

MASSACHUSETTS

STATE RANKING

#6*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,489**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,964** monthly or **\$59,571** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.64
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	\$11.00
Average Renter Wage	\$20.06
2-Bedroom Housing Wage	\$28.64
Number of Renter Households	970,146
Percent Renters	38%

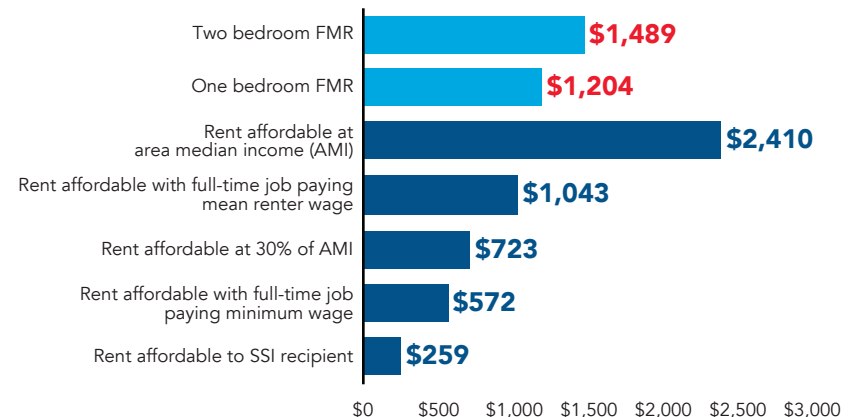
104
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom Rental Home** (at FMR)

84
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)

2.1
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	\$33.46
Barnstable Town MSA	\$27.71
Easton-Raynham HMFA	\$27.40
Lowell HMFA	\$26.77
Brockton HMFA	\$26.25



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.

MASSACHUSETTS

	FY18 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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$28.64	\$1,489	\$59,571	2.6	\$96,409	\$2,410	\$28,923	\$723	970,146	38%	\$20.06	\$1,043	1.4
Combined Nonmetro Areas	\$22.90	\$1,191	\$47,631	2.1	\$81,332	\$2,033	\$24,400	\$610	12,353	31%	\$12.51	\$650	1.8
<u>Metropolitan Areas</u>													
Barnstable Town MSA	\$27.71	\$1,441	\$57,640	2.5	\$86,200	\$2,155	\$25,860	\$647	19,672	21%	\$11.86	\$617	2.3
Berkshire County (part) HMFA	\$19.63	\$1,021	\$40,840	1.8	\$74,800	\$1,870	\$22,440	\$561	5,206	27%	\$12.07	\$627	1.6
Boston-Cambridge-Quincy HMFA	\$33.46	\$1,740	\$69,600	3.0	\$107,800	\$2,695	\$32,340	\$809	545,383	41%	\$24.12	\$1,254	1.4
Brockton HMFA	\$26.25	\$1,365	\$54,600	2.4	\$84,100	\$2,103	\$25,230	\$631	25,647	30%	\$11.45	\$595	2.3
Eastern Worcester County HMFA	\$24.54	\$1,276	\$51,040	2.2	\$112,300	\$2,808	\$33,690	\$842	7,237	22%	\$13.41	\$697	1.8
Easton-Raynham HMFA	\$27.40	\$1,425	\$57,000	2.5	\$116,100	\$2,903	\$34,830	\$871	2,512	20%	\$12.35	\$642	2.2
Fitchburg-Leominster HMFA	\$20.87	\$1,085	\$43,400	1.9	\$79,100	\$1,978	\$23,730	\$593	21,192	38%	\$13.41	\$697	1.6
Lawrence HMFA	\$22.83	\$1,187	\$47,480	2.1	\$95,000	\$2,375	\$28,500	\$713	39,889	39%	\$14.03	\$730	1.6
Lowell HMFA	\$26.77	\$1,392	\$55,680	2.4	\$105,400	\$2,635	\$31,620	\$791	34,381	31%	\$24.23	\$1,260	1.1
New Bedford HMFA	\$17.42	\$906	\$36,240	1.6	\$65,200	\$1,630	\$19,560	\$489	28,033	44%	\$12.35	\$642	1.4
Pittsfield HMFA	\$19.23	\$1,000	\$40,000	1.7	\$64,800	\$1,620	\$19,440	\$486	12,144	34%	\$12.07	\$627	1.6
Providence-Fall River HMFA	\$19.50	\$1,014	\$40,560	1.8	\$80,600	\$2,015	\$24,180	\$605	37,956	40%	\$12.35	\$642	1.6
Springfield MSA	\$21.48	\$1,117	\$44,680	2.0	\$73,900	\$1,848	\$22,170	\$554	87,839	37%	\$11.18	\$581	1.9
Taunton-Mansfield-Norton HMFA	\$22.83	\$1,187	\$47,480	2.1	\$88,600	\$2,215	\$26,580	\$665	12,214	29%	\$12.35	\$642	1.8
Western Worcester County HMFA	\$17.73	\$922	\$36,880	1.6	\$78,400	\$1,960	\$23,520	\$588	2,808	24%	\$13.41	\$697	1.3
Worcester HMFA	\$22.92	\$1,192	\$47,680	2.1	\$85,800	\$2,145	\$25,740	\$644	75,680	37%	\$13.41	\$697	1.7
<u>Counties</u>													
Dukes County	\$29.44	\$1,531	\$61,240	2.7	\$92,700	\$2,318	\$27,810	\$695	1,439	23%	\$17.48	\$909	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom
 2: FMR = Fiscal Year 2018 Fair Market Rent.
 3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix B.
 4: AMI = Fiscal Year 2018 Area Median Income
 5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

MASSACHUSETTS

	FY18 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 (2012-2016)	% of total households (2012-2016)	Estimated hourly mean renter wage (2018)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$20.85	\$1,084	\$43,360	1.9	\$74,800	\$1,870	\$22,440	\$561	9,529	31%	\$10.83	\$563	1.9
Nantucket County †	\$30.23	\$1,572	\$62,880	2.7	\$114,900	\$2,873	\$34,470	\$862	1,385	36%			

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TOWNS WITHIN MASSACHUSETTS FMR AREAS

BARNSTABLE TOWN, MA MSA

BARNSTABLE COUNTY

Barnstable Town city, Bourne town, Brewster town, Chatham town, Dennis town, Eastham town, Falmouth town, Harwich town, Mashpee town, Orleans town, Provincetown town, Sandwich town, Truro town, Wellfleet town, Yarmouth town

BERKSHIRE COUNTY, MA (PART) HMFA

BERKSHIRE COUNTY

Alford town, Becket town, Clarksburg town, Egremont town, Florida town, Great Barrington town, Hancock town, Monterey town, Mount Washington town, New Ashford town, New Marlborough town, North Adams city, Otis town, Peru town, Sandisfield town, Savoy town, Sheffield town, Tyringham town, Washington town, West Stockbridge town, Williamstown town, Windsor town

BOSTON-CAMBRIDGE-QUINCY, MA-NH HMFA

ESSEX COUNTY

Amesbury town, Beverly city, Danvers town, Essex town, Gloucester city, Hamilton town, Ipswich town, Lynn city, Lynnfield town, Manchester-by-the-Sea town, Marblehead town, Middleton town, Nahant town, Newbury town, Newburyport city, Peabody city, Rockport town, Rowley town, Salem city, Salisbury town, Saugus town, Swampscott town, Topsfield town, Wenham town

MIDDLESEX COUNTY

Acton town, Arlington town, Ashby town, Ashland town, Ayer town, Bedford town, Belmont town, Boxborough town, Burlington town, Cambridge city, Carlisle town, Concord town, Everett city, Framingham town, Holliston town, Hopkinton town, Hudson town, Lexington town, Lincoln town, Littleton town, Malden city, Marlborough city, Maynard town, Medford city, Melrose city, Natick town, Newton city, North Reading town, Reading town, Sherborn town, Shirley town, Somerville city, Stoneham town, Stow town, Sudbury town, Townsend town, Wakefield town, Waltham city, Watertown city, Wayland town, Weston town, Wilmington town, Winchester town, Woburn city

NORFOLK COUNTY

Bellingham town, Braintree town, Brookline town, Canton town, Cohasset town, Dedham town, Dover town, Foxborough town, Franklin Town city, Holbrook town, Medfield town, Medway town, Millis town, Milton town, Needham town, Norfolk town, Norwood town, Plainville town, Quincy city, Randolph town, Sharon town, Stoughton town, Walpole town, Wellesley town, Westwood town, Weymouth town, Wrentham town

PLYMOUTH COUNTY

Carver town, Duxbury town, Hanover town, Hingham town, Hull town, Kingston town, Marshfield town, Norwell town, Pembroke town, Plymouth town, Rockland town, Scituate town, Wareham town

SUFFOLK COUNTY

Boston city, Chelsea city, Revere city, Winthrop town

BROCKTON, MA HMFA

NORFOLK COUNTY

Avon town

PLYMOUTH COUNTY

Abington town, Bridgewater town, Brockton city, East Bridgewater town, Halifax town, Hanson town, Lakeville town, Marion town, Mattapoisett town, Middleborough town, Plympton town, Rochester town, West Bridgewater town, Whitman town

EASTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Berlin town, Blackstone town, Bolton town, Harvard town, Hopedale town, Lancaster town, Mendon town, Milford town, Millville town, Southborough town, Upton town

EASTON-RAYNHAM, MA HMFA

BRISTOL COUNTY

Easton town, Raynham town

FITCHBURG-LEOMINSTER, MA HMFA

WORCESTER COUNTY

Ashburnham town, Fitchburg city, Gardner city, Leominster city, Lunenburg town, Templeton town, Westminster town, Winchendon town

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

Billerica town, Chelmsford town, Dracut town, Dunstable town, Groton town, Lowell city, Pepperell town, Tewksbury town, Tyngsborough town, Westford town

NEW BEDFORD, MA HMFA

BRISTOL COUNTY

Acushnet town, Dartmouth town, Fairhaven town, Freetown town, New Bedford city

PITTSFIELD, MA HMFA

BERKSHIRE COUNTY

Adams town, Cheshire town, Dalton town, Hinsdale town, Lanesborough town, Lee town, Lenox town, Pittsfield city, Richmond town, Stockbridge town

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

FRANKLIN COUNTY

Sunderland town

HAMPDEN COUNTY

Agawam city, Blandford town, Brimfield town, Chester town, Chicopee city, East Longmeadow town, Granville town, Hampden town, Holland town, Holyoke city, Longmeadow town, Ludlow town, Monson town, Montgomery town, Palmer town, Russell town, Southwick town, Springfield city, Tolland town, Wales town, West Springfield town, Westfield city, Wilbraham town

HAMPSHIRE COUNTY

Amherst town, Belchertown town, Chesterfield town, Cummington town, Easthampton city, Goshen town, Granby town, Hadley town, Hatfield town, Huntington town, Middlefield town, Northampton city, Pelham town, Plainfield town, South Hadley town, Southampton town, Ware town, Westhampton town, Williamsburg town, Worthington town

TAUNTON-MANSFIELD-NORTON, MA HMFA

BRISTOL COUNTY

Berkley town, Dighton town, Mansfield town, Norton town, Taunton city

WESTERN WORCESTER COUNTY, MA HMFA

WORCESTER COUNTY

Athol town, Hardwick town, Hubbardston town, New Braintree town, Petersham town, Phillipston town, Royalston town, Warren town

WORCESTER, MA HMFA

WORCESTER COUNTY

Auburn town, Barre town, Boylston town, Brookfield town, Charlton town, Clinton town, Douglas town, Dudley town, East Brookfield town, Grafton town, Holden town, Leicester town, Millbury town, North Brookfield town, Northborough town, Northbridge town, Oakham town, Oxford town, Paxton town, Princeton town, Rutland town, Shrewsbury town, Southbridge town, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city