

Illinois

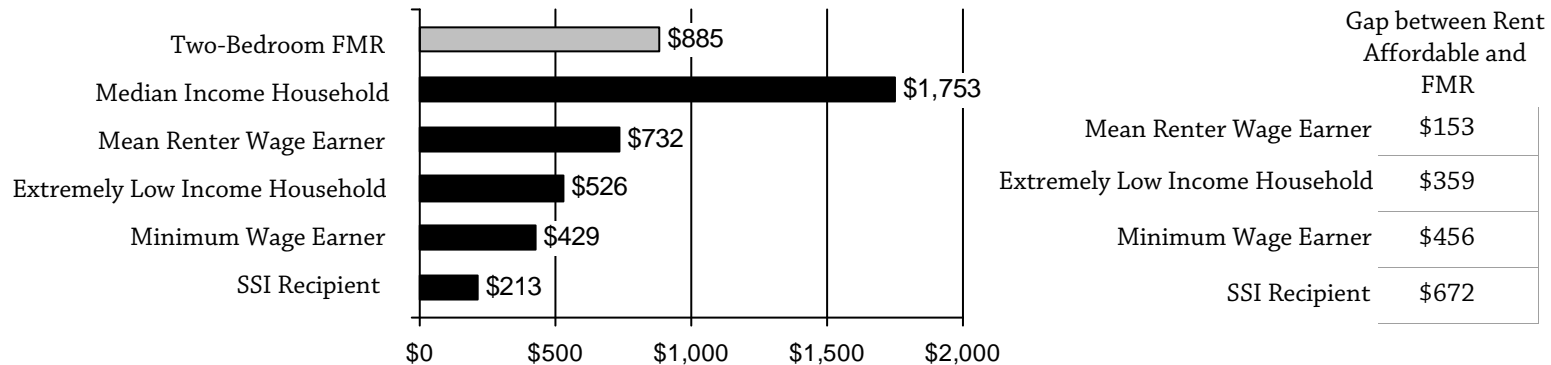
In Illinois, the Fair Market Rent (FMR) for a two-bedroom apartment is \$885. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,949 monthly or \$35,392 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$17.02

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 82 hours per week, 52 weeks per year. Or a household must include 2.1 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 \$14.08. 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	FY13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Illinois	\$17.02	\$885	\$35,392	2.1	\$70,133	\$1,753	\$21,040	\$526	1,493,431	31%	\$14.08	\$732	1.2	
Combined Nonmetro Areas	\$12.44	\$647	\$25,870	1.5	\$58,081	\$1,452	\$17,424	\$436	170,735	26%	\$9.19	\$478	1.4	
<u>Metropolitan Areas</u>														
Bloomington-Normal MSA	\$13.96	\$726	\$29,040	1.7	\$86,800	\$2,170	\$26,040	\$651	20,407	32%	\$11.42	\$594	1.2	
Bond County HMFA	\$13.29	\$691	\$27,640	1.6	\$64,600	\$1,615	\$19,380	\$485	1,274	20%	\$8.46	\$440	1.6	
Cape Girardeau-Jackson MSA	\$13.85	\$720	\$28,800	1.7	\$55,000	\$1,375	\$16,500	\$413	1,033	33%	\$6.65	\$346	2.1	
Champaign-Urbana MSA	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	38,157	42%	\$9.49	\$494	1.6	
Chicago-Naperville-Joliet HMFA	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	1,004,510	33%	\$15.69	\$816	1.2	
Danville MSA	\$12.10	\$629	\$25,160	1.5	\$48,200	\$1,205	\$14,460	\$362	9,226	29%	\$9.08	\$472	1.3	
Davenport-Moline-Rock Island MSA	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	23,223	26%	\$12.90	\$671	1.1	
Decatur MSA	\$12.19	\$634	\$25,360	1.5	\$55,900	\$1,398	\$16,770	\$419	13,323	30%	\$11.76	\$611	1.0	
DeKalb County HMFA	\$15.52	\$807	\$32,280	1.9	\$73,300	\$1,833	\$21,990	\$550	14,148	37%	\$8.80	\$457	1.8	
Grundy County HMFA	\$17.63	\$917	\$36,680	2.1	\$79,700	\$1,993	\$23,910	\$598	4,458	24%	\$14.69	\$764	1.2	
Kankakee-Bradley MSA	\$14.75	\$767	\$30,680	1.8	\$61,000	\$1,525	\$18,300	\$458	12,386	30%	\$9.70	\$505	1.5	
Kendall County HMFA	\$23.52	\$1,223	\$48,920	2.9	\$91,500	\$2,288	\$27,450	\$686	5,086	14%	\$10.47	\$545	2.2	
Macoupin County HMFA	\$12.04	\$626	\$25,040	1.5	\$63,500	\$1,588	\$19,050	\$476	4,307	22%	\$7.71	\$401	1.6	
Peoria MSA	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	39,999	26%	\$13.16	\$684	1.0	
Rockford MSA	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	38,021	29%	\$10.02	\$521	1.4	
Springfield MSA	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	24,908	29%	\$9.62	\$500	1.4	
St. Louis HMFA	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	68,230	28%	\$9.40	\$489	1.7	
<u>Counties</u>														
Adams County	\$12.04	\$626	\$25,040	1.5	\$56,400	\$1,410	\$16,920	\$423	6,707	25%	\$9.08	\$472	1.3	
Alexander County	\$13.85	\$720	\$28,800	1.7	\$55,000	\$1,375	\$16,500	\$413	1,033	33%	\$6.65	\$346	2.1	
Bond County	\$13.29	\$691	\$27,640	1.6	\$64,600	\$1,615	\$19,380	\$485	1,274	20%	\$8.46	\$440	1.6	
Boone County	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	3,011	17%	\$9.95	\$517	1.4	
Brown County	\$12.04	\$626	\$25,040	1.5	\$53,500	\$1,338	\$16,050	\$401	569	27%	\$11.76	\$611	1.0	
Bureau County	\$12.21	\$635	\$25,400	1.5	\$58,700	\$1,468	\$17,610	\$440	3,496	24%	\$10.51	\$546	1.2	
Calhoun County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	421	20%	\$5.82	\$302	2.7	
Carroll County	\$12.04	\$626	\$25,040	1.5	\$58,800	\$1,470	\$17,640	\$441	1,650	24%	\$8.48	\$441	1.4	

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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	FY13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage
Cass County	\$12.63	\$657	\$26,280	1.5	\$54,900	\$1,373	\$16,470	\$412	1,482	29%	\$10.46	\$544	1.2
Champaign County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	35,838	45%	\$9.37	\$487	1.6
Christian County	\$12.21	\$635	\$25,400	1.5	\$56,000	\$1,400	\$16,800	\$420	3,584	25%	\$10.91	\$567	1.1
Clark County	\$13.23	\$688	\$27,520	1.6	\$56,000	\$1,400	\$16,800	\$420	1,519	23%	\$9.61	\$500	1.4
Clay County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,342	24%	\$9.03	\$470	1.3
Clinton County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	2,725	19%	\$8.66	\$450	1.8
Coles County	\$12.56	\$653	\$26,120	1.5	\$57,600	\$1,440	\$17,280	\$432	7,918	38%	\$7.88	\$410	1.6
Cook County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	778,119	40%	\$16.96	\$882	1.1
Crawford County	\$12.04	\$626	\$25,040	1.5	\$54,400	\$1,360	\$16,320	\$408	1,581	20%	\$12.10	\$629	1.0
Cumberland County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	782	19%	\$8.42	\$438	1.4
De Witt County	\$12.04	\$626	\$25,040	1.5	\$60,400	\$1,510	\$18,120	\$453	1,515	23%	\$14.56	\$757	0.8
DeKalb County	\$15.52	\$807	\$32,280	1.9	\$73,300	\$1,833	\$21,990	\$550	14,148	37%	\$8.80	\$457	1.8
Douglas County	\$12.60	\$655	\$26,200	1.5	\$64,100	\$1,603	\$19,230	\$481	1,654	22%	\$10.07	\$523	1.3
DuPage County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	81,059	24%	\$15.62	\$812	1.2
Edgar County	\$12.04	\$626	\$25,040	1.5	\$54,800	\$1,370	\$16,440	\$411	1,891	24%	\$8.64	\$449	1.4
Edwards County	\$12.04	\$626	\$25,040	1.5	\$54,600	\$1,365	\$16,380	\$410	594	21%	\$12.06	\$627	1.0
Effingham County	\$12.04	\$626	\$25,040	1.5	\$65,200	\$1,630	\$19,560	\$489	2,772	21%	\$8.20	\$426	1.5
Fayette County	\$12.04	\$626	\$25,040	1.5	\$54,400	\$1,360	\$16,320	\$408	1,723	21%	\$8.57	\$446	1.4
Ford County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	1,212	21%	\$11.58	\$602	1.3
Franklin County	\$12.04	\$626	\$25,040	1.5	\$45,900	\$1,148	\$13,770	\$344	3,481	22%	\$8.89	\$462	1.4
Fulton County	\$12.04	\$626	\$25,040	1.5	\$53,800	\$1,345	\$16,140	\$404	3,437	23%	\$6.78	\$353	1.8
Gallatin County	\$12.04	\$626	\$25,040	1.5	\$52,000	\$1,300	\$15,600	\$390	542	23%	\$8.67	\$451	1.4
Greene County	\$12.04	\$626	\$25,040	1.5	\$55,300	\$1,383	\$16,590	\$415	1,366	24%	\$8.21	\$427	1.5
Grundy County	\$17.63	\$917	\$36,680	2.1	\$79,700	\$1,993	\$23,910	\$598	4,458	24%	\$14.69	\$764	1.2
Hamilton County	\$12.04	\$626	\$25,040	1.5	\$54,100	\$1,353	\$16,230	\$406	602	17%	\$8.12	\$422	1.5
Hancock County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	1,583	20%	\$8.94	\$465	1.3
Hardin County	\$12.04	\$626	\$25,040	1.5	\$41,000	\$1,025	\$12,300	\$308	402	22%	\$6.43	\$334	1.9
Henderson County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	621	20%	\$7.10	\$369	1.7
Henry County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	4,432	22%	\$9.17	\$477	1.5
Iroquois County	\$12.35	\$642	\$25,680	1.5	\$60,100	\$1,503	\$18,030	\$451	2,876	24%	\$8.92	\$464	1.4
Jackson County	\$12.90	\$671	\$26,840	1.6	\$54,000	\$1,350	\$16,200	\$405	10,826	46%	\$7.05	\$366	1.8

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Jasper County	\$12.04	\$626	\$25,040	1.5	\$56,400	\$1,410	\$16,920	\$423	694	17%	\$12.68	\$660	0.9
Jefferson County	\$12.04	\$626	\$25,040	1.5	\$54,500	\$1,363	\$16,350	\$409	3,988	26%	\$8.76	\$455	1.4
Jersey County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	1,684	19%	\$6.61	\$344	2.4
Jo Daviess County	\$12.04	\$626	\$25,040	1.5	\$64,200	\$1,605	\$19,260	\$482	2,131	22%	\$8.86	\$461	1.4
Johnson County	\$12.04	\$626	\$25,040	1.5	\$50,400	\$1,260	\$15,120	\$378	775	18%	\$6.50	\$338	1.9
Kane County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	39,712	23%	\$10.23	\$532	1.8
Kankakee County	\$14.75	\$767	\$30,680	1.8	\$61,000	\$1,525	\$18,300	\$458	12,386	30%	\$9.70	\$505	1.5
Kendall County	\$23.52	\$1,223	\$48,920	2.9	\$91,500	\$2,288	\$27,450	\$686	5,086	14%	\$10.47	\$545	2.2
Knox County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	6,898	32%	\$6.90	\$359	1.7
La Salle County	\$13.98	\$727	\$29,080	1.7	\$66,000	\$1,650	\$19,800	\$495	10,586	24%	\$10.04	\$522	1.4
Lake County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	53,710	22%	\$14.82	\$770	1.3
Lawrence County	\$12.04	\$626	\$25,040	1.5	\$48,400	\$1,210	\$14,520	\$363	1,719	30%	\$8.82	\$458	1.4
Lee County	\$12.04	\$626	\$25,040	1.5	\$64,600	\$1,615	\$19,380	\$485	3,466	25%	\$11.20	\$582	1.1
Livingston County	\$12.38	\$644	\$25,760	1.5	\$64,800	\$1,620	\$19,440	\$486	3,499	24%	\$10.58	\$550	1.2
Logan County	\$12.04	\$626	\$25,040	1.5	\$67,200	\$1,680	\$20,160	\$504	2,848	26%	\$7.49	\$389	1.6
Macon County	\$12.19	\$634	\$25,360	1.5	\$55,900	\$1,398	\$16,770	\$419	13,323	30%	\$11.76	\$611	1.0
Macoupin County	\$12.04	\$626	\$25,040	1.5	\$63,500	\$1,588	\$19,050	\$476	4,307	22%	\$7.71	\$401	1.6
Madison County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	27,371	26%	\$9.05	\$471	1.8
Marion County	\$12.04	\$626	\$25,040	1.5	\$53,700	\$1,343	\$16,110	\$403	4,176	26%	\$9.56	\$497	1.3
Marshall County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	870	17%	\$8.20	\$426	1.7
Mason County	\$12.04	\$626	\$25,040	1.5	\$54,600	\$1,365	\$16,380	\$410	1,308	20%	\$7.16	\$372	1.7
Massac County	\$12.04	\$626	\$25,040	1.5	\$55,000	\$1,375	\$16,500	\$413	1,402	22%	\$13.46	\$700	0.9
McDonough County	\$13.71	\$713	\$28,520	1.7	\$55,700	\$1,393	\$16,710	\$418	5,061	39%	\$6.80	\$354	2.0
McHenry County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	17,509	16%	\$9.98	\$519	1.9
McLean County	\$13.96	\$726	\$29,040	1.7	\$86,800	\$2,170	\$26,040	\$651	20,407	32%	\$11.42	\$594	1.2
Menard County	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	917	18%	\$6.87	\$357	1.9
Mercer County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	1,388	20%	\$9.10	\$473	1.5
Monroe County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	2,321	19%	\$8.08	\$420	2.0
Montgomery County	\$12.04	\$626	\$25,040	1.5	\$60,500	\$1,513	\$18,150	\$454	2,749	24%	\$9.23	\$480	1.3
Morgan County	\$12.08	\$628	\$25,120	1.5	\$62,900	\$1,573	\$18,870	\$472	4,195	30%	\$8.73	\$454	1.4
Moultrie County	\$12.04	\$626	\$25,040	1.5	\$57,900	\$1,448	\$17,370	\$434	1,203	21%	\$11.89	\$618	1.0

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Ogle County	\$12.88	\$670	\$26,800	1.6	\$69,000	\$1,725	\$20,700	\$518	5,241	25%	\$12.17	\$633	1.1
Peoria County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	24,452	32%	\$12.09	\$629	1.1
Perry County	\$12.04	\$626	\$25,040	1.5	\$53,300	\$1,333	\$15,990	\$400	1,773	21%	\$6.88	\$358	1.8
Piatt County	\$15.10	\$785	\$31,400	1.8	\$72,000	\$1,800	\$21,600	\$540	1,107	17%	\$9.57	\$498	1.6
Pike County	\$12.04	\$626	\$25,040	1.5	\$53,600	\$1,340	\$16,080	\$402	1,464	22%	\$8.12	\$422	1.5
Pope County	\$12.04	\$626	\$25,040	1.5	\$54,700	\$1,368	\$16,410	\$410	452	24%	\$5.81	\$302	2.1
Pulaski County	\$12.04	\$626	\$25,040	1.5	\$42,200	\$1,055	\$12,660	\$317	563	23%	\$9.35	\$486	1.3
Putnam County	\$12.04	\$626	\$25,040	1.5	\$73,200	\$1,830	\$21,960	\$549	540	22%	\$13.60	\$707	0.9
Randolph County	\$12.04	\$626	\$25,040	1.5	\$58,600	\$1,465	\$17,580	\$440	2,865	24%	\$8.26	\$429	1.5
Richland County	\$12.04	\$626	\$25,040	1.5	\$57,200	\$1,430	\$17,160	\$429	1,552	23%	\$8.98	\$467	1.3
Rock Island County	\$13.67	\$711	\$28,440	1.7	\$63,100	\$1,578	\$18,930	\$473	17,403	29%	\$13.64	\$709	1.0
Saline County	\$12.04	\$626	\$25,040	1.5	\$49,200	\$1,230	\$14,760	\$369	2,741	26%	\$10.69	\$556	1.1
Sangamon County	\$13.37	\$695	\$27,800	1.6	\$67,200	\$1,680	\$20,160	\$504	23,991	29%	\$9.67	\$503	1.4
Schuyler County	\$12.04	\$626	\$25,040	1.5	\$54,900	\$1,373	\$16,470	\$412	631	20%	\$12.73	\$662	0.9
Scott County	\$12.04	\$626	\$25,040	1.5	\$68,500	\$1,713	\$20,550	\$514	549	26%	\$11.51	\$599	1.0
Shelby County	\$12.13	\$631	\$25,240	1.5	\$59,200	\$1,480	\$17,760	\$444	1,755	20%	\$8.75	\$455	1.4
St. Clair County	\$15.96	\$830	\$33,200	1.9	\$69,200	\$1,730	\$20,760	\$519	33,708	33%	\$10.11	\$526	1.6
Stark County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	471	20%	\$9.94	\$517	1.4
Stephenson County	\$12.21	\$635	\$25,400	1.5	\$57,600	\$1,440	\$17,280	\$432	5,506	28%	\$9.26	\$481	1.3
Tazewell County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	11,926	22%	\$16.39	\$853	0.8
Union County	\$12.04	\$626	\$25,040	1.5	\$51,500	\$1,288	\$15,450	\$386	1,760	26%	\$6.83	\$355	1.8
Vermilion County	\$12.10	\$629	\$25,160	1.5	\$48,200	\$1,205	\$14,460	\$362	9,226	29%	\$9.08	\$472	1.3
Wabash County	\$12.04	\$626	\$25,040	1.5	\$59,100	\$1,478	\$17,730	\$443	971	20%	\$9.60	\$499	1.3
Warren County	\$12.94	\$673	\$26,920	1.6	\$52,700	\$1,318	\$15,810	\$395	1,861	27%	\$7.49	\$390	1.7
Washington County	\$12.04	\$626	\$25,040	1.5	\$68,200	\$1,705	\$20,460	\$512	1,097	18%	\$11.69	\$608	1.0
Wayne County	\$12.04	\$626	\$25,040	1.5	\$50,900	\$1,273	\$15,270	\$382	1,668	23%	\$10.47	\$544	1.1
White County	\$12.04	\$626	\$25,040	1.5	\$51,700	\$1,293	\$15,510	\$388	1,292	20%	\$7.84	\$408	1.5
Whiteside County	\$12.77	\$664	\$26,560	1.5	\$57,600	\$1,440	\$17,280	\$432	5,827	25%	\$8.87	\$461	1.4
Will County	\$18.58	\$966	\$38,640	2.3	\$73,600	\$1,840	\$22,080	\$552	34,401	16%	\$9.50	\$494	2.0
Williamson County	\$12.98	\$675	\$27,000	1.6	\$62,200	\$1,555	\$18,660	\$467	7,414	28%	\$8.39	\$436	1.5
Winnebago County	\$13.79	\$717	\$28,680	1.7	\$61,100	\$1,528	\$18,330	\$458	35,010	31%	\$10.02	\$521	1.4

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

	FY13 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Woodford County	\$13.62	\$708	\$28,320	1.7	\$66,600	\$1,665	\$19,980	\$500	2,280	16%	\$6.89	\$358	2.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).
 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.