In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is $2,165. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn $7,218 monthly or $86,613 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$41.64 PER HOUR

STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th>Minimum Wage</th>
<th>Average Renter Wage</th>
<th>2-Bedroom Housing Wage</th>
<th>Number of Renter Households</th>
<th>Percent Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Wage</td>
<td>$15.00</td>
<td>$29.40</td>
<td>$41.64</td>
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<td>38%</td>
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MOST EXPENSIVE AREAS

<table>
<thead>
<tr>
<th>MOST EXPENSIVE AREAS</th>
<th>HOUSING WAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Boston-Cambridge-Quincy HMFA</td>
<td>$50.67</td>
</tr>
<tr>
<td>Nantucket County</td>
<td>$50.35</td>
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<tr>
<td>Dukes County</td>
<td>$44.71</td>
</tr>
<tr>
<td>Easton-Raynham HMFA</td>
<td>$41.60</td>
</tr>
<tr>
<td>Barnstable Town MSA</td>
<td>$39.31</td>
</tr>
</tbody>
</table>

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

- 111 Work Hours

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

- 91 Work Hours

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

- 2.8 Jobs

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

- 2.3 Jobs

Rent affordable to SSI recipient

- $309

Rent affordable with full-time job paying mean renter wage

- $780

Rent affordable with full-time job paying minimum wage

- $780

Rent affordable at 30% of AMI

- $985

Rent affordable at area median income (AMI)

- $1,529

Rent affordable with full-time job paying mean renter wage

- $1,772

Two bedroom FMR

- $2,165

One bedroom FMR

- $1,772

* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.
TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA
BARNSTABLE COUNTY

BERKSHIRE COUNTY, MA (PART) HMFA
BERKSHIRE COUNTY

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA
ESSEX COUNTY

MIDDLESEX COUNTY

NORFOLK COUNTY

PLYMOUTH COUNTY
OUT OF REACH 2023

SUFFOLK COUNTY
Boston city, Chelsea city, Revere city, Winthrop Town city

BROCKTON, MA HMFA

NORFOLK COUNTY
Avon town

PLYMOUTH COUNTY

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY
Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

FRANKLIN COUNTY, MA HMFA

FRANKLIN COUNTY

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

NEW BEDFORD, MA HMFA
BRISTOL COUNTY
Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA
BERKSHIRE COUNTY

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
HAMPDEN COUNTY

HAMPshire County

TAUNTON-MANSFIELD-NORTON, MA HMFA
BRISTOL COUNTY
Berkley town, Dighton town, Mansfield town, Norton town, Taunton city
**WESTERN WORCESTER COUNTY, MA HMFA**

**WORCESTER COUNTY**


**WORCESTER, MA HMFA**

**WORCESTER COUNTY**

<table>
<thead>
<tr>
<th>Massachusetts</th>
<th>FY23 HOUSING WAGE</th>
<th>HOUSING COSTS</th>
<th>AREA MEDIAN INCOME (AMI)</th>
<th>RENTERS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hourly wage</td>
<td>2 BR FMR</td>
<td>Annual income</td>
<td>Monthly rent affordable at AMI</td>
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<tr>
<td>Massachusetts</td>
<td>$41.64</td>
<td>$2,165</td>
<td>$86,613</td>
<td>$3,108</td>
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<tr>
<td></td>
<td>$46.91</td>
<td>$2,439</td>
<td>$97,569</td>
<td>$3,229</td>
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<tr>
<td>Metropolitan Areas</td>
<td></td>
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<tr>
<td>Barnstable Town MSA</td>
<td>$39.31</td>
<td>$2,044</td>
<td>$81,760</td>
<td>$3,108</td>
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<tr>
<td>Berkshire County (part) HMFA</td>
<td>$27.58</td>
<td>$1,434</td>
<td>$57,360</td>
<td>$2,538</td>
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<tr>
<td>Boston-Cambridge-Quincy HMFA</td>
<td>$50.67</td>
<td>$2,635</td>
<td>$105,400</td>
<td>$3,733</td>
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<tr>
<td>Brockton HMFA</td>
<td>$35.83</td>
<td>$1,863</td>
<td>$74,520</td>
<td>$2,848</td>
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<tr>
<td>Eastern Worcester County HMFA</td>
<td>$31.98</td>
<td>$1,663</td>
<td>$66,520</td>
<td>$3,690</td>
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<tr>
<td>Easton-Raynham HMFA</td>
<td>$41.60</td>
<td>$2,163</td>
<td>$86,520</td>
<td>$3,815</td>
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<tr>
<td>Fitchburg-Leominster HMFA</td>
<td>$26.12</td>
<td>$1,358</td>
<td>$54,320</td>
<td>$2,610</td>
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<tr>
<td>Franklin County HMFA</td>
<td>$24.62</td>
<td>$1,280</td>
<td>$51,200</td>
<td>$2,465</td>
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<tr>
<td>Lawrence HMFA</td>
<td>$34.15</td>
<td>$1,776</td>
<td>$71,040</td>
<td>$2,965</td>
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<tr>
<td>Lowell HMFA</td>
<td>$37.60</td>
<td>$1,955</td>
<td>$78,200</td>
<td>$3,310</td>
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<tr>
<td>New Bedford HMFA</td>
<td>$24.65</td>
<td>$1,282</td>
<td>$51,280</td>
<td>$2,193</td>
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<tr>
<td>Pittsfield HMFA</td>
<td>$26.69</td>
<td>$1,388</td>
<td>$55,520</td>
<td>$2,220</td>
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<tr>
<td>Providence-Fall River HMFA</td>
<td>$27.10</td>
<td>$1,409</td>
<td>$56,360</td>
<td>$2,650</td>
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<tr>
<td>Springfield HMFA</td>
<td>$23.52</td>
<td>$1,223</td>
<td>$48,920</td>
<td>$2,343</td>
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<tr>
<td>Taunton-Mansfield-Norton HMFA</td>
<td>$31.13</td>
<td>$1,619</td>
<td>$64,760</td>
<td>$3,123</td>
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<tr>
<td>Western Worcester County HMFA</td>
<td>$24.12</td>
<td>$1,254</td>
<td>$50,160</td>
<td>$2,470</td>
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<tr>
<td>Worcester HMFA</td>
<td>$31.44</td>
<td>$1,635</td>
<td>$65,400</td>
<td>$3,050</td>
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</tbody>
</table>

† Wage data not available (See Appendix B).
### Massachusetts

<table>
<thead>
<tr>
<th>Counties</th>
<th>Renter households (2017-2021)</th>
<th>% of total households (2017-2021)</th>
<th>2 BR FMR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dukes County</td>
<td>1,814</td>
<td>27%</td>
<td>$4,171</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>$2,618</td>
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<tr>
<td>Nantucket County†</td>
<td>1,159</td>
<td>29%</td>
<td>$4,710</td>
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<td>$3,125</td>
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### Housing Costs

<table>
<thead>
<tr>
<th>Counties</th>
<th>Full-time jobs at mean renter wage needed to afford 2 BR FMR³</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dukes County</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Nantucket County†</td>
<td></td>
</tr>
</tbody>
</table>

### Unaffordable Rent

1. BR = Bedroom
2. FMR = Fair Market Rent
3. This calculation uses the higher of the county, state or federal minimum wage where applicable.
4. AMI = Fiscal Year 2023 Area Median Income
5. Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing

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OUT OF REACH 2023
NATIONAL LOW INCOME HOUSING COALITION

MA-7