

# 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	<b>\$9.00</b>
Average Renter Wage	<b>\$13.70</b>
2-Bedroom Housing Wage	<b>\$16.27</b>
Number of Renter Households	<b>255,496</b>
Percent Renters	<b>34%</b>

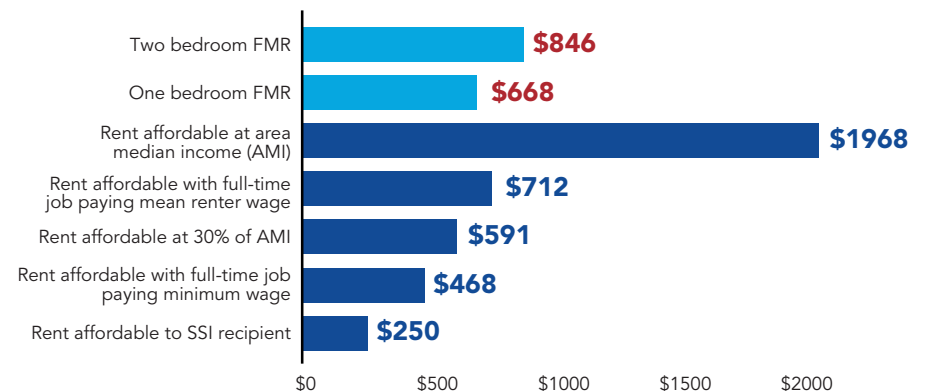
**72**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**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	<b>\$18.19</b>
Lincoln HMFA	<b>\$16.63</b>
Arthur County	<b>\$15.88</b>
Saline County	<b>\$15.60</b>
Sioux City HMFA	<b>\$15.44</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.

NEBRASKA

	FY20 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 (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			
<u>Metropolitan Areas</u>																
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			
<u>Counties</u>																
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).

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 <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 (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

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	FY20 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 (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).

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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 <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 (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

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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).

- 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.