

NORTH DAKOTA

#48*

In **North Dakota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,013**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,375** monthly or **\$40,501** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.47
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NORTH DAKOTA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.17
2-Bedroom Housing Wage	\$19.47
Number of Renter Households	118,956
Percent Renters	37%

MOST EXPENSIVE AREAS	HOUSING WAGE
Divide County	\$27.29
Mckenzie County	\$25.98
Williams County	\$22.19
Mercer County	\$21.92
Ward County	\$20.00

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

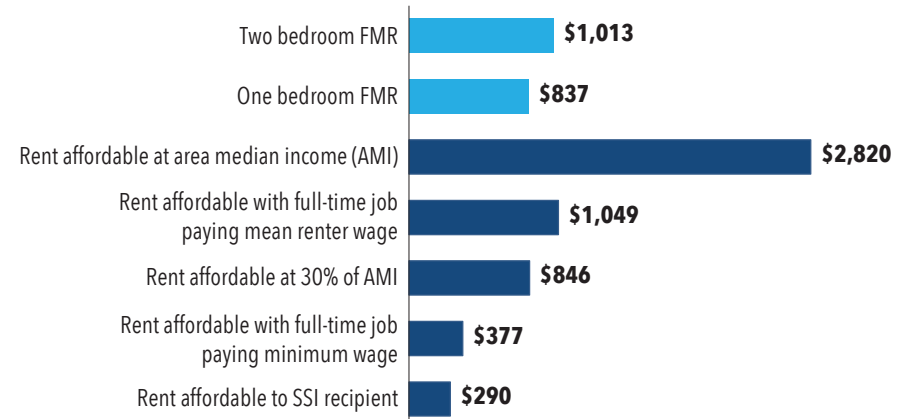
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

107
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

89
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



North Dakota	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
North Dakota	\$19.47	\$1,013	\$40,501	2.7	\$112,820	\$2,820	\$33,846	\$846	118,956	37%	\$20.17	\$1,049	1.0
Combined Nonmetro Areas	\$19.58	\$1,018	\$40,733	2.7	\$107,043	\$2,676	\$32,113	\$803	49,972	32%	\$22.12	\$1,150	0.9
<u>Metropolitan Areas</u>													
Bismarck MSA	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	14,898	27%	\$17.13	\$891	1.1
Fargo MSA	\$19.46	\$1,012	\$40,480	2.7	\$117,500	\$2,938	\$35,250	\$881	39,203	48%	\$19.71	\$1,025	1.0
Grand Forks MSA	\$18.92	\$984	\$39,360	2.6	\$102,800	\$2,570	\$30,840	\$771	14,883	48%	\$18.29	\$951	1.0
<u>Counties</u>													
Adams County	\$17.85	\$928	\$37,120	2.5	\$111,700	\$2,793	\$33,510	\$838	267	26%	\$13.16	\$684	1.4
Barnes County	\$17.85	\$928	\$37,120	2.5	\$102,900	\$2,573	\$30,870	\$772	1,290	27%	\$11.29	\$587	1.6
Benson County	\$17.85	\$928	\$37,120	2.5	\$78,800	\$1,970	\$23,640	\$591	496	26%	\$13.52	\$703	1.3
Billings County	\$17.85	\$928	\$37,120	2.5	\$115,800	\$2,895	\$34,740	\$869	70	19%	\$23.59	\$1,227	0.8
Bottineau County	\$17.85	\$928	\$37,120	2.5	\$111,500	\$2,788	\$33,450	\$836	556	21%	\$17.82	\$927	1.0
Bowman County	\$17.85	\$928	\$37,120	2.5	\$106,700	\$2,668	\$32,010	\$800	210	17%	\$15.33	\$797	1.2
Burke County	\$17.85	\$928	\$37,120	2.5	\$126,600	\$3,165	\$37,980	\$950	204	22%	\$25.83	\$1,343	0.7
Burleigh County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	11,476	28%	\$16.86	\$877	1.2
Cass County	\$19.46	\$1,012	\$40,480	2.7	\$117,500	\$2,938	\$35,250	\$881	39,203	48%	\$19.71	\$1,025	1.0
Cavalier County	\$17.85	\$928	\$37,120	2.5	\$105,300	\$2,633	\$31,590	\$790	265	17%	\$17.81	\$926	1.0
Dickey County	\$17.85	\$928	\$37,120	2.5	\$98,000	\$2,450	\$29,400	\$735	428	22%	\$15.12	\$786	1.2
Divide County †	\$27.29	\$1,419	\$56,760	3.8	\$118,600	\$2,965	\$35,580	\$890	209	22%			
Dunn County	\$18.31	\$952	\$38,080	2.5	\$137,900	\$3,448	\$41,370	\$1,034	426	28%	\$44.52	\$2,315	0.4
Eddy County	\$17.85	\$928	\$37,120	2.5	\$90,300	\$2,258	\$27,090	\$677	320	28%	\$15.08	\$784	1.2
Emmons County	\$17.85	\$928	\$37,120	2.5	\$98,800	\$2,470	\$29,640	\$741	282	19%	\$8.57	\$446	2.1
Foster County	\$17.85	\$928	\$37,120	2.5	\$121,900	\$3,048	\$36,570	\$914	342	23%	\$9.80	\$510	1.8

† 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

North Dakota	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
Golden Valley County	\$17.92	\$932	\$37,280	2.5	\$108,300	\$2,708	\$32,490	\$812	165	25%	\$12.85	\$668	1.4
Grand Forks County	\$18.92	\$984	\$39,360	2.6	\$102,800	\$2,570	\$30,840	\$771	14,883	48%	\$18.29	\$951	1.0
Grant County	\$17.85	\$928	\$37,120	2.5	\$89,000	\$2,225	\$26,700	\$668	172	16%	\$9.45	\$491	1.9
Griggs County	\$17.85	\$928	\$37,120	2.5	\$99,900	\$2,498	\$29,970	\$749	195	21%	\$16.09	\$837	1.1
Hettinger County	\$17.85	\$928	\$37,120	2.5	\$104,900	\$2,623	\$31,470	\$787	225	20%	\$17.48	\$909	1.0
Kidder County	\$17.85	\$928	\$37,120	2.5	\$89,200	\$2,230	\$26,760	\$669	271	24%	\$22.58	\$1,174	0.8
LaMoure County	\$17.85	\$928	\$37,120	2.5	\$105,100	\$2,628	\$31,530	\$788	258	15%	\$13.33	\$693	1.3
Logan County	\$19.00	\$988	\$39,520	2.6	\$80,400	\$2,010	\$24,120	\$603	134	17%	\$15.37	\$799	1.2
McHenry County	\$17.85	\$928	\$37,120	2.5	\$105,000	\$2,625	\$31,500	\$788	446	20%	\$20.57	\$1,070	0.9
McIntosh County	\$17.85	\$928	\$37,120	2.5	\$85,800	\$2,145	\$25,740	\$644	247	21%	\$15.54	\$808	1.1
McKenzie County	\$25.98	\$1,351	\$54,040	3.6	\$122,700	\$3,068	\$36,810	\$920	2,653	45%	\$41.39	\$2,152	0.6
McLean County	\$17.85	\$928	\$37,120	2.5	\$112,900	\$2,823	\$33,870	\$847	706	17%	\$21.36	\$1,111	0.8
Mercer County	\$21.92	\$1,140	\$45,600	3.0	\$111,100	\$2,778	\$33,330	\$833	700	19%	\$24.37	\$1,267	0.9
Morton County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	3,374	25%	\$17.19	\$894	1.1
Mountrail County	\$17.94	\$933	\$37,320	2.5	\$105,700	\$2,643	\$31,710	\$793	1,535	40%	\$31.69	\$1,648	0.6
Nelson County	\$17.85	\$928	\$37,120	2.5	\$105,600	\$2,640	\$31,680	\$792	299	23%	\$15.71	\$817	1.1
Oliver County	\$19.67	\$1,023	\$40,920	2.7	\$128,200	\$3,205	\$38,460	\$962	48	7%	\$38.37	\$1,995	0.5
Pembina County	\$17.85	\$928	\$37,120	2.5	\$98,000	\$2,450	\$29,400	\$735	754	25%	\$17.90	\$931	1.0
Pierce County	\$17.85	\$928	\$37,120	2.5	\$102,000	\$2,550	\$30,600	\$765	388	21%	\$13.06	\$679	1.4
Ramsey County	\$17.85	\$928	\$37,120	2.5	\$100,400	\$2,510	\$30,120	\$753	2,143	41%	\$11.21	\$583	1.6
Ransom County	\$17.85	\$928	\$37,120	2.5	\$104,000	\$2,600	\$31,200	\$780	561	24%	\$12.34	\$641	1.4
Renville County	\$18.00	\$936	\$37,440	2.5	\$93,000	\$2,325	\$27,900	\$698	171	19%	\$15.39	\$800	1.2
Richland County	\$17.85	\$928	\$37,120	2.5	\$110,100	\$2,753	\$33,030	\$826	2,091	31%	\$13.10	\$681	1.4
Rolette County	\$17.85	\$928	\$37,120	2.5	\$70,800	\$1,770	\$21,240	\$531	1,283	35%	\$15.03	\$782	1.2
Sargent County	\$17.85	\$928	\$37,120	2.5	\$104,800	\$2,620	\$31,440	\$786	452	26%	\$22.81	\$1,186	0.8
Sheridan County	\$17.92	\$932	\$37,280	2.5	\$99,900	\$2,498	\$29,970	\$749	118	17%	\$15.80	\$822	1.1

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Sioux County	\$17.85	\$928	\$37,120	2.5	\$45,900	\$1,148	\$13,770	\$344	576	54%	\$14.80	\$770	1.2
Slope County †	\$17.92	\$932	\$37,280	2.5	\$96,100	\$2,403	\$28,830	\$721	43	13%			
Stark County	\$19.62	\$1,020	\$40,800	2.7	\$109,300	\$2,733	\$32,790	\$820	4,633	35%	\$22.60	\$1,175	0.9
Steele County	\$17.85	\$928	\$37,120	2.5	\$111,000	\$2,775	\$33,300	\$833	162	22%	\$11.56	\$601	1.5
Stutsman County	\$17.85	\$928	\$37,120	2.5	\$110,900	\$2,773	\$33,270	\$832	3,380	36%	\$16.35	\$850	1.1
Towner County	\$17.85	\$928	\$37,120	2.5	\$97,800	\$2,445	\$29,340	\$734	218	23%	\$16.29	\$847	1.1
Traill County	\$17.85	\$928	\$37,120	2.5	\$121,900	\$3,048	\$36,570	\$914	843	25%	\$16.59	\$863	1.1
Walsh County	\$17.85	\$928	\$37,120	2.5	\$94,700	\$2,368	\$28,410	\$710	988	22%	\$19.29	\$1,003	0.9
Ward County	\$20.00	\$1,040	\$41,600	2.8	\$112,300	\$2,808	\$33,690	\$842	10,772	38%	\$19.66	\$1,022	1.0
Wells County	\$17.85	\$928	\$37,120	2.5	\$91,700	\$2,293	\$27,510	\$688	479	26%	\$15.32	\$797	1.2
Williams County	\$22.19	\$1,154	\$46,160	3.1	\$113,000	\$2,825	\$33,900	\$848	6,546	43%	\$30.75	\$1,599	0.7

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