1,248	\$14,970	\$374	1,350	23%	\$12.75	\$663	1.0
Stone County	\$13.52	\$703	\$28,120	1.9	\$52,800	\$1,320	\$15,840	\$396	1,303	22%	\$11.10	\$577	1.2
Sunflower County	\$12.71	\$661	\$26,440	1.8	\$33,300	\$833	\$9,990	\$250	3,689	43%	\$9.75	\$507	1.3
Tallahatchie County	\$12.71	\$661	\$26,440	1.8	\$43,500	\$1,088	\$13,050	\$326	1,043	24%	\$8.60	\$447	1.5
Tate County	\$13.50	\$702	\$28,080	1.9	\$56,300	\$1,408	\$16,890	\$422	2,553	26%	\$10.01	\$520	1.3
Tippah County	\$12.92	\$672	\$26,880	1.8	\$46,700	\$1,168	\$14,010	\$350	2,057	24%	\$11.12	\$578	1.2
Tishomingo County	\$12.71	\$661	\$26,440	1.8	\$45,000	\$1,125	\$13,500	\$338	1,941	25%	\$9.43	\$490	1.3
Tunica County	\$13.96	\$726	\$29,040	1.9	\$35,000	\$875	\$10,500	\$263	2,420	61%	\$13.95	\$725	1.0
Union County	\$12.71	\$661	\$26,440	1.8	\$45,200	\$1,130	\$13,560	\$339	2,916	28%	\$14.12	\$734	0.9
Walthall County	\$12.71	\$661	\$26,440	1.8	\$44,900	\$1,123	\$13,470	\$337	853	15%	\$5.24	\$272	2.4
Warren County	\$13.79	\$717	\$28,680	1.9	\$54,700	\$1,368	\$16,410	\$410	6,816	37%	\$9.13	\$475	1.5
Washington County	\$12.71	\$661	\$26,440	1.8	\$37,400	\$935	\$11,220	\$281	8,049	44%	\$10.30	\$535	1.2
Wayne County	\$12.71	\$661	\$26,440	1.8	\$47,000	\$1,175	\$14,100	\$353	1,375	18%	\$9.50	\$494	1.3
Webster County	\$12.71	\$661	\$26,440	1.8	\$49,500	\$1,238	\$14,850	\$371	1,081	27%	\$6.29	\$327	2.0
Wilkinson County	\$13.23	\$688	\$27,520	1.8	\$39,400	\$985	\$11,820	\$296	560	19%	\$9.84	\$512	1.3
Winston County	\$12.71	\$661	\$26,440	1.8	\$42,400	\$1,060	\$12,720	\$318	2,446	32%	\$11.20	\$582	1.1
Yalobusha County	\$12.71	\$661	\$26,440	1.8	\$47,900	\$1,198	\$14,370	\$359	1,316	26%	\$9.46	\$492	1.3
Yazoo County	\$13.54	\$704	\$28,160	1.9	\$38,700	\$968	\$11,610	\$290	3,477	40%	\$9.62	\$500	1.4

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSOURI

STATE RANKING **#41***

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,679** monthly or **\$32,148** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	\$7.85
Average Renter Wage	\$14.14
2-Bedroom Housing Wage	\$15.46
Number of Renter Households	787,627
Percent Renters	33%

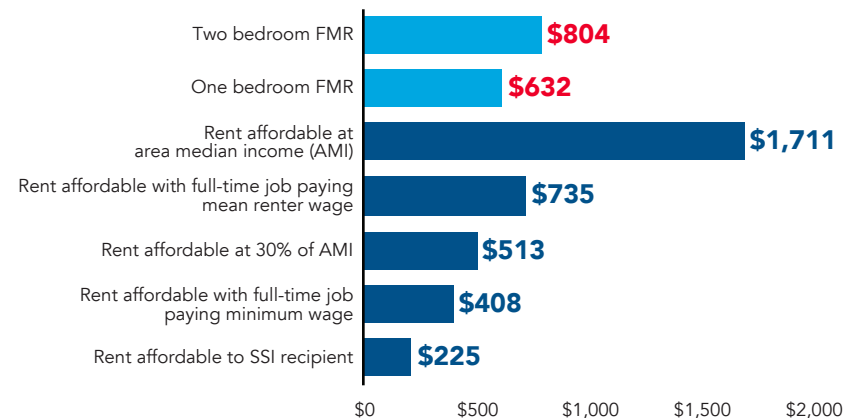
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

62
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
St. Louis HMFA	\$17.23
Kansas City HMFA	\$16.71
Pulaski County	\$15.62
Joplin MSA	\$14.87
Springfield HMFA	\$14.62



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

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	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	\$15.46		\$804	\$32,148	2.0	\$68,442	\$1,711	\$20,533	\$513	787,627	33%	\$14.14	\$735	1.1
Combined Nonmetro Areas	\$12.86		\$669	\$26,752	1.6	\$51,401	\$1,285	\$15,420	\$386	183,074	31%	\$9.80	\$509	1.3
<u>Metropolitan Areas</u>														
Bates County HMFA	\$12.33		\$641	\$25,640	1.6	\$56,500	\$1,413	\$16,950	\$424	1,942	29%	\$10.26	\$533	1.2
Callaway County HMFA	\$12.85		\$668	\$26,720	1.6	\$61,500	\$1,538	\$18,450	\$461	4,477	28%	\$13.95	\$725	0.9
Cape Girardeau MSA	\$13.52		\$703	\$28,120	1.7	\$64,600	\$1,615	\$19,380	\$485	11,426	33%	\$11.13	\$579	1.2
Columbia MSA	\$14.60		\$759	\$30,360	1.9	\$76,400	\$1,910	\$22,920	\$573	30,784	45%	\$10.22	\$531	1.4
Dallas County HMFA	\$12.63		\$657	\$26,280	1.6	\$44,500	\$1,113	\$13,350	\$334	1,663	27%	\$7.19	\$374	1.8
Jefferson City HMFA	\$12.38		\$644	\$25,760	1.6	\$79,500	\$1,988	\$23,850	\$596	10,416	30%	\$11.00	\$572	1.1
Joplin MSA	\$14.87		\$773	\$30,920	1.9	\$56,700	\$1,418	\$17,010	\$425	22,719	34%	\$12.87	\$669	1.2
Kansas City HMFA	\$16.71		\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	172,860	36%	\$15.77	\$820	1.1
McDonald County HMFA	\$12.33		\$641	\$25,640	1.6	\$46,400	\$1,160	\$13,920	\$348	2,325	28%	\$11.29	\$587	1.1
Moniteau County HMFA	\$12.33		\$641	\$25,640	1.6	\$62,600	\$1,565	\$18,780	\$470	1,431	26%	\$7.78	\$405	1.6
Polk County HMFA	\$12.50		\$650	\$26,000	1.6	\$52,400	\$1,310	\$15,720	\$393	4,007	34%	\$8.54	\$444	1.5
Springfield HMFA	\$14.62		\$760	\$30,400	1.9	\$60,000	\$1,500	\$18,000	\$450	61,348	38%	\$12.42	\$646	1.2
St. Joseph MSA	\$14.21		\$739	\$29,560	1.8	\$64,300	\$1,608	\$19,290	\$482	15,300	35%	\$12.10	\$629	1.2
St. Louis HMFA	\$17.23		\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	263,855	32%	\$16.21	\$843	1.1
<u>Counties</u>														
Adair County	\$12.33		\$641	\$25,640	1.6	\$61,000	\$1,525	\$18,300	\$458	3,875	41%	\$5.91	\$307	2.1
Andrew County	\$14.21		\$739	\$29,560	1.8	\$64,300	\$1,608	\$19,290	\$482	1,568	23%	\$10.27	\$534	1.4
Atchison County	\$12.33		\$641	\$25,640	1.6	\$60,600	\$1,515	\$18,180	\$455	765	31%	\$11.99	\$624	1.0
Audrain County	\$13.08		\$680	\$27,200	1.7	\$56,500	\$1,413	\$16,950	\$424	2,910	31%	\$11.28	\$586	1.2

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barry County	\$12.33	\$641	\$25,640	1.6	\$51,500	\$1,288	\$15,450	\$386	3,329	25%	\$12.45	\$647	1.0
Barton County	\$12.33	\$641	\$25,640	1.6	\$48,800	\$1,220	\$14,640	\$366	1,551	32%	\$8.91	\$463	1.4
Bates County	\$12.33	\$641	\$25,640	1.6	\$56,500	\$1,413	\$16,950	\$424	1,942	29%	\$10.26	\$533	1.2
Benton County	\$12.56	\$653	\$26,120	1.6	\$43,800	\$1,095	\$13,140	\$329	1,496	18%	\$7.59	\$395	1.7
Bollinger County	\$13.52	\$703	\$28,120	1.7	\$64,600	\$1,615	\$19,380	\$485	915	19%	\$7.71	\$401	1.8
Boone County	\$14.60	\$759	\$30,360	1.9	\$76,400	\$1,910	\$22,920	\$573	30,784	45%	\$10.22	\$531	1.4
Buchanan County	\$14.21	\$739	\$29,560	1.8	\$64,300	\$1,608	\$19,290	\$482	12,336	37%	\$12.23	\$636	1.2
Butler County	\$12.98	\$675	\$27,000	1.7	\$46,800	\$1,170	\$14,040	\$351	5,990	36%	\$10.03	\$522	1.3
Caldwell County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	938	25%	\$8.66	\$450	1.9
Callaway County	\$12.85	\$668	\$26,720	1.6	\$61,500	\$1,538	\$18,450	\$461	4,477	28%	\$13.95	\$725	0.9
Camden County	\$13.02	\$677	\$27,080	1.7	\$55,500	\$1,388	\$16,650	\$416	3,666	22%	\$8.28	\$430	1.6
Cape Girardeau County	\$13.52	\$703	\$28,120	1.7	\$64,600	\$1,615	\$19,380	\$485	10,511	35%	\$11.26	\$586	1.2
Carroll County	\$12.33	\$641	\$25,640	1.6	\$58,900	\$1,473	\$17,670	\$442	947	26%	\$7.52	\$391	1.6
Carter County	\$12.37	\$643	\$25,720	1.6	\$48,600	\$1,215	\$14,580	\$365	742	30%	\$6.33	\$329	2.0
Cass County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	9,426	25%	\$9.60	\$499	1.7
Cedar County	\$12.40	\$645	\$25,800	1.6	\$42,500	\$1,063	\$12,750	\$319	1,869	32%	\$7.93	\$412	1.6
Chariton County	\$12.33	\$641	\$25,640	1.6	\$53,100	\$1,328	\$15,930	\$398	681	23%	\$8.84	\$460	1.4
Christian County	\$14.62	\$760	\$30,400	1.9	\$60,000	\$1,500	\$18,000	\$450	8,048	27%	\$8.95	\$466	1.6
Clark County	\$12.33	\$641	\$25,640	1.6	\$58,500	\$1,463	\$17,550	\$439	700	25%	\$8.72	\$454	1.4
Clay County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	26,634	30%	\$14.51	\$755	1.2
Clinton County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	2,126	26%	\$10.68	\$555	1.6
Cole County	\$12.38	\$644	\$25,760	1.6	\$79,500	\$1,988	\$23,850	\$596	9,535	32%	\$11.23	\$584	1.1
Cooper County	\$12.33	\$641	\$25,640	1.6	\$60,700	\$1,518	\$18,210	\$455	1,924	29%	\$9.59	\$499	1.3
Crawford County	\$12.60	\$655	\$26,200	1.6	\$48,000	\$1,200	\$14,400	\$360	2,569	28%	\$10.75	\$559	1.2
Dade County	\$12.33	\$641	\$25,640	1.6	\$48,300	\$1,208	\$14,490	\$362	698	23%	\$9.51	\$494	1.3
Dallas County	\$12.63	\$657	\$26,280	1.6	\$44,500	\$1,113	\$13,350	\$334	1,663	27%	\$7.19	\$374	1.8

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Daviess County	\$12.33	\$641	\$25,640	1.6	\$53,100	\$1,328	\$15,930	\$398	665	22%	\$8.16	\$424	1.5
DeKalb County	\$14.21	\$739	\$29,560	1.8	\$64,300	\$1,608	\$19,290	\$482	1,396	37%	\$11.04	\$574	1.3
Dent County	\$12.33	\$641	\$25,640	1.6	\$46,000	\$1,150	\$13,800	\$345	1,683	29%	\$6.93	\$360	1.8
Douglas County	\$12.33	\$641	\$25,640	1.6	\$39,700	\$993	\$11,910	\$298	1,141	22%	\$7.76	\$403	1.6
Dunklin County	\$12.33	\$641	\$25,640	1.6	\$40,500	\$1,013	\$12,150	\$304	4,731	37%	\$7.88	\$410	1.6
Franklin County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	10,896	27%	\$11.68	\$607	1.5
Gasconade County	\$12.33	\$641	\$25,640	1.6	\$58,700	\$1,468	\$17,610	\$440	1,566	25%	\$7.47	\$388	1.7
Gentry County	\$12.33	\$641	\$25,640	1.6	\$54,800	\$1,370	\$16,440	\$411	697	26%	\$9.69	\$504	1.3
Greene County	\$14.62	\$760	\$30,400	1.9	\$60,000	\$1,500	\$18,000	\$450	49,676	42%	\$12.86	\$669	1.1
Grundy County	\$12.33	\$641	\$25,640	1.6	\$52,800	\$1,320	\$15,840	\$396	1,270	31%	\$8.37	\$435	1.5
Harrison County	\$12.83	\$667	\$26,680	1.6	\$52,100	\$1,303	\$15,630	\$391	1,033	29%	\$6.77	\$352	1.9
Henry County	\$13.46	\$700	\$28,000	1.7	\$55,700	\$1,393	\$16,710	\$418	2,360	25%	\$10.92	\$568	1.2
Hickory County	\$12.33	\$641	\$25,640	1.6	\$41,400	\$1,035	\$12,420	\$311	759	19%	\$6.71	\$349	1.8
Holt County	\$12.33	\$641	\$25,640	1.6	\$57,400	\$1,435	\$17,220	\$431	640	30%	\$10.95	\$569	1.1
Howard County	\$13.19	\$686	\$27,440	1.7	\$61,000	\$1,525	\$18,300	\$458	913	24%	\$7.28	\$378	1.8
Howell County	\$12.33	\$641	\$25,640	1.6	\$45,300	\$1,133	\$13,590	\$340	4,938	30%	\$10.46	\$544	1.2
Iron County	\$12.33	\$641	\$25,640	1.6	\$46,800	\$1,170	\$14,040	\$351	1,236	31%	\$11.64	\$605	1.1
Jackson County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	115,007	42%	\$17.18	\$893	1.0
Jasper County	\$14.87	\$773	\$30,920	1.9	\$56,700	\$1,418	\$17,010	\$425	16,271	36%	\$13.26	\$690	1.1
Jefferson County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	16,102	20%	\$9.72	\$505	1.8
Johnson County	\$13.73	\$714	\$28,560	1.7	\$64,500	\$1,613	\$19,350	\$484	8,090	41%	\$9.00	\$468	1.5
Knox County	\$12.33	\$641	\$25,640	1.6	\$53,000	\$1,325	\$15,900	\$398	392	24%	\$9.16	\$476	1.3
Laclede County	\$12.33	\$641	\$25,640	1.6	\$48,500	\$1,213	\$14,550	\$364	4,399	32%	\$9.16	\$476	1.3
Lafayette County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	3,446	26%	\$8.91	\$463	1.9
Lawrence County	\$12.33	\$641	\$25,640	1.6	\$50,500	\$1,263	\$15,150	\$379	4,062	28%	\$12.00	\$624	1.0
Lewis County	\$12.33	\$641	\$25,640	1.6	\$57,000	\$1,425	\$17,100	\$428	1,049	28%	\$9.98	\$519	1.2

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	4,333	24%	\$10.11	\$526	1.7
Linn County	\$12.33	\$641	\$25,640	1.6	\$49,200	\$1,230	\$14,760	\$369	1,311	27%	\$9.00	\$468	1.4
Livingston County	\$12.40	\$645	\$25,800	1.6	\$58,600	\$1,465	\$17,580	\$440	1,847	32%	\$9.45	\$492	1.3
McDonald County	\$12.33	\$641	\$25,640	1.6	\$46,400	\$1,160	\$13,920	\$348	2,325	28%	\$11.29	\$587	1.1
Macon County	\$12.33	\$641	\$25,640	1.6	\$52,100	\$1,303	\$15,630	\$391	1,596	26%	\$9.46	\$492	1.3
Madison County	\$13.08	\$680	\$27,200	1.7	\$45,700	\$1,143	\$13,710	\$343	1,192	25%	\$8.23	\$428	1.6
Maries County	\$12.33	\$641	\$25,640	1.6	\$55,600	\$1,390	\$16,680	\$417	939	26%	\$10.30	\$535	1.2
Marion County	\$12.54	\$652	\$26,080	1.6	\$54,500	\$1,363	\$16,350	\$409	3,917	35%	\$11.63	\$605	1.1
Mercer County	\$12.33	\$641	\$25,640	1.6	\$53,500	\$1,338	\$16,050	\$401	361	25%	\$10.76	\$560	1.1
Miller County	\$12.90	\$671	\$26,840	1.6	\$48,600	\$1,215	\$14,580	\$365	2,287	24%	\$9.79	\$509	1.3
Mississippi County	\$12.92	\$672	\$26,880	1.6	\$36,500	\$913	\$10,950	\$274	2,107	41%	\$10.59	\$551	1.2
Moniteau County	\$12.33	\$641	\$25,640	1.6	\$62,600	\$1,565	\$18,780	\$470	1,431	26%	\$7.78	\$405	1.6
Monroe County	\$12.33	\$641	\$25,640	1.6	\$57,900	\$1,448	\$17,370	\$434	940	27%	\$9.55	\$497	1.3
Montgomery County	\$12.42	\$646	\$25,840	1.6	\$52,600	\$1,315	\$15,780	\$395	1,331	27%	\$8.99	\$467	1.4
Morgan County	\$12.96	\$674	\$26,960	1.7	\$48,100	\$1,203	\$14,430	\$361	1,971	25%	\$10.84	\$563	1.2
New Madrid County	\$12.33	\$641	\$25,640	1.6	\$44,300	\$1,108	\$13,290	\$332	2,883	39%	\$11.53	\$599	1.1
Newton County	\$14.87	\$773	\$30,920	1.9	\$56,700	\$1,418	\$17,010	\$425	6,448	29%	\$11.39	\$592	1.3
Nodaway County	\$13.10	\$681	\$27,240	1.7	\$55,400	\$1,385	\$16,620	\$416	3,762	44%	\$8.93	\$464	1.5
Oregon County	\$12.33	\$641	\$25,640	1.6	\$43,100	\$1,078	\$12,930	\$323	1,008	23%	\$5.37	\$279	2.3
Osage County	\$12.38	\$644	\$25,760	1.6	\$79,500	\$1,988	\$23,850	\$596	881	17%	\$8.26	\$430	1.5
Ozark County	\$12.33	\$641	\$25,640	1.6	\$40,800	\$1,020	\$12,240	\$306	988	23%	\$5.90	\$307	2.1
Pemiscot County	\$12.33	\$641	\$25,640	1.6	\$39,000	\$975	\$11,700	\$293	3,236	47%	\$9.64	\$502	1.3
Perry County	\$12.88	\$670	\$26,800	1.6	\$65,400	\$1,635	\$19,620	\$491	1,636	22%	\$9.94	\$517	1.3
Pettis County	\$13.87	\$721	\$28,840	1.8	\$52,900	\$1,323	\$15,870	\$397	5,298	33%	\$10.69	\$556	1.3
Phelps County	\$13.52	\$703	\$28,120	1.7	\$56,200	\$1,405	\$16,860	\$422	6,675	40%	\$10.25	\$533	1.3
Pike County	\$12.33	\$641	\$25,640	1.6	\$55,600	\$1,390	\$16,680	\$417	1,832	28%	\$11.22	\$583	1.1

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Platte County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	13,342	35%	\$12.98	\$675	1.3
Polk County	\$12.50	\$650	\$26,000	1.6	\$52,400	\$1,310	\$15,720	\$393	4,007	34%	\$8.54	\$444	1.5
Pulaski County	\$15.62	\$812	\$32,480	2.0	\$57,400	\$1,435	\$17,220	\$431	7,781	51%	\$10.76	\$559	1.5
Putnam County	\$12.33	\$641	\$25,640	1.6	\$46,400	\$1,160	\$13,920	\$348	580	27%	\$7.82	\$407	1.6
Ralls County	\$13.40	\$697	\$27,880	1.7	\$58,000	\$1,450	\$17,400	\$435	714	18%	\$12.80	\$666	1.0
Randolph County	\$12.37	\$643	\$25,720	1.6	\$53,100	\$1,328	\$15,930	\$398	2,214	26%	\$9.06	\$471	1.4
Ray County	\$16.71	\$869	\$34,760	2.1	\$80,000	\$2,000	\$24,000	\$600	1,941	22%	\$9.44	\$491	1.8
Reynolds County	\$12.33	\$641	\$25,640	1.6	\$47,900	\$1,198	\$14,370	\$359	530	20%	\$6.52	\$339	1.9
Ripley County	\$12.33	\$641	\$25,640	1.6	\$41,800	\$1,045	\$12,540	\$314	1,317	25%	\$6.28	\$326	2.0
St. Charles County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	28,666	20%	\$12.72	\$662	1.4
St. Clair County	\$12.33	\$641	\$25,640	1.6	\$45,100	\$1,128	\$13,530	\$338	916	23%	\$8.15	\$424	1.5
Ste. Genevieve County	\$12.75	\$663	\$26,520	1.6	\$62,400	\$1,560	\$18,720	\$468	1,554	22%	\$11.25	\$585	1.1
St. Francois County	\$12.33	\$641	\$25,640	1.6	\$53,900	\$1,348	\$16,170	\$404	7,949	32%	\$8.70	\$453	1.4
St. Louis County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	121,727	30%	\$16.62	\$864	1.0
Saline County	\$12.73	\$662	\$26,480	1.6	\$51,400	\$1,285	\$15,420	\$386	2,866	33%	\$10.47	\$544	1.2
Schuyler County	\$12.33	\$641	\$25,640	1.6	\$48,000	\$1,200	\$14,400	\$360	513	30%	\$8.38	\$436	1.5
Scotland County	\$12.33	\$641	\$25,640	1.6	\$52,000	\$1,300	\$15,600	\$390	463	26%	\$6.17	\$321	2.0
Scott County	\$12.33	\$641	\$25,640	1.6	\$49,600	\$1,240	\$14,880	\$372	4,743	31%	\$10.46	\$544	1.2
Shannon County	\$12.33	\$641	\$25,640	1.6	\$49,500	\$1,238	\$14,850	\$371	782	25%	\$7.19	\$374	1.7
Shelby County	\$12.33	\$641	\$25,640	1.6	\$55,000	\$1,375	\$16,500	\$413	676	27%	\$10.35	\$538	1.2
Stoddard County	\$12.33	\$641	\$25,640	1.6	\$51,800	\$1,295	\$15,540	\$389	3,660	31%	\$10.94	\$569	1.1
Stone County	\$13.21	\$687	\$27,480	1.7	\$53,300	\$1,333	\$15,990	\$400	2,682	21%	\$10.06	\$523	1.3
Sullivan County	\$13.56	\$705	\$28,200	1.7	\$50,400	\$1,260	\$15,120	\$378	622	26%	\$13.14	\$683	1.0
Taney County	\$13.71	\$713	\$28,520	1.7	\$48,800	\$1,220	\$14,640	\$366	9,104	42%	\$10.94	\$569	1.3
Texas County	\$12.33	\$641	\$25,640	1.6	\$49,300	\$1,233	\$14,790	\$370	2,570	28%	\$7.09	\$369	1.7
Vernon County	\$13.37	\$695	\$27,800	1.7	\$51,300	\$1,283	\$15,390	\$385	2,809	34%	\$11.13	\$579	1.2

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MISSOURI

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warren County	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	2,616	22%	\$9.27	\$482	1.9
Washington County	\$12.33	\$641	\$25,640	1.6	\$43,300	\$1,083	\$12,990	\$325	1,645	18%	\$6.86	\$357	1.8
Wayne County	\$12.33	\$641	\$25,640	1.6	\$42,500	\$1,063	\$12,750	\$319	1,317	23%	\$6.22	\$323	2.0
Webster County	\$14.62	\$760	\$30,400	1.9	\$60,000	\$1,500	\$18,000	\$450	3,624	28%	\$9.32	\$485	1.6
Worth County	\$12.33	\$641	\$25,640	1.6	\$57,100	\$1,428	\$17,130	\$428	239	26%	\$7.74	\$403	1.6
Wright County	\$12.33	\$641	\$25,640	1.6	\$39,900	\$998	\$11,970	\$299	2,375	32%	\$9.37	\$487	1.3
St. Louis city	\$17.23	\$896	\$35,840	2.2	\$76,800	\$1,920	\$23,040	\$576	79,515	57%	\$19.93	\$1,036	0.9

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MONTANA

STATE RANKING **#35***

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$839**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,795** monthly or **\$33,545** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.13
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	\$8.30
Average Renter Wage	\$12.23
2-Bedroom Housing Wage	\$16.13
Number of Renter Households	135,346
Percent Renters	33%

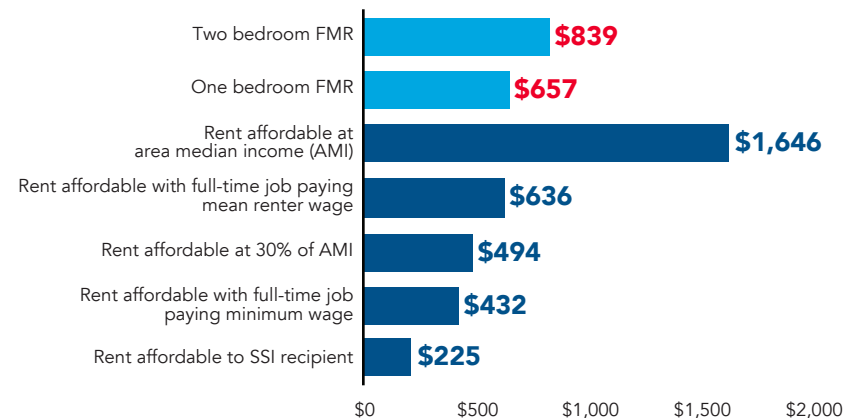
78
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

61
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Billings HMFA	\$18.00
Golden Valley County HMFA	\$17.98
Gallatin County	\$17.85
Missoula MSA	\$17.79
Jefferson County	\$17.37



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	\$16.13	\$839	\$33,545	1.9	\$65,839	\$1,646	\$19,752	\$494	135,346	33%	\$12.23	\$636	1.3
Combined Nonmetro Areas	\$15.49	\$806	\$32,228	1.9	\$64,086	\$1,602	\$19,226	\$481	82,308	31%	\$11.91	\$619	1.3
<u>Metropolitan Areas</u>													
Billings HMFA	\$18.00	\$936	\$37,440	2.2	\$71,200	\$1,780	\$21,360	\$534	21,060	32%	\$13.91	\$723	1.3
Golden Valley County HMFA	\$17.98	\$935	\$37,400	2.2	\$46,900	\$1,173	\$14,070	\$352	89	27%	\$14.02	\$729	1.3
Great Falls MSA	\$14.52	\$755	\$30,200	1.7	\$62,800	\$1,570	\$18,840	\$471	12,375	36%	\$11.59	\$602	1.3
Missoula MSA	\$17.79	\$925	\$37,000	2.1	\$70,400	\$1,760	\$21,120	\$528	19,514	41%	\$11.49	\$597	1.5
<u>Counties</u>													
Beaverhead County	\$13.40	\$697	\$27,880	1.6	\$66,400	\$1,660	\$19,920	\$498	1,478	37%	\$10.09	\$525	1.3
Big Horn County	\$14.42	\$750	\$30,000	1.7	\$50,300	\$1,258	\$15,090	\$377	1,405	39%	\$15.21	\$791	0.9
Blaine County	\$13.40	\$697	\$27,880	1.6	\$45,800	\$1,145	\$13,740	\$344	889	39%	\$9.72	\$505	1.4
Broadwater County	\$15.46	\$804	\$32,160	1.9	\$56,100	\$1,403	\$16,830	\$421	461	19%	\$11.78	\$612	1.3
Carbon County	\$18.00	\$936	\$37,440	2.2	\$71,200	\$1,780	\$21,360	\$534	966	22%	\$10.42	\$542	1.7
Carter County	\$13.40	\$697	\$27,880	1.6	\$65,600	\$1,640	\$19,680	\$492	102	19%	\$11.57	\$602	1.2
Cascade County	\$14.52	\$755	\$30,200	1.7	\$62,800	\$1,570	\$18,840	\$471	12,375	36%	\$11.59	\$602	1.3
Chouteau County	\$13.40	\$697	\$27,880	1.6	\$51,200	\$1,280	\$15,360	\$384	842	37%	\$10.88	\$566	1.2
Custer County	\$13.40	\$697	\$27,880	1.6	\$67,300	\$1,683	\$20,190	\$505	1,480	30%	\$10.37	\$539	1.3
Daniels County	\$13.48	\$701	\$28,040	1.6	\$67,800	\$1,695	\$20,340	\$509	204	23%	\$11.28	\$587	1.2
Dawson County	\$13.40	\$697	\$27,880	1.6	\$68,700	\$1,718	\$20,610	\$515	1,288	32%	\$11.12	\$578	1.2
Deer Lodge County	\$13.40	\$697	\$27,880	1.6	\$58,100	\$1,453	\$17,430	\$436	1,127	29%	\$7.26	\$378	1.8
Fallon County	\$13.40	\$697	\$27,880	1.6	\$70,100	\$1,753	\$21,030	\$526	357	30%	\$17.18	\$893	0.8
Fergus County	\$14.83	\$771	\$30,840	1.8	\$54,600	\$1,365	\$16,380	\$410	1,413	29%	\$15.76	\$820	0.9
Flathead County	\$16.06	\$835	\$33,400	1.9	\$62,400	\$1,560	\$18,720	\$468	10,903	29%	\$12.27	\$638	1.3
Gallatin County	\$17.85	\$928	\$37,120	2.2	\$81,200	\$2,030	\$24,360	\$609	15,204	39%	\$12.72	\$661	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garfield County	\$13.40	\$697	\$27,880	1.6	\$58,800	\$1,470	\$17,640	\$441	123	28%	\$9.03	\$470	1.5
Glacier County	\$13.40	\$697	\$27,880	1.6	\$41,300	\$1,033	\$12,390	\$310	1,718	41%	\$13.25	\$689	1.0
Golden Valley County	\$17.98	\$935	\$37,400	2.2	\$46,900	\$1,173	\$14,070	\$352	89	27%	\$14.02	\$729	1.3
Granite County	\$14.54	\$756	\$30,240	1.8	\$60,100	\$1,503	\$18,030	\$451	345	27%	\$8.70	\$452	1.7
Hill County	\$13.40	\$697	\$27,880	1.6	\$57,300	\$1,433	\$17,190	\$430	2,109	34%	\$9.99	\$519	1.3
Jefferson County	\$17.37	\$903	\$36,120	2.1	\$77,100	\$1,928	\$23,130	\$578	691	15%	\$13.16	\$684	1.3
Judith Basin County	\$13.40	\$697	\$27,880	1.6	\$58,600	\$1,465	\$17,580	\$440	237	26%	\$12.78	\$665	1.0
Lake County	\$14.46	\$752	\$30,080	1.7	\$53,800	\$1,345	\$16,140	\$404	3,559	30%	\$11.73	\$610	1.2
Lewis and Clark County	\$17.10	\$889	\$35,560	2.1	\$76,000	\$1,900	\$22,800	\$570	8,264	31%	\$11.19	\$582	1.5
Liberty County	\$13.40	\$697	\$27,880	1.6	\$62,400	\$1,560	\$18,720	\$468	276	33%	\$7.81	\$406	1.7
Lincoln County	\$13.40	\$697	\$27,880	1.6	\$48,200	\$1,205	\$14,460	\$362	1,772	21%	\$8.64	\$449	1.6
McCone County	\$13.40	\$697	\$27,880	1.6	\$59,300	\$1,483	\$17,790	\$445	131	18%	\$20.73	\$1,078	0.6
Madison County	\$15.67	\$815	\$32,600	1.9	\$64,000	\$1,600	\$19,200	\$480	756	22%	\$13.88	\$722	1.1
Meagher County	\$13.79	\$717	\$28,680	1.7	\$51,200	\$1,280	\$15,360	\$384	250	32%	\$12.54	\$652	1.1
Mineral County	\$13.40	\$697	\$27,880	1.6	\$54,500	\$1,363	\$16,350	\$409	479	30%	\$7.65	\$398	1.8
Missoula County	\$17.79	\$925	\$37,000	2.1	\$70,400	\$1,760	\$21,120	\$528	19,514	41%	\$11.49	\$597	1.5
Musselshell County	\$15.85	\$824	\$32,960	1.9	\$57,900	\$1,448	\$17,370	\$434	573	29%	\$16.06	\$835	1.0
Park County	\$17.33	\$901	\$36,040	2.1	\$65,400	\$1,635	\$19,620	\$491	1,971	28%	\$11.41	\$593	1.5
Petroleum County †	\$15.46	\$804	\$32,160	1.9	\$57,600	\$1,440	\$17,280	\$432	83	39%			
Phillips County	\$13.40	\$697	\$27,880	1.6	\$52,200	\$1,305	\$15,660	\$392	535	30%	\$8.83	\$459	1.5
Pondera County	\$13.40	\$697	\$27,880	1.6	\$57,700	\$1,443	\$17,310	\$433	654	29%	\$10.13	\$527	1.3
Powder River County	\$13.52	\$703	\$28,120	1.6	\$61,200	\$1,530	\$18,360	\$459	255	34%	\$11.92	\$620	1.1
Powell County	\$13.40	\$697	\$27,880	1.6	\$52,600	\$1,315	\$15,780	\$395	741	31%	\$13.18	\$686	1.0
Prairie County	\$13.40	\$697	\$27,880	1.6	\$49,100	\$1,228	\$14,730	\$368	47	9%	\$12.75	\$663	1.1
Ravalli County	\$15.02	\$781	\$31,240	1.8	\$57,500	\$1,438	\$17,250	\$431	4,646	28%	\$10.61	\$552	1.4
Richland County	\$15.90	\$827	\$33,080	1.9	\$76,900	\$1,923	\$23,070	\$577	1,688	37%	\$16.60	\$863	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Roosevelt County	\$13.40	\$697	\$27,880	1.6	\$53,800	\$1,345	\$16,140	\$404	1,394	44%	\$11.35	\$590	1.2
Rosebud County	\$13.40	\$697	\$27,880	1.6	\$71,400	\$1,785	\$21,420	\$536	937	29%	\$15.18	\$789	0.9
Sanders County	\$13.40	\$697	\$27,880	1.6	\$41,100	\$1,028	\$12,330	\$308	1,227	24%	\$9.80	\$509	1.4
Sheridan County	\$13.40	\$697	\$27,880	1.6	\$72,800	\$1,820	\$21,840	\$546	385	24%	\$10.92	\$568	1.2
Silver Bow County	\$15.06	\$783	\$31,320	1.8	\$55,700	\$1,393	\$16,710	\$418	5,064	34%	\$8.43	\$438	1.8
Stillwater County	\$14.08	\$732	\$29,280	1.7	\$72,500	\$1,813	\$21,750	\$544	792	21%	\$19.53	\$1,016	0.7
Sweet Grass County	\$15.04	\$782	\$31,280	1.8	\$67,200	\$1,680	\$20,160	\$504	384	27%	\$15.99	\$831	0.9
Teton County	\$14.63	\$761	\$30,440	1.8	\$63,800	\$1,595	\$19,140	\$479	718	30%	\$12.17	\$633	1.2
Toole County	\$13.40	\$697	\$27,880	1.6	\$55,200	\$1,380	\$16,560	\$414	796	41%	\$13.38	\$696	1.0
Treasure County	\$15.44	\$803	\$32,120	1.9	\$50,200	\$1,255	\$15,060	\$377	130	35%	\$17.36	\$903	0.9
Valley County	\$13.40	\$697	\$27,880	1.6	\$60,300	\$1,508	\$18,090	\$452	1,026	31%	\$9.15	\$476	1.5
Wheatland County	\$13.40	\$697	\$27,880	1.6	\$42,900	\$1,073	\$12,870	\$322	289	33%	\$13.39	\$696	1.0
Wibaux County	\$15.46	\$804	\$32,160	1.9	\$62,900	\$1,573	\$18,870	\$472	110	22%	\$14.86	\$773	1.0
Yellowstone County	\$18.00	\$936	\$37,440	2.2	\$71,200	\$1,780	\$21,360	\$534	20,094	32%	\$14.01	\$729	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEBRASKA

STATE RANKING #39*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$815**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,715** monthly or **\$32,580** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.66
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$12.57
2-Bedroom Housing Wage	\$15.66
Number of Renter Households	251,775
Percent Renters	34%

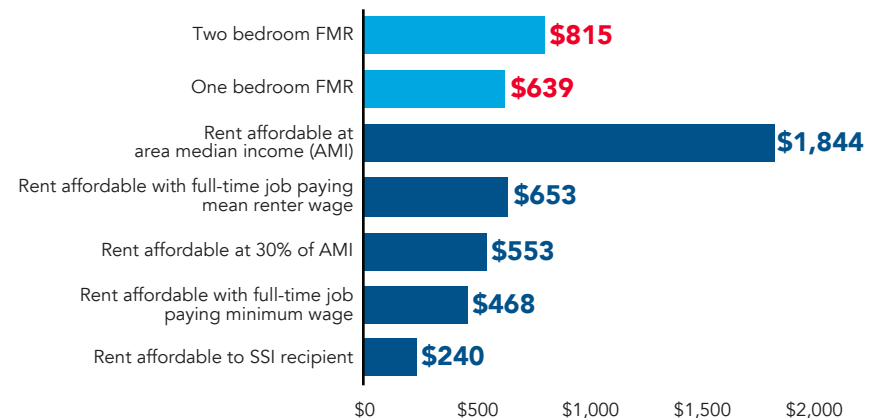
70
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

55
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$17.83
Lincoln HMFA	\$15.96
Sioux City HMFA	\$15.50
Saunders County HMFA	\$14.90
Hall County HMFA	\$14.81



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$15.66		\$815	\$32,580	1.7	\$73,764	\$1,844	\$22,129	\$553	251,775	34%	\$12.57	\$653	1.2
Combined Nonmetro Areas	\$12.99		\$675	\$27,015	1.4	\$64,915	\$1,623	\$19,474	\$487	82,034	30%	\$11.33	\$589	1.1
<u>Metropolitan Areas</u>														
Hall County HMFA	\$14.81		\$770	\$30,800	1.6	\$59,700	\$1,493	\$17,910	\$448	8,718	39%	\$11.31	\$588	1.3
Hamilton County HMFA	\$13.56		\$705	\$28,200	1.5	\$71,500	\$1,788	\$21,450	\$536	711	19%	\$13.55	\$704	1.0
Howard County HMFA	\$12.56		\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	577	22%	\$7.60	\$395	1.7
Lincoln HMFA	\$15.96		\$830	\$33,200	1.8	\$78,400	\$1,960	\$23,520	\$588	48,632	41%	\$11.43	\$595	1.4
Merrick County HMFA	\$12.56		\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	873	26%	\$12.36	\$643	1.0
Omaha-Council Bluffs HMFA	\$17.83		\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	103,835	36%	\$13.91	\$723	1.3
Saunders County HMFA	\$14.90		\$775	\$31,000	1.7	\$77,000	\$1,925	\$23,100	\$578	1,666	21%	\$9.79	\$509	1.5
Seward County HMFA	\$13.17		\$685	\$27,400	1.5	\$77,200	\$1,930	\$23,160	\$579	1,769	28%	\$10.42	\$542	1.3
Sioux City HMFA	\$15.50		\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	2,960	31%	\$13.11	\$682	1.2
<u>Counties</u>														
Adams County	\$12.56		\$653	\$26,120	1.4	\$70,600	\$1,765	\$21,180	\$530	4,036	32%	\$9.67	\$503	1.3
Antelope County	\$12.56		\$653	\$26,120	1.4	\$59,300	\$1,483	\$17,790	\$445	632	23%	\$9.41	\$489	1.3
Arthur County †	\$15.50		\$806	\$32,240	1.7	\$55,800	\$1,395	\$16,740	\$419	69	38%			
Banner County †	\$12.56		\$653	\$26,120	1.4	\$63,200	\$1,580	\$18,960	\$474	106	34%			
Blaine County †	\$12.65		\$658	\$26,320	1.4	\$54,700	\$1,368	\$16,410	\$410	106	42%			
Boone County	\$12.56		\$653	\$26,120	1.4	\$67,000	\$1,675	\$20,100	\$503	484	22%	\$13.26	\$690	0.9
Box Butte County	\$12.56		\$653	\$26,120	1.4	\$67,900	\$1,698	\$20,370	\$509	1,451	31%	\$9.32	\$485	1.3
Boyd County	\$12.56		\$653	\$26,120	1.4	\$58,100	\$1,453	\$17,430	\$436	169	19%	\$11.60	\$603	1.1
Brown County	\$13.54		\$704	\$28,160	1.5	\$48,400	\$1,210	\$14,520	\$363	410	27%	\$11.47	\$596	1.2
Buffalo County	\$13.75		\$715	\$28,600	1.5	\$75,200	\$1,880	\$22,560	\$564	6,721	36%	\$10.74	\$559	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burt County	\$12.87	\$669	\$26,760	1.4	\$65,200	\$1,630	\$19,560	\$489	657	23%	\$10.33	\$537	1.2
Butler County	\$12.56	\$653	\$26,120	1.4	\$67,000	\$1,675	\$20,100	\$503	731	21%	\$12.44	\$647	1.0
Cass County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	1,777	18%	\$10.99	\$571	1.6
Cedar County	\$12.56	\$653	\$26,120	1.4	\$70,900	\$1,773	\$21,270	\$532	702	20%	\$10.56	\$549	1.2
Chase County	\$12.56	\$653	\$26,120	1.4	\$63,500	\$1,588	\$19,050	\$476	354	21%	\$10.34	\$538	1.2
Cherry County	\$12.56	\$653	\$26,120	1.4	\$64,600	\$1,615	\$19,380	\$485	1,025	38%	\$8.09	\$421	1.6
Cheyenne County	\$12.56	\$653	\$26,120	1.4	\$75,300	\$1,883	\$22,590	\$565	1,362	31%	\$16.23	\$844	0.8
Clay County	\$12.56	\$653	\$26,120	1.4	\$64,800	\$1,620	\$19,440	\$486	606	23%	\$12.59	\$655	1.0
Colfax County	\$12.56	\$653	\$26,120	1.4	\$64,200	\$1,605	\$19,260	\$482	1,012	28%	\$13.77	\$716	0.9
Cuming County	\$12.56	\$653	\$26,120	1.4	\$65,900	\$1,648	\$19,770	\$494	1,189	31%	\$11.81	\$614	1.1
Custer County	\$12.56	\$653	\$26,120	1.4	\$59,100	\$1,478	\$17,730	\$443	1,340	28%	\$12.33	\$641	1.0
Dakota County	\$15.50	\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	2,432	33%	\$13.43	\$699	1.2
Dawes County	\$12.85	\$668	\$26,720	1.4	\$63,500	\$1,588	\$19,050	\$476	1,407	38%	\$8.93	\$464	1.4
Dawson County	\$12.62	\$656	\$26,240	1.4	\$58,800	\$1,470	\$17,640	\$441	2,865	33%	\$11.07	\$576	1.1
Deuel County	\$12.56	\$653	\$26,120	1.4	\$61,700	\$1,543	\$18,510	\$463	192	23%	\$11.92	\$620	1.1
Dixon County	\$15.50	\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	528	23%	\$10.30	\$536	1.5
Dodge County	\$14.08	\$732	\$29,280	1.6	\$60,900	\$1,523	\$18,270	\$457	5,166	34%	\$12.05	\$626	1.2
Douglas County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	81,369	39%	\$14.33	\$745	1.2
Dundy County	\$12.56	\$653	\$26,120	1.4	\$60,300	\$1,508	\$18,090	\$452	250	31%	\$13.08	\$680	1.0
Fillmore County	\$12.56	\$653	\$26,120	1.4	\$66,100	\$1,653	\$19,830	\$496	636	26%	\$12.70	\$661	1.0
Franklin County	\$12.56	\$653	\$26,120	1.4	\$62,600	\$1,565	\$18,780	\$470	229	16%	\$11.03	\$573	1.1
Frontier County	\$12.56	\$653	\$26,120	1.4	\$60,600	\$1,515	\$18,180	\$455	264	24%	\$12.39	\$644	1.0
Furnas County	\$12.56	\$653	\$26,120	1.4	\$53,900	\$1,348	\$16,170	\$404	693	31%	\$11.46	\$596	1.1
Gage County	\$12.56	\$653	\$26,120	1.4	\$65,600	\$1,640	\$19,680	\$492	2,818	30%	\$11.11	\$578	1.1
Garden County	\$12.56	\$653	\$26,120	1.4	\$70,100	\$1,753	\$21,030	\$526	179	21%	\$11.20	\$582	1.1
Garfield County	\$12.56	\$653	\$26,120	1.4	\$55,600	\$1,390	\$16,680	\$417	223	24%	\$6.27	\$326	2.0

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gosper County	\$12.56	\$653	\$26,120	1.4	\$68,000	\$1,700	\$20,400	\$510	246	30%	\$18.91	\$983	0.7
Grant County	\$12.56	\$653	\$26,120	1.4	\$50,800	\$1,270	\$15,240	\$381	61	22%	\$16.83	\$875	0.7
Greeley County	\$12.56	\$653	\$26,120	1.4	\$55,100	\$1,378	\$16,530	\$413	201	20%	\$11.27	\$586	1.1
Hall County	\$14.81	\$770	\$30,800	1.6	\$59,700	\$1,493	\$17,910	\$448	8,718	39%	\$11.31	\$588	1.3
Hamilton County	\$13.56	\$705	\$28,200	1.5	\$71,500	\$1,788	\$21,450	\$536	711	19%	\$13.55	\$704	1.0
Harlan County	\$12.56	\$653	\$26,120	1.4	\$62,200	\$1,555	\$18,660	\$467	381	24%	\$6.87	\$357	1.8
Hayes County	\$13.90	\$723	\$28,920	1.5	\$60,600	\$1,515	\$18,180	\$455	149	34%	\$19.02	\$989	0.7
Hitchcock County	\$12.56	\$653	\$26,120	1.4	\$55,500	\$1,388	\$16,650	\$416	320	25%	\$13.63	\$709	0.9
Holt County	\$12.56	\$653	\$26,120	1.4	\$62,500	\$1,563	\$18,750	\$469	1,197	26%	\$13.22	\$687	1.0
Hooker County	\$12.56	\$653	\$26,120	1.4	\$47,400	\$1,185	\$14,220	\$356	71	24%	\$11.78	\$613	1.1
Howard County	\$12.56	\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	577	22%	\$7.60	\$395	1.7
Jefferson County	\$12.56	\$653	\$26,120	1.4	\$56,900	\$1,423	\$17,070	\$427	804	24%	\$10.52	\$547	1.2
Johnson County	\$12.56	\$653	\$26,120	1.4	\$61,300	\$1,533	\$18,390	\$460	490	26%	\$9.97	\$518	1.3
Kearney County	\$14.02	\$729	\$29,160	1.6	\$65,200	\$1,630	\$19,560	\$489	846	31%	\$12.83	\$667	1.1
Keith County	\$12.56	\$653	\$26,120	1.4	\$61,500	\$1,538	\$18,450	\$461	1,342	34%	\$9.85	\$512	1.3
Keya Paha County †	\$12.56	\$653	\$26,120	1.4	\$49,700	\$1,243	\$14,910	\$373	100	30%			
Kimball County	\$13.35	\$694	\$27,760	1.5	\$56,900	\$1,423	\$17,070	\$427	517	32%	\$15.33	\$797	0.9
Knox County	\$12.56	\$653	\$26,120	1.4	\$62,100	\$1,553	\$18,630	\$466	933	26%	\$10.01	\$520	1.3
Lancaster County	\$15.96	\$830	\$33,200	1.8	\$78,400	\$1,960	\$23,520	\$588	48,632	41%	\$11.43	\$595	1.4
Lincoln County	\$13.12	\$682	\$27,280	1.5	\$65,800	\$1,645	\$19,740	\$494	5,149	34%	\$12.02	\$625	1.1
Logan County	\$12.56	\$653	\$26,120	1.4	\$62,200	\$1,555	\$18,660	\$467	115	33%	\$11.39	\$592	1.1
Loup County †	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	47	19%			
McPherson County †	\$12.56	\$653	\$26,120	1.4	\$63,700	\$1,593	\$19,110	\$478	64	33%			
Madison County	\$13.31	\$692	\$27,680	1.5	\$64,900	\$1,623	\$19,470	\$487	4,887	35%	\$11.03	\$573	1.2
Merrick County	\$12.56	\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	873	26%	\$12.36	\$643	1.0
Morrill County	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	653	33%	\$12.80	\$665	1.0

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nance County	\$12.56	\$653	\$26,120	1.4	\$60,100	\$1,503	\$18,030	\$451	349	22%	\$10.51	\$546	1.2
Nemaha County	\$12.56	\$653	\$26,120	1.4	\$77,000	\$1,925	\$23,100	\$578	845	29%	\$9.82	\$511	1.3
Nuckolls County	\$12.56	\$653	\$26,120	1.4	\$59,200	\$1,480	\$17,760	\$444	542	27%	\$7.77	\$404	1.6
Otoe County	\$12.63	\$657	\$26,280	1.4	\$68,300	\$1,708	\$20,490	\$512	1,703	26%	\$10.10	\$525	1.3
Pawnee County	\$12.56	\$653	\$26,120	1.4	\$60,800	\$1,520	\$18,240	\$456	286	23%	\$7.81	\$406	1.6
Perkins County	\$12.56	\$653	\$26,120	1.4	\$69,500	\$1,738	\$20,850	\$521	294	24%	\$10.65	\$554	1.2
Phelps County	\$12.56	\$653	\$26,120	1.4	\$69,700	\$1,743	\$20,910	\$523	1,146	30%	\$12.28	\$638	1.0
Pierce County	\$12.56	\$653	\$26,120	1.4	\$69,200	\$1,730	\$20,760	\$519	606	21%	\$10.73	\$558	1.2
Platte County	\$13.42	\$698	\$27,920	1.5	\$71,100	\$1,778	\$21,330	\$533	3,598	28%	\$12.85	\$668	1.0
Polk County	\$12.56	\$653	\$26,120	1.4	\$75,600	\$1,890	\$22,680	\$567	462	22%	\$10.35	\$538	1.2
Red Willow County	\$12.56	\$653	\$26,120	1.4	\$60,400	\$1,510	\$18,120	\$453	1,080	24%	\$8.81	\$458	1.4
Richardson County	\$12.56	\$653	\$26,120	1.4	\$62,900	\$1,573	\$18,870	\$472	942	25%	\$10.58	\$550	1.2
Rock County	\$12.56	\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	197	28%	\$15.02	\$781	0.8
Saline County	\$14.69	\$764	\$30,560	1.6	\$62,700	\$1,568	\$18,810	\$470	1,804	35%	\$12.68	\$659	1.2
Sarpy County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	18,946	30%	\$12.23	\$636	1.5
Saunders County	\$14.90	\$775	\$31,000	1.7	\$77,000	\$1,925	\$23,100	\$578	1,666	21%	\$9.79	\$509	1.5
Scotts Bluff County	\$13.12	\$682	\$27,280	1.5	\$57,500	\$1,438	\$17,250	\$431	4,604	32%	\$11.56	\$601	1.1
Seward County	\$13.17	\$685	\$27,400	1.5	\$77,200	\$1,930	\$23,160	\$579	1,769	28%	\$10.42	\$542	1.3
Sheridan County	\$12.56	\$653	\$26,120	1.4	\$55,500	\$1,388	\$16,650	\$416	639	29%	\$10.71	\$557	1.2
Sherman County	\$12.56	\$653	\$26,120	1.4	\$62,400	\$1,560	\$18,720	\$468	316	23%	\$13.50	\$702	0.9
Sioux County †	\$12.56	\$653	\$26,120	1.4	\$55,000	\$1,375	\$16,500	\$413	155	28%			
Stanton County	\$12.56	\$653	\$26,120	1.4	\$64,000	\$1,600	\$19,200	\$480	364	16%	\$22.18	\$1,153	0.6
Thayer County	\$12.56	\$653	\$26,120	1.4	\$62,600	\$1,565	\$18,780	\$470	543	23%	\$13.87	\$721	0.9
Thomas County	\$12.56	\$653	\$26,120	1.4	\$67,800	\$1,695	\$20,340	\$509	87	29%	\$8.13	\$423	1.5
Thurston County	\$12.56	\$653	\$26,120	1.4	\$49,800	\$1,245	\$14,940	\$374	825	39%	\$12.33	\$641	1.0
Valley County	\$12.56	\$653	\$26,120	1.4	\$62,800	\$1,570	\$18,840	\$471	563	29%	\$8.70	\$453	1.4

† Wage data not available (See Appendix B).

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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	1,743	22%	\$11.69	\$608	1.5
Wayne County	\$12.56	\$653	\$26,120	1.4	\$76,500	\$1,913	\$22,950	\$574	1,326	37%	\$7.44	\$387	1.7
Webster County	\$12.56	\$653	\$26,120	1.4	\$57,600	\$1,440	\$17,280	\$432	335	22%	\$8.81	\$458	1.4
Wheeler County	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	93	25%	\$18.18	\$945	0.7
York County	\$12.56	\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	1,673	30%	\$9.25	\$481	1.4

† Wage data not available (See Appendix B).

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- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEVADA

STATE RANKING #24*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$966**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,222** monthly or **\$38,660** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.59
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEVADA:

STATE FACTS	
Minimum Wage	\$8.25
Average Renter Wage	\$16.84
2-Bedroom Housing Wage	\$18.59
Number of Renter Households	465,914
Percent Renters	45%

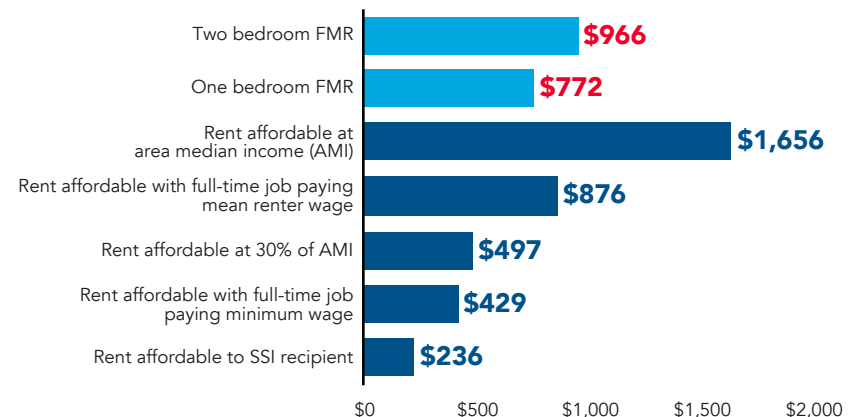
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Lander County	\$19.98
Douglas County	\$19.50
Reno MSA	\$18.79
Las Vegas-Henderson-Paradise MSA	\$18.71
Humboldt County	\$18.15



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	\$18.59	\$966	\$38,660	2.3	\$66,237	\$1,656	\$19,871	\$497	465,914	45%	\$16.84	\$876	1.1
Combined Nonmetro Areas	\$17.35	\$902	\$36,095	2.1	\$65,354	\$1,634	\$19,606	\$490	31,827	31%	\$17.03	\$886	1.0
<u>Metropolitan Areas</u>													
Carson City MSA	\$16.58	\$862	\$34,480	2.0	\$62,000	\$1,550	\$18,600	\$465	9,709	45%	\$16.19	\$842	1.0
Las Vegas-Henderson-Paradise MSA	\$18.71	\$973	\$38,920	2.3	\$64,800	\$1,620	\$19,440	\$486	351,146	48%	\$17.12	\$890	1.1
Reno MSA	\$18.79	\$977	\$39,080	2.3	\$73,500	\$1,838	\$22,050	\$551	73,232	43%	\$15.60	\$811	1.2
<u>Counties</u>													
Churchill County	\$18.10	\$941	\$37,640	2.2	\$54,800	\$1,370	\$16,440	\$411	3,732	39%	\$15.31	\$796	1.2
Clark County	\$18.71	\$973	\$38,920	2.3	\$64,800	\$1,620	\$19,440	\$486	351,146	48%	\$17.12	\$890	1.1
Douglas County	\$19.50	\$1,014	\$40,560	2.4	\$71,600	\$1,790	\$21,480	\$537	6,144	31%	\$14.40	\$749	1.4
Elko County	\$18.21	\$947	\$37,880	2.2	\$83,300	\$2,083	\$24,990	\$625	5,234	30%	\$15.77	\$820	1.2
Esmeralda County †	\$13.40	\$697	\$27,880	1.6	\$49,300	\$1,233	\$14,790	\$370	200	44%			
Eureka County	\$17.00	\$884	\$35,360	2.1	\$105,800	\$2,645	\$31,740	\$794	231	30%	\$35.28	\$1,835	0.5
Humboldt County	\$18.15	\$944	\$37,760	2.2	\$76,900	\$1,923	\$23,070	\$577	1,525	25%	\$16.05	\$835	1.1
Lander County	\$19.98	\$1,039	\$41,560	2.4	\$82,700	\$2,068	\$24,810	\$620	411	20%	\$20.73	\$1,078	1.0
Lincoln County	\$13.52	\$703	\$28,120	1.6	\$55,000	\$1,375	\$16,500	\$413	582	32%	\$8.44	\$439	1.6
Lyon County	\$16.69	\$868	\$34,720	2.0	\$55,100	\$1,378	\$16,530	\$413	6,140	31%	\$14.77	\$768	1.1
Mineral County	\$13.44	\$699	\$27,960	1.6	\$61,800	\$1,545	\$18,540	\$464	712	34%	\$15.56	\$809	0.9
Nye County	\$15.52	\$807	\$32,280	1.9	\$51,700	\$1,293	\$15,510	\$388	5,406	31%	\$17.69	\$920	0.9
Pershing County	\$13.40	\$697	\$27,880	1.6	\$52,000	\$1,300	\$15,600	\$390	661	33%	\$26.73	\$1,390	0.5
Storey County	\$18.79	\$977	\$39,080	2.3	\$73,500	\$1,838	\$22,050	\$551	272	16%	\$25.92	\$1,348	0.7
Washoe County	\$18.79	\$977	\$39,080	2.3	\$73,500	\$1,838	\$22,050	\$551	72,960	43%	\$15.24	\$792	1.2
White Pine County	\$17.02	\$885	\$35,400	2.1	\$71,900	\$1,798	\$21,570	\$539	849	27%	\$18.50	\$962	0.9
Carson City	\$16.58	\$862	\$34,480	2.0	\$62,000	\$1,550	\$18,600	\$465	9,709	45%	\$16.19	\$842	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW HAMPSHIRE

STATE RANKING #14*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,161**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,869** monthly or **\$46,426** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.13
2-Bedroom Housing Wage	\$22.32
Number of Renter Households	152,820
Percent Renters	29%

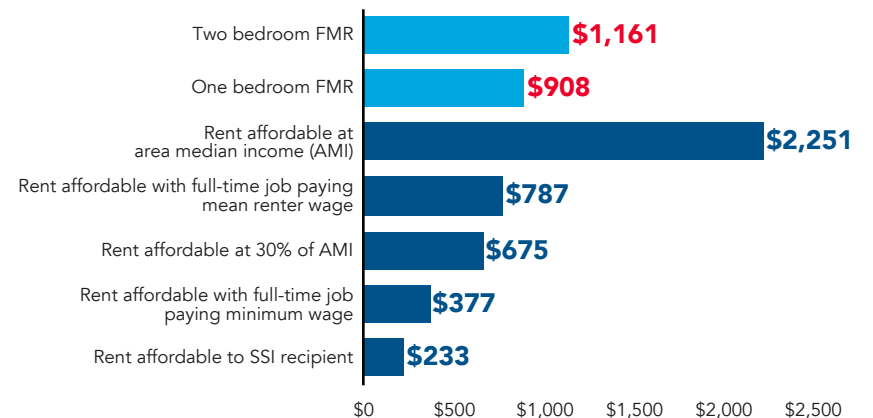
123
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

96
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$33.46
Western Rockingham County HMFA	\$27.73
Nashua HMFA	\$23.83
Manchester HMFA	\$23.42
Lawrence HMFA	\$22.83



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW HAMPSHIRE

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	\$22.32	\$1,161	\$46,426	3.1	\$90,040	\$2,251	\$27,012	\$675	152,820	29%	\$15.13	\$787	1.5
Combined Nonmetro Areas	\$20.37	\$1,059	\$42,364	2.8	\$78,531	\$1,963	\$23,559	\$589	55,322	28%	\$13.57	\$705	1.5
<u>Metropolitan Areas</u>													
Boston-Cambridge-Quincy HMFA	\$33.46	\$1,740	\$69,600	4.6	\$107,800	\$2,695	\$32,340	\$809	1,498	36%	\$15.07	\$783	2.2
Hillsborough County (part) HMFA	\$20.15	\$1,048	\$41,920	2.8	\$87,800	\$2,195	\$26,340	\$659	2,449	19%	\$16.93	\$880	1.2
Lawrence HMFA	\$22.83	\$1,187	\$47,480	3.1	\$95,000	\$2,375	\$28,500	\$713	11,833	22%	\$15.07	\$783	1.5
Manchester HMFA	\$23.42	\$1,218	\$48,720	3.2	\$82,600	\$2,065	\$24,780	\$620	26,730	43%	\$16.93	\$880	1.4
Nashua HMFA	\$23.83	\$1,239	\$49,560	3.3	\$106,300	\$2,658	\$31,890	\$797	23,819	29%	\$16.93	\$880	1.4
Portsmouth-Rochester HMFA	\$22.83	\$1,187	\$47,480	3.1	\$99,200	\$2,480	\$29,760	\$744	29,229	32%	\$15.00	\$780	1.5
Western Rockingham County HMFA	\$27.73	\$1,442	\$57,680	3.8	\$106,500	\$2,663	\$31,950	\$799	1,940	11%	\$15.07	\$783	1.8
<u>Counties</u>													
Belknap County	\$20.48	\$1,065	\$42,600	2.8	\$76,000	\$1,900	\$22,800	\$570	5,963	24%	\$11.46	\$596	1.8
Carroll County	\$20.17	\$1,049	\$41,960	2.8	\$65,800	\$1,645	\$19,740	\$494	4,260	20%	\$11.52	\$599	1.8
Cheshire County	\$21.50	\$1,118	\$44,720	3.0	\$84,300	\$2,108	\$25,290	\$632	9,085	30%	\$12.03	\$625	1.8
Coos County	\$14.92	\$776	\$31,040	2.1	\$58,400	\$1,460	\$17,520	\$438	4,013	29%	\$9.45	\$491	1.6
Grafton County	\$19.85	\$1,032	\$41,280	2.7	\$79,100	\$1,978	\$23,730	\$593	10,996	32%	\$17.80	\$925	1.1
Merrimack County	\$21.58	\$1,122	\$44,880	3.0	\$87,900	\$2,198	\$26,370	\$659	16,545	29%	\$13.04	\$678	1.7
Sullivan County	\$19.79	\$1,029	\$41,160	2.7	\$71,600	\$1,790	\$21,480	\$537	4,460	26%	\$13.00	\$676	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN NEW HAMPSHIRE FMR AREAS

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ROCKINGHAM COUNTY

Seabrook town, South Hampton town

HILLSBOROUGH COUNTY, NH (PART) HMFA

HILLSBOROUGH COUNTY

Antrim town, Bennington town, Deering town, Frankestown town, Greenfield town, Hancock town, Hillsborough town, Lyndeborough town, New Boston town, Peterborough town, Sharon town, Temple town, Windsor town

LAWRENCE, MA-NH HMFA

ROCKINGHAM COUNTY

Atkinson town, Chester town, Danville town, Derry town, Fremont town, Hampstead town, Kingston town, Newton town, Plaistow town, Raymond town, Salem town, Sandown town, Windham town

MANCHESTER, NH HMFA

HILLSBOROUGH COUNTY

Bedford town, Goffstown town, Manchester city, Weare town

NASHUA, NH HMFA

HILLSBOROUGH COUNTY

Amherst town, Brookline town, Greenville town, Hollis town, Hudson town, Litchfield town, Mason town, Merrimack town, Milford town, Mont Vernon town, Nashua city, New Ipswich town, Pelham town, Wilton town

PORTSMOUTH-ROCHESTER, NH HMFA

ROCKINGHAM COUNTY

Brentwood town, East Kingston town, Epping town, Exeter town, Greenland town, Hampton Falls town, Hampton town, Kensington town, New Castle town, Newfields town, Newington town, Newmarket town, North Hampton town, Portsmouth city, Rye town, Stratham town

STRAFFORD COUNTY

Barrington town, Dover city, Durham town, Farmington town, Lee town, Madbury town, Middleton town, Milton town, New Durham town, Rochester city, Rollinsford town, Somersworth city, Strafford town

WESTERN ROCKINGHAM COUNTY, NH HMFA

ROCKINGHAM COUNTY

Auburn town, Candia town, Deerfield town, Londonderry town, Northwood town, Nottingham town

NEW JERSEY

STATE RANKING

#7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,465**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,884** monthly or **\$58,603** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.17
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	\$8.60
Average Renter Wage	\$18.21
2-Bedroom Housing Wage	\$28.17
Number of Renter Households	1,147,220
Percent Renters	36%

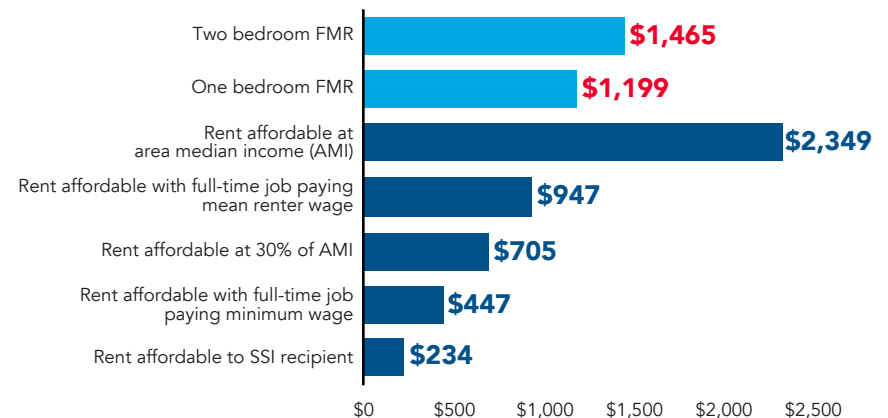
131
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

107
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bergen-Passaic HMFA	\$32.52
Middlesex-Somerset-Hunterdon HMFA	\$31.29
Jersey City HMFA	\$31.04
Monmouth-Ocean HMFA	\$28.10
Trenton MSA	\$25.56



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NEW JERSEY

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	\$28.17	\$1,465	\$58,603	3.3	\$93,952	\$2,349	\$28,186	\$705	1,147,220	36%	\$18.21	\$947	1.5
Metropolitan Areas													
Atlantic City-Hammonton MSA	\$25.23	\$1,312	\$52,480	2.9	\$71,600	\$1,790	\$21,480	\$537	33,290	33%	\$11.27	\$586	2.2
Bergen-Passaic HMFA *	\$32.52	\$1,691	\$67,640	3.8	\$102,300	\$2,558	\$30,690	\$767	194,653	39%	\$17.83	\$927	1.8
Jersey City HMFA	\$31.04	\$1,614	\$64,560	3.6	\$66,500	\$1,663	\$19,950	\$499	174,234	69%	\$29.70	\$1,544	1.0
Middlesex-Somerset-Hunterdon HMFA	\$31.29	\$1,627	\$65,080	3.6	\$107,900	\$2,698	\$32,370	\$809	138,497	31%	\$21.38	\$1,112	1.5
Monmouth-Ocean HMFA	\$28.10	\$1,461	\$58,440	3.3	\$99,300	\$2,483	\$29,790	\$745	105,428	23%	\$12.07	\$628	2.3
Newark HMFA	\$25.27	\$1,314	\$52,560	2.9	\$95,400	\$2,385	\$28,620	\$716	286,678	41%	\$20.63	\$1,073	1.2
Ocean City MSA	\$21.67	\$1,127	\$45,080	2.5	\$78,700	\$1,968	\$23,610	\$590	9,468	24%	\$8.79	\$457	2.5
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	2.8	\$87,400	\$2,185	\$26,220	\$656	128,565	27%	\$13.62	\$708	1.8
Trenton MSA	\$25.56	\$1,329	\$53,160	3.0	\$98,900	\$2,473	\$29,670	\$742	46,728	36%	\$17.88	\$930	1.4
Vineland-Bridgeton MSA	\$22.21	\$1,155	\$46,200	2.6	\$62,400	\$1,560	\$18,720	\$468	18,086	36%	\$11.20	\$582	2.0
Warren County HMFA	\$23.62	\$1,228	\$49,120	2.7	\$94,800	\$2,370	\$28,440	\$711	11,593	28%	\$13.35	\$694	1.8
Counties													
Atlantic County	\$25.23	\$1,312	\$52,480	2.9	\$71,600	\$1,790	\$21,480	\$537	33,290	33%	\$11.27	\$586	2.2
Bergen County *	\$32.52	\$1,691	\$67,640	3.8	\$102,300	\$2,558	\$30,690	\$767	119,028	35%	\$19.15	\$996	1.7
Burlington County *	\$24.35	\$1,266	\$50,640	2.8	\$87,400	\$2,185	\$26,220	\$656	38,957	24%	\$16.35	\$850	1.5
Camden County *	\$24.35	\$1,266	\$50,640	2.8	\$87,400	\$2,185	\$26,220	\$656	60,995	33%	\$12.56	\$653	1.9
Cape May County	\$21.67	\$1,127	\$45,080	2.5	\$78,700	\$1,968	\$23,610	\$590	9,468	24%	\$8.79	\$457	2.5
Cumberland County	\$22.21	\$1,155	\$46,200	2.6	\$62,400	\$1,560	\$18,720	\$468	18,086	36%	\$11.20	\$582	2.0
Essex County	\$25.27	\$1,314	\$52,560	2.9	\$95,400	\$2,385	\$28,620	\$716	156,180	56%	\$19.45	\$1,011	1.3

* 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW JERSEY

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County *	\$24.35	\$1,266	\$50,640	2.8	\$87,400	\$2,185	\$26,220	\$656	21,617	21%	\$10.12	\$526	2.4
Hudson County	\$31.04	\$1,614	\$64,560	3.6	\$66,500	\$1,663	\$19,950	\$499	174,234	69%	\$29.70	\$1,544	1.0
Hunterdon County	\$31.29	\$1,627	\$65,080	3.6	\$107,900	\$2,698	\$32,370	\$809	7,813	17%	\$14.67	\$763	2.1
Mercer County	\$25.56	\$1,329	\$53,160	3.0	\$98,900	\$2,473	\$29,670	\$742	46,728	36%	\$17.88	\$930	1.4
Middlesex County	\$31.29	\$1,627	\$65,080	3.6	\$107,900	\$2,698	\$32,370	\$809	102,485	36%	\$20.35	\$1,058	1.5
Monmouth County	\$28.10	\$1,461	\$58,440	3.3	\$99,300	\$2,483	\$29,790	\$745	61,195	26%	\$12.12	\$630	2.3
Morris County	\$25.27	\$1,314	\$52,560	2.9	\$95,400	\$2,385	\$28,620	\$716	44,365	25%	\$23.81	\$1,238	1.1
Ocean County	\$28.10	\$1,461	\$58,440	3.3	\$99,300	\$2,483	\$29,790	\$745	44,233	20%	\$12.01	\$624	2.3
Passaic County *	\$32.52	\$1,691	\$67,640	3.8	\$102,300	\$2,558	\$30,690	\$767	75,625	47%	\$14.00	\$728	2.3
Salem County *	\$24.35	\$1,266	\$50,640	2.8	\$87,400	\$2,185	\$26,220	\$656	6,996	29%	\$14.11	\$734	1.7
Somerset County	\$31.29	\$1,627	\$65,080	3.6	\$107,900	\$2,698	\$32,370	\$809	28,199	24%	\$25.20	\$1,310	1.2
Sussex County	\$25.27	\$1,314	\$52,560	2.9	\$95,400	\$2,385	\$28,620	\$716	9,174	17%	\$10.34	\$538	2.4
Union County	\$25.27	\$1,314	\$52,560	2.9	\$95,400	\$2,385	\$28,620	\$716	76,959	41%	\$19.69	\$1,024	1.3
Warren County	\$23.62	\$1,228	\$49,120	2.7	\$94,800	\$2,370	\$28,440	\$711	11,593	28%	\$13.35	\$694	1.8

* 50th percentile FMR (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW MEXICO

STATE RANKING **#36***

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$827**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,755** monthly or **\$33,062** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.89
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	\$7.50
Average Renter Wage	\$12.97
2-Bedroom Housing Wage	\$15.89
Number of Renter Households	245,732
Percent Renters	32%

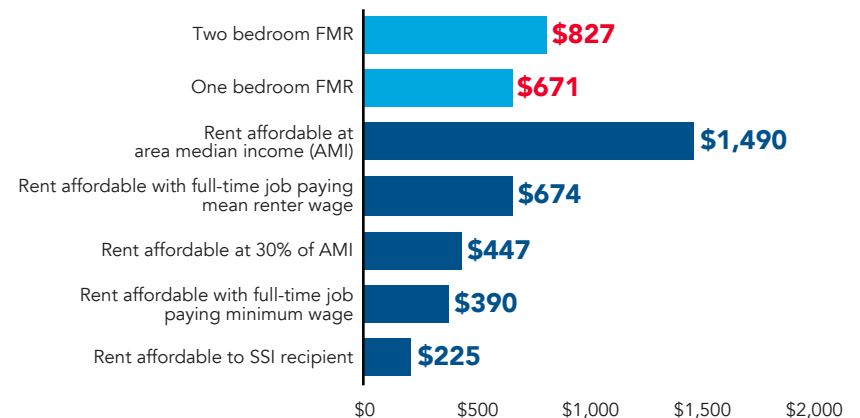
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Los Alamos County	\$19.67
Santa Fe MSA	\$19.35
Lincoln County	\$16.90
Albuquerque MSA	\$16.79
Eddy County	\$15.75



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
New Mexico	\$15.89	\$827	\$33,062	2.1	\$59,618	\$1,490	\$17,885	\$447	245,732	32%	\$12.97	\$674	1.2	
Combined Nonmetro Areas	\$14.35	\$746	\$29,840	1.9	\$53,387	\$1,335	\$16,016	\$400	74,126	31%	\$13.71	\$713	1.0	
Metropolitan Areas														
Albuquerque MSA	\$16.79	\$873	\$34,920	2.2	\$65,000	\$1,625	\$19,500	\$488	114,233	33%	\$12.84	\$668	1.3	
Farmington MSA	\$14.81	\$770	\$30,800	2.0	\$60,100	\$1,503	\$18,030	\$451	11,202	27%	\$14.50	\$754	1.0	
Las Cruces MSA	\$14.48	\$753	\$30,120	1.9	\$44,700	\$1,118	\$13,410	\$335	27,626	37%	\$9.73	\$506	1.5	
Santa Fe MSA	\$19.35	\$1,006	\$40,240	2.6	\$72,000	\$1,800	\$21,600	\$540	18,545	30%	\$13.50	\$702	1.4	
Counties														
Bernalillo County	\$16.79	\$873	\$34,920	2.2	\$65,000	\$1,625	\$19,500	\$488	98,741	38%	\$12.92	\$672	1.3	
Catron County	\$13.40	\$697	\$27,880	1.8	\$51,300	\$1,283	\$15,390	\$385	109	8%	\$7.65	\$398	1.8	
Chaves County	\$14.23	\$740	\$29,600	1.9	\$49,000	\$1,225	\$14,700	\$368	7,764	34%	\$11.19	\$582	1.3	
Cibola County	\$13.40	\$697	\$27,880	1.8	\$43,400	\$1,085	\$13,020	\$326	2,451	28%	\$11.17	\$581	1.2	
Colfax County	\$13.40	\$697	\$27,880	1.8	\$49,200	\$1,230	\$14,760	\$369	1,691	31%	\$6.70	\$348	2.0	
Curry County	\$14.46	\$752	\$30,080	1.9	\$52,300	\$1,308	\$15,690	\$392	7,511	41%	\$12.92	\$672	1.1	
De Baca County	\$13.62	\$708	\$28,320	1.8	\$56,500	\$1,413	\$16,950	\$424	133	24%	\$16.34	\$849	0.8	
Dona Ana County	\$14.48	\$753	\$30,120	1.9	\$44,700	\$1,118	\$13,410	\$335	27,626	37%	\$9.73	\$506	1.5	
Eddy County	\$15.75	\$819	\$32,760	2.1	\$68,500	\$1,713	\$20,550	\$514	5,960	28%	\$19.00	\$988	0.8	
Grant County	\$13.40	\$697	\$27,880	1.8	\$51,000	\$1,275	\$15,300	\$383	3,057	26%	\$11.66	\$606	1.1	
Guadalupe County	\$13.40	\$697	\$27,880	1.8	\$42,200	\$1,055	\$12,660	\$317	360	31%	\$8.75	\$455	1.5	
Harding County †	\$13.40	\$697	\$27,880	1.8	\$51,400	\$1,285	\$15,420	\$386	41	21%				
Hidalgo County	\$13.40	\$697	\$27,880	1.8	\$43,900	\$1,098	\$13,170	\$329	545	31%	\$9.96	\$518	1.3	
Lea County	\$15.48	\$805	\$32,200	2.1	\$66,900	\$1,673	\$20,070	\$502	6,731	31%	\$17.51	\$911	0.9	
Lincoln County	\$16.90	\$879	\$35,160	2.3	\$52,100	\$1,303	\$15,630	\$391	1,691	21%	\$9.88	\$514	1.7	
Los Alamos County	\$19.67	\$1,023	\$40,920	2.6	\$130,300	\$3,258	\$39,090	\$977	2,076	27%	\$25.95	\$1,349	0.8	

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Luna County	\$13.40	\$697	\$27,880	1.8	\$37,100	\$928	\$11,130	\$278	3,061	35%	\$10.52	\$547	1.3
McKinley County	\$13.40	\$697	\$27,880	1.8	\$37,300	\$933	\$11,190	\$280	5,367	28%	\$8.70	\$453	1.5
Mora County	\$13.62	\$708	\$28,320	1.8	\$39,200	\$980	\$11,760	\$294	374	24%	\$15.02	\$781	0.9
Otero County	\$13.40	\$697	\$27,880	1.8	\$54,300	\$1,358	\$16,290	\$407	8,245	36%	\$12.32	\$641	1.1
Quay County	\$13.40	\$697	\$27,880	1.8	\$43,000	\$1,075	\$12,900	\$323	967	30%	\$11.40	\$593	1.2
Rio Arriba County	\$13.40	\$697	\$27,880	1.8	\$47,400	\$1,185	\$14,220	\$356	3,165	24%	\$8.97	\$466	1.5
Roosevelt County	\$13.62	\$708	\$28,320	1.8	\$42,800	\$1,070	\$12,840	\$321	2,794	39%	\$9.25	\$481	1.5
Sandoval County	\$16.79	\$873	\$34,920	2.2	\$65,000	\$1,625	\$19,500	\$488	8,880	18%	\$14.31	\$744	1.2
San Juan County	\$14.81	\$770	\$30,800	2.0	\$60,100	\$1,503	\$18,030	\$451	11,202	27%	\$14.50	\$754	1.0
San Miguel County	\$13.92	\$724	\$28,960	1.9	\$45,700	\$1,143	\$13,710	\$343	3,119	29%	\$6.25	\$325	2.2
Santa Fe County	\$19.35	\$1,006	\$40,240	2.6	\$72,000	\$1,800	\$21,600	\$540	18,545	30%	\$13.50	\$702	1.4
Sierra County	\$13.40	\$697	\$27,880	1.8	\$43,600	\$1,090	\$13,080	\$327	1,462	27%	\$9.04	\$470	1.5
Socorro County	\$13.40	\$697	\$27,880	1.8	\$43,600	\$1,090	\$13,080	\$327	1,358	28%	\$10.02	\$521	1.3
Taos County	\$15.19	\$790	\$31,600	2.0	\$47,900	\$1,198	\$14,370	\$359	3,498	27%	\$9.60	\$499	1.6
Torrance County	\$16.79	\$873	\$34,920	2.2	\$65,000	\$1,625	\$19,500	\$488	999	19%	\$9.83	\$511	1.7
Union County	\$13.40	\$697	\$27,880	1.8	\$53,000	\$1,325	\$15,900	\$398	596	39%	\$12.52	\$651	1.1
Valencia County	\$16.79	\$873	\$34,920	2.2	\$65,000	\$1,625	\$19,500	\$488	5,613	21%	\$8.15	\$424	2.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NEW YORK

STATE RANKING

#4*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,561**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,204** monthly or **\$62,454** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$30.03
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	\$10.40
Average Renter Wage	\$24.23
2-Bedroom Housing Wage	\$30.03
Number of Renter Households	3,371,574
Percent Renters	46%

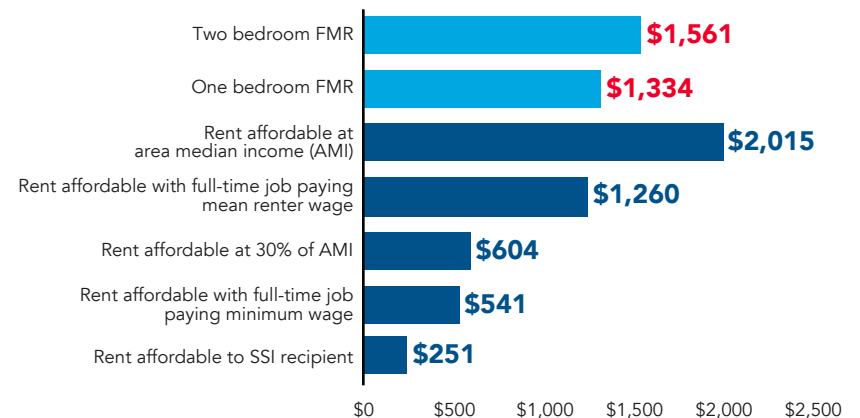
115
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

99
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nassau-Suffolk HMFA	\$36.12
New York HMFA	\$34.40
Westchester County	\$32.44
Poughkeepsie-Newburgh-Middletown HMFA	\$25.40
Ithaca MSA	\$22.38



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	\$30.03		\$1,561	\$62,454	2.9	\$80,598	\$2,015	\$24,179	\$604	3,371,574	46%	\$24.23	\$1,260	1.2
Combined Nonmetro Areas	\$14.92		\$776	\$31,038	1.4	\$63,554	\$1,589	\$19,066	\$477	155,668	29%	\$10.74	\$559	1.4
<u>Metropolitan Areas</u>														
Albany-Schenectady-Troy MSA	\$19.85		\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	122,546	35%	\$14.93	\$776	1.3
Binghamton MSA	\$15.02		\$781	\$31,240	1.4	\$66,900	\$1,673	\$20,070	\$502	31,553	32%	\$10.69	\$556	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	\$15.37		\$799	\$31,960	1.5	\$74,700	\$1,868	\$22,410	\$560	158,336	34%	\$11.80	\$613	1.3
Elmira MSA	\$15.52		\$807	\$32,280	1.5	\$71,000	\$1,775	\$21,300	\$533	11,072	32%	\$9.92	\$516	1.6
Glens Falls MSA	\$17.77		\$924	\$36,960	1.7	\$72,500	\$1,813	\$21,750	\$544	14,566	29%	\$11.53	\$599	1.5
Ithaca MSA	\$22.38		\$1,164	\$46,560	2.2	\$89,000	\$2,225	\$26,700	\$668	17,094	45%	\$14.09	\$733	1.6
Kingston MSA	\$22.21		\$1,155	\$46,200	2.1	\$79,200	\$1,980	\$23,760	\$594	20,992	30%	\$9.64	\$501	2.3
Nassau-Suffolk HMFA	\$36.12		\$1,878	\$75,120	3.5	\$116,700	\$2,918	\$35,010	\$875	187,386	20%	\$14.51	\$755	2.5
New York HMFA	\$34.40		\$1,789	\$71,560	3.3	\$71,354	\$1,784	\$21,406	\$535	2,164,907	66%	\$35.39	\$1,840	1.0
Poughkeepsie-Newburgh-Middletown HMFA	\$25.40		\$1,321	\$52,840	2.4	\$94,600	\$2,365	\$28,380	\$710	73,282	32%	\$11.81	\$614	2.2
Rochester HMFA	\$17.77		\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	139,644	33%	\$12.70	\$660	1.4
Syracuse MSA	\$17.42		\$906	\$36,240	1.7	\$74,100	\$1,853	\$22,230	\$556	83,708	33%	\$12.30	\$640	1.4
Utica-Rome MSA	\$15.00		\$780	\$31,200	1.4	\$65,000	\$1,625	\$19,500	\$488	37,781	33%	\$10.53	\$548	1.4
Watertown-Fort Drum MSA	\$19.40		\$1,009	\$40,360	1.9	\$62,100	\$1,553	\$18,630	\$466	19,095	44%	\$13.49	\$701	1.4
Westchester County Statutory Exception Area	\$32.44		\$1,687	\$67,480	3.1	\$117,100	\$2,928	\$35,130	\$878	131,758	39%	\$18.38	\$956	1.8
Yates County HMFA	\$14.13		\$735	\$29,400	1.4	\$64,900	\$1,623	\$19,470	\$487	2,186	23%	\$8.12	\$422	1.7
<u>Counties</u>														
Albany County	\$19.85		\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	52,829	43%	\$15.72	\$817	1.3

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	\$13.40	\$697	\$27,880	1.3	\$55,800	\$1,395	\$16,740	\$419	4,698	26%	\$9.44	\$491	1.4
Bronx County	\$34.40	\$1,789	\$71,560	2.7	\$70,300	\$1,758	\$21,090	\$527	397,171	81%	\$19.60	\$1,019	1.8
Broome County	\$15.02	\$781	\$31,240	1.4	\$66,900	\$1,673	\$20,070	\$502	27,263	35%	\$10.34	\$538	1.5
Cattaraugus County	\$13.40	\$697	\$27,880	1.3	\$54,800	\$1,370	\$16,440	\$411	8,896	28%	\$10.35	\$538	1.3
Cayuga County	\$14.81	\$770	\$30,800	1.4	\$68,700	\$1,718	\$20,610	\$515	9,046	29%	\$11.55	\$601	1.3
Chautauqua County	\$13.40	\$697	\$27,880	1.3	\$63,500	\$1,588	\$19,050	\$476	15,830	30%	\$9.10	\$473	1.5
Chemung County	\$15.52	\$807	\$32,280	1.5	\$71,000	\$1,775	\$21,300	\$533	11,072	32%	\$9.92	\$516	1.6
Chenango County	\$13.79	\$717	\$28,680	1.3	\$60,200	\$1,505	\$18,060	\$452	4,869	25%	\$11.32	\$589	1.2
Clinton County	\$15.54	\$808	\$32,320	1.5	\$63,500	\$1,588	\$19,050	\$476	10,050	32%	\$10.66	\$555	1.5
Columbia County	\$18.29	\$951	\$38,040	1.8	\$76,100	\$1,903	\$22,830	\$571	6,964	28%	\$10.33	\$537	1.8
Cortland County	\$15.08	\$784	\$31,360	1.4	\$68,500	\$1,713	\$20,550	\$514	6,172	35%	\$10.89	\$566	1.4
Delaware County	\$14.37	\$747	\$29,880	1.4	\$58,800	\$1,470	\$17,640	\$441	5,030	27%	\$10.11	\$526	1.4
Dutchess County	\$25.40	\$1,321	\$52,840	2.4	\$94,600	\$2,365	\$28,380	\$710	33,444	31%	\$13.41	\$698	1.9
Erie County	\$15.37	\$799	\$31,960	1.5	\$74,700	\$1,868	\$22,410	\$560	133,007	35%	\$12.11	\$630	1.3
Essex County	\$16.62	\$864	\$34,560	1.6	\$69,500	\$1,738	\$20,850	\$521	3,982	26%	\$11.50	\$598	1.4
Franklin County	\$13.96	\$726	\$29,040	1.3	\$60,900	\$1,523	\$18,270	\$457	5,343	28%	\$9.33	\$485	1.5
Fulton County	\$14.60	\$759	\$30,360	1.4	\$58,900	\$1,473	\$17,670	\$442	6,642	30%	\$10.81	\$562	1.4
Genesee County	\$14.88	\$774	\$30,960	1.4	\$68,000	\$1,700	\$20,400	\$510	6,369	27%	\$9.91	\$515	1.5
Greene County	\$17.65	\$918	\$36,720	1.7	\$67,500	\$1,688	\$20,250	\$506	4,230	25%	\$8.80	\$458	2.0
Hamilton County	\$13.77	\$716	\$28,640	1.3	\$63,900	\$1,598	\$19,170	\$479	184	15%	\$8.45	\$440	1.6
Herkimer County	\$15.00	\$780	\$31,200	1.4	\$65,000	\$1,625	\$19,500	\$488	7,604	30%	\$10.72	\$558	1.4
Jefferson County	\$19.40	\$1,009	\$40,360	1.9	\$62,100	\$1,553	\$18,630	\$466	19,095	44%	\$13.49	\$701	1.4
Kings County	\$34.40	\$1,789	\$71,560	2.7	\$70,300	\$1,758	\$21,090	\$527	662,356	71%	\$16.45	\$855	2.1
Lewis County	\$13.81	\$718	\$28,720	1.3	\$63,100	\$1,578	\$18,930	\$473	2,458	24%	\$9.57	\$497	1.4
Livingston County	\$17.77	\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	6,472	27%	\$8.51	\$442	2.1
Madison County	\$17.42	\$906	\$36,240	1.7	\$74,100	\$1,853	\$22,230	\$556	6,418	25%	\$10.50	\$546	1.7

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	\$17.77	\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	108,582	36%	\$13.18	\$686	1.3
Montgomery County	\$14.46	\$752	\$30,080	1.4	\$58,000	\$1,450	\$17,400	\$435	6,500	33%	\$10.09	\$525	1.4
Nassau County	\$36.12	\$1,878	\$75,120	3.3	\$116,700	\$2,918	\$35,010	\$875	86,810	20%	\$14.58	\$758	2.5
New York County	\$34.40	\$1,789	\$71,560	2.7	\$70,300	\$1,758	\$21,090	\$527	579,024	77%	\$49.03	\$2,550	0.7
Niagara County	\$15.37	\$799	\$31,960	1.5	\$74,700	\$1,868	\$22,410	\$560	25,329	29%	\$9.71	\$505	1.6
Oneida County	\$15.00	\$780	\$31,200	1.4	\$65,000	\$1,625	\$19,500	\$488	30,177	33%	\$10.50	\$546	1.4
Onondaga County	\$17.42	\$906	\$36,240	1.7	\$74,100	\$1,853	\$22,230	\$556	64,766	35%	\$12.54	\$652	1.4
Ontario County	\$17.77	\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	12,105	27%	\$12.19	\$634	1.5
Orange County	\$25.40	\$1,321	\$52,840	2.4	\$94,600	\$2,365	\$28,380	\$710	39,838	32%	\$10.53	\$548	2.4
Orleans County	\$17.77	\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	3,946	24%	\$8.78	\$457	2.0
Oswego County	\$17.42	\$906	\$36,240	1.7	\$74,100	\$1,853	\$22,230	\$556	12,524	28%	\$11.61	\$603	1.5
Otsego County	\$16.00	\$832	\$33,280	1.5	\$63,800	\$1,595	\$19,140	\$479	6,189	26%	\$10.78	\$561	1.5
Putnam County	\$34.40	\$1,789	\$71,560	3.3	\$70,300	\$1,758	\$21,090	\$527	6,141	18%	\$11.19	\$582	3.1
Queens County	\$34.40	\$1,789	\$71,560	2.7	\$70,300	\$1,758	\$21,090	\$527	437,941	56%	\$18.86	\$981	1.8
Rensselaer County	\$19.85	\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	22,804	36%	\$12.71	\$661	1.6
Richmond County	\$34.40	\$1,789	\$71,560	2.7	\$70,300	\$1,758	\$21,090	\$527	51,512	31%	\$11.33	\$589	3.0
Rockland County	\$34.40	\$1,789	\$71,560	3.3	\$105,000	\$2,625	\$31,500	\$788	30,762	31%	\$11.13	\$579	3.1
St. Lawrence County	\$15.27	\$794	\$31,760	1.5	\$57,300	\$1,433	\$17,190	\$430	11,875	29%	\$10.52	\$547	1.5
Saratoga County	\$19.85	\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	25,797	28%	\$15.51	\$807	1.3
Schenectady County	\$19.85	\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	18,030	33%	\$13.79	\$717	1.4
Schoharie County	\$19.85	\$1,032	\$41,280	1.9	\$86,400	\$2,160	\$25,920	\$648	3,086	25%	\$10.42	\$542	1.9
Schuyler County	\$13.40	\$697	\$27,880	1.3	\$64,500	\$1,613	\$19,350	\$484	1,609	22%	\$8.82	\$459	1.5
Seneca County	\$14.96	\$778	\$31,120	1.4	\$67,400	\$1,685	\$20,220	\$506	3,750	27%	\$10.96	\$570	1.4
Steuben County	\$13.69	\$712	\$28,480	1.3	\$61,800	\$1,545	\$18,540	\$464	11,893	29%	\$16.19	\$842	0.8
Suffolk County	\$36.12	\$1,878	\$75,120	3.3	\$116,700	\$2,918	\$35,010	\$875	100,576	21%	\$14.44	\$751	2.5
Sullivan County	\$18.23	\$948	\$37,920	1.8	\$71,300	\$1,783	\$21,390	\$535	9,245	33%	\$10.45	\$543	1.7

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2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	\$15.02	\$781	\$31,240	1.4	\$66,900	\$1,673	\$20,070	\$502	4,290	22%	\$12.96	\$674	1.2
Tompkins County	\$22.38	\$1,164	\$46,560	2.2	\$89,000	\$2,225	\$26,700	\$668	17,094	45%	\$14.09	\$733	1.6
Ulster County	\$22.21	\$1,155	\$46,200	2.1	\$79,200	\$1,980	\$23,760	\$594	20,992	30%	\$9.64	\$501	2.3
Warren County	\$17.77	\$924	\$36,960	1.7	\$72,500	\$1,813	\$21,750	\$544	7,907	29%	\$11.35	\$590	1.6
Washington County	\$17.77	\$924	\$36,960	1.7	\$72,500	\$1,813	\$21,750	\$544	6,659	28%	\$12.12	\$630	1.5
Wayne County	\$17.77	\$924	\$36,960	1.7	\$74,000	\$1,850	\$22,200	\$555	8,539	23%	\$10.49	\$546	1.7
Westchester County	\$32.44	\$1,687	\$67,480	3.0	\$117,100	\$2,928	\$35,130	\$878	131,758	39%	\$18.38	\$956	1.8
Wyoming County	\$13.40	\$697	\$27,880	1.3	\$67,600	\$1,690	\$20,280	\$507	3,844	24%	\$9.77	\$508	1.4
Yates County	\$14.13	\$735	\$29,400	1.4	\$64,900	\$1,623	\$19,470	\$487	2,186	23%	\$8.12	\$422	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

STATE RANKING #34*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$850**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,834** monthly or **\$34,004** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.35
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.66
2-Bedroom Housing Wage	\$16.35
Number of Renter Households	1,343,669
Percent Renters	35%

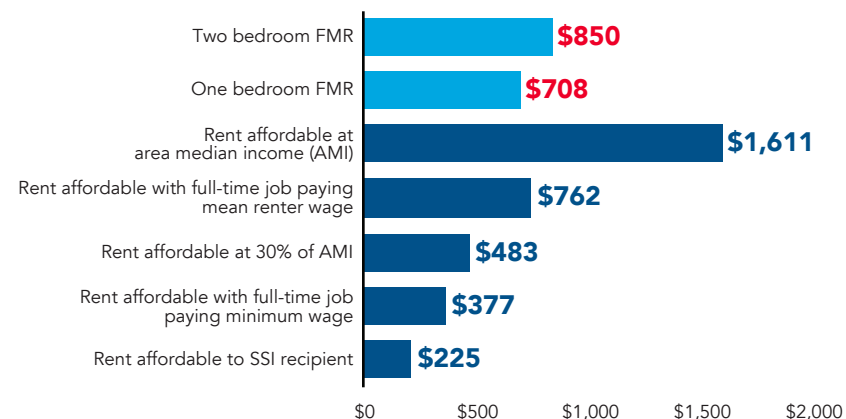
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Currituck County	\$21.06
Camden County	\$20.06
Raleigh MSA	\$19.73
Wilmington HMFA	\$19.10
Durham-Chapel Hill HMFA	\$19.04



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	\$16.35	\$850	\$34,004	2.3	\$64,456	\$1,611	\$19,337	\$483	1,343,669	35%	\$14.66	\$762	1.1
Combined Nonmetro Areas	\$14.11	\$734	\$29,345	1.9	\$51,983	\$1,300	\$15,595	\$390	265,831	31%	\$10.32	\$537	1.4
<u>Metropolitan Areas</u>													
Asheville HMFA	\$15.94	\$829	\$33,160	2.2	\$61,300	\$1,533	\$18,390	\$460	51,616	33%	\$12.75	\$663	1.3
Brunswick County HMFA	\$16.65	\$866	\$34,640	2.3	\$65,800	\$1,645	\$19,740	\$494	12,184	24%	\$10.82	\$563	1.5
Burlington MSA	\$14.50	\$754	\$30,160	2.0	\$55,100	\$1,378	\$16,530	\$413	21,797	35%	\$12.83	\$667	1.1
Charlotte-Concord-Gastonia HMFA	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	228,423	38%	\$19.10	\$993	1.0
Craven County HMFA	\$17.63	\$917	\$36,680	2.4	\$63,100	\$1,578	\$18,930	\$473	14,907	37%	\$12.67	\$659	1.4
Davidson County HMFA	\$13.13	\$683	\$27,320	1.8	\$60,500	\$1,513	\$18,150	\$454	18,374	29%	\$11.74	\$610	1.1
Durham-Chapel Hill HMFA	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	81,925	41%	\$19.43	\$1,010	1.0
Fayetteville HMFA	\$15.75	\$819	\$32,760	2.2	\$53,500	\$1,338	\$16,050	\$401	59,279	48%	\$12.80	\$666	1.2
Gates County HMFA	\$13.13	\$683	\$27,320	1.8	\$58,200	\$1,455	\$17,460	\$437	908	20%	\$7.87	\$409	1.7
Goldsboro MSA	\$14.54	\$756	\$30,240	2.0	\$57,100	\$1,428	\$17,130	\$428	18,963	40%	\$11.16	\$580	1.3
Greensboro-High Point HMFA	\$15.50	\$806	\$32,240	2.1	\$60,500	\$1,513	\$18,150	\$454	97,700	38%	\$14.23	\$740	1.1
Greenville MSA	\$14.58	\$758	\$30,320	2.0	\$61,400	\$1,535	\$18,420	\$461	32,841	48%	\$11.12	\$578	1.3
Haywood County HMFA	\$13.85	\$720	\$28,800	1.9	\$56,300	\$1,408	\$16,890	\$422	7,425	28%	\$10.35	\$538	1.3
Hickory-Lenoir-Morganton MSA	\$13.13	\$683	\$27,320	1.8	\$55,000	\$1,375	\$16,500	\$413	41,835	30%	\$11.84	\$615	1.1
Hoke County HMFA	\$13.37	\$695	\$27,800	1.8	\$53,600	\$1,340	\$16,080	\$402	6,027	35%	\$11.33	\$589	1.2
Iredell County HMFA	\$15.92	\$828	\$33,120	2.2	\$73,400	\$1,835	\$22,020	\$551	17,383	28%	\$15.36	\$799	1.0
Jacksonville MSA	\$16.21	\$843	\$33,720	2.2	\$53,000	\$1,325	\$15,900	\$398	29,782	48%	\$11.26	\$585	1.4
Jones County HMFA	\$13.13	\$683	\$27,320	1.8	\$47,800	\$1,195	\$14,340	\$359	1,144	28%	\$11.04	\$574	1.2
Lincoln County HMFA	\$14.08	\$732	\$29,280	1.9	\$64,500	\$1,613	\$19,350	\$484	7,198	24%	\$11.32	\$589	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pamlico County HMFA	\$13.48	\$701	\$28,040	1.9	\$58,000	\$1,450	\$17,400	\$435	1,289	24%	\$8.66	\$450	1.6
Pender County HMFA	\$15.31	\$796	\$31,840	2.1	\$59,300	\$1,483	\$17,790	\$445	4,591	22%	\$9.31	\$484	1.6
Person County HMFA	\$13.21	\$687	\$27,480	1.8	\$53,900	\$1,348	\$16,170	\$404	4,488	29%	\$8.94	\$465	1.5
Raleigh MSA	\$19.73	\$1,026	\$41,040	2.7	\$84,300	\$2,108	\$25,290	\$632	160,846	35%	\$15.99	\$831	1.2
Rockingham County HMFA	\$13.13	\$683	\$27,320	1.8	\$55,200	\$1,380	\$16,560	\$414	12,077	32%	\$9.37	\$487	1.4
Rocky Mount MSA	\$13.81	\$718	\$28,720	1.9	\$53,000	\$1,325	\$15,900	\$398	21,482	37%	\$10.94	\$569	1.3
Rowan County HMFA	\$15.10	\$785	\$31,400	2.1	\$55,900	\$1,398	\$16,770	\$419	16,741	33%	\$13.84	\$720	1.1
Virginia Beach-Norfolk-Newport News HMFA	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	1,600	17%	\$9.34	\$486	2.3
Wilmington HMFA	\$19.10	\$993	\$39,720	2.6	\$72,200	\$1,805	\$21,660	\$542	38,010	42%	\$12.77	\$664	1.5
Winston-Salem HMFA	\$14.19	\$738	\$29,520	2.0	\$62,500	\$1,563	\$18,750	\$469	67,003	34%	\$13.62	\$708	1.0
Counties													
Alamance County	\$14.50	\$754	\$30,160	2.0	\$55,100	\$1,378	\$16,530	\$413	21,797	35%	\$12.83	\$667	1.1
Alexander County	\$13.13	\$683	\$27,320	1.8	\$55,000	\$1,375	\$16,500	\$413	3,535	26%	\$8.42	\$438	1.6
Alleghany County	\$13.13	\$683	\$27,320	1.8	\$45,300	\$1,133	\$13,590	\$340	1,169	24%	\$7.73	\$402	1.7
Anson County	\$13.13	\$683	\$27,320	1.8	\$42,400	\$1,060	\$12,720	\$318	3,328	35%	\$12.46	\$648	1.1
Ashe County	\$13.13	\$683	\$27,320	1.8	\$48,000	\$1,200	\$14,400	\$360	3,099	26%	\$9.44	\$491	1.4
Avery County	\$14.77	\$768	\$30,720	2.0	\$49,200	\$1,230	\$14,760	\$369	1,639	24%	\$10.04	\$522	1.5
Beaufort County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	5,815	31%	\$9.32	\$484	1.4
Bertie County	\$13.13	\$683	\$27,320	1.8	\$43,100	\$1,078	\$12,930	\$323	2,029	26%	\$10.13	\$527	1.3
Bladen County	\$13.13	\$683	\$27,320	1.8	\$43,700	\$1,093	\$13,110	\$328	4,444	31%	\$11.11	\$578	1.2
Brunswick County	\$16.65	\$866	\$34,640	2.3	\$65,800	\$1,645	\$19,740	\$494	12,184	24%	\$10.82	\$563	1.5
Buncombe County	\$15.94	\$829	\$33,160	2.2	\$61,300	\$1,533	\$18,390	\$460	36,574	36%	\$13.24	\$688	1.2
Burke County	\$13.13	\$683	\$27,320	1.8	\$55,000	\$1,375	\$16,500	\$413	10,154	30%	\$9.59	\$499	1.4
Cabarrus County	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	19,667	29%	\$12.25	\$637	1.5

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caldwell County	\$13.13	\$683	\$27,320	1.8	\$55,000	\$1,375	\$16,500	\$413	9,395	29%	\$11.20	\$582	1.2
Camden County	\$20.06	\$1,043	\$41,720	2.8	\$74,300	\$1,858	\$22,290	\$557	744	20%	\$10.25	\$533	2.0
Carteret County	\$16.48	\$857	\$34,280	2.3	\$68,800	\$1,720	\$20,640	\$516	8,135	28%	\$9.93	\$517	1.7
Caswell County	\$13.13	\$683	\$27,320	1.8	\$50,700	\$1,268	\$15,210	\$380	2,123	24%	\$7.58	\$394	1.7
Catawba County	\$13.13	\$683	\$27,320	1.8	\$55,000	\$1,375	\$16,500	\$413	18,751	31%	\$12.99	\$675	1.0
Chatham County	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	6,230	23%	\$8.95	\$465	2.1
Cherokee County	\$13.13	\$683	\$27,320	1.8	\$46,100	\$1,153	\$13,830	\$346	2,208	20%	\$10.28	\$535	1.3
Chowan County	\$14.35	\$746	\$29,840	2.0	\$48,900	\$1,223	\$14,670	\$367	1,833	31%	\$9.91	\$515	1.4
Clay County	\$14.17	\$737	\$29,480	2.0	\$47,900	\$1,198	\$14,370	\$359	1,031	22%	\$10.18	\$530	1.4
Cleveland County	\$13.52	\$703	\$28,120	1.9	\$52,000	\$1,300	\$15,600	\$390	12,163	33%	\$11.23	\$584	1.2
Columbus County	\$13.13	\$683	\$27,320	1.8	\$47,200	\$1,180	\$14,160	\$354	6,754	31%	\$9.54	\$496	1.4
Craven County	\$17.63	\$917	\$36,680	2.4	\$63,100	\$1,578	\$18,930	\$473	14,907	37%	\$12.67	\$659	1.4
Cumberland County	\$15.75	\$819	\$32,760	2.2	\$53,500	\$1,338	\$16,050	\$401	59,279	48%	\$12.80	\$666	1.2
Currituck County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	1,600	17%	\$9.34	\$486	2.3
Dare County	\$18.81	\$978	\$39,120	2.6	\$67,000	\$1,675	\$20,100	\$503	4,644	32%	\$11.36	\$591	1.7
Davidson County	\$13.13	\$683	\$27,320	1.8	\$60,500	\$1,513	\$18,150	\$454	18,374	29%	\$11.74	\$610	1.1
Davie County	\$14.19	\$738	\$29,520	2.0	\$62,500	\$1,563	\$18,750	\$469	3,544	23%	\$10.18	\$530	1.4
Duplin County	\$13.13	\$683	\$27,320	1.8	\$44,700	\$1,118	\$13,410	\$335	6,426	30%	\$10.14	\$527	1.3
Durham County	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	55,625	47%	\$21.31	\$1,108	0.9
Edgecombe County	\$13.81	\$718	\$28,720	1.9	\$53,000	\$1,325	\$15,900	\$398	8,524	40%	\$11.16	\$580	1.2
Forsyth County	\$14.19	\$738	\$29,520	2.0	\$62,500	\$1,563	\$18,750	\$469	55,459	38%	\$14.22	\$739	1.0
Franklin County	\$19.73	\$1,026	\$41,040	2.7	\$84,300	\$2,108	\$25,290	\$632	6,431	27%	\$12.57	\$654	1.6
Gaston County	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	27,267	34%	\$11.85	\$616	1.6
Gates County	\$13.13	\$683	\$27,320	1.8	\$58,200	\$1,455	\$17,460	\$437	908	20%	\$7.87	\$409	1.7
Graham County	\$13.13	\$683	\$27,320	1.8	\$48,600	\$1,215	\$14,580	\$365	581	18%	\$12.89	\$670	1.0
Granville County	\$15.98	\$831	\$33,240	2.2	\$60,100	\$1,503	\$18,030	\$451	5,713	28%	\$10.57	\$550	1.5

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
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- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Greene County	\$13.15	\$684	\$27,360	1.8	\$50,900	\$1,273	\$15,270	\$382	2,119	29%	\$8.54	\$444	1.5
Guilford County	\$15.50	\$806	\$32,240	2.1	\$60,500	\$1,513	\$18,150	\$454	82,541	41%	\$14.73	\$766	1.1
Halifax County	\$13.37	\$695	\$27,800	1.8	\$43,700	\$1,093	\$13,110	\$328	7,822	37%	\$9.97	\$519	1.3
Harnett County	\$15.25	\$793	\$31,720	2.1	\$62,500	\$1,563	\$18,750	\$469	15,049	35%	\$10.44	\$543	1.5
Haywood County	\$13.85	\$720	\$28,800	1.9	\$56,300	\$1,408	\$16,890	\$422	7,425	28%	\$10.35	\$538	1.3
Henderson County	\$15.94	\$829	\$33,160	2.2	\$61,300	\$1,533	\$18,390	\$460	12,844	27%	\$11.35	\$590	1.4
Hertford County	\$13.62	\$708	\$28,320	1.9	\$43,500	\$1,088	\$13,050	\$326	2,960	34%	\$9.64	\$501	1.4
Hoke County	\$13.37	\$695	\$27,800	1.8	\$53,600	\$1,340	\$16,080	\$402	6,027	35%	\$11.33	\$589	1.2
Hyde County †	\$17.62	\$916	\$36,640	2.4	\$49,400	\$1,235	\$14,820	\$371	530	27%			
Iredell County	\$15.92	\$828	\$33,120	2.2	\$73,400	\$1,835	\$22,020	\$551	17,383	28%	\$15.36	\$799	1.0
Jackson County	\$13.13	\$683	\$27,320	1.8	\$53,500	\$1,338	\$16,050	\$401	5,594	35%	\$8.39	\$436	1.6
Johnston County	\$19.73	\$1,026	\$41,040	2.7	\$84,300	\$2,108	\$25,290	\$632	17,964	28%	\$10.98	\$571	1.8
Jones County	\$13.13	\$683	\$27,320	1.8	\$47,800	\$1,195	\$14,340	\$359	1,144	28%	\$11.04	\$574	1.2
Lee County	\$14.33	\$745	\$29,800	2.0	\$58,000	\$1,450	\$17,400	\$435	7,078	33%	\$11.01	\$572	1.3
Lenoir County	\$13.69	\$712	\$28,480	1.9	\$46,200	\$1,155	\$13,860	\$347	8,801	38%	\$11.73	\$610	1.2
Lincoln County	\$14.08	\$732	\$29,280	1.9	\$64,500	\$1,613	\$19,350	\$484	7,198	24%	\$11.32	\$589	1.2
McDowell County	\$13.13	\$683	\$27,320	1.8	\$46,900	\$1,173	\$14,070	\$352	5,178	29%	\$12.16	\$632	1.1
Macon County	\$14.98	\$779	\$31,160	2.1	\$50,300	\$1,258	\$15,090	\$377	4,070	27%	\$10.91	\$568	1.4
Madison County	\$15.94	\$829	\$33,160	2.2	\$61,300	\$1,533	\$18,390	\$460	2,198	26%	\$9.09	\$473	1.8
Martin County	\$13.13	\$683	\$27,320	1.8	\$48,800	\$1,220	\$14,640	\$366	2,837	30%	\$10.90	\$567	1.2
Mecklenburg County	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	166,667	43%	\$21.13	\$1,099	0.9
Mitchell County	\$13.13	\$683	\$27,320	1.8	\$52,200	\$1,305	\$15,660	\$392	1,343	21%	\$8.89	\$462	1.5
Montgomery County	\$13.13	\$683	\$27,320	1.8	\$49,800	\$1,245	\$14,940	\$374	3,241	30%	\$11.42	\$594	1.1
Moore County	\$14.98	\$779	\$31,160	2.1	\$66,300	\$1,658	\$19,890	\$497	9,635	26%	\$11.88	\$618	1.3
Nash County	\$13.81	\$718	\$28,720	1.9	\$53,000	\$1,325	\$15,900	\$398	12,958	35%	\$10.86	\$565	1.3
New Hanover County	\$19.10	\$993	\$39,720	2.6	\$72,200	\$1,805	\$21,660	\$542	38,010	42%	\$12.77	\$664	1.5

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$13.13	\$683	\$27,320	1.8	\$39,000	\$975	\$11,700	\$293	2,770	32%	\$10.22	\$531	1.3
Onslow County	\$16.21	\$843	\$33,720	2.2	\$53,000	\$1,325	\$15,900	\$398	29,782	48%	\$11.26	\$585	1.4
Orange County	\$19.04	\$990	\$39,600	2.6	\$80,600	\$2,015	\$24,180	\$605	20,070	39%	\$13.68	\$711	1.4
Pamlico County	\$13.48	\$701	\$28,040	1.9	\$58,000	\$1,450	\$17,400	\$435	1,289	24%	\$8.66	\$450	1.6
Pasquotank County	\$16.85	\$876	\$35,040	2.3	\$55,700	\$1,393	\$16,710	\$418	5,890	40%	\$10.16	\$529	1.7
Pender County	\$15.31	\$796	\$31,840	2.1	\$59,300	\$1,483	\$17,790	\$445	4,591	22%	\$9.31	\$484	1.6
Perquimans County	\$16.29	\$847	\$33,880	2.2	\$51,600	\$1,290	\$15,480	\$387	1,341	23%	\$8.45	\$439	1.9
Person County	\$13.21	\$687	\$27,480	1.8	\$53,900	\$1,348	\$16,170	\$404	4,488	29%	\$8.94	\$465	1.5
Pitt County	\$14.58	\$758	\$30,320	2.0	\$61,400	\$1,535	\$18,420	\$461	32,841	48%	\$11.12	\$578	1.3
Polk County	\$15.71	\$817	\$32,680	2.2	\$56,400	\$1,410	\$16,920	\$423	2,341	27%	\$10.06	\$523	1.6
Randolph County	\$15.50	\$806	\$32,240	2.1	\$60,500	\$1,513	\$18,150	\$454	15,159	28%	\$11.04	\$574	1.4
Richmond County	\$13.13	\$683	\$27,320	1.8	\$40,600	\$1,015	\$12,180	\$305	6,593	36%	\$9.16	\$476	1.4
Robeson County	\$13.13	\$683	\$27,320	1.8	\$41,500	\$1,038	\$12,450	\$311	16,547	36%	\$9.33	\$485	1.4
Rockingham County	\$13.13	\$683	\$27,320	1.8	\$55,200	\$1,380	\$16,560	\$414	12,077	32%	\$9.37	\$487	1.4
Rowan County	\$15.10	\$785	\$31,400	2.1	\$55,900	\$1,398	\$16,770	\$419	16,741	33%	\$13.84	\$720	1.1
Rutherford County	\$13.13	\$683	\$27,320	1.8	\$47,100	\$1,178	\$14,130	\$353	7,348	28%	\$10.53	\$548	1.2
Sampson County	\$13.13	\$683	\$27,320	1.8	\$46,300	\$1,158	\$13,890	\$347	7,185	31%	\$9.58	\$498	1.4
Scotland County	\$13.35	\$694	\$27,760	1.8	\$38,900	\$973	\$11,670	\$292	4,924	38%	\$8.57	\$446	1.6
Stanly County	\$13.13	\$683	\$27,320	1.8	\$54,700	\$1,368	\$16,410	\$410	6,655	28%	\$8.96	\$466	1.5
Stokes County	\$14.19	\$738	\$29,520	2.0	\$62,500	\$1,563	\$18,750	\$469	4,383	23%	\$8.15	\$424	1.7
Surry County	\$13.13	\$683	\$27,320	1.8	\$56,000	\$1,400	\$16,800	\$420	7,976	28%	\$10.86	\$565	1.2
Swain County	\$13.13	\$683	\$27,320	1.8	\$49,400	\$1,235	\$14,820	\$371	1,633	30%	\$10.61	\$552	1.2
Transylvania County	\$13.77	\$716	\$28,640	1.9	\$55,100	\$1,378	\$16,530	\$413	3,315	24%	\$9.89	\$514	1.4
Tyrrell County	\$13.13	\$683	\$27,320	1.8	\$38,100	\$953	\$11,430	\$286	360	25%	\$9.84	\$512	1.3
Union County	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	14,822	20%	\$12.25	\$637	1.5
Vance County	\$13.13	\$683	\$27,320	1.8	\$45,200	\$1,130	\$13,560	\$339	6,682	40%	\$10.22	\$532	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wake County	\$19.73	\$1,026	\$41,040	2.7	\$84,300	\$2,108	\$25,290	\$632	136,451	37%	\$16.47	\$856	1.2
Warren County	\$13.13	\$683	\$27,320	1.8	\$48,700	\$1,218	\$14,610	\$365	2,327	30%	\$7.58	\$394	1.7
Washington County	\$14.37	\$747	\$29,880	2.0	\$46,400	\$1,160	\$13,920	\$348	1,829	35%	\$12.27	\$638	1.2
Watauga County	\$17.79	\$925	\$37,000	2.5	\$63,800	\$1,595	\$19,140	\$479	8,365	41%	\$6.50	\$338	2.7
Wayne County	\$14.54	\$756	\$30,240	2.0	\$57,100	\$1,428	\$17,130	\$428	18,963	40%	\$11.16	\$580	1.3
Wilkes County	\$13.13	\$683	\$27,320	1.8	\$52,700	\$1,318	\$15,810	\$395	6,958	25%	\$9.43	\$490	1.4
Wilson County	\$14.65	\$762	\$30,480	2.0	\$54,100	\$1,353	\$16,230	\$406	12,805	40%	\$12.57	\$654	1.2
Yadkin County	\$14.19	\$738	\$29,520	2.0	\$62,500	\$1,563	\$18,750	\$469	3,617	24%	\$9.84	\$512	1.4
Yancey County	\$13.77	\$716	\$28,640	1.9	\$47,800	\$1,195	\$14,340	\$359	1,852	25%	\$7.57	\$393	1.8

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA

STATE RANKING #32*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$855**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,849** monthly or **\$34,190** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.44
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$15.75
2-Bedroom Housing Wage	\$16.44
Number of Renter Households	111,254
Percent Renters	36%

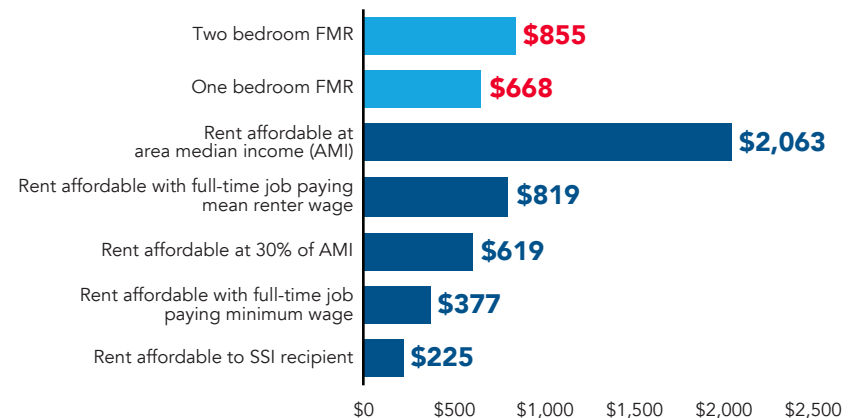
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Dunn County	\$24.40
Ward County	\$20.54
Mountrail County	\$19.67
Williams County	\$19.40
Grand Forks MSA	\$18.58



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

NORTH DAKOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	\$16.44	\$855	\$34,190	2.3	\$82,523	\$2,063	\$24,757	\$619	111,254	36%	\$15.75	\$819	1.0
Combined Nonmetro Areas	\$16.36	\$851	\$34,025	2.3	\$79,261	\$1,982	\$23,778	\$594	46,747	31%	\$17.63	\$917	0.9
<u>Metropolitan Areas</u>													
Bismarck HMFA	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	15,145	30%	\$14.24	\$740	1.2
Fargo MSA	\$15.58	\$810	\$32,400	2.1	\$82,000	\$2,050	\$24,600	\$615	34,162	48%	\$14.89	\$774	1.0
Grand Forks MSA	\$18.58	\$966	\$38,640	2.6	\$78,100	\$1,953	\$23,430	\$586	14,444	50%	\$12.13	\$631	1.5
Oliver County HMFA	\$16.67	\$867	\$34,680	2.3	\$79,700	\$1,993	\$23,910	\$598	113	15%	\$30.31	\$1,576	0.6
Sioux County HMFA	\$13.40	\$697	\$27,880	1.8	\$39,200	\$980	\$11,760	\$294	643	58%	\$10.37	\$539	1.3
<u>Counties</u>													
Adams County	\$13.40	\$697	\$27,880	1.8	\$71,400	\$1,785	\$21,420	\$536	254	25%	\$16.81	\$874	0.8
Barnes County	\$13.48	\$701	\$28,040	1.9	\$75,700	\$1,893	\$22,710	\$568	1,637	32%	\$12.47	\$648	1.1
Benson County	\$13.40	\$697	\$27,880	1.8	\$48,300	\$1,208	\$14,490	\$362	838	37%	\$11.71	\$609	1.1
Billings County	\$14.62	\$760	\$30,400	2.0	\$93,200	\$2,330	\$27,960	\$699	125	31%	\$14.09	\$733	1.0
Bottineau County	\$13.40	\$697	\$27,880	1.8	\$76,300	\$1,908	\$22,890	\$572	750	25%	\$11.37	\$591	1.2
Bowman County	\$14.29	\$743	\$29,720	2.0	\$89,100	\$2,228	\$26,730	\$668	340	24%	\$18.07	\$940	0.8
Burke County	\$14.62	\$760	\$30,400	2.0	\$88,100	\$2,203	\$26,430	\$661	285	28%	\$14.68	\$763	1.0
Burleigh County	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	11,778	31%	\$14.37	\$747	1.2
Cass County	\$15.58	\$810	\$32,400	2.1	\$82,000	\$2,050	\$24,600	\$615	34,162	48%	\$14.89	\$774	1.0
Cavalier County	\$13.40	\$697	\$27,880	1.8	\$86,200	\$2,155	\$25,860	\$647	307	17%	\$13.82	\$719	1.0
Dickey County	\$13.40	\$697	\$27,880	1.8	\$70,200	\$1,755	\$21,060	\$527	610	28%	\$10.73	\$558	1.2
Divide County	\$13.40	\$697	\$27,880	1.8	\$80,400	\$2,010	\$24,120	\$603	199	19%	\$18.73	\$974	0.7
Dunn County	\$24.40	\$1,269	\$50,760	3.4	\$88,400	\$2,210	\$26,520	\$663	342	22%	\$29.44	\$1,531	0.8
Eddy County	\$13.40	\$697	\$27,880	1.8	\$68,300	\$1,708	\$20,490	\$512	287	28%	\$10.03	\$522	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	\$13.40	\$697	\$27,880	1.8	\$59,800	\$1,495	\$17,940	\$449	244	16%	\$8.40	\$437	1.6
Foster County	\$13.40	\$697	\$27,880	1.8	\$74,400	\$1,860	\$22,320	\$558	436	29%	\$10.92	\$568	1.2
Golden Valley County	\$18.52	\$963	\$38,520	2.6	\$73,400	\$1,835	\$22,020	\$551	280	33%	\$16.30	\$847	1.1
Grand Forks County	\$18.58	\$966	\$38,640	2.6	\$78,100	\$1,953	\$23,430	\$586	14,444	50%	\$12.13	\$631	1.5
Grant County	\$13.40	\$697	\$27,880	1.8	\$65,200	\$1,630	\$19,560	\$489	179	16%	\$10.46	\$544	1.3
Griggs County	\$13.40	\$697	\$27,880	1.8	\$74,100	\$1,853	\$22,230	\$556	303	29%	\$10.30	\$536	1.3
Hettinger County	\$13.40	\$697	\$27,880	1.8	\$66,800	\$1,670	\$20,040	\$501	182	16%	\$12.97	\$674	1.0
Kidder County	\$13.40	\$697	\$27,880	1.8	\$66,800	\$1,670	\$20,040	\$501	248	23%	\$12.70	\$660	1.1
LaMoure County	\$13.75	\$715	\$28,600	1.9	\$69,700	\$1,743	\$20,910	\$523	376	21%	\$9.94	\$517	1.4
Logan County	\$13.40	\$697	\$27,880	1.8	\$71,100	\$1,778	\$21,330	\$533	144	16%	\$10.12	\$526	1.3
McHenry County	\$13.40	\$697	\$27,880	1.8	\$71,200	\$1,780	\$21,360	\$534	471	18%	\$12.04	\$626	1.1
McIntosh County	\$13.40	\$697	\$27,880	1.8	\$62,700	\$1,568	\$18,810	\$470	272	21%	\$11.13	\$579	1.2
McKenzie County	\$16.37	\$851	\$34,040	2.3	\$96,200	\$2,405	\$28,860	\$722	1,479	41%	\$34.07	\$1,771	0.5
McLean County	\$13.40	\$697	\$27,880	1.8	\$74,400	\$1,860	\$22,320	\$558	880	21%	\$16.85	\$876	0.8
Mercer County	\$13.94	\$725	\$29,000	1.9	\$89,500	\$2,238	\$26,850	\$671	633	17%	\$22.65	\$1,178	0.6
Morton County	\$16.71	\$869	\$34,760	2.3	\$96,600	\$2,415	\$28,980	\$725	3,367	27%	\$13.58	\$706	1.2
Mountrail County	\$19.67	\$1,023	\$40,920	2.7	\$82,000	\$2,050	\$24,600	\$615	973	31%	\$23.00	\$1,196	0.9
Nelson County	\$13.40	\$697	\$27,880	1.8	\$68,100	\$1,703	\$20,430	\$511	367	24%	\$10.25	\$533	1.3
Oliver County	\$16.67	\$867	\$34,680	2.3	\$79,700	\$1,993	\$23,910	\$598	113	15%	\$30.31	\$1,576	0.6
Pembina County	\$13.40	\$697	\$27,880	1.8	\$71,600	\$1,790	\$21,480	\$537	770	24%	\$13.46	\$700	1.0
Pierce County	\$14.50	\$754	\$30,160	2.0	\$67,400	\$1,685	\$20,220	\$506	552	27%	\$10.66	\$554	1.4
Ramsey County	\$13.40	\$697	\$27,880	1.8	\$70,700	\$1,768	\$21,210	\$530	1,862	37%	\$13.72	\$714	1.0
Ransom County	\$13.98	\$727	\$29,080	1.9	\$72,100	\$1,803	\$21,630	\$541	764	33%	\$13.47	\$700	1.0
Renville County	\$13.40	\$697	\$27,880	1.8	\$86,600	\$2,165	\$25,980	\$650	240	24%	\$13.38	\$696	1.0
Richland County	\$13.40	\$697	\$27,880	1.8	\$77,500	\$1,938	\$23,250	\$581	1,920	29%	\$10.54	\$548	1.3
Rolette County	\$13.40	\$697	\$27,880	1.8	\$43,600	\$1,090	\$13,080	\$327	1,537	32%	\$5.56	\$289	2.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

NORTH DAKOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	\$13.40	\$697	\$27,880	1.8	\$76,900	\$1,923	\$23,070	\$577	464	26%	\$16.91	\$880	0.8
Sheridan County	\$14.62	\$760	\$30,400	2.0	\$57,700	\$1,443	\$17,310	\$433	145	21%	\$7.37	\$383	2.0
Sioux County	\$13.40	\$697	\$27,880	1.8	\$39,200	\$980	\$11,760	\$294	643	58%	\$10.37	\$539	1.3
Slope County †	\$14.62	\$760	\$30,400	2.0	\$78,300	\$1,958	\$23,490	\$587	49	16%			
Stark County	\$17.35	\$902	\$36,080	2.4	\$91,500	\$2,288	\$27,450	\$686	3,926	34%	\$16.87	\$877	1.0
Steele County	\$13.40	\$697	\$27,880	1.8	\$72,600	\$1,815	\$21,780	\$545	206	22%	\$17.47	\$908	0.8
Stutsman County	\$14.17	\$737	\$29,480	2.0	\$76,500	\$1,913	\$22,950	\$574	3,161	35%	\$11.59	\$603	1.2
Towner County	\$13.40	\$697	\$27,880	1.8	\$75,900	\$1,898	\$22,770	\$569	227	23%	\$7.81	\$406	1.7
Traill County	\$13.40	\$697	\$27,880	1.8	\$80,600	\$2,015	\$24,180	\$605	862	26%	\$11.50	\$598	1.2
Walsh County	\$13.40	\$697	\$27,880	1.8	\$65,200	\$1,630	\$19,560	\$489	1,247	26%	\$9.58	\$498	1.4
Ward County	\$20.54	\$1,068	\$42,720	2.8	\$87,100	\$2,178	\$26,130	\$653	10,567	39%	\$16.85	\$876	1.2
Wells County	\$13.40	\$697	\$27,880	1.8	\$66,700	\$1,668	\$20,010	\$500	397	20%	\$8.46	\$440	1.6
Williams County	\$19.40	\$1,009	\$40,360	2.7	\$98,900	\$2,473	\$29,670	\$742	4,410	36%	\$26.19	\$1,362	0.7

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$793**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,644** monthly or **\$31,723** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.25
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$8.30
Average Renter Wage	\$13.32
2-Bedroom Housing Wage	\$15.25
Number of Renter Households	1,565,964
Percent Renters	34%

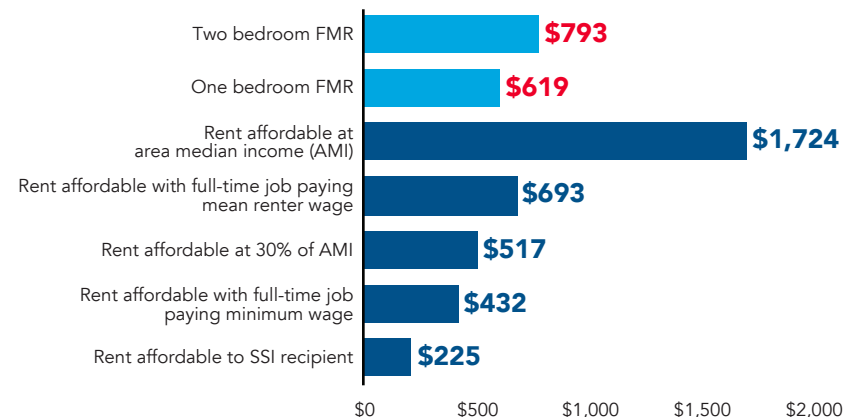
74
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus HMFA	\$17.50
Union County HMFA	\$17.10
Cincinnati HMFA	\$16.25
Akron MSA	\$15.88
Cleveland-Elyria MSA	\$15.10



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$15.25		\$793	\$31,723	1.8	\$68,942	\$1,724	\$20,683	\$517	1,565,964	34%	\$13.32	\$693	1.1
Combined Nonmetro Areas	\$13.77		\$716	\$28,641	1.7	\$59,894	\$1,497	\$17,968	\$449	261,834	28%	\$11.47	\$596	1.2
<u>Metropolitan Areas</u>														
Akron MSA	\$15.88		\$826	\$33,040	1.9	\$73,200	\$1,830	\$21,960	\$549	95,521	34%	\$12.66	\$658	1.3
Brown County HMFA	\$13.46		\$700	\$28,000	1.6	\$55,100	\$1,378	\$16,530	\$413	4,258	25%	\$9.37	\$487	1.4
Canton-Massillon MSA	\$13.79		\$717	\$28,680	1.7	\$64,900	\$1,623	\$19,470	\$487	49,463	31%	\$10.89	\$566	1.3
Cincinnati HMFA	\$16.25		\$845	\$33,800	2.0	\$78,300	\$1,958	\$23,490	\$587	222,408	36%	\$14.51	\$755	1.1
Cleveland-Elyria MSA	\$15.10		\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	296,722	35%	\$14.22	\$740	1.1
Columbus HMFA	\$17.50		\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	286,455	40%	\$15.31	\$796	1.1
Dayton MSA	\$14.71		\$765	\$30,600	1.8	\$65,700	\$1,643	\$19,710	\$493	120,958	37%	\$12.86	\$669	1.1
Hocking County HMFA	\$13.37		\$695	\$27,800	1.6	\$56,200	\$1,405	\$16,860	\$422	2,980	26%	\$8.21	\$427	1.6
Huntington-Ashland HMFA	\$13.38		\$696	\$27,840	1.6	\$54,900	\$1,373	\$16,470	\$412	6,134	26%	\$8.91	\$463	1.5
Lima MSA	\$13.37		\$695	\$27,800	1.6	\$62,700	\$1,568	\$18,810	\$470	13,442	34%	\$10.72	\$558	1.2
Mansfield MSA	\$13.37		\$695	\$27,800	1.6	\$60,200	\$1,505	\$18,060	\$452	15,417	32%	\$11.01	\$572	1.2
Perry County HMFA	\$13.37		\$695	\$27,800	1.6	\$52,700	\$1,318	\$15,810	\$395	3,609	27%	\$8.27	\$430	1.6
Springfield MSA	\$14.06		\$731	\$29,240	1.7	\$65,300	\$1,633	\$19,590	\$490	18,913	35%	\$10.94	\$569	1.3
Toledo MSA	\$13.96		\$726	\$29,040	1.7	\$67,200	\$1,680	\$20,160	\$504	91,333	37%	\$12.15	\$632	1.1
Union County HMFA	\$17.10		\$889	\$35,560	2.1	\$83,500	\$2,088	\$25,050	\$626	4,232	23%	\$15.18	\$790	1.1
Weirton-Steubenville MSA	\$13.37		\$695	\$27,800	1.6	\$61,500	\$1,538	\$18,450	\$461	8,437	30%	\$10.14	\$527	1.3
Wheeling MSA	\$13.37		\$695	\$27,800	1.6	\$65,700	\$1,643	\$19,710	\$493	7,212	26%	\$9.27	\$482	1.4
Youngstown-Warren-Boardman HMFA	\$13.37		\$695	\$27,800	1.6	\$60,100	\$1,503	\$18,030	\$451	56,636	31%	\$10.46	\$544	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	\$13.37	\$695	\$27,800	1.6	\$45,100	\$1,128	\$13,530	\$338	3,418	31%	\$8.74	\$455	1.5
Allen County	\$13.37	\$695	\$27,800	1.6	\$62,700	\$1,568	\$18,810	\$470	13,442	34%	\$10.72	\$558	1.2
Ashland County	\$13.73	\$714	\$28,560	1.7	\$61,400	\$1,535	\$18,420	\$461	5,820	29%	\$12.98	\$675	1.1
Ashtabula County	\$13.37	\$695	\$27,800	1.6	\$55,000	\$1,375	\$16,500	\$413	11,063	29%	\$9.04	\$470	1.5
Athens County	\$14.77	\$768	\$30,720	1.8	\$56,800	\$1,420	\$17,040	\$426	9,812	44%	\$8.99	\$467	1.6
Auglaize County	\$13.67	\$711	\$28,440	1.6	\$70,800	\$1,770	\$21,240	\$531	4,514	25%	\$12.04	\$626	1.1
Belmont County	\$13.37	\$695	\$27,800	1.6	\$65,700	\$1,643	\$19,710	\$493	7,212	26%	\$9.27	\$482	1.4
Brown County	\$13.46	\$700	\$28,000	1.6	\$55,100	\$1,378	\$16,530	\$413	4,258	25%	\$9.37	\$487	1.4
Butler County	\$16.25	\$845	\$33,800	2.0	\$78,300	\$1,958	\$23,490	\$587	42,245	31%	\$12.49	\$650	1.3
Carroll County	\$13.79	\$717	\$28,680	1.7	\$64,900	\$1,623	\$19,470	\$487	2,216	20%	\$11.51	\$599	1.2
Champaign County	\$13.37	\$695	\$27,800	1.6	\$63,700	\$1,593	\$19,110	\$478	4,076	27%	\$11.35	\$590	1.2
Clark County	\$14.06	\$731	\$29,240	1.7	\$65,300	\$1,633	\$19,590	\$490	18,913	35%	\$10.94	\$569	1.3
Clermont County	\$16.25	\$845	\$33,800	2.0	\$78,300	\$1,958	\$23,490	\$587	19,845	26%	\$11.02	\$573	1.5
Clinton County	\$14.25	\$741	\$29,640	1.7	\$59,000	\$1,475	\$17,700	\$443	5,764	36%	\$13.43	\$698	1.1
Columbiana County	\$13.37	\$695	\$27,800	1.6	\$59,200	\$1,480	\$17,760	\$444	11,809	28%	\$9.88	\$514	1.4
Coshocton County	\$13.37	\$695	\$27,800	1.6	\$52,600	\$1,315	\$15,780	\$395	3,639	25%	\$10.33	\$537	1.3
Crawford County	\$13.37	\$695	\$27,800	1.6	\$54,000	\$1,350	\$16,200	\$405	5,326	30%	\$11.80	\$613	1.1
Cuyahoga County	\$15.10	\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	219,474	41%	\$15.38	\$800	1.0
Darke County	\$13.37	\$695	\$27,800	1.6	\$57,800	\$1,445	\$17,340	\$434	5,800	28%	\$10.93	\$569	1.2
Defiance County	\$13.56	\$705	\$28,200	1.6	\$62,400	\$1,560	\$18,720	\$468	3,890	25%	\$12.67	\$659	1.1
Delaware County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	12,492	19%	\$12.42	\$646	1.4
Erie County	\$14.94	\$777	\$31,080	1.8	\$60,000	\$1,500	\$18,000	\$450	9,756	31%	\$11.26	\$586	1.3
Fairfield County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	15,899	29%	\$9.04	\$470	1.9
Fayette County	\$14.48	\$753	\$30,120	1.7	\$51,900	\$1,298	\$15,570	\$389	4,495	39%	\$11.29	\$587	1.3
Franklin County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	228,175	47%	\$16.56	\$861	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	\$13.96	\$726	\$29,040	1.7	\$67,200	\$1,680	\$20,160	\$504	3,580	22%	\$10.04	\$522	1.4
Gallia County	\$13.37	\$695	\$27,800	1.6	\$51,000	\$1,275	\$15,300	\$383	2,897	25%	\$10.55	\$549	1.3
Geauga County	\$15.10	\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	5,084	15%	\$9.78	\$509	1.5
Greene County	\$14.71	\$765	\$30,600	1.8	\$65,700	\$1,643	\$19,710	\$493	21,311	33%	\$11.99	\$624	1.2
Guernsey County	\$13.37	\$695	\$27,800	1.6	\$53,300	\$1,333	\$15,990	\$400	4,368	28%	\$10.09	\$524	1.3
Hamilton County	\$16.25	\$845	\$33,800	2.0	\$78,300	\$1,958	\$23,490	\$587	141,984	42%	\$15.43	\$802	1.1
Hancock County	\$13.96	\$726	\$29,040	1.7	\$71,600	\$1,790	\$21,480	\$537	9,664	31%	\$13.95	\$725	1.0
Hardin County	\$13.50	\$702	\$28,080	1.6	\$54,300	\$1,358	\$16,290	\$407	3,229	28%	\$11.80	\$614	1.1
Harrison County	\$13.37	\$695	\$27,800	1.6	\$54,800	\$1,370	\$16,440	\$411	1,197	19%	\$13.31	\$692	1.0
Henry County	\$13.37	\$695	\$27,800	1.6	\$67,700	\$1,693	\$20,310	\$508	2,252	20%	\$12.17	\$633	1.1
Highland County	\$13.37	\$695	\$27,800	1.6	\$50,300	\$1,258	\$15,090	\$377	4,933	30%	\$8.15	\$424	1.6
Hocking County	\$13.37	\$695	\$27,800	1.6	\$56,200	\$1,405	\$16,860	\$422	2,980	26%	\$8.21	\$427	1.6
Holmes County	\$13.37	\$695	\$27,800	1.6	\$63,400	\$1,585	\$19,020	\$476	2,995	24%	\$11.71	\$609	1.1
Huron County	\$13.37	\$695	\$27,800	1.6	\$60,400	\$1,510	\$18,120	\$453	6,607	29%	\$11.52	\$599	1.2
Jackson County	\$13.37	\$695	\$27,800	1.6	\$51,900	\$1,298	\$15,570	\$389	4,289	33%	\$10.45	\$543	1.3
Jefferson County	\$13.37	\$695	\$27,800	1.6	\$61,500	\$1,538	\$18,450	\$461	8,437	30%	\$10.14	\$527	1.3
Knox County	\$13.75	\$715	\$28,600	1.7	\$61,800	\$1,545	\$18,540	\$464	6,753	29%	\$11.01	\$572	1.2
Lake County	\$15.10	\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	24,946	26%	\$12.84	\$668	1.2
Lawrence County	\$13.38	\$696	\$27,840	1.6	\$54,900	\$1,373	\$16,470	\$412	6,134	26%	\$8.91	\$463	1.5
Licking County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	18,169	28%	\$10.43	\$542	1.7
Logan County	\$14.54	\$756	\$30,240	1.8	\$62,600	\$1,565	\$18,780	\$470	4,979	27%	\$13.12	\$682	1.1
Lorain County	\$15.10	\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	33,725	29%	\$10.58	\$550	1.4
Lucas County	\$13.96	\$726	\$29,040	1.7	\$67,200	\$1,680	\$20,160	\$504	71,018	40%	\$12.51	\$651	1.1
Madison County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	4,440	30%	\$12.58	\$654	1.4
Mahoning County	\$13.37	\$695	\$27,800	1.6	\$60,100	\$1,503	\$18,030	\$451	30,915	32%	\$9.89	\$514	1.4
Marion County	\$14.85	\$772	\$30,880	1.8	\$53,900	\$1,348	\$16,170	\$404	7,724	32%	\$11.20	\$582	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	\$15.10	\$785	\$31,400	1.8	\$70,700	\$1,768	\$21,210	\$530	13,493	20%	\$10.86	\$565	1.4
Meigs County	\$13.37	\$695	\$27,800	1.6	\$49,700	\$1,243	\$14,910	\$373	2,064	22%	\$7.47	\$388	1.8
Mercer County	\$13.37	\$695	\$27,800	1.6	\$71,300	\$1,783	\$21,390	\$535	3,873	24%	\$10.08	\$524	1.3
Miami County	\$14.71	\$765	\$30,600	1.8	\$65,700	\$1,643	\$19,710	\$493	12,362	30%	\$12.02	\$625	1.2
Monroe County	\$13.37	\$695	\$27,800	1.6	\$50,600	\$1,265	\$15,180	\$380	1,452	24%	\$8.15	\$424	1.6
Montgomery County	\$14.71	\$765	\$30,600	1.8	\$65,700	\$1,643	\$19,710	\$493	87,285	39%	\$13.18	\$685	1.1
Morgan County	\$13.37	\$695	\$27,800	1.6	\$49,300	\$1,233	\$14,790	\$370	1,381	23%	\$9.03	\$470	1.5
Morrow County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	2,347	19%	\$9.00	\$468	1.9
Muskingum County	\$13.46	\$700	\$28,000	1.6	\$58,500	\$1,463	\$17,550	\$439	11,265	33%	\$10.18	\$529	1.3
Noble County	\$13.37	\$695	\$27,800	1.6	\$54,100	\$1,353	\$16,230	\$406	806	17%	\$9.38	\$488	1.4
Ottawa County	\$14.17	\$737	\$29,480	1.7	\$68,100	\$1,703	\$20,430	\$511	3,797	22%	\$12.09	\$629	1.2
Paulding County	\$13.37	\$695	\$27,800	1.6	\$61,800	\$1,545	\$18,540	\$464	1,696	22%	\$11.48	\$597	1.2
Perry County	\$13.37	\$695	\$27,800	1.6	\$52,700	\$1,318	\$15,810	\$395	3,609	27%	\$8.27	\$430	1.6
Pickaway County	\$17.50	\$910	\$36,400	2.1	\$76,400	\$1,910	\$22,920	\$573	4,933	26%	\$10.54	\$548	1.7
Pike County	\$13.37	\$695	\$27,800	1.6	\$48,900	\$1,223	\$14,670	\$367	3,463	32%	\$13.82	\$719	1.0
Portage County	\$15.88	\$826	\$33,040	1.9	\$73,200	\$1,830	\$21,960	\$549	19,250	31%	\$10.75	\$559	1.5
Preble County	\$13.73	\$714	\$28,560	1.7	\$59,400	\$1,485	\$17,820	\$446	3,775	24%	\$9.93	\$517	1.4
Putnam County	\$13.62	\$708	\$28,320	1.6	\$75,600	\$1,890	\$22,680	\$567	2,574	20%	\$9.87	\$513	1.4
Richland County	\$13.37	\$695	\$27,800	1.6	\$60,200	\$1,505	\$18,060	\$452	15,417	32%	\$11.01	\$572	1.2
Ross County	\$14.48	\$753	\$30,120	1.7	\$59,500	\$1,488	\$17,850	\$446	8,240	29%	\$11.75	\$611	1.2
Sandusky County	\$13.37	\$695	\$27,800	1.6	\$60,400	\$1,510	\$18,120	\$453	6,246	26%	\$10.38	\$540	1.3
Scioto County	\$13.37	\$695	\$27,800	1.6	\$49,300	\$1,233	\$14,790	\$370	9,418	32%	\$7.93	\$412	1.7
Seneca County	\$13.37	\$695	\$27,800	1.6	\$59,200	\$1,480	\$17,760	\$444	5,932	28%	\$10.39	\$540	1.3
Shelby County	\$13.92	\$724	\$28,960	1.7	\$71,000	\$1,775	\$21,300	\$533	5,377	29%	\$17.00	\$884	0.8
Stark County	\$13.79	\$717	\$28,680	1.7	\$64,900	\$1,623	\$19,470	\$487	47,247	31%	\$10.86	\$565	1.3
Summit County	\$15.88	\$826	\$33,040	1.9	\$73,200	\$1,830	\$21,960	\$549	76,271	34%	\$13.01	\$676	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	\$13.37	\$695	\$27,800	1.6	\$60,100	\$1,503	\$18,030	\$451	25,721	30%	\$11.25	\$585	1.2
Tuscarawas County	\$14.42	\$750	\$30,000	1.7	\$65,400	\$1,635	\$19,620	\$491	10,819	30%	\$12.25	\$637	1.2
Union County	\$17.10	\$889	\$35,560	2.1	\$83,500	\$2,088	\$25,050	\$626	4,232	23%	\$15.18	\$790	1.1
Van Wert County	\$13.37	\$695	\$27,800	1.6	\$62,500	\$1,563	\$18,750	\$469	2,742	24%	\$10.85	\$564	1.2
Vinton County	\$13.37	\$695	\$27,800	1.6	\$49,600	\$1,240	\$14,880	\$372	1,164	24%	\$8.13	\$423	1.6
Warren County	\$16.25	\$845	\$33,800	2.0	\$78,300	\$1,958	\$23,490	\$587	18,334	23%	\$14.85	\$772	1.1
Washington County	\$13.37	\$695	\$27,800	1.6	\$60,800	\$1,520	\$18,240	\$456	6,431	25%	\$11.54	\$600	1.2
Wayne County	\$13.90	\$723	\$28,920	1.7	\$68,800	\$1,720	\$20,640	\$516	11,958	28%	\$12.57	\$654	1.1
Williams County	\$13.37	\$695	\$27,800	1.6	\$57,500	\$1,438	\$17,250	\$431	3,844	25%	\$11.44	\$595	1.2
Wood County	\$13.96	\$726	\$29,040	1.7	\$67,200	\$1,680	\$20,160	\$504	16,735	33%	\$11.60	\$603	1.2
Wyandot County	\$13.37	\$695	\$27,800	1.6	\$63,400	\$1,585	\$19,020	\$476	2,448	27%	\$12.67	\$659	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OKLAHOMA

STATE RANKING **#43***

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$801**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,671** monthly or **\$32,047** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.41
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.92
2-Bedroom Housing Wage	\$15.41
Number of Renter Households	501,339
Percent Renters	34%

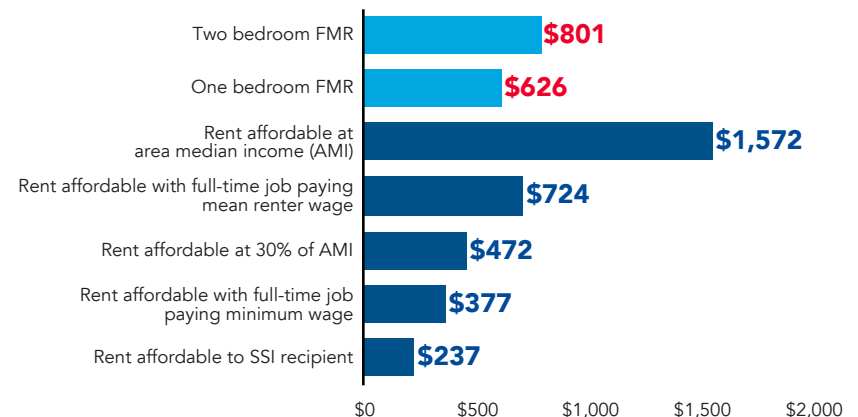
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Beckham County	\$17.33
Oklahoma City HMFA	\$16.37
Tulsa HMFA	\$16.19
Payne County	\$15.67
Greer County	\$15.60



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	\$15.41	\$801	\$32,047	2.1	\$62,875	\$1,572	\$18,863	\$472	501,339	34%	\$13.92	\$724	1.1
Combined Nonmetro Areas	\$14.19	\$738	\$29,506	2.0	\$55,294	\$1,382	\$16,588	\$415	159,898	32%	\$12.51	\$650	1.1
<u>Metropolitan Areas</u>													
Cotton County HMFA	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	569	24%	\$7.83	\$407	1.7
Fort Smith HMFA	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	4,460	29%	\$7.81	\$406	1.7
Grady County HMFA	\$13.40	\$697	\$27,880	1.8	\$64,800	\$1,620	\$19,440	\$486	4,643	24%	\$9.59	\$499	1.4
Lawton HMFA	\$14.27	\$742	\$29,680	2.0	\$61,500	\$1,538	\$18,450	\$461	19,587	46%	\$13.04	\$678	1.1
Le Flore County HMFA	\$13.40	\$697	\$27,880	1.8	\$48,200	\$1,205	\$14,460	\$362	4,970	27%	\$9.44	\$491	1.4
Lincoln County HMFA	\$13.40	\$697	\$27,880	1.8	\$58,200	\$1,455	\$17,460	\$437	2,807	22%	\$10.62	\$552	1.3
Oklahoma City HMFA	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	173,047	37%	\$14.51	\$754	1.1
Okmulgee County HMFA	\$13.40	\$697	\$27,880	1.8	\$51,600	\$1,290	\$15,480	\$387	4,371	29%	\$10.20	\$530	1.3
Pawnee County HMFA	\$13.40	\$697	\$27,880	1.8	\$57,300	\$1,433	\$17,190	\$430	1,494	24%	\$12.44	\$647	1.1
Tulsa HMFA	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	125,493	35%	\$15.00	\$780	1.1
<u>Counties</u>													
Adair County	\$13.40	\$697	\$27,880	1.8	\$42,500	\$1,063	\$12,750	\$319	2,366	30%	\$10.66	\$554	1.3
Alfalfa County	\$13.40	\$697	\$27,880	1.8	\$64,000	\$1,600	\$19,200	\$480	529	26%	\$14.24	\$741	0.9
Atoka County	\$13.40	\$697	\$27,880	1.8	\$44,900	\$1,123	\$13,470	\$337	1,419	27%	\$8.59	\$447	1.6
Beaver County	\$13.44	\$699	\$27,960	1.9	\$65,200	\$1,630	\$19,560	\$489	475	23%	\$17.27	\$898	0.8
Beckham County	\$17.33	\$901	\$36,040	2.4	\$67,700	\$1,693	\$20,310	\$508	2,720	36%	\$14.56	\$757	1.2
Blaine County	\$13.40	\$697	\$27,880	1.8	\$55,100	\$1,378	\$16,530	\$413	921	25%	\$13.87	\$721	1.0
Bryan County	\$14.29	\$743	\$29,720	2.0	\$51,900	\$1,298	\$15,570	\$389	5,892	35%	\$12.17	\$633	1.2
Caddo County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	3,136	30%	\$11.71	\$609	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Canadian County	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	10,044	23%	\$12.62	\$656	1.3
Carter County	\$14.58	\$758	\$30,320	2.0	\$59,900	\$1,498	\$17,970	\$449	5,541	31%	\$13.48	\$701	1.1
Cherokee County	\$13.40	\$697	\$27,880	1.8	\$54,000	\$1,350	\$16,200	\$405	5,432	33%	\$7.57	\$394	1.8
Choctaw County	\$13.40	\$697	\$27,880	1.8	\$46,100	\$1,153	\$13,830	\$346	1,758	30%	\$8.15	\$424	1.6
Cimarron County	\$13.40	\$697	\$27,880	1.8	\$59,300	\$1,483	\$17,790	\$445	263	27%	\$15.66	\$814	0.9
Cleveland County	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	35,176	35%	\$10.25	\$533	1.6
Coal County	\$13.40	\$697	\$27,880	1.8	\$51,500	\$1,288	\$15,450	\$386	641	28%	\$8.32	\$433	1.6
Comanche County	\$14.27	\$742	\$29,680	2.0	\$61,500	\$1,538	\$18,450	\$461	19,587	46%	\$13.04	\$678	1.1
Cotton County	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	569	24%	\$7.83	\$407	1.7
Craig County	\$13.81	\$718	\$28,720	1.9	\$50,100	\$1,253	\$15,030	\$376	1,350	25%	\$10.81	\$562	1.3
Creek County	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	6,607	25%	\$12.16	\$632	1.3
Custer County	\$13.40	\$697	\$27,880	1.8	\$56,700	\$1,418	\$17,010	\$425	4,280	41%	\$12.97	\$674	1.0
Delaware County	\$13.40	\$697	\$27,880	1.8	\$49,800	\$1,245	\$14,940	\$374	4,039	24%	\$9.86	\$513	1.4
Dewey County	\$14.06	\$731	\$29,240	1.9	\$64,200	\$1,605	\$19,260	\$482	500	28%	\$15.17	\$789	0.9
Ellis County	\$14.94	\$777	\$31,080	2.1	\$71,000	\$1,775	\$21,300	\$533	359	22%	\$11.64	\$605	1.3
Garfield County	\$14.75	\$767	\$30,680	2.0	\$60,500	\$1,513	\$18,150	\$454	8,349	35%	\$19.17	\$997	0.8
Garvin County	\$13.40	\$697	\$27,880	1.8	\$53,400	\$1,335	\$16,020	\$401	3,231	31%	\$14.13	\$735	0.9
Grady County	\$13.40	\$697	\$27,880	1.8	\$64,800	\$1,620	\$19,440	\$486	4,643	24%	\$9.59	\$499	1.4
Grant County	\$13.40	\$697	\$27,880	1.8	\$64,000	\$1,600	\$19,200	\$480	499	25%	\$20.52	\$1,067	0.7
Greer County	\$15.60	\$811	\$32,440	2.2	\$54,700	\$1,368	\$16,410	\$410	646	31%	\$8.89	\$462	1.8
Harmon County	\$13.40	\$697	\$27,880	1.8	\$40,400	\$1,010	\$12,120	\$303	344	29%	\$12.32	\$641	1.1
Harper County	\$13.40	\$697	\$27,880	1.8	\$63,000	\$1,575	\$18,900	\$473	275	20%	\$12.48	\$649	1.1
Haskell County	\$13.40	\$697	\$27,880	1.8	\$48,500	\$1,213	\$14,550	\$364	1,239	26%	\$8.26	\$430	1.6
Hughes County	\$13.40	\$697	\$27,880	1.8	\$50,300	\$1,258	\$15,090	\$377	1,059	25%	\$9.07	\$472	1.5
Jackson County	\$13.92	\$724	\$28,960	1.9	\$52,400	\$1,310	\$15,720	\$393	4,186	41%	\$11.62	\$604	1.2
Jefferson County	\$13.40	\$697	\$27,880	1.8	\$44,900	\$1,123	\$13,470	\$337	684	28%	\$12.08	\$628	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnston County	\$13.40	\$697	\$27,880	1.8	\$49,800	\$1,245	\$14,940	\$374	1,194	29%	\$10.47	\$544	1.3
Kay County	\$13.69	\$712	\$28,480	1.9	\$54,100	\$1,353	\$16,230	\$406	5,762	32%	\$14.31	\$744	1.0
Kingfisher County	\$13.88	\$722	\$28,880	1.9	\$69,200	\$1,730	\$20,760	\$519	1,186	21%	\$16.23	\$844	0.9
Kiowa County	\$13.40	\$697	\$27,880	1.8	\$51,900	\$1,298	\$15,570	\$389	1,244	31%	\$10.84	\$564	1.2
Latimer County	\$13.40	\$697	\$27,880	1.8	\$52,600	\$1,315	\$15,780	\$395	1,290	32%	\$12.69	\$660	1.1
Le Flore County	\$13.40	\$697	\$27,880	1.8	\$48,200	\$1,205	\$14,460	\$362	4,970	27%	\$9.44	\$491	1.4
Lincoln County	\$13.40	\$697	\$27,880	1.8	\$58,200	\$1,455	\$17,460	\$437	2,807	22%	\$10.62	\$552	1.3
Logan County	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	3,243	21%	\$8.25	\$429	2.0
Love County	\$14.04	\$730	\$29,200	1.9	\$56,400	\$1,410	\$16,920	\$423	644	21%	\$10.08	\$524	1.4
McClain County	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	2,814	21%	\$10.19	\$530	1.6
McCurtain County	\$13.40	\$697	\$27,880	1.8	\$43,100	\$1,078	\$12,930	\$323	3,851	30%	\$11.65	\$606	1.2
McIntosh County	\$13.40	\$697	\$27,880	1.8	\$48,900	\$1,223	\$14,670	\$367	1,875	23%	\$7.95	\$413	1.7
Major County	\$13.40	\$697	\$27,880	1.8	\$67,200	\$1,680	\$20,160	\$504	736	25%	\$16.37	\$851	0.8
Marshall County	\$14.04	\$730	\$29,200	1.9	\$50,100	\$1,253	\$15,030	\$376	1,424	24%	\$12.59	\$655	1.1
Mayes County	\$13.69	\$712	\$28,480	1.9	\$54,600	\$1,365	\$16,380	\$410	4,039	26%	\$12.99	\$676	1.1
Murray County	\$13.40	\$697	\$27,880	1.8	\$61,200	\$1,530	\$18,360	\$459	1,796	33%	\$10.68	\$555	1.3
Muskogee County	\$14.19	\$738	\$29,520	2.0	\$55,700	\$1,393	\$16,710	\$418	8,688	33%	\$10.11	\$526	1.4
Noble County	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	1,236	26%	\$14.51	\$755	0.9
Nowata County	\$15.38	\$800	\$32,000	2.1	\$50,600	\$1,265	\$15,180	\$380	987	24%	\$10.01	\$521	1.5
Okfuskee County	\$13.40	\$697	\$27,880	1.8	\$48,100	\$1,203	\$14,430	\$361	1,078	27%	\$8.08	\$420	1.7
Oklahoma County	\$16.37	\$851	\$34,040	2.3	\$69,400	\$1,735	\$20,820	\$521	121,770	41%	\$15.50	\$806	1.1
Okmulgee County	\$13.40	\$697	\$27,880	1.8	\$51,600	\$1,290	\$15,480	\$387	4,371	29%	\$10.20	\$530	1.3
Osage County	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	4,042	22%	\$9.80	\$510	1.7
Ottawa County	\$14.37	\$747	\$29,880	2.0	\$47,300	\$1,183	\$14,190	\$355	3,655	31%	\$10.07	\$524	1.4
Pawnee County	\$13.40	\$697	\$27,880	1.8	\$57,300	\$1,433	\$17,190	\$430	1,494	24%	\$12.44	\$647	1.1
Payne County	\$15.67	\$815	\$32,600	2.2	\$56,600	\$1,415	\$16,980	\$425	15,333	51%	\$8.78	\$457	1.8

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pittsburg County	\$15.00	\$780	\$31,200	2.1	\$56,600	\$1,415	\$16,980	\$425	5,047	28%	\$12.13	\$631	1.2
Pontotoc County	\$14.31	\$744	\$29,760	2.0	\$59,000	\$1,475	\$17,700	\$443	5,236	36%	\$10.25	\$533	1.4
Pottawatomie County	\$14.23	\$740	\$29,600	2.0	\$53,300	\$1,333	\$15,990	\$400	8,185	32%	\$10.26	\$534	1.4
Pushmataha County	\$13.40	\$697	\$27,880	1.8	\$43,800	\$1,095	\$13,140	\$329	1,116	24%	\$8.90	\$463	1.5
Roger Mills County	\$13.40	\$697	\$27,880	1.8	\$65,100	\$1,628	\$19,530	\$488	362	27%	\$11.89	\$618	1.1
Rogers County	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	7,212	21%	\$12.75	\$663	1.3
Seminole County	\$13.40	\$697	\$27,880	1.8	\$47,900	\$1,198	\$14,370	\$359	2,701	29%	\$10.70	\$556	1.3
Sequoyah County	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	4,460	29%	\$7.81	\$406	1.7
Stephens County	\$14.08	\$732	\$29,280	1.9	\$59,100	\$1,478	\$17,730	\$443	5,118	29%	\$12.78	\$664	1.1
Texas County	\$14.54	\$756	\$30,240	2.0	\$58,300	\$1,458	\$17,490	\$437	2,544	36%	\$13.21	\$687	1.1
Tillman County	\$13.40	\$697	\$27,880	1.8	\$47,600	\$1,190	\$14,280	\$357	824	26%	\$12.22	\$636	1.1
Tulsa County	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	101,857	41%	\$15.40	\$801	1.1
Wagoner County	\$16.19	\$842	\$33,680	2.2	\$67,100	\$1,678	\$20,130	\$503	5,775	21%	\$12.30	\$639	1.3
Washington County	\$14.33	\$745	\$29,800	2.0	\$63,100	\$1,578	\$18,930	\$473	6,222	30%	\$16.20	\$842	0.9
Washita County	\$13.40	\$697	\$27,880	1.8	\$61,800	\$1,545	\$18,540	\$464	1,265	28%	\$12.62	\$656	1.1
Woods County	\$13.63	\$709	\$28,360	1.9	\$78,400	\$1,960	\$23,520	\$588	1,056	32%	\$15.81	\$822	0.9
Woodward County	\$14.67	\$763	\$30,520	2.0	\$72,400	\$1,810	\$21,720	\$543	2,071	28%	\$15.59	\$811	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OREGON

STATE RANKING **#17***

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,105**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,684** monthly or **\$44,214** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.26
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OREGON:

STATE FACTS	
Minimum Wage	\$10.75
Average Renter Wage	\$15.44
2-Bedroom Housing Wage	\$21.26
Number of Renter Households	597,158
Percent Renters	39%

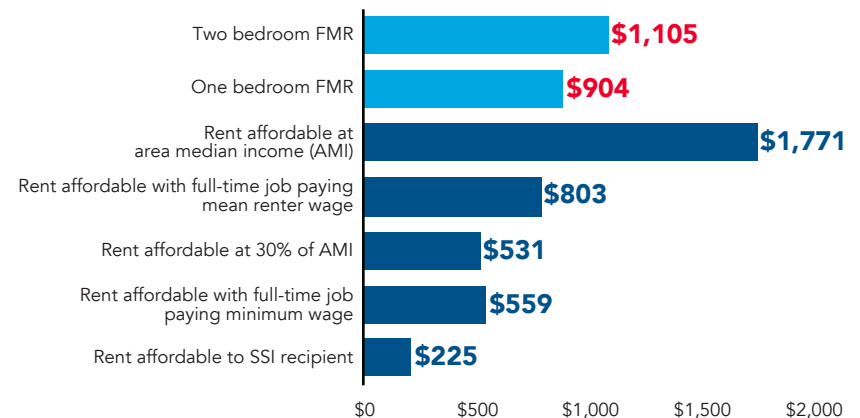
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

65
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Portland-Vancouver-Hillsboro MSA	\$25.58
Hood River County	\$20.96
Wasco County	\$20.42
Corvallis MSA	\$18.77
Eugene-Springfield MSA	\$18.60



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	\$21.26	\$1,105	\$44,214	2.0	\$70,843	\$1,771	\$21,253	\$531	597,158	39%	\$15.44	\$803	1.4
Combined Nonmetro Areas	\$15.40	\$801	\$32,037	1.4	\$53,846	\$1,346	\$16,154	\$404	90,881	35%	\$11.71	\$609	1.3
<u>Metropolitan Areas</u>													
Albany MSA	\$17.62	\$916	\$36,640	1.6	\$59,700	\$1,493	\$17,910	\$448	16,110	36%	\$12.86	\$669	1.4
Bend-Redmond MSA	\$18.56	\$965	\$38,600	1.7	\$69,600	\$1,740	\$20,880	\$522	23,567	35%	\$13.89	\$723	1.3
Corvallis MSA	\$18.77	\$976	\$39,040	1.7	\$84,100	\$2,103	\$25,230	\$631	14,632	43%	\$11.73	\$610	1.6
Eugene-Springfield MSA	\$18.60	\$967	\$38,680	1.7	\$64,100	\$1,603	\$19,230	\$481	60,482	41%	\$12.86	\$669	1.4
Grants Pass MSA	\$17.27	\$898	\$35,920	1.6	\$53,600	\$1,340	\$16,080	\$402	11,838	34%	\$12.04	\$626	1.4
Medford MSA	\$17.29	\$899	\$35,960	1.6	\$58,900	\$1,473	\$17,670	\$442	31,111	37%	\$12.68	\$659	1.4
Portland-Vancouver-Hillsboro MSA	\$25.58	\$1,330	\$53,200	2.4	\$81,400	\$2,035	\$24,420	\$611	291,913	40%	\$17.84	\$928	1.4
Salem MSA	\$17.04	\$886	\$35,440	1.6	\$67,300	\$1,683	\$20,190	\$505	56,624	39%	\$12.16	\$632	1.4
<u>Counties</u>													
Baker County	\$13.54	\$704	\$28,160	1.3	\$54,900	\$1,373	\$16,470	\$412	2,280	33%	\$11.15	\$580	1.2
Benton County	\$18.77	\$976	\$39,040	1.7	\$84,100	\$2,103	\$25,230	\$631	14,632	43%	\$11.73	\$610	1.6
Clackamas County	\$25.58	\$1,330	\$53,200	2.1	\$81,400	\$2,035	\$24,420	\$611	47,026	31%	\$15.56	\$809	1.6
Clatsop County	\$17.00	\$884	\$35,360	1.6	\$62,000	\$1,550	\$18,600	\$465	6,309	40%	\$11.63	\$605	1.5
Columbia County	\$25.58	\$1,330	\$53,200	2.4	\$81,400	\$2,035	\$24,420	\$611	5,335	28%	\$9.09	\$473	2.8
Coos County	\$15.04	\$782	\$31,280	1.4	\$50,700	\$1,268	\$15,210	\$380	9,055	35%	\$11.26	\$586	1.3
Crook County	\$14.38	\$748	\$29,920	1.4	\$53,700	\$1,343	\$16,110	\$403	2,839	31%	\$16.04	\$834	0.9
Curry County	\$17.62	\$916	\$36,640	1.7	\$51,800	\$1,295	\$15,540	\$389	3,533	34%	\$13.65	\$710	1.3
Deschutes County	\$18.56	\$965	\$38,600	1.7	\$69,600	\$1,740	\$20,880	\$522	23,567	35%	\$13.89	\$723	1.3
Douglas County	\$14.62	\$760	\$30,400	1.4	\$52,100	\$1,303	\$15,630	\$391	14,249	32%	\$12.70	\$660	1.2
Gilliam County	\$13.94	\$725	\$29,000	1.3	\$61,300	\$1,533	\$18,390	\$460	287	36%	\$21.24	\$1,104	0.7

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	\$13.40	\$697	\$27,880	1.3	\$53,500	\$1,338	\$16,050	\$401	858	27%	\$9.66	\$502	1.4
Harney County	\$13.40	\$697	\$27,880	1.3	\$42,300	\$1,058	\$12,690	\$317	899	29%	\$10.48	\$545	1.3
Hood River County	\$20.96	\$1,090	\$43,600	1.9	\$68,800	\$1,720	\$20,640	\$516	2,908	35%	\$11.31	\$588	1.9
Jackson County	\$17.29	\$899	\$35,960	1.6	\$58,900	\$1,473	\$17,670	\$442	31,111	37%	\$12.68	\$659	1.4
Jefferson County	\$13.40	\$697	\$27,880	1.3	\$52,800	\$1,320	\$15,840	\$396	2,364	31%	\$11.96	\$622	1.1
Josephine County	\$17.27	\$898	\$35,920	1.6	\$53,600	\$1,340	\$16,080	\$402	11,838	34%	\$12.04	\$626	1.4
Klamath County	\$14.71	\$765	\$30,600	1.4	\$52,700	\$1,318	\$15,810	\$395	9,722	36%	\$11.18	\$582	1.3
Lake County	\$13.40	\$697	\$27,880	1.3	\$45,700	\$1,143	\$13,710	\$343	1,304	38%	\$12.97	\$675	1.0
Lane County	\$18.60	\$967	\$38,680	1.7	\$64,100	\$1,603	\$19,230	\$481	60,482	41%	\$12.86	\$669	1.4
Lincoln County	\$17.17	\$893	\$35,720	1.6	\$54,200	\$1,355	\$16,260	\$407	7,541	37%	\$11.92	\$620	1.4
Linn County	\$17.62	\$916	\$36,640	1.6	\$59,700	\$1,493	\$17,910	\$448	16,110	36%	\$12.86	\$669	1.4
Malheur County	\$13.40	\$697	\$27,880	1.3	\$51,500	\$1,288	\$15,450	\$386	4,194	41%	\$8.77	\$456	1.5
Marion County	\$17.04	\$886	\$35,440	1.6	\$67,300	\$1,683	\$20,190	\$505	46,466	40%	\$12.51	\$650	1.4
Morrow County	\$13.40	\$697	\$27,880	1.3	\$58,000	\$1,450	\$17,400	\$435	1,081	28%	\$16.00	\$832	0.8
Multnomah County	\$25.58	\$1,330	\$53,200	1.3	\$81,400	\$2,035	\$24,420	\$611	144,550	46%	\$17.06	\$887	1.5
Polk County	\$17.04	\$886	\$35,440	1.6	\$67,300	\$1,683	\$20,190	\$505	10,158	35%	\$9.41	\$490	1.8
Sherman County	\$15.27	\$794	\$31,760	1.5	\$62,200	\$1,555	\$18,660	\$467	310	39%	\$13.79	\$717	1.1
Tillamook County	\$16.13	\$839	\$33,560	1.5	\$51,900	\$1,298	\$15,570	\$389	3,016	30%	\$11.28	\$586	1.4
Umatilla County	\$14.33	\$745	\$29,800	1.4	\$53,300	\$1,333	\$15,990	\$400	9,738	37%	\$10.98	\$571	1.3
Union County	\$14.15	\$736	\$29,440	1.4	\$56,800	\$1,420	\$17,040	\$426	3,666	36%	\$10.19	\$530	1.4
Wallowa County	\$13.40	\$697	\$27,880	1.3	\$58,000	\$1,450	\$17,400	\$435	977	32%	\$8.81	\$458	1.5
Wasco County	\$20.42	\$1,062	\$42,480	1.9	\$54,600	\$1,365	\$16,380	\$410	3,573	36%	\$11.95	\$622	1.7
Washington County	\$25.58	\$1,330	\$53,200	2.1	\$81,400	\$2,035	\$24,420	\$611	83,546	40%	\$21.28	\$1,106	1.2
Wheeler County	\$13.40	\$697	\$27,880	1.3	\$49,000	\$1,225	\$14,700	\$368	178	26%	\$13.44	\$699	1.0
Yamhill County	\$25.58	\$1,330	\$53,200	2.4	\$81,400	\$2,035	\$24,420	\$611	11,456	33%	\$12.06	\$627	2.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PENNSYLVANIA

STATE RANKING #20*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,015**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,385** monthly or **\$40,616** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.53
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.91
2-Bedroom Housing Wage	\$19.53
Number of Renter Households	1,536,223
Percent Renters	31%

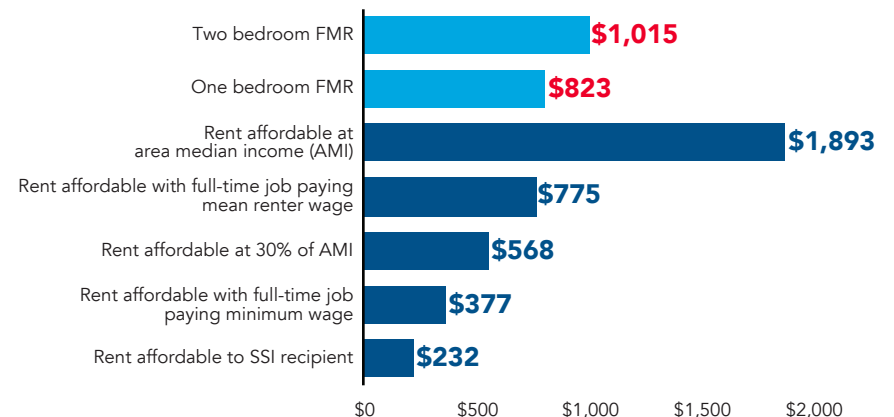
108
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$24.35
Pike County HMFA	\$23.67
East Stroudsburg MSA	\$20.63
Allentown-Bethlehem-Easton HMFA	\$20.15
Harrisburg-Carlisle MSA	\$19.98



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

PENNSYLVANIA

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Pennsylvania	\$19.53	\$1,015	\$40,616	2.7	\$75,722	\$1,893	\$22,717	\$568	1,536,223	31%	\$14.91	\$775	1.3	
Combined Nonmetro Areas	\$13.89	\$722	\$28,889	1.9	\$59,334	\$1,483	\$17,800	\$445	149,452	25%	\$10.76	\$559	1.3	
Metropolitan Areas														
Allentown-Bethlehem-Easton HMFA	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	84,522	31%	\$14.01	\$729	1.4	
Altoona MSA	\$14.88	\$774	\$30,960	2.1	\$65,100	\$1,628	\$19,530	\$488	14,945	29%	\$10.42	\$542	1.4	
Armstrong County HMFA	\$13.67	\$711	\$28,440	1.9	\$58,500	\$1,463	\$17,550	\$439	6,877	24%	\$11.08	\$576	1.2	
Chambersburg-Waynesboro MSA	\$17.33	\$901	\$36,040	2.4	\$71,300	\$1,783	\$21,390	\$535	17,217	29%	\$12.40	\$645	1.4	
Columbia County HMFA	\$15.23	\$792	\$31,680	2.1	\$59,800	\$1,495	\$17,940	\$449	8,013	30%	\$9.93	\$516	1.5	
East Stroudsburg MSA	\$20.63	\$1,073	\$42,920	2.8	\$74,100	\$1,853	\$22,230	\$556	12,903	23%	\$11.51	\$598	1.8	
Erie MSA	\$14.67	\$763	\$30,520	2.0	\$63,700	\$1,593	\$19,110	\$478	37,575	34%	\$10.91	\$567	1.3	
Gettysburg MSA	\$18.08	\$940	\$37,600	2.5	\$74,900	\$1,873	\$22,470	\$562	8,510	22%	\$10.30	\$536	1.8	
Harrisburg-Carlisle MSA	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	72,494	32%	\$15.14	\$787	1.3	
Johnstown MSA	\$13.40	\$697	\$27,880	1.8	\$64,200	\$1,605	\$19,260	\$482	14,827	26%	\$9.06	\$471	1.5	
Lancaster MSA	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	61,916	32%	\$13.24	\$688	1.4	
Lebanon MSA	\$16.71	\$869	\$34,760	2.3	\$70,100	\$1,753	\$21,030	\$526	15,897	30%	\$12.21	\$635	1.4	
Montour County HMFA	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	2,019	27%	\$18.95	\$986	0.9	
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	526,910	35%	\$18.63	\$969	1.3	
Pike County HMFA	\$23.67	\$1,231	\$49,240	3.3	\$73,600	\$1,840	\$22,080	\$552	3,342	16%	\$8.27	\$430	2.9	
Pittsburgh HMFA	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	292,855	30%	\$14.65	\$762	1.2	
Reading MSA	\$17.48	\$909	\$36,360	2.4	\$71,900	\$1,798	\$21,570	\$539	42,979	28%	\$12.54	\$652	1.4	
Scranton-Wilkes-Barre MSA	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	72,196	32%	\$11.26	\$585	1.4	
Sharon HMFA	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	12,059	27%	\$11.11	\$578	1.2	

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PENNSYLVANIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
State College MSA	\$19.04	\$990	\$39,600	2.6	\$82,400	\$2,060	\$24,720	\$618	22,241	39%	\$10.64	\$553	1.8
Williamsport MSA	\$15.73	\$818	\$32,720	2.2	\$66,700	\$1,668	\$20,010	\$500	13,598	30%	\$10.99	\$572	1.4
York-Hanover MSA	\$18.19	\$946	\$37,840	2.5	\$74,300	\$1,858	\$22,290	\$557	42,876	26%	\$12.53	\$652	1.5
Counties													
Adams County	\$18.08	\$940	\$37,600	2.5	\$74,900	\$1,873	\$22,470	\$562	8,510	22%	\$10.30	\$536	1.8
Allegheny County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	187,450	35%	\$16.34	\$850	1.0
Armstrong County	\$13.67	\$711	\$28,440	1.9	\$58,500	\$1,463	\$17,550	\$439	6,877	24%	\$11.08	\$576	1.2
Beaver County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	18,741	27%	\$11.19	\$582	1.5
Bedford County	\$13.40	\$697	\$27,880	1.8	\$58,500	\$1,463	\$17,550	\$439	3,985	20%	\$9.39	\$488	1.4
Berks County	\$17.48	\$909	\$36,360	2.4	\$71,900	\$1,798	\$21,570	\$539	42,979	28%	\$12.54	\$652	1.4
Blair County	\$14.88	\$774	\$30,960	2.1	\$65,100	\$1,628	\$19,530	\$488	14,945	29%	\$10.42	\$542	1.4
Bradford County	\$14.35	\$746	\$29,840	2.0	\$63,300	\$1,583	\$18,990	\$475	6,173	25%	\$12.70	\$660	1.1
Bucks County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	54,763	23%	\$13.26	\$690	1.8
Butler County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	17,407	23%	\$11.93	\$621	1.4
Cambria County	\$13.40	\$697	\$27,880	1.8	\$64,200	\$1,605	\$19,260	\$482	14,827	26%	\$9.06	\$471	1.5
Cameron County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	679	31%	\$10.82	\$562	1.2
Carbon County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	5,675	22%	\$10.09	\$524	2.0
Centre County	\$19.04	\$990	\$39,600	2.6	\$82,400	\$2,060	\$24,720	\$618	22,241	39%	\$10.64	\$553	1.8
Chester County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	46,194	25%	\$18.01	\$936	1.4
Clarion County	\$13.40	\$697	\$27,880	1.8	\$58,700	\$1,468	\$17,610	\$440	4,860	31%	\$8.04	\$418	1.7
Clearfield County	\$13.77	\$716	\$28,640	1.9	\$57,900	\$1,448	\$17,370	\$434	7,064	23%	\$9.59	\$498	1.4
Clinton County	\$14.75	\$767	\$30,680	2.0	\$60,900	\$1,523	\$18,270	\$457	4,316	29%	\$10.83	\$563	1.4
Columbia County	\$15.23	\$792	\$31,680	2.1	\$59,800	\$1,495	\$17,940	\$449	8,013	30%	\$9.93	\$516	1.5
Crawford County	\$13.52	\$703	\$28,120	1.9	\$58,900	\$1,473	\$17,670	\$442	9,146	26%	\$10.78	\$561	1.3
Cumberland County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	28,383	29%	\$14.45	\$751	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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PENNSYLVANIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dauphin County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	40,505	37%	\$15.95	\$829	1.3
Delaware County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	62,318	31%	\$15.78	\$821	1.5
Elk County	\$13.40	\$697	\$27,880	1.8	\$62,800	\$1,570	\$18,840	\$471	2,859	21%	\$11.39	\$592	1.2
Erie County	\$14.67	\$763	\$30,520	2.0	\$63,700	\$1,593	\$19,110	\$478	37,575	34%	\$10.91	\$567	1.3
Fayette County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	14,666	27%	\$9.41	\$489	1.8
Forest County †	\$13.77	\$716	\$28,640	1.9	\$48,200	\$1,205	\$14,460	\$362	278	15%			
Franklin County	\$17.33	\$901	\$36,040	2.4	\$71,300	\$1,783	\$21,390	\$535	17,217	29%	\$12.40	\$645	1.4
Fulton County	\$13.40	\$697	\$27,880	1.8	\$60,000	\$1,500	\$18,000	\$450	1,300	22%	\$14.00	\$728	1.0
Greene County	\$13.62	\$708	\$28,320	1.9	\$60,300	\$1,508	\$18,090	\$452	3,917	27%	\$16.22	\$844	0.8
Huntingdon County	\$13.40	\$697	\$27,880	1.8	\$57,100	\$1,428	\$17,130	\$428	4,176	25%	\$9.71	\$505	1.4
Indiana County	\$14.94	\$777	\$31,080	2.1	\$64,700	\$1,618	\$19,410	\$485	9,917	29%	\$10.17	\$529	1.5
Jefferson County	\$13.40	\$697	\$27,880	1.8	\$55,500	\$1,388	\$16,650	\$416	4,618	25%	\$9.72	\$506	1.4
Juniata County	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	2,262	24%	\$10.07	\$524	1.3
Lackawanna County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	29,057	34%	\$11.18	\$581	1.4
Lancaster County	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	61,916	32%	\$13.24	\$688	1.4
Lawrence County	\$14.29	\$743	\$29,720	2.0	\$57,700	\$1,443	\$17,310	\$433	9,547	26%	\$9.88	\$514	1.4
Lebanon County	\$16.71	\$869	\$34,760	2.3	\$70,100	\$1,753	\$21,030	\$526	15,897	30%	\$12.21	\$635	1.4
Lehigh County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	46,303	34%	\$15.09	\$785	1.3
Luzerne County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	40,851	32%	\$11.19	\$582	1.4
Lycoming County	\$15.73	\$818	\$32,720	2.2	\$66,700	\$1,668	\$20,010	\$500	13,598	30%	\$10.99	\$572	1.4
McKean County	\$13.40	\$697	\$27,880	1.8	\$56,500	\$1,413	\$16,950	\$424	4,443	26%	\$9.75	\$507	1.4
Mercer County	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	12,059	27%	\$11.11	\$578	1.2
Mifflin County	\$13.40	\$697	\$27,880	1.8	\$51,900	\$1,298	\$15,570	\$389	5,577	30%	\$12.12	\$630	1.1
Monroe County	\$20.63	\$1,073	\$42,920	2.8	\$74,100	\$1,853	\$22,230	\$556	12,903	23%	\$11.51	\$598	1.8
Montgomery County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	86,255	28%	\$18.63	\$969	1.3
Montour County	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	2,019	27%	\$18.95	\$986	0.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PENNSYLVANIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	32,544	29%	\$12.71	\$661	1.6
Northumberland County	\$13.42	\$698	\$27,920	1.9	\$59,900	\$1,498	\$17,970	\$449	11,356	29%	\$11.29	\$587	1.2
Perry County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	3,606	20%	\$9.19	\$478	2.2
Philadelphia County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	277,380	48%	\$22.15	\$1,152	1.1
Pike County	\$23.67	\$1,231	\$49,240	3.3	\$73,600	\$1,840	\$22,080	\$552	3,342	16%	\$8.27	\$430	2.9
Potter County	\$13.40	\$697	\$27,880	1.8	\$54,300	\$1,358	\$16,290	\$407	1,535	23%	\$11.30	\$588	1.2
Schuylkill County	\$13.42	\$698	\$27,920	1.9	\$59,800	\$1,495	\$17,940	\$449	14,857	25%	\$11.42	\$594	1.2
Snyder County	\$14.60	\$759	\$30,360	2.0	\$60,400	\$1,510	\$18,120	\$453	3,928	27%	\$10.10	\$525	1.4
Somerset County	\$13.40	\$697	\$27,880	1.8	\$55,600	\$1,390	\$16,680	\$417	6,433	22%	\$9.99	\$520	1.3
Sullivan County	\$13.40	\$697	\$27,880	1.8	\$58,200	\$1,455	\$17,460	\$437	461	17%	\$9.85	\$512	1.4
Susquehanna County	\$14.58	\$758	\$30,320	2.0	\$62,700	\$1,568	\$18,810	\$470	4,023	23%	\$10.03	\$522	1.5
Tioga County	\$14.35	\$746	\$29,840	2.0	\$58,700	\$1,468	\$17,610	\$440	4,175	26%	\$11.80	\$614	1.2
Union County	\$15.25	\$793	\$31,720	2.1	\$64,400	\$1,610	\$19,320	\$483	4,254	29%	\$12.05	\$627	1.3
Venango County	\$13.40	\$697	\$27,880	1.8	\$57,500	\$1,438	\$17,250	\$431	5,356	24%	\$9.86	\$513	1.4
Warren County	\$13.40	\$697	\$27,880	1.8	\$59,600	\$1,490	\$17,880	\$447	3,951	23%	\$11.15	\$580	1.2
Washington County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	20,555	25%	\$14.48	\$753	1.2
Wayne County	\$16.13	\$839	\$33,560	2.2	\$64,200	\$1,605	\$19,260	\$482	4,006	21%	\$9.18	\$477	1.8
Westmoreland County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	34,036	23%	\$10.34	\$538	1.6
Wyoming County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	2,288	21%	\$13.10	\$681	1.2
York County	\$18.19	\$946	\$37,840	2.5	\$74,300	\$1,858	\$22,290	\$557	42,876	26%	\$12.53	\$652	1.5

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

PUERTO RICO

STATE RANKING **#52***

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$480**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,601** monthly or **\$19,216** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$9.24
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$7.25
2-Bedroom Housing Wage	\$9.24
Number of Renter Households	388,445
Percent Renters	31%

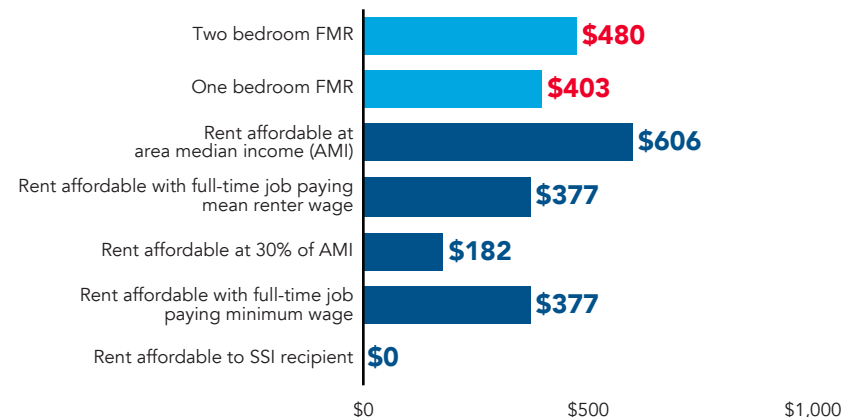
51
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

43
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo HMFA	\$10.19
Mayagüez MSA	\$9.73
Fajardo HMFA	\$9.65
Caguas HMFA	\$8.98
Ponce HMFA	\$8.42



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Puerto Rico	\$9.24	\$480	\$19,216	1.3	\$24,242	\$606	\$7,273	\$182	388,445	31%	\$7.25	\$377	1.3	
Combined Nonmetro Areas	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	13,963	27%	\$6.26	\$325	1.2	
Metropolitan Areas														
Aguadilla-Isabela HMFA	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	33,541	34%	\$6.92	\$360	1.1	
Arecibo HMFA	\$8.02	\$417	\$16,680	1.1	\$20,600	\$515	\$6,180	\$155	17,302	30%	\$5.80	\$301	1.4	
Barranquitas-Aibonito HMFA	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	9,282	27%	\$5.98	\$311	1.3	
Caguas HMFA	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	31,067	28%	\$7.49	\$390	1.2	
Fajardo HMFA	\$9.65	\$502	\$20,080	1.3	\$22,900	\$573	\$6,870	\$172	7,308	30%	\$6.56	\$341	1.5	
Guayama MSA	\$7.75	\$403	\$16,120	1.1	\$20,200	\$505	\$6,060	\$152	7,217	26%	\$7.53	\$392	1.0	
Mayagüez MSA	\$9.73	\$506	\$20,240	1.3	\$19,300	\$483	\$5,790	\$145	13,966	38%	\$4.23	\$220	2.3	
Ponce HMFA	\$8.42	\$438	\$17,520	1.2	\$20,800	\$520	\$6,240	\$156	25,075	32%	\$5.76	\$300	1.5	
Quebradillas Municipio HMFA	\$7.50	\$390	\$15,600	1.0	\$18,300	\$458	\$5,490	\$137	3,486	40%	\$5.16	\$268	1.5	
San German MSA	\$7.63	\$397	\$15,880	1.1	\$19,200	\$480	\$5,760	\$144	16,215	36%	\$5.83	\$303	1.3	
San Juan-Guaynabo HMFA	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	199,135	32%	\$7.84	\$407	1.3	
Utua Municipio HMFA	\$7.98	\$415	\$16,600	1.1	\$20,000	\$500	\$6,000	\$150	3,481	35%	\$4.72	\$245	1.7	
Yauco HMFA	\$7.48	\$389	\$15,560	1.0	\$17,100	\$428	\$5,130	\$128	7,407	24%	\$5.38	\$280	1.4	
Counties														
Adjuntas Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	2,972	47%	\$6.36	\$331	1.2	
Aguada Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	3,237	25%	\$4.73	\$246	1.6	
Aguadilla Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	8,028	38%	\$7.04	\$366	1.1	
Aguas Buenas Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,879	33%	\$4.99	\$259	2.0	
Aibonito Municipio	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	1,688	20%	\$7.43	\$386	1.0	

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Añasco Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	2,078	22%	\$10.30	\$535	0.8
Arecibo Municipio	\$8.02	\$417	\$16,680	1.1	\$20,600	\$515	\$6,180	\$155	10,210	32%	\$5.87	\$305	1.4
Arroyo Municipio	\$7.75	\$403	\$16,120	1.1	\$20,200	\$505	\$6,060	\$152	1,441	23%	\$7.86	\$409	1.0
Barceloneta Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	1,770	21%	\$8.79	\$457	1.2
Barranquitas Municipio	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	2,262	24%	\$4.49	\$233	1.7
Bayamón Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	21,924	31%	\$6.17	\$321	1.7
Cabo Rojo Municipio	\$7.63	\$397	\$15,880	1.1	\$19,200	\$480	\$5,760	\$144	7,118	42%	\$4.88	\$254	1.6
Caguas Municipio	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	15,831	31%	\$6.93	\$360	1.3
Camuy Municipio	\$8.02	\$417	\$16,680	1.1	\$20,600	\$515	\$6,180	\$155	3,489	30%	\$5.32	\$277	1.5
Canóvanas Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,432	23%	\$6.35	\$330	1.6
Carolina Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	20,224	31%	\$7.79	\$405	1.3
Cataño Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,504	38%	\$6.56	\$341	1.6
Cayey Municipio	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	5,509	33%	\$8.75	\$455	1.0
Ceiba Municipio	\$9.65	\$502	\$20,080	1.3	\$22,900	\$573	\$6,870	\$172	1,097	24%	\$8.45	\$440	1.1
Ciales Municipio	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	2,033	35%	\$4.54	\$236	1.6
Cidra Municipio	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	3,527	26%	\$9.31	\$484	1.0
Coamo Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	3,162	23%	\$5.36	\$279	1.4
Comerio Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,262	36%	\$4.59	\$239	2.2
Corozal Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,373	22%	\$6.95	\$361	1.5
Culebra Municipio †	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	182	36%			
Dorado Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,817	23%	\$7.93	\$413	1.3
Fajardo Municipio	\$9.65	\$502	\$20,080	1.3	\$22,900	\$573	\$6,870	\$172	4,165	33%	\$6.70	\$349	1.4
Florida Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	1,105	26%	\$4.56	\$237	2.2
Guánica Municipio	\$7.48	\$389	\$15,560	1.0	\$17,100	\$428	\$5,130	\$128	1,434	26%	\$6.70	\$348	1.1
Guayama Municipio	\$7.75	\$403	\$16,120	1.1	\$20,200	\$505	\$6,060	\$152	3,935	26%	\$7.64	\$397	1.0
Guayanilla Municipio	\$7.48	\$389	\$15,560	1.0	\$17,100	\$428	\$5,130	\$128	1,852	28%	\$5.05	\$263	1.5

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Guaynabo Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	9,229	27%	\$9.07	\$472	1.1
Gurabo Municipio	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	2,394	15%	\$6.62	\$344	1.4
Hatillo Municipio	\$8.02	\$417	\$16,680	1.1	\$20,600	\$515	\$6,180	\$155	3,603	25%	\$5.80	\$301	1.4
Hormigueros Municipio	\$9.73	\$506	\$20,240	1.3	\$19,300	\$483	\$5,790	\$145	1,515	24%	\$4.40	\$229	2.2
Humacao Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	4,827	26%	\$8.97	\$466	1.1
Isabela Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	5,473	36%	\$7.55	\$393	1.0
Jayuya Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	1,592	34%	\$10.29	\$535	0.7
Juana Díaz Municipio	\$8.42	\$438	\$17,520	1.2	\$20,800	\$520	\$6,240	\$156	3,888	24%	\$7.39	\$384	1.1
Juncos Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,512	28%	\$15.16	\$788	0.7
Lajas Municipio	\$7.63	\$397	\$15,880	1.1	\$19,200	\$480	\$5,760	\$144	3,850	46%	\$5.27	\$274	1.4
Lares Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	4,512	44%	\$5.84	\$304	1.3
Las Marías Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	1,068	34%	\$2.38	\$124	3.1
Las Piedras Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,650	28%	\$7.68	\$399	1.3
Loíza Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,406	27%	\$5.40	\$281	1.9
Luquillo Municipio	\$9.65	\$502	\$20,080	1.3	\$22,900	\$573	\$6,870	\$172	2,046	31%	\$4.92	\$256	2.0
Manatí Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	4,428	28%	\$7.28	\$379	1.4
Maricao Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	501	26%	\$5.19	\$270	1.4
Maunabo Municipio	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	1,190	29%	\$5.48	\$285	1.4
Mayagüez Municipio	\$9.73	\$506	\$20,240	1.3	\$19,300	\$483	\$5,790	\$145	12,451	41%	\$4.22	\$219	2.3
Moca Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	3,962	32%	\$6.37	\$331	1.2
Morovis Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,679	27%	\$5.72	\$298	1.8
Naguabo Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	1,761	21%	\$2.83	\$147	3.6
Naranjito Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	1,910	22%	\$8.67	\$451	1.2
Orocovis Municipio	\$7.48	\$389	\$15,560	1.0	\$17,700	\$443	\$5,310	\$133	2,109	31%	\$4.64	\$242	1.6
Patillas Municipio	\$7.75	\$403	\$16,120	1.1	\$20,200	\$505	\$6,060	\$152	1,841	29%	\$5.95	\$309	1.3
Peñuelas Municipio	\$7.48	\$389	\$15,560	1.0	\$17,100	\$428	\$5,130	\$128	1,749	24%	\$6.78	\$352	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ponce Municipio	\$8.42	\$438	\$17,520	1.2	\$20,800	\$520	\$6,240	\$156	19,274	35%	\$5.36	\$279	1.6
Quebradillas Municipio	\$7.50	\$390	\$15,600	1.0	\$18,300	\$458	\$5,490	\$137	3,486	40%	\$5.16	\$268	1.5
Rincón Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	1,137	22%	\$4.51	\$234	1.7
Río Grande Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,705	23%	\$6.71	\$349	1.5
Sabana Grande Municipio	\$7.63	\$397	\$15,880	1.1	\$19,200	\$480	\$5,760	\$144	1,789	24%	\$5.31	\$276	1.4
Salinas Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	1,961	18%	\$5.55	\$289	1.3
San Germán Municipio	\$7.63	\$397	\$15,880	1.1	\$19,200	\$480	\$5,760	\$144	3,458	28%	\$6.74	\$350	1.1
San Juan Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	69,642	47%	\$8.07	\$420	1.3
San Lorenzo Municipio	\$8.98	\$467	\$18,680	1.2	\$27,100	\$678	\$8,130	\$203	3,806	28%	\$10.26	\$534	0.9
San Sebastián Municipio	\$7.77	\$404	\$16,160	1.1	\$18,600	\$465	\$5,580	\$140	5,114	37%	\$5.37	\$279	1.4
Santa Isabel Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	2,080	27%	\$5.36	\$279	1.4
Toa Alta Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,250	15%	\$5.03	\$262	2.0
Toa Baja Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	7,849	28%	\$7.24	\$376	1.4
Trujillo Alto Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	8,057	33%	\$4.74	\$246	2.2
Utua Municipio	\$7.98	\$415	\$16,600	1.1	\$20,000	\$500	\$6,000	\$150	3,481	35%	\$4.72	\$245	1.7
Vega Alta Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,648	29%	\$6.92	\$360	1.5
Vega Baja Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	2,923	17%	\$10.55	\$549	1.0
Vieques Municipio	\$7.48	\$389	\$15,560	1.0	\$21,500	\$538	\$6,450	\$161	445	17%	\$10.74	\$558	0.7
Villalba Municipio	\$8.42	\$438	\$17,520	1.2	\$20,800	\$520	\$6,240	\$156	1,913	24%	\$8.97	\$467	0.9
Yabucoa Municipio	\$10.19	\$530	\$21,200	1.4	\$27,400	\$685	\$8,220	\$206	3,369	28%	\$4.84	\$252	2.1
Yauco Municipio	\$7.48	\$389	\$15,560	1.0	\$17,100	\$428	\$5,130	\$128	2,372	22%	\$4.45	\$231	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

RHODE ISLAND

STATE RANKING #19*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,038**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,461** monthly or **\$41,526** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.96
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$13.70
2-Bedroom Housing Wage	\$19.96
Number of Renter Households	165,492
Percent Renters	40%

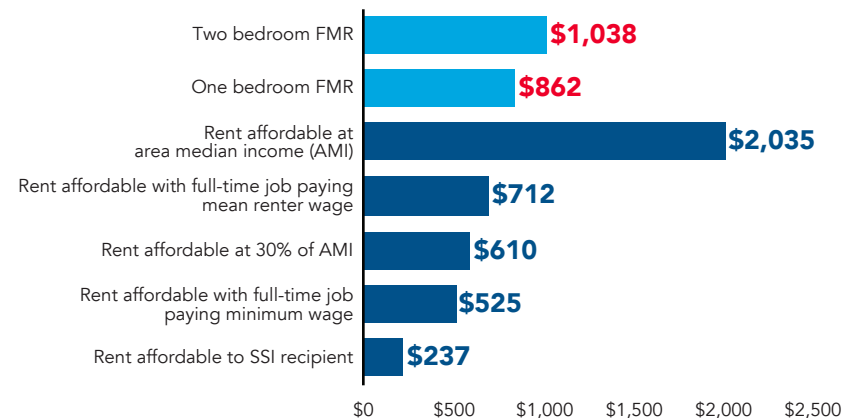
79
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

66
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Newport-Middleton-Portsmouth HMFA	\$25.06
Westerly-Hopkinton-New Shoreham HMFA	\$22.33
Providence-Fall River HMFA	\$19.50



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

RHODE ISLAND

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	\$19.96	\$1,038	\$41,526	2.0	\$81,384	\$2,035	\$24,415	\$610	165,492	40%	\$13.70	\$712	1.5
<u>Metropolitan Areas</u>													
Newport-Middleton-Portsmouth HMFA	\$25.06	\$1,303	\$52,120	2.5	\$94,100	\$2,353	\$28,230	\$706	11,555	47%	\$12.94	\$673	1.9
Providence-Fall River HMFA	\$19.50	\$1,014	\$40,560	1.9	\$80,600	\$2,015	\$24,180	\$605	149,458	40%	\$13.86	\$721	1.4
Westerly-Hopkinton-New Shoreham HMFA	\$22.33	\$1,161	\$46,440	2.2	\$79,900	\$1,998	\$23,970	\$599	4,479	33%	\$9.98	\$519	2.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN RHODE ISLAND FMR AREAS

NEWPORT-MIDDLETON-PORTSMOUTH, RI HMFA

NEWPORT COUNTY

Middletown town, Newport city, Portsmouth town

PROVIDENCE-FALL RIVER, RI-MA HMFA

BRISTOL COUNTY

Barrington town, Bristol town, Warren town

KENT COUNTY

Coventry town, East Greenwich town, Warwick city, West Greenwich town, West Warwick town

NEWPORT COUNTY

Jamestown town, Little Compton town, Tiverton town

PROVIDENCE COUNTY

Burrillville town, Central Falls city, Cranston city, Cumberland town, East Providence city, Foster town, Glocester town, Johnston town, Lincoln town, North Providence town, North Smithfield town, Pawtucket city, Providence city, Scituate town, Smithfield town, Woonsocket city

WASHINGTON COUNTY

Charlestown town, Exeter town, Narragansett town, North Kingstown town, Richmond town, South Kingstown town

WESTERLY-HOPKINTON-NEW SHOREHAM, RI HMFA

WASHINGTON COUNTY

Hopkinton town, New Shoreham town, Westerly town

SOUTH CAROLINA

STATE RANKING #33*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$852**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,840** monthly or **\$34,080** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.38
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.75
2-Bedroom Housing Wage	\$16.38
Number of Renter Households	580,380
Percent Renters	32%

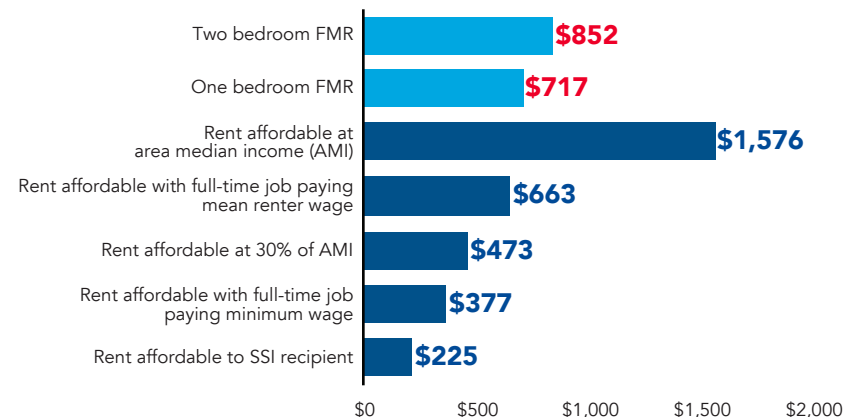
90
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

76
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Beaufort County HMFA	\$20.31
Charleston-North Charleston MSA	\$19.94
Charlotte-Concord-Gastonia HMFA	\$18.60
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$17.90
Columbia HMFA	\$17.13



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

SOUTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	\$16.38	\$852	\$34,080	2.3	\$63,024	\$1,576	\$18,907	\$473	580,380	32%	\$12.75	\$663	1.3
Combined Nonmetro Areas	\$13.12	\$682	\$27,299	1.8	\$48,546	\$1,214	\$14,564	\$364	82,574	29%	\$10.56	\$549	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$14.23	\$740	\$29,600	2.0	\$60,800	\$1,520	\$18,240	\$456	21,845	29%	\$10.49	\$546	1.4
Augusta-Richmond County HMFA	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	19,536	27%	\$13.18	\$685	1.1
Beaufort County HMFA	\$20.31	\$1,056	\$42,240	2.8	\$72,200	\$1,805	\$21,660	\$542	19,862	29%	\$12.73	\$662	1.6
Charleston-North Charleston MSA	\$19.94	\$1,037	\$41,480	2.8	\$74,500	\$1,863	\$22,350	\$559	97,049	35%	\$14.98	\$779	1.3
Charlotte-Concord-Gastonia HMFA	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	27,194	29%	\$11.91	\$619	1.6
Chester County HMFA	\$13.08	\$680	\$27,200	1.8	\$44,900	\$1,123	\$13,470	\$337	3,280	27%	\$9.86	\$513	1.3
Columbia HMFA	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	94,425	34%	\$13.18	\$685	1.3
Darlington County HMFA	\$12.96	\$674	\$26,960	1.8	\$49,100	\$1,228	\$14,730	\$368	8,374	32%	\$14.16	\$736	0.9
Florence HMFA	\$14.23	\$740	\$29,600	2.0	\$55,200	\$1,380	\$16,560	\$414	17,377	34%	\$11.91	\$619	1.2
Greenville-Mauldin-Easley HMFA	\$15.85	\$824	\$32,960	2.2	\$66,500	\$1,663	\$19,950	\$499	77,016	34%	\$13.25	\$689	1.2
Jasper County HMFA	\$16.35	\$850	\$34,000	2.3	\$42,800	\$1,070	\$12,840	\$321	2,883	31%	\$16.35	\$850	1.0
Kershaw County HMFA	\$13.60	\$707	\$28,280	1.9	\$57,100	\$1,428	\$17,130	\$428	4,654	19%	\$12.90	\$671	1.1
Lancaster County HMFA	\$17.00	\$884	\$35,360	2.3	\$56,800	\$1,420	\$17,040	\$426	6,437	21%	\$11.88	\$618	1.4
Laurens County HMFA	\$13.71	\$713	\$28,520	1.9	\$50,800	\$1,270	\$15,240	\$381	7,623	30%	\$12.40	\$645	1.1
Myrtle Beach-North Myrtle Beach-Conway HMFA	\$17.90	\$931	\$37,240	2.5	\$60,100	\$1,503	\$18,030	\$451	37,678	31%	\$10.53	\$548	1.7
Spartanburg HMFA	\$14.12	\$734	\$29,360	1.9	\$61,200	\$1,530	\$18,360	\$459	35,010	31%	\$12.97	\$674	1.1
Sumter MSA	\$14.60	\$759	\$30,360	2.0	\$49,800	\$1,245	\$14,940	\$374	14,181	35%	\$11.85	\$616	1.2
Union County HMFA	\$12.85	\$668	\$26,720	1.8	\$45,800	\$1,145	\$13,740	\$344	3,382	29%	\$11.26	\$586	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Abbeville County	\$12.85	\$668	\$26,720	1.8	\$47,300	\$1,183	\$14,190	\$355	2,127	22%	\$9.31	\$484	1.4
Aiken County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	17,345	27%	\$13.60	\$707	1.1
Allendale County	\$12.85	\$668	\$26,720	1.8	\$36,800	\$920	\$11,040	\$276	1,186	35%	\$11.94	\$621	1.1
Anderson County	\$14.23	\$740	\$29,600	2.0	\$60,800	\$1,520	\$18,240	\$456	21,845	29%	\$10.49	\$546	1.4
Bamberg County	\$13.63	\$709	\$28,360	1.9	\$42,300	\$1,058	\$12,690	\$317	1,465	26%	\$9.50	\$494	1.4
Barnwell County	\$12.85	\$668	\$26,720	1.8	\$46,600	\$1,165	\$13,980	\$350	2,350	29%	\$8.49	\$442	1.5
Beaufort County	\$20.31	\$1,056	\$42,240	2.8	\$72,200	\$1,805	\$21,660	\$542	19,862	29%	\$12.73	\$662	1.6
Berkeley County	\$19.94	\$1,037	\$41,480	2.8	\$74,500	\$1,863	\$22,350	\$559	21,286	30%	\$17.92	\$932	1.1
Calhoun County	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	1,460	24%	\$11.74	\$610	1.5
Charleston County	\$19.94	\$1,037	\$41,480	2.8	\$74,500	\$1,863	\$22,350	\$559	59,679	40%	\$14.91	\$775	1.3
Cherokee County	\$13.00	\$676	\$27,040	1.8	\$48,200	\$1,205	\$14,460	\$362	6,194	30%	\$10.51	\$547	1.2
Chester County	\$13.08	\$680	\$27,200	1.8	\$44,900	\$1,123	\$13,470	\$337	3,280	27%	\$9.86	\$513	1.3
Chesterfield County	\$12.85	\$668	\$26,720	1.8	\$41,300	\$1,033	\$12,390	\$310	5,232	29%	\$10.24	\$532	1.3
Clarendon County	\$12.85	\$668	\$26,720	1.8	\$43,600	\$1,090	\$13,080	\$327	3,414	26%	\$6.74	\$350	1.9
Colleton County	\$14.10	\$733	\$29,320	1.9	\$43,700	\$1,093	\$13,110	\$328	4,111	28%	\$10.72	\$558	1.3
Darlington County	\$12.96	\$674	\$26,960	1.8	\$49,100	\$1,228	\$14,730	\$368	8,374	32%	\$14.16	\$736	0.9
Dillon County	\$12.85	\$668	\$26,720	1.8	\$35,900	\$898	\$10,770	\$269	3,913	35%	\$8.72	\$453	1.5
Dorchester County	\$19.94	\$1,037	\$41,480	2.8	\$74,500	\$1,863	\$22,350	\$559	16,084	30%	\$11.21	\$583	1.8
Edgefield County	\$14.83	\$771	\$30,840	2.0	\$62,300	\$1,558	\$18,690	\$467	2,191	24%	\$7.78	\$405	1.9
Fairfield County	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	2,316	26%	\$17.86	\$929	1.0
Florence County	\$14.23	\$740	\$29,600	2.0	\$55,200	\$1,380	\$16,560	\$414	17,377	34%	\$11.91	\$619	1.2
Georgetown County	\$14.87	\$773	\$30,920	2.1	\$56,600	\$1,415	\$16,980	\$425	5,788	24%	\$10.14	\$528	1.5
Greenville County	\$15.85	\$824	\$32,960	2.2	\$66,500	\$1,663	\$19,950	\$499	62,576	34%	\$13.61	\$708	1.2
Greenwood County	\$12.87	\$669	\$26,760	1.8	\$55,900	\$1,398	\$16,770	\$419	9,921	37%	\$11.17	\$581	1.2
Hampton County	\$12.85	\$668	\$26,720	1.8	\$42,900	\$1,073	\$12,870	\$322	1,857	25%	\$14.39	\$748	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH CAROLINA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	\$17.90	\$931	\$37,240	2.5	\$60,100	\$1,503	\$18,030	\$451	37,678	31%	\$10.53	\$548	1.7
Jasper County	\$16.35	\$850	\$34,000	2.3	\$42,800	\$1,070	\$12,840	\$321	2,883	31%	\$16.35	\$850	1.0
Kershaw County	\$13.60	\$707	\$28,280	1.9	\$57,100	\$1,428	\$17,130	\$428	4,654	19%	\$12.90	\$671	1.1
Lancaster County	\$17.00	\$884	\$35,360	2.3	\$56,800	\$1,420	\$17,040	\$426	6,437	21%	\$11.88	\$618	1.4
Laurens County	\$13.71	\$713	\$28,520	1.9	\$50,800	\$1,270	\$15,240	\$381	7,623	30%	\$12.40	\$645	1.1
Lee County	\$12.85	\$668	\$26,720	1.8	\$41,100	\$1,028	\$12,330	\$308	1,519	24%	\$9.46	\$492	1.4
Lexington County	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	28,340	26%	\$11.86	\$617	1.4
McCormick County	\$12.85	\$668	\$26,720	1.8	\$51,600	\$1,290	\$15,480	\$387	919	23%	\$9.54	\$496	1.3
Marion County	\$12.85	\$668	\$26,720	1.8	\$41,600	\$1,040	\$12,480	\$312	3,623	30%	\$8.74	\$454	1.5
Marlboro County	\$12.85	\$668	\$26,720	1.8	\$40,700	\$1,018	\$12,210	\$305	3,175	33%	\$12.03	\$626	1.1
Newberry County	\$13.52	\$703	\$28,120	1.9	\$53,400	\$1,335	\$16,020	\$401	3,949	27%	\$11.14	\$579	1.2
Oconee County	\$12.85	\$668	\$26,720	1.8	\$57,900	\$1,448	\$17,370	\$434	8,350	27%	\$13.97	\$726	0.9
Orangeburg County	\$12.96	\$674	\$26,960	1.8	\$50,900	\$1,273	\$15,270	\$382	10,463	31%	\$9.35	\$486	1.4
Pickens County	\$15.85	\$824	\$32,960	2.2	\$66,500	\$1,663	\$19,950	\$499	14,440	32%	\$9.90	\$515	1.6
Richland County	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	60,377	41%	\$13.80	\$718	1.2
Saluda County	\$17.13	\$891	\$35,640	2.4	\$69,900	\$1,748	\$20,970	\$524	1,932	27%	\$10.02	\$521	1.7
Spartanburg County	\$14.12	\$734	\$29,360	1.9	\$61,200	\$1,530	\$18,360	\$459	35,010	31%	\$12.97	\$674	1.1
Sumter County	\$14.60	\$759	\$30,360	2.0	\$49,800	\$1,245	\$14,940	\$374	14,181	35%	\$11.85	\$616	1.2
Union County	\$12.85	\$668	\$26,720	1.8	\$45,800	\$1,145	\$13,740	\$344	3,382	29%	\$11.26	\$586	1.1
Williamsburg County	\$12.85	\$668	\$26,720	1.8	\$42,400	\$1,060	\$12,720	\$318	3,018	25%	\$9.03	\$469	1.4
York County	\$18.60	\$967	\$38,680	2.6	\$74,100	\$1,853	\$22,230	\$556	27,194	29%	\$11.91	\$619	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH DAKOTA

STATE RANKING **#49***

In **South Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$745**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,485** monthly or **\$29,816** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.33
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	\$8.85
Average Renter Wage	\$11.90
2-Bedroom Housing Wage	\$14.33
Number of Renter Households	107,391
Percent Renters	32%

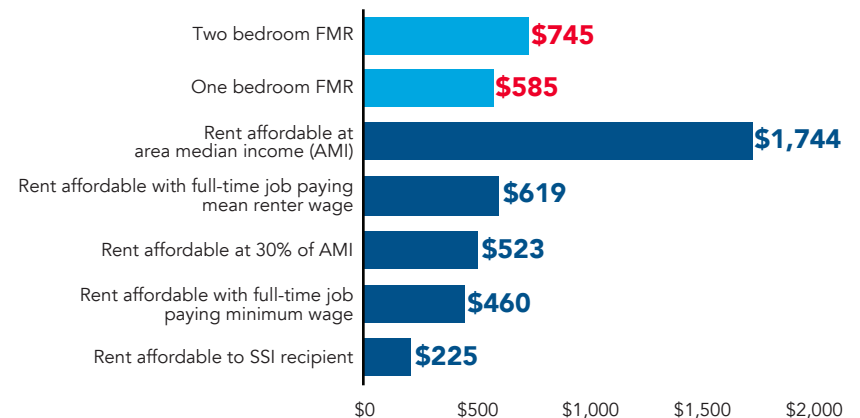
65
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

51
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Rapid City HMFA	\$17.29
Custer County HMFA	\$16.23
Sioux City HMFA	\$15.50
Buffalo County	\$15.04
Sioux Falls MSA	\$15.02



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

SOUTH DAKOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	\$14.33	\$745	\$29,816	1.6	\$69,770	\$1,744	\$20,931	\$523	107,391	32%	\$11.90	\$619	1.2
Combined Nonmetro Areas	\$13.20	\$686	\$27,455	1.5	\$65,365	\$1,634	\$19,610	\$490	57,105	33%	\$10.62	\$552	1.2
<u>Metropolitan Areas</u>													
Custer County HMFA	\$16.23	\$844	\$33,760	1.8	\$66,300	\$1,658	\$19,890	\$497	668	17%	\$9.01	\$469	1.8
Meade County HMFA	\$14.21	\$739	\$29,560	1.6	\$64,800	\$1,620	\$19,440	\$486	2,941	28%	\$11.00	\$572	1.3
Rapid City HMFA	\$17.29	\$899	\$35,960	2.0	\$70,100	\$1,753	\$21,030	\$526	13,764	33%	\$11.62	\$604	1.5
Sioux City HMFA	\$15.50	\$806	\$32,240	1.8	\$65,100	\$1,628	\$19,530	\$488	1,543	26%	\$14.96	\$778	1.0
Sioux Falls MSA	\$15.02	\$781	\$31,240	1.7	\$78,700	\$1,968	\$23,610	\$590	31,370	33%	\$13.27	\$690	1.1
<u>Counties</u>													
Aurora County	\$12.69	\$660	\$26,400	1.4	\$58,400	\$1,460	\$17,520	\$438	241	21%	\$12.32	\$641	1.0
Beadle County	\$12.69	\$660	\$26,400	1.4	\$65,400	\$1,635	\$19,620	\$491	2,604	35%	\$10.18	\$529	1.2
Bennett County	\$12.69	\$660	\$26,400	1.4	\$48,900	\$1,223	\$14,670	\$367	378	39%	\$9.46	\$492	1.3
Bon Homme County	\$12.69	\$660	\$26,400	1.4	\$64,200	\$1,605	\$19,260	\$482	626	25%	\$8.48	\$441	1.5
Brookings County	\$13.94	\$725	\$29,000	1.6	\$69,100	\$1,728	\$20,730	\$518	5,025	41%	\$10.65	\$554	1.3
Brown County	\$13.63	\$709	\$28,360	1.5	\$72,400	\$1,810	\$21,720	\$543	5,284	33%	\$10.91	\$567	1.3
Brule County	\$12.69	\$660	\$26,400	1.4	\$59,700	\$1,493	\$17,910	\$448	633	30%	\$11.12	\$578	1.1
Buffalo County †	\$15.04	\$782	\$31,280	1.7	\$33,200	\$830	\$9,960	\$249	280	56%			
Butte County	\$12.69	\$660	\$26,400	1.4	\$61,200	\$1,530	\$18,360	\$459	1,087	26%	\$8.51	\$442	1.5
Campbell County	\$12.69	\$660	\$26,400	1.4	\$64,900	\$1,623	\$19,470	\$487	126	18%	\$12.81	\$666	1.0
Charles Mix County	\$12.69	\$660	\$26,400	1.4	\$58,000	\$1,450	\$17,400	\$435	987	31%	\$8.48	\$441	1.5
Clark County	\$12.75	\$663	\$26,520	1.4	\$69,600	\$1,740	\$20,880	\$522	345	23%	\$9.81	\$510	1.3
Clay County	\$14.38	\$748	\$29,920	1.6	\$65,100	\$1,628	\$19,530	\$488	2,575	48%	\$7.51	\$391	1.9
Codington County	\$13.48	\$701	\$28,040	1.5	\$70,000	\$1,750	\$21,000	\$525	4,057	34%	\$11.41	\$594	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Corson County	\$12.69	\$660	\$26,400	1.4	\$38,100	\$953	\$11,430	\$286	618	50%	\$11.89	\$619	1.1
Custer County	\$16.23	\$844	\$33,760	1.8	\$66,300	\$1,658	\$19,890	\$497	668	17%	\$9.01	\$469	1.8
Davison County	\$13.65	\$710	\$28,400	1.5	\$63,700	\$1,593	\$19,110	\$478	3,462	40%	\$12.04	\$626	1.1
Day County	\$12.69	\$660	\$26,400	1.4	\$54,700	\$1,368	\$16,410	\$410	699	27%	\$7.49	\$389	1.7
Deuel County	\$12.69	\$660	\$26,400	1.4	\$73,300	\$1,833	\$21,990	\$550	290	16%	\$12.43	\$647	1.0
Dewey County	\$13.19	\$686	\$27,440	1.5	\$44,400	\$1,110	\$13,320	\$333	665	40%	\$9.40	\$489	1.4
Douglas County	\$14.92	\$776	\$31,040	1.7	\$62,700	\$1,568	\$18,810	\$470	252	20%	\$9.66	\$502	1.5
Edmunds County	\$13.19	\$686	\$27,440	1.5	\$77,300	\$1,933	\$23,190	\$580	266	17%	\$11.99	\$623	1.1
Fall River County	\$13.62	\$708	\$28,320	1.5	\$63,500	\$1,588	\$19,050	\$476	895	29%	\$9.71	\$505	1.4
Faulk County	\$12.69	\$660	\$26,400	1.4	\$76,900	\$1,923	\$23,070	\$577	227	23%	\$12.35	\$642	1.0
Grant County	\$12.69	\$660	\$26,400	1.4	\$63,400	\$1,585	\$19,020	\$476	630	20%	\$13.65	\$710	0.9
Gregory County	\$12.69	\$660	\$26,400	1.4	\$53,800	\$1,345	\$16,140	\$404	586	31%	\$8.60	\$447	1.5
Haakon County	\$14.29	\$743	\$29,720	1.6	\$60,200	\$1,505	\$18,060	\$452	202	23%	\$16.66	\$867	0.9
Hamlin County	\$12.87	\$669	\$26,760	1.5	\$65,800	\$1,645	\$19,740	\$494	408	18%	\$11.99	\$623	1.1
Hand County	\$12.69	\$660	\$26,400	1.4	\$69,200	\$1,730	\$20,760	\$519	428	29%	\$10.10	\$525	1.3
Hanson County	\$12.69	\$660	\$26,400	1.4	\$74,100	\$1,853	\$22,230	\$556	131	12%	\$12.35	\$642	1.0
Harding County	\$12.69	\$660	\$26,400	1.4	\$62,600	\$1,565	\$18,780	\$470	153	31%	\$16.94	\$881	0.7
Hughes County	\$13.50	\$702	\$28,080	1.5	\$89,300	\$2,233	\$26,790	\$670	2,644	36%	\$11.04	\$574	1.2
Hutchinson County	\$12.73	\$662	\$26,480	1.4	\$64,000	\$1,600	\$19,200	\$480	701	24%	\$9.31	\$484	1.4
Hyde County	\$12.69	\$660	\$26,400	1.4	\$76,500	\$1,913	\$22,950	\$574	116	20%	\$18.75	\$975	0.7
Jackson County	\$12.69	\$660	\$26,400	1.4	\$50,400	\$1,260	\$15,120	\$378	377	38%	\$7.32	\$381	1.7
Jerauld County	\$12.69	\$660	\$26,400	1.4	\$66,300	\$1,658	\$19,890	\$497	230	26%	\$14.47	\$752	0.9
Jones County	\$12.69	\$660	\$26,400	1.4	\$56,400	\$1,410	\$16,920	\$423	129	31%	\$8.47	\$440	1.5
Kingsbury County	\$12.69	\$660	\$26,400	1.4	\$69,200	\$1,730	\$20,760	\$519	495	21%	\$7.26	\$377	1.7
Lake County	\$12.69	\$660	\$26,400	1.4	\$76,300	\$1,908	\$22,890	\$572	1,150	24%	\$8.65	\$450	1.5
Lawrence County	\$12.87	\$669	\$26,760	1.5	\$69,600	\$1,740	\$20,880	\$522	3,738	35%	\$9.66	\$502	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

SOUTH DAKOTA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$15.02	\$781	\$31,240	1.7	\$78,700	\$1,968	\$23,610	\$590	3,943	22%	\$13.22	\$687	1.1
Lyman County	\$12.69	\$660	\$26,400	1.4	\$59,300	\$1,483	\$17,790	\$445	409	30%	\$9.65	\$502	1.3
McCook County	\$15.02	\$781	\$31,240	1.7	\$78,700	\$1,968	\$23,610	\$590	505	23%	\$10.42	\$542	1.4
McPherson County	\$14.83	\$771	\$30,840	1.7	\$53,800	\$1,345	\$16,140	\$404	247	25%	\$10.68	\$556	1.4
Marshall County	\$12.69	\$660	\$26,400	1.4	\$67,200	\$1,680	\$20,160	\$504	508	29%	\$10.35	\$538	1.2
Meade County	\$14.21	\$739	\$29,560	1.6	\$64,800	\$1,620	\$19,440	\$486	2,941	28%	\$11.00	\$572	1.3
Mellette County	\$13.06	\$679	\$27,160	1.5	\$36,100	\$903	\$10,830	\$271	226	32%	\$7.16	\$373	1.8
Miner County	\$12.69	\$660	\$26,400	1.4	\$57,400	\$1,435	\$17,220	\$431	208	21%	\$8.91	\$463	1.4
Minnehaha County	\$15.02	\$781	\$31,240	1.7	\$78,700	\$1,968	\$23,610	\$590	26,143	37%	\$13.36	\$695	1.1
Moody County	\$12.69	\$660	\$26,400	1.4	\$65,500	\$1,638	\$19,650	\$491	734	28%	\$14.13	\$735	0.9
Oglala Lakota County	\$12.69	\$660	\$26,400	1.4	\$28,600	\$715	\$8,580	\$215	1,365	47%	\$11.07	\$576	1.1
Pennington County	\$17.29	\$899	\$35,960	2.0	\$70,100	\$1,753	\$21,030	\$526	13,764	33%	\$11.62	\$604	1.5
Perkins County	\$12.69	\$660	\$26,400	1.4	\$60,500	\$1,513	\$18,150	\$454	384	30%	\$9.89	\$514	1.3
Potter County	\$12.69	\$660	\$26,400	1.4	\$59,000	\$1,475	\$17,700	\$443	199	19%	\$12.27	\$638	1.0
Roberts County	\$12.69	\$660	\$26,400	1.4	\$60,500	\$1,513	\$18,150	\$454	1,139	31%	\$9.30	\$484	1.4
Sanborn County	\$12.69	\$660	\$26,400	1.4	\$66,300	\$1,658	\$19,890	\$497	272	25%	\$8.57	\$446	1.5
Spink County	\$12.69	\$660	\$26,400	1.4	\$62,700	\$1,568	\$18,810	\$470	715	27%	\$12.76	\$663	1.0
Stanley County	\$14.29	\$743	\$29,720	1.6	\$71,200	\$1,780	\$21,360	\$534	299	23%	\$8.64	\$449	1.7
Sully County	\$12.69	\$660	\$26,400	1.4	\$82,000	\$2,050	\$24,600	\$615	140	24%	\$15.08	\$784	0.8
Todd County	\$12.69	\$660	\$26,400	1.4	\$33,400	\$835	\$10,020	\$251	1,574	57%	\$11.59	\$603	1.1
Tripp County	\$12.69	\$660	\$26,400	1.4	\$55,700	\$1,393	\$16,710	\$418	841	33%	\$9.38	\$488	1.4
Turner County	\$15.02	\$781	\$31,240	1.7	\$78,700	\$1,968	\$23,610	\$590	779	22%	\$9.37	\$487	1.6
Union County	\$15.50	\$806	\$32,240	1.8	\$65,100	\$1,628	\$19,530	\$488	1,543	26%	\$14.96	\$778	1.0
Walworth County	\$12.69	\$660	\$26,400	1.4	\$65,300	\$1,633	\$19,590	\$490	733	31%	\$11.09	\$577	1.1
Yankton County	\$12.69	\$660	\$26,400	1.4	\$66,700	\$1,668	\$20,010	\$500	2,985	33%	\$9.87	\$513	1.3
Ziebach County	\$12.69	\$660	\$26,400	1.4	\$37,200	\$930	\$11,160	\$279	387	49%	\$9.95	\$517	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TENNESSEE

STATE RANKING **#37***

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$819**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,729** monthly or **\$32,749** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.74
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.50
2-Bedroom Housing Wage	\$15.74
Number of Renter Households	849,161
Percent Renters	34%

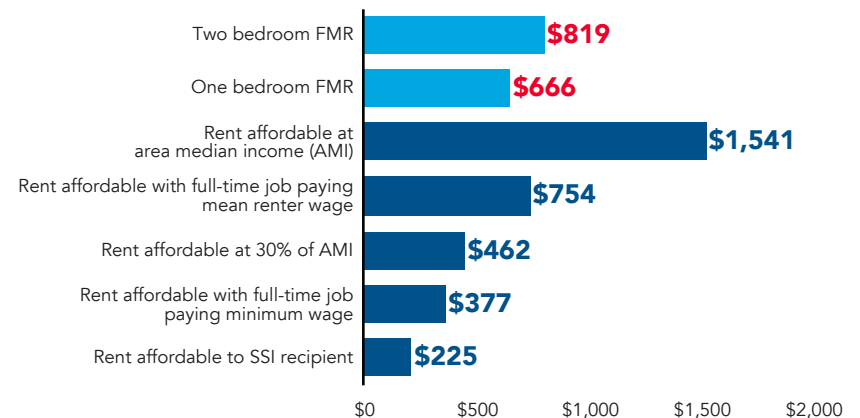
87
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville—Davidson—Murfreesboro—Franklin HMFA	\$19.27
Knoxville HMFA	\$16.27
Clarksville MSA	\$16.12
Memphis HMFA	\$16.02
Chattanooga MSA	\$15.50



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

TENNESSEE

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	\$15.74	\$819	\$32,749	2.2	\$61,644	\$1,541	\$18,493	\$462	849,161	34%	\$14.50	\$754	1.1
Combined Nonmetro Areas	\$12.34	\$642	\$25,677	1.7	\$49,266	\$1,232	\$14,780	\$369	167,080	29%	\$10.97	\$570	1.1
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$11.79	\$613	\$24,520	1.6	\$41,900	\$1,048	\$12,570	\$314	4,904	31%	\$8.61	\$448	1.4
Chattanooga MSA	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	53,139	34%	\$13.27	\$690	1.2
Clarksville MSA	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	27,459	41%	\$12.47	\$649	1.3
Cleveland MSA	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	15,204	33%	\$12.15	\$632	1.2
Crockett County HMFA	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	1,641	30%	\$12.97	\$675	1.0
Grainger County HMFA	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,882	21%	\$10.96	\$570	1.1
Hickman County HMFA	\$14.21	\$739	\$29,560	2.0	\$48,000	\$1,200	\$14,400	\$360	2,101	24%	\$8.87	\$461	1.6
Jackson HMFA	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	15,191	35%	\$10.79	\$561	1.3
Johnson City MSA	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	26,934	32%	\$10.74	\$559	1.2
Kingsport-Bristol-Bristol MSA	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	23,702	27%	\$13.80	\$718	1.0
Knoxville HMFA	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	94,241	33%	\$13.48	\$701	1.2
Macon County HMFA	\$11.87	\$617	\$24,680	1.6	\$44,900	\$1,123	\$13,470	\$337	2,379	27%	\$11.93	\$621	1.0
Maury County HMFA	\$14.73	\$766	\$30,640	2.0	\$61,500	\$1,538	\$18,450	\$461	10,633	32%	\$14.37	\$747	1.0
Memphis HMFA	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	162,722	42%	\$16.15	\$840	1.0
Morgan County HMFA	\$12.62	\$656	\$26,240	1.7	\$48,100	\$1,203	\$14,430	\$361	1,362	19%	\$10.73	\$558	1.2
Morristown MSA	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	13,498	31%	\$11.91	\$619	1.1
Nashville–Davidson–Murfreesboro–Franklin HMFA	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	217,623	35%	\$17.12	\$890	1.1
Roane County HMFA	\$14.48	\$753	\$30,120	2.0	\$57,600	\$1,440	\$17,280	\$432	5,472	25%	\$15.13	\$787	1.0
Smith County HMFA	\$12.58	\$654	\$26,160	1.7	\$57,900	\$1,448	\$17,370	\$434	1,994	26%	\$8.99	\$468	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Counties																
Anderson County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	10,106	33%	\$16.21	\$843	1.0			
Bedford County	\$13.63	\$709	\$28,360	1.9	\$50,500	\$1,263	\$15,150	\$379	5,588	33%	\$13.46	\$700	1.0			
Benton County	\$11.79	\$613	\$24,520	1.6	\$45,700	\$1,143	\$13,710	\$343	1,574	23%	\$9.34	\$486	1.3			
Bledsoe County	\$11.79	\$613	\$24,520	1.6	\$46,300	\$1,158	\$13,890	\$347	1,155	25%	\$9.80	\$510	1.2			
Blount County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	12,484	25%	\$13.32	\$692	1.2			
Bradley County	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	13,587	35%	\$12.25	\$637	1.2			
Campbell County	\$11.79	\$613	\$24,520	1.6	\$41,900	\$1,048	\$12,570	\$314	4,904	31%	\$8.61	\$448	1.4			
Cannon County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	1,482	27%	\$9.78	\$509	2.0			
Carroll County	\$11.79	\$613	\$24,520	1.6	\$48,600	\$1,215	\$14,580	\$365	3,111	27%	\$10.08	\$524	1.2			
Carter County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	6,881	29%	\$10.29	\$535	1.3			
Cheatham County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	3,040	21%	\$11.47	\$597	1.7			
Chester County	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	1,633	27%	\$10.80	\$561	1.3			
Claiborne County	\$11.79	\$613	\$24,520	1.6	\$47,000	\$1,175	\$14,100	\$353	3,722	29%	\$9.71	\$505	1.2			
Clay County	\$11.79	\$613	\$24,520	1.6	\$38,900	\$973	\$11,670	\$292	763	24%	\$9.37	\$487	1.3			
Cocke County	\$11.79	\$613	\$24,520	1.6	\$43,100	\$1,078	\$12,930	\$323	4,580	31%	\$9.05	\$470	1.3			
Coffee County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	6,873	32%	\$15.36	\$798	0.9			
Crockett County	\$12.65	\$658	\$26,320	1.7	\$46,800	\$1,170	\$14,040	\$351	1,641	30%	\$12.97	\$675	1.0			
Cumberland County	\$12.63	\$657	\$26,280	1.7	\$47,100	\$1,178	\$14,130	\$353	5,320	22%	\$9.33	\$485	1.4			
Davidson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	123,872	46%	\$19.41	\$1,009	1.0			
Decatur County	\$11.79	\$613	\$24,520	1.6	\$49,000	\$1,225	\$14,700	\$368	1,166	24%	\$8.75	\$455	1.3			
DeKalb County	\$11.79	\$613	\$24,520	1.6	\$47,400	\$1,185	\$14,220	\$356	2,325	32%	\$13.97	\$727	0.8			
Dickson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	5,144	27%	\$10.12	\$526	1.9			
Dyer County	\$12.40	\$645	\$25,800	1.7	\$58,200	\$1,455	\$17,460	\$437	5,483	36%	\$11.47	\$596	1.1			
Fayette County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	3,086	21%	\$10.15	\$528	1.6			
Fentress County	\$11.79	\$613	\$24,520	1.6	\$39,200	\$980	\$11,760	\$294	1,807	24%	\$9.24	\$480	1.3			

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$11.79	\$613	\$24,520	1.6	\$53,900	\$1,348	\$16,170	\$404	4,299	26%	\$11.31	\$588	1.0
Gibson County	\$11.79	\$613	\$24,520	1.6	\$50,500	\$1,263	\$15,150	\$379	5,611	29%	\$12.37	\$643	1.0
Giles County	\$12.06	\$627	\$25,080	1.7	\$52,400	\$1,310	\$15,720	\$393	3,477	30%	\$10.74	\$559	1.1
Grainger County	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,882	21%	\$10.96	\$570	1.1
Greene County	\$11.79	\$613	\$24,520	1.6	\$48,200	\$1,205	\$14,460	\$362	7,750	28%	\$11.44	\$595	1.0
Grundy County	\$11.79	\$613	\$24,520	1.6	\$37,200	\$930	\$11,160	\$279	1,178	24%	\$9.01	\$469	1.3
Hamblen County	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	8,250	34%	\$10.98	\$571	1.2
Hamilton County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	48,631	35%	\$13.49	\$701	1.1
Hancock County	\$11.79	\$613	\$24,520	1.6	\$37,300	\$933	\$11,190	\$280	630	23%	\$7.46	\$388	1.6
Hardeman County	\$11.79	\$613	\$24,520	1.6	\$43,900	\$1,098	\$13,170	\$329	2,465	29%	\$12.96	\$674	0.9
Hardin County	\$13.10	\$681	\$27,240	1.8	\$47,800	\$1,195	\$14,340	\$359	2,246	23%	\$12.34	\$641	1.1
Hawkins County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	5,866	26%	\$11.59	\$603	1.1
Haywood County	\$12.96	\$674	\$26,960	1.8	\$46,900	\$1,173	\$14,070	\$352	2,753	39%	\$10.89	\$566	1.2
Henderson County	\$12.94	\$673	\$26,920	1.8	\$50,500	\$1,263	\$15,150	\$379	3,053	29%	\$9.83	\$511	1.3
Henry County	\$11.79	\$613	\$24,520	1.6	\$49,600	\$1,240	\$14,880	\$372	3,597	27%	\$10.95	\$570	1.1
Hickman County	\$14.21	\$739	\$29,560	2.0	\$48,000	\$1,200	\$14,400	\$360	2,101	24%	\$8.87	\$461	1.6
Houston County	\$11.79	\$613	\$24,520	1.6	\$49,600	\$1,240	\$14,880	\$372	729	23%	\$9.63	\$501	1.2
Humphreys County	\$12.71	\$661	\$26,440	1.8	\$57,600	\$1,440	\$17,280	\$432	1,609	23%	\$10.58	\$550	1.2
Jackson County	\$11.79	\$613	\$24,520	1.6	\$41,100	\$1,028	\$12,330	\$308	1,070	24%	\$11.22	\$584	1.1
Jefferson County	\$13.02	\$677	\$27,080	1.8	\$50,900	\$1,273	\$15,270	\$382	5,248	27%	\$14.26	\$742	0.9
Johnson County	\$11.79	\$613	\$24,520	1.6	\$44,800	\$1,120	\$13,440	\$336	1,720	25%	\$11.38	\$592	1.0
Knox County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	65,272	36%	\$13.23	\$688	1.2
Lake County	\$11.79	\$613	\$24,520	1.6	\$41,100	\$1,028	\$12,330	\$308	860	40%	\$7.93	\$412	1.5
Lauderdale County	\$11.79	\$613	\$24,520	1.6	\$38,700	\$968	\$11,610	\$290	4,047	42%	\$11.39	\$592	1.0
Lawrence County	\$11.79	\$613	\$24,520	1.6	\$49,700	\$1,243	\$14,910	\$373	4,036	25%	\$9.01	\$469	1.3
Lewis County	\$11.79	\$613	\$24,520	1.6	\$46,500	\$1,163	\$13,950	\$349	1,082	23%	\$7.15	\$372	1.6

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	\$12.08	\$628	\$25,120	1.7	\$50,400	\$1,260	\$15,120	\$378	3,769	28%	\$10.61	\$552	1.1
Loudon County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	4,610	23%	\$11.05	\$575	1.5
McMinn County	\$12.02	\$625	\$25,000	1.7	\$52,400	\$1,310	\$15,720	\$393	5,396	27%	\$10.69	\$556	1.1
McNairy County	\$11.79	\$613	\$24,520	1.6	\$42,500	\$1,063	\$12,750	\$319	2,571	26%	\$11.30	\$588	1.0
Macon County	\$11.87	\$617	\$24,680	1.6	\$44,900	\$1,123	\$13,470	\$337	2,379	27%	\$11.93	\$621	1.0
Madison County	\$14.12	\$734	\$29,360	1.9	\$58,600	\$1,465	\$17,580	\$440	13,558	36%	\$10.79	\$561	1.3
Marion County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	3,136	28%	\$9.37	\$487	1.7
Marshall County	\$13.98	\$727	\$29,080	1.9	\$54,000	\$1,350	\$16,200	\$405	3,474	29%	\$11.39	\$592	1.2
Maury County	\$14.73	\$766	\$30,640	2.0	\$61,500	\$1,538	\$18,450	\$461	10,633	32%	\$14.37	\$747	1.0
Meigs County	\$11.94	\$621	\$24,840	1.6	\$44,100	\$1,103	\$13,230	\$331	1,012	22%	\$10.84	\$564	1.1
Monroe County	\$12.21	\$635	\$25,400	1.7	\$46,400	\$1,160	\$13,920	\$348	4,192	24%	\$12.83	\$667	1.0
Montgomery County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	27,459	41%	\$12.47	\$649	1.3
Moore County	\$11.79	\$613	\$24,520	1.6	\$61,400	\$1,535	\$18,420	\$461	512	20%	\$18.45	\$959	0.6
Morgan County	\$12.62	\$656	\$26,240	1.7	\$48,100	\$1,203	\$14,430	\$361	1,362	19%	\$10.73	\$558	1.2
Obion County	\$11.79	\$613	\$24,520	1.6	\$50,600	\$1,265	\$15,180	\$380	4,234	33%	\$10.02	\$521	1.2
Overton County	\$11.94	\$621	\$24,840	1.6	\$46,200	\$1,155	\$13,860	\$347	1,934	22%	\$9.31	\$484	1.3
Perry County	\$11.79	\$613	\$24,520	1.6	\$42,100	\$1,053	\$12,630	\$316	577	18%	\$7.84	\$408	1.5
Pickett County	\$11.79	\$613	\$24,520	1.6	\$47,200	\$1,180	\$14,160	\$354	321	15%	\$8.56	\$445	1.4
Polk County	\$14.62	\$760	\$30,400	2.0	\$59,100	\$1,478	\$17,730	\$443	1,617	24%	\$9.78	\$509	1.5
Putnam County	\$12.67	\$659	\$26,360	1.7	\$49,700	\$1,243	\$14,910	\$373	11,507	38%	\$9.56	\$497	1.3
Rhea County	\$12.44	\$647	\$25,880	1.7	\$49,800	\$1,245	\$14,940	\$374	3,702	30%	\$8.91	\$463	1.4
Roane County	\$14.48	\$753	\$30,120	2.0	\$57,600	\$1,440	\$17,280	\$432	5,472	25%	\$15.13	\$787	1.0
Robertson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	6,144	25%	\$12.00	\$624	1.6
Rutherford County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	35,876	35%	\$15.39	\$800	1.3
Scott County	\$11.79	\$613	\$24,520	1.6	\$39,300	\$983	\$11,790	\$295	2,472	30%	\$9.26	\$481	1.3
Sequatchie County	\$15.50	\$806	\$32,240	2.1	\$61,700	\$1,543	\$18,510	\$463	1,372	25%	\$7.48	\$389	2.1

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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sevier County	\$14.15	\$736	\$29,440	2.0	\$58,500	\$1,463	\$17,550	\$439	11,947	32%	\$9.70	\$504	1.5
Shelby County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	153,318	44%	\$16.35	\$850	1.0
Smith County	\$12.58	\$654	\$26,160	1.7	\$57,900	\$1,448	\$17,370	\$434	1,994	26%	\$8.99	\$468	1.4
Stewart County	\$11.79	\$613	\$24,520	1.6	\$55,500	\$1,388	\$16,650	\$416	1,245	24%	\$12.83	\$667	0.9
Sullivan County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	17,836	27%	\$14.18	\$737	0.9
Sumner County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	17,103	27%	\$12.34	\$642	1.6
Tipton County	\$16.02	\$833	\$33,320	2.2	\$64,200	\$1,605	\$19,260	\$482	6,318	30%	\$10.22	\$532	1.6
Trousdale County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	693	23%	\$8.63	\$449	2.2
Unicoi County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	2,061	27%	\$13.60	\$707	0.9
Union County	\$16.27	\$846	\$33,840	2.2	\$66,600	\$1,665	\$19,980	\$500	1,769	24%	\$10.77	\$560	1.5
Van Buren County	\$11.79	\$613	\$24,520	1.6	\$47,700	\$1,193	\$14,310	\$358	251	12%	\$10.26	\$533	1.1
Warren County	\$11.92	\$620	\$24,800	1.6	\$49,500	\$1,238	\$14,850	\$371	4,797	31%	\$12.45	\$647	1.0
Washington County	\$12.87	\$669	\$26,760	1.8	\$54,100	\$1,353	\$16,230	\$406	17,992	34%	\$10.59	\$551	1.2
Wayne County	\$11.79	\$613	\$24,520	1.6	\$44,000	\$1,100	\$13,200	\$330	1,021	17%	\$9.51	\$494	1.2
Weakley County	\$11.79	\$613	\$24,520	1.6	\$54,100	\$1,353	\$16,230	\$406	4,304	32%	\$9.46	\$492	1.2
White County	\$11.79	\$613	\$24,520	1.6	\$45,600	\$1,140	\$13,680	\$342	2,163	22%	\$12.15	\$632	1.0
Williamson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	13,822	19%	\$15.84	\$823	1.2
Wilson County	\$19.27	\$1,002	\$40,080	2.7	\$74,900	\$1,873	\$22,470	\$562	10,447	23%	\$11.97	\$623	1.6

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5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TEXAS

STATE RANKING #21*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,005**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,349** monthly or **\$40,185** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.32
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$18.20
2-Bedroom Housing Wage	\$19.32
Number of Renter Households	3,542,096
Percent Renters	38%

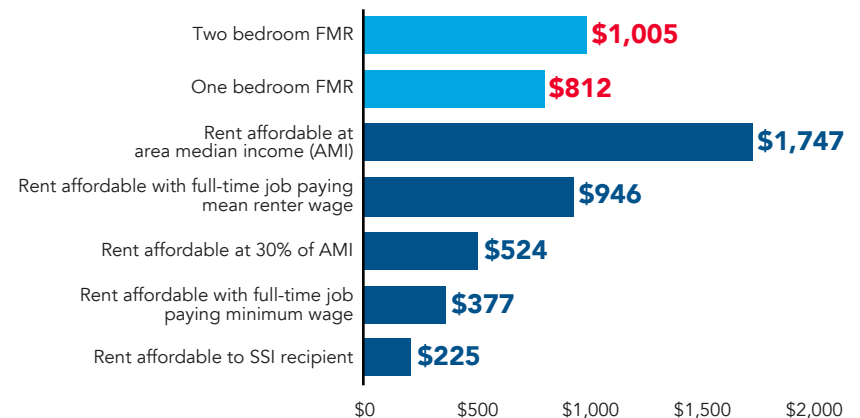
107
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

86
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Midland HMFA	\$26.31
Austin-Round Rock MSA	\$24.06
Odessa MSA	\$22.77
Kendall County HMFA	\$22.08
Brazoria County HMFA	\$21.48



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Texas	\$19.32	\$1,005	\$40,185	2.7	\$69,876	\$1,747	\$20,963	\$524	3,542,096	38%	\$18.20	\$946	1.1	
Combined Nonmetro Areas	\$14.57	\$758	\$30,304	2.0	\$55,643	\$1,391	\$16,693	\$417	303,578	29%	\$13.30	\$691	1.1	
<u>Metropolitan Areas</u>														
Abilene MSA	\$15.48	\$805	\$32,200	2.1	\$63,900	\$1,598	\$19,170	\$479	23,114	38%	\$13.17	\$685	1.2	
Amarillo HMFA	\$15.50	\$806	\$32,240	2.1	\$66,500	\$1,663	\$19,950	\$499	34,213	36%	\$14.35	\$746	1.1	
Aransas County HMFA	\$16.46	\$856	\$34,240	2.3	\$54,000	\$1,350	\$16,200	\$405	2,409	25%	\$11.85	\$616	1.4	
Atascosa County HMFA	\$15.69	\$816	\$32,640	2.2	\$60,100	\$1,503	\$18,030	\$451	4,013	26%	\$15.80	\$821	1.0	
Austin County HMFA	\$18.77	\$976	\$39,040	2.6	\$72,400	\$1,810	\$21,720	\$543	2,962	26%	\$12.14	\$631	1.5	
Austin-Round Rock MSA	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	296,012	42%	\$19.14	\$995	1.3	
Beaumont-Port Arthur HMFA	\$16.46	\$856	\$34,240	2.3	\$64,600	\$1,615	\$19,380	\$485	47,601	32%	\$16.95	\$881	1.0	
Brazoria County HMFA	\$21.48	\$1,117	\$44,680	3.0	\$91,100	\$2,278	\$27,330	\$683	32,644	29%	\$17.94	\$933	1.2	
Brownsville-Harlingen MSA	\$13.40	\$697	\$27,880	1.8	\$38,900	\$973	\$11,670	\$292	40,219	33%	\$8.78	\$456	1.5	
College Station-Bryan MSA	\$17.46	\$908	\$36,320	2.4	\$73,900	\$1,848	\$22,170	\$554	44,753	51%	\$12.12	\$630	1.4	
Corpus Christi HMFA	\$19.17	\$997	\$39,880	2.6	\$64,400	\$1,610	\$19,320	\$483	61,960	41%	\$15.85	\$824	1.2	
Dallas HMFA	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	683,306	42%	\$21.91	\$1,140	0.9	
El Paso HMFA	\$16.19	\$842	\$33,680	2.2	\$51,700	\$1,293	\$15,510	\$388	101,035	39%	\$11.38	\$592	1.4	
Falls County HMFA	\$13.40	\$697	\$27,880	1.8	\$51,700	\$1,293	\$15,510	\$388	1,514	28%	\$9.17	\$477	1.5	
Fort Worth-Arlington HMFA	\$20.27	\$1,054	\$42,160	2.8	\$75,200	\$1,880	\$22,560	\$564	294,508	38%	\$16.32	\$848	1.2	
Hood County HMFA	\$18.00	\$936	\$37,440	2.5	\$70,200	\$1,755	\$21,060	\$527	4,934	23%	\$11.50	\$598	1.6	
Houston-The Woodlands-Sugar Land HMFA	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	848,795	40%	\$21.70	\$1,129	0.9	
Hudspeth County HMFA	\$15.96	\$830	\$33,200	2.2	\$29,700	\$743	\$8,910	\$223	177	19%	\$27.33	\$1,421	0.6	
Kendall County HMFA	\$22.08	\$1,148	\$45,920	3.0	\$93,400	\$2,335	\$28,020	\$701	3,655	27%	\$14.69	\$764	1.5	

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Killeen-Temple HMFA	\$14.83	\$771	\$30,840	2.0	\$59,700	\$1,493	\$17,910	\$448	60,713	45%	\$15.53	\$808	1.0
Lampasas County HMFA	\$13.40	\$697	\$27,880	1.8	\$61,600	\$1,540	\$18,480	\$462	2,093	28%	\$10.75	\$559	1.2
Laredo MSA	\$15.15	\$788	\$31,520	2.1	\$44,200	\$1,105	\$13,260	\$332	26,047	37%	\$8.87	\$461	1.7
Longview HMFA	\$17.12	\$890	\$35,600	2.4	\$59,400	\$1,485	\$17,820	\$446	21,525	36%	\$13.77	\$716	1.2
Lubbock HMFA	\$16.19	\$842	\$33,680	2.2	\$63,200	\$1,580	\$18,960	\$474	48,348	44%	\$12.48	\$649	1.3
Lynn County HMFA	\$13.40	\$697	\$27,880	1.8	\$49,200	\$1,230	\$14,760	\$369	625	29%	\$12.15	\$632	1.1
Martin County HMFA	\$13.40	\$697	\$27,880	1.8	\$81,600	\$2,040	\$24,480	\$612	405	25%	\$13.73	\$714	1.0
McAllen-Edinburg-Mission MSA	\$14.58	\$758	\$30,320	2.0	\$40,300	\$1,008	\$12,090	\$302	73,233	32%	\$9.28	\$482	1.6
Medina County HMFA	\$14.35	\$746	\$29,840	2.0	\$70,200	\$1,755	\$21,060	\$527	2,889	19%	\$8.78	\$457	1.6
Midland HMFA	\$26.31	\$1,368	\$54,720	3.6	\$100,800	\$2,520	\$30,240	\$756	18,082	34%	\$23.39	\$1,216	1.1
Newton County HMFA	\$13.40	\$697	\$27,880	1.8	\$50,400	\$1,260	\$15,120	\$378	1,037	22%	\$8.67	\$451	1.5
Odessa MSA	\$22.77	\$1,184	\$47,360	3.1	\$75,300	\$1,883	\$22,590	\$565	17,160	34%	\$18.93	\$984	1.2
Oldham County HMFA	\$16.63	\$865	\$34,600	2.3	\$69,900	\$1,748	\$20,970	\$524	150	24%	\$28.53	\$1,483	0.6
Rusk County HMFA	\$14.52	\$755	\$30,200	2.0	\$57,100	\$1,428	\$17,130	\$428	4,621	26%	\$14.47	\$752	1.0
San Angelo MSA	\$17.31	\$900	\$36,000	2.4	\$64,800	\$1,620	\$19,440	\$486	17,079	39%	\$13.46	\$700	1.3
San Antonio-New Braunfels HMFA	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	287,748	39%	\$15.39	\$800	1.3
Sherman-Denison MSA	\$16.69	\$868	\$34,720	2.3	\$65,200	\$1,630	\$19,560	\$489	15,376	33%	\$12.96	\$674	1.3
Somervell County HMFA	\$13.40	\$697	\$27,880	1.8	\$59,700	\$1,493	\$17,910	\$448	938	29%	\$24.69	\$1,284	0.5
Texarkana HMFA	\$15.29	\$795	\$31,800	2.1	\$52,200	\$1,305	\$15,660	\$392	11,651	35%	\$10.92	\$568	1.4
Tyler MSA	\$17.13	\$891	\$35,640	2.4	\$64,000	\$1,600	\$19,200	\$480	27,151	35%	\$14.23	\$740	1.2
Victoria MSA	\$17.52	\$911	\$36,440	2.4	\$69,600	\$1,740	\$20,880	\$522	11,798	33%	\$14.54	\$756	1.2
Waco HMFA	\$16.08	\$836	\$33,440	2.2	\$60,000	\$1,500	\$18,000	\$450	36,475	42%	\$13.53	\$704	1.2

† Wage data not available (See Appendix B).

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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wichita Falls MSA	\$15.52	\$807	\$32,280	2.1	\$62,900	\$1,573	\$18,870	\$472	20,535	37%	\$12.41	\$645	1.3
Wise County HMFA	\$18.33	\$953	\$38,120	2.5	\$68,700	\$1,718	\$20,610	\$515	5,015	23%	\$12.88	\$670	1.4
Counties													
Anderson County	\$14.10	\$733	\$29,320	1.9	\$53,700	\$1,343	\$16,110	\$403	4,676	28%	\$14.45	\$751	1.0
Andrews County	\$19.73	\$1,026	\$41,040	2.7	\$86,300	\$2,158	\$25,890	\$647	1,499	28%	\$21.11	\$1,098	0.9
Angelina County	\$15.40	\$801	\$32,040	2.1	\$57,800	\$1,445	\$17,340	\$434	10,680	35%	\$12.11	\$630	1.3
Aransas County	\$16.46	\$856	\$34,240	2.3	\$54,000	\$1,350	\$16,200	\$405	2,409	25%	\$11.85	\$616	1.4
Archer County	\$15.52	\$807	\$32,280	2.1	\$62,900	\$1,573	\$18,870	\$472	602	18%	\$8.19	\$426	1.9
Armstrong County	\$15.50	\$806	\$32,240	2.1	\$66,500	\$1,663	\$19,950	\$499	141	20%	\$14.01	\$728	1.1
Atascosa County	\$15.69	\$816	\$32,640	2.2	\$60,100	\$1,503	\$18,030	\$451	4,013	26%	\$15.80	\$821	1.0
Austin County	\$18.77	\$976	\$39,040	2.6	\$72,400	\$1,810	\$21,720	\$543	2,962	26%	\$12.14	\$631	1.5
Bailey County	\$13.40	\$697	\$27,880	1.8	\$50,100	\$1,253	\$15,030	\$376	584	25%	\$19.15	\$996	0.7
Bandera County	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	1,393	17%	\$8.33	\$433	2.3
Bastrop County	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	5,716	22%	\$9.86	\$513	2.4
Baylor County	\$13.40	\$697	\$27,880	1.8	\$62,500	\$1,563	\$18,750	\$469	391	23%	\$15.91	\$827	0.8
Bee County	\$15.67	\$815	\$32,600	2.2	\$49,000	\$1,225	\$14,700	\$368	3,379	39%	\$14.78	\$768	1.1
Bell County	\$14.83	\$771	\$30,840	2.0	\$59,700	\$1,493	\$17,910	\$448	50,802	45%	\$15.56	\$809	1.0
Bexar County	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	260,106	42%	\$15.70	\$816	1.2
Blanco County	\$16.31	\$848	\$33,920	2.2	\$72,400	\$1,810	\$21,720	\$543	1,031	25%	\$13.78	\$717	1.2
Borden County	\$14.15	\$736	\$29,440	2.0	\$84,400	\$2,110	\$25,320	\$633	75	30%	\$10.15	\$528	1.4
Bosque County	\$13.52	\$703	\$28,120	1.9	\$57,900	\$1,448	\$17,370	\$434	1,625	23%	\$11.85	\$616	1.1
Bowie County	\$15.29	\$795	\$31,800	2.1	\$52,200	\$1,305	\$15,660	\$392	11,651	35%	\$10.92	\$568	1.4
Brazoria County	\$21.48	\$1,117	\$44,680	3.0	\$91,100	\$2,278	\$27,330	\$683	32,644	29%	\$17.94	\$933	1.2
Brazos County	\$17.46	\$908	\$36,320	2.4	\$73,900	\$1,848	\$22,170	\$554	41,721	55%	\$12.15	\$632	1.4
Brewster County	\$15.12	\$786	\$31,440	2.1	\$56,300	\$1,408	\$16,890	\$422	1,720	43%	\$11.99	\$623	1.3

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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Briscoe County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	174	25%	\$11.38	\$592	1.2
Brooks County	\$13.40	\$697	\$27,880	1.8	\$28,000	\$700	\$8,400	\$210	694	34%	\$8.26	\$429	1.6
Brown County	\$13.56	\$705	\$28,200	1.9	\$53,300	\$1,333	\$15,990	\$400	3,866	29%	\$10.98	\$571	1.2
Burleson County	\$17.46	\$908	\$36,320	2.4	\$73,900	\$1,848	\$22,170	\$554	1,286	20%	\$13.70	\$713	1.3
Burnet County	\$15.75	\$819	\$32,760	2.2	\$62,700	\$1,568	\$18,810	\$470	4,175	26%	\$13.27	\$690	1.2
Caldwell County	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	4,280	34%	\$12.02	\$625	2.0
Calhoun County	\$16.31	\$848	\$33,920	2.2	\$65,700	\$1,643	\$19,710	\$493	2,406	31%	\$18.80	\$978	0.9
Callahan County	\$15.48	\$805	\$32,200	2.1	\$63,900	\$1,598	\$19,170	\$479	979	19%	\$13.60	\$707	1.1
Cameron County	\$13.40	\$697	\$27,880	1.8	\$38,900	\$973	\$11,670	\$292	40,219	33%	\$8.78	\$456	1.5
Camp County	\$13.40	\$697	\$27,880	1.8	\$45,200	\$1,130	\$13,560	\$339	1,343	30%	\$14.64	\$761	0.9
Carson County	\$15.50	\$806	\$32,240	2.1	\$66,500	\$1,663	\$19,950	\$499	325	14%	\$21.60	\$1,123	0.7
Cass County	\$13.40	\$697	\$27,880	1.8	\$50,500	\$1,263	\$15,150	\$379	2,721	23%	\$10.56	\$549	1.3
Castro County	\$14.50	\$754	\$30,160	2.0	\$44,700	\$1,118	\$13,410	\$335	831	33%	\$12.60	\$655	1.2
Chambers County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	2,531	20%	\$20.29	\$1,055	1.0
Cherokee County	\$14.29	\$743	\$29,720	2.0	\$50,000	\$1,250	\$15,000	\$375	4,633	26%	\$10.64	\$554	1.3
Childress County	\$13.85	\$720	\$28,800	1.9	\$59,800	\$1,495	\$17,940	\$449	984	42%	\$16.73	\$870	0.8
Clay County	\$15.52	\$807	\$32,280	2.1	\$62,900	\$1,573	\$18,870	\$472	650	16%	\$9.78	\$509	1.6
Cochran County	\$13.40	\$697	\$27,880	1.8	\$45,400	\$1,135	\$13,620	\$341	212	21%	\$13.26	\$690	1.0
Coke County	\$13.40	\$697	\$27,880	1.8	\$64,600	\$1,615	\$19,380	\$485	453	29%	\$10.50	\$546	1.3
Coleman County	\$13.40	\$697	\$27,880	1.8	\$44,900	\$1,123	\$13,470	\$337	947	28%	\$8.64	\$449	1.6
Collin County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	106,802	34%	\$20.11	\$1,046	1.0
Collingsworth County	\$13.40	\$697	\$27,880	1.8	\$48,400	\$1,210	\$14,520	\$363	259	24%	\$16.26	\$846	0.8
Colorado County	\$13.40	\$697	\$27,880	1.8	\$59,900	\$1,498	\$17,970	\$449	1,409	18%	\$13.41	\$698	1.0
Comal County	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	11,397	25%	\$12.73	\$662	1.5
Comanche County	\$13.40	\$697	\$27,880	1.8	\$45,400	\$1,135	\$13,620	\$341	1,091	21%	\$12.12	\$630	1.1
Concho County	\$19.92	\$1,036	\$41,440	2.7	\$58,600	\$1,465	\$17,580	\$440	208	26%	\$9.72	\$505	2.0

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cooke County	\$15.56	\$809	\$32,360	2.1	\$64,900	\$1,623	\$19,470	\$487	4,484	30%	\$11.95	\$621	1.3
Coryell County	\$14.83	\$771	\$30,840	2.0	\$59,700	\$1,493	\$17,910	\$448	9,911	43%	\$15.25	\$793	1.0
Cottle County	\$14.15	\$736	\$29,440	2.0	\$45,800	\$1,145	\$13,740	\$344	225	33%	\$8.76	\$456	1.6
Crane County	\$13.40	\$697	\$27,880	1.8	\$72,900	\$1,823	\$21,870	\$547	329	21%	\$23.76	\$1,236	0.6
Crockett County	\$13.40	\$697	\$27,880	1.8	\$65,500	\$1,638	\$19,650	\$491	348	24%	\$14.10	\$733	1.0
Crosby County	\$16.19	\$842	\$33,680	2.2	\$63,200	\$1,580	\$18,960	\$474	681	32%	\$14.56	\$757	1.1
Culberson County	\$14.15	\$736	\$29,440	2.0	\$43,700	\$1,093	\$13,110	\$328	257	34%	\$13.54	\$704	1.0
Dallam County	\$14.81	\$770	\$30,800	2.0	\$49,200	\$1,230	\$14,760	\$369	998	42%	\$18.98	\$987	0.8
Dallas County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	442,258	49%	\$23.99	\$1,248	0.9
Dawson County	\$13.40	\$697	\$27,880	1.8	\$53,600	\$1,340	\$16,080	\$402	1,234	29%	\$12.15	\$632	1.1
Deaf Smith County	\$14.88	\$774	\$30,960	2.1	\$53,700	\$1,343	\$16,110	\$403	2,063	34%	\$15.23	\$792	1.0
Delta County	\$13.40	\$697	\$27,880	1.8	\$55,000	\$1,375	\$16,500	\$413	521	26%	\$4.87	\$253	2.8
Denton County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	95,401	36%	\$14.45	\$752	1.4
DeWitt County	\$13.40	\$697	\$27,880	1.8	\$68,100	\$1,703	\$20,430	\$511	1,725	24%	\$12.03	\$626	1.1
Dickens County	\$13.40	\$697	\$27,880	1.8	\$55,700	\$1,393	\$16,710	\$418	238	27%	\$16.36	\$851	0.8
Dimmit County	\$14.15	\$736	\$29,440	2.0	\$47,400	\$1,185	\$14,220	\$356	934	27%	\$21.01	\$1,093	0.7
Donley County	\$13.40	\$697	\$27,880	1.8	\$53,100	\$1,328	\$15,930	\$398	319	25%	\$12.80	\$665	1.0
Duval County	\$14.04	\$730	\$29,200	1.9	\$43,700	\$1,093	\$13,110	\$328	1,254	32%	\$15.97	\$830	0.9
Eastland County	\$13.40	\$697	\$27,880	1.8	\$46,200	\$1,155	\$13,860	\$347	1,805	27%	\$19.71	\$1,025	0.7
Ector County	\$22.77	\$1,184	\$47,360	3.1	\$75,300	\$1,883	\$22,590	\$565	17,160	34%	\$18.93	\$984	1.2
Edwards County	\$14.15	\$736	\$29,440	2.0	\$60,900	\$1,523	\$18,270	\$457	82	11%	\$10.87	\$565	1.3
Ellis County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	14,956	28%	\$12.48	\$649	1.7
El Paso County	\$16.19	\$842	\$33,680	2.2	\$51,700	\$1,293	\$15,510	\$388	101,035	39%	\$11.38	\$592	1.4
Erath County	\$14.62	\$760	\$30,400	2.0	\$56,200	\$1,405	\$16,860	\$422	5,546	39%	\$10.31	\$536	1.4
Falls County	\$13.40	\$697	\$27,880	1.8	\$51,700	\$1,293	\$15,510	\$388	1,514	28%	\$9.17	\$477	1.5
Fannin County	\$13.40	\$697	\$27,880	1.8	\$57,500	\$1,438	\$17,250	\$431	3,002	25%	\$9.83	\$511	1.4

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	\$13.98	\$727	\$29,080	1.9	\$65,200	\$1,630	\$19,560	\$489	2,142	22%	\$14.06	\$731	1.0
Fisher County	\$13.40	\$697	\$27,880	1.8	\$56,600	\$1,415	\$16,980	\$425	449	27%	\$15.50	\$806	0.9
Floyd County	\$13.40	\$697	\$27,880	1.8	\$51,200	\$1,280	\$15,360	\$384	726	30%	\$10.72	\$557	1.3
Foard County †	\$13.40	\$697	\$27,880	1.8	\$52,200	\$1,305	\$15,660	\$392	113	21%			
Fort Bend County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	47,089	22%	\$14.48	\$753	1.4
Franklin County	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	1,115	27%	\$12.47	\$649	1.1
Freestone County	\$13.40	\$697	\$27,880	1.8	\$58,400	\$1,460	\$17,520	\$438	1,769	24%	\$15.12	\$786	0.9
Frio County	\$13.40	\$697	\$27,880	1.8	\$42,800	\$1,070	\$12,840	\$321	1,436	31%	\$19.77	\$1,028	0.7
Gaines County	\$13.40	\$697	\$27,880	1.8	\$64,900	\$1,623	\$19,470	\$487	1,367	24%	\$18.41	\$957	0.7
Galveston County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	39,138	34%	\$12.63	\$657	1.6
Garza County	\$13.40	\$697	\$27,880	1.8	\$56,800	\$1,420	\$17,040	\$426	530	33%	\$14.31	\$744	0.9
Gillespie County	\$18.83	\$979	\$39,160	2.6	\$71,000	\$1,775	\$21,300	\$533	2,410	23%	\$11.43	\$594	1.6
Glasscock County	\$14.15	\$736	\$29,440	2.0	\$103,100	\$2,578	\$30,930	\$773	144	33%	\$14.90	\$775	0.9
Goliad County	\$17.52	\$911	\$36,440	2.4	\$69,600	\$1,740	\$20,880	\$522	503	18%	\$7.34	\$382	2.4
Gonzales County	\$13.40	\$697	\$27,880	1.8	\$53,500	\$1,338	\$16,050	\$401	2,122	32%	\$11.63	\$605	1.2
Gray County	\$14.27	\$742	\$29,680	2.0	\$58,200	\$1,455	\$17,460	\$437	2,227	27%	\$15.09	\$785	0.9
Grayson County	\$16.69	\$868	\$34,720	2.3	\$65,200	\$1,630	\$19,560	\$489	15,376	33%	\$12.96	\$674	1.3
Gregg County	\$17.12	\$890	\$35,600	2.4	\$59,400	\$1,485	\$17,820	\$446	18,513	41%	\$13.81	\$718	1.2
Grimes County	\$13.40	\$697	\$27,880	1.8	\$61,100	\$1,528	\$18,330	\$458	2,054	23%	\$13.29	\$691	1.0
Guadalupe County	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	12,294	25%	\$13.56	\$705	1.4
Hale County	\$13.40	\$697	\$27,880	1.8	\$49,800	\$1,245	\$14,940	\$374	4,398	39%	\$11.50	\$598	1.2
Hall County	\$13.40	\$697	\$27,880	1.8	\$35,900	\$898	\$10,770	\$269	471	38%	\$11.19	\$582	1.2
Hamilton County	\$14.06	\$731	\$29,240	1.9	\$59,600	\$1,490	\$17,880	\$447	862	27%	\$10.19	\$530	1.4
Hansford County	\$13.92	\$724	\$28,960	1.9	\$56,900	\$1,423	\$17,070	\$427	542	27%	\$21.28	\$1,106	0.7
Hardeman County	\$13.44	\$699	\$27,960	1.9	\$52,700	\$1,318	\$15,810	\$395	436	27%	\$12.55	\$653	1.1
Hardin County	\$16.46	\$856	\$34,240	2.3	\$64,600	\$1,615	\$19,380	\$485	4,186	21%	\$15.03	\$781	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Harris County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	698,347	45%	\$23.05	\$1,198	0.9
Harrison County	\$14.48	\$753	\$30,120	2.0	\$56,400	\$1,410	\$16,920	\$423	6,313	27%	\$16.29	\$847	0.9
Hartley County	\$15.56	\$809	\$32,360	2.1	\$73,000	\$1,825	\$21,900	\$548	694	38%	\$13.53	\$704	1.1
Haskell County	\$13.40	\$697	\$27,880	1.8	\$53,600	\$1,340	\$16,080	\$402	537	24%	\$8.64	\$449	1.6
Hays County	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	23,810	37%	\$9.14	\$475	2.6
Hemphill County	\$13.40	\$697	\$27,880	1.8	\$70,000	\$1,750	\$21,000	\$525	434	32%	\$19.96	\$1,038	0.7
Henderson County	\$15.08	\$784	\$31,360	2.1	\$59,600	\$1,490	\$17,880	\$447	7,498	25%	\$10.99	\$572	1.4
Hidalgo County	\$14.58	\$758	\$30,320	2.0	\$40,300	\$1,008	\$12,090	\$302	73,233	32%	\$9.28	\$482	1.6
Hill County	\$14.15	\$736	\$29,440	2.0	\$54,500	\$1,363	\$16,350	\$409	3,452	27%	\$13.58	\$706	1.0
Hockley County	\$15.31	\$796	\$31,840	2.1	\$62,900	\$1,573	\$18,870	\$472	2,638	33%	\$14.97	\$779	1.0
Hood County	\$18.00	\$936	\$37,440	2.5	\$70,200	\$1,755	\$21,060	\$527	4,934	23%	\$11.50	\$598	1.6
Hopkins County	\$14.94	\$777	\$31,080	2.1	\$56,100	\$1,403	\$16,830	\$421	3,809	29%	\$11.31	\$588	1.3
Houston County	\$13.94	\$725	\$29,000	1.9	\$47,200	\$1,180	\$14,160	\$354	2,433	30%	\$15.30	\$795	0.9
Howard County	\$16.33	\$849	\$33,960	2.3	\$63,000	\$1,575	\$18,900	\$473	3,769	34%	\$15.06	\$783	1.1
Hudspeth County	\$15.96	\$830	\$33,200	2.2	\$29,700	\$743	\$8,910	\$223	177	19%	\$27.33	\$1,421	0.6
Hunt County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	9,596	31%	\$14.99	\$780	1.4
Hutchinson County	\$14.83	\$771	\$30,840	2.0	\$62,100	\$1,553	\$18,630	\$466	1,849	23%	\$15.43	\$802	1.0
Irion County	\$17.31	\$900	\$36,000	2.4	\$64,800	\$1,620	\$19,440	\$486	149	24%	\$21.60	\$1,123	0.8
Jack County	\$17.13	\$891	\$35,640	2.4	\$62,000	\$1,550	\$18,600	\$465	618	20%	\$15.31	\$796	1.1
Jackson County	\$15.63	\$813	\$32,520	2.2	\$71,400	\$1,785	\$21,420	\$536	1,440	28%	\$15.94	\$829	1.0
Jasper County	\$15.35	\$798	\$31,920	2.1	\$58,200	\$1,455	\$17,460	\$437	2,907	24%	\$10.89	\$566	1.4
Jeff Davis County	\$20.42	\$1,062	\$42,480	2.8	\$64,700	\$1,618	\$19,410	\$485	245	24%	\$14.89	\$775	1.4
Jefferson County	\$16.46	\$856	\$34,240	2.3	\$64,600	\$1,615	\$19,380	\$485	35,395	38%	\$17.37	\$903	0.9
Jim Hogg County	\$13.40	\$697	\$27,880	1.8	\$45,400	\$1,135	\$13,620	\$341	377	24%	\$7.38	\$384	1.8
Jim Wells County	\$15.94	\$829	\$33,160	2.2	\$56,000	\$1,400	\$16,800	\$420	4,089	30%	\$11.21	\$583	1.4
Johnson County	\$20.27	\$1,054	\$42,160	2.8	\$75,200	\$1,880	\$22,560	\$564	14,190	26%	\$13.14	\$683	1.5

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	\$15.48	\$805	\$32,200	2.1	\$63,900	\$1,598	\$19,170	\$479	1,419	25%	\$12.10	\$629	1.3
Karnes County	\$13.73	\$714	\$28,560	1.9	\$60,900	\$1,523	\$18,270	\$457	1,091	25%	\$18.60	\$967	0.7
Kaufman County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	8,464	24%	\$11.70	\$608	1.8
Kendall County	\$22.08	\$1,148	\$45,920	3.0	\$93,400	\$2,335	\$28,020	\$701	3,655	27%	\$14.69	\$764	1.5
Kenedy County	\$14.63	\$761	\$30,440	2.0	\$54,800	\$1,370	\$16,440	\$411	107	63%	\$27.24	\$1,417	0.5
Kent County †	\$13.40	\$697	\$27,880	1.8	\$63,100	\$1,578	\$18,930	\$473	82	29%			
Kerr County	\$15.83	\$823	\$32,920	2.2	\$58,400	\$1,460	\$17,520	\$438	6,317	31%	\$14.55	\$757	1.1
Kimble County	\$14.83	\$771	\$30,840	2.0	\$54,800	\$1,370	\$16,440	\$411	544	26%	\$9.31	\$484	1.6
King County †	\$19.38	\$1,008	\$40,320	2.7	\$81,400	\$2,035	\$24,420	\$611	84	74%			
Kinney County	\$14.31	\$744	\$29,760	2.0	\$48,600	\$1,215	\$14,580	\$365	228	20%	\$12.12	\$630	1.2
Kleberg County	\$14.83	\$771	\$30,840	2.0	\$49,200	\$1,230	\$14,760	\$369	4,886	45%	\$10.02	\$521	1.5
Knox County	\$13.40	\$697	\$27,880	1.8	\$53,500	\$1,338	\$16,050	\$401	347	25%	\$13.07	\$680	1.0
Lamar County	\$14.15	\$736	\$29,440	2.0	\$53,400	\$1,335	\$16,020	\$401	6,769	35%	\$13.49	\$701	1.0
Lamb County	\$13.40	\$697	\$27,880	1.8	\$50,100	\$1,253	\$15,030	\$376	1,433	30%	\$14.92	\$776	0.9
Lampasas County	\$13.40	\$697	\$27,880	1.8	\$61,600	\$1,540	\$18,480	\$462	2,093	28%	\$10.75	\$559	1.2
La Salle County	\$14.79	\$769	\$30,760	2.0	\$44,000	\$1,100	\$13,200	\$330	647	31%	\$25.83	\$1,343	0.6
Lavaca County	\$13.40	\$697	\$27,880	1.8	\$60,000	\$1,500	\$18,000	\$450	1,821	24%	\$13.75	\$715	1.0
Lee County	\$14.75	\$767	\$30,680	2.0	\$66,900	\$1,673	\$20,070	\$502	1,468	24%	\$14.25	\$741	1.0
Leon County	\$13.40	\$697	\$27,880	1.8	\$63,400	\$1,585	\$19,020	\$476	1,254	20%	\$18.53	\$964	0.7
Liberty County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	6,418	25%	\$12.96	\$674	1.6
Limestone County	\$15.73	\$818	\$32,720	2.2	\$49,100	\$1,228	\$14,730	\$368	2,134	27%	\$12.93	\$672	1.2
Lipscomb County	\$13.52	\$703	\$28,120	1.9	\$79,700	\$1,993	\$23,910	\$598	307	25%	\$19.66	\$1,022	0.7
Live Oak County	\$13.40	\$697	\$27,880	1.8	\$57,200	\$1,430	\$17,160	\$429	764	21%	\$18.93	\$984	0.7
Llano County	\$15.46	\$804	\$32,160	2.1	\$64,400	\$1,610	\$19,320	\$483	2,095	24%	\$10.20	\$531	1.5
Loving County †	\$14.15	\$736	\$29,440	2.0	\$78,500	\$1,963	\$23,550	\$589	20	54%			
Lubbock County	\$16.19	\$842	\$33,680	2.2	\$63,200	\$1,580	\$18,960	\$474	47,667	44%	\$12.46	\$648	1.3

† Wage data not available (See Appendix B).

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 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lynn County	\$13.40	\$697	\$27,880	1.8	\$49,200	\$1,230	\$14,760	\$369	625	29%	\$12.15	\$632	1.1
McCulloch County	\$13.40	\$697	\$27,880	1.8	\$49,500	\$1,238	\$14,850	\$371	792	26%	\$12.58	\$654	1.1
McLennan County	\$16.08	\$836	\$33,440	2.2	\$60,000	\$1,500	\$18,000	\$450	36,475	42%	\$13.53	\$704	1.2
McMullen County	\$14.15	\$736	\$29,440	2.0	\$60,500	\$1,513	\$18,150	\$454	59	25%	\$24.20	\$1,258	0.6
Madison County	\$14.15	\$736	\$29,440	2.0	\$48,600	\$1,215	\$14,580	\$365	1,316	32%	\$12.99	\$675	1.1
Marion County	\$13.40	\$697	\$27,880	1.8	\$50,000	\$1,250	\$15,000	\$375	944	22%	\$8.13	\$423	1.6
Martin County	\$13.40	\$697	\$27,880	1.8	\$81,600	\$2,040	\$24,480	\$612	405	25%	\$13.73	\$714	1.0
Mason County	\$19.79	\$1,029	\$41,160	2.7	\$54,100	\$1,353	\$16,230	\$406	402	24%	\$9.74	\$506	2.0
Matagorda County	\$14.42	\$750	\$30,000	2.0	\$53,000	\$1,325	\$15,900	\$398	4,499	33%	\$20.49	\$1,066	0.7
Maverick County	\$13.50	\$702	\$28,080	1.9	\$39,400	\$985	\$11,820	\$296	5,076	31%	\$8.57	\$446	1.6
Medina County	\$14.35	\$746	\$29,840	2.0	\$70,200	\$1,755	\$21,060	\$527	2,889	19%	\$8.78	\$457	1.6
Menard County	\$13.40	\$697	\$27,880	1.8	\$46,400	\$1,160	\$13,920	\$348	337	36%	\$6.99	\$363	1.9
Midland County	\$26.31	\$1,368	\$54,720	3.6	\$100,800	\$2,520	\$30,240	\$756	18,082	34%	\$23.39	\$1,216	1.1
Milam County	\$13.75	\$715	\$28,600	1.9	\$56,300	\$1,408	\$16,890	\$422	3,140	33%	\$15.39	\$800	0.9
Mills County	\$13.40	\$697	\$27,880	1.8	\$56,100	\$1,403	\$16,830	\$421	300	16%	\$6.28	\$326	2.1
Mitchell County	\$13.40	\$697	\$27,880	1.8	\$64,000	\$1,600	\$19,200	\$480	652	25%	\$17.53	\$912	0.8
Montague County	\$15.88	\$826	\$33,040	2.2	\$56,200	\$1,405	\$16,860	\$422	2,298	28%	\$10.71	\$557	1.5
Montgomery County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	50,822	28%	\$17.13	\$891	1.2
Moore County	\$14.13	\$735	\$29,400	1.9	\$54,600	\$1,365	\$16,380	\$410	2,290	34%	\$15.87	\$825	0.9
Morris County	\$13.40	\$697	\$27,880	1.8	\$51,000	\$1,275	\$15,300	\$383	1,313	26%	\$13.35	\$694	1.0
Motley County	\$13.40	\$697	\$27,880	1.8	\$44,700	\$1,118	\$13,410	\$335	146	31%	\$9.26	\$482	1.4
Nacogdoches County	\$15.75	\$819	\$32,760	2.2	\$55,700	\$1,393	\$16,710	\$418	10,406	43%	\$10.51	\$546	1.5
Navarro County	\$14.56	\$757	\$30,280	2.0	\$52,900	\$1,323	\$15,870	\$397	5,634	32%	\$11.57	\$602	1.3
Newton County	\$13.40	\$697	\$27,880	1.8	\$50,400	\$1,260	\$15,120	\$378	1,037	22%	\$8.67	\$451	1.5
Nolan County	\$13.40	\$697	\$27,880	1.8	\$50,000	\$1,250	\$15,000	\$375	1,793	32%	\$12.58	\$654	1.1
Nueces County	\$19.17	\$997	\$39,880	2.6	\$64,400	\$1,610	\$19,320	\$483	54,598	43%	\$15.58	\$810	1.2

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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ochiltree County	\$14.79	\$769	\$30,760	2.0	\$63,600	\$1,590	\$19,080	\$477	1,038	29%	\$21.09	\$1,097	0.7
Oldham County	\$16.63	\$865	\$34,600	2.3	\$69,900	\$1,748	\$20,970	\$524	150	24%	\$28.53	\$1,483	0.6
Orange County	\$16.46	\$856	\$34,240	2.3	\$64,600	\$1,615	\$19,380	\$485	8,020	25%	\$15.59	\$811	1.1
Palo Pinto County	\$14.96	\$778	\$31,120	2.1	\$51,100	\$1,278	\$15,330	\$383	3,308	32%	\$12.78	\$664	1.2
Panola County	\$13.73	\$714	\$28,560	1.9	\$63,600	\$1,590	\$19,080	\$477	1,997	22%	\$15.59	\$811	0.9
Parker County	\$20.27	\$1,054	\$42,160	2.8	\$75,200	\$1,880	\$22,560	\$564	9,778	23%	\$11.55	\$601	1.8
Parmer County	\$13.40	\$697	\$27,880	1.8	\$53,400	\$1,335	\$16,020	\$401	987	31%	\$15.27	\$794	0.9
Pecos County	\$14.94	\$777	\$31,080	2.1	\$68,900	\$1,723	\$20,670	\$517	1,238	29%	\$16.41	\$853	0.9
Polk County	\$14.42	\$750	\$30,000	2.0	\$53,100	\$1,328	\$15,930	\$398	4,195	24%	\$11.57	\$602	1.2
Potter County	\$15.50	\$806	\$32,240	2.1	\$66,500	\$1,663	\$19,950	\$499	18,472	43%	\$14.46	\$752	1.1
Presidio County	\$13.40	\$697	\$27,880	1.8	\$41,000	\$1,025	\$12,300	\$308	898	35%	\$9.26	\$482	1.4
Rains County	\$13.40	\$697	\$27,880	1.8	\$60,900	\$1,523	\$18,270	\$457	924	22%	\$8.67	\$451	1.5
Randall County	\$15.50	\$806	\$32,240	2.1	\$66,500	\$1,663	\$19,950	\$499	15,275	31%	\$12.86	\$669	1.2
Reagan County	\$13.40	\$697	\$27,880	1.8	\$73,200	\$1,830	\$21,960	\$549	357	30%	\$22.68	\$1,180	0.6
Real County	\$13.40	\$697	\$27,880	1.8	\$46,300	\$1,158	\$13,890	\$347	280	23%	\$10.53	\$547	1.3
Red River County	\$13.40	\$697	\$27,880	1.8	\$43,900	\$1,098	\$13,170	\$329	1,338	26%	\$12.40	\$645	1.1
Reeves County	\$13.40	\$697	\$27,880	1.8	\$58,100	\$1,453	\$17,430	\$436	1,102	29%	\$19.64	\$1,021	0.7
Refugio County	\$13.77	\$716	\$28,640	1.9	\$54,300	\$1,358	\$16,290	\$407	748	27%	\$10.64	\$553	1.3
Roberts County	\$14.15	\$736	\$29,440	2.0	\$88,000	\$2,200	\$26,400	\$660	72	21%	\$26.78	\$1,392	0.5
Robertson County	\$17.46	\$908	\$36,320	2.4	\$73,900	\$1,848	\$22,170	\$554	1,746	27%	\$9.74	\$506	1.8
Rockwall County	\$20.71	\$1,077	\$43,080	2.9	\$77,200	\$1,930	\$23,160	\$579	5,829	20%	\$11.57	\$602	1.8
Runnels County	\$13.40	\$697	\$27,880	1.8	\$52,300	\$1,308	\$15,690	\$392	973	26%	\$10.70	\$557	1.3
Rusk County	\$14.52	\$755	\$30,200	2.0	\$57,100	\$1,428	\$17,130	\$428	4,621	26%	\$14.47	\$752	1.0
Sabine County	\$13.96	\$726	\$29,040	1.9	\$40,200	\$1,005	\$12,060	\$302	473	13%	\$8.70	\$453	1.6
San Augustine County	\$13.40	\$697	\$27,880	1.8	\$43,200	\$1,080	\$12,960	\$324	579	19%	\$12.51	\$650	1.1
San Jacinto County	\$13.40	\$697	\$27,880	1.8	\$55,900	\$1,398	\$16,770	\$419	1,378	14%	\$8.49	\$441	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Patricio County	\$19.17	\$997	\$39,880	2.6	\$64,400	\$1,610	\$19,320	\$483	7,362	32%	\$18.31	\$952	1.0
San Saba County	\$13.40	\$697	\$27,880	1.8	\$48,000	\$1,200	\$14,400	\$360	688	33%	\$11.34	\$589	1.2
Schleicher County	\$13.40	\$697	\$27,880	1.8	\$70,800	\$1,770	\$21,240	\$531	245	22%	\$19.50	\$1,014	0.7
Scurry County	\$16.27	\$846	\$33,840	2.2	\$71,300	\$1,783	\$21,390	\$535	1,597	27%	\$19.43	\$1,010	0.8
Shackelford County	\$13.40	\$697	\$27,880	1.8	\$61,400	\$1,535	\$18,420	\$461	273	21%	\$16.82	\$875	0.8
Shelby County	\$13.40	\$697	\$27,880	1.8	\$48,700	\$1,218	\$14,610	\$365	2,623	29%	\$8.78	\$457	1.5
Sherman County	\$13.40	\$697	\$27,880	1.8	\$63,200	\$1,580	\$18,960	\$474	230	23%	\$13.20	\$686	1.0
Smith County	\$17.13	\$891	\$35,640	2.4	\$64,000	\$1,600	\$19,200	\$480	27,151	35%	\$14.23	\$740	1.2
Somervell County	\$13.40	\$697	\$27,880	1.8	\$59,700	\$1,493	\$17,910	\$448	938	29%	\$24.69	\$1,284	0.5
Starr County	\$13.40	\$697	\$27,880	1.8	\$31,000	\$775	\$9,300	\$233	4,252	26%	\$6.54	\$340	2.0
Stephens County	\$13.40	\$697	\$27,880	1.8	\$57,400	\$1,435	\$17,220	\$431	748	22%	\$8.96	\$466	1.5
Sterling County	\$14.15	\$736	\$29,440	2.0	\$64,400	\$1,610	\$19,320	\$483	95	21%	\$25.51	\$1,326	0.6
Stonewall County	\$14.15	\$736	\$29,440	2.0	\$60,400	\$1,510	\$18,120	\$453	120	24%	\$5.46	\$284	2.6
Sutton County	\$13.40	\$697	\$27,880	1.8	\$58,700	\$1,468	\$17,610	\$440	501	34%	\$27.18	\$1,413	0.5
Swisher County	\$13.40	\$697	\$27,880	1.8	\$51,000	\$1,275	\$15,300	\$383	767	29%	\$11.50	\$598	1.2
Tarrant County	\$20.27	\$1,054	\$42,160	2.8	\$75,200	\$1,880	\$22,560	\$564	270,540	40%	\$16.64	\$865	1.2
Taylor County	\$15.48	\$805	\$32,200	2.1	\$63,900	\$1,598	\$19,170	\$479	20,716	42%	\$13.20	\$686	1.2
Terrell County †	\$14.33	\$745	\$29,800	2.0	\$56,500	\$1,413	\$16,950	\$424	127	32%			
Terry County	\$13.85	\$720	\$28,800	1.9	\$46,100	\$1,153	\$13,830	\$346	1,187	28%	\$15.75	\$819	0.9
Throckmorton County	\$13.40	\$697	\$27,880	1.8	\$56,300	\$1,408	\$16,890	\$422	198	27%	\$11.98	\$623	1.1
Titus County	\$13.40	\$697	\$27,880	1.8	\$51,800	\$1,295	\$15,540	\$389	3,457	33%	\$13.96	\$726	1.0
Tom Green County	\$17.31	\$900	\$36,000	2.4	\$64,800	\$1,620	\$19,440	\$486	16,930	39%	\$13.27	\$690	1.3
Travis County	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	210,241	48%	\$20.77	\$1,080	1.2
Trinity County	\$14.71	\$765	\$30,600	2.0	\$46,700	\$1,168	\$14,010	\$350	1,075	20%	\$11.71	\$609	1.3
Tyler County	\$13.40	\$697	\$27,880	1.8	\$56,100	\$1,403	\$16,830	\$421	1,080	14%	\$7.78	\$404	1.7
Upshur County	\$17.12	\$890	\$35,600	2.4	\$59,400	\$1,485	\$17,820	\$446	3,012	22%	\$13.21	\$687	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Upton County	\$13.40	\$697	\$27,880	1.8	\$60,800	\$1,520	\$18,240	\$456	329	26%	\$21.96	\$1,142	0.6
Uvalde County	\$13.40	\$697	\$27,880	1.8	\$49,400	\$1,235	\$14,820	\$371	2,443	29%	\$10.76	\$559	1.2
Val Verde County	\$13.75	\$715	\$28,600	1.9	\$51,600	\$1,290	\$15,480	\$387	5,442	36%	\$10.95	\$569	1.3
Van Zandt County	\$14.90	\$775	\$31,000	2.1	\$57,700	\$1,443	\$17,310	\$433	4,213	22%	\$10.91	\$568	1.4
Victoria County	\$17.52	\$911	\$36,440	2.4	\$69,600	\$1,740	\$20,880	\$522	11,295	35%	\$14.72	\$765	1.2
Walker County	\$16.90	\$879	\$35,160	2.3	\$63,700	\$1,593	\$19,110	\$478	9,561	46%	\$9.32	\$485	1.8
Waller County	\$20.50	\$1,066	\$42,640	2.8	\$74,900	\$1,873	\$22,470	\$562	4,450	32%	\$12.43	\$646	1.6
Ward County	\$13.40	\$697	\$27,880	1.8	\$62,900	\$1,573	\$18,870	\$472	1,125	29%	\$24.38	\$1,268	0.5
Washington County	\$15.75	\$819	\$32,760	2.2	\$64,400	\$1,610	\$19,320	\$483	2,828	24%	\$11.12	\$578	1.4
Webb County	\$15.15	\$788	\$31,520	2.1	\$44,200	\$1,105	\$13,260	\$332	26,047	37%	\$8.87	\$461	1.7
Wharton County	\$14.81	\$770	\$30,800	2.0	\$56,000	\$1,400	\$16,800	\$420	4,841	32%	\$10.59	\$551	1.4
Wheeler County	\$13.40	\$697	\$27,880	1.8	\$59,900	\$1,498	\$17,970	\$449	778	33%	\$15.06	\$783	0.9
Wichita County	\$15.52	\$807	\$32,280	2.1	\$62,900	\$1,573	\$18,870	\$472	19,283	40%	\$12.57	\$654	1.2
Willbarger County	\$13.40	\$697	\$27,880	1.8	\$56,800	\$1,420	\$17,040	\$426	1,907	37%	\$13.23	\$688	1.0
Willacy County	\$13.40	\$697	\$27,880	1.8	\$32,300	\$808	\$9,690	\$242	1,263	22%	\$9.47	\$492	1.4
Williamson County	\$24.06	\$1,251	\$50,040	3.3	\$86,000	\$2,150	\$25,800	\$645	51,965	31%	\$17.14	\$891	1.4
Wilson County	\$19.25	\$1,001	\$40,040	2.7	\$66,800	\$1,670	\$20,040	\$501	2,558	17%	\$11.04	\$574	1.7
Winkler County	\$13.40	\$697	\$27,880	1.8	\$64,400	\$1,610	\$19,320	\$483	575	22%	\$21.78	\$1,133	0.6
Wise County	\$18.33	\$953	\$38,120	2.5	\$68,700	\$1,718	\$20,610	\$515	5,015	23%	\$12.88	\$670	1.4
Wood County	\$14.46	\$752	\$30,080	2.0	\$55,500	\$1,388	\$16,650	\$416	3,184	20%	\$10.82	\$563	1.3
Yoakum County	\$13.40	\$697	\$27,880	1.8	\$69,600	\$1,740	\$20,880	\$522	617	23%	\$23.38	\$1,216	0.6
Young County	\$13.63	\$709	\$28,360	1.9	\$59,600	\$1,490	\$17,880	\$447	1,495	21%	\$12.01	\$624	1.1
Zapata County	\$13.40	\$697	\$27,880	1.8	\$38,100	\$953	\$11,430	\$286	1,039	23%	\$9.34	\$486	1.4
Zavala County	\$13.40	\$697	\$27,880	1.8	\$36,300	\$908	\$10,890	\$272	1,150	32%	\$6.69	\$348	2.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

UTAH

STATE RANKING #26*

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$924**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,079** monthly or **\$36,952** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.77
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.92
2-Bedroom Housing Wage	\$17.77
Number of Renter Households	279,600
Percent Renters	30%

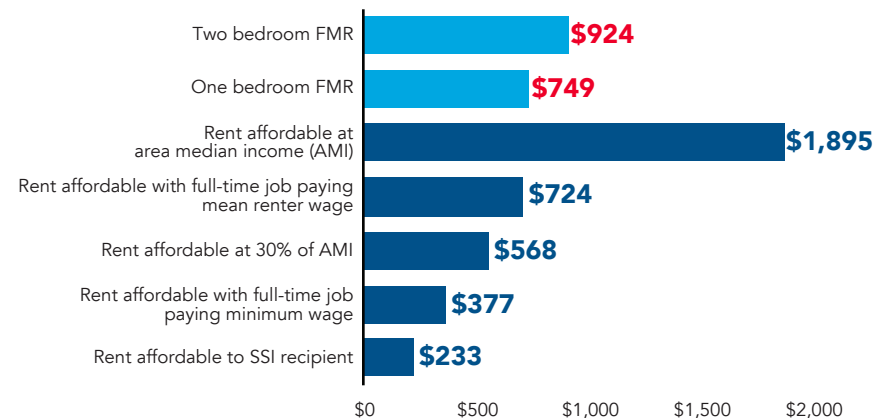
98
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

79
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Summit County	\$22.63
Wasatch County	\$20.08
Salt Lake City HMFA	\$19.90
Uintah County	\$18.33
Kane County	\$17.27



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	\$17.77	\$924	\$36,952	2.5	\$75,784	\$1,895	\$22,735	\$568	279,600	30%	\$13.92	\$724	1.3
Combined Nonmetro Areas	\$16.35	\$850	\$34,014	2.3	\$70,296	\$1,757	\$21,089	\$527	27,572	27%	\$12.09	\$629	1.4
<u>Metropolitan Areas</u>													
Box Elder County HMFA	\$13.40	\$697	\$27,880	1.8	\$65,400	\$1,635	\$19,620	\$491	3,957	24%	\$11.72	\$610	1.1
Logan MSA	\$13.50	\$702	\$28,080	1.9	\$64,600	\$1,615	\$19,380	\$485	12,899	36%	\$9.34	\$486	1.4
Ogden-Clearfield HMFA	\$16.96	\$882	\$35,280	2.3	\$78,100	\$1,953	\$23,430	\$586	45,979	25%	\$11.33	\$589	1.5
Provo-Orem MSA	\$16.08	\$836	\$33,440	2.2	\$74,700	\$1,868	\$22,410	\$560	50,236	33%	\$13.08	\$680	1.2
Salt Lake City HMFA	\$19.90	\$1,035	\$41,400	2.7	\$80,000	\$2,000	\$24,000	\$600	119,914	34%	\$15.94	\$829	1.2
St. George MSA	\$16.60	\$863	\$34,520	2.3	\$64,600	\$1,615	\$19,380	\$485	14,741	29%	\$12.27	\$638	1.4
Tooele County HMFA	\$16.33	\$849	\$33,960	2.3	\$73,000	\$1,825	\$21,900	\$548	4,302	23%	\$11.64	\$605	1.4
<u>Counties</u>													
Beaver County	\$13.54	\$704	\$28,160	1.9	\$63,900	\$1,598	\$19,170	\$479	633	28%	\$10.22	\$531	1.3
Box Elder County	\$13.40	\$697	\$27,880	1.8	\$65,400	\$1,635	\$19,620	\$491	3,957	24%	\$11.72	\$610	1.1
Cache County	\$13.50	\$702	\$28,080	1.9	\$64,600	\$1,615	\$19,380	\$485	12,899	36%	\$9.34	\$486	1.4
Carbon County	\$13.75	\$715	\$28,600	1.9	\$64,900	\$1,623	\$19,470	\$487	2,146	28%	\$12.42	\$646	1.1
Daggett County	\$15.48	\$805	\$32,200	2.1	\$72,500	\$1,813	\$21,750	\$544	15	7%	\$12.30	\$640	1.3
Davis County	\$16.96	\$882	\$35,280	2.3	\$78,100	\$1,953	\$23,430	\$586	23,061	23%	\$11.77	\$612	1.4
Duchesne County	\$16.52	\$859	\$34,360	2.3	\$71,200	\$1,780	\$21,360	\$534	1,641	25%	\$16.35	\$850	1.0
Emery County	\$13.40	\$697	\$27,880	1.8	\$62,300	\$1,558	\$18,690	\$467	623	18%	\$11.45	\$595	1.2
Garfield County	\$13.40	\$697	\$27,880	1.8	\$50,400	\$1,260	\$15,120	\$378	331	20%	\$10.55	\$549	1.3
Grand County	\$16.37	\$851	\$34,040	2.3	\$52,000	\$1,300	\$15,600	\$390	1,162	30%	\$9.00	\$468	1.8
Iron County	\$13.40	\$697	\$27,880	1.8	\$56,100	\$1,403	\$16,830	\$421	5,395	35%	\$9.03	\$470	1.5
Juab County	\$16.08	\$836	\$33,440	2.2	\$74,700	\$1,868	\$22,410	\$560	634	20%	\$12.96	\$674	1.2

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kane County	\$17.27	\$898	\$35,920	2.4	\$67,000	\$1,675	\$20,100	\$503	584	23%	\$12.44	\$647	1.4
Millard County	\$13.40	\$697	\$27,880	1.8	\$64,900	\$1,623	\$19,470	\$487	912	22%	\$13.48	\$701	1.0
Morgan County	\$16.96	\$882	\$35,280	2.3	\$78,100	\$1,953	\$23,430	\$586	469	15%	\$9.77	\$508	1.7
Piute County	\$16.21	\$843	\$33,720	2.2	\$47,400	\$1,185	\$14,220	\$356	66	12%	\$8.05	\$419	2.0
Rich County	\$15.48	\$805	\$32,200	2.1	\$59,900	\$1,498	\$17,970	\$449	156	25%	\$7.05	\$366	2.2
Salt Lake County	\$19.90	\$1,035	\$41,400	2.7	\$80,000	\$2,000	\$24,000	\$600	119,914	34%	\$15.94	\$829	1.2
San Juan County	\$13.40	\$697	\$27,880	1.8	\$53,000	\$1,325	\$15,900	\$398	782	20%	\$13.01	\$676	1.0
Sanpete County	\$14.31	\$744	\$29,760	2.0	\$61,100	\$1,528	\$18,330	\$458	2,142	27%	\$9.45	\$491	1.5
Sevier County	\$13.85	\$720	\$28,800	1.9	\$57,900	\$1,448	\$17,370	\$434	1,648	23%	\$10.83	\$563	1.3
Summit County	\$22.63	\$1,177	\$47,080	3.1	\$107,100	\$2,678	\$32,130	\$803	3,910	27%	\$12.61	\$656	1.8
Tooele County	\$16.33	\$849	\$33,960	2.3	\$73,000	\$1,825	\$21,900	\$548	4,302	23%	\$11.64	\$605	1.4
Uintah County	\$18.33	\$953	\$38,120	2.5	\$77,600	\$1,940	\$23,280	\$582	2,701	25%	\$16.40	\$853	1.1
Utah County	\$16.08	\$836	\$33,440	2.2	\$74,700	\$1,868	\$22,410	\$560	49,602	33%	\$13.08	\$680	1.2
Wasatch County	\$20.08	\$1,044	\$41,760	2.8	\$80,100	\$2,003	\$24,030	\$601	2,559	29%	\$12.17	\$633	1.6
Washington County	\$16.60	\$863	\$34,520	2.3	\$64,600	\$1,615	\$19,380	\$485	14,741	29%	\$12.27	\$638	1.4
Wayne County	\$13.40	\$697	\$27,880	1.8	\$48,600	\$1,215	\$14,580	\$365	166	17%	\$10.14	\$527	1.3
Weber County	\$16.96	\$882	\$35,280	2.3	\$78,100	\$1,953	\$23,430	\$586	22,449	28%	\$10.86	\$565	1.6

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VERMONT

STATE RANKING #13*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,165**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,882** monthly or **\$46,585** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.40
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$12.85
2-Bedroom Housing Wage	\$22.40
Number of Renter Households	75,203
Percent Renters	29%

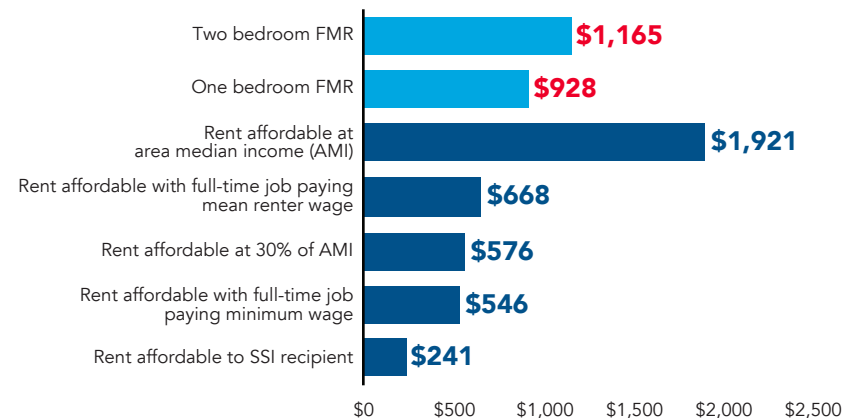
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

68
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Burlington-South Burlington MSA	\$27.73
Windsor County	\$20.65
Washington County	\$20.46
Windham County	\$20.21
Addison County	\$19.63



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

VERMONT

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	\$22.40	\$1,165	\$46,585	2.1	\$76,843	\$1,921	\$23,053	\$576	75,203	29%	\$12.85	\$668	1.7
Combined Nonmetro Areas	\$19.18	\$997	\$39,896	1.8	\$68,916	\$1,723	\$20,675	\$517	46,914	27%	\$12.01	\$624	1.6
Metropolitan Areas													
Burlington-South Burlington MSA	\$27.73	\$1,442	\$57,680	2.6	\$93,000	\$2,325	\$27,900	\$698	28,289	34%	\$14.10	\$733	2.0
Counties													
Addison County	\$19.63	\$1,021	\$40,840	1.9	\$75,800	\$1,895	\$22,740	\$569	3,858	27%	\$14.20	\$738	1.4
Bennington County	\$19.31	\$1,004	\$40,160	1.8	\$64,200	\$1,605	\$19,260	\$482	4,167	27%	\$12.49	\$650	1.5
Caledonia County	\$17.37	\$903	\$36,120	1.7	\$60,400	\$1,510	\$18,120	\$453	3,082	25%	\$12.21	\$635	1.4
Essex County	\$15.27	\$794	\$31,760	1.5	\$48,400	\$1,210	\$14,520	\$363	545	20%	\$11.43	\$595	1.3
Lamoille County	\$19.48	\$1,013	\$40,520	1.9	\$68,300	\$1,708	\$20,490	\$512	2,910	28%	\$10.42	\$542	1.9
Orange County	\$18.79	\$977	\$39,080	1.8	\$68,800	\$1,720	\$20,640	\$516	2,497	20%	\$11.59	\$603	1.6
Orleans County	\$15.21	\$791	\$31,640	1.4	\$57,600	\$1,440	\$17,280	\$432	2,460	22%	\$9.76	\$507	1.6
Rutland County	\$17.87	\$929	\$37,160	1.7	\$66,400	\$1,660	\$19,920	\$498	7,551	30%	\$10.75	\$559	1.7
Washington County	\$20.46	\$1,064	\$42,560	1.9	\$77,700	\$1,943	\$23,310	\$583	6,651	27%	\$12.68	\$659	1.6
Windham County	\$20.21	\$1,051	\$42,040	1.9	\$67,900	\$1,698	\$20,370	\$509	6,135	32%	\$12.49	\$649	1.6
Windsor County	\$20.65	\$1,074	\$42,960	2.0	\$74,500	\$1,863	\$22,350	\$559	7,058	29%	\$12.24	\$636	1.7

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TOWNS WITHIN VERMONT FMR AREAS

BURLINGTON-SOUTH BURLINGTON, VT MSA

CHITTENDEN COUNTY

Bolton town, Buels gore, Burlington city, Charlotte town, Colchester town, Essex town, Hinesburg town, Huntington town, Jericho town, Milton town, Richmond town, Shelburne town, South Burlington city, St. George town, Underhill town, Westford town, Williston town, Winooski city

FRANKLIN COUNTY

Bakersfield town, Berkshire town, Enosburg town, Fairfax town, Fairfield town, Fletcher town, Franklin town, Georgia town, Highgate town, Montgomery town, Richford town, Sheldon town, St. Albans city, St. Albans town, Swanton town

GRAND ISLE COUNTY

Alburg town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VIRGINIA

STATE RANKING **#12***

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,232**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,106** monthly or **\$49,276** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$23.69
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.69
2-Bedroom Housing Wage	\$23.69
Number of Renter Households	1,057,417
Percent Renters	34%

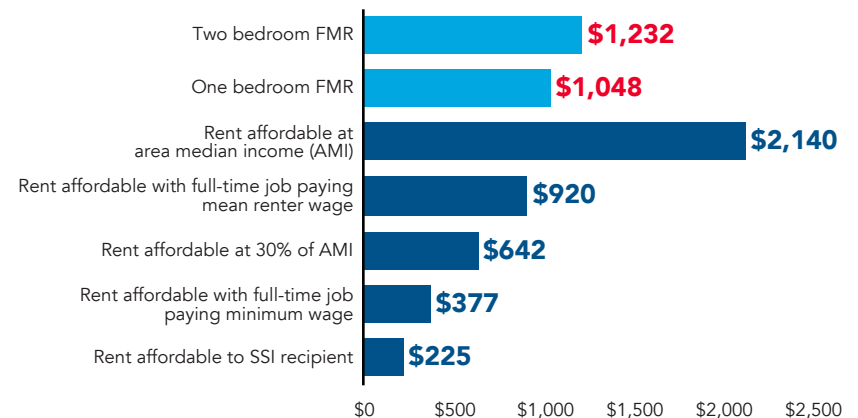
131
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

111
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

3.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$34.48
Charlottesville HMFA	\$22.67
Rappahannock County HMFA	\$21.92
Virginia Beach-Norfolk-Newport News HMFA	\$21.06
King George County	\$20.75



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	\$23.69	\$1,232	\$49,276	3.3	\$85,599	\$2,140	\$25,680	\$642	1,057,417	34%	\$17.69	\$920	1.3
Combined Nonmetro Areas	\$14.47	\$752	\$30,094	2.0	\$54,868	\$1,372	\$16,460	\$412	118,758	28%	\$11.03	\$573	1.3
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	\$17.04	\$886	\$35,440	2.4	\$69,800	\$1,745	\$20,940	\$524	19,724	48%	\$9.92	\$516	1.7
Buckingham County HMFA	\$14.12	\$734	\$29,360	1.9	\$55,200	\$1,380	\$16,560	\$414	1,338	24%	\$11.00	\$572	1.3
Charlottesville HMFA	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	29,563	37%	\$15.50	\$806	1.5
Culpeper County HMFA	\$19.81	\$1,030	\$41,200	2.7	\$82,200	\$2,055	\$24,660	\$617	4,786	28%	\$11.93	\$621	1.7
Floyd County HMFA	\$13.15	\$684	\$27,360	1.8	\$59,800	\$1,495	\$17,940	\$449	1,400	22%	\$10.19	\$530	1.3
Franklin County HMFA	\$13.98	\$727	\$29,080	1.9	\$59,800	\$1,495	\$17,940	\$449	4,767	21%	\$9.12	\$474	1.5
Giles County HMFA	\$13.31	\$692	\$27,680	1.8	\$57,200	\$1,430	\$17,160	\$429	1,824	25%	\$17.22	\$895	0.8
Harrisonburg MSA	\$16.15	\$840	\$33,600	2.2	\$62,500	\$1,563	\$18,750	\$469	18,137	39%	\$13.08	\$680	1.2
Kingsport-Bristol-Bristol MSA	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	10,704	27%	\$10.34	\$538	1.3
Lynchburg MSA	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	29,240	29%	\$13.00	\$676	1.2
Pulaski County HMFA	\$13.15	\$684	\$27,360	1.8	\$60,200	\$1,505	\$18,060	\$452	4,098	28%	\$11.60	\$603	1.1
Rappahannock County HMFA	\$21.92	\$1,140	\$45,600	3.0	\$78,600	\$1,965	\$23,580	\$590	835	26%	\$14.85	\$772	1.5
Richmond MSA	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	165,657	35%	\$16.56	\$861	1.2
Roanoke HMFA	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	36,309	34%	\$14.47	\$753	1.1
Staunton-Waynesboro MSA	\$16.54	\$860	\$34,400	2.3	\$64,300	\$1,608	\$19,290	\$482	13,986	29%	\$12.92	\$672	1.3
Virginia Beach-Norfolk-Newport News HMFA	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	245,633	39%	\$14.57	\$757	1.4
Warren County HMFA	\$19.69	\$1,024	\$40,960	2.7	\$76,700	\$1,918	\$23,010	\$575	3,437	24%	\$10.20	\$530	1.9
Washington-Arlington-Alexandria HMFA *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	334,899	34%	\$23.51	\$1,222	1.5
Winchester MSA	\$18.00	\$936	\$37,440	2.5	\$71,100	\$1,778	\$21,330	\$533	12,322	30%	\$15.54	\$808	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Accomack County	\$15.69	\$816	\$32,640	2.2	\$52,500	\$1,313	\$15,750	\$394	4,214	30%	\$11.43	\$595	1.4
Albemarle County	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	13,847	35%	\$16.04	\$834	1.4
Alleghany County	\$13.15	\$684	\$27,360	1.8	\$57,200	\$1,430	\$17,160	\$429	1,449	21%	\$9.07	\$472	1.5
Amelia County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	695	15%	\$5.71	\$297	3.5
Amherst County	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	2,872	23%	\$10.60	\$551	1.4
Appomattox County	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	1,215	20%	\$4.84	\$252	3.1
Arlington County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	56,176	56%	\$32.15	\$1,672	1.1
Augusta County	\$16.54	\$860	\$34,400	2.3	\$64,300	\$1,608	\$19,290	\$482	5,824	20%	\$14.11	\$734	1.2
Bath County	\$13.15	\$684	\$27,360	1.8	\$60,300	\$1,508	\$18,090	\$452	674	32%	\$18.49	\$962	0.7
Bedford County	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	5,765	19%	\$10.96	\$570	1.4
Bland County	\$13.15	\$684	\$27,360	1.8	\$62,500	\$1,563	\$18,750	\$469	454	18%	\$12.51	\$651	1.1
Botetourt County	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	1,863	14%	\$12.73	\$662	1.3
Brunswick County	\$15.98	\$831	\$33,240	2.2	\$53,100	\$1,328	\$15,930	\$398	1,757	29%	\$9.73	\$506	1.6
Buchanan County	\$13.15	\$684	\$27,360	1.8	\$40,600	\$1,015	\$12,180	\$305	1,961	21%	\$13.20	\$686	1.0
Buckingham County	\$14.12	\$734	\$29,360	1.9	\$55,200	\$1,380	\$16,560	\$414	1,338	24%	\$11.00	\$572	1.3
Campbell County	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	5,397	24%	\$15.10	\$785	1.0
Caroline County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	2,442	22%	\$13.83	\$719	1.4
Carroll County	\$13.15	\$684	\$27,360	1.8	\$47,300	\$1,183	\$14,190	\$355	2,793	22%	\$9.44	\$491	1.4
Charles City County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	504	18%	\$15.60	\$811	1.3
Charlotte County	\$13.15	\$684	\$27,360	1.8	\$45,700	\$1,143	\$13,710	\$343	1,440	31%	\$12.01	\$625	1.1
Chesterfield County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	29,051	24%	\$13.86	\$720	1.4
Clarke County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	1,429	26%	\$12.36	\$643	2.8
Craig County	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	636	27%	\$8.91	\$463	1.8
Culpeper County	\$19.81	\$1,030	\$41,200	2.7	\$82,200	\$2,055	\$24,660	\$617	4,786	28%	\$11.93	\$621	1.7
Cumberland County	\$17.42	\$906	\$36,240	2.4	\$56,000	\$1,400	\$16,800	\$420	1,108	27%	\$10.91	\$567	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dickenson County	\$13.15	\$684	\$27,360	1.8	\$46,600	\$1,165	\$13,980	\$350	1,514	25%	\$10.76	\$559	1.2
Dinwiddie County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	2,544	25%	\$13.47	\$701	1.5
Essex County	\$17.96	\$934	\$37,360	2.5	\$56,300	\$1,408	\$16,890	\$422	1,270	29%	\$11.58	\$602	1.6
Fairfax County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	128,007	33%	\$27.33	\$1,421	1.3
Fauquier County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	5,230	22%	\$12.24	\$637	2.8
Floyd County	\$13.15	\$684	\$27,360	1.8	\$59,800	\$1,495	\$17,940	\$449	1,400	22%	\$10.19	\$530	1.3
Fluvanna County	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	2,025	21%	\$13.53	\$704	1.7
Franklin County	\$13.98	\$727	\$29,080	1.9	\$59,800	\$1,495	\$17,940	\$449	4,767	21%	\$9.12	\$474	1.5
Frederick County	\$18.00	\$936	\$37,440	2.5	\$71,100	\$1,778	\$21,330	\$533	6,548	22%	\$14.38	\$748	1.3
Giles County	\$13.31	\$692	\$27,680	1.8	\$57,200	\$1,430	\$17,160	\$429	1,824	25%	\$17.22	\$895	0.8
Gloucester County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	3,381	23%	\$9.99	\$520	2.1
Goochland County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	1,144	14%	\$22.82	\$1,187	0.9
Grayson County	\$13.15	\$684	\$27,360	1.8	\$41,600	\$1,040	\$12,480	\$312	1,416	21%	\$10.09	\$525	1.3
Greene County	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	1,561	22%	\$9.66	\$503	2.3
Greensville County	\$14.94	\$777	\$31,080	2.1	\$46,500	\$1,163	\$13,950	\$349	890	24%	\$11.19	\$582	1.3
Halifax County	\$13.15	\$684	\$27,360	1.8	\$51,800	\$1,295	\$15,540	\$389	4,112	29%	\$10.88	\$566	1.2
Hanover County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	7,094	19%	\$10.76	\$560	1.9
Henrico County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	46,872	37%	\$17.79	\$925	1.1
Henry County	\$13.15	\$684	\$27,360	1.8	\$48,000	\$1,200	\$14,400	\$360	5,883	27%	\$11.02	\$573	1.2
Highland County	\$13.15	\$684	\$27,360	1.8	\$58,000	\$1,450	\$17,400	\$435	164	15%	\$6.53	\$340	2.0
Isle of Wight County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	3,051	22%	\$11.96	\$622	1.8
James City County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	7,044	25%	\$10.38	\$540	2.0
King and Queen County	\$18.62	\$968	\$38,720	2.6	\$56,200	\$1,405	\$16,860	\$422	593	21%	\$16.15	\$840	1.2
King George County	\$20.75	\$1,079	\$43,160	2.9	\$95,200	\$2,380	\$28,560	\$714	2,320	27%	\$18.12	\$942	1.1
King William County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	966	16%	\$12.95	\$673	1.5
Lancaster County	\$18.23	\$948	\$37,920	2.5	\$67,800	\$1,695	\$20,340	\$509	1,275	25%	\$10.92	\$568	1.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lee County	\$13.15	\$684	\$27,360	1.8	\$45,600	\$1,140	\$13,680	\$342	2,627	28%	\$7.70	\$400	1.7
Loudoun County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	26,417	23%	\$17.41	\$905	2.0
Louisa County	\$18.23	\$948	\$37,920	2.5	\$71,300	\$1,783	\$21,390	\$535	2,858	22%	\$16.54	\$860	1.1
Lunenburg County	\$14.06	\$731	\$29,240	1.9	\$50,300	\$1,258	\$15,090	\$377	1,351	29%	\$10.53	\$548	1.3
Madison County	\$18.13	\$943	\$37,720	2.5	\$57,300	\$1,433	\$17,190	\$430	1,385	27%	\$12.13	\$631	1.5
Mathews County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	591	15%	\$7.68	\$399	2.7
Mecklenburg County	\$13.96	\$726	\$29,040	1.9	\$51,900	\$1,298	\$15,570	\$389	3,406	28%	\$10.83	\$563	1.3
Middlesex County	\$20.13	\$1,047	\$41,880	2.8	\$66,200	\$1,655	\$19,860	\$497	796	18%	\$10.53	\$548	1.9
Montgomery County	\$17.04	\$886	\$35,440	2.4	\$69,800	\$1,745	\$20,940	\$524	16,571	46%	\$9.72	\$505	1.8
Nelson County	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	1,729	27%	\$10.03	\$522	2.3
New Kent County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	1,202	16%	\$10.98	\$571	1.8
Northampton County	\$16.35	\$850	\$34,000	2.3	\$52,700	\$1,318	\$15,810	\$395	1,663	33%	\$9.80	\$509	1.7
Northumberland County	\$14.54	\$756	\$30,240	2.0	\$65,000	\$1,625	\$19,500	\$488	786	14%	\$8.21	\$427	1.8
Nottoway County	\$14.63	\$761	\$30,440	2.0	\$55,600	\$1,390	\$16,680	\$417	2,098	37%	\$10.65	\$554	1.4
Orange County	\$16.23	\$844	\$33,760	2.2	\$76,000	\$1,900	\$22,800	\$570	2,914	22%	\$9.39	\$488	1.7
Page County	\$13.90	\$723	\$28,920	1.9	\$53,500	\$1,338	\$16,050	\$401	2,811	30%	\$10.17	\$529	1.4
Patrick County	\$13.15	\$684	\$27,360	1.8	\$46,500	\$1,163	\$13,950	\$349	1,791	23%	\$7.65	\$398	1.7
Pittsylvania County	\$13.15	\$684	\$27,360	1.8	\$51,300	\$1,283	\$15,390	\$385	6,233	24%	\$10.94	\$569	1.2
Powhatan County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	1,129	11%	\$12.18	\$633	1.6
Prince Edward County	\$16.71	\$869	\$34,760	2.3	\$56,200	\$1,405	\$16,860	\$422	2,583	35%	\$10.01	\$521	1.7
Prince George County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	3,524	31%	\$15.35	\$798	1.3
Prince William County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	39,810	29%	\$12.96	\$674	2.7
Pulaski County	\$13.15	\$684	\$27,360	1.8	\$60,200	\$1,505	\$18,060	\$452	4,098	28%	\$11.60	\$603	1.1
Rappahannock County	\$21.92	\$1,140	\$45,600	3.0	\$78,600	\$1,965	\$23,580	\$590	835	26%	\$14.85	\$772	1.5
Richmond County	\$15.69	\$816	\$32,640	2.2	\$57,300	\$1,433	\$17,190	\$430	825	27%	\$10.75	\$559	1.5
Roanoke County	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	9,830	26%	\$13.60	\$707	1.2

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rockbridge County	\$14.75	\$767	\$30,680	2.0	\$55,900	\$1,398	\$16,770	\$419	2,101	23%	\$9.30	\$484	1.6
Rockingham County	\$16.15	\$840	\$33,600	2.2	\$62,500	\$1,563	\$18,750	\$469	7,735	26%	\$14.22	\$739	1.1
Russell County	\$13.15	\$684	\$27,360	1.8	\$50,600	\$1,265	\$15,180	\$380	2,432	22%	\$10.04	\$522	1.3
Scott County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	2,122	23%	\$7.99	\$415	1.6
Shenandoah County	\$16.06	\$835	\$33,400	2.2	\$62,700	\$1,568	\$18,810	\$470	5,033	29%	\$9.85	\$512	1.6
Smyth County	\$13.15	\$684	\$27,360	1.8	\$50,200	\$1,255	\$15,060	\$377	3,869	30%	\$9.84	\$511	1.3
Southampton County	\$15.85	\$824	\$32,960	2.2	\$59,100	\$1,478	\$17,730	\$443	2,117	31%	\$10.12	\$526	1.6
Spotsylvania County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	9,856	23%	\$12.13	\$631	2.8
Stafford County *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	10,981	25%	\$12.00	\$624	2.9
Surry County	\$13.35	\$694	\$27,760	1.8	\$68,100	\$1,703	\$20,430	\$511	495	18%	\$18.00	\$936	0.7
Sussex County	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	1,337	35%	\$10.87	\$565	1.8
Tazewell County	\$13.15	\$684	\$27,360	1.8	\$51,600	\$1,290	\$15,480	\$387	4,387	25%	\$9.96	\$518	1.3
Warren County	\$19.69	\$1,024	\$40,960	2.7	\$76,700	\$1,918	\$23,010	\$575	3,437	24%	\$10.20	\$530	1.9
Washington County	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	5,334	24%	\$10.26	\$534	1.3
Westmoreland County	\$15.27	\$794	\$31,760	2.1	\$61,800	\$1,545	\$18,540	\$464	1,614	23%	\$9.21	\$479	1.7
Wise County	\$13.15	\$684	\$27,360	1.8	\$50,300	\$1,258	\$15,090	\$377	4,778	31%	\$7.63	\$397	1.7
Wythe County	\$13.33	\$693	\$27,720	1.8	\$54,000	\$1,350	\$16,200	\$405	3,396	28%	\$8.96	\$466	1.5
York County	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	6,665	28%	\$11.98	\$623	1.8
Alexandria city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	39,353	58%	\$25.10	\$1,305	1.4
Bedford city †													
Bristol city	\$13.15	\$684	\$27,360	1.8	\$54,800	\$1,370	\$16,440	\$411	3,248	42%	\$11.51	\$599	1.1
Buena Vista city	\$14.75	\$767	\$30,680	2.0	\$55,900	\$1,398	\$16,770	\$419	1,101	41%	\$12.21	\$635	1.2
Charlottesville city	\$22.67	\$1,179	\$47,160	3.1	\$89,600	\$2,240	\$26,880	\$672	10,401	58%	\$16.20	\$843	1.4
Chesapeake city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	24,722	30%	\$12.41	\$646	1.7
Colonial Heights city	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	2,856	40%	\$9.79	\$509	2.0
Covington city	\$13.15	\$684	\$27,360	1.8	\$57,200	\$1,430	\$17,160	\$429	616	25%	\$19.85	\$1,032	0.7

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Danville city	\$13.15	\$684	\$27,360	1.8	\$51,300	\$1,283	\$15,390	\$385	8,588	46%	\$12.15	\$632	1.1
Emporia city	\$14.94	\$777	\$31,080	2.1	\$46,500	\$1,163	\$13,950	\$349	1,337	60%	\$12.23	\$636	1.2
Fairfax city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	2,484	29%	\$16.14	\$839	2.1
Falls Church city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	2,139	40%	\$17.37	\$903	2.0
Franklin city	\$15.85	\$824	\$32,960	2.2	\$59,100	\$1,478	\$17,730	\$443	1,721	50%	\$11.22	\$583	1.4
Fredericksburg city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	6,696	65%	\$15.83	\$823	2.2
Galax city	\$13.15	\$684	\$27,360	1.8	\$47,300	\$1,183	\$14,190	\$355	1,203	43%	\$8.20	\$426	1.6
Hampton city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	23,506	44%	\$13.51	\$702	1.6
Harrisonburg city	\$16.15	\$840	\$33,600	2.2	\$62,500	\$1,563	\$18,750	\$469	10,402	63%	\$11.78	\$613	1.4
Hopewell city	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	4,422	50%	\$21.04	\$1,094	1.0
Lexington city	\$14.75	\$767	\$30,680	2.0	\$55,900	\$1,398	\$16,770	\$419	814	44%	\$10.16	\$528	1.5
Lynchburg city	\$15.25	\$793	\$31,720	2.1	\$63,600	\$1,590	\$19,080	\$477	13,991	49%	\$13.78	\$717	1.1
Manassas city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	4,703	38%	\$20.01	\$1,041	1.7
Manassas Park city *	\$34.48	\$1,793	\$71,720	4.8	\$117,200	\$2,930	\$35,160	\$879	1,618	34%	\$20.16	\$1,049	1.7
Martinsville city	\$13.15	\$684	\$27,360	1.8	\$48,000	\$1,200	\$14,400	\$360	2,726	47%	\$11.52	\$599	1.1
Newport News city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	35,007	51%	\$18.23	\$948	1.2
Norfolk city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	49,971	57%	\$17.45	\$908	1.2
Norton city	\$13.15	\$684	\$27,360	1.8	\$50,300	\$1,258	\$15,090	\$377	1,016	55%	\$12.87	\$669	1.0
Petersburg city	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	7,746	59%	\$14.91	\$775	1.3
Poquoson city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	780	17%	\$7.19	\$374	2.9
Portsmouth city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	17,020	46%	\$13.89	\$722	1.5
Radford city	\$17.04	\$886	\$35,440	2.4	\$69,800	\$1,745	\$20,940	\$524	3,153	56%	\$11.56	\$601	1.5
Richmond city	\$20.04	\$1,042	\$41,680	2.8	\$83,200	\$2,080	\$24,960	\$624	52,129	59%	\$20.64	\$1,073	1.0
Roanoke city	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	20,384	48%	\$15.23	\$792	1.1
Salem city	\$16.27	\$846	\$33,840	2.2	\$67,200	\$1,680	\$20,160	\$504	3,596	36%	\$14.63	\$761	1.1
Staunton city	\$16.54	\$860	\$34,400	2.3	\$64,300	\$1,608	\$19,290	\$482	4,355	42%	\$10.33	\$537	1.6

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Suffolk city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	9,749	31%	\$11.57	\$602	1.8
Virginia Beach city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	61,676	37%	\$14.39	\$748	1.5
Waynesboro city	\$16.54	\$860	\$34,400	2.3	\$64,300	\$1,608	\$19,290	\$482	3,807	42%	\$12.37	\$643	1.3
Williamsburg city	\$21.06	\$1,095	\$43,800	2.9	\$75,000	\$1,875	\$22,500	\$563	2,470	53%	\$11.50	\$598	1.8
Winchester city	\$18.00	\$936	\$37,440	2.5	\$71,100	\$1,778	\$21,330	\$533	5,774	54%	\$16.85	\$876	1.1

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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WASHINGTON

STATE RANKING

#8*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,397**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,657** monthly or **\$55,886** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.87
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	\$11.50
Average Renter Wage	\$18.91
2-Bedroom Housing Wage	\$26.87
Number of Renter Households	1,013,225
Percent Renters	38%

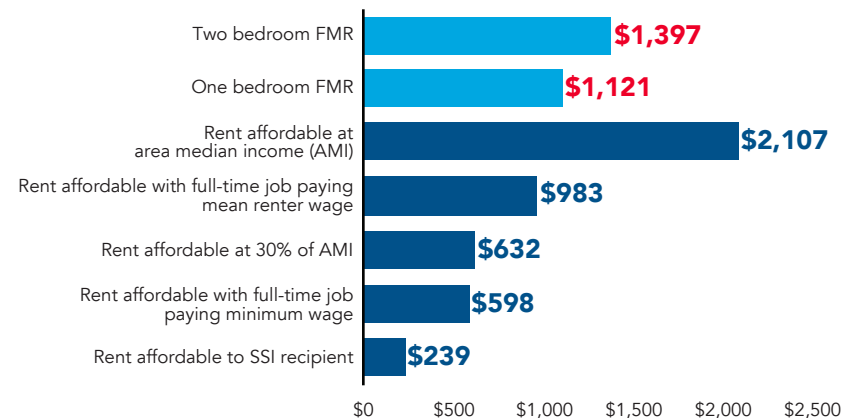
93
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

75
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom Rental Home** (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Seattle-Bellevue HMFA	\$36.12
Portland-Vancouver-Hillsboro MSA	\$25.58
Tacoma HMFA	\$22.02
Bremerton-Silverdale MSA	\$21.87
Olympia-Tumwater MSA	\$21.54



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WASHINGTON

	FY18 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	\$26.87	\$1,397	\$55,886	2.3	\$84,281	\$2,107	\$25,284	\$632	1,013,225	38%	\$18.91	\$983	1.4
Combined Nonmetro Areas	\$15.98	\$831	\$33,233	1.4	\$63,641	\$1,591	\$19,092	\$477	93,189	33%	\$11.03	\$574	1.4
<u>Metropolitan Areas</u>													
Bellingham MSA	\$19.77	\$1,028	\$41,120	1.7	\$77,500	\$1,938	\$23,250	\$581	30,604	38%	\$12.15	\$632	1.6
Bremerton-Silverdale MSA	\$21.87	\$1,137	\$45,480	1.9	\$82,600	\$2,065	\$24,780	\$620	32,069	33%	\$12.35	\$642	1.8
Columbia County HMFA	\$16.02	\$833	\$33,320	1.4	\$52,900	\$1,323	\$15,870	\$397	476	28%	\$14.30	\$743	1.1
Kennewick-Richland MSA Lewiston MSA	\$16.81	\$874	\$34,960	1.5	\$72,800	\$1,820	\$21,840	\$546	29,678	32%	\$13.79	\$717	1.2
MSA	\$14.94	\$777	\$31,080	1.3	\$69,200	\$1,730	\$20,760	\$519	3,075	33%	\$12.53	\$651	1.2
Longview MSA	\$16.44	\$855	\$34,200	1.4	\$63,600	\$1,590	\$19,080	\$477	13,564	34%	\$13.11	\$682	1.3
Mount Vernon-Anacortes MSA	\$18.65	\$970	\$38,800	1.6	\$69,100	\$1,728	\$20,730	\$518	14,974	32%	\$13.34	\$694	1.4
Olympia-Tumwater MSA	\$21.54	\$1,120	\$44,800	1.9	\$77,700	\$1,943	\$23,310	\$583	37,450	36%	\$13.92	\$724	1.5
Pend Oreille County HMFA	\$14.33	\$745	\$29,800	1.2	\$52,700	\$1,318	\$15,810	\$395	1,249	23%	\$11.77	\$612	1.2
Portland-Vancouver-Hillsboro MSA	\$25.58	\$1,330	\$53,200	2.2	\$81,400	\$2,035	\$24,420	\$611	59,437	35%	\$15.44	\$803	1.7
Seattle-Bellevue HMFA Spokane HMFA *	\$36.12	\$1,878	\$75,120	3.1	\$103,400	\$2,585	\$31,020	\$776	449,833	41%	\$24.00	\$1,248	1.5
Stevens County HMFA	\$16.67	\$867	\$34,680	1.4	\$65,200	\$1,630	\$19,560	\$489	71,872	38%	\$12.95	\$674	1.3
Tacoma HMFA	\$22.02	\$1,145	\$45,800	1.9	\$74,600	\$1,865	\$22,380	\$560	120,436	39%	\$15.10	\$785	1.5
Walla Walla County HMFA	\$17.02	\$885	\$35,400	1.5	\$65,700	\$1,643	\$19,710	\$493	7,690	35%	\$12.10	\$629	1.4
Wenatchee MSA	\$17.77	\$924	\$36,960	1.5	\$67,100	\$1,678	\$20,130	\$503	13,473	32%	\$12.17	\$633	1.5
Yakima MSA	\$16.77	\$872	\$34,880	1.5	\$54,700	\$1,368	\$16,410	\$410	29,950	37%	\$11.84	\$615	1.4
<u>Counties</u>													
Adams County	\$13.40	\$697	\$27,880	1.2	\$52,400	\$1,310	\$15,720	\$393	1,851	32%	\$10.35	\$538	1.3

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Asotin County	\$14.94	\$777	\$31,080	1.3	\$69,200	\$1,730	\$20,760	\$519	3,075	33%	\$12.53	\$651	1.2
Benton County	\$16.81	\$874	\$34,960	1.5	\$72,800	\$1,820	\$21,840	\$546	21,593	32%	\$15.03	\$782	1.1
Chelan County	\$17.77	\$924	\$36,960	1.5	\$67,100	\$1,678	\$20,130	\$503	9,322	34%	\$12.53	\$652	1.4
Clallam County	\$17.08	\$888	\$35,520	1.5	\$61,600	\$1,540	\$18,480	\$462	9,490	30%	\$10.54	\$548	1.6
Clark County	\$25.58	\$1,330	\$53,200	2.2	\$81,400	\$2,035	\$24,420	\$611	58,034	35%	\$15.53	\$807	1.6
Columbia County	\$16.02	\$833	\$33,320	1.4	\$52,900	\$1,323	\$15,870	\$397	476	28%	\$14.30	\$743	1.1
Cowlitz County	\$16.44	\$855	\$34,200	1.4	\$63,600	\$1,590	\$19,080	\$477	13,564	34%	\$13.11	\$682	1.3
Douglas County	\$17.77	\$924	\$36,960	1.5	\$67,100	\$1,678	\$20,130	\$503	4,151	29%	\$10.83	\$563	1.6
Ferry County	\$14.02	\$729	\$29,160	1.2	\$47,100	\$1,178	\$14,130	\$353	891	29%	\$8.65	\$450	1.6
Franklin County	\$16.81	\$874	\$34,960	1.5	\$72,800	\$1,820	\$21,840	\$546	8,085	32%	\$10.56	\$549	1.6
Garfield County †	\$13.40	\$697	\$27,880	1.2	\$56,600	\$1,415	\$16,980	\$425	278	29%			
Grant County	\$13.92	\$724	\$28,960	1.2	\$59,900	\$1,498	\$17,970	\$449	11,536	39%	\$12.80	\$666	1.1
Grays Harbor County	\$14.38	\$748	\$29,920	1.3	\$63,500	\$1,588	\$19,050	\$476	9,042	33%	\$11.88	\$618	1.2
Island County	\$18.92	\$984	\$39,360	1.6	\$75,900	\$1,898	\$22,770	\$569	10,972	33%	\$10.97	\$571	1.7
Jefferson County	\$18.08	\$940	\$37,600	1.6	\$65,500	\$1,638	\$19,650	\$491	3,535	26%	\$8.96	\$466	2.0
King County	\$36.12	\$1,878	\$75,120	3.1	\$103,400	\$2,585	\$31,020	\$776	355,444	43%	\$25.25	\$1,313	1.4
Kitsap County	\$21.87	\$1,137	\$45,480	1.9	\$82,600	\$2,065	\$24,780	\$620	32,069	33%	\$12.35	\$642	1.8
Kittitas County	\$16.40	\$853	\$34,120	1.4	\$69,000	\$1,725	\$20,700	\$518	7,643	45%	\$7.93	\$412	2.1
Klickitat County	\$15.77	\$820	\$32,800	1.4	\$59,200	\$1,480	\$17,760	\$444	2,630	33%	\$14.85	\$772	1.1
Lewis County	\$15.90	\$827	\$33,080	1.4	\$64,700	\$1,618	\$19,410	\$485	9,368	32%	\$13.37	\$695	1.2
Lincoln County	\$13.40	\$697	\$27,880	1.2	\$62,000	\$1,550	\$18,600	\$465	947	22%	\$11.26	\$585	1.2
Mason County	\$17.98	\$935	\$37,400	1.6	\$63,100	\$1,578	\$18,930	\$473	5,150	23%	\$9.87	\$513	1.8
Okanogan County	\$13.79	\$717	\$28,680	1.2	\$51,200	\$1,280	\$15,360	\$384	5,541	33%	\$7.67	\$399	1.8
Pacific County	\$16.08	\$836	\$33,440	1.4	\$53,100	\$1,328	\$15,930	\$398	2,361	26%	\$9.41	\$489	1.7
Pend Oreille County	\$14.33	\$745	\$29,800	1.2	\$52,700	\$1,318	\$15,810	\$395	1,249	23%	\$11.77	\$612	1.2
Pierce County	\$22.02	\$1,145	\$45,800	1.9	\$74,600	\$1,865	\$22,380	\$560	120,436	39%	\$15.10	\$785	1.5

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WASHINGTON

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Juan County	\$21.25	\$1,105	\$44,200	1.8	\$70,400	\$1,760	\$21,120	\$528	2,085	27%	\$9.65	\$502	2.2
Skagit County	\$18.65	\$970	\$38,800	1.6	\$69,100	\$1,728	\$20,730	\$518	14,974	32%	\$13.34	\$694	1.4
Skamania County	\$25.58	\$1,330	\$53,200	2.2	\$81,400	\$2,035	\$24,420	\$611	1,403	31%	\$8.42	\$438	3.0
Snohomish County	\$36.12	\$1,878	\$75,120	3.1	\$103,400	\$2,585	\$31,020	\$776	94,389	34%	\$18.14	\$943	2.0
Spokane County *	\$16.67	\$867	\$34,680	1.4	\$65,200	\$1,630	\$19,560	\$489	71,872	38%	\$12.95	\$674	1.3
Stevens County	\$14.37	\$747	\$29,880	1.2	\$54,600	\$1,365	\$16,380	\$410	4,206	24%	\$10.45	\$544	1.4
Thurston County	\$21.54	\$1,120	\$44,800	1.9	\$77,700	\$1,943	\$23,310	\$583	37,450	36%	\$13.92	\$724	1.5
Wahkiakum County	\$13.40	\$697	\$27,880	1.2	\$54,900	\$1,373	\$16,470	\$412	346	19%	\$6.17	\$321	2.2
Walla Walla County	\$17.02	\$885	\$35,400	1.5	\$65,700	\$1,643	\$19,710	\$493	7,690	35%	\$12.10	\$629	1.4
Whatcom County	\$19.77	\$1,028	\$41,120	1.7	\$77,500	\$1,938	\$23,250	\$581	30,604	38%	\$12.15	\$632	1.6
Whitman County	\$14.62	\$760	\$30,400	1.3	\$67,500	\$1,688	\$20,250	\$506	9,523	55%	\$10.70	\$557	1.4
Yakima County	\$16.77	\$872	\$34,880	1.5	\$54,700	\$1,368	\$16,410	\$410	29,950	37%	\$11.84	\$615	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

1: BR = Bedroom
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 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WEST VIRGINIA

STATE RANKING **#50***

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$733**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,445** monthly or **\$29,336** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.10
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	\$8.75
Average Renter Wage	\$11.36
2-Bedroom Housing Wage	\$14.10
Number of Renter Households	203,457
Percent Renters	28%

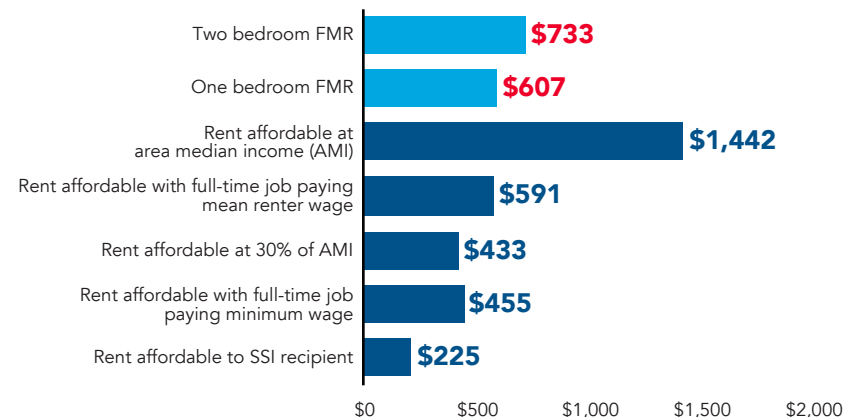
64
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

53
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Winchester MSA	\$18.00
Martinsburg HMFA	\$17.35
Jefferson County HMFA	\$16.96
Morgantown MSA	\$15.83
Putnam County HMFA	\$15.42



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

WEST VIRGINIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$14.10	\$733	\$29,336	1.6	\$57,684	\$1,442	\$17,305	\$433	203,457	28%	\$11.36	\$591	1.2
Combined Nonmetro Areas	\$12.90	\$671	\$26,826	1.5	\$52,129	\$1,303	\$15,639	\$391	67,854	24%	\$10.95	\$569	1.2
<u>Metropolitan Areas</u>													
Boone County HMFA	\$12.38	\$644	\$25,760	1.4	\$53,500	\$1,338	\$16,050	\$401	2,273	24%	\$10.76	\$559	1.2
Charleston HMFA	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	25,855	30%	\$13.48	\$701	1.1
Cumberland MSA	\$13.40	\$697	\$27,880	1.5	\$55,500	\$1,388	\$16,650	\$416	4,388	39%	\$10.59	\$551	1.3
Fayette County HMFA	\$12.38	\$644	\$25,760	1.4	\$46,100	\$1,153	\$13,830	\$346	3,973	22%	\$9.31	\$484	1.3
Huntington-Ashland HMFA	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	19,504	35%	\$10.64	\$553	1.3
Jefferson County HMFA	\$16.96	\$882	\$35,280	1.9	\$84,100	\$2,103	\$25,230	\$631	5,310	26%	\$9.29	\$483	1.8
Lincoln County HMFA	\$12.38	\$644	\$25,760	1.4	\$46,400	\$1,160	\$13,920	\$348	1,942	24%	\$9.21	\$479	1.3
Martinsburg HMFA	\$17.35	\$902	\$36,080	2.0	\$67,000	\$1,675	\$20,100	\$503	11,074	27%	\$11.56	\$601	1.5
Morgantown MSA	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	18,395	37%	\$11.48	\$597	1.4
Parkersburg-Vienna MSA	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	10,953	28%	\$10.25	\$533	1.3
Putnam County HMFA	\$15.42	\$802	\$32,080	1.8	\$71,000	\$1,775	\$21,300	\$533	3,929	18%	\$13.85	\$720	1.1
Raleigh County HMFA	\$14.15	\$736	\$29,440	1.6	\$49,500	\$1,238	\$14,850	\$371	8,455	27%	\$9.97	\$519	1.4
Weirton-Steubenville MSA	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	6,308	28%	\$11.20	\$582	1.2
Wheeling MSA	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	9,205	29%	\$11.32	\$589	1.2
Winchester MSA	\$18.00	\$936	\$37,440	2.1	\$71,100	\$1,778	\$21,330	\$533	4,039	40%	\$10.22	\$532	1.8
<u>Counties</u>													
Barbour County	\$12.38	\$644	\$25,760	1.4	\$47,400	\$1,185	\$14,220	\$356	1,774	29%	\$8.30	\$431	1.5
Berkeley County	\$17.35	\$902	\$36,080	2.0	\$67,000	\$1,675	\$20,100	\$503	11,074	27%	\$11.56	\$601	1.5
Boone County	\$12.38	\$644	\$25,760	1.4	\$53,500	\$1,338	\$16,050	\$401	2,273	24%	\$10.76	\$559	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WEST VIRGINIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Braxton County	\$12.38	\$644	\$25,760	1.4	\$50,100	\$1,253	\$15,030	\$376	1,323	24%	\$9.87	\$513	1.3
Brooke County	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	2,685	27%	\$10.31	\$536	1.3
Cabell County	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	15,633	39%	\$10.82	\$563	1.2
Calhoun County	\$12.38	\$644	\$25,760	1.4	\$48,000	\$1,200	\$14,400	\$360	513	18%	\$9.16	\$476	1.4
Clay County	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	640	19%	\$6.95	\$361	2.2
Doddridge County	\$12.50	\$650	\$26,000	1.4	\$54,000	\$1,350	\$16,200	\$405	372	14%	\$17.28	\$899	0.7
Fayette County	\$12.38	\$644	\$25,760	1.4	\$46,100	\$1,153	\$13,830	\$346	3,973	22%	\$9.31	\$484	1.3
Gilmer County	\$12.38	\$644	\$25,760	1.4	\$53,400	\$1,335	\$16,020	\$401	671	25%	\$7.95	\$413	1.6
Grant County	\$13.08	\$680	\$27,200	1.5	\$50,700	\$1,268	\$15,210	\$380	872	21%	\$14.09	\$732	0.9
Greenbrier County	\$12.79	\$665	\$26,600	1.5	\$50,900	\$1,273	\$15,270	\$382	3,914	26%	\$9.89	\$514	1.3
Hampshire County	\$18.00	\$936	\$37,440	2.1	\$71,100	\$1,778	\$21,330	\$533	4,039	40%	\$10.22	\$532	1.8
Hancock County	\$13.37	\$695	\$27,800	1.5	\$61,500	\$1,538	\$18,450	\$461	3,623	28%	\$11.94	\$621	1.1
Hardy County	\$12.40	\$645	\$25,800	1.4	\$48,900	\$1,223	\$14,670	\$367	1,416	26%	\$11.57	\$602	1.1
Harrison County	\$13.92	\$724	\$28,960	1.6	\$66,000	\$1,650	\$19,800	\$495	7,448	27%	\$11.54	\$600	1.2
Jackson County	\$12.42	\$646	\$25,840	1.4	\$59,400	\$1,485	\$17,820	\$446	2,330	21%	\$12.28	\$638	1.0
Jefferson County	\$16.96	\$882	\$35,280	1.9	\$84,100	\$2,103	\$25,230	\$631	5,310	26%	\$9.29	\$483	1.8
Kanawha County	\$15.17	\$789	\$31,560	1.7	\$58,200	\$1,455	\$17,460	\$437	25,215	31%	\$13.56	\$705	1.1
Lewis County	\$12.83	\$667	\$26,680	1.5	\$48,200	\$1,205	\$14,460	\$362	1,894	29%	\$15.37	\$799	0.8
Lincoln County	\$12.38	\$644	\$25,760	1.4	\$46,400	\$1,160	\$13,920	\$348	1,942	24%	\$9.21	\$479	1.3
Logan County	\$12.38	\$644	\$25,760	1.4	\$49,500	\$1,238	\$14,850	\$371	3,404	24%	\$10.97	\$570	1.1
McDowell County	\$12.38	\$644	\$25,760	1.4	\$33,700	\$843	\$10,110	\$253	1,732	22%	\$10.18	\$529	1.2
Marion County	\$14.71	\$765	\$30,600	1.7	\$57,400	\$1,435	\$17,220	\$431	5,279	24%	\$11.24	\$585	1.3
Marshall County	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	3,139	24%	\$14.76	\$767	0.9
Mason County	\$12.38	\$644	\$25,760	1.4	\$47,900	\$1,198	\$14,370	\$359	2,307	21%	\$12.87	\$669	1.0
Mercer County	\$12.38	\$644	\$25,760	1.4	\$48,800	\$1,220	\$14,640	\$366	6,867	27%	\$9.65	\$502	1.3
Mineral County	\$13.40	\$697	\$27,880	1.5	\$55,500	\$1,388	\$16,650	\$416	4,388	39%	\$10.59	\$551	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
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 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WEST VIRGINIA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mingo County	\$13.17	\$685	\$27,400	1.5	\$46,800	\$1,170	\$14,040	\$351	2,719	25%	\$13.34	\$693	1.0
Monongalia County	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	16,027	42%	\$11.70	\$608	1.4
Monroe County	\$12.38	\$644	\$25,760	1.4	\$46,000	\$1,150	\$13,800	\$345	1,262	21%	\$12.09	\$628	1.0
Morgan County	\$14.54	\$756	\$30,240	1.7	\$56,700	\$1,418	\$17,010	\$425	1,778	25%	\$11.50	\$598	1.3
Nicholas County	\$12.38	\$644	\$25,760	1.4	\$51,500	\$1,288	\$15,450	\$386	2,197	20%	\$7.83	\$407	1.6
Ohio County	\$13.37	\$695	\$27,800	1.5	\$65,700	\$1,643	\$19,710	\$493	6,066	33%	\$10.19	\$530	1.3
Pendleton County	\$12.38	\$644	\$25,760	1.4	\$48,600	\$1,215	\$14,580	\$365	682	22%	\$13.18	\$685	0.9
Pleasants County	\$13.40	\$697	\$27,880	1.5	\$55,700	\$1,393	\$16,710	\$418	476	17%	\$18.09	\$941	0.7
Pocahontas County	\$12.54	\$652	\$26,080	1.4	\$53,900	\$1,348	\$16,170	\$404	719	20%	\$8.81	\$458	1.4
Preston County	\$15.83	\$823	\$32,920	1.8	\$72,800	\$1,820	\$21,840	\$546	2,368	19%	\$9.50	\$494	1.7
Putnam County	\$15.42	\$802	\$32,080	1.8	\$71,000	\$1,775	\$21,300	\$533	3,929	18%	\$13.85	\$720	1.1
Raleigh County	\$14.15	\$736	\$29,440	1.6	\$49,500	\$1,238	\$14,850	\$371	8,455	27%	\$9.97	\$519	1.4
Randolph County	\$12.46	\$648	\$25,920	1.4	\$52,200	\$1,305	\$15,660	\$392	3,315	29%	\$9.42	\$490	1.3
Ritchie County	\$12.38	\$644	\$25,760	1.4	\$52,600	\$1,315	\$15,780	\$395	902	23%	\$10.28	\$534	1.2
Roane County	\$12.38	\$644	\$25,760	1.4	\$45,100	\$1,128	\$13,530	\$338	1,226	22%	\$9.09	\$473	1.4
Summers County	\$12.38	\$644	\$25,760	1.4	\$49,300	\$1,233	\$14,790	\$370	1,277	23%	\$9.70	\$505	1.3
Taylor County	\$12.38	\$644	\$25,760	1.4	\$53,700	\$1,343	\$16,110	\$403	1,414	21%	\$13.94	\$725	0.9
Tucker County	\$12.38	\$644	\$25,760	1.4	\$54,300	\$1,358	\$16,290	\$407	574	20%	\$7.60	\$395	1.6
Tyler County	\$12.38	\$644	\$25,760	1.4	\$54,600	\$1,365	\$16,380	\$410	826	23%	\$11.51	\$599	1.1
Upshur County	\$12.71	\$661	\$26,440	1.5	\$52,700	\$1,318	\$15,810	\$395	2,204	24%	\$11.19	\$582	1.1
Wayne County	\$13.38	\$696	\$27,840	1.5	\$54,900	\$1,373	\$16,470	\$412	3,871	24%	\$9.07	\$471	1.5
Webster County	\$12.65	\$658	\$26,320	1.4	\$39,800	\$995	\$11,940	\$299	1,088	28%	\$7.19	\$374	1.8
Wetzel County	\$12.38	\$644	\$25,760	1.4	\$51,400	\$1,285	\$15,420	\$386	1,288	21%	\$7.04	\$366	1.8
Wirt County †	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	390	16%			
Wood County	\$13.44	\$699	\$27,960	1.5	\$53,500	\$1,338	\$16,050	\$401	10,563	29%	\$10.25	\$533	1.3
Wyoming County	\$12.38	\$644	\$25,760	1.4	\$49,800	\$1,245	\$14,940	\$374	1,791	19%	\$12.20	\$634	1.0

† Wage data not available (See Appendix B).

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 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
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WISCONSIN

STATE RANKING #30*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$859**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,864** monthly or **\$34,371** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.52
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.35
2-Bedroom Housing Wage	\$16.52
Number of Renter Households	762,613
Percent Renters	33%

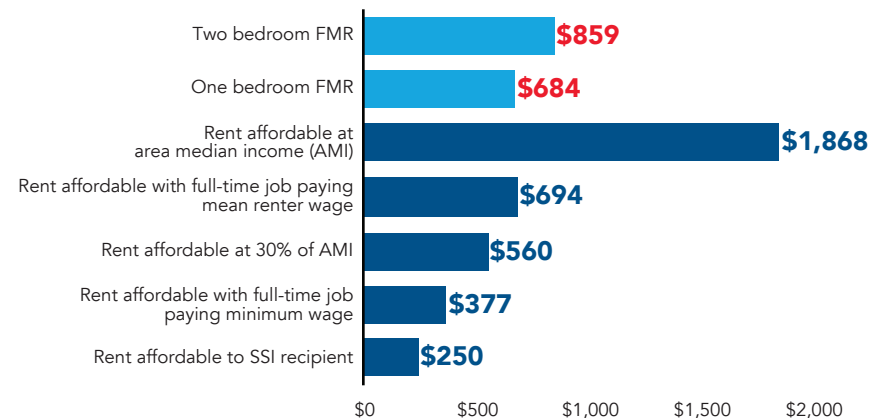
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

73
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Madison HMFA	\$20.98
Minneapolis-St. Paul-Bloomington HMFA	\$20.94
Milwaukee-Waukesha-West Allis MSA	\$17.52
Kenosha County HMFA	\$17.29
Columbia County HMFA	\$16.58



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	\$16.52		\$859	\$34,371	2.3	\$74,719	\$1,868	\$22,416	\$560	762,613	33%	\$13.35	\$694	1.2
Combined Nonmetro Areas	\$14.00		\$728	\$29,115	1.9	\$65,443	\$1,636	\$19,633	\$491	160,323	26%	\$11.08	\$576	1.3
<u>Metropolitan Areas</u>														
Appleton MSA	\$15.81		\$822	\$32,880	2.2	\$77,900	\$1,948	\$23,370	\$584	24,272	27%	\$13.05	\$678	1.2
Columbia County HMFA	\$16.58		\$862	\$34,480	2.3	\$75,900	\$1,898	\$22,770	\$569	5,840	25%	\$10.27	\$534	1.6
Duluth MSA	\$16.31		\$848	\$33,920	2.2	\$71,400	\$1,785	\$21,420	\$536	6,011	32%	\$11.86	\$617	1.4
Eau Claire MSA	\$14.87		\$773	\$30,920	2.1	\$72,000	\$1,800	\$21,600	\$540	22,052	34%	\$11.64	\$605	1.3
Fond du Lac MSA	\$14.52		\$755	\$30,200	2.0	\$75,600	\$1,890	\$22,680	\$567	11,613	28%	\$11.92	\$620	1.2
Green Bay HMFA	\$15.12		\$786	\$31,440	2.1	\$77,500	\$1,938	\$23,250	\$581	37,121	34%	\$13.57	\$706	1.1
Green County HMFA	\$14.96		\$778	\$31,120	2.1	\$72,600	\$1,815	\$21,780	\$545	3,806	26%	\$10.20	\$531	1.5
Iowa County HMFA	\$15.21		\$791	\$31,640	2.1	\$73,600	\$1,840	\$22,080	\$552	2,367	24%	\$11.73	\$610	1.3
Janesville-Beloit MSA	\$15.27		\$794	\$31,760	2.1	\$66,900	\$1,673	\$20,070	\$502	19,913	31%	\$12.50	\$650	1.2
Kenosha County HMFA	\$17.29		\$899	\$35,960	2.4	\$74,300	\$1,858	\$22,290	\$557	21,678	34%	\$10.97	\$570	1.6
La Crosse-Onalaska MSA	\$15.25		\$793	\$31,720	2.1	\$72,400	\$1,810	\$21,720	\$543	16,609	36%	\$12.37	\$643	1.2
Madison HMFA	\$20.98		\$1,091	\$43,640	2.9	\$91,700	\$2,293	\$27,510	\$688	89,014	42%	\$14.87	\$773	1.4
Milwaukee-Waukesha-West Allis MSA	\$17.52		\$911	\$36,440	2.4	\$77,300	\$1,933	\$23,190	\$580	250,860	40%	\$15.28	\$795	1.1
Minneapolis-St. Paul-Bloomington HMFA	\$20.94		\$1,089	\$43,560	2.9	\$94,300	\$2,358	\$28,290	\$707	12,038	25%	\$10.00	\$520	2.1
Oconto County HMFA	\$13.25		\$689	\$27,560	1.8	\$66,800	\$1,670	\$20,040	\$501	2,601	17%	\$8.63	\$449	1.5
Oshkosh-Neenah MSA	\$14.71		\$765	\$30,600	2.0	\$71,100	\$1,778	\$21,330	\$533	24,401	35%	\$14.78	\$769	1.0
Racine MSA	\$15.92		\$828	\$33,120	2.2	\$78,300	\$1,958	\$23,490	\$587	23,226	31%	\$12.41	\$645	1.3
Sheboygan MSA	\$14.10		\$733	\$29,320	1.9	\$74,700	\$1,868	\$22,410	\$560	14,104	30%	\$13.53	\$704	1.0
Wausau MSA	\$14.88		\$774	\$30,960	2.1	\$72,700	\$1,818	\$21,810	\$545	14,764	27%	\$12.40	\$645	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE				HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTERS			
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Counties														
Adams County	\$13.25	\$689	\$27,560	1.8	\$54,700	\$1,368	\$16,410	\$410	1,144	14%	\$9.50	\$494	1.4	
Ashland County	\$13.25	\$689	\$27,560	1.8	\$53,500	\$1,338	\$16,050	\$401	2,063	31%	\$10.67	\$555	1.2	
Barron County	\$13.25	\$689	\$27,560	1.8	\$58,600	\$1,465	\$17,580	\$440	5,111	27%	\$11.24	\$584	1.2	
Bayfield County	\$13.46	\$700	\$28,000	1.9	\$61,400	\$1,535	\$18,420	\$461	1,167	17%	\$6.61	\$344	2.0	
Brown County	\$15.12	\$786	\$31,440	2.1	\$77,500	\$1,938	\$23,250	\$581	35,464	35%	\$13.70	\$713	1.1	
Buffalo County	\$13.65	\$710	\$28,400	1.9	\$64,900	\$1,623	\$19,470	\$487	1,419	25%	\$10.47	\$544	1.3	
Burnett County	\$13.25	\$689	\$27,560	1.8	\$53,500	\$1,338	\$16,050	\$401	1,402	19%	\$9.35	\$486	1.4	
Calumet County	\$15.81	\$822	\$32,880	2.2	\$77,900	\$1,948	\$23,370	\$584	3,558	19%	\$8.68	\$451	1.8	
Chippewa County	\$14.87	\$773	\$30,920	2.1	\$72,000	\$1,800	\$21,600	\$540	6,873	28%	\$11.03	\$574	1.3	
Clark County	\$13.25	\$689	\$27,560	1.8	\$57,100	\$1,428	\$17,130	\$428	2,832	22%	\$12.12	\$630	1.1	
Columbia County	\$16.58	\$862	\$34,480	2.3	\$75,900	\$1,898	\$22,770	\$569	5,840	25%	\$10.27	\$534	1.6	
Crawford County	\$13.25	\$689	\$27,560	1.8	\$60,200	\$1,505	\$18,060	\$452	1,587	24%	\$8.29	\$431	1.6	
Dane County	\$20.98	\$1,091	\$43,640	2.9	\$91,700	\$2,293	\$27,510	\$688	89,014	42%	\$14.87	\$773	1.4	
Dodge County	\$14.58	\$758	\$30,320	2.0	\$74,700	\$1,868	\$22,410	\$560	9,636	29%	\$13.27	\$690	1.1	
Door County	\$13.81	\$718	\$28,720	1.9	\$68,300	\$1,708	\$20,490	\$512	2,750	21%	\$9.46	\$492	1.5	
Douglas County	\$16.31	\$848	\$33,920	2.2	\$71,400	\$1,785	\$21,420	\$536	6,011	32%	\$11.86	\$617	1.4	
Dunn County	\$13.40	\$697	\$27,880	1.8	\$66,900	\$1,673	\$20,070	\$502	5,113	31%	\$11.27	\$586	1.2	
Eau Claire County	\$14.87	\$773	\$30,920	2.1	\$72,000	\$1,800	\$21,600	\$540	15,179	38%	\$11.89	\$618	1.3	
Florence County	\$13.63	\$709	\$28,360	1.9	\$58,700	\$1,468	\$17,610	\$440	259	13%	\$6.86	\$357	2.0	
Fond du Lac County	\$14.52	\$755	\$30,200	2.0	\$75,600	\$1,890	\$22,680	\$567	11,613	28%	\$11.92	\$620	1.2	
Forest County	\$13.25	\$689	\$27,560	1.8	\$55,000	\$1,375	\$16,500	\$413	951	24%	\$8.12	\$422	1.6	
Grant County	\$13.25	\$689	\$27,560	1.8	\$64,700	\$1,618	\$19,410	\$485	5,699	29%	\$9.68	\$503	1.4	
Green County	\$14.96	\$778	\$31,120	2.1	\$72,600	\$1,815	\$21,780	\$545	3,806	26%	\$10.20	\$531	1.5	
Green Lake County	\$13.25	\$689	\$27,560	1.8	\$63,300	\$1,583	\$18,990	\$475	2,138	27%	\$11.26	\$585	1.2	
Iowa County	\$15.21	\$791	\$31,640	2.1	\$73,600	\$1,840	\$22,080	\$552	2,367	24%	\$11.73	\$610	1.3	

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iron County	\$13.25	\$689	\$27,560	1.8	\$57,100	\$1,428	\$17,130	\$428	663	22%	\$5.71	\$297	2.3
Jackson County	\$13.25	\$689	\$27,560	1.8	\$60,700	\$1,518	\$18,210	\$455	2,132	26%	\$13.26	\$690	1.0
Jefferson County	\$15.81	\$822	\$32,880	2.2	\$76,300	\$1,908	\$22,890	\$572	9,654	30%	\$11.69	\$608	1.4
Juneau County	\$13.56	\$705	\$28,200	1.9	\$57,300	\$1,433	\$17,190	\$430	2,424	24%	\$11.98	\$623	1.1
Kenosha County	\$17.29	\$899	\$35,960	2.4	\$74,300	\$1,858	\$22,290	\$557	21,678	34%	\$10.97	\$570	1.6
Kewaunee County	\$15.12	\$786	\$31,440	2.1	\$77,500	\$1,938	\$23,250	\$581	1,657	20%	\$10.54	\$548	1.4
La Crosse County	\$15.25	\$793	\$31,720	2.1	\$72,400	\$1,810	\$21,720	\$543	16,609	36%	\$12.37	\$643	1.2
Lafayette County	\$13.25	\$689	\$27,560	1.8	\$66,200	\$1,655	\$19,860	\$497	1,610	24%	\$9.97	\$519	1.3
Langlade County	\$13.25	\$689	\$27,560	1.8	\$56,000	\$1,400	\$16,800	\$420	2,029	24%	\$8.62	\$448	1.5
Lincoln County	\$13.25	\$689	\$27,560	1.8	\$65,300	\$1,633	\$19,590	\$490	3,016	24%	\$12.25	\$637	1.1
Manitowoc County	\$13.25	\$689	\$27,560	1.8	\$67,800	\$1,695	\$20,340	\$509	8,341	25%	\$12.31	\$640	1.1
Marathon County	\$14.88	\$774	\$30,960	2.1	\$72,700	\$1,818	\$21,810	\$545	14,764	27%	\$12.40	\$645	1.2
Marinette County	\$13.25	\$689	\$27,560	1.8	\$57,100	\$1,428	\$17,130	\$428	4,586	25%	\$11.73	\$610	1.1
Marquette County	\$14.04	\$730	\$29,200	1.9	\$58,900	\$1,473	\$17,670	\$442	1,253	20%	\$11.25	\$585	1.2
Menominee County	\$13.25	\$689	\$27,560	1.8	\$38,500	\$963	\$11,550	\$289	385	32%	\$3.70	\$192	3.6
Milwaukee County	\$17.52	\$911	\$36,440	2.4	\$77,300	\$1,933	\$23,190	\$580	193,617	51%	\$16.44	\$855	1.1
Monroe County	\$15.37	\$799	\$31,960	2.1	\$65,600	\$1,640	\$19,680	\$492	5,636	32%	\$12.06	\$627	1.3
Oconto County	\$13.25	\$689	\$27,560	1.8	\$66,800	\$1,670	\$20,040	\$501	2,601	17%	\$8.63	\$449	1.5
Oneida County	\$13.71	\$713	\$28,520	1.9	\$64,400	\$1,610	\$19,320	\$483	2,488	17%	\$10.50	\$546	1.3
Outagamie County	\$15.81	\$822	\$32,880	2.2	\$77,900	\$1,948	\$23,370	\$584	20,714	29%	\$13.62	\$708	1.2
Ozaukee County	\$17.52	\$911	\$36,440	2.4	\$77,300	\$1,933	\$23,190	\$580	8,472	24%	\$11.51	\$599	1.5
Pepin County	\$13.25	\$689	\$27,560	1.8	\$64,700	\$1,618	\$19,410	\$485	534	18%	\$9.20	\$479	1.4
Pierce County	\$20.94	\$1,089	\$43,560	2.9	\$94,300	\$2,358	\$28,290	\$707	4,057	27%	\$8.24	\$429	2.5
Polk County	\$14.83	\$771	\$30,840	2.0	\$64,700	\$1,618	\$19,410	\$485	4,047	22%	\$10.83	\$563	1.4
Portage County	\$13.46	\$700	\$28,000	1.9	\$76,600	\$1,915	\$22,980	\$575	8,649	31%	\$10.28	\$535	1.3
Price County	\$13.25	\$689	\$27,560	1.8	\$57,100	\$1,428	\$17,130	\$428	1,506	23%	\$12.43	\$646	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Racine County	\$15.92	\$828	\$33,120	2.2	\$78,300	\$1,958	\$23,490	\$587	23,226	31%	\$12.41	\$645	1.3
Richland County	\$13.25	\$689	\$27,560	1.8	\$59,000	\$1,475	\$17,700	\$443	1,944	26%	\$10.64	\$553	1.2
Rock County	\$15.27	\$794	\$31,760	2.1	\$66,900	\$1,673	\$20,070	\$502	19,913	31%	\$12.50	\$650	1.2
Rusk County	\$13.25	\$689	\$27,560	1.8	\$49,800	\$1,245	\$14,940	\$374	1,449	23%	\$10.97	\$570	1.2
St. Croix County	\$20.94	\$1,089	\$43,560	2.9	\$94,300	\$2,358	\$28,290	\$707	7,981	24%	\$10.42	\$542	2.0
Sauk County	\$14.85	\$772	\$30,880	2.0	\$68,200	\$1,705	\$20,460	\$512	7,972	32%	\$11.02	\$573	1.3
Sawyer County	\$14.73	\$766	\$30,640	2.0	\$52,600	\$1,315	\$15,780	\$395	1,963	26%	\$9.56	\$497	1.5
Shawano County	\$13.25	\$689	\$27,560	1.8	\$60,300	\$1,508	\$18,090	\$452	4,087	24%	\$9.95	\$517	1.3
Sheboygan County	\$14.10	\$733	\$29,320	1.9	\$74,700	\$1,868	\$22,410	\$560	14,104	30%	\$13.53	\$704	1.0
Taylor County	\$13.25	\$689	\$27,560	1.8	\$59,800	\$1,495	\$17,940	\$449	2,145	25%	\$9.75	\$507	1.4
Trempealeau County	\$13.25	\$689	\$27,560	1.8	\$68,000	\$1,700	\$20,400	\$510	3,342	28%	\$12.15	\$632	1.1
Vernon County	\$13.25	\$689	\$27,560	1.8	\$61,800	\$1,545	\$18,540	\$464	2,488	21%	\$8.94	\$465	1.5
Vilas County	\$13.25	\$689	\$27,560	1.8	\$52,400	\$1,310	\$15,720	\$393	2,630	25%	\$9.61	\$500	1.4
Walworth County	\$16.33	\$849	\$33,960	2.3	\$78,200	\$1,955	\$23,460	\$587	12,868	32%	\$10.40	\$541	1.6
Washburn County	\$13.81	\$718	\$28,720	1.9	\$57,000	\$1,425	\$17,100	\$428	1,617	23%	\$9.94	\$517	1.4
Washington County	\$17.52	\$911	\$36,440	2.4	\$77,300	\$1,933	\$23,190	\$580	11,735	22%	\$12.50	\$650	1.4
Waukesha County	\$17.52	\$911	\$36,440	2.4	\$77,300	\$1,933	\$23,190	\$580	37,036	24%	\$14.33	\$745	1.2
Waupaca County	\$13.25	\$689	\$27,560	1.8	\$66,900	\$1,673	\$20,070	\$502	5,339	25%	\$10.97	\$570	1.2
Waushara County	\$13.25	\$689	\$27,560	1.8	\$59,700	\$1,493	\$17,910	\$448	1,827	19%	\$8.63	\$449	1.5
Winnebago County	\$14.71	\$765	\$30,600	2.0	\$71,100	\$1,778	\$21,330	\$533	24,401	35%	\$14.78	\$769	1.0
Wood County	\$13.25	\$689	\$27,560	1.8	\$68,400	\$1,710	\$20,520	\$513	8,428	26%	\$12.36	\$643	1.1

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WYOMING

STATE RANKING **#31***

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$856**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,853** monthly or **\$34,236** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT WYOMING:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.25
2-Bedroom Housing Wage	\$16.46
Number of Renter Households	71,244
Percent Renters	31%

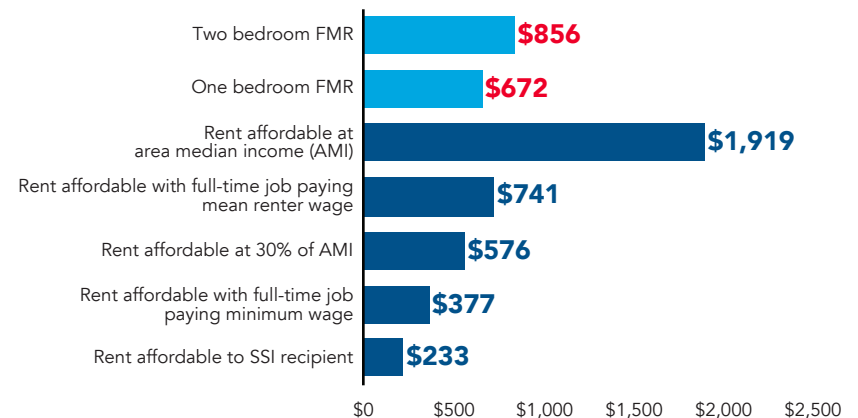
91
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

71
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Teton County	\$22.92
Campbell County	\$18.79
Sheridan County	\$17.10
Cheyenne MSA	\$16.98
Casper MSA	\$16.75



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

	FY18 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	\$16.46		\$856	\$34,236	2.3	\$76,762	\$1,919	\$23,029	\$576	71,244	31%	\$14.25	\$741	1.2
Combined Nonmetro Areas	\$16.27		\$846	\$33,832	2.2	\$76,503	\$1,913	\$22,951	\$574	48,348	31%	\$14.43	\$750	1.1
Metropolitan Areas														
Casper MSA	\$16.75		\$871	\$34,840	2.3	\$74,400	\$1,860	\$22,320	\$558	11,124	34%	\$15.34	\$798	1.1
Cheyenne MSA	\$16.98		\$883	\$35,320	2.3	\$79,900	\$1,998	\$23,970	\$599	11,772	32%	\$12.34	\$642	1.4
Counties														
Albany County	\$15.31		\$796	\$31,840	2.1	\$71,000	\$1,775	\$21,300	\$533	7,959	51%	\$8.79	\$457	1.7
Big Horn County	\$13.40		\$697	\$27,880	1.8	\$62,700	\$1,568	\$18,810	\$470	1,180	26%	\$11.05	\$575	1.2
Campbell County	\$18.79		\$977	\$39,080	2.6	\$92,600	\$2,315	\$27,780	\$695	5,293	30%	\$16.76	\$872	1.1
Carbon County	\$15.35		\$798	\$31,920	2.1	\$74,500	\$1,863	\$22,350	\$559	1,822	30%	\$20.00	\$1,040	0.8
Converse County	\$14.79		\$769	\$30,760	2.0	\$77,900	\$1,948	\$23,370	\$584	1,481	27%	\$15.55	\$808	1.0
Crook County	\$15.31		\$796	\$31,840	2.1	\$71,700	\$1,793	\$21,510	\$538	628	21%	\$17.91	\$931	0.9
Fremont County	\$15.08		\$784	\$31,360	2.1	\$68,200	\$1,705	\$20,460	\$512	4,441	29%	\$11.79	\$613	1.3
Goshen County	\$14.21		\$739	\$29,560	2.0	\$60,000	\$1,500	\$18,000	\$450	1,266	24%	\$11.77	\$612	1.2
Hot Springs County	\$13.46		\$700	\$28,000	1.9	\$63,000	\$1,575	\$18,900	\$473	594	26%	\$12.79	\$665	1.1
Johnson County	\$16.71		\$869	\$34,760	2.3	\$67,800	\$1,695	\$20,340	\$509	980	27%	\$11.59	\$603	1.4
Laramie County	\$16.98		\$883	\$35,320	2.3	\$79,900	\$1,998	\$23,970	\$599	11,772	32%	\$12.34	\$642	1.4
Lincoln County	\$16.42		\$854	\$34,160	2.3	\$78,500	\$1,963	\$23,550	\$589	1,462	21%	\$14.07	\$732	1.2
Natrona County	\$16.75		\$871	\$34,840	2.3	\$74,400	\$1,860	\$22,320	\$558	11,124	34%	\$15.34	\$798	1.1
Niobrara County †	\$13.40		\$697	\$27,880	1.8	\$63,000	\$1,575	\$18,900	\$473	292	30%			
Park County	\$14.81		\$770	\$30,800	2.0	\$70,700	\$1,768	\$21,210	\$530	3,314	28%	\$12.57	\$654	1.2
Platte County	\$13.40		\$697	\$27,880	1.8	\$61,600	\$1,540	\$18,480	\$462	904	25%	\$15.56	\$809	0.9
Sheridan County	\$17.10		\$889	\$35,560	2.4	\$74,900	\$1,873	\$22,470	\$562	4,009	32%	\$12.03	\$625	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	\$16.48	\$857	\$34,280	2.3	\$91,900	\$2,298	\$27,570	\$689	918	29%	\$17.30	\$900	1.0
Sweetwater County	\$16.42	\$854	\$34,160	2.3	\$85,100	\$2,128	\$25,530	\$638	4,539	27%	\$18.93	\$984	0.9
Teton County	\$22.92	\$1,192	\$47,680	3.2	\$98,500	\$2,463	\$29,550	\$739	3,444	40%	\$15.00	\$780	1.5
Uinta County	\$14.15	\$736	\$29,440	2.0	\$66,100	\$1,653	\$19,830	\$496	2,205	30%	\$10.18	\$529	1.4
Washakie County	\$13.40	\$697	\$27,880	1.8	\$69,700	\$1,743	\$20,910	\$523	889	25%	\$11.85	\$616	1.1
Weston County	\$15.27	\$794	\$31,760	2.1	\$84,300	\$2,108	\$25,290	\$632	728	23%	\$12.76	\$664	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

APPENDIX A: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/18)	1 BR Housing Wage	2 BR Housing Wage
Albuquerque, NM	\$8.95	\$13.60	\$16.79
Belmont, CA	\$12.50	\$48.06	\$60.02
Berkeley, CA	\$13.75	\$35.67	\$44.79
Bernalillo County, NM	\$8.85	\$13.60	\$16.79
Chicago, IL	\$12.00	\$19.50	\$22.69
Cook County, IL	\$11.00	\$19.50	\$22.69
Cupertino, CA	\$13.50	\$39.06	\$48.50
El Cerrito, CA	\$13.60	\$35.67	\$44.79
Emeryville, CA (1)	\$15.69	\$35.67	\$44.79
Flagstaff, AZ	\$11.00	\$17.69	\$21.71
Las Cruces, NM	\$9.20	\$11.77	\$14.48
Los Altos, CA	\$13.50	\$39.06	\$48.50
Los Angeles, CA (2)	\$13.25	\$24.69	\$31.98
Los Angeles County, CA (2)	\$13.25	\$24.69	\$31.98
Malibu, CA (2)	\$13.25	\$24.69	\$31.98
Milpitas, CA	\$13.50	\$39.06	\$48.50
Minneapolis, MN (3)	\$11.25	\$16.62	\$20.94
Montgomery County, MD (4)	\$12.25	\$30.02	\$34.48
Mountain View, CA	\$15.00	\$39.06	\$48.50
Oakland, CA	\$13.23	\$35.67	\$44.79
Palo Alto, CA	\$13.50	\$39.06	\$48.50
Pasadena, CA (2)	\$13.25	\$24.69	\$31.98
Portland, ME	\$10.90	\$20.27	\$25.92
Prince George's County, MD	\$11.50	\$30.02	\$34.48

Locality	Local Minimum Wage (as of 7/1/18)	1 BR Housing Wage	2 BR Housing Wage
Richmond, CA	\$13.41	\$35.67	\$44.79
San Diego, CA	\$11.50	\$26.92	\$34.92
San Francisco, CA	\$15.00	\$48.06	\$60.02
San Jose, CA	\$13.50	\$39.06	\$48.50
San Leandro, CA	\$13.00	\$35.67	\$44.79
San Mateo, CA (5)	\$13.50	\$48.06	\$60.02
Santa Clara, CA	\$13.00	\$39.06	\$48.50
Santa Fe, NM	\$11.40	\$16.42	\$19.35
Santa Fe County, NM	\$11.40	\$16.42	\$19.35
Santa Monica, CA (2)	\$13.25	\$24.69	\$31.98
Seattle, WA (6)	\$15.45	\$29.40	\$36.12
Sunnyvale, CA	\$15.00	\$39.06	\$48.50
Tacoma, WA	\$12.00	\$16.94	\$22.02
Washington D.C.	\$13.25	\$30.02	\$34.48

1. Minimum wage for firms with more than 55 employees. Minimum wage for firms with fewer employees is \$15.00
2. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is \$12.00.
3. Minimum wage for firms with more than 100 employees. Minimum wage for firms with fewer employees is \$10.25.
4. Minimum wage for firms with more than 50 employees. Minimum wage for firms with fewer employees is \$12.00.
5. The minimum wage for non-profits is \$12.00.
6. Minimum wage for firms with more than 500 employees. Minimum wage for firms with fewer employees is \$14.00.

APPENDIX B: DATA NOTES, METHODOLOGIES, AND SOURCES

Appendix B describes the data used in *Out of Reach*. Information on how to calculate and interpret the report's numbers can be found in the pages "How to Use the Numbers" and "Where the Numbers Come From", immediately following this appendix.

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD uses the Office of Management and Budget's (OMB) metropolitan area boundaries to define FMR areas. Since FMR areas are meant to reflect cohesive housing markets, the OMB boundaries are not always preferable. Also, significant changes to OMB metropolitan boundaries can affect current housing assistance recipients. In keeping with OMB's guidance to federal agencies, HUD modifies OMB boundaries in some instances for program administration.

In FY06, HUD's FMR areas incorporated OMB's 2003 overhaul of metropolitan area boundaries. HUD used OMB's new boundaries, but modified them if a county (or town) to be added to an FMR area under OMB's definitions had rents or incomes in 2000 that deviated more than 5% from the newly defined metropolitan area. HUD (and *Out of Reach*) refers to unmodified OMB-defined areas as Metropolitan Statistical Areas (MSAs) and HUD-modified areas as HUD Metro FMR Areas (HMFAs). OMB's subsequent changes to metropolitan boundaries through 2009 were incorporated into HUD's subsequent FMR areas.

OMB released new metropolitan area boundaries in February

2013. For FY16, HUD elected to apply pre-2013 boundaries to FMR areas except where the post-2013 OMB boundaries resulted in a smaller FMR area. Counties that had been removed from metropolitan areas were treated by HUD as nonmetropolitan counties. Counties that had been added to metropolitan areas were treated by HUD as metropolitan subareas (HMFAs) and given their own FMR if local rent data were statistically reliable. New multi-county metropolitan areas were treated by HUD as individual county metropolitan subareas (HMFAs) if the data were statistically reliable. This is consistent with HUD's objective to allow FMRs to vary locally. These changes resulted in more metropolitan areas in *Out of Reach*, beginning in 2016.

In cases in which an FMR area crosses state lines, *Out of Reach* provides an entry for the area under both states. While the Housing Wage, FMR, and Area Median Income (AMI) values apply to the entire FMR area and will be the same in both states, other data such as the number of renter households, the minimum wage, and renter wages apply only to the portion of the FMR area within that state's borders.

FAIR MARKET RENTS

The FY18 FMRs are based on five-year 2011-2015 American Community Survey (ACS) data, supplemented with one-year 2015 ACS data. For each FMR area, a base rent is typically set at the 40th percentile of adjusted standard quality two-bedroom gross rents from the five-year ACS. The estimate is considered reliable by HUD if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If an FMR area does not have a reliable estimate from the five-

year 2011-2015 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate) in at least two of the past three years. If so, the FY18 base rent is the average of the inflation-adjusted reliable ACS estimates. If an area has not had at least two minimally reliable estimates in the past three years, the estimate for the next largest geographic area is the base for FY18, which for a nonmetropolitan county would be the state nonmetropolitan area estimate.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2011-2015 40th percentile standard quality two-bedroom gross rent, and the one-year 2015 40th percentile recent mover two-bedroom gross rent. The one-year recent mover two-bedroom gross rent is reliable if its margin of error is less than 50% of the estimate and is based on at least 100 observations. If the one-year recent mover two-bedroom gross rent estimate is not reliable, the one-year recent mover gross rent for all-sized units is used. If that is not reliable, the estimate for the next largest geographic area is used. HUD does not allow recent mover factors to lower the base rent.

Statistically reliable local rent surveys are used to estimate rents when their estimates are statistically different from the ACS-based rents. For FY18, the ACS is not used as the base rent or recent mover factors in 12 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by the local public housing agencies or other interested parties if they wish for HUD to reevaluate the ACS-based FMRs.

A local or regional CPI update factor is applied to the ACS base rent to adjust for inflation through 2016. A trend factor is then applied to trend the gross rent forward to FY 2018, using a national forecast of expected growth in gross rent.

While the *Out of Reach* printed book highlights the two-bedroom FMR, the *Out of Reach* website includes zero- to four-bedroom

FMRs. The focus on the two-bedroom FMRs reflects HUD methodology. HUD finds that two-bedroom rental units are the most common and the most reliable to survey, so two-bedroom units are utilized as the primary FMR estimate.

HUD applies bedroom-size ratio adjustment factors to the two-bedroom estimates to calculate FMRs for other bedroom-size units. HUD makes additional adjustments for units with three or more bedrooms to increase the likelihood that the largest families, who have the most difficulty in finding units, will be successful in finding rental units eligible for Housing Choice Vouchers and other assistance programs with payment standards based on FMRs.

Due to changes in FMR methodology over the years, we do not recommend comparing the current edition of *Out of Reach* with previous ones.

FMRs for each area are available at https://www.huduser.gov/portal/datasets/fmr.html#2018_query

HUD's Federal Register notices for FY18 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2018_data

40TH AND 50TH PERCENTILE FMR DESIGNATION

NLIHC uses FMRs to calculate the housing wage. HUD's regulations at 24 CFR 888.113 required FMRs be set at the 50th percentile rent, rather than the 40th, for metropolitan areas with geographically concentrated voucher recipients. This rule was established to raise the voucher payment standard and expand rental options in higher opportunity locations for housing voucher holders. Once designated, the FMR area retains its 50th percentile status for three years.

HUD is phasing out 50th percentile FMRs, as part of its FY16 final rule for Small Area FMRs. 50th percentile FMRs will revert to 40th percentile FMRs at the end of their three year period.

For FY18, seven FMR areas have 50th percentile FMRs. An asterisk (*) is used to denote these FMR areas in *Out of Reach*. They are Baltimore-Columbia-Towson, MD MSA; Bergen-Passaic, NJ HMFA; Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA; San Diego-Carlsbad-San Marcos, CA MSA; Spokane, WA HMFA; Washington, DC-VA-MD HMFA; West Palm Beach-Boca Raton, FL HMFA.

NATIONAL, STATE, AND NON-METRO FAIR MARKET RENTS

The FMRs for the nation, states, and state nonmetropolitan areas in *Out of Reach* are calculated by NLIHC and reflect the weighted average FMR for the counties included in the larger geography. The weight for FMRs is the number of renter households within each county from the five-year 2012-2016 ACS.

AFFORDABILITY

Out of Reach is consistent with federal housing policy in the assumption that no more than 30% of a household's gross income should be consumed by gross housing costs. Spending more than 30% of income on housing is considered "unaffordable."¹

AREA MEDIAN INCOME (AMI)

This edition of *Out of Reach* uses HUD's FY18 AMIs. HUD calculates the family AMI for metropolitan areas and nonmetropolitan counties. The Census definition of "family" is two or more persons related by blood, marriage or adoption residing together. This family AMI is not intended to apply to a specific family size.

HUD used the five-year 2011-2015 ACS data to calculate the FY18 AMIs. In areas with a statistically reliable estimate from

one-year 2015 ACS data, HUD incorporated the one-year data. HUD's standard for a reliable estimate is a margin of error of less than 50% of the estimate and at least 100 observations on which the estimate is based.

Where a statistically reliable estimate from five-year data is not available, HUD checks on whether the area has a minimally reliable estimate (margin of error is less than 50% of the estimate) from at least two of the past three years. If so, the average of these years, is used.

The Congressional Budget Office (CBO) projection of the Consumer Price Index (CPI) was used by HUD to inflate the ACS estimate from 2015 to the mid-point of FY18.

Applying the assumption that no more than 30% of income should be spent on housing costs, *Out of Reach* calculates the maximum affordable rent for households earning the median income and households earning 30% of the median. This is a straight percentage and does not include HUD's adjustments to income limits for federal housing programs.

The median incomes for states and state combined nonmetropolitan areas reported in *Out of Reach* reflect the weighted average of county AMI data weighted by the total number of households from the 2012-2016 ACS.

FY18 family AMI for metropolitan areas and nonmetropolitan counties, the methodology, and HUD's adjustments to subsequent income limits are available at https://www.huduser.gov/portal/datasets/il.html#2018_data

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2018. According to the U.S. Department of Labor, the District of Columbia and 29 states have a state minimum wage higher than the federal level of \$7.25 per hour. *Out of Reach* incorporates the higher prevailing state minimum wage in these

¹ The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance programs.

states. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but this local rate is not fully incorporated into *Out of Reach*.

Among the statistics included in *Out of Reach* are the number of hours and subsequent full-time jobs a minimum wage earner must work to afford the FMR. If the reader would like to calculate the same statistics using a different wage such as a higher local minimum wage, a simple formula can be used for the conversion:

$$\frac{[\text{hours or jobs at the published wage}] * [\text{published wage}]}{[\text{alternative wage}]}$$

For example, one would have to work 116 hours per week to afford the two-bedroom FMR in Los Angeles County, CA, if the county's minimum wage was equivalent to California's rate of \$11.00. However, the same FMR would be affordable with 106 hours of work per week under the higher local minimum wage of \$12.00² (116 * \$11.00 / \$12.00). For further guidance, see "Where the Numbers Come From" or contact NLIHC research staff.

The Department of Labor provides further information on state minimum wages at www.dol.gov/whd/minwage/america.htm.

AVERAGE RENTER WAGE

Recognizing that the minimum wage reflects the earnings of only the lowest income workers, *Out of Reach* also calculates an estimated mean renter hourly wage. This measure reflects the compensation that a typical renter is likely to receive for an hour of work by dividing average weekly earnings by 40 hours, thus assuming a full-time workweek. Earnings include several non-

wage forms of compensation like paid leave, bonuses, tips, and stock options.³

The estimated mean renter hourly wage is based on the average weekly earnings of private (non-governmental) employees working in each county.⁴ Renter wage information is based on 2016 data reported by the BLS in the Quarterly Census of Employment and Wages. For each county, mean hourly earnings are multiplied by the ratio of median renter household income to median household income from the five-year 2012-2016 ACS to arrive at an estimated average renter wage. In twenty-four counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 63.6% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2016 to FY18. The inflation factor (249.452 ÷ 240.009) was based on the CBO June 2017 forecast of the national CPI for FY18.

In approximately 11% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal or state (where applicable) minimum wage. One explanation is that workers in these counties likely average fewer than 40 hours per week, but the mean renter wage calculation assumes weekly compensation is the product of a full-time work week. For example, mistakenly assuming earnings from 20 hours of work were the product of a full-time workweek would underestimate the actual hourly wage by half, but it would still accurately reflect the true earnings.

2 U.C. Berkeley Labor Center (2018). [Inventory of U.S. city and county minimum wage ordinances](#).

3 Please note this measure is different from median renter household income, which reflects an estimate of what renter *households* are earning today and includes income not earned in relation to employment.

4 Renter wage data for some counties are not provided in *Out of Reach* either because the BLS could not disclose the data for confidentiality reasons or because the number of employees working in the county was insufficient to estimate a reliable wage.

Wage data from the Quarterly Census of Employment and Wages are available through the Bureau of Labor Statistics at www.bls.gov/cew/home.htm.

MEDIAN RENTER HOUSEHOLD INCOME

Median renter household income is from the 2012-2016 ACS projected forward to FY18 based on the CBO June 2017 forecast of the national CPI for FY18.

WORKING HOURS

Calculations of the Housing Wage and of the number of jobs required at the minimum wage or mean renter wage to afford the FMR assume that an individual works 40 hours per week, 52 weeks each year, for a total of 2,080 hours per year. Seasonal employment, unpaid sick leave, temporary lay-offs, job changes, and other leave prevent many individuals from maximizing their earnings throughout the year. According to the Bureau of Labor Statistics, as of April 2018, the average wage earner in the U.S. worked 34.5 hours per week.⁵

Not all employees have the opportunity to translate an hourly wage into full-time, year-round employment. For these workers, the Housing Wage underestimates the actual hourly compensation needed to afford the FMR. Conversely, some households include multiple wage earners. For these households, a home renting at the FMR would be affordable even if each worker earned less than the area's stated Housing Wage, as long as their combined wages exceed the Housing Wage for at least 40 working hours per week.

SUPPLEMENTAL SECURITY INCOME (SSI)

Out of Reach compares rental housing costs with the rent affordable to individuals receiving Supplemental Security Income (SSI) payments. The national numbers are based on the maximum federal SSI payment for individuals in 2018, which is \$750 per month. *Out of Reach* calculations for states include supplemental payments that benefit all individual SSI recipients in 22 states where the Social Security Administration (SSA) reports the supplemental payment amount.

Supplemental payments provided by other states and the District of Columbia are excluded from *Out of Reach* calculations. For some, these payments are administered by the SSA but are available only to populations with specific disabilities, in specific facilities, or in specific household settings. For the majority, however, the supplements are administered directly by the states, so the data are not readily available if they haven't been reported to the SSA. The only four states that do not supplement federal SSI payments are Arizona, Mississippi, North Dakota, and West Virginia. Residents of Puerto Rico cannot receive federal SSI payments.

Information on SSI payments is available from the Social Security Administration at <https://www.ssa.gov/OACT/COLA/SSI.html>.

The Technical Assistance Collaborative, Inc., publishes *Priced Out*, which compares FMRs with the incomes of SSI recipients. The most recent edition can be found at <http://www.tacinc.org/knowledge-resources/priced-out-v2>

⁵ Bureau of Labor Statistics. (2018). *The employment situation – April 2018*. Washington, D.C.: U.S. Department of Labor.



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