

TENNESSEE

#32*

In **Tennessee**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,080**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,599** monthly or **\$43,186** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.76
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT TENNESSEE:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.69
2-Bedroom Housing Wage	\$20.76
Number of Renter Households	881,517
Percent Renters	33%

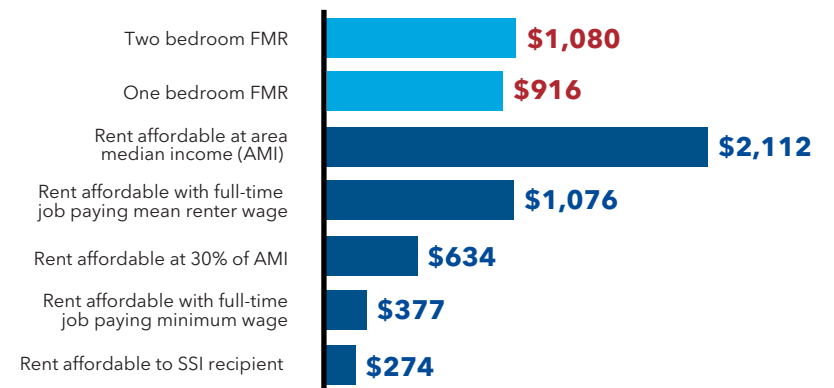
115
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

97
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.9
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Nashville-Davidson-Murfreesboro-Franklin HMFA	\$27.04
Knoxville HMFA	\$22.23
Maury County	\$21.19
Chattanooga MSA	\$20.52
Memphis HMFA	\$19.85



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.

TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Tennessee	\$20.76	\$1,080	\$43,186	2.9	\$84,498	\$2,112	\$25,350	\$634	881,517	33%	\$20.69	\$1,076	1.0
Combined Nonmetro Areas	\$15.11	\$786	\$31,434	2.1	\$68,575	\$1,714	\$20,573	\$514	158,327	27%	\$14.96	\$778	1.0
<u>Metropolitan Areas</u>													
Campbell County HMFA	\$16.29	\$847	\$33,880	2.2	\$63,000	\$1,575	\$18,900	\$473	5,287	34%	\$14.77	\$768	1.1
Chattanooga MSA	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	58,053	35%	\$18.74	\$975	1.1
Clarksville HMFA	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	29,596	38%	\$15.84	\$824	1.2
Cleveland MSA	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	15,127	32%	\$15.82	\$823	1.1
Crockett County HMFA	\$15.31	\$796	\$31,840	2.1	\$68,700	\$1,718	\$20,610	\$515	1,630	30%	\$15.21	\$791	1.0
Gibson County HMFA	\$14.37	\$747	\$29,880	2.0	\$69,600	\$1,740	\$20,880	\$522	6,396	33%	\$13.14	\$683	1.1
Grainger County HMFA	\$14.48	\$753	\$30,120	2.0	\$61,500	\$1,538	\$18,450	\$461	2,169	23%	\$15.08	\$784	1.0
Jackson HMFA	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	15,953	36%	\$15.21	\$791	1.2
Johnson City MSA	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	27,883	32%	\$13.91	\$723	1.2
Kingsport-Bristol-Bristol MSA	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	24,126	27%	\$17.76	\$923	0.9
Knoxville HMFA	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	95,166	31%	\$19.12	\$994	1.2
Macon County HMFA	\$15.88	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	2,561	28%	\$15.56	\$809	1.0
Maury County HMFA	\$21.19	\$1,102	\$44,080	2.9	\$88,200	\$2,205	\$26,460	\$662	11,165	29%	\$18.24	\$949	1.2
Memphis HMFA	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	166,325	42%	\$23.33	\$1,213	0.9
Morgan County HMFA	\$15.40	\$801	\$32,040	2.1	\$59,500	\$1,488	\$17,850	\$446	1,315	18%	\$17.11	\$890	0.9
Morristown HMFA	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	13,152	29%	\$16.34	\$850	1.0
Nashville-Davidson--Murfreesboro--Franklin HMFA	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	239,142	34%	\$24.94	\$1,297	1.1
Roane County HMFA	\$17.94	\$933	\$37,320	2.5	\$84,600	\$2,115	\$25,380	\$635	5,363	25%	\$23.47	\$1,220	0.8

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

TENNESSEE

	FY23 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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Smith County HMFA	\$15.54	\$808	\$32,320	2.1	\$72,300	\$1,808	\$21,690	\$542	1,748	23%	\$17.25	\$897	0.9
Stewart County HMFA	\$14.77	\$768	\$30,720	2.0	\$75,500	\$1,888	\$22,650	\$566	1,033	20%	\$16.04	\$834	0.9
Counties													
Anderson County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	9,683	31%	\$24.68	\$1,283	0.9
Bedford County	\$17.44	\$907	\$36,280	2.4	\$72,300	\$1,808	\$21,690	\$542	5,279	29%	\$17.20	\$894	1.0
Benton County	\$14.37	\$747	\$29,880	2.0	\$66,000	\$1,650	\$19,800	\$495	1,715	26%	\$15.74	\$818	0.9
Bledsoe County	\$14.37	\$747	\$29,880	2.0	\$73,000	\$1,825	\$21,900	\$548	944	19%	\$10.11	\$526	1.4
Blount County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	12,425	24%	\$18.61	\$968	1.2
Bradley County	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	13,508	33%	\$16.03	\$833	1.1
Campbell County	\$16.29	\$847	\$33,880	2.2	\$63,000	\$1,575	\$18,900	\$473	5,287	34%	\$14.77	\$768	1.1
Cannon County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	1,269	22%	\$11.14	\$579	2.4
Carroll County	\$14.37	\$747	\$29,880	2.0	\$72,400	\$1,810	\$21,720	\$543	2,659	24%	\$12.55	\$653	1.1
Carter County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	6,579	28%	\$14.80	\$769	1.1
Cheatham County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	3,217	21%	\$20.80	\$1,081	1.3
Chester County	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	1,475	24%	\$12.28	\$638	1.5
Claiborne County	\$14.37	\$747	\$29,880	2.0	\$63,200	\$1,580	\$18,960	\$474	3,807	28%	\$14.91	\$775	1.0
Clay County	\$14.37	\$747	\$29,880	2.0	\$59,600	\$1,490	\$17,880	\$447	706	24%	\$12.11	\$630	1.2
Cocke County	\$14.37	\$747	\$29,880	2.0	\$53,600	\$1,340	\$16,080	\$402	4,237	30%	\$17.81	\$926	0.8
Coffee County	\$15.19	\$790	\$31,600	2.1	\$72,500	\$1,813	\$21,750	\$544	7,323	33%	\$18.48	\$961	0.8
Crockett County	\$15.31	\$796	\$31,840	2.1	\$68,700	\$1,718	\$20,610	\$515	1,630	30%	\$15.21	\$791	1.0
Cumberland County	\$14.65	\$762	\$30,480	2.0	\$69,600	\$1,740	\$20,880	\$522	5,676	21%	\$13.22	\$687	1.1
Davidson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	133,417	45%	\$28.55	\$1,484	0.9
Decatur County	\$14.37	\$747	\$29,880	2.0	\$64,800	\$1,620	\$19,440	\$486	828	19%	\$13.49	\$702	1.1
DeKalb County	\$14.40	\$749	\$29,960	2.0	\$65,000	\$1,625	\$19,500	\$488	2,469	31%	\$15.32	\$796	0.9
Dickson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	4,197	21%	\$15.03	\$782	1.8

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	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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dyer County	\$14.60	\$759	\$30,360	2.0	\$68,600	\$1,715	\$20,580	\$515	5,399	37%	\$15.99	\$832	0.9
Fayette County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	3,143	20%	\$12.94	\$673	1.5
Fentress County	\$14.37	\$747	\$29,880	2.0	\$56,600	\$1,415	\$16,980	\$425	1,834	25%	\$11.79	\$613	1.2
Franklin County	\$14.69	\$764	\$30,560	2.0	\$72,100	\$1,803	\$21,630	\$541	4,227	26%	\$14.53	\$755	1.0
Gibson County	\$14.37	\$747	\$29,880	2.0	\$69,600	\$1,740	\$20,880	\$522	6,396	33%	\$13.14	\$683	1.1
Giles County	\$14.87	\$773	\$30,920	2.1	\$73,700	\$1,843	\$22,110	\$553	3,274	29%	\$14.29	\$743	1.0
Grainger County	\$14.48	\$753	\$30,120	2.0	\$61,500	\$1,538	\$18,450	\$461	2,169	23%	\$15.08	\$784	1.0
Greene County	\$14.37	\$747	\$29,880	2.0	\$75,700	\$1,893	\$22,710	\$568	6,584	24%	\$14.43	\$750	1.0
Grundy County	\$14.37	\$747	\$29,880	2.0	\$58,000	\$1,450	\$17,400	\$435	915	19%	\$12.18	\$633	1.2
Hamblen County	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	8,052	33%	\$15.36	\$799	1.0
Hamilton County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	54,005	37%	\$19.02	\$989	1.1
Hancock County	\$14.37	\$747	\$29,880	2.0	\$52,100	\$1,303	\$15,630	\$391	602	21%	\$13.17	\$685	1.1
Hardeman County	\$14.37	\$747	\$29,880	2.0	\$59,100	\$1,478	\$17,730	\$443	2,752	30%	\$18.50	\$962	0.8
Hardin County	\$14.37	\$747	\$29,880	2.0	\$60,100	\$1,503	\$18,030	\$451	2,672	25%	\$16.04	\$834	0.9
Hawkins County	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	5,247	23%	\$14.30	\$744	1.1
Haywood County	\$14.37	\$747	\$29,880	2.0	\$60,000	\$1,500	\$18,000	\$450	2,926	41%	\$16.79	\$873	0.9
Henderson County	\$14.37	\$747	\$29,880	2.0	\$69,900	\$1,748	\$20,970	\$524	2,830	26%	\$15.37	\$799	0.9
Henry County	\$14.67	\$763	\$30,520	2.0	\$64,600	\$1,615	\$19,380	\$485	3,093	24%	\$13.86	\$721	1.1
Hickman County	\$14.37	\$747	\$29,880	2.0	\$65,100	\$1,628	\$19,530	\$488	1,852	21%	\$15.74	\$819	0.9
Houston County	\$14.81	\$770	\$30,800	2.0	\$73,400	\$1,835	\$22,020	\$551	565	20%	\$11.23	\$584	1.3
Humphreys County	\$14.37	\$747	\$29,880	2.0	\$70,700	\$1,768	\$21,210	\$530	1,364	20%	\$21.15	\$1,100	0.7
Jackson County	\$14.37	\$747	\$29,880	2.0	\$70,100	\$1,753	\$21,030	\$526	812	18%	\$10.80	\$561	1.3
Jefferson County	\$15.92	\$828	\$33,120	2.2	\$65,400	\$1,635	\$19,620	\$491	5,100	25%	\$18.85	\$980	0.8
Johnson County	\$14.37	\$747	\$29,880	2.0	\$58,000	\$1,450	\$17,400	\$435	1,462	21%	\$12.48	\$649	1.2
Knox County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	67,277	35%	\$18.61	\$968	1.2
Lake County	\$14.37	\$747	\$29,880	2.0	\$49,200	\$1,230	\$14,760	\$369	968	47%	\$9.13	\$475	1.6

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	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 (2017-2021)	% of total households (2017-2021)	Estimated hourly mean renter wage (2023)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Lauderdale County	\$14.37	\$747	\$29,880	2.0	\$55,500	\$1,388	\$16,650	\$416	3,736	41%	\$17.66	\$918	0.8
Lawrence County	\$14.83	\$771	\$30,840	2.0	\$66,800	\$1,670	\$20,040	\$501	4,239	26%	\$12.25	\$637	1.2
Lewis County	\$14.37	\$747	\$29,880	2.0	\$67,800	\$1,695	\$20,340	\$509	898	19%	\$15.76	\$820	0.9
Lincoln County	\$14.37	\$747	\$29,880	2.0	\$81,800	\$2,045	\$24,540	\$614	3,177	23%	\$15.01	\$780	1.0
Loudon County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	4,134	19%	\$14.62	\$760	1.5
McMinn County	\$16.13	\$839	\$33,560	2.2	\$69,700	\$1,743	\$20,910	\$523	5,477	26%	\$17.35	\$902	0.9
McNairy County	\$14.37	\$747	\$29,880	2.0	\$62,400	\$1,560	\$18,720	\$468	2,267	23%	\$12.42	\$646	1.2
Macon County	\$15.88	\$826	\$33,040	2.2	\$70,400	\$1,760	\$21,120	\$528	2,561	28%	\$15.56	\$809	1.0
Madison County	\$18.02	\$937	\$37,480	2.5	\$73,500	\$1,838	\$22,050	\$551	14,478	37%	\$15.38	\$800	1.2
Marion County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	2,722	23%	\$13.55	\$704	1.5
Marshall County	\$16.77	\$872	\$34,880	2.3	\$78,000	\$1,950	\$23,400	\$585	3,365	26%	\$14.49	\$753	1.2
Maury County	\$21.19	\$1,102	\$44,080	2.9	\$88,200	\$2,205	\$26,460	\$662	11,165	29%	\$18.24	\$949	1.2
Meigs County	\$14.37	\$747	\$29,880	2.0	\$68,400	\$1,710	\$20,520	\$513	1,106	22%	\$12.38	\$644	1.2
Monroe County	\$14.37	\$747	\$29,880	2.0	\$67,300	\$1,683	\$20,190	\$505	5,201	28%	\$14.22	\$739	1.0
Montgomery County	\$18.94	\$985	\$39,400	2.6	\$73,000	\$1,825	\$21,900	\$548	29,596	38%	\$15.84	\$824	1.2
Moore County	\$14.71	\$765	\$30,600	2.0	\$89,800	\$2,245	\$26,940	\$674	329	13%	\$16.35	\$850	0.9
Morgan County	\$15.40	\$801	\$32,040	2.1	\$59,500	\$1,488	\$17,850	\$446	1,315	18%	\$17.11	\$890	0.9
Obion County	\$14.37	\$747	\$29,880	2.0	\$64,500	\$1,613	\$19,350	\$484	4,391	35%	\$14.49	\$754	1.0
Overton County	\$14.37	\$747	\$29,880	2.0	\$65,000	\$1,625	\$19,500	\$488	1,806	21%	\$15.41	\$801	0.9
Perry County	\$14.60	\$759	\$30,360	2.0	\$64,900	\$1,623	\$19,470	\$487	712	23%	\$11.53	\$600	1.3
Pickett County	\$14.98	\$779	\$31,160	2.1	\$57,000	\$1,425	\$17,100	\$428	440	20%	\$8.92	\$464	1.7
Polk County	\$17.90	\$931	\$37,240	2.5	\$80,300	\$2,008	\$24,090	\$602	1,619	23%	\$11.37	\$591	1.6
Putnam County	\$16.23	\$844	\$33,760	2.2	\$83,600	\$2,090	\$25,080	\$627	12,193	38%	\$15.36	\$799	1.1
Rhea County	\$14.37	\$747	\$29,880	2.0	\$62,700	\$1,568	\$18,810	\$470	3,405	27%	\$13.52	\$703	1.1
Roane County	\$17.94	\$933	\$37,320	2.5	\$84,600	\$2,115	\$25,380	\$635	5,363	25%	\$23.47	\$1,220	0.8
Robertson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	6,391	24%	\$15.39	\$800	1.8

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Rutherford County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	41,476	35%	\$19.71	\$1,025	1.4
Scott County	\$14.37	\$747	\$29,880	2.0	\$48,700	\$1,218	\$14,610	\$365	2,316	27%	\$12.81	\$666	1.1
Sequatchie County	\$20.52	\$1,067	\$42,680	2.8	\$90,700	\$2,268	\$27,210	\$680	1,326	23%	\$12.15	\$632	1.7
Sevier County	\$18.17	\$945	\$37,800	2.5	\$74,600	\$1,865	\$22,380	\$560	10,316	28%	\$14.30	\$743	1.3
Shelby County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	157,620	44%	\$23.72	\$1,233	0.8
Smith County	\$15.54	\$808	\$32,320	2.1	\$72,300	\$1,808	\$21,690	\$542	1,748	23%	\$17.25	\$897	0.9
Stewart County	\$14.77	\$768	\$30,720	2.0	\$75,500	\$1,888	\$22,650	\$566	1,033	20%	\$16.04	\$834	0.9
Sullivan County	\$15.25	\$793	\$31,720	2.1	\$74,600	\$1,865	\$22,380	\$560	18,879	28%	\$18.33	\$953	0.8
Sumner County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	19,358	27%	\$17.56	\$913	1.5
Tipton County	\$19.85	\$1,032	\$41,280	2.7	\$81,000	\$2,025	\$24,300	\$608	5,562	25%	\$13.51	\$703	1.5
Trousdale County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	686	20%	\$16.15	\$840	1.7
Unicoi County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	1,962	26%	\$14.91	\$775	1.1
Union County	\$22.23	\$1,156	\$46,240	3.1	\$91,700	\$2,293	\$27,510	\$688	1,647	22%	\$15.11	\$786	1.5
Van Buren County	\$14.37	\$747	\$29,880	2.0	\$69,200	\$1,730	\$20,760	\$519	548	23%	\$9.91	\$516	1.4
Warren County	\$15.00	\$780	\$31,200	2.1	\$66,300	\$1,658	\$19,890	\$497	4,690	30%	\$14.19	\$738	1.1
Washington County	\$16.83	\$875	\$35,000	2.3	\$77,800	\$1,945	\$23,340	\$584	19,342	35%	\$13.67	\$711	1.2
Wayne County	\$14.37	\$747	\$29,880	2.0	\$72,200	\$1,805	\$21,660	\$542	1,181	21%	\$11.25	\$585	1.3
Weakley County	\$14.37	\$747	\$29,880	2.0	\$66,600	\$1,665	\$19,980	\$500	4,400	33%	\$12.42	\$646	1.2
White County	\$15.87	\$825	\$33,000	2.2	\$63,300	\$1,583	\$18,990	\$475	2,360	23%	\$14.36	\$747	1.1
Williamson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	16,793	20%	\$26.33	\$1,369	1.0
Wilson County	\$27.04	\$1,406	\$56,240	3.7	\$102,500	\$2,563	\$30,750	\$769	12,338	23%	\$16.36	\$851	1.7

1: BR = Bedroom
 2: FMR = Fiscal Year 2023 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2023 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing