NEBRASKA

STATE RANKING

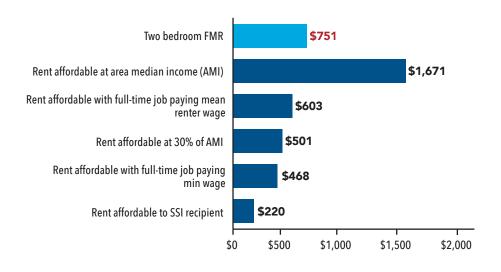
42*

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is \$751. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$2,505 monthly or \$30,058 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:



STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$11.59
2-Bedroom Housing Wage	\$14.45
Number of Renter Households	245,311
Percent Renters	34%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Cass County	\$16.08
Douglas County	\$16.08
Sarpy County	\$16.08
Washington County	\$16.08
Hooker County	\$15.90



64

Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

1.6

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

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

FY16 HC	OUSING WAGE	НО	USING CO	OSTS	AREA	MEDIAN	INCOMI	E (AMI)	RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR
Nebraska	\$14.45	\$751	\$30,058	1.6	\$66,857	\$1,671	\$20,057	\$501	245,311	34%	\$11.59	\$603	1.2
Combined Nonmetro Areas	\$12.60	\$655	\$26,203	1.4	\$60,539	\$1,513	\$18,162	\$454	80,653	29%	\$10.56	\$549	1.2
Metropolitan Areas													
Hall County HMFA	\$13.08	\$680	\$27,200	1.5	\$58,400	\$1,460	\$17,520	\$438	8,092	36%	\$11.31	\$588	1.2
Hamilton County HMFA	\$12.13	\$631	\$25,240	1.3	\$63,400	\$1,585	\$19,020	\$476	720	20%	\$10.23	\$532	1.2
Howard County HMFA	\$12.13	\$631	\$25,240	1.3	\$66,800	\$1,670	\$20,040	\$501	625	24%	\$6.76	\$351	1.8
Lincoln HMFA	\$14.65	\$762	\$30,480	1.6	\$70,400	\$1,760	\$21,120	\$528	47,252	41%	\$10.68	\$555	1.4
Merrick County HMFA	\$12.13	\$631	\$25,240	1.3	\$57,700	\$1,443	\$17,310	\$433	907	27%	\$10.19	\$530	1.2
Omaha-Council Bluffs HMFA	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	100,563	35%	\$12.75	\$663	1.3
Saunders County HMFA	\$13.85	\$720	\$28,800	1.5	\$76,200	\$1,905	\$22,860	\$572	1,734	21%	\$9.16	\$476	1.5
Seward County HMFA	\$12.13	\$631	\$25,240	1.3	\$76,300	\$1,908	\$22,890	\$572	1,664	27%	\$10.27	\$534	1.2
Sioux City HMFA	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	3,101	32%	\$10.29	\$535	1.3
Counties													
Adams County	\$12.44	\$647	\$25,880	1.4	\$67,000	\$1,675	\$20,100	\$503	3,676	29%	\$9.43	\$490	1.3
Antelope County	\$12.13	\$631	\$25,240	1.3	\$56,100	\$1,403	\$16,830	\$421	691	24%	\$8.93	\$464	1.4
Arthur County †	\$15.04	\$782	\$31,280	1.7	\$50,000	\$1,250	\$15,000	\$375	75	40%			
Banner County †	\$12.56	\$653	\$26,120	1.4	\$53,100	\$1,328	\$15,930	\$398	98	32%			
Blaine County †	\$12.73	\$662	\$26,480	1.4	\$46,800	\$1,170	\$14,040	\$351	120	48%			
Boone County	\$12.13	\$631	\$25,240	1.3	\$60,800	\$1,520	\$18,240	\$456	470	21%	\$12.96	\$674	0.9
Box Butte County	\$12.13	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	1,732	36%	\$8.50	\$442	1.4
Boyd County	\$12.13	\$631	\$25,240	1.3	\$52,600	\$1,315	\$15,780	\$395	195	21%	\$7.70	\$400	1.6
Brown County	\$12.73	\$662	\$26,480	1.4	\$45,800	\$1,145	\$13,740	\$344	497	33%	\$8.55	\$444	1.5
Buffalo County	\$13.15	\$684	\$27,360	1.5	\$68,800	\$1,720	\$20,640	\$516	6,448	36%	\$9.93	\$516	1.3
Burt County	\$12.50	\$650	\$26,000	1.4	\$64,100	\$1,603	\$19,230	\$481	657	23%	\$8.43	\$438	1.5
Butler County	\$12.13	\$631	\$25,240	1.3	\$66,900	\$1,673	\$20,070	\$502	835	23%	\$12.66	\$658	1.0

[†] Wage data not available (See Appendix A).

^{1:} BR = Bedroom

^{2:} FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)

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

^{4:} AMI = Fiscal Year 2016 Area Median Income

^{5: &}quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY16 HOUSING WAGE HOUSING COSTS					MEDIAN	INCOME	E (AMI)	RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR	
Cass County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	1,905	20%	\$9.27	\$482	1.7	
Cedar County	\$10.00	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	677	19%	\$8.46	\$440	1.4	
Chase County	\$12.13	\$631	\$25,240	1.3	\$53,200	\$1,330	\$15,960	\$399	380	22%	\$10.15	\$528	1.2	
Cherry County	\$12.13	\$631	\$25,240	1.3	\$55,600	\$1,390	\$16,680	\$417	930	36%	\$8.25	\$429	1.5	
Cheyenne County	\$12.13	\$631	\$25,240	1.3	\$66,200	\$1,655	\$19,860	\$497	1,450	33%	\$15.23	\$792	0.8	
Clay County	\$12.13	\$631	\$25,240	1.3	\$56,200	\$1,405	\$16,860	\$422	601	23%	\$11.73	\$610	1.0	
Colfax County	\$12.42	\$646	\$25,840	1.4	\$63,500	\$1,588	\$19,050	\$476	942	26%	\$12.33	\$641	1.0	
Cuming County	\$12.13	\$631	\$25,240	1.3	\$60,200	\$1,505	\$18,060	\$452	1,186	31%	\$10.86	\$565	1.1	
Custer County	\$12.13	\$631	\$25,240	1.3	\$57,600	\$1,440	\$17,280	\$432	1,265	27%	\$12.80	\$666	0.9	
Dakota County	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	2,552	35%	\$10.29	\$535	1.3	
Dawes County	\$12.21	\$635	\$25,400	1.4	\$64,600	\$1,615	\$19,380	\$485	1,374	37%	\$6.51	\$338	1.9	
Dawson County	\$12.40	\$645	\$25,800	1.4	\$54,600	\$1,365	\$16,380	\$410	2,761	32%	\$10.93	\$568	1.1	
Deuel County	\$12.13	\$631	\$25,240	1.3	\$60,000	\$1,500	\$18,000	\$450	199	24%	\$11.13	\$579	1.1	
Dixon County	\$13.67	\$711	\$28,440	1.5	\$58,900	\$1,473	\$17,670	\$442	549	23%	\$10.34	\$538	1.3	
Dodge County	\$13.81	\$718	\$28,720	1.5	\$59,400	\$1,485	\$17,820	\$446	5,066	33%	\$10.46	\$544	1.3	
Douglas County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	78,745	38%	\$13.15	\$684	1.2	
Dundy County	\$12.13	\$631	\$25,240	1.3	\$53,300	\$1,333	\$15,990	\$400	312	35%	\$12.63	\$657	1.0	
Fillmore County	\$12.13	\$631	\$25,240	1.3	\$62,500	\$1,563	\$18,750	\$469	575	24%	\$12.80	\$666	0.9	
Franklin County	\$12.13	\$631	\$25,240	1.3	\$58,400	\$1,460	\$17,520	\$438	235	17%	\$9.81	\$510	1.2	
Frontier County	\$12.67	\$659	\$26,360	1.4	\$60,200	\$1,505	\$18,060	\$452	265	25%	\$12.39	\$644	1.0	
Furnas County	\$12.13	\$631	\$25,240	1.3	\$52,800	\$1,320	\$15,840	\$396	585	26%	\$10.51	\$547	1.2	
Gage County	\$12.44	\$647	\$25,880	1.4	\$63,100	\$1,578	\$18,930	\$473	2,537	28%	\$9.62	\$500	1.3	
Garden County	\$12.13	\$631	\$25,240	1.3	\$53,500	\$1,338	\$16,050	\$401	182	21%	\$10.11	\$526	1.2	
Garfield County	\$12.87	\$669	\$26,760	1.4	\$51,200	\$1,280	\$15,360	\$384	210	24%	\$5.98	\$311	2.1	
Gosper County	\$12.13	\$631	\$25,240	1.3	\$60,100	\$1,503	\$18,030	\$451	187	25%	\$15.36	\$799	0.8	
Grant County	\$12.13	\$631	\$25,240	1.3	\$47,100	\$1,178	\$14,130	\$353	86	32%	\$14.02	\$729	0.9	
Greeley County	\$12.13	\$631	\$25,240	1.3	\$57,400	\$1,435	\$17,220	\$431	205	20%	\$12.57	\$654	1.0	
Hall County	\$13.08	\$680	\$27,200	1.5	\$58,400	\$1,460	\$17,520	\$438	8,092	36%	\$11.31	\$588	1.2	
Hamilton County	\$12.13	\$631	\$25,240	1.3	\$63,400	\$1,585	\$19,020	\$476	720	20%	\$10.23	\$532	1.2	

[†] Wage data not available (See Appendix A).

^{1:} BR = Bedroom

^{2:} FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.

^{4:} AMI = Fiscal Year 2016 Area Median Income

^{5: &}quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY16 HOUSING WAGE	НО	USING CO	OSTS	AREA	MEDIAN	INCOMI	E (AMI)	RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR	
Harlan County	\$12.13	\$631	\$25,240	1.3	\$56,900	\$1,423	\$17,070	\$427	325	21%	\$7.07	\$368	1.7	
Hayes County	\$12.19	\$671	\$26,840	1.4	\$57,600	\$1,440	\$17,280	\$432	142	31%	\$13.89	\$722	0.9	
Hitchcock County	\$12.13	\$631	\$25,240	1.3	\$58,400	\$1,460	\$17,520	\$438	366	27%	\$11.77	\$612	1.0	
Holt County	\$12.13	\$631	\$25,240	1.3	\$60,200	\$1,505	\$18,060	\$452	1,144	26%	\$11.14	\$579	1.1	
Hooker County	\$15.90	\$827	\$33,080	1.8	\$43,500	\$1,088	\$13,050	\$326	59	19%	\$7.95	\$413	2.0	
Howard County	\$12.13	\$631	\$25,240	1.3	\$66,800	\$1,670	\$20,040	\$501	625	24%	\$6.76	\$351	1.8	
Jefferson County	\$12.13	\$631	\$25,240	1.3	\$58,700	\$1,468	\$17,610	\$440	718	22%	\$9.80	\$510	1.2	
Johnson County	\$12.13	\$631	\$25,240	1.3	\$55,400	\$1,385	\$16,620	\$416	522	27%	\$10.41	\$541	1.2	
Kearney County	\$13.96	\$726	\$29,040	1.6	\$64,000	\$1,600	\$19,200	\$480	765	29%	\$11.55	\$601	1.2	
Keith County	\$12.13	\$631	\$25,240	1.3	\$59,600	\$1,490	\$17,880	\$447	1,159	31%	\$9.78	\$508	1.2	
Keya Paha County		\$631	\$25,240	1.3	\$45,400	\$1,135	\$13,620	\$341	90	24%				
Kimball County	\$13.10	\$681	\$27,240	1.5	\$53,700	\$1,343	\$16,110	\$403	544	33%	\$18.53	\$964	0.7	
Knox County	\$12.13	\$631	\$25,240	1.3	\$55,700	\$1,393	\$16,710	\$418	971	26%	\$8.98	\$467	1.4	
Lancaster County	\$14.65	\$762	\$30,480	1.6	\$70,400	\$1,760	\$21,120	\$528	47,252	41%	\$10.68	\$555	1.4	
Lincoln County	\$13.19	\$686	\$27,440	1.5	\$64,100	\$1,603	\$19,230	\$481	4,946	33%	\$10.90	\$567	1.2	
Logan County	\$12.13	\$631	\$25,240	1.3	\$54,200	\$1,355	\$16,260	\$407	99	31%	\$8.69	\$452	1.4	
Loup County †	\$12.13	\$631	\$25,240	1.3	\$44,000	\$1,100	\$13,200	\$330	53	22%				
McPherson County		\$631	\$25,240	1.3	\$59,500	\$1,488	\$17,850	\$446	59	31%				
Madison County	\$12.75	\$663	\$26,520	1.4	\$60,100	\$1,503	\$18,030	\$451	5,048	36%	\$9.61	\$500	1.3	
Merrick County	\$12.13	\$631	\$25,240	1.3	\$57,700	\$1,443	\$17,310	\$433	907	27%	\$10.19	\$530	1.2	
Morrill County	\$12.13	\$631	\$25,240	1.3	\$51,700	\$1,293	\$15,510	\$388	633	31%	\$11.24	\$584	1.1	
Nance County	\$12.13	\$631	\$25,240	1.3	\$55,800	\$1,395	\$16,740	\$419	361	23%	\$8.56	\$445	1.4	
Nemaha County	\$12.13	\$631	\$25,240	1.3	\$70,300	\$1,758	\$21,090	\$527	882	30%	\$8.35	\$434	1.5	
Nuckolls County	\$12.13	\$631	\$25,240	1.3	\$53,500	\$1,338	\$16,050	\$401	529	26%	\$9.83	\$511	1.2	
Otoe County	\$12.13	\$631	\$25,240	1.3	\$65,500	\$1,638	\$19,650	\$491	1,627	25%	\$9.18	\$477	1.3	
Pawnee County	\$12.13	\$631	\$25,240	1.3	\$50,500	\$1,263	\$15,150	\$379	312	24%	\$11.41	\$593	1.1	
Perkins County	\$12.13	\$631	\$25,240	1.3	\$67,700	\$1,693	\$20,310	\$508	276	22%	\$9.78	\$509	1.2	
Phelps County	\$12.13	\$631	\$25,240	1.3	\$67,600	\$1,690	\$20,280	\$507	1,023	27%	\$12.26	\$637	1.0	
Pierce County	\$12.13	\$631	\$25,240	1.3	\$63,800	\$1,595	\$19,140	\$479	601	21%	\$11.49	\$597	1.1	

[†] Wage data not available (See Appendix A).

^{1:} BR = Bedroom

^{2:} FMR = Fiscal Year 2016 Fair Market Rent (HUD, 2016)

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

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^{5: &}quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Nebraska

	FY16 HOUSING WAGE	НО	HOUSING COSTS			MEDIAN	INCOMI	E (AMI)	RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2010-2014)	% of total households (2010-2014)	Estimated hourly mean renter wage (2016)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR	
Platte County	\$12.13	\$631	\$25,240	1.3	\$62,400	\$1,560	\$18,720	\$468	3,555	28%	\$11.34	\$590	1.1	
Polk County	\$12.13	\$631	\$25,240	1.3	\$65,300	\$1,633	\$19,590	\$490	563	25%	\$11.15	\$580	1.1	
Red Willow County		\$631	\$25,240	1.3	\$60,400	\$1,510	\$18,120	\$453	1,288	28%	\$9.83	\$511	1.2	
Richardson County		\$631	\$25,240	1.3	\$50,400	\$1,260	\$15,120	\$378	932	25%	\$10.78	\$561	1.1	
Rock County	\$12.13	\$631	\$25,240	1.3	\$57,100	\$1,428	\$17,130	\$428	141	20%	\$14.93	\$776	0.8	
Saline County	\$13.96	\$726	\$29,040	1.6	\$54,500	\$1,363	\$16,350	\$409	1,761	34%	\$11.47	\$596	1.2	
Sarpy County	\$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	18,336	30%	\$11.15	\$580	1.4	
Saunders County	\$13.85	\$720	\$28,800	1.5	\$76,200	\$1,905	\$22,860	\$572	1,734	21%	\$9.16	\$476	1.5	
Scotts Bluff County	\$13.08	\$680	\$27,200	1.5	\$54,900	\$1,373	\$16,470	\$412	4,532	31%	\$10.69	\$556	1.2	
Seward County	\$12.13	\$631	\$25,240	1.3	\$76,300	\$1,908	\$22,890	\$572	1,664	27%	\$10.27	\$534	1.2	
Sheridan County	\$12.13	\$631	\$25,240	1.3	\$46,000	\$1,150	\$13,800	\$345	717	31%	\$7.98	\$415	1.5	
Sherman County	\$12.13	\$631	\$25,240	1.3	\$52,800	\$1,320	\$15,840	\$396	285	21%	\$10.39	\$540	1.2	
Sioux County†	\$12.13	\$631	\$25,240	1.3	\$58,300	\$1,458	\$17,490	\$437	148	27%				
Stanton County	\$12.13	\$631	\$25,240	1.3	\$62,500	\$1,563	\$18,750	\$469	395	17%	\$21.85	\$1,136	0.6	
Thayer County	\$12.13	\$631	\$25,240	1.3	\$54,900	\$1,373	\$16,470	\$412	507	22%	\$12.37	\$643	1.0	
Thomas County	\$12.13	\$631	\$25,240	1.3	\$65,000	\$1,625	\$19,500	\$488	88	27%	\$12.67	\$659	1.0	
Thurston County	\$12.13	\$631	\$25,240	1.3	\$50,900	\$1,273	\$15,270	\$382	741	36%	\$11.69	\$608	1.0	
Valley County	\$12.13	\$631	\$25,240	1.3	\$55,800	\$1,395	\$16,740	\$419	519	27%	\$9.82	\$510	1.2	
Washington Count	ty \$16.08	\$836	\$33,440	1.8	\$72,100	\$1,803	\$21,630	\$541	1,577	20%	\$10.72	\$557	1.5	
Wayne County	\$12.13	\$631	\$25,240	1.3	\$71,500	\$1,788	\$21,450	\$536	1,283	36%	\$6.54	\$340	1.9	
Webster County	\$12.13	\$631	\$25,240	1.3	\$51,300	\$1,283	\$15,390	\$385	360	23%	\$8.26	\$429	1.5	
Wheeler County	\$12.13	\$631	\$25,240	1.3	\$54,400	\$1,360	\$16,320	\$408	91	23%	\$16.93	\$881	0.7	
York County	\$12.13	\$631	\$25,240	1.3	\$65,600	\$1,640	\$19,680	\$492	1,789	32%	\$11.40	\$593	1.1	

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