

Michigan

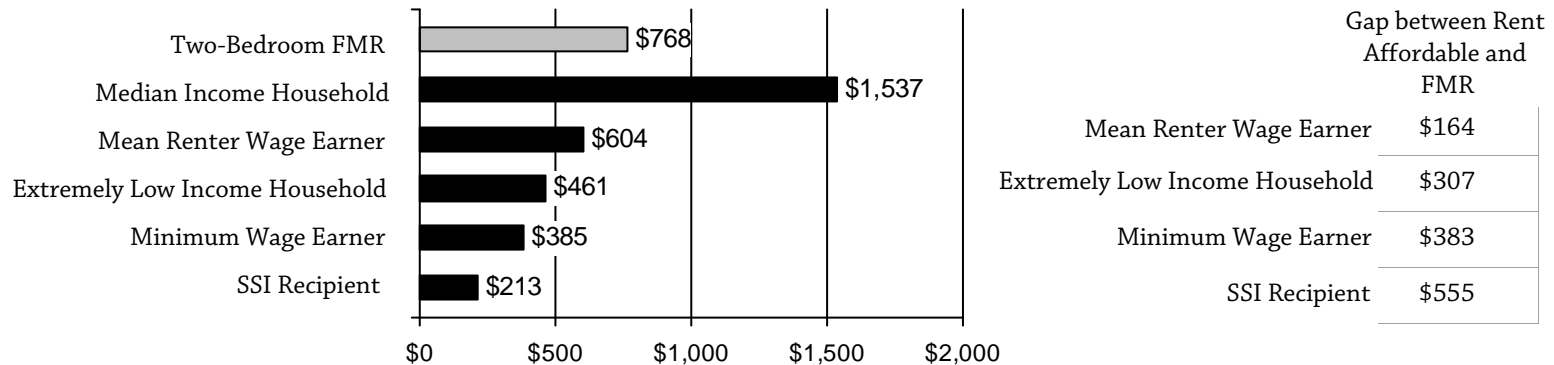
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$768. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,559 monthly or \$30,713 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$14.77

In Michigan, a minimum wage worker earns an hourly wage of \$7.40. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 80 hours per week, 52 weeks per year. Or a household must include 2.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Michigan, the estimated mean (average) wage for a renter is \$11.62. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 51 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

**Monthly Rent Affordable to Selected Income Levels
Compared with Two-Bedroom FMR**



Michigan

	FY13 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$14.77	\$768	\$30,713	2.0	\$61,462	\$1,537	\$18,438	\$461	1,012,575	26%	\$11.62	\$604	1.3
Combined Nonmetro Areas	\$12.89	\$670	\$26,808	1.7	\$54,096	\$1,352	\$16,229	\$406	152,624	21%	\$8.92	\$464	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$17.33	\$901	\$36,040	2.3	\$84,200	\$2,105	\$25,260	\$632	50,403	38%	\$12.35	\$642	1.4
Barry County HMFA	\$13.81	\$718	\$28,720	1.9	\$65,000	\$1,625	\$19,500	\$488	3,495	15%	\$9.30	\$483	1.5
Battle Creek MSA	\$14.23	\$740	\$29,600	1.9	\$53,100	\$1,328	\$15,930	\$398	15,472	29%	\$11.55	\$601	1.2
Bay City MSA	\$12.04	\$626	\$25,040	1.6	\$56,100	\$1,403	\$16,830	\$421	9,041	21%	\$8.56	\$445	1.4
Cass County HMFA	\$12.04	\$626	\$25,040	1.6	\$58,300	\$1,458	\$17,490	\$437	3,326	17%	\$9.22	\$479	1.3
Detroit-Warren-Livonia HMFA	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	448,038	28%	\$13.63	\$709	1.2
Flint MSA	\$13.67	\$711	\$28,440	1.8	\$52,100	\$1,303	\$15,630	\$391	48,321	29%	\$9.80	\$510	1.4
Grand Rapids-Wyoming HMFA	\$14.21	\$739	\$29,560	1.9	\$59,600	\$1,490	\$17,880	\$447	66,036	29%	\$10.76	\$559	1.3
Holland-Grand Haven MSA	\$13.67	\$711	\$28,440	1.8	\$65,100	\$1,628	\$19,530	\$488	19,575	21%	\$10.21	\$531	1.3
Ionia County HMFA	\$13.40	\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	4,715	21%	\$6.07	\$316	2.2
Jackson MSA	\$13.67	\$711	\$28,440	1.8	\$56,500	\$1,413	\$16,950	\$424	15,079	25%	\$9.93	\$516	1.4
Kalamazoo-Portage MSA	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	40,592	32%	\$10.09	\$525	1.4
Lansing-East Lansing MSA	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	59,025	33%	\$10.15	\$528	1.5
Livingston County HMFA	\$15.52	\$807	\$32,280	2.1	\$79,600	\$1,990	\$23,880	\$597	9,260	14%	\$9.53	\$496	1.6
Monroe MSA	\$14.50	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	11,412	20%	\$10.35	\$538	1.4
Muskegon-Norton Shores MSA	\$12.27	\$638	\$25,520	1.7	\$48,200	\$1,205	\$14,460	\$362	16,450	25%	\$9.06	\$471	1.4
Newaygo County HMFA	\$12.04	\$626	\$25,040	1.6	\$52,600	\$1,315	\$15,780	\$395	2,988	16%	\$8.94	\$465	1.3
Niles-Benton Harbor MSA	\$13.00	\$676	\$27,040	1.8	\$54,500	\$1,363	\$16,350	\$409	16,476	27%	\$9.90	\$515	1.3
Saginaw-Saginaw Township North MSA	\$12.79	\$665	\$26,600	1.7	\$55,500	\$1,388	\$16,650	\$416	20,247	26%	\$8.85	\$460	1.4
<u>Counties</u>													
Alcona County	\$12.04	\$626	\$25,040	1.6	\$46,200	\$1,155	\$13,860	\$347	455	10%	\$7.28	\$378	1.7
Alger County	\$12.23	\$636	\$25,440	1.7	\$50,500	\$1,263	\$15,150	\$379	636	18%	\$7.10	\$369	1.7
Allegan County	\$13.65	\$710	\$28,400	1.8	\$55,000	\$1,375	\$16,500	\$413	7,216	17%	\$11.64	\$605	1.2
Alpena County	\$12.04	\$626	\$25,040	1.6	\$50,200	\$1,255	\$15,060	\$377	2,713	21%	\$7.15	\$372	1.7
Antrim County	\$12.48	\$649	\$25,960	1.7	\$53,600	\$1,340	\$16,080	\$402	1,476	15%	\$6.08	\$316	2.1
Arenac County	\$12.04	\$626	\$25,040	1.6	\$48,200	\$1,205	\$14,460	\$362	1,128	17%	\$6.05	\$314	2.0

1: FMR = Fiscal Year 2013 Fair Market Rent (HUD, 2012). 2: AMI = Fiscal Year 2013 Area Median Income (HUD, 2012).

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

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

Michigan

	FY ₁₃ HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage necessary to afford 2 BR FMR	Two-bedroom FMR ¹	Income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ²	Rent affordable at AMI ³	30% of AMI ⁴	Rent affordable at 30% of AMI	Number (2007-2011)	% of total households (2007-2011)	Estimated mean renter hourly wage (2013)	Rent affordable at mean wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Baraga County	\$12.04	\$626	\$25,040	1.6	\$53,700	\$1,343	\$16,110	\$403	792	24%	\$7.80	\$405	1.5
Barry County	\$13.81	\$718	\$28,720	1.9	\$65,000	\$1,625	\$19,500	\$488	3,495	15%	\$9.30	\$483	1.5
Bay County	\$12.04	\$626	\$25,040	1.6	\$56,100	\$1,403	\$16,830	\$421	9,041	21%	\$8.56	\$445	1.4
Benzie County	\$12.56	\$653	\$26,120	1.7	\$56,600	\$1,415	\$16,980	\$425	1,090	15%	\$7.08	\$368	1.8
Berrien County	\$13.00	\$676	\$27,040	1.8	\$54,500	\$1,363	\$16,350	\$409	16,476	27%	\$9.90	\$515	1.3
Branch County	\$12.17	\$633	\$25,320	1.6	\$54,100	\$1,353	\$16,230	\$406	3,352	21%	\$8.71	\$453	1.4
Calhoun County	\$14.23	\$740	\$29,600	1.9	\$53,100	\$1,328	\$15,930	\$398	15,472	29%	\$11.55	\$601	1.2
Cass County	\$12.04	\$626	\$25,040	1.6	\$58,300	\$1,458	\$17,490	\$437	3,326	17%	\$9.22	\$479	1.3
Charlevoix County	\$13.13	\$683	\$27,320	1.8	\$60,600	\$1,515	\$18,180	\$455	1,862	17%	\$9.70	\$504	1.4
Cheboygan County	\$12.04	\$626	\$25,040	1.6	\$48,600	\$1,215	\$14,580	\$365	2,072	18%	\$6.70	\$348	1.8
Chippewa County	\$12.21	\$635	\$25,400	1.7	\$57,500	\$1,438	\$17,250	\$431	4,041	27%	\$6.02	\$313	2.0
Clare County	\$12.37	\$643	\$25,720	1.7	\$45,200	\$1,130	\$13,560	\$339	2,646	20%	\$8.31	\$432	1.5
Clinton County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	5,324	19%	\$8.18	\$425	1.9
Crawford County	\$12.23	\$636	\$25,440	1.7	\$48,200	\$1,205	\$14,460	\$362	963	17%	\$7.25	\$377	1.7
Delta County	\$12.04	\$626	\$25,040	1.6	\$54,700	\$1,368	\$16,410	\$410	3,214	20%	\$6.51	\$339	1.8
Dickinson County	\$12.04	\$626	\$25,040	1.6	\$57,400	\$1,435	\$17,220	\$431	2,299	20%	\$8.34	\$434	1.4
Eaton County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	11,214	26%	\$10.75	\$559	1.4
Emmet County	\$14.67	\$763	\$30,520	2.0	\$65,500	\$1,638	\$19,650	\$491	3,312	24%	\$9.73	\$506	1.5
Genesee County	\$13.67	\$711	\$28,440	1.8	\$52,100	\$1,303	\$15,630	\$391	48,321	29%	\$9.80	\$510	1.4
Gladwin County	\$12.04	\$626	\$25,040	1.6	\$47,200	\$1,180	\$14,160	\$354	1,674	15%	\$5.57	\$290	2.2
Gogebic County	\$12.04	\$626	\$25,040	1.6	\$48,000	\$1,200	\$14,400	\$360	1,695	23%	\$7.30	\$379	1.6
Grand Traverse County	\$15.33	\$797	\$31,880	2.1	\$61,500	\$1,538	\$18,450	\$461	8,124	24%	\$10.93	\$568	1.4
Gratiot County	\$12.27	\$638	\$25,520	1.7	\$53,100	\$1,328	\$15,930	\$398	3,233	22%	\$8.82	\$459	1.4
Hillsdale County	\$12.87	\$669	\$26,760	1.7	\$53,700	\$1,343	\$16,110	\$403	3,332	19%	\$9.78	\$509	1.3
Houghton County	\$12.04	\$626	\$25,040	1.6	\$49,800	\$1,245	\$14,940	\$374	4,262	30%	\$6.87	\$357	1.8
Huron County	\$12.04	\$626	\$25,040	1.6	\$52,500	\$1,313	\$15,750	\$394	2,482	17%	\$8.10	\$421	1.5
Ingham County	\$15.33	\$797	\$31,880	2.1	\$66,000	\$1,650	\$19,800	\$495	42,487	39%	\$10.24	\$532	1.5
Ionia County	\$13.40	\$697	\$27,880	1.8	\$58,000	\$1,450	\$17,400	\$435	4,715	21%	\$6.07	\$316	2.2
Iosco County	\$12.04	\$626	\$25,040	1.6	\$46,900	\$1,173	\$14,070	\$352	1,668	15%	\$6.58	\$342	1.8
Iron County	\$12.04	\$626	\$25,040	1.6	\$47,400	\$1,185	\$14,220	\$356	805	15%	\$7.53	\$392	1.6
Isabella County	\$13.38	\$696	\$27,840	1.8	\$53,600	\$1,340	\$16,080	\$402	10,095	41%	\$6.55	\$340	2.0

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Jackson County	\$13.67	\$711	\$28,440	1.8	\$56,500	\$1,413	\$16,950	\$424	15,079	25%	\$9.93	\$516	1.4
Kalamazoo County	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	34,595	35%	\$10.51	\$546	1.3
Kalkaska County	\$13.56	\$705	\$28,200	1.8	\$48,300	\$1,208	\$14,490	\$362	1,270	18%	\$13.31	\$692	1.0
Kent County	\$14.21	\$739	\$29,560	1.9	\$59,600	\$1,490	\$17,880	\$447	66,036	29%	\$10.76	\$559	1.3
Keweenaw County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	131	15%	\$3.69	\$192	3.3
Lake County	\$12.04	\$626	\$25,040	1.6	\$41,400	\$1,035	\$12,420	\$311	726	17%	\$7.07	\$368	1.7
Lapeer County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	5,003	15%	\$6.28	\$327	2.5
Leelanau County	\$15.83	\$823	\$32,920	2.1	\$69,400	\$1,735	\$20,820	\$521	1,387	15%	\$6.67	\$347	2.4
Lenawee County	\$12.90	\$671	\$26,840	1.7	\$56,500	\$1,413	\$16,950	\$424	7,559	20%	\$9.69	\$504	1.3
Livingston County	\$15.52	\$807	\$32,280	2.1	\$79,600	\$1,990	\$23,880	\$597	9,260	14%	\$9.53	\$496	1.6
Luce County	\$12.04	\$626	\$25,040	1.6	\$49,400	\$1,235	\$14,820	\$371	501	20%	\$5.90	\$307	2.0
Mackinac County	\$12.04	\$626	\$25,040	1.6	\$54,600	\$1,365	\$16,380	\$410	992	20%	\$8.12	\$422	1.5
Macomb County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	73,757	22%	\$12.93	\$672	1.2
Manistee County	\$12.46	\$648	\$25,920	1.7	\$53,200	\$1,330	\$15,960	\$399	2,128	20%	\$9.09	\$473	1.4
Marquette County	\$13.23	\$688	\$27,520	1.8	\$65,700	\$1,643	\$19,710	\$493	7,286	28%	\$7.83	\$407	1.7
Mason County	\$12.56	\$653	\$26,120	1.7	\$52,200	\$1,305	\$15,660	\$392	3,046	25%	\$8.88	\$462	1.4
Mecosta County	\$12.04	\$626	\$25,040	1.6	\$51,200	\$1,280	\$15,360	\$384	4,259	27%	\$8.00	\$416	1.5
Menominee County	\$12.04	\$626	\$25,040	1.6	\$52,500	\$1,313	\$15,750	\$394	2,148	20%	\$6.72	\$349	1.8
Midland County	\$13.50	\$702	\$28,080	1.8	\$64,300	\$1,608	\$19,290	\$482	7,695	23%	\$13.00	\$676	1.0
Missaukee County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	1,044	18%	\$9.82	\$511	1.2
Monroe County	\$14.50	\$754	\$30,160	2.0	\$63,700	\$1,593	\$19,110	\$478	11,412	20%	\$10.35	\$538	1.4
Montcalm County	\$12.37	\$643	\$25,720	1.7	\$49,600	\$1,240	\$14,880	\$372	4,770	20%	\$8.81	\$458	1.4
Montmorency County	\$12.83	\$667	\$26,680	1.7	\$43,800	\$1,095	\$13,140	\$329	550	13%	\$6.40	\$333	2.0
Muskegon County	\$12.27	\$638	\$25,520	1.7	\$48,200	\$1,205	\$14,460	\$362	16,450	25%	\$9.06	\$471	1.4
Newaygo County	\$12.04	\$626	\$25,040	1.6	\$52,600	\$1,315	\$15,780	\$395	2,988	16%	\$8.94	\$465	1.3
Oakland County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	127,246	26%	\$14.34	\$746	1.1
Oceana County	\$12.04	\$626	\$25,040	1.6	\$49,300	\$1,233	\$14,790	\$370	1,562	16%	\$7.61	\$396	1.6
Ogemaw County	\$12.04	\$626	\$25,040	1.6	\$44,400	\$1,110	\$13,320	\$333	1,361	16%	\$6.94	\$361	1.7
Ontonagon County	\$12.04	\$626	\$25,040	1.6	\$50,300	\$1,258	\$15,090	\$377	488	14%	\$6.63	\$345	1.8
Osceola County	\$12.04	\$626	\$25,040	1.6	\$47,400	\$1,185	\$14,220	\$356	1,776	20%	\$10.62	\$552	1.1
Oscoda County	\$12.90	\$671	\$26,840	1.7	\$41,800	\$1,045	\$12,540	\$314	637	16%	\$6.58	\$342	2.0

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Otsego County	\$13.19	\$686	\$27,440	1.8	\$57,500	\$1,438	\$17,250	\$431	1,725	18%	\$8.22	\$427	1.6
Ottawa County	\$13.67	\$711	\$28,440	1.8	\$65,100	\$1,628	\$19,530	\$488	19,575	21%	\$10.21	\$531	1.3
Presque Isle County	\$12.04	\$626	\$25,040	1.6	\$46,500	\$1,163	\$13,950	\$349	685	11%	\$8.81	\$458	1.4
Roscommon County	\$12.04	\$626	\$25,040	1.6	\$42,500	\$1,063	\$12,750	\$319	1,723	15%	\$5.89	\$306	2.0
Saginaw County	\$12.79	\$665	\$26,600	1.7	\$55,500	\$1,388	\$16,650	\$416	20,247	26%	\$8.85	\$460	1.4
Sanilac County	\$12.04	\$626	\$25,040	1.6	\$52,100	\$1,303	\$15,630	\$391	2,884	17%	\$8.76	\$455	1.4
Schoolcraft County	\$12.04	\$626	\$25,040	1.6	\$51,200	\$1,280	\$15,360	\$384	455	12%	\$7.51	\$391	1.6
Shiawassee County	\$14.75	\$767	\$30,680	2.0	\$55,900	\$1,398	\$16,770	\$419	6,037	22%	\$7.48	\$389	2.0
St. Clair County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	14,088	22%	\$9.63	\$501	1.6
St. Joseph County	\$12.35	\$642	\$25,680	1.7	\$55,900	\$1,398	\$16,770	\$419	4,844	22%	\$9.28	\$483	1.3
Tuscola County	\$12.04	\$626	\$25,040	1.6	\$53,400	\$1,335	\$16,020	\$401	3,827	18%	\$9.21	\$479	1.3
Van Buren County	\$13.77	\$716	\$28,640	1.9	\$62,300	\$1,558	\$18,690	\$467	5,997	21%	\$7.74	\$402	1.8
Washtenaw County	\$17.33	\$901	\$36,040	2.3	\$84,200	\$2,105	\$25,260	\$632	50,403	38%	\$12.35	\$642	1.4
Wayne County	\$15.79	\$821	\$32,840	2.1	\$64,400	\$1,610	\$19,320	\$483	227,944	33%	\$13.66	\$710	1.2
Wexford County	\$12.60	\$655	\$26,200	1.7	\$49,600	\$1,240	\$14,880	\$372	2,491	20%	\$8.55	\$444	1.5

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