

MICHIGAN

#33*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$1,272**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$4,239** monthly or **\$50,869** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$24.46
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$12.48
Average Renter Wage	\$18.98
2-Bedroom Housing Wage	\$24.46
Number of Renter Households	1,094,011
Percent Renters	27%

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$30.90
Grand Rapids-Wyoming HMFA	\$27.75
Livingston County HMFA	\$27.13
Detroit-Warren-Livonia HMFA	\$26.50
Holland-Grand Haven HMFA	\$26.21

MSA = Metropolitan Statistical Area; HMFA = HUD Metro FMR Area.

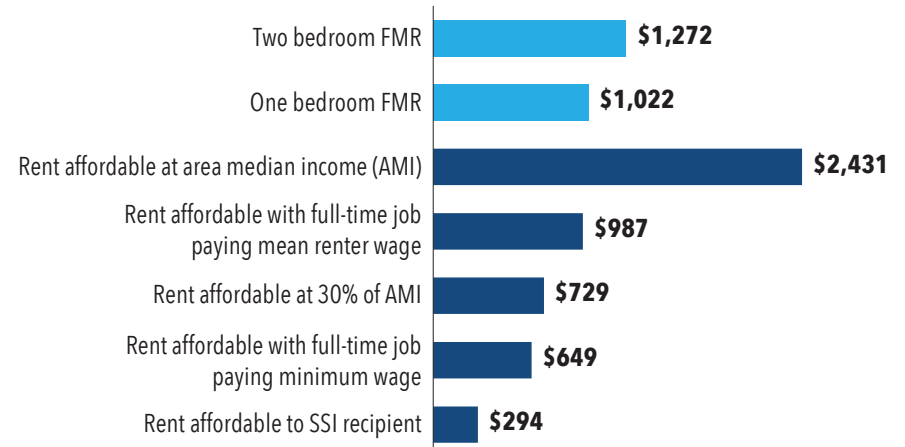
* Ranked from Highest to Lowest 2-Bedroom Housing Wage. Includes District of Columbia and Puerto Rico.

78
Work Hours Per Week At
Minimum Wage To Afford a
2-Bedroom Rental Home (at FMR)

63
Work Hours Per Week At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)

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

1.6
Number of Full-Time Jobs At
Minimum Wage To Afford a
1-Bedroom Rental Home (at FMR)



Michigan	FY25 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$24.46	\$1,272	\$50,869	2.0	\$97,246	\$2,431	\$29,174	\$729	1,094,011	27%	\$18.98	\$987	1.3
Combined Nonmetro Areas	\$19.20	\$999	\$39,941	1.5	\$85,503	\$2,138	\$25,651	\$641	144,451	19%	\$13.87	\$721	1.4
<u>Metropolitan Areas</u>													
Ann Arbor MSA	\$30.90	\$1,607	\$64,280	2.5	\$125,900	\$3,148	\$37,770	\$944	57,268	38%	\$19.41	\$1,009	1.6
Battle Creek MSA	\$20.96	\$1,090	\$43,600	1.7	\$80,100	\$2,003	\$24,030	\$601	14,740	28%	\$18.76	\$975	1.1
Bay City MSA	\$18.77	\$976	\$39,040	1.5	\$83,700	\$2,093	\$25,110	\$628	10,618	24%	\$15.14	\$787	1.2
Cass County HMFA	\$17.94	\$933	\$37,320	1.4	\$92,200	\$2,305	\$27,660	\$692	4,103	19%	\$13.31	\$692	1.3
Detroit-Warren-Livonia HMFA	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	500,013	30%	\$22.25	\$1,157	1.2
Flint MSA	\$18.96	\$986	\$39,440	1.5	\$83,000	\$2,075	\$24,900	\$623	48,510	29%	\$16.09	\$837	1.2
Grand Rapids-Wyoming HMFA	\$27.75	\$1,443	\$57,720	2.2	\$106,400	\$2,660	\$31,920	\$798	75,547	30%	\$17.55	\$912	1.6
Holland-Grand Haven HMFA	\$26.21	\$1,363	\$54,520	2.1	\$110,600	\$2,765	\$33,180	\$830	23,657	22%	\$16.70	\$868	1.6
Ionia County HMFA	\$22.60	\$1,175	\$47,000	1.8	\$83,300	\$2,083	\$24,990	\$625	5,232	23%	\$10.67	\$555	2.1
Jackson MSA	\$21.31	\$1,108	\$44,320	1.7	\$84,300	\$2,108	\$25,290	\$632	15,478	25%	\$16.82	\$875	1.3
Kalamazoo-Portage MSA	\$22.71	\$1,181	\$47,240	1.8	\$95,800	\$2,395	\$28,740	\$719	38,303	36%	\$18.57	\$966	1.2
Lansing-East Lansing HMFA	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	64,164	33%	\$17.67	\$919	1.2
Livingston County HMFA	\$27.13	\$1,411	\$56,440	2.2	\$130,600	\$3,265	\$39,180	\$980	10,133	13%	\$13.59	\$707	2.0
Midland MSA	\$21.87	\$1,137	\$45,480	1.8	\$103,300	\$2,583	\$30,990	\$775	7,529	22%	\$18.29	\$951	1.2
Monroe MSA	\$24.31	\$1,264	\$50,560	1.9	\$91,500	\$2,288	\$27,450	\$686	11,777	19%	\$14.79	\$769	1.6
Montcalm County HMFA	\$20.35	\$1,058	\$42,320	1.6	\$82,100	\$2,053	\$24,630	\$616	4,304	18%	\$13.52	\$703	1.5
Muskegon MSA	\$22.17	\$1,153	\$46,120	1.8	\$82,000	\$2,050	\$24,600	\$615	14,587	22%	\$14.03	\$730	1.6
Niles-Benton Harbor MSA	\$22.15	\$1,152	\$46,080	1.8	\$87,200	\$2,180	\$26,160	\$654	17,340	27%	\$15.92	\$828	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2025 Area Median Income

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

Michigan	FY25 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	\$19.96	\$1,038	\$41,520	1.6	\$80,600	\$2,015	\$24,180	\$605	20,544	26%	\$15.44	\$803	1.3
Shiawassee County HMFA	\$18.13	\$943	\$37,720	1.5	\$86,600	\$2,165	\$25,980	\$650	5,713	21%	\$14.01	\$729	1.3
<u>Counties</u>													
Alcona County	\$17.94	\$933	\$37,320	1.4	\$76,700	\$1,918	\$23,010	\$575	530	10%	\$11.32	\$588	1.6
Alger County	\$19.42	\$1,010	\$40,400	1.6	\$77,100	\$1,928	\$23,130	\$578	549	16%	\$12.60	\$655	1.5
Allegan County	\$21.37	\$1,111	\$44,440	1.7	\$103,300	\$2,583	\$30,990	\$775	6,273	14%	\$15.07	\$784	1.4
Alpena County	\$17.94	\$933	\$37,320	1.4	\$73,900	\$1,848	\$22,170	\$554	2,620	21%	\$10.56	\$549	1.7
Antrim County	\$20.02	\$1,041	\$41,640	1.6	\$93,400	\$2,335	\$28,020	\$701	1,434	13%	\$11.95	\$622	1.7
Arenac County	\$17.94	\$933	\$37,320	1.4	\$75,700	\$1,893	\$22,710	\$568	919	14%	\$10.80	\$562	1.7
Baraga County	\$17.94	\$933	\$37,320	1.4	\$77,000	\$1,925	\$23,100	\$578	769	23%	\$12.68	\$659	1.4
Barry County	\$20.00	\$1,040	\$41,600	1.6	\$103,600	\$2,590	\$31,080	\$777	3,392	14%	\$12.56	\$653	1.6
Bay County	\$18.77	\$976	\$39,040	1.5	\$83,700	\$2,093	\$25,110	\$628	10,618	24%	\$15.14	\$787	1.2
Benzie County	\$21.94	\$1,141	\$45,640	1.8	\$95,700	\$2,393	\$28,710	\$718	909	12%	\$12.34	\$642	1.8
Berrien County	\$22.15	\$1,152	\$46,080	1.8	\$87,200	\$2,180	\$26,160	\$654	17,340	27%	\$15.92	\$828	1.4
Branch County	\$17.94	\$933	\$37,320	1.4	\$82,300	\$2,058	\$24,690	\$617	3,809	23%	\$16.94	\$881	1.1
Calhoun County	\$20.96	\$1,090	\$43,600	1.7	\$80,100	\$2,003	\$24,030	\$601	14,740	28%	\$18.76	\$975	1.1
Cass County	\$17.94	\$933	\$37,320	1.4	\$92,200	\$2,305	\$27,660	\$692	4,103	19%	\$13.31	\$692	1.3
Charlevoix County	\$18.27	\$950	\$38,000	1.5	\$99,700	\$2,493	\$29,910	\$748	2,117	17%	\$16.32	\$849	1.1
Cheboygan County	\$18.90	\$983	\$39,320	1.5	\$78,900	\$1,973	\$23,670	\$592	1,612	15%	\$10.58	\$550	1.8
Chippewa County	\$19.67	\$1,023	\$40,920	1.6	\$85,900	\$2,148	\$25,770	\$644	3,644	26%	\$11.72	\$609	1.7
Clare County	\$17.94	\$933	\$37,320	1.4	\$65,300	\$1,633	\$19,590	\$490	1,677	14%	\$13.34	\$694	1.3
Clinton County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	5,387	17%	\$13.52	\$703	1.6
Crawford County	\$18.58	\$966	\$38,640	1.5	\$78,200	\$1,955	\$23,460	\$587	1,111	18%	\$13.06	\$679	1.4
Delta County	\$17.94	\$933	\$37,320	1.4	\$80,300	\$2,008	\$24,090	\$602	3,398	21%	\$11.88	\$618	1.5
Dickinson County	\$17.94	\$933	\$37,320	1.4	\$83,100	\$2,078	\$24,930	\$623	2,156	18%	\$15.56	\$809	1.2

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Michigan

FY25 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Eaton County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	11,623	26%	\$18.42	\$958	1.2
Emmet County	\$22.19	\$1,154	\$46,160	1.8	\$97,600	\$2,440	\$29,280	\$732	3,390	23%	\$17.16	\$892	1.3
Genesee County	\$18.96	\$986	\$39,440	1.5	\$83,000	\$2,075	\$24,900	\$623	48,510	29%	\$16.09	\$837	1.2
Gladwin County	\$17.94	\$933	\$37,320	1.4	\$78,300	\$1,958	\$23,490	\$587	1,426	13%	\$11.38	\$592	1.6
Gogebic County	\$17.94	\$933	\$37,320	1.4	\$73,400	\$1,835	\$22,020	\$551	1,349	19%	\$10.34	\$538	1.7
Grand Traverse County	\$24.08	\$1,252	\$50,080	1.9	\$106,100	\$2,653	\$31,830	\$796	9,294	23%	\$16.65	\$866	1.4
Gratiot County	\$17.94	\$933	\$37,320	1.4	\$78,200	\$1,955	\$23,460	\$587	3,069	21%	\$15.67	\$815	1.1
Hillsdale County	\$17.94	\$933	\$37,320	1.4	\$80,700	\$2,018	\$24,210	\$605	3,390	19%	\$14.46	\$752	1.2
Houghton County	\$17.94	\$933	\$37,320	1.4	\$88,200	\$2,205	\$26,460	\$662	4,104	29%	\$10.77	\$560	1.7
Huron County	\$17.94	\$933	\$37,320	1.4	\$81,200	\$2,030	\$24,360	\$609	2,479	18%	\$14.10	\$733	1.3
Ingham County	\$21.67	\$1,127	\$45,080	1.7	\$101,700	\$2,543	\$30,510	\$763	47,154	40%	\$18.04	\$938	1.2
Ionia County	\$22.60	\$1,175	\$47,000	1.8	\$83,300	\$2,083	\$24,990	\$625	5,232	23%	\$10.67	\$555	2.1
Iosco County	\$17.94	\$933	\$37,320	1.4	\$67,700	\$1,693	\$20,310	\$508	1,958	17%	\$17.94	\$933	1.0
Iron County	\$17.94	\$933	\$37,320	1.4	\$76,800	\$1,920	\$23,040	\$576	788	15%	\$10.57	\$549	1.7
Isabella County	\$18.29	\$951	\$38,040	1.5	\$81,800	\$2,045	\$24,540	\$614	9,659	39%	\$13.04	\$678	1.4
Jackson County	\$21.31	\$1,108	\$44,320	1.7	\$84,300	\$2,108	\$25,290	\$632	15,478	25%	\$16.82	\$875	1.3
Kalamazoo County	\$22.71	\$1,181	\$47,240	1.8	\$95,800	\$2,395	\$28,740	\$719	38,303	36%	\$18.57	\$966	1.2
Kalkaska County	\$17.94	\$933	\$37,320	1.4	\$82,900	\$2,073	\$24,870	\$622	968	13%	\$13.72	\$713	1.3
Kent County	\$27.75	\$1,443	\$57,720	2.2	\$106,400	\$2,660	\$31,920	\$798	75,547	30%	\$17.55	\$912	1.6
Keweenaw County	\$17.94	\$933	\$37,320	1.4	\$90,100	\$2,253	\$27,030	\$676	90	8%	\$9.63	\$501	1.9
Lake County	\$17.94	\$933	\$37,320	1.4	\$63,900	\$1,598	\$19,170	\$479	928	19%	\$9.70	\$504	1.8
Lapeer County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	4,835	14%	\$10.84	\$564	2.4
Leelanau County	\$25.54	\$1,328	\$53,120	2.0	\$117,200	\$2,930	\$35,160	\$879	891	9%	\$15.24	\$792	1.7
Lenawee County	\$20.52	\$1,067	\$42,680	1.6	\$84,300	\$2,108	\$25,290	\$632	8,290	21%	\$14.37	\$747	1.4
Livingston County	\$27.13	\$1,411	\$56,440	2.2	\$130,600	\$3,265	\$39,180	\$980	10,133	13%	\$13.59	\$707	2.0
Luce County	\$17.94	\$933	\$37,320	1.4	\$77,100	\$1,928	\$23,130	\$578	513	21%	\$8.84	\$459	2.0

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Michigan

FY25 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 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2019-2023)	% of total households (2019-2023)	Estimated hourly mean renter wage (2025)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mackinac County	\$17.94	\$933	\$37,320	1.4	\$79,300	\$1,983	\$23,790	\$595	1,158	23%	\$13.90	\$723	1.3
Macomb County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	89,265	25%	\$21.04	\$1,094	1.3
Manistee County	\$18.92	\$984	\$39,360	1.5	\$83,400	\$2,085	\$25,020	\$626	1,459	14%	\$12.21	\$635	1.5
Marquette County	\$20.27	\$1,054	\$42,160	1.6	\$87,200	\$2,180	\$26,160	\$654	8,024	29%	\$13.55	\$704	1.5
Mason County	\$18.50	\$962	\$38,480	1.5	\$86,600	\$2,165	\$25,980	\$650	2,727	22%	\$13.09	\$681	1.4
Mecosta County	\$18.38	\$956	\$38,240	1.5	\$77,600	\$1,940	\$23,280	\$582	3,929	24%	\$11.69	\$608	1.6
Menominee County	\$17.94	\$933	\$37,320	1.4	\$83,000	\$2,075	\$24,900	\$623	1,962	20%	\$11.64	\$605	1.5
Midland County	\$21.87	\$1,137	\$45,480	1.8	\$103,300	\$2,583	\$30,990	\$775	7,529	22%	\$18.29	\$951	1.2
Missaukee County	\$17.94	\$933	\$37,320	1.4	\$79,200	\$1,980	\$23,760	\$594	939	16%	\$13.29	\$691	1.4
Monroe County	\$24.31	\$1,264	\$50,560	1.9	\$91,500	\$2,288	\$27,450	\$686	11,777	19%	\$14.79	\$769	1.6
Montcalm County	\$20.35	\$1,058	\$42,320	1.6	\$82,100	\$2,053	\$24,630	\$616	4,304	18%	\$13.52	\$703	1.5
Montmorency County	\$17.94	\$933	\$37,320	1.4	\$68,700	\$1,718	\$20,610	\$515	592	12%	\$10.29	\$535	1.7
Muskegon County	\$22.17	\$1,153	\$46,120	1.8	\$82,000	\$2,050	\$24,600	\$615	14,587	22%	\$14.03	\$730	1.6
Newaygo County	\$18.29	\$951	\$38,040	1.5	\$79,400	\$1,985	\$23,820	\$596	2,641	14%	\$14.24	\$740	1.3
Oakland County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	146,624	28%	\$22.78	\$1,185	1.2
Oceana County	\$17.94	\$933	\$37,320	1.4	\$79,500	\$1,988	\$23,850	\$596	1,524	15%	\$11.54	\$600	1.6
Ogemaw County	\$17.94	\$933	\$37,320	1.4	\$71,900	\$1,798	\$21,570	\$539	1,594	17%	\$9.13	\$475	2.0
Ontonagon County	\$17.94	\$933	\$37,320	1.4	\$72,800	\$1,820	\$21,840	\$546	379	13%	\$9.93	\$516	1.8
Osceola County	\$17.94	\$933	\$37,320	1.4	\$74,800	\$1,870	\$22,440	\$561	1,478	16%	\$13.41	\$697	1.3
Oscoda County	\$17.94	\$933	\$37,320	1.4	\$65,900	\$1,648	\$19,770	\$494	486	13%	\$12.52	\$651	1.4
Otsego County	\$19.13	\$995	\$39,800	1.5	\$90,500	\$2,263	\$27,150	\$679	2,419	22%	\$11.60	\$603	1.6
Ottawa County	\$26.21	\$1,363	\$54,520	2.1	\$110,600	\$2,765	\$33,180	\$830	23,657	22%	\$16.70	\$868	1.6
Presque Isle County	\$17.94	\$933	\$37,320	1.4	\$78,200	\$1,955	\$23,460	\$587	651	10%	\$11.11	\$578	1.6
Roscommon County	\$17.94	\$933	\$37,320	1.4	\$74,100	\$1,853	\$22,230	\$556	1,796	16%	\$10.19	\$530	1.8
Saginaw County	\$19.96	\$1,038	\$41,520	1.6	\$80,600	\$2,015	\$24,180	\$605	20,544	26%	\$15.44	\$803	1.3
St. Clair County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	12,963	19%	\$13.80	\$717	1.9

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St. Joseph County	\$18.13	\$943	\$37,720	1.5	\$84,100	\$2,103	\$25,230	\$631	5,867	25%	\$15.85	\$824	1.1
Sanilac County	\$17.94	\$933	\$37,320	1.4	\$79,200	\$1,980	\$23,760	\$594	3,202	18%	\$14.86	\$772	1.2
Schoolcraft County	\$17.94	\$933	\$37,320	1.4	\$78,500	\$1,963	\$23,550	\$589	559	15%	\$10.17	\$529	1.8
Shiawassee County	\$18.13	\$943	\$37,720	1.5	\$86,600	\$2,165	\$25,980	\$650	5,713	21%	\$14.01	\$729	1.3
Tuscola County	\$17.94	\$933	\$37,320	1.4	\$81,000	\$2,025	\$24,300	\$608	3,176	15%	\$13.53	\$703	1.3
Van Buren County	\$18.56	\$965	\$38,600	1.5	\$87,300	\$2,183	\$26,190	\$655	5,883	20%	\$12.21	\$635	1.5
Washtenaw County	\$30.90	\$1,607	\$64,280	2.5	\$125,900	\$3,148	\$37,770	\$944	57,268	38%	\$19.41	\$1,009	1.6
Wayne County	\$26.50	\$1,378	\$55,120	2.1	\$101,000	\$2,525	\$30,300	\$758	246,326	36%	\$23.06	\$1,199	1.1
Wexford County	\$18.77	\$976	\$39,040	1.5	\$84,000	\$2,100	\$25,200	\$630	2,501	19%	\$13.07	\$680	1.4

1: BR = Bedroom

2: FMR = Fiscal Year 2025 Fair Market Rent.

3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.

4: AMI = Fiscal Year 2025 Area Median Income

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