

MINNESOTA

#27*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,468**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,893** monthly or **\$58,711** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.23
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$11.13
Average Renter Wage	\$20.57
2-Bedroom Housing Wage	\$28.23
Number of Renter Households	630,433
Percent Renters	28%

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$32.40
Rochester HMFA	\$25.79
Lake County HMFA	\$23.77
La Crosse-Onalaska MSA	\$23.02
Rice County	\$22.63

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.

101

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

82

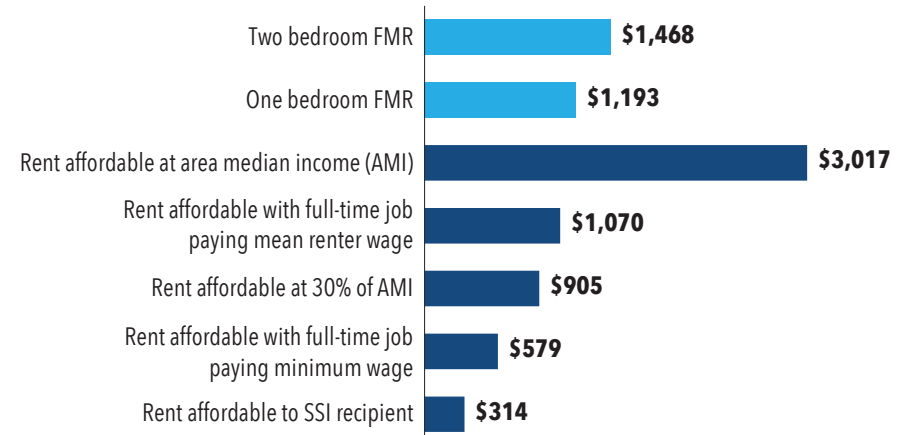
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.5

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

2.1

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



Minnesota	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
Minnesota	\$28.23	\$1,468	\$58,711	2.5	\$120,661	\$3,017	\$36,198	\$905	630,433	28%	\$20.57	\$1,070	1.4
Combined Nonmetro Areas	\$18.87	\$981	\$39,257	1.7	\$98,428	\$2,461	\$29,528	\$738	114,146	22%	\$14.31	\$744	1.3
<u>Metropolitan Areas</u>													
Duluth HMFA	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	27,064	27%	\$14.33	\$745	1.5
Fargo MSA	\$19.46	\$1,012	\$40,480	1.7	\$117,500	\$2,938	\$35,250	\$881	8,654	33%	\$12.17	\$633	1.6
Fillmore County HMFA	\$18.13	\$943	\$37,720	1.6	\$98,600	\$2,465	\$29,580	\$740	1,521	18%	\$10.71	\$557	1.7
Grand Forks MSA	\$18.92	\$984	\$39,360	1.7	\$102,800	\$2,570	\$30,840	\$771	3,471	28%	\$11.78	\$612	1.6
La Crosse-Onalaska MSA	\$23.02	\$1,197	\$47,880	2.1	\$109,200	\$2,730	\$32,760	\$819	1,282	16%	\$11.83	\$615	1.9
Lake County HMFA	\$23.77	\$1,236	\$49,440	2.1	\$101,100	\$2,528	\$30,330	\$758	805	16%	\$15.35	\$798	1.5
Le Sueur County HMFA	\$20.67	\$1,075	\$43,000	1.9	\$116,800	\$2,920	\$35,040	\$876	2,190	19%	\$12.26	\$638	1.7
Mankato-North Mankato MSA	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	13,999	35%	\$15.80	\$821	1.4
Mille Lacs County HMFA	\$21.08	\$1,096	\$43,840	1.9	\$93,500	\$2,338	\$28,050	\$701	2,393	22%	\$10.83	\$563	1.9
Minneapolis-St. Paul-Bloomington HMFA	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	407,811	29%	\$23.07	\$1,200	1.4
Rochester HMFA	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	20,503	27%	\$21.56	\$1,121	1.2
St. Cloud MSA	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	24,915	32%	\$17.16	\$892	1.3
Wabasha County HMFA	\$17.94	\$933	\$37,320	1.6	\$104,700	\$2,618	\$31,410	\$785	1,679	18%	\$10.52	\$547	1.7
<u>Counties</u>													
Aitkin County	\$17.94	\$933	\$37,320	1.6	\$82,400	\$2,060	\$24,720	\$618	1,019	15%	\$11.81	\$614	1.5
Anoka County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	27,283	20%	\$17.71	\$921	1.8
Becker County	\$18.77	\$976	\$39,040	1.7	\$97,500	\$2,438	\$29,250	\$731	3,197	22%	\$13.10	\$681	1.4
Beltrami County	\$21.00	\$1,092	\$43,680	1.9	\$92,200	\$2,305	\$27,660	\$692	5,467	31%	\$16.95	\$881	1.2
Benton County	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	5,302	32%	\$17.41	\$905	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

Minnesota	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
Big Stone County	\$17.94	\$933	\$37,320	1.6	\$89,400	\$2,235	\$26,820	\$671	449	21%	\$13.33	\$693	1.3
Blue Earth County	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	10,396	38%	\$16.62	\$864	1.4
Brown County	\$17.94	\$933	\$37,320	1.6	\$96,600	\$2,415	\$28,980	\$725	2,251	21%	\$16.59	\$863	1.1
Carlton County	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	2,885	21%	\$14.99	\$780	1.5
Carver County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	7,357	18%	\$18.33	\$953	1.8
Cass County	\$18.15	\$944	\$37,760	1.6	\$87,300	\$2,183	\$26,190	\$655	1,928	15%	\$11.77	\$612	1.5
Chippewa County	\$17.94	\$933	\$37,320	1.6	\$100,500	\$2,513	\$30,150	\$754	1,484	29%	\$11.32	\$589	1.6
Chisago County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	3,052	14%	\$12.29	\$639	2.6
Clay County	\$19.46	\$1,012	\$40,480	1.7	\$117,500	\$2,938	\$35,250	\$881	8,654	33%	\$12.17	\$633	1.6
Clearwater County	\$17.94	\$933	\$37,320	1.6	\$89,500	\$2,238	\$26,850	\$671	612	19%	\$15.11	\$786	1.2
Cook County	\$17.94	\$933	\$37,320	1.6	\$94,400	\$2,360	\$28,320	\$708	550	20%	\$16.14	\$839	1.1
Cottonwood County	\$17.94	\$933	\$37,320	1.6	\$94,700	\$2,368	\$28,410	\$710	1,115	24%	\$15.72	\$817	1.1
Crow Wing County	\$20.10	\$1,045	\$41,800	1.8	\$106,500	\$2,663	\$31,950	\$799	6,512	23%	\$14.49	\$753	1.4
Dakota County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	42,303	25%	\$19.31	\$1,004	1.7
Dodge County	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	989	12%	\$15.67	\$815	1.6
Douglas County	\$18.06	\$939	\$37,560	1.6	\$105,200	\$2,630	\$31,560	\$789	4,104	24%	\$15.05	\$783	1.2
Faribault County	\$17.94	\$933	\$37,320	1.6	\$86,100	\$2,153	\$25,830	\$646	1,356	22%	\$18.27	\$950	1.0
Fillmore County	\$18.13	\$943	\$37,720	1.6	\$98,600	\$2,465	\$29,580	\$740	1,521	18%	\$10.71	\$557	1.7
Freeborn County	\$17.94	\$933	\$37,320	1.6	\$94,200	\$2,355	\$28,260	\$707	2,664	21%	\$12.37	\$643	1.4
Goodhue County	\$19.98	\$1,039	\$41,560	1.8	\$113,200	\$2,830	\$33,960	\$849	4,319	22%	\$13.13	\$683	1.5
Grant County	\$17.94	\$933	\$37,320	1.6	\$91,900	\$2,298	\$27,570	\$689	530	21%	\$10.61	\$552	1.7
Hennepin County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	198,052	37%	\$27.07	\$1,408	1.2
Houston County	\$23.02	\$1,197	\$47,880	2.1	\$109,200	\$2,730	\$32,760	\$819	1,282	16%	\$11.83	\$615	1.9
Hubbard County	\$17.94	\$933	\$37,320	1.6	\$91,000	\$2,275	\$27,300	\$683	1,545	17%	\$11.27	\$586	1.6
Isanti County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	2,575	16%	\$10.84	\$564	3.0
Itasca County	\$19.37	\$1,007	\$40,280	1.7	\$90,700	\$2,268	\$27,210	\$680	3,342	18%	\$12.84	\$668	1.5

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Minnesota	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	\$17.94	\$933	\$37,320	1.6	\$95,200	\$2,380	\$28,560	\$714	826	19%	\$16.40	\$853	1.1
Kanabec County	\$17.94	\$933	\$37,320	1.6	\$93,300	\$2,333	\$27,990	\$700	1,049	16%	\$14.09	\$733	1.3
Kandiyohi County	\$17.94	\$933	\$37,320	1.6	\$100,800	\$2,520	\$30,240	\$756	4,860	28%	\$15.17	\$789	1.2
Kittson County	\$17.94	\$933	\$37,320	1.6	\$102,100	\$2,553	\$30,630	\$766	309	18%	\$13.15	\$684	1.4
Koochiching County	\$17.94	\$933	\$37,320	1.6	\$92,100	\$2,303	\$27,630	\$691	1,027	18%	\$14.55	\$757	1.2
Lac qui Parle County	\$17.94	\$933	\$37,320	1.6	\$99,900	\$2,498	\$29,970	\$749	491	17%	\$12.74	\$663	1.4
Lake County	\$23.77	\$1,236	\$49,440	2.1	\$101,100	\$2,528	\$30,330	\$758	805	16%	\$15.35	\$798	1.5
Lake of the Woods County	\$17.94	\$933	\$37,320	1.6	\$96,400	\$2,410	\$28,920	\$723	262	16%	\$10.82	\$563	1.7
Le Sueur County	\$20.67	\$1,075	\$43,000	1.9	\$116,800	\$2,920	\$35,040	\$876	2,190	19%	\$12.26	\$638	1.7
Lincoln County	\$17.94	\$933	\$37,320	1.6	\$93,900	\$2,348	\$28,170	\$704	437	18%	\$12.89	\$670	1.4
Lyon County	\$17.94	\$933	\$37,320	1.6	\$101,500	\$2,538	\$30,450	\$761	2,946	29%	\$13.11	\$682	1.4
McLeod County	\$17.94	\$933	\$37,320	1.6	\$108,900	\$2,723	\$32,670	\$817	3,326	22%	\$17.23	\$896	1.0
Mahnomen County	\$17.94	\$933	\$37,320	1.6	\$69,500	\$1,738	\$20,850	\$521	515	28%	\$15.89	\$827	1.1
Marshall County	\$17.94	\$933	\$37,320	1.6	\$99,500	\$2,488	\$29,850	\$746	552	15%	\$15.06	\$783	1.2
Martin County	\$17.94	\$933	\$37,320	1.6	\$91,700	\$2,293	\$27,510	\$688	2,441	28%	\$13.43	\$698	1.3
Meeker County	\$17.94	\$933	\$37,320	1.6	\$103,400	\$2,585	\$31,020	\$776	1,737	19%	\$14.13	\$735	1.3
Mille Lacs County	\$21.08	\$1,096	\$43,840	1.9	\$93,500	\$2,338	\$28,050	\$701	2,393	22%	\$10.83	\$563	1.9
Morrison County	\$18.21	\$947	\$37,880	1.6	\$93,000	\$2,325	\$27,900	\$698	2,644	19%	\$12.04	\$626	1.5
Mower County	\$19.87	\$1,033	\$41,320	1.8	\$98,500	\$2,463	\$29,550	\$739	3,730	24%	\$17.50	\$910	1.1
Murray County	\$17.94	\$933	\$37,320	1.6	\$100,900	\$2,523	\$30,270	\$757	654	18%	\$11.39	\$592	1.6
Nicollet County	\$22.58	\$1,174	\$46,960	2.0	\$104,700	\$2,618	\$31,410	\$785	3,603	28%	\$13.35	\$694	1.7
Nobles County	\$19.81	\$1,030	\$41,200	1.8	\$86,300	\$2,158	\$25,890	\$647	2,159	28%	\$19.92	\$1,036	1.0
Norman County	\$17.94	\$933	\$37,320	1.6	\$100,500	\$2,513	\$30,150	\$754	493	18%	\$15.85	\$824	1.1
Olmsted County	\$25.79	\$1,341	\$53,640	2.3	\$125,600	\$3,140	\$37,680	\$942	19,514	29%	\$21.85	\$1,136	1.2
Otter Tail County	\$18.19	\$946	\$37,840	1.6	\$100,100	\$2,503	\$30,030	\$751	5,247	21%	\$12.26	\$637	1.5
Pennington County	\$20.77	\$1,080	\$43,200	1.9	\$107,500	\$2,688	\$32,250	\$806	1,768	29%	\$19.26	\$1,002	1.1

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Minnesota	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
Pine County	\$20.33	\$1,057	\$42,280	1.8	\$90,400	\$2,260	\$27,120	\$678	2,065	17%	\$8.54	\$444	2.4
Pipestone County	\$17.94	\$933	\$37,320	1.6	\$89,100	\$2,228	\$26,730	\$668	736	19%	\$13.33	\$693	1.3
Polk County	\$18.92	\$984	\$39,360	1.7	\$102,800	\$2,570	\$30,840	\$771	3,471	28%	\$11.78	\$612	1.6
Pope County	\$19.69	\$1,024	\$40,960	1.8	\$104,000	\$2,600	\$31,200	\$780	865	17%	\$11.55	\$600	1.7
Ramsey County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	85,371	39%	\$23.06	\$1,199	1.4
Red Lake County	\$17.94	\$933	\$37,320	1.6	\$104,400	\$2,610	\$31,320	\$783	268	16%	\$11.88	\$618	1.5
Redwood County	\$17.94	\$933	\$37,320	1.6	\$92,400	\$2,310	\$27,720	\$693	1,251	20%	\$12.78	\$665	1.4
Renville County	\$17.94	\$933	\$37,320	1.6	\$95,300	\$2,383	\$28,590	\$715	1,227	21%	\$13.20	\$687	1.4
Rice County	\$22.63	\$1,177	\$47,080	2.0	\$107,700	\$2,693	\$32,310	\$808	5,631	24%	\$13.28	\$690	1.7
Rock County	\$17.94	\$933	\$37,320	1.6	\$102,600	\$2,565	\$30,780	\$770	951	24%	\$14.74	\$766	1.2
Roseau County	\$17.94	\$933	\$37,320	1.6	\$96,200	\$2,405	\$28,860	\$722	1,161	19%	\$17.02	\$885	1.1
St. Louis County	\$21.92	\$1,140	\$45,600	2.0	\$100,600	\$2,515	\$30,180	\$755	24,179	28%	\$14.26	\$742	1.5
Scott County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	8,514	16%	\$14.37	\$747	2.3
Sherburne County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	5,506	16%	\$13.36	\$695	2.4
Sibley County	\$17.94	\$933	\$37,320	1.6	\$101,700	\$2,543	\$30,510	\$763	1,102	19%	\$16.45	\$856	1.1
Stearns County	\$22.13	\$1,151	\$46,040	2.0	\$103,200	\$2,580	\$30,960	\$774	19,613	32%	\$17.11	\$890	1.3
Steele County	\$19.71	\$1,025	\$41,000	1.8	\$114,800	\$2,870	\$34,440	\$861	3,015	20%	\$13.52	\$703	1.5
Stevens County	\$17.94	\$933	\$37,320	1.6	\$103,000	\$2,575	\$30,900	\$773	1,277	33%	\$17.33	\$901	1.0
Swift County	\$17.94	\$933	\$37,320	1.6	\$84,900	\$2,123	\$25,470	\$637	1,062	26%	\$18.34	\$954	1.0
Todd County	\$17.94	\$933	\$37,320	1.6	\$82,600	\$2,065	\$24,780	\$620	1,702	17%	\$15.34	\$798	1.2
Traverse County	\$17.94	\$933	\$37,320	1.6	\$99,900	\$2,498	\$29,970	\$749	285	20%	\$12.76	\$663	1.4
Wabasha County	\$17.94	\$933	\$37,320	1.6	\$104,700	\$2,618	\$31,410	\$785	1,679	18%	\$10.52	\$547	1.7
Wadena County	\$18.02	\$937	\$37,480	1.6	\$85,100	\$2,128	\$25,530	\$638	1,619	27%	\$14.13	\$735	1.3
Waseca County	\$17.94	\$933	\$37,320	1.6	\$96,200	\$2,405	\$28,860	\$722	1,555	21%	\$11.68	\$607	1.5
Washington County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	19,492	19%	\$16.21	\$843	2.0
Watsonwan County	\$17.94	\$933	\$37,320	1.6	\$92,300	\$2,308	\$27,690	\$692	941	22%	\$13.29	\$691	1.3

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Wilkin County	\$17.94	\$933	\$37,320	1.6	\$100,700	\$2,518	\$30,210	\$755	547	20%	\$10.84	\$564	1.7
Winona County	\$18.25	\$949	\$37,960	1.6	\$105,700	\$2,643	\$31,710	\$793	6,340	31%	\$13.04	\$678	1.4
Wright County	\$32.40	\$1,685	\$67,400	2.9	\$132,400	\$3,310	\$39,720	\$993	8,306	16%	\$14.06	\$731	2.3
Yellow Medicine County	\$17.94	\$933	\$37,320	1.6	\$95,200	\$2,380	\$28,560	\$714	629	16%	\$13.09	\$680	1.4

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