

# MASSACHUSETTS

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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:

STATE FACTS	
Minimum Wage	<b>\$13.50</b>
Average Renter Wage	<b>\$22.56</b>
2-Bedroom Housing Wage	<b>\$36.24</b>
Number of Renter Households	<b>971,726</b>
Percent Renters	<b>38%</b>

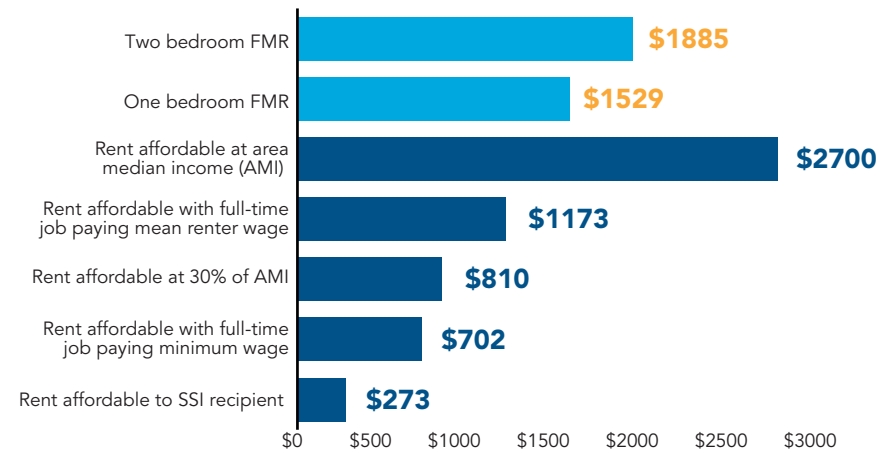
**107**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**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)

MOST EXPENSIVE AREAS	HOUSING WAGE
Boston-Cambridge-Quincy HMFA	<b>\$44.92</b>
Nantucket County	<b>\$38.90</b>
Dukes County	<b>\$38.00</b>
Barnstable Town MSA	<b>\$32.06</b>
Easton-Raynham HMFA	<b>\$31.42</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 city, 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, 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

### 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 city, 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 city, Spencer town, Sterling town, Sturbridge town, Sutton town, Uxbridge town, Webster town, West Boylston town, West Brookfield town, Westborough town, Worcester city

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Massachusetts	\$36.24	\$1,885	\$75,382	2.7	\$107,985	\$2,700	\$32,395	\$810	971,726	38%	\$22.56	\$1,173	1.6
Combined Nonmetro Areas	\$27.34	\$1,422	\$56,871	2.0	\$90,102	\$2,253	\$27,031	\$676	12,556	31%	\$13.93	\$724	2.0
<b>Metropolitan Areas</b>													
Barnstable Town MSA	\$32.06	\$1,667	\$66,680	2.4	\$89,300	\$2,233	\$26,790	\$670	19,036	20%	\$13.27	\$690	2.4
Berkshire County (part) HMFA	\$22.60	\$1,175	\$47,000	1.7	\$83,900	\$2,098	\$25,170	\$629	4,824	25%	\$12.62	\$656	1.8
Boston-Cambridge-Quincy HMFA	\$44.92	\$2,336	\$93,440	3.3	\$120,800	\$3,020	\$36,240	\$906	542,653	41%	\$27.26	\$1,418	1.6
Brockton HMFA	\$30.00	\$1,560	\$62,400	2.2	\$106,000	\$2,650	\$31,800	\$795	25,882	29%	\$11.91	\$620	2.5
Eastern Worcester County HMFA	\$24.35	\$1,266	\$50,640	1.8	\$126,500	\$3,163	\$37,950	\$949	6,796	20%	\$14.49	\$754	1.7
Easton-Raynham HMFA	\$31.42	\$1,634	\$65,360	2.3	\$128,300	\$3,208	\$38,490	\$962	2,921	21%	\$13.34	\$694	2.4
Fitchburg-Leominster HMFA	\$20.58	\$1,070	\$42,800	1.5	\$90,700	\$2,268	\$27,210	\$680	20,797	37%	\$14.49	\$754	1.4
Lawrence HMFA	\$28.35	\$1,474	\$58,960	2.1	\$105,400	\$2,635	\$31,620	\$791	40,435	39%	\$15.21	\$791	1.9
Lowell HMFA	\$29.75	\$1,547	\$61,880	2.2	\$112,900	\$2,823	\$33,870	\$847	35,478	31%	\$28.16	\$1,464	1.1
New Bedford HMFA	\$19.46	\$1,012	\$40,480	1.4	\$74,500	\$1,863	\$22,350	\$559	28,143	44%	\$13.34	\$694	1.5
Pittsfield HMFA	\$22.17	\$1,153	\$46,120	1.6	\$85,000	\$2,125	\$25,500	\$638	12,061	34%	\$12.62	\$656	1.8
Providence-Fall River HMFA	\$22.08	\$1,148	\$45,920	1.6	\$86,500	\$2,163	\$25,950	\$649	38,230	39%	\$13.34	\$694	1.7
Springfield MSA	\$21.71	\$1,129	\$45,160	1.6	\$81,700	\$2,043	\$24,510	\$613	89,252	37%	\$12.19	\$634	1.8
Taunton-Mansfield-Norton HMFA	\$24.29	\$1,263	\$50,520	1.8	\$94,000	\$2,350	\$28,200	\$705	12,110	28%	\$13.34	\$694	1.8
Western Worcester County HMFA	\$18.77	\$976	\$39,040	1.4	\$87,400	\$2,185	\$26,220	\$656	2,616	23%	\$14.49	\$754	1.3
Worcester HMFA	\$27.88	\$1,450	\$58,000	2.1	\$98,800	\$2,470	\$29,640	\$741	77,936	37%	\$14.49	\$754	1.9
<b>Counties</b>													
Dukes County	\$38.00	\$1,976	\$79,040	2.8	\$104,700	\$2,618	\$31,410	\$785	1,872	28%	\$15.98	\$831	2.4

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.

**FY21 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 (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Franklin County	\$23.94	\$1,245	\$49,800	1.8	\$82,900	\$2,073	\$24,870	\$622	9,590	31%	\$11.41	\$593	2.1
Nantucket County	\$38.90	\$2,023	\$80,920	2.9	\$122,800	\$3,070	\$36,840	\$921	1,094	29%	\$19.59	\$1,019	2.0

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