

OHIO

In **Ohio**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$865**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,884** monthly or **\$34,608** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$16.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT OHIO:

STATE FACTS	
Minimum Wage	\$8.80
Average Renter Wage	\$14.84
2-Bedroom Housing Wage	\$16.64
Number of Renter Households	1,587,312
Percent Renters	34%

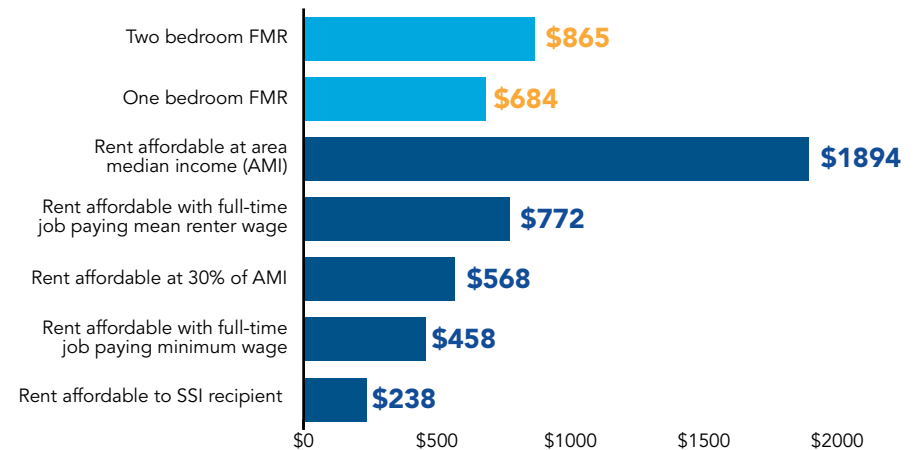
76
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

60
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.5
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Union County	\$20.79
Columbus HMFA	\$19.83
Cincinnati HMFA	\$17.62
Cleveland-Elyria MSA	\$16.63
Akron MSA	\$16.33



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.

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Ohio	\$16.64	\$865	\$34,608	1.9	\$75,761	\$1,894	\$22,728	\$568	1,587,312	34%	\$14.84	\$772	1.1
Combined Nonmetro Areas	\$14.61	\$760	\$30,383	1.7	\$65,519	\$1,638	\$19,656	\$491	259,901	28%	\$12.59	\$655	1.2
Metropolitan Areas													
Akron MSA	\$16.33	\$849	\$33,960	1.9	\$83,300	\$2,083	\$24,990	\$625	95,680	33%	\$13.60	\$707	1.2
Brown County HMFA	\$14.19	\$738	\$29,520	1.6	\$64,700	\$1,618	\$19,410	\$485	4,928	28%	\$7.89	\$410	1.8
Canton-Massillon MSA	\$14.44	\$751	\$30,040	1.6	\$68,900	\$1,723	\$20,670	\$517	51,212	31%	\$12.15	\$632	1.2
Cincinnati HMFA	\$17.62	\$916	\$36,640	2.0	\$85,400	\$2,135	\$25,620	\$641	226,927	35%	\$16.24	\$844	1.1
Cleveland-Elyria MSA	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	302,755	35%	\$16.02	\$833	1.0
Columbus HMFA	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	295,150	39%	\$16.99	\$883	1.2
Dayton MSA	\$16.08	\$836	\$33,440	1.8	\$75,700	\$1,893	\$22,710	\$568	121,654	37%	\$14.27	\$742	1.1
Hocking County HMFA	\$14.12	\$734	\$29,360	1.6	\$66,400	\$1,660	\$19,920	\$498	2,807	25%	\$8.30	\$432	1.7
Huntington-Ashland HMFA	\$15.21	\$791	\$31,640	1.7	\$62,600	\$1,565	\$18,780	\$470	6,446	28%	\$11.15	\$580	1.4
Lima MSA	\$14.37	\$747	\$29,880	1.6	\$64,000	\$1,600	\$19,200	\$480	13,387	33%	\$12.33	\$641	1.2
Mansfield MSA	\$14.12	\$734	\$29,360	1.6	\$61,500	\$1,538	\$18,450	\$461	15,816	33%	\$12.10	\$629	1.2
Perry County HMFA	\$14.12	\$734	\$29,360	1.6	\$59,900	\$1,498	\$17,970	\$449	3,550	26%	\$9.02	\$469	1.6
Springfield MSA	\$15.23	\$792	\$31,680	1.7	\$64,500	\$1,613	\$19,350	\$484	18,603	34%	\$12.56	\$653	1.2
Toledo MSA	\$15.25	\$793	\$31,720	1.7	\$70,400	\$1,760	\$21,120	\$528	93,499	38%	\$13.82	\$719	1.1
Union County HMFA	\$20.79	\$1,081	\$43,240	2.4	\$98,400	\$2,460	\$29,520	\$738	4,350	22%	\$18.17	\$945	1.1
Weirton-Steubenville MSA	\$14.12	\$734	\$29,360	1.6	\$59,400	\$1,485	\$17,820	\$446	8,506	31%	\$11.23	\$584	1.3
Wheeling MSA	\$14.23	\$740	\$29,600	1.6	\$63,600	\$1,590	\$19,080	\$477	6,112	24%	\$11.51	\$598	1.2
Youngstown-Warren-Boardman HMFA	\$14.12	\$734	\$29,360	1.6	\$65,200	\$1,630	\$19,560	\$489	56,029	30%	\$10.85	\$564	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2021 Area Median Income

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

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Counties													
Adams County	\$14.12	\$734	\$29,360	1.6	\$49,000	\$1,225	\$14,700	\$368	3,114	29%	\$9.60	\$499	1.5
Allen County	\$14.37	\$747	\$29,880	1.6	\$64,000	\$1,600	\$19,200	\$480	13,387	33%	\$12.33	\$641	1.2
Ashland County	\$14.29	\$743	\$29,720	1.6	\$67,000	\$1,675	\$20,100	\$503	5,352	26%	\$12.43	\$647	1.1
Ashtabula County	\$14.12	\$734	\$29,360	1.6	\$63,200	\$1,580	\$18,960	\$474	11,152	29%	\$9.79	\$509	1.4
Athens County	\$16.19	\$842	\$33,680	1.8	\$62,300	\$1,558	\$18,690	\$467	9,509	42%	\$8.85	\$460	1.8
Auglaize County	\$14.12	\$734	\$29,360	1.6	\$79,500	\$1,988	\$23,850	\$596	4,584	24%	\$12.87	\$669	1.1
Belmont County	\$14.23	\$740	\$29,600	1.6	\$63,600	\$1,590	\$19,080	\$477	6,112	24%	\$11.51	\$598	1.2
Brown County	\$14.19	\$738	\$29,520	1.6	\$64,700	\$1,618	\$19,410	\$485	4,928	28%	\$7.89	\$410	1.8
Butler County	\$17.62	\$916	\$36,640	2.0	\$85,400	\$2,135	\$25,620	\$641	44,351	32%	\$13.73	\$714	1.3
Carroll County	\$14.44	\$751	\$30,040	1.6	\$68,900	\$1,723	\$20,670	\$517	2,412	21%	\$11.19	\$582	1.3
Champaign County	\$14.23	\$740	\$29,600	1.6	\$70,300	\$1,758	\$21,090	\$527	4,068	27%	\$13.70	\$712	1.0
Clark County	\$15.23	\$792	\$31,680	1.7	\$64,500	\$1,613	\$19,350	\$484	18,603	34%	\$12.56	\$653	1.2
Clermont County	\$17.62	\$916	\$36,640	2.0	\$85,400	\$2,135	\$25,620	\$641	20,155	26%	\$12.74	\$663	1.4
Clinton County	\$14.27	\$742	\$29,680	1.6	\$66,400	\$1,660	\$19,920	\$498	5,845	35%	\$14.85	\$772	1.0
Columbiana County	\$14.12	\$734	\$29,360	1.6	\$63,600	\$1,590	\$19,080	\$477	11,001	26%	\$10.42	\$542	1.4
Coshocton County	\$14.12	\$734	\$29,360	1.6	\$56,200	\$1,405	\$16,860	\$422	3,767	26%	\$10.98	\$571	1.3
Crawford County	\$14.12	\$734	\$29,360	1.6	\$57,800	\$1,445	\$17,340	\$434	5,392	30%	\$12.94	\$673	1.1
Cuyahoga County	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	225,906	42%	\$17.51	\$910	1.0
Darke County	\$14.12	\$734	\$29,360	1.6	\$66,400	\$1,660	\$19,920	\$498	5,675	27%	\$12.81	\$666	1.1
Defiance County	\$14.21	\$739	\$29,560	1.6	\$71,600	\$1,790	\$21,480	\$537	3,628	24%	\$11.96	\$622	1.2
Delaware County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	13,028	19%	\$13.66	\$710	1.5
Erie County	\$15.67	\$815	\$32,600	1.8	\$65,700	\$1,643	\$19,710	\$493	9,590	31%	\$11.93	\$620	1.3
Fairfield County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	14,685	26%	\$9.58	\$498	2.1
Fayette County	\$14.79	\$769	\$30,760	1.7	\$57,600	\$1,440	\$17,280	\$432	4,131	35%	\$12.01	\$625	1.2
Franklin County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	238,402	47%	\$18.54	\$964	1.1

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FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Fulton County	\$15.25	\$793	\$31,720	1.7	\$70,400	\$1,760	\$21,120	\$528	3,456	21%	\$12.44	\$647	1.2
Gallia County	\$14.12	\$734	\$29,360	1.6	\$60,900	\$1,523	\$18,270	\$457	2,957	26%	\$12.21	\$635	1.2
Geauga County	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	4,832	14%	\$10.01	\$520	1.7
Greene County	\$16.08	\$836	\$33,440	1.8	\$75,700	\$1,893	\$22,710	\$568	22,248	34%	\$14.07	\$732	1.1
Guernsey County	\$14.23	\$740	\$29,600	1.6	\$56,400	\$1,410	\$16,920	\$423	4,629	29%	\$11.19	\$582	1.3
Hamilton County	\$17.62	\$916	\$36,640	2.0	\$85,400	\$2,135	\$25,620	\$641	143,889	42%	\$17.31	\$900	1.0
Hancock County	\$15.40	\$801	\$32,040	1.8	\$80,800	\$2,020	\$24,240	\$606	9,960	31%	\$15.58	\$810	1.0
Hardin County	\$14.12	\$734	\$29,360	1.6	\$63,600	\$1,590	\$19,080	\$477	3,381	29%	\$11.20	\$583	1.3
Harrison County	\$14.12	\$734	\$29,360	1.6	\$60,700	\$1,518	\$18,210	\$455	1,314	21%	\$14.89	\$774	0.9
Henry County	\$14.12	\$734	\$29,360	1.6	\$73,000	\$1,825	\$21,900	\$548	2,487	23%	\$13.66	\$710	1.0
Highland County	\$14.12	\$734	\$29,360	1.6	\$58,200	\$1,455	\$17,460	\$437	5,294	32%	\$10.44	\$543	1.4
Hocking County	\$14.12	\$734	\$29,360	1.6	\$66,400	\$1,660	\$19,920	\$498	2,807	25%	\$8.30	\$432	1.7
Holmes County	\$14.12	\$734	\$29,360	1.6	\$72,500	\$1,813	\$21,750	\$544	3,024	25%	\$12.44	\$647	1.1
Huron County	\$14.40	\$749	\$29,960	1.6	\$64,400	\$1,610	\$19,320	\$483	6,672	29%	\$13.08	\$680	1.1
Jackson County	\$14.13	\$735	\$29,400	1.6	\$53,400	\$1,335	\$16,020	\$401	3,933	31%	\$11.99	\$624	1.2
Jefferson County	\$14.12	\$734	\$29,360	1.6	\$59,400	\$1,485	\$17,820	\$446	8,506	31%	\$11.23	\$584	1.3
Knox County	\$14.52	\$755	\$30,200	1.6	\$67,500	\$1,688	\$20,250	\$506	6,508	28%	\$13.05	\$678	1.1
Lake County	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	24,846	26%	\$14.96	\$778	1.1
Lawrence County	\$15.21	\$791	\$31,640	1.7	\$62,600	\$1,565	\$18,780	\$470	6,446	28%	\$11.15	\$580	1.4
Licking County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	17,347	27%	\$11.27	\$586	1.8
Logan County	\$15.37	\$799	\$31,960	1.7	\$71,500	\$1,788	\$21,450	\$536	4,823	26%	\$15.01	\$780	1.0
Lorain County	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	33,292	28%	\$10.57	\$550	1.6
Lucas County	\$15.25	\$793	\$31,720	1.7	\$70,400	\$1,760	\$21,120	\$528	72,466	40%	\$14.17	\$737	1.1
Madison County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	4,326	29%	\$14.53	\$755	1.4
Mahoning County	\$14.12	\$734	\$29,360	1.6	\$65,200	\$1,630	\$19,560	\$489	30,839	31%	\$11.06	\$575	1.3
Marion County	\$15.69	\$816	\$32,640	1.8	\$58,600	\$1,465	\$17,580	\$440	8,318	34%	\$12.56	\$653	1.2

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FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Medina County	\$16.63	\$865	\$34,600	1.9	\$78,600	\$1,965	\$23,580	\$590	13,879	20%	\$12.11	\$630	1.4
Meigs County	\$14.12	\$734	\$29,360	1.6	\$56,100	\$1,403	\$16,830	\$421	1,934	21%	\$6.67	\$347	2.1
Mercer County	\$14.12	\$734	\$29,360	1.6	\$72,800	\$1,820	\$21,840	\$546	3,731	23%	\$13.06	\$679	1.1
Miami County	\$16.08	\$836	\$33,440	1.8	\$75,700	\$1,893	\$22,710	\$568	11,870	29%	\$12.88	\$670	1.2
Monroe County	\$14.12	\$734	\$29,360	1.6	\$54,600	\$1,365	\$16,380	\$410	1,249	22%	\$9.33	\$485	1.5
Montgomery County	\$16.08	\$836	\$33,440	1.8	\$75,700	\$1,893	\$22,710	\$568	87,536	39%	\$14.54	\$756	1.1
Morgan County	\$14.12	\$734	\$29,360	1.6	\$52,000	\$1,300	\$15,600	\$390	1,423	23%	\$9.96	\$518	1.4
Morrow County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	2,350	18%	\$9.46	\$492	2.1
Muskingum County	\$14.50	\$754	\$30,160	1.6	\$61,200	\$1,530	\$18,360	\$459	10,506	31%	\$10.77	\$560	1.3
Noble County	\$14.12	\$734	\$29,360	1.6	\$59,400	\$1,485	\$17,820	\$446	915	18%	\$9.20	\$478	1.5
Ottawa County	\$15.29	\$795	\$31,800	1.7	\$75,900	\$1,898	\$22,770	\$569	3,820	21%	\$11.40	\$593	1.3
Paulding County	\$14.12	\$734	\$29,360	1.6	\$68,300	\$1,708	\$20,490	\$512	1,619	21%	\$11.43	\$594	1.2
Perry County	\$14.12	\$734	\$29,360	1.6	\$59,900	\$1,498	\$17,970	\$449	3,550	26%	\$9.02	\$469	1.6
Pickaway County	\$19.83	\$1,031	\$41,240	2.3	\$83,800	\$2,095	\$25,140	\$629	5,012	25%	\$10.73	\$558	1.8
Pike County	\$14.12	\$734	\$29,360	1.6	\$57,300	\$1,433	\$17,190	\$430	3,859	35%	\$15.69	\$816	0.9
Portage County	\$16.33	\$849	\$33,960	1.9	\$83,300	\$2,083	\$24,990	\$625	18,830	30%	\$11.16	\$580	1.5
Preble County	\$14.50	\$754	\$30,160	1.6	\$70,600	\$1,765	\$21,180	\$530	3,518	22%	\$12.06	\$627	1.2
Putnam County	\$14.12	\$734	\$29,360	1.6	\$79,100	\$1,978	\$23,730	\$593	2,454	18%	\$12.20	\$634	1.2
Richland County	\$14.12	\$734	\$29,360	1.6	\$61,500	\$1,538	\$18,450	\$461	15,816	33%	\$12.10	\$629	1.2
Ross County	\$15.23	\$792	\$31,680	1.7	\$57,400	\$1,435	\$17,220	\$431	8,374	29%	\$11.90	\$619	1.3
Sandusky County	\$14.37	\$747	\$29,880	1.6	\$66,500	\$1,663	\$19,950	\$499	6,430	27%	\$12.29	\$639	1.2
Scioto County	\$14.12	\$734	\$29,360	1.6	\$60,400	\$1,510	\$18,120	\$453	9,670	32%	\$9.30	\$484	1.5
Seneca County	\$14.38	\$748	\$29,920	1.6	\$62,300	\$1,558	\$18,690	\$467	6,006	28%	\$11.34	\$590	1.3
Shelby County	\$14.15	\$736	\$29,440	1.6	\$77,600	\$1,940	\$23,280	\$582	5,362	29%	\$17.48	\$909	0.8
Stark County	\$14.44	\$751	\$30,040	1.6	\$68,900	\$1,723	\$20,670	\$517	48,800	32%	\$12.19	\$634	1.2
Summit County	\$16.33	\$849	\$33,960	1.9	\$83,300	\$2,083	\$24,990	\$625	76,850	34%	\$14.05	\$730	1.2

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FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Trumbull County	\$14.12	\$734	\$29,360	1.6	\$65,200	\$1,630	\$19,560	\$489	25,190	29%	\$10.53	\$547	1.3
Tuscarawas County	\$15.37	\$799	\$31,960	1.7	\$68,000	\$1,700	\$20,400	\$510	10,726	29%	\$12.32	\$641	1.2
Union County	\$20.79	\$1,081	\$43,240	2.4	\$98,400	\$2,460	\$29,520	\$738	4,350	22%	\$18.17	\$945	1.1
Van Wert County	\$14.12	\$734	\$29,360	1.6	\$66,100	\$1,653	\$19,830	\$496	2,645	23%	\$12.32	\$641	1.1
Vinton County	\$14.12	\$734	\$29,360	1.6	\$56,600	\$1,415	\$16,980	\$425	1,233	24%	\$8.14	\$423	1.7
Warren County	\$17.62	\$916	\$36,640	2.0	\$85,400	\$2,135	\$25,620	\$641	18,532	22%	\$16.62	\$864	1.1
Washington County	\$14.17	\$737	\$29,480	1.6	\$65,100	\$1,628	\$19,530	\$488	6,644	26%	\$12.76	\$664	1.1
Wayne County	\$15.31	\$796	\$31,840	1.7	\$71,600	\$1,790	\$21,480	\$537	11,850	27%	\$14.59	\$759	1.0
Williams County	\$14.12	\$734	\$29,360	1.6	\$65,100	\$1,628	\$19,530	\$488	3,470	23%	\$12.67	\$659	1.1
Wood County	\$15.25	\$793	\$31,720	1.7	\$70,400	\$1,760	\$21,120	\$528	17,577	35%	\$13.11	\$682	1.2
Wyandot County	\$14.12	\$734	\$29,360	1.6	\$66,800	\$1,670	\$20,040	\$501	2,355	26%	\$15.47	\$804	0.9

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2021 Area Median Income

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