

# Out of Reach 2013 Minnesota

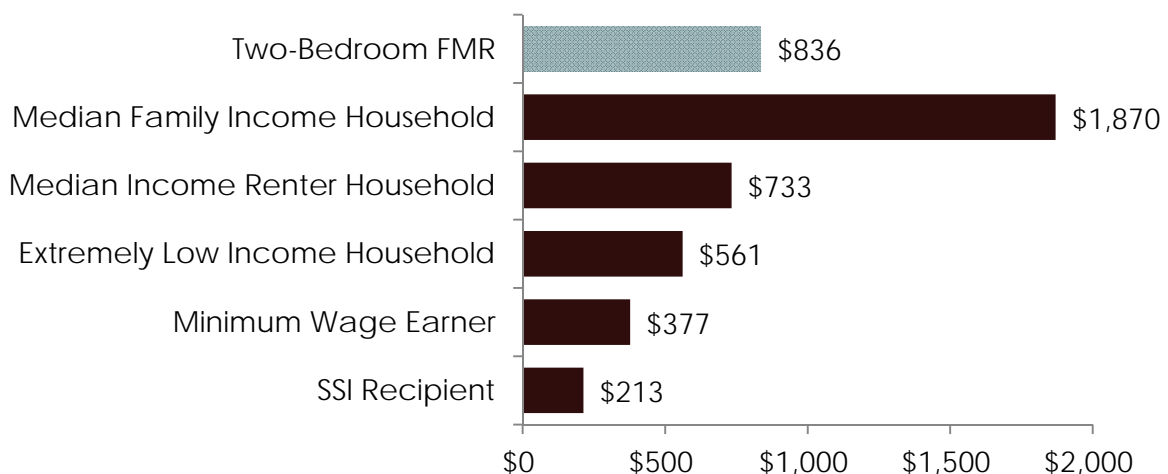
In Minnesota, the Fair Market Rent (FMR) for a two-bedroom apartment is \$836. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$2,786 monthly or \$33,438 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a **Housing Wage** of:

**\$16.08**

In Minnesota, a minimum wage worker earns an hourly wage of \$7.25, which is the federal minimum wage. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 89 hours per week, 52 weeks per year. Or a household must include 2.2 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

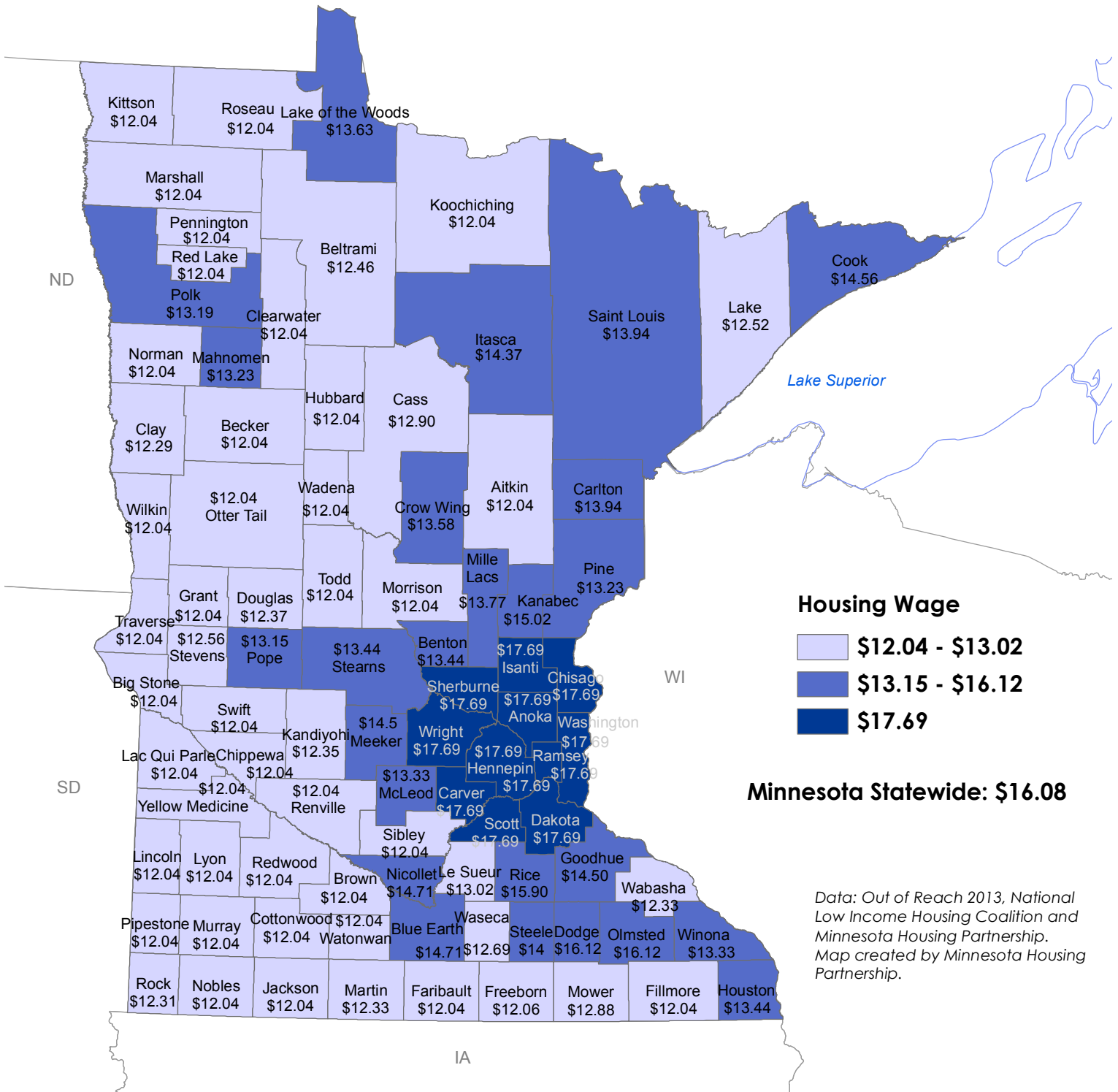
The median household income for Minnesota renters is \$29,311, which is equivalent to a single full time worker earning \$14.09 per hour working 40 hours per week, all year round. At this income level, a household could afford a rent of only \$733 per month without paying more than 30% of their income for housing.

**Monthly Rent Affordable to Selected Income Levels, Compared with Two-Bedroom Fair Market Rent (FMR), Minnesota**

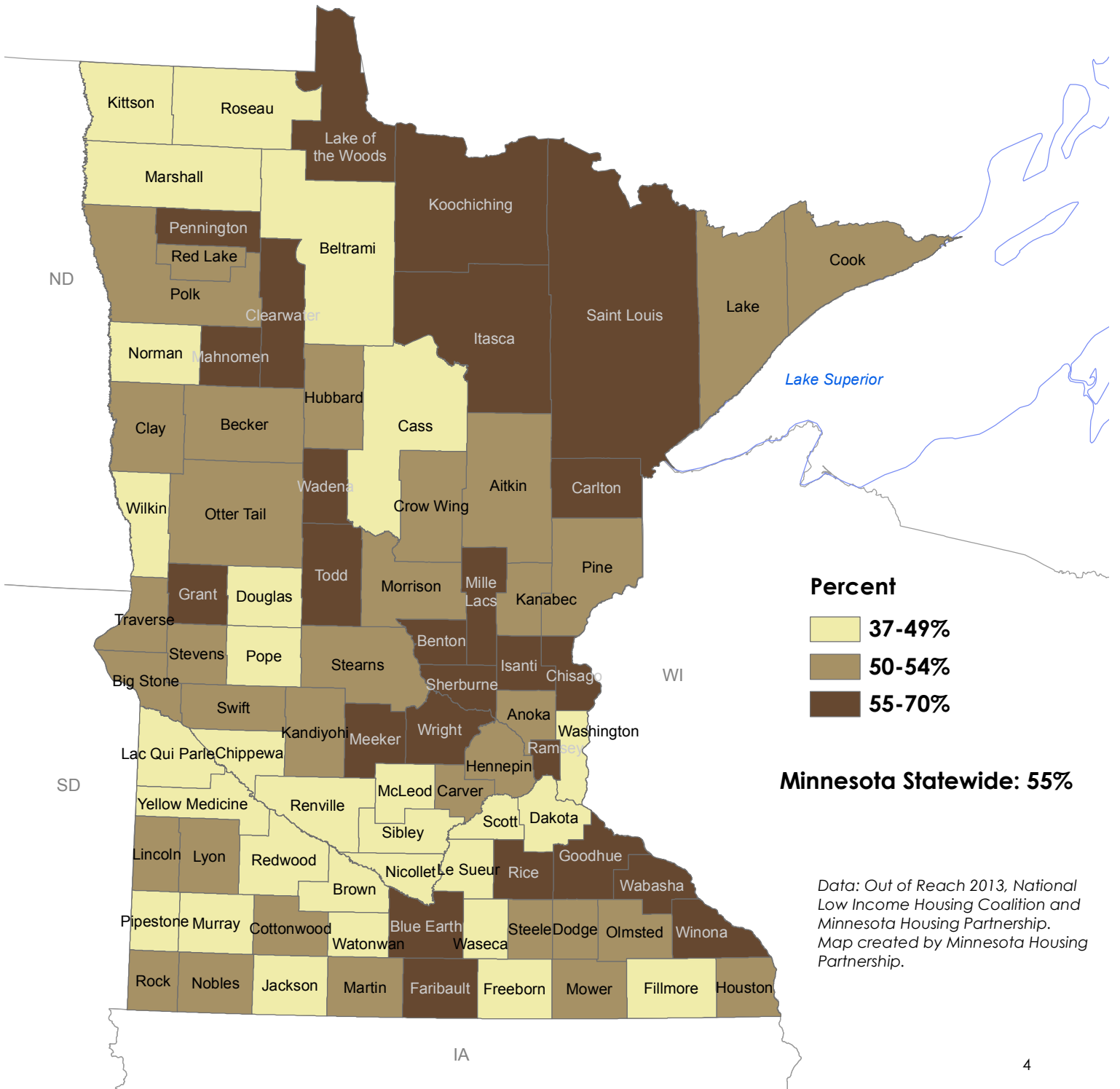




# Housing Wage: Required Hourly Wage to Afford a Two-Bedroom Apartment at Fair Market Rent, 2013



# Estimated Percent of Renters Unable to Afford a 2-Bedroom Apartment



## Affording a Modest 2-Bedroom Apartment in Minnesota: *Out of Reach 2013*

	2BR Fair Market Rent (FMR)	Income needed to afford 2BR	Wage needed (Housing Wage)	Work hours/ week at min. wage needed	Estimated pct of renters unable to afford	Estimated renter median household income	Rent affordable at renter median income	Pct of median renter income needed for 2BR
<b>MINNESOTA STATE</b>	\$836	\$33,438	\$16.08	89	55%	\$29,311	\$733	114%
<b>NON-METRO AREAS</b>	\$668	\$26,729	\$12.85	71	52%	\$24,973	\$624	107%
<b>MN METRO AREAS</b>								
Duluth MSA	\$725	\$29,000	\$13.94	77	63%	\$21,271	\$532	136%
Fargo MSA	\$639	\$25,560	\$12.29	68	52%	\$24,163	\$604	106%
Grand Forks MSA	\$686	\$27,440	\$13.19	73	53%	\$25,099	\$627	109%
La Crosse MSA	\$699	\$27,960	\$13.44	74	53%	\$25,630	\$641	109%
Mankato-North Mankato MSA	\$765	\$30,600	\$14.71	81	53%	\$27,937	\$698	110%
Minneapolis-St. Paul-Bloomington MSA	\$920	\$36,800	\$17.69	98	54%	\$33,215	\$830	111%
Rochester HMFA	\$838	\$33,520	\$16.12	89	50%	\$33,030	\$826	101%
St. Cloud MSA	\$699	\$27,960	\$13.44	74	53%	\$25,729	\$643	109%
Wabasha County HMFA	\$641	\$25,640	\$12.33	68	56%	\$21,622	\$541	119%
<b>COUNTIES</b>								
Aitkin	\$626	\$25,040	\$12.04	66	50%	\$25,038	\$626	100%
Anoka	\$920	\$36,800	\$17.69	98	50%	\$35,777	\$894	103%
Becker	\$626	\$25,040	\$12.04	66	54%	\$22,248	\$556	113%
Beltrami	\$648	\$25,920	\$12.46	69	48%	\$26,815	\$670	97%
Benton	\$699	\$27,960	\$13.44	74	59%	\$22,664	\$567	123%
Big Stone	\$626	\$25,040	\$12.04	66	54%	\$22,508	\$563	111%
Blue Earth	\$765	\$30,600	\$14.71	81	59%	\$24,739	\$618	124%
Brown	\$626	\$25,040	\$12.04	66	48%	\$26,022	\$651	96%
Carlton	\$725	\$29,000	\$13.94	77	68%	\$19,232	\$481	151%
Carver	\$920	\$36,800	\$17.69	98	53%	\$34,127	\$853	108%
Cass	\$671	\$26,840	\$12.90	71	49%	\$27,611	\$690	97%
Chippewa	\$626	\$25,040	\$12.04	66	48%	\$25,887	\$647	97%
Chisago	\$920	\$36,800	\$17.69	98	59%	\$29,477	\$737	125%
Clay	\$639	\$25,560	\$12.29	68	52%	\$24,163	\$604	106%
Clearwater	\$626	\$25,040	\$12.04	66	56%	\$21,075	\$527	119%
Cook	\$757	\$30,280	\$14.56	80	52%	\$28,521	\$713	106%
Cottonwood	\$626	\$25,040	\$12.04	66	53%	\$22,881	\$572	109%
Crow Wing	\$706	\$28,240	\$13.58	75	54%	\$25,264	\$632	112%
Dakota	\$920	\$36,800	\$17.69	98	48%	\$38,692	\$967	95%
Dodge	\$838	\$33,520	\$16.12	89	52%	\$31,785	\$795	105%
Douglas	\$643	\$25,720	\$12.37	68	49%	\$26,045	\$651	99%
Faribault	\$626	\$25,040	\$12.04	66	56%	\$21,216	\$530	118%
Fillmore	\$626	\$25,040	\$12.04	66	48%	\$26,000	\$650	96%
Freeborn	\$627	\$25,080	\$12.06	67	49%	\$25,236	\$631	99%
Goodhue	\$754	\$30,160	\$14.50	80	59%	\$24,792	\$620	122%
Grant	\$626	\$25,040	\$12.04	66	59%	\$20,416	\$510	123%
Hennepin	\$920	\$36,800	\$17.69	98	54%	\$33,073	\$827	111%
Houston	\$699	\$27,960	\$13.44	74	53%	\$25,630	\$641	109%
Hubbard	\$626	\$25,040	\$12.04	66	52%	\$23,385	\$585	107%
Isanti	\$920	\$36,800	\$17.69	98	57%	\$30,674	\$767	120%
Itasca	\$747	\$29,880	\$14.37	79	61%	\$22,813	\$570	131%
Jackson	\$626	\$25,040	\$12.04	66	37%	\$34,097	\$852	73%
Kanabec	\$781	\$31,240	\$15.02	83	53%	\$28,315	\$708	110%
Kandiyohi	\$642	\$25,680	\$12.35	68	54%	\$22,868	\$572	112%
Kittson	\$626	\$25,040	\$12.04	66	49%	\$25,757	\$644	97%
Koochiching	\$626	\$25,040	\$12.04	66	60%	\$19,814	\$495	126%

## Affording a Modest 2-Bedroom Apartment in Minnesota: *Out of Reach 2013*

	2BR Fair Market Rent (FMR)	Income needed to afford 2BR	Wage needed (Housing Wage)	Work hours/ week at min. wage needed	Estimated pct of renters unable to afford	Estimated renter median household income	Rent affordable at renter median income	Pct of median renter income needed for 2BR
Lac qui Parle	\$626	\$25,040	\$12.04	66	39%	\$32,244	\$806	78%
Lake	\$651	\$26,040	\$12.52	69	50%	\$25,744	\$644	101%
Lake of the Woods	\$709	\$28,360	\$13.63	75	68%	\$18,731	\$468	151%
Le Sueur	\$677	\$27,080	\$13.02	72	45%	\$30,908	\$773	88%
Lincoln	\$626	\$25,040	\$12.04	66	52%	\$23,685	\$592	106%
Lyon	\$626	\$25,040	\$12.04	66	50%	\$24,339	\$608	103%
Mahnomen	\$688	\$27,520	\$13.23	73	70%	\$17,147	\$429	160%
Marshall	\$626	\$25,040	\$12.04	66	39%	\$32,741	\$819	76%
Martin	\$641	\$25,640	\$12.33	68	53%	\$23,549	\$589	109%
McLeod	\$693	\$27,720	\$13.33	74	42%	\$32,589	\$815	85%
Meeker	\$754	\$30,160	\$14.50	80	56%	\$25,615	\$640	118%
Mille Lacs	\$716	\$28,640	\$13.77	76	61%	\$21,983	\$550	130%
Morrison	\$626	\$25,040	\$12.04	66	52%	\$23,876	\$597	105%
Mower	\$670	\$26,800	\$12.88	71	54%	\$23,928	\$598	112%
Murray	\$626	\$25,040	\$12.04	66	42%	\$29,909	\$748	84%
Nicollet	\$765	\$30,600	\$14.71	81	42%	\$35,928	\$898	85%
Nobles	\$626	\$25,040	\$12.04	66	50%	\$24,761	\$619	101%
Norman	\$626	\$25,040	\$12.04	66	45%	\$28,055	\$701	89%
Olmsted	\$838	\$33,520	\$16.12	89	50%	\$33,118	\$828	101%
Otter Tail	\$626	\$25,040	\$12.04	66	53%	\$22,659	\$566	111%
Pennington	\$626	\$25,040	\$12.04	66	59%	\$20,085	\$502	125%
Pine	\$688	\$27,520	\$13.23	73	53%	\$25,400	\$635	108%
Pipestone	\$626	\$25,040	\$12.04	66	47%	\$26,632	\$666	94%
Polk	\$686	\$27,440	\$13.19	73	53%	\$25,099	\$627	109%
Pope	\$684	\$27,360	\$13.15	73	47%	\$29,452	\$736	93%
Ramsey	\$920	\$36,800	\$17.69	98	60%	\$29,124	\$728	126%
Red Lake	\$626	\$25,040	\$12.04	66	53%	\$22,657	\$566	111%
Redwood	\$626	\$25,040	\$12.04	66	47%	\$26,984	\$675	93%
Renville	\$626	\$25,040	\$12.04	66	49%	\$25,666	\$642	98%
Rice	\$827	\$33,080	\$15.90	88	56%	\$28,461	\$712	116%
Rock	\$640	\$25,600	\$12.31	68	54%	\$22,794	\$570	112%
Roseau	\$626	\$25,040	\$12.04	66	46%	\$27,202	\$680	92%
Scott	\$920	\$36,800	\$17.69	98	46%	\$40,243	\$1,006	91%
Sherburne	\$920	\$36,800	\$17.69	98	59%	\$30,074	\$752	122%
Sibley	\$626	\$25,040	\$12.04	66	41%	\$30,184	\$755	83%
St. Louis	\$725	\$29,000	\$13.94	77	62%	\$21,496	\$537	135%
Stearns	\$699	\$27,960	\$13.44	74	52%	\$26,587	\$665	105%
Steele	\$728	\$29,120	\$14.00	77	50%	\$29,070	\$727	100%
Stevens	\$653	\$26,120	\$12.56	69	54%	\$23,409	\$585	112%
Swift	\$626	\$25,040	\$12.04	66	53%	\$22,703	\$568	110%
Todd	\$626	\$25,040	\$12.04	66	61%	\$18,914	\$473	132%
Traverse	\$626	\$25,040	\$12.04	66	50%	\$24,572	\$614	102%
Wabasha	\$641	\$25,640	\$12.33	68	56%	\$21,622	\$541	119%
Wadena	\$626	\$25,040	\$12.04	66	66%	\$17,553	\$439	143%
Waseca	\$660	\$26,400	\$12.69	70	46%	\$28,965	\$724	91%
Washington	\$920	\$36,800	\$17.69	98	46%	\$40,119	\$1,003	92%
Watsonwan	\$626	\$25,040	\$12.04	66	45%	\$28,042	\$701	89%
Wilkin	\$626	\$25,040	\$12.04	66	44%	\$28,838	\$721	87%
Winona	\$693	\$27,720	\$13.33	74	68%	\$18,429	\$461	150%
Wright	\$920	\$36,800	\$17.69	98	55%	\$31,962	\$799	115%
Yellow Medicine	\$626	\$25,040	\$12.04	66	45%	\$28,360	\$709	88%

For more information and data notes, contact Leigh Rosenberg, Minnesota Housing Partnership, 651-925-5543 or [lrosenberg@mhponline.org](mailto:lrosenberg@mhponline.org), or see "How to Use the Numbers/Where the Numbers Come From" on the National Low Income Housing Coalition (NLIHC) 2013 *Out of Reach* page at <http://nlihc.org/oor/2013>.

