

# MICHIGAN

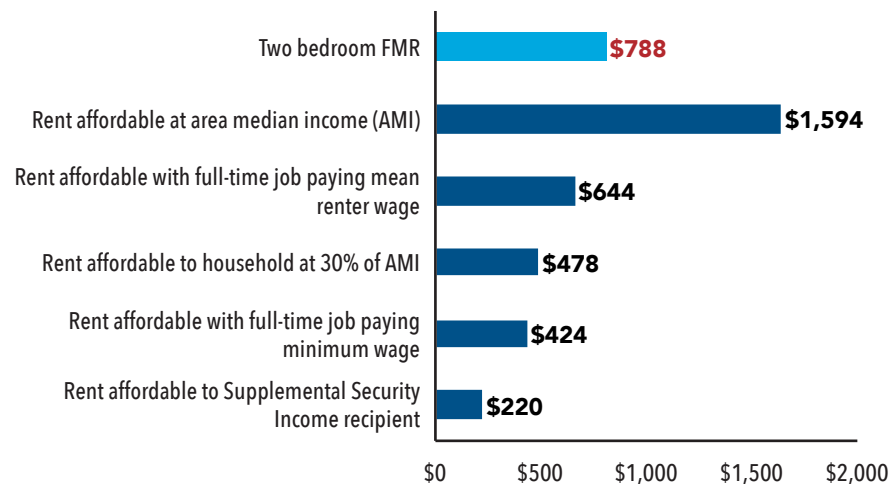


In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$788**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$2,627** monthly or **\$31,524** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

 **\$15.16** PER HOUR

STATE FACTS	
Minimum Wage	\$8.15
Average Renter Wage	\$12.39
2-Bedroom Housing Wage	\$15.16
Number of Renter Households	1,066,218
Percent Renters	28%

MOST EXPENSIVE COUNTIES	HOUSING WAGE*
Washtenaw County	\$18.54
Livingston County	\$16.60
Keweenaw County	\$16.33
Lapeer County	\$16.27
Macomb County	\$16.27



**74**  
Work Hours Per Week At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

**1.9**  
Number of Full-Time Jobs At Minimum Wage Needed To Afford a 2-Bedroom Unit (at FMR)

\* Ranked from Highest to Lowest 2-Bedroom Housing Wage

**MICHIGAN**

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI <sup>6</sup>	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$15.16		\$788	\$31,524	1.9	\$63,757	\$1,594	\$19,127	\$478	1,066,218	28%	\$12.39	\$644	1.2
Combined Nonmetro Areas	\$13.15		\$684	\$27,347	1.6	\$55,681	\$1,392	\$16,704	\$418	160,408	22%	\$9.43	\$490	1.4
<u>Metropolitan Areas</u>														
Ann Arbor MSA	\$18.54		\$964	\$38,560	2.3	\$84,300	\$2,108	\$25,290	\$632	53,219	39%	\$13.51	\$703	1.4
Barry County HMFA	\$12.46		\$648	\$25,920	1.5	\$66,800	\$1,670	\$20,040	\$501	3,722	16%	\$9.48	\$493	1.3
Battle Creek MSA	\$13.25		\$689	\$27,560	1.6	\$53,400	\$1,335	\$16,020	\$401	16,214	30%	\$13.55	\$705	1.0
Bay City MSA	\$13.50		\$702	\$28,080	1.7	\$59,100	\$1,478	\$17,730	\$443	9,681	22%	\$8.70	\$452	1.6
Cass County HMFA	\$13.25		\$689	\$27,560	1.6	\$58,600	\$1,465	\$17,580	\$440	3,217	16%	\$9.18	\$477	1.4
Detroit-Warren-Livonia HMFA	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	477,205	30%	\$14.39	\$748	1.1
Flint MSA	\$13.69		\$712	\$28,480	1.7	\$53,800	\$1,345	\$16,140	\$404	49,207	30%	\$10.01	\$521	1.4
Grand Rapids-Wyoming HMFA	\$14.17		\$737	\$29,480	1.7	\$64,000	\$1,600	\$19,200	\$480	68,529	30%	\$11.85	\$616	1.2
Holland-Grand Haven MSA	\$14.04		\$730	\$29,200	1.7	\$67,900	\$1,698	\$20,370	\$509	20,764	22%	\$10.72	\$558	1.3
Ionia County HMFA	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	4,833	22%	\$6.42	\$334	2.0
Jackson MSA	\$14.00		\$728	\$29,120	1.7	\$55,100	\$1,378	\$16,530	\$413	16,148	27%	\$10.74	\$558	1.3
Kalamazoo-Portage MSA	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	41,549	32%	\$11.02	\$573	1.3
Lansing-East Lansing MSA	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	61,719	34%	\$10.98	\$571	1.4
Livingston County HMFA	\$16.60		\$863	\$34,520	2.0	\$88,400	\$2,210	\$26,520	\$663	10,097	15%	\$10.23	\$532	1.6
Monroe MSA	\$15.35		\$798	\$31,920	1.9	\$65,000	\$1,625	\$19,500	\$488	12,231	21%	\$11.19	\$582	1.4
Muskegon-Norton Shores MSA	\$13.56		\$705	\$28,200	1.7	\$51,900	\$1,298	\$15,570	\$389	16,618	26%	\$9.24	\$481	1.5
Newaygo County HMFA	\$12.38		\$644	\$25,760	1.5	\$53,000	\$1,325	\$15,900	\$398	2,884	16%	\$8.60	\$447	1.4
Niles-Benton Harbor MSA	\$14.04		\$730	\$29,200	1.7	\$56,300	\$1,408	\$16,890	\$422	16,860	28%	\$10.62	\$552	1.3
Saginaw-Saginaw Township North MSA	\$13.44		\$699	\$27,960	1.6	\$54,400	\$1,360	\$16,320	\$408	21,113	27%	\$9.95	\$517	1.4
<u>Counties</u>														
Alcona County	\$12.37		\$643	\$25,720	1.5	\$46,700	\$1,168	\$14,010	\$350	496	10%	\$8.01	\$417	1.5

1: BR = Bedroom 2; FMR = Fiscal Year 2015 Fair Market Rent (HUD, 2014).

3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used. See Appendix A.

4: AMI = Fiscal Year 2015 Area Median Income

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

6: The federal standard for extremely low income households. Does not include HUD-specific adjustments.

**MICHIGAN**

	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI <sup>6</sup>	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Alger County	\$12.37		\$643	\$25,720	1.5	\$49,500	\$1,238	\$14,850	\$371	546	15%	\$10.62	\$552	1.2
Allegan County	\$13.71		\$713	\$28,520	1.7	\$61,500	\$1,538	\$18,450	\$461	7,562	18%	\$12.08	\$628	1.1
Alpena County	\$12.37		\$643	\$25,720	1.5	\$51,600	\$1,290	\$15,480	\$387	2,890	22%	\$8.09	\$420	1.5
Antrim County	\$12.65		\$658	\$26,320	1.6	\$54,200	\$1,355	\$16,260	\$407	1,455	15%	\$6.75	\$351	1.9
Arenac County	\$12.37		\$643	\$25,720	1.5	\$47,400	\$1,185	\$14,220	\$356	1,033	16%	\$6.41	\$334	1.9
Baraga County	\$12.37		\$643	\$25,720	1.5	\$54,900	\$1,373	\$16,470	\$412	670	21%	\$7.56	\$393	1.6
Barry County	\$12.46		\$648	\$25,920	1.5	\$66,800	\$1,670	\$20,040	\$501	3,722	16%	\$9.48	\$493	1.3
Bay County	\$13.50		\$702	\$28,080	1.7	\$59,100	\$1,478	\$17,730	\$443	9,681	22%	\$8.70	\$452	1.6
Benzie County	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	1,237	16%	\$9.06	\$471	1.4
Berrien County	\$14.04		\$730	\$29,200	1.7	\$56,300	\$1,408	\$16,890	\$422	16,860	28%	\$10.62	\$552	1.3
Branch County	\$12.60		\$655	\$26,200	1.5	\$53,400	\$1,335	\$16,020	\$401	3,496	22%	\$9.47	\$492	1.3
Calhoun County	\$13.25		\$689	\$27,560	1.6	\$53,400	\$1,335	\$16,020	\$401	16,214	30%	\$13.55	\$705	1.0
Cass County	\$13.25		\$689	\$27,560	1.6	\$58,600	\$1,465	\$17,580	\$440	3,217	16%	\$9.18	\$477	1.4
Charlevoix County	\$12.69		\$660	\$26,400	1.6	\$60,700	\$1,518	\$18,210	\$455	1,965	18%	\$9.58	\$498	1.3
Cheboygan County	\$12.37		\$643	\$25,720	1.5	\$47,600	\$1,190	\$14,280	\$357	2,169	19%	\$7.12	\$370	1.7
Chippewa County	\$12.83		\$667	\$26,680	1.6	\$56,000	\$1,400	\$16,800	\$420	4,331	30%	\$6.69	\$348	1.9
Clare County	\$12.37		\$643	\$25,720	1.5	\$43,000	\$1,075	\$12,900	\$323	2,593	20%	\$8.69	\$452	1.4
Clinton County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	5,487	19%	\$8.49	\$441	1.8
Crawford County	\$12.46		\$648	\$25,920	1.5	\$50,900	\$1,273	\$15,270	\$382	1,034	18%	\$9.12	\$474	1.4
Delta County	\$12.37		\$643	\$25,720	1.5	\$55,300	\$1,383	\$16,590	\$415	3,292	21%	\$6.55	\$341	1.9
Dickinson County	\$12.37		\$643	\$25,720	1.5	\$57,500	\$1,438	\$17,250	\$431	2,148	19%	\$8.49	\$442	1.5
Eaton County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	11,893	27%	\$11.29	\$587	1.3
Emmet County	\$14.69		\$764	\$30,560	1.8	\$66,800	\$1,670	\$20,040	\$501	3,065	23%	\$8.47	\$440	1.7
Genesee County	\$13.69		\$712	\$28,480	1.7	\$53,800	\$1,345	\$16,140	\$404	49,207	30%	\$10.01	\$521	1.4
Gladwin County	\$12.37		\$643	\$25,720	1.5	\$47,900	\$1,198	\$14,370	\$359	1,692	16%	\$7.16	\$372	1.7
Gogebic County	\$12.37		\$643	\$25,720	1.5	\$50,000	\$1,250	\$15,000	\$375	1,729	24%	\$8.03	\$418	1.5
Grand Traverse County	\$15.87		\$825	\$33,000	1.9	\$69,200	\$1,730	\$20,760	\$519	8,508	25%	\$11.25	\$585	1.4
Gratiot County	\$12.37		\$643	\$25,720	1.5	\$54,000	\$1,350	\$16,200	\$405	3,535	24%	\$9.51	\$494	1.3
Hillsdale County	\$12.37		\$643	\$25,720	1.5	\$52,700	\$1,318	\$15,810	\$395	3,533	20%	\$10.81	\$562	1.1

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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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	FY15 HOUSING WAGE		HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR <sup>1</sup> FMR <sup>2</sup>		2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR <sup>3</sup>	Annual AMI <sup>4</sup>	Monthly rent affordable at AMI <sup>5</sup>	30% of AMI <sup>6</sup>	Monthly rent affordable at 30% of AMI	Renter households (2009-2013)	% of total households (2009-2013)	Estimated hourly mean renter wage (2015)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Houghton County	\$12.37		\$643	\$25,720	1.5	\$52,600	\$1,315	\$15,780	\$395	4,262	30%	\$7.29	\$379	1.7
Huron County	\$12.37		\$643	\$25,720	1.5	\$52,600	\$1,315	\$15,780	\$395	2,553	18%	\$8.65	\$450	1.4
Ingham County	\$14.92		\$776	\$31,040	1.8	\$65,800	\$1,645	\$19,740	\$494	44,339	41%	\$11.21	\$583	1.3
Ionia County	\$13.08		\$680	\$27,200	1.6	\$57,600	\$1,440	\$17,280	\$432	4,833	22%	\$6.42	\$334	2.0
Iosco County	\$12.37		\$643	\$25,720	1.5	\$47,700	\$1,193	\$14,310	\$358	2,091	19%	\$7.94	\$413	1.6
Iron County	\$12.37		\$643	\$25,720	1.5	\$49,100	\$1,228	\$14,730	\$368	822	16%	\$7.55	\$392	1.6
Isabella County	\$13.06		\$679	\$27,160	1.6	\$57,100	\$1,428	\$17,130	\$428	10,255	41%	\$7.42	\$386	1.8
Jackson County	\$14.00		\$728	\$29,120	1.7	\$55,100	\$1,378	\$16,530	\$413	16,148	27%	\$10.74	\$558	1.3
Kalamazoo County	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	35,314	35%	\$11.43	\$594	1.2
Kalkaska County	\$13.17		\$685	\$27,400	1.6	\$49,500	\$1,238	\$14,850	\$371	1,321	19%	\$14.48	\$753	0.9
Kent County	\$14.17		\$737	\$29,480	1.7	\$64,000	\$1,600	\$19,200	\$480	68,529	30%	\$11.85	\$616	1.2
Keweenaw County	\$16.33		\$849	\$33,960	2.0	\$53,600	\$1,340	\$16,080	\$402	143	14%	\$4.33	\$225	3.8
Lake County	\$12.37		\$643	\$25,720	1.5	\$39,500	\$988	\$11,850	\$296	764	19%	\$7.16	\$372	1.7
Lapeer County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	5,532	17%	\$8.02	\$417	2.0
Leelanau County	\$14.71		\$765	\$30,600	1.8	\$69,100	\$1,728	\$20,730	\$518	1,360	15%	\$9.28	\$483	1.6
Lenawee County	\$14.69		\$764	\$30,560	1.8	\$62,700	\$1,568	\$18,810	\$470	8,388	22%	\$9.76	\$508	1.5
Livingston County	\$16.60		\$863	\$34,520	2.0	\$88,400	\$2,210	\$26,520	\$663	10,097	15%	\$10.23	\$532	1.6
Luce County	\$12.37		\$643	\$25,720	1.5	\$55,300	\$1,383	\$16,590	\$415	604	25%	\$8.37	\$435	1.5
Mackinac County	\$12.37		\$643	\$25,720	1.5	\$51,200	\$1,280	\$15,360	\$384	1,158	23%	\$10.53	\$548	1.2
Macomb County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	81,638	25%	\$13.89	\$722	1.2
Manistee County	\$12.37		\$643	\$25,720	1.5	\$53,100	\$1,328	\$15,930	\$398	2,211	21%	\$9.41	\$489	1.3
Marquette County	\$13.29		\$691	\$27,640	1.6	\$62,700	\$1,568	\$18,810	\$470	7,870	30%	\$8.17	\$425	1.6
Mason County	\$12.65		\$658	\$26,320	1.6	\$53,700	\$1,343	\$16,110	\$403	3,228	26%	\$9.19	\$478	1.4
Mecosta County	\$12.37		\$643	\$25,720	1.5	\$53,000	\$1,325	\$15,900	\$398	4,217	27%	\$7.91	\$411	1.6
Menominee County	\$12.37		\$643	\$25,720	1.5	\$51,100	\$1,278	\$15,330	\$383	2,070	19%	\$7.81	\$406	1.6
Midland County	\$15.44		\$803	\$32,120	1.9	\$71,900	\$1,798	\$21,570	\$539	8,296	25%	\$13.38	\$696	1.2
Missaukee County	\$12.37		\$643	\$25,720	1.5	\$50,000	\$1,250	\$15,000	\$375	1,131	19%	\$8.53	\$444	1.4
Monroe County	\$15.35		\$798	\$31,920	1.9	\$65,000	\$1,625	\$19,500	\$488	12,231	21%	\$11.19	\$582	1.4
Montcalm County	\$12.37		\$643	\$25,720	1.5	\$49,700	\$1,243	\$14,910	\$373	4,863	21%	\$9.38	\$488	1.3

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Montmorency County	\$12.96		\$674	\$26,960	1.6	\$46,400	\$1,160	\$13,920	\$348	585	14%	\$7.01	\$364	1.8
Muskegon County	\$13.56		\$705	\$28,200	1.7	\$51,900	\$1,298	\$15,570	\$389	16,618	26%	\$9.24	\$481	1.5
Newaygo County	\$12.38		\$644	\$25,760	1.5	\$53,000	\$1,325	\$15,900	\$398	2,884	16%	\$8.60	\$447	1.4
Oakland County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	138,571	28%	\$15.17	\$789	1.1
Oceana County	\$12.37		\$643	\$25,720	1.5	\$49,900	\$1,248	\$14,970	\$374	1,750	18%	\$8.79	\$457	1.4
Ogemaw County	\$12.48		\$649	\$25,960	1.5	\$45,300	\$1,133	\$13,590	\$340	1,550	17%	\$6.89	\$358	1.8
Ontonagon County	\$12.37		\$643	\$25,720	1.5	\$49,800	\$1,245	\$14,940	\$374	465	14%	\$5.67	\$295	2.2
Osceola County	\$12.37		\$643	\$25,720	1.5	\$48,200	\$1,205	\$14,460	\$362	1,955	22%	\$9.78	\$508	1.3
Oscoda County	\$13.31		\$692	\$27,680	1.6	\$42,500	\$1,063	\$12,750	\$319	555	15%	\$6.45	\$335	2.1
Otsego County	\$12.75		\$663	\$26,520	1.6	\$57,900	\$1,448	\$17,370	\$434	2,019	21%	\$7.87	\$409	1.6
Ottawa County	\$14.04		\$730	\$29,200	1.7	\$67,900	\$1,698	\$20,370	\$509	20,764	22%	\$10.72	\$558	1.3
Presque Isle County	\$12.37		\$643	\$25,720	1.5	\$48,300	\$1,208	\$14,490	\$362	781	12%	\$10.79	\$561	1.1
Roscommon County	\$12.37		\$643	\$25,720	1.5	\$44,600	\$1,115	\$13,380	\$335	2,193	19%	\$7.35	\$382	1.7
Saginaw County	\$13.44		\$699	\$27,960	1.6	\$54,400	\$1,360	\$16,320	\$408	21,113	27%	\$9.95	\$517	1.4
St. Clair County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	14,948	23%	\$10.15	\$528	1.6
St. Joseph County	\$12.46		\$648	\$25,920	1.5	\$55,200	\$1,380	\$16,560	\$414	5,274	24%	\$9.58	\$498	1.3
Sanilac County	\$12.37		\$643	\$25,720	1.5	\$52,400	\$1,310	\$15,720	\$393	3,128	19%	\$9.43	\$490	1.3
Schoolcraft County	\$12.37		\$643	\$25,720	1.5	\$50,700	\$1,268	\$15,210	\$380	571	16%	\$6.92	\$360	1.8
Shiawassee County	\$12.85		\$668	\$26,720	1.6	\$51,800	\$1,295	\$15,540	\$389	6,227	23%	\$8.61	\$448	1.5
Tuscola County	\$12.37		\$643	\$25,720	1.5	\$54,700	\$1,368	\$16,410	\$410	3,877	18%	\$10.24	\$533	1.2
Van Buren County	\$14.00		\$728	\$29,120	1.7	\$60,200	\$1,505	\$18,060	\$452	6,235	22%	\$8.49	\$442	1.6
Washtenaw County	\$18.54		\$964	\$38,560	2.3	\$84,300	\$2,108	\$25,290	\$632	53,219	39%	\$13.51	\$703	1.4
Wayne County	\$16.27		\$846	\$33,840	2.0	\$67,700	\$1,693	\$20,310	\$508	236,516	35%	\$14.23	\$740	1.1
Wexford County	\$13.42		\$698	\$27,920	1.6	\$52,300	\$1,308	\$15,690	\$392	2,892	23%	\$9.37	\$487	1.4

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