

KENTUCKY

#47*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$821**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,735** monthly or **\$32,824** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.25
2-Bedroom Housing Wage	\$15.78
Number of Renter Households	568,587
Percent Renters	33%

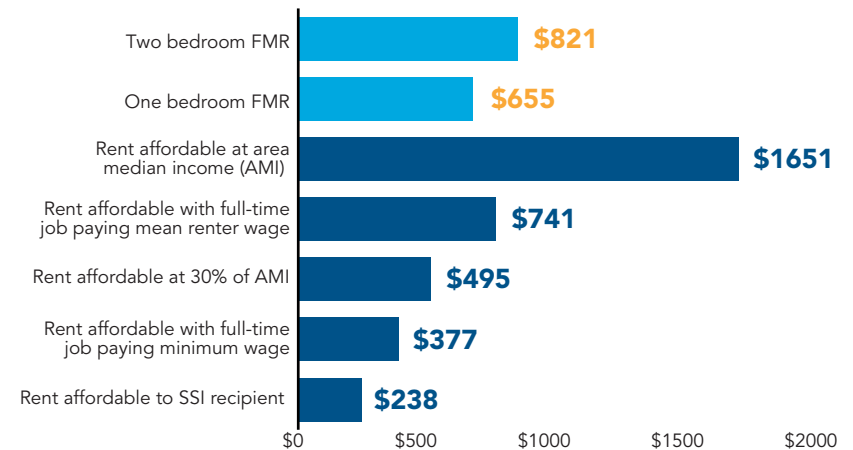
87
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

70
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)

1.7
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Louisville HMFA	\$17.65
Cincinnati HMFA	\$17.62
Lexington-Fayette MSA	\$17.50
Clarksville MSA	\$16.77
Shelby County	\$16.67



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
Kentucky	\$15.78	\$821	\$32,824	2.2	\$66,024	\$1,651	\$19,807	\$495	568,587	33%	\$14.25	\$741	1.1
Combined Nonmetro Areas	\$13.39	\$697	\$27,860	1.8	\$53,285	\$1,332	\$15,986	\$400	208,581	29%	\$11.78	\$612	1.1
Metropolitan Areas													
Allen County HMFA	\$13.27	\$690	\$27,600	1.8	\$57,900	\$1,448	\$17,370	\$434	1,907	25%	\$12.08	\$628	1.1
Bowling Green HMFA	\$16.17	\$841	\$33,640	2.2	\$68,500	\$1,713	\$20,550	\$514	20,870	39%	\$13.06	\$679	1.2
Butler County HMFA	\$12.75	\$663	\$26,520	1.8	\$56,700	\$1,418	\$17,010	\$425	1,386	28%	\$10.91	\$567	1.2
Cincinnati HMFA	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	47,795	30%	\$14.33	\$745	1.2
Clarksville MSA	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	14,468	46%	\$15.83	\$823	1.1
Elizabethtown HMFA	\$16.27	\$846	\$33,840	2.2	\$61,000	\$1,525	\$18,300	\$458	17,529	37%	\$14.31	\$744	1.1
Evansville MSA	\$16.25	\$845	\$33,800	2.2	\$78,400	\$1,960	\$23,520	\$588	7,212	39%	\$13.07	\$680	1.2
Grant County HMFA	\$15.12	\$786	\$31,440	2.1	\$57,300	\$1,433	\$17,190	\$430	2,878	31%	\$13.25	\$689	1.1
Huntington-Ashland HMFA	\$15.21	\$791	\$31,640	2.1	\$62,600	\$1,565	\$18,780	\$470	8,839	27%	\$12.82	\$667	1.2
Lexington-Fayette MSA	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	82,719	41%	\$14.48	\$753	1.2
Louisville HMFA	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	132,132	35%	\$16.98	\$883	1.0
Meade County HMFA	\$14.90	\$775	\$31,000	2.1	\$74,000	\$1,850	\$22,200	\$555	2,926	27%	\$13.98	\$727	1.1
Owensboro MSA	\$15.79	\$821	\$32,840	2.2	\$64,400	\$1,610	\$19,320	\$483	14,393	30%	\$13.58	\$706	1.2
Shelby County HMFA	\$16.67	\$867	\$34,680	2.3	\$78,900	\$1,973	\$23,670	\$592	4,952	30%	\$12.01	\$625	1.4
Counties													
Adair County	\$12.75	\$663	\$26,520	1.8	\$47,800	\$1,195	\$14,340	\$359	1,666	24%	\$8.83	\$459	1.4
Allen County	\$13.27	\$690	\$27,600	1.8	\$57,900	\$1,448	\$17,370	\$434	1,907	25%	\$12.08	\$628	1.1
Anderson County	\$14.38	\$748	\$29,920	2.0	\$70,300	\$1,758	\$21,090	\$527	2,082	24%	\$11.03	\$574	1.3
Ballard County	\$13.37	\$695	\$27,800	1.8	\$59,900	\$1,498	\$17,970	\$449	592	19%	\$15.26	\$794	0.9

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
Barren County	\$13.25	\$689	\$27,560	1.8	\$49,200	\$1,230	\$14,760	\$369	5,641	33%	\$11.44	\$595	1.2
Bath County	\$13.02	\$677	\$27,080	1.8	\$49,500	\$1,238	\$14,850	\$371	1,348	28%	\$13.54	\$704	1.0
Bell County	\$12.75	\$663	\$26,520	1.8	\$33,400	\$835	\$10,020	\$251	3,607	34%	\$10.02	\$521	1.3
Boone County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	11,982	25%	\$13.25	\$689	1.3
Bourbon County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	2,987	37%	\$13.13	\$683	1.3
Boyd County	\$15.21	\$791	\$31,640	2.1	\$62,600	\$1,565	\$18,780	\$470	5,689	31%	\$13.33	\$693	1.1
Boyle County	\$14.23	\$740	\$29,600	2.0	\$56,900	\$1,423	\$17,070	\$427	3,619	33%	\$13.10	\$681	1.1
Bracken County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	862	26%	\$12.39	\$645	1.4
Breathitt County	\$12.75	\$663	\$26,520	1.8	\$35,200	\$880	\$10,560	\$264	1,553	29%	\$7.56	\$393	1.7
Breckinridge County	\$12.75	\$663	\$26,520	1.8	\$64,200	\$1,605	\$19,260	\$482	1,475	19%	\$9.52	\$495	1.3
Bullitt County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	5,847	20%	\$12.24	\$636	1.4
Butler County	\$12.75	\$663	\$26,520	1.8	\$56,700	\$1,418	\$17,010	\$425	1,386	28%	\$10.91	\$567	1.2
Caldwell County	\$12.75	\$663	\$26,520	1.8	\$59,500	\$1,488	\$17,850	\$446	1,220	24%	\$9.33	\$485	1.4
Calloway County	\$15.69	\$816	\$32,640	2.2	\$60,200	\$1,505	\$18,060	\$452	5,632	38%	\$8.89	\$462	1.8
Campbell County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	11,122	30%	\$10.97	\$570	1.6
Carlisle County	\$12.75	\$663	\$26,520	1.8	\$57,000	\$1,425	\$17,100	\$428	362	18%	\$9.81	\$510	1.3
Carroll County	\$12.75	\$663	\$26,520	1.8	\$52,800	\$1,320	\$15,840	\$396	1,463	36%	\$16.41	\$854	0.8
Carter County	\$12.75	\$663	\$26,520	1.8	\$44,200	\$1,105	\$13,260	\$332	2,174	23%	\$8.08	\$420	1.6
Casey County	\$12.75	\$663	\$26,520	1.8	\$43,100	\$1,078	\$12,930	\$323	1,385	23%	\$8.27	\$430	1.5
Christian County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	13,346	52%	\$16.57	\$862	1.0
Clark County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	4,736	33%	\$12.42	\$646	1.4
Clay County	\$12.75	\$663	\$26,520	1.8	\$35,100	\$878	\$10,530	\$263	2,450	32%	\$11.87	\$617	1.1
Clinton County	\$12.75	\$663	\$26,520	1.8	\$41,100	\$1,028	\$12,330	\$308	1,215	30%	\$10.50	\$546	1.2
Crittenden County	\$12.75	\$663	\$26,520	1.8	\$60,100	\$1,503	\$18,030	\$451	646	18%	\$12.03	\$625	1.1
Cumberland County	\$12.75	\$663	\$26,520	1.8	\$47,100	\$1,178	\$14,130	\$353	709	27%	\$11.16	\$581	1.1
Daviess County	\$15.79	\$821	\$32,840	2.2	\$64,400	\$1,610	\$19,320	\$483	12,882	32%	\$12.83	\$667	1.2

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
Edmonson County	\$16.17	\$841	\$33,640	2.2	\$68,500	\$1,713	\$20,550	\$514	958	20%	\$10.97	\$570	1.5
Elliott County	\$12.75	\$663	\$26,520	1.8	\$40,200	\$1,005	\$12,060	\$302	622	25%	\$6.61	\$344	1.9
Estill County	\$12.75	\$663	\$26,520	1.8	\$41,700	\$1,043	\$12,510	\$313	1,532	28%	\$10.41	\$541	1.2
Fayette County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	59,136	46%	\$14.55	\$757	1.2
Fleming County	\$12.75	\$663	\$26,520	1.8	\$53,900	\$1,348	\$16,170	\$404	1,564	27%	\$10.34	\$538	1.2
Floyd County	\$12.75	\$663	\$26,520	1.8	\$40,400	\$1,010	\$12,120	\$303	4,514	30%	\$10.05	\$523	1.3
Franklin County	\$15.06	\$783	\$31,320	2.1	\$72,000	\$1,800	\$21,600	\$540	7,840	37%	\$14.01	\$729	1.1
Fulton County	\$12.75	\$663	\$26,520	1.8	\$46,400	\$1,160	\$13,920	\$348	944	39%	\$10.18	\$529	1.3
Gallatin County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	869	28%	\$20.32	\$1,057	0.9
Garrard County	\$13.69	\$712	\$28,480	1.9	\$65,200	\$1,630	\$19,560	\$489	1,180	18%	\$8.97	\$466	1.5
Grant County	\$15.12	\$786	\$31,440	2.1	\$57,300	\$1,433	\$17,190	\$430	2,878	31%	\$13.25	\$689	1.1
Graves County	\$12.75	\$663	\$26,520	1.8	\$59,000	\$1,475	\$17,700	\$443	3,511	25%	\$9.63	\$501	1.3
Grayson County	\$12.75	\$663	\$26,520	1.8	\$48,700	\$1,218	\$14,610	\$365	2,674	27%	\$11.45	\$595	1.1
Green County	\$12.75	\$663	\$26,520	1.8	\$54,200	\$1,355	\$16,260	\$407	1,155	26%	\$9.11	\$473	1.4
Greenup County	\$15.21	\$791	\$31,640	2.1	\$62,600	\$1,565	\$18,780	\$470	3,150	22%	\$11.09	\$577	1.4
Hancock County	\$15.79	\$821	\$32,840	2.2	\$64,400	\$1,610	\$19,320	\$483	689	21%	\$23.66	\$1,230	0.7
Hardin County	\$16.27	\$846	\$33,840	2.2	\$61,000	\$1,525	\$18,300	\$458	16,041	39%	\$14.54	\$756	1.1
Harlan County	\$12.75	\$663	\$26,520	1.8	\$33,900	\$848	\$10,170	\$254	3,471	31%	\$9.74	\$507	1.3
Harrison County	\$12.75	\$663	\$26,520	1.8	\$64,300	\$1,608	\$19,290	\$482	2,261	31%	\$11.05	\$575	1.2
Hart County	\$12.75	\$663	\$26,520	1.8	\$49,500	\$1,238	\$14,850	\$371	1,902	26%	\$11.38	\$592	1.1
Henderson County	\$16.25	\$845	\$33,800	2.2	\$78,400	\$1,960	\$23,520	\$588	7,212	39%	\$13.07	\$680	1.2
Henry County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	1,685	28%	\$11.26	\$585	1.6
Hickman County	\$12.75	\$663	\$26,520	1.8	\$56,700	\$1,418	\$17,010	\$425	309	17%	\$13.25	\$689	1.0
Hopkins County	\$13.46	\$700	\$28,000	1.9	\$60,700	\$1,518	\$18,210	\$455	5,676	31%	\$13.72	\$713	1.0
Jackson County	\$12.75	\$663	\$26,520	1.8	\$43,100	\$1,078	\$12,930	\$323	1,361	25%	\$11.43	\$595	1.1
Jefferson County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	119,595	38%	\$17.46	\$908	1.0

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
Jessamine County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	6,666	35%	\$12.42	\$646	1.4
Johnson County	\$12.75	\$663	\$26,520	1.8	\$50,200	\$1,255	\$15,060	\$377	2,385	28%	\$8.92	\$464	1.4
Kenton County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	21,663	34%	\$17.32	\$901	1.0
Knott County	\$12.75	\$663	\$26,520	1.8	\$40,700	\$1,018	\$12,210	\$305	1,612	25%	\$10.22	\$531	1.2
Knox County	\$12.75	\$663	\$26,520	1.8	\$37,500	\$938	\$11,250	\$281	4,127	35%	\$8.51	\$443	1.5
Larue County	\$16.27	\$846	\$33,840	2.2	\$61,000	\$1,525	\$18,300	\$458	1,488	26%	\$10.01	\$521	1.6
Laurel County	\$12.90	\$671	\$26,840	1.8	\$49,900	\$1,248	\$14,970	\$374	6,785	30%	\$9.80	\$510	1.3
Lawrence County	\$12.75	\$663	\$26,520	1.8	\$43,600	\$1,090	\$13,080	\$327	1,450	25%	\$7.74	\$402	1.6
Lee County	\$12.75	\$663	\$26,520	1.8	\$38,800	\$970	\$11,640	\$291	883	31%	\$9.42	\$490	1.4
Leslie County	\$12.75	\$663	\$26,520	1.8	\$40,500	\$1,013	\$12,150	\$304	759	19%	\$9.68	\$503	1.3
Letcher County	\$12.75	\$663	\$26,520	1.8	\$38,500	\$963	\$11,550	\$289	2,511	26%	\$11.19	\$582	1.1
Lewis County	\$12.75	\$663	\$26,520	1.8	\$47,500	\$1,188	\$14,250	\$356	1,371	26%	\$9.39	\$488	1.4
Lincoln County	\$12.75	\$663	\$26,520	1.8	\$50,500	\$1,263	\$15,150	\$379	2,101	22%	\$13.10	\$681	1.0
Livingston County	\$13.04	\$678	\$27,120	1.8	\$61,300	\$1,533	\$18,390	\$460	799	21%	\$14.08	\$732	0.9
Logan County	\$12.88	\$670	\$26,800	1.8	\$58,700	\$1,468	\$17,610	\$440	3,157	30%	\$15.42	\$802	0.8
Lyon County	\$12.75	\$663	\$26,520	1.8	\$64,800	\$1,620	\$19,440	\$486	688	21%	\$6.55	\$341	1.9
McCracken County	\$15.48	\$805	\$32,200	2.1	\$63,600	\$1,590	\$19,080	\$477	9,730	35%	\$13.54	\$704	1.1
McCreary County	\$12.75	\$663	\$26,520	1.8	\$33,000	\$825	\$9,900	\$248	1,807	30%	\$8.80	\$458	1.4
McLean County	\$15.79	\$821	\$32,840	2.2	\$64,400	\$1,610	\$19,320	\$483	822	22%	\$9.47	\$492	1.7
Madison County	\$14.04	\$730	\$29,200	1.9	\$66,800	\$1,670	\$20,040	\$501	13,659	41%	\$12.28	\$639	1.1
Magoffin County	\$12.75	\$663	\$26,520	1.8	\$41,900	\$1,048	\$12,570	\$314	1,379	27%	\$8.06	\$419	1.6
Marion County	\$13.17	\$685	\$27,400	1.8	\$59,200	\$1,480	\$17,760	\$444	1,971	27%	\$13.30	\$692	1.0
Marshall County	\$14.25	\$741	\$29,640	2.0	\$68,200	\$1,705	\$20,460	\$512	2,498	19%	\$13.39	\$696	1.1
Martin County	\$13.08	\$680	\$27,200	1.8	\$45,400	\$1,135	\$13,620	\$341	1,227	30%	\$10.34	\$538	1.3
Mason County	\$13.25	\$689	\$27,560	1.8	\$60,700	\$1,518	\$18,210	\$455	2,169	32%	\$12.27	\$638	1.1
Meade County	\$14.90	\$775	\$31,000	2.1	\$74,000	\$1,850	\$22,200	\$555	2,926	27%	\$13.98	\$727	1.1

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
Menifee County	\$12.75	\$663	\$26,520	1.8	\$49,800	\$1,245	\$14,940	\$374	535	20%	\$13.63	\$709	0.9
Mercer County	\$13.08	\$680	\$27,200	1.8	\$65,600	\$1,640	\$19,680	\$492	2,373	28%	\$12.93	\$672	1.0
Metcalfe County	\$12.75	\$663	\$26,520	1.8	\$47,000	\$1,175	\$14,100	\$353	882	22%	\$11.27	\$586	1.1
Monroe County	\$12.75	\$663	\$26,520	1.8	\$53,100	\$1,328	\$15,930	\$398	1,360	30%	\$8.24	\$429	1.5
Montgomery County	\$13.92	\$724	\$28,960	1.9	\$55,000	\$1,375	\$16,500	\$413	3,369	32%	\$13.98	\$727	1.0
Morgan County	\$12.75	\$663	\$26,520	1.8	\$44,600	\$1,115	\$13,380	\$335	1,233	25%	\$8.82	\$459	1.4
Muhlenberg County	\$12.75	\$663	\$26,520	1.8	\$56,500	\$1,413	\$16,950	\$424	2,312	20%	\$12.53	\$652	1.0
Nelson County	\$13.94	\$725	\$29,000	1.9	\$73,000	\$1,825	\$21,900	\$548	4,292	24%	\$13.38	\$696	1.0
Nicholas County	\$12.75	\$663	\$26,520	1.8	\$56,300	\$1,408	\$16,890	\$422	873	31%	\$6.89	\$359	1.8
Ohio County	\$12.75	\$663	\$26,520	1.8	\$52,000	\$1,300	\$15,600	\$390	2,182	24%	\$11.38	\$592	1.1
Oldham County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	3,199	15%	\$11.42	\$594	1.5
Owen County	\$12.75	\$663	\$26,520	1.8	\$55,400	\$1,385	\$16,620	\$416	1,008	25%	\$12.99	\$676	1.0
Owsley County	\$12.75	\$663	\$26,520	1.8	\$40,900	\$1,023	\$12,270	\$307	538	32%	\$8.75	\$455	1.5
Pendleton County	\$17.62	\$916	\$36,640	2.4	\$85,400	\$2,135	\$25,620	\$641	1,297	25%	\$10.55	\$548	1.7
Perry County	\$12.75	\$663	\$26,520	1.8	\$45,600	\$1,140	\$13,680	\$342	2,711	24%	\$14.18	\$737	0.9
Pike County	\$13.67	\$711	\$28,440	1.9	\$44,300	\$1,108	\$13,290	\$332	6,953	27%	\$12.51	\$650	1.1
Powell County	\$13.33	\$693	\$27,720	1.8	\$49,800	\$1,245	\$14,940	\$374	1,477	31%	\$7.92	\$412	1.7
Pulaski County	\$13.40	\$697	\$27,880	1.8	\$52,800	\$1,320	\$15,840	\$396	7,848	31%	\$10.91	\$567	1.2
Robertson County	\$12.75	\$663	\$26,520	1.8	\$56,100	\$1,403	\$16,830	\$421	216	25%	\$10.00	\$520	1.3
Rockcastle County	\$12.75	\$663	\$26,520	1.8	\$52,100	\$1,303	\$15,630	\$391	1,560	24%	\$9.69	\$504	1.3
Rowan County	\$13.71	\$713	\$28,520	1.9	\$51,800	\$1,295	\$15,540	\$389	3,463	40%	\$10.68	\$555	1.3
Russell County	\$12.75	\$663	\$26,520	1.8	\$47,100	\$1,178	\$14,130	\$353	1,791	26%	\$9.86	\$513	1.3
Scott County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	6,160	30%	\$17.42	\$906	1.0
Shelby County	\$16.67	\$867	\$34,680	2.3	\$78,900	\$1,973	\$23,670	\$592	4,952	30%	\$12.01	\$625	1.4
Simpson County	\$14.60	\$759	\$30,360	2.0	\$61,200	\$1,530	\$18,360	\$459	2,462	35%	\$12.84	\$668	1.1
Spencer County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	1,005	15%	\$7.52	\$391	2.3

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
Taylor County	\$12.75	\$663	\$26,520	1.8	\$50,200	\$1,255	\$15,060	\$377	3,917	40%	\$8.96	\$466	1.4
Todd County	\$12.75	\$663	\$26,520	1.8	\$54,100	\$1,353	\$16,230	\$406	1,511	33%	\$11.26	\$585	1.1
Trigg County	\$16.77	\$872	\$34,880	2.3	\$63,400	\$1,585	\$19,020	\$476	1,122	19%	\$8.40	\$437	2.0
Trimble County	\$17.65	\$918	\$36,720	2.4	\$76,900	\$1,923	\$23,070	\$577	801	23%	\$16.05	\$834	1.1
Union County	\$12.75	\$663	\$26,520	1.8	\$57,800	\$1,445	\$17,340	\$434	1,570	29%	\$16.02	\$833	0.8
Warren County	\$16.17	\$841	\$33,640	2.2	\$68,500	\$1,713	\$20,550	\$514	19,912	41%	\$13.10	\$681	1.2
Washington County	\$12.96	\$674	\$26,960	1.8	\$66,700	\$1,668	\$20,010	\$500	1,147	25%	\$15.79	\$821	0.8
Wayne County	\$12.75	\$663	\$26,520	1.8	\$45,000	\$1,125	\$13,500	\$338	2,180	26%	\$9.93	\$516	1.3
Webster County	\$12.75	\$663	\$26,520	1.8	\$54,400	\$1,360	\$16,320	\$408	1,396	28%	\$20.85	\$1,084	0.6
Whitley County	\$12.75	\$663	\$26,520	1.8	\$49,800	\$1,245	\$14,940	\$374	3,938	31%	\$12.42	\$646	1.0
Wolfe County	\$12.75	\$663	\$26,520	1.8	\$38,200	\$955	\$11,460	\$287	1,061	37%	\$8.52	\$443	1.5
Woodford County	\$17.50	\$910	\$36,400	2.4	\$75,500	\$1,888	\$22,650	\$566	3,034	29%	\$12.22	\$635	1.4

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.