As Minnesota’s economy grows stronger, access to safe and affordable homes builds the foundation for living, working, and learning in all communities. Yet even working Minnesotans often lack good housing options, and aging homes create health and energy concerns.

In Cook County, there are about 1,868 owner and 626 renter households. More than 23% of homes are at least 50 years old. 

For 20% of owners and 41% of renters in Cook County, housing consumes 30% or more of their household income. This can mean inadequate spending on other basic needs like food and medicine. Saving for education or emergencies often becomes impossible, especially for lowest-income households.

**RENTER INCOMES LAG BEHIND RENTS**

In most Minnesota counties, renter incomes have fallen as rents have risen. According to recent data for Cook County, real renter incomes have fallen by 19%, while rents have risen by 16% since 2000.

There are now 71 units affordable and available for every 100 extremely low-income renters in Cook County. The county ranks 13 out of the state’s 87 counties for the most units affordable and available to this income group.

**RENTAL CHOICE KEY, BUT OPTIONS LIMITED**

For many, renting makes sense. Young people starting out are often saddled with student debt. Seniors may not be able to afford or manage owning a home. Many do not have the savings or credit to qualify for mortgages. Workers relocating for jobs also need rental housing.

A safe, modest two-bedroom apartment costs $792 per month in Cook County. At the median renter household income of $31,680, a family could affordably spend $626 per month on rent. By definition, half of the county’s renters earn less than this median, and would need less expensive housing.

At $8.00 per hour, the state minimum wage for 2014, an earner must work 76 hours per week to afford the $792 rent for a modest two-bedroom apartment in this county.
Unaffordable housing and homelessness affect people of all ages in Minnesota.

An estimated 14,000 Minnesotans were homeless on a given night in 2012. Homelessness increased 32% statewide from 2006 to 2012.18

On that 2012 night, 319 people were known to be homeless in the Northeast Region including:
- 113 children with their parents.
- 41 youth through age 21 living on their own.
- 11 seniors aged 55+.19

Without stable housing, children face higher barriers to success in schools.

About half of the people experiencing homelessness in Minnesota are 21 or under.20 Homelessness can cause delays in growth and development, as well as problems in school. Housing subsidies have been linked with better nutrition and school success for poor children.

In 2012, 17% of children in Cook County were living in poverty, up from 8% in 2002.21

Housing needs among seniors are growing.

The number of households headed by seniors aged 65+ in Cook County grew from 424 in 2000 to 683 in 2008-12. Currently, 71 are renter households. Statewide, 3 in 5 senior renters pay more than 30% of their income for housing.23 Seniors were also one of the fastest growing segments of the state’s homeless population between 2009 and 2012.24

Targeted investment can end homelessness.

Ending homelessness is possible with strategic public investment. For example, targeting housing and services to homeless veterans led to a 13% decline in homelessness for this group from 2009 to 2012 even as homelessness rose overall.25