

# MASSACHUSETTS

#3\*

In **Massachusetts**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,847**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$6,158** monthly or **\$73,890** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$35.52**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT MASSACHUSETTS:

STATE FACTS	
Minimum Wage	<b>\$12.75</b>
Average Renter Wage	<b>\$21.74</b>
2-Bedroom Housing Wage	<b>\$35.52</b>
Number of Renter Households	<b>968,213</b>
Percent Renters	<b>38%</b>

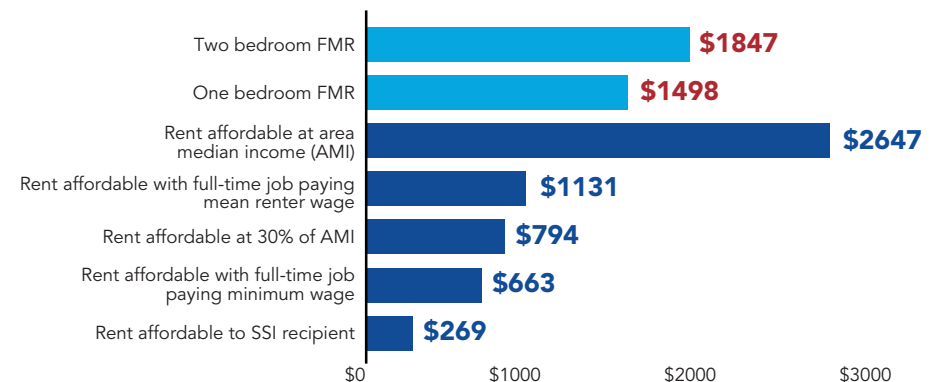
**111**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**90**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.8**  
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
Boston-Cambridge-Quincy HMFA	<b>\$44.44</b>
Dukes County	<b>\$33.23</b>
Nantucket County	<b>\$33.06</b>
Lowell HMFA	<b>\$29.50</b>
Brockton HMFA	<b>\$29.38</b>



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.

# 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 city, 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 city

## 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, Mattapoissett 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

### HAMPDEN COUNTY

Agawam Town 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 city, 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 Town 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

# MASSACHUSETTS

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)				RENTERS			
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2014-2018)	% of total households (2014-2018)	Estimated hourly mean renter wage (2020)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR			
Massachusetts	\$35.52	\$1,847	\$73,890	2.8	\$105,892	\$2,647	\$31,768	\$794	968,213	38%	\$21.74	\$1,131	1.6			
Combined Nonmetro Areas	\$23.69	\$1,232	\$49,269	1.9	\$87,287	\$2,182	\$26,186	\$655	11,883	29%	\$12.26	\$638	1.9			
<u>Metropolitan Areas</u>																
Barnstable Town MSA	\$29.10	\$1,513	\$60,520	2.3	\$96,600	\$2,415	\$28,980	\$725	19,301	20%	\$13.11	\$682	2.2			
Berkshire County (part) HMFA	\$21.31	\$1,108	\$44,320	1.7	\$80,900	\$2,023	\$24,270	\$607	4,845	25%	\$12.41	\$645	1.7			
Boston-Cambridge-Quincy HMFA	\$44.44	\$2,311	\$92,440	3.5	\$119,000	\$2,975	\$35,700	\$893	539,092	41%	\$26.21	\$1,363	1.7			
Brockton HMFA	\$29.38	\$1,528	\$61,120	2.3	\$95,200	\$2,380	\$28,560	\$714	26,529	30%	\$11.69	\$608	2.5			
Eastern Worcester County HMFA	\$23.73	\$1,234	\$49,360	1.9	\$111,600	\$2,790	\$33,480	\$837	6,969	21%	\$14.12	\$734	1.7			
Easton-Raynham HMFA	\$29.33	\$1,525	\$61,000	2.3	\$121,300	\$3,033	\$36,390	\$910	2,626	20%	\$13.00	\$676	2.3			
Fitchburg-Leominster HMFA	\$20.71	\$1,077	\$43,080	1.6	\$83,200	\$2,080	\$24,960	\$624	21,079	38%	\$14.12	\$734	1.5			
Lawrence HMFA	\$27.65	\$1,438	\$57,520	2.2	\$98,000	\$2,450	\$29,400	\$735	40,316	39%	\$14.94	\$777	1.9			
Lowell HMFA	\$29.50	\$1,534	\$61,360	2.3	\$108,000	\$2,700	\$32,400	\$810	34,882	31%	\$26.87	\$1,397	1.1			
New Bedford HMFA	\$18.50	\$962	\$38,480	1.5	\$74,300	\$1,858	\$22,290	\$557	28,314	44%	\$13.00	\$676	1.4			
Pittsfield HMFA	\$19.73	\$1,026	\$41,040	1.5	\$90,900	\$2,273	\$27,270	\$682	12,328	34%	\$12.41	\$645	1.6			
Providence-Fall River HMFA	\$20.67	\$1,075	\$43,000	1.6	\$87,000	\$2,175	\$26,100	\$653	38,469	40%	\$13.00	\$676	1.6			
Springfield MSA	\$21.44	\$1,115	\$44,600	1.7	\$77,200	\$1,930	\$23,160	\$579	90,183	38%	\$12.14	\$631	1.8			
Taunton-Mansfield-Norton HMFA	\$23.17	\$1,205	\$48,200	1.8	\$111,900	\$2,798	\$33,570	\$839	11,832	28%	\$13.00	\$676	1.8			
Western Worcester County HMFA	\$18.52	\$963	\$38,520	1.5	\$88,400	\$2,210	\$26,520	\$663	2,571	22%	\$14.12	\$734	1.3			
Worcester HMFA	\$26.88	\$1,398	\$55,920	2.1	\$98,200	\$2,455	\$29,460	\$737	76,994	37%	\$14.12	\$734	1.9			
<u>Counties</u>																
Dukes County	\$33.23	\$1,728	\$69,120	2.6	\$104,800	\$2,620	\$31,440	\$786	1,437	23%	\$15.80	\$822	2.1			

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

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

4: AMI = Fiscal Year 2020 Area Median Income

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

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Franklin County	\$21.06	\$1,095	\$43,800	1.7	\$80,000	\$2,000	\$24,000	\$600	9,300	31%	\$11.05	\$574	1.9		
Nantucket County †	\$33.06	\$1,719	\$68,760	2.6	\$116,700	\$2,918	\$35,010	\$875	1,146	31%					

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