

# MARYLAND

#8\*

In **Maryland**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,459**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,864** monthly or **\$58,366** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**\$28.06**  
PER HOUR  
STATE HOUSING  
WAGE

## FACTS ABOUT MARYLAND:

| STATE FACTS                 |                |
|-----------------------------|----------------|
| Minimum Wage                | <b>\$11.00</b> |
| Average Renter Wage         | <b>\$18.16</b> |
| 2-Bedroom Housing Wage      | <b>\$28.06</b> |
| Number of Renter Households | <b>728,577</b> |
| Percent Renters             | <b>33%</b>     |

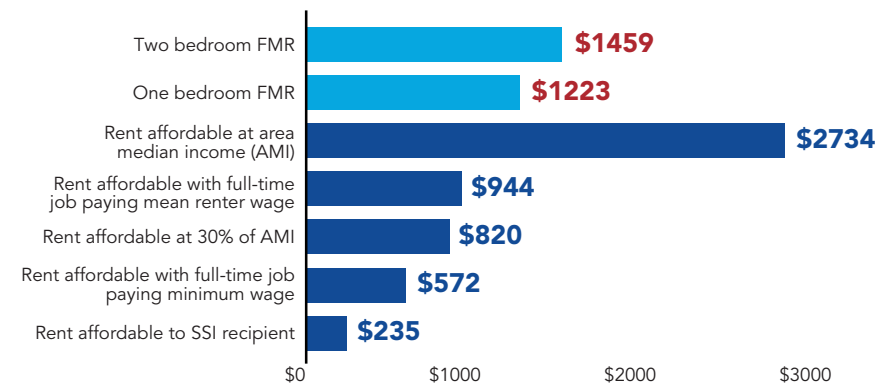
**102**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **2-Bedroom**  
**Rental Home** (at FMR)

**85**  
Work Hours Per Week At  
**Minimum Wage** To Afford a **1-Bedroom**  
**Rental Home** (at FMR)

**2.6**  
Number of Full-Time Jobs At  
**Minimum Wage** To Afford a  
**2-Bedroom Rental Home** (at FMR)

**2.1**  
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 | <b>\$32.83</b> |
| Baltimore-Columbia-Towson MSA        | <b>\$26.46</b> |
| California-Lexington Park MSA        | <b>\$25.54</b> |
| Cecil County                         | <b>\$23.58</b> |
| Talbot County                        | <b>\$22.37</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.

MARYLAND

|                                      | FY20 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 (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |  |  |  |
| Maryland                             | \$28.06  | \$1,459  | \$58,366                                 | 2.6   | \$109,357               | \$2,734                                     | \$32,807   | \$820                                 | 728,577                       | 33%                               | \$18.16                                  | \$944                                       | 1.5  |  |  |  |
| Combined Nonmetro Areas              | \$18.91  | \$983    | \$39,324                                 | 1.7   | \$72,891                | \$1,822                                     | \$21,867   | \$547                                 | 17,778                        | 29%                               | \$11.72                                  | \$609                                       | 1.6  |  |  |  |
| <b>Metropolitan Areas</b>            |  |          |  |   |                         |   |            |                                       |                               |                                   |  |   |  |  |  |  |
| Baltimore-Columbia-Towson MSA        | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 350,557                       | 34%                               | \$18.86                                  | \$981                                       | 1.4  |  |  |  |
| California-Lexington Park MSA        | \$25.54  | \$1,328  | \$53,120                                 | 2.3   | \$103,600               | \$2,590                                     | \$31,080   | \$777                                 | 11,767                        | 29%                               | \$18.33                                  | \$953                                       | 1.4  |  |  |  |
| Cumberland MSA                       | \$13.73  | \$714    | \$28,560                                 | 1.2   | \$61,900                | \$1,548                                     | \$18,570   | \$464                                 | 8,735                         | 31%                               | \$10.47                                  | \$545                                       | 1.3  |  |  |  |
| Hagerstown HMFA                      | \$16.75  | \$871    | \$34,840                                 | 1.5   | \$79,800                | \$1,995                                     | \$23,940   | \$599                                 | 19,314                        | 35%                               | \$12.81                                  | \$666                                       | 1.3  |  |  |  |
| Philadelphia-Camden-Wilmington MSA   | \$23.58  | \$1,226  | \$49,040                                 | 2.1   | \$96,600                | \$2,415                                     | \$28,980   | \$725                                 | 10,056                        | 27%                               | \$13.31                                  | \$692                                       | 1.8  |  |  |  |
| Salisbury HMFA                       | \$19.27  | \$1,002  | \$40,080                                 | 1.8   | \$67,500                | \$1,688                                     | \$20,250   | \$506                                 | 15,366                        | 41%                               | \$13.43                                  | \$699                                       | 1.4  |  |  |  |
| Somerset County HMFA                 | \$14.23  | \$740    | \$29,600                                 | 1.3   | \$54,800                | \$1,370                                     | \$16,440   | \$411                                 | 2,937                         | 35%                               | \$10.28                                  | \$535                                       | 1.4  |  |  |  |
| Washington-Arlington-Alexandria HMFA | \$32.83  | \$1,707  | \$68,280                                 | 3.0   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 286,775                       | 33%                               | \$18.88                                  | \$982                                       | 1.7  |  |  |  |
| Worcester County HMFA                | \$18.69  | \$972    | \$38,880                                 | 1.7   | \$76,000                | \$1,900                                     | \$22,800   | \$570                                 | 5,292                         | 24%                               | \$10.07                                  | \$524                                       | 1.9  |  |  |  |
| <b>Counties</b>                      |  |          |  |   |                         |   |            |                                       |                               |                                   |  |   |  |  |  |  |
| Allegany County                      | \$13.73  | \$714    | \$28,560                                 | 1.2   | \$61,900                | \$1,548                                     | \$18,570   | \$464                                 | 8,735                         | 31%                               | \$10.47                                  | \$545                                       | 1.3  |  |  |  |
| Anne Arundel County                  | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 53,259                        | 26%                               | \$19.44                                  | \$1,011                                     | 1.4  |  |  |  |
| Baltimore County                     | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 107,272                       | 34%                               | \$18.04                                  | \$938                                       | 1.5  |  |  |  |
| Calvert County                       | \$32.83  | \$1,707  | \$68,280                                 | 3.0   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 5,359                         | 17%                               | \$14.01                                  | \$729                                       | 2.3  |  |  |  |
| Caroline County                      | \$18.54  | \$964    | \$38,560                                 | 1.7   | \$67,500                | \$1,688                                     | \$20,250   | \$506                                 | 3,333                         | 28%                               | \$13.49                                  | \$701                                       | 1.4  |  |  |  |
| Carroll County                       | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 10,782                        | 18%                               | \$10.26                                  | \$533                                       | 2.6  |  |  |  |
| Cecil County                         | \$23.58  | \$1,226  | \$49,040                                 | 2.1   | \$96,600                | \$2,415                                     | \$28,980   | \$725                                 | 10,056                        | 27%                               | \$13.31                                  | \$692                                       | 1.8  |  |  |  |
| Charles County                       | \$32.83  | \$1,707  | \$68,280                                 | 3.0   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 13,139                        | 24%                               | \$12.12                                  | \$630                                       | 2.7  |  |  |  |
| Dorchester County                    | \$17.63  | \$917    | \$36,680                                 | 1.6   | \$68,400                | \$1,710                                     | \$20,520   | \$513                                 | 4,320                         | 33%                               | \$10.79                                  | \$561                                       | 1.6  |  |  |  |

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

1: BR = Bedroom

2: FMR = Fiscal Year 2020 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2020 Area Median Income

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

MARYLAND

|                        | FY20 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 (2014-2018) | % of total households (2014-2018) | Estimated hourly mean renter wage (2020) | Monthly rent affordable at mean renter wage | Full-time jobs at mean renter wage needed to afford 2 BR FMR |  |
| Frederick County       | \$32.83  | \$1,707  | \$68,280                                 | 3.0   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 23,026                        | 25%                               | \$14.13                                  | \$735                                       | 2.3  |  |
| Garrett County         | \$14.08  | \$732    | \$29,280                                 | 1.3   | \$61,500                | \$1,538                                     | \$18,450   | \$461                                 | 2,654                         | 22%                               | \$10.56                                  | \$549                                       | 1.3  |  |
| Harford County         | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 20,083                        | 22%                               | \$11.77                                  | \$612                                       | 2.2  |  |
| Howard County          | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 30,318                        | 27%                               | \$20.94                                  | \$1,089                                     | 1.3  |  |
| Kent County            | \$19.77  | \$1,028  | \$41,120                                 | 1.8   | \$78,700                | \$1,968                                     | \$23,610   | \$590                                 | 2,432                         | 31%                               | \$11.40                                  | \$593                                       | 1.7  |  |
| Montgomery County      | \$32.83  | \$1,707  | \$68,280                                 | 2.3   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 127,964                       | 35%                               | \$21.52                                  | \$1,119                                     | 1.5  |  |
| Prince George's County | \$32.83  | \$1,707  | \$68,280                                 | 2.9   | \$126,000               | \$3,150                                     | \$37,800   | \$945                                 | 117,287                       | 38%                               | \$17.64                                  | \$917                                       | 1.9  |  |
| Queen Anne's County    | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 3,304                         | 18%                               | \$9.67                                   | \$503                                       | 2.7  |  |
| St. Mary's County      | \$25.54  | \$1,328  | \$53,120                                 | 2.3   | \$103,600               | \$2,590                                     | \$31,080   | \$777                                 | 11,767                        | 29%                               | \$18.33                                  | \$953                                       | 1.4  |  |
| Somerset County        | \$14.23  | \$740    | \$29,600                                 | 1.3   | \$54,800                | \$1,370                                     | \$16,440   | \$411                                 | 2,937                         | 35%                               | \$10.28                                  | \$535                                       | 1.4  |  |
| Talbot County          | \$22.37  | \$1,163  | \$46,520                                 | 2.0   | \$85,900                | \$2,148                                     | \$25,770   | \$644                                 | 5,039                         | 30%                               | \$12.15                                  | \$632                                       | 1.8  |  |
| Washington County      | \$16.75  | \$871    | \$34,840                                 | 1.5   | \$79,800                | \$1,995                                     | \$23,940   | \$599                                 | 19,314                        | 35%                               | \$12.81                                  | \$666                                       | 1.3  |  |
| Wicomico County        | \$19.27  | \$1,002  | \$40,080                                 | 1.8   | \$67,500                | \$1,688                                     | \$20,250   | \$506                                 | 15,366                        | 41%                               | \$13.43                                  | \$699                                       | 1.4  |  |
| Worcester County       | \$18.69  | \$972    | \$38,880                                 | 1.7   | \$76,000                | \$1,900                                     | \$22,800   | \$570                                 | 5,292                         | 24%                               | \$10.07                                  | \$524                                       | 1.9  |  |
| Baltimore city         | \$26.46  | \$1,376  | \$55,040                                 | 2.4   | \$104,000               | \$2,600                                     | \$31,200   | \$780                                 | 125,539                       | 53%                               | \$22.06                                  | \$1,147                                     | 1.2  |  |

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