



**A Minimum-Wage Worker  
Cannot Afford a Modest Apartment:**  
*Evidence from Illinois, Minnesota,  
Wisconsin, Indiana, and Iowa*

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## Executive Summary

The minimum wage is intended to ensure that workers can maintain a minimum standard of living that protects their health and well-being. In Illinois, Minnesota, Wisconsin, Indiana, and Iowa, the minimum wage fails to accomplish this goal. Current minimum wage rates are especially inadequate when compared to the hourly wage needed for a full-time worker to afford a modest one-bedroom apartment.

**The minimum wage should be at least \$10.00 an hour in all five Midwestern states.** The hourly wage needed to afford a modest one-bedroom apartment is at least \$10.00 in:

- 52 counties in Illinois (51.0 percent);
- 50 counties in Minnesota (57.5 percent);
- 46 counties in Wisconsin (63.9 percent);
- 58 counties in Indiana (63.1 percent); and
- 29 counties in Iowa (29.3 percent).

However, in all five Midwestern states, the cost of living is higher in the most-populous counties. Accordingly, a \$10.00 minimum wage would be insufficient as a living wage in many regions of Illinois, Minnesota, Wisconsin, Indiana, and Iowa.

**Localities should consider enacting local minimum wage standards.** For example:

- COOK COUNTY, ILLINOIS – which requires a full-time wage of \$19.25 an hour to afford a one-bedroom apartment – should consider at least a \$15.00 minimum wage;
- HENNEPIN COUNTY, MINNESOTA – which requires a wage of \$15.63 an hour to afford a one-bedroom apartment – should consider at least a \$15.00 minimum wage;
- DANE COUNTY, WISCONSIN – which requires a wage of \$15.00 an hour to afford a one-bedroom apartment – should consider a \$15.00 minimum wage;
- MARION COUNTY, INDIANA – which requires a wage of \$12.52 an hour to afford a one-bedroom apartment – should consider at least a \$12.00 minimum wage; and
- JOHNSON COUNTY, IOWA – which requires a wage of \$12.79 an hour to afford a one-bedroom apartment – should consider at least a \$12.00 minimum wage.

While there has been much public debate on the merits of raising the minimum wage, this report finds a substantial need for a minimum wage of *at least* \$10.00 an hour based on the cost of living in Illinois, Minnesota, Wisconsin, Indiana, and Iowa. To make housing more affordable to low-income individuals, states should raise the minimum wage.

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## Introduction

The minimum wage was created to ensure that U.S. workers earn the compensation necessary to maintain a minimum standard of living that protects their health and well-being. As of July 2009, provisions for minimum wage have ensured workers no less than \$7.25 an hour (DOL, 2016). While states have the discretion to institute their own minimum wage laws, which in some cases are higher, employees covered by the Fair Labor Standards Act (FLSA) are always entitled to at least the federal standard. If the original intent of minimum wage is sincere, then this rate should reflect the minimum cost of sustainable living. There is an increasing disconnect, however, between stagnant wages and rising costs of living – including the costs of housing. Minimum wage no longer ensures a worker affordable housing and a stable standard of living.

By federal standards, housing is defined as affordable if the cost accounts for 30 percent of household income or less (Schwartz & Wilson, 2007). Any income spent on rent and utilities above this threshold has been shown to burden households, disproportionately requiring discretionary income to be allocated for housing at the expense of other necessities, such as food and healthcare (NLIHC, 2016). Households that spend more than 50 percent of their income on housing costs are considered “severely cost burdened” by federal standards. According to the U.S. Department of Housing and Urban Development (HUD), around 12 million households are currently considered “severely cost burdened” under federal affordability standards (HUD, 2016). This analysis of HUD data demonstrates the inability of minimum-wage earning households to afford their local “fair market rent.”

Fair market rents (FMRs) were established as part of the Housing Choice Voucher program – previously called “Section 8” – that allowed low-income renters to receive rent subsidies from the federal government. HUD annually adjusts FMRs to determine units that can be rented and the subsidy amount allocated to households. The current definition of FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market (HUD, 1998). This means the limit set for the Housing Choice Voucher program is the dollar amount below which 40 percent of typical housing units are rented. Fair market rents are calculated locally, so that they reflect the local costs for rent and utilities that households face in an area.

This Midwest Economic Policy Institute (MEPI) Policy Brief details the disparities between minimum wage laws in five Midwest states – Illinois, Iowa, Indiana, Minnesota, and Wisconsin – and the actual wages required to afford their local fair market rents at 2,080 annual work hours. Using the U.S. Department of Housing and Urban Development’s census, data are gathered on the hourly wages and work hours required to afford FMRs in each county. FMRs for one bedroom apartments are utilized to understand whether a single minimum-wage worker, particularly a young worker, could afford a modest apartment at the state wage floor. By comparing state laws to county-level housing costs, the public can get a deeper insight into whether minimum wage actually provides for a minimal

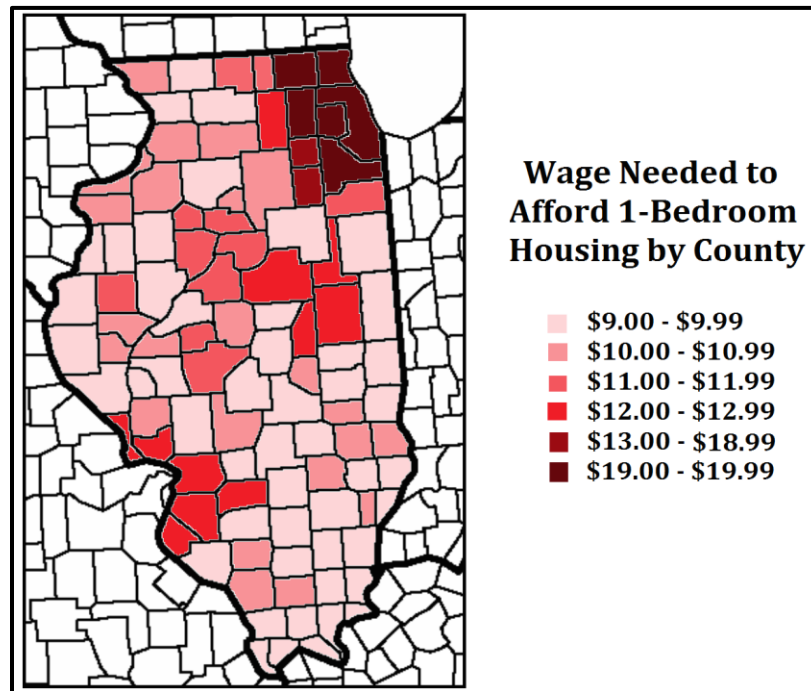
standard of living. Ultimately, this research supports the need for statewide minimum wages of at least \$10.00 an hour, with possible adjustments for higher minimum wages by county to reflect higher local costs of living.

## Illinois

Illinois is comprised of 102 counties. The state’s Minimum Wage Law states that places of employment that offer wages below a “minimum standard of living for the health, efficiency and general well-being of workers” unnecessarily shift burdens onto taxpayers and the state ([Illinois General Assembly, 2016](#)). The most recent minimum wage hike was increased to \$8.25 an hour. However, based on HUD data, a minimum wage of \$8.25 per hour is unable to provide housing without moderately-to-severely cost burdening workers.

After collecting the FMRs for one-bedroom apartments in each county, the necessary hourly wage to afford the local FMR was calculated. Based on the data, no Illinois worker receiving minimum wage could afford their local fair market rent. The county-level average wage needed to afford a modest one-bedroom apartment in Illinois is \$10.79 per hour for a full-time worker. After adjusting for population size, the actual average wage needed to afford a modest one-bedroom apartment is \$16.36 per hour for a full-time worker.

**FIGURE 1: HOURLY WAGE NEEDED TO AFFORD MODEST ONE-BEDROOM APARTMENT IN ILLINOIS**



Source(s): HUD, 2016.

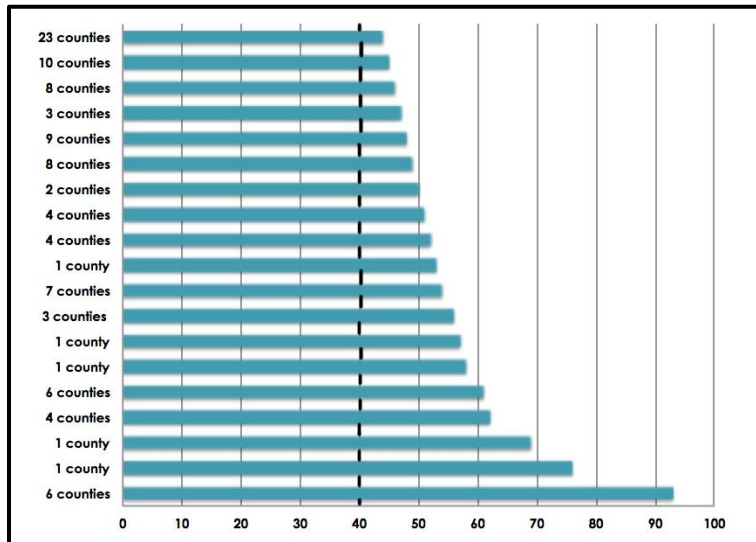
Figure 1 represents the hourly wage needed to afford a modest one-bedroom apartment in every Illinois county. The hourly wage needs to be \$10.00 an hour or more in 52 counties

in Illinois (51.0 percent). For 19 counties (18.6 percent), the wage needed to afford a modest one-bedroom apartment is \$12.00 an hour or more. These include areas where the majority of Illinois households actually reside. In fact, northeastern Illinois requires a drastically higher wage rate than the rest of the state - more than \$19.00 per hour.

In part to account for extremely high housing costs, the City of Chicago recently passed an ordinance to raise the minimum wage to \$13.00 per hour for workers in the city by 2019 (City of Chicago, 2014). While this increase is a step in the right direction, it will still not be enough to make rent affordable for single minimum-wage workers. However, this is an example of a local effort to establish a local minimum wage that supersedes the state standard because of cost-of-living differences.

Figure 2 depicts the number of work-hours needed per week to afford a modest one-bedroom apartment at the current \$8.25-minimum wage in Illinois. The black-bolded line represents the full-time standard of 40 hours per week. At the current rate, workers in all counties would need to work beyond full-time hours in order to afford housing. The six most populous counties in Illinois – Cook, DuPage, Kane, Lake, McHenry, and Will – require 90 to 95 hours of work per week to afford a modest one-bedroom apartment at Illinois’ current minimum wage.

**FIGURE 2: WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGE TO AFFORD APARTMENT IN ILLINOIS**



Source(s): HUD, 2016.

## Minnesota

There are 87 counties in Minnesota. The stated purpose of the Minnesota Fair Standards Labor Act is to ensure standards that maintain workers’ health, efficacy, and general well-being Minnesota’s minimum wage is currently \$9.00 per hour. Effective August 1, 2016, that wage will increase to \$9.50 for large employers with more than \$500,000 in annual

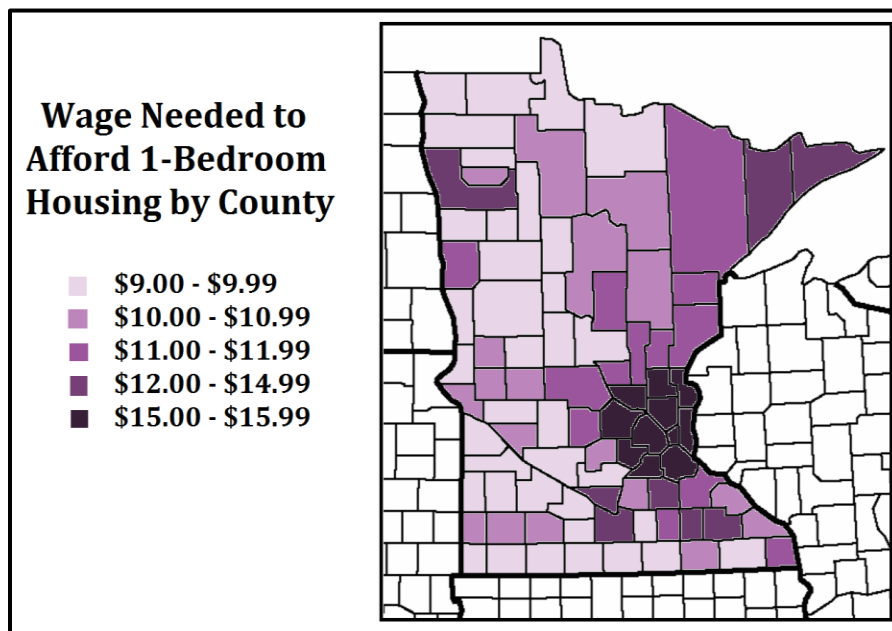
sales and become \$7.75 for small employers and youth workers or those in training ([Minnesota DLI, 2016](#)).

At the current rate of \$9.00 per hour, no full-time minimum wage worker is able to afford a modest one-bedroom apartment at the fair market rate in Minnesota. The county-level average wage needed to afford a modest one-bedroom apartment in Minnesota is \$11.07 per hour for a full-time worker. After adjusting for population size, the actual average wage needed to afford a modest one-bedroom apartment is \$13.72 per hour for a full-time worker.

When the minimum wage is raised to \$9.50 an hour, a few counties will become affordable for full-time minimum wage workers who work for large employers. These counties, however, are less populous and are concentrated along the borders of North Dakota, South Dakota, and Iowa (Figure 3).

Figure 3 depicts the hourly wage rate needed to afford local FMRs for one-bedroom housing in each county in Minnesota. Statewide, the hourly wage needs to be \$10.00 an hour or more in 50 counties (57.5 percent) and \$12.00 an hour or more for 19 counties (21.8 percent) to afford a modest one-bedroom apartment.

**FIGURE 3: HOURLY WAGE NEEDED TO AFFORD MODEST ONE-BEDROOM APARTMENT IN MINNESOTA**



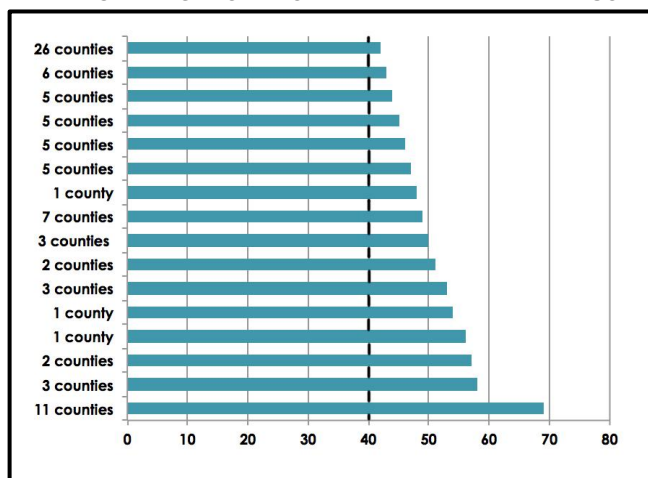
Source(s): HUD, 2016.

Analysis on work hours needed per week to afford a one-bedroom, FMR unit at the current \$9.00 per hour minimum wage rate finds that single adults must work over 40 hours a week to afford housing costs (Figure 4a). The August 2016 wage hike, however, would decrease the hours per week required and would make housing costs more affordable for minimum-wage workers. Employees earning the minimum wage in a large workplace could

afford a one-bedroom in 29 counties (33.3 percent) if they worked full-time at \$9.50 per hour (Figure 4b).

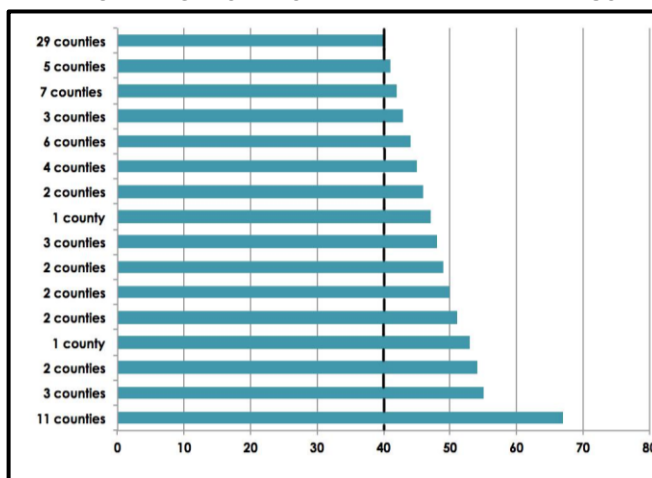
While a higher minimum wage allows more workers to afford rent, the 11 most-expensive counties in Minnesota would still require a single adult to work almost 70 hours per week at \$9.50 an hour in order to afford housing. Localities in these Twin Cities-area counties should consider implementing their own minimum wage ordinances that are higher than the state level.

**FIGURE 4A: WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGE TO AFFORD APARTMENT IN MINNESOTA**



Source(s): HUD, 2016.

**FIGURE 4B: WEEKLY HOURS NEEDED AT AUGUST 2016 MINIMUM WAGE TO AFFORD APARTMENT IN MINNESOTA**



Source(s): HUD, 2016.

## Wisconsin

The State of Wisconsin is comprised of 72 counties. Currently, Wisconsin uses the federal minimum wage of \$7.25 per hour for employees – which has been the standard since July 2009. The state legislature deemed \$7.25 an hour to be the “living wage” that allows workers to maintain “minimum comfort, decency, physical and moral well-being” (Wisconsin State Legislature, 2009).

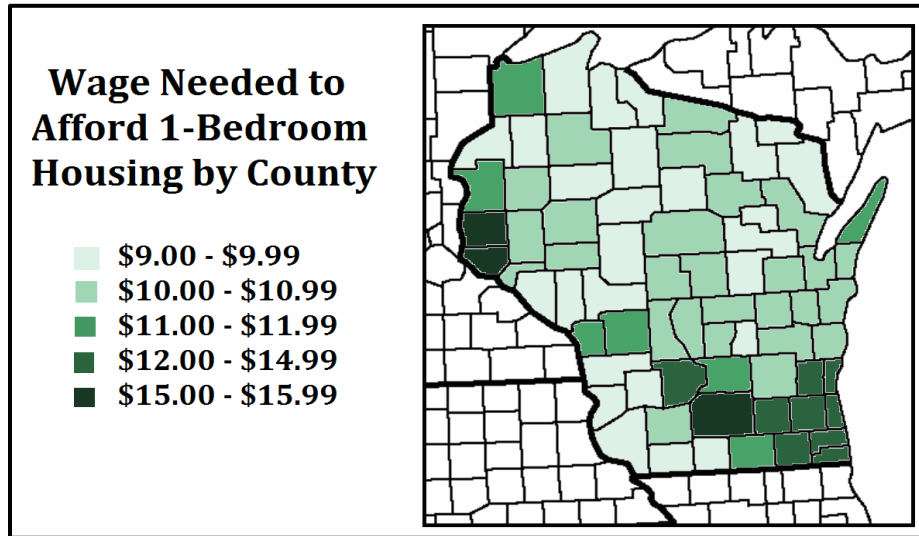
However, no minimum-wage worker can afford, by HUD standards, a modest one-bedroom apartment in Wisconsin at county-level fair market rates. The county-level average wage needed to afford a modest one-bedroom apartment in Wisconsin is \$10.37 per hour for a full-time worker. After adjusting for population size, the actual average wage needed to afford a modest one-bedroom apartment is \$12.18 per hour for a full-time worker. Thus, no full-time worker can afford a one-bedroom unit without being moderately-to-severely cost burdened at \$7.25 an hour, rendering the current rate an imperfect “living wage”.

Figure 5 displays the hourly wage needed to afford a modest one-bedroom apartment throughout Wisconsin. The hourly wage needs to be \$10.00 an hour or more in 46 counties



(63.9 percent). For 12 counties (16.7 percent), the wage needed to afford a modest one-bedroom apartment is \$12.00 an hour or more.

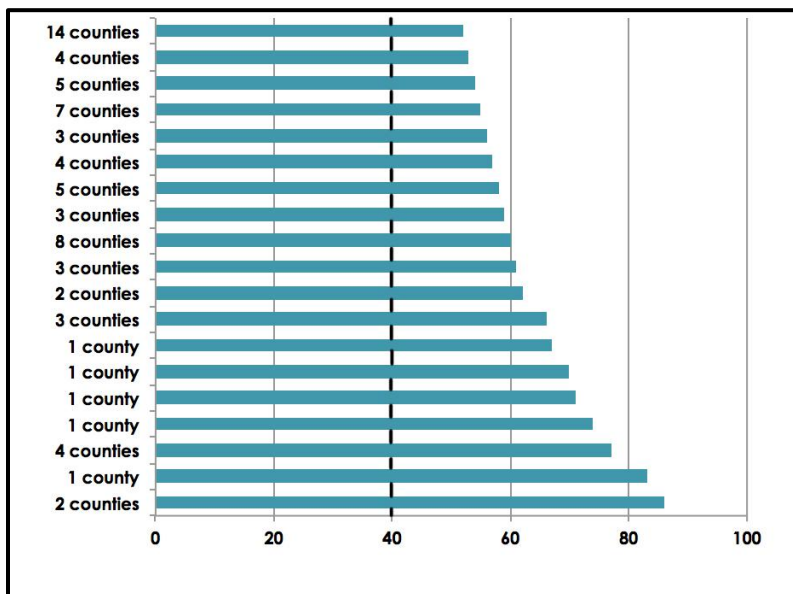
**FIGURE 5: HOURLY WAGE NEEDED TO AFFORD MODEST ONE-BEDROOM APARTMENT IN WISCONSIN**



Source(s): HUD, 2016.

Wisconsin’s minimum wage has been constant since 2009. Meanwhile, rent and the overall costs of living have increased. At minimum in Wisconsin, a single adult earning the minimum wage needs to work 52 hours per week in order to afford a one-bedroom apartment in the cheapest counties. In the counties with the highest FMRs for one-bedroom apartments, employees need to work over 80 hours a week just to afford a unit that can accommodate one person (Figure 6).

**FIGURE 6: WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGE TO AFFORD APARTMENT IN WISCONSIN**



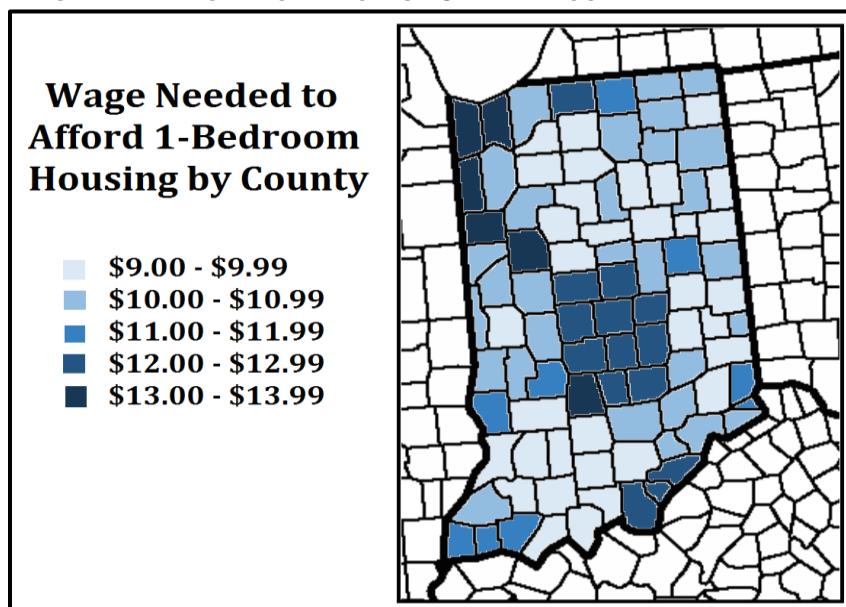
Source(s): HUD, 2016.

## Indiana

Similar to Wisconsin, Indiana has also used the federal minimum of \$7.25 per hour since July 2009. Using HUD data, the necessary hourly wage to afford the local FMR was calculated for all 92 counties in Indiana. Once again, based on the data, no Indiana worker receiving minimum wage can afford a modest one-bedroom apartment at the fair market rent. The county-level average wage needed to afford a modest one-bedroom apartment in Indiana is \$10.70 per hour, while the population-adjusted average is \$11.58 per hour for a full-time worker.

Figure 7 shows the hourly wage needed to afford a modest one-bedroom apartment in all 92 Indiana counties. The hourly wage needs to be \$10.00 an hour or more in 58 counties in Indiana (63.0 percent). For 20 counties (21.7 percent), the wage needed to afford a modest one-bedroom apartment is \$12.00 an hour or more. Many of the highest-cost counties in Indiana are part of the Chicago metropolitan area. For example, a full-time worker in Lake County, Indiana must earn \$13.60 an hour to avoid being rent-burdened in a one-bedroom apartment.

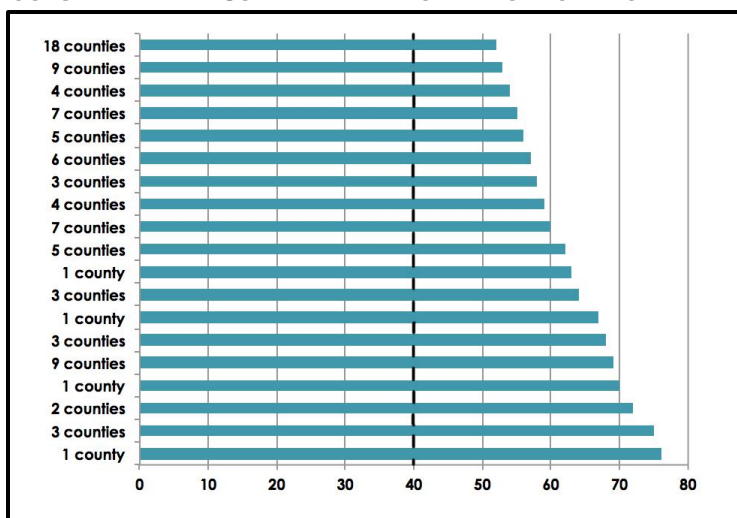
**FIGURE 7: HOURLY WAGE NEEDED TO AFFORD MODEST ONE-BEDROOM APARTMENT IN INDIANA**



Source(s): HUD, 2016.

In Figure 8, the number of work-hours needed per week to afford modest housing is once again calculated for every county at the \$7.25-minimum wage. Minimum-wage employees in every Indiana county have to work at least 52 hours per week in order to afford the cost of a one-bedroom apartment. Six counties even require a single adult to work more than 70 hours a week, every week, to afford rent for a one-bedroom unit at fair market rent.

**FIGURE 8: WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGE TO AFFORD APARTMENT IN INDIANA**



Source(s): HUD, 2016.

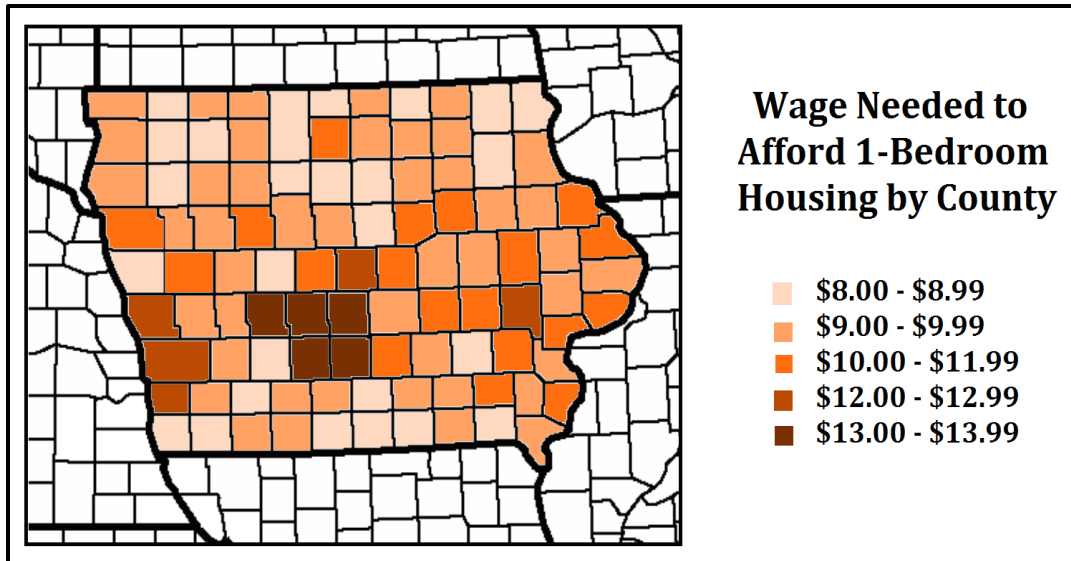
## Iowa

Like Indiana and Wisconsin, Iowa has been subject the federal minimum wage of \$7.25 per hour since 2009. There are 99 counties in Iowa. One county, Johnson County, passed an ordinance in September 2015 to raise the county minimum wage above the state standard. The minimum wage in Johnson County, which contains Iowa City, became \$8.20 per hour on November 1, 2015 before being raised to \$9.15 per hour on May 1, 2016. By January 1, 2017, the minimum wage will become \$10.10 per hour in the county ([Johnson County, 2015](#)). The ordinance establishing the local minimum wage mentions the inability of many Johnson County residents to afford the rising costs of living as a driving force for the change.

Currently, a modest one-bedroom apartment at the fair market rate is unaffordable for full-time minimum wage workers in all Iowa counties (Figure 9). Even with the new minimum wage in Johnson County, the current \$9.15 an hour is well below the \$12.79 hourly wage needed to afford housing costs. The county-level average wage needed to afford a modest one-bedroom apartment is \$9.83 per hour in Iowa, while the population-adjusted average is \$10.79 per hour. Figure 10 shows the necessary hours per week to afford housing, all counties exceed full-time employment.

Figure 10 presents the hourly wage needed to afford a modest one-bedroom apartment in every Iowa county. The hourly wage needs to be \$10.00 an hour or more in 29 counties in Iowa (29.3 percent). For 10 counties (10.1 percent), the wage needed to afford a modest one-bedroom apartment is \$12.00 an hour or more.

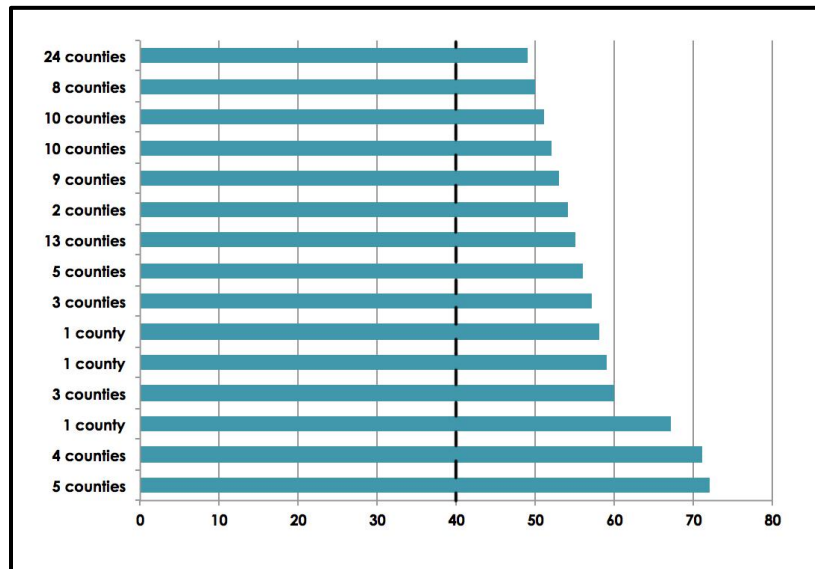
**FIGURE 9: HOURLY WAGE NEEDED TO AFFORD MODEST ONE-BEDROOM APARTMENT IN IOWA**



Source(s): HUD, 2016.

These averages for a single working adult reflect findings by the Iowa Policy Project (IPP). The IPP takes other costs into account to determine the actual living wage needed to reside in Iowa, though housing is one of the largest costs for single-adult households. According to the IPP, the actual wage necessary to meet basic needs is \$13.16 per hour in Iowa (Fisher, 2016).

**FIGURE 10: WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGE TO AFFORD APARTMENT IN IOWA**



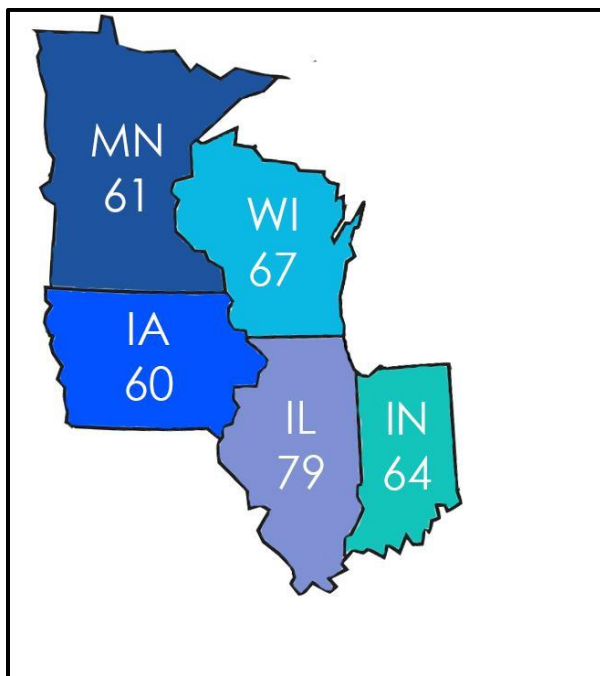
Source(s): HUD, 2016.

## Policy Implications

One finding is universal in every county across the five Midwest states: No single minimum-wage employee working full-time can afford a modest one-bedroom apartment at current minimum wage rates. In order to afford the cost of living, minimum-wage employees must either work substantially more than 40 hours per week every week of the year or devote significantly more than 30 percent of their disposable income to housing at the expense of other necessities such as food or health care.

As illustrated in Figure 11, the average number of work hours needed to afford a one-bedroom apartment at the fair market rent without being rent-burdened is at least 60 hours in all five states. In fact, in Illinois, an average single adult must work 79 hours per week for all 52 weeks out of the year in order to afford a one-bedroom apartment at the current minimum wage of \$8.25 an hour. Clearly, working this significant number of hours can have costs on physical health, mental health, and worker productivity. The minimum wage thus does not protect the health and well-being of residents across the Midwest.

**FIGURE 11: AVERAGE WEEKLY HOURS NEEDED AT CURRENT MINIMUM WAGES TO AFFORD ONE-BEDROOM UNIT**



Source(s): HUD, 2016.

Furthermore, Figure 12 compares the population-adjusted average wage needed to afford a modest one-bedroom apartment to the actual state-level minimum wage in each of the five Midwestern states. The minimum wage consistently falls short of the self-sufficiency wage that would reasonably allow a single individual to afford a one-bedroom apartment. The state-level minimum wage is \$8.10 an hour below the average wage needed to afford one-bedroom apartments at the fair market rent in Illinois. The minimum wage is also \$4.72 an hour below the necessary wage in Minnesota, \$4.93 an hour below the necessary

wage in Wisconsin, \$4.33 an hour below the necessary wage in Indiana, and \$3.54 an hour below the necessary wage in Iowa.

**FIGURE 12: STATE-LEVEL MINIMUM WAGES FALL SHORT OF INCOME NEEDED TO AFFORD ONE-BEDROOM UNIT**



Source(s): HUD, 2016.

The minimum wage should be *at least* \$10.00 an hour in all five Midwestern states. The hourly wage needed to afford a modest one-bedroom apartment is at least \$10.00 in:

- 52 counties in Illinois (51.0 percent);
- 50 counties in Minnesota (57.5 percent);
- 46 counties in Wisconsin (63.9 percent);
- 58 counties in Indiana (63.1 percent); and
- 29 counties in Iowa (29.3 percent).

These findings reflect previous conclusions from the Illinois Economic Policy Institute (ILEPI). The State of Illinois needs a minimum wage of \$10.00 per hour just to keep up with inflation since the last time the wage floor was raised in 2010 (Manzo, 2016). Similarly, 63 percent of Ph.D. economists and public policy professors surveyed in 2015 at accredited universities in Illinois responded that the state’s minimum wage should be increased. The average value suggested by the economics and policy experts was \$9.45 per hour and the median was \$10.00 an hour (Manzo, 2015). Echoing the conclusions of more than 600 national economists (EPI, 2014), the University of Illinois at Urbana-Champaign and ILEPI found that a \$10.00 wage floor would benefit the state economy. A \$10.00 minimum wage would increase labor income by as much as \$7.2 billion in Illinois, generate up to \$192.2 million in new income tax revenue, and have little to no impact on employment (Manzo & Bruno, 2014).

However, in all five Midwestern states, the cost of living is higher in the most-populous counties. Accordingly, a \$10.00 minimum wage would be insufficient as a living wage in many regions of Illinois, Minnesota, Wisconsin, Indiana, and Iowa. Cities, towns, and counties should therefore consider enacting local minimum wage standards that exceed \$10.00 an hour. For example:

- Cook County, Illinois requires a full-time wage of \$19.25 an hour to afford a one-bedroom apartment;
- Hennepin County, Minnesota requires a wage of \$15.63 an hour to afford a one-bedroom apartment;
- Dane County, Wisconsin requires a wage of \$15.00 an hour to afford a one-bedroom apartment;
- Marion County, Indiana requires a wage of \$12.52 an hour to afford a one-bedroom apartment; and
- Johnson County, Iowa requires a wage of \$12.79 an hour to afford a one-bedroom apartment.

## Conclusions

The minimum wage is intended to ensure that workers can maintain a minimum standard of living that protects their health and well-being. In Illinois, Minnesota, Wisconsin, Indiana, and Iowa, the minimum wage fails to accomplish this goal. Current state-level minimum wage rates are especially inadequate when compared to the hourly wage needed for a single, full-time worker to afford a modest one-bedroom apartment at the fair market rent.

No single individual working full-time at the minimum wage can afford adequate standards of housing in any county across the five states studied. This inability to afford housing indicates that wage rates must be reevaluated to reflect the rising costs of living. In fact, the hourly wage needed to afford a modest one-bedroom apartment is at least \$10.00 in 52 counties in Illinois, 50 counties in Minnesota, 46 counties in Wisconsin, 58 counties in Indiana, and 29 counties in Iowa. Many of the most populous counties in the region also have substantially higher rents and should consider increasing their local minimum wages to better reflect market costs.

While there has been much public debate on the merits of raising the minimum wage, this report finds a substantial need for a minimum wage of *at least* \$10.00 an hour based on the cost of living in Illinois, Minnesota, Wisconsin, Indiana, and Iowa. Increasing the minimum wage would reduce inequality, increase consumption by low-income households, and possibly stimulate the regional economy. To make housing more affordable to low-income individuals, states should raise the minimum wage.

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