

ALABAMA

STATE RANKING **#46***

In **Alabama**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$762**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,539** monthly or **\$30,466** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$14.65
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT ALABAMA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$12.53
2-Bedroom Housing Wage	\$14.65
Number of Renter Households	583,237
Percent Renters	32%

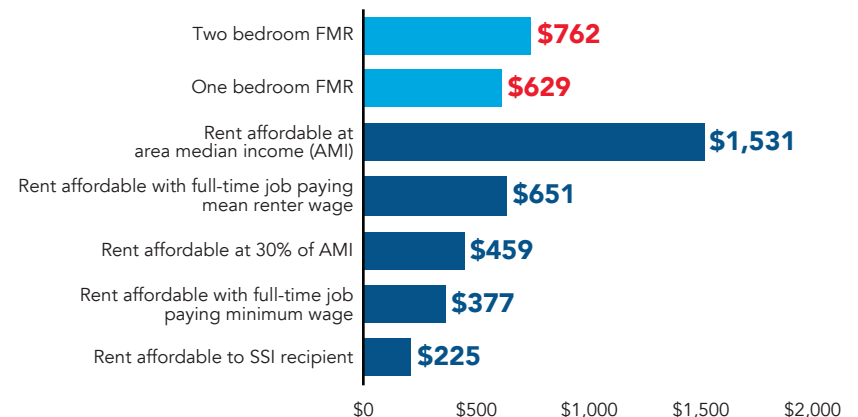
81
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

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

2
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)

MOST EXPENSIVE AREAS	HOUSING WAGE
Birmingham-Hoover HMFA	\$16.96
Daphne-Fairhope-Foley MSA	\$16.90
Mobile MSA	\$16.15
Montgomery MSA	\$15.94
Auburn-Opelika MSA	\$15.90



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.

ALABAMA

	FY18 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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alabama	\$14.65	\$762	\$30,466	2.0	\$61,243	\$1,531	\$18,373	\$459	583,237	32%	\$12.53	\$651	1.2
Combined Nonmetro Areas	\$12.00	\$624	\$24,966	1.7	\$47,802	\$1,195	\$14,341	\$359	129,482	29%	\$10.72	\$557	1.1
<u>Metropolitan Areas</u>													
Anniston-Oxford-Jacksonville MSA	\$13.06	\$679	\$27,160	1.8	\$56,800	\$1,420	\$17,040	\$426	13,964	31%	\$9.81	\$510	1.3
Auburn-Opelika MSA	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	23,869	41%	\$8.83	\$459	1.8
Birmingham-Hoover HMFA	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	124,932	31%	\$15.21	\$791	1.1
Chilton County HMFA	\$12.17	\$633	\$25,320	1.7	\$54,600	\$1,365	\$16,380	\$410	3,984	24%	\$11.04	\$574	1.1
Columbus MSA	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	9,230	41%	\$13.43	\$698	1.2
Daphne-Fairhope-Foley MSA	\$16.90	\$879	\$35,160	2.3	\$69,400	\$1,735	\$20,820	\$521	21,244	28%	\$10.95	\$569	1.5
Decatur MSA	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	16,142	27%	\$12.58	\$654	1.0
Dothan HMFA	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	16,648	33%	\$12.06	\$627	1.1
Florence-Muscle Shoals MSA	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	18,211	30%	\$9.93	\$516	1.3
Gadsden MSA	\$12.71	\$661	\$26,440	1.8	\$54,100	\$1,353	\$16,230	\$406	11,478	29%	\$10.06	\$523	1.3
Henry County HMFA	\$12.23	\$636	\$25,440	1.7	\$58,300	\$1,458	\$17,490	\$437	1,360	20%	\$12.48	\$649	1.0
Huntsville MSA	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	52,544	31%	\$13.41	\$698	1.0
Mobile MSA	\$16.15	\$840	\$33,600	2.2	\$59,800	\$1,495	\$17,940	\$449	52,495	34%	\$12.89	\$670	1.3
Montgomery MSA	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	51,627	36%	\$12.50	\$650	1.3
Pickens County HMFA	\$11.65	\$606	\$24,240	1.6	\$44,100	\$1,103	\$13,230	\$331	2,077	27%	\$7.77	\$404	1.5
Tuscaloosa HMFA	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	27,528	36%	\$10.97	\$570	1.4
Walker County HMFA	\$12.60	\$655	\$26,200	1.7	\$51,700	\$1,293	\$15,510	\$388	6,422	25%	\$9.60	\$499	1.3
<u>Counties</u>													
Autauga County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	5,582	27%	\$12.06	\$627	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2018 Fair Market Rent.

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.

4: AMI = Fiscal Year 2018 Area Median Income

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

	FY18 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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baldwin County	\$16.90	\$879	\$35,160	2.3	\$69,400	\$1,735	\$20,820	\$521	21,244	28%	\$10.95	\$569	1.5
Barbour County	\$12.63	\$657	\$26,280	1.7	\$44,500	\$1,113	\$13,350	\$334	3,293	36%	\$8.92	\$464	1.4
Bibb County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	1,929	27%	\$14.35	\$746	1.2
Blount County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	4,365	21%	\$9.32	\$484	1.8
Bullock County	\$11.65	\$606	\$24,240	1.6	\$44,300	\$1,108	\$13,290	\$332	956	27%	\$11.22	\$584	1.0
Butler County	\$11.65	\$606	\$24,240	1.6	\$42,300	\$1,058	\$12,690	\$317	2,282	30%	\$9.28	\$483	1.3
Calhoun County	\$13.06	\$679	\$27,160	1.8	\$56,800	\$1,420	\$17,040	\$426	13,964	31%	\$9.81	\$510	1.3
Chambers County	\$13.00	\$676	\$27,040	1.8	\$48,200	\$1,205	\$14,460	\$362	4,481	32%	\$13.10	\$681	1.0
Cherokee County	\$11.65	\$606	\$24,240	1.6	\$47,900	\$1,198	\$14,370	\$359	2,291	21%	\$11.10	\$577	1.0
Chilton County	\$12.17	\$633	\$25,320	1.7	\$54,600	\$1,365	\$16,380	\$410	3,984	24%	\$11.04	\$574	1.1
Choctaw County	\$13.02	\$677	\$27,080	1.8	\$49,700	\$1,243	\$14,910	\$373	1,083	19%	\$11.61	\$604	1.1
Clarke County	\$11.65	\$606	\$24,240	1.6	\$49,700	\$1,243	\$14,910	\$373	3,132	33%	\$9.40	\$489	1.2
Clay County	\$11.65	\$606	\$24,240	1.6	\$45,500	\$1,138	\$13,650	\$341	1,338	25%	\$11.78	\$613	1.0
Cleburne County	\$12.17	\$633	\$25,320	1.7	\$51,400	\$1,285	\$15,420	\$386	1,423	24%	\$13.36	\$695	0.9
Coffee County	\$11.90	\$619	\$24,760	1.6	\$65,400	\$1,635	\$19,620	\$491	6,458	33%	\$9.74	\$506	1.2
Colbert County	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	6,169	28%	\$11.51	\$598	1.1
Conecuh County	\$11.65	\$606	\$24,240	1.6	\$34,500	\$863	\$10,350	\$259	1,093	21%	\$7.55	\$392	1.5
Coosa County	\$12.12	\$630	\$25,200	1.7	\$44,800	\$1,120	\$13,440	\$336	861	20%	\$13.51	\$702	0.9
Covington County	\$11.65	\$606	\$24,240	1.6	\$48,200	\$1,205	\$14,460	\$362	3,836	25%	\$11.12	\$578	1.0
Crenshaw County	\$11.65	\$606	\$24,240	1.6	\$52,900	\$1,323	\$15,870	\$397	1,621	30%	\$10.40	\$541	1.1
Cullman County	\$11.90	\$619	\$24,760	1.6	\$45,100	\$1,128	\$13,530	\$338	7,498	24%	\$10.66	\$554	1.1
Dale County	\$11.81	\$614	\$24,560	1.6	\$59,500	\$1,488	\$17,850	\$446	7,381	39%	\$15.67	\$815	0.8
Dallas County	\$11.65	\$606	\$24,240	1.6	\$38,700	\$968	\$11,610	\$290	6,714	42%	\$10.28	\$535	1.1
DeKalb County	\$13.79	\$717	\$28,680	1.9	\$45,900	\$1,148	\$13,770	\$344	6,873	28%	\$11.00	\$572	1.3
Elmore County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	7,675	27%	\$9.78	\$508	1.6
Escambia County	\$11.65	\$606	\$24,240	1.6	\$42,800	\$1,070	\$12,840	\$321	3,895	29%	\$11.34	\$589	1.0

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	FY18 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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Etowah County	\$12.71	\$661	\$26,440	1.8	\$54,100	\$1,353	\$16,230	\$406	11,478	29%	\$10.06	\$523	1.3
Fayette County	\$11.65	\$606	\$24,240	1.6	\$45,800	\$1,145	\$13,740	\$344	1,514	22%	\$8.23	\$428	1.4
Franklin County	\$11.65	\$606	\$24,240	1.6	\$47,300	\$1,183	\$14,190	\$355	3,644	31%	\$10.00	\$520	1.2
Geneva County	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	2,639	25%	\$9.51	\$495	1.4
Greene County	\$11.65	\$606	\$24,240	1.6	\$28,500	\$713	\$8,550	\$214	918	30%	\$9.59	\$499	1.2
Hale County	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	1,481	25%	\$8.45	\$440	1.8
Henry County	\$12.23	\$636	\$25,440	1.7	\$58,300	\$1,458	\$17,490	\$437	1,360	20%	\$12.48	\$649	1.0
Houston County	\$13.37	\$695	\$27,800	1.8	\$52,200	\$1,305	\$15,660	\$392	14,009	36%	\$12.29	\$639	1.1
Jackson County	\$12.02	\$625	\$25,000	1.7	\$47,900	\$1,198	\$14,370	\$359	5,418	27%	\$9.53	\$495	1.3
Jefferson County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	96,897	37%	\$15.72	\$817	1.1
Lamar County	\$11.65	\$606	\$24,240	1.6	\$42,900	\$1,073	\$12,870	\$322	1,614	27%	\$9.65	\$502	1.2
Lauderdale County	\$12.87	\$669	\$26,760	1.8	\$57,500	\$1,438	\$17,250	\$431	12,042	31%	\$8.70	\$453	1.5
Lawrence County	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	2,695	20%	\$10.41	\$541	1.2
Lee County	\$15.90	\$827	\$33,080	2.2	\$66,900	\$1,673	\$20,070	\$502	23,869	41%	\$8.83	\$459	1.8
Limestone County	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	7,709	24%	\$10.19	\$530	1.4
Lowndes County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	1,120	26%	\$14.77	\$768	1.1
Macon County	\$11.65	\$606	\$24,240	1.6	\$42,800	\$1,070	\$12,840	\$321	2,693	34%	\$8.69	\$452	1.3
Madison County	\$13.79	\$717	\$28,680	1.9	\$78,700	\$1,968	\$23,610	\$590	44,835	32%	\$13.76	\$716	1.0
Marengo County	\$11.65	\$606	\$24,240	1.6	\$48,000	\$1,200	\$14,400	\$360	2,466	30%	\$11.45	\$596	1.0
Marion County	\$11.65	\$606	\$24,240	1.6	\$43,900	\$1,098	\$13,170	\$329	2,934	23%	\$8.67	\$451	1.3
Marshall County	\$11.98	\$623	\$24,920	1.7	\$52,700	\$1,318	\$15,810	\$395	10,119	29%	\$9.71	\$505	1.2
Mobile County	\$16.15	\$840	\$33,600	2.2	\$59,800	\$1,495	\$17,940	\$449	52,495	34%	\$12.89	\$670	1.3
Monroe County	\$11.65	\$606	\$24,240	1.6	\$42,000	\$1,050	\$12,600	\$315	3,216	39%	\$7.25	\$377	1.6
Montgomery County	\$15.94	\$829	\$33,160	2.2	\$62,900	\$1,573	\$18,870	\$472	37,250	41%	\$12.92	\$672	1.2
Morgan County	\$12.87	\$669	\$26,760	1.8	\$58,700	\$1,468	\$17,610	\$440	13,447	29%	\$12.77	\$664	1.0
Perry County	\$11.65	\$606	\$24,240	1.6	\$32,000	\$800	\$9,600	\$240	853	27%	\$7.36	\$383	1.6

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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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pickens County	\$11.65	\$606	\$24,240	1.6	\$44,100	\$1,103	\$13,230	\$331	2,077	27%	\$7.77	\$404	1.5
Pike County	\$11.65	\$606	\$24,240	1.6	\$49,200	\$1,230	\$14,760	\$369	5,210	41%	\$9.93	\$516	1.2
Randolph County	\$11.94	\$621	\$24,840	1.6	\$49,100	\$1,228	\$14,730	\$368	2,519	29%	\$9.28	\$483	1.3
Russell County	\$15.83	\$823	\$32,920	2.2	\$56,000	\$1,400	\$16,800	\$420	9,230	41%	\$13.43	\$698	1.2
St. Clair County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	6,023	19%	\$10.41	\$541	1.6
Shelby County	\$16.96	\$882	\$35,280	2.3	\$71,000	\$1,775	\$21,300	\$533	15,718	21%	\$14.85	\$772	1.1
Sumter County	\$13.85	\$720	\$28,800	1.9	\$37,500	\$938	\$11,250	\$281	1,653	34%	\$11.78	\$612	1.2
Talladega County	\$12.12	\$630	\$25,200	1.7	\$48,400	\$1,210	\$14,520	\$363	8,743	28%	\$13.09	\$680	0.9
Tallapoosa County	\$11.65	\$606	\$24,240	1.6	\$52,100	\$1,303	\$15,630	\$391	4,767	29%	\$7.95	\$413	1.5
Tuscaloosa County	\$15.48	\$805	\$32,200	2.1	\$61,500	\$1,538	\$18,450	\$461	26,047	37%	\$11.04	\$574	1.4
Walker County	\$12.60	\$655	\$26,200	1.7	\$51,700	\$1,293	\$15,510	\$388	6,422	25%	\$9.60	\$499	1.3
Washington County	\$12.00	\$624	\$24,960	1.7	\$50,600	\$1,265	\$15,180	\$380	998	16%	\$25.75	\$1,339	0.5
Wilcox County	\$11.65	\$606	\$24,240	1.6	\$34,500	\$863	\$10,350	\$259	1,416	37%	\$12.76	\$664	0.9
Winston County	\$11.65	\$606	\$24,240	1.6	\$43,700	\$1,093	\$13,110	\$328	2,278	24%	\$10.67	\$555	1.1

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