In Michigan, the Fair Market Rent (FMR) for a two-bedroom apartment is $906. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn $3,019 monthly or $36,227 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of:

**FACTS ABOUT MICHIGAN:**

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Wage</td>
<td>$9.65</td>
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<tr>
<td>Average Renter Wage</td>
<td>$15.38</td>
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<tr>
<td>2-Bedroom Housing Wage</td>
<td>$17.42</td>
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<tr>
<td>Number of Renter Households</td>
<td>1,132,395</td>
</tr>
<tr>
<td>Percent Renters</td>
<td>29%</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>MOST EXPENSIVE AREAS</th>
<th>HOUSING WAGE</th>
</tr>
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<tbody>
<tr>
<td>Ann Arbor MSA</td>
<td>$21.62</td>
</tr>
<tr>
<td>Livingston County</td>
<td>$19.37</td>
</tr>
<tr>
<td>Detroit-Warren-Livonia HMFA</td>
<td>$18.79</td>
</tr>
<tr>
<td>Grand Rapids-Wyoming HMFA</td>
<td>$18.50</td>
</tr>
<tr>
<td>Grand Traverse County</td>
<td>$17.52</td>
</tr>
</tbody>
</table>

**STATE HOUSING WAGE**

- $906 Two bedroom FMR
- $717 One bedroom FMR
- $800 Rent affordable at area median income (AMI)
- $560 Rent affordable with full-time job paying mean renter wage
- $502 Rent affordable at 30% of AMI
- $239 Rent affordable with full-time job paying minimum wage
- $0 Rent affordable to SSI recipient

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

### Hourly wage necessary to afford 2 BR² FMR²

<table>
<thead>
<tr>
<th>Metropolitan Areas</th>
<th>Hourly wage</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BMR FMR¹</th>
<th>Full-time jobs at minimum wage to afford 2 BR FMR¹</th>
<th>Annual AMI³</th>
<th>Monthly rent affordable at AMI³</th>
<th>30% of AMI</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renter households (2014-2018)</th>
<th>% of total households (2014-2018)</th>
<th>Estimated mean renter wage (2020)</th>
<th>Monthly rent affordable at mean renter wage</th>
<th>Full-time jobs at mean renter wage needed to afford 2 BR FMR²</th>
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<tr>
<td>Combined Nonmetro Areas</td>
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<td>$36,227</td>
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<td>$74,703</td>
<td>$1,868</td>
<td>$22,411</td>
<td>$560</td>
<td>1,132,395</td>
<td>29%</td>
<td>$15.38</td>
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<td>$862</td>
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<td>$1,800</td>
<td>$21,600</td>
<td>$540</td>
<td>4,216</td>
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<td>$12.85</td>
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<td>$1,528</td>
<td>$18,330</td>
<td>$458</td>
<td>16,379</td>
<td>31%</td>
<td>$14.99</td>
<td>$780</td>
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<td>$59,500</td>
<td>$1,488</td>
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<td>$446</td>
<td>9,788</td>
<td>22%</td>
<td>$11.58</td>
<td>$602</td>
<td>1.2</td>
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<td>$1,648</td>
<td>$19,770</td>
<td>$494</td>
<td>4,071</td>
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<td>$83,600</td>
<td>$2,090</td>
<td>$25,080</td>
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<td>$1,660</td>
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<td>$1,975</td>
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<tr>
<td>Lansing-East Lansing MSA</td>
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<td>$893</td>
<td>$35,720</td>
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<td>$2,018</td>
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<td>19,320</td>
<td>30%</td>
<td>$13.75</td>
<td>$715</td>
<td>1.1</td>
</tr>
</tbody>
</table>

1: BR = Bedroom  
2: FMR = Fiscal Year 2020 Fair Market Rent.  
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
4: AMI = Fiscal Year 2020 Area Median Income  
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
### Michigan

<table>
<thead>
<tr>
<th>Counties</th>
<th>Hourly wage necessary to afford 2 BR FMR ²</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BMR FMR</th>
<th>Full-time jobs at minimum wage to afford 2 BR FMR ²</th>
<th>Annual AMI ¹</th>
<th>Monthly rent affordable at AMI ³</th>
<th>30% of AMI</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renter households (2014-2018)</th>
<th>% of total households (2014-2018)</th>
<th>Estimated mean renter wage (2020)</th>
<th>Monthly rent affordable at mean renter wage needed to afford 2 BR FMR ²</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saginaw MSA</td>
<td>$14.87</td>
<td>$773</td>
<td>$30,920</td>
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<td>$62,900</td>
<td>$1,573</td>
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<tr>
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<td>$13.71</td>
<td>$713</td>
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<td>$72,000</td>
<td>$1,800</td>
<td>$21,600</td>
<td>$540</td>
<td>4,216</td>
<td>18%</td>
<td>$12.85</td>
<td>$668</td>
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<tr>
<td><strong>Bay County</strong></td>
<td>$14.12</td>
<td>$734</td>
<td>$29,360</td>
<td>1.5</td>
<td>$59,500</td>
<td>$1,488</td>
<td>$17,850</td>
<td>$446</td>
<td>9,788</td>
<td>22%</td>
<td>$11.58</td>
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<tr>
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<td>$18,300</td>
<td>$458</td>
<td>19,320</td>
<td>30%</td>
<td>$13.75</td>
<td>$715</td>
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<tr>
<td><strong>Branch County</strong></td>
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<td>$61,100</td>
<td>$1,528</td>
<td>$18,330</td>
<td>$458</td>
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<td>25%</td>
<td>$12.16</td>
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<td>$31,760</td>
<td>1.6</td>
<td>$61,100</td>
<td>$1,528</td>
<td>$18,330</td>
<td>$458</td>
<td>16,379</td>
<td>31%</td>
<td>$14.99</td>
<td>$780</td>
</tr>
<tr>
<td><strong>Cass County</strong></td>
<td>$15.50</td>
<td>$806</td>
<td>$32,240</td>
<td>1.6</td>
<td>$65,900</td>
<td>$1,648</td>
<td>$19,770</td>
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<td>4,071</td>
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<td>$630</td>
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<td>$1,390</td>
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<td>$10.72</td>
<td>$558</td>
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<tr>
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<td>$893</td>
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<td>$80,700</td>
<td>$2,018</td>
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<td>1,110</td>
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<td>$660</td>
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<td>$893</td>
<td>$35,720</td>
<td>1.8</td>
<td>$80,700</td>
<td>$2,018</td>
<td>$24,210</td>
<td>$605</td>
<td>12,471</td>
<td>28%</td>
<td>$13.90</td>
<td>$723</td>
</tr>
</tbody>
</table>

---

1: BR = Bedroom  
2: FMR = Fiscal Year 2020 Fair Market Rent.  
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
4: AMI = Fiscal Year 2020 Area Median Income  
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
<table>
<thead>
<tr>
<th>County</th>
<th>Hourly wage necessary to afford 2 BR² FMR²</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BMR FMR</th>
<th>Full-time jobs at minimum wage to afford 2BR FMR²</th>
<th>Annual AMI¹</th>
<th>Monthly rent affordable at AMI ²</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renter households (2014-2018)</th>
<th>% of total households (2014-2018)</th>
<th>Renter affordable at mean renter wage (2020)</th>
<th>Monthly rent at mean renter wage needed to afford 2 BR FMR</th>
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</tbody>
</table>

1: BR = Bedroom  
2: FMR = Fiscal Year 2020 Fair Market Rent.  
3: This calculation uses the higher of the county, state, or federal minimum wage, where applicable.  
4: AMI = Fiscal Year 2020 Area Median Income  
5: Affordable rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs.
<table>
<thead>
<tr>
<th>Michigan Counties</th>
<th>FY20 Wage</th>
<th>Housing Costs</th>
<th>Area Median Income (AMI)</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hourly wage necessary to afford 2 BR² FMR³</td>
<td>Annual income needed to afford Z BMR FMR</td>
<td>Full-time jobs at minimum wage to afford ZBR FMR</td>
<td>2 BR FMR</td>
</tr>
<tr>
<td></td>
<td>$18.79</td>
<td>$977</td>
<td>$39,080</td>
<td>1.9</td>
</tr>
<tr>
<td>Manistee County</td>
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<td>$28,520</td>
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<tr>
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<tr>
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<td>$28,520</td>
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<tr>
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</table>

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## FY20 HOUSING WAGE

<table>
<thead>
<tr>
<th>County</th>
<th>Hourly wage necessary to afford 2 BR² FMR¹</th>
<th>2 BR FMR</th>
<th>Annual income needed to afford 2 BR FMR</th>
<th>Full-time jobs at minimum wage to afford 2 BR FMR¹</th>
<th>Annual AMI</th>
<th>Monthly rent affordable at AMI³</th>
<th>30% of AMI</th>
<th>Monthly rent affordable at 30% of AMI</th>
<th>Renter households (2014-2018)</th>
<th>% of total households (2014-2018)</th>
<th>Estimated hourly mean renter wage (2020)</th>
<th>Monthly rent affordable at mean renter wage</th>
<th>Full-time jobs at mean renter wage needed to afford 2 BR FMR</th>
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<tbody>
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<td>Sanilac County</td>
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<td>$28,520</td>
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<td>$11.10</td>
<td>$577</td>
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</tr>
</tbody>
</table>

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