2020 MICHIGAN HOUSING PROFILE

Across Michigan, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

SENATORS: Debbie Stabenow and Gary Peters

### Extreme Low Income Renter Households
- **315,436** or **28%**
  - Renter Households that are extremely low income

### Affordability and Available Homes

<table>
<thead>
<tr>
<th>Income Group</th>
<th>Homes Available per 100 Renter Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% – 100% of AMI</td>
<td>103</td>
</tr>
<tr>
<td>0% – 80% of AMI</td>
<td>100</td>
</tr>
<tr>
<td>0% – 50% of AMI</td>
<td>67</td>
</tr>
<tr>
<td>0% – EU</td>
<td>40</td>
</tr>
</tbody>
</table>

Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or a person with a disability, and other. Fifteen percent of extremely low income renter households include a single adult caregiver, more than half of whom usually work more than 20 hours per week. Eleven percent of extremely low-income renter households are enrolled in school, 48% of whom usually work more than 20 hours per week. Source: 2018 ACS PUMS.

### Housing Cost Burden by Income Group

- **85.0%** Cost Burdened
- **69.0%** Severely Cost Burdened

- **315,436 OR 28%**
  - Maximum income of 4-person extremely low income households (state level)

- **$25,100**
  - Shortage of rental homes affordable and available for extremely low income renters

- **-189,905**
  - Annual household income needed to afford a two-bedroom rental home at HUD’s Fair Market Rent.

- **69%**
  - Percent of extremely low income renter households with severe cost burden

### Additional Facts
- **$36,227**
  - Annual household income needed to afford a two-bedroom rental home at HUD’s Fair Market Rent.

Across Michigan, there is a shortage of rental homes affordable and available to extremely low income households (ELI), whose incomes are at or below the poverty guideline or 30% of their area median income (AMI). Many of these households are severely cost burdened, spending more than half of their income on housing. Severely cost burdened poor households are more likely than other renters to sacrifice other necessities like healthy food and healthcare to pay the rent, and to experience unstable housing situations like evictions.

### Households with Specific Characteristics
- **34%** In Labor Force
- **23%** Disabled
- **26%** Senior
- **10%** Other
- **2%** School
- **1%** Single caregiver

- **315,436** OR **28%**
  - Renter Households that are extremely low income

### Annual Household Income Needed
- **$25,100**
  - Maximum income of 4-person extremely low income households (state level)

### Cost Burdened Households
- **85.0%**
  - Cost Burdened
- **69.0%**
  - Severely Cost Burdened

### Households by Income Group

- **Extremely Low Income** = 0-30%* of AMI
- **Very Low Income** = 31%-50%* of AMI
- **Low Income** = 51%-80%* of AMI
- **Middle Income** = 81%-100%* of AMI

Note: *Or poverty guideline, if higher.

Source: NLIHC tabulations of 2018 ACS PUMS.