

INDIANA

#38*

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$988**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,294** monthly or **\$39,526** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.00
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.86
2-Bedroom Housing Wage	\$19.00
Number of Renter Households	790,648
Percent Renters	30%

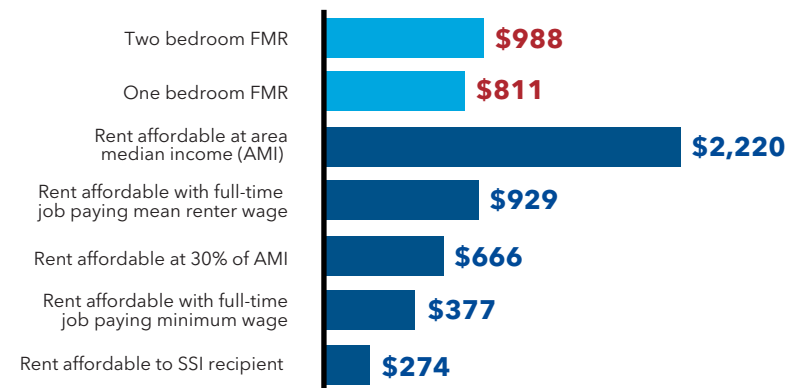
105
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

86
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.6
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.2
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bloomington HMFA	\$21.62
South Bend-Mishawaka HMFA	\$21.13
Cincinnati HMFA	\$21.02
Lafayette-West Lafayette HMFA	\$20.60
Indianapolis-Carmel HMFA	\$20.48



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.

INDIANA

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$19.00	\$988	\$39,526	2.6	\$88,795	\$2,220	\$26,638	\$666	790,648	30%	\$17.86	\$929	1.1
Combined Nonmetro Areas	\$16.36	\$851	\$34,038	2.3	\$79,845	\$1,996	\$23,953	\$599	140,710	25%	\$15.05	\$783	1.1
<u>Metropolitan Areas</u>													
Anderson HMFA	\$17.46	\$908	\$36,320	2.4	\$75,500	\$1,888	\$22,650	\$566	15,818	31%	\$13.08	\$680	1.3
Bloomington HMFA	\$21.62	\$1,124	\$44,960	3.0	\$97,400	\$2,435	\$29,220	\$731	25,893	45%	\$13.15	\$684	1.6
Carroll County HMFA	\$16.58	\$862	\$34,480	2.3	\$78,300	\$1,958	\$23,490	\$587	1,545	20%	\$15.62	\$812	1.1
Cincinnati HMFA	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	3,883	18%	\$8.75	\$455	2.4
Columbus MSA	\$19.96	\$1,038	\$41,520	2.8	\$95,300	\$2,383	\$28,590	\$715	9,560	30%	\$23.37	\$1,215	0.9
Elkhart-Goshen MSA	\$18.96	\$986	\$39,440	2.6	\$79,700	\$1,993	\$23,910	\$598	20,311	28%	\$20.25	\$1,053	0.9
Evansville MSA	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	33,589	30%	\$17.15	\$892	1.1
Fort Wayne MSA	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	48,283	30%	\$17.27	\$898	1.0
Franklin County HMFA	\$17.88	\$930	\$37,200	2.5	\$88,600	\$2,215	\$26,580	\$665	1,638	18%	\$10.91	\$567	1.6
Gary HMFA	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	73,214	28%	\$15.64	\$813	1.2
Indianapolis-Carmel HMFA	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	255,821	34%	\$21.64	\$1,125	0.9
Jasper County HMFA	\$18.77	\$976	\$39,040	2.6	\$88,800	\$2,220	\$26,640	\$666	2,595	21%	\$14.20	\$738	1.3
Kokomo MSA	\$16.87	\$877	\$35,080	2.3	\$81,600	\$2,040	\$24,480	\$612	9,560	28%	\$16.41	\$853	1.0
Lafayette-West Lafayette HMFA	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	33,633	45%	\$15.24	\$792	1.4
Louisville HMFA	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	22,419	25%	\$13.72	\$713	1.5
Michigan City-La Porte MSA	\$18.00	\$936	\$37,440	2.5	\$83,000	\$2,075	\$24,900	\$623	11,488	27%	\$14.04	\$730	1.3
Muncie MSA	\$16.37	\$851	\$34,040	2.3	\$70,100	\$1,753	\$21,030	\$526	15,989	35%	\$13.28	\$691	1.2
Owen County HMFA	\$16.85	\$876	\$35,040	2.3	\$71,200	\$1,780	\$21,360	\$534	1,726	20%	\$16.12	\$838	1.0

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

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	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Parke County HMFA	\$16.71	\$869	\$34,760	2.3	\$76,300	\$1,908	\$22,890	\$572	1,115	20%	\$11.23	\$584	1.5
Putnam County HMFA	\$17.33	\$901	\$36,040	2.4	\$86,700	\$2,168	\$26,010	\$650	3,575	27%	\$14.20	\$738	1.2
South Bend-Mishawaka HMFA	\$21.13	\$1,099	\$43,960	2.9	\$88,500	\$2,213	\$26,550	\$664	33,541	32%	\$17.47	\$908	1.2
Sullivan County HMFA	\$15.98	\$831	\$33,240	2.2	\$71,100	\$1,778	\$21,330	\$533	1,895	25%	\$12.63	\$657	1.3
Terre Haute HMFA	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	19,605	33%	\$14.38	\$748	1.2
Union County HMFA	\$17.48	\$909	\$36,360	2.4	\$88,700	\$2,218	\$26,610	\$665	614	22%	\$13.94	\$725	1.3
Warren County HMFA	\$16.98	\$883	\$35,320	2.3	\$89,100	\$2,228	\$26,730	\$668	609	18%	\$13.28	\$691	1.3
Washington County HMFA	\$16.31	\$848	\$33,920	2.2	\$77,400	\$1,935	\$23,220	\$581	2,019	19%	\$11.52	\$599	1.4
Counties													
Adams County	\$15.88	\$826	\$33,040	2.2	\$78,900	\$1,973	\$23,670	\$592	2,400	20%	\$14.90	\$775	1.1
Allen County	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	45,902	31%	\$17.35	\$902	1.0
Bartholomew County	\$19.96	\$1,038	\$41,520	2.8	\$95,300	\$2,383	\$28,590	\$715	9,560	30%	\$23.37	\$1,215	0.9
Benton County	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	835	25%	\$13.12	\$682	1.6
Blackford County	\$15.88	\$826	\$33,040	2.2	\$65,500	\$1,638	\$19,650	\$491	1,196	24%	\$10.77	\$560	1.5
Boone County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	5,388	21%	\$15.32	\$796	1.3
Brown County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	886	14%	\$7.03	\$366	2.9
Carroll County	\$16.58	\$862	\$34,480	2.3	\$78,300	\$1,958	\$23,490	\$587	1,545	20%	\$15.62	\$812	1.1
Cass County	\$15.88	\$826	\$33,040	2.2	\$74,100	\$1,853	\$22,230	\$556	3,846	26%	\$15.38	\$800	1.0
Clark County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	12,220	26%	\$14.49	\$754	1.4
Clay County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	2,299	22%	\$12.12	\$630	1.4
Clinton County	\$17.27	\$898	\$35,920	2.4	\$78,300	\$1,958	\$23,490	\$587	3,375	28%	\$15.37	\$799	1.1
Crawford County	\$15.88	\$826	\$33,040	2.2	\$64,100	\$1,603	\$19,230	\$481	751	18%	\$9.62	\$500	1.7
Daviess County	\$16.42	\$854	\$34,160	2.3	\$81,600	\$2,040	\$24,480	\$612	3,526	30%	\$12.72	\$662	1.3
Dearborn County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	3,334	17%	\$8.80	\$457	2.4

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Decatur County	\$18.52	\$963	\$38,520	2.6	\$85,600	\$2,140	\$25,680	\$642	2,900	28%	\$18.23	\$948	1.0
DeKalb County	\$15.88	\$826	\$33,040	2.2	\$82,400	\$2,060	\$24,720	\$618	3,210	19%	\$17.16	\$892	0.9
Delaware County	\$16.37	\$851	\$34,040	2.3	\$70,100	\$1,753	\$21,030	\$526	15,989	35%	\$13.28	\$691	1.2
Dubois County	\$15.88	\$826	\$33,040	2.2	\$88,200	\$2,205	\$26,460	\$662	3,802	22%	\$12.76	\$664	1.2
Elkhart County	\$18.96	\$986	\$39,440	2.6	\$79,700	\$1,993	\$23,910	\$598	20,311	28%	\$20.25	\$1,053	0.9
Fayette County	\$16.06	\$835	\$33,400	2.2	\$67,700	\$1,693	\$20,310	\$508	3,029	31%	\$12.70	\$661	1.3
Floyd County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	7,745	26%	\$12.75	\$663	1.6
Fountain County	\$15.88	\$826	\$33,040	2.2	\$79,200	\$1,980	\$23,760	\$594	1,728	25%	\$13.86	\$721	1.1
Franklin County	\$17.88	\$930	\$37,200	2.5	\$88,600	\$2,215	\$26,580	\$665	1,638	18%	\$10.91	\$567	1.6
Fulton County	\$16.00	\$832	\$33,280	2.2	\$79,500	\$1,988	\$23,850	\$596	1,833	23%	\$12.51	\$651	1.3
Gibson County	\$15.88	\$826	\$33,040	2.2	\$83,100	\$2,078	\$24,930	\$623	3,176	25%	\$20.34	\$1,058	0.8
Grant County	\$15.88	\$826	\$33,040	2.2	\$71,100	\$1,778	\$21,330	\$533	7,542	29%	\$14.79	\$769	1.1
Greene County	\$15.88	\$826	\$33,040	2.2	\$72,900	\$1,823	\$21,870	\$547	2,926	23%	\$11.17	\$581	1.4
Hamilton County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	29,625	23%	\$20.65	\$1,074	1.0
Hancock County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	6,124	20%	\$17.30	\$899	1.2
Harrison County	\$20.23	\$1,052	\$42,080	2.8	\$89,800	\$2,245	\$26,940	\$674	2,454	17%	\$12.15	\$632	1.7
Hendricks County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	13,781	22%	\$15.21	\$791	1.3
Henry County	\$15.88	\$826	\$33,040	2.2	\$74,900	\$1,873	\$22,470	\$562	4,508	24%	\$13.37	\$695	1.2
Howard County	\$16.87	\$877	\$35,080	2.3	\$81,600	\$2,040	\$24,480	\$612	9,560	28%	\$16.41	\$853	1.0
Huntington County	\$15.88	\$826	\$33,040	2.2	\$79,900	\$1,998	\$23,970	\$599	3,620	24%	\$13.99	\$728	1.1
Jackson County	\$18.31	\$952	\$38,080	2.5	\$80,100	\$2,003	\$24,030	\$601	4,874	28%	\$16.99	\$883	1.1
Jasper County	\$18.77	\$976	\$39,040	2.6	\$88,800	\$2,220	\$26,640	\$666	2,595	21%	\$14.20	\$738	1.3
Jay County	\$15.88	\$826	\$33,040	2.2	\$72,200	\$1,805	\$21,660	\$542	2,036	25%	\$17.01	\$884	0.9
Jefferson County	\$16.23	\$844	\$33,760	2.2	\$74,600	\$1,865	\$22,380	\$560	3,826	30%	\$15.89	\$826	1.0
Jennings County	\$16.08	\$836	\$33,440	2.2	\$81,400	\$2,035	\$24,420	\$611	1,964	19%	\$13.82	\$719	1.2
Johnson County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	15,704	26%	\$15.39	\$800	1.3

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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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Knox County	\$16.33	\$849	\$33,960	2.3	\$77,700	\$1,943	\$23,310	\$583	5,378	36%	\$13.55	\$705	1.2
Kosciusko County	\$17.17	\$893	\$35,720	2.4	\$91,700	\$2,293	\$27,510	\$688	7,526	24%	\$19.18	\$998	0.9
LaGrange County	\$15.94	\$829	\$33,160	2.2	\$90,800	\$2,270	\$27,240	\$681	2,074	16%	\$16.51	\$859	1.0
Lake County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	55,802	29%	\$16.25	\$845	1.2
LaPorte County	\$18.00	\$936	\$37,440	2.5	\$83,000	\$2,075	\$24,900	\$623	11,488	27%	\$14.04	\$730	1.3
Lawrence County	\$16.46	\$856	\$34,240	2.3	\$82,500	\$2,063	\$24,750	\$619	3,742	20%	\$12.25	\$637	1.3
Madison County	\$17.46	\$908	\$36,320	2.4	\$75,500	\$1,888	\$22,650	\$566	15,818	31%	\$13.08	\$680	1.3
Marion County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	174,535	45%	\$24.35	\$1,266	0.8
Marshall County	\$15.94	\$829	\$33,160	2.2	\$82,700	\$2,068	\$24,810	\$620	4,102	24%	\$15.39	\$800	1.0
Martin County	\$15.88	\$826	\$33,040	2.2	\$85,700	\$2,143	\$25,710	\$643	876	22%	\$15.27	\$794	1.0
Miami County	\$15.88	\$826	\$33,040	2.2	\$73,800	\$1,845	\$22,140	\$554	3,453	26%	\$13.77	\$716	1.2
Monroe County	\$21.62	\$1,124	\$44,960	3.0	\$97,400	\$2,435	\$29,220	\$731	25,893	45%	\$13.15	\$684	1.6
Montgomery County	\$16.29	\$847	\$33,880	2.2	\$83,500	\$2,088	\$25,050	\$626	3,818	25%	\$14.38	\$748	1.1
Morgan County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	4,941	18%	\$14.31	\$744	1.4
Newton County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	1,006	18%	\$16.47	\$856	1.2
Noble County	\$16.48	\$857	\$34,280	2.3	\$82,500	\$2,063	\$24,750	\$619	4,173	24%	\$13.39	\$696	1.2
Ohio County	\$21.02	\$1,093	\$43,720	2.9	\$103,600	\$2,590	\$31,080	\$777	549	22%	\$7.99	\$416	2.6
Orange County	\$15.88	\$826	\$33,040	2.2	\$78,200	\$1,955	\$23,460	\$587	1,771	22%	\$11.56	\$601	1.4
Owen County	\$16.85	\$876	\$35,040	2.3	\$71,200	\$1,780	\$21,360	\$534	1,726	20%	\$16.12	\$838	1.0
Parke County	\$16.71	\$869	\$34,760	2.3	\$76,300	\$1,908	\$22,890	\$572	1,115	20%	\$11.23	\$584	1.5
Perry County	\$15.88	\$826	\$33,040	2.2	\$87,600	\$2,190	\$26,280	\$657	1,816	24%	\$12.41	\$646	1.3
Pike County	\$15.88	\$826	\$33,040	2.2	\$84,500	\$2,113	\$25,350	\$634	843	16%	\$17.40	\$905	0.9
Porter County	\$19.23	\$1,000	\$40,000	2.7	\$91,100	\$2,278	\$27,330	\$683	16,406	24%	\$13.71	\$713	1.4
Posey County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	1,996	20%	\$16.02	\$833	1.2
Pulaski County	\$15.88	\$826	\$33,040	2.2	\$72,800	\$1,820	\$21,840	\$546	1,176	24%	\$15.40	\$801	1.0
Putnam County	\$17.33	\$901	\$36,040	2.4	\$86,700	\$2,168	\$26,010	\$650	3,575	27%	\$14.20	\$738	1.2

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Randolph County	\$15.88	\$826	\$33,040	2.2	\$75,200	\$1,880	\$22,560	\$564	2,371	23%	\$13.20	\$686	1.2
Ripley County	\$16.25	\$845	\$33,800	2.2	\$90,000	\$2,250	\$27,000	\$675	2,613	23%	\$14.94	\$777	1.1
Rush County	\$16.13	\$839	\$33,560	2.2	\$78,400	\$1,960	\$23,520	\$588	2,025	30%	\$14.63	\$761	1.1
St. Joseph County	\$21.13	\$1,099	\$43,960	2.9	\$88,500	\$2,213	\$26,550	\$664	33,541	32%	\$17.47	\$908	1.2
Scott County	\$18.17	\$945	\$37,800	2.5	\$67,300	\$1,683	\$20,190	\$505	3,134	33%	\$13.52	\$703	1.3
Shelby County	\$20.48	\$1,065	\$42,600	2.8	\$99,400	\$2,485	\$29,820	\$746	4,837	27%	\$16.78	\$873	1.2
Spencer County	\$15.88	\$826	\$33,040	2.2	\$94,200	\$2,355	\$28,260	\$707	1,526	19%	\$13.04	\$678	1.2
Starke County	\$15.88	\$826	\$33,040	2.2	\$73,600	\$1,840	\$22,080	\$552	1,417	17%	\$12.81	\$666	1.2
Steuben County	\$17.69	\$920	\$36,800	2.4	\$86,300	\$2,158	\$25,890	\$647	2,828	21%	\$14.90	\$775	1.2
Sullivan County	\$15.98	\$831	\$33,240	2.2	\$71,100	\$1,778	\$21,330	\$533	1,895	25%	\$12.63	\$657	1.3
Switzerland County	\$15.88	\$826	\$33,040	2.2	\$76,000	\$1,900	\$22,800	\$570	785	21%	\$10.38	\$540	1.5
Tippecanoe County	\$20.60	\$1,071	\$42,840	2.8	\$87,200	\$2,180	\$26,160	\$654	32,798	46%	\$15.29	\$795	1.3
Tipton County	\$17.79	\$925	\$37,000	2.5	\$88,600	\$2,215	\$26,580	\$665	1,134	18%	\$16.06	\$835	1.1
Union County	\$17.48	\$909	\$36,360	2.4	\$88,700	\$2,218	\$26,610	\$665	614	22%	\$13.94	\$725	1.3
Vanderburgh County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	26,890	35%	\$17.37	\$903	1.1
Vermillion County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	1,572	24%	\$17.22	\$895	1.0
Vigo County	\$16.54	\$860	\$34,400	2.3	\$80,600	\$2,015	\$24,180	\$605	15,734	37%	\$14.48	\$753	1.1
Wabash County	\$16.29	\$847	\$33,880	2.2	\$78,000	\$1,950	\$23,400	\$585	2,907	23%	\$10.71	\$557	1.5
Warren County	\$16.98	\$883	\$35,320	2.3	\$89,100	\$2,228	\$26,730	\$668	609	18%	\$13.28	\$691	1.3
Warrick County	\$18.71	\$973	\$38,920	2.6	\$87,300	\$2,183	\$26,190	\$655	4,703	19%	\$16.29	\$847	1.1
Washington County	\$16.31	\$848	\$33,920	2.2	\$77,400	\$1,935	\$23,220	\$581	2,019	19%	\$11.52	\$599	1.4
Wayne County	\$16.06	\$835	\$33,400	2.2	\$70,000	\$1,750	\$21,000	\$525	8,591	32%	\$15.16	\$788	1.1
Wells County	\$16.08	\$836	\$33,440	2.2	\$87,500	\$2,188	\$26,250	\$656	2,496	22%	\$14.74	\$766	1.1
White County	\$16.56	\$861	\$34,440	2.3	\$80,900	\$2,023	\$24,270	\$607	2,067	22%	\$13.94	\$725	1.2
Whitley County	\$17.52	\$911	\$36,440	2.4	\$86,000	\$2,150	\$25,800	\$645	2,381	17%	\$16.19	\$842	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing