

Beyond the Spreadsheet: Using Data Visualization for Successful Advocacy

Leigh Rosenberg
April 29, 2014



Contents



1. Use of data in advocacy materials: MHP examples



Legislative District Profiles

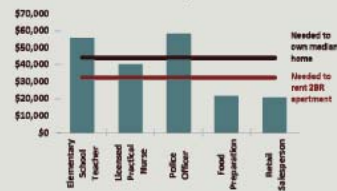
District 12A & Minnesota HOUSING PROFILE



30% of Income & Housing

The high cost of housing hurts the families who cannot afford it and threatens Minnesota's long-term viability. Families that must spend 30% or more of their income just on housing are forced to make many tough choices with their remaining dollars: food vs. medicine, clothes vs. savings, etc. This bind is a reality for 1 in 3 Minnesota households today, and 3 in 5 households with an annual income below \$50,000.¹

Housing Affordability by Occupation, Minnesota, 2012



Sources: CES Wage Data by economic development region, MN DEED, Q4 2012; HUD FMR, 2012; MN Dept. of Revenue Sales Ratio Study, Jan-Sep/2012.

For communities to be strong and stable, housing must be affordable. Workers often face serious challenges finding a home that fits their budget, as the chart above shows. Often, where homes are affordable, working people must travel long distances to get to work. When this happens, transportation costs can offset savings on housing.



The Rental Market

Finding affordable housing is hard for many renters in Minnesota. Vacancy rates have been extremely low for several years, and rents have been rising.

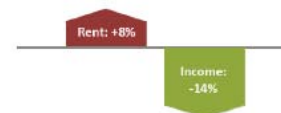
Renter Households in District 12A: 2008-2012²

Median renter household annual income	\$xx,xxx
Median monthly rent	\$xxx
Percent spending 30% or more of income on rent	
All renters	XX%
Renters earning below \$50,000 per year	XX%

In the Twin Cities area, rents are the highest in the state, leaving most low-income renters unable to find decent, safe housing they can afford. Of the new apartments approved by the cities of Minneapolis and St. Paul since 2011, xx% are for the higher end market, rather than for lower-income renters.³

Since 2000, the median rent in Minnesota rose 8%, while the median renter's income fell by 14%.⁴

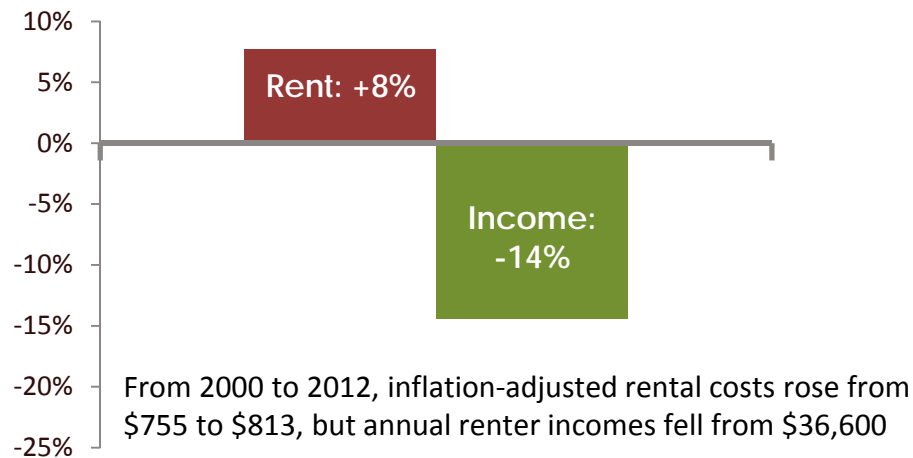
Percent Change in Median Rent and Renter Income, 2000-2012, Minnesota (2012 dollars)



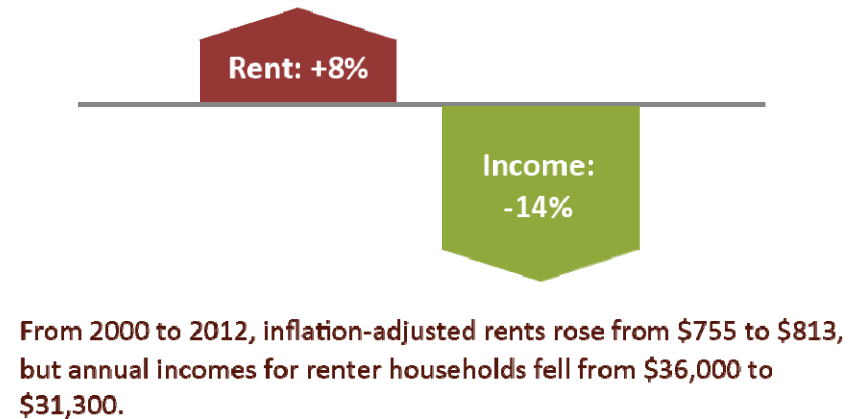
From 2000 to 2012, inflation-adjusted rents rose from \$755 to \$813, but annual incomes for renter households fell from \$36,000 to \$31,300.

Legislative District Profiles

Percent Change in Median Rent and Renter Income, 2000-2012, Minnesota (2012 dollars)



Percent Change in Median Rent and Renter Income, 2000-2012, Minnesota (2012 dollars)



Out of Reach MN

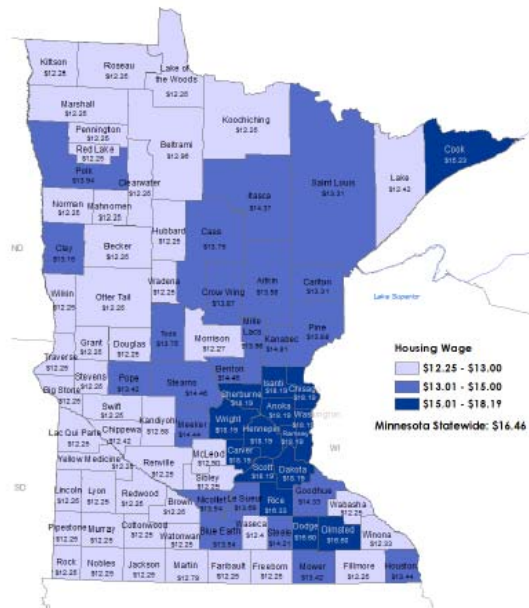
Out of Reach 2014 Minnesota

Affording a Modest Two-Bedroom Apartment in Minnesota

For 2014, the Fair Market Rent (FMR) for a two-bedroom apartment in Minnesota is \$856. In order to afford this level of rent and utilities – without paying more than 30% of their income for housing – a family must earn \$34,226 annually. Assuming a 40-hour work week, 52 weeks per year, this requires a Housing Wage of:

\$16.46

Yet the median household income for Minnesota renters is equivalent to a single worker earning only \$14.49 per hour, 40 hours per week, all year round, or an annual income of \$30,132. At this income level, a household could afford a rent of only \$753 per month without paying more than 30% of their income for housing.

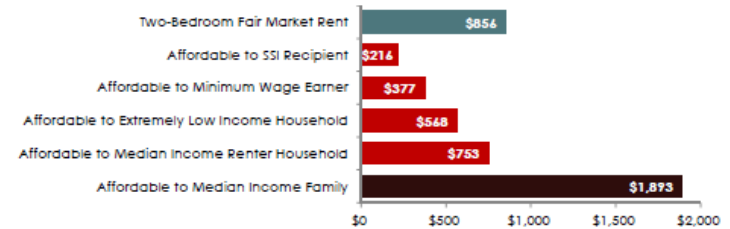


Within Minnesota, the fair market rent varies by county. The Housing Wage, or wage required to afford a modest two-bedroom apartment, ranges from \$12.25 to \$18.19 per hour.

The Twin Cities metro area requires the highest wages for rents to be affordable, with the Rochester area not far behind.

Rents Households Can Afford Compared to Two-Bedroom Fair Market Rent

The Minnesota chart below shows the two-bedroom fair market rent, compared to rents that are actually affordable to renters at various income levels, without paying over 30% of income for housing.

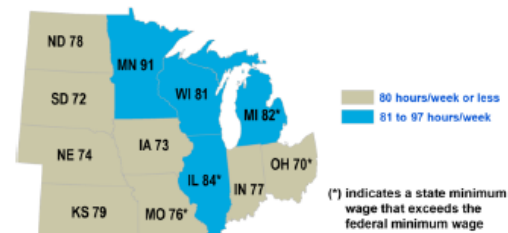


Even the median income renter household falls short of being able to afford a modest two-bedroom apartment, on average. People with disabilities living on SSI and other low income people are even further behind.

Minnesota Remains Least Affordable in Midwest to Minimum Wage Workers

In Minnesota, a minimum wage worker currently earns \$7.25 per hour, the federal minimum wage. In order to afford the fair market rent for a two-bedroom apartment, a minimum wage earner must work 91 hours per week, 52 weeks per year. Or a household must include 2.3 minimum wage earners working 40 hours per week year-round in order for the two-bedroom apartment to be affordable.

HOURS NEEDED TO AFFORD 2-BEDROOM APARTMENT AT FAIR MARKET RENT AT MINIMUM WAGE



For several years running, Minnesota minimum wage workers have fared the worst in the Midwest when it comes to housing affordability. Minimum wage workers in other Midwestern states would need to work between 70 and 84 hours per week, compared to Minnesota's 91.



Produced by Minnesota Housing Partnership, with Out of Reach Data from the National Low Income Housing Coalition. Visit www.mhponline.org and www.nlihc.org/oor for more information.

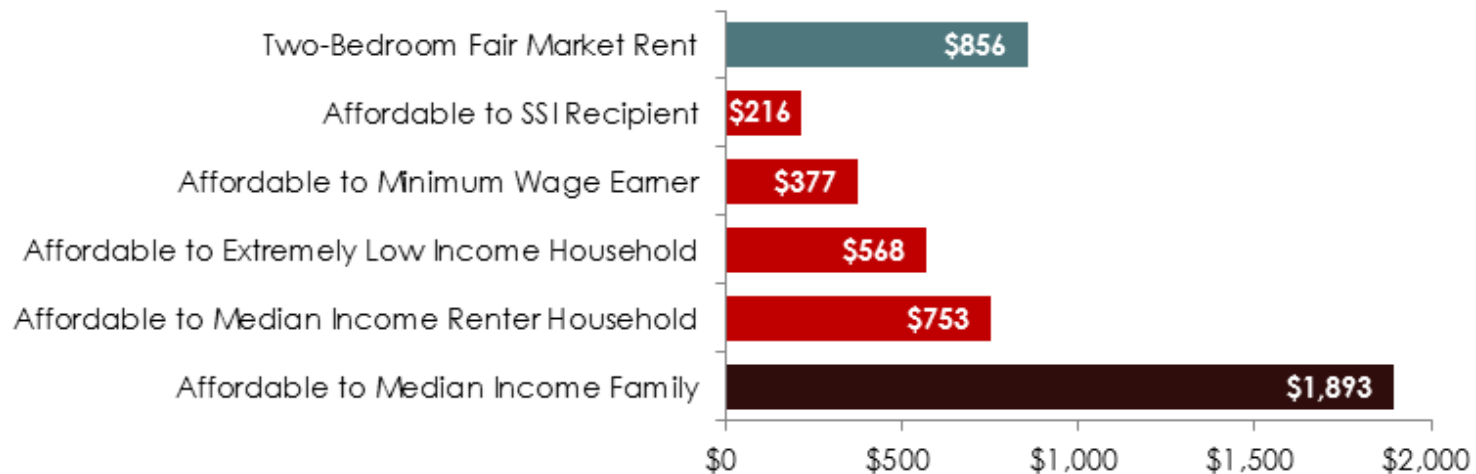


Produced by Minnesota Housing Partnership, with Out of Reach Data from the National Low Income Housing Coalition. Visit www.mhponline.org and www.nlihc.org/oor for more information.

Out of Reach MN

Rents Households Can Afford Compared to Two-Bedroom Fair Market Rent

The Minnesota chart below shows the two-bedroom fair market rent, compared to rents that are actually affordable to renters at various income levels, without paying over 30% of income for housing.



Out of Reach MN

Affording a Modest 2-Bedroom Apartment in Minnesota: Out of Reach 2013

	2BR Fair Market Rent (FMR)	Income needed to afford 2BR	Wage needed (Housing Wage)	Work hours/ week at min. wage needed	Estimated pct of renters unable to afford	Estimated renter median household income	Rent affordable of renter median income	Pct of median renter income needed for 2BR
MINNESOTA STATE	\$834	\$33,438	\$14.08	81	55%	\$29,311	\$733	114%
NON-METRO AREAS	\$668	\$26,729	\$12.85	71	52%	\$24,973	\$624	107%
MIN METRO AREAS								
Duluth MSA	\$725	\$29,000	\$13.94	77	63%	\$21,271	\$532	136%
Fargo MSA	\$639	\$25,540	\$12.29	68	52%	\$24,163	\$604	106%
Grand Forks MSA	\$686	\$27,440	\$13.19	73	53%	\$25,099	\$627	109%
La Crosse MSA	\$699	\$27,940	\$13.44	74	53%	\$25,630	\$641	109%
Mankato-North Mankato MSA	\$765	\$30,400	\$14.71	81	53%	\$27,937	\$698	110%
Minneapolis-St. Paul-Bloomington MSA	\$920	\$36,800	\$17.69	98	54%	\$33,215	\$830	111%
Rochester HMFA	\$838	\$33,520	\$14.12	89	50%	\$30,030	\$826	101%
St. Cloud MSA	\$699	\$27,940	\$13.44	74	53%	\$25,729	\$643	109%
Wabasha County HMFA	\$641	\$25,640	\$12.33	68	56%	\$21,622	\$541	119%
COUNTIES								
Aitkin	\$426	\$25,040	\$12.04	66	50%	\$25,038	\$626	100%
Anoka	\$920	\$36,800	\$17.69	98	50%	\$35,777	\$894	103%
Becker	\$426	\$25,040	\$12.04	66	54%	\$22,248	\$556	113%
Beltand	\$648	\$25,920	\$12.46	69	48%	\$26,815	\$670	97%
Benton	\$699	\$27,940	\$13.44	74	59%	\$22,664	\$567	123%
Big Stone	\$426	\$25,040	\$12.04	66	54%	\$22,508	\$563	111%
Blue Earth	\$765	\$30,400	\$14.71	81	59%	\$24,739	\$618	124%
Brown	\$426	\$25,040	\$12.04	66	48%	\$26,022	\$651	96%
Carlton	\$725	\$29,000	\$13.94	77	68%	\$19,232	\$481	151%
Carver	\$920	\$36,800	\$17.69	98	53%	\$34,127	\$853	108%
Cass	\$671	\$26,840	\$12.90	71	49%	\$27,611	\$690	97%
Chippewa	\$426	\$25,040	\$12.04	66	48%	\$25,887	\$647	97%
Chicago	\$920	\$36,800	\$17.69	98	59%	\$29,477	\$737	125%
Clay	\$639	\$25,540	\$12.29	68	52%	\$24,163	\$604	106%
Clearwater	\$426	\$25,040	\$12.04	66	56%	\$21,075	\$527	119%
Cook	\$757	\$30,280	\$14.56	80	52%	\$28,521	\$713	104%
Cottonwood	\$426	\$25,040	\$12.04	66	53%	\$22,881	\$572	109%
Crow Wing	\$706	\$28,240	\$13.58	75	54%	\$25,264	\$632	112%
Dakota	\$920	\$36,800	\$17.69	98	48%	\$38,692	\$967	95%
Dodge	\$838	\$33,520	\$14.12	89	52%	\$31,785	\$795	105%
Douglas	\$643	\$25,720	\$12.37	68	49%	\$26,045	\$651	99%
Faribault	\$426	\$25,040	\$12.04	66	56%	\$21,216	\$530	118%
Filmore	\$626	\$25,040	\$12.04	66	48%	\$26,000	\$650	96%
Freeborn	\$627	\$25,080	\$12.06	67	49%	\$25,236	\$631	99%
Goodhue	\$754	\$30,160	\$14.50	80	59%	\$24,792	\$620	122%
Grant	\$426	\$25,040	\$12.04	66	59%	\$20,416	\$510	123%
Hennepin	\$920	\$36,800	\$17.69	98	54%	\$33,073	\$827	111%
Houston	\$699	\$27,940	\$13.44	74	53%	\$25,630	\$641	109%
Hubbard	\$426	\$25,040	\$12.04	66	52%	\$23,385	\$585	107%
Isanti	\$920	\$36,800	\$17.69	98	57%	\$30,674	\$767	120%
Itasca	\$747	\$29,880	\$14.37	79	61%	\$22,813	\$570	131%
Jackson	\$426	\$25,040	\$12.04	66	37%	\$34,097	\$852	73%
Kandakec	\$781	\$31,240	\$15.02	83	53%	\$28,315	\$708	110%
Kandiyohi	\$642	\$25,680	\$12.35	68	54%	\$22,868	\$572	112%
Kilton	\$626	\$25,040	\$12.04	66	49%	\$25,757	\$644	97%
Koochiching	\$426	\$25,040	\$12.04	66	60%	\$19,814	\$495	126%

County Profiles

Homes for All in Mahnomen County



2013

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.² In Mahnomen County, for every 100 extremely low-income renters there are now 68 units that are affordable and available.³

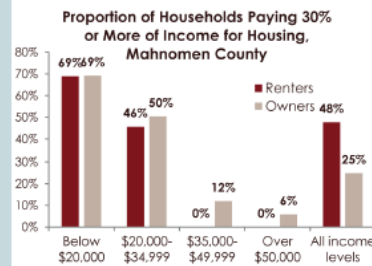
Thriving places need safe housing that people can afford. Yet some people, especially renters, are being left behind in Mahnomen County. Renters make up 28% of the county's households.¹

INCOMES DO NOT COVER COSTS

In most Minnesota counties, renter incomes have fallen. According to the most recent data available, in Mahnomen County, real renter incomes have fallen by 29% while rents have risen by 14% since 2000.⁵

A safe, modest 2-bedroom apartment costs \$688 per month in Mahnomen County.⁶ A family could affordably spend \$443 per month on rent at the median renter household income of \$17,717.⁷ 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 73 hours per week⁸ to afford the \$688 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.⁹



Number of Households Impacted⁴

Household Income	Renters	Owners
Below \$20,000	164	168
\$20,000-\$34,999	47	125
\$35,000-\$49,999	0	36
Over \$50,000	0	41

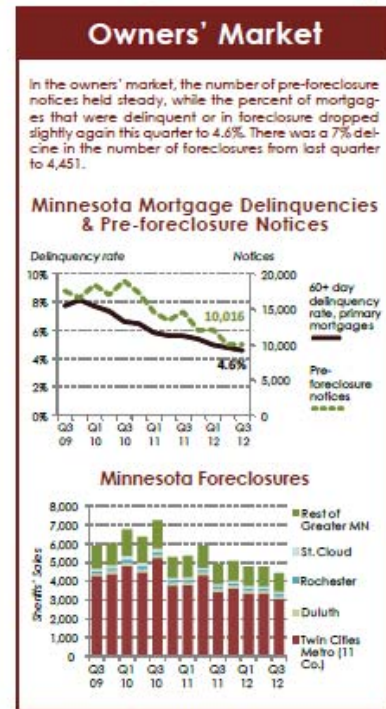
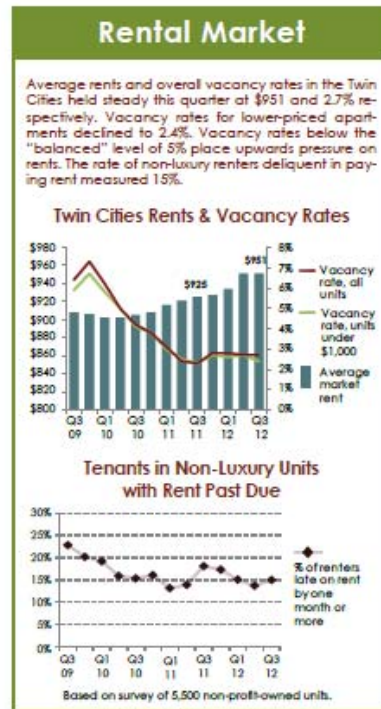
Minnesota Housing Partnership
 2446 University Avenue West, Suite 140
 Saint Paul, MN 55114-1740
www.mhponline.org p: 651-651-1710 f: 651-649-1725



2x4 Report

MHP's "2 x 4" Report Quarter 3 2012 Quarterly Housing Indicators

MHP's "2 x 4" Report tracks a set of two timely, important trends in each of four key housing areas: the rental market, the owners' market, homelessness and the housing industry.



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State Policy Archive

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- 2012 Legislative Summary & Factsheets
- About HousingJobs
- 2010 Bill Tracker
- 2009 Bill Tracker
- 2008 Bill Tracker

Slides for Advocates

MHP has prepared a set of slides for advocates to use in educating legislators, the media, and the public about housing and housing affordability.

Click to **download PDF** (904K).

For PowerPoint format, or with questions, contact Leigh Rosenberg, Research & Outreach Manager, at 651-925-5543 or lrosenberg@mhponline.org.

1 / 43 < > 🔍

Slides for Housing Advocates 2012

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Housing Buzz

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Contents



1. Use of data in advocacy materials: MHP examples
- 2. Using local resources for support**





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