In Wisconsin, the Fair Market Rent (FMR) for a two-bedroom apartment is $\$ 930$. In order to afford this level of rent and utilities - without paying more than $30 \%$ of income on housing - a household must earn \$3,100 monthly or $\$ 37,202$ annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:


PER HOUR
STATE HOUSING WAGE

FACTS ABOUT WISCONSIN:

| STATE FACTS |  |
| :--- | :---: |
| Minimum Wage | $\$ 7.25$ |
| Average Renter Wage | $\$ 14.76$ |
| 2-Bedroom Housing Wage | $\$ 17.89$ |
| Number of Renter Households | 777,217 |
| Percent Renters | $33 \%$ |


| MOST EXPENSIVE AREAS | HOUSING <br> WAGE |
| :---: | :---: |
| Minneapolis-St. Paul-Bloomington HMFA | $\$ 25.15$ |
| Madison HMFA | $\$ 23.29$ |
| Kenosha County | $\$ 20.23$ |
| Milwaukee-Waukesha-West Allis MSA | $\$ 18.71$ |
| Columbia County | $\$ 17.67$ |

[^0]| Hourly wage necessary to afford 2 BR $^{1}$ FMR $^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | 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 AMI5 | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Montly 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |


| Wisconsin | \$17.89 \| | \$930 | \$37,202 | 2.5 | \$81,313 | \$2,033 | \$24,394 | \$610 | 777,217 | 33\% | \$14.76 | \$767 | 1.2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Combined Nonmetro Areas | \$15.02 | \$781 | \$31,232 | 2.1 | \$70,718 | \$1,768 | \$21,215 | \$530 | 161,992 | 26\% | \$12.00 | \$624 | 1.3 |
| Metropolitan Areas |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Appleton MSA | \$15.44 | \$803 | \$32,120 | 2.1 | \$85,600 | \$2,140 | \$25,680 | \$642 | 25,093 | 27\% | \$14.36 | \$747 | 1.1 |
| Columbia County HMFA | \$17.67 | \$919 | \$36,760 | 2.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 6,179 | 26\% | \$11.69 | \$608 | 1.5 |
| Duluth MSA | \$17.00 | \$884 | \$35,360 | 2.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 6,174 | 32\% | \$12.22 | \$636 | 1.4 |
| Eau Claire MSA | \$16.69 | \$868 | \$34,720 | 2.3 | \$80,000 | \$2,000 | \$24,000 | \$600 | 21,446 | 32\% | \$12.97 | \$674 | 1.3 |
| Fond du Lac MSA | \$15.40 | \$801 | \$32,040 | 2.1 | \$75,000 | \$1,875 | \$22,500 | \$563 | 12,350 | 30\% | \$13.25 | \$689 | 1.2 |
| Green Bay HMFA | \$17.15 \| | \$892 | \$35,680 | 2.4 | \$80,700 | \$2,018 | \$24,210 | \$605 | 38,737 | 34\% | \$15.20 | \$790 | 1.1 |
| Green County HMFA | \$16.50 | \$858 | \$34,320 | 2.3 | \$80,700 | \$2,018 | \$24,210 | \$605 | 3,747 | 25\% | \$11.57 | \$602 | 1.4 |
| Iowa County HMFA | \$16.85 | \$876 | \$35,040 | 2.3 | \$81,500 | \$2,038 | \$24,450 | \$611 | 2,576 | 26\% | \$14.01 | \$729 | 1.2 |
| Janesville-Beloit MSA | \$16.62 | \$864 | \$34,560 | 2.3 | \$73,000 | \$1,825 | \$21,900 | \$548 | 20,485 | 32\% | \$14.48 | \$753 | 1.1 |
| Kenosha County HMFA | \$20.23 \| | \$1,052 | \$42,080 | 2.8 | \$82,300 | \$2,058 | \$24,690 | \$617 | 21,741 | 34\% | \$12.84 | \$668 | 1.6 |
| La Crosse-Onalaska MSA | \$16.81 | \$874 | \$34,960 | 2.3 | \$85,100 | \$2,128 | \$25,530 | \$638 | 17,569 | 37\% | \$14.14 | \$736 | 1.2 |
| Madison HMFA | \$23.29 \| | \$1,211 | \$48,440 | 3.2 | \$103,100 | \$2,578 | \$30,930 | \$773 | 93,189 | 42\% | \$17.24 | \$897 | 1.4 |
| Milwaukee-Waukesha-West Allis MSA | \$18.71 \| | \$973 | \$38,920 | 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 251,626 | 40\% | \$16.69 | \$868 | 1.1 |
| Minneapolis-St. Paul-Bloomington HMFA | \$25.15 | \$1,308 | \$52,320 | 3.5 | \$104,900 | \$2,623 | \$31,470 | \$787 | 12,272 | 25\% | \$10.66 | \$554 | 2.4 |
| Oconto County HMFA | \$14.23 \| | \$740 | \$29,600 | 2.0 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,773 | 17\% | \$10.27 | \$534 | 1.4 |
| Oshkosh-Neenah MSA | \$14.60 | \$759 | \$30,360 | 2.0 | \$77,500 | \$1,938 | \$23,250 | \$581 | 24,555 | 35\% | \$16.20 | \$842 | 0.9 |
| Racine MSA | \$17.44 \| | \$907 | \$36,280 | 2.4 | \$77,200 | \$1,930 | \$23,160 | \$579 | 24,955 | 32\% | \$12.56 | \$653 | 1.4 |
| Sheboygan MSA | \$14.79 \| | \$769 | \$30,760 | 2.0 | \$79,600 | \$1,990 | \$23,880 | \$597 | 14,340 | 30\% | \$15.05 | \$782 | 1.0 |

[^1]| Hourly wage necessary to afford 2 BR $^{1}$ FMR $^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | Annual income needed to afford 2 BMR FMR | Full-time jobs at minimum wage to afford 2BR FMR ${ }^{3}$ | Annual $\mathrm{AMI}^{4}$ | Monthly rent affordable at AMI ${ }^{5}$ | $\begin{aligned} & 30 \% \\ & \text { of AMI } \end{aligned}$ | Montly 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

Wausau MSA

Counties
Adams County
Ashland County
Barron County
Bayfield County
Brown County
Buffalo County
Burnett County
Calumet County
Chippewa County
Clark County
Columbia County
Crawford County
Dane County
Dodge County
Door County
Douglas County
Dunn County
Eau Claire County
Florence County
Fond du Lac County
Forest County
Grant County
Green County

| \$15.63 \| | \$813 | \$32,520 | 2.2 | \$79,300 | \$1,983 | \$23,790 | \$595 | 15,418 | 28\% | \$13.76 | \$716 | 1.1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| \$14.71 | \$765 | \$30,600 | 2.0 | \$56,000 | \$1,400 | \$16,800 | \$420 | 1,514 | 17\% | \$11.12 | \$578 | 1.3 |
| \$14.12 | \$734 | \$29,360 | 1.9 | \$61,000 | \$1,525 | \$18,300 | \$458 | 2,082 | 32\% | \$11.88 | \$618 | 1.2 |
| \$14.12 | \$734 | \$29,360 | 1.9 | \$66,200 | \$1,655 | \$19,860 | \$497 | 4,777 | 25\% | \$10.31 | \$536 | 1.4 |
| \$14.42 | \$750 | \$30,000 | 2.0 | \$65,800 | \$1,645 | \$19,740 | \$494 | 1,185 | 17\% | \$9.25 | \$481 | 1.6 |
| \$17.15 | \$892 | \$35,680 | 2.4 | \$80,700 | \$2,018 | \$24,210 | \$605 | 37,011 | 35\% | \$15.35 | \$798 | 1.1 |
| \$14.62 | \$760 | \$30,400 | 2.0 | \$71,200 | \$1,780 | \$21,360 | \$534 | 1,365 | 24\% | \$12.94 | \$673 | 1.1 |
| \$14.48 | \$753 | \$30,120 | 2.0 | \$61,600 | \$1,540 | \$18,480 | \$462 | 1,300 | 18\% | \$10.83 | \$563 | 1.3 |
| \$15.44 \| | \$803 | \$32,120 | 2.1 | \$85,600 | \$2,140 | \$25,680 | \$642 | 3,834 | 19\% | \$9.53 | \$496 | 1.6 |
| \$16.69 | \$868 | \$34,720 | 2.3 | \$80,000 | \$2,000 | \$24,000 | \$600 | 6,884 | 27\% | \$11.91 | \$619 | 1.4 |
| \$14.12 \| | \$734 | \$29,360 | 1.9 | \$64,800 | \$1,620 | \$19,440 | \$486 | 2,761 | 22\% | \$12.49 | \$650 | 1.1 |
| \$17.67 | \$919 | \$36,760 | 2.4 | \$83,200 | \$2,080 | \$24,960 | \$624 | 6,179 | 26\% | \$11.69 | \$608 | 1.5 |
| \$14.12 \| | \$734 | \$29,360 | 1.9 | \$65,700 | \$1,643 | \$19,710 | \$493 | 1,616 | 24\% | \$10.46 | \$544 | 1.3 |
| \$23.29 | \$1,211 | \$48,440 | 3.2 | \$103,100 | \$2,578 | \$30,930 | \$773 | 93,189 | 42\% | \$17.24 | \$897 | 1.4 |
| \$15.67 \| | \$815 | \$32,600 | 2.2 | \$77,900 | \$1,948 | \$23,370 | \$584 | 10,584 | 30\% | \$14.59 | \$759 | 1.1 |
| \$15.62 | \$812 | \$32,480 | 2.2 | \$74,000 | \$1,850 | \$22,200 | \$555 | 2,653 | 20\% | \$10.22 | \$531 | 1.5 |
| \$17.00 | \$884 | \$35,360 | 2.3 | \$76,300 | \$1,908 | \$22,890 | \$572 | 6,174 | 32\% | \$12.22 | \$636 | 1.4 |
| \$14.81 \| | \$770 | \$30,800 | 2.0 | \$73,800 | \$1,845 | \$22,140 | \$554 | 5,368 | 32\% | \$12.92 | \$672 | 1.1 |
| \$16.69 \| | \$868 | \$34,720 | 2.3 | \$80,000 | \$2,000 | \$24,000 | \$600 | 14,562 | 36\% | \$13.40 | \$697 | 1.2 |
| \$14.12 | \$734 | \$29,360 | 1.9 | \$62,800 | \$1,570 | \$18,840 | \$471 | 268 | 14\% | \$5.39 | \$280 | 2.6 |
| \$15.40 | \$801 | \$32,040 | 2.1 | \$75,000 | \$1,875 | \$22,500 | \$563 | 12,350 | 30\% | \$13.25 | \$689 | 1.2 |
| \$14.12 \| | \$734 | \$29,360 | 1.9 | \$56,700 | \$1,418 | \$17,010 | \$425 | 955 | 24\% | \$10.41 | \$541 | 1.4 |
| \$14.12 | \$734 | \$29,360 | 1.9 | \$70,400 | \$1,760 | \$21,120 | \$528 | 5,804 | 30\% | \$10.94 | \$569 | 1.3 |
| \$16.50 \| | \$858 | \$34,320 | 2.3 | \$80,700 | \$2,018 | \$24,210 | \$605 | 3,747 | 25\% | \$11.57 | \$602 | 1.4 |
|  |  |  | 1: BR 2: FM 3: This 4: AM 5: Aff | Year 2021 Fair <br> on uses the hig <br> Year 2021 Ar <br> nts represent | arket Rent. of the cou edian Incom generally a | ate, or federa <br> d standard of |  | ere applica <br> than $30 \%$ of | ss incom | gross hous |  |  |


| Hourly wage necessary to afford 2 BR $^{1}$ FMR $^{2}$ | $\begin{aligned} & 2 \mathrm{BR} \\ & \text { FMR } \end{aligned}$ | 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 AMI5 | $\begin{gathered} 30 \% \\ \text { of AMI } \end{gathered}$ | Montly 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 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |

Green Lake County
Iowa County
Iron County
Jackson County
Jefferson County
Juneau County
Kewaunee County
La Crosse County
Lafayette County
Langlade County
Lincoln County
Manitowoc County
Marathon County
Marinette County
Marquette County
Menominee County Milwaukee County
Monroe County
Oconto County
Oneida County
Outagamie County
Ozaukee County
Pepin County
Pierce County
Polk County

| $\$ 14.12$ |  |  |
| :--- | ---: | ---: |
| $\$ 16.85$ |  |  |
| $\$ 14.12$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 14.12$ | $\$ 876$ | $\$ 35,040$ |
| $\$ 17.25$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 15.12$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 20.23$ | $\$ 897$ | $\$ 35,880$ |
| $\$ 17.15$ | $\$ 786$ | $\$ 31,440$ |
| $\$ 16.81$ | $\$ 1,052$ | $\$ 42,080$ |
| $\$ 14.12$ | $\$ 892$ | $\$ 35,680$ |
| $\$ 14.12$ | $\$ 874$ | $\$ 34,960$ |
| $\$ 14.12$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 14.12$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 15.63$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 14.12$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 14.29$ | $\$ 713$ | $\$ 32,520$ |
| $\$ 14.12$ | $\$ 743$ | $\$ 29,360$ |
| $\$ 18.71$ | $\$ 734$ | $\$ 29,360$ |
| $\$ 15.88$ | $\$ 973$ | $\$ 38,920$ |
| $\$ 14.23$ | $\$ 826$ | $\$ 33,040$ |
| $\$ 14.90$ | $\$ 740$ | $\$ 29,600$ |
| $\$ 15.44$ | $\$ 775$ | $\$ 31,000$ |
| $\$ 18.71$ | $\$ 803$ | $\$ 32,120$ |
| $\$ 14.12$ | $\$ 973$ | $\$ 38,920$ |
| $\$ 25.15$ | $\$ 734$ | $\$ 29,36$ |
| $\$ 16.04$ | $\$ 1,308$ | $\$ 52,32$ |
|  | $\$ 834$ | $\$ 33,36$ |


| 1.9 | \$70,900 | \$1,773 | \$21,270 | \$532 | 1,906 | 24\% | \$11.99 | \$624 | 1.2 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 2.3 | \$81,500 | \$2,038 | \$24,450 | \$611 | 2,576 | 26\% | \$14.01 | \$729 | 1.2 |
| 1.9 | \$56,600 | \$1,415 | \$16,980 | \$425 | 651 | 22\% | \$7.60 | \$395 | 1.9 |
| 1.9 | \$70,200 | \$1,755 | \$21,060 | \$527 | 2,140 | 26\% | \$12.75 | \$663 | 1.1 |
| 2.4 | \$78,800 | \$1,970 | \$23,640 | \$591 | 9,839 | 30\% | \$12.05 | \$626 | 1.4 |
| 2.1 | \$65,200 | \$1,630 | \$19,560 | \$489 | 2,555 | 24\% | \$13.63 | \$709 | 1.1 |
| 2.8 | \$82,300 | \$2,058 | \$24,690 | \$617 | 21,741 | 34\% | \$12.84 | \$668 | 1.6 |
| 2.4 | \$80,700 | \$2,018 | \$24,210 | \$605 | 1,726 | 21\% | \$11.25 | \$585 | 1.5 |
| 2.3 | \$85,100 | \$2,128 | \$25,530 | \$638 | 17,569 | 37\% | \$14.14 | \$736 | 1.2 |
| 1.9 | \$71,700 | \$1,793 | \$21,510 | \$538 | 1,584 | 24\% | \$11.04 | \$574 | 1.3 |
| 1.9 | \$63,200 | \$1,580 | \$18,960 | \$474 | 1,973 | 23\% | \$10.33 | \$537 | 1.4 |
| 1.9 | \$73,200 | \$1,830 | \$21,960 | \$549 | 2,767 | 22\% | \$10.74 | \$559 | 1.3 |
| 1.9 | \$72,200 | \$1,805 | \$21,660 | \$542 | 8,517 | 25\% | \$13.25 | \$689 | 1.1 |
| 2.2 | \$79,300 | \$1,983 | \$23,790 | \$595 | 15,418 | 28\% | \$13.76 | \$716 | 1.1 |
| 1.9 | \$61,300 | \$1,533 | \$18,390 | \$460 | 4,673 | 25\% | \$12.08 | \$628 | 1.2 |
| 2.0 | \$63,100 | \$1,578 | \$18,930 | \$473 | 1,236 | 19\% | \$13.02 | \$677 | 1.1 |
| 1.9 | \$46,200 | \$1,155 | \$13,860 | \$347 | 450 | 32\% | \$5.49 | \$286 | 2.6 |
| 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 193,121 | 51\% | \$17.89 | \$930 | 1.0 |
| 2.2 | \$73,200 | \$1,830 | \$21,960 | \$549 | 5,428 | 30\% | \$14.24 | \$741 | 1.1 |
| 2.0 | \$70,400 | \$1,760 | \$21,120 | \$528 | 2,773 | 17\% | \$10.27 | \$534 | 1.4 |
| 2.1 | \$72,400 | \$1,810 | \$21,720 | \$543 | 2,590 | 17\% | \$11.91 | \$619 | 1.3 |
| 2.1 | \$85,600 | \$2,140 | \$25,680 | \$642 | 21,259 | 29\% | \$15.01 | \$781 | 1.0 |
| 2.6 | \$84,400 | \$2,110 | \$25,320 | \$633 | 8,645 | 24\% | \$12.45 | \$648 | 1.5 |
| 1.9 | \$72,700 | \$1,818 | \$21,810 | \$545 | 620 | 20\% | \$13.48 | \$701 | 1.0 |
| 3.5 | \$104,900 | \$2,623 | \$31,470 | \$787 | 4,333 | 28\% | \$10.50 | \$546 | 2.4 |
| 2.2 | \$71,300 | \$1,783 | \$21,390 | \$535 | 3,894 | 21\% | \$10.12 | \$526 | 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.


[^0]:    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.

    OUT OF REACH 2021 | NATIONAL LOW INCOME HOUSING COALITION

[^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.

