

MARYLAND

#8*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,487**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,957** monthly or **\$59,480** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$28.60
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MARYLAND:

STATE FACTS	
Minimum Wage	\$11.75
Average Renter Wage	\$18.42
2-Bedroom Housing Wage	\$28.60
Number of Renter Households	730,055
Percent Renters	33%

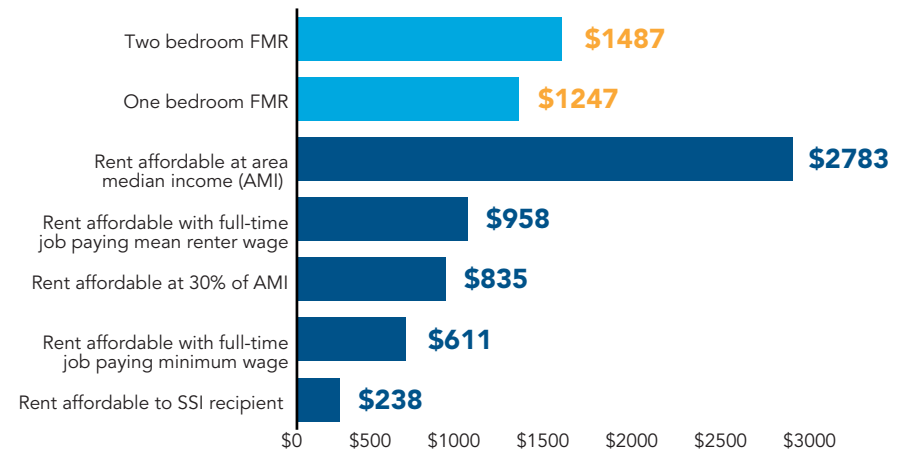
97
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

82
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

2.4
Number of Full-Time Jobs At
**Minimum Wage To Afford a
2-Bedroom Rental Home** (at FMR)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Washington-Arlington-Alexandria HMFA	\$33.94
Baltimore-Columbia-Towson MSA	\$26.62
California-Lexington Park MSA	\$25.83
Cecil County	\$24.23
Talbot County	\$20.69



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.

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Maryland	\$28.60	\$1,487	\$59,480	2.4	\$111,309	\$2,783	\$33,393	\$835	730,055	33%	\$18.42	\$958	1.6
Combined Nonmetro Areas	\$18.23	\$948	\$37,909	1.6	\$73,881	\$1,847	\$22,164	\$554	17,599	28%	\$11.95	\$621	1.5
Metropolitan Areas													
Baltimore-Columbia-Towson MSA	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	351,294	33%	\$19.21	\$999	1.4
California-Lexington Park MSA	\$25.83	\$1,343	\$53,720	2.2	\$116,500	\$2,913	\$34,950	\$874	11,741	29%	\$19.52	\$1,015	1.3
Cumberland MSA	\$14.12	\$734	\$29,360	1.2	\$60,800	\$1,520	\$18,240	\$456	8,540	31%	\$10.05	\$523	1.4
Hagerstown HMFA	\$16.81	\$874	\$34,960	1.4	\$77,200	\$1,930	\$23,160	\$579	19,083	34%	\$12.78	\$665	1.3
Philadelphia-Camden-Wilmington MSA	\$24.23	\$1,260	\$50,400	2.1	\$94,500	\$2,363	\$28,350	\$709	9,993	27%	\$13.19	\$686	1.8
Salisbury HMFA	\$20.15	\$1,048	\$41,920	1.7	\$70,500	\$1,763	\$21,150	\$529	16,002	42%	\$13.89	\$722	1.5
Somerset County HMFA	\$14.69	\$764	\$30,560	1.3	\$54,000	\$1,350	\$16,200	\$405	2,999	35%	\$11.60	\$603	1.3
Washington-Arlington-Alexandria HMFA	\$33.94	\$1,765	\$70,600	2.9	\$129,000	\$3,225	\$38,700	\$968	287,297	33%	\$19.01	\$989	1.8
Worcester County HMFA	\$18.42	\$958	\$38,320	1.6	\$80,800	\$2,020	\$24,240	\$606	5,507	25%	\$10.09	\$525	1.8
Counties													
Allegany County	\$14.12	\$734	\$29,360	1.2	\$60,800	\$1,520	\$18,240	\$456	8,540	31%	\$10.05	\$523	1.4
Anne Arundel County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	54,197	26%	\$19.49	\$1,014	1.4
Baltimore County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	106,396	34%	\$18.30	\$952	1.5
Calvert County	\$33.94	\$1,765	\$70,600	2.9	\$129,000	\$3,225	\$38,700	\$968	4,903	15%	\$12.33	\$641	2.8
Caroline County	\$18.02	\$937	\$37,480	1.5	\$68,900	\$1,723	\$20,670	\$517	3,265	27%	\$13.30	\$692	1.4
Carroll County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	10,935	18%	\$10.11	\$525	2.6
Cecil County	\$24.23	\$1,260	\$50,400	2.1	\$94,500	\$2,363	\$28,350	\$709	9,993	27%	\$13.19	\$686	1.8
Charles County	\$33.94	\$1,765	\$70,600	2.9	\$129,000	\$3,225	\$38,700	\$968	13,084	23%	\$12.83	\$667	2.6
Dorchester County	\$17.35	\$902	\$36,080	1.5	\$68,800	\$1,720	\$20,640	\$516	4,214	32%	\$12.60	\$655	1.4

Columbia City is not included due to a lack of sufficient data.

- 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 ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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
Frederick County	\$33.94	\$1,765	\$70,600	2.9	\$129,000	\$3,225	\$38,700	\$968	22,912	25%	\$14.16	\$736	2.4
Garrett County	\$14.12	\$734	\$29,360	1.2	\$62,800	\$1,570	\$18,840	\$471	2,654	21%	\$10.36	\$539	1.4
Harford County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	20,056	21%	\$12.77	\$664	2.1
Howard County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	30,650	27%	\$21.22	\$1,103	1.3
Kent County	\$19.42	\$1,010	\$40,400	1.7	\$78,500	\$1,963	\$23,550	\$589	2,468	31%	\$12.63	\$657	1.5
Montgomery County	\$33.94	\$1,765	\$70,600	2.3	\$129,000	\$3,225	\$38,700	\$968	128,318	35%	\$21.83	\$1,135	1.6
Prince George's County	\$33.94	\$1,765	\$70,600	2.9	\$129,000	\$3,225	\$38,700	\$968	118,080	38%	\$17.60	\$915	1.9
Queen Anne's County	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	3,531	19%	\$9.44	\$491	2.8
St. Mary's County	\$25.83	\$1,343	\$53,720	2.2	\$116,500	\$2,913	\$34,950	\$874	11,741	29%	\$19.52	\$1,015	1.3
Somerset County	\$14.69	\$764	\$30,560	1.3	\$54,000	\$1,350	\$16,200	\$405	2,999	35%	\$11.60	\$603	1.3
Talbot County	\$20.69	\$1,076	\$43,040	1.8	\$87,400	\$2,185	\$26,220	\$656	4,998	30%	\$11.63	\$605	1.8
Washington County	\$16.81	\$874	\$34,960	1.4	\$77,200	\$1,930	\$23,160	\$579	19,083	34%	\$12.78	\$665	1.3
Wicomico County	\$20.15	\$1,048	\$41,920	1.7	\$70,500	\$1,763	\$21,150	\$529	16,002	42%	\$13.89	\$722	1.5
Worcester County	\$18.42	\$958	\$38,320	1.6	\$80,800	\$2,020	\$24,240	\$606	5,507	25%	\$10.09	\$525	1.8
Baltimore city	\$26.62	\$1,384	\$55,360	2.3	\$105,100	\$2,628	\$31,530	\$788	125,529	52%	\$22.77	\$1,184	1.2

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