

# STATE SUMMARY

|                      | FY12 HOUSING WAGE                        | HOUSING COSTS                |                                  |  | AREA MEDIAN INCOME (AMI) |                                     |                         |                               | RENTER HOUSEHOLDS  |                                   |  |                              |  |
|----------------------|--|------------------------------|----------------------------------|--|--------------------------|-------------------------------------|-------------------------|-------------------------------|--------------------|-----------------------------------|--|------------------------------|--|
|                      | Hourly wage necessary to afford 2 BR FMR | Two-bedroom FMR <sup>1</sup> | Income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI <sup>2</sup>  | Rent affordable at AMI <sup>3</sup> | 30% of AMI <sup>4</sup> | Rent affordable at 30% of AMI | Number (2006-2010) | % of total households (2006-2010) | Estimated mean renter hourly wage (2012) | Rent affordable at mean wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Alabama              | \$12.50                                  | \$650                        | \$25,995                         | 1.7  | \$55,986                 | \$1,400                             | \$16,796                | \$420                         | 525,890            | 29%                               | \$10.88                                  | \$566                        | 1.1  |
| Alaska               | \$18.94                                  | \$985                        | \$39,399                         | 2.4  | \$82,856                 | \$2,071                             | \$24,857                | \$621                         | 87,626             | 35%                               | \$16.07                                  | \$835                        | 1.2  |
| Arizona              | \$16.32                                  | \$849                        | \$33,953                         | 2.1  | \$62,570                 | \$1,564                             | \$18,771                | \$469                         | 757,955            | 33%                               | \$13.93                                  | \$724                        | 1.2  |
| Arkansas             | \$11.41                                  | \$593                        | \$23,733                         | 1.6  | \$51,900                 | \$1,297                             | \$15,570                | \$389                         | 360,796            | 32%                               | \$10.83                                  | \$563                        | 1.1  |
| California           | \$26.02                                  | \$1,353                      | \$54,127                         | 3.3  | \$74,514                 | \$1,863                             | \$22,354                | \$559                         | 5,280,802          | 43%                               | \$17.68                                  | \$920                        | 1.5  |
| Colorado             | \$16.18                                  | \$841                        | \$33,657                         | 2.1  | \$75,460                 | \$1,886                             | \$22,638                | \$566                         | 622,289            | 32%                               | \$14.07                                  | \$732                        | 1.1  |
| Connecticut          | \$23.58                                  | \$1,226                      | \$49,051                         | 2.9  | \$91,119                 | \$2,278                             | \$27,336                | \$683                         | 419,234            | 31%                               | \$15.81                                  | \$822                        | 1.5  |
| Delaware             | \$18.65                                  | \$970                        | \$38,784                         | 2.6  | \$74,016                 | \$1,850                             | \$22,205                | \$555                         | 87,634             | 26%                               | \$14.37                                  | \$747                        | 1.3  |
| District of Columbia | \$28.96                                  | \$1,506                      | \$60,240                         | 3.5  | \$107,500                | \$2,688                             | \$32,250                | \$806                         | 145,438            | 57%                               | \$25.17                                  | \$1,309                      | 1.2  |
| Florida              | \$18.56                                  | \$965                        | \$38,607                         | 2.4  | \$58,384                 | \$1,460                             | \$17,515                | \$438                         | 2,166,215          | 30%                               | \$13.47                                  | \$701                        | 1.4  |
| Georgia              | \$14.37                                  | \$747                        | \$29,899                         | 2.0  | \$61,711                 | \$1,543                             | \$18,513                | \$463                         | 1,136,926          | 33%                               | \$13.15                                  | \$684                        | 1.1  |
| Hawaii               | \$31.68                                  | \$1,647                      | \$65,889                         | 4.4  | \$79,828                 | \$1,996                             | \$23,948                | \$599                         | 179,848            | 41%                               | \$13.61                                  | \$708                        | 2.3  |
| Idaho                | \$12.80                                  | \$665                        | \$26,615                         | 1.8  | \$58,040                 | \$1,451                             | \$17,412                | \$435                         | 165,439            | 29%                               | \$10.48                                  | \$545                        | 1.2  |
| Illinois             | \$16.78                                  | \$873                        | \$34,912                         | 2.0  | \$71,677                 | \$1,792                             | \$21,503                | \$538                         | 1,469,260          | 31%                               | \$13.95                                  | \$726                        | 1.2  |
| Indiana              | \$13.43                                  | \$698                        | \$27,933                         | 1.9  | \$61,908                 | \$1,548                             | \$18,572                | \$464                         | 701,621            | 28%                               | \$11.12                                  | \$578                        | 1.2  |
| Iowa                 | \$12.25                                  | \$637                        | \$25,477                         | 1.7  | \$65,847                 | \$1,646                             | \$19,754                | \$494                         | 326,042            | 27%                               | \$10.29                                  | \$535                        | 1.2  |
| Kansas               | \$12.70                                  | \$660                        | \$26,415                         | 1.8  | \$63,925                 | \$1,598                             | \$19,178                | \$479                         | 336,623            | 31%                               | \$11.44                                  | \$595                        | 1.1  |
| Kentucky             | \$11.85                                  | \$616                        | \$24,648                         | 1.6  | \$56,155                 | \$1,404                             | \$16,846                | \$421                         | 505,102            | 30%                               | \$10.76                                  | \$560                        | 1.1  |
| Louisiana            | \$14.15                                  | \$736                        | \$29,436                         | 2.0  | \$56,709                 | \$1,418                             | \$17,013                | \$425                         | 521,150            | 32%                               | \$12.54                                  | \$652                        | 1.1  |
| Maine                | \$15.10                                  | \$785                        | \$31,413                         | 2.0  | \$61,859                 | \$1,546                             | \$18,558                | \$464                         | 148,190            | 27%                               | \$9.82                                   | \$510                        | 1.5  |
| Maryland             | \$24.83                                  | \$1,291                      | \$51,637                         | 3.4  | \$91,917                 | \$2,298                             | \$27,575                | \$689                         | 656,885            | 31%                               | \$15.06                                  | \$783                        | 1.6  |
| Massachusetts        | \$22.84                                  | \$1,187                      | \$47,499                         | 2.9  | \$89,029                 | \$2,226                             | \$26,709                | \$668                         | 904,078            | 36%                               | \$16.94                                  | \$881                        | 1.3  |
| Michigan             | \$14.19                                  | \$738                        | \$29,512                         | 1.9  | \$62,997                 | \$1,575                             | \$18,899                | \$472                         | 991,623            | 26%                               | \$11.40                                  | \$593                        | 1.2  |
| Minnesota            | \$15.50                                  | \$806                        | \$32,250                         | 2.1  | \$75,607                 | \$1,890                             | \$22,682                | \$567                         | 537,790            | 26%                               | \$12.17                                  | \$633                        | 1.3  |
| Mississippi          | \$11.97                                  | \$622                        | \$24,891                         | 1.7  | \$48,871                 | \$1,222                             | \$14,661                | \$367                         | 315,367            | 29%                               | \$10.03                                  | \$522                        | 1.2  |
| Missouri             | \$13.34                                  | \$693                        | \$27,737                         | 1.8  | \$62,608                 | \$1,565                             | \$18,782                | \$470                         | 704,933            | 30%                               | \$11.73                                  | \$610                        | 1.1  |
| Montana              | \$12.59                                  | \$655                        | \$26,181                         | 1.6  | \$58,717                 | \$1,468                             | \$17,615                | \$440                         | 124,305            | 31%                               | \$10.16                                  | \$528                        | 1.2  |
| Nebraska             | \$13.16                                  | \$684                        | \$27,372                         | 1.8  | \$65,036                 | \$1,626                             | \$19,511                | \$488                         | 223,737            | 31%                               | \$10.48                                  | \$545                        | 1.3  |
| Nevada               | \$18.98                                  | \$987                        | \$39,481                         | 2.3  | \$65,786                 | \$1,645                             | \$19,736                | \$493                         | 390,571            | 40%                               | \$14.36                                  | \$747                        | 1.3  |
| New Hampshire        | \$19.29                                  | \$1,003                      | \$40,121                         | 2.7  | \$80,580                 | \$2,015                             | \$24,174                | \$604                         | 140,567            | 27%                               | \$13.13                                  | \$683                        | 1.5  |
| New Jersey           | \$25.04                                  | \$1,302                      | \$52,081                         | 3.5  | \$88,689                 | \$2,217                             | \$26,607                | \$665                         | 1,049,790          | 33%                               | \$16.40                                  | \$853                        | 1.5  |
| New Mexico           | \$12.70                                  | \$660                        | \$26,406                         | 1.7  | \$56,257                 | \$1,406                             | \$16,877                | \$422                         | 229,527            | 30%                               | \$11.88                                  | \$618                        | 1.1  |
| New York             | \$24.68                                  | \$1,283                      | \$51,337                         | 3.4  | \$74,049                 | \$1,851                             | \$22,215                | \$555                         | 3,228,552          | 45%                               | \$21.45                                  | \$1,115                      | 1.2  |
| North Carolina       | \$13.63                                  | \$709                        | \$28,351                         | 1.9  | \$59,872                 | \$1,497                             | \$17,962                | \$449                         | 1,157,690          | 32%                               | \$12.11                                  | \$630                        | 1.1  |
| North Dakota         | \$12.29                                  | \$639                        | \$25,571                         | 1.7  | \$65,500                 | \$1,638                             | \$19,650                | \$491                         | 92,525             | 33%                               | \$10.82                                  | \$563                        | 1.1  |
| Ohio                 | \$13.43                                  | \$698                        | \$27,926                         | 1.7  | \$62,850                 | \$1,571                             | \$18,855                | \$471                         | 1,403,218          | 31%                               | \$11.20                                  | \$583                        | 1.2  |
| Oklahoma             | \$12.44                                  | \$647                        | \$25,873                         | 1.7  | \$56,045                 | \$1,401                             | \$16,813                | \$420                         | 451,746            | 32%                               | \$11.60                                  | \$603                        | 1.1  |
| Oregon               | \$15.52                                  | \$807                        | \$32,289                         | 1.8  | \$64,972                 | \$1,624                             | \$19,492                | \$487                         | 543,123            | 36%                               | \$12.59                                  | \$655                        | 1.2  |
| Pennsylvania         | \$16.06                                  | \$835                        | \$33,404                         | 2.2  | \$68,939                 | \$1,723                             | \$20,682                | \$517                         | 1,431,969          | 29%                               | \$12.86                                  | \$669                        | 1.2  |
| Puerto Rico          | \$9.88                                   | \$514                        | \$20,551                         | 1.4  | \$23,665                 | \$592                               | \$7,100                 | \$177                         | 338,284            | 28%                               | \$6.57                                   | \$341                        | 1.5  |

<sup>1</sup> FMR = Fiscal Year 2012 Fair Market Rent (HUD, 2011).

<sup>2</sup> AMI = Fiscal Year 2012 Area Median Income (HUD, 2011).

<sup>3</sup> "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

<sup>4</sup> The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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|----------------|--|------------------------------|----------------------------------|--|--------------------------|-------------------------------------|-------------------------|-------------------------------|--------------------|-----------------------------------|--|------------------------------|--|
|                | Hourly wage necessary to afford 2 BR FMR | Two-bedroom FMR <sup>1</sup> | Income needed to afford 2 BR FMR | Full-time jobs at minimum wage needed to afford 2 BR FMR | Annual AMI <sup>2</sup>  | Rent affordable at AMI <sup>3</sup> | 30% of AMI <sup>4</sup> | Rent affordable at 30% of AMI | Number (2006-2010) | % of total households (2006-2010) | Estimated mean renter hourly wage (2012) | Rent affordable at mean wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |
| Rhode Island   | \$17.78                                  | \$924                        | \$36,974                         | 2.4  | \$76,814                 | \$1,920                             | \$23,044                | \$576                         | 153,760            | 37%                               | \$11.64                                  | \$605                        | 1.5  |
| South Carolina | \$13.43                                  | \$698                        | \$27,929                         | 1.9  | \$57,251                 | \$1,431                             | \$17,175                | \$429                         | 524,492            | 30%                               | \$10.99                                  | \$571                        | 1.2  |
| South Dakota   | \$11.52                                  | \$599                        | \$23,954                         | 1.6  | \$60,281                 | \$1,507                             | \$18,084                | \$452                         | 98,218             | 31%                               | \$9.61                                   | \$500                        | 1.2  |
| Tennessee      | \$12.56                                  | \$653                        | \$26,127                         | 1.7  | \$56,759                 | \$1,419                             | \$17,028                | \$426                         | 743,489            | 30%                               | \$12.15                                  | \$632                        | 1.0  |
| <b>Texas</b>   | <b>\$15.88</b>                           | <b>\$826</b>                 | <b>\$33,039</b>                  | <b>2.2</b>   | \$62,052                 | \$1,551                             | \$18,616                | \$465                         | 3,002,018          | 35%                               | \$14.97                                  | \$778                        | 1.1  |
| Utah           | \$13.99                                  | \$727                        | \$29,089                         | 1.9  | \$68,103                 | \$1,703                             | \$20,431                | \$511                         | 247,660            | 29%                               | \$11.75                                  | \$611                        | 1.2  |
| Vermont        | \$18.77                                  | \$976                        | \$39,051                         | 2.2  | \$68,088                 | \$1,702                             | \$20,426                | \$511                         | 73,450             | 29%                               | \$11.06                                  | \$575                        | 1.7  |
| Virginia       | \$20.26                                  | \$1,054                      | \$42,143                         | 2.8  | \$78,620                 | \$1,965                             | \$23,586                | \$590                         | 926,272            | 31%                               | \$15.62                                  | \$812                        | 1.3  |
| Washington     | \$18.16                                  | \$944                        | \$37,766                         | 2.0  | \$74,839                 | \$1,871                             | \$22,452                | \$561                         | 907,979            | 35%                               | \$14.62                                  | \$760                        | 1.2  |
| West Virginia  | \$11.50                                  | \$598                        | \$23,917                         | 1.6  | \$51,549                 | \$1,289                             | \$15,465                | \$387                         | 188,019            | 25%                               | \$9.88                                   | \$514                        | 1.2  |
| Wisconsin      | \$14.23                                  | \$740                        | \$29,603                         | 2.0  | \$69,223                 | \$1,731                             | \$20,767                | \$519                         | 694,003            | 31%                               | \$11.05                                  | \$574                        | 1.3  |
| Wyoming        | \$12.42                                  | \$646                        | \$25,828                         | 1.7  | \$68,595                 | \$1,715                             | \$20,579                | \$514                         | 64,882             | 30%                               | \$13.60                                  | \$707                        | 0.9  |

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