

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,171**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,902** monthly or **\$46,825** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$22.51
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$10.70
Average Renter Wage	\$18.62
2-Bedroom Housing Wage	\$22.51
Number of Renter Households	1,594,003
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Columbus HMFA	\$27.79
Union County HMFA	\$27.40
Cincinnati HMFA	\$24.75
Cleveland-Elyria MSA	\$23.23
Akron MSA	\$21.75

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

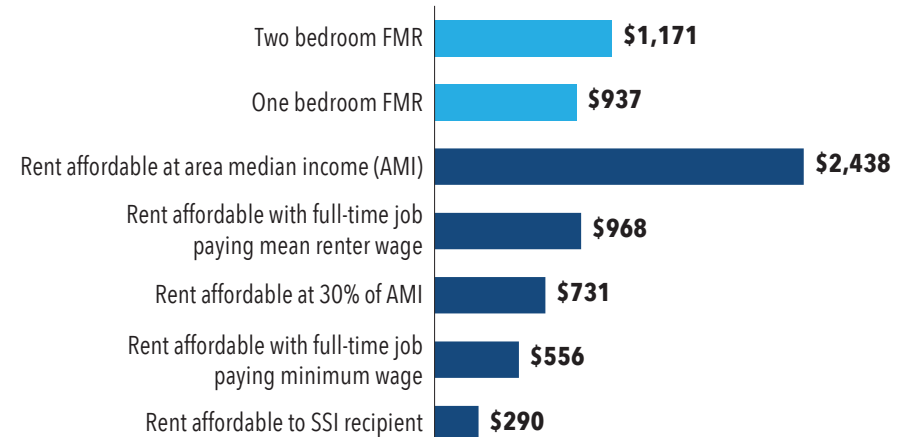
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

84
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

67
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Ohio	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
Ohio	\$22.51	\$1,171	\$46,825	2.1	\$97,502	\$2,438	\$29,251	\$731	1,594,003	33%	\$18.62	\$968	1.2
Combined Nonmetro Areas	\$17.68	\$919	\$36,767	1.7	\$85,948	\$2,149	\$25,784	\$645	243,944	27%	\$15.24	\$792	1.2
<u>Metropolitan Areas</u>													
Akron MSA	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	94,348	32%	\$16.79	\$873	1.3
Brown County HMFA	\$18.21	\$947	\$37,880	1.7	\$88,500	\$2,213	\$26,550	\$664	4,090	24%	\$9.10	\$473	2.0
Canton-Massillon MSA	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	51,360	31%	\$15.04	\$782	1.3
Cincinnati HMFA	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	229,052	34%	\$19.83	\$1,031	1.2
Cleveland-Elyria MSA	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	304,138	34%	\$20.38	\$1,060	1.1
Columbus HMFA	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	320,779	40%	\$21.94	\$1,141	1.3
Dayton MSA	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	120,439	35%	\$18.35	\$954	1.1
Hocking County HMFA	\$17.85	\$928	\$37,120	1.7	\$81,300	\$2,033	\$24,390	\$610	2,452	21%	\$8.17	\$425	2.2
Huntington-Ashland HMFA	\$18.67	\$971	\$38,840	1.7	\$78,600	\$1,965	\$23,580	\$590	6,186	27%	\$15.64	\$813	1.2
Lima MSA	\$20.00	\$1,040	\$41,600	1.9	\$92,800	\$2,320	\$27,840	\$696	12,968	32%	\$17.60	\$915	1.1
Mansfield MSA	\$17.77	\$924	\$36,960	1.7	\$71,900	\$1,798	\$21,570	\$539	15,788	32%	\$14.65	\$762	1.2
Ottawa County HMFA	\$19.00	\$988	\$39,520	1.8	\$104,900	\$2,623	\$31,470	\$787	2,968	16%	\$12.87	\$669	1.5
Perry County HMFA	\$17.96	\$934	\$37,360	1.7	\$82,100	\$2,053	\$24,630	\$616	3,134	23%	\$10.56	\$549	1.7
Springfield MSA	\$20.40	\$1,061	\$42,440	1.9	\$86,500	\$2,163	\$25,950	\$649	17,063	31%	\$14.41	\$749	1.4
Toledo HMFA	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	92,183	36%	\$17.65	\$918	1.2
Union County HMFA	\$27.40	\$1,425	\$57,000	2.6	\$128,200	\$3,205	\$38,460	\$962	4,848	21%	\$18.18	\$945	1.5
Weirton-Steubenville MSA	\$17.29	\$899	\$35,960	1.6	\$80,200	\$2,005	\$24,060	\$602	7,650	28%	\$13.43	\$698	1.3
Wheeling MSA	\$18.35	\$954	\$38,160	1.7	\$82,100	\$2,053	\$24,630	\$616	6,887	26%	\$12.35	\$642	1.5

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

Ohio	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
Youngstown-Warren-Boardman HMFA	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	53,726	29%	\$13.71	\$713	1.2
<u>Counties</u>													
Adams County	\$17.00	\$884	\$35,360	1.6	\$70,700	\$1,768	\$21,210	\$530	2,967	29%	\$12.89	\$671	1.3
Allen County	\$20.00	\$1,040	\$41,600	1.9	\$92,800	\$2,320	\$27,840	\$696	12,968	32%	\$17.60	\$915	1.1
Ashland County	\$17.00	\$884	\$35,360	1.6	\$88,500	\$2,213	\$26,550	\$664	4,363	21%	\$13.80	\$717	1.2
Ashtabula County	\$17.73	\$922	\$36,880	1.7	\$76,700	\$1,918	\$23,010	\$575	10,171	26%	\$12.78	\$664	1.4
Athens County	\$20.06	\$1,043	\$41,720	1.9	\$89,400	\$2,235	\$26,820	\$671	8,651	38%	\$9.56	\$497	2.1
Auglaize County	\$17.00	\$884	\$35,360	1.6	\$102,300	\$2,558	\$30,690	\$767	4,571	24%	\$17.56	\$913	1.0
Belmont County	\$18.35	\$954	\$38,160	1.7	\$82,100	\$2,053	\$24,630	\$616	6,887	26%	\$12.35	\$642	1.5
Brown County	\$18.21	\$947	\$37,880	1.7	\$88,500	\$2,213	\$26,550	\$664	4,090	24%	\$9.10	\$473	2.0
Butler County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	43,763	30%	\$16.99	\$883	1.5
Carroll County	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	2,529	22%	\$12.11	\$630	1.6
Champaign County	\$17.40	\$905	\$36,200	1.6	\$93,600	\$2,340	\$28,080	\$702	3,621	23%	\$16.92	\$880	1.0
Clark County	\$20.40	\$1,061	\$42,440	1.9	\$86,500	\$2,163	\$25,950	\$649	17,063	31%	\$14.41	\$749	1.4
Clermont County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	22,449	27%	\$16.56	\$861	1.5
Clinton County	\$17.83	\$927	\$37,080	1.7	\$89,800	\$2,245	\$26,940	\$674	4,872	29%	\$17.54	\$912	1.0
Columbiana County	\$17.00	\$884	\$35,360	1.6	\$77,000	\$1,925	\$23,100	\$578	11,120	27%	\$12.85	\$668	1.3
Coshocton County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	4,084	27%	\$11.47	\$596	1.5
Crawford County	\$17.00	\$884	\$35,360	1.6	\$73,700	\$1,843	\$22,110	\$553	5,256	29%	\$15.75	\$819	1.1
Cuyahoga County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	226,917	41%	\$22.41	\$1,165	1.0
Darke County	\$17.00	\$884	\$35,360	1.6	\$87,900	\$2,198	\$26,370	\$659	5,973	28%	\$15.02	\$781	1.1
Defiance County	\$17.19	\$894	\$35,760	1.6	\$94,300	\$2,358	\$28,290	\$707	3,292	21%	\$14.96	\$778	1.1
Delaware County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	17,549	22%	\$19.05	\$990	1.5
Erie County	\$19.29	\$1,003	\$40,120	1.8	\$95,500	\$2,388	\$28,650	\$716	9,284	29%	\$13.08	\$680	1.5
Fairfield County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	15,460	26%	\$12.88	\$670	2.2

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Ohio	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
Fayette County	\$17.15	\$892	\$35,680	1.6	\$79,900	\$1,998	\$23,970	\$599	4,300	37%	\$15.43	\$803	1.1
Franklin County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	257,703	47%	\$23.94	\$1,245	1.2
Fulton County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	3,149	19%	\$17.21	\$895	1.2
Gallia County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	2,673	24%	\$13.74	\$715	1.2
Geauga County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	4,629	13%	\$14.82	\$771	1.6
Greene County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	21,879	32%	\$17.28	\$899	1.2
Guernsey County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	4,608	28%	\$14.16	\$736	1.2
Hamilton County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	144,418	41%	\$21.23	\$1,104	1.2
Hancock County	\$19.15	\$996	\$39,840	1.8	\$94,000	\$2,350	\$28,200	\$705	9,741	31%	\$19.29	\$1,003	1.0
Hardin County	\$17.00	\$884	\$35,360	1.6	\$85,100	\$2,128	\$25,530	\$638	3,128	27%	\$15.94	\$829	1.1
Harrison County	\$17.00	\$884	\$35,360	1.6	\$77,900	\$1,948	\$23,370	\$584	1,381	23%	\$20.37	\$1,059	0.8
Henry County	\$17.00	\$884	\$35,360	1.6	\$97,000	\$2,425	\$29,100	\$728	2,072	18%	\$16.90	\$879	1.0
Highland County	\$17.00	\$884	\$35,360	1.6	\$78,300	\$1,958	\$23,490	\$587	4,498	27%	\$10.69	\$556	1.6
Hocking County	\$17.85	\$928	\$37,120	1.7	\$81,300	\$2,033	\$24,390	\$610	2,452	21%	\$8.17	\$425	2.2
Holmes County	\$17.00	\$884	\$35,360	1.6	\$96,500	\$2,413	\$28,950	\$724	2,731	20%	\$16.88	\$878	1.0
Huron County	\$17.00	\$884	\$35,360	1.6	\$87,100	\$2,178	\$26,130	\$653	6,190	26%	\$16.72	\$869	1.0
Jackson County	\$17.00	\$884	\$35,360	1.6	\$76,800	\$1,920	\$23,040	\$576	3,374	27%	\$10.66	\$554	1.6
Jefferson County	\$17.29	\$899	\$35,960	1.6	\$80,200	\$2,005	\$24,060	\$602	7,650	28%	\$13.43	\$698	1.3
Knox County	\$18.98	\$987	\$39,480	1.8	\$94,600	\$2,365	\$28,380	\$710	5,847	25%	\$15.18	\$789	1.3
Lake County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	25,014	25%	\$16.98	\$883	1.4
Lawrence County	\$18.67	\$971	\$38,840	1.7	\$78,600	\$1,965	\$23,580	\$590	6,186	27%	\$15.64	\$813	1.2
Licking County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	17,947	26%	\$15.41	\$801	1.8
Logan County	\$18.27	\$950	\$38,000	1.7	\$91,900	\$2,298	\$27,570	\$689	4,365	22%	\$15.56	\$809	1.2
Lorain County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	33,094	26%	\$14.17	\$737	1.6
Lucas County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	69,839	38%	\$18.19	\$946	1.1
Madison County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	3,695	24%	\$13.03	\$678	2.1

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Ohio	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
Mahoning County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	29,178	30%	\$13.63	\$709	1.2
Marion County	\$18.69	\$972	\$38,880	1.7	\$78,700	\$1,968	\$23,610	\$590	7,894	32%	\$15.74	\$819	1.2
Medina County	\$23.23	\$1,208	\$48,320	2.2	\$99,400	\$2,485	\$29,820	\$746	14,484	20%	\$15.78	\$821	1.5
Meigs County	\$17.00	\$884	\$35,360	1.6	\$65,400	\$1,635	\$19,620	\$491	2,181	25%	\$11.69	\$608	1.5
Mercer County	\$17.00	\$884	\$35,360	1.6	\$108,200	\$2,705	\$32,460	\$812	3,313	20%	\$13.18	\$685	1.3
Miami County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	11,852	27%	\$15.89	\$826	1.3
Monroe County	\$17.00	\$884	\$35,360	1.6	\$75,000	\$1,875	\$22,500	\$563	971	18%	\$10.82	\$563	1.6
Montgomery County	\$20.71	\$1,077	\$43,080	1.9	\$93,800	\$2,345	\$28,140	\$704	86,708	38%	\$19.04	\$990	1.1
Morgan County	\$17.00	\$884	\$35,360	1.6	\$73,500	\$1,838	\$22,050	\$551	1,286	23%	\$12.14	\$631	1.4
Morrow County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	2,452	18%	\$13.11	\$682	2.1
Muskingum County	\$17.00	\$884	\$35,360	1.6	\$80,500	\$2,013	\$24,150	\$604	10,706	31%	\$14.51	\$754	1.2
Noble County	\$17.00	\$884	\$35,360	1.6	\$79,900	\$1,998	\$23,970	\$599	830	18%	\$14.64	\$761	1.2
Ottawa County	\$19.00	\$988	\$39,520	1.8	\$104,900	\$2,623	\$31,470	\$787	2,968	16%	\$12.87	\$669	1.5
Paulding County	\$17.00	\$884	\$35,360	1.6	\$90,500	\$2,263	\$27,150	\$679	1,496	20%	\$13.02	\$677	1.3
Perry County	\$17.96	\$934	\$37,360	1.7	\$82,100	\$2,053	\$24,630	\$616	3,134	23%	\$10.56	\$549	1.7
Pickaway County	\$27.79	\$1,445	\$57,800	2.6	\$109,000	\$2,725	\$32,700	\$818	5,973	28%	\$16.58	\$862	1.7
Pike County	\$17.00	\$884	\$35,360	1.6	\$71,700	\$1,793	\$21,510	\$538	3,700	34%	\$19.12	\$994	0.9
Portage County	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	19,276	30%	\$13.92	\$724	1.6
Preble County	\$17.00	\$884	\$35,360	1.6	\$91,200	\$2,280	\$27,360	\$684	3,453	21%	\$15.63	\$813	1.1
Putnam County	\$17.67	\$919	\$36,760	1.7	\$107,900	\$2,698	\$32,370	\$809	1,873	14%	\$13.52	\$703	1.3
Richland County	\$17.77	\$924	\$36,960	1.7	\$71,900	\$1,798	\$21,570	\$539	15,788	32%	\$14.65	\$762	1.2
Ross County	\$18.67	\$971	\$38,840	1.7	\$81,000	\$2,025	\$24,300	\$608	8,650	29%	\$15.46	\$804	1.2
Sandusky County	\$17.00	\$884	\$35,360	1.6	\$87,500	\$2,188	\$26,250	\$656	6,285	26%	\$15.57	\$809	1.1
Scioto County	\$17.00	\$884	\$35,360	1.6	\$75,200	\$1,880	\$22,560	\$564	8,873	31%	\$11.51	\$598	1.5
Seneca County	\$17.65	\$918	\$36,720	1.6	\$85,200	\$2,130	\$25,560	\$639	5,874	27%	\$13.48	\$701	1.3
Shelby County	\$18.40	\$957	\$38,280	1.7	\$96,600	\$2,415	\$28,980	\$725	4,932	26%	\$18.57	\$966	1.0

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	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
Stark County	\$18.81	\$978	\$39,120	1.8	\$86,500	\$2,163	\$25,950	\$649	48,831	31%	\$15.15	\$788	1.2
Summit County	\$21.75	\$1,131	\$45,240	2.0	\$100,300	\$2,508	\$30,090	\$752	75,072	33%	\$17.36	\$903	1.3
Trumbull County	\$17.00	\$884	\$35,360	1.6	\$75,500	\$1,888	\$22,650	\$566	24,548	28%	\$13.83	\$719	1.2
Tuscarawas County	\$17.90	\$931	\$37,240	1.7	\$91,000	\$2,275	\$27,300	\$683	11,942	31%	\$13.96	\$726	1.3
Union County	\$27.40	\$1,425	\$57,000	2.6	\$128,200	\$3,205	\$38,460	\$962	4,848	21%	\$18.18	\$945	1.5
Van Wert County	\$17.00	\$884	\$35,360	1.6	\$86,700	\$2,168	\$26,010	\$650	2,259	19%	\$17.57	\$913	1.0
Vinton County	\$17.00	\$884	\$35,360	1.6	\$79,400	\$1,985	\$23,820	\$596	1,297	25%	\$11.47	\$597	1.5
Warren County	\$24.75	\$1,287	\$51,480	2.3	\$111,800	\$2,795	\$33,540	\$839	18,422	20%	\$19.10	\$993	1.3
Washington County	\$17.15	\$892	\$35,680	1.6	\$84,600	\$2,115	\$25,380	\$635	6,268	25%	\$15.62	\$812	1.1
Wayne County	\$18.27	\$950	\$38,000	1.7	\$89,500	\$2,238	\$26,850	\$671	10,580	24%	\$17.95	\$933	1.0
Williams County	\$17.00	\$884	\$35,360	1.6	\$83,200	\$2,080	\$24,960	\$624	3,769	24%	\$15.71	\$817	1.1
Wood County	\$20.31	\$1,056	\$42,240	1.9	\$95,200	\$2,380	\$28,560	\$714	19,195	35%	\$16.38	\$852	1.2
Wyandot County	\$17.00	\$884	\$35,360	1.6	\$90,700	\$2,268	\$27,210	\$680	2,379	26%	\$19.49	\$1,014	0.9

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