

2018 Housing Profile

DISTRICT 3B

WHERE WE LIVE IMPACTS EVERYTHING: the jobs we can access, the education our children receive and the wellbeing of our growing senior population.

In Minnesota, no full-time employee should have to choose between paying his rent or filling his prescriptions. No working mother should have to cut back on food for her children to make the mortgage. But that's a daily reality for more than 580,000 Minnesota households who pay more than 30% of their income on housing and don't have enough left over to make ends meet to cover basic necessities, like transportation and groceries.

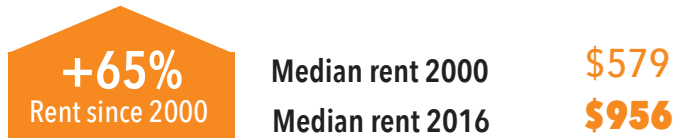
The cost of housing is rising far faster than incomes and the number of cost-burdened households has risen by 65% since 2000. That now includes nearly 60% of senior renters and 1 in 5 homeowners. Without safe, stable affordable housing for all residents, Minnesota is sacrificing the productivity of its workforce, the achievement of its children and the vitality of its growing senior population.



RENTERS IN DISTRICT 3B

3,161 | 20% of all households

Rent is rising faster than income

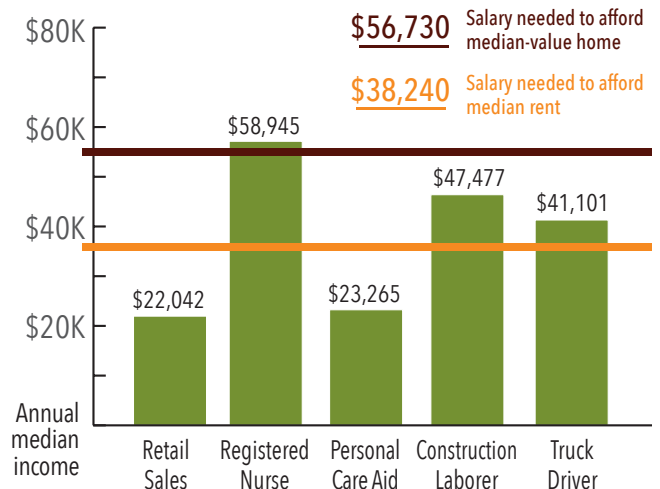


Across the state, renters are a growing segment of the Minnesota population, rising 26% from 2000 to 2016. But even workers employed full time, in some of the most common and growing jobs, don't earn enough to afford even a small apartment. When households are cost burdened, it's not just their families that pay the price: The Minnesota economy loses out on \$1.4 billion in renters' spending power each year.

Seniors and families can't make ends meet

Number of RENTER HOUSEHOLDS spending 30% or more of their income on rent	1,491
Percent of renter HOUSEHOLDS paying 30% or more of their income on rent	47%
Number of SENIOR renter households paying 30% or more of their income on rent	463
Percent of SENIOR renter households paying 30% or more of their income on rent	59%
Change in number of cost burdened renter households since 2000	+45%

Top jobs & income in Arrowhead Region





HOMEOWNERS DISTRICT 3B 12,345 | 80% of all households

Homeownership is a vital way to build wealth & create stability for residents at all stages of life – from childhood to retirement. Homeownership contributes to strong, stable communities, but, statewide, 20% of homeowners – nearly 311,000 households – pay more than they can afford on their housing, including more than 95,000 senior households



Median home value 2000 \$128,297
Median home value 2016 **\$189,100**



2016 homeowner median income **\$74,037**
Income to afford median value home **\$56,730**

Becoming, and remaining, a homeowner is becoming more difficult

Number and percentage of OWNER HOUSEHOLDS spending 30% or more of income on housing	2,085	17%
Number and percentage of SENIOR OWNER HOUSEHOLDS spending 30% or more on housing	683	19%
CHANGE in number of cost burdened owner households since 2000	-9%	

HOMELESSNESS IN THE NORTHLAND REGION

Number of homeless on given night in 2015

811

Increase in homelessness from 2012 to 2015

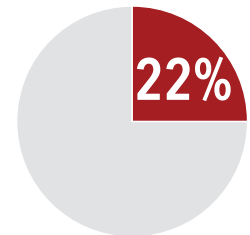
-24%

of **HOMELESS KIDS**

293

of **HOMELESS SENIORS**

64



of the region's homeless are children and seniors

Without reliable shelter, productive work, progress at school and positive health outcomes are extremely difficult. Just a few decades ago, homelessness didn't exist – and Minnesota has made strides in recent years, with a 9% reduction from 2012 to 2015. The Northland Region has seen an even greater decline but, on any given night, **more than 350 children and seniors have no place to call home.**

SOURCES – **Renter households:** Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2016, 5-year estimates; **Spending power:** IPUMS Census 2000 and 2015 5-year ACS microdata | **Owner households:** Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2016, 5-year estimates | **Cost burden:** U.S. Census Bureau, American Community Survey 2016, 5-year estimates | **Wages:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, July 2017; Employment Outlook, MN DEED | **Homelessness:** Wilder Research, 2015



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