

KENTUCKY

#41*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,116**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,721** monthly or **\$44,647** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.47
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$17.89
2-Bedroom Housing Wage	\$21.47
Number of Renter Households	568,417
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
Louisville HMFA	\$25.58
Cincinnati HMFA	\$24.75
Clarksville HMFA	\$23.63
Bowling Green HMFA	\$22.56
Lexington-Fayette MSA	\$22.40

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.

118

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

96

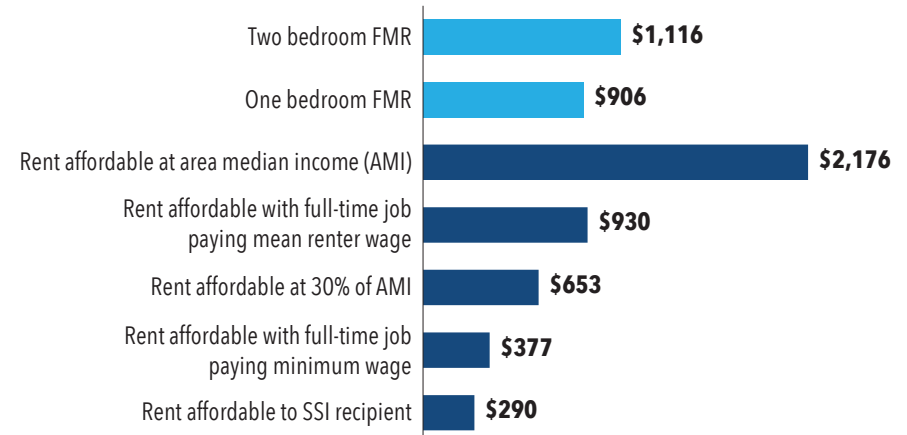
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

3

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)



Kentucky	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
Kentucky	\$21.47	\$1,116	\$44,647	3.0	\$87,050	\$2,176	\$26,115	\$653	568,417	32%	\$17.89	\$930	1.2
Combined Nonmetro Areas	\$17.50	\$910	\$36,390	2.4	\$72,517	\$1,813	\$21,755	\$544	198,044	28%	\$14.85	\$772	1.2
<u>Metropolitan Areas</u>													
Allen County HMFA	\$18.96	\$986	\$39,440	2.6	\$82,300	\$2,058	\$24,690	\$617	1,826	23%	\$11.82	\$615	1.6
Bowling Green HMFA	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	24,317	41%	\$17.03	\$886	1.3
Butler County HMFA	\$16.67	\$867	\$34,680	2.3	\$72,500	\$1,813	\$21,750	\$544	1,225	27%	\$13.85	\$720	1.2
Carter County HMFA	\$16.67	\$867	\$34,680	2.3	\$70,000	\$1,750	\$21,000	\$525	2,235	22%	\$11.28	\$586	1.5
Cincinnati HMFA	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	46,347	27%	\$18.52	\$963	1.3
Clarksville HMFA	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	13,832	44%	\$19.59	\$1,019	1.2
Elizabethtown HMFA	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	17,837	36%	\$17.83	\$927	1.2
Evansville MSA	\$20.27	\$1,054	\$42,160	2.8	\$80,900	\$2,023	\$24,270	\$607	6,586	36%	\$15.93	\$828	1.3
Grant County HMFA	\$21.12	\$1,098	\$43,920	2.9	\$85,600	\$2,140	\$25,680	\$642	2,422	26%	\$14.94	\$777	1.4
Huntington-Ashland HMFA	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	8,856	26%	\$15.46	\$804	1.2
Lexington-Fayette MSA	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	86,294	40%	\$18.21	\$947	1.2
Louisville HMFA	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	135,947	34%	\$21.19	\$1,102	1.2
Meade County HMFA	\$21.37	\$1,111	\$44,440	2.9	\$86,800	\$2,170	\$26,040	\$651	2,896	27%	\$23.78	\$1,237	0.9
Owensboro MSA	\$21.69	\$1,128	\$45,120	3.0	\$86,119	\$2,153	\$25,836	\$646	15,121	31%	\$15.54	\$808	1.4
Shelby County HMFA	\$22.10	\$1,149	\$45,960	3.0	\$105,800	\$2,645	\$31,740	\$794	4,632	26%	\$16.01	\$833	1.4
<u>Counties</u>													
Adair County	\$16.67	\$867	\$34,680	2.3	\$69,800	\$1,745	\$20,940	\$524	1,661	24%	\$10.51	\$547	1.6
Allen County	\$18.96	\$986	\$39,440	2.6	\$82,300	\$2,058	\$24,690	\$617	1,826	23%	\$11.82	\$615	1.6

† Wage data not available (See Appendix B).

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

Kentucky	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
Anderson County	\$19.19	\$998	\$39,920	2.6	\$92,800	\$2,320	\$27,840	\$696	2,094	22%	\$10.27	\$534	1.9
Ballard County	\$17.90	\$931	\$37,240	2.5	\$89,400	\$2,235	\$26,820	\$671	633	20%	\$14.23	\$740	1.3
Barren County	\$16.79	\$873	\$34,920	2.3	\$67,000	\$1,675	\$20,100	\$503	6,261	35%	\$14.99	\$780	1.1
Bath County	\$16.67	\$867	\$34,680	2.3	\$75,100	\$1,878	\$22,530	\$563	1,290	27%	\$8.70	\$452	1.9
Bell County	\$16.67	\$867	\$34,680	2.3	\$50,000	\$1,250	\$15,000	\$375	3,709	39%	\$12.49	\$650	1.3
Boone County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	11,748	23%	\$17.01	\$884	1.5
Bourbon County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	2,859	35%	\$16.15	\$840	1.4
Boyd County	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	6,010	32%	\$15.78	\$821	1.2
Boyle County	\$16.77	\$872	\$34,880	2.3	\$84,400	\$2,110	\$25,320	\$633	3,606	31%	\$14.87	\$773	1.1
Bracken County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	730	22%	\$14.31	\$744	1.7
Breathitt County	\$16.67	\$867	\$34,680	2.3	\$59,400	\$1,485	\$17,820	\$446	1,420	26%	\$11.90	\$619	1.4
Breckinridge County	\$16.67	\$867	\$34,680	2.3	\$76,500	\$1,913	\$22,950	\$574	1,375	18%	\$11.10	\$577	1.5
Bullitt County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	5,058	16%	\$13.29	\$691	1.9
Butler County	\$16.67	\$867	\$34,680	2.3	\$72,500	\$1,813	\$21,750	\$544	1,225	27%	\$13.85	\$720	1.2
Caldwell County	\$16.67	\$867	\$34,680	2.3	\$82,400	\$2,060	\$24,720	\$618	1,464	28%	\$11.35	\$590	1.5
Calloway County	\$20.58	\$1,070	\$42,800	2.8	\$84,300	\$2,108	\$25,290	\$632	5,478	36%	\$13.03	\$678	1.6
Campbell County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	11,365	29%	\$15.22	\$791	1.6
Carlisle County	\$16.87	\$877	\$35,080	2.3	\$77,300	\$1,933	\$23,190	\$580	349	19%	\$14.91	\$775	1.1
Carroll County	\$17.46	\$908	\$36,320	2.4	\$80,000	\$2,000	\$24,000	\$600	1,463	36%	\$26.94	\$1,401	0.6
Carter County	\$16.67	\$867	\$34,680	2.3	\$70,000	\$1,750	\$21,000	\$525	2,235	22%	\$11.28	\$586	1.5
Casey County	\$16.67	\$867	\$34,680	2.3	\$56,700	\$1,418	\$17,010	\$425	1,332	21%	\$10.89	\$566	1.5
Christian County	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	12,282	48%	\$20.17	\$1,049	1.2
Clark County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	4,259	29%	\$15.31	\$796	1.5
Clay County	\$16.67	\$867	\$34,680	2.3	\$49,100	\$1,228	\$14,730	\$368	1,611	22%	\$11.34	\$590	1.5
Clinton County	\$16.67	\$867	\$34,680	2.3	\$59,200	\$1,480	\$17,760	\$444	1,036	28%	\$12.49	\$649	1.3
Crittenden County	\$16.67	\$867	\$34,680	2.3	\$82,300	\$2,058	\$24,690	\$617	797	22%	\$18.21	\$947	0.9

† Wage data not available (See Appendix B).

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2: FMR = Fiscal Year 2025 Fair Market Rent.

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Kentucky	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
Cumberland County	\$16.67	\$867	\$34,680	2.3	\$59,000	\$1,475	\$17,700	\$443	674	28%	\$14.37	\$747	1.2
Daviess County	\$21.69	\$1,128	\$45,120	3.0	\$86,200	\$2,155	\$25,860	\$647	13,678	33%	\$15.21	\$791	1.4
Edmonson County	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	849	17%	\$13.60	\$707	1.7
Elliott County	\$16.67	\$867	\$34,680	2.3	\$53,000	\$1,325	\$15,900	\$398	382	17%	\$6.76	\$351	2.5
Estill County	\$16.67	\$867	\$34,680	2.3	\$64,000	\$1,600	\$19,200	\$480	1,631	28%	\$12.74	\$663	1.3
Fayette County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	63,922	46%	\$18.16	\$945	1.2
Fleming County	\$16.67	\$867	\$34,680	2.3	\$68,100	\$1,703	\$20,430	\$511	1,410	24%	\$12.95	\$674	1.3
Floyd County	\$17.37	\$903	\$36,120	2.4	\$61,300	\$1,533	\$18,390	\$460	4,031	28%	\$13.97	\$726	1.2
Franklin County	\$20.46	\$1,064	\$42,560	2.8	\$92,400	\$2,310	\$27,720	\$693	8,034	36%	\$18.21	\$947	1.1
Fulton County	\$16.67	\$867	\$34,680	2.3	\$53,000	\$1,325	\$15,900	\$398	896	36%	\$11.05	\$575	1.5
Gallatin County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	864	27%	\$23.60	\$1,227	1.0
Garrard County	\$17.29	\$899	\$35,960	2.4	\$76,200	\$1,905	\$22,860	\$572	1,341	20%	\$13.58	\$706	1.3
Grant County	\$21.12	\$1,098	\$43,920	2.9	\$85,600	\$2,140	\$25,680	\$642	2,422	26%	\$14.94	\$777	1.4
Graves County	\$16.67	\$867	\$34,680	2.3	\$67,500	\$1,688	\$20,250	\$506	3,342	24%	\$15.61	\$812	1.1
Grayson County	\$16.67	\$867	\$34,680	2.3	\$70,500	\$1,763	\$21,150	\$529	2,324	24%	\$13.83	\$719	1.2
Green County	\$16.67	\$867	\$34,680	2.3	\$61,300	\$1,533	\$18,390	\$460	1,030	23%	\$13.07	\$680	1.3
Greenup County	\$18.67	\$971	\$38,840	2.6	\$78,600	\$1,965	\$23,580	\$590	2,846	19%	\$14.19	\$738	1.3
Hancock County	\$21.69	\$1,128	\$45,120	3.0	\$85,100	\$2,128	\$25,530	\$638	764	22%	\$22.29	\$1,159	1.0
Hardin County	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	16,385	38%	\$18.16	\$944	1.1
Harlan County	\$16.67	\$867	\$34,680	2.3	\$55,500	\$1,388	\$16,650	\$416	3,063	29%	\$13.56	\$705	1.2
Harrison County	\$16.67	\$867	\$34,680	2.3	\$84,700	\$2,118	\$25,410	\$635	2,144	30%	\$14.44	\$751	1.2
Hart County	\$16.67	\$867	\$34,680	2.3	\$69,000	\$1,725	\$20,700	\$518	1,899	26%	\$19.99	\$1,039	0.8
Henderson County	\$20.27	\$1,054	\$42,160	2.8	\$80,900	\$2,023	\$24,270	\$607	6,586	36%	\$15.93	\$828	1.3
Henry County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	1,487	24%	\$14.02	\$729	1.8
Hickman County	\$16.67	\$867	\$34,680	2.3	\$88,500	\$2,213	\$26,550	\$664	414	25%	\$15.22	\$791	1.1
Hopkins County	\$17.67	\$919	\$36,760	2.4	\$75,100	\$1,878	\$22,530	\$563	5,132	28%	\$17.80	\$926	1.0

† Wage data not available (See Appendix B).

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

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Kentucky	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
Jackson County	\$16.67	\$867	\$34,680	2.3	\$57,800	\$1,445	\$17,340	\$434	1,017	20%	\$12.21	\$635	1.4
Jefferson County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	125,774	38%	\$21.91	\$1,139	1.2
Jessamine County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	6,038	31%	\$15.86	\$825	1.4
Johnson County	\$16.67	\$867	\$34,680	2.3	\$62,700	\$1,568	\$18,810	\$470	2,971	34%	\$12.58	\$654	1.3
Kenton County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	20,253	30%	\$22.04	\$1,146	1.1
Knott County	\$16.67	\$867	\$34,680	2.3	\$50,800	\$1,270	\$15,240	\$381	1,590	29%	\$11.87	\$617	1.4
Knox County	\$16.67	\$867	\$34,680	2.3	\$46,900	\$1,173	\$14,070	\$352	3,901	34%	\$10.09	\$525	1.7
Larue County	\$20.67	\$1,075	\$43,000	2.9	\$80,200	\$2,005	\$24,060	\$602	1,452	24%	\$11.14	\$579	1.9
Laurel County	\$17.10	\$889	\$35,560	2.4	\$72,500	\$1,813	\$21,750	\$544	6,794	29%	\$12.59	\$655	1.4
Lawrence County	\$16.94	\$881	\$35,240	2.3	\$68,900	\$1,723	\$20,670	\$517	1,460	24%	\$13.55	\$704	1.3
Lee County	\$16.67	\$867	\$34,680	2.3	\$45,900	\$1,148	\$13,770	\$344	651	25%	\$15.26	\$794	1.1
Leslie County †	\$16.67	\$867	\$34,680	2.3	\$60,500	\$1,513	\$18,150	\$454	681	17%			
Letcher County	\$16.67	\$867	\$34,680	2.3	\$59,000	\$1,475	\$17,700	\$443	2,292	27%	\$13.86	\$721	1.2
Lewis County	\$16.67	\$867	\$34,680	2.3	\$62,500	\$1,563	\$18,750	\$469	1,030	21%	\$11.38	\$592	1.5
Lincoln County	\$16.67	\$867	\$34,680	2.3	\$65,400	\$1,635	\$19,620	\$491	2,154	22%	\$13.48	\$701	1.2
Livingston County	\$16.96	\$882	\$35,280	2.3	\$79,700	\$1,993	\$23,910	\$598	673	19%	\$19.70	\$1,024	0.9
Logan County	\$16.67	\$867	\$34,680	2.3	\$81,900	\$2,048	\$24,570	\$614	2,687	25%	\$17.59	\$915	0.9
Lyon County	\$16.67	\$867	\$34,680	2.3	\$90,100	\$2,253	\$27,030	\$676	611	18%	\$9.97	\$518	1.7
McCracken County	\$19.44	\$1,011	\$40,440	2.7	\$90,200	\$2,255	\$27,060	\$677	8,890	33%	\$14.80	\$770	1.3
McCreary County	\$16.67	\$867	\$34,680	2.3	\$45,100	\$1,128	\$13,530	\$338	1,431	26%	\$5.78	\$300	2.9
McLean County	\$21.69	\$1,128	\$45,120	3.0	\$86,200	\$2,155	\$25,860	\$647	679	19%	\$8.45	\$440	2.6
Madison County	\$18.15	\$944	\$37,760	2.5	\$88,400	\$2,210	\$26,520	\$663	13,807	38%	\$15.29	\$795	1.2
Magoffin County	\$16.67	\$867	\$34,680	2.3	\$42,500	\$1,063	\$12,750	\$319	1,025	22%	\$10.95	\$570	1.5
Marion County	\$16.67	\$867	\$34,680	2.3	\$73,900	\$1,848	\$22,170	\$554	1,724	23%	\$15.06	\$783	1.1
Marshall County	\$17.15	\$892	\$35,680	2.4	\$84,200	\$2,105	\$25,260	\$632	2,358	18%	\$16.41	\$853	1.0
Martin County	\$16.67	\$867	\$34,680	2.3	\$53,700	\$1,343	\$16,110	\$403	781	20%	\$5.64	\$293	3.0

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Mason County	\$17.29	\$899	\$35,960	2.4	\$71,600	\$1,790	\$21,480	\$537	2,176	31%	\$14.98	\$779	1.2
Meade County	\$21.37	\$1,111	\$44,440	2.9	\$86,800	\$2,170	\$26,040	\$651	2,896	27%	\$23.78	\$1,237	0.9
Menifee County	\$16.67	\$867	\$34,680	2.3	\$58,400	\$1,460	\$17,520	\$438	653	27%	\$11.77	\$612	1.4
Mercer County	\$16.67	\$867	\$34,680	2.3	\$90,900	\$2,273	\$27,270	\$682	2,089	23%	\$19.18	\$997	0.9
Metcalfe County	\$16.67	\$867	\$34,680	2.3	\$62,000	\$1,550	\$18,600	\$465	1,050	25%	\$12.18	\$634	1.4
Monroe County	\$16.67	\$867	\$34,680	2.3	\$67,800	\$1,695	\$20,340	\$509	1,412	31%	\$15.15	\$788	1.1
Montgomery County	\$16.67	\$867	\$34,680	2.3	\$79,100	\$1,978	\$23,730	\$593	3,692	34%	\$17.27	\$898	1.0
Morgan County	\$16.67	\$867	\$34,680	2.3	\$64,100	\$1,603	\$19,230	\$481	1,033	22%	\$13.84	\$720	1.2
Muhlenberg County	\$16.67	\$867	\$34,680	2.3	\$75,800	\$1,895	\$22,740	\$569	2,156	18%	\$15.25	\$793	1.1
Nelson County	\$17.58	\$914	\$36,560	2.4	\$87,500	\$2,188	\$26,250	\$656	4,270	23%	\$15.83	\$823	1.1
Nicholas County	\$16.67	\$867	\$34,680	2.3	\$73,600	\$1,840	\$22,080	\$552	781	28%	\$10.31	\$536	1.6
Ohio County	\$16.67	\$867	\$34,680	2.3	\$64,600	\$1,615	\$19,380	\$485	1,962	21%	\$16.04	\$834	1.0
Oldham County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	2,683	12%	\$15.49	\$806	1.7
Owen County	\$18.25	\$949	\$37,960	2.5	\$85,200	\$2,130	\$25,560	\$639	518	12%	\$15.98	\$831	1.1
Owsley County	\$16.67	\$867	\$34,680	2.3	\$50,700	\$1,268	\$15,210	\$380	478	32%	\$14.10	\$733	1.2
Pendleton County	\$24.75	\$1,287	\$51,480	3.4	\$111,800	\$2,795	\$33,540	\$839	1,387	26%	\$17.87	\$929	1.4
Perry County	\$18.12	\$942	\$37,680	2.5	\$57,800	\$1,445	\$17,340	\$434	3,141	28%	\$15.35	\$798	1.2
Pike County	\$18.87	\$981	\$39,240	2.6	\$63,000	\$1,575	\$18,900	\$473	6,077	25%	\$14.20	\$738	1.3
Powell County	\$16.67	\$867	\$34,680	2.3	\$76,800	\$1,920	\$23,040	\$576	1,425	31%	\$10.29	\$535	1.6
Pulaski County	\$18.06	\$939	\$37,560	2.5	\$72,300	\$1,808	\$21,690	\$542	7,293	28%	\$13.57	\$705	1.3
Robertson County †	\$16.67	\$867	\$34,680	2.3	\$69,500	\$1,738	\$20,850	\$521	195	25%			
Rockcastle County	\$16.67	\$867	\$34,680	2.3	\$67,500	\$1,688	\$20,250	\$506	1,517	24%	\$13.26	\$690	1.3
Rowan County	\$16.85	\$876	\$35,040	2.3	\$78,400	\$1,960	\$23,520	\$588	3,450	37%	\$14.72	\$765	1.1
Russell County	\$16.67	\$867	\$34,680	2.3	\$72,300	\$1,808	\$21,690	\$542	1,910	26%	\$10.91	\$567	1.5
Scott County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	6,161	28%	\$22.36	\$1,163	1.0
Shelby County	\$22.10	\$1,149	\$45,960	3.0	\$105,800	\$2,645	\$31,740	\$794	4,632	26%	\$16.01	\$833	1.4

† Wage data not available (See Appendix B).

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

Kentucky	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
Simpson County	\$19.65	\$1,022	\$40,880	2.7	\$77,600	\$1,940	\$23,280	\$582	2,592	34%	\$16.61	\$864	1.2
Spencer County	\$25.58	\$1,330	\$53,200	3.5	\$96,600	\$2,415	\$28,980	\$725	945	13%	\$10.36	\$539	2.5
Taylor County	\$16.67	\$867	\$34,680	2.3	\$85,800	\$2,145	\$25,740	\$644	3,258	32%	\$11.30	\$588	1.5
Todd County	\$16.67	\$867	\$34,680	2.3	\$76,900	\$1,923	\$23,070	\$577	1,148	26%	\$14.39	\$748	1.2
Trigg County	\$23.63	\$1,229	\$49,160	3.3	\$89,800	\$2,245	\$26,940	\$674	1,550	26%	\$13.37	\$695	1.8
Trimble County	\$17.29	\$899	\$35,960	2.4	\$82,600	\$2,065	\$24,780	\$620	590	18%	\$25.30	\$1,316	0.7
Union County	\$17.00	\$884	\$35,360	2.3	\$76,500	\$1,913	\$22,950	\$574	1,449	28%	\$20.86	\$1,085	0.8
Warren County	\$22.56	\$1,173	\$46,920	3.1	\$82,900	\$2,073	\$24,870	\$622	23,468	43%	\$17.08	\$888	1.3
Washington County	\$17.79	\$925	\$37,000	2.5	\$89,000	\$2,225	\$26,700	\$668	1,016	22%	\$11.42	\$594	1.6
Wayne County	\$16.67	\$867	\$34,680	2.3	\$62,400	\$1,560	\$18,720	\$468	2,249	28%	\$12.26	\$638	1.4
Webster County	\$16.67	\$867	\$34,680	2.3	\$71,800	\$1,795	\$21,540	\$539	1,328	27%	\$26.29	\$1,367	0.6
Whitley County	\$16.67	\$867	\$34,680	2.3	\$58,000	\$1,450	\$17,400	\$435	4,515	33%	\$18.57	\$965	0.9
Wolfe County	\$16.67	\$867	\$34,680	2.3	\$37,900	\$948	\$11,370	\$284	767	30%	\$8.77	\$456	1.9
Woodford County	\$22.40	\$1,165	\$46,600	3.1	\$102,400	\$2,560	\$30,720	\$768	3,055	28%	\$15.08	\$784	1.5

† Wage data not available (See Appendix B).

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