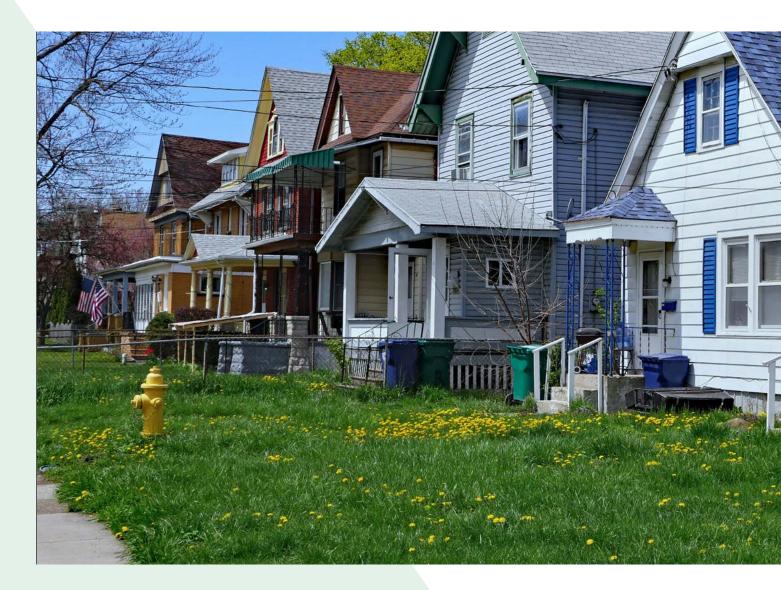
#### DATA AND TREND ANALYSIS

# **Economic Conditions**



A range of personal, social, economic, and environmental factors contribute to individual and population health. For example, people with a quality education, stable employment, safe homes and neighborhoods, and access to preventive services tend to be healthier throughout their lives. Conversely, poor health outcomes are often made worse by the interaction between individuals and their economic and social environment.

### **Areas of Concentrated Poverty**

#### DESCRIPTION

Concentrated poverty is known to have a negative influence on residents' economic mobility and overall health and well-being. Current estimates from the U.S. Census Bureau show a decline in the metro area's poverty rate (19 percent) in 2016 after rising during the recession from 2010-2013 to 23 percent. While this trend is positive, the metro's poverty rate remains higher than it was in 2000 (16 percent). Areas of Concentrated Poverty (census tracts where at least 40 percent of residents have incomes below 185 percent of the federal poverty threshold) have grown. In 2016, the threshold for 185 percent of federal poverty was \$45,027 for a family of four and \$23,099 for an individual under 65 living alone. Concentrated poverty fluctuates over time, but in 2012-2016 about 30 percent of residents in the metro area lived in an Area of Concentrated Poverty.<sup>1</sup>

#### HOW WE ARE DOING

In 2016, 162,777 individuals including 28,186 families throughout Ramsey County had incomes below 185 percent of the poverty level.<sup>2</sup> In 2006-2010, only St. Paul and Lauderdale in Ramsey County had census tracts with Areas of Concentrated Poverty. In 2012-2016, Roseville joined the metro cities with Areas of Concentrated Poverty and Lauderdale dropped off the list. Thirty-two census tracts in Ramsey County met the threshold for an Area of Concentrated Poverty all six years 2011-2016, leaving little doubt that these are high poverty areas. In contrast, 17 census tracts were identified as an Area of Concentrated Poverty, one to three years, signaling elevated poverty but perhaps with fewer overarching negative impacts than more entrenched poverty. Slightly more than 40 percent of St. Paul residents lived within 185 percent of the federal poverty threshold in 2015, an increase from 38.7 percent in the previous five-year period.<sup>3</sup>

#### **DISPARITIES**

Concentrated poverty intersects with race and ethnicity. Four in every five metro Areas of Concentrated Poverty were also census tracts where at least half of the residents are people of color. In fact, a person of color regardless of their income is as likely to live in an Area of Concentrated Poverty as a person living in poverty due to race-based barriers to housing choice. There are ongoing signs that concentrated poverty is receding in the metro but not in areas where a majority of residents are people of color.<sup>3</sup>

#### **RISK FACTORS**

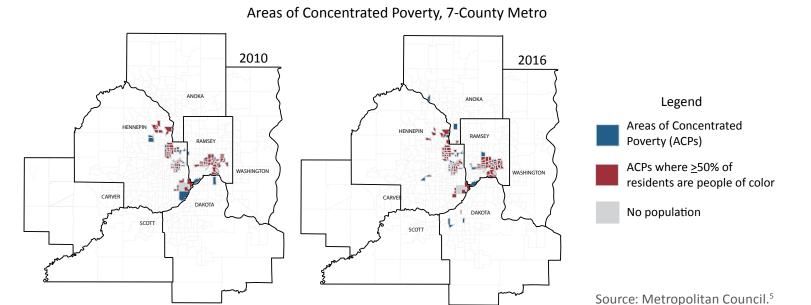
Research points to larger systemic and societal factors such as institutional racism, racial disparities in the educational and criminal justice systems, employment barriers and other social determinants as being significant factors in determining whether an individual experiences poverty.<sup>4</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

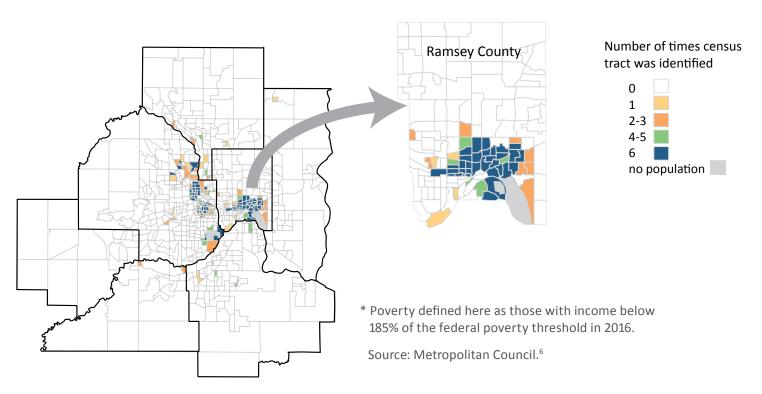
Saint Paul - Ramsey County Public Health provides data monitoring and reporting for this topic in order to better understand the overall health and current conditions in the community. The information may help inform community partners, policy makers or county program leadership.

- <sup>1</sup>Concentrations of Poverty: Growing and Suburbanizing in the Twin Cities Region. Metropolitan Council. 2015. https://metrocouncil.org/getattachment/f51199b2-1a77-4c4e-97a8-d9d47b75cd4f/.aspx. Published December 2015. Accessed September 2018.
- <sup>2</sup> Poverty Status in the past 12 months. 2012-2016 American Community Survey five-year estimates. U.S. Census Bureau. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\_16\_5YR\_S1701&prodType=table. Accessed September 2018
- <sup>3</sup> Areas of Concentrated Poverty in 2016. Metropolitan Council. 2018. https://metrocouncil.org/Data-and-Maps/Publications-And-Resources/MetroStats/Census-and-Population/Areas-of-Concentrated-Poverty-in-2016.aspx. Published in February 2018. Accessed September 2018.
- <sup>4</sup>Rodrigue E, Reeves RV. Five bleak facts on black opportunity. The Brookings Institution. 2015. https://www.brookings.edu/blog/social-mobility-memos/2015/01/15/five-bleak-facts-on-black-opportunity/. Published January 15, 2015. Accessed August 15, 2018.

- In the metro area, 4
   of every 5 Areas of
   Concentrated Poverty are
   also census tracts where at
   least half of residents are
   people of color.
- Ramsey County's Areas of Concentrated Poverty grew 20% between 2010 and 2016.



Census tracts identified as an Area of Concentrated Poverty\* over past 6 years (2011-2016), Metro Counties



<sup>&</sup>lt;sup>5</sup> Metropolitan Council analysis of U.S. Census Bureau, American Community Survey Five-Year Estimates, 2006-2010, 2012-2016

<sup>&</sup>lt;sup>6</sup> Metropolitan Council analysis of U.S. Census Bureau, American Community Survey Five-Year Estimates, 2007-2011, 2008-2012, 2009-2013, 2010-2014, 2011-2015, 2012-2016.

### **Child Care - Costs**

#### DESCRIPTION

Children require child care for many reasons, but care is crucial when all available parents or guardians are in the workforce. The cost of care for infants and school aged children can be one of the most significant expenses in a family's budget. Child care is provided in licensed family-based locations, in a child's home, or in center-based programs. Regardless of place of care, affordable, quality care is important to a child's development as well as a family's overall health and wellness.

#### HOW WE ARE DOING

The weekly cost of licensed family-based child care in Ramsey County ranges from \$145 to \$177 per child, depending on the age of the child, whereas licensed center-based care is more expensive-\$199 to \$331 per child per week.<sup>3</sup> There is currently more licensed family-based care (512) than licensed center-based programs (207) in Ramsey County. The number of affordable licensed family-based child care has been declining in Minnesota since 2005.<sup>1,3</sup> Overall, the cost of child care in Ramsey County lies in the median range among other metro counties.<sup>1</sup>

#### **DISPARITIES**

Families most likely to be impacted by the cost of child care include families with an African-American or Hispanic head of household, families who have two or more children, families headed by someone with less than a high school degree, part-time workers and single parents.<sup>2</sup>

#### **RISK FACTORS**

Due to affordability, lower-income families have fewer child care options and are at higher risk of being driven into poverty due to child care costs.<sup>2</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

The Child Care Assistance Program provides financial assistance to help families with low incomes pay for child care so that parents may pursue employment or education leading to employment, and that children are well cared for and prepared to enter school ready to learn. The Minnesota Family Investment Program (MFIP) and the Diversionary Work Program help families work toward economic stability. Minnesota fully funds child care assistance for families who participate in either program, or who have moved off the programs in the last year. In addition, the Basic Sliding Fee program, a capped allocation, assists low-income families, who are not participating in either program, with child care costs. As of October 2017, 2,370 families were on the waiting list for Basic Sliding Fee child care in Minnesota.

- The Twin Cities Metro has seen a 2% increase in child care capacity since 2005 but Minnesota overall has seen a 29% decrease in licensed family-based child care programs.<sup>1</sup>
- Licensed center-based child care in Ramsey County is 50% more costly than licensed family-based care.<sup>1</sup>

<sup>&</sup>lt;sup>1</sup> Licensed Child Care Trends in Minnesota Fact Sheet: Years 2005- 2015. Minnesota Department of Human Services. http://www.dhs.state.mn.us/main/groups/licensing/documents/defaultcolumns/dhs-292314.pdf. Published November 2016. Updated March 2017. Accessed March 2018.

<sup>&</sup>lt;sup>2</sup> What is the Cost of Child Care in Your State? Child Care Aware of America. http://usa.childcareaware.org/advocacy-public-policy/resources/research/costofcare/. Accessed January 2018.

<sup>&</sup>lt;sup>a</sup> Rates and Marketing. Thinksmall.org. http://www.thinksmall.org/for\_early\_childhood\_professionals/build\_a\_better\_business/rates\_and\_marketing/. Accessed March 2018.

### **Child Support Collection**

#### DESCRIPTION

In Ramsey County, the County Attorney's Office is responsible for child support collection and services. The goal of the Ramsey County Attorney's Office of Child Support Services Division is to create safe communities where children can live with dignity and respect. As a criminal justice agency, the Ramsey County Attorney's Office regards child support enforcement as a premier crime prevention program. Dedication to the fair collection of child support contributes to child well-being by contributing support for basic needs-food, clothing, health, education and shelter. This in turn can help ensure that Ramsey County's children will become productive, law abiding adults in our community.

The Ramsey County Attorney's Office Child Support Services Division offers four primary services:

- 1) Establishing paternity, including genetic testing
- 2) Establishing court orders
- 3) Enforcing and collecting child support (usually until the child is age 18 or graduates from high school)
- 4) Modifying child support if circumstances change

In 2016, the Ramsey County Child Support Services Division provided services to 26,719 families: 4,264 families receiving public assistance; 14,990 families that previously received public assistance; and 7,465 additional families.

#### HOW WE ARE DOING

Each year, state child support programs report on several performance measures to the federal Office of Child Support Enforcement.<sup>2</sup> Minnesota and Ramsey County continue striving to be among the top performing states/counties on the five federal performance measures, and in other key program areas.<sup>3</sup> One performance measure, the "current collections ratio" is the percentage of child support collected compared to the amount of child support ordered. In Ramsey County, the current collections ratio increased from 64 percent to over 67 percent in the past two years. This increase is due in part to efforts to obtain realistic orders for families and to use early intervention and effective enforcement remedies for collection. Child support performance is also measured by the "establishment rate," which is the number of cases where paternity is established there is a court order for child support. Sometimes these orders are in place because of a divorce or custody order, but a large majority of child support orders are obtained for Ramsey County parents through the efforts of the Child Support Services Division.

#### BENCHMARK INDICATOR

The federal Office for Child Support Enforcement:

- 1) Improvement in the current collections ratio
- 2) Improvement in the number of cases with a child support court order

#### **DISPARITIES**

Nationwide, 25 percent of all children and 50 percent of poor children receive child support services. Child support makes up approximately 40 percent of a poor family's income.<sup>4</sup> Over 71 percent of Ramsey County's caseload includes current or former public assistance recipients.

# <sup>1</sup>Ramsey County Attorney's Office Child Support Services Division. https://www.ramseycounty.us/your-government/leadership/county-attorneys-office/divisions-units/human-services-division/child-support-section. Accessed August 2018. <sup>2</sup> U.S. Department of Health and Human Services, Administration for Children & Families. Office of Child Support Enforcement 2016 Preliminary Report. https://www.acf.hhs.gov/css/resource/2016-preliminary-report. Accessed December 07, 2017. <sup>3</sup> 2016 Minnesota Child Support Performance Report. Minnesota Department of Human Services. https://www.leg.state.mn.us/docs/2017/other/170238.pdf. Accessed August 2018.

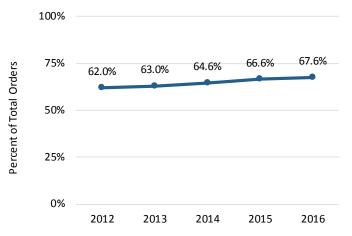
- Ramsey County's child support collections ratio increased from 64% to over 67% in the past two years.
- Due to efforts of the Office of Child Support Services staff, close to 100% of paternities are established in child support cases.

<sup>4</sup> The Child Support Program is a Good Investment: Story Behind the Numbers. Office of Child Support Enforcement. https://www.acf.hhs.gov/css/resource/sbtn-child-support-program-is-a-good-investment. Published December 30, 2016. Accessed December 07, 2017.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

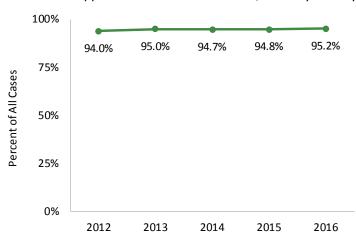
In August 2016, Ramsey County Child Support Services initiated a project as a part of Child Support Awareness month. County staff contacted more than 1,600 noncustodial parents inviting them to connect with the child support office and take the necessary steps to reinstate driver's licenses that had been suspended for nonpayment of child support. Through this effort, over \$61,000 was collected and 112 noncustodial parents established payment agreements who were able to have their driver's licenses reinstated. This small effort made a big difference and helped Ramsey County achieve its highest-ever collection rate in 2016.

#### Child Support Collections, Ramsey County



Source: Ramsey County Attorney's Office Child Support Services Division.

#### Child Support Paternities Established, Ramsey County



Source: Ramsey County Attorney's Office Child Support Services Division.

### **Homelessness**

#### DESCRIPTION

Homelessness exists when people lack safe, stable and appropriate places to live. Individuals experiencing homelessness often lack access to appropriate health care and experience higher rates of physical and mental illness and behavioral health issues compared to other populations. Recent research finds homeless people are three to four times more likely to die prematurely than their housed counterparts, and experience an average life expectancy as low as 41 years. A recent survey of homeless individuals in and around downtown Saint Paul revealed that most people reported mental or chemical health issues or physical injuries; half had been homeless for less than two years; about one in five had been restricted from shelter facilities, and nearly half receive some type of assisstance from Ramsey County.

#### HOW WE ARE DOING

According to the most current Minnesota Homeless Study conducted by Wilder Research, the overall rate of homelessness among all age groups in Ramsey County increased during 2012-2015.<sup>4</sup> In 2015, 1,787 people experienced homelessness in Ramsey County. Children (17 and under) and their parents represented 30 percent of the homeless population in the county, an increase of 15 percent since 2012.<sup>4</sup> Ramsey County's homeless individuals account for nearly 19 percent of the total count for the state (9,312).<sup>4</sup> There has also been a steady increase in the number of older adults experiencing homelessness (up 14 percent since 2012).<sup>4</sup> Metro Transit reports that about 150 people are sleeping in transit vehicles on an average night.<sup>3</sup>

#### BENCHMARK INDICATOR

- U.S. Department of Housing and Urban Development (HUD) metrics:5
- 1) Decrease the number of persons experiencing homelessness.
- 2) Decrease the average and median days a person is homeless.

#### **DISPARITIES**

Children and older adults are currently vulnerable populations for homelessness. People of color in Minnesota disproportionately experience homelessness compared to their white counterparts.<sup>4</sup>

#### **RISK FACTORS**

Homelessness is consistently linked with lack of adequate employment, having chronic health conditions, and having a history of violence or abuse. In addition to these risk factors, Minnesotans also are more likely to experience homelessness when there are stagnant wages, rising rents, low vacancy rates and a lack of affordable housing.

(continued on back)

### <sup>1</sup> American Psychological Association. Health and Homelessness. http://www.apa.org/pi/ses/resources/publications/homelessness-health.pdf. Accessed March 5, 2018.



# Information to note

- Homelessness in Ramsey County has increased since 2009. The county now has the highest rate in the 7-county metro area.
- Children and their parents represent 30% of the homeless population in the county, an increase of 15% since 2012.
- Since 2009, the number of homeless adults age 55+ living in shelters has doubled.



# Community voice

"Unstable housing (stress from that)."

- Black/African American Female, age 35-44

Respondents expressed the stress from lack of housing and homelessness. About 50% (98) of the housing mentions referenced homelessness and instability.

<sup>&</sup>lt;sup>2</sup> National Healthcare for the Homeless Council. (2010). Homelessness and Health: What's the Connection. from https://www.nhchc.org/wp-content/uploads/2011/09/Hln\_health\_factsheet\_Jan10.pdf. Accessed September 1, 2017.

<sup>&</sup>lt;sup>3</sup> Ramsey County Managers Office All Staff Communication. A collaborative effort to tackle homelessness. February, 2018.

<sup>&</sup>lt;sup>4</sup> Wilder Research. Ramsey County: Characteristics and Trends of those Experiencing Homelessness in Minnesota. http://mnhomeless.org/minnesota-homeless-study/reports-and-fact-sheets/2015/2015-homeless-ramsey-county-fact-sheet-2-17. pdf. Accessed March 5, 2018.

<sup>&</sup>lt;sup>5</sup> U.S. Department of Housing and Urban Development. May 2015. System Performance Measures: An introductory guide to understanding system-level performance measurement. https://www.hudexchange.info/resources/ documents/System-Performance-Measures-Introductory-Guide.pdf. Accessed December 1, 2017.

<sup>&</sup>lt;sup>6</sup> Amherst Wilder Foundation. Start by Knowing Why: 5 Reasons People in Minnesota are Homeless, December, 2017. http://www.wilder.org/Blog/Lists/Posts/Post.aspx?ID=198#.Wp8BlujwbIU. Accessed March 6, 2018.

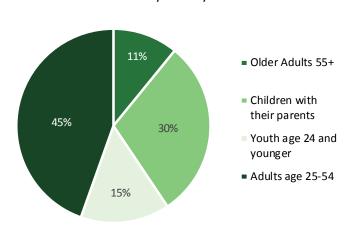
#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Ramsey County's contributions to end homelessness include involvement in the opening of Catholic Charities' Higher Ground Saint Paul at Dorothy Day Place in 2017. Phase II of the project is under construction which will add more beds and provide on-site services through an Opportunity Center. Ramsey County was the first public sector partner to contribute financially to the Opportunity Center, agreeing to both a capital investment in the building and a long-term service delivery lease that will ensure that county staff are able to effectively deliver a variety of services as close as possible to the people who need them. Also in 2017, the county launched the *RUSH* initiative (Re-directing Users of Shelter to Housing) which works with the most frequent users of Higher Ground and the Union Gospel Mission to move them into permanent housing. The county along with community partners recently converted the former detox space in Government Center East to an emergency overnight shelter- *Winter Safe Space*. Additionally, an outreach team called "Outside In" is working to create a registry of all unsheltered individuals and connect them to services. Ramsey County directly funds family emergency shelters as well as the *Coordinated Entry System* which offers access to supportive housing for youth and single adults. Through local and national funding opportunities, the county continues to secure over \$8.5 million annually to fund housing projects.

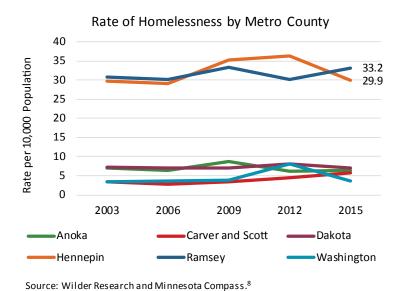
Ramsey County Homelessness Numbers by Study Year, Age Group, and Percent Change Between 2012 - 2015						
	2009 Study	2012 Study	2015 Study	% Change (2012-2015)		
Children (17 and under) with parents	490	469	541	+15%		
Unaccompanied minors (under 17 and under)	43	35	52	+49%		
Young adults (18-21)	199	172	208	+21%		
Adults (22-54)	848	724	796	+10%		
Older Adults (55 and over)	105	167	190	+14%		
Total	1,685	1,567	1,787	+14%		

Source: Wilder Research.7

#### Homelessness by Age Group, Ramsey County 2015



Source: Wilder Research.7



<sup>7</sup> Wilder Research. Ramsey County: Characteristics and Trends of those Experiencing Homelessness in Minnesota. http://mnhomeless.org/minnesota-homeless-study/reports-and-fact-sheets/2015/2015-homeless-ramsey-county-fact-sheet-2-17.pdf. Accessed March 5, 2018.

<sup>&</sup>lt;sup>8</sup> Wilder Research and Minnesota Compass. http://www.mncompass.org/housing/homeless-persons#7-190-g. Accessed February 23, 2018.

### **House Cost Burden and Affordable Housing**

#### DESCRIPTION

A household is considered cost-burdened when their housing costs exceed 30 percent of their income. Some households spend over 50 percent of their income on housing and are considered severely cost-burdened. Households at all income levels can be cost-burdened yet lower income families are more likely to be consumed by housing costs and struggle to cover basic expenses like food, health insurance or child care. Households often become cost-burdened when they experience a loss of income or when the cost of their housing rises. Affordable housing is when households earning less than the median income in their community (Area Median Income-AMI) are able to pay rental or home ownership costs without becoming cost-burdened.

#### HOW WE ARE DOING

Twin Cities cost-burdened households have increased over the past 15 years from one in four families to one in three families.<sup>2</sup> Housing cost-burden peaked during the recession and remains high despite some improvement over the past few years.<sup>1</sup> Ramsey County ranks second among all Minnesota counties for housing cost burden.<sup>1</sup> The most cost-burdened households in the County are: Lauderdale (41 percent), Saint Paul (33 percent) and White Bear Lake (27 percent). The least cost-burdened households are: White Bear Township (14 percent), Vadnais Heights (17 percent) and North Oaks (17 percent).<sup>3</sup> The Metropolitan Council recommends Ramsey County add over 4,000 units of affordable housing by 2020 to avoid more households becoming cost-burdened.<sup>3</sup> Ideally, over half of all new affordable units should be located in Saint Paul. Over the past five years, most owner and renter units added in Saint Paul have been over the affordability threshold for households earning 80 percent of AMI.<sup>3</sup>

#### BENCHMARK INDICATOR

Health People 2020: This measure is being tracked for informational purposes. If warranted, a target benchmark will be established.<sup>4</sup> In 2015, 30 percent of Twin Cities households were cost-burdened.<sup>1</sup>

U.S. Target: No current target.

#### **DISPARITIES**

Low income households, people of color, renters and single-person households are more likely to experience housing cost-burden.<sup>2</sup> In 2015, over 50 percent of African-American households in the Twin Cities were cost-burdened, which is double the rate of white households. Native Americans and Latinos are also more likely than white households to be paying high housing costs. Even when people of color have comparable incomes to white residents they are still more likely to be cost-burdened.<sup>2</sup> Looking at the years 2011-2015 in the metro area, the rate among whites was 26.7 percent, which compares to 31.4 among Asians, 42.5 among those of two or more races, 44.9 among Hispanics, 45.9 among American Indian, 50.4 percent among other races, and 53.3 among African American.<sup>5</sup>

#### **RISK FACTORS**

Renters are more vulnerable to changes in housing market conditions and are more likely to be cost-burdened than homeowners.<sup>2</sup> There is currently a vacancy rate of only 2.5 percent

- <sup>1</sup> Cost-burdened Households. MN Compass. Wilder Research. http://www.mncompass.org/housing/cost-burdened-households#7-6938-g. Accessed February 2018.
- <sup>2</sup> Rybatures, Krysten. MetroStats: Housing Cost Burden in the Twin Cities. Metropolitan Council Regional Policy and Research Team. November 2014. https://metrocouncil.org/Data-and-Maps/Publications-And-Resources/MetroStats/Housing/Housing-Cost-Burden-in-the-Twin-Cities-Region.aspx (1). Accessed February 2018.
- <sup>3</sup> AMI and Housing Affordability. Metropolitan Council Local Planning Book Web site. https://metrocouncil.org/Handbook/Files/Resources/Fact-Sheet/HOUSING/Area-Median-Income-and-Housing-Affordability.aspx. Accessed February 2018.
- <sup>4</sup> Healthy People 2020. https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health/objectives. Accessed February 2018.
- <sup>5</sup> Wilder Research. Cost-burdened Households. MN Compass Website http://www.mncompass.org/housing/cost-burdened-households#7-6938-g. Accessed February 2018.

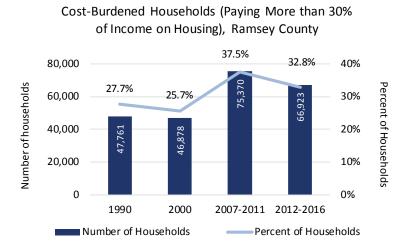
- Low income households, people of color, renters and single-person households are more likely to experience housing costburden.
- The number of households that are housing costburdened has increased in the Twin Cities over the past 15 years from one in four families to one in three families.
- Over 50% of African-American households in the Twin Cities were housing cost-burdened in 2015, double the rate of White households.

### **House Cost Burden and Affordable Housing**

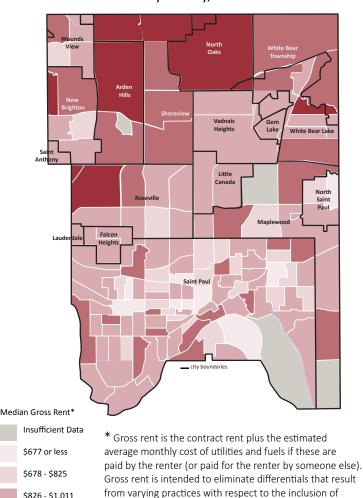
across Twin Cities rental properties, creating a tight market with high demand for a limited supply of apartments. Operating within this market, landlords are more likely to raise rents, or implement tenant screening procedures that may lock out applicants with lower credit scores or incomes.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Saint Paul - Ramsey County Public Health provides data monitoring and reporting for this topic in order to better understand the overall health and current conditions in the community. The information may help inform community partners, policy makers or county program leadership.

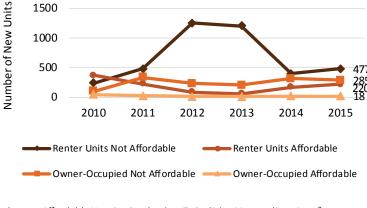


#### Estimated Rent for Rental Units by Census Tract, Ramsey County, 2016



### New Housing Units by Affordability, Ramsey County

Source: Cost-burdened Households.7



Source: Affordable Housing Production, Twin Cities Metropolitan Area.9

\$826 - \$1,011

utilities and fuels as part of the rental payment. \$1.012 - \$1.312 Source: PolicyMap. Based on U.S. Census American \$1,313 or more Community Survey 2012-2016.8

<sup>&</sup>lt;sup>6</sup> Sold Out. Minnesota Housing Partnership Web site. http://www.mhponline.org/images/Sold Out final small.pdf. Accessed February 2018.

Cost-burdened Households. MN Compass Web site. http://www.mncompass.org/housing/cost-burdened-households#7-6938-g. Accessed February 2018.

<sup>&</sup>lt;sup>8</sup> PolicyMap. Based on U.S. Census American Community Survey 2012-2016. Web Site. https://www.policymap.com/maps Accessed February 5, 2018.

<sup>9</sup> Affordable Housing Production, Twin Cities Metropolitan Area. Metropolitan Council Web site.https://metrocouncil.org/Data-and Maps/Data/Metadata/Affordable-Housing-Production.aspx. Accessed February 23, 2018.

### **Household Income**

#### DESCRIPTION

Household income is defined by the census as money received by household members prior to taxes, social security and Medicare contributions. It does not include benefits households receive such as food stamps, Earned Income Tax Credit or subsidized housing.<sup>1</sup> Median household income for a community is the midpoint dollar amount where half of the households have income below that amount and half have income higher. Median household income is frequently used as an indicator of a population's wealth.<sup>2</sup>

#### HOW WE ARE DOING

Ramsey County has the lowest household income in the seven-county metro area (\$57,717), followed by Hennepin, Anoka, Dakota, Washington, Carver, and Scott with the top median income (\$90,196).<sup>3</sup> The suburbs in metro counties have some of the highest median incomes in Minnesota.<sup>4</sup> In Ramsey County, North Oaks has the highest median household income (\$151,397) and Lauderdale has the lowest (\$44,345). There have been striking changes in household income over the past several years in some Ramsey County cities; Gem Lake experiencing rapid income growth (+37%) and Lauderdale experiencing losses (-8%).<sup>4</sup>

#### **DISPARITIES**

The distribution of income in Ramsey County has changed over the past 16 years following national trends of a shrinking middle class and growing disparity between the highest and lowest incomes. In 2000, most households in Ramsey County had an income between \$35,000-\$100,000, with very few households in the lowest and highest income brackets. In 2016, this distribution plateaued revealing greater income inequality. Income inequality in Ramsey County is felt particularly strongly within communities of color. While the trend of white people making more than people of color is true both locally and nationally, the difference in household earnings is steeper in Ramsey County than in the rest of the U.S. This is especially true of Asian residents, who in the U.S. make almost \$15,000 more than whites, but in Ramsey County make almost \$17,000 less. The gender pay gap is also very present in the county. Based on levels of educational attainment, female income is on average, about \$9,500 less than males annually.

#### **RISK FACTORS**

There is a consistent trend that individuals with higher education have higher incomes. An individual with a graduate degree is likely to make \$44,396 over a person without a high school degree and \$16,025 more than a person with a bachelor's degree.<sup>4</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Saint Paul - Ramsey County Public Health provides data monitoring and reporting for this topic in order to better understand the overall health and current conditions in the community. The information may help inform community partners, policy makers or county program leadership.

- Ramsey County has the lowest household income in the seven-county metro area. The distribution of income has changed over the past 15 years with growing disparities between the highest and lowest incomes.
- Ramsey County women's income is about \$9,500 less than men each year. The difference in household earnings between whites and residents of color is larger in Ramsey County than in the rest of the U.S.
- Gem Lake (38%) and Falcon Heights (23%) have experienced the greatest income growth in the past five years. Lauderdale (-15%), Mounds View (-4%) and Shoreview (-2%) have experience declines in household income in the past five years.

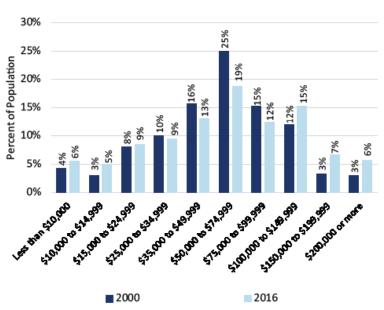
<sup>&</sup>lt;sup>1</sup> United States Census Bureau. About: Income website. https://www.census.gov/topics/income-poverty/income/about.html. Accessed September 18, 2017.

<sup>&</sup>lt;sup>2</sup> Minnesota Department of Health. White Paper on Income and Health. (March 2014). http://www.health.state.mn.us/divs/opa/2014incomeandhealth.pdf. Accessed September 18, 2017.

<sup>&</sup>lt;sup>3</sup> American Community Survey. https://factfinder.census.gov/ Accessed September 18, 2017.

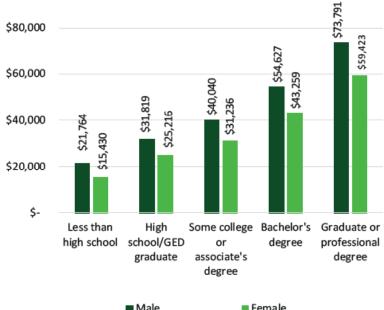
<sup>&</sup>lt;sup>4</sup> Legg, Tom and Nguyen, Ngoc (Jenny). Widening Inequality in Minnesota: A County-by-County Analysis. (May 2015). http://growthandjustice.org/publication/WideningInequalityMN.pdf. Accessed September 18, 2017.

# Change in Distribution of Annual Household Income, Ramsey County, 2000-2016



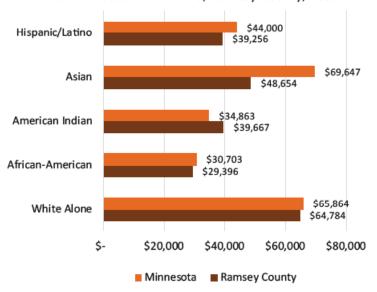
Source: American Community Survey. U.S. Census Bureau.5

#### Median Income by Educational Attaniment and Gender, Ramsey County, 2016



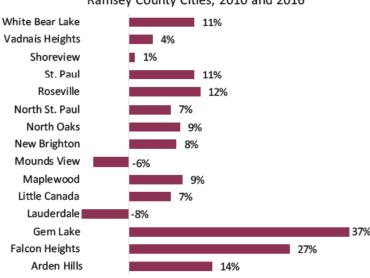
Source: American Community Survey 5-year Estimates. U.S. Census Bureau.<sup>6</sup>

#### Median Household Income, Ramsey County, 2016



Source: American Community Survey 5-year Estimates. U.S. Census Bureau.<sup>6</sup>

#### Percent Change in Median Household Income, Ramsey County Cities, 2010 and 2016



Source: American Community Survey 5-year Estimates. U.S. Census Bureau.<sup>6</sup>

<sup>&</sup>lt;sup>5</sup> 2000-2016 American Community Survey 1-Year. Estimates. U.S. Census Bureau Web site. https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t. Accessed January 29, 2018.

<sup>&</sup>lt;sup>6</sup> 2012-2016 American Community Survey 5-Year Estimates. U.S. Census Bureau Web site. https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t. Accessed January 10, 2017.

### **Housing Age, Ownership and Home Values**

#### DESCRIPTION

Residential values in Ramsey County have been accelerating as the housing market recovers from the Great Recession. Apartment properties are increasing in value at a faster pace than other residential properties. Homeowners tend to pay less in monthly housing costs than renters and can accrue wealth if their home increases in value. Having adequate and stable housing for both renters and owners is key for supporting strong communities and a healthy workforce. <sup>2</sup>

#### HOW WE ARE DOING

In 2017, the assessed value of all Ramsey County residential property grew by \$1.98 billion. Median home values for single family-residences have been increasing fastest in the North End, Thomas-Dale/Frogtown and East Side neighborhoods of St. Paul and in the suburban areas of Arden Hills, White Bear Township and Shoreview. The increase in rental prices and low vacancy of units is driving strong increases in the market value of apartment buildings. Purchases of apartment complexes had the sharpest growth rate (17.4 percent) in the past year while Ramsey County experienced both new construction and the conversion of existing buildings into rental housing. 1 The value of homes in Ramsey County is modest, with 86 percent of residential housing valued between \$100,000 and \$400,000 and a median sale price of \$200,000 in 2017. There has been minimal new construction of homes in the county, with 72 percent of residential housing constructed before 1980.3 In Ramsey County, the home ownership rate is 59 percent, which is lower than the Minnesota (70.9 percent) and the national (63.1 percent) rate. In 2016, residents of color in Ramsey County were less likely to own their home: Black/African-American 3.1 percent, American Indian 0.3 percent, Asian 5.9 percent, two or more races 1.2 percent, Hispanic/Latino 3.0 percent compared to white residents (88.5 percent).3

#### **DISPARITIES**

The 2008 housing crisis disproportionately affected households of color both nationally and locally. The Greater Eastside neighborhood of St. Paul was one of the hardest hit areas in the state by foreclosure and is now experiencing a rise in home values and sales prices.<sup>3</sup> A national study found that black applicants with high incomes were more than twice as likely as white applicants with low incomes to be denied a home mortgage loan.<sup>5</sup>

#### **RISK FACTORS**

While some new housing has recently been built in Ramsey County, 72 percent of housing was constructed prior to 1980.<sup>3</sup> Children living in these older homes are at greater risk for lead exposure which can affect brain development.<sup>6</sup> Ramsey County is home to a higher percentage of renters (41 percent) than the surrounding counties.<sup>3</sup> Renters are more vulnerable than homeowners to changes in the housing market. High rental demand creates an environment where landlords have many options for tenants and may use screening tests like credit history, income verification, and high security deposits that create barriers for many households.<sup>5</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Ramsey County established the Reuse, Recycle and Renovate for Reinvestment Program

- <sup>1</sup>Ramsey County Assessor's Office. Letter to community. https://www.ramseycounty.us/sites/default/files/Property/Assessor%27s%20Office/2017%20Assessor%20Report%202.pdf. Accessed July 2018.
- <sup>2</sup> Housing Overview. Minnesota Compass. http://www.mncompass.org/housing/overview. Accessed July 2018.
- <sup>3</sup> American Community Survey 2012-2016 5-year estimates. United Sates Census Bureau. https://factfinder.census.gov/. Accessed July 2018.
- <sup>4</sup> Data USA. https://embed.datausa.io/profile/geo/ramsey-county-mn/. Accessed July 2018.
- <sup>5</sup>Choice, Place and Opportunity: An Equity Assessment of the Twin Cities Region. Metropolitan Council. https://metrocouncil.org/Planning/Projects/Thrive-2040/Choice-Place-and-Opportunity/FHEA/FHEA-Sect-4.aspx. Accessed July 2018.
- <sup>6</sup>Risk factors for childhood lead exposure: facts & figures. Minnesota Department of Health. https://apps.health.state.mn.us/mndata/lead risk, Accessed July 2018.

# Information to note

- 41% of Ramsey County residents rely on rental housing.
- Between 2016-2017, home prices increased in Ramsey County. Prices for apartment complexes in St. Paul increased the most (17.4%).
- In 2016 African-American residents in Ramsey County were less likely to own their home (3.1%) compared to white residents (88.5%) and Asian residents (5.9%).



# Community voice

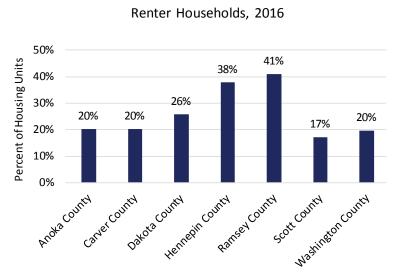
"Cost of living especially housing takes away most of the income leaving little to take care of a good diet."
- Black/African American Male, age 35-44

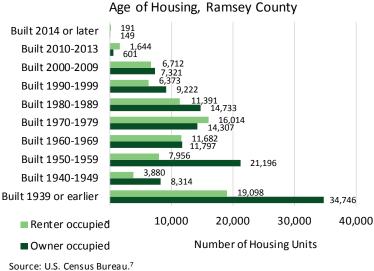
Of the 191 respondents that mentioned housing 98 (51%) stated that housing is unaffordable.

Respondents linked high costs of housing to having less money for groceries, negatively impacting their health.

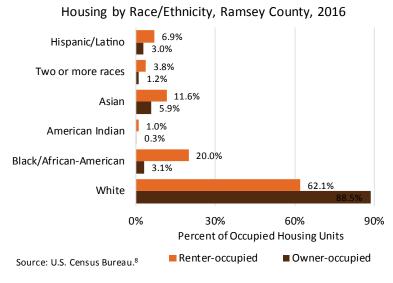
### Housing Age, Ownership and Home Values

(4R Program) in April 2010. Within the program, tax-forfeited land (TFL) properties can be renovated to correct code violations and fix major repairs to ensure low to moderate income home buyers will not be burdened with heavy repairs during their first five years of ownership.

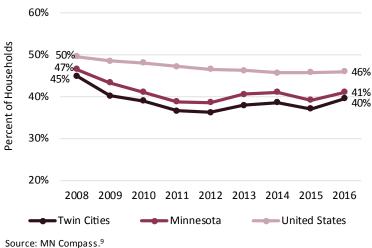








#### Home Ownership for People of Color Over Time



 $<sup>^{\</sup>rm 7}$  2012-2016 American Community Survey 5-Year Estimates. U.S. Census Bureau.

<sup>&</sup>lt;sup>8</sup> 2012-2016 American Community Survey 5-Year Estimates. U.S. Census Bureau. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\_16\_5YR\_52502&prodType=table . Accessed July 2018.

<sup>9</sup> Homeownership Gap. MN Compass Web site. http://www.mncompass.org/housing/homeownership-gap#7-5176-g. Accessed January 17, 2018.

### **Housing Foreclosures**

#### DESCRIPTION

Foreclosure occurs when the sale of a property is forced because the owner is behind on their mortgage payments. In Minnesota, this process can be initiated after the third missed payment to the bank or mortgage company.¹ Foreclosures can be both the cause and the result of health concerns. In 2011, the Robert Wood Johnson Foundation stated, "the nation's housing crisis, it turns out, is also a major public health crisis."² Economists examined ZIP codes in several states affected by the 2008 housing crisis and found increases in depression, food insecurity and preventable emergency room visits.³ The opposite can also happen-illness, disability and caregiving can result in decreased household wages, medical bankruptcy and ultimately, foreclosure.⁴

#### HOW WE ARE DOING

Minnesota experienced a dramatic rise in foreclosures during the Great Recession going from 6,500 in 2005 to 26,000 in 2008. Foreclosures remained high until 2010 when they slowly began to decline. From 2008 to 2017, Ramsey County foreclosures decreased by 80 percent. Foreclosures decreased across the metro area at similar rates. In 2016, Minnesota had a foreclosure rate of 0.29 percent and Ramsey County had a rate of 0.39 percent.

#### **DISPARITIES**

During the Great Recession, St. Paul's East Side and North Minneapolis were the hardest hit areas in Minnesota by the foreclosure crisis.<sup>6</sup> It is no coincidence that these are neighborhoods historically home to communities of color. Homeownership among people of color has declined both nationally and locally since the 2008 housing crisis.<sup>7</sup> Discriminatory lending practices, such as a higher likelihood of receiving a subprime loan, made Twin Cities homeowners of color vulnerable to foreclosure.<sup>8</sup> An evaluation of subprime loans in St. Paul between 2004-2006 reveals that people of color were more likely to receive a subprime loan. Subprime loans were also more common for buyers of all races purchasing homes in historically diverse neighborhoods like the Greater Eastside, Payne/Phalen and Thomas-Dale.<sup>9</sup> When several homes on a block slip into foreclosure, the surrounding homes also drop in property value. The domino effect of the 2008 housing crisis resulted in a loss of wealth and assets not merely for individuals but for entire communities of color in the Twin Cities.

#### **RISK FACTORS**

Homeowners who are behind on mortgage payments may be struggling to meet other basic expenses like food security, prescription medication costs and medical copays. If the home moves into foreclosure, the household stands to lose reliable shelter, economic stability and

- <sup>1</sup> Ramsey County Assessor's Office. 2017 Payable 2018 Ramsey County Assessor's Report and Foreclosure Prevention. https://www.ramseycounty.us/sites/default/files/Property/Assessor%27s%20Office/2017%20Assessor%20Report%202.pdf. Accessed July 2018.
- <sup>2</sup> Foreclosure Process Takes Toll on Physical, Mental Health. Robert Wood Johnson Foundation. https://www.rwjf.org/en/library/articles-and-news/2011/10/foreclosure-process-takes-toll-on-physical-mental-health.html. Published October 21, 2011. Accessed July 2018.
- <sup>3</sup> Currie J, Tekin E. Is there a link between foreclosure and health? American Economic Association. 2015;(7) 63-94. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4933518/. Accessed July 2018.
- <sup>4</sup> Pollack CE, Lynch J. Health status of people undergoing foreclosure in the Philadelphia region. American Journal of Public Health. 2009. http://ajph.aphapublications.org/doi/full/10.2105/AJPH.2009.161380. Published August 30, 2011. Accessed July 2018
- <sup>5</sup> Minnesota Housing Finance Agency. Residential Foreclosures in Minnesota. 2011.
- http://www.mnhousing.gov/idc/groups/secure/documents/admin/mhfa\_009626.pdf. Accessed July 2018.
- <sup>6</sup> Vang K. 2016 Annual Foreclosure in Minnesota: A report based on County Sheriff's Sale Data. Minnesota Homeownership Center. 2017. http://www.hocmn.org/wp-content/uploads/2017/03/2016-Annual-Foreclosure-in-Minnesota.pdf. Published February 28, 2017. Accessed July 2018.
- <sup>7</sup> Homeownership Gap. Minnesota Compass. http://www.mncompass.org/housing/homeownership-gap#7-5176-g. Accessed July 2018.
- <sup>8</sup> Minnesota Housing Finance Agency. 2016 Disparities Report. https://www.leg.state.mn.us/docs/2017/mandated/170632. pdf. Published April 4, 2017. Accessed July 2018.

- Foreclosures can be both the cause and the result of health concerns.
- Ramsey County foreclosures declined 80% between 2008 and 2017.

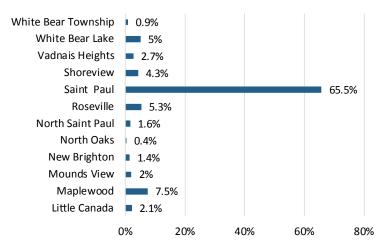
### **Housing Foreclosures**

social connection with neighbors. Currie and Tekin observed that individuals experiencing foreclosure were more likely to be hospitalized for conditions including: heart attack, stroke, respiratory failure, gastrointestinal bleeding and kidney failure. These are conditions that could be managed and prevented in a primary care setting, signifying that changes in health care utilization during financial distress is leading to poorer health.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

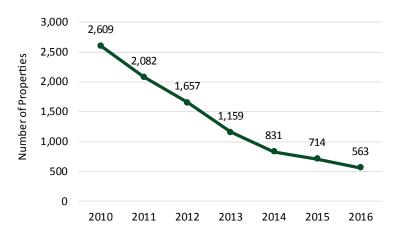
Saint Paul - Ramsey County Public Health provides data monitoring and reporting for this topic in order to better understand the overall health and current conditions in the community. The information may help inform community partners, policy makers or county program leadership.

#### Share Foreclosures by City, Ramsey County, 2016



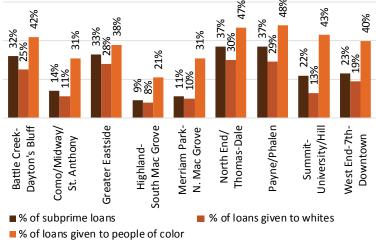
#### Source: Ramsey County Sheriff's Sales, 2016.

#### Foreclosures of All Types of Property, Ramsey County

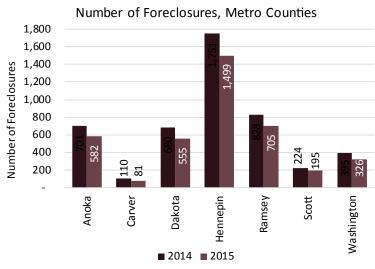


Source: Ramsey County Sherriff's Sales, 2010-2016.

#### Subprime Lending, Saint Paul, MN, 2004-2006



Source: Institute of Metropolitan Opportunity. 11



Source: Minnesota Homeownership Center. 12

<sup>&</sup>lt;sup>9</sup> Foreclosure Process Takes Toll on Physical, Mental Health. Robert Wood Johnson Foundation. https://www.rwjf.org/en/library/articles-and-news/2011/10/foreclosure-process-takes-toll-on-physical-mental-health.html. Published October 21, 2011. Accessed July 2018.

<sup>&</sup>lt;sup>10</sup> Currie J, Tekin E. Is there a link between foreclosure and health? American Economic Association. 2015;(7) 63-94. https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4933518/. Accessed July 2018.

<sup>&</sup>lt;sup>11</sup> Institute of Metropolitan Opportunity. Twin Cities in Crisis: Unequal Treatment of Communities of Color in Mortgage Lending. (2014). http://www.law.umn.edu/sites/law. umn.edu/files/newsfiles/00d560a3/IMO-Twin-Cities-Lending-Report-2014-Final.pdf. Accessed October 26, 2017.

<sup>&</sup>lt;sup>12</sup> Minnesota Homeownership Center. 2016 Annual Foreclosure in Minnesota: A report based on County Sheriff's Sale Data (2017). http://www.hocmn.org/wp-content/uploads/2017/03/2016-Annual-Foreclosure-in-Minnesota.pdf. Accessed October 26, 2017.

### **Minnesota Family Investment Program (MFIP)**

#### DESCRIPTION

The Minnesota Family Investment Program (MFIP) provides cash, food and employment services for low-income Minnesota families who meet eligibility criteria. Families can also qualify for child care assistance and a small, monthly housing grant. The Family Stabilization Services track of MFIP was created during the 2007 legislative session to provide families with a more flexible set of services so that they could get and keep employment, improve family stability, increase economic stability and remove barriers. Minnesota uses an Employability Measure Assessment, an instrument developed to gauge status and progress in 11 key areas of life functioning that have been shown to be important in getting and keeping a job: child behavior, dependent care, education, financial, health, housing, legal, personal skills, safe living environment, social support and transportation.

#### HOW WE ARE DOING

With a program budget of \$13,830,405, there were 8,457 Ramsey County families enrolled in MFIP (for at least one month) in 2017. Of these, 3,651 (43 percent) were placed into employment with an average hourly wage of \$12.10.¹ Participants in the Families Achieving Success Today II (FAST2) program, a MFIP initiative targeting exclusively African American and American Indian participants, were more likely than control group members to be enrolled in employment service activities (such as job seeking, education or training, and social services). FAST2 enrollees were also more likely to gain employment.

#### BENCHMARK INDICATOR

Minnesota Department of Human Services (DHS) Self-Support Index: The percentage of individuals who are either working in paid employment at least 30 hours per week or are off the cash portion of MFIP and DWP (Diversionary Work Program) three years later. DHS calculates a target individually for each county or tribe to measure success.

#### **DISPARITIES**

While almost 70 percent of all Minnesota MFIP participants have been successful as defined by the Self-Support Index, significantly lower values have been reported for African American and American Indian participants. These disparities have continued to be large over time.<sup>2</sup> In 2014, Ramsey County achieved a Self-Support Index for white MFIP participants of 53.8 percent, 11.5 percentage points higher than that for African American participants (42.3 percent) and 15 percentage points higher than that for American Indian participants (38.8 percent).<sup>3</sup>

#### **RISK FACTORS**

Recent studies have provided empirical support for the concept of historical trauma, the idea that significant past trauma experienced by a group of people may accumulate over generations and interact with everyday stressors to reduce overall health and well-being. Intergenerational poverty can also be a risk factor for long-term MFIP enrollment.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Ramsey County was a selected site for the MFIP Equity Project (funded by the Minnesota (continued on next page)

- <sup>1</sup> Workforce Solutions: 2017 Annual Business Report. Ramsey County. https://www.ramseycounty.us/businesses/workforce-business-development/workforce-development/2017-annual-business-report/program-report-cash-assistance/2017-minnesota-family-investment-program-mfip. Accessed October 2018.
- <sup>2</sup> Minnesota Family Investment Program: Racial Equity Project. Preliminary findings for a 2014-2016 MFIP Innovation Project. Minnesota Department of Human Services. https://edocs.dhs.state.mn.us/lfserver/Public/DHS-7629-ENG. Published September 2017. Accessed October 2018.
- <sup>3</sup> Personal communication. Ramsey County Human Services. Citing the draft "MFIP Evaluation Brief, 2-14-2018, FAST2 Racial Equity Grant." Accessed October 2018.



- More than 26,000
   Ramsey County residents participated in MFIP in 2017.
- Intergenerational poverty can be a risk factor for long-term MFIP enrollment.
- The graduation rate for teen parents enrolled in the MFIP Teen Parent Program has increased from 33% in 2003 to 77% in 2017.



### Community voice

"Social programs, welfare and working."

- Black/African American Female, age 20-24

Social services and financial assistance programs were greatly recognized amongst respondents. Many expressed the importance of programs such as MFIP, its positive effects on their household and community health.

.

### **Minnesota Family Investment Program (MFIP)**

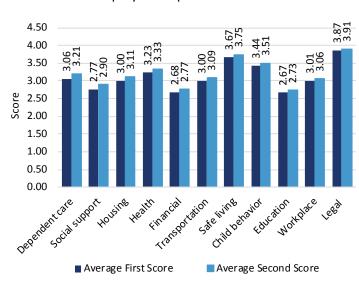
Department of Human Services from 2014 through 2016) to provide culturally specific employment services and bolster employment outcomes for African-American and American Indian MFIP participants. As a result, customized employment plans, intensive case management, the state's employability measure, and required data collection were included in implementation of the county's Families Achieving Success Today (FAST) model.

Ramsey County Workforce Solution's Extension Services, in partnership with a range of community organizations, expanded on its FAST2 model to assist randomly assigned African American and American Indian participants who have used more

than 60 months of MFIP and received an extension to the MFIP federal time limit. The co-location of staff from employment, children's mental health, and adult physical and mental health services allowed staff to work with families to improve continuity of care, and to have needs addressed in a single stop.

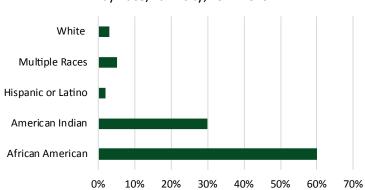
In addition, Workforce Solutions, Ramsey County Financial Services, and Saint Paul-Ramsey County Public Health have partnered since 2013 to develop and maintain streamlined MFIP application, financial assistance, child care approval, and living arrangement processes to reduce barriers to high school graduation, enhance birth outcomes, and promote positive parent-child interaction and infant/toddler development for teen parents and their children. Since its inception, the graduation rate for teen parents enrolled in the MFIP Teen Parent Program has continued to increase, from 33 percent in 2013 to 77 percent in 2017.

# Employability Measure Assessment Among MFIP Equity Participants\* 2014-2016



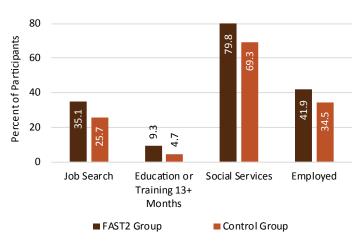
\*The Minnesota Family Investment Program (MFIP) Equity Project included projects carried out by six grantees: Anoka County, Hennepin County, Minnesota Chippewa Tribe, Ramsey County, St. Louis County, and Red Lake Nation. Source: Minnesota Department of Human Services.<sup>4</sup>

# MFIP Equity Project Participants\* by Race/Ethnicity, 2014-2016



\*The Minnesota Family Investment Program (MFIP) Equity Project included projects carried out by six grantees: Anoka County, Hennepin County, Minnesota Chippewa Tribe, Ramsey County, St. Louis County, and Red Lake Nation Source: Minnesota Department of Human Services.

#### FAST2 Program Outcomes, Ramsey County, 2015



Source: Workforce One (WFI) Personal communication with Ramsey County Human Services.

<sup>&</sup>lt;sup>4</sup> Minnesota Family Investment Program: Racial Equity Project, Preliminary findings for a 2014-2016 MFIP Innovation Project, September 2017. https://edocs.dhs.state.mn.us/lfserver/Public/DHS-7629-ENG



### **Poverty - All Ages**

#### **DESCRIPTION**

Poverty is strongly linked to poor health, shorter life expectancy, infant mortality and mental health disorders. Low-income adults have higher rates of heart disease, diabetes, stroke, COPD, kidney and liver disease, and other chronic disorders than wealthier individuals.<sup>1</sup> Those living in poverty are more likely to live in areas with poor quality housing (including lead-based paint), have less access to healthy foods, and live in close proximity to traffic and crowding.<sup>2</sup> Illness can also cause or perpetuate poverty by straining household savings, reducing income through lost employment and disrupting education.<sup>3</sup> The relationship between health and income is described as a "gradient;" people at the highest levels of poverty experience the worst health outcomes.<sup>4</sup>

#### HOW WE ARE DOING

Ramsey County has a higher rate of poverty (16 percent) than any other county in the metro area, with the percent of population living below the poverty level varying by city from a low of 2 percent in Gem Lake to a high of 21.6 percent in Saint Paul. Poverty varies by age, race/ethnicity, gender and education: those under 18 years of age are three times as likely to live in poverty than those 65 years or older; Asian, Hispanic or Latino, and those who self-report as being of two or more races are approximately three times more likely to live in poverty than white people, while Black/African-American and American Indian individuals are four times more likely; the number of people with less than a high school education who live in poverty is more than twice the number for people who have a bachelor's degree or higher.

#### BENCHMARK INDICATOR

Healthy People 2020<sup>5</sup>: Reduce the proportion of persons living in poverty.

U.S. Target: 14.3 percent.

#### **DISPARITIES**

Age, gender, race, ethnicity, disability, educational attainment and English language fluency are all correlated with poverty status. Racial inequity related to poverty is high in Ramsey County. More than one in three African-American and American Indians live in poverty compared to one in 10 white residents. Women are also more likely to live in poverty than men in Ramsey County. In general, Ramsey County residents with higher education are less likely to live below the poverty line than residents who do not have a high school or GED diploma. However, women with an associate degree or some college are more likely to live in poverty than men who don't have a high school degree or equivalency.

#### **RISK FACTORS**

While personal characteristics are often credited for contributing to one's likelihood of living in poverty (such as not graduating from high school, being un- or under-employed, having children while unmarried or younger than 21, and being divorced or growing up in a single-parent household), other research points to larger systemic and societal factors such

# <sup>1</sup> Woofe S, Aron L, Dubay L, Simon S, Zimmerman E, Luk K. How are income and wealth linked to health and longevity? Urban Institute. 2015. https://www.urban.org/sites/default/files/publication/49116/2000178-How-are-Income-and-Wealth-Linked-to-Health-and-Longevity.pdf. Published April 2015. Accessed August 8, 2018.

https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\_16\_5YR\_S1703&prodType=table. Accessed September 12, 2017.

- Ramsey County has more resident living in poverty (16%) than any other county in the metro area.
- Children (24%) are three times more likely to live in poverty than seniors (8%).
- Ramsey County African-American (36%) and American Indian (36%) residents are four times more likely to live in poverty than whites (9%).

<sup>&</sup>lt;sup>2</sup> Poverty and Income. Minnesota Department of Health. https://apps.health.state.mn.us/mndata/poverty. Accessed September 11, 2017.

<sup>&</sup>lt;sup>3</sup> Poverty and Health. The World Bank. http://www.worldbank.org/en/topic/health/brief/poverty-health. Published August 25, 2014. Accessed August 8, 2018.

<sup>&</sup>lt;sup>4</sup> Deaton, A. Policy implications of the gradient of health and wealth. Health Affairs. 2002;21(2). https://www.healthaffairs.org/doi/10.1377/hlthaff.21.2.13. Published March 1, 2002. Accessed August 8, 2018.

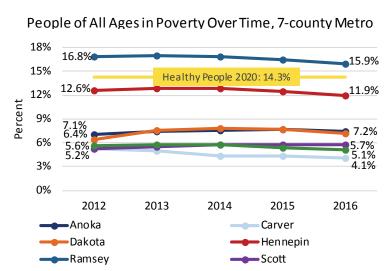
<sup>&</sup>lt;sup>5</sup> Proportion of persons living in poverty. Healthy People 2020. https://www.healthypeople.gov/node/5249/data\_details#revision\_history\_header. Accessed August 2018.

<sup>&</sup>lt;sup>6</sup> Selected Characteristics of people at specified levels of poverty in the past 12 months 2012-2016 American Community Survey 5-year estimates. U.S. Census Bureau.

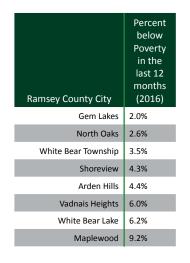
as institutional racism, racial disparities in the educational and criminal justice systems, employment barriers and other social determinants as being significant factors in determining whether an individual experiences poverty or not.<sup>7</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Ramsey County provides financial assistance to families living in poverty through the Minnesota Family Investment Program (MFIP), Diversionary Work Program, and Supplemental Nutrition Assistance Program (SNAP). Families may also receive emergency assistance to help with utility shut-off or to prevent eviction. Most families receiving MFIP are referred to Ramsey County Workforce Solutions for help in finding a job.



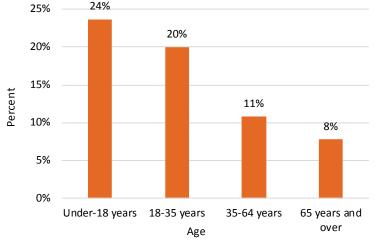
Source: U.S.	Census An	nerican Co	mmunity	Survey 5-year



Ramsey County City	Percent below Poverty in the last 12 months (2016)
Little Canada	10.0%
New Brighton	10.9%
Roseville	11.5%
Falcon Heights	11.7%
Saint Anthony	12.0%
Mounds View	12.7%
North Saint Paul	13.7%
Lauderdale	17.6%
Saint Paul	21.6%

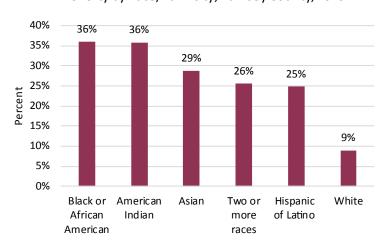
Source: U.S. Census American Community Survey 5-year estimates.8

#### People Living in Poverty by Age Group, Ramsey County, 2016



Source: U.S. Census American Community Survey 5-year estimates.8

#### Poverty by Race/Ethnicity, Ramsey County, 2016



Source: U.S. Census American Community Survey 5-year estimates.8

<sup>&</sup>lt;sup>7</sup> Rodrigue E, Reeves RV. Five bleak facts on black opportunity. Brookings Institution. 2015. https://www.brookings.edu/blog/social-mobility-memos/2015/01/15/five-bleak-facts-on-black-opportunity/. Published January 15, 2015. Accessed August 15, 2018.

<sup>&</sup>lt;sup>8</sup> U.S. Census. American Community Survey 5-year estimates. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?fpt=table. Accessed August 2018.

### **Poverty - Children**

#### DESCRIPTION

Children are more vulnerable to the consequences of living in poverty, such as environmental lead exposure, vision and hearing problems, and mental health issues.<sup>1</sup> About one in four youth under 18 in Ramsey County (24 percent), and 23 percent of children under five live below the poverty line. This is higher than both the state and national average.<sup>2</sup>

#### HOW ARE WE DOING

In 2016 in the U.S., 21.2 percent of children under 18 were living below the poverty threshold compared to Minnesota at 13.9 percent and Ramsey County at 23.7 percent poverty in that age group.<sup>2</sup> Child poverty in Ramsey County has decreased slightly over the past five years yet remains the highest in the 7-county metro area. Child poverty is not equally distributed across Ramsey County cities. In 2016, Lauderdale had the highest percentage of children living in poverty (31.2 percent) which may be due to the large number of married student housing that lies within the borders of this small city. Saint Paul has the second highest child poverty rate (30.5 percent) with more children living in areas of concentrated poverty than other areas of the county. For young children (under five), Saint Paul has the highest percentage living in poverty (29.2 percent), with Falcon Heights closely following (26.9 percent). The northern suburbs of Ramsey County have less poverty than the suburbs that lie closer to the urban areas of Saint Paul and Minneapolis.<sup>2</sup>

#### BENCHMARK INDICATOR

Healthy People 2020<sup>2</sup>: Reduce the proportion of children aged 0-17 years living in poverty.

U.S. Target: Zero percent.

#### DISPARITIES

Children are particularly vulnerable to the effects of poverty when living in areas of concentrated poverty where 40 percent or more of residents live below 185 percent of the federal poverty threshold.¹ In the past 15 years, areas of concentrated poverty have increased across the Twin Cities. Characteristics of poverty areas in the metro show that they are more likely to be home to immigrants and refugees, people of color and people without a high school diploma or GED. Children growing up in these areas have many assets like cultural vibrancy and being multilingual.³ However, research also demonstrates that concentrated poverty can have negative effects on children's physical and mental health, as well as cognitive abilities making them more likely to remain in poverty as they grow up.⁴

#### **RISK FACTORS**

Children in Minnesota are more likely to live in poverty if they: are under the age of six; are children of color; have immigrant parents; live in a single parent household; live in rental property; or have parents without a high school degree.<sup>5</sup>

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Ramsey County provides financial assistance to families living in poverty through its Minnesota Family Investment Program (MFIP), Diversionary Work Program, and Supplemental Nutrition Assistance Program (SNAP). Families may also receive Emergency (continued on back)

- <sup>1</sup>Minnesota Department of Health. https://apps.health.state.mn.us/mndata/poverty\_basic. Accessed February 2018.
- <sup>2</sup>U.S. Census American Community Survey 2012-2016. Web Site. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS 16 5YR S1701&prodType=table. February 2018.
- <sup>3</sup> Minnesota State Demographic Center. The Economic Status of Minnesotans: A Chartbook with data for 17 cultural groups. January 2016. https://mn.gov/bms-stat/assets/the-economic-status-of-minnesotans-chartbook-msdc-jan2016-post.pdf. Accessed February 2018.
- <sup>4</sup>Metropolitan Council. https://metrocouncil.org/getattachment/f51199b2-1a77-4c4e-97a8-d9d47b75cd4f/.aspx. Accessed February 2018.
- <sup>5</sup> National Center for Children in Poverty. http://www.nccp.org/publications/pub\_1073.html. Accessed February 2018.



# Information to note

- About one in four children in Ramsey County live in poverty.
- The Ramsey County city with the highest child poverty rate was Lauderdale, where 31.2% of children lived in poverty in 2016.



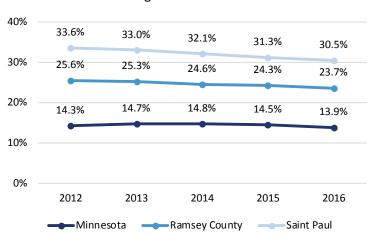
### Community voice

"Low income-single parent minority family."

- Native American/Ojibwe Female, age 15-19

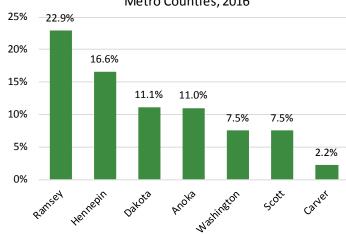
Many youth respondents stated that poverty and low-income living negatively affected their personal health and the health of their family. Assistance to help with utility shut-off or to prevent eviction. Most families receiving MFIP are referred to Ramsey County Workforce Solutions for help finding employment.

# Children Under 18 Living in Poverty during Past 12 Months



Source: U.S. Census American Community Survey. 5 year estimates. 6

#### Children Under Five Living in Poverty, Metro Counties, 2016



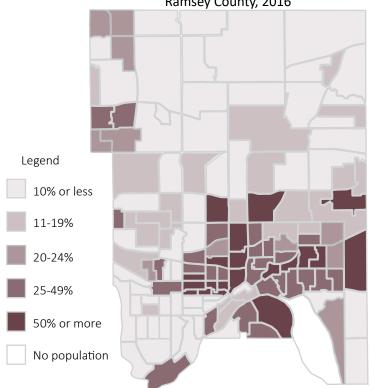
Source: U.S. Census American Community Survey 2012-2016.6

#### Children Living in Poverty by City, Ramsey County, 2016

	Children Under 18	Children Under 5
Arden Hills	2.9%	0.0%
Falcon Heights	13.8%	26.9%
Gem Lake	0.0%	0.0%
Lauderdale	31.2%	14.0%
Little Canada	11.4%	4.5%
Maplewood	15.9%	12.0%
Mounds View	18.4%	12.0%
New Brighton	20.9%	20.7%
North Oaks	0.0%	0.0%
North St. Paul	20.8%	22.8%
Roseville	17.6%	18.7%
St. Anthony	20.7%	12.2%
Saint Paul	30.5%	29.2%
Shoreview	4.5%	4.5%
Vadnais Heights	9.5%	14.3%
White Bear Twnship	5.7%	3.1%
White Bear Lake	8.2%	7.5%

Source: U.S. Census American Community Survey 2012-2016.<sup>6</sup>

#### Children Living in Poverty by Census Tract, Ramsey County, 2016



Source: U.S. Census American Community Survey 2012-2016.6

<sup>&</sup>lt;sup>6</sup> U.S. Census American Community Survey. https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\_16\_5YR\_S1701&prodType=table. Accessed February 2018.

### **Schools - Free/Reduced Priced Meals**

#### DESCRIPTION

Free and reduced price lunch (FRPL) plans are available through the National School Lunch Program to any student whose family income is between 130 and 185 percent of, or below the poverty threshold. In public health, these rates are used to assess needs or identify vulnerable populations. The data are also used to classify schools; a student population with 25 percent or fewer students eligible for FRPL is considered a low poverty school, and a student body of 75 percent or more eligible students is considered a high poverty school.<sup>1</sup>

#### HOW ARE WE DOING

In Ramsey County, more than half of students qualify for FRPL. Data from public schools over the past nine years shows little fluctuation, with an average of 55.7 percent of students qualifying for FRPL, compared to the Minnesota rate of 36.8 percent.<sup>2</sup> Another way to use FRPL data are to look at the percent of students eligible for 'free' lunch (below 130 percent of poverty), separately from those eligible for 'reduced priced' lunch (between 130 percent and 185 percent of the poverty line). This identifies income gaps within schools. In Ramsey County in 2016, the population of students that are free lunch eligible (higher poverty requirements) was 48.7 percent. This was six times the size of reduced priced lunch eligible students at 8.2 percent. The highest rates were found in Saint Paul Public Schools and in charter schools.

#### DISPARITIES

Schools with low socioeconomic status students are significantly less likely to offer salads and healthy foods as schools with middle or high socioeconomic status students.<sup>3</sup> Charter schools have the largest population of free lunch eligible students in Ramsey County. In 2016, they made up 60 percent of the student population at their schools.

#### RISK FACTORS

While participation levels have been steady the past several years, there was a significant increase in students eligible for Free and Reduced lunch after the 2008 recession that weakened the economy. Increases in prices for "paid meals" has also contributed to the rising Free/Reduced Lunch percentages.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

Families receiving the Supplemental Nutrition Assistance Program are presumptively eligible for free or reduced price lunch and can use proof of SNAP eligibility when applying for free or reduced priced lunch. Ramsey County libraries provide free lunches to children during the summer to fill the nutritional gap during the break from school.

(continued on next page)

- Compared to all of Minnesota, Ramsey County's student eligibility for Free and Reduced Lunch is about 34% higher than the state's average.
- Public schools in Ramsey County have about 5 times as many free/reduced eligible students as nonpublic schools.

<sup>&</sup>lt;sup>1</sup> Free and Reduced Price Lunch Eligibility. Minnesota Department of Health Web site. https://apps.health.state.mn.us/mndata/lunch-metadata#eligible. Accessed June 15, 2017.

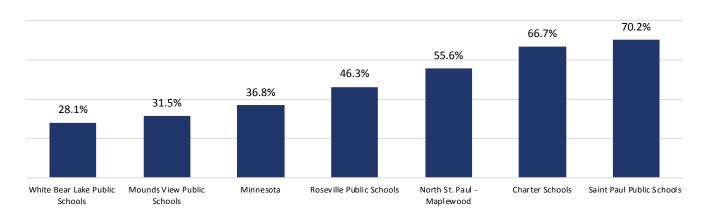
<sup>&</sup>lt;sup>2</sup> Data Reports and Analytics. Minnesota Department of Education Web site. http://w20.education.state.mn.us/MDEAnalytics/Data.jsp. Accessed June 15, 2017.

<sup>&</sup>lt;sup>3</sup> Improvements and Disparities in Types of Foods and Milk Beverages Offered in Elementary School Lunches, 2006–2007 to 2013–2014. Centers for Disease Control and Prevention Web site. https://www.cdc.gov/pcd/issues/2016/15\_0395.htm. Accessed June 15, 2017.

<sup>&</sup>lt;sup>4</sup> National School Lunch Program: Trends and Factors Affecting Student Participation. Food Research and Action Center Web site. http://frac.org/wp-content/uploads/national\_school\_lunch\_report\_2015.pdf. Accessed June 15, 2017.

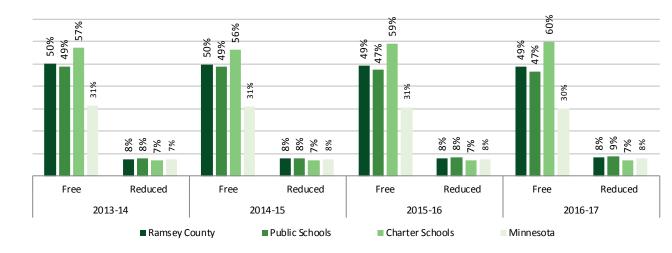
Percent of Student Body

#### Student Population Eligible for Free/Reduced Priced Lunch, Ramsey County, 2016-17



Source: Data Reports and Analytics. Minnesota Department of Education Web site.5

#### Free and Reduced Priced Eligble Student Rates, Ramsey County, 2013-17



 $Source: Data\,Reports\, and\, Analytics.\, Minnesota\, Department\, of\, Education\, Web \, site. ^5$ 

<sup>&</sup>lt;sup>5</sup> Data Reports and Analytics. Minnesota Department of Education Website. http://w20.education.state.mn.us/MDEAnalytics/Data.jsp. Accessed June 15, 2017.

### **Unemployment**

#### DESCRIPTION

Unemployment is a key indicator of economic health. The most frequently used definition of unemployment compares the number of individuals over age 16 who were employed in the past week over the number of individuals over age 16 who sought work in the past four weeks. This measure has been criticized for not including discouraged workers who have given up looking for work in the past month or the past year. A broader definition of unemployment includes all individuals who have been seeking work in the past year as well as part time workers seeking full time work. The analysis for this indicator is based on the primary unemployment measure and self-disclosed unemployment.

#### HOW WE ARE DOING

Nationally, the unemployment rate has come down to 4.1 percent, and in Minnesota it's even lower at 3.1 percent.<sup>2</sup> Minnesota posted its lowest unemployment rate since July 2000 in November 2017<sup>3</sup> and ranks fifth in the nation for labor force participation.<sup>4</sup> Ramsey County unemployment is similarly low with 2.4 percent reported in November 2017.<sup>5</sup> This rate confirms that Ramsey County has recovered from a peak of nearly 8 percent unemployment during the Great Recession.<sup>6</sup> One caveat to this success is that while most Ramsey County residents are employed, many are commuting outside of the county for work. Ramsey County is home to a large number of jobs, however, only 34 percent of residents both live and work in Ramsey.<sup>7</sup> Most jobs located within Ramsey County are held by individuals who commute from other counties in the metro area. The largest industries in Ramsey County are health care and social assistance (16.8 percent), educational services (11 percent) and management of companies (8.7 percent).<sup>8</sup>

#### DISPARITIES

In the United States, veterans have slightly lower unemployment rate (9.2 percent) compared to civilians (10.3 percent), when averaging across the years of 2012-2016. This is also true in Ramsey County with rates of 6.5 percent and 8.5 percent respectively. Across Minnesota, veterans have a higher unemployment rate (7.8 percent) compared to civilians (6.6 percent). Disparities are also evident when looking at unemployment by race and ethnicity. Unemployment is significantly higher among African-Americans (16 percent) and American Indians (17 percent) compared to unemployment rates among Asians (9 percent) and Whites (5 percent) in Ramsey County.

#### **RISK FACTORS**

Education is a strong predictor of employment. Ramsey County residents without a high school education have an unemployment rate that is 12 percentage points higher than residents with a bachelor's degree. Education likely factors into the higher unemployment experienced by adolescents and young adults. There is a 10 percentage point difference between the age groups 16-19 years and 20-24 years, suggesting that work opportunities increase with age, experience and degree attainment. Individuals who have experienced incarceration are limited by some of the same factors as adolescents, a lack of education and work experience.

- <sup>1</sup> Minnesota Employment and Economic Development. Alternative Measures of Unemployment. https://mn.gov/deed/data/current-econ-highlights/alternative-unemployment.jsp. Accessed July 2018.
- <sup>2</sup> Bureau of Labor Statistics. Labor Force Statistics. https://data.bls.gov/timeseries/LNS14000000. Accessed July 2018.
- <sup>3</sup> Minnesota Employment and Economic Development. Unemployment Rate Drops to 3.1% in November. https://mn.gov/deed/newscenter/press-releases/?id=321388. Accessed July 2018.
- <sup>4</sup> Minnesota Employment and Economic Development. Labor Force Participation Rates. https://mn.gov/deed/data/data-tools/compare-mn/labor/labor-force.jsp. Accessed July 2018.
- <sup>5</sup> Minnesota Employment and Economic Development. Local Unemployment Statistics. https://apps.deed.state.mn.us/lmi/laus/CurrentStats.aspx. Accessed July 2018.
- <sup>6</sup> American Community Survey. Employment Status. https://factfinder.census.gov. Accessed July 2018.
- <sup>7</sup> Minnesota Employment and Economic Development. Where is everyone going? Commuting patterns in the Twin Cities. https://mn.gov/deed/newscenter/publications/review/june-2016/commuting-patterns.jsp. Accessed July 2018.
- <sup>8</sup> Minnesota Employment and Economic Development. Economic Development Region 11: Twin Cities Metro. https://mn.gov/deed/assets/rp\_edr11\_2017\_tcm1045-133249.pdf. Accessed July 2018.

# Information to note

- In 2016, the unemployment rate was significantly higher among African-Americans (16%) and American Indians (17%) compared to rates among Asians (9%) and Whites (5%) in Ramsey County.
- Most jobs located within Ramsey County are held by individuals who commute from other counties in the metro area.



# Community voice

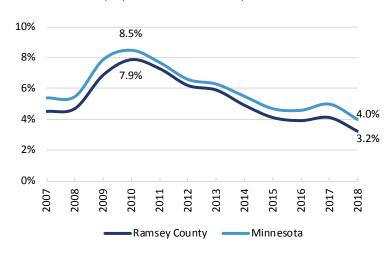
"Stress, unemployment, no housing, not enough money to take care of family."
- Asian Male, age 65-74

Employment and/or unemployment were mentioned in 357 responses. Respondents expressed the great stress and financial burden unemployment has on their health and their family's health.

#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

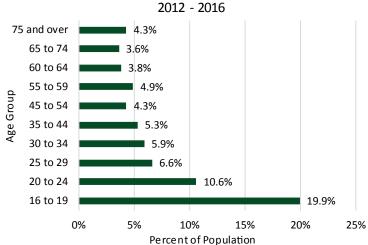
Saint Paul - Ramsey County Public Health provides data monitoring and reporting for this topic in order to better understand the overall health and current conditions in the community. The information may help inform community partners, policy makers or county program leadership.

#### Unemployment Rate in January of Each Year



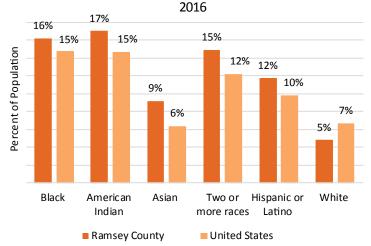
Source: Minnesota Department of Employment and Economic Developement.<sup>9</sup>

### Unemployment Rate by Age, Ramsey County



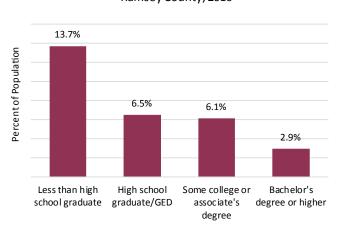
Source: 2012-2016 American Community Survey 5-Year. 10

### Unemployment Rate by Race and Ethnicity,



Source: 2012-2016 American Community Survey 5-Year.  $^{\tt 10}$ 

#### Unemployment Rate by Educational Attainment, Ramsey County, 2016



Source: 2012-2016 American Community Survey 5-Year. 10

<sup>9</sup> Minnesota Department of Employment and Economic Developement.https://mn.gov/deed/data/. Accessed July 12, 2018.

<sup>&</sup>lt;sup>10</sup> 2012-2016 American Community Survey 5-Year. Estimates. U.S. Census Bureau. https://factfinder.census.gov/faces/nav/jsf/pages/searchresults.xhtml?refresh=t. Accessed January 29, 2018.

### **Voter Participation**

#### DESCRIPTION

With a government that affects every aspect of our lives from schools to health care to homeland security, voting is an important right in our society. Engagement through voting is essential for a healthy community, as voting offers people the means to elect leaders and to influence policy to meet their needs and the needs of their community. A mark of a thriving democracy is high voter turnout, which is measured in more than one way. Voting-age turnout is calculated by dividing the ballots cast by the voting-age (18+) population (VAP). Voting-eligible turnout is calculated by dividing the ballots cast by the voting-eligible population (VEP). Minnesota historically has higher voter turnout than the national average, having had the nation's highest voter turnout for eight of the past nine presidential elections.<sup>2</sup>

#### HOW WE ARE DOING

In the 2010 general election, 49% of the voting-eligible population in Ramsey County voted. In 2012, the percentage increased to 71% but then went back down to 45% in the 2014 general election. In the 2016 general election, 65.8 percent of the voting-eligible population in Ramsey County voted, compared to 74.8 percent statewide.<sup>3</sup> The proportion of voting by absentee ballot has increased dramatically since 2012, when 8.7 percent of voting in the general election in Ramsey County was done by absentee ballot compared to 23.3 percent in 2016.3 This was likely influenced by enactment of a 2014 law lifting restrictions on absentee voting (previously, voters had to attest that they would be physically unable to get to their polling places because of travel, illness or several other specific reasons).<sup>4</sup> In addition, older voters are more likely to use absentee ballots.

#### BENCHMARK INDICATOR

Healthy People 2020<sup>5</sup>:

- 1) Increase the proportion of persons eligible to participate in elections who are registered to vote.
- 2) Increase the proportion of persons eligible to participate in elections, who are registered, and report voting in the most recent November election.
- U.S. Targets: Healthy People 2020 tracks these measures for informational purposes and will set a target in the future.

#### **DISPARITIES**

Voter turnout varies by factors including race, income and education. In the 2016 general election in the Twin Cities metropolitan area, the voting-age turnout for white (nonHispanic) citizens was 72.5 percent compared to 57.9 percent for citizens of color; turnout was highest for individuals with a family income of \$100,000 or more and lowest for individuals with a family income of less than \$50,000. Those with a high school degree or less had a voting-age turnout rate of 50.8 percent, compared to a rate of 87.9 percent for those with advanced degrees. Typically, individuals age 35 and older are more likely to vote than those aged 18-34.6

(continued on next page)

- <sup>1</sup> Voter Turnout. United States Elections Project. http://www.electproject.org/home/voter-turnout. Accessed August 2018.
- <sup>2</sup> Voter Turnout. Minnesota Compass. http://www.mncompass.org/civic-engagement/voter-turnout. Accessed August 2018.
- <sup>3</sup> Ramsey County Elections Department.
- <sup>4</sup> Salisbury B. Early voting in Minnesota starts Friday from the comfort of your own home. Twin Cities Pioneer Press. 2018. https://www.twincities.com/2018/06/28/primary-election-early-voting-in-minnesota-starts-friday-from-the-comfort-of-your-own-home-absentee-ballot/. Published June 28, 2018. Accessed August 7, 2018.
- <sup>5</sup> Social Determinants of Health. Healthy People 2020. https://www.healthypeople.gov/2020/topics-objectives/topic/social-determinants-of-health/objectives. Accessed August 2018.
- <sup>6</sup> Voter Turnout. Minnesota Compass. http://www.mncompass.org/civic-engagement/voter-turnout#1-639-g. Accessed August 2018.

- In the metro area, white individuals with higher education and income are the most likely to vote.
- Three of the ten lowest turn-out state legislative districts are located in Ramsey County: 67A (Tim Mahoney), 67B (Sheldon Johnson), and 66B (John Lesch).

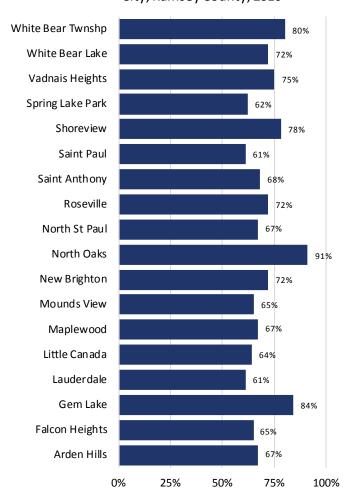
#### **RISK FACTORS**

In a national survey, individuals who reported they did not vote in the 2016 general election cited various reasons. The top three reasons given were: Did not like candidates or campaign issues (24.8 percent), not interested, felt vote would not make a difference (15.4 percent), and too busy, conflicting work or school schedule (14.3 percent).

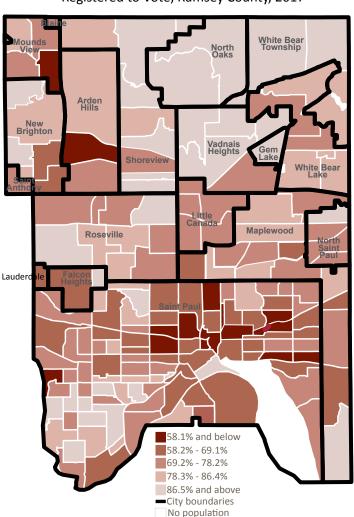
#### WHAT RAMSEY COUNTY GOVERNMENT IS DOING

The Ramsey County Elections Department partners with many community groups including the League of Women Voters, Minnesota Voices, Saint Paul Public Schools, to encourage voter participation by distribution of election information, providing a greater range of voting options, conducting voter registration outreach, and recruiting election judges. Teacher liaison positions are being established in Ramsey County schools to coordinate classroom instruction in the electoral process and facilitate student participation in election-related activities such as serving as an election judge. To increase voting convenience, Ramsey County operated 11 early voting locations the week before the 2018 primary election. In addition, targeted outreach focuses on neighborhoods and populations where voter registration and participation is low.

# Voter Turnout in State General Election by City, Ramsey County, 2016



Percentage of Residents 18 Years and Older Who Are Registered to Vote, Ramsey County, 2017



Source: Ramsey County Elections Department

Source: Ramsey County Elections Department

<sup>&</sup>lt;sup>7</sup> Lopez G, Flores A. Dislike of candidates or campaign issues was the most common reason for not voting in 2016. Pew Research Center. 2016. http://www.pewresearch.org/fact-tank/2017/06/01/dislike-of-candidates-or-campaign-issues-was-most-common-reason-for-not-voting-in-2016/. Published June 1, 2017. Accessed August 2018.