

MARYLAND

STATE RANKING

#5*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,510**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$5,034** monthly or **\$60,406** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$29.04
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$10.10
Average Renter Wage	\$17.51
2-Bedroom Housing Wage	\$29.04
Number of Renter Households	729,709
Percent Renters	34%

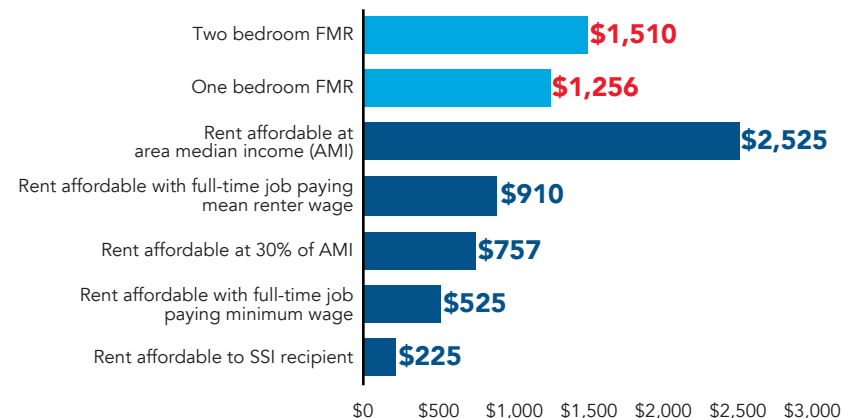
115
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

96
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$34.48
Baltimore-Columbia-Towson MSA	\$27.13
California-Lexington Park MSA	\$25.56
Philadelphia-Camden-Wilmington MSA	\$24.35
Talbot County	\$22.31



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.

MARYLAND

	FY18 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$29.04	\$1,510	\$60,406	2.9	\$100,990	\$2,525	\$30,297	\$757	729,709	34%	\$17.51	\$910	1.7
Combined Nonmetro Areas	\$18.53	\$963	\$38,537	1.8	\$67,595	\$1,690	\$20,278	\$507	18,116	30%	\$10.50	\$546	1.8
Metropolitan Areas													
Baltimore-Columbia-Towson MSA *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	354,157	34%	\$18.31	\$952	1.5
California-Lexington Park MSA	\$25.56	\$1,329	\$53,160	2.5	\$103,400	\$2,585	\$31,020	\$776	10,945	28%	\$18.53	\$963	1.4
Cumberland MSA	\$13.40	\$697	\$27,880	1.3	\$55,500	\$1,388	\$16,650	\$416	8,899	32%	\$9.30	\$484	1.4
Hagerstown HMFA	\$17.56	\$913	\$36,520	1.7	\$72,800	\$1,820	\$21,840	\$546	19,890	35%	\$12.60	\$655	1.4
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	2.4	\$87,400	\$2,185	\$26,220	\$656	10,058	27%	\$13.01	\$676	1.9
Salisbury HMFA	\$19.25	\$1,001	\$40,040	1.9	\$71,800	\$1,795	\$21,540	\$539	14,282	38%	\$12.94	\$673	1.5
Somerset County HMFA	\$14.67	\$763	\$30,520	1.5	\$49,500	\$1,238	\$14,850	\$371	2,962	36%	\$10.52	\$547	1.4
Washington-Arlington-Alexandria HMFA *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	285,166	34%	\$18.06	\$939	1.9
Worcester County HMFA	\$19.46	\$1,012	\$40,480	1.9	\$72,300	\$1,808	\$21,690	\$542	5,234	25%	\$9.30	\$484	2.1
Counties													
Allegany County	\$13.40	\$697	\$27,880	1.3	\$55,500	\$1,388	\$16,650	\$416	8,899	32%	\$9.30	\$484	1.4
Anne Arundel County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	53,498	26%	\$18.71	\$973	1.5
Baltimore County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	106,904	34%	\$17.35	\$902	1.6
Calvert County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	5,696	18%	\$14.45	\$752	2.4
Caroline County	\$17.60	\$915	\$36,600	1.7	\$63,600	\$1,590	\$19,080	\$477	3,538	29%	\$11.52	\$599	1.5
Carroll County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	11,337	19%	\$10.40	\$541	2.6
Cecil County *	\$24.35	\$1,266	\$50,640	2.4	\$87,400	\$2,185	\$26,220	\$656	10,058	27%	\$13.01	\$676	1.9
Charles County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	12,231	23%	\$11.76	\$612	2.9
Dorchester County	\$16.88	\$878	\$35,120	1.7	\$63,200	\$1,580	\$18,960	\$474	4,578	35%	\$11.03	\$573	1.5
Frederick County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	23,049	26%	\$14.19	\$738	2.4

Columbia City is not included due to a lack of sufficient data. * 50th percentile FMR (See Appendix B).

- 1: BR = Bedroom
- 2: FMR = Fiscal Year 2018 Fair Market Rent.
- 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
- 4: AMI = Fiscal Year 2018 Area Median Income
- 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

	FY18 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Garrett County	\$14.10	\$733	\$29,320	1.4	\$58,200	\$1,455	\$17,460	\$437	2,619	22%	\$7.83	\$407	1.8
Harford County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	20,232	22%	\$12.00	\$624	2.3
Howard County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	29,217	27%	\$19.98	\$1,039	1.4
Kent County	\$19.98	\$1,039	\$41,560	2.0	\$74,600	\$1,865	\$22,380	\$560	2,354	31%	\$11.34	\$590	1.8
Montgomery County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	126,563	34%	\$20.51	\$1,066	1.7
Prince George's County *	\$34.48	\$1,793	\$71,720	3.4	\$117,200	\$2,930	\$35,160	\$879	117,627	38%	\$16.70	\$868	2.1
Queen Anne's County *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	3,402	19%	\$9.28	\$483	2.9
St. Mary's County	\$25.56	\$1,329	\$53,160	2.5	\$103,400	\$2,585	\$31,020	\$776	10,945	28%	\$18.53	\$963	1.4
Somerset County	\$14.67	\$763	\$30,520	1.5	\$49,500	\$1,238	\$14,850	\$371	2,962	36%	\$10.52	\$547	1.4
Talbot County	\$22.31	\$1,160	\$46,400	2.2	\$77,400	\$1,935	\$23,220	\$581	5,027	31%	\$11.00	\$572	2.0
Washington County	\$17.56	\$913	\$36,520	1.7	\$72,800	\$1,820	\$21,840	\$546	19,890	35%	\$12.60	\$655	1.4
Wicomico County	\$19.25	\$1,001	\$40,040	1.9	\$71,800	\$1,795	\$21,540	\$539	14,282	38%	\$12.94	\$673	1.5
Worcester County	\$19.46	\$1,012	\$40,480	1.9	\$72,300	\$1,808	\$21,690	\$542	5,234	25%	\$9.30	\$484	2.1
Baltimore city *	\$27.13	\$1,411	\$56,440	2.7	\$94,900	\$2,373	\$28,470	\$712	129,567	53%	\$21.71	\$1,129	1.2

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