One portion of HUCTW's presentations to the University on member finances analyzed rent as a portion of income, looking at Boston-area rent prices in the context of the average HUCTW member's annual salary (about \$65,000). A member earning this salary takes home about \$4,996 per month before taxes and deductions, which means the average price of a one-bedroom apartment in the Boston-area would consume about 40% - 50% of the average member's pre-tax income.

The US Department of Housing and Urban Development and the US Census Bureau define a household as "cost burdened" if they are spending more than 30% of their income on rent & utilities combined. The second chart lists the average cost of a one-bedroom apartment in the four most common Massachusetts cities and towns that HUCTW members live in. In all of them, the average member is paying 40% - 50% of their salary towards rent for a one-bedroom apartment (and that does not include utility costs).



