

Out of Reach 2015

MINNESOTA

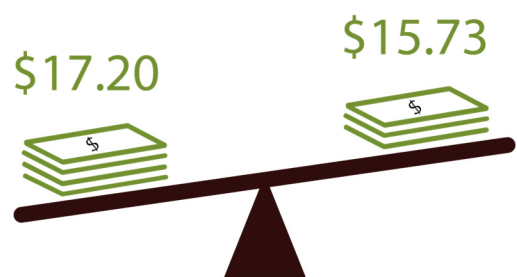


Out of Reach, produced annually by the National Low Income Housing Coalition, looks at the gap between what rental housing costs, and what renters earn. This Minnesota report is produced by the Minnesota Housing Partnership using the national *Out of Reach* data. In 2015, there are no Minnesota counties in which one-bedroom apartments are affordable to minimum wage earners. Two-bedroom apartments are also unaffordable to many renters. Minnesota is among the worst in the Midwest for rental affordability.

Renters' incomes too low for a modest two-bedroom apartment in Minnesota

For 2015, the Fair Market Rent (FMR) for a two-bedroom apartment in Minnesota is \$894. In order to afford this level of rent and utilities – without paying more than 30% of their income for housing – a family must earn \$35,767 annually. This requires working 40 hours/week year-round at the **Housing Wage** of **\$17.20**.

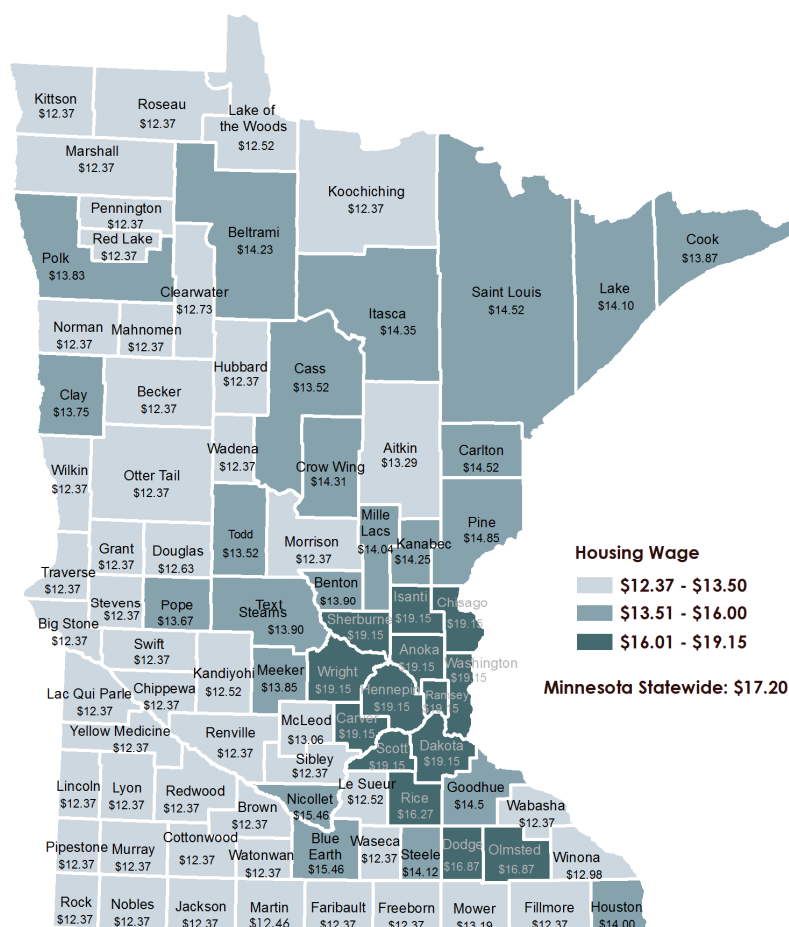
Yet the median household income for Minnesota renters, which is \$32,716, is equivalent to a single full-time worker earning only **\$15.73** per hour, year round.



Full time "Housing Wage" to afford modest 2-BR apt, MN

Renter household median income equivalent, MN

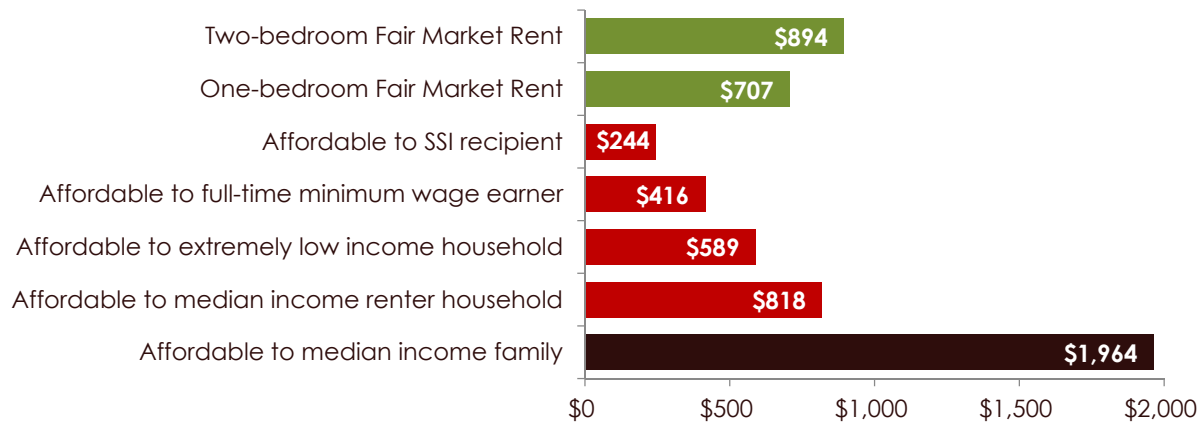
Housing Wage: Full-Time Hourly Wage Required to Afford a Two-Bedroom Apartment at Fair Market Rent, 2015



For Minnesota counties, the **Housing Wage** ranges from **\$12.37** to **\$19.15** per hour.

Lower-income workers cannot easily make going rents

Minnesota fair market rents are unaffordable to many renters. Compare average fair market rents to what various renters can afford at their incomes levels, without paying over 30% of their income for housing.



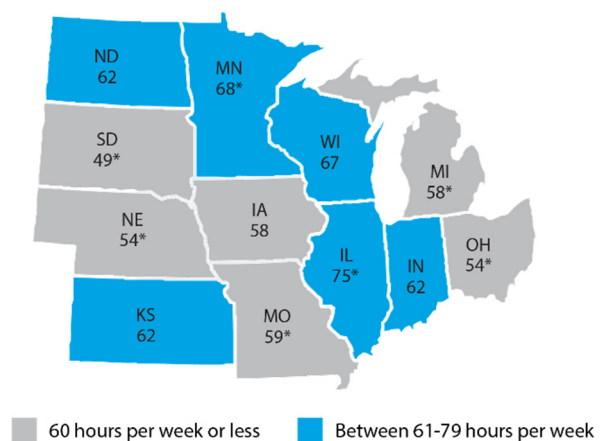
Even a median income renter household falls short of being able to afford a modest two-bedroom apartment, on average. People with disabilities living on SSI and other low income people cannot afford even a one-bedroom apartment.

One-bedroom apartments: Out of reach to minimum wage workers

In Minnesota, a minimum wage worker currently earns \$8.00 per hour. In order to afford the fair market rent for a one-bedroom apartment, **a minimum wage earner must work 68 hours per week, 52 weeks per year.**

With Minnesota's recent hike in the state minimum wage, minimum wage workers now fare second worst in the Midwest, rather than worst, when it comes to housing affordability. Minimum wage workers in other Midwestern states would need to work between 49 and 75 hours per week, compared to Minnesota's 68.

HOURS AT MINIMUM WAGE NEEDED TO AFFORD 1-BR RENT, 2015



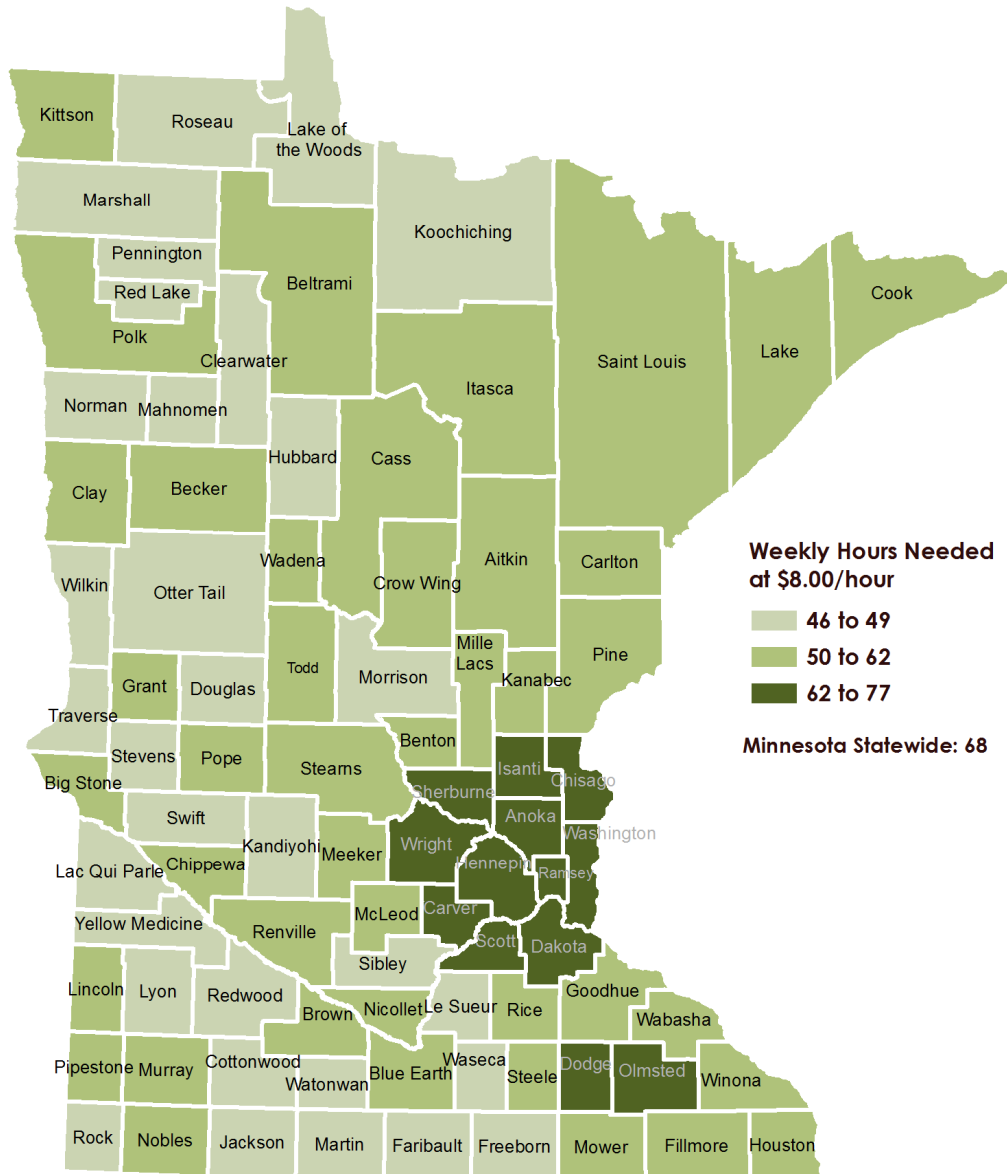
*State's minimum wage exceeds the federal minimum wage

Source: National Low Income Housing Coalition

One-bedroom apartments: Out of reach to minimum wage workers

For Minnesota's counties, to afford a one-bedroom apartment at the fair market rent, minimum wage workers would need to work between 46 and 77 hours per week.

Weekly Hours a Renter Must Work to Afford a One-Bedroom Apartment at the Minimum Wage, 2015



See the table pages for additional information about Minnesota's rental affordability by county and metro area.

Out of Reach MINNESOTA 2015 Tables



	1-Bedroom				2-Bedroom				Estimated renter median household income	Rent affordable at renter median income
	Fair Market Rent	Income needed to afford	Wage needed to afford (Housing Wage)	Min. wage work hours/ week needed to afford	Fair Market Rent	Income needed to afford	Wage needed to afford (Housing Wage)	Min. wage work hours/ week needed to afford		
STATE	\$707	\$28,296	\$13.60	68	\$894	\$35,767	\$17.20	86	\$32,716	\$818
NONMETRO	\$526	\$21,033	\$10.11	51	\$686	\$27,440	\$13.19	66	\$26,039	\$651
MN METRO AREAS										
Duluth MSA	\$574	\$22,960	\$11.04	55	\$755	\$30,200	\$14.52	73	\$22,343	\$559
Fargo MSA	\$553	\$22,120	\$10.63	53	\$715	\$28,600	\$13.75	69	\$26,141	\$654
Grand Forks MSA	\$537	\$21,480	\$10.33	52	\$719	\$28,760	\$13.83	69	\$26,415	\$660
La Crosse MSA	\$542	\$21,680	\$10.42	52	\$728	\$29,120	\$14.00	70	\$25,249	\$631
Mankato-North Mankato MSA	\$642	\$25,680	\$12.35	62	\$804	\$32,160	\$15.46	77	\$27,774	\$694
Minneapolis-St. Paul-Bloomington MSA	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$36,322	\$908
Rochester HMFA	\$651	\$26,040	\$12.52	63	\$877	\$35,080	\$16.87	84	\$33,363	\$834
St. Cloud MSA	\$603	\$24,120	\$11.60	58	\$723	\$28,920	\$13.90	70	\$29,768	\$744
Wabasha County HMFA	\$516	\$20,640	\$9.92	50	\$643	\$25,720	\$12.37	62	\$26,027	\$651

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COUNTIES										
Aitkin County	\$583	\$23,320	\$11.21	56	\$691	\$27,640	\$13.29	66	\$24,965	\$624
Anoka County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$37,236	\$931
Becker County	\$517	\$20,680	\$9.94	50	\$643	\$25,720	\$12.37	62	\$26,894	\$672
Beltrami County	\$563	\$22,520	\$10.83	54	\$740	\$29,600	\$14.23	71	\$24,298	\$607
Benton County	\$603	\$24,120	\$11.60	58	\$723	\$28,920	\$13.90	70	\$24,590	\$615
Big Stone County	\$541	\$21,640	\$10.40	52	\$643	\$25,720	\$12.37	62	\$23,530	\$588
Blue Earth County	\$642	\$25,680	\$12.35	62	\$804	\$32,160	\$15.46	77	\$24,530	\$613
Brown County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$26,386	\$660
Carlton County	\$574	\$22,960	\$11.04	55	\$755	\$30,200	\$14.52	73	\$23,616	\$590
Carver County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$38,253	\$956
Cass County	\$535	\$21,400	\$10.29	51	\$703	\$28,120	\$13.52	68	\$26,511	\$663
Chippewa County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$32,230	\$806
Chisago County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$28,293	\$707
Clay County	\$553	\$22,120	\$10.63	53	\$715	\$28,600	\$13.75	69	\$26,141	\$654
Clearwater County	\$489	\$19,560	\$9.40	47	\$662	\$26,480	\$12.73	64	\$20,800	\$520
Cook County	\$538	\$21,520	\$10.35	52	\$721	\$28,840	\$13.87	69	\$27,189	\$680
Cottonwood County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$22,286	\$557
Crow Wing County	\$550	\$22,000	\$10.58	53	\$744	\$29,760	\$14.31	72	\$27,437	\$686
Dakota County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$41,061	\$1,027
Dodge County	\$651	\$26,040	\$12.52	63	\$877	\$35,080	\$16.87	84	\$25,796	\$645
Douglas County	\$486	\$19,440	\$9.35	47	\$657	\$26,280	\$12.63	63	\$26,234	\$656
Faribault County	\$506	\$20,240	\$9.73	49	\$643	\$25,720	\$12.37	62	\$25,096	\$627
Fillmore County	\$540	\$21,600	\$10.38	52	\$643	\$25,720	\$12.37	62	\$27,825	\$696
Freeborn County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$27,822	\$696
Goodhue County	\$557	\$22,280	\$10.71	54	\$754	\$30,160	\$14.50	73	\$25,774	\$644
Grant County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$24,700	\$618
Hennepin County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$36,592	\$915
Houston County	\$542	\$21,680	\$10.42	52	\$728	\$29,120	\$14.00	70	\$25,249	\$631
Hubbard County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$24,050	\$601

For more information, contact Leigh Rosenberg, Minnesota Housing Partnership, 651-925-5543 or lrosenberg@mhponline.org. Also see "How to Use the Numbers/Where the Numbers Come From" on the National Low Income Housing Coalition (NLIHC) 2015 Out of Reach page at <http://nlihc.org/oor/2015>.

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Isanti County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$33,324	\$833
Itasca County	\$551	\$22,040	\$10.60	53	\$746	\$29,840	\$14.35	72	\$24,203	\$605
Jackson County	\$499	\$19,960	\$9.60	48	\$643	\$25,720	\$12.37	62	\$29,543	\$739
Kanabec County	\$548	\$21,920	\$10.54	53	\$741	\$29,640	\$14.25	71	\$29,652	\$741
Kandiyohi County	\$484	\$19,360	\$9.31	47	\$651	\$26,040	\$12.52	63	\$25,188	\$630
Kittson County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$24,592	\$615
Koochiching County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$20,009	\$500
Lac qui Parle County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$31,888	\$797
Lake County	\$542	\$21,680	\$10.42	52	\$733	\$29,320	\$14.10	70	\$23,910	\$598
Lake of the Woods County	\$481	\$19,240	\$9.25	46	\$651	\$26,040	\$12.52	63	\$26,988	\$675
Le Sueur County	\$481	\$19,240	\$9.25	46	\$651	\$26,040	\$12.52	63	\$32,437	\$811
Lincoln County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$25,620	\$641
Lyon County	\$487	\$19,480	\$9.37	47	\$643	\$25,720	\$12.37	62	\$26,131	\$653
Mahnomen County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$19,626	\$491
Marshall County	\$513	\$20,520	\$9.87	49	\$643	\$25,720	\$12.37	62	\$32,098	\$802
Martin County	\$479	\$19,160	\$9.21	46	\$648	\$25,920	\$12.46	62	\$25,009	\$625
McLeod County	\$517	\$20,680	\$9.94	50	\$679	\$27,160	\$13.06	65	\$28,055	\$701
Meeker County	\$595	\$23,800	\$11.44	57	\$720	\$28,800	\$13.85	69	\$28,893	\$722
Mille Lacs County	\$562	\$22,480	\$10.81	54	\$730	\$29,200	\$14.04	70	\$26,225	\$656
Morrison County	\$494	\$19,760	\$9.50	48	\$643	\$25,720	\$12.37	62	\$23,062	\$577
Mower County	\$523	\$20,920	\$10.06	50	\$686	\$27,440	\$13.19	66	\$22,591	\$565
Murray County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$34,053	\$851
Nicollet County	\$642	\$25,680	\$12.35	62	\$804	\$32,160	\$15.46	77	\$36,213	\$905
Nobles County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$28,466	\$712
Norman County	\$477	\$19,080	\$9.17	46	\$643	\$25,720	\$12.37	62	\$25,752	\$644
Olmsted County	\$651	\$26,040	\$12.52	63	\$877	\$35,080	\$16.87	84	\$33,909	\$848
Otter Tail County	\$512	\$20,480	\$9.85	49	\$643	\$25,720	\$12.37	62	\$22,274	\$557
Pennington County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$23,238	\$581
Pine County	\$599	\$23,960	\$11.52	58	\$772	\$30,880	\$14.85	74	\$26,831	\$671

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Pipestone County	\$542	\$21,680	\$10.42	52	\$643	\$25,720	\$12.37	62	\$25,054	\$626
Polk County	\$537	\$21,480	\$10.33	52	\$719	\$28,760	\$13.83	69	\$26,415	\$660
Pope County	\$526	\$21,040	\$10.12	51	\$711	\$28,440	\$13.67	68	\$28,485	\$712
Ramsey County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$31,711	\$793
Red Lake County	\$499	\$19,960	\$9.60	48	\$643	\$25,720	\$12.37	62	\$22,620	\$566
Redwood County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$28,365	\$709
Renville County	\$538	\$21,520	\$10.35	52	\$643	\$25,720	\$12.37	62	\$28,572	\$714
Rice County	\$625	\$25,000	\$12.02	60	\$846	\$33,840	\$16.27	81	\$28,869	\$722
Rock County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$25,870	\$647
Roseau County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$28,461	\$712
Scott County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$42,462	\$1,062
Sherburne County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$35,161	\$879
Sibley County	\$506	\$20,240	\$9.73	49	\$643	\$25,720	\$12.37	62	\$31,139	\$778
St. Louis County	\$574	\$22,960	\$11.04	55	\$755	\$30,200	\$14.52	73	\$22,186	\$555
Stearns County	\$603	\$24,120	\$11.60	58	\$723	\$28,920	\$13.90	70	\$31,245	\$781
Steele County	\$576	\$23,040	\$11.08	55	\$734	\$29,360	\$14.12	71	\$29,540	\$739
Stevens County	\$513	\$20,520	\$9.87	49	\$643	\$25,720	\$12.37	62	\$22,950	\$574
Swift County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$32,692	\$817
Todd County	\$520	\$20,800	\$10.00	50	\$703	\$28,120	\$13.52	68	\$22,929	\$573
Traverse County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$25,188	\$630
Wabasha County	\$516	\$20,640	\$9.92	50	\$643	\$25,720	\$12.37	62	\$26,027	\$651
Wadena County	\$540	\$21,600	\$10.38	52	\$643	\$25,720	\$12.37	62	\$21,053	\$526
Waseca County	\$475	\$19,000	\$9.13	46	\$643	\$25,720	\$12.37	62	\$28,154	\$704
Washington County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$44,501	\$1,113
Watonwan County	\$479	\$19,160	\$9.21	46	\$643	\$25,720	\$12.37	62	\$28,367	\$709
Wilkin County	\$485	\$19,400	\$9.33	47	\$643	\$25,720	\$12.37	62	\$20,038	\$501
Winona County	\$519	\$20,760	\$9.98	50	\$675	\$27,000	\$12.98	65	\$20,633	\$516
Wright County	\$796	\$31,840	\$15.31	77	\$996	\$39,840	\$19.15	96	\$34,121	\$853
Yellow Medicine County	\$484	\$19,360	\$9.31	47	\$643	\$25,720	\$12.37	62	\$29,800	\$745

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