PENNSYLVANIA

#28[°]

<u>\$27.83</u>

PER HOUR

STATE HOUSING

WAGE

In Pennsylvania, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,447**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn \$4,824 monthly or \$57,886 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

FACTS ABOUT PENNSYLVANIA:

STATE FACTS										
Minimum Wage	\$7.25									
Average Renter Wage	\$20.42									
2-Bedroom Housing Wage	\$27.83									
Number of Renter Households	1,605,715									
Percent Renters	31%									

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$34.65
Pike County HMFA	\$31.87
East Stroudsburg MSA	\$29.85
Allentown-Bethlehem-Easton HMFA	\$28.98
State College MSA	\$27.52

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.

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154 Work Hours Per Week At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	127 Work Hours Per Week At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
3.8 Number of Full-Time Jobs At Minimum Wage To Afford a 2-Bedroom Rental Home (at FMR)	3.2 Number of Full-Time Jobs At Minimum Wage To Afford a 1-Bedroom Rental Home (at FMR)
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Two bedroom FMR	\$1,447
One bedroom FMR	\$1,195
Rent affordable at area median income (AMI)	\$2,617
Rent affordable with full-time job paying mean renter wage	\$1,062
Rent affordable at 30% of AMI	\$785
Rent affordable with full-time job paying minimum wage	\$377

\$297 Rent affordable to SSI recipient



Pennsylvania	FY25 HC WA		HOU	JSING C	OSTS		AREA MI INCOME			RENTERS					
	Hourly v neces to affo 2 BR ¹	sary ord	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)		Estimated hourly mean renter wage (2025)		Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Pennsylvania		\$27.83	\$1,447	\$57,886	3.8	\$104,672	\$2,617	\$31,402	\$785	1,605,715	31%	\$20.42	\$1.062	1.4	
Combined Nonmetro Are	eas	\$17.93	\$932	\$37,290	2.5	\$84,201	\$2,105	\$25,260	\$632	139,602	24%	\$14.63	\$761	1.2	
<u>Metropolitan Areas</u>															
Allentown-Bethlehem-Easton	HMFA	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	91,160	31%	\$18.67	\$971	1.6	
Altoona MSA		\$20.42	\$1,062	\$42,480	2.8	\$83,800	\$2,095	\$25,140	\$629	13,927	28%	\$14.61	\$760	1.4	
Armstrong County HMFA		\$19.63	\$1,021	\$40,840	2.7	\$82,500	\$2,063	\$24,750	\$619	5,983	21%	\$15.39	\$801	1.3	
Chambersburg-Waynesboro	MSA	\$22.94	\$1,193	\$47,720	3.2	\$95,500	\$2,388	\$28,650	\$716	16,882	27%	\$17.48	\$909	1.3	
Columbia County HMFA		\$20.48	\$1,065	\$42,600	2.8	\$84,300	\$2,108	\$25,290	\$632	7,652	30%	\$14.29	\$743	1.4	
East Stroudsburg MSA		\$29.85	\$1,552	\$62,080	4.1	\$104,400	\$2,610	\$31,320	\$783	12,398	20%	\$15.16	\$788	2.0	
Erie MSA		\$21.50	\$1,118	\$44,720	3.0	\$84,400	\$2,110	\$25,320	\$633	34,865	32%	\$13.31	\$692	1.6	
Gettysburg MSA		\$24.79	\$1,289	\$51,560	3.4	\$102,400	\$2,560	\$30,720	\$768	8,463	21%	\$16.04	\$834	1.5	
Harrisburg-Carlisle MSA		\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	77,556	32%	\$20.40	\$1,061	1.3	
Johnstown MSA		\$17.98	\$935	\$37,400	2.5	\$85,000	\$2,125	\$25,500	\$638	13,472	24%	\$12.28	\$638	1.5	
Lancaster MSA		\$26.79	\$1,393	\$55,720	3.7	\$103,900	\$2,598	\$31,170	\$779	63,277	30%	\$19.23	\$1,000	1.4	
Lebanon MSA		\$24.40	\$1,269	\$50,760	3.4	\$93,300	\$2,333	\$27,990	\$700	16,054	29%	\$16.09	\$837	1.5	
Montour County HMFA		\$23.67	\$1,231	\$49,240	3.3	\$99,700	\$2,493	\$29,910	\$748	2,532	33%	\$24.71	\$1,285	1.0	
Philadelphia-Camden-Wilmin	gton MSA	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	584,284	35%	\$25.12	\$1,306	1.4	
Pike County HMFA		\$31.87	\$1,657	\$66,280	4.4	\$100,200	\$2,505	\$30,060	\$752	3,324	14%	\$12.85	\$668	2.5	
Pittsburgh HMFA		\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	298,322	30%	\$20.35	\$1,058	1.2	
Reading MSA		\$26.02	\$1,353	\$54,120	3.6	\$99,800	\$2,495	\$29,940	\$749	46,819	29%	\$17.92	\$932	1.5	
ScrantonWilkes-Barre MSA		\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	76,121	33%	\$15.92	\$828	1.4	

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



Pennsylvania	FY25 HOUSING WAGE	HOU	USING CO	OSTS		AREA MI INCOME			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)		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	
Sharon HMFA	\$17.46	\$908	\$36,320	2.4	\$82,500	\$2,063	\$24,750	\$619	12,673	27%	\$14.32	\$745	1.2	
State College MSA	\$27.52	\$1,431	\$57,240	3.8	\$108,100	\$2,703	\$32,430	\$811	22,566	38%	\$14.07	\$732	2.0	
Williamsport MSA	\$21.63	\$1,125	\$45,000	3.0	\$87,800	\$2,195	\$26,340	\$659	14,231	31%	\$15.20	\$790	1.4	
York-Hanover MSA	\$25.81	\$1,342	\$53,680	3.6	\$105,800	\$2,645	\$31,740	\$794	43,552	24%	\$17.21	\$895	1.5	
<u>Counties</u>														
Adams County	\$24.79	\$1,289	\$51,560	3.4	\$102,400	\$2,560	\$30,720	\$768	8,463	21%	\$16.04	\$834	1.5	
Allegheny County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	191,667	35%	\$22.68	\$1,179	1.1	
Armstrong County	\$19.63	\$1,021	\$40,840	2.7	\$82,500	\$2,063	\$24,750	\$619	5,983	21%	\$15.39	\$801	1.3	
Beaver County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	18,333	25%	\$16.06	\$835	1.5	
Bedford County	\$17.46	\$908	\$36,320	2.4	\$84,700	\$2,118	\$25,410	\$635	4,328	22%	\$11.71	\$609	1.5	
Berks County	\$26.02	\$1,353	\$54,120	3.6	\$99,800	\$2,495	\$29,940	\$749	46,819	29%	\$17.92	\$932	1.5	
Blair County	\$20.42	\$1,062	\$42,480	2.8	\$83,800	\$2,095	\$25,140	\$629	13,927	28%	\$14.61	\$760	1.4	
Bradford County	\$18.58	\$966	\$38,640	2.6	\$86,900	\$2,173	\$26,070	\$652	6,791	28%	\$19.74	\$1.026	0.9	
Bucks County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	54,452	22%	\$16.53	\$860	2.1	
Butler County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	18,958	24%	\$17.65	\$918	1.4	
Cambria County	\$17.98	\$935	\$37,400	2.5	\$85,000	\$2,125	\$25,500	\$638	13,472	24%	\$12.28	\$638	1.5	
Cameron County	\$17.46	\$908	\$36,320	2.4	\$66,800	\$1,670	\$20,040	\$501	694	31%	\$14.29	\$743	1.2	
Carbon County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	6,167	23%	\$13.00	\$676	2.2	
Centre County	\$27.52	\$1,431	\$57,240	3.8	\$108,100	\$2,703	\$32,430	\$811	22,566	38%	\$14.07	\$732	2.0	
Chester County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	50,711	25%	\$24.25	\$1,261	1.4	
Clarion County	\$17.60	\$915	\$36,600	2.4	\$85,800	\$2,145	\$25,740	\$644	4,279	29%	\$12.09	\$629	1.5	
Clearfield County	\$17.46	\$908	\$36,320	2.4	\$85,900	\$2,148	\$25,770	\$644	6,954	22%	\$13.52	\$703	1.3	
Clinton County	\$19.29	\$1,003	\$40,120	2.7	\$80,200	\$2,005	\$24,060	\$602	4,327	28%	\$14.52	\$755	1.3	
Columbia County	\$20.48	\$1,065	\$42,600	2.8	\$84,300	\$2,108	\$25,290	\$632	7,652	30%	\$14.29	\$743	1.4	

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



Pennsylvania	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)		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	
Crawford County	\$17.46	\$908	\$36,320	2.4	\$81,900	\$2,048	\$24,570	\$614	8,851	26%	\$14.57	\$758	1.2	
Cumberland County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	30,114	29%	\$19.51	\$1,014	1.4	
Dauphin County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	43,925	37%	\$21.55	\$1,120	1.2	
Delaware County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	65,772	30%	\$19.70	\$1,025	1.8	
Elk County	\$17.46	\$908	\$36,320	2.4	\$89,900	\$2,248	\$26,970	\$674	2,850	21%	\$11.24	\$584	1.6	
Erie County	\$21.50	\$1,118	\$44,720	3.0	\$84,400	\$2,110	\$25,320	\$633	34,865	32%	\$13.31	\$692	1.6	
Fayette County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	15,134	28%	\$12.65	\$658	1.9	
Forest County	\$17.46	\$908	\$36,320	2.4	\$66,200	\$1,655	\$19,860	\$497	449	23%	\$15.90	\$827	1.1	
Franklin County	\$22.94	\$1,193	\$47,720	3.2	\$95,500	\$2,388	\$28,650	\$716	16,882	27%	\$17.48	\$909	1.3	
Fulton County	\$17.46	\$908	\$36,320	2.4	\$88,500	\$2,213	\$26,550	\$664	1,377	22%	\$17.85	\$928	1.0	
Greene County	\$18.67	\$971	\$38,840	2.6	\$93,100	\$2,328	\$27,930	\$698	3,098	22%	\$20.19	\$1,050	0.9	
Huntingdon County	\$17.46	\$908	\$36,320	2.4	\$88,400	\$2,210	\$26,520	\$663	3,437	21%	\$12.51	\$650	1.4	
Indiana County	\$17.46	\$908	\$36,320	2.4	\$74,500	\$1,863	\$22,350	\$559	9,327	29%	\$15.41	\$801	1.1	
Jefferson County	\$17.48	\$909	\$36,360	2.4	\$76,400	\$1,910	\$22,920	\$573	4,704	26%	\$14.41	\$749	1.2	
Juniata County	\$17.46	\$908	\$36,320	2.4	\$85,100	\$2,128	\$25,530	\$638	2,397	27%	\$15.86	\$825	1.1	
Lackawanna County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	30,568	35%	\$15.38	\$800	1.4	
Lancaster County	\$26.79	\$1,393	\$55,720	3.7	\$103,900	\$2,598	\$31,170	\$779	63,277	30%	\$19.23	\$1,000	1.4	
Lawrence County	\$18.37	\$955	\$38,200	2.5	\$88,900	\$2,223	\$26,670	\$667	8,846	25%	\$12.63	\$657	1.5	
Lebanon County	\$24.40	\$1,269	\$50,760	3.4	\$93,300	\$2,333	\$27,990	\$700	16,054	29%	\$16.09	\$837	1.5	
Lehigh County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	49,906	35%	\$20.31	\$1,056	1.4	
Luzerne County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	43,026	32%	\$16.03	\$833	1.3	
Lycoming County	\$21.63	\$1,125	\$45,000	3.0	\$87,800	\$2,195	\$26,340	\$659	14,231	31%	\$15.20	\$790	1.4	
McKean County	\$17.46	\$908	\$36,320	2.4	\$84,700	\$2,118	\$25,410	\$635	3,451	21%	\$14.15	\$736	1.2	
Mercer County	\$17.46	\$908	\$36,320	2.4	\$82,500	\$2,063	\$24,750	\$619	12,673	27%	\$14.32	\$745	1.2	
Mifflin County	\$17.46	\$908	\$36,320	2.4	\$77,700	\$1,943	\$23,310	\$583	5,281	29%	\$15.96	\$830	1.1	
Monroe County	\$29.85	\$1,552	\$62,080	4.1	\$104,400	\$2,610	\$31,320	\$783	12,398	20%	\$15.16	\$788	2.0	

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



Pennsylvania	FY25 HOUSING WAGE	HOU	JSING CO	OSTS	8	AREA MI INCOME			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)		Estimated hourly mean renter wage (2025)		Full-time jobs at mean renter wage needed to afford 2 BR FMR	
Montgomery County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	94,268	28%	\$24.91	\$1,295	1.4	
Montour County	\$23.67	\$1,231	\$49,240	3.3	\$99,700	\$2,493	\$29,910	\$748	2,532	33%	\$24.71	\$1.285	1.0	
Northampton County	\$28.98	\$1,507	\$60,280	4.0	\$100,200	\$2,505	\$30,060	\$752	35,087	29%	\$16.58	\$862	1.7	
Northumberland County	\$17.46	\$908	\$36,320	2.4	\$81,100	\$2,028	\$24,330	\$608	9,452	25%	\$15.51	\$806	1.1	
Perry County	\$26.37	\$1,371	\$54,840	3.6	\$105,400	\$2,635	\$31,620	\$791	3,517	19%	\$10.01	\$521	2.6	
Philadelphia County	\$34.65	\$1,802	\$72,080	4.8	\$119,400	\$2,985	\$35,820	\$896	319,081	48%	\$30.90	\$1.607	1.1	
Pike County	\$31.87	\$1,657	\$66,280	4.4	\$100,200	\$2,505	\$30,060	\$752	3,324	14%	\$12.85	\$668	2.5	
Potter County	\$17.46	\$908	\$36,320	2.4	\$80,800	\$2,020	\$24,240	\$606	1,336	20%	\$16.95	\$882	1.0	
Schuylkill County	\$18.29	\$951	\$38,040	2.5	\$85,800	\$2,145	\$25,740	\$644	13,644	24%	\$14.05	\$730	1.3	
Snyder County	\$18.17	\$945	\$37,800	2.5	\$87,000	\$2,175	\$26,100	\$653	3,743	26%	\$13.57	\$706	1.3	
Somerset County	\$17.46	\$908	\$36,320	2.4	\$81,400	\$2,035	\$24,420	\$611	5,736	20%	\$14.41	\$749	1.2	
Sullivan County	\$17.46	\$908	\$36,320	2.4	\$88,400	\$2,210	\$26,520	\$663	425	17%	\$10.20	\$530	1.7	
Susquehanna County	\$18.85	\$980	\$39,200	2.6	\$87,800	\$2,195	\$26,340	\$659	3,388	22%	\$15.35	\$798	1.2	
Tioga County	\$18.67	\$971	\$38,840	2.6	\$81,900	\$2,048	\$24,570	\$614	3,883	23%	\$15.00	\$780	1.2	
Union County	\$17.71	\$921	\$36,840	2.4	\$103,600	\$2,590	\$31,080	\$777	4,083	29%	\$15.42	\$802	1.1	
Venango County	\$17.46	\$908	\$36,320	2.4	\$83,000	\$2,075	\$24,900	\$623	5,198	24%	\$13.28	\$690	1.3	
Warren County	\$17.46	\$908	\$36,320	2.4	\$82,100	\$2,053	\$24,630	\$616	3,587	22%	\$15.29	\$795	1.1	
Washington County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	20,656	24%	\$20.21	\$1,051	1.2	
Wayne County	\$20.94	\$1,089	\$43,560	2.9	\$83,900	\$2,098	\$25,170	\$629	3,686	18%	\$15.79	\$821	1.3	
Westmoreland County	\$24.62	\$1,280	\$51,200	3.4	\$107,300	\$2,683	\$32,190	\$805	33,574	22%	\$13.81	\$718	1.8	
Wyoming County	\$21.60	\$1,123	\$44,920	3.0	\$83,500	\$2,088	\$25,050	\$626	2,527	23%	\$20.06	\$1,043	1.1	
York County	\$25.81	\$1,342	\$53,680	3.6	\$105,800	\$2,645	\$31,740	\$794	43,552	24%	\$17.21	\$895	1.5	

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