

MICHIGAN

#28*

In **Michigan**, the Fair Market Rent (FMR) for a two-bedroom apartment is **\$964**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **\$3,215** monthly or **\$38,575** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

\$18.55
PER HOUR
STATE HOUSING
WAGE

FACTS ABOUT MICHIGAN:

STATE FACTS	
Minimum Wage	\$9.65
Average Renter Wage	\$15.62
2-Bedroom Housing Wage	\$18.55
Number of Renter Households	1,132,342
Percent Renters	29%

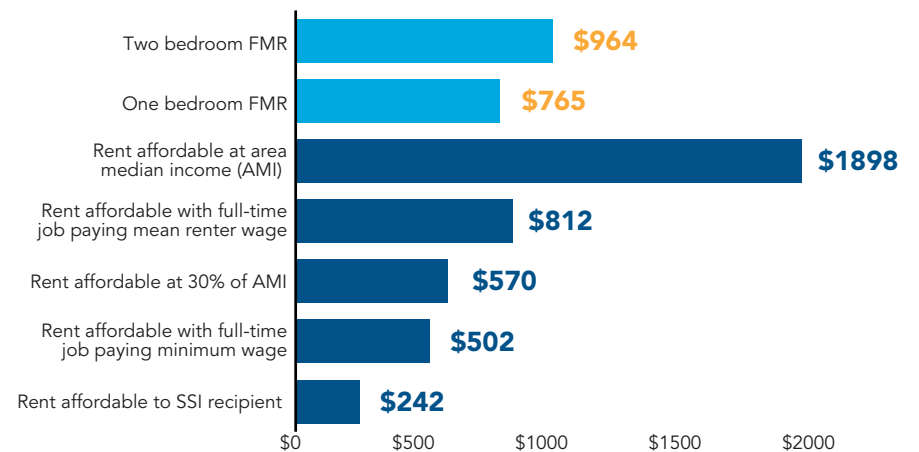
77
Work Hours Per Week At
**Minimum Wage To Afford a 2-Bedroom
Rental Home** (at FMR)

61
Work Hours Per Week At
**Minimum Wage To Afford a 1-Bedroom
Rental Home** (at FMR)

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

1.5
Number of Full-Time Jobs At
**Minimum Wage To Afford a
1-Bedroom Rental Home** (at FMR)

MOST EXPENSIVE AREAS	HOUSING WAGE
Ann Arbor MSA	\$24.31
Livingston County	\$20.77
Detroit-Warren-Livonia HMFA	\$20.17
Grand Traverse County	\$19.21
Grand Rapids-Wyoming HMFA	\$19.12



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.

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Michigan	\$18.55	\$964	\$38,575	1.9	\$75,937	\$1,898	\$22,781	\$570	1,132,342	29%	\$15.62	\$812	1.2
Combined Nonmetro Areas	\$15.18	\$789	\$31,565	1.6	\$63,519	\$1,588	\$19,056	\$476	159,129	22%	\$11.43	\$594	1.3
Metropolitan Areas													
Ann Arbor MSA	\$24.31	\$1,264	\$50,560	2.5	\$106,600	\$2,665	\$31,980	\$800	54,913	39%	\$16.92	\$880	1.4
Barry County HMFA	\$16.31	\$848	\$33,920	1.7	\$74,600	\$1,865	\$22,380	\$560	3,997	16%	\$12.45	\$648	1.3
Battle Creek MSA	\$16.10	\$837	\$33,480	1.7	\$61,000	\$1,525	\$18,300	\$458	16,248	30%	\$15.37	\$799	1.0
Bay City MSA	\$14.92	\$776	\$31,040	1.5	\$63,500	\$1,588	\$19,050	\$476	10,302	23%	\$12.25	\$637	1.2
Cass County HMFA	\$15.42	\$802	\$32,080	1.6	\$68,200	\$1,705	\$20,460	\$512	4,200	20%	\$11.53	\$600	1.3
Detroit-Warren-Livonia HMFA	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	517,846	32%	\$18.04	\$938	1.1
Flint MSA	\$15.04	\$782	\$31,280	1.6	\$65,600	\$1,640	\$19,680	\$492	50,315	30%	\$13.31	\$692	1.1
Grand Rapids-Wyoming HMFA	\$19.12	\$994	\$39,760	2.0	\$80,000	\$2,000	\$24,000	\$600	73,058	30%	\$14.34	\$746	1.3
Holland-Grand Haven HMFA	\$18.02	\$937	\$37,480	1.9	\$87,100	\$2,178	\$26,130	\$653	22,886	22%	\$13.69	\$712	1.3
Jackson MSA	\$15.94	\$829	\$33,160	1.7	\$64,800	\$1,620	\$19,440	\$486	16,396	27%	\$13.61	\$708	1.2
Kalamazoo-Portage MSA	\$16.94	\$881	\$35,240	1.8	\$77,400	\$1,935	\$23,220	\$581	44,004	33%	\$15.22	\$791	1.1
Lansing-East Lansing MSA	\$17.48	\$909	\$36,360	1.8	\$79,100	\$1,978	\$23,730	\$593	65,142	35%	\$14.43	\$750	1.2
Livingston County HMFA	\$20.77	\$1,080	\$43,200	2.2	\$99,800	\$2,495	\$29,940	\$749	10,511	15%	\$12.26	\$637	1.7
Midland MSA	\$15.88	\$826	\$33,040	1.6	\$72,100	\$1,803	\$21,630	\$541	8,002	23%	\$18.13	\$943	0.9
Monroe MSA	\$17.29	\$899	\$35,960	1.8	\$78,600	\$1,965	\$23,580	\$590	12,151	20%	\$12.62	\$656	1.4
Montcalm County HMFA	\$15.19	\$790	\$31,600	1.6	\$57,300	\$1,433	\$17,190	\$430	5,238	22%	\$10.46	\$544	1.5
Muskegon MSA	\$15.87	\$825	\$33,000	1.6	\$64,000	\$1,600	\$19,200	\$480	16,669	25%	\$11.15	\$580	1.4
Niles-Benton Harbor MSA	\$15.40	\$801	\$32,040	1.6	\$68,900	\$1,723	\$20,670	\$517	18,651	29%	\$13.89	\$722	1.1

1: BR = Bedroom
 2: FMR = Fiscal Year 2021 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2021 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Saginaw MSA	\$15.90	\$827	\$33,080	1.6	\$63,900	\$1,598	\$19,170	\$479	22,684	29%	\$12.85	\$668	1.2
Counties													
Alcona County	\$14.12	\$734	\$29,360	1.5	\$53,600	\$1,340	\$16,080	\$402	558	11%	\$10.91	\$567	1.3
Alger County	\$14.12	\$734	\$29,360	1.5	\$61,500	\$1,538	\$18,450	\$461	480	16%	\$10.18	\$529	1.4
Allegan County	\$16.46	\$856	\$34,240	1.7	\$73,500	\$1,838	\$22,050	\$551	7,567	17%	\$14.68	\$763	1.1
Alpena County	\$14.12	\$734	\$29,360	1.5	\$56,800	\$1,420	\$17,040	\$426	2,812	22%	\$9.61	\$500	1.5
Antrim County	\$14.12	\$734	\$29,360	1.5	\$67,100	\$1,678	\$20,130	\$503	1,278	13%	\$8.74	\$455	1.6
Arenac County	\$14.12	\$734	\$29,360	1.5	\$53,400	\$1,335	\$16,020	\$401	1,065	16%	\$9.89	\$514	1.4
Baraga County	\$14.12	\$734	\$29,360	1.5	\$56,500	\$1,413	\$16,950	\$424	613	20%	\$9.48	\$493	1.5
Barry County	\$16.31	\$848	\$33,920	1.7	\$74,600	\$1,865	\$22,380	\$560	3,997	16%	\$12.45	\$648	1.3
Bay County	\$14.92	\$776	\$31,040	1.5	\$63,500	\$1,588	\$19,050	\$476	10,302	23%	\$12.25	\$637	1.2
Benzie County	\$16.67	\$867	\$34,680	1.7	\$70,200	\$1,755	\$21,060	\$527	699	10%	\$7.47	\$388	2.2
Berrien County	\$15.40	\$801	\$32,040	1.6	\$68,900	\$1,723	\$20,670	\$517	18,651	29%	\$13.89	\$722	1.1
Branch County	\$15.23	\$792	\$31,680	1.6	\$61,100	\$1,528	\$18,330	\$458	4,292	26%	\$13.68	\$712	1.1
Calhoun County	\$16.10	\$837	\$33,480	1.7	\$61,000	\$1,525	\$18,300	\$458	16,248	30%	\$15.37	\$799	1.0
Cass County	\$15.42	\$802	\$32,080	1.6	\$68,200	\$1,705	\$20,460	\$512	4,200	20%	\$11.53	\$600	1.3
Charlevoix County	\$15.58	\$810	\$32,400	1.6	\$70,700	\$1,768	\$21,210	\$530	2,200	19%	\$10.86	\$565	1.4
Cheboygan County	\$14.13	\$735	\$29,400	1.5	\$58,400	\$1,460	\$17,520	\$438	1,973	18%	\$8.34	\$433	1.7
Chippewa County	\$14.79	\$769	\$30,760	1.5	\$57,800	\$1,445	\$17,340	\$434	4,557	33%	\$8.72	\$453	1.7
Clare County	\$14.12	\$734	\$29,360	1.5	\$48,900	\$1,223	\$14,670	\$367	2,085	17%	\$10.05	\$523	1.4
Clinton County	\$17.48	\$909	\$36,360	1.8	\$79,100	\$1,978	\$23,730	\$593	5,949	20%	\$10.72	\$558	1.6
Crawford County	\$15.12	\$786	\$31,440	1.6	\$59,600	\$1,490	\$17,880	\$447	1,155	19%	\$11.51	\$599	1.3
Delta County	\$14.12	\$734	\$29,360	1.5	\$60,600	\$1,515	\$18,180	\$455	3,669	23%	\$8.74	\$455	1.6
Dickinson County	\$14.98	\$779	\$31,160	1.6	\$64,400	\$1,610	\$19,320	\$483	2,543	23%	\$13.50	\$702	1.1
Eaton County	\$17.48	\$909	\$36,360	1.8	\$79,100	\$1,978	\$23,730	\$593	12,332	28%	\$14.85	\$772	1.2

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Emmet County	\$16.85	\$876	\$35,040	1.7	\$72,700	\$1,818	\$21,810	\$545	3,929	27%	\$12.91	\$672	1.3
Genesee County	\$15.04	\$782	\$31,280	1.6	\$65,600	\$1,640	\$19,680	\$492	50,315	30%	\$13.31	\$692	1.1
Gladwin County	\$14.12	\$734	\$29,360	1.5	\$55,300	\$1,383	\$16,590	\$415	1,668	15%	\$8.70	\$453	1.6
Gogebic County	\$14.12	\$734	\$29,360	1.5	\$57,400	\$1,435	\$17,220	\$431	1,520	23%	\$9.35	\$486	1.5
Grand Traverse County	\$19.21	\$999	\$39,960	2.0	\$89,700	\$2,243	\$26,910	\$673	8,839	24%	\$13.40	\$697	1.4
Gratiot County	\$14.12	\$734	\$29,360	1.5	\$58,500	\$1,463	\$17,550	\$439	3,863	26%	\$12.32	\$641	1.1
Hillsdale County	\$15.38	\$800	\$32,000	1.6	\$61,900	\$1,548	\$18,570	\$464	4,260	24%	\$13.09	\$681	1.2
Houghton County	\$14.12	\$734	\$29,360	1.5	\$64,600	\$1,615	\$19,380	\$485	4,432	33%	\$7.98	\$415	1.8
Huron County	\$14.12	\$734	\$29,360	1.5	\$61,600	\$1,540	\$18,480	\$462	2,648	19%	\$10.93	\$568	1.3
Ingham County	\$17.48	\$909	\$36,360	1.8	\$79,100	\$1,978	\$23,730	\$593	46,861	42%	\$14.78	\$769	1.2
Ionia County	\$16.23	\$844	\$33,760	1.7	\$66,400	\$1,660	\$19,920	\$498	5,372	23%	\$10.21	\$531	1.6
Iosco County	\$14.12	\$734	\$29,360	1.5	\$52,700	\$1,318	\$15,810	\$395	2,340	20%	\$15.65	\$814	0.9
Iron County	\$14.12	\$734	\$29,360	1.5	\$58,000	\$1,450	\$17,400	\$435	1,005	19%	\$10.14	\$527	1.4
Isabella County	\$15.13	\$787	\$31,480	1.6	\$62,900	\$1,573	\$18,870	\$472	9,367	38%	\$9.64	\$501	1.6
Jackson County	\$15.94	\$829	\$33,160	1.7	\$64,800	\$1,620	\$19,440	\$486	16,396	27%	\$13.61	\$708	1.2
Kalamazoo County	\$16.94	\$881	\$35,240	1.8	\$77,400	\$1,935	\$23,220	\$581	37,231	36%	\$15.82	\$823	1.1
Kalkaska County	\$14.25	\$741	\$29,640	1.5	\$55,500	\$1,388	\$16,650	\$416	1,244	17%	\$13.98	\$727	1.0
Kent County	\$19.12	\$994	\$39,760	2.0	\$80,000	\$2,000	\$24,000	\$600	73,058	30%	\$14.34	\$746	1.3
Keweenaw County †	\$14.12	\$734	\$29,360	1.5	\$68,100	\$1,703	\$20,430	\$511	130	12%			
Lake County	\$14.12	\$734	\$29,360	1.5	\$47,300	\$1,183	\$14,190	\$355	734	16%	\$7.51	\$390	1.9
Lapeer County	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	5,410	16%	\$9.19	\$478	2.2
Leelanau County	\$16.79	\$873	\$34,920	1.7	\$78,900	\$1,973	\$23,670	\$592	1,068	12%	\$9.21	\$479	1.8
Lenawee County	\$15.46	\$804	\$32,160	1.6	\$67,200	\$1,680	\$20,160	\$504	8,617	22%	\$12.30	\$640	1.3
Livingston County	\$20.77	\$1,080	\$43,200	2.2	\$99,800	\$2,495	\$29,940	\$749	10,511	15%	\$12.26	\$637	1.7
Luce County	\$14.12	\$734	\$29,360	1.5	\$57,100	\$1,428	\$17,130	\$428	458	21%	\$8.39	\$436	1.7
Mackinac County	\$14.12	\$734	\$29,360	1.5	\$59,100	\$1,478	\$17,730	\$443	1,483	28%	\$8.50	\$442	1.7

† Wage data not available (See Appendix B).

1: BR = Bedroom

2: FMR = Fiscal Year 2021 Fair Market Rent.

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

4: AMI = Fiscal Year 2021 Area Median Income

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

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Macomb County	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	92,394	27%	\$16.64	\$865	1.2
Manistee County	\$15.21	\$791	\$31,640	1.6	\$61,900	\$1,548	\$18,570	\$464	1,561	17%	\$10.92	\$568	1.4
Marquette County	\$15.81	\$822	\$32,880	1.6	\$72,900	\$1,823	\$21,870	\$547	7,761	29%	\$10.94	\$569	1.4
Mason County	\$15.44	\$803	\$32,120	1.6	\$64,700	\$1,618	\$19,410	\$485	2,820	23%	\$11.19	\$582	1.4
Mecosta County	\$14.12	\$734	\$29,360	1.5	\$61,400	\$1,535	\$18,420	\$461	4,214	27%	\$9.45	\$491	1.5
Menominee County	\$14.12	\$734	\$29,360	1.5	\$60,800	\$1,520	\$18,240	\$456	2,368	22%	\$10.41	\$541	1.4
Midland County	\$15.88	\$826	\$33,040	1.6	\$72,100	\$1,803	\$21,630	\$541	8,002	23%	\$18.13	\$943	0.9
Missaukee County	\$15.96	\$830	\$33,200	1.7	\$55,100	\$1,378	\$16,530	\$413	1,204	20%	\$12.18	\$633	1.3
Monroe County	\$17.29	\$899	\$35,960	1.8	\$78,600	\$1,965	\$23,580	\$590	12,151	20%	\$12.62	\$656	1.4
Montcalm County	\$15.19	\$790	\$31,600	1.6	\$57,300	\$1,433	\$17,190	\$430	5,238	22%	\$10.46	\$544	1.5
Montmorency County	\$14.12	\$734	\$29,360	1.5	\$52,000	\$1,300	\$15,600	\$390	710	16%	\$11.09	\$576	1.3
Muskegon County	\$15.87	\$825	\$33,000	1.6	\$64,000	\$1,600	\$19,200	\$480	16,669	25%	\$11.15	\$580	1.4
Newaygo County	\$15.38	\$800	\$32,000	1.6	\$57,600	\$1,440	\$17,280	\$432	3,087	16%	\$11.78	\$613	1.3
Oakland County	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	146,201	29%	\$18.78	\$977	1.1
Oceana County	\$14.12	\$734	\$29,360	1.5	\$55,600	\$1,390	\$16,680	\$417	1,770	17%	\$10.83	\$563	1.3
Ogemaw County	\$14.12	\$734	\$29,360	1.5	\$50,400	\$1,260	\$15,120	\$378	1,708	19%	\$9.21	\$479	1.5
Ontonagon County	\$14.12	\$734	\$29,360	1.5	\$53,600	\$1,340	\$16,080	\$402	329	12%	\$8.08	\$420	1.7
Osceola County	\$14.12	\$734	\$29,360	1.5	\$53,600	\$1,340	\$16,080	\$402	1,775	19%	\$13.36	\$695	1.1
Oscoda County	\$14.12	\$734	\$29,360	1.5	\$50,700	\$1,268	\$15,210	\$380	561	15%	\$12.36	\$643	1.1
Otsego County	\$16.63	\$865	\$34,600	1.7	\$64,500	\$1,613	\$19,350	\$484	2,098	21%	\$10.06	\$523	1.7
Ottawa County	\$18.02	\$937	\$37,480	1.9	\$87,100	\$2,178	\$26,130	\$653	22,886	22%	\$13.69	\$712	1.3
Presque Isle County	\$14.12	\$734	\$29,360	1.5	\$59,100	\$1,478	\$17,730	\$443	650	11%	\$7.92	\$412	1.8
Roscommon County	\$14.12	\$734	\$29,360	1.5	\$50,700	\$1,268	\$15,210	\$380	2,002	18%	\$9.28	\$483	1.5
Saginaw County	\$15.90	\$827	\$33,080	1.6	\$63,900	\$1,598	\$19,170	\$479	22,684	29%	\$12.85	\$668	1.2
St. Clair County	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	14,706	23%	\$12.14	\$631	1.7
St. Joseph County	\$14.48	\$753	\$30,120	1.5	\$61,100	\$1,528	\$18,330	\$458	6,132	25%	\$11.19	\$582	1.3

1: BR = Bedroom
 2: FMR = Fiscal Year 2021 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2021 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.

FY21 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 BMR FMR	Full-time jobs at minimum wage to afford 2BR FMR ³	Annual AMI ⁴	Monthly rent affordable at AMI ⁵	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2015-2019)	% of total households (2015-2019)	Estimated hourly mean renter wage (2021)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Sanilac County	\$14.12	\$734	\$29,360	1.5	\$57,000	\$1,425	\$17,100	\$428	3,724	21%	\$11.52	\$599	1.2
Schoolcraft County	\$14.12	\$734	\$29,360	1.5	\$57,900	\$1,448	\$17,370	\$434	565	16%	\$7.20	\$374	2.0
Shiawassee County	\$14.65	\$762	\$30,480	1.5	\$67,900	\$1,698	\$20,370	\$509	6,735	24%	\$11.12	\$578	1.3
Tuscola County	\$14.12	\$734	\$29,360	1.5	\$60,300	\$1,508	\$18,090	\$452	3,827	18%	\$12.00	\$624	1.2
Van Buren County	\$16.94	\$881	\$35,240	1.8	\$77,400	\$1,935	\$23,220	\$581	6,773	23%	\$11.50	\$598	1.5
Washtenaw County	\$24.31	\$1,264	\$50,560	2.5	\$106,600	\$2,665	\$31,980	\$800	54,913	39%	\$16.92	\$880	1.4
Wayne County	\$20.17	\$1,049	\$41,960	2.1	\$80,000	\$2,000	\$24,000	\$600	259,135	38%	\$18.46	\$960	1.1
Wexford County	\$14.81	\$770	\$30,800	1.5	\$53,900	\$1,348	\$16,170	\$404	3,005	23%	\$10.53	\$548	1.4

1: BR = Bedroom
 2: FMR = Fiscal Year 2021 Fair Market Rent.
 3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.
 4: AMI = Fiscal Year 2021 Area Median Income
 5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.