

# KENTUCKY

STATE RANKING **#48\***

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$749**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,496** monthly or **\$29,955** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$14.40**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$12.93</b>
2-Bedroom Housing Wage	<b>\$14.40</b>
Number of Renter Households	<b>570,314</b>
Percent Renters	<b>33%</b>

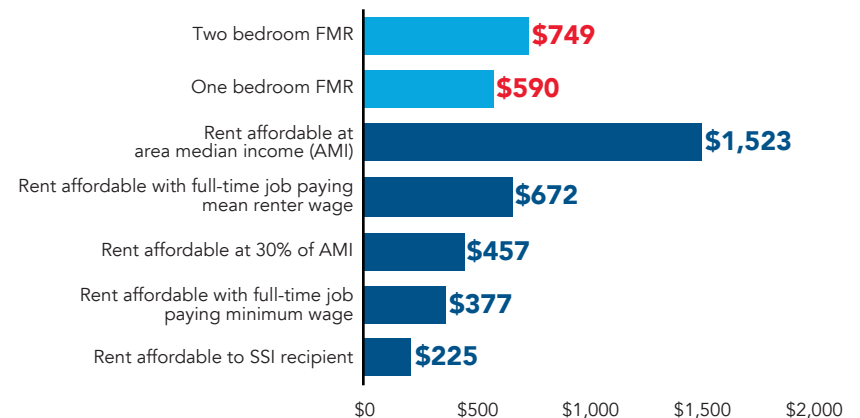
**79**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**63**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

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

**1.6**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	<b>\$16.25</b>
Clarksville MSA	<b>\$16.12</b>
Louisville HMFA	<b>\$15.79</b>
Lexington-Fayette MSA	<b>\$15.77</b>
Shelby County HMFA	<b>\$15.38</b>



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.

KENTUCKY

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Kentucky	\$14.40	\$749	\$29,955	2.0	\$60,923	\$1,523	\$18,277	\$457	570,314	33%	\$12.93	\$672	1.1
Combined Nonmetro Areas	\$12.48	\$649	\$25,954	1.7	\$49,577	\$1,239	\$14,873	\$372	210,207	29%	\$10.66	\$554	1.2
<b><u>Metropolitan Areas</u></b>													
Allen County HMFA	\$12.81	\$666	\$26,640	1.8	\$56,100	\$1,403	\$16,830	\$421	2,301	30%	\$11.44	\$595	1.1
Bowling Green HMFA	\$14.94	\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	20,553	41%	\$12.46	\$648	1.2
Butler County HMFA	\$11.92	\$620	\$24,800	1.6	\$45,200	\$1,130	\$13,560	\$339	1,357	26%	\$10.28	\$535	1.2
Cincinnati HMFA	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	48,678	31%	\$14.07	\$732	1.2
Clarksville MSA	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	14,509	46%	\$14.52	\$755	1.1
Elizabethtown HMFA	\$14.40	\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	16,623	36%	\$12.79	\$665	1.1
Evansville MSA	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	7,366	39%	\$11.52	\$599	1.3
Grant County HMFA	\$15.02	\$781	\$31,240	2.1	\$52,500	\$1,313	\$15,750	\$394	2,541	31%	\$10.23	\$532	1.5
Huntington-Ashland HMFA	\$13.38	\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	9,205	27%	\$11.57	\$602	1.2
Lexington-Fayette MSA	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	82,648	42%	\$13.22	\$688	1.2
Louisville HMFA	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	132,222	35%	\$15.10	\$785	1.0
Meade County HMFA	\$13.92	\$724	\$28,960	1.9	\$60,500	\$1,513	\$18,150	\$454	2,961	28%	\$13.28	\$690	1.0
Owensboro MSA	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	14,048	30%	\$11.85	\$616	1.2
Shelby County HMFA	\$15.38	\$800	\$32,000	2.1	\$75,200	\$1,880	\$22,560	\$564	5,095	32%	\$10.32	\$537	1.5
<b><u>Counties</u></b>													
Adair County	\$11.92	\$620	\$24,800	1.6	\$48,100	\$1,203	\$14,430	\$361	1,745	24%	\$8.56	\$445	1.4
Allen County	\$12.81	\$666	\$26,640	1.8	\$56,100	\$1,403	\$16,830	\$421	2,301	30%	\$11.44	\$595	1.1
Anderson County	\$14.25	\$741	\$29,640	2.0	\$69,400	\$1,735	\$20,820	\$521	2,103	25%	\$10.58	\$550	1.3
Ballard County	\$12.27	\$638	\$25,520	1.7	\$55,800	\$1,395	\$16,740	\$419	605	19%	\$12.76	\$663	1.0

† Wage data not available (See Appendix B).

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 <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Barren County	\$12.42	\$646	\$25,840	1.7	\$50,000	\$1,250	\$15,000	\$375	5,558	33%	\$9.95	\$517	1.2
Bath County	\$12.08	\$628	\$25,120	1.7	\$40,500	\$1,013	\$12,150	\$304	1,199	27%	\$9.31	\$484	1.3
Bell County	\$11.92	\$620	\$24,800	1.6	\$31,700	\$793	\$9,510	\$238	3,785	34%	\$8.28	\$430	1.4
Boone County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	12,769	28%	\$14.78	\$768	1.1
Bourbon County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	3,089	38%	\$11.77	\$612	1.3
Boyd County	\$13.38	\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	5,891	30%	\$11.84	\$616	1.1
Boyle County	\$13.29	\$691	\$27,640	1.8	\$56,100	\$1,403	\$16,830	\$421	3,883	36%	\$12.03	\$626	1.1
Bracken County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	844	25%	\$10.60	\$551	1.5
Breathitt County	\$11.92	\$620	\$24,800	1.6	\$34,500	\$863	\$10,350	\$259	1,328	25%	\$7.61	\$396	1.6
Breckinridge County	\$11.92	\$620	\$24,800	1.6	\$57,400	\$1,435	\$17,220	\$431	1,519	21%	\$8.81	\$458	1.4
Bullitt County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	4,989	17%	\$8.90	\$463	1.8
Butler County	\$11.92	\$620	\$24,800	1.6	\$45,200	\$1,130	\$13,560	\$339	1,357	26%	\$10.28	\$535	1.2
Caldwell County	\$11.92	\$620	\$24,800	1.6	\$54,700	\$1,368	\$16,410	\$410	1,597	30%	\$10.65	\$554	1.1
Calloway County	\$13.50	\$702	\$28,080	1.9	\$56,700	\$1,418	\$17,010	\$425	5,606	37%	\$6.83	\$355	2.0
Campbell County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	11,424	32%	\$10.93	\$568	1.5
Carlisle County	\$12.60	\$655	\$26,200	1.7	\$52,500	\$1,313	\$15,750	\$394	443	21%	\$15.41	\$801	0.8
Carroll County	\$13.25	\$689	\$27,560	1.8	\$50,600	\$1,265	\$15,180	\$380	1,575	39%	\$16.29	\$847	0.8
Carter County	\$11.96	\$622	\$24,880	1.6	\$47,900	\$1,198	\$14,370	\$359	2,434	23%	\$9.52	\$495	1.3
Casey County	\$11.92	\$620	\$24,800	1.6	\$45,900	\$1,148	\$13,770	\$344	1,342	21%	\$12.09	\$629	1.0
Christian County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	13,389	53%	\$15.11	\$786	1.1
Clark County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	5,122	36%	\$11.56	\$601	1.4
Clay County	\$11.92	\$620	\$24,800	1.6	\$28,800	\$720	\$8,640	\$216	2,119	28%	\$10.57	\$550	1.1
Clinton County	\$11.92	\$620	\$24,800	1.6	\$36,400	\$910	\$10,920	\$273	1,082	28%	\$10.74	\$558	1.1
Crittenden County	\$11.92	\$620	\$24,800	1.6	\$54,400	\$1,360	\$16,320	\$408	794	21%	\$11.45	\$595	1.0
Cumberland County	\$11.92	\$620	\$24,800	1.6	\$38,300	\$958	\$11,490	\$287	776	28%	\$9.73	\$506	1.2
Daviess County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	12,535	32%	\$11.43	\$594	1.2

† Wage data not available (See Appendix B).

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	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Edmonson County	\$14.94	\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	956	20%	\$8.92	\$464	1.7
Elliott County	\$11.92	\$620	\$24,800	1.6	\$36,700	\$918	\$11,010	\$275	594	23%	\$5.87	\$305	2.0
Estill County	\$11.92	\$620	\$24,800	1.6	\$42,600	\$1,065	\$12,780	\$320	1,708	30%	\$9.49	\$494	1.3
Fayette County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	58,709	46%	\$13.39	\$696	1.2
Fleming County	\$11.92	\$620	\$24,800	1.6	\$47,900	\$1,198	\$14,370	\$359	1,599	28%	\$8.66	\$450	1.4
Floyd County	\$11.92	\$620	\$24,800	1.6	\$40,300	\$1,008	\$12,090	\$302	4,571	30%	\$9.90	\$515	1.2
Franklin County	\$14.15	\$736	\$29,440	2.0	\$65,200	\$1,630	\$19,560	\$489	7,855	37%	\$12.64	\$657	1.1
Fulton County	\$11.92	\$620	\$24,800	1.6	\$42,300	\$1,058	\$12,690	\$317	1,048	40%	\$10.47	\$544	1.1
Gallatin County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	911	31%	\$16.06	\$835	1.0
Garrard County	\$12.63	\$657	\$26,280	1.7	\$55,700	\$1,393	\$16,710	\$418	1,548	23%	\$8.37	\$435	1.5
Grant County	\$15.02	\$781	\$31,240	2.1	\$52,500	\$1,313	\$15,750	\$394	2,541	31%	\$10.23	\$532	1.5
Graves County	\$11.92	\$620	\$24,800	1.6	\$54,800	\$1,370	\$16,440	\$411	3,822	27%	\$8.78	\$457	1.4
Grayson County	\$11.92	\$620	\$24,800	1.6	\$46,700	\$1,168	\$14,010	\$350	2,686	28%	\$10.39	\$540	1.1
Green County	\$11.92	\$620	\$24,800	1.6	\$49,200	\$1,230	\$14,760	\$369	954	21%	\$6.90	\$359	1.7
Greenup County	\$13.38	\$696	\$27,840	1.8	\$54,900	\$1,373	\$16,470	\$412	3,314	23%	\$10.71	\$557	1.2
Hancock County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	748	23%	\$17.03	\$885	0.8
Hardin County	\$14.40	\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	15,054	37%	\$13.07	\$679	1.1
Harlan County	\$11.92	\$620	\$24,800	1.6	\$36,500	\$913	\$10,950	\$274	3,521	31%	\$10.24	\$532	1.2
Harrison County	\$11.92	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	2,193	31%	\$10.43	\$542	1.1
Hart County	\$11.92	\$620	\$24,800	1.6	\$44,700	\$1,118	\$13,410	\$335	2,042	28%	\$9.62	\$500	1.2
Henderson County	\$14.79	\$769	\$30,760	2.0	\$65,100	\$1,628	\$19,530	\$488	7,366	39%	\$11.52	\$599	1.3
Henry County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	1,904	32%	\$10.01	\$520	1.6
Hickman County	\$11.92	\$620	\$24,800	1.6	\$51,300	\$1,283	\$15,390	\$385	368	20%	\$10.59	\$551	1.1
Hopkins County	\$12.10	\$629	\$25,160	1.7	\$58,500	\$1,463	\$17,550	\$439	5,204	28%	\$12.54	\$652	1.0
Jackson County	\$11.92	\$620	\$24,800	1.6	\$33,500	\$838	\$10,050	\$251	1,494	27%	\$10.33	\$537	1.2
Jefferson County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	120,374	39%	\$15.66	\$814	1.0

† Wage data not available (See Appendix B).

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	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Jessamine County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	6,866	37%	\$9.72	\$506	1.6
Johnson County	\$11.92	\$620	\$24,800	1.6	\$46,100	\$1,153	\$13,830	\$346	2,271	26%	\$8.88	\$462	1.3
Kenton County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	21,591	34%	\$14.45	\$751	1.1
Knott County	\$11.92	\$620	\$24,800	1.6	\$42,800	\$1,070	\$12,840	\$321	1,235	20%	\$9.21	\$479	1.3
Knox County	\$11.92	\$620	\$24,800	1.6	\$35,500	\$888	\$10,650	\$266	4,269	35%	\$8.89	\$463	1.3
Larue County	\$14.40	\$749	\$29,960	2.0	\$61,500	\$1,538	\$18,450	\$461	1,569	29%	\$8.10	\$421	1.8
Laurel County	\$11.92	\$620	\$24,800	1.6	\$45,600	\$1,140	\$13,680	\$342	7,099	31%	\$10.58	\$550	1.1
Lawrence County	\$11.92	\$620	\$24,800	1.6	\$46,900	\$1,173	\$14,070	\$352	1,400	23%	\$7.38	\$384	1.6
Lee County	\$11.92	\$620	\$24,800	1.6	\$34,600	\$865	\$10,380	\$260	719	25%	\$8.20	\$426	1.5
Leslie County	\$11.92	\$620	\$24,800	1.6	\$40,600	\$1,015	\$12,180	\$305	869	21%	\$9.44	\$491	1.3
Letcher County	\$11.92	\$620	\$24,800	1.6	\$43,800	\$1,095	\$13,140	\$329	2,625	26%	\$9.65	\$502	1.2
Lewis County	\$11.92	\$620	\$24,800	1.6	\$40,200	\$1,005	\$12,060	\$302	1,397	26%	\$8.30	\$432	1.4
Lincoln County	\$11.92	\$620	\$24,800	1.6	\$45,700	\$1,143	\$13,710	\$343	2,559	26%	\$8.89	\$462	1.3
Livingston County	\$11.92	\$620	\$24,800	1.6	\$53,400	\$1,335	\$16,020	\$401	988	25%	\$12.33	\$641	1.0
Logan County	\$12.12	\$630	\$25,200	1.7	\$50,500	\$1,263	\$15,150	\$379	3,392	32%	\$11.98	\$623	1.0
Lyon County	\$11.92	\$620	\$24,800	1.6	\$60,500	\$1,513	\$18,150	\$454	629	19%	\$6.04	\$314	2.0
McCracken County	\$13.15	\$684	\$27,360	1.8	\$69,800	\$1,745	\$20,940	\$524	9,346	33%	\$11.96	\$622	1.1
McCreary County	\$11.92	\$620	\$24,800	1.6	\$26,200	\$655	\$7,860	\$197	1,869	30%	\$8.55	\$444	1.4
McLean County	\$13.71	\$713	\$28,520	1.9	\$62,300	\$1,558	\$18,690	\$467	765	20%	\$10.35	\$538	1.3
Madison County	\$13.42	\$698	\$27,920	1.9	\$65,900	\$1,648	\$19,770	\$494	13,146	41%	\$10.71	\$557	1.3
Magoffin County	\$11.92	\$620	\$24,800	1.6	\$38,000	\$950	\$11,400	\$285	1,448	29%	\$7.37	\$383	1.6
Marion County	\$12.19	\$634	\$25,360	1.7	\$50,000	\$1,250	\$15,000	\$375	2,009	27%	\$11.38	\$592	1.1
Marshall County	\$13.69	\$712	\$28,480	1.9	\$59,600	\$1,490	\$17,880	\$447	2,818	22%	\$13.89	\$722	1.0
Martin County	\$11.92	\$620	\$24,800	1.6	\$35,300	\$883	\$10,590	\$265	1,221	28%	\$9.33	\$485	1.3
Mason County	\$12.37	\$643	\$25,720	1.7	\$49,800	\$1,245	\$14,940	\$374	2,331	34%	\$11.72	\$609	1.1
Meade County	\$13.92	\$724	\$28,960	1.9	\$60,500	\$1,513	\$18,150	\$454	2,961	28%	\$13.28	\$690	1.0

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Menifee County	\$11.92	\$620	\$24,800	1.6	\$40,000	\$1,000	\$12,000	\$300	509	20%	\$7.86	\$409	1.5
Mercer County	\$12.35	\$642	\$25,680	1.7	\$57,600	\$1,440	\$17,280	\$432	2,593	29%	\$13.14	\$683	0.9
Metcalfe County	\$11.92	\$620	\$24,800	1.6	\$44,600	\$1,115	\$13,380	\$335	885	23%	\$9.08	\$472	1.3
Monroe County	\$11.92	\$620	\$24,800	1.6	\$41,500	\$1,038	\$12,450	\$311	1,188	27%	\$8.76	\$455	1.4
Montgomery County	\$13.31	\$692	\$27,680	1.8	\$49,200	\$1,230	\$14,760	\$369	3,649	36%	\$11.65	\$606	1.1
Morgan County	\$11.92	\$620	\$24,800	1.6	\$40,400	\$1,010	\$12,120	\$303	1,348	27%	\$10.30	\$536	1.2
Muhlenberg County	\$11.92	\$620	\$24,800	1.6	\$51,100	\$1,278	\$15,330	\$383	2,363	21%	\$11.06	\$575	1.1
Nelson County	\$13.48	\$701	\$28,040	1.9	\$62,100	\$1,553	\$18,630	\$466	4,076	24%	\$10.58	\$550	1.3
Nicholas County	\$11.92	\$620	\$24,800	1.6	\$49,500	\$1,238	\$14,850	\$371	735	27%	\$8.08	\$420	1.5
Ohio County	\$11.92	\$620	\$24,800	1.6	\$47,500	\$1,188	\$14,250	\$356	2,015	23%	\$8.46	\$440	1.4
Oldham County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	3,073	15%	\$8.62	\$448	1.8
Owen County	\$12.13	\$631	\$25,240	1.7	\$53,500	\$1,338	\$16,050	\$401	1,027	26%	\$10.71	\$557	1.1
Owsley County	\$11.92	\$620	\$24,800	1.6	\$44,400	\$1,110	\$13,320	\$333	465	28%	\$6.99	\$363	1.7
Pendleton County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	1,139	22%	\$14.03	\$730	1.2
Perry County	\$11.92	\$620	\$24,800	1.6	\$45,000	\$1,125	\$13,500	\$338	2,964	27%	\$11.84	\$616	1.0
Pike County	\$12.96	\$674	\$26,960	1.8	\$43,600	\$1,090	\$13,080	\$327	7,046	27%	\$12.37	\$643	1.0
Powell County	\$11.92	\$620	\$24,800	1.6	\$51,700	\$1,293	\$15,510	\$388	1,484	31%	\$7.34	\$382	1.6
Pulaski County	\$12.06	\$627	\$25,080	1.7	\$47,500	\$1,188	\$14,250	\$356	7,774	30%	\$9.21	\$479	1.3
Robertson County †	\$12.92	\$672	\$26,880	1.8	\$50,700	\$1,268	\$15,210	\$380	208	22%			
Rockcastle County	\$11.92	\$620	\$24,800	1.6	\$43,900	\$1,098	\$13,170	\$329	1,539	24%	\$9.57	\$497	1.2
Rowan County	\$13.73	\$714	\$28,560	1.9	\$53,400	\$1,335	\$16,020	\$401	3,259	38%	\$8.23	\$428	1.7
Russell County	\$11.92	\$620	\$24,800	1.6	\$40,800	\$1,020	\$12,240	\$306	1,814	26%	\$8.61	\$448	1.4
Scott County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	5,804	31%	\$15.75	\$819	1.0
Shelby County	\$15.38	\$800	\$32,000	2.1	\$75,200	\$1,880	\$22,560	\$564	5,095	32%	\$10.32	\$537	1.5
Simpson County	\$13.44	\$699	\$27,960	1.9	\$52,200	\$1,305	\$15,660	\$392	2,586	37%	\$11.12	\$578	1.2
Spencer County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	1,017	16%	\$8.60	\$447	1.8

† Wage data not available (See Appendix B).

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.

KENTUCKY

	FY18 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTERS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	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
Taylor County	\$12.04	\$626	\$25,040	1.7	\$44,100	\$1,103	\$13,230	\$331	3,542	36%	\$8.65	\$450	1.4
Todd County	\$12.29	\$639	\$25,560	1.7	\$52,800	\$1,320	\$15,840	\$396	1,230	27%	\$9.35	\$486	1.3
Trigg County	\$16.12	\$838	\$33,520	2.2	\$55,400	\$1,385	\$16,620	\$416	1,120	19%	\$8.64	\$449	1.9
Trimble County	\$15.79	\$821	\$32,840	2.2	\$71,500	\$1,788	\$21,450	\$536	865	24%	\$13.82	\$718	1.1
Union County	\$11.92	\$620	\$24,800	1.6	\$51,200	\$1,280	\$15,360	\$384	1,599	29%	\$12.66	\$658	0.9
Warren County	\$14.94	\$777	\$31,080	2.1	\$57,400	\$1,435	\$17,220	\$431	19,597	43%	\$12.51	\$651	1.2
Washington County	\$12.40	\$645	\$25,800	1.7	\$53,300	\$1,333	\$15,990	\$400	1,069	24%	\$9.53	\$496	1.3
Wayne County	\$11.92	\$620	\$24,800	1.6	\$38,300	\$958	\$11,490	\$287	2,314	30%	\$7.47	\$388	1.6
Webster County	\$11.92	\$620	\$24,800	1.6	\$52,800	\$1,320	\$15,840	\$396	1,531	30%	\$18.21	\$947	0.7
Whitley County	\$12.29	\$639	\$25,560	1.7	\$39,400	\$985	\$11,820	\$296	4,011	32%	\$12.37	\$643	1.0
Wolfe County	\$11.92	\$620	\$24,800	1.6	\$32,400	\$810	\$9,720	\$243	1,044	36%	\$5.98	\$311	2.0
Woodford County	\$15.77	\$820	\$32,800	2.2	\$70,100	\$1,753	\$21,030	\$526	3,058	31%	\$12.41	\$645	1.3

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- 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.