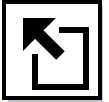


NEWS > HOUSING

You need to make \$17.83 an hour to afford a 2-bedroom apartment in Berks County, new report says

The National Low Income Housing Institute issued a study looking at rental affordability throughout the United States.



There are several

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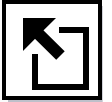
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If you make minimum wage in Berks County, you need to work 98 hours a week — more than two full-time jobs — to afford the average rent of a two-bedroom apartment in the county.

If you make the median renter wage of \$13.50 an hour, though, you only need to work 53 hours for a two-bedroom apartment.

For a 40-hour workweek, \$17.83 per hour is what you need to make.

That's according to a [report released Tuesday \(July 14\)](#) from the National Low Income Housing Coalition, a Washington-based housing advocacy group. Using data from the U.S. Census Bureau and the federal Department of Housing and Urban Development, *Out of Reach: The High Cost of Housing* looks at the affordability of apartments in the U.S., broken down by state and county.



“In no state, metropolitan area, or county in the U.S. can a worker earning the federal or prevailing state or local minimum wage afford a modest two-bedroom rental home at fair market rent by working a standard 40-hour workweek,” the authors write in the introduction.

The income levels are based on spending 30% of your income on rent.

The hourly wage needed to afford a two-bedroom apartment in Pennsylvania is \$19.23 for a 40-hour week.

That puts the Keystone State in the middle of the pack at No. 26. Hawaii is the most expensive state at \$38.76 an hour, while Arkansas is the cheapest at \$14.19 an hour.

In Chester, Montgomery and Delaware counties, it's \$1,226.

The statewide average rent, according to the report, is \$1,000 for a two-bedroom apartment.

Minimum wage in Pennsylvania is \$7.25 an hour. According to the report, someone earning that much can afford \$377 a month in rent, more than \$300 less than the fair market rent for a studio apartment in Pennsylvania — but only \$200 less than the statewide average.

Rental affordability

So what does it take to afford an apartment in Berks County?

If you want to rent a two-bedroom apartment with the average fair-market rent of \$927, say, you should earn at least \$37,080 annually. The median hourly wage in Pennsylvania is \$19.37, more than enough. But renters' income tends to be lower than the median income, the report's authors say.

“Nationally, the average renter's hourly wage is \$18.22, which is \$5.74 below the national two-bedroom Housing Wage and \$1.34 below the national one-bedroom Housing Wage,” the report says.

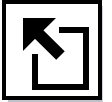
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In Berks, for instance, median household income was \$61,522 according the U.S. Census Bureau's American Community Survey five-year estimates for 2014-18.

According to the Out of Reach report, that number is \$34,431 for renter households. which uses the same Census survey but adjusts for 2020 using inflation factors based on the Consumer Price Index.

That income, according to the data, puts a one-bedroom apartment in reach in Berks: Median rent for a one-bedroom is \$713, while households making the median renter income can afford \$861 in rent.

But any rental bigger than a one-bedroom quickly gets out of reach. Fair-market rent for the aforementioned two-bedroom apartment is \$927; for a three-bedroom it's \$1,166; and for a four-bedroom, average rent in Berks is



Berks County's rents are lower than the state average. They're also lower than all but two of its surrounding counties, Lebanon and Schuylkill. In Chester, Montgomery, Lancaster and Lehigh counties, fair-market rent for a two-bedroom apartment tops \$1,000 a month.

To afford a two-bedroom apartment in Berks, you'd need to make \$17.83 an hour, according to the report. The statewide threshold is \$19.23, but in Chester and Montgomery counties, the hourly wage needed for a two-bedroom apartment is \$23.58.

If you make minimum wage, Berks is slightly more affordable for a two-bedroom apartment than the Pennsylvania average.

Statewide, minimum-wage workers need to work 106 hours a week to afford a two-bedroom apartment.

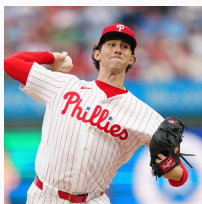
But even working at the median renter wage requires more than a full-time work schedule to afford a two-bedroom apartment in Berks County.

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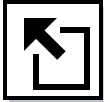


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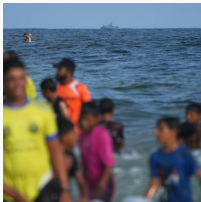
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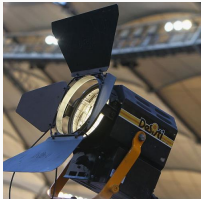
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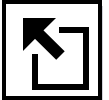
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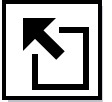
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