Out of Reach Minnesota 2019

THE STATEWIDE CRISIS IN WORKFORCE HOUSING

Minnesota Housing Partnership
in partnership with the National Low Income Housing Coalition

When families pay too much for rent, they're forced to sacrifice to make ends meet – cutting back at the grocery store or delaying a trip to the doctor. Building on the annual report produced by the National Low Income Housing Coalition, ***Out of Reach Minnesota 2019*** delves further into state, county and local trends to reveal that households in every corner of Minnesota are spending thousands of dollars more than they can afford each year just to pay the rent for a modest apartment.

Key findings in MHP's 2019 report include:

From 2018 to 2019, the amount a renter household needs to earn to afford a modest apartment (the state "housing wage") **increased by 3 percent** (adjusted for inflation) – a more significant rate of change compared to the 1 percent increase from 2017 to 2018.

Minnesota has maintained status as the **22nd most expensive state** in the nation for the 4th consecutive year since 2015, surpassing states like states like Pennsylvania and Arizona.

To afford a two-bedroom apartment, the median-income renter in Minnesota would need an **8 percent raise.**

A full-time minimum wage earner **can't afford even a one-bedroom apartment** in any of Minnesota's 87 counties.

The lowest income households – those earning 30 percent or less of area median income – can afford a modest one-bedroom apartment in **only eight** of Minnesota's 87 counties. Even efficiencies are not affordable in **33 counties**.



MINNESOTA RENTER INCOME

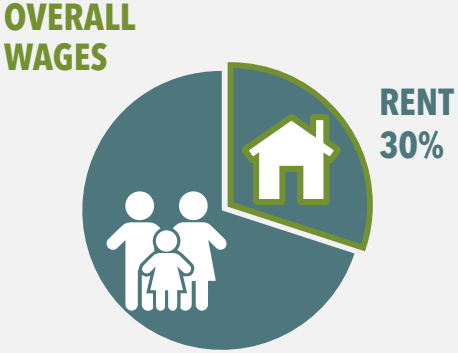
Housing wage: **$15.59 / hour** (to afford 1 bedroom) | **$19.74 / hour** (to afford 2br)
Renter median wage: **$18.32 / hour** | **$38,089 / year**
Renter average wage: **$15.53 / hour** | **$32,302 / year**
Minimum wage: **$9.86 / hour** | **$20,509 / year**

KEY TERMS

Fair Market Rent: The federal government standard for a "fairly" priced apartment. It is calculated as the 40th percentile of gross rents for typical, non-substandard rental units in a local housing market. In this report, we use the term "modest" one- or two-bedroom apartments to denote fair market rent.

Housing Wage: The hourly wage workers need to earn to afford rent without spending more than 30 percent of their income.

Affordability: Any household that spends more than 30 percent of their income on housing will likely have to sacrifice on daily necessities, like food and medicine.

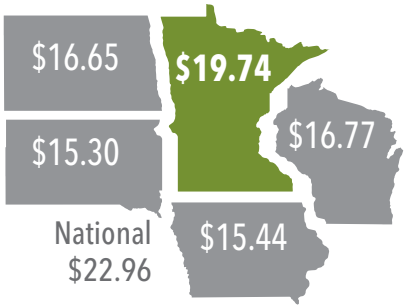


All figures in this report are adjusted for inflation.



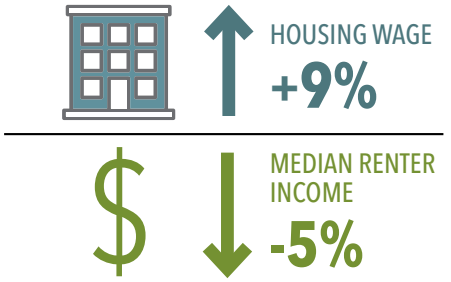
The number of renter households in Minnesota continues to grow, increasing by 1,500 households in over just one year.

From 2000 to 2017, the state gained more than 128,800 renter households, and the percentage of Minnesotans that are renters rose by 12 percent. The high cost of rental housing affects a growing number of Minnesotans throughout the state.



Minnesota has maintained status as the 22nd most expensive state in the nation for the 4th consecutive year since 2015.

The wage required to afford a modest two-bedroom apartment in Minnesota is more expensive than 29 other states – including $2.97 higher than Wisconsin, and $4.30 higher than Iowa.



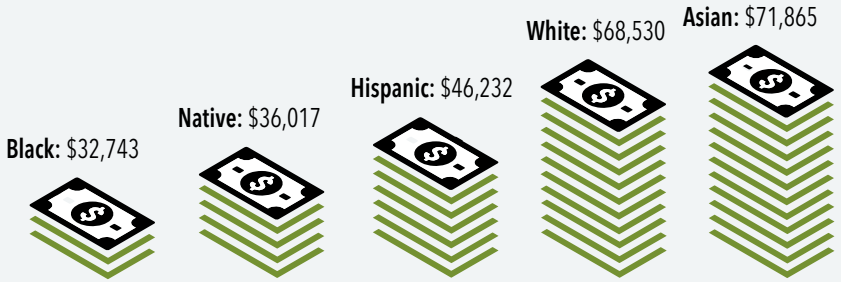
The housing wage continues to rise, while household earnings remained stagnant or declined.

Adjusting for inflation, Minnesota's housing wage – the wage necessary to afford a two-bedroom apartment – has jumped by 9 percent over the past decade alone. Meanwhile, as housing costs have climbed, median renter income declined by 5 percent from 2000 to 2017.

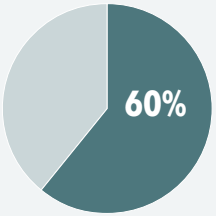
Communities of color are disproportionately impacted

The growing gap between wages and rent has a disproportionate impact on communities of color. While only 24 percent of white households are renters, 60 percent of households of color are renters. Statewide, the median wages earned by Black and Native American workers are barely half that of white and Asian workers. **Furthermore, the gap in wages for Black, Native and Hispanic households has worsened since 2000; the gap has increased by 20 percent, 11 percent, and 9 percent respectively (after adjusting for inflation**). (Source: American Community Survey 2017)

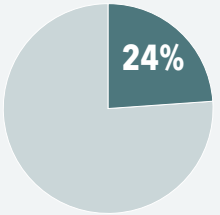
MINNESOTA MEDIAN INCOME BY RACE



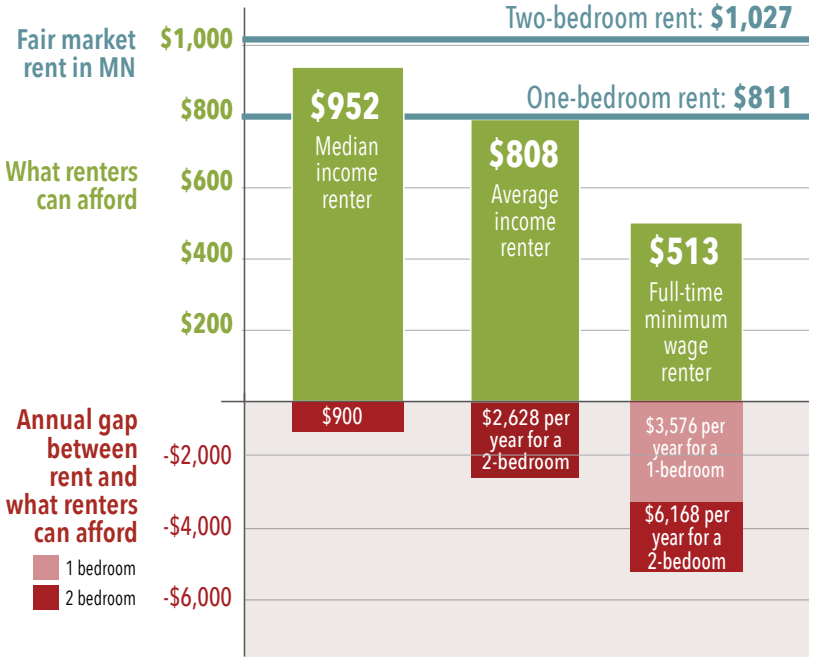
MINNESOTA RENTER HOUSEHOLDS BY RACE



Percent of MN **households of color** that are renters

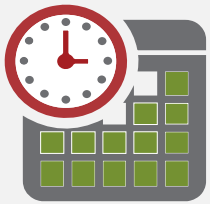


Percent of MN **white households** that are renters



Renter households don't earn enough to pay the rent – and make ends meet.

The average wage ($15.53) for a renter in Minnesota isn't enough to afford a modest two-bedroom apartment in any Minnesota county. It's enough to afford a one-bedroom apartment in only 24 Minnesota counties (less than one quarter of all counties). Statewide, the average Minnesota renter would have to pay $2,628 more than they can afford each year for a modest two-bedroom apartment.



63 hrs for 1-bedroom

80 hrs for 2-bedroom

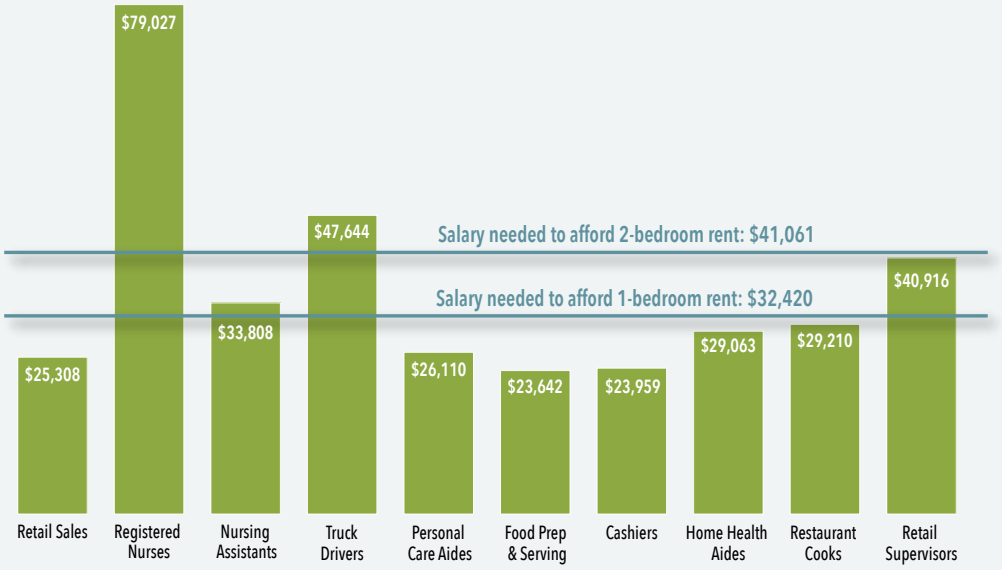
Minimum wage earners must work close to two full jobs

For those earning the state minimum wage ($9.86), even a one-bedroom apartment is out of reach in all Minnesota counties. To be able to afford a one-bedroom apartment, a minimum wage worker must work 63 hour per week. A two-bedroom would be even further out of reach, requiring 80 hours per week.

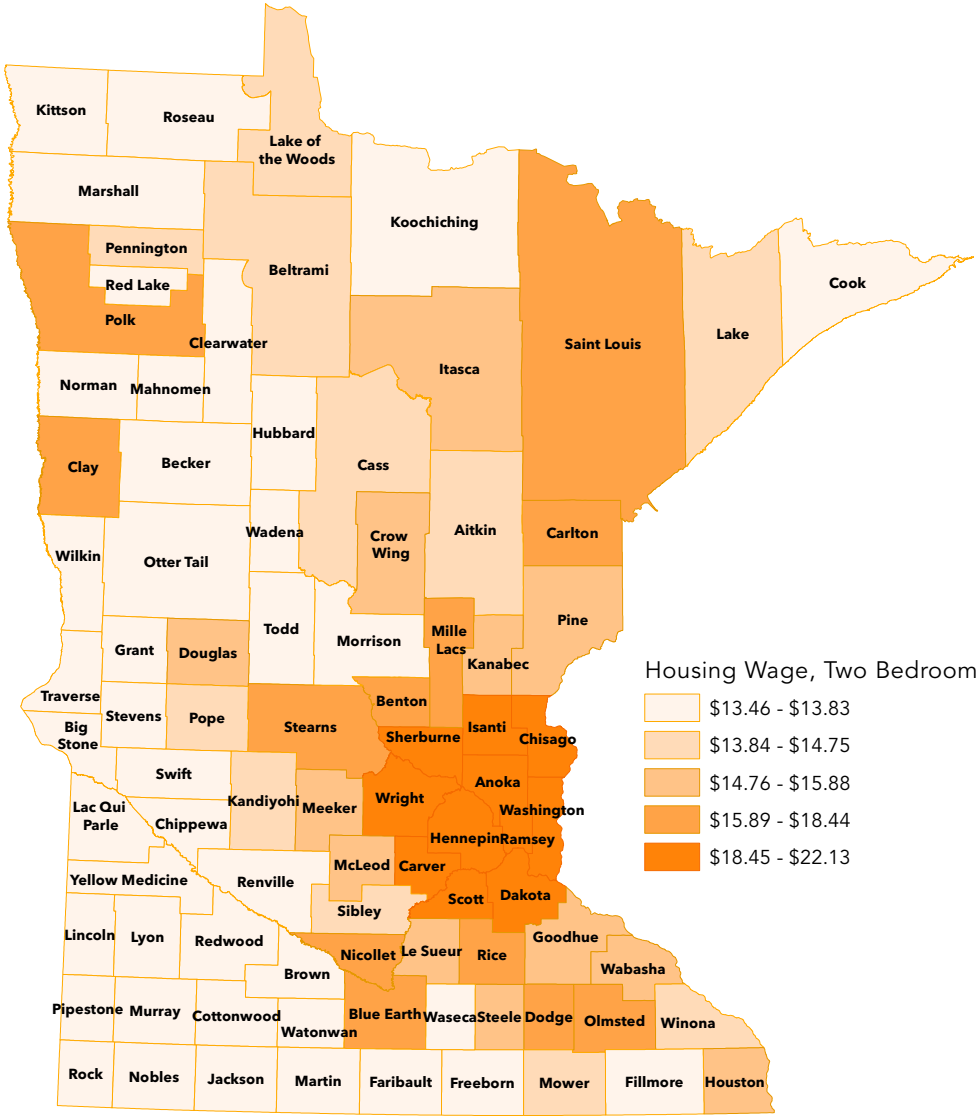
Occupations projected to grow can't afford even a one-bedroom apartment.

Currently, **only two** of the top 10 most in-demand jobs in Minnesota pay enough for a full-time worker to afford two-bedroom rent, while six of the top 10 jobs pay less than is needed to afford even a one-bedroom apartment. Over the next decade, the top five positions with the most projected job openings all earn median incomes less than $30,000 per year. Collectively, these positions are projected to gain nearly 135,000 employees. The top two growing jobs (Home Health Aides and Personal Care Aides) earn median incomes under $29,100 annually. (Source: MN DEED)

MEDIAN WAGES FOR THE STATE'S MOST IN-DEMAND JOBS



"HOUSING WAGE" – WAGE NECESSARY TO AFFORD A TWO-BEDROOM APARTMENT



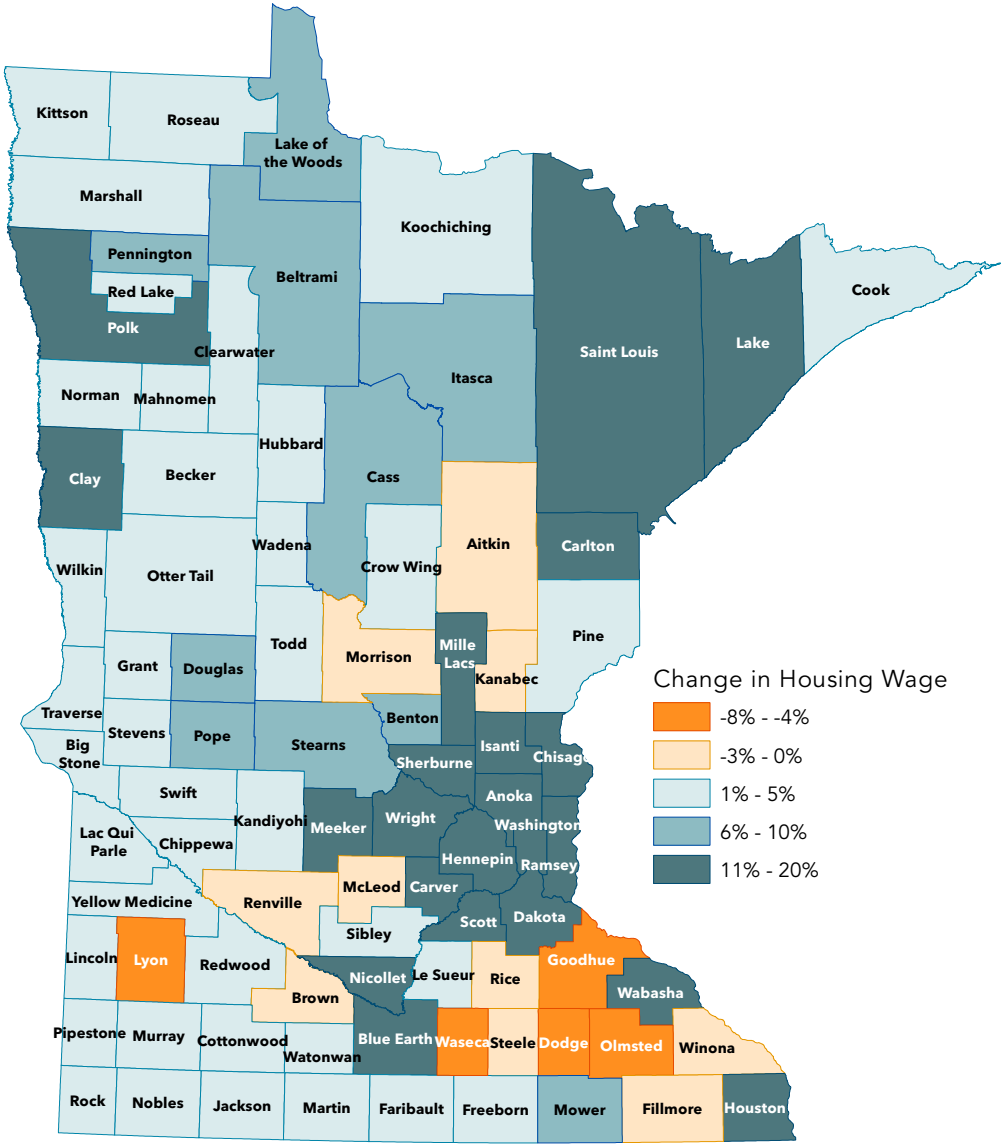
The housing wage represents what Minnesota workers need to earn to afford rent without paying more than 30 percent of their income on housing. In 2019, a Minnesotan would need to earn an annual income of $41,061 to afford a modest two-bedroom apartment. Yet, the median renter in Minnesota earns approximately $38,089 – or is short by about $3,000 annually. With the housing wage at $19.74 per hour for a modest two-bedroom apartment and $15.59 for a modest one-bedroom apartment, rent is out of reach for workers in the vast majority of Minnesota counties.

From 2018 to 2019, the state housing wage **increased by 3 percent** (adjusted for inflation) – a more significant rate of change compared to the 1 percent increase from 2017 to 2018.

Compared to the state average of $19.74, the gap between the **non-metro housing wage** and average state housing wage is $5 or more per hour ($14.36 for a two-bedroom apartment).

The **highest housing wage** in the state is located in the counties within the greater Minneapolis / St. Paul metro area, at $22.13 per hour – or $46,040 annually – to afford a modest two-bedroom apartment.

INCREASE IN HOUSING WAGE FROM 2009 TO 2019



Across the state, the housing wage has increased significantly over the past decade putting rent out of reach for more and more Minnesotans. In 2009, the housing wage for a modest two-bedroom apartment in Minnesota was $15.12. Ten years later, the wage has risen 30 percent to $19.74. Even adjusted for inflation, that's an increase of 9.3 percent.

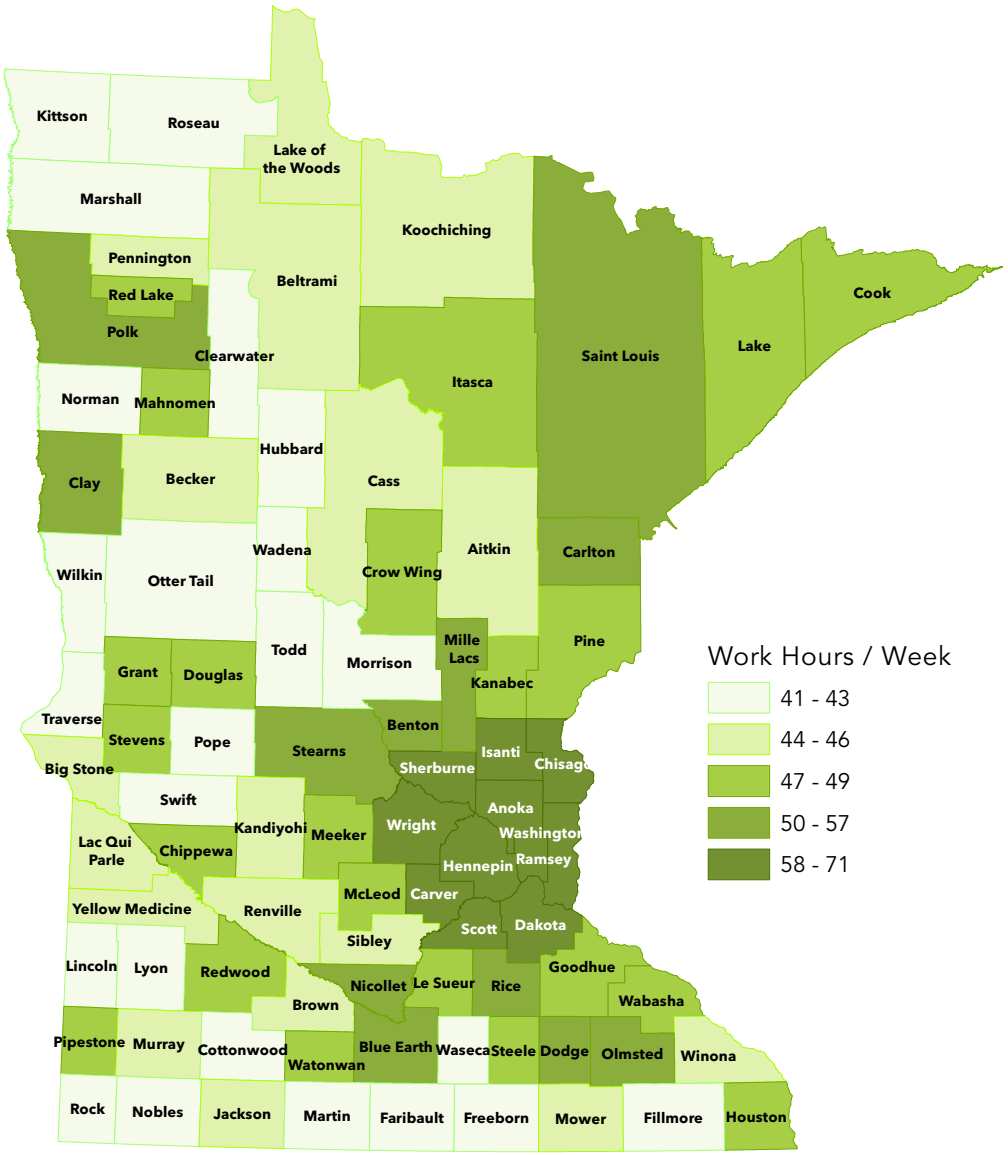
Of Minnesota's **major metro areas** – Duluth, Fargo, Grand Forks, La Crosse, Minneapolis/St. Paul, Rochester, and St Cloud – Grand Forks continues to see the steepest increase in the housing wage for a two-bedroom apartment, rising by 19 percent after adjusting for inflation since 2009. The Duluth metro area trails just after Grand Forks, with an 18 percent increase over the past ten years.

Non-metro areas in Minnesota have seen a much smaller increase of just one percent (adjusted for inflation) for the housing wage over the past 10 years.

At the **county level**, Nicollet County has experienced the steepest increase in two-bedroom housing wage, jumping 20 percent since 2009 (adjusted for inflation). In this county, the hourly housing wage has risen from $12.48 to $17.77.

After adjusting for inflation, the housing wage for a two-bedroom apartment declined in fourteen southern and central counties – Waseca, Goodhue, Dodge, Olmsted, Lyon, Rice, Steele, Winona, Aitkin, McLeod, Kanabec, Fillmore, Renville and Morrison.

HOURS AT MINIMUM WAGE TO AFFORD 1 BEDROOM APARTMENT



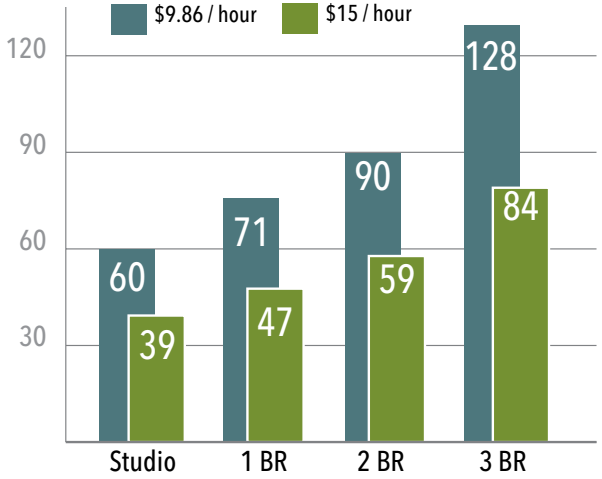
A minimum wage earner in Minnesota must work more than one full-time job in every county in the state to be able to afford rent for a one-bedroom apartment. Statewide, a one-bedroom apartment costs $141 more per month, or $1,692 annually, than a minimum wage earner can afford.

Ten years ago, when the minimum wage in Minnesota was $6.55, it would have taken 75 hours per week to afford a one-bedroom apartment. Since then, Minnesota has increased its minimum wage above the federal minimum wage to $9.86, resulting in a drop to 63 hours per week.

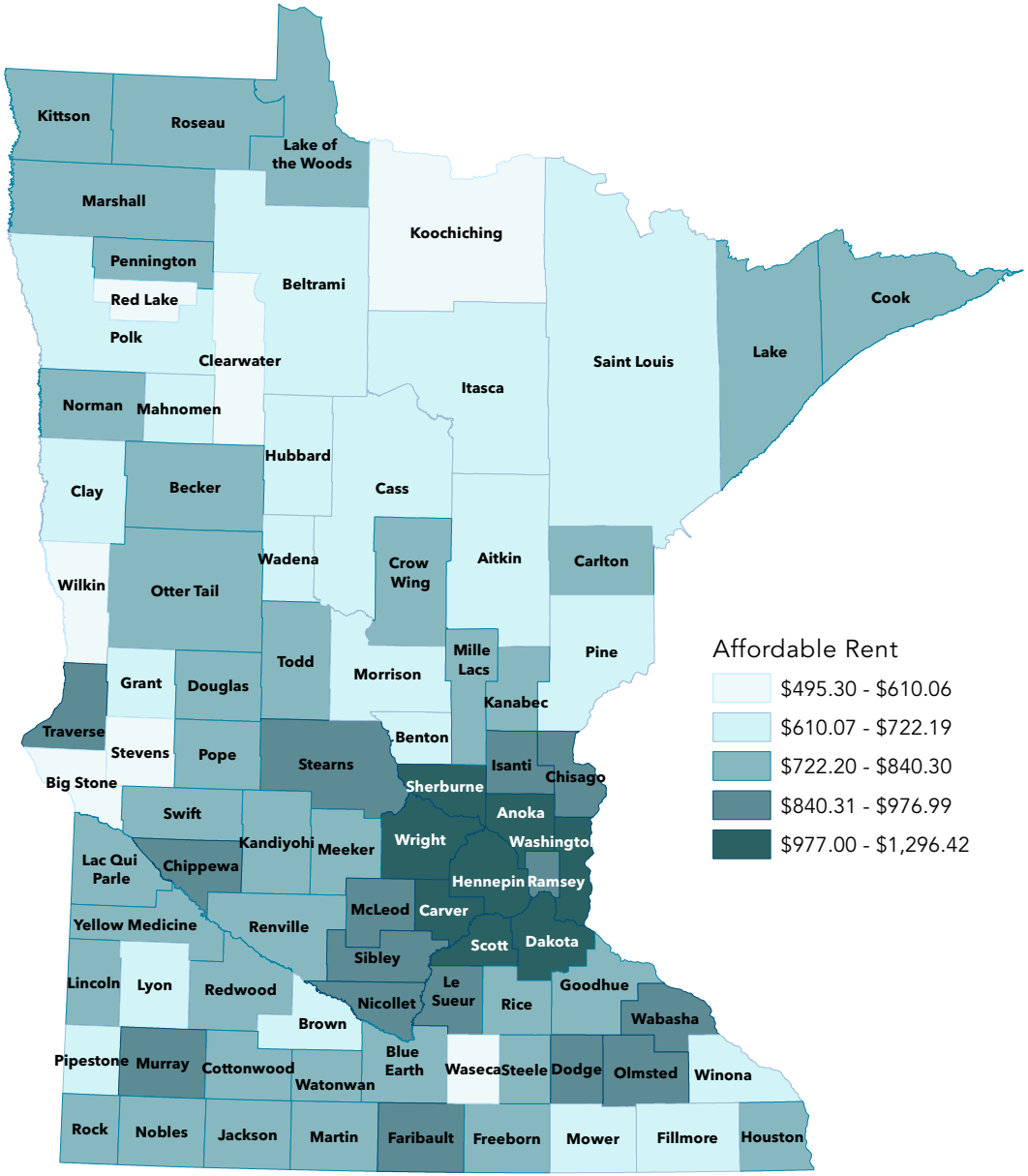
In non-metro areas, minimum wage workers must work **45 hours per week** to afford a modest one-bedroom apartment, and **58 hours per week** for a two-bedroom.

Minimum wage workers in the Twin Cities metropolitan area must work **71 hours per week** to afford a modest one-bedroom apartment and **90 hours per week** for a two-bedroom – the highest number of hours for a major metropolitan area in the state. Compares to last year, workers must work 2-3 hours more per week to afford their apartment.

Hours of work at minimum wage to afford rent in the Twin Cities



RENT AFFORDABLE TO MEDIAN-INCOME RENTER



In 49 percent of Minnesota counties, the median-income renter can't afford rent for a two-bedroom apartment.

For the median-income renter household in Minnesota, an affordable rent – one that does not exceed 30 percent of a household's monthly income – is $952 per month. To afford a modest two-bedroom apartment, the median-income renter must pay $75 more each month than they can afford. At the state level, Minnesota median-income renter households would need an eight percent raise to afford rent for a modest two-bedroom apartment.

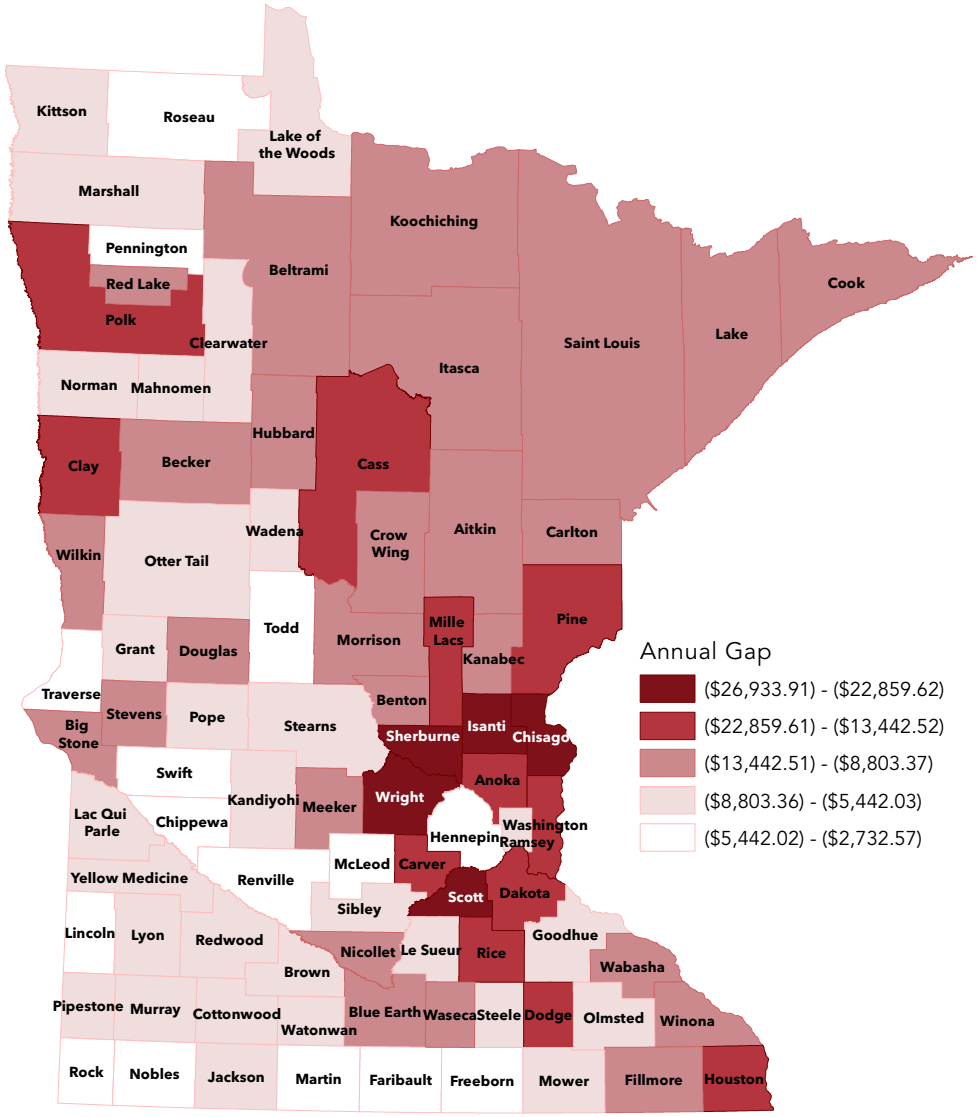
In contrast to the $952 affordable to the median-income renter at the statewide level, the median-income renter household in **non-metro Minnesota** can afford far less – just $743 per month.

Chisago and Ramsey Counties currently have the largest gap in the state between renter median income and rent for a two-bedroom apartment, adding up annually to a shortage of $2,916 to $3,552. In total, there are 23 counties where, to afford a modest two-bedroom, **the median income renter must pay over $1000 more annually than they can afford.**

Compared to median-income renters statewide, median-income renters in Washington County can afford the **highest rent in the state.**

Median-income renters in Koochiching County can only afford to pay $495 per month for rent, the **lowest level in the state.**

DIFFERENCE BETWEEN THE AVERAGE WORKER INCOME AND INCOME NEEDED TO AFFORD A 2-BEDROOM APARTMENT

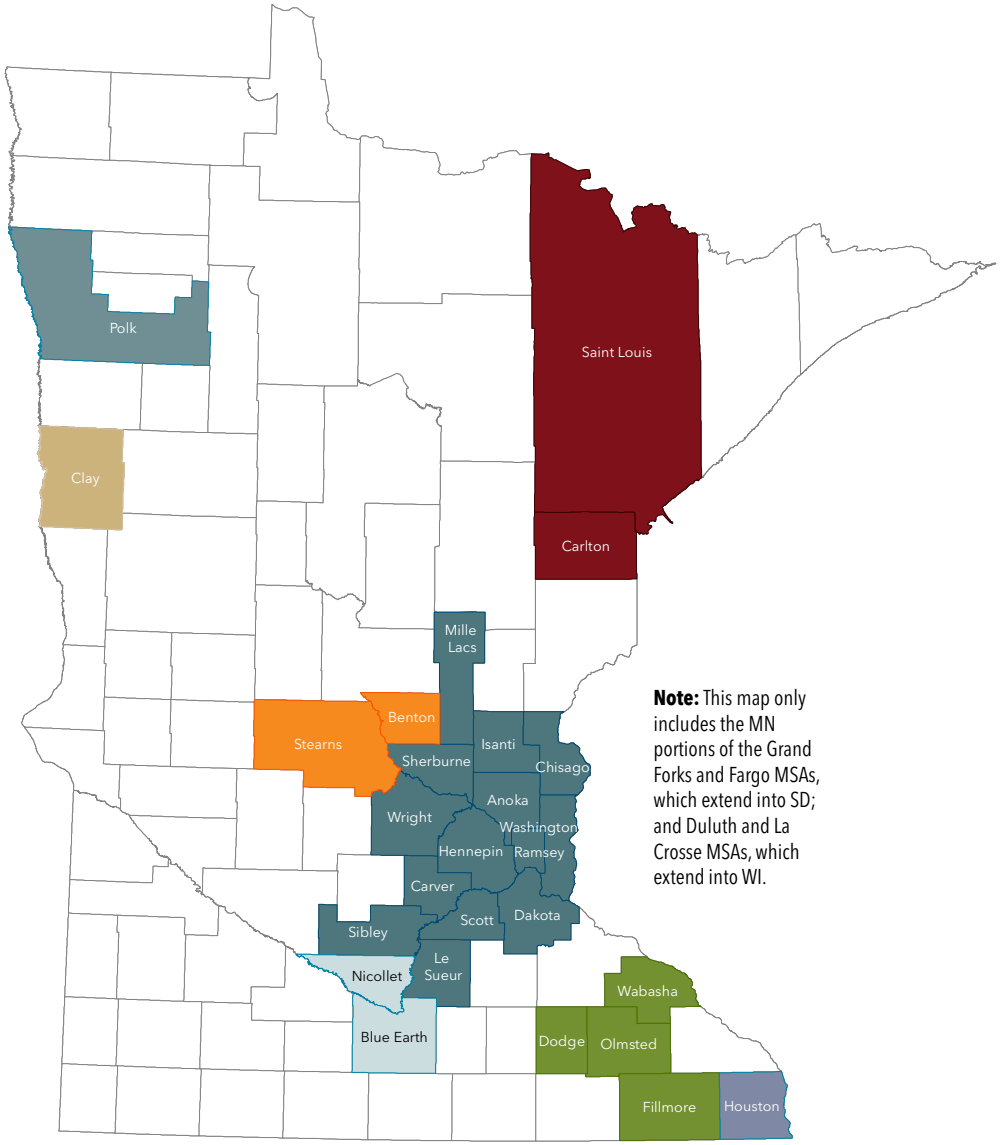


In every county in the state, the average worker would need to earn at least $2,733 – and as much as $26,934 – more per year to afford a two-bedroom apartment. And, while two-bedroom apartments are out of reach in every county, even one-bedroom apartments are out of reach to the average worker income in 72 percent of counties.

In 87 percent of all counties, the annual gap between incomes and affordable rent exceeds $5,000.

In the counties with the most extreme gaps, renters would need to earn an additional $22,000 to nearly $27,000 annually to afford a two-bedroom apartment. The counties with the largest gaps include Chisago, Sherburne, Wright, Isanti, Scott and Washington counties. The gap is particularly stark in Chisago County, where an average worker income is short by $17,494 for the income needed to afford a modest one-bedroom.

MOST METRO AREAS UNAFFORDABLE TO AVERAGE INCOME RENTERS AND MINIMUM WAGE WORKERS

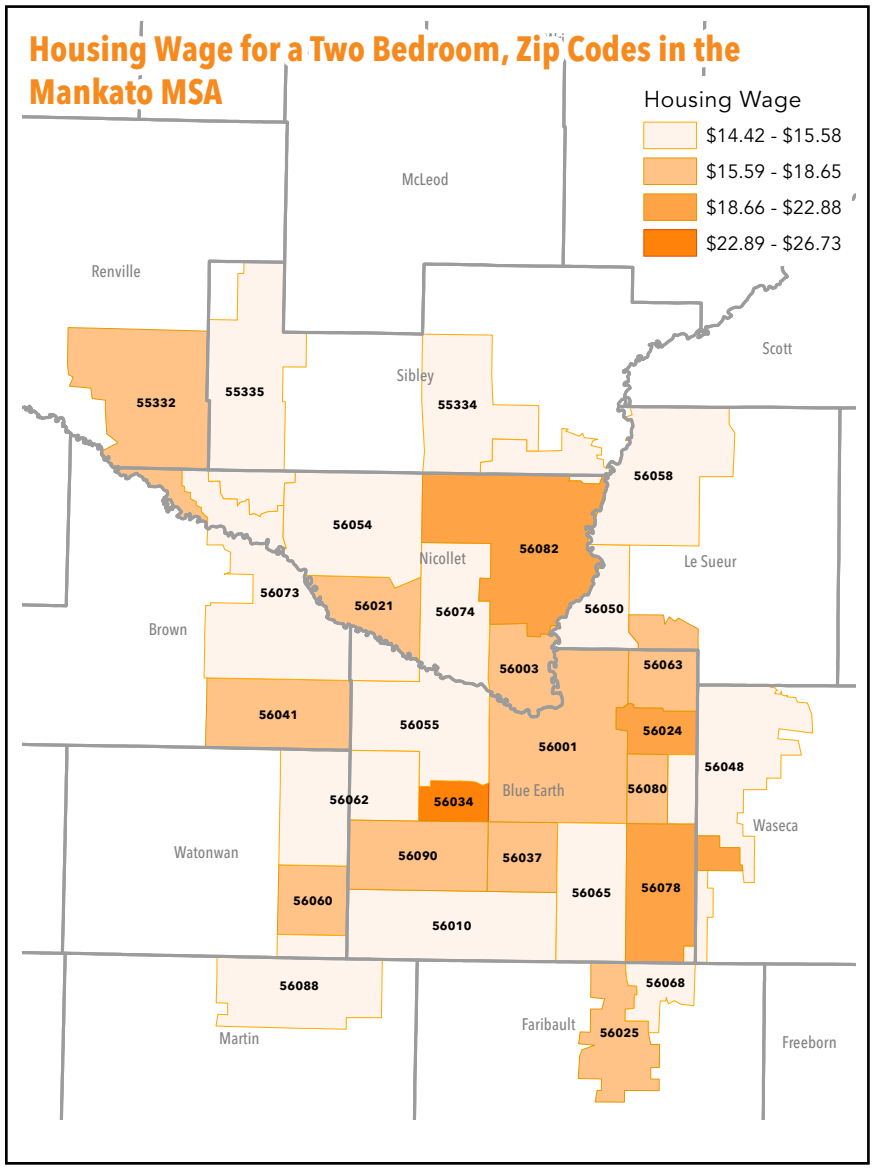


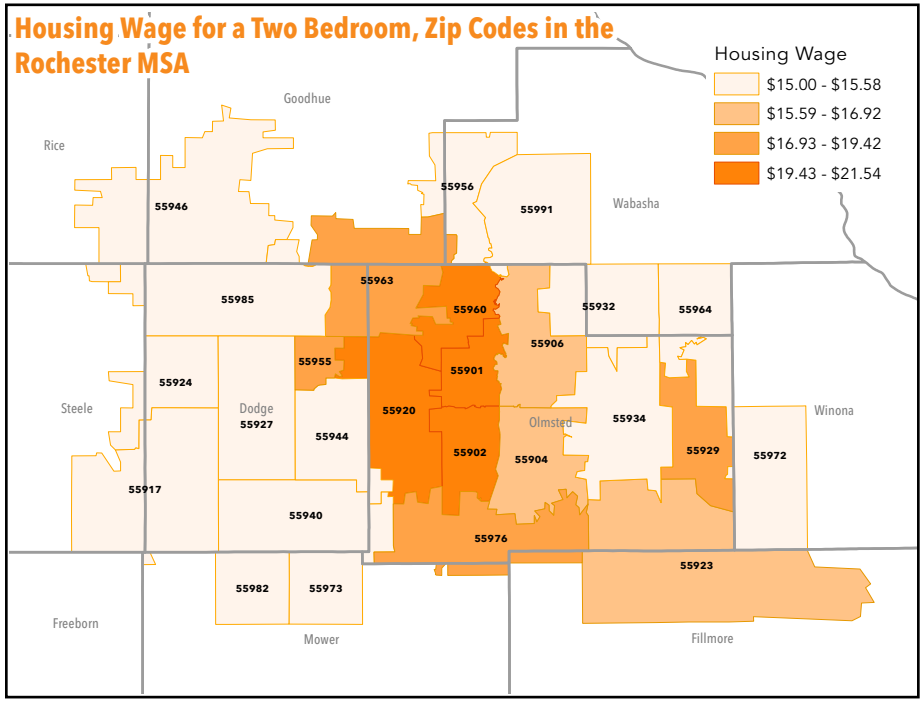
Note: This map only includes the MN portions of the Grand Forks and Fargo MSAs, which extend into SD; and Duluth and La Crosse MSAs, which extend into WI.

In many metro areas, the gap between wages and rent is particularly pronounced.

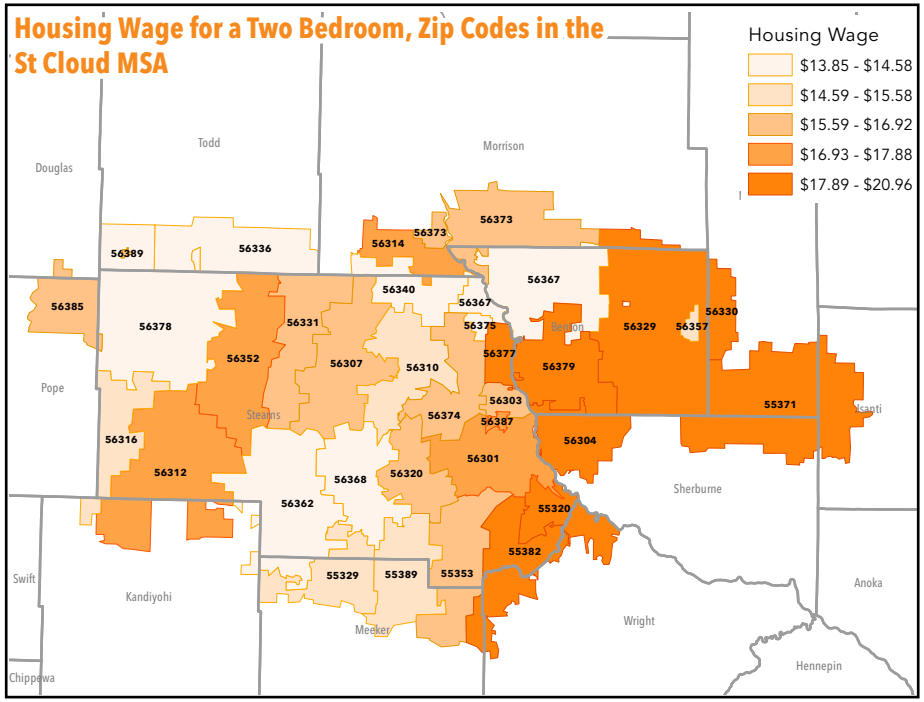
Since just last year, the housing wage in **Rochester** has increased by 12 percent, marking the highest rate of change of all the metro areas. **Fargo** has the starkest gap between what the average renter earns and income needed to afford a one-bedroom, at an annual deficiency of $10,865. **Minneapolis-Saint Paul** contains the highest housing wage in the state, with a full-time worker needing to earn at least $17.60/hour for a modest one-bedroom, and $22.13/hour for a two-bedroom.

METRO AREA	1-bedroom rent	2-bedroom rent	Min wage can afford
Duluth	$670	$871	$513
Fargo	$691	$859	$513
Grand Forks	$671	$870	$513
La Crosse-Onalaska	$624	$826	$513
Mankato	$715	$924	$513
Minneapolis-St Paul	$915	$1,151	$513
Rochester	$734	$959	$513
St. Cloud	$698	$855	$513

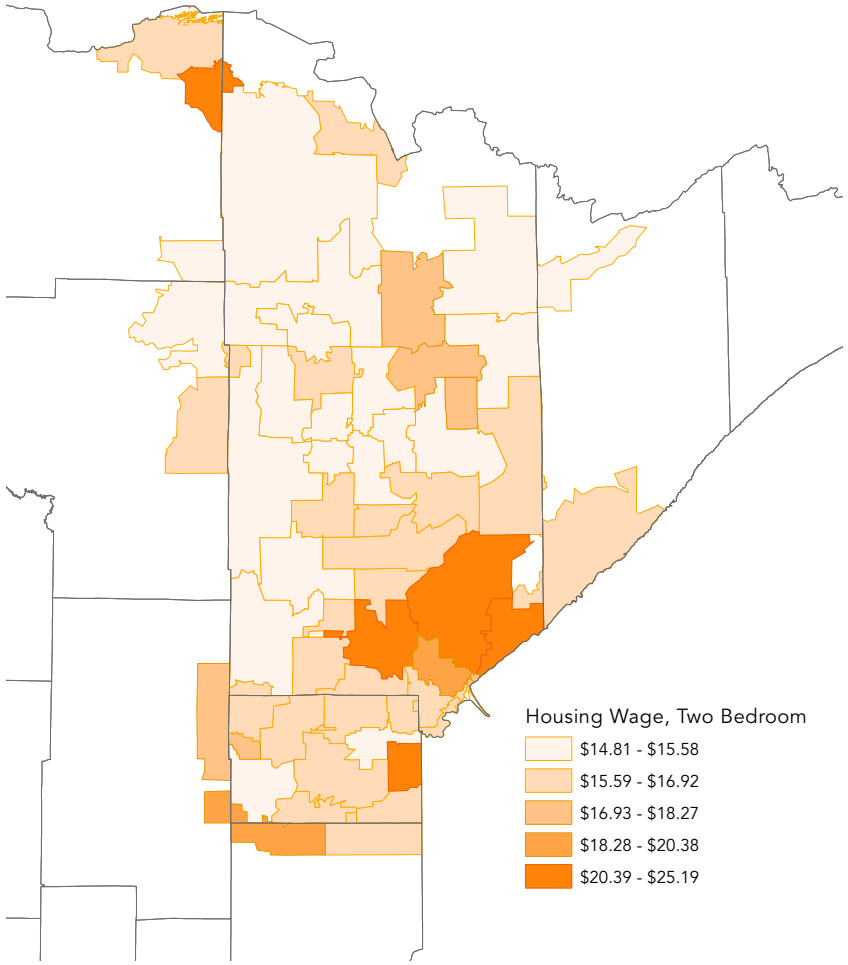

Housing Wage for a Two Bedroom, Zip Codes in the Mankato MSA
Housing Wage
$14.42 - $15.58
$15.59 - $18.65
$18.66 - $22.88
$22.89 - $26.73
McLeod
Renville
Scott
Sibley
Nicollet
Le Sueur
Brown
Blue Earth
Waseca
Watonwan
Martin
Faribault
Freeborn
55332
55335
55334
56058
56054
56082
56073
56021
56074
56050
56003
56063
56041
56055
56001
56024
56048
56062
56034
56080
56090
56037
56065
56078
56060
56010
56088
56068
56025


Housing Wage for a Two Bedroom, Zip Codes in the Rochester MSA
Housing Wage
$15.00 - $15.58
$15.59 - $16.92
$16.93 - $19.42
$19.43 - $21.54
Goodhue
Rice
Wabasha
Steele
Dodge
Olmsted
Winona
Freeborn
Mower
Fillmore
55946
55956
55991
55985
55963
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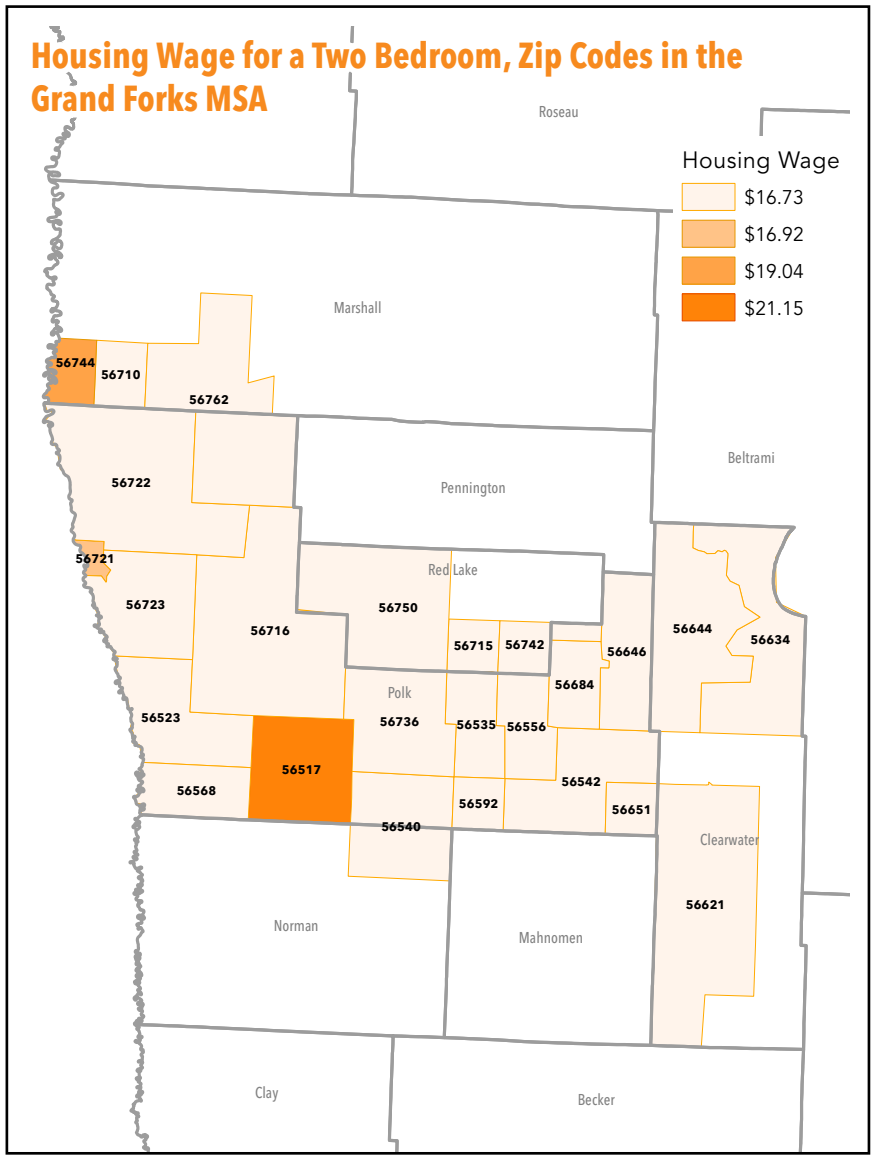
Housing Wage for a Two Bedroom, Zip Codes in the St Cloud MSA



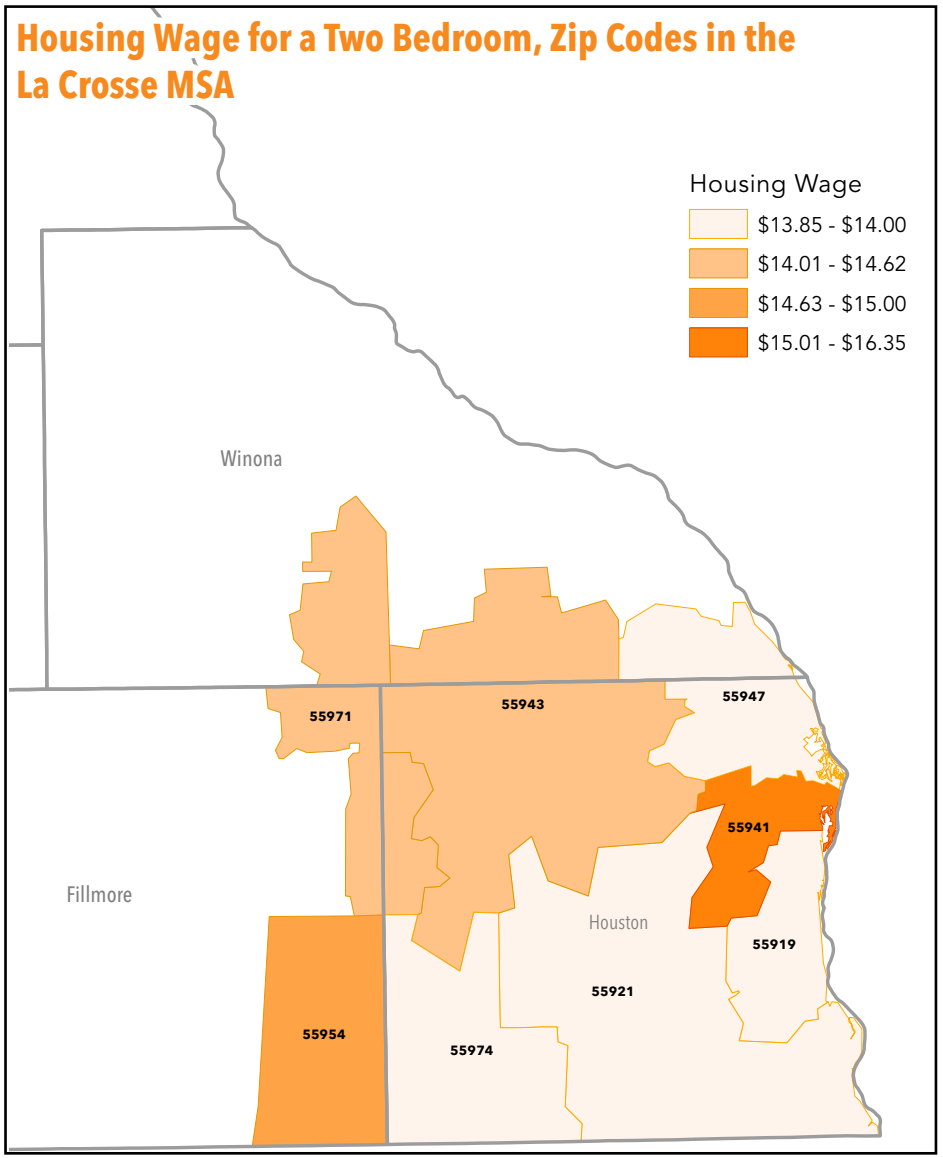
Housing Wage for a Two Bedroom, Zip Codes in the Duluth MSA



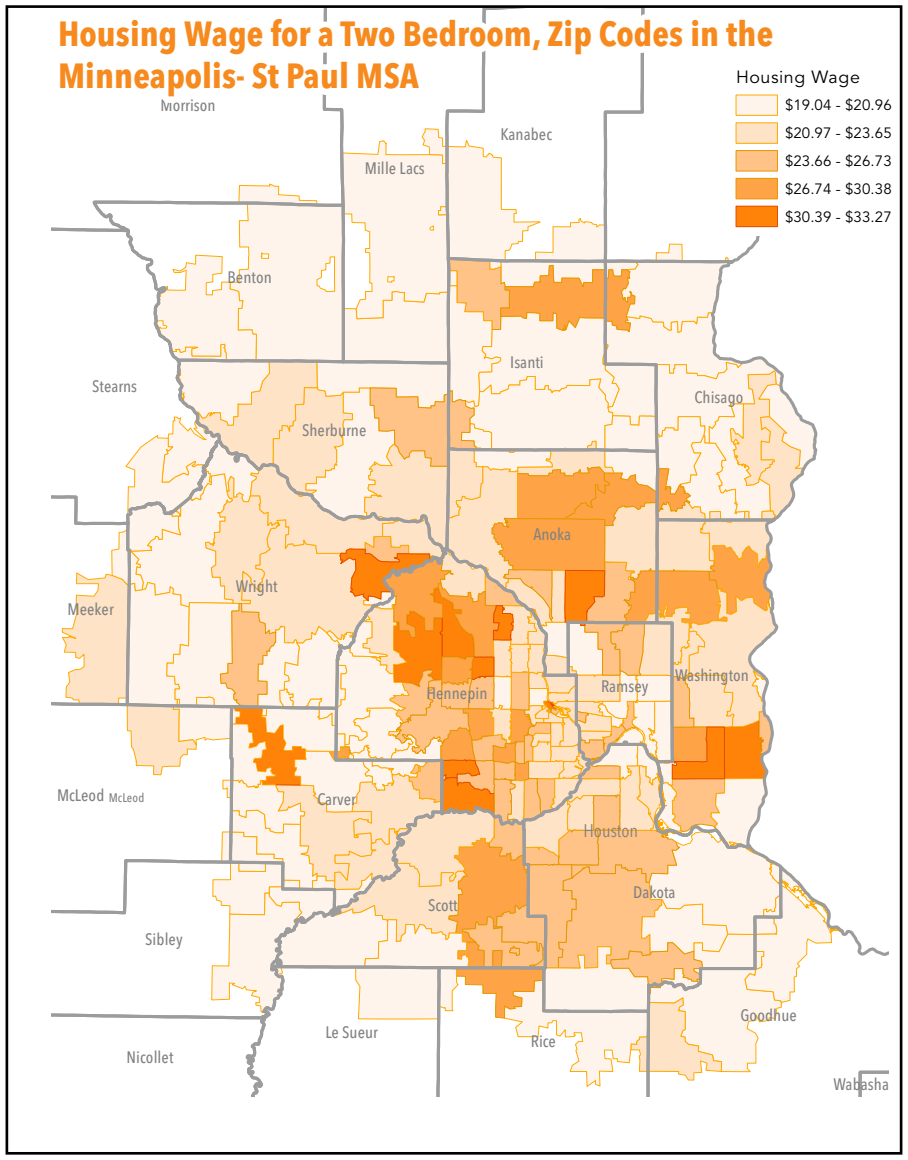
Housing Wage for a Two Bedroom, Zip Codes in the Grand Forks MSA



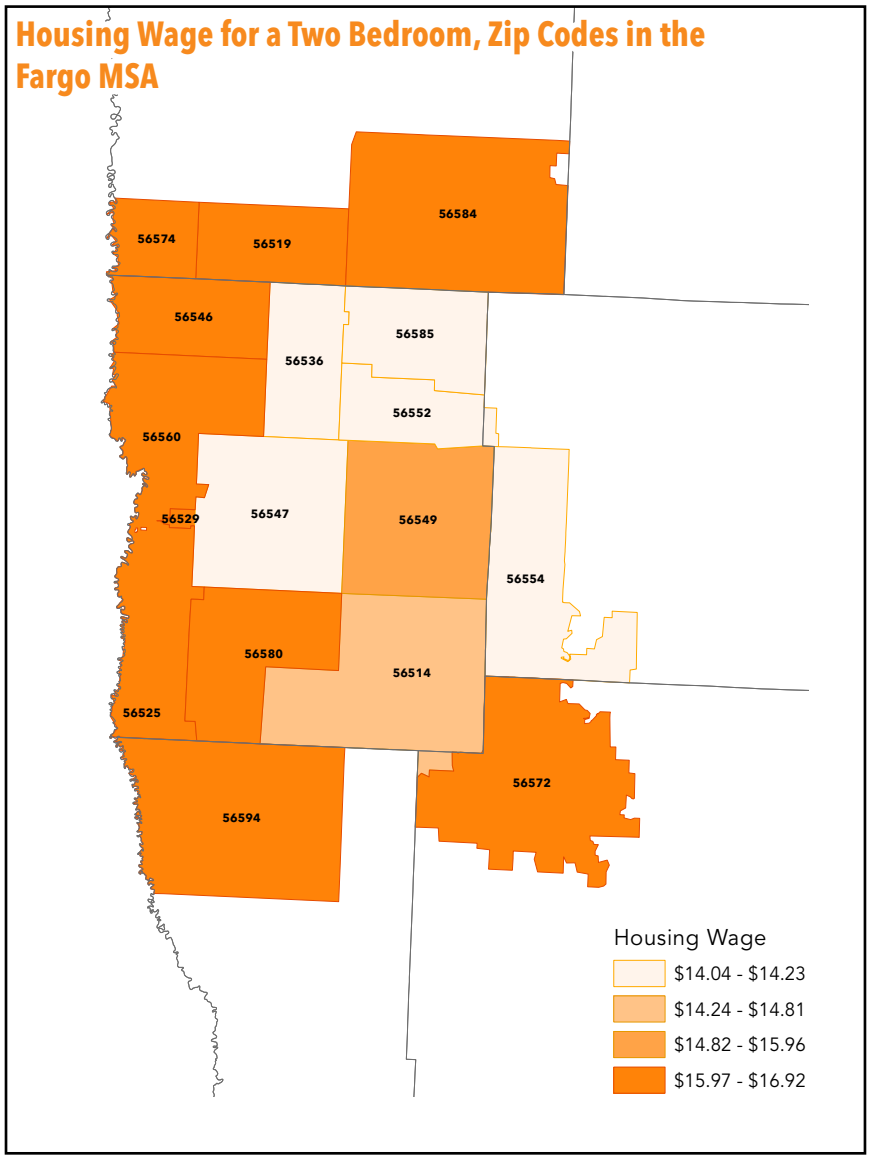
Housing Wage for a Two Bedroom, Zip Codes in the La Crosse MSA



Housing Wage for a Two Bedroom, Zip Codes in the Minneapolis- St Paul MSA



Housing Wage for a Two Bedroom, Zip Codes in the Fargo MSA



County	Hourly Wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Minnesota	$19.74	$1,027	$41,061	2	$89,318	$2,233	$26,795	$670	611,161	28	$15.53	$808	1.275
Minnesota Non-Metro	$14.36	$746	$29,860	1.45	$69,885	$1,747	$20,965	$524	119,095	24	$10.46	$544	1.375
Metro Areas													
Duluth MSA	$16.75	$871	$34,840	1.7	$71,900	$1,798	$21,570	$539	27,650	28	$10.84	$563	1.55
Fargo MSA	$16.52	$859	$34,360	1.7	$84,100	$2,103	$25,230	$631	7,339	31	$8.07	$420	2.05
Fillmore County HMFA	$13.46	$700	$28,000	1.4	$73,500	$1,838	$22,050	$551	1,741	20	$7.62	$396	1.775
Grand Forks MSA	$16.73	$870	$34,800	1.7	$78,500	$1,963	$23,550	$589	3,366	27	$8.67	$451	1.925
La Crosse-Onalaska MSA	$15.88	$826	$33,040	1.6	$78,600	$1,965	$23,580	$590	1,600	20	$8.48	$441	1.875
Le Sueur County HMFA	$15.23	$792	$31,680	1.55	$80,700	$2,018	$24,210	$605	1,966	18	$11.78	$612	1.3
Mankato-North Mankato MSA	$17.77	$924	$36,960	1.8	$78,500	$1,963	$23,550	$589	13,154	34	$11.52	$599	1.55
Mille Lacs County HMFA	$16.88	$878	$35,120	1.7	$64,000	$1,600	$19,200	$480	2,642	26	$9.57	$497	1.775
MSP-Bloomington HMFA	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	389,254	30	$17.65	$918	1.25
Rochester HMFA	$18.44	$959	$38,360	1.875	$93,800	$2,345	$28,140	$704	16,988	25	$14.86	$773	1.25
Sibley County HMFA	$14.17	$737	$29,480	1.425	$73,800	$1,845	$22,140	$554	1,305	22	$11.46	$596	1.225
St. Cloud MSA	$16.44	$855	$34,200	1.675	$76,300	$1,908	$22,890	$572	23,371	31	$12.72	$662	1.3

1: BR = Bedroom
2: FMR = Fiscal Year 2019 Fair Market Rate
3: This calculation uses the higher of the state or federal minimum wage. Local minimum wages are not used.
4: AMI = Fiscal Year 2019 Area Median Income
5: "Affordable" rents represent the generally accepted standard of spending not more than 30% of gross income on gross housing costs

County	Hourly Wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Aitkin	$14.37	$747	$29,880	1.45	$57,800	$1,445	$17,340	$434	1,345	17	$9.24	$480	1.55
Anoka	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	25,113	20	$14.07	$732	1.575
Becker	$13.79	$717	$28,680	1.4	$69,500	$1,738	$20,850	$521	2,951	22	$9.40	$489	1.475
Beltrami	$14.75	$767	$30,680	1.5	$58,300	$1,458	$17,490	$437	5,428	32	$10.39	$540	1.425
Benton	$16.44	$855	$34,200	1.675	$76,300	$1,908	$22,890	$572	5,007	31	$10.31	$536	1.6
Big Stone	$13.46	$700	$28,000	1.375	$67,200	$1,680	$20,160	$504	517	23	$7.71	$401	1.75
Blue Earth	$17.77	$924	$36,960	1.8	$78,500	$1,963	$23,550	$589	9,710	38	$11.58	$602	1.525
Brown	$13.46	$700	$28,000	1.375	$74,800	$1,870	$22,440	$561	2,364	22	$9.86	$513	1.375
Carlton	$16.75	$871	$34,840	1.7	$71,900	$1,798	$21,570	$539	2,726	20	$11.03	$573	1.525
Carver	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	6,647	19	$13.83	$719	1.6
Cass	$14.48	$753	$30,120	1.475	$59,000	$1,475	$17,700	$443	2,501	19	$7.56	$393	1.925
Chippewa	$13.46	$700	$28,000	1.375	$73,500	$1,838	$22,050	$551	1,493	30	$11.06	$575	1.225
Chisago	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	2,896	15	$9.19	$478	2.4
Clay County	$16.52	$859	$34,360	1.675	$84,100	$2,103	$25,230	$631	7,339	31	$8.07	$420	2.05
Clearwater	$13.46	$700	$28,000	1.375	$59,300	$1,483	$17,790	$445	701	20	$9.85	$512	1.375
Cook	$13.77	$716	$28,640	1.4	$67,800	$1,695	$20,340	$509	675	25	$7.71	$401	1.775
Cottonwood	$13.46	$700	$28,000	1.375	$62,600	$1,565	$18,780	$470	1,094	23	$10.22	$531	1.325
Crow Wing	$15.56	$809	$32,360	1.575	$67,300	$1,683	$20,190	$505	6,394	24	$10.34	$538	1.5
Dakota	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	40,719	26	$14.75	$767	1.5
Dodge	$18.44	$959	$38,360	1.875	$93,800	$2,345	$28,140	$704	1,348	18	$11.73	$610	1.575
Douglas	$15.23	$792	$31,680	1.55	$76,300	$1,908	$22,890	$572	4,026	25	$10.68	$555	1.425
Faribault	$13.46	$700	$28,000	1.375	$63,800	$1,595	$19,140	$479	1,502	24	$12.14	$631	1.1
Fillmore	$13.46	$700	$28,000	1.375	$73,500	$1,838	$22,050	$551	1,741	20	$7.62	$396	1.775
Freeborn	$13.46	$700	$28,000	1.375	$64,600	$1,615	$19,380	$485	3,000	23	$12.15	$632	1.1
Goodhue	$15.13	$787	$31,480	1.525	$82,100	$2,053	$24,630	$616	4,910	25	$11.79	$613	1.275

County	Hourly Wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Grant	$13.46	$700	$28,000	1.375	$66,400	$1,660	$19,920	$498	525	21	$9.50	$494	1.425
Hennepin	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	187,587	38	$20.16	$1,048	1.1
Houston	$15.88	$826	$33,040	1.6	$78,600	$1,965	$23,580	$590	1,600	20	$8.48	$441	1.875
Hubbard	$13.46	$700	$28,000	1.375	$65,500	$1,638	$19,650	$491	1,546	18	$8.84	$459	1.525
Isanti	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	2,682	18	$10.98	$571	2.025
Itasca	$14.92	$776	$31,040	1.525	$61,600	$1,540	$18,480	$462	3,797	20	$9.85	$512	1.525
Jackson	$13.46	$700	$28,000	1.375	$74,000	$1,850	$22,200	$555	924	21	$10.49	$545	1.275
Kanabec	$15.38	$800	$32,000	1.55	$61,100	$1,528	$18,330	$458	1,176	19	$10.68	$555	1.45
Kandiyohi	$14.17	$737	$29,480	1.425	$71,600	$1,790	$21,480	$537	4,384	26	$10.36	$539	1.375
Kittson	$13.46	$700	$28,000	1.375	$71,600	$1,790	$21,480	$537	371	20	$9.82	$511	1.375
Koochiching	$13.46	$700	$28,000	1.375	$66,900	$1,673	$20,070	$502	1,200	21	$7.86	$409	1.725
Lac qui Parle	$13.46	$700	$28,000	1.375	$68,600	$1,715	$20,580	$515	619	20	$9.40	$489	1.425
Lake	$14.71	$765	$30,600	1.5	$69,800	$1,745	$20,940	$524	823	16	$10.39	$540	1.425
Lake of the Woods	$14.40	$749	$29,960	1.45	$67,100	$1,678	$20,130	$503	282	18	$10.28	$535	1.4
Le Sueur	$15.23	$792	$31,680	1.55	$80,700	$2,018	$24,210	$605	1,966	18	$11.78	$612	1.3
Lincoln	$13.46	$700	$28,000	1.375	$68,600	$1,715	$20,580	$515	525	21	$10.87	$565	1.25
Lyon	$13.46	$700	$28,000	1.375	$75,700	$1,893	$22,710	$568	3,198	32	$10.05	$523	1.35
Mahnomen	$13.46	$700	$28,000	1.375	$55,500	$1,388	$16,650	$416	592	30	$10.48	$545	1.275
Marshall	$13.46	$700	$28,000	1.375	$72,900	$1,823	$21,870	$547	749	19	$10.84	$564	1.25
Martin	$13.46	$700	$28,000	1.375	$66,600	$1,665	$19,980	$500	2,207	25	$11.45	$595	1.175
McLeod	$15.00	$780	$31,200	1.525	$74,200	$1,855	$22,260	$557	3,202	22	$12.46	$648	1.2
Meeker	$15.25	$793	$31,720	1.55	$74,100	$1,853	$22,230	$556	1,953	21	$9.63	$501	1.575
Mille Lacs	$16.88	$878	$35,120	1.7	$64,000	$1,600	$19,200	$480	2,642	26	$9.57	$497	1.775
Morrison	$13.46	$700	$28,000	1.375	$69,000	$1,725	$20,700	$518	2,756	21	$7.94	$413	1.7

County	Hourly Wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Mower	$14.56	$757	$30,280	1.475	$72,400	$1,810	$21,720	$543	4,150	27	$11.24	$585	1.3
Murray	$13.46	$700	$28,000	1.375	$72,800	$1,820	$21,840	$546	693	19	$10.79	$561	1.25
Nicollet	$17.77	$924	$36,960	1.8	$78,500	$1,963	$23,550	$589	3,444	27	$11.34	$590	1.575
Nobles	$13.83	$719	$28,760	1.4	$65,000	$1,625	$19,500	$488	2,285	29	$12.00	$624	1.15
Norman	$13.46	$700	$28,000	1.375	$66,400	$1,660	$19,920	$498	521	19	$10.26	$534	1.3
Olmsted	$18.44	$959	$38,360	1.875	$93,800	$2,345	$28,140	$704	15,640	26	$15.02	$781	1.225
Otter Tail	$13.56	$705	$28,200	1.375	$70,500	$1,763	$21,150	$529	5,148	21	$9.94	$517	1.375
Pennington	$14.23	$740	$29,600	1.45	$70,800	$1,770	$21,240	$531	1,553	26	$12.57	$654	1.125
Pine	$15.08	$784	$31,360	1.525	$59,800	$1,495	$17,940	$449	2,318	22	$7.16	$372	2.1
Pipestone	$13.46	$700	$28,000	1.375	$63,800	$1,595	$19,140	$479	1,010	25	$10.15	$528	1.325
Polk	$16.73	$870	$34,800	1.7	$78,500	$1,963	$23,550	$589	3,366	27	$8.67	$451	1.925
Pope	$13.96	$726	$29,040	1.425	$73,800	$1,845	$22,140	$554	1,017	21	$10.66	$555	1.3
Ramsey	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	84,782	41	$18.11	$942	1.225
Red Lake	$13.46	$700	$28,000	1.375	$73,900	$1,848	$22,170	$554	309	18	$7.59	$395	1.775
Redwood	$13.46	$700	$28,000	1.375	$68,500	$1,713	$20,550	$514	1,439	23	$10.83	$563	1.25
Renville	$13.46	$700	$28,000	1.375	$72,400	$1,810	$21,720	$543	1,275	21	$10.96	$570	1.225
Rice	$17.13	$891	$35,640	1.75	$88,000	$2,200	$26,400	$660	5,887	26	$10.48	$545	1.625
Rock	$13.46	$700	$28,000	1.375	$68,200	$1,705	$20,460	$512	1,018	26	$11.10	$577	1.2
Roseau	$13.63	$709	$28,360	1.375	$70,900	$1,773	$21,270	$532	1,306	21	$12.11	$630	1.125
Scott	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	8,145	17	$11.14	$580	1.975
Sherburne	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	5,261	17	$10.51	$547	2.1
Sibley	$14.17	$737	$29,480	1.425	$73,800	$1,845	$22,140	$554	1,305	22	$11.46	$596	1.225
St. Louis	$16.75	$871	$34,840	1.7	$71,900	$1,798	$21,570	$539	24,924	29	$10.82	$562	1.55
Stearns	$16.44	$855	$34,200	1.675	$76,300	$1,908	$22,890	$572	18,364	31	$13.22	$688	1.25

County	Hourly Wage needed to afford 2 BR[1] FMR[2]	2 BR FMR	Annual income needed to afford 2 BR FMR	Full-time jobs at minimum wage needed to afford 2 BR FMR[3]	Annual AMI[4]	Monthly rent affordable at AMI[5]	30% of AMI	Monthly rent affordable at 30% of AMI	Renter households (2013-2017)	% of households (2013-2017)	Estimated hourly mean renter wage (2019)	Monthly rent affordable at mean renter wage	Full-time jobs at mean renter wage needed to afford 2 BR FMR
Steele	$15.33	$797	$31,880	1.55	$78,500	$1,963	$23,550	$589	3,400	24	$11.58	$602	1.325
Stevens	$13.46	$700	$28,000	1.375	$77,500	$1,938	$23,250	$581	1,217	34	$8.42	$438	1.6
Swift	$13.46	$700	$28,000	1.375	$65,300	$1,633	$19,590	$490	1,300	31	$11.65	$606	1.15
Todd	$13.46	$700	$28,000	1.375	$61,500	$1,538	$18,450	$461	1,781	18	$11.49	$598	1.175
Traverse	$13.46	$700	$28,000	1.375	$67,200	$1,680	$20,160	$504	309	20	$11.64	$605	1.15
Wabasha	$14.98	$779	$31,160	1.525	$75,900	$1,898	$22,770	$569	1,690	19	$10.34	$537	1.45
Wadena	$13.46	$700	$28,000	1.375	$55,500	$1,388	$16,650	$416	1,277	22	$10.67	$555	1.25
Waseca	$13.46	$700	$28,000	1.375	$74,900	$1,873	$22,470	$562	1,637	22	$8.48	$441	1.6
Washington	$22.13	$1,151	$46,040	2.25	$100,000	$2,500	$30,000	$750	17,241	19	$12.88	$670	1.725
Watonwan	$13.46	$700	$28,000	1.375	$65,700	$1,643	$19,710	$493	1,146	26	$10.59	$551	1.275
Wilkin	$13.46	$700	$28,000	1.375	$69,600	$1,740	$20,880	$522	684	24	$7.93	$413	1.7
Winona	$14.44	$751	$30,040	1.475	$75,600	$1,890	$22,680	$567	5,766	30	$9.90	$515	1.45

* A note on average vs median income: Average income calculations reflect the entire range of incomes within a certain area, which can skew these calculations toward outliers. Median income calculations reflect the middle-point of a range of incomes for a certain area, and are less likely to be skewed by outliers. Because there is significant income variation in most communities, with clusters of extremely high- and low-income households at either end of the spectrum, median income calculations represent a more conservative estimate of a typical household's income. In this report, "average renter wage" is derived from the average weekly wages from the 2017 Quarterly Census of Employment and Wages divided by 40 (hours per work week). This overall wage is adjusted by the national ratio of renter household income to total household income reported in ACS 2013-2017.

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Out of Reach Minnesota is released jointly by the Minnesota Housing Partnership and the National Low Income Housing Coalition (NLIHC), a Washington, D.C.-based organization dedicated solely to achieving socially just public policy that assures people with the lowest incomes in the United States have affordable and decent homes. Contact Gabriela Norton at gabriela.norton@mhponline.org for assistance in accessing or analyzing Out of Reach data for any county or metro area of Minnesota – select metro zip codes.