

KENTUCKY

#50*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$726**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,419** monthly or **\$29,025** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$13.95
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.36
2-Bedroom Housing Wage	\$13.95
Number of Renter Households	559,747
Percent Renters	33%

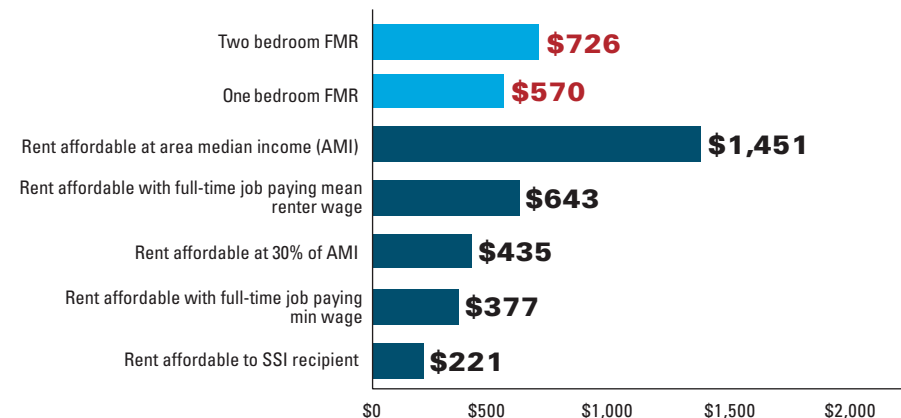
77
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	\$15.50
Louisville HMFA	\$15.25
Evansville MSA	\$15.13
Lexington-Fayette MSA	\$14.90
Clarksville MSA	\$14.77



* Ranked from Highest to Lowest 2-Bedroom Housing Wage

Kentucky	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Kentucky	\$13.95	\$726	\$29,025	1.9	\$58,025	\$1,451	\$17,408	\$435	559,747	33%	\$12.36	\$643	1.1
Combined Nonmetro Areas	\$12.45	\$647	\$25,891	1.7	\$47,448	\$1,186	\$14,234	\$356	208,633	29%	\$10.32	\$537	1.2
<u>Metropolitan Areas</u>													
Allen County HMFA	\$11.92	\$620	\$24,800	1.6	\$52,400	\$1,310	\$15,720	\$393	2,109	27%	\$10.99	\$571	1.1
Bowling Green HMFA	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	20,111	40%	\$12.22	\$635	1.1
Butler County HMFA	\$11.92	\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	1,377	27%	\$8.42	\$438	1.4
Cincinnati HMFA	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	47,261	31%	\$13.52	\$703	1.1
Clarksville MSA	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	14,411	46%	\$13.45	\$699	1.1
Elizabethtown HMFA	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	16,594	36%	\$12.27	\$638	1.2
Evansville MSA	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	6,879	37%	\$11.26	\$586	1.3
Grant County HMFA	\$14.23	\$740	\$29,600	2.0	\$54,200	\$1,355	\$16,260	\$407	2,461	30%	\$10.44	\$543	1.4
Huntington-Ashland HMFA	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	8,996	27%	\$11.72	\$609	1.1
Lexington-Fayette MSA	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	80,716	42%	\$12.42	\$646	1.2
Louisville HMFA	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	128,873	35%	\$14.37	\$747	1.1
Meade County HMFA	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	3,011	28%	\$12.46	\$648	1.1
Owensboro MSA	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	13,406	29%	\$11.31	\$588	1.2
Shelby County HMFA	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	4,909	31%	\$10.38	\$540	1.4
<u>Counties</u>													
Adair County	\$11.92	\$620	\$24,800	1.6	\$48,100	\$1,203	\$14,430	\$361	1,859	26%	\$7.72	\$402	1.5
Allen County	\$11.92	\$620	\$24,800	1.6	\$52,400	\$1,310	\$15,720	\$393	2,109	27%	\$10.99	\$571	1.1
Anderson County	\$14.33	\$745	\$29,800	2.0	\$66,700	\$1,668	\$20,010	\$500	1,945	23%	\$10.36	\$539	1.4
Ballard County	\$12.23	\$636	\$25,440	1.7	\$56,000	\$1,400	\$16,800	\$420	610	19%	\$14.82	\$771	0.8

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Barren County	\$12.40	\$645	\$25,800	1.7	\$51,900	\$1,298	\$15,570	\$389	5,525	33%	\$9.57	\$498	1.3
Bath County	\$12.25	\$637	\$25,480	1.7	\$39,000	\$975	\$11,700	\$293	1,092	25%	\$8.90	\$463	1.4
Bell County	\$11.92	\$620	\$24,800	1.6	\$34,000	\$850	\$10,200	\$255	3,747	34%	\$8.45	\$439	1.4
Boone County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	11,924	27%	\$14.51	\$755	1.1
Bourbon County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	3,001	38%	\$11.17	\$581	1.3
Boyd County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	5,768	30%	\$12.20	\$634	1.1
Boyle County	\$13.00	\$676	\$27,040	1.8	\$52,600	\$1,315	\$15,780	\$395	3,810	34%	\$11.10	\$577	1.2
Bracken County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	786	24%	\$9.84	\$512	1.6
Breathitt County	\$11.92	\$620	\$24,800	1.6	\$34,600	\$865	\$10,380	\$260	1,443	26%	\$9.38	\$488	1.3
Breckinridge County	\$11.92	\$620	\$24,800	1.6	\$51,400	\$1,285	\$15,420	\$386	1,513	21%	\$7.98	\$415	1.5
Bullitt County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	5,321	19%	\$9.30	\$484	1.6
Butler County	\$11.92	\$620	\$24,800	1.6	\$46,600	\$1,165	\$13,980	\$350	1,377	27%	\$8.42	\$438	1.4
Caldwell County	\$11.92	\$620	\$24,800	1.6	\$57,100	\$1,428	\$17,130	\$428	1,526	29%	\$7.82	\$407	1.5
Calloway County	\$12.77	\$664	\$26,560	1.8	\$59,300	\$1,483	\$17,790	\$445	5,479	37%	\$6.59	\$343	1.9
Campbell County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	11,109	31%	\$9.97	\$519	1.6
Carlisle County	\$12.85	\$668	\$26,720	1.8	\$51,000	\$1,275	\$15,300	\$383	429	21%	\$9.83	\$511	1.3
Carroll County	\$13.56	\$705	\$28,200	1.9	\$49,200	\$1,230	\$14,760	\$369	1,564	39%	\$17.59	\$915	0.8
Carter County	\$11.92	\$620	\$24,800	1.6	\$47,800	\$1,195	\$14,340	\$359	2,305	22%	\$10.19	\$530	1.2
Casey County	\$11.92	\$620	\$24,800	1.6	\$42,400	\$1,060	\$12,720	\$318	1,296	20%	\$11.03	\$573	1.1
Christian County	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	13,343	52%	\$14.17	\$737	1.0
Clark County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	5,079	36%	\$10.75	\$559	1.4
Clay County	\$11.92	\$620	\$24,800	1.6	\$32,300	\$808	\$9,690	\$242	1,994	26%	\$10.28	\$535	1.2
Clinton County	\$11.92	\$620	\$24,800	1.6	\$32,900	\$823	\$9,870	\$247	966	25%	\$10.60	\$551	1.1
Crittenden County	\$11.92	\$620	\$24,800	1.6	\$53,400	\$1,335	\$16,020	\$401	828	22%	\$9.19	\$478	1.3
Cumberland County	\$11.92	\$620	\$24,800	1.6	\$35,400	\$885	\$10,620	\$266	774	28%	\$9.35	\$486	1.3
Daviess County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	11,921	31%	\$10.89	\$567	1.2

1: BR = Bedroom
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 4: AMI = Fiscal Year 2017 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Edmonson County	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	859	18%	\$8.11	\$422	1.7
Elliott County	\$11.92	\$620	\$24,800	1.6	\$36,900	\$923	\$11,070	\$277	571	21%	\$5.04	\$262	2.4
Estill County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,739	30%	\$9.69	\$504	1.2
Fayette County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	57,558	46%	\$12.55	\$653	1.2
Fleming County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	1,378	24%	\$7.93	\$412	1.5
Floyd County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	4,664	30%	\$9.59	\$498	1.2
Franklin County	\$14.77	\$768	\$30,720	2.0	\$63,100	\$1,578	\$18,930	\$473	7,792	37%	\$11.82	\$615	1.2
Fulton County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	1,025	40%	\$9.17	\$477	1.3
Gallatin County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	967	31%	\$14.91	\$775	1.0
Garrard County	\$12.71	\$661	\$26,440	1.8	\$55,700	\$1,393	\$16,710	\$418	1,540	23%	\$7.83	\$407	1.6
Grant County	\$14.23	\$740	\$29,600	2.0	\$54,200	\$1,355	\$16,260	\$407	2,461	30%	\$10.44	\$543	1.4
Graves County	\$11.92	\$620	\$24,800	1.6	\$52,900	\$1,323	\$15,870	\$397	3,704	26%	\$8.44	\$439	1.4
Grayson County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	2,731	28%	\$9.27	\$482	1.3
Green County	\$11.92	\$620	\$24,800	1.6	\$46,300	\$1,158	\$13,890	\$347	927	21%	\$7.32	\$381	1.6
Greenup County	\$13.40	\$697	\$27,880	1.8	\$52,400	\$1,310	\$15,720	\$393	3,228	23%	\$10.06	\$523	1.3
Hancock County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	753	23%	\$16.70	\$869	0.8
Hardin County	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	15,161	38%	\$12.56	\$653	1.2
Harlan County	\$11.92	\$620	\$24,800	1.6	\$34,700	\$868	\$10,410	\$260	3,446	30%	\$10.82	\$563	1.1
Harrison County	\$11.92	\$620	\$24,800	1.6	\$49,900	\$1,248	\$14,970	\$374	2,329	33%	\$11.13	\$579	1.1
Hart County	\$11.92	\$620	\$24,800	1.6	\$45,000	\$1,125	\$13,500	\$338	2,021	28%	\$9.26	\$482	1.3
Henderson County	\$15.13	\$787	\$31,480	2.1	\$65,500	\$1,638	\$19,650	\$491	6,879	37%	\$11.26	\$586	1.3
Henry County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	1,797	30%	\$8.93	\$464	1.7
Hickman County	\$11.92	\$620	\$24,800	1.6	\$50,400	\$1,260	\$15,120	\$378	503	25%	\$10.66	\$555	1.1
Hopkins County	\$12.48	\$649	\$25,960	1.7	\$56,100	\$1,403	\$16,830	\$421	5,298	28%	\$11.64	\$605	1.1
Jackson County	\$11.92	\$620	\$24,800	1.6	\$32,400	\$810	\$9,720	\$243	1,307	24%	\$11.21	\$583	1.1
Jefferson County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	117,001	38%	\$14.83	\$771	1.0

1: BR = Bedroom

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3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky	FY17 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage
Jessamine County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	6,636	36%	\$9.81	\$510	1.5
Johnson County	\$11.92	\$620	\$24,800	1.6	\$44,400	\$1,110	\$13,320	\$333	2,269	25%	\$8.07	\$420	1.5
Kenton County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	21,269	34%	\$13.68	\$711	1.1
Knott County	\$11.92	\$620	\$24,800	1.6	\$42,500	\$1,063	\$12,750	\$319	1,341	22%	\$9.55	\$496	1.2
Knox County	\$11.92	\$620	\$24,800	1.6	\$33,600	\$840	\$10,080	\$252	4,665	37%	\$9.57	\$498	1.2
Larue County	\$14.46	\$752	\$30,080	2.0	\$62,800	\$1,570	\$18,840	\$471	1,433	27%	\$7.54	\$392	1.9
Laurel County	\$11.92	\$620	\$24,800	1.6	\$43,100	\$1,078	\$12,930	\$323	7,068	31%	\$10.14	\$527	1.2
Lawrence County	\$11.92	\$620	\$24,800	1.6	\$46,900	\$1,173	\$14,070	\$352	1,327	22%	\$7.31	\$380	1.6
Lee County	\$11.92	\$620	\$24,800	1.6	\$34,200	\$855	\$10,260	\$257	677	24%	\$6.81	\$354	1.8
Leslie County	\$11.92	\$620	\$24,800	1.6	\$41,100	\$1,028	\$12,330	\$308	951	23%	\$9.05	\$471	1.3
Letcher County	\$12.42	\$646	\$25,840	1.7	\$46,600	\$1,165	\$13,980	\$350	2,480	26%	\$9.26	\$482	1.3
Lewis County	\$11.92	\$620	\$24,800	1.6	\$37,600	\$940	\$11,280	\$282	1,258	23%	\$8.10	\$421	1.5
Lincoln County	\$11.92	\$620	\$24,800	1.6	\$44,800	\$1,120	\$13,440	\$336	2,581	26%	\$8.07	\$420	1.5
Livingston County	\$11.92	\$620	\$24,800	1.6	\$51,900	\$1,298	\$15,570	\$389	795	21%	\$12.10	\$629	1.0
Logan County	\$12.15	\$632	\$25,280	1.7	\$49,100	\$1,228	\$14,730	\$368	3,511	32%	\$11.24	\$584	1.1
Lyon County	\$11.92	\$620	\$24,800	1.6	\$58,700	\$1,468	\$17,610	\$440	586	18%	\$5.95	\$310	2.0
McCracken County	\$12.98	\$675	\$27,000	1.8	\$51,500	\$1,288	\$15,450	\$386	9,003	33%	\$11.59	\$603	1.1
McCreary County	\$11.92	\$620	\$24,800	1.6	\$28,900	\$723	\$8,670	\$217	1,923	31%	\$9.08	\$472	1.3
McLean County	\$13.13	\$683	\$27,320	1.8	\$54,100	\$1,353	\$16,230	\$406	732	19%	\$8.18	\$426	1.6
Madison County	\$13.19	\$686	\$27,440	1.8	\$60,400	\$1,510	\$18,120	\$453	13,073	41%	\$10.29	\$535	1.3
Magoffin County	\$11.92	\$620	\$24,800	1.6	\$38,000	\$950	\$11,400	\$285	1,368	27%	\$7.53	\$391	1.6
Marion County	\$12.13	\$631	\$25,240	1.7	\$47,900	\$1,198	\$14,370	\$359	1,891	26%	\$9.42	\$490	1.3
Marshall County	\$13.10	\$681	\$27,240	1.8	\$57,900	\$1,448	\$17,370	\$434	2,789	22%	\$13.58	\$706	1.0
Martin County	\$11.92	\$620	\$24,800	1.6	\$35,600	\$890	\$10,680	\$267	1,234	29%	\$9.46	\$492	1.3
Mason County	\$12.37	\$643	\$25,720	1.7	\$47,800	\$1,195	\$14,340	\$359	2,226	33%	\$12.45	\$648	1.0
Meade County	\$13.71	\$713	\$28,520	1.9	\$58,600	\$1,465	\$17,580	\$440	3,011	28%	\$12.46	\$648	1.1

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Kentucky

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Menifee County	\$11.92	\$620	\$24,800	1.6	\$36,300	\$908	\$10,890	\$272	549	23%	\$6.64	\$345	1.8
Mercer County	\$12.50	\$650	\$26,000	1.7	\$56,900	\$1,423	\$17,070	\$427	2,528	29%	\$12.31	\$640	1.0
Metcalfe County	\$11.92	\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	897	23%	\$9.51	\$495	1.3
Monroe County	\$11.92	\$620	\$24,800	1.6	\$40,600	\$1,015	\$12,180	\$305	1,211	27%	\$9.51	\$494	1.3
Montgomery County	\$13.27	\$690	\$27,600	1.8	\$47,200	\$1,180	\$14,160	\$354	3,632	35%	\$10.69	\$556	1.2
Morgan County	\$11.92	\$620	\$24,800	1.6	\$39,000	\$975	\$11,700	\$293	1,230	26%	\$8.90	\$463	1.3
Muhlenberg County	\$11.92	\$620	\$24,800	1.6	\$48,900	\$1,223	\$14,670	\$367	2,366	21%	\$9.98	\$519	1.2
Nelson County	\$13.50	\$702	\$28,080	1.9	\$58,400	\$1,460	\$17,520	\$438	4,021	24%	\$9.32	\$485	1.4
Nicholas County	\$11.92	\$620	\$24,800	1.6	\$51,400	\$1,285	\$15,420	\$386	809	29%	\$7.73	\$402	1.5
Ohio County	\$11.92	\$620	\$24,800	1.6	\$45,100	\$1,128	\$13,530	\$338	1,950	22%	\$8.00	\$416	1.5
Oldham County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	2,794	14%	\$8.21	\$427	1.9
Owen County	\$12.37	\$643	\$25,720	1.7	\$54,300	\$1,358	\$16,290	\$407	1,009	24%	\$10.39	\$540	1.2
Owsley County	\$11.92	\$620	\$24,800	1.6	\$38,500	\$963	\$11,550	\$289	435	25%	\$5.79	\$301	2.1
Pendleton County	\$15.50	\$806	\$32,240	2.1	\$74,700	\$1,868	\$22,410	\$560	1,206	23%	\$13.32	\$693	1.2
Perry County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	3,099	28%	\$12.07	\$627	1.0
Pike County	\$12.27	\$638	\$25,520	1.7	\$41,200	\$1,030	\$12,360	\$309	7,061	27%	\$14.26	\$741	0.9
Powell County	\$11.92	\$620	\$24,800	1.6	\$48,200	\$1,205	\$14,460	\$362	1,441	30%	\$7.17	\$373	1.7
Pulaski County	\$12.08	\$628	\$25,120	1.7	\$44,600	\$1,115	\$13,380	\$335	7,924	31%	\$8.27	\$430	1.5
Robertson County	\$12.90	\$671	\$26,840	1.8	\$47,000	\$1,175	\$14,100	\$353	195	21%	\$7.06	\$367	1.8
Rockcastle County	\$11.92	\$620	\$24,800	1.6	\$41,200	\$1,030	\$12,360	\$309	1,605	24%	\$7.92	\$412	1.5
Rowan County	\$14.10	\$733	\$29,320	1.9	\$52,900	\$1,323	\$15,870	\$397	3,240	38%	\$7.75	\$403	1.8
Russell County	\$11.92	\$620	\$24,800	1.6	\$40,000	\$1,000	\$12,000	\$300	1,873	27%	\$9.12	\$474	1.3
Scott County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	5,402	29%	\$14.44	\$751	1.0
Shelby County	\$14.10	\$733	\$29,320	1.9	\$73,300	\$1,833	\$21,990	\$550	4,909	31%	\$10.38	\$540	1.4
Simpson County	\$13.35	\$694	\$27,760	1.8	\$49,600	\$1,240	\$14,880	\$372	2,522	37%	\$10.27	\$534	1.3
Spencer County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	1,098	17%	\$7.91	\$411	1.9

1: BR = Bedroom

2: FMR = Fiscal Year 2017 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2017 Area Median Income

5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY17 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary to afford 2 BR ¹ 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 ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2011-2015)	% of total households (2011-2015)	Estimated hourly mean renter wage (2017)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.92	\$620	\$24,800	1.6	\$46,100	\$1,153	\$13,830	\$346	3,358	35%	\$9.15	\$476	1.3
Todd County	\$12.33	\$641	\$25,640	1.7	\$53,000	\$1,325	\$15,900	\$398	1,280	28%	\$9.52	\$495	1.3
Trigg County	\$14.77	\$768	\$30,720	2.0	\$55,800	\$1,395	\$16,740	\$419	1,068	18%	\$6.43	\$334	2.3
Trimble County	\$15.25	\$793	\$31,720	2.1	\$66,400	\$1,660	\$19,920	\$498	862	24%	\$13.81	\$718	1.1
Union County	\$11.92	\$620	\$24,800	1.6	\$48,500	\$1,213	\$14,550	\$364	1,547	28%	\$11.82	\$615	1.0
Warren County	\$13.54	\$704	\$28,160	1.9	\$62,000	\$1,550	\$18,600	\$465	19,252	42%	\$12.28	\$639	1.1
Washington County	\$12.35	\$642	\$25,680	1.7	\$50,900	\$1,273	\$15,270	\$382	966	21%	\$9.43	\$490	1.3
Wayne County	\$11.92	\$620	\$24,800	1.6	\$37,400	\$935	\$11,220	\$281	2,325	29%	\$7.54	\$392	1.6
Webster County	\$11.92	\$620	\$24,800	1.6	\$55,800	\$1,395	\$16,740	\$419	1,503	29%	\$20.43	\$1,063	0.6
Whitley County	\$12.35	\$642	\$25,680	1.7	\$40,900	\$1,023	\$12,270	\$307	4,377	33%	\$11.99	\$623	1.0
Wolfe County	\$12.25	\$637	\$25,480	1.7	\$28,000	\$700	\$8,400	\$210	984	34%	\$6.11	\$318	2.0
Woodford County	\$14.90	\$775	\$31,000	2.1	\$66,600	\$1,665	\$19,980	\$500	3,040	31%	\$11.70	\$608	1.3

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