

PENNSYLVANIA

#27*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,365**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,551** monthly or **\$54,614** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$26.26
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$20.11
2-Bedroom Housing Wage	\$26.26
Number of Renter Households	1,600,237
Percent Renters	31%

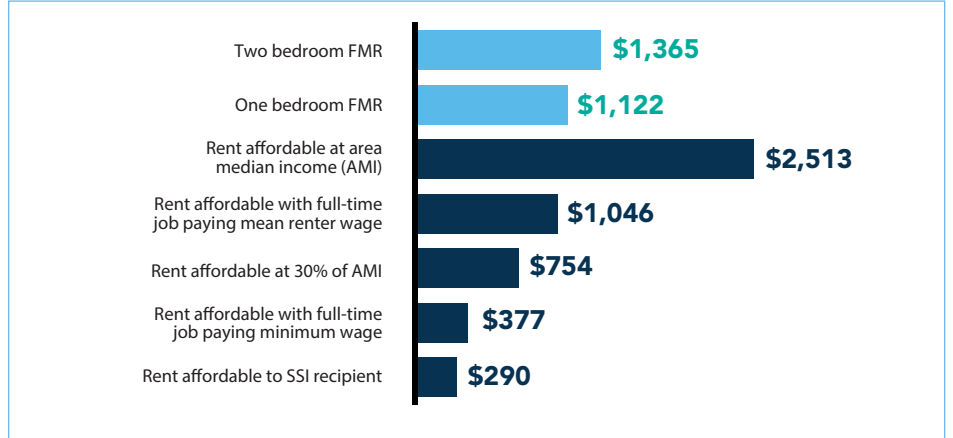
145
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

119
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

3.6
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

3
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$33.40
Pike County HMFA	\$31.71
East Stroudsburg MSA	\$28.27
Allentown-Bethlehem-Easton HMFA	\$27.42
Lancaster MSA	\$25.63



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.

PENNSYLVANIA

	FY24 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 to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$26.26	\$1,365	\$54,614	3.6	\$100,505	\$2,513	\$30,151	\$754	1,600,237	31%	\$20.11	\$1,046	1.3
Combined Nonmetro Areas	\$16.59	\$862	\$34,499	2.3	\$79,336	\$1,983	\$23,801	\$595	138,669	24%	\$14.05	\$731	1.2
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	\$27.42	\$1,426	\$57,040	3.8	\$98,300	\$2,458	\$29,490	\$737	91,342	32%	\$18.65	\$970	1.5
Altoona MSA	\$19.10	\$993	\$39,720	2.6	\$86,900	\$2,173	\$26,070	\$652	13,916	28%	\$14.10	\$733	1.4
Armstrong County HMFA	\$17.96	\$934	\$37,360	2.5	\$79,500	\$1,988	\$23,850	\$596	5,957	21%	\$14.52	\$755	1.2
Chambersburg-Waynesboro MSA	\$22.12	\$1,150	\$46,000	3.1	\$92,700	\$2,318	\$27,810	\$695	16,945	27%	\$16.38	\$852	1.4
Columbia County HMFA	\$20.46	\$1,064	\$42,560	2.8	\$81,200	\$2,030	\$24,360	\$609	7,565	29%	\$14.04	\$730	1.5
East Stroudsburg MSA	\$28.27	\$1,470	\$58,800	3.9	\$103,500	\$2,588	\$31,050	\$776	12,589	21%	\$14.59	\$759	1.9
Erie MSA	\$18.90	\$983	\$39,320	2.6	\$80,500	\$2,013	\$24,150	\$604	35,065	32%	\$12.79	\$665	1.5
Gettysburg MSA	\$23.58	\$1,226	\$49,040	3.3	\$96,900	\$2,423	\$29,070	\$727	8,742	22%	\$14.87	\$773	1.6
Harrisburg-Carlisle MSA	\$24.48	\$1,273	\$50,920	3.4	\$97,900	\$2,448	\$29,370	\$734	77,726	32%	\$20.54	\$1,068	1.2
Johnstown MSA	\$16.60	\$863	\$34,520	2.3	\$76,500	\$1,913	\$22,950	\$574	13,453	24%	\$12.02	\$625	1.4
Lancaster MSA	\$25.63	\$1,333	\$53,320	3.5	\$106,700	\$2,668	\$32,010	\$800	62,803	30%	\$18.73	\$974	1.4
Lebanon MSA	\$23.56	\$1,225	\$49,000	3.2	\$89,100	\$2,228	\$26,730	\$668	15,717	28%	\$15.80	\$822	1.5
Montour County HMFA	\$20.71	\$1,077	\$43,080	2.9	\$92,400	\$2,310	\$27,720	\$693	2,324	30%	\$21.35	\$1,110	1.0
Philadelphia-Camden-Wilmington MSA	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	580,578	35%	\$25.06	\$1,303	1.3
Pike County HMFA	\$31.71	\$1,649	\$65,960	4.4	\$96,000	\$2,400	\$28,800	\$720	3,721	16%	\$11.75	\$611	2.7
Pittsburgh HMFA	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	298,025	30%	\$19.85	\$1,032	1.1
Reading MSA	\$25.38	\$1,320	\$52,800	3.5	\$93,700	\$2,343	\$28,110	\$703	47,009	29%	\$17.31	\$900	1.5
Scranton--Wilkes-Barre MSA	\$19.98	\$1,039	\$41,560	2.8	\$83,000	\$2,075	\$24,900	\$623	76,197	33%	\$15.45	\$803	1.3

1: BR = Bedroom

2: FMR = Fiscal Year 2024 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2024 Area Median Income

5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

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	FY24 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 to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sharon HMFA	\$16.25	\$845	\$33,800	2.2	\$78,800	\$1,970	\$23,640	\$591	12,683	28%	\$12.88	\$670	1.3
State College MSA	\$25.33	\$1,317	\$52,680	3.5	\$108,200	\$2,705	\$32,460	\$812	21,825	37%	\$13.52	\$703	1.9
Williamsport MSA	\$20.81	\$1,082	\$43,280	2.9	\$86,600	\$2,165	\$25,980	\$650	13,764	30%	\$15.61	\$812	1.3
York-Hanover MSA	\$23.02	\$1,197	\$47,880	3.2	\$105,100	\$2,628	\$31,530	\$788	43,622	24%	\$16.77	\$872	1.4
Counties													
Adams County	\$23.58	\$1,226	\$49,040	3.3	\$96,900	\$2,423	\$29,070	\$727	8,742	22%	\$14.87	\$773	1.6
Allegheny County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	190,681	35%	\$22.02	\$1,145	1.0
Armstrong County	\$17.96	\$934	\$37,360	2.5	\$79,500	\$1,988	\$23,850	\$596	5,957	21%	\$14.52	\$755	1.2
Beaver County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	19,006	26%	\$16.25	\$845	1.4
Bedford County	\$16.25	\$845	\$33,800	2.2	\$79,800	\$1,995	\$23,940	\$599	4,136	21%	\$11.43	\$595	1.4
Berks County	\$25.38	\$1,320	\$52,800	3.5	\$93,700	\$2,343	\$28,110	\$703	47,009	29%	\$17.31	\$900	1.5
Blair County	\$19.10	\$993	\$39,720	2.6	\$86,900	\$2,173	\$26,070	\$652	13,916	28%	\$14.10	\$733	1.4
Bradford County	\$16.96	\$882	\$35,280	2.3	\$81,000	\$2,025	\$24,300	\$608	6,713	28%	\$19.55	\$1,017	0.9
Bucks County	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	54,368	22%	\$16.88	\$878	2.0
Butler County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	18,946	24%	\$16.93	\$881	1.3
Cambria County	\$16.60	\$863	\$34,520	2.3	\$76,500	\$1,913	\$22,950	\$574	13,453	24%	\$12.02	\$625	1.4
Cameron County	\$16.25	\$845	\$33,800	2.2	\$60,600	\$1,515	\$18,180	\$455	633	29%	\$13.63	\$709	1.2
Carbon County	\$27.42	\$1,426	\$57,040	3.8	\$98,300	\$2,458	\$29,490	\$737	6,647	25%	\$14.03	\$729	2.0
Centre County	\$25.33	\$1,317	\$52,680	3.5	\$108,200	\$2,705	\$32,460	\$812	21,825	37%	\$13.52	\$703	1.9
Chester County	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	50,869	25%	\$24.43	\$1,270	1.4
Clarion County	\$16.25	\$845	\$33,800	2.2	\$81,200	\$2,030	\$24,360	\$609	4,224	29%	\$11.48	\$597	1.4
Clearfield County	\$16.25	\$845	\$33,800	2.2	\$75,400	\$1,885	\$22,620	\$566	7,046	22%	\$12.66	\$658	1.3
Clinton County	\$17.52	\$911	\$36,440	2.4	\$76,900	\$1,923	\$23,070	\$577	4,255	29%	\$13.99	\$728	1.3
Columbia County	\$20.46	\$1,064	\$42,560	2.8	\$81,200	\$2,030	\$24,360	\$609	7,565	29%	\$14.04	\$730	1.5

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	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 to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Crawford County	\$16.25	\$845	\$33,800	2.2	\$72,400	\$1,810	\$21,720	\$543	8,706	26%	\$13.63	\$709	1.2
Cumberland County	\$24.48	\$1,273	\$50,920	3.4	\$97,900	\$2,448	\$29,370	\$734	31,009	30%	\$19.74	\$1,026	1.2
Dauphin County	\$24.48	\$1,273	\$50,920	3.4	\$97,900	\$2,448	\$29,370	\$734	43,225	37%	\$21.65	\$1,126	1.1
Delaware County	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	67,184	31%	\$19.88	\$1,034	1.7
Elk County	\$16.25	\$845	\$33,800	2.2	\$86,000	\$2,150	\$25,800	\$645	2,819	21%	\$11.40	\$593	1.4
Erie County	\$18.90	\$983	\$39,320	2.6	\$80,500	\$2,013	\$24,150	\$604	35,065	32%	\$12.79	\$665	1.5
Fayette County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	14,567	27%	\$12.38	\$644	1.8
Forest County	\$18.85	\$980	\$39,200	2.6	\$62,000	\$1,550	\$18,600	\$465	308	17%	\$12.60	\$655	1.5
Franklin County	\$22.12	\$1,150	\$46,000	3.1	\$92,700	\$2,318	\$27,810	\$695	16,945	27%	\$16.38	\$852	1.4
Fulton County	\$16.25	\$845	\$33,800	2.2	\$82,600	\$2,065	\$24,780	\$620	1,406	23%	\$17.96	\$934	0.9
Greene County	\$16.94	\$881	\$35,240	2.3	\$89,900	\$2,248	\$26,970	\$674	2,998	21%	\$18.36	\$955	0.9
Huntingdon County	\$16.25	\$845	\$33,800	2.2	\$81,500	\$2,038	\$24,450	\$611	3,388	21%	\$12.09	\$629	1.3
Indiana County	\$16.52	\$859	\$34,360	2.3	\$80,400	\$2,010	\$24,120	\$603	9,217	29%	\$14.57	\$758	1.1
Jefferson County	\$16.25	\$845	\$33,800	2.2	\$74,100	\$1,853	\$22,230	\$556	4,552	25%	\$13.55	\$705	1.2
Juniata County	\$16.25	\$845	\$33,800	2.2	\$83,400	\$2,085	\$25,020	\$626	2,386	27%	\$13.84	\$720	1.2
Lackawanna County	\$19.98	\$1,039	\$41,560	2.8	\$83,000	\$2,075	\$24,900	\$623	30,420	35%	\$15.14	\$787	1.3
Lancaster County	\$25.63	\$1,333	\$53,320	3.5	\$106,700	\$2,668	\$32,010	\$800	62,803	30%	\$18.73	\$974	1.4
Lawrence County	\$16.75	\$871	\$34,840	2.3	\$82,200	\$2,055	\$24,660	\$617	9,148	25%	\$12.73	\$662	1.3
Lebanon County	\$23.56	\$1,225	\$49,000	3.2	\$89,100	\$2,228	\$26,730	\$668	15,717	28%	\$15.80	\$822	1.5
Lehigh County	\$27.42	\$1,426	\$57,040	3.8	\$98,300	\$2,458	\$29,490	\$737	49,686	35%	\$20.29	\$1,055	1.4
Luzerne County	\$19.98	\$1,039	\$41,560	2.8	\$83,000	\$2,075	\$24,900	\$623	43,342	33%	\$15.40	\$801	1.3
Lycoming County	\$20.81	\$1,082	\$43,280	2.9	\$86,600	\$2,165	\$25,980	\$650	13,764	30%	\$15.61	\$812	1.3
McKean County	\$16.25	\$845	\$33,800	2.2	\$77,400	\$1,935	\$23,220	\$581	3,595	23%	\$11.74	\$611	1.4
Mercer County	\$16.25	\$845	\$33,800	2.2	\$78,800	\$1,970	\$23,640	\$591	12,683	28%	\$12.88	\$670	1.3
Mifflin County	\$16.35	\$850	\$34,000	2.3	\$71,800	\$1,795	\$21,540	\$539	5,304	28%	\$15.48	\$805	1.1
Monroe County	\$28.27	\$1,470	\$58,800	3.9	\$103,500	\$2,588	\$31,050	\$776	12,589	21%	\$14.59	\$759	1.9

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	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 to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2018-2021)	% of total households (2018-2021)	Estimated hourly mean renter wage (2024)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Montgomery County	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	93,177	28%	\$25.28	\$1,314	1.3
Montour County	\$20.71	\$1,077	\$43,080	2.9	\$92,400	\$2,310	\$27,720	\$693	2,324	30%	\$21.35	\$1,110	1.0
Northampton County	\$27.42	\$1,426	\$57,040	3.8	\$98,300	\$2,458	\$29,490	\$737	35,009	29%	\$16.40	\$853	1.7
Northumberland County	\$16.25	\$845	\$33,800	2.2	\$82,500	\$2,063	\$24,750	\$619	9,900	26%	\$13.74	\$715	1.2
Perry County	\$24.48	\$1,273	\$50,920	3.4	\$97,900	\$2,448	\$29,370	\$734	3,492	19%	\$9.65	\$502	2.5
Philadelphia County	\$33.40	\$1,737	\$69,480	4.6	\$114,700	\$2,868	\$34,410	\$860	314,980	48%	\$30.25	\$1,573	1.1
Pike County	\$31.71	\$1,649	\$65,960	4.4	\$96,000	\$2,400	\$28,800	\$720	3,721	16%	\$11.75	\$611	2.7
Potter County	\$16.25	\$845	\$33,800	2.2	\$74,600	\$1,865	\$22,380	\$560	1,316	20%	\$16.43	\$855	1.0
Schuylkill County	\$16.50	\$858	\$34,320	2.3	\$79,600	\$1,990	\$23,880	\$597	13,373	23%	\$14.66	\$762	1.1
Snyder County	\$17.19	\$894	\$35,760	2.4	\$81,600	\$2,040	\$24,480	\$612	3,543	25%	\$14.35	\$746	1.2
Somerset County	\$16.25	\$845	\$33,800	2.2	\$73,700	\$1,843	\$22,110	\$553	5,583	19%	\$14.07	\$732	1.2
Sullivan County	\$16.25	\$845	\$33,800	2.2	\$85,100	\$2,128	\$25,530	\$638	381	15%	\$9.81	\$510	1.7
Susquehanna County	\$17.62	\$916	\$36,640	2.4	\$84,400	\$2,110	\$25,320	\$633	3,357	21%	\$15.46	\$804	1.1
Tioga County	\$16.54	\$860	\$34,400	2.3	\$77,600	\$1,940	\$23,280	\$582	3,917	24%	\$13.12	\$682	1.3
Union County	\$17.02	\$885	\$35,400	2.3	\$94,600	\$2,365	\$28,380	\$710	4,016	28%	\$15.30	\$796	1.1
Venango County	\$16.25	\$845	\$33,800	2.2	\$77,100	\$1,928	\$23,130	\$578	5,299	25%	\$12.62	\$656	1.3
Warren County	\$16.25	\$845	\$33,800	2.2	\$78,300	\$1,958	\$23,490	\$587	3,585	22%	\$14.96	\$778	1.1
Washington County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	20,946	24%	\$19.89	\$1,034	1.1
Wayne County	\$19.19	\$998	\$39,920	2.6	\$79,300	\$1,983	\$23,790	\$595	3,565	18%	\$13.70	\$712	1.4
Westmoreland County	\$22.33	\$1,161	\$46,440	3.1	\$101,200	\$2,530	\$30,360	\$759	33,879	22%	\$13.88	\$722	1.6
Wyoming County	\$19.98	\$1,039	\$41,560	2.8	\$83,000	\$2,075	\$24,900	\$623	2,435	23%	\$19.50	\$1,014	1.0
York County	\$23.02	\$1,197	\$47,880	3.2	\$105,100	\$2,628	\$31,530	\$788	43,622	24%	\$16.77	\$872	1.4

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