OUT of REACH

THE HIGH COST OF HOUSING

2020

NATIONAL LOW INCOME HOUSING COALITION

NATIONAL LOW INCOME
HOUSING COALITION

Established in 1974 by Cushing N. Dolbeare, the National Low Income Housing Coalition is dedicated solely to achieving socially just public policy that ensures people with the lowest incomes in the United States have affordable and decent homes. NLIHC educates, organizes, and advocates to ensure decent, affordable housing for everyone.

NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions. Permission to reprint portions of this report or the data therein is granted, provided appropriate credit is given to the National Low Income Housing Coalition. Additional copies of *Out of Reach* are available from NLIHC.

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The Print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing Coalition.

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Data for other states, metropolitan areas, counties, and zip codes can be found at **http://nlihc.org/oor**

Front Cover: Tents are pitched using social distancing to help slow the spread of coronavirus disease (COVID-19) at a sanctioned homeless encampment christened Safe Sleeping Village in a square next to city hall in San Francisco, California, U.S. May 19, 2020. © REUTERS / Dronebase Dronebase - stock.adobe.com

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PREFACE

BY U.S. SENATOR SHERROD BROWN (D-OH)

For over 30 years, *Out of Reach* has been an indispensable tool documenting the gap between renters' incomes and the cost of housing.

This vital work has never been more relevant.

The coronavirus pandemic has been the "great revealer," laying bare the inequities in our society, and reminding us how our homes affect every aspect of our lives, including our health.

Right now, our efforts to ensure that everyone has a safe, healthy home to weather the coronavirus storm are hampered by the fact that we already had a housing crisis in this country before this virus ever hit our shores.

As this year's *Out of Reach* shows, the persistent gap between renters' incomes and the cost of housing continues. Many of our essential workers - grocery store employees, home health aides, custodians at hospitals – have risked their lives during the pandemic, but don't get paid enough to afford housing.

> After generations of our housing policy causing segregation and inequality, we have an opportunity to make it part of the solution.

Before the pandemic struck, a quarter of all renters - and 71 percent of extremely low-income renters - were paying over half their incomes for housing, too often leaving them one emergency away from eviction.

Now we're seeing millions of people all have those emergencies at once.

Our country is also in the midst of a long-overdue reckoning with the systemic racism that permeates so much in our society. The coronavirus and racial justice are not separate issues. Black and brown individuals are more likely to work at essential jobs that put their health at risk, they are more likely to be renters, and they have less wealth and income to cushion the economic blow than their white counterparts.

We are still living with the legacy of redlining and racial covenants.The Fair Housing Act made these racist housing policies illegal over 50 years ago, but we still see their effects today, and segregation and discrimination continue. Too often, your zip code still determines your access to health care, education, and work opportunities.

After generations of our housing policy causing segregation and inequality, we have an opportunity to make it part of the solution.

First, we must make sure that we do not emerge from the current crisis with greater racial and wealth inequality than we began with. Congress must provide emergency rental and mortgage assistance to prevent a wave of evictions and foreclosures that will set millions of people back and compound inequality.

Next, we must close the gap between income and housing by paying workers a living wage, and investing in affordable housing, particularly for the lowest-income households. Housing poverty and unaffordable rents leave too many of our families vulnerable to everyday emergencies like a broken down car – let alone a natural disaster or global pandemic. The country must take action to preserve and create housing affordable and accessible to everyone, and ensure that all neighborhoods are neighborhoods of opportunity.

If we are to end systemic racism and inequality in our housing and communities, and make the economy work better for everyone, we cannot shrink from these challenges. When work has dignity, everyone can find and afford a place to call home. I look forward to working with NLIHC and others to make this a reality.

Sincerely,

Sherrod Brown

U.S. Senator Sherrod Brown (D-OH)

INTRODUCTION

Few events in history highlight as clearly as the coronavirus pandemic that housing is healthcare. Governments and health officials at all levels have told residents to stay home. Not everyone, unfortunately, is stably housed in a safe and adequate environment. Even before the pandemic, more than 211,000 people in the U.S. were experiencing homelessness on sidewalks or other unsheltered locations (HUD, 2020). They face a considerably higher risk of becoming ill, and they have nowhere to self-quarantine and recover if they do. Another 356,000 people were experiencing homelessness in emergency shelters, with limited ability to self-isolate. In addition, more than 2.7 million renters were living in overcrowded housing conditions, making social distancing from an ill housemate difficult.

As is true in almost every aspect of American life, the greatest risks are borne by people of color. Early research and reporting on COVID-19 shows people of color face greater mortality risks from the pandemic (Gross et al., 2020; Thebault, Tran, & Williams, 2020). Pre-existing structural injustices, including unequal access to healthcare, greater exposure through low-wage and frontline jobs, and limited housing options, contribute to these risks. Black Americans accounted for 13% of the U.S. population in 2019 but 40% of all people experiencing homelessness. People identifying as Hispanic or Latino were 18% of the overall population but 22% of the population experiencing homelessness (HUD, 2020). Similar disparities exist with overcrowding. Latino households accounted for 12% of all households (excluding inter-racial couples) but 43% of overcrowded households; Asian households accounted for 4% of all households but 10% of overcrowded households; and American Indian or Alaska Native households accounted for 0.5% of all households but 1% of overcrowded households. Such disproportionate rates of homelessness and overcrowding mean those groups are less able to self-isolate when needed.

The economic downturn spurred by the virus further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital. Prior to the pandemic, more than 7.7 million extremely low-income renters were spending more than half of their limited incomes on housing costs, sacrificing other necessities to do so (NLIHC, 2020b). Millions of renters were one financial shock away from housing instability, and for many the pandemic and economic fallout is that shock.

U.S. workers filed nearly 28 million new claims for unemployment insurance in just the first six weeks of widespread shutdowns (Shierholz, 2020). The unemployment rate rose to 14.7% in April, the highest rate and the largest one-month increase since the Bureau of Labor Statistics started tracking monthly data in 1948. While the national rate fell slightly to 13.3% in May, unemployment did not improve among Black Americans at 16.8% or among Asian Americans at 15% (Bureau of Labor Statistics, 2020a). The unemployment rate for Latino Americans, despite some improvement, remains even higher at 17.6%. As millions of households are now dealing with declines in wages - either through layoffs, furloughs, or decreased work hours - many more renters will struggle to afford their rents.

Multiple surveys have confirmed widespread job losses among low-income households. The Federal Reserve's May report on the economic well-being of U.S. households found that 39% of people working in February with household incomes below $40,000 reported job losses in March (Board of Governors of the Federal Reserve, 2020). A survey conducted in early April by the Pew Research Center found that 52% of lower-income households reported a loss of employment or income due to the coronavirus outbreak. That survey also found evidence of racial disparities in job and income loss: while 38% of white adults reported such a loss, 44% of Black adults and 61% of Latino

> The economic downturn spurred by the virus further increases the risk of housing instability for millions of low-wage renters at a time when stable housing is vital.

adults did (Parker, Horowitz, & Brown, 2020). Some essential workers still on the job are also struggling to make ends meet because their wages have never been sufficient.

Since 1989, NLIHC's *Out of Reach* has called attention to the gulf between actual wages and what people need to earn to afford their rents. Every year, the report documents that an affordable rental home is out of reach for millions of low-wage workers and other low-income families. This year's report affirms that even before the massive economic downturn caused by the coronavirus, housing costs outpaced what many workers could afford. For decades, we have had a systemic shortage of affordable housing for people with the lowest incomes, which the COVID-19 crisis is dramatically exacerbating. More than ever, bold policies are needed to address the unaffordability of housing in the U.S.

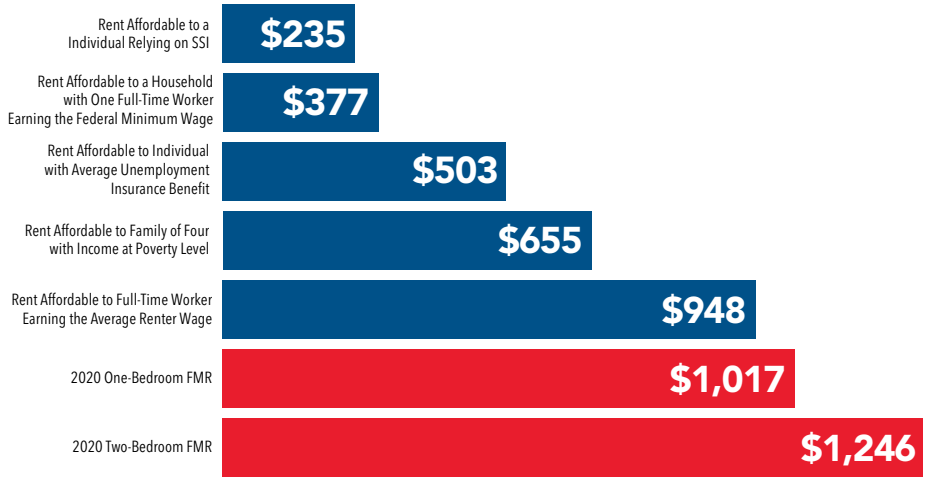
The report's Housing Wage is an estimate of the hourly wage full-time workers must earn to afford a rental home at HUD's fair market rent without spending more than 30% of their incomes. Fair market rents are estimates of what a family moving today can expect to pay for a modestly priced rental home in a given area. The kind of home that can be rented for the fair market rent is in decent condition, but it is not luxury housing. **THE 2020 NATIONAL HOUSING WAGE IS $23.96/HR FOR A MODEST TWO-BEDROOM RENTAL HOME AND $19.56/HR FOR A MODEST ONE-BEDROOM RENTAL HOME.**

The federal minimum wage of $7.25 per hour falls well short of both the two-bedroom and one-bedroom National Housing Wages. Because it does not keep pace with inflation, the federal minimum wage is worth nearly 29% less than it was worth in 1968 (Cooper, 2019). Twenty-nine states, the District of Columbia and a handful of counties and municipalities now have minimum wages higher than the federal minimum wage, but even taking these higher minimum wages into account, the average minimum wage worker must work nearly 97 hours per week (more than two full-time jobs) to afford a two-bedroom rental home or 79 hours per week (almost exactly two full-time jobs) to afford a one-bedroom rental home at the fair market rent. People who work 97 hours per week and need 8 hours per day of sleep have fewer than 2.5 hours per day left over for everything else—commuting, cooking, cleaning, self-care, caring for children and family, and serving their community. Doing so is an impossibility for a single parent who needs a larger-than-one-bedroom apartment. Even for a one-bedroom rental, it is unreasonable to expect individuals to work 79 hours per week to afford their housing. For people who can work, one full-time job should be enough.

The struggle to afford rental housing is not confined to minimum-wage workers. The average renter's hourly wage of $18.22 is $5.74 less than the national two-bedroom Housing Wage and $1.34 less than the one-bedroom Housing Wage. As a result, the average renter must work 53 hours per week to afford a modest two-bedroom apartment. Some of the most important workers during the COVID-19 outbreak earn even less: grocery store cashiers earn a median wage of $11.61 per hour, while building cleaning workers and home health and personal care aides earn $12.94. They would have to work 83 and 74 hours per week, respectively, to afford a modest two-bedroom apartment. Many single parents or caregivers would find it difficult if not impossible to work those hours.

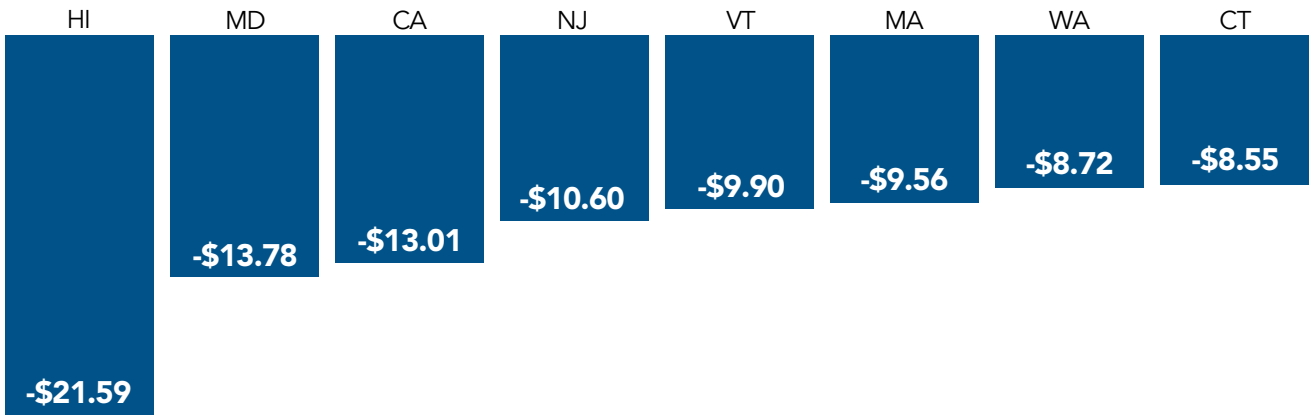
The average monthly fair market rent for a one-bedroom or two-bedroom rental home is $1,017 or $1,246, respectively - much higher than what many renters can afford **(Figure 1)**. A family of four with poverty-level income in most areas of the U.S. can afford a monthly rent of no more than $655, assuming they can manage to spend as much

FIGURE 1: RENTS ARE OUT OF REACH FOR MANY RENTERS



Fair Market Rent = Fair Market Rent.
Source: NLIHC calculation of weighted-average HUD fair market rent. Affordable rents based on income and benefits data from BLS QCEW, 2018 adjusted to 2020 dollars; Center on Budget and Policy Priorities' Policy Basics: Unemployment Insurance, 2020; and Social Security Administration, 2020 maximum federal SSI benefit for individual.

FIGURE 2: STATES WITH THE LARGEST SHORTFALL BETWEEN AVERAGE RENTER WAGE AND TWO-BEDROOM HOUSING WAGE



Source: Housing wages based on HUD fair market rents. Average renter wages based on BLS QCEW, 2018 adjusted to 2020 dollars.

> The massive wave of unemployment in 2020 underscores that access to decent, stable housing should not be conditioned on one's wages or work status.

as 30% of their income on housing. Many extremely low-income families can afford far less. Individuals relying on Supplemental Security Income (SSI) can afford a monthly rent of only $235. For unemployed workers, Congress passed a $600 per week supplement to their states' unemployment insurance through the end of July, which will keep many newly unemployed families housed. Once that supplement ends, however, a household receiving the average unemployment insurance benefit can afford a rent of no more than $503 per month. Since unemployment insurance is determined by an individual's former wages, those who had been making the minimum wage receive even less. On average, a laid-off full-time worker who had been earning the state minimum wage would be able to afford a monthly rent of approximately $250.

Housing is a basic human need and should be regarded an unconditional human right. The massive wave of unemployment in 2020 underscores that access to decent, stable housing should not be conditioned on one's wages or work status. The needs of the labor market can change overnight, wages set by the market do not necessarily reflect many jobs' societal value, and people can be out of the labor force for many valid reasons not immediately obvious to others (e.g., due to invisible disabilities or caregiving responsibilities). Low-wage workers should be able to afford their housing, and we as a nation should ensure people have access to affordable housing whether or not they are employed.

Significant investments are needed to increase the supply of affordable rental housing, preserve the existing stock, and expand rental assistance to all who need it. At its current funding levels, federal housing assistance is available to only one in four eligible low-income households (Fischer & Sard, 2017). Significant emergency rental assistance is needed in the short run, to keep low-income renters stably housed during and after the pandemic. In the long run, a deep, sustained commitment to the national Housing Trust Fund, Housing Choice Vouchers (HCVs), and public housing could make affordable rental housing for all a reality.

RISING INEQUALITY, LOW WAGES, AND THE WIDESPREAD UNAFFORDABLE COST OF RENTAL HOUSING

Low-wage workers have been struggling to afford their housing for decades, regardless of the state of the economy. Over the last 40 years, the labor market in the United States has experienced job polarization—a decline of jobs in the middle of the wage distribution and growth at the extremes (Autor & Dorn, 2013; Tüzeman & Willis, 2013). Whether due to technological changes, outsourcing, international trade patterns, or the decline of unions, income inequality has increased significantly. Between 1979 and 2018, real hourly wages grew 1.6% for the lowest-wage (10th percentile of) workers, 6.1% for median-wage workers, and 37.6% for the highest-wage (90th percentile of) workers (Congressional Research Service, 2019). The real median gross rent, meanwhile, increased by approximately 37% between 1980 and 2018.

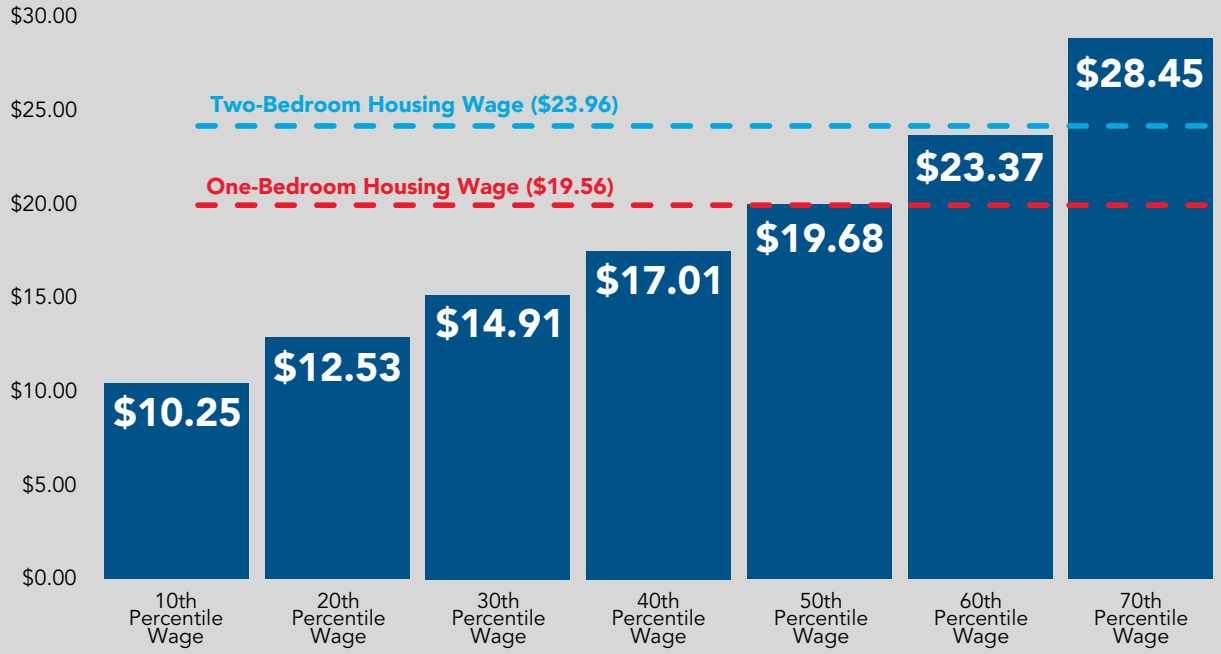
For many low-wage workers, flat wage growth and other worsening workplace circumstances make it more difficult for them to achieve long-term economic stability, to save for future needs, or to take on second jobs to help pay the bills. A rise of "fissured" workplaces, where many roles are subcontracted out, has meant low-wage workers experience fewer opportunities for promotion, weaker labor-standards enforcement, and less job security (Weil, 2014; Bernhardt et al., 2016). The decline of organized labor has dampened nonmanagerial incomes and reduced workers' ability to participate in determining their working circumstances, which influences how well they can negotiate a work-life balance or take on multiple jobs (Rosenfeld, 2006; Anderson, 2017). One extreme example of this loss of control is "just-in-time" scheduling: many hourly workers do not know when or how much they will work each week, undermining their ability to make long-term plans and budgets (Lambert, Henly, & Kim, 2019).

In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour work week. In only 5% of all U.S. counties (144 counties out of more than 3,000 nationwide, not including Puerto Rico) can a full-time minimum-wage worker afford a one-bedroom rental home at fair market rent. Forty-nine local jurisdictions have minimum wages higher than the federal or state minimum wage, but these local minimum-wage ordinances all fall short of the local one-bedroom and two-bedroom Housing Wage (Appendix A).

Even the average renter too often does not earn enough to afford a modest rental home. Nationally, the average renter's hourly wage is $18.22, which is $5.74 below the national two-bedroom Housing Wage and $1.34 below the national one-bedroom Housing Wage. In 49 states, the District of Columbia, and Puerto Rico, the average renter earns less than the average two-bedroom Housing Wage. (North Dakota is the sole exception.) In 16 states, including California, Florida, and New York, the average renter earns at least $5.00 less than the state's average two-bedroom Housing Wage. **Figure 2** shows the ten states with the largest gap between the average renter's wage and the two-bedroom Housing Wage. In 21 states and Puerto Rico, the average renter's wage is lower than the one-bedroom Housing Wage.

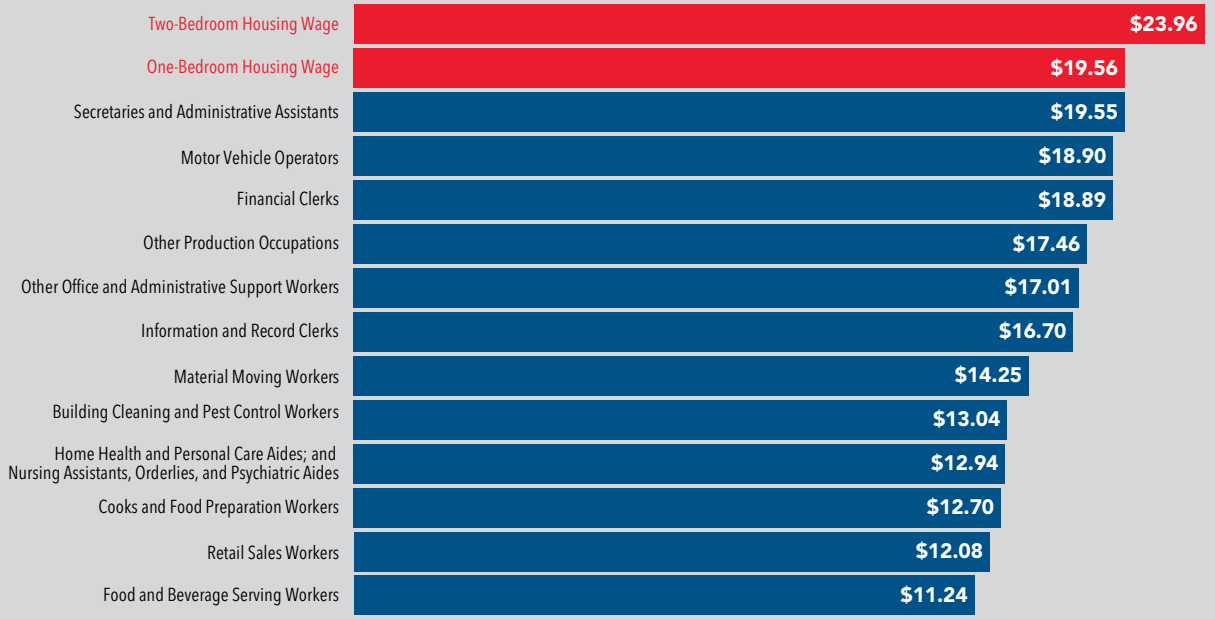
> Low-wage workers have been struggling to afford their housing for decades, regardless of the state of the economy.

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



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2019, adjusted to 2020 dollars.

FIGURE 4: TWELVE OF THE TWENTY LARGEST OCCUPATIONS IN THE UNITED STATES PAY LESS THAN THE HOUSING WAGE



Source: Occupational wages from May 2019 Occupational Employment Statistics, BLS, adjusted to 2020 dollars. Housing wages based on HUD fair market rents.

The income distribution in **Figure 3**, which includes all wage and salary workers, shows that modest rental housing is out of reach for nearly every worker in the bottom half of the wage distribution. A modest one-bedroom rental home is unaffordable to more than 40% of wage earners. A modest two-bedroom rental home is unaffordable for more than 60% of wage earners.

Twelve of the 20 largest occupations in the United States pay a median hourly wage that is less than what a full-time worker needs to earn to afford a modest apartment at the national average fair market rent **(Figure 4)**. The workers in these occupations account for more than 38% of the total U.S. workforce, excluding farmworkers. Roughly 16 million people work in retail sales or food and beverage service, occupations whose median wages are far less than what full-time workers need to afford a one-bedroom or two-bedroom apartment. Home health aides, personal care workers, and nursing assistants, occupations that are disproportionately Black and Latino, earn a median wage just two-thirds of what a full-time worker needs for a one-bedroom apartment. Other workers who do not earn enough to afford rental housing are found in offices, performing administrative support, data entry, and bookkeeping. Other low-wage workers operate heavy machinery at construction sites, keep public transit and the consumer-goods supply chains working, serve in doctors' and dentists' offices, and clean buildings and hotels.

Twelve of the 20 largest occupations in the United States pay a median hourly wage that is less than what a full-time worker needs to earn to afford a modest apartment at the national average fair market rent.

IMPACT OF COVID-19 PANDEMIC ON LOW-WAGE WORKERS

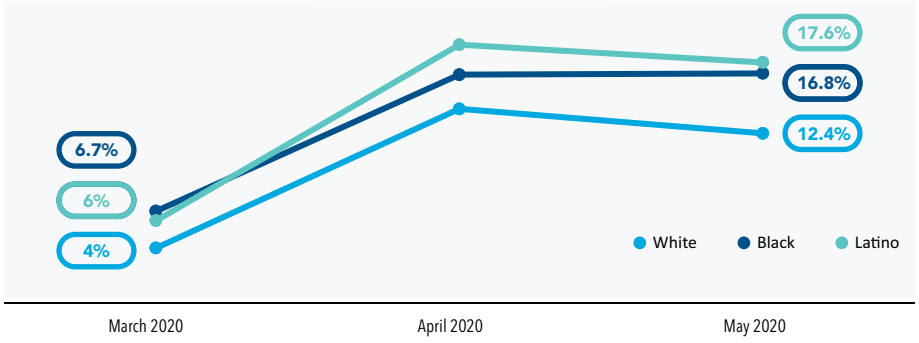
COVID-19 has had an especially devastating impact on many of the workers in the lowest-paid fields. In the first five weeks of widespread closures, between March 15 and April 18, 24.4 million people applied for unemployment insurance, and households with lower incomes were likelier to report employment or income loss related to the outbreak. The Bureau of Labor Statistics estimated that the job sectors most directly exposed to COVID-19 shutdowns were restaurants and bars, travel and transportation, entertainment, personal service (e.g., daycare providers and barbers), some retail (e.g., department stores), and some manufacturing (e.g., aircraft manufacturing). Those industries account for more than 20% of all workers, and they have a disproportionate number of low-wage jobs. Over half of the jobs in these industries have incomes in the bottom 20% of the U.S. wage distribution (Bureau of Labor Statistics, 2020b).

Over 50% of the decline in jobs in April came from three broad industries: accommodation and food services, retail trade, and health care and social assistance, all sectors with many low-wage jobs. Restaurants and bars in most states were closed or restricted to takeout and delivery, and retail stores faced a historic drop in sales (U.S. Census Bureau, 2020). Accommodation and food services include waitstaff, cooks, and housekeepers. The retail trade sector includes salesclerks, cashiers, and stockers, many of whom work for minimum wages. The health care and social assistance sector includes home health care aides and childcare workers. These same sectors account for the largest shares of working extremely low-income renter households, who often struggle to pay their rent even when times are good. Sixteen percent of extremely low-income renter households in the labor force were working in accommodation and food service, 16% in health care and social assistance, and 15% in retail (NLIHC, 2020d).

Black and Latino workers were especially hard hit: the unemployment rates for Black and Latino workers were already higher than the unemployment rate for white workers before the pandemic, and the racial disparity increased further in April and May **(Figure 5)**. While the unemployment rate declined for white workers in May, it did not improve for Black workers. In March 2020, the Latino and Black unemployment rates were two percentage points and 2.7 percentage points higher than the white unemployment rate. By May, the unemployment rates for Latinos and Blacks were 5.2 and 4.4 percentage points higher. Part of this disparity may be explained by the overrepresentation of Black and Latino workers in industries most severely affected by the pandemic. Food preparation and food service workers, hotel clerks, cashiers, childcare workers, and personal care aides are all disproportionately Black and Latino (Bureau of Labor Statistics, 2020c).

In a bitter irony, many who do not earn enough to afford their basic needs were deemed essential workers during widespread closures and stay-at-home orders, required to take on considerable danger to help keep grocery stores open, food delivery and transportation on schedule, and patients attended to in long-term care facilities. Black workers are more likely to be found in these frontline positions—they are overrepresented in grocery, convenience

FIGURE 5: UNEMPLOYMENT RATE BY RACE



Source: U.S. Bureau of Labor Statistics, Employment Situation Summary, June 5, 2020.

RACIAL AND ETHNIC HOUSING DISPARITIES

and drug stores; public transit; trucking, warehouse, and postal service; building cleaning services; health care; and social services (Rho, Brown, & Fremstad, 2020).

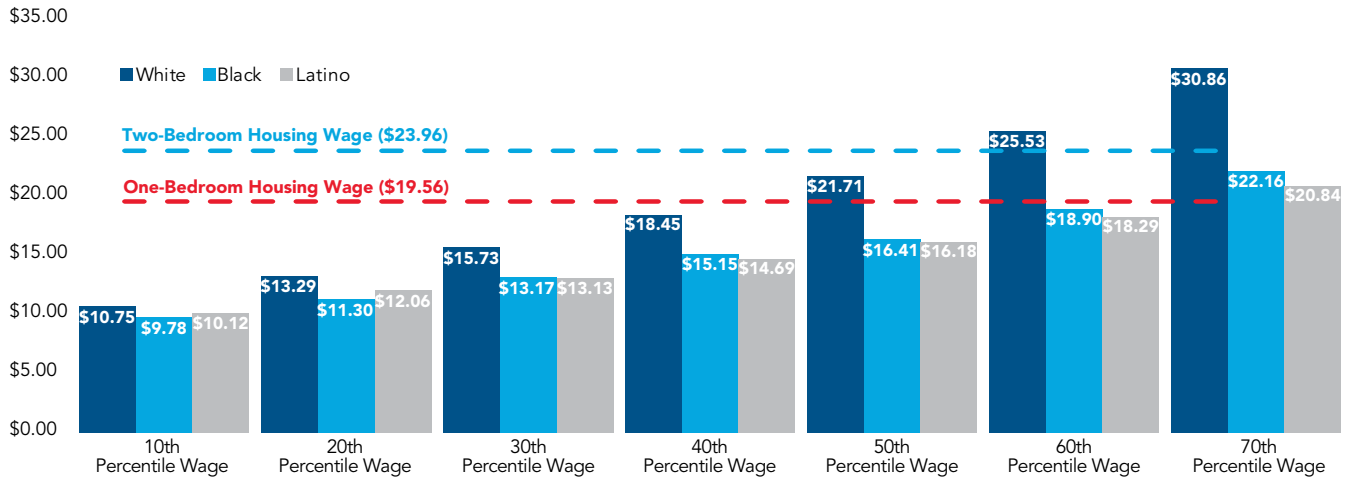
This unprecedented shock to the labor market may have long-lasting consequences for low-wage workers, especially if high rates of joblessness last longer than the temporary unemployment supplement provided by the CARES Act. Low-wage workers who were unable to afford their rent prior to the crisis, and who lack emergency savings, are dealing with even more hardship today. Even those low-wage workers who were lucky to be temporarily furloughed rather than laid off and those who are able to go to work will still have considerable difficulty paying off their past-due bills and catching up with delayed rent payments, given that their incomes were already insufficient for their housing and other basic necessities before the crisis.

People of color disproportionately face greater challenges in finding decent and affordable housing in the U.S., and income inequality contributes to those challenges.

People of color disproportionately face greater challenges in finding decent and affordable housing in the U.S., and income inequality contributes to those challenges. Income inequality along racial lines is the product of historical and ongoing discrimination, economic exploitation, and unequal opportunities. **Figure 6** compares the hourly wage distributions of white, Black, and Latino workers. For example, the 10th percentile wage bars show what the lowest-paid 10% of white, Black, and Latino workers are paid. White workers at the bottom of the white income distribution earn more than Black and Latino workers at the bottom of their respective income distributions. A Black worker at the 20th percentile of Black wages earns 15% less than a white worker at the 20th percentile of white wages. A Latino worker at the 20th percentile of Latino wages earns 9% less than the 20th percentile white worker. This disparity holds across all income levels. The median Black worker and Latino worker earns 24% and 25% less than the median white worker.

Unsurprisingly, Black and Latino workers face larger gaps between their wages and the cost of housing than white workers. The

FIGURE 6: HOURLY WAGE PERCENTILES VS. ONE AND TWO-BEDROOM HOUSING WAGES



Source: Housing wages based on HUD fair market rents. The hourly wages by percentile from the Economic Policy Institute State of Working America Data Library 2019. Adjusted to 2020 dollars.

THE SYSTEMIC SHORTAGE OF AFFORDABLE HOUSING

median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage, full-time Black or Latino worker does not **(Figure 6)**. At the 60th percentile, a full-time white worker can afford a two-bedroom rental home at fair market rent. Meanwhile, a full-time Black or Latino worker at the 60th percentile-wage for their race or ethnicity cannot afford even a one-bedroom rental.

This income inequality partly explains why 44% of Black households and 42% of Latino households spend more than 30% of their incomes on housing, compared to 26% of white households (U.S. Census Bureau, 2019). The unaffordability of the rental market disproportionately harms Black and Latino households in two ways. First, as seen in Figure 5, Black and Latino households earn less, which makes it more difficult to find housing affordable to them. Second, Black and Latino households are more likely at all income levels to be renters. In 2018, 27% of white households were renters, compared with 55% of Latino households and 59% of Black households (U.S. Census Bureau, 2019). Historical and ongoing discrimination has limited opportunities for homeownership for many people of color, and they compete for an insufficient number of affordable rental homes available on the market.

The median-wage, full-time white worker earns a wage adequate to afford a one-bedroom apartment at fair market rent, but the median-wage, full-time Black or Latino worker does not.

Recent catastrophic shocks to the economy have multiplied and exacerbated the problems that low-wage workers face, but the shortage of affordable rental housing is a longstanding, persistent feature of our society. The latest data show that there are only 36 affordable and available rental homes for every 100 renter households with extremely low incomes (NLIHC, 2020b), and every state and nearly every county in the U.S. lacks an adequate supply (HUD, 2019). As a result, 86% of extremely low-income renters cannot afford their rent, and 71% spend more than half of their incomes on housing costs. Severely housing cost-burdened households are forced to choose between housing and other basic necessities, such as food, health care, transportation, and childcare. Most severely cost-burdened households are renters with extremely low incomes. Though extremely low-income renter households account for only 25% of all renters, they account for 72% of all severely housing cost-burdened renter households.

The private market fails to provide a sufficient supply of affordable housing for the lowest-income renters. Most new rental housing in the private market is built for high-income renters, in order to turn a profit after paying high development costs. The median asking rent in 2018 for a new apartment in a multifamily building was $1,670, far more than what low-wage workers can afford (Joint Center for Housing Studies, 2020). Only 28% of renters in 2018 could afford this level of rent.

The argument is frequently made that new development will start a process by which housing will "filter down" to the lowest-income renters, as older housing is vacated by those with higher incomes. This filtering does not provide enough housing for the lowest-income renters, though, because landlords often do not have an incentive to maintain housing at the rent levels that the lowest-income renters can afford. When the housing market is strong, landlords have an incentive to renovate their properties to capture higher rents. In weak markets, they have an incentive to find other uses of their property. The number of low-cost homes with monthly rents below $800 (in constant 2017 dollars) declined by 4 million between 2011 and 2017, including 1 million units in 2017 alone (Joint Center for Housing Studies, 2019). This rent level ($800) is affordable to households with annual incomes less than $32,000 per year.

A systematic failure of markets to provide socially necessary goods is a compelling reason for the government to intervene. In the U.S., however, federal housing assistance is grossly underfunded, reaching only one out of every four eligible households (Fischer & Sard, 2017). The majority of HUD's housing assistance budget must go to renewing rental contracts and already-committed vouchers,

FEDERAL POLICY TO SECURE AFFORDABLE HOMES

leaving few resources for building more affordable housing or providing rental assistance to additional households.

> Emergency rental assistance is needed to ensure renters can afford to remain stably housed at least until the economy begins to recover.

We need significant investment in our federal rental housing programs to ensure that everyone has a decent and affordable home. Housing is a basic necessity – an essential ingredient of individual and public health, stability, and dignity. The COVID-19 crisis has demonstrated the recklessness of letting people's access to basic necessities like housing depend on the contingencies of the economy.

While the COVID-19 public health crisis and explosive growth in unemployment has triggered some immediate protections for some renters, far more must be accomplished to secure emergency rental assistance and to realize longer-term housing solutions. The federal eviction moratoriums for renters in federally-supported rental properties included in the CARES Act and other state and local moratoriums are important protections for renters during this crisis, but they provide a patchwork of temporary protections that exclude many renters. Many of these moratoriums are coming to an end. We need a uniform, national moratorium that would cover all renters. The "Health and Economic Recovery Omnibus Emergency Solutions (HEROES) Act," passed in the House of Representatives, includes such a moratorium that would cover most renters for twelve months.

Evictions moratoriums do not relieve renters of accrued debt from missed rental payments. Emergency rental assistance is needed to ensure renters can afford to remain stably housed at least until the economy begins to recover. The "Emergency Rental Assistance and Rental Market Stabilization Act," introduced by Representative Maxine Waters (D-CA), Representative Denny Heck (D-WA), and Senator Sherrod Brown (D-OH), would provide states and local governments with $100 billion in emergency rental assistance to help renters with housing costs for up to 24 months or with six months of back rent and late fees (NLIHC, 2020a). Multiple studies, including analysis from NLIHC (2020d), suggest that at least this amount in emergency rental assistance is needed for low-income renters who are struggling as a result of shutdowns and layoffs. The HEROES Act includes $100 billion for emergency rental assistance.

In the long run, Congress should create a permanent National Housing Stabilization Fund to provide emergency assistance to families who experience a sudden and temporary shock to their finances. Many low-wage workers live one financial emergency – like the sudden loss of income or unexpected medical expenses – away from housing instability. Temporary assistance would prevent evictions, housing instability, and, in the worse cases, homelessness by helping households stay in their homes during and after those unexpected events. The "Eviction Crisis Act," introduced by Senators Michael Bennet (D-CO) and Rob Portman (R-OH), would create an Emergency Assistance Fund for state and local governments to establish short-term financial assistance and housing stabilization services.

Addressing the roots of the housing affordability problem,

however, requires a significant and sustained commitment to rental housing programs that provide long-term rental assistance to low-income renters, increase the affordable housing supply, and preserve the affordable rental homes that already exist. Long-term solutions should be targeted to serve those low-wage and low-income families with the greatest needs.

Congress should fully fund the Housing Choice Voucher (HCV) program. Participants in the HCV program pay 30% of their adjusted gross incomes toward housing costs in the private market, and the voucher covers the remaining costs up to the local housing authority's payment standard. Vouchers typically cost less than new construction, making them an efficient option in markets where there is already an abundant supply of vacant, physically adequate housing. The "Pathway to Stable and Affordable Housing for All Act," introduced by Senators Mazie Hirono (D-HI), Kirsten Gillibrand (D-NY), and Cory Booker (D-NJ), would fully fund Housing Choice Vouchers. Given that many voucher-holders struggle to find voucher-accepting landlords, a federal ban on discrimination against voucher-holders is also needed.

Congress should also expand the supply of affordable rental housing with significant increases in capital investments. A large investment in the national Housing Trust Fund (HTF) could create, preserve, or rehabilitate rental housing for renters with extremely low incomes. Currently funded by small mandatory contributions from Fannie Mae and Freddie Mac, the national HTF is a block grant that gives states flexibility in how they use the money, provided at least 90% is used for rental housing and 75% of rental housing serves extremely low-income households. One hundred percent of funds must benefit extremely low-income households while the HTF is capitalized under $1 billion per year. Members of the current Congress have introduced multiple bills to expand the national HTF. These bills include the "American Housing and Economic Mobility Act," the "Ending Homelessness Act," the "Housing is Infrastructure Act," the "Homes for All Act," the "Fulfilling the Promise of the Housing Trust Fund Act," and the "Pathway to Stable and Affordable Housing for All Act."

Significant capital investment should also be made in public housing, which provides an affordable home and housing stability to some of the nation's poorest renters. Public housing is a critical component of the U.S. housing infrastructure, but public housing authorities face a backlog of capital repair needs of $70 billion (NLIHC, 2020c). Given the unforeseen needs that public housing authorities have faced during the current pandemic (e.g., investments in personal protective equipment, increased cleaning schedules and wellness checks) and delayed repair schedules, capital repair needs may be even greater after COVID-19. The "Housing is Infrastructure Act of 2019," introduced by Representative Waters (D-CA), would invest more than $100 billion to address the capital needs of public housing, create homes through the national HTF, and address the severe housing needs on tribal lands. An expansion of public housing could provide affordable homes to many households who currently do not receive any housing assistance. The Faircloth Amendment, which forbids expanding public housing beyond its 1999 levels, should be repealed. The "Homes for All Act" introduced by Representative Ilhan Omar (D-MN), would repeal the Faircloth amendment and invest $1 trillion for 9.5 million new public housing apartments and 2.5 million deeply affordable rental homes. Both Representative Waters's "Housing is Infrastructure Act" and a repeal of the Faircloth amendment were included in the "Moving Forward Act" passed by the House.

We also need to ensure adequate funding to renew Project-Based Rental Assistance (PBRA) contracts with private owners of subsidized rental housing. Tenants of PBRA housing contribute 30% of their adjusted gross income towards rent, and HUD pays the rest. Adequate appropriations for PBRA can protect these rental homes from being permanently lost from the affordable housing stock.

Tax reform could also help house the poorest renters. A deeply income-targeted, fully refundable renters' tax credit for housing cost-burdened renters would provide the difference between 30% of a renter's household income and their actual housing costs, up to a modest price. The "Housing, Opportunity, Mobility, and Equity Act," introduced

> Addressing the roots of the housing affordability problem, however, requires a significant and sustained commitment to rental housing programs.

by Senator Cory Booker (D-NJ), and the "Rent Relief Act," introduced by Senator Kamala Harris (D-CA), provide a refundable tax credit to cost-burdened renters.

The Low-Income Housing Tax Credit (LIHTC) program, the nation's largest production subsidy for affordable housing, should be reformed to better target the needs of extremely low-income households. A 50% basis boost in tax credits for developments that set aside at least 20% of their housing for extremely low-income renters would help redirect those credits where they are most needed. The "Affordable Housing Tax Credit Improvement Act," introduced by Senators Maria Cantwell (D-WA), Todd Young (R-IN), Ron Wyden (D-OR), and Johnny Isakson (R-GA) and Representatives Suzan DelBene (D-WA), Kenny Marchant (R-TX), Don Beyer (D-VA), and Jackie Walorski (R-IN), would provide such a basis boost and incentives to build in rural communities and on tribal lands, which have unique barriers to development.

Millions of households were already living with housing instability at the beginning of 2020, and millions of additional renters now struggle to afford their rental housing during the COVID-19 crisis. The enduring problem of housing unaffordability ultimately calls for fundamental structural reform and the investments needed to ensure housing stability in the future.

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 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 $64.21/hr, far higher than the national Housing Wage. On the other end of the price spectrum, the two-bedroom Housing Wage is $11.77/hr in areas of Alabama. Even so, many jurisdictions with lower-than-average Housing Wages still suffer from 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 FMRs, which are estimates of what a family moving today can expect to pay for a modest rental home, not what all renters are currently paying. The FMR is the basis of the rent-payment standard for Housing Choice Vouchers and other HUD programs. The FMR is usually set at the 40th percentile of rents for typical homes occupied by recent movers in an area. FMRs are often 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 publishes 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 online 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, and 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, not all differences between previous editions of *Out of Reach* and this year's report reflect actual market dynamics. Please consult the appendices and NLIHC research staff for assistance with interpreting changes in the data over time.

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HOW TO USE THE NUMBERS

A renter household needs to earn at least **$23.96** per hour in order to afford a two-bedroom home at FMR.

The annual median family income (AMI) in the United States is **$80,320** (2020).

For a family earning 100% of AMI, monthly rent of **$2,008** or less is affordable.

There were **43,669,988** renter households in the United States (2014-2018).

Renter households represented **36%** of all households (2014-2018).

The estimated mean (average) renter wage in the United States is **$18.22** per hour (2020).

	FY20 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% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	**$23.96**	**$1,246**	**$49,830**	**2.4**	**$80,320**	**$2,008**	**$24,096**	**$602**	**43,669,988**	**36%**	**$18.22**	**$948**	**1.3**

The FMR for a two-bedroom rental home in the United States is **$1,246** (2020).

A renter household needs an annual income of **$49,830** in order to afford a two-bedroom rental home at FMR.

On average, a renter household needs **2.4 full-time jobs** paying the minimum wage in order to afford a two-bedroom rental home at FMR.

In the United States, a family at 30% of AMI earns **$24,096** annually.

For a family earning 30% of AMI, monthly rent of **$602** or less is affordable.

If a full-time worker earns the mean renter wage, monthly rent of **$948** or less is affordable.

A renter household needs **1.3 full-time jobs** paying the mean renter wage in order to afford a two-bedroom rental home at FMR.

1: BR = Bedroom.

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 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 ($49,830) by 52 (weeks per year) and then by 40 (hours per work week) ($49,830 / 52 = $958; $958 / 40 = **$23.96**).

Multiply Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($80,320 x .3 = $24,096). Divide by 12 to obtain monthly amount ($24,096 / 12 = **$2,008**).

HUD FY20 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 2014-2018) (43,669,988 / 120,935,203 = .36). Then multiply by 100 (.36 x 100 = **36%**).

ACS (2014-2018).

Average wage reported by the Bureau of Labor Statistics (BLS) for 2018, adjusted to reflect the income of renter households relative to all households in the United States, and projected to 2020. See Appendix B.

	FY20 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% of AMI	Renter households	% of total households	Estimated hourly mean renter wage	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
UNITED STATES	**$23.96**	**$1,246**	**$49,830**	**2.4**	**$80,320**	**$2,008**	**$24,096**	**$602**	**43,669,988**	**36%**	**$18.22**	**$948**	**1.3**

Developed by HUD annually (2020). See Appendix B.

Multiply the FMR by 12 to get yearly rental cost ($1,245.75 x 12 = $14,949). Then divide by .3 to determine the total income needed to afford $14,949 per year in rent ($14,949 / .3 = **$49,830**).

National average of jobs needed across all counties, weighted by number of renter households. To find jobs needed in a particular state, metro, or county, divide annual income needed to afford the FMR by 52 (weeks per year). Then divide by the prevailing minimum wage. Then divide by 40 (hours per work week).

Multiply Annual AMI by .3 ($80,320 x .3 = **$24,096**).

Multiply 30% of Annual AMI by .3 to get maximum amount that can be spent on housing for it to be affordable ($24,096 x .3 = $7,228.80). Divide by 12 to obtain monthly amount ($7,228.80 / 12 = **$602.40**).

Calculate annual income by multiplying mean renter wage by 40 (hours per week) and 52 (weeks per year) ($18.22374 x 40 x 52 = $37,905.38). Multiply by .3 to determine maximum amount that can be spent on rent ($37,905.38 x .3 = $11,371.61). Divide by 12 to obtain monthly amount ($11,371.61 / 12 = **$948**).

Divide income needed to afford the FMR by 52 (weeks per year) ($49,830 / 52 = $958). Then divide by $18.22 (the United States' mean renter wage) ($958 / $18.22 = 53 hours). Finally, divide by 40 (hours per work week) (53 / 40 = **1.3 full-time jobs**).

1: BR = Bedroom.

2: FMR = Fiscal Year 2020 Fair Market Rent.

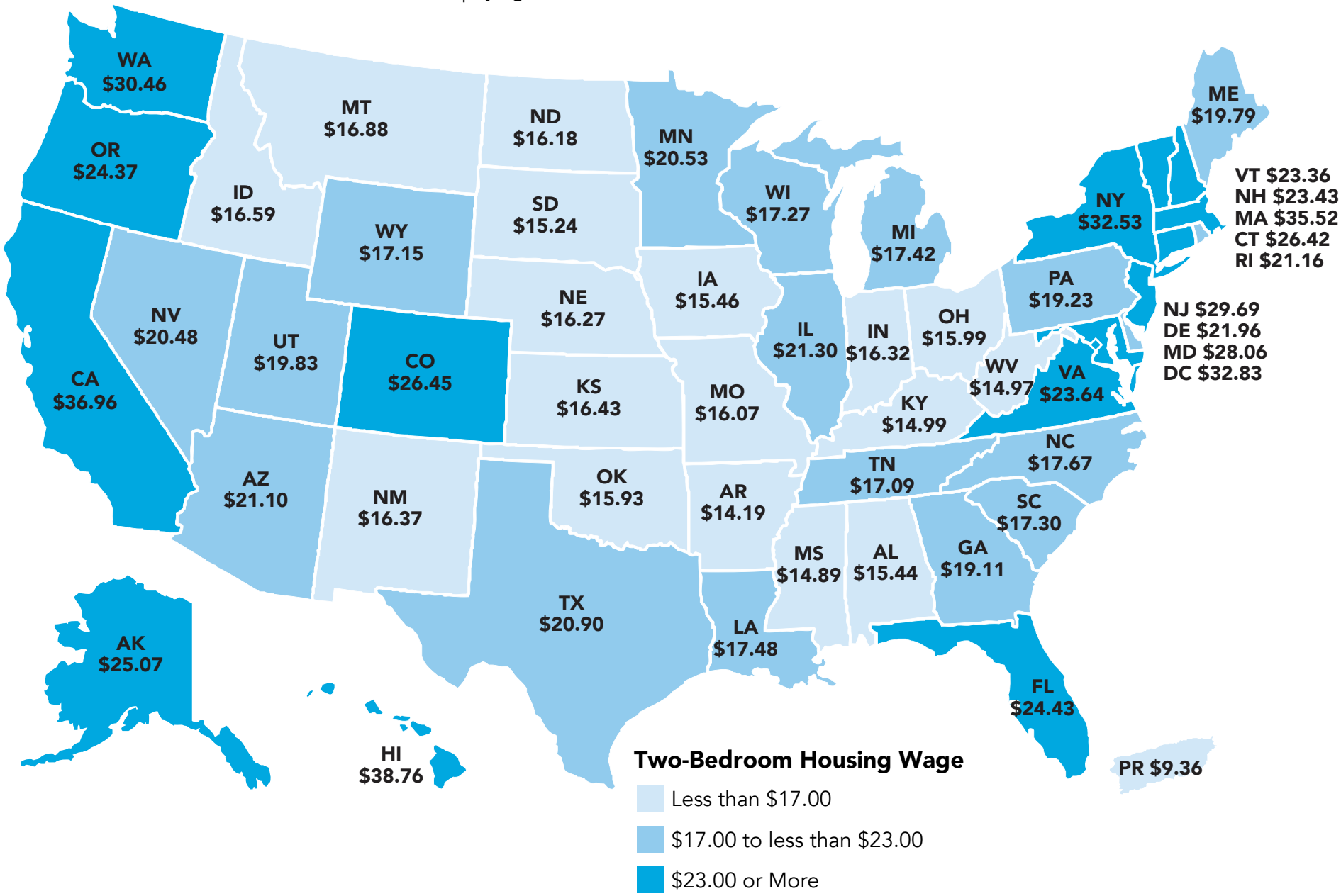
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income.

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

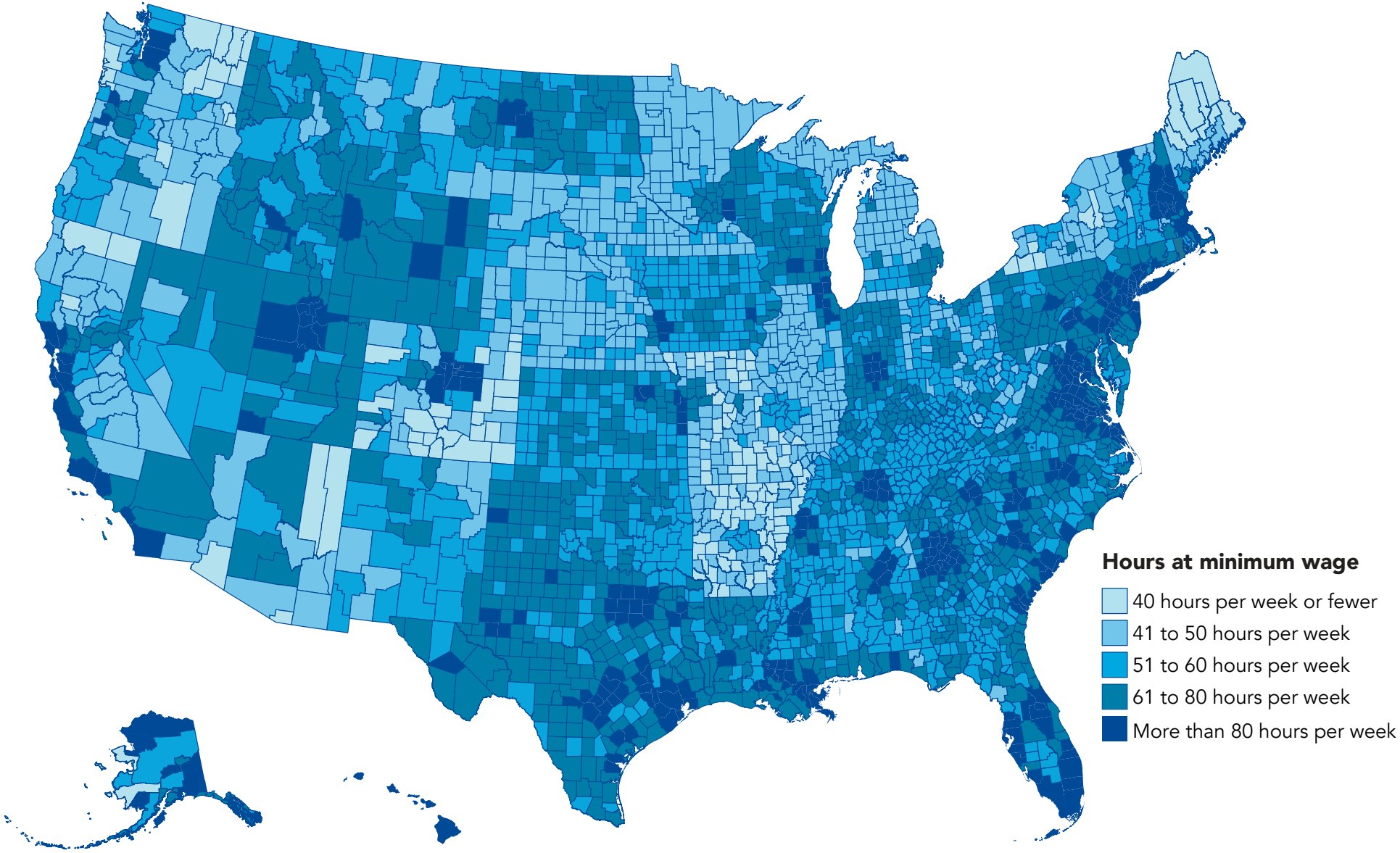
2020 TWO-BEDROOM RENTAL HOUSING WAGES

Represents the hourly wage that a full-time worker 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 income.



2020 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 sub-county jurisdictions with minimum wages higher than the prevailing county, state, or federal minimum wage. None of these 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.



MOST EXPENSIVE JURISDICTIONS

Metropolitan Areas	Housing Wage for Two-Bedroom FMR[1]
San Francisco, CA HMFA[3]	$64.21
San Jose-Sunnyvale-Santa Clara, CA HMFA	$57.12
Santa Cruz-Watsonville, CA MSA[4]	$48.44
Santa Maria-Santa Barbara, CA MSA	$44.69
Boston-Cambridge-Quincy, MA HMFA	$44.44
Oakland-Fremont, CA HMFA	$43.06
Santa Ana-Anaheim-Irvine, CA HMFA	$42.62
Honolulu, HI MSA	$41.54
Seattle-Bellevue, WA HMFA	$40.37
Stamford-Norwalk, CT HMFA	$39.98

Metropolitan Counties[2]	Housing Wage for Two-Bedroom FMR
Marin County, CA	$64.21
San Francisco County, CA	$64.21
San Mateo County, CA	$64.21
Santa Clara County, CA	$57.12
Santa Cruz County, CA	$48.44
Santa Barbara County, CA	$44.69
Alameda County, CA	$43.06
Contra Costa County, CA	$43.06
Orange County, CA	$42.62
Honolulu County, HI	$41.54

State Nonmetropolitan Areas (Combined)	Housing Wage for Two-Bedroom FMR
Hawaii	$29.81
Alaska	$26.11
Massachusetts	$23.69
Connecticut	$22.69
California	$20.00
New Hampshire	$19.90
Vermont	$19.00
Maryland	$18.91
Washington	$18.34
Colorado	$18.25

Nonmetropolitan Counties (or County-Equivalents)	Housing Wage for Two-Bedroom FMR
Kauai County, HI	$36.17
Aleutians West Census Area, AK	$33.75
Dukes County, MA	$33.23
Monroe County, FL	$33.23
Nantucket County, MA	$33.06
Bethel Census Area, AK	$32.46
Nome Census Area, AK	$32.40
Pitkin County, CO	$30.37
Denali Borough, AK	$29.60
North Slope Borough, AK	$28.50
Juneau City and Borough, AK	$28.50

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.

STATES RANKED BY TWO-BEDROOM HOUSING WAGE

States are ranked from most expensive to least expensive.

Rank[1]	State	Housing Wage for Two-Bedroom FMR[2]
1	Hawaii	$38.76
2	California	$36.96
3	Massachusetts	$35.52
5	New York	$32.53
6	Washington	$30.46
7	New Jersey	$29.69
8	Maryland	$28.06
9	Colorado	$26.45
10	Connecticut	$26.42
11	Alaska	$25.07
12	Florida	$24.43
13	Oregon	$24.37
14	Virginia	$23.64
15	New Hampshire	$23.43
16	Vermont	$23.36
17	Delaware	$21.96
18	Illinois	$21.30
19	Rhode Island	$21.16
20	Arizona	$21.10
21	Texas	$20.90
22	Minnesota	$20.53
23	Nevada	$20.48
24	Utah	$19.83
25	Maine	$19.79
26	Pennsylvania	$19.23
27	Georgia	$19.11
28	North Carolina	$17.67
29	Louisiana	$17.48
30	Michigan	$17.42
31	South Carolina	$17.30
32	Wisconsin	$17.27
33	Wyoming	$17.15
34	Tennessee	$17.09
35	Montana	$16.88
36	Idaho	$16.59
37	Kansas	$16.43
38	New Mexico	$16.37
39	Indiana	$16.32
40	Nebraska	$16.27
41	North Dakota	$16.18
42	Missouri	$16.07
43	Ohio	$15.99
44	Oklahoma	$15.93
45	Iowa	$15.46
46	Alabama	$15.44
47	South Dakota	$15.24
48	Kentucky	$14.99
49	West Virginia	$14.97
50	Mississippi	$14.89
51	Arkansas	$14.19
	OTHER	
4	District of Columbia	$32.83
52	Puerto Rico	$9.36

1 Includes District of Columbia and Puerto Rico.

2 FMR = Fair Market Rent.

STATE SUMMARY

	FY20 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	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 (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$15.44	$803	$32,110	2.1	$66,123	$1,653	$19,837	$496	585,046	31%	$13.30	$692	1.2
Alaska	$25.07	$1,304	$52,147	2.5	$92,899	$2,322	$27,870	$697	91,290	36%	$19.55	$1,017	1.3
Arizona	$21.10	$1,097	$43,892	1.8	$72,954	$1,824	$21,886	$547	918,235	36%	$17.46	$908	1.2
Arkansas	$14.19	$738	$29,514	1.4	$61,408	$1,535	$18,422	$461	395,744	34%	$13.92	$724	1.0
California	$36.96	$1,922	$76,879	2.8	$90,909	$2,273	$27,273	$682	5,880,000	45%	$23.96	$1,246	1.5
Colorado	$26.45	$1,375	$55,016	2.2	$91,959	$2,299	$27,588	$690	742,242	35%	$19.49	$1,013	1.4
Connecticut	$26.42	$1,374	$54,956	2.4	$101,816	$2,545	$30,545	$764	460,240	34%	$17.70	$921	1.5
Delaware	$21.96	$1,142	$45,669	2.4	$86,342	$2,159	$25,903	$648	103,457	29%	$17.83	$927	1.2
Florida	$24.43	$1,270	$50,807	2.9	$68,669	$1,717	$20,601	$515	2,667,159	35%	$17.28	$898	1.4
Georgia	$19.11	$994	$39,758	2.6	$72,224	$1,806	$21,667	$542	1,369,507	37%	$17.51	$911	1.1
Hawaii	$38.76	$2,015	$80,613	3.8	$97,168	$2,429	$29,151	$729	190,420	42%	$17.17	$893	2.3
Idaho	$16.59	$863	$34,511	2.3	$68,372	$1,709	$20,511	$513	190,031	31%	$13.26	$689	1.3
Illinois	$21.30	$1,108	$44,310	2.1	$85,252	$2,131	$25,576	$639	1,641,003	34%	$18.00	$936	1.2
Indiana	$16.32	$848	$33,940	2.3	$72,950	$1,824	$21,885	$547	793,086	31%	$14.44	$751	1.1
Iowa	$15.46	$804	$32,151	2.1	$79,229	$1,981	$23,769	$594	362,703	29%	$13.43	$698	1.2
Kansas	$16.43	$855	$34,185	2.3	$74,642	$1,866	$22,393	$560	378,704	34%	$14.21	$739	1.2
Kentucky	$14.99	$780	$31,183	2.1	$66,539	$1,663	$19,962	$499	571,050	33%	$13.79	$717	1.1
Louisiana	$17.48	$909	$36,356	2.4	$64,793	$1,620	$19,438	$486	602,937	35%	$14.64	$761	1.2
Maine	$19.79	$1,029	$41,156	1.6	$76,811	$1,920	$23,043	$576	154,809	28%	$12.34	$642	1.6
Maryland	$28.06	$1,459	$58,366	2.6	$109,357	$2,734	$32,807	$820	728,577	33%	$18.16	$944	1.5
Massachusetts	$35.52	$1,847	$73,890	2.8	$105,892	$2,647	$31,768	$794	968,213	38%	$21.74	$1,131	1.6
Michigan	$17.42	$906	$36,227	1.8	$74,703	$1,868	$22,411	$560	1,132,395	29%	$15.38	$800	1.1
Minnesota	$20.53	$1,068	$42,705	2.1	$92,812	$2,320	$27,844	$696	616,511	28%	$16.06	$835	1.3
Mississippi	$14.89	$774	$30,977	2.1	$57,678	$1,442	$17,303	$433	351,558	32%	$12.10	$629	1.2
Missouri	$16.07	$836	$33,424	1.7	$73,483	$1,837	$22,045	$551	794,426	33%	$15.28	$794	1.1
Montana	$1,828	$21,931	$35,112	2.0	$73,104	$1,828	$21,931	$548	136,687	32%	$13.15	$684	1.3
Nebraska	$1,968	$23,622	$33,838	1.8	$78,740	$1,968	$23,622	$591	255,496	34%	$13.70	$712	1.2

1 BR = Bedroom.
2 FMR = Fiscal Year 2020 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 2020 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

	FY20 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
State	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 (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	$20.48	$1,065	$42,592	2.3	$72,497	$1,812	$21,749	$544	475,410	44%	$17.42	$906	1.2
New Hampshire	$23.43	$1,218	$48,726	3.2	$94,756	$2,369	$28,427	$711	153,320	29%	$15.83	$823	1.5
New Jersey	$29.69	$1,544	$61,762	2.7	$102,843	$2,571	$30,853	$771	1,158,949	36%	$19.10	$993	1.6
New Mexico	$16.37	$851	$34,047	1.8	$62,865	$1,572	$18,859	$471	251,409	32%	$13.99	$728	1.2
New York	$32.53	$1,691	$67,653	2.8	$87,886	$2,197	$26,366	$659	3,373,181	46%	$25.68	$1,335	1.3
North Carolina	$17.67	$919	$36,751	2.4	$71,385	$1,785	$21,415	$535	1,369,892	35%	$15.92	$828	1.1
North Dakota	$16.18	$841	$33,647	2.2	$88,698	$2,217	$26,610	$665	117,556	37%	$17.12	$890	0.9
Ohio	$15.99	$832	$33,267	1.8	$74,544	$1,864	$22,363	$559	1,582,848	34%	$14.42	$750	1.1
Oklahoma	$15.93	$828	$33,132	2.2	$66,385	$1,660	$19,916	$498	507,582	34%	$15.12	$786	1.1
Oregon	$24.37	$1,267	$50,687	2.0	$78,661	$1,967	$23,598	$590	606,312	38%	$16.78	$872	1.5
Pennsylvania	$19.23	$1,000	$39,992	2.7	$82,696	$2,067	$24,809	$620	1,557,665	31%	$15.90	$827	1.2
Rhode Island	$21.16	$1,101	$44,023	2.0	$87,969	$2,199	$26,391	$660	163,320	40%	$14.21	$739	1.5
South Carolina	$17.30	$900	$35,984	2.4	$67,964	$1,699	$20,389	$510	589,362	31%	$13.52	$703	1.3
South Dakota	$15.24	$793	$31,701	1.6	$76,055	$1,901	$22,817	$570	108,929	32%	$12.52	$651	1.2
Tennessee	$17.09	$889	$35,550	2.4	$67,463	$1,687	$20,239	$506	865,902	34%	$15.82	$823	1.1
Texas	$20.90	$1,087	$43,478	2.9	$75,592	$1,890	$22,678	$567	3,635,275	38%	$19.56	$1,017	1.1
Utah	$19.83	$1,031	$41,251	2.7	$82,685	$2,067	$24,805	$620	288,634	30%	$14.94	$777	1.3
Vermont	$23.36	$1,215	$48,597	2.1	$78,736	$1,968	$23,621	$591	76,019	29%	$13.81	$718	1.7
Virginia	$23.64	$1,229	$49,167	3.3	$93,280	$2,332	$27,984	$700	1,057,536	34%	$18.67	$971	1.3
Washington	$30.46	$1,584	$63,352	2.3	$93,484	$2,337	$28,045	$701	1,043,871	37%	$21.90	$1,139	1.4
West Virginia	$14.97	$778	$31,135	1.7	$61,519	$1,538	$18,456	$461	198,796	27%	$13.03	$678	1.1
Wisconsin	$17.27	$898	$35,913	2.4	$80,442	$2,011	$24,133	$603	775,089	33%	$14.32	$744	1.2
Wyoming	$17.15	$892	$35,663	2.4	$80,329	$2,008	$24,099	$602	70,509	31%	$15.15	$788	1.1
OTHER													
District of Columbia	$32.83	$1,707	$68,280	2.2	$126,000	$3,150	$37,800	$945	163,751	58%	$29.20	$1,518	1.1
Puerto Rico	$9.36	$487	$19,473	1.3	$25,255	$631	$7,576	$189	384,670	32%	$7.73	$402	1.2

1 BR = Bedroom.
2 FMR = Fiscal Year 2020 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 2020 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 PAGES

ALABAMA #46*

In **Alabama**, 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 **$2,676** monthly or **$32,110** 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 **ALABAMA:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.30
2-Bedroom Housing Wage	$15.44
Number of Renter Households	585,046
Percent Renters	31%

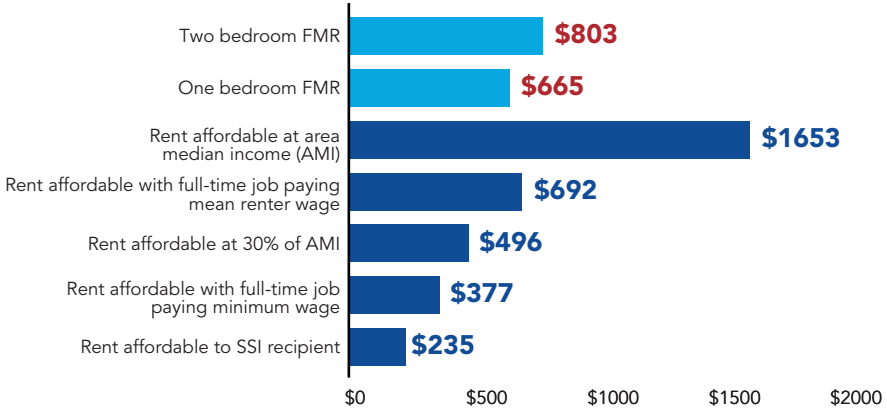
85
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.1
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
Birmingham-Hoover HMFA	$18.96
Daphne-Fairhope-Foley MSA	$17.62
Tuscaloosa HMFA	$17.02
Mobile MSA	$16.81
Montgomery MSA	$15.96



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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	$15.44	$803	$32,110	2.1	$66,123	$1,653	$19,837	$496	585,046	31%	$13.30	$692	1.2
Combined Nonmetro Areas	$12.09	$629	$25,141	1.7	$52,138	$1,303	$15,641	$391	128,796	29%	$11.24	$585	1.1
Metropolitan Areas													
Anniston-Oxford-Jacksonville MSA	$13.46	$700	$28,000	1.9	$61,500	$1,538	$18,450	$461	13,747	31%	$10.47	$545	1.3
Auburn-Opelika MSA	$15.60	$811	$32,440	2.2	$76,500	$1,913	$22,950	$574	23,552	40%	$9.35	$486	1.7
Birmingham-Hoover HMFA	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	125,871	32%	$16.44	$855	1.2
Chilton County HMFA	$13.73	$714	$28,560	1.9	$56,100	$1,403	$16,830	$421	4,213	25%	$11.67	$607	1.2
Columbus MSA	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	9,139	40%	$13.37	$695	1.1
Daphne-Fairhope-Foley MSA	$17.62	$916	$36,640	2.4	$81,000	$2,025	$24,300	$608	20,741	26%	$11.95	$622	1.5
Decatur MSA	$13.21	$687	$27,480	1.8	$63,600	$1,590	$19,080	$477	15,396	26%	$12.33	$641	1.1
Dothan HMFA	$12.81	$666	$26,640	1.8	$61,300	$1,533	$18,390	$460	16,571	33%	$12.81	$666	1.0
Florence-Muscle Shoals MSA	$13.73	$714	$28,560	1.9	$64,200	$1,605	$19,260	$482	18,088	30%	$10.39	$540	1.3
Gadsden MSA	$13.33	$693	$27,720	1.8	$65,000	$1,625	$19,500	$488	10,895	28%	$10.31	$536	1.3
Henry County HMFA	$11.77	$612	$24,480	1.6	$59,700	$1,493	$17,910	$448	1,147	17%	$13.04	$678	0.9
Huntsville MSA	$15.04	$782	$31,280	2.1	$85,300	$2,133	$25,590	$640	54,668	31%	$14.28	$743	1.1
Mobile MSA	$16.81	$874	$34,960	2.3	$61,400	$1,535	$18,420	$461	54,711	35%	$13.76	$716	1.2
Montgomery MSA	$15.96	$830	$33,200	2.2	$65,700	$1,643	$19,710	$493	51,274	36%	$12.81	$666	1.2
Pickens County HMFA	$11.77	$612	$24,480	1.6	$53,900	$1,348	$16,170	$404	1,961	26%	$8.80	$458	1.3
Tuscaloosa HMFA	$17.02	$885	$35,400	2.3	$67,800	$1,695	$20,340	$509	28,285	36%	$11.80	$614	1.4
Walker County HMFA	$14.44	$751	$30,040	2.0	$64,100	$1,603	$19,230	$481	5,991	24%	$9.93	$516	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALABAMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Autauga County	$15.96	$830	$33,200	2.2	$65,700	$1,643	$19,710	$493	5,301	25%	$11.44	$595	1.4
Baldwin County	$17.62	$916	$36,640	2.4	$81,000	$2,025	$24,300	$608	20,741	26%	$11.95	$622	1.5
Barbour County	$12.17	$633	$25,320	1.7	$43,800	$1,095	$13,140	$329	3,546	39%	$10.47	$544	1.2
Bibb County	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	1,705	25%	$11.60	$603	1.6
Blount County	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	4,403	21%	$9.70	$504	2.0
Bullock County	$11.77	$612	$24,480	1.6	$42,900	$1,073	$12,870	$322	883	24%	$5.24	$272	2.2
Butler County	$11.77	$612	$24,480	1.6	$45,800	$1,145	$13,740	$344	2,016	30%	$10.25	$533	1.1
Calhoun County	$13.46	$700	$28,000	1.9	$61,500	$1,538	$18,450	$461	13,747	31%	$10.47	$545	1.3
Chambers County	$13.13	$683	$27,320	1.8	$51,900	$1,298	$15,570	$389	4,357	32%	$13.63	$709	1.0
Cherokee County	$11.77	$612	$24,480	1.6	$53,400	$1,335	$16,020	$401	2,232	21%	$9.27	$482	1.3
Chilton County	$13.73	$714	$28,560	1.9	$56,100	$1,403	$16,830	$421	4,213	25%	$11.67	$607	1.2
Choctaw County	$11.88	$618	$24,720	1.6	$48,500	$1,213	$14,550	$364	1,087	20%	$12.23	$636	1.0
Clarke County	$11.77	$612	$24,480	1.6	$53,700	$1,343	$16,110	$403	3,044	33%	$10.50	$546	1.1
Clay County	$11.77	$612	$24,480	1.6	$50,100	$1,253	$15,030	$376	1,447	28%	$12.70	$660	0.9
Cleburne County	$11.77	$612	$24,480	1.6	$54,100	$1,353	$16,230	$406	1,394	24%	$13.75	$715	0.9
Coffee County	$12.79	$665	$26,600	1.8	$66,900	$1,673	$20,070	$502	6,967	35%	$10.51	$546	1.2
Colbert County	$13.73	$714	$28,560	1.9	$64,200	$1,605	$19,260	$482	5,950	27%	$11.43	$594	1.2
Conecuh County	$11.77	$612	$24,480	1.6	$40,000	$1,000	$12,000	$300	1,070	23%	$10.25	$533	1.1
Coosa County	$12.73	$662	$26,480	1.8	$49,100	$1,228	$14,730	$368	739	18%	$13.03	$678	1.0
Covington County	$11.77	$612	$24,480	1.6	$54,800	$1,370	$16,440	$411	3,898	26%	$10.65	$554	1.1
Crenshaw County	$11.77	$612	$24,480	1.6	$55,600	$1,390	$16,680	$417	1,316	26%	$10.42	$542	1.1
Cullman County	$12.40	$645	$25,800	1.7	$59,700	$1,493	$17,910	$448	7,811	25%	$11.29	$587	1.1
Dale County	$11.77	$612	$24,480	1.6	$57,500	$1,438	$17,250	$431	7,431	40%	$17.73	$922	0.7
Dallas County	$11.88	$618	$24,720	1.6	$40,600	$1,015	$12,180	$305	6,569	40%	$11.49	$598	1.0
DeKalb County	$11.77	$612	$24,480	1.6	$51,000	$1,275	$15,300	$383	7,528	29%	$11.44	$595	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALABAMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	$15.96	$830	$33,200	2.2	$65,700	$1,643	$19,710	$493	7,663	26%	$9.67	$503	1.6
Escambia County	$11.77	$612	$24,480	1.6	$47,400	$1,185	$14,220	$356	4,191	31%	$12.43	$646	0.9
Etowah County	$13.33	$693	$27,720	1.8	$65,000	$1,625	$19,500	$488	10,895	28%	$10.31	$536	1.3
Fayette County	$11.77	$612	$24,480	1.6	$49,900	$1,248	$14,970	$374	1,535	22%	$9.63	$501	1.2
Franklin County	$11.77	$612	$24,480	1.6	$49,300	$1,233	$14,790	$370	3,300	29%	$12.68	$659	0.9
Geneva County	$12.81	$666	$26,640	1.8	$61,300	$1,533	$18,390	$460	3,059	29%	$10.10	$525	1.3
Greene County	$11.77	$612	$24,480	1.6	$33,800	$845	$10,140	$254	924	31%	$8.92	$464	1.3
Hale County	$17.02	$885	$35,400	2.3	$67,800	$1,695	$20,340	$509	1,614	29%	$9.39	$488	1.8
Henry County	$11.77	$612	$24,480	1.6	$59,700	$1,493	$17,910	$448	1,147	17%	$13.04	$678	0.9
Houston County	$12.81	$666	$26,640	1.8	$61,300	$1,533	$18,390	$460	13,512	34%	$13.06	$679	1.0
Jackson County	$12.44	$647	$25,880	1.7	$50,600	$1,265	$15,180	$380	5,344	26%	$9.67	$503	1.3
Jefferson County	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	97,066	37%	$16.92	$880	1.1
Lamar County	$11.77	$612	$24,480	1.6	$49,200	$1,230	$14,760	$369	1,407	24%	$8.44	$439	1.4
Lauderdale County	$13.73	$714	$28,560	1.9	$64,200	$1,605	$19,260	$482	12,138	32%	$9.58	$498	1.4
Lawrence County	$13.21	$687	$27,480	1.8	$63,600	$1,590	$19,080	$477	2,678	21%	$10.29	$535	1.3
Lee County	$15.60	$811	$32,440	2.2	$76,500	$1,913	$22,950	$574	23,552	40%	$9.35	$486	1.7
Limestone County	$15.04	$782	$31,280	2.1	$85,300	$2,133	$25,590	$640	7,062	22%	$11.15	$580	1.3
Lowndes County	$15.96	$830	$33,200	2.2	$65,700	$1,643	$19,710	$493	1,101	26%	$12.15	$632	1.3
Macon County	$12.25	$637	$25,480	1.7	$47,300	$1,183	$14,190	$355	2,616	34%	$8.46	$440	1.4
Madison County	$15.04	$782	$31,280	2.1	$85,300	$2,133	$25,590	$640	47,606	33%	$14.63	$761	1.0
Marengo County	$11.77	$612	$24,480	1.6	$53,700	$1,343	$16,110	$403	2,235	29%	$10.75	$559	1.1
Marion County	$11.77	$612	$24,480	1.6	$48,800	$1,220	$14,640	$366	3,009	25%	$9.70	$504	1.2
Marshall County	$12.17	$633	$25,320	1.7	$54,000	$1,350	$16,200	$405	10,341	30%	$10.25	$533	1.2
Mobile County	$16.81	$874	$34,960	2.3	$61,400	$1,535	$18,420	$461	54,711	35%	$13.76	$716	1.2
Monroe County	$11.77	$612	$24,480	1.6	$44,200	$1,105	$13,260	$332	3,187	39%	$9.37	$487	1.3
Montgomery County	$15.96	$830	$33,200	2.2	$65,700	$1,643	$19,710	$493	37,209	41%	$13.44	$699	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

ALABAMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	$13.21	$687	$27,480	1.8	$63,600	$1,590	$19,080	$477	12,718	28%	$12.50	$650	1.1
Perry County	$11.77	$612	$24,480	1.6	$34,700	$868	$10,410	$260	839	27%	$11.79	$613	1.0
Pickens County	$11.77	$612	$24,480	1.6	$53,900	$1,348	$16,170	$404	1,961	26%	$8.80	$458	1.3
Pike County	$11.96	$622	$24,880	1.6	$52,500	$1,313	$15,750	$394	4,702	41%	$9.02	$469	1.3
Randolph County	$11.77	$612	$24,480	1.6	$52,200	$1,305	$15,660	$392	2,298	27%	$9.78	$508	1.2
Russell County	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	9,139	40%	$13.37	$695	1.1
St. Clair County	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	6,775	21%	$11.93	$621	1.6
Shelby County	$18.96	$986	$39,440	2.6	$73,100	$1,828	$21,930	$548	15,922	20%	$16.35	$850	1.2
Sumter County	$14.21	$739	$29,560	2.0	$43,800	$1,095	$13,140	$329	1,769	35%	$8.48	$441	1.7
Talladega County	$12.38	$644	$25,760	1.7	$56,700	$1,418	$17,010	$425	9,015	29%	$13.06	$679	0.9
Tallapoosa County	$11.77	$612	$24,480	1.6	$56,500	$1,413	$16,950	$424	4,466	27%	$8.16	$424	1.4
Tuscaloosa County	$17.02	$885	$35,400	2.3	$67,800	$1,695	$20,340	$509	26,671	37%	$11.86	$617	1.4
Walker County	$14.44	$751	$30,040	2.0	$64,100	$1,603	$19,230	$481	5,991	24%	$9.93	$516	1.5
Washington County	$11.88	$618	$24,720	1.6	$49,700	$1,243	$14,910	$373	973	16%	$23.91	$1,243	0.5
Wilcox County	$11.77	$612	$24,480	1.6	$43,400	$1,085	$13,020	$326	1,333	35%	$17.20	$894	0.7
Winston County	$11.77	$612	$24,480	1.6	$47,300	$1,183	$14,190	$355	1,977	21%	$10.48	$545	1.1

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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.

ALASKA #11*

In **Alaska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,304**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,346** monthly or **$52,147** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$25.07
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **ALASKA:**

STATE FACTS	
Minimum Wage	$10.19
Average Renter Wage	$19.55
2-Bedroom Housing Wage	$25.07
Number of Renter Households	91,290
Percent Renters	36%

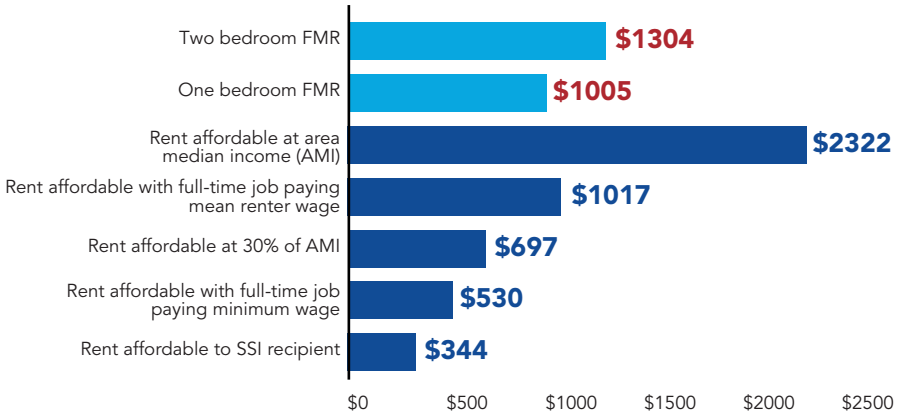
98
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.5
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
Aleutians West Census Area	$33.75
Bethel Census Area	$32.46
Nome Census Area	$32.40
Denali Borough	$29.60
Juneau City and Borough	$28.50



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.

ALASKA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alaska	$25.07	$1,304	$52,147	2.5	$92,899	$2,322	$27,870	$697	91,290	36%	$19.55	$1,017	1.3
Combined Nonmetro Areas	$26.11	$1,358	$54,318	2.6	$87,497	$2,187	$26,249	$656	27,308	34%	$23.29	$1,211	1.1
Metropolitan Areas													
Anchorage HMFA	$25.10	$1,305	$52,200	2.5	$97,300	$2,433	$29,190	$730	41,697	39%	$18.95	$985	1.3
Fairbanks MSA	$25.48	$1,325	$53,000	2.5	$93,100	$2,328	$27,930	$698	15,150	41%	$17.08	$888	1.5
Matanuska-Susitna Borough HMFA	$20.06	$1,043	$41,720	2.0	$91,400	$2,285	$27,420	$686	7,135	23%	$11.31	$588	1.8
Counties													
Aleutians East Borough	$23.13	$1,203	$48,120	2.3	$77,700	$1,943	$23,310	$583	328	38%	$27.47	$1,428	0.8
Aleutians West Census Area	$33.75	$1,755	$70,200	3.3	$100,100	$2,503	$30,030	$751	845	72%	$31.02	$1,613	1.1
Anchorage Municipality	$25.10	$1,305	$52,200	2.5	$97,300	$2,433	$29,190	$730	41,697	39%	$18.95	$985	1.3
Bethel Census Area	$32.46	$1,688	$67,520	3.2	$56,900	$1,423	$17,070	$427	1,774	39%	$22.96	$1,194	1.4
Bristol Bay Borough	$23.12	$1,202	$48,080	2.3	$102,500	$2,563	$30,750	$769	157	47%	$24.06	$1,251	1.0
Denali Borough	$29.60	$1,539	$61,560	2.9	$110,500	$2,763	$33,150	$829	140	22%	$18.65	$970	1.6
Dillingham Census Area	$26.79	$1,393	$55,720	2.6	$65,000	$1,625	$19,500	$488	564	40%	$18.45	$959	1.5
Fairbanks North Star Borough	$25.48	$1,325	$53,000	2.5	$93,100	$2,328	$27,930	$698	15,150	41%	$17.08	$888	1.5
Haines Borough	$20.33	$1,057	$42,280	2.0	$80,000	$2,000	$24,000	$600	334	33%	$16.95	$881	1.2
Hoonah-Angoon Census Area	$19.02	$989	$39,560	1.9	$74,500	$1,863	$22,350	$559	209	26%	$13.07	$680	1.5
Juneau City and Borough	$28.50	$1,482	$59,280	2.8	$117,800	$2,945	$35,340	$884	4,507	36%	$15.89	$826	1.8
Kenai Peninsula Borough	$22.92	$1,192	$47,680	2.2	$89,700	$2,243	$26,910	$673	5,809	27%	$14.86	$773	1.5
Ketchikan Gateway Borough	$27.19	$1,414	$56,560	2.7	$87,300	$2,183	$26,190	$655	2,087	39%	$13.59	$707	2.0
Kodiak Island Borough	$27.54	$1,432	$57,280	2.7	$98,400	$2,460	$29,520	$738	1,968	45%	$16.04	$834	1.7
Kusilvak Census Area	$18.13	$943	$37,720	1.8	$38,500	$963	$11,550	$289	435	26%	$14.93	$776	1.2
Lake and Peninsula Borough	$17.44	$907	$36,280	1.7	$50,700	$1,268	$15,210	$380	131	31%	$23.97	$1,246	0.7
Matanuska-Susitna Borough	$20.06	$1,043	$41,720	2.0	$91,400	$2,285	$27,420	$686	7,135	23%	$11.31	$588	1.8

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nome Census Area	$32.40	$1,685	$67,400	3.2	$55,600	$1,390	$16,680	$417	1,141	40%	$27.47	$1,429	1.2
North Slope Borough	$28.50	$1,482	$59,280	2.8	$84,900	$2,123	$25,470	$637	978	50%	$54.57	$2,837	0.5
Northwest Arctic Borough	$27.15	$1,412	$56,480	2.7	$62,000	$1,550	$18,600	$465	826	44%	$43.74	$2,275	0.6
Petersburg Census Area	$22.63	$1,177	$47,080	2.2	$79,900	$1,998	$23,970	$599	371	32%	$11.13	$579	2.0
Prince of Wales-Hyder Census Area	$21.44	$1,115	$44,600	2.1	$67,600	$1,690	$20,280	$507	640	27%	$15.05	$783	1.4
Sitka City and Borough	$24.87	$1,293	$51,720	2.4	$89,100	$2,228	$26,730	$668	1,499	42%	$15.67	$815	1.6
Skagway Municipality	$26.54	$1,380	$55,200	2.6	$83,600	$2,090	$25,080	$627	194	49%	$13.25	$689	2.0
Southeast Fairbanks Census Area	$24.94	$1,297	$51,880	2.4	$82,700	$2,068	$24,810	$620	572	26%	$26.52	$1,379	0.9
Valdez-Cordova Census Area	$23.87	$1,241	$49,640	2.3	$113,200	$2,830	$33,960	$849	832	27%	$22.80	$1,186	1.0
Wrangell City and Borough	$19.40	$1,009	$40,360	1.9	$71,400	$1,785	$21,420	$536	340	32%	$8.46	$440	2.3
Yakutat City and Borough	$23.63	$1,229	$49,160	2.3	$90,800	$2,270	$27,240	$681	87	38%	$13.42	$698	1.8
Yukon-Koyukuk Census Area	$15.69	$816	$32,640	1.5	$51,400	$1,285	$15,420	$386	540	28%	$17.65	$918	0.9

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ARIZONA #20*

In **Arizona**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,097**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,658** monthly or **$43,892** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.10
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ARIZONA:

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$17.46
2-Bedroom Housing Wage	$21.10
Number of Renter Households	918,235
Percent Renters	36%

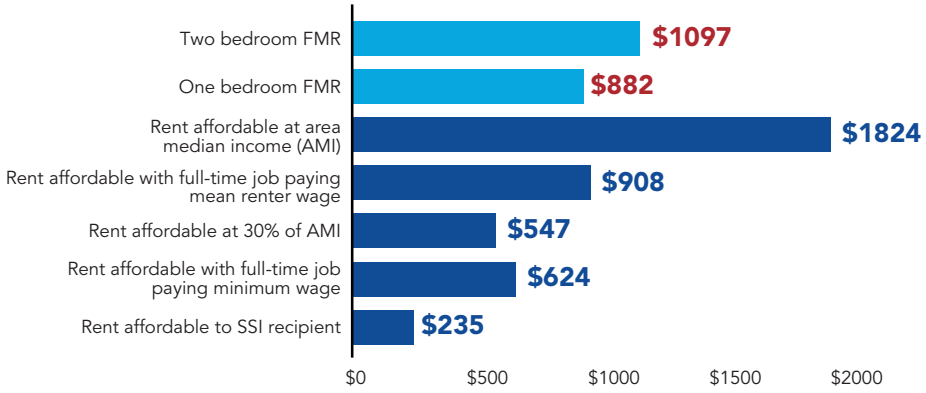
70
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Flagstaff MSA	$24.35
Phoenix-Mesa-Scottsdale MSA	$22.56
Prescott MSA	$19.73
Tucson MSA	$18.25
Gila County	$17.73



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.

ARIZONA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arizona	$21.10	$1,097	$43,892	1.8	$72,954	$1,824	$21,886	$547	918,235	36%	$17.46	$908	1.2
Combined Nonmetro Areas	$15.55	$809	$32,349	1.3	$51,026	$1,276	$15,308	$383	33,192	29%	$16.31	$848	1.0
Metropolitan Areas													
Flagstaff MSA	$24.35	$1,266	$50,640	2.0	$75,200	$1,880	$22,560	$564	18,639	39%	$13.27	$690	1.8
Lake Havasu City-Kingman MSA	$16.75	$871	$34,840	1.4	$55,700	$1,393	$16,710	$418	26,810	31%	$14.36	$747	1.2
Phoenix-Mesa-Scottsdale MSA	$22.56	$1,173	$46,920	1.9	$77,800	$1,945	$23,340	$584	622,826	38%	$18.44	$959	1.2
Prescott MSA	$19.73	$1,026	$41,040	1.6	$64,600	$1,615	$19,380	$485	26,952	28%	$13.66	$711	1.4
Sierra Vista-Douglas MSA	$16.48	$857	$34,280	1.4	$66,300	$1,658	$19,890	$497	15,184	31%	$13.16	$685	1.3
Tucson MSA	$18.25	$949	$37,960	1.5	$68,400	$1,710	$20,520	$513	150,781	38%	$14.65	$762	1.2
Yuma MSA	$15.69	$816	$32,640	1.3	$56,500	$1,413	$16,950	$424	23,851	33%	$13.03	$677	1.2
Counties													
Apache County	$13.90	$723	$28,920	1.2	$43,200	$1,080	$12,960	$324	4,407	22%	$22.44	$1,167	0.6
Cochise County	$16.48	$857	$34,280	1.4	$66,300	$1,658	$19,890	$497	15,184	31%	$13.16	$685	1.3
Coconino County	$24.35	$1,266	$50,640	2.0	$75,200	$1,880	$22,560	$564	18,639	39%	$13.27	$690	1.8
Gila County	$17.73	$922	$36,880	1.5	$51,800	$1,295	$15,540	$389	5,675	26%	$14.51	$754	1.2
Graham County	$16.40	$853	$34,120	1.4	$62,400	$1,560	$18,720	$468	3,315	31%	$13.23	$688	1.2
Greenlee County	$13.73	$714	$28,560	1.1	$64,600	$1,615	$19,380	$485	1,639	51%	$40.79	$2,121	0.3
La Paz County	$16.48	$857	$34,280	1.4	$47,300	$1,183	$14,190	$355	2,292	26%	$12.63	$657	1.3
Maricopa County	$22.56	$1,173	$46,920	1.9	$77,800	$1,945	$23,340	$584	587,655	39%	$18.54	$964	1.2
Mohave County	$16.75	$871	$34,840	1.4	$55,700	$1,393	$16,710	$418	26,810	31%	$14.36	$747	1.2
Navajo County	$15.42	$802	$32,080	1.3	$53,200	$1,330	$15,960	$399	10,646	31%	$12.41	$645	1.2
Pima County	$18.25	$949	$37,960	1.5	$68,400	$1,710	$20,520	$513	150,781	38%	$14.65	$762	1.2
Pinal County	$22.56	$1,173	$46,920	1.9	$77,800	$1,945	$23,340	$584	35,171	26%	$13.84	$720	1.6

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Santa Cruz County	$14.46	$752	$30,080	1.2	$46,800	$1,170	$14,040	$351	5,218	34%	$12.84	$668	1.1
Yavapai County	$19.73	$1,026	$41,040	1.6	$64,600	$1,615	$19,380	$485	26,952	28%	$13.66	$711	1.4
Yuma County	$15.69	$816	$32,640	1.3	$56,500	$1,413	$16,950	$424	23,851	33%	$13.03	$677	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #51*

In **Arkansas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$738**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,459** monthly or **$29,514** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.19
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ARKANSAS:

STATE FACTS	
Minimum Wage	$10.00
Average Renter Wage	$13.92
2-Bedroom Housing Wage	$14.19
Number of Renter Households	395,744
Percent Renters	34%

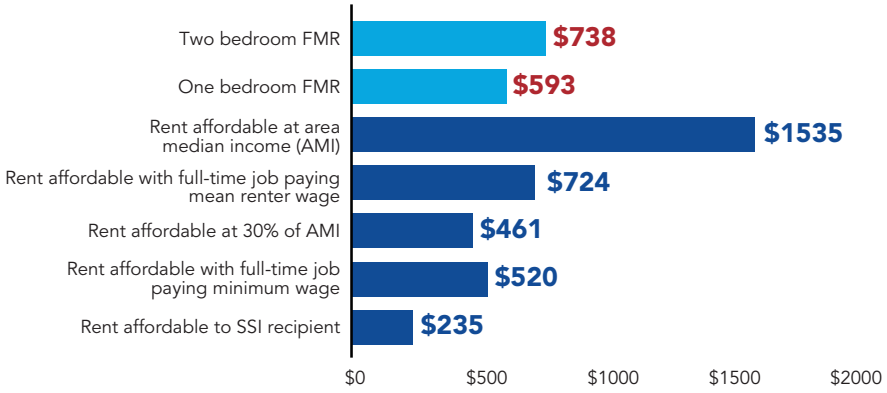
57
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

46
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.4
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
Crittenden County	$17.00
Fayetteville-Springdale-Rogers HMFA	$15.52
Little Rock-North Little Rock-Conway HMFA	$15.46
Jonesboro HMFA	$15.25
Texarkana HMFA	$15.23



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.

ARKANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Arkansas	$14.19	$738	$29,514	1.4	$61,408	$1,535	$18,422	$461	395,744	34%	$13.92	$724	1.0
Combined Nonmetro Areas	$12.41	$646	$25,820	1.2	$50,668	$1,267	$15,200	$380	133,878	30%	$11.70	$609	1.1
Metropolitan Areas													
Fayetteville-Springdale-Rogers HMFA	$15.52	$807	$32,280	1.6	$73,600	$1,840	$22,080	$552	73,177	39%	$18.14	$943	0.9
Fort Smith HMFA	$13.19	$686	$27,440	1.3	$54,200	$1,355	$16,260	$407	25,921	35%	$13.11	$681	1.0
Grant County HMFA	$13.63	$709	$28,360	1.4	$64,700	$1,618	$19,410	$485	1,363	20%	$11.14	$579	1.2
Hot Springs MSA	$14.85	$772	$30,880	1.5	$63,900	$1,598	$19,170	$479	12,939	32%	$11.60	$603	1.3
Jonesboro HMFA	$15.25	$793	$31,720	1.5	$65,200	$1,630	$19,560	$489	17,355	43%	$11.50	$598	1.3
Little River County HMFA	$12.12	$630	$25,200	1.2	$54,500	$1,363	$16,350	$409	1,506	28%	$16.08	$836	0.8
Little Rock-North Little Rock-Conway HMFA	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	100,292	36%	$14.42	$750	1.1
Memphis HMFA	$17.00	$884	$35,360	1.7	$67,900	$1,698	$20,370	$509	7,885	42%	$12.05	$627	1.4
Pine Bluff MSA	$13.71	$713	$28,520	1.4	$52,600	$1,315	$15,780	$395	11,904	35%	$12.77	$664	1.1
Poinsett County HMFA	$12.12	$630	$25,200	1.2	$46,600	$1,165	$13,980	$350	3,447	37%	$11.90	$619	1.0
Texarkana HMFA	$15.23	$792	$31,680	1.5	$69,800	$1,745	$20,940	$524	6,077	36%	$12.03	$626	1.3
Counties													
Arkansas County	$12.35	$642	$25,680	1.2	$51,800	$1,295	$15,540	$389	2,788	36%	$13.20	$686	0.9
Ashley County	$12.12	$630	$25,200	1.2	$50,800	$1,270	$15,240	$381	2,084	26%	$9.96	$518	1.2
Baxter County	$13.44	$699	$27,960	1.3	$51,400	$1,285	$15,420	$386	4,441	24%	$12.65	$658	1.1
Benton County	$15.52	$807	$32,280	1.6	$73,600	$1,840	$22,080	$552	31,715	34%	$21.33	$1,109	0.7
Boone County	$12.12	$630	$25,200	1.2	$49,900	$1,248	$14,970	$374	4,232	28%	$12.58	$654	1.0
Bradley County	$12.12	$630	$25,200	1.2	$49,800	$1,245	$14,940	$374	1,701	37%	$12.66	$658	1.0
Calhoun County	$13.02	$677	$27,080	1.3	$50,400	$1,260	$15,120	$378	318	16%	$11.32	$589	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	$12.27	$638	$25,520	1.2	$54,700	$1,368	$16,410	$410	2,681	24%	$10.48	$545	1.2
Chicot County	$12.12	$630	$25,200	1.2	$41,500	$1,038	$12,450	$311	1,539	36%	$9.18	$477	1.3
Clark County	$12.12	$630	$25,200	1.2	$57,700	$1,443	$17,310	$433	3,174	37%	$9.69	$504	1.3
Clay County	$12.12	$630	$25,200	1.2	$45,900	$1,148	$13,770	$344	1,967	31%	$9.18	$478	1.3
Cleburne County	$13.08	$680	$27,200	1.3	$59,700	$1,493	$17,910	$448	2,728	25%	$11.13	$579	1.2
Cleveland County	$13.71	$713	$28,520	1.4	$52,600	$1,315	$15,780	$395	810	25%	$10.58	$550	1.3
Columbia County	$12.12	$630	$25,200	1.2	$52,200	$1,305	$15,660	$392	2,801	31%	$12.77	$664	0.9
Conway County	$12.12	$630	$25,200	1.2	$54,600	$1,365	$16,380	$410	2,689	32%	$13.13	$683	0.9
Craighead County	$15.25	$793	$31,720	1.5	$65,200	$1,630	$19,560	$489	17,355	43%	$11.50	$598	1.3
Crawford County	$13.19	$686	$27,440	1.3	$54,200	$1,355	$16,260	$407	5,519	23%	$10.90	$567	1.2
Crittenden County	$17.00	$884	$35,360	1.7	$67,900	$1,698	$20,370	$509	7,885	42%	$12.05	$627	1.4
Cross County	$13.17	$685	$27,400	1.3	$54,200	$1,355	$16,260	$407	2,180	33%	$10.38	$540	1.3
Dallas County	$12.12	$630	$25,200	1.2	$48,700	$1,218	$14,610	$365	973	32%	$11.11	$578	1.1
Desha County	$12.12	$630	$25,200	1.2	$40,500	$1,013	$12,150	$304	2,076	41%	$12.77	$664	0.9
Drew County	$12.12	$630	$25,200	1.2	$53,900	$1,348	$16,170	$404	2,228	32%	$8.49	$442	1.4
Faulkner County	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	16,480	37%	$11.73	$610	1.3
Franklin County	$12.12	$630	$25,200	1.2	$49,100	$1,228	$14,730	$368	1,872	28%	$7.77	$404	1.6
Fulton County	$12.12	$630	$25,200	1.2	$45,300	$1,133	$13,590	$340	1,091	22%	$7.16	$372	1.7
Garland County	$14.85	$772	$30,880	1.5	$63,900	$1,598	$19,170	$479	12,939	32%	$11.60	$603	1.3
Grant County	$13.63	$709	$28,360	1.4	$64,700	$1,618	$19,410	$485	1,363	20%	$11.14	$579	1.2
Greene County	$13.33	$693	$27,720	1.3	$58,700	$1,468	$17,610	$440	5,445	32%	$13.00	$676	1.0
Hempstead County	$12.37	$643	$25,720	1.2	$51,200	$1,280	$15,360	$384	2,498	31%	$11.39	$592	1.1
Hot Spring County	$12.17	$633	$25,320	1.2	$55,300	$1,383	$16,590	$415	3,008	24%	$12.36	$643	1.0
Howard County	$12.12	$630	$25,200	1.2	$47,400	$1,185	$14,220	$356	1,604	31%	$9.67	$503	1.3
Independence County	$12.69	$660	$26,400	1.3	$54,800	$1,370	$16,440	$411	3,977	28%	$11.20	$582	1.1
Izard County	$12.12	$630	$25,200	1.2	$52,000	$1,300	$15,600	$390	1,055	21%	$9.95	$518	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	$12.12	$630	$25,200	1.2	$44,900	$1,123	$13,470	$337	1,868	31%	$11.53	$599	1.1
Jefferson County	$13.71	$713	$28,520	1.4	$52,600	$1,315	$15,780	$395	10,130	38%	$13.29	$691	1.0
Johnson County	$12.35	$642	$25,680	1.2	$45,600	$1,140	$13,680	$342	2,784	28%	$9.57	$498	1.3
Lafayette County	$12.12	$630	$25,200	1.2	$46,300	$1,158	$13,890	$347	668	23%	$9.06	$471	1.3
Lawrence County	$12.12	$630	$25,200	1.2	$51,400	$1,285	$15,420	$386	2,172	33%	$10.78	$560	1.1
Lee County	$12.12	$630	$25,200	1.2	$41,900	$1,048	$12,570	$314	1,418	42%	$8.72	$454	1.4
Lincoln County	$13.71	$713	$28,520	1.4	$52,600	$1,315	$15,780	$395	964	25%	$7.26	$377	1.9
Little River County	$12.12	$630	$25,200	1.2	$54,500	$1,363	$16,350	$409	1,506	28%	$16.08	$836	0.8
Logan County	$12.12	$630	$25,200	1.2	$48,900	$1,223	$14,670	$367	2,389	28%	$10.95	$569	1.1
Lonoke County	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	8,362	31%	$10.73	$558	1.4
Madison County	$15.52	$807	$32,280	1.6	$73,600	$1,840	$22,080	$552	1,340	22%	$11.29	$587	1.4
Marion County	$12.12	$630	$25,200	1.2	$46,400	$1,160	$13,920	$348	1,409	21%	$7.69	$400	1.6
Miller County	$15.23	$792	$31,680	1.5	$69,800	$1,745	$20,940	$524	6,077	36%	$12.03	$626	1.3
Mississippi County	$12.40	$645	$25,800	1.2	$44,700	$1,118	$13,410	$335	7,363	44%	$18.31	$952	0.7
Monroe County	$12.12	$630	$25,200	1.2	$47,400	$1,185	$14,220	$356	1,332	40%	$8.77	$456	1.4
Montgomery County	$12.12	$630	$25,200	1.2	$48,900	$1,223	$14,670	$367	653	17%	$6.30	$328	1.9
Nevada County	$14.08	$732	$29,280	1.4	$50,500	$1,263	$15,150	$379	1,055	32%	$11.88	$618	1.2
Newton County †	$12.12	$630	$25,200	1.2	$50,200	$1,255	$15,060	$377	342	12%			
Ouachita County	$12.12	$630	$25,200	1.2	$45,400	$1,135	$13,620	$341	3,201	32%	$9.32	$485	1.3
Perry County	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	738	20%	$10.33	$537	1.5
Phillips County	$12.12	$630	$25,200	1.2	$37,100	$928	$11,130	$278	3,884	52%	$11.07	$576	1.1
Pike County	$12.12	$630	$25,200	1.2	$51,800	$1,295	$15,540	$389	981	23%	$10.58	$550	1.1
Poinsett County	$12.12	$630	$25,200	1.2	$46,600	$1,165	$13,980	$350	3,447	37%	$11.90	$619	1.0
Polk County	$12.12	$630	$25,200	1.2	$42,600	$1,065	$12,780	$320	1,987	24%	$11.25	$585	1.1
Pope County	$12.62	$656	$26,240	1.3	$54,100	$1,353	$16,230	$406	7,151	32%	$13.02	$677	1.0
Prairie County	$12.12	$630	$25,200	1.2	$51,000	$1,275	$15,300	$383	1,071	28%	$10.33	$537	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pulaski County	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	65,275	42%	$15.42	$802	1.0
Randolph County	$12.12	$630	$25,200	1.2	$48,400	$1,210	$14,520	$363	2,084	28%	$11.19	$582	1.1
St. Francis County	$12.12	$630	$25,200	1.2	$43,200	$1,080	$12,960	$324	3,998	43%	$9.97	$519	1.2
Saline County	$15.46	$804	$32,160	1.5	$72,200	$1,805	$21,660	$542	9,437	22%	$11.20	$583	1.4
Scott County	$12.12	$630	$25,200	1.2	$45,400	$1,135	$13,620	$341	990	26%	$6.87	$357	1.8
Searcy County	$12.12	$630	$25,200	1.2	$46,900	$1,173	$14,070	$352	732	22%	$6.25	$325	1.9
Sebastian County	$13.19	$686	$27,440	1.3	$54,200	$1,355	$16,260	$407	20,402	40%	$13.76	$715	1.0
Sevier County	$12.12	$630	$25,200	1.2	$56,000	$1,400	$16,800	$420	1,470	25%	$10.26	$534	1.2
Sharp County	$12.12	$630	$25,200	1.2	$43,200	$1,080	$12,960	$324	1,781	24%	$8.12	$422	1.5
Stone County	$12.17	$633	$25,320	1.2	$44,300	$1,108	$13,290	$332	1,351	27%	$7.07	$368	1.7
Union County	$12.15	$632	$25,280	1.2	$55,100	$1,378	$16,530	$413	4,016	25%	$15.46	$804	0.8
Van Buren County	$12.37	$643	$25,720	1.2	$46,400	$1,160	$13,920	$348	1,593	23%	$10.05	$523	1.2
Washington County	$15.52	$807	$32,280	1.6	$73,600	$1,840	$22,080	$552	40,122	47%	$14.48	$753	1.1
White County	$13.04	$678	$27,120	1.3	$57,200	$1,430	$17,160	$429	9,789	33%	$11.24	$585	1.2
Woodruff County	$12.12	$630	$25,200	1.2	$49,400	$1,235	$14,820	$371	968	33%	$8.99	$468	1.3
Yell County	$12.12	$630	$25,200	1.2	$48,700	$1,218	$14,610	$365	2,228	30%	$11.24	$584	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #2*

In **California**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,922**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,407** monthly or **$76,879** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$36.96
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CALIFORNIA:

STATE FACTS	
Minimum Wage	$13.00
Average Renter Wage	$23.96
2-Bedroom Housing Wage	$36.96
Number of Renter Households	5,880,000
Percent Renters	45%

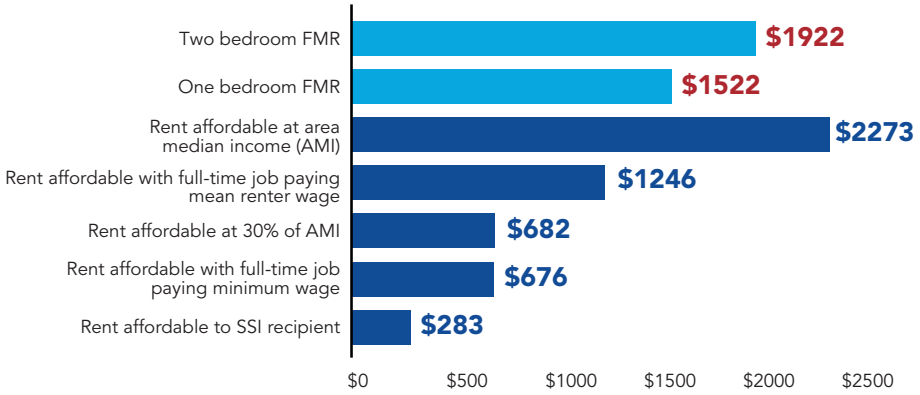
114
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

90
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
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	$64.21
San Jose-Sunnyvale-Santa Clara HMFA	$57.12
Santa Cruz-Watsonville MSA	$48.44
Santa Maria-Santa Barbara MSA	$44.69
Oakland-Fremont HMFA	$43.06



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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
California	$36.96	$1,922	$76,879	2.8	$90,909	$2,273	$27,273	$682	5,880,000	45%	$23.96	$1,246	1.5
Combined Nonmetro Areas	$20.00	$1,040	$41,610	1.5	$70,912	$1,773	$21,273	$532	111,615	34%	$12.60	$655	1.6
Metropolitan Areas													
Bakersfield MSA	$18.19	$946	$37,840	1.4	$56,600	$1,415	$16,980	$425	112,518	42%	$13.97	$726	1.3
Chico MSA	$20.96	$1,090	$43,600	1.6	$66,100	$1,653	$19,830	$496	35,439	41%	$13.59	$707	1.5
El Centro MSA	$19.75	$1,027	$41,080	1.5	$55,600	$1,390	$16,680	$417	18,340	42%	$9.19	$478	2.1
Fresno MSA	$18.85	$980	$39,200	1.4	$61,700	$1,543	$18,510	$463	143,680	47%	$12.99	$676	1.5
Hanford-Corcoran MSA	$20.46	$1,064	$42,560	1.6	$62,200	$1,555	$18,660	$467	20,621	48%	$14.18	$737	1.4
Los Angeles-Long Beach-Glendale HMFA	$37.62	$1,956	$78,240	2.9	$77,300	$1,933	$23,190	$580	1,791,480	54%	$22.59	$1,175	1.7
Madera MSA	$21.25	$1,105	$44,200	1.6	$59,400	$1,485	$17,820	$446	16,132	36%	$13.28	$691	1.6
Merced MSA	$18.21	$947	$37,880	1.4	$52,300	$1,308	$15,690	$392	38,228	48%	$14.23	$740	1.3
Modesto MSA	$21.25	$1,105	$44,200	1.6	$69,300	$1,733	$20,790	$520	73,603	43%	$15.80	$822	1.3
Napa MSA	$36.15	$1,880	$75,200	2.8	$109,200	$2,730	$32,760	$819	17,776	36%	$18.33	$953	2.0
Oakland-Fremont HMFA	$43.06	$2,239	$89,560	3.3	$119,200	$2,980	$35,760	$894	402,485	42%	$24.51	$1,275	1.8
Oxnard-Thousand Oaks-Ventura MSA	$37.37	$1,943	$77,720	2.9	$97,800	$2,445	$29,340	$734	99,672	37%	$17.98	$935	2.1
Redding MSA	$18.58	$966	$38,640	1.4	$68,500	$1,713	$20,550	$514	25,752	37%	$13.43	$698	1.4
Riverside-San Bernardino-Ontario MSA	$24.79	$1,289	$51,560	1.9	$75,300	$1,883	$22,590	$565	502,841	37%	$14.44	$751	1.7
Sacramento--Roseville--Arden-Arcade HMFA	$25.94	$1,349	$53,960	2.0	$86,300	$2,158	$25,890	$647	292,090	39%	$17.26	$898	1.5
Salinas MSA	$34.81	$1,810	$72,400	2.7	$81,600	$2,040	$24,480	$612	61,690	49%	$16.78	$873	2.1
San Benito County HMFA	$32.88	$1,710	$68,400	2.5	$89,700	$2,243	$26,910	$673	6,476	37%	$16.06	$835	2.0
San Diego-Carlsbad MSA *	$39.17	$2,037	$81,480	3.0	$92,700	$2,318	$27,810	$695	525,090	47%	$21.39	$1,112	1.8

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Francisco HMFA	$64.21	$3,339	$133,560	4.9	$143,100	$3,578	$42,930	$1,073	367,561	51%	$46.29	$2,407	1.4
San Jose-Sunnyvale-Santa Clara HMFA	$57.12	$2,970	$118,800	4.4	$141,600	$3,540	$42,480	$1,062	274,867	43%	$50.94	$2,649	1.1
San Luis Obispo-Paso Robles-Arroyo Grande MSA	$31.87	$1,657	$66,280	2.5	$97,300	$2,433	$29,190	$730	41,331	39%	$15.72	$818	2.0
Santa Ana-Anaheim-Irvine HMFA	$42.62	$2,216	$88,640	3.3	$103,000	$2,575	$30,900	$773	440,104	43%	$21.87	$1,137	1.9
Santa Cruz-Watsonville MSA	$48.44	$2,519	$100,760	3.7	$110,000	$2,750	$33,000	$825	38,883	41%	$15.54	$808	3.1
Santa Maria-Santa Barbara MSA	$44.69	$2,324	$92,960	3.4	$87,800	$2,195	$26,340	$659	69,322	48%	$18.34	$954	2.4
Santa Rosa MSA	$37.48	$1,949	$77,960	2.9	$102,700	$2,568	$30,810	$770	74,246	39%	$18.92	$984	2.0
Stockton-Lodi MSA	$22.00	$1,144	$45,760	1.7	$75,000	$1,875	$22,500	$563	100,630	44%	$14.84	$771	1.5
Vallejo-Fairfield MSA	$30.56	$1,589	$63,560	2.4	$95,400	$2,385	$28,620	$716	58,647	39%	$19.50	$1,014	1.6
Visalia-Porterville MSA	$18.10	$941	$37,640	1.4	$52,900	$1,323	$15,870	$397	58,792	43%	$12.23	$636	1.5
Yolo HMFA	$27.00	$1,404	$56,160	2.1	$92,500	$2,313	$27,750	$694	35,497	48%	$14.93	$777	1.8
Yuba City MSA	$20.90	$1,087	$43,480	1.6	$75,000	$1,875	$22,500	$563	24,592	42%	$14.05	$731	1.5
Counties													
Alameda County	$43.06	$2,239	$89,560	3.3	$119,200	$2,980	$35,760	$894	267,736	47%	$25.52	$1,327	1.7
Alpine County	$19.50	$1,014	$40,560	1.5	$83,200	$2,080	$24,960	$624	48	16%	$10.34	$537	1.9
Amador County	$21.69	$1,128	$45,120	1.7	$78,700	$1,968	$23,610	$590	3,292	23%	$11.17	$581	1.9
Butte County	$20.96	$1,090	$43,600	1.6	$66,100	$1,653	$19,830	$496	35,439	41%	$13.59	$707	1.5
Calaveras County	$19.00	$988	$39,520	1.5	$80,400	$2,010	$24,120	$603	3,891	22%	$12.13	$631	1.6
Colusa County	$18.04	$938	$37,520	1.4	$66,400	$1,660	$19,920	$498	2,742	39%	$13.56	$705	1.3
Contra Costa County	$43.06	$2,239	$89,560	3.3	$119,200	$2,980	$35,760	$894	134,749	34%	$22.38	$1,164	1.9
Del Norte County	$18.81	$978	$39,120	1.4	$57,400	$1,435	$17,220	$431	3,684	38%	$10.22	$532	1.8
El Dorado County	$25.94	$1,349	$53,960	2.0	$86,300	$2,158	$25,890	$647	16,182	23%	$14.07	$732	1.8
Fresno County	$18.85	$980	$39,200	1.4	$61,700	$1,543	$18,510	$463	143,680	47%	$12.99	$676	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Glenn County	$16.98	$883	$35,320	1.3	$56,700	$1,418	$17,010	$425	4,036	40%	$12.46	$648	1.4
Humboldt County	$20.00	$1,040	$41,600	1.5	$72,000	$1,800	$21,600	$540	23,414	43%	$12.54	$652	1.6
Imperial County	$19.75	$1,027	$41,080	1.5	$55,600	$1,390	$16,680	$417	18,340	42%	$9.19	$478	2.1
Inyo County	$18.71	$973	$38,920	1.4	$75,100	$1,878	$22,530	$563	2,973	37%	$12.93	$672	1.4
Kern County	$18.19	$946	$37,840	1.4	$56,600	$1,415	$16,980	$425	112,518	42%	$13.97	$726	1.3
Kings County	$20.46	$1,064	$42,560	1.6	$62,200	$1,555	$18,660	$467	20,621	48%	$14.18	$737	1.4
Lake County	$19.54	$1,016	$40,640	1.5	$65,800	$1,645	$19,740	$494	8,809	34%	$13.05	$679	1.5
Lassen County	$17.33	$901	$36,040	1.3	$70,400	$1,760	$21,120	$528	3,048	32%	$11.46	$596	1.5
Los Angeles County	$37.62	$1,956	$78,240	2.5	$77,300	$1,933	$23,190	$580	1,791,480	54%	$22.59	$1,175	1.7
Madera County	$21.25	$1,105	$44,200	1.6	$59,400	$1,485	$17,820	$446	16,132	36%	$13.28	$691	1.6
Marin County	$64.21	$3,339	$133,560	4.9	$143,100	$3,578	$42,930	$1,073	38,058	36%	$22.49	$1,169	2.9
Mariposa County	$20.37	$1,059	$42,360	1.6	$66,900	$1,673	$20,070	$502	2,390	31%	$9.70	$505	2.1
Mendocino County	$22.56	$1,173	$46,920	1.7	$70,700	$1,768	$21,210	$530	13,917	41%	$12.51	$650	1.8
Merced County	$18.21	$947	$37,880	1.4	$52,300	$1,308	$15,690	$392	38,228	48%	$14.23	$740	1.3
Modoc County	$14.81	$770	$30,800	1.1	$54,200	$1,355	$16,260	$407	857	23%	$12.75	$663	1.2
Mono County	$24.81	$1,290	$51,600	1.9	$80,900	$2,023	$24,270	$607	1,833	38%	$14.42	$750	1.7
Monterey County	$34.81	$1,810	$72,400	2.7	$81,600	$2,040	$24,480	$612	61,690	49%	$16.78	$873	2.1
Napa County	$36.15	$1,880	$75,200	2.8	$109,200	$2,730	$32,760	$819	17,776	36%	$18.33	$953	2.0
Nevada County	$25.27	$1,314	$52,560	1.9	$92,400	$2,310	$27,720	$693	10,498	26%	$13.73	$714	1.8
Orange County	$42.62	$2,216	$88,640	3.3	$103,000	$2,575	$30,900	$773	440,104	43%	$21.87	$1,137	1.9
Placer County	$25.94	$1,349	$53,960	2.0	$86,300	$2,158	$25,890	$647	39,961	28%	$17.41	$905	1.5
Plumas County	$17.62	$916	$36,640	1.4	$72,200	$1,805	$21,660	$542	2,179	27%	$12.47	$648	1.4
Riverside County	$24.79	$1,289	$51,560	1.9	$75,300	$1,883	$22,590	$565	245,948	34%	$13.73	$714	1.8
Sacramento County	$25.94	$1,349	$53,960	2.0	$86,300	$2,158	$25,890	$647	235,947	44%	$17.53	$911	1.5
San Benito County	$32.88	$1,710	$68,400	2.5	$89,700	$2,243	$26,910	$673	6,476	37%	$16.06	$835	2.0
San Bernardino County	$24.79	$1,289	$51,560	1.9	$75,300	$1,883	$22,590	$565	256,893	41%	$15.13	$787	1.6

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CALIFORNIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Diego County *	$39.17	$2,037	$81,480	3.0	$92,700	$2,318	$27,810	$695	525,090	47%	$21.39	$1,112	1.8
San Francisco County	$64.21	$3,339	$133,560	4.9	$143,100	$3,578	$42,930	$1,073	224,398	62%	$48.96	$2,546	1.3
San Joaquin County	$22.00	$1,144	$45,760	1.7	$75,000	$1,875	$22,500	$563	100,630	44%	$14.84	$771	1.5
San Luis Obispo County	$31.87	$1,657	$66,280	2.5	$97,300	$2,433	$29,190	$730	41,331	39%	$15.72	$818	2.0
San Mateo County	$64.21	$3,339	$133,560	4.9	$143,100	$3,578	$42,930	$1,073	105,105	40%	$48.14	$2,503	1.3
Santa Barbara County	$44.69	$2,324	$92,960	3.4	$87,800	$2,195	$26,340	$659	69,322	48%	$18.34	$954	2.4
Santa Clara County	$57.12	$2,970	$118,800	4.4	$141,600	$3,540	$42,480	$1,062	274,867	43%	$50.94	$2,649	1.1
Santa Cruz County	$48.44	$2,519	$100,760	3.7	$110,000	$2,750	$33,000	$825	38,883	41%	$15.54	$808	3.1
Shasta County	$18.58	$966	$38,640	1.4	$68,500	$1,713	$20,550	$514	25,752	37%	$13.43	$698	1.4
Sierra County	$24.42	$1,270	$50,800	1.9	$80,500	$2,013	$24,150	$604	231	19%	$8.51	$443	2.9
Siskiyou County	$16.46	$856	$34,240	1.3	$54,400	$1,360	$16,320	$408	6,624	34%	$11.75	$611	1.4
Solano County	$30.56	$1,589	$63,560	2.4	$95,400	$2,385	$28,620	$716	58,647	39%	$19.50	$1,014	1.6
Sonoma County	$37.48	$1,949	$77,960	2.9	$102,700	$2,568	$30,810	$770	74,246	39%	$18.92	$984	2.0
Stanislaus County	$21.25	$1,105	$44,200	1.6	$69,300	$1,733	$20,790	$520	73,603	43%	$15.80	$822	1.3
Sutter County	$20.90	$1,087	$43,480	1.6	$75,000	$1,875	$22,500	$563	13,800	43%	$13.22	$688	1.6
Tehama County	$17.46	$908	$36,320	1.3	$55,800	$1,395	$16,740	$419	8,450	35%	$13.17	$685	1.3
Trinity County	$16.38	$852	$34,080	1.3	$51,600	$1,290	$15,480	$387	1,928	33%	$9.96	$518	1.6
Tulare County	$18.10	$941	$37,640	1.4	$52,900	$1,323	$15,870	$397	58,792	43%	$12.23	$636	1.5
Tuolumne County	$19.52	$1,015	$40,600	1.5	$71,600	$1,790	$21,480	$537	6,771	30%	$12.50	$650	1.6
Ventura County	$37.37	$1,943	$77,720	2.9	$97,800	$2,445	$29,340	$734	99,672	37%	$17.98	$935	2.1
Yolo County	$27.00	$1,404	$56,160	2.1	$92,500	$2,313	$27,750	$694	35,497	48%	$14.93	$777	1.8
Yuba County	$20.90	$1,087	$43,480	1.6	$75,000	$1,875	$22,500	$563	10,792	41%	$15.98	$831	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #9*

In **Colorado**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,375**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,585** monthly or **$55,016** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$26.45
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT COLORADO:

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$19.49
2-Bedroom Housing Wage	$26.45
Number of Renter Households	742,242
Percent Renters	35%

88
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

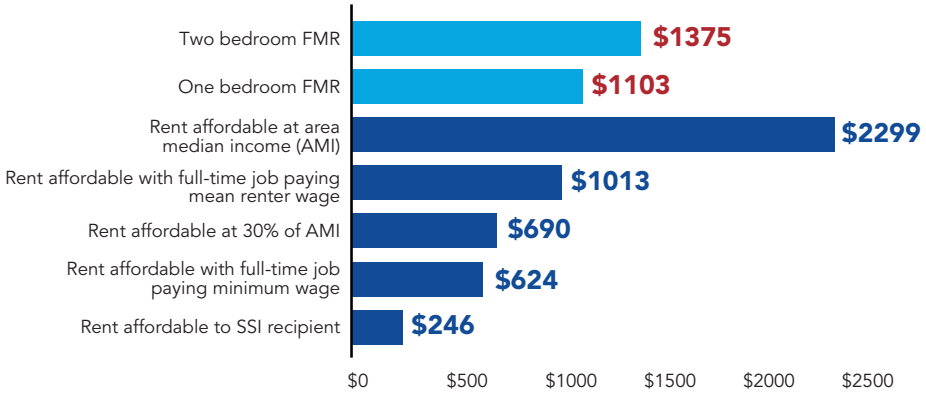
71
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Boulder MSA	$33.02
Pitkin County	$30.37
Denver-Aurora-Lakewood MSA	$30.12
Eagle County	$27.58
Summit County	$27.19

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.



COLORADO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Colorado	$26.45	$1,375	$55,016	2.2	$91,959	$2,299	$27,588	$690	742,242	35%	$19.49	$1,013	1.4
Combined Nonmetro Areas	$18.25	$949	$37,967	1.5	$70,611	$1,765	$21,183	$530	84,055	31%	$14.62	$760	1.2
Metropolitan Areas													
Boulder MSA	$33.02	$1,717	$68,680	2.8	$115,100	$2,878	$34,530	$863	47,801	38%	$19.94	$1,037	1.7
Colorado Springs HMFA	$21.94	$1,141	$45,640	1.8	$81,600	$2,040	$24,480	$612	91,815	36%	$16.19	$842	1.4
Denver-Aurora-Lakewood MSA	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	398,634	36%	$22.23	$1,156	1.4
Fort Collins MSA	$23.92	$1,244	$49,760	2.0	$99,400	$2,485	$29,820	$746	47,280	35%	$15.22	$791	1.6
Grand Junction MSA	$19.90	$1,035	$41,400	1.7	$67,700	$1,693	$20,310	$508	20,003	33%	$12.92	$672	1.5
Greeley MSA	$20.12	$1,046	$41,840	1.7	$84,300	$2,108	$25,290	$632	27,957	27%	$15.51	$806	1.3
Pueblo MSA	$16.12	$838	$33,520	1.3	$61,200	$1,530	$18,360	$459	22,756	36%	$12.56	$653	1.3
Teller County HMFA	$21.46	$1,116	$44,640	1.8	$81,800	$2,045	$24,540	$614	1,941	19%	$11.47	$597	1.9
Counties													
Adams County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	57,178	35%	$17.35	$902	1.7
Alamosa County	$14.40	$749	$29,960	1.2	$49,100	$1,228	$14,730	$368	2,725	44%	$13.09	$681	1.1
Arapahoe County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	87,727	37%	$21.96	$1,142	1.4
Archuleta County	$17.67	$919	$36,760	1.5	$58,400	$1,460	$17,520	$438	1,442	25%	$11.69	$608	1.5
Baca County	$13.73	$714	$28,560	1.1	$48,800	$1,220	$14,640	$366	464	28%	$11.98	$623	1.1
Bent County	$13.73	$714	$28,560	1.1	$43,400	$1,085	$13,020	$326	625	36%	$12.60	$655	1.1
Boulder County	$33.02	$1,717	$68,680	2.8	$115,100	$2,878	$34,530	$863	47,801	38%	$19.94	$1,037	1.7
Broomfield County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	8,999	34%	$30.08	$1,564	1.0
Chaffee County	$15.81	$822	$32,880	1.3	$71,300	$1,783	$21,390	$535	1,855	23%	$9.90	$515	1.6
Cheyenne County	$13.73	$714	$28,560	1.1	$72,800	$1,820	$21,840	$546	192	26%	$17.27	$898	0.8
Clear Creek County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	1,092	24%	$13.71	$713	2.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Conejos County	$13.73	$714	$28,560	1.1	$53,200	$1,330	$15,960	$399	623	20%	$8.11	$422	1.7
Costilla County	$13.73	$714	$28,560	1.1	$36,800	$920	$11,040	$276	498	30%	$10.56	$549	1.3
Crowley County	$14.08	$732	$29,280	1.2	$52,900	$1,323	$15,870	$397	329	28%	$16.40	$853	0.9
Custer County	$14.33	$745	$29,800	1.2	$57,700	$1,443	$17,310	$433	306	15%	$9.27	$482	1.5
Delta County	$16.92	$880	$35,200	1.4	$58,100	$1,453	$17,430	$436	3,441	29%	$9.45	$491	1.8
Denver County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	148,275	50%	$26.00	$1,352	1.2
Dolores County	$13.73	$714	$28,560	1.1	$51,400	$1,285	$15,420	$386	140	19%	$14.16	$736	1.0
Douglas County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	24,651	21%	$21.33	$1,109	1.4
Eagle County	$27.58	$1,434	$57,360	2.3	$99,900	$2,498	$29,970	$749	5,219	29%	$15.99	$832	1.7
Elbert County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	930	10%	$11.39	$592	2.6
El Paso County	$21.94	$1,141	$45,640	1.8	$81,600	$2,040	$24,480	$612	91,815	36%	$16.19	$842	1.4
Fremont County	$15.12	$786	$31,440	1.3	$59,500	$1,488	$17,850	$446	4,287	25%	$10.19	$530	1.5
Garfield County	$21.92	$1,140	$45,600	1.8	$84,500	$2,113	$25,350	$634	7,002	33%	$18.74	$975	1.2
Gilpin County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	506	19%	$18.73	$974	1.6
Grand County	$19.48	$1,013	$40,520	1.6	$78,800	$1,970	$23,640	$591	1,814	31%	$11.34	$590	1.7
Gunnison County	$16.81	$874	$34,960	1.4	$75,400	$1,885	$22,620	$566	2,585	39%	$13.91	$723	1.2
Hinsdale County †	$14.79	$769	$30,760	1.2	$76,700	$1,918	$23,010	$575	110	28%			
Huerfano County	$14.10	$733	$29,320	1.2	$52,600	$1,315	$15,780	$395	930	28%	$11.78	$613	1.2
Jackson County	$16.44	$855	$34,200	1.4	$63,900	$1,598	$19,170	$479	165	29%	$15.73	$818	1.0
Jefferson County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	68,118	30%	$17.93	$932	1.7
Kiowa County	$16.44	$855	$34,200	1.4	$53,500	$1,338	$16,050	$401	150	25%	$21.04	$1,094	0.8
Kit Carson County	$14.00	$728	$29,120	1.2	$60,400	$1,510	$18,120	$453	928	31%	$13.13	$683	1.1
Lake County	$15.13	$787	$31,480	1.3	$66,800	$1,670	$20,040	$501	1,268	38%	$18.19	$946	0.8
La Plata County	$18.90	$983	$39,320	1.6	$83,600	$2,090	$25,080	$627	6,416	29%	$14.67	$763	1.3
Larimer County	$23.92	$1,244	$49,760	2.0	$99,400	$2,485	$29,820	$746	47,280	35%	$15.22	$791	1.6
Las Animas County	$14.96	$778	$31,120	1.2	$56,200	$1,405	$16,860	$422	2,011	31%	$14.05	$731	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$14.58	$758	$30,320	1.2	$64,000	$1,600	$19,200	$480	480	32%	$11.21	$583	1.3
Logan County	$14.38	$748	$29,920	1.2	$60,800	$1,520	$18,240	$456	3,129	38%	$13.17	$685	1.1
Mesa County	$19.90	$1,035	$41,400	1.7	$67,700	$1,693	$20,310	$508	20,003	33%	$12.92	$672	1.5
Mineral County	$16.44	$855	$34,200	1.4	$75,500	$1,888	$22,650	$566	42	11%	$9.96	$518	1.7
Moffat County	$14.65	$762	$30,480	1.2	$72,700	$1,818	$21,810	$545	1,666	32%	$16.57	$862	0.9
Montezuma County	$15.13	$787	$31,480	1.3	$59,200	$1,480	$17,760	$444	3,069	29%	$13.13	$683	1.2
Montrose County	$15.71	$817	$32,680	1.3	$60,900	$1,523	$18,270	$457	5,014	29%	$12.21	$635	1.3
Morgan County	$15.21	$791	$31,640	1.3	$61,000	$1,525	$18,300	$458	3,850	36%	$16.67	$867	0.9
Otero County	$14.54	$756	$30,240	1.2	$48,400	$1,210	$14,520	$363	2,907	38%	$11.43	$594	1.3
Ouray County	$22.29	$1,159	$46,360	1.9	$76,300	$1,908	$22,890	$572	694	32%	$12.87	$669	1.7
Park County	$30.12	$1,566	$62,640	2.5	$100,000	$2,500	$30,000	$750	1,158	16%	$9.53	$496	3.2
Phillips County	$13.73	$714	$28,560	1.1	$68,200	$1,705	$20,460	$512	495	30%	$17.45	$907	0.8
Pitkin County	$30.37	$1,579	$63,160	2.5	$110,500	$2,763	$33,150	$829	2,490	35%	$18.98	$987	1.6
Prowers County	$13.73	$714	$28,560	1.1	$53,400	$1,335	$16,020	$401	1,796	36%	$9.80	$510	1.4
Pueblo County	$16.12	$838	$33,520	1.3	$61,200	$1,530	$18,360	$459	22,756	36%	$12.56	$653	1.3
Rio Blanco County	$15.50	$806	$32,240	1.3	$83,400	$2,085	$25,020	$626	722	30%	$18.74	$975	0.8
Rio Grande County	$13.73	$714	$28,560	1.1	$55,800	$1,395	$16,740	$419	1,522	34%	$11.39	$592	1.2
Routt County	$23.62	$1,228	$49,120	2.0	$87,200	$2,180	$26,160	$654	2,823	30%	$15.74	$818	1.5
Saguache County	$13.73	$714	$28,560	1.1	$48,200	$1,205	$14,460	$362	663	25%	$13.57	$706	1.0
San Juan County	$19.31	$1,004	$40,160	1.6	$64,600	$1,615	$19,380	$485	88	33%	$11.22	$584	1.7
San Miguel County	$26.10	$1,357	$54,280	2.2	$81,500	$2,038	$24,450	$611	1,360	40%	$15.48	$805	1.7
Sedgwick County	$13.73	$714	$28,560	1.1	$63,800	$1,595	$19,140	$479	289	28%	$10.58	$550	1.3
Summit County	$27.19	$1,414	$56,560	2.3	$95,900	$2,398	$28,770	$719	3,291	34%	$14.96	$778	1.8
Teller County	$21.46	$1,116	$44,640	1.8	$81,800	$2,045	$24,540	$614	1,941	19%	$11.47	$597	1.9
Washington County	$13.73	$714	$28,560	1.1	$64,200	$1,605	$19,260	$482	650	32%	$18.17	$945	0.8
Weld County	$20.12	$1,046	$41,840	1.7	$84,300	$2,108	$25,290	$632	27,957	27%	$15.51	$806	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Yuma County	$13.73	$714	$28,560	1.1	$54,100	$1,353	$16,230	$406	1,490	37%	$13.84	$720	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #10*

In **Connecticut**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,374**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,580** monthly or **$54,956** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$26.42
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT CONNECTICUT:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$17.70
2-Bedroom Housing Wage	$26.42
Number of Renter Households	460,240
Percent Renters	34%

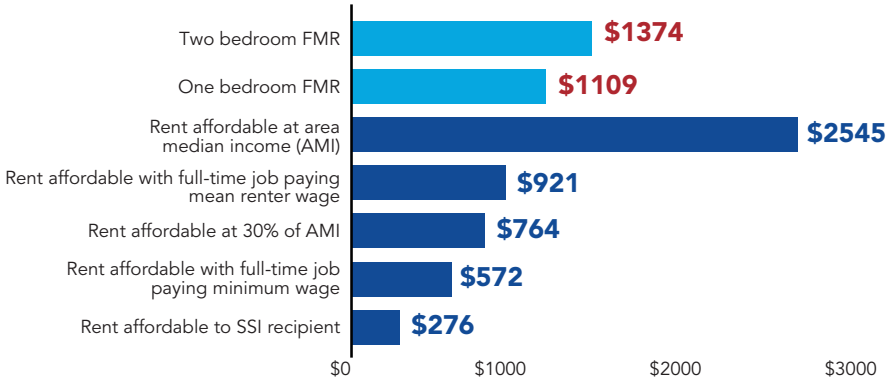
96
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.4
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
Stamford-Norwalk HMFA	$39.98
Danbury HMFA	$33.63
Southern Middlesex County HMFA	$27.87
New Haven-Meriden HMFA	$27.06
Milford-Ansonia-Seymour HMFA	$26.46



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.

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

CONNECTICUT

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Connecticut	$26.42	$1,374	$54,956	2.4	$101,816	$2,545	$30,545	$764	460,240	34%	$17.70	$921	1.5
Combined Nonmetro Areas	$22.69	$1,180	$47,200	2.1	$102,600	$2,565	$30,780	$770	16,908	23%	$11.99	$623	1.9
Metropolitan Areas													
Bridgeport HMFA	$25.88	$1,346	$53,840	2.4	$98,000	$2,450	$29,400	$735	42,489	33%	$22.45	$1,167	1.2
Colchester-Lebanon HMFA	$23.69	$1,232	$49,280	2.2	$115,000	$2,875	$34,500	$863	1,689	19%	$16.83	$875	1.4
Danbury HMFA	$33.63	$1,749	$69,960	3.1	$122,000	$3,050	$36,600	$915	18,878	26%	$22.45	$1,167	1.5
Hartford-West Hartford-East Hartford HMFA	$23.65	$1,230	$49,200	2.2	$97,400	$2,435	$29,220	$731	152,962	34%	$16.92	$880	1.4
Milford-Ansonia-Seymour HMFA	$26.46	$1,376	$55,040	2.4	$108,200	$2,705	$32,460	$812	13,093	27%	$15.50	$806	1.7
New Haven-Meriden HMFA	$27.06	$1,407	$56,280	2.5	$91,200	$2,280	$27,360	$684	82,593	39%	$15.50	$806	1.7
Norwich-New London HMFA	$22.90	$1,191	$47,640	2.1	$91,800	$2,295	$27,540	$689	34,254	35%	$16.83	$875	1.4
Southern Middlesex County HMFA	$27.87	$1,449	$57,960	2.5	$112,000	$2,800	$33,600	$840	4,054	20%	$14.42	$750	1.9
Stamford-Norwalk HMFA	$39.98	$2,079	$83,160	3.6	$143,400	$3,585	$43,020	$1,076	49,955	36%	$22.45	$1,167	1.8
Waterbury HMFA	$21.52	$1,119	$44,760	2.0	$80,300	$2,008	$24,090	$602	29,876	41%	$15.50	$806	1.4
Windham County HMFA	$19.62	$1,020	$40,800	1.8	$86,900	$2,173	$26,070	$652	13,489	30%	$10.71	$557	1.8
Counties													
Litchfield County	$22.69	$1,180	$47,200	2.1	$102,600	$2,565	$30,780	$770	16,908	23%	$11.99	$623	1.9

1: BR = Bedroom
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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

DELAWARE #17*

In **Delaware**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,142**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,806** monthly or **$45,669** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.96
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DELAWARE:

STATE FACTS	
Minimum Wage	$9.25
Average Renter Wage	$17.83
2-Bedroom Housing Wage	$21.96
Number of Renter Households	103,457
Percent Renters	29%

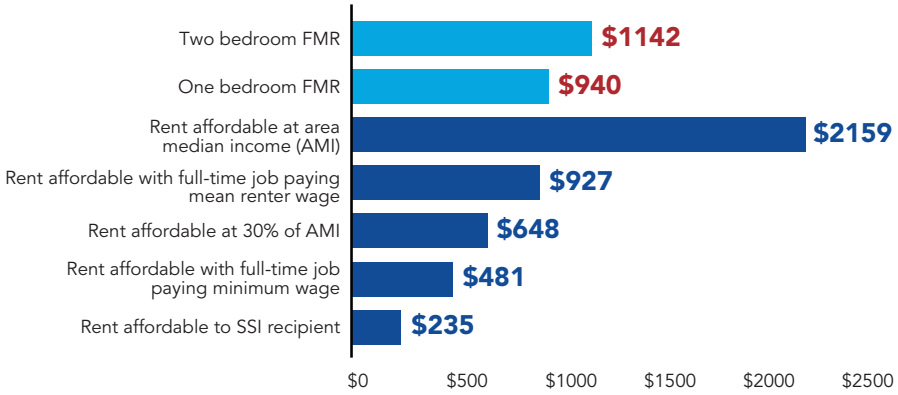
95
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.4
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
New Castle County	$23.58
Kent County	$20.08
Sussex County	$18.23



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.

DELAWARE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware	$21.96	$1,142	$45,669	2.4	$86,342	$2,159	$25,903	$648	103,457	29%	$17.83	$927	1.2
Metropolitan Areas													
Dover MSA †	$20.08	$1,044	$41,760	2.2	$68,400	$1,710	$20,520	$513	19,991	31%			
Philadelphia-Camden-Wilmington MSA	$23.58	$1,226	$49,040	2.5	$96,600	$2,415	$28,980	$725	65,193	32%	$19.33	$1,005	1.2
Sussex County HMFA	$18.23	$948	$37,920	2.0	$75,900	$1,898	$22,770	$569	18,273	20%	$12.61	$656	1.4
Counties													
Kent County †	$20.08	$1,044	$41,760	2.2	$68,400	$1,710	$20,520	$513	19,991	31%			
New Castle County	$23.58	$1,226	$49,040	2.5	$96,600	$2,415	$28,980	$725	65,193	32%	$19.33	$1,005	1.2
Sussex County	$18.23	$948	$37,920	2.0	$75,900	$1,898	$22,770	$569	18,273	20%	$12.61	$656	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #4*

In **District of Columbia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,707**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,690** monthly or **$68,280** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$32.83
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT DISTRICT OF COLUMBIA:

STATE FACTS	
Minimum Wage	$15.00
Average Renter Wage	$29.20
2-Bedroom Housing Wage	$32.83
Number of Renter Households	163,751
Percent Renters	58%

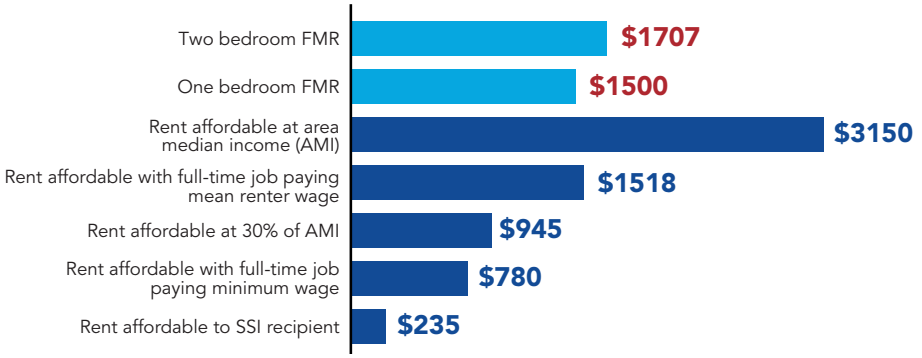
88
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

77
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)

1.9
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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
District of Columbia	$32.83	$1,707	$68,280	2.2	$126,000	$3,150	$37,800	$945	163,751	58%	$29.20	$1,518	1.1
Metropolitan Areas													
Washington-Arlington-Alexandria HMFA	$32.83	$1,707	$68,280	2.2	$126,000	$3,150	$37,800	$945	163,751	58%	$29.20	$1,518	1.1
Counties													
District of Columbia	$32.83	$1,707	$68,280	2.2	$126,000	$3,150	$37,800	$945	163,751	58%	$29.20	$1,518	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #12*

In **Florida**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,270**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,234** monthly or **$50,807** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$24.43
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **FLORIDA:**

STATE FACTS	
Minimum Wage	$8.56
Average Renter Wage	$17.28
2-Bedroom Housing Wage	$24.43
Number of Renter Households	2,667,159
Percent Renters	35%

114
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

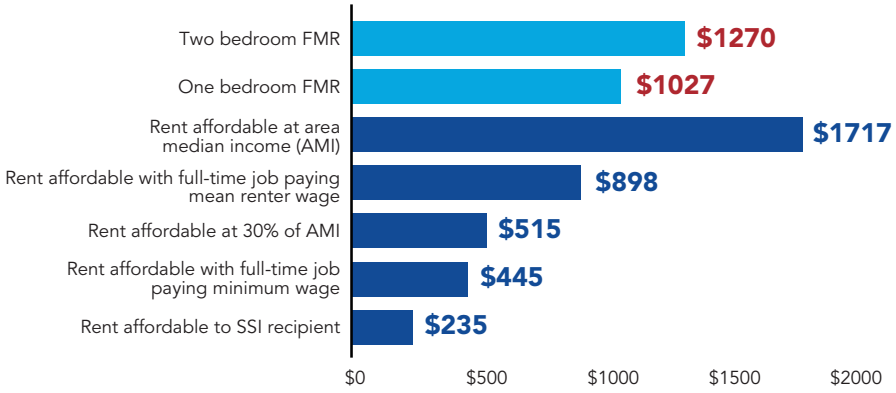
92
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Monroe County	$33.23
Miami-Miami Beach-Kendall HMFA	$31.25
Fort Lauderdale HMFA	$29.38
West Palm Beach-Boca Raton HMFA	$28.96
Naples-Immokalee-Marco Island MSA	$26.56

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.



FLORIDA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Florida	$24.43	$1,270	$50,807	2.9	$68,669	$1,717	$20,601	$515	2,667,159	35%	$17.28	$898	1.4
Combined Nonmetro Areas	$17.85	$928	$37,129	2.1	$52,881	$1,322	$15,864	$397	70,942	28%	$12.64	$657	1.4
Metropolitan Areas													
Baker County HMFA	$15.15	$788	$31,520	1.8	$71,600	$1,790	$21,480	$537	2,101	24%	$8.77	$456	1.7
Cape Coral-Fort Myers MSA	$22.73	$1,182	$47,280	2.7	$68,700	$1,718	$20,610	$515	79,907	29%	$15.93	$828	1.4
Crestview-Fort Walton Beach-Destin HMFA	$21.46	$1,116	$44,640	2.5	$81,600	$2,040	$24,480	$612	28,637	37%	$14.40	$749	1.5
Deltona-Daytona Beach-Ormond Beach HMFA	$21.37	$1,111	$44,440	2.5	$64,900	$1,623	$19,470	$487	63,655	30%	$13.35	$694	1.6
Fort Lauderdale HMFA	$29.38	$1,528	$61,120	3.4	$74,800	$1,870	$22,440	$561	258,772	38%	$19.44	$1,011	1.5
Gainesville MSA	$18.67	$971	$38,840	2.2	$69,800	$1,745	$20,940	$524	44,924	43%	$12.15	$632	1.5
Gulf County HMFA	$16.31	$848	$33,920	1.9	$59,300	$1,483	$17,790	$445	1,322	25%	$13.78	$717	1.2
Homosassa Springs MSA	$16.42	$854	$34,160	1.9	$55,900	$1,398	$16,770	$419	11,643	19%	$12.52	$651	1.3
Jacksonville HMFA	$20.37	$1,059	$42,360	2.4	$75,000	$1,875	$22,500	$563	198,068	36%	$17.80	$926	1.1
Lakelandnter Haven MSA	$17.60	$915	$36,600	2.1	$58,800	$1,470	$17,640	$441	72,785	31%	$15.81	$822	1.1
Miami-Miami Beach-Kendall HMFA	$31.25	$1,625	$65,000	3.7	$59,100	$1,478	$17,730	$443	420,995	48%	$19.09	$993	1.6
Naples-Immokalee-Marco Island MSA	$26.56	$1,381	$55,240	3.1	$82,300	$2,058	$24,690	$617	38,513	27%	$16.15	$840	1.6
North Port-Sarasota-Bradenton MSA	$23.46	$1,220	$48,800	2.7	$76,700	$1,918	$23,010	$575	88,140	27%	$16.83	$875	1.4
Ocala MSA	$17.29	$899	$35,960	2.0	$55,000	$1,375	$16,500	$413	32,980	24%	$14.19	$738	1.2
Orlando-Kissimmee-Sanford MSA	$24.00	$1,248	$49,920	2.8	$68,100	$1,703	$20,430	$511	338,116	40%	$17.21	$895	1.4
Palm Bay-Melbourne-Titusville MSA	$20.73	$1,078	$43,120	2.4	$69,200	$1,730	$20,760	$519	62,063	27%	$16.85	$876	1.2
Palm Coast HMFA	$21.56	$1,121	$44,840	2.5	$65,600	$1,640	$19,680	$492	9,833	24%	$12.79	$665	1.7
Panama City-Lynn Haven-Panama City Beach HMFA	$18.06	$939	$37,560	2.1	$72,000	$1,800	$21,600	$540	25,654	37%	$14.23	$740	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pensacola-Ferry Pass-Brent MSA	$18.35	$954	$38,160	2.1	$65,900	$1,648	$19,770	$494	61,222	34%	$15.29	$795	1.2
Port St. Lucie MSA	$23.21	$1,207	$48,280	2.7	$67,500	$1,688	$20,250	$506	44,218	25%	$15.17	$789	1.5
Punta Gorda MSA	$19.65	$1,022	$40,880	2.3	$64,100	$1,603	$19,230	$481	15,603	20%	$12.58	$654	1.6
Sebastian-Vero Beach MSA	$19.58	$1,018	$40,720	2.3	$69,600	$1,740	$20,880	$522	12,565	22%	$13.01	$677	1.5
Sebring MSA	$16.29	$847	$33,880	1.9	$49,600	$1,240	$14,880	$372	10,113	25%	$11.50	$598	1.4
Tallahassee HMFA	$19.60	$1,019	$40,760	2.3	$72,700	$1,818	$21,810	$545	59,239	44%	$13.00	$676	1.5
Tampa-St. Petersburg-Clearwater MSA	$23.19	$1,206	$48,240	2.7	$69,200	$1,730	$20,760	$519	428,455	36%	$18.16	$944	1.3
The Villages MSA	$16.69	$868	$34,720	2.0	$67,500	$1,688	$20,250	$506	5,595	10%	$11.86	$617	1.4
Wakulla County HMFA	$17.94	$933	$37,320	2.1	$70,000	$1,750	$21,000	$525	2,141	19%	$11.07	$576	1.6
Walton County HMFA	$16.92	$880	$35,200	2.0	$66,300	$1,658	$19,890	$497	6,881	26%	$12.95	$673	1.3
West Palm Beach-Boca Raton HMFA	$28.96	$1,506	$60,240	3.4	$79,100	$1,978	$23,730	$593	172,077	31%	$18.97	$986	1.5
Counties													
Alachua County	$18.67	$971	$38,840	2.2	$69,800	$1,745	$20,940	$524	43,854	45%	$12.22	$636	1.5
Baker County	$15.15	$788	$31,520	1.8	$71,600	$1,790	$21,480	$537	2,101	24%	$8.77	$456	1.7
Bay County	$18.06	$939	$37,560	2.1	$72,000	$1,800	$21,600	$540	25,654	37%	$14.23	$740	1.3
Bradford County	$14.35	$746	$29,840	1.7	$59,500	$1,488	$17,850	$446	2,825	31%	$12.65	$658	1.1
Brevard County	$20.73	$1,078	$43,120	2.4	$69,200	$1,730	$20,760	$519	62,063	27%	$16.85	$876	1.2
Broward County	$29.38	$1,528	$61,120	3.4	$74,800	$1,870	$22,440	$561	258,772	38%	$19.44	$1,011	1.5
Calhoun County	$13.73	$714	$28,560	1.6	$47,900	$1,198	$14,370	$359	802	18%	$10.33	$537	1.3
Charlotte County	$19.65	$1,022	$40,880	2.3	$64,100	$1,603	$19,230	$481	15,603	20%	$12.58	$654	1.6
Citrus County	$16.42	$854	$34,160	1.9	$55,900	$1,398	$16,770	$419	11,643	19%	$12.52	$651	1.3
Clay County	$20.37	$1,059	$42,360	2.4	$75,000	$1,875	$22,500	$563	19,294	26%	$13.69	$712	1.5
Collier County	$26.56	$1,381	$55,240	3.1	$82,300	$2,058	$24,690	$617	38,513	27%	$16.15	$840	1.6

1: BR = Bedroom
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4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Columbia County	$16.90	$879	$35,160	2.0	$55,200	$1,380	$16,560	$414	6,657	27%	$12.95	$673	1.3
DeSoto County	$14.58	$758	$30,320	1.7	$42,700	$1,068	$12,810	$320	3,613	30%	$12.43	$646	1.2
Dixie County	$13.73	$714	$28,560	1.6	$44,600	$1,115	$13,380	$335	1,489	23%	$10.11	$526	1.4
Duval County	$20.37	$1,059	$42,360	2.4	$75,000	$1,875	$22,500	$563	153,499	43%	$19.05	$990	1.1
Escambia County	$18.35	$954	$38,160	2.1	$65,900	$1,648	$19,770	$494	46,142	39%	$16.12	$838	1.1
Flagler County	$21.56	$1,121	$44,840	2.5	$65,600	$1,640	$19,680	$492	9,833	24%	$12.79	$665	1.7
Franklin County	$15.12	$786	$31,440	1.8	$55,400	$1,385	$16,620	$416	1,046	24%	$11.65	$606	1.3
Gadsden County	$19.60	$1,019	$40,760	2.3	$72,700	$1,818	$21,810	$545	4,946	29%	$10.58	$550	1.9
Gilchrist County	$18.67	$971	$38,840	2.2	$69,800	$1,745	$20,940	$524	1,070	16%	$9.05	$471	2.1
Glades County	$15.23	$792	$31,680	1.8	$45,900	$1,148	$13,770	$344	911	21%	$16.57	$862	0.9
Gulf County	$16.31	$848	$33,920	1.9	$59,300	$1,483	$17,790	$445	1,322	25%	$13.78	$717	1.2
Hamilton County	$13.73	$714	$28,560	1.6	$44,600	$1,115	$13,380	$335	1,345	30%	$15.56	$809	0.9
Hardee County	$14.06	$731	$29,240	1.6	$49,000	$1,225	$14,700	$368	2,629	34%	$12.63	$657	1.1
Hendry County	$14.46	$752	$30,080	1.7	$47,400	$1,185	$14,220	$356	4,064	34%	$13.23	$688	1.1
Hernando County	$23.19	$1,206	$48,240	2.7	$69,200	$1,730	$20,760	$519	16,340	22%	$13.27	$690	1.7
Highlands County	$16.29	$847	$33,880	1.9	$49,600	$1,240	$14,880	$372	10,113	25%	$11.50	$598	1.4
Hillsborough County	$23.19	$1,206	$48,240	2.7	$69,200	$1,730	$20,760	$519	216,639	42%	$19.33	$1,005	1.2
Holmes County	$14.06	$731	$29,240	1.6	$51,600	$1,290	$15,480	$387	1,649	24%	$7.53	$392	1.9
Indian River County	$19.58	$1,018	$40,720	2.3	$69,600	$1,740	$20,880	$522	12,565	22%	$13.01	$677	1.5
Jackson County	$14.23	$740	$29,600	1.7	$51,000	$1,275	$15,300	$383	4,847	29%	$9.15	$476	1.6
Jefferson County	$19.60	$1,019	$40,760	2.3	$72,700	$1,818	$21,810	$545	1,285	22%	$8.67	$451	2.3
Lafayette County	$15.50	$806	$32,240	1.8	$60,100	$1,503	$18,030	$451	442	21%	$7.40	$385	2.1
Lake County	$24.00	$1,248	$49,920	2.8	$68,100	$1,703	$20,430	$511	33,429	26%	$13.65	$710	1.8
Lee County	$22.73	$1,182	$47,280	2.7	$68,700	$1,718	$20,610	$515	79,907	29%	$15.93	$828	1.4
Leon County	$19.60	$1,019	$40,760	2.3	$72,700	$1,818	$21,810	$545	53,008	47%	$13.31	$692	1.5
Levy County	$14.04	$730	$29,200	1.6	$47,500	$1,188	$14,250	$356	3,748	23%	$10.13	$527	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Liberty County	$13.73	$714	$28,560	1.6	$44,500	$1,113	$13,350	$334	588	25%	$15.90	$827	0.9
Madison County	$13.73	$714	$28,560	1.6	$44,000	$1,100	$13,200	$330	1,544	23%	$9.03	$470	1.5
Manatee County	$23.46	$1,220	$48,800	2.7	$76,700	$1,918	$23,010	$575	40,809	28%	$14.58	$758	1.6
Marion County	$17.29	$899	$35,960	2.0	$55,000	$1,375	$16,500	$413	32,980	24%	$14.19	$738	1.2
Martin County	$23.21	$1,207	$48,280	2.7	$67,500	$1,688	$20,250	$506	13,962	22%	$15.25	$793	1.5
Miami-Dade County	$31.25	$1,625	$65,000	3.7	$59,100	$1,478	$17,730	$443	420,995	48%	$19.09	$993	1.6
Monroe County	$33.23	$1,728	$69,120	3.9	$81,400	$2,035	$24,420	$611	12,517	40%	$15.24	$792	2.2
Nassau County	$20.37	$1,059	$42,360	2.4	$75,000	$1,875	$22,500	$563	6,724	22%	$10.18	$529	2.0
Okaloosa County	$21.46	$1,116	$44,640	2.5	$81,600	$2,040	$24,480	$612	28,637	37%	$14.40	$749	1.5
Okeechobee County	$16.04	$834	$33,360	1.9	$48,500	$1,213	$14,550	$364	3,885	28%	$11.86	$617	1.4
Orange County	$24.00	$1,248	$49,920	2.8	$68,100	$1,703	$20,430	$511	207,894	45%	$17.90	$931	1.3
Osceola County	$24.00	$1,248	$49,920	2.8	$68,100	$1,703	$20,430	$511	38,558	39%	$14.09	$733	1.7
Palm Beach County	$28.96	$1,506	$60,240	3.4	$79,100	$1,978	$23,730	$593	172,077	31%	$18.97	$986	1.5
Pasco County	$23.19	$1,206	$48,240	2.7	$69,200	$1,730	$20,760	$519	55,771	28%	$14.27	$742	1.6
Pinellas County	$23.19	$1,206	$48,240	2.7	$69,200	$1,730	$20,760	$519	139,705	34%	$17.84	$928	1.3
Polk County	$17.60	$915	$36,600	2.1	$58,800	$1,470	$17,640	$441	72,785	31%	$15.81	$822	1.1
Putnam County	$13.96	$726	$29,040	1.6	$41,600	$1,040	$12,480	$312	7,623	27%	$10.76	$559	1.3
St. Johns County	$20.37	$1,059	$42,360	2.4	$75,000	$1,875	$22,500	$563	18,551	22%	$14.15	$736	1.4
St. Lucie County	$23.21	$1,207	$48,280	2.7	$67,500	$1,688	$20,250	$506	30,256	27%	$15.09	$785	1.5
Santa Rosa County	$18.35	$954	$38,160	2.1	$65,900	$1,648	$19,770	$494	15,080	25%	$12.31	$640	1.5
Sarasota County	$23.46	$1,220	$48,800	2.7	$76,700	$1,918	$23,010	$575	47,331	26%	$18.44	$959	1.3
Seminole County	$24.00	$1,248	$49,920	2.8	$68,100	$1,703	$20,430	$511	58,235	35%	$17.32	$901	1.4
Sumter County	$16.69	$868	$34,720	2.0	$67,500	$1,688	$20,250	$506	5,595	10%	$11.86	$617	1.4
Suwannee County	$13.73	$714	$28,560	1.6	$51,700	$1,293	$15,510	$388	4,242	28%	$11.16	$580	1.2
Taylor County	$13.73	$714	$28,560	1.6	$49,100	$1,228	$14,730	$368	1,361	19%	$15.74	$818	0.9
Union County	$13.73	$714	$28,560	1.6	$49,700	$1,243	$14,910	$373	1,202	31%	$13.83	$719	1.0

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Volusia County	$21.37	$1,111	$44,440	2.5	$64,900	$1,623	$19,470	$487	63,655	30%	$13.35	$694	1.6
Wakulla County	$17.94	$933	$37,320	2.1	$70,000	$1,750	$21,000	$525	2,141	19%	$11.07	$576	1.6
Walton County	$16.92	$880	$35,200	2.0	$66,300	$1,658	$19,890	$497	6,881	26%	$12.95	$673	1.3
Washington County	$13.73	$714	$28,560	1.6	$50,700	$1,268	$15,210	$380	1,913	23%	$12.51	$650	1.1

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #27*

In **Georgia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$994**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,313** monthly or **$39,758** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.11
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT GEORGIA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$17.51
2-Bedroom Housing Wage	$19.11
Number of Renter Households	1,369,507
Percent Renters	37%

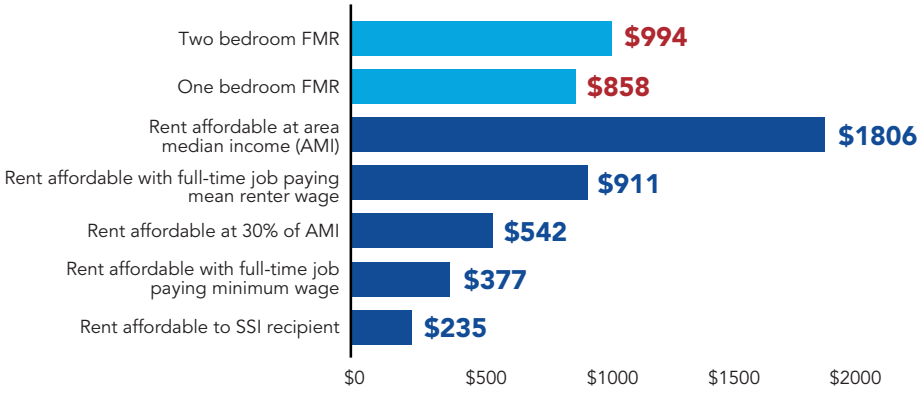
105
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Atlanta-Sandy Springs-Roswell HMFA	$22.44
Savannah MSA	$19.42
Morgan County	$17.65
Butts County	$17.58
Hall 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.

GEORGIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Georgia	$19.11	$994	$39,758	2.6	$72,224	$1,806	$21,667	$542	1,369,507	37%	$17.51	$911	1.1
Combined Nonmetro Areas	$13.28	$691	$27,622	1.8	$52,282	$1,307	$15,684	$392	217,779	34%	$11.61	$604	1.1
Metropolitan Areas													
Albany MSA	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	26,395	46%	$13.62	$708	1.0
Athens-Clarke County MSA	$16.31	$848	$33,920	2.2	$65,600	$1,640	$19,680	$492	34,843	45%	$13.46	$700	1.2
Atlanta-Sandy Springs-Roswell HMFA	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	749,589	37%	$20.01	$1,041	1.1
Augusta-Richmond County HMFA	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	49,120	36%	$14.30	$743	1.1
Brunswick MSA	$15.12	$786	$31,440	2.1	$71,200	$1,780	$21,360	$534	15,407	33%	$12.55	$653	1.2
Butts County HMFA	$17.58	$914	$36,560	2.4	$51,600	$1,290	$15,480	$387	2,316	28%	$12.43	$646	1.4
Chattanooga MSA	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	14,932	26%	$11.53	$600	1.4
Columbus MSA	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	42,370	47%	$15.53	$808	1.0
Dalton HMFA	$13.92	$724	$28,960	1.9	$53,100	$1,328	$15,930	$398	13,302	37%	$15.74	$819	0.9
Gainesville MSA	$17.27	$898	$35,920	2.4	$75,500	$1,888	$22,650	$566	20,060	31%	$16.19	$842	1.1
Haralson County HMFA	$16.04	$834	$33,360	2.2	$57,300	$1,433	$17,190	$430	3,523	32%	$14.51	$754	1.1
Hinesville HMFA	$17.10	$889	$35,560	2.4	$50,200	$1,255	$15,060	$377	12,900	56%	$16.07	$835	1.1
Lamar County HMFA	$14.73	$766	$30,640	2.0	$57,300	$1,433	$17,190	$430	1,944	31%	$9.68	$504	1.5
Lincoln County HMFA	$12.92	$672	$26,880	1.8	$52,000	$1,300	$15,600	$390	947	28%	$9.59	$499	1.3
Long County HMFA	$13.12	$682	$27,280	1.8	$59,100	$1,478	$17,730	$443	1,703	30%	$9.17	$477	1.4
Macon HMFA	$14.83	$771	$30,840	2.0	$59,000	$1,475	$17,700	$443	31,254	41%	$13.04	$678	1.1
Meriwether County HMFA	$15.90	$827	$33,080	2.2	$51,700	$1,293	$15,510	$388	2,681	33%	$11.79	$613	1.3
Monroe County HMFA	$13.83	$719	$28,760	1.9	$70,600	$1,765	$21,180	$530	2,040	21%	$12.85	$668	1.1

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County HMFA	$17.65	$918	$36,720	2.4	$68,000	$1,700	$20,400	$510	1,682	25%	$10.91	$567	1.6
Murray County HMFA	$13.35	$694	$27,760	1.8	$51,400	$1,285	$15,420	$386	4,338	31%	$11.53	$600	1.2
Peach County HMFA	$13.96	$726	$29,040	1.9	$59,500	$1,488	$17,850	$446	3,716	37%	$10.73	$558	1.3
Pulaski County HMFA	$12.52	$651	$26,040	1.7	$52,500	$1,313	$15,750	$394	1,416	37%	$11.08	$576	1.1
Rome MSA	$14.52	$755	$30,200	2.0	$58,700	$1,468	$17,610	$440	14,164	40%	$13.96	$726	1.0
Savannah MSA	$19.42	$1,010	$40,400	2.7	$72,000	$1,800	$21,600	$540	58,370	41%	$15.79	$821	1.2
Valdosta MSA	$13.85	$720	$28,800	1.9	$55,400	$1,385	$16,620	$416	22,726	44%	$11.30	$588	1.2
Warner Robins HMFA	$17.21	$895	$35,800	2.4	$69,600	$1,740	$20,880	$522	19,990	36%	$11.59	$603	1.5
Counties													
Appling County	$12.52	$651	$26,040	1.7	$49,600	$1,240	$14,880	$372	1,801	27%	$19.47	$1,013	0.6
Atkinson County	$12.52	$651	$26,040	1.7	$37,500	$938	$11,250	$281	692	25%	$11.86	$617	1.1
Bacon County	$12.52	$651	$26,040	1.7	$49,200	$1,230	$14,760	$369	1,255	32%	$11.22	$584	1.1
Baker County †	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	446	32%			
Baldwin County	$13.81	$718	$28,720	1.9	$54,900	$1,373	$16,470	$412	7,116	44%	$7.58	$394	1.8
Banks County	$12.85	$668	$26,720	1.8	$51,800	$1,295	$15,540	$389	1,597	24%	$11.39	$592	1.1
Barrow County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	6,912	27%	$13.13	$683	1.7
Bartow County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	12,695	34%	$15.57	$810	1.4
Ben Hill County	$12.52	$651	$26,040	1.7	$39,500	$988	$11,850	$296	2,664	41%	$11.75	$611	1.1
Berrien County	$12.52	$651	$26,040	1.7	$47,900	$1,198	$14,370	$359	2,426	33%	$12.25	$637	1.0
Bibb County	$14.83	$771	$30,840	2.0	$59,000	$1,475	$17,700	$443	27,498	47%	$13.31	$692	1.1
Bleckley County	$12.52	$651	$26,040	1.7	$53,400	$1,335	$16,020	$401	1,184	28%	$7.38	$384	1.7
Brantley County	$15.12	$786	$31,440	2.1	$71,200	$1,780	$21,360	$534	1,293	20%	$11.26	$586	1.3
Brooks County	$13.85	$720	$28,800	1.9	$55,400	$1,385	$16,620	$416	1,602	25%	$13.35	$694	1.0
Bryan County	$19.42	$1,010	$40,400	2.7	$72,000	$1,800	$21,600	$540	3,810	30%	$9.04	$470	2.1

† Wage data not available (See Appendix B).

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GEORGIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Bulloch County	$13.63	$709	$28,360	1.9	$54,900	$1,373	$16,470	$412	12,542	47%	$9.95	$517	1.4
Burke County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	2,410	29%	$22.14	$1,151	0.7
Butts County	$17.58	$914	$36,560	2.4	$51,600	$1,290	$15,480	$387	2,316	28%	$12.43	$646	1.4
Calhoun County	$12.52	$651	$26,040	1.7	$39,600	$990	$11,880	$297	627	34%	$10.08	$524	1.2
Camden County	$16.40	$853	$34,120	2.3	$63,000	$1,575	$18,900	$473	7,330	38%	$13.23	$688	1.2
Candler County	$12.52	$651	$26,040	1.7	$39,300	$983	$11,790	$295	1,587	40%	$8.43	$438	1.5
Carroll County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	14,300	35%	$14.22	$740	1.6
Catoosa County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	6,156	25%	$10.70	$556	1.5
Charlton County	$12.52	$651	$26,040	1.7	$57,700	$1,443	$17,310	$433	955	27%	$8.43	$438	1.5
Chatham County	$19.42	$1,010	$40,400	2.7	$72,000	$1,800	$21,600	$540	49,606	46%	$16.18	$842	1.2
Chattahoochee County	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	1,887	74%	$25.39	$1,320	0.6
Chattooga County	$12.52	$651	$26,040	1.7	$46,800	$1,170	$14,040	$351	3,018	33%	$13.53	$704	0.9
Cherokee County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	20,124	23%	$12.36	$643	1.8
Clarke County	$16.31	$848	$33,920	2.2	$65,600	$1,640	$19,680	$492	28,804	61%	$14.26	$742	1.1
Clay County	$12.52	$651	$26,040	1.7	$37,400	$935	$11,220	$281	433	36%	$7.71	$401	1.6
Clayton County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	45,896	49%	$23.08	$1,200	1.0
Clinch County	$12.52	$651	$26,040	1.7	$46,300	$1,158	$13,890	$347	698	28%	$12.98	$675	1.0
Cobb County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	99,060	36%	$19.57	$1,018	1.1
Coffee County	$12.52	$651	$26,040	1.7	$48,900	$1,223	$14,670	$367	4,876	34%	$12.57	$654	1.0
Colquitt County	$12.52	$651	$26,040	1.7	$42,500	$1,063	$12,750	$319	5,958	39%	$11.26	$586	1.1
Columbia County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	9,814	21%	$12.18	$634	1.3
Cook County	$12.52	$651	$26,040	1.7	$44,400	$1,110	$13,320	$333	2,043	33%	$10.35	$538	1.2
Coweta County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	14,293	28%	$11.84	$616	1.9
Crawford County	$14.83	$771	$30,840	2.0	$59,000	$1,475	$17,700	$443	1,040	22%	$11.93	$620	1.2
Crisp County	$12.52	$651	$26,040	1.7	$41,700	$1,043	$12,510	$313	3,539	42%	$9.68	$504	1.3
Dade County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	1,560	26%	$14.49	$753	1.1

† Wage data not available (See Appendix B).

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GEORGIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dawson County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	1,594	18%	$8.37	$435	2.7
Decatur County	$12.52	$651	$26,040	1.7	$50,400	$1,260	$15,120	$378	4,392	43%	$9.99	$520	1.3
DeKalb County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	126,917	46%	$19.93	$1,036	1.1
Dodge County	$12.52	$651	$26,040	1.7	$49,900	$1,248	$14,970	$374	2,603	34%	$10.10	$525	1.2
Dooly County	$12.52	$651	$26,040	1.7	$48,800	$1,220	$14,640	$366	1,468	30%	$10.24	$533	1.2
Dougherty County	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	18,983	55%	$14.14	$735	1.0
Douglas County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	17,441	36%	$13.54	$704	1.7
Early County	$12.52	$651	$26,040	1.7	$42,700	$1,068	$12,810	$320	1,394	34%	$15.80	$822	0.8
Echols County	$13.85	$720	$28,800	1.9	$55,400	$1,385	$16,620	$416	470	30%	$12.43	$647	1.1
Effingham County	$19.42	$1,010	$40,400	2.7	$72,000	$1,800	$21,600	$540	4,954	24%	$14.67	$763	1.3
Elbert County	$12.52	$651	$26,040	1.7	$47,500	$1,188	$14,250	$356	2,025	27%	$9.76	$507	1.3
Emanuel County	$12.52	$651	$26,040	1.7	$43,700	$1,093	$13,110	$328	2,885	34%	$10.47	$545	1.2
Evans County	$12.52	$651	$26,040	1.7	$52,200	$1,305	$15,660	$392	1,336	33%	$11.07	$576	1.1
Fannin County	$13.73	$714	$28,560	1.9	$59,800	$1,495	$17,940	$449	2,286	22%	$10.69	$556	1.3
Fayette County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	7,381	19%	$13.05	$679	1.7
Floyd County	$14.52	$755	$30,200	2.0	$58,700	$1,468	$17,610	$440	14,164	40%	$13.96	$726	1.0
Forsyth County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	12,046	16%	$13.62	$708	1.6
Franklin County	$12.52	$651	$26,040	1.7	$52,400	$1,310	$15,720	$393	2,843	34%	$10.58	$550	1.2
Fulton County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	193,973	48%	$24.91	$1,296	0.9
Gilmer County	$14.33	$745	$29,800	2.0	$58,400	$1,460	$17,520	$438	2,930	25%	$8.79	$457	1.6
Glascock County	$12.52	$651	$26,040	1.7	$64,000	$1,600	$19,200	$480	265	24%	$9.49	$494	1.3
Glynn County	$15.12	$786	$31,440	2.1	$71,200	$1,780	$21,360	$534	12,772	38%	$12.75	$663	1.2
Gordon County	$12.56	$653	$26,120	1.7	$50,200	$1,255	$15,060	$377	7,307	36%	$13.92	$724	0.9
Grady County	$12.90	$671	$26,840	1.8	$48,400	$1,210	$14,520	$363	3,112	34%	$11.05	$575	1.2
Greene County	$13.06	$679	$27,160	1.8	$63,500	$1,588	$19,050	$476	2,009	29%	$11.64	$605	1.1
Gwinnett County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	97,546	34%	$18.06	$939	1.2

† Wage data not available (See Appendix B).

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Habersham County	$13.52	$703	$28,120	1.9	$58,000	$1,450	$17,400	$435	3,528	23%	$12.10	$629	1.1
Hall County	$17.27	$898	$35,920	2.4	$75,500	$1,888	$22,650	$566	20,060	31%	$16.19	$842	1.1
Hancock County	$12.52	$651	$26,040	1.7	$35,200	$880	$10,560	$264	803	27%	$11.62	$604	1.1
Haralson County	$16.04	$834	$33,360	2.2	$57,300	$1,433	$17,190	$430	3,523	32%	$14.51	$754	1.1
Harris County	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	1,701	14%	$7.99	$416	1.9
Hart County	$12.83	$667	$26,680	1.8	$55,300	$1,383	$16,590	$415	2,386	24%	$11.15	$580	1.2
Heard County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	1,357	30%	$14.61	$760	1.5
Henry County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	20,994	28%	$12.61	$656	1.8
Houston County	$17.21	$895	$35,800	2.4	$69,600	$1,740	$20,880	$522	19,990	36%	$11.59	$603	1.5
Irwin County	$12.52	$651	$26,040	1.7	$51,800	$1,295	$15,540	$389	849	26%	$11.01	$573	1.1
Jackson County	$14.79	$769	$30,760	2.0	$81,000	$2,025	$24,300	$608	4,949	22%	$10.90	$567	1.4
Jasper County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	1,289	25%	$11.30	$587	2.0
Jeff Davis County	$12.52	$651	$26,040	1.7	$47,300	$1,183	$14,190	$355	1,678	32%	$12.59	$655	1.0
Jefferson County	$12.52	$651	$26,040	1.7	$43,900	$1,098	$13,170	$329	1,910	34%	$10.11	$526	1.2
Jenkins County	$12.52	$651	$26,040	1.7	$41,500	$1,038	$12,450	$311	1,015	30%	$11.25	$585	1.1
Johnson County	$12.52	$651	$26,040	1.7	$51,100	$1,278	$15,330	$383	1,068	32%	$7.54	$392	1.7
Jones County	$14.83	$771	$30,840	2.0	$59,000	$1,475	$17,700	$443	2,090	20%	$8.41	$437	1.8
Lamar County	$14.73	$766	$30,640	2.0	$57,300	$1,433	$17,190	$430	1,944	31%	$9.68	$504	1.5
Lanier County	$13.85	$720	$28,800	1.9	$55,400	$1,385	$16,620	$416	1,342	36%	$8.06	$419	1.7
Laurens County	$12.52	$651	$26,040	1.7	$45,700	$1,143	$13,710	$343	6,411	37%	$10.55	$549	1.2
Lee County	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	2,861	28%	$11.84	$616	1.2
Liberty County	$17.10	$889	$35,560	2.4	$50,200	$1,255	$15,060	$377	12,900	56%	$16.07	$835	1.1
Lincoln County	$12.92	$672	$26,880	1.8	$52,000	$1,300	$15,600	$390	947	28%	$9.59	$499	1.3
Long County	$13.12	$682	$27,280	1.8	$59,100	$1,478	$17,730	$443	1,703	30%	$9.17	$477	1.4
Lowndes County	$13.85	$720	$28,800	1.9	$55,400	$1,385	$16,620	$416	19,312	48%	$11.22	$583	1.2
Lumpkin County	$16.21	$843	$33,720	2.2	$59,800	$1,495	$17,940	$449	3,737	32%	$8.83	$459	1.8

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
McDuffie County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	3,173	39%	$9.66	$502	1.7
McIntosh County	$15.12	$786	$31,440	2.1	$71,200	$1,780	$21,360	$534	1,342	22%	$8.77	$456	1.7
Macon County	$12.52	$651	$26,040	1.7	$41,700	$1,043	$12,510	$313	1,636	35%	$13.08	$680	1.0
Madison County	$16.31	$848	$33,920	2.2	$65,600	$1,640	$19,680	$492	2,583	24%	$9.14	$475	1.8
Marion County	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	874	26%	$11.36	$591	1.3
Meriwether County	$15.90	$827	$33,080	2.2	$51,700	$1,293	$15,510	$388	2,681	33%	$11.79	$613	1.3
Miller County	$13.27	$690	$27,600	1.8	$49,800	$1,245	$14,940	$374	757	33%	$8.13	$423	1.6
Mitchell County	$12.52	$651	$26,040	1.7	$43,300	$1,083	$12,990	$325	2,913	37%	$12.06	$627	1.0
Monroe County	$13.83	$719	$28,760	1.9	$70,600	$1,765	$21,180	$530	2,040	21%	$12.85	$668	1.1
Montgomery County	$12.52	$651	$26,040	1.7	$51,100	$1,278	$15,330	$383	842	28%	$9.37	$487	1.3
Morgan County	$17.65	$918	$36,720	2.4	$68,000	$1,700	$20,400	$510	1,682	25%	$10.91	$567	1.6
Murray County	$13.35	$694	$27,760	1.8	$51,400	$1,285	$15,420	$386	4,338	31%	$11.53	$600	1.2
Muscogee County	$15.19	$790	$31,600	2.1	$62,300	$1,558	$18,690	$467	37,908	52%	$15.70	$816	1.0
Newton County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	11,831	32%	$13.32	$692	1.7
Oconee County	$16.31	$848	$33,920	2.2	$65,600	$1,640	$19,680	$492	2,266	17%	$10.93	$569	1.5
Oglethorpe County	$16.31	$848	$33,920	2.2	$65,600	$1,640	$19,680	$492	1,190	21%	$9.78	$508	1.7
Paulding County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	12,376	24%	$11.87	$617	1.9
Peach County	$13.96	$726	$29,040	1.9	$59,500	$1,488	$17,850	$446	3,716	37%	$10.73	$558	1.3
Pickens County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	2,854	24%	$13.33	$693	1.7
Pierce County	$12.52	$651	$26,040	1.7	$53,500	$1,338	$16,050	$401	1,684	24%	$9.49	$493	1.3
Pike County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	1,049	17%	$11.64	$605	1.9
Polk County	$14.04	$730	$29,200	1.9	$53,000	$1,325	$15,900	$398	5,251	35%	$11.43	$594	1.2
Pulaski County	$12.52	$651	$26,040	1.7	$52,500	$1,313	$15,750	$394	1,416	37%	$11.08	$576	1.1
Putnam County	$14.75	$767	$30,680	2.0	$60,900	$1,523	$18,270	$457	1,913	22%	$9.30	$483	1.6
Quitman County	$12.52	$651	$26,040	1.7	$39,700	$993	$11,910	$298	292	31%	$9.10	$473	1.4
Rabun County	$13.35	$694	$27,760	1.8	$54,400	$1,360	$16,320	$408	1,653	25%	$9.14	$475	1.5

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Randolph County	$13.08	$680	$27,200	1.8	$37,900	$948	$11,370	$284	1,114	43%	$12.12	$630	1.1
Richmond County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	33,723	47%	$14.29	$743	1.1
Rockdale County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	9,736	32%	$16.42	$854	1.4
Schley County	$12.52	$651	$26,040	1.7	$48,200	$1,205	$14,460	$362	568	30%	$11.17	$581	1.1
Screven County	$12.52	$651	$26,040	1.7	$48,100	$1,203	$14,430	$361	1,479	28%	$9.64	$501	1.3
Seminole County	$13.33	$693	$27,720	1.8	$45,400	$1,135	$13,620	$341	1,049	32%	$14.11	$734	0.9
Spalding County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	9,614	40%	$12.16	$632	1.8
Stephens County	$12.52	$651	$26,040	1.7	$57,900	$1,448	$17,370	$434	2,861	30%	$11.49	$597	1.1
Stewart County	$12.52	$651	$26,040	1.7	$30,100	$753	$9,030	$226	535	29%	$12.74	$662	1.0
Sumter County	$13.65	$710	$28,400	1.9	$44,200	$1,105	$13,260	$332	5,197	44%	$12.27	$638	1.1
Talbot County	$12.65	$658	$26,320	1.7	$49,000	$1,225	$14,700	$368	591	21%	$11.84	$615	1.1
Taliaferro County †	$12.94	$673	$26,920	1.8	$44,000	$1,100	$13,200	$330	189	31%			
Tattnall County	$12.52	$651	$26,040	1.7	$50,100	$1,253	$15,030	$376	2,809	34%	$14.14	$735	0.9
Taylor County	$12.52	$651	$26,040	1.7	$37,900	$948	$11,370	$284	987	29%	$10.40	$541	1.2
Telfair County	$12.52	$651	$26,040	1.7	$38,400	$960	$11,520	$288	1,892	38%	$12.45	$648	1.0
Terrell County	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	1,406	43%	$10.66	$554	1.3
Thomas County	$14.98	$779	$31,160	2.1	$53,900	$1,348	$16,170	$404	6,389	37%	$14.29	$743	1.0
Tift County	$12.52	$651	$26,040	1.7	$50,000	$1,250	$15,000	$375	6,175	41%	$11.48	$597	1.1
Toombs County	$12.52	$651	$26,040	1.7	$50,300	$1,258	$15,090	$377	4,288	41%	$10.99	$572	1.1
Towns County	$13.62	$708	$28,320	1.9	$54,900	$1,373	$16,470	$412	917	19%	$10.39	$540	1.3
Treutlen County	$12.52	$651	$26,040	1.7	$55,400	$1,385	$16,620	$416	768	29%	$11.99	$623	1.0
Troup County	$15.12	$786	$31,440	2.1	$60,600	$1,515	$18,180	$455	10,611	43%	$14.21	$739	1.1
Turner County	$12.52	$651	$26,040	1.7	$49,600	$1,240	$14,880	$372	982	32%	$6.33	$329	2.0
Twiggs County	$14.83	$771	$30,840	2.0	$59,000	$1,475	$17,700	$443	626	21%	$10.84	$564	1.4
Union County	$12.87	$669	$26,760	1.8	$59,200	$1,480	$17,760	$444	2,001	22%	$10.31	$536	1.2
Upson County	$13.23	$688	$27,520	1.8	$50,600	$1,265	$15,180	$380	3,489	34%	$11.70	$608	1.1

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Walker County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	7,216	28%	$11.61	$604	1.4
Walton County	$22.44	$1,167	$46,680	3.1	$82,700	$2,068	$24,810	$620	8,311	27%	$11.45	$595	2.0
Ware County	$12.52	$651	$26,040	1.7	$47,700	$1,193	$14,310	$358	4,864	35%	$10.94	$569	1.1
Warren County	$12.52	$651	$26,040	1.7	$48,800	$1,220	$14,640	$366	754	32%	$11.14	$580	1.1
Washington County	$12.52	$651	$26,040	1.7	$49,200	$1,230	$14,760	$369	2,452	33%	$11.60	$603	1.1
Wayne County	$12.52	$651	$26,040	1.7	$54,300	$1,358	$16,290	$407	3,739	36%	$11.96	$622	1.0
Webster County	$12.52	$651	$26,040	1.7	$53,800	$1,345	$16,140	$404	230	21%	$13.18	$685	0.9
Wheeler County	$12.52	$651	$26,040	1.7	$40,700	$1,018	$12,210	$305	747	39%	$9.68	$503	1.3
White County	$13.81	$718	$28,720	1.9	$55,300	$1,383	$16,590	$415	2,875	25%	$11.42	$594	1.2
Whitfield County	$13.92	$724	$28,960	1.9	$53,100	$1,328	$15,930	$398	13,302	37%	$15.74	$819	0.9
Wilcox County	$12.52	$651	$26,040	1.7	$49,500	$1,238	$14,850	$371	626	24%	$7.95	$413	1.6
Wilkes County	$13.04	$678	$27,120	1.8	$52,200	$1,305	$15,660	$392	1,331	34%	$11.94	$621	1.1
Wilkinson County	$12.54	$652	$26,080	1.7	$53,500	$1,338	$16,050	$401	799	25%	$11.17	$581	1.1
Worth County	$14.23	$740	$29,600	2.0	$52,300	$1,308	$15,690	$392	2,699	34%	$10.43	$542	1.4

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1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #1*

In **Hawaii**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$2,015**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,718** monthly or **$80,613** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$38.76
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **HAWAII:**

STATE FACTS	
Minimum Wage	$10.10
Average Renter Wage	$17.17
2-Bedroom Housing Wage	$38.76
Number of Renter Households	190,420
Percent Renters	42%

153
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

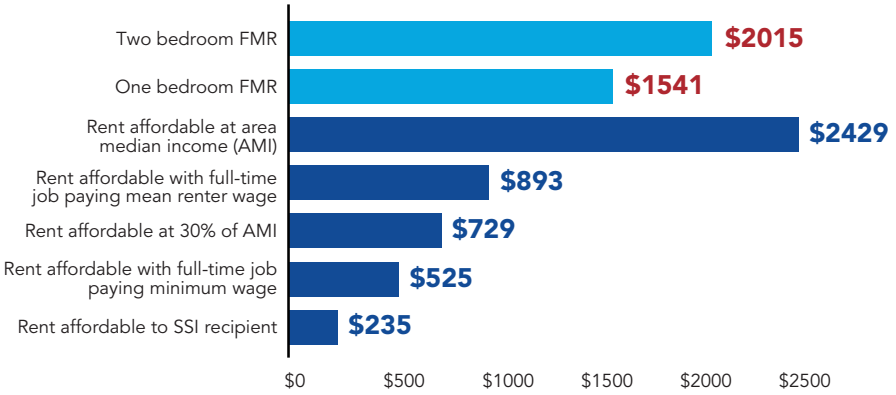
117
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

3.8
Number of Full-Time Jobs At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Honolulu MSA	$41.54
Kauai County	$36.17
Kalawao County	$33.83
Maui County	$33.83
Hawaii County	$27.48

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.



HAWAII

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hawaii	$38.76	$2,015	$80,613	3.8	$97,168	$2,429	$29,151	$729	190,420	42%	$17.17	$893	2.3
Combined Nonmetro Areas	$29.81	$1,550	$62,015	3.0	$81,789	$2,045	$24,537	$613	30,958	34%	$14.63	$761	2.0
Metropolitan Areas													
Honolulu MSA	$41.54	$2,160	$86,400	4.1	$101,600	$2,540	$30,480	$762	137,828	44%	$18.05	$939	2.3
Kalawao County HMFA †	$33.83	$1,759	$70,360	3.3	$97,500	$2,438	$29,250	$731	45	96%			
Maui County HMFA	$33.83	$1,759	$70,360	3.3	$97,500	$2,438	$29,250	$731	21,589	40%	$15.49	$806	2.2
Counties													
Hawaii County	$27.48	$1,429	$57,160	2.7	$75,200	$1,880	$22,560	$564	22,645	33%	$14.67	$763	1.9
Honolulu County	$41.54	$2,160	$86,400	4.1	$101,600	$2,540	$30,480	$762	137,828	44%	$18.05	$939	2.3
Kalawao County †	$33.83	$1,759	$70,360	3.3	$97,500	$2,438	$29,250	$731	45	96%			
Kauai County	$36.17	$1,881	$75,240	3.6	$101,800	$2,545	$30,540	$764	8,313	37%	$14.56	$757	2.5
Maui County	$33.83	$1,759	$70,360	3.3	$97,500	$2,438	$29,250	$731	21,589	40%	$15.49	$806	2.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IDAHO #36*

In **Idaho**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$863**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,876** monthly or **$34,511** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.59
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **IDAHO:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.26
2-Bedroom Housing Wage	$16.59
Number of Renter Households	190,031
Percent Renters	31%

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

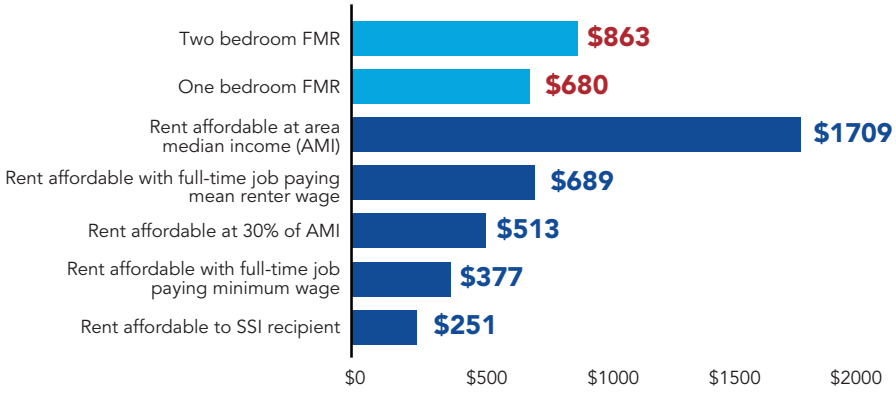
72
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Blaine County	$20.04
Boise City HMFA	$18.10
Coeur d'Alene MSA	$17.83
Teton County	$17.75
Lewiston MSA	$16.69

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.



IDAHO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Idaho	$16.59	$863	$34,511	2.3	$68,372	$1,709	$20,511	$513	190,031	31%	$13.26	$689	1.3
Combined Nonmetro Areas	$15.01	$780	$31,212	2.1	$59,917	$1,498	$17,975	$449	63,683	31%	$11.53	$599	1.3
Metropolitan Areas													
Boise City HMFA	$18.10	$941	$37,640	2.5	$74,800	$1,870	$22,440	$561	77,681	31%	$14.47	$753	1.3
Butte County HMFA	$15.33	$797	$31,880	2.1	$55,200	$1,380	$16,560	$414	166	16%	$34.06	$1,771	0.4
Coeur d'Alene MSA	$17.83	$927	$37,080	2.5	$70,400	$1,760	$21,120	$528	17,862	30%	$13.54	$704	1.3
Gem County HMFA	$16.42	$854	$34,160	2.3	$53,200	$1,330	$15,960	$399	1,747	27%	$7.67	$399	2.1
Idaho Falls HMFA	$15.23	$792	$31,680	2.1	$70,500	$1,763	$21,150	$529	13,467	28%	$11.69	$608	1.3
Lewiston MSA	$16.69	$868	$34,720	2.3	$73,900	$1,848	$22,170	$554	4,804	29%	$11.66	$606	1.4
Logan MSA	$13.77	$716	$28,640	1.9	$71,000	$1,775	$21,300	$533	824	19%	$9.86	$513	1.4
Pocatello MSA	$14.83	$771	$30,840	2.0	$66,000	$1,650	$19,800	$495	9,797	32%	$10.03	$521	1.5
Counties													
Ada County	$18.10	$941	$37,640	2.5	$74,800	$1,870	$22,440	$561	53,372	32%	$15.19	$790	1.2
Adams County	$13.73	$714	$28,560	1.9	$59,300	$1,483	$17,790	$445	325	19%	$12.99	$675	1.1
Bannock County	$14.83	$771	$30,840	2.0	$66,000	$1,650	$19,800	$495	9,797	32%	$10.03	$521	1.5
Bear Lake County	$13.73	$714	$28,560	1.9	$65,700	$1,643	$19,710	$493	547	23%	$6.08	$316	2.3
Benewah County	$15.10	$785	$31,400	2.1	$54,900	$1,373	$16,470	$412	899	27%	$12.65	$658	1.2
Bingham County	$14.31	$744	$29,760	2.0	$64,200	$1,605	$19,260	$482	3,598	24%	$11.06	$575	1.3
Blaine County	$20.04	$1,042	$41,680	2.8	$78,400	$1,960	$23,520	$588	2,481	30%	$13.56	$705	1.5
Boise County	$18.10	$941	$37,640	2.5	$74,800	$1,870	$22,440	$561	502	16%	$8.34	$433	2.2
Bonner County	$15.56	$809	$32,360	2.1	$61,500	$1,538	$18,450	$461	4,507	26%	$11.63	$605	1.3
Bonneville County	$15.23	$792	$31,680	2.1	$70,500	$1,763	$21,150	$529	11,709	30%	$11.46	$596	1.3
Boundary County	$13.73	$714	$28,560	1.9	$63,900	$1,598	$19,170	$479	1,149	25%	$12.47	$649	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IDAHO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Butte County	$15.33	$797	$31,880	2.1	$55,200	$1,380	$16,560	$414	166	16%	$34.06	$1,771	0.4
Camas County	$13.73	$714	$28,560	1.9	$57,200	$1,430	$17,160	$429	89	25%	$20.04	$1,042	0.7
Canyon County	$18.10	$941	$37,640	2.5	$74,800	$1,870	$22,440	$561	22,557	32%	$12.12	$630	1.5
Caribou County	$13.73	$714	$28,560	1.9	$70,400	$1,760	$21,120	$528	531	20%	$15.58	$810	0.9
Cassia County	$13.83	$719	$28,760	1.9	$55,800	$1,395	$16,740	$419	2,396	30%	$12.68	$659	1.1
Clark County †	$14.81	$770	$30,800	2.0	$60,900	$1,523	$18,270	$457	115	38%			
Clearwater County	$15.06	$783	$31,320	2.1	$55,600	$1,390	$16,680	$417	881	24%	$13.01	$677	1.2
Custer County	$14.00	$728	$29,120	1.9	$53,900	$1,348	$16,170	$404	444	25%	$9.53	$496	1.5
Elmore County	$15.27	$794	$31,760	2.1	$57,000	$1,425	$17,100	$428	4,313	42%	$11.69	$608	1.3
Franklin County	$13.77	$716	$28,640	1.9	$71,000	$1,775	$21,300	$533	824	19%	$9.86	$513	1.4
Fremont County	$14.38	$748	$29,920	2.0	$63,000	$1,575	$18,900	$473	806	19%	$11.65	$606	1.2
Gem County	$16.42	$854	$34,160	2.3	$53,200	$1,330	$15,960	$399	1,747	27%	$7.67	$399	2.1
Gooding County	$13.73	$714	$28,560	1.9	$55,900	$1,398	$16,770	$419	1,720	32%	$12.32	$641	1.1
Idaho County	$13.73	$714	$28,560	1.9	$53,000	$1,325	$15,900	$398	1,426	22%	$14.87	$773	0.9
Jefferson County	$15.23	$792	$31,680	2.1	$70,500	$1,763	$21,150	$529	1,758	20%	$13.59	$706	1.1
Jerome County	$15.13	$787	$31,480	2.1	$55,300	$1,383	$16,590	$415	2,825	36%	$12.42	$646	1.2
Kootenai County	$17.83	$927	$37,080	2.5	$70,400	$1,760	$21,120	$528	17,862	30%	$13.54	$704	1.3
Latah County	$14.62	$760	$30,400	2.0	$70,600	$1,765	$21,180	$530	7,298	47%	$9.36	$487	1.6
Lemhi County	$15.02	$781	$31,240	2.1	$53,000	$1,325	$15,900	$398	872	25%	$12.12	$630	1.2
Lewis County	$13.73	$714	$28,560	1.9	$54,000	$1,350	$16,200	$405	465	28%	$10.36	$539	1.3
Lincoln County	$15.67	$815	$32,600	2.2	$58,500	$1,463	$17,550	$439	521	31%	$12.89	$670	1.2
Madison County	$14.79	$769	$30,760	2.0	$38,800	$970	$11,640	$291	5,700	54%	$8.26	$429	1.8
Minidoka County	$13.73	$714	$28,560	1.9	$55,100	$1,378	$16,530	$413	2,061	28%	$13.56	$705	1.0
Nez Perce County	$16.69	$868	$34,720	2.3	$73,900	$1,848	$22,170	$554	4,804	29%	$11.66	$606	1.4
Oneida County	$15.08	$784	$31,360	2.1	$64,600	$1,615	$19,380	$485	306	19%	$8.21	$427	1.8
Owyhee County	$18.10	$941	$37,640	2.5	$74,800	$1,870	$22,440	$561	1,250	29%	$11.63	$605	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

IDAHO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payette County	$14.73	$766	$30,640	2.0	$59,300	$1,483	$17,790	$445	2,400	27%	$13.35	$694	1.1
Power County	$16.12	$838	$33,520	2.2	$58,500	$1,463	$17,550	$439	802	31%	$14.38	$748	1.1
Shoshone County	$14.13	$735	$29,400	1.9	$53,600	$1,340	$16,080	$402	1,657	30%	$13.65	$710	1.0
Teton County	$17.75	$923	$36,920	2.4	$72,800	$1,820	$21,840	$546	973	26%	$9.43	$491	1.9
Twin Falls County	$15.40	$801	$32,040	2.1	$60,700	$1,518	$18,210	$455	9,646	31%	$10.75	$559	1.4
Valley County	$15.35	$798	$31,920	2.1	$67,400	$1,685	$20,220	$506	736	21%	$9.26	$482	1.7
Washington County	$13.73	$714	$28,560	1.9	$50,900	$1,273	$15,270	$382	1,194	30%	$11.15	$580	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #18*

In **Illinois**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,108**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,693** monthly or **$44,310** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.30
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT ILLINOIS:

STATE FACTS	
Minimum Wage	$10.00
Average Renter Wage	$18.00
2-Bedroom Housing Wage	$21.30
Number of Renter Households	1,641,003
Percent Renters	34%

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

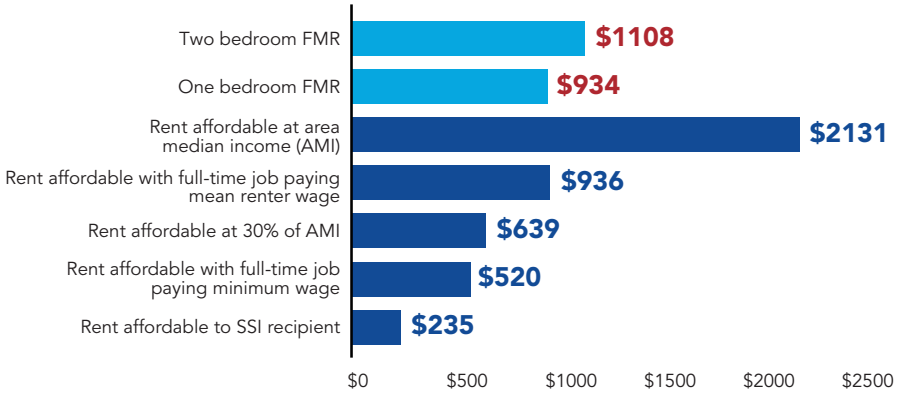
72
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.1
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
Chicago-Joliet-Naperville HMFA	$24.00
Kendall County	$23.85
Grundy County	$22.27
DeKalb County	$19.15
Kankakee County	$17.54

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.



ILLINOIS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Illinois	$21.30	$1,108	$44,310	2.1	$85,252	$2,131	$25,576	$639	1,641,003	34%	$18.00	$936	1.2
Combined Nonmetro Areas	$13.86	$721	$28,827	1.4	$65,911	$1,648	$19,773	$494	155,223	26%	$11.09	$576	1.3
Metropolitan Areas													
Bloomington HMFA	$15.90	$827	$33,080	1.6	$98,400	$2,460	$29,520	$738	23,719	36%	$13.95	$726	1.1
Bond County HMFA	$13.96	$726	$29,040	1.4	$71,900	$1,798	$21,570	$539	1,400	23%	$9.38	$488	1.5
Cape Girardeau MSA	$14.87	$773	$30,920	1.5	$67,000	$1,675	$20,100	$503	667	29%	$11.90	$619	1.2
Champaign-Urbana MSA	$16.58	$862	$34,480	1.7	$83,600	$2,090	$25,080	$627	41,174	43%	$11.43	$594	1.5
Chicago-Joliet-Naperville HMFA	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	1,116,797	36%	$20.17	$1,049	1.2
Danville MSA	$14.23	$740	$29,600	1.4	$55,600	$1,390	$16,680	$417	9,617	31%	$12.21	$635	1.2
Davenport-Moline-Rock Island MSA	$14.96	$778	$31,120	1.5	$75,400	$1,885	$22,620	$566	24,818	29%	$14.86	$773	1.0
De Witt County HMFA	$13.42	$698	$27,920	1.3	$72,600	$1,815	$21,780	$545	1,375	21%	$15.04	$782	0.9
Decatur MSA	$14.46	$752	$30,080	1.4	$71,300	$1,783	$21,390	$535	13,437	30%	$13.14	$683	1.1
DeKalb County HMFA	$19.15	$996	$39,840	1.9	$83,700	$2,093	$25,110	$628	16,225	43%	$11.65	$606	1.6
Grundy County HMFA	$22.27	$1,158	$46,320	2.2	$88,900	$2,223	$26,670	$667	5,599	29%	$20.78	$1,081	1.1
Jackson County HMFA	$14.13	$735	$29,400	1.4	$60,300	$1,508	$18,090	$452	11,404	48%	$11.00	$572	1.3
Kankakee MSA	$17.54	$912	$36,480	1.8	$76,500	$1,913	$22,950	$574	12,731	32%	$12.10	$629	1.4
Kendall County HMFA	$23.85	$1,240	$49,600	2.4	$107,300	$2,683	$32,190	$805	6,852	17%	$12.23	$636	1.9
Macoupin County HMFA	$13.42	$698	$27,920	1.3	$68,900	$1,723	$20,670	$517	4,451	24%	$8.33	$433	1.6
Peoria MSA	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	42,531	28%	$15.43	$802	1.0
Rockford MSA	$15.92	$828	$33,120	1.6	$69,600	$1,740	$20,880	$522	43,044	32%	$13.68	$711	1.2
Springfield MSA	$15.42	$802	$32,080	1.5	$85,200	$2,130	$25,560	$639	27,196	31%	$11.67	$607	1.3

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ILLINOIS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
St. Louis HMFA	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	74,583	30%	$10.95	$569	1.6
Williamson County HMFA	$14.27	$742	$29,680	1.4	$73,000	$1,825	$21,900	$548	8,160	30%	$10.21	$531	1.4
Counties													
Adams County	$13.88	$722	$28,880	1.4	$67,300	$1,683	$20,190	$505	7,734	28%	$11.69	$608	1.2
Alexander County	$14.87	$773	$30,920	1.5	$67,000	$1,675	$20,100	$503	667	29%	$11.90	$619	1.2
Bond County	$13.96	$726	$29,040	1.4	$71,900	$1,798	$21,570	$539	1,400	23%	$9.38	$488	1.5
Boone County	$15.92	$828	$33,120	1.6	$69,600	$1,740	$20,880	$522	3,784	20%	$13.96	$726	1.1
Brown County	$13.42	$698	$27,920	1.3	$77,600	$1,940	$23,280	$582	503	24%	$12.71	$661	1.1
Bureau County	$14.44	$751	$30,040	1.4	$71,400	$1,785	$21,420	$536	3,266	24%	$11.94	$621	1.2
Calhoun County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	289	16%	$5.07	$264	3.4
Carroll County	$13.42	$698	$27,920	1.3	$67,800	$1,695	$20,340	$509	1,539	24%	$10.73	$558	1.3
Cass County	$13.42	$698	$27,920	1.3	$64,100	$1,603	$19,230	$481	1,273	25%	$10.02	$521	1.3
Champaign County	$16.58	$862	$34,480	1.7	$83,600	$2,090	$25,080	$627	38,252	46%	$11.36	$591	1.5
Christian County	$13.60	$707	$28,280	1.4	$64,300	$1,608	$19,290	$482	3,553	25%	$9.64	$501	1.4
Clark County	$13.58	$706	$28,240	1.4	$63,700	$1,593	$19,110	$478	1,767	26%	$11.52	$599	1.2
Clay County	$13.42	$698	$27,920	1.3	$64,500	$1,613	$19,350	$484	1,296	23%	$10.84	$564	1.2
Clinton County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	2,995	21%	$10.59	$551	1.6
Coles County	$14.25	$741	$29,640	1.4	$62,800	$1,570	$18,840	$471	8,116	38%	$8.99	$467	1.6
Cook County	$24.00	$1,248	$49,920	1.8	$91,000	$2,275	$27,300	$683	846,311	43%	$21.78	$1,132	1.1
Crawford County	$13.42	$698	$27,920	1.3	$66,000	$1,650	$19,800	$495	1,669	22%	$14.57	$758	0.9
Cumberland County	$13.42	$698	$27,920	1.3	$67,400	$1,685	$20,220	$506	899	21%	$9.28	$483	1.4
DeKalb County	$19.15	$996	$39,840	1.9	$83,700	$2,093	$25,110	$628	16,225	43%	$11.65	$606	1.6
De Witt County	$13.42	$698	$27,920	1.3	$72,600	$1,815	$21,780	$545	1,375	21%	$15.04	$782	0.9
Douglas County	$13.42	$698	$27,920	1.3	$68,000	$1,700	$20,400	$510	2,157	28%	$11.97	$622	1.1
DuPage County	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	91,688	27%	$19.48	$1,013	1.2

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ILLINOIS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edgar County	$13.42	$698	$27,920	1.3	$63,000	$1,575	$18,900	$473	1,848	24%	$9.84	$512	1.4
Edwards County	$13.42	$698	$27,920	1.3	$67,700	$1,693	$20,310	$508	488	18%	$11.13	$579	1.2
Effingham County	$13.42	$698	$27,920	1.3	$75,200	$1,880	$22,560	$564	3,029	22%	$11.01	$573	1.2
Fayette County	$13.42	$698	$27,920	1.3	$57,000	$1,425	$17,100	$428	1,483	19%	$7.98	$415	1.7
Ford County	$16.58	$862	$34,480	1.7	$83,600	$2,090	$25,080	$627	1,700	29%	$13.68	$712	1.2
Franklin County	$13.42	$698	$27,920	1.3	$54,200	$1,355	$16,260	$407	4,225	26%	$10.70	$557	1.3
Fulton County	$14.67	$763	$30,520	1.5	$64,200	$1,605	$19,260	$482	3,265	23%	$8.57	$445	1.7
Gallatin County	$13.42	$698	$27,920	1.3	$55,400	$1,385	$16,620	$416	576	25%	$13.56	$705	1.0
Greene County	$13.42	$698	$27,920	1.3	$57,200	$1,430	$17,160	$429	1,047	21%	$9.24	$480	1.5
Grundy County	$22.27	$1,158	$46,320	2.2	$88,900	$2,223	$26,670	$667	5,599	29%	$20.78	$1,081	1.1
Hamilton County	$13.42	$698	$27,920	1.3	$62,800	$1,570	$18,840	$471	655	19%	$14.14	$735	0.9
Hancock County	$13.42	$698	$27,920	1.3	$65,200	$1,630	$19,560	$489	1,373	19%	$11.37	$591	1.2
Hardin County	$13.42	$698	$27,920	1.3	$59,100	$1,478	$17,730	$443	283	20%	$5.29	$275	2.5
Henderson County	$13.42	$698	$27,920	1.3	$58,500	$1,463	$17,550	$439	557	19%	$8.87	$461	1.5
Henry County	$14.96	$778	$31,120	1.5	$75,400	$1,885	$22,620	$566	4,449	22%	$9.39	$488	1.6
Iroquois County	$13.42	$698	$27,920	1.3	$64,900	$1,623	$19,470	$487	2,726	23%	$9.87	$513	1.4
Jackson County	$14.13	$735	$29,400	1.4	$60,300	$1,508	$18,090	$452	11,404	48%	$11.00	$572	1.3
Jasper County	$13.42	$698	$27,920	1.3	$71,800	$1,795	$21,540	$539	643	18%	$8.44	$439	1.6
Jefferson County	$13.75	$715	$28,600	1.4	$62,500	$1,563	$18,750	$469	4,158	27%	$11.06	$575	1.2
Jersey County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	1,673	19%	$8.06	$419	2.2
Jo Daviess County	$13.42	$698	$27,920	1.3	$76,200	$1,905	$22,860	$572	2,132	22%	$10.35	$538	1.3
Johnson County	$13.42	$698	$27,920	1.3	$61,300	$1,533	$18,390	$460	689	16%	$6.88	$358	1.9
Kane County	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	47,223	27%	$13.61	$708	1.8
Kankakee County	$17.54	$912	$36,480	1.8	$76,500	$1,913	$22,950	$574	12,731	32%	$12.10	$629	1.4
Kendall County	$23.85	$1,240	$49,600	2.4	$107,300	$2,683	$32,190	$805	6,852	17%	$12.23	$636	1.9
Knox County	$13.42	$698	$27,920	1.3	$61,300	$1,533	$18,390	$460	7,203	35%	$9.57	$498	1.4

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ILLINOIS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lake County	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	65,199	27%	$20.81	$1,082	1.2
La Salle County	$15.02	$781	$31,240	1.5	$69,300	$1,733	$20,790	$520	12,296	28%	$12.21	$635	1.2
Lawrence County	$13.42	$698	$27,920	1.3	$59,200	$1,480	$17,760	$444	1,777	29%	$12.42	$646	1.1
Lee County	$14.08	$732	$29,280	1.4	$76,000	$1,900	$22,800	$570	3,724	27%	$12.31	$640	1.1
Livingston County	$13.65	$710	$28,400	1.4	$74,200	$1,855	$22,260	$557	4,000	28%	$12.02	$625	1.1
Logan County	$13.92	$724	$28,960	1.4	$75,000	$1,875	$22,500	$563	2,963	27%	$12.86	$669	1.1
McDonough County	$13.42	$698	$27,920	1.3	$71,700	$1,793	$21,510	$538	3,757	33%	$7.21	$375	1.9
McHenry County	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	23,181	21%	$12.95	$673	1.9
McLean County	$15.90	$827	$33,080	1.6	$98,400	$2,460	$29,520	$738	23,719	36%	$13.95	$726	1.1
Macon County	$14.46	$752	$30,080	1.4	$71,300	$1,783	$21,390	$535	13,437	30%	$13.14	$683	1.1
Macoupin County	$13.42	$698	$27,920	1.3	$68,900	$1,723	$20,670	$517	4,451	24%	$8.33	$433	1.6
Madison County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	31,406	29%	$11.31	$588	1.5
Marion County	$13.42	$698	$27,920	1.3	$60,000	$1,500	$18,000	$450	4,237	27%	$10.57	$550	1.3
Marshall County	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	876	18%	$8.59	$447	1.7
Mason County	$13.90	$723	$28,920	1.4	$59,900	$1,498	$17,970	$449	1,326	22%	$11.52	$599	1.2
Massac County	$15.23	$792	$31,680	1.5	$60,100	$1,503	$18,030	$451	1,484	25%	$11.89	$618	1.3
Menard County	$15.42	$802	$32,080	1.5	$85,200	$2,130	$25,560	$639	1,186	23%	$8.35	$434	1.8
Mercer County	$14.96	$778	$31,120	1.5	$75,400	$1,885	$22,620	$566	1,467	22%	$10.08	$524	1.5
Monroe County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	2,072	16%	$7.59	$395	2.3
Montgomery County	$13.42	$698	$27,920	1.3	$63,500	$1,588	$19,050	$476	2,597	23%	$8.51	$443	1.6
Morgan County	$13.96	$726	$29,040	1.4	$65,400	$1,635	$19,620	$491	4,459	32%	$11.35	$590	1.2
Moultrie County	$13.42	$698	$27,920	1.3	$67,000	$1,675	$20,100	$503	1,324	22%	$12.00	$624	1.1
Ogle County	$15.17	$789	$31,560	1.5	$75,100	$1,878	$22,530	$563	5,452	26%	$14.40	$749	1.1
Peoria County	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	25,715	35%	$16.92	$880	0.9
Perry County	$13.42	$698	$27,920	1.3	$68,200	$1,705	$20,460	$512	2,085	25%	$7.77	$404	1.7
Piatt County	$16.58	$862	$34,480	1.7	$83,600	$2,090	$25,080	$627	1,222	18%	$9.69	$504	1.7

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ILLINOIS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pike County	$13.42	$698	$27,920	1.3	$56,400	$1,410	$16,920	$423	1,421	22%	$10.32	$536	1.3
Pope County	$13.42	$698	$27,920	1.3	$60,800	$1,520	$18,240	$456	245	15%	$4.65	$242	2.9
Pulaski County	$13.42	$698	$27,920	1.3	$54,400	$1,360	$16,320	$408	547	25%	$13.61	$708	1.0
Putnam County	$14.27	$742	$29,680	1.4	$84,100	$2,103	$25,230	$631	466	19%	$15.13	$787	0.9
Randolph County	$13.46	$700	$28,000	1.3	$69,100	$1,728	$20,730	$518	2,886	24%	$11.57	$601	1.2
Richland County	$13.42	$698	$27,920	1.3	$62,100	$1,553	$18,630	$466	1,833	28%	$9.60	$499	1.4
Rock Island County	$14.96	$778	$31,120	1.5	$75,400	$1,885	$22,620	$566	18,902	31%	$15.95	$829	0.9
St. Clair County	$17.40	$905	$36,200	1.7	$82,900	$2,073	$24,870	$622	36,148	35%	$11.09	$577	1.6
Saline County	$13.42	$698	$27,920	1.3	$55,100	$1,378	$16,530	$413	2,762	28%	$8.69	$452	1.5
Sangamon County	$15.42	$802	$32,080	1.5	$85,200	$2,130	$25,560	$639	26,010	31%	$11.72	$609	1.3
Schuyler County	$13.42	$698	$27,920	1.3	$63,500	$1,588	$19,050	$476	667	24%	$16.95	$881	0.8
Scott County	$13.42	$698	$27,920	1.3	$68,700	$1,718	$20,610	$515	427	22%	$14.99	$780	0.9
Shelby County	$13.42	$698	$27,920	1.3	$63,300	$1,583	$18,990	$475	1,819	20%	$10.19	$530	1.3
Stark County	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	453	20%	$11.28	$586	1.3
Stephenson County	$13.42	$698	$27,920	1.3	$62,100	$1,553	$18,630	$466	6,141	31%	$11.76	$611	1.1
Tazewell County	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	12,857	24%	$13.37	$695	1.1
Union County	$13.42	$698	$27,920	1.3	$58,600	$1,465	$17,580	$440	1,493	22%	$8.84	$460	1.5
Vermilion County	$14.23	$740	$29,600	1.4	$55,600	$1,390	$16,680	$417	9,617	31%	$12.21	$635	1.2
Wabash County	$13.50	$702	$28,080	1.4	$69,000	$1,725	$20,700	$518	1,159	24%	$7.92	$412	1.7
Warren County	$13.42	$698	$27,920	1.3	$63,400	$1,585	$19,020	$476	1,637	24%	$12.16	$633	1.1
Washington County	$14.33	$745	$29,800	1.4	$74,300	$1,858	$22,290	$557	1,275	21%	$16.17	$841	0.9
Wayne County	$13.42	$698	$27,920	1.3	$60,600	$1,515	$18,180	$455	1,675	24%	$9.45	$492	1.4
White County	$13.42	$698	$27,920	1.3	$62,200	$1,555	$18,660	$467	1,344	22%	$11.70	$608	1.1
Whiteside County	$14.50	$754	$30,160	1.5	$68,100	$1,703	$20,430	$511	5,793	25%	$10.94	$569	1.3
Will County	$24.00	$1,248	$49,920	2.4	$91,000	$2,275	$27,300	$683	43,195	19%	$12.21	$635	2.0
Williamson County	$14.27	$742	$29,680	1.4	$73,000	$1,825	$21,900	$548	8,160	30%	$10.21	$531	1.4

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winnebago County	$15.92	$828	$33,120	1.6	$69,600	$1,740	$20,880	$522	39,260	34%	$13.64	$709	1.2
Woodford County	$14.85	$772	$30,880	1.5	$79,600	$1,990	$23,880	$597	2,630	18%	$10.88	$566	1.4

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INDIANA #39*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$848**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,828** monthly or **$33,940** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.32
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **INDIANA:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.44
2-Bedroom Housing Wage	$16.32
Number of Renter Households	793,086
Percent Renters	31%

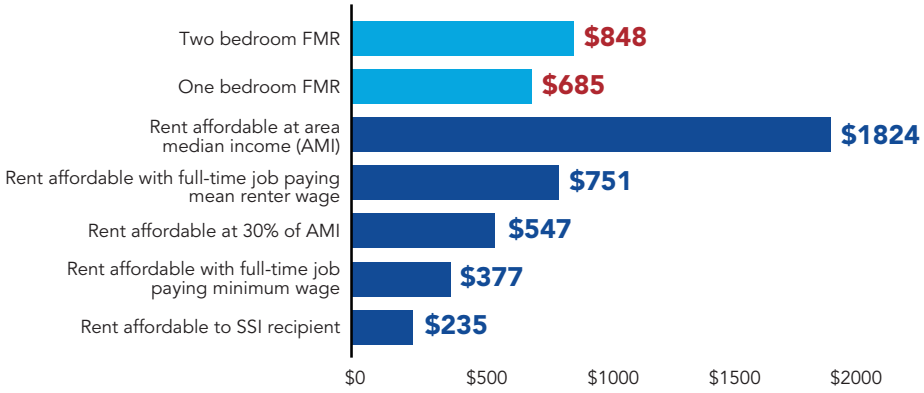
90
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Indianapolis-Carmel HMFA	$18.19
Gary HMFA	$17.63
Bloomington HMFA	$16.90
Bartholomew County	$16.85
Clark County	$16.77



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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	$16.32	$848	$33,940	2.3	$72,950	$1,824	$21,885	$547	793,086	31%	$14.44	$751	1.1
Combined Nonmetro Areas	$14.11	$734	$29,353	1.9	$64,292	$1,607	$19,288	$482	144,100	25%	$12.69	$660	1.1
Metropolitan Areas													
Anderson HMFA	$15.50	$806	$32,240	2.1	$58,000	$1,450	$17,400	$435	15,487	30%	$11.34	$590	1.4
Bloomington HMFA	$16.90	$879	$35,160	2.3	$74,900	$1,873	$22,470	$562	25,106	45%	$10.86	$565	1.6
Carroll County HMFA	$13.73	$714	$28,560	1.9	$67,400	$1,685	$20,220	$506	1,509	19%	$13.83	$719	1.0
Cincinnati HMFA	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	4,485	21%	$8.15	$424	2.0
Columbus MSA	$16.85	$876	$35,040	2.3	$81,300	$2,033	$24,390	$610	9,082	29%	$21.43	$1,114	0.8
Elkhart-Goshen MSA	$15.71	$817	$32,680	2.2	$70,200	$1,755	$21,060	$527	22,545	31%	$15.34	$798	1.0
Evansville MSA	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	33,733	31%	$13.16	$684	1.2
Fort Wayne MSA	$14.75	$767	$30,680	2.0	$71,100	$1,778	$21,330	$533	50,059	30%	$13.36	$695	1.1
Gary HMFA	$17.63	$917	$36,680	2.4	$74,900	$1,873	$22,470	$562	73,206	29%	$13.37	$695	1.3
Indianapolis-Carmel HMFA	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	248,651	35%	$17.12	$890	1.1
Jasper County HMFA	$16.69	$868	$34,720	2.3	$69,000	$1,725	$20,700	$518	3,053	24%	$12.37	$643	1.3
Kokomo MSA	$14.04	$730	$29,200	1.9	$63,900	$1,598	$19,170	$479	10,933	32%	$14.83	$771	0.9
Lafayette-West Lafayette HMFA	$16.10	$837	$33,480	2.2	$79,100	$1,978	$23,730	$593	32,491	45%	$13.45	$700	1.2
Louisville HMFA	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	23,720	27%	$11.82	$615	1.4
Michigan City-La Porte MSA	$15.08	$784	$31,360	2.1	$65,200	$1,630	$19,560	$489	12,080	28%	$11.62	$604	1.3
Muncie MSA	$14.37	$747	$29,880	2.0	$64,600	$1,615	$19,380	$485	16,340	36%	$10.47	$544	1.4
Owen County HMFA	$13.73	$714	$28,560	1.9	$64,300	$1,608	$19,290	$482	1,846	21%	$12.01	$625	1.1
Putnam County HMFA	$14.50	$754	$30,160	2.0	$70,100	$1,753	$21,030	$526	3,791	28%	$14.52	$755	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County HMFA	$15.37	$799	$31,960	2.1	$61,600	$1,540	$18,480	$462	2,454	27%	$10.30	$535	1.5
South Bend-Mishawaka HMFA	$16.15	$840	$33,600	2.2	$70,800	$1,770	$21,240	$531	32,566	32%	$13.18	$685	1.2
Sullivan County HMFA	$15.21	$791	$31,640	2.1	$60,900	$1,523	$18,270	$457	2,044	27%	$10.19	$530	1.5
Terre Haute HMFA	$15.15	$788	$31,520	2.1	$63,900	$1,598	$19,170	$479	20,425	35%	$11.58	$602	1.3
Union County HMFA	$13.73	$714	$28,560	1.9	$61,300	$1,533	$18,390	$460	824	29%	$12.68	$659	1.1
Washington County HMFA	$13.73	$714	$28,560	1.9	$60,400	$1,510	$18,120	$453	2,556	24%	$9.88	$514	1.4
Counties													
Adams County	$13.73	$714	$28,560	1.9	$64,800	$1,620	$19,440	$486	2,842	23%	$9.82	$511	1.4
Allen County	$14.75	$767	$30,680	2.0	$71,100	$1,778	$21,330	$533	45,551	32%	$13.60	$707	1.1
Bartholomew County	$16.85	$876	$35,040	2.3	$81,300	$2,033	$24,390	$610	9,082	29%	$21.43	$1,114	0.8
Benton County	$16.10	$837	$33,480	2.2	$79,100	$1,978	$23,730	$593	950	28%	$14.07	$731	1.1
Blackford County	$13.73	$714	$28,560	1.9	$55,000	$1,375	$16,500	$413	1,263	24%	$13.58	$706	1.0
Boone County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	5,740	23%	$11.68	$607	1.6
Brown County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	1,002	16%	$7.28	$379	2.5
Carroll County	$13.73	$714	$28,560	1.9	$67,400	$1,685	$20,220	$506	1,509	19%	$13.83	$719	1.0
Cass County	$13.73	$714	$28,560	1.9	$60,500	$1,513	$18,150	$454	3,764	26%	$10.91	$567	1.3
Clark County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	13,082	30%	$13.10	$681	1.3
Clay County	$15.15	$788	$31,520	2.1	$63,900	$1,598	$19,170	$479	2,427	23%	$10.27	$534	1.5
Clinton County	$14.71	$765	$30,600	2.0	$66,800	$1,670	$20,040	$501	3,406	28%	$12.78	$665	1.2
Crawford County	$13.73	$714	$28,560	1.9	$52,900	$1,323	$15,870	$397	674	17%	$6.33	$329	2.2
Daviess County	$14.25	$741	$29,640	2.0	$63,700	$1,593	$19,110	$478	3,036	27%	$10.02	$521	1.4
Dearborn County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	3,942	21%	$8.10	$421	2.1
Decatur County	$15.92	$828	$33,120	2.2	$64,400	$1,610	$19,320	$483	3,226	31%	$16.03	$834	1.0
DeKalb County	$14.58	$758	$30,320	2.0	$66,600	$1,665	$19,980	$500	3,929	23%	$14.20	$738	1.0

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INDIANA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Delaware County	$14.37	$747	$29,880	2.0	$64,600	$1,615	$19,380	$485	16,340	36%	$10.47	$544	1.4
Dubois County	$13.73	$714	$28,560	1.9	$77,900	$1,948	$23,370	$584	3,630	22%	$9.76	$508	1.4
Elkhart County	$15.71	$817	$32,680	2.2	$70,200	$1,755	$21,060	$527	22,545	31%	$15.34	$798	1.0
Fayette County	$13.75	$715	$28,600	1.9	$53,700	$1,343	$16,110	$403	2,915	30%	$10.42	$542	1.3
Floyd County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	8,091	28%	$10.61	$552	1.6
Fountain County	$14.12	$734	$29,360	1.9	$59,600	$1,490	$17,880	$447	1,677	24%	$11.25	$585	1.3
Franklin County	$13.85	$720	$28,800	1.9	$69,500	$1,738	$20,850	$521	1,652	19%	$9.95	$517	1.4
Fulton County	$13.75	$715	$28,600	1.9	$62,100	$1,553	$18,630	$466	1,839	23%	$11.24	$584	1.2
Gibson County	$13.73	$714	$28,560	1.9	$68,300	$1,708	$20,490	$512	3,016	23%	$17.45	$907	0.8
Grant County	$13.73	$714	$28,560	1.9	$58,500	$1,463	$17,550	$439	8,042	31%	$11.95	$621	1.1
Greene County	$13.73	$714	$28,560	1.9	$64,700	$1,618	$19,410	$485	2,562	20%	$10.05	$523	1.4
Hamilton County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	26,588	23%	$16.18	$841	1.1
Hancock County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	6,325	22%	$12.70	$660	1.4
Harrison County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	2,547	17%	$8.47	$440	2.0
Hendricks County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	12,503	22%	$11.51	$599	1.6
Henry County	$13.79	$717	$28,680	1.9	$60,600	$1,515	$18,180	$455	4,865	26%	$10.13	$527	1.4
Howard County	$14.04	$730	$29,200	1.9	$63,900	$1,598	$19,170	$479	10,933	32%	$14.83	$771	0.9
Huntington County	$13.73	$714	$28,560	1.9	$64,800	$1,620	$19,440	$486	3,561	24%	$11.54	$600	1.2
Jackson County	$14.60	$759	$30,360	2.0	$64,300	$1,608	$19,290	$482	4,588	27%	$14.00	$728	1.0
Jasper County	$16.69	$868	$34,720	2.3	$69,000	$1,725	$20,700	$518	3,053	24%	$12.37	$643	1.3
Jay County	$13.73	$714	$28,560	1.9	$58,800	$1,470	$17,640	$441	2,199	27%	$12.67	$659	1.1
Jefferson County	$14.50	$754	$30,160	2.0	$64,100	$1,603	$19,230	$481	3,582	28%	$12.88	$670	1.1
Jennings County	$14.15	$736	$29,440	2.0	$61,300	$1,533	$18,390	$460	2,634	25%	$13.27	$690	1.1
Johnson County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	15,727	28%	$11.86	$617	1.5
Knox County	$14.73	$766	$30,640	2.0	$60,000	$1,500	$18,000	$450	5,233	35%	$11.76	$612	1.3
Kosciusko County	$14.67	$763	$30,520	2.0	$74,700	$1,868	$22,410	$560	8,113	26%	$17.21	$895	0.9

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaGrange County	$13.73	$714	$28,560	1.9	$67,700	$1,693	$20,310	$508	2,091	17%	$15.56	$809	0.9
Lake County	$17.63	$917	$36,680	2.4	$74,900	$1,873	$22,470	$562	56,335	30%	$13.81	$718	1.3
LaPorte County	$15.08	$784	$31,360	2.1	$65,200	$1,630	$19,560	$489	12,080	28%	$11.62	$604	1.3
Lawrence County	$14.44	$751	$30,040	2.0	$62,800	$1,570	$18,840	$471	4,143	22%	$11.07	$575	1.3
Madison County	$15.50	$806	$32,240	2.1	$58,000	$1,450	$17,400	$435	15,487	30%	$11.34	$590	1.4
Marion County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	169,854	46%	$19.18	$997	0.9
Marshall County	$13.73	$714	$28,560	1.9	$65,900	$1,648	$19,770	$494	4,276	25%	$10.03	$521	1.4
Martin County	$13.73	$714	$28,560	1.9	$63,100	$1,578	$18,930	$473	875	21%	$11.38	$592	1.2
Miami County	$13.73	$714	$28,560	1.9	$61,400	$1,535	$18,420	$461	3,948	29%	$10.36	$539	1.3
Monroe County	$16.90	$879	$35,160	2.3	$74,900	$1,873	$22,470	$562	25,106	45%	$10.86	$565	1.6
Montgomery County	$14.56	$757	$30,280	2.0	$67,900	$1,698	$20,370	$509	4,450	29%	$14.22	$739	1.0
Morgan County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	6,176	24%	$12.14	$631	1.5
Newton County	$17.63	$917	$36,680	2.4	$74,900	$1,873	$22,470	$562	1,171	21%	$14.31	$744	1.2
Noble County	$13.73	$714	$28,560	1.9	$67,400	$1,685	$20,220	$506	4,341	24%	$12.45	$647	1.1
Ohio County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	543	22%	$8.72	$453	1.9
Orange County	$13.73	$714	$28,560	1.9	$57,100	$1,428	$17,130	$428	1,996	25%	$10.06	$523	1.4
Owen County	$13.73	$714	$28,560	1.9	$64,300	$1,608	$19,290	$482	1,846	21%	$12.01	$625	1.1
Parke County	$14.42	$750	$30,000	2.0	$56,800	$1,420	$17,040	$426	1,408	23%	$9.15	$476	1.6
Perry County	$13.73	$714	$28,560	1.9	$64,600	$1,615	$19,380	$485	1,684	23%	$9.71	$505	1.4
Pike County	$13.73	$714	$28,560	1.9	$65,800	$1,645	$19,740	$494	876	17%	$16.45	$855	0.8
Porter County	$17.63	$917	$36,680	2.4	$74,900	$1,873	$22,470	$562	15,700	25%	$12.01	$624	1.5
Posey County	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	1,926	19%	$12.14	$631	1.3
Pulaski County	$13.73	$714	$28,560	1.9	$59,400	$1,485	$17,820	$446	1,196	23%	$14.82	$771	0.9
Putnam County	$14.50	$754	$30,160	2.0	$70,100	$1,753	$21,030	$526	3,791	28%	$14.52	$755	1.0
Randolph County	$13.73	$714	$28,560	1.9	$59,400	$1,485	$17,820	$446	2,419	23%	$11.74	$610	1.2
Ripley County	$13.73	$714	$28,560	1.9	$66,600	$1,665	$19,980	$500	2,553	23%	$12.60	$655	1.1

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rush County	$13.73	$714	$28,560	1.9	$62,600	$1,565	$18,780	$470	1,927	29%	$12.50	$650	1.1
St. Joseph County	$16.15	$840	$33,600	2.2	$70,800	$1,770	$21,240	$531	32,566	32%	$13.18	$685	1.2
Scott County	$15.37	$799	$31,960	2.1	$61,600	$1,540	$18,480	$462	2,454	27%	$10.30	$535	1.5
Shelby County	$18.19	$946	$37,840	2.5	$82,000	$2,050	$24,600	$615	4,736	27%	$14.16	$736	1.3
Spencer County	$13.73	$714	$28,560	1.9	$73,500	$1,838	$22,050	$551	1,542	19%	$11.90	$619	1.2
Starke County	$13.73	$714	$28,560	1.9	$58,100	$1,453	$17,430	$436	1,834	21%	$10.69	$556	1.3
Steuben County	$15.17	$789	$31,560	2.1	$66,400	$1,660	$19,920	$498	3,187	23%	$11.46	$596	1.3
Sullivan County	$15.21	$791	$31,640	2.1	$60,900	$1,523	$18,270	$457	2,044	27%	$10.19	$530	1.5
Switzerland County	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	1,134	26%	$15.42	$802	0.9
Tippecanoe County	$16.10	$837	$33,480	2.2	$79,100	$1,978	$23,730	$593	31,541	46%	$13.44	$699	1.2
Tipton County	$15.58	$810	$32,400	2.1	$70,900	$1,773	$21,270	$532	1,220	19%	$16.72	$869	0.9
Union County	$13.73	$714	$28,560	1.9	$61,300	$1,533	$18,390	$460	824	29%	$12.68	$659	1.1
Vanderburgh County	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	26,818	36%	$13.31	$692	1.1
Vermillion County	$15.15	$788	$31,520	2.1	$63,900	$1,598	$19,170	$479	1,795	27%	$14.02	$729	1.1
Vigo County	$15.15	$788	$31,520	2.1	$63,900	$1,598	$19,170	$479	16,203	39%	$11.57	$602	1.3
Wabash County	$13.85	$720	$28,800	1.9	$62,200	$1,555	$18,660	$467	3,450	27%	$11.96	$622	1.2
Warren County	$14.15	$736	$29,440	2.0	$69,500	$1,738	$20,850	$521	546	16%	$10.96	$570	1.3
Warrick County	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	4,989	21%	$12.60	$655	1.2
Washington County	$13.73	$714	$28,560	1.9	$60,400	$1,510	$18,120	$453	2,556	24%	$9.88	$514	1.4
Wayne County	$13.94	$725	$29,000	1.9	$61,600	$1,540	$18,480	$462	8,626	32%	$12.65	$658	1.1
Wells County	$14.75	$767	$30,680	2.0	$71,100	$1,778	$21,330	$533	2,226	20%	$9.40	$489	1.6
White County	$14.10	$733	$29,320	1.9	$66,200	$1,655	$19,860	$497	2,130	22%	$12.98	$675	1.1
Whitley County	$14.75	$767	$30,680	2.0	$71,100	$1,778	$21,330	$533	2,282	17%	$13.10	$681	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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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.

IOWA #45*

In **Iowa**, 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 **$32,151** 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 IOWA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.43
2-Bedroom Housing Wage	$15.46
Number of Renter Households	362,703
Percent Renters	29%

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

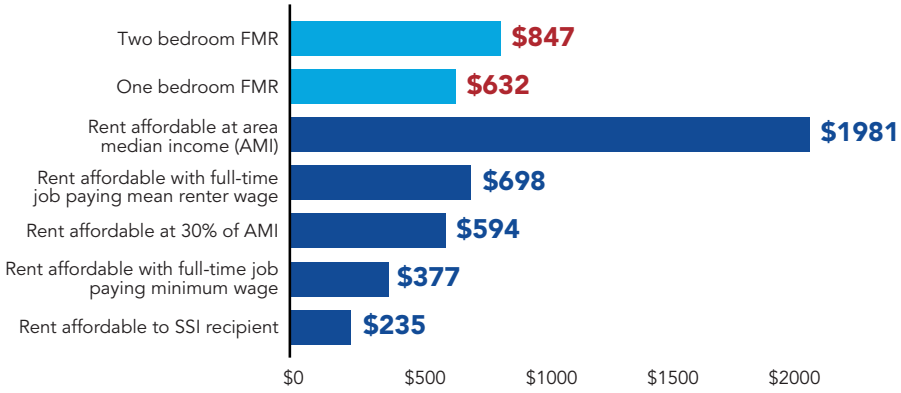
67
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.1
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
Iowa City HMFA	$19.44
Omaha-Council Bluffs HMFA	$18.19
Des Moines-West Des Moines MSA	$17.31
Ames MSA	$16.48
Muscatine County	$15.94

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.



IOWA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Iowa	$15.46	$804	$32,151	2.1	$79,229	$1,981	$23,769	$594	362,703	29%	$13.43	$698	1.2
Combined Nonmetro Areas	$13.74	$715	$28,586	1.9	$69,809	$1,745	$20,943	$524	135,078	26%	$12.33	$641	1.1
Metropolitan Areas													
Ames MSA	$16.48	$857	$34,280	2.3	$104,300	$2,608	$31,290	$782	17,581	47%	$11.89	$618	1.4
Benton County HMFA	$13.21	$687	$27,480	1.8	$85,100	$2,128	$25,530	$638	1,806	18%	$8.96	$466	1.5
Bremer County HMFA	$13.21	$687	$27,480	1.8	$87,600	$2,190	$26,280	$657	1,727	18%	$10.36	$539	1.3
Cedar Rapids HMFA	$14.94	$777	$31,080	2.1	$85,200	$2,130	$25,560	$639	22,995	26%	$13.90	$723	1.1
Davenport-Moline-Rock Island MSA	$14.96	$778	$31,120	2.1	$75,400	$1,885	$22,620	$566	20,466	31%	$12.51	$651	1.2
Des Moines-West Des Moines MSA	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	75,206	31%	$16.47	$857	1.1
Dubuque MSA	$15.06	$783	$31,320	2.1	$82,900	$2,073	$24,870	$622	10,594	28%	$11.84	$616	1.3
Iowa City HMFA	$19.44	$1,011	$40,440	2.7	$101,200	$2,530	$30,360	$759	23,447	40%	$9.96	$518	2.0
Jones County HMFA	$13.21	$687	$27,480	1.8	$76,200	$1,905	$22,860	$572	1,998	24%	$11.61	$604	1.1
Omaha-Council Bluffs HMFA	$18.19	$946	$37,840	2.5	$87,000	$2,175	$26,100	$653	14,485	30%	$12.75	$663	1.4
Plymouth County HMFA	$13.21	$687	$27,480	1.8	$79,100	$1,978	$23,730	$593	2,156	21%	$14.08	$732	0.9
Sioux City HMFA	$15.44	$803	$32,120	2.1	$75,200	$1,880	$22,560	$564	13,393	34%	$12.07	$628	1.3
Washington County HMFA	$15.48	$805	$32,200	2.1	$78,200	$1,955	$23,460	$587	2,546	29%	$10.45	$544	1.5
Waterloo-Cedar Falls HMFA	$14.67	$763	$30,520	2.0	$71,600	$1,790	$21,480	$537	19,225	33%	$13.92	$724	1.1
Counties													
Adair County	$13.21	$687	$27,480	1.8	$66,600	$1,665	$19,980	$500	732	23%	$10.49	$545	1.3
Adams County	$13.21	$687	$27,480	1.8	$65,700	$1,643	$19,710	$493	372	23%	$13.93	$724	0.9
Allamakee County	$13.21	$687	$27,480	1.8	$68,400	$1,710	$20,520	$513	1,327	22%	$10.05	$523	1.3
Appanoose County	$13.21	$687	$27,480	1.8	$57,200	$1,430	$17,160	$429	1,445	27%	$9.21	$479	1.4

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Audubon County	$13.21	$687	$27,480	1.8	$65,700	$1,643	$19,710	$493	597	22%	$12.90	$671	1.0
Benton County	$13.21	$687	$27,480	1.8	$85,100	$2,128	$25,530	$638	1,806	18%	$8.96	$466	1.5
Black Hawk County	$14.67	$763	$30,520	2.0	$71,600	$1,790	$21,480	$537	18,173	34%	$13.88	$722	1.1
Boone County	$14.31	$744	$29,760	2.0	$77,700	$1,943	$23,310	$583	2,533	23%	$11.73	$610	1.2
Bremer County	$13.21	$687	$27,480	1.8	$87,600	$2,190	$26,280	$657	1,727	18%	$10.36	$539	1.3
Buchanan County	$13.38	$696	$27,840	1.8	$79,200	$1,980	$23,760	$594	1,744	22%	$10.45	$543	1.3
Buena Vista County	$13.21	$687	$27,480	1.8	$68,600	$1,715	$20,580	$515	2,525	33%	$13.81	$718	1.0
Butler County	$13.21	$687	$27,480	1.8	$71,600	$1,790	$21,480	$537	1,306	21%	$11.40	$593	1.2
Calhoun County	$13.21	$687	$27,480	1.8	$63,000	$1,575	$18,900	$473	928	22%	$10.25	$533	1.3
Carroll County	$13.21	$687	$27,480	1.8	$78,500	$1,963	$23,550	$589	2,000	23%	$9.36	$487	1.4
Cass County	$13.21	$687	$27,480	1.8	$61,600	$1,540	$18,480	$462	1,828	31%	$11.56	$601	1.1
Cedar County	$14.31	$744	$29,760	2.0	$82,500	$2,063	$24,750	$619	1,470	19%	$12.73	$662	1.1
Cerro Gordo County	$14.60	$759	$30,360	2.0	$71,700	$1,793	$21,510	$538	5,929	31%	$11.84	$616	1.2
Cherokee County	$13.21	$687	$27,480	1.8	$73,200	$1,830	$21,960	$549	1,381	26%	$11.61	$604	1.1
Chickasaw County	$13.21	$687	$27,480	1.8	$73,200	$1,830	$21,960	$549	1,028	20%	$14.87	$773	0.9
Clarke County	$14.56	$757	$30,280	2.0	$66,000	$1,650	$19,800	$495	1,126	29%	$11.94	$621	1.2
Clay County	$13.21	$687	$27,480	1.8	$68,500	$1,713	$20,550	$514	2,292	31%	$11.92	$620	1.1
Clayton County	$13.21	$687	$27,480	1.8	$69,500	$1,738	$20,850	$521	1,914	25%	$12.89	$670	1.0
Clinton County	$14.25	$741	$29,640	2.0	$71,700	$1,793	$21,510	$538	5,082	26%	$10.84	$564	1.3
Crawford County	$13.21	$687	$27,480	1.8	$63,100	$1,578	$18,930	$473	1,737	27%	$10.39	$541	1.3
Dallas County	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	8,430	26%	$15.69	$816	1.1
Davis County	$13.37	$695	$27,800	1.8	$71,000	$1,775	$21,300	$533	550	17%	$8.40	$437	1.6
Decatur County	$13.21	$687	$27,480	1.8	$53,500	$1,338	$16,050	$401	1,089	34%	$8.03	$418	1.6
Delaware County	$13.21	$687	$27,480	1.8	$76,900	$1,923	$23,070	$577	1,185	17%	$10.55	$549	1.3
Des Moines County	$15.58	$810	$32,400	2.1	$64,700	$1,618	$19,410	$485	4,635	28%	$11.40	$593	1.4
Dickinson County	$14.42	$750	$30,000	2.0	$83,400	$2,085	$25,020	$626	1,697	21%	$9.43	$490	1.5

† Wage data not available (See Appendix B).

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dubuque County	$15.06	$783	$31,320	2.1	$82,900	$2,073	$24,870	$622	10,594	28%	$11.84	$616	1.3
Emmet County	$13.21	$687	$27,480	1.8	$71,600	$1,790	$21,480	$537	942	23%	$12.38	$644	1.1
Fayette County	$13.21	$687	$27,480	1.8	$63,900	$1,598	$19,170	$479	2,046	25%	$9.95	$517	1.3
Floyd County	$13.21	$687	$27,480	1.8	$67,100	$1,678	$20,130	$503	1,878	28%	$10.25	$533	1.3
Franklin County	$13.21	$687	$27,480	1.8	$61,200	$1,530	$18,360	$459	1,079	26%	$15.63	$813	0.8
Fremont County	$13.21	$687	$27,480	1.8	$70,100	$1,753	$21,030	$526	773	26%	$10.73	$558	1.2
Greene County	$13.21	$687	$27,480	1.8	$71,100	$1,778	$21,330	$533	1,002	26%	$11.69	$608	1.1
Grundy County	$14.67	$763	$30,520	2.0	$71,600	$1,790	$21,480	$537	1,052	20%	$14.63	$761	1.0
Guthrie County	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	904	21%	$12.91	$671	1.3
Hamilton County	$13.63	$709	$28,360	1.9	$73,400	$1,835	$22,020	$551	1,714	27%	$12.24	$636	1.1
Hancock County	$13.21	$687	$27,480	1.8	$71,500	$1,788	$21,450	$536	1,051	22%	$12.21	$635	1.1
Hardin County	$13.21	$687	$27,480	1.8	$74,400	$1,860	$22,320	$558	1,646	23%	$13.49	$702	1.0
Harrison County	$18.19	$946	$37,840	2.5	$87,000	$2,175	$26,100	$653	1,529	25%	$11.15	$580	1.6
Henry County	$13.65	$710	$28,400	1.9	$66,900	$1,673	$20,070	$502	2,239	29%	$13.18	$685	1.0
Howard County	$13.21	$687	$27,480	1.8	$66,200	$1,655	$19,860	$497	810	21%	$11.67	$607	1.1
Humboldt County	$13.21	$687	$27,480	1.8	$67,900	$1,698	$20,370	$509	1,088	26%	$11.63	$605	1.1
Ida County	$13.21	$687	$27,480	1.8	$73,200	$1,830	$21,960	$549	729	24%	$13.64	$709	1.0
Iowa County	$13.21	$687	$27,480	1.8	$76,400	$1,910	$22,920	$573	1,487	22%	$11.88	$618	1.1
Jackson County	$13.21	$687	$27,480	1.8	$66,300	$1,658	$19,890	$497	1,734	21%	$9.46	$492	1.4
Jasper County	$13.98	$727	$29,080	1.9	$72,800	$1,820	$21,840	$546	3,790	26%	$12.41	$646	1.1
Jefferson County	$14.29	$743	$29,720	2.0	$66,200	$1,655	$19,860	$497	2,249	33%	$10.00	$520	1.4
Johnson County	$19.44	$1,011	$40,440	2.7	$101,200	$2,530	$30,360	$759	23,447	40%	$9.96	$518	2.0
Jones County	$13.21	$687	$27,480	1.8	$76,200	$1,905	$22,860	$572	1,998	24%	$11.61	$604	1.1
Keokuk County	$13.21	$687	$27,480	1.8	$69,200	$1,730	$20,760	$519	1,014	23%	$12.72	$661	1.0
Kossuth County	$13.21	$687	$27,480	1.8	$73,600	$1,840	$22,080	$552	1,584	24%	$13.24	$688	1.0
Lee County	$13.27	$690	$27,600	1.8	$64,400	$1,610	$19,320	$483	3,641	26%	$11.50	$598	1.2

† Wage data not available (See Appendix B).

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Linn County	$14.94	$777	$31,080	2.1	$85,200	$2,130	$25,560	$639	22,995	26%	$13.90	$723	1.1
Louisa County	$13.56	$705	$28,200	1.9	$71,800	$1,795	$21,540	$539	1,011	23%	$12.99	$675	1.0
Lucas County	$15.17	$789	$31,560	2.1	$67,100	$1,678	$20,130	$503	829	23%	$13.22	$687	1.1
Lyon County	$13.21	$687	$27,480	1.8	$74,200	$1,855	$22,260	$557	755	17%	$13.66	$710	1.0
Madison County	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	1,356	21%	$11.17	$581	1.5
Mahaska County	$13.50	$702	$28,080	1.9	$65,100	$1,628	$19,530	$488	2,545	29%	$11.64	$605	1.2
Marion County	$14.12	$734	$29,360	1.9	$76,400	$1,910	$22,920	$573	3,924	29%	$15.94	$829	0.9
Marshall County	$14.83	$771	$30,840	2.0	$67,200	$1,680	$20,160	$504	4,416	29%	$15.58	$810	1.0
Mills County	$18.19	$946	$37,840	2.5	$87,000	$2,175	$26,100	$653	1,230	22%	$9.58	$498	1.9
Mitchell County	$13.21	$687	$27,480	1.8	$70,700	$1,768	$21,210	$530	762	17%	$13.77	$716	1.0
Monona County	$13.21	$687	$27,480	1.8	$63,900	$1,598	$19,170	$479	1,173	29%	$9.40	$489	1.4
Monroe County	$13.85	$720	$28,800	1.9	$66,900	$1,673	$20,070	$502	731	22%	$16.05	$835	0.9
Montgomery County	$13.21	$687	$27,480	1.8	$59,300	$1,483	$17,790	$445	1,439	31%	$11.40	$593	1.2
Muscatine County	$15.94	$829	$33,160	2.2	$73,100	$1,828	$21,930	$548	4,483	27%	$17.51	$910	0.9
O'Brien County	$13.21	$687	$27,480	1.8	$76,300	$1,908	$22,890	$572	1,694	28%	$10.59	$551	1.2
Osceola County	$13.21	$687	$27,480	1.8	$68,700	$1,718	$20,610	$515	631	24%	$14.48	$753	0.9
Page County	$13.21	$687	$27,480	1.8	$64,900	$1,623	$19,470	$487	1,741	28%	$11.64	$605	1.1
Palo Alto County	$13.21	$687	$27,480	1.8	$71,200	$1,780	$21,360	$534	980	26%	$13.36	$695	1.0
Plymouth County	$13.21	$687	$27,480	1.8	$79,100	$1,978	$23,730	$593	2,156	21%	$14.08	$732	0.9
Pocahontas County	$13.21	$687	$27,480	1.8	$67,000	$1,675	$20,100	$503	726	23%	$16.41	$853	0.8
Polk County	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	60,322	33%	$16.95	$882	1.0
Pottawattamie County	$18.19	$946	$37,840	2.5	$87,000	$2,175	$26,100	$653	11,726	32%	$13.09	$681	1.4
Poweshiek County	$14.06	$731	$29,240	1.9	$73,000	$1,825	$21,900	$548	2,358	31%	$13.92	$724	1.0
Ringgold County †	$13.21	$687	$27,480	1.8	$62,200	$1,555	$18,660	$467	454	23%			
Sac County	$13.21	$687	$27,480	1.8	$71,000	$1,775	$21,300	$533	913	21%	$12.36	$643	1.1
Scott County	$14.96	$778	$31,120	2.1	$75,400	$1,885	$22,620	$566	20,466	31%	$12.51	$651	1.2

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Shelby County	$13.21	$687	$27,480	1.8	$72,500	$1,813	$21,750	$544	1,135	22%	$11.69	$608	1.1
Sioux County	$13.21	$687	$27,480	1.8	$80,600	$2,015	$24,180	$605	2,461	20%	$11.73	$610	1.1
Story County	$16.48	$857	$34,280	2.3	$104,300	$2,608	$31,290	$782	17,581	47%	$11.89	$618	1.4
Tama County	$13.35	$694	$27,760	1.8	$71,600	$1,790	$21,480	$537	1,602	24%	$14.34	$746	0.9
Taylor County	$13.21	$687	$27,480	1.8	$62,400	$1,560	$18,720	$468	622	23%	$13.16	$684	1.0
Union County	$13.21	$687	$27,480	1.8	$66,800	$1,670	$20,040	$501	1,518	29%	$10.21	$531	1.3
Van Buren County	$13.21	$687	$27,480	1.8	$64,600	$1,615	$19,380	$485	521	18%	$10.63	$553	1.2
Wapello County	$14.08	$732	$29,280	1.9	$58,700	$1,468	$17,610	$440	3,997	28%	$11.28	$587	1.2
Warren County	$17.31	$900	$36,000	2.4	$89,200	$2,230	$26,760	$669	4,194	22%	$8.47	$440	2.0
Washington County	$15.48	$805	$32,200	2.1	$78,200	$1,955	$23,460	$587	2,546	29%	$10.45	$544	1.5
Wayne County	$13.21	$687	$27,480	1.8	$58,200	$1,455	$17,460	$437	491	18%	$12.45	$647	1.1
Webster County	$13.21	$687	$27,480	1.8	$62,700	$1,568	$18,810	$470	4,948	33%	$13.97	$727	0.9
Winnebago County	$13.21	$687	$27,480	1.8	$67,100	$1,678	$20,130	$503	1,219	26%	$11.78	$612	1.1
Winneshiek County	$13.21	$687	$27,480	1.8	$80,700	$2,018	$24,210	$605	1,711	21%	$10.58	$550	1.2
Woodbury County	$15.44	$803	$32,120	2.1	$75,200	$1,880	$22,560	$564	13,393	34%	$12.07	$628	1.3
Worth County	$13.21	$687	$27,480	1.8	$68,100	$1,703	$20,430	$511	720	23%	$10.77	$560	1.2
Wright County	$13.21	$687	$27,480	1.8	$64,000	$1,600	$19,200	$480	1,620	28%	$12.68	$659	1.0

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KANSAS #37*

In **Kansas**, 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 **$34,185** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.43
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT KANSAS:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.21
2-Bedroom Housing Wage	$16.43
Number of Renter Households	378,704
Percent Renters	34%

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

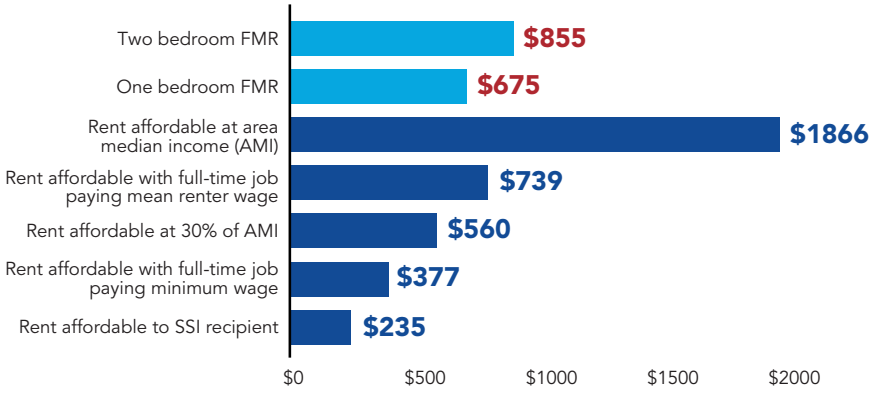
72
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Kansas City HMFA	$18.81
Manhattan MSA	$18.63
Geary County	$18.46
Lawrence MSA	$17.88
Wichita HMFA	$15.81

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.



KANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kansas	$16.43	$855	$34,185	2.3	$74,642	$1,866	$22,393	$560	378,704	34%	$14.21	$739	1.2
Combined Nonmetro Areas	$14.45	$751	$30,058	2.0	$63,850	$1,596	$19,155	$479	115,491	31%	$12.48	$649	1.2
Metropolitan Areas													
Kansas City HMFA	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	108,085	33%	$16.35	$850	1.2
Kingman County HMFA	$13.73	$714	$28,560	1.9	$74,300	$1,858	$22,290	$557	657	21%	$12.54	$652	1.1
Lawrence MSA	$17.88	$930	$37,200	2.5	$88,800	$2,220	$26,640	$666	22,293	48%	$9.89	$514	1.8
Manhattan MSA	$18.63	$969	$38,760	2.6	$69,700	$1,743	$20,910	$523	17,352	49%	$12.09	$629	1.5
St. Joseph MSA	$15.33	$797	$31,880	2.1	$63,600	$1,590	$19,080	$477	817	27%	$11.90	$619	1.3
Sumner County HMFA	$14.21	$739	$29,560	2.0	$71,900	$1,798	$21,570	$539	2,472	27%	$10.41	$541	1.4
Topeka MSA	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	30,115	32%	$13.26	$690	1.1
Wichita HMFA	$15.81	$822	$32,880	2.2	$72,600	$1,815	$21,780	$545	81,422	35%	$14.05	$731	1.1
Counties													
Allen County	$13.73	$714	$28,560	1.9	$61,600	$1,540	$18,480	$462	1,528	29%	$10.44	$543	1.3
Anderson County	$13.73	$714	$28,560	1.9	$61,100	$1,528	$18,330	$458	792	26%	$15.71	$817	0.9
Atchison County	$13.73	$714	$28,560	1.9	$61,900	$1,548	$18,570	$464	1,890	32%	$12.55	$653	1.1
Barber County	$13.73	$714	$28,560	1.9	$73,900	$1,848	$22,170	$554	572	29%	$10.65	$554	1.3
Barton County	$13.73	$714	$28,560	1.9	$66,100	$1,653	$19,830	$496	3,293	30%	$11.99	$623	1.1
Bourbon County	$13.73	$714	$28,560	1.9	$54,300	$1,358	$16,290	$407	1,725	30%	$10.78	$560	1.3
Brown County	$13.73	$714	$28,560	1.9	$57,900	$1,448	$17,370	$434	1,055	27%	$14.71	$765	0.9
Butler County	$15.81	$822	$32,880	2.2	$72,600	$1,815	$21,780	$545	6,439	26%	$11.56	$601	1.4
Chase County	$13.73	$714	$28,560	1.9	$65,200	$1,630	$19,560	$489	214	21%	$10.65	$554	1.3
Chautauqua County	$14.02	$729	$29,160	1.9	$56,900	$1,423	$17,070	$427	311	21%	$9.36	$487	1.5
Cherokee County	$13.81	$718	$28,720	1.9	$56,300	$1,408	$16,890	$422	2,082	26%	$14.11	$734	1.0

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KANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cheyenne County	$13.73	$714	$28,560	1.9	$63,700	$1,593	$19,110	$478	255	21%	$12.26	$637	1.1
Clark County	$15.62	$812	$32,480	2.2	$63,500	$1,588	$19,050	$476	255	29%	$15.75	$819	1.0
Clay County	$15.44	$803	$32,120	2.1	$67,800	$1,695	$20,340	$509	793	23%	$8.95	$465	1.7
Cloud County	$13.73	$714	$28,560	1.9	$58,000	$1,450	$17,400	$435	1,123	29%	$9.59	$499	1.4
Coffey County	$13.73	$714	$28,560	1.9	$76,900	$1,923	$23,070	$577	812	23%	$20.90	$1,087	0.7
Comanche County	$13.73	$714	$28,560	1.9	$66,000	$1,650	$19,800	$495	144	19%	$12.87	$669	1.1
Cowley County	$13.94	$725	$29,000	1.9	$60,200	$1,505	$18,060	$452	4,538	33%	$12.95	$673	1.1
Crawford County	$13.88	$722	$28,880	1.9	$61,100	$1,528	$18,330	$458	6,258	42%	$10.91	$567	1.3
Decatur County	$13.73	$714	$28,560	1.9	$60,500	$1,513	$18,150	$454	416	28%	$12.69	$660	1.1
Dickinson County	$13.73	$714	$28,560	1.9	$64,900	$1,623	$19,470	$487	2,359	30%	$8.77	$456	1.6
Doniphan County	$15.33	$797	$31,880	2.1	$63,600	$1,590	$19,080	$477	817	27%	$11.90	$619	1.3
Douglas County	$17.88	$930	$37,200	2.5	$88,800	$2,220	$26,640	$666	22,293	48%	$9.89	$514	1.8
Edwards County	$13.73	$714	$28,560	1.9	$61,100	$1,528	$18,330	$458	278	21%	$15.71	$817	0.9
Elk County	$13.73	$714	$28,560	1.9	$55,500	$1,388	$16,650	$416	225	20%	$6.43	$335	2.1
Ellis County	$13.94	$725	$29,000	1.9	$77,600	$1,940	$23,280	$582	4,486	39%	$10.57	$550	1.3
Ellsworth County	$13.73	$714	$28,560	1.9	$67,600	$1,690	$20,280	$507	613	25%	$10.40	$541	1.3
Finney County	$15.19	$790	$31,600	2.1	$62,000	$1,550	$18,600	$465	4,689	37%	$16.20	$842	0.9
Ford County	$14.73	$766	$30,640	2.0	$60,200	$1,505	$18,060	$452	4,244	38%	$15.24	$792	1.0
Franklin County	$15.21	$791	$31,640	2.1	$70,100	$1,753	$21,030	$526	2,876	29%	$11.76	$612	1.3
Geary County	$18.46	$960	$38,400	2.5	$53,600	$1,340	$16,080	$402	7,998	63%	$13.74	$714	1.3
Gove County	$13.73	$714	$28,560	1.9	$63,500	$1,588	$19,050	$476	277	23%	$12.50	$650	1.1
Graham County	$13.73	$714	$28,560	1.9	$61,800	$1,545	$18,540	$464	251	21%	$10.23	$532	1.3
Grant County	$13.73	$714	$28,560	1.9	$72,400	$1,810	$21,720	$543	569	22%	$13.80	$718	1.0
Gray County	$13.73	$714	$28,560	1.9	$72,200	$1,805	$21,660	$542	533	24%	$15.71	$817	0.9
Greeley County	$13.73	$714	$28,560	1.9	$65,300	$1,633	$19,590	$490	187	38%	$13.70	$713	1.0
Greenwood County	$13.73	$714	$28,560	1.9	$55,700	$1,393	$16,710	$418	725	26%	$11.75	$611	1.2

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KANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hamilton County	$13.73	$714	$28,560	1.9	$58,700	$1,468	$17,610	$440	263	31%	$18.34	$954	0.7
Harper County	$13.73	$714	$28,560	1.9	$61,600	$1,540	$18,480	$462	643	28%	$14.59	$759	0.9
Harvey County	$15.81	$822	$32,880	2.2	$72,600	$1,815	$21,780	$545	3,778	28%	$10.81	$562	1.5
Haskell County	$15.10	$785	$31,400	2.1	$63,100	$1,578	$18,930	$473	318	24%	$17.18	$894	0.9
Hodgeman County	$13.73	$714	$28,560	1.9	$72,700	$1,818	$21,810	$545	175	23%	$11.82	$615	1.2
Jackson County	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	1,317	24%	$7.68	$399	2.0
Jefferson County	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	1,370	18%	$13.52	$703	1.1
Jewell County	$13.73	$714	$28,560	1.9	$56,300	$1,408	$16,890	$422	251	18%	$6.89	$358	2.0
Johnson County	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	69,855	31%	$16.46	$856	1.1
Kearny County	$13.73	$714	$28,560	1.9	$69,400	$1,735	$20,820	$521	299	24%	$11.10	$577	1.2
Kingman County	$13.73	$714	$28,560	1.9	$74,300	$1,858	$22,290	$557	657	21%	$12.54	$652	1.1
Kiowa County	$13.73	$714	$28,560	1.9	$66,600	$1,665	$19,980	$500	282	29%	$10.00	$520	1.4
Labette County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	2,377	30%	$10.09	$525	1.4
Lane County	$13.73	$714	$28,560	1.9	$72,500	$1,813	$21,750	$544	180	23%	$14.39	$748	1.0
Leavenworth County	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	8,809	33%	$12.65	$658	1.5
Lincoln County	$13.73	$714	$28,560	1.9	$67,200	$1,680	$20,160	$504	248	20%	$12.69	$660	1.1
Linn County	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	973	22%	$18.12	$942	1.0
Logan County	$13.73	$714	$28,560	1.9	$70,600	$1,765	$21,180	$530	326	29%	$10.31	$536	1.3
Lyon County	$13.73	$714	$28,560	1.9	$60,800	$1,520	$18,240	$456	5,584	41%	$10.82	$563	1.3
McPherson County	$14.96	$778	$31,120	2.1	$72,900	$1,823	$21,870	$547	3,696	30%	$13.73	$714	1.1
Marion County	$13.73	$714	$28,560	1.9	$66,500	$1,663	$19,950	$499	981	20%	$9.93	$516	1.4
Marshall County	$13.73	$714	$28,560	1.9	$66,600	$1,665	$19,980	$500	946	23%	$12.86	$669	1.1
Meade County	$13.73	$714	$28,560	1.9	$66,200	$1,655	$19,860	$497	512	31%	$13.35	$694	1.0
Miami County	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	2,730	21%	$10.21	$531	1.8
Mitchell County	$13.73	$714	$28,560	1.9	$66,800	$1,670	$20,040	$501	673	26%	$10.64	$553	1.3
Montgomery County	$13.73	$714	$28,560	1.9	$56,700	$1,418	$17,010	$425	4,208	31%	$11.19	$582	1.2

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KANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morris County	$13.73	$714	$28,560	1.9	$67,100	$1,678	$20,130	$503	485	22%	$9.60	$499	1.4
Morton County	$13.73	$714	$28,560	1.9	$60,800	$1,520	$18,240	$456	336	30%	$10.80	$561	1.3
Nemaha County	$13.73	$714	$28,560	1.9	$77,300	$1,933	$23,190	$580	1,045	26%	$10.69	$556	1.3
Neosho County	$13.73	$714	$28,560	1.9	$59,600	$1,490	$17,880	$447	1,974	30%	$9.79	$509	1.4
Ness County	$13.73	$714	$28,560	1.9	$62,600	$1,565	$18,780	$470	191	15%	$14.19	$738	1.0
Norton County	$13.73	$714	$28,560	1.9	$67,400	$1,685	$20,220	$506	500	26%	$14.71	$765	0.9
Osage County	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	1,676	26%	$7.94	$413	1.9
Osborne County	$13.73	$714	$28,560	1.9	$61,400	$1,535	$18,420	$461	418	25%	$10.78	$561	1.3
Ottawa County	$14.02	$729	$29,160	1.9	$71,100	$1,778	$21,330	$533	456	19%	$10.43	$542	1.3
Pawnee County	$13.73	$714	$28,560	1.9	$60,100	$1,503	$18,030	$451	799	32%	$14.56	$757	0.9
Phillips County	$13.73	$714	$28,560	1.9	$64,600	$1,615	$19,380	$485	538	23%	$12.76	$663	1.1
Pottawatomie County	$18.63	$969	$38,760	2.6	$69,700	$1,743	$20,910	$523	2,014	23%	$13.02	$677	1.4
Pratt County	$14.54	$756	$30,240	2.0	$70,500	$1,763	$21,150	$529	1,162	32%	$16.10	$837	0.9
Rawlins County	$13.73	$714	$28,560	1.9	$67,200	$1,680	$20,160	$504	282	24%	$11.19	$582	1.2
Reno County	$14.42	$750	$30,000	2.0	$62,600	$1,565	$18,780	$470	7,845	31%	$12.34	$641	1.2
Republic County	$13.73	$714	$28,560	1.9	$64,900	$1,623	$19,470	$487	575	26%	$10.38	$540	1.3
Rice County	$13.73	$714	$28,560	1.9	$65,600	$1,640	$19,680	$492	989	26%	$10.06	$523	1.4
Riley County	$18.63	$969	$38,760	2.6	$69,700	$1,743	$20,910	$523	15,338	58%	$11.70	$608	1.6
Rooks County	$13.73	$714	$28,560	1.9	$63,500	$1,588	$19,050	$476	441	21%	$10.60	$551	1.3
Rush County	$13.73	$714	$28,560	1.9	$68,500	$1,713	$20,550	$514	323	23%	$10.65	$554	1.3
Russell County	$13.73	$714	$28,560	1.9	$64,300	$1,608	$19,290	$482	575	19%	$10.13	$527	1.4
Saline County	$15.19	$790	$31,600	2.1	$70,200	$1,755	$21,060	$527	7,210	32%	$11.66	$606	1.3
Scott County	$13.73	$714	$28,560	1.9	$71,800	$1,795	$21,540	$539	521	26%	$12.43	$646	1.1
Sedgwick County	$15.81	$822	$32,880	2.2	$72,600	$1,815	$21,780	$545	71,205	36%	$14.37	$747	1.1
Seward County	$14.60	$759	$30,360	2.0	$52,900	$1,323	$15,870	$397	2,307	32%	$16.81	$874	0.9
Shawnee County	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	25,349	35%	$13.54	$704	1.1

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KANSAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sheridan County	$13.73	$714	$28,560	1.9	$76,000	$1,900	$22,800	$570	298	26%	$14.29	$743	1.0
Sherman County	$14.63	$761	$30,440	2.0	$59,400	$1,485	$17,820	$446	946	36%	$11.64	$605	1.3
Smith County	$13.73	$714	$28,560	1.9	$60,600	$1,515	$18,180	$455	366	22%	$11.48	$597	1.2
Stafford County	$13.73	$714	$28,560	1.9	$64,700	$1,618	$19,410	$485	327	18%	$11.13	$579	1.2
Stanton County	$13.73	$714	$28,560	1.9	$60,600	$1,515	$18,180	$455	148	18%	$12.69	$660	1.1
Stevens County	$14.00	$728	$29,120	1.9	$69,600	$1,740	$20,880	$522	597	31%	$13.57	$706	1.0
Sumner County	$14.21	$739	$29,560	2.0	$71,900	$1,798	$21,570	$539	2,472	27%	$10.41	$541	1.4
Thomas County	$13.73	$714	$28,560	1.9	$70,600	$1,765	$21,180	$530	916	28%	$9.25	$481	1.5
Trego County	$13.73	$714	$28,560	1.9	$73,800	$1,845	$22,140	$554	318	23%	$9.38	$488	1.5
Wabaunsee County	$15.15	$788	$31,520	2.1	$77,700	$1,943	$23,310	$583	403	15%	$12.56	$653	1.2
Wallace County	$13.73	$714	$28,560	1.9	$87,800	$2,195	$26,340	$659	141	22%	$10.87	$565	1.3
Washington County	$13.73	$714	$28,560	1.9	$62,800	$1,570	$18,840	$471	501	21%	$12.36	$643	1.1
Wichita County	$13.73	$714	$28,560	1.9	$68,100	$1,703	$20,430	$511	239	26%	$15.94	$829	0.9
Wilson County	$13.73	$714	$28,560	1.9	$59,300	$1,483	$17,790	$445	1,063	28%	$11.95	$621	1.1
Woodson County	$13.73	$714	$28,560	1.9	$56,000	$1,400	$16,800	$420	331	22%	$9.25	$481	1.5
Wyandotte County	$18.81	$978	$39,120	2.6	$86,000	$2,150	$25,800	$645	25,718	43%	$17.03	$886	1.1

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KENTUCKY #48*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$780**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,599** monthly or **$31,183** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.99
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **KENTUCKY:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.79
2-Bedroom Housing Wage	$14.99
Number of Renter Households	571,050
Percent Renters	33%

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

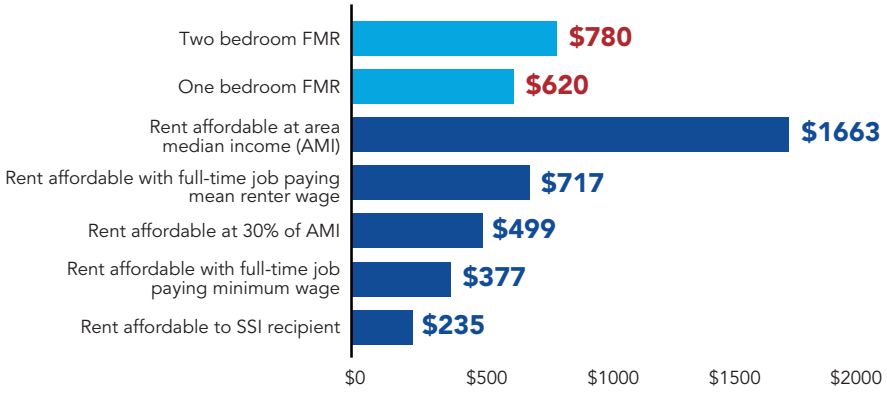
66
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Louisville HMFA	$16.77
Clarksville MSA	$16.71
Cincinnati HMFA	$16.63
Lexington-Fayette MSA	$16.50
Shelby County	$16.10

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.



KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	$14.99	$780	$31,183	2.1	$66,539	$1,663	$19,962	$499	571,050	33%	$13.79	$717	1.1
Combined Nonmetro Areas	$12.74	$662	$26,494	1.8	$53,160	$1,329	$15,948	$399	211,089	29%	$11.40	$593	1.1
Metropolitan Areas													
Allen County HMFA	$12.58	$654	$26,160	1.7	$54,500	$1,363	$16,350	$409	2,140	28%	$13.12	$682	1.0
Bowling Green HMFA	$15.52	$807	$32,280	2.1	$64,400	$1,610	$19,320	$483	20,657	40%	$12.75	$663	1.2
Butler County HMFA	$12.13	$631	$25,240	1.7	$54,600	$1,365	$16,380	$410	1,340	27%	$10.82	$562	1.1
Cincinnati HMFA	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	48,137	30%	$14.38	$748	1.2
Clarksville MSA	$16.71	$869	$34,760	2.3	$68,900	$1,723	$20,670	$517	14,683	46%	$15.65	$814	1.1
Elizabethtown HMFA	$15.02	$781	$31,240	2.1	$68,600	$1,715	$20,580	$515	17,110	37%	$13.21	$687	1.1
Evansville MSA	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	7,223	39%	$13.46	$700	1.1
Grant County HMFA	$14.92	$776	$31,040	2.1	$52,900	$1,323	$15,870	$397	2,822	32%	$13.55	$705	1.1
Huntington-Ashland HMFA	$15.54	$808	$32,320	2.1	$59,100	$1,478	$17,730	$443	8,975	27%	$12.25	$637	1.3
Lexington-Fayette MSA	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	82,633	41%	$13.96	$726	1.2
Louisville HMFA	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	131,529	35%	$16.31	$848	1.0
Meade County HMFA	$13.87	$721	$28,840	1.9	$66,300	$1,658	$19,890	$497	2,952	28%	$14.04	$730	1.0
Owensboro MSA	$15.13	$787	$31,480	2.1	$63,400	$1,585	$19,020	$476	14,743	31%	$13.34	$694	1.1
Shelby County HMFA	$16.10	$837	$33,480	2.2	$78,900	$1,973	$23,670	$592	5,017	30%	$9.88	$514	1.6
Counties													
Adair County	$12.13	$631	$25,240	1.7	$47,700	$1,193	$14,310	$358	1,667	24%	$8.38	$436	1.4
Allen County	$12.58	$654	$26,160	1.7	$54,500	$1,363	$16,350	$409	2,140	28%	$13.12	$682	1.0
Anderson County	$14.00	$728	$29,120	1.9	$69,700	$1,743	$20,910	$523	1,923	22%	$11.05	$575	1.3
Ballard County	$13.10	$681	$27,240	1.8	$58,200	$1,455	$17,460	$437	623	20%	$13.71	$713	1.0

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KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	$12.73	$662	$26,480	1.8	$50,100	$1,253	$15,030	$376	5,637	33%	$11.30	$587	1.1
Bath County	$12.69	$660	$26,400	1.8	$45,000	$1,125	$13,500	$338	1,336	29%	$13.44	$699	0.9
Bell County	$12.13	$631	$25,240	1.7	$33,100	$828	$9,930	$248	3,880	35%	$9.74	$506	1.2
Boone County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	12,034	26%	$13.98	$727	1.2
Bourbon County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	2,868	35%	$12.05	$627	1.4
Boyd County	$15.54	$808	$32,320	2.1	$59,100	$1,478	$17,730	$443	5,750	31%	$12.48	$649	1.2
Boyle County	$13.71	$713	$28,520	1.9	$58,600	$1,465	$17,580	$440	3,697	34%	$12.93	$672	1.1
Bracken County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	856	25%	$12.44	$647	1.3
Breathitt County	$12.13	$631	$25,240	1.7	$33,700	$843	$10,110	$253	1,500	28%	$7.49	$389	1.6
Breckinridge County	$12.13	$631	$25,240	1.7	$62,300	$1,558	$18,690	$467	1,651	22%	$9.58	$498	1.3
Bullitt County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	5,691	19%	$11.84	$615	1.4
Butler County	$12.13	$631	$25,240	1.7	$54,600	$1,365	$16,380	$410	1,340	27%	$10.82	$562	1.1
Caldwell County	$12.13	$631	$25,240	1.7	$58,200	$1,455	$17,460	$437	1,289	25%	$12.04	$626	1.0
Calloway County	$14.40	$749	$29,960	2.0	$60,100	$1,503	$18,030	$451	5,425	37%	$8.72	$454	1.7
Campbell County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	11,290	31%	$11.32	$589	1.5
Carlisle County	$12.52	$651	$26,040	1.7	$55,200	$1,380	$16,560	$414	421	21%	$9.96	$518	1.3
Carroll County	$12.38	$644	$25,760	1.7	$51,400	$1,285	$15,420	$386	1,409	35%	$15.30	$796	0.8
Carter County	$12.13	$631	$25,240	1.7	$45,400	$1,135	$13,620	$341	2,300	23%	$7.85	$408	1.5
Casey County	$12.13	$631	$25,240	1.7	$45,400	$1,135	$13,620	$341	1,385	22%	$10.68	$555	1.1
Christian County	$16.71	$869	$34,760	2.3	$68,900	$1,723	$20,670	$517	13,635	53%	$16.49	$858	1.0
Clark County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	4,773	33%	$11.92	$620	1.4
Clay County	$12.13	$631	$25,240	1.7	$34,000	$850	$10,200	$255	2,450	32%	$10.88	$566	1.1
Clinton County	$12.13	$631	$25,240	1.7	$39,600	$990	$11,880	$297	1,142	30%	$10.37	$539	1.2
Crittenden County	$12.13	$631	$25,240	1.7	$58,900	$1,473	$17,670	$442	685	19%	$10.50	$546	1.2
Cumberland County	$12.13	$631	$25,240	1.7	$45,700	$1,143	$13,710	$343	755	27%	$7.56	$393	1.6
Daviess County	$15.13	$787	$31,480	2.1	$63,400	$1,585	$19,020	$476	13,211	33%	$12.62	$656	1.2

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KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	$15.52	$807	$32,280	2.1	$64,400	$1,610	$19,320	$483	969	20%	$11.09	$577	1.4
Elliott County	$12.21	$635	$25,400	1.7	$34,900	$873	$10,470	$262	667	26%	$6.30	$328	1.9
Estill County	$12.13	$631	$25,240	1.7	$42,300	$1,058	$12,690	$317	1,518	28%	$9.73	$506	1.2
Fayette County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	58,634	46%	$13.97	$726	1.2
Fleming County	$12.13	$631	$25,240	1.7	$53,600	$1,340	$16,080	$402	1,762	30%	$10.07	$523	1.2
Floyd County	$12.13	$631	$25,240	1.7	$40,200	$1,005	$12,060	$302	4,483	30%	$10.90	$567	1.1
Franklin County	$14.40	$749	$29,960	2.0	$71,100	$1,778	$21,330	$533	7,807	37%	$13.84	$720	1.0
Fulton County	$12.13	$631	$25,240	1.7	$43,100	$1,078	$12,930	$323	1,020	40%	$10.67	$555	1.1
Gallatin County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	875	28%	$19.01	$989	0.9
Garrard County	$13.02	$677	$27,080	1.8	$62,900	$1,573	$18,870	$472	1,315	19%	$9.78	$509	1.3
Grant County	$14.92	$776	$31,040	2.1	$52,900	$1,323	$15,870	$397	2,822	32%	$13.55	$705	1.1
Graves County	$12.13	$631	$25,240	1.7	$56,200	$1,405	$16,860	$422	3,861	27%	$10.26	$534	1.2
Grayson County	$12.13	$631	$25,240	1.7	$46,500	$1,163	$13,950	$349	2,797	29%	$11.54	$600	1.1
Green County	$12.13	$631	$25,240	1.7	$51,800	$1,295	$15,540	$389	1,098	25%	$8.69	$452	1.4
Greenup County	$15.54	$808	$32,320	2.1	$59,100	$1,478	$17,730	$443	3,225	23%	$11.48	$597	1.4
Hancock County	$15.13	$787	$31,480	2.1	$63,400	$1,585	$19,020	$476	713	22%	$23.08	$1,200	0.7
Hardin County	$15.02	$781	$31,240	2.1	$68,600	$1,715	$20,580	$515	15,613	38%	$13.42	$698	1.1
Harlan County	$12.13	$631	$25,240	1.7	$34,400	$860	$10,320	$258	3,571	32%	$11.21	$583	1.1
Harrison County	$12.13	$631	$25,240	1.7	$61,800	$1,545	$18,540	$464	2,198	31%	$12.23	$636	1.0
Hart County	$12.13	$631	$25,240	1.7	$48,300	$1,208	$14,490	$362	1,939	27%	$10.68	$555	1.1
Henderson County	$15.25	$793	$31,720	2.1	$74,800	$1,870	$22,440	$561	7,223	39%	$13.46	$700	1.1
Henry County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	1,829	30%	$11.07	$576	1.5
Hickman County	$12.13	$631	$25,240	1.7	$51,900	$1,298	$15,570	$389	354	19%	$13.06	$679	0.9
Hopkins County	$12.52	$651	$26,040	1.7	$60,100	$1,503	$18,030	$451	5,741	31%	$12.17	$633	1.0
Jackson County	$12.13	$631	$25,240	1.7	$40,700	$1,018	$12,210	$305	1,450	27%	$12.11	$630	1.0
Jefferson County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	118,979	38%	$16.80	$874	1.0

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KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	6,955	37%	$12.23	$636	1.3
Johnson County	$12.13	$631	$25,240	1.7	$49,800	$1,245	$14,940	$374	2,418	28%	$8.88	$462	1.4
Kenton County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	21,748	34%	$16.27	$846	1.0
Knott County	$12.13	$631	$25,240	1.7	$40,900	$1,023	$12,270	$307	1,556	25%	$9.07	$472	1.3
Knox County	$12.13	$631	$25,240	1.7	$34,800	$870	$10,440	$261	4,434	36%	$10.33	$537	1.2
Larue County	$15.02	$781	$31,240	2.1	$68,600	$1,715	$20,580	$515	1,497	26%	$9.40	$489	1.6
Laurel County	$12.37	$643	$25,720	1.7	$48,700	$1,218	$14,610	$365	6,881	30%	$10.47	$545	1.2
Lawrence County	$12.13	$631	$25,240	1.7	$44,200	$1,105	$13,260	$332	1,476	25%	$6.40	$333	1.9
Lee County	$12.13	$631	$25,240	1.7	$37,200	$930	$11,160	$279	859	30%	$8.03	$418	1.5
Leslie County	$12.13	$631	$25,240	1.7	$39,600	$990	$11,880	$297	829	20%	$8.70	$453	1.4
Letcher County	$12.13	$631	$25,240	1.7	$39,900	$998	$11,970	$299	2,420	24%	$9.88	$514	1.2
Lewis County	$12.13	$631	$25,240	1.7	$48,200	$1,205	$14,460	$362	1,353	25%	$8.30	$432	1.5
Lincoln County	$12.13	$631	$25,240	1.7	$49,200	$1,230	$14,760	$369	2,228	23%	$11.05	$575	1.1
Livingston County	$12.63	$657	$26,280	1.7	$58,500	$1,463	$17,550	$439	915	23%	$11.04	$574	1.1
Logan County	$12.13	$631	$25,240	1.7	$57,600	$1,440	$17,280	$432	3,399	32%	$14.09	$732	0.9
Lyon County	$12.13	$631	$25,240	1.7	$64,900	$1,623	$19,470	$487	608	19%	$5.70	$296	2.1
McCracken County	$14.27	$742	$29,680	2.0	$80,000	$2,000	$24,000	$600	9,487	34%	$12.26	$637	1.2
McCreary County	$12.13	$631	$25,240	1.7	$27,000	$675	$8,100	$203	1,837	30%	$8.20	$426	1.5
McLean County	$15.13	$787	$31,480	2.1	$63,400	$1,585	$19,020	$476	819	21%	$10.28	$535	1.5
Madison County	$13.56	$705	$28,200	1.9	$70,600	$1,765	$21,180	$530	13,833	42%	$11.58	$602	1.2
Magoffin County	$12.13	$631	$25,240	1.7	$40,600	$1,015	$12,180	$305	1,464	29%	$7.22	$375	1.7
Marion County	$12.27	$638	$25,520	1.7	$56,800	$1,420	$17,040	$426	2,031	27%	$14.05	$731	0.9
Marshall County	$13.52	$703	$28,120	1.9	$67,100	$1,678	$20,130	$503	2,851	21%	$14.41	$749	0.9
Martin County	$12.13	$631	$25,240	1.7	$43,100	$1,078	$12,930	$323	1,141	28%	$11.61	$604	1.0
Mason County	$12.25	$637	$25,480	1.7	$61,200	$1,530	$18,360	$459	2,340	35%	$12.66	$658	1.0
Meade County	$13.87	$721	$28,840	1.9	$66,300	$1,658	$19,890	$497	2,952	28%	$14.04	$730	1.0

1: BR = Bedroom
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KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	$12.13	$631	$25,240	1.7	$49,900	$1,248	$14,970	$374	450	17%	$11.59	$603	1.0
Mercer County	$12.71	$661	$26,440	1.8	$66,000	$1,650	$19,800	$495	2,463	29%	$12.68	$659	1.0
Metcalfe County	$12.13	$631	$25,240	1.7	$44,900	$1,123	$13,470	$337	911	23%	$8.75	$455	1.4
Monroe County	$12.13	$631	$25,240	1.7	$52,100	$1,303	$15,630	$391	1,274	29%	$8.33	$433	1.5
Montgomery County	$13.67	$711	$28,440	1.9	$56,400	$1,410	$16,920	$423	3,519	34%	$13.09	$681	1.0
Morgan County	$12.13	$631	$25,240	1.7	$43,900	$1,098	$13,170	$329	1,324	27%	$9.66	$502	1.3
Muhlenberg County	$12.13	$631	$25,240	1.7	$55,400	$1,385	$16,620	$416	2,407	21%	$11.70	$608	1.0
Nelson County	$13.54	$704	$28,160	1.9	$71,200	$1,780	$21,360	$534	4,086	23%	$12.21	$635	1.1
Nicholas County	$12.13	$631	$25,240	1.7	$54,500	$1,363	$16,350	$409	769	29%	$8.21	$427	1.5
Ohio County	$12.13	$631	$25,240	1.7	$50,600	$1,265	$15,180	$380	2,210	24%	$11.20	$582	1.1
Oldham County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	3,136	15%	$9.74	$507	1.7
Owen County	$12.31	$640	$25,600	1.7	$54,700	$1,368	$16,410	$410	1,055	27%	$11.87	$617	1.0
Owsley County	$12.13	$631	$25,240	1.7	$41,300	$1,033	$12,390	$310	503	30%	$6.84	$356	1.8
Pendleton County	$16.63	$865	$34,600	2.3	$86,300	$2,158	$25,890	$647	1,334	25%	$11.96	$622	1.4
Perry County	$12.13	$631	$25,240	1.7	$45,700	$1,143	$13,710	$343	2,832	25%	$11.74	$611	1.0
Pike County	$13.27	$690	$27,600	1.8	$43,600	$1,090	$13,080	$327	7,054	27%	$12.57	$654	1.1
Powell County	$12.38	$644	$25,760	1.7	$52,600	$1,315	$15,780	$395	1,444	30%	$8.36	$435	1.5
Pulaski County	$12.46	$648	$25,920	1.7	$50,700	$1,268	$15,210	$380	7,953	31%	$10.21	$531	1.2
Robertson County	$12.13	$631	$25,240	1.7	$54,800	$1,370	$16,440	$411	191	21%	$9.84	$511	1.2
Rockcastle County	$12.13	$631	$25,240	1.7	$50,900	$1,273	$15,270	$382	1,526	23%	$9.89	$515	1.2
Rowan County	$13.29	$691	$27,640	1.8	$54,200	$1,355	$16,260	$407	3,428	40%	$10.93	$569	1.2
Russell County	$12.13	$631	$25,240	1.7	$46,000	$1,150	$13,800	$345	1,828	26%	$10.24	$532	1.2
Scott County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	6,272	31%	$17.09	$889	1.0
Shelby County	$16.10	$837	$33,480	2.2	$78,900	$1,973	$23,670	$592	5,017	30%	$9.88	$514	1.6
Simpson County	$13.79	$717	$28,680	1.9	$59,300	$1,483	$17,790	$445	2,420	35%	$12.35	$642	1.1
Spencer County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	1,005	15%	$8.25	$429	2.0

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KENTUCKY

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	$12.13	$631	$25,240	1.7	$48,600	$1,215	$14,580	$365	3,568	37%	$8.06	$419	1.5
Todd County	$12.48	$649	$25,960	1.7	$51,100	$1,278	$15,330	$383	1,437	31%	$10.87	$565	1.1
Trigg County	$16.71	$869	$34,760	2.3	$68,900	$1,723	$20,670	$517	1,048	18%	$7.24	$376	2.3
Trimble County	$16.77	$872	$34,880	2.3	$77,500	$1,938	$23,250	$581	889	25%	$15.97	$830	1.1
Union County	$12.13	$631	$25,240	1.7	$56,300	$1,408	$16,890	$422	1,679	31%	$14.34	$746	0.8
Warren County	$15.52	$807	$32,280	2.1	$64,400	$1,610	$19,320	$483	19,688	42%	$12.77	$664	1.2
Washington County	$12.58	$654	$26,160	1.7	$61,500	$1,538	$18,450	$461	1,140	24%	$13.65	$710	0.9
Wayne County	$12.13	$631	$25,240	1.7	$45,000	$1,125	$13,500	$338	2,284	28%	$8.62	$448	1.4
Webster County	$12.13	$631	$25,240	1.7	$52,600	$1,315	$15,780	$395	1,345	27%	$19.33	$1,005	0.6
Whitley County	$12.13	$631	$25,240	1.7	$46,600	$1,165	$13,980	$350	3,829	31%	$12.10	$629	1.0
Wolfe County	$12.13	$631	$25,240	1.7	$35,200	$880	$10,560	$264	1,044	37%	$8.50	$442	1.4
Woodford County	$16.50	$858	$34,320	2.3	$79,400	$1,985	$23,820	$596	3,131	31%	$12.07	$628	1.4

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LOUISIANA #29*

In **Louisiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$909**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,030** monthly or **$36,356** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.48
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **LOUISIANA:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.64
2-Bedroom Housing Wage	$17.48
Number of Renter Households	602,937
Percent Renters	35%

96
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

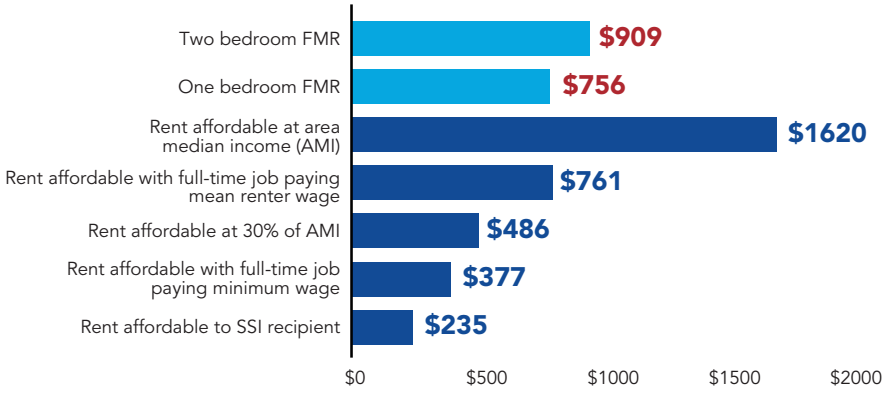
80
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
New Orleans-Metairie HMFA	$20.73
Lafayette HMFA	$17.54
Baton Rouge HMFA	$17.19
St. Mary Parish	$16.98
Houma-Thibodaux MSA	$16.79

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.



LOUISIANA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Louisiana	$17.48	$909	$36,356	2.4	$64,793	$1,620	$19,438	$486	602,937	35%	$14.64	$761	1.2
Combined Nonmetro Areas	$14.95	$777	$31,088	2.1	$51,095	$1,277	$15,329	$383	94,867	34%	$11.52	$599	1.3
Metropolitan Areas													
Acadia Parish HMFA	$13.65	$710	$28,400	1.9	$55,300	$1,383	$16,590	$415	6,598	29%	$9.49	$494	1.4
Alexandria MSA	$15.27	$794	$31,760	2.1	$58,400	$1,460	$17,520	$438	21,063	38%	$11.94	$621	1.3
Baton Rouge HMFA	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	93,792	32%	$15.64	$813	1.1
Hammond MSA	$16.75	$871	$34,840	2.3	$54,100	$1,353	$16,230	$406	15,080	32%	$8.77	$456	1.9
Houma-Thibodaux MSA	$16.79	$873	$34,920	2.3	$67,200	$1,680	$20,160	$504	20,550	27%	$16.42	$854	1.0
Iberia Parish HMFA	$15.44	$803	$32,120	2.1	$54,800	$1,370	$16,440	$411	8,727	33%	$15.93	$828	1.0
Iberville Parish HMFA	$13.65	$710	$28,400	1.9	$59,300	$1,483	$17,790	$445	2,828	26%	$22.74	$1,183	0.6
Lafayette HMFA	$17.54	$912	$36,480	2.4	$65,200	$1,630	$19,560	$489	35,872	33%	$13.49	$702	1.3
Lake Charles MSA	$16.10	$837	$33,480	2.2	$70,800	$1,770	$21,240	$531	25,785	32%	$16.77	$872	1.0
Monroe MSA	$14.88	$774	$30,960	2.1	$56,700	$1,418	$17,010	$425	24,622	38%	$11.69	$608	1.3
New Orleans-Metairie HMFA	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	180,838	38%	$16.09	$837	1.3
Shreveport-Bossier City HMFA	$16.56	$861	$34,440	2.3	$56,700	$1,418	$17,010	$425	60,366	39%	$12.91	$672	1.3
St. James Parish HMFA	$15.56	$809	$32,360	2.1	$67,300	$1,683	$20,190	$505	1,792	23%	$19.03	$989	0.8
Vermilion Parish HMFA	$13.65	$710	$28,400	1.9	$62,800	$1,570	$18,840	$471	4,866	22%	$11.04	$574	1.2
Webster Parish HMFA	$13.65	$710	$28,400	1.9	$44,000	$1,100	$13,200	$330	5,291	33%	$12.42	$646	1.1
Counties													
Acadia Parish	$13.65	$710	$28,400	1.9	$55,300	$1,383	$16,590	$415	6,598	29%	$9.49	$494	1.4
Allen Parish	$13.65	$710	$28,400	1.9	$58,200	$1,455	$17,460	$437	2,052	26%	$11.84	$616	1.2

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LOUISIANA

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ascension Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	8,489	20%	$15.43	$802	1.1
Assumption Parish	$14.19	$738	$29,520	2.0	$64,700	$1,618	$19,410	$485	1,991	23%	$14.46	$752	1.0
Avoyelles Parish	$13.75	$715	$28,600	1.9	$52,500	$1,313	$15,750	$394	4,473	30%	$8.37	$435	1.6
Beauregard Parish	$13.65	$710	$28,400	1.9	$65,700	$1,643	$19,710	$493	2,942	22%	$11.13	$579	1.2
Bienville Parish	$13.65	$710	$28,400	1.9	$47,700	$1,193	$14,310	$358	1,584	27%	$10.25	$533	1.3
Bossier Parish	$16.56	$861	$34,440	2.3	$56,700	$1,418	$17,010	$425	18,396	38%	$13.35	$694	1.2
Caddo Parish	$16.56	$861	$34,440	2.3	$56,700	$1,418	$17,010	$425	39,194	41%	$12.76	$663	1.3
Calcasieu Parish	$16.10	$837	$33,480	2.2	$70,800	$1,770	$21,240	$531	25,431	33%	$15.72	$817	1.0
Caldwell Parish	$13.65	$710	$28,400	1.9	$49,000	$1,225	$14,700	$368	943	26%	$11.03	$574	1.2
Cameron Parish	$16.10	$837	$33,480	2.2	$70,800	$1,770	$21,240	$531	354	13%	$25.03	$1,302	0.6
Catahoula Parish	$13.65	$710	$28,400	1.9	$58,100	$1,453	$17,430	$436	797	22%	$5.91	$307	2.3
Claiborne Parish	$14.40	$749	$29,960	2.0	$40,200	$1,005	$12,060	$302	2,016	34%	$10.88	$566	1.3
Concordia Parish	$13.65	$710	$28,400	1.9	$44,500	$1,113	$13,350	$334	2,533	34%	$9.94	$517	1.4
De Soto Parish	$16.56	$861	$34,440	2.3	$56,700	$1,418	$17,010	$425	2,776	26%	$12.69	$660	1.3
East Baton Rouge Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	68,217	41%	$16.20	$842	1.1
East Carroll Parish	$13.65	$710	$28,400	1.9	$29,700	$743	$8,910	$223	1,103	51%	$9.01	$469	1.5
East Feliciana Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	1,238	18%	$7.52	$391	2.3
Evangeline Parish	$13.65	$710	$28,400	1.9	$44,000	$1,100	$13,200	$330	4,126	34%	$10.95	$569	1.2
Franklin Parish	$13.65	$710	$28,400	1.9	$50,100	$1,253	$15,030	$376	2,242	29%	$6.80	$354	2.0
Grant Parish	$15.27	$794	$31,760	2.1	$58,400	$1,460	$17,520	$438	2,333	33%	$12.19	$634	1.3
Iberia Parish	$15.44	$803	$32,120	2.1	$54,800	$1,370	$16,440	$411	8,727	33%	$15.93	$828	1.0
Iberville Parish	$13.65	$710	$28,400	1.9	$59,300	$1,483	$17,790	$445	2,828	26%	$22.74	$1,183	0.6
Jackson Parish	$13.65	$710	$28,400	1.9	$50,900	$1,273	$15,270	$382	1,736	29%	$9.05	$470	1.5
Jefferson Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	65,042	39%	$16.17	$841	1.3
Jefferson Davis Parish	$13.65	$710	$28,400	1.9	$57,400	$1,435	$17,220	$431	3,268	28%	$10.39	$540	1.3
Lafayette Parish	$17.54	$912	$36,480	2.4	$65,200	$1,630	$19,560	$489	31,565	35%	$13.65	$710	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lafourche Parish	$16.79	$873	$34,920	2.3	$67,200	$1,680	$20,160	$504	8,928	24%	$14.50	$754	1.2
La Salle Parish	$13.65	$710	$28,400	1.9	$44,200	$1,105	$13,260	$332	1,253	25%	$11.81	$614	1.2
Lincoln Parish	$14.69	$764	$30,560	2.0	$58,000	$1,450	$17,400	$435	8,496	48%	$10.76	$560	1.4
Livingston Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	9,237	19%	$12.22	$636	1.4
Madison Parish	$13.65	$710	$28,400	1.9	$38,300	$958	$11,490	$287	1,716	44%	$9.07	$472	1.5
Morehouse Parish	$13.65	$710	$28,400	1.9	$43,900	$1,098	$13,170	$329	3,220	33%	$8.14	$423	1.7
Natchitoches Parish	$16.15	$840	$33,600	2.2	$49,600	$1,240	$14,880	$372	8,046	55%	$11.14	$579	1.4
Orleans Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	80,999	53%	$16.25	$845	1.3
Ouachita Parish	$14.88	$774	$30,960	2.1	$56,700	$1,418	$17,010	$425	23,264	41%	$12.05	$627	1.2
Plaquemines Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	2,877	33%	$32.25	$1,677	0.6
Pointe Coupee Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	2,145	24%	$9.95	$517	1.7
Rapides Parish	$15.27	$794	$31,760	2.1	$58,400	$1,460	$17,520	$438	18,730	39%	$11.93	$621	1.3
Red River Parish	$14.67	$763	$30,520	2.0	$53,400	$1,335	$16,020	$401	843	25%	$12.36	$643	1.2
Richland Parish	$13.65	$710	$28,400	1.9	$49,300	$1,233	$14,790	$370	2,619	35%	$9.62	$500	1.4
Sabine Parish	$13.65	$710	$28,400	1.9	$57,300	$1,433	$17,190	$430	2,903	32%	$9.32	$485	1.5
St. Bernard Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	4,831	32%	$16.60	$863	1.2
St. Charles Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	3,669	20%	$19.41	$1,009	1.1
St. Helena Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	661	17%	$10.24	$532	1.7
St. James Parish	$15.56	$809	$32,360	2.1	$67,300	$1,683	$20,190	$505	1,792	23%	$19.03	$989	0.8
St. John the Baptist Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	3,668	24%	$18.71	$973	1.1
St. Landry Parish	$14.15	$736	$29,440	2.0	$43,800	$1,095	$13,140	$329	9,120	30%	$9.81	$510	1.4
St. Martin Parish	$17.54	$912	$36,480	2.4	$65,200	$1,630	$19,560	$489	4,307	22%	$11.70	$608	1.5
St. Mary Parish	$16.98	$883	$35,320	2.3	$54,200	$1,355	$16,260	$407	7,706	39%	$20.10	$1,045	0.8
St. Tammany Parish	$20.73	$1,078	$43,120	2.9	$70,400	$1,760	$21,120	$528	19,752	21%	$11.95	$621	1.7
Tangipahoa Parish	$16.75	$871	$34,840	2.3	$54,100	$1,353	$16,230	$406	15,080	32%	$8.77	$456	1.9
Tensas Parish	$13.65	$710	$28,400	1.9	$34,100	$853	$10,230	$256	618	34%	$11.53	$600	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Terrebonne Parish	$16.79	$873	$34,920	2.3	$67,200	$1,680	$20,160	$504	11,622	29%	$17.61	$916	1.0
Union Parish	$14.88	$774	$30,960	2.1	$56,700	$1,418	$17,010	$425	1,358	18%	$6.56	$341	2.3
Vermilion Parish	$13.65	$710	$28,400	1.9	$62,800	$1,570	$18,840	$471	4,866	22%	$11.04	$574	1.2
Vernon Parish	$20.73	$1,078	$43,120	2.9	$56,800	$1,420	$17,040	$426	8,420	47%	$15.33	$797	1.4
Washington Parish	$13.65	$710	$28,400	1.9	$46,500	$1,163	$13,950	$349	5,346	31%	$9.77	$508	1.4
Webster Parish	$13.65	$710	$28,400	1.9	$44,000	$1,100	$13,200	$330	5,291	33%	$12.42	$646	1.1
West Baton Rouge Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	2,691	28%	$16.12	$838	1.1
West Carroll Parish	$13.65	$710	$28,400	1.9	$52,600	$1,315	$15,780	$395	1,017	25%	$12.48	$649	1.1
West Feliciana Parish	$17.19	$894	$35,760	2.4	$78,500	$1,963	$23,550	$589	1,114	29%	$17.02	$885	1.0
Winn Parish	$13.65	$710	$28,400	1.9	$43,500	$1,088	$13,050	$326	1,738	32%	$9.97	$518	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #25*

In **Maine**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,029**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,430** monthly or **$41,156** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.79
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **MAINE:**

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$12.34
2-Bedroom Housing Wage	$19.79
Number of Renter Households	154,809
Percent Renters	28%

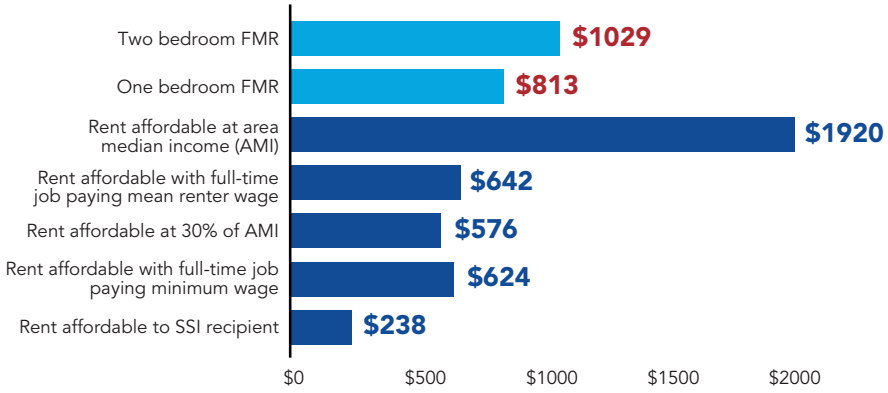
66
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Portland HMFA	$29.15
York-Kittery-South Berwick HMFA	$25.52
Cumberland County (part) HMFA	$20.21
York County (part) HMFA	$20.21
Sagadahoc County HMFA	$18.48



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.

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

MAINE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maine	$19.79	$1,029	$41,156	1.6	$76,811	$1,920	$23,043	$576	154,809	28%	$12.34	$642	1.6
Combined Nonmetro Areas	$15.32	$796	$31,859	1.3	$65,369	$1,634	$19,611	$490	56,893	25%	$10.24	$532	1.5
Metropolitan Areas													
Bangor HMFA	$18.13	$943	$37,720	1.5	$72,900	$1,823	$21,870	$547	13,915	37%	$11.06	$575	1.6
Cumberland County (part) HMFA	$20.21	$1,051	$42,040	1.7	$78,100	$1,953	$23,430	$586	4,833	24%	$15.01	$781	1.3
Lewiston-Auburn MSA	$16.23	$844	$33,760	1.4	$75,900	$1,898	$22,770	$569	16,219	36%	$12.26	$637	1.3
Penobscot County (part) HMFA	$15.60	$811	$32,440	1.3	$57,400	$1,435	$17,220	$431	4,742	20%	$11.06	$575	1.4
Portland HMFA	$29.15	$1,516	$60,640	2.4	$100,900	$2,523	$30,270	$757	35,124	32%	$14.83	$771	2.0
Sagadahoc County HMFA	$18.48	$961	$38,440	1.5	$78,500	$1,963	$23,550	$589	3,846	24%	$14.70	$764	1.3
York County (part) HMFA	$20.21	$1,051	$42,040	1.7	$79,000	$1,975	$23,700	$593	15,351	28%	$11.51	$598	1.8
York-Kittery-South Berwick HMFA	$25.52	$1,327	$53,080	2.1	$100,700	$2,518	$30,210	$755	3,886	21%	$11.51	$598	2.2
Counties													
Aroostook County	$13.73	$714	$28,560	1.1	$55,000	$1,375	$16,500	$413	8,382	28%	$9.22	$480	1.5
Franklin County	$13.73	$714	$28,560	1.1	$60,700	$1,518	$18,210	$455	2,461	21%	$8.32	$432	1.7
Hancock County	$17.19	$894	$35,760	1.4	$70,300	$1,758	$21,090	$527	5,806	25%	$10.81	$562	1.6
Kennebec County	$15.37	$799	$31,960	1.3	$77,700	$1,943	$23,310	$583	15,099	29%	$10.34	$538	1.5
Knox County	$16.19	$842	$33,680	1.3	$68,200	$1,705	$20,460	$512	3,967	23%	$12.13	$631	1.3
Lincoln County	$16.81	$874	$34,960	1.4	$73,600	$1,840	$22,080	$552	3,372	22%	$9.65	$502	1.7
Oxford County	$15.38	$800	$32,000	1.3	$58,400	$1,460	$17,520	$438	4,057	19%	$8.90	$463	1.7
Piscataquis County	$13.73	$714	$28,560	1.1	$52,800	$1,320	$15,840	$396	1,796	24%	$8.37	$435	1.6
Somerset County	$15.02	$781	$31,240	1.3	$57,500	$1,438	$17,250	$431	5,215	24%	$10.39	$540	1.4
Waldo County	$15.92	$828	$33,120	1.3	$65,500	$1,638	$19,650	$491	3,484	20%	$13.02	$677	1.2
Washington County	$15.04	$782	$31,280	1.3	$53,800	$1,345	$16,140	$404	3,254	24%	$9.61	$500	1.6

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MARYLAND #8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,459**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,864** monthly or **$58,366** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$28.06
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$18.16
2-Bedroom Housing Wage	$28.06
Number of Renter Households	728,577
Percent Renters	33%

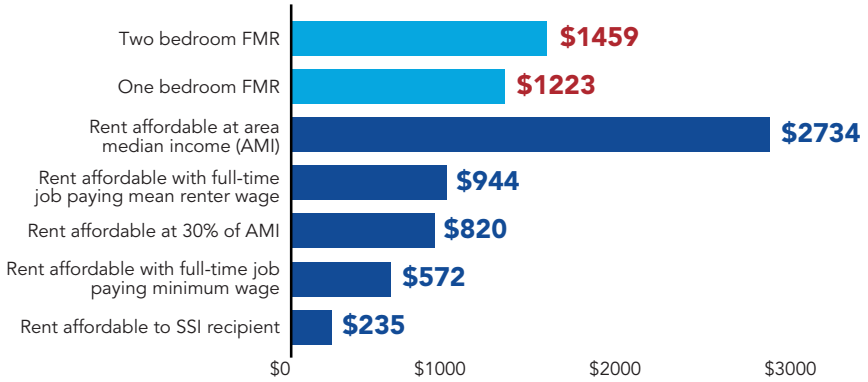
102
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

85
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
Washington-Arlington-Alexandria HMFA	$32.83
Baltimore-Columbia-Towson MSA	$26.46
California-Lexington Park MSA	$25.54
Cecil County	$23.58
Talbot County	$22.37



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.

MARYLAND

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	$28.06	$1,459	$58,366	2.6	$109,357	$2,734	$32,807	$820	728,577	33%	$18.16	$944	1.5
Combined Nonmetro Areas	$18.91	$983	$39,324	1.7	$72,891	$1,822	$21,867	$547	17,778	29%	$11.72	$609	1.6
Metropolitan Areas													
Baltimore-Columbia-Towson MSA	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	350,557	34%	$18.86	$981	1.4
California-Lexington Park MSA	$25.54	$1,328	$53,120	2.3	$103,600	$2,590	$31,080	$777	11,767	29%	$18.33	$953	1.4
Cumberland MSA	$13.73	$714	$28,560	1.2	$61,900	$1,548	$18,570	$464	8,735	31%	$10.47	$545	1.3
Hagerstown HMFA	$16.75	$871	$34,840	1.5	$79,800	$1,995	$23,940	$599	19,314	35%	$12.81	$666	1.3
Philadelphia-Camden-Wilmington MSA	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	10,056	27%	$13.31	$692	1.8
Salisbury HMFA	$19.27	$1,002	$40,080	1.8	$67,500	$1,688	$20,250	$506	15,366	41%	$13.43	$699	1.4
Somerset County HMFA	$14.23	$740	$29,600	1.3	$54,800	$1,370	$16,440	$411	2,937	35%	$10.28	$535	1.4
Washington-Arlington-Alexandria HMFA	$32.83	$1,707	$68,280	3.0	$126,000	$3,150	$37,800	$945	286,775	33%	$18.88	$982	1.7
Worcester County HMFA	$18.69	$972	$38,880	1.7	$76,000	$1,900	$22,800	$570	5,292	24%	$10.07	$524	1.9
Counties													
Allegany County	$13.73	$714	$28,560	1.2	$61,900	$1,548	$18,570	$464	8,735	31%	$10.47	$545	1.3
Anne Arundel County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	53,259	26%	$19.44	$1,011	1.4
Baltimore County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	107,272	34%	$18.04	$938	1.5
Calvert County	$32.83	$1,707	$68,280	3.0	$126,000	$3,150	$37,800	$945	5,359	17%	$14.01	$729	2.3
Caroline County	$18.54	$964	$38,560	1.7	$67,500	$1,688	$20,250	$506	3,333	28%	$13.49	$701	1.4
Carroll County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	10,782	18%	$10.26	$533	2.6
Cecil County	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	10,056	27%	$13.31	$692	1.8
Charles County	$32.83	$1,707	$68,280	3.0	$126,000	$3,150	$37,800	$945	13,139	24%	$12.12	$630	2.7
Dorchester County	$17.63	$917	$36,680	1.6	$68,400	$1,710	$20,520	$513	4,320	33%	$10.79	$561	1.6

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MARYLAND

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Frederick County	$32.83	$1,707	$68,280	3.0	$126,000	$3,150	$37,800	$945	23,026	25%	$14.13	$735	2.3
Garrett County	$14.08	$732	$29,280	1.3	$61,500	$1,538	$18,450	$461	2,654	22%	$10.56	$549	1.3
Harford County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	20,083	22%	$11.77	$612	2.2
Howard County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	30,318	27%	$20.94	$1,089	1.3
Kent County	$19.77	$1,028	$41,120	1.8	$78,700	$1,968	$23,610	$590	2,432	31%	$11.40	$593	1.7
Montgomery County	$32.83	$1,707	$68,280	2.3	$126,000	$3,150	$37,800	$945	127,964	35%	$21.52	$1,119	1.5
Prince George's County	$32.83	$1,707	$68,280	2.9	$126,000	$3,150	$37,800	$945	117,287	38%	$17.64	$917	1.9
Queen Anne's County	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	3,304	18%	$9.67	$503	2.7
St. Mary's County	$25.54	$1,328	$53,120	2.3	$103,600	$2,590	$31,080	$777	11,767	29%	$18.33	$953	1.4
Somerset County	$14.23	$740	$29,600	1.3	$54,800	$1,370	$16,440	$411	2,937	35%	$10.28	$535	1.4
Talbot County	$22.37	$1,163	$46,520	2.0	$85,900	$2,148	$25,770	$644	5,039	30%	$12.15	$632	1.8
Washington County	$16.75	$871	$34,840	1.5	$79,800	$1,995	$23,940	$599	19,314	35%	$12.81	$666	1.3
Wicomico County	$19.27	$1,002	$40,080	1.8	$67,500	$1,688	$20,250	$506	15,366	41%	$13.43	$699	1.4
Worcester County	$18.69	$972	$38,880	1.7	$76,000	$1,900	$22,800	$570	5,292	24%	$10.07	$524	1.9
Baltimore city	$26.46	$1,376	$55,040	2.4	$104,000	$2,600	$31,200	$780	125,539	53%	$22.06	$1,147	1.2

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #3*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,847**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$6,158** monthly or **$73,890** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$35.52
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	$12.75
Average Renter Wage	$21.74
2-Bedroom Housing Wage	$35.52
Number of Renter Households	968,213
Percent Renters	38%

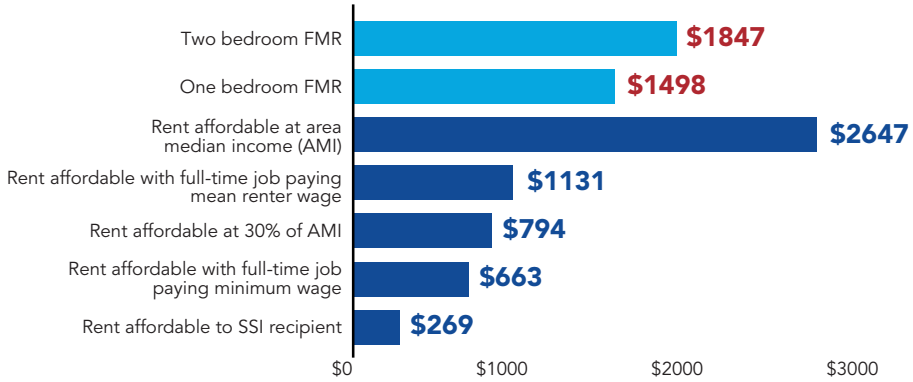
111
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

90
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
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
Boston-Cambridge-Quincy HMFA	$44.44
Dukes County	$33.23
Nantucket County	$33.06
Lowell HMFA	$29.50
Brockton HMFA	$29.38



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.

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 city, 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 city

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, Mattapoisett 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

HAMPDEN COUNTY

Agawam Town 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 city, 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 Town 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

MASSACHUSETTS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	$35.52	$1,847	$73,890	2.8	$105,892	$2,647	$31,768	$794	968,213	38%	$21.74	$1,131	1.6
Combined Nonmetro Areas	$23.69	$1,232	$49,269	1.9	$87,287	$2,182	$26,186	$655	11,883	29%	$12.26	$638	1.9
Metropolitan Areas													
Barnstable Town MSA	$29.10	$1,513	$60,520	2.3	$96,600	$2,415	$28,980	$725	19,301	20%	$13.11	$682	2.2
Berkshire County (part) HMFA	$21.31	$1,108	$44,320	1.7	$80,900	$2,023	$24,270	$607	4,845	25%	$12.41	$645	1.7
Boston-Cambridge-Quincy HMFA	$44.44	$2,311	$92,440	3.5	$119,000	$2,975	$35,700	$893	539,092	41%	$26.21	$1,363	1.7
Brockton HMFA	$29.38	$1,528	$61,120	2.3	$95,200	$2,380	$28,560	$714	26,529	30%	$11.69	$608	2.5
Eastern Worcester County HMFA	$23.73	$1,234	$49,360	1.9	$111,600	$2,790	$33,480	$837	6,969	21%	$14.12	$734	1.7
Easton-Raynham HMFA	$29.33	$1,525	$61,000	2.3	$121,300	$3,033	$36,390	$910	2,626	20%	$13.00	$676	2.3
Fitchburg-Leominster HMFA	$20.71	$1,077	$43,080	1.6	$83,200	$2,080	$24,960	$624	21,079	38%	$14.12	$734	1.5
Lawrence HMFA	$27.65	$1,438	$57,520	2.2	$98,000	$2,450	$29,400	$735	40,316	39%	$14.94	$777	1.9
Lowell HMFA	$29.50	$1,534	$61,360	2.3	$108,000	$2,700	$32,400	$810	34,882	31%	$26.87	$1,397	1.1
New Bedford HMFA	$18.50	$962	$38,480	1.5	$74,300	$1,858	$22,290	$557	28,314	44%	$13.00	$676	1.4
Pittsfield HMFA	$19.73	$1,026	$41,040	1.5	$90,900	$2,273	$27,270	$682	12,328	34%	$12.41	$645	1.6
Providence-Fall River HMFA	$20.67	$1,075	$43,000	1.6	$87,000	$2,175	$26,100	$653	38,469	40%	$13.00	$676	1.6
Springfield MSA	$21.44	$1,115	$44,600	1.7	$77,200	$1,930	$23,160	$579	90,183	38%	$12.14	$631	1.8
Taunton-Mansfield-Norton HMFA	$23.17	$1,205	$48,200	1.8	$111,900	$2,798	$33,570	$839	11,832	28%	$13.00	$676	1.8
Western Worcester County HMFA	$18.52	$963	$38,520	1.5	$88,400	$2,210	$26,520	$663	2,571	22%	$14.12	$734	1.3
Worcester HMFA	$26.88	$1,398	$55,920	2.1	$98,200	$2,455	$29,460	$737	76,994	37%	$14.12	$734	1.9
Counties													
Dukes County	$33.23	$1,728	$69,120	2.6	$104,800	$2,620	$31,440	$786	1,437	23%	$15.80	$822	2.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	$21.06	$1,095	$43,800	1.7	$80,000	$2,000	$24,000	$600	9,300	31%	$11.05	$574	1.9
Nantucket County †	$33.06	$1,719	$68,760	2.6	$116,700	$2,918	$35,010	$875	1,146	31%			

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MICHIGAN #30*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$906**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,019** monthly or **$36,227** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.42
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	$9.65
Average Renter Wage	$15.38
2-Bedroom Housing Wage	$17.42
Number of Renter Households	1,132,395
Percent Renters	29%

72
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

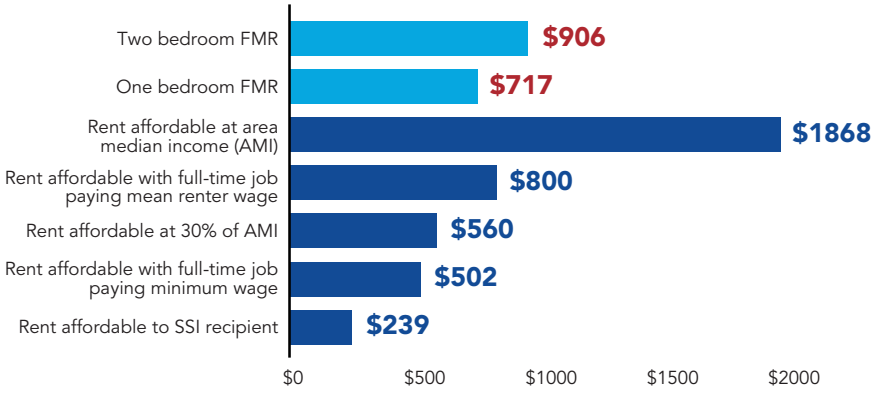
57
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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	$21.62
Livingston County	$19.37
Detroit-Warren-Livonia HMFA	$18.79
Grand Rapids-Wyoming HMFA	$18.50
Grand Traverse County	$17.52

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.



MICHIGAN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	$17.42	$906	$36,227	1.8	$74,703	$1,868	$22,411	$560	1,132,395	29%	$15.38	$800	1.1
Combined Nonmetro Areas	$14.19	$738	$29,517	1.5	$62,152	$1,554	$18,646	$466	158,928	22%	$11.27	$586	1.3
Metropolitan Areas													
Ann Arbor MSA	$21.62	$1,124	$44,960	2.2	$101,500	$2,538	$30,450	$761	55,088	39%	$16.58	$862	1.3
Barry County HMFA	$16.38	$852	$34,080	1.7	$72,000	$1,800	$21,600	$540	4,216	18%	$12.85	$668	1.3
Battle Creek MSA	$15.27	$794	$31,760	1.6	$61,100	$1,528	$18,330	$458	16,379	31%	$14.99	$780	1.0
Bay City MSA	$14.12	$734	$29,360	1.5	$59,500	$1,488	$17,850	$446	9,788	22%	$11.58	$602	1.2
Cass County HMFA	$15.50	$806	$32,240	1.6	$65,900	$1,648	$19,770	$494	4,071	20%	$11.63	$605	1.3
Detroit-Warren-Livonia HMFA	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	516,806	32%	$17.89	$930	1.1
Flint MSA	$15.08	$784	$31,360	1.6	$62,400	$1,560	$18,720	$468	51,196	30%	$12.81	$666	1.2
Grand Rapids-Wyoming HMFA	$18.50	$962	$38,480	1.9	$80,200	$2,005	$24,060	$602	74,035	31%	$13.91	$723	1.3
Holland-Grand Haven HMFA	$16.10	$837	$33,480	1.7	$83,600	$2,090	$25,080	$627	21,909	22%	$13.12	$682	1.2
Jackson MSA	$15.31	$796	$31,840	1.6	$66,400	$1,660	$19,920	$498	16,417	27%	$13.23	$688	1.2
Kalamazoo-Portage MSA	$16.13	$839	$33,560	1.7	$79,000	$1,975	$23,700	$593	43,783	33%	$14.99	$779	1.1
Lansing-East Lansing MSA	$17.17	$893	$35,720	1.8	$80,700	$2,018	$24,210	$605	65,595	35%	$14.11	$733	1.2
Livingston County HMFA	$19.37	$1,007	$40,280	2.0	$101,700	$2,543	$30,510	$763	10,518	15%	$12.04	$626	1.6
Midland MSA	$15.48	$805	$32,200	1.6	$82,200	$2,055	$24,660	$617	8,295	24%	$17.70	$920	0.9
Monroe MSA	$16.35	$850	$34,000	1.7	$80,600	$2,015	$24,180	$605	11,806	20%	$12.67	$659	1.3
Montcalm County HMFA	$14.38	$748	$29,920	1.5	$55,700	$1,393	$16,710	$418	5,182	22%	$10.53	$548	1.4
Muskegon MSA	$15.02	$781	$31,240	1.6	$62,900	$1,573	$18,870	$472	16,703	25%	$11.11	$578	1.4
Niles-Benton Harbor MSA	$14.75	$767	$30,680	1.5	$61,000	$1,525	$18,300	$458	19,320	30%	$13.75	$715	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MICHIGAN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	$14.87	$773	$30,920	1.5	$62,900	$1,573	$18,870	$472	22,360	28%	$12.78	$665	1.2
Counties													
Alcona County	$13.71	$713	$28,520	1.4	$52,200	$1,305	$15,660	$392	610	12%	$11.30	$588	1.2
Alger County	$13.71	$713	$28,520	1.4	$60,000	$1,500	$18,000	$450	466	15%	$9.21	$479	1.5
Allegan County	$14.52	$755	$30,200	1.5	$78,700	$1,968	$23,610	$590	7,606	18%	$14.92	$776	1.0
Alpena County	$13.71	$713	$28,520	1.4	$56,800	$1,420	$17,040	$426	2,858	22%	$8.85	$460	1.5
Antrim County	$13.71	$713	$28,520	1.4	$64,500	$1,613	$19,350	$484	1,365	14%	$8.11	$422	1.7
Arenac County	$13.71	$713	$28,520	1.4	$52,700	$1,318	$15,810	$395	1,170	18%	$9.92	$516	1.4
Baraga County	$13.71	$713	$28,520	1.4	$55,700	$1,393	$16,710	$418	578	19%	$8.84	$460	1.6
Barry County	$16.38	$852	$34,080	1.7	$72,000	$1,800	$21,600	$540	4,216	18%	$12.85	$668	1.3
Bay County	$14.12	$734	$29,360	1.5	$59,500	$1,488	$17,850	$446	9,788	22%	$11.58	$602	1.2
Benzie County	$14.92	$776	$31,040	1.5	$69,400	$1,735	$20,820	$521	696	10%	$7.16	$372	2.1
Berrien County	$14.75	$767	$30,680	1.5	$61,000	$1,525	$18,300	$458	19,320	30%	$13.75	$715	1.1
Branch County	$14.08	$732	$29,280	1.5	$61,100	$1,528	$18,330	$458	4,196	25%	$12.16	$632	1.2
Calhoun County	$15.27	$794	$31,760	1.6	$61,100	$1,528	$18,330	$458	16,379	31%	$14.99	$780	1.0
Cass County	$15.50	$806	$32,240	1.6	$65,900	$1,648	$19,770	$494	4,071	20%	$11.63	$605	1.3
Charlevoix County	$14.42	$750	$30,000	1.5	$68,400	$1,710	$20,520	$513	2,132	19%	$12.12	$630	1.2
Cheboygan County	$13.71	$713	$28,520	1.4	$55,600	$1,390	$16,680	$417	1,974	18%	$8.12	$422	1.7
Chippewa County	$13.71	$713	$28,520	1.4	$56,900	$1,423	$17,070	$427	4,325	31%	$8.68	$452	1.6
Clare County	$13.71	$713	$28,520	1.4	$48,000	$1,200	$14,400	$360	2,295	18%	$10.72	$558	1.3
Clinton County	$17.17	$893	$35,720	1.8	$80,700	$2,018	$24,210	$605	6,248	21%	$10.90	$567	1.6
Crawford County	$14.04	$730	$29,200	1.5	$54,900	$1,373	$16,470	$412	1,110	18%	$11.94	$621	1.2
Delta County	$13.71	$713	$28,520	1.4	$60,300	$1,508	$18,090	$452	3,274	21%	$8.19	$426	1.7
Dickinson County	$14.19	$738	$29,520	1.5	$59,800	$1,495	$17,940	$449	2,469	22%	$12.69	$660	1.1
Eaton County	$17.17	$893	$35,720	1.8	$80,700	$2,018	$24,210	$605	12,471	28%	$13.90	$723	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MICHIGAN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmet County	$15.33	$797	$31,880	1.6	$70,600	$1,765	$21,180	$530	3,872	27%	$11.81	$614	1.3
Genesee County	$15.08	$784	$31,360	1.6	$62,400	$1,560	$18,720	$468	51,196	30%	$12.81	$666	1.2
Gladwin County	$13.71	$713	$28,520	1.4	$53,800	$1,345	$16,140	$404	1,707	16%	$9.07	$471	1.5
Gogebic County	$13.71	$713	$28,520	1.4	$54,500	$1,363	$16,350	$409	1,409	21%	$9.45	$491	1.5
Grand Traverse County	$17.52	$911	$36,440	1.8	$81,000	$2,025	$24,300	$608	8,805	24%	$13.65	$710	1.3
Gratiot County	$13.71	$713	$28,520	1.4	$55,200	$1,380	$16,560	$414	4,135	27%	$11.09	$577	1.2
Hillsdale County	$13.94	$725	$29,000	1.4	$60,800	$1,520	$18,240	$456	4,166	23%	$12.31	$640	1.1
Houghton County	$13.71	$713	$28,520	1.4	$62,400	$1,560	$18,720	$468	4,286	32%	$8.42	$438	1.6
Huron County	$13.71	$713	$28,520	1.4	$60,500	$1,513	$18,150	$454	2,628	19%	$11.17	$581	1.2
Ingham County	$17.17	$893	$35,720	1.8	$80,700	$2,018	$24,210	$605	46,876	42%	$14.61	$760	1.2
Ionia County	$14.75	$767	$30,680	1.5	$65,100	$1,628	$19,530	$488	5,237	23%	$9.67	$503	1.5
Iosco County	$13.71	$713	$28,520	1.4	$52,800	$1,320	$15,840	$396	2,370	20%	$14.09	$733	1.0
Iron County	$13.71	$713	$28,520	1.4	$55,600	$1,390	$16,680	$417	1,022	19%	$10.34	$537	1.3
Isabella County	$13.85	$720	$28,800	1.4	$66,200	$1,655	$19,860	$497	9,511	38%	$9.77	$508	1.4
Jackson County	$15.31	$796	$31,840	1.6	$66,400	$1,660	$19,920	$498	16,417	27%	$13.23	$688	1.2
Kalamazoo County	$16.13	$839	$33,560	1.7	$79,000	$1,975	$23,700	$593	37,185	36%	$15.32	$796	1.1
Kalkaska County	$13.71	$713	$28,520	1.4	$53,000	$1,325	$15,900	$398	1,375	19%	$16.45	$855	0.8
Kent County	$18.50	$962	$38,480	1.9	$80,200	$2,005	$24,060	$602	74,035	31%	$13.91	$723	1.3
Keweenaw County	$13.71	$713	$28,520	1.4	$55,800	$1,395	$16,740	$419	125	12%	$5.50	$286	2.5
Lake County	$13.71	$713	$28,520	1.4	$46,100	$1,153	$13,830	$346	718	16%	$6.55	$340	2.1
Lapeer County	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	5,489	16%	$9.68	$503	1.9
Leelanau County	$15.19	$790	$31,600	1.6	$78,600	$1,965	$23,580	$590	1,133	12%	$9.26	$482	1.6
Lenawee County	$14.19	$738	$29,520	1.5	$70,300	$1,758	$21,090	$527	8,644	23%	$12.82	$667	1.1
Livingston County	$19.37	$1,007	$40,280	2.0	$101,700	$2,543	$30,510	$763	10,518	15%	$12.04	$626	1.6
Luce County	$13.71	$713	$28,520	1.4	$54,400	$1,360	$16,320	$408	413	19%	$9.64	$501	1.4
Mackinac County	$13.71	$713	$28,520	1.4	$54,500	$1,363	$16,350	$409	1,378	26%	$8.63	$449	1.6

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MICHIGAN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Macomb County	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	92,835	27%	$16.74	$870	1.1
Manistee County	$13.71	$713	$28,520	1.4	$58,100	$1,453	$17,430	$436	1,681	18%	$10.54	$548	1.3
Marquette County	$14.48	$753	$30,120	1.5	$63,300	$1,583	$18,990	$475	8,036	31%	$10.52	$547	1.4
Mason County	$13.92	$724	$28,960	1.4	$59,100	$1,478	$17,730	$443	2,641	22%	$11.04	$574	1.3
Mecosta County	$13.71	$713	$28,520	1.4	$59,500	$1,488	$17,850	$446	4,235	27%	$9.81	$510	1.4
Menominee County	$13.71	$713	$28,520	1.4	$58,400	$1,460	$17,520	$438	2,301	22%	$10.79	$561	1.3
Midland County	$15.48	$805	$32,200	1.6	$82,200	$2,055	$24,660	$617	8,295	24%	$17.70	$920	0.9
Missaukee County	$14.37	$747	$29,880	1.5	$53,400	$1,335	$16,020	$401	1,122	19%	$12.10	$629	1.2
Monroe County	$16.35	$850	$34,000	1.7	$80,600	$2,015	$24,180	$605	11,806	20%	$12.67	$659	1.3
Montcalm County	$14.38	$748	$29,920	1.5	$55,700	$1,393	$16,710	$418	5,182	22%	$10.53	$548	1.4
Montmorency County	$13.71	$713	$28,520	1.4	$48,400	$1,210	$14,520	$363	590	14%	$11.16	$581	1.2
Muskegon County	$15.02	$781	$31,240	1.6	$62,900	$1,573	$18,870	$472	16,703	25%	$11.11	$578	1.4
Newaygo County	$13.71	$713	$28,520	1.4	$57,000	$1,425	$17,100	$428	3,354	18%	$10.71	$557	1.3
Oakland County	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	146,415	29%	$18.82	$979	1.0
Oceana County	$13.71	$713	$28,520	1.4	$54,100	$1,353	$16,230	$406	1,884	19%	$10.44	$543	1.3
Ogemaw County	$13.71	$713	$28,520	1.4	$50,100	$1,253	$15,030	$376	1,692	18%	$11.25	$585	1.2
Ontonagon County	$13.71	$713	$28,520	1.4	$49,800	$1,245	$14,940	$374	341	12%	$7.31	$380	1.9
Osceola County	$13.71	$713	$28,520	1.4	$52,500	$1,313	$15,750	$394	1,669	18%	$11.78	$613	1.2
Oscoda County	$13.71	$713	$28,520	1.4	$49,700	$1,243	$14,910	$373	602	16%	$8.21	$427	1.7
Otsego County	$15.02	$781	$31,240	1.6	$63,100	$1,578	$18,930	$473	2,074	21%	$10.18	$530	1.5
Ottawa County	$16.10	$837	$33,480	1.7	$83,600	$2,090	$25,080	$627	21,909	22%	$13.12	$682	1.2
Presque Isle County	$13.71	$713	$28,520	1.4	$55,000	$1,375	$16,500	$413	655	11%	$7.84	$408	1.7
Roscommon County	$13.71	$713	$28,520	1.4	$47,400	$1,185	$14,220	$356	1,907	17%	$8.62	$448	1.6
Saginaw County	$14.87	$773	$30,920	1.5	$62,900	$1,573	$18,870	$472	22,360	28%	$12.78	$665	1.2
St. Clair County	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	15,047	23%	$11.52	$599	1.6
St. Joseph County	$13.71	$713	$28,520	1.4	$60,100	$1,503	$18,030	$451	6,206	26%	$11.24	$584	1.2

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MICHIGAN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sanilac County	$13.71	$713	$28,520	1.4	$56,600	$1,415	$16,980	$425	3,471	20%	$10.69	$556	1.3
Schoolcraft County	$13.71	$713	$28,520	1.4	$53,300	$1,333	$15,990	$400	591	18%	$9.45	$492	1.5
Shiawassee County	$13.71	$713	$28,520	1.4	$71,100	$1,778	$21,330	$533	6,842	25%	$11.02	$573	1.2
Tuscola County	$13.71	$713	$28,520	1.4	$58,400	$1,460	$17,520	$438	3,891	18%	$11.21	$583	1.2
Van Buren County	$16.13	$839	$33,560	1.7	$79,000	$1,975	$23,700	$593	6,598	23%	$12.91	$672	1.2
Washtenaw County	$21.62	$1,124	$44,960	2.2	$101,500	$2,538	$30,450	$761	55,088	39%	$16.58	$862	1.3
Wayne County	$18.79	$977	$39,080	1.9	$78,500	$1,963	$23,550	$589	257,020	38%	$18.02	$937	1.0
Wexford County	$14.08	$732	$29,280	1.5	$52,900	$1,323	$15,870	$397	3,085	24%	$11.10	$577	1.3

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MINNESOTA #22*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,068**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,559** monthly or **$42,705** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$20.53
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	$10.00
Average Renter Wage	$16.06
2-Bedroom Housing Wage	$20.53
Number of Renter Households	616,511
Percent Renters	28%

82
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

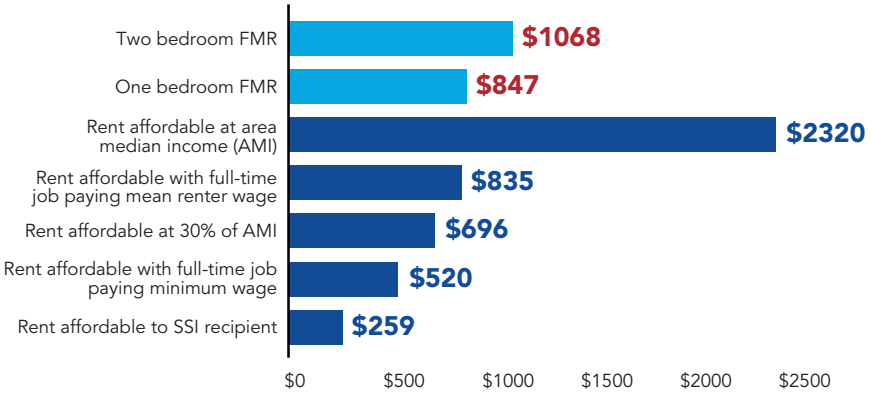
65
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Minneapolis-St. Paul-Bloomington HMFA	$23.35
Rochester HMFA	$19.54
Rice County	$17.75
Mankato-North Mankato MSA	$17.69
Mille Lacs County	$17.33

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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	$20.53	$1,068	$42,705	2.1	$92,812	$2,320	$27,844	$696	616,511	28%	$16.06	$835	1.3
Combined Nonmetro Areas	$14.74	$766	$30,650	1.5	$71,821	$1,796	$21,546	$539	120,152	24%	$10.98	$571	1.3
Metropolitan Areas													
Duluth MSA	$15.69	$816	$32,640	1.6	$76,800	$1,920	$23,040	$576	27,557	28%	$11.80	$613	1.3
Fargo MSA	$16.04	$834	$33,360	1.6	$89,400	$2,235	$26,820	$671	7,500	32%	$8.15	$424	2.0
Fillmore County HMFA	$13.73	$714	$28,560	1.4	$75,900	$1,898	$22,770	$569	1,684	20%	$7.87	$409	1.7
Grand Forks MSA	$16.00	$832	$33,280	1.6	$89,200	$2,230	$26,760	$669	3,334	27%	$8.20	$427	2.0
La Crosse-Onalaska MSA	$15.94	$829	$33,160	1.6	$76,800	$1,920	$23,040	$576	1,637	20%	$10.00	$520	1.6
Le Sueur County HMFA	$16.56	$861	$34,440	1.7	$84,700	$2,118	$25,410	$635	2,060	19%	$12.26	$637	1.4
Mankato-North Mankato MSA	$17.69	$920	$36,800	1.8	$86,200	$2,155	$25,860	$647	13,200	34%	$12.31	$640	1.4
Mille Lacs County HMFA	$17.33	$901	$36,040	1.7	$65,200	$1,630	$19,560	$489	2,532	25%	$9.00	$468	1.9
Minneapolis-St. Paul-Bloomington HMFA	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	392,583	30%	$18.13	$943	1.3
Rochester HMFA	$19.54	$1,016	$40,640	2.0	$103,000	$2,575	$30,900	$773	17,673	26%	$16.12	$838	1.2
Sibley County HMFA	$15.10	$785	$31,400	1.5	$74,800	$1,870	$22,440	$561	1,267	21%	$12.28	$638	1.2
St. Cloud MSA	$15.46	$804	$32,160	1.5	$81,200	$2,030	$24,360	$609	23,647	31%	$12.75	$663	1.2
Wabasha County HMFA	$14.85	$772	$30,880	1.5	$77,600	$1,940	$23,280	$582	1,685	19%	$10.18	$529	1.5
Counties													
Aitkin County	$14.77	$768	$30,720	1.5	$59,200	$1,480	$17,760	$444	1,367	18%	$9.87	$513	1.5
Anoka County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	25,108	20%	$14.71	$765	1.6
Becker County	$14.54	$756	$30,240	1.5	$71,900	$1,798	$21,570	$539	2,853	21%	$8.97	$466	1.6
Beltrami County	$15.27	$794	$31,760	1.5	$60,900	$1,523	$18,270	$457	5,669	33%	$10.95	$569	1.4
Benton County	$15.46	$804	$32,160	1.5	$81,200	$2,030	$24,360	$609	5,374	33%	$11.30	$588	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
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4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Big Stone County	$13.73	$714	$28,560	1.4	$70,200	$1,755	$21,060	$527	613	27%	$8.40	$437	1.6
Blue Earth County	$17.69	$920	$36,800	1.8	$86,200	$2,155	$25,860	$647	9,825	38%	$12.43	$647	1.4
Brown County	$13.73	$714	$28,560	1.4	$76,400	$1,910	$22,920	$573	2,390	22%	$11.17	$581	1.2
Carlton County	$15.69	$816	$32,640	1.6	$76,800	$1,920	$23,040	$576	2,644	20%	$10.81	$562	1.5
Carver County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	6,635	19%	$13.22	$687	1.8
Cass County	$14.81	$770	$30,800	1.5	$61,500	$1,538	$18,450	$461	2,375	18%	$8.47	$440	1.7
Chippewa County	$13.73	$714	$28,560	1.4	$73,300	$1,833	$21,990	$550	1,666	33%	$12.68	$659	1.1
Chisago County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	2,835	14%	$9.96	$518	2.3
Clay County	$16.04	$834	$33,360	1.6	$89,400	$2,235	$26,820	$671	7,500	32%	$8.15	$424	2.0
Clearwater County	$13.73	$714	$28,560	1.4	$61,600	$1,540	$18,480	$462	704	20%	$10.99	$572	1.2
Cook County	$13.73	$714	$28,560	1.4	$65,100	$1,628	$19,530	$488	679	25%	$8.40	$437	1.6
Cottonwood County	$13.73	$714	$28,560	1.4	$67,200	$1,680	$20,160	$504	1,058	22%	$10.80	$561	1.3
Crow Wing County	$16.08	$836	$33,440	1.6	$69,600	$1,740	$20,880	$522	6,455	24%	$10.43	$542	1.5
Dakota County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	41,113	26%	$15.79	$821	1.5
Dodge County	$19.54	$1,016	$40,640	2.0	$103,000	$2,575	$30,900	$773	1,356	18%	$13.78	$717	1.4
Douglas County	$15.56	$809	$32,360	1.6	$79,400	$1,985	$23,820	$596	4,227	26%	$11.73	$610	1.3
Faribault County	$13.73	$714	$28,560	1.4	$67,200	$1,680	$20,160	$504	1,427	23%	$10.54	$548	1.3
Fillmore County	$13.73	$714	$28,560	1.4	$75,900	$1,898	$22,770	$569	1,684	20%	$7.87	$409	1.7
Freeborn County	$14.17	$737	$29,480	1.4	$66,000	$1,650	$19,800	$495	3,196	25%	$12.91	$671	1.1
Goodhue County	$15.06	$783	$31,320	1.5	$86,800	$2,170	$26,040	$651	4,827	25%	$11.83	$615	1.3
Grant County	$13.73	$714	$28,560	1.4	$65,900	$1,648	$19,770	$494	531	20%	$10.44	$543	1.3
Hennepin County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	189,237	38%	$20.70	$1,076	1.1
Houston County	$15.94	$829	$33,160	1.6	$76,800	$1,920	$23,040	$576	1,637	20%	$10.00	$520	1.6
Hubbard County	$13.87	$721	$28,840	1.4	$68,800	$1,720	$20,640	$516	1,572	18%	$9.15	$476	1.5
Isanti County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	2,654	18%	$10.92	$568	2.1
Itasca County	$15.33	$797	$31,880	1.5	$65,000	$1,625	$19,500	$488	3,884	20%	$8.95	$465	1.7

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MINNESOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jackson County	$13.73	$714	$28,560	1.4	$74,900	$1,873	$22,470	$562	961	22%	$12.17	$633	1.1
Kanabec County	$16.00	$832	$33,280	1.6	$64,400	$1,610	$19,320	$483	1,091	17%	$10.71	$557	1.5
Kandiyohi County	$14.81	$770	$30,800	1.5	$73,400	$1,835	$22,020	$551	4,349	26%	$11.13	$579	1.3
Kittson County	$13.73	$714	$28,560	1.4	$73,100	$1,828	$21,930	$548	375	20%	$10.48	$545	1.3
Koochiching County	$13.73	$714	$28,560	1.4	$65,300	$1,633	$19,590	$490	1,269	23%	$9.28	$482	1.5
Lac qui Parle County	$13.73	$714	$28,560	1.4	$66,100	$1,653	$19,830	$496	606	20%	$9.10	$473	1.5
Lake County	$14.77	$768	$30,720	1.5	$73,900	$1,848	$22,170	$554	990	19%	$13.04	$678	1.1
Lake of the Woods County	$14.96	$778	$31,120	1.5	$70,900	$1,773	$21,270	$532	296	19%	$10.82	$563	1.4
Le Sueur County	$16.56	$861	$34,440	1.7	$84,700	$2,118	$25,410	$635	2,060	19%	$12.26	$637	1.4
Lincoln County	$13.73	$714	$28,560	1.4	$71,700	$1,793	$21,510	$538	532	22%	$10.32	$537	1.3
Lyon County	$13.73	$714	$28,560	1.4	$78,500	$1,963	$23,550	$589	3,199	32%	$9.78	$509	1.4
McLeod County	$14.92	$776	$31,040	1.5	$76,400	$1,910	$22,920	$573	3,493	23%	$12.66	$659	1.2
Mahnomen County	$13.77	$716	$28,640	1.4	$55,200	$1,380	$16,560	$414	585	30%	$11.03	$573	1.2
Marshall County	$13.73	$714	$28,560	1.4	$76,000	$1,900	$22,800	$570	723	18%	$11.81	$614	1.2
Martin County	$13.73	$714	$28,560	1.4	$70,900	$1,773	$21,270	$532	2,317	27%	$13.28	$690	1.0
Meeker County	$15.08	$784	$31,360	1.5	$76,700	$1,918	$23,010	$575	1,916	21%	$10.38	$540	1.5
Mille Lacs County	$17.33	$901	$36,040	1.7	$65,200	$1,630	$19,560	$489	2,532	25%	$9.00	$468	1.9
Morrison County	$13.73	$714	$28,560	1.4	$70,400	$1,760	$21,120	$528	2,963	22%	$8.81	$458	1.6
Mower County	$15.15	$788	$31,520	1.5	$73,700	$1,843	$22,110	$553	4,099	26%	$13.00	$676	1.2
Murray County	$13.73	$714	$28,560	1.4	$77,500	$1,938	$23,250	$581	682	18%	$12.86	$669	1.1
Nicollet County	$17.69	$920	$36,800	1.8	$86,200	$2,155	$25,860	$647	3,375	26%	$11.95	$622	1.5
Nobles County	$14.58	$758	$30,320	1.5	$68,000	$1,700	$20,400	$510	2,268	29%	$12.75	$663	1.1
Norman County	$13.73	$714	$28,560	1.4	$67,900	$1,698	$20,370	$509	532	19%	$10.29	$535	1.3
Olmsted County	$19.54	$1,016	$40,640	2.0	$103,000	$2,575	$30,900	$773	16,317	27%	$16.24	$845	1.2
Otter Tail County	$13.90	$723	$28,920	1.4	$72,400	$1,810	$21,720	$543	5,126	21%	$10.18	$530	1.4
Pennington County	$14.62	$760	$30,400	1.5	$73,300	$1,833	$21,990	$550	1,544	26%	$12.31	$640	1.2

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MINNESOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pine County	$15.10	$785	$31,400	1.5	$62,300	$1,558	$18,690	$467	2,167	20%	$7.68	$400	2.0
Pipestone County	$13.73	$714	$28,560	1.4	$65,800	$1,645	$19,740	$494	1,041	26%	$10.79	$561	1.3
Polk County	$16.00	$832	$33,280	1.6	$89,200	$2,230	$26,760	$669	3,334	27%	$8.20	$427	2.0
Pope County	$14.42	$750	$30,000	1.4	$77,400	$1,935	$23,220	$581	1,094	22%	$12.42	$646	1.2
Ramsey County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	85,101	41%	$18.40	$957	1.3
Red Lake County	$13.73	$714	$28,560	1.4	$77,500	$1,938	$23,250	$581	273	16%	$7.98	$415	1.7
Redwood County	$13.73	$714	$28,560	1.4	$69,800	$1,745	$20,940	$524	1,375	22%	$11.54	$600	1.2
Renville County	$13.73	$714	$28,560	1.4	$73,300	$1,833	$21,990	$550	1,301	21%	$11.62	$604	1.2
Rice County	$17.75	$923	$36,920	1.8	$82,400	$2,060	$24,720	$618	5,873	25%	$10.88	$566	1.6
Rock County	$14.08	$732	$29,280	1.4	$70,300	$1,758	$21,090	$527	1,014	25%	$11.07	$576	1.3
Roseau County	$14.23	$740	$29,600	1.4	$72,300	$1,808	$21,690	$542	1,212	20%	$12.32	$641	1.2
St. Louis County	$15.69	$816	$32,640	1.6	$76,800	$1,920	$23,040	$576	24,913	29%	$11.89	$618	1.3
Scott County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	8,580	18%	$10.91	$567	2.1
Sherburne County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	5,507	17%	$10.96	$570	2.1
Sibley County	$15.10	$785	$31,400	1.5	$74,800	$1,870	$22,440	$561	1,267	21%	$12.28	$638	1.2
Stearns County	$15.46	$804	$32,160	1.5	$81,200	$2,030	$24,360	$609	18,273	31%	$13.05	$678	1.2
Steele County	$16.02	$833	$33,320	1.6	$80,900	$2,023	$24,270	$607	3,546	24%	$12.01	$625	1.3
Stevens County	$13.73	$714	$28,560	1.4	$85,000	$2,125	$25,500	$638	1,174	32%	$9.19	$478	1.5
Swift County	$13.73	$714	$28,560	1.4	$66,600	$1,665	$19,980	$500	1,280	30%	$11.01	$573	1.2
Todd County	$13.73	$714	$28,560	1.4	$63,200	$1,580	$18,960	$474	1,783	18%	$10.16	$529	1.4
Traverse County	$13.73	$714	$28,560	1.4	$66,800	$1,670	$20,040	$501	320	20%	$10.48	$545	1.3
Wabasha County	$14.85	$772	$30,880	1.5	$77,600	$1,940	$23,280	$582	1,685	19%	$10.18	$529	1.5
Wadena County	$13.73	$714	$28,560	1.4	$59,000	$1,475	$17,700	$443	1,272	22%	$14.06	$731	1.0
Waseca County	$13.73	$714	$28,560	1.4	$75,200	$1,880	$22,560	$564	1,581	21%	$9.29	$483	1.5
Washington County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	17,151	18%	$13.04	$678	1.8
Watonwan County	$13.73	$714	$28,560	1.4	$66,800	$1,670	$20,040	$501	1,044	24%	$11.28	$587	1.2

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MINNESOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wilkin County	$13.73	$714	$28,560	1.4	$71,000	$1,775	$21,300	$533	589	21%	$10.50	$546	1.3
Winona County	$14.90	$775	$31,000	1.5	$77,500	$1,938	$23,250	$581	5,886	30%	$10.22	$531	1.5
Wright County	$23.35	$1,214	$48,560	2.3	$103,400	$2,585	$31,020	$776	8,662	18%	$11.42	$594	2.0
Yellow Medicine County	$13.73	$714	$28,560	1.4	$70,400	$1,760	$21,120	$528	918	22%	$9.55	$497	1.4

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MISSISSIPPI #50*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$774**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,581** monthly or **$30,977** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.89
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **MISSISSIPPI:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$12.10
2-Bedroom Housing Wage	$14.89
Number of Renter Households	351,558
Percent Renters	32%

82
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

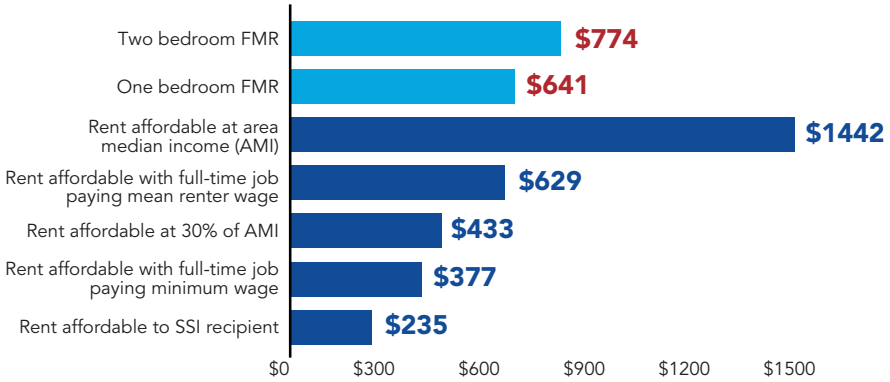
68
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Lafayette County	$17.65
Jackson HMFA	$17.52
DeSoto County	$17.00
Gulfport-Biloxi HMFA	$16.27
Hattiesburg MSA	$15.87

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.



MISSISSIPPI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mississippi	$14.89	$774	$30,977	2.1	$57,678	$1,442	$17,303	$433	351,558	32%	$12.10	$629	1.2
Combined Nonmetro Areas	$13.40	$697	$27,872	1.8	$51,018	$1,275	$15,305	$383	183,075	31%	$11.09	$577	1.2
Metropolitan Areas													
Benton County HMFA	$12.63	$657	$26,280	1.7	$48,600	$1,215	$14,580	$365	505	17%	$15.47	$805	0.8
Gulfport-Biloxi HMFA	$16.27	$846	$33,840	2.2	$60,900	$1,523	$18,270	$457	39,651	40%	$12.54	$652	1.3
Hattiesburg MSA	$15.87	$825	$33,000	2.2	$62,600	$1,565	$18,780	$470	20,302	37%	$11.09	$577	1.4
Jackson HMFA	$17.52	$911	$36,440	2.4	$70,900	$1,773	$21,270	$532	63,134	33%	$13.67	$711	1.3
Marshall County HMFA	$12.81	$666	$26,640	1.8	$53,800	$1,345	$16,140	$404	3,141	24%	$14.81	$770	0.9
Memphis HMFA	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	16,335	26%	$11.53	$599	1.5
Pascagoula HMFA	$15.83	$823	$32,920	2.2	$69,100	$1,728	$20,730	$518	15,461	30%	$16.62	$864	1.0
Simpson County HMFA	$14.38	$748	$29,920	2.0	$44,900	$1,123	$13,470	$337	1,825	19%	$7.90	$411	1.8
Tate County HMFA	$13.38	$696	$27,840	1.8	$62,100	$1,553	$18,630	$466	2,555	25%	$9.57	$498	1.4
Tunica County HMFA	$15.15	$788	$31,520	2.1	$39,300	$983	$11,790	$295	2,345	59%	$13.64	$709	1.1
Yazoo County HMFA	$13.67	$711	$28,440	1.9	$39,900	$998	$11,970	$299	3,229	37%	$11.61	$604	1.2
Counties													
Adams County	$13.06	$679	$27,160	1.8	$37,200	$930	$11,160	$279	4,339	38%	$9.48	$493	1.4
Alcorn County	$12.63	$657	$26,280	1.7	$49,200	$1,230	$14,760	$369	4,196	29%	$13.00	$676	1.0
Amite County	$12.63	$657	$26,280	1.7	$46,100	$1,153	$13,830	$346	748	15%	$11.34	$590	1.1
Attala County	$12.63	$657	$26,280	1.7	$47,400	$1,185	$14,220	$356	2,083	29%	$8.99	$467	1.4
Benton County	$12.63	$657	$26,280	1.7	$48,600	$1,215	$14,580	$365	505	17%	$15.47	$805	0.8
Bolivar County	$12.65	$658	$26,320	1.7	$38,500	$963	$11,550	$289	5,572	46%	$10.90	$567	1.2
Calhoun County	$12.63	$657	$26,280	1.7	$45,900	$1,148	$13,770	$344	1,630	28%	$9.37	$487	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Carroll County	$12.81	$666	$26,640	1.8	$60,900	$1,523	$18,270	$457	703	19%	$7.40	$385	1.7
Chickasaw County	$12.63	$657	$26,280	1.7	$47,000	$1,175	$14,100	$353	1,853	29%	$10.41	$542	1.2
Choctaw County	$13.19	$686	$27,440	1.8	$52,600	$1,315	$15,780	$395	747	24%	$9.99	$520	1.3
Claiborne County	$12.63	$657	$26,280	1.7	$29,600	$740	$8,880	$222	950	32%	$13.73	$714	0.9
Clarke County	$12.63	$657	$26,280	1.7	$54,100	$1,353	$16,230	$406	1,162	19%	$10.05	$523	1.3
Clay County	$12.63	$657	$26,280	1.7	$44,800	$1,120	$13,440	$336	2,235	29%	$10.81	$562	1.2
Coahoma County	$12.63	$657	$26,280	1.7	$35,300	$883	$10,590	$265	4,200	48%	$10.25	$533	1.2
Copiah County	$17.52	$911	$36,440	2.4	$70,900	$1,773	$21,270	$532	2,054	21%	$10.95	$569	1.6
Covington County	$13.10	$681	$27,240	1.8	$46,600	$1,165	$13,980	$350	1,328	20%	$12.84	$668	1.0
DeSoto County	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	16,335	26%	$11.53	$599	1.5
Forrest County	$15.87	$825	$33,000	2.2	$62,600	$1,565	$18,780	$470	12,706	45%	$11.81	$614	1.3
Franklin County	$12.63	$657	$26,280	1.7	$57,000	$1,425	$17,100	$428	642	21%	$11.84	$616	1.1
George County	$14.37	$747	$29,880	2.0	$60,700	$1,518	$18,210	$455	1,213	16%	$9.10	$473	1.6
Greene County	$12.63	$657	$26,280	1.7	$64,100	$1,603	$19,230	$481	634	15%	$9.39	$488	1.3
Grenada County	$12.63	$657	$26,280	1.7	$45,700	$1,143	$13,710	$343	2,746	33%	$12.35	$642	1.0
Hancock County	$16.27	$846	$33,840	2.2	$60,900	$1,523	$18,270	$457	4,964	25%	$12.93	$673	1.3
Harrison County	$16.27	$846	$33,840	2.2	$60,900	$1,523	$18,270	$457	34,687	44%	$12.49	$649	1.3
Hinds County	$17.52	$911	$36,440	2.4	$70,900	$1,773	$21,270	$532	36,876	42%	$14.22	$740	1.2
Holmes County	$12.63	$657	$26,280	1.7	$26,200	$655	$7,860	$197	2,467	39%	$10.21	$531	1.2
Humphreys County	$12.63	$657	$26,280	1.7	$33,300	$833	$9,990	$250	1,252	39%	$9.29	$483	1.4
Issaquena County	$12.63	$657	$26,280	1.7	$32,200	$805	$9,660	$242	262	54%	$10.62	$552	1.2
Itawamba County	$12.63	$657	$26,280	1.7	$52,800	$1,320	$15,840	$396	1,932	22%	$12.09	$629	1.0
Jackson County	$15.83	$823	$32,920	2.2	$69,100	$1,728	$20,730	$518	15,461	30%	$16.62	$864	1.0
Jasper County	$12.81	$666	$26,640	1.8	$46,500	$1,163	$13,950	$349	1,021	15%	$10.90	$567	1.2
Jefferson County	$12.63	$657	$26,280	1.7	$32,200	$805	$9,660	$242	841	33%	$11.25	$585	1.1
Jefferson Davis County	$12.63	$657	$26,280	1.7	$34,100	$853	$10,230	$256	1,147	24%	$10.84	$564	1.2

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MISSISSIPPI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jones County	$13.92	$724	$28,960	1.9	$48,400	$1,210	$14,520	$363	6,667	27%	$11.30	$588	1.2
Kemper County	$12.63	$657	$26,280	1.7	$39,900	$998	$11,970	$299	894	24%	$13.64	$709	0.9
Lafayette County	$17.65	$918	$36,720	2.4	$72,400	$1,810	$21,720	$543	7,495	39%	$9.05	$471	1.9
Lamar County	$15.87	$825	$33,000	2.2	$62,600	$1,565	$18,780	$470	6,837	31%	$9.70	$504	1.6
Lauderdale County	$14.69	$764	$30,560	2.0	$63,200	$1,580	$18,960	$474	10,249	35%	$11.05	$575	1.3
Lawrence County	$14.40	$749	$29,960	2.0	$56,400	$1,410	$16,920	$423	1,091	23%	$18.27	$950	0.8
Leake County	$12.63	$657	$26,280	1.7	$49,400	$1,235	$14,820	$371	2,262	28%	$9.90	$515	1.3
Lee County	$14.23	$740	$29,600	2.0	$71,800	$1,795	$21,540	$539	10,875	34%	$11.43	$594	1.2
Leflore County	$12.63	$657	$26,280	1.7	$32,200	$805	$9,660	$242	5,106	50%	$8.19	$426	1.5
Lincoln County	$12.63	$657	$26,280	1.7	$50,400	$1,260	$15,120	$378	3,155	25%	$11.26	$585	1.1
Lowndes County	$13.31	$692	$27,680	1.8	$58,300	$1,458	$17,490	$437	8,764	39%	$12.72	$661	1.0
Madison County	$17.52	$911	$36,440	2.4	$70,900	$1,773	$21,270	$532	10,992	28%	$12.67	$659	1.4
Marion County	$12.63	$657	$26,280	1.7	$41,900	$1,048	$12,570	$314	1,851	19%	$10.41	$541	1.2
Marshall County	$12.81	$666	$26,640	1.8	$53,800	$1,345	$16,140	$404	3,141	24%	$14.81	$770	0.9
Monroe County	$12.63	$657	$26,280	1.7	$54,600	$1,365	$16,380	$410	3,617	26%	$11.99	$623	1.1
Montgomery County	$12.63	$657	$26,280	1.7	$44,700	$1,118	$13,410	$335	1,319	29%	$8.07	$420	1.6
Neshoba County	$12.65	$658	$26,320	1.7	$50,900	$1,273	$15,270	$382	2,924	27%	$12.97	$674	1.0
Newton County	$12.94	$673	$26,920	1.8	$49,500	$1,238	$14,850	$371	1,777	22%	$9.64	$501	1.3
Noxubee County	$12.63	$657	$26,280	1.7	$46,600	$1,165	$13,980	$350	1,096	27%	$6.99	$363	1.8
Oktibbeha County	$15.27	$794	$31,760	2.1	$61,800	$1,545	$18,540	$464	8,691	49%	$7.60	$395	2.0
Panola County	$12.77	$664	$26,560	1.8	$44,500	$1,113	$13,350	$334	3,383	27%	$13.16	$684	1.0
Pearl River County	$14.77	$768	$30,720	2.0	$60,300	$1,508	$18,090	$452	4,667	22%	$10.40	$541	1.4
Perry County	$15.87	$825	$33,000	2.2	$62,600	$1,565	$18,780	$470	759	17%	$12.35	$642	1.3
Pike County	$13.23	$688	$27,520	1.8	$43,300	$1,083	$12,990	$325	4,809	33%	$8.57	$445	1.5
Pontotoc County	$12.88	$670	$26,800	1.8	$53,900	$1,348	$16,170	$404	3,053	28%	$12.93	$673	1.0
Prentiss County	$12.63	$657	$26,280	1.7	$47,000	$1,175	$14,100	$353	2,568	27%	$6.98	$363	1.8

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MISSISSIPPI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Quitman County	$12.63	$657	$26,280	1.7	$37,100	$928	$11,130	$278	1,283	42%	$9.86	$513	1.3
Rankin County	$17.52	$911	$36,440	2.4	$70,900	$1,773	$21,270	$532	13,212	24%	$14.00	$728	1.3
Scott County	$12.63	$657	$26,280	1.7	$43,300	$1,083	$12,990	$325	2,758	26%	$11.79	$613	1.1
Sharkey County	$12.63	$657	$26,280	1.7	$43,300	$1,083	$12,990	$325	591	34%	$10.73	$558	1.2
Simpson County	$14.38	$748	$29,920	2.0	$44,900	$1,123	$13,470	$337	1,825	19%	$7.90	$411	1.8
Smith County	$12.63	$657	$26,280	1.7	$54,500	$1,363	$16,350	$409	1,000	17%	$12.35	$642	1.0
Stone County	$12.63	$657	$26,280	1.7	$59,000	$1,475	$17,700	$443	1,453	24%	$11.60	$603	1.1
Sunflower County	$12.63	$657	$26,280	1.7	$37,600	$940	$11,280	$282	3,784	45%	$10.62	$552	1.2
Tallahatchie County	$12.63	$657	$26,280	1.7	$42,200	$1,055	$12,660	$317	1,108	26%	$10.10	$525	1.3
Tate County	$13.38	$696	$27,840	1.8	$62,100	$1,553	$18,630	$466	2,555	25%	$9.57	$498	1.4
Tippah County	$12.63	$657	$26,280	1.7	$51,300	$1,283	$15,390	$385	2,160	27%	$11.77	$612	1.1
Tishomingo County	$12.63	$657	$26,280	1.7	$47,400	$1,185	$14,220	$356	1,872	25%	$11.36	$591	1.1
Tunica County	$15.15	$788	$31,520	2.1	$39,300	$983	$11,790	$295	2,345	59%	$13.64	$709	1.1
Union County	$12.63	$657	$26,280	1.7	$51,200	$1,280	$15,360	$384	2,757	28%	$17.28	$899	0.7
Walthall County	$12.63	$657	$26,280	1.7	$43,000	$1,075	$12,900	$323	614	11%	$12.77	$664	1.0
Warren County	$13.35	$694	$27,760	1.8	$54,900	$1,373	$16,470	$412	6,678	36%	$10.66	$554	1.3
Washington County	$12.63	$657	$26,280	1.7	$40,700	$1,018	$12,210	$305	8,411	46%	$10.73	$558	1.2
Wayne County	$12.63	$657	$26,280	1.7	$53,800	$1,345	$16,140	$404	1,423	18%	$10.20	$530	1.2
Webster County	$12.63	$657	$26,280	1.7	$52,600	$1,315	$15,780	$395	989	26%	$7.91	$411	1.6
Wilkinson County	$12.63	$657	$26,280	1.7	$33,600	$840	$10,080	$252	551	19%	$9.84	$512	1.3
Winston County	$12.63	$657	$26,280	1.7	$46,100	$1,153	$13,830	$346	2,048	28%	$15.38	$800	0.8
Yalobusha County	$12.63	$657	$26,280	1.7	$48,200	$1,205	$14,460	$362	1,379	27%	$12.16	$632	1.0
Yazoo County	$13.67	$711	$28,440	1.9	$39,900	$998	$11,970	$299	3,229	37%	$11.61	$604	1.2

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MISSOURI #42*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$836**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,785** monthly or **$33,424** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.07
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MISSOURI:

STATE FACTS	
Minimum Wage	$9.45
Average Renter Wage	$15.28
2-Bedroom Housing Wage	$16.07
Number of Renter Households	794,426
Percent Renters	33%

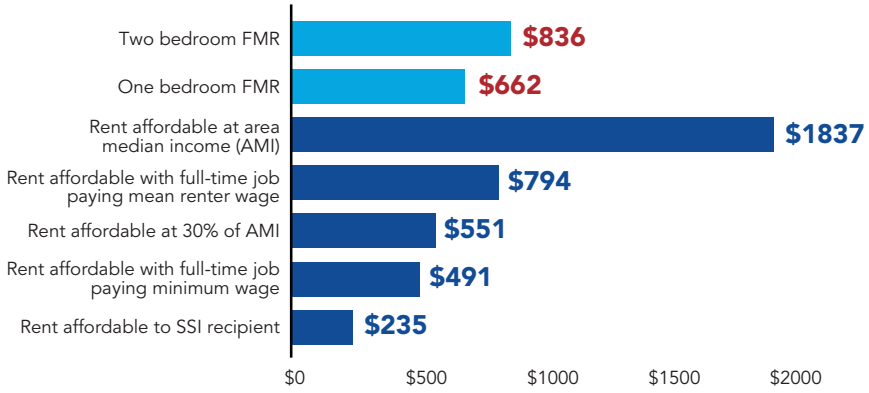
68
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

54
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)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Kansas City HMFA	$18.81
St. Louis HMFA	$17.40
Columbia MSA	$17.19
St. Joseph MSA	$15.33
Cape Girardeau MSA	$14.87



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.

MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Missouri	$16.07	$836	$33,424	1.7	$73,483	$1,837	$22,045	$551	794,426	33%	$15.28	$794	1.1
Combined Nonmetro Areas	$12.68	$659	$26,379	1.3	$55,112	$1,378	$16,534	$413	181,515	30%	$10.57	$549	1.2
Metropolitan Areas													
Bates County HMFA	$13.42	$698	$27,920	1.4	$63,700	$1,593	$19,110	$478	1,830	27%	$10.27	$534	1.3
Callaway County HMFA	$13.88	$722	$28,880	1.5	$69,500	$1,738	$20,850	$521	4,353	27%	$12.82	$666	1.1
Cape Girardeau MSA	$14.87	$773	$30,920	1.6	$67,000	$1,675	$20,100	$503	11,020	32%	$12.11	$630	1.2
Columbia MSA	$17.19	$894	$35,760	1.8	$77,900	$1,948	$23,370	$584	31,271	45%	$11.37	$591	1.5
Dallas County HMFA	$12.19	$634	$25,360	1.3	$49,500	$1,238	$14,850	$371	1,597	26%	$6.42	$334	1.9
Jefferson City HMFA	$12.88	$670	$26,800	1.4	$75,500	$1,888	$22,650	$566	10,509	30%	$11.60	$603	1.1
Joplin MSA	$13.90	$723	$28,920	1.5	$63,300	$1,583	$18,990	$475	22,432	33%	$13.60	$707	1.0
Kansas City HMFA	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	176,391	36%	$16.80	$873	1.1
McDonald County HMFA	$12.19	$634	$25,360	1.3	$48,200	$1,205	$14,460	$362	2,467	30%	$11.27	$586	1.1
Moniteau County HMFA	$12.19	$634	$25,360	1.3	$64,000	$1,600	$19,200	$480	1,251	23%	$8.81	$458	1.4
Polk County HMFA	$13.17	$685	$27,400	1.4	$55,200	$1,380	$16,560	$414	3,562	31%	$10.52	$547	1.3
Springfield HMFA	$14.35	$746	$29,840	1.5	$65,300	$1,633	$19,590	$490	63,436	38%	$13.40	$697	1.1
St. Joseph MSA	$15.33	$797	$31,880	1.6	$63,600	$1,590	$19,080	$477	14,896	34%	$13.54	$704	1.1
St. Louis HMFA	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	267,896	32%	$17.61	$916	1.0
Counties													
Adair County	$12.19	$634	$25,360	1.3	$65,000	$1,625	$19,500	$488	3,801	40%	$6.33	$329	1.9
Andrew County	$15.33	$797	$31,880	1.6	$63,600	$1,590	$19,080	$477	1,484	22%	$10.29	$535	1.5
Atchison County	$12.19	$634	$25,360	1.3	$63,900	$1,598	$19,170	$479	743	30%	$11.09	$577	1.1
Audrain County	$12.73	$662	$26,480	1.3	$58,600	$1,465	$17,580	$440	3,143	34%	$12.61	$656	1.0

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

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MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barry County	$12.19	$634	$25,360	1.3	$54,400	$1,360	$16,320	$408	3,485	26%	$12.73	$662	1.0
Barton County	$12.19	$634	$25,360	1.3	$54,200	$1,355	$16,260	$407	1,468	30%	$10.21	$531	1.2
Bates County	$13.42	$698	$27,920	1.4	$63,700	$1,593	$19,110	$478	1,830	27%	$10.27	$534	1.3
Benton County	$12.19	$634	$25,360	1.3	$45,300	$1,133	$13,590	$340	1,341	17%	$8.32	$433	1.5
Bollinger County	$14.87	$773	$30,920	1.6	$67,000	$1,675	$20,100	$503	893	19%	$9.53	$496	1.6
Boone County	$17.19	$894	$35,760	1.8	$77,900	$1,948	$23,370	$584	31,271	45%	$11.37	$591	1.5
Buchanan County	$15.33	$797	$31,880	1.6	$63,600	$1,590	$19,080	$477	12,213	37%	$13.90	$723	1.1
Butler County	$12.77	$664	$26,560	1.4	$49,400	$1,235	$14,820	$371	5,932	36%	$9.50	$494	1.3
Caldwell County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	935	25%	$9.30	$484	2.0
Callaway County	$13.88	$722	$28,880	1.5	$69,500	$1,738	$20,850	$521	4,353	27%	$12.82	$666	1.1
Camden County	$13.21	$687	$27,480	1.4	$63,000	$1,575	$18,900	$473	3,187	20%	$9.76	$508	1.4
Cape Girardeau County	$14.87	$773	$30,920	1.6	$67,000	$1,675	$20,100	$503	10,127	34%	$12.21	$635	1.2
Carroll County	$12.19	$634	$25,360	1.3	$60,700	$1,518	$18,210	$455	983	28%	$9.22	$479	1.3
Carter County	$12.21	$635	$25,400	1.3	$52,800	$1,320	$15,840	$396	565	24%	$7.56	$393	1.6
Cass County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	9,392	24%	$10.63	$553	1.8
Cedar County	$12.19	$634	$25,360	1.3	$47,100	$1,178	$14,130	$353	1,598	28%	$7.13	$371	1.7
Chariton County	$12.19	$634	$25,360	1.3	$56,000	$1,400	$16,800	$420	527	19%	$8.02	$417	1.5
Christian County	$14.35	$746	$29,840	1.5	$65,300	$1,633	$19,590	$490	8,032	26%	$9.29	$483	1.5
Clark County	$12.19	$634	$25,360	1.3	$58,000	$1,450	$17,400	$435	783	27%	$8.11	$422	1.5
Clay County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	27,896	31%	$14.91	$775	1.3
Clinton County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	2,001	25%	$11.64	$605	1.6
Cole County	$12.88	$670	$26,800	1.4	$75,500	$1,888	$22,650	$566	9,655	32%	$11.79	$613	1.1
Cooper County	$12.19	$634	$25,360	1.3	$67,100	$1,678	$20,130	$503	1,924	30%	$10.88	$566	1.1
Crawford County	$12.19	$634	$25,360	1.3	$52,300	$1,308	$15,690	$392	2,907	31%	$12.13	$631	1.0
Dade County	$12.46	$648	$25,920	1.3	$48,700	$1,218	$14,610	$365	690	22%	$9.98	$519	1.2
Dallas County	$12.19	$634	$25,360	1.3	$49,500	$1,238	$14,850	$371	1,597	26%	$6.42	$334	1.9

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MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Daviess County	$12.19	$634	$25,360	1.3	$63,200	$1,580	$18,960	$474	643	21%	$7.79	$405	1.6
DeKalb County	$15.33	$797	$31,880	1.6	$63,600	$1,590	$19,080	$477	1,199	31%	$8.79	$457	1.7
Dent County	$12.19	$634	$25,360	1.3	$51,500	$1,288	$15,450	$386	1,866	30%	$7.14	$371	1.7
Douglas County	$12.19	$634	$25,360	1.3	$41,700	$1,043	$12,510	$313	1,038	20%	$8.69	$452	1.4
Dunklin County	$12.19	$634	$25,360	1.3	$42,800	$1,070	$12,840	$321	4,611	37%	$8.03	$418	1.5
Franklin County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	10,864	27%	$12.60	$655	1.4
Gasconade County	$12.19	$634	$25,360	1.3	$63,500	$1,588	$19,050	$476	1,274	21%	$8.42	$438	1.4
Gentry County	$12.19	$634	$25,360	1.3	$58,500	$1,463	$17,550	$439	677	26%	$11.05	$575	1.1
Greene County	$14.35	$746	$29,840	1.5	$65,300	$1,633	$19,590	$490	51,935	43%	$13.92	$724	1.0
Grundy County	$12.19	$634	$25,360	1.3	$62,500	$1,563	$18,750	$469	1,306	33%	$12.31	$640	1.0
Harrison County	$12.19	$634	$25,360	1.3	$55,800	$1,395	$16,740	$419	992	28%	$8.31	$432	1.5
Henry County	$13.44	$699	$27,960	1.4	$57,000	$1,425	$17,100	$428	2,485	27%	$9.48	$493	1.4
Hickory County	$12.19	$634	$25,360	1.3	$46,000	$1,150	$13,800	$345	747	19%	$6.57	$342	1.9
Holt County	$12.19	$634	$25,360	1.3	$59,700	$1,493	$17,910	$448	575	28%	$12.46	$648	1.0
Howard County	$13.33	$693	$27,720	1.4	$65,200	$1,630	$19,560	$489	798	22%	$8.48	$441	1.6
Howell County	$12.35	$642	$25,680	1.3	$46,600	$1,165	$13,980	$350	5,034	32%	$12.20	$635	1.0
Iron County	$12.19	$634	$25,360	1.3	$48,200	$1,205	$14,460	$362	1,257	30%	$11.78	$613	1.0
Jackson County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	117,431	42%	$18.26	$950	1.0
Jasper County	$13.90	$723	$28,920	1.5	$63,300	$1,583	$18,990	$475	15,928	35%	$13.58	$706	1.0
Jefferson County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	17,172	20%	$11.16	$580	1.6
Johnson County	$13.52	$703	$28,120	1.4	$66,800	$1,670	$20,040	$501	8,035	40%	$10.17	$529	1.3
Knox County	$12.19	$634	$25,360	1.3	$53,500	$1,338	$16,050	$401	307	20%	$9.13	$475	1.3
Laclede County	$12.19	$634	$25,360	1.3	$53,900	$1,348	$16,170	$404	4,358	31%	$11.83	$615	1.0
Lafayette County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	3,561	27%	$10.63	$553	1.8
Lawrence County	$12.19	$634	$25,360	1.3	$52,800	$1,320	$15,840	$396	4,104	28%	$12.64	$658	1.0
Lewis County	$12.19	$634	$25,360	1.3	$61,700	$1,543	$18,510	$463	1,009	27%	$10.34	$538	1.2

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MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	4,070	22%	$9.73	$506	1.8
Linn County	$12.19	$634	$25,360	1.3	$53,100	$1,328	$15,930	$398	1,406	28%	$9.85	$512	1.2
Livingston County	$12.65	$658	$26,320	1.3	$62,800	$1,570	$18,840	$471	1,874	32%	$10.23	$532	1.2
McDonald County	$12.19	$634	$25,360	1.3	$48,200	$1,205	$14,460	$362	2,467	30%	$11.27	$586	1.1
Macon County	$12.19	$634	$25,360	1.3	$54,700	$1,368	$16,410	$410	1,518	26%	$9.95	$518	1.2
Madison County	$12.19	$634	$25,360	1.3	$53,900	$1,348	$16,170	$404	1,367	27%	$8.34	$434	1.5
Maries County	$12.19	$634	$25,360	1.3	$59,000	$1,475	$17,700	$443	981	27%	$9.44	$491	1.3
Marion County	$12.40	$645	$25,800	1.3	$59,600	$1,490	$17,880	$447	4,101	36%	$12.00	$624	1.0
Mercer County	$12.19	$634	$25,360	1.3	$54,900	$1,373	$16,470	$412	310	23%	$12.40	$645	1.0
Miller County	$13.17	$685	$27,400	1.4	$54,600	$1,365	$16,380	$410	2,560	26%	$9.26	$482	1.4
Mississippi County	$12.52	$651	$26,040	1.3	$37,900	$948	$11,370	$284	2,042	41%	$10.78	$560	1.2
Moniteau County	$12.19	$634	$25,360	1.3	$64,000	$1,600	$19,200	$480	1,251	23%	$8.81	$458	1.4
Monroe County	$12.19	$634	$25,360	1.3	$57,900	$1,448	$17,370	$434	931	26%	$9.76	$508	1.2
Montgomery County	$12.19	$634	$25,360	1.3	$55,400	$1,385	$16,620	$416	1,429	29%	$11.34	$589	1.1
Morgan County	$12.19	$634	$25,360	1.3	$48,700	$1,218	$14,610	$365	1,734	22%	$10.05	$523	1.2
New Madrid County	$12.19	$634	$25,360	1.3	$44,500	$1,113	$13,350	$334	2,796	38%	$11.95	$621	1.0
Newton County	$13.90	$723	$28,920	1.5	$63,300	$1,583	$18,990	$475	6,504	29%	$13.66	$710	1.0
Nodaway County	$12.81	$666	$26,640	1.4	$63,100	$1,578	$18,930	$473	3,507	42%	$10.80	$561	1.2
Oregon County	$12.19	$634	$25,360	1.3	$44,200	$1,105	$13,260	$332	1,038	24%	$6.57	$342	1.9
Osage County	$12.88	$670	$26,800	1.4	$75,500	$1,888	$22,650	$566	854	17%	$9.61	$500	1.3
Ozark County	$12.33	$641	$25,640	1.3	$43,900	$1,098	$13,170	$329	953	23%	$6.53	$340	1.9
Pemiscot County	$12.19	$634	$25,360	1.3	$46,700	$1,168	$14,010	$350	3,165	46%	$8.80	$458	1.4
Perry County	$12.44	$647	$25,880	1.3	$72,000	$1,800	$21,600	$540	1,935	25%	$10.25	$533	1.2
Pettis County	$13.38	$696	$27,840	1.4	$55,100	$1,378	$16,530	$413	5,262	33%	$11.64	$605	1.2
Phelps County	$13.81	$718	$28,720	1.5	$61,900	$1,548	$18,570	$464	6,975	40%	$10.90	$567	1.3
Pike County	$12.87	$669	$26,760	1.4	$60,200	$1,505	$18,060	$452	1,946	29%	$11.96	$622	1.1

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MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Platte County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	13,192	34%	$15.10	$785	1.2
Polk County	$13.17	$685	$27,400	1.4	$55,200	$1,380	$16,560	$414	3,562	31%	$10.52	$547	1.3
Pulaski County	$14.31	$744	$29,760	1.5	$65,400	$1,635	$19,620	$491	7,711	51%	$12.19	$634	1.2
Putnam County	$12.19	$634	$25,360	1.3	$47,700	$1,193	$14,310	$358	470	26%	$8.34	$434	1.5
Ralls County	$13.83	$719	$28,760	1.5	$64,000	$1,600	$19,200	$480	660	16%	$14.71	$765	0.9
Randolph County	$12.19	$634	$25,360	1.3	$63,000	$1,575	$18,900	$473	2,199	26%	$9.21	$479	1.3
Ray County	$18.81	$978	$39,120	2.0	$86,000	$2,150	$25,800	$645	1,983	23%	$8.88	$462	2.1
Reynolds County	$12.19	$634	$25,360	1.3	$53,900	$1,348	$16,170	$404	547	21%	$11.37	$591	1.1
Ripley County	$12.19	$634	$25,360	1.3	$44,200	$1,105	$13,260	$332	1,085	21%	$7.06	$367	1.7
St. Charles County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	28,365	20%	$13.35	$694	1.3
St. Clair County	$12.19	$634	$25,360	1.3	$48,100	$1,203	$14,430	$361	919	22%	$9.18	$478	1.3
Ste. Genevieve County	$12.67	$659	$26,360	1.3	$62,700	$1,568	$18,810	$470	1,602	22%	$11.97	$623	1.1
St. Francois County	$12.19	$634	$25,360	1.3	$60,200	$1,505	$18,060	$452	7,905	32%	$10.25	$533	1.2
St. Louis County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	125,177	31%	$18.24	$949	1.0
Saline County	$12.19	$634	$25,360	1.3	$55,600	$1,390	$16,680	$417	2,662	31%	$11.51	$599	1.1
Schuyler County	$12.19	$634	$25,360	1.3	$51,900	$1,298	$15,570	$389	453	29%	$8.35	$434	1.5
Scotland County	$12.19	$634	$25,360	1.3	$62,700	$1,568	$18,810	$470	530	29%	$7.93	$412	1.5
Scott County	$12.56	$653	$26,120	1.3	$53,400	$1,335	$16,020	$401	5,103	33%	$9.76	$508	1.3
Shannon County	$12.19	$634	$25,360	1.3	$46,500	$1,163	$13,950	$349	902	28%	$7.95	$414	1.5
Shelby County	$12.19	$634	$25,360	1.3	$59,600	$1,490	$17,880	$447	609	25%	$11.33	$589	1.1
Stoddard County	$12.19	$634	$25,360	1.3	$52,300	$1,308	$15,690	$392	3,655	31%	$12.52	$651	1.0
Stone County	$13.17	$685	$27,400	1.4	$55,800	$1,395	$16,740	$419	2,312	18%	$9.68	$503	1.4
Sullivan County	$13.04	$678	$27,120	1.4	$54,500	$1,363	$16,350	$409	613	28%	$16.05	$834	0.8
Taney County	$13.77	$716	$28,640	1.5	$51,800	$1,295	$15,540	$389	8,972	40%	$11.47	$596	1.2
Texas County	$12.19	$634	$25,360	1.3	$48,800	$1,220	$14,640	$366	2,539	27%	$8.62	$448	1.4
Vernon County	$12.77	$664	$26,560	1.4	$52,800	$1,320	$15,840	$396	2,479	30%	$11.63	$605	1.1

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MISSOURI

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Warren County	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	2,713	22%	$10.91	$567	1.6
Washington County	$12.19	$634	$25,360	1.3	$44,600	$1,115	$13,380	$335	1,738	19%	$8.17	$425	1.5
Wayne County	$12.19	$634	$25,360	1.3	$43,900	$1,098	$13,170	$329	1,395	26%	$7.15	$372	1.7
Webster County	$14.35	$746	$29,840	1.5	$65,300	$1,633	$19,590	$490	3,469	26%	$10.38	$540	1.4
Worth County	$12.19	$634	$25,360	1.3	$58,000	$1,450	$17,400	$435	199	23%	$6.67	$347	1.8
Wright County	$12.19	$634	$25,360	1.3	$42,600	$1,065	$12,780	$320	2,233	31%	$10.07	$523	1.2
St. Louis city	$17.40	$905	$36,200	1.8	$82,900	$2,073	$24,870	$622	79,535	57%	$21.37	$1,111	0.8

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MONTANA #35*

In **Montana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$878**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,926** monthly or **$35,112** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.88
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MONTANA:

STATE FACTS	
Minimum Wage	$8.65
Average Renter Wage	$13.15
2-Bedroom Housing Wage	$16.88
Number of Renter Households	136,687
Percent Renters	32%

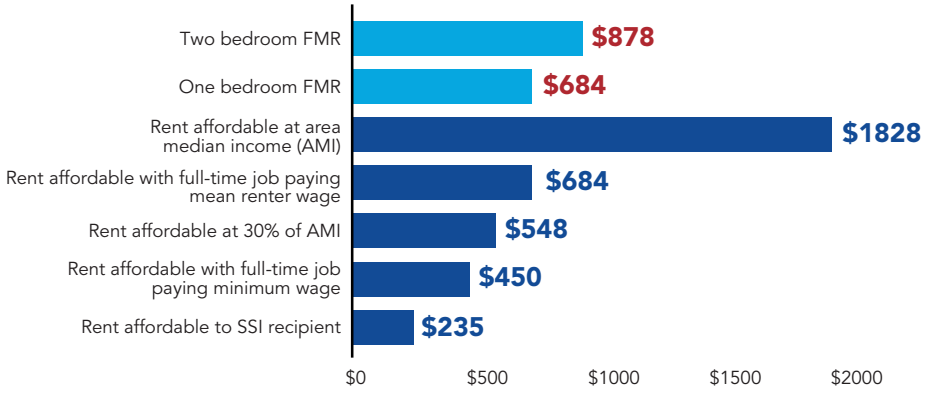
78
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Lewis and Clark County	$19.10
Gallatin County	$19.06
Richland County	$18.88
Musselshell County	$18.81
Park County	$18.40



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.

MONTANA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montana	$16.88	$878	$35,112	2.0	$73,104	$1,828	$21,931	$548	136,687	32%	$13.15	$684	1.3
Combined Nonmetro Areas	$17.01	$884	$35,379	2.0	$70,914	$1,773	$21,274	$532	82,618	31%	$12.87	$669	1.3
Metropolitan Areas													
Billings HMFA	$17.10	$889	$35,560	2.0	$76,600	$1,915	$22,980	$575	21,598	31%	$14.43	$750	1.2
Golden Valley County HMFA	$14.58	$758	$30,320	1.7	$76,500	$1,913	$22,950	$574	86	26%	$13.88	$722	1.1
Great Falls MSA	$14.40	$749	$29,960	1.7	$67,400	$1,685	$20,220	$506	12,330	36%	$13.04	$678	1.1
Missoula MSA	$17.65	$918	$36,720	2.0	$84,300	$2,108	$25,290	$632	20,055	41%	$12.50	$650	1.4
Counties													
Beaverhead County	$14.42	$750	$30,000	1.7	$69,300	$1,733	$20,790	$520	1,307	33%	$8.27	$430	1.7
Big Horn County	$16.67	$867	$34,680	1.9	$55,300	$1,383	$16,590	$415	1,471	40%	$17.34	$902	1.0
Blaine County	$13.73	$714	$28,560	1.6	$46,200	$1,155	$13,860	$347	954	41%	$10.16	$528	1.4
Broadwater County	$16.35	$850	$34,000	1.9	$70,800	$1,770	$21,240	$531	449	19%	$12.96	$674	1.3
Carbon County	$17.10	$889	$35,560	2.0	$76,600	$1,915	$22,980	$575	996	22%	$11.17	$581	1.5
Carter County	$13.73	$714	$28,560	1.6	$65,400	$1,635	$19,620	$491	113	18%	$15.19	$790	0.9
Cascade County	$14.40	$749	$29,960	1.7	$67,400	$1,685	$20,220	$506	12,330	36%	$13.04	$678	1.1
Chouteau County	$13.73	$714	$28,560	1.6	$53,400	$1,335	$16,020	$401	784	35%	$11.66	$607	1.2
Custer County	$15.31	$796	$31,840	1.8	$76,500	$1,913	$22,950	$574	1,528	31%	$11.57	$601	1.3
Daniels County	$15.31	$796	$31,840	1.8	$75,800	$1,895	$22,740	$569	165	19%	$15.13	$787	1.0
Dawson County	$17.19	$894	$35,760	2.0	$72,600	$1,815	$21,780	$545	1,269	32%	$14.90	$775	1.2
Deer Lodge County	$13.73	$714	$28,560	1.6	$60,100	$1,503	$18,030	$451	1,210	31%	$10.84	$564	1.3
Fallon County	$15.35	$798	$31,920	1.8	$77,100	$1,928	$23,130	$578	429	33%	$18.63	$969	0.8
Fergus County	$16.50	$858	$34,320	1.9	$57,800	$1,445	$17,340	$434	1,392	28%	$15.16	$788	1.1
Flathead County	$17.87	$929	$37,160	2.1	$73,800	$1,845	$22,140	$554	10,484	27%	$13.31	$692	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gallatin County	$19.06	$991	$39,640	2.2	$90,400	$2,260	$27,120	$678	16,254	39%	$13.82	$719	1.4
Garfield County	$13.73	$714	$28,560	1.6	$68,400	$1,710	$20,520	$513	114	26%	$8.98	$467	1.5
Glacier County	$14.38	$748	$29,920	1.7	$46,300	$1,158	$13,890	$347	1,703	41%	$14.76	$768	1.0
Golden Valley County	$14.58	$758	$30,320	1.7	$76,500	$1,913	$22,950	$574	86	26%	$13.88	$722	1.1
Granite County	$14.12	$734	$29,360	1.6	$59,400	$1,485	$17,820	$446	353	28%	$9.26	$482	1.5
Hill County	$14.71	$765	$30,600	1.7	$57,300	$1,433	$17,190	$430	2,407	38%	$10.44	$543	1.4
Jefferson County	$17.60	$915	$36,600	2.0	$82,800	$2,070	$24,840	$621	668	15%	$12.49	$649	1.4
Judith Basin County	$13.73	$714	$28,560	1.6	$62,200	$1,555	$18,660	$467	247	27%	$13.53	$703	1.0
Lake County	$16.13	$839	$33,560	1.9	$58,300	$1,458	$17,490	$437	3,298	28%	$10.75	$559	1.5
Lewis and Clark County	$19.10	$993	$39,720	2.2	$83,800	$2,095	$25,140	$629	8,746	31%	$12.03	$626	1.6
Liberty County	$13.73	$714	$28,560	1.6	$67,700	$1,693	$20,310	$508	332	37%	$10.11	$525	1.4
Lincoln County	$14.35	$746	$29,840	1.7	$49,900	$1,248	$14,970	$374	1,795	22%	$9.53	$495	1.5
McCone County	$14.29	$743	$29,720	1.7	$69,700	$1,743	$20,910	$523	128	18%	$20.26	$1,054	0.7
Madison County	$16.67	$867	$34,680	1.9	$65,000	$1,625	$19,500	$488	888	26%	$16.75	$871	1.0
Meagher County	$14.50	$754	$30,160	1.7	$49,300	$1,233	$14,790	$370	217	29%	$14.40	$749	1.0
Mineral County	$13.73	$714	$28,560	1.6	$58,400	$1,460	$17,520	$438	459	27%	$7.78	$405	1.8
Missoula County	$17.65	$918	$36,720	2.0	$84,300	$2,108	$25,290	$632	20,055	41%	$12.50	$650	1.4
Musselshell County	$18.81	$978	$39,120	2.2	$56,100	$1,403	$16,830	$421	594	29%	$17.35	$902	1.1
Park County	$18.40	$957	$38,280	2.1	$71,000	$1,775	$21,300	$533	2,377	31%	$12.79	$665	1.4
Petroleum County †	$17.02	$885	$35,400	2.0	$62,500	$1,563	$18,750	$469	61	33%			
Phillips County	$13.73	$714	$28,560	1.6	$58,900	$1,473	$17,670	$442	423	24%	$10.60	$551	1.3
Pondera County	$13.73	$714	$28,560	1.6	$58,400	$1,460	$17,520	$438	556	26%	$8.93	$465	1.5
Powder River County	$13.77	$716	$28,640	1.6	$64,000	$1,600	$19,200	$480	212	28%	$9.07	$472	1.5
Powell County	$13.73	$714	$28,560	1.6	$59,000	$1,475	$17,700	$443	754	32%	$12.00	$624	1.1
Prairie County	$17.02	$885	$35,400	2.0	$59,000	$1,475	$17,700	$443	71	13%	$12.57	$654	1.4
Ravalli County	$16.87	$877	$35,080	1.9	$62,300	$1,558	$18,690	$467	4,087	24%	$10.33	$537	1.6

† Wage data not available (See Appendix B).

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MONTANA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richland County	$18.88	$982	$39,280	2.2	$83,000	$2,075	$24,900	$623	1,640	37%	$20.23	$1,052	0.9
Roosevelt County	$15.12	$786	$31,440	1.7	$55,600	$1,390	$16,680	$417	1,218	39%	$11.02	$573	1.4
Rosebud County	$13.73	$714	$28,560	1.6	$75,000	$1,875	$22,500	$563	911	29%	$15.70	$816	0.9
Sanders County	$14.42	$750	$30,000	1.7	$48,000	$1,200	$14,400	$360	1,162	23%	$9.83	$511	1.5
Sheridan County	$15.69	$816	$32,640	1.8	$77,500	$1,938	$23,250	$581	370	22%	$13.38	$696	1.2
Silver Bow County	$16.33	$849	$33,960	1.9	$61,700	$1,543	$18,510	$463	5,023	33%	$9.32	$484	1.8
Stillwater County	$15.27	$794	$31,760	1.8	$82,500	$2,063	$24,750	$619	765	21%	$21.25	$1,105	0.7
Sweet Grass County	$16.87	$877	$35,080	1.9	$68,600	$1,715	$20,580	$515	396	26%	$21.27	$1,106	0.8
Teton County	$15.25	$793	$31,720	1.8	$66,200	$1,655	$19,860	$497	750	30%	$11.62	$604	1.3
Toole County	$13.96	$726	$29,040	1.6	$61,500	$1,538	$18,450	$461	801	42%	$11.61	$604	1.2
Treasure County	$15.50	$806	$32,240	1.8	$52,200	$1,305	$15,660	$392	119	33%	$19.95	$1,037	0.8
Valley County	$15.44	$803	$32,120	1.8	$69,400	$1,735	$20,820	$521	816	24%	$8.59	$447	1.8
Wheatland County	$14.15	$736	$29,440	1.6	$45,500	$1,138	$13,650	$341	242	29%	$20.42	$1,062	0.7
Wibaux County	$17.02	$885	$35,400	2.0	$63,000	$1,575	$18,900	$473	106	21%	$15.40	$801	1.1
Yellowstone County	$17.10	$889	$35,560	2.0	$76,600	$1,915	$22,980	$575	20,602	32%	$14.53	$755	1.2

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NEBRASKA #40*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$846**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,820** monthly or **$33,838** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.27
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	$9.00
Average Renter Wage	$13.70
2-Bedroom Housing Wage	$16.27
Number of Renter Households	255,496
Percent Renters	34%

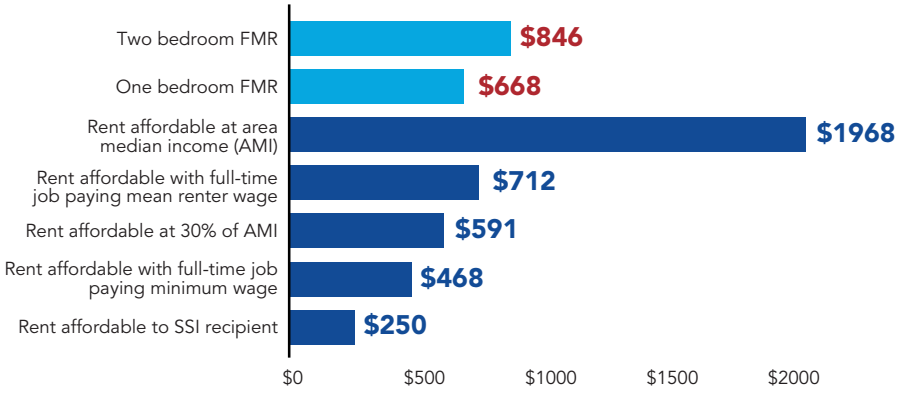
72
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Omaha-Council Bluffs HMFA	$18.19
Lincoln HMFA	$16.63
Arthur County	$15.88
Saline County	$15.60
Sioux City HMFA	$15.44



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.

NEBRASKA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	$16.27	$846	$33,838	1.8	$78,740	$1,968	$23,622	$591	255,496	34%	$13.70	$712	1.2
Combined Nonmetro Areas	$13.88	$722	$28,861	1.5	$69,313	$1,733	$20,794	$520	82,104	30%	$11.96	$622	1.2
Metropolitan Areas													
Hall County HMFA	$15.00	$780	$31,200	1.7	$66,300	$1,658	$19,890	$497	8,668	38%	$12.34	$642	1.2
Hamilton County HMFA	$13.60	$707	$28,280	1.5	$80,200	$2,005	$24,060	$602	709	19%	$14.75	$767	0.9
Howard County HMFA	$13.42	$698	$27,920	1.5	$72,700	$1,818	$21,810	$545	607	23%	$7.94	$413	1.7
Lincoln HMFA	$16.63	$865	$34,600	1.8	$82,100	$2,053	$24,630	$616	49,027	40%	$13.09	$681	1.3
Merrick County HMFA	$13.42	$698	$27,920	1.5	$69,700	$1,743	$20,910	$523	890	27%	$13.84	$720	1.0
Omaha-Council Bluffs HMFA	$18.19	$946	$37,840	2.0	$87,000	$2,175	$26,100	$653	106,805	36%	$15.13	$787	1.2
Saunders County HMFA	$14.56	$757	$30,280	1.6	$82,800	$2,070	$24,840	$621	1,792	22%	$10.41	$541	1.4
Seward County HMFA	$13.98	$727	$29,080	1.6	$84,600	$2,115	$25,380	$635	1,849	28%	$10.76	$559	1.3
Sioux City HMFA	$15.44	$803	$32,120	1.7	$75,200	$1,880	$22,560	$564	3,045	31%	$15.02	$781	1.0
Counties													
Adams County	$13.42	$698	$27,920	1.5	$72,900	$1,823	$21,870	$547	4,036	32%	$10.48	$545	1.3
Antelope County	$13.42	$698	$27,920	1.5	$62,700	$1,568	$18,810	$470	611	23%	$11.48	$597	1.2
Arthur County †	$15.88	$826	$33,040	1.8	$65,100	$1,628	$19,530	$488	62	32%			
Banner County †	$13.42	$698	$27,920	1.5	$69,900	$1,748	$20,970	$524	75	27%			
Blaine County †	$13.42	$698	$27,920	1.5	$61,700	$1,543	$18,510	$463	73	33%			
Boone County	$13.42	$698	$27,920	1.5	$73,200	$1,830	$21,960	$549	503	22%	$13.94	$725	1.0
Box Butte County	$13.42	$698	$27,920	1.5	$78,500	$1,963	$23,550	$589	1,619	34%	$8.36	$435	1.6
Boyd County	$13.42	$698	$27,920	1.5	$67,700	$1,693	$20,310	$508	169	19%	$10.84	$564	1.2
Brown County	$14.02	$729	$29,160	1.6	$55,900	$1,398	$16,770	$419	370	26%	$10.55	$549	1.3

† Wage data not available (See Appendix B).

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NEBRASKA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Buffalo County	$15.02	$781	$31,240	1.7	$77,800	$1,945	$23,340	$584	6,989	36%	$11.04	$574	1.4
Burt County	$13.42	$698	$27,920	1.5	$67,000	$1,675	$20,100	$503	722	25%	$9.59	$499	1.4
Butler County	$13.58	$706	$28,240	1.5	$69,800	$1,745	$20,940	$524	734	22%	$10.33	$537	1.3
Cass County	$18.19	$946	$37,840	2.0	$87,000	$2,175	$26,100	$653	1,849	18%	$11.14	$579	1.6
Cedar County	$13.42	$698	$27,920	1.5	$75,600	$1,890	$22,680	$567	642	19%	$11.95	$621	1.1
Chase County	$13.42	$698	$27,920	1.5	$66,000	$1,650	$19,800	$495	391	23%	$12.52	$651	1.1
Cherry County	$13.42	$698	$27,920	1.5	$65,500	$1,638	$19,650	$491	1,000	39%	$9.74	$507	1.4
Cheyenne County	$13.42	$698	$27,920	1.5	$82,200	$2,055	$24,660	$617	1,385	31%	$16.09	$837	0.8
Clay County	$13.42	$698	$27,920	1.5	$68,400	$1,710	$20,520	$513	550	21%	$12.44	$647	1.1
Colfax County	$13.42	$698	$27,920	1.5	$66,800	$1,670	$20,040	$501	1,079	29%	$20.54	$1,068	0.7
Cuming County	$13.42	$698	$27,920	1.5	$68,400	$1,710	$20,520	$513	1,154	31%	$14.39	$748	0.9
Custer County	$13.42	$698	$27,920	1.5	$64,000	$1,600	$19,200	$480	1,476	30%	$14.09	$733	1.0
Dakota County	$15.44	$803	$32,120	1.7	$75,200	$1,880	$22,560	$564	2,548	34%	$15.35	$798	1.0
Dawes County	$13.65	$710	$28,400	1.5	$67,200	$1,680	$20,160	$504	1,280	35%	$9.05	$471	1.5
Dawson County	$13.48	$701	$28,040	1.5	$63,100	$1,578	$18,930	$473	2,900	32%	$12.61	$655	1.1
Deuel County	$13.42	$698	$27,920	1.5	$63,300	$1,583	$18,990	$475	200	24%	$11.94	$621	1.1
Dixon County	$15.44	$803	$32,120	1.7	$75,200	$1,880	$22,560	$564	497	22%	$11.98	$623	1.3
Dodge County	$15.15	$788	$31,520	1.7	$64,700	$1,618	$19,410	$485	5,737	38%	$13.22	$687	1.1
Douglas County	$18.19	$946	$37,840	2.0	$87,000	$2,175	$26,100	$653	83,133	39%	$15.52	$807	1.2
Dundy County	$13.42	$698	$27,920	1.5	$60,200	$1,505	$18,060	$452	256	30%	$14.46	$752	0.9
Fillmore County	$13.42	$698	$27,920	1.5	$72,600	$1,815	$21,780	$545	612	24%	$13.02	$677	1.0
Franklin County	$13.42	$698	$27,920	1.5	$64,800	$1,620	$19,440	$486	223	16%	$11.67	$607	1.1
Frontier County	$13.42	$698	$27,920	1.5	$65,500	$1,638	$19,650	$491	280	25%	$10.24	$533	1.3
Furnas County	$13.42	$698	$27,920	1.5	$64,900	$1,623	$19,470	$487	602	28%	$10.65	$554	1.3
Gage County	$13.42	$698	$27,920	1.5	$71,200	$1,780	$21,360	$534	2,883	31%	$11.19	$582	1.2
Garden County	$13.42	$698	$27,920	1.5	$72,200	$1,805	$21,660	$542	199	23%	$13.48	$701	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garfield County	$13.42	$698	$27,920	1.5	$58,800	$1,470	$17,640	$441	194	22%	$6.80	$354	2.0
Gosper County	$13.42	$698	$27,920	1.5	$84,800	$2,120	$25,440	$636	239	27%	$19.68	$1,024	0.7
Grant County	$13.42	$698	$27,920	1.5	$57,900	$1,448	$17,370	$434	73	25%	$12.53	$651	1.1
Greeley County	$13.42	$698	$27,920	1.5	$63,600	$1,590	$19,080	$477	208	20%	$12.50	$650	1.1
Hall County	$15.00	$780	$31,200	1.7	$66,300	$1,658	$19,890	$497	8,668	38%	$12.34	$642	1.2
Hamilton County	$13.60	$707	$28,280	1.5	$80,200	$2,005	$24,060	$602	709	19%	$14.75	$767	0.9
Harlan County	$13.42	$698	$27,920	1.5	$66,900	$1,673	$20,070	$502	303	20%	$7.71	$401	1.7
Hayes County	$14.75	$767	$30,680	1.6	$67,100	$1,678	$20,130	$503	123	30%	$18.28	$950	0.8
Hitchcock County	$13.42	$698	$27,920	1.5	$58,200	$1,455	$17,460	$437	327	27%	$13.71	$713	1.0
Holt County	$13.42	$698	$27,920	1.5	$67,900	$1,698	$20,370	$509	1,176	27%	$12.54	$652	1.1
Hooker County	$13.42	$698	$27,920	1.5	$56,500	$1,413	$16,950	$424	113	35%	$12.57	$654	1.1
Howard County	$13.42	$698	$27,920	1.5	$72,700	$1,818	$21,810	$545	607	23%	$7.94	$413	1.7
Jefferson County	$13.42	$698	$27,920	1.5	$58,300	$1,458	$17,490	$437	919	28%	$12.01	$624	1.1
Johnson County	$13.42	$698	$27,920	1.5	$64,100	$1,603	$19,230	$481	451	25%	$9.65	$502	1.4
Kearney County	$14.35	$746	$29,840	1.6	$75,900	$1,898	$22,770	$569	734	27%	$10.93	$569	1.3
Keith County	$13.42	$698	$27,920	1.5	$61,500	$1,538	$18,450	$461	1,132	29%	$8.75	$455	1.5
Keya Paha County †	$13.42	$698	$27,920	1.5	$56,300	$1,408	$16,890	$422	82	25%			
Kimball County	$13.48	$701	$28,040	1.5	$56,600	$1,415	$16,980	$425	459	29%	$15.50	$806	0.9
Knox County	$13.42	$698	$27,920	1.5	$65,100	$1,628	$19,530	$488	984	27%	$11.46	$596	1.2
Lancaster County	$16.63	$865	$34,600	1.8	$82,100	$2,053	$24,630	$616	49,027	40%	$13.09	$681	1.3
Lincoln County	$13.63	$709	$28,360	1.5	$73,500	$1,838	$22,050	$551	5,205	35%	$10.72	$557	1.3
Logan County	$13.42	$698	$27,920	1.5	$69,100	$1,728	$20,730	$518	99	29%	$13.03	$678	1.0
Loup County †	$13.42	$698	$27,920	1.5	$68,400	$1,710	$20,520	$513	45	16%			
McPherson County †	$13.42	$698	$27,920	1.5	$74,300	$1,858	$22,290	$557	64	32%			
Madison County	$13.75	$715	$28,600	1.5	$67,600	$1,690	$20,280	$507	4,890	34%	$12.70	$660	1.1
Merrick County	$13.42	$698	$27,920	1.5	$69,700	$1,743	$20,910	$523	890	27%	$13.84	$720	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morrill County	$14.06	$731	$29,240	1.6	$58,800	$1,470	$17,640	$441	547	28%	$13.49	$702	1.0
Nance County	$13.42	$698	$27,920	1.5	$65,300	$1,633	$19,590	$490	352	23%	$15.26	$794	0.9
Nemaha County	$13.42	$698	$27,920	1.5	$73,700	$1,843	$22,110	$553	804	28%	$10.30	$535	1.3
Nuckolls County	$13.42	$698	$27,920	1.5	$58,200	$1,455	$17,460	$437	465	24%	$7.71	$401	1.7
Otoe County	$13.81	$718	$28,720	1.5	$73,300	$1,833	$21,990	$550	1,803	28%	$10.79	$561	1.3
Pawnee County	$13.42	$698	$27,920	1.5	$59,900	$1,498	$17,970	$449	199	16%	$7.91	$411	1.7
Perkins County	$13.42	$698	$27,920	1.5	$73,900	$1,848	$22,170	$554	274	22%	$13.48	$701	1.0
Phelps County	$13.42	$698	$27,920	1.5	$76,800	$1,920	$23,040	$576	1,109	28%	$12.75	$663	1.1
Pierce County	$13.42	$698	$27,920	1.5	$74,200	$1,855	$22,260	$557	723	24%	$10.65	$554	1.3
Platte County	$14.58	$758	$30,320	1.6	$78,000	$1,950	$23,400	$585	3,640	28%	$13.08	$680	1.1
Polk County	$13.42	$698	$27,920	1.5	$81,600	$2,040	$24,480	$612	410	20%	$9.00	$468	1.5
Red Willow County	$13.42	$698	$27,920	1.5	$64,000	$1,600	$19,200	$480	1,180	26%	$10.38	$540	1.3
Richardson County	$13.42	$698	$27,920	1.5	$62,500	$1,563	$18,750	$469	863	23%	$10.56	$549	1.3
Rock County	$13.42	$698	$27,920	1.5	$69,300	$1,733	$20,790	$520	169	27%	$12.80	$665	1.0
Saline County	$15.60	$811	$32,440	1.7	$66,000	$1,650	$19,800	$495	1,538	30%	$13.29	$691	1.2
Sarpy County	$18.19	$946	$37,840	2.0	$87,000	$2,175	$26,100	$653	20,095	31%	$13.72	$713	1.3
Saunders County	$14.56	$757	$30,280	1.6	$82,800	$2,070	$24,840	$621	1,792	22%	$10.41	$541	1.4
Scotts Bluff County	$13.94	$725	$29,000	1.5	$62,400	$1,560	$18,720	$468	4,531	31%	$11.61	$604	1.2
Seward County	$13.98	$727	$29,080	1.6	$84,600	$2,115	$25,380	$635	1,849	28%	$10.76	$559	1.3
Sheridan County	$13.42	$698	$27,920	1.5	$58,300	$1,458	$17,490	$437	641	28%	$11.58	$602	1.2
Sherman County	$13.42	$698	$27,920	1.5	$69,100	$1,728	$20,730	$518	315	23%	$14.78	$769	0.9
Sioux County †	$13.42	$698	$27,920	1.5	$62,700	$1,568	$18,810	$470	156	27%			
Stanton County	$14.87	$773	$30,920	1.7	$73,500	$1,838	$22,050	$551	409	17%	$24.67	$1,283	0.6
Thayer County	$13.42	$698	$27,920	1.5	$69,500	$1,738	$20,850	$521	486	21%	$14.49	$754	0.9
Thomas County	$13.50	$702	$28,080	1.5	$75,700	$1,893	$22,710	$568	80	27%	$11.80	$614	1.1
Thurston County	$13.42	$698	$27,920	1.5	$53,000	$1,325	$15,900	$398	877	40%	$13.11	$682	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Valley County	$13.42	$698	$27,920	1.5	$69,000	$1,725	$20,700	$518	475	26%	$10.75	$559	1.2
Washington County	$18.19	$946	$37,840	2.0	$87,000	$2,175	$26,100	$653	1,728	21%	$13.46	$700	1.4
Wayne County	$13.42	$698	$27,920	1.5	$75,800	$1,895	$22,740	$569	1,311	36%	$5.98	$311	2.2
Webster County	$13.42	$698	$27,920	1.5	$63,200	$1,580	$18,960	$474	341	22%	$9.12	$474	1.5
Wheeler County	$13.42	$698	$27,920	1.5	$64,400	$1,610	$19,320	$483	105	29%	$17.82	$927	0.8
York County	$13.42	$698	$27,920	1.5	$75,200	$1,880	$22,560	$564	1,669	29%	$10.41	$541	1.3

† Wage data not available (See Appendix B).

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #23*

In **Nevada**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,065**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,549** monthly or **$42,592** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$20.48
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **NEVADA:**

STATE FACTS	
Minimum Wage	$9.00
Average Renter Wage	$17.42
2-Bedroom Housing Wage	$20.48
Number of Renter Households	475,410
Percent Renters	44%

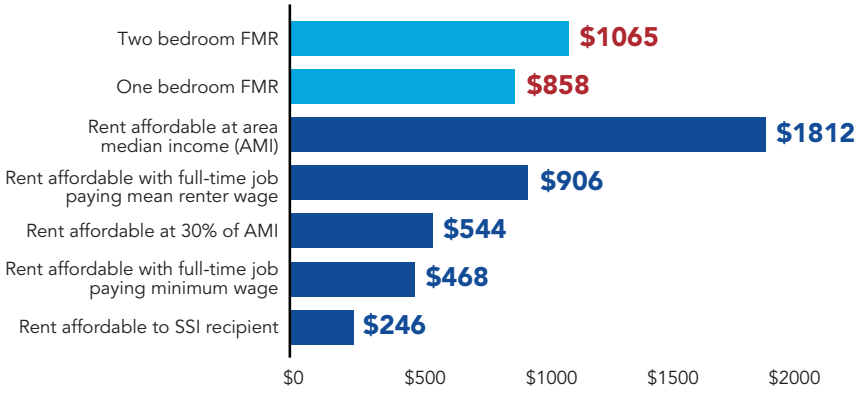
91
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Las Vegas-Henderson-Paradise MSA	$20.77
Reno MSA	$20.60
Douglas County	$20.52
Lander County	$19.96
Humboldt County	$18.56



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.

NEVADA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nevada	$20.48	$1,065	$42,592	2.3	$72,497	$1,812	$21,749	$544	475,410	44%	$17.42	$906	1.2
Combined Nonmetro Areas	$17.53	$912	$36,461	1.9	$72,163	$1,804	$21,649	$541	30,813	29%	$17.83	$927	1.0
Metropolitan Areas													
Carson City MSA	$18.13	$943	$37,720	2.0	$75,400	$1,885	$22,620	$566	9,950	44%	$17.84	$928	1.0
Las Vegas-Henderson-Paradise MSA	$20.77	$1,080	$43,200	2.3	$70,800	$1,770	$21,240	$531	359,907	47%	$17.46	$908	1.2
Reno MSA	$20.60	$1,071	$42,840	2.3	$79,600	$1,990	$23,880	$597	74,740	42%	$17.02	$885	1.2
Counties													
Churchill County	$17.12	$890	$35,600	1.9	$63,300	$1,583	$18,990	$475	3,363	34%	$17.48	$909	1.0
Clark County	$20.77	$1,080	$43,200	2.3	$70,800	$1,770	$21,240	$531	359,907	47%	$17.46	$908	1.2
Douglas County	$20.52	$1,067	$42,680	2.3	$75,400	$1,885	$22,620	$566	6,203	30%	$16.98	$883	1.2
Elko County	$18.48	$961	$38,440	2.1	$91,800	$2,295	$27,540	$689	4,895	28%	$16.02	$833	1.2
Esmeralda County †	$13.73	$714	$28,560	1.5	$52,500	$1,313	$15,750	$394	190	42%			
Eureka County	$17.13	$891	$35,640	1.9	$118,600	$2,965	$35,580	$890	201	27%	$34.67	$1,803	0.5
Humboldt County	$18.56	$965	$38,600	2.1	$85,900	$2,148	$25,770	$644	1,548	25%	$16.07	$836	1.2
Lander County	$19.96	$1,038	$41,520	2.2	$97,000	$2,425	$29,100	$728	407	20%	$18.03	$938	1.1
Lincoln County	$14.23	$740	$29,600	1.6	$63,300	$1,583	$18,990	$475	539	26%	$7.40	$385	1.9
Lyon County	$16.08	$836	$33,440	1.8	$64,100	$1,603	$19,230	$481	6,004	29%	$16.07	$836	1.0
Mineral County	$13.73	$714	$28,560	1.5	$61,900	$1,548	$18,570	$464	616	32%	$18.83	$979	0.7
Nye County	$16.12	$838	$33,520	1.8	$57,300	$1,433	$17,190	$430	5,416	29%	$17.61	$916	0.9
Pershing County	$13.73	$714	$28,560	1.5	$64,100	$1,603	$19,230	$481	510	26%	$20.22	$1,051	0.7
Storey County	$20.60	$1,071	$42,840	2.3	$79,600	$1,990	$23,880	$597	200	13%	$18.93	$985	1.1
Washoe County	$20.60	$1,071	$42,840	2.3	$79,600	$1,990	$23,880	$597	74,540	42%	$16.86	$877	1.2
White Pine County	$16.27	$846	$33,840	1.8	$73,800	$1,845	$22,140	$554	921	26%	$21.12	$1,098	0.8
Carson City	$18.13	$943	$37,720	2.0	$75,400	$1,885	$22,620	$566	9,950	44%	$17.84	$928	1.0

† Wage data not available (See Appendix B).

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NEW HAMPSHIRE #15*

In **New Hampshire**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,218**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,060** monthly or **$48,726** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.43
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW HAMPSHIRE:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.83
2-Bedroom Housing Wage	$23.43
Number of Renter Households	153,320
Percent Renters	29%

129
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

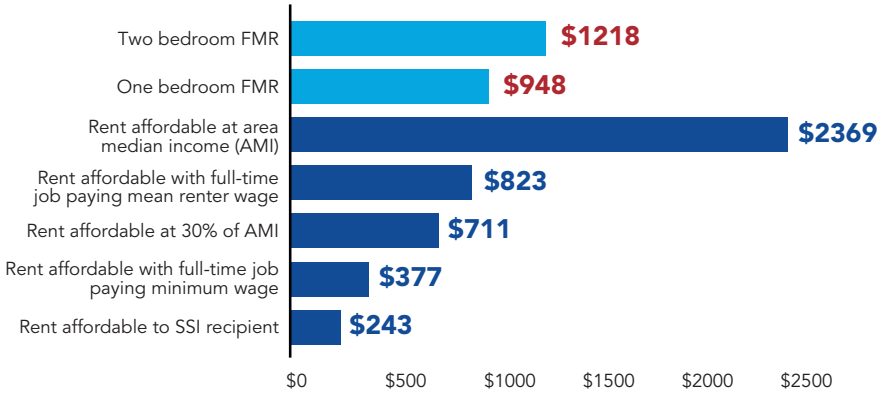
101
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

3.2
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
Boston-Cambridge-Quincy HMFA	$44.44
Western Rockingham County HMFA	$28.92
Lawrence HMFA	$27.65
Nashua HMFA	$26.25
Portsmouth-Rochester HMFA	$25.29

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.



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, Francestown 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 HAMPSHIRE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Hampshire	$23.43	$1,218	$48,726	3.2	$94,756	$2,369	$28,427	$711	153,320	29%	$15.83	$823	1.5
Combined Nonmetro Areas	$19.90	$1,035	$41,391	2.7	$83,759	$2,094	$25,128	$628	55,188	28%	$14.11	$734	1.4
Metropolitan Areas													
Boston-Cambridge-Quincy HMFA	$44.44	$2,311	$92,440	6.1	$119,000	$2,975	$35,700	$893	1,357	33%	$15.50	$806	2.9
Hillsborough County (part) HMFA	$21.23	$1,104	$44,160	2.9	$94,100	$2,353	$28,230	$706	2,295	18%	$17.92	$932	1.2
Lawrence HMFA	$27.65	$1,438	$57,520	3.8	$98,000	$2,450	$29,400	$735	11,357	21%	$15.50	$806	1.8
Manchester HMFA	$23.04	$1,198	$47,920	3.2	$83,600	$2,090	$25,080	$627	27,772	44%	$17.92	$932	1.3
Nashua HMFA	$26.25	$1,365	$54,600	3.6	$113,600	$2,840	$34,080	$852	24,134	29%	$17.92	$932	1.5
Portsmouth-Rochester HMFA	$25.29	$1,315	$52,600	3.5	$102,800	$2,570	$30,840	$771	29,133	31%	$15.44	$803	1.6
Western Rockingham County HMFA	$28.92	$1,504	$60,160	4.0	$112,200	$2,805	$33,660	$842	2,084	12%	$15.50	$806	1.9
Counties													
Belknap County	$19.62	$1,020	$40,800	2.7	$82,400	$2,060	$24,720	$618	5,712	23%	$11.87	$617	1.7
Carroll County	$19.27	$1,002	$40,080	2.7	$71,900	$1,798	$21,570	$539	4,344	21%	$10.23	$532	1.9
Cheshire County	$20.42	$1,062	$42,480	2.8	$86,500	$2,163	$25,950	$649	9,150	30%	$13.00	$676	1.6
Coos County †	$14.79	$769	$30,760	2.0	$61,900	$1,548	$18,570	$464	3,991	29%			
Grafton County	$19.25	$1,001	$40,040	2.7	$92,600	$2,315	$27,780	$695	10,780	31%	$17.19	$894	1.1
Merrimack County	$21.75	$1,131	$45,240	3.0	$89,200	$2,230	$26,760	$669	16,446	28%	$14.23	$740	1.5
Sullivan County	$19.17	$997	$39,880	2.6	$76,900	$1,923	$23,070	$577	4,765	27%	$13.37	$695	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #7*

In **New Jersey**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,544**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,147** monthly or **$61,762** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$29.69
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW JERSEY:

STATE FACTS	
Minimum Wage	$11.00
Average Renter Wage	$19.10
2-Bedroom Housing Wage	$29.69
Number of Renter Households	1,158,949
Percent Renters	36%

108
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

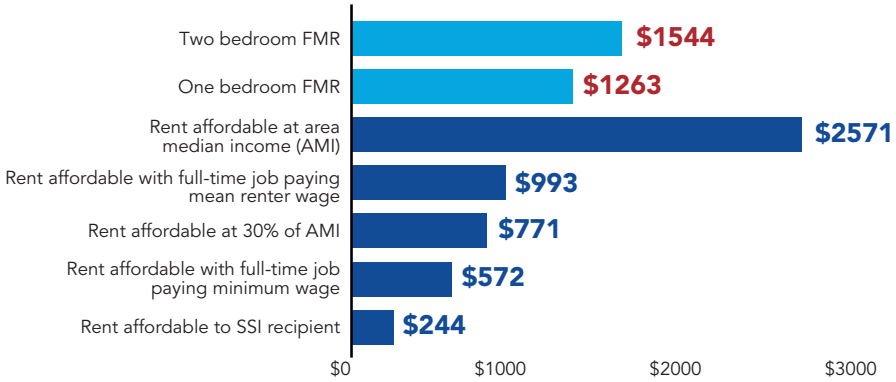
88
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Middlesex-Somerset-Hunterdon HMFA	$34.04
Jersey City HMFA	$32.52
Monmouth-Ocean HMFA	$31.52
Bergen-Passaic HMFA	$31.21
Newark HMFA	$28.52

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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Jersey	$29.69	$1,544	$61,762	2.7	$102,843	$2,571	$30,853	$771	1,158,949	36%	$19.10	$993	1.6
Metropolitan Areas													
Atlantic City-Hammonton MSA	$25.10	$1,305	$52,200	2.3	$84,300	$2,108	$25,290	$632	32,538	33%	$11.36	$591	2.2
Bergen-Passaic HMFA *	$31.21	$1,623	$64,920	2.8	$104,200	$2,605	$31,260	$782	197,370	39%	$18.49	$961	1.7
Jersey City HMFA	$32.52	$1,691	$67,640	3.0	$76,900	$1,923	$23,070	$577	175,047	69%	$31.87	$1,657	1.0
Middlesex-Somerset-Hunterdon HMFA	$34.04	$1,770	$70,800	3.1	$119,500	$2,988	$35,850	$896	140,602	31%	$22.02	$1,145	1.5
Monmouth-Ocean HMFA	$31.52	$1,639	$65,560	2.9	$109,400	$2,735	$32,820	$821	106,643	23%	$12.99	$675	2.4
Newark HMFA	$28.52	$1,483	$59,320	2.6	$106,000	$2,650	$31,800	$795	290,977	41%	$21.71	$1,129	1.3
Ocean City MSA	$24.04	$1,250	$50,000	2.2	$85,800	$2,145	$25,740	$644	8,944	22%	$9.22	$479	2.6
Philadelphia-Camden-Wilmington MSA	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	130,256	27%	$14.26	$742	1.7
Trenton MSA	$28.00	$1,456	$58,240	2.5	$108,700	$2,718	$32,610	$815	46,939	36%	$18.63	$969	1.5
Vineland-Bridgeton MSA	$24.21	$1,259	$50,360	2.2	$67,700	$1,693	$20,310	$508	18,006	36%	$11.69	$608	2.1
Warren County HMFA	$22.52	$1,171	$46,840	2.0	$97,800	$2,445	$29,340	$734	11,627	28%	$13.08	$680	1.7
Counties													
Atlantic County	$25.10	$1,305	$52,200	2.3	$84,300	$2,108	$25,290	$632	32,538	33%	$11.36	$591	2.2
Bergen County *	$31.21	$1,623	$64,920	2.8	$104,200	$2,605	$31,260	$782	120,368	36%	$19.90	$1,035	1.6
Burlington County	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	40,141	24%	$17.79	$925	1.3
Camden County	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	62,318	33%	$13.02	$677	1.8
Cape May County	$24.04	$1,250	$50,000	2.2	$85,800	$2,145	$25,740	$644	8,944	22%	$9.22	$479	2.6
Cumberland County	$24.21	$1,259	$50,360	2.2	$67,700	$1,693	$20,310	$508	18,006	36%	$11.69	$608	2.1
Essex County	$28.52	$1,483	$59,320	2.6	$106,000	$2,650	$31,800	$795	157,629	56%	$20.66	$1,074	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Gloucester County	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	20,742	20%	$10.00	$520	2.4
Hudson County	$32.52	$1,691	$67,640	3.0	$76,900	$1,923	$23,070	$577	175,047	69%	$31.87	$1,657	1.0
Hunterdon County	$34.04	$1,770	$70,800	3.1	$119,500	$2,988	$35,850	$896	7,890	17%	$15.22	$791	2.2
Mercer County	$28.00	$1,456	$58,240	2.5	$108,700	$2,718	$32,610	$815	46,939	36%	$18.63	$969	1.5
Middlesex County	$34.04	$1,770	$70,800	3.1	$119,500	$2,988	$35,850	$896	104,200	37%	$21.10	$1,097	1.6
Monmouth County	$31.52	$1,639	$65,560	2.9	$109,400	$2,735	$32,820	$821	61,552	26%	$13.13	$683	2.4
Morris County	$28.52	$1,483	$59,320	2.6	$106,000	$2,650	$31,800	$795	46,296	26%	$24.85	$1,292	1.1
Ocean County	$31.52	$1,639	$65,560	2.9	$109,400	$2,735	$32,820	$821	45,091	20%	$12.76	$663	2.5
Passaic County *	$31.21	$1,623	$64,920	2.8	$104,200	$2,605	$31,260	$782	77,002	47%	$14.43	$750	2.2
Salem County	$23.58	$1,226	$49,040	2.1	$96,600	$2,415	$28,980	$725	7,055	30%	$13.60	$707	1.7
Somerset County	$34.04	$1,770	$70,800	3.1	$119,500	$2,988	$35,850	$896	28,512	24%	$25.64	$1,333	1.3
Sussex County	$28.52	$1,483	$59,320	2.6	$106,000	$2,650	$31,800	$795	9,354	18%	$12.19	$634	2.3
Union County	$28.52	$1,483	$59,320	2.6	$106,000	$2,650	$31,800	$795	77,698	41%	$20.49	$1,066	1.4
Warren County	$22.52	$1,171	$46,840	2.0	$97,800	$2,445	$29,340	$734	11,627	28%	$13.08	$680	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #38*

In **New Mexico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$851**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,837** monthly or **$34,047** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.37
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW MEXICO:

STATE FACTS	
Minimum Wage	$9.00
Average Renter Wage	$13.99
2-Bedroom Housing Wage	$16.37
Number of Renter Households	251,409
Percent Renters	32%

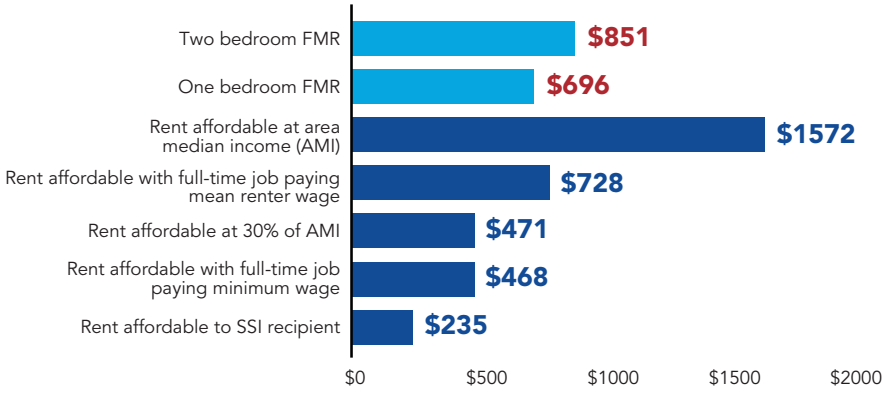
73
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

59
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)

1.5
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	$21.29
Santa Fe MSA	$20.33
Lea County	$18.29
Eddy County	$17.77
Curry County	$16.92



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 MEXICO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New Mexico	$16.37	$851	$34,047	1.8	$62,865	$1,572	$18,859	$471	251,409	32%	$13.99	$728	1.2
Combined Nonmetro Areas	$15.55	$809	$32,350	1.7	$55,465	$1,387	$16,639	$416	75,362	31%	$15.64	$813	1.0
Metropolitan Areas													
Albuquerque MSA	$16.87	$877	$35,080	1.9	$69,100	$1,728	$20,730	$518	115,919	33%	$13.39	$696	1.3
Farmington MSA	$15.81	$822	$32,880	1.8	$54,700	$1,368	$16,410	$410	12,148	28%	$16.05	$835	1.0
Las Cruces MSA	$14.27	$742	$29,680	1.6	$52,100	$1,303	$15,630	$391	29,580	38%	$10.47	$545	1.4
Santa Fe MSA	$20.33	$1,057	$42,280	2.3	$76,000	$1,900	$22,800	$570	18,400	30%	$14.12	$734	1.4
Counties													
Bernalillo County	$16.87	$877	$35,080	1.8	$69,100	$1,728	$20,730	$518	98,752	37%	$13.53	$704	1.2
Catron County †	$13.73	$714	$28,560	1.5	$55,200	$1,380	$16,560	$414	105	8%			
Chaves County	$15.62	$812	$32,480	1.7	$57,000	$1,425	$17,100	$428	7,176	31%	$12.51	$650	1.2
Cibola County	$13.73	$714	$28,560	1.5	$48,500	$1,213	$14,550	$364	2,700	30%	$13.14	$683	1.0
Colfax County	$14.27	$742	$29,680	1.6	$49,700	$1,243	$14,910	$373	1,764	31%	$8.47	$441	1.7
Curry County	$16.92	$880	$35,200	1.9	$51,700	$1,293	$15,510	$388	7,882	43%	$13.58	$706	1.2
De Baca County	$15.12	$786	$31,440	1.7	$54,900	$1,373	$16,470	$412	237	34%	$14.89	$774	1.0
Dona Ana County	$14.27	$742	$29,680	1.6	$52,100	$1,303	$15,630	$391	29,580	38%	$10.47	$545	1.4
Eddy County	$17.77	$924	$36,960	2.0	$70,700	$1,768	$21,210	$530	6,207	29%	$21.34	$1,110	0.8
Grant County	$14.33	$745	$29,800	1.6	$53,800	$1,345	$16,140	$404	3,567	30%	$12.69	$660	1.1
Guadalupe County	$13.73	$714	$28,560	1.5	$45,200	$1,130	$13,560	$339	486	35%	$10.02	$521	1.4
Harding County †	$13.73	$714	$28,560	1.5	$55,000	$1,375	$16,500	$413	79	37%			
Hidalgo County	$13.73	$714	$28,560	1.5	$49,900	$1,248	$14,970	$374	520	30%	$7.55	$392	1.8
Lea County	$18.29	$951	$38,040	2.0	$64,300	$1,608	$19,290	$482	7,141	32%	$20.32	$1,057	0.9
Lincoln County	$16.71	$869	$34,760	1.9	$60,000	$1,500	$18,000	$450	1,798	23%	$7.70	$401	2.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Los Alamos County	$21.29	$1,107	$44,280	2.4	$141,800	$3,545	$42,540	$1,064	1,956	26%	$29.33	$1,525	0.7
Luna County	$13.73	$714	$28,560	1.5	$38,200	$955	$11,460	$287	3,565	40%	$10.09	$525	1.4
McKinley County	$13.73	$714	$28,560	1.5	$36,600	$915	$10,980	$275	5,869	29%	$10.20	$530	1.3
Mora County	$15.12	$786	$31,440	1.7	$40,100	$1,003	$12,030	$301	380	25%	$11.26	$585	1.3
Otero County	$13.73	$714	$28,560	1.5	$57,200	$1,430	$17,160	$429	8,111	35%	$13.51	$703	1.0
Quay County	$13.73	$714	$28,560	1.5	$41,500	$1,038	$12,450	$311	1,114	36%	$11.68	$607	1.2
Rio Arriba County †	$13.73	$714	$28,560	1.5	$48,200	$1,205	$14,460	$362	2,850	23%			
Roosevelt County	$15.08	$784	$31,360	1.7	$47,000	$1,175	$14,100	$353	2,725	39%	$10.54	$548	1.4
Sandoval County	$16.87	$877	$35,080	1.9	$69,100	$1,728	$20,730	$518	10,912	22%	$13.47	$701	1.3
San Juan County	$15.81	$822	$32,880	1.8	$54,700	$1,368	$16,410	$410	12,148	28%	$16.05	$835	1.0
San Miguel County	$14.85	$772	$30,880	1.6	$43,100	$1,078	$12,930	$323	3,251	29%	$6.61	$344	2.2
Santa Fe County	$20.33	$1,057	$42,280	1.7	$76,000	$1,900	$22,800	$570	18,400	30%	$14.12	$734	1.4
Sierra County	$14.10	$733	$29,320	1.6	$43,400	$1,085	$13,020	$326	1,295	24%	$7.65	$398	1.8
Socorro County	$13.73	$714	$28,560	1.5	$46,900	$1,173	$14,070	$352	1,199	26%	$10.90	$567	1.3
Taos County	$16.83	$875	$35,000	1.9	$48,800	$1,220	$14,640	$366	2,969	24%	$10.18	$529	1.7
Torrance County	$16.87	$877	$35,080	1.9	$69,100	$1,728	$20,730	$518	945	17%	$9.31	$484	1.8
Union County	$13.73	$714	$28,560	1.5	$58,400	$1,460	$17,520	$438	416	30%	$13.11	$682	1.0
Valencia County	$16.87	$877	$35,080	1.9	$69,100	$1,728	$20,730	$518	5,310	19%	$10.75	$559	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #5*

In **New York**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,691**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,638** monthly or **$67,653** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$32.53
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NEW YORK:

STATE FACTS	
Minimum Wage	$11.80
Average Renter Wage	$25.68
2-Bedroom Housing Wage	$32.53
Number of Renter Households	3,373,181
Percent Renters	46%

110
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

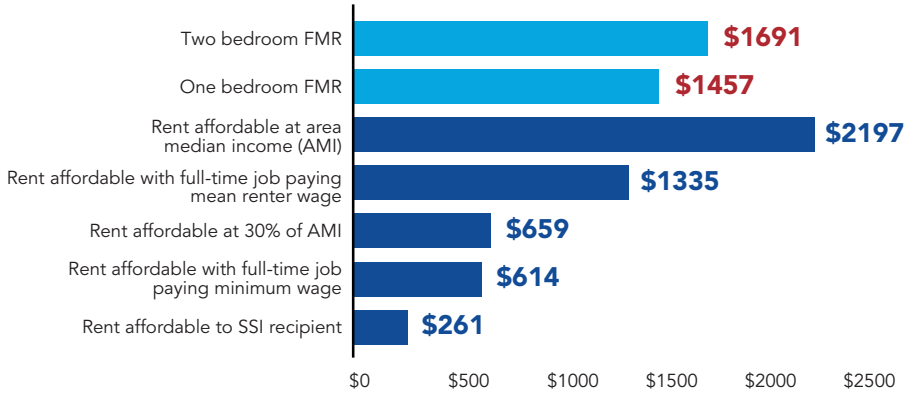
95
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.8
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
Nassau-Suffolk HMFA	$38.31
Westchester County Statutory Exception Area	$37.98
New York HMFA	$37.52
Poughkeepsie-Newburgh-Middletown HMFA	$26.87
Kingston MSA	$23.37

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.



NEW YORK

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
New York	$32.53	$1,691	$67,653	2.8	$87,886	$2,197	$26,366	$659	3,373,181	46%	$25.68	$1,335	1.3
Combined Nonmetro Areas	$15.66	$814	$32,570	1.3	$67,525	$1,688	$20,258	$506	153,608	28%	$11.50	$598	1.4
Metropolitan Areas													
Albany-Schenectady-Troy MSA	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	126,087	36%	$15.60	$811	1.3
Binghamton MSA	$15.77	$820	$32,800	1.3	$76,900	$1,923	$23,070	$577	31,885	32%	$11.37	$591	1.4
Buffalo-Cheektowaga-Niagara Falls MSA	$16.21	$843	$33,720	1.4	$77,600	$1,940	$23,280	$582	161,948	34%	$12.70	$661	1.3
Elmira MSA	$16.13	$839	$33,560	1.4	$73,600	$1,840	$22,080	$552	11,024	32%	$11.78	$612	1.4
Glens Falls MSA	$18.38	$956	$38,240	1.6	$76,600	$1,915	$22,980	$575	14,508	28%	$12.18	$634	1.5
Ithaca MSA	$22.54	$1,172	$46,880	1.9	$85,600	$2,140	$25,680	$642	17,577	45%	$14.62	$760	1.5
Kingston MSA	$23.37	$1,215	$48,600	2.0	$83,700	$2,093	$25,110	$628	21,724	31%	$10.81	$562	2.2
Nassau-Suffolk HMFA	$38.31	$1,992	$79,680	3.2	$126,600	$3,165	$37,980	$950	183,300	20%	$15.07	$783	2.5
New York HMFA	$37.52	$1,951	$78,040	3.2	$79,709	$1,993	$23,913	$598	2,161,716	66%	$37.20	$1,934	1.0
Poughkeepsie-Newburgh-Middletown HMFA	$26.87	$1,397	$55,880	2.3	$102,300	$2,558	$30,690	$767	74,048	32%	$12.49	$649	2.2
Rochester HMFA	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	139,932	33%	$13.18	$685	1.4
Syracuse MSA	$17.31	$900	$36,000	1.5	$75,800	$1,895	$22,740	$569	83,865	33%	$13.28	$690	1.3
Utica-Rome MSA	$15.19	$790	$31,600	1.3	$71,700	$1,793	$21,510	$538	36,480	32%	$11.03	$574	1.4
Watertown-Fort Drum MSA	$21.13	$1,099	$43,960	1.8	$59,500	$1,488	$17,850	$446	19,159	44%	$14.26	$741	1.5
Westchester County Statutory Exception Area	$37.98	$1,975	$79,000	3.2	$125,800	$3,145	$37,740	$944	134,443	39%	$19.27	$1,002	2.0
Yates County HMFA	$14.90	$775	$31,000	1.3	$70,600	$1,765	$21,180	$530	1,877	21%	$8.48	$441	1.8
Counties													
Albany County	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	54,755	43%	$16.34	$850	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Allegany County	$13.73	$714	$28,560	1.2	$58,700	$1,468	$17,610	$440	4,476	25%	$9.75	$507	1.4
Bronx County	$37.52	$1,951	$78,040	2.5	$78,700	$1,968	$23,610	$590	401,745	80%	$20.57	$1,070	1.8
Broome County	$15.77	$820	$32,800	1.3	$76,900	$1,923	$23,070	$577	27,267	35%	$11.07	$576	1.4
Cattaraugus County	$13.77	$716	$28,640	1.2	$65,700	$1,643	$19,710	$493	8,975	29%	$10.36	$539	1.3
Cayuga County	$15.71	$817	$32,680	1.3	$71,100	$1,778	$21,330	$533	9,062	29%	$11.64	$605	1.3
Chautauqua County	$13.94	$725	$29,000	1.2	$58,600	$1,465	$17,580	$440	15,770	30%	$9.54	$496	1.5
Chemung County	$16.13	$839	$33,560	1.4	$73,600	$1,840	$22,080	$552	11,024	32%	$11.78	$612	1.4
Chenango County	$15.00	$780	$31,200	1.3	$63,900	$1,598	$19,170	$479	5,246	25%	$12.29	$639	1.2
Clinton County	$16.19	$842	$33,680	1.4	$76,800	$1,920	$23,040	$576	10,131	32%	$12.13	$631	1.3
Columbia County	$18.56	$965	$38,600	1.6	$81,300	$2,033	$24,390	$610	7,042	28%	$10.68	$555	1.7
Cortland County	$16.33	$849	$33,960	1.4	$72,300	$1,808	$21,690	$542	5,975	34%	$11.28	$586	1.4
Delaware County	$14.85	$772	$30,880	1.3	$64,300	$1,608	$19,290	$482	4,898	26%	$11.04	$574	1.3
Dutchess County	$26.87	$1,397	$55,880	2.3	$102,300	$2,558	$30,690	$767	33,538	31%	$13.64	$709	2.0
Erie County	$16.21	$843	$33,720	1.4	$77,600	$1,940	$23,280	$582	136,609	35%	$13.13	$683	1.2
Essex County	$16.60	$863	$34,520	1.4	$73,700	$1,843	$22,110	$553	3,762	24%	$12.12	$630	1.4
Franklin County	$14.31	$744	$29,760	1.2	$65,200	$1,630	$19,560	$489	5,259	28%	$9.92	$516	1.4
Fulton County	$15.67	$815	$32,600	1.3	$63,000	$1,575	$18,900	$473	6,403	29%	$11.57	$602	1.4
Genesee County	$15.77	$820	$32,800	1.3	$73,700	$1,843	$22,110	$553	6,480	27%	$10.23	$532	1.5
Greene County	$18.62	$968	$38,720	1.6	$73,800	$1,845	$22,140	$554	4,436	26%	$8.66	$450	2.2
Hamilton County	$16.27	$846	$33,840	1.4	$68,400	$1,710	$20,520	$513	161	14%	$9.74	$506	1.7
Herkimer County	$15.19	$790	$31,600	1.3	$71,700	$1,793	$21,510	$538	6,762	28%	$11.37	$591	1.3
Jefferson County	$21.13	$1,099	$43,960	1.8	$59,500	$1,488	$17,850	$446	19,159	44%	$14.26	$741	1.5
Kings County	$37.52	$1,951	$78,040	2.5	$78,700	$1,968	$23,610	$590	665,526	70%	$17.01	$885	2.2
Lewis County	$14.96	$778	$31,120	1.3	$65,600	$1,640	$19,680	$492	2,131	21%	$10.95	$569	1.4
Livingston County	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	6,480	27%	$8.78	$456	2.1
Madison County	$17.31	$900	$36,000	1.5	$75,800	$1,895	$22,740	$569	6,061	23%	$11.37	$591	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Monroe County	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	109,037	36%	$13.67	$711	1.4
Montgomery County	$15.13	$787	$31,480	1.3	$62,600	$1,565	$18,780	$470	6,290	32%	$11.02	$573	1.4
Nassau County	$38.31	$1,992	$79,680	2.9	$126,600	$3,165	$37,980	$950	86,216	19%	$15.22	$792	2.5
New York County	$37.52	$1,951	$78,040	2.5	$78,700	$1,968	$23,610	$590	575,184	76%	$51.82	$2,695	0.7
Niagara County	$16.21	$843	$33,720	1.4	$77,600	$1,940	$23,280	$582	25,339	29%	$9.86	$513	1.6
Oneida County	$15.19	$790	$31,600	1.3	$71,700	$1,793	$21,510	$538	29,718	33%	$10.98	$571	1.4
Onondaga County	$17.31	$900	$36,000	1.5	$75,800	$1,895	$22,740	$569	65,276	35%	$13.62	$708	1.3
Ontario County	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	11,647	26%	$12.61	$656	1.5
Orange County	$26.87	$1,397	$55,880	2.3	$102,300	$2,558	$30,690	$767	40,510	32%	$11.58	$602	2.3
Orleans County	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	3,987	24%	$9.78	$509	1.9
Oswego County	$17.31	$900	$36,000	1.5	$75,800	$1,895	$22,740	$569	12,528	27%	$11.76	$611	1.5
Otsego County	$16.79	$873	$34,920	1.4	$68,100	$1,703	$20,430	$511	6,382	27%	$12.27	$638	1.4
Putnam County	$37.52	$1,951	$78,040	3.2	$78,700	$1,968	$23,610	$590	6,129	18%	$12.45	$647	3.0
Queens County	$37.52	$1,951	$78,040	2.5	$78,700	$1,968	$23,610	$590	431,495	55%	$20.47	$1,064	1.8
Rensselaer County	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	23,855	37%	$14.04	$730	1.4
Richmond County	$37.52	$1,951	$78,040	2.5	$78,700	$1,968	$23,610	$590	50,313	30%	$11.66	$606	3.2
Rockland County	$37.52	$1,951	$78,040	3.2	$111,900	$2,798	$33,570	$839	31,324	31%	$11.53	$600	3.3
St. Lawrence County	$15.96	$830	$33,200	1.4	$60,500	$1,513	$18,150	$454	11,486	28%	$11.29	$587	1.4
Saratoga County	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	26,493	28%	$16.22	$844	1.2
Schenectady County	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	17,840	33%	$14.06	$731	1.4
Schoharie County	$20.27	$1,054	$42,160	1.7	$99,200	$2,480	$29,760	$744	3,144	25%	$11.02	$573	1.8
Schuyler County	$14.19	$738	$29,520	1.2	$66,700	$1,668	$20,010	$500	1,620	22%	$11.70	$609	1.2
Seneca County	$15.92	$828	$33,120	1.3	$69,700	$1,743	$20,910	$523	3,519	26%	$11.76	$612	1.4
Steuben County	$14.62	$760	$30,400	1.2	$64,600	$1,615	$19,380	$485	11,342	28%	$17.57	$914	0.8
Suffolk County	$38.31	$1,992	$79,680	2.9	$126,600	$3,165	$37,980	$950	97,084	20%	$14.91	$775	2.6
Sullivan County	$19.23	$1,000	$40,000	1.6	$75,500	$1,888	$22,650	$566	9,018	32%	$11.61	$604	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tioga County	$15.77	$820	$32,800	1.3	$76,900	$1,923	$23,070	$577	4,618	23%	$13.29	$691	1.2
Tompkins County	$22.54	$1,172	$46,880	1.9	$85,600	$2,140	$25,680	$642	17,577	45%	$14.62	$760	1.5
Ulster County	$23.37	$1,215	$48,600	2.0	$83,700	$2,093	$25,110	$628	21,724	31%	$10.81	$562	2.2
Warren County	$18.38	$956	$38,240	1.6	$76,600	$1,915	$22,980	$575	8,006	29%	$12.09	$628	1.5
Washington County	$18.38	$956	$38,240	1.6	$76,600	$1,915	$22,980	$575	6,502	27%	$12.51	$650	1.5
Wayne County	$18.69	$972	$38,880	1.6	$76,400	$1,910	$22,920	$573	8,781	24%	$10.75	$559	1.7
Westchester County	$37.98	$1,975	$79,000	2.9	$125,800	$3,145	$37,740	$944	134,443	39%	$19.27	$1,002	2.0
Wyoming County	$14.19	$738	$29,520	1.2	$70,700	$1,768	$21,210	$530	3,744	24%	$10.17	$529	1.4
Yates County	$14.90	$775	$31,000	1.3	$70,600	$1,765	$21,180	$530	1,877	21%	$8.48	$441	1.8

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #28*

In **North Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$919**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,063** monthly or **$36,751** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.67
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH CAROLINA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.92
2-Bedroom Housing Wage	$17.67
Number of Renter Households	1,369,892
Percent Renters	35%

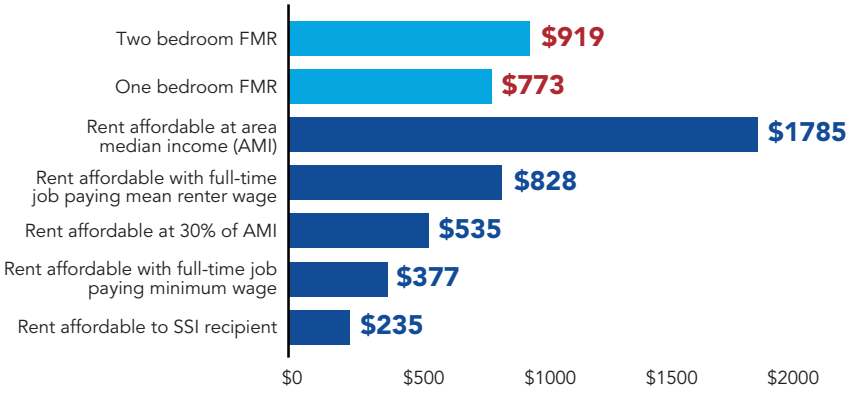
97
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

82
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
Number of Full-Time Jobs At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Asheville HMFA	$24.13
Raleigh MSA	$22.37
Currituck County	$21.85
Durham-Chapel Hill HMFA	$20.92
Camden County	$20.63



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.

NORTH CAROLINA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Carolina	$17.67	$919	$36,751	2.4	$71,385	$1,785	$21,415	$535	1,369,892	35%	$15.92	$828	1.1
Combined Nonmetro Areas	$13.84	$720	$28,786	1.9	$56,514	$1,413	$16,954	$424	265,922	31%	$11.21	$583	1.2
Metropolitan Areas													
Asheville HMFA	$24.13	$1,255	$50,200	3.3	$72,500	$1,813	$21,750	$544	54,419	33%	$13.71	$713	1.8
Brunswick County HMFA	$16.25	$845	$33,800	2.2	$71,600	$1,790	$21,480	$537	11,369	21%	$11.14	$579	1.5
Burlington MSA	$16.29	$847	$33,880	2.2	$64,200	$1,605	$19,260	$482	22,391	35%	$13.69	$712	1.2
Charlotte-Concord-Gastonia HMFA	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	238,386	38%	$20.76	$1,080	1.0
Craven County HMFA	$17.87	$929	$37,160	2.5	$66,200	$1,655	$19,860	$497	15,327	38%	$13.45	$700	1.3
Davidson County HMFA	$13.37	$695	$27,800	1.8	$59,300	$1,483	$17,790	$445	19,566	30%	$12.76	$664	1.0
Durham-Chapel Hill HMFA	$20.92	$1,088	$43,520	2.9	$90,900	$2,273	$27,270	$682	83,765	41%	$20.73	$1,078	1.0
Fayetteville HMFA	$16.42	$854	$34,160	2.3	$58,000	$1,450	$17,400	$435	61,023	49%	$13.47	$700	1.2
Gates County HMFA	$13.40	$697	$27,880	1.8	$68,000	$1,700	$20,400	$510	972	22%	$12.22	$635	1.1
Goldsboro MSA	$15.62	$812	$32,480	2.2	$54,100	$1,353	$16,230	$406	18,527	38%	$11.78	$613	1.3
Greensboro-High Point HMFA	$16.12	$838	$33,520	2.2	$66,600	$1,665	$19,980	$500	99,063	38%	$14.91	$776	1.1
Greenville MSA	$14.90	$775	$31,000	2.1	$66,700	$1,668	$20,010	$500	32,937	48%	$12.00	$624	1.2
Haywood County HMFA	$17.65	$918	$36,720	2.4	$60,400	$1,510	$18,120	$453	7,398	28%	$10.37	$539	1.7
Hickory-Lenoir-Morganton MSA	$13.69	$712	$28,480	1.9	$61,000	$1,525	$18,300	$458	41,022	29%	$12.87	$669	1.1
Hoke County HMFA	$13.87	$721	$28,840	1.9	$54,800	$1,370	$16,440	$411	5,734	32%	$11.29	$587	1.2
Iredell County HMFA	$16.85	$876	$35,040	2.3	$73,100	$1,828	$21,930	$548	18,338	28%	$15.46	$804	1.1
Jacksonville MSA	$17.69	$920	$36,800	2.4	$57,700	$1,443	$17,310	$433	30,257	47%	$12.18	$634	1.5
Jones County HMFA	$12.90	$671	$26,840	1.8	$50,100	$1,253	$15,030	$376	1,125	27%	$11.47	$596	1.1

† Wage data not available (See Appendix B).

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NORTH CAROLINA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County HMFA	$15.38	$800	$32,000	2.1	$65,500	$1,638	$19,650	$491	7,547	24%	$12.02	$625	1.3
Pamlico County HMFA	$14.58	$758	$30,320	2.0	$60,400	$1,510	$18,120	$453	1,332	25%	$9.14	$475	1.6
Pender County HMFA	$14.56	$757	$30,280	2.0	$67,900	$1,698	$20,370	$509	4,246	20%	$9.59	$499	1.5
Person County HMFA	$13.90	$723	$28,920	1.9	$61,800	$1,545	$18,540	$464	3,910	25%	$9.38	$488	1.5
Raleigh MSA	$22.37	$1,163	$46,520	3.1	$94,100	$2,353	$28,230	$706	166,642	35%	$17.96	$934	1.2
Rockingham County HMFA	$13.02	$677	$27,080	1.8	$61,700	$1,543	$18,510	$463	11,506	31%	$10.49	$545	1.2
Rocky Mount MSA	$14.48	$753	$30,120	2.0	$57,700	$1,443	$17,310	$433	21,290	37%	$11.70	$608	1.2
Rowan County HMFA	$16.19	$842	$33,680	2.2	$64,400	$1,610	$19,320	$483	16,178	31%	$14.50	$754	1.1
Virginia Beach-Norfolk-Newport News HMFA	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	1,764	17%	$10.02	$521	2.2
Wilmington HMFA	$18.58	$966	$38,640	2.6	$81,000	$2,025	$24,300	$608	40,064	43%	$13.12	$682	1.4
Winston-Salem HMFA	$14.67	$763	$30,520	2.0	$68,600	$1,715	$20,580	$515	67,872	34%	$14.88	$774	1.0
Counties													
Alamance County	$16.29	$847	$33,880	2.2	$64,200	$1,605	$19,260	$482	22,391	35%	$13.69	$712	1.2
Alexander County	$13.69	$712	$28,480	1.9	$61,000	$1,525	$18,300	$458	3,388	25%	$9.82	$511	1.4
Alleghany County	$12.90	$671	$26,840	1.8	$47,900	$1,198	$14,370	$359	1,185	25%	$9.75	$507	1.3
Anson County	$12.90	$671	$26,840	1.8	$49,100	$1,228	$14,730	$368	3,146	33%	$11.44	$595	1.1
Ashe County	$12.90	$671	$26,840	1.8	$52,900	$1,323	$15,870	$397	2,930	25%	$11.29	$587	1.1
Avery County	$14.25	$741	$29,640	2.0	$48,600	$1,215	$14,580	$365	1,669	25%	$10.65	$554	1.3
Beaufort County	$12.90	$671	$26,840	1.8	$58,300	$1,458	$17,490	$437	5,711	30%	$9.47	$492	1.4
Bertie County	$12.90	$671	$26,840	1.8	$45,000	$1,125	$13,500	$338	2,004	25%	$10.68	$555	1.2
Bladen County	$12.90	$671	$26,840	1.8	$48,600	$1,215	$14,580	$365	4,082	29%	$11.90	$619	1.1
Brunswick County	$16.25	$845	$33,800	2.2	$71,600	$1,790	$21,480	$537	11,369	21%	$11.14	$579	1.5
Buncombe County	$24.13	$1,255	$50,200	3.3	$72,500	$1,813	$21,750	$544	38,821	36%	$14.29	$743	1.7

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Burke County	$13.69	$712	$28,480	1.9	$61,000	$1,525	$18,300	$458	9,600	28%	$10.68	$555	1.3
Cabarrus County	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	20,629	29%	$12.11	$629	1.7
Caldwell County	$13.69	$712	$28,480	1.9	$61,000	$1,525	$18,300	$458	9,352	29%	$12.54	$652	1.1
Camden County	$20.63	$1,073	$42,920	2.8	$78,200	$1,955	$23,460	$587	748	19%	$11.55	$601	1.8
Carteret County	$15.90	$827	$33,080	2.2	$68,900	$1,723	$20,670	$517	8,255	28%	$10.55	$549	1.5
Caswell County	$12.90	$671	$26,840	1.8	$54,000	$1,350	$16,200	$405	1,930	21%	$8.19	$426	1.6
Catawba County	$13.69	$712	$28,480	1.9	$61,000	$1,525	$18,300	$458	18,682	31%	$13.86	$721	1.0
Chatham County	$20.92	$1,088	$43,520	2.9	$90,900	$2,273	$27,270	$682	6,710	24%	$9.37	$487	2.2
Cherokee County	$13.08	$680	$27,200	1.8	$51,100	$1,278	$15,330	$383	2,359	20%	$10.69	$556	1.2
Chowan County	$15.12	$786	$31,440	2.1	$52,300	$1,308	$15,690	$392	1,840	31%	$10.63	$553	1.4
Clay County	$14.50	$754	$30,160	2.0	$50,100	$1,253	$15,030	$376	1,207	24%	$13.01	$676	1.1
Cleveland County	$12.94	$673	$26,920	1.8	$52,300	$1,308	$15,690	$392	11,982	32%	$12.33	$641	1.1
Columbus County	$12.90	$671	$26,840	1.8	$49,600	$1,240	$14,880	$372	6,265	28%	$9.72	$505	1.3
Craven County	$17.87	$929	$37,160	2.5	$66,200	$1,655	$19,860	$497	15,327	38%	$13.45	$700	1.3
Cumberland County	$16.42	$854	$34,160	2.3	$58,000	$1,450	$17,400	$435	61,023	49%	$13.47	$700	1.2
Currituck County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	1,764	17%	$10.02	$521	2.2
Dare County	$18.02	$937	$37,480	2.5	$69,400	$1,735	$20,820	$521	4,492	29%	$11.11	$578	1.6
Davidson County	$13.37	$695	$27,800	1.8	$59,300	$1,483	$17,790	$445	19,566	30%	$12.76	$664	1.0
Davie County	$14.67	$763	$30,520	2.0	$68,600	$1,715	$20,580	$515	3,555	22%	$9.96	$518	1.5
Duplin County	$12.90	$671	$26,840	1.8	$46,400	$1,160	$13,920	$348	6,529	30%	$10.84	$564	1.2
Durham County	$20.92	$1,088	$43,520	2.9	$90,900	$2,273	$27,270	$682	57,065	46%	$22.80	$1,185	0.9
Edgecombe County	$14.48	$753	$30,120	2.0	$57,700	$1,443	$17,310	$433	8,684	41%	$11.76	$611	1.2
Forsyth County	$14.67	$763	$30,520	2.0	$68,600	$1,715	$20,580	$515	56,412	38%	$15.67	$815	0.9
Franklin County	$22.37	$1,163	$46,520	3.1	$94,100	$2,353	$28,230	$706	6,612	27%	$14.06	$731	1.6
Gaston County	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	27,461	34%	$12.67	$659	1.6
Gates County	$13.40	$697	$27,880	1.8	$68,000	$1,700	$20,400	$510	972	22%	$12.22	$635	1.1

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Graham County	$12.90	$671	$26,840	1.8	$49,400	$1,235	$14,820	$371	527	16%	$7.96	$414	1.6
Granville County	$15.73	$818	$32,720	2.2	$65,300	$1,633	$19,590	$490	5,545	26%	$10.55	$548	1.5
Greene County	$12.90	$671	$26,840	1.8	$54,100	$1,353	$16,230	$406	2,129	29%	$8.65	$450	1.5
Guilford County	$16.12	$838	$33,520	2.2	$66,600	$1,665	$19,980	$500	83,282	41%	$15.44	$803	1.0
Halifax County	$13.85	$720	$28,800	1.9	$45,200	$1,130	$13,560	$339	7,883	37%	$10.36	$539	1.3
Harnett County	$15.10	$785	$31,400	2.1	$64,800	$1,620	$19,440	$486	16,009	36%	$11.35	$590	1.3
Haywood County	$17.65	$918	$36,720	2.4	$60,400	$1,510	$18,120	$453	7,398	28%	$10.37	$539	1.7
Henderson County	$24.13	$1,255	$50,200	3.3	$72,500	$1,813	$21,750	$544	13,279	28%	$11.95	$621	2.0
Hertford County	$14.33	$745	$29,800	2.0	$46,100	$1,153	$13,830	$346	2,926	33%	$12.23	$636	1.2
Hoke County	$13.87	$721	$28,840	1.9	$54,800	$1,370	$16,440	$411	5,734	32%	$11.29	$587	1.2
Hyde County †	$15.73	$818	$32,720	2.2	$58,100	$1,453	$17,430	$436	565	32%			
Iredell County	$16.85	$876	$35,040	2.3	$73,100	$1,828	$21,930	$548	18,338	28%	$15.46	$804	1.1
Jackson County	$13.33	$693	$27,720	1.8	$60,700	$1,518	$18,210	$455	5,902	35%	$10.36	$539	1.3
Johnston County	$22.37	$1,163	$46,520	3.1	$94,100	$2,353	$28,230	$706	19,090	28%	$11.77	$612	1.9
Jones County	$12.90	$671	$26,840	1.8	$50,100	$1,253	$15,030	$376	1,125	27%	$11.47	$596	1.1
Lee County	$14.08	$732	$29,280	1.9	$62,100	$1,553	$18,630	$466	7,255	33%	$14.12	$734	1.0
Lenoir County	$13.85	$720	$28,800	1.9	$51,300	$1,283	$15,390	$385	9,382	41%	$12.61	$656	1.1
Lincoln County	$15.38	$800	$32,000	2.1	$65,500	$1,638	$19,650	$491	7,547	24%	$12.02	$625	1.3
McDowell County	$12.90	$671	$26,840	1.8	$49,100	$1,228	$14,730	$368	5,059	28%	$12.73	$662	1.0
Macon County	$14.35	$746	$29,840	2.0	$54,300	$1,358	$16,290	$407	4,277	27%	$11.89	$618	1.2
Madison County	$24.13	$1,255	$50,200	3.3	$72,500	$1,813	$21,750	$544	2,319	27%	$10.17	$529	2.4
Martin County	$12.90	$671	$26,840	1.8	$46,500	$1,163	$13,950	$349	2,865	30%	$10.23	$532	1.3
Mecklenburg County	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	175,647	44%	$23.26	$1,209	0.9
Mitchell County	$12.90	$671	$26,840	1.8	$56,400	$1,410	$16,920	$423	1,252	20%	$11.83	$615	1.1
Montgomery County	$12.90	$671	$26,840	1.8	$53,900	$1,348	$16,170	$404	2,847	27%	$9.79	$509	1.3
Moore County	$15.54	$808	$32,320	2.1	$88,200	$2,205	$26,460	$662	9,612	25%	$12.49	$650	1.2

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nash County	$14.48	$753	$30,120	2.0	$57,700	$1,443	$17,310	$433	12,606	34%	$11.67	$607	1.2
New Hanover County	$18.58	$966	$38,640	2.6	$81,000	$2,025	$24,300	$608	40,064	43%	$13.12	$682	1.4
Northampton County	$12.90	$671	$26,840	1.8	$43,700	$1,093	$13,110	$328	2,671	31%	$11.40	$593	1.1
Onslow County	$17.69	$920	$36,800	2.4	$57,700	$1,443	$17,310	$433	30,257	47%	$12.18	$634	1.5
Orange County	$20.92	$1,088	$43,520	2.9	$90,900	$2,273	$27,270	$682	19,990	38%	$14.16	$737	1.5
Pamlico County	$14.58	$758	$30,320	2.0	$60,400	$1,510	$18,120	$453	1,332	25%	$9.14	$475	1.6
Pasquotank County	$15.15	$788	$31,520	2.1	$66,200	$1,655	$19,860	$497	5,760	39%	$10.76	$559	1.4
Pender County	$14.56	$757	$30,280	2.0	$67,900	$1,698	$20,370	$509	4,246	20%	$9.59	$499	1.5
Perquimans County	$15.77	$820	$32,800	2.2	$53,300	$1,333	$15,990	$400	1,531	26%	$8.24	$429	1.9
Person County	$13.90	$723	$28,920	1.9	$61,800	$1,545	$18,540	$464	3,910	25%	$9.38	$488	1.5
Pitt County	$14.90	$775	$31,000	2.1	$66,700	$1,668	$20,010	$500	32,937	48%	$12.00	$624	1.2
Polk County	$14.35	$746	$29,840	2.0	$60,600	$1,515	$18,180	$455	2,409	27%	$11.18	$582	1.3
Randolph County	$16.12	$838	$33,520	2.2	$66,600	$1,665	$19,980	$500	15,781	28%	$11.51	$598	1.4
Richmond County	$12.90	$671	$26,840	1.8	$43,300	$1,083	$12,990	$325	6,286	34%	$9.84	$512	1.3
Robeson County	$12.90	$671	$26,840	1.8	$46,200	$1,155	$13,860	$347	16,092	35%	$10.57	$550	1.2
Rockingham County	$13.02	$677	$27,080	1.8	$61,700	$1,543	$18,510	$463	11,506	31%	$10.49	$545	1.2
Rowan County	$16.19	$842	$33,680	2.2	$64,400	$1,610	$19,320	$483	16,178	31%	$14.50	$754	1.1
Rutherford County	$12.90	$671	$26,840	1.8	$55,800	$1,395	$16,740	$419	7,558	29%	$11.23	$584	1.1
Sampson County	$12.90	$671	$26,840	1.8	$49,300	$1,233	$14,790	$370	7,346	31%	$10.75	$559	1.2
Scotland County	$12.90	$671	$26,840	1.8	$44,000	$1,100	$13,200	$330	5,079	39%	$8.81	$458	1.5
Stanly County	$12.90	$671	$26,840	1.8	$60,700	$1,518	$18,210	$455	6,282	26%	$10.38	$540	1.2
Stokes County	$14.67	$763	$30,520	2.0	$68,600	$1,715	$20,580	$515	4,305	22%	$7.66	$399	1.9
Surry County	$12.90	$671	$26,840	1.8	$59,800	$1,495	$17,940	$449	8,052	28%	$11.72	$609	1.1
Swain County	$12.90	$671	$26,840	1.8	$47,700	$1,193	$14,310	$358	1,556	29%	$11.80	$614	1.1
Transylvania County	$13.10	$681	$27,240	1.8	$56,700	$1,418	$17,010	$425	3,277	23%	$10.33	$537	1.3
Tyrrell County	$13.04	$678	$27,120	1.8	$42,900	$1,073	$12,870	$322	460	28%	$10.64	$553	1.2

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Union County	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	14,649	19%	$12.10	$629	1.7
Vance County	$12.90	$671	$26,840	1.8	$48,100	$1,203	$14,430	$361	6,793	40%	$11.09	$577	1.2
Wake County	$22.37	$1,163	$46,520	3.1	$94,100	$2,353	$28,230	$706	140,940	36%	$18.54	$964	1.2
Warren County	$12.90	$671	$26,840	1.8	$51,100	$1,278	$15,330	$383	2,137	27%	$8.30	$432	1.6
Washington County	$12.90	$671	$26,840	1.8	$50,800	$1,270	$15,240	$381	1,865	37%	$12.78	$664	1.0
Watauga County	$16.63	$865	$34,600	2.3	$69,400	$1,735	$20,820	$521	8,010	39%	$7.34	$382	2.3
Wayne County	$15.62	$812	$32,480	2.2	$54,100	$1,353	$16,230	$406	18,527	38%	$11.78	$613	1.3
Wilkes County	$12.90	$671	$26,840	1.8	$53,700	$1,343	$16,110	$403	7,319	26%	$10.00	$520	1.3
Wilson County	$14.38	$748	$29,920	2.0	$61,000	$1,525	$18,300	$458	13,164	41%	$13.92	$724	1.0
Yadkin County	$14.67	$763	$30,520	2.0	$68,600	$1,715	$20,580	$515	3,600	23%	$10.52	$547	1.4
Yancey County	$12.90	$671	$26,840	1.8	$53,400	$1,335	$16,020	$401	1,906	26%	$9.96	$518	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #41*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$841**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,804** monthly or **$33,647** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$16.18
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$17.12
2-Bedroom Housing Wage	$16.18
Number of Renter Households	117,556
Percent Renters	37%

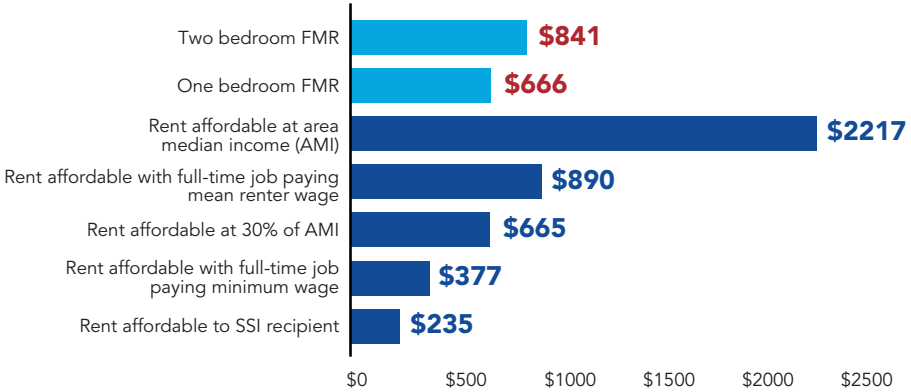
89
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Dunn County	$21.67
McKenzie County	$19.85
Ward County	$18.69
Stark County	$17.69
Williams County	$17.48



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.

NORTH DAKOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
North Dakota	$16.18	$841	$33,647	2.2	$88,698	$2,217	$26,610	$665	117,556	37%	$17.12	$890	0.9
Combined Nonmetro Areas	$16.03	$834	$33,350	2.2	$86,092	$2,152	$25,828	$646	49,865	32%	$19.76	$1,027	0.8
Metropolitan Areas													
Bismarck HMFA	$17.15	$892	$35,680	2.4	$96,000	$2,400	$28,800	$720	16,452	31%	$14.61	$760	1.2
Fargo MSA	$16.04	$834	$33,360	2.2	$89,400	$2,235	$26,820	$671	34,998	47%	$15.71	$817	1.0
Grand Forks MSA	$16.00	$832	$33,280	2.2	$89,200	$2,230	$26,760	$669	15,540	51%	$13.51	$702	1.2
Oliver County HMFA †	$17.06	$887	$35,480	2.4	$88,800	$2,220	$26,640	$666	93	12%			
Sioux County HMFA	$13.73	$714	$28,560	1.9	$44,600	$1,115	$13,380	$335	608	55%	$10.72	$558	1.3
Counties													
Adams County	$13.73	$714	$28,560	1.9	$78,400	$1,960	$23,520	$588	288	28%	$18.40	$957	0.7
Barnes County	$13.81	$718	$28,720	1.9	$80,700	$2,018	$24,210	$605	1,585	31%	$10.89	$566	1.3
Benson County	$13.73	$714	$28,560	1.9	$52,600	$1,315	$15,780	$395	793	35%	$10.09	$525	1.4
Billings County	$14.27	$742	$29,680	2.0	$107,700	$2,693	$32,310	$808	103	27%	$13.18	$686	1.1
Bottineau County	$13.73	$714	$28,560	1.9	$79,700	$1,993	$23,910	$598	665	22%	$13.40	$697	1.0
Bowman County	$13.73	$714	$28,560	1.9	$99,400	$2,485	$29,820	$746	355	25%	$13.63	$709	1.0
Burke County	$16.58	$862	$34,480	2.3	$89,800	$2,245	$26,940	$674	183	21%	$17.39	$904	1.0
Burleigh County	$17.15	$892	$35,680	2.4	$96,000	$2,400	$28,800	$720	12,456	32%	$14.35	$746	1.2
Cass County	$16.04	$834	$33,360	2.2	$89,400	$2,235	$26,820	$671	34,998	47%	$15.71	$817	1.0
Cavalier County	$13.73	$714	$28,560	1.9	$85,500	$2,138	$25,650	$641	335	19%	$16.23	$844	0.8
Dickey County	$13.73	$714	$28,560	1.9	$77,500	$1,938	$23,250	$581	609	28%	$12.56	$653	1.1
Divide County	$13.73	$714	$28,560	1.9	$93,300	$2,333	$27,990	$700	274	24%	$24.66	$1,282	0.6
Dunn County	$21.67	$1,127	$45,080	3.0	$92,000	$2,300	$27,600	$690	367	22%	$30.49	$1,585	0.7
Eddy County	$13.73	$714	$28,560	1.9	$76,600	$1,915	$22,980	$575	327	31%	$8.68	$451	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmons County	$13.73	$714	$28,560	1.9	$64,000	$1,600	$19,200	$480	262	17%	$13.46	$700	1.0
Foster County	$13.73	$714	$28,560	1.9	$77,700	$1,943	$23,310	$583	336	23%	$11.93	$620	1.2
Golden Valley County	$16.62	$864	$34,560	2.3	$78,600	$1,965	$23,580	$590	277	32%	$12.56	$653	1.3
Grand Forks County	$16.00	$832	$33,280	2.2	$89,200	$2,230	$26,760	$669	15,540	51%	$13.51	$702	1.2
Grant County	$13.73	$714	$28,560	1.9	$75,800	$1,895	$22,740	$569	151	14%	$9.20	$478	1.5
Griggs County	$13.73	$714	$28,560	1.9	$79,300	$1,983	$23,790	$595	289	27%	$11.78	$612	1.2
Hettinger County	$14.27	$742	$29,680	2.0	$79,400	$1,985	$23,820	$596	210	19%	$12.68	$660	1.1
Kidder County	$13.73	$714	$28,560	1.9	$66,400	$1,660	$19,920	$498	278	26%	$11.33	$589	1.2
LaMoure County	$13.73	$714	$28,560	1.9	$78,500	$1,963	$23,550	$589	456	25%	$12.37	$643	1.1
Logan County	$13.73	$714	$28,560	1.9	$77,700	$1,943	$23,310	$583	140	16%	$9.95	$517	1.4
McHenry County	$13.73	$714	$28,560	1.9	$90,800	$2,270	$27,240	$681	404	15%	$13.35	$694	1.0
McIntosh County	$13.73	$714	$28,560	1.9	$63,600	$1,590	$19,080	$477	314	24%	$13.01	$677	1.1
McKenzie County	$19.85	$1,032	$41,280	2.7	$99,000	$2,475	$29,700	$743	1,729	44%	$35.17	$1,829	0.6
McLean County	$13.73	$714	$28,560	1.9	$83,000	$2,075	$24,900	$623	836	19%	$19.62	$1,020	0.7
Mercer County	$14.69	$764	$30,560	2.0	$98,400	$2,460	$29,520	$738	642	17%	$18.16	$944	0.8
Morton County	$17.15	$892	$35,680	2.4	$96,000	$2,400	$28,800	$720	3,996	30%	$15.83	$823	1.1
Mountrail County	$15.94	$829	$33,160	2.2	$91,700	$2,293	$27,510	$688	1,038	32%	$25.09	$1,304	0.6
Nelson County	$13.73	$714	$28,560	1.9	$74,900	$1,873	$22,470	$562	413	28%	$11.35	$590	1.2
Oliver County †	$17.06	$887	$35,480	2.4	$88,800	$2,220	$26,640	$666	93	12%			
Pembina County	$13.73	$714	$28,560	1.9	$82,700	$2,068	$24,810	$620	733	23%	$12.11	$630	1.1
Pierce County	$13.73	$714	$28,560	1.9	$59,700	$1,493	$17,910	$448	542	28%	$10.33	$537	1.3
Ramsey County	$13.73	$714	$28,560	1.9	$85,900	$2,148	$25,770	$644	1,976	39%	$11.11	$578	1.2
Ransom County	$13.73	$714	$28,560	1.9	$77,300	$1,933	$23,190	$580	699	30%	$11.24	$584	1.2
Renville County	$13.73	$714	$28,560	1.9	$82,300	$2,058	$24,690	$617	194	19%	$12.39	$644	1.1
Richland County	$13.73	$714	$28,560	1.9	$80,700	$2,018	$24,210	$605	1,924	28%	$10.38	$540	1.3
Rolette County	$13.73	$714	$28,560	1.9	$47,400	$1,185	$14,220	$356	1,356	29%	$8.26	$430	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sargent County	$13.73	$714	$28,560	1.9	$87,700	$2,193	$26,310	$658	509	28%	$17.29	$899	0.8
Sheridan County	$14.27	$742	$29,680	2.0	$63,500	$1,588	$19,050	$476	137	20%	$5.71	$297	2.5
Sioux County	$13.73	$714	$28,560	1.9	$44,600	$1,115	$13,380	$335	608	55%	$10.72	$558	1.3
Slope County †	$14.27	$742	$29,680	2.0	$84,000	$2,100	$25,200	$630	61	19%			
Stark County	$17.69	$920	$36,800	2.4	$104,300	$2,608	$31,290	$782	4,587	38%	$21.84	$1,136	0.8
Steele County	$13.73	$714	$28,560	1.9	$93,100	$2,328	$27,930	$698	138	15%	$19.79	$1,029	0.7
Stutsman County	$13.73	$714	$28,560	1.9	$78,900	$1,973	$23,670	$592	3,236	36%	$13.28	$691	1.0
Towner County	$13.73	$714	$28,560	1.9	$77,800	$1,945	$23,340	$584	244	24%	$14.40	$749	1.0
Traill County	$13.73	$714	$28,560	1.9	$88,400	$2,210	$26,520	$663	937	28%	$10.88	$566	1.3
Walsh County	$13.73	$714	$28,560	1.9	$68,500	$1,713	$20,550	$514	1,145	24%	$11.88	$618	1.2
Ward County	$18.69	$972	$38,880	2.6	$90,900	$2,273	$27,270	$682	10,996	40%	$17.67	$919	1.1
Wells County	$13.73	$714	$28,560	1.9	$77,400	$1,935	$23,220	$581	398	20%	$9.44	$491	1.5
Williams County	$17.48	$909	$36,360	2.4	$107,400	$2,685	$32,220	$806	6,394	47%	$31.01	$1,613	0.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OHIO #43*

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$832**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,772** monthly or **$33,267** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.99
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **OHIO:**

STATE FACTS	
Minimum Wage	$8.70
Average Renter Wage	$14.42
2-Bedroom Housing Wage	$15.99
Number of Renter Households	1,582,848
Percent Renters	34%

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

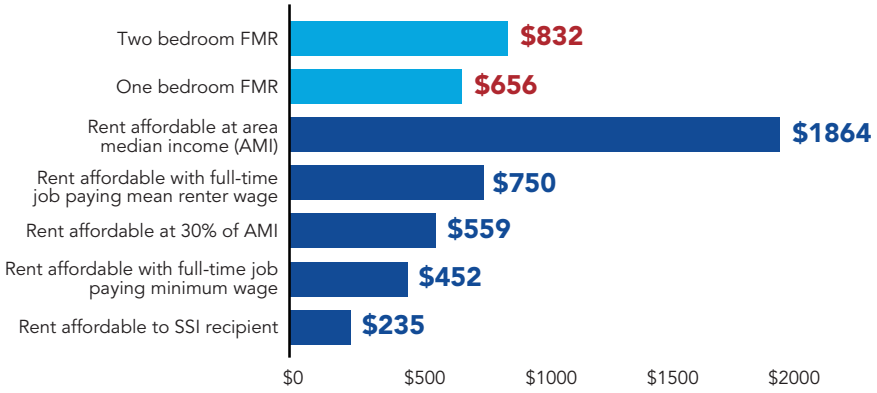
58
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus HMFA	$19.08
Union County	$19.02
Cincinnati HMFA	$16.63
Cleveland-Elyria MSA	$16.33
Akron 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.



OHIO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	$15.99	$832	$33,267	1.8	$74,544	$1,864	$22,363	$559	1,582,848	34%	$14.42	$750	1.1
Combined Nonmetro Areas	$13.80	$718	$28,706	1.6	$64,244	$1,606	$19,273	$482	263,120	28%	$12.43	$646	1.1
Metropolitan Areas													
Akron MSA	$16.29	$847	$33,880	1.9	$76,300	$1,908	$22,890	$572	95,709	33%	$13.51	$703	1.2
Brown County HMFA	$13.71	$713	$28,520	1.6	$60,200	$1,505	$18,060	$452	4,551	26%	$9.39	$488	1.5
Canton-Massillon MSA	$14.67	$763	$30,520	1.7	$69,500	$1,738	$20,850	$521	50,937	31%	$12.03	$625	1.2
Cincinnati HMFA	$16.63	$865	$34,600	1.9	$86,300	$2,158	$25,890	$647	225,548	35%	$15.70	$816	1.1
Cleveland-Elyria MSA	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	300,376	35%	$15.36	$799	1.1
Columbus HMFA	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	292,189	39%	$16.40	$853	1.2
Dayton MSA	$14.94	$777	$31,080	1.7	$72,800	$1,820	$21,840	$546	121,687	37%	$13.84	$719	1.1
Hocking County HMFA	$13.38	$696	$27,840	1.5	$64,300	$1,608	$19,290	$482	2,724	24%	$8.31	$432	1.6
Huntington-Ashland HMFA	$15.54	$808	$32,320	1.8	$59,100	$1,478	$17,730	$443	6,693	28%	$10.30	$536	1.5
Lima MSA	$13.69	$712	$28,480	1.6	$67,100	$1,678	$20,130	$503	13,585	34%	$11.91	$619	1.1
Mansfield MSA	$13.38	$696	$27,840	1.5	$66,300	$1,658	$19,890	$497	15,382	32%	$12.00	$624	1.1
Perry County HMFA	$14.02	$729	$29,160	1.6	$56,600	$1,415	$16,980	$425	3,486	26%	$10.49	$546	1.3
Springfield MSA	$14.63	$761	$30,440	1.7	$61,100	$1,528	$18,330	$458	19,226	35%	$12.56	$653	1.2
Toledo MSA	$14.75	$767	$30,680	1.7	$71,900	$1,798	$21,570	$539	92,659	38%	$13.53	$704	1.1
Union County HMFA	$19.02	$989	$39,560	2.2	$95,600	$2,390	$28,680	$717	4,435	23%	$16.44	$855	1.2
Weirton-Steubenville MSA	$13.38	$696	$27,840	1.5	$62,400	$1,560	$18,720	$468	8,442	31%	$10.74	$559	1.2
Wheeling MSA	$14.17	$737	$29,480	1.6	$68,900	$1,723	$20,670	$517	6,179	24%	$11.00	$572	1.3
Youngstown-Warren-Boardman HMFA	$13.46	$700	$28,000	1.5	$60,700	$1,518	$18,210	$455	55,920	30%	$11.07	$575	1.2

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OHIO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	$13.38	$696	$27,840	1.5	$47,500	$1,188	$14,250	$356	3,337	31%	$8.57	$445	1.6
Allen County	$13.69	$712	$28,480	1.6	$67,100	$1,678	$20,130	$503	13,585	34%	$11.91	$619	1.1
Ashland County	$13.38	$696	$27,840	1.5	$67,200	$1,680	$20,160	$504	5,705	28%	$12.87	$669	1.0
Ashtabula County	$13.38	$696	$27,840	1.5	$55,600	$1,390	$16,680	$417	11,270	30%	$9.15	$476	1.5
Athens County	$15.42	$802	$32,080	1.8	$72,000	$1,800	$21,600	$540	9,922	44%	$8.81	$458	1.8
Auglaize County	$13.38	$696	$27,840	1.5	$76,700	$1,918	$23,010	$575	4,400	24%	$12.45	$647	1.1
Belmont County	$14.17	$737	$29,480	1.6	$68,900	$1,723	$20,670	$517	6,179	24%	$11.00	$572	1.3
Brown County	$13.71	$713	$28,520	1.6	$60,200	$1,505	$18,060	$452	4,551	26%	$9.39	$488	1.5
Butler County	$16.63	$865	$34,600	1.9	$86,300	$2,158	$25,890	$647	43,756	32%	$13.36	$695	1.2
Carroll County	$14.67	$763	$30,520	1.7	$69,500	$1,738	$20,850	$521	2,508	23%	$10.18	$529	1.4
Champaign County	$13.50	$702	$28,080	1.6	$68,200	$1,705	$20,460	$512	4,165	27%	$13.70	$713	1.0
Clark County	$14.63	$761	$30,440	1.7	$61,100	$1,528	$18,330	$458	19,226	35%	$12.56	$653	1.2
Clermont County	$16.63	$865	$34,600	1.9	$86,300	$2,158	$25,890	$647	19,860	26%	$12.11	$630	1.4
Clinton County	$13.96	$726	$29,040	1.6	$64,600	$1,615	$19,380	$485	5,647	34%	$14.20	$738	1.0
Columbiana County	$13.38	$696	$27,840	1.5	$56,600	$1,415	$16,980	$425	11,348	27%	$10.70	$557	1.3
Coshocton County	$13.38	$696	$27,840	1.5	$56,000	$1,400	$16,800	$420	3,859	27%	$10.87	$565	1.2
Crawford County	$13.38	$696	$27,840	1.5	$56,600	$1,415	$16,980	$425	5,328	30%	$12.62	$656	1.1
Cuyahoga County	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	223,765	42%	$16.76	$871	1.0
Darke County	$13.38	$696	$27,840	1.5	$64,300	$1,608	$19,290	$482	5,738	28%	$12.47	$649	1.1
Defiance County	$13.38	$696	$27,840	1.5	$68,700	$1,718	$20,610	$515	3,490	23%	$12.66	$658	1.1
Delaware County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	12,849	19%	$13.58	$706	1.4
Erie County	$14.58	$758	$30,320	1.7	$73,600	$1,840	$22,080	$552	9,699	31%	$11.92	$620	1.2
Fairfield County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	15,240	27%	$9.46	$492	2.0
Fayette County	$14.17	$737	$29,480	1.6	$56,300	$1,408	$16,890	$422	4,323	37%	$12.41	$646	1.1
Franklin County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	235,187	47%	$17.82	$927	1.1

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

OHIO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	$14.75	$767	$30,680	1.7	$71,900	$1,798	$21,570	$539	3,748	23%	$11.84	$616	1.2
Gallia County	$13.38	$696	$27,840	1.5	$61,600	$1,540	$18,480	$462	3,086	26%	$12.91	$671	1.0
Geauga County	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	4,905	14%	$10.79	$561	1.5
Greene County	$14.94	$777	$31,080	1.7	$72,800	$1,820	$21,840	$546	21,992	34%	$12.81	$666	1.2
Guernsey County	$13.38	$696	$27,840	1.5	$55,200	$1,380	$16,560	$414	4,631	29%	$11.35	$590	1.2
Hamilton County	$16.63	$865	$34,600	1.9	$86,300	$2,158	$25,890	$647	143,539	42%	$16.79	$873	1.0
Hancock County	$14.56	$757	$30,280	1.7	$74,600	$1,865	$22,380	$560	9,813	31%	$15.86	$825	0.9
Hardin County	$13.38	$696	$27,840	1.5	$63,900	$1,598	$19,170	$479	3,340	29%	$11.27	$586	1.2
Harrison County	$13.38	$696	$27,840	1.5	$59,100	$1,478	$17,730	$443	1,349	22%	$16.48	$857	0.8
Henry County	$13.38	$696	$27,840	1.5	$73,200	$1,830	$21,960	$549	2,496	23%	$12.54	$652	1.1
Highland County	$13.38	$696	$27,840	1.5	$55,800	$1,395	$16,740	$419	5,122	31%	$9.83	$511	1.4
Hocking County	$13.38	$696	$27,840	1.5	$64,300	$1,608	$19,290	$482	2,724	24%	$8.31	$432	1.6
Holmes County	$13.38	$696	$27,840	1.5	$69,300	$1,733	$20,790	$520	2,979	24%	$12.34	$642	1.1
Huron County	$13.38	$696	$27,840	1.5	$62,500	$1,563	$18,750	$469	6,794	30%	$12.85	$668	1.0
Jackson County	$13.44	$699	$27,960	1.5	$52,600	$1,315	$15,780	$395	3,848	30%	$11.42	$594	1.2
Jefferson County	$13.38	$696	$27,840	1.5	$62,400	$1,560	$18,720	$468	8,442	31%	$10.74	$559	1.2
Knox County	$13.60	$707	$28,280	1.6	$65,500	$1,638	$19,650	$491	6,609	28%	$13.48	$701	1.0
Lake County	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	24,584	26%	$13.92	$724	1.2
Lawrence County	$15.54	$808	$32,320	1.8	$59,100	$1,478	$17,730	$443	6,693	28%	$10.30	$536	1.5
Licking County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	17,405	27%	$10.79	$561	1.8
Logan County	$14.75	$767	$30,680	1.7	$68,900	$1,723	$20,670	$517	5,049	27%	$14.82	$771	1.0
Lorain County	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	33,938	28%	$10.47	$544	1.6
Lucas County	$14.75	$767	$30,680	1.7	$71,900	$1,798	$21,570	$539	71,673	40%	$13.80	$718	1.1
Madison County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	4,333	29%	$13.27	$690	1.4
Mahoning County	$13.46	$700	$28,000	1.5	$60,700	$1,518	$18,210	$455	30,703	31%	$11.06	$575	1.2
Marion County	$14.75	$767	$30,680	1.7	$61,100	$1,528	$18,330	$458	7,899	32%	$12.14	$631	1.2

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OHIO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	$16.33	$849	$33,960	1.9	$76,000	$1,900	$22,800	$570	13,184	19%	$11.45	$595	1.4
Meigs County	$13.38	$696	$27,840	1.5	$55,000	$1,375	$16,500	$413	1,924	21%	$6.60	$343	2.0
Mercer County	$13.38	$696	$27,840	1.5	$72,500	$1,813	$21,750	$544	3,774	23%	$12.56	$653	1.1
Miami County	$14.94	$777	$31,080	1.7	$72,800	$1,820	$21,840	$546	12,353	30%	$13.78	$717	1.1
Monroe County	$13.38	$696	$27,840	1.5	$52,900	$1,323	$15,870	$397	1,448	24%	$8.75	$455	1.5
Montgomery County	$14.94	$777	$31,080	1.7	$72,800	$1,820	$21,840	$546	87,342	39%	$14.09	$733	1.1
Morgan County	$13.38	$696	$27,840	1.5	$50,100	$1,253	$15,030	$376	1,359	22%	$9.34	$486	1.4
Morrow County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	2,278	18%	$8.66	$450	2.2
Muskingum County	$13.83	$719	$28,760	1.6	$62,200	$1,555	$18,660	$467	11,066	32%	$10.69	$556	1.3
Noble County	$13.42	$698	$27,920	1.5	$58,600	$1,465	$17,580	$440	795	16%	$9.83	$511	1.4
Ottawa County	$13.75	$715	$28,600	1.6	$73,400	$1,835	$22,020	$551	3,772	21%	$12.56	$653	1.1
Paulding County	$13.38	$696	$27,840	1.5	$67,000	$1,675	$20,100	$503	1,795	23%	$11.73	$610	1.1
Perry County	$14.02	$729	$29,160	1.6	$56,600	$1,415	$16,980	$425	3,486	26%	$10.49	$546	1.3
Pickaway County	$19.08	$992	$39,680	2.2	$84,500	$2,113	$25,350	$634	4,897	25%	$10.92	$568	1.7
Pike County	$13.38	$696	$27,840	1.5	$57,400	$1,435	$17,220	$431	3,543	33%	$14.71	$765	0.9
Portage County	$16.29	$847	$33,880	1.9	$76,300	$1,908	$22,890	$572	18,777	30%	$11.20	$582	1.5
Preble County	$13.58	$706	$28,240	1.6	$67,100	$1,678	$20,130	$503	3,647	23%	$11.07	$576	1.2
Putnam County	$13.38	$696	$27,840	1.5	$77,200	$1,930	$23,160	$579	2,552	19%	$12.06	$627	1.1
Richland County	$13.38	$696	$27,840	1.5	$66,300	$1,658	$19,890	$497	15,382	32%	$12.00	$624	1.1
Ross County	$14.63	$761	$30,440	1.7	$62,900	$1,573	$18,870	$472	8,670	30%	$11.77	$612	1.2
Sandusky County	$13.44	$699	$27,960	1.5	$63,500	$1,588	$19,050	$476	6,750	29%	$11.84	$616	1.1
Scioto County	$13.38	$696	$27,840	1.5	$59,300	$1,483	$17,790	$445	9,684	32%	$8.44	$439	1.6
Seneca County	$13.38	$696	$27,840	1.5	$63,400	$1,585	$19,020	$476	6,140	28%	$11.21	$583	1.2
Shelby County	$13.54	$704	$28,160	1.6	$74,900	$1,873	$22,470	$562	5,475	29%	$17.42	$906	0.8
Stark County	$14.67	$763	$30,520	1.7	$69,500	$1,738	$20,850	$521	48,429	32%	$12.09	$629	1.2
Summit County	$16.29	$847	$33,880	1.9	$76,300	$1,908	$22,890	$572	76,932	34%	$13.94	$725	1.2

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OHIO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	$13.46	$700	$28,000	1.5	$60,700	$1,518	$18,210	$455	25,217	29%	$11.08	$576	1.2
Tuscarawas County	$14.56	$757	$30,280	1.7	$65,100	$1,628	$19,530	$488	10,849	29%	$12.75	$663	1.1
Union County	$19.02	$989	$39,560	2.2	$95,600	$2,390	$28,680	$717	4,435	23%	$16.44	$855	1.2
Van Wert County	$13.42	$698	$27,920	1.5	$64,500	$1,613	$19,350	$484	2,894	25%	$12.65	$658	1.1
Vinton County	$13.38	$696	$27,840	1.5	$55,700	$1,393	$16,710	$418	1,305	26%	$8.13	$423	1.6
Warren County	$16.63	$865	$34,600	1.9	$86,300	$2,158	$25,890	$647	18,393	22%	$15.68	$815	1.1
Washington County	$13.38	$696	$27,840	1.5	$63,800	$1,595	$19,140	$479	6,568	26%	$12.29	$639	1.1
Wayne County	$14.06	$731	$29,240	1.6	$70,300	$1,758	$21,090	$527	11,681	27%	$13.93	$725	1.0
Williams County	$13.38	$696	$27,840	1.5	$61,100	$1,528	$18,330	$458	3,707	24%	$12.41	$645	1.1
Wood County	$14.75	$767	$30,680	1.7	$71,900	$1,798	$21,570	$539	17,238	34%	$13.15	$684	1.1
Wyandot County	$13.38	$696	$27,840	1.5	$64,000	$1,600	$19,200	$480	2,476	27%	$14.12	$734	0.9

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OKLAHOMA #44*

In **Oklahoma**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$828**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,761** monthly or **$33,132** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.93
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT OKLAHOMA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.12
2-Bedroom Housing Wage	$15.93
Number of Renter Households	507,582
Percent Renters	34%

88
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

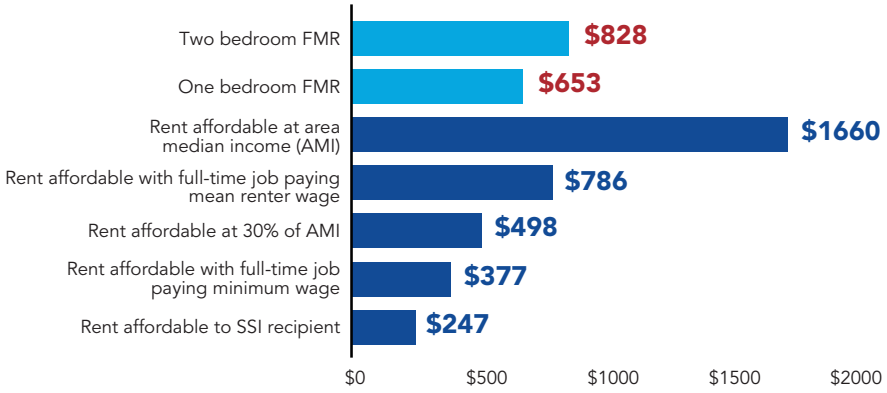
69
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.2
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
Oklahoma City HMFA	$17.42
Tulsa HMFA	$17.27
Beckham County	$15.79
Enid MSA	$15.77
Payne County	$15.08

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.



OKLAHOMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oklahoma	$15.93	$828	$33,132	2.2	$66,385	$1,660	$19,916	$498	507,582	34%	$15.12	$786	1.1
Combined Nonmetro Areas	$13.64	$709	$28,379	1.9	$58,242	$1,456	$17,472	$437	150,580	31%	$13.13	$683	1.0
Metropolitan Areas													
Cotton County HMFA	$13.19	$686	$27,440	1.8	$60,200	$1,505	$18,060	$452	481	22%	$10.63	$553	1.2
Enid MSA	$15.77	$820	$32,800	2.2	$65,200	$1,630	$19,560	$489	8,469	36%	$16.27	$846	1.0
Fort Smith HMFA	$13.19	$686	$27,440	1.8	$54,200	$1,355	$16,260	$407	4,448	29%	$8.67	$451	1.5
Grady County HMFA	$13.42	$698	$27,920	1.9	$69,800	$1,745	$20,940	$524	4,420	22%	$10.83	$563	1.2
Lawton HMFA	$14.37	$747	$29,880	2.0	$67,100	$1,678	$20,130	$503	19,392	46%	$13.30	$692	1.1
Le Flore County HMFA	$13.19	$686	$27,440	1.8	$51,100	$1,278	$15,330	$383	5,252	29%	$10.48	$545	1.3
Lincoln County HMFA	$13.19	$686	$27,440	1.8	$61,600	$1,540	$18,480	$462	2,682	21%	$10.53	$548	1.3
Oklahoma City HMFA	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	178,545	37%	$15.96	$830	1.1
Okmulgee County HMFA	$13.19	$686	$27,440	1.8	$53,300	$1,333	$15,990	$400	4,303	29%	$10.87	$565	1.2
Pawnee County HMFA	$13.29	$691	$27,640	1.8	$57,600	$1,440	$17,280	$432	1,498	24%	$13.28	$690	1.0
Tulsa HMFA	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	127,512	36%	$16.30	$847	1.1
Counties													
Adair County	$13.19	$686	$27,440	1.8	$43,800	$1,095	$13,140	$329	2,433	31%	$11.31	$588	1.2
Alfalfa County	$13.50	$702	$28,080	1.9	$71,600	$1,790	$21,480	$537	432	22%	$15.11	$786	0.9
Atoka County	$13.19	$686	$27,440	1.8	$48,600	$1,215	$14,580	$365	1,392	26%	$9.76	$507	1.4
Beaver County	$13.40	$697	$27,880	1.8	$64,100	$1,603	$19,230	$481	454	22%	$18.77	$976	0.7
Beckham County	$15.79	$821	$32,840	2.2	$66,200	$1,655	$19,860	$497	2,648	35%	$17.26	$898	0.9
Blaine County	$13.19	$686	$27,440	1.8	$62,400	$1,560	$18,720	$468	908	23%	$14.01	$729	0.9
Bryan County	$13.50	$702	$28,080	1.9	$55,900	$1,398	$16,770	$419	6,537	38%	$13.38	$696	1.0

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OKLAHOMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Caddo County	$13.19	$686	$27,440	1.8	$55,900	$1,398	$16,770	$419	2,885	28%	$14.38	$748	0.9
Canadian County	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	10,810	24%	$14.31	$744	1.2
Carter County	$13.79	$717	$28,680	1.9	$62,700	$1,568	$18,810	$470	5,760	31%	$14.65	$762	0.9
Cherokee County	$13.19	$686	$27,440	1.8	$54,900	$1,373	$16,470	$412	5,371	33%	$8.23	$428	1.6
Choctaw County	$13.19	$686	$27,440	1.8	$45,300	$1,133	$13,590	$340	1,869	31%	$8.55	$445	1.5
Cimarron County	$13.19	$686	$27,440	1.8	$59,900	$1,498	$17,970	$449	258	26%	$19.03	$990	0.7
Cleveland County	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	37,863	36%	$10.94	$569	1.6
Coal County	$13.19	$686	$27,440	1.8	$61,100	$1,528	$18,330	$458	612	27%	$11.12	$578	1.2
Comanche County	$14.37	$747	$29,880	2.0	$67,100	$1,678	$20,130	$503	19,392	46%	$13.30	$692	1.1
Cotton County	$13.19	$686	$27,440	1.8	$60,200	$1,505	$18,060	$452	481	22%	$10.63	$553	1.2
Craig County	$13.58	$706	$28,240	1.9	$50,900	$1,273	$15,270	$382	1,567	29%	$10.48	$545	1.3
Creek County	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	6,740	25%	$14.11	$734	1.2
Custer County	$13.19	$686	$27,440	1.8	$60,000	$1,500	$18,000	$450	4,196	40%	$13.86	$721	1.0
Delaware County	$13.19	$686	$27,440	1.8	$50,000	$1,250	$15,000	$375	4,013	24%	$10.60	$551	1.2
Dewey County	$13.87	$721	$28,840	1.9	$65,100	$1,628	$19,530	$488	421	25%	$16.69	$868	0.8
Ellis County	$13.96	$726	$29,040	1.9	$66,700	$1,668	$20,010	$500	428	27%	$13.89	$722	1.0
Garfield County	$15.77	$820	$32,800	2.2	$65,200	$1,630	$19,560	$489	8,469	36%	$16.27	$846	1.0
Garvin County	$13.19	$686	$27,440	1.8	$57,000	$1,425	$17,100	$428	3,299	32%	$16.36	$851	0.8
Grady County	$13.42	$698	$27,920	1.9	$69,800	$1,745	$20,940	$524	4,420	22%	$10.83	$563	1.2
Grant County	$13.54	$704	$28,160	1.9	$68,600	$1,715	$20,580	$515	440	24%	$23.47	$1,221	0.6
Greer County	$14.12	$734	$29,360	1.9	$55,300	$1,383	$16,590	$415	629	31%	$10.18	$530	1.4
Harmon County	$13.19	$686	$27,440	1.8	$54,900	$1,373	$16,470	$412	320	27%	$15.67	$815	0.8
Harper County	$13.19	$686	$27,440	1.8	$66,000	$1,650	$19,800	$495	222	17%	$15.25	$793	0.9
Haskell County	$13.19	$686	$27,440	1.8	$53,600	$1,340	$16,080	$402	1,241	26%	$8.14	$424	1.6
Hughes County	$13.19	$686	$27,440	1.8	$53,300	$1,333	$15,990	$400	1,036	25%	$9.92	$516	1.3
Jackson County	$13.52	$703	$28,120	1.9	$57,700	$1,443	$17,310	$433	4,261	43%	$12.52	$651	1.1

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OKLAHOMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jefferson County	$13.19	$686	$27,440	1.8	$47,000	$1,175	$14,100	$353	715	30%	$10.23	$532	1.3
Johnston County	$13.19	$686	$27,440	1.8	$52,200	$1,305	$15,660	$392	1,205	28%	$8.08	$420	1.6
Kay County	$13.19	$686	$27,440	1.8	$58,600	$1,465	$17,580	$440	5,565	31%	$15.37	$799	0.9
Kingfisher County	$13.63	$709	$28,360	1.9	$75,500	$1,888	$22,650	$566	1,199	21%	$19.21	$999	0.7
Kiowa County	$13.19	$686	$27,440	1.8	$53,100	$1,328	$15,930	$398	1,148	30%	$10.20	$530	1.3
Latimer County	$13.19	$686	$27,440	1.8	$53,600	$1,340	$16,080	$402	1,195	30%	$13.85	$720	1.0
Le Flore County	$13.19	$686	$27,440	1.8	$51,100	$1,278	$15,330	$383	5,252	29%	$10.48	$545	1.3
Lincoln County	$13.19	$686	$27,440	1.8	$61,600	$1,540	$18,480	$462	2,682	21%	$10.53	$548	1.3
Logan County	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	3,198	20%	$8.27	$430	2.1
Love County	$13.75	$715	$28,600	1.9	$60,200	$1,505	$18,060	$452	692	22%	$9.73	$506	1.4
McClain County	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	2,938	21%	$10.61	$552	1.6
McCurtain County	$13.19	$686	$27,440	1.8	$45,900	$1,148	$13,770	$344	3,682	29%	$12.57	$654	1.0
McIntosh County	$13.19	$686	$27,440	1.8	$52,200	$1,305	$15,660	$392	1,876	22%	$8.87	$461	1.5
Major County	$13.19	$686	$27,440	1.8	$68,000	$1,700	$20,400	$510	617	20%	$19.27	$1,002	0.7
Marshall County	$13.19	$686	$27,440	1.8	$56,800	$1,420	$17,040	$426	1,747	28%	$14.26	$742	0.9
Mayes County	$13.52	$703	$28,120	1.9	$59,200	$1,480	$17,760	$444	4,323	27%	$15.11	$786	0.9
Murray County	$13.19	$686	$27,440	1.8	$65,300	$1,633	$19,590	$490	1,630	30%	$11.85	$616	1.1
Muskogee County	$13.19	$686	$27,440	1.8	$49,400	$1,235	$14,820	$371	8,889	34%	$10.47	$544	1.3
Noble County	$13.19	$686	$27,440	1.8	$68,000	$1,700	$20,400	$510	1,241	27%	$16.53	$859	0.8
Nowata County	$14.10	$733	$29,320	1.9	$53,200	$1,330	$15,960	$399	1,039	25%	$11.28	$586	1.3
Okfuskee County	$13.19	$686	$27,440	1.8	$50,200	$1,255	$15,060	$377	1,101	28%	$10.30	$535	1.3
Oklahoma County	$17.42	$906	$36,240	2.4	$74,400	$1,860	$22,320	$558	123,736	41%	$17.12	$890	1.0
Okmulgee County	$13.19	$686	$27,440	1.8	$53,300	$1,333	$15,990	$400	4,303	29%	$10.87	$565	1.2
Osage County	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	4,150	23%	$10.91	$568	1.6
Ottawa County	$13.79	$717	$28,680	1.9	$49,900	$1,248	$14,970	$374	3,749	31%	$11.10	$577	1.2
Pawnee County	$13.29	$691	$27,640	1.8	$57,600	$1,440	$17,280	$432	1,498	24%	$13.28	$690	1.0

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OKLAHOMA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Payne County	$15.08	$784	$31,360	2.1	$62,200	$1,555	$18,660	$467	14,970	49%	$9.32	$485	1.6
Pittsburg County	$14.29	$743	$29,720	2.0	$60,700	$1,518	$18,210	$455	4,872	27%	$12.71	$661	1.1
Pontotoc County	$13.69	$712	$28,480	1.9	$62,900	$1,573	$18,870	$472	5,031	35%	$10.91	$567	1.3
Pottawatomie County	$13.73	$714	$28,560	1.9	$65,300	$1,633	$19,590	$490	8,086	31%	$10.90	$567	1.3
Pushmataha County	$13.19	$686	$27,440	1.8	$48,800	$1,220	$14,640	$366	1,097	25%	$8.17	$425	1.6
Roger Mills County	$13.19	$686	$27,440	1.8	$66,100	$1,653	$19,830	$496	366	27%	$13.06	$679	1.0
Rogers County	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	7,510	22%	$13.22	$688	1.3
Seminole County	$13.19	$686	$27,440	1.8	$50,400	$1,260	$15,120	$378	2,805	30%	$12.68	$659	1.0
Sequoyah County	$13.19	$686	$27,440	1.8	$54,200	$1,355	$16,260	$407	4,448	29%	$8.67	$451	1.5
Stephens County	$13.19	$686	$27,440	1.8	$61,800	$1,545	$18,540	$464	4,718	28%	$15.07	$784	0.9
Texas County	$14.23	$740	$29,600	2.0	$64,100	$1,603	$19,230	$481	2,346	35%	$16.55	$861	0.9
Tillman County	$13.19	$686	$27,440	1.8	$52,700	$1,318	$15,810	$395	673	23%	$12.34	$642	1.1
Tulsa County	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	102,907	41%	$16.72	$870	1.0
Wagoner County	$17.27	$898	$35,920	2.4	$68,600	$1,715	$20,580	$515	6,205	22%	$13.64	$709	1.3
Washington County	$13.38	$696	$27,840	1.8	$65,800	$1,645	$19,740	$494	6,034	29%	$16.31	$848	0.8
Washita County	$13.19	$686	$27,440	1.8	$63,800	$1,595	$19,140	$479	1,221	28%	$13.74	$714	1.0
Woods County	$13.35	$694	$27,760	1.8	$84,300	$2,108	$25,290	$632	1,023	31%	$11.26	$585	1.2
Woodward County	$14.35	$746	$29,840	2.0	$74,900	$1,873	$22,470	$562	2,093	29%	$18.24	$948	0.8

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OREGON #13*

In **Oregon**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,267**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,224** monthly or **$50,687** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$24.37
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **OREGON:**

STATE FACTS	
Minimum Wage	$12.00
Average Renter Wage	$16.78
2-Bedroom Housing Wage	$24.37
Number of Renter Households	606,312
Percent Renters	38%

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

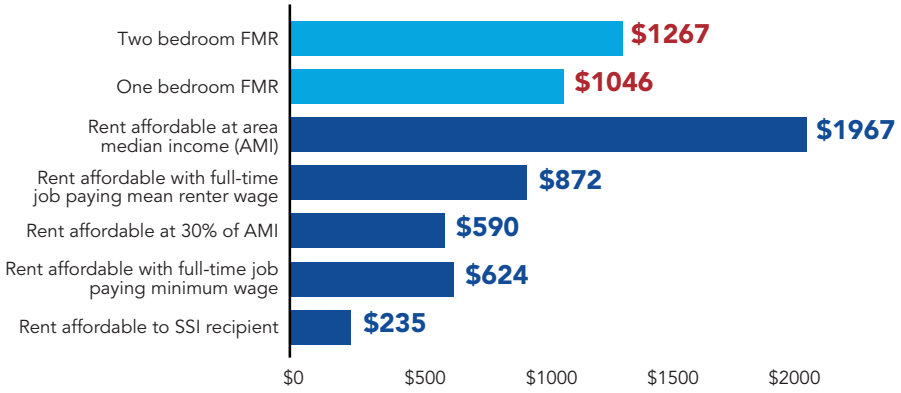
67
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Portland-Vancouver-Hillsboro MSA	$28.75
Bend-Redmond MSA	$23.02
Corvallis MSA	$22.63
Eugene-Springfield MSA	$22.62
Hood River County	$22.60

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.



OREGON

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Oregon	$24.37	$1,267	$50,687	2.0	$78,661	$1,967	$23,598	$590	606,312	38%	$16.78	$872	1.5
Combined Nonmetro Areas	$18.01	$937	$37,470	1.5	$59,023	$1,476	$17,707	$443	91,430	34%	$12.56	$653	1.4
Metropolitan Areas													
Albany MSA	$21.08	$1,096	$43,840	1.8	$64,500	$1,613	$19,350	$484	17,120	36%	$14.77	$768	1.4
Bend-Redmond MSA	$23.02	$1,197	$47,880	1.9	$76,600	$1,915	$22,980	$575	24,865	34%	$14.93	$777	1.5
Corvallis MSA	$22.63	$1,177	$47,080	1.9	$81,000	$2,025	$24,300	$608	15,134	43%	$13.20	$687	1.7
Eugene-Springfield MSA	$22.62	$1,176	$47,040	1.9	$72,200	$1,805	$21,660	$542	62,345	41%	$13.43	$698	1.7
Grants Pass MSA	$20.58	$1,070	$42,800	1.7	$57,800	$1,445	$17,340	$434	11,957	33%	$11.73	$610	1.8
Medford MSA	$20.06	$1,043	$41,720	1.7	$65,100	$1,628	$19,530	$488	32,301	37%	$13.43	$698	1.5
Portland-Vancouver-Hillsboro MSA	$28.75	$1,495	$59,800	2.4	$92,100	$2,303	$27,630	$691	293,517	39%	$19.51	$1,014	1.5
Salem MSA	$19.25	$1,001	$40,040	1.6	$70,600	$1,765	$21,180	$530	57,643	39%	$13.39	$696	1.4
Counties													
Baker County	$15.19	$790	$31,600	1.3	$58,100	$1,453	$17,430	$436	2,077	30%	$11.67	$607	1.3
Benton County	$22.63	$1,177	$47,080	1.9	$81,000	$2,025	$24,300	$608	15,134	43%	$13.20	$687	1.7
Clackamas County	$28.75	$1,495	$59,800	2.2	$92,100	$2,303	$27,630	$691	45,810	29%	$16.71	$869	1.7
Clatsop County	$19.42	$1,010	$40,400	1.6	$70,600	$1,765	$21,180	$530	6,092	38%	$12.79	$665	1.5
Columbia County	$28.75	$1,495	$59,800	2.4	$92,100	$2,303	$27,630	$691	4,983	26%	$10.68	$555	2.7
Coos County	$16.83	$875	$35,000	1.5	$53,400	$1,335	$16,020	$401	9,379	35%	$12.32	$641	1.4
Crook County	$17.62	$916	$36,640	1.5	$60,500	$1,513	$18,150	$454	2,735	29%	$15.91	$827	1.1
Curry County	$19.69	$1,024	$40,960	1.7	$59,200	$1,480	$17,760	$444	3,147	30%	$11.32	$589	1.7
Deschutes County	$23.02	$1,197	$47,880	1.9	$76,600	$1,915	$22,980	$575	24,865	34%	$14.93	$777	1.5
Douglas County	$20.63	$1,073	$42,920	1.8	$59,600	$1,490	$17,880	$447	14,272	32%	$13.52	$703	1.5
Gilliam County	$18.00	$936	$37,440	1.6	$59,100	$1,478	$17,730	$443	311	37%	$23.02	$1,197	0.8

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OREGON

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant County	$14.75	$767	$30,680	1.3	$60,800	$1,520	$18,240	$456	977	30%	$12.39	$644	1.2
Harney County	$13.73	$714	$28,560	1.1	$53,300	$1,333	$15,990	$400	830	26%	$10.36	$539	1.3
Hood River County	$22.60	$1,175	$47,000	1.9	$71,700	$1,793	$21,510	$538	2,901	34%	$12.63	$657	1.8
Jackson County	$20.06	$1,043	$41,720	1.7	$65,100	$1,628	$19,530	$488	32,301	37%	$13.43	$698	1.5
Jefferson County	$16.17	$841	$33,640	1.4	$60,700	$1,518	$18,210	$455	2,404	30%	$11.81	$614	1.4
Josephine County	$20.58	$1,070	$42,800	1.7	$57,800	$1,445	$17,340	$434	11,957	33%	$11.73	$610	1.8
Klamath County	$16.38	$852	$34,080	1.4	$53,100	$1,328	$15,930	$398	9,918	36%	$12.02	$625	1.4
Lake County	$14.50	$754	$30,160	1.3	$44,700	$1,118	$13,410	$335	1,266	36%	$12.14	$631	1.2
Lane County	$22.62	$1,176	$47,040	1.9	$72,200	$1,805	$21,660	$542	62,345	41%	$13.43	$698	1.7
Lincoln County	$19.46	$1,012	$40,480	1.6	$55,800	$1,395	$16,740	$419	7,496	36%	$12.26	$638	1.6
Linn County	$21.08	$1,096	$43,840	1.8	$64,500	$1,613	$19,350	$484	17,120	36%	$14.77	$768	1.4
Malheur County	$15.83	$823	$32,920	1.4	$49,500	$1,238	$14,850	$371	4,164	41%	$10.68	$555	1.5
Marion County	$19.25	$1,001	$40,040	1.6	$70,600	$1,765	$21,180	$530	47,366	41%	$13.85	$720	1.4
Morrow County	$16.56	$861	$34,440	1.4	$63,200	$1,580	$18,960	$474	1,213	31%	$17.39	$904	1.0
Multnomah County	$28.75	$1,495	$59,800	2.2	$92,100	$2,303	$27,630	$691	147,547	46%	$18.74	$974	1.5
Polk County	$19.25	$1,001	$40,040	1.6	$70,600	$1,765	$21,180	$530	10,277	35%	$9.76	$508	2.0
Sherman County	$16.52	$859	$34,360	1.4	$69,500	$1,738	$20,850	$521	260	35%	$13.61	$708	1.2
Tillamook County	$17.67	$919	$36,760	1.5	$58,500	$1,463	$17,550	$439	3,344	31%	$12.11	$630	1.5
Umatilla County	$16.10	$837	$33,480	1.4	$65,300	$1,633	$19,590	$490	9,748	36%	$11.36	$591	1.4
Union County	$16.31	$848	$33,920	1.4	$58,900	$1,473	$17,670	$442	3,767	36%	$12.78	$665	1.3
Wallowa County	$15.54	$808	$32,320	1.4	$64,400	$1,610	$19,320	$483	1,087	34%	$9.58	$498	1.6
Wasco County	$22.02	$1,145	$45,800	1.8	$58,900	$1,473	$17,670	$442	3,866	38%	$13.47	$700	1.6
Washington County	$28.75	$1,495	$59,800	2.2	$92,100	$2,303	$27,630	$691	84,148	39%	$23.36	$1,215	1.2
Wheeler County	$13.73	$714	$28,560	1.2	$53,100	$1,328	$15,930	$398	176	27%	$12.69	$660	1.1
Yamhill County	$28.75	$1,495	$59,800	2.4	$92,100	$2,303	$27,630	$691	11,029	30%	$13.00	$676	2.2

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PENNSYLVANIA #26*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,000**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,333** monthly or **$39,992** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.23
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.90
2-Bedroom Housing Wage	$19.23
Number of Renter Households	1,557,665
Percent Renters	31%

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

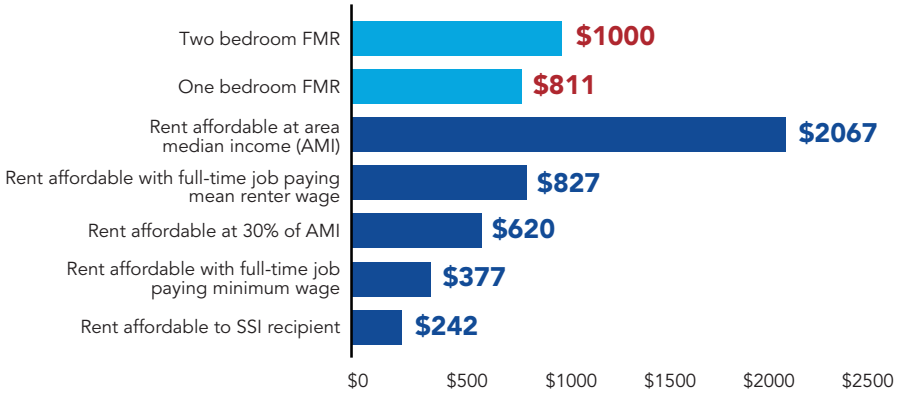
86
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Pike County	$24.88
Philadelphia-Camden-Wilmington MSA	$23.58
East Stroudsburg MSA	$20.19
Allentown-Bethlehem-Easton HMFA	$19.73
Lancaster 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.



PENNSYLVANIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	$19.23	$1,000	$39,992	2.7	$82,696	$2,067	$24,809	$620	1,557,665	31%	$15.90	$827	1.2
Combined Nonmetro Areas	$14.18	$738	$29,500	2.0	$64,508	$1,613	$19,352	$484	149,438	25%	$11.37	$591	1.2
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	$19.73	$1,026	$41,040	2.7	$78,200	$1,955	$23,460	$587	86,615	31%	$14.88	$774	1.3
Altoona MSA	$14.81	$770	$30,800	2.0	$60,000	$1,500	$18,000	$450	15,404	30%	$11.14	$579	1.3
Armstrong County HMFA	$14.29	$743	$29,720	2.0	$64,700	$1,618	$19,410	$485	6,646	24%	$11.59	$603	1.2
Chambersburg-Waynesboro MSA	$16.71	$869	$34,760	2.3	$78,300	$1,958	$23,490	$587	18,051	30%	$13.86	$721	1.2
Columbia County HMFA	$15.21	$791	$31,640	2.1	$65,800	$1,645	$19,740	$494	8,120	31%	$11.05	$574	1.4
East Stroudsburg MSA	$20.19	$1,050	$42,000	2.8	$79,100	$1,978	$23,730	$593	12,652	22%	$12.05	$627	1.7
Erie MSA	$14.90	$775	$31,000	2.1	$71,500	$1,788	$21,450	$536	37,637	34%	$11.61	$604	1.3
Gettysburg MSA	$17.52	$911	$36,440	2.4	$85,800	$2,145	$25,740	$644	8,928	23%	$10.46	$544	1.7
Harrisburg-Carlisle MSA	$18.33	$953	$38,120	2.5	$85,000	$2,125	$25,500	$638	74,017	32%	$16.08	$836	1.1
Johnstown MSA	$13.73	$714	$28,560	1.9	$62,700	$1,568	$18,810	$470	14,780	26%	$9.87	$513	1.4
Lancaster MSA	$19.63	$1,021	$40,840	2.7	$79,500	$1,988	$23,850	$596	63,913	32%	$14.16	$737	1.4
Lebanon MSA	$16.62	$864	$34,560	2.3	$77,000	$1,925	$23,100	$578	16,080	30%	$12.93	$672	1.3
Montour County HMFA	$15.77	$820	$32,800	2.2	$76,300	$1,908	$22,890	$572	2,338	31%	$18.09	$941	0.9
Philadelphia-Camden-Wilmington MSA	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	534,537	35%	$19.80	$1,030	1.2
Pike County HMFA	$24.88	$1,294	$51,760	3.4	$79,100	$1,978	$23,730	$593	3,698	17%	$8.04	$418	3.1
Pittsburgh HMFA	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	296,169	30%	$15.64	$813	1.1
Reading MSA	$17.83	$927	$37,080	2.5	$78,600	$1,965	$23,580	$590	43,752	28%	$13.50	$702	1.3
Scranton-Wilkes-Barre MSA	$15.44	$803	$32,120	2.1	$71,700	$1,793	$21,510	$538	72,964	32%	$12.17	$633	1.3

† Wage data not available (See Appendix B).

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4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMFA	$13.88	$722	$28,880	1.9	$66,700	$1,668	$20,010	$500	12,456	27%	$11.54	$600	1.2
State College MSA	$18.33	$953	$38,120	2.5	$88,700	$2,218	$26,610	$665	22,101	38%	$10.69	$556	1.7
Williamsport MSA	$15.83	$823	$32,920	2.2	$64,800	$1,620	$19,440	$486	14,045	31%	$12.23	$636	1.3
York-Hanover MSA	$18.71	$973	$38,920	2.6	$82,200	$2,055	$24,660	$617	43,324	25%	$13.49	$702	1.4
Counties													
Adams County	$17.52	$911	$36,440	2.4	$85,800	$2,145	$25,740	$644	8,928	23%	$10.46	$544	1.7
Allegheny County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	189,760	35%	$17.22	$895	1.0
Armstrong County	$14.29	$743	$29,720	2.0	$64,700	$1,618	$19,410	$485	6,646	24%	$11.59	$603	1.2
Beaver County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	18,935	27%	$12.43	$646	1.4
Bedford County	$13.73	$714	$28,560	1.9	$61,700	$1,543	$18,510	$463	3,976	20%	$10.58	$550	1.3
Berks County	$17.83	$927	$37,080	2.5	$78,600	$1,965	$23,580	$590	43,752	28%	$13.50	$702	1.3
Blair County	$14.81	$770	$30,800	2.0	$60,000	$1,500	$18,000	$450	15,404	30%	$11.14	$579	1.3
Bradford County	$14.63	$761	$30,440	2.0	$67,100	$1,678	$20,130	$503	6,113	25%	$14.10	$733	1.0
Bucks County	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	55,671	23%	$13.58	$706	1.7
Butler County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	18,585	24%	$13.40	$697	1.3
Cambria County	$13.73	$714	$28,560	1.9	$62,700	$1,568	$18,810	$470	14,780	26%	$9.87	$513	1.4
Cameron County	$13.73	$714	$28,560	1.9	$58,600	$1,465	$17,580	$440	605	27%	$10.50	$546	1.3
Carbon County	$19.73	$1,026	$41,040	2.7	$78,200	$1,955	$23,460	$587	5,796	23%	$10.58	$550	1.9
Centre County	$18.33	$953	$38,120	2.5	$88,700	$2,218	$26,610	$665	22,101	38%	$10.69	$556	1.7
Chester County	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	46,943	25%	$19.57	$1,018	1.2
Clarion County	$13.73	$714	$28,560	1.9	$60,700	$1,518	$18,210	$455	4,910	31%	$8.91	$463	1.5
Clearfield County	$13.73	$714	$28,560	1.9	$62,000	$1,550	$18,600	$465	7,040	22%	$10.12	$526	1.4
Clinton County	$15.04	$782	$31,280	2.1	$63,800	$1,595	$19,140	$479	4,506	31%	$12.51	$650	1.2
Columbia County	$15.21	$791	$31,640	2.1	$65,800	$1,645	$19,740	$494	8,120	31%	$11.05	$574	1.4
Crawford County	$13.92	$724	$28,960	1.9	$66,000	$1,650	$19,800	$495	9,454	27%	$10.81	$562	1.3

† Wage data not available (See Appendix B).

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PENNSYLVANIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Cumberland County	$18.33	$953	$38,120	2.5	$85,000	$2,125	$25,500	$638	29,285	30%	$15.22	$791	1.2
Dauphin County	$18.33	$953	$38,120	2.5	$85,000	$2,125	$25,500	$638	41,081	37%	$17.05	$887	1.1
Delaware County	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	63,727	31%	$16.96	$882	1.4
Elk County	$13.73	$714	$28,560	1.9	$66,900	$1,673	$20,070	$502	3,093	23%	$12.15	$632	1.1
Erie County	$14.90	$775	$31,000	2.1	$71,500	$1,788	$21,450	$536	37,637	34%	$11.61	$604	1.3
Fayette County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	14,218	26%	$10.26	$534	1.7
Forest County †	$13.88	$722	$28,880	1.9	$47,200	$1,180	$14,160	$354	230	14%			
Franklin County	$16.71	$869	$34,760	2.3	$78,300	$1,958	$23,490	$587	18,051	30%	$13.86	$721	1.2
Fulton County	$13.73	$714	$28,560	1.9	$65,300	$1,633	$19,590	$490	1,271	21%	$15.54	$808	0.9
Greene County	$14.10	$733	$29,320	1.9	$66,900	$1,673	$20,070	$502	3,674	26%	$17.27	$898	0.8
Huntingdon County	$13.73	$714	$28,560	1.9	$61,700	$1,543	$18,510	$463	4,093	24%	$10.70	$556	1.3
Indiana County	$14.85	$772	$30,880	2.0	$62,500	$1,563	$18,750	$469	10,060	30%	$11.14	$580	1.3
Jefferson County	$13.73	$714	$28,560	1.9	$60,900	$1,523	$18,270	$457	4,528	25%	$10.52	$547	1.3
Juniata County	$13.73	$714	$28,560	1.9	$65,300	$1,633	$19,590	$490	2,246	24%	$10.44	$543	1.3
Lackawanna County	$15.44	$803	$32,120	2.1	$71,700	$1,793	$21,510	$538	30,320	35%	$12.09	$629	1.3
Lancaster County	$19.63	$1,021	$40,840	2.7	$79,500	$1,988	$23,850	$596	63,913	32%	$14.16	$737	1.4
Lawrence County	$14.67	$763	$30,520	2.0	$69,200	$1,730	$20,760	$519	9,609	26%	$10.21	$531	1.4
Lebanon County	$16.62	$864	$34,560	2.3	$77,000	$1,925	$23,100	$578	16,080	30%	$12.93	$672	1.3
Lehigh County	$19.73	$1,026	$41,040	2.7	$78,200	$1,955	$23,460	$587	48,529	35%	$16.00	$832	1.2
Luzerne County	$15.44	$803	$32,120	2.1	$71,700	$1,793	$21,510	$538	40,256	31%	$12.08	$628	1.3
Lycoming County	$15.83	$823	$32,920	2.2	$64,800	$1,620	$19,440	$486	14,045	31%	$12.23	$636	1.3
McKean County	$13.73	$714	$28,560	1.9	$59,900	$1,498	$17,970	$449	4,513	26%	$10.80	$561	1.3
Mercer County	$13.88	$722	$28,880	1.9	$66,700	$1,668	$20,010	$500	12,456	27%	$11.54	$600	1.2
Mifflin County	$13.73	$714	$28,560	1.9	$56,200	$1,405	$16,860	$422	5,657	30%	$12.15	$632	1.1
Monroe County	$20.19	$1,050	$42,000	2.8	$79,100	$1,978	$23,730	$593	12,652	22%	$12.05	$627	1.7
Montgomery County	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	88,515	28%	$19.96	$1,038	1.2

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PENNSYLVANIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montour County	$15.77	$820	$32,800	2.2	$76,300	$1,908	$22,890	$572	2,338	31%	$18.09	$941	0.9
Northampton County	$19.73	$1,026	$41,040	2.7	$78,200	$1,955	$23,460	$587	32,290	28%	$13.51	$703	1.5
Northumberland County	$13.73	$714	$28,560	1.9	$68,500	$1,713	$20,550	$514	11,389	29%	$10.85	$564	1.3
Perry County	$18.33	$953	$38,120	2.5	$85,000	$2,125	$25,500	$638	3,651	20%	$9.34	$486	2.0
Philadelphia County	$23.58	$1,226	$49,040	3.3	$96,600	$2,415	$28,980	$725	279,681	47%	$23.33	$1,213	1.0
Pike County	$24.88	$1,294	$51,760	3.4	$79,100	$1,978	$23,730	$593	3,698	17%	$8.04	$418	3.1
Potter County	$13.73	$714	$28,560	1.9	$57,700	$1,443	$17,310	$433	1,494	23%	$13.12	$682	1.0
Schuylkill County	$13.90	$723	$28,920	1.9	$66,300	$1,658	$19,890	$497	14,458	25%	$11.52	$599	1.2
Snyder County	$14.54	$756	$30,240	2.0	$66,900	$1,673	$20,070	$502	4,095	28%	$11.07	$576	1.3
Somerset County	$13.73	$714	$28,560	1.9	$63,500	$1,588	$19,050	$476	6,463	22%	$11.24	$585	1.2
Sullivan County	$13.73	$714	$28,560	1.9	$62,200	$1,555	$18,660	$467	486	18%	$11.54	$600	1.2
Susquehanna County	$14.88	$774	$30,960	2.1	$66,100	$1,653	$19,830	$496	4,063	23%	$12.22	$635	1.2
Tioga County	$15.06	$783	$31,320	2.1	$62,000	$1,550	$18,600	$465	4,275	26%	$11.24	$584	1.3
Union County	$14.96	$778	$31,120	2.1	$71,500	$1,788	$21,450	$536	4,126	28%	$11.59	$603	1.3
Venango County	$13.73	$714	$28,560	1.9	$61,800	$1,545	$18,540	$464	5,358	24%	$10.62	$552	1.3
Warren County	$13.73	$714	$28,560	1.9	$62,500	$1,563	$18,750	$469	3,992	23%	$12.36	$643	1.1
Washington County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	20,491	24%	$15.42	$802	1.1
Wayne County	$16.85	$876	$35,040	2.3	$69,000	$1,725	$20,700	$518	3,661	20%	$9.15	$476	1.8
Westmoreland County	$17.12	$890	$35,600	2.4	$83,000	$2,075	$24,900	$623	34,180	23%	$11.51	$599	1.5
Wyoming County	$15.44	$803	$32,120	2.1	$71,700	$1,793	$21,510	$538	2,388	22%	$14.38	$748	1.1
York County	$18.71	$973	$38,920	2.6	$82,200	$2,055	$24,660	$617	43,324	25%	$13.49	$702	1.4

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$487**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$1,623** monthly or **$19,473** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$9.36
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$7.73
2-Bedroom Housing Wage	$9.36
Number of Renter Households	384,670
Percent Renters	32%

52
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

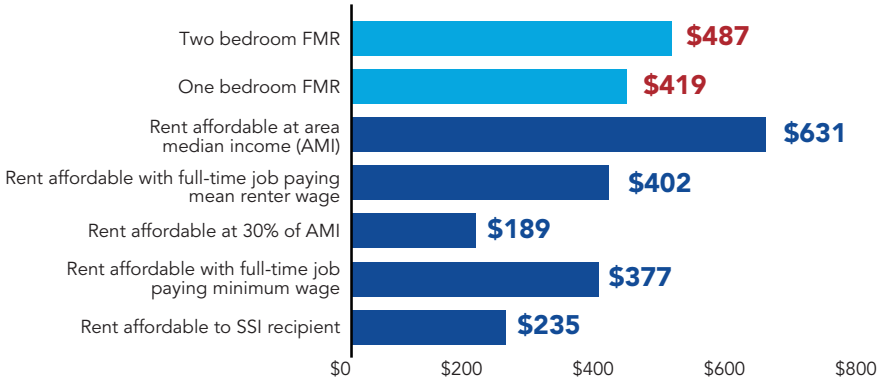
44
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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	$10.21
Fajardo HMFA	$9.67
Caguas HMFA	$9.33
Mayagüez MSA	$9.08
Ponce HMFA	$8.50

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.



PUERTO RICO

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Puerto Rico	$9.36	$487	$19,473	1.3	$25,255	$631	$7,576	$189	384,670	32%	$7.73	$402	1.2
Combined Nonmetro Areas	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	13,929	28%	$7.85	$408	1.0
Metropolitan Areas													
Aguadilla-Isabela HMFA	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	35,140	35%	$6.91	$360	1.2
Arecibo HMFA	$8.46	$440	$17,600	1.2	$21,900	$548	$6,570	$164	17,278	30%	$6.11	$318	1.4
Barranquitas-Aibonito HMFA	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	9,398	28%	$6.51	$338	1.2
Caguas HMFA	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	31,053	29%	$8.20	$426	1.1
Fajardo HMFA	$9.67	$503	$20,120	1.3	$26,000	$650	$7,800	$195	7,381	32%	$7.26	$377	1.3
Guayama MSA	$8.10	$421	$16,840	1.1	$18,800	$470	$5,640	$141	7,407	28%	$8.57	$446	0.9
Mayagüez MSA	$9.08	$472	$18,880	1.3	$22,700	$568	$6,810	$170	14,073	39%	$4.54	$236	2.0
Ponce HMFA	$8.50	$442	$17,680	1.2	$20,500	$513	$6,150	$154	24,929	33%	$6.04	$314	1.4
Quebradillas Municipio HMFA	$8.10	$421	$16,840	1.1	$20,300	$508	$6,090	$152	2,889	35%	$4.82	$250	1.7
San German MSA	$8.02	$417	$16,680	1.1	$18,200	$455	$5,460	$137	14,635	34%	$5.62	$292	1.4
San Juan-Guaynabo HMFA	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	195,193	32%	$8.33	$433	1.2
Utuado Municipio HMFA	$8.19	$426	$17,040	1.1	$21,100	$528	$6,330	$158	3,592	36%	$4.62	$240	1.8
Yauco HMFA	$7.87	$409	$16,360	1.1	$18,800	$470	$5,640	$141	7,773	26%	$5.21	$271	1.5
Counties													
Adjuntas Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	2,670	46%	$5.38	$280	1.5
Aguada Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	3,281	26%	$4.46	$232	1.8
Aguadilla Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	8,703	40%	$7.36	$383	1.1
Aguas Buenas Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,804	33%	$5.44	$283	1.9
Aibonito Municipio	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	1,722	21%	$8.11	$422	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Añasco Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	2,064	23%	$9.12	$474	0.9
Arecibo Municipio	$8.46	$440	$17,600	1.2	$21,900	$548	$6,570	$164	10,196	32%	$6.20	$323	1.4
Arroyo Municipio	$8.10	$421	$16,840	1.1	$18,800	$470	$5,640	$141	1,404	23%	$13.68	$712	0.6
Barceloneta Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,103	26%	$11.03	$574	0.9
Barranquitas Municipio	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	2,366	27%	$4.80	$250	1.6
Bayamón Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	21,687	32%	$6.40	$333	1.6
Cabo Rojo Municipio	$8.02	$417	$16,680	1.1	$18,200	$455	$5,460	$137	6,133	39%	$4.65	$242	1.7
Caguas Municipio	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	15,245	31%	$7.95	$413	1.2
Camuy Municipio	$8.46	$440	$17,600	1.2	$21,900	$548	$6,570	$164	3,437	30%	$5.16	$268	1.6
Canóvanas Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,683	25%	$8.47	$440	1.2
Carolina Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	19,248	30%	$8.22	$428	1.2
Cataño Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,461	39%	$8.32	$433	1.2
Cayey Municipio	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	5,680	35%	$7.87	$409	1.2
Ceiba Municipio	$9.67	$503	$20,120	1.3	$26,000	$650	$7,800	$195	1,209	28%	$9.24	$480	1.0
Ciales Municipio	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	1,908	33%	$4.84	$252	1.6
Cidra Municipio	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	4,212	33%	$9.01	$469	1.0
Coamo Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	3,082	23%	$5.88	$306	1.3
Comerío Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,441	42%	$6.14	$320	1.7
Corozal Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,264	21%	$7.52	$391	1.4
Culebra Municipio †	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	173	36%			
Dorado Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,659	22%	$8.46	$440	1.2
Fajardo Municipio	$9.67	$503	$20,120	1.3	$26,000	$650	$7,800	$195	4,276	35%	$7.40	$385	1.3
Florida Municipio †	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	974	23%			
Guánica Municipio	$7.87	$409	$16,360	1.1	$18,800	$470	$5,640	$141	1,541	28%	$5.03	$262	1.6
Guayama Municipio	$8.10	$421	$16,840	1.1	$18,800	$470	$5,640	$141	4,058	28%	$7.71	$401	1.1
Guayanilla Municipio	$7.87	$409	$16,360	1.1	$18,800	$470	$5,640	$141	1,873	29%	$5.21	$271	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Guaynabo Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	8,114	26%	$9.80	$509	1.0
Gurabo Municipio	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	2,443	17%	$10.62	$552	0.9
Hatillo Municipio	$8.46	$440	$17,600	1.2	$21,900	$548	$6,570	$164	3,645	26%	$6.28	$327	1.3
Hormigueros Municipio	$9.08	$472	$18,880	1.3	$22,700	$568	$6,810	$170	1,679	27%	$4.41	$229	2.1
Humacao Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	4,747	27%	$9.49	$494	1.1
Isabela Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	5,735	38%	$8.33	$433	1.0
Jayuya Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	2,006	39%	$11.85	$616	0.7
Juana Díaz Municipio	$8.50	$442	$17,680	1.2	$20,500	$513	$6,150	$154	4,273	27%	$7.17	$373	1.2
Juncos Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,772	30%	$14.62	$760	0.7
Lajas Municipio	$8.02	$417	$16,680	1.1	$18,200	$455	$5,460	$137	3,372	43%	$4.56	$237	1.8
Lares Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	4,156	42%	$5.63	$293	1.4
Las Marías Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	929	32%	$2.14	$111	3.7
Las Piedras Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,166	25%	$7.89	$410	1.3
Loíza Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,474	28%	$11.78	$612	0.9
Luquillo Municipio	$9.67	$503	$20,120	1.3	$26,000	$650	$7,800	$195	1,896	29%	$5.54	$288	1.7
Manatí Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	4,108	27%	$7.93	$412	1.3
Maricao Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	513	27%	$5.69	$296	1.4
Maunabo Municipio	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	1,072	28%	$6.71	$349	1.2
Mayagüez Municipio	$9.08	$472	$18,880	1.3	$22,700	$568	$6,810	$170	12,394	41%	$4.55	$237	2.0
Moca Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	4,729	36%	$6.08	$316	1.3
Morovis Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	2,962	30%	$6.13	$319	1.7
Naguabo Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	1,873	23%	$5.71	$297	1.8
Naranjito Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	1,920	23%	$5.24	$272	2.0
Orocovis Municipio	$7.87	$409	$16,360	1.1	$19,700	$493	$5,910	$148	2,330	35%	$4.64	$241	1.7
Patillas Municipio	$8.10	$421	$16,840	1.1	$18,800	$470	$5,640	$141	1,945	31%	$5.88	$306	1.4
Peñuelas Municipio	$7.87	$409	$16,360	1.1	$18,800	$470	$5,640	$141	1,712	25%	$6.98	$363	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ponce Municipio	$8.50	$442	$17,680	1.2	$20,500	$513	$6,150	$154	18,419	35%	$5.61	$292	1.5
Quebradillas Municipio	$8.10	$421	$16,840	1.1	$20,300	$508	$6,090	$152	2,889	35%	$4.82	$250	1.7
Rincón Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	1,552	30%	$3.76	$195	2.2
Río Grande Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,862	25%	$6.30	$327	1.6
Sabana Grande Municipio	$8.02	$417	$16,680	1.1	$18,200	$455	$5,460	$137	1,774	24%	$6.16	$320	1.3
Salinas Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	2,055	20%	$7.00	$364	1.1
San Germán Municipio	$8.02	$417	$16,680	1.1	$18,200	$455	$5,460	$137	3,356	28%	$6.40	$333	1.3
San Juan Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	67,183	46%	$8.36	$435	1.2
San Lorenzo Municipio	$9.33	$485	$19,400	1.3	$25,700	$643	$7,710	$193	3,473	25%	$6.67	$347	1.4
San Sebastián Municipio	$8.15	$424	$16,960	1.1	$21,500	$538	$6,450	$161	4,920	35%	$5.42	$282	1.5
Santa Isabel Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	1,823	24%	$8.25	$429	1.0
Toa Alta Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,725	17%	$5.52	$287	1.9
Toa Baja Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	7,178	26%	$7.27	$378	1.4
Trujillo Alto Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	7,989	33%	$4.94	$257	2.1
Utuado Municipio	$8.19	$426	$17,040	1.1	$21,100	$528	$6,330	$158	3,592	36%	$4.62	$240	1.8
Vega Alta Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,879	32%	$8.96	$466	1.1
Vega Baja Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,685	20%	$11.42	$594	0.9
Vieques Municipio	$7.87	$409	$16,360	1.1	$20,300	$508	$6,090	$152	678	27%	$12.52	$651	0.6
Villalba Municipio	$8.50	$442	$17,680	1.2	$20,500	$513	$6,150	$154	2,237	29%	$10.53	$548	0.8
Yabucoa Municipio	$10.21	$531	$21,240	1.4	$28,800	$720	$8,640	$216	3,232	28%	$5.39	$280	1.9
Yauco Municipio	$7.87	$409	$16,360	1.1	$18,800	$470	$5,640	$141	2,647	25%	$4.65	$242	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #19*

In **Rhode Island**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,101**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,669** monthly or **$44,023** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$21.16
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT RHODE ISLAND:

STATE FACTS	
Minimum Wage	$10.50
Average Renter Wage	$14.21
2-Bedroom Housing Wage	$21.16
Number of Renter Households	163,320
Percent Renters	40%

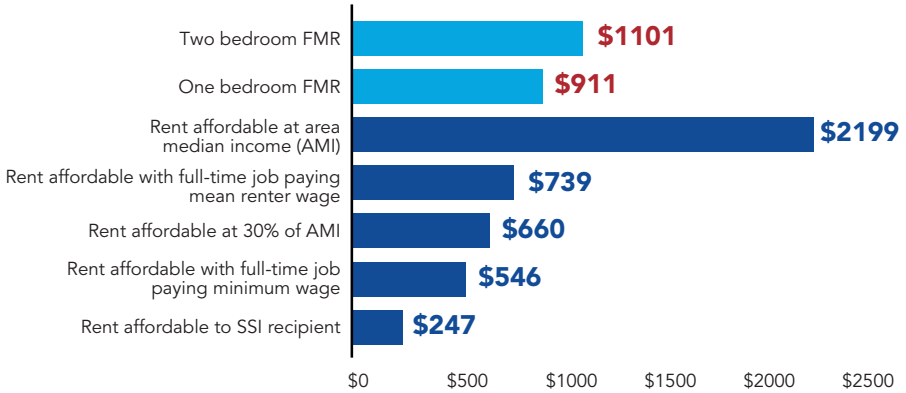
81
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Newport-Middleton-Portsmouth HMFA	$27.29
Westerly-Hopkinton-New Shoreham HMFA	$22.19
Providence-Fall River HMFA	$20.67



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.

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

RHODE ISLAND

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Rhode Island	$21.16	$1,101	$44,023	2.0	$87,969	$2,199	$26,391	$660	163,320	40%	$14.21	$739	1.5
Metropolitan Areas													
Newport-Middleton-Portsmouth HMFA	$27.29	$1,419	$56,760	2.6	$100,900	$2,523	$30,270	$757	11,184	45%	$14.19	$738	1.9
Providence-Fall River HMFA	$20.67	$1,075	$43,000	2.0	$87,000	$2,175	$26,100	$653	147,980	40%	$14.32	$745	1.4
Westerly-Hopkinton-New Shoreham HMFA	$22.19	$1,154	$46,160	2.1	$91,200	$2,280	$27,360	$684	4,156	31%	$10.90	$567	2.0

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #31*

In **South Carolina**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$900**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,999** monthly or **$35,984** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.30
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT SOUTH CAROLINA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$13.52
2-Bedroom Housing Wage	$17.30
Number of Renter Households	589,362
Percent Renters	31%

95
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

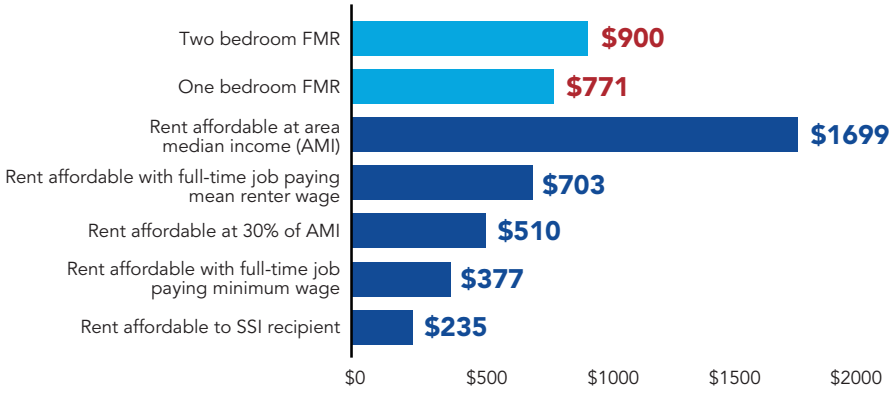
82
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Charleston-North Charleston MSA	$22.67
York County	$20.44
Beaufort County	$19.77
Myrtle Beach-North Myrtle Beach-Conway HMFA	$19.17
Columbia HMFA	$17.90

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.



SOUTH CAROLINA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Carolina	$17.30	$900	$35,984	2.4	$67,964	$1,699	$20,389	$510	589,362	31%	$13.52	$703	1.3
Combined Nonmetro Areas	$12.83	$667	$26,685	1.8	$51,932	$1,298	$15,580	$389	82,758	29%	$11.64	$605	1.1
Metropolitan Areas													
Anderson HMFA	$14.73	$766	$30,640	2.0	$65,200	$1,630	$19,560	$489	22,851	30%	$10.99	$572	1.3
Augusta-Richmond County HMFA	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	21,356	28%	$14.21	$739	1.1
Beaufort County HMFA	$19.77	$1,028	$41,120	2.7	$81,500	$2,038	$24,450	$611	20,049	28%	$12.13	$631	1.6
Charleston-North Charleston MSA	$22.67	$1,179	$47,160	3.1	$81,000	$2,025	$24,300	$608	97,591	34%	$15.83	$823	1.4
Charlotte-Concord-Gastonia HMFA	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	27,936	28%	$13.17	$685	1.6
Chester County HMFA	$13.29	$691	$27,640	1.8	$54,100	$1,353	$16,230	$406	3,077	25%	$10.04	$522	1.3
Columbia HMFA	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	96,258	34%	$13.69	$712	1.3
Darlington County HMFA	$13.31	$692	$27,680	1.8	$52,300	$1,308	$15,690	$392	8,058	30%	$14.56	$757	0.9
Florence HMFA	$15.10	$785	$31,400	2.1	$56,100	$1,403	$16,830	$421	17,986	35%	$12.20	$634	1.2
Greenville-Mauldin-Easley HMFA	$16.19	$842	$33,680	2.2	$74,900	$1,873	$22,470	$562	78,777	33%	$14.36	$747	1.1
Jasper County HMFA	$15.96	$830	$33,200	2.2	$46,000	$1,150	$13,800	$345	3,146	32%	$13.92	$724	1.1
Kershaw County HMFA	$13.83	$719	$28,760	1.9	$64,400	$1,610	$19,320	$483	4,429	18%	$11.97	$622	1.2
Lancaster County HMFA	$15.38	$800	$32,000	2.1	$79,000	$1,975	$23,700	$593	7,116	22%	$12.91	$671	1.2
Laurens County HMFA	$14.44	$751	$30,040	2.0	$45,900	$1,148	$13,770	$344	7,509	30%	$15.41	$801	0.9
Myrtle Beach-North Myrtle Beach-Conway HMFA	$19.17	$997	$39,880	2.6	$57,400	$1,435	$17,220	$431	37,547	29%	$11.22	$583	1.7
Spartanburg HMFA	$15.29	$795	$31,800	2.1	$64,700	$1,618	$19,410	$485	34,849	30%	$13.63	$709	1.1
Sumter MSA	$15.25	$793	$31,720	2.1	$54,700	$1,368	$16,410	$410	14,529	35%	$12.46	$648	1.2
Union County HMFA	$13.27	$690	$27,600	1.8	$50,400	$1,260	$15,120	$378	3,540	31%	$11.22	$584	1.2

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Abbeville County	$12.52	$651	$26,040	1.7	$49,000	$1,225	$14,700	$368	2,245	24%	$11.47	$596	1.1
Aiken County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	18,908	28%	$14.68	$764	1.1
Allendale County	$12.52	$651	$26,040	1.7	$36,300	$908	$10,890	$272	1,095	33%	$11.80	$614	1.1
Anderson County	$14.73	$766	$30,640	2.0	$65,200	$1,630	$19,560	$489	22,851	30%	$10.99	$572	1.3
Bamberg County	$13.10	$681	$27,240	1.8	$49,100	$1,228	$14,730	$368	1,538	28%	$10.85	$564	1.2
Barnwell County	$12.52	$651	$26,040	1.7	$48,200	$1,205	$14,460	$362	2,521	30%	$8.78	$456	1.4
Beaufort County	$19.77	$1,028	$41,120	2.7	$81,500	$2,038	$24,450	$611	20,049	28%	$12.13	$631	1.6
Berkeley County	$22.67	$1,179	$47,160	3.1	$81,000	$2,025	$24,300	$608	21,171	28%	$19.00	$988	1.2
Calhoun County	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	1,163	19%	$11.76	$612	1.5
Charleston County	$22.67	$1,179	$47,160	3.1	$81,000	$2,025	$24,300	$608	60,804	39%	$15.66	$815	1.4
Cherokee County	$12.67	$659	$26,360	1.7	$52,200	$1,305	$15,660	$392	6,293	31%	$11.00	$572	1.2
Chester County	$13.29	$691	$27,640	1.8	$54,100	$1,353	$16,230	$406	3,077	25%	$10.04	$522	1.3
Chesterfield County	$12.52	$651	$26,040	1.7	$47,900	$1,198	$14,370	$359	5,214	29%	$11.54	$600	1.1
Clarendon County	$12.52	$651	$26,040	1.7	$48,900	$1,223	$14,670	$367	3,152	24%	$6.77	$352	1.8
Colleton County	$13.08	$680	$27,200	1.8	$43,900	$1,098	$13,170	$329	3,675	24%	$12.55	$653	1.0
Darlington County	$13.31	$692	$27,680	1.8	$52,300	$1,308	$15,690	$392	8,058	30%	$14.56	$757	0.9
Dillon County	$12.52	$651	$26,040	1.7	$42,400	$1,060	$12,720	$318	3,862	35%	$10.52	$547	1.2
Dorchester County	$22.67	$1,179	$47,160	3.1	$81,000	$2,025	$24,300	$608	15,616	29%	$12.25	$637	1.9
Edgefield County	$16.31	$848	$33,920	2.2	$65,900	$1,648	$19,770	$494	2,448	27%	$7.71	$401	2.1
Fairfield County	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	2,362	26%	$12.74	$662	1.4
Florence County	$15.10	$785	$31,400	2.1	$56,100	$1,403	$16,830	$421	17,986	35%	$12.20	$634	1.2
Georgetown County	$14.38	$748	$29,920	2.0	$62,500	$1,563	$18,750	$469	5,752	23%	$11.55	$601	1.2
Greenville County	$16.19	$842	$33,680	2.2	$74,900	$1,873	$22,470	$562	63,421	33%	$14.88	$774	1.1
Greenwood County	$12.52	$651	$26,040	1.7	$56,300	$1,408	$16,890	$422	9,742	36%	$12.33	$641	1.0
Hampton County	$12.52	$651	$26,040	1.7	$46,900	$1,173	$14,070	$352	1,811	26%	$15.67	$815	0.8

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Horry County	$19.17	$997	$39,880	2.6	$57,400	$1,435	$17,220	$431	37,547	29%	$11.22	$583	1.7
Jasper County	$15.96	$830	$33,200	2.2	$46,000	$1,150	$13,800	$345	3,146	32%	$13.92	$724	1.1
Kershaw County	$13.83	$719	$28,760	1.9	$64,400	$1,610	$19,320	$483	4,429	18%	$11.97	$622	1.2
Lancaster County	$15.38	$800	$32,000	2.1	$79,000	$1,975	$23,700	$593	7,116	22%	$12.91	$671	1.2
Laurens County	$14.44	$751	$30,040	2.0	$45,900	$1,148	$13,770	$344	7,509	30%	$15.41	$801	0.9
Lee County	$12.52	$651	$26,040	1.7	$43,600	$1,090	$13,080	$327	1,701	27%	$9.47	$492	1.3
Lexington County	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	28,976	26%	$12.47	$649	1.4
McCormick County †	$12.52	$651	$26,040	1.7	$54,800	$1,370	$16,440	$411	927	23%			
Marion County	$12.52	$651	$26,040	1.7	$42,100	$1,053	$12,630	$316	3,392	29%	$8.88	$462	1.4
Marlboro County	$12.52	$651	$26,040	1.7	$43,100	$1,078	$12,930	$323	3,281	34%	$13.55	$705	0.9
Newberry County	$14.13	$735	$29,400	1.9	$51,300	$1,283	$15,390	$385	4,031	27%	$11.17	$581	1.3
Oconee County	$12.96	$674	$26,960	1.8	$65,500	$1,638	$19,650	$491	8,837	28%	$14.12	$734	0.9
Orangeburg County	$12.58	$654	$26,160	1.7	$52,100	$1,303	$15,630	$391	10,539	32%	$10.55	$549	1.2
Pickens County	$16.19	$842	$33,680	2.2	$74,900	$1,873	$22,470	$562	15,356	32%	$9.73	$506	1.7
Richland County	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	61,859	41%	$14.54	$756	1.2
Saluda County	$17.90	$931	$37,240	2.5	$72,600	$1,815	$21,780	$545	1,898	26%	$10.30	$536	1.7
Spartanburg County	$15.29	$795	$31,800	2.1	$64,700	$1,618	$19,410	$485	34,849	30%	$13.63	$709	1.1
Sumter County	$15.25	$793	$31,720	2.1	$54,700	$1,368	$16,410	$410	14,529	35%	$12.46	$648	1.2
Union County	$13.27	$690	$27,600	1.8	$50,400	$1,260	$15,120	$378	3,540	31%	$11.22	$584	1.2
Williamsburg County	$12.52	$651	$26,040	1.7	$45,700	$1,143	$13,710	$343	3,150	25%	$13.77	$716	0.9
York County	$20.44	$1,063	$42,520	2.8	$83,500	$2,088	$25,050	$626	27,936	28%	$13.17	$685	1.6

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #47*

In **South Dakota**, 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 **$2,642** monthly or **$31,701** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$15.24
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT SOUTH DAKOTA:

STATE FACTS	
Minimum Wage	$9.30
Average Renter Wage	$12.52
2-Bedroom Housing Wage	$15.24
Number of Renter Households	108,929
Percent Renters	32%

66
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

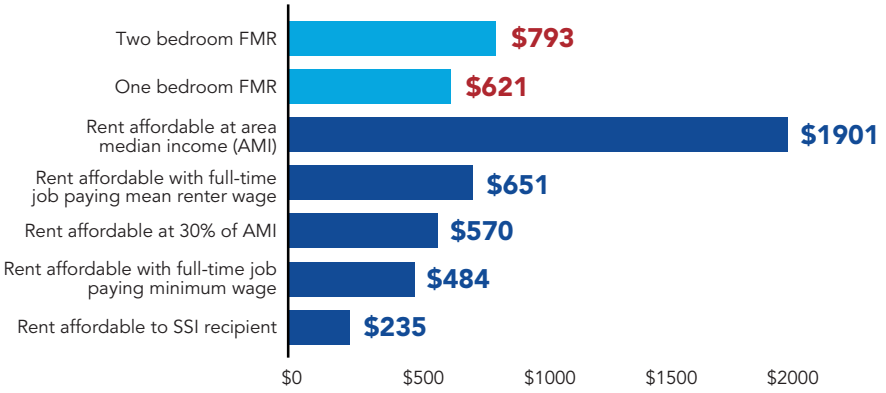
51
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Custer County	$17.27
Stanley County	$16.31
Haakon County	$16.25
Rapid City HMFA	$16.17
Sioux Falls MSA	$16.13

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 DAKOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Dakota	$15.24	$793	$31,701	1.6	$76,055	$1,901	$22,817	$570	108,929	32%	$12.52	$651	1.2
Combined Nonmetro Areas	$14.48	$753	$30,123	1.6	$70,928	$1,773	$21,278	$532	56,925	32%	$11.60	$603	1.2
Metropolitan Areas													
Custer County HMFA	$17.27	$898	$35,920	1.9	$71,300	$1,783	$21,390	$535	692	18%	$7.97	$414	2.2
Meade County HMFA	$14.98	$779	$31,160	1.6	$68,500	$1,713	$20,550	$514	2,856	26%	$12.18	$634	1.2
Rapid City HMFA	$16.17	$841	$33,640	1.7	$76,000	$1,900	$22,800	$570	13,591	31%	$11.24	$585	1.4
Sioux City HMFA	$15.44	$803	$32,120	1.7	$75,200	$1,880	$22,560	$564	1,893	29%	$17.38	$904	0.9
Sioux Falls MSA	$16.13	$839	$33,560	1.7	$86,200	$2,155	$25,860	$647	32,972	33%	$13.69	$712	1.2
Counties													
Aurora County	$13.73	$714	$28,560	1.5	$75,500	$1,888	$22,650	$566	290	25%	$12.13	$631	1.1
Beadle County	$13.73	$714	$28,560	1.5	$67,100	$1,678	$20,130	$503	2,569	33%	$12.37	$643	1.1
Bennett County	$13.73	$714	$28,560	1.5	$50,200	$1,255	$15,060	$377	361	37%	$10.13	$527	1.4
Bon Homme County	$13.73	$714	$28,560	1.5	$71,200	$1,780	$21,360	$534	648	26%	$10.80	$562	1.3
Brookings County	$15.52	$807	$32,280	1.7	$84,600	$2,115	$25,380	$635	5,220	41%	$11.25	$585	1.4
Brown County	$14.58	$758	$30,320	1.6	$78,000	$1,950	$23,400	$585	5,511	34%	$11.60	$603	1.3
Brule County	$13.73	$714	$28,560	1.5	$62,700	$1,568	$18,810	$470	820	37%	$11.59	$603	1.2
Buffalo County †	$14.98	$779	$31,160	1.6	$36,200	$905	$10,860	$272	305	54%			
Butte County	$15.71	$817	$32,680	1.7	$59,000	$1,475	$17,700	$443	1,040	25%	$9.06	$471	1.7
Campbell County	$13.73	$714	$28,560	1.5	$80,800	$2,020	$24,240	$606	78	12%	$14.42	$750	1.0
Charles Mix County	$13.73	$714	$28,560	1.5	$62,000	$1,550	$18,600	$465	938	30%	$9.79	$509	1.4
Clark County	$14.27	$742	$29,680	1.5	$68,600	$1,715	$20,580	$515	345	22%	$11.05	$574	1.3
Clay County	$15.38	$800	$32,000	1.7	$77,600	$1,940	$23,280	$582	2,554	49%	$8.06	$419	1.9
Codington County	$14.79	$769	$30,760	1.6	$75,700	$1,893	$22,710	$568	4,077	34%	$11.82	$615	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Corson County	$13.73	$714	$28,560	1.5	$37,800	$945	$11,340	$284	563	47%	$12.30	$639	1.1
Custer County	$17.27	$898	$35,920	1.9	$71,300	$1,783	$21,390	$535	692	18%	$7.97	$414	2.2
Davison County	$15.58	$810	$32,400	1.7	$68,800	$1,720	$20,640	$516	3,522	41%	$14.12	$734	1.1
Day County	$13.73	$714	$28,560	1.5	$62,300	$1,558	$18,690	$467	692	27%	$8.42	$438	1.6
Deuel County	$13.73	$714	$28,560	1.5	$74,700	$1,868	$22,410	$560	362	20%	$15.65	$814	0.9
Dewey County	$14.17	$737	$29,480	1.5	$52,700	$1,318	$15,810	$395	703	42%	$11.98	$623	1.2
Douglas County	$13.73	$714	$28,560	1.5	$70,300	$1,758	$21,090	$527	262	21%	$8.61	$448	1.6
Edmunds County	$13.73	$714	$28,560	1.5	$81,000	$2,025	$24,300	$608	271	17%	$11.00	$572	1.2
Fall River County	$14.00	$728	$29,120	1.5	$69,900	$1,748	$20,970	$524	735	24%	$10.87	$565	1.3
Faulk County	$14.35	$746	$29,840	1.5	$83,200	$2,080	$24,960	$624	179	20%	$10.34	$538	1.4
Grant County	$14.52	$755	$30,200	1.6	$69,300	$1,733	$20,790	$520	518	16%	$10.82	$562	1.3
Gregory County	$13.73	$714	$28,560	1.5	$61,700	$1,543	$18,510	$463	511	28%	$9.27	$482	1.5
Haakon County	$16.25	$845	$33,800	1.7	$47,000	$1,175	$14,100	$353	182	20%	$16.50	$858	1.0
Hamlin County	$13.73	$714	$28,560	1.5	$71,600	$1,790	$21,480	$537	479	22%	$16.53	$859	0.8
Hand County	$13.73	$714	$28,560	1.5	$77,100	$1,928	$23,130	$578	470	31%	$11.79	$613	1.2
Hanson County	$13.73	$714	$28,560	1.5	$79,900	$1,998	$23,970	$599	122	11%	$17.65	$918	0.8
Harding County	$13.73	$714	$28,560	1.5	$75,100	$1,878	$22,530	$563	169	31%	$18.02	$937	0.8
Hughes County	$14.94	$777	$31,080	1.6	$95,800	$2,395	$28,740	$719	2,500	33%	$10.57	$550	1.4
Hutchinson County	$14.23	$740	$29,600	1.5	$69,300	$1,733	$20,790	$520	637	22%	$10.60	$551	1.3
Hyde County	$14.23	$740	$29,600	1.5	$83,400	$2,085	$25,020	$626	124	21%	$15.42	$802	0.9
Jackson County	$13.73	$714	$28,560	1.5	$42,700	$1,068	$12,810	$320	349	39%	$7.72	$401	1.8
Jerauld County	$13.73	$714	$28,560	1.5	$66,100	$1,653	$19,830	$496	241	26%	$14.99	$780	0.9
Jones County	$13.73	$714	$28,560	1.5	$57,700	$1,443	$17,310	$433	79	20%	$11.05	$575	1.2
Kingsbury County	$13.73	$714	$28,560	1.5	$72,800	$1,820	$21,840	$546	472	21%	$11.12	$578	1.2
Lake County	$13.73	$714	$28,560	1.5	$80,700	$2,018	$24,210	$605	1,232	26%	$11.14	$579	1.2
Lawrence County	$14.40	$749	$29,960	1.5	$74,900	$1,873	$22,470	$562	3,790	34%	$10.85	$564	1.3

† Wage data not available (See Appendix B).

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SOUTH DAKOTA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lincoln County	$16.13	$839	$33,560	1.7	$86,200	$2,155	$25,860	$647	4,348	23%	$15.01	$781	1.1
Lyman County	$13.73	$714	$28,560	1.5	$55,700	$1,393	$16,710	$418	453	32%	$8.93	$464	1.5
McCook County	$16.13	$839	$33,560	1.7	$86,200	$2,155	$25,860	$647	581	26%	$11.71	$609	1.4
McPherson County	$15.73	$818	$32,720	1.7	$65,500	$1,638	$19,650	$491	201	20%	$10.34	$538	1.5
Marshall County	$13.73	$714	$28,560	1.5	$74,400	$1,860	$22,320	$558	518	28%	$12.08	$628	1.1
Meade County	$14.98	$779	$31,160	1.6	$68,500	$1,713	$20,550	$514	2,856	26%	$12.18	$634	1.2
Mellette County	$13.73	$714	$28,560	1.5	$36,900	$923	$11,070	$277	234	35%	$8.88	$462	1.5
Miner County	$13.73	$714	$28,560	1.5	$66,200	$1,655	$19,860	$497	201	21%	$11.61	$604	1.2
Minnehaha County	$16.13	$839	$33,560	1.7	$86,200	$2,155	$25,860	$647	27,279	36%	$13.53	$703	1.2
Moody County	$13.73	$714	$28,560	1.5	$72,400	$1,810	$21,720	$543	677	26%	$13.87	$721	1.0
Oglala Lakota County	$13.73	$714	$28,560	1.5	$29,600	$740	$8,880	$222	1,335	47%	$10.73	$558	1.3
Pennington County	$16.17	$841	$33,640	1.7	$76,000	$1,900	$22,800	$570	13,591	31%	$11.24	$585	1.4
Perkins County	$14.33	$745	$29,800	1.5	$69,900	$1,748	$20,970	$524	343	27%	$7.78	$404	1.8
Potter County	$14.33	$745	$29,800	1.5	$65,100	$1,628	$19,530	$488	183	18%	$14.67	$763	1.0
Roberts County	$13.73	$714	$28,560	1.5	$63,800	$1,595	$19,140	$479	1,220	32%	$9.70	$504	1.4
Sanborn County	$13.73	$714	$28,560	1.5	$71,800	$1,795	$21,540	$539	307	29%	$10.46	$544	1.3
Spink County	$13.75	$715	$28,600	1.5	$68,900	$1,723	$20,670	$517	684	26%	$12.94	$673	1.1
Stanley County	$16.31	$848	$33,920	1.8	$76,100	$1,903	$22,830	$571	241	19%	$7.95	$413	2.1
Sully County	$13.73	$714	$28,560	1.5	$78,500	$1,963	$23,550	$589	100	18%	$16.58	$862	0.8
Todd County	$13.73	$714	$28,560	1.5	$27,200	$680	$8,160	$204	1,522	56%	$12.43	$646	1.1
Tripp County	$13.73	$714	$28,560	1.5	$65,500	$1,638	$19,650	$491	643	27%	$8.58	$446	1.6
Turner County	$16.13	$839	$33,560	1.7	$86,200	$2,155	$25,860	$647	764	22%	$9.20	$478	1.8
Union County	$15.44	$803	$32,120	1.7	$75,200	$1,880	$22,560	$564	1,893	29%	$17.38	$904	0.9
Walworth County	$13.73	$714	$28,560	1.5	$70,200	$1,755	$21,060	$527	572	25%	$12.92	$672	1.1
Yankton County	$14.44	$751	$30,040	1.6	$68,600	$1,715	$20,580	$515	3,254	35%	$12.31	$640	1.2
Ziebach County	$13.73	$714	$28,560	1.5	$35,400	$885	$10,620	$266	317	43%	$10.47	$544	1.3

† Wage data not available (See Appendix B).

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TENNESSEE #34*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$889**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,963** monthly or **$35,550** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.09
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.82
2-Bedroom Housing Wage	$17.09
Number of Renter Households	865,902
Percent Renters	34%

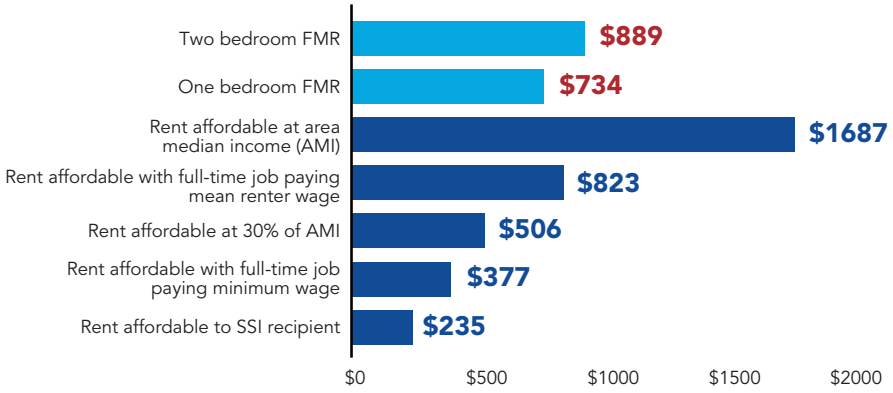
94
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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

2.4
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
Nashville-Davidson--Murfreesboro--Franklin HMFA	$21.85
Knoxville HMFA	$17.60
Maury County	$17.31
Memphis HMFA	$17.00
Clarksville MSA	$16.71



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.

TENNESSEE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	$17.09	$889	$35,550	2.4	$67,463	$1,687	$20,239	$506	865,902	34%	$15.82	$823	1.1
Combined Nonmetro Areas	$12.98	$675	$26,995	1.8	$52,687	$1,317	$15,806	$395	168,096	29%	$11.84	$616	1.1
Metropolitan Areas													
Campbell County HMFA	$13.02	$677	$27,080	1.8	$46,800	$1,170	$14,040	$351	4,812	30%	$10.30	$536	1.3
Chattanooga MSA	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	55,173	35%	$14.23	$740	1.1
Clarksville MSA	$16.71	$869	$34,760	2.3	$68,900	$1,723	$20,670	$517	28,631	41%	$12.99	$675	1.3
Cleveland MSA	$15.52	$807	$32,280	2.1	$61,400	$1,535	$18,420	$461	15,496	33%	$14.19	$738	1.1
Crockett County HMFA	$12.75	$663	$26,520	1.8	$53,700	$1,343	$16,110	$403	1,628	31%	$13.37	$695	1.0
Grainger County HMFA	$13.60	$707	$28,280	1.9	$52,700	$1,318	$15,810	$395	1,936	22%	$11.53	$600	1.2
Hickman County HMFA	$15.13	$787	$31,480	2.1	$50,200	$1,255	$15,060	$377	1,645	19%	$11.38	$592	1.3
Jackson HMFA	$15.23	$792	$31,680	2.1	$59,600	$1,490	$17,880	$447	15,598	36%	$12.42	$646	1.2
Johnson City MSA	$13.31	$692	$27,680	1.8	$57,500	$1,438	$17,250	$431	28,029	33%	$11.75	$611	1.1
Kingsport-Bristol-Bristol MSA	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	24,684	28%	$14.88	$774	0.9
Knoxville HMFA	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	93,767	32%	$14.47	$752	1.2
Macon County HMFA	$13.35	$694	$27,760	1.8	$44,600	$1,115	$13,380	$335	2,459	27%	$12.43	$646	1.1
Maury County HMFA	$17.31	$900	$36,000	2.4	$70,800	$1,770	$21,240	$531	10,542	31%	$15.27	$794	1.1
Memphis HMFA	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	165,849	43%	$17.16	$892	1.0
Morgan County HMFA	$13.81	$718	$28,720	1.9	$52,000	$1,300	$15,600	$390	1,541	21%	$11.89	$618	1.2
Morristown MSA	$14.19	$738	$29,520	2.0	$55,400	$1,385	$16,620	$416	13,347	30%	$13.27	$690	1.1
Nashville-Davidson--Murfreesboro--Franklin HMFA	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	225,827	35%	$18.90	$983	1.2
Roane County HMFA	$15.79	$821	$32,840	2.2	$63,300	$1,583	$18,990	$475	4,892	23%	$18.52	$963	0.9

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TENNESSEE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Smith County HMFA	$13.38	$696	$27,840	1.8	$56,200	$1,405	$16,860	$422	1,950	26%	$14.32	$745	0.9
Counties													
Anderson County	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	9,754	32%	$17.36	$903	1.0
Bedford County	$14.77	$768	$30,720	2.0	$55,200	$1,380	$16,560	$414	5,370	32%	$14.21	$739	1.0
Benton County	$12.48	$649	$25,960	1.7	$51,100	$1,278	$15,330	$383	1,633	24%	$11.62	$604	1.1
Bledsoe County	$12.48	$649	$25,960	1.7	$52,400	$1,310	$15,720	$393	1,253	26%	$10.05	$523	1.2
Blount County	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	12,474	25%	$14.30	$743	1.2
Bradley County	$15.52	$807	$32,280	2.1	$61,400	$1,535	$18,420	$461	13,638	34%	$14.37	$747	1.1
Campbell County	$13.02	$677	$27,080	1.8	$46,800	$1,170	$14,040	$351	4,812	30%	$10.30	$536	1.3
Cannon County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	1,470	27%	$8.20	$427	2.7
Carroll County	$12.48	$649	$25,960	1.7	$55,400	$1,385	$16,620	$416	3,005	27%	$11.45	$595	1.1
Carter County	$13.31	$692	$27,680	1.8	$57,500	$1,438	$17,250	$431	7,112	30%	$12.03	$625	1.1
Cheatham County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	3,412	23%	$13.43	$698	1.6
Chester County	$15.23	$792	$31,680	2.1	$59,600	$1,490	$17,880	$447	1,430	24%	$10.22	$531	1.5
Claiborne County	$12.48	$649	$25,960	1.7	$48,000	$1,200	$14,400	$360	3,926	30%	$9.77	$508	1.3
Clay County	$12.48	$649	$25,960	1.7	$43,600	$1,090	$13,080	$327	798	25%	$7.30	$380	1.7
Cocke County	$12.48	$649	$25,960	1.7	$44,000	$1,100	$13,200	$330	4,504	32%	$10.25	$533	1.2
Coffee County	$13.48	$701	$28,040	1.9	$60,800	$1,520	$18,240	$456	7,051	33%	$16.91	$879	0.8
Crockett County	$12.75	$663	$26,520	1.8	$53,700	$1,343	$16,110	$403	1,628	31%	$13.37	$695	1.0
Cumberland County	$13.02	$677	$27,080	1.8	$52,300	$1,308	$15,690	$392	5,564	22%	$10.19	$530	1.3
Davidson County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	127,504	46%	$21.60	$1,123	1.0
Decatur County	$12.48	$649	$25,960	1.7	$47,600	$1,190	$14,280	$357	1,087	24%	$9.88	$514	1.3
DeKalb County	$12.48	$649	$25,960	1.7	$51,700	$1,293	$15,510	$388	2,324	31%	$16.08	$836	0.8
Dickson County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	5,129	27%	$11.19	$582	2.0
Dyer County	$12.87	$669	$26,760	1.8	$57,700	$1,443	$17,310	$433	5,748	38%	$12.28	$639	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fayette County	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	3,133	20%	$9.97	$518	1.7
Fentress County	$12.48	$649	$25,960	1.7	$42,000	$1,050	$12,600	$315	1,728	23%	$10.10	$525	1.2
Franklin County	$12.48	$649	$25,960	1.7	$57,500	$1,438	$17,250	$431	4,209	26%	$12.06	$627	1.0
Gibson County	$12.77	$664	$26,560	1.8	$55,200	$1,380	$16,560	$414	5,878	31%	$11.78	$613	1.1
Giles County	$12.48	$649	$25,960	1.7	$57,300	$1,433	$17,190	$430	3,413	30%	$11.15	$580	1.1
Grainger County	$13.60	$707	$28,280	1.9	$52,700	$1,318	$15,810	$395	1,936	22%	$11.53	$600	1.2
Greene County	$12.48	$649	$25,960	1.7	$53,400	$1,335	$16,020	$401	7,377	27%	$12.36	$643	1.0
Grundy County	$12.48	$649	$25,960	1.7	$42,300	$1,058	$12,690	$317	1,097	23%	$6.79	$353	1.8
Hamblen County	$14.19	$738	$29,520	2.0	$55,400	$1,385	$16,620	$416	8,206	34%	$12.49	$649	1.1
Hamilton County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	50,950	36%	$14.42	$750	1.1
Hancock County	$12.48	$649	$25,960	1.7	$43,400	$1,085	$13,020	$326	578	21%	$9.92	$516	1.3
Hardeman County	$12.48	$649	$25,960	1.7	$47,900	$1,198	$14,370	$359	2,443	27%	$14.87	$773	0.8
Hardin County	$13.08	$680	$27,200	1.8	$53,900	$1,348	$16,170	$404	2,732	27%	$12.59	$655	1.0
Hawkins County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	6,143	26%	$11.66	$606	1.2
Haywood County	$12.60	$655	$26,200	1.7	$49,800	$1,245	$14,940	$374	2,813	40%	$12.29	$639	1.0
Henderson County	$12.69	$660	$26,400	1.8	$56,000	$1,400	$16,800	$420	2,791	26%	$9.88	$514	1.3
Henry County	$12.48	$649	$25,960	1.7	$52,100	$1,303	$15,630	$391	3,156	24%	$10.46	$544	1.2
Hickman County	$15.13	$787	$31,480	2.1	$50,200	$1,255	$15,060	$377	1,645	19%	$11.38	$592	1.3
Houston County	$13.10	$681	$27,240	1.8	$52,600	$1,315	$15,780	$395	618	21%	$9.26	$482	1.4
Humphreys County	$12.50	$650	$26,000	1.7	$54,500	$1,363	$16,350	$409	1,612	24%	$12.54	$652	1.0
Jackson County	$12.48	$649	$25,960	1.7	$46,800	$1,170	$14,040	$351	1,096	24%	$11.62	$604	1.1
Jefferson County	$14.19	$738	$29,520	2.0	$55,400	$1,385	$16,620	$416	5,141	26%	$15.27	$794	0.9
Johnson County	$12.48	$649	$25,960	1.7	$41,100	$1,028	$12,330	$308	1,536	22%	$10.59	$551	1.2
Knox County	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	65,025	35%	$14.15	$736	1.2
Lake County	$12.48	$649	$25,960	1.7	$50,200	$1,255	$15,060	$377	941	43%	$7.89	$410	1.6
Lauderdale County	$12.48	$649	$25,960	1.7	$46,200	$1,155	$13,860	$347	4,129	42%	$12.73	$662	1.0

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TENNESSEE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lawrence County	$12.65	$658	$26,320	1.7	$52,100	$1,303	$15,630	$391	4,176	26%	$10.38	$540	1.2
Lewis County	$12.63	$657	$26,280	1.7	$49,200	$1,230	$14,760	$369	1,039	22%	$9.92	$516	1.3
Lincoln County	$12.60	$655	$26,200	1.7	$53,800	$1,345	$16,140	$404	3,646	27%	$11.82	$615	1.1
Loudon County	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	4,702	23%	$12.77	$664	1.4
McMinn County	$12.48	$649	$25,960	1.7	$54,600	$1,365	$16,380	$410	5,253	26%	$10.83	$563	1.2
McNairy County	$12.48	$649	$25,960	1.7	$48,200	$1,205	$14,460	$362	2,728	27%	$10.23	$532	1.2
Macon County	$13.35	$694	$27,760	1.8	$44,600	$1,115	$13,380	$335	2,459	27%	$12.43	$646	1.1
Madison County	$15.23	$792	$31,680	2.1	$59,600	$1,490	$17,880	$447	14,168	38%	$12.54	$652	1.2
Marion County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	2,938	25%	$10.63	$553	1.5
Marshall County	$14.37	$747	$29,880	2.0	$58,600	$1,465	$17,580	$440	3,609	29%	$13.34	$694	1.1
Maury County	$17.31	$900	$36,000	2.4	$70,800	$1,770	$21,240	$531	10,542	31%	$15.27	$794	1.1
Meigs County	$12.48	$649	$25,960	1.7	$49,400	$1,235	$14,820	$371	948	20%	$10.31	$536	1.2
Monroe County	$12.48	$649	$25,960	1.7	$48,300	$1,208	$14,490	$362	4,250	24%	$15.35	$798	0.8
Montgomery County	$16.71	$869	$34,760	2.3	$68,900	$1,723	$20,670	$517	28,631	41%	$12.99	$675	1.3
Moore County	$12.48	$649	$25,960	1.7	$65,700	$1,643	$19,710	$493	443	17%	$16.56	$861	0.8
Morgan County	$13.81	$718	$28,720	1.9	$52,000	$1,300	$15,600	$390	1,541	21%	$11.89	$618	1.2
Obion County	$12.48	$649	$25,960	1.7	$51,400	$1,285	$15,420	$386	4,071	32%	$10.50	$546	1.2
Overton County	$12.48	$649	$25,960	1.7	$48,100	$1,203	$14,430	$361	1,842	21%	$10.37	$539	1.2
Perry County	$12.48	$649	$25,960	1.7	$43,500	$1,088	$13,050	$326	672	20%	$9.92	$516	1.3
Pickett County	$12.48	$649	$25,960	1.7	$47,900	$1,198	$14,370	$359	411	19%	$8.73	$454	1.4
Polk County	$15.52	$807	$32,280	2.1	$61,400	$1,535	$18,420	$461	1,858	26%	$9.96	$518	1.6
Putnam County	$13.65	$710	$28,400	1.9	$56,500	$1,413	$16,950	$424	12,231	39%	$11.12	$578	1.2
Rhea County	$13.00	$676	$27,040	1.8	$54,900	$1,373	$16,470	$412	3,670	30%	$9.69	$504	1.3
Roane County	$15.79	$821	$32,840	2.2	$63,300	$1,583	$18,990	$475	4,892	23%	$18.52	$963	0.9
Robertson County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	6,355	25%	$11.29	$587	1.9
Rutherford County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	37,796	35%	$16.15	$840	1.4

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TENNESSEE

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Scott County	$12.48	$649	$25,960	1.7	$42,500	$1,063	$12,750	$319	2,700	31%	$9.88	$514	1.3
Sequatchie County	$16.00	$832	$33,280	2.2	$72,600	$1,815	$21,780	$545	1,285	24%	$10.02	$521	1.6
Sevier County	$14.77	$768	$30,720	2.0	$58,200	$1,455	$17,460	$437	11,768	32%	$10.81	$562	1.4
Shelby County	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	156,381	45%	$17.42	$906	1.0
Smith County	$13.38	$696	$27,840	1.8	$56,200	$1,405	$16,860	$422	1,950	26%	$14.32	$745	0.9
Stewart County	$12.90	$671	$26,840	1.8	$59,300	$1,483	$17,790	$445	1,423	27%	$15.11	$786	0.9
Sullivan County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	18,541	28%	$15.44	$803	0.9
Sumner County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	17,432	27%	$13.66	$711	1.6
Tipton County	$17.00	$884	$35,360	2.3	$67,900	$1,698	$20,370	$509	6,335	30%	$9.53	$496	1.8
Trousdale County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	766	25%	$12.96	$674	1.7
Unicoi County	$13.31	$692	$27,680	1.8	$57,500	$1,438	$17,250	$431	2,167	29%	$13.43	$698	1.0
Union County	$17.60	$915	$36,600	2.4	$73,900	$1,848	$22,170	$554	1,812	25%	$12.28	$639	1.4
Van Buren County	$12.48	$649	$25,960	1.7	$54,200	$1,355	$16,260	$407	364	17%	$8.45	$439	1.5
Warren County	$13.02	$677	$27,080	1.8	$51,500	$1,288	$15,450	$386	4,797	31%	$13.60	$707	1.0
Washington County	$13.31	$692	$27,680	1.8	$57,500	$1,438	$17,250	$431	18,750	35%	$11.57	$601	1.2
Wayne County	$12.48	$649	$25,960	1.7	$45,600	$1,140	$13,680	$342	1,155	19%	$9.94	$517	1.3
Weakley County	$12.48	$649	$25,960	1.7	$52,300	$1,308	$15,690	$392	4,563	34%	$10.14	$527	1.2
White County	$12.48	$649	$25,960	1.7	$48,000	$1,200	$14,400	$360	1,927	19%	$10.49	$545	1.2
Williamson County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	14,645	19%	$18.51	$962	1.2
Wilson County	$21.85	$1,136	$45,440	3.0	$82,300	$2,058	$24,690	$617	11,318	23%	$12.05	$627	1.8

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TEXAS #21*

In **Texas**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,087**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,623** monthly or **$43,478** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$20.90
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT TEXAS:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$19.56
2-Bedroom Housing Wage	$20.90
Number of Renter Households	3,635,275
Percent Renters	38%

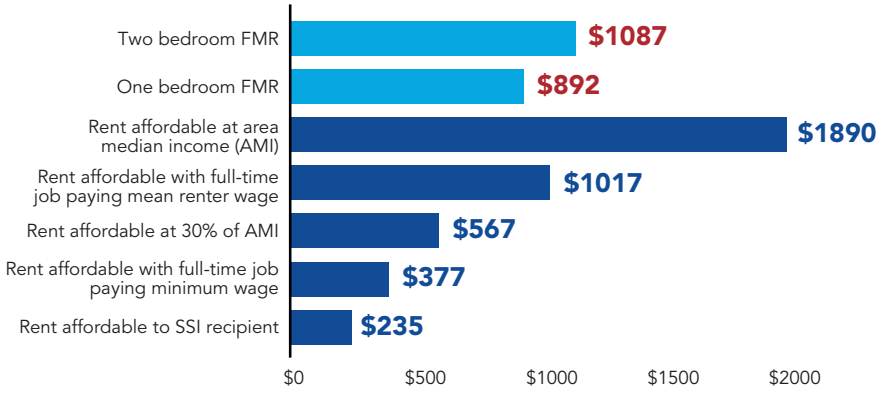
115
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

95
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
Austin-Round Rock MSA	$26.08
Midland HMFA	$25.94
Dallas HMFA	$25.27
Kendall County	$23.54
Fort Worth-Arlington HMFA	$22.40



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.

TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Texas	$20.90	$1,087	$43,478	2.9	$75,592	$1,890	$22,678	$567	3,635,275	38%	$19.56	$1,017	1.1
Combined Nonmetro Areas	$14.73	$766	$30,647	2.0	$59,550	$1,489	$17,865	$447	303,207	29%	$14.72	$765	1.0
Metropolitan Areas													
Abilene MSA	$16.60	$863	$34,520	2.3	$64,800	$1,620	$19,440	$486	22,874	38%	$15.37	$799	1.1
Amarillo HMFA	$16.77	$872	$34,880	2.3	$66,900	$1,673	$20,070	$502	34,767	36%	$15.63	$813	1.1
Aransas County HMFA	$16.17	$841	$33,640	2.2	$61,500	$1,538	$18,450	$461	2,088	22%	$12.62	$656	1.3
Atascosa County HMFA	$16.25	$845	$33,800	2.2	$62,900	$1,573	$18,870	$472	3,804	25%	$20.70	$1,076	0.8
Austin County HMFA	$18.48	$961	$38,440	2.5	$82,200	$2,055	$24,660	$617	2,614	24%	$11.20	$583	1.6
Austin-Round Rock MSA	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	311,077	42%	$21.53	$1,119	1.2
Beaumont-Port Arthur HMFA	$16.48	$857	$34,280	2.3	$67,500	$1,688	$20,250	$506	48,106	33%	$18.41	$957	0.9
Brazoria County HMFA	$20.48	$1,065	$42,600	2.8	$104,200	$2,605	$31,260	$782	33,460	28%	$19.51	$1,015	1.0
Brownsville-Harlingen MSA	$14.62	$760	$30,400	2.0	$47,800	$1,195	$14,340	$359	41,075	33%	$9.14	$475	1.6
College Station-Bryan MSA	$18.04	$938	$37,520	2.5	$65,600	$1,640	$19,680	$492	45,478	49%	$12.86	$669	1.4
Corpus Christi HMFA	$19.21	$999	$39,960	2.6	$66,600	$1,665	$19,980	$500	61,872	41%	$16.71	$869	1.1
Dallas HMFA	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	711,964	42%	$23.29	$1,211	1.1
El Paso HMFA	$15.90	$827	$33,080	2.2	$52,500	$1,313	$15,750	$394	102,506	39%	$11.92	$620	1.3
Falls County HMFA	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	1,373	26%	$7.71	$401	1.8
Fort Worth-Arlington HMFA	$22.40	$1,165	$46,600	3.1	$81,500	$2,038	$24,450	$611	300,752	38%	$17.90	$931	1.3
Hood County HMFA	$20.63	$1,073	$42,920	2.8	$76,700	$1,918	$23,010	$575	5,150	23%	$13.21	$687	1.6
Houston-The Woodlands-Sugar Land HMFA	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	878,402	40%	$22.78	$1,185	0.9
Hudspeth County HMFA †	$15.10	$785	$31,400	2.1	$52,500	$1,313	$15,750	$394	217	24%			

† Wage data not available (See Appendix B).

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kendall County HMFA	$23.54	$1,224	$48,960	3.2	$100,800	$2,520	$30,240	$756	3,839	27%	$14.73	$766	1.6
Killeen-Temple HMFA	$15.10	$785	$31,400	2.1	$63,900	$1,598	$19,170	$479	64,335	45%	$16.95	$881	0.9
Lampasas County HMFA	$14.69	$764	$30,560	2.0	$70,800	$1,770	$21,240	$531	1,889	24%	$11.88	$618	1.2
Laredo MSA	$16.58	$862	$34,480	2.3	$50,600	$1,265	$15,180	$380	27,642	38%	$9.93	$517	1.7
Longview HMFA	$17.65	$918	$36,720	2.4	$64,800	$1,620	$19,440	$486	21,600	36%	$15.61	$812	1.1
Lubbock HMFA	$16.50	$858	$34,320	2.3	$69,200	$1,730	$20,760	$519	50,827	44%	$12.93	$672	1.3
Lynn County HMFA	$13.73	$714	$28,560	1.9	$57,100	$1,428	$17,130	$428	666	31%	$14.33	$745	1.0
Martin County HMFA	$13.73	$714	$28,560	1.9	$88,000	$2,200	$26,400	$660	376	23%	$20.59	$1,071	0.7
McAllen-Edinburg-Mission MSA	$14.29	$743	$29,720	2.0	$45,100	$1,128	$13,530	$338	74,912	32%	$9.76	$507	1.5
Medina County HMFA	$15.65	$814	$32,560	2.2	$74,200	$1,855	$22,260	$557	3,121	20%	$13.18	$685	1.2
Midland HMFA	$25.94	$1,349	$53,960	3.6	$90,700	$2,268	$27,210	$680	18,619	33%	$29.02	$1,509	0.9
Newton County HMFA	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	675	14%	$10.37	$539	1.3
Odessa MSA	$22.38	$1,164	$46,560	3.1	$65,500	$1,638	$19,650	$491	17,855	34%	$23.07	$1,199	1.0
Oldham County HMFA	$18.96	$986	$39,440	2.6	$80,000	$2,000	$24,000	$600	119	23%	$21.20	$1,102	0.9
Rusk County HMFA	$15.73	$818	$32,720	2.2	$59,800	$1,495	$17,940	$449	4,193	23%	$13.60	$707	1.2
San Angelo MSA	$18.52	$963	$38,520	2.6	$72,400	$1,810	$21,720	$543	16,305	37%	$14.48	$753	1.3
San Antonio-New Braunfels HMFA	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	289,171	38%	$16.10	$837	1.3
Sherman-Denison MSA	$17.60	$915	$36,600	2.4	$76,000	$1,900	$22,800	$570	15,626	33%	$14.98	$779	1.2
Somervell County HMFA	$16.90	$879	$35,160	2.3	$62,700	$1,568	$18,810	$470	901	28%	$24.57	$1,278	0.7
Texarkana HMFA	$15.23	$792	$31,680	2.1	$69,800	$1,745	$20,940	$524	12,206	36%	$12.06	$627	1.3
Tyler MSA	$17.75	$923	$36,920	2.4	$65,600	$1,640	$19,680	$492	26,351	34%	$15.40	$801	1.2
Victoria MSA	$19.27	$1,002	$40,080	2.7	$68,800	$1,720	$20,640	$516	11,535	33%	$14.67	$763	1.3

† Wage data not available (See Appendix B).

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Waco HMFA	$17.31	$900	$36,000	2.4	$65,700	$1,643	$19,710	$493	36,824	41%	$14.42	$750	1.2
Wichita Falls MSA	$15.08	$784	$31,360	2.1	$64,700	$1,618	$19,410	$485	19,804	36%	$12.73	$662	1.2
Wise County HMFA	$20.33	$1,057	$42,280	2.8	$70,800	$1,770	$21,240	$531	5,098	23%	$15.16	$788	1.3
Counties													
Anderson County	$14.90	$775	$31,000	2.1	$55,900	$1,398	$16,770	$419	4,785	29%	$16.11	$838	0.9
Andrews County	$19.33	$1,005	$40,200	2.7	$84,200	$2,105	$25,260	$632	1,484	27%	$25.92	$1,348	0.7
Angelina County	$15.25	$793	$31,720	2.1	$57,500	$1,438	$17,250	$431	10,343	34%	$11.65	$606	1.3
Aransas County	$16.17	$841	$33,640	2.2	$61,500	$1,538	$18,450	$461	2,088	22%	$12.62	$656	1.3
Archer County	$15.08	$784	$31,360	2.1	$64,700	$1,618	$19,410	$485	528	16%	$8.35	$434	1.8
Armstrong County	$16.77	$872	$34,880	2.3	$66,900	$1,673	$20,070	$502	139	20%	$17.87	$929	0.9
Atascosa County	$16.25	$845	$33,800	2.2	$62,900	$1,573	$18,870	$472	3,804	25%	$20.70	$1,076	0.8
Austin County	$18.48	$961	$38,440	2.5	$82,200	$2,055	$24,660	$617	2,614	24%	$11.20	$583	1.6
Bailey County	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	456	22%	$18.02	$937	0.8
Bandera County	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	1,317	16%	$10.24	$532	2.0
Bastrop County	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	5,715	23%	$12.26	$637	2.1
Baylor County	$13.73	$714	$28,560	1.9	$63,100	$1,578	$18,930	$473	423	29%	$13.32	$693	1.0
Bee County	$16.33	$849	$33,960	2.3	$51,200	$1,280	$15,360	$384	3,088	36%	$12.31	$640	1.3
Bell County	$15.10	$785	$31,400	2.1	$63,900	$1,598	$19,170	$479	54,989	46%	$17.01	$885	0.9
Bexar County	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	260,541	41%	$16.43	$854	1.2
Blanco County	$15.85	$824	$32,960	2.2	$68,800	$1,720	$20,640	$516	951	22%	$16.31	$848	1.0
Borden County	$14.25	$741	$29,640	2.0	$92,600	$2,315	$27,780	$695	65	25%	$10.68	$556	1.3
Bosque County	$13.73	$714	$28,560	1.9	$59,800	$1,495	$17,940	$449	1,554	22%	$14.38	$748	1.0
Bowie County	$15.23	$792	$31,680	2.1	$69,800	$1,745	$20,940	$524	12,206	36%	$12.06	$627	1.3
Brazoria County	$20.48	$1,065	$42,600	2.8	$104,200	$2,605	$31,260	$782	33,460	28%	$19.51	$1,015	1.0
Brazos County	$18.04	$938	$37,520	2.5	$65,600	$1,640	$19,680	$492	42,561	54%	$12.63	$657	1.4

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Brewster County	$14.71	$765	$30,600	2.0	$56,900	$1,423	$17,070	$427	1,657	42%	$15.08	$784	1.0
Briscoe County	$13.73	$714	$28,560	1.9	$55,400	$1,385	$16,620	$416	162	26%	$14.22	$739	1.0
Brooks County	$13.73	$714	$28,560	1.9	$29,800	$745	$8,940	$224	771	38%	$10.46	$544	1.3
Brown County	$14.02	$729	$29,160	1.9	$57,900	$1,448	$17,370	$434	3,886	28%	$13.21	$687	1.1
Burleson County	$18.04	$938	$37,520	2.5	$65,600	$1,640	$19,680	$492	1,364	20%	$18.39	$956	1.0
Burnet County	$15.83	$823	$32,920	2.2	$70,800	$1,770	$21,240	$531	4,159	25%	$13.69	$712	1.2
Caldwell County	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	4,503	34%	$13.80	$718	1.9
Calhoun County	$15.67	$815	$32,600	2.2	$72,700	$1,818	$21,810	$545	2,222	29%	$25.43	$1,322	0.6
Callahan County	$16.60	$863	$34,520	2.3	$64,800	$1,620	$19,440	$486	917	17%	$15.37	$799	1.1
Cameron County	$14.62	$760	$30,400	2.0	$47,800	$1,195	$14,340	$359	41,075	33%	$9.14	$475	1.6
Camp County	$13.73	$714	$28,560	1.9	$54,700	$1,368	$16,410	$410	1,326	28%	$14.28	$743	1.0
Carson County	$16.77	$872	$34,880	2.3	$66,900	$1,673	$20,070	$502	372	17%	$24.38	$1,268	0.7
Cass County	$13.73	$714	$28,560	1.9	$54,500	$1,363	$16,350	$409	2,583	22%	$11.54	$600	1.2
Castro County	$13.73	$714	$28,560	1.9	$52,800	$1,320	$15,840	$396	1,037	41%	$15.19	$790	0.9
Chambers County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	2,175	16%	$17.69	$920	1.2
Cherokee County	$13.81	$718	$28,720	1.9	$55,900	$1,398	$16,770	$419	5,050	28%	$12.15	$632	1.1
Childress County	$14.77	$768	$30,720	2.0	$64,700	$1,618	$19,410	$485	924	41%	$16.34	$850	0.9
Clay County	$15.08	$784	$31,360	2.1	$64,700	$1,618	$19,410	$485	609	15%	$11.57	$601	1.3
Cochran County	$13.73	$714	$28,560	1.9	$55,500	$1,388	$16,650	$416	217	22%	$13.26	$690	1.0
Coke County	$13.73	$714	$28,560	1.9	$62,400	$1,560	$18,720	$468	407	25%	$15.17	$789	0.9
Coleman County	$13.73	$714	$28,560	1.9	$49,200	$1,230	$14,760	$369	995	29%	$8.79	$457	1.6
Collin County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	113,972	34%	$21.45	$1,115	1.2
Collingsworth County	$13.73	$714	$28,560	1.9	$56,200	$1,405	$16,860	$422	242	23%	$11.78	$612	1.2
Colorado County	$13.73	$714	$28,560	1.9	$69,100	$1,728	$20,730	$518	1,370	18%	$13.92	$724	1.0
Comal County	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	12,189	25%	$12.84	$668	1.6
Comanche County	$13.73	$714	$28,560	1.9	$52,200	$1,305	$15,660	$392	1,089	21%	$12.12	$630	1.1

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Concho County	$16.15	$840	$33,600	2.2	$63,900	$1,598	$19,170	$479	257	29%	$13.35	$694	1.2
Cooke County	$15.90	$827	$33,080	2.2	$74,200	$1,855	$22,260	$557	4,988	32%	$14.70	$764	1.1
Coryell County	$15.10	$785	$31,400	2.1	$63,900	$1,598	$19,170	$479	9,346	42%	$16.40	$853	0.9
Cottle County	$14.15	$736	$29,440	2.0	$49,900	$1,248	$14,970	$374	242	35%	$12.79	$665	1.1
Crane County	$13.73	$714	$28,560	1.9	$79,900	$1,998	$23,970	$599	196	14%	$28.56	$1,485	0.5
Crockett County	$13.73	$714	$28,560	1.9	$71,400	$1,785	$21,420	$536	399	29%	$20.26	$1,054	0.7
Crosby County	$16.50	$858	$34,320	2.3	$69,200	$1,730	$20,760	$519	593	29%	$13.77	$716	1.2
Culberson County	$13.81	$718	$28,720	1.9	$46,100	$1,153	$13,830	$346	221	32%	$20.07	$1,044	0.7
Dallam County	$14.38	$748	$29,920	2.0	$56,500	$1,413	$16,950	$424	890	37%	$15.91	$827	0.9
Dallas County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	457,302	50%	$25.63	$1,333	1.0
Dawson County	$13.73	$714	$28,560	1.9	$55,500	$1,388	$16,650	$416	1,242	29%	$10.50	$546	1.3
Deaf Smith County	$15.75	$819	$32,760	2.2	$63,400	$1,585	$19,020	$476	2,254	37%	$17.68	$919	0.9
Delta County	$13.73	$714	$28,560	1.9	$56,100	$1,403	$16,830	$421	517	26%	$6.03	$314	2.3
Denton County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	100,604	36%	$14.95	$777	1.7
DeWitt County	$14.25	$741	$29,640	2.0	$69,700	$1,743	$20,910	$523	1,759	25%	$14.47	$752	1.0
Dickens County	$13.73	$714	$28,560	1.9	$58,800	$1,470	$17,640	$441	228	27%	$11.40	$593	1.2
Dimmit County	$14.25	$741	$29,640	2.0	$40,000	$1,000	$12,000	$300	915	28%	$14.64	$761	1.0
Donley County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	324	25%	$12.89	$670	1.1
Duval County	$13.73	$714	$28,560	1.9	$43,100	$1,078	$12,930	$323	1,283	37%	$14.23	$740	1.0
Eastland County	$13.73	$714	$28,560	1.9	$46,700	$1,168	$14,010	$350	1,570	24%	$26.64	$1,386	0.5
Ector County	$22.38	$1,164	$46,560	3.1	$65,500	$1,638	$19,650	$491	17,855	34%	$23.07	$1,199	1.0
Edwards County	$14.25	$741	$29,640	2.0	$67,400	$1,685	$20,220	$506	126	18%	$10.88	$566	1.3
Ellis County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	15,080	27%	$13.53	$704	1.9
El Paso County	$15.90	$827	$33,080	2.2	$52,500	$1,313	$15,750	$394	102,506	39%	$11.92	$620	1.3
Erath County	$15.19	$790	$31,600	2.1	$65,400	$1,635	$19,620	$491	4,970	36%	$10.50	$546	1.4
Falls County	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	1,373	26%	$7.71	$401	1.8

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fannin County	$14.27	$742	$29,680	2.0	$63,200	$1,580	$18,960	$474	3,274	27%	$13.24	$688	1.1
Fayette County	$14.48	$753	$30,120	2.0	$72,400	$1,810	$21,720	$543	1,764	19%	$12.22	$635	1.2
Fisher County	$13.73	$714	$28,560	1.9	$66,000	$1,650	$19,800	$495	427	26%	$14.16	$737	1.0
Floyd County	$13.73	$714	$28,560	1.9	$56,100	$1,403	$16,830	$421	657	28%	$11.27	$586	1.2
Foard County †	$14.25	$741	$29,640	2.0	$58,200	$1,455	$17,460	$437	91	16%			
Fort Bend County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	51,397	22%	$14.83	$771	1.4
Franklin County	$13.73	$714	$28,560	1.9	$64,500	$1,613	$19,350	$484	876	23%	$14.52	$755	0.9
Freestone County	$13.73	$714	$28,560	1.9	$58,700	$1,468	$17,610	$440	1,702	25%	$13.81	$718	1.0
Frio County	$13.73	$714	$28,560	1.9	$47,900	$1,198	$14,370	$359	1,471	32%	$22.72	$1,182	0.6
Gaines County	$13.73	$714	$28,560	1.9	$66,900	$1,673	$20,070	$502	1,297	23%	$19.20	$998	0.7
Galveston County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	40,213	34%	$13.14	$683	1.6
Garza County	$13.73	$714	$28,560	1.9	$60,100	$1,503	$18,030	$451	584	36%	$14.19	$738	1.0
Gillespie County	$17.98	$935	$37,400	2.5	$73,700	$1,843	$22,110	$553	2,863	27%	$10.61	$552	1.7
Glasscock County	$14.25	$741	$29,640	2.0	$97,600	$2,440	$29,280	$732	138	32%	$16.67	$867	0.9
Goliad County	$19.27	$1,002	$40,080	2.7	$68,800	$1,720	$20,640	$516	422	16%	$5.27	$274	3.7
Gonzales County	$13.73	$714	$28,560	1.9	$62,000	$1,550	$18,600	$465	2,291	32%	$13.75	$715	1.0
Gray County	$14.94	$777	$31,080	2.1	$63,900	$1,598	$19,170	$479	2,037	25%	$16.37	$851	0.9
Grayson County	$17.60	$915	$36,600	2.4	$76,000	$1,900	$22,800	$570	15,626	33%	$14.98	$779	1.2
Gregg County	$17.65	$918	$36,720	2.4	$64,800	$1,620	$19,440	$486	18,526	41%	$15.78	$820	1.1
Grimes County	$13.73	$714	$28,560	1.9	$60,800	$1,520	$18,240	$456	1,999	23%	$14.51	$755	0.9
Guadalupe County	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	12,400	23%	$15.10	$785	1.3
Hale County	$13.73	$714	$28,560	1.9	$55,500	$1,388	$16,650	$416	4,400	39%	$12.42	$646	1.1
Hall County	$13.73	$714	$28,560	1.9	$40,000	$1,000	$12,000	$300	507	39%	$11.33	$589	1.2
Hamilton County	$13.73	$714	$28,560	1.9	$64,300	$1,608	$19,290	$482	591	19%	$11.42	$594	1.2
Hansford County	$14.40	$749	$29,960	2.0	$43,600	$1,090	$13,080	$327	498	27%	$25.72	$1,337	0.6
Hardeman County	$13.73	$714	$28,560	1.9	$55,800	$1,395	$16,740	$419	407	27%	$12.75	$663	1.1

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hardin County	$16.48	$857	$34,280	2.3	$67,500	$1,688	$20,250	$506	4,053	20%	$13.32	$693	1.2
Harris County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	717,841	45%	$24.24	$1,261	0.9
Harrison County	$15.12	$786	$31,440	2.1	$70,200	$1,755	$21,060	$527	6,122	26%	$17.25	$897	0.9
Hartley County	$15.13	$787	$31,480	2.1	$72,700	$1,818	$21,810	$545	612	36%	$17.65	$918	0.9
Haskell County	$13.73	$714	$28,560	1.9	$55,200	$1,380	$16,560	$414	507	24%	$9.92	$516	1.4
Hays County	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	27,051	38%	$10.67	$555	2.4
Hemphill County	$16.19	$842	$33,680	2.2	$77,000	$1,925	$23,100	$578	482	36%	$22.19	$1,154	0.7
Henderson County	$15.31	$796	$31,840	2.1	$59,200	$1,480	$17,760	$444	7,302	24%	$12.57	$654	1.2
Hidalgo County	$14.29	$743	$29,720	2.0	$45,100	$1,128	$13,530	$338	74,912	32%	$9.76	$507	1.5
Hill County	$14.46	$752	$30,080	2.0	$61,100	$1,528	$18,330	$458	3,370	26%	$13.65	$710	1.1
Hockley County	$13.73	$714	$28,560	1.9	$62,600	$1,565	$18,780	$470	2,369	30%	$20.38	$1,060	0.7
Hood County	$20.63	$1,073	$42,920	2.8	$76,700	$1,918	$23,010	$575	5,150	23%	$13.21	$687	1.6
Hopkins County	$14.54	$756	$30,240	2.0	$60,800	$1,520	$18,240	$456	4,040	30%	$12.69	$660	1.1
Houston County	$13.73	$714	$28,560	1.9	$46,800	$1,170	$14,040	$351	2,549	31%	$13.84	$720	1.0
Howard County	$17.19	$894	$35,760	2.4	$64,200	$1,605	$19,260	$482	3,686	33%	$16.87	$877	1.0
Hudspeth County †	$15.10	$785	$31,400	2.1	$52,500	$1,313	$15,750	$394	217	24%			
Hunt County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	9,923	31%	$15.65	$814	1.6
Hutchinson County	$14.87	$773	$30,920	2.1	$65,700	$1,643	$19,710	$493	1,372	19%	$16.30	$848	0.9
Irion County	$18.52	$963	$38,520	2.6	$72,400	$1,810	$21,720	$543	135	21%	$28.39	$1,476	0.7
Jack County	$14.67	$763	$30,520	2.0	$72,300	$1,808	$21,690	$542	576	18%	$19.91	$1,035	0.7
Jackson County	$15.50	$806	$32,240	2.1	$75,300	$1,883	$22,590	$565	1,671	32%	$16.12	$838	1.0
Jasper County	$14.94	$777	$31,080	2.1	$61,700	$1,543	$18,510	$463	2,933	23%	$12.19	$634	1.2
Jeff Davis County	$18.44	$959	$38,360	2.5	$69,700	$1,743	$20,910	$523	200	19%	$14.90	$775	1.2
Jefferson County	$16.48	$857	$34,280	2.3	$67,500	$1,688	$20,250	$506	36,377	39%	$19.13	$995	0.9
Jim Hogg County	$13.73	$714	$28,560	1.9	$44,800	$1,120	$13,440	$336	473	28%	$7.57	$394	1.8
Jim Wells County	$15.90	$827	$33,080	2.2	$55,400	$1,385	$16,620	$416	4,127	32%	$14.32	$745	1.1

† Wage data not available (See Appendix B).

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Johnson County	$22.40	$1,165	$46,600	3.1	$81,500	$2,038	$24,450	$611	14,652	26%	$15.08	$784	1.5
Jones County	$16.60	$863	$34,520	2.3	$64,800	$1,620	$19,440	$486	1,492	27%	$15.73	$818	1.1
Karnes County	$15.08	$784	$31,360	2.1	$68,200	$1,705	$20,460	$512	1,138	27%	$23.40	$1,217	0.6
Kaufman County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	8,855	24%	$11.95	$622	2.1
Kendall County	$23.54	$1,224	$48,960	3.2	$100,800	$2,520	$30,240	$756	3,839	27%	$14.73	$766	1.6
Kenedy County	$14.25	$741	$29,640	2.0	$58,900	$1,473	$17,670	$442	138	66%	$36.19	$1,882	0.4
Kent County †	$13.73	$714	$28,560	1.9	$74,300	$1,858	$22,290	$557	95	30%			
Kerr County	$15.35	$798	$31,920	2.1	$63,300	$1,583	$18,990	$475	5,796	28%	$14.26	$741	1.1
Kimble County	$14.08	$732	$29,280	1.9	$51,500	$1,288	$15,450	$386	468	24%	$9.59	$499	1.5
King County †	$18.96	$986	$39,440	2.6	$86,900	$2,173	$26,070	$652	57	63%			
Kinney County	$15.52	$807	$32,280	2.1	$55,300	$1,383	$16,590	$415	302	26%	$12.14	$631	1.3
Kleberg County	$15.35	$798	$31,920	2.1	$57,600	$1,440	$17,280	$432	5,257	48%	$9.81	$510	1.6
Knox County	$13.73	$714	$28,560	1.9	$61,500	$1,538	$18,450	$461	208	16%	$14.98	$779	0.9
Lamar County	$13.83	$719	$28,760	1.9	$56,600	$1,415	$16,980	$425	6,761	35%	$13.05	$679	1.1
Lamb County	$13.73	$714	$28,560	1.9	$55,800	$1,395	$16,740	$419	1,409	30%	$17.74	$923	0.8
Lampasas County	$14.69	$764	$30,560	2.0	$70,800	$1,770	$21,240	$531	1,889	24%	$11.88	$618	1.2
La Salle County	$13.87	$721	$28,840	1.9	$50,900	$1,273	$15,270	$382	701	32%	$32.01	$1,664	0.4
Lavaca County	$13.98	$727	$29,080	1.9	$66,100	$1,653	$19,830	$496	1,936	25%	$13.61	$708	1.0
Lee County	$15.90	$827	$33,080	2.2	$70,200	$1,755	$21,060	$527	1,292	21%	$19.00	$988	0.8
Leon County	$13.73	$714	$28,560	1.9	$60,200	$1,505	$18,060	$452	1,342	21%	$21.98	$1,143	0.6
Liberty County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	6,702	26%	$15.30	$795	1.4
Limestone County	$14.40	$749	$29,960	2.0	$54,100	$1,353	$16,230	$406	2,053	25%	$13.79	$717	1.0
Lipscomb County	$13.73	$714	$28,560	1.9	$77,000	$1,925	$23,100	$578	330	26%	$22.94	$1,193	0.6
Live Oak County	$13.73	$714	$28,560	1.9	$64,500	$1,613	$19,350	$484	705	19%	$18.00	$936	0.8
Llano County	$15.79	$821	$32,840	2.2	$66,600	$1,665	$19,980	$500	1,700	20%	$10.75	$559	1.5
Loving County †	$14.25	$741	$29,640	2.0	$91,200	$2,280	$27,360	$684	12	36%			

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lubbock County	$16.50	$858	$34,320	2.3	$69,200	$1,730	$20,760	$519	50,234	45%	$12.92	$672	1.3
Lynn County	$13.73	$714	$28,560	1.9	$57,100	$1,428	$17,130	$428	666	31%	$14.33	$745	1.0
McCulloch County	$14.90	$775	$31,000	2.1	$56,900	$1,423	$17,070	$427	820	25%	$13.82	$719	1.1
McLennan County	$17.31	$900	$36,000	2.4	$65,700	$1,643	$19,710	$493	36,824	41%	$14.42	$750	1.2
McMullen County	$14.25	$741	$29,640	2.0	$71,900	$1,798	$21,570	$539	60	27%	$25.93	$1,348	0.5
Madison County	$16.38	$852	$34,080	2.3	$59,900	$1,498	$17,970	$449	1,108	26%	$10.96	$570	1.5
Marion County	$13.73	$714	$28,560	1.9	$53,500	$1,338	$16,050	$401	961	22%	$8.71	$453	1.6
Martin County	$13.73	$714	$28,560	1.9	$88,000	$2,200	$26,400	$660	376	23%	$20.59	$1,071	0.7
Mason County	$16.90	$879	$35,160	2.3	$63,100	$1,578	$18,930	$473	483	29%	$11.37	$591	1.5
Matagorda County	$14.27	$742	$29,680	2.0	$58,600	$1,465	$17,580	$440	4,323	32%	$26.48	$1,377	0.5
Maverick County	$13.73	$714	$28,560	1.9	$45,100	$1,128	$13,530	$338	5,541	34%	$8.87	$461	1.5
Medina County	$15.65	$814	$32,560	2.2	$74,200	$1,855	$22,260	$557	3,121	20%	$13.18	$685	1.2
Menard County	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	358	36%	$7.30	$379	1.9
Midland County	$25.94	$1,349	$53,960	3.6	$90,700	$2,268	$27,210	$680	18,619	33%	$29.02	$1,509	0.9
Milam County	$13.73	$714	$28,560	1.9	$58,100	$1,453	$17,430	$436	2,949	31%	$14.49	$754	0.9
Mills County	$13.73	$714	$28,560	1.9	$62,500	$1,563	$18,750	$469	323	18%	$7.02	$365	2.0
Mitchell County	$13.73	$714	$28,560	1.9	$70,800	$1,770	$21,240	$531	542	22%	$19.52	$1,015	0.7
Montague County	$16.21	$843	$33,720	2.2	$55,400	$1,385	$16,620	$416	2,315	29%	$14.13	$735	1.1
Montgomery County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	55,283	29%	$18.95	$985	1.1
Moore County	$14.46	$752	$30,080	2.0	$61,900	$1,548	$18,570	$464	2,324	35%	$17.07	$888	0.8
Morris County	$13.73	$714	$28,560	1.9	$55,000	$1,375	$16,500	$413	1,288	26%	$18.41	$957	0.7
Motley County	$13.73	$714	$28,560	1.9	$55,100	$1,378	$16,530	$413	150	32%	$11.44	$595	1.2
Nacogdoches County	$15.71	$817	$32,680	2.2	$65,100	$1,628	$19,530	$488	10,459	44%	$9.94	$517	1.6
Navarro County	$15.23	$792	$31,680	2.1	$55,600	$1,390	$16,680	$417	5,306	30%	$11.84	$616	1.3
Newton County	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	675	14%	$10.37	$539	1.3
Nolan County	$13.73	$714	$28,560	1.9	$60,400	$1,510	$18,120	$453	1,801	33%	$13.14	$683	1.0

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TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nueces County	$19.21	$999	$39,960	2.6	$66,600	$1,665	$19,980	$500	54,354	42%	$16.63	$865	1.2
Ochiltree County	$14.15	$736	$29,440	2.0	$62,200	$1,555	$18,660	$467	937	27%	$26.95	$1,402	0.5
Oldham County	$18.96	$986	$39,440	2.6	$80,000	$2,000	$24,000	$600	119	23%	$21.20	$1,102	0.9
Orange County	$16.48	$857	$34,280	2.3	$67,500	$1,688	$20,250	$506	7,676	24%	$17.18	$893	1.0
Palo Pinto County	$14.83	$771	$30,840	2.0	$57,400	$1,435	$17,220	$431	2,812	27%	$12.02	$625	1.2
Panola County	$14.25	$741	$29,640	2.0	$61,100	$1,528	$18,330	$458	2,244	25%	$15.71	$817	0.9
Parker County	$22.40	$1,165	$46,600	3.1	$81,500	$2,038	$24,450	$611	9,815	22%	$13.34	$693	1.7
Parmer County	$13.73	$714	$28,560	1.9	$57,400	$1,435	$17,220	$431	1,017	31%	$15.08	$784	0.9
Pecos County	$16.23	$844	$33,760	2.2	$74,200	$1,855	$22,260	$557	1,322	29%	$19.06	$991	0.9
Polk County	$14.08	$732	$29,280	1.9	$57,600	$1,440	$17,280	$432	4,202	24%	$12.14	$631	1.2
Potter County	$16.77	$872	$34,880	2.3	$66,900	$1,673	$20,070	$502	19,629	45%	$15.77	$820	1.1
Presidio County	$13.73	$714	$28,560	1.9	$36,900	$923	$11,070	$277	1,224	47%	$12.67	$659	1.1
Rains County	$13.73	$714	$28,560	1.9	$63,900	$1,598	$19,170	$479	924	21%	$10.60	$551	1.3
Randall County	$16.77	$872	$34,880	2.3	$66,900	$1,673	$20,070	$502	14,627	30%	$13.87	$721	1.2
Reagan County	$15.13	$787	$31,480	2.1	$79,700	$1,993	$23,910	$598	346	30%	$24.60	$1,279	0.6
Real County	$15.48	$805	$32,200	2.1	$53,900	$1,348	$16,170	$404	227	19%	$9.46	$492	1.6
Red River County	$13.73	$714	$28,560	1.9	$47,400	$1,185	$14,220	$356	1,215	24%	$14.34	$746	1.0
Reeves County	$14.31	$744	$29,760	2.0	$63,300	$1,583	$18,990	$475	1,088	29%	$27.13	$1,411	0.5
Refugio County	$14.08	$732	$29,280	1.9	$63,400	$1,585	$19,020	$476	748	29%	$13.01	$676	1.1
Roberts County	$14.25	$741	$29,640	2.0	$95,700	$2,393	$28,710	$718	79	25%	$23.45	$1,220	0.6
Robertson County	$18.04	$938	$37,520	2.5	$65,600	$1,640	$19,680	$492	1,553	24%	$11.47	$597	1.6
Rockwall County	$25.27	$1,314	$52,560	3.5	$86,200	$2,155	$25,860	$647	6,228	20%	$12.23	$636	2.1
Runnels County	$13.73	$714	$28,560	1.9	$53,800	$1,345	$16,140	$404	1,138	30%	$12.97	$674	1.1
Rusk County	$15.73	$818	$32,720	2.2	$59,800	$1,495	$17,940	$449	4,193	23%	$13.60	$707	1.2
Sabine County	$13.73	$714	$28,560	1.9	$44,100	$1,103	$13,230	$331	482	12%	$9.73	$506	1.4
San Augustine County	$13.98	$727	$29,080	1.9	$51,700	$1,293	$15,510	$388	667	20%	$11.87	$617	1.2

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	Hourly wage necessary to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
San Jacinto County	$13.73	$714	$28,560	1.9	$59,600	$1,490	$17,880	$447	1,692	18%	$10.75	$559	1.3
San Patricio County	$19.21	$999	$39,960	2.6	$66,600	$1,665	$19,980	$500	7,518	33%	$17.48	$909	1.1
San Saba County	$13.73	$714	$28,560	1.9	$55,200	$1,380	$16,560	$414	701	33%	$16.69	$868	0.8
Schleicher County	$14.25	$741	$29,640	2.0	$76,600	$1,915	$22,980	$575	234	21%	$19.01	$988	0.7
Scurry County	$16.08	$836	$33,440	2.2	$72,900	$1,823	$21,870	$547	1,385	24%	$22.93	$1,192	0.7
Shackelford County	$13.73	$714	$28,560	1.9	$60,500	$1,513	$18,150	$454	237	19%	$28.56	$1,485	0.5
Shelby County	$13.73	$714	$28,560	1.9	$50,000	$1,250	$15,000	$375	2,420	26%	$9.68	$503	1.4
Sherman County	$13.73	$714	$28,560	1.9	$66,300	$1,658	$19,890	$497	251	24%	$12.21	$635	1.1
Smith County	$17.75	$923	$36,920	2.4	$65,600	$1,640	$19,680	$492	26,351	34%	$15.40	$801	1.2
Somervell County	$16.90	$879	$35,160	2.3	$62,700	$1,568	$18,810	$470	901	28%	$24.57	$1,278	0.7
Starr County	$13.73	$714	$28,560	1.9	$32,500	$813	$9,750	$244	4,229	26%	$6.81	$354	2.0
Stephens County †	$13.73	$714	$28,560	1.9	$58,200	$1,455	$17,460	$437	625	19%			
Sterling County	$14.25	$741	$29,640	2.0	$72,000	$1,800	$21,600	$540	64	14%	$24.32	$1,264	0.6
Stonewall County	$14.25	$741	$29,640	2.0	$75,300	$1,883	$22,590	$565	142	24%	$9.72	$506	1.5
Sutton County	$13.73	$714	$28,560	1.9	$65,700	$1,643	$19,710	$493	485	33%	$32.22	$1,675	0.4
Swisher County	$13.73	$714	$28,560	1.9	$49,600	$1,240	$14,880	$372	727	29%	$11.55	$600	1.2
Tarrant County	$22.40	$1,165	$46,600	3.1	$81,500	$2,038	$24,450	$611	276,285	40%	$18.20	$946	1.2
Taylor County	$16.60	$863	$34,520	2.3	$64,800	$1,620	$19,440	$486	20,465	41%	$15.36	$798	1.1
Terrell County †	$15.67	$815	$32,600	2.2	$58,900	$1,473	$17,670	$442	65	16%			
Terry County	$13.73	$714	$28,560	1.9	$50,200	$1,255	$15,060	$377	1,264	31%	$16.27	$846	0.8
Throckmorton County	$13.73	$714	$28,560	1.9	$61,800	$1,545	$18,540	$464	205	29%	$8.14	$424	1.7
Titus County	$13.73	$714	$28,560	1.9	$54,100	$1,353	$16,230	$406	3,610	34%	$12.19	$634	1.1
Tom Green County	$18.52	$963	$38,520	2.6	$72,400	$1,810	$21,720	$543	16,170	37%	$14.21	$739	1.3
Travis County	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	219,276	48%	$23.51	$1,223	1.1
Trinity County	$15.50	$806	$32,240	2.1	$45,500	$1,138	$13,650	$341	1,228	21%	$11.21	$583	1.4
Tyler County	$13.73	$714	$28,560	1.9	$63,800	$1,595	$19,140	$479	1,030	15%	$8.06	$419	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

TEXAS

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Upshur County	$17.65	$918	$36,720	2.4	$64,800	$1,620	$19,440	$486	3,074	22%	$13.41	$697	1.3
Upton County	$13.73	$714	$28,560	1.9	$71,700	$1,793	$21,510	$538	353	27%	$30.98	$1,611	0.4
Uvalde County	$13.73	$714	$28,560	1.9	$56,100	$1,403	$16,830	$421	2,260	26%	$11.11	$578	1.2
Val Verde County	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	5,716	37%	$11.48	$597	1.2
Van Zandt County	$14.73	$766	$30,640	2.0	$62,700	$1,568	$18,810	$470	4,467	23%	$13.26	$689	1.1
Victoria County	$19.27	$1,002	$40,080	2.7	$68,800	$1,720	$20,640	$516	11,113	34%	$14.93	$776	1.3
Walker County	$17.27	$898	$35,920	2.4	$55,500	$1,388	$16,650	$416	10,565	49%	$10.31	$536	1.7
Waller County	$21.08	$1,096	$43,840	2.9	$78,800	$1,970	$23,640	$591	4,791	32%	$13.33	$693	1.6
Ward County	$14.17	$737	$29,480	2.0	$80,700	$2,018	$24,210	$605	1,147	29%	$30.94	$1,609	0.5
Washington County	$16.56	$861	$34,440	2.3	$71,000	$1,775	$21,300	$533	3,199	26%	$10.36	$539	1.6
Webb County	$16.58	$862	$34,480	2.3	$50,600	$1,265	$15,180	$380	27,642	38%	$9.93	$517	1.7
Wharton County	$13.79	$717	$28,680	1.9	$61,000	$1,525	$18,300	$458	5,036	33%	$12.69	$660	1.1
Wheeler County	$13.73	$714	$28,560	1.9	$60,900	$1,523	$18,270	$457	839	37%	$16.91	$879	0.8
Wichita County	$15.08	$784	$31,360	2.1	$64,700	$1,618	$19,410	$485	18,667	39%	$12.88	$670	1.2
Wilbarger County	$13.73	$714	$28,560	1.9	$56,400	$1,410	$16,920	$423	1,962	37%	$13.77	$716	1.0
Willacy County	$13.73	$714	$28,560	1.9	$33,300	$833	$9,990	$250	1,465	25%	$11.56	$601	1.2
Williamson County	$26.08	$1,356	$54,240	3.6	$97,600	$2,440	$29,280	$732	54,532	31%	$18.60	$967	1.4
Wilson County	$20.21	$1,051	$42,040	2.8	$72,000	$1,800	$21,600	$540	2,724	17%	$11.78	$613	1.7
Winkler County	$13.73	$714	$28,560	1.9	$65,900	$1,648	$19,770	$494	473	18%	$26.85	$1,396	0.5
Wise County	$20.33	$1,057	$42,280	2.8	$70,800	$1,770	$21,240	$531	5,098	23%	$15.16	$788	1.3
Wood County	$14.54	$756	$30,240	2.0	$59,100	$1,478	$17,730	$443	3,310	20%	$10.12	$526	1.4
Yoakum County	$13.73	$714	$28,560	1.9	$73,700	$1,843	$22,110	$553	555	21%	$24.41	$1,269	0.6
Young County	$13.73	$714	$28,560	1.9	$61,600	$1,540	$18,480	$462	1,558	22%	$15.09	$784	0.9
Zapata County	$13.73	$714	$28,560	1.9	$42,200	$1,055	$12,660	$317	1,302	30%	$15.04	$782	0.9
Zavala County	$13.73	$714	$28,560	1.9	$34,000	$850	$10,200	$255	1,031	29%	$9.17	$477	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #24*

In **Utah**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,031**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$3,438** monthly or **$41,251** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$19.83
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT UTAH:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.94
2-Bedroom Housing Wage	$19.83
Number of Renter Households	288,634
Percent Renters	30%

109
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

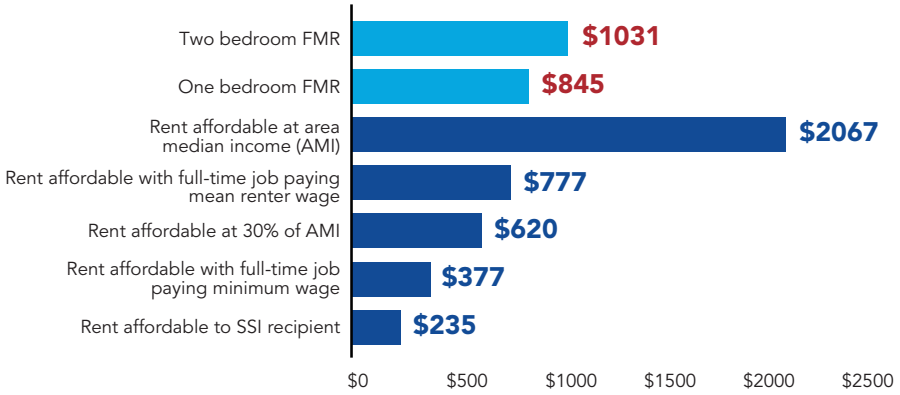
90
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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
Summit County	$24.15
Salt Lake City HMFA	$22.62
Wasatch County	$21.15
Ogden-Clearfield HMFA	$19.69
St. George MSA	$18.44

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.



UTAH

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Utah	$19.83	$1,031	$41,251	2.7	$82,685	$2,067	$24,805	$620	288,634	30%	$14.94	$777	1.3
Combined Nonmetro Areas	$16.39	$852	$34,099	2.3	$74,501	$1,863	$22,350	$559	27,944	26%	$12.67	$659	1.3
Metropolitan Areas													
Box Elder County HMFA	$15.31	$796	$31,840	2.1	$69,200	$1,730	$20,760	$519	4,078	24%	$12.62	$656	1.2
Logan MSA	$13.77	$716	$28,640	1.9	$71,000	$1,775	$21,300	$533	14,074	37%	$10.02	$521	1.4
Ogden-Clearfield HMFA	$19.69	$1,024	$40,960	2.7	$86,300	$2,158	$25,890	$647	46,226	25%	$12.40	$645	1.6
Provo-Orem MSA	$17.81	$926	$37,040	2.5	$80,400	$2,010	$24,120	$603	52,732	32%	$14.25	$741	1.2
Salt Lake City HMFA	$22.62	$1,176	$47,040	3.1	$87,900	$2,198	$26,370	$659	122,970	33%	$17.10	$889	1.3
St. George MSA	$18.44	$959	$38,360	2.5	$70,700	$1,768	$21,210	$530	16,577	30%	$12.93	$672	1.4
Tooele County HMFA	$18.31	$952	$38,080	2.5	$80,800	$2,020	$24,240	$606	4,033	20%	$10.59	$551	1.7
Counties													
Beaver County	$13.73	$714	$28,560	1.9	$67,000	$1,675	$20,100	$503	591	26%	$12.18	$633	1.1
Box Elder County	$15.31	$796	$31,840	2.1	$69,200	$1,730	$20,760	$519	4,078	24%	$12.62	$656	1.2
Cache County	$13.77	$716	$28,640	1.9	$71,000	$1,775	$21,300	$533	14,074	37%	$10.02	$521	1.4
Carbon County	$13.73	$714	$28,560	1.9	$63,700	$1,593	$19,110	$478	2,125	27%	$12.16	$632	1.1
Daggett County	$15.08	$784	$31,360	2.1	$88,600	$2,215	$26,580	$665	16	11%	$10.91	$567	1.4
Davis County	$19.69	$1,024	$40,960	2.7	$86,300	$2,158	$25,890	$647	23,043	22%	$13.08	$680	1.5
Duchesne County	$16.00	$832	$33,280	2.2	$73,700	$1,843	$22,110	$553	1,685	25%	$15.74	$818	1.0
Emery County	$13.73	$714	$28,560	1.9	$69,100	$1,728	$20,730	$518	761	21%	$13.90	$723	1.0
Garfield County	$13.73	$714	$28,560	1.9	$67,300	$1,683	$20,190	$505	373	21%	$9.58	$498	1.4
Grand County	$15.12	$786	$31,440	2.1	$62,600	$1,565	$18,780	$470	1,413	35%	$12.17	$633	1.2
Iron County	$13.73	$714	$28,560	1.9	$59,700	$1,493	$17,910	$448	5,784	36%	$10.20	$531	1.3
Juab County	$17.81	$926	$37,040	2.5	$80,400	$2,010	$24,120	$603	688	20%	$12.36	$643	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kane County	$15.08	$784	$31,360	2.1	$73,700	$1,843	$22,110	$553	551	21%	$11.36	$590	1.3
Millard County	$13.73	$714	$28,560	1.9	$68,700	$1,718	$20,610	$515	937	22%	$13.33	$693	1.0
Morgan County	$19.69	$1,024	$40,960	2.7	$86,300	$2,158	$25,890	$647	525	16%	$10.29	$535	1.9
Piute County	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	60	12%	$11.91	$619	1.2
Rich County	$15.08	$784	$31,360	2.1	$67,300	$1,683	$20,190	$505	143	23%	$8.72	$453	1.7
Salt Lake County	$22.62	$1,176	$47,040	3.1	$87,900	$2,198	$26,370	$659	122,970	33%	$17.10	$889	1.3
San Juan County	$13.73	$714	$28,560	1.9	$53,900	$1,348	$16,170	$404	798	20%	$13.82	$719	1.0
Sanpete County	$14.08	$732	$29,280	1.9	$62,200	$1,555	$18,660	$467	2,175	26%	$10.64	$553	1.3
Sevier County	$13.73	$714	$28,560	1.9	$62,900	$1,573	$18,870	$472	1,641	23%	$10.98	$571	1.2
Summit County	$24.15	$1,256	$50,240	3.3	$113,900	$2,848	$34,170	$854	3,462	24%	$13.77	$716	1.8
Tooele County	$18.31	$952	$38,080	2.5	$80,800	$2,020	$24,240	$606	4,033	20%	$10.59	$551	1.7
Uintah County	$18.04	$938	$37,520	2.5	$78,500	$1,963	$23,550	$589	2,427	23%	$14.71	$765	1.2
Utah County	$17.81	$926	$37,040	2.5	$80,400	$2,010	$24,120	$603	52,044	32%	$14.27	$742	1.2
Wasatch County	$21.15	$1,100	$44,000	2.9	$88,400	$2,210	$26,520	$663	2,747	29%	$13.39	$696	1.6
Washington County	$18.44	$959	$38,360	2.5	$70,700	$1,768	$21,210	$530	16,577	30%	$12.93	$672	1.4
Wayne County	$13.73	$714	$28,560	1.9	$62,700	$1,568	$18,810	$470	255	25%	$12.36	$643	1.1
Weber County	$19.69	$1,024	$40,960	2.7	$86,300	$2,158	$25,890	$647	22,658	27%	$11.65	$606	1.7

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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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.

VERMONT #16*

In **Vermont**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,215**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,050** monthly or **$48,597** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.36
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT VERMONT:

STATE FACTS	
Minimum Wage	$10.96
Average Renter Wage	$13.81
2-Bedroom Housing Wage	$23.36
Number of Renter Households	76,019
Percent Renters	29%

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

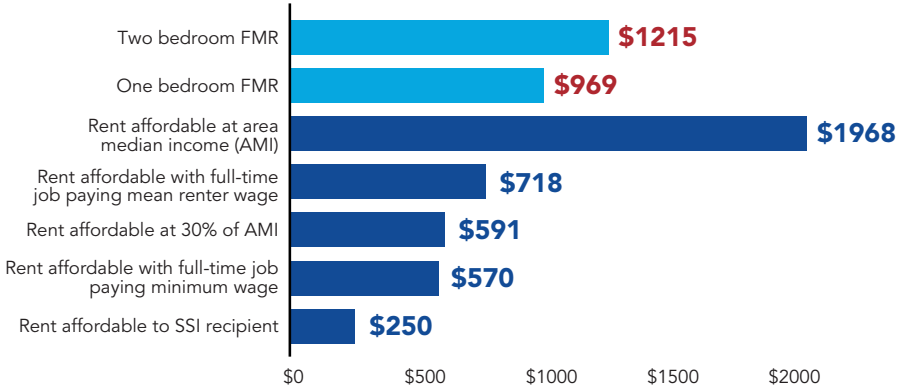
68
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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	$30.25
Washington County	$20.96
Addison County	$20.40
Lamoille County	$20.04
Windham County	$19.69

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.



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, Enosburgh 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

Alburgh town, Grand Isle town, Isle La Motte town, North Hero town, South Hero town

VERMONT

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Vermont	$23.36	$1,215	$48,597	2.1	$78,736	$1,968	$23,621	$591	76,019	29%	$13.81	$718	1.7
Combined Nonmetro Areas	$19.00	$988	$39,527	1.7	$73,213	$1,830	$21,964	$549	46,544	27%	$12.70	$660	1.5
Metropolitan Areas													
Burlington-South Burlington MSA	$30.25	$1,573	$62,920	2.8	$89,700	$2,243	$26,910	$673	29,475	34%	$15.44	$803	2.0
Counties													
Addison County	$20.40	$1,061	$42,440	1.9	$80,700	$2,018	$24,210	$605	3,819	26%	$15.92	$828	1.3
Bennington County	$17.98	$935	$37,400	1.6	$69,900	$1,748	$20,970	$524	3,979	27%	$13.00	$676	1.4
Caledonia County	$16.85	$876	$35,040	1.5	$66,600	$1,665	$19,980	$500	3,397	28%	$12.15	$632	1.4
Essex County	$14.65	$762	$30,480	1.3	$51,500	$1,288	$15,450	$386	547	20%	$11.52	$599	1.3
Lamoille County	$20.04	$1,042	$41,680	1.8	$71,800	$1,795	$21,540	$539	2,915	27%	$10.41	$541	1.9
Orange County	$19.02	$989	$39,560	1.7	$74,400	$1,860	$22,320	$558	2,345	19%	$12.04	$626	1.6
Orleans County	$15.02	$781	$31,240	1.4	$59,800	$1,495	$17,940	$449	2,682	23%	$11.66	$606	1.3
Rutland County	$18.12	$942	$37,680	1.7	$71,500	$1,788	$21,450	$536	6,914	27%	$11.65	$606	1.6
Washington County	$20.96	$1,090	$43,600	1.9	$80,300	$2,008	$24,090	$602	7,261	29%	$14.05	$731	1.5
Windham County	$19.69	$1,024	$40,960	1.8	$70,900	$1,773	$21,270	$532	6,158	32%	$12.64	$658	1.6
Windsor County	$19.58	$1,018	$40,720	1.8	$79,300	$1,983	$23,790	$595	6,527	27%	$11.96	$622	1.6

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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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VIRGINIA #14*

In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,229**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,097** monthly or **$49,167** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$23.64
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$18.67
2-Bedroom Housing Wage	$23.64
Number of Renter Households	1,057,536
Percent Renters	34%

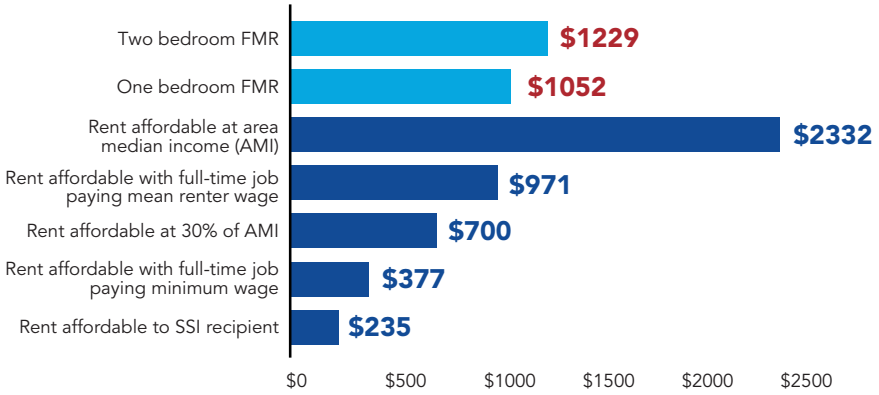
130
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

112
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	$32.83
Charlottesville HMFA	$24.27
Virginia Beach-Norfolk-Newport News HMFA	$21.85
King George County	$21.38
Rappahannock County	$21.00



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.

VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Virginia	$23.64	$1,229	$49,167	3.3	$93,280	$2,332	$27,984	$700	1,057,536	34%	$18.67	$971	1.3
Combined Nonmetro Areas	$14.94	$777	$31,085	2.1	$59,668	$1,492	$17,900	$448	117,136	28%	$11.70	$608	1.3
Metropolitan Areas													
Blacksburg-Christiansburg-Radford HMFA	$19.10	$993	$39,720	2.6	$87,800	$2,195	$26,340	$659	18,715	46%	$10.49	$545	1.8
Buckingham County HMFA	$14.40	$749	$29,960	2.0	$61,700	$1,543	$18,510	$463	1,442	25%	$11.85	$616	1.2
Charlottesville HMFA	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	30,492	37%	$16.33	$849	1.5
Culpeper County HMFA	$19.46	$1,012	$40,480	2.7	$85,200	$2,130	$25,560	$639	4,364	26%	$12.25	$637	1.6
Floyd County HMFA	$13.73	$714	$28,560	1.9	$61,600	$1,540	$18,480	$462	1,154	18%	$10.02	$521	1.4
Franklin County HMFA	$13.79	$717	$28,680	1.9	$67,200	$1,680	$20,160	$504	4,657	20%	$8.86	$461	1.6
Giles County HMFA	$14.10	$733	$29,320	1.9	$61,000	$1,525	$18,300	$458	1,624	23%	$17.12	$890	0.8
Harrisonburg MSA	$17.35	$902	$36,080	2.4	$71,900	$1,798	$21,570	$539	18,484	39%	$13.45	$700	1.3
Kingsport-Bristol-Bristol MSA	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	10,506	27%	$10.91	$567	1.3
Lynchburg MSA	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	29,593	29%	$14.28	$742	1.1
Pulaski County HMFA	$13.87	$721	$28,840	1.9	$60,500	$1,513	$18,150	$454	4,018	28%	$13.20	$687	1.1
Rappahannock County HMFA	$21.00	$1,092	$43,680	2.9	$88,700	$2,218	$26,610	$665	780	26%	$9.21	$479	2.3
Richmond MSA	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	166,759	34%	$17.68	$920	1.2
Roanoke HMFA	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	36,098	34%	$15.05	$783	1.1
Staunton-Waynesboro MSA	$17.29	$899	$35,960	2.4	$71,400	$1,785	$21,420	$536	14,518	30%	$13.82	$719	1.3
Virginia Beach-Norfolk-Newport News HMFA	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	245,769	39%	$15.18	$789	1.4
Warren County HMFA	$19.56	$1,017	$40,680	2.7	$81,400	$2,035	$24,420	$611	3,307	23%	$11.08	$576	1.8
Washington-Arlington-Alexandria HMFA	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	335,608	34%	$24.73	$1,286	1.3

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VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Winchester MSA	$19.75	$1,027	$41,080	2.7	$83,400	$2,085	$25,020	$626	12,512	30%	$16.25	$845	1.2
Counties													
Accomack County	$15.23	$792	$31,680	2.1	$56,400	$1,410	$16,920	$423	4,308	32%	$13.68	$711	1.1
Albemarle County	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	15,221	37%	$16.49	$858	1.5
Alleghany County	$14.23	$740	$29,600	2.0	$60,700	$1,518	$18,210	$455	1,504	22%	$7.72	$402	1.8
Amelia County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	753	16%	$10.97	$571	1.9
Amherst County	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	2,695	22%	$11.24	$585	1.4
Appomattox County	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	1,362	22%	$6.18	$322	2.6
Arlington County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	59,212	57%	$34.59	$1,799	0.9
Augusta County	$17.29	$899	$35,960	2.4	$71,400	$1,785	$21,420	$536	6,187	21%	$15.19	$790	1.1
Bath County	$14.06	$731	$29,240	1.9	$65,600	$1,640	$19,680	$492	556	28%	$17.78	$924	0.8
Bedford County	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	5,734	18%	$11.87	$617	1.3
Bland County	$13.73	$714	$28,560	1.9	$62,200	$1,555	$18,660	$467	436	17%	$10.62	$552	1.3
Botetourt County	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	1,808	14%	$11.59	$602	1.4
Brunswick County	$15.79	$821	$32,840	2.2	$55,800	$1,395	$16,740	$419	1,712	28%	$10.68	$556	1.5
Buchanan County	$13.73	$714	$28,560	1.9	$41,700	$1,043	$12,510	$313	1,946	22%	$17.32	$901	0.8
Buckingham County	$14.40	$749	$29,960	2.0	$61,700	$1,543	$18,510	$463	1,442	25%	$11.85	$616	1.2
Campbell County	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	5,686	25%	$16.48	$857	1.0
Caroline County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	2,043	19%	$13.69	$712	1.5
Carroll County	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	2,849	23%	$8.89	$463	1.5
Charles City County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	469	16%	$13.89	$722	1.5
Charlotte County	$13.73	$714	$28,560	1.9	$51,100	$1,278	$15,330	$383	1,387	31%	$10.35	$538	1.3
Chesterfield County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	30,188	25%	$14.94	$777	1.4
Clarke County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	1,423	25%	$10.29	$535	3.2
Craig County	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	630	28%	$10.09	$525	1.6

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VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Culpeper County	$19.46	$1,012	$40,480	2.7	$85,200	$2,130	$25,560	$639	4,364	26%	$12.25	$637	1.6
Cumberland County	$19.17	$997	$39,880	2.6	$63,200	$1,580	$18,960	$474	1,071	27%	$12.35	$642	1.6
Dickenson County	$13.73	$714	$28,560	1.9	$42,600	$1,065	$12,780	$320	1,385	24%	$12.76	$663	1.1
Dinwiddie County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	2,491	24%	$13.56	$705	1.5
Essex County	$18.31	$952	$38,080	2.5	$63,600	$1,590	$19,080	$477	1,355	30%	$11.12	$578	1.6
Fairfax County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	126,101	32%	$28.66	$1,490	1.1
Fauquier County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	5,316	22%	$13.67	$711	2.4
Floyd County	$13.73	$714	$28,560	1.9	$61,600	$1,540	$18,480	$462	1,154	18%	$10.02	$521	1.4
Fluvanna County	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	1,586	16%	$11.81	$614	2.1
Franklin County	$13.79	$717	$28,680	1.9	$67,200	$1,680	$20,160	$504	4,657	20%	$8.86	$461	1.6
Frederick County	$19.75	$1,027	$41,080	2.7	$83,400	$2,085	$25,020	$626	6,908	22%	$15.48	$805	1.3
Giles County	$14.10	$733	$29,320	1.9	$61,000	$1,525	$18,300	$458	1,624	23%	$17.12	$890	0.8
Gloucester County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	3,498	24%	$9.81	$510	2.2
Goochland County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	1,269	15%	$27.47	$1,429	0.7
Grayson County	$13.73	$714	$28,560	1.9	$47,900	$1,198	$14,370	$359	1,358	21%	$9.25	$481	1.5
Greene County	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	1,459	20%	$11.66	$606	2.1
Greensville County	$15.77	$820	$32,800	2.2	$50,400	$1,260	$15,120	$378	990	27%	$13.72	$714	1.1
Halifax County	$13.73	$714	$28,560	1.9	$58,900	$1,473	$17,670	$442	3,549	25%	$11.34	$589	1.2
Hanover County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	7,086	18%	$12.87	$669	1.6
Henrico County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	47,408	37%	$18.50	$962	1.1
Henry County	$13.73	$714	$28,560	1.9	$52,300	$1,308	$15,690	$392	5,969	28%	$10.95	$569	1.3
Highland County	$13.73	$714	$28,560	1.9	$64,000	$1,600	$19,200	$480	203	18%	$10.58	$550	1.3
Isle of Wight County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	3,612	25%	$11.82	$615	1.8
James City County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	7,332	25%	$10.50	$546	2.1
King and Queen County	$17.02	$885	$35,400	2.3	$60,600	$1,515	$18,180	$455	464	16%	$15.28	$795	1.1
King George County	$21.38	$1,112	$44,480	2.9	$99,800	$2,495	$29,940	$749	2,089	23%	$16.11	$838	1.3

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VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
King William County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	849	14%	$12.35	$642	1.7
Lancaster County	$19.13	$995	$39,800	2.6	$71,600	$1,790	$21,480	$537	1,252	24%	$8.91	$463	2.1
Lee County	$13.73	$714	$28,560	1.9	$49,300	$1,233	$14,790	$370	2,684	29%	$6.83	$355	2.0
Loudoun County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	27,796	22%	$18.06	$939	1.8
Louisa County	$18.60	$967	$38,680	2.6	$74,300	$1,858	$22,290	$557	2,757	20%	$14.70	$765	1.3
Lunenburg County	$13.73	$714	$28,560	1.9	$50,200	$1,255	$15,060	$377	1,243	29%	$11.49	$598	1.2
Madison County	$18.44	$959	$38,360	2.5	$61,700	$1,543	$18,510	$463	1,364	27%	$11.76	$611	1.6
Mathews County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	502	13%	$8.98	$467	2.4
Mecklenburg County	$14.27	$742	$29,680	2.0	$58,000	$1,450	$17,400	$435	3,558	30%	$11.17	$581	1.3
Middlesex County	$18.63	$969	$38,760	2.6	$64,100	$1,603	$19,230	$481	869	20%	$15.62	$812	1.2
Montgomery County	$19.10	$993	$39,720	2.6	$87,800	$2,195	$26,340	$659	15,953	45%	$10.39	$540	1.8
Nelson County	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	1,658	26%	$10.26	$533	2.4
New Kent County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	1,148	15%	$11.65	$606	1.8
Northampton County	$16.37	$851	$34,040	2.3	$58,000	$1,450	$17,400	$435	1,780	35%	$10.03	$522	1.6
Northumberland County	$14.62	$760	$30,400	2.0	$69,800	$1,745	$20,940	$524	834	15%	$11.35	$590	1.3
Nottoway County	$15.00	$780	$31,200	2.1	$50,700	$1,268	$15,210	$380	2,146	39%	$10.21	$531	1.5
Orange County	$17.19	$894	$35,760	2.4	$81,600	$2,040	$24,480	$612	3,005	22%	$10.99	$571	1.6
Page County	$14.21	$739	$29,560	2.0	$57,000	$1,425	$17,100	$428	2,792	30%	$10.33	$537	1.4
Patrick County	$13.73	$714	$28,560	1.9	$56,300	$1,408	$16,890	$422	1,807	24%	$6.40	$333	2.1
Pittsylvania County	$13.73	$714	$28,560	1.9	$58,900	$1,473	$17,670	$442	6,580	25%	$12.30	$639	1.1
Powhatan County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	1,059	10%	$13.39	$696	1.5
Prince Edward County	$17.42	$906	$36,240	2.4	$59,400	$1,485	$17,820	$446	2,379	33%	$11.30	$587	1.5
Prince George County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	3,767	33%	$15.49	$806	1.3
Prince William County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	37,662	27%	$13.87	$721	2.4
Pulaski County	$13.87	$721	$28,840	1.9	$60,500	$1,513	$18,150	$454	4,018	28%	$13.20	$687	1.1
Rappahannock County	$21.00	$1,092	$43,680	2.9	$88,700	$2,218	$26,610	$665	780	26%	$9.21	$479	2.3

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VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Richmond County	$17.12	$890	$35,600	2.4	$56,500	$1,413	$16,950	$424	877	28%	$10.93	$568	1.6
Roanoke County	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	9,940	26%	$14.54	$756	1.1
Rockbridge County	$15.33	$797	$31,880	2.1	$61,200	$1,530	$18,360	$459	1,946	22%	$9.54	$496	1.6
Rockingham County	$17.35	$902	$36,080	2.4	$71,900	$1,798	$21,570	$539	8,114	26%	$14.21	$739	1.2
Russell County	$13.73	$714	$28,560	1.9	$56,000	$1,400	$16,800	$420	2,622	24%	$12.46	$648	1.1
Scott County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	1,934	22%	$9.62	$500	1.4
Shenandoah County	$16.13	$839	$33,560	2.2	$67,900	$1,698	$20,370	$509	5,086	29%	$11.20	$582	1.4
Smyth County	$13.73	$714	$28,560	1.9	$53,500	$1,338	$16,050	$401	3,688	29%	$9.25	$481	1.5
Southampton County	$15.73	$818	$32,720	2.2	$66,300	$1,658	$19,890	$497	1,751	27%	$11.08	$576	1.4
Spotsylvania County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	9,754	22%	$12.43	$647	2.6
Stafford County	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	11,039	24%	$12.23	$636	2.7
Surry County	$14.46	$752	$30,080	2.0	$65,000	$1,625	$19,500	$488	639	23%	$29.48	$1,533	0.5
Sussex County	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	1,250	33%	$11.29	$587	1.8
Tazewell County	$13.83	$719	$28,760	1.9	$55,600	$1,390	$16,680	$417	4,119	24%	$13.07	$680	1.1
Warren County	$19.56	$1,017	$40,680	2.7	$81,400	$2,035	$24,420	$611	3,307	23%	$11.08	$576	1.8
Washington County	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	5,532	25%	$11.22	$583	1.2
Westmoreland County	$16.87	$877	$35,080	2.3	$76,900	$1,923	$23,070	$577	1,943	26%	$9.10	$473	1.9
Wise County	$13.73	$714	$28,560	1.9	$50,600	$1,265	$15,180	$380	5,146	34%	$8.48	$441	1.6
Wythe County	$13.83	$719	$28,760	1.9	$58,600	$1,465	$17,580	$440	2,843	24%	$9.93	$517	1.4
York County	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	6,941	28%	$12.58	$654	1.7
Alexandria city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	39,990	57%	$26.17	$1,361	1.3
Bristol city	$13.73	$714	$28,560	1.9	$59,100	$1,478	$17,730	$443	3,040	41%	$10.81	$562	1.3
Buena Vista city	$15.33	$797	$31,880	2.1	$61,200	$1,530	$18,360	$459	845	33%	$14.04	$730	1.1
Charlottesville city	$24.27	$1,262	$50,480	3.3	$93,900	$2,348	$28,170	$704	10,568	57%	$17.72	$921	1.4
Chesapeake city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	24,147	29%	$12.82	$667	1.7
Colonial Heights city	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	2,570	36%	$9.55	$496	2.1

1: BR = Bedroom
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3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Covington city	$14.23	$740	$29,600	2.0	$60,700	$1,518	$18,210	$455	638	26%	$17.22	$895	0.8
Danville city	$13.73	$714	$28,560	1.9	$58,900	$1,473	$17,670	$442	8,601	47%	$12.87	$669	1.1
Emporia city	$15.77	$820	$32,800	2.2	$50,400	$1,260	$15,120	$378	1,240	59%	$11.42	$594	1.4
Fairfax city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	2,487	29%	$15.87	$825	2.1
Falls Church city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	2,019	38%	$21.78	$1,133	1.5
Franklin city	$15.73	$818	$32,720	2.2	$66,300	$1,658	$19,890	$497	1,771	50%	$10.79	$561	1.5
Fredericksburg city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	6,753	64%	$17.56	$913	1.9
Galax city	$13.73	$714	$28,560	1.9	$54,600	$1,365	$16,380	$410	943	34%	$8.04	$418	1.7
Hampton city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	23,533	44%	$14.57	$758	1.5
Harrisonburg city	$17.35	$902	$36,080	2.4	$71,900	$1,798	$21,570	$539	10,370	62%	$12.56	$653	1.4
Hopewell city	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	4,621	50%	$22.66	$1,178	0.9
Lexington city	$15.33	$797	$31,880	2.1	$61,200	$1,530	$18,360	$459	934	47%	$11.97	$623	1.3
Lynchburg city	$15.79	$821	$32,840	2.2	$72,400	$1,810	$21,720	$543	14,116	50%	$15.21	$791	1.0
Manassas city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	4,448	35%	$19.45	$1,012	1.7
Manassas Park city	$32.83	$1,707	$68,280	4.5	$126,000	$3,150	$37,800	$945	1,608	34%	$19.62	$1,020	1.7
Martinsville city	$13.73	$714	$28,560	1.9	$52,300	$1,308	$15,690	$392	2,347	42%	$11.79	$613	1.2
Newport News city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	35,281	51%	$18.55	$964	1.2
Norfolk city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	50,126	57%	$18.48	$961	1.2
Norton city	$13.73	$714	$28,560	1.9	$50,600	$1,265	$15,180	$380	976	54%	$10.80	$562	1.3
Petersburg city	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	7,898	59%	$16.45	$855	1.2
Poquoson city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	766	17%	$9.08	$472	2.4
Portsmouth city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	16,661	46%	$15.06	$783	1.5
Radford city	$19.10	$993	$39,720	2.6	$87,800	$2,195	$26,340	$659	2,762	51%	$11.26	$585	1.7
Richmond city	$20.40	$1,061	$42,440	2.8	$89,400	$2,235	$26,820	$671	51,890	58%	$21.87	$1,137	0.9
Roanoke city	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	20,254	48%	$15.64	$813	1.0
Salem city	$16.23	$844	$33,760	2.2	$76,700	$1,918	$23,010	$575	3,466	35%	$16.14	$839	1.0

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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.

VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Staunton city	$17.29	$899	$35,960	2.4	$71,400	$1,785	$21,420	$536	4,546	43%	$12.06	$627	1.4
Suffolk city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	10,197	31%	$11.75	$611	1.9
Virginia Beach city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	60,804	36%	$14.97	$778	1.5
Waynesboro city	$17.29	$899	$35,960	2.4	$71,400	$1,785	$21,420	$536	3,785	41%	$11.89	$618	1.5
Williamsburg city	$21.85	$1,136	$45,440	3.0	$82,500	$2,063	$24,750	$619	2,369	51%	$12.02	$625	1.8
Winchester city	$19.75	$1,027	$41,080	2.7	$83,400	$2,085	$25,020	$626	5,604	53%	$17.14	$892	1.2

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4: AMI = Fiscal Year 2020 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 #6*

In **Washington**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,584**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$5,279** monthly or **$63,352** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$30.46
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WASHINGTON:

STATE FACTS	
Minimum Wage	$13.50
Average Renter Wage	$21.90
2-Bedroom Housing Wage	$30.46
Number of Renter Households	1,043,871
Percent Renters	37%

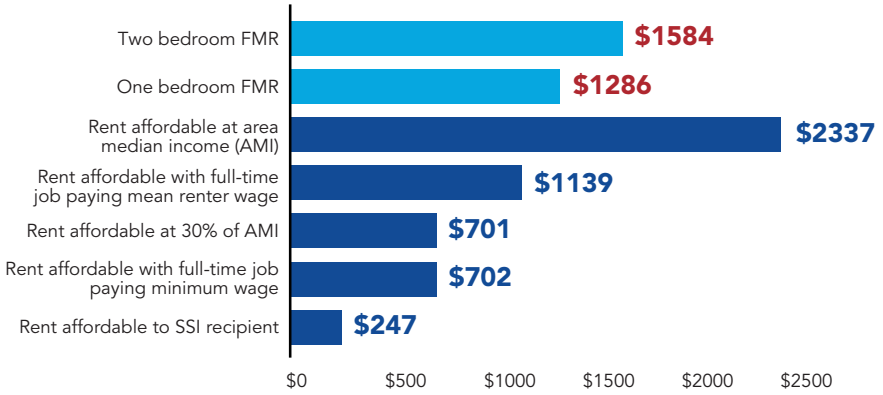
90
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

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
Seattle-Bellevue HMFA	$40.37
Portland-Vancouver-Hillsboro MSA	$28.75
Tacoma HMFA	$27.08
Bremerton-Silverdale MSA	$24.92
San Juan County	$23.69



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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Washington	$30.46	$1,584	$63,352	2.3	$93,484	$2,337	$28,045	$701	1,043,871	37%	$21.90	$1,139	1.4
Combined Nonmetro Areas	$18.34	$954	$38,152	1.4	$67,870	$1,697	$20,361	$509	95,114	33%	$12.31	$640	1.5
Metropolitan Areas													
Bellingham MSA	$22.60	$1,175	$47,000	1.7	$86,300	$2,158	$25,890	$647	32,293	38%	$13.89	$722	1.6
Bremerton-Silverdale MSA	$24.92	$1,296	$51,840	1.8	$91,700	$2,293	$27,510	$688	33,968	33%	$13.48	$701	1.8
Columbia County HMFA	$19.25	$1,001	$40,040	1.4	$66,300	$1,658	$19,890	$497	549	31%	$14.16	$737	1.4
Kennewick-Richland MSA	$20.94	$1,089	$43,560	1.6	$77,500	$1,938	$23,250	$581	30,705	32%	$15.18	$789	1.4
Lewiston MSA	$16.69	$868	$34,720	1.2	$73,900	$1,848	$22,170	$554	2,722	30%	$12.89	$670	1.3
Longview MSA	$18.90	$983	$39,320	1.4	$69,200	$1,730	$20,760	$519	14,059	34%	$15.06	$783	1.3
Mount Vernon-Anacortes MSA	$23.23	$1,208	$48,320	1.7	$78,400	$1,960	$23,520	$588	15,559	32%	$15.47	$804	1.5
Olympia-Tumwater MSA	$22.52	$1,171	$46,840	1.7	$86,700	$2,168	$26,010	$650	39,279	36%	$15.69	$816	1.4
Pend Oreille County HMFA	$16.00	$832	$33,280	1.2	$60,700	$1,518	$18,210	$455	1,239	21%	$14.55	$756	1.1
Portland-Vancouver-Hillsboro MSA	$28.75	$1,495	$59,800	2.1	$92,100	$2,303	$27,630	$691	58,780	33%	$16.71	$869	1.7
Seattle-Bellevue HMFA	$40.37	$2,099	$83,960	3.0	$113,300	$2,833	$33,990	$850	467,385	40%	$28.43	$1,478	1.4
Spokane HMFA *	$17.50	$910	$36,400	1.3	$78,500	$1,963	$23,550	$589	74,150	37%	$14.49	$753	1.2
Stevens County HMFA	$14.06	$731	$29,240	1.0	$63,500	$1,588	$19,050	$476	3,914	22%	$10.11	$526	1.4
Tacoma HMFA	$27.08	$1,408	$56,320	2.0	$87,300	$2,183	$26,190	$655	121,809	38%	$16.29	$847	1.7
Walla Walla County HMFA	$20.06	$1,043	$41,720	1.5	$69,900	$1,748	$20,970	$524	7,904	35%	$12.95	$673	1.5
Wenatchee MSA	$20.27	$1,054	$42,160	1.5	$69,400	$1,735	$20,820	$521	14,143	33%	$12.99	$676	1.6
Yakima MSA	$19.48	$1,013	$40,520	1.4	$57,200	$1,430	$17,160	$429	30,299	37%	$13.05	$678	1.5

† Wage data not available (See Appendix B).

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WASHINGTON

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	$15.17	$789	$31,560	1.1	$58,000	$1,450	$17,400	$435	2,151	37%	$14.79	$769	1.0
Asotin County	$16.69	$868	$34,720	1.2	$73,900	$1,848	$22,170	$554	2,722	30%	$12.89	$670	1.3
Benton County	$20.94	$1,089	$43,560	1.6	$77,500	$1,938	$23,250	$581	22,461	32%	$15.98	$831	1.3
Chelan County	$20.27	$1,054	$42,160	1.5	$69,400	$1,735	$20,820	$521	9,584	34%	$13.46	$700	1.5
Clallam County	$20.02	$1,041	$41,640	1.5	$66,300	$1,658	$19,890	$497	9,606	29%	$11.37	$591	1.8
Clark County	$28.75	$1,495	$59,800	2.1	$92,100	$2,303	$27,630	$691	57,426	33%	$16.79	$873	1.7
Columbia County	$19.25	$1,001	$40,040	1.4	$66,300	$1,658	$19,890	$497	549	31%	$14.16	$737	1.4
Cowlitz County	$18.90	$983	$39,320	1.4	$69,200	$1,730	$20,760	$519	14,059	34%	$15.06	$783	1.3
Douglas County	$20.27	$1,054	$42,160	1.5	$69,400	$1,735	$20,820	$521	4,559	30%	$11.31	$588	1.8
Ferry County	$15.77	$820	$32,800	1.2	$55,100	$1,378	$16,530	$413	827	27%	$7.64	$397	2.1
Franklin County	$20.94	$1,089	$43,560	1.6	$77,500	$1,938	$23,250	$581	8,244	31%	$13.00	$676	1.6
Garfield County †	$14.08	$732	$29,280	1.0	$64,600	$1,615	$19,380	$485	298	30%			
Grant County	$16.27	$846	$33,840	1.2	$74,600	$1,865	$22,380	$560	11,705	38%	$13.81	$718	1.2
Grays Harbor County	$16.44	$855	$34,200	1.2	$65,300	$1,633	$19,590	$490	9,549	34%	$12.16	$633	1.4
Island County	$21.90	$1,139	$45,560	1.6	$76,000	$1,900	$22,800	$570	10,553	31%	$12.42	$646	1.8
Jefferson County	$19.62	$1,020	$40,800	1.5	$68,600	$1,715	$20,580	$515	3,806	27%	$11.33	$589	1.7
King County	$40.37	$2,099	$83,960	3.0	$113,300	$2,833	$33,990	$850	371,184	43%	$30.25	$1,573	1.3
Kitsap County	$24.92	$1,296	$51,840	1.8	$91,700	$2,293	$27,510	$688	33,968	33%	$13.48	$701	1.8
Kittitas County	$19.42	$1,010	$40,400	1.4	$74,900	$1,873	$22,470	$562	7,646	42%	$9.55	$497	2.0
Klickitat County	$18.00	$936	$37,440	1.3	$65,600	$1,640	$19,680	$492	2,877	34%	$17.57	$914	1.0
Lewis County	$18.42	$958	$38,320	1.4	$63,400	$1,585	$19,020	$476	9,166	30%	$14.07	$731	1.3
Lincoln County	$13.96	$726	$29,040	1.0	$65,400	$1,635	$19,620	$491	935	21%	$12.40	$645	1.1
Mason County	$20.13	$1,047	$41,880	1.5	$65,900	$1,648	$19,770	$494	5,502	23%	$11.28	$586	1.8
Okanogan County	$15.98	$831	$33,240	1.2	$53,900	$1,348	$16,170	$404	5,926	34%	$9.41	$489	1.7
Pacific County	$17.48	$909	$36,360	1.3	$57,600	$1,440	$17,280	$432	2,017	22%	$9.07	$471	1.9

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pend Oreille County	$16.00	$832	$33,280	1.2	$60,700	$1,518	$18,210	$455	1,239	21%	$14.55	$756	1.1
Pierce County	$27.08	$1,408	$56,320	2.0	$87,300	$2,183	$26,190	$655	121,809	38%	$16.29	$847	1.7
San Juan County	$23.69	$1,232	$49,280	1.8	$78,400	$1,960	$23,520	$588	2,104	26%	$11.29	$587	2.1
Skagit County	$23.23	$1,208	$48,320	1.7	$78,400	$1,960	$23,520	$588	15,559	32%	$15.47	$804	1.5
Skamania County	$28.75	$1,495	$59,800	2.1	$92,100	$2,303	$27,630	$691	1,354	29%	$9.36	$487	3.1
Snohomish County	$40.37	$2,099	$83,960	3.0	$113,300	$2,833	$33,990	$850	96,201	33%	$19.46	$1,012	2.1
Spokane County *	$17.50	$910	$36,400	1.3	$78,500	$1,963	$23,550	$589	74,150	37%	$14.49	$753	1.2
Stevens County	$14.06	$731	$29,240	1.0	$63,500	$1,588	$19,050	$476	3,914	22%	$10.11	$526	1.4
Thurston County	$22.52	$1,171	$46,840	1.7	$86,700	$2,168	$26,010	$650	39,279	36%	$15.69	$816	1.4
Wahkiakum County	$15.42	$802	$32,080	1.1	$61,800	$1,545	$18,540	$464	261	14%	$10.16	$528	1.5
Walla Walla County	$20.06	$1,043	$41,720	1.5	$69,900	$1,748	$20,970	$524	7,904	35%	$12.95	$673	1.5
Whatcom County	$22.60	$1,175	$47,000	1.7	$86,300	$2,158	$25,890	$647	32,293	38%	$13.89	$722	1.6
Whitman County	$16.92	$880	$35,200	1.3	$72,300	$1,808	$21,690	$542	10,185	57%	$11.40	$593	1.5
Yakima County	$19.48	$1,013	$40,520	1.4	$57,200	$1,430	$17,160	$429	30,299	37%	$13.05	$678	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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 #49*

In **West Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$778**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,595** monthly or **$31,135** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$14.97
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WEST VIRGINIA:

STATE FACTS	
Minimum Wage	$8.75
Average Renter Wage	$13.03
2-Bedroom Housing Wage	$14.97
Number of Renter Households	198,796
Percent Renters	27%

68
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

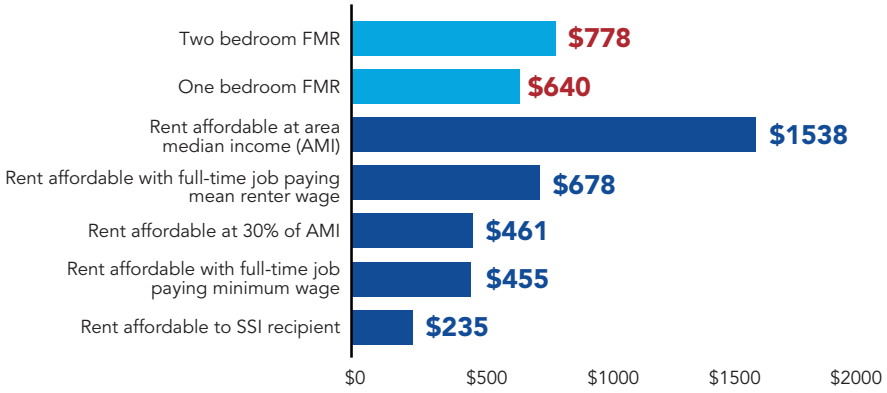
56
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

1.7
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
Winchester MSA	$19.75
Martinsburg HMFA	$18.29
Putnam County	$17.60
Jefferson County	$17.29
Morgantown MSA	$16.92

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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	$14.97	$778	$31,135	1.7	$61,519	$1,538	$18,456	$461	198,796	27%	$13.03	$678	1.1
Combined Nonmetro Areas	$13.46	$700	$27,989	1.5	$56,055	$1,401	$16,816	$420	68,549	24%	$13.12	$682	1.0
Metropolitan Areas													
Boone County HMFA	$12.96	$674	$26,960	1.5	$50,300	$1,258	$15,090	$377	2,228	24%	$13.77	$716	0.9
Charleston HMFA	$16.00	$832	$33,280	1.8	$55,700	$1,393	$16,710	$418	25,344	31%	$14.93	$776	1.1
Cumberland MSA	$13.73	$714	$28,560	1.6	$61,900	$1,548	$18,570	$464	3,135	28%	$11.65	$606	1.2
Fayette County HMFA	$12.83	$667	$26,680	1.5	$50,600	$1,265	$15,180	$380	3,707	21%	$8.94	$465	1.4
Huntington-Ashland HMFA	$15.54	$808	$32,320	1.8	$59,100	$1,478	$17,730	$443	19,024	34%	$11.17	$581	1.4
Jefferson County HMFA	$17.29	$899	$35,960	2.0	$94,700	$2,368	$28,410	$710	5,255	25%	$10.09	$525	1.7
Lincoln County HMFA	$13.29	$691	$27,640	1.5	$48,700	$1,218	$14,610	$365	1,790	23%	$8.12	$422	1.6
Martinsburg HMFA	$18.29	$951	$38,040	2.1	$74,300	$1,858	$22,290	$557	11,212	26%	$12.38	$644	1.5
Morgantown MSA	$16.92	$880	$35,200	1.9	$73,900	$1,848	$22,170	$554	19,084	37%	$13.74	$714	1.2
Parkersburg-Vienna MSA	$14.50	$754	$30,160	1.7	$64,300	$1,608	$19,290	$482	10,784	28%	$11.31	$588	1.3
Putnam County HMFA	$17.60	$915	$36,600	2.0	$77,100	$1,928	$23,130	$578	3,841	18%	$15.49	$806	1.1
Raleigh County HMFA	$14.50	$754	$30,160	1.7	$54,300	$1,358	$16,290	$407	8,089	26%	$11.10	$577	1.3
Weirton-Steubenville MSA	$13.38	$696	$27,840	1.5	$62,400	$1,560	$18,720	$468	6,076	27%	$12.22	$636	1.1
Wheeling MSA	$14.17	$737	$29,480	1.6	$68,900	$1,723	$20,670	$517	7,774	26%	$14.78	$768	1.0
Winchester MSA	$19.75	$1,027	$41,080	2.3	$83,400	$2,085	$25,020	$626	2,904	30%	$9.40	$489	2.1
Counties													
Barbour County	$12.73	$662	$26,480	1.5	$50,000	$1,250	$15,000	$375	1,883	29%	$11.34	$590	1.1
Berkeley County	$18.29	$951	$38,040	2.1	$74,300	$1,858	$22,290	$557	11,212	26%	$12.38	$644	1.5

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Boone County	$12.96	$674	$26,960	1.5	$50,300	$1,258	$15,090	$377	2,228	24%	$13.77	$716	0.9
Braxton County	$12.73	$662	$26,480	1.5	$55,900	$1,398	$16,770	$419	1,142	21%	$12.58	$654	1.0
Brooke County	$13.38	$696	$27,840	1.5	$62,400	$1,560	$18,720	$468	2,520	25%	$11.46	$596	1.2
Cabell County	$15.54	$808	$32,320	1.8	$59,100	$1,478	$17,730	$443	14,980	38%	$11.40	$593	1.4
Calhoun County	$12.85	$668	$26,720	1.5	$51,000	$1,275	$15,300	$383	550	19%	$10.34	$538	1.2
Clay County	$16.00	$832	$33,280	1.8	$55,700	$1,393	$16,710	$418	585	18%	$7.67	$399	2.1
Doddridge County	$13.13	$683	$27,320	1.5	$62,100	$1,553	$18,630	$466	354	13%	$23.63	$1,229	0.6
Fayette County	$12.83	$667	$26,680	1.5	$50,600	$1,265	$15,180	$380	3,707	21%	$8.94	$465	1.4
Gilmer County	$12.73	$662	$26,480	1.5	$52,300	$1,308	$15,690	$392	728	27%	$8.80	$458	1.4
Grant County	$12.73	$662	$26,480	1.5	$54,000	$1,350	$16,200	$405	889	20%	$12.71	$661	1.0
Greenbrier County	$14.06	$731	$29,240	1.6	$54,400	$1,360	$16,320	$408	4,340	28%	$10.93	$569	1.3
Hampshire County	$19.75	$1,027	$41,080	2.3	$83,400	$2,085	$25,020	$626	2,904	30%	$9.40	$489	2.1
Hancock County	$13.38	$696	$27,840	1.5	$62,400	$1,560	$18,720	$468	3,556	28%	$12.86	$669	1.0
Hardy County	$12.73	$662	$26,480	1.5	$49,500	$1,238	$14,850	$371	1,541	28%	$14.47	$752	0.9
Harrison County	$14.94	$777	$31,080	1.7	$77,600	$1,940	$23,280	$582	7,275	27%	$13.12	$682	1.1
Jackson County	$12.73	$662	$26,480	1.5	$58,800	$1,470	$17,640	$441	2,408	22%	$21.21	$1,103	0.6
Jefferson County	$17.29	$899	$35,960	2.0	$94,700	$2,368	$28,410	$710	5,255	25%	$10.09	$525	1.7
Kanawha County	$16.00	$832	$33,280	1.8	$55,700	$1,393	$16,710	$418	24,759	31%	$15.01	$780	1.1
Lewis County	$13.58	$706	$28,240	1.6	$51,600	$1,290	$15,480	$387	1,981	30%	$18.36	$955	0.7
Lincoln County	$13.29	$691	$27,640	1.5	$48,700	$1,218	$14,610	$365	1,790	23%	$8.12	$422	1.6
Logan County	$12.73	$662	$26,480	1.5	$53,300	$1,333	$15,990	$400	3,693	27%	$13.13	$683	1.0
McDowell County	$12.73	$662	$26,480	1.5	$34,000	$850	$10,200	$255	1,591	21%	$16.10	$837	0.8
Marion County	$15.60	$811	$32,440	1.8	$63,600	$1,590	$19,080	$477	5,753	25%	$13.79	$717	1.1
Marshall County	$14.17	$737	$29,480	1.6	$68,900	$1,723	$20,670	$517	2,414	20%	$21.90	$1,139	0.6
Mason County	$12.73	$662	$26,480	1.5	$52,900	$1,323	$15,870	$397	2,162	20%	$15.36	$799	0.8
Mercer County	$12.73	$662	$26,480	1.5	$53,200	$1,330	$15,960	$399	7,206	29%	$11.40	$593	1.1

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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.

WEST VIRGINIA

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mineral County	$13.73	$714	$28,560	1.6	$61,900	$1,548	$18,570	$464	3,135	28%	$11.65	$606	1.2
Mingo County	$13.33	$693	$27,720	1.5	$43,100	$1,078	$12,930	$323	2,802	26%	$13.66	$710	1.0
Monongalia County	$16.92	$880	$35,200	1.9	$73,900	$1,848	$22,170	$554	17,004	44%	$14.14	$735	1.2
Monroe County	$12.73	$662	$26,480	1.5	$48,200	$1,205	$14,460	$362	1,152	20%	$12.09	$629	1.1
Morgan County	$14.50	$754	$30,160	1.7	$63,600	$1,590	$19,080	$477	1,274	18%	$10.64	$553	1.4
Nicholas County	$12.73	$662	$26,480	1.5	$53,700	$1,343	$16,110	$403	2,215	21%	$8.21	$427	1.6
Ohio County	$14.17	$737	$29,480	1.6	$68,900	$1,723	$20,670	$517	5,360	31%	$11.58	$602	1.2
Pendleton County	$12.73	$662	$26,480	1.5	$50,100	$1,253	$15,030	$376	593	19%	$11.46	$596	1.1
Pleasants County	$13.56	$705	$28,200	1.5	$59,700	$1,493	$17,910	$448	589	21%	$16.50	$858	0.8
Pocahontas County	$12.73	$662	$26,480	1.5	$58,200	$1,455	$17,460	$437	663	19%	$10.95	$569	1.2
Preston County	$16.92	$880	$35,200	1.9	$73,900	$1,848	$22,170	$554	2,080	17%	$9.91	$515	1.7
Putnam County	$17.60	$915	$36,600	2.0	$77,100	$1,928	$23,130	$578	3,841	18%	$15.49	$806	1.1
Raleigh County	$14.50	$754	$30,160	1.7	$54,300	$1,358	$16,290	$407	8,089	26%	$11.10	$577	1.3
Randolph County	$13.12	$682	$27,280	1.5	$55,800	$1,395	$16,740	$419	3,325	30%	$11.15	$580	1.2
Ritchie County	$12.73	$662	$26,480	1.5	$55,000	$1,375	$16,500	$413	795	20%	$11.25	$585	1.1
Roane County	$12.73	$662	$26,480	1.5	$48,700	$1,218	$14,610	$365	1,304	23%	$11.55	$601	1.1
Summers County	$12.73	$662	$26,480	1.5	$45,400	$1,135	$13,620	$341	1,417	26%	$10.52	$547	1.2
Taylor County	$13.08	$680	$27,200	1.5	$61,300	$1,533	$18,390	$460	1,498	22%	$15.04	$782	0.9
Tucker County	$12.73	$662	$26,480	1.5	$57,900	$1,448	$17,370	$434	642	21%	$7.84	$408	1.6
Tyler County	$13.19	$686	$27,440	1.5	$56,800	$1,420	$17,040	$426	638	19%	$10.91	$567	1.2
Upshur County	$13.62	$708	$28,320	1.6	$55,300	$1,383	$16,590	$415	2,323	25%	$13.53	$704	1.0
Wayne County	$15.54	$808	$32,320	1.8	$59,100	$1,478	$17,730	$443	4,044	26%	$9.22	$480	1.7
Webster County	$13.62	$708	$28,320	1.6	$44,600	$1,115	$13,380	$335	1,079	28%	$7.49	$390	1.8
Wetzel County	$12.73	$662	$26,480	1.5	$51,700	$1,293	$15,510	$388	1,191	20%	$8.36	$435	1.5
Wirt County	$14.50	$754	$30,160	1.7	$64,300	$1,608	$19,290	$482	450	18%	$7.93	$413	1.8
Wood County	$14.50	$754	$30,160	1.7	$64,300	$1,608	$19,290	$482	10,334	29%	$11.35	$590	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming County	$12.73	$662	$26,480	1.5	$51,900	$1,298	$15,570	$389	1,553	18%	$12.32	$641	1.0

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

WISCONSIN #32*

In **Wisconsin**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$898**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,993** monthly or **$35,913** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.27
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WISCONSIN:

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$14.32
2-Bedroom Housing Wage	$17.27
Number of Renter Households	775,089
Percent Renters	33%

95
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

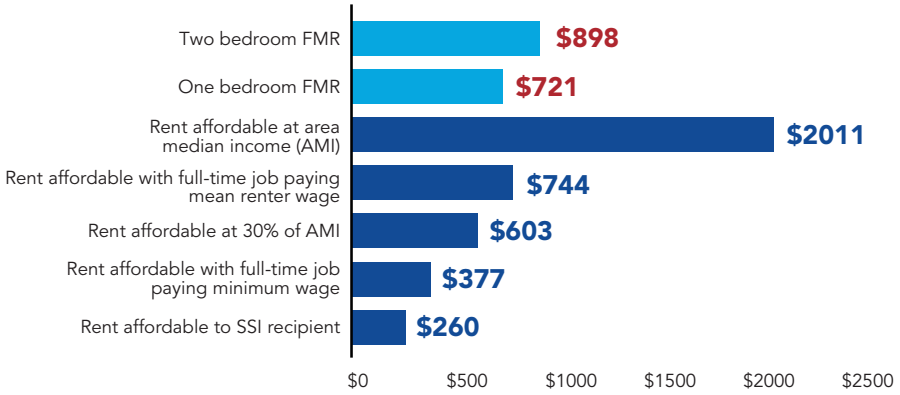
77
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

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

1.9
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	$23.35
Madison HMFA	$22.81
Kenosha County	$20.00
Milwaukee-Waukesha-West Allis MSA	$17.73
Columbia County	$17.60

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.



WISCONSIN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wisconsin	$17.27	$898	$35,913	2.4	$80,442	$2,011	$24,133	$603	775,089	33%	$14.32	$744	1.2
Combined Nonmetro Areas	$15.01	$781	$31,224	2.1	$69,618	$1,740	$20,885	$522	162,758	26%	$11.93	$620	1.3
Metropolitan Areas													
Appleton MSA	$15.58	$810	$32,400	2.1	$86,400	$2,160	$25,920	$648	25,217	27%	$14.06	$731	1.1
Columbia County HMFA	$17.60	$915	$36,600	2.4	$81,800	$2,045	$24,540	$614	6,300	26%	$11.29	$587	1.6
Duluth MSA	$15.69	$816	$32,640	2.2	$76,800	$1,920	$23,040	$576	6,262	33%	$12.22	$635	1.3
Eau Claire MSA	$15.17	$789	$31,560	2.1	$76,700	$1,918	$23,010	$575	21,955	33%	$12.87	$669	1.2
Fond du Lac MSA	$14.87	$773	$30,920	2.1	$79,200	$1,980	$23,760	$594	11,898	29%	$13.18	$685	1.1
Green Bay HMFA	$15.81	$822	$32,880	2.2	$82,300	$2,058	$24,690	$617	37,941	34%	$14.72	$765	1.1
Green County HMFA	$15.73	$818	$32,720	2.2	$79,000	$1,975	$23,700	$593	3,860	26%	$11.11	$578	1.4
Iowa County HMFA	$16.60	$863	$34,520	2.3	$78,500	$1,963	$23,550	$589	2,584	26%	$13.87	$721	1.2
Janesville-Beloit MSA	$15.98	$831	$33,240	2.2	$70,300	$1,758	$21,090	$527	20,681	32%	$13.91	$724	1.1
Kenosha County HMFA	$20.00	$1,040	$41,600	2.8	$77,700	$1,943	$23,310	$583	21,616	34%	$12.87	$669	1.6
La Crosse-Onalaska MSA	$15.94	$829	$33,160	2.2	$76,800	$1,920	$23,040	$576	17,439	37%	$13.82	$719	1.2
Madison HMFA	$22.81	$1,186	$47,440	3.1	$100,100	$2,503	$30,030	$751	92,207	42%	$16.30	$848	1.4
Milwaukee-Waukesha-West Allis MSA	$17.73	$922	$36,880	2.4	$83,800	$2,095	$25,140	$629	251,106	40%	$16.05	$835	1.1
Minneapolis-St. Paul-Bloomington HMFA	$23.35	$1,214	$48,560	3.2	$103,400	$2,585	$31,020	$776	12,268	25%	$11.00	$572	2.1
Oconto County HMFA	$13.73	$714	$28,560	1.9	$70,700	$1,768	$21,210	$530	2,709	17%	$9.84	$512	1.4
Oshkosh-Neenah MSA	$15.13	$787	$31,480	2.1	$80,800	$2,020	$24,240	$606	24,570	35%	$15.25	$793	1.0
Racine MSA	$16.65	$866	$34,640	2.3	$84,600	$2,115	$25,380	$635	24,562	32%	$12.88	$670	1.3
Sheboygan MSA	$14.08	$732	$29,280	1.9	$73,400	$1,835	$22,020	$551	14,110	30%	$14.16	$736	1.0

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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.

WISCONSIN

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wausau MSA	$14.94	$777	$31,080	2.1	$79,900	$1,998	$23,970	$599	15,046	27%	$13.52	$703	1.1
Counties													
Adams County	$14.62	$760	$30,400	2.0	$55,600	$1,390	$16,680	$417	1,491	17%	$10.84	$564	1.3
Ashland County	$14.23	$740	$29,600	2.0	$59,000	$1,475	$17,700	$443	2,073	32%	$11.25	$585	1.3
Barron County	$14.33	$745	$29,800	2.0	$65,000	$1,625	$19,500	$488	4,766	25%	$10.37	$539	1.4
Bayfield County	$15.02	$781	$31,240	2.1	$64,500	$1,613	$19,350	$484	1,200	17%	$9.91	$515	1.5
Brown County	$15.81	$822	$32,880	2.2	$82,300	$2,058	$24,690	$617	36,228	35%	$14.87	$773	1.1
Buffalo County	$14.83	$771	$30,840	2.0	$68,500	$1,713	$20,550	$514	1,409	25%	$11.83	$615	1.3
Burnett County	$14.50	$754	$30,160	2.0	$59,800	$1,495	$17,940	$449	1,387	19%	$10.17	$529	1.4
Calumet County	$15.58	$810	$32,400	2.1	$86,400	$2,160	$25,920	$648	3,752	19%	$9.51	$495	1.6
Chippewa County	$15.17	$789	$31,560	2.1	$76,700	$1,918	$23,010	$575	6,946	27%	$12.43	$646	1.2
Clark County	$13.73	$714	$28,560	1.9	$62,900	$1,573	$18,870	$472	2,843	22%	$13.29	$691	1.0
Columbia County	$17.60	$915	$36,600	2.4	$81,800	$2,045	$24,540	$614	6,300	26%	$11.29	$587	1.6
Crawford County	$13.73	$714	$28,560	1.9	$64,300	$1,608	$19,290	$482	1,580	24%	$9.73	$506	1.4
Dane County	$22.81	$1,186	$47,440	3.1	$100,100	$2,503	$30,030	$751	92,207	42%	$16.30	$848	1.4
Dodge County	$15.83	$823	$32,920	2.2	$77,500	$1,938	$23,250	$581	10,472	30%	$14.12	$734	1.1
Door County	$15.63	$813	$32,520	2.2	$74,500	$1,863	$22,350	$559	2,918	22%	$10.26	$534	1.5
Douglas County	$15.69	$816	$32,640	2.2	$76,800	$1,920	$23,040	$576	6,262	33%	$12.22	$635	1.3
Dunn County	$15.17	$789	$31,560	2.1	$71,500	$1,788	$21,450	$536	5,489	33%	$12.73	$662	1.2
Eau Claire County	$15.17	$789	$31,560	2.1	$76,700	$1,918	$23,010	$575	15,009	37%	$13.04	$678	1.2
Florence County	$13.73	$714	$28,560	1.9	$61,000	$1,525	$18,300	$458	306	15%	$8.12	$422	1.7
Fond du Lac County	$14.87	$773	$30,920	2.1	$79,200	$1,980	$23,760	$594	11,898	29%	$13.18	$685	1.1
Forest County	$13.73	$714	$28,560	1.9	$56,000	$1,400	$16,800	$420	925	23%	$9.80	$510	1.4
Grant County	$13.75	$715	$28,600	1.9	$68,500	$1,713	$20,550	$514	5,856	30%	$10.99	$572	1.3
Green County	$15.73	$818	$32,720	2.2	$79,000	$1,975	$23,700	$593	3,860	26%	$11.11	$578	1.4

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Green Lake County	$13.73	$714	$28,560	1.9	$69,900	$1,748	$20,970	$524	1,982	25%	$11.36	$591	1.2
Iowa County	$16.60	$863	$34,520	2.3	$78,500	$1,963	$23,550	$589	2,584	26%	$13.87	$721	1.2
Iron County	$13.73	$714	$28,560	1.9	$57,200	$1,430	$17,160	$429	754	25%	$7.96	$414	1.7
Jackson County	$13.73	$714	$28,560	1.9	$66,100	$1,653	$19,830	$496	2,063	26%	$13.77	$716	1.0
Jefferson County	$17.25	$897	$35,880	2.4	$76,600	$1,915	$22,980	$575	9,841	30%	$12.25	$637	1.4
Juneau County	$14.77	$768	$30,720	2.0	$63,400	$1,585	$19,020	$476	2,455	23%	$12.97	$674	1.1
Kenosha County	$20.00	$1,040	$41,600	2.8	$77,700	$1,943	$23,310	$583	21,616	34%	$12.87	$669	1.6
Kewaunee County	$15.81	$822	$32,880	2.2	$82,300	$2,058	$24,690	$617	1,713	21%	$10.95	$569	1.4
La Crosse County	$15.94	$829	$33,160	2.2	$76,800	$1,920	$23,040	$576	17,439	37%	$13.82	$719	1.2
Lafayette County	$13.73	$714	$28,560	1.9	$69,400	$1,735	$20,820	$521	1,591	24%	$10.37	$539	1.3
Langlade County	$13.73	$714	$28,560	1.9	$60,300	$1,508	$18,090	$452	2,103	24%	$9.62	$500	1.4
Lincoln County	$13.73	$714	$28,560	1.9	$71,700	$1,793	$21,510	$538	2,823	22%	$11.33	$589	1.2
Manitowoc County	$13.83	$719	$28,760	1.9	$76,000	$1,900	$22,800	$570	8,572	25%	$12.96	$674	1.1
Marathon County	$14.94	$777	$31,080	2.1	$79,900	$1,998	$23,970	$599	15,046	27%	$13.52	$703	1.1
Marinette County	$13.90	$723	$28,920	1.9	$59,200	$1,480	$17,760	$444	4,721	25%	$12.02	$625	1.2
Marquette County	$15.02	$781	$31,240	2.1	$64,300	$1,608	$19,290	$482	1,237	19%	$12.07	$627	1.2
Menominee County	$13.73	$714	$28,560	1.9	$41,000	$1,025	$12,300	$308	497	34%	$4.62	$240	3.0
Milwaukee County	$17.73	$922	$36,880	2.4	$83,800	$2,095	$25,140	$629	192,990	51%	$17.28	$899	1.0
Monroe County	$16.23	$844	$33,760	2.2	$72,100	$1,803	$21,630	$541	5,269	30%	$14.04	$730	1.2
Oconto County	$13.73	$714	$28,560	1.9	$70,700	$1,768	$21,210	$530	2,709	17%	$9.84	$512	1.4
Oneida County	$14.85	$772	$30,880	2.0	$70,400	$1,760	$21,120	$528	2,465	16%	$12.32	$641	1.2
Outagamie County	$15.58	$810	$32,400	2.1	$86,400	$2,160	$25,920	$648	21,465	29%	$14.65	$762	1.1
Ozaukee County	$17.73	$922	$36,880	2.4	$83,800	$2,095	$25,140	$629	8,633	24%	$11.94	$621	1.5
Pepin County	$13.73	$714	$28,560	1.9	$68,500	$1,713	$20,550	$514	608	20%	$10.71	$557	1.3
Pierce County	$23.35	$1,214	$48,560	3.2	$103,400	$2,585	$31,020	$776	4,248	28%	$10.59	$551	2.2
Polk County	$16.15	$840	$33,600	2.2	$69,200	$1,730	$20,760	$519	3,959	22%	$10.50	$546	1.5

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	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Portage County	$15.08	$784	$31,360	2.1	$79,100	$1,978	$23,730	$593	8,818	31%	$12.12	$630	1.2
Price County	$13.73	$714	$28,560	1.9	$60,500	$1,513	$18,150	$454	1,417	21%	$13.00	$676	1.1
Racine County	$16.65	$866	$34,640	2.3	$84,600	$2,115	$25,380	$635	24,562	32%	$12.88	$670	1.3
Richland County	$14.12	$734	$29,360	1.9	$63,200	$1,580	$18,960	$474	1,868	24%	$12.13	$631	1.2
Rock County	$15.98	$831	$33,240	2.2	$70,300	$1,758	$21,090	$527	20,681	32%	$13.91	$724	1.1
Rusk County	$13.73	$714	$28,560	1.9	$53,700	$1,343	$16,110	$403	1,454	23%	$12.27	$638	1.1
St. Croix County	$23.35	$1,214	$48,560	3.2	$103,400	$2,585	$31,020	$776	8,020	24%	$11.10	$577	2.1
Sauk County	$16.15	$840	$33,600	2.2	$72,500	$1,813	$21,750	$544	8,163	31%	$11.65	$606	1.4
Sawyer County	$15.62	$812	$32,480	2.2	$55,400	$1,385	$16,620	$416	2,040	27%	$10.12	$526	1.5
Shawano County	$13.73	$714	$28,560	1.9	$66,400	$1,660	$19,920	$498	3,989	23%	$9.91	$516	1.4
Sheboygan County	$14.08	$732	$29,280	1.9	$73,400	$1,835	$22,020	$551	14,110	30%	$14.16	$736	1.0
Taylor County	$13.73	$714	$28,560	1.9	$63,900	$1,598	$19,170	$479	1,936	22%	$12.75	$663	1.1
Trempealeau County	$14.33	$745	$29,800	2.0	$71,900	$1,798	$21,570	$539	3,305	28%	$12.71	$661	1.1
Vernon County	$14.19	$738	$29,520	2.0	$63,600	$1,590	$19,080	$477	2,788	23%	$9.27	$482	1.5
Vilas County	$14.29	$743	$29,720	2.0	$57,500	$1,438	$17,250	$431	2,560	23%	$8.71	$453	1.6
Walworth County	$17.31	$900	$36,000	2.4	$79,000	$1,975	$23,700	$593	13,026	32%	$11.47	$597	1.5
Washburn County	$14.69	$764	$30,560	2.0	$63,800	$1,595	$19,140	$479	1,460	21%	$10.35	$538	1.4
Washington County	$17.73	$922	$36,880	2.4	$83,800	$2,095	$25,140	$629	12,302	23%	$13.13	$683	1.4
Waukesha County	$17.73	$922	$36,880	2.4	$83,800	$2,095	$25,140	$629	37,181	24%	$15.07	$784	1.2
Waupaca County	$14.02	$729	$29,160	1.9	$71,800	$1,795	$21,540	$539	5,635	26%	$11.70	$608	1.2
Waushara County	$13.73	$714	$28,560	1.9	$63,700	$1,593	$19,110	$478	1,796	18%	$8.78	$457	1.6
Winnebago County	$15.13	$787	$31,480	2.1	$80,800	$2,020	$24,240	$606	24,570	35%	$15.25	$793	1.0
Wood County	$14.54	$756	$30,240	2.0	$73,600	$1,840	$22,080	$552	8,848	27%	$13.60	$707	1.1

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WYOMING #33*

In **Wyoming**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$892**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$2,972** monthly or **$35,663** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$17.15
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT **WYOMING:**

STATE FACTS	
Minimum Wage	$7.25
Average Renter Wage	$15.15
2-Bedroom Housing Wage	$17.15
Number of Renter Households	70,509
Percent Renters	31%

95
Work Hours Per Week At **Minimum Wage** To Afford a **2-Bedroom Rental Home** (at FMR)

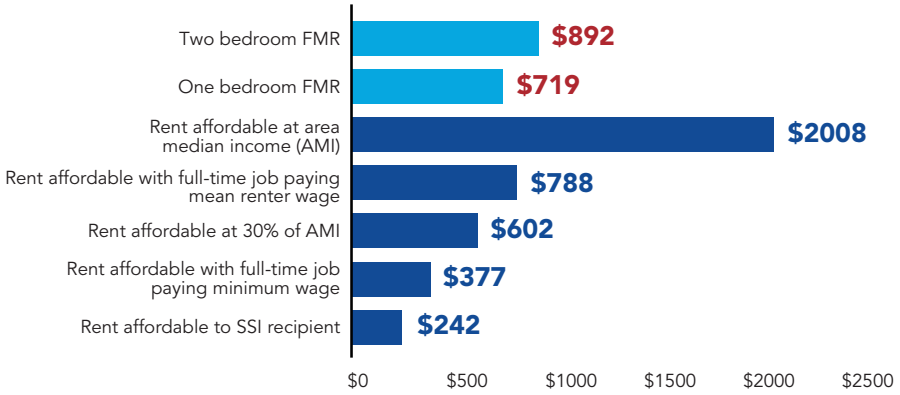
76
Work Hours Per Week At **Minimum Wage** To Afford a **1-Bedroom Rental Home** (at FMR)

2.4
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
Teton County	$24.25
Johnson County	$18.65
Campbell County	$18.50
Cheyenne MSA	$18.27
Casper MSA	$17.77

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.



WYOMING

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Wyoming	$17.15	$892	$35,663	2.4	$80,329	$2,008	$24,099	$602	70,509	31%	$15.15	$788	1.1
Combined Nonmetro Areas	$16.73	$870	$34,790	2.3	$81,092	$2,027	$24,328	$608	47,834	30%	$15.20	$791	1.1
Metropolitan Areas													
Casper MSA	$17.77	$924	$36,960	2.5	$79,300	$1,983	$23,790	$595	10,828	33%	$16.77	$872	1.1
Cheyenne MSA	$18.27	$950	$38,000	2.5	$78,100	$1,953	$23,430	$586	11,847	30%	$13.26	$690	1.4
Counties													
Albany County	$15.37	$799	$31,960	2.1	$78,900	$1,973	$23,670	$592	8,056	50%	$10.26	$533	1.5
Big Horn County	$13.73	$714	$28,560	1.9	$66,400	$1,660	$19,920	$498	1,225	27%	$10.42	$542	1.3
Campbell County	$18.50	$962	$38,480	2.6	$93,900	$2,348	$28,170	$704	4,862	28%	$16.77	$872	1.1
Carbon County	$16.81	$874	$34,960	2.3	$77,600	$1,940	$23,280	$582	2,010	32%	$18.52	$963	0.9
Converse County	$15.73	$818	$32,720	2.2	$84,300	$2,108	$25,290	$632	1,521	28%	$17.26	$897	0.9
Crook County	$15.88	$826	$33,040	2.2	$84,000	$2,100	$25,200	$630	476	16%	$16.91	$879	0.9
Fremont County	$15.69	$816	$32,640	2.2	$71,200	$1,780	$21,360	$534	4,515	30%	$14.48	$753	1.1
Goshen County	$15.40	$801	$32,040	2.1	$68,100	$1,703	$20,430	$511	1,360	26%	$13.23	$688	1.2
Hot Springs County	$15.10	$785	$31,400	2.1	$72,500	$1,813	$21,750	$544	528	24%	$8.92	$464	1.7
Johnson County	$18.65	$970	$38,800	2.6	$62,700	$1,568	$18,810	$470	1,110	29%	$12.11	$630	1.5
Laramie County	$18.27	$950	$38,000	2.5	$78,100	$1,953	$23,430	$586	11,847	30%	$13.26	$690	1.4
Lincoln County	$16.40	$853	$34,120	2.3	$77,200	$1,930	$23,160	$579	1,504	21%	$14.91	$775	1.1
Natrona County	$17.77	$924	$36,960	2.5	$79,300	$1,983	$23,790	$595	10,828	33%	$16.77	$872	1.1
Niobrara County †	$13.73	$714	$28,560	1.9	$65,200	$1,630	$19,560	$489	235	24%			
Park County	$16.35	$850	$34,000	2.3	$76,600	$1,915	$22,980	$575	3,386	28%	$14.01	$728	1.2
Platte County	$13.73	$714	$28,560	1.9	$69,300	$1,733	$20,790	$520	1,032	26%	$15.07	$783	0.9
Sheridan County	$16.75	$871	$34,840	2.3	$78,700	$1,968	$23,610	$590	4,224	32%	$11.52	$599	1.5

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 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

	FY20 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Montly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sublette County	$15.08	$784	$31,360	2.1	$96,800	$2,420	$29,040	$726	621	19%	$18.76	$976	0.8
Sweetwater County	$16.25	$845	$33,800	2.2	$90,200	$2,255	$27,060	$677	3,909	25%	$17.97	$935	0.9
Teton County	$24.25	$1,261	$50,440	3.3	$110,700	$2,768	$33,210	$830	3,871	42%	$17.99	$935	1.3
Uinta County	$13.73	$714	$28,560	1.9	$69,500	$1,738	$20,850	$521	1,913	25%	$11.67	$607	1.2
Washakie County	$13.73	$714	$28,560	1.9	$70,200	$1,755	$21,060	$527	793	23%	$12.09	$628	1.1
Weston County	$17.12	$890	$35,600	2.4	$85,500	$2,138	$25,650	$641	683	22%	$15.13	$787	1.1

† Wage data not available (See Appendix B).

1: BR = Bedroom
2: FMR = Fiscal Year 2020 Fair Market Rent.
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4: AMI = Fiscal Year 2020 Area Median Income
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

APPENDICES

APPENDIX A: LOCAL MINIMUM WAGES

Locality	Local Minimum Wage (as of 7/1/20)	1 BR Housing Wage	2 BR Housing Wage
Alameda, CA	$15.00	$34.77	$43.06
Albuquerque, NM	$9.35	$13.71	$16.87
Belmont, CA	$15.00	$52.31	$64.21
Berkeley, CA (1)	$15.59	$34.77	$43.06
Bernalillo County, NM	$9.20	$13.71	$16.87
Chicago, IL (2)	$14.00	$20.69	$24.00
Cook County, IL	$13.00	$20.69	$24.00
Cupertino, CA	$15.35	$47.27	$57.12
Daly City, CA	$13.75	$52.31	$64.21
Denver, CO	$12.85	$24.23	$30.12
El Cerrito, CA	$15.37	$34.77	$43.06
Emeryville, CA	$16.42	$34.77	$43.06
Flagstaff, AZ	$13.00	$19.69	$24.35
Fremont, CA (3)	$15.00	$34.77	$43.06
Hayward, CA (4)	$15.00	$34.77	$43.06
Las Cruces, NM	$10.25	$11.58	$14.27
Los Altos, CA	$15.40	$47.27	$57.12
Los Angeles, CA (5)	$15.00	$29.17	$37.62
Los Angeles County, CA (5)	$15.00	$29.17	$37.62
Malibu, CA (5)	$15.00	$29.17	$37.62
Menlo Park, CA	$15.00	$52.31	$64.21
Milpitas, CA (6)	$15.00	$47.27	$57.12
Minneapolis, MN (7)	$13.25	$18.67	$23.35
Montgomery County, MD (8)	$14.00	$28.85	$32.83
Mountain View, CA	$16.05	$47.27	$57.12
Novato, CA (9)	$15.00	$52.31	$64.21

1. July 1, 2020 adjustment based on CPI not available at time of publication.
2. Minimum wage for firms with more than 20 employees. Minimum wage for firms with fewer employees is $13.50.
3. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $13.50.
4. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $14.00.
5. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $14.25.
6. Minimum wage as of 7/1/19. Increases starting 7/1/20 will be based on Bay Area CPI increases.
7. Minimum wage for firms with more than 100 employees. Minimum wage for firms with fewer employees is $13.25.
8. Minimum wage for firms with more than 50 employees. Minimum wage is $13.25 for firms with 11-50 employees and nonprofits, $13.00 for firms with fewer employees.
9. Minimum wage for firms with more than 100 employees. Minimum wage is $14 for firms with 26-99 employees, $13.00 for firms with fewer employees.

Locality	Local Minimum Wage (as of 7/1/20)	1 BR Housing Wage	2 BR Housing Wage
Oakland, CA	$14.14	$34.77	$43.06
Palo Alto, CA	$15.40	$47.27	$57.12
Pasadena, CA (5)	$15.00	$29.17	$37.62
Petaluma, CA (4)	$15.00	$28.63	$37.48
Prince George's County, MD	$11.50	$28.85	$32.83
Redwood City, CA	$15.38	$52.31	$64.21
Richmond, CA	$15.00	$34.77	$43.06
Saint Paul, MN (10)	$12.50	$18.67	$23.35
San Diego, CA	$13.00	$30.12	$39.17
San Francisco, CA	$15.59	$52.31	$64.21
San Jose, CA	$15.25	$47.27	$57.12
San Leandro, CA	$15.00	$34.77	$43.06
San Mateo, CA	$15.38	$52.31	$64.21
Santa Clara, CA	$15.40	$47.27	$57.12
Santa Fe, NM	$12.10	$17.85	$20.33
Santa Fe County, NM	$12.10	$17.85	$20.33
Santa Monica, CA (11)	$15.00	$29.17	$37.62
Santa Rosa, CA (4)	$15.00	$28.63	$37.48
Seattle, WA (12)	$16.39	$33.48	$40.37
Sonoma, CA (13)	$13.50	$28.63	$37.48
South San Francisco, CA	$15.00	$52.31	$64.21
Sunnyvale, CA	$16.05	$47.27	$57.12
Washington D.C.	$15.00	$28.85	$32.83

10. Minimum wage for firms with over 10,000 employees, and city government workers. Minimum wage is $11.50 for firms with 100-9,999 employees, $10 for firms with 6-100 employees, and $9.25 for firms with fewer employees.
11. Minimum wage for firms with more than 25 employees. Minimum wage is $14.25 for firms with less than 25 employees and qualifying nonprofits.
12. Minimum wage for firms with more than 500 employees. Minimum wage is $15.75 for firms with fewer than 500 employees and no employer coverage of benefits, $13.50 for firms with fewer than 500 employees and employer coverage of benefits.
13. Minimum wage for firms with more than 25 employees. Minimum wage for firms with fewer employees is $12.50.

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 are in the pages "How to Use the Numbers" and "Where the Numbers Come From."

FAIR MARKET RENT AREA DEFINITIONS

HUD determines Fair Market Rents (FMRs) for metropolitan and rural housing markets across the country. In metropolitan areas, HUD starts with 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 variation in FMRs 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 FY20 FMRs are based on five-year 2013-2017 American Community Survey (ACS) data, supplemented with one-year 2017 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 2013-2017 ACS, then HUD checks whether the area had a minimally reliable estimate (margin of error was less than 50% of estimate and based on more than 100 observations) in at least two of the past three years. If so, the FY20 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 FY20, which for a nonmetropolitan county would be the state nonmetropolitan area.

A recent mover adjustment factor is applied to the base rent. This factor is calculated as the percentage change between the five-year 2013-2017 40th percentile standard quality two-bedroom gross rent, and the one-year 2017 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 FY20, the ACS is not used as the base rent or recent mover factors in 19 FMR areas. HUD currently does not have funds to conduct local rent surveys, so surveys must be paid for by 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 2018. A trend factor is then applied to trend the gross rent forward to FY 2020, using local and regional forecasts of the CPI gross rent data.

While the *Out of Reach* report highlights the one-bedroom and two-bedroom FMR, the *Out of Reach* website includes zero- to four-bedroom FMRs. 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 programs whose payment standards are 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

HUD's Federal Register notices for FY20 FMRs are available at https://www.huduser.gov/portal/datasets/fmr.html#2020_documents

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 (FMR areas in New England) included in the larger geography. The weight for FMRs is the number of renter households within each county (FMR area in New England) from the five-year 2014-2018 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 FY20 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 special tabulations of five-year 2013-2017 ACS data to calculate the FY20 AMIs. In areas with a statistically reliable estimate from one-year 2017 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 any 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 2017 to the mid-point of FY20.

1 The Housing and Urban-Rural Recovery Act of 1983 made the 30% "rule of thumb" applicable to rental housing assistance program.

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 2014-2018 ACS.

FY20 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

PREVAILING MINIMUM WAGE

Out of Reach incorporates the minimum wage in effect as of July 1, 2020. 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 states. Some local municipalities have a minimum wage that is higher than the prevailing federal or state rate, but local rates associated with sub-county jurisdictions are 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. The national average number of hours a full-time worker earning minimum wage must work to afford the FMR is calculated by taking into account the prevailing minimum wage at the county level (or New England FMR area) and finding the weighted average of hours needed in all counties, weighting counties by their number of renter households. Accordingly that average reflects higher state and county minimum wages but not higher minimum wages associated with sub-county jurisdictions.

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:

[hours or jobs at the published wage] × [published wage] / [alternative wage]

For example, one would have to work nearly 120 hours per week to afford the two-bedroom FMR in Seattle, WA, if the local minimum wage was equivalent to the State of Washington's rate of $13.50. However, the same FMR would be affordable with 98.5 hours of work per week under the higher local minimum wage of $16.39 (119.6 * $13.50 / $16.39).[2] 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 2018 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 2014-2018 ACS to arrive at an estimated average renter wage. In nineteen counties nationwide, the median renter household income exceeds the median household income. Nationally, median renter household income was 64% of the median household income.

An inflation factor was applied to the estimated mean renter hourly wage to adjust from 2018 to FY20. The

2 U.C. Berkeley Labor Center (2020). 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.

inflation factor (260.306 ÷ 251.104) was based on the CBO January 2020 forecast of the national CPI for FY20.

In approximately 13% of counties or county equivalents (including Puerto Rico), the renter wage is below the federal, state, or local 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.

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 2014-2018 ACS projected forward to FY20 based on the CBO January 2020 forecast of the national CPI for FY20.

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 2020, the average wage earner in the U.S. worked 34.2 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 2020, which is $783 per month. *Out of Reach* calculations for states include state supplemental payments that benefit all individual SSI recipients in 21 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/

ADDITIONAL DATA AVAILABLE ONLINE

The print / PDF version of *Out of Reach* contains limited data in an effort to present the most important information in a limited number of pages. Additional data can be found online at http://www.nlihc.org/oor.

The *Out of Reach* methodology was developed by Cushing N. Dolbeare, founder of the National Low Income Housing CoalitionThe 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. (2020). *The employment situation – April 2020*. Washington, D.C.: U.S. Department of Labor.

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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 workers 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 2018 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 2020.

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