Homes for All in Cook County

MHP’s County Profiles provide county and state data on housing affordability as well as important housing trends impacting children, seniors, and adults of all ages.

RENTS HIGH, EARNINGS LIMITED

In order to afford rent and utilities for a safe, modest two-bedroom apartment at the fair market monthly rent of $671, Cook County workers would need to earn $12.90 per hour, 40 hours per week, all year long. The typical renter in the county, however, earns the equivalent of $5.83. At the minimum wage of $7.25 per hour, a worker must work 1.8 full time jobs to afford this rent.²

In Cook County, about 164 owner and 143 renter households pay at least half of their income for housing—a level considered severely unaffordable.¹

When housing is unaffordable, families are forced to choose between paying for housing and other needs, such as food or medicine.

CONSTRANDED RENTAL OPTIONS

Growing demand plus a limited supply of rental housing is leading to higher rents and limited choice in many areas. The foreclosure crisis has turned scores of former homeowners into renters, and much of the rental stock is aging and not matched well to the needs of renters. Meanwhile, construction of multi-family properties statewide reached a 50-year low in 2006-2010.⁵

Where a shortage of rental homes exists, the burden is heaviest for the lowest-income renters. In Cook County, for every 100 extremely low-income renters there are 53 units that are affordable and available.⁶

In most Minnesota counties, renter incomes have fallen. According to the most recent data available, real renter incomes have fallen by 18% in Cook County since 1999. The median income for renter households is now $24,044.⁴

Number of Households Impacted³

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $20,000</td>
<td>207</td>
<td>105</td>
</tr>
<tr>
<td>$20,000 - $34,999</td>
<td>17</td>
<td>117</td>
</tr>
<tr>
<td>$35,000 - $49,999</td>
<td>0</td>
<td>79</td>
</tr>
<tr>
<td>Over $50,000</td>
<td>0</td>
<td>135</td>
</tr>
</tbody>
</table>

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Children are especially vulnerable to the impacts of unstable, unaffordable housing, inadequate home heating and cooling, and a family budget squeezed between housing and food. In the worst cases, normal growth and development are stunted, and school performance suffers.

### Homelessness in Minnesota
- On a single day in 2009, 214 people were known to be homeless in the North-east Region, including 98 children and youth through age 21.13
- About half of the people experiencing homelessness in Minnesota are 21 or under.14
- An estimated 13,100 Minnesotans were homeless on a given night in 2009, the most recent year for which there is statewide data.15
- The number of homeless Minnesotans increased by 25% from 2006 to 2009, and rose further in recent years.16

### Unemployment, Children, and Poverty
- In 2010, 9.6% of people in Cook County were living in poverty. Children face a poverty rate of 15.8%.18
- The average unemployment rate in Cook County was 4.8% in June, 2012, not including those who have quit actively looking for work.19
- Of the available jobs in Cook County and counties nearby, 43% pay less than the wage required to afford basic needs.20
- In Cook County and counties nearby, there are about 3.5 job seekers for each vacant job.21

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**SOURCES:**