

West Virginia

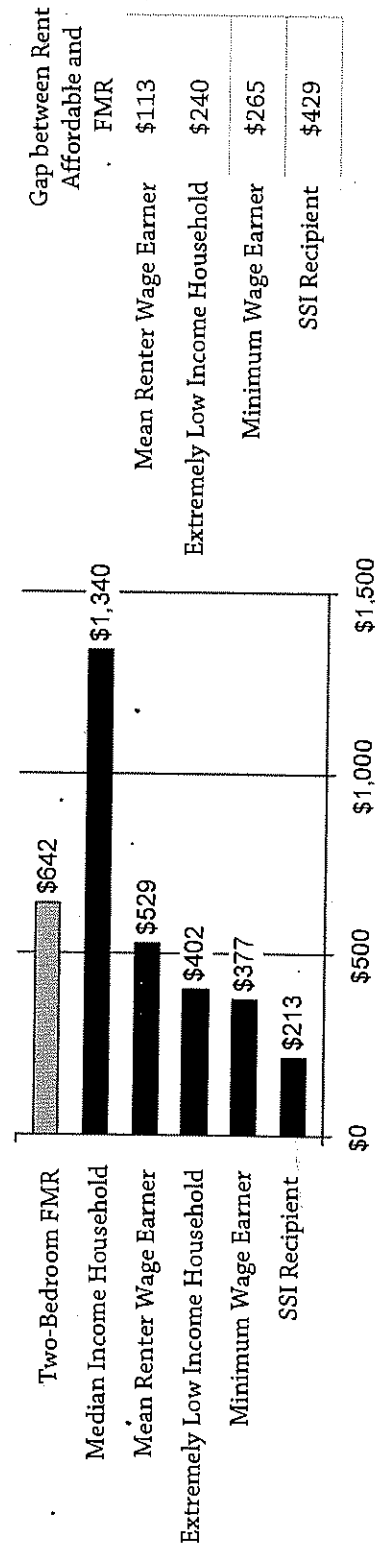
In West Virginia, the Fair Market Rent (FMR) for a two-bedroom apartment is \$642. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,141 monthly or \$25,693 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$12.35

In West Virginia, a minimum wage worker earns an hourly wage of \$7.25. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 68 hours per week, 52 weeks per year. Or a household must include 1.7 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In West Virginia, the estimated mean (average) wage for a renter is \$10.18. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 49 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.

Monthly Rent Affordable to Selected Income Levels Compared with Two-Bedroom FMR



West Virginia

FY13 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	HOUSING COSTS			AREA MEDIAN INCOME (AMI)			RENTER HOUSEHOLDS						
	Hourly wage necessary 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
West Virginia	\$12.35	\$642	\$25,693	1.7	\$53,611	\$1,340	\$16,083	\$402	190,296	26%	\$10.18	\$529	1.2
Combined Nonmetro Areas	\$11.56	\$601	\$24,037	1.6	\$47,462	\$1,187	\$14,238	\$356	75,350	23%	\$10.05	\$522	1.2
Metropolitan Areas													
Boone County HMFA	\$11.10	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,207	23%	\$14.89	\$774	0.7
Charleston HMFA	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	29,083	25%	\$12.25	\$637	1.0
Cumberland MSA	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	3,012	27%	\$8.78	\$457	1.4
Huntington-Ashland MSA	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	19,023	33%	\$9.51	\$494	1.3
Jefferson County HMFA	\$17.33	\$901	\$36,040	2.4	\$82,000	\$2,050	\$24,600	\$615	4,433	23%	\$8.75	\$455	2.0
Martinsburg HMFA	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	12,011	26%	\$9.03	\$470	1.5
Morgantown MSA	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	17,329	36%	\$9.05	\$470	1.6
Parkersburg-Marietta-Vienna MSA	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	10,243	25%	\$8.14	\$423	1.5
Steubenville-Weirton MSA	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	5,202	23%	\$10.51	\$547	1.1
Wheeling MSA	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	8,351	26%	\$9.68	\$503	1.2
Winchester MSA	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	4,052	39%	\$8.53	\$443	1.9
Counties													
Barbour County	\$12.00	\$624	\$24,960	1.7	\$41,900	\$1,048	\$12,570	\$314	1,473	24%	\$7.80	\$406	1.5
Berkeley County	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	9,641	25%	\$9.01	\$469	1.5
Boone County	\$11.10	\$577	\$23,080	1.5	\$51,000	\$1,275	\$15,300	\$383	2,207	23%	\$14.89	\$774	0.7
Braxton County	\$11.29	\$587	\$23,480	1.6	\$43,000	\$1,075	\$12,900	\$323	1,372	23%	\$8.46	\$440	1.3
Brooke County	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	2,052	21%	\$11.52	\$599	1.0
Cabell County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	15,172	38%	\$9.60	\$499	1.3
Calhoun County	\$11.10	\$577	\$23,080	1.5	\$37,100	\$928	\$11,130	\$278	721	23%	\$12.11	\$630	0.9
Clay County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	696	20%	\$9.86	\$513	1.2
Doddridge County	\$11.65	\$605	\$24,240	1.6	\$36,200	\$905	\$10,860	\$272	495	18%	\$7.68	\$400	1.5
Fayette County	\$11.10	\$577	\$23,080	1.5	\$44,700	\$1,118	\$13,410	\$335	3,962	22%	\$9.90	\$515	1.1
Gilmer County	\$11.40	\$593	\$23,720	1.6	\$40,400	\$1,010	\$12,120	\$303	582	24%	\$8.39	\$436	1.4
Grant County	\$14.12	\$734	\$29,360	1.9	\$49,100	\$1,228	\$14,730	\$368	1,053	21%	\$12.61	\$655	1.1
Greenbrier County	\$12.02	\$625	\$25,000	1.7	\$45,900	\$1,148	\$13,770	\$344	3,918	25%	\$9.74	\$506	1.2
Hampshire County	\$16.13	\$839	\$33,560	2.2	\$65,700	\$1,643	\$19,710	\$493	4,052	39%	\$8.53	\$443	1.9

† Wage data not available (See Appendix A).

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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.

West Virginia

FY13 HOUSING WAGE

HOUSING COSTS

AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	HOUSING COSTS		AREA MEDIAN INCOME (AMI)		RENTER HOUSEHOLDS								
	Hourly wage necessary 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Hancock County	\$11.83	\$615	\$24,600	1.6	\$50,300	\$1,258	\$15,090	\$377	3,150	24%	\$9.80	\$510	1.2
Hardy County	\$11.50	\$598	\$23,920	1.6	\$44,000	\$1,100	\$13,200	\$330	1,148	24%	\$9.68	\$503	1.2
Harrison County	\$11.27	\$586	\$23,440	1.6	\$54,200	\$1,355	\$16,260	\$407	7,372	27%	\$8.84	\$460	1.3
Jackson County	\$11.13	\$579	\$23,160	1.5	\$52,500	\$1,313	\$15,750	\$394	2,348	20%	\$8.23	\$428	1.4
Jefferson County	\$17.33	\$901	\$36,040	2.4	\$82,000	\$2,050	\$24,600	\$615	4,483	23%	\$8.75	\$455	2.0
Kanawha County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	23,603	29%	\$12.28	\$639	1.0
Lewis County	\$11.37	\$591	\$23,640	1.6	\$44,900	\$1,123	\$13,470	\$337	1,819	28%	\$13.31	\$692	0.9
Lincoln County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	1,869	21%	\$10.88	\$566	1.1
Logan County	\$11.10	\$577	\$23,080	1.5	\$46,200	\$1,155	\$13,860	\$347	3,985	27%	\$13.56	\$705	0.8
Marion County	\$11.96	\$622	\$24,880	1.6	\$52,100	\$1,303	\$15,630	\$391	5,651	25%	\$10.66	\$554	1.1
Marshall County	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	2,896	21%	\$13.34	\$694	0.9
Mason County	\$11.10	\$577	\$23,080	1.5	\$44,700	\$1,118	\$13,410	\$335	2,218	21%	\$11.76	\$611	0.9
McDowell County	\$11.10	\$577	\$23,080	1.5	\$30,200	\$755	\$9,060	\$227	1,982	24%	\$14.90	\$775	0.7
Mercer County	\$11.10	\$577	\$23,080	1.5	\$45,200	\$1,130	\$13,560	\$339	6,850	27%	\$8.38	\$436	1.3
Mineral County	\$12.15	\$632	\$25,280	1.7	\$53,300	\$1,333	\$15,990	\$400	3,012	27%	\$8.78	\$457	1.4
Mingo County	\$11.10	\$577	\$23,080	1.5	\$42,700	\$1,068	\$12,810	\$320	2,487	23%	\$14.70	\$764	0.8
Monongalia County	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	15,097	43%	\$9.12	\$474	1.6
Monroe County	\$11.10	\$577	\$23,080	1.5	\$47,900	\$1,198	\$14,370	\$359	765	14%	\$11.56	\$601	1.0
Morgan County	\$13.62	\$708	\$28,320	1.9	\$64,000	\$1,600	\$19,200	\$480	2,370	33%	\$9.26	\$482	1.5
Nicholas County	\$11.10	\$577	\$23,080	1.5	\$46,000	\$1,200	\$14,400	\$360	1,837	18%	\$8.76	\$456	1.3
Ohio County	\$11.83	\$615	\$24,600	1.6	\$51,700	\$1,293	\$15,510	\$388	5,455	29%	\$8.37	\$435	1.4
Pendleton County	\$11.10	\$577	\$23,080	1.5	\$52,700	\$1,318	\$15,810	\$395	755	23%	\$11.27	\$586	1.0
Pleasants County	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	518	20%	\$9.22	\$480	1.3
Pocahontas County	\$11.21	\$583	\$23,320	1.5	\$43,500	\$1,088	\$13,050	\$326	694	18%	\$7.09	\$369	1.6
Preston County	\$14.27	\$742	\$29,680	2.0	\$64,400	\$1,610	\$19,320	\$483	2,232	17%	\$8.37	\$435	1.7
Putnam County	\$12.00	\$624	\$24,960	1.7	\$57,900	\$1,448	\$17,370	\$434	2,915	14%	\$12.45	\$647	1.0
Raleigh County	\$13.48	\$701	\$28,040	1.9	\$55,900	\$1,398	\$16,770	\$419	7,510	24%	\$10.47	\$544	1.3
Randolph County	\$11.10	\$577	\$23,080	1.5	\$50,000	\$1,250	\$15,000	\$375	2,550	23%	\$6.70	\$348	1.7
Ritchie County	\$11.10	\$577	\$23,080	1.5	\$42,400	\$1,060	\$12,720	\$318	872	21%	\$10.01	\$521	1.1
Roane County	\$11.10	\$577	\$23,080	1.5	\$37,500	\$938	\$11,250	\$281	1,396	23%	\$9.13	\$475	1.2
Summers County	\$11.35	\$590	\$23,600	1.6	\$41,700	\$1,043	\$12,510	\$313	1,028	20%	\$7.55	\$392	1.5

† Wage data not available (See Appendix A).

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AREA MEDIAN INCOME (AMI)

RENTER HOUSEHOLDS

	Hourly wage necessary 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 (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Taylor County	\$11.10	\$577	\$23,080	1.5	\$48,500	\$1,213	\$14,550	\$364	1,436	22%	\$7.22	\$375	1.5
Tucker County	\$11.10	\$577	\$23,080	1.5	\$46,000	\$1,150	\$13,800	\$345	636	20%	\$6.64	\$345	1.7
Tyler County	\$11.10	\$577	\$23,080	1.5	\$44,900	\$1,123	\$13,470	\$337	565	15%	\$9.39	\$488	1.2
Upshur County	\$11.29	\$587	\$23,480	1.6	\$47,800	\$1,195	\$14,340	\$359	1,975	22%	\$10.78	\$561	1.0
Wayne County	\$12.06	\$627	\$25,080	1.7	\$50,800	\$1,270	\$15,240	\$381	3,851	23%	\$8.77	\$456	1.4
Webster County	\$11.10	\$577	\$23,080	1.5	\$37,700	\$943	\$11,310	\$283	828	21%	\$13.94	\$725	0.8
Wetzel County	\$11.10	\$577	\$23,080	1.5	\$51,600	\$1,290	\$15,480	\$387	1,431	21%	\$5.94	\$309	1.9
Wirt County †	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	386	17%			
Wood County	\$12.40	\$645	\$25,800	1.7	\$57,400	\$1,435	\$17,220	\$431	9,339	26%	\$8.07	\$420	1.5
Wyoming County	\$11.10	\$577	\$23,080	1.5	\$49,100	\$1,228	\$14,730	\$368	1,636	18%	\$11.72	\$610	0.9

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