

MINNESOTA

STATE RANKING #22*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$979**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,262** monthly or **\$39,141** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.82
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$9.65
Average Renter Wage	\$14.84
2-Bedroom Housing Wage	\$18.82
Number of Renter Households	609,699
Percent Renters	29%

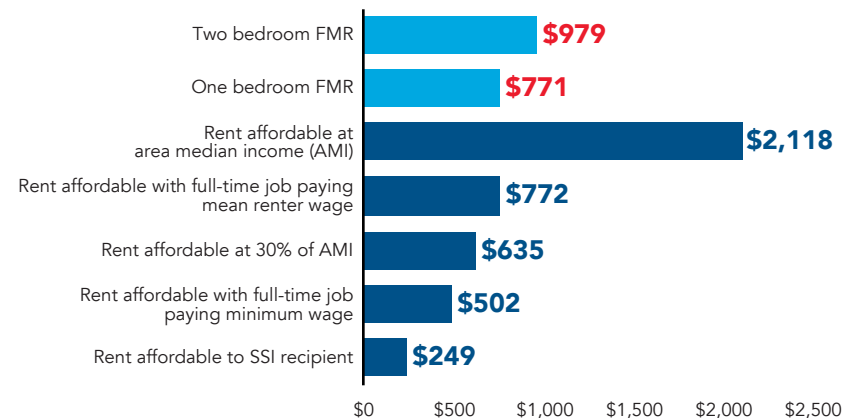
78
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

61
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)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$20.94
Grand Forks MSA	\$18.58
Rice County	\$16.96
Mille Lacs County HMFA	\$16.54
Rochester HMFA	\$16.54



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.

MINNESOTA

	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
Minnesota	\$18.82	\$979	\$39,141	2.0	\$84,726	\$2,118	\$25,418	\$635	609,699	29%	\$14.84	\$772	1.3
Combined Nonmetro Areas	\$14.30	\$744	\$29,745	1.5	\$67,006	\$1,675	\$20,102	\$503	118,739	24%	\$10.01	\$520	1.4
Metropolitan Areas													
Duluth MSA	\$16.31	\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	27,683	28%	\$10.35	\$538	1.6
Fargo MSA	\$15.58	\$810	\$32,400	1.6	\$82,000	\$2,050	\$24,600	\$615	6,956	30%	\$7.85	\$408	2.0
Fillmore County HMFA	\$13.40	\$697	\$27,880	1.4	\$70,100	\$1,753	\$21,030	\$526	1,803	21%	\$7.72	\$402	1.7
Grand Forks MSA	\$18.58	\$966	\$38,640	1.9	\$78,100	\$1,953	\$23,430	\$586	3,417	27%	\$8.53	\$444	2.2
La Crosse-Onalaska MSA	\$15.25	\$793	\$31,720	1.6	\$72,400	\$1,810	\$21,720	\$543	1,534	19%	\$7.59	\$395	2.0
Le Sueur County HMFA	\$14.58	\$758	\$30,320	1.5	\$76,500	\$1,913	\$22,950	\$574	2,028	19%	\$11.47	\$597	1.3
Mankato-North Mankato MSA	\$15.94	\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	12,707	34%	\$10.40	\$541	1.5
Mille Lacs County HMFA	\$16.54	\$860	\$34,400	1.7	\$61,100	\$1,528	\$18,330	\$458	2,594	26%	\$8.97	\$466	1.8
Minneapolis-St. Paul-Bloomington HMFA	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	389,647	31%	\$16.90	\$879	1.2
Rochester HMFA	\$16.54	\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	16,666	25%	\$14.48	\$753	1.1
Sibley County HMFA	\$13.48	\$701	\$28,040	1.4	\$70,500	\$1,763	\$21,150	\$529	1,311	22%	\$11.22	\$583	1.2
St. Cloud MSA	\$15.38	\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	22,842	31%	\$11.80	\$613	1.3
Wabasha County HMFA	\$13.73	\$714	\$28,560	1.4	\$72,100	\$1,803	\$21,630	\$541	1,772	20%	\$9.48	\$493	1.4
Counties													
Aitkin County	\$14.33	\$745	\$29,800	1.5	\$56,200	\$1,405	\$16,860	\$422	1,327	17%	\$9.17	\$477	1.6
Anoka County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	25,232	20%	\$13.55	\$704	1.5
Becker County	\$13.63	\$709	\$28,360	1.4	\$66,500	\$1,663	\$19,950	\$499	2,833	21%	\$9.06	\$471	1.5
Beltrami County	\$14.73	\$766	\$30,640	1.5	\$58,900	\$1,473	\$17,670	\$442	5,259	31%	\$9.94	\$517	1.5
Benton County	\$15.38	\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	4,866	31%	\$10.43	\$543	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.

MINNESOTA

	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
Big Stone County	\$13.40	\$697	\$27,880	1.4	\$64,500	\$1,613	\$19,350	\$484	473	21%	\$8.38	\$436	1.6
Blue Earth County	\$15.94	\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	9,290	37%	\$10.41	\$541	1.5
Brown County	\$13.40	\$697	\$27,880	1.4	\$70,300	\$1,758	\$21,090	\$527	2,252	21%	\$9.17	\$477	1.5
Carlton County	\$16.31	\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	2,798	21%	\$10.52	\$547	1.6
Carver County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	7,077	20%	\$12.79	\$665	1.6
Cass County	\$14.52	\$755	\$30,200	1.5	\$56,900	\$1,423	\$17,070	\$427	2,472	19%	\$7.13	\$371	2.0
Chippewa County	\$13.40	\$697	\$27,880	1.4	\$67,600	\$1,690	\$20,280	\$507	1,436	29%	\$11.45	\$595	1.2
Chisago County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	2,958	15%	\$8.88	\$462	2.4
Clay County	\$15.58	\$810	\$32,400	1.6	\$82,000	\$2,050	\$24,600	\$615	6,956	30%	\$7.85	\$408	2.0
Clearwater County	\$13.40	\$697	\$27,880	1.4	\$56,800	\$1,420	\$17,040	\$426	733	21%	\$9.97	\$519	1.3
Cook County	\$14.73	\$766	\$30,640	1.5	\$67,600	\$1,690	\$20,280	\$507	693	26%	\$6.94	\$361	2.1
Cottonwood County	\$13.40	\$697	\$27,880	1.4	\$59,600	\$1,490	\$17,880	\$447	1,044	22%	\$9.20	\$479	1.5
Crow Wing County	\$15.33	\$797	\$31,880	1.6	\$64,600	\$1,615	\$19,380	\$485	6,557	25%	\$10.26	\$534	1.5
Dakota County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	40,564	26%	\$14.18	\$737	1.5
Dodge County	\$16.54	\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	1,284	17%	\$10.42	\$542	1.6
Douglas County	\$15.65	\$814	\$32,560	1.6	\$71,600	\$1,790	\$21,480	\$537	3,608	23%	\$10.15	\$528	1.5
Faribault County	\$13.40	\$697	\$27,880	1.4	\$61,500	\$1,538	\$18,450	\$461	1,510	24%	\$11.84	\$616	1.1
Fillmore County	\$13.40	\$697	\$27,880	1.4	\$70,100	\$1,753	\$21,030	\$526	1,803	21%	\$7.72	\$402	1.7
Freeborn County	\$13.40	\$697	\$27,880	1.4	\$62,700	\$1,568	\$18,810	\$470	3,188	24%	\$12.14	\$631	1.1
Goodhue County	\$15.40	\$801	\$32,040	1.6	\$77,700	\$1,943	\$23,310	\$583	4,642	24%	\$11.45	\$595	1.3
Grant County	\$13.40	\$697	\$27,880	1.4	\$65,100	\$1,628	\$19,530	\$488	507	20%	\$7.36	\$383	1.8
Hennepin County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	186,566	38%	\$19.19	\$998	1.1
Houston County	\$15.25	\$793	\$31,720	1.6	\$72,400	\$1,810	\$21,720	\$543	1,534	19%	\$7.59	\$395	2.0
Hubbard County	\$13.40	\$697	\$27,880	1.4	\$63,000	\$1,575	\$18,900	\$473	1,612	18%	\$8.59	\$447	1.6
Isanti County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	2,697	19%	\$10.74	\$558	2.0
Itasca County	\$14.75	\$767	\$30,680	1.5	\$59,500	\$1,488	\$17,850	\$446	3,789	20%	\$9.41	\$490	1.6

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Jackson County	\$13.40	\$697	\$27,880	1.4	\$68,200	\$1,705	\$20,460	\$512	973	22%	\$10.05	\$522	1.3
Kanabec County	\$15.29	\$795	\$31,800	1.6	\$59,700	\$1,493	\$17,910	\$448	1,218	19%	\$10.25	\$533	1.5
Kandiyohi County	\$14.10	\$733	\$29,320	1.5	\$68,900	\$1,723	\$20,670	\$517	4,585	27%	\$9.41	\$489	1.5
Kittson County	\$13.40	\$697	\$27,880	1.4	\$70,900	\$1,773	\$21,270	\$532	352	18%	\$8.36	\$435	1.6
Koochiching County	\$13.40	\$697	\$27,880	1.4	\$61,200	\$1,530	\$18,360	\$459	1,187	21%	\$7.53	\$392	1.8
Lac qui Parle County	\$13.40	\$697	\$27,880	1.4	\$68,200	\$1,705	\$20,460	\$512	615	20%	\$9.65	\$502	1.4
Lake County	\$15.42	\$802	\$32,080	1.6	\$63,900	\$1,598	\$19,170	\$479	1,009	19%	\$11.73	\$610	1.3
Lake of the Woods County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	242	16%	\$8.59	\$447	1.6
Le Sueur County	\$14.58	\$758	\$30,320	1.5	\$76,500	\$1,913	\$22,950	\$574	2,028	19%	\$11.47	\$597	1.3
Lincoln County	\$13.40	\$697	\$27,880	1.4	\$67,900	\$1,698	\$20,370	\$509	513	21%	\$8.71	\$453	1.5
Lyon County	\$13.40	\$697	\$27,880	1.4	\$75,000	\$1,875	\$22,500	\$563	3,254	32%	\$9.90	\$515	1.4
McLeod County	\$13.92	\$724	\$28,960	1.4	\$71,700	\$1,793	\$21,510	\$538	3,393	23%	\$10.94	\$569	1.3
Mahnomen County	\$13.40	\$697	\$27,880	1.4	\$52,000	\$1,300	\$15,600	\$390	559	28%	\$10.09	\$525	1.3
Marshall County	\$13.40	\$697	\$27,880	1.4	\$69,800	\$1,745	\$20,940	\$524	753	19%	\$11.13	\$579	1.2
Martin County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	2,241	26%	\$9.80	\$510	1.4
Meeker County	\$14.73	\$766	\$30,640	1.5	\$71,200	\$1,780	\$21,360	\$534	1,864	20%	\$9.00	\$468	1.6
Mille Lacs County	\$16.54	\$860	\$34,400	1.7	\$61,100	\$1,528	\$18,330	\$458	2,594	26%	\$8.97	\$466	1.8
Morrison County	\$13.40	\$697	\$27,880	1.4	\$65,800	\$1,645	\$19,740	\$494	2,801	21%	\$7.44	\$387	1.8
Mower County	\$14.63	\$761	\$30,440	1.5	\$67,800	\$1,695	\$20,340	\$509	4,198	27%	\$12.07	\$628	1.2
Murray County	\$13.40	\$697	\$27,880	1.4	\$70,700	\$1,768	\$21,210	\$530	717	19%	\$11.71	\$609	1.1
Nicollet County	\$15.94	\$829	\$33,160	1.7	\$75,000	\$1,875	\$22,500	\$563	3,417	27%	\$10.40	\$541	1.5
Nobles County	\$13.79	\$717	\$28,680	1.4	\$63,400	\$1,585	\$19,020	\$476	2,296	29%	\$12.46	\$648	1.1
Norman County	\$13.40	\$697	\$27,880	1.4	\$65,300	\$1,633	\$19,590	\$490	503	19%	\$9.35	\$486	1.4
Olmsted County	\$16.54	\$860	\$34,400	1.7	\$90,500	\$2,263	\$27,150	\$679	15,382	26%	\$14.70	\$764	1.1
Otter Tail County	\$14.04	\$730	\$29,200	1.5	\$68,900	\$1,723	\$20,670	\$517	5,115	21%	\$9.15	\$476	1.5
Pennington County	\$13.81	\$718	\$28,720	1.4	\$68,500	\$1,713	\$20,550	\$514	1,589	27%	\$11.64	\$605	1.2

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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
Pine County	\$15.42	\$802	\$32,080	1.6	\$56,400	\$1,410	\$16,920	\$423	2,445	22%	\$7.03	\$365	2.2
Pipestone County	\$13.40	\$697	\$27,880	1.4	\$61,200	\$1,530	\$18,360	\$459	962	24%	\$9.04	\$470	1.5
Polk County	\$18.58	\$966	\$38,640	1.9	\$78,100	\$1,953	\$23,430	\$586	3,417	27%	\$8.53	\$444	2.2
Pope County	\$14.42	\$750	\$30,000	1.5	\$70,600	\$1,765	\$21,180	\$530	953	20%	\$11.60	\$603	1.2
Ramsey County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	84,941	41%	\$17.58	\$914	1.2
Red Lake County	\$13.40	\$697	\$27,880	1.4	\$69,400	\$1,735	\$20,820	\$521	326	19%	\$7.45	\$388	1.8
Redwood County	\$13.40	\$697	\$27,880	1.4	\$64,200	\$1,605	\$19,260	\$482	1,297	21%	\$10.30	\$536	1.3
Renville County	\$13.40	\$697	\$27,880	1.4	\$67,000	\$1,675	\$20,100	\$503	1,287	21%	\$11.42	\$594	1.2
Rice County	\$16.96	\$882	\$35,280	1.8	\$78,100	\$1,953	\$23,430	\$586	5,859	26%	\$10.01	\$521	1.7
Rock County	\$13.40	\$697	\$27,880	1.4	\$66,300	\$1,658	\$19,890	\$497	1,020	26%	\$11.84	\$615	1.1
Roseau County	\$13.40	\$697	\$27,880	1.4	\$67,300	\$1,683	\$20,190	\$505	1,250	20%	\$11.92	\$620	1.1
St. Louis County	\$16.31	\$848	\$33,920	1.7	\$71,400	\$1,785	\$21,420	\$536	24,885	29%	\$10.33	\$537	1.6
Scott County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	8,051	17%	\$10.86	\$565	1.9
Sherburne County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	5,327	17%	\$11.16	\$580	1.9
Sibley County	\$13.48	\$701	\$28,040	1.4	\$70,500	\$1,763	\$21,150	\$529	1,311	22%	\$11.22	\$583	1.2
Stearns County	\$15.38	\$800	\$32,000	1.6	\$70,600	\$1,765	\$21,180	\$530	17,976	31%	\$12.08	\$628	1.3
Steele County	\$15.58	\$810	\$32,400	1.6	\$77,100	\$1,928	\$23,130	\$578	3,438	24%	\$10.22	\$532	1.5
Stevens County	\$13.40	\$697	\$27,880	1.4	\$75,300	\$1,883	\$22,590	\$565	1,156	32%	\$8.14	\$423	1.6
Swift County	\$13.40	\$697	\$27,880	1.4	\$64,700	\$1,618	\$19,410	\$485	1,214	29%	\$10.20	\$530	1.3
Todd County	\$13.40	\$697	\$27,880	1.4	\$60,300	\$1,508	\$18,090	\$452	1,823	18%	\$9.57	\$498	1.4
Traverse County	\$13.40	\$697	\$27,880	1.4	\$66,900	\$1,673	\$20,070	\$502	277	18%	\$8.81	\$458	1.5
Wabasha County	\$13.73	\$714	\$28,560	1.4	\$72,100	\$1,803	\$21,630	\$541	1,772	20%	\$9.48	\$493	1.4
Wadena County	\$13.40	\$697	\$27,880	1.4	\$55,100	\$1,378	\$16,530	\$413	1,403	25%	\$11.59	\$603	1.2
Waseca County	\$13.40	\$697	\$27,880	1.4	\$73,900	\$1,848	\$22,170	\$554	1,734	24%	\$8.88	\$462	1.5
Washington County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	17,867	20%	\$11.98	\$623	1.7
Watwan County	\$13.40	\$697	\$27,880	1.4	\$65,100	\$1,628	\$19,530	\$488	1,170	26%	\$10.12	\$526	1.3

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Wilkin County	\$13.40	\$697	\$27,880	1.4	\$69,900	\$1,748	\$20,970	\$524	669	23%	\$8.60	\$447	1.6
Winona County	\$13.92	\$724	\$28,960	1.4	\$73,300	\$1,833	\$21,990	\$550	5,638	30%	\$9.20	\$478	1.5
Wright County	\$20.94	\$1,089	\$43,560	2.2	\$94,300	\$2,358	\$28,290	\$707	8,367	18%	\$9.72	\$505	2.2
Yellow Medicine County	\$13.40	\$697	\$27,880	1.4	\$66,000	\$1,650	\$19,800	\$495	906	22%	\$9.11	\$474	1.5

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