

February 27, 2018

MEMORANDUM

TO: Ms. Barbara Dacy
Consortium of Housing Authorities and Developers

FROM: Ms. Mary C. Bujold
Maxfield Research and Consulting LLC

RE: Update Assessment of Demand for Affordable Senior Housing in Minnesota

Introduction

This memorandum provides a summary of highlights resulting from an update of the potential demand for affordable senior housing in Minnesota. The memorandum updates key information from the previous report dated February 2016. Also provided in the memorandum is updated information on the older adult homeless population in Minnesota from the 2015 Wilder Research homeless analysis.

Summary of Findings

The update assessment of the need for affordable senior housing reveals the following:

- There is continued growth in the 55+ population with significant growth forecast from now to 2030.
- The proportion of older adults (55+) continues to be proportionally high in counties in Greater Minnesota.
- The highest numbers of older adults (55+) are concentrated in the Twin Cities Metro Area.
- Rents continue to escalate, especially in the Twin Cities Metro Area and vacancies remain very low. Although rent levels are more moderate in Greater Minnesota, rental turnover is very low and many units are not handicap accessible. Average rents increased by 5% in the Twin Cities Metro Area in 2017.
- Older adults 55+ are one of the fastest growing groups of homeless in the State with the highest rates concentrated among people ages 55 to 61.

- According to the Census Bureau, 55% of 65+ renter households in Minnesota are cost-burdened, paying 30% or more of their income for housing.
- As of 2018, there are an estimated 183,128 households (55+) in Minnesota that could qualify for affordable housing. This figure is anticipated to rise to 220,939 over the next five years, a growth rate of 21%. Increase in the affordable housing stock is anticipated to rise by 2.9% over the next five years, limited growth. Developing a modest number of units per year (400) over the next five years would result in capture rates of 0.2% for one year and 1.0% for five years based on the total age- and income-qualified household base.
- As of FY 2016, Minnesota served 32,034 seniors under the Elderly Waiver program and 3,608 seniors under the Alternative Care Grant program. In FY 2014, the total number of clients served was 29,416 for EW and 4,085 for Alternative Care Grant. The number of seniors served through EW rose by 9% over the two-year period.
- Developing additional affordable rental housing for older adults not only serve a portion of the need for affordable rentals, but would simultaneously increase the supply of more affordable existing homes available to be purchased by first-time homebuyers and younger households seeking to enter the for-sale market.

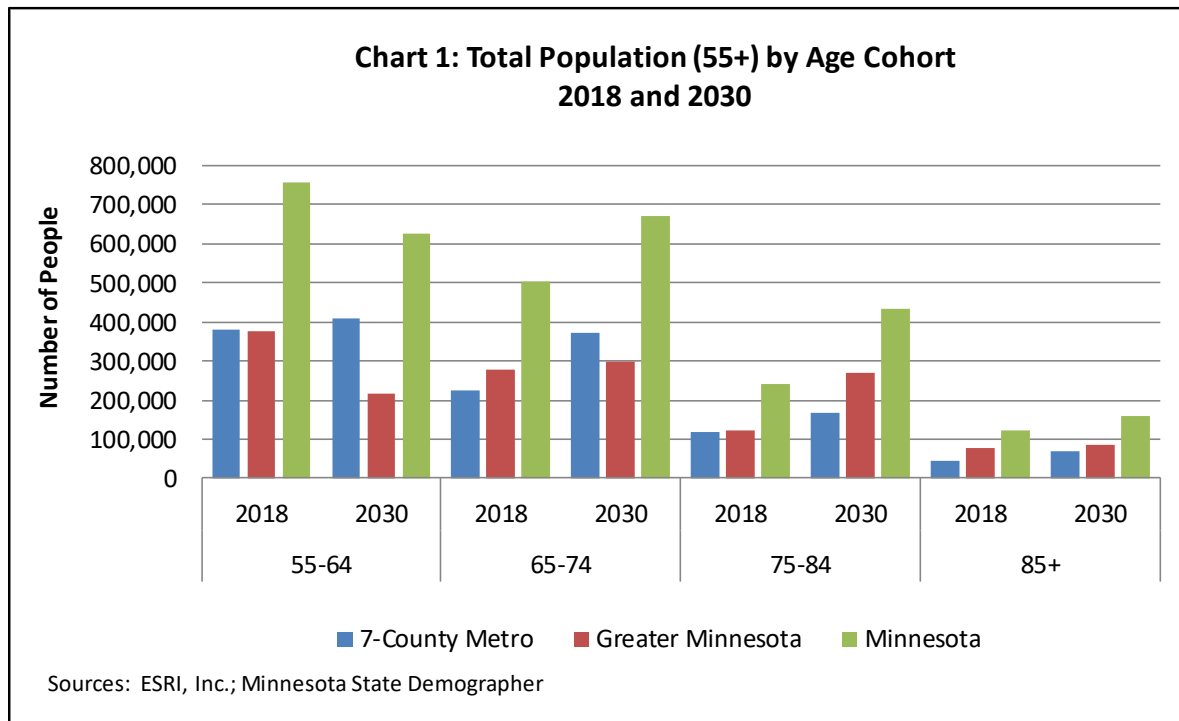
Growth in 55+ Population

Updated population projections from the Minnesota State Demographer show that the numbers of people age 55 years or older have been revised from the projections shown in the 2016 report. Table 1 below shows these updated figures for the 7-County Twin Cities Metro Area, Greater Minnesota and Minnesota as a whole. The most significant increases are projected to occur among the population 75 to 84 between 2018 and 2030 with proportional increases of 40% for the core Twin Cities Metro Area, 116% for Greater Minnesota and and 79% for Minnesota.

TABLE 1
TOTAL POPULATION (55+) BY AGE COHORT
2018 and 2030

	Total Population							
	55-64		65-74		75-84		85+	
	2018	2030	2018	2030	2018	2030	2018	2030
7-County Metro	381,422	408,554	224,312	371,174	118,493	165,987	44,588	70,202
Greater Minnesota	375,344	218,213	278,316	299,311	124,330	268,255	79,657	87,213
Minnesota	756,766	626,767	502,628	670,485	242,823	434,242	124,245	157,415

Sources: ESRI, Inc.; Minnesota State Demographer



Proportion of 55+ Population to Total Population – MN Counties

With the number of people age 55+ projected to rise dramatically over the next 15 years, the proportion of older adults against the total population is also expected to shift. Despite high population numbers for the Millennial generation, many counties in Greater Minnesota will continue to have a large percentage of their population age 55 years or older or in many cases, age 65 years or older. Table 2 on the following page identifies Minnesota counties with 55+ populations of 20,000 or higher as of 2018. Table 3 on a following page identifies Minnesota counties with 55+ populations at 40% or higher of the total estimated 2018 population. All of the counties shown on Table 3 are outside of the core Twin Cities Metro Area.

TABLE 2		
Estimated Number of Older Adults		
55+ Populations over 20,000		
2018		
	Pop. 55+	% of Total Pop
Hennepin	337,427	27.0%
Ramsey	147,977	27.3%
Dakota	110,272	26.2%
Anoka	92,091	26.2%
St. Louis	70,385	34.6%
Washington	70,372	27.4%
Olmsted	43,231	27.7%
Stearns	41,872	26.2%
Wright	30,663	22.7%
Scott	30,489	21.0%
Carver	24,354	23.6%
Ottertail	24,067	40.6%
Crow Wing	23,857	34.7%
Sherburne	20,435	21.8%
Total/Average	1,067,492	28.1%
Minnesota	1,626,481	28.8%

Source: ESRI, Inc. MN State Demographer

TABLE 3		
Estimated Number of Older Adults		
55+ Populations 40% or more of Total		
2018		
	Total 55+ Pop	% of Total Pop
Aitkin	8,101	49.4%
Cook	2,436	45.6%
Lac Qui Parle	3,073	44.1%
Traverse	1,541	43.9%
Big Stone	2,233	43.7%
Kittson	1,932	43.4%
Lake	4,649	43.1%
Lake of the Woods	1,708	42.8%
Murray	3,522	41.2%
Cass	12,557	41.8%
Hubbard	8,562	41.1%
Grant	2,507	40.8%
Koochiching	5,224	40.8%
Lincoln	2,362	40.8%
Ottertall	24,067	40.6%
Pope	4,593	40.1%
Faribault	5,860	41.9%
Total/Average	94,927	42.7%
Minnesota	1,626,481	28.8%

Source: Minnesota State Demographer

Cost Burden – 65+ Households

Table 4 shows updated figures on cost-burdened renter and owner households utilizing data from the 2012-2016 American Community Survey (5-year estimates). Data was adjusted to reflect the most recent 2018 household estimates. Cost-burdened is identified as a household that is paying more than 30% of their income for housing.

As shown on Table 4, 25% of 65+ households that own their housing are considered to be cost-burdened. That figure decreases to 20% of 65+ households that pay more than 35% of their income for housing.

For renter households, 55% of renter households age 65+ pay more than 30% of their income for housing. That figure decreases modestly to 47% of 65+ renter households paying more than 35% of their income for housing. The higher cost burden for 65+ renter households may include households that are currently receiving additional services that may be included in their monthly housing costs such as utilities, meals and some personal care services. However, at least 20% of owner households age 65+ are currently cost-burdened.

Owner 65+ Households	No.	Pct.
30% or more	100,652	25.3%
35% or more	78,686	19.8%
Total 65+ Owner HHs	398,092	
Renter 65+ Households		
30% or more	63,714	56.3%
35% or more	53,024	46.9%
Total 65+ Renter HHs	113,076	
Total 65+ Households		
30% or more	164,366	32.2%
35% or more	131,710	25.8%
Total 65+ HHs	511,168	
Sources: ESRI, Inc.; US Census: American Community Survey (2012-2016) five-year estimates		

Rental Housing Costs

Rental rates have been increasing across Minnesota due to the overall tight rental market in most communities. Despite considerable new rental construction in the core Twin Cities Metro Area, the overall rental vacancy rate remains at 2.5%, well below the 5% market equilibrium rate. Rental costs increased by 5% last year alone, well above the 2% average monthly inflation rate over the past ten years. For those living on Social Security, the Cost of Living increase in Social Security payments over the past eight years has ranged from 0% to 3.6%, with the average being 1.4%.

According to the 2016 American Community Survey estimates, the median contract rent in the Twin Cities Metro Area was \$909 per month and for Greater Minnesota, was \$513 per month. Senior households relying solely on Social Security for income (average US payout, \$1,409 per month as of 2016). At a 30% cost allocation for housing, the monthly affordable payment would be \$423 per month if receiving the maximum SS benefits. At this maximum Social Security income, households residing in the Twin Cities Metro Area would not be able to afford the median contract rent at \$909 per month and would not be able to afford the median contract rent in Greater Minnesota of \$513 per month. According the HUD's most recent Fair Market Rent standards for 2018, there is no county in Minnesota that has an FMR for a one-bedroom unit that is listed at \$513. The lowest FMR in Greater Minnesota is \$524 per month and the lowest in the Twin Cities Metro Area is \$864 per month.

In addition, most apartments with rents at this level are already filled and turnover is very low. Many of these lower priced rental apartments have no elevators and are not handicap accessible, features that are often very important to the elderly.

Older Adult Homeless Population

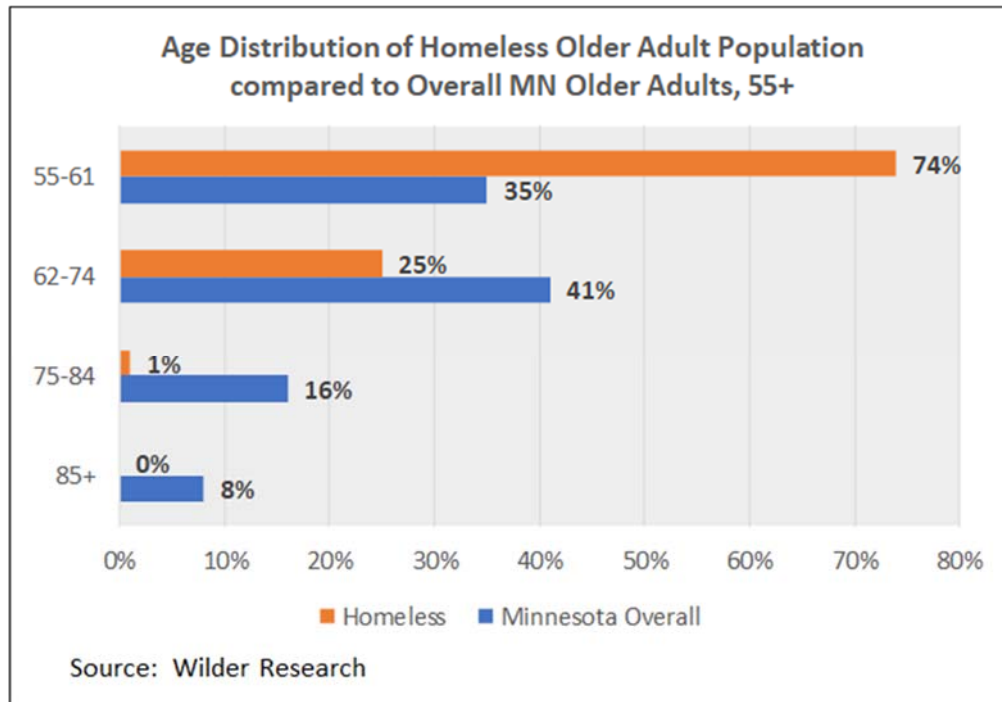
Wilder Research in St. Paul recently released the 2015 Survey of Homeless Population for Minnesota. Key findings of the research were:

The total number of homeless is estimated to have decreased by -9% since the 2012 survey. The number of homeless older adults (55+) however, increased by 8% during the same time period. According to the Wilder report, older adults are one of the fastest growing groups of people experiencing homelessness along with unaccompanied minors (age 17 and under).

The largest increase in homeless older adults occurred in Twin Cities Metro Area emergency shelters, where the number of homeless older adults increased by 21% since 2012. Older adults make up 9% of the total 2015 homeless population, whereas they are 27% of Minnesota's population (2015 estimates).

Nearly all homeless older adults are under age 75, with an average age of 60. Nearly 75% of homeless older adults are age 55 to 61, compared to 35% of the Minnesota older adult population.

The increasing number of homeless older adults with complex health conditions was cited as a cause for concern. An estimated 71% of homeless older adults have a chronic physical health condition, 49% have a serious mental illness and 24% have a substance abuse disorder. Poor physical health was frequently cited as a barrier to obtaining employment. These findings are consistent with other recent studies which have found that older homeless adults have health care needs similar to housed older adults 10 to 20 years older in age.



Age and Income-Qualified Market and Market Penetration of 55+ Households

Table 5 below shows the maximum income limits for households with between one and four-person households. The high series represents limits for the Minneapolis-St. Paul MSA and the low end of the range reflects low income counties in Greater Minnesota. The vast majority of age 55+ households, more than 75% are in one and two-person households according to recent census data obtained through Ribbon Demographics, which supplies HISTA reports commonly utilized in determining the age and income-qualified household base for tax credit and other publicly assisted housing properties.

According to data supplied by ESRI, Inc., there are an estimated 407,353 households 55 years or older with incomes of \$40,000 or less in Minnesota. In order to meet the income qualification at 60% or less of the area median household income, a two-person household would need to have an income no higher than \$43,440 in the Minneapolis-St. Paul MSA to qualify for a unit with rents assisted at 60% or less of AMI. A household in Greater Minnesota would be able to have a maximum income of no higher than \$42,540 for higher income counties and no more than \$31,380 for the lowest income counties.

Income levels at 50% of AMI and 30% of AMI are also shown.

	1PP	2PP	3PP	4PP
30% of AMI				
Low	\$13,750	\$16,240	\$20,420	\$24,600
High	\$19,000	\$21,700	\$24,400	\$27,100
50% of AMI				
Low	\$22,900	\$26,150	\$29,400	\$32,650
High	\$31,650	\$36,200	\$40,700	\$45,200
60% of AMI				
Low	\$27,480	\$31,380	\$35,280	\$39,180
High	\$37,980	\$43,440	\$48,840	\$54,240
Sources: HUD; MN Housing				

Renter and Owner Households 55+ (2018 and 2023)

Maxfield Research compiled information on households age 55 years or older living in one- or two-person households that either rent or own their housing. An estimate is presented as of 2018 with a 2023 projection. The data calculations of 55+ households by income and household size was compiled with the assistance of Ribbon Demographics, a private demographics firm that receives special tabulations of Census data. Ribbon Demographics information is used consistently in the tax credit industry to develop estimated of demand by household size for various income levels. Ribbon Demographics is highly regarded and testing of the data has shown it to be reasonably accurate.

In order to determine a threshold for affordable housing targeted to older adults, we considered rent levels charged for properties in the Twin Cities and in Greater Minnesota. Renter households with incomes of \$30,000 and paying 30% of their income for rent would be able to afford a monthly rental payment of \$750. This is below the 2016 median rent for the Twin Cities at \$904, but above the average that is being charged for rental units in Greater Minnesota (median rent of \$513 per month). In order to pay no more than 30% of income toward housing costs and be able to meet the monthly rent of \$513, a household would need an annual income of \$20,520. This does not guarantee however, that units would be available. As stated previously, many communities in Greater Minnesota have not had new rental housing constructed for more than 20 years and many units that may be available do not provide the

features needed by the elderly. Many less expensive units are already occupied by household under age 55, who are employed at moderate wage positions.

Table 6 on the following page shows the number of one-person and two-person renter households in Minnesota as of 2018 with incomes of \$30,000 or less for one-person and \$35,000 or less for two people. The \$35,000 maximum threshold for a two-person household is less than what would be charged in the Twin Cities Metro, but is consistent with the remaining counties in Greater Minnesota. Also shown are owner households with incomes of \$20,000 or less for a one-person household and \$25,000 or less for a two-person household that could qualify to rent an affordable apartment despite having the proceeds from a home sale. The 2023 forecast adjusts the incomes upward by household size to reflect inflation.

Over the next five years, the proportion of age/income-qualified older adult households is projected to grow by 20.9%, while the number of assisted units targeted to seniors is anticipated to increase by only 2.9%, most of which is likely to be constructed in the Twin Cities Metro Area. Beyond 2023, as the older adult population takes off in Minnesota, an increasing gap is anticipated between the number of age- and income/qualified households and the housing stock that is available to serve them.

As shown, the total number of age and income-qualified older adult households (55+) in 2018 in Minnesota is estimated at 206,700. By 2023, this number is projected to increase to 245,189 households. After subtracting the estimated number of assisted housing units that would be available to these households, the potential age and income-qualified market for affordable housing would remain at 183,128 households as of 2018 rising to 220,939 households by 2023.

Using a short-term capture rate of 10% of age and income-qualified 55+ plus households results in a conservative potential demand for 18,313 affordable units in 2018, increasing to 22,094 units by 2023.

If 400 units were to be built over the next five years (2018 to 2023) or 2,000 units, these units would account for 0.2% of the age- and income-qualified older adult household base in 2018 (2,000 units), remaining stable, increasing to 1.0% of the age- and income-qualified older adult household base in 2023 after accounting for all 2,000 units. Applying only 400 units to the age and income/qualified household base in 2023 would result in a stable 0.2% capture rate.

Developing additional affordable housing targeted to older adults satisfies a portion of the demand for this type of housing among low/moderate income households (55+), but also creates an increase in the supply of more modest single-family homes as older adults transition from ownership to rental. These homes could be purchased by first-time homebuyers and/or younger households seeking to enter the for-sale market.

Age and income-qualified households by county are listed in the Appendix.

TABLE 6		
TABULATION OF AGE/INCOME-QUALIFIED HOUSEHOLDS		
AFFORDABLE SENIOR HOUSING		
MINNESOTA		
February 2018		
	Estimate	Forecast
	2018	2023
Renter Households 55+		
1 Person w/income \$30K or less	87,553	95,168
2 Person w/income \$35K or less	20,930	27,083
Owner Households 55+		
1 Person w/income of \$20K or less	65,231	75,068
2 Person w/income of \$25K or less	32,986	47,870
Number of Renter Households Assisted**		
Section 8	13,600	13,600
Non-Section 8 (MN Housing)	6,300	6,900
Rural Development	3,672	3,750
Total Renter Households Assisted (Est.)	23,572	24,250
Increase in Assisted Stock	2.9%	
Total Potential Age/Income-Qualified Base	183,128	220,939
Short-Term Capture Rate (10%)	10.0%	10.0%
Total Potential Demand for Affordable Sr. Housing	18,313	22,094
Increase in Age/Income Qualified Base	20.6%	
400 units per year over five years (2,000 units)	0.2%	0.2%
<p>**Number of HHs Assisted Through Section 8 programs expected to remain stable; those assisted by MN Housing expected to increase modestly; those assisted by Rural Development expected to remain stable.; Excludes households assisted with services through Elderly Waivers or Alternative Care Grants.</p> <p>2018 Income threshold is \$30,000 or less for renter households and \$20,000 or less for owner households 55+ (1PP); adjusted higher for 2PP households because of maximum income requirements.</p> <p>Sources: MN Housing; Rural Development; Ribbon Demographics Maxfield Research and Consulting LLC</p>		

Senior Housing with Services

The Minnesota Department of Human Services (MN DHS) licenses facilities that provide older adult households with care services that may be needed as a household ages. In the early 1980s, housing with services developed by the private market as an alternative to traditional board and care homes and skilled nursing facilities.

These number and type of these products expanded in Minnesota and throughout the Nation as states worked to reduce their care costs in skilled nursing facilities and provide for older adults that needed personal care and other moderate health services. Products such as congregate, assisted living and memory care facilities became more prevalent.

The private development community has invested heavily in these facilities, seeing an opportunity to serve older adults as the State has eliminated lower acuity individuals from skilled nursing facilities.

However, the costs of health care and services continue to rise. The following chart shows the average cost of care for private market facilities that provide housing and services to older adults in Minnesota and the average annual increase in the cost of these care segments over the past five years.¹

	Avg. Mo. Cost	Avg. Annual Increase
Homemaker Services	\$4,481	1%
Home Health Aide	\$4,767	0%
Adult Day Care	\$1,689	2%
Assisted Living	\$3,468	4%
Skilled Nursing-Semi-Pvt.	\$7,034	5%
Skilled Nursing - Pvt.	\$8,002	5%

Source: Genworth 2015 Cost of Care Survey, Minnesota

As shown, the average annual cost of homemaker services was \$4,481 per month with an average annual increase of 1%. Assisted living costs were an average of \$3,468 per month but have been increasing by 4% annually.

¹ Genworth, Care Cost Survey 2015, Minnesota.

For low-income seniors and in particular, those that do not have a home to sell, these costs can be prohibitive. The 2010 Survey of Consumer Finances an average household wealth of \$5,000 in 2016, enough to provide for less than two months of care at the above level of costs.²

Elderly Waiver Program

The Elderly Waiver program in Minnesota (also known as EW) funds home and community based services for individuals age 65 years or older who are eligible for Medical Assistance (MA) or Medicaid and require the level of care that would be provided in a nursing home but choose to reside in the community. The Minnesota Department of Health and Human Services operates the EW program under a federal waiver to Minnesota's Medicaid State Plan. Counties, tribal entities and health plan partners administer the program.

Services covered through EW include:

- Adult day service
- Case management
- Chore services
- Companion services
- Consumer-directed community supports
- Home health aides
- Home-delivered meals
- Homemaker services
- Licensed community residential services (customized living services / 24-hour customized living services, family and corporate foster care, residential care)
- Environmental accessibility adaptations
- Personal care
- Respite care
- Skilled nursing
- Specialized equipment and supplies
- Personal Emergency Response Systems
- Training and support for informal caregivers
- Transitional supports
- Nonmedical Transportation

² Joint Center for Housing Studies, Harvard University, Special Tabulations of the 2016 Survey of Consumer Finances.

Eligibility for EW is determined by the following:

- Must be age 65 or older
- Must be eligible for Medical Assistance
- Must need nursing home care as identified through a Long-Term Care Consultation process

The EW cost for care for an individual cannot exceed the nursing home care cost for that same individual. The individual elects to receive home and community-based services rather than nursing care services.

According to the MN Department of Health and Human Services, an estimated 90% of EW recipients in Minnesota receive services as part of a managed care health plan. As of the end of 2017, there was a total of 43,408 individuals over age 64 being served through a managed care plan with the state. Managed care organizations include Minnesota Senior Health Options (MSHO), an integrated Medicare/Medicaid long-term care program and Minnesota Senior Care Plus (MSC+), a Medicaid health and long-term care option and SNBC (Special Needs Basic Care).

Detailed data from the Minnesota Department of Human Services by County (Appendix) shows that as of FY 2016, there were 32,034 seniors being served through the Elderly Waiver program and 3,608 being served through the Alternative Care Grant Program. The number of seniors being served through Elderly Waiver rose 9% between FY 2014 and FY 2016.

Average monthly cost per participant was \$1,609 under a fee-for-service program and \$1,340 under a managed care program.

Alternatives to EW include Medicaid-certified skilled nursing facilities and certified board-and-care homes.

As shown previously on Table 8, the monthly average cost of care at an assisted living facility in Minnesota is \$3,468 and has risen an average of 4% annually. Moreover, the vast majority of assisted living facilities, while licensed by the State, are private pay facilities. Private pay operators typically allow a small portion of their resident base to utilize Elderly Waivers. Our surveys of private pay assisted living facilities throughout the State have found that most range between 15% and 20% of residents utilizing Elderly Waivers. As residents spend down their assets, operators allow their existing residents to move over to Elderly Waivers and currently everyone that applies for Elderly Waiver and qualifies under the guidelines is allowed into the program.

Over the past two years, our surveys of private pay assisted living facilities have revealed that many operators will no longer accept residents with Elderly Waivers on admission to the facility. The resident must first enter as a private pay resident before transitioning over to

Elderly Waiver status. Some operators have implemented a minimum of two years of private pay prior to moving over to the Elderly Waiver. Operators in the Twin Cities Metro Area have stated that the need for waived services is high and many assisted living properties have waiting lists for residents to move over to Elderly Waivers. With the projected growth in the senior population over the next 15 years, the number of people needing and qualifying for public assistance through home and community-based services is projected to increase.

In addition, moderate and low-income seniors, while they can obtain services on their own through a home care agency, the cost of those services is also increasing (see Table 7).

The Appendix provides a table that shows the number of persons served in State FY 2016 for Elderly Waiver and Alternative Care Grant programs. Data is shown by county.

APPENDIX

TABULATION OF INCOME-QUALIFIED 55+ HOUSEHOLDS (1PP AND 2PP)								
MINNESOTA COUNTIES								
County	2018	2018	2018	2018	2023	2023	2023	2023
	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH
	55+ 1pp R	55+ 2ppR	55+1ppO	55+2ppO	55+1PPR	55+ 2PP R	55+1ppO	55+ 2ppO
Aitkin	340	93	677	341	380	208	676	450
Anoka	3,227	769	3,288	2,134	3,808	914	3,379	2,595
Becker	814	216	136	72	868	318	729	472
Beltrami	631	235	993	358	640	351	996	482
Benton	889	168	570	261	984	297	603	359
Big Stone	150	34	150	96	148	103	150	89
Blue Earth	1,145	203	871	451	1,259	350	874	581
Brown	559	102	690	259	652	210	666	332
Carlton	712	173	731	341	801	279	744	459
Carver	1,031	234	617	342	1,156	456	583	369
Cass	441	102	834	446	498	245	823	563
Chippewa	321	55	252	149	387	105	254	224
Chisago	815	115	681	341	901	229	693	435
Clay	1,026	365	818	424	1,161	469	818	605
Clearwater	224	69	243	133	235	153	252	163
Cook	98	15	194	34	116	48	207	85
Cottonwood	236	103	304	175	271	230	298	247
Crow Wing	1,259	283	1,435	728	1,453	392	1,371	908
Dakota	4,493	1,130	3,699	1,900	5,184	1,340	3,854	2,494
Dodge	274	74	271	169	319	109	291	238
Douglas	802	231	746	401	908	373	723	500
Faribault	306	80	375	203	321	106	364	238
Fillmore	456	132	548	220	502	198	531	262
Freeborn	703	129	669	405	723	176	581	68
Goodhue	892	252	895	370	1,019	382	918	467
Grant	138	49	128	25	149	69	196	65
Hennepin	21,167	4,405	2,819	1,153	24,218	4,609	12,536	7,481
Houston	401	80	399	174	446	102	392	213
Hubbard	414	108	453	286	432	222	444	360
Isanti	410	209	544	271	473	328	575	346
Itasca	1,031	182	1,084	564	1,172	255	1,039	704
Jackson	189	49	283	108	214	63	267	151
Kanabec	266	107	384	178	283	174	368	206
Kandiyohi	759	214	657	406	107	322	130	86
Kittson	93	28	137	76	107	47	130	86
Koochiching	308	99	509	186	347	127	504	239
Lac qui Parle	156	49	211	118	167	69	204	167
Lake	207	31	284	92	215	57	262	126
Lake of the Woods	93	16	130	114	91	29	128	138
Le Sueur	363	70	495	294	390	114	481	384
Lincoln	155	25	208	99	162	41	202	132
Lyon	581	103	333	205	631	236	318	277
(continued)								

TABULATION OF INCOME-QUALIFIED 55+ HOUSEHOLDS (1PP AND 2PP)								
MINNESOTA COUNTIES								
87 Counties	2018	2018	2018	2018	2023	2023	2023	2023
(continued)	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH	Est. HH
County	55+ 1pp R	55+ 2ppR	55+1ppO	55+2ppO	55+1PPR	55+ 2PP R	55+1ppO	55+ 2ppO
McLeod	793	169	611	276	863	279	605	359
Mahnomen	95	38	31	18	103	55	95	88
Marshall	190	52	215	126	210	65	218	153
Martin	599	88	420	241	608	102	403	303
Meeker	500	143	480	221	540	172	456	252
Mille Lacs	597	157	469	268	623	192	460	361
Morrison	684	160	742	396	728	183	711	514
Mower	884	130	896	421	959	238	853	493
Murray	109	42	272	130	109	59	264	163
Nicollet	454	158	451	221	515	267	474	288
Nobles	280	34	431	243	303	44	430	293
Norman	156	32	230	79	180	49	216	106
Olmsted	1,771	468	2,007	1,026	2,041	578	2,080	1,245
Otter Tail	1,388	370	1,383	782	1,538	471	1,379	983
Pennington	308	65	324	209	338	88	331	290
Pine	574	103	729	419	606	219	725	541
Pipestone	264	34	235	129	270	42	234	159
Polk	727	154	689	325	801	273	698	432
Pope	264	45	242	147	297	88	248	179
Ramsey	9,869	2,520	5,638	2,649	8,541	2,654	5,598	3,263
Red Lake	67	37	110	58	74	39	107	72
Redwood	310	86	364	197	311	99	337	252
Renville	274	46	423	180	290	58	393	229
Rice	1,013	298	863	386	1,160	396	877	463
Rock	214	71	234	70	231	84	216	90
Roseau	284	61	301	145	306	79	303	203
St. Louis	4,827	829	4,331	1,727	5,189	993	4,157	2,124
Scott	1,189	172	1,023	626	1,438	286	1,139	901
Sherburne	864	200	672	496	1,040	257	719	717
Sibley	246	45	342	123	271	54	313	163
Stearns	1,862	623	2,244	1,342	2,238	769	2,426	1,863
Steele	724	171	719	296	795	236	736	383
Stevens	172	46	136	120	188	55	135	174
Swift	296	61	262	95	324	78	251	121
Todd	483	142	595	392	502	162	579	518
Traverse	62	29	102	39	73	39	102	49
Wabasha	428	111	357	186	459	159	353	255
Wadena	385	102	446	204	399	132	429	243
Waseca	212	94	329	217	214	111	311	285
Washington	1,866	741	2,238	1,181	2,143	892	2,219	1,564
Watonwan	270	66	219	121	302	73	220	174
Wilkin	164	55	138	88	182	58	132	108
Winona	887	171	880	421	970	274	893	506
Wright	1,202	470	1,445	776	1,443	578	1,488	988
Yellow Medicine	171	58	240	91	172	99	221	114
Totals	87,553	20,930	65,231	32,986	95,168	27,083	75,068	47,870

Sources: Ribbon Demographics; Maxfield Research and Consulting LLC

ELDERLY WAIVER AND ALTERNATIVE CARE GRANT		
RECIPIENTS FOR MINNESOTA BY COUNTY AND SOVEREIGN NATION		
Recipients Receiving EW & AC-State Fiscal Year 2016		
County Name	Elderly Waiver	Alternative Care
Aitkin	162	7
Anoka	1,256	276
Becker	262	16
Beltrami	319	34
Benton	209	18
Big Stone	61	27
Blue Earth	316	21
Brown	152	9
Carlton	366	30
Carver	312	63
Cass	202	22
Chippewa	87	16
Chisago	212	34
Clay	376	33
Clearwater	80	<6
Cook	29	<6
Cottonwood	98	<6
Crow Wing	492	38
Dakota	1,576	460
Dodge	<6	<6
Douglas	305	10
Faribault	86	11
Fillmore	190	19
Fond Du Lac Tribe	<6	<6
Freeborn	180	27
Goodhue	252	48
Grant	51	<6
Hennepin	7,655	506
Houston	87	10
Hubbard	144	21
Isanti	175	19
Itasca	507	41
Jackson	51	7
Kanabec	125	15
Kandiyohi	197	11
Kittson	39	<6
Koochiching	69	<6
Lac Qui Parle	69	9
Lake	87	15
Lake of the Woods	18	<6
Le Sueur	168	18
Leech Lake Tribe	<6	<6
Lincoln	39	12
Lyon	174	8
Mahnomen	42	<6
(continued)		

ELDERLY WAIVER AND ALTERNATIVE CARE GRANT		
RECIPIENTS FOR MINNESOTA BY COUNTY AND SOVEREIGN NATION		
Recipients Receiving EW & AC-State Fiscal Year 2016		
County Name	Elderly Waiver	Alternative Care
Marshall	72	6
Martin	193	<6
McLeod	226	37
Meeker	191	34
Mille Lacs	167	20
Mille Lacs Band Tribe	<6	<6
Morrison	240	36
Mower	423	56
Murray	69	<6
Nicollet	196	13
Nobles	100	<6
Norman	43	<6
Olmsted	671	54
Otter Tail	521	12
Pennington	104	7
Pine	240	66
Pipestone	69	<6
Polk	302	59
Pope	98	<6
Ramsey	3,833	399
Red Lake	46	<6
Red Lake Tribe	<6	<6
Redwood	83	<6
Renville	52	15
Rice	372	63
Rock	59	<6
Roseau	113	6
Scott	417	46
Sherburne	310	56
Sibley	134	14
St. Louis	1,742	179
Stearns	736	51
Steele	515	33
Stevens	60	<6
Swift	112	10
Todd	225	26
Traverse	26	<6
Wabasha	88	14
Wadena	134	32
Waseca	<6	19
(continued)		

ELDERLY WAIVER AND ALTERNATIVE CARE GRANT		
RECIPIENTS FOR MINNESOTA BY COUNTY AND SOVEREIGN NATION		
Recipients Receiving EW & AC-State Fiscal Year 2016		
County Name	Elderly Waiver	Alternative Care
Washington	661	142
Watonwan	72	11
White Earth Tribe	103	<6
Wilkin	53	<6
Winona	307	20
Wright	497	68
Yellow Medicine	73	20
Total	32,034	3,608
Source: MN Dept. of Human Services (DHS)		