

INDIANA

STATE RANKING **#40***

In **Indiana**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$809**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,697** monthly or **\$32,359** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.56
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT INDIANA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$13.44
2-Bedroom Housing Wage	\$15.56
Number of Renter Households	786,317
Percent Renters	31%

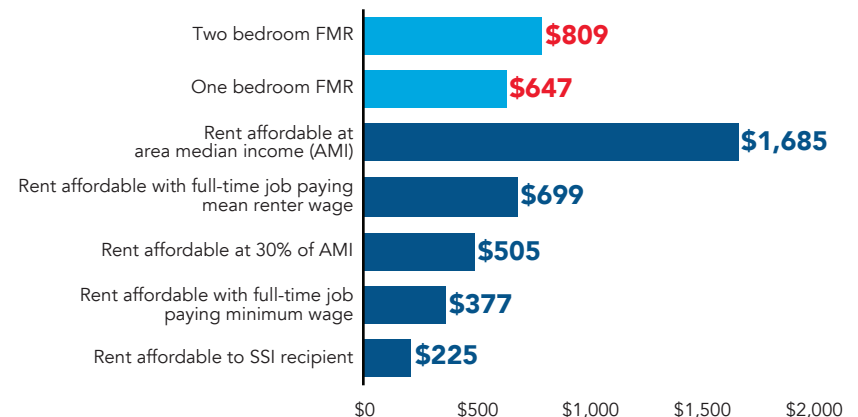
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Bloomington HMFA	\$17.69
Gary HMFA	\$17.42
South Bend-Mishawaka HMFA	\$16.50
Indianapolis-Carmel HMFA	\$16.38
Cincinnati HMFA	\$16.25



MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

INDIANA

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Indiana	\$15.56	\$809	\$32,359	2.1	\$67,395	\$1,685	\$20,219	\$505	786,317	31%	\$13.44	\$699	1.2
Combined Nonmetro Areas	\$13.92	\$724	\$28,963	1.9	\$58,901	\$1,473	\$17,670	\$442	142,208	25%	\$11.87	\$617	1.2
<u>Metropolitan Areas</u>													
Anderson HMFA	\$14.08	\$732	\$29,280	1.9	\$57,800	\$1,445	\$17,340	\$434	15,764	31%	\$10.81	\$562	1.3
Bloomington HMFA	\$17.69	\$920	\$36,800	2.4	\$75,800	\$1,895	\$22,740	\$569	24,806	46%	\$10.08	\$524	1.8
Carroll County HMFA	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	1,477	19%	\$10.41	\$541	1.3
Cincinnati HMFA	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	4,383	21%	\$8.69	\$452	1.9
Columbus MSA	\$16.21	\$843	\$33,720	2.2	\$71,100	\$1,778	\$21,330	\$533	9,294	30%	\$18.68	\$971	0.9
Elkhart-Goshen MSA	\$15.02	\$781	\$31,240	2.1	\$61,100	\$1,528	\$18,330	\$458	22,142	31%	\$14.13	\$735	1.1
Evansville MSA	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	33,586	31%	\$12.97	\$674	1.1
Fort Wayne MSA	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	49,437	30%	\$12.44	\$647	1.2
Gary HMFA	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	73,415	29%	\$12.53	\$651	1.4
Indianapolis-Carmel HMFA	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	245,697	36%	\$15.95	\$829	1.0
Jasper County HMFA	\$15.62	\$812	\$32,480	2.2	\$67,000	\$1,675	\$20,100	\$503	2,791	23%	\$11.16	\$581	1.4
Kokomo MSA	\$13.40	\$697	\$27,880	1.8	\$64,100	\$1,603	\$19,230	\$481	10,872	32%	\$13.29	\$691	1.0
Lafayette-West Lafayette HMFA	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	32,699	46%	\$12.15	\$632	1.3
Louisville HMFA	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	23,272	27%	\$11.03	\$573	1.4
Michigan City-La Porte MSA	\$14.58	\$758	\$30,320	2.0	\$60,400	\$1,510	\$18,120	\$453	12,480	29%	\$11.02	\$573	1.3
Muncie MSA	\$14.00	\$728	\$29,120	1.9	\$58,200	\$1,455	\$17,460	\$437	16,643	36%	\$9.57	\$498	1.5
Owen County HMFA	\$13.96	\$726	\$29,040	1.9	\$56,900	\$1,423	\$17,070	\$427	1,790	21%	\$12.44	\$647	1.1
Putnam County HMFA	\$13.40	\$697	\$27,880	1.8	\$64,700	\$1,618	\$19,410	\$485	3,418	26%	\$13.64	\$710	1.0
Scott County HMFA	\$15.04	\$782	\$31,280	2.1	\$53,700	\$1,343	\$16,110	\$403	2,358	27%	\$9.81	\$510	1.5

1: BR = Bedroom

2: FMR = Fiscal Year 2018 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 2018 Area Median Income

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
South Bend-Mishawaka HMFA	\$16.50	\$858	\$34,320	2.3	\$63,300	\$1,583	\$18,990	\$475	32,223	32%	\$12.28	\$639	1.3
Sullivan County HMFA	\$14.87	\$773	\$30,920	2.1	\$58,200	\$1,455	\$17,460	\$437	2,196	28%	\$9.12	\$474	1.6
Terre Haute HMFA	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	20,089	35%	\$10.52	\$547	1.4
Union County HMFA	\$13.44	\$699	\$27,960	1.9	\$61,400	\$1,535	\$18,420	\$461	797	27%	\$8.73	\$454	1.5
Washington County HMFA	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	2,480	24%	\$9.88	\$514	1.4

Counties

Adams County	\$13.40	\$697	\$27,880	1.8	\$62,400	\$1,560	\$18,720	\$468	2,893	24%	\$8.58	\$446	1.6
Allen County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	44,688	32%	\$12.65	\$658	1.1
Bartholomew County	\$16.21	\$843	\$33,720	2.2	\$71,100	\$1,778	\$21,330	\$533	9,294	30%	\$18.68	\$971	0.9
Benton County	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	927	27%	\$13.04	\$678	1.2
Blackford County	\$13.40	\$697	\$27,880	1.8	\$49,400	\$1,235	\$14,820	\$371	1,361	26%	\$11.69	\$608	1.1
Boone County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	5,619	24%	\$10.93	\$568	1.5
Brown County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	1,202	20%	\$7.29	\$379	2.2
Carroll County	\$13.40	\$697	\$27,880	1.8	\$63,700	\$1,593	\$19,110	\$478	1,477	19%	\$10.41	\$541	1.3
Cass County	\$13.54	\$704	\$28,160	1.9	\$56,200	\$1,405	\$16,860	\$422	3,542	24%	\$11.13	\$579	1.2
Clark County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	12,339	29%	\$12.16	\$632	1.3
Clay County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	2,621	25%	\$8.08	\$420	1.8
Clinton County	\$14.08	\$732	\$29,280	1.9	\$61,700	\$1,543	\$18,510	\$463	3,252	28%	\$12.93	\$672	1.1
Crawford County	\$13.40	\$697	\$27,880	1.8	\$46,200	\$1,155	\$13,860	\$347	769	19%	\$6.74	\$350	2.0
Daviess County	\$13.40	\$697	\$27,880	1.8	\$60,200	\$1,505	\$18,060	\$452	3,042	26%	\$9.84	\$512	1.4
Dearborn County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	3,919	21%	\$8.93	\$464	1.8
Decatur County	\$15.69	\$816	\$32,640	2.2	\$60,400	\$1,510	\$18,120	\$453	2,953	29%	\$16.15	\$840	1.0
DeKalb County	\$13.81	\$718	\$28,720	1.9	\$63,300	\$1,583	\$18,990	\$475	3,815	24%	\$12.88	\$670	1.1
Delaware County	\$14.00	\$728	\$29,120	1.9	\$58,200	\$1,455	\$17,460	\$437	16,643	36%	\$9.57	\$498	1.5
Dubois County	\$13.40	\$697	\$27,880	1.8	\$70,100	\$1,753	\$21,030	\$526	3,792	23%	\$11.11	\$578	1.2

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elkhart County	\$15.02	\$781	\$31,240	2.1	\$61,100	\$1,528	\$18,330	\$458	22,142	31%	\$14.13	\$735	1.1
Fayette County	\$13.83	\$719	\$28,760	1.9	\$50,100	\$1,253	\$15,030	\$376	2,903	31%	\$9.12	\$474	1.5
Floyd County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	8,171	28%	\$9.23	\$480	1.7
Fountain County	\$14.71	\$765	\$30,600	2.0	\$57,600	\$1,440	\$17,280	\$432	1,823	26%	\$10.80	\$562	1.4
Franklin County	\$14.31	\$744	\$29,760	2.0	\$63,300	\$1,583	\$18,990	\$475	1,843	21%	\$8.63	\$449	1.7
Fulton County	\$13.40	\$697	\$27,880	1.8	\$57,300	\$1,433	\$17,190	\$430	1,778	22%	\$11.67	\$607	1.1
Gibson County	\$13.90	\$723	\$28,920	1.9	\$63,900	\$1,598	\$19,170	\$479	3,048	23%	\$16.85	\$876	0.8
Grant County	\$13.40	\$697	\$27,880	1.8	\$54,000	\$1,350	\$16,200	\$405	8,180	31%	\$11.67	\$607	1.1
Greene County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	2,579	20%	\$9.05	\$471	1.5
Hamilton County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	24,819	22%	\$14.86	\$773	1.1
Hancock County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	6,105	23%	\$11.13	\$579	1.5
Harrison County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	2,762	19%	\$9.41	\$489	1.7
Hendricks County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	11,515	21%	\$10.21	\$531	1.6
Henry County	\$13.40	\$697	\$27,880	1.8	\$55,900	\$1,398	\$16,770	\$419	4,913	27%	\$9.12	\$474	1.5
Howard County	\$13.40	\$697	\$27,880	1.8	\$64,100	\$1,603	\$19,230	\$481	10,872	32%	\$13.29	\$691	1.0
Huntington County	\$13.75	\$715	\$28,600	1.9	\$60,300	\$1,508	\$18,090	\$452	3,496	24%	\$10.84	\$564	1.3
Jackson County	\$14.04	\$730	\$29,200	1.9	\$59,800	\$1,495	\$17,940	\$449	4,319	26%	\$12.02	\$625	1.2
Jasper County	\$15.62	\$812	\$32,480	2.2	\$67,000	\$1,675	\$20,100	\$503	2,791	23%	\$11.16	\$581	1.4
Jay County	\$13.40	\$697	\$27,880	1.8	\$53,700	\$1,343	\$16,110	\$403	1,975	24%	\$9.51	\$495	1.4
Jefferson County	\$14.38	\$748	\$29,920	2.0	\$55,700	\$1,393	\$16,710	\$418	3,617	29%	\$12.39	\$644	1.2
Jennings County	\$14.85	\$772	\$30,880	2.0	\$56,300	\$1,408	\$16,890	\$422	2,757	26%	\$13.27	\$690	1.1
Johnson County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	15,837	29%	\$11.20	\$582	1.5
Knox County	\$14.13	\$735	\$29,400	1.9	\$58,500	\$1,463	\$17,550	\$439	4,989	34%	\$11.56	\$601	1.2
Kosciusko County	\$14.71	\$765	\$30,600	2.0	\$62,500	\$1,563	\$18,750	\$469	7,376	25%	\$15.98	\$831	0.9
LaGrange County	\$13.40	\$697	\$27,880	1.8	\$56,900	\$1,423	\$17,070	\$427	2,145	18%	\$13.10	\$681	1.0
Lake County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	57,531	31%	\$12.71	\$661	1.4

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

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
LaPorte County	\$14.58	\$758	\$30,320	2.0	\$60,400	\$1,510	\$18,120	\$453	12,480	29%	\$11.02	\$573	1.3
Lawrence County	\$14.29	\$743	\$29,720	2.0	\$58,400	\$1,460	\$17,520	\$438	4,144	22%	\$10.00	\$520	1.4
Madison County	\$14.08	\$732	\$29,280	1.9	\$57,800	\$1,445	\$17,340	\$434	15,764	31%	\$10.81	\$562	1.3
Marion County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	169,648	46%	\$17.92	\$932	0.9
Marshall County	\$14.48	\$753	\$30,120	2.0	\$62,800	\$1,570	\$18,840	\$471	4,129	24%	\$9.93	\$516	1.5
Martin County	\$13.40	\$697	\$27,880	1.8	\$59,700	\$1,493	\$17,910	\$448	934	22%	\$8.01	\$416	1.7
Miami County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	3,649	28%	\$9.87	\$513	1.4
Monroe County	\$17.69	\$920	\$36,800	2.4	\$75,800	\$1,895	\$22,740	\$569	24,806	46%	\$10.08	\$524	1.8
Montgomery County	\$14.50	\$754	\$30,160	2.0	\$59,900	\$1,498	\$17,970	\$449	4,241	29%	\$12.75	\$663	1.1
Morgan County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	6,137	24%	\$11.49	\$598	1.4
Newton County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	1,370	25%	\$14.27	\$742	1.2
Noble County	\$13.50	\$702	\$28,080	1.9	\$63,100	\$1,578	\$18,930	\$473	4,589	25%	\$11.23	\$584	1.2
Ohio County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	464	19%	\$6.13	\$319	2.6
Orange County	\$13.40	\$697	\$27,880	1.8	\$50,900	\$1,273	\$15,270	\$382	1,952	25%	\$9.37	\$487	1.4
Owen County	\$13.96	\$726	\$29,040	1.9	\$56,900	\$1,423	\$17,070	\$427	1,790	21%	\$12.44	\$647	1.1
Parke County	\$13.40	\$697	\$27,880	1.8	\$53,000	\$1,325	\$15,900	\$398	1,337	22%	\$9.27	\$482	1.4
Perry County	\$13.42	\$698	\$27,920	1.9	\$60,000	\$1,500	\$18,000	\$450	1,624	22%	\$10.55	\$548	1.3
Pike County	\$13.40	\$697	\$27,880	1.8	\$59,400	\$1,485	\$17,820	\$446	791	16%	\$17.25	\$897	0.8
Porter County	\$17.42	\$906	\$36,240	2.4	\$69,100	\$1,728	\$20,730	\$518	14,514	23%	\$11.87	\$617	1.5
Posey County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	1,554	16%	\$12.26	\$637	1.2
Pulaski County	\$13.40	\$697	\$27,880	1.8	\$54,100	\$1,353	\$16,230	\$406	1,250	24%	\$14.11	\$734	1.0
Putnam County	\$13.40	\$697	\$27,880	1.8	\$64,700	\$1,618	\$19,410	\$485	3,418	26%	\$13.64	\$710	1.0
Randolph County	\$13.40	\$697	\$27,880	1.8	\$52,900	\$1,323	\$15,870	\$397	2,557	24%	\$11.38	\$592	1.2
Ripley County	\$14.31	\$744	\$29,760	2.0	\$63,200	\$1,580	\$18,960	\$474	2,624	24%	\$12.34	\$642	1.2
Rush County	\$13.69	\$712	\$28,480	1.9	\$60,300	\$1,508	\$18,090	\$452	1,889	28%	\$12.00	\$624	1.1
St. Joseph County	\$16.50	\$858	\$34,320	2.3	\$63,300	\$1,583	\$18,990	\$475	32,223	32%	\$12.28	\$639	1.3

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Scott County	\$15.04	\$782	\$31,280	2.1	\$53,700	\$1,343	\$16,110	\$403	2,358	27%	\$9.81	\$510	1.5
Shelby County	\$16.38	\$852	\$34,080	2.3	\$77,200	\$1,930	\$23,160	\$579	4,815	28%	\$12.42	\$646	1.3
Spencer County	\$13.40	\$697	\$27,880	1.8	\$69,500	\$1,738	\$20,850	\$521	1,472	18%	\$9.76	\$508	1.4
Starke County	\$14.21	\$739	\$29,560	2.0	\$52,800	\$1,320	\$15,840	\$396	1,646	19%	\$10.54	\$548	1.3
Steuben County	\$14.94	\$777	\$31,080	2.1	\$59,400	\$1,485	\$17,820	\$446	3,121	23%	\$10.92	\$568	1.4
Sullivan County	\$14.87	\$773	\$30,920	2.1	\$58,200	\$1,455	\$17,460	\$437	2,196	28%	\$9.12	\$474	1.6
Switzerland County	\$14.15	\$736	\$29,440	2.0	\$51,000	\$1,275	\$15,300	\$383	1,208	29%	\$13.64	\$709	1.0
Tippecanoe County	\$15.85	\$824	\$32,960	2.2	\$70,900	\$1,773	\$21,270	\$532	31,772	47%	\$12.13	\$631	1.3
Tipton County	\$15.12	\$786	\$31,440	2.1	\$62,500	\$1,563	\$18,750	\$469	1,334	21%	\$12.76	\$664	1.2
Union County	\$13.44	\$699	\$27,960	1.9	\$61,400	\$1,535	\$18,420	\$461	797	27%	\$8.73	\$454	1.5
Vanderburgh County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	27,478	37%	\$13.15	\$684	1.1
Vermillion County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	1,593	24%	\$13.29	\$691	1.1
Vigo County	\$14.79	\$769	\$30,760	2.0	\$58,200	\$1,455	\$17,460	\$437	15,875	39%	\$10.65	\$554	1.4
Wabash County	\$13.48	\$701	\$28,040	1.9	\$56,000	\$1,400	\$16,800	\$420	3,242	25%	\$11.65	\$606	1.2
Warren County	\$13.94	\$725	\$29,000	1.9	\$66,300	\$1,658	\$19,890	\$497	567	17%	\$11.88	\$618	1.2
Warrick County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	4,554	20%	\$12.06	\$627	1.2
Washington County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	2,480	24%	\$9.88	\$514	1.4
Wayne County	\$13.92	\$724	\$28,960	1.9	\$52,900	\$1,323	\$15,870	\$397	8,630	32%	\$10.16	\$528	1.4
Wells County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	2,114	20%	\$10.05	\$523	1.4
White County	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	2,118	22%	\$12.61	\$656	1.1
Whitley County	\$14.46	\$752	\$30,080	2.0	\$65,600	\$1,640	\$19,680	\$492	2,635	20%	\$11.37	\$591	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 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 2018 Area Median Income

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