

Michigan

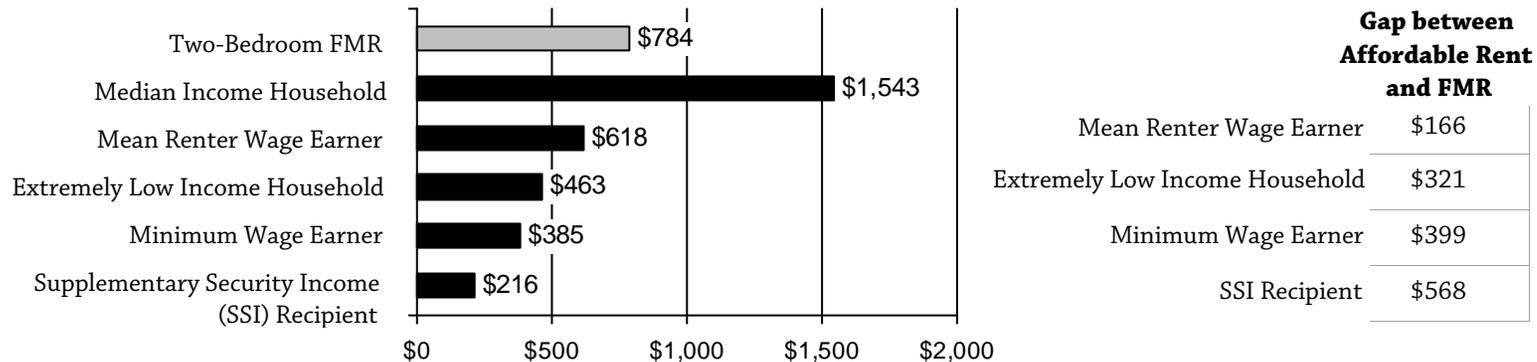
In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is \$784. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,614 monthly or \$31,368 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of:

\$15.08

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 82 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 \$11.88. 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	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Michigan	\$15.08	\$784	\$31,368	2.0	\$61,708	\$1,543	\$18,512	\$463	1,038,718	27%	\$11.88	\$618	1.3
Combined Nonmetro Areas	\$13.00	\$676	\$27,045	1.8	\$53,901	\$1,348	\$16,170	\$404	155,717	21%	\$9.03	\$469	1.4
Metropolitan Areas													
Ann Arbor MSA	\$18.31	\$952	\$38,080	2.5	\$87,400	\$2,185	\$26,220	\$656	51,945	39%	\$12.80	\$665	1.4
Barry County HMFA	\$13.08	\$680	\$27,200	1.8	\$64,100	\$1,603	\$19,230	\$481	3,204	14%	\$9.22	\$479	1.4
Battle Creek MSA	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	15,725	30%	\$12.58	\$654	1.1
Bay City MSA	\$12.65	\$658	\$26,320	1.7	\$58,000	\$1,450	\$17,400	\$435	9,431	21%	\$8.40	\$437	1.5
Cass County HMFA	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	3,284	17%	\$9.45	\$492	1.3
Detroit-Warren-Livonia HMFA	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	462,604	29%	\$13.91	\$724	1.2
Flint MSA	\$13.65	\$710	\$28,400	1.8	\$53,300	\$1,333	\$15,990	\$400	49,386	30%	\$9.85	\$512	1.4
Grand Rapids-Wyoming HMFA	\$14.23	\$740	\$29,600	1.9	\$62,800	\$1,570	\$18,840	\$471	67,918	30%	\$11.28	\$587	1.3
Holland-Grand Haven MSA	\$15.13	\$787	\$31,480	2.0	\$68,600	\$1,715	\$20,580	\$515	19,890	21%	\$10.29	\$535	1.5
Ionia County HMFA	\$13.00	\$676	\$27,040	1.8	\$56,500	\$1,413	\$16,950	\$424	4,902	22%	\$6.16	\$320	2.1
Jackson MSA	\$14.85	\$772	\$30,880	2.0	\$56,400	\$1,410	\$16,920	\$423	15,401	26%	\$10.21	\$531	1.5
Kalamazoo-Portage MSA	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	40,785	32%	\$10.21	\$531	1.4
Lansing-East Lansing MSA	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	59,991	33%	\$10.30	\$536	1.4
Livingston County HMFA	\$17.08	\$888	\$35,520	2.3	\$79,300	\$1,983	\$23,790	\$595	9,532	14%	\$9.89	\$514	1.7
Monroe MSA	\$16.21	\$843	\$33,720	2.2	\$63,800	\$1,595	\$19,140	\$479	12,064	21%	\$10.64	\$553	1.5
Muskegon-Norton Shores MSA	\$12.27	\$638	\$25,520	1.7	\$49,400	\$1,235	\$14,820	\$371	16,486	25%	\$8.80	\$458	1.4
Newaygo County HMFA	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	2,972	16%	\$9.02	\$469	1.4
Niles-Benton Harbor MSA	\$13.35	\$694	\$27,760	1.8	\$54,900	\$1,373	\$16,470	\$412	16,749	27%	\$9.68	\$503	1.4
Saginaw-Saginaw Township North MSA	\$13.63	\$709	\$28,360	1.8	\$53,600	\$1,340	\$16,080	\$402	20,732	27%	\$9.11	\$474	1.5
Counties													
Alcona County	\$12.25	\$637	\$25,480	1.7	\$45,400	\$1,135	\$13,620	\$341	450	9%	\$7.42	\$386	1.6
Alger County	\$12.25	\$637	\$25,480	1.7	\$48,000	\$1,200	\$14,400	\$360	585	16%	\$8.32	\$433	1.5
Allegan County	\$13.35	\$694	\$27,760	1.8	\$59,200	\$1,480	\$17,760	\$444	7,434	18%	\$11.84	\$616	1.1
Alpena County	\$12.25	\$637	\$25,480	1.7	\$51,000	\$1,275	\$15,300	\$383	2,760	21%	\$7.14	\$371	1.7
Antrim County	\$12.46	\$648	\$25,920	1.7	\$52,500	\$1,313	\$15,750	\$394	1,447	15%	\$6.35	\$330	2.0
Arenac County	\$12.25	\$637	\$25,480	1.7	\$45,900	\$1,148	\$13,770	\$344	1,061	16%	\$6.22	\$324	2.0

1: BR = Bedroom

2: FMR = Fiscal Year 2014 Fair Market Rent (HUD, 2013).

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4: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on rent and utilities.

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

Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Baraga County	\$12.25	\$637	\$25,480	1.7	\$53,000	\$1,325	\$15,900	\$398	684	22%	\$8.67	\$451	1.4
Barry County	\$13.08	\$680	\$27,200	1.8	\$64,100	\$1,603	\$19,230	\$481	3,204	14%	\$9.22	\$479	1.4
Bay County	\$12.65	\$658	\$26,320	1.7	\$58,000	\$1,450	\$17,400	\$435	9,431	21%	\$8.40	\$437	1.5
Benzie County	\$13.15	\$684	\$27,360	1.8	\$57,000	\$1,425	\$17,100	\$428	1,156	15%	\$8.34	\$434	1.6
Berrien County	\$13.35	\$694	\$27,760	1.8	\$54,900	\$1,373	\$16,470	\$412	16,749	27%	\$9.68	\$503	1.4
Branch County	\$12.73	\$662	\$26,480	1.7	\$53,100	\$1,328	\$15,930	\$398	3,406	21%	\$9.41	\$489	1.4
Calhoun County	\$13.25	\$689	\$27,560	1.8	\$52,600	\$1,315	\$15,780	\$395	15,725	30%	\$12.58	\$654	1.1
Cass County	\$12.25	\$637	\$25,480	1.7	\$58,100	\$1,453	\$17,430	\$436	3,284	17%	\$9.45	\$492	1.3
Charlevoix County	\$13.21	\$687	\$27,480	1.8	\$59,900	\$1,498	\$17,970	\$449	1,777	17%	\$8.93	\$465	1.5
Cheboygan County	\$12.25	\$637	\$25,480	1.7	\$47,700	\$1,193	\$14,310	\$358	2,034	18%	\$6.89	\$358	1.8
Chippewa County	\$12.38	\$644	\$25,760	1.7	\$56,500	\$1,413	\$16,950	\$424	4,247	29%	\$7.28	\$379	1.7
Clare County	\$12.25	\$637	\$25,480	1.7	\$44,100	\$1,103	\$13,230	\$331	2,617	20%	\$8.86	\$461	1.4
Clinton County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	5,361	19%	\$8.23	\$428	1.8
Crawford County	\$13.23	\$688	\$27,520	1.8	\$49,400	\$1,235	\$14,820	\$371	1,109	19%	\$7.97	\$415	1.7
Delta County	\$12.25	\$637	\$25,480	1.7	\$54,800	\$1,370	\$16,440	\$411	3,469	22%	\$6.91	\$359	1.8
Dickinson County	\$12.25	\$637	\$25,480	1.7	\$56,000	\$1,400	\$16,800	\$420	2,113	19%	\$8.29	\$431	1.5
Eaton County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	11,391	26%	\$10.66	\$555	1.4
Emmet County	\$14.79	\$769	\$30,760	2.0	\$65,500	\$1,638	\$19,650	\$491	3,138	23%	\$9.38	\$488	1.6
Genesee County	\$13.65	\$710	\$28,400	1.8	\$53,300	\$1,333	\$15,990	\$400	49,386	30%	\$9.85	\$512	1.4
Gladwin County	\$12.25	\$637	\$25,480	1.7	\$46,500	\$1,163	\$13,950	\$349	1,679	15%	\$6.63	\$345	1.8
Gogebic County	\$12.25	\$637	\$25,480	1.7	\$49,100	\$1,228	\$14,730	\$368	1,724	24%	\$7.63	\$397	1.6
Grand Traverse County	\$15.67	\$815	\$32,600	2.1	\$59,600	\$1,490	\$17,880	\$447	8,014	23%	\$10.75	\$559	1.5
Gratiot County	\$12.25	\$637	\$25,480	1.7	\$53,000	\$1,325	\$15,900	\$398	3,364	23%	\$8.67	\$451	1.4
Hillsdale County	\$12.71	\$661	\$26,440	1.7	\$53,200	\$1,330	\$15,960	\$399	3,384	19%	\$9.99	\$520	1.3
Houghton County	\$12.44	\$647	\$25,880	1.7	\$50,500	\$1,263	\$15,150	\$379	4,173	30%	\$6.74	\$351	1.8
Huron County	\$12.25	\$637	\$25,480	1.7	\$52,300	\$1,308	\$15,690	\$392	2,501	18%	\$8.79	\$457	1.4
Ingham County	\$14.65	\$762	\$30,480	2.0	\$64,200	\$1,605	\$19,260	\$482	43,239	40%	\$10.45	\$544	1.4
Ionia County	\$13.00	\$676	\$27,040	1.8	\$56,500	\$1,413	\$16,950	\$424	4,902	22%	\$6.16	\$320	2.1
Iosco County	\$12.25	\$637	\$25,480	1.7	\$46,800	\$1,170	\$14,040	\$351	1,706	16%	\$7.19	\$374	1.7
Iron County	\$12.25	\$637	\$25,480	1.7	\$48,200	\$1,205	\$14,460	\$362	807	15%	\$7.42	\$386	1.7
Isabella County	\$13.35	\$694	\$27,760	1.8	\$50,800	\$1,270	\$15,240	\$381	10,167	41%	\$7.06	\$367	1.9

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Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
		Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Households (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage
Jackson County	\$14.85	\$772	\$30,880	2.0	\$56,400	\$1,410	\$16,920	\$423	15,401	26%	\$10.21	\$531	1.5
Kalamazoo County	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	34,719	35%	\$10.52	\$547	1.3
Kalkaska County	\$13.79	\$717	\$28,680	1.9	\$48,900	\$1,223	\$14,670	\$367	1,311	18%	\$13.75	\$715	1.0
Kent County	\$14.23	\$740	\$29,600	1.9	\$62,800	\$1,570	\$18,840	\$471	67,918	30%	\$11.28	\$587	1.3
Keweenaw County	\$12.37	\$643	\$25,720	1.7	\$50,500	\$1,263	\$15,150	\$379	129	13%	\$3.09	\$161	4.0
Lake County	\$12.25	\$637	\$25,480	1.7	\$40,600	\$1,015	\$12,180	\$305	740	18%	\$6.76	\$351	1.8
Lapeer County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	5,182	16%	\$6.68	\$348	2.4
Leelanau County	\$15.40	\$801	\$32,040	2.1	\$67,500	\$1,688	\$20,250	\$506	1,373	15%	\$7.12	\$370	2.2
Lenawee County	\$13.44	\$699	\$27,960	1.8	\$57,400	\$1,435	\$17,220	\$431	8,213	22%	\$9.47	\$493	1.4
Livingston County	\$17.08	\$888	\$35,520	2.3	\$79,300	\$1,983	\$23,790	\$595	9,532	14%	\$9.89	\$514	1.7
Luce County	\$12.25	\$637	\$25,480	1.7	\$52,000	\$1,300	\$15,600	\$390	517	22%	\$5.92	\$308	2.1
Mackinac County	\$12.56	\$653	\$26,120	1.7	\$53,000	\$1,325	\$15,900	\$398	1,133	23%	\$8.53	\$443	1.5
Macomb County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	77,440	23%	\$13.30	\$692	1.2
Manistee County	\$12.31	\$640	\$25,600	1.7	\$52,200	\$1,305	\$15,660	\$392	2,197	21%	\$8.80	\$458	1.4
Marquette County	\$13.37	\$695	\$27,800	1.8	\$58,600	\$1,465	\$17,580	\$440	7,608	29%	\$7.96	\$414	1.7
Mason County	\$12.88	\$670	\$26,800	1.7	\$52,100	\$1,303	\$15,630	\$391	3,171	26%	\$9.17	\$477	1.4
Mecosta County	\$12.25	\$637	\$25,480	1.7	\$52,200	\$1,305	\$15,660	\$392	4,298	27%	\$8.11	\$422	1.5
Menominee County	\$12.25	\$637	\$25,480	1.7	\$52,000	\$1,300	\$15,600	\$390	2,159	20%	\$6.33	\$329	1.9
Midland County	\$14.31	\$744	\$29,760	1.9	\$66,100	\$1,653	\$19,830	\$496	7,923	24%	\$12.95	\$673	1.1
Missaukee County	\$12.25	\$637	\$25,480	1.7	\$48,300	\$1,208	\$14,490	\$362	1,098	19%	\$8.10	\$421	1.5
Monroe County	\$16.21	\$843	\$33,720	2.2	\$63,800	\$1,595	\$19,140	\$479	12,064	21%	\$10.64	\$553	1.5
Montcalm County	\$12.52	\$651	\$26,040	1.7	\$48,400	\$1,210	\$14,520	\$363	4,587	20%	\$8.60	\$447	1.5
Montmorency County	\$12.81	\$666	\$26,640	1.7	\$44,000	\$1,100	\$13,200	\$330	633	15%	\$5.43	\$282	2.4
Muskegon County	\$12.27	\$638	\$25,520	1.7	\$49,400	\$1,235	\$14,820	\$371	16,486	25%	\$8.80	\$458	1.4
Newaygo County	\$12.25	\$637	\$25,480	1.7	\$52,500	\$1,313	\$15,750	\$394	2,972	16%	\$9.02	\$469	1.4
Oakland County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	133,139	28%	\$14.84	\$772	1.1
Oceana County	\$12.44	\$647	\$25,880	1.7	\$50,100	\$1,253	\$15,030	\$376	1,621	17%	\$7.85	\$408	1.6
Ogemaw County	\$12.27	\$638	\$25,520	1.7	\$44,300	\$1,108	\$13,290	\$332	1,432	17%	\$6.01	\$313	2.0
Ontonagon County	\$12.25	\$637	\$25,480	1.7	\$48,700	\$1,218	\$14,610	\$365	472	14%	\$6.19	\$322	2.0
Osceola County	\$12.25	\$637	\$25,480	1.7	\$48,400	\$1,210	\$14,520	\$363	1,897	21%	\$10.55	\$548	1.2
Oscoda County	\$13.17	\$685	\$27,400	1.8	\$41,000	\$1,025	\$12,300	\$308	580	15%	\$6.48	\$337	2.0

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Michigan	FY14 HOUSING WAGE	HOUSING COSTS			AREA MEDIAN INCOME (AMI)				RENTER HOUSEHOLDS				
	Hourly wage needed to afford 2 BR FMR ²	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR	Annual AMI ³	Monthly rent affordable at AMI ⁴	30% of AMI ⁵	Monthly rent affordable at 30% of AMI	Renter Housholds (2008-2012)	% of total households (2008-2012)	Estimated hourly mean renter wage (2014)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Otsego County	\$12.75	\$663	\$26,520	1.7	\$56,400	\$1,410	\$16,920	\$423	1,855	19%	\$8.15	\$424	1.6
Ottawa County	\$15.13	\$787	\$31,480	2.0	\$68,600	\$1,715	\$20,580	\$515	19,890	21%	\$10.29	\$535	1.5
Presque Isle County	\$12.25	\$637	\$25,480	1.7	\$47,700	\$1,193	\$14,310	\$358	680	11%	\$8.54	\$444	1.4
Roscommon County	\$12.25	\$637	\$25,480	1.7	\$42,100	\$1,053	\$12,630	\$316	1,921	17%	\$5.99	\$311	2.0
Saginaw County	\$13.63	\$709	\$28,360	1.8	\$53,600	\$1,340	\$16,080	\$402	20,732	27%	\$9.11	\$474	1.5
Sanilac County	\$12.25	\$637	\$25,480	1.7	\$51,300	\$1,283	\$15,390	\$385	3,004	18%	\$9.24	\$481	1.3
Schoolcraft County	\$12.25	\$637	\$25,480	1.7	\$51,600	\$1,290	\$15,480	\$387	526	14%	\$7.29	\$379	1.7
Shiawassee County	\$12.98	\$675	\$27,000	1.8	\$58,000	\$1,450	\$17,400	\$435	5,969	22%	\$7.60	\$395	1.7
St. Clair County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	14,323	22%	\$9.60	\$499	1.7
St. Joseph County	\$12.63	\$657	\$26,280	1.7	\$55,000	\$1,375	\$16,500	\$413	4,992	22%	\$9.59	\$498	1.3
Tuscola County	\$12.25	\$637	\$25,480	1.7	\$53,700	\$1,343	\$16,110	\$403	3,849	18%	\$9.63	\$501	1.3
Van Buren County	\$13.81	\$718	\$28,720	1.9	\$58,000	\$1,450	\$17,400	\$435	6,066	21%	\$8.28	\$431	1.7
Washtenaw County	\$18.31	\$952	\$38,080	2.5	\$87,400	\$2,185	\$26,220	\$656	51,945	39%	\$12.80	\$665	1.4
Wayne County	\$16.21	\$843	\$33,720	2.2	\$64,600	\$1,615	\$19,380	\$485	232,520	34%	\$13.71	\$713	1.2
Wexford County	\$12.48	\$649	\$25,960	1.7	\$51,500	\$1,288	\$15,450	\$386	2,823	23%	\$8.58	\$446	1.5

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