

MINNESOTA

#23*

In **Minnesota**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,133**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,775** monthly or **\$45,301** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$21.78
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MINNESOTA:

STATE FACTS	
Minimum Wage	\$10.08
Average Renter Wage	\$16.56
2-Bedroom Housing Wage	\$21.78
Number of Renter Households	620,733
Percent Renters	28%

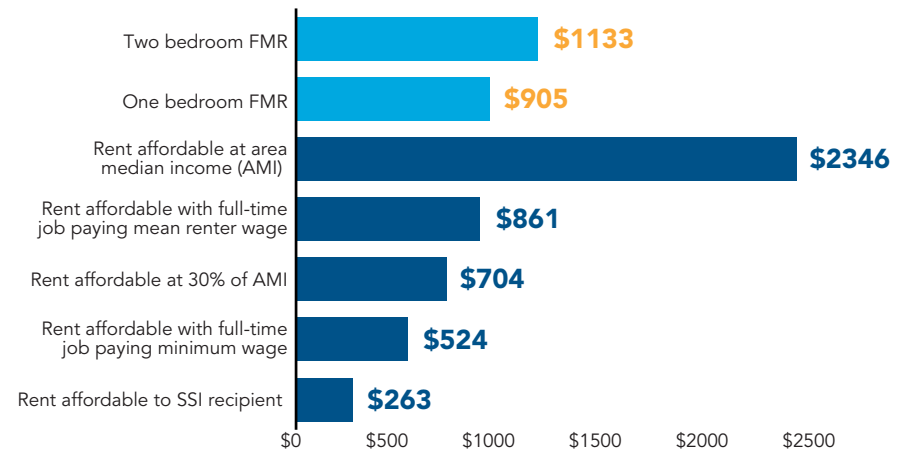
86
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

69
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Minneapolis-St. Paul-Bloomington HMFA	\$25.15
Rochester HMFA	\$19.50
Mankato-North Mankato MSA	\$18.48
Mille Lacs County	\$18.00
Le Sueur County	\$17.98



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
Minnesota	\$21.78	\$1,133	\$45,301	2.2	\$93,854	\$2,346	\$28,156	\$704	620,733	28%	\$16.56	\$861	1.3
Combined Nonmetro Areas	\$14.59	\$759	\$30,343	1.4	\$73,457	\$1,836	\$22,037	\$551	119,249	23%	\$11.19	\$582	1.3
Metropolitan Areas													
Duluth MSA	\$17.00	\$884	\$35,360	1.7	\$76,300	\$1,908	\$22,890	\$572	27,378	28%	\$11.86	\$617	1.4
Fargo MSA	\$16.79	\$873	\$34,920	1.7	\$91,300	\$2,283	\$27,390	\$685	7,920	33%	\$9.27	\$482	1.8
Fillmore County HMFA	\$14.12	\$734	\$29,360	1.4	\$78,000	\$1,950	\$23,400	\$585	1,653	19%	\$8.65	\$450	1.6
Grand Forks MSA	\$16.98	\$883	\$35,320	1.7	\$80,000	\$2,000	\$24,000	\$600	3,405	27%	\$9.20	\$478	1.8
La Crosse-Onalaska MSA	\$16.81	\$874	\$34,960	1.7	\$85,100	\$2,128	\$25,530	\$638	1,640	20%	\$10.49	\$546	1.6
Le Sueur County HMFA	\$17.98	\$935	\$37,400	1.8	\$86,700	\$2,168	\$26,010	\$650	2,014	18%	\$11.30	\$588	1.6
Mankato-North Mankato MSA	\$18.48	\$961	\$38,440	1.8	\$80,300	\$2,008	\$24,090	\$602	13,278	34%	\$13.07	\$680	1.4
Mille Lacs County HMFA	\$18.00	\$936	\$37,440	1.8	\$65,100	\$1,628	\$19,530	\$488	2,553	25%	\$8.12	\$422	2.2
Minneapolis-St. Paul-Bloomington HMFA	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	395,926	30%	\$18.70	\$973	1.3
Rochester HMFA	\$19.50	\$1,014	\$40,560	1.9	\$99,700	\$2,493	\$29,910	\$748	18,176	26%	\$16.42	\$854	1.2
Sibley County HMFA	\$15.54	\$808	\$32,320	1.5	\$77,500	\$1,938	\$23,250	\$581	1,260	21%	\$12.14	\$631	1.3
St. Cloud MSA	\$15.79	\$821	\$32,840	1.6	\$79,000	\$1,975	\$23,700	\$593	24,353	32%	\$13.54	\$704	1.2
Wabasha County HMFA	\$14.12	\$734	\$29,360	1.4	\$81,200	\$2,030	\$24,360	\$609	1,928	21%	\$9.86	\$513	1.4
Counties													
Aitkin County	\$14.12	\$734	\$29,360	1.4	\$58,800	\$1,470	\$17,640	\$441	1,371	18%	\$9.97	\$518	1.4
Anoka County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	25,509	20%	\$15.24	\$792	1.7
Becker County	\$14.12	\$734	\$29,360	1.4	\$74,500	\$1,863	\$22,350	\$559	2,926	21%	\$9.68	\$504	1.5
Beltrami County	\$15.31	\$796	\$31,840	1.5	\$62,400	\$1,560	\$18,720	\$468	5,722	33%	\$10.71	\$557	1.4
Benton County	\$15.79	\$821	\$32,840	1.6	\$79,000	\$1,975	\$23,700	\$593	5,367	33%	\$13.51	\$703	1.2

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
Big Stone County	\$14.12	\$734	\$29,360	1.4	\$72,900	\$1,823	\$21,870	\$547	622	27%	\$9.82	\$511	1.4
Blue Earth County	\$18.48	\$961	\$38,440	1.8	\$80,300	\$2,008	\$24,090	\$602	9,912	38%	\$13.53	\$704	1.4
Brown County	\$14.12	\$734	\$29,360	1.4	\$78,900	\$1,973	\$23,670	\$592	2,242	21%	\$11.63	\$605	1.2
Carlton County	\$17.00	\$884	\$35,360	1.7	\$76,300	\$1,908	\$22,890	\$572	2,748	20%	\$11.46	\$596	1.5
Carver County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	6,649	18%	\$13.46	\$700	1.9
Cass County	\$14.19	\$738	\$29,520	1.4	\$62,500	\$1,563	\$18,750	\$469	2,436	19%	\$8.38	\$436	1.7
Chippewa County	\$14.12	\$734	\$29,360	1.4	\$72,800	\$1,820	\$21,840	\$546	1,734	33%	\$10.40	\$541	1.4
Chisago County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	2,762	14%	\$10.75	\$559	2.3
Clay County	\$16.79	\$873	\$34,920	1.7	\$91,300	\$2,283	\$27,390	\$685	7,920	33%	\$9.27	\$482	1.8
Clearwater County	\$14.12	\$734	\$29,360	1.4	\$63,500	\$1,588	\$19,050	\$476	636	19%	\$10.70	\$557	1.3
Cook County	\$14.12	\$734	\$29,360	1.4	\$67,600	\$1,690	\$20,280	\$507	622	23%	\$7.73	\$402	1.8
Cottonwood County	\$14.12	\$734	\$29,360	1.4	\$69,500	\$1,738	\$20,850	\$521	1,062	22%	\$11.67	\$607	1.2
Crow Wing County	\$15.23	\$792	\$31,680	1.5	\$70,800	\$1,770	\$21,240	\$531	6,292	23%	\$10.83	\$563	1.4
Dakota County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	41,967	26%	\$15.77	\$820	1.6
Dodge County	\$19.50	\$1,014	\$40,560	1.9	\$99,700	\$2,493	\$29,910	\$748	1,246	16%	\$12.96	\$674	1.5
Douglas County	\$14.42	\$750	\$30,000	1.4	\$80,100	\$2,003	\$24,030	\$601	4,283	26%	\$11.86	\$617	1.2
Faribault County	\$14.12	\$734	\$29,360	1.4	\$70,800	\$1,770	\$21,240	\$531	1,381	23%	\$11.22	\$583	1.3
Fillmore County	\$14.12	\$734	\$29,360	1.4	\$78,000	\$1,950	\$23,400	\$585	1,653	19%	\$8.65	\$450	1.6
Freeborn County	\$14.12	\$734	\$29,360	1.4	\$65,600	\$1,640	\$19,680	\$492	3,034	23%	\$13.27	\$690	1.1
Goodhue County	\$14.46	\$752	\$30,080	1.4	\$87,600	\$2,190	\$26,280	\$657	4,808	25%	\$11.85	\$616	1.2
Grant County	\$14.12	\$734	\$29,360	1.4	\$68,400	\$1,710	\$20,520	\$513	590	23%	\$9.17	\$477	1.5
Hennepin County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	191,183	38%	\$21.56	\$1,121	1.2
Houston County	\$16.81	\$874	\$34,960	1.7	\$85,100	\$2,128	\$25,530	\$638	1,640	20%	\$10.49	\$546	1.6
Hubbard County	\$14.12	\$734	\$29,360	1.4	\$69,700	\$1,743	\$20,910	\$523	1,634	19%	\$9.22	\$480	1.5
Isanti County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	2,604	17%	\$10.46	\$544	2.4
Itasca County	\$15.31	\$796	\$31,840	1.5	\$67,900	\$1,698	\$20,370	\$509	3,653	19%	\$8.64	\$449	1.8

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
Jackson County	\$14.12	\$734	\$29,360	1.4	\$76,300	\$1,908	\$22,890	\$572	838	19%	\$12.40	\$645	1.1
Kanabec County	\$15.77	\$820	\$32,800	1.6	\$67,100	\$1,678	\$20,130	\$503	978	15%	\$10.49	\$545	1.5
Kandiyohi County	\$14.31	\$744	\$29,760	1.4	\$75,200	\$1,880	\$22,560	\$564	4,389	26%	\$10.94	\$569	1.3
Kittson County	\$14.12	\$734	\$29,360	1.4	\$74,700	\$1,868	\$22,410	\$560	362	19%	\$9.51	\$495	1.5
Koochiching County	\$14.12	\$734	\$29,360	1.4	\$66,900	\$1,673	\$20,070	\$502	1,175	21%	\$12.21	\$635	1.2
Lac qui Parle County	\$14.12	\$734	\$29,360	1.4	\$67,800	\$1,695	\$20,340	\$509	589	19%	\$10.96	\$570	1.3
Lake County	\$14.12	\$734	\$29,360	1.4	\$72,500	\$1,813	\$21,750	\$544	933	18%	\$14.89	\$774	0.9
Lake of the Woods County	\$14.48	\$753	\$30,120	1.4	\$68,700	\$1,718	\$20,610	\$515	281	19%	\$12.05	\$627	1.2
Le Sueur County	\$17.98	\$935	\$37,400	1.8	\$86,700	\$2,168	\$26,010	\$650	2,014	18%	\$11.30	\$588	1.6
Lincoln County	\$14.12	\$734	\$29,360	1.4	\$69,700	\$1,743	\$20,910	\$523	523	21%	\$9.97	\$519	1.4
Lyon County	\$14.12	\$734	\$29,360	1.4	\$76,700	\$1,918	\$23,010	\$575	3,167	32%	\$10.73	\$558	1.3
McLeod County	\$14.37	\$747	\$29,880	1.4	\$80,900	\$2,023	\$24,270	\$607	3,288	22%	\$12.97	\$674	1.1
Mahnomen County	\$14.12	\$734	\$29,360	1.4	\$56,400	\$1,410	\$16,920	\$423	622	32%	\$12.63	\$657	1.1
Marshall County	\$14.12	\$734	\$29,360	1.4	\$77,400	\$1,935	\$23,220	\$581	692	17%	\$12.96	\$674	1.1
Martin County	\$14.12	\$734	\$29,360	1.4	\$71,800	\$1,795	\$21,540	\$539	2,293	26%	\$13.96	\$726	1.0
Meeker County	\$14.52	\$755	\$30,200	1.4	\$78,600	\$1,965	\$23,580	\$590	1,806	20%	\$10.53	\$548	1.4
Mille Lacs County	\$18.00	\$936	\$37,440	1.8	\$65,100	\$1,628	\$19,530	\$488	2,553	25%	\$8.12	\$422	2.2
Morrison County	\$14.12	\$734	\$29,360	1.4	\$71,000	\$1,775	\$21,300	\$533	3,045	23%	\$9.74	\$507	1.4
Mower County	\$14.83	\$771	\$30,840	1.5	\$73,300	\$1,833	\$21,990	\$550	4,206	27%	\$13.29	\$691	1.1
Murray County	\$14.12	\$734	\$29,360	1.4	\$79,400	\$1,985	\$23,820	\$596	687	19%	\$12.25	\$637	1.2
Nicollet County	\$18.48	\$961	\$38,440	1.8	\$80,300	\$2,008	\$24,090	\$602	3,366	26%	\$11.77	\$612	1.6
Nobles County	\$14.12	\$734	\$29,360	1.4	\$67,600	\$1,690	\$20,280	\$507	2,356	29%	\$14.27	\$742	1.0
Norman County	\$14.12	\$734	\$29,360	1.4	\$71,000	\$1,775	\$21,300	\$533	496	18%	\$9.91	\$515	1.4
Olmsted County	\$19.50	\$1,014	\$40,560	1.9	\$99,700	\$2,493	\$29,910	\$748	16,930	27%	\$16.60	\$863	1.2
Otter Tail County	\$14.12	\$734	\$29,360	1.4	\$73,800	\$1,845	\$22,140	\$554	5,363	22%	\$10.50	\$546	1.3
Pennington County	\$14.12	\$734	\$29,360	1.4	\$77,400	\$1,935	\$23,220	\$581	1,629	27%	\$12.68	\$660	1.1

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
Pine County	\$15.48	\$805	\$32,200	1.5	\$63,400	\$1,585	\$19,020	\$476	2,053	19%	\$7.58	\$394	2.0
Pipestone County	\$14.12	\$734	\$29,360	1.4	\$68,500	\$1,713	\$20,550	\$514	997	25%	\$12.33	\$641	1.1
Polk County	\$16.98	\$883	\$35,320	1.7	\$80,000	\$2,000	\$24,000	\$600	3,405	27%	\$9.20	\$478	1.8
Pope County	\$14.12	\$734	\$29,360	1.4	\$77,500	\$1,938	\$23,250	\$581	1,119	22%	\$11.38	\$592	1.2
Ramsey County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	84,789	41%	\$19.15	\$996	1.3
Red Lake County	\$14.12	\$734	\$29,360	1.4	\$81,500	\$2,038	\$24,450	\$611	274	16%	\$7.73	\$402	1.8
Redwood County	\$14.12	\$734	\$29,360	1.4	\$68,800	\$1,720	\$20,640	\$516	1,347	22%	\$11.73	\$610	1.2
Renville County	\$14.12	\$734	\$29,360	1.4	\$74,800	\$1,870	\$22,440	\$561	1,341	22%	\$10.73	\$558	1.3
Rice County	\$17.38	\$904	\$36,160	1.7	\$90,200	\$2,255	\$27,060	\$677	5,987	26%	\$10.68	\$556	1.6
Rock County	\$14.12	\$734	\$29,360	1.4	\$71,800	\$1,795	\$21,540	\$539	960	25%	\$11.15	\$580	1.3
Roseau County	\$14.12	\$734	\$29,360	1.4	\$75,400	\$1,885	\$22,620	\$566	1,103	18%	\$11.76	\$612	1.2
St. Louis County	\$17.00	\$884	\$35,360	1.7	\$76,300	\$1,908	\$22,890	\$572	24,630	29%	\$11.90	\$619	1.4
Scott County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	8,486	17%	\$10.64	\$553	2.4
Sherburne County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	5,268	16%	\$10.68	\$555	2.4
Sibley County	\$15.54	\$808	\$32,320	1.5	\$77,500	\$1,938	\$23,250	\$581	1,260	21%	\$12.14	\$631	1.3
Stearns County	\$15.79	\$821	\$32,840	1.6	\$79,000	\$1,975	\$23,700	\$593	18,986	32%	\$13.54	\$704	1.2
Steele County	\$14.69	\$764	\$30,560	1.5	\$83,600	\$2,090	\$25,080	\$627	3,649	25%	\$12.64	\$657	1.2
Stevens County	\$14.12	\$734	\$29,360	1.4	\$83,400	\$2,085	\$25,020	\$626	1,143	32%	\$10.19	\$530	1.4
Swift County	\$14.12	\$734	\$29,360	1.4	\$67,800	\$1,695	\$20,340	\$509	1,268	30%	\$10.27	\$534	1.4
Todd County	\$14.12	\$734	\$29,360	1.4	\$67,100	\$1,678	\$20,130	\$503	1,711	17%	\$11.78	\$612	1.2
Traverse County	\$14.12	\$734	\$29,360	1.4	\$65,300	\$1,633	\$19,590	\$490	328	20%	\$11.75	\$611	1.2
Wabasha County	\$14.12	\$734	\$29,360	1.4	\$81,200	\$2,030	\$24,360	\$609	1,928	21%	\$9.86	\$513	1.4
Wadena County	\$14.12	\$734	\$29,360	1.4	\$56,600	\$1,415	\$16,980	\$425	1,331	23%	\$12.80	\$666	1.1
Waseca County	\$14.12	\$734	\$29,360	1.4	\$74,800	\$1,870	\$22,440	\$561	1,670	22%	\$9.04	\$470	1.6
Washington County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	17,817	19%	\$12.52	\$651	2.0
Watwan County	\$14.12	\$734	\$29,360	1.4	\$72,400	\$1,810	\$21,720	\$543	996	23%	\$10.22	\$531	1.4

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
Wilkin County	\$14.12	\$734	\$29,360	1.4	\$72,100	\$1,803	\$21,630	\$541	617	22%	\$10.67	\$555	1.3
Winona County	\$14.71	\$765	\$30,600	1.5	\$78,200	\$1,955	\$23,460	\$587	5,749	30%	\$10.23	\$532	1.4
Wright County	\$25.15	\$1,308	\$52,320	2.5	\$104,900	\$2,623	\$31,470	\$787	8,892	18%	\$11.57	\$601	2.2
Yellow Medicine County	\$14.12	\$734	\$29,360	1.4	\$73,200	\$1,830	\$21,960	\$549	840	21%	\$8.64	\$449	1.6

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.