

PENNSYLVANIA

#26*

In **Pennsylvania**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,037**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,458** monthly or **\$41,494** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$19.95
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT PENNSYLVANIA:

STATE FACTS	
Minimum Wage	\$7.25
Average Renter Wage	\$16.43
2-Bedroom Housing Wage	\$19.95
Number of Renter Households	1,572,128
Percent Renters	31%

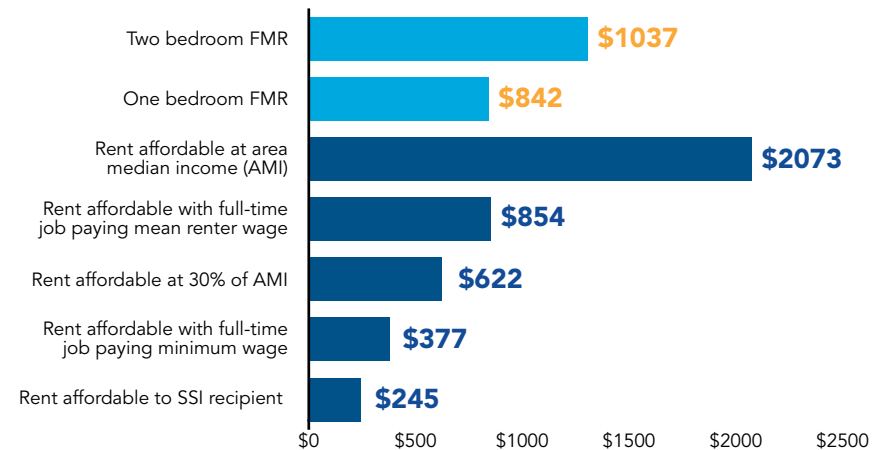
110
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

89
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)

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

MOST EXPENSIVE AREAS	HOUSING WAGE
Pike County	\$26.04
Philadelphia-Camden-Wilmington MSA	\$24.23
Allentown-Bethlehem-Easton HMFA	\$21.90
East Stroudsburg MSA	\$21.10
Lancaster County	\$19.58



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
Pennsylvania	\$19.95	\$1,037	\$41,494	2.8	\$82,911	\$2,073	\$24,873	\$622	1,572,128	31%	\$16.43	\$854	1.2
Combined Nonmetro Areas	\$14.38	\$748	\$29,910	2.0	\$64,930	\$1,623	\$19,479	\$487	149,571	25%	\$11.58	\$602	1.2
Metropolitan Areas													
Allentown-Bethlehem-Easton HMFA	\$21.90	\$1,139	\$45,560	3.0	\$81,900	\$2,048	\$24,570	\$614	88,327	32%	\$15.27	\$794	1.4
Altoona MSA	\$15.50	\$806	\$32,240	2.1	\$70,100	\$1,753	\$21,030	\$526	15,749	30%	\$11.79	\$613	1.3
Armstrong County HMFA	\$15.00	\$780	\$31,200	2.1	\$70,100	\$1,753	\$21,030	\$526	6,764	24%	\$11.64	\$605	1.3
Chambersburg-Waynesboro MSA	\$17.25	\$897	\$35,880	2.4	\$73,200	\$1,830	\$21,960	\$549	17,417	29%	\$13.69	\$712	1.3
Columbia County HMFA	\$16.08	\$836	\$33,440	2.2	\$75,600	\$1,890	\$22,680	\$567	8,113	31%	\$11.47	\$596	1.4
East Stroudsburg MSA	\$21.10	\$1,097	\$43,880	2.9	\$81,500	\$2,038	\$24,450	\$611	13,138	23%	\$13.02	\$677	1.6
Erie MSA	\$16.23	\$844	\$33,760	2.2	\$65,000	\$1,625	\$19,500	\$488	37,440	34%	\$11.67	\$607	1.4
Gettysburg MSA	\$18.73	\$974	\$38,960	2.6	\$80,500	\$2,013	\$24,150	\$604	8,653	22%	\$11.18	\$582	1.7
Harrisburg-Carlisle MSA	\$18.79	\$977	\$39,080	2.6	\$84,900	\$2,123	\$25,470	\$637	74,705	32%	\$16.63	\$865	1.1
Johnstown MSA	\$13.92	\$724	\$28,960	1.9	\$65,500	\$1,638	\$19,650	\$491	14,674	26%	\$10.13	\$527	1.4
Lancaster MSA	\$19.58	\$1,018	\$40,720	2.7	\$83,000	\$2,075	\$24,900	\$623	64,403	32%	\$14.57	\$757	1.3
Lebanon MSA	\$17.88	\$930	\$37,200	2.5	\$76,200	\$1,905	\$22,860	\$572	16,100	30%	\$13.27	\$690	1.3
Montour County HMFA	\$16.31	\$848	\$33,920	2.2	\$78,100	\$1,953	\$23,430	\$586	2,432	33%	\$17.59	\$915	0.9
Philadelphia-Camden-Wilmington MSA	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	539,146	35%	\$20.43	\$1,063	1.2
Pike County HMFA	\$26.04	\$1,354	\$54,160	3.6	\$78,700	\$1,968	\$23,610	\$590	3,708	17%	\$7.68	\$400	3.4
Pittsburgh HMFA	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	300,435	31%	\$16.32	\$849	1.1
Reading MSA	\$18.31	\$952	\$38,080	2.5	\$82,200	\$2,055	\$24,660	\$617	44,057	28%	\$14.04	\$730	1.3
Scranton-Wilkes-Barre MSA	\$16.13	\$839	\$33,560	2.2	\$70,600	\$1,765	\$21,180	\$530	74,819	33%	\$12.56	\$653	1.3

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
Sharon HMFA	\$13.92	\$724	\$28,960	1.9	\$66,600	\$1,665	\$19,980	\$500	12,743	27%	\$11.84	\$616	1.2
State College MSA	\$19.40	\$1,009	\$40,360	2.7	\$87,900	\$2,198	\$26,370	\$659	22,395	38%	\$11.23	\$584	1.7
Williamsport MSA	\$16.60	\$863	\$34,520	2.3	\$72,300	\$1,808	\$21,690	\$542	14,027	31%	\$12.60	\$655	1.3
York-Hanover MSA	\$18.63	\$969	\$38,760	2.6	\$81,800	\$2,045	\$24,540	\$614	43,312	25%	\$13.68	\$711	1.4
Counties													
Adams County	\$18.73	\$974	\$38,960	2.6	\$80,500	\$2,013	\$24,150	\$604	8,653	22%	\$11.18	\$582	1.7
Allegheny County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	193,411	36%	\$17.97	\$935	1.0
Armstrong County	\$15.00	\$780	\$31,200	2.1	\$70,100	\$1,753	\$21,030	\$526	6,764	24%	\$11.64	\$605	1.3
Beaver County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	19,124	27%	\$14.24	\$741	1.3
Bedford County	\$13.92	\$724	\$28,960	1.9	\$62,300	\$1,558	\$18,690	\$467	4,160	21%	\$10.79	\$561	1.3
Berks County	\$18.31	\$952	\$38,080	2.5	\$82,200	\$2,055	\$24,660	\$617	44,057	28%	\$14.04	\$730	1.3
Blair County	\$15.50	\$806	\$32,240	2.1	\$70,100	\$1,753	\$21,030	\$526	15,749	30%	\$11.79	\$613	1.3
Bradford County	\$15.04	\$782	\$31,280	2.1	\$67,000	\$1,675	\$20,100	\$503	6,501	26%	\$15.29	\$795	1.0
Bucks County	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	54,977	23%	\$13.55	\$705	1.8
Butler County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	18,441	24%	\$14.18	\$737	1.3
Cambria County	\$13.92	\$724	\$28,960	1.9	\$65,500	\$1,638	\$19,650	\$491	14,674	26%	\$10.13	\$527	1.4
Cameron County	\$13.92	\$724	\$28,960	1.9	\$58,500	\$1,463	\$17,550	\$439	612	28%	\$10.09	\$525	1.4
Carbon County	\$21.90	\$1,139	\$45,560	3.0	\$81,900	\$2,048	\$24,570	\$614	6,290	24%	\$11.33	\$589	1.9
Centre County	\$19.40	\$1,009	\$40,360	2.7	\$87,900	\$2,198	\$26,370	\$659	22,395	38%	\$11.23	\$584	1.7
Chester County	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	47,788	25%	\$19.74	\$1,027	1.2
Clarion County	\$13.92	\$724	\$28,960	1.9	\$61,700	\$1,543	\$18,510	\$463	4,948	31%	\$8.90	\$463	1.6
Clearfield County	\$13.92	\$724	\$28,960	1.9	\$60,600	\$1,515	\$18,180	\$455	7,256	23%	\$10.76	\$559	1.3
Clinton County	\$15.52	\$807	\$32,280	2.1	\$64,500	\$1,613	\$19,350	\$484	4,378	30%	\$12.70	\$660	1.2
Columbia County	\$16.08	\$836	\$33,440	2.2	\$75,600	\$1,890	\$22,680	\$567	8,113	31%	\$11.47	\$596	1.4
Crawford County	\$13.94	\$725	\$29,000	1.9	\$66,000	\$1,650	\$19,800	\$495	9,531	27%	\$11.45	\$596	1.2

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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
Cumberland County	\$18.79	\$977	\$39,080	2.6	\$84,900	\$2,123	\$25,470	\$637	29,594	30%	\$15.54	\$808	1.2
Dauphin County	\$18.79	\$977	\$39,080	2.6	\$84,900	\$2,123	\$25,470	\$637	41,279	37%	\$17.80	\$925	1.1
Delaware County	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	64,695	31%	\$17.20	\$894	1.4
Elk County	\$13.92	\$724	\$28,960	1.9	\$69,800	\$1,745	\$20,940	\$524	3,006	21%	\$11.54	\$600	1.2
Erie County	\$16.23	\$844	\$33,760	2.2	\$65,000	\$1,625	\$19,500	\$488	37,440	34%	\$11.67	\$607	1.4
Fayette County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	14,033	26%	\$10.35	\$538	1.7
Forest County †	\$13.92	\$724	\$28,960	1.9	\$47,000	\$1,175	\$14,100	\$353	296	16%			
Franklin County	\$17.25	\$897	\$35,880	2.4	\$73,200	\$1,830	\$21,960	\$549	17,417	29%	\$13.69	\$712	1.3
Fulton County	\$13.92	\$724	\$28,960	1.9	\$64,600	\$1,615	\$19,380	\$485	1,351	23%	\$16.07	\$836	0.9
Greene County	\$13.92	\$724	\$28,960	1.9	\$70,300	\$1,758	\$21,090	\$527	3,580	25%	\$17.07	\$888	0.8
Huntingdon County	\$13.92	\$724	\$28,960	1.9	\$62,000	\$1,550	\$18,600	\$465	4,084	24%	\$11.00	\$572	1.3
Indiana County	\$14.85	\$772	\$30,880	2.0	\$65,700	\$1,643	\$19,710	\$493	9,586	29%	\$11.74	\$610	1.3
Jefferson County	\$13.92	\$724	\$28,960	1.9	\$61,600	\$1,540	\$18,480	\$462	4,738	26%	\$10.45	\$543	1.3
Juniata County	\$13.92	\$724	\$28,960	1.9	\$68,200	\$1,705	\$20,460	\$512	2,387	25%	\$11.45	\$596	1.2
Lackawanna County	\$16.13	\$839	\$33,560	2.2	\$70,600	\$1,765	\$21,180	\$530	31,133	36%	\$12.26	\$638	1.3
Lancaster County	\$19.58	\$1,018	\$40,720	2.7	\$83,000	\$2,075	\$24,900	\$623	64,403	32%	\$14.57	\$757	1.3
Lawrence County	\$15.00	\$780	\$31,200	2.1	\$62,400	\$1,560	\$18,720	\$468	9,431	25%	\$10.58	\$550	1.4
Lebanon County	\$17.88	\$930	\$37,200	2.5	\$76,200	\$1,905	\$22,860	\$572	16,100	30%	\$13.27	\$690	1.3
Lehigh County	\$21.90	\$1,139	\$45,560	3.0	\$81,900	\$2,048	\$24,570	\$614	49,355	36%	\$16.65	\$866	1.3
Luzerne County	\$16.13	\$839	\$33,560	2.2	\$70,600	\$1,765	\$21,180	\$530	41,229	32%	\$12.62	\$656	1.3
Lycoming County	\$16.60	\$863	\$34,520	2.3	\$72,300	\$1,808	\$21,690	\$542	14,027	31%	\$12.60	\$655	1.3
McKean County	\$13.92	\$724	\$28,960	1.9	\$62,000	\$1,550	\$18,600	\$465	4,448	26%	\$10.45	\$544	1.3
Mercer County	\$13.92	\$724	\$28,960	1.9	\$66,600	\$1,665	\$19,980	\$500	12,743	27%	\$11.84	\$616	1.2
Mifflin County	\$13.92	\$724	\$28,960	1.9	\$57,300	\$1,433	\$17,190	\$430	5,463	29%	\$12.01	\$624	1.2
Monroe County	\$21.10	\$1,097	\$43,880	2.9	\$81,500	\$2,038	\$24,450	\$611	13,138	23%	\$13.02	\$677	1.6
Montgomery County	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	89,221	28%	\$20.57	\$1,070	1.2

† Wage data not available (See Appendix B).

- 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.
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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
Montour County	\$16.31	\$848	\$33,920	2.2	\$78,100	\$1,953	\$23,430	\$586	2,432	33%	\$17.59	\$915	0.9
Northampton County	\$21.90	\$1,139	\$45,560	3.0	\$81,900	\$2,048	\$24,570	\$614	32,682	29%	\$13.42	\$698	1.6
Northumberland County	\$13.92	\$724	\$28,960	1.9	\$65,700	\$1,643	\$19,710	\$493	11,421	29%	\$11.57	\$602	1.2
Perry County	\$18.79	\$977	\$39,080	2.6	\$84,900	\$2,123	\$25,470	\$637	3,832	21%	\$9.36	\$487	2.0
Philadelphia County	\$24.23	\$1,260	\$50,400	3.3	\$94,500	\$2,363	\$28,350	\$709	282,465	47%	\$24.53	\$1,276	1.0
Pike County	\$26.04	\$1,354	\$54,160	3.6	\$78,700	\$1,968	\$23,610	\$590	3,708	17%	\$7.68	\$400	3.4
Potter County	\$13.92	\$724	\$28,960	1.9	\$59,700	\$1,493	\$17,910	\$448	1,541	24%	\$13.55	\$704	1.0
Schuylkill County	\$14.29	\$743	\$29,720	2.0	\$68,400	\$1,710	\$20,520	\$513	14,303	24%	\$11.00	\$572	1.3
Snyder County	\$14.75	\$767	\$30,680	2.0	\$70,300	\$1,758	\$21,090	\$527	4,118	28%	\$10.40	\$541	1.4
Somerset County	\$13.92	\$724	\$28,960	1.9	\$63,900	\$1,598	\$19,170	\$479	6,501	22%	\$11.36	\$591	1.2
Sullivan County	\$13.92	\$724	\$28,960	1.9	\$64,000	\$1,600	\$19,200	\$480	491	18%	\$10.53	\$548	1.3
Susquehanna County	\$15.02	\$781	\$31,240	2.1	\$66,700	\$1,668	\$20,010	\$500	3,954	23%	\$12.56	\$653	1.2
Tioga County	\$15.12	\$786	\$31,440	2.1	\$63,000	\$1,575	\$18,900	\$473	4,433	27%	\$12.03	\$626	1.3
Union County	\$15.19	\$790	\$31,600	2.1	\$73,200	\$1,830	\$21,960	\$549	4,012	28%	\$11.00	\$572	1.4
Venango County	\$13.92	\$724	\$28,960	1.9	\$63,100	\$1,578	\$18,930	\$473	5,501	25%	\$10.82	\$563	1.3
Warren County	\$13.92	\$724	\$28,960	1.9	\$62,300	\$1,558	\$18,690	\$467	3,958	23%	\$12.57	\$654	1.1
Washington County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	20,716	24%	\$15.99	\$832	1.1
Wayne County	\$17.15	\$892	\$35,680	2.4	\$71,500	\$1,788	\$21,450	\$536	3,582	19%	\$10.25	\$533	1.7
Westmoreland County	\$18.08	\$940	\$37,600	2.5	\$84,800	\$2,120	\$25,440	\$636	34,710	23%	\$11.67	\$607	1.5
Wyoming County	\$16.13	\$839	\$33,560	2.2	\$70,600	\$1,765	\$21,180	\$530	2,457	23%	\$14.69	\$764	1.1
York County	\$18.63	\$969	\$38,760	2.6	\$81,800	\$2,045	\$24,540	\$614	43,312	25%	\$13.68	\$711	1.4

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