

ALABAMA

#46*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$822**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,739** monthly or **\$32,862** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.80
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.62
2-Bedroom Housing Wage	\$15.80
Number of Renter Households	583,145
Percent Renters	31%

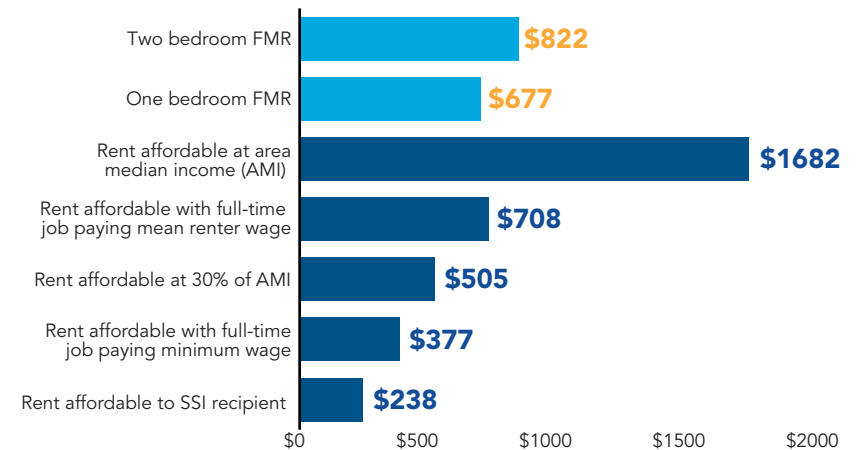
87
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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

2.2
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
Birmingham-Hoover HMFA	\$19.27
Daphne-Fairhope-Foley MSA	\$17.73
Montgomery MSA	\$17.46
Tuscaloosa HMFA	\$16.13
Columbus MSA	\$16.00



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.

FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$15.80	\$822	\$32,862	2.2	\$67,287	\$1,682	\$20,186	\$505	583,145	31%	\$13.62	\$708	1.2
Combined Nonmetro Areas	\$12.63	\$657	\$26,260	1.7	\$53,694	\$1,342	\$16,108	\$403	126,653	29%	\$11.47	\$596	1.1
Metropolitan Areas													
Anniston-Oxford-Jacksonville MSA	\$13.90	\$723	\$28,920	1.9	\$63,700	\$1,593	\$19,110	\$478	13,351	30%	\$11.35	\$590	1.2
Auburn-Opelika MSA	\$15.85	\$824	\$32,960	2.2	\$78,000	\$1,950	\$23,400	\$585	23,126	38%	\$9.61	\$499	1.6
Birmingham-Hoover HMFA	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	125,567	31%	\$16.59	\$863	1.2
Chilton County HMFA	\$13.71	\$713	\$28,520	1.9	\$56,700	\$1,418	\$17,010	\$425	4,317	26%	\$11.98	\$623	1.1
Columbus MSA	\$16.00	\$832	\$33,280	2.2	\$65,200	\$1,630	\$19,560	\$489	9,263	40%	\$12.78	\$665	1.3
Daphne-Fairhope-Foley MSA	\$17.73	\$922	\$36,880	2.4	\$74,300	\$1,858	\$22,290	\$557	20,034	25%	\$12.49	\$649	1.4
Decatur MSA	\$13.62	\$708	\$28,320	1.9	\$63,100	\$1,578	\$18,930	\$473	15,358	26%	\$12.93	\$672	1.1
Dothan HMFA	\$13.58	\$706	\$28,240	1.9	\$63,400	\$1,585	\$19,020	\$476	16,389	33%	\$12.80	\$666	1.1
Florence-Muscle Shoals MSA	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	18,341	30%	\$10.40	\$541	1.4
Gadsden MSA	\$13.79	\$717	\$28,680	1.9	\$63,500	\$1,588	\$19,050	\$476	10,675	27%	\$10.72	\$557	1.3
Henry County HMFA	\$12.19	\$634	\$25,360	1.7	\$60,500	\$1,513	\$18,150	\$454	1,105	17%	\$12.04	\$626	1.0
Huntsville MSA	\$15.79	\$821	\$32,840	2.2	\$82,900	\$2,073	\$24,870	\$622	56,335	31%	\$15.13	\$787	1.0
Mobile MSA	\$15.85	\$824	\$32,960	2.2	\$58,200	\$1,455	\$17,460	\$437	55,398	35%	\$13.70	\$712	1.2
Montgomery MSA	\$17.46	\$908	\$36,320	2.4	\$67,600	\$1,690	\$20,280	\$507	52,016	36%	\$13.41	\$697	1.3
Pickens County HMFA	\$12.19	\$634	\$25,360	1.7	\$54,900	\$1,373	\$16,470	\$412	1,890	25%	\$8.03	\$417	1.5
Tuscaloosa HMFA	\$16.13	\$839	\$33,560	2.2	\$70,900	\$1,773	\$21,270	\$532	27,635	35%	\$12.42	\$646	1.3
Walker County HMFA	\$13.92	\$724	\$28,960	1.9	\$65,900	\$1,648	\$19,770	\$494	5,692	23%	\$10.52	\$547	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Autauga County	\$17.46	\$908	\$36,320	2.4	\$67,600	\$1,690	\$20,280	\$507	5,715	27%	\$14.42	\$750	1.2
Baldwin County	\$17.73	\$922	\$36,880	2.4	\$74,300	\$1,858	\$22,290	\$557	20,034	25%	\$12.49	\$649	1.4
Barbour County	\$12.46	\$648	\$25,920	1.7	\$46,400	\$1,160	\$13,920	\$348	3,654	39%	\$10.05	\$523	1.2
Bibb County	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	1,763	26%	\$9.70	\$504	2.0
Blount County	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	4,424	21%	\$9.73	\$506	2.0
Bullock County	\$13.56	\$705	\$28,200	1.9	\$44,500	\$1,113	\$13,350	\$334	1,017	29%	\$9.30	\$484	1.5
Butler County	\$12.19	\$634	\$25,360	1.7	\$48,400	\$1,210	\$14,520	\$363	1,955	30%	\$11.30	\$588	1.1
Calhoun County	\$13.90	\$723	\$28,920	1.9	\$63,700	\$1,593	\$19,110	\$478	13,351	30%	\$11.35	\$590	1.2
Chambers County	\$14.31	\$744	\$29,760	2.0	\$53,700	\$1,343	\$16,110	\$403	4,376	33%	\$15.25	\$793	0.9
Cherokee County	\$12.19	\$634	\$25,360	1.7	\$54,800	\$1,370	\$16,440	\$411	2,433	23%	\$11.59	\$603	1.1
Chilton County	\$13.71	\$713	\$28,520	1.9	\$56,700	\$1,418	\$17,010	\$425	4,317	26%	\$11.98	\$623	1.1
Choctaw County	\$12.19	\$634	\$25,360	1.7	\$51,400	\$1,285	\$15,420	\$386	1,012	19%	\$12.68	\$659	1.0
Clarke County	\$12.19	\$634	\$25,360	1.7	\$54,200	\$1,355	\$16,260	\$407	2,718	30%	\$11.40	\$593	1.1
Clay County	\$12.19	\$634	\$25,360	1.7	\$51,800	\$1,295	\$15,540	\$389	1,276	25%	\$12.58	\$654	1.0
Cleburne County	\$12.19	\$634	\$25,360	1.7	\$55,900	\$1,398	\$16,770	\$419	1,356	24%	\$12.12	\$630	1.0
Coffee County	\$13.31	\$692	\$27,680	1.8	\$67,700	\$1,693	\$20,310	\$508	6,825	34%	\$10.15	\$528	1.3
Colbert County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	6,084	28%	\$11.44	\$595	1.3
Conecuh County	\$12.19	\$634	\$25,360	1.7	\$41,600	\$1,040	\$12,480	\$312	1,088	24%	\$10.59	\$550	1.2
Coosa County	\$13.25	\$689	\$27,560	1.8	\$50,300	\$1,258	\$15,090	\$377	837	21%	\$12.44	\$647	1.1
Covington County	\$12.19	\$634	\$25,360	1.7	\$57,000	\$1,425	\$17,100	\$428	3,791	26%	\$9.66	\$502	1.3
Crenshaw County	\$12.19	\$634	\$25,360	1.7	\$58,200	\$1,455	\$17,460	\$437	1,212	25%	\$12.26	\$638	1.0
Cullman County	\$12.79	\$665	\$26,600	1.8	\$57,300	\$1,433	\$17,190	\$430	7,818	25%	\$12.27	\$638	1.0
Dale County	\$12.19	\$634	\$25,360	1.7	\$59,200	\$1,480	\$17,760	\$444	7,506	40%	\$19.50	\$1,014	0.6
Dallas County	\$12.42	\$646	\$25,840	1.7	\$43,000	\$1,075	\$12,900	\$323	6,469	41%	\$11.48	\$597	1.1
DeKalb County	\$12.19	\$634	\$25,360	1.7	\$53,000	\$1,325	\$15,900	\$398	7,413	28%	\$11.28	\$586	1.1

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FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	\$17.46	\$908	\$36,320	2.4	\$67,600	\$1,690	\$20,280	\$507	7,945	27%	\$9.50	\$494	1.8
Escambia County	\$12.19	\$634	\$25,360	1.7	\$48,700	\$1,218	\$14,610	\$365	4,146	32%	\$13.18	\$685	0.9
Etowah County	\$13.79	\$717	\$28,680	1.9	\$63,500	\$1,588	\$19,050	\$476	10,675	27%	\$10.72	\$557	1.3
Fayette County	\$12.19	\$634	\$25,360	1.7	\$50,000	\$1,250	\$15,000	\$375	1,547	23%	\$9.36	\$487	1.3
Franklin County	\$12.19	\$634	\$25,360	1.7	\$50,600	\$1,265	\$15,180	\$380	3,227	29%	\$12.61	\$656	1.0
Geneva County	\$13.58	\$706	\$28,240	1.9	\$63,400	\$1,585	\$19,020	\$476	2,907	28%	\$9.44	\$491	1.4
Greene County	\$12.19	\$634	\$25,360	1.7	\$32,500	\$813	\$9,750	\$244	972	33%	\$8.63	\$449	1.4
Hale County	\$16.13	\$839	\$33,560	2.2	\$70,900	\$1,773	\$21,270	\$532	1,365	24%	\$8.59	\$447	1.9
Henry County	\$12.19	\$634	\$25,360	1.7	\$60,500	\$1,513	\$18,150	\$454	1,105	17%	\$12.04	\$626	1.0
Houston County	\$13.58	\$706	\$28,240	1.9	\$63,400	\$1,585	\$19,020	\$476	13,482	34%	\$13.11	\$682	1.0
Jackson County	\$13.37	\$695	\$27,800	1.8	\$51,400	\$1,285	\$15,420	\$386	5,066	24%	\$10.30	\$535	1.3
Jefferson County	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	97,432	37%	\$17.00	\$884	1.1
Lamar County	\$12.19	\$634	\$25,360	1.7	\$53,200	\$1,330	\$15,960	\$399	1,427	24%	\$8.43	\$439	1.4
Lauderdale County	\$14.38	\$748	\$29,920	2.0	\$64,500	\$1,613	\$19,350	\$484	12,257	32%	\$9.57	\$498	1.5
Lawrence County	\$13.62	\$708	\$28,320	1.9	\$63,100	\$1,578	\$18,930	\$473	2,832	22%	\$10.38	\$540	1.3
Lee County	\$15.85	\$824	\$32,960	2.2	\$78,000	\$1,950	\$23,400	\$585	23,126	38%	\$9.61	\$499	1.6
Limestone County	\$15.79	\$821	\$32,840	2.2	\$82,900	\$2,073	\$24,870	\$622	7,192	22%	\$11.68	\$607	1.4
Lowndes County	\$17.46	\$908	\$36,320	2.4	\$67,600	\$1,690	\$20,280	\$507	1,094	26%	\$12.20	\$634	1.4
Macon County	\$12.77	\$664	\$26,560	1.8	\$50,200	\$1,255	\$15,060	\$377	2,580	35%	\$9.62	\$500	1.3
Madison County	\$15.79	\$821	\$32,840	2.2	\$82,900	\$2,073	\$24,870	\$622	49,143	33%	\$15.51	\$807	1.0
Marengo County	\$12.19	\$634	\$25,360	1.7	\$55,400	\$1,385	\$16,620	\$416	2,099	29%	\$10.63	\$553	1.1
Marion County	\$12.19	\$634	\$25,360	1.7	\$48,600	\$1,215	\$14,580	\$365	2,982	25%	\$9.30	\$484	1.3
Marshall County	\$12.69	\$660	\$26,400	1.8	\$60,800	\$1,520	\$18,240	\$456	10,403	30%	\$10.25	\$533	1.2
Mobile County	\$15.85	\$824	\$32,960	2.2	\$58,200	\$1,455	\$17,460	\$437	55,398	35%	\$13.70	\$712	1.2
Monroe County	\$12.19	\$634	\$25,360	1.7	\$49,400	\$1,235	\$14,820	\$371	2,969	36%	\$9.91	\$515	1.2
Montgomery County	\$17.46	\$908	\$36,320	2.4	\$67,600	\$1,690	\$20,280	\$507	37,262	42%	\$13.97	\$726	1.3

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FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$13.62	\$708	\$28,320	1.9	\$63,100	\$1,578	\$18,930	\$473	12,526	27%	\$13.15	\$684	1.0
Perry County	\$12.19	\$634	\$25,360	1.7	\$32,700	\$818	\$9,810	\$245	864	28%	\$12.56	\$653	1.0
Pickens County	\$12.19	\$634	\$25,360	1.7	\$54,900	\$1,373	\$16,470	\$412	1,890	25%	\$8.03	\$417	1.5
Pike County	\$12.98	\$675	\$27,000	1.8	\$53,400	\$1,335	\$16,020	\$401	4,376	38%	\$8.51	\$443	1.5
Randolph County	\$12.19	\$634	\$25,360	1.7	\$55,100	\$1,378	\$16,530	\$413	2,032	23%	\$8.94	\$465	1.4
Russell County	\$16.00	\$832	\$33,280	2.2	\$65,200	\$1,630	\$19,560	\$489	9,263	40%	\$12.78	\$665	1.3
St. Clair County	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	6,441	20%	\$13.01	\$676	1.5
Shelby County	\$19.27	\$1,002	\$40,080	2.7	\$78,000	\$1,950	\$23,400	\$585	15,507	19%	\$16.70	\$868	1.2
Sumter County	\$14.90	\$775	\$31,000	2.1	\$45,300	\$1,133	\$13,590	\$340	1,869	36%	\$7.84	\$408	1.9
Talladega County	\$12.98	\$675	\$27,000	1.8	\$55,000	\$1,375	\$16,500	\$413	9,013	29%	\$12.80	\$665	1.0
Tallapoosa County	\$12.19	\$634	\$25,360	1.7	\$57,500	\$1,438	\$17,250	\$431	4,074	25%	\$8.48	\$441	1.4
Tuscaloosa County	\$16.13	\$839	\$33,560	2.2	\$70,900	\$1,773	\$21,270	\$532	26,270	36%	\$12.51	\$651	1.3
Walker County	\$13.92	\$724	\$28,960	1.9	\$65,900	\$1,648	\$19,770	\$494	5,692	23%	\$10.52	\$547	1.3
Washington County	\$12.46	\$648	\$25,920	1.7	\$50,600	\$1,265	\$15,180	\$380	1,039	17%	\$18.54	\$964	0.7
Wilcox County	\$12.19	\$634	\$25,360	1.7	\$44,600	\$1,115	\$13,380	\$335	1,237	32%	\$15.58	\$810	0.8
Winston County	\$12.19	\$634	\$25,360	1.7	\$50,400	\$1,260	\$15,120	\$378	1,975	21%	\$11.85	\$616	1.0

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