

NEBRASKA

#39*

In **Nebraska**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$984**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,278** monthly or **\$39,341** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.91
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT NEBRASKA:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$17.62
2-Bedroom Housing Wage	\$18.91
Number of Renter Households	254,894
Percent Renters	33%

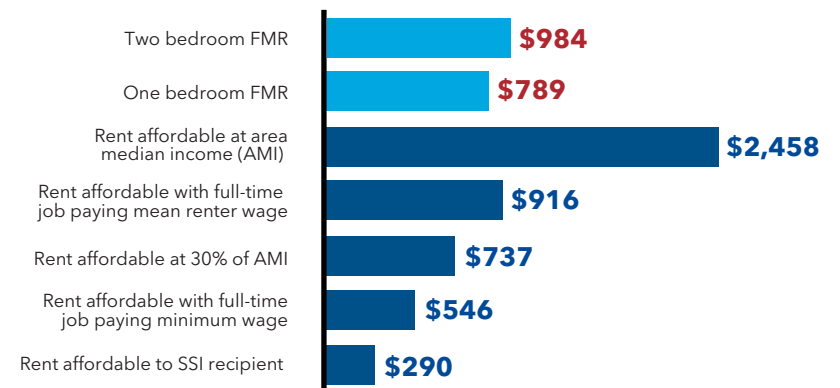
72
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

58
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

1.8
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

1.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Stanton County	\$21.46
Omaha-Council Bluffs HMFA	\$20.83
Lincoln HMFA	\$18.85
Dodge County	\$18.00
Buffalo County	\$17.87



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.

NEBRASKA

	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
Nebraska	\$18.91	\$984	\$39,341	1.8	\$98,304	\$2,458	\$29,491	\$737	254,894	33%	\$17.62	\$916	1.1
Combined Nonmetro Areas	\$16.61	\$863	\$34,540	1.6	\$85,514	\$2,138	\$25,654	\$641	76,161	28%	\$14.85	\$772	1.1
<u>Metropolitan Areas</u>													
Hall County HMFA	\$17.13	\$891	\$35,640	1.6	\$82,100	\$2,053	\$24,630	\$616	8,725	37%	\$17.00	\$884	1.0
Howard County HMFA	\$15.88	\$826	\$33,040	1.5	\$88,700	\$2,218	\$26,610	\$665	604	24%	\$8.66	\$450	1.8
Lincoln HMFA	\$18.85	\$980	\$39,200	1.8	\$101,600	\$2,540	\$30,480	\$762	51,592	40%	\$17.30	\$899	1.1
Merrick County HMFA	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	669	21%	\$14.30	\$744	1.1
Omaha-Council Bluffs HMFA	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	110,559	35%	\$19.62	\$1,020	1.1
Saunders County HMFA	\$16.54	\$860	\$34,400	1.6	\$105,000	\$2,625	\$31,500	\$788	1,776	20%	\$13.85	\$720	1.2
Seward County HMFA	\$15.90	\$827	\$33,080	1.5	\$102,800	\$2,570	\$30,840	\$771	1,788	27%	\$15.14	\$787	1.1
Sioux City MSA	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	3,020	32%	\$17.99	\$935	1.0
<u>Counties</u>													
Adams County	\$16.02	\$833	\$33,320	1.5	\$88,500	\$2,213	\$26,550	\$664	4,011	32%	\$12.10	\$629	1.3
Antelope County	\$15.88	\$826	\$33,040	1.5	\$76,600	\$1,915	\$22,980	\$575	676	26%	\$14.70	\$764	1.1
Arthur County †	\$16.12	\$838	\$33,520	1.5	\$86,300	\$2,158	\$25,890	\$647	48	27%			
Banner County †	\$16.12	\$838	\$33,520	1.5	\$74,200	\$1,855	\$22,260	\$557	70	30%			
Blaine County †	\$16.12	\$838	\$33,520	1.5	\$62,400	\$1,560	\$18,720	\$468	39	22%			
Boone County	\$15.88	\$826	\$33,040	1.5	\$93,500	\$2,338	\$28,050	\$701	475	21%	\$15.84	\$824	1.0
Box Butte County	\$16.67	\$867	\$34,680	1.6	\$88,000	\$2,200	\$26,400	\$660	1,146	25%	\$9.13	\$475	1.8
Boyd County	\$15.88	\$826	\$33,040	1.5	\$86,800	\$2,170	\$26,040	\$651	143	18%	\$11.94	\$621	1.3
Brown County	\$15.88	\$826	\$33,040	1.5	\$72,000	\$1,800	\$21,600	\$540	228	20%	\$13.00	\$676	1.2
Buffalo County	\$17.87	\$929	\$37,160	1.7	\$98,500	\$2,463	\$29,550	\$739	6,551	34%	\$13.99	\$728	1.3

† Wage data not available (See Appendix B).

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

NEBRASKA

	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
Burt County	\$15.88	\$826	\$33,040	1.5	\$84,200	\$2,105	\$25,260	\$632	599	21%	\$11.56	\$601	1.4
Butler County	\$16.33	\$849	\$33,960	1.6	\$102,700	\$2,568	\$30,810	\$770	724	21%	\$13.07	\$680	1.2
Cass County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	1,694	17%	\$13.12	\$682	1.6
Cedar County	\$15.88	\$826	\$33,040	1.5	\$95,600	\$2,390	\$28,680	\$717	582	18%	\$13.27	\$690	1.2
Chase County	\$15.88	\$826	\$33,040	1.5	\$75,700	\$1,893	\$22,710	\$568	355	23%	\$15.07	\$783	1.1
Cherry County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	860	40%	\$12.40	\$645	1.3
Cheyenne County	\$17.35	\$902	\$36,080	1.7	\$79,800	\$1,995	\$23,940	\$599	1,516	35%	\$15.24	\$793	1.1
Clay County	\$15.88	\$826	\$33,040	1.5	\$89,700	\$2,243	\$26,910	\$673	478	20%	\$12.17	\$633	1.3
Colfax County	\$16.44	\$855	\$34,200	1.6	\$80,600	\$2,015	\$24,180	\$605	835	23%	\$24.80	\$1,290	0.7
Cuming County	\$15.88	\$826	\$33,040	1.5	\$87,600	\$2,190	\$26,280	\$657	1,136	31%	\$16.58	\$862	1.0
Custer County	\$15.88	\$826	\$33,040	1.5	\$73,400	\$1,835	\$22,020	\$551	1,336	30%	\$17.37	\$903	0.9
Dakota County	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	2,496	35%	\$18.43	\$958	1.0
Dawes County	\$16.52	\$859	\$34,360	1.6	\$78,100	\$1,953	\$23,430	\$586	1,234	36%	\$11.64	\$605	1.4
Dawson County	\$16.75	\$871	\$34,840	1.6	\$76,700	\$1,918	\$23,010	\$575	3,006	34%	\$16.29	\$847	1.0
Deuel County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	134	17%	\$15.11	\$786	1.1
Dixon County	\$17.85	\$928	\$37,120	1.7	\$85,300	\$2,133	\$25,590	\$640	524	23%	\$14.37	\$747	1.2
Dodge County	\$18.00	\$936	\$37,440	1.7	\$87,700	\$2,193	\$26,310	\$658	5,213	36%	\$17.27	\$898	1.0
Douglas County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	86,335	38%	\$20.24	\$1,052	1.0
Dundy County	\$15.88	\$826	\$33,040	1.5	\$91,100	\$2,278	\$27,330	\$683	186	23%	\$15.47	\$804	1.0
Fillmore County	\$15.88	\$826	\$33,040	1.5	\$101,900	\$2,548	\$30,570	\$764	476	20%	\$13.01	\$676	1.2
Franklin County	\$15.88	\$826	\$33,040	1.5	\$68,500	\$1,713	\$20,550	\$514	214	18%	\$14.85	\$772	1.1
Frontier County	\$15.88	\$826	\$33,040	1.5	\$78,400	\$1,960	\$23,520	\$588	305	30%	\$13.16	\$684	1.2
Furnas County	\$15.88	\$826	\$33,040	1.5	\$78,200	\$1,955	\$23,460	\$587	417	21%	\$14.89	\$774	1.1
Gage County	\$15.88	\$826	\$33,040	1.5	\$88,000	\$2,200	\$26,400	\$660	2,685	30%	\$11.74	\$610	1.4
Garden County	\$16.12	\$838	\$33,520	1.5	\$63,700	\$1,593	\$19,110	\$478	183	21%	\$17.88	\$930	0.9
Garfield County	\$15.88	\$826	\$33,040	1.5	\$73,500	\$1,838	\$22,050	\$551	147	18%	\$10.18	\$530	1.6

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Gosper County	\$16.29	\$847	\$33,880	1.6	\$85,500	\$2,138	\$25,650	\$641	145	19%	\$20.39	\$1,060	0.8
Grant County	\$16.12	\$838	\$33,520	1.5	\$73,700	\$1,843	\$22,110	\$553	85	28%	\$9.08	\$472	1.8
Greeley County	\$15.88	\$826	\$33,040	1.5	\$74,600	\$1,865	\$22,380	\$560	155	17%	\$13.79	\$717	1.2
Hall County	\$17.13	\$891	\$35,640	1.6	\$82,100	\$2,053	\$24,630	\$616	8,725	37%	\$17.00	\$884	1.0
Hamilton County	\$15.88	\$826	\$33,040	1.5	\$100,200	\$2,505	\$30,060	\$752	737	21%	\$19.47	\$1,012	0.8
Harlan County	\$15.88	\$826	\$33,040	1.5	\$93,500	\$2,338	\$28,050	\$701	214	18%	\$12.08	\$628	1.3
Hayes County †	\$15.88	\$826	\$33,040	1.5	\$81,900	\$2,048	\$24,570	\$614	94	27%			
Hitchcock County	\$15.88	\$826	\$33,040	1.5	\$72,200	\$1,805	\$21,660	\$542	273	25%	\$15.16	\$788	1.0
Holt County	\$15.88	\$826	\$33,040	1.5	\$82,100	\$2,053	\$24,630	\$616	1,146	28%	\$14.77	\$768	1.1
Hooker County	\$15.88	\$826	\$33,040	1.5	\$79,100	\$1,978	\$23,730	\$593	125	41%	\$12.52	\$651	1.3
Howard County	\$15.88	\$826	\$33,040	1.5	\$88,700	\$2,218	\$26,610	\$665	604	24%	\$8.66	\$450	1.8
Jefferson County	\$15.88	\$826	\$33,040	1.5	\$73,700	\$1,843	\$22,110	\$553	987	32%	\$15.93	\$828	1.0
Johnson County	\$15.88	\$826	\$33,040	1.5	\$73,400	\$1,835	\$22,020	\$551	496	28%	\$13.51	\$702	1.2
Kearney County	\$16.19	\$842	\$33,680	1.5	\$90,000	\$2,250	\$27,000	\$675	665	24%	\$14.95	\$777	1.1
Keith County	\$15.88	\$826	\$33,040	1.5	\$83,900	\$2,098	\$25,170	\$629	886	24%	\$12.54	\$652	1.3
Keya Paha County †	\$15.88	\$826	\$33,040	1.5	\$68,500	\$1,713	\$20,550	\$514	66	20%			
Kimball County	\$15.88	\$826	\$33,040	1.5	\$73,200	\$1,830	\$21,960	\$549	445	30%	\$13.51	\$703	1.2
Knox County	\$15.88	\$826	\$33,040	1.5	\$82,800	\$2,070	\$24,840	\$621	798	24%	\$13.22	\$687	1.2
Lancaster County	\$18.85	\$980	\$39,200	1.8	\$101,600	\$2,540	\$30,480	\$762	51,592	40%	\$17.30	\$899	1.1
Lincoln County	\$16.52	\$859	\$34,360	1.6	\$87,100	\$2,178	\$26,130	\$653	4,564	32%	\$14.19	\$738	1.2
Logan County	\$15.88	\$826	\$33,040	1.5	\$74,600	\$1,865	\$22,380	\$560	74	23%	\$14.59	\$759	1.1
Loup County †	\$16.12	\$838	\$33,520	1.5	\$72,400	\$1,810	\$21,720	\$543	80	30%			
McPherson County †	\$16.12	\$838	\$33,520	1.5	\$70,700	\$1,768	\$21,210	\$530	54	27%			
Madison County	\$17.02	\$885	\$35,400	1.6	\$87,300	\$2,183	\$26,190	\$655	4,527	32%	\$17.21	\$895	1.0
Merrick County	\$15.88	\$826	\$33,040	1.5	\$86,900	\$2,173	\$26,070	\$652	669	21%	\$14.30	\$744	1.1
Morrill County	\$16.73	\$870	\$34,800	1.6	\$72,600	\$1,815	\$21,780	\$545	410	22%	\$13.35	\$694	1.3

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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
Nance County	\$15.88	\$826	\$33,040	1.5	\$77,600	\$1,940	\$23,280	\$582	213	16%	\$15.36	\$799	1.0
Nemaha County	\$15.88	\$826	\$33,040	1.5	\$85,200	\$2,130	\$25,560	\$639	728	26%	\$12.09	\$628	1.3
Nuckolls County	\$15.88	\$826	\$33,040	1.5	\$84,700	\$2,118	\$25,410	\$635	337	20%	\$9.01	\$468	1.8
Otoe County	\$15.92	\$828	\$33,120	1.5	\$95,400	\$2,385	\$28,620	\$716	1,572	25%	\$12.92	\$672	1.2
Pawnee County	\$15.88	\$826	\$33,040	1.5	\$69,900	\$1,748	\$20,970	\$524	175	16%	\$21.64	\$1,125	0.7
Perkins County	\$15.88	\$826	\$33,040	1.5	\$84,400	\$2,110	\$25,320	\$633	220	19%	\$18.04	\$938	0.9
Phelps County	\$15.88	\$826	\$33,040	1.5	\$89,600	\$2,240	\$26,880	\$672	1,004	27%	\$14.08	\$732	1.1
Pierce County	\$15.88	\$826	\$33,040	1.5	\$83,600	\$2,090	\$25,080	\$627	653	23%	\$15.18	\$789	1.0
Platte County	\$17.25	\$897	\$35,880	1.6	\$89,400	\$2,235	\$26,820	\$671	3,487	26%	\$15.02	\$781	1.1
Polk County	\$15.88	\$826	\$33,040	1.5	\$90,300	\$2,258	\$27,090	\$677	297	15%	\$12.50	\$650	1.3
Red Willow County	\$15.88	\$826	\$33,040	1.5	\$84,900	\$2,123	\$25,470	\$637	1,302	30%	\$13.88	\$722	1.1
Richardson County	\$15.88	\$826	\$33,040	1.5	\$70,300	\$1,758	\$21,090	\$527	887	24%	\$13.34	\$693	1.2
Rock County	\$15.88	\$826	\$33,040	1.5	\$76,000	\$1,900	\$22,800	\$570	115	21%	\$14.45	\$751	1.1
Saline County	\$15.90	\$827	\$33,080	1.5	\$78,300	\$1,958	\$23,490	\$587	1,448	28%	\$15.61	\$812	1.0
Sarpy County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	20,811	30%	\$17.60	\$915	1.2
Saunders County	\$16.54	\$860	\$34,400	1.6	\$105,000	\$2,625	\$31,500	\$788	1,776	20%	\$13.85	\$720	1.2
Scotts Bluff County	\$16.87	\$877	\$35,080	1.6	\$81,900	\$2,048	\$24,570	\$614	4,566	31%	\$13.91	\$723	1.2
Seward County	\$15.90	\$827	\$33,080	1.5	\$102,800	\$2,570	\$30,840	\$771	1,788	27%	\$15.14	\$787	1.1
Sheridan County	\$15.88	\$826	\$33,040	1.5	\$69,100	\$1,728	\$20,730	\$518	681	33%	\$15.66	\$814	1.0
Sherman County	\$15.88	\$826	\$33,040	1.5	\$80,200	\$2,005	\$24,060	\$602	340	26%	\$14.16	\$737	1.1
Sioux County †	\$15.88	\$826	\$33,040	1.5	\$62,600	\$1,565	\$18,780	\$470	151	33%			
Stanton County	\$21.46	\$1,116	\$44,640	2.0	\$95,100	\$2,378	\$28,530	\$713	453	20%	\$21.50	\$1,118	1.0
Thayer County	\$15.88	\$826	\$33,040	1.5	\$80,200	\$2,005	\$24,060	\$602	465	23%	\$19.39	\$1,008	0.8
Thomas County	\$15.88	\$826	\$33,040	1.5	\$82,800	\$2,070	\$24,840	\$621	103	36%	\$22.10	\$1,149	0.7
Thurston County	\$15.88	\$826	\$33,040	1.5	\$71,500	\$1,788	\$21,450	\$536	806	40%	\$20.08	\$1,044	0.8
Valley County	\$15.88	\$826	\$33,040	1.5	\$87,000	\$2,175	\$26,100	\$653	389	23%	\$12.55	\$652	1.3

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Washington County	\$20.83	\$1,083	\$43,320	2.0	\$109,400	\$2,735	\$32,820	\$821	1,719	21%	\$15.83	\$823	1.3
Wayne County	\$16.23	\$844	\$33,760	1.5	\$90,000	\$2,250	\$27,000	\$675	1,007	27%	\$7.93	\$412	2.0
Webster County	\$15.88	\$826	\$33,040	1.5	\$71,000	\$1,775	\$21,300	\$533	238	17%	\$11.51	\$598	1.4
Wheeler County	\$15.88	\$826	\$33,040	1.5	\$81,400	\$2,035	\$24,420	\$611	82	24%	\$21.36	\$1,111	0.7
York County	\$17.38	\$904	\$36,160	1.7	\$89,400	\$2,235	\$26,820	\$671	1,408	25%	\$16.38	\$852	1.1

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