### Scott County

**TWIN CITIES REGION | 47,864 HOUSEHOLDS**

#### RENTER HOUSEHOLDS
8,145 | 17% of households

#### OWNER HOUSEHOLDS
39,719 | 83% of households

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**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.

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>Median rent</th>
<th>2017</th>
<th>Median rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median rent</td>
<td>$1,130</td>
<td>$930</td>
<td></td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>Median renter income</th>
<th>2017</th>
<th>Median renter income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median renter income</td>
<td>$41,528</td>
<td>$43,325</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2000</th>
<th>Median home value</th>
<th>2017</th>
<th>Median home value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median home value</td>
<td>$228,478</td>
<td>$272,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **2,095** Extremely low-income (ELI) households
- **935** Available units affordable to ELI
- **227** EVICTIONS IN 2017
  - 256 Evictions in 2015
- **93** FORECLOSURES IN 2017
  - 195 Foreclosures in 2015

**% white households that are homeowners:** 75%

- **% people of color households that are homeowners:** 39%

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**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.

#### TOTAL cost-burdened households
11,758

<table>
<thead>
<tr>
<th>RENTER households</th>
<th>OWNER households</th>
</tr>
</thead>
<tbody>
<tr>
<td>3,621</td>
<td>8,137</td>
</tr>
</tbody>
</table>

- **890** Cost burdened SENIOR renter households
- **1,661** SEVERELY cost burdened renter households
- **1,630** Cost burdened SENIOR owner households
- **2,523** SEVERELY cost burdened owner households

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**Renters**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Renters 2000</th>
<th>Renters 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>35%</td>
<td>44%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>58%</td>
<td>54%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>9%</td>
<td>12%</td>
</tr>
</tbody>
</table>

**Seniors**

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Seniors 2000</th>
<th>Seniors 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $20,000</td>
<td>35%</td>
<td>44%</td>
</tr>
<tr>
<td>$20,000-$34,999</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>58%</td>
<td>54%</td>
</tr>
<tr>
<td>More than $50,000</td>
<td>9%</td>
<td>12%</td>
</tr>
</tbody>
</table>
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 SCOTT COUNTY

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Earnings</th>
<th>Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Sales</td>
<td>$24,398</td>
<td>+6%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$24,926</td>
<td>+25%</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$22,292</td>
<td>+13%</td>
</tr>
<tr>
<td>Food Prep &amp; Serving</td>
<td>$37,981</td>
<td>+10%</td>
</tr>
<tr>
<td>Food Service Supervisor</td>
<td>$28,807</td>
<td>+9%</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$24,926</td>
<td>+31%</td>
</tr>
<tr>
<td>Personal Care Aide</td>
<td>$24,926</td>
<td>+25%</td>
</tr>
<tr>
<td>Physical Therapist</td>
<td>$83,034</td>
<td>+24%</td>
</tr>
</tbody>
</table>

Salary needed to afford median-value home: $81,600
Salary needed to afford two-bedroom apartment: $43,560
Annual median income: Projected % growth by 2026

Hours per week minimum wage employee must work to afford 1-bedroom apartment: 69
% of employees who live in county of workplace: 39%
New job openings by 2026: 127,949

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: 38595
Growth in # of people of color (POCI)*: 47%
POCI % of overall population in 2035: 35%

Total senior population by 2035: 32,992
Growth in # of seniors by 2035: 139%
Senior % of overall population in 2035: 18%

% rental units built before 1960: 46%
Multi-family units permitted in 2017: 495
Multi-family units permitted in 2015: 88

% single family homes built before 1960: 53%
Single-family units permitted in 2017: 562
Single-family units permitted in 2015: 401

SOURCES
- Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2017, 5 year estimates
- Evictions: Minnesota State Court Administrator, Monthly Unlawful Detainers by County
- Foreclosures: Minnesota Homeownership Center, County Sheriff’s Data 2017
- ELI Units and Renters: MHP Analysis of HUD’s CHAS Portal Data using the NLHIC methodology
- Wages: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, July 2017
- Employment Outlook, MN DEED
- Housing Stock: U.S. Census Bureau, American Community Survey 2017, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2018
- Seniors / Population growth: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2017

*Homeownership rates and growth estimates for POCI are regional
## Scott County

46,214 households | Twin Cities region

Access to safe, affordable homes builds a strong foundation for families and communities. But too many Minnesotans lack good housing options.

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

### RENTER HOUSEHOLDS

<table>
<thead>
<tr>
<th>7,439</th>
<th>16% of all households</th>
</tr>
</thead>
</table>

- **Median rent, 2000:** $902
- **Median rent, 2015:** $1,024
- **Rent up 14%**

- **Median renter income, 2000:** $40,253
- **Median renter income, 2015:** $42,824
- **Income up 6%**

- **Fair market rent for 2-bedroom apartment:** $1,027
- **Median-income renter can afford:** $1,071

### OWNER HOUSEHOLDS

<table>
<thead>
<tr>
<th>38,775</th>
<th>84% of all households</th>
</tr>
</thead>
</table>

- **Median home value, 2000:** $221,463
- **Median home value, 2015:** $247,600
- **Home value up 12%**

- **Median owner income, 2000:** $98,247
- **Median owner income, 2015:** $98,432
- **Income down 0%**

- **Change in homeownership rate for households younger than 35 years old, 2000-2015:** -32%

Countywide, 10,582 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 56% of seniors who rent and more than 87% of owners and 81% of renters who earn less than $20,000 per year.

### COST BURDEN

- **Percentage of households paying more than 30% of their income toward housing**
  - Renters: 81%
  - Owners: 87%

- **Twin Cities region**
  - RENTER households: 3,104
  - OWNER households: 7,478
  - SENIOR households: 2,444

- **Total # cost burdened households:** 10,582
**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.

<table>
<thead>
<tr>
<th>Annual median income</th>
<th>Food prep &amp; serving</th>
<th>Cashier</th>
<th>Retail sales</th>
<th>Personal care aide</th>
<th>Registered nurse</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$18,962</td>
<td>$20,177</td>
<td>$21,543</td>
<td>$23,555</td>
<td>$78,392</td>
</tr>
</tbody>
</table>

**Salary needed to afford two-bedroom apartment**

|                      | $74,280             | $36,972 |

**Salary needed to afford median-value home**

**County POPULATION growth by 2035:** 32,898

- % single family homes built before 1960: 9%
- Single-family units permitted in 2015: 401
- % rental units built before 1960: 13%
- Multi-family units permitted in 2015: 88

**Number of extremely low income (ELI)* households:** 1,935

**Available units affordable to ELI households:** 795

* earning less than 30% of area median income

**NEW JOB OPENINGS IN TWIN CITIES PLANNING AREA by 2024:** 517,530

**Total senior households by 2035:** 44,605

**Growth in number of individual seniors by 2035:** 200%

**Seniors % of overall population by 2035:** 24%

**HOMELESSNESS:** Across the state, homelessness has declined since 2012, but in Scott and Carver counties homelessness has increased, meaning more people are suffering the consequences of having no place to call home.

<table>
<thead>
<tr>
<th># of homeless on given night in 2015</th>
<th>% change in homelessness 2012-2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>139</td>
<td>+38%</td>
</tr>
</tbody>
</table>

**Number of homeless CHILDREN:** 59

**homeless SENIORS:** 6

**SOURCES:**
- Renter households: Rent and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Owner households: Home value and income adjusted for inflation. U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Cost burden: U.S. Census Bureau, American Community Survey 2015, 5 year estimates
- Wages: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, June 2016; Employment Outlook, MN DEED [Regions: Top In-Demand Jobs based on Economic Development Regions; Job Openings based on Planning Areas]
- Housing Stock: U.S. Census Bureau, American Community Survey 2015, 5 year estimates, U.S. Census Bureau, Building Permits Survey, 2015
- Seniors: Minnesota County Population Projections by Age and Gender, Minnesota State Demographic Center, March 2014
- Homelessness: Wilder Research Center, 2016
A place to call home in
Scott County

Access to safe, affordable homes builds a strong foundation for families and communities. Yet even hard working Minnesotans often lack good housing options.

In Scott County, 8% of owner and 22% of renter households pay half or more of their income for housing, which places them at-risk for being unable to afford some of their basic needs.1

RENTAL KEY TO VITALITY, BUT IN SHORT SUPPLY

For many, rental is the most sensible or preferred housing option. Seniors may not be able to manage owning a home. Many do not have the savings or credit to qualify for mortgages or are working to pay off debt. Workers relocating for jobs are also likely to need places to rent. About 15% of households in Scott County are renters.2

A safe, modest 2-bedroom apartment costs $996 per month in Scott County.3 A family could affordably spend $1,021 per month on rent at the median renter household income of $40,829.4 By definition, half of the county’s renters earn less than this median and need less expensive housing.

There are now only 40 units affordable and available for every 100 extremely low-income renters in Scott County.5 The county ranks 66 out of the state’s 87 counties for the most units affordable/available.

In Scott County, 14% of rental homes were built before 1960.6 Aging rental housing stock often needs repair and can pose safety concerns.

RENTER INCOMES SLOW TO RECOVER

Despite recent improvements in the economy, renter incomes are still below 2000 levels in most Minnesota counties. According to the most recent data available for Scott County, renter incomes have fallen by 0.2% since 2000 while rents have risen by 13%, after adjusting for inflation.7

Wages for jobs in demand are often insufficient to cover the cost of housing.

The median earnings for the TOP FIVE JOBS IN DEMAND in Minnesota do not all cover actual housing costs, the chart above shows.8 Minimum wage workers also fall short.

For vacant positions in Scott County and counties nearby, the median hourly wage is $19.18 for full time jobs, which corresponds to $39,894 annually at 40 hours/week. Vacant part time jobs pay only $10.99 per hour.9

At the new state minimum wage of $9 per hour, an earner would have to work 85 hours per week to afford the $996 fair market rent for a 2-bedroom apartment in Scott County, without paying more than 30% of income for housing.10
For some households in Scott County, housing consumes 30% or more of their income. This can force lower-income people, especially, to forego other basic needs, such as food.

Minnesotans of all ages are affected by homelessness and unaffordable housing.

An estimated 14,000 Minnesotans were homeless on a given night in 2012. Homelessness increased by 32% statewide from 2006 to 2012.17

On that given night, 101 people were known to be homeless in the Scott/Carver County Region including:

- 27 children with their parents
- 5 youth 21 or younger living on their own
- 12 seniors aged 55+.18

Unstable housing can hinder children’s development and education.

About half of those experiencing homelessness in Minnesota are age 21 or younger.19 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 2013, 7% of children in Scott County were living in poverty, up from 4% in 2003.20

More seniors face housing needs.

The number of seniors living in Minnesota is expected to grow as the Baby Boomer generation ages. In Scott County, between 2014 and 2030, the number of residents aged 65+ is expected to increase by about 144%; seniors will then make up 21% of the population.21

Unfortunately, housing cost burden, or paying 30% or more of income for housing, is a serious problem among seniors. Of the 6,501 senior-headed households in Scott County, about 57% of renters and 29% of owners are currently cost-burdened.22

Seniors were also among the fastest growing segments of the state’s homeless population between 2009 and 2012.23

**New Construction**

Building permits for 3,517 new housing units were issued in Scott County in 2009-14. Of these, 521 units were in multifamily buildings, which are likely to be for rental housing.12 Rental construction has been limited across much of Greater Minnesota. In larger metropolitan areas, new rental construction has tilted towards more profitable higher-end units.

**Owning a Home**

85% of households in Scott County own a home.13

- In 2010, for white, non-Hispanic households, the county’s ownership rate was 86%, compared to 68% for households of color. As a state, Minnesota has one of the largest racial homeownership gaps in the nation.14
- 9% of owned homes in the county were built before 1960.15 Older homes often have a substantial need for repair.
- The median sales price for non-foreclosed homes in Scott County is about $240,000, a real decrease of about 17% since 2006.16

**Number of Households Cost Burdened**

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Renters</th>
<th>Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below $20,000</td>
<td>1,345</td>
<td>1,182</td>
</tr>
<tr>
<td>$20,000—$34,999</td>
<td>1,040</td>
<td>1,434</td>
</tr>
<tr>
<td>$35,000—$49,999</td>
<td>449</td>
<td>1,820</td>
</tr>
<tr>
<td>Over $50,000</td>
<td>272</td>
<td>5,830</td>
</tr>
</tbody>
</table>

Homes for All in Scott County

A slow economic recovery and fallout from the foreclosure crisis have made housing difficult for many to afford. Though homes are less expensive in some areas, many owners cannot sell due to excessive debt. Renters often lack the savings or credit needed to buy. Regardless, renting is the best choice for many. High rental demand and rising rents make renters a focus for the 2013 County Profiles.

RENTAL OPTIONS LIMITED

Despite more renters after waves of foreclosures, the supply of places to rent is limited, and often in poor condition. 2007-2011 saw the lowest level of apartment construction statewide in any 5-year period in at least 50 years. In Scott County, for every 100 extremely low-income renters there are now 41 units that are affordable and available.

INCOMES DO NOT COVER COSTS

In most Minnesota counties, renter incomes have fallen. According to the most recent data available, in Scott County, real renter incomes have risen by 2% while rents have risen by 8% since 2000.

A safe, modest 2-bedroom apartment costs $920 per month in Scott County. A family could affordably spend $1,011 per month on rent at the median renter household income of $40,439. By definition, half of the county’s renters earn less than this median, and would need less expensive housing. A minimum wage earner would have to work 98 hours per week to afford the $920 rent for a 2-bedroom apartment.

The cost of housing now consumes more than half of income for 1 in 7 Minnesota households. In 2000, only 1 in 13 households experienced this level of cost burden.
Homelessness and poverty are a reality for too many Minnesotans, adults and children alike. 10,214 Minnesotans were found to be homeless on a given night in 2012. Homelessness increased by 32% statewide from 2006 to 2012.

Children in the Region

About half of the people experiencing homelessness in Minnesota are 21 or under. Children are especially vulnerable to the impacts of unstable, unaffordable housing and homelessness. Normal growth and development can be stunted, and school performance suffers as a result.

Locally, on a single day in 2012, 101 people were known to be homeless in the Scott/Carver County Region. 27 were children with their parents, and 5 were youth through age 21 living on their own.

In 2011, 7% of the children in Scott County were living in poverty, up from 4% in 2001.

Veterans in need

Statewide, 580 homeless veterans were identified on a single night in 2012. Veterans are far more likely than non-veterans to experience homelessness.

In October 2012, 3% of homeless adults identified in the Scott/Carver County Region had served in the military.

Housing is considered affordable if it consumes less than 30% of a household’s gross income. At higher levels, families must choose between housing and other basic needs such as food or medicine. For low-and moderate-income Minnesotans, extended economic hardship is a reality. The foreclosure crisis has left many homeowners owing more than their home is worth, while rents continue to rise.

### Households Paying 30% or More of their Income for Housing

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Renters</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>Less than $20,000</td>
<td>1,599</td>
<td>85%</td>
</tr>
<tr>
<td>$20,000 – $34,999</td>
<td>965</td>
<td>86%</td>
</tr>
<tr>
<td>$35,000 – $49,999</td>
<td>432</td>
<td>42%</td>
</tr>
<tr>
<td>$50,000 and over</td>
<td>378</td>
<td>13%</td>
</tr>
<tr>
<td>All income levels</td>
<td>3,374</td>
<td>49%</td>
</tr>
</tbody>
</table>

The burden of housing costs weighs more heavily on lower-income families, as the table shows. Renters are also more likely to face unaffordable housing costs.

### RECESSSION TAKES A TOLL
Even before the Great Recession, housing burden had increased substantially. Then from just 2007 to 2009, the number of Minnesota households paying more than HALF their income for housing grew by 9% (an increase of nearly 24,000 households) while the number of all Minnesota households increased by only 1%. In 2009 the cost of housing consumed more than half of income for almost 1 in 7 Minnesota households, leaving many unable to pay for transportation, food, or other basic needs. In 2000, only 1 in 12 households experienced this level of cost burden.

### A SHIFT TO RENTING
In 2010, about 84% of Scott County households owned their home and 16% were renters. With the foreclosure crisis, rental is becoming increasingly important. Statewide, home ownership rates have fallen to 73%, a significant drop since peaking at 76% in 2006. Minnesota homeowners owned an estimated 21,000 fewer homes in 2009 than in 2006.
Lower-income households face extreme affordability challenges.

The chart below compares median earnings across different occupations to the income required to afford housing.7

### Foreclosures in Minnesota
- From 2005-2010 in Scott County there were 3,792 foreclosures. Of these, 947 occurred in 2010.16
- About 6% of primary mortgages in Minnesota were delinquent by 60 days or more in early 2011.17
- The most common reason people sought foreclosure counseling in 2010 was loss or reduction of income.18

### Homelessness in Minnesota
- On a single day in 2009, 167 people were known to be homeless in the Washington/Scott/Carver County Region, including 103 children and youth through age 21.19
- An estimated 13,100 Minnesotans are homeless on any given night.
- The number of homeless people identified increased 25% from 2006 to 2009.20

### Unemployment, Jobs, and Poverty
- The average unemployment rate in Scott County was 5.7% in May, 2011, up from 3.6% in May, 2007, prior to the Great Recession.21
- Of the available jobs in Scott County and counties nearby, 36% pay less than the wage required to afford basic needs.22
- In 2009, 24% of people in Scott County were living in poverty. Children face a poverty rate of 6%.23

### Owner Costs and Equity
In Scott County, approximately 7% of homeowner households pay at least half of their income on housing.8 In addition,
- The median sale price for homes (excluding foreclosures) was $219,000 in 2010 in the county. Since 2006, median home prices have decreased by 18%, after adjusting for inflation. Compared to 2000-1, real median home prices have decreased by 3%.9
- Statewide, a drop in home prices as a result of the foreclosure crisis and recession has left many owing more on their home than it is worth.
- The median income for homeowners is $93,473.10

### Affordability for Renters
Approximately 28% of renter households now pay at least half of their income for housing in Scott County.11 In addition,
- The fair market rent for a two-bedroom apartment in 2011 is $924 per month.12 Since 2000, the fair market rent has increased by 3%, after adjusting for inflation.13
- In most Minnesota counties, renter incomes have fallen. According to the most recent data available, in Scott County, real renter incomes have risen by 2% since 1999.14
- The median income for renters is $38,367.15

Housing Affordability in Scott County

May 2009

Housing is considered affordable if it consumes less than 30% of a household’s gross income. At higher levels, families must choose between housing and other basic needs and will struggle to weather financial setbacks. For 2009, housing costs continue to consume a large portion of families’ income, with substantial unemployment threatening Minnesotans.

The table above shows the number and percent of households in different income brackets that pay 30% or more of household income for rental or ownership costs. It illustrates that the burden of housing costs weighs more heavily on lower-income families.

Even before the current economic downturn, housing needs were severe. In 2007, 1 in 8 households spent at least half of their income on housing, up from 1 in 15 in 2000. Minnesota experienced the fastest increase of extremely cost burdened households of any state in the nation during this time period.

In 2007, about 86.6% of Scott County residents owned their home and 13.4% were renters. Of these, approximately 33.7% of homeowners and 31.5% of renters in Scott County spent 30% or more of their household income on housing.
Lower-income households face extreme affordability challenges.

The chart below compares median earnings across different occupations to the income required to afford housing. The chart shows that for many occupations, the income required to afford housing is significantly higher than the median earnings. This highlights the affordability challenges faced by individuals in different professions.

**Housing Costs.** In Scott County, a median-priced home cost $232,000 in 2008, and the fair market rent for a two-bedroom apartment was $873 per month in 2009. Since 2001, home prices have increased by 28.2% and the fair market rent has increased by 17.7%.

**Income.** In Scott County, a family of four with two full-time wage earners needs to earn a combined annual salary of $60,168 to afford the basic cost of living. The median household income for Scott County was $79,213 in 2007.

**Jobs.** 35% of jobs in Scott County and counties nearby pay less than the regional wage required to afford basic needs. The average unemployment rate in Scott County was 8.4% in March, 2009, up from 4.1% in March 2006.

**Foreclosures in Minnesota**
- In Scott County in 2008, there were about 952 foreclosures, a 57.1% increase from 2007.
- Left unaddressed, abandoned foreclosed properties destabilize neighborhoods, erode the local tax base and drive up the costs of municipal services.
- Of homeowners seeking foreclosure counseling in 2008, three-quarters were considered to be low- and moderate-income. Half experienced a reduction of income before seeking counseling. 60% had prime mortgages.

**Homelessness in Minnesota**
- On a single day in 2006, 4,715 people were sheltered in the Twin Cities Region, including 1,860 children.
- Roughly 9,200 Minnesotans are homeless and 7,700 are precariously housed in temporary or unstable housing. 38% are children and youth.
- 39% of Minnesota’s homeless population cite the inability to afford housing as a primary reason for leaving previous housing.

**Extreme Cost Burden**
- Approximately 15.0% of renter households pay at least half of their income on housing in Scott County.
- For homeowner households in Scott County, 12.1% pay at least half of their income on housing.

**Sources:**
2. Ibid.
3. Ibid.