

PUERTO RICO

#52*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$605**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,018** monthly or **\$24,219** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$11.64
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	\$10.50
Average Renter Wage	\$9.69
2-Bedroom Housing Wage	\$11.64
Number of Renter Households	395,015
Percent Renters	32%

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo HMFA	\$12.62
Ponce MSA	\$11.33
Fajardo HMFA	\$11.33
Caguas HMFA	\$11.10
Mayagüez MSA	\$11.02

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

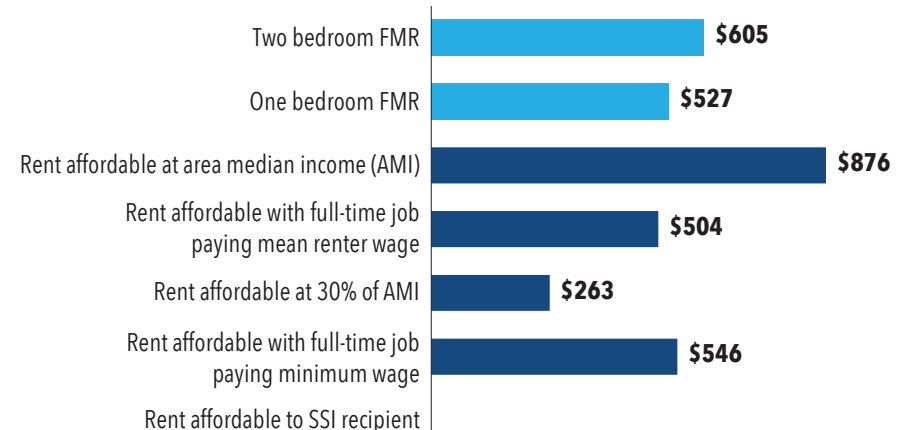
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

44
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

39
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

1.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

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



Puerto Rico	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
Puerto Rico	\$11.64	\$605	\$24,219	1.1	\$35,020	\$876	\$10,506	\$263	395,015	32%	\$9.69	\$504	1.2
Combined Nonmetro Areas	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	10,478	26%	\$9.77	\$508	0.9
<u>Metropolitan Areas</u>													
Aguadilla-Isabela MSA	\$10.77	\$560	\$22,400	1.0	\$29,701	\$743	\$8,910	\$223	38,254	34%	\$9.41	\$489	1.1
Arecibo MSA	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	20,674	32%	\$8.07	\$420	1.3
Barranquitas-Aibonito HMFA	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	9,035	29%	\$9.52	\$495	1.0
Caguas HMFA	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	35,009	32%	\$9.62	\$500	1.2
Fajardo HMFA	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	7,223	30%	\$9.32	\$485	1.2
Guayama MSA	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	7,538	28%	\$7.96	\$414	1.2
Mayagüez MSA	\$11.02	\$573	\$22,920	1.0	\$28,639	\$716	\$8,592	\$215	16,901	44%	\$7.73	\$402	1.4
Ponce MSA	\$11.33	\$589	\$23,560	1.1	\$28,929	\$723	\$8,679	\$217	23,974	29%	\$6.93	\$361	1.6
San German MSA	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	12,227	27%	\$8.02	\$417	1.3
San Juan-Guaynabo HMFA	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	204,924	32%	\$10.35	\$538	1.2
Yauco MSA	\$9.58	\$498	\$19,920	0.9	\$29,773	\$744	\$8,932	\$223	8,778	28%	\$8.57	\$446	1.1
<u>Counties</u>													
Adjuntas Municipio	\$11.33	\$589	\$23,560	1.1	\$24,100	\$603	\$7,230	\$181	1,804	31%	\$7.29	\$379	1.6
Aguada Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	3,103	25%	\$6.21	\$323	1.7
Aguadilla Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	9,279	43%	\$11.54	\$600	0.9
Aguas Buenas Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,998	34%	\$9.50	\$494	1.3
Aibonito Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,347	25%	\$9.88	\$514	1.0
Añasco Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	2,459	28%	\$10.64	\$553	1.0
Arecibo Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	11,983	37%	\$8.67	\$451	1.2

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

Puerto Rico	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
Arroyo Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	1,479	23%	\$9.30	\$484	1.0
Barceloneta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,471	29%	\$13.13	\$683	1.0
Barranquitas Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,972	31%	\$9.77	\$508	1.0
Bayamón Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	21,510	30%	\$8.29	\$431	1.5
Cabo Rojo Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	4,174	23%	\$6.88	\$358	1.5
Caguas Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	16,857	33%	\$8.62	\$448	1.3
Camuy Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	2,749	23%	\$7.32	\$381	1.4
Canóvanas Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,098	27%	\$9.73	\$506	1.3
Carolina Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	19,108	31%	\$9.38	\$488	1.3
Cataño Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,665	41%	\$10.28	\$535	1.2
Cayey Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	6,357	38%	\$10.44	\$543	1.1
Ceiba Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	1,084	26%	\$10.61	\$552	1.1
Ciales Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	1,707	30%	\$7.41	\$386	1.3
Cidra Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	4,679	32%	\$12.70	\$660	0.9
Coamo Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	3,161	24%	\$7.64	\$397	1.2
Comerio Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,152	38%	\$9.08	\$472	1.4
Corozal Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,644	24%	\$7.49	\$389	1.7
Culebra Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	145	34%	\$7.98	\$415	1.1
Dorado Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,502	21%	\$9.18	\$477	1.4
Fajardo Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	4,076	32%	\$9.35	\$486	1.2
Florida Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	1,369	30%	\$8.34	\$434	1.5
Guánica Municipio	\$9.58	\$498	\$19,920	0.9	\$24,100	\$603	\$7,230	\$181	1,607	29%	\$6.22	\$323	1.5
Guayama Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	4,261	28%	\$7.57	\$394	1.2
Guayanilla Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	1,700	27%	\$8.03	\$418	1.2
Guaynabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	10,181	29%	\$11.47	\$596	1.1
Gurabo Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	3,458	23%	\$10.54	\$548	1.1

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Puerto Rico	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
Hatillo Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	3,384	25%	\$7.70	\$401	1.3
Hormigueros Municipio	\$11.02	\$573	\$22,920	1.0	\$29,000	\$725	\$8,700	\$218	1,670	28%	\$7.33	\$381	1.5
Humacao Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,778	25%	\$11.61	\$604	1.1
Isabela Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	5,366	37%	\$8.56	\$445	1.3
Jayuya Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	1,959	40%	\$12.81	\$666	0.7
Juana Díaz Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	3,469	22%	\$8.80	\$458	1.3
Juncos Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,736	28%	\$18.57	\$966	0.7
Lajas Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	2,358	29%	\$7.83	\$407	1.3
Lares Municipio	\$10.77	\$560	\$22,400	1.0	\$24,100	\$603	\$7,230	\$181	3,636	35%	\$9.99	\$519	1.1
Las Marías Municipio	\$11.02	\$573	\$22,920	1.0	\$24,100	\$603	\$7,230	\$181	722	26%	\$4.86	\$253	2.3
Las Piedras Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,809	22%	\$9.94	\$517	1.3
Loíza Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,603	30%	\$7.83	\$407	1.6
Luquillo Municipio	\$11.33	\$589	\$23,560	1.1	\$31,000	\$775	\$9,300	\$233	2,063	31%	\$8.57	\$446	1.3
Manatí Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,028	27%	\$11.24	\$584	1.1
Maricao Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	433	24%	\$10.55	\$549	0.9
Maunabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	1,017	26%	\$9.56	\$497	1.3
Mayagüez Municipio	\$11.02	\$573	\$22,920	1.0	\$29,000	\$725	\$8,700	\$218	14,509	49%	\$7.86	\$408	1.4
Moca Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	4,736	36%	\$7.95	\$414	1.4
Morovis Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,986	30%	\$7.70	\$400	1.6
Naguabo Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,202	27%	\$8.61	\$448	1.5
Naranjito Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	2,777	31%	\$9.93	\$516	1.3
Orocovis Municipio	\$9.48	\$493	\$19,720	0.9	\$28,000	\$700	\$8,400	\$210	2,009	29%	\$9.47	\$493	1.0
Patillas Municipio	\$9.40	\$489	\$19,560	0.9	\$29,000	\$725	\$8,700	\$218	1,798	30%	\$7.62	\$396	1.2
Peñuelas Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	2,220	32%	\$13.31	\$692	0.7
Ponce Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	17,078	32%	\$6.47	\$337	1.8
Quebradillas Municipio	\$10.21	\$531	\$21,240	1.0	\$38,200	\$955	\$11,460	\$287	2,558	31%	\$6.23	\$324	1.6

1: BR = Bedroom

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Puerto Rico	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
Rincón Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	1,526	27%	\$8.43	\$438	1.3
Río Grande Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,473	27%	\$7.91	\$411	1.6
Sabana Grande Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	1,778	24%	\$8.85	\$460	1.2
Salinas Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	2,329	23%	\$8.70	\$452	1.1
San Germán Municipio	\$10.37	\$539	\$21,560	1.0	\$29,100	\$728	\$8,730	\$218	3,917	34%	\$8.74	\$455	1.2
San Juan Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	68,760	47%	\$10.60	\$551	1.2
San Lorenzo Municipio	\$11.10	\$577	\$23,080	1.1	\$35,400	\$885	\$10,620	\$266	3,658	26%	\$11.96	\$622	0.9
San Sebastián Municipio	\$10.77	\$560	\$22,400	1.0	\$31,000	\$775	\$9,300	\$233	4,098	29%	\$7.29	\$379	1.5
Santa Isabel Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	1,624	22%	\$9.63	\$501	0.9
Toa Alta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,149	18%	\$6.47	\$337	1.9
Toa Baja Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	8,415	29%	\$11.07	\$575	1.1
Trujillo Alto Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	6,711	26%	\$7.07	\$368	1.8
Utua Municipio	\$10.77	\$560	\$22,400	1.0	\$24,100	\$603	\$7,230	\$181	4,051	38%	\$7.50	\$390	1.4
Vega Alta Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	4,295	32%	\$11.02	\$573	1.1
Vega Baja Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	5,049	25%	\$10.92	\$568	1.2
Vieques Municipio	\$9.13	\$475	\$19,000	0.9	\$24,100	\$603	\$7,230	\$181	827	31%	\$13.02	\$677	0.7
Villalba Municipio	\$11.33	\$589	\$23,560	1.1	\$29,300	\$733	\$8,790	\$220	1,623	21%	\$9.64	\$501	1.2
Yabucoa Municipio	\$12.62	\$656	\$26,240	1.2	\$38,900	\$973	\$11,670	\$292	3,438	29%	\$7.47	\$388	1.7
Yauco Municipio	\$9.58	\$498	\$19,920	0.9	\$31,000	\$775	\$9,300	\$233	3,251	26%	\$8.28	\$431	1.2

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