

NEBRASKA

#40*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,122**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,739** monthly or **\$44,870** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.57
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$13.50
Average Renter Wage	\$17.71
2-Bedroom Housing Wage	\$21.57
Number of Renter Households	263,282
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Omaha-Council Bluffs HMFA	\$24.25
Lincoln HMFA	\$21.63
Hall County HMFA	\$21.60
Stanton County	\$20.27
Sioux City MSA	\$20.06

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

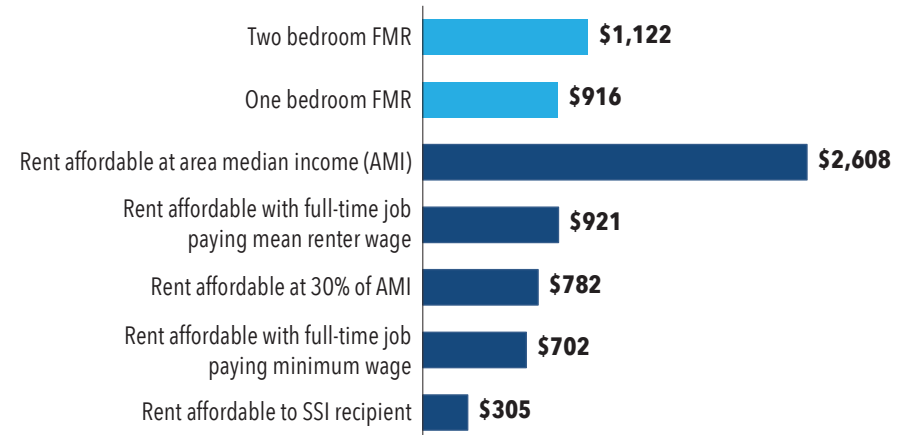
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

64
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

52
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.3
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Nebraska	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
Nebraska	\$21.57	\$1,122	\$44,870	1.6	\$104,322	\$2,608	\$31,297	\$782	263,282	33%	\$17.71	\$921	1.2
Combined Nonmetro Areas	\$17.83	\$927	\$37,079	1.3	\$92,883	\$2,322	\$27,865	\$697	77,600	28%	\$15.43	\$802	1.2
<u>Metropolitan Areas</u>													
Hall County HMFA	\$21.60	\$1,123	\$44,920	1.6	\$89,100	\$2,228	\$26,730	\$668	8,971	37%	\$16.50	\$858	1.3
Howard County HMFA	\$19.21	\$999	\$39,960	1.4	\$97,700	\$2,443	\$29,310	\$733	647	26%	\$9.08	\$472	2.1
Lincoln HMFA	\$21.63	\$1,125	\$45,000	1.6	\$107,500	\$2,688	\$32,250	\$806	54,395	41%	\$17.30	\$899	1.3
Merrick County HMFA	\$17.44	\$907	\$36,280	1.3	\$89,800	\$2,245	\$26,940	\$674	623	19%	\$21.82	\$1,135	0.8
Omaha-Council Bluffs HMFA	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	114,479	35%	\$19.42	\$1,010	1.2
Saunders County HMFA	\$18.90	\$983	\$39,320	1.4	\$118,200	\$2,955	\$35,460	\$887	1,617	18%	\$13.30	\$692	1.4
Seward County HMFA	\$18.12	\$942	\$37,680	1.3	\$114,200	\$2,855	\$34,260	\$857	1,855	28%	\$17.63	\$917	1.0
Sioux City MSA	\$20.06	\$1,043	\$41,720	1.5	\$92,235	\$2,306	\$27,670	\$692	3,095	32%	\$17.51	\$910	1.1
<u>Counties</u>													
Adams County	\$17.44	\$907	\$36,280	1.3	\$91,500	\$2,288	\$27,450	\$686	4,041	31%	\$11.59	\$603	1.5
Antelope County	\$17.44	\$907	\$36,280	1.3	\$83,500	\$2,088	\$25,050	\$626	655	24%	\$18.91	\$983	0.9
Arthur County †	\$17.44	\$907	\$36,280	1.3	\$106,400	\$2,660	\$31,920	\$798	47	26%			
Banner County †	\$17.44	\$907	\$36,280	1.3	\$92,600	\$2,315	\$27,780	\$695	63	24%			
Blaine County †	\$17.44	\$907	\$36,280	1.3	\$64,200	\$1,605	\$19,260	\$482	55	29%			
Boone County	\$17.44	\$907	\$36,280	1.3	\$94,300	\$2,358	\$28,290	\$707	457	21%	\$16.52	\$859	1.1
Box Butte County	\$17.54	\$912	\$36,480	1.3	\$90,700	\$2,268	\$27,210	\$680	1,113	25%	\$13.92	\$724	1.3
Boyd County	\$17.44	\$907	\$36,280	1.3	\$94,500	\$2,363	\$28,350	\$709	133	17%	\$11.33	\$589	1.5
Brown County	\$17.44	\$907	\$36,280	1.3	\$72,700	\$1,818	\$21,810	\$545	316	26%	\$12.20	\$635	1.4
Buffalo County	\$18.10	\$941	\$37,640	1.3	\$104,800	\$2,620	\$31,440	\$786	6,850	35%	\$14.85	\$772	1.2

† 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

Nebraska	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
Burt County	\$17.44	\$907	\$36,280	1.3	\$86,100	\$2,153	\$25,830	\$646	654	23%	\$13.67	\$711	1.3
Butler County	\$17.44	\$907	\$36,280	1.3	\$109,800	\$2,745	\$32,940	\$824	697	20%	\$15.56	\$809	1.1
Cass County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	1,707	16%	\$14.74	\$766	1.6
Cedar County	\$17.44	\$907	\$36,280	1.3	\$103,200	\$2,580	\$30,960	\$774	727	21%	\$12.87	\$669	1.4
Chase County	\$17.44	\$907	\$36,280	1.3	\$85,200	\$2,130	\$25,560	\$639	323	22%	\$16.56	\$861	1.1
Cherry County	\$17.44	\$907	\$36,280	1.3	\$83,800	\$2,095	\$25,140	\$629	847	38%	\$13.32	\$693	1.3
Cheyenne County	\$18.83	\$979	\$39,160	1.4	\$84,700	\$2,118	\$25,410	\$635	1,439	33%	\$14.50	\$754	1.3
Clay County	\$17.44	\$907	\$36,280	1.3	\$96,300	\$2,408	\$28,890	\$722	479	19%	\$12.99	\$675	1.3
Colfax County	\$18.00	\$936	\$37,440	1.3	\$86,900	\$2,173	\$26,070	\$652	871	24%	\$18.54	\$964	1.0
Cuming County	\$17.44	\$907	\$36,280	1.3	\$95,500	\$2,388	\$28,650	\$716	1,087	29%	\$16.07	\$836	1.1
Custer County	\$17.44	\$907	\$36,280	1.3	\$88,000	\$2,200	\$26,400	\$660	1,297	29%	\$17.40	\$905	1.0
Dakota County	\$20.06	\$1,043	\$41,720	1.5	\$90,100	\$2,253	\$27,030	\$676	2,587	35%	\$18.08	\$940	1.1
Dawes County	\$17.88	\$930	\$37,200	1.3	\$81,700	\$2,043	\$24,510	\$613	1,159	34%	\$13.58	\$706	1.3
Dawson County	\$17.69	\$920	\$36,800	1.3	\$83,400	\$2,085	\$25,020	\$626	3,174	35%	\$17.95	\$933	1.0
Deuel County	\$17.44	\$907	\$36,280	1.3	\$82,400	\$2,060	\$24,720	\$618	143	17%	\$17.52	\$911	1.0
Dixon County	\$20.06	\$1,043	\$41,720	1.5	\$99,200	\$2,480	\$29,760	\$744	508	23%	\$12.73	\$662	1.6
Dodge County	\$19.35	\$1,006	\$40,240	1.4	\$97,500	\$2,438	\$29,250	\$731	4,939	33%	\$17.67	\$919	1.1
Douglas County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	89,928	38%	\$20.20	\$1,051	1.2
Dundy County	\$17.44	\$907	\$36,280	1.3	\$97,300	\$2,433	\$29,190	\$730	186	23%	\$15.09	\$785	1.2
Fillmore County	\$17.44	\$907	\$36,280	1.3	\$107,900	\$2,698	\$32,370	\$809	473	20%	\$14.53	\$756	1.2
Franklin County	\$17.44	\$907	\$36,280	1.3	\$83,200	\$2,080	\$24,960	\$624	265	21%	\$15.55	\$809	1.1
Frontier County	\$17.44	\$907	\$36,280	1.3	\$87,900	\$2,198	\$26,370	\$659	296	28%	\$11.38	\$592	1.5
Furnas County	\$17.44	\$907	\$36,280	1.3	\$82,200	\$2,055	\$24,660	\$617	463	23%	\$18.65	\$970	0.9
Gage County	\$17.44	\$907	\$36,280	1.3	\$95,300	\$2,383	\$28,590	\$715	2,540	28%	\$13.48	\$701	1.3
Garden County	\$17.44	\$907	\$36,280	1.3	\$68,300	\$1,708	\$20,490	\$512	179	22%	\$20.12	\$1,046	0.9
Garfield County	\$17.44	\$907	\$36,280	1.3	\$83,300	\$2,083	\$24,990	\$625	192	26%	\$7.00	\$364	2.5

† 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

Nebraska	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
Gosper County	\$17.44	\$907	\$36,280	1.3	\$94,300	\$2,358	\$28,290	\$707	139	18%	\$17.36	\$903	1.0
Grant County	\$17.44	\$907	\$36,280	1.3	\$87,300	\$2,183	\$26,190	\$655	93	32%	\$18.42	\$958	0.9
Greeley County	\$17.44	\$907	\$36,280	1.3	\$91,200	\$2,280	\$27,360	\$684	167	18%	\$12.19	\$634	1.4
Hall County	\$21.60	\$1,123	\$44,920	1.6	\$89,100	\$2,228	\$26,730	\$668	8,971	37%	\$16.50	\$858	1.3
Hamilton County	\$17.44	\$907	\$36,280	1.3	\$110,800	\$2,770	\$33,240	\$831	596	17%	\$13.23	\$688	1.3
Harlan County	\$17.44	\$907	\$36,280	1.3	\$101,300	\$2,533	\$30,390	\$760	182	15%	\$12.66	\$659	1.4
Hayes County †	\$17.44	\$907	\$36,280	1.3	\$88,600	\$2,215	\$26,580	\$665	103	29%			
Hitchcock County	\$17.44	\$907	\$36,280	1.3	\$74,500	\$1,863	\$22,350	\$559	235	21%	\$13.62	\$708	1.3
Holt County	\$17.44	\$907	\$36,280	1.3	\$87,500	\$2,188	\$26,250	\$656	1,104	27%	\$19.40	\$1,009	0.9
Hooker County	\$17.44	\$907	\$36,280	1.3	\$106,700	\$2,668	\$32,010	\$800	126	40%	\$15.12	\$786	1.2
Howard County	\$19.21	\$999	\$39,960	1.4	\$97,700	\$2,443	\$29,310	\$733	647	26%	\$9.08	\$472	2.1
Jefferson County	\$17.44	\$907	\$36,280	1.3	\$84,600	\$2,115	\$25,380	\$635	867	28%	\$14.89	\$774	1.2
Johnson County	\$17.44	\$907	\$36,280	1.3	\$82,600	\$2,065	\$24,780	\$620	552	32%	\$13.09	\$681	1.3
Kearney County	\$17.69	\$920	\$36,800	1.3	\$106,800	\$2,670	\$32,040	\$801	590	22%	\$17.63	\$917	1.0
Keith County	\$17.44	\$907	\$36,280	1.3	\$84,100	\$2,103	\$25,230	\$631	1,153	29%	\$14.06	\$731	1.2
Keya Paha County †	\$17.44	\$907	\$36,280	1.3	\$74,900	\$1,873	\$22,470	\$562	65	20%			
Kimball County	\$17.44	\$907	\$36,280	1.3	\$76,800	\$1,920	\$23,040	\$576	430	28%	\$15.22	\$791	1.1
Knox County	\$17.44	\$907	\$36,280	1.3	\$89,900	\$2,248	\$26,970	\$674	693	21%	\$12.50	\$650	1.4
Lancaster County	\$21.63	\$1,125	\$45,000	1.6	\$107,500	\$2,688	\$32,250	\$806	54,395	41%	\$17.30	\$899	1.3
Lincoln County	\$17.73	\$922	\$36,880	1.3	\$88,900	\$2,223	\$26,670	\$667	5,228	36%	\$14.95	\$777	1.2
Logan County †	\$17.44	\$907	\$36,280	1.3	\$93,400	\$2,335	\$28,020	\$701	67	22%			
Loup County †	\$17.44	\$907	\$36,280	1.3	\$79,700	\$1,993	\$23,910	\$598	84	34%			
McPherson County †	\$17.44	\$907	\$36,280	1.3	\$72,900	\$1,823	\$21,870	\$547	53	27%			
Madison County	\$17.85	\$928	\$37,120	1.3	\$92,000	\$2,300	\$27,600	\$690	4,593	32%	\$17.48	\$909	1.0
Merrick County	\$17.44	\$907	\$36,280	1.3	\$89,800	\$2,245	\$26,940	\$674	623	19%	\$21.82	\$1,135	0.8
Morrill County	\$17.44	\$907	\$36,280	1.3	\$89,400	\$2,235	\$26,820	\$671	416	22%	\$10.75	\$559	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

Nebraska	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
Nance County	\$17.44	\$907	\$36,280	1.3	\$87,700	\$2,193	\$26,310	\$658	287	21%	\$12.63	\$657	1.4
Nemaha County	\$17.44	\$907	\$36,280	1.3	\$87,500	\$2,188	\$26,250	\$656	827	29%	\$10.87	\$565	1.6
Nuckolls County	\$17.44	\$907	\$36,280	1.3	\$91,700	\$2,293	\$27,510	\$688	337	19%	\$12.56	\$653	1.4
Otoe County	\$17.54	\$912	\$36,480	1.3	\$115,100	\$2,878	\$34,530	\$863	1,274	20%	\$15.16	\$788	1.2
Pawnee County	\$17.44	\$907	\$36,280	1.3	\$78,200	\$1,955	\$23,460	\$587	206	19%	\$25.00	\$1,300	0.7
Perkins County	\$17.44	\$907	\$36,280	1.3	\$92,000	\$2,300	\$27,600	\$690	259	22%	\$18.77	\$976	0.9
Phelps County	\$17.44	\$907	\$36,280	1.3	\$98,500	\$2,463	\$29,550	\$739	1,151	30%	\$15.86	\$825	1.1
Pierce County	\$17.44	\$907	\$36,280	1.3	\$92,300	\$2,308	\$27,690	\$692	614	21%	\$15.31	\$796	1.1
Platte County	\$18.27	\$950	\$38,000	1.4	\$100,100	\$2,503	\$30,030	\$751	3,684	27%	\$15.97	\$830	1.1
Polk County	\$17.44	\$907	\$36,280	1.3	\$100,200	\$2,505	\$30,060	\$752	378	18%	\$16.86	\$877	1.0
Red Willow County	\$17.44	\$907	\$36,280	1.3	\$96,200	\$2,405	\$28,860	\$722	1,192	27%	\$11.98	\$623	1.5
Richardson County	\$17.44	\$907	\$36,280	1.3	\$85,800	\$2,145	\$25,740	\$644	908	25%	\$13.56	\$705	1.3
Rock County	\$17.44	\$907	\$36,280	1.3	\$76,900	\$1,923	\$23,070	\$577	141	24%	\$14.26	\$742	1.2
Saline County	\$17.44	\$907	\$36,280	1.3	\$96,100	\$2,403	\$28,830	\$721	1,362	26%	\$14.88	\$774	1.2
Sarpy County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	21,350	29%	\$16.70	\$869	1.5
Saunders County	\$18.90	\$983	\$39,320	1.4	\$118,200	\$2,955	\$35,460	\$887	1,617	18%	\$13.30	\$692	1.4
Scotts Bluff County	\$18.08	\$940	\$37,600	1.3	\$89,100	\$2,228	\$26,730	\$668	4,779	32%	\$14.18	\$737	1.3
Seward County	\$18.12	\$942	\$37,680	1.3	\$114,200	\$2,855	\$34,260	\$857	1,855	28%	\$17.63	\$917	1.0
Sheridan County	\$17.44	\$907	\$36,280	1.3	\$75,600	\$1,890	\$22,680	\$567	640	30%	\$16.23	\$844	1.1
Sherman County	\$17.44	\$907	\$36,280	1.3	\$75,800	\$1,895	\$22,740	\$569	306	24%	\$15.54	\$808	1.1
Sioux County	\$17.44	\$907	\$36,280	1.3	\$71,000	\$1,775	\$21,300	\$533	199	44%	\$18.33	\$953	1.0
Stanton County	\$20.27	\$1,054	\$42,160	1.5	\$100,600	\$2,515	\$30,180	\$755	520	23%	\$32.79	\$1,705	0.6
Thayer County	\$17.44	\$907	\$36,280	1.3	\$87,800	\$2,195	\$26,340	\$659	507	24%	\$17.04	\$886	1.0
Thomas County	\$17.44	\$907	\$36,280	1.3	\$83,700	\$2,093	\$25,110	\$628	96	30%	\$19.45	\$1,012	0.9
Thurston County	\$17.44	\$907	\$36,280	1.3	\$76,400	\$1,910	\$22,920	\$573	772	39%	\$19.64	\$1,021	0.9
Valley County	\$17.44	\$907	\$36,280	1.3	\$90,900	\$2,273	\$27,270	\$682	494	27%	\$14.43	\$751	1.2

† 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

Nebraska	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
Washington County	\$24.25	\$1,261	\$50,440	1.8	\$113,700	\$2,843	\$34,110	\$853	1,494	18%	\$15.44	\$803	1.6
Wayne County	\$17.44	\$907	\$36,280	1.3	\$89,500	\$2,238	\$26,850	\$671	1,204	32%	\$10.06	\$523	1.7
Webster County	\$17.44	\$907	\$36,280	1.3	\$84,500	\$2,113	\$25,350	\$634	281	19%	\$11.35	\$590	1.5
Wheeler County	\$17.44	\$907	\$36,280	1.3	\$88,700	\$2,218	\$26,610	\$665	69	19%	\$19.89	\$1,034	0.9
York County	\$18.06	\$939	\$37,560	1.3	\$95,600	\$2,390	\$28,680	\$717	1,417	25%	\$17.87	\$929	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