

NEBRASKA

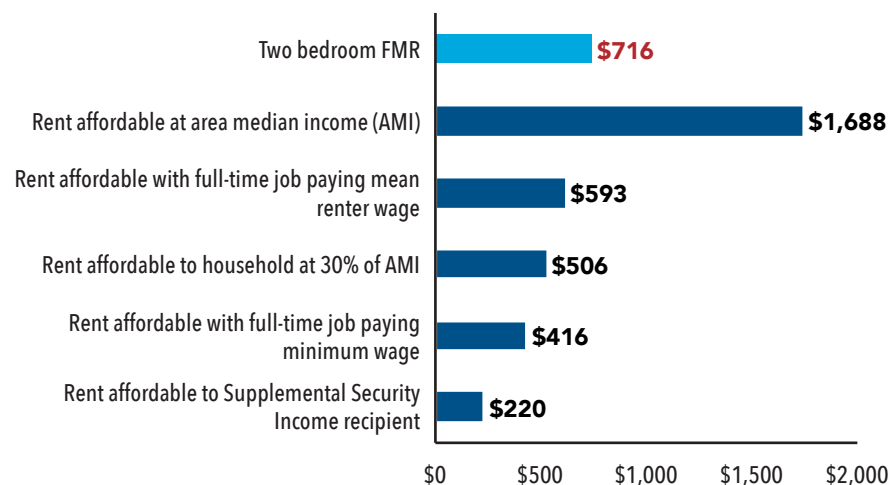
STATE RANKING
42nd*

In Nebraska, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$716**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,387** monthly or **\$28,645** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$13.77** PER HOUR

STATE FACTS	
Minimum Wage	\$8.00
Average Renter Wage	\$11.41
2-Bedroom Housing Wage	\$13.77
Number of Renter Households	239,254
Percent Renters	33%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Cass County	\$15.52
Douglas County	\$15.52
Sarpy County	\$15.52
Washington County	\$15.52
Saunders County	\$13.87



69
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

1.7
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

* Ranked from Highest to Lowest 2-Bedroom Housing Wage

NEBRASKA

	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Nebraska	\$13.77	\$716	\$28,645	1.7	\$67,511	\$1,688	\$20,253	\$506	239,254	33%	\$11.41	\$593	1.2
Combined Nonmetro Areas	\$12.07	\$628	\$25,107	1.5	\$61,123	\$1,528	\$18,337	\$458	89,457	29%	\$10.45	\$544	1.2
<u>Metropolitan Areas</u>													
Lincoln HMFA	\$13.46	\$700	\$28,000	1.7	\$71,000	\$1,775	\$21,300	\$533	45,935	40%	\$10.57	\$550	1.3
Omaha-Council Bluffs HMFA	\$15.52	\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	97,384	35%	\$12.54	\$652	1.2
Saunders County HMFA	\$13.87	\$721	\$28,840	1.7	\$77,100	\$1,928	\$23,130	\$578	1,699	21%	\$8.75	\$455	1.6
Seward County HMFA	\$11.67	\$607	\$24,280	1.5	\$78,500	\$1,963	\$23,550	\$589	1,636	27%	\$9.25	\$481	1.3
Sioux City MSA	\$13.62	\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	3,143	33%	\$10.69	\$556	1.3
<u>Counties</u>													
Adams County	\$11.71	\$609	\$24,360	1.5	\$67,700	\$1,693	\$20,310	\$508	3,804	30%	\$9.43	\$491	1.2
Antelope County	\$11.67	\$607	\$24,280	1.5	\$54,100	\$1,353	\$16,230	\$406	709	25%	\$8.56	\$445	1.4
Arthur County †	\$11.67	\$607	\$24,280	1.5	\$51,500	\$1,288	\$15,450	\$386	68	38%			
Banner County †	\$11.67	\$607	\$24,280	1.5	\$52,800	\$1,320	\$15,840	\$396	120	36%			
Blaine County †	\$12.10	\$629	\$25,160	1.5	\$44,600	\$1,115	\$13,380	\$335	104	42%			
Boone County	\$11.67	\$607	\$24,280	1.5	\$58,800	\$1,470	\$17,640	\$441	516	23%	\$13.43	\$698	0.9
Box Butte County	\$11.67	\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	1,659	34%	\$8.69	\$452	1.3
Boyd County	\$11.67	\$607	\$24,280	1.5	\$48,600	\$1,215	\$14,580	\$365	158	17%	\$7.60	\$395	1.5
Brown County	\$11.67	\$607	\$24,280	1.5	\$52,800	\$1,320	\$15,840	\$396	471	31%	\$8.55	\$444	1.4
Buffalo County	\$12.83	\$667	\$26,680	1.6	\$68,600	\$1,715	\$20,580	\$515	6,235	35%	\$9.81	\$510	1.3
Burt County	\$11.67	\$607	\$24,280	1.5	\$65,200	\$1,630	\$19,560	\$489	679	23%	\$8.50	\$442	1.4
Butler County	\$11.67	\$607	\$24,280	1.5	\$70,000	\$1,750	\$21,000	\$525	838	24%	\$11.64	\$605	1.0
Cass County	\$15.52	\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	2,017	21%	\$10.32	\$537	1.5
Cedar County	\$11.67	\$607	\$24,280	1.5	\$59,600	\$1,490	\$17,880	\$447	662	19%	\$7.91	\$411	1.5
Chase County	\$11.67	\$607	\$24,280	1.5	\$51,900	\$1,298	\$15,570	\$389	388	23%	\$11.28	\$587	1.0
Cherry County	\$11.67	\$607	\$24,280	1.5	\$58,700	\$1,468	\$17,610	\$440	863	33%	\$6.85	\$356	1.7
Cheyenne County	\$11.67	\$607	\$24,280	1.5	\$64,700	\$1,618	\$19,410	\$485	1,469	33%	\$16.92	\$880	0.7

† Wage data not available (See Appendix A).

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

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

4: AMI = Fiscal Year 2015 Area Median Income

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

6: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

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	FY15 HOUSING WAGE		HOUSING COSTS		AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Clay County	\$11.67	\$607	\$24,280	1.5	\$58,400	\$1,460	\$17,520	\$438	588	22%	\$10.89	\$566	1.1
Colfax County	\$11.90	\$619	\$24,760	1.5	\$61,100	\$1,528	\$18,330	\$458	945	26%	\$13.06	\$679	0.9
Cuming County	\$11.67	\$607	\$24,280	1.5	\$63,500	\$1,588	\$19,050	\$476	1,124	29%	\$10.28	\$535	1.1
Custer County	\$11.67	\$607	\$24,280	1.5	\$53,700	\$1,343	\$16,110	\$403	1,162	25%	\$11.61	\$604	1.0
Dakota County	\$13.62	\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	2,599	36%	\$10.85	\$564	1.3
Dawes County	\$11.67	\$607	\$24,280	1.5	\$60,800	\$1,520	\$18,240	\$456	1,306	35%	\$6.06	\$315	1.9
Dawson County	\$11.67	\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	2,778	32%	\$9.81	\$510	1.2
Deuel County	\$11.67	\$607	\$24,280	1.5	\$57,700	\$1,443	\$17,310	\$433	191	22%	\$11.32	\$588	1.0
Dixon County	\$13.62	\$708	\$28,320	1.7	\$58,800	\$1,470	\$17,640	\$441	544	23%	\$9.35	\$486	1.5
Dodge County	\$12.73	\$662	\$26,480	1.6	\$59,800	\$1,495	\$17,940	\$449	4,866	32%	\$10.39	\$540	1.2
Douglas County	\$15.52	\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	76,168	37%	\$12.89	\$670	1.2
Dundy County	\$11.67	\$607	\$24,280	1.5	\$54,500	\$1,363	\$16,350	\$409	289	32%	\$14.76	\$768	0.8
Fillmore County	\$11.67	\$607	\$24,280	1.5	\$64,300	\$1,608	\$19,290	\$482	556	23%	\$11.33	\$589	1.0
Franklin County	\$11.67	\$607	\$24,280	1.5	\$59,400	\$1,485	\$17,820	\$446	249	18%	\$9.93	\$516	1.2
Frontier County	\$11.67	\$607	\$24,280	1.5	\$61,800	\$1,545	\$18,540	\$464	277	26%	\$12.29	\$639	0.9
Furnas County	\$11.67	\$607	\$24,280	1.5	\$52,200	\$1,305	\$15,660	\$392	613	28%	\$11.07	\$576	1.1
Gage County	\$11.79	\$613	\$24,520	1.5	\$61,800	\$1,545	\$18,540	\$464	2,520	28%	\$9.02	\$469	1.3
Garden County	\$11.67	\$607	\$24,280	1.5	\$54,400	\$1,360	\$16,320	\$408	187	22%	\$10.83	\$563	1.1
Garfield County	\$12.35	\$642	\$25,680	1.5	\$51,500	\$1,288	\$15,450	\$386	223	26%	\$6.57	\$342	1.9
Gosper County	\$11.81	\$614	\$24,560	1.5	\$55,900	\$1,398	\$16,770	\$419	181	24%	\$14.62	\$760	0.8
Grant County	\$11.67	\$607	\$24,280	1.5	\$47,800	\$1,195	\$14,340	\$359	83	34%	\$11.59	\$603	1.0
Greeley County	\$11.67	\$607	\$24,280	1.5	\$59,200	\$1,480	\$17,760	\$444	194	19%	\$12.40	\$645	0.9
Hall County	\$12.73	\$662	\$26,480	1.6	\$59,800	\$1,495	\$17,940	\$449	7,683	35%	\$11.37	\$591	1.1
Hamilton County	\$11.67	\$607	\$24,280	1.5	\$65,600	\$1,640	\$19,680	\$492	781	22%	\$11.04	\$574	1.1
Harlan County	\$11.67	\$607	\$24,280	1.5	\$56,300	\$1,408	\$16,890	\$422	347	22%	\$7.07	\$367	1.7
Hayes County	\$12.38	\$644	\$25,760	1.5	\$55,400	\$1,385	\$16,620	\$416	154	32%	\$15.95	\$830	0.8
Hitchcock County	\$11.67	\$607	\$24,280	1.5	\$56,200	\$1,405	\$16,860	\$422	365	27%	\$10.31	\$536	1.1
Holt County	\$11.67	\$607	\$24,280	1.5	\$62,200	\$1,555	\$18,660	\$467	1,138	25%	\$9.45	\$492	1.2
Hooker County	\$11.67	\$607	\$24,280	1.5	\$49,400	\$1,235	\$14,820	\$371	43	15%	\$8.01	\$417	1.5

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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 ⁶	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Howard County	\$11.67	\$607	\$24,280	1.5	\$63,400	\$1,585	\$19,020	\$476	531	21%	\$7.06	\$367	1.7
Jefferson County	\$11.67	\$607	\$24,280	1.5	\$60,200	\$1,505	\$18,060	\$452	718	22%	\$9.03	\$469	1.3
Johnson County	\$12.27	\$638	\$25,520	1.5	\$58,400	\$1,460	\$17,520	\$438	501	26%	\$10.17	\$529	1.2
Kearney County	\$11.98	\$623	\$24,920	1.5	\$67,400	\$1,685	\$20,220	\$506	701	27%	\$11.77	\$612	1.0
Keith County	\$11.67	\$607	\$24,280	1.5	\$61,500	\$1,538	\$18,450	\$461	1,137	30%	\$10.06	\$523	1.2
Keya Paha County †	\$11.67	\$607	\$24,280	1.5	\$45,600	\$1,140	\$13,680	\$342	66	19%			
Kimball County	\$12.42	\$646	\$25,840	1.6	\$57,400	\$1,435	\$17,220	\$431	557	34%	\$16.81	\$874	0.7
Knox County	\$11.67	\$607	\$24,280	1.5	\$56,000	\$1,400	\$16,800	\$420	1,036	27%	\$8.79	\$457	1.3
Lancaster County	\$13.46	\$700	\$28,000	1.7	\$71,000	\$1,775	\$21,300	\$533	45,935	40%	\$10.57	\$550	1.3
Lincoln County	\$12.56	\$653	\$26,120	1.6	\$67,200	\$1,680	\$20,160	\$504	4,729	31%	\$9.61	\$500	1.3
Logan County	\$11.67	\$607	\$24,280	1.5	\$51,200	\$1,280	\$15,360	\$384	95	28%	\$10.24	\$532	1.1
Loup County †	\$11.67	\$607	\$24,280	1.5	\$45,800	\$1,145	\$13,740	\$344	68	28%			
McPherson County †	\$11.67	\$607	\$24,280	1.5	\$56,600	\$1,415	\$16,980	\$425	52	31%			
Madison County	\$12.25	\$637	\$25,480	1.5	\$61,800	\$1,545	\$18,540	\$464	4,704	34%	\$8.89	\$462	1.4
Merrick County	\$11.67	\$607	\$24,280	1.5	\$59,700	\$1,493	\$17,910	\$448	906	27%	\$9.50	\$494	1.2
Morrill County	\$11.67	\$607	\$24,280	1.5	\$52,100	\$1,303	\$15,630	\$391	682	33%	\$12.56	\$653	0.9
Nance County	\$11.67	\$607	\$24,280	1.5	\$54,600	\$1,365	\$16,380	\$410	377	25%	\$8.49	\$441	1.4
Nemaha County	\$11.67	\$607	\$24,280	1.5	\$66,900	\$1,673	\$20,070	\$502	952	32%	\$9.22	\$480	1.3
Nuckolls County	\$11.67	\$607	\$24,280	1.5	\$51,900	\$1,298	\$15,570	\$389	507	24%	\$10.92	\$568	1.1
Otoe County	\$11.67	\$607	\$24,280	1.5	\$67,400	\$1,685	\$20,220	\$506	1,734	27%	\$8.69	\$452	1.3
Pawnee County	\$11.67	\$607	\$24,280	1.5	\$57,500	\$1,438	\$17,250	\$431	330	25%	\$10.46	\$544	1.1
Perkins County	\$11.67	\$607	\$24,280	1.5	\$65,400	\$1,635	\$19,620	\$491	314	25%	\$14.34	\$746	0.8
Phelps County	\$11.67	\$607	\$24,280	1.5	\$66,600	\$1,665	\$19,980	\$500	1,062	28%	\$11.45	\$595	1.0
Pierce County	\$11.67	\$607	\$24,280	1.5	\$64,800	\$1,620	\$19,440	\$486	578	20%	\$11.74	\$610	1.0
Platte County	\$11.67	\$607	\$24,280	1.5	\$64,700	\$1,618	\$19,410	\$485	3,551	28%	\$11.58	\$602	1.0
Polk County	\$11.67	\$607	\$24,280	1.5	\$65,500	\$1,638	\$19,650	\$491	573	26%	\$11.05	\$574	1.1
Red Willow County	\$11.67	\$607	\$24,280	1.5	\$62,400	\$1,560	\$18,720	\$468	1,355	29%	\$10.19	\$530	1.1
Richardson County	\$11.67	\$607	\$24,280	1.5	\$51,400	\$1,285	\$15,420	\$386	871	23%	\$11.13	\$579	1.0
Rock County	\$11.67	\$607	\$24,280	1.5	\$55,000	\$1,375	\$16,500	\$413	113	17%	\$13.89	\$722	0.8

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Saline County	\$13.04		\$678	\$27,120	1.6	\$60,200	\$1,505	\$18,060	\$452	1,740	34%	\$11.05	\$575	1.2
Sarpy County	\$15.52		\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	17,523	29%	\$11.02	\$573	1.4
Saunders County	\$13.87		\$721	\$28,840	1.7	\$77,100	\$1,928	\$23,130	\$578	1,699	21%	\$8.75	\$455	1.6
Scotts Bluff County	\$12.50		\$650	\$26,000	1.6	\$56,100	\$1,403	\$16,830	\$421	4,750	32%	\$10.54	\$548	1.2
Seward County	\$11.67		\$607	\$24,280	1.5	\$78,500	\$1,963	\$23,550	\$589	1,636	27%	\$9.25	\$481	1.3
Sheridan County	\$11.67		\$607	\$24,280	1.5	\$51,800	\$1,295	\$15,540	\$389	726	31%	\$8.12	\$422	1.4
Sherman County	\$11.67		\$607	\$24,280	1.5	\$59,400	\$1,485	\$17,820	\$446	257	19%	\$8.94	\$465	1.3
Sioux County †	\$11.67		\$607	\$24,280	1.5	\$57,000	\$1,425	\$17,100	\$428	125	23%			
Stanton County	\$11.67		\$607	\$24,280	1.5	\$63,000	\$1,575	\$18,900	\$473	428	18%	\$23.02	\$1,197	0.5
Thayer County	\$11.67		\$607	\$24,280	1.5	\$55,800	\$1,395	\$16,740	\$419	477	20%	\$13.84	\$720	0.8
Thomas County	\$11.67		\$607	\$24,280	1.5	\$69,200	\$1,730	\$20,760	\$519	85	26%	\$10.62	\$552	1.1
Thurston County	\$11.67		\$607	\$24,280	1.5	\$53,300	\$1,333	\$15,990	\$400	677	33%	\$11.35	\$590	1.0
Valley County	\$11.67		\$607	\$24,280	1.5	\$57,900	\$1,448	\$17,370	\$434	478	25%	\$7.34	\$382	1.6
Washington County	\$15.52		\$807	\$32,280	1.9	\$72,800	\$1,820	\$21,840	\$546	1,676	22%	\$11.31	\$588	1.4
Wayne County	\$11.67		\$607	\$24,280	1.5	\$66,500	\$1,663	\$19,950	\$499	1,207	35%	\$6.93	\$360	1.7
Webster County	\$11.67		\$607	\$24,280	1.5	\$50,800	\$1,270	\$15,240	\$381	322	21%	\$8.67	\$451	1.3
Wheeler County	\$11.67		\$607	\$24,280	1.5	\$57,400	\$1,435	\$17,220	\$431	109	29%	\$16.70	\$869	0.7
York County	\$11.67		\$607	\$24,280	1.5	\$60,200	\$1,505	\$18,060	\$452	1,690	31%	\$11.53	\$600	1.0

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