Mirroring the state trend, the cost of rent continues to rise far faster than income, making it increasingly challenging for renters to make ends meet.

Income for families who own their homes is not rising nearly as quickly as home values, with income increasing 10% and home values increasing 37% since 2000.

<table>
<thead>
<tr>
<th>Cost Burden</th>
<th>Percentage of Households Paying More than 30% of Their Income Toward Housing</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>68%</td>
<td>79%</td>
<td></td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>54%</td>
<td>45%</td>
<td></td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>18%</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>More than $50,000</td>
<td>0%</td>
<td>9%</td>
<td></td>
</tr>
<tr>
<td>Seniors</td>
<td>36%</td>
<td>24%</td>
<td></td>
</tr>
</tbody>
</table>

Countywide, 996 households pay more than 30 percent of their income toward housing costs, putting them at risk of being unable to afford basic needs like groceries, clothes, prescriptions and transportation. This includes 36% of seniors who rent and more than 68% of renters and 79% of owners who earn less than $20,000 per year.
WAGES: Housing remains a challenge even for workers who are fully employed. The median earnings for most of the top in-demand and high-growth jobs do not cover housing costs at an affordable level. Those working at the median wage – and especially those earning the minimum wage – cannot afford a two-bedroom apartment or the mortgage for a median-value home.

Wages & housing affordability for top in-demand jobs in Pope County

<table>
<thead>
<tr>
<th>Annual median income</th>
<th>Food prep &amp; serving</th>
<th>Cashier</th>
<th>Personal care aide</th>
<th>Nursing assistant</th>
<th>Truck driver</th>
</tr>
</thead>
<tbody>
<tr>
<td>$18,795</td>
<td>$19,175</td>
<td>$22,845</td>
<td>$24,629</td>
<td>$36,479</td>
<td></td>
</tr>
</tbody>
</table>

$45,270 Salary needed to afford median-value home
$26,388 Salary needed to afford two-bedroom apartment

New job openings in Northwest Planning Area by 2024 74,670
County median household income $52,785
Hours / week minimum wage employee must work to afford a two-bedroom apartment 53

HOMELESSNESS: Across the state, homelessness has declined since 2012, but too many families, seniors and children in the West Central region are still suffering the devastating consequences of having no place to call home.

# of homeless on given night in 2015 269
% change in homelessness 2012-2015 -14%
Number of homeless CHILDREN 99
homeless SENIORS 20

HOUSING STOCK: While a significant portion of the rental and owner-occupied housing is aging (built before 1960), new construction is not keeping up with demand. Of particular concern is the gap between the number of available units for extremely low income households – and the number of people who need them.

% single family homes built before 1960 42%
Single-family units permitted in 2015 34
% rental units built before 1960 32%
Multi-family units permitted in 2015 0
Number of extremely low income (ELI)* households 290
Available units affordable to ELI households 195
* earning less than 30% of area median income

SENIORS: The number of seniors will rise dramatically over the next two decades, growing by more than 90% across the state – and making senior housing a critical need.

Total senior households by 2035 3,779
Growth in number of individual seniors by 2035 35%
Seniors % of overall population by 2035 33%