

PENNSYLVANIA

#27*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,087**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,622** monthly or **\$43,463** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$20.90
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$19.25
2-Bedroom Housing Wage	\$20.90
Number of Renter Households	1,584,332
Percent Renters	31%

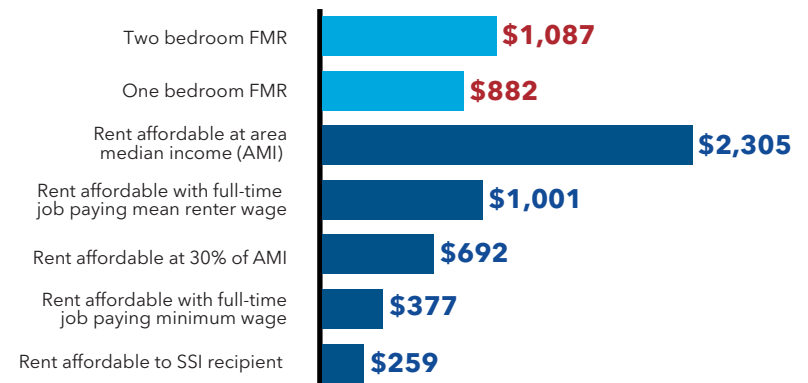
115
 Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

94
 Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.9
 Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.3
 Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Pike County	\$26.31
Philadelphia-Camden-Wilmington MSA	\$24.96
State College MSA	\$23.31
Allentown-Bethlehem-Easton HMFA	\$23.00
East Stroudsburg MSA	\$22.17



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

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Pennsylvania	\$20.90	\$1,087	\$43,463	2.9	\$92,217	\$2,305	\$27,665	\$692	1,584,332	31%	\$19.25	\$1,001	1.1
Combined Nonmetro Areas	\$14.93	\$777	\$31,062	2.1	\$71,780	\$1,794	\$21,534	\$538	149,609	25%	\$13.11	\$682	1.1
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	\$23.00	\$1,196	\$47,840	3.2	\$90,600	\$2,265	\$27,180	\$680	89,265	32%	\$17.56	\$913	1.3
Altoona MSA	\$15.94	\$829	\$33,160	2.2	\$72,400	\$1,810	\$21,720	\$543	15,359	30%	\$13.71	\$713	1.2
Armstrong County HMFA	\$15.52	\$807	\$32,280	2.1	\$76,400	\$1,910	\$22,920	\$573	6,230	22%	\$13.35	\$694	1.2
Chambersburg-Waynesboro MSA	\$18.06	\$939	\$37,560	2.5	\$85,800	\$2,145	\$25,740	\$644	17,929	29%	\$16.05	\$835	1.1
Columbia County HMFA	\$16.52	\$859	\$34,360	2.3	\$74,000	\$1,850	\$22,200	\$555	8,410	32%	\$13.70	\$712	1.2
East Stroudsburg MSA	\$22.17	\$1,153	\$46,120	3.1	\$85,600	\$2,140	\$25,680	\$642	13,743	23%	\$15.60	\$811	1.4
Erie MSA	\$16.31	\$848	\$33,920	2.2	\$75,000	\$1,875	\$22,500	\$563	36,447	33%	\$13.06	\$679	1.2
Gettysburg MSA	\$19.85	\$1,032	\$41,280	2.7	\$90,300	\$2,258	\$27,090	\$677	8,778	22%	\$13.19	\$686	1.5
Harrisburg-Carlisle MSA	\$20.65	\$1,074	\$42,960	2.8	\$94,300	\$2,358	\$28,290	\$707	75,826	32%	\$19.60	\$1,019	1.1
Johnstown MSA	\$14.56	\$757	\$30,280	2.0	\$73,900	\$1,848	\$22,170	\$554	14,379	25%	\$11.86	\$617	1.2
Lancaster MSA	\$22.08	\$1,148	\$45,920	3.0	\$90,200	\$2,255	\$27,060	\$677	62,498	31%	\$17.21	\$895	1.3
Lebanon MSA	\$19.02	\$989	\$39,560	2.6	\$85,600	\$2,140	\$25,680	\$642	15,870	29%	\$15.13	\$787	1.3
Montour County HMFA	\$16.62	\$864	\$34,560	2.3	\$85,800	\$2,145	\$25,740	\$644	2,319	31%	\$18.47	\$961	0.9
Philadelphia-Camden-Wilmington MSA	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	545,714	35%	\$24.14	\$1,256	1.0
Pike County HMFA	\$26.31	\$1,368	\$54,720	3.6	\$89,100	\$2,228	\$26,730	\$668	3,566	16%	\$10.00	\$520	2.6
Pittsburgh HMFA	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	303,557	31%	\$19.09	\$992	1.0
Reading MSA	\$19.96	\$1,038	\$41,520	2.8	\$90,700	\$2,268	\$27,210	\$680	45,300	29%	\$17.18	\$893	1.2
Scranton-Wilkes-Barre MSA	\$16.87	\$877	\$35,080	2.3	\$74,100	\$1,853	\$22,230	\$556	75,627	33%	\$14.79	\$769	1.1
Sharon HMFA	\$14.56	\$757	\$30,280	2.0	\$78,300	\$1,958	\$23,490	\$587	13,201	28%	\$12.64	\$657	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2022 Fair Market Rent.

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

4: AMI = Fiscal Year 2022 Area Median Income

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

Pennsylvania

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
State College MSA	\$23.31	\$1,212	\$48,480	3.2	\$97,300	\$2,433	\$29,190	\$730	22,297	38%	\$13.05	\$678	1.8
Williamsport MSA	\$17.02	\$885	\$35,400	2.3	\$77,900	\$1,948	\$23,370	\$584	14,507	31%	\$14.88	\$774	1.1
York-Hanover MSA	\$19.69	\$1,024	\$40,960	2.7	\$93,300	\$2,333	\$27,990	\$700	43,901	25%	\$15.96	\$830	1.2
Counties													
Adams County	\$19.85	\$1,032	\$41,280	2.7	\$90,300	\$2,258	\$27,090	\$677	8,778	22%	\$13.19	\$686	1.5
Allegheny County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	194,901	36%	\$21.19	\$1,102	0.9
Armstrong County	\$15.52	\$807	\$32,280	2.1	\$76,400	\$1,910	\$22,920	\$573	6,230	22%	\$13.35	\$694	1.2
Beaver County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	19,488	27%	\$16.45	\$855	1.1
Bedford County	\$14.56	\$757	\$30,280	2.0	\$68,900	\$1,723	\$20,670	\$517	4,106	21%	\$11.21	\$583	1.3
Berks County	\$19.96	\$1,038	\$41,520	2.8	\$90,700	\$2,268	\$27,210	\$680	45,300	29%	\$17.18	\$893	1.2
Blair County	\$15.94	\$829	\$33,160	2.2	\$72,400	\$1,810	\$21,720	\$543	15,359	30%	\$13.71	\$713	1.2
Bradford County	\$15.33	\$797	\$31,880	2.1	\$71,500	\$1,788	\$21,450	\$536	6,836	27%	\$17.80	\$926	0.9
Bucks County	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	52,800	22%	\$15.87	\$825	1.6
Butler County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	18,633	24%	\$16.19	\$842	1.2
Cambria County	\$14.56	\$757	\$30,280	2.0	\$73,900	\$1,848	\$22,170	\$554	14,379	25%	\$11.86	\$617	1.2
Cameron County	\$14.56	\$757	\$30,280	2.0	\$62,100	\$1,553	\$18,630	\$466	767	33%	\$10.49	\$546	1.4
Carbon County	\$23.00	\$1,196	\$47,840	3.2	\$90,600	\$2,265	\$27,180	\$680	6,652	25%	\$13.01	\$676	1.8
Centre County	\$23.31	\$1,212	\$48,480	3.2	\$97,300	\$2,433	\$29,190	\$730	22,297	38%	\$13.05	\$678	1.8
Chester County	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	48,263	25%	\$22.52	\$1,171	1.1
Clarion County	\$14.56	\$757	\$30,280	2.0	\$67,600	\$1,690	\$20,280	\$507	4,855	30%	\$10.21	\$531	1.4
Clearfield County	\$14.56	\$757	\$30,280	2.0	\$67,700	\$1,693	\$20,310	\$508	7,160	23%	\$12.33	\$641	1.2
Clinton County	\$16.23	\$844	\$33,760	2.2	\$71,700	\$1,793	\$21,510	\$538	4,571	30%	\$14.57	\$758	1.1
Columbia County	\$16.52	\$859	\$34,360	2.3	\$74,000	\$1,850	\$22,200	\$555	8,410	32%	\$13.70	\$712	1.2
Crawford County	\$14.56	\$757	\$30,280	2.0	\$69,000	\$1,725	\$20,700	\$518	9,576	27%	\$13.42	\$698	1.1
Cumberland County	\$20.65	\$1,074	\$42,960	2.8	\$94,300	\$2,358	\$28,290	\$707	30,643	30%	\$18.43	\$958	1.1

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Pennsylvania

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Dauphin County	\$20.65	\$1,074	\$42,960	2.8	\$94,300	\$2,358	\$28,290	\$707	41,686	37%	\$20.99	\$1,092	1.0
Delaware County	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	65,658	31%	\$19.14	\$995	1.3
Elk County	\$14.56	\$757	\$30,280	2.0	\$78,000	\$1,950	\$23,400	\$585	3,064	22%	\$12.20	\$635	1.2
Erie County	\$16.31	\$848	\$33,920	2.2	\$75,000	\$1,875	\$22,500	\$563	36,447	33%	\$13.06	\$679	1.2
Fayette County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	14,704	27%	\$12.02	\$625	1.6
Forest County	\$15.65	\$814	\$32,560	2.2	\$51,600	\$1,290	\$15,480	\$387	359	17%	\$9.39	\$488	1.7
Franklin County	\$18.06	\$939	\$37,560	2.5	\$85,800	\$2,145	\$25,740	\$644	17,929	29%	\$16.05	\$835	1.1
Fulton County	\$14.56	\$757	\$30,280	2.0	\$71,400	\$1,785	\$21,420	\$536	1,314	22%	\$15.41	\$801	0.9
Greene County	\$14.83	\$771	\$30,840	2.0	\$79,000	\$1,975	\$23,700	\$593	3,591	25%	\$18.06	\$939	0.8
Huntingdon County	\$14.56	\$757	\$30,280	2.0	\$70,800	\$1,770	\$21,240	\$531	3,852	23%	\$12.26	\$637	1.2
Indiana County	\$15.19	\$790	\$31,600	2.1	\$79,800	\$1,995	\$23,940	\$599	10,135	30%	\$12.90	\$671	1.2
Jefferson County	\$14.71	\$765	\$30,600	2.0	\$66,900	\$1,673	\$20,070	\$502	4,635	25%	\$12.89	\$671	1.1
Juniata County	\$14.56	\$757	\$30,280	2.0	\$77,200	\$1,930	\$23,160	\$579	2,452	26%	\$12.97	\$674	1.1
Lackawanna County	\$16.87	\$877	\$35,080	2.3	\$74,100	\$1,853	\$22,230	\$556	31,421	36%	\$14.89	\$774	1.1
Lancaster County	\$22.08	\$1,148	\$45,920	3.0	\$90,200	\$2,255	\$27,060	\$677	62,498	31%	\$17.21	\$895	1.3
Lawrence County	\$15.19	\$790	\$31,600	2.1	\$73,200	\$1,830	\$21,960	\$549	9,418	25%	\$12.07	\$627	1.3
Lebanon County	\$19.02	\$989	\$39,560	2.6	\$85,600	\$2,140	\$25,680	\$642	15,870	29%	\$15.13	\$787	1.3
Lehigh County	\$23.00	\$1,196	\$47,840	3.2	\$90,600	\$2,265	\$27,180	\$680	49,411	35%	\$19.04	\$990	1.2
Luzerne County	\$16.87	\$877	\$35,080	2.3	\$74,100	\$1,853	\$22,230	\$556	41,572	32%	\$14.48	\$753	1.2
Lycoming County	\$17.02	\$885	\$35,400	2.3	\$77,900	\$1,948	\$23,370	\$584	14,507	31%	\$14.88	\$774	1.1
McKean County	\$14.56	\$757	\$30,280	2.0	\$69,500	\$1,738	\$20,850	\$521	4,372	26%	\$11.84	\$616	1.2
Mercer County	\$14.56	\$757	\$30,280	2.0	\$78,300	\$1,958	\$23,490	\$587	13,201	28%	\$12.64	\$657	1.2
Mifflin County	\$14.56	\$757	\$30,280	2.0	\$65,000	\$1,625	\$19,500	\$488	5,149	27%	\$13.57	\$705	1.1
Monroe County	\$22.17	\$1,153	\$46,120	3.1	\$85,600	\$2,140	\$25,680	\$642	13,743	23%	\$15.60	\$811	1.4
Montgomery County	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	89,652	28%	\$25.07	\$1,304	1.0
Montour County	\$16.62	\$864	\$34,560	2.3	\$85,800	\$2,145	\$25,740	\$644	2,319	31%	\$18.47	\$961	0.9

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Pennsylvania

FY22 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 (2016-2020)	% of total households (2016-2020)	Estimated hourly mean renter wage (2022)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Northampton County	\$23.00	\$1,196	\$47,840	3.2	\$90,600	\$2,265	\$27,180	\$680	33,202	29%	\$15.61	\$812	1.5
Northumberland County	\$14.56	\$757	\$30,280	2.0	\$66,100	\$1,653	\$19,830	\$496	11,254	29%	\$13.62	\$708	1.1
Perry County	\$20.65	\$1,074	\$42,960	2.8	\$94,300	\$2,358	\$28,290	\$707	3,497	19%	\$9.50	\$494	2.2
Philadelphia County	\$24.96	\$1,298	\$51,920	3.4	\$105,400	\$2,635	\$31,620	\$791	289,341	47%	\$29.18	\$1,517	0.9
Pike County	\$26.31	\$1,368	\$54,720	3.6	\$89,100	\$2,228	\$26,730	\$668	3,566	16%	\$10.00	\$520	2.6
Potter County	\$14.56	\$757	\$30,280	2.0	\$64,600	\$1,615	\$19,380	\$485	1,463	22%	\$16.60	\$863	0.9
Schuylkill County	\$14.67	\$763	\$30,520	2.0	\$75,400	\$1,885	\$22,620	\$566	14,538	25%	\$12.43	\$646	1.2
Snyder County	\$15.31	\$796	\$31,840	2.1	\$75,700	\$1,893	\$22,710	\$568	3,960	27%	\$12.34	\$642	1.2
Somerset County	\$14.56	\$757	\$30,280	2.0	\$71,100	\$1,778	\$21,330	\$533	5,960	20%	\$12.55	\$653	1.2
Sullivan County	\$14.56	\$757	\$30,280	2.0	\$69,000	\$1,725	\$20,700	\$518	476	17%	\$11.27	\$586	1.3
Susquehanna County	\$15.44	\$803	\$32,120	2.1	\$74,000	\$1,850	\$22,200	\$555	3,846	23%	\$13.21	\$687	1.2
Tioga County	\$15.88	\$826	\$33,040	2.2	\$68,000	\$1,700	\$20,400	\$510	4,178	25%	\$12.34	\$642	1.3
Union County	\$16.02	\$833	\$33,320	2.2	\$83,200	\$2,080	\$24,960	\$624	4,347	29%	\$13.69	\$712	1.2
Venango County	\$14.56	\$757	\$30,280	2.0	\$68,700	\$1,718	\$20,610	\$515	5,931	27%	\$12.38	\$644	1.2
Warren County	\$14.56	\$757	\$30,280	2.0	\$69,900	\$1,748	\$20,970	\$524	3,831	22%	\$13.81	\$718	1.1
Washington County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	21,345	25%	\$18.49	\$961	1.0
Wayne County	\$17.02	\$885	\$35,400	2.3	\$77,900	\$1,948	\$23,370	\$584	3,613	19%	\$13.03	\$678	1.3
Westmoreland County	\$18.87	\$981	\$39,240	2.6	\$95,400	\$2,385	\$28,620	\$716	34,486	22%	\$13.29	\$691	1.4
Wyoming County	\$16.87	\$877	\$35,080	2.3	\$74,100	\$1,853	\$22,230	\$556	2,634	24%	\$18.36	\$955	0.9
York County	\$19.69	\$1,024	\$40,960	2.7	\$93,300	\$2,333	\$27,990	\$700	43,901	25%	\$15.96	\$830	1.2

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