

# Massachusetts

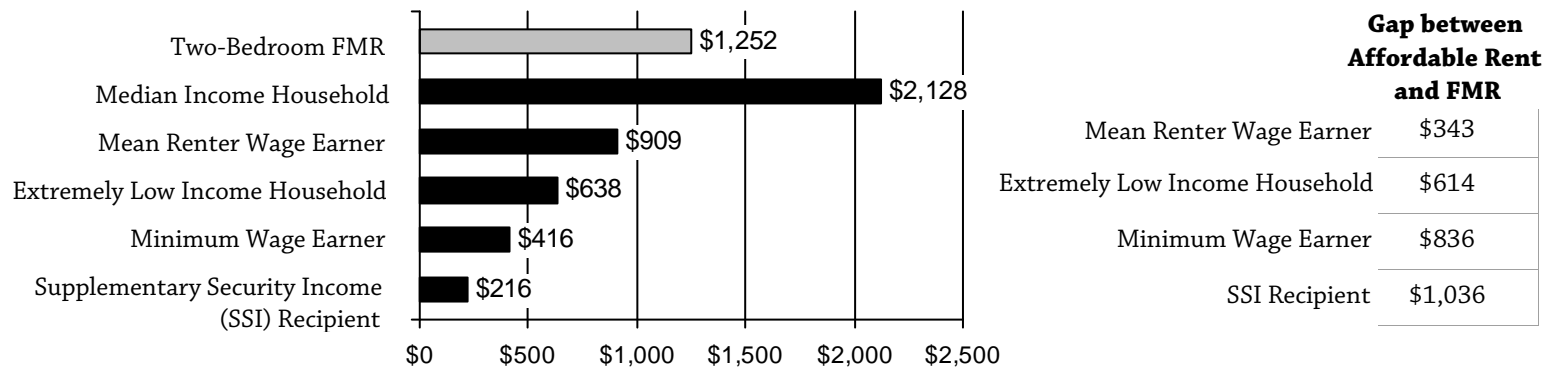
In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,252. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,174 monthly or \$50,090 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

**\$24.08**

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 120 hours per week, 52 weeks per year. Or a household must include 3.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$17.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 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



Massachusetts	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI <sup>3</sup>	Monthly rent affordable at AMI <sup>4</sup>	30% of AMI <sup>5</sup>	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Massachusetts	\$24.08	\$1,252	\$50,090	3.0	\$85,107	\$2,128	\$25,532	\$638	929,735	37%	\$17.47	\$909	1.4
Combined Nonmetro Areas	\$29.73	\$1,546	\$61,835	3.7	\$88,757	\$2,219	\$26,627	\$666	2,376	24%	\$13.93	\$725	2.1
<b>Metropolitan Areas</b>													
Barnstable Town MSA	\$22.62	\$1,176	\$47,040	2.8	\$74,900	\$1,873	\$22,470	\$562	19,213	20%	\$10.67	\$555	2.1
Berkshire County HMFA	\$15.46	\$804	\$32,160	1.9	\$71,800	\$1,795	\$21,540	\$539	5,506	28%	\$9.94	\$517	1.6
Boston-Cambridge-Quincy HMFA	\$27.96	\$1,454	\$58,160	3.5	\$94,100	\$2,353	\$28,230	\$706	525,438	41%	\$20.99	\$1,092	1.3
Brockton HMFA	\$22.15	\$1,152	\$46,080	2.8	\$80,700	\$2,018	\$24,210	\$605	23,626	27%	\$10.42	\$542	2.1
Eastern Worcester County HMFA	\$21.29	\$1,107	\$44,280	2.7	\$96,300	\$2,408	\$28,890	\$722	7,117	22%	\$11.83	\$615	1.8
Easton-Raynham HMFA	\$24.58	\$1,278	\$51,120	3.1	\$107,800	\$2,695	\$32,340	\$809	2,408	20%	\$11.20	\$582	2.2
Fitchburg-Leominster HMFA	\$17.04	\$886	\$35,440	2.1	\$67,900	\$1,698	\$20,370	\$509	19,135	35%	\$11.83	\$615	1.4
Franklin County HMFA	\$18.31	\$952	\$38,080	2.3	\$65,000	\$1,625	\$19,500	\$488	8,805	30%	\$10.81	\$562	1.7
Lawrence HMFA	\$20.92	\$1,088	\$43,520	2.6	\$82,800	\$2,070	\$24,840	\$621	38,060	37%	\$12.23	\$636	1.7
Lowell HMFA	\$22.25	\$1,157	\$46,280	2.8	\$90,700	\$2,268	\$27,210	\$680	31,298	29%	\$21.53	\$1,120	1.0
New Bedford HMFA	\$15.75	\$819	\$32,760	2.0	\$59,600	\$1,490	\$17,880	\$447	27,087	42%	\$11.20	\$582	1.4
Pittsfield HMFA	\$15.46	\$804	\$32,160	1.9	\$64,200	\$1,605	\$19,260	\$482	11,962	33%	\$9.94	\$517	1.6
Providence-Fall River HMFA	\$17.56	\$913	\$36,520	2.2	\$72,200	\$1,805	\$21,660	\$542	35,259	38%	\$11.20	\$582	1.6
Springfield HMFA	\$18.29	\$951	\$38,040	2.3	\$65,700	\$1,643	\$19,710	\$493	86,604	36%	\$9.75	\$507	1.9
Taunton-Mansfield-Norton HMFA	\$20.33	\$1,057	\$42,280	2.5	\$82,900	\$2,073	\$24,870	\$622	11,468	28%	\$11.20	\$582	1.8
Western Worcester County HMFA	\$14.62	\$760	\$30,400	1.8	\$75,300	\$1,883	\$22,590	\$565	2,465	22%	\$11.83	\$615	1.2
Worcester HMFA	\$18.21	\$947	\$37,880	2.3	\$79,600	\$1,990	\$23,880	\$597	71,908	36%	\$11.83	\$615	1.5
<b>Counties</b>													
Dukes County	\$25.08	\$1,304	\$52,160	3.1	\$86,000	\$2,150	\$25,800	\$645	1,215	21%	\$11.97	\$623	2.1
Nantucket County	\$34.60	\$1,799	\$71,960	4.3	\$92,800	\$2,320	\$27,840	\$696	1,161	29%	\$16.36	\$851	2.1

1: BR = Bedroom  
2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).  
3: AMI = Fiscal Year 2014 Area Median Income (HUD, 2013).  
4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.  
5: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

## **Towns within Massachusetts FMR Areas**

### ***Barnstable Town, MA MSA***

#### **Barnstable County**

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

### ***Berkshire County, MA (part) HMFA***

#### **Berkshire County**

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

### ***Boston-Cambridge-Quincy, MA-NH HMFA***

#### **Essex County**

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

#### **Middlesex County**

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

#### **Norfolk County**

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

#### **Plymouth County**

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

#### **Suffolk County**

Boston city, Chelsea city, Revere city, Winthrop town

### ***Brockton, MA HMFA***

#### **Norfolk County**

Avon town

#### **Plymouth County**

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

### ***Eastern Worcester County, MA HMFA***

#### **Worcester County**

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

### ***Easton-Raynham, MA HMFA***

#### **Bristol County**

Easton town, Raynham town

### ***Fitchburg-Leominster, MA HMFA***

#### **Worcester County**

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

### ***Franklin County, MA (part) HMFA***

#### **Franklin County**

Ashfield town, Bernardston town, Buckland town, Charlemont town, Colrain town, Conway town, Deerfield town, Erving town, Gill town, Greenfield town, Hawley town, Heath town, Leverett town, Leyden town, Monroe town, Montague town, New Salem town, Northfield town, Orange town, Rowe town, Shelburne town, Shutesbury town, Warwick town, Wendell town, Whately town

*This information is provided for New England states only, because only in these states do FMR and metropolitan areas include portions of counties, rather than entire counties.*

**Lawrence, MA-NH HMFA**

Essex County

Andover town, Boxford town, Georgetown town, Groveland town, Haverhill city, Lawrence city, Merrimac town, Methuen city, North Andover town, West Newbury town

**Lowell, MA HMFA**

Middlesex County

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

**New Bedford, MA HMFA**

Bristol County

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

**Pittsfield, MA HMFA**

Berkshire County

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

**Providence-Fall River, RI-MA HMFA**

Bristol County

Attleboro city, Fall River city, North Attleborough town, Rehoboth town, Seekonk town, Somerset town, Swansea town, Westport town

**Springfield, MA HMFA**

Franklin County

Sunderland town

Hampden County

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

Hampshire County

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

**Taunton-Mansfield-Norton, MA HMFA**

Bristol County

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

**Western Worcester County, MA HMFA**

Worcester County

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

**Worcester, MA HMFA**

Worcester County

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

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