

MISSOURI

#40*

In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,083**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,611** monthly or **\$43,330** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.83
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSOURI:

| STATE FACTS | |
|-----------------------------|----------------|
| Minimum Wage | \$12.30 |
| Average Renter Wage | \$18.49 |
| 2-Bedroom Housing Wage | \$20.83 |
| Number of Renter Households | 796,470 |
| Percent Renters | 32% |

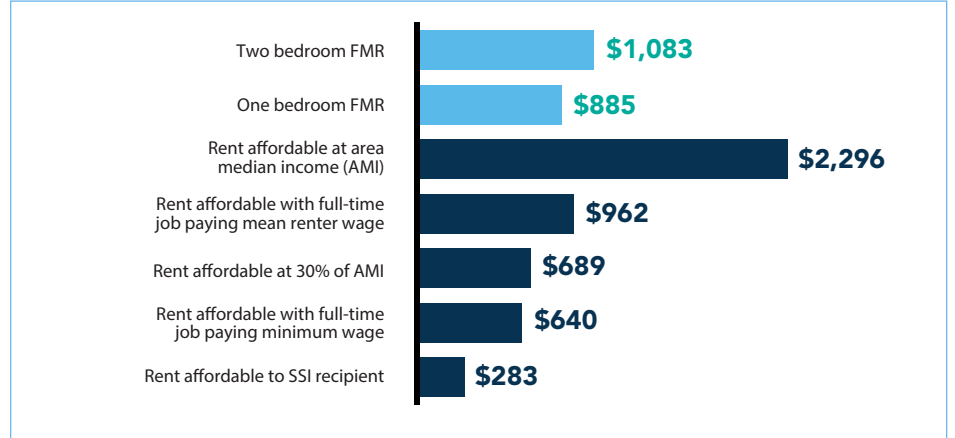
68
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

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 |
|----------------------|----------------|
| Kansas City HMFA | \$24.19 |
| St. Louis HMFA | \$23.25 |
| Columbia HMFA | \$19.90 |
| Pulaski County | \$18.81 |
| St. Joseph MSA | \$18.54 |



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.

MISSOURI

| | FY24 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Missouri | \$20.83 | \$1,083 | \$43,330 | 1.7 | \$91,829 | \$2,296 | \$27,549 | \$689 | 796,470 | 32% | \$18.49 | \$962 | 1.1 |
| Combined Nonmetro Areas | \$15.98 | \$831 | \$33,247 | 1.3 | \$70,387 | \$1,760 | \$21,116 | \$528 | 164,006 | 28% | \$13.03 | \$677 | 1.2 |
| <u>Metropolitan Areas</u> | | | | | | | | | | | | | |
| Bates County HMFA | \$16.42 | \$854 | \$34,160 | 1.3 | \$78,100 | \$1,953 | \$23,430 | \$586 | 1,594 | 27% | \$11.61 | \$604 | 1.4 |
| Callaway County HMFA | \$18.02 | \$937 | \$37,480 | 1.5 | \$88,400 | \$2,210 | \$26,520 | \$663 | 3,629 | 23% | \$19.05 | \$990 | 0.9 |
| Cape Girardeau MSA | \$17.94 | \$933 | \$37,320 | 1.5 | \$83,100 | \$2,078 | \$24,930 | \$623 | 11,112 | 31% | \$13.44 | \$699 | 1.3 |
| Columbia HMFA | \$19.90 | \$1,035 | \$41,400 | 1.6 | \$102,800 | \$2,570 | \$30,840 | \$771 | 31,516 | 42% | \$14.27 | \$742 | 1.4 |
| Cooper County HMFA | \$15.75 | \$819 | \$32,760 | 1.3 | \$81,000 | \$2,025 | \$24,300 | \$608 | 1,417 | 23% | \$11.57 | \$602 | 1.4 |
| Dallas County HMFA | \$15.33 | \$797 | \$31,880 | 1.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,610 | 24% | \$7.85 | \$408 | 2.0 |
| Howard County HMFA | \$16.58 | \$862 | \$34,480 | 1.3 | \$76,200 | \$1,905 | \$22,860 | \$572 | 613 | 18% | \$10.47 | \$544 | 1.6 |
| Jefferson City HMFA | \$15.85 | \$824 | \$32,960 | 1.3 | \$101,400 | \$2,535 | \$30,420 | \$761 | 10,750 | 30% | \$15.05 | \$783 | 1.1 |
| Joplin MSA | \$17.75 | \$923 | \$36,920 | 1.4 | \$73,300 | \$1,833 | \$21,990 | \$550 | 23,116 | 33% | \$15.60 | \$811 | 1.1 |
| Kansas City HMFA | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 187,290 | 36% | \$20.63 | \$1,073 | 1.2 |
| Moniteau County HMFA | \$15.83 | \$823 | \$32,920 | 1.3 | \$89,100 | \$2,228 | \$26,730 | \$668 | 1,322 | 23% | \$13.51 | \$703 | 1.2 |
| Polk County HMFA | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 3,342 | 28% | \$10.70 | \$556 | 1.4 |
| Springfield HMFA | \$17.71 | \$921 | \$36,840 | 1.4 | \$81,500 | \$2,038 | \$24,450 | \$611 | 67,959 | 38% | \$16.50 | \$858 | 1.1 |
| St. Joseph MSA | \$18.54 | \$964 | \$38,560 | 1.5 | \$81,500 | \$2,038 | \$24,450 | \$611 | 14,817 | 34% | \$16.59 | \$862 | 1.1 |
| St. Louis HMFA | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 272,377 | 31% | \$21.10 | \$1,097 | 1.1 |
| <u>Counties</u> | | | | | | | | | | | | | |
| Adair County | \$15.38 | \$800 | \$32,000 | 1.3 | \$77,600 | \$1,940 | \$23,280 | \$582 | 3,381 | 38% | \$9.98 | \$519 | 1.5 |
| Andrew County | \$18.54 | \$964 | \$38,560 | 1.5 | \$81,500 | \$2,038 | \$24,450 | \$611 | 1,482 | 22% | \$12.93 | \$672 | 1.4 |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

MISSOURI

| | FY24 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR | |
| Atchison County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,000 | \$1,775 | \$21,300 | \$533 | 658 | 28% | \$13.58 | \$706 | 1.1 | |
| Audrain County | \$15.33 | \$797 | \$31,880 | 1.2 | \$67,200 | \$1,680 | \$20,160 | \$504 | 2,509 | 28% | \$13.98 | \$727 | 1.1 | |
| Barry County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,500 | \$1,788 | \$21,450 | \$536 | 3,595 | 27% | \$14.58 | \$758 | 1.1 | |
| Barton County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,800 | \$1,620 | \$19,440 | \$486 | 1,333 | 30% | \$10.43 | \$542 | 1.5 | |
| Bates County | \$16.42 | \$854 | \$34,160 | 1.3 | \$78,100 | \$1,953 | \$23,430 | \$586 | 1,594 | 27% | \$11.61 | \$604 | 1.4 | |
| Benton County | \$15.71 | \$817 | \$32,680 | 1.3 | \$69,600 | \$1,740 | \$20,880 | \$522 | 1,414 | 17% | \$10.34 | \$538 | 1.5 | |
| Bollinger County | \$17.94 | \$933 | \$37,320 | 1.5 | \$83,100 | \$2,078 | \$24,930 | \$623 | 739 | 19% | \$9.19 | \$478 | 2.0 | |
| Boone County | \$19.90 | \$1,035 | \$41,400 | 1.6 | \$102,800 | \$2,570 | \$30,840 | \$771 | 31,516 | 42% | \$14.27 | \$742 | 1.4 | |
| Buchanan County | \$18.54 | \$964 | \$38,560 | 1.5 | \$81,500 | \$2,038 | \$24,450 | \$611 | 12,215 | 37% | \$17.01 | \$884 | 1.1 | |
| Butler County | \$15.35 | \$798 | \$31,920 | 1.2 | \$64,300 | \$1,608 | \$19,290 | \$482 | 5,633 | 35% | \$11.99 | \$623 | 1.3 | |
| Caldwell County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 696 | 20% | \$15.11 | \$786 | 1.6 | |
| Callaway County | \$18.02 | \$937 | \$37,480 | 1.5 | \$88,400 | \$2,210 | \$26,520 | \$663 | 3,629 | 23% | \$19.05 | \$990 | 0.9 | |
| Camden County | \$16.69 | \$868 | \$34,720 | 1.4 | \$81,700 | \$2,043 | \$24,510 | \$613 | 2,986 | 18% | \$13.92 | \$724 | 1.2 | |
| Cape Girardeau County | \$17.94 | \$933 | \$37,320 | 1.5 | \$83,100 | \$2,078 | \$24,930 | \$623 | 10,373 | 33% | \$13.60 | \$707 | 1.3 | |
| Carroll County | \$15.33 | \$797 | \$31,880 | 1.2 | \$77,900 | \$1,948 | \$23,370 | \$584 | 973 | 29% | \$11.99 | \$624 | 1.3 | |
| Carter County | \$15.33 | \$797 | \$31,880 | 1.2 | \$82,100 | \$2,053 | \$24,630 | \$616 | 590 | 31% | \$8.83 | \$459 | 1.7 | |
| Cass County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 9,902 | 24% | \$12.95 | \$674 | 1.9 | |
| Cedar County | \$15.33 | \$797 | \$31,880 | 1.2 | \$61,300 | \$1,533 | \$18,390 | \$460 | 1,448 | 26% | \$11.00 | \$572 | 1.4 | |
| Chariton County | \$15.33 | \$797 | \$31,880 | 1.2 | \$78,900 | \$1,973 | \$23,670 | \$592 | 475 | 18% | \$10.83 | \$563 | 1.4 | |
| Christian County | \$17.71 | \$921 | \$36,840 | 1.4 | \$81,500 | \$2,038 | \$24,450 | \$611 | 8,043 | 24% | \$12.32 | \$641 | 1.4 | |
| Clark County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,500 | \$1,838 | \$22,050 | \$551 | 496 | 22% | \$9.73 | \$506 | 1.6 | |
| Clay County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 31,651 | 32% | \$18.30 | \$952 | 1.3 | |
| Clinton County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 1,936 | 24% | \$15.83 | \$823 | 1.5 | |
| Cole County | \$15.85 | \$824 | \$32,960 | 1.3 | \$101,400 | \$2,535 | \$30,420 | \$761 | 9,872 | 33% | \$15.26 | \$794 | 1.0 | |
| Cooper County | \$15.75 | \$819 | \$32,760 | 1.3 | \$81,000 | \$2,025 | \$24,300 | \$608 | 1,417 | 23% | \$11.57 | \$602 | 1.4 | |
| Crawford County | \$15.33 | \$797 | \$31,880 | 1.2 | \$70,700 | \$1,768 | \$21,210 | \$530 | 2,491 | 27% | \$15.46 | \$804 | 1.0 | |

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MISSOURI

FY24 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
|------------------|--|----------|---|---|-------------------------|---|------------|---------------------------------------|-------------------------------|-----------------------------------|--|---|--|
| Dade County | \$15.33 | \$797 | \$31,880 | 1.2 | \$66,500 | \$1,663 | \$19,950 | \$499 | 716 | 24% | \$13.70 | \$713 | 1.1 |
| Dallas County | \$15.33 | \$797 | \$31,880 | 1.2 | \$65,200 | \$1,630 | \$19,560 | \$489 | 1,610 | 24% | \$7.85 | \$408 | 2.0 |
| Daviess County | \$15.33 | \$797 | \$31,880 | 1.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 663 | 22% | \$11.17 | \$581 | 1.4 |
| DeKalb County | \$18.54 | \$964 | \$38,560 | 1.5 | \$81,500 | \$2,038 | \$24,450 | \$611 | 1,120 | 30% | \$11.93 | \$621 | 1.6 |
| Dent County | \$15.33 | \$797 | \$31,880 | 1.2 | \$63,400 | \$1,585 | \$19,020 | \$476 | 1,465 | 25% | \$9.18 | \$477 | 1.7 |
| Douglas County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 864 | 19% | \$10.59 | \$551 | 1.4 |
| Dunklin County | \$15.33 | \$797 | \$31,880 | 1.2 | \$62,400 | \$1,560 | \$18,720 | \$468 | 4,175 | 37% | \$9.76 | \$508 | 1.6 |
| Franklin County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 9,306 | 22% | \$14.06 | \$731 | 1.7 |
| Gasconade County | \$15.33 | \$797 | \$31,880 | 1.2 | \$82,400 | \$2,060 | \$24,720 | \$618 | 1,152 | 19% | \$9.14 | \$475 | 1.7 |
| Gentry County | \$15.33 | \$797 | \$31,880 | 1.2 | \$76,400 | \$1,910 | \$22,920 | \$573 | 572 | 24% | \$14.33 | \$745 | 1.1 |
| Greene County | \$17.71 | \$921 | \$36,840 | 1.4 | \$81,500 | \$2,038 | \$24,450 | \$611 | 56,711 | 43% | \$17.07 | \$888 | 1.0 |
| Grundy County | \$15.33 | \$797 | \$31,880 | 1.2 | \$68,200 | \$1,705 | \$20,460 | \$512 | 1,208 | 32% | \$11.49 | \$598 | 1.3 |
| Harrison County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,900 | \$1,623 | \$19,470 | \$487 | 863 | 29% | \$12.02 | \$625 | 1.3 |
| Henry County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 2,572 | 28% | \$11.59 | \$603 | 1.3 |
| Hickory County | \$15.33 | \$797 | \$31,880 | 1.2 | \$55,400 | \$1,385 | \$16,620 | \$416 | 615 | 18% | \$11.19 | \$582 | 1.4 |
| Holt County | \$15.33 | \$797 | \$31,880 | 1.2 | \$74,500 | \$1,863 | \$22,350 | \$559 | 373 | 21% | \$20.25 | \$1,053 | 0.8 |
| Howard County | \$16.58 | \$862 | \$34,480 | 1.3 | \$76,200 | \$1,905 | \$22,860 | \$572 | 613 | 18% | \$10.47 | \$544 | 1.6 |
| Howell County | \$15.33 | \$797 | \$31,880 | 1.2 | \$59,200 | \$1,480 | \$17,760 | \$444 | 4,809 | 31% | \$12.37 | \$643 | 1.2 |
| Iron County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,800 | \$1,845 | \$22,140 | \$554 | 837 | 22% | \$10.32 | \$536 | 1.5 |
| Jackson County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 123,945 | 41% | \$22.28 | \$1,159 | 1.1 |
| Jasper County | \$17.75 | \$923 | \$36,920 | 1.4 | \$73,300 | \$1,833 | \$21,990 | \$550 | 17,467 | 37% | \$15.46 | \$804 | 1.1 |
| Jefferson County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 16,676 | 19% | \$14.06 | \$731 | 1.7 |
| Johnson County | \$16.17 | \$841 | \$33,640 | 1.3 | \$86,000 | \$2,150 | \$25,800 | \$645 | 7,598 | 37% | \$12.60 | \$655 | 1.3 |
| Knox County | \$15.73 | \$818 | \$32,720 | 1.3 | \$74,800 | \$1,870 | \$22,440 | \$561 | 173 | 15% | \$11.73 | \$610 | 1.3 |
| Laclede County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,200 | \$1,605 | \$19,260 | \$482 | 4,284 | 30% | \$16.62 | \$864 | 0.9 |
| Lafayette County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 2,971 | 24% | \$12.32 | \$641 | 2.0 |

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MISSOURI

| | FY24 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Lawrence County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 4,271 | 29% | \$14.84 | \$772 | 1.0 |
| Lewis County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,100 | \$1,778 | \$21,330 | \$533 | 778 | 23% | \$13.05 | \$679 | 1.2 |
| Lincoln County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 4,579 | 21% | \$13.97 | \$726 | 1.7 |
| Linn County | \$15.33 | \$797 | \$31,880 | 1.2 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,101 | 23% | \$12.30 | \$640 | 1.2 |
| Livingston County | \$15.62 | \$812 | \$32,480 | 1.3 | \$80,400 | \$2,010 | \$24,120 | \$603 | 1,664 | 30% | \$15.47 | \$805 | 1.0 |
| McDonald County | \$15.33 | \$797 | \$31,880 | 1.2 | \$56,700 | \$1,418 | \$17,010 | \$425 | 2,801 | 33% | \$16.09 | \$837 | 1.0 |
| Macon County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,700 | \$1,843 | \$22,110 | \$553 | 1,352 | 23% | \$10.69 | \$556 | 1.4 |
| Madison County | \$15.33 | \$797 | \$31,880 | 1.2 | \$72,400 | \$1,810 | \$21,720 | \$543 | 1,003 | 22% | \$11.60 | \$603 | 1.3 |
| Maries County | \$15.33 | \$797 | \$31,880 | 1.2 | \$79,300 | \$1,983 | \$23,790 | \$595 | 913 | 25% | \$13.40 | \$697 | 1.1 |
| Marion County | \$15.92 | \$828 | \$33,120 | 1.3 | \$81,100 | \$2,028 | \$24,330 | \$608 | 3,516 | 31% | \$14.00 | \$728 | 1.1 |
| Mercer County | \$15.33 | \$797 | \$31,880 | 1.2 | \$81,600 | \$2,040 | \$24,480 | \$612 | 259 | 21% | \$11.05 | \$575 | 1.4 |
| Miller County | \$16.54 | \$860 | \$34,400 | 1.3 | \$77,100 | \$1,928 | \$23,130 | \$578 | 2,497 | 25% | \$13.27 | \$690 | 1.2 |
| Mississippi County | \$15.33 | \$797 | \$31,880 | 1.2 | \$50,900 | \$1,273 | \$15,270 | \$382 | 1,849 | 40% | \$11.09 | \$577 | 1.4 |
| Moniteau County | \$15.83 | \$823 | \$32,920 | 1.3 | \$89,100 | \$2,228 | \$26,730 | \$668 | 1,322 | 23% | \$13.51 | \$703 | 1.2 |
| Monroe County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,600 | \$1,840 | \$22,080 | \$552 | 827 | 24% | \$13.00 | \$676 | 1.2 |
| Montgomery County | \$15.33 | \$797 | \$31,880 | 1.2 | \$79,300 | \$1,983 | \$23,790 | \$595 | 1,192 | 26% | \$12.81 | \$666 | 1.2 |
| Morgan County | \$15.33 | \$797 | \$31,880 | 1.2 | \$68,400 | \$1,710 | \$20,520 | \$513 | 1,578 | 20% | \$9.49 | \$493 | 1.6 |
| New Madrid County | \$16.04 | \$834 | \$33,360 | 1.3 | \$63,700 | \$1,593 | \$19,110 | \$478 | 2,380 | 35% | \$14.98 | \$779 | 1.1 |
| Newton County | \$17.75 | \$923 | \$36,920 | 1.4 | \$73,300 | \$1,833 | \$21,990 | \$550 | 5,649 | 26% | \$15.98 | \$831 | 1.1 |
| Nodaway County | \$16.23 | \$844 | \$33,760 | 1.3 | \$81,600 | \$2,040 | \$24,480 | \$612 | 3,022 | 37% | \$10.88 | \$566 | 1.5 |
| Oregon County | \$15.33 | \$797 | \$31,880 | 1.2 | \$53,600 | \$1,340 | \$16,080 | \$402 | 984 | 29% | \$9.77 | \$508 | 1.6 |
| Osage County | \$15.85 | \$824 | \$32,960 | 1.3 | \$101,400 | \$2,535 | \$30,420 | \$761 | 878 | 17% | \$13.01 | \$677 | 1.2 |
| Ozark County | \$16.54 | \$860 | \$34,400 | 1.3 | \$52,100 | \$1,303 | \$15,630 | \$391 | 759 | 21% | \$8.95 | \$465 | 1.8 |
| Pemiscot County | \$15.33 | \$797 | \$31,880 | 1.2 | \$53,900 | \$1,348 | \$16,170 | \$404 | 2,745 | 44% | \$10.23 | \$532 | 1.5 |
| Perry County | \$16.23 | \$844 | \$33,760 | 1.3 | \$83,000 | \$2,075 | \$24,900 | \$623 | 1,636 | 22% | \$12.66 | \$658 | 1.3 |
| Pettis County | \$17.62 | \$916 | \$36,640 | 1.4 | \$72,600 | \$1,815 | \$21,780 | \$545 | 5,012 | 30% | \$14.21 | \$739 | 1.2 |

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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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Phelps County | \$16.63 | \$865 | \$34,600 | 1.4 | \$73,700 | \$1,843 | \$22,110 | \$553 | 7,073 | 40% | \$11.13 | \$579 | 1.5 |
| Pike County | \$15.77 | \$820 | \$32,800 | 1.3 | \$79,900 | \$1,998 | \$23,970 | \$599 | 1,659 | 26% | \$12.76 | \$664 | 1.2 |
| Platte County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 14,305 | 34% | \$20.28 | \$1,055 | 1.2 |
| Polk County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,700 | \$1,793 | \$21,510 | \$538 | 3,342 | 28% | \$10.70 | \$556 | 1.4 |
| Pulaski County | \$18.81 | \$978 | \$39,120 | 1.5 | \$80,800 | \$2,020 | \$24,240 | \$606 | 6,699 | 43% | \$13.85 | \$720 | 1.4 |
| Putnam County | \$15.33 | \$797 | \$31,880 | 1.2 | \$73,200 | \$1,830 | \$21,960 | \$549 | 331 | 19% | \$7.49 | \$389 | 2.0 |
| Ralls County | \$16.33 | \$849 | \$33,960 | 1.3 | \$83,700 | \$2,093 | \$25,110 | \$628 | 523 | 13% | \$14.67 | \$763 | 1.1 |
| Randolph County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,800 | \$1,795 | \$21,540 | \$539 | 2,892 | 32% | \$15.12 | \$786 | 1.0 |
| Ray County | \$24.19 | \$1,258 | \$50,320 | 2.0 | \$103,100 | \$2,578 | \$30,930 | \$773 | 1,884 | 21% | \$11.66 | \$606 | 2.1 |
| Reynolds County | \$15.40 | \$801 | \$32,040 | 1.3 | \$58,000 | \$1,450 | \$17,400 | \$435 | 453 | 20% | \$17.36 | \$903 | 0.9 |
| Ripley County | \$15.33 | \$797 | \$31,880 | 1.2 | \$62,500 | \$1,563 | \$18,750 | \$469 | 801 | 20% | \$7.36 | \$383 | 2.1 |
| St. Charles County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 30,125 | 19% | \$16.30 | \$848 | 1.4 |
| St. Clair County | \$15.33 | \$797 | \$31,880 | 1.2 | \$62,200 | \$1,555 | \$18,660 | \$467 | 932 | 24% | \$11.47 | \$597 | 1.3 |
| Ste. Genevieve County | \$17.27 | \$898 | \$35,920 | 1.4 | \$88,200 | \$2,205 | \$26,460 | \$662 | 1,331 | 19% | \$16.51 | \$858 | 1.0 |
| St. Francois County | \$15.75 | \$819 | \$32,760 | 1.3 | \$54,500 | \$1,363 | \$16,350 | \$409 | 7,398 | 31% | \$12.92 | \$672 | 1.2 |
| St. Louis County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 130,240 | 32% | \$21.62 | \$1,124 | 1.1 |
| Saline County | \$15.63 | \$813 | \$32,520 | 1.3 | \$81,000 | \$2,025 | \$24,300 | \$608 | 2,153 | 28% | \$14.28 | \$742 | 1.1 |
| Schuyler County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,900 | \$1,623 | \$19,470 | \$487 | 327 | 26% | \$9.06 | \$471 | 1.7 |
| Scotland County | \$15.33 | \$797 | \$31,880 | 1.2 | \$72,000 | \$1,800 | \$21,600 | \$540 | 303 | 20% | \$7.04 | \$366 | 2.2 |
| Scott County | \$16.63 | \$865 | \$34,600 | 1.4 | \$69,800 | \$1,745 | \$20,940 | \$524 | 4,761 | 31% | \$12.70 | \$660 | 1.3 |
| Shannon County | \$16.21 | \$843 | \$33,720 | 1.3 | \$66,800 | \$1,670 | \$20,040 | \$501 | 503 | 18% | \$10.73 | \$558 | 1.5 |
| Shelby County | \$15.33 | \$797 | \$31,880 | 1.2 | \$68,600 | \$1,715 | \$20,580 | \$515 | 620 | 26% | \$14.75 | \$767 | 1.0 |
| Stoddard County | \$15.33 | \$797 | \$31,880 | 1.2 | \$71,400 | \$1,785 | \$21,420 | \$536 | 3,299 | 29% | \$15.13 | \$787 | 1.0 |
| Stone County | \$15.60 | \$811 | \$32,440 | 1.3 | \$74,100 | \$1,853 | \$22,230 | \$556 | 1,933 | 15% | \$11.74 | \$611 | 1.3 |
| Sullivan County | \$15.33 | \$797 | \$31,880 | 1.2 | \$68,900 | \$1,723 | \$20,670 | \$517 | 513 | 26% | \$21.35 | \$1,110 | 0.7 |
| Taney County | \$18.38 | \$956 | \$38,240 | 1.5 | \$67,300 | \$1,683 | \$20,190 | \$505 | 7,194 | 33% | \$14.13 | \$735 | 1.3 |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

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

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| | FY24 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 to afford 2BR FMR ³ | Annual AMI ⁴ | Monthly rent affordable at AMI ⁵ | 30% of AMI | Monthly rent affordable at 30% of AMI | Renter households (2018-2021) | % of total households (2018-2021) | Estimated hourly mean renter wage (2024) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Texas County | \$15.33 | \$797 | \$31,880 | 1.2 | \$60,100 | \$1,503 | \$18,030 | \$451 | 2,214 | 24% | \$11.59 | \$603 | 1.3 |
| Vernon County | \$16.63 | \$865 | \$34,600 | 1.4 | \$72,500 | \$1,813 | \$21,750 | \$544 | 2,250 | 29% | \$14.07 | \$732 | 1.2 |
| Warren County | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 2,565 | 20% | \$12.59 | \$655 | 1.8 |
| Washington County | \$15.33 | \$797 | \$31,880 | 1.2 | \$64,000 | \$1,600 | \$19,200 | \$480 | 1,935 | 21% | \$11.60 | \$603 | 1.3 |
| Wayne County | \$15.33 | \$797 | \$31,880 | 1.2 | \$57,600 | \$1,440 | \$17,280 | \$432 | 1,153 | 26% | \$10.14 | \$528 | 1.5 |
| Webster County | \$17.71 | \$921 | \$36,840 | 1.4 | \$81,500 | \$2,038 | \$24,450 | \$611 | 3,205 | 23% | \$13.55 | \$705 | 1.3 |
| Worth County | \$15.87 | \$825 | \$33,000 | 1.3 | \$69,000 | \$1,725 | \$20,700 | \$518 | 155 | 20% | \$9.26 | \$481 | 1.7 |
| Wright County | \$15.33 | \$797 | \$31,880 | 1.2 | \$54,400 | \$1,360 | \$16,320 | \$408 | 1,541 | 23% | \$11.68 | \$607 | 1.3 |
| St. Louis city | \$23.25 | \$1,209 | \$48,360 | 1.9 | \$103,200 | \$2,580 | \$30,960 | \$774 | 78,886 | 55% | \$26.32 | \$1,369 | 0.9 |

Sullivan City (part of Crawford County) is not included due to a lack of sufficient data.

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