Marshall County
NORTHWEST REGION | 3,953 HOUSEHOLDS

RENTER HOUSEHOLDS
749 | 19% of households

OWNER HOUSEHOLDS
3,204 | 81% of households

Many Minnesotans cannot afford a home.
Rent and home values continue to rise while incomes decline or remain stagnant, putting a modest apartment or homeownership out of reach.

**Median Income and Rent**

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>2017</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median rent 2017</td>
<td>$565</td>
<td>$655</td>
<td>$90</td>
</tr>
<tr>
<td>Median rent 2000</td>
<td>$450</td>
<td>$540</td>
<td>$90</td>
</tr>
<tr>
<td>Median renter income 2000</td>
<td>$25,827</td>
<td>$30,451</td>
<td>$4,624</td>
</tr>
<tr>
<td>Median renter income 2017</td>
<td>$30,451</td>
<td>$34,999</td>
<td>$4,548</td>
</tr>
</tbody>
</table>

**Median Home Value**

<table>
<thead>
<tr>
<th></th>
<th>2000 median home value</th>
<th>2017 median home value</th>
</tr>
</thead>
<tbody>
<tr>
<td>$74,692</td>
<td>$81,000</td>
<td></td>
</tr>
</tbody>
</table>

**% White Households that are Homeowners**

- 2000: 78%
- 2017: 78%

**% People of Color Households that are Homeowners**

- 2000: 50%
- 2017: 50%

**Evictions and Foreclosures**

- Evictions in 2017: 6
- Evictions in 2015: 5
- Foreclosures in 2017: 4
- Foreclosures in 2015: 6

Many Minnesotans are experiencing cost burden.
When housing costs require more than 30 percent of a household’s income each month, families are more likely to have insufficient resources to pay for basic needs, like food and medicine. Yet more than 572,000 Minnesota households are cost burdened.

**Cost-Burdened Households**

- Renters: 696
- Owners: 457

**Cost Burdened by Income**

<table>
<thead>
<tr>
<th></th>
<th>RENTER households</th>
<th>OWNER households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>23%</td>
<td>35%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>32%</td>
<td>29%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>14%</td>
<td>2%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>12%</td>
<td>0%</td>
</tr>
<tr>
<td>Seniors</td>
<td>48%</td>
<td>20%</td>
</tr>
</tbody>
</table>

**Cost Burdened by Seniority**

- Cost burdened SENIOR renter households: 122
- SEVERELY cost burdened renter households: 129
- Cost burdened SENIOR owner households: 197
- SEVERELY cost burdened owner households: 170
In-demand jobs don't cover housing costs.
The median earnings for most of the top in-demand and high-growth jobs throughout Minnesota do not cover housing costs for a two-bedroom apartment or the mortgage for a median-value home.

WAGES & HOUSING AFFORDABILITY IN MARSHALL COUNTY

- Retail Sales: $25,484, +13%
- Registered Nurse: $66,463, +11%
- Teacher Assistant: $29,202, 0%
- Truck Driver: $39,588, +3%
- Food Prep & Serving: $21,433, +5%
- Home Health Aide: $30,690, +25%
- Personal Care Aide: $23,224, +24%
- Retail Sales: $25,484, +13%

Salary needed to afford:
- Median-value home: $31,350
- Two-bedroom apartment: $27,880

Annual median income: $31,350
Projected job growth by 2026: $27,880

TOP IN-DEMAND JOBS, 2017

- Retail Sales
- Registered Nurse
- Teacher Assistant
- Truck Driver
- Food Prep & Serving
- Home Health Aide
- Personal Care Aide
- Retail Sales

Hours per week minimum wage employee must work to afford 1-bedroom apartment: 44
% of employees who live in county of workplace: 52%

Fast Growing Jobs by 2026

- New job growth in the Northwest Planning Area by 2026: 10,961

Our housing stock won't meet the needs of a growing Minnesota.
Housing production is not keeping up with demand, undermining the economic development and prosperity of many communities, and worsening housing disparities for seniors and households of color.

Total population growth by 2035: -95%
Growth in # of people of color (POCI): 29%
POCI % of overall population in 2035: 17%

Total senior population by 2035: 2,694
Growth in # of seniors by 2035: 38%
Senior % of overall population in 2035: 29%

% rental units built before 1960: 29%
Multi-family units permitted in 2017: 0
Multi-family units permitted in 2015: 0

% single family homes built before 1960: 34%
Single-family units permitted in 2017: 8
Single-family units permitted in 2015: 2

*Homeownership rates and growth estimates for POCI are regional.