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Indiana

In Indiana, the Fair Market Rent (FMR) for a two-bedroom apartment is \$713. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,375 monthly or \$28,501 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.70.

In Indiana, 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 76 hours per week, 52 weeks per year. Or, a household must include 1.9 minimum wage earner(s) working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Indiana, the estimated mean (average) wage for a renter is \$10.76 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 worker(s) earning the mean renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Indiana. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$585.

A unit is considered affordable if it costs no more than 30% of the renter's income.

For an explanation of these data, see [How to Use the Numbers / Where the Numbers Come From](#).

Indiana | Evansville HMFA | Vanderburgh County

If necessary, use the scroll bar at the bottom of the table to view additional jurisdictions.

Number of Households (2005-2009)

Total	2,468,006	105,512	72,843
Renter	703,556	30,232	25,268
% Renter	29%	29%	35%

2011 Area Median Income¹

Annual	\$61,024	\$62,900	\$62,900
Monthly	\$5,085	\$5,242	\$5,242
30% of AMI ²	\$18,307	\$18,870	\$18,870

Maximum Affordable³ Monthly Housing Cost by % of AMI

30%	\$458	\$472	\$472
50%	\$763	\$786	\$786
80%	\$1,220	\$1,258	\$1,258
100%	\$1,526	\$1,573	\$1,573

2011 Fair Market Rent (FMR)⁴

Zero-Bedroom	\$515	\$441	\$441
One-Bedroom	\$585	\$515	\$515
Two-Bedroom	\$713	\$640	\$640
Three-Bedroom	\$913	\$790	\$790
Four-Bedroom	\$976	\$858	\$858

% Change from 2000 Base Rent to 2011 FMR

Zero-Bedroom	32%	34%	34%
One-Bedroom	32%	35%	35%
Two-Bedroom	32%	34%	34%

Three-Bedroom	32%	34%	34%
Four-Bedroom	32%	34%	34%

Annual Income Needed to Afford FMR

Zero-Bedroom	\$20,606	\$17,640	\$17,640
One-Bedroom	\$23,404	\$20,600	\$20,600
Two-Bedroom	\$28,501	\$25,600	\$25,600
Three-Bedroom	\$36,535	\$31,600	\$31,600
Four-Bedroom	\$39,025	\$34,320	\$34,320

Percent of AMI Needed to Afford FMR

Zero-Bedroom	34%	28%	28%
One-Bedroom	38%	33%	33%
Two-Bedroom	47%	41%	41%
Three-Bedroom	60%	50%	50%
Four-Bedroom	64%	55%	55%

2011 Renter Household Income

Estimated Median Renter Household Income ⁵	\$27,817	\$25,375	\$25,150
Percent Needed to Afford 2 BR FMR	102%	101%	102%
Rent Affordable at Median	\$695	\$634	\$629
% Renters Unable to Afford 2 BR FMR ⁶	51%	50%	50%

2011 Renter Wage

Estimated Mean Renter Wage ⁷	\$10.76	\$10.17	\$10.48
Rent Affordable at Mean Wage	\$559	\$529	\$545

2011 Minimum Wage

Minimum Wage	\$7.25	\$7.25	\$7.25
Rent Affordable at Minimum Wage	\$377	\$377	\$377

2011 Supplemental Security Income

Monthly SSI Payment	\$674	\$674	\$674
Rent Affordable at SSI	\$202	\$202	\$202

Housing Wage

Zero-Bedroom	\$9.91	\$8.48	\$8.48
One-Bedroom	\$11.25	\$9.90	\$9.90
Two-Bedroom	\$13.70	\$12.31	\$12.31
Three-Bedroom	\$17.56	\$15.19	\$15.19
Four-Bedroom	\$18.76	\$16.50	\$16.50

Housing Wage as % of Minimum Wage

Zero-Bedroom	137%	117%	117%
One-Bedroom	155%	137%	137%
Two-Bedroom	189%	170%	170%
Three-Bedroom	242%	210%	210%
Four-Bedroom	259%	228%	228%

Housing Wage as % of Mean Renter Wage

Zero-Bedroom	92%	83%	81%
One-Bedroom	105%	97%	94%
Two-Bedroom	127%	121%	117%
Three-Bedroom	163%	149%	145%
Four-Bedroom	174%	162%	157%

Work Hours/Week at Minimum Wage Needed to Afford FMR

Zero-Bedroom	55	47	47
One-Bedroom	62	55	55
Two-Bedroom	76	68	68
Three-Bedroom	97	84	84
Four-Bedroom	104	91	91

Work Hours/Week at Mean Renter Wage Needed to Afford FMR

Zero-Bedroom	37	33	32
One-Bedroom	42	39	38
Two-Bedroom	51	48	47
Three-Bedroom	65	60	58
Four-Bedroom	70	65	63

Full-time Jobs at Minimum Wage Needed to Afford FMR

Zero-Bedroom	1.4	1.2	1.2
One-Bedroom	1.6	1.4	1.4
Two-Bedroom	1.9	1.7	1.7

Three-Bedroom	2.4	2.1	2.1
Four-Bedroom	2.6	2.3	2.3

Full-time Jobs at Mean Renter Wage Needed to Afford FMR

Zero-Bedroom	0.9	0.8	0.8
One-Bedroom	1.0	1.0	0.9
Two-Bedroom	1.3	1.2	1.2
Three-Bedroom	1.6	1.5	1.4
Four-Bedroom	1.7	1.6	1.6
	Indiana	Evansville HMFA	Vanderburgh County

If necessary, use the scroll bar to view additional jurisdictions.

CHART FOOTNOTES	
1.	Fiscal Year 2011 Area Median Income (HUD, 2011).
2.	Annual income of 30% of AMI or less is the federal standard for Extremely Low Income households. Does not include HUD-specific adjustments.
3.	"Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
4.	Fiscal Year 2011 Fair Market Rent (HUD, 2010).
5.	American Community Survey 2005-2009 median renter household income, projected to 2010 using HUD's income adjustment factor and through 2011 based on AMIs.
6.	Estimated by comparing the percent of renter median household income required to afford the two-bedroom FMR to the percent distribution of renter household income as a percent of the median within the state, as measured using 2009 American Community Survey Public Use Microdata Sample housing file.
7.	Based on 2009 BLS data, adjusted using the ratio of renter to overall household income reported in ACS 2005-2009, and projected to April 1, 2011.
*	50th percentile FMR (See Appendix A).
†	Wage data not available (See Appendix A).
	For a listing of towns within FMR areas in New England States, click here .

Receive Data

To download an Excel file with the data for each state below, click its name.

- [Indiana](#)

To download an Adobe Acrobat (.pdf) file with the data for each state below, click its name.

- [Indiana](#)

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