

# KENTUCKY

STATE RANKING **#48\***

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$772**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,572** monthly or **\$30,860** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$14.84**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$13.34</b>
2-Bedroom Housing Wage	<b>\$14.84</b>
Number of Renter Households	<b>568938</b>
Percent Renters	<b>33%</b>

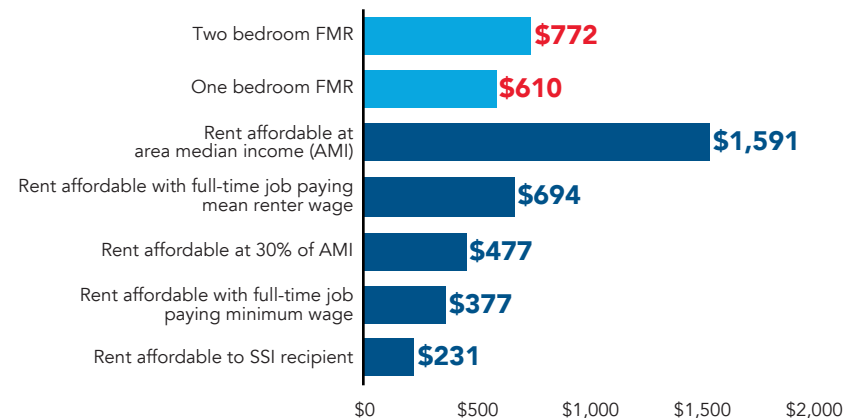
**82**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

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

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

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati, OH-KY-IN HUD Metro FMR Area	<b>\$17.00</b>
Lexington-Fayette, KY MSA	<b>\$16.98</b>
Clarksville, TN-KY MSA	<b>\$16.67</b>
Louisville, KY-IN HUD Metro FMR Area	<b>\$16.40</b>
Shelby County	<b>\$15.71</b>



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

## FY19 HOUSING WAGE

## HOUSING COSTS

## AREA MEDIAN INCOME (AMI)

## RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$14.84	\$772	\$30,860	2.0	\$63,648	\$1,591	\$19,094	\$477	568,938	33%	\$13.34	\$694	1.1
Combined Nonmetro Areas	\$12.47	\$649	\$25,946	1.7	\$50,062	\$1,252	\$15,019	\$375	210,003	29%	\$10.93	\$568	1.1
<u>Metropolitan Areas</u>													
Allen County HMFA	\$12.35	\$642	\$25,680	1.7	\$55,000	\$1,375	\$16,500	\$413	2,163	28%	\$12.36	\$643	1.0
Bowling Green HMFA	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	20,111	39%	\$12.67	\$659	1.2
Butler County HMFA	\$11.88	\$618	\$24,720	1.6	\$50,200	\$1,255	\$15,060	\$377	1,375	27%	\$11.07	\$575	1.1
Cincinnati HMFA	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	48,083	31%	\$14.49	\$754	1.2
Clarksville MSA	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	14,291	46%	\$15.39	\$800	1.1
Elizabethtown HMFA	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	17,273	37%	\$13.04	\$678	1.1
Evansville MSA	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	7,139	38%	\$12.45	\$647	1.2
Grant County HMFA	\$15.37	\$799	\$31,960	2.1	\$53,100	\$1,328	\$15,930	\$398	2,836	33%	\$11.75	\$611	1.3
Huntington-Ashland HMFA	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	9,108	27%	\$11.34	\$590	1.2
Lexington-Fayette MSA	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	82,461	42%	\$13.27	\$690	1.3
Louisville HMFA	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	131,603	35%	\$15.72	\$817	1.0
Meade County HMFA	\$13.50	\$702	\$28,080	1.9	\$61,200	\$1,530	\$18,360	\$459	3,063	28%	\$12.96	\$674	1.0
Owensboro MSA	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	14,408	31%	\$13.27	\$690	1.1
Shelby County HMFA	\$15.71	\$817	\$32,680	2.2	\$76,200	\$1,905	\$22,860	\$572	5,021	31%	\$10.66	\$554	1.5
<u>Counties</u>													
Adair County	\$11.88	\$618	\$24,720	1.6	\$47,200	\$1,180	\$14,160	\$354	1,701	24%	\$7.67	\$399	1.5
Allen County	\$12.35	\$642	\$25,680	1.7	\$55,000	\$1,375	\$16,500	\$413	2,163	28%	\$12.36	\$643	1.0
Anderson County	\$14.00	\$728	\$29,120	1.9	\$68,800	\$1,720	\$20,640	\$516	2,033	24%	\$10.83	\$563	1.3
Ballard County	\$12.71	\$661	\$26,440	1.8	\$60,300	\$1,508	\$18,090	\$452	693	21%	\$14.15	\$736	0.9

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

1: BR= Bedroom

2: FMR= Fiscal Year 2019 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 2019 Area Median Income

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

FY19  
HOUSING  
WAGE

HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	\$12.29	\$639	\$25,560	1.7	\$50,800	\$1,270	\$15,240	\$381	5,720	34%	\$11.22	\$583	1.1
Bath County	\$12.37	\$643	\$25,720	1.7	\$42,100	\$1,053	\$12,630	\$316	1,211	27%	\$10.81	\$562	1.1
Bell County	\$11.88	\$618	\$24,720	1.6	\$31,700	\$793	\$9,510	\$238	3,876	35%	\$9.27	\$482	1.3
Boone County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	12,210	26%	\$14.81	\$770	1.1
Bourbon County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	3,057	38%	\$11.88	\$618	1.4
Boyd County	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	5,759	30%	\$11.38	\$592	1.2
Boyle County	\$13.35	\$694	\$27,760	1.8	\$56,500	\$1,413	\$16,950	\$424	3,641	33%	\$11.94	\$621	1.1
Bracken County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	945	28%	\$11.24	\$584	1.5
Breathitt County	\$11.88	\$618	\$24,720	1.6	\$35,300	\$883	\$10,590	\$265	1,438	27%	\$8.74	\$454	1.4
Breckinridge County	\$11.88	\$618	\$24,720	1.6	\$59,500	\$1,488	\$17,850	\$446	1,636	22%	\$9.36	\$487	1.3
Bullitt County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	5,333	18%	\$10.31	\$536	1.6
Butler County	\$11.88	\$618	\$24,720	1.6	\$50,200	\$1,255	\$15,060	\$377	1,375	27%	\$11.07	\$575	1.1
Caldwell County	\$11.88	\$618	\$24,720	1.6	\$54,200	\$1,355	\$16,260	\$407	1,439	27%	\$10.50	\$546	1.1
Calloway County	\$13.04	\$678	\$27,120	1.8	\$56,900	\$1,423	\$17,070	\$427	5,374	36%	\$7.62	\$396	1.7
Campbell County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	11,195	31%	\$11.93	\$620	1.4
Carlisle County	\$12.56	\$653	\$26,120	1.7	\$55,400	\$1,385	\$16,620	\$416	419	21%	\$10.78	\$561	1.2
Carroll County	\$12.98	\$675	\$27,000	1.8	\$50,200	\$1,255	\$15,060	\$377	1,337	34%	\$14.50	\$754	0.9
Carter County	\$11.88	\$618	\$24,720	1.6	\$46,600	\$1,165	\$13,980	\$350	2,338	22%	\$9.69	\$504	1.2
Casey County	\$11.88	\$618	\$24,720	1.6	\$45,400	\$1,135	\$13,620	\$341	1,278	20%	\$11.93	\$620	1.0
Christian County	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	13,251	52%	\$16.13	\$839	1.0
Clark County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	4,881	34%	\$11.26	\$585	1.5
Clay County	\$11.88	\$618	\$24,720	1.6	\$31,700	\$793	\$9,510	\$238	2,214	29%	\$10.84	\$564	1.1
Clinton County	\$11.88	\$618	\$24,720	1.6	\$38,000	\$950	\$11,400	\$285	1,210	30%	\$10.72	\$557	1.1
Crittenden County	\$11.88	\$618	\$24,720	1.6	\$55,800	\$1,395	\$16,740	\$419	696	19%	\$9.43	\$491	1.3
Cumberland County	\$11.88	\$618	\$24,720	1.6	\$42,400	\$1,060	\$12,720	\$318	807	30%	\$10.22	\$531	1.2
Daviess County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	12,831	32%	\$12.80	\$665	1.1

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

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FY19  
HOUSING  
WAGE

HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	951	19%	\$10.29	\$535	1.5
Elliott County	\$12.13	\$631	\$25,240	1.7	\$37,600	\$940	\$11,280	\$282	609	23%	\$5.37	\$279	2.3
Estill County	\$11.88	\$618	\$24,720	1.6	\$42,600	\$1,065	\$12,780	\$320	1,663	29%	\$10.17	\$529	1.2
Fayette County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	58,517	46%	\$13.32	\$693	1.3
Fleming County	\$11.88	\$618	\$24,720	1.6	\$48,300	\$1,208	\$14,490	\$362	1,683	29%	\$9.46	\$492	1.3
Floyd County	\$11.88	\$618	\$24,720	1.6	\$39,500	\$988	\$11,850	\$296	4,477	30%	\$10.50	\$546	1.1
Franklin County	\$14.56	\$757	\$30,280	2.0	\$68,200	\$1,705	\$20,460	\$512	7,655	37%	\$13.03	\$678	1.1
Fulton County	\$11.88	\$618	\$24,720	1.6	\$42,200	\$1,055	\$12,660	\$317	957	39%	\$10.51	\$546	1.1
Gallatin County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	862	29%	\$17.52	\$911	1.0
Garrard County	\$12.73	\$662	\$26,480	1.8	\$59,700	\$1,493	\$17,910	\$448	1,512	22%	\$8.38	\$436	1.5
Grant County	\$15.37	\$799	\$31,960	2.1	\$53,100	\$1,328	\$15,930	\$398	2,836	33%	\$11.75	\$611	1.3
Graves County	\$11.88	\$618	\$24,720	1.6	\$56,100	\$1,403	\$16,830	\$421	3,741	26%	\$9.48	\$493	1.3
Grayson County	\$11.88	\$618	\$24,720	1.6	\$47,600	\$1,190	\$14,280	\$357	2,692	28%	\$10.73	\$558	1.1
Green County	\$11.88	\$618	\$24,720	1.6	\$51,700	\$1,293	\$15,510	\$388	1,038	23%	\$7.72	\$401	1.5
Greenup County	\$14.12	\$734	\$29,360	1.9	\$56,400	\$1,410	\$16,920	\$423	3,349	24%	\$11.21	\$583	1.3
Hancock County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	815	24%	\$19.94	\$1,037	0.7
Hardin County	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	15,754	38%	\$13.32	\$693	1.1
Harlan County	\$11.88	\$618	\$24,720	1.6	\$36,300	\$908	\$10,890	\$272	3,555	32%	\$9.50	\$494	1.3
Harrison County	\$11.88	\$618	\$24,720	1.6	\$58,200	\$1,455	\$17,460	\$437	2,163	30%	\$10.17	\$529	1.2
Hart County	\$11.88	\$618	\$24,720	1.6	\$46,000	\$1,150	\$13,800	\$345	1,890	26%	\$10.03	\$521	1.2
Henderson County	\$15.15	\$788	\$31,520	2.1	\$67,200	\$1,680	\$20,160	\$504	7,139	38%	\$12.45	\$647	1.2
Henry County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	1,964	32%	\$11.04	\$574	1.5
Hickman County	\$11.88	\$618	\$24,720	1.6	\$52,100	\$1,303	\$15,630	\$391	347	18%	\$14.61	\$760	0.8
Hopkins County	\$12.08	\$628	\$25,120	1.7	\$59,200	\$1,480	\$17,760	\$444	5,468	29%	\$11.54	\$600	1.0
Jackson County	\$11.88	\$618	\$24,720	1.6	\$37,600	\$940	\$11,280	\$282	1,370	25%	\$10.30	\$536	1.2
Jefferson County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	119,304	38%	\$16.23	\$844	1.0

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

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FY19  
HOUSING  
WAGE

HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jessamine County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	7,025	38%	\$10.99	\$571	1.5
Johnson County	\$11.88	\$618	\$24,720	1.6	\$48,000	\$1,200	\$14,400	\$360	2,429	28%	\$9.11	\$473	1.3
Kenton County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	21,600	34%	\$15.12	\$786	1.1
Knott County	\$11.88	\$618	\$24,720	1.6	\$39,000	\$975	\$11,700	\$293	1,431	23%	\$8.36	\$435	1.4
Knox County	\$11.88	\$618	\$24,720	1.6	\$35,300	\$883	\$10,590	\$265	4,496	37%	\$9.86	\$513	1.2
Larue County	\$14.73	\$766	\$30,640	2.0	\$68,100	\$1,703	\$20,430	\$511	1,519	28%	\$8.24	\$428	1.8
Laurel County	\$12.35	\$642	\$25,680	1.7	\$46,800	\$1,170	\$14,040	\$351	7,100	31%	\$10.33	\$537	1.2
Lawrence County	\$11.88	\$618	\$24,720	1.6	\$44,400	\$1,110	\$13,320	\$333	1,472	24%	\$7.20	\$374	1.7
Lee County	\$11.88	\$618	\$24,720	1.6	\$32,400	\$810	\$9,720	\$243	754	27%	\$7.92	\$412	1.5
Leslie County	\$11.88	\$618	\$24,720	1.6	\$39,500	\$988	\$11,850	\$296	950	22%	\$8.81	\$458	1.3
Letcher County	\$12.02	\$625	\$25,000	1.7	\$40,300	\$1,008	\$12,090	\$302	2,600	26%	\$9.77	\$508	1.2
Lewis County	\$11.88	\$618	\$24,720	1.6	\$44,200	\$1,105	\$13,260	\$332	1,383	25%	\$7.62	\$396	1.6
Lincoln County	\$11.88	\$618	\$24,720	1.6	\$44,000	\$1,100	\$13,200	\$330	2,594	27%	\$9.56	\$497	1.2
Livingston County	\$11.88	\$618	\$24,720	1.6	\$56,600	\$1,415	\$16,980	\$425	1,034	26%	\$12.15	\$632	1.0
Logan County	\$12.00	\$624	\$24,960	1.7	\$55,200	\$1,380	\$16,560	\$414	3,515	33%	\$12.38	\$644	1.0
Lyon County	\$11.88	\$618	\$24,720	1.6	\$63,700	\$1,593	\$19,110	\$478	592	18%	\$5.22	\$272	2.3
McCracken County	\$14.02	\$729	\$29,160	1.9	\$58,400	\$1,460	\$17,520	\$438	9,100	33%	\$11.64	\$605	1.2
McCreary County	\$11.88	\$618	\$24,720	1.6	\$25,600	\$640	\$7,680	\$192	1,849	29%	\$8.17	\$425	1.5
McLean County	\$14.35	\$746	\$29,840	2.0	\$70,400	\$1,760	\$21,120	\$528	762	20%	\$10.78	\$560	1.3
Madison County	\$13.29	\$691	\$27,640	1.8	\$58,200	\$1,455	\$17,460	\$437	13,550	41%	\$11.16	\$581	1.2
Magoffin County	\$11.88	\$618	\$24,720	1.6	\$39,200	\$980	\$11,760	\$294	1,582	31%	\$7.68	\$399	1.5
Marion County	\$12.12	\$630	\$25,200	1.7	\$50,600	\$1,265	\$15,180	\$380	1,925	26%	\$12.91	\$671	0.9
Marshall County	\$13.17	\$685	\$27,400	1.8	\$61,300	\$1,533	\$18,390	\$460	2,773	21%	\$13.88	\$722	0.9
Martin County	\$11.88	\$618	\$24,720	1.6	\$41,100	\$1,028	\$12,330	\$308	1,202	28%	\$11.40	\$593	1.0
Mason County	\$12.08	\$628	\$25,120	1.7	\$53,500	\$1,338	\$16,050	\$401	2,166	32%	\$11.76	\$612	1.0
Meade County	\$13.50	\$702	\$28,080	1.9	\$61,200	\$1,530	\$18,360	\$459	3,063	28%	\$12.96	\$674	1.0

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

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HOUSING  
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HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	\$11.88	\$618	\$24,720	1.6	\$48,500	\$1,213	\$14,550	\$364	452	18%	\$12.00	\$624	1.0
Mercer County	\$12.48	\$649	\$25,960	1.7	\$63,200	\$1,580	\$18,960	\$474	2,439	28%	\$13.66	\$710	0.9
Metcalfe County	\$11.88	\$618	\$24,720	1.6	\$45,800	\$1,145	\$13,740	\$344	935	24%	\$9.86	\$513	1.2
Monroe County	\$11.88	\$618	\$24,720	1.6	\$48,100	\$1,203	\$14,430	\$361	1,200	27%	\$8.56	\$445	1.4
Montgomery County	\$13.42	\$698	\$27,920	1.9	\$51,500	\$1,288	\$15,450	\$386	3,440	33%	\$12.20	\$635	1.1
Morgan County	\$11.88	\$618	\$24,720	1.6	\$41,700	\$1,043	\$12,510	\$313	1,255	25%	\$9.82	\$511	1.2
Muhlenberg County	\$11.88	\$618	\$24,720	1.6	\$55,800	\$1,395	\$16,740	\$419	2,531	22%	\$12.84	\$668	0.9
Nelson County	\$13.42	\$698	\$27,920	1.9	\$66,100	\$1,653	\$19,830	\$496	3,745	22%	\$11.07	\$576	1.2
Nicholas County	\$11.88	\$618	\$24,720	1.6	\$52,000	\$1,300	\$15,600	\$390	839	30%	\$9.87	\$513	1.2
Ohio County	\$11.88	\$618	\$24,720	1.6	\$47,800	\$1,195	\$14,340	\$359	2,116	23%	\$8.52	\$443	1.4
Oldham County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	3,034	15%	\$9.49	\$493	1.7
Owen County	\$12.10	\$629	\$25,160	1.7	\$52,300	\$1,308	\$15,690	\$392	1,048	27%	\$12.99	\$675	0.9
Owsley County	\$11.88	\$618	\$24,720	1.6	\$45,900	\$1,148	\$13,770	\$344	444	26%	\$7.37	\$383	1.6
Pendleton County	\$17.00	\$884	\$35,360	2.3	\$81,300	\$2,033	\$24,390	\$610	1,271	24%	\$14.18	\$737	1.2
Perry County	\$11.88	\$618	\$24,720	1.6	\$45,400	\$1,135	\$13,620	\$341	2,920	26%	\$12.13	\$631	1.0
Pike County	\$13.15	\$684	\$27,360	1.8	\$44,800	\$1,120	\$13,440	\$336	7,000	27%	\$12.27	\$638	1.1
Powell County	\$11.88	\$618	\$24,720	1.6	\$51,600	\$1,290	\$15,480	\$387	1,530	31%	\$8.50	\$442	1.4
Pulaski County	\$11.96	\$622	\$24,880	1.6	\$49,200	\$1,230	\$14,760	\$369	7,958	31%	\$9.10	\$473	1.3
Robertson County†	\$12.83	\$667	\$26,680	1.8	\$50,800	\$1,270	\$15,240	\$381	221	24%			
Rockcastle County	\$11.88	\$618	\$24,720	1.6	\$45,300	\$1,133	\$13,590	\$340	1,577	24%	\$9.50	\$494	1.3
Rowan County	\$13.46	\$700	\$28,000	1.9	\$52,800	\$1,320	\$15,840	\$396	3,551	40%	\$10.08	\$524	1.3
Russell County	\$11.88	\$618	\$24,720	1.6	\$44,200	\$1,105	\$13,260	\$332	1,866	26%	\$9.02	\$469	1.3
Scott County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	6,012	31%	\$16.00	\$832	1.1
Shelby County	\$15.71	\$817	\$32,680	2.2	\$76,200	\$1,905	\$22,860	\$572	5,021	31%	\$10.66	\$554	1.5
Simpson County	\$13.31	\$692	\$27,680	1.8	\$56,000	\$1,400	\$16,800	\$420	2,553	37%	\$12.62	\$656	1.1
Spencer County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	1,131	17%	\$9.13	\$475	1.8

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

- 1: BR= Bedroom
- 2: FMR= Fiscal Year 2019 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 2019 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY19  
HOUSING  
WAGE

HOUSING  
COSTS

AREA MEDIAN  
INCOME (AMI)

RENTERS

	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of total households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.88	\$618	\$24,720	1.6	\$45,800	\$1,145	\$13,740	\$344	3,562	37%	\$8.89	\$462	1.3
Todd County	\$12.33	\$641	\$25,640	1.7	\$54,100	\$1,353	\$16,230	\$406	1,326	29%	\$11.87	\$617	1.0
Trigg County	\$16.67	\$867	\$34,680	2.3	\$65,000	\$1,625	\$19,500	\$488	1,040	17%	\$8.02	\$417	2.1
Trimble County	\$16.40	\$853	\$34,120	2.3	\$76,400	\$1,910	\$22,920	\$573	837	23%	\$15.18	\$789	1.1
Union County	\$11.88	\$618	\$24,720	1.6	\$54,300	\$1,358	\$16,290	\$407	1,772	32%	\$13.86	\$721	0.9
Warren County	\$15.02	\$781	\$31,240	2.1	\$57,900	\$1,448	\$17,370	\$434	19,160	41%	\$12.70	\$661	1.2
Washington County	\$12.44	\$647	\$25,880	1.7	\$56,400	\$1,410	\$16,920	\$423	1,056	23%	\$12.11	\$630	1.0
Wayne County	\$11.88	\$618	\$24,720	1.6	\$40,200	\$1,005	\$12,060	\$302	2,178	27%	\$7.92	\$412	1.5
Webster County	\$11.88	\$618	\$24,720	1.6	\$54,000	\$1,350	\$16,200	\$405	1,387	27%	\$18.66	\$971	0.6
Whitley County	\$11.88	\$618	\$24,720	1.6	\$42,000	\$1,050	\$12,600	\$315	3,722	30%	\$12.53	\$652	0.9
Wolfe County	\$11.88	\$618	\$24,720	1.6	\$31,800	\$795	\$9,540	\$239	1,002	35%	\$7.17	\$373	1.7
Woodford County	\$16.98	\$883	\$35,320	2.3	\$74,500	\$1,863	\$22,350	\$559	2,969	30%	\$12.30	\$639	1.4

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

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