## Missouri

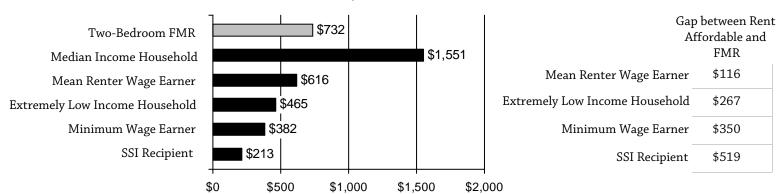
In Missouri, the Fair Market Rent (FMR) for a two-bedroom apartment is \$732. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,439 monthly or \$29,267 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.07

In Missouri, a minimum wage worker earns an hourly wage of \$7.35. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 77 hours per week, 52 weeks per year. Or a household must include 1.9 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Missouri, the estimated mean (average) wage for a renter is \$11.84. 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



| Missouri                   | FY13 HOUSING WAGE                                 |                                     | HOUSING                                | costs   |     | ARE.                       | A MEDIA                                   | N INCOME                   | E (AMI)                                | RENTER HOUSEHOLDS     |   |   |       |   |  |
|----------------------------|---|-------------------------------------|--|---|-----|----------------------------|---|----------------------------|--|-----------------------|---|---|-------|---|--|
|                            | Hourly wage<br>necessary to<br>afford 2 BR<br>FMR | Two-<br>bedroom<br>FMR <sup>1</sup> | Income needed<br>to afford<br>2 BR FMR | Full-time jobs<br>at minimum<br>wage needed to<br>afford 2 BR FMR |     | Annual<br>AMI <sup>2</sup> | Rent<br>affordable<br>at AMI <sup>3</sup> | 30%<br>of AMI <sup>4</sup> | Rent<br>affordable<br>at 30%<br>of AMI | Number<br>(2007-2011) | % of total<br>households<br>(2007-2011) | Estimated<br>mean renter<br>hourly wage<br>(2013) |       | Full-time jobs<br>at mean renter<br>wage needed to<br>afford 2 BR FMR |  |
|                            |   |                                     |  |   |     |                            |   |                            |  |                       |   |   |       |   |  |
| Missouri                   | \$14.07   | \$732                               | \$29,267                               | 1.9   | 9   | \$62,024                   | \$1,551                                   | \$18,607                   | \$465                                  | 717,399               | 30%                                     | \$11.84   | \$616 | 1.2   |  |
| Combined Nonmetro Ar       |   | \$619                               | \$24,766                               | 1.6   |     | \$48,982                   | \$1,225                                   | \$14,695                   | \$367                                  | 167,550               | 28%                                     | \$8.44  | \$439 | 1.4   |  |
| Metropolitan Areas         |   |                                     |  |   |     |                            |   |                            |  |                       |   |   |       |   |  |
| Bates County HMFA          | \$12.69   | \$660                               | \$26,400                               | 1.7   | 1 , | \$53,800                   | \$1,345                                   | \$16,140                   | \$404                                  | 1,561                 | 24%                                     | \$6.96  | \$362 | 1.8   |  |
| Calloway County HMFA       | \$12.04   | \$626                               | \$25,040                               | 1.6   | 1   | \$62,900                   | \$1,573                                   | \$18,870                   | \$472                                  | 3,906                 | 23%                                     | \$10.34   | \$538 | 1.2   |  |
| Cape Girardeau-Jackson MSA | \$13.85   | \$720                               | \$28,800                               | 1.9   | 1   | \$55,000                   | \$1,375                                   | \$16,500                   | \$413                                  | 10,618                | 31%                                     | \$10.42   | \$542 | 1.3   |  |
| Columbia MSA               | \$13.54   | \$704                               | \$28,160                               | 1.8   | 1   | \$65,300                   | \$1,633                                   | \$19,590                   | \$490                                  | 27,873                | 41%                                     | \$8.82  | \$459 | 1.5   |  |
| Dallas County HMFA         | \$11.44   | \$595                               | \$23,800                               | 1.6   | 1   | \$47,800                   | \$1,195                                   | \$14,340                   | \$359                                  | 1,277                 | 20%                                     | \$6.65  | \$346 | 1.7   |  |
| Jefferson City HMFA        | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$68,100                   | \$1,703                                   | \$20,430                   | \$511                                  | 10,793                | 31%                                     | \$9.96  | \$518 | 1.1   |  |
| Joplin MSA                 | \$11.44   | \$595                               | \$23,800                               | 1.6   | į , | \$53,700                   | \$1,343                                   | \$16,110                   | \$403                                  | 20,905                | 31%                                     | \$10.10   | \$525 | 1.1   |  |
| Kansas City HMFA           | \$15.06   | \$783                               | \$31,320                               | 2.0   | į : | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 154,561               | 33%                                     | \$12.89   | \$671 | 1.2   |  |
| McDonald County HMFA       | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$47,500                   | \$1,188                                   | \$14,250                   | \$356                                  | 2,558                 | 31%                                     | \$9.24  | \$480 | 1.2   |  |
| Moniteau County HMFA       | \$11.60   | \$603                               | \$24,120                               | 1.6   | İ   | \$61,300                   | \$1,533                                   | \$18,390                   | \$460                                  | 1,328                 | 24%                                     | \$5.10  | \$265 | 2.3   |  |
| Polk County HMFA           | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$47,700                   | \$1,193                                   | \$14,310                   | \$358                                  | 3,337                 | 29%                                     | \$8.96  | \$466 | 1.3   |  |
| Springfield HMFA           | \$12.62   | \$656                               | \$26,240                               | 1.7   |     | \$53,200                   | \$1,330                                   | \$15,960                   | \$399                                  | 54,990                | 35%                                     | \$10.47   | \$545 | 1.2   |  |
| St. Joseph MSA             | \$12.17   | \$633                               | \$25,320                               | 1.7   |     | \$59,300                   | \$1,483                                   | \$17,790                   | \$445                                  | 13,897                | 31%                                     | \$11.00   | \$572 | 1.1   |  |
| St. Louis HMFA             | \$15.96   | \$830                               | \$33,200                               | 2.2   |     | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 240,264               | 29%                                     | \$13.64   | \$709 | 1.2   |  |
| Washington County HMFA     | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$44,800                   | \$1,120                                   | \$13,440                   | \$336                                  | 1,981                 | 22%                                     | \$6.80  | \$354 | 1.7   |  |
| <u>Counties</u>            |   |                                     |  |   |     |                            |   |                            |  |                       |   |   |       |   |  |
| Adair County               | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$50,600                   | \$1,265                                   | \$15,180                   | \$380                                  | 3,826                 | 40%                                     | \$5.18  | \$269 | 2.2   |  |
| Andrew County              | \$12.17   | \$633                               | \$25,320                               | 1.7   |     | \$59,300                   | \$1,483                                   | \$17,790                   | \$445                                  | 1,426                 | 21%                                     | \$6.97  | \$362 | 1.7   |  |
| Atchison County            | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$58,100                   | \$1,453                                   | \$17,430                   | \$436                                  | 680                   | 28%                                     | \$8.28  | \$430 | 1.4   |  |
| Audrain County             | \$12.06   | \$627                               | \$25,080                               | 1.6   |     | \$53,600                   | \$1,340                                   | \$16,080                   | \$402                                  | 2,337                 | 25%                                     | \$10.32   | \$536 | 1.2   |  |
| Barry County               | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$47,600                   | \$1,190                                   | \$14,280                   | \$357                                  | 3,384                 | 24%                                     | \$10.47   | \$544 | 1.1   |  |
| Barton County              | \$11.44   | \$595                               | \$23,800                               | 1.6   |     | \$49,700                   | \$1,243                                   | \$14,910                   | \$373                                  | 1,210                 | 24%                                     | \$5.81  | \$302 | 2.0   |  |
| Bates County               | \$12.69   | \$660                               | \$26,400                               | 1.7   |     | \$53,800                   | \$1,345                                   | \$16,140                   | \$404                                  | 1,561                 | 24%                                     | \$6.96  | \$362 | 1.8   |  |
| Benton County              | \$11.92   | \$620                               | \$24,800                               | 1.6   |     | \$45,600                   | \$1,140                                   | \$13,680                   | \$342                                  | 1,339                 | 16%                                     | \$6.72  | \$350 | 1.8   |  |
| Bollinger County           | \$13.85   | \$720                               | \$28,800                               | 1.9   |     | \$55,000                   | \$1,375                                   | \$16,500                   | \$413                                  | 898                   | 19%                                     | \$6.77  | \$352 | 2.0   |  |
| Boone County               | \$13.54   | \$704                               | \$28,160                               | 1.8   |     | \$65,300                   | \$1,633                                   | \$19,590                   | \$490                                  | 27,052                | 42%                                     | \$8.92  | \$464 | 1.5   |  |

<sup>1:</sup> 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.

| Missouri                         | FY13 HOUSING WAGE                                 |                                     | HOUSING                                | COSTS   | ARE                        | A MEDIA                                   | N INCOM                    | E (AMI)                                | RENTER HOUSEHOLDS     |   |   |       |   |  |
|----------------------------------|---|-------------------------------------|--|---|----------------------------|---|----------------------------|--|-----------------------|---|---|-------|---|--|
|                                  | Hourly wage<br>necessary to<br>afford 2 BR<br>FMR | Two-<br>bedroom<br>FMR <sup>1</sup> | Income needed<br>to afford<br>2 BR FMR | Full-time jobs<br>at minimum<br>wage needed to<br>afford 2 BR FMR | Annual<br>AMI <sup>2</sup> | Rent<br>affordable<br>at AMI <sup>3</sup> | 30%<br>of AMI <sup>4</sup> | Rent<br>affordable<br>at 30%<br>of AMI | Number<br>(2007-2011) | % of total<br>households<br>(2007-2011) | Estimated<br>mean renter<br>hourly wage<br>(2013) |       | Full-time jobs<br>at mean renter<br>wage needed to<br>afford 2 BR FMR |  |
|                                  |   |                                     |  |   |                            |   |                            |  |                       |   |   |       |   |  |
| Produces Country                 | \$12.17   | \$633                               | \$25,320                               | 1.7   | \$59,300                   | \$1,483                                   | \$17,790                   | \$445                                  | 11,158                | 33%                                     | \$11.29   | \$587 | 1.1   |  |
| Buchanan County<br>Butler County | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$46,400                   | \$1,160                                   | \$13,920                   | \$348                                  | 5,669                 | 33%                                     | \$8.73  | \$454 | 1.3   |  |
| Caldwell County                  | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 942                   | 25%                                     | \$9.87  | \$513 | 1.5   |  |
| Callaway County                  | \$12.04   | \$626                               | \$25,040                               | 1.6   | \$62,900                   | \$1,573                                   | \$18,870                   | \$472                                  | 3,906                 | 23%                                     | \$10.34   | \$538 | 1.2   |  |
| Camden County                    | \$12.04   | \$626                               | \$25,040                               | 1.6   | \$53,000                   | \$1,325                                   | \$15,900                   | \$398                                  | 3,501                 | 19%                                     | \$7.63  | \$397 | 1.6   |  |
| Cape Girardeau County            | \$13.85   | \$720                               | \$28,800                               | 1.9   | \$55,000                   | \$1,375                                   | \$16,500                   | \$413                                  | 9,720                 | 33%                                     | \$10.55   | \$549 | 1.3   |  |
| Carroll County                   | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$57,700                   | \$1,443                                   | \$17,310                   | \$433                                  | 748                   | 20%                                     | \$8.90  | \$463 | 1.3   |  |
| Carter County                    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$38,200                   | \$955                                     | \$11,460                   | \$287                                  | 642                   | 26%                                     | \$5.77  | \$300 | 2.0   |  |
| Cass County                      | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 7,801                 | 21%                                     | \$8.13  | \$423 | 1.9   |  |
| Cedar County                     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$42,300                   | \$1,058                                   | \$12,690                   | \$317                                  | 1,492                 | 24%                                     | \$7.73  | \$402 | 1.5   |  |
| Chariton County                  | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$57,000                   | \$1,425                                   | \$17,100                   | \$428                                  | 620                   | 20%                                     | \$9.68  | \$504 | 1.2   |  |
| Christian County                 | \$12.62   | \$656                               | \$26,240                               | 1.7   | \$53,200                   | \$1,330                                   | \$15,960                   | \$399                                  | 7,463                 | 26%                                     | \$8.03  | \$418 | 1.6   |  |
| Clark County                     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$54,700                   | \$1,368                                   | \$16,410                   | \$410                                  | 629                   | 22%                                     | \$6.23  | \$324 | 1.8   |  |
| Clay County                      | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 24,773                | 28%                                     | \$12.86   | \$669 | 1.2   |  |
| Clinton County                   | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 2,041                 | 25%                                     | \$8.55  | \$445 | 1.8   |  |
| Cole County                      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$68,100                   | \$1,703                                   | \$20,430                   | \$511                                  | 9,935                 | 34%                                     | \$10.23   | \$532 | 1.1   |  |
| Cooper County                    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$55,500                   | \$1,388                                   | \$16,650                   | \$416                                  | 1,732                 | 27%                                     | \$8.31  | \$432 | 1.4   |  |
| Crawford County                  | \$11.67   | \$607                               | \$24,280                               | 1.6   | \$46,700                   | \$1,168                                   | \$14,010                   | \$350                                  | 2,235                 | 23%                                     | \$8.88  | \$462 | 1.3   |  |
| Dade County                      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$39,400                   | \$985                                     | \$11,820                   | \$296                                  | 724                   | 22%                                     | \$6.73  | \$350 | 1.7   |  |
| Dallas County                    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$47,800                   | \$1,195                                   | \$14,340                   | \$359                                  | 1,277                 | 20%                                     | \$6.65  | \$346 | 1.7   |  |
| Daviess County                   | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$51,900                   | \$1,298                                   | \$15,570                   | \$389                                  | 771                   | 24%                                     | \$9.09  | \$473 | 1.3   |  |
| DeKalb County                    | \$12.17   | \$633                               | \$25,320                               | 1.7   | \$59,300                   | \$1,483                                   | \$17,790                   | \$445                                  | 1,313                 | 33%                                     | \$8.67  | \$451 | 1.4   |  |
| Dent County                      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$46,900                   | \$1,173                                   | \$14,070                   | \$352                                  | 1,460                 | 24%                                     | \$8.04  | \$418 | 1.4   |  |
| Douglas County                   | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$38,300                   | \$958                                     | \$11,490                   | \$287                                  | 1,097                 | 22%                                     | \$7.51  | \$390 | 1.5   |  |
| Dunklin County                   | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$39,200                   | \$980                                     | \$11,760                   | \$294                                  | 4,921                 | 38%                                     | \$7.36  | \$383 | 1.6   |  |
| Franklin County                  | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 8,980                 | 23%                                     | \$9.88  | \$514 | 1.6   |  |
| Gasconade County                 | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$53,200                   | \$1,330                                   | \$15,960                   | \$399                                  | 1,315                 | 21%                                     | \$8.45  | \$440 | 1.4   |  |
| Gentry County                    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$49,400                   | \$1,235                                   | \$14,820                   | \$371                                  | 676                   | 25%                                     | \$7.77  | \$404 | 1.5   |  |
| Greene County                    | \$12.62   | \$656                               | \$26,240                               | 1.7   | \$53,200                   | \$1,330                                   | \$15,960                   | \$399                                  | 44,572                | 39%                                     | \$10.77   | \$560 | 1.2   |  |
| Grundy County                    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$48,800                   | \$1,220                                   | \$14,640                   | \$366                                  | 1,290                 | 30%                                     | \$9.70  | \$504 | 1.2   |  |
| Harrison County                  | \$11.52   | \$599                               | \$23,960                               | 1.6   | \$50,800                   | \$1,270                                   | \$15,240                   | \$381                                  | 875                   | 25%                                     | \$8.41  | \$437 | 1.4   |  |

<sup>1:</sup> 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.

| Missouri           | FY13 HOUSING WAGE                                 | ı                                   | HOUSING                                | COSTS   | ARE                        | A MEDIA                                   | N INCOMI                   | E (AMI)                                | RENTER HOUSEHOLDS     |   |   |                                       |   |  |
|--------------------|---|-------------------------------------|--|---|----------------------------|---|----------------------------|--|-----------------------|---|---|---------------------------------------|---|--|
|                    | Hourly wage<br>necessary to<br>afford 2 BR<br>FMR | Two-<br>bedroom<br>FMR <sup>1</sup> | Income needed<br>to afford<br>2 BR FMR | Full-time jobs<br>at minimum<br>wage needed to<br>afford 2 BR FMR | Annual<br>AMI <sup>2</sup> | Rent<br>affordable<br>at AMI <sup>3</sup> | 30%<br>of AMI <sup>4</sup> | Rent<br>affordable<br>at 30%<br>of AMI | Number<br>(2007-2011) | % of total<br>households<br>(2007-2011) | Estimated<br>mean renter<br>hourly wage<br>(2013) | Rent<br>affordable<br>at mean<br>wage | Full-time jobs<br>at mean renter<br>wage needed to<br>afford 2 BR FMR |  |
|                    |   |                                     |  |   |                            |   |                            |  |                       |   |   |                                       |   |  |
| Henry County       | \$11.50   | \$598                               | \$23,920                               | 1.6   | \$49,300                   | \$1,233                                   | \$14,790                   | \$370                                  | 2,504                 | 26%                                     | \$7.17  | \$373                                 | 1.6   |  |
| Hickory County     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$36,700                   | \$918                                     | \$11,010                   | \$275                                  | 715                   | 17%                                     | \$5.21  | \$271                                 | 2.2   |  |
| Holt County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$51,400                   | \$1,285                                   | \$15,420                   | \$386                                  | 499                   | 23%                                     | \$8.74  | \$455                                 | 1.3   |  |
| Howard County      | \$13.54   | \$704                               | \$28,160                               | 1.8   | \$65,300                   | \$1,633                                   | \$19,590                   | \$490                                  | 821                   | 22%                                     | \$5.69  | \$296                                 | 2.4   |  |
| Howell County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$42,500                   | \$1,063                                   | \$12,750                   | \$319                                  | 4,357                 | 28%                                     | \$7.14  | \$371                                 | 1.6   |  |
| Iron County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$43,300                   | \$1,083                                   | \$12,990                   | \$325                                  | 1,138                 | 26%                                     | \$10.92   | \$568                                 | 1.0   |  |
| Jackson County     | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 101,589               | 38%                                     | \$13.52   | \$703                                 | 1.1   |  |
| Jasper County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$53,700                   | \$1,343                                   | \$16,110                   | \$403                                  | 15,492                | 35%                                     | \$10.11   | \$526                                 | 1.1   |  |
| Jefferson County   | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 13,763                | 17%                                     | \$8.45  | \$440                                 | 1.9   |  |
| Johnson County     | \$12.83   | \$667                               | \$26,680                               | 1.7   | \$60,500                   | \$1,513                                   | \$18,150                   | \$454                                  | 6,935                 | 36%                                     | \$7.70  | \$400                                 | 1.7   |  |
| Knox County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$41,300                   | \$1,033                                   | \$12,390                   | \$310                                  | 468                   | 27%                                     | \$7.97  | \$414                                 | 1.4   |  |
| Laclede County     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$45,800                   | \$1,145                                   | \$13,740                   | \$344                                  | 4,090                 | 28%                                     | \$9.81  | \$510                                 | 1.2   |  |
| Lafayette County   | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 3,341                 | 25%                                     | \$7.72  | \$401                                 | 2.0   |  |
| Lawrence County    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$49,100                   | \$1,228                                   | \$14,730                   | \$368                                  | 4,087                 | 27%                                     | \$7.78  | \$405                                 | 1.5   |  |
| Lewis County       | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$51,800                   | \$1,295                                   | \$15,540                   | \$389                                  | 943                   | 25%                                     | \$9.00  | \$468                                 | 1.3   |  |
| Lincoln County     | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 3,453                 | 19%                                     | \$7.84  | \$408                                 | 2.0   |  |
| Linn County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$51,100                   | \$1,278                                   | \$15,330                   | \$383                                  | 1,264                 | 25%                                     | \$6.55  | \$341                                 | 1.7   |  |
| Livingston County  | \$12.38   | \$644                               | \$25,760                               | 1.7   | \$56,700                   | \$1,418                                   | \$17,010                   | \$425                                  | 1,694                 | 31%                                     | \$8.48  | \$441                                 | 1.5   |  |
| Macon County       | \$11.77   | \$612                               | \$24,480                               | 1.6   | \$51,100                   | \$1,278                                   | \$15,330                   | \$383                                  | 1,491                 | 24%                                     | \$8.06  | \$419                                 | 1.5   |  |
| Madison County     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$42,100                   | \$1,053                                   | \$12,630                   | \$316                                  | 1,117                 | 23%                                     | \$7.77  | \$404                                 | 1.5   |  |
| Maries County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$51,600                   | \$1,290                                   | \$15,480                   | \$387                                  | 708                   | 19%                                     | \$6.20  | \$323                                 | 1.8   |  |
| Marion County      | \$11.52   | \$599                               | \$23,960                               | 1.6   | \$55,200                   | \$1,380                                   | \$16,560                   | \$414                                  | 3,477                 | 31%                                     | \$8.93  | \$464                                 | 1.3   |  |
| McDonald County    | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$47,500                   | \$1,188                                   | \$14,250                   | \$356                                  | 2,558                 | 31%                                     | \$9.24  | \$480                                 | 1.2   |  |
| Mercer County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$46,500                   | \$1,163                                   | \$13,950                   | \$349                                  | 374                   | 24%                                     | \$9.14  | \$475                                 | 1.3   |  |
| Miller County      | \$11.90   | \$619                               | \$24,760                               | 1.6   | \$46,600                   | \$1,165                                   | \$13,980                   | \$350                                  | 2,459                 | 24%                                     | \$8.11  | \$422                                 | 1.5   |  |
| Mississippi County | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$41,100                   | \$1,028                                   | \$12,330                   | \$308                                  | 1,866                 | 35%                                     | \$6.28  | \$327                                 | 1.8   |  |
| Moniteau County    | \$11.60   | \$603                               | \$24,120                               | 1.6   | \$61,300                   | \$1,533                                   | \$18,390                   | \$460                                  | 1,328                 | 24%                                     | \$5.10  | \$265                                 | 2.3   |  |
| Monroe County      | \$11.71   | \$609                               | \$24,360                               | 1.6   | \$51,700                   | \$1,293                                   | \$15,510                   | \$388                                  | 826                   | 23%                                     | \$7.81  | \$406                                 | 1.5   |  |
| Montgomery County  | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$47,900                   | \$1,198                                   | \$14,370                   | \$359                                  | 1,154                 | 23%                                     | \$8.43  | \$439                                 | 1.4   |  |
| Morgan County      | \$11.98   | \$623                               | \$24,920                               | 1.6   | \$46,100                   | \$1,153                                   | \$13,830                   | \$346                                  | 1,362                 | 17%                                     | \$7.18  | \$373                                 | 1.7   |  |
| New Madrid County  | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$44,000                   | \$1,100                                   | \$13,200                   | \$330                                  | 2,837                 | 37%                                     | \$10.16   | \$528                                 | 1.1   |  |

<sup>1:</sup> 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.

| Missouri              | FY13 HOUSING WAGE                                 |                                     | HOUSING                                | COSTS   | ARE                        | A MEDIA                                   | N INCOM                    | E (AMI)                                | RENTER HOUSEHOLDS     |   |   |       |   |  |
|-----------------------|---|-------------------------------------|--|---|----------------------------|---|----------------------------|--|-----------------------|---|---|-------|---|--|
|                       | Hourly wage<br>necessary to<br>afford 2 BR<br>FMR | Two-<br>bedroom<br>FMR <sup>1</sup> | Income needed<br>to afford<br>2 BR FMR | Full-time jobs<br>at minimum<br>wage needed to<br>afford 2 BR FMR | Annual<br>AMI <sup>2</sup> | Rent<br>affordable<br>at AMI <sup>3</sup> | 30%<br>of AMI <sup>4</sup> | Rent<br>affordable<br>at 30%<br>of AMI | Number<br>(2007-2011) | % of total<br>households<br>(2007-2011) | Estimated<br>mean renter<br>hourly wage<br>(2013) |       | Full-time jobs<br>at mean renter<br>wage needed to<br>afford 2 BR FMR |  |
|                       |   |                                     |  |   |                            |   |                            |  |                       |   |   |       |   |  |
| Newton County         | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$53,700                   | \$1,343                                   | \$16,110                   | \$403                                  | 5,413                 | 25%                                     | \$10.04   | \$522 | 1.1   |  |
| Nodaway County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$58,700                   | \$1,468                                   | \$17,610                   | \$440                                  | 3,548                 | 41%                                     | \$7.94  | \$413 | 1.4   |  |
| Oregon County         | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$36,200                   | \$905                                     | \$10,860                   | \$272                                  | 1,083                 | 24%                                     | \$6.20  | \$323 | 1.8   |  |
| Osage County          | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$68,100                   | \$1,703                                   | \$20,430                   | \$511                                  | 858                   | 16%                                     | \$6.49  | \$337 | 1.8   |  |
| Ozark County          | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$42,100                   | \$1,053                                   | \$12,630                   | \$316                                  | 722                   | 18%                                     | \$6.42  | \$334 | 1.8   |  |
| Pemiscot County       | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$40,500                   | \$1,013                                   | \$12,150                   | \$304                                  | 3,006                 | 44%                                     | \$7.30  | \$380 | 1.6   |  |
| Perry County          | \$12.17   | \$633                               | \$25,320                               | 1.7   | \$58,400                   | \$1,460                                   | \$17,520                   | \$438                                  | 1,645                 | 22%                                     | \$9.85  | \$512 | 1.2   |  |
| Pettis County         | \$12.27   | \$638                               | \$25,520                               | 1.7   | \$52,500                   | \$1,313                                   | \$15,750                   | \$394                                  | 4,686                 | 29%                                     | \$9.25  | \$481 | 1.3   |  |
| Phelps County         | \$12.25   | \$637                               | \$25,480                               | 1.7   | \$55,500                   | \$1,388                                   | \$16,650                   | \$416                                  | 5,868                 | 35%                                     | \$8.04  | \$418 | 1.5   |  |
| Pike County           | \$11.50   | \$598                               | \$23,920                               | 1.6   | \$54,500                   | \$1,363                                   | \$16,350                   | \$409                                  | 1,830                 | 28%                                     | \$8.12  | \$422 | 1.4   |  |
| Platte County         | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 12,155                | 34%                                     | \$12.15   | \$632 | 1.2   |  |
| Polk County           | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$47,700                   | \$1,193                                   | \$14,310                   | \$358                                  | 3,337                 | 29%                                     | \$8.96  | \$466 | 1.3   |  |
| Pulaski County        | \$12.31   | \$640                               | \$25,600                               | 1.7   | \$56,700                   | \$1,418                                   | \$17,010                   | \$425                                  | 7,011                 | 45%                                     | \$10.84   | \$564 | 1.1   |  |
| Putnam County         | \$12.44   | \$647                               | \$25,880                               | 1.7   | \$45,700                   | \$1,143                                   | \$13,710                   | \$343                                  | 568                   | 25%                                     | \$6.04  | \$314 | 2.1   |  |
| Ralls County          | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$58,000                   | \$1,450                                   | \$17,400                   | \$435                                  | 784                   | 19%                                     | \$11.01   | \$573 | 1.0   |  |
| Randolph County       | \$11.83   | \$615                               | \$24,600                               | 1.6   | \$46,700                   | \$1,168                                   | \$14,010                   | \$350                                  | 2,593                 | 29%                                     | \$10.24   | \$532 | 1.2   |  |
| Ray County            | \$15.06   | \$783                               | \$31,320                               | 2.0   | \$71,200                   | \$1,780                                   | \$21,360                   | \$534                                  | 1,919                 | 21%                                     | \$7.34  | \$382 | 2.1   |  |
| Reynolds County       | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$41,600                   | \$1,040                                   | \$12,480                   | \$312                                  | 747                   | 26%                                     | \$6.77  | \$352 | 1.7   |  |
| Ripley County         | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$34,100                   | \$853                                     | \$10,230                   | \$256                                  | 1,448                 | 26%                                     | \$6.14  | \$319 | 1.9   |  |
| Saline County         | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$49,000                   | \$1,225                                   | \$14,700                   | \$368                                  | 2,652                 | 30%                                     | \$8.47  | \$441 | 1.4   |  |
| Schuyler County       | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$44,700                   | \$1,118                                   | \$13,410                   | \$335                                  | 601                   | 31%                                     | \$9.04  | \$470 | 1.3   |  |
| Scotland County       | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$53,800                   | \$1,345                                   | \$16,140                   | \$404                                  | 487                   | 24%                                     | \$6.92  | \$360 | 1.7   |  |
| Scott County          | \$11.73   | \$610                               | \$24,400                               | 1.6   | \$50,000                   | \$1,250                                   | \$15,000                   | \$375                                  | 4,734                 | 31%                                     | \$7.55  | \$392 | 1.6   |  |
| Shannon County        | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$39,000                   | \$975                                     | \$11,700                   | \$293                                  | 720                   | 21%                                     | \$4.82  | \$250 | 2.4   |  |
| Shelby County         | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$46,000                   | \$1,150                                   | \$13,800                   | \$345                                  | 788                   | 30%                                     | \$8.63  | \$449 | 1.3   |  |
| St. Charles County    | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 23,812                | 18%                                     | \$10.14   | \$528 | 1.6   |  |
| St. Clair County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$44,800                   | \$1,120                                   | \$13,440                   | \$336                                  | 929                   | 21%                                     | \$5.54  | \$288 | 2.1   |  |
| St. Francois County   | \$13.37   | \$695                               | \$27,800                               | 1.8   | \$50,600                   | \$1,265                                   | \$15,180                   | \$380                                  | 7,292                 | 30%                                     | \$8.02  | \$417 | 1.7   |  |
| St. Louis city        | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 74,856                | 54%                                     | \$17.65   | \$918 | 0.9   |  |
| St. Louis County      | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 112,832               | 28%                                     | \$13.69   | \$712 | 1.2   |  |
| Ste. Genevieve County | \$11.67   | \$607                               | \$24,280                               | 1.6   | \$56,800                   | \$1,420                                   | \$17,040                   | \$426                                  | 1,306                 | 18%                                     | \$10.80   | \$562 | 1.1   |  |

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| Missouri          | FY13 HOUSING WAGE                                 | ŀ                                   | HOUSING                                | COSTS   | ARE                        | A MEDIA                                   | N INCOM                    | E (AMI)                                | RENTER HOUSEHOLDS     |   |   |       |   |  |
|-------------------|---|-------------------------------------|--|---|----------------------------|---|----------------------------|--|-----------------------|---|---|-------|---|--|
|                   | Hourly wage<br>necessary to<br>afford 2 BR<br>FMR | Two-<br>bedroom<br>FMR <sup>1</sup> | Income needed<br>to afford<br>2 BR FMR | Full-time jobs<br>at minimum<br>wage needed to<br>afford 2 BR FMR | Annual<br>AMI <sup>2</sup> | Rent<br>affordable<br>at AMI <sup>3</sup> | 30%<br>of AMI <sup>4</sup> | Rent<br>affordable<br>at 30%<br>of AMI | Number<br>(2007-2011) | % of total<br>households<br>(2007-2011) | Estimated<br>mean renter<br>hourly wage<br>(2013) |       | Full-time jobs<br>at mean renter<br>wage needed to<br>afford 2 BR FMR |  |
|                   |   |                                     |  |   |                            |   |                            |  |                       |   |   |       |   |  |
| Stoddard County   | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$48,800                   | \$1,220                                   | \$14,640                   | \$366                                  | 3,703                 | 30%                                     | \$9.40  | \$489 | 1.2   |  |
| Stone County      | \$14.58   | \$758                               | \$30,320                               | 2.0   | \$49,900                   | \$1,248                                   | \$14,970                   | \$374                                  | 2,907                 | 22%                                     | \$6.75  | \$351 | 2.2   |  |
| Sullivan County   | \$12.65   | \$658                               | \$26,320                               | 1.7   | \$41,700                   | \$1,043                                   | \$12,510                   | \$313                                  | 844                   | 32%                                     | \$11.48   | \$597 | 1.1   |  |
| Taney County      | \$13.63   | \$709                               | \$28,360                               | 1.9   | \$50,700                   | \$1,268                                   | \$15,210                   | \$380                                  | 6,717                 | 33%                                     | \$9.26  | \$482 | 1.5   |  |
| Texas County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$40,600                   | \$1,015                                   | \$12,180                   | \$305                                  | 2,507                 | 26%                                     | \$8.37  | \$435 | 1.4   |  |
| Vernon County     | \$11.79   | \$613                               | \$24,520                               | 1.6   | \$44,700                   | \$1,118                                   | \$13,410                   | \$335                                  | 2,282                 | 28%                                     | \$8.96  | \$466 | 1.3   |  |
| Warren County     | \$15.96   | \$830                               | \$33,200                               | 2.2   | \$69,200                   | \$1,730                                   | \$20,760                   | \$519                                  | 2,568                 | 21%                                     | \$6.52  | \$339 | 2.4   |  |
| Washington County | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$44,800                   | \$1,120                                   | \$13,440                   | \$336                                  | 1,981                 | 22%                                     | \$6.80  | \$354 | 1.7   |  |
| Wayne County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$42,300                   | \$1,058                                   | \$12,690                   | \$317                                  | 1,492                 | 26%                                     | \$5.81  | \$302 | 2.0   |  |
| Webster County    | \$12.62   | \$656                               | \$26,240                               | 1.7   | \$53,200                   | \$1,330                                   | \$15,960                   | \$399                                  | 2,955                 | 23%                                     | \$8.31  | \$432 | 1.5   |  |
| Worth County      | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$46,200                   | \$1,155                                   | \$13,860                   | \$347                                  | 247                   | 25%                                     | \$6.41  | \$333 | 1.8   |  |
| Wright County     | \$11.44   | \$595                               | \$23,800                               | 1.6   | \$39,800                   | \$995                                     | \$11,940                   | \$299                                  | 2,265                 | 30%                                     | \$6.83  | \$355 | 1.7   |  |

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