In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is $1,885. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn $6,282 monthly or $75,382 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

$36.24 PER HOUR
STATE HOUSING WAGE

FACTS ABOUT MASSACHUSETTS:

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Minimum Wage</td>
<td>$13.50</td>
</tr>
<tr>
<td>Average Renter Wage</td>
<td>$22.56</td>
</tr>
<tr>
<td>2-Bedroom Housing Wage</td>
<td>$36.24</td>
</tr>
<tr>
<td>Number of Renter Households</td>
<td>971,726</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>38%</td>
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</table>

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>$44.92</td>
</tr>
<tr>
<td>Nantucket County</td>
<td>$38.90</td>
</tr>
<tr>
<td>Dukes County</td>
<td>$38.00</td>
</tr>
<tr>
<td>Barnstable Town MSA</td>
<td>$32.06</td>
</tr>
<tr>
<td>Easton-Raynham HMFA</td>
<td>$31.42</td>
</tr>
</tbody>
</table>

107 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)

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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 2021 | NATIONAL LOW INCOME HOUSING COALITION

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
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

HAMPIONSHIRE 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
### Massachusetts

<table>
<thead>
<tr>
<th>Renters</th>
<th>FY21 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 necessary to afford 2 BR¹ FMR²</td>
<td>2 BR FMR</td>
<td>Annual income needed to afford 2 BR FMR²</td>
<td>Monthly rent affordable at AMI³</td>
</tr>
<tr>
<td></td>
<td>$36.24</td>
<td>$1,885</td>
<td>$75,382</td>
<td>2.7</td>
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<tr>
<td>Combined Nonmetro Areas</td>
<td>$27.34</td>
<td>$1,422</td>
<td>$56,871</td>
<td>2.0</td>
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<tr>
<td>Massachusetts</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Metropolitan Areas</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Barnstable Town MSA</td>
<td>$32.06</td>
<td>$1,667</td>
<td>$66,680</td>
<td>2.4</td>
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<tr>
<td>Berkshire County (part) HMFA</td>
<td>$22.60</td>
<td>$1,175</td>
<td>$47,000</td>
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<tr>
<td>Boston-Cambridge-Quincy HMFA</td>
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<td>$93,440</td>
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<tr>
<td>Brockton HMFA</td>
<td>$30.00</td>
<td>$1,560</td>
<td>$62,400</td>
<td>2.2</td>
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<tr>
<td>Eastern Worcester County HMFA</td>
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<td>$1,266</td>
<td>$50,640</td>
<td>1.8</td>
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<tr>
<td>Easton-Raynham HMFA</td>
<td>$31.42</td>
<td>$1,634</td>
<td>$65,360</td>
<td>2.3</td>
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<tr>
<td>Fitchburg-Leominster HMFA</td>
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<td>$1,070</td>
<td>$42,800</td>
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<tr>
<td>Lawrence HMFA</td>
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<td>$1,474</td>
<td>$58,960</td>
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<tr>
<td>Lowell HMFA</td>
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<td>$1,547</td>
<td>$61,880</td>
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<tr>
<td>New Bedford HMFA</td>
<td>$19.46</td>
<td>$1,012</td>
<td>$40,480</td>
<td>1.4</td>
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<tr>
<td>Pittsfield HMFA</td>
<td>$22.17</td>
<td>$1,153</td>
<td>$46,120</td>
<td>1.6</td>
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<tr>
<td>Providence-Fall River HMFA</td>
<td>$22.08</td>
<td>$1,148</td>
<td>$45,920</td>
<td>1.6</td>
</tr>
<tr>
<td>Springfield MSA</td>
<td>$21.71</td>
<td>$1,129</td>
<td>$45,160</td>
<td>1.6</td>
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<tr>
<td>Taunton-Mansfield-Norton HMFA</td>
<td>$24.29</td>
<td>$1,263</td>
<td>$50,520</td>
<td>1.8</td>
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<tr>
<td>Western Worcester County HMFA</td>
<td>$18.77</td>
<td>$976</td>
<td>$39,040</td>
<td>1.4</td>
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<tr>
<td>Worcester HMFA</td>
<td>$27.88</td>
<td>$1,450</td>
<td>$58,000</td>
<td>2.1</td>
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<tr>
<td>Counties</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dukes County</td>
<td>$38.00</td>
<td>$1,976</td>
<td>$79,040</td>
<td>2.8</td>
</tr>
</tbody>
</table>

1. BR = Bedroom
2. FMR = Fiscal Year 2021 Fair Market Rent.
3. This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
4. AMI = Fiscal Year 2021 Area Median Income
5. Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
<table>
<thead>
<tr>
<th>County</th>
<th>Hourly wage necessary to afford 2 BR² FMR²</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BR FMR³</th>
<th>Full-time jobs at mean renter wage to afford 2 BR FMR³</th>
<th>Annual AMI⁴</th>
<th>Monthly rent affordable at AMI⁵</th>
<th>30% of AMI</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renter households (2015-2019)</th>
<th>% of total households (2015-2019)</th>
<th>Estimated hourly mean renter wage (2021)</th>
<th>Monthly rent affordable at mean renter wage</th>
<th>Full-time jobs at mean renter wage needed to afford 2 BR FMR³</th>
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</thead>
<tbody>
<tr>
<td>Franklin County</td>
<td>$23.94</td>
<td>$1,245</td>
<td>$49,800</td>
<td>1.8</td>
<td>$82,900</td>
<td>$2,073</td>
<td>$24,870</td>
<td>$622</td>
<td>9,590</td>
<td>31%</td>
<td>$11.41</td>
<td>$593</td>
<td>2.1</td>
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<tr>
<td>Nantucket County</td>
<td>$38.90</td>
<td>$2,023</td>
<td>$80,920</td>
<td>2.9</td>
<td>$122,800</td>
<td>$3,070</td>
<td>$36,840</td>
<td>$921</td>
<td>1,094</td>
<td>29%</td>
<td>$19.59</td>
<td>$1,019</td>
<td>2.0</td>
</tr>
</tbody>
</table>

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