

# Water Affordability in Michigan



**PUBLIC SECTOR  
CONSULTANTS**

# History of Water Assistance in Michigan

- There is no permanent program at the federal level to support water assistance (unlike all other utilities)
- Michigan Legislature has provided:
  - 2020- \$25 million (317,000 households benefited)
  - 2024- \$60 million
  - 2025- \$10 million
- Legislation has been introduced to create the first statewide water assistance program in the nation
- Some local programs (notably in WRAP in Southeast Michigan) but challenges exist with implementing at a local level (Bolt decision)



# Background

In 2023 Public Sector Consultants started a project to understand:

- Municipal water rates
- Household income and affordability measures at community level
- The intersection of household income and water utility rates in establishing a statewide assistance program



# Methodology

- Program needs and costs for the state and certain regions were calculated using datasets from the U.S. Census Bureau.
- Program estimates are based on geographic areas defined by the 2020 U.S. Census Bureau Public Use Microdata Areas.
- Water and sewer rate data were merged with U.S. Census household data to estimate the number of households qualified for the program and the amount of gap payment necessary.

# Baseline Numbers Statewide

**4.1 million**

Total households in Michigan

**1.2 million**

Under 200% of FPL (~\$47,800)

**\$71,149**

Median household income

**\$84**

Average monthly  
total water bill



# Statewide Program Estimates

**371,522**

Total households with unaffordable water (pay for water+ water bill is more than 2-3% of their household income)

**\$435**

Average annual gap between their water bill and affordable water

**\$36**

Average monthly need



# Regions with the Highest Annual Gap

Region	Total Qualified Households	Average Annual Gap per Household
Northeast Wayne County (I-94 corridor)	7,917	\$685
Southeast Macomb County (Mount Clemens and Fraser)	5,347	\$617
Northwest Ingham County	6,719	\$595
Central Wayne County (Dearborn and Dearborn Heights)	14,938	\$555
Central Genesee County (Flint and Mount Morris)	11,927	\$546
Central Oakland County (Birmingham and Bloomfield)	4,324	\$538
Southeast Wayne County (north Downriver area)	6,740	\$532
Western Upper Peninsula	15,292	\$529
North Macomb County	3,428	\$525
South and east Ingham County	6,957	\$517
East-central Washtenaw County (outside Ann Arbor)	5,564	\$511
St. Clair County	9,013	\$509
St. Joseph and Branch Counties	2,900	\$495
Northeast Detroit	11,086	\$495
Central Oakland County	7,309	\$494
Eastern Upper Peninsula	7,234	\$493
North-central Detroit	13,416	\$486
Jackson County	4,633	\$485
Northeast Oakland County	3,286	\$478
Eaton and Clinton Counties	4,620	\$477

# Regions with the Largest Number of Qualified Households

Region	Total Qualified Households	Average Annual Gap per Household
Western Upper Peninsula	15,292	\$461
Central Wayne County (Dearborn and Dearborn Heights)	14,938	\$297
Northwest Detroit	14,859	\$446
North-central Detroit	13,416	\$486
Central Genesee County (Flint and Mount Morris)	11,927	\$335
Saginaw County	11,632	\$319
Northeast Detroit	11,086	\$495
Southwest Detroit	11,031	\$374
St. Clair County	9,013	\$315
Southwest Macomb County (Warren and Center Line)	8,005	\$301
Northeast Wayne County (I-94 corridor)	7,917	\$449
Bay and Midland Counties	7,407	\$237
Central Oakland County	7,309	\$273
Eastern Upper Peninsula	7,234	\$455
Berrien County	7,218	\$224
Central Wayne County (Westland, Garden City, Inkster, and Wayne)	7,134	\$262
Southeast Oakland County	7,079	\$331
South and east Ingham County	6,957	\$325
Southeast Wayne County (north Downriver area)	6,740	\$346
Northwest Ingham County	6,719	\$398



Learn more at:  
[publicsectorconsultants.com/understanding-water-affordability-in-michigan](https://publicsectorconsultants.com/understanding-water-affordability-in-michigan)