Michigan Housing Affordability Trends - Rental Cost Burden

Data by county from 2010 to 2023; Median gross rent as a percentage of household income (MGR/HHI)

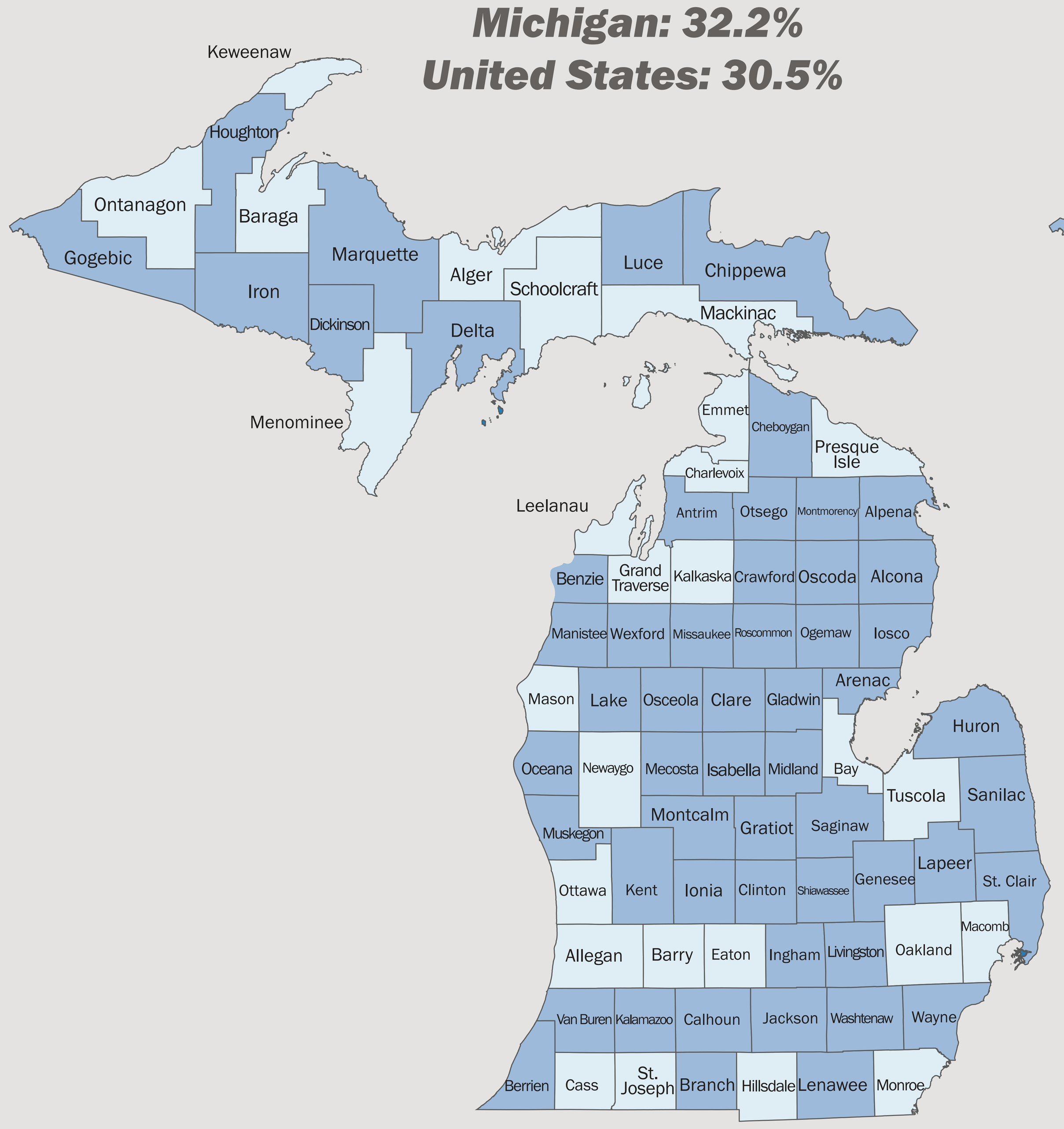
Housing affordability can be measured in several ways. This chart looks at affordability by comparing median rent levels with median household income to determine the share of income devoted to housing costs. Renters are generally considered "cost burdened" when rent takes up more than 30 percent of their income. This benchmark is used by housing researchers as it can signal when rent begins to crowd out other necessary spending such as food, transportation, or healthcare.

Because rents and incomes change independently over time, rental affordability can improve or worsen depending on which grows faster. When household incomes rise more quickly than rents, renting becomes more affordable. When rents increase faster than incomes, a larger share of income is needed to cover housing costs, making rent harder to afford for typical households.

Rental Burden

Low Cost Burdened: Up to 30% | Cost Burdened: 30.1% to 49.9% | Severely Cost Burdened: Greater than 50%

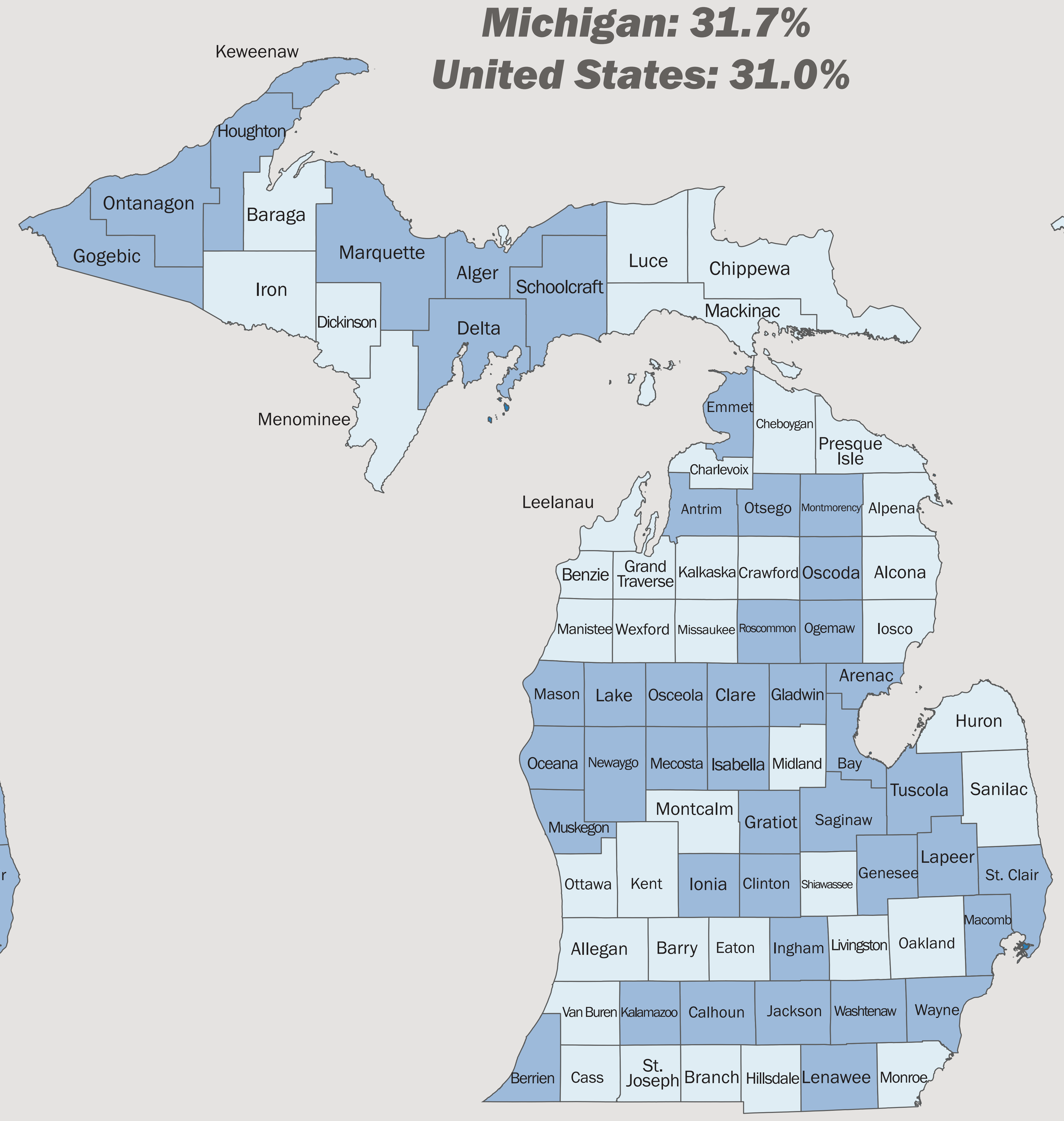
2010
Michigan: 32.2%
United States: 30.5%



Low Cost Burdened: 27 counties
Cost Burdened: 56 counties
Severely Cost Burdened: 0 counties

Highest MGR/HHI: 41.6% Roscommon County
Lowest MGR/HHI: 25.6% Baraga County

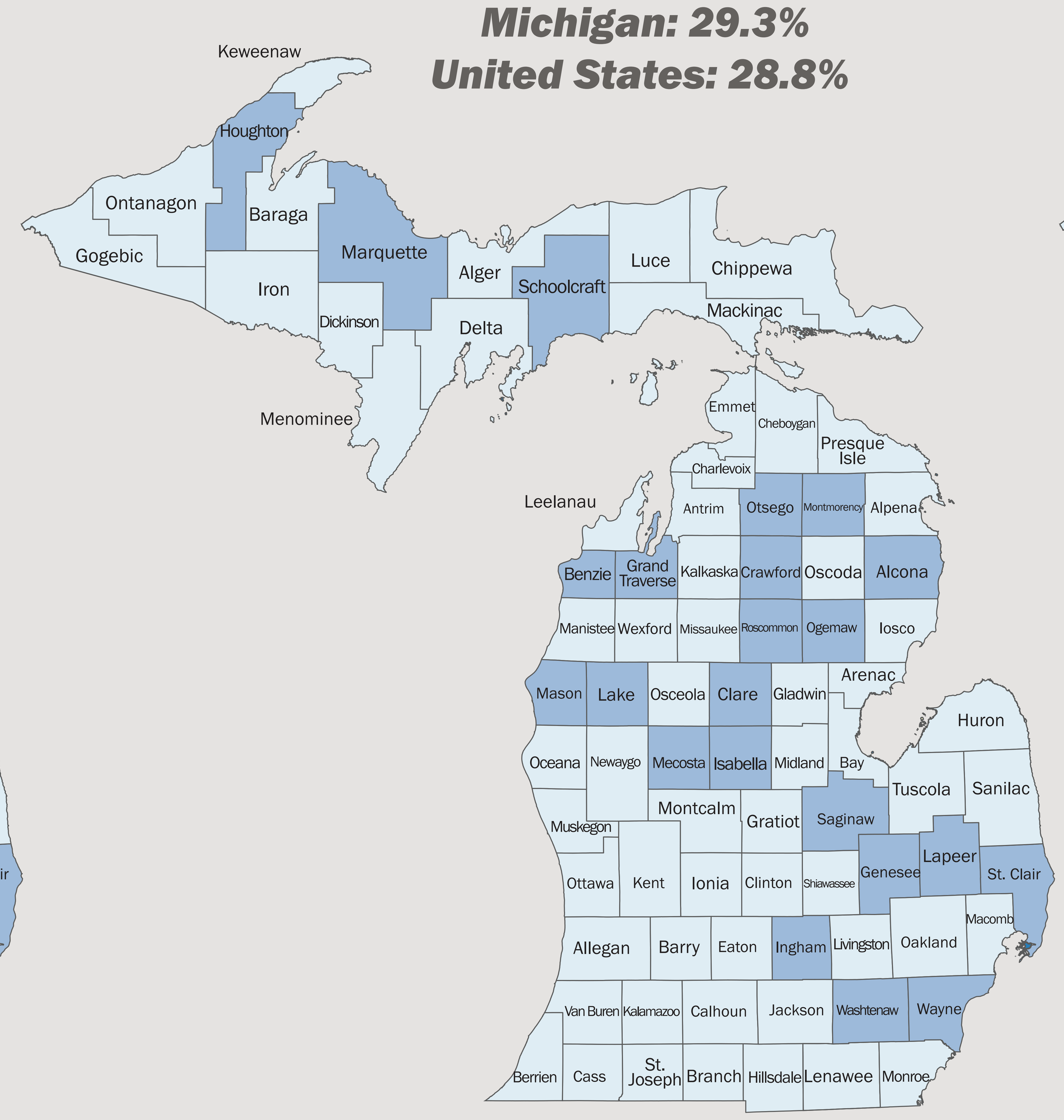
2015
Michigan: 31.7%
United States: 31.0%



Low Cost Burdened: 39 counties
Cost Burdened: 44 counties
Severely Cost Burdened: 0 counties

Highest MGR/HHI: 41.5% Isabella County
Lowest Highest MGR/HHI: 25.7% Allegan County

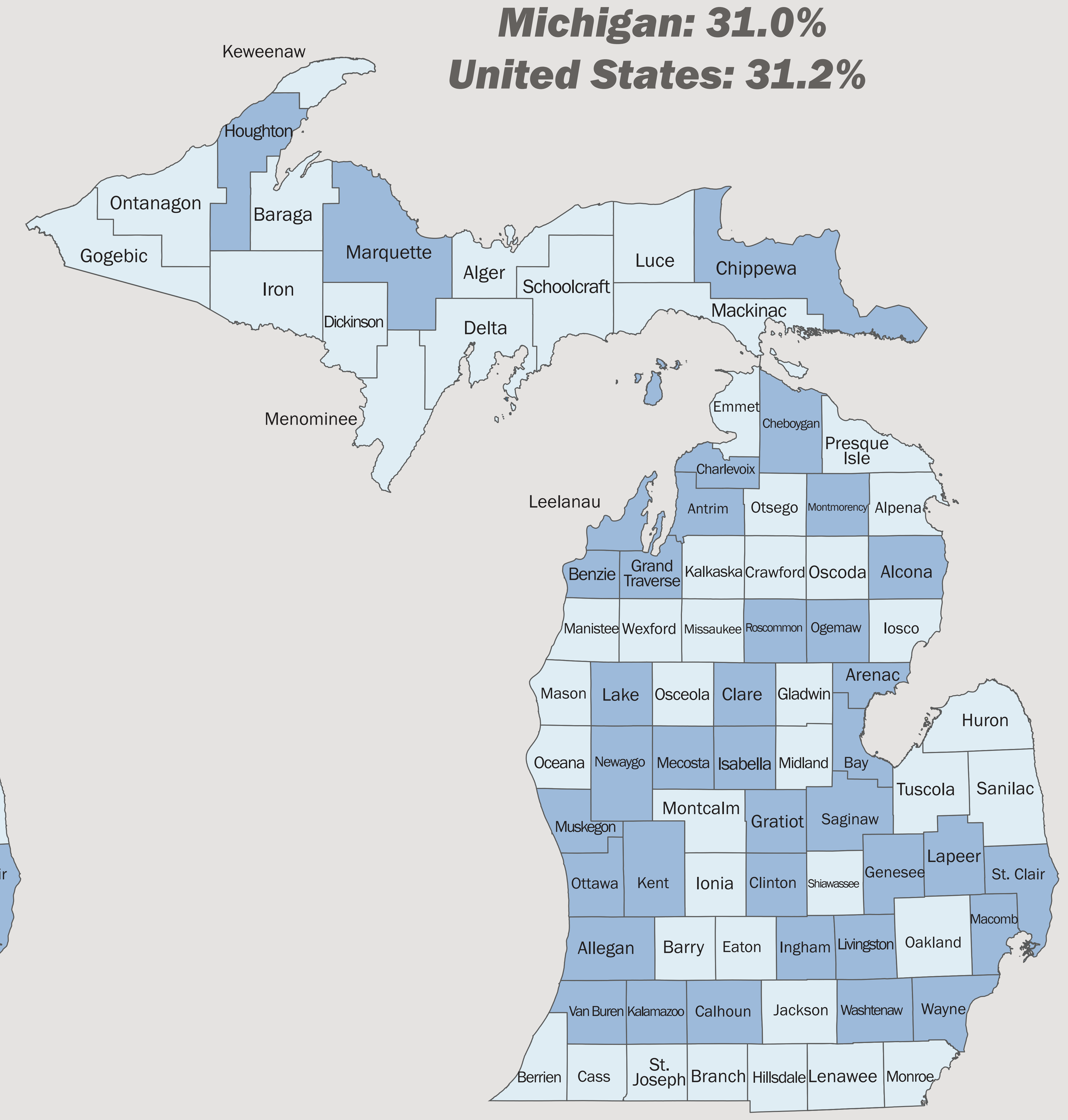
2020
Michigan: 29.3%
United States: 28.8%



Low Cost Burdened: 60 counties
Cost Burdened: 23 counties
Severely Cost Burdened: 0 counties

Highest MGR/HHI: 36.1% Montmorency County
Lowest MGR/HHI: 19.5% Lake County

2025†
Michigan: 31.0%
United States: 31.2%



Low Cost Burdened: 45 counties
Cost Burdened: 38 counties
Severely Cost Burdened: 0 counties

Highest MGR/HHI: 42.3% Montmorency County
Lowest MGR/HHI: 22.0% Baraga County

Michigan saw a modest improvement in rental affordability over the past 15 years, though rent remains a significant expense for many households. In 2010, the average Michigan household spent 32.2 percent of its income on rent. By 2025, that share had slipped slightly to 31.0 percent.

The change reflects income growth that outpaced rent increases. Across Michigan counties, household incomes rose by about 60 percent during the period, while median rents increased by roughly 56 percent. Because incomes grew faster than rents, the share of income devoted to housing costs edged downward. From 2010 to 2025, rental cost burdens declined in 61 counties and increased in 22. In 26 counties, renters moved from spending more than 30 percent of their income on rent to spending less than that threshold. Eight counties: Allegan, Bay, Charlevoix, Grand Traverse, Leelanau, Macomb, Newaygo, and Ottawa moved in the opposite direction, with rental costs rising from below the 30 percent benchmark to above it.

Data Limitations: These figures reflect countywide trends. Housing affordability can vary significantly for individual households depending on income, location, and housing choices.

**Note: 'Cost burdened' defined by Harvard University - Joint Center for Housing Studies. Gross rent includes selected monthly owner costs. It includes contract rent plus the average cost of utilities (electricity, gas, water and sewer) and fuels such as oil, coal, kerosene, or wood. Household income includes total gross income (before taxes) of all people living in a single housing unit, including wages, salaries, investments, Social Security, and other regular payments from all residents aged 15 or older.*

Sources: 2010, 2015, and 2020 - United States Census Bureau American Community Survey (ACS) Table B25071: Median gross rent as a percentage of household income in the past 12 months for 2010, 2015, and 2020.
†2025 MGR/HHI is imputed by trending data with an average growth rate from 2021, 2022, 2023, and ACS Table B25064 Median Gross Rent and B19001 Household Income in the past 12 months.

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