

ALABAMA

#45*

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,072**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,572** monthly or **\$42,869** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.61
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.19
2-Bedroom Housing Wage	\$20.61
Number of Renter Households	592,043
Percent Renters	30%

MOST EXPENSIVE AREAS	HOUSING WAGE
Birmingham-Hoover HMFA	\$24.37
Huntsville MSA	\$24.00
Daphne-Fairhope-Foley MSA	\$23.92
Auburn-Opelika MSA	\$22.46
Tuscaloosa HMFA	\$21.88

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.

114

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

96

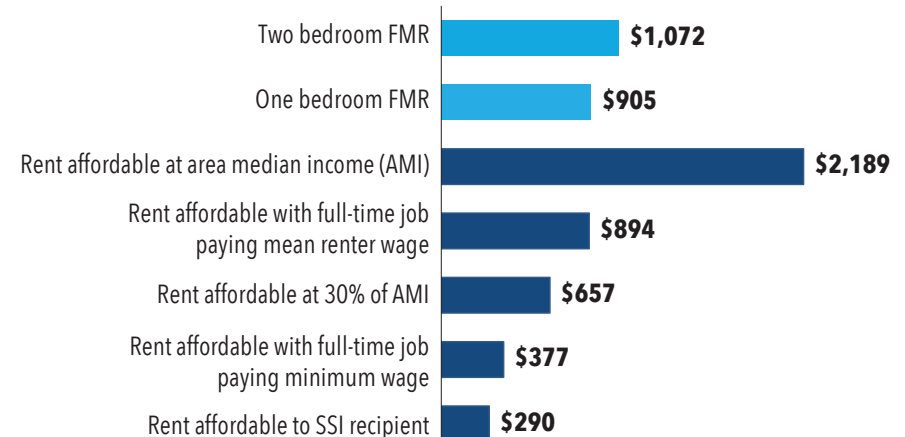
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.8

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

2.4

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



Alabama	FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$20.61	\$1,072	\$42,869	2.8	\$87,543	\$2,189	\$26,263	\$657	592,043	30%	\$17.19	\$894	1.2
Combined Nonmetro Areas	\$15.66	\$814	\$32,564	2.2	\$72,725	\$1,818	\$21,817	\$545	123,867	27%	\$14.35	\$746	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$18.10	\$941	\$37,640	2.5	\$74,000	\$1,850	\$22,200	\$555	13,363	30%	\$14.23	\$740	1.3
Auburn-Opelika MSA	\$22.46	\$1,168	\$46,720	3.1	\$95,300	\$2,383	\$28,590	\$715	23,285	34%	\$11.03	\$573	2.0
Birmingham-Hoover HMFA	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	125,850	30%	\$20.28	\$1,055	1.2
Chilton County HMFA	\$16.94	\$881	\$35,240	2.3	\$80,100	\$2,003	\$24,030	\$601	4,067	23%	\$16.70	\$868	1.0
Columbus HMFA	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	9,382	39%	\$14.83	\$771	1.4
Daphne-Fairhope-Foley MSA	\$23.92	\$1,244	\$49,760	3.3	\$93,000	\$2,325	\$27,900	\$698	21,261	22%	\$16.00	\$832	1.5
Decatur MSA	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	15,847	26%	\$16.60	\$863	1.1
Dothan HMFA	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	17,657	33%	\$15.80	\$822	1.1
Florence-Muscle Shoals MSA	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	19,544	31%	\$14.07	\$731	1.3
Gadsden MSA	\$18.12	\$942	\$37,680	2.5	\$70,600	\$1,765	\$21,180	\$530	10,279	26%	\$13.14	\$683	1.4
Greene County HMFA	\$20.65	\$1,074	\$42,960	2.8	\$47,100	\$1,178	\$14,130	\$353	919	30%	\$14.59	\$758	1.4
Henry County HMFA	\$15.06	\$783	\$31,320	2.1	\$85,500	\$2,138	\$25,650	\$641	1,277	19%	\$11.60	\$603	1.3
Huntsville MSA	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	59,734	29%	\$19.87	\$1,033	1.2
Mobile HMFA	\$21.04	\$1,094	\$43,760	2.9	\$81,500	\$2,038	\$24,450	\$611	56,379	35%	\$17.63	\$917	1.2
Montgomery MSA	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	52,519	35%	\$18.03	\$937	1.1
Pickens County HMFA	\$14.85	\$772	\$30,880	2.0	\$66,500	\$1,663	\$19,950	\$499	1,706	25%	\$10.95	\$569	1.4
Tuscaloosa HMFA	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	34,306	37%	\$14.73	\$766	1.5
Washington County HMFA	\$21.00	\$1,092	\$43,680	2.9	\$91,700	\$2,293	\$27,510	\$688	801	14%	\$16.01	\$832	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Alabama

FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
<u>Counties</u>													
Autauga County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	5,651	25%	\$18.65	\$970	1.1
Baldwin County	\$23.92	\$1,244	\$49,760	3.3	\$93,000	\$2,325	\$27,900	\$698	21,261	22%	\$16.00	\$832	1.5
Barbour County	\$14.85	\$772	\$30,880	2.0	\$65,300	\$1,633	\$19,590	\$490	2,952	33%	\$12.48	\$649	1.2
Bibb County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	1,728	23%	\$13.19	\$686	1.8
Blount County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	4,504	20%	\$11.09	\$577	2.2
Bullock County	\$14.85	\$772	\$30,880	2.0	\$49,700	\$1,243	\$14,910	\$373	1,260	36%	\$12.12	\$630	1.2
Butler County	\$15.56	\$809	\$32,360	2.1	\$69,600	\$1,740	\$20,880	\$522	2,294	32%	\$12.52	\$651	1.2
Calhoun County	\$18.10	\$941	\$37,640	2.5	\$74,000	\$1,850	\$22,200	\$555	13,363	30%	\$14.23	\$740	1.3
Chambers County	\$19.17	\$997	\$39,880	2.6	\$68,400	\$1,710	\$20,520	\$513	3,893	29%	\$18.93	\$984	1.0
Cherokee County	\$15.48	\$805	\$32,200	2.1	\$71,700	\$1,793	\$21,510	\$538	2,153	21%	\$15.80	\$822	1.0
Chilton County	\$16.94	\$881	\$35,240	2.3	\$80,100	\$2,003	\$24,030	\$601	4,067	23%	\$16.70	\$868	1.0
Choctaw County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	920	18%	\$20.69	\$1,076	0.7
Clarke County	\$14.85	\$772	\$30,880	2.0	\$78,400	\$1,960	\$23,520	\$588	2,458	29%	\$13.25	\$689	1.1
Clay County	\$14.85	\$772	\$30,880	2.0	\$66,700	\$1,668	\$20,010	\$500	1,286	22%	\$13.07	\$680	1.1
Cleburne County	\$15.92	\$828	\$33,120	2.2	\$82,900	\$2,073	\$24,870	\$622	1,167	20%	\$16.05	\$835	1.0
Coffee County	\$16.48	\$857	\$34,280	2.3	\$86,400	\$2,160	\$25,920	\$648	6,418	31%	\$13.73	\$714	1.2
Colbert County	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	7,071	29%	\$15.85	\$824	1.2
Conecuh County	\$14.85	\$772	\$30,880	2.0	\$60,100	\$1,503	\$18,030	\$451	1,135	25%	\$13.53	\$703	1.1
Coosa County	\$15.23	\$792	\$31,680	2.1	\$73,900	\$1,848	\$22,170	\$554	785	19%	\$12.79	\$665	1.2
Covington County	\$14.85	\$772	\$30,880	2.0	\$70,800	\$1,770	\$21,240	\$531	3,520	24%	\$12.02	\$625	1.2
Crenshaw County	\$14.85	\$772	\$30,880	2.0	\$71,900	\$1,798	\$21,570	\$539	1,309	26%	\$18.20	\$946	0.8
Cullman County	\$17.35	\$902	\$36,080	2.4	\$83,500	\$2,088	\$25,050	\$626	8,167	24%	\$16.96	\$882	1.0
Dale County	\$14.85	\$772	\$30,880	2.0	\$75,400	\$1,885	\$22,620	\$566	7,642	39%	\$22.66	\$1,179	0.7
Dallas County	\$15.79	\$821	\$32,840	2.2	\$57,000	\$1,425	\$17,100	\$428	6,010	39%	\$13.77	\$716	1.1
DeKalb County	\$14.85	\$772	\$30,880	2.0	\$59,700	\$1,493	\$17,910	\$448	6,030	23%	\$13.93	\$724	1.1

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Alabama

FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Elmore County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	7,526	23%	\$12.62	\$656	1.6
Escambia County	\$14.85	\$772	\$30,880	2.0	\$65,300	\$1,633	\$19,590	\$490	4,002	31%	\$15.23	\$792	1.0
Etowah County	\$18.12	\$942	\$37,680	2.5	\$70,600	\$1,765	\$21,180	\$530	10,279	26%	\$13.14	\$683	1.4
Fayette County	\$14.85	\$772	\$30,880	2.0	\$77,700	\$1,943	\$23,310	\$583	1,320	22%	\$11.88	\$618	1.2
Franklin County	\$14.85	\$772	\$30,880	2.0	\$71,300	\$1,783	\$21,390	\$535	3,274	28%	\$14.49	\$754	1.0
Geneva County	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	2,292	22%	\$11.26	\$586	1.5
Greene County	\$20.65	\$1,074	\$42,960	2.8	\$47,100	\$1,178	\$14,130	\$353	919	30%	\$14.59	\$758	1.4
Hale County	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	1,274	23%	\$13.59	\$707	1.6
Henry County	\$15.06	\$783	\$31,320	2.1	\$85,500	\$2,138	\$25,650	\$641	1,277	19%	\$11.60	\$603	1.3
Houston County	\$17.23	\$896	\$35,840	2.4	\$78,200	\$1,955	\$23,460	\$587	15,365	36%	\$16.24	\$844	1.1
Jackson County	\$14.85	\$772	\$30,880	2.0	\$68,100	\$1,703	\$20,430	\$511	5,288	25%	\$15.45	\$804	1.0
Jefferson County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	97,568	36%	\$20.93	\$1,089	1.2
Lamar County	\$14.85	\$772	\$30,880	2.0	\$64,800	\$1,620	\$19,440	\$486	1,295	26%	\$9.88	\$514	1.5
Lauderdale County	\$18.73	\$974	\$38,960	2.6	\$82,400	\$2,060	\$24,720	\$618	12,473	32%	\$12.71	\$661	1.5
Lawrence County	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	2,443	19%	\$17.86	\$929	1.0
Lee County	\$22.46	\$1,168	\$46,720	3.1	\$95,300	\$2,383	\$28,590	\$715	23,285	34%	\$11.03	\$573	2.0
Limestone County	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	9,006	23%	\$16.22	\$844	1.5
Lowndes County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	944	23%	\$20.65	\$1,074	1.0
Macon County	\$15.58	\$810	\$32,400	2.1	\$58,900	\$1,473	\$17,670	\$442	2,517	35%	\$12.29	\$639	1.3
Madison County	\$24.00	\$1,248	\$49,920	3.3	\$115,500	\$2,888	\$34,650	\$866	50,728	31%	\$20.39	\$1,061	1.2
Marengo County	\$14.85	\$772	\$30,880	2.0	\$78,600	\$1,965	\$23,580	\$590	2,357	31%	\$13.26	\$690	1.1
Marion County	\$14.85	\$772	\$30,880	2.0	\$72,200	\$1,805	\$21,660	\$542	2,694	25%	\$10.52	\$547	1.4
Marshall County	\$15.00	\$780	\$31,200	2.1	\$85,100	\$2,128	\$25,530	\$638	8,819	25%	\$12.12	\$630	1.2
Mobile County	\$21.04	\$1,094	\$43,760	2.9	\$81,500	\$2,038	\$24,450	\$611	56,379	35%	\$17.63	\$917	1.2
Monroe County	\$14.85	\$772	\$30,880	2.0	\$65,800	\$1,645	\$19,740	\$494	2,203	30%	\$16.80	\$874	0.9
Montgomery County	\$20.29	\$1,055	\$42,200	2.8	\$83,600	\$2,090	\$25,080	\$627	38,398	42%	\$18.81	\$978	1.1

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Alabama	FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Morgan County	\$17.75	\$923	\$36,920	2.4	\$95,200	\$2,380	\$28,560	\$714	13,404	27%	\$16.48	\$857	1.1
Perry County	\$14.96	\$778	\$31,120	2.1	\$44,400	\$1,110	\$13,320	\$333	980	31%	\$17.46	\$908	0.9
Pickens County	\$14.85	\$772	\$30,880	2.0	\$66,500	\$1,663	\$19,950	\$499	1,706	25%	\$10.95	\$569	1.4
Pike County	\$19.08	\$992	\$39,680	2.6	\$77,700	\$1,943	\$23,310	\$583	4,680	37%	\$14.30	\$744	1.3
Randolph County	\$14.85	\$772	\$30,880	2.0	\$73,500	\$1,838	\$22,050	\$551	1,944	21%	\$11.60	\$603	1.3
Russell County	\$21.31	\$1,108	\$44,320	2.9	\$79,300	\$1,983	\$23,790	\$595	9,382	39%	\$14.83	\$771	1.4
St. Clair County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	6,043	18%	\$17.06	\$887	1.4
Shelby County	\$24.37	\$1,267	\$50,680	3.4	\$95,900	\$2,398	\$28,770	\$719	16,007	19%	\$19.60	\$1,019	1.2
Sumter County	\$17.65	\$918	\$36,720	2.4	\$51,300	\$1,283	\$15,390	\$385	1,448	30%	\$13.48	\$701	1.3
Talladega County	\$15.73	\$818	\$32,720	2.2	\$73,600	\$1,840	\$22,080	\$552	9,024	27%	\$15.44	\$803	1.0
Tallapoosa County	\$15.98	\$831	\$33,240	2.2	\$76,100	\$1,903	\$22,830	\$571	4,037	24%	\$11.83	\$615	1.4
Tuscaloosa County	\$21.88	\$1,138	\$45,520	3.0	\$91,100	\$2,278	\$27,330	\$683	33,032	38%	\$14.76	\$768	1.5
Walker County	\$14.85	\$772	\$30,880	2.0	\$77,900	\$1,948	\$23,370	\$584	5,590	23%	\$11.31	\$588	1.3
Washington County	\$21.00	\$1,092	\$43,680	2.9	\$91,700	\$2,293	\$27,510	\$688	801	14%	\$16.01	\$832	1.3
Wilcox County	\$18.00	\$936	\$37,440	2.5	\$58,900	\$1,473	\$17,670	\$442	816	22%	\$13.53	\$704	1.3
Winston County	\$14.85	\$772	\$30,880	2.0	\$69,800	\$1,745	\$20,940	\$524	2,180	23%	\$14.53	\$756	1.0

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