

Illinois

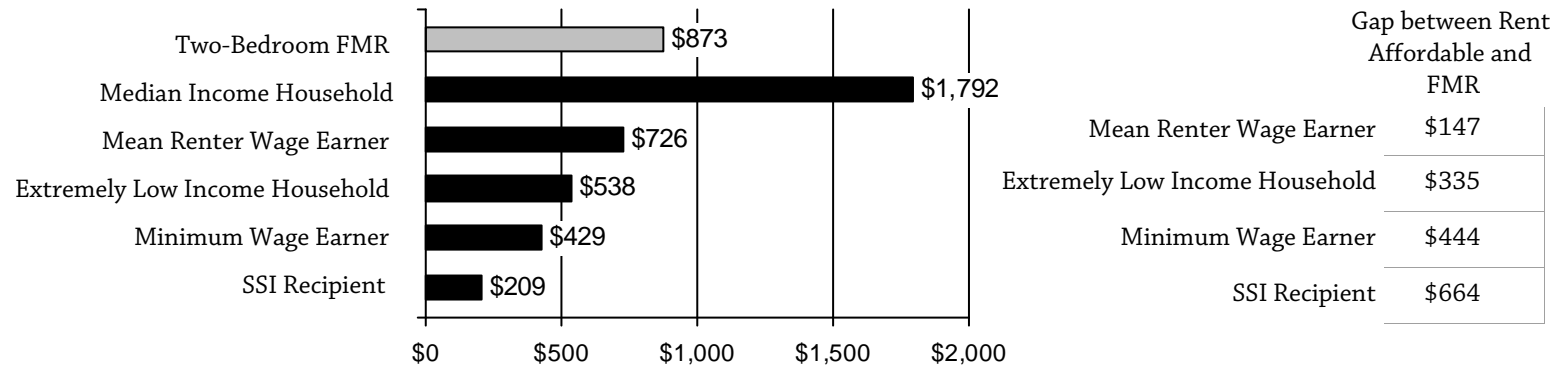
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$873. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,909 monthly or \$34,912 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$16.78

In Illinois, a minimum wage worker earns an hourly wage of \$8.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 81 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Illinois, the estimated mean (average) wage for a renter is \$13.95. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Monthly Rent Affordable to Selected Income Levels
Compared with Two-Bedroom FMR**



Illinois	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Illinois	\$16.78	\$873	\$34,912	2.0	\$71,677	\$1,792	\$21,503	\$538	1,469,260	31%	\$13.95	\$726	1.2
Combined Nonmetro Areas	\$11.98	\$623	\$24,928	1.5	\$57,321	\$1,433	\$17,196	\$430	169,328	25%	\$9.15	\$476	1.3
<u>Metropolitan Areas</u>													
Bloomington-Normal MSA	\$14.13	\$735	\$29,400	1.7	\$80,200	\$2,005	\$24,060	\$602	20,028	32%	\$11.66	\$606	1.2
Bond County HMFA	\$13.38	\$696	\$27,840	1.6	\$62,100	\$1,553	\$18,630	\$466	1,177	19%	\$8.96	\$466	1.5
Cape Girardeau-Jackson MSA	\$11.46	\$596	\$23,840	1.4	\$54,600	\$1,365	\$16,380	\$410	947	29%	\$6.73	\$350	1.7
Champaign-Urbana MSA	\$15.42	\$802	\$32,080	1.9	\$68,000	\$1,700	\$20,400	\$510	36,702	41%	\$9.48	\$493	1.6
Chicago-Naperville-Joliet HMFA	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	986,360	33%	\$15.59	\$811	1.2
Danville MSA	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	9,242	29%	\$9.06	\$471	1.3
Davenport-Moline-Rock Island MSA	\$12.62	\$656	\$26,240	1.5	\$65,000	\$1,625	\$19,500	\$488	23,259	27%	\$12.38	\$644	1.0
Decatur MSA	\$12.31	\$640	\$25,600	1.5	\$60,300	\$1,508	\$18,090	\$452	12,988	29%	\$11.46	\$596	1.1
DeKalb County HMFA	\$16.13	\$839	\$33,560	2.0	\$75,000	\$1,875	\$22,500	\$563	14,102	37%	\$9.34	\$486	1.7
Grundy County HMFA	\$16.94	\$881	\$35,240	2.1	\$79,700	\$1,993	\$23,910	\$598	4,167	23%	\$15.67	\$815	1.1
Kankakee-Bradley MSA	\$14.33	\$745	\$29,800	1.7	\$65,300	\$1,633	\$19,590	\$490	12,526	31%	\$9.06	\$471	1.6
Kendall County HMFA	\$18.94	\$985	\$39,400	2.3	\$92,300	\$2,308	\$27,690	\$692	5,073	14%	\$10.64	\$553	1.8
Macoupin County HMFA	\$11.23	\$584	\$23,360	1.4	\$63,300	\$1,583	\$18,990	\$475	4,179	22%	\$7.70	\$400	1.5
Peoria MSA	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	39,478	26%	\$12.28	\$639	1.1
Rockford MSA	\$13.87	\$721	\$28,840	1.7	\$64,300	\$1,608	\$19,290	\$482	36,745	28%	\$9.71	\$505	1.4
Springfield MSA	\$13.25	\$689	\$27,560	1.6	\$70,000	\$1,750	\$21,000	\$525	25,032	29%	\$9.62	\$500	1.4
St. Louis HMFA	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	67,927	27%	\$9.47	\$492	1.6
<u>Counties</u>													
Adams County	\$11.37	\$591	\$23,640	1.4	\$59,400	\$1,485	\$17,820	\$446	7,113	26%	\$9.51	\$494	1.2
Alexander County	\$11.46	\$596	\$23,840	1.4	\$54,600	\$1,365	\$16,380	\$410	947	29%	\$6.73	\$350	1.7
Bond County	\$13.38	\$696	\$27,840	1.6	\$62,100	\$1,553	\$18,630	\$466	1,177	19%	\$8.96	\$466	1.5
Boone County	\$13.87	\$721	\$28,840	1.7	\$64,300	\$1,608	\$19,290	\$482	3,124	17%	\$9.30	\$483	1.5
Brown County	\$11.23	\$584	\$23,360	1.4	\$45,700	\$1,143	\$13,710	\$343	544	25%	\$12.98	\$675	0.9
Bureau County	\$11.63	\$605	\$24,200	1.4	\$58,600	\$1,465	\$17,580	\$440	3,621	25%	\$10.93	\$568	1.1
Calhoun County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	438	21%	\$5.81	\$302	2.6
Carroll County	\$11.23	\$584	\$23,360	1.4	\$57,400	\$1,435	\$17,220	\$431	1,664	24%	\$8.58	\$446	1.3

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3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Illinois	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Cass County	\$12.60	\$655	\$26,200	1.5	\$53,900	\$1,348	\$16,170	\$404	1,445	29%	\$10.66	\$554	1.2
Champaign County	\$15.42	\$802	\$32,080	1.9	\$68,000	\$1,700	\$20,400	\$510	34,324	44%	\$9.39	\$488	1.6
Christian County	\$11.63	\$605	\$24,200	1.4	\$55,900	\$1,398	\$16,770	\$419	3,535	25%	\$8.97	\$466	1.3
Clark County	\$12.54	\$652	\$26,080	1.5	\$56,900	\$1,423	\$17,070	\$427	1,545	23%	\$9.13	\$475	1.4
Clay County	\$12.08	\$628	\$25,120	1.5	\$49,800	\$1,245	\$14,940	\$374	1,324	24%	\$9.07	\$471	1.3
Clinton County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	2,806	20%	\$8.45	\$440	1.8
Coles County	\$12.50	\$650	\$26,000	1.5	\$58,000	\$1,450	\$17,400	\$435	7,845	38%	\$7.81	\$406	1.6
Cook County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	766,490	40%	\$16.74	\$871	1.1
Crawford County	\$11.23	\$584	\$23,360	1.4	\$53,100	\$1,328	\$15,930	\$398	1,533	20%	\$11.82	\$615	0.9
Cumberland County	\$11.23	\$584	\$23,360	1.4	\$56,800	\$1,420	\$17,040	\$426	849	20%	\$8.84	\$460	1.3
De Witt County	\$11.23	\$584	\$23,360	1.4	\$62,100	\$1,553	\$18,630	\$466	1,633	24%	\$13.73	\$714	0.8
DeKalb County	\$16.13	\$839	\$33,560	2.0	\$75,000	\$1,875	\$22,500	\$563	14,102	37%	\$9.34	\$486	1.7
Douglas County	\$11.87	\$617	\$24,680	1.4	\$63,200	\$1,580	\$18,960	\$474	1,646	22%	\$8.64	\$449	1.4
DuPage County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	80,099	24%	\$15.96	\$830	1.2
Edgar County	\$11.23	\$584	\$23,360	1.4	\$54,400	\$1,360	\$16,320	\$408	1,889	24%	\$11.01	\$572	1.0
Edwards County	\$11.23	\$584	\$23,360	1.4	\$54,600	\$1,365	\$16,380	\$410	633	23%	\$11.68	\$607	1.0
Effingham County	\$11.23	\$584	\$23,360	1.4	\$64,500	\$1,613	\$19,350	\$484	2,823	21%	\$8.43	\$439	1.3
Fayette County	\$11.23	\$584	\$23,360	1.4	\$51,100	\$1,278	\$15,330	\$383	1,677	21%	\$9.49	\$493	1.2
Ford County	\$15.42	\$802	\$32,080	1.9	\$68,000	\$1,700	\$20,400	\$510	1,181	21%	\$11.09	\$577	1.4
Franklin County	\$11.23	\$584	\$23,360	1.4	\$46,400	\$1,160	\$13,920	\$348	3,491	22%	\$7.96	\$414	1.4
Fulton County	\$11.60	\$603	\$24,120	1.4	\$53,000	\$1,325	\$15,900	\$398	3,163	22%	\$7.17	\$373	1.6
Gallatin County	\$11.23	\$584	\$23,360	1.4	\$47,400	\$1,185	\$14,220	\$356	498	21%	\$8.67	\$451	1.3
Greene County	\$11.23	\$584	\$23,360	1.4	\$53,200	\$1,330	\$15,960	\$399	1,254	22%	\$7.07	\$368	1.6
Grundy County	\$16.94	\$881	\$35,240	2.1	\$79,700	\$1,993	\$23,910	\$598	4,167	23%	\$15.67	\$815	1.1
Hamilton County	\$11.23	\$584	\$23,360	1.4	\$51,100	\$1,278	\$15,330	\$383	571	16%	\$5.54	\$288	2.0
Hancock County	\$11.23	\$584	\$23,360	1.4	\$59,500	\$1,488	\$17,850	\$446	1,608	20%	\$8.59	\$447	1.3
Hardin County	\$11.23	\$584	\$23,360	1.4	\$44,100	\$1,103	\$13,230	\$331	429	23%	\$6.78	\$353	1.7
Henderson County	\$11.23	\$584	\$23,360	1.4	\$53,500	\$1,338	\$16,050	\$401	701	22%	\$8.29	\$431	1.4
Henry County	\$12.62	\$656	\$26,240	1.5	\$65,000	\$1,625	\$19,500	\$488	4,643	23%	\$9.78	\$508	1.3
Iroquois County	\$12.25	\$637	\$25,480	1.5	\$59,700	\$1,493	\$17,910	\$448	2,816	24%	\$8.84	\$460	1.4
Jackson County	\$12.71	\$661	\$26,440	1.5	\$54,900	\$1,373	\$16,470	\$412	10,834	46%	\$6.81	\$354	1.9

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		Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage
Jasper County	\$11.23	\$584	\$23,360	1.4	\$56,600	\$1,415	\$16,980	\$425	713	18%	\$10.14	\$527	1.1
Jefferson County	\$11.23	\$584	\$23,360	1.4	\$54,000	\$1,350	\$16,200	\$405	3,841	25%	\$8.56	\$445	1.3
Jersey County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	1,816	21%	\$6.88	\$358	2.2
Jo Daviess County	\$11.85	\$616	\$24,640	1.4	\$65,300	\$1,633	\$19,590	\$490	2,188	22%	\$8.63	\$449	1.4
Johnson County	\$11.25	\$585	\$23,400	1.4	\$57,500	\$1,438	\$17,250	\$431	887	20%	\$5.40	\$281	2.1
Kane County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	37,791	22%	\$10.04	\$522	1.8
Kankakee County	\$14.33	\$745	\$29,800	1.7	\$65,300	\$1,633	\$19,590	\$490	12,526	31%	\$9.06	\$471	1.6
Kendall County	\$18.94	\$985	\$39,400	2.3	\$92,300	\$2,308	\$27,690	\$692	5,073	14%	\$10.64	\$553	1.8
Knox County	\$11.23	\$584	\$23,360	1.4	\$53,700	\$1,343	\$16,110	\$403	6,791	31%	\$7.44	\$387	1.5
La Salle County	\$14.27	\$742	\$29,680	1.7	\$65,100	\$1,628	\$19,530	\$488	10,733	24%	\$9.96	\$518	1.4
Lake County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	51,794	22%	\$14.80	\$770	1.2
Lawrence County	\$11.23	\$584	\$23,360	1.4	\$49,400	\$1,235	\$14,820	\$371	1,746	28%	\$8.71	\$453	1.3
Lee County	\$11.81	\$614	\$24,560	1.4	\$64,900	\$1,623	\$19,470	\$487	3,553	26%	\$11.10	\$577	1.1
Livingston County	\$12.13	\$631	\$25,240	1.5	\$64,300	\$1,608	\$19,290	\$482	3,546	24%	\$10.58	\$550	1.1
Logan County	\$11.90	\$619	\$24,760	1.4	\$65,500	\$1,638	\$19,650	\$491	2,803	26%	\$8.21	\$427	1.5
Macon County	\$12.31	\$640	\$25,600	1.5	\$60,300	\$1,508	\$18,090	\$452	12,988	29%	\$11.46	\$596	1.1
Macoupin County	\$11.23	\$584	\$23,360	1.4	\$63,300	\$1,583	\$18,990	\$475	4,179	22%	\$7.70	\$400	1.5
Madison County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	27,298	26%	\$9.40	\$489	1.6
Marion County	\$11.23	\$584	\$23,360	1.4	\$51,800	\$1,295	\$15,540	\$389	4,101	25%	\$9.34	\$485	1.2
Marshall County	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	929	18%	\$8.37	\$435	1.6
Mason County	\$11.54	\$600	\$24,000	1.4	\$54,600	\$1,365	\$16,380	\$410	1,267	20%	\$7.56	\$393	1.5
Massac County	\$11.23	\$584	\$23,360	1.4	\$52,800	\$1,320	\$15,840	\$396	1,243	20%	\$12.15	\$632	0.9
McDonough County	\$14.04	\$730	\$29,200	1.7	\$54,600	\$1,365	\$16,380	\$410	4,856	38%	\$5.86	\$305	2.4
McHenry County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	17,176	16%	\$9.64	\$501	1.9
McLean County	\$14.13	\$735	\$29,400	1.7	\$80,200	\$2,005	\$24,060	\$602	20,028	32%	\$11.66	\$606	1.2
Menard County	\$13.25	\$689	\$27,560	1.6	\$70,000	\$1,750	\$21,000	\$525	884	17%	\$6.56	\$341	2.0
Mercer County	\$12.62	\$656	\$26,240	1.5	\$65,000	\$1,625	\$19,500	\$488	1,376	20%	\$8.98	\$467	1.4
Monroe County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	2,272	18%	\$9.32	\$484	1.6
Montgomery County	\$11.23	\$584	\$23,360	1.4	\$58,400	\$1,460	\$17,520	\$438	2,599	22%	\$9.14	\$475	1.2
Morgan County	\$11.65	\$606	\$24,240	1.4	\$62,400	\$1,560	\$18,720	\$468	4,151	30%	\$8.69	\$452	1.3
Moultrie County	\$11.23	\$584	\$23,360	1.4	\$56,700	\$1,418	\$17,010	\$425	1,191	21%	\$11.78	\$612	1.0

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Ogle County	\$13.17	\$685	\$27,400	1.6	\$69,400	\$1,735	\$20,820	\$521	5,043	24%	\$12.21	\$635	1.1
Peoria County	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	23,871	32%	\$12.05	\$627	1.1
Perry County	\$11.23	\$584	\$23,360	1.4	\$51,300	\$1,283	\$15,390	\$385	1,787	22%	\$7.20	\$374	1.6
Piatt County	\$15.42	\$802	\$32,080	1.9	\$68,000	\$1,700	\$20,400	\$510	1,197	18%	\$9.52	\$495	1.6
Pike County	\$11.23	\$584	\$23,360	1.4	\$55,500	\$1,388	\$16,650	\$416	1,395	21%	\$8.03	\$417	1.4
Pope County	\$11.23	\$584	\$23,360	1.4	\$59,000	\$1,475	\$17,700	\$443	407	22%	\$5.37	\$279	2.1
Pulaski County	\$11.23	\$584	\$23,360	1.4	\$40,100	\$1,003	\$12,030	\$301	658	26%	\$9.49	\$493	1.2
Putnam County	\$11.81	\$614	\$24,560	1.4	\$70,900	\$1,773	\$21,270	\$532	509	20%	\$12.74	\$663	0.9
Randolph County	\$11.23	\$584	\$23,360	1.4	\$57,700	\$1,443	\$17,310	\$433	2,559	21%	\$8.63	\$449	1.3
Richland County	\$11.23	\$584	\$23,360	1.4	\$52,600	\$1,315	\$15,780	\$395	1,441	22%	\$9.10	\$473	1.2
Rock Island County	\$12.62	\$656	\$26,240	1.5	\$65,000	\$1,625	\$19,500	\$488	17,240	29%	\$12.92	\$672	1.0
Saline County	\$11.23	\$584	\$23,360	1.4	\$49,500	\$1,238	\$14,850	\$371	2,904	27%	\$9.29	\$483	1.2
Sangamon County	\$13.25	\$689	\$27,560	1.6	\$70,000	\$1,750	\$21,000	\$525	24,148	29%	\$9.67	\$503	1.4
Schuyler County	\$11.23	\$584	\$23,360	1.4	\$56,800	\$1,420	\$17,040	\$426	637	21%	\$11.58	\$602	1.0
Scott County	\$11.23	\$584	\$23,360	1.4	\$67,100	\$1,678	\$20,130	\$503	507	24%	\$11.12	\$578	1.0
Shelby County	\$11.42	\$594	\$23,760	1.4	\$58,900	\$1,473	\$17,670	\$442	1,853	21%	\$8.04	\$418	1.4
St. Clair County	\$15.23	\$792	\$31,680	1.8	\$70,400	\$1,760	\$21,120	\$528	33,297	32%	\$9.84	\$512	1.5
Stark County	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	442	18%	\$10.81	\$562	1.2
Stephenson County	\$11.71	\$609	\$24,360	1.4	\$59,500	\$1,488	\$17,850	\$446	5,415	28%	\$9.16	\$476	1.3
Tazewell County	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	11,862	22%	\$13.78	\$717	1.0
Union County	\$11.23	\$584	\$23,360	1.4	\$51,200	\$1,280	\$15,360	\$384	1,707	24%	\$7.15	\$372	1.6
Vermilion County	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	9,242	29%	\$9.06	\$471	1.3
Wabash County	\$11.23	\$584	\$23,360	1.4	\$60,900	\$1,523	\$18,270	\$457	974	20%	\$9.36	\$487	1.2
Warren County	\$12.33	\$641	\$25,640	1.5	\$49,700	\$1,243	\$14,910	\$373	1,893	28%	\$7.42	\$386	1.7
Washington County	\$11.33	\$589	\$23,560	1.4	\$66,300	\$1,658	\$19,890	\$497	1,019	17%	\$12.71	\$661	0.9
Wayne County	\$11.23	\$584	\$23,360	1.4	\$49,900	\$1,248	\$14,970	\$374	1,766	24%	\$9.21	\$479	1.2
White County	\$11.23	\$584	\$23,360	1.4	\$51,600	\$1,290	\$15,480	\$387	1,302	20%	\$7.74	\$402	1.5
Whiteside County	\$12.87	\$669	\$26,760	1.6	\$56,800	\$1,420	\$17,040	\$426	5,700	24%	\$9.44	\$491	1.4
Will County	\$18.42	\$958	\$38,320	2.2	\$75,800	\$1,895	\$22,740	\$569	33,010	15%	\$9.57	\$497	1.9
Williamson County	\$12.12	\$630	\$25,200	1.5	\$51,300	\$1,283	\$15,390	\$385	6,959	26%	\$8.89	\$462	1.4
Winnebago County	\$13.87	\$721	\$28,840	1.7	\$64,300	\$1,608	\$19,290	\$482	33,621	30%	\$9.75	\$507	1.4

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
3: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs
4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Illinois

	FY12 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2006-2010)	% of total households (2006-2010)	Estimated mean renter hourly wage (2012)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$13.25	\$689	\$27,560	1.6	\$69,100	\$1,728	\$20,730	\$518	2,374	17%	\$7.03	\$366	1.9

1: FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011). 2: AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).
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 4: The federal standard for extremely low income households. Does not include HUD-specific adjustments.