

KENTUCKY

#47*

In **Kentucky**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$841**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,804** monthly or **\$33,645** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.18
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT KENTUCKY:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.51
2-Bedroom Housing Wage	\$16.18
Number of Renter Households	567,032
Percent Renters	32%

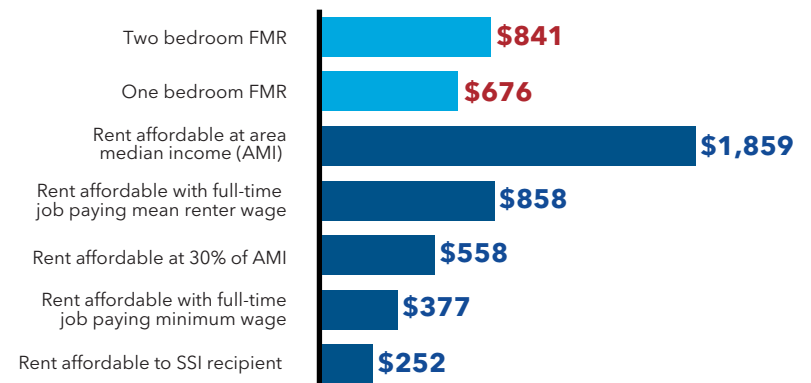
89
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

72
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

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

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Cincinnati HMFA	\$18.62
Louisville HMFA	\$18.46
Lexington-Fayette MSA	\$17.54
Clarksville HMFA	\$17.50
Shelby County	\$17.00



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.

Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Kentucky	\$16.18	\$841	\$33,645	2.2	\$74,364	\$1,859	\$22,309	\$558	567,032	32%	\$16.51	\$858	1.0
Combined Nonmetro Areas	\$13.58	\$706	\$28,244	1.9	\$59,679	\$1,492	\$17,904	\$448	204,367	29%	\$13.44	\$699	1.0
<u>Metropolitan Areas</u>													
Allen County HMFA	\$13.81	\$718	\$28,720	1.9	\$61,700	\$1,543	\$18,510	\$463	1,918	25%	\$12.91	\$671	1.1
Bowling Green HMFA	\$16.25	\$845	\$33,800	2.2	\$75,100	\$1,878	\$22,530	\$563	21,911	40%	\$14.81	\$770	1.1
Butler County HMFA	\$12.96	\$674	\$26,960	1.8	\$60,300	\$1,508	\$18,090	\$452	1,341	28%	\$12.02	\$625	1.1
Carter County HMFA	\$12.96	\$674	\$26,960	1.8	\$51,400	\$1,285	\$15,420	\$386	2,047	21%	\$8.00	\$416	1.6
Cincinnati HMFA	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	46,411	29%	\$16.39	\$852	1.1
Clarksville HMFA	\$17.50	\$910	\$36,400	2.4	\$70,500	\$1,763	\$21,150	\$529	15,100	47%	\$17.67	\$919	1.0
Elizabethtown HMFA	\$16.06	\$835	\$33,400	2.2	\$79,000	\$1,975	\$23,700	\$593	17,774	37%	\$16.21	\$843	1.0
Evansville MSA	\$16.92	\$880	\$35,200	2.3	\$83,700	\$2,093	\$25,110	\$628	6,837	36%	\$14.07	\$732	1.2
Grant County HMFA	\$15.94	\$829	\$33,160	2.2	\$64,100	\$1,603	\$19,230	\$481	2,763	30%	\$14.36	\$747	1.1
Huntington-Ashland HMFA	\$15.21	\$791	\$31,640	2.1	\$65,400	\$1,635	\$19,620	\$491	9,036	28%	\$15.38	\$800	1.0
Lexington-Fayette MSA	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	82,079	40%	\$17.06	\$887	1.0
Louisville HMFA	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	132,936	35%	\$19.94	\$1,037	0.9
Meade County HMFA	\$15.12	\$786	\$31,440	2.1	\$80,400	\$2,010	\$24,120	\$603	2,725	25%	\$16.24	\$844	0.9
Owensboro MSA	\$16.21	\$843	\$33,720	2.2	\$75,600	\$1,890	\$22,680	\$567	14,890	31%	\$16.50	\$858	1.0
Shelby County HMFA	\$17.00	\$884	\$35,360	2.3	\$87,600	\$2,190	\$26,280	\$657	4,897	29%	\$14.08	\$732	1.2
<u>Counties</u>													
Adair County	\$12.96	\$674	\$26,960	1.8	\$52,000	\$1,300	\$15,600	\$390	1,587	23%	\$9.29	\$483	1.4
Allen County	\$13.81	\$718	\$28,720	1.9	\$61,700	\$1,543	\$18,510	\$463	1,918	25%	\$12.91	\$671	1.1
Anderson County	\$14.40	\$749	\$29,960	2.0	\$75,200	\$1,880	\$22,560	\$564	2,147	25%	\$11.44	\$595	1.3

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ballard County	\$13.29	\$691	\$27,640	1.8	\$63,300	\$1,583	\$18,990	\$475	649	21%	\$23.28	\$1,211	0.6
Barren County	\$13.46	\$700	\$28,000	1.9	\$53,500	\$1,338	\$16,050	\$401	5,989	34%	\$13.28	\$690	1.0
Bath County	\$12.96	\$674	\$26,960	1.8	\$58,500	\$1,463	\$17,550	\$439	1,389	28%	\$10.94	\$569	1.2
Bell County	\$12.96	\$674	\$26,960	1.8	\$36,000	\$900	\$10,800	\$270	3,876	37%	\$11.55	\$601	1.1
Boone County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	11,437	24%	\$15.30	\$795	1.2
Bourbon County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	2,961	37%	\$16.38	\$852	1.1
Boyd County	\$15.21	\$791	\$31,640	2.1	\$65,400	\$1,635	\$19,620	\$491	5,894	32%	\$16.04	\$834	0.9
Boyle County	\$14.52	\$755	\$30,200	2.0	\$69,900	\$1,748	\$20,970	\$524	3,443	31%	\$12.89	\$670	1.1
Bracken County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	771	24%	\$14.35	\$746	1.3
Breathitt County	\$12.96	\$674	\$26,960	1.8	\$41,800	\$1,045	\$12,540	\$314	1,492	28%	\$8.25	\$429	1.6
Breckinridge County	\$12.96	\$674	\$26,960	1.8	\$70,000	\$1,750	\$21,000	\$525	1,406	18%	\$11.10	\$577	1.2
Bullitt County	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	5,568	19%	\$14.26	\$742	1.3
Butler County	\$12.96	\$674	\$26,960	1.8	\$60,300	\$1,508	\$18,090	\$452	1,341	28%	\$12.02	\$625	1.1
Caldwell County	\$12.96	\$674	\$26,960	1.8	\$68,900	\$1,723	\$20,670	\$517	1,339	26%	\$10.18	\$530	1.3
Calloway County	\$15.98	\$831	\$33,240	2.2	\$65,000	\$1,625	\$19,500	\$488	5,762	37%	\$11.71	\$609	1.4
Campbell County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	10,993	30%	\$12.39	\$644	1.5
Carlisle County	\$12.96	\$674	\$26,960	1.8	\$68,400	\$1,710	\$20,520	\$513	352	18%	\$10.64	\$553	1.2
Carroll County	\$12.96	\$674	\$26,960	1.8	\$58,800	\$1,470	\$17,640	\$441	1,427	34%	\$24.64	\$1,281	0.5
Carter County	\$12.96	\$674	\$26,960	1.8	\$51,400	\$1,285	\$15,420	\$386	2,047	21%	\$8.00	\$416	1.6
Casey County	\$12.96	\$674	\$26,960	1.8	\$47,200	\$1,180	\$14,160	\$354	1,416	23%	\$12.73	\$662	1.0
Christian County	\$17.50	\$910	\$36,400	2.4	\$70,500	\$1,763	\$21,150	\$529	13,857	53%	\$18.44	\$959	0.9
Clark County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	4,519	31%	\$14.42	\$750	1.2
Clay County	\$12.96	\$674	\$26,960	1.8	\$39,500	\$988	\$11,850	\$296	2,310	31%	\$11.79	\$613	1.1
Clinton County	\$12.96	\$674	\$26,960	1.8	\$45,100	\$1,128	\$13,530	\$338	1,212	30%	\$13.33	\$693	1.0
Crittenden County	\$12.96	\$674	\$26,960	1.8	\$65,900	\$1,648	\$19,770	\$494	621	17%	\$15.08	\$784	0.9
Cumberland County	\$12.96	\$674	\$26,960	1.8	\$52,000	\$1,300	\$15,600	\$390	732	28%	\$10.99	\$572	1.2

† Wage data not available (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2022 Fair Market Rent.
- 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
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- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Daviess County	\$16.21	\$843	\$33,720	2.2	\$75,600	\$1,890	\$22,680	\$567	13,437	33%	\$15.52	\$807	1.0
Edmonson County	\$16.25	\$845	\$33,800	2.2	\$75,100	\$1,878	\$22,530	\$563	785	16%	\$14.68	\$763	1.1
Elliot County †	\$12.96	\$674	\$26,960	1.8	\$42,300	\$1,058	\$12,690	\$317	540	22%			
Estill County	\$12.96	\$674	\$26,960	1.8	\$46,200	\$1,155	\$13,860	\$347	1,714	30%	\$11.80	\$614	1.1
Fayette County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	59,379	45%	\$17.23	\$896	1.0
Fleming County	\$12.96	\$674	\$26,960	1.8	\$59,000	\$1,475	\$17,700	\$443	1,597	27%	\$14.60	\$759	0.9
Floyd County	\$12.96	\$674	\$26,960	1.8	\$46,700	\$1,168	\$14,010	\$350	4,203	29%	\$12.01	\$624	1.1
Franklin County	\$15.25	\$793	\$31,720	2.1	\$79,200	\$1,980	\$23,760	\$594	8,008	38%	\$17.61	\$916	0.9
Fulton County	\$12.96	\$674	\$26,960	1.8	\$48,100	\$1,203	\$14,430	\$361	870	34%	\$10.78	\$560	1.2
Gallatin County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	828	27%	\$18.12	\$942	1.0
Garrard County	\$13.69	\$712	\$28,480	1.9	\$71,100	\$1,778	\$21,330	\$533	1,016	15%	\$9.76	\$507	1.4
Grant County	\$15.94	\$829	\$33,160	2.2	\$64,100	\$1,603	\$19,230	\$481	2,763	30%	\$14.36	\$747	1.1
Graves County	\$13.04	\$678	\$27,120	1.8	\$67,100	\$1,678	\$20,130	\$503	3,712	26%	\$12.58	\$654	1.0
Grayson County	\$12.96	\$674	\$26,960	1.8	\$51,000	\$1,275	\$15,300	\$383	2,570	26%	\$14.34	\$746	0.9
Green County	\$12.96	\$674	\$26,960	1.8	\$54,700	\$1,368	\$16,410	\$410	1,236	28%	\$11.54	\$600	1.1
Greenup County	\$15.21	\$791	\$31,640	2.1	\$65,400	\$1,635	\$19,620	\$491	3,142	22%	\$12.88	\$670	1.2
Hancock County	\$16.21	\$843	\$33,720	2.2	\$75,600	\$1,890	\$22,680	\$567	639	19%	\$29.80	\$1,550	0.5
Hardin County	\$16.06	\$835	\$33,400	2.2	\$79,000	\$1,975	\$23,700	\$593	16,398	39%	\$16.44	\$855	1.0
Harlan County	\$12.96	\$674	\$26,960	1.8	\$39,100	\$978	\$11,730	\$293	3,285	31%	\$10.46	\$544	1.2
Harrison County	\$12.96	\$674	\$26,960	1.8	\$70,900	\$1,773	\$21,270	\$532	2,213	30%	\$16.41	\$853	0.8
Hart County	\$12.96	\$674	\$26,960	1.8	\$53,500	\$1,338	\$16,050	\$401	1,878	26%	\$13.10	\$681	1.0
Henderson County	\$16.92	\$880	\$35,200	2.3	\$83,700	\$2,093	\$25,110	\$628	6,837	36%	\$14.07	\$732	1.2
Henry County	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	1,807	29%	\$14.40	\$749	1.3
Hickman County	\$12.96	\$674	\$26,960	1.8	\$68,300	\$1,708	\$20,490	\$512	341	20%	\$12.55	\$653	1.0
Hopkins County	\$13.50	\$702	\$28,080	1.9	\$65,100	\$1,628	\$19,530	\$488	5,940	32%	\$17.66	\$918	0.8
Jackson County	\$12.96	\$674	\$26,960	1.8	\$47,500	\$1,188	\$14,250	\$356	1,219	23%	\$12.66	\$658	1.0

† Wage data not available (See Appendix B).

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Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Jefferson County	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	121,773	38%	\$20.58	\$1,070	0.9
Jessamine County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	6,184	33%	\$14.95	\$777	1.2
Johnson County	\$12.96	\$674	\$26,960	1.8	\$52,300	\$1,308	\$15,690	\$392	2,484	29%	\$9.81	\$510	1.3
Kenton County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	20,851	32%	\$19.84	\$1,032	0.9
Knott County	\$12.96	\$674	\$26,960	1.8	\$44,500	\$1,113	\$13,350	\$334	1,696	27%	\$13.28	\$691	1.0
Knox County	\$12.96	\$674	\$26,960	1.8	\$41,700	\$1,043	\$12,510	\$313	4,033	33%	\$8.71	\$453	1.5
Larue County	\$16.06	\$835	\$33,400	2.2	\$79,000	\$1,975	\$23,700	\$593	1,376	24%	\$12.17	\$633	1.3
Laurel County	\$13.10	\$681	\$27,240	1.8	\$56,000	\$1,400	\$16,800	\$420	6,689	30%	\$10.34	\$537	1.3
Lawrence County	\$12.96	\$674	\$26,960	1.8	\$48,700	\$1,218	\$14,610	\$365	1,377	25%	\$10.08	\$524	1.3
Lee County	\$12.96	\$674	\$26,960	1.8	\$38,500	\$963	\$11,550	\$289	903	31%	\$12.38	\$644	1.0
Leslie County †	\$12.96	\$674	\$26,960	1.8	\$44,500	\$1,113	\$13,350	\$334	612	15%			
Letcher County	\$12.96	\$674	\$26,960	1.8	\$41,000	\$1,025	\$12,300	\$308	2,503	26%	\$11.99	\$624	1.1
Lewis County	\$12.96	\$674	\$26,960	1.8	\$49,500	\$1,238	\$14,850	\$371	1,214	23%	\$10.05	\$523	1.3
Lincoln County	\$12.96	\$674	\$26,960	1.8	\$57,100	\$1,428	\$17,130	\$428	2,104	22%	\$13.99	\$728	0.9
Livingston County	\$13.73	\$714	\$28,560	1.9	\$64,800	\$1,620	\$19,440	\$486	585	15%	\$10.94	\$569	1.3
Logan County	\$13.27	\$690	\$27,600	1.8	\$63,600	\$1,590	\$19,080	\$477	3,036	29%	\$15.74	\$818	0.8
Lyon County	\$13.56	\$705	\$28,200	1.9	\$70,300	\$1,758	\$21,090	\$527	534	16%	\$9.34	\$485	1.5
McCracken County	\$15.52	\$807	\$32,280	2.1	\$71,800	\$1,795	\$21,540	\$539	9,857	35%	\$14.57	\$758	1.1
McCreary County	\$12.96	\$674	\$26,960	1.8	\$38,500	\$963	\$11,550	\$289	2,008	32%	\$10.08	\$524	1.3
McLean County	\$16.21	\$843	\$33,720	2.2	\$75,600	\$1,890	\$22,680	\$567	814	22%	\$10.27	\$534	1.6
Madison County	\$14.08	\$732	\$29,280	1.9	\$76,100	\$1,903	\$22,830	\$571	13,358	39%	\$13.71	\$713	1.0
Magoffin County	\$12.96	\$674	\$26,960	1.8	\$39,800	\$995	\$11,940	\$299	1,283	26%	\$10.14	\$527	1.3
Marion County	\$13.54	\$704	\$28,160	1.9	\$63,600	\$1,590	\$19,080	\$477	1,987	27%	\$13.45	\$700	1.0
Marshall County	\$14.87	\$773	\$30,920	2.1	\$82,600	\$2,065	\$24,780	\$620	2,193	17%	\$14.32	\$745	1.0
Martin County	\$13.10	\$681	\$27,240	1.8	\$52,500	\$1,313	\$15,750	\$394	924	23%	\$9.06	\$471	1.4
Mason County	\$14.08	\$732	\$29,280	1.9	\$69,900	\$1,748	\$20,970	\$524	2,013	31%	\$14.35	\$746	1.0

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Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Meade County	\$15.12	\$786	\$31,440	2.1	\$80,400	\$2,010	\$24,120	\$603	2,725	25%	\$16.24	\$844	0.9
Menifee County	\$12.96	\$674	\$26,960	1.8	\$56,100	\$1,403	\$16,830	\$421	606	25%	\$17.81	\$926	0.7
Mercer County	\$12.96	\$674	\$26,960	1.8	\$75,100	\$1,878	\$22,530	\$563	2,324	27%	\$15.84	\$824	0.8
Metcalfe County	\$12.96	\$674	\$26,960	1.8	\$48,900	\$1,223	\$14,670	\$367	909	22%	\$13.08	\$680	1.0
Monroe County	\$12.96	\$674	\$26,960	1.8	\$58,600	\$1,465	\$17,580	\$440	1,366	30%	\$9.76	\$508	1.3
Montgomery County	\$13.54	\$704	\$28,160	1.9	\$64,800	\$1,620	\$19,440	\$486	3,458	32%	\$13.81	\$718	1.0
Morgan County	\$12.96	\$674	\$26,960	1.8	\$52,600	\$1,315	\$15,780	\$395	1,119	23%	\$9.65	\$502	1.3
Muhlenberg County	\$12.96	\$674	\$26,960	1.8	\$61,900	\$1,548	\$18,570	\$464	2,179	19%	\$12.88	\$670	1.0
Nelson County	\$13.92	\$724	\$28,960	1.9	\$80,400	\$2,010	\$24,120	\$603	3,948	22%	\$14.79	\$769	0.9
Nicholas County	\$12.96	\$674	\$26,960	1.8	\$54,300	\$1,358	\$16,290	\$407	821	30%	\$6.64	\$345	2.0
Ohio County	\$12.96	\$674	\$26,960	1.8	\$57,000	\$1,425	\$17,100	\$428	2,049	22%	\$14.68	\$763	0.9
Oldham County	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	2,883	14%	\$12.05	\$627	1.5
Owen County	\$12.96	\$674	\$26,960	1.8	\$70,800	\$1,770	\$21,240	\$531	815	19%	\$17.49	\$909	0.7
Owsley County	\$12.96	\$674	\$26,960	1.8	\$44,700	\$1,118	\$13,410	\$335	604	36%	\$12.05	\$627	1.1
Pendleton County	\$18.62	\$968	\$38,720	2.6	\$99,100	\$2,478	\$29,730	\$743	1,531	29%	\$9.82	\$511	1.9
Perry County	\$12.96	\$674	\$26,960	1.8	\$49,400	\$1,235	\$14,820	\$371	2,551	23%	\$14.60	\$759	0.9
Pike County	\$13.40	\$697	\$27,880	1.8	\$49,200	\$1,230	\$14,760	\$369	7,058	28%	\$12.59	\$655	1.1
Powell County	\$13.73	\$714	\$28,560	1.9	\$59,200	\$1,480	\$17,760	\$444	1,406	30%	\$6.72	\$349	2.0
Pulaski County	\$13.56	\$705	\$28,200	1.9	\$59,300	\$1,483	\$17,790	\$445	7,557	30%	\$12.00	\$624	1.1
Robertson County	\$12.96	\$674	\$26,960	1.8	\$62,500	\$1,563	\$18,750	\$469	235	27%	\$11.23	\$584	1.2
Rockcastle County	\$12.96	\$674	\$26,960	1.8	\$56,900	\$1,423	\$17,070	\$427	1,550	23%	\$9.41	\$489	1.4
Rowan County	\$13.54	\$704	\$28,160	1.9	\$59,400	\$1,485	\$17,820	\$446	3,462	40%	\$11.50	\$598	1.2
Russell County	\$12.96	\$674	\$26,960	1.8	\$55,000	\$1,375	\$16,500	\$413	1,777	25%	\$11.87	\$617	1.1
Scott County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	5,860	28%	\$19.67	\$1,023	0.9
Shelby County	\$17.00	\$884	\$35,360	2.3	\$87,600	\$2,190	\$26,280	\$657	4,897	29%	\$14.08	\$732	1.2
Simpson County	\$15.04	\$782	\$31,280	2.1	\$65,300	\$1,633	\$19,590	\$490	2,582	36%	\$15.15	\$788	1.0

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2022 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

Kentucky

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Spencer County	\$18.46	\$960	\$38,400	2.5	\$84,700	\$2,118	\$25,410	\$635	905	13%	\$9.05	\$470	2.0
Taylor County	\$12.96	\$674	\$26,960	1.8	\$63,000	\$1,575	\$18,900	\$473	3,520	36%	\$10.97	\$571	1.2
Todd County	\$12.96	\$674	\$26,960	1.8	\$62,800	\$1,570	\$18,840	\$471	1,531	33%	\$12.37	\$643	1.0
Trigg County	\$17.50	\$910	\$36,400	2.4	\$70,500	\$1,763	\$21,150	\$529	1,243	21%	\$9.33	\$485	1.9
Trimble County	\$15.90	\$827	\$33,080	2.2	\$67,600	\$1,690	\$20,280	\$507	757	22%	\$21.76	\$1,132	0.7
Union County	\$12.96	\$674	\$26,960	1.8	\$61,500	\$1,538	\$18,450	\$461	1,493	29%	\$19.10	\$993	0.7
Warren County	\$16.25	\$845	\$33,800	2.2	\$75,100	\$1,878	\$22,530	\$563	21,126	42%	\$14.81	\$770	1.1
Washington County	\$13.00	\$676	\$27,040	1.8	\$71,900	\$1,798	\$21,570	\$539	1,164	25%	\$15.95	\$829	0.8
Wayne County	\$12.96	\$674	\$26,960	1.8	\$54,300	\$1,358	\$16,290	\$407	2,165	26%	\$14.30	\$744	0.9
Webster County	\$12.96	\$674	\$26,960	1.8	\$63,400	\$1,585	\$19,020	\$476	1,360	27%	\$22.75	\$1,183	0.6
Whitley County	\$12.96	\$674	\$26,960	1.8	\$55,100	\$1,378	\$16,530	\$413	4,005	32%	\$15.28	\$794	0.8
Wolfe County	\$12.96	\$674	\$26,960	1.8	\$39,600	\$990	\$11,880	\$297	1,112	37%	\$8.25	\$429	1.6
Woodford County	\$17.54	\$912	\$36,480	2.4	\$87,300	\$2,183	\$26,190	\$655	3,176	31%	\$13.88	\$722	1.3

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- 4: AMI = Fiscal Year 2022 Area Median Income
- 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.