

MISSISSIPPI

#44*

In **Mississippi**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,081**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,604** monthly or **\$43,244** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.79
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MISSISSIPPI:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.54
2-Bedroom Housing Wage	\$20.79
Number of Renter Households	345,471
Percent Renters	31%

MOST EXPENSIVE AREAS	HOUSING WAGE
Memphis HMFA	\$26.06
Lafayette County	\$24.87
Tunica County HMFA	\$23.73
Jackson HMFA	\$23.69
Hattiesburg HMFA	\$21.98

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.

115

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

97

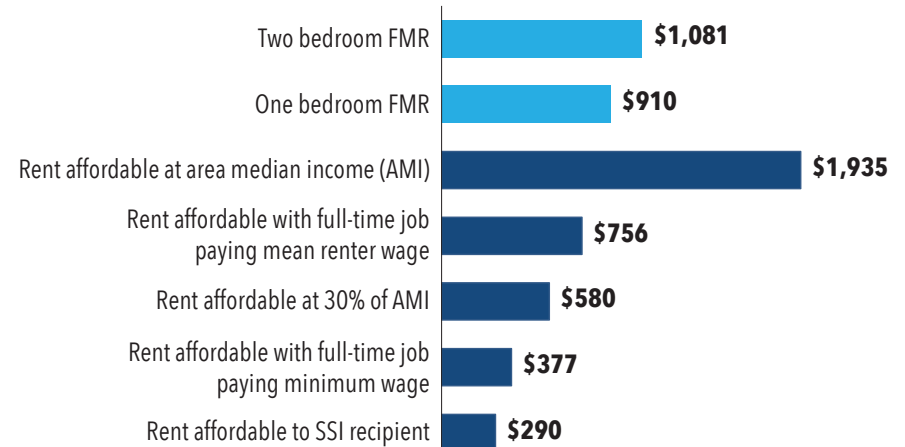
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.9

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)



Mississippi	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
Mississippi	\$20.79	\$1,081	\$43,244	2.9	\$77,396	\$1,935	\$23,219	\$580	345,471	31%	\$14.54	\$756	1.4
Combined Nonmetro Areas	\$18.97	\$986	\$39,457	2.6	\$69,836	\$1,746	\$20,951	\$524	170,935	30%	\$13.78	\$717	1.4
<u>Metropolitan Areas</u>													
Covington County HMFA	\$17.94	\$933	\$37,320	2.5	\$66,200	\$1,655	\$19,860	\$497	1,700	24%	\$15.47	\$804	1.2
Gulfport-Biloxi HMFA	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	36,240	36%	\$15.44	\$803	1.4
Hattiesburg HMFA	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	21,651	36%	\$14.64	\$761	1.5
Holmes County HMFA	\$17.94	\$933	\$37,320	2.5	\$44,900	\$1,123	\$13,470	\$337	2,368	39%	\$11.36	\$591	1.6
Jackson HMFA	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	66,024	33%	\$15.04	\$782	1.6
Marshall County HMFA	\$21.79	\$1,133	\$45,320	3.0	\$69,000	\$1,725	\$20,700	\$518	2,981	23%	\$17.59	\$915	1.2
Memphis HMFA	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	15,393	22%	\$14.28	\$743	1.8
Pascagoula HMFA	\$21.04	\$1,094	\$43,760	2.9	\$97,600	\$2,440	\$29,280	\$732	15,984	28%	\$18.71	\$973	1.1
Simpson County HMFA	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,869	20%	\$11.34	\$590	1.6
Stone County HMFA	\$18.42	\$958	\$38,320	2.5	\$81,900	\$2,048	\$24,570	\$614	1,321	20%	\$11.57	\$602	1.6
Tate County HMFA	\$20.96	\$1,090	\$43,600	2.9	\$77,400	\$1,935	\$23,220	\$581	2,901	27%	\$11.02	\$573	1.9
Tunica County HMFA	\$23.73	\$1,234	\$49,360	3.3	\$57,400	\$1,435	\$17,220	\$431	2,132	59%	\$15.96	\$830	1.5
Yazoo County HMFA	\$19.29	\$1,003	\$40,120	2.7	\$58,900	\$1,473	\$17,670	\$442	3,972	45%	\$13.59	\$707	1.4
<u>Counties</u>													
Adams County	\$17.94	\$933	\$37,320	2.5	\$55,800	\$1,395	\$16,740	\$419	3,882	34%	\$12.69	\$660	1.4
Alcorn County	\$17.94	\$933	\$37,320	2.5	\$70,900	\$1,773	\$21,270	\$532	4,941	35%	\$12.23	\$636	1.5
Amite County	\$18.27	\$950	\$38,000	2.5	\$51,700	\$1,293	\$15,510	\$388	982	17%	\$14.12	\$734	1.3
Attala County	\$17.94	\$933	\$37,320	2.5	\$65,100	\$1,628	\$19,530	\$488	1,514	23%	\$10.28	\$535	1.7
Benton County	\$17.94	\$933	\$37,320	2.5	\$56,800	\$1,420	\$17,040	\$426	506	17%	\$18.49	\$961	1.0

† 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

Mississippi	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
Bolivar County	\$17.94	\$933	\$37,320	2.5	\$51,600	\$1,290	\$15,480	\$387	4,649	39%	\$12.22	\$635	1.5
Calhoun County	\$17.94	\$933	\$37,320	2.5	\$67,400	\$1,685	\$20,220	\$506	1,535	27%	\$15.51	\$807	1.2
Carroll County	\$17.94	\$933	\$37,320	2.5	\$79,200	\$1,980	\$23,760	\$594	848	20%	\$9.98	\$519	1.8
Chickasaw County	\$17.94	\$933	\$37,320	2.5	\$56,300	\$1,408	\$16,890	\$422	2,189	33%	\$15.11	\$785	1.2
Choctaw County	\$17.94	\$933	\$37,320	2.5	\$63,900	\$1,598	\$19,170	\$479	680	20%	\$16.59	\$863	1.1
Claiborne County	\$17.94	\$933	\$37,320	2.5	\$40,500	\$1,013	\$12,150	\$304	704	25%	\$22.84	\$1,187	0.8
Clarke County	\$18.52	\$963	\$38,520	2.6	\$60,700	\$1,518	\$18,210	\$455	996	16%	\$12.04	\$626	1.5
Clay County	\$17.94	\$933	\$37,320	2.5	\$58,600	\$1,465	\$17,580	\$440	2,263	29%	\$14.51	\$755	1.2
Coahoma County	\$17.94	\$933	\$37,320	2.5	\$47,000	\$1,175	\$14,100	\$353	4,064	48%	\$13.79	\$717	1.3
Copiah County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	2,569	26%	\$11.47	\$597	2.1
Covington County	\$17.94	\$933	\$37,320	2.5	\$66,200	\$1,655	\$19,860	\$497	1,700	24%	\$15.47	\$804	1.2
DeSoto County	\$26.06	\$1,355	\$54,200	3.6	\$91,100	\$2,278	\$27,330	\$683	15,393	22%	\$14.28	\$743	1.8
Forrest County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	12,758	43%	\$14.70	\$764	1.5
Franklin County	\$17.94	\$933	\$37,320	2.5	\$55,700	\$1,393	\$16,710	\$418	589	20%	\$14.99	\$780	1.2
George County	\$18.46	\$960	\$38,400	2.5	\$72,900	\$1,823	\$21,870	\$547	1,507	16%	\$13.74	\$715	1.3
Greene County	\$17.94	\$933	\$37,320	2.5	\$76,700	\$1,918	\$23,010	\$575	839	22%	\$10.61	\$552	1.7
Grenada County	\$18.54	\$964	\$38,560	2.6	\$66,600	\$1,665	\$19,980	\$500	3,165	37%	\$18.72	\$973	1.0
Hancock County	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	4,233	21%	\$17.77	\$924	1.2
Harrison County	\$21.48	\$1,117	\$44,680	3.0	\$80,600	\$2,015	\$24,180	\$605	32,007	39%	\$15.09	\$785	1.4
Hinds County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	37,786	42%	\$16.99	\$883	1.4
Holmes County	\$17.94	\$933	\$37,320	2.5	\$44,900	\$1,123	\$13,470	\$337	2,368	39%	\$11.36	\$591	1.6
Humphreys County	\$17.94	\$933	\$37,320	2.5	\$44,700	\$1,118	\$13,410	\$335	1,211	40%	\$11.97	\$622	1.5
Issaquena County †	\$17.94	\$933	\$37,320	2.5	\$70,400	\$1,760	\$21,120	\$528	138	37%			
Itawamba County	\$17.94	\$933	\$37,320	2.5	\$88,300	\$2,208	\$26,490	\$662	1,906	21%	\$16.92	\$880	1.1
Jackson County	\$21.04	\$1,094	\$43,760	2.9	\$97,600	\$2,440	\$29,280	\$732	15,984	28%	\$18.71	\$973	1.1
Jasper County	\$17.94	\$933	\$37,320	2.5	\$66,700	\$1,668	\$20,010	\$500	1,074	17%	\$14.57	\$758	1.2

† Wage data not available (See Appendix B).

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Mississippi	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
Jefferson County	\$17.94	\$933	\$37,320	2.5	\$49,000	\$1,225	\$14,700	\$368	502	21%	\$20.36	\$1,059	0.9
Jefferson Davis County	\$17.94	\$933	\$37,320	2.5	\$58,600	\$1,465	\$17,580	\$440	801	18%	\$11.61	\$603	1.5
Jones County	\$18.88	\$982	\$39,280	2.6	\$75,600	\$1,890	\$22,680	\$567	6,450	26%	\$12.99	\$675	1.5
Kemper County	\$17.94	\$933	\$37,320	2.5	\$52,500	\$1,313	\$15,750	\$394	720	22%	\$11.17	\$581	1.6
Lafayette County	\$24.87	\$1,293	\$51,720	3.4	\$92,000	\$2,300	\$27,600	\$690	6,806	37%	\$11.72	\$609	2.1
Lamar County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	7,985	32%	\$14.27	\$742	1.5
Lauderdale County	\$19.13	\$995	\$39,800	2.6	\$76,300	\$1,908	\$22,890	\$572	10,500	37%	\$12.31	\$640	1.6
Lawrence County	\$18.42	\$958	\$38,320	2.5	\$60,300	\$1,508	\$18,090	\$452	793	18%	\$17.77	\$924	1.0
Leake County	\$19.85	\$1,032	\$41,280	2.7	\$64,100	\$1,603	\$19,230	\$481	1,783	24%	\$12.32	\$641	1.6
Lee County	\$21.10	\$1,097	\$43,880	2.9	\$95,900	\$2,398	\$28,770	\$719	9,476	30%	\$13.42	\$698	1.6
Leflore County	\$17.94	\$933	\$37,320	2.5	\$46,300	\$1,158	\$13,890	\$347	4,582	46%	\$15.46	\$804	1.2
Lincoln County	\$18.19	\$946	\$37,840	2.5	\$75,800	\$1,895	\$22,740	\$569	3,412	26%	\$12.98	\$675	1.4
Lowndes County	\$18.62	\$968	\$38,720	2.6	\$79,700	\$1,993	\$23,910	\$598	8,605	38%	\$17.27	\$898	1.1
Madison County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	12,323	29%	\$13.53	\$703	1.8
Marion County	\$17.94	\$933	\$37,320	2.5	\$56,300	\$1,408	\$16,890	\$422	2,007	22%	\$18.43	\$959	1.0
Marshall County	\$21.79	\$1,133	\$45,320	3.0	\$69,000	\$1,725	\$20,700	\$518	2,981	23%	\$17.59	\$915	1.2
Monroe County	\$17.94	\$933	\$37,320	2.5	\$72,600	\$1,815	\$21,780	\$545	3,191	23%	\$12.88	\$670	1.4
Montgomery County	\$17.94	\$933	\$37,320	2.5	\$56,500	\$1,413	\$16,950	\$424	1,055	28%	\$10.82	\$563	1.7
Neshoba County	\$17.94	\$933	\$37,320	2.5	\$64,000	\$1,600	\$19,200	\$480	2,540	25%	\$13.57	\$706	1.3
Newton County	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,624	21%	\$16.14	\$839	1.1
Noxubee County	\$17.94	\$933	\$37,320	2.5	\$48,800	\$1,220	\$14,640	\$366	917	24%	\$11.03	\$574	1.6
Oktibbeha County	\$20.40	\$1,061	\$42,440	2.8	\$81,800	\$2,045	\$24,540	\$614	11,175	52%	\$9.24	\$480	2.2
Panola County	\$18.54	\$964	\$38,560	2.6	\$67,600	\$1,690	\$20,280	\$507	3,857	31%	\$14.17	\$737	1.3
Pearl River County	\$20.27	\$1,054	\$42,160	2.8	\$78,300	\$1,958	\$23,490	\$587	3,685	17%	\$11.74	\$610	1.7
Perry County	\$21.98	\$1,143	\$45,720	3.0	\$81,200	\$2,030	\$24,360	\$609	908	20%	\$17.91	\$931	1.2
Pike County	\$20.65	\$1,074	\$42,960	2.8	\$53,500	\$1,338	\$16,050	\$401	5,039	33%	\$13.75	\$715	1.5

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Mississippi	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
Pontotoc County	\$19.06	\$991	\$39,640	2.6	\$77,000	\$1,925	\$23,100	\$578	3,440	29%	\$14.53	\$756	1.3
Prentiss County	\$17.94	\$933	\$37,320	2.5	\$70,700	\$1,768	\$21,210	\$530	1,975	21%	\$11.01	\$573	1.6
Quitman County	\$17.94	\$933	\$37,320	2.5	\$52,000	\$1,300	\$15,600	\$390	1,012	38%	\$11.20	\$583	1.6
Rankin County	\$23.69	\$1,232	\$49,280	3.3	\$89,100	\$2,228	\$26,730	\$668	13,346	22%	\$14.14	\$735	1.7
Scott County	\$18.00	\$936	\$37,440	2.5	\$61,600	\$1,540	\$18,480	\$462	2,715	28%	\$14.68	\$764	1.2
Sharkey County	\$17.94	\$933	\$37,320	2.5	\$59,800	\$1,495	\$17,940	\$449	519	37%	\$11.47	\$596	1.6
Simpson County	\$17.94	\$933	\$37,320	2.5	\$70,300	\$1,758	\$21,090	\$527	1,869	20%	\$11.34	\$590	1.6
Smith County	\$17.94	\$933	\$37,320	2.5	\$74,100	\$1,853	\$22,230	\$556	737	14%	\$13.07	\$680	1.4
Stone County	\$18.42	\$958	\$38,320	2.5	\$81,900	\$2,048	\$24,570	\$614	1,321	20%	\$11.57	\$602	1.6
Sunflower County	\$17.94	\$933	\$37,320	2.5	\$52,700	\$1,318	\$15,810	\$395	3,522	44%	\$10.54	\$548	1.7
Tallahatchie County	\$17.94	\$933	\$37,320	2.5	\$53,300	\$1,333	\$15,990	\$400	1,430	33%	\$17.91	\$932	1.0
Tate County	\$20.96	\$1,090	\$43,600	2.9	\$77,400	\$1,935	\$23,220	\$581	2,901	27%	\$11.02	\$573	1.9
Tippah County	\$17.94	\$933	\$37,320	2.5	\$63,800	\$1,595	\$19,140	\$479	1,883	24%	\$15.13	\$787	1.2
Tishomingo County	\$17.94	\$933	\$37,320	2.5	\$77,500	\$1,938	\$23,250	\$581	1,931	22%	\$10.71	\$557	1.7
Tunica County	\$23.73	\$1,234	\$49,360	3.3	\$57,400	\$1,435	\$17,220	\$431	2,132	59%	\$15.96	\$830	1.5
Union County	\$17.94	\$933	\$37,320	2.5	\$78,800	\$1,970	\$23,640	\$591	2,523	25%	\$18.36	\$955	1.0
Walthall County	\$19.00	\$988	\$39,520	2.6	\$69,500	\$1,738	\$20,850	\$521	1,122	21%	\$11.02	\$573	1.7
Warren County	\$19.77	\$1,028	\$41,120	2.7	\$83,600	\$2,090	\$25,080	\$627	4,842	29%	\$15.28	\$795	1.3
Washington County	\$17.94	\$933	\$37,320	2.5	\$54,600	\$1,365	\$16,380	\$410	7,450	43%	\$13.98	\$727	1.3
Wayne County	\$17.94	\$933	\$37,320	2.5	\$63,200	\$1,580	\$18,960	\$474	870	12%	\$13.92	\$724	1.3
Webster County	\$17.94	\$933	\$37,320	2.5	\$79,200	\$1,980	\$23,760	\$594	902	22%	\$9.61	\$499	1.9
Wilkinson County	\$17.94	\$933	\$37,320	2.5	\$53,000	\$1,325	\$15,900	\$398	723	21%	\$19.11	\$994	0.9
Winston County	\$17.94	\$933	\$37,320	2.5	\$62,400	\$1,560	\$18,720	\$468	2,141	30%	\$12.94	\$673	1.4
Yalobusha County	\$17.94	\$933	\$37,320	2.5	\$66,900	\$1,673	\$20,070	\$502	1,496	30%	\$14.51	\$755	1.2
Yazoo County	\$19.29	\$1,003	\$40,120	2.7	\$58,900	\$1,473	\$17,670	\$442	3,972	45%	\$13.59	\$707	1.4

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