

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%

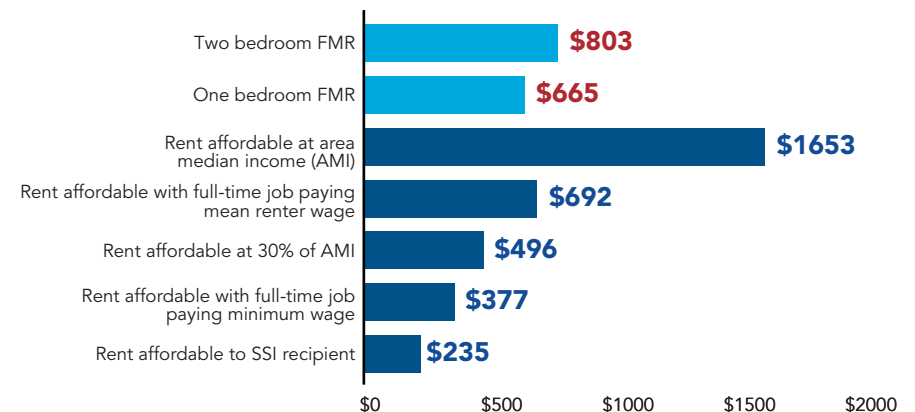
85
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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	Monthly 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	
<u>Metropolitan Areas</u>														
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	Monthly 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	
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	

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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	Monthly 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

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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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