2015 MOST EXPENSIVE JURISDICTIONS

States ¹	Housing Wage for Two-Bedroom FMR	Counties ²	Housing Wage for Two-Bedroom FMR \$39.65	
Hawaii	\$31.61	Marin County, CA		
District of Columbia	\$28.04	San Francisco County, CA	\$39.65 \$39.65	
California	\$26.65	San Mateo County, CA		
New York	\$25.67	Honolulu County, HI	\$34.81	
New Jersey	\$25.17	Santa Clara County, CA	\$34.79	
Massachusetts \$24.64		Santa Cruz County, CA	\$33.77	
Maryland\$24.64Connecticut\$24.29Alaska\$22.55		Nassau County, NY	\$33.04 \$33.04 \$31.44	
		Suffolk County, NY		
		Monroe County, FL		
Washington	\$21.69	Orange County, CA	\$30.92	
Metropolitan Areas	Housing Wage for Two-Bedroom FMR	Combined Nonmetro Areas	Housing Wage for Two-Bedroom FMR	
San Francisco, CA HMFA ³	\$39.65	Massachusetts	\$27.68	
Stamford-Norwalk, CT HMFA	\$37.37	Hawaii	\$23.25	
Honolulu, HI MSA ⁴ \$34.81		Alaska	\$20.59	
San Jose-Sunnyvale-Santa Clara, CA HMFA	\$34.79	New Hampshire	\$19.78	
Santa Cruz-Watsonville, CA MSA	\$33.77	Connecticut	\$19.15	
Nassau-Suffolk, NY HMFA	\$33.04	Delaware	\$18.98	
Orange County, CA HMFA	\$30.92	Maryland	\$18.94	
Westchester County, NY \$30.60		California	\$18.44	
Oakland-Fremont, CA HMFA \$30.48		Vermont	\$17.94	
Danbury, CT HMFA \$30.44		Colorado	\$16.62	

1: Includes District of Columbia.

2: Excludes metropolitan counties in New England.

3: HMFA = HUD Metro Fair Market Rent (FMR) Area. This term indicates that a portion of the Office of Management & Budget (OMB) defined core-based statistical area is in the area to which the income limits and FMRs apply. HUD is required by OMB to alter the name of the metropolitan geographic entities it derives from the Core Based Statistical Area (CBSA) when the geography is not the same as that established by the OMB. CBSA is a collective term meaning both metro and micro.

4: MSA = Metropolitan Statistical Area. Geographic entities defined by OMB for use by the federal statistical agencies in collecting, tabulating, and publishing federal statistics. A metro area contains an urban core of 50,000 or more in population.

2014 STATES RANKED BY TWO-BEDROOM HOUSING WAGE

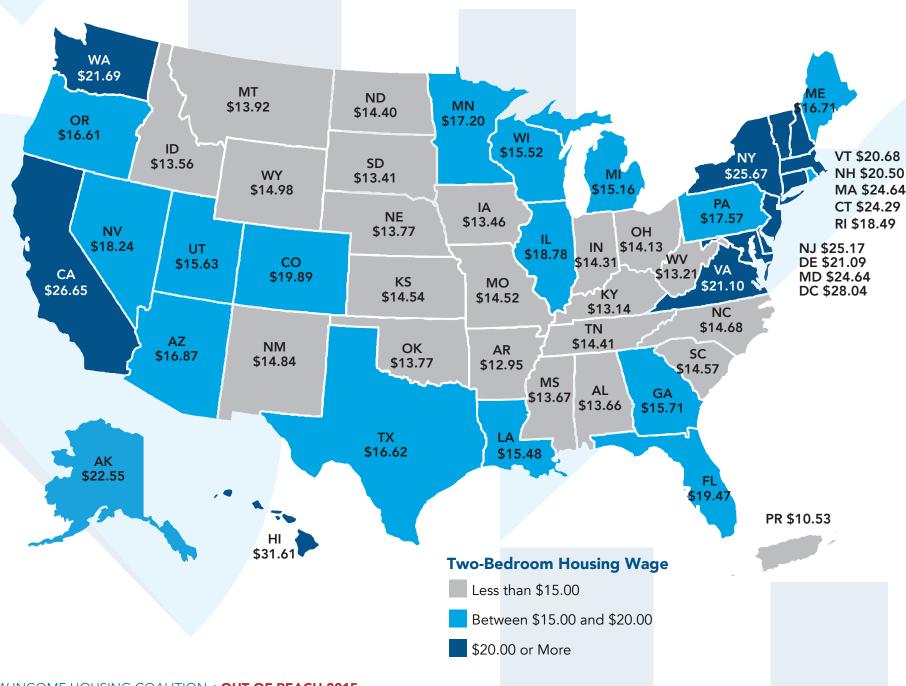
States are ranked from most expensive to least expensive.

Rank	State ¹	Housing Wage for Two- Bedroom FMR ²	Rank	State	Housing Wage for Two- Bedroom FMR
1	Hawaii	\$31.61	 27	Utah	\$15.63
2	District of Columbia	\$28.04	28	Wisconsin	\$15.52
3	California	\$26.65	29	Louisiana	\$15.48
4	New York	\$25.67	30	Michigan	\$15.16
5	New Jersey	\$25.17	31	Wyoming	\$14.98
6	Massachusetts	\$24.64	32	New Mexico	\$14.84
7	Maryland	\$24.64	33	North Carolina	\$14.68
8	Connecticut	\$24.29	34	South Carolina	\$14.57
9	Alaska	\$22.55	35	Kansas	\$14.54
10	Washington	\$21.69	36	Missouri	\$14.52
11	Virginia	\$21.10	37	Tennessee	\$14.41
12	Delaware	\$21.09	38	North Dakota	\$14.40
13	Vermont	\$20.68	39	Indiana	\$14.31
14	New Hampshire	\$20.50	40	Ohio	\$14.13
15	Colorado	\$19.89	41	Montana	\$13.92
16	Florida	\$19.47	42	Nebraska	\$13.77
17	Illinois	\$18.78	43	Oklahoma	\$13.77
18	Rhode Island	\$18.49	44	Mississippi	\$13.67
19	Nevada	\$18.24	45	Alabama	\$13.66
20	Pennsylvania	\$17.57	46	Idaho	\$13.56
21	Minnesota	\$17.20	47	lowa	\$13.46
22	Arizona	\$16.87	48	South Dakota	\$13.41
23	Maine	\$16.71	49	West Virginia	\$13.21
24	Texas	\$16.62	50	Kentucky	\$13.14
25	Oregon	\$16.61	51	Arkansas	\$12.95
26	Georgia	\$15.71	52	Puerto Rico	\$10.53

1 Includes District of Columbia and Puerto Rico. 2 FMR = Fair Market Rent.

2015 TWO-BEDROOM RENTAL UNIT HOUSING WAGE

Represents the hourly wage that a household must earn (working 40 hours a week, 52 weeks a year) in order to afford the Fair Market Rent for a two-bedroom rental unit, without paying more than 30% of their income.



2015 HOURS AT MINIMUM WAGE NEEDED TO AFFORD RENT

In no state can a minimum wage worker afford a one-bedroom rental unit at Fair Market Rent, working a standard 40-hour work week, without paying more than 30% of their income.

