



NATIONAL LOW INCOME HOUSING COALITION

Out of Reach 2018: Maryland / Howard County

Working at minimum wage **\$10.10**/hr

Each week you have to work

96 HOURS!

To afford a modest 1 bedroom rental home at Fair Market Rent

State Facts

MINIMUM WAGE	\$10.10
AVERAGE RENTER WAGE	\$17.51
2-BEDROOM HOUSING WAGE	\$29.04
NUMBER OF RENTER HOUSEHOLDS	729,709
PERCENT RENTERS	34%

Affordable Rent for Low Income Households

MINIMUM WAGE WORKER	\$525 /mo
HOUSEHOLD AT 30% OF AREA MEDIAN INCOME	\$757 /mo
WORKER EARNING AVERAGE RENTER WAGE	\$910 /mo

Fair Market Rent

1-BEDROOM FAIR MARKET RENT	\$1,256 /mo
2-BEDROOM FAIR MARKET RENT	\$1,510 /mo

COMPARE JURISDICTIONS

Number of Households

	<i>Maryland</i>	<i>Howard County*</i>
TOTAL	2,177,492	109,872
RENTER	729,709	29,217
PERCENT RENTERS	34%	27%

Housing Wage

	<i>Maryland</i>	<i>Howard County*</i>
ZERO-BEDROOM	\$21.53	\$17.65
ONE-BEDROOM	\$24.15	\$21.63
TWO-BEDROOM	\$29.04	\$27.13
THREE-BEDROOM	\$37.80	\$34.90
FOUR-BEDROOM	\$45.42	\$40.54

<u>Fair Market Rent</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
ZERO-BEDROOM	\$1,119	\$918
ONE-BEDROOM	\$1,256	\$1,125
TWO-BEDROOM	\$1,510	\$1,411
THREE-BEDROOM	\$1,966	\$1,815
FOUR-BEDROOM	\$2,362	\$2,108

<u>Annual Income Needed to Afford</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
ZERO-BEDROOM	\$44,776	\$36,720
ONE-BEDROOM	\$50,238	\$45,000
TWO-BEDROOM	\$60,406	\$56,440
THREE-BEDROOM	\$78,631	\$72,600
FOUR-BEDROOM	\$94,479	\$84,320

<u>Minimum Wage</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
MINIMUM WAGE	\$10.10	\$10.10
RENT AFFORDABLE AT MINIMUM WAGE	\$525	\$525

<u>Work Hours/Week at Minimum Wage</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
ZERO-BEDROOM	85	70
ONE-BEDROOM	96	86
TWO-BEDROOM	115	107
THREE-BEDROOM	150	138
FOUR-BEDROOM	180	161

<u>Renter Wage</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
ESTIMATED MEAN RENTER WAGE	\$17.51	\$19.98
RENT AFFORDABLE AT MEAN RENTER WAGE	\$910	\$1,039

<u>Work Hours/Week at Mean Renter Wage</u>	<i>Maryland</i>	<u><i>Howard County *</i></u>
ZERO-BEDROOM	49	35
ONE-BEDROOM	55	43
TWO-BEDROOM	66	54
THREE-BEDROOM	86	70
FOUR-BEDROOM	104	81

<u>Supplemental Security Income (SSI) Payment</u>	<i>Maryland</i>	<i>Howard County *</i>
SSI MONTHLY PAYMENT	\$750	\$750
RENT AFFORDABLE TO SSI RECIPIENT	\$225	\$225

<u>Income Levels</u>	<i>Maryland</i>	<i>Howard County *</i>
30% OF AREA MEDIAN INCOME (AMI)	\$30,297	\$28,470
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$49,902	\$72,121

<u>Rent Affordable at Different Income Levels</u>	<i>Maryland</i>	<i>Howard County *</i>
30% OF AREA MEDIAN INCOME (AMI)	\$757	\$712
ESTIMATED RENTER MEDIAN HOUSEHOLD INCOME	\$1,248	\$1,803

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