

# PUERTO RICO

#52\*

In **Puerto Rico**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$506**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$1,685** monthly or **\$20,225** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$9.72**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT PUERTO RICO:

STATE FACTS	
Minimum Wage	<b>\$7.25</b>
Average Renter Wage	<b>\$7.53</b>
2-Bedroom Housing Wage	<b>\$9.72</b>
Number of Renter Households	<b>380,029</b>
Percent Renters	<b>32%</b>

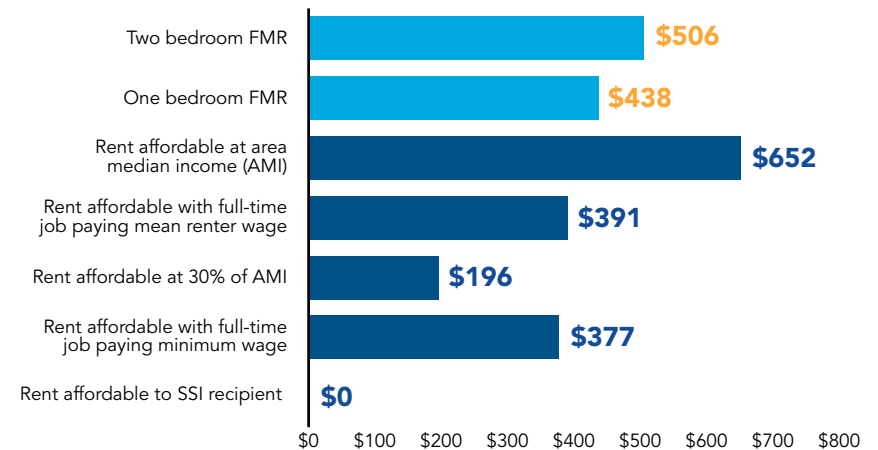
**54**  
Work Hours Per Week At  
**Minimum Wage To Afford a 2-Bedroom  
Rental Home** (at FMR)

**46**  
Work Hours Per Week At  
**Minimum Wage To Afford a 1-Bedroom  
Rental Home** (at FMR)

**1.3**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
2-Bedroom Rental Home** (at FMR)

**1.2**  
Number of Full-Time Jobs At  
**Minimum Wage To Afford a  
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
San Juan-Guaynabo HMFA	<b>\$10.69</b>
Fajardo HMFA	<b>\$9.52</b>
Caguas HMFA	<b>\$9.50</b>
Mayagüez MSA	<b>\$9.40</b>
Quebradillas Municipio HMFA	<b>\$8.81</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.

**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
Puerto Rico	\$9.72	\$506	\$20,225	1.3	\$26,086	\$652	\$7,826	\$196	380,029	32%	\$7.53	\$391	1.3
Combined Nonmetro Areas	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	13,137	27%	\$7.81	\$406	1.0
<b>Metropolitan Areas</b>													
Aguadilla-Isabela HMFA	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	34,003	34%	\$6.82	\$355	1.3
Arecibo HMFA	\$8.62	\$448	\$17,920	1.2	\$21,800	\$545	\$6,540	\$164	17,560	31%	\$6.21	\$323	1.4
Barranquitas-Aibonito HMFA	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	9,209	27%	\$6.70	\$348	1.2
Caguas HMFA	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	31,471	30%	\$7.93	\$412	1.2
Fajardo HMFA	\$9.52	\$495	\$19,800	1.3	\$24,100	\$603	\$7,230	\$181	7,313	32%	\$7.03	\$366	1.4
Guayama MSA	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	7,186	28%	\$8.00	\$416	1.0
Mayagüez MSA	\$9.40	\$489	\$19,560	1.3	\$22,100	\$553	\$6,630	\$166	14,426	40%	\$4.40	\$229	2.1
Ponce HMFA	\$8.62	\$448	\$17,920	1.2	\$23,100	\$578	\$6,930	\$173	24,378	32%	\$5.78	\$300	1.5
Quebradillas Municipio HMFA	\$8.81	\$458	\$18,320	1.2	\$20,900	\$523	\$6,270	\$157	2,481	31%	\$4.43	\$231	2.0
San German MSA	\$8.17	\$425	\$17,000	1.1	\$22,800	\$570	\$6,840	\$171	13,636	33%	\$5.54	\$288	1.5
San Juan-Guaynabo HMFA	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	193,570	32%	\$8.11	\$421	1.3
Utua Municipio HMFA	\$8.17	\$425	\$17,000	1.1	\$21,300	\$533	\$6,390	\$160	3,783	39%	\$4.29	\$223	1.9
Yauco HMFA	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	7,876	26%	\$5.30	\$276	1.5
<b>Counties</b>													
Adjuntas Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	2,346	41%	\$5.49	\$285	1.5
Aguada Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	3,237	25%	\$4.31	\$224	2.0
Aguadilla Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	8,702	40%	\$7.41	\$385	1.2
Agua Buenas Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,888	34%	\$5.73	\$298	1.9
Aibonito Municipio	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	1,882	22%	\$8.56	\$445	0.9

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
Añasco Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	2,037	23%	\$8.91	\$463	1.0
Arecibo Municipio	\$8.62	\$448	\$17,920	1.2	\$21,800	\$545	\$6,540	\$164	10,776	34%	\$6.31	\$328	1.4
Arroyo Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	1,268	21%	\$12.06	\$627	0.7
Barceloneta Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,268	28%	\$10.54	\$548	1.0
Barranquitas Municipio	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	2,309	26%	\$4.72	\$246	1.7
Bayamón Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	21,483	32%	\$6.60	\$343	1.6
Cabo Rojo Municipio	\$8.17	\$425	\$17,000	1.1	\$22,800	\$570	\$6,840	\$171	5,466	35%	\$4.51	\$235	1.8
Caguas Municipio	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	15,248	32%	\$7.71	\$401	1.2
Camuy Municipio	\$8.62	\$448	\$17,920	1.2	\$21,800	\$545	\$6,540	\$164	3,140	28%	\$5.26	\$273	1.6
Canóvanas Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,851	26%	\$8.01	\$416	1.3
Carolina Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	18,518	30%	\$8.26	\$429	1.3
Cataño Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,463	40%	\$8.63	\$449	1.2
Cayey Municipio	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	5,923	37%	\$7.09	\$369	1.3
Ceiba Municipio	\$9.52	\$495	\$19,800	1.3	\$24,100	\$603	\$7,230	\$181	1,197	28%	\$8.44	\$439	1.1
Ciales Municipio	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	1,756	30%	\$4.83	\$251	1.7
Cidra Municipio	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	4,346	34%	\$7.91	\$411	1.2
Coamo Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	2,983	23%	\$6.50	\$338	1.2
Comerio Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,459	44%	\$5.93	\$308	1.8
Corozal Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,543	24%	\$7.33	\$381	1.5
Culebra Municipio †	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	187	39%			
Dorado Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,629	23%	\$9.63	\$501	1.1
Fajardo Municipio	\$9.52	\$495	\$19,800	1.3	\$24,100	\$603	\$7,230	\$181	4,218	34%	\$7.37	\$383	1.3
Florida Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	1,173	27%	\$4.39	\$228	2.4
Guánica Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	1,599	29%	\$4.93	\$257	1.6
Guayama Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	3,799	27%	\$7.19	\$374	1.1
Guayanilla Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	1,834	28%	\$5.66	\$294	1.4

† 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.

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
Guaynabo Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	8,729	28%	\$9.69	\$504	1.1
Gurabo Municipio	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	2,577	18%	\$10.76	\$560	0.9
Hatillo Municipio	\$8.62	\$448	\$17,920	1.2	\$21,800	\$545	\$6,540	\$164	3,644	26%	\$6.34	\$330	1.4
Hormigueros Municipio	\$9.40	\$489	\$19,560	1.3	\$22,100	\$553	\$6,630	\$166	1,675	27%	\$5.09	\$264	1.8
Humacao Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	4,906	28%	\$8.88	\$462	1.2
Isabela Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	5,333	36%	\$8.53	\$444	1.0
Jayuya Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	2,039	42%	\$10.79	\$561	0.8
Juana Díaz Municipio	\$8.62	\$448	\$17,920	1.2	\$23,100	\$578	\$6,930	\$173	4,375	28%	\$7.39	\$385	1.2
Juncos Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,597	29%	\$13.50	\$702	0.8
Lajas Municipio	\$8.17	\$425	\$17,000	1.1	\$22,800	\$570	\$6,840	\$171	3,063	40%	\$5.13	\$267	1.6
Lares Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	3,649	37%	\$4.84	\$252	1.8
Las Marías Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	768	28%	\$2.02	\$105	4.0
Las Piedras Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,699	22%	\$8.37	\$435	1.3
Loiza Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,508	29%	\$8.03	\$417	1.3
Luquillo Municipio	\$9.52	\$495	\$19,800	1.3	\$24,100	\$603	\$7,230	\$181	1,898	29%	\$4.84	\$252	2.0
Manatí Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,948	27%	\$8.65	\$450	1.2
Maricao Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	476	26%	\$7.48	\$389	1.1
Maunabo Municipio	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	982	26%	\$5.81	\$302	1.4
Mayagüez Municipio	\$9.40	\$489	\$19,560	1.3	\$22,100	\$553	\$6,630	\$166	12,751	43%	\$4.34	\$226	2.2
Moca Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	4,858	36%	\$6.12	\$318	1.4
Morovis Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,966	31%	\$6.52	\$339	1.6
Naguabo Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	1,812	22%	\$5.73	\$298	1.9
Naranjito Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	2,107	25%	\$6.07	\$316	1.8
Orocovis Municipio	\$8.10	\$421	\$16,840	1.1	\$21,700	\$543	\$6,510	\$163	2,280	34%	\$5.02	\$261	1.6
Patillas Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	2,119	34%	\$6.99	\$363	1.2
Peñuelas Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	1,770	26%	\$7.15	\$372	1.1

1: BR = Bedroom

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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
Ponce Municipio	\$8.62	\$448	\$17,920	1.2	\$23,100	\$578	\$6,930	\$173	17,588	34%	\$5.31	\$276	1.6
Quebradillas Municipio	\$8.81	\$458	\$18,320	1.2	\$20,900	\$523	\$6,270	\$157	2,481	31%	\$4.43	\$231	2.0
Rincón Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	1,456	29%	\$4.26	\$222	2.0
Río Grande Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,863	25%	\$6.48	\$337	1.6
Sabana Grande Municipio	\$8.17	\$425	\$17,000	1.1	\$22,800	\$570	\$6,840	\$171	1,697	24%	\$5.92	\$308	1.4
Salinas Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	1,987	20%	\$6.73	\$350	1.2
San Germán Municipio	\$8.17	\$425	\$17,000	1.1	\$22,800	\$570	\$6,840	\$171	3,410	29%	\$6.34	\$329	1.3
San Juan Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	65,844	46%	\$7.79	\$405	1.4
San Lorenzo Municipio	\$9.50	\$494	\$19,760	1.3	\$30,200	\$755	\$9,060	\$227	3,377	25%	\$6.51	\$339	1.5
San Sebastián Municipio	\$8.62	\$448	\$17,920	1.2	\$20,700	\$518	\$6,210	\$155	4,731	36%	\$5.23	\$272	1.6
Santa Isabel Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	1,653	22%	\$8.35	\$434	1.0
Toa Alta Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,717	17%	\$5.51	\$286	1.9
Toa Baja Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	7,165	26%	\$7.50	\$390	1.4
Trujillo Alto Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	7,669	32%	\$4.66	\$242	2.3
Utua Municipio	\$8.17	\$425	\$17,000	1.1	\$21,300	\$533	\$6,390	\$160	3,783	39%	\$4.29	\$223	1.9
Vega Alta Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,726	31%	\$9.54	\$496	1.1
Vega Baja Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,804	20%	\$10.98	\$571	1.0
Vieques Municipio	\$8.10	\$421	\$16,840	1.1	\$21,600	\$540	\$6,480	\$162	698	31%	\$10.46	\$544	0.8
Villalba Municipio	\$8.62	\$448	\$17,920	1.2	\$23,100	\$578	\$6,930	\$173	2,415	31%	\$9.72	\$505	0.9
Yabucoa Municipio	\$10.69	\$556	\$22,240	1.5	\$28,900	\$723	\$8,670	\$217	3,235	28%	\$5.83	\$303	1.8
Yauco Municipio	\$8.10	\$421	\$16,840	1.1	\$20,200	\$505	\$6,060	\$152	2,673	24%	\$4.76	\$248	1.7

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