

MARYLAND

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$2,036**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,786** monthly or **\$81,434** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$39.15
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$15.00
Average Renter Wage	\$22.31
2-Bedroom Housing Wage	\$39.15
Number of Renter Households	760,808
Percent Renters	33%

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$44.50
Baltimore-Columbia-Towson MSA	\$37.79
California-Lexington Park MSA	\$35.21
Philadelphia-Camden-Wilmington MSA	\$34.65
Salisbury HMFA	\$28.67

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.

104

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

89

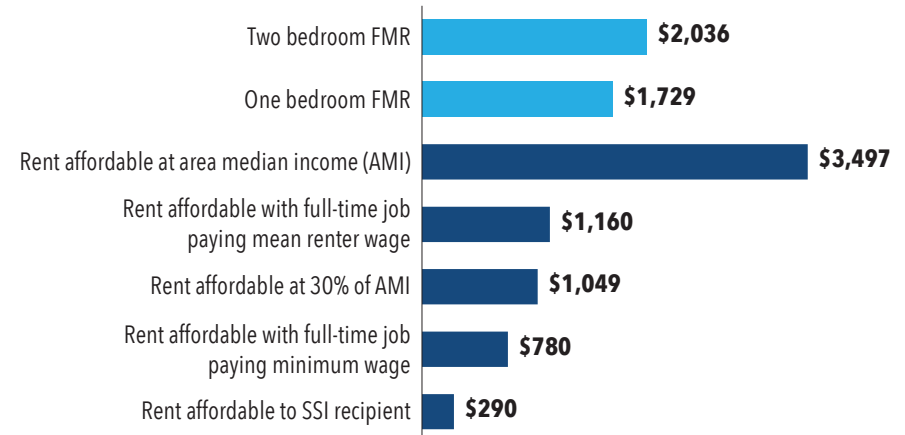
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

2.6

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

2.2

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



Maryland	FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Maryland	\$39.15	\$2,036	\$81,434	2.6	\$139,884	\$3,497	\$41,965	\$1,049	760,808	33%	\$22.31	\$1,160	1.8
Combined Nonmetro Areas	\$23.64	\$1,229	\$49,178	1.6	\$98,443	\$2,461	\$29,533	\$738	17,110	27%	\$14.29	\$743	1.7
<u>Metropolitan Areas</u>													
Baltimore-Columbia-Towson MSA	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	366,897	33%	\$23.17	\$1,205	1.6
California-Lexington Park MSA	\$35.21	\$1,831	\$73,240	2.3	\$128,800	\$3,220	\$38,640	\$966	11,418	27%	\$22.34	\$1,162	1.6
Cumberland MSA	\$17.94	\$933	\$37,320	1.2	\$77,500	\$1,938	\$23,250	\$581	8,142	30%	\$11.44	\$595	1.6
Hagerstown HMFA	\$23.88	\$1,242	\$49,680	1.6	\$93,500	\$2,338	\$28,050	\$701	20,266	34%	\$15.58	\$810	1.5
Philadelphia-Camden-Wilmington MSA	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	9,920	25%	\$14.44	\$751	2.4
Salisbury HMFA	\$28.67	\$1,491	\$59,640	1.9	\$92,000	\$2,300	\$27,600	\$690	15,740	39%	\$18.88	\$982	1.5
Somerset County HMFA	\$24.02	\$1,249	\$49,960	1.6	\$76,000	\$1,900	\$22,800	\$570	2,586	31%	\$12.79	\$665	1.9
Washington-Arlington-Alexandria HMFA	\$44.50	\$2,314	\$92,560	3.0	\$163,709	\$4,093	\$49,113	\$1,228	303,188	33%	\$23.21	\$1,207	1.9
Worcester County HMFA	\$24.54	\$1,276	\$51,040	1.6	\$111,000	\$2,775	\$33,300	\$833	5,541	23%	\$11.83	\$615	2.1
<u>Counties</u>													
Allegany County	\$17.94	\$933	\$37,320	1.2	\$77,500	\$1,938	\$23,250	\$581	8,142	30%	\$11.44	\$595	1.6
Anne Arundel County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	55,984	25%	\$24.30	\$1,264	1.6
Baltimore County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	111,157	34%	\$21.52	\$1,119	1.8
Calvert County	\$44.50	\$2,314	\$92,560	3.0	\$158,600	\$3,965	\$47,580	\$1,190	4,301	13%	\$15.57	\$810	2.9
Caroline County	\$24.90	\$1,295	\$51,800	1.7	\$86,200	\$2,155	\$25,860	\$647	3,428	28%	\$16.85	\$876	1.5
Carroll County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	10,250	16%	\$12.17	\$633	3.1
Cecil County	\$34.65	\$1,802	\$72,080	2.3	\$119,400	\$2,985	\$35,820	\$896	9,920	25%	\$14.44	\$751	2.4
Charles County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	11,299	19%	\$16.37	\$851	2.7
Dorchester County	\$22.19	\$1,154	\$46,160	1.5	\$87,000	\$2,175	\$26,100	\$653	4,487	34%	\$14.15	\$736	1.6

Columbia City is not included due to a lack of sufficient data.

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

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

4: AMI = Fiscal Year 2025 Area Median Income

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

Maryland	FY25 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 (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Frederick County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	23,378	23%	\$18.25	\$949	2.4
Garrett County	\$17.94	\$933	\$37,320	1.2	\$91,200	\$2,280	\$27,360	\$684	2,385	19%	\$10.67	\$555	1.7
Harford County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	20,344	20%	\$15.49	\$805	2.4
Howard County	\$37.79	\$1,965	\$78,600	2.4	\$130,300	\$3,258	\$39,090	\$977	33,966	28%	\$24.55	\$1,276	1.5
Kent County	\$24.46	\$1,272	\$50,880	1.6	\$113,000	\$2,825	\$33,900	\$848	2,383	28%	\$14.72	\$766	1.7
Montgomery County	\$44.50	\$2,314	\$92,560	2.5	\$163,900	\$4,098	\$49,170	\$1,229	134,433	35%	\$26.84	\$1,396	1.7
Prince George's County	\$44.50	\$2,314	\$92,560	3.0	\$163,900	\$4,098	\$49,170	\$1,229	129,777	38%	\$20.74	\$1,078	2.1
Queen Anne's County	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	3,665	19%	\$14.00	\$728	2.7
St. Mary's County	\$35.21	\$1,831	\$73,240	2.3	\$128,800	\$3,220	\$38,640	\$966	11,418	27%	\$22.34	\$1,162	1.6
Somerset County	\$24.02	\$1,249	\$49,960	1.6	\$76,000	\$1,900	\$22,800	\$570	2,586	31%	\$12.79	\$665	1.9
Talbot County	\$26.77	\$1,392	\$55,680	1.8	\$115,000	\$2,875	\$34,500	\$863	4,427	27%	\$15.24	\$792	1.8
Washington County	\$23.88	\$1,242	\$49,680	1.6	\$93,500	\$2,338	\$28,050	\$701	20,266	34%	\$15.58	\$810	1.5
Wicomico County	\$28.67	\$1,491	\$59,640	1.9	\$92,000	\$2,300	\$27,600	\$690	15,740	39%	\$18.88	\$982	1.5
Worcester County	\$24.54	\$1,276	\$51,040	1.6	\$111,000	\$2,775	\$33,300	\$833	5,541	23%	\$11.83	\$615	2.1
Baltimore city	\$37.79	\$1,965	\$78,600	2.5	\$130,300	\$3,258	\$39,090	\$977	131,531	52%	\$27.89	\$1,450	1.4

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