

MICHIGAN

#30*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$906**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,019** monthly or **\$36,227** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$17.42
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$9.65
Average Renter Wage	\$15.38
2-Bedroom Housing Wage	\$17.42
Number of Renter Households	1,132,395
Percent Renters	29%

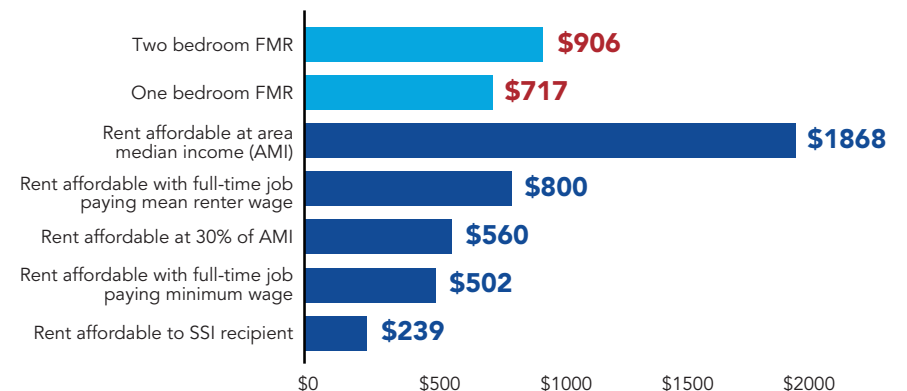
72
Work Hours Per Week At
Minimum Wage To Afford a **2-Bedroom**
Rental Home (at FMR)

57
Work Hours Per Week At
Minimum Wage To Afford a **1-Bedroom**
Rental Home (at FMR)

1.8
Number of Full-Time Jobs At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

1.4
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$21.62
Livingston County	\$19.37
Detroit-Warren-Livonia HMFA	\$18.79
Grand Rapids-Wyoming HMFA	\$18.50
Grand Traverse County	\$17.52



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.

MICHIGAN

	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)			RENTERS		
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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	
Michigan	\$17.42	\$906	\$36,227	1.8	\$74,703	\$1,868	\$22,411	\$560	1,132,395	29%	\$15.38	\$800	1.1	
Combined Nonmetro Areas	\$14.19	\$738	\$29,517	1.5	\$62,152	\$1,554	\$18,646	\$466	158,928	22%	\$11.27	\$586	1.3	
<u>Metropolitan Areas</u>														
Ann Arbor MSA	\$21.62	\$1,124	\$44,960	2.2	\$101,500	\$2,538	\$30,450	\$761	55,088	39%	\$16.58	\$862	1.3	
Barry County HMFA	\$16.38	\$852	\$34,080	1.7	\$72,000	\$1,800	\$21,600	\$540	4,216	18%	\$12.85	\$668	1.3	
Battle Creek MSA	\$15.27	\$794	\$31,760	1.6	\$61,100	\$1,528	\$18,330	\$458	16,379	31%	\$14.99	\$780	1.0	
Bay City MSA	\$14.12	\$734	\$29,360	1.5	\$59,500	\$1,488	\$17,850	\$446	9,788	22%	\$11.58	\$602	1.2	
Cass County HMFA	\$15.50	\$806	\$32,240	1.6	\$65,900	\$1,648	\$19,770	\$494	4,071	20%	\$11.63	\$605	1.3	
Detroit-Warren-Livonia HMFA	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	516,806	32%	\$17.89	\$930	1.1	
Flint MSA	\$15.08	\$784	\$31,360	1.6	\$62,400	\$1,560	\$18,720	\$468	51,196	30%	\$12.81	\$666	1.2	
Grand Rapids-Wyoming HMFA	\$18.50	\$962	\$38,480	1.9	\$80,200	\$2,005	\$24,060	\$602	74,035	31%	\$13.91	\$723	1.3	
Holland-Grand Haven HMFA	\$16.10	\$837	\$33,480	1.7	\$83,600	\$2,090	\$25,080	\$627	21,909	22%	\$13.12	\$682	1.2	
Jackson MSA	\$15.31	\$796	\$31,840	1.6	\$66,400	\$1,660	\$19,920	\$498	16,417	27%	\$13.23	\$688	1.2	
Kalamazoo-Portage MSA	\$16.13	\$839	\$33,560	1.7	\$79,000	\$1,975	\$23,700	\$593	43,783	33%	\$14.99	\$779	1.1	
Lansing-East Lansing MSA	\$17.17	\$893	\$35,720	1.8	\$80,700	\$2,018	\$24,210	\$605	65,595	35%	\$14.11	\$733	1.2	
Livingston County HMFA	\$19.37	\$1,007	\$40,280	2.0	\$101,700	\$2,543	\$30,510	\$763	10,518	15%	\$12.04	\$626	1.6	
Midland MSA	\$15.48	\$805	\$32,200	1.6	\$82,200	\$2,055	\$24,660	\$617	8,295	24%	\$17.70	\$920	0.9	
Monroe MSA	\$16.35	\$850	\$34,000	1.7	\$80,600	\$2,015	\$24,180	\$605	11,806	20%	\$12.67	\$659	1.3	
Montcalm County HMFA	\$14.38	\$748	\$29,920	1.5	\$55,700	\$1,393	\$16,710	\$418	5,182	22%	\$10.53	\$548	1.4	
Muskegon MSA	\$15.02	\$781	\$31,240	1.6	\$62,900	\$1,573	\$18,870	\$472	16,703	25%	\$11.11	\$578	1.4	
Niles-Benton Harbor MSA	\$14.75	\$767	\$30,680	1.5	\$61,000	\$1,525	\$18,300	\$458	19,320	30%	\$13.75	\$715	1.1	

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.

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	FY20 HOUSING WAGE				HOUSING COSTS				AREA MEDIAN INCOME (AMI)			RENTERS		
	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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	
Saginaw MSA	\$14.87	\$773	\$30,920	1.5	\$62,900	\$1,573	\$18,870	\$472	22,360	28%	\$12.78	\$665	1.2	
Counties														
Alcona County	\$13.71	\$713	\$28,520	1.4	\$52,200	\$1,305	\$15,660	\$392	610	12%	\$11.30	\$588	1.2	
Alger County	\$13.71	\$713	\$28,520	1.4	\$60,000	\$1,500	\$18,000	\$450	466	15%	\$9.21	\$479	1.5	
Allegan County	\$14.52	\$755	\$30,200	1.5	\$78,700	\$1,968	\$23,610	\$590	7,606	18%	\$14.92	\$776	1.0	
Alpena County	\$13.71	\$713	\$28,520	1.4	\$56,800	\$1,420	\$17,040	\$426	2,858	22%	\$8.85	\$460	1.5	
Antrim County	\$13.71	\$713	\$28,520	1.4	\$64,500	\$1,613	\$19,350	\$484	1,365	14%	\$8.11	\$422	1.7	
Arenac County	\$13.71	\$713	\$28,520	1.4	\$52,700	\$1,318	\$15,810	\$395	1,170	18%	\$9.92	\$516	1.4	
Baraga County	\$13.71	\$713	\$28,520	1.4	\$55,700	\$1,393	\$16,710	\$418	578	19%	\$8.84	\$460	1.6	
Barry County	\$16.38	\$852	\$34,080	1.7	\$72,000	\$1,800	\$21,600	\$540	4,216	18%	\$12.85	\$668	1.3	
Bay County	\$14.12	\$734	\$29,360	1.5	\$59,500	\$1,488	\$17,850	\$446	9,788	22%	\$11.58	\$602	1.2	
Benzie County	\$14.92	\$776	\$31,040	1.5	\$69,400	\$1,735	\$20,820	\$521	696	10%	\$7.16	\$372	2.1	
Berrien County	\$14.75	\$767	\$30,680	1.5	\$61,000	\$1,525	\$18,300	\$458	19,320	30%	\$13.75	\$715	1.1	
Branch County	\$14.08	\$732	\$29,280	1.5	\$61,100	\$1,528	\$18,330	\$458	4,196	25%	\$12.16	\$632	1.2	
Calhoun County	\$15.27	\$794	\$31,760	1.6	\$61,100	\$1,528	\$18,330	\$458	16,379	31%	\$14.99	\$780	1.0	
Cass County	\$15.50	\$806	\$32,240	1.6	\$65,900	\$1,648	\$19,770	\$494	4,071	20%	\$11.63	\$605	1.3	
Charlevoix County	\$14.42	\$750	\$30,000	1.5	\$68,400	\$1,710	\$20,520	\$513	2,132	19%	\$12.12	\$630	1.2	
Cheboygan County	\$13.71	\$713	\$28,520	1.4	\$55,600	\$1,390	\$16,680	\$417	1,974	18%	\$8.12	\$422	1.7	
Chippewa County	\$13.71	\$713	\$28,520	1.4	\$56,900	\$1,423	\$17,070	\$427	4,325	31%	\$8.68	\$452	1.6	
Clare County	\$13.71	\$713	\$28,520	1.4	\$48,000	\$1,200	\$14,400	\$360	2,295	18%	\$10.72	\$558	1.3	
Clinton County	\$17.17	\$893	\$35,720	1.8	\$80,700	\$2,018	\$24,210	\$605	6,248	21%	\$10.90	\$567	1.6	
Crawford County	\$14.04	\$730	\$29,200	1.5	\$54,900	\$1,373	\$16,470	\$412	1,110	18%	\$11.94	\$621	1.2	
Delta County	\$13.71	\$713	\$28,520	1.4	\$60,300	\$1,508	\$18,090	\$452	3,274	21%	\$8.19	\$426	1.7	
Dickinson County	\$14.19	\$738	\$29,520	1.5	\$59,800	\$1,495	\$17,940	\$449	2,469	22%	\$12.69	\$660	1.1	
Eaton County	\$17.17	\$893	\$35,720	1.8	\$80,700	\$2,018	\$24,210	\$605	12,471	28%	\$13.90	\$723	1.2	

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	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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	
Emmet County	\$15.33	\$797	\$31,880	1.6	\$70,600	\$1,765	\$21,180	\$530	3,872	27%	\$11.81	\$614	1.3	
Genesee County	\$15.08	\$784	\$31,360	1.6	\$62,400	\$1,560	\$18,720	\$468	51,196	30%	\$12.81	\$666	1.2	
Gladwin County	\$13.71	\$713	\$28,520	1.4	\$53,800	\$1,345	\$16,140	\$404	1,707	16%	\$9.07	\$471	1.5	
Gogebic County	\$13.71	\$713	\$28,520	1.4	\$54,500	\$1,363	\$16,350	\$409	1,409	21%	\$9.45	\$491	1.5	
Grand Traverse County	\$17.52	\$911	\$36,440	1.8	\$81,000	\$2,025	\$24,300	\$608	8,805	24%	\$13.65	\$710	1.3	
Gratiot County	\$13.71	\$713	\$28,520	1.4	\$55,200	\$1,380	\$16,560	\$414	4,135	27%	\$11.09	\$577	1.2	
Hillsdale County	\$13.94	\$725	\$29,000	1.4	\$60,800	\$1,520	\$18,240	\$456	4,166	23%	\$12.31	\$640	1.1	
Houghton County	\$13.71	\$713	\$28,520	1.4	\$62,400	\$1,560	\$18,720	\$468	4,286	32%	\$8.42	\$438	1.6	
Huron County	\$13.71	\$713	\$28,520	1.4	\$60,500	\$1,513	\$18,150	\$454	2,628	19%	\$11.17	\$581	1.2	
Ingham County	\$17.17	\$893	\$35,720	1.8	\$80,700	\$2,018	\$24,210	\$605	46,876	42%	\$14.61	\$760	1.2	
Ionia County	\$14.75	\$767	\$30,680	1.5	\$65,100	\$1,628	\$19,530	\$488	5,237	23%	\$9.67	\$503	1.5	
Iosco County	\$13.71	\$713	\$28,520	1.4	\$52,800	\$1,320	\$15,840	\$396	2,370	20%	\$14.09	\$733	1.0	
Iron County	\$13.71	\$713	\$28,520	1.4	\$55,600	\$1,390	\$16,680	\$417	1,022	19%	\$10.34	\$537	1.3	
Isabella County	\$13.85	\$720	\$28,800	1.4	\$66,200	\$1,655	\$19,860	\$497	9,511	38%	\$9.77	\$508	1.4	
Jackson County	\$15.31	\$796	\$31,840	1.6	\$66,400	\$1,660	\$19,920	\$498	16,417	27%	\$13.23	\$688	1.2	
Kalamazoo County	\$16.13	\$839	\$33,560	1.7	\$79,000	\$1,975	\$23,700	\$593	37,185	36%	\$15.32	\$796	1.1	
Kalkaska County	\$13.71	\$713	\$28,520	1.4	\$53,000	\$1,325	\$15,900	\$398	1,375	19%	\$16.45	\$855	0.8	
Kent County	\$18.50	\$962	\$38,480	1.9	\$80,200	\$2,005	\$24,060	\$602	74,035	31%	\$13.91	\$723	1.3	
Keweenaw County	\$13.71	\$713	\$28,520	1.4	\$55,800	\$1,395	\$16,740	\$419	125	12%	\$5.50	\$286	2.5	
Lake County	\$13.71	\$713	\$28,520	1.4	\$46,100	\$1,153	\$13,830	\$346	718	16%	\$6.55	\$340	2.1	
Lapeer County	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	5,489	16%	\$9.68	\$503	1.9	
Leelanau County	\$15.19	\$790	\$31,600	1.6	\$78,600	\$1,965	\$23,580	\$590	1,133	12%	\$9.26	\$482	1.6	
Lenawee County	\$14.19	\$738	\$29,520	1.5	\$70,300	\$1,758	\$21,090	\$527	8,644	23%	\$12.82	\$667	1.1	
Livingston County	\$19.37	\$1,007	\$40,280	2.0	\$101,700	\$2,543	\$30,510	\$763	10,518	15%	\$12.04	\$626	1.6	
Luce County	\$13.71	\$713	\$28,520	1.4	\$54,400	\$1,360	\$16,320	\$408	413	19%	\$9.64	\$501	1.4	
Mackinac County	\$13.71	\$713	\$28,520	1.4	\$54,500	\$1,363	\$16,350	\$409	1,378	26%	\$8.63	\$449	1.6	

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	Hourly wage necessary to afford 2 BR ¹ FMR ²	2 BR FMR	Annual income needed to afford 2 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	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			
Macomb County	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	92,835	27%	\$16.74	\$870	1.1			
Manistee County	\$13.71	\$713	\$28,520	1.4	\$58,100	\$1,453	\$17,430	\$436	1,681	18%	\$10.54	\$548	1.3			
Marquette County	\$14.48	\$753	\$30,120	1.5	\$63,300	\$1,583	\$18,990	\$475	8,036	31%	\$10.52	\$547	1.4			
Mason County	\$13.92	\$724	\$28,960	1.4	\$59,100	\$1,478	\$17,730	\$443	2,641	22%	\$11.04	\$574	1.3			
Mecosta County	\$13.71	\$713	\$28,520	1.4	\$59,500	\$1,488	\$17,850	\$446	4,235	27%	\$9.81	\$510	1.4			
Menominee County	\$13.71	\$713	\$28,520	1.4	\$58,400	\$1,460	\$17,520	\$438	2,301	22%	\$10.79	\$561	1.3			
Midland County	\$15.48	\$805	\$32,200	1.6	\$82,200	\$2,055	\$24,660	\$617	8,295	24%	\$17.70	\$920	0.9			
Missaukee County	\$14.37	\$747	\$29,880	1.5	\$53,400	\$1,335	\$16,020	\$401	1,122	19%	\$12.10	\$629	1.2			
Monroe County	\$16.35	\$850	\$34,000	1.7	\$80,600	\$2,015	\$24,180	\$605	11,806	20%	\$12.67	\$659	1.3			
Montcalm County	\$14.38	\$748	\$29,920	1.5	\$55,700	\$1,393	\$16,710	\$418	5,182	22%	\$10.53	\$548	1.4			
Montmorency County	\$13.71	\$713	\$28,520	1.4	\$48,400	\$1,210	\$14,520	\$363	590	14%	\$11.16	\$581	1.2			
Muskegon County	\$15.02	\$781	\$31,240	1.6	\$62,900	\$1,573	\$18,870	\$472	16,703	25%	\$11.11	\$578	1.4			
Newaygo County	\$13.71	\$713	\$28,520	1.4	\$57,000	\$1,425	\$17,100	\$428	3,354	18%	\$10.71	\$557	1.3			
Oakland County	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	146,415	29%	\$18.82	\$979	1.0			
Oceana County	\$13.71	\$713	\$28,520	1.4	\$54,100	\$1,353	\$16,230	\$406	1,884	19%	\$10.44	\$543	1.3			
Ogemaw County	\$13.71	\$713	\$28,520	1.4	\$50,100	\$1,253	\$15,030	\$376	1,692	18%	\$11.25	\$585	1.2			
Ontonagon County	\$13.71	\$713	\$28,520	1.4	\$49,800	\$1,245	\$14,940	\$374	341	12%	\$7.31	\$380	1.9			
Osceola County	\$13.71	\$713	\$28,520	1.4	\$52,500	\$1,313	\$15,750	\$394	1,669	18%	\$11.78	\$613	1.2			
Oscoda County	\$13.71	\$713	\$28,520	1.4	\$49,700	\$1,243	\$14,910	\$373	602	16%	\$8.21	\$427	1.7			
Otsego County	\$15.02	\$781	\$31,240	1.6	\$63,100	\$1,578	\$18,930	\$473	2,074	21%	\$10.18	\$530	1.5			
Ottawa County	\$16.10	\$837	\$33,480	1.7	\$83,600	\$2,090	\$25,080	\$627	21,909	22%	\$13.12	\$682	1.2			
Presque Isle County	\$13.71	\$713	\$28,520	1.4	\$55,000	\$1,375	\$16,500	\$413	655	11%	\$7.84	\$408	1.7			
Roscommon County	\$13.71	\$713	\$28,520	1.4	\$47,400	\$1,185	\$14,220	\$356	1,907	17%	\$8.62	\$448	1.6			
Saginaw County	\$14.87	\$773	\$30,920	1.5	\$62,900	\$1,573	\$18,870	\$472	22,360	28%	\$12.78	\$665	1.2			
St. Clair County	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	15,047	23%	\$11.52	\$599	1.6			
St. Joseph County	\$13.71	\$713	\$28,520	1.4	\$60,100	\$1,503	\$18,030	\$451	6,206	26%	\$11.24	\$584	1.2			

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Sanilac County	\$13.71	\$713	\$28,520	1.4	\$56,600	\$1,415	\$16,980	\$425	3,471	20%	\$10.69	\$556	1.3	
Schoolcraft County	\$13.71	\$713	\$28,520	1.4	\$53,300	\$1,333	\$15,990	\$400	591	18%	\$9.45	\$492	1.5	
Shiawassee County	\$13.71	\$713	\$28,520	1.4	\$71,100	\$1,778	\$21,330	\$533	6,842	25%	\$11.02	\$573	1.2	
Tuscola County	\$13.71	\$713	\$28,520	1.4	\$58,400	\$1,460	\$17,520	\$438	3,891	18%	\$11.21	\$583	1.2	
Van Buren County	\$16.13	\$839	\$33,560	1.7	\$79,000	\$1,975	\$23,700	\$593	6,598	23%	\$12.91	\$672	1.2	
Washtenaw County	\$21.62	\$1,124	\$44,960	2.2	\$101,500	\$2,538	\$30,450	\$761	55,088	39%	\$16.58	\$862	1.3	
Wayne County	\$18.79	\$977	\$39,080	1.9	\$78,500	\$1,963	\$23,550	\$589	257,020	38%	\$18.02	\$937	1.0	
Wexford County	\$14.08	\$732	\$29,280	1.5	\$52,900	\$1,323	\$15,870	\$397	3,085	24%	\$11.10	\$577	1.3	

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.