

Indiana

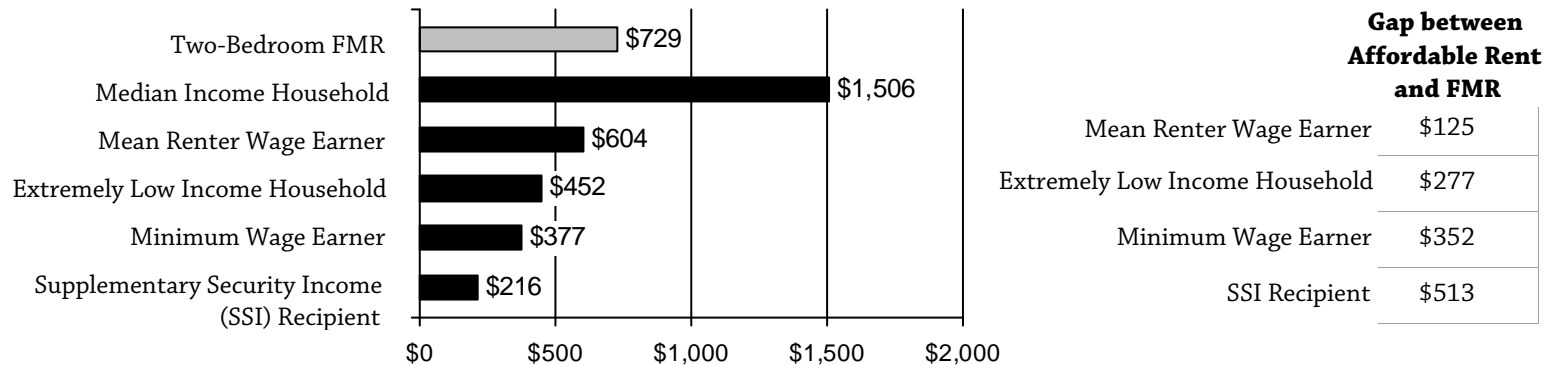
In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$729. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,431 monthly or \$29,172 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.03

In Indiana, 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 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 Indiana, the estimated mean (average) wage for a renter is \$11.62. 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



Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Indiana	\$14.03	\$729	\$29,172	1.9	\$60,253	\$1,506	\$18,076	\$452	729,048	29%	\$11.62	\$604	1.2
Combined Nonmetro Areas	\$12.36	\$643	\$25,702	1.7	\$55,059	\$1,376	\$16,518	\$413	131,381	24%	\$10.30	\$536	1.2
<u>Metropolitan Areas</u>													
Anderson MSA	\$13.02	\$677	\$27,080	1.8	\$53,700	\$1,343	\$16,110	\$403	14,063	28%	\$8.59	\$446	1.5
Bloomington HMFA	\$14.98	\$779	\$31,160	2.1	\$60,200	\$1,505	\$18,060	\$452	24,681	46%	\$8.54	\$444	1.8
Carroll County HMFA	\$12.04	\$626	\$25,040	1.7	\$63,600	\$1,590	\$19,080	\$477	1,756	22%	\$8.46	\$440	1.4
Cincinnati-Middleton HMFA	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	6,561	22%	\$8.53	\$444	1.7
Columbus MSA	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	8,347	28%	\$14.94	\$777	1.1
Elkhart-Goshen MSA	\$14.27	\$742	\$29,680	2.0	\$56,800	\$1,420	\$17,040	\$426	19,564	28%	\$11.43	\$594	1.2
Evansville HMFA	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	32,128	30%	\$11.07	\$576	1.3
Fort Wayne MSA	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	45,350	28%	\$10.79	\$561	1.2
Gary HMFA	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	69,028	28%	\$11.30	\$587	1.4
Gibson County HMFA	\$12.04	\$626	\$25,040	1.7	\$64,500	\$1,613	\$19,350	\$484	2,923	22%	\$12.60	\$655	1.0
Greene County HMFA	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,917	23%	\$7.26	\$377	1.7
Indianapolis HMFA	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	219,371	33%	\$13.93	\$724	1.1
Jasper County HMFA	\$13.29	\$691	\$27,640	1.8	\$67,600	\$1,690	\$20,280	\$507	2,616	22%	\$11.11	\$578	1.2
Kokomo MSA	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	11,400	28%	\$10.89	\$567	1.2
Lafayette HMFA	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	30,512	44%	\$10.63	\$553	1.4
Louisville HMFA	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	22,706	26%	\$8.74	\$454	1.6
Michigan City-La Porte MSA	\$13.83	\$719	\$28,760	1.9	\$68,200	\$1,705	\$20,460	\$512	11,184	26%	\$8.84	\$460	1.6
Muncie MSA	\$12.85	\$668	\$26,720	1.8	\$49,600	\$1,240	\$14,880	\$372	16,213	35%	\$8.94	\$465	1.4
Owen County HMFA	\$12.04	\$626	\$25,040	1.7	\$52,900	\$1,323	\$15,870	\$397	1,850	21%	\$10.60	\$551	1.1
Putnam County HMFA	\$12.04	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	2,617	21%	\$8.81	\$458	1.4
South Bend-Mishawaka HMFA	\$13.73	\$714	\$28,560	1.9	\$55,400	\$1,385	\$16,620	\$416	30,241	30%	\$11.28	\$587	1.2
Sullivan County HMFA	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	2,038	26%	\$9.90	\$515	1.2
Terre Haute HMFA	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	17,530	31%	\$9.58	\$498	1.5
Washington County HMFA	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	2,071	19%	\$7.65	\$398	1.6
<u>Counties</u>													
Adams County	\$12.04	\$626	\$25,040	1.7	\$57,400	\$1,435	\$17,220	\$431	2,445	20%	\$8.46	\$440	1.4

1: BR = Bedroom
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Allen County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	40,836	30%	\$10.98	\$571	1.2
Bartholomew County	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	8,347	28%	\$14.94	\$777	1.1
Benton County	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	864	25%	\$10.51	\$547	1.4
Blackford County	\$12.04	\$626	\$25,040	1.7	\$49,200	\$1,230	\$14,760	\$369	1,319	25%	\$9.27	\$482	1.3
Boone County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,852	22%	\$9.11	\$474	1.6
Brown County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	1,057	17%	\$5.90	\$307	2.5
Carroll County	\$12.04	\$626	\$25,040	1.7	\$63,600	\$1,590	\$19,080	\$477	1,756	22%	\$8.46	\$440	1.4
Cass County	\$12.04	\$626	\$25,040	1.7	\$53,100	\$1,328	\$15,930	\$398	3,416	23%	\$9.51	\$494	1.3
Clark County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	12,194	28%	\$9.17	\$477	1.5
Clay County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	2,193	22%	\$8.00	\$416	1.8
Clinton County	\$12.85	\$668	\$26,720	1.8	\$59,900	\$1,498	\$17,970	\$449	3,278	28%	\$10.94	\$569	1.2
Crawford County	\$12.04	\$626	\$25,040	1.7	\$48,800	\$1,220	\$14,640	\$366	738	17%	\$6.36	\$331	1.9
Daviess County	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,557	23%	\$9.24	\$481	1.3
Dearborn County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	4,217	23%	\$8.80	\$457	1.6
Decatur County	\$13.13	\$683	\$27,320	1.8	\$56,800	\$1,420	\$17,040	\$426	2,906	29%	\$11.71	\$609	1.1
DeKalb County	\$12.04	\$626	\$25,040	1.7	\$56,900	\$1,423	\$17,070	\$427	3,425	21%	\$11.85	\$616	1.0
Delaware County	\$12.85	\$668	\$26,720	1.8	\$49,600	\$1,240	\$14,880	\$372	16,213	35%	\$8.94	\$465	1.4
Dubois County	\$12.04	\$626	\$25,040	1.7	\$67,500	\$1,688	\$20,250	\$506	3,576	22%	\$10.66	\$555	1.1
Elkhart County	\$14.27	\$742	\$29,680	2.0	\$56,800	\$1,420	\$17,040	\$426	19,564	28%	\$11.43	\$594	1.2
Fayette County	\$12.38	\$644	\$25,760	1.7	\$47,100	\$1,178	\$14,130	\$353	2,706	28%	\$8.09	\$421	1.5
Floyd County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	8,092	28%	\$8.46	\$440	1.6
Fountain County	\$12.04	\$626	\$25,040	1.7	\$55,700	\$1,393	\$16,710	\$418	1,473	21%	\$9.89	\$514	1.2
Franklin County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	1,724	20%	\$7.81	\$406	1.8
Fulton County	\$12.56	\$653	\$26,120	1.7	\$53,500	\$1,338	\$16,050	\$401	2,240	27%	\$10.20	\$530	1.2
Gibson County	\$12.04	\$626	\$25,040	1.7	\$64,500	\$1,613	\$19,350	\$484	2,923	22%	\$12.60	\$655	1.0
Grant County	\$12.04	\$626	\$25,040	1.7	\$47,400	\$1,185	\$14,220	\$356	8,193	30%	\$11.34	\$590	1.1
Greene County	\$12.04	\$626	\$25,040	1.7	\$55,800	\$1,395	\$16,740	\$419	2,917	23%	\$7.26	\$377	1.7
Hamilton County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	20,619	20%	\$12.53	\$652	1.2
Hancock County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,787	18%	\$8.93	\$464	1.7
Harrison County	\$13.56	\$705	\$28,200	1.9	\$64,300	\$1,608	\$19,290	\$482	2,420	17%	\$7.39	\$384	1.8
Hendricks County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	9,013	17%	\$10.01	\$521	1.5

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Indiana	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Henry County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	4,656	25%	\$8.07	\$419	1.5
Howard County	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	10,016	29%	\$10.90	\$567	1.2
Huntington County	\$12.40	\$645	\$25,800	1.7	\$59,500	\$1,488	\$17,850	\$446	3,285	23%	\$9.80	\$510	1.3
Jackson County	\$13.12	\$682	\$27,280	1.8	\$56,300	\$1,408	\$16,890	\$422	4,530	27%	\$10.72	\$557	1.2
Jasper County	\$13.29	\$691	\$27,640	1.8	\$67,600	\$1,690	\$20,280	\$507	2,616	22%	\$11.11	\$578	1.2
Jay County	\$12.04	\$626	\$25,040	1.7	\$50,100	\$1,253	\$15,030	\$376	1,869	23%	\$9.47	\$492	1.3
Jefferson County	\$12.04	\$626	\$25,040	1.7	\$55,600	\$1,390	\$16,680	\$417	3,600	28%	\$10.05	\$523	1.2
Jennings County	\$13.00	\$676	\$27,040	1.8	\$52,300	\$1,308	\$15,690	\$392	2,598	24%	\$11.68	\$607	1.1
Johnson County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	13,388	26%	\$9.28	\$482	1.6
Knox County	\$12.04	\$626	\$25,040	1.7	\$55,400	\$1,385	\$16,620	\$416	4,614	31%	\$10.31	\$536	1.2
Kosciusko County	\$12.96	\$674	\$26,960	1.8	\$60,000	\$1,500	\$18,000	\$450	6,630	22%	\$13.27	\$690	1.0
LaGrange County	\$12.71	\$661	\$26,440	1.8	\$53,400	\$1,335	\$16,020	\$401	2,332	20%	\$10.59	\$551	1.2
Lake County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	54,173	30%	\$11.28	\$587	1.4
LaPorte County	\$13.83	\$719	\$28,760	1.9	\$68,200	\$1,705	\$20,460	\$512	11,184	26%	\$8.84	\$460	1.6
Lawrence County	\$12.35	\$642	\$25,680	1.7	\$55,200	\$1,380	\$16,560	\$414	4,117	22%	\$8.30	\$431	1.5
Madison County	\$13.02	\$677	\$27,080	1.8	\$53,700	\$1,343	\$16,110	\$403	14,063	28%	\$8.59	\$446	1.5
Marion County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	155,037	43%	\$15.57	\$810	1.0
Marshall County	\$12.94	\$673	\$26,920	1.8	\$60,600	\$1,515	\$18,180	\$455	4,065	23%	\$10.77	\$560	1.2
Martin County	\$12.04	\$626	\$25,040	1.7	\$55,500	\$1,388	\$16,650	\$416	702	17%	\$9.15	\$476	1.3
Miami County	\$12.04	\$626	\$25,040	1.7	\$52,200	\$1,305	\$15,660	\$392	3,292	25%	\$9.96	\$518	1.2
Monroe County	\$14.98	\$779	\$31,160	2.1	\$60,200	\$1,505	\$18,060	\$452	24,681	46%	\$8.54	\$444	1.8
Montgomery County	\$13.33	\$693	\$27,720	1.8	\$59,400	\$1,485	\$17,820	\$446	4,225	29%	\$10.93	\$568	1.2
Morgan County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	5,847	23%	\$8.57	\$446	1.7
Newton County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	1,159	22%	\$10.41	\$541	1.5
Noble County	\$12.25	\$637	\$25,480	1.7	\$57,900	\$1,448	\$17,370	\$434	4,066	23%	\$10.39	\$540	1.2
Ohio County	\$14.13	\$735	\$29,400	1.9	\$68,500	\$1,713	\$20,550	\$514	620	25%	\$7.70	\$400	1.8
Orange County	\$12.04	\$626	\$25,040	1.7	\$50,000	\$1,250	\$15,000	\$375	1,757	23%	\$8.09	\$420	1.5
Owen County	\$12.04	\$626	\$25,040	1.7	\$52,900	\$1,323	\$15,870	\$397	1,850	21%	\$10.60	\$551	1.1
Parke County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	925	15%	\$7.36	\$383	1.6
Perry County	\$12.04	\$626	\$25,040	1.7	\$59,300	\$1,483	\$17,790	\$445	1,489	20%	\$8.29	\$431	1.5
Pike County	\$12.04	\$626	\$25,040	1.7	\$51,700	\$1,293	\$15,510	\$388	859	16%	\$15.37	\$799	0.8

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		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Porter County	\$15.44	\$803	\$32,120	2.1	\$63,800	\$1,595	\$19,140	\$479	13,696	22%	\$11.39	\$592	1.4
Posey County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	1,521	15%	\$11.83	\$615	1.2
Pulaski County	\$12.04	\$626	\$25,040	1.7	\$53,900	\$1,348	\$16,170	\$404	1,091	22%	\$12.96	\$674	0.9
Putnam County	\$12.04	\$626	\$25,040	1.7	\$60,500	\$1,513	\$18,150	\$454	2,617	21%	\$8.81	\$458	1.4
Randolph County	\$12.04	\$626	\$25,040	1.7	\$49,400	\$1,235	\$14,820	\$371	2,626	25%	\$9.60	\$499	1.3
Ripley County	\$12.12	\$630	\$25,200	1.7	\$64,600	\$1,615	\$19,380	\$485	2,548	24%	\$12.33	\$641	1.0
Rush County	\$12.04	\$626	\$25,040	1.7	\$56,800	\$1,420	\$17,040	\$426	1,885	28%	\$10.49	\$545	1.1
Scott County	\$12.42	\$646	\$25,840	1.7	\$49,200	\$1,230	\$14,760	\$369	2,377	26%	\$7.72	\$401	1.6
Shelby County	\$14.94	\$777	\$31,080	2.1	\$64,300	\$1,608	\$19,290	\$482	4,771	28%	\$10.47	\$545	1.4
Spencer County	\$12.04	\$626	\$25,040	1.7	\$66,800	\$1,670	\$20,040	\$501	1,455	18%	\$7.36	\$383	1.6
St. Joseph County	\$13.73	\$714	\$28,560	1.9	\$55,400	\$1,385	\$16,620	\$416	30,241	30%	\$11.28	\$587	1.2
Starke County	\$12.25	\$637	\$25,480	1.7	\$47,300	\$1,183	\$14,190	\$355	1,819	20%	\$7.87	\$409	1.6
Steuben County	\$13.00	\$676	\$27,040	1.8	\$58,800	\$1,470	\$17,640	\$441	2,867	21%	\$9.92	\$516	1.3
Sullivan County	\$12.04	\$626	\$25,040	1.7	\$60,100	\$1,503	\$18,030	\$451	2,038	26%	\$9.90	\$515	1.2
Switzerland County	\$12.04	\$626	\$25,040	1.7	\$52,400	\$1,310	\$15,720	\$393	833	21%	\$10.03	\$522	1.2
Tippecanoe County	\$15.00	\$780	\$31,200	2.1	\$61,600	\$1,540	\$18,480	\$462	29,648	45%	\$10.63	\$553	1.4
Tipton County	\$12.75	\$663	\$26,520	1.8	\$56,900	\$1,423	\$17,070	\$427	1,384	21%	\$10.87	\$565	1.2
Union County	\$12.04	\$626	\$25,040	1.7	\$53,700	\$1,343	\$16,110	\$403	655	22%	\$6.90	\$359	1.7
Vanderburgh County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	26,683	36%	\$11.28	\$586	1.3
Vermillion County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	1,531	23%	\$12.23	\$636	1.1
Vigo County	\$14.04	\$730	\$29,200	1.9	\$58,800	\$1,470	\$17,640	\$441	13,806	35%	\$9.59	\$499	1.5
Wabash County	\$12.04	\$626	\$25,040	1.7	\$55,300	\$1,383	\$16,590	\$415	3,166	25%	\$7.92	\$412	1.5
Warren County	\$12.04	\$626	\$25,040	1.7	\$62,700	\$1,568	\$18,810	\$470	763	24%	\$9.81	\$510	1.2
Warrick County	\$14.21	\$739	\$29,560	2.0	\$60,600	\$1,515	\$18,180	\$455	3,924	18%	\$9.08	\$472	1.6
Washington County	\$12.04	\$626	\$25,040	1.7	\$48,300	\$1,208	\$14,490	\$362	2,071	19%	\$7.65	\$398	1.6
Wayne County	\$12.27	\$638	\$25,520	1.7	\$42,400	\$1,060	\$12,720	\$318	9,164	32%	\$9.38	\$488	1.3
Wells County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	2,334	22%	\$8.93	\$464	1.4
White County	\$12.04	\$626	\$25,040	1.7	\$58,600	\$1,465	\$17,580	\$440	2,249	23%	\$9.40	\$489	1.3
Whitley County	\$12.77	\$664	\$26,560	1.8	\$59,200	\$1,480	\$17,760	\$444	2,180	17%	\$9.51	\$494	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).

4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.