

Ohio

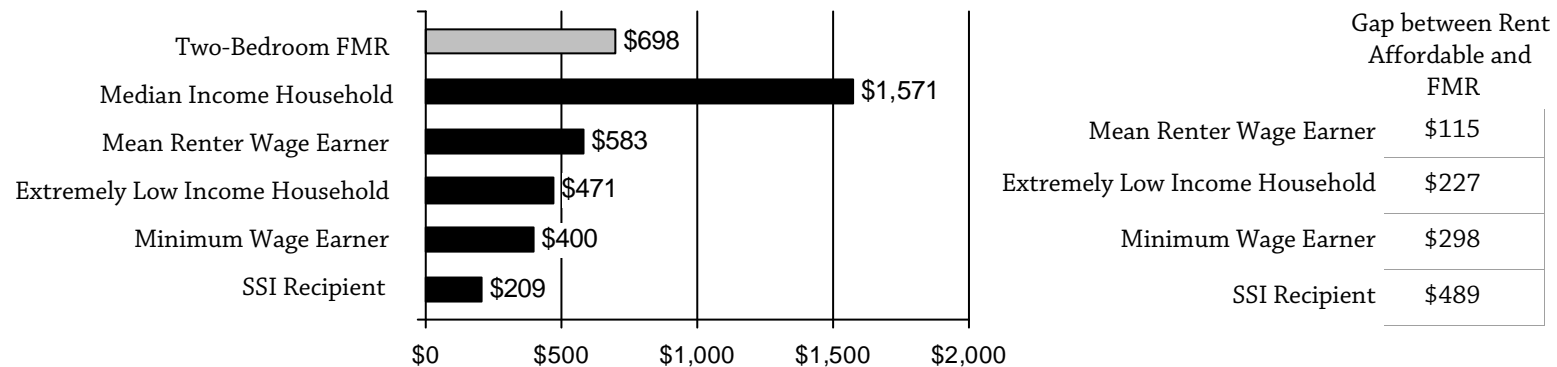
In Ohio, the Fair Market Rent (FMR) for a two-bedroom apartment is \$698. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,327 monthly or \$27,926 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$13.43

In Ohio, a minimum wage worker earns an hourly wage of \$7.70. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 70 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Ohio, the estimated mean (average) wage for a renter is \$11.20. 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**



Ohio	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
Ohio	\$13.43	\$698	\$27,926	1.7	\$62,850	\$1,571	\$18,855	\$471	1,403,218	31%	\$11.20	\$583	1.2
Combined Nonmetro Areas	\$11.57	\$602	\$24,061	1.5	\$55,330	\$1,383	\$16,599	\$415	222,277	26%	\$9.27	\$482	1.2
Metropolitan Areas													
Akron MSA	\$14.27	\$742	\$29,680	1.9	\$66,500	\$1,663	\$19,950	\$499	87,176	31%	\$10.92	\$568	1.3
Brown County HMFA	\$12.04	\$626	\$25,040	1.6	\$57,100	\$1,428	\$17,130	\$428	3,250	20%	\$9.04	\$470	1.3
Canton-Massillon MSA	\$12.37	\$643	\$25,720	1.6	\$58,900	\$1,473	\$17,670	\$442	45,861	28%	\$9.41	\$490	1.3
Cincinnati-Middletown HMFA	\$13.90	\$723	\$28,920	1.8	\$71,300	\$1,783	\$21,390	\$535	197,833	32%	\$12.24	\$636	1.1
Cleveland-Elyria-Mentor MSA	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	270,201	32%	\$12.28	\$639	1.1
Columbus HMFA	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	246,081	36%	\$12.68	\$659	1.2
Dayton HMFA	\$13.17	\$685	\$27,400	1.7	\$63,300	\$1,583	\$18,990	\$475	110,681	34%	\$11.19	\$582	1.2
Huntington-Ashland MSA	\$11.52	\$599	\$23,960	1.5	\$50,300	\$1,258	\$15,090	\$377	6,546	27%	\$8.02	\$417	1.4
Lima MSA	\$12.08	\$628	\$25,120	1.6	\$58,800	\$1,470	\$17,640	\$441	11,733	29%	\$9.13	\$475	1.3
Mansfield MSA	\$11.46	\$596	\$23,840	1.5	\$57,200	\$1,430	\$17,160	\$429	13,969	29%	\$9.54	\$496	1.2
Parkersburg-Marietta-Vienna MSA	\$11.65	\$606	\$24,240	1.5	\$53,200	\$1,330	\$15,960	\$399	6,428	25%	\$9.84	\$512	1.2
Preble County HMFA	\$12.27	\$638	\$25,520	1.6	\$60,100	\$1,503	\$18,030	\$451	3,499	21%	\$9.47	\$493	1.3
Sandusky MSA	\$13.29	\$691	\$27,640	1.7	\$64,100	\$1,603	\$19,230	\$481	8,649	27%	\$9.06	\$471	1.5
Springfield MSA	\$12.54	\$652	\$26,080	1.6	\$56,800	\$1,420	\$17,040	\$426	16,410	30%	\$8.70	\$452	1.4
Steubenville-Weirton MSA	\$11.23	\$584	\$23,360	1.5	\$51,700	\$1,293	\$15,510	\$388	7,905	27%	\$8.73	\$454	1.3
Toledo MSA	\$12.79	\$665	\$26,600	1.7	\$62,600	\$1,565	\$18,780	\$470	83,893	32%	\$10.02	\$521	1.3
Union County HMFA	\$14.94	\$777	\$31,080	1.9	\$82,500	\$2,063	\$24,750	\$619	4,002	22%	\$13.61	\$708	1.1
Wheeling MSA	\$11.23	\$584	\$23,360	1.5	\$51,100	\$1,278	\$15,330	\$383	7,419	26%	\$8.16	\$425	1.4
Youngstown-Warren-Boardman HMFA	\$11.60	\$603	\$24,120	1.5	\$55,700	\$1,393	\$16,710	\$418	49,405	27%	\$8.77	\$456	1.3
Counties													
Adams County	\$11.23	\$584	\$23,360	1.5	\$43,800	\$1,095	\$13,140	\$329	2,928	27%	\$7.61	\$396	1.5
Allen County	\$12.08	\$628	\$25,120	1.6	\$58,800	\$1,470	\$17,640	\$441	11,733	29%	\$9.13	\$475	1.3
Ashland County	\$11.40	\$593	\$23,720	1.5	\$59,300	\$1,483	\$17,790	\$445	4,250	21%	\$8.54	\$444	1.3
Ashtabula County	\$11.67	\$607	\$24,280	1.5	\$52,900	\$1,323	\$15,870	\$397	10,600	27%	\$8.14	\$423	1.4
Athens County	\$12.35	\$642	\$25,680	1.6	\$50,600	\$1,265	\$15,180	\$380	9,218	41%	\$6.74	\$350	1.8
Auglaize County	\$11.87	\$617	\$24,680	1.5	\$64,900	\$1,623	\$19,470	\$487	4,025	22%	\$9.87	\$513	1.2

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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.

Ohio	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
Belmont County	\$11.23	\$584	\$23,360	1.5	\$51,100	\$1,278	\$15,330	\$383	7,419	26%	\$8.16	\$425	1.4
Brown County	\$12.04	\$626	\$25,040	1.6	\$57,100	\$1,428	\$17,130	\$428	3,250	20%	\$9.04	\$470	1.3
Butler County	\$13.90	\$723	\$28,920	1.8	\$71,300	\$1,783	\$21,390	\$535	39,057	29%	\$10.62	\$552	1.3
Carroll County	\$12.37	\$643	\$25,720	1.6	\$58,900	\$1,473	\$17,670	\$442	2,105	18%	\$7.95	\$413	1.6
Champaign County	\$11.23	\$584	\$23,360	1.5	\$61,300	\$1,533	\$18,390	\$460	3,748	25%	\$9.37	\$487	1.2
Clark County	\$12.54	\$652	\$26,080	1.6	\$56,800	\$1,420	\$17,040	\$426	16,410	30%	\$8.70	\$452	1.4
Clermont County	\$13.90	\$723	\$28,920	1.8	\$71,300	\$1,783	\$21,390	\$535	16,689	23%	\$9.77	\$508	1.4
Clinton County	\$12.04	\$626	\$25,040	1.6	\$61,100	\$1,528	\$18,330	\$458	4,864	30%	\$10.07	\$524	1.2
Columbiana County	\$11.23	\$584	\$23,360	1.5	\$52,100	\$1,303	\$15,630	\$391	10,677	25%	\$7.66	\$399	1.5
Coshocton County	\$11.23	\$584	\$23,360	1.5	\$52,000	\$1,300	\$15,600	\$390	3,710	25%	\$8.69	\$452	1.3
Crawford County	\$11.31	\$588	\$23,520	1.5	\$52,500	\$1,313	\$15,750	\$394	4,903	27%	\$10.05	\$523	1.1
Cuyahoga County	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	202,889	38%	\$13.37	\$695	1.0
Darke County	\$11.23	\$584	\$23,360	1.5	\$58,400	\$1,460	\$17,520	\$438	4,607	22%	\$9.55	\$497	1.2
Defiance County	\$11.23	\$584	\$23,360	1.5	\$61,300	\$1,533	\$18,390	\$460	3,255	21%	\$9.51	\$494	1.2
Delaware County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	10,268	17%	\$9.66	\$502	1.6
Erie County	\$13.29	\$691	\$27,640	1.7	\$64,100	\$1,603	\$19,230	\$481	8,649	27%	\$9.06	\$471	1.5
Fairfield County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	13,034	24%	\$8.06	\$419	1.9
Fayette County	\$12.98	\$675	\$27,000	1.7	\$52,800	\$1,320	\$15,840	\$396	4,104	35%	\$10.02	\$521	1.3
Franklin County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	195,321	43%	\$13.72	\$714	1.1
Fulton County	\$12.79	\$665	\$26,600	1.7	\$62,600	\$1,565	\$18,780	\$470	3,115	19%	\$9.20	\$478	1.4
Gallia County	\$11.23	\$584	\$23,360	1.5	\$48,800	\$1,220	\$14,640	\$366	3,312	27%	\$8.26	\$430	1.4
Geauga County	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	4,462	13%	\$9.18	\$477	1.5
Greene County	\$13.17	\$685	\$27,400	1.7	\$63,300	\$1,583	\$18,990	\$475	19,529	32%	\$10.02	\$521	1.3
Guernsey County	\$11.23	\$584	\$23,360	1.5	\$51,800	\$1,295	\$15,540	\$389	4,560	28%	\$8.29	\$431	1.4
Hamilton County	\$13.90	\$723	\$28,920	1.8	\$71,300	\$1,783	\$21,390	\$535	127,183	39%	\$13.18	\$685	1.1
Hancock County	\$12.15	\$632	\$25,280	1.6	\$63,100	\$1,578	\$18,930	\$473	8,865	29%	\$10.81	\$562	1.1
Hardin County	\$11.29	\$587	\$23,480	1.5	\$58,100	\$1,453	\$17,430	\$436	3,577	30%	\$8.36	\$435	1.4
Harrison County	\$11.23	\$584	\$23,360	1.5	\$48,200	\$1,205	\$14,460	\$362	1,421	22%	\$8.49	\$441	1.3
Henry County	\$11.83	\$615	\$24,600	1.5	\$63,100	\$1,578	\$18,930	\$473	2,293	21%	\$10.20	\$530	1.2
Highland County	\$12.08	\$628	\$25,120	1.6	\$52,500	\$1,313	\$15,750	\$394	4,366	26%	\$7.85	\$408	1.5
Hocking County	\$11.23	\$584	\$23,360	1.5	\$52,100	\$1,303	\$15,630	\$391	2,818	25%	\$7.13	\$371	1.6

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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	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Holmes County	\$11.23	\$584	\$23,360	1.5	\$53,000	\$1,325	\$15,900	\$398	2,569	21%	\$9.37	\$487	1.2
Huron County	\$11.52	\$599	\$23,960	1.5	\$57,200	\$1,430	\$17,160	\$429	5,829	25%	\$9.51	\$495	1.2
Jackson County	\$11.23	\$584	\$23,360	1.5	\$46,600	\$1,165	\$13,980	\$350	4,113	31%	\$9.02	\$469	1.2
Jefferson County	\$11.23	\$584	\$23,360	1.5	\$51,700	\$1,293	\$15,510	\$388	7,905	27%	\$8.73	\$454	1.3
Knox County	\$12.08	\$628	\$25,120	1.6	\$57,600	\$1,440	\$17,280	\$432	5,633	25%	\$8.79	\$457	1.4
Lake County	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	21,629	23%	\$11.20	\$582	1.2
Lawrence County	\$11.52	\$599	\$23,960	1.5	\$50,300	\$1,258	\$15,090	\$377	6,546	27%	\$8.02	\$417	1.4
Licking County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	16,040	26%	\$8.80	\$458	1.7
Logan County	\$11.96	\$622	\$24,880	1.6	\$59,300	\$1,483	\$17,790	\$445	4,976	27%	\$11.31	\$588	1.1
Lorain County	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	29,524	26%	\$8.57	\$446	1.6
Lucas County	\$12.79	\$665	\$26,600	1.7	\$62,600	\$1,565	\$18,780	\$470	62,580	35%	\$10.12	\$526	1.3
Madison County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	4,237	29%	\$10.21	\$531	1.5
Mahoning County	\$11.60	\$603	\$24,120	1.5	\$55,700	\$1,393	\$16,710	\$418	27,476	28%	\$8.07	\$420	1.4
Marion County	\$12.06	\$627	\$25,080	1.6	\$53,000	\$1,325	\$15,900	\$398	7,108	29%	\$10.53	\$548	1.1
Medina County	\$13.98	\$727	\$29,080	1.8	\$63,700	\$1,593	\$19,110	\$478	11,697	18%	\$8.54	\$444	1.6
Meigs County	\$11.23	\$584	\$23,360	1.5	\$43,800	\$1,095	\$13,140	\$329	1,912	20%	\$7.26	\$378	1.5
Mercer County	\$11.60	\$603	\$24,120	1.5	\$64,600	\$1,615	\$19,380	\$485	2,927	19%	\$8.31	\$432	1.4
Miami County	\$13.17	\$685	\$27,400	1.7	\$63,300	\$1,583	\$18,990	\$475	11,781	29%	\$10.09	\$525	1.3
Monroe County	\$11.23	\$584	\$23,360	1.5	\$43,500	\$1,088	\$13,050	\$326	1,244	20%	\$8.56	\$445	1.3
Montgomery County	\$13.17	\$685	\$27,400	1.7	\$63,300	\$1,583	\$18,990	\$475	79,371	35%	\$11.61	\$604	1.1
Morgan County	\$11.23	\$584	\$23,360	1.5	\$40,600	\$1,015	\$12,180	\$305	1,298	21%	\$7.34	\$382	1.5
Morrow County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	2,337	18%	\$8.97	\$467	1.7
Muskingum County	\$11.23	\$584	\$23,360	1.5	\$51,900	\$1,298	\$15,570	\$389	10,206	30%	\$8.70	\$452	1.3
Noble County	\$11.23	\$584	\$23,360	1.5	\$53,200	\$1,330	\$15,960	\$399	1,069	22%	\$6.49	\$337	1.7
Ottawa County	\$12.79	\$665	\$26,600	1.7	\$62,600	\$1,565	\$18,780	\$470	3,207	18%	\$8.86	\$461	1.4
Paulding County	\$11.23	\$584	\$23,360	1.5	\$57,600	\$1,440	\$17,280	\$432	1,415	18%	\$7.79	\$405	1.4
Perry County	\$11.23	\$584	\$23,360	1.5	\$54,000	\$1,350	\$16,200	\$405	3,541	26%	\$7.30	\$379	1.5
Pickaway County	\$15.19	\$790	\$31,600	2.0	\$67,500	\$1,688	\$20,250	\$506	4,844	25%	\$10.97	\$570	1.4
Pike County	\$11.23	\$584	\$23,360	1.5	\$44,600	\$1,115	\$13,380	\$335	3,113	29%	\$10.39	\$540	1.1
Portage County	\$14.27	\$742	\$29,680	1.9	\$66,500	\$1,663	\$19,950	\$499	19,100	31%	\$8.73	\$454	1.6
Preble County	\$12.27	\$638	\$25,520	1.6	\$60,100	\$1,503	\$18,030	\$451	3,499	21%	\$9.47	\$493	1.3

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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	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Putnam County	\$11.23	\$584	\$23,360	1.5	\$68,500	\$1,713	\$20,550	\$514	2,087	16%	\$7.25	\$377	1.5
Richland County	\$11.46	\$596	\$23,840	1.5	\$57,200	\$1,430	\$17,160	\$429	13,969	29%	\$9.54	\$496	1.2
Ross County	\$11.58	\$602	\$24,080	1.5	\$53,000	\$1,325	\$15,900	\$398	7,498	27%	\$10.19	\$530	1.1
Sandusky County	\$11.31	\$588	\$23,520	1.5	\$60,100	\$1,503	\$18,030	\$451	5,866	24%	\$9.03	\$469	1.3
Scioto County	\$11.23	\$584	\$23,360	1.5	\$44,200	\$1,105	\$13,260	\$332	9,189	30%	\$7.83	\$407	1.4
Seneca County	\$11.23	\$584	\$23,360	1.5	\$56,600	\$1,415	\$16,980	\$425	5,514	25%	\$10.22	\$531	1.1
Shelby County	\$12.08	\$628	\$25,120	1.6	\$63,200	\$1,580	\$18,960	\$474	4,570	25%	\$11.42	\$594	1.1
Stark County	\$12.37	\$643	\$25,720	1.6	\$58,900	\$1,473	\$17,670	\$442	43,756	29%	\$9.46	\$492	1.3
Summit County	\$14.27	\$742	\$29,680	1.9	\$66,500	\$1,663	\$19,950	\$499	68,076	31%	\$11.29	\$587	1.3
Trumbull County	\$11.60	\$603	\$24,120	1.5	\$55,700	\$1,393	\$16,710	\$418	21,929	25%	\$9.72	\$505	1.2
Tuscarawas County	\$11.27	\$586	\$23,440	1.5	\$54,900	\$1,373	\$16,470	\$412	9,130	25%	\$8.56	\$445	1.3
Union County	\$14.94	\$777	\$31,080	1.9	\$82,500	\$2,063	\$24,750	\$619	4,002	22%	\$13.61	\$708	1.1
Van Wert County	\$11.23	\$584	\$23,360	1.5	\$54,500	\$1,363	\$16,350	\$409	1,978	17%	\$9.98	\$519	1.1
Vinton County	\$11.23	\$584	\$23,360	1.5	\$38,900	\$973	\$11,670	\$292	1,267	24%	\$8.02	\$417	1.4
Warren County	\$13.90	\$723	\$28,920	1.8	\$71,300	\$1,783	\$21,390	\$535	14,904	20%	\$10.65	\$554	1.3
Washington County	\$11.65	\$606	\$24,240	1.5	\$53,200	\$1,330	\$15,960	\$399	6,428	25%	\$9.84	\$512	1.2
Wayne County	\$11.88	\$618	\$24,720	1.5	\$63,300	\$1,583	\$18,990	\$475	10,323	24%	\$10.32	\$537	1.2
Williams County	\$11.42	\$594	\$23,760	1.5	\$55,800	\$1,395	\$16,740	\$419	3,491	23%	\$9.24	\$480	1.2
Wood County	\$12.79	\$665	\$26,600	1.7	\$62,600	\$1,565	\$18,780	\$470	14,991	31%	\$10.21	\$531	1.3
Wyandot County	\$11.23	\$584	\$23,360	1.5	\$57,900	\$1,448	\$17,370	\$434	2,310	25%	\$10.64	\$553	1.1

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