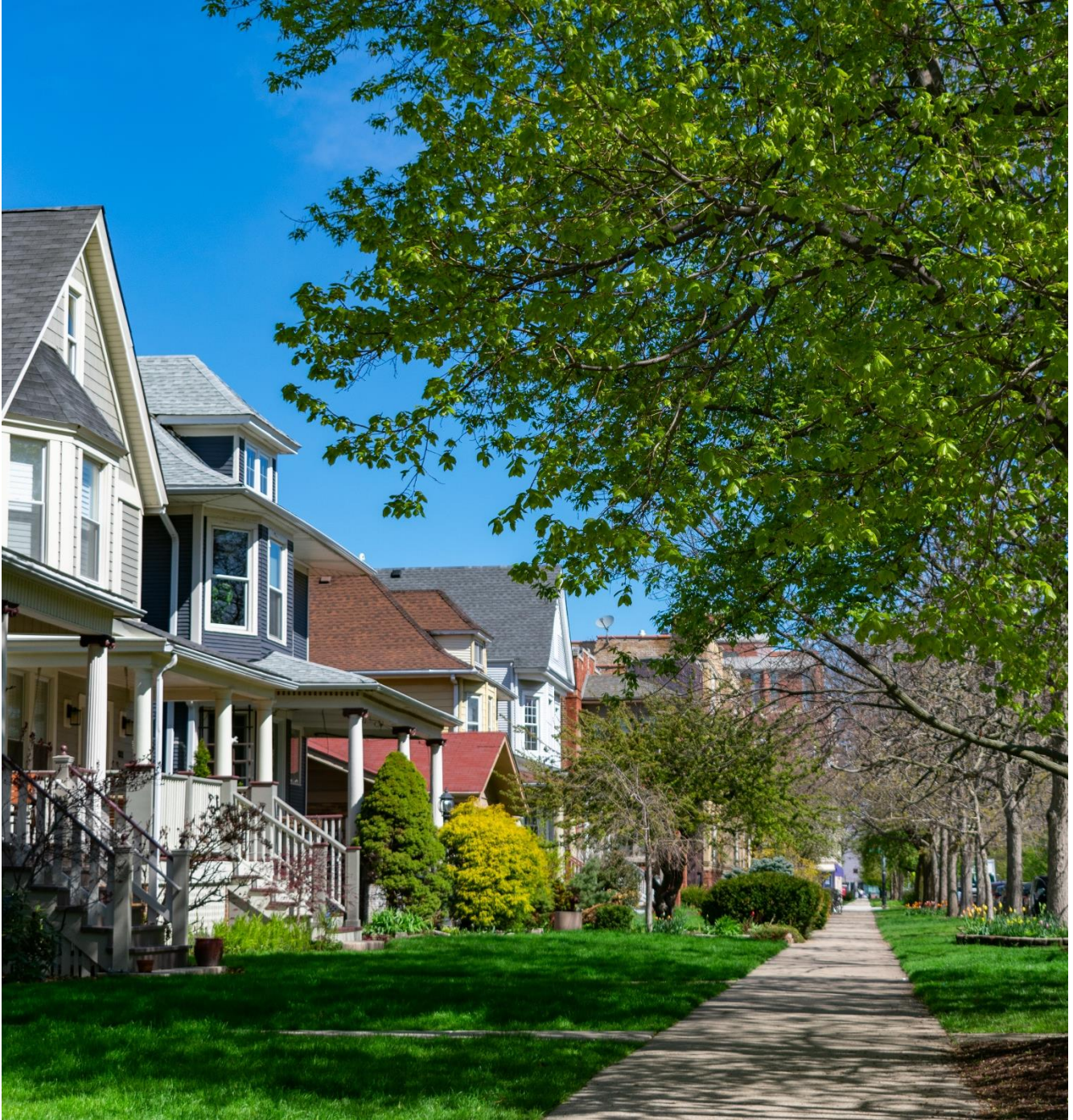

ECONOMIC CONDITIONS

Economic conditions directly and indirectly affect people's quality of life, well-being, and health in multiple ways. People who experience poverty, earn lower incomes, or lack stable employment and housing are more likely to experience health concerns, while people with more economic resources experience healthier outcomes.



Economic security

- The Sharecare Community Well-being Index measures well-being across several topic areas, including economic security. Economic security rankings are based on multiple factors, such as the number of residents who are employed and insured. All 87 Minnesota counties are ranked, with 1 indicating the greatest level of economic security. Ramsey County is ranked 65 out of 87 in economic security, much lower than other metro-area counties.¹⁶⁵

1. Economic security rankings by metro-area county, 2022

County	Rank out of 87
Anoka	8
Carver	1
Dakota	6
Hennepin	23
Ramsey	65
Scott	2
Washington	5

Source: Community Well-being Index.¹⁶⁵

Poverty

The United States Census Bureau defines poverty based on income before taxes, inflation, and family size and composition, including the number of children and adults. More information about how poverty is measured can be found on the [U.S. Census Bureau website](#).

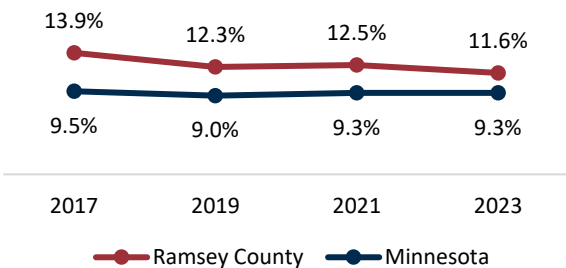


Risk Factors

People at higher risk of poverty include individuals who live in rural areas, have disabilities, have lower levels of educational attainment, are unmarried, or are members of marginalized racial or ethnic groups.^{174, 188}

- The percentage of the population in poverty is higher in Ramsey County compared to Minnesota overall.
- Poverty in Ramsey County declined between 2017 and 2023. Poverty declined more in Ramsey County than Minnesota overall.

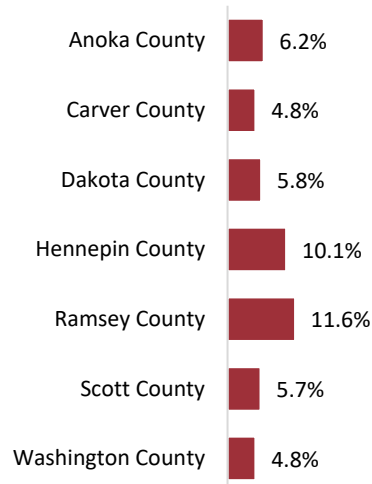
2. Poverty



Source: United States Census Bureau.¹⁷⁶

- Ramsey County has the highest percentage of people in poverty compared to other metro-area counties.

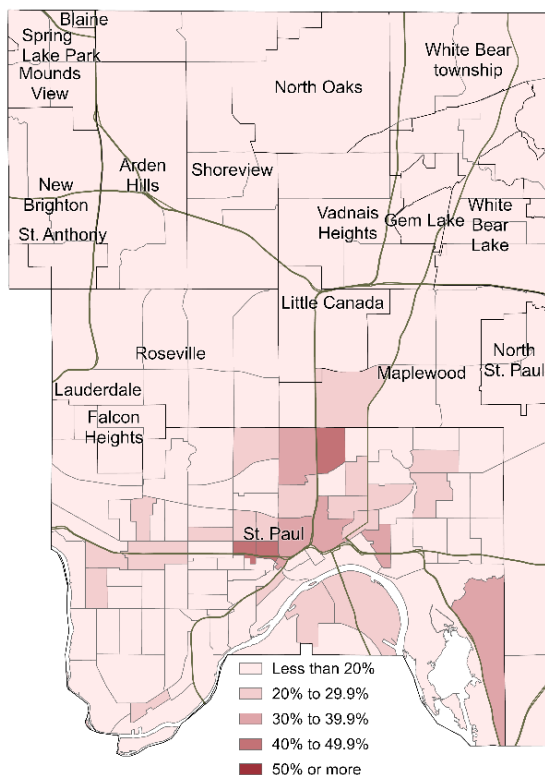
3. Poverty by metro-area county, 2023



Source: United States Census Bureau.¹⁸⁰

- Poverty is most common in St. Paul, particularly the neighborhoods north, east, and west of downtown.

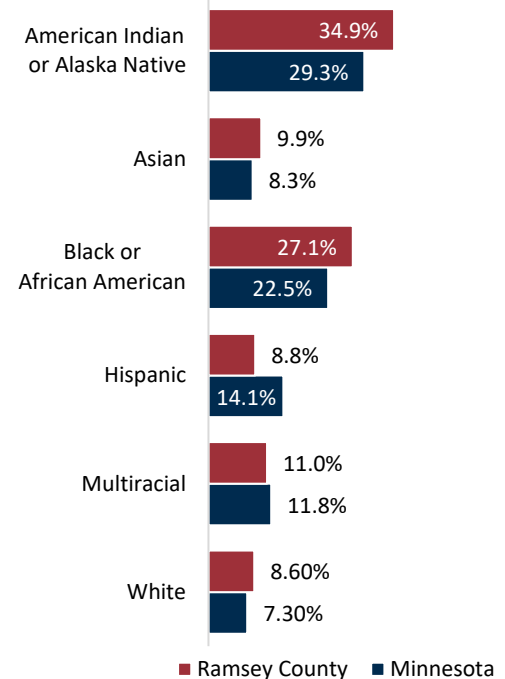
4. Poverty, Ramsey County, 2019-2023



Source: United States Census Bureau.¹⁷⁶

- Among Ramsey County residents, poverty is highest among American Indian or Alaska Native and Black or African American populations. These percentages are higher than the percentages for Minnesota statewide.

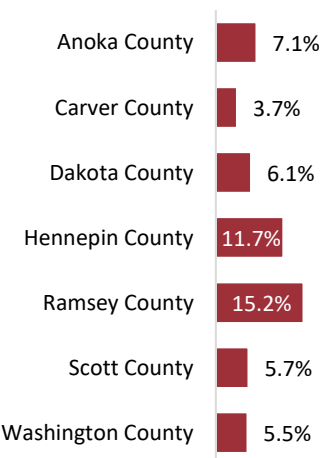
5. Poverty by race/ethnicity, 2023



Source: United States Census Bureau.¹⁸⁰

- In 2023, Ramsey County had the highest percentage of children under the age of 18 living in poverty compared to other metro-area counties.

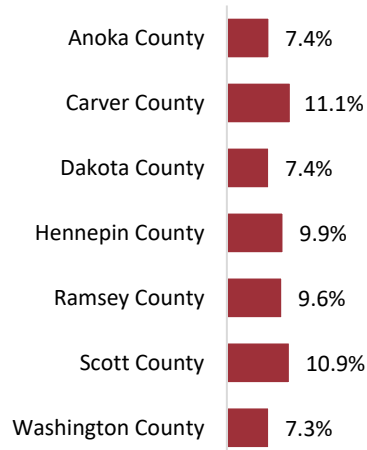
6. Children in poverty by metro-area county, 2023



Source: United States Census Bureau.¹⁸⁰

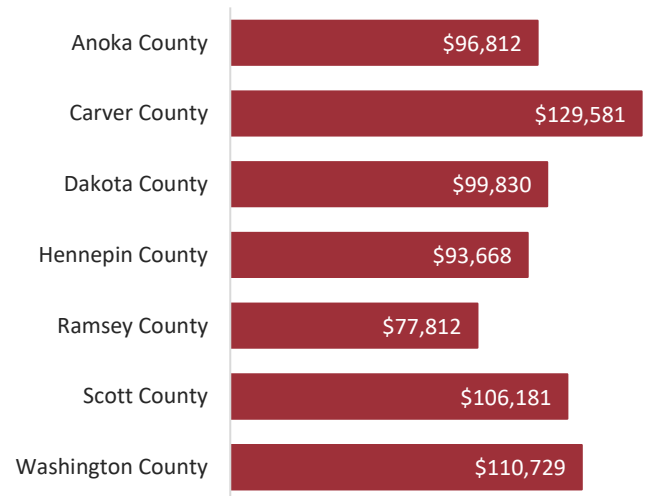
- In 2023, the percentage of adults ages 65 and older in poverty was higher in Carver, Hennepin, and Scott counties than in Ramsey County. Poverty is lower in Anoka, Dakota, and Washington counties.

7. Older adults (age 65+) below poverty by metro-area county, 2023



Source: United States Census Bureau.¹⁸⁰

9. Median household income by metro-area county, 2023

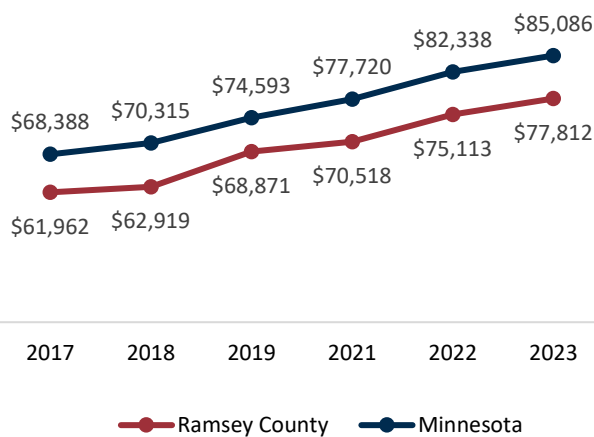


Source: United States Census Bureau.¹⁸⁰

Income

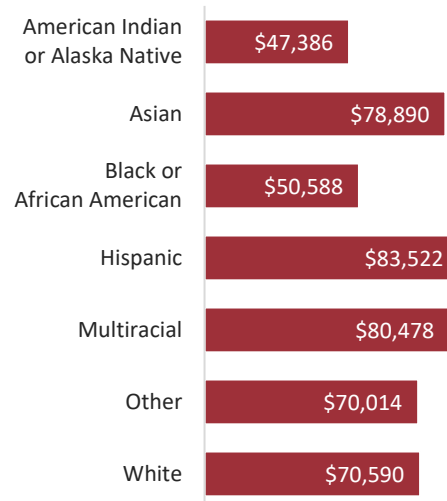
- The median household income in Ramsey County is lower than Minnesota overall, but it has increased over time.
- The median household income in Ramsey County in 2023 is lower than in other metro-area counties.
- Among Ramsey County residents in 2023, American Indian or Alaska Native and Black or African American residents had the lowest median household incomes.

8. Median household income



Source: United States Census Bureau.¹⁷⁶

10. Median household income by race/ethnicity, Ramsey County, 2023

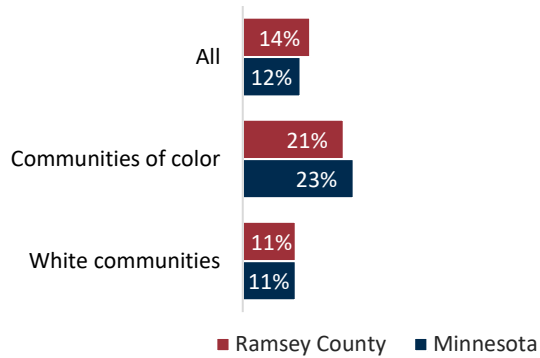


Source: United States Census Bureau.¹⁸⁰

Debt

- The percentage of people who have debt in collections is higher in Ramsey County compared to Minnesota overall.
- In 2023, the percentage of communities of color in Ramsey County with debt in collections was higher than the percentage for white people but lower than the statewide percentage of communities of color.

11. Debt in collections, 2023

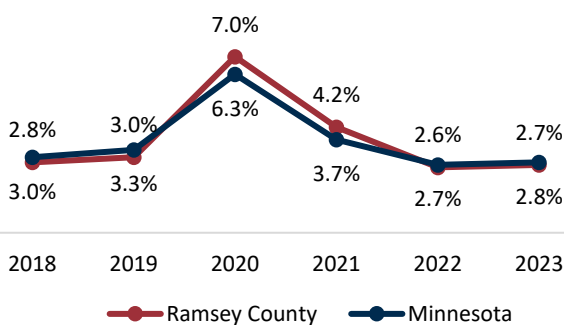


Source: Urban Institute.¹⁸⁵

Unemployment

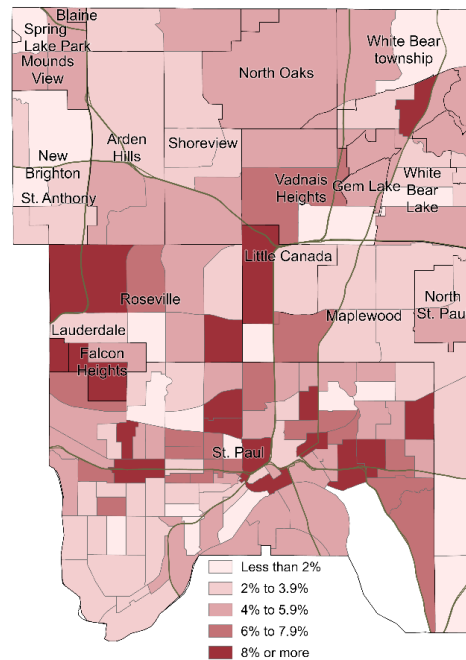
- Unemployment rates in Ramsey County are similar to the rates in Minnesota overall. Ramsey County had a rate of 2.7% in 2023, similar to other metro-area counties.
- In 2020, unemployment increased in Ramsey County and Minnesota, likely due to the COVID-19 pandemic. Unemployment has since declined to pre-pandemic rates.
- Unemployment is most common in Saint Paul neighborhoods along the University corridor; Saint Paul neighborhoods north and east of downtown; and neighborhoods in Falcon Heights, Roseville, and Little Canada. It is less common in the southern neighborhoods of Saint Paul and the northern suburbs.
- In Ramsey County in 2023, Black or African American residents had the highest unemployment rate, higher than the rate for Minnesota.

12. Unemployment



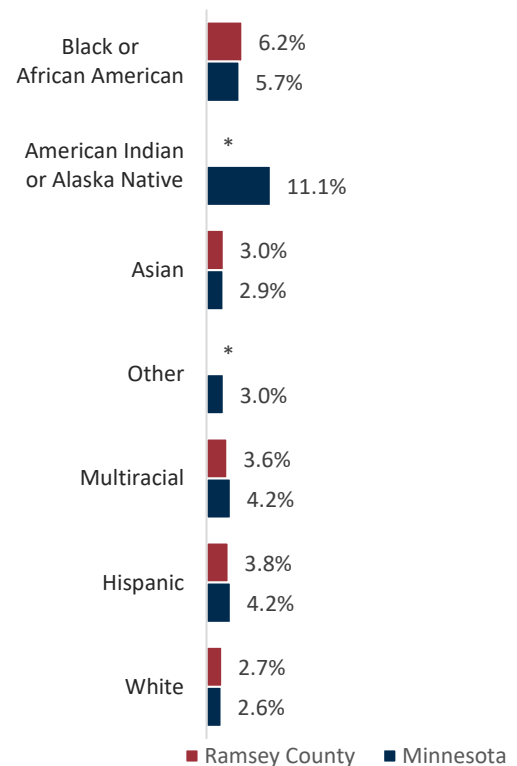
Source: Minnesota Department of Employment and Economic Development.⁹¹

13. Unemployment, Ramsey County, 2019-2023



Source: United States Census Bureau.¹⁷⁸

14. Unemployment by race/ethnicity, 2023



Source: United States Census Bureau.¹⁸⁰

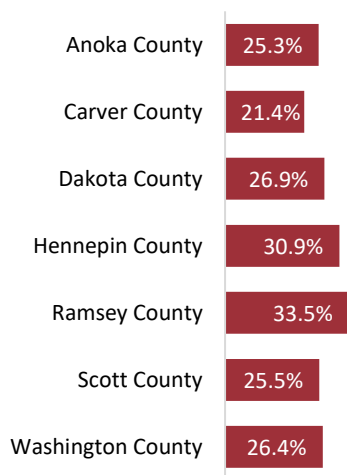
*Data for American Indian or Alaska Native residents and residents who identify with another race/ethnicity in Ramsey County are suppressed.

Housing

Cost-burdened households are those that pay 30% or more of their total income toward housing costs.

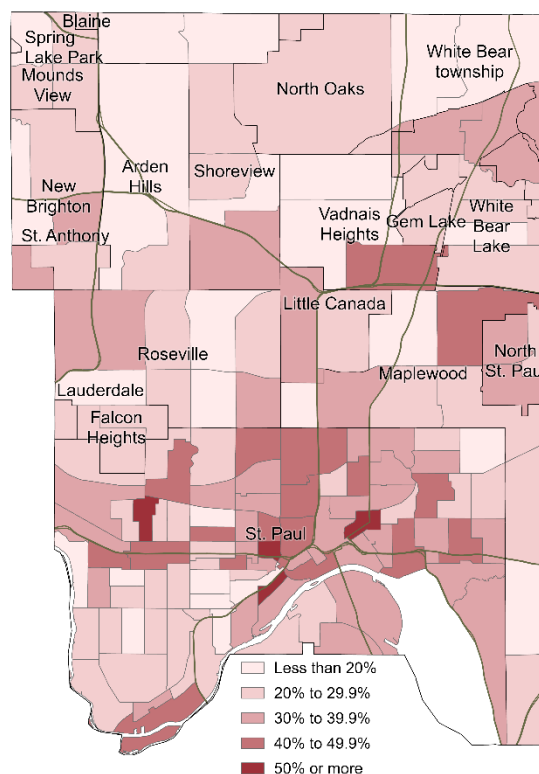
- The percentage of households that are cost-burdened is higher in Ramsey County compared to other metro-area counties.
- The percentages of households that are cost-burdened are higher in neighborhoods closer to downtown Saint Paul. Percentages vary by neighborhood throughout Ramsey County.
- The percentage of households that are cost-burdened is highest among American Indian or Alaska Native and Black or African American households.
- The home ownership rate is lower in Ramsey County compared to other metro-area counties.

15. Cost-burdened households by metro-area county, 2023



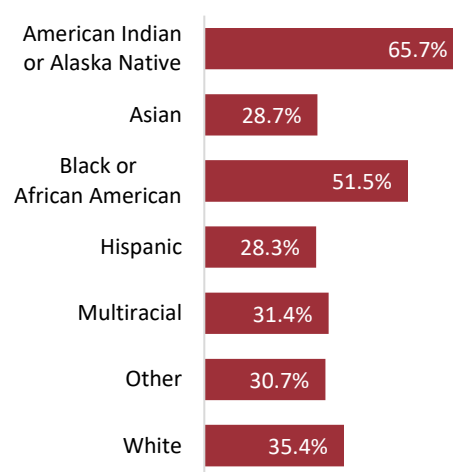
Source: United States Census Bureau.¹⁸⁰

16. Cost-burdened households, Ramsey County, 2019-2023



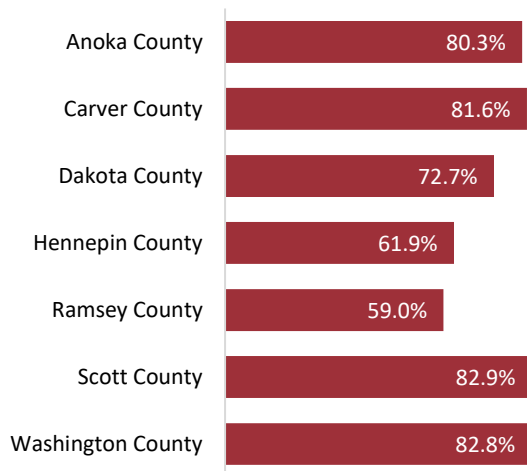
Source: United States Census Bureau.¹⁷⁶

17. Cost-burdened households by race/ethnicity, Ramsey County, 2023



Source: United States Census Bureau.¹⁸⁰

18. Homeownership by metro-area county, 2023



Source: United States Census Bureau.¹⁸⁰

Homelessness

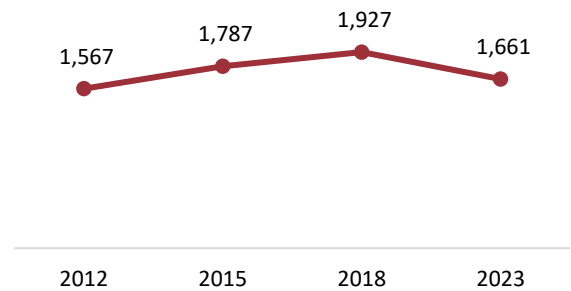
“Homelessness” is a common term used to refer to the experience of people who lack a consistent and adequate residence. However, the term “unhoused” is generally preferred, as it is considered less stigmatizing and avoids implying that people who are unhoused lack communities or physical spaces they consider “home.” Accordingly, this section uses the term “unhoused.”

! Risk Factors

People are more likely to be unhoused if they have a lack of economic stability or experience unemployment, live in an area with a lack of affordable housing, have lower levels of education, have a history of adverse childhood experiences or involvement in the criminal justice system, have mental health concerns, or have a history of substance misuse.^{162, 62}

- Results from the 2023 Minnesota Homeless Study show that 15.8% of all unhoused people in Minnesota were in Ramsey County.¹⁹¹
- The number of unhoused people in Ramsey County increased between 2012 and 2018 but declined between 2018 and 2023.

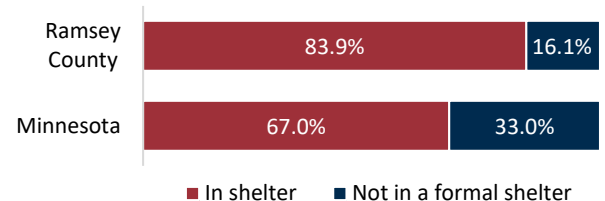
19. Number of unhoused people, Ramsey County



Source: Wilder Research.¹⁸⁸

- Most unhoused people in Ramsey County were in a shelter, and this percentage was higher than the statewide percentage.

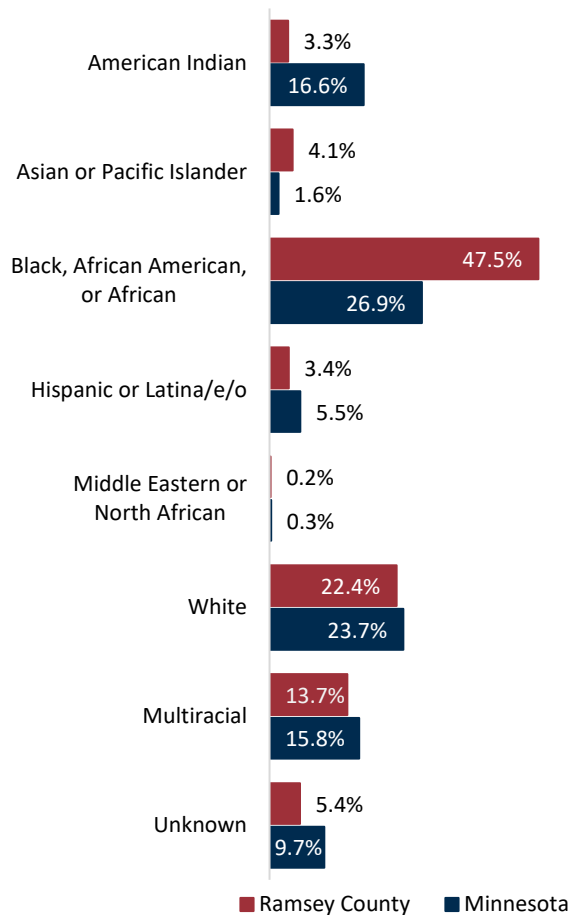
20. Location of unhoused people, 2023



Source: Wilder Research.^{190, 191}

- Nearly half of unhoused people in Ramsey County were Black, African American, or African-born, a much higher percentage than the statewide percentage.
- Compared to statewide percentages, the percentages of unhoused people who identify as American Indian, Hispanic or Latina/e/o, white, and multiracial were lower in Ramsey County.

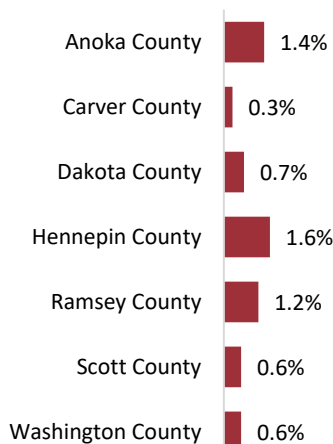
21. Race/ethnicity of unhoused people, 2023



Source: Wilder Research.^{190, 191}

- The percentage of unhoused K-12 students in 2023 was highest in Hennepin County, followed by Anoka County and Ramsey County.

22. Unhoused K-12 students by metro-area county, 2023



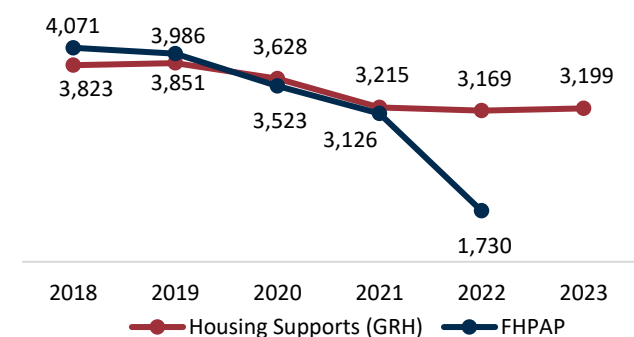
Source: Minnesota Department of Education.⁹⁰

Housing assistance

Housing assistance programs in Ramsey County include the Family Homelessness Prevention and Assistance program (FHPAP) and Housing Supports (formerly known as Group Residential Housing [GRH]). FHPAP conducts outreach and provides eviction prevention support, transitional housing and rapid rehousing programs, and other services. Housing Supports funds housing costs for older adults and adults with disabilities who have low incomes and provides case management services.

- Between 2018 and 2022, the number of people who received FHPAP or Housing Supports services declined. The number of Housing Supports recipients remained consistent from 2022 to 2023.
- More than half of Housing Supports recipients identify as white, and more than half of FHPAP recipients identify as Black.
- Nearly half of FHPAP recipients are under age 18.
- Housing Supports recipients are most commonly age 55 and older, with few recipients age 18-24.

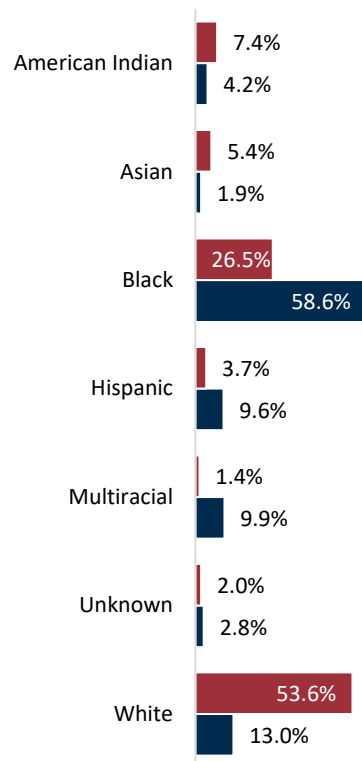
23. Number of housing assistance recipients, Ramsey County



Source: Ramsey County.¹⁶⁰

Note: 2023 data for FHPAP were unavailable at the time of publication.

24. Housing assistance recipients by race/ethnicity, Ramsey County

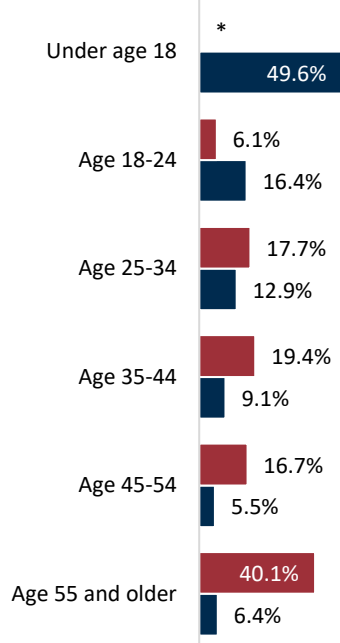


■ Housing Supports (GRH; 2023) ■ FHPAP (2022)

Source: Ramsey County.¹⁶⁰

Note: 2023 data for FHPAP were unavailable at the time of publication.

Housing assistance recipients by age, Ramsey County



■ Housing Supports (GRH; 2023) ■ FHPAP (2022)

Source: Ramsey County.¹⁶⁰

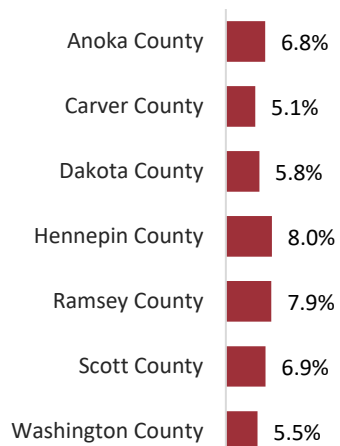
Note: 2023 data for FHPAP were unavailable.

*Housing Supports only provides assistance to adults. Accordingly, all recipients are over age 18.

Transportation

- In 2022, Hennepin and Ramsey counties had the highest percentages among metro-area counties of adults who lack reliable transportation.

25. Lack of reliable transportation in the past 12 months among adults by metro-area county, 2022

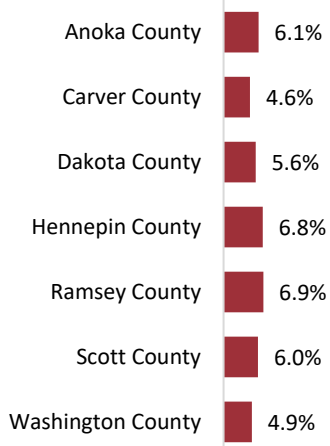


Source: Centers for Disease Control and Prevention.³²
Note: Data are age-adjusted.

Utilities

- In 2022, Ramsey County had the highest percentage of adults who have received a threat of utility shut-off in the past year among metro-area counties.

26. Adults who received a utility service shut-off threat in the past 12 months by metro-area county, 2022



Source: Centers for Disease Control and Prevention.³²
Note: Data are age-adjusted.