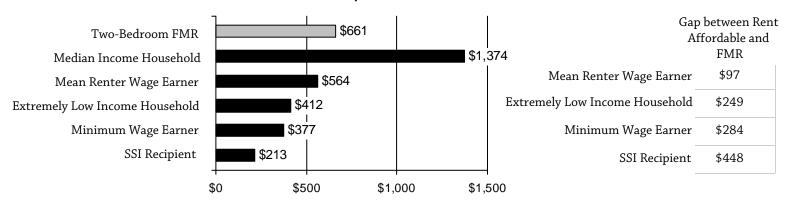
## Kentucky

In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$661. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,203 monthly or \$26,435 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:



In Kentucky, a minimum wage worker earns an hourly wage of \$7.25. 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 1.8 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is \$10.84. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 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

Kentucky	FY13 HOUSING WAGE	HOUSING COSTS				ARE	A MEDIA	ΝΙΝϹΟΜΙ	E (AMI)	RENTER HOUSEHOLDS						
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR		Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	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		
Kentucky	\$12.71	\$661	\$26,435	1.8	I	\$54,949	\$1,374	\$16,485	\$412	512,862	31%	\$10.84	\$564	1.2		
Combined Nonmetro Are	as \$11.16	\$580	\$23,213	1.5	I	\$46,467	\$1,162	\$13,940	\$349	190,560	27%	\$9.43	\$490	1.2		
<u>Metropolitan Areas</u>																
Bowling Green MSA	\$12.98	\$675	\$27,000	1.8	L	\$58,300	\$1,458	\$17,490	\$437	17,859	37%	\$9.56	\$497	1.4		
Cincinnati-Middleton HMFA	\$14.23	\$740	\$29,600	2.0	İ.	\$68,700	\$1,718	\$20,610	\$515	41,733	28%	\$11.27	\$586	1.3		
Clarksville HMFA	\$13.54	\$704	\$28,160	1.9	i.	\$52,700	\$1,318	\$15,810	\$395	12,864	40%	\$11.95	\$621	1.1		
Elizabethtown MSA	\$12.40	\$645	\$25,800	1.7	Î.	\$55,500	\$1,388	\$16,650	\$416	14,513	34%	\$10.89	\$566	1.1		
Evansville HMFA	\$14.50	\$754	\$30,160	2.0	İ.	\$60,100	\$1,503	\$18,030	\$451	6,889	29%	\$10.05	\$523	1.4		
Grant County HMFA	\$13.58	\$706	\$28,240	1.9	İ.	\$48,600	\$1,215	\$14,580	\$365	2,587	30%	\$10.39	\$540	1.3		
Huntington-Ashland MSA	\$12.06	\$627	\$25,080	1.7	İ.	\$50,800	\$1,270	\$15,240	\$381	9,103	27%	\$10.87	\$565	1.1		
Lexington-Fayette MSA	\$13.46	\$700	\$28,000	1.9	İ.	\$63,800	\$1,595	\$19,140	\$479	74,528	39%	\$11.00	\$572	1.2		
Louisville HMFA	\$14.06	\$731	\$29,240	1.9	İ.	\$60,400	\$1,510	\$18,120	\$453	118,908	33%	\$12.58	\$654	1.1		
Meade County HMFA	\$12.62	\$656	\$26,240	1.7	İ.	\$50,400	\$1,260	\$15,120	\$378	2,908	29%	\$13.75	\$715	0.9		
Nelson County HMFA	\$11.79	\$613	\$24,520	1.6	İ	\$55,500	\$1,388	\$16,650	\$416	3,832	24%	\$8.74	\$455	1.3		
Owensboro MSA	\$12.37	\$643	\$25,720	1.7	Ī	\$53,800	\$1,345	\$16,140	\$404	12,426	28%	\$9.09	\$473	1.4		
Shelby County HMFA	\$13.58	\$706	\$28,240	1.9	İ	\$73,000	\$1,825	\$21,900	\$548	4,152	28%	\$9.60	\$499	1.4		
<u>Counties</u>																
Adair County	\$10.67	\$555	\$22,200	1.5	L	\$43,000	\$1,075	\$12,900	\$323	1,899	26%	\$6.37	\$331	1.7		
Allen County	\$10.67	\$555	\$22,200	1.5	İ.	\$47,800	\$1,195	\$14,340	\$359	1,906	24%	\$9.12	\$474	1.2		
Anderson County	\$13.54	\$704	\$28,160	1.9	İ.	\$67,800	\$1,695	\$20,340	\$509	2,030	24%	\$10.28	\$535	1.3		
Ballard County	\$10.98	\$571	\$22,840	1.5	İ.	\$51,300	\$1,283	\$15,390	\$385	634	19%	\$11.53	\$600	1.0		
Barren County	\$11.06	\$575	\$23,000	1.5	İ.	\$51,500	\$1,288	\$15,450	\$386	5,110	31%	\$8.29	\$431	1.3		
Bath County	\$10.67	\$555	\$22,200	1.5	İ.	\$40,300	\$1,008	\$12,090	\$302	808	19%	\$5.80	\$302	1.8		
Bell County	\$10.67	\$555	\$22,200	1.5	Ĩ	\$34,100	\$853	\$10,230	\$256	3,428	32%	\$8.39	\$436	1.3		
Boone County	\$14.23	\$740	\$29,600	2.0	Î.	\$68,700	\$1,718	\$20,610	\$515	9,527	23%	\$11.27	\$586	1.3		
Bourbon County	\$13.46	\$700	\$28,000	1.9	Ĩ	\$63,800	\$1,595	\$19,140	\$479	3,048	38%	\$10.55	\$549	1.3		
Boyd County	\$12.06	\$627	\$25,080	1.7	İ.	\$50,800	\$1,270	\$15,240	\$381	6,023	31%	\$11.62	\$604	1.0		
Boyle County	\$11.90	\$619	\$24,760	1.6	Î.	\$51,200	\$1,280	\$15,360	\$384	3,391	31%	\$9.87	\$513	1.2		
Bracken County	\$14.23	\$740	\$29,600	2.0	İ	\$68,700	\$1,718	\$20,610	\$515	658	21%	\$10.32	\$537	1.4		

Kentucky	FY13 HOUSING WAGE	HOUSING COSTS			ARE	A MEDIA		E (AMI)	RENTER HOUSEHOLDS						
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Breathitt County	\$10.67	\$555	\$22,200	1.5	\$30,900	\$773	\$9,270	\$232	1,582	30%	\$11.33	\$589	0.9		
Breckinridge County	\$10.67	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	1,586	21%	\$7.94	\$413	1.3		
Bullitt County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	5,324	19%	\$9.39	\$488	1.5		
Butler County	\$10.67	\$555	\$22,200	1.5	\$45,400	\$1,135	\$13,620	\$341	1,119	22%	\$5.61	\$292	1.9		
Caldwell County	\$10.67	\$555	\$22,200	1.5	\$51,300	\$1,283	\$15,390	\$385	1,176	23%	\$7.28	\$379	1.5		
Calloway County	\$11.88	\$618	\$24,720	1.6	\$57,500	\$1,438	\$17,250	\$431	4,874	33%	\$6.81	\$354	1.7		
Campbell County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	10,057	29%	\$8.18	\$425	1.7		
Carlisle County	\$10.77	\$560	\$22,400	1.5	\$44,700	\$1,118	\$13,410	\$335	345	17%	\$7.04	\$366	1.5		
Carroll County	\$11.13	\$579	\$23,160	1.5	\$51,100	\$1,278	\$15,330	\$383	1,547	37%	\$12.37	\$643	0.9		
Carter County	\$10.67	\$555	\$22,200	1.5	\$42,800	\$1,070	\$12,840	\$321	2,221	21%	\$7.94	\$413	1.3		
Casey County	\$10.67	\$555	\$22,200	1.5	\$38,200	\$955	\$11,460	\$287	995	16%	\$6.76	\$352	1.6		
Christian County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	11,575	44%	\$12.61	\$656	1.1		
Clark County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,049	35%	\$8.95	\$465	1.5		
Clay County	\$10.67	\$555	\$22,200	1.5	\$30,700	\$768	\$9,210	\$230	1,622	24%	\$10.08	\$524	1.1		
Clinton County	\$10.67	\$555	\$22,200	1.5	\$30,000	\$750	\$9,000	\$225	947	24%	\$7.92	\$412	1.3		
Crittenden County	\$10.67	\$555	\$22,200	1.5	\$48,100	\$1,203	\$14,430	\$361	889	23%	\$8.90	\$463	1.2		
Cumberland County	\$10.67	\$555	\$22,200	1.5	\$35,600	\$890	\$10,680	\$267	663	25%	\$8.16	\$424	1.3		
, Daviess County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	11,033	30%	\$8.75	\$455	1.4		
Edmonson County	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	1,195	25%	\$6.99	\$363	1.9		
Elliott County	\$10.67	\$555	\$22,200	1.5	\$35,300	\$883	\$10,590	\$265	512	20%	\$4.62	\$240	2.3		
Estill County	\$10.67	\$555	\$22,200	1.5	\$38,500	\$963	\$11,550	\$289	1,595	28%	\$7.53	\$392	1.4		
Fayette County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	52,630	43%	\$11.18	\$581	1.2		
Fleming County	\$10.67	\$555	\$22,200	1.5	\$50,800	\$1,270	\$15,240	\$381	1,132	20%	\$9.53	\$495	1.1		
Floyd County	\$10.67	\$555	\$22,200	1.5	\$34,400	\$860	\$10,320	\$258	4,445	29%	\$11.95	\$621	0.9		
Franklin County	\$12.88	\$670	\$26,800	1.8	\$64,900	\$1,623	\$19,470	\$487	7,489	36%	\$10.12	\$526	1.3		
Fulton County	\$10.67	\$555	\$22,200	1.5	\$38,000	\$950	\$11,400	\$285	1,070	37%	\$8.40	\$437	1.3		
Gallatin County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	792	27%	\$8.95	\$465	1.6		
Garrard County	\$11.21	\$583	\$23,320	1.5	\$49,900	\$1,248	\$14,970	\$374	1,390	22%	\$6.17	\$321	1.8		
Grant County	\$13.58	\$706	\$28,240	1.9	\$48,600	\$1,215	\$14,580	\$365	2,587	30%	\$10.39	\$540	1.3		
Graves County	\$11.73	\$610	\$24,400	1.6	\$48,200	\$1,205	\$14,460	\$362	3,530	24%	\$8.93	\$464	1.3		
Grayson County	\$10.67	\$555	\$22,200	1.5	\$46,600	\$1,165	\$13,980	\$350	2,466	25%	\$8.18	\$426	1.3		

Kentucky	FY13 HOUSING WAGE		HOUSING	COSTS	ARE	A MEDIA		E (AMI)	RENTER HOUSEHOLDS					
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Green County	\$10.67	\$555	\$22,200	1.5	\$50,600	\$1,265	\$15,180	\$380	1,088	25%	\$5.79	\$301	1.8	
Greenup County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	3,080	22%	\$8.00	\$416	1.5	
Hancock County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	554	17%	\$12.08	\$628	1.0	
Hardin County	\$12.40	\$645	\$25,800	1.7	\$55,500	\$1,388	\$16,650	\$416	13,318	35%	\$11.19	\$582	1.1	
Harlan County	\$10.67	\$555	\$22,200	1.5	\$34,500	\$863	\$10,350	\$259	3,209	30%	\$12.17	\$633	0.9	
Harrison County	\$11.60	\$603	\$24,120	1.6	\$55,000	\$1,375	\$16,500	\$413	2,389	33%	\$9.38	\$488	1.2	
Hart County	\$10.67	\$555	\$22,200	1.5	\$43,300	\$1,083	\$12,990	\$325	1,678	24%	\$6.16	\$320	1.7	
Henderson County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	5,763	31%	\$9.72	\$505	1.5	
Henry County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	1,707	28%	\$7.91	\$411	1.8	
Hickman County	\$10.67	\$555	\$22,200	1.5	\$56,100	\$1,403	\$16,830	\$421	441	22%	\$7.23	\$376	1.5	
Hopkins County	\$10.67	\$555	\$22,200	1.5	\$52,400	\$1,310	\$15,720	\$393	5,277	28%	\$12.86	\$668	0.8	
Jackson County	\$11.79	\$613	\$24,520	1.6	\$30,100	\$753	\$9,030	\$226	1,205	22%	\$8.08	\$420	1.5	
Jefferson County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	107,456	36%	\$12.93	\$672	1.1	
Jessamine County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,909	33%	\$9.47	\$492	1.4	
Johnson County	\$10.67	\$555	\$22,200	1.5	\$42,100	\$1,053	\$12,630	\$316	2,559	27%	\$9.28	\$483	1.2	
Kenton County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	19,414	31%	\$12.74	\$663	1.1	
Knott County	\$10.67	\$555	\$22,200	1.5	\$37,800	\$945	\$11,340	\$284	1,517	26%	\$16.90	\$879	0.6	
Knox County	\$10.67	\$555	\$22,200	1.5	\$32,700	\$818	\$9,810	\$245	4,573	36%	\$9.62	\$500	1.1	
Larue County	\$12.40	\$645	\$25,800	1.7	\$55,500	\$1,388	\$16,650	\$416	1,195	24%	\$6.30	\$327	2.0	
Laurel County	\$10.73	\$558	\$22,320	1.5	\$46,100	\$1,153	\$13,830	\$346	5,755	26%	\$8.81	\$458	1.2	
Lawrence County	\$10.67	\$555	\$22,200	1.5	\$38,000	\$950	\$11,400	\$285	1,510	26%	\$9.16	\$476	1.2	
Lee County	\$10.67	\$555	\$22,200	1.5	\$34,900	\$873	\$10,470	\$262	683	24%	\$5.28	\$274	2.0	
Leslie County	\$12.35	\$642	\$25,680	1.7	\$38,200	\$955	\$11,460	\$287	1,056	24%	\$14.90	\$775	0.8	
Letcher County	\$10.67	\$555	\$22,200	1.5	\$45,300	\$1,133	\$13,590	\$340	2,378	26%	\$10.07	\$524	1.1	
Lewis County	\$10.67	\$555	\$22,200	1.5	\$37,400	\$935	\$11,220	\$281	881	18%	\$6.68	\$347	1.6	
Lincoln County	\$10.67	\$555	\$22,200	1.5	\$43,700	\$1,093	\$13,110	\$328	2,324	24%	\$8.27	\$430	1.3	
Livingston County	\$10.67	\$555	\$22,200	1.5	\$48,600	\$1,215	\$14,580	\$365	609	17%	\$11.09	\$577	1.0	
Logan County	\$12.08	\$628	\$25,120	1.7	\$50,100	\$1,253	\$15,030	\$376	2,943	27%	\$11.61	\$604	1.0	
Lyon County	\$11.00	\$572	\$22,880	1.5	\$51,000	\$1,275	\$15,300	\$383	664	20%	\$6.10	\$317	1.8	
Madison County	\$11.87	\$617	\$24,680	1.6	\$58,700	\$1,468	\$17,610	\$440	12,290	39%	\$8.83	\$459	1.3	
Magoffin County	\$10.67	\$555	\$22,200	1.5	\$40,800	\$1,020	\$12,240	\$306	940	20%	\$5.25	\$273	2.0	

Kentucky	FY13 HOUSING WAGE	I	HOUSING	USING COSTS AREA MEDIAN INCOME (AMI) RENTER							HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Marion County	\$11.98	\$623	\$24,920	1.7	\$52,000	\$1,300	\$15,600	\$390	1,413	20%	\$10.07	\$524	1.2		
Marshall County	\$12.04	\$626	\$25,040	1.7	\$56,800	\$1,420	\$17,040	\$426	2,353	19%	\$11.48	\$597	1.0		
Martin County	\$10.67	\$555	\$22,200	1.5	\$31,900	\$798	\$9,570	\$239	1,220	28%	\$10.57	\$550	1.0		
Mason County	\$10.98	\$571	\$22,840	1.5	\$50,200	\$1,255	\$15,060	\$377	1,933	29%	\$9.55	\$497	1.1		
McCracken County	\$11.35	\$590	\$23,600	1.6	\$64,300	\$1,608	\$19,290	\$482	8,291	31%	\$9.86	\$513	1.2		
McCreary County	\$10.67	\$555	\$22,200	1.5	\$28,100	\$703	\$8,430	\$211	1,674	26%	\$7.41	\$385	1.4		
McLean County	\$12.37	\$643	\$25,720	1.7	\$53,800	\$1,345	\$16,140	\$404	839	22%	\$9.60	\$499	1.3		
Meade County	\$12.62	\$656	\$26,240	1.7	\$50,400	\$1,260	\$15,120	\$378	2,908	29%	\$13.75	\$715	0.9		
Menifee County	\$10.67	\$555	\$22,200	1.5	\$43,700	\$1,093	\$13,110	\$328	439	20%	\$6.08	\$316	1.8		
Mercer County	\$11.90	\$619	\$24,760	1.6	\$58,600	\$1,465	\$17,580	\$440	2,075	25%	\$8.84	\$460	1.3		
Metcalfe County	\$11.04	\$574	\$22,960	1.5	\$43,400	\$1,085	\$13,020	\$326	920	23%	\$12.15	\$632	0.9		
Monroe County	\$10.67	\$555	\$22,200	1.5	\$39,700	\$993	\$11,910	\$298	1,124	26%	\$6.57	\$342	1.6		
Montgomery County	\$10.67	\$555	\$22,200	1.5	\$49,500	\$1,238	\$14,850	\$371	3,294	32%	\$9.35	\$486	1.1		
Morgan County	\$10.67	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	1,040	22%	\$7.71	\$401	1.4		
Muhlenberg County	\$10.67	\$555	\$22,200	1.5	\$45,700	\$1,143	\$13,710	\$343	2,347	19%	\$8.98	\$467	1.2		
Nelson County	\$11.79	\$613	\$24,520	1.6	\$55,500	\$1,388	\$16,650	\$416	3,832	24%	\$8.74	\$455	1.3		
Nicholas County	\$10.67	\$555	\$22,200	1.5	\$46,100	\$1,153	\$13,830	\$346	686	25%	\$4.42	\$230	2.4		
Ohio County	\$10.67	\$555	\$22,200	1.5	\$46,500	\$1,163	\$13,950	\$349	1,801	21%	\$10.25	\$533	1.0		
Oldham County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	2,903	15%	\$6.37	\$331	2.2		
Owen County	\$11.25	\$585	\$23,400	1.6	\$60,400	\$1,510	\$18,120	\$453	1,305	28%	\$9.18	\$477	1.2		
Owsley County	\$10.67	\$555	\$22,200	1.5	\$24,400	\$610	\$7,320	\$183	387	23%	\$6.60	\$343	1.6		
Pendleton County	\$14.23	\$740	\$29,600	2.0	\$68,700	\$1,718	\$20,610	\$515	1,285	24%	\$10.74	\$559	1.3		
Perry County	\$10.67	\$555	\$22,200	1.5	\$41,500	\$1,038	\$12,450	\$311	3,106	29%	\$9.84	\$512	1.1		
Pike County	\$10.79	\$561	\$22,440	1.5	\$34,000	\$850	\$10,200	\$255	6,919	26%	\$12.72	\$662	0.8		
Powell County	\$10.67	\$555	\$22,200	1.5	\$41,200	\$1,030	\$12,360	\$309	1,454	32%	\$6.70	\$348	1.6		
Pulaski County	\$10.73	\$558	\$22,320	1.5	\$44,800	\$1,120	\$13,440	\$336	7,205	28%	\$7.81	\$406	1.4		
Robertson County	\$14.60	\$759	\$30,360	2.0	\$51,900	\$1,298	\$15,570	\$389	241	31%	\$7.56	\$393	1.9		
Rockcastle County	\$10.67	\$555	\$22,200	1.5	\$39,900	\$998	\$11,970	\$299	1,261	19%	\$5.82	\$303	1.8		
Rowan County	\$11.00	\$572	\$22,880	1.5	\$48,600	\$1,215	\$14,580	\$365	2,671	33%	\$6.47	\$337	1.7		
Russell County	\$10.67	\$555	\$22,200	1.5	\$43,100	\$1,078	\$12,930	\$323	1,748	24%	\$7.07	\$367	1.5		
Scott County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	5,086	29%	\$12.52	\$651	1.1		

Kentucky	FY13 HOUSING WAGE	F	IOUSING	COSTS	ARE	A MEDIA	N INCOMI	E (AMI)	RENTER HOUSEHOLDS						
	Hourly wage necessary to afford 2 BR FMR	Two- bedroom FMR <sup>1</sup>	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>2</sup>	Rent affordable at AMI <sup>3</sup>	30% of AMI <sup>4</sup>	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)		Full-time jobs at mean renter wage needed to afford 2 BR FMR		
Shelby County	\$13.58	\$706	\$28,240	1.9	\$73,000	\$1,825	\$21,900	\$548	4,152	28%	\$9.60	\$499	1.4		
Simpson County	\$13.17	\$685	\$27,400	1.8	\$53,700	\$1,343	\$16,110	\$403	1,956	29%	\$11.84	\$615	1.1		
Spencer County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	757	12%	\$6.76	\$352	2.1		
Taylor County	\$11.63	\$605	\$24,200	1.6	\$46,800	\$1,170	\$14,040	\$351	2,949	31%	\$6.93	\$360	1.7		
Todd County	\$11.12	\$578	\$23,120	1.5	\$46,900	\$1,173	\$14,070	\$352	1,310	28%	\$9.81	\$510	1.1		
Trigg County	\$13.54	\$704	\$28,160	1.9	\$52,700	\$1,318	\$15,810	\$395	1,289	21%	\$6.18	\$321	2.2		
Trimble County	\$14.06	\$731	\$29,240	1.9	\$60,400	\$1,510	\$18,120	\$453	761	22%	\$13.10	\$681	1.1		
Union County	\$10.67	\$555	\$22,200	1.5	\$55,800	\$1,395	\$16,740	\$419	1,292	24%	\$10.06	\$523	1.1		
Warren County	\$12.98	\$675	\$27,000	1.8	\$58,300	\$1,458	\$17,490	\$437	16,664	39%	\$9.60	\$499	1.4		
Washington County	\$10.67	\$555	\$22,200	1.5	\$52,900	\$1,323	\$15,870	\$397	872	19%	\$10.81	\$562	1.0		
Wayne County	\$10.67	\$555	\$22,200	1.5	\$33,300	\$833	\$9,990	\$250	2,344	27%	\$7.21	\$375	1.5		
Webster County	\$14.50	\$754	\$30,160	2.0	\$60,100	\$1,503	\$18,030	\$451	1,126	23%	\$12.47	\$648	1.2		
Whitley County	\$11.19	\$582	\$23,280	1.5	\$37,700	\$943	\$11,310	\$283	3,953	30%	\$10.82	\$563	1.0		
Wolfe County	\$10.67	\$555	\$22,200	1.5	\$23,900	\$598	\$7,170	\$179	607	24%	\$5.13	\$267	2.1		
Woodford County	\$13.46	\$700	\$28,000	1.9	\$63,800	\$1,595	\$19,140	\$479	2,806	28%	\$9.49	\$494	1.4		