In **Missouri**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$804**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,679** monthly or **\$32,148** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$15.46
PER HOUR
STATE HOUSING
WAGE

## FACTS ABOUT MISSOURI:

| STATE FACTS                 |         |  |  |  |  |  |  |  |  |  |  |
|-----------------------------|---------|--|--|--|--|--|--|--|--|--|--|
| Minimum Wage                | \$7.85  |  |  |  |  |  |  |  |  |  |  |
| Average Renter Wage         | \$14.14 |  |  |  |  |  |  |  |  |  |  |
| 2-Bedroom Housing Wage      | \$15.46 |  |  |  |  |  |  |  |  |  |  |
| Number of Renter Households | 787,627 |  |  |  |  |  |  |  |  |  |  |
| Percent Renters             | 33%     |  |  |  |  |  |  |  |  |  |  |

| MOST EXPENSIVE AREAS | HOUSING<br>WAGE |
|----------------------|-----------------|
| St. Louis HMFA       | \$17.23         |
| Kansas City HMFA     | \$16.71         |
| Pulaski County       | \$15.62         |
| Joplin MSA           | \$14.87         |
| Springfield HMFA     | \$14.62         |

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

Work Hours Per Week At

Minimum Wage To Afford a 2-Bedroom
Rental Home (at FMR)

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

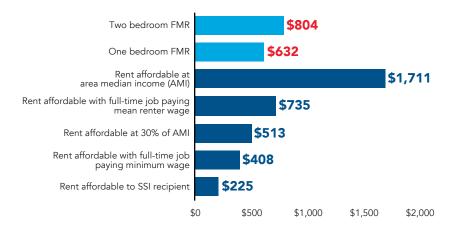
Work Hours Per Week At

Minimum Wage To Afford a 1-Bedroom
Rental Home (at FMR)

Number of Full-Time Jobs At

Minimum Wage To Afford a

1-Bedroom Rental Home (at FMR)



<sup>\*</sup> Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

| FY18 HOUSII             | NG WAGE   | н           | OUSING C   | OSTS  | AREA                       | MEDIAN I  | NCOME                | (AMI)   |                                     | RENTERS                                 |   |   |   |
|-------------------------|---|-------------|--|---|----------------------------|---|----------------------|---|-------------------------------------|---|---|---|---|
|                         | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI        | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |
| Missouri                | \$15.46   | \$804       | \$32,148   | 2.0   | \$68,442                   | \$1,711   | \$20,533             | \$513   | 787,627                             | 33%                                     | \$14.14   | \$735   | 1.1   |
| Combined Nonmetro Areas | \$13.46   | \$669       | \$32,146<br>\$26,752                             | 1.6   | \$51,401                   | \$1,711   | \$20,333<br>\$15,420 | \$386   | 183,074                             | 31%                                     | \$9.80  | \$733<br>\$509  | 1.3   |
| Metropolitan Areas      |   |             |  |   |                            |   |                      |   |                                     |   |   |   |   |
| Bates County HMFA       | \$12.33   | \$641       | \$25,640   | 1.6   | \$56,500                   | \$1,413   | \$16,950             | \$424   | 1,942                               | 29%                                     | \$10.26   | \$533   | 1.2   |
| Callaway County HMFA    | \$12.85   | \$668       | \$26,720   | 1.6   | \$61,500                   | \$1,538   | \$18,450             | \$461   | 4,477                               | 28%                                     | \$13.95   | \$725   | 0.9   |
| Cape Girardeau MSA      | \$13.52   | \$703       | \$28,120   | 1.7   | \$64,600                   | \$1,615   | \$19,380             | \$485   | 11,426                              | 33%                                     | \$11.13   | \$579   | 1.2   |
| Columbia MSA            | \$14.60   | \$759       | \$30,360   | 1.9   | \$76,400                   | \$1,910   | \$22,920             | \$573   | 30,784                              | 45%                                     | \$10.22   | \$531   | 1.4   |
| Dallas County HMFA      | \$12.63   | \$657       | \$26,280   | 1.6   | \$44,500                   | \$1,113   | \$13,350             | \$334   | 1,663                               | 27%                                     | \$7.19  | \$374   | 1.8   |
| Jefferson City HMFA     | \$12.38   | \$644       | \$25,760   | 1.6   | \$79,500                   | \$1,988   | \$23,850             | \$596   | 10,416                              | 30%                                     | \$11.00   | \$572   | 1.1   |
| Joplin MSA              | \$14.87   | \$773       | \$30,920   | 1.9   | \$56,700                   | \$1,418   | \$17,010             | \$425   | 22,719                              | 34%                                     | \$12.87   | \$669   | 1.2   |
| Kansas City HMFA        | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000             | \$600   | 172,860                             | 36%                                     | \$15.77   | \$820   | 1.1   |
| McDonald County HMFA    | \$12.33   | \$641       | \$25,640   | 1.6   | \$46,400                   | \$1,160   | \$13,920             | \$348   | 2,325                               | 28%                                     | \$11.29   | \$587   | 1.1   |
| Moniteau County HMFA    | \$12.33   | \$641       | \$25,640   | 1.6   | \$62,600                   | \$1,565   | \$18,780             | \$470   | 1,431                               | 26%                                     | \$7.78  | \$405   | 1.6   |
| Polk County HMFA        | \$12.50   | \$650       | \$26,000   | 1.6   | \$52,400                   | \$1,310   | \$15,720             | \$393   | 4,007                               | 34%                                     | \$8.54  | \$444   | 1.5   |
| Springfield HMFA        | \$14.62   | \$760       | \$30,400   | 1.9   | \$60,000                   | \$1,500   | \$18,000             | \$450   | 61,348                              | 38%                                     | \$12.42   | \$646   | 1.2   |
| St. Joseph MSA          | \$14.21   | \$739       | \$29,560   | 1.8   | \$64,300                   | \$1,608   | \$19,290             | \$482   | 15,300                              | 35%                                     | \$12.10   | \$629   | 1.2   |
| St. Louis HMFA          | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040             | \$576   | 263,855                             | 32%                                     | \$16.21   | \$843   | 1.1   |
| Counties                |   |             |  |   |                            |   |                      |   |                                     |   |   |   |   |
| Adair County            | \$12.33   | \$641       | \$25,640   | 1.6   | \$61,000                   | \$1,525   | \$18,300             | \$458   | 3,875                               | 41%                                     | \$5.91  | \$307   | 2.1   |
| Andrew County           | \$14.21   | \$739       | \$29,560   | 1.8   | \$64,300                   | \$1,608   | \$19,290             | \$482   | 1,568                               | 23%                                     | \$10.27   | \$534   | 1.4   |
| Atchison County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$60,600                   | \$1,515   | \$18,180             | \$455   | 765                                 | 31%                                     | \$11.99   | \$624   | 1.0   |
| Audrain County          | \$13.08   | \$680       | \$27,200   | 1.7   | \$56,500                   | \$1,413   | \$16,950             | \$424   | 2,910                               | 31%                                     | \$11.28   | \$586   | 1.2   |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

|                         | FY18 HOUSING WAGE   | нс          | USING C  | OSTS  | AREA                       | MEDIAN I  | NCOME         | (AMI)   |                                     | RENTERS                                 |   |   |   |  |
|-------------------------|---|-------------|--|---|----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|--|
|                         | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |  |
| Barry County            | \$12.33   | \$641       | \$25,640   | 1.6   | \$51,500                   | \$1,288   | \$15,450      | \$386   | 3,329                               | 25%                                     | \$12.45   | \$647   | 1.0   |  |
| Barton County           | \$12.33   | \$641       | \$25,640   | 1.6   | \$48,800                   | \$1,220   | \$14,640      | \$366   | 1,551                               | 32%                                     | \$8.91  | \$463   | 1.4   |  |
| Bates County            | \$12.33   | \$641       | \$25,640   | 1.6   | \$56,500                   | \$1,413   | \$16,950      | \$424   | 1,942                               | 29%                                     | \$10.26   | \$533   | 1.2   |  |
| Benton County           | \$12.56   | \$653       | \$26,120   | 1.6   | \$43,800                   | \$1,095   | \$13,140      | \$329   | 1,496                               | 18%                                     | \$7.59  | \$395   | 1.7   |  |
| <b>Bollinger County</b> | \$13.52   | \$703       | \$28,120   | 1.7   | \$64,600                   | \$1,615   | \$19,380      | \$485   | 915                                 | 19%                                     | \$7.71  | \$401   | 1.8   |  |
| Boone County            | \$14.60   | \$759       | \$30,360   | 1.9   | \$76,400                   | \$1,910   | \$22,920      | \$573   | 30,784                              | 45%                                     | \$10.22   | \$531   | 1.4   |  |
| Buchanan County         | \$14.21   | \$739       | \$29,560   | 1.8   | \$64,300                   | \$1,608   | \$19,290      | \$482   | 12,336                              | 37%                                     | \$12.23   | \$636   | 1.2   |  |
| Butler County           | \$12.98   | \$675       | \$27,000   | 1.7   | \$46,800                   | \$1,170   | \$14,040      | \$351   | 5,990                               | 36%                                     | \$10.03   | \$522   | 1.3   |  |
| Caldwell County         | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 938                                 | 25%                                     | \$8.66  | \$450   | 1.9   |  |
| Callaway County         | \$12.85   | \$668       | \$26,720   | 1.6   | \$61,500                   | \$1,538   | \$18,450      | \$461   | 4,477                               | 28%                                     | \$13.95   | \$725   | 0.9   |  |
| Camden County           | \$13.02   | \$677       | \$27,080   | 1.7   | \$55,500                   | \$1,388   | \$16,650      | \$416   | 3,666                               | 22%                                     | \$8.28  | \$430   | 1.6   |  |
| Cape Girardeau County   | \$13.52   | \$703       | \$28,120   | 1.7   | \$64,600                   | \$1,615   | \$19,380      | \$485   | 10,511                              | 35%                                     | \$11.26   | \$586   | 1.2   |  |
| Carroll County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$58,900                   | \$1,473   | \$17,670      | \$442   | 947                                 | 26%                                     | \$7.52  | \$391   | 1.6   |  |
| Carter County           | \$12.37   | \$643       | \$25,720   | 1.6   | \$48,600                   | \$1,215   | \$14,580      | \$365   | 742                                 | 30%                                     | \$6.33  | \$329   | 2.0   |  |
| Cass County             | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 9,426                               | 25%                                     | \$9.60  | \$499   | 1.7   |  |
| Cedar County            | \$12.40   | \$645       | \$25,800   | 1.6   | \$42,500                   | \$1,063   | \$12,750      | \$319   | 1,869                               | 32%                                     | \$7.93  | \$412   | 1.6   |  |
| Chariton County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$53,100                   | \$1,328   | \$15,930      | \$398   | 681                                 | 23%                                     | \$8.84  | \$460   | 1.4   |  |
| Christian County        | \$14.62   | \$760       | \$30,400   | 1.9   | \$60,000                   | \$1,500   | \$18,000      | \$450   | 8,048                               | 27%                                     | \$8.95  | \$466   | 1.6   |  |
| Clark County            | \$12.33   | \$641       | \$25,640   | 1.6   | \$58,500                   | \$1,463   | \$17,550      | \$439   | 700                                 | 25%                                     | \$8.72  | \$454   | 1.4   |  |
| Clay County             | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 26,634                              | 30%                                     | \$14.51   | \$755   | 1.2   |  |
| Clinton County          | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 2,126                               | 26%                                     | \$10.68   | \$555   | 1.6   |  |
| Cole County             | \$12.38   | \$644       | \$25,760   | 1.6   | \$79,500                   | \$1,988   | \$23,850      | \$596   | 9,535                               | 32%                                     | \$11.23   | \$584   | 1.1   |  |
| Cooper County           | \$12.33   | \$641       | \$25,640   | 1.6   | \$60,700                   | \$1,518   | \$18,210      | \$455   | 1,924                               | 29%                                     | \$9.59  | \$499   | 1.3   |  |
| Crawford County         | \$12.60   | \$655       | \$26,200   | 1.6   | \$48,000                   | \$1,200   | \$14,400      | \$360   | 2,569                               | 28%                                     | \$10.75   | \$559   | 1.2   |  |
| Dade County             | \$12.33   | \$641       | \$25,640   | 1.6   | \$48,300                   | \$1,208   | \$14,490      | \$362   | 698                                 | 23%                                     | \$9.51  | \$494   | 1.3   |  |
| Dallas County           | \$12.63   | \$657       | \$26,280   | 1.6   | \$44,500                   | \$1,113   | \$13,350      | \$334   | 1,663                               | 27%                                     | \$7.19  | \$374   | 1.8   |  |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

|                      | FY18 HOUSING WAGE   | но          | USING C  | OSTS  | AREA                       | MEDIAN I  | INCOME        | (AMI)   |                                     | RENTERS                                 |   |   |   |  |
|----------------------|---|-------------|--|---|----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|--|
|                      | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |  |
| Daviess County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$53,100                   | \$1,328   | \$15,930      | \$398   | 665                                 | 22%                                     | \$8.16  | \$424   | 1.5   |  |
| DeKalb County        | \$14.21   | \$739       | \$29,560   | 1.8   | \$64,300                   | \$1,608   | \$19,290      | \$482   | 1,396                               | 37%                                     | \$11.04   | \$574   | 1.3   |  |
| Dent County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$46,000                   | \$1,150   | \$13,800      | \$345   | 1,683                               | 29%                                     | \$6.93  | \$360   | 1.8   |  |
| Douglas County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$39,700                   | \$993   | \$11,910      | \$298   | 1,141                               | 22%                                     | \$7.76  | \$403   | 1.6   |  |
| Dunklin County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$40,500                   | \$1,013   | \$12,150      | \$304   | 4,731                               | 37%                                     | \$7.88  | \$410   | 1.6   |  |
| Franklin County      | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 10,896                              | 27%                                     | \$11.68   | \$607   | 1.5   |  |
| Gasconade County     | \$12.33   | \$641       | \$25,640   | 1.6   | \$58,700                   | \$1,468   | \$17,610      | \$440   | 1,566                               | 25%                                     | \$7.47  | \$388   | 1.7   |  |
| Gentry County        | \$12.33   | \$641       | \$25,640   | 1.6   | \$54,800                   | \$1,370   | \$16,440      | \$411   | 697                                 | 26%                                     | \$9.69  | \$504   | 1.3   |  |
| Greene County        | \$14.62   | \$760       | \$30,400   | 1.9   | \$60,000                   | \$1,500   | \$18,000      | \$450   | 49,676                              | 42%                                     | \$12.86   | \$669   | 1.1   |  |
| <b>Grundy County</b> | \$12.33   | \$641       | \$25,640   | 1.6   | \$52,800                   | \$1,320   | \$15,840      | \$396   | 1,270                               | 31%                                     | \$8.37  | \$435   | 1.5   |  |
| Harrison County      | \$12.83   | \$667       | \$26,680   | 1.6   | \$52,100                   | \$1,303   | \$15,630      | \$391   | 1,033                               | 29%                                     | \$6.77  | \$352   | 1.9   |  |
| Henry County         | \$13.46   | \$700       | \$28,000   | 1.7   | \$55,700                   | \$1,393   | \$16,710      | \$418   | 2,360                               | 25%                                     | \$10.92   | \$568   | 1.2   |  |
| Hickory County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$41,400                   | \$1,035   | \$12,420      | \$311   | 759                                 | 19%                                     | \$6.71  | \$349   | 1.8   |  |
| Holt County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$57,400                   | \$1,435   | \$17,220      | \$431   | 640                                 | 30%                                     | \$10.95   | \$569   | 1.1   |  |
| Howard County        | \$13.19   | \$686       | \$27,440   | 1.7   | \$61,000                   | \$1,525   | \$18,300      | \$458   | 913                                 | 24%                                     | \$7.28  | \$378   | 1.8   |  |
| Howell County        | \$12.33   | \$641       | \$25,640   | 1.6   | \$45,300                   | \$1,133   | \$13,590      | \$340   | 4,938                               | 30%                                     | \$10.46   | \$544   | 1.2   |  |
| Iron County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$46,800                   | \$1,170   | \$14,040      | \$351   | 1,236                               | 31%                                     | \$11.64   | \$605   | 1.1   |  |
| Jackson County       | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 115,007                             | 42%                                     | \$17.18   | \$893   | 1.0   |  |
| Jasper County        | \$14.87   | \$773       | \$30,920   | 1.9   | \$56,700                   | \$1,418   | \$17,010      | \$425   | 16,271                              | 36%                                     | \$13.26   | \$690   | 1.1   |  |
| Jefferson County     | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 16,102                              | 20%                                     | \$9.72  | \$505   | 1.8   |  |
| Johnson County       | \$13.73   | \$714       | \$28,560   | 1.7   | \$64,500                   | \$1,613   | \$19,350      | \$484   | 8,090                               | 41%                                     | \$9.00  | \$468   | 1.5   |  |
| Knox County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$53,000                   | \$1,325   | \$15,900      | \$398   | 392                                 | 24%                                     | \$9.16  | \$476   | 1.3   |  |
| Laclede County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$48,500                   | \$1,213   | \$14,550      | \$364   | 4,399                               | 32%                                     | \$9.16  | \$476   | 1.3   |  |
| Lafayette County     | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 3,446                               | 26%                                     | \$8.91  | \$463   | 1.9   |  |
| Lawrence County      | \$12.33   | \$641       | \$25,640   | 1.6   | \$50,500                   | \$1,263   | \$15,150      | \$379   | 4,062                               | 28%                                     | \$12.00   | \$624   | 1.0   |  |
| Lewis County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$57,000                   | \$1,425   | \$17,100      | \$428   | 1,049                               | 28%                                     | \$9.98  | \$519   | 1.2   |  |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

|                       | FY18 HOUSING WAGE   | нс          | OUSING C   | OSTS  | AREA                       | MEDIAN I  | NCOME         | (AMI)   |                                     |   | RENTER  | 25  |   |
|-----------------------|---|-------------|--|---|----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|
|                       | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |
| Lincoln County        | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 4,333                               | 24%                                     | \$10.11   | \$526   | 1.7   |
| Linn County           | \$12.33   | \$641       | \$25,640   | 1.6   | \$49,200                   | \$1,230   | \$14,760      | \$369   | 1,311                               | 27%                                     | \$9.00  | \$468   | 1.4   |
| Livingston County     | \$12.40   | \$645       | \$25,800   | 1.6   | \$58,600                   | \$1,465   | \$17,580      | \$440   | 1,847                               | 32%                                     | \$9.45  | \$492   | 1.3   |
| McDonald County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$46,400                   | \$1,160   | \$13,920      | \$348   | 2,325                               | 28%                                     | \$11.29   | \$587   | 1.1   |
| Macon County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$52,100                   | \$1,303   | \$15,630      | \$391   | 1,596                               | 26%                                     | \$9.46  | \$492   | 1.3   |
| Madison County        | \$13.08   | \$680       | \$27,200   | 1.7   | \$45,700                   | \$1,143   | \$13,710      | \$343   | 1,192                               | 25%                                     | \$8.23  | \$428   | 1.6   |
| Maries County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$55,600                   | \$1,390   | \$16,680      | \$417   | 939                                 | 26%                                     | \$10.30   | \$535   | 1.2   |
| Marion County         | \$12.54   | \$652       | \$26,080   | 1.6   | \$54,500                   | \$1,363   | \$16,350      | \$409   | 3,917                               | 35%                                     | \$11.63   | \$605   | 1.1   |
| Mercer County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$53,500                   | \$1,338   | \$16,050      | \$401   | 361                                 | 25%                                     | \$10.76   | \$560   | 1.1   |
| Miller County         | \$12.90   | \$671       | \$26,840   | 1.6   | \$48,600                   | \$1,215   | \$14,580      | \$365   | 2,287                               | 24%                                     | \$9.79  | \$509   | 1.3   |
| Mississippi County    | \$12.92   | \$672       | \$26,880   | 1.6   | \$36,500                   | \$913   | \$10,950      | \$274   | 2,107                               | 41%                                     | \$10.59   | \$551   | 1.2   |
| Moniteau County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$62,600                   | \$1,565   | \$18,780      | \$470   | 1,431                               | 26%                                     | \$7.78  | \$405   | 1.6   |
| Monroe County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$57,900                   | \$1,448   | \$17,370      | \$434   | 940                                 | 27%                                     | \$9.55  | \$497   | 1.3   |
| Montgomery County     | \$12.42   | \$646       | \$25,840   | 1.6   | \$52,600                   | \$1,315   | \$15,780      | \$395   | 1,331                               | 27%                                     | \$8.99  | \$467   | 1.4   |
| Morgan County         | \$12.96   | \$674       | \$26,960   | 1.7   | \$48,100                   | \$1,203   | \$14,430      | \$361   | 1,971                               | 25%                                     | \$10.84   | \$563   | 1.2   |
| New Madrid County     | \$12.33   | \$641       | \$25,640   | 1.6   | \$44,300                   | \$1,108   | \$13,290      | \$332   | 2,883                               | 39%                                     | \$11.53   | \$599   | 1.1   |
| Newton County         | \$14.87   | \$773       | \$30,920   | 1.9   | \$56,700                   | \$1,418   | \$17,010      | \$425   | 6,448                               | 29%                                     | \$11.39   | \$592   | 1.3   |
| <b>Nodaway County</b> | \$13.10   | \$681       | \$27,240   | 1.7   | \$55,400                   | \$1,385   | \$16,620      | \$416   | 3,762                               | 44%                                     | \$8.93  | \$464   | 1.5   |
| Oregon County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$43,100                   | \$1,078   | \$12,930      | \$323   | 1,008                               | 23%                                     | \$5.37  | \$279   | 2.3   |
| Osage County          | \$12.38   | \$644       | \$25,760   | 1.6   | \$79,500                   | \$1,988   | \$23,850      | \$596   | 881                                 | 17%                                     | \$8.26  | \$430   | 1.5   |
| Ozark County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$40,800                   | \$1,020   | \$12,240      | \$306   | 988                                 | 23%                                     | \$5.90  | \$307   | 2.1   |
| Pemiscot County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$39,000                   | \$975   | \$11,700      | \$293   | 3,236                               | 47%                                     | \$9.64  | \$502   | 1.3   |
| Perry County          | \$12.88   | \$670       | \$26,800   | 1.6   | \$65,400                   | \$1,635   | \$19,620      | \$491   | 1,636                               | 22%                                     | \$9.94  | \$517   | 1.3   |
| Pettis County         | \$13.87   | \$721       | \$28,840   | 1.8   | \$52,900                   | \$1,323   | \$15,870      | \$397   | 5,298                               | 33%                                     | \$10.69   | \$556   | 1.3   |
| Phelps County         | \$13.52   | \$703       | \$28,120   | 1.7   | \$56,200                   | \$1,405   | \$16,860      | \$422   | 6,675                               | 40%                                     | \$10.25   | \$533   | 1.3   |
| Pike County           | \$12.33   | \$641       | \$25,640   | 1.6   | \$55,600                   | \$1,390   | \$16,680      | \$417   | 1,832                               | 28%                                     | \$11.22   | \$583   | 1.1   |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

|                       | FY18 HOUSING WAGE   | нс          | USING C  | OSTS  | AREA                       | MEDIAN I  | INCOME        | (AMI)   |                                     | RENTERS                                 |   |   |   |  |
|-----------------------|---|-------------|--|---|----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|--|
|                       | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |  |
| Platte County         | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 13,342                              | 35%                                     | \$12.98   | \$675   | 1.3   |  |
| Polk County           | \$12.50   | \$650       | \$26,000   | 1.6   | \$52,400                   | \$1,310   | \$15,720      | \$393   | 4,007                               | 34%                                     | \$8.54  | \$444   | 1.5   |  |
| Pulaski County        | \$15.62   | \$812       | \$32,480   | 2.0   | \$57,400                   | \$1,435   | \$17,220      | \$431   | 7,781                               | 51%                                     | \$10.76   | \$559   | 1.5   |  |
| Putnam County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$46,400                   | \$1,160   | \$13,920      | \$348   | 580                                 | 27%                                     | \$7.82  | \$407   | 1.6   |  |
| Ralls County          | \$13.40   | \$697       | \$27,880   | 1.7   | \$58,000                   | \$1,450   | \$17,400      | \$435   | 714                                 | 18%                                     | \$12.80   | \$666   | 1.0   |  |
| Randolph County       | \$12.37   | \$643       | \$25,720   | 1.6   | \$53,100                   | \$1,328   | \$15,930      | \$398   | 2,214                               | 26%                                     | \$9.06  | \$471   | 1.4   |  |
| Ray County            | \$16.71   | \$869       | \$34,760   | 2.1   | \$80,000                   | \$2,000   | \$24,000      | \$600   | 1,941                               | 22%                                     | \$9.44  | \$491   | 1.8   |  |
| Reynolds County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$47,900                   | \$1,198   | \$14,370      | \$359   | 530                                 | 20%                                     | \$6.52  | \$339   | 1.9   |  |
| Ripley County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$41,800                   | \$1,045   | \$12,540      | \$314   | 1,317                               | 25%                                     | \$6.28  | \$326   | 2.0   |  |
| St. Charles County    | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 28,666                              | 20%                                     | \$12.72   | \$662   | 1.4   |  |
| St. Clair County      | \$12.33   | \$641       | \$25,640   | 1.6   | \$45,100                   | \$1,128   | \$13,530      | \$338   | 916                                 | 23%                                     | \$8.15  | \$424   | 1.5   |  |
| Ste. Genevieve County | \$12.75   | \$663       | \$26,520   | 1.6   | \$62,400                   | \$1,560   | \$18,720      | \$468   | 1,554                               | 22%                                     | \$11.25   | \$585   | 1.1   |  |
| St. Francois County   | \$12.33   | \$641       | \$25,640   | 1.6   | \$53,900                   | \$1,348   | \$16,170      | \$404   | 7,949                               | 32%                                     | \$8.70  | \$453   | 1.4   |  |
| St. Louis County      | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 121,727                             | 30%                                     | \$16.62   | \$864   | 1.0   |  |
| Saline County         | \$12.73   | \$662       | \$26,480   | 1.6   | \$51,400                   | \$1,285   | \$15,420      | \$386   | 2,866                               | 33%                                     | \$10.47   | \$544   | 1.2   |  |
| Schuyler County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$48,000                   | \$1,200   | \$14,400      | \$360   | 513                                 | 30%                                     | \$8.38  | \$436   | 1.5   |  |
| Scotland County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$52,000                   | \$1,300   | \$15,600      | \$390   | 463                                 | 26%                                     | \$6.17  | \$321   | 2.0   |  |
| Scott County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$49,600                   | \$1,240   | \$14,880      | \$372   | 4,743                               | 31%                                     | \$10.46   | \$544   | 1.2   |  |
| Shannon County        | \$12.33   | \$641       | \$25,640   | 1.6   | \$49,500                   | \$1,238   | \$14,850      | \$371   | 782                                 | 25%                                     | \$7.19  | \$374   | 1.7   |  |
| Shelby County         | \$12.33   | \$641       | \$25,640   | 1.6   | \$55,000                   | \$1,375   | \$16,500      | \$413   | 676                                 | 27%                                     | \$10.35   | \$538   | 1.2   |  |
| Stoddard County       | \$12.33   | \$641       | \$25,640   | 1.6   | \$51,800                   | \$1,295   | \$15,540      | \$389   | 3,660                               | 31%                                     | \$10.94   | \$569   | 1.1   |  |
| Stone County          | \$13.21   | \$687       | \$27,480   | 1.7   | \$53,300                   | \$1,333   | \$15,990      | \$400   | 2,682                               | 21%                                     | \$10.06   | \$523   | 1.3   |  |
| Sullivan County       | \$13.56   | \$705       | \$28,200   | 1.7   | \$50,400                   | \$1,260   | \$15,120      | \$378   | 622                                 | 26%                                     | \$13.14   | \$683   | 1.0   |  |
| Taney County          | \$13.71   | \$713       | \$28,520   | 1.7   | \$48,800                   | \$1,220   | \$14,640      | \$366   | 9,104                               | 42%                                     | \$10.94   | \$569   | 1.3   |  |
| Texas County          | \$12.33   | \$641       | \$25,640   | 1.6   | \$49,300                   | \$1,233   | \$14,790      | \$370   | 2,570                               | 28%                                     | \$7.09  | \$369   | 1.7   |  |
| Vernon County         | \$13.37   | \$695       | \$27,800   | 1.7   | \$51,300                   | \$1,283   | \$15,390      | \$385   | 2,809                               | 34%                                     | \$11.13   | \$579   | 1.2   |  |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

## **MISSOURI**

|                   | FY18 HOUSING WAGE   | нс          | USING C  | OSTS  | AREA                       | MEDIAN I  | NCOME         | (AMI)   | RENTERS                             |   |   |   |   |  |
|-------------------|---|-------------|--|---|----------------------------|---|---------------|---|-------------------------------------|---|---|---|---|--|
|                   | Hourly wage<br>necessary to<br>afford 2 BR <sup>1</sup><br>FMR <sup>2</sup> | 2 BR<br>FMR | Annual income<br>needed<br>to afford<br>2 BR FMR | Full-time<br>jobs at<br>minimum wage<br>needed to afford<br>2 BR FMR <sup>3</sup> | Annual<br>AMI <sup>4</sup> | Monthly rent<br>affordable<br>at AMI <sup>5</sup> | 30%<br>of AMI | Monthly<br>rent<br>affordable<br>at 30%<br>of AMI | Renter<br>households<br>(2012-2016) | % of total<br>households<br>(2012-2016) | Estimated<br>hourly mean<br>renter wage<br>(2018) | Monthly<br>rent<br>affordable<br>at mean<br>renter wage | Full-time jobs at<br>mean renter<br>wage needed to<br>afford 2 BR FMR |  |
| Warren County     | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 2,616                               | 22%                                     | \$9.27  | \$482   | 1.9   |  |
| Washington County | \$12.33   | \$641       | \$25,640   | 1.6   | \$43,300                   | \$1,083   | \$12,990      | \$325   | 1,645                               | 18%                                     | \$6.86  | \$357   | 1.8   |  |
| Wayne County      | \$12.33   | \$641       | \$25,640   | 1.6   | \$42,500                   | \$1,063   | \$12,750      | \$319   | 1,317                               | 23%                                     | \$6.22  | \$323   | 2.0   |  |
| Webster County    | \$14.62   | \$760       | \$30,400   | 1.9   | \$60,000                   | \$1,500   | \$18,000      | \$450   | 3,624                               | 28%                                     | \$9.32  | \$485   | 1.6   |  |
| Worth County      | \$12.33   | \$641       | \$25,640   | 1.6   | \$57,100                   | \$1,428   | \$17,130      | \$428   | 239                                 | 26%                                     | \$7.74  | \$403   | 1.6   |  |
| Wright County     | \$12.33   | \$641       | \$25,640   | 1.6   | \$39,900                   | \$998   | \$11,970      | \$299   | 2,375                               | 32%                                     | \$9.37  | \$487   | 1.3   |  |
| St. Louis city    | \$17.23   | \$896       | \$35,840   | 2.2   | \$76,800                   | \$1,920   | \$23,040      | \$576   | 79,515                              | 57%                                     | \$19.93   | \$1,036   | 0.9   |  |

<sup>1:</sup> BR = Bedroom

<sup>2:</sup> FMR = Fiscal Year 2018 Fair Market Rent.

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

<sup>4:</sup> AMI = Fiscal Year 2018 Area Median Income

<sup>5: &</sup>quot;Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.