

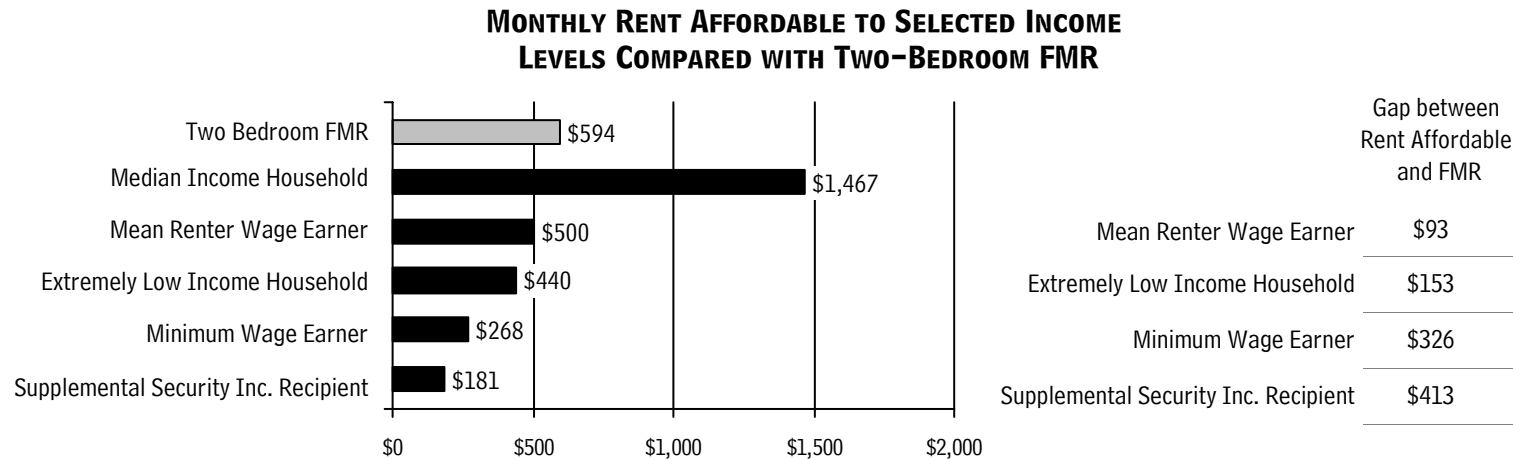
IOWA

In Iowa, the Fair Market Rent (FMR) for a two-bedroom apartment is \$594. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$1,979 monthly or \$23,744 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.42

In Iowa, a minimum wage worker earns an hourly wage of \$5.15. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Iowa, the estimated mean (average) wage for a renter is \$9.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 47 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.



IOWA	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
IOWA	\$11.42	\$594	\$23,744	2.2	\$58,689	\$1,467	\$17,607	\$440	317,849	28%	\$9.62	\$500	1.2
METROPOLITAN AREAS													
AMES, IA MSA	\$13.12	\$682	\$27,280	2.5	\$67,000	\$1,675	\$20,100	\$503	12,260	42%	\$7.79	\$405	1.7
BENTON COUNTY, IA HMFA	\$9.87	\$513	\$20,520	1.9	\$60,300	\$1,508	\$18,090	\$452	2,011	21%	\$8.53	\$444	1.2
BREMER COUNTY, IA HMFA	\$9.96	\$518	\$20,720	1.9	\$60,700	\$1,518	\$18,210	\$455	1,937	22%	\$8.91	\$463	1.1
CEDAR RAPIDS, IA HMFA	\$11.75	\$611	\$24,440	2.3	\$65,200	\$1,630	\$19,560	\$489	20,932	27%	\$11.29	\$587	1.0
DAVENPORT-MOLINE-ROCK ISLAND, IA-IL MSA	\$11.38	\$592	\$23,680	2.2	\$60,100	\$1,503	\$18,030	\$451	18,384	29%	\$8.85	\$460	1.3
DES MOINES-WEST DES MOINES, IA MSA	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	55,250	29%	\$11.69	\$608	1.1
DUBUQUE, IA MSA	\$10.42	\$542	\$21,680	2.0	\$58,700	\$1,468	\$17,610	\$440	8,937	27%	\$9.19	\$478	1.1
IOWA CITY, IA HMFA	\$13.12	\$682	\$27,280	2.5	\$68,000	\$1,700	\$20,400	\$510	19,094	43%	\$7.95	\$414	1.6
JONES COUNTY, IA HMFA	\$9.87	\$513	\$20,520	1.9	\$53,600	\$1,340	\$16,080	\$402	1,826	24%	\$8.46	\$440	1.2
OMAHA-COUNCIL BLUFFS, NE-IA HMFA	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	12,317	27%	\$9.01	\$469	1.5
SIoux CITY, IA-NE-SD MSA	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	12,292	31%	\$9.06	\$471	1.3
WASHINGTON COUNTY, IA HMFA	\$9.98	\$519	\$20,760	1.9	\$55,200	\$1,380	\$16,560	\$414	1,987	25%	\$7.85	\$408	1.3
WATERLOO-CEDAR FALLS, IA HMFA	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	16,457	30%	\$9.36	\$487	1.2
COMBINED NONMETRO AREAS													
IOWA	\$10.24	\$532	\$21,297	2.0	\$52,964	\$1,324	\$15,889	\$397	134,165	25%	\$8.75	\$455	1.2
COUNTIES													
ADAIR COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,700	\$1,293	\$15,510	\$388	838	25%	\$8.89	\$462	1.1
ADAMS COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,100	\$1,203	\$14,430	\$361	470	25%	\$8.92	\$464	1.1
ALLAMAKEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,100	\$1,228	\$14,730	\$368	1,343	23%	\$7.58	\$394	1.3
APPANOOSE COUNTY	\$9.87	\$513	\$20,520	1.9	\$43,700	\$1,093	\$13,110	\$328	1,499	26%	\$7.29	\$379	1.4
AUDUBON COUNTY	\$9.87	\$513	\$20,520	1.9	\$45,300	\$1,133	\$13,590	\$340	583	21%	\$9.15	\$476	1.1
BENTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$60,300	\$1,508	\$18,090	\$452	2,011	21%	\$8.53	\$444	1.2
BLACK HAWK COUNTY	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	15,444	31%	\$9.27	\$482	1.2
BOONE COUNTY	\$11.29	\$587	\$23,480	2.2	\$59,900	\$1,498	\$17,970	\$449	2,528	24%	\$9.39	\$488	1.2
BREMER COUNTY	\$9.96	\$518	\$20,720	1.9	\$60,700	\$1,518	\$18,210	\$455	1,937	22%	\$8.91	\$463	1.1
BUCHANAN COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,500	\$1,363	\$16,350	\$409	1,736	22%	\$7.54	\$392	1.3
BUENA VISTA COUNTY	\$10.13	\$527	\$21,080	2.0	\$49,600	\$1,240	\$14,880	\$372	2,210	29%	\$8.08	\$420	1.3
BUTLER COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,800	\$1,270	\$15,240	\$381	1,209	20%	\$8.11	\$422	1.2
CALHOUN COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	1,018	23%	\$6.64	\$345	1.5
CARROLL COUNTY	\$10.31	\$536	\$21,440	2.0	\$56,400	\$1,410	\$16,920	\$423	2,183	26%	\$8.40	\$437	1.2
CASS COUNTY	\$11.27	\$586	\$23,440	2.2	\$48,800	\$1,220	\$14,640	\$366	1,556	25%	\$7.70	\$400	1.5
CEDAR COUNTY	\$10.13	\$527	\$21,080	2.0	\$59,300	\$1,483	\$17,790	\$445	1,653	23%	\$8.66	\$450	1.2
CERRO GORDO COUNTY	\$10.90	\$567	\$22,680	2.1	\$55,600	\$1,390	\$16,680	\$417	5,513	28%	\$8.21	\$427	1.3
CHEROKEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,800	\$1,295	\$15,540	\$389	1,425	26%	\$10.06	\$523	1.0

1: FMR = Fair Market Rent (HUD, 2006; final as of October 1).

2: AMI = Area Median Income (HUD, 2006).

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

IOWA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
CHICKASAW COUNTY	\$9.87	\$513	\$20,520	1.9	\$52,200	\$1,305	\$15,660	\$392	1,020	20%	\$7.94	\$413	1.2
CLARKE COUNTY	\$10.06	\$523	\$20,920	2.0	\$50,900	\$1,273	\$15,270	\$382	994	28%	\$8.47	\$441	1.2
CLAY COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,800	\$1,295	\$15,540	\$389	2,239	31%	\$8.66	\$450	1.1
CLAYTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,400	\$1,210	\$14,520	\$363	1,726	23%	\$8.89	\$462	1.1
CLINTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,700	\$1,393	\$16,710	\$418	5,450	27%	\$8.35	\$434	1.2
CRAWFORD COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,000	\$1,225	\$14,700	\$368	1,735	27%	\$9.20	\$478	1.1
DALLAS COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	3,681	24%	\$9.20	\$479	1.4
DAVIS COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,000	\$1,225	\$14,700	\$368	649	20%	\$6.76	\$351	1.5
DECATUR COUNTY	\$9.87	\$513	\$20,520	1.9	\$41,800	\$1,045	\$12,540	\$314	963	29%	\$6.29	\$327	1.6
DELAWARE COUNTY	\$10.13	\$527	\$21,080	2.0	\$52,900	\$1,323	\$15,870	\$397	1,505	22%	\$8.13	\$423	1.2
DES MOINES COUNTY	\$10.56	\$549	\$21,960	2.1	\$54,000	\$1,350	\$16,200	\$405	4,450	26%	\$8.51	\$442	1.2
DICKINSON COUNTY	\$9.87	\$513	\$20,520	1.9	\$57,800	\$1,445	\$17,340	\$434	1,560	22%	\$7.40	\$385	1.3
DUBUQUE COUNTY	\$10.42	\$542	\$21,680	2.0	\$58,700	\$1,468	\$17,610	\$440	8,937	27%	\$9.19	\$478	1.1
EMMET COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,500	\$1,238	\$14,850	\$371	1,105	25%	\$9.05	\$471	1.1
FAYETTE COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,100	\$1,203	\$14,430	\$361	2,139	24%	\$7.46	\$388	1.3
FLOYD COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,400	\$1,235	\$14,820	\$371	1,770	26%	\$7.47	\$389	1.3
FRANKLIN COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,300	\$1,358	\$16,290	\$407	1,098	25%	\$9.45	\$491	1.0
FREMONT COUNTY	\$11.27	\$586	\$23,440	2.2	\$55,700	\$1,393	\$16,710	\$418	817	26%	\$9.35	\$486	1.2
GREENE COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,900	\$1,248	\$14,970	\$374	1,027	24%	\$7.91	\$411	1.2
GRUNDY COUNTY	\$10.88	\$566	\$22,640	2.1	\$57,600	\$1,440	\$17,280	\$432	1,013	20%	\$11.10	\$577	1.0
GUTHRIE COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	949	20%	\$9.59	\$499	1.4
HAMILTON COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,100	\$1,378	\$16,530	\$413	1,821	27%	\$9.96	\$518	1.0
HANCOCK COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,100	\$1,328	\$15,930	\$398	1,046	22%	\$11.22	\$583	0.9
HARDIN COUNTY	\$10.12	\$526	\$21,040	2.0	\$50,400	\$1,260	\$15,120	\$378	1,939	25%	\$9.55	\$496	1.1
HARRISON COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,432	23%	\$6.95	\$362	1.9
HENRY COUNTY	\$9.98	\$519	\$20,760	1.9	\$57,000	\$1,425	\$17,100	\$428	2,051	27%	\$9.09	\$473	1.1
HOWARD COUNTY	\$9.87	\$513	\$20,520	1.9	\$52,100	\$1,303	\$15,630	\$391	827	21%	\$8.82	\$459	1.1
HUMBOLDT COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,800	\$1,395	\$16,740	\$419	1,034	24%	\$7.80	\$406	1.3
IDA COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,900	\$1,298	\$15,570	\$389	860	27%	\$10.22	\$531	1.0
IOWA COUNTY	\$10.00	\$520	\$20,800	1.9	\$57,700	\$1,443	\$17,310	\$433	1,364	22%	\$9.45	\$491	1.1
JACKSON COUNTY	\$10.13	\$527	\$21,080	2.0	\$51,600	\$1,290	\$15,480	\$387	1,951	24%	\$7.08	\$368	1.4
JASPER COUNTY	\$11.02	\$573	\$22,920	2.1	\$59,900	\$1,498	\$17,970	\$449	3,564	24%	\$10.61	\$552	1.0
JEFFERSON COUNTY	\$9.92	\$516	\$20,640	1.9	\$51,700	\$1,293	\$15,510	\$388	2,170	33%	\$10.57	\$550	0.9
JOHNSON COUNTY	\$13.12	\$682	\$27,280	2.5	\$68,000	\$1,700	\$20,400	\$510	19,094	43%	\$7.95	\$414	1.6
JONES COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,600	\$1,340	\$16,080	\$402	1,826	24%	\$8.46	\$440	1.2
KEOKUK COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,200	\$1,255	\$15,060	\$377	971	21%	\$7.82	\$407	1.3
KOSSUTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,000	\$1,250	\$15,000	\$375	1,563	22%	\$9.60	\$499	1.0
LEE COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,500	\$1,288	\$15,450	\$386	3,718	25%	\$8.51	\$442	1.2
LINN COUNTY	\$11.75	\$611	\$24,440	2.3	\$65,200	\$1,630	\$19,560	\$489	20,932	27%	\$11.29	\$587	1.0
LOUISA COUNTY	\$10.46	\$544	\$21,760	2.0	\$52,900	\$1,323	\$15,870	\$397	1,025	23%	\$8.61	\$448	1.2
LUCAS COUNTY	\$9.87	\$513	\$20,520	1.9	\$46,400	\$1,160	\$13,920	\$348	825	22%	\$6.68	\$347	1.5

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4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.

IOWA

	HOUSING WAGE Hourly wage necessary to afford 2 BR FMR	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
		Two bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable ³ at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2005) ⁵	Rent affordable at mean wage	
LYON COUNTY	\$9.87	\$513	\$20,520	1.9	\$54,400	\$1,360	\$16,320	\$408	809	18%	\$8.00	\$416	1.2
MADISON COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	1,173	22%	\$7.48	\$389	1.8
MAHASKA COUNTY	\$10.52	\$547	\$21,880	2.0	\$52,300	\$1,308	\$15,690	\$392	2,570	29%	\$8.79	\$457	1.2
MARION COUNTY	\$11.27	\$586	\$23,440	2.2	\$59,500	\$1,488	\$17,850	\$446	2,940	24%	\$10.18	\$529	1.1
MARSHALL COUNTY	\$10.90	\$567	\$22,680	2.1	\$56,000	\$1,400	\$16,800	\$420	4,025	26%	\$9.57	\$497	1.1
MILLS COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	1,093	21%	\$7.29	\$379	1.8
MITCHELL COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,000	\$1,250	\$15,000	\$375	796	19%	\$8.11	\$422	1.2
MONONA COUNTY	\$9.87	\$513	\$20,520	1.9	\$49,500	\$1,238	\$14,850	\$371	1,001	24%	\$9.08	\$472	1.1
MONROE COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	694	21%	\$6.93	\$360	1.4
MONTGOMERY COUNTY	\$11.27	\$586	\$23,440	2.2	\$48,200	\$1,205	\$14,460	\$362	1,308	27%	\$7.65	\$398	1.5
MUSCATINE COUNTY	\$11.58	\$602	\$24,080	2.2	\$58,100	\$1,453	\$17,430	\$436	3,901	25%	\$9.84	\$511	1.2
O'BRIEN COUNTY	\$9.87	\$513	\$20,520	1.9	\$51,500	\$1,288	\$15,450	\$386	1,390	23%	\$8.15	\$424	1.2
OSCEOLA COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	618	22%	\$9.91	\$515	1.0
PAGE COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	1,901	28%	\$7.14	\$371	1.4
PALO ALTO COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,500	\$1,263	\$15,150	\$379	1,071	26%	\$9.01	\$468	1.1
PLYMOUTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$60,700	\$1,518	\$18,210	\$455	2,117	23%	\$9.72	\$505	1.0
POCAHONTAS COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,700	\$1,218	\$14,610	\$365	754	21%	\$8.73	\$454	1.1
POLK COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	46,489	31%	\$12.14	\$631	1.1
POTTAWATTAMIE COUNTY	\$13.12	\$682	\$27,280	2.5	\$66,500	\$1,663	\$19,950	\$499	9,792	29%	\$9.32	\$485	1.4
POWESHIEK COUNTY	\$10.54	\$548	\$21,920	2.0	\$56,500	\$1,413	\$16,950	\$424	2,082	28%	\$10.16	\$529	1.0
RINGGOLD COUNTY	\$9.87	\$513	\$20,520	1.9	\$41,200	\$1,030	\$12,360	\$309	549	24%	\$7.00	\$364	1.4
SAC COUNTY	\$9.87	\$513	\$20,520	1.9	\$48,900	\$1,223	\$14,670	\$367	1,103	23%	\$7.85	\$408	1.3
SCOTT COUNTY	\$11.38	\$592	\$23,680	2.2	\$60,100	\$1,503	\$18,030	\$451	18,384	29%	\$8.85	\$460	1.3
SHELBY COUNTY	\$11.27	\$586	\$23,440	2.2	\$54,400	\$1,360	\$16,320	\$408	1,187	23%	\$7.99	\$415	1.4
SIoux COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,700	\$1,393	\$16,710	\$418	2,098	20%	\$7.65	\$398	1.3
STORY COUNTY	\$13.12	\$682	\$27,280	2.5	\$67,000	\$1,675	\$20,100	\$503	12,260	42%	\$7.79	\$405	1.7
TAMA COUNTY	\$10.00	\$520	\$20,800	1.9	\$52,500	\$1,313	\$15,750	\$394	1,575	22%	\$8.26	\$430	1.2
TAYLOR COUNTY	\$9.87	\$513	\$20,520	1.9	\$44,700	\$1,118	\$13,410	\$335	660	23%	\$8.26	\$429	1.2
UNION COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,100	\$1,253	\$15,030	\$376	1,466	28%	\$7.43	\$386	1.3
VAN BUREN COUNTY	\$9.87	\$513	\$20,520	1.9	\$43,900	\$1,098	\$13,170	\$329	657	21%	\$9.41	\$489	1.0
WAPELLO COUNTY	\$10.81	\$562	\$22,480	2.1	\$47,400	\$1,185	\$14,220	\$356	3,602	24%	\$9.18	\$477	1.2
WARREN COUNTY	\$13.25	\$689	\$27,560	2.6	\$67,700	\$1,693	\$20,310	\$508	2,958	20%	\$6.71	\$349	2.0
WASHINGTON COUNTY	\$9.98	\$519	\$20,760	1.9	\$55,200	\$1,380	\$16,560	\$414	1,987	25%	\$7.85	\$408	1.3
WAYNE COUNTY	\$9.87	\$513	\$20,520	1.9	\$42,700	\$1,068	\$12,810	\$320	578	20%	\$7.24	\$377	1.4
WEBSTER COUNTY	\$9.94	\$517	\$20,680	1.9	\$52,900	\$1,323	\$15,870	\$397	4,569	29%	\$9.40	\$489	1.1
WINNEBAGO COUNTY	\$9.87	\$513	\$20,520	1.9	\$56,800	\$1,420	\$17,040	\$426	1,135	24%	\$8.12	\$422	1.2
WINNESHIEK COUNTY	\$9.87	\$513	\$20,520	1.9	\$55,400	\$1,385	\$16,620	\$416	2,044	26%	\$8.40	\$437	1.2
WOODBURY COUNTY	\$11.83	\$615	\$24,600	2.3	\$55,700	\$1,393	\$16,710	\$418	12,292	31%	\$9.06	\$471	1.3
WORTH COUNTY	\$9.87	\$513	\$20,520	1.9	\$50,200	\$1,255	\$15,060	\$377	687	21%	\$7.68	\$399	1.3
WRIGHT COUNTY	\$9.87	\$513	\$20,520	1.9	\$53,000	\$1,325	\$15,900	\$398	1,538	26%	\$8.22	\$427	1.2

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

4: Annual income of 30% of AMI or less is the federal standard for extremely low income households. Does not include HUD-specific adjustments.

5: Estimated mean renter wage is based on BLS data and adjusted using the ratio of renter to overall household income reported in Census 2000.