

KENTUCKY

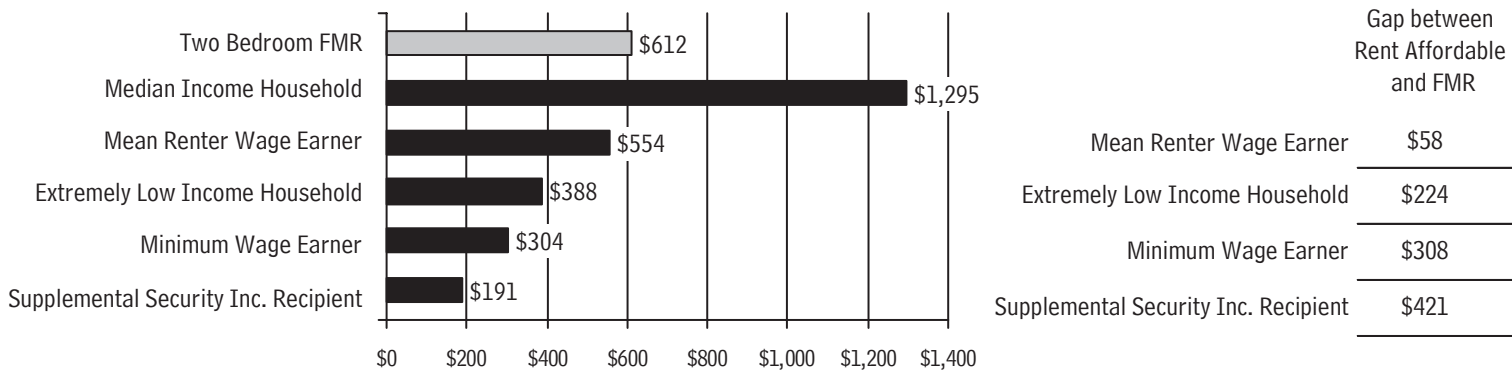
In Kentucky, the Fair Market Rent (FMR) for a two-bedroom apartment is \$612. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,039 monthly or \$24,473 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$11.77

In Kentucky, a minimum wage worker earns an hourly wage of \$5.85. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Kentucky, the estimated mean (average) wage for a renter is \$10.66. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 44 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.1 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

MONTHLY RENT AFFORDABLE TO SELECTED INCOME LEVELS COMPARED WITH TWO-BEDROOM FMR



KENTUCKY	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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 (2008) ⁵	Rent affordable at mean wage	
KENTUCKY	\$11.77	32%	\$612	\$24,473	2.0	\$51,795	\$1,295	\$15,538	\$388	465,349	29%	\$10.66	\$554	1.1
COMBINED NONMETRO AREAS	\$10.19	35%	\$530	\$21,187	1.7	\$41,864	\$1,047	\$12,559	\$314	173,165	25%	\$8.82	\$459	1.2
METROPOLITAN AREAS														
BOWLING GREEN MSA	\$12.48	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	13,390	33%	\$9.99	\$519	1.2
CINCINNATI-MIDDLETON HMFA	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	41,392	30%	\$11.32	\$589	1.2
CLARKSVILLE HMFA	\$12.04	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	12,089	40%	\$12.61	\$656	1.0
ELIZABETHTOWN MSA	\$10.67	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	12,462	31%	\$10.62	\$552	1.0
EVANSVILLE HMFA	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	7,140	30%	\$9.58	\$498	1.2
GRANT COUNTY HMFA	\$13.08	31%	\$680	\$27,200	2.2	\$53,200	\$1,330	\$15,960	\$399	2,115	26%	\$8.67	\$451	1.5
HUNTINGTON-ASHLAND MSA	\$10.81	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	8,071	23%	\$10.45	\$543	1.0
LEXINGTON-FAYETTE MSA	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	65,778	40%	\$11.50	\$598	1.1
LOUISVILLE HMFA	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	108,856	32%	\$12.37	\$643	1.0
MEADE COUNTY HMFA	\$10.58	32%	\$550	\$22,000	1.8	\$49,700	\$1,243	\$14,910	\$373	2,476	26%	\$10.72	\$557	1.0
NELSON COUNTY HMFA	\$11.00	32%	\$572	\$22,880	1.9	\$55,800	\$1,395	\$16,740	\$419	3,068	22%	\$8.51	\$443	1.3
OWENSBORO MSA	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	12,048	28%	\$9.36	\$487	1.2
SHELBY COUNTY HMFA	\$12.79	32%	\$665	\$26,600	2.2	\$65,500	\$1,638	\$19,650	\$491	3,299	27%	\$9.76	\$508	1.3
COUNTIES														
ADAIR COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$36,900	\$923	\$11,070	\$277	1,340	20%	\$6.89	\$358	1.4
ALLEN COUNTY	\$9.42	44%	\$490	\$19,600	1.6	\$44,800	\$1,120	\$13,440	\$336	1,453	21%	\$7.01	\$364	1.3
ANDERSON COUNTY	\$12.85	31%	\$668	\$26,720	2.2	\$63,200	\$1,580	\$18,960	\$474	1,476	20%	\$10.87	\$565	1.2
BALLARD COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$51,800	\$1,295	\$15,540	\$389	616	18%	\$12.44	\$647	0.8
BARREN COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$45,800	\$1,145	\$13,740	\$344	4,256	28%	\$9.71	\$505	1.0
BATH COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$39,900	\$998	\$11,970	\$299	898	20%	\$7.43	\$386	1.3
BELL COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$29,800	\$745	\$8,940	\$224	3,906	33%	\$8.45	\$439	1.1
BOONE COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	8,062	26%	\$11.66	\$606	1.2
BOURBON COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	2,649	34%	\$10.17	\$529	1.3
BOYD COUNTY	\$10.81	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	5,419	27%	\$10.51	\$547	1.0
BOYLE COUNTY	\$11.52	31%	\$599	\$23,960	2.0	\$52,900	\$1,323	\$15,870	\$397	3,250	31%	\$9.09	\$472	1.3
BRACKEN COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	747	23%	\$8.61	\$448	1.6
BREATHITT COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$30,100	\$753	\$9,030	\$226	1,449	23%	\$9.32	\$485	1.0
BRECKINRIDGE COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$46,400	\$1,160	\$13,920	\$348	1,329	18%	\$6.80	\$353	1.5
BULLITT COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	3,566	16%	\$8.65	\$450	1.5
BUTLER COUNTY	\$12.19	32%	\$634	\$25,360	2.1	\$43,800	\$1,095	\$13,140	\$329	1,038	21%	\$8.31	\$432	1.5
CALDWELL COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$43,800	\$1,095	\$13,140	\$329	1,228	23%	\$8.17	\$425	1.2
CALLOWAY COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$49,700	\$1,243	\$14,910	\$373	4,394	32%	\$7.87	\$409	1.4
CAMPBELL COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	10,769	31%	\$9.53	\$495	1.5
CARLISLE COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$41,700	\$1,043	\$12,510	\$313	353	16%	\$7.65	\$398	1.4
CARROLL COUNTY	\$11.54	31%	\$600	\$24,000	2.0	\$54,900	\$1,373	\$16,470	\$412	1,309	33%	\$11.74	\$611	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

KENTUCKY

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) ⁵	Rent affordable at mean wage	
CARTER COUNTY	\$9.52	32%	\$495	\$19,800	1.6	\$39,000	\$975	\$11,700	\$293	1,969	19%	\$5.87	\$305	1.6
CASEY COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,600	\$840	\$10,080	\$252	1,185	19%	\$6.67	\$347	1.4
CHRISTIAN COUNTY	\$12.04	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	11,115	45%	\$12.63	\$657	1.0
CLARK COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	4,082	31%	\$10.55	\$548	1.2
CLAY COUNTY	\$9.42	66%	\$490	\$19,600	1.6	\$23,800	\$595	\$7,140	\$179	2,158	25%	\$8.24	\$429	1.1
CLINTON COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,000	\$825	\$9,900	\$248	932	23%	\$7.70	\$400	1.2
CRITTENDEN COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$44,400	\$1,110	\$13,320	\$333	753	20%	\$5.75	\$299	1.6
CUMBERLAND COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$35,900	\$898	\$10,770	\$269	667	22%	\$7.16	\$372	1.3
DAVIESS COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	10,700	30%	\$8.73	\$454	1.3
EDMONSON COUNTY	\$12.48	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	668	14%	\$6.29	\$327	2.0
ELLIOTT COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$34,300	\$858	\$10,290	\$257	467	18%	\$4.86	\$253	2.0
ESTILL COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$34,300	\$858	\$10,290	\$257	1,593	26%	\$6.20	\$323	1.5
FAYETTE COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	48,373	45%	\$11.49	\$597	1.1
FLEMING COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$41,300	\$1,033	\$12,390	\$310	1,138	21%	\$7.72	\$401	1.3
FLOYD COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$32,300	\$808	\$9,690	\$242	4,018	24%	\$8.64	\$449	1.1
FRANKLIN COUNTY	\$13.02	31%	\$677	\$27,080	2.2	\$63,600	\$1,590	\$19,080	\$477	7,007	35%	\$9.65	\$502	1.3
FULTON COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$37,900	\$948	\$11,370	\$284	1,158	36%	\$6.41	\$333	1.6
GALLATIN COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	667	23%	\$12.34	\$641	1.1
GARRARD COUNTY	\$10.69	31%	\$556	\$22,240	1.8	\$51,700	\$1,293	\$15,510	\$388	1,356	24%	\$7.30	\$380	1.5
GRANT COUNTY	\$13.08	31%	\$680	\$27,200	2.2	\$53,200	\$1,330	\$15,960	\$399	2,115	26%	\$8.67	\$451	1.5
GRAVES COUNTY	\$9.42	31%	\$490	\$19,600	1.6	\$46,700	\$1,168	\$14,010	\$350	3,281	22%	\$6.56	\$341	1.4
GRAYSON COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$41,200	\$1,030	\$12,360	\$309	2,178	23%	\$8.06	\$419	1.2
GREEN COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$39,800	\$995	\$11,940	\$299	1,018	22%	\$6.05	\$314	1.6
GREENUP COUNTY	\$10.81	30%	\$562	\$22,480	1.8	\$47,000	\$1,175	\$14,100	\$353	2,652	18%	\$10.18	\$530	1.1
HANCOCK COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	564	18%	\$16.37	\$851	0.7
HARDIN COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	11,422	33%	\$10.93	\$569	1.0
HARLAN COUNTY	\$9.42	50%	\$490	\$19,600	1.6	\$29,900	\$748	\$8,970	\$224	3,523	27%	\$10.13	\$527	0.9
HARRISON COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,500	\$1,313	\$15,750	\$394	2,067	29%	\$10.79	\$561	1.0
HART COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$39,600	\$990	\$11,880	\$297	1,539	23%	\$7.90	\$411	1.2
HENDERSON COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	5,919	33%	\$9.41	\$490	1.2
HENRY COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	1,319	23%	\$9.03	\$469	1.4
HICKMAN COUNTY	\$10.54	31%	\$548	\$21,920	1.8	\$46,500	\$1,163	\$13,950	\$349	407	19%	\$6.31	\$328	1.7
HOPKINS COUNTY	\$9.42	32%	\$490	\$19,600	1.6	\$46,000	\$1,150	\$13,800	\$345	4,756	25%	\$10.71	\$557	0.9
JACKSON COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$29,600	\$740	\$8,880	\$222	1,051	20%	\$6.55	\$340	1.4
JEFFERSON COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	100,654	35%	\$12.67	\$659	1.0
JESSAMINE COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	4,557	33%	\$10.23	\$532	1.3
JOHNSON COUNTY	\$9.42	45%	\$490	\$19,600	1.6	\$36,100	\$903	\$10,830	\$271	2,150	24%	\$7.77	\$404	1.2
KENTON COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	20,002	34%	\$11.79	\$613	1.2
KNOTT COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$32,000	\$800	\$9,600	\$240	1,367	20%	\$13.48	\$701	0.7
KNOX COUNTY	\$9.42	55%	\$490	\$19,600	1.6	\$29,000	\$725	\$8,700	\$218	3,555	29%	\$8.61	\$448	1.1
LARUE COUNTY	\$10.67	32%	\$555	\$22,200	1.8	\$52,700	\$1,318	\$15,810	\$395	1,040	20%	\$5.80	\$302	1.8
LAUREL COUNTY	\$9.42	31%	\$490	\$19,600	1.6	\$39,000	\$975	\$11,700	\$293	4,684	23%	\$9.16	\$476	1.0

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	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2000)	% of total households (2000)	Estimated mean renter hourly wage (2008) ⁵	Rent affordable at mean wage	
LAWRENCE COUNTY	\$9.42	33%	\$490	\$19,600	1.6	\$32,900	\$823	\$9,870	\$247	1,307	22%	\$9.31	\$484	1.0
LEE COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$31,500	\$788	\$9,450	\$236	693	23%	\$6.69	\$348	1.4
LESLIE COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$27,100	\$678	\$8,130	\$203	873	18%	\$10.05	\$523	0.9
LETCHER COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$31,600	\$790	\$9,480	\$237	1,937	19%	\$10.00	\$520	0.9
LEWIS COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$32,400	\$810	\$9,720	\$243	1,018	19%	\$6.06	\$315	1.6
LINCOLN COUNTY	\$10.33	31%	\$537	\$21,480	1.8	\$39,900	\$998	\$11,970	\$299	1,941	21%	\$8.20	\$426	1.3
LIVINGSTON COUNTY	\$9.42	39%	\$490	\$19,600	1.6	\$49,600	\$1,240	\$14,880	\$372	592	15%	\$12.34	\$642	0.8
LOGAN COUNTY	\$10.10	32%	\$525	\$21,000	1.7	\$49,100	\$1,228	\$14,730	\$368	2,606	25%	\$10.83	\$563	0.9
LYON COUNTY	\$11.10	31%	\$577	\$23,080	1.9	\$49,900	\$1,248	\$14,970	\$374	517	18%	\$6.18	\$321	1.8
MADISON COUNTY	\$11.00	31%	\$572	\$22,880	1.9	\$50,900	\$1,273	\$15,270	\$382	10,936	40%	\$9.03	\$470	1.2
MAGOFFIN COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$29,800	\$745	\$8,940	\$224	907	18%	\$7.10	\$369	1.3
MARION COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$45,200	\$1,130	\$13,560	\$339	1,440	22%	\$7.95	\$413	1.3
MARSHALL COUNTY	\$10.21	31%	\$531	\$21,240	1.7	\$54,000	\$1,350	\$16,200	\$405	2,160	17%	\$10.37	\$539	1.0
MARTIN COUNTY	\$9.42	36%	\$490	\$19,600	1.6	\$26,400	\$660	\$7,920	\$198	989	21%	\$8.85	\$460	1.1
MASON COUNTY	\$9.83	32%	\$511	\$20,440	1.7	\$46,800	\$1,170	\$14,040	\$351	2,231	33%	\$9.59	\$499	1.0
McCRACKEN COUNTY	\$10.92	31%	\$568	\$22,720	1.9	\$52,900	\$1,323	\$15,870	\$397	8,675	31%	\$9.32	\$484	1.2
MCCREARY COUNTY	\$9.42	57%	\$490	\$19,600	1.6	\$28,300	\$708	\$8,490	\$212	1,593	24%	\$7.23	\$376	1.3
MCCLEAN COUNTY	\$11.31	32%	\$588	\$23,520	1.9	\$54,900	\$1,373	\$16,470	\$412	784	20%	\$6.72	\$349	1.7
MEADE COUNTY	\$10.58	32%	\$550	\$22,000	1.8	\$49,700	\$1,243	\$14,910	\$373	2,476	26%	\$10.72	\$557	1.0
MENIFEE COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$33,000	\$825	\$9,900	\$248	478	19%	\$5.05	\$263	2.0
MERCER COUNTY	\$10.38	32%	\$540	\$21,600	1.8	\$54,300	\$1,358	\$16,290	\$407	2,151	26%	\$11.79	\$613	0.9
METCALFE COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$36,700	\$918	\$11,010	\$275	831	21%	\$7.77	\$404	1.2
MONROE COUNTY	\$9.42	38%	\$490	\$19,600	1.6	\$33,800	\$845	\$10,140	\$254	1,179	25%	\$6.61	\$343	1.4
MONTGOMERY COUNTY	\$11.67	31%	\$607	\$24,280	2.0	\$46,100	\$1,153	\$13,830	\$346	2,541	29%	\$9.09	\$472	1.3
MORGAN COUNTY	\$9.87	32%	\$513	\$20,520	1.7	\$33,000	\$825	\$9,900	\$248	957	20%	\$8.82	\$459	1.1
MUHLENBERG COUNTY	\$9.42	44%	\$490	\$19,600	1.6	\$41,800	\$1,045	\$12,540	\$314	2,111	17%	\$7.10	\$369	1.3
NELSON COUNTY	\$11.00	32%	\$572	\$22,880	1.9	\$55,800	\$1,395	\$16,740	\$419	3,068	22%	\$8.51	\$443	1.3
NICHOLAS COUNTY	\$12.67	32%	\$659	\$26,360	2.2	\$43,900	\$1,098	\$13,170	\$329	683	25%	\$6.29	\$327	2.0
OHIO COUNTY	\$9.42	43%	\$490	\$19,600	1.6	\$44,200	\$1,105	\$13,260	\$332	1,759	20%	\$8.12	\$422	1.2
OLDHAM COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	1,968	13%	\$6.47	\$336	2.0
OWEN COUNTY	\$13.44	31%	\$699	\$27,960	2.3	\$48,000	\$1,200	\$14,400	\$360	891	22%	\$8.16	\$424	1.6
OWSLEY COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$22,300	\$558	\$6,690	\$167	409	22%	\$4.97	\$259	1.9
PENDLETON COUNTY	\$13.96	31%	\$726	\$29,040	2.4	\$66,200	\$1,655	\$19,860	\$497	1,145	22%	\$8.64	\$449	1.6
PERRY COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$33,600	\$840	\$10,080	\$252	2,590	23%	\$8.84	\$460	1.1
PIKE COUNTY	\$9.65	31%	\$502	\$20,080	1.7	\$39,400	\$985	\$11,820	\$296	5,873	21%	\$10.53	\$548	0.9
POWELL COUNTY	\$11.06	32%	\$575	\$23,000	1.9	\$38,400	\$960	\$11,520	\$288	1,310	26%	\$8.49	\$441	1.3
PULASKI COUNTY	\$9.42	34%	\$490	\$19,600	1.6	\$40,400	\$1,010	\$12,120	\$303	5,461	24%	\$7.77	\$404	1.2
ROBERTSON COUNTY †	\$9.87	32%	\$513	\$20,520	1.7	\$45,200	\$1,130	\$13,560	\$339	191	22%			
ROCKCASTLE COUNTY	\$9.42	40%	\$490	\$19,600	1.6	\$38,000	\$950	\$11,400	\$285	1,338	20%	\$5.36	\$279	1.8
ROWAN COUNTY	\$10.27	31%	\$534	\$21,360	1.8	\$42,800	\$1,070	\$12,840	\$321	2,399	30%	\$6.81	\$354	1.5
RUSSELL COUNTY	\$9.42	41%	\$490	\$19,600	1.6	\$34,800	\$870	\$10,440	\$261	1,427	21%	\$7.34	\$382	1.3
SCOTT COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	3,661	30%	\$13.76	\$716	1.0

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2008 Fair Market Rent (HUD, 2007; final as of October 1). 2: AMI = Fiscal Year 2008 Area Median Income (HUD, 2008).

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

4: The federal standard for extremely low income households. Does not include HUD-specific adjustments. 5: Based on 2006 BLS data, adjusted using the ratio of renter to overall household income reported in Census 2000, and projected to April 1, 2008.

KENTUCKY

	FY08 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				Full-time jobs at mean renter wage needed to afford 2 BR FMR
	Hourly wage necessary to afford 2 BR FMR	% change since 2000	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 (2008) ⁵	Rent affordable at mean wage	
SHELBY COUNTY	\$12.79	32%	\$665	\$26,600	2.2	\$65,500	\$1,638	\$19,650	\$491	3,299	27%	\$9.76	\$508	1.3
SIMPSON COUNTY	\$13.04	31%	\$678	\$27,120	2.2	\$52,700	\$1,318	\$15,810	\$395	1,810	28%	\$12.20	\$634	1.1
SPENCER COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	740	17%	\$5.63	\$293	2.3
TAYLOR COUNTY	\$9.42	37%	\$490	\$19,600	1.6	\$41,800	\$1,045	\$12,540	\$314	2,560	28%	\$6.69	\$348	1.4
TODD COUNTY	\$11.10	31%	\$577	\$23,080	1.9	\$44,400	\$1,110	\$13,320	\$333	1,074	24%	\$8.66	\$451	1.3
TRIGG COUNTY	\$12.04	28%	\$626	\$25,040	2.1	\$51,300	\$1,283	\$15,390	\$385	974	19%	\$12.44	\$647	1.0
TRIMBLE COUNTY	\$12.75	32%	\$663	\$26,520	2.2	\$59,400	\$1,485	\$17,820	\$446	609	19%	\$11.04	\$574	1.2
UNION COUNTY	\$10.08	32%	\$524	\$20,960	1.7	\$53,100	\$1,328	\$15,930	\$398	1,261	22%	\$9.17	\$477	1.1
WARREN COUNTY	\$12.48	32%	\$649	\$25,960	2.1	\$53,900	\$1,348	\$16,170	\$404	12,722	36%	\$10.05	\$523	1.2
WASHINGTON COUNTY	\$9.96	31%	\$518	\$20,720	1.7	\$49,900	\$1,248	\$14,970	\$374	829	20%	\$8.59	\$447	1.2
WAYNE COUNTY	\$9.42	44%	\$490	\$19,600	1.6	\$31,200	\$780	\$9,360	\$234	1,868	24%	\$6.97	\$363	1.4
WEBSTER COUNTY	\$11.58	26%	\$602	\$24,080	2.0	\$59,800	\$1,495	\$17,940	\$449	1,221	22%	\$10.79	\$561	1.1
WHITLEY COUNTY	\$10.00	31%	\$520	\$20,800	1.7	\$34,800	\$870	\$10,440	\$261	3,760	27%	\$7.27	\$378	1.4
WOLFE COUNTY	\$9.42	53%	\$490	\$19,600	1.6	\$29,400	\$735	\$8,820	\$221	737	26%	\$5.79	\$301	1.6
WOODFORD COUNTY	\$13.13	26%	\$683	\$27,320	2.2	\$63,500	\$1,588	\$19,050	\$476	2,456	28%	\$10.30	\$536	1.3

† Wage data not available (See Appendix A).

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