

NEBRASKA

STATE RANKING **#39***

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$815**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,715** monthly or **\$32,580** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.66
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$9.00
Average Renter Wage	\$12.57
2-Bedroom Housing Wage	\$15.66
Number of Renter Households	251,775
Percent Renters	34%

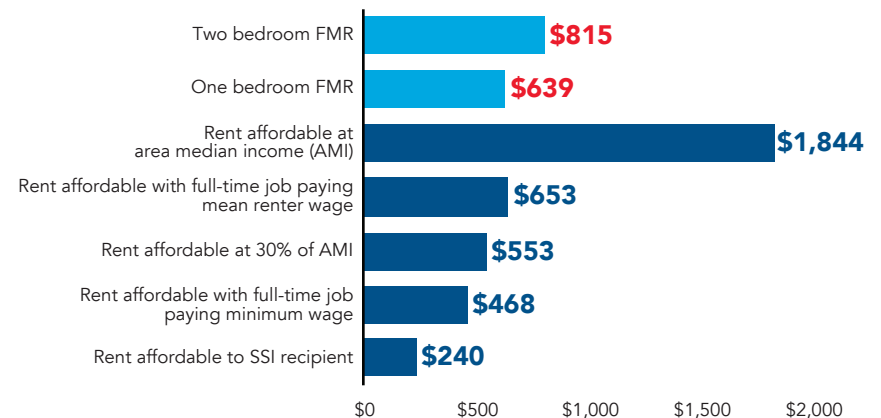
70
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

55
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

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

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$17.83
Lincoln HMFA	\$15.96
Sioux City HMFA	\$15.50
Saunders County HMFA	\$14.90
Hall County HMFA	\$14.81



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.

NEBRASKA

	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
Nebraska	\$15.66		\$815	\$32,580	1.7	\$73,764	\$1,844	\$22,129	\$553	251,775	34%	\$12.57	\$653	1.2
Combined Nonmetro Areas	\$12.99		\$675	\$27,015	1.4	\$64,915	\$1,623	\$19,474	\$487	82,034	30%	\$11.33	\$589	1.1
<u>Metropolitan Areas</u>														
Hall County HMFA	\$14.81		\$770	\$30,800	1.6	\$59,700	\$1,493	\$17,910	\$448	8,718	39%	\$11.31	\$588	1.3
Hamilton County HMFA	\$13.56		\$705	\$28,200	1.5	\$71,500	\$1,788	\$21,450	\$536	711	19%	\$13.55	\$704	1.0
Howard County HMFA	\$12.56		\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	577	22%	\$7.60	\$395	1.7
Lincoln HMFA	\$15.96		\$830	\$33,200	1.8	\$78,400	\$1,960	\$23,520	\$588	48,632	41%	\$11.43	\$595	1.4
Merrick County HMFA	\$12.56		\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	873	26%	\$12.36	\$643	1.0
Omaha-Council Bluffs HMFA	\$17.83		\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	103,835	36%	\$13.91	\$723	1.3
Saunders County HMFA	\$14.90		\$775	\$31,000	1.7	\$77,000	\$1,925	\$23,100	\$578	1,666	21%	\$9.79	\$509	1.5
Seward County HMFA	\$13.17		\$685	\$27,400	1.5	\$77,200	\$1,930	\$23,160	\$579	1,769	28%	\$10.42	\$542	1.3
Sioux City HMFA	\$15.50		\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	2,960	31%	\$13.11	\$682	1.2
<u>Counties</u>														
Adams County	\$12.56		\$653	\$26,120	1.4	\$70,600	\$1,765	\$21,180	\$530	4,036	32%	\$9.67	\$503	1.3
Antelope County	\$12.56		\$653	\$26,120	1.4	\$59,300	\$1,483	\$17,790	\$445	632	23%	\$9.41	\$489	1.3
Arthur County †	\$15.50		\$806	\$32,240	1.7	\$55,800	\$1,395	\$16,740	\$419	69	38%			
Banner County †	\$12.56		\$653	\$26,120	1.4	\$63,200	\$1,580	\$18,960	\$474	106	34%			
Blaine County †	\$12.65		\$658	\$26,320	1.4	\$54,700	\$1,368	\$16,410	\$410	106	42%			
Boone County	\$12.56		\$653	\$26,120	1.4	\$67,000	\$1,675	\$20,100	\$503	484	22%	\$13.26	\$690	0.9
Box Butte County	\$12.56		\$653	\$26,120	1.4	\$67,900	\$1,698	\$20,370	\$509	1,451	31%	\$9.32	\$485	1.3
Boyd County	\$12.56		\$653	\$26,120	1.4	\$58,100	\$1,453	\$17,430	\$436	169	19%	\$11.60	\$603	1.1
Brown County	\$13.54		\$704	\$28,160	1.5	\$48,400	\$1,210	\$14,520	\$363	410	27%	\$11.47	\$596	1.2
Buffalo County	\$13.75		\$715	\$28,600	1.5	\$75,200	\$1,880	\$22,560	\$564	6,721	36%	\$10.74	\$559	1.3

† 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 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
Burt County	\$12.87	\$669	\$26,760	1.4	\$65,200	\$1,630	\$19,560	\$489	657	23%	\$10.33	\$537	1.2
Butler County	\$12.56	\$653	\$26,120	1.4	\$67,000	\$1,675	\$20,100	\$503	731	21%	\$12.44	\$647	1.0
Cass County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	1,777	18%	\$10.99	\$571	1.6
Cedar County	\$12.56	\$653	\$26,120	1.4	\$70,900	\$1,773	\$21,270	\$532	702	20%	\$10.56	\$549	1.2
Chase County	\$12.56	\$653	\$26,120	1.4	\$63,500	\$1,588	\$19,050	\$476	354	21%	\$10.34	\$538	1.2
Cherry County	\$12.56	\$653	\$26,120	1.4	\$64,600	\$1,615	\$19,380	\$485	1,025	38%	\$8.09	\$421	1.6
Cheyenne County	\$12.56	\$653	\$26,120	1.4	\$75,300	\$1,883	\$22,590	\$565	1,362	31%	\$16.23	\$844	0.8
Clay County	\$12.56	\$653	\$26,120	1.4	\$64,800	\$1,620	\$19,440	\$486	606	23%	\$12.59	\$655	1.0
Colfax County	\$12.56	\$653	\$26,120	1.4	\$64,200	\$1,605	\$19,260	\$482	1,012	28%	\$13.77	\$716	0.9
Cuming County	\$12.56	\$653	\$26,120	1.4	\$65,900	\$1,648	\$19,770	\$494	1,189	31%	\$11.81	\$614	1.1
Custer County	\$12.56	\$653	\$26,120	1.4	\$59,100	\$1,478	\$17,730	\$443	1,340	28%	\$12.33	\$641	1.0
Dakota County	\$15.50	\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	2,432	33%	\$13.43	\$699	1.2
Dawes County	\$12.85	\$668	\$26,720	1.4	\$63,500	\$1,588	\$19,050	\$476	1,407	38%	\$8.93	\$464	1.4
Dawson County	\$12.62	\$656	\$26,240	1.4	\$58,800	\$1,470	\$17,640	\$441	2,865	33%	\$11.07	\$576	1.1
Deuel County	\$12.56	\$653	\$26,120	1.4	\$61,700	\$1,543	\$18,510	\$463	192	23%	\$11.92	\$620	1.1
Dixon County	\$15.50	\$806	\$32,240	1.7	\$65,100	\$1,628	\$19,530	\$488	528	23%	\$10.30	\$536	1.5
Dodge County	\$14.08	\$732	\$29,280	1.6	\$60,900	\$1,523	\$18,270	\$457	5,166	34%	\$12.05	\$626	1.2
Douglas County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	81,369	39%	\$14.33	\$745	1.2
Dundy County	\$12.56	\$653	\$26,120	1.4	\$60,300	\$1,508	\$18,090	\$452	250	31%	\$13.08	\$680	1.0
Fillmore County	\$12.56	\$653	\$26,120	1.4	\$66,100	\$1,653	\$19,830	\$496	636	26%	\$12.70	\$661	1.0
Franklin County	\$12.56	\$653	\$26,120	1.4	\$62,600	\$1,565	\$18,780	\$470	229	16%	\$11.03	\$573	1.1
Frontier County	\$12.56	\$653	\$26,120	1.4	\$60,600	\$1,515	\$18,180	\$455	264	24%	\$12.39	\$644	1.0
Furnas County	\$12.56	\$653	\$26,120	1.4	\$53,900	\$1,348	\$16,170	\$404	693	31%	\$11.46	\$596	1.1
Gage County	\$12.56	\$653	\$26,120	1.4	\$65,600	\$1,640	\$19,680	\$492	2,818	30%	\$11.11	\$578	1.1
Garden County	\$12.56	\$653	\$26,120	1.4	\$70,100	\$1,753	\$21,030	\$526	179	21%	\$11.20	\$582	1.1
Garfield County	\$12.56	\$653	\$26,120	1.4	\$55,600	\$1,390	\$16,680	\$417	223	24%	\$6.27	\$326	2.0

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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
Gosper County	\$12.56	\$653	\$26,120	1.4	\$68,000	\$1,700	\$20,400	\$510	246	30%	\$18.91	\$983	0.7
Grant County	\$12.56	\$653	\$26,120	1.4	\$50,800	\$1,270	\$15,240	\$381	61	22%	\$16.83	\$875	0.7
Greeley County	\$12.56	\$653	\$26,120	1.4	\$55,100	\$1,378	\$16,530	\$413	201	20%	\$11.27	\$586	1.1
Hall County	\$14.81	\$770	\$30,800	1.6	\$59,700	\$1,493	\$17,910	\$448	8,718	39%	\$11.31	\$588	1.3
Hamilton County	\$13.56	\$705	\$28,200	1.5	\$71,500	\$1,788	\$21,450	\$536	711	19%	\$13.55	\$704	1.0
Harlan County	\$12.56	\$653	\$26,120	1.4	\$62,200	\$1,555	\$18,660	\$467	381	24%	\$6.87	\$357	1.8
Hayes County	\$13.90	\$723	\$28,920	1.5	\$60,600	\$1,515	\$18,180	\$455	149	34%	\$19.02	\$989	0.7
Hitchcock County	\$12.56	\$653	\$26,120	1.4	\$55,500	\$1,388	\$16,650	\$416	320	25%	\$13.63	\$709	0.9
Holt County	\$12.56	\$653	\$26,120	1.4	\$62,500	\$1,563	\$18,750	\$469	1,197	26%	\$13.22	\$687	1.0
Hooker County	\$12.56	\$653	\$26,120	1.4	\$47,400	\$1,185	\$14,220	\$356	71	24%	\$11.78	\$613	1.1
Howard County	\$12.56	\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	577	22%	\$7.60	\$395	1.7
Jefferson County	\$12.56	\$653	\$26,120	1.4	\$56,900	\$1,423	\$17,070	\$427	804	24%	\$10.52	\$547	1.2
Johnson County	\$12.56	\$653	\$26,120	1.4	\$61,300	\$1,533	\$18,390	\$460	490	26%	\$9.97	\$518	1.3
Kearney County	\$14.02	\$729	\$29,160	1.6	\$65,200	\$1,630	\$19,560	\$489	846	31%	\$12.83	\$667	1.1
Keith County	\$12.56	\$653	\$26,120	1.4	\$61,500	\$1,538	\$18,450	\$461	1,342	34%	\$9.85	\$512	1.3
Keya Paha County †	\$12.56	\$653	\$26,120	1.4	\$49,700	\$1,243	\$14,910	\$373	100	30%			
Kimball County	\$13.35	\$694	\$27,760	1.5	\$56,900	\$1,423	\$17,070	\$427	517	32%	\$15.33	\$797	0.9
Knox County	\$12.56	\$653	\$26,120	1.4	\$62,100	\$1,553	\$18,630	\$466	933	26%	\$10.01	\$520	1.3
Lancaster County	\$15.96	\$830	\$33,200	1.8	\$78,400	\$1,960	\$23,520	\$588	48,632	41%	\$11.43	\$595	1.4
Lincoln County	\$13.12	\$682	\$27,280	1.5	\$65,800	\$1,645	\$19,740	\$494	5,149	34%	\$12.02	\$625	1.1
Logan County	\$12.56	\$653	\$26,120	1.4	\$62,200	\$1,555	\$18,660	\$467	115	33%	\$11.39	\$592	1.1
Loup County †	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	47	19%			
McPherson County †	\$12.56	\$653	\$26,120	1.4	\$63,700	\$1,593	\$19,110	\$478	64	33%			
Madison County	\$13.31	\$692	\$27,680	1.5	\$64,900	\$1,623	\$19,470	\$487	4,887	35%	\$11.03	\$573	1.2
Merrick County	\$12.56	\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	873	26%	\$12.36	\$643	1.0
Morrill County	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	653	33%	\$12.80	\$665	1.0

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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
Nance County	\$12.56	\$653	\$26,120	1.4	\$60,100	\$1,503	\$18,030	\$451	349	22%	\$10.51	\$546	1.2
Nemaha County	\$12.56	\$653	\$26,120	1.4	\$77,000	\$1,925	\$23,100	\$578	845	29%	\$9.82	\$511	1.3
Nuckolls County	\$12.56	\$653	\$26,120	1.4	\$59,200	\$1,480	\$17,760	\$444	542	27%	\$7.77	\$404	1.6
Otoe County	\$12.63	\$657	\$26,280	1.4	\$68,300	\$1,708	\$20,490	\$512	1,703	26%	\$10.10	\$525	1.3
Pawnee County	\$12.56	\$653	\$26,120	1.4	\$60,800	\$1,520	\$18,240	\$456	286	23%	\$7.81	\$406	1.6
Perkins County	\$12.56	\$653	\$26,120	1.4	\$69,500	\$1,738	\$20,850	\$521	294	24%	\$10.65	\$554	1.2
Phelps County	\$12.56	\$653	\$26,120	1.4	\$69,700	\$1,743	\$20,910	\$523	1,146	30%	\$12.28	\$638	1.0
Pierce County	\$12.56	\$653	\$26,120	1.4	\$69,200	\$1,730	\$20,760	\$519	606	21%	\$10.73	\$558	1.2
Platte County	\$13.42	\$698	\$27,920	1.5	\$71,100	\$1,778	\$21,330	\$533	3,598	28%	\$12.85	\$668	1.0
Polk County	\$12.56	\$653	\$26,120	1.4	\$75,600	\$1,890	\$22,680	\$567	462	22%	\$10.35	\$538	1.2
Red Willow County	\$12.56	\$653	\$26,120	1.4	\$60,400	\$1,510	\$18,120	\$453	1,080	24%	\$8.81	\$458	1.4
Richardson County	\$12.56	\$653	\$26,120	1.4	\$62,900	\$1,573	\$18,870	\$472	942	25%	\$10.58	\$550	1.2
Rock County	\$12.56	\$653	\$26,120	1.4	\$63,400	\$1,585	\$19,020	\$476	197	28%	\$15.02	\$781	0.8
Saline County	\$14.69	\$764	\$30,560	1.6	\$62,700	\$1,568	\$18,810	\$470	1,804	35%	\$12.68	\$659	1.2
Sarpy County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	18,946	30%	\$12.23	\$636	1.5
Saunders County	\$14.90	\$775	\$31,000	1.7	\$77,000	\$1,925	\$23,100	\$578	1,666	21%	\$9.79	\$509	1.5
Scotts Bluff County	\$13.12	\$682	\$27,280	1.5	\$57,500	\$1,438	\$17,250	\$431	4,604	32%	\$11.56	\$601	1.1
Seward County	\$13.17	\$685	\$27,400	1.5	\$77,200	\$1,930	\$23,160	\$579	1,769	28%	\$10.42	\$542	1.3
Sheridan County	\$12.56	\$653	\$26,120	1.4	\$55,500	\$1,388	\$16,650	\$416	639	29%	\$10.71	\$557	1.2
Sherman County	\$12.56	\$653	\$26,120	1.4	\$62,400	\$1,560	\$18,720	\$468	316	23%	\$13.50	\$702	0.9
Sioux County †	\$12.56	\$653	\$26,120	1.4	\$55,000	\$1,375	\$16,500	\$413	155	28%			
Stanton County	\$12.56	\$653	\$26,120	1.4	\$64,000	\$1,600	\$19,200	\$480	364	16%	\$22.18	\$1,153	0.6
Thayer County	\$12.56	\$653	\$26,120	1.4	\$62,600	\$1,565	\$18,780	\$470	543	23%	\$13.87	\$721	0.9
Thomas County	\$12.56	\$653	\$26,120	1.4	\$67,800	\$1,695	\$20,340	\$509	87	29%	\$8.13	\$423	1.5
Thurston County	\$12.56	\$653	\$26,120	1.4	\$49,800	\$1,245	\$14,940	\$374	825	39%	\$12.33	\$641	1.0
Valley County	\$12.56	\$653	\$26,120	1.4	\$62,800	\$1,570	\$18,840	\$471	563	29%	\$8.70	\$453	1.4

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	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
Washington County	\$17.83	\$927	\$37,080	2.0	\$81,600	\$2,040	\$24,480	\$612	1,743	22%	\$11.69	\$608	1.5
Wayne County	\$12.56	\$653	\$26,120	1.4	\$76,500	\$1,913	\$22,950	\$574	1,326	37%	\$7.44	\$387	1.7
Webster County	\$12.56	\$653	\$26,120	1.4	\$57,600	\$1,440	\$17,280	\$432	335	22%	\$8.81	\$458	1.4
Wheeler County	\$12.56	\$653	\$26,120	1.4	\$57,900	\$1,448	\$17,370	\$434	93	25%	\$18.18	\$945	0.7
York County	\$12.56	\$653	\$26,120	1.4	\$69,300	\$1,733	\$20,790	\$520	1,673	30%	\$9.25	\$481	1.4

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