

# City of Duluth 2016 Housing Indicator Report



**Prepared by:**

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## Executive Summary

### Purpose

The Community Planning Division publishes the Housing Indicator Report annually to provide a snapshot of the current housing markets and to understand how those markets have changed over time. We include demographic and workforce statistics to provide context about what kinds of housing options are available and affordable to a diverse range of our community members.

### Key Findings

Average and median home sale price have gradually increased over the past decade and while homeowners' median household income seems to have stagnated in the past few years, average homeownership costs still appear to be affordable to middle income homeowners. From 2014 to 2015 the average market rent increased drastically by almost \$100 a month and while it continued to increase in 2016 to \$920, it was a less drastic increase than in the previous year. Average market rate rental housing has not been affordable to the majority of renter households for at least a decade and that trend continues in 2016.

This year we focused on some of the systemic issues that contributed to creating the disparities and the wealth gap we see between the higher and lower income neighborhoods in our city. With a better understanding of these disparities and their causes, there can be more informed decisions made about the allocation of services and resources. Examining these historical disparities also provides more context and insight to our housing market.



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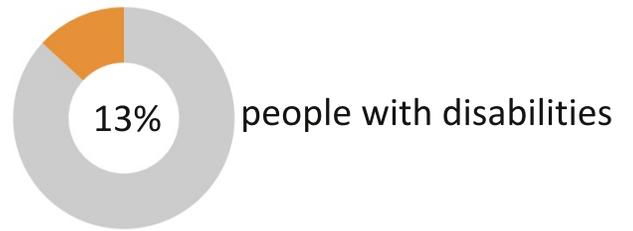
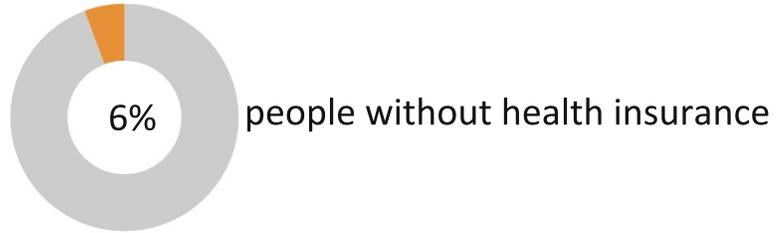
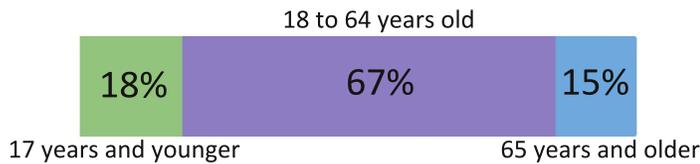
# 2016 Duluth Profile

## People

**86,178** people

- 9% People of Color
  - 2.7% Black
  - 1.7% American Indian
  - 1.7% Asian
  - 3.2% Two or More Races
  - 0.2% Other Race
- 91% White

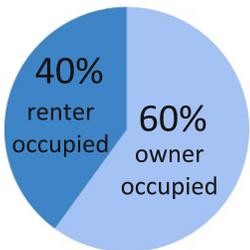
1.9% Hispanic or Latino



## Housing

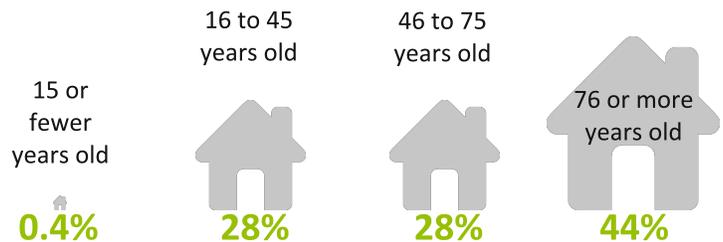
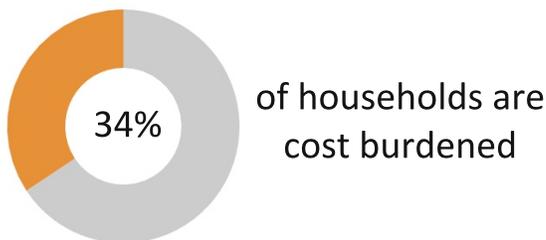
**38,146** housing units  
**35,410** occupied units

**1,153** home sales  
**\$158,000** median sale price



Median Household Income

Age of Housing Stock



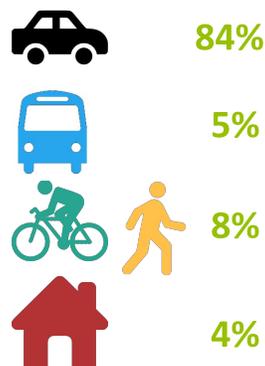
## Economy

**58,615** jobs located in Duluth  
**\$46,228** is the average wage



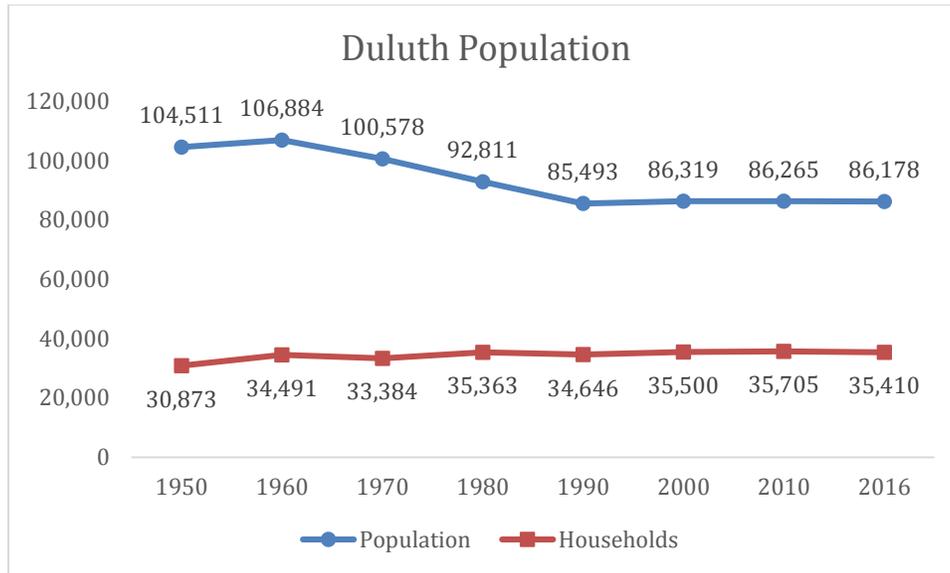
The top employer is the **Health Care and Social Assistance** industry, supplying **31%** of Duluth's jobs

## Commute



**13%** of households do not have a vehicle

In the 1970's and 80's Duluth's population declined from over 100,000 people to under 86,000 people. Since then, the population has remained stagnant for decades, hovering around 86,000 people since 1990. The number of households has increased slightly from almost 31,000 in 1950 to over 35,000 in 2016, but even as the population has decreased, so has the average household size, still leaving Duluth with a shortage of adequate housing units for its population.



Source: Decennial Census, ACS 5 Year Estimates

Median household income increase by 10% from 2010 to 2016. This increase is in line with inflation over that same time period, but many of Duluth's residents live in poverty. The Federal Poverty Guidelines table shows the 2016 income guidelines that the Federal government uses to define poverty. Since 2000 at least 20% of Duluth's population has lived in households at or below poverty income levels. The Lincoln Park, Central Hillside, and East Hillside neighborhoods have much higher rates of poverty than the rest of the city. These three neighborhoods are also the most segregated in the city with 25% of the total population living these neighborhoods, but 43% of Duluth's people of color living in these areas. This report will discuss issues of segregation and racial inequities created by institutional policies and practices in more depth, starting on page 13.

Persons in Household	Federal Poverty Guideline
1	\$11,770
2	\$15,930
3	\$20,090
4	\$24,250
5	\$28,410
6	\$32,570
7	\$36,730
8	\$40,890

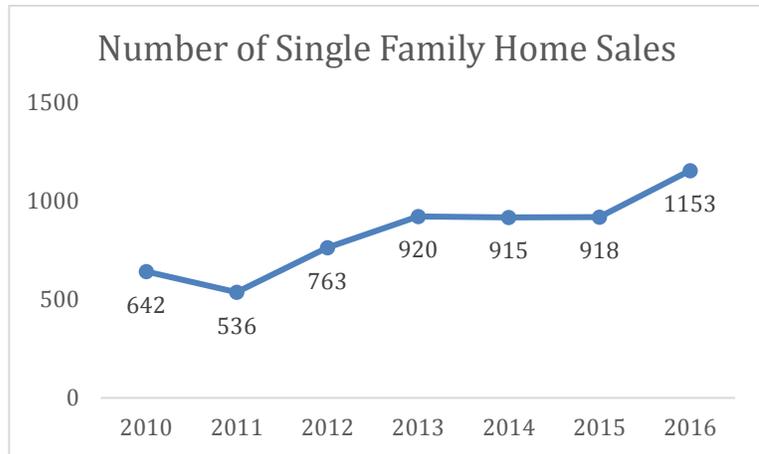
Source: U.S. Department of Health and Human Services, 2016

## Housing Markets

In 2016 the average rent was \$920 a month. This is a \$69 per month increase from 2015. Average market rate rent has increased by 30% since 2010, while during the same time period the median

household income of renters decreased by 1.4%. In 2010 the average annual rent was equivalent to 38% of renters’ median household income. In 2016 the average annual rent was equivalent to 50% of renters’ median household income. Conversely, median monthly homeowner costs have decreased by 2.5% and owner median household income has increased by 7% since 2010.

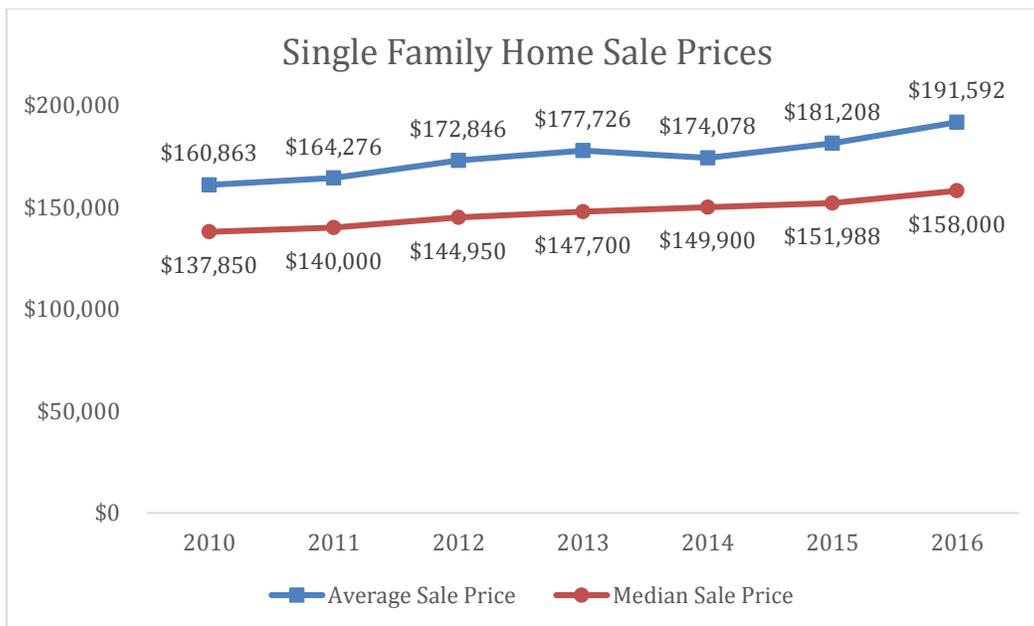
Duluth’s median and averages home sales prices changed very little between 2015 and 2016. The median sales price increased by 4% from the previous year to \$158,000 in 2016. The average sales price increased by 6% from the previous year to \$191,562 in 2016. The number of total home sales in Duluth increased from 918 in 2015 to 1,153 in 2016.<sup>1</sup>



Source: St. Louis County Assessor

Over the past six years the number of homes sales as well as both average

and median home sale prices have been trending steadily upwards. From 2010 to 2016 the average home sale price increased by 19% and the median sale price increased by 15%. During the same time period, the average market rate rent increased by 29% from \$713 in 2010 to \$920 in 2016. The average time a home was on the market in 2016 was 48 days and the median time 18 days. These numbers are slightly lower than that the 55 day average and 25 day median time on the market in 2015.<sup>2</sup>



Source: St. Louis County Assessor

<sup>1</sup> St Louis County Assessor

<sup>2</sup> Duluth Area Association of Realtors

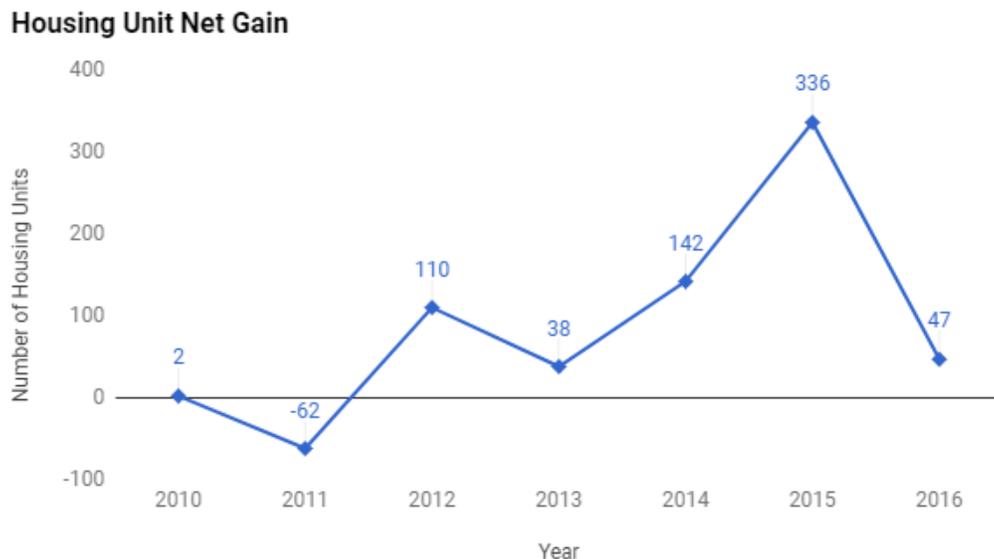
During 2015 and 2016 there were 1,871 mortgage loan applications in Duluth. The majority of these applications were approved (84%), 5% were denied, and 11% had some other outcome (such as the applicant withdrawing their application).<sup>3</sup>

The public housing vacancy rate increased from 1.6% in 2015 to 2.2% in 2016. During the same time period the average number of people on the waiting list for public housing also increased from just under a thousand to 1,155. The average number of people on the waiting list for Housing Choice Vouchers (formerly known as Section 8 Vouchers) was 1,820 in 2016. This is a 500 person increase from the average in 2015. In 2016 1.9% of vouchers were unused.

With 96 new housing units permitted and 49 blighted housing units demolished, Duluth had a net gain of 47 housing units in 2016. In 2015 there were a significant amount of new units created in larger apartment buildings which explains the relatively high net gain of over 300 units in that year. Since 2010, the City has seen an average net gain of 88 housing units per year.

In 2016 there was a significant decrease in residential alteration permits. Since the major flood in 2012 when alteration permits increased sharply up to almost 1,800, the number has been slowing decreases but dropped from just over 1,000 in 2015 to 244 in 2016.

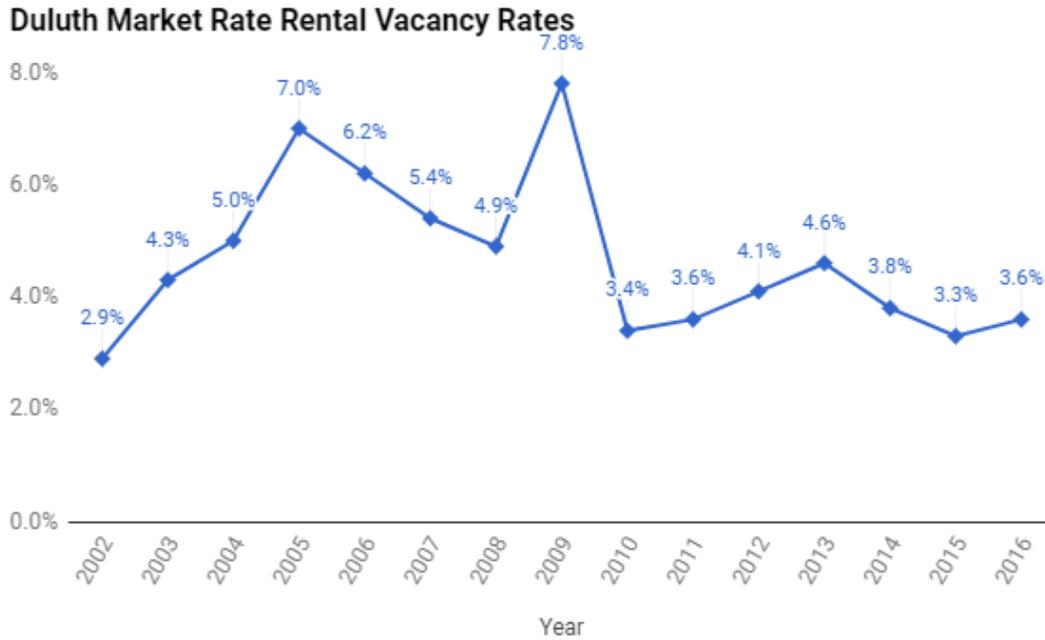
While new single family and multifamily units are being constructed, there are more blighted single family units being demolished than new units being built. The net gain for single family units from 2010-2016 is actually a loss of 46 units, while during the same time period the net gain of multifamily units was 659.



Source: City of Duluth Construction Services

<sup>3</sup> [revealnews.org/redlining](http://revealnews.org/redlining)

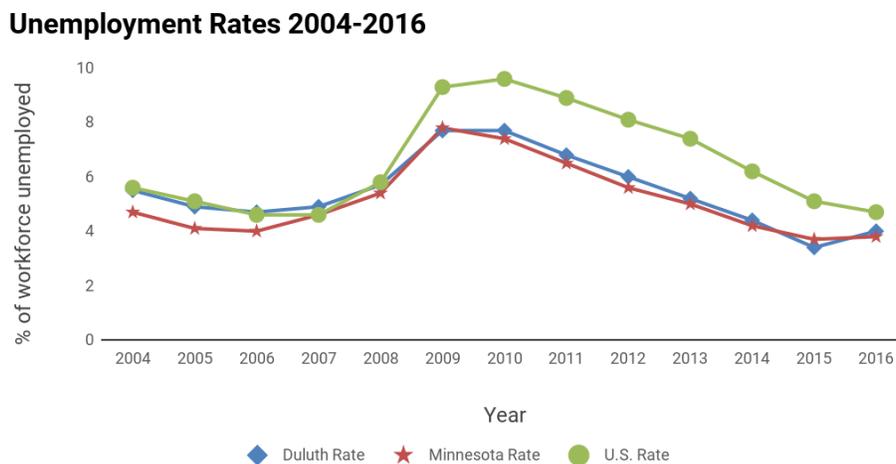
After decreasing from 2013 to 2015, the rental vacancy rate increased slightly to 3.6% in 2016. Typically, a higher vacancy rate means more competition among apartment owners, so likely slightly lower rents and more options for renters. According to Census data, the national vacancy rate is closer to 7%, meaning even though it has risen slightly, Duluth’s vacancy rate is still relatively low.



Source: City of Duluth Rental Survey

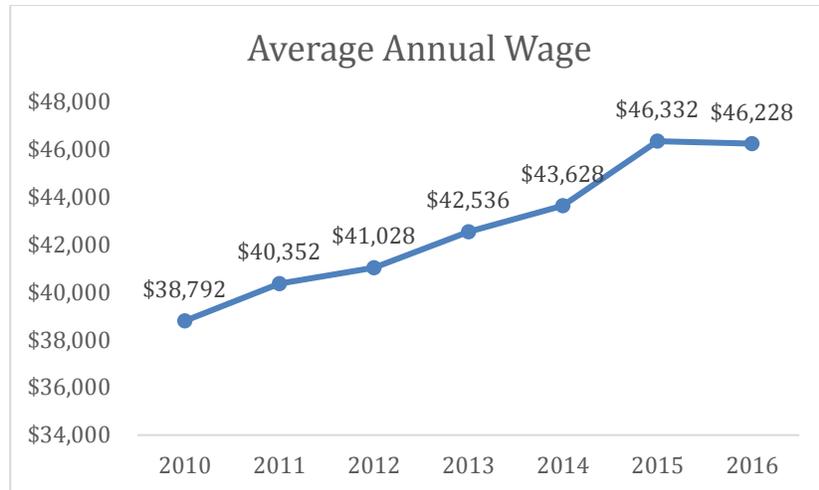
## Employment Trends

After steadily dropping from 2010 to 2015, the unemployment rates for Duluth and the state of Minnesota increased slightly in 2016. Duluth’s 2016 unemployment rate is 4.0%, up from a 12 year low of 3.4% in 2015.



Source: Minnesota Department Employment and Economic Development, Local Area Unemployment Statistics

In 2016 Duluth's average annual wage is \$46,228. This is a slight decrease from the average wage in 2015, but an almost 20% increase from the average wage in 2010. The average annual number of jobs in Duluth has decreased from 59,560 in 2015 to 58,615 in 2016. The top four employers, based on average annual jobs, are Health Care and Social Assistance, Retail Trade, Accommodation and Food Service, and Educational Services. These four industries provide 60% of Duluth's jobs and more than half of employed Duluth residents work in these industries. The Retail Trade and Accommodation and Food Service industries, which combined employed an average of 21% of the workforce in 2016, offer average wages under \$20,000 a year, but the majority of jobs in Duluth offer average annual wages that are above the estimated cost of living for an average family in the region.<sup>4</sup>



Source: Minnesota Department Employment and Economic Development

Just over one third of Duluth's jobs are located in the Downtown/Central Hillside area. Another third of Duluth's jobs are concentrated in the neighborhoods of Lincoln Park, Piedmont Heights, and Duluth Heights. Transportation and Warehousing jobs are clustered in Lincoln Park. A quarter of the jobs in the Piedmont Heights and Duluth Heights neighborhoods are in the Retail Trade industry. The Central and East Hillside have a cluster of Health Care and Social Assistance jobs. The Kenwood and Chester park neighborhoods contain a cluster of Educational Services jobs.<sup>5</sup>



<sup>4</sup> Minnesota Department Employment and Economic Development

<sup>5</sup> Longitudinal Employer-Household Dynamics

## Housing Affordability

For the past decade the median household income of homeowners has increased steadily, but started to stagnant around 2013. Renters' median household income, except for a slight dip in 2013, has been stagnant since 2006. The American Community Survey shows that the median household income of homeowners is nearly \$43,000 more than that of renters. The gap between homeowners' and renters' median household incomes have increased by about \$10,000 in the past decade.

### Median Household Income

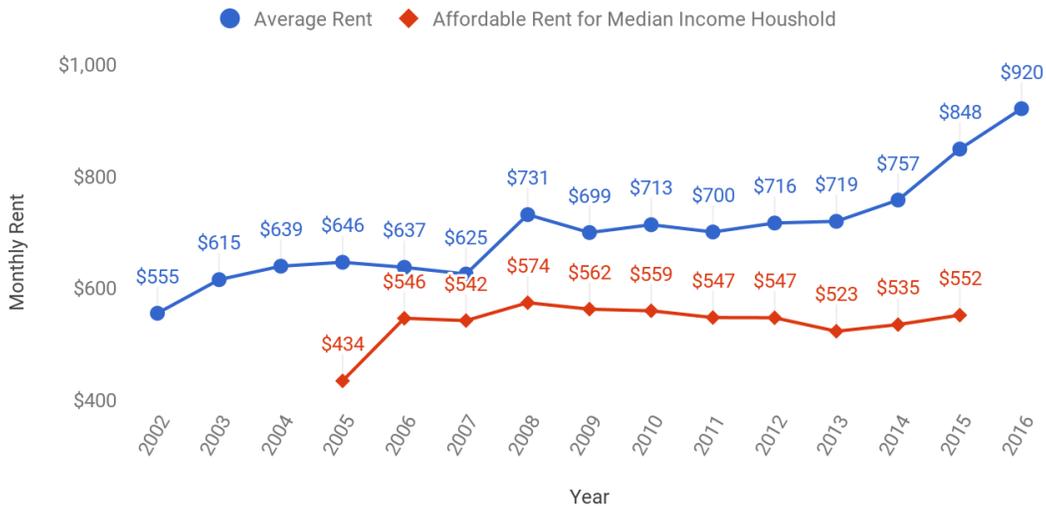


Source: ACS 5 Year Estimates

A typically number used to measure affordability is that housing is affordable if a household spends 30% or less of its household income on housing costs. In the past ten years, the average rent in Duluth has hovered around 40% of renters' median household income.



## Rent and Affordability



Sources: ACS 5 Year Estimates, City of Duluth Rental Survey

The median household income of renters is \$22,067, so more than half of all renter households are unable to afford any type of average market rate housing. A single person working a full time job at minimum wage could not afford any type of average market rate housing. The average wage paid by Duluth employers is \$46,228 and most industries in Duluth pay average wages that would enable a single worker to afford average market rate housing.

2016 Housing Costs and Affordability						
	Studio apartment	1 bedroom apartment	2 bedroom apartment	3 bedroom apartment	4 bedroom apartment	Home-owner
<b>average monthly housing costs</b>	\$568	\$776	\$1,103	\$1,001	\$1,334	\$942
<b>Income needed to afford</b>	\$22,720	\$31,040	\$44,120	\$40,040	\$53,360	\$37,680
<b>hourly wage needed to afford (40 hours/week)</b>	\$11	\$15	\$21	\$19	\$26	\$18
<b>hours/week at minimum wage needed to afford - large employer* (\$9.50)</b>	46	63	89	81	108	76
<b>hours/week at minimum wage needed to afford - small employer** (\$7.75)</b>	56	77	109	99	132	93

Sources: City of Duluth Rental Survey, ACS 5 Year Estimates

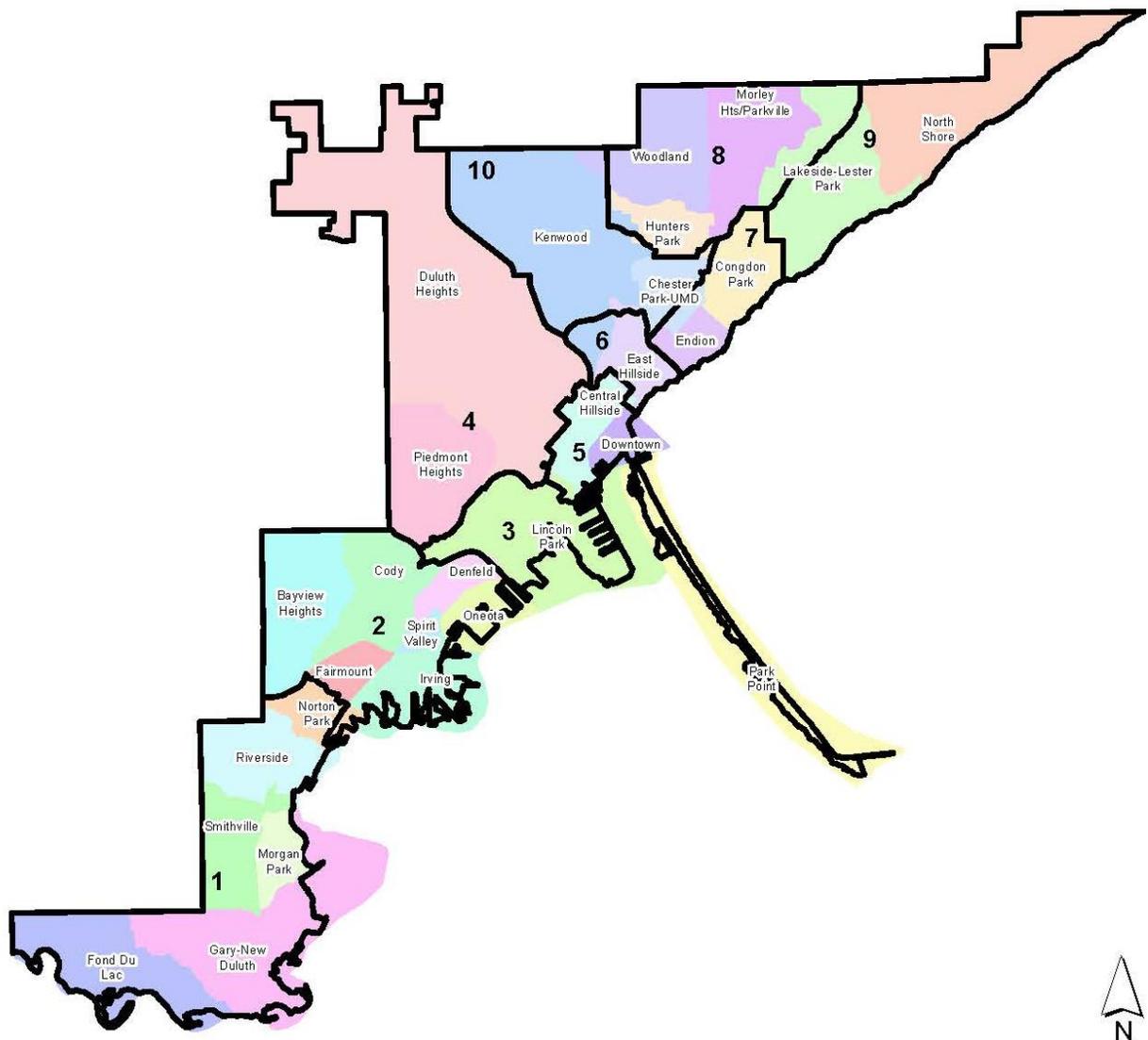
\*Any enterprise with an annual gross dollar volume of sales made or business done of \$500,000 or more

\*\*Any enterprise with an annual gross dollar volume of sales made or business done of less than \$500,000

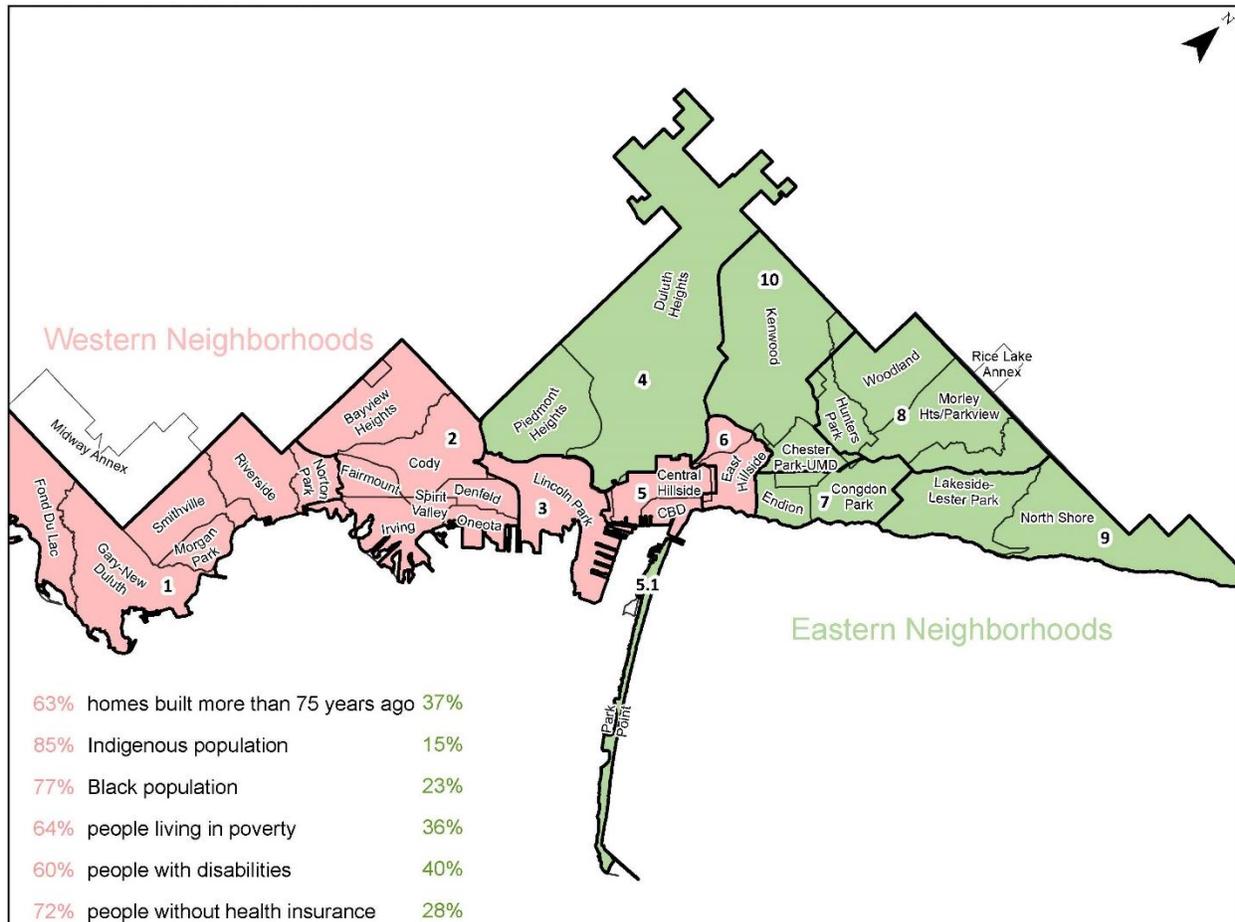
From 2015 to 2016, Duluth's average wage remained stagnant, decreasing by about 0.2%. During this same time period average market rate rent increased by 8.5% and the average home sale price has increased 6%. Since 2010, the average wage has increased by 19%, while average market rate rent has increased by 29% and the average home sale price has increased by 19%.

## Neighborhood Profiles

We use Duluth's Planning Districts as boundaries to better understand neighborhood level changes. Most of these Planning Districts are aggregates of a handful of smaller neighborhoods, but have large enough populations that we can track changes that are statistically significant. The boundaries of the Planning Districts also line up well with the boundaries of census tracts, making it easier to use American Community Survey (ACS) demographic data. There are ten Planning Districts, numbered 1-10, but we have split District 5 into Central Hillside/Downtown (5) and Park Point (5.1) because the demographics are significantly different in these areas.

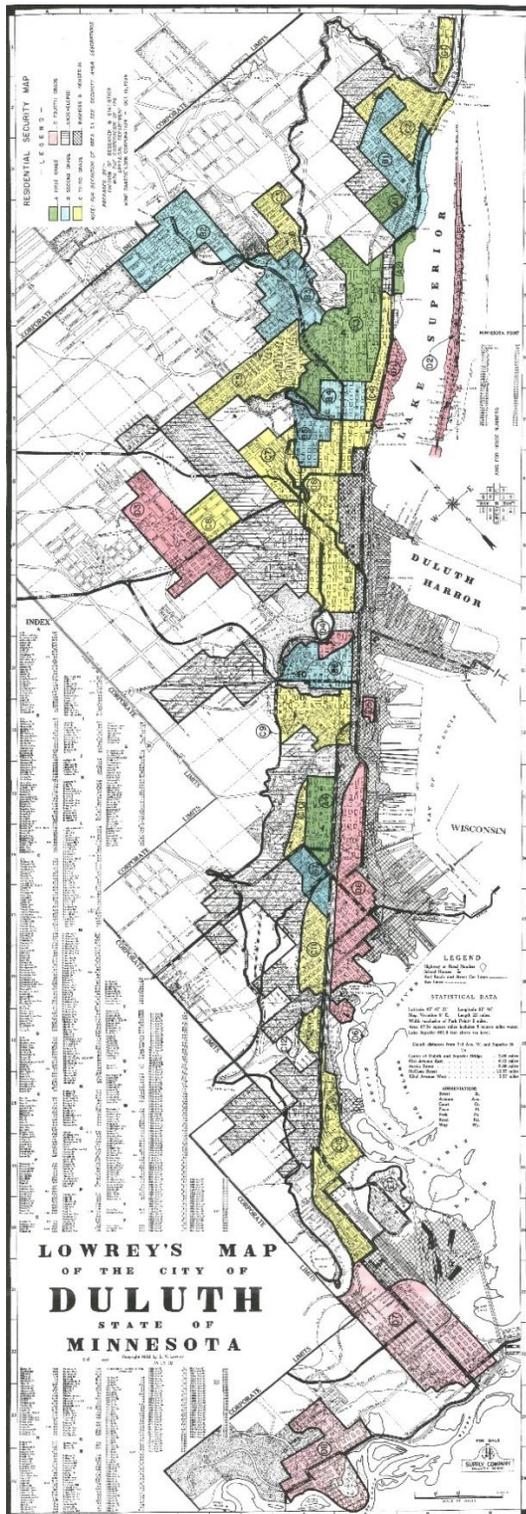


In Duluth, there is a distinctive wealth gap between the western and eastern neighborhoods. The five lowest income neighborhood districts contain West Duluth, Lincoln Park, and the Hillside, referred to as the western neighborhoods here. About two thirds (63%) of homes built more than 75 years ago are located in the western neighborhoods and only about a quarter (27%) of homes built fewer than 15 years ago are located in these neighborhoods.



Source: American Community Survey 5-year Estimates, 2011-2015

Just over half (56%) of Duluth’s total population of color live in the western neighborhoods. More than three quarters (77%) of Duluth’s Black population and 85% of Duluth’s Indigenous population live in the western neighborhoods, while other racial groups identified in Census data live more evenly dispersed throughout both eastern and western neighborhoods with 45-55% of those groups located in each area. In the western neighborhoods 40% of households are cost burdened, compared to 28% of households in the eastern neighborhoods. While 45% of the population lives in the western neighborhoods, 64% of people with income below the poverty line, 60% of the people with a disability, and 72% of the population without health insurance live there.



This wealth gap and the segregation of people of color into the lower income neighborhoods is a direct result of government policies, one of which is called redlining. In the 1930s Federal Housing Administration (FHA) policies informed how home loans were granted in the United States. The Home Owners' Loan Corporation (HOLC), a government-sponsored corporation created as part of the New Deal, evaluated neighborhoods in cities across the country. Neighborhoods were graded on a scale of A to D, A being the best neighborhoods to invest in and D being the neighborhoods deemed too risky to invest in. This process is called redlining because the D neighborhoods were color coded in red on the maps created by the HOLC. Often the HOLC graded neighborhoods where black people and immigrants lived very low based on the fact that nonwhite people lived there, rather than on an objective evaluation of the housing stock.

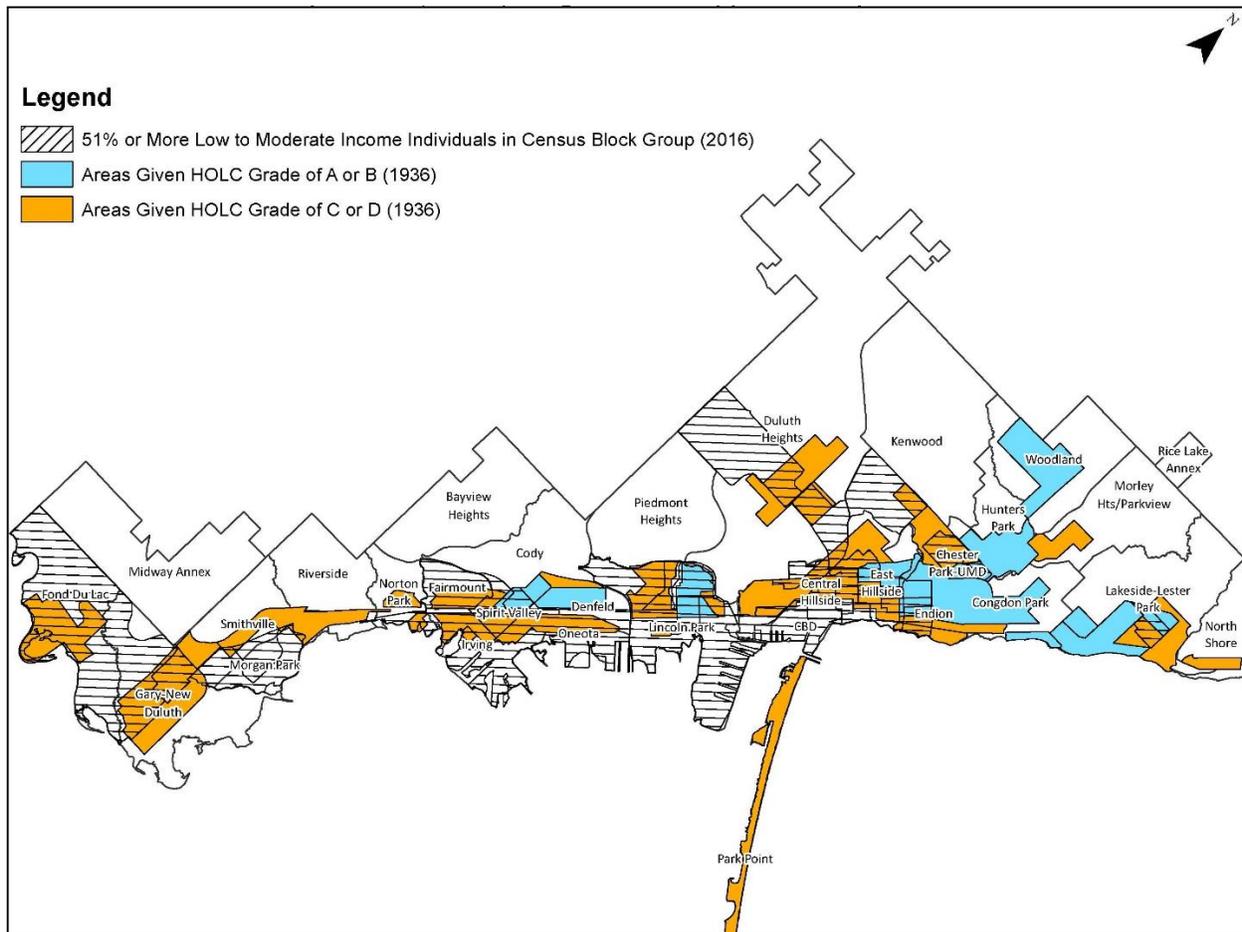
In Duluth, A & B neighborhood descriptions almost always mention the actual average values of homes in the neighborhood and often refer to “a good class of people” regardless of income level. C rated neighborhood descriptions occasionally mention average values of homes and refer to “a good class of people.” D rated neighborhood descriptions give no average home values and focus instead on describing the type of people who live there.<sup>6</sup>

Redlining systematically prevented black and other minority families from getting home loans. From 1934-1962 98% of the \$120 billion worth of home loans subsidized by the government were given to white families, effectively locking nonwhite families out of home ownership.<sup>7</sup> The effects of redlining were compounded over time. White families were able to purchase homes and accrue wealth. This influx of wealth attracted new businesses and resulted in increased property values which allowed white families to accrue even more wealth and send their children to college, passing down their wealth and advantages to future generations.

<sup>6</sup> <https://dsl.richmond.edu/panorama/redlining/#loc=11/46.7525/-92.1365&opacity=1&city=duluth-mn>

<sup>7</sup> [http://www.pbs.org/race/000\\_About/002\\_06\\_a-godeeper.htm](http://www.pbs.org/race/000_About/002_06_a-godeeper.htm)

Redlined neighborhoods had far less ability to build wealth and many of the families who lived in those neighborhoods remained trapped in poverty. Even though most of these discriminatory policies were eventually banned, families in redlined neighborhoods did not have the wealth to move, keeping these communities racially segregated to this day. If the neighborhoods are segregated, that means the schools are too. In the US schools are largely funded by property taxes. Since the property values in white neighborhoods are so much higher, their schools get more money.<sup>8</sup> The following is a HOLC map of Duluth from 1936 overlaid with current day Census block groups where the residents are 51% or more low to moderate income. It shows that many of the areas that were deemed too risky for investment in 1936, continue to be the lowest income areas in the City today.

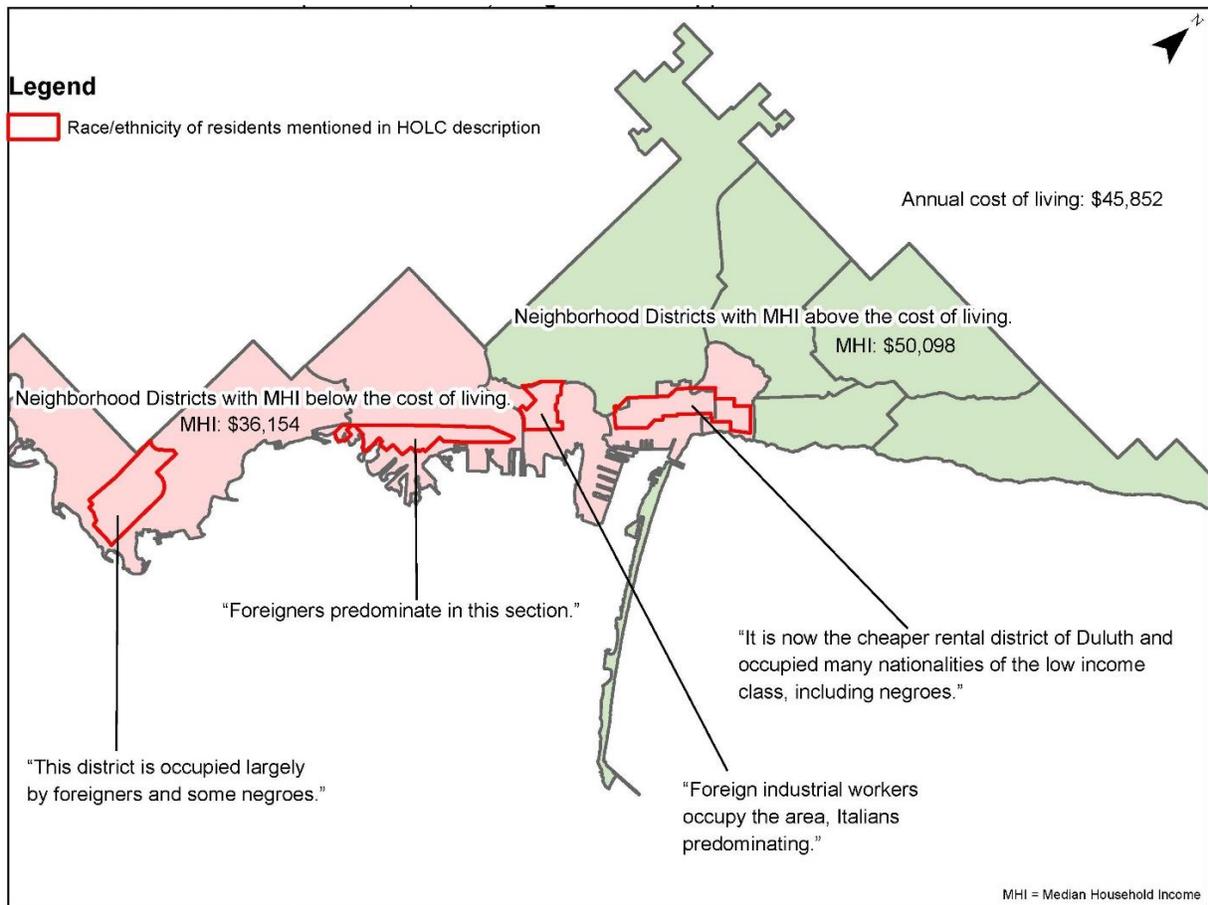


Sources: HOLC Neighborhood Appraisal Descriptions, 1936; American Community Survey 5-year Estimates, 2011-2015

In the 1936 HOLC neighborhood appraisals of Duluth, there were four neighborhood area descriptions that referred to the race or ethnicity of the residents. These four areas are located in areas that are now the five lowest income neighborhood districts in the City. These districts all have median household incomes that are below the estimated cost of living for our region. Even if they had some C or D grade areas, the neighborhood districts that had no descriptions about race or ethnicity in 1936 are now the

<sup>8</sup> <http://www.trutv.com/shows/adam-ruins-everything/blog/adams-sources/adam-ruins-the-suburbs.html>

highest income neighborhood districts in Duluth, all with median household incomes above the cost of living for the region.



Sources: Minnesota Cost of Living Study, March 2017; HOLC Neighborhood Appraisal Descriptions, 1936; American Community Survey 5-year Estimates, 2011-2015

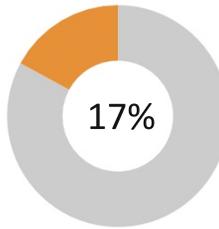
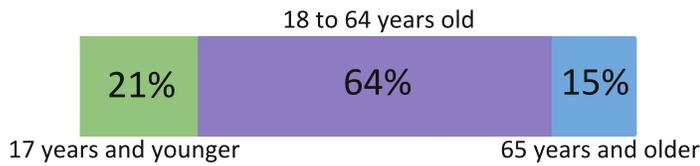
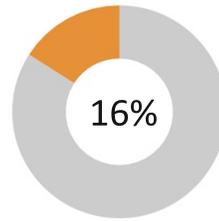
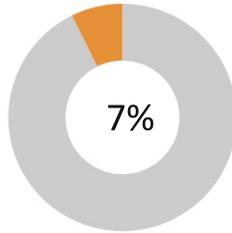
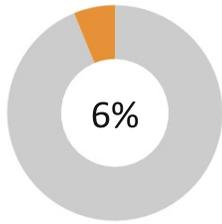
The neighborhood profiles starting on page 17 give detailed demographic, housing, and employment statistics for each of Duluth’s neighborhood planning districts. The lowest income neighborhoods tend to have more renters, more people without health insurance, more people with disabilities, more cost burdened households, older housing stock, more people of color, and more households without cars. The profiles allow us to see the gaps that still exist in our community and can help us identify the areas where there are opportunities to improve housing, transportation, and health outcomes in our community.

# Planning District 1

Morgan Park, Gary New Duluth, Fond du Lac, Smithsville, Riverside, Norton Park

## People

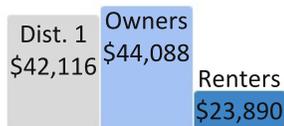
6,636 people



## Housing

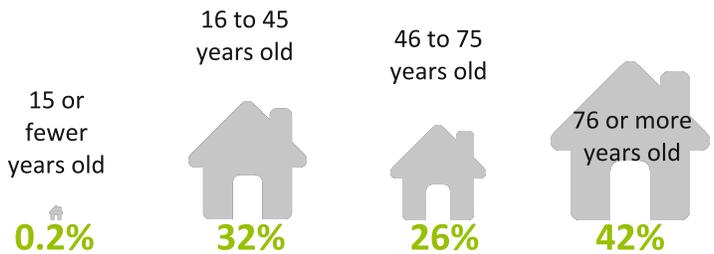
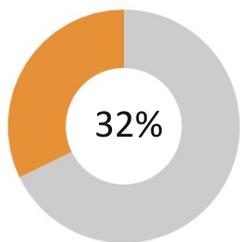
3,030 housing units  
2,902 occupied units

81 home sales  
\$122,309 median sale price



Median Household Income

Age of Housing Stock



## Economy

1% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 41% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute



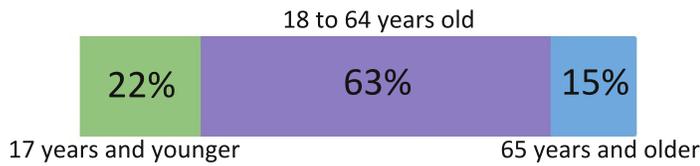
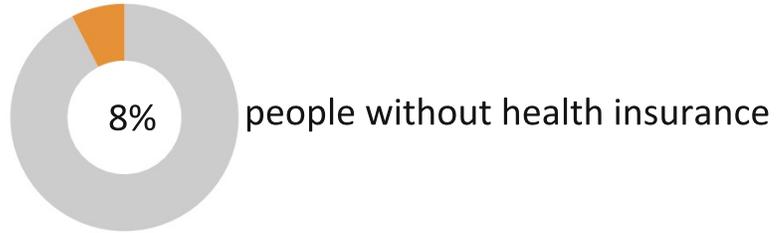
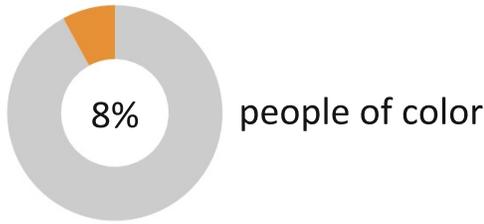
~~10%~~ of households do not have a vehicle

# Planning District 2

Bayview Heights, Cody, Fairmont, Spirit Valley, Irving, Denfeld, Oneota

## People

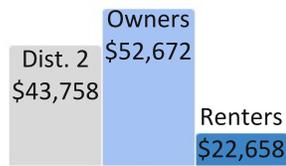
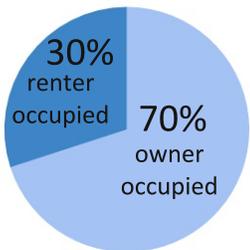
11,088 people



## Housing

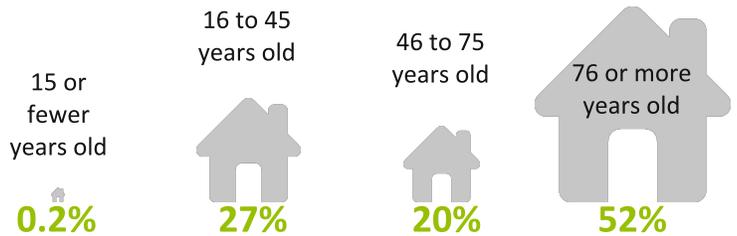
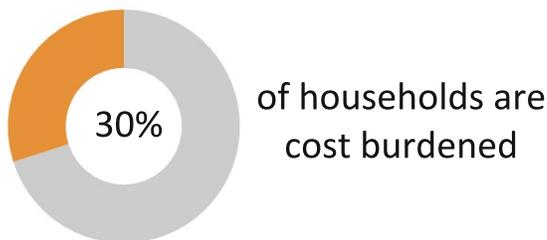
5,150 housing units  
4,881 occupied units

146 home sales  
\$120,941 median sale price



Median Household Income

Age of Housing Stock



## Economy

8% of Duluth's jobs are located here



The top employer is the **Retail Trade** industry, supplying 19% of the jobs located in this planning district

\$24,258 is the average wage for that industry

## Commute

90% (Car)

3% (Bus)

4% (Bicycle)

3% (Walking)

9% of households do not have a vehicle

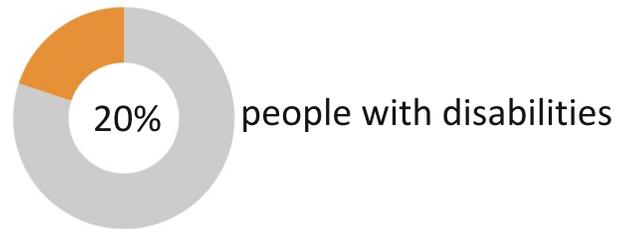
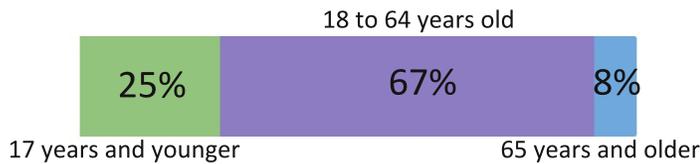
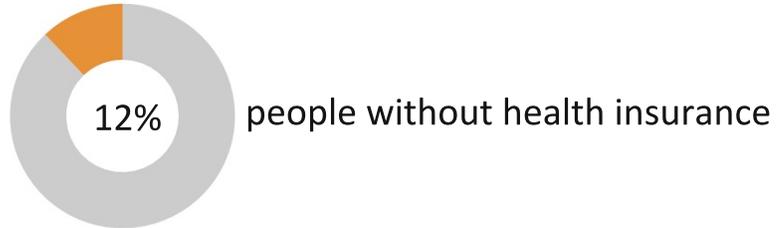
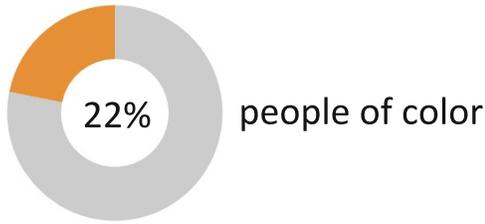
Sources: 2011-2015 ACS 5-year estimates, Wilder Research Minnesota Compass, LEHD, Minnesota DEED, St. Louis County Assessor's Office

# Planning District 3

Lincoln Park

## People

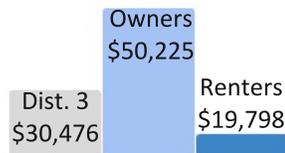
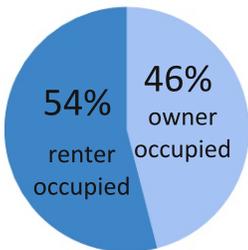
5,854 people



## Housing

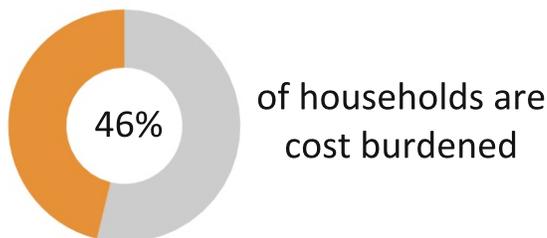
2,958 housing units  
2,586 occupied units

62 home sales  
\$94,575 median sale price



Median Household Income

## Age of Housing Stock



15 or fewer years old

0.0%

16 to 45 years old



15%

46 to 75 years old



14%



71%

## Economy

15% of Duluth's jobs are located here



The top employer is the **Transportation and Warehousing** industry, supplying 55% of the jobs located in this planning district

\$56,654 is the average wage for that industry

## Commute

86%

8%

5%

1%

1%

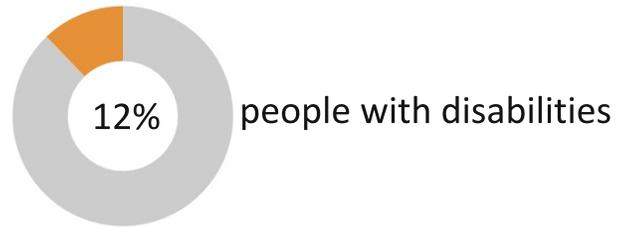
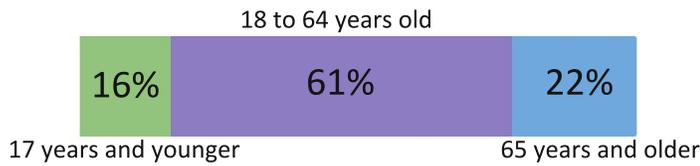
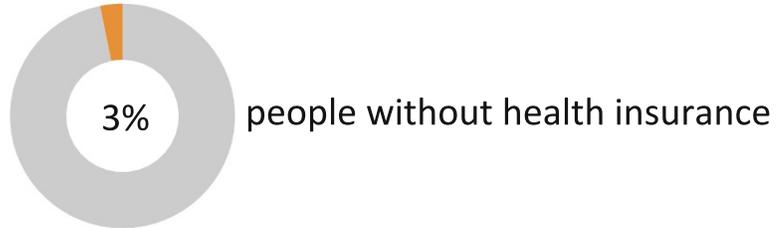
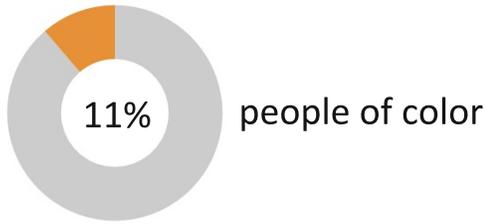
23% of households do not have a vehicle

# Planning District 4

Piedmont Heights, Duluth Heights

## People

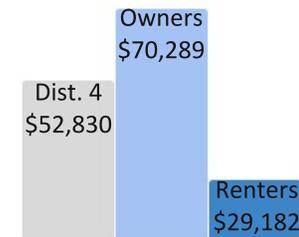
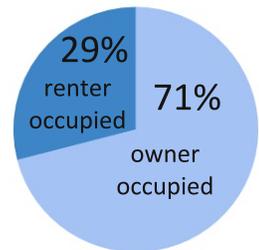
10,682 people



## Housing

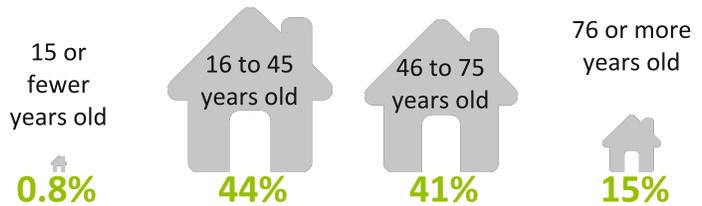
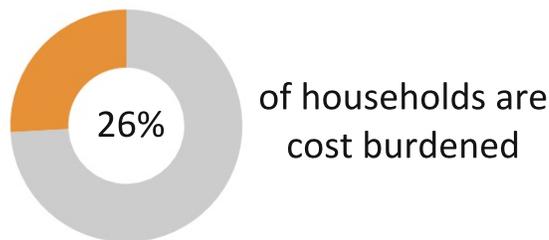
4,955 housing units  
4,573 occupied units

195 home sales  
\$180,000 median sale price



Median Household Income

Age of Housing Stock



## Economy

14% of Duluth's jobs are located here



The top employer is the **Retail Trade** industry, supplying 23% of the jobs located in this planning district

\$24,258 is the average wage for that industry

## Commute

90% (Car)

3% (Bus)

4% (Bicycle)

4% (Walking)

4% (Home)

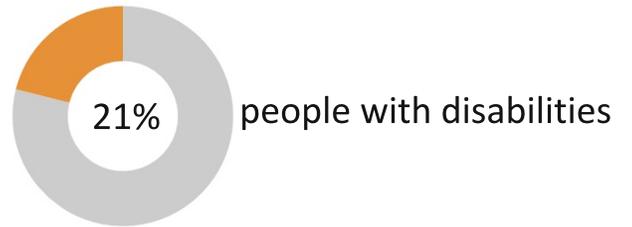
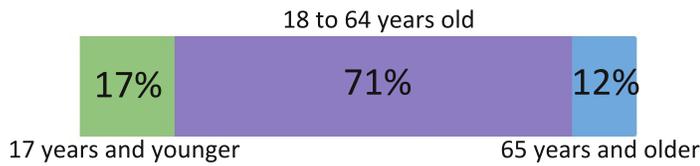
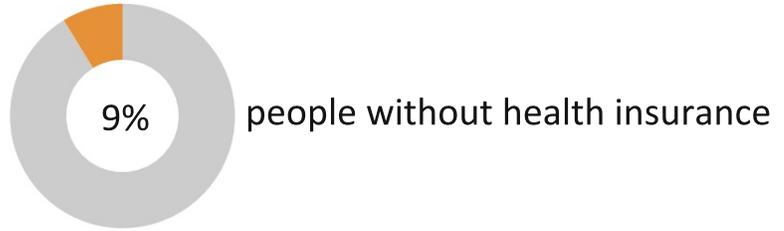
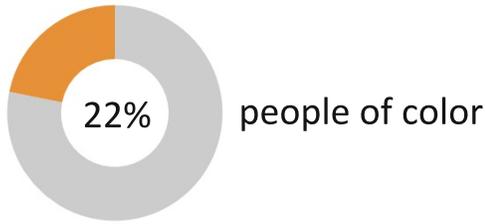
9% of households do not have a vehicle

# Planning District 5

Central Hillside, Downtown

## People

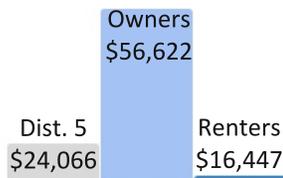
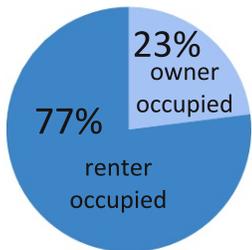
7,368 people



## Housing

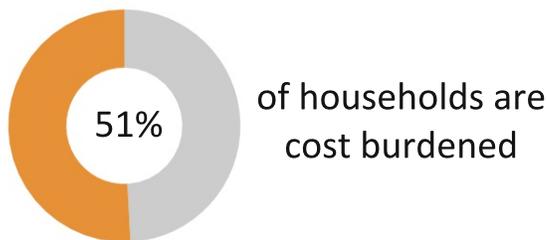
3,943 housing units  
3,894 occupied units

54 home sales  
\$132,430 median sale price



Median Household Income

Age of Housing Stock



15 or fewer years old

0.5%



39%

46 to 75 years old



14%



46%

## Economy

35% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 36% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute



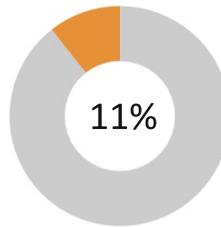
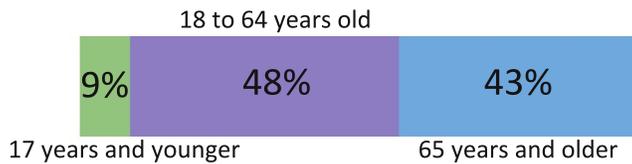
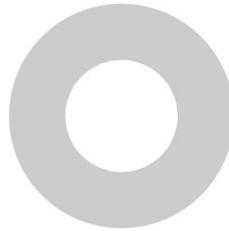
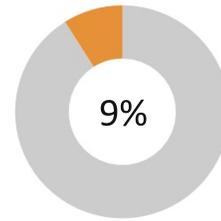
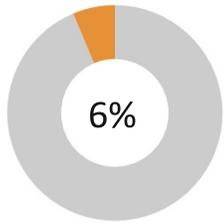
~~34%~~ of households do not have a vehicle

# Planning District 5.1

Park Point

## People

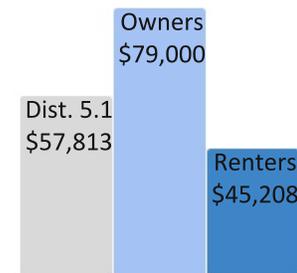
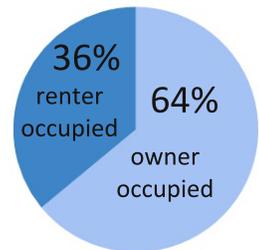
1,171 people



## Housing

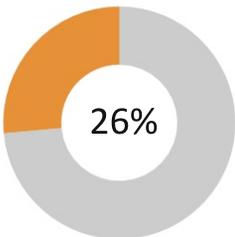
678 housing units  
575 occupied units

16 home sales  
\$250,575 median sale price



Median Household Income

Age of Housing Stock



15 or fewer years old

0.0%



37%

46 to 75 years old



12%



51%

## Economy

1% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 81% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute

84%

0%

10%

6%

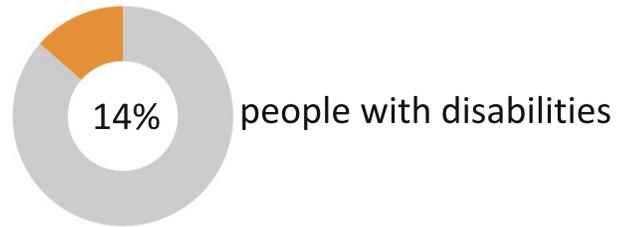
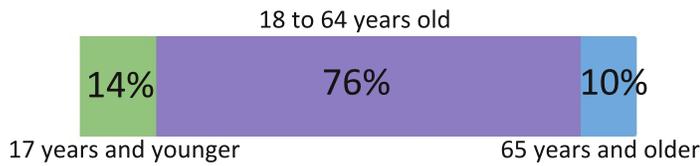
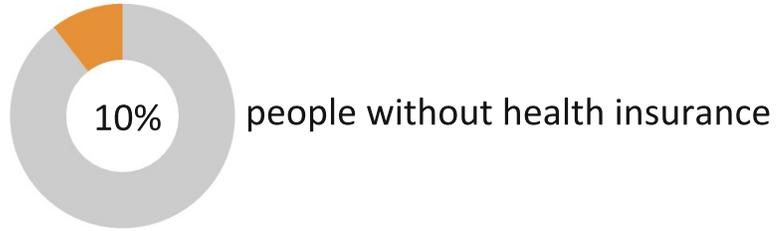
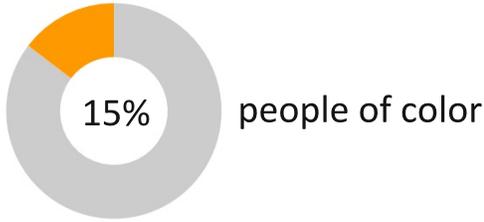
5% of households do not have a vehicle

# Planning District 6

East Hillside

## People

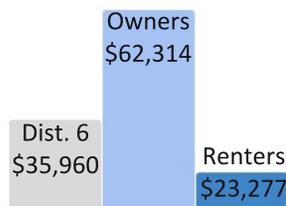
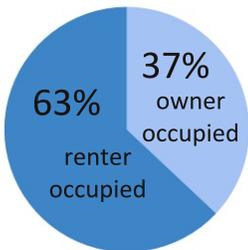
8,103 people



## Housing

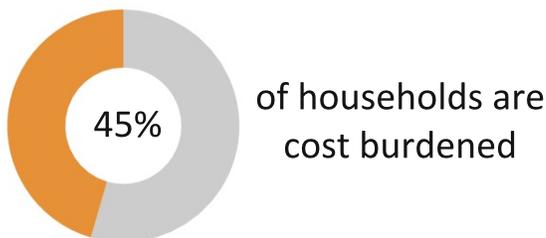
4,346 housing units  
3,546 occupied units

92 home sales  
\$122,850 median sale price



Median Household Income

Age of Housing Stock



15 or fewer years old

0.0%

16 to 45 years old



16%

46 to 75 years old



23%

76 or more years old



61%

## Economy

10% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 77% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute

79%

9%

9%

3%

3%

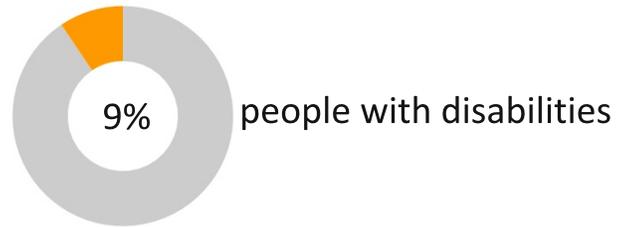
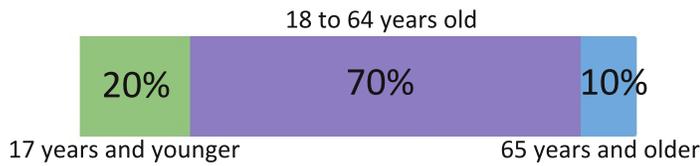
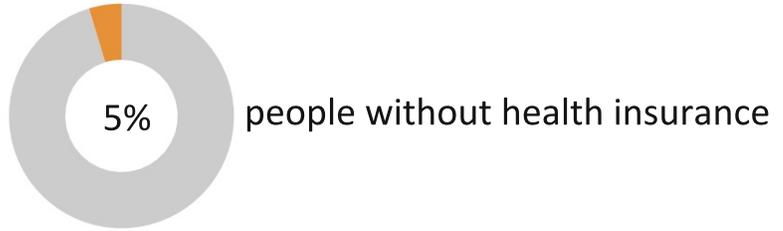
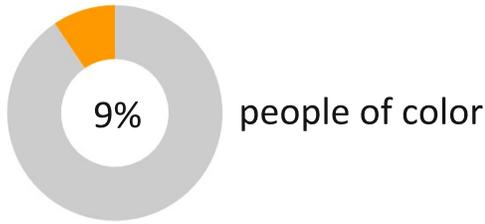
22% of households do not have a vehicle

# Planning District 7

Endion, Congdon Park

## People

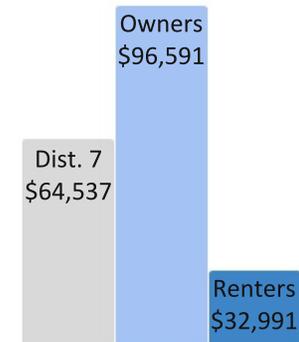
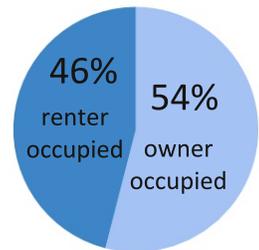
9,083 people



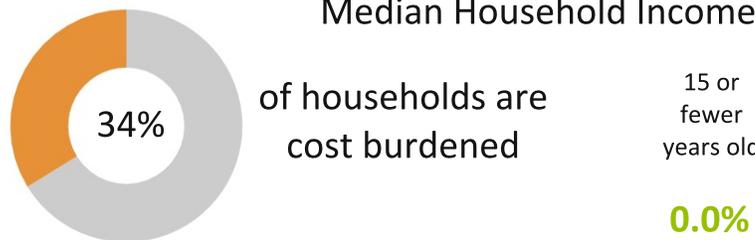
## Housing

3,848 housing units  
3,567 occupied units

129 home sales  
\$249,886 median sale price



## Age of Housing Stock



15 or fewer years old

0.0%

16 to 45 years old



17%

46 to 75 years old



26%

76 or more years old



57%

## Economy

4% of Duluth's jobs are located here



The top employer is the **Accommodation and Food Services** industry, supplying 31% of the jobs located in this planning district

\$17,160 is the average wage for that industry

## Commute

82%

6%

6%

6%

6%

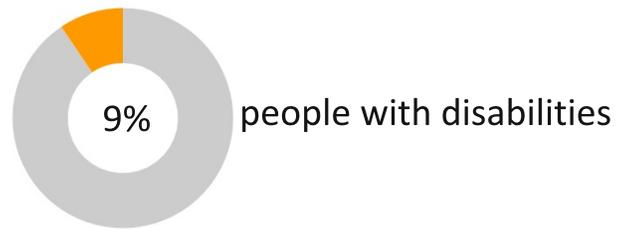
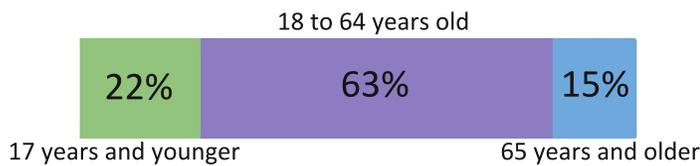
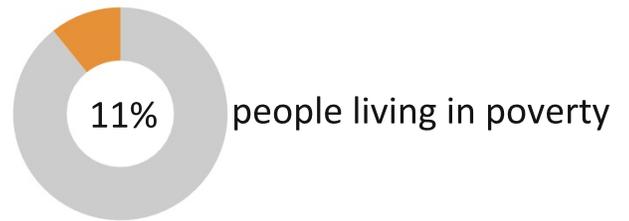
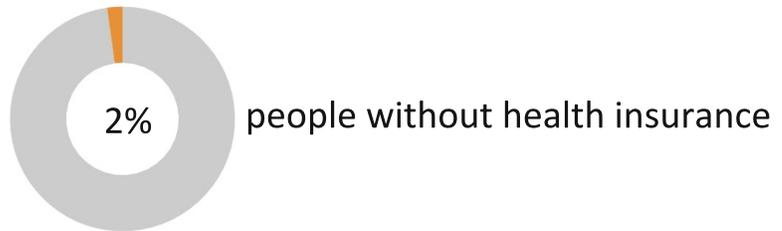
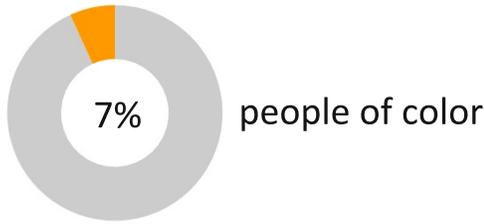
5% of households do not have a vehicle

# Planning District 8

Woodland, Hunters Park, Morley Heights, Parkville

## People

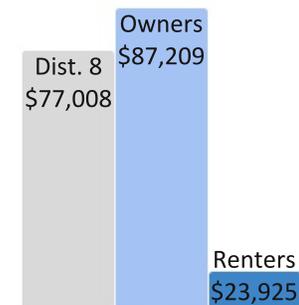
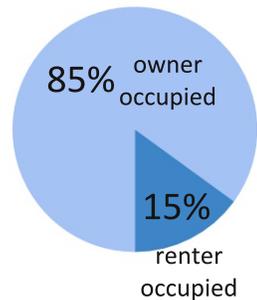
6,383 people



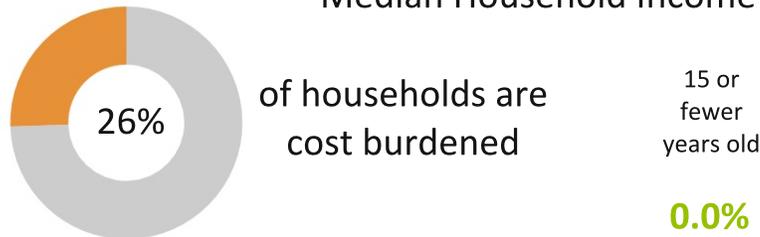
## Housing

3,084 housing units  
2,533 occupied units

120 home sales  
\$182,800 median sale price



## Median Household Income



15 or fewer years old

0.0%

16 to 45 years old



23%



42%

76 or more years old



35%

## Age of Housing Stock

## Economy

1% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 45% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute



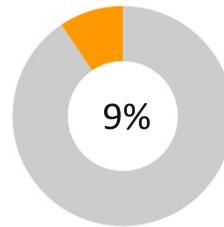
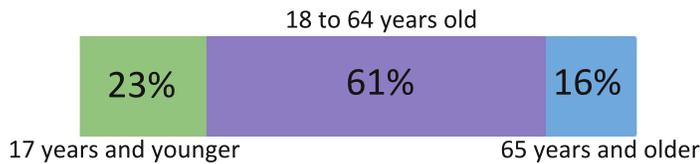
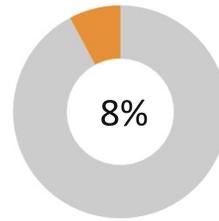
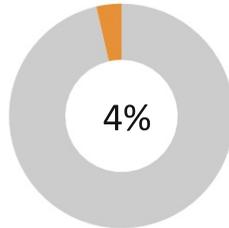
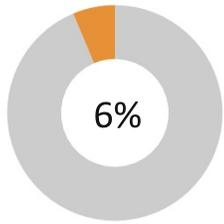
~~Car icon~~ 3% of households do not have a vehicle

# Planning District 9

Lakeside, Lester Park, North Shore

## People

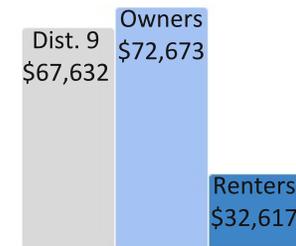
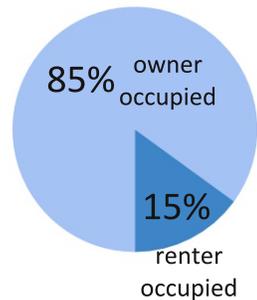
8,975 people



## Housing

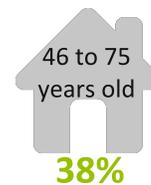
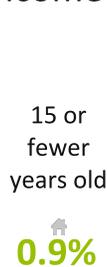
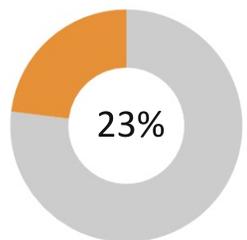
4,044 housing units  
3,632 occupied units

154 home sales  
\$170,575 median sale price



### Median Household Income

### Age of Housing Stock



## Economy

1% of Duluth's jobs are located here



The top employer is the **Health Care and Social Assistance** industry, supplying 36% of the jobs located in this planning district

\$53,534 is the average wage for that industry

## Commute



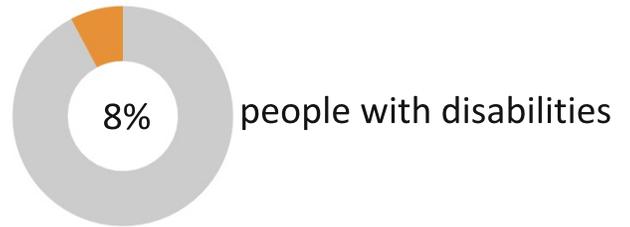
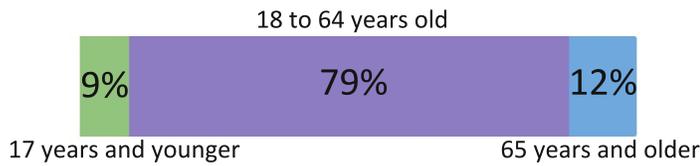
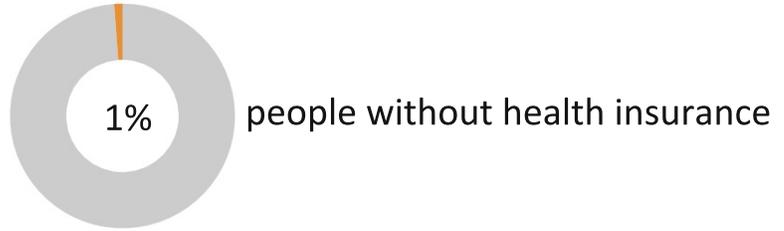
4% of households do not have a vehicle

# Planning District 10

Kenwood, Chester Park

## People

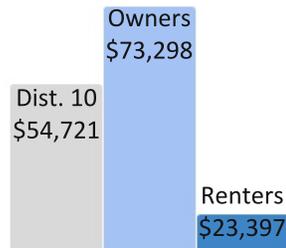
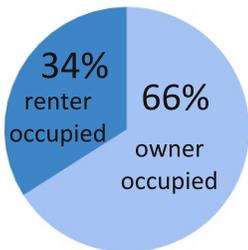
10,853 people



## Housing

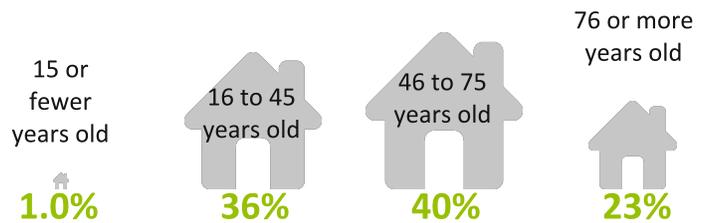
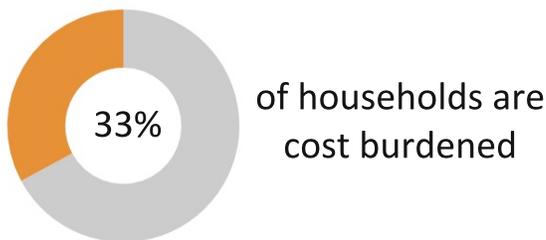
2,721 housing units  
2,690 occupied units

104 home sales  
\$169,327 median sale price



Median Household Income

Age of Housing Stock



## Economy

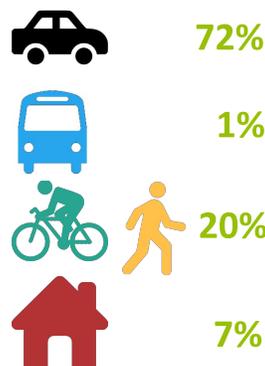
11% of Duluth's jobs are located here



The top employer is the **Educational Services** industry, supplying 54% of the jobs located in this planning district

\$47,684 is the average wage for that industry

## Commute



9% of households do not have a vehicle

## **Research and Data Methods**

### **American Community Survey and Census Data**

To combine census tract data into Planning Districts we added counts, such as population or number of households, and used weighted averages for median or average statistics, such as median household income or average housing costs. Decennial Census data is an actual population count and is very accurate down to the neighborhood block level. For data the Decennial Census has stopped tracking and to measure changes more frequently than every 10 years, we use American Community Survey 5 Year Estimates. These estimates are reliable, but have high margins of error when looking at a small sample of the population, such as a neighborhood block. Having a large enough sample size to track significant changes is the main reason why we aggregately compare all populations of color in Duluth to white populations when looking look at racial demographic changes.

### **Rental Indicators**

Every fall the Community Planning Division conducts a rental survey to gather information about market rate rental units throughout the City. We ask landlords and property managers to give details about the apartments they rent including the number of units in each building, the rent at the time they fill out the survey, the number of vacancies, and who pays utilities. We use a database of landlords and managers who have answered the survey in previous years as well as searching the City's database for rental license holders to find new potential respondents. There are about 14,000 rental units in the City and for the 2016 rental survey we collected information from about 1,800 of those units.

### **Homeownership Indicators**

Average sale price, median sale price, and average market value are data points we use to understand homeownership trends in Duluth. None of these numbers offer a stand alone definition of the housing market, but can be useful to compare over time and in different neighborhoods to find trends. Average sales price can be inflated or deflated by a handful of very high or very low sales prices. Median sales price can shift significantly because of one very high or one very low sales price. Average market values are estimates made by the Assessor's Office and can vary significantly from the actual sales price.