

PENNSYLVANIA

STATE RANKING #20*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,015**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,385** monthly or **\$40,616** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.53
PER HOUR
STATE HOUSING WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$14.91
2-Bedroom Housing Wage	\$19.53
Number of Renter Households	1,536,223
Percent Renters	31%

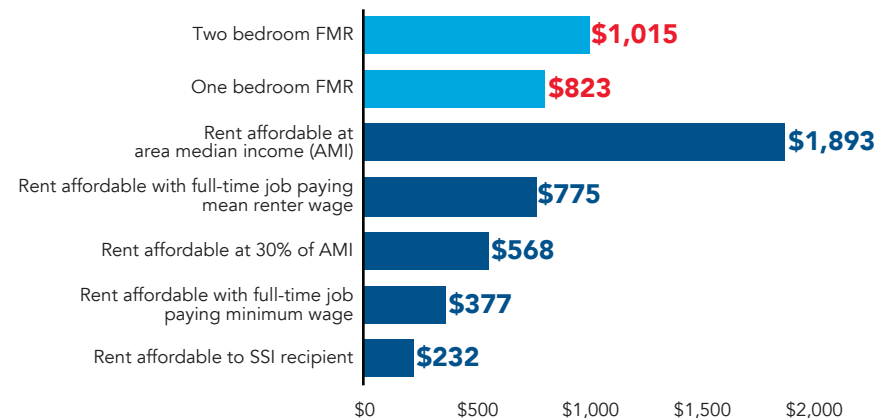
108
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

87
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

2.7
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

2.2
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Philadelphia-Camden-Wilmington MSA	\$24.35
Pike County HMFA	\$23.67
East Stroudsburg MSA	\$20.63
Allentown-Bethlehem-Easton HMFA	\$20.15
Harrisburg-Carlisle MSA	\$19.98



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

	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	
Pennsylvania	\$19.53	\$1,015	\$40,616	2.7	\$75,722	\$1,893	\$22,717	\$568	1,536,223	31%	\$14.91	\$775	1.3	
Combined Nonmetro Areas	\$13.89	\$722	\$28,889	1.9	\$59,334	\$1,483	\$17,800	\$445	149,452	25%	\$10.76	\$559	1.3	
Metropolitan Areas														
Allentown-Bethlehem-Easton HMFA	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	84,522	31%	\$14.01	\$729	1.4	
Altoona MSA	\$14.88	\$774	\$30,960	2.1	\$65,100	\$1,628	\$19,530	\$488	14,945	29%	\$10.42	\$542	1.4	
Armstrong County HMFA	\$13.67	\$711	\$28,440	1.9	\$58,500	\$1,463	\$17,550	\$439	6,877	24%	\$11.08	\$576	1.2	
Chambersburg-Waynesboro MSA	\$17.33	\$901	\$36,040	2.4	\$71,300	\$1,783	\$21,390	\$535	17,217	29%	\$12.40	\$645	1.4	
Columbia County HMFA	\$15.23	\$792	\$31,680	2.1	\$59,800	\$1,495	\$17,940	\$449	8,013	30%	\$9.93	\$516	1.5	
East Stroudsburg MSA	\$20.63	\$1,073	\$42,920	2.8	\$74,100	\$1,853	\$22,230	\$556	12,903	23%	\$11.51	\$598	1.8	
Erie MSA	\$14.67	\$763	\$30,520	2.0	\$63,700	\$1,593	\$19,110	\$478	37,575	34%	\$10.91	\$567	1.3	
Gettysburg MSA	\$18.08	\$940	\$37,600	2.5	\$74,900	\$1,873	\$22,470	\$562	8,510	22%	\$10.30	\$536	1.8	
Harrisburg-Carlisle MSA	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	72,494	32%	\$15.14	\$787	1.3	
Johnstown MSA	\$13.40	\$697	\$27,880	1.8	\$64,200	\$1,605	\$19,260	\$482	14,827	26%	\$9.06	\$471	1.5	
Lancaster MSA	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	61,916	32%	\$13.24	\$688	1.4	
Lebanon MSA	\$16.71	\$869	\$34,760	2.3	\$70,100	\$1,753	\$21,030	\$526	15,897	30%	\$12.21	\$635	1.4	
Montour County HMFA	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	2,019	27%	\$18.95	\$986	0.9	
Philadelphia-Camden-Wilmington MSA *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	526,910	35%	\$18.63	\$969	1.3	
Pike County HMFA	\$23.67	\$1,231	\$49,240	3.3	\$73,600	\$1,840	\$22,080	\$552	3,342	16%	\$8.27	\$430	2.9	
Pittsburgh HMFA	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	292,855	30%	\$14.65	\$762	1.2	
Reading MSA	\$17.48	\$909	\$36,360	2.4	\$71,900	\$1,798	\$21,570	\$539	42,979	28%	\$12.54	\$652	1.4	
Scranton-Wilkes-Barre MSA	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	72,196	32%	\$11.26	\$585	1.4	
Sharon HMFA	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	12,059	27%	\$11.11	\$578	1.2	

* 50th percentile FMR (See Appendix B). † 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.

PENNSYLVANIA

	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
State College MSA	\$19.04	\$990	\$39,600	2.6	\$82,400	\$2,060	\$24,720	\$618	22,241	39%	\$10.64	\$553	1.8
Williamsport MSA	\$15.73	\$818	\$32,720	2.2	\$66,700	\$1,668	\$20,010	\$500	13,598	30%	\$10.99	\$572	1.4
York-Hanover MSA	\$18.19	\$946	\$37,840	2.5	\$74,300	\$1,858	\$22,290	\$557	42,876	26%	\$12.53	\$652	1.5
Counties													
Adams County	\$18.08	\$940	\$37,600	2.5	\$74,900	\$1,873	\$22,470	\$562	8,510	22%	\$10.30	\$536	1.8
Allegheny County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	187,450	35%	\$16.34	\$850	1.0
Armstrong County	\$13.67	\$711	\$28,440	1.9	\$58,500	\$1,463	\$17,550	\$439	6,877	24%	\$11.08	\$576	1.2
Beaver County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	18,741	27%	\$11.19	\$582	1.5
Bedford County	\$13.40	\$697	\$27,880	1.8	\$58,500	\$1,463	\$17,550	\$439	3,985	20%	\$9.39	\$488	1.4
Berks County	\$17.48	\$909	\$36,360	2.4	\$71,900	\$1,798	\$21,570	\$539	42,979	28%	\$12.54	\$652	1.4
Blair County	\$14.88	\$774	\$30,960	2.1	\$65,100	\$1,628	\$19,530	\$488	14,945	29%	\$10.42	\$542	1.4
Bradford County	\$14.35	\$746	\$29,840	2.0	\$63,300	\$1,583	\$18,990	\$475	6,173	25%	\$12.70	\$660	1.1
Bucks County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	54,763	23%	\$13.26	\$690	1.8
Butler County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	17,407	23%	\$11.93	\$621	1.4
Cambria County	\$13.40	\$697	\$27,880	1.8	\$64,200	\$1,605	\$19,260	\$482	14,827	26%	\$9.06	\$471	1.5
Cameron County	\$13.40	\$697	\$27,880	1.8	\$53,900	\$1,348	\$16,170	\$404	679	31%	\$10.82	\$562	1.2
Carbon County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	5,675	22%	\$10.09	\$524	2.0
Centre County	\$19.04	\$990	\$39,600	2.6	\$82,400	\$2,060	\$24,720	\$618	22,241	39%	\$10.64	\$553	1.8
Chester County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	46,194	25%	\$18.01	\$936	1.4
Clarion County	\$13.40	\$697	\$27,880	1.8	\$58,700	\$1,468	\$17,610	\$440	4,860	31%	\$8.04	\$418	1.7
Clearfield County	\$13.77	\$716	\$28,640	1.9	\$57,900	\$1,448	\$17,370	\$434	7,064	23%	\$9.59	\$498	1.4
Clinton County	\$14.75	\$767	\$30,680	2.0	\$60,900	\$1,523	\$18,270	\$457	4,316	29%	\$10.83	\$563	1.4
Columbia County	\$15.23	\$792	\$31,680	2.1	\$59,800	\$1,495	\$17,940	\$449	8,013	30%	\$9.93	\$516	1.5
Crawford County	\$13.52	\$703	\$28,120	1.9	\$58,900	\$1,473	\$17,670	\$442	9,146	26%	\$10.78	\$561	1.3
Cumberland County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	28,383	29%	\$14.45	\$751	1.4

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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	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
Dauphin County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	40,505	37%	\$15.95	\$829	1.3
Delaware County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	62,318	31%	\$15.78	\$821	1.5
Elk County	\$13.40	\$697	\$27,880	1.8	\$62,800	\$1,570	\$18,840	\$471	2,859	21%	\$11.39	\$592	1.2
Erie County	\$14.67	\$763	\$30,520	2.0	\$63,700	\$1,593	\$19,110	\$478	37,575	34%	\$10.91	\$567	1.3
Fayette County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	14,666	27%	\$9.41	\$489	1.8
Forest County †	\$13.77	\$716	\$28,640	1.9	\$48,200	\$1,205	\$14,460	\$362	278	15%			
Franklin County	\$17.33	\$901	\$36,040	2.4	\$71,300	\$1,783	\$21,390	\$535	17,217	29%	\$12.40	\$645	1.4
Fulton County	\$13.40	\$697	\$27,880	1.8	\$60,000	\$1,500	\$18,000	\$450	1,300	22%	\$14.00	\$728	1.0
Greene County	\$13.62	\$708	\$28,320	1.9	\$60,300	\$1,508	\$18,090	\$452	3,917	27%	\$16.22	\$844	0.8
Huntingdon County	\$13.40	\$697	\$27,880	1.8	\$57,100	\$1,428	\$17,130	\$428	4,176	25%	\$9.71	\$505	1.4
Indiana County	\$14.94	\$777	\$31,080	2.1	\$64,700	\$1,618	\$19,410	\$485	9,917	29%	\$10.17	\$529	1.5
Jefferson County	\$13.40	\$697	\$27,880	1.8	\$55,500	\$1,388	\$16,650	\$416	4,618	25%	\$9.72	\$506	1.4
Juniata County	\$13.40	\$697	\$27,880	1.8	\$60,300	\$1,508	\$18,090	\$452	2,262	24%	\$10.07	\$524	1.3
Lackawanna County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	29,057	34%	\$11.18	\$581	1.4
Lancaster County	\$19.12	\$994	\$39,760	2.6	\$73,800	\$1,845	\$22,140	\$554	61,916	32%	\$13.24	\$688	1.4
Lawrence County	\$14.29	\$743	\$29,720	2.0	\$57,700	\$1,443	\$17,310	\$433	9,547	26%	\$9.88	\$514	1.4
Lebanon County	\$16.71	\$869	\$34,760	2.3	\$70,100	\$1,753	\$21,030	\$526	15,897	30%	\$12.21	\$635	1.4
Lehigh County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	46,303	34%	\$15.09	\$785	1.3
Luzerne County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	40,851	32%	\$11.19	\$582	1.4
Lycoming County	\$15.73	\$818	\$32,720	2.2	\$66,700	\$1,668	\$20,010	\$500	13,598	30%	\$10.99	\$572	1.4
McKean County	\$13.40	\$697	\$27,880	1.8	\$56,500	\$1,413	\$16,950	\$424	4,443	26%	\$9.75	\$507	1.4
Mercer County	\$13.87	\$721	\$28,840	1.9	\$64,700	\$1,618	\$19,410	\$485	12,059	27%	\$11.11	\$578	1.2
Mifflin County	\$13.40	\$697	\$27,880	1.8	\$51,900	\$1,298	\$15,570	\$389	5,577	30%	\$12.12	\$630	1.1
Monroe County	\$20.63	\$1,073	\$42,920	2.8	\$74,100	\$1,853	\$22,230	\$556	12,903	23%	\$11.51	\$598	1.8
Montgomery County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	86,255	28%	\$18.63	\$969	1.3
Montour County	\$17.02	\$885	\$35,400	2.3	\$71,200	\$1,780	\$21,360	\$534	2,019	27%	\$18.95	\$986	0.9

* 50th percentile FMR (See Appendix B). † Wage data not available (See Appendix B).

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Northampton County	\$20.15	\$1,048	\$41,920	2.8	\$74,600	\$1,865	\$22,380	\$560	32,544	29%	\$12.71	\$661	1.6
Northumberland County	\$13.42	\$698	\$27,920	1.9	\$59,900	\$1,498	\$17,970	\$449	11,356	29%	\$11.29	\$587	1.2
Perry County	\$19.98	\$1,039	\$41,560	2.8	\$75,200	\$1,880	\$22,560	\$564	3,606	20%	\$9.19	\$478	2.2
Philadelphia County *	\$24.35	\$1,266	\$50,640	3.4	\$87,400	\$2,185	\$26,220	\$656	277,380	48%	\$22.15	\$1,152	1.1
Pike County	\$23.67	\$1,231	\$49,240	3.3	\$73,600	\$1,840	\$22,080	\$552	3,342	16%	\$8.27	\$430	2.9
Potter County	\$13.40	\$697	\$27,880	1.8	\$54,300	\$1,358	\$16,290	\$407	1,535	23%	\$11.30	\$588	1.2
Schuylkill County	\$13.42	\$698	\$27,920	1.9	\$59,800	\$1,495	\$17,940	\$449	14,857	25%	\$11.42	\$594	1.2
Snyder County	\$14.60	\$759	\$30,360	2.0	\$60,400	\$1,510	\$18,120	\$453	3,928	27%	\$10.10	\$525	1.4
Somerset County	\$13.40	\$697	\$27,880	1.8	\$55,600	\$1,390	\$16,680	\$417	6,433	22%	\$9.99	\$520	1.3
Sullivan County	\$13.40	\$697	\$27,880	1.8	\$58,200	\$1,455	\$17,460	\$437	461	17%	\$9.85	\$512	1.4
Susquehanna County	\$14.58	\$758	\$30,320	2.0	\$62,700	\$1,568	\$18,810	\$470	4,023	23%	\$10.03	\$522	1.5
Tioga County	\$14.35	\$746	\$29,840	2.0	\$58,700	\$1,468	\$17,610	\$440	4,175	26%	\$11.80	\$614	1.2
Union County	\$15.25	\$793	\$31,720	2.1	\$64,400	\$1,610	\$19,320	\$483	4,254	29%	\$12.05	\$627	1.3
Venango County	\$13.40	\$697	\$27,880	1.8	\$57,500	\$1,438	\$17,250	\$431	5,356	24%	\$9.86	\$513	1.4
Warren County	\$13.40	\$697	\$27,880	1.8	\$59,600	\$1,490	\$17,880	\$447	3,951	23%	\$11.15	\$580	1.2
Washington County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	20,555	25%	\$14.48	\$753	1.2
Wayne County	\$16.13	\$839	\$33,560	2.2	\$64,200	\$1,605	\$19,260	\$482	4,006	21%	\$9.18	\$477	1.8
Westmoreland County	\$17.00	\$884	\$35,360	2.3	\$76,000	\$1,900	\$22,800	\$570	34,036	23%	\$10.34	\$538	1.6
Wyoming County	\$16.04	\$834	\$33,360	2.2	\$66,700	\$1,668	\$20,010	\$500	2,288	21%	\$13.10	\$681	1.2
York County	\$18.19	\$946	\$37,840	2.5	\$74,300	\$1,858	\$22,290	\$557	42,876	26%	\$12.53	\$652	1.5

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