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DISTRESSED COUNTIES IN MINNESOTA

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Office of Local & Urban Affairs
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FOREWARD

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In addition, the format for this project was adopted from a report from the State of Wisconsin on distressed counties in that state, headed by Dr. Jack Huddleston. This study has been a cooperative effort. I wish to thank J. Fonkert and Joan Pasiuk of the Fiscal Studies Unit in OLUA for their assistance, attention to detail and energy. Dr. Glenn Nelson of the University of Minnesota and Mr. Harry Kaiser of Midwest Research also deserve much credit for providing me with computer data on socio-economic variables by county.

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PURPOSE

The purpose of this study is to identify and measure various indicators of economic distress in Minnesota. A presupposition of this study has been that current and future public programs either are or will be interested in providing assistance to those areas in greatest need or distress. Thus, the accurate measurement of distress, along with an appreciation for the interpretation and limitations of those measurements, is of vital concern to program administrators.

SCOPE

This study has been limited in two ways. First, the indicators identified and examined have been limited to those of economic distress. In this study, this has meant identifying indicators which pertain to the general socio-economic, housing and fiscal conditions of county populations and governments. It has not included indicators of distress in such areas as health, social relations or the environment. Secondly, this study has been limited to the county as the unit of observation. This was largely due to data availability and not programmatic interests. Depending upon the subsequent use of the present analysis, extension to the sub-county level is a logical, although no doubt costly, next step.

OVERVIEW

This report consists of three major sections. Section I identifies indicators of economic distress which may be used to measure the relative conditions of Minnesota's counties. Each indicator is defined in computational detail. Conceptual problems and limitations for each indicator are also discussed.

Section II used these indicators to measure the relative distribution of economic distress over Minnesota counties. Two observations are made for each indicator, one in 1970 and the other in either 1977 or 1978. It is important to note that this section describes common symptoms of distress according to the indicators selected for analysis, but does not identify the underlying causes of these problems Detailed county rankings for each indicator are presented in Appendix A.

The final section of the report, Section III, summarizes the major patterns of distress found in Minnesota counties and concludes by discussing several important elements which should be considered in making use of economic distress indicators for programmatic purposes.

II.1 INTRODUCTION

Many public programs are interested in targeting their limited resources to areas of greatest distress or need. Because of this, it is not uncommon for programs to allocate funds or other resources according to formulas which emphasize certain indicators of distress. The Economic Development Administration has traditionally used the unemployment rate, per capita income levels, and population migration patterns to determine areas eligible for its assistance. The Community Development Block Grant Program, in one of its distribution formulas uses population, poverty, double weighted, and the extent of housing overcrowding to allocate funds to cities.

SECTION I.1

This Section attempts to identify the major indicators which might be used to measure various aspects of economic distress in Minnesota counties. Indicators are identified and grouped for convenience as follows: socio-economic indicators, housing indicators, and fiscal indicators. Section II.2 defines each indicator in computational detail, utilizing Minnesota date. Section II.3 discusses some of the conceptual problems and limitations associated with the various indicators.

SECTION I.2 Indicators of Economic Distress

SECTION I.2 Socio-Economic Indicators

SECTION I.2.1 Unemployment Rate

The most common measure of unemployment problems is the unemployment rate. The unemployment rate is simply the number of unemployed in an area compared to the area's total labor force. This study utilizes both a five-year 1974-78 and a one-year 1978 unemployment rate. The five-year average unemployment rate provides a longer-term picture of persistent, structural unemployment problems. The one-year unemployment rate is more likely to capture cyclical fluctuations and the impact of recent trends in the economy.

SECTION I.2.2 Number of Unemployed

Used in conjunction with the unemployment rate, the absolute number of unemployed persons can provide additional information concerning the severity of an area's unemployment problems. While the unemployment rate shows the relative degree of unemployment in an area i.e., unemployment as a percent of total labor force, it is necessary to look at the absolute number of unemployed to more accurately assess true unemployment problems. The primary year of analysis is 1978.

SECTION I.2.3 Per Capita Income

A number of federal and state agencies estimate per capita income on an annual or semi-annual basis. This study focuses on Per Capita Personal Income, an annual per capita income income estimate compiled by current population reports. Per Capita Personal Income is the current income received by residents of an area before deduction of income and other personal taxes, but after deductions of personal contributions to social security, government retirement, and other social insurance programs. Years of analysis are 1970 and 1977.

SECTION I.2.4 Percent Poverty

Percent of persons living below the poverty level is a figure calculated every ten years by the Bureau of the Census. Actual poverty levels vary according to family size and whether a household is classified as farm or non-farm. Unfortunately, we must continue to rely on 1970 data for this indicator until the results of the latest census are published.

SECTION I.2.5 Percent AFDC

Another indicator of socio-economic distress used in this study is percent of persons receiving assistance through the Aid to Families with Dependent Children AFDC Programs. The AFDC Program provides financial assistance and social services to help the parent or other close relative continue to make a home for minor children deprived of support because of death, separation, or parental disability. Criteria for AFDC eligibility include limitations on income, liquid assets, auto ownership, and real estate ownership. Years of analysis are 1970 and 1977.

SECTION I.2.6 Transfer Payments Per Capita

Government and business transfer payments are estimated by the Bureau of Economic Analysis as one component of personal per capita income. Transfer payments include disbursement to persons for which no services are rendered, such as unemployment benefits, Social Security payments, Medicare benefits, retirement pay of governmental programs, and welfare and relief payments. Years of analysis are 1970 and 1978.

SECTION I.2.7 Population Change

Population change is the percent change in total population between 1970 and 1980 by region.

SECTION I.2.8 Employment Change

This indicator measures the percent change in total employment between 1970 and 1978.

SECTION I.3 Percent Housing with all Plumbing

Percent Housing with all Plumbing is a measure of the physical condition of an area's housing stock which is gathered in the Census of Housing. All plumbing facilities include hot and cold piped water, flush toilet, and a bath or shower. Year of analysis is 1970.

SECTION I.4. Fiscal Indicators

I.4.I. Total Adjusted Assessed Valuation Per Capita

Total Adjusted Assessed Valuation per capita is a county's total assessed property valuation divided by the county's population which has been adjusted by the sales ratio. The aggregate sales ratio is computed by dividing the total assessor's market value for the properties sold by the total sale prices of those properties. The formula is:

$$\left(\frac{\text{Total Assessed Value}}{\text{Population}}\right)$$

Total Sales Ratio

The year of analysis is 1977.

I.4.2 Adjusted Commercial and Industrial Assessed Valuation Per Capita, 1977

Adjusted Commercial and Industrial Assessed Valuation Per Capita is a component of total assessed valuation but since commercial and industrial property is most directly associated with economic development, a separate analysis is included. The formula is as follows:

$$\left(\frac{\text{Total Assessed C \& I Value}}{\text{Population}}\right)$$
$$\text{Total C \& I Sales Ratio}$$

Year of analysis is 1977.

I.4.3. Mill Rates

Mill Rates signify the amount of total general property tax collected by all units of municipal government in a county divided by the county's total assessed property value. Year of analysis is 1977.

II.3 Conceptual Problems and Limitations

The indicators described in Section I.2 are the major measures of economic distress which can be analyzed for Minnesota counties using current and available information. These indicators are not without their conceptual problems, however, and their limitations should be noted in any programmaic use which is made. This section discusses some of the major conceptual problems and limitations associated with the identified indicators.

II.3.1 Socio-Economic Indicators

The unemployment rate is probably the most widely used and most accepted indicator in economic analysis. Up-to-date unemployment data exists on the county level, and economic analysts generally consider the unemployment rate to be one of the better indicators of economic distress and of the performance of the economy. Despite its widespread use, the unemployment rate has a number of conceptual limitations. For example, the unemployment rate fails to measure the underemployed, makes no distinction between full-time and part-time employed people, and may under-represent employment problems in rural areas. In addition, unemployment in an area can be caused by factors ranging from an oversupply of labor resulting from population immigration to a lack of job opportunities resulting from the loss of major employers. An awareness of these limitations and distinctions should ensure accuracy when interpreting this indicator.

Another problem with the unemployment rates is that it doesn't delineate absolute numbers of unemployed. For example, Hennepin County, with a population of about one million, has the state's largest block of unemployed persons while its unemployment rate has consistently been among the state's lowest. The sheer magnitude of unemployment in Hennepin County may make it a serious problem, but county employment rate suggests it is not. It has been suggested that absolute numbers of unemployed should be used in conjunction with the unemployment rate in assessing unemployment problems. It should be remembered, however, that indicators based on absolute numbers may produce a bias against the less populous counties.

Per capita income has also been commonly used in distress analysis. Like unemployment, per capita income is estimated on a yearly basis and is readily available. Per capital income is a useful distress criterion because low-income areas often have a variety of income-related socio-economic problems e.g., substandard housing, large numbers of welfare recipients. The most serious problems with this indicator are that it fails to accurately reflect some types of income e.g., farm income, and cannot account for differences in cost-of-living among areas. The latter criticism is important when comparing incomes in urban and rural areas. Despite these problems, analysts agree that per capita income is among the better socio-economic indicators, especially when urban and rural areas are analyzed separately.

The percent of persons below the poverty level is another often-used income indicator. In some areas, percent poverty is preferable to per capita income as a measure of distress because the former describes the distribution of income while the latter expresses income averaged over the entire populace. The primary problem with the poverty indicator is data availability; because it is a census figure, it was last estimated in 1970.

The percent of persons receiving Aid to Families with Dependent Children is a socio-economic indicator which directly reflects participation in a specific welfare program. Estimated yearly, it is useful because it reflects a segment of the population that needs assistance and may indeed be distressed. The main conceptual pitfall with percent AFDC as a distress indicator is that it doesn't measure the problem itself, but measures the utilization of a program aimed at reducing that problem. For example, a county may have a block of potential program recipients who either choose not to or do not know how to use the AFDC program.

Per Capita transfer payments is a more accurate indicator of dependency than AFDC because it includes a broad range of transfer programs rather than one program targeted at a specific group. A major problem with this indicator is that transfer payments have an impact on all classes of society. Welfare payments per se only account for a portion of total transfer payments. For example, social security and government retirement benefits may go to persons who have considerable other wealth and income. Thus, it is difficult to know what percentage of transfer payments are actually allocated on the basis of some needed criterion.

Common measures of economic growth and decline include net migration, population change, and employment change. Population change and net migration taken together measure the flow of people into and out of geographic areas. These indicators are often viewed as primary determinants of the economic health of an area. Areas experiencing in-migration and population growth are commonly considered to be economically healthy; areas undergoing out-migration and population loss are often considered depressed.

There are some interpretation problems in using net migration and population change as indicators of distress. While most analysts would agree that net out-migration from a city such as Minneapolis would seem to indicate economic decline, considerable differences of opinion exist concerning the impacts of migration on rural areas. For example, many rural areas in Minnesota are now receiving an in-migration for the first time in decades, but the types of people

contributing to this in-migration (e.g., many elderly) make the effects of this pattern uncertain.

Because of uncertainty about the effects of net migration and population change on an area, some analysts utilize employment change as an alternative indicator. There is less confusion about how to interpret employment change. Employment change has been frequently used in setting economic development program priorities. Although there are also some problems in interpreting employment change indicators, employment change is a reasonably good indicator of economic change and may more consistently identify "distress" than net migration or population change.

A final word of caution is in order regarding indicators of economic change: less-populous counties, because of a smaller base, can show greater fluctuations in percentage change over time on a particular indicator. As a result, economic change indicators should be interpreted with caution so that economic conditions in less-populous areas are not severely overstated or understated.

II.3.2. Housing

The difficulty of analyzing the quality of existing housing and utilizing the data as an indicator of distress is that data is not readily available by county nor is it up-to-date. Although each regional development commission does a housing plan, the data that is included is done so in response to programmatic mandates by federal and state housing agencies. As such, housing data is used to define needs for future housing rather than to describe existing housing. Although the Office of Local Affairs, in one of its publications, estimates a need for housing subsidies, the information is aggregated at the regional level and no county break-downs are available.

Percent of Housing with all Plumbing is gathered once every 10 years and it suffers from being out-of-date. Still, it is the only indice available that is used to describe existing housing. Although the determination of what constitutes a substandard dwelling is largely based on seemingly arbitrary cut-off points (i.e., plumbing facilities), county-wide aggregations of similar indices would provide relatively accurate assessments of housing conditions in Minnesota.

II.3.3. Fiscal Indicators

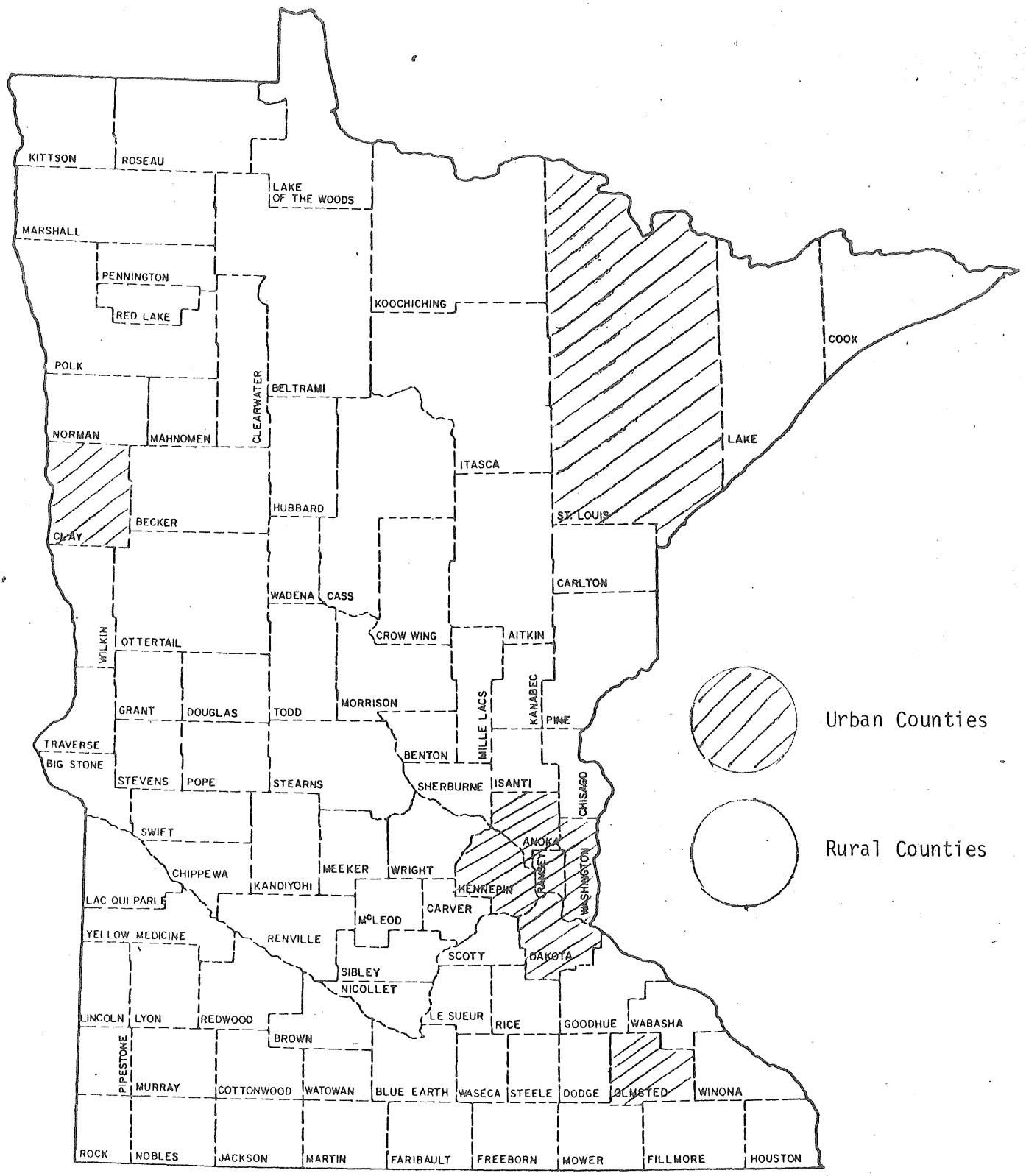
Fiscal indicators useful in an analysis of distress are those which determine ability to finance needed services (capacity) and current taxes assessed (effort). The most important revenue source over which local government has control is property tax which generates approximately 33 percent of county revenue. Two indicators which describe an area's tax base are adjusted total assessed valuation per capita which indicates its total size and adjusted commercial and industrial assessed valuation per capita which describes its composition. Property values per capita are important because expenditures being equal, an area with low property value per capita will be taxed at a higher rate than an area with greater property wealth. Composition of tax burden i.e., how much total assessed value is commercial and industrial property, is important to study because much of an area's property tax can be exported to non-residential property owners which somewhat eases their tax burden.

Another tax indicator is mill rate which is the rate at which the tax base must be taxed to raise needed revenue. County mill rates in conjunction with assessed valuation gives a picture of each county's capacity and burden. Tax rate in conjunction with assessed valuation per capita reflects the tax burden placed on an area's residents.

However, here are some problems with using mill rates and assessed values per capita as measures of distress. A high tax rate does not always signify high property taxes; actual tax payments also depend on the market value of local property. High tax rates can also result from providing a high level of public services. Assessed valuation per capita and mill rate do not reflect the ability of an area's residents to pay property taxes; a wealthy community may have high tax rates but also a greater fiscal capacity to assume a higher tax burden. The most serious shortcoming of tax indicators then, is that none of them used independently can accurately assess the complex nature of the tax burden.

Map 1

Urban & Rural Minnesota Counties



Urban counties are those selected by the U.S. Census Bureau in 1970.

III. Statistical Analysis of Distress in Minnesota Counties

III.1 Introduction

The previous section focused on the advantages and disadvantages of a number of indicators as measures of distress in Minnesota counties. This section will present a description analysis of the geographic distribution of distress across the state using the indicators previously discussed. Each of the indicators is analyzed individually to identify geographic patterns and recent trends of socio-economic, housing or fiscal distress.

III.2 Analysis of Individual Indicators

In order to get a better understanding of the distribution of county-wide distress in Minnesota, each of the socio-economic, housing and fiscal indicators is examined individually in this section of the report. Counties have been separated into urban and rural groups so that commonalities and distinctions among the indicators can be further highlighted. Map 1 defines rural and urban Minnesota counties for purposes of this report. Each indicator is analyzed in terms of substate geographic patterns and trends occurring over the past few years. Appendix A contains tables for each indicator which show county rank and actual measurements.

III.2.1 Unemployment Rate

Most of the counties with the highest quartile 1974-78 unemployment rates (above 6.9%) are concentrated in the northern and northwestern parts of the state (Map 2). Six rural, northern counties (Roseau, Marshall, Aitkin, Kanabec, Red Lake, and Clearwater) have unemployment rates exceeding 9.3%. Urban counties rank among the lowest in unemployment rates; Olmsted has one of the lowest rates (3.5%) of any county in the state.

The one-year (1978) unemployment rate exhibits geographic patterns similar to the five-year average. The northern and western counties generally have the highest unemployment rates. Eight northern counties (Hubbard, Morrison, Itasca, Mahnomen, Marshall, Aitkin, Red Lake and Clearwater) have unemployment rates exceeding 7.0%. On the whole, 1978 unemployment rates are slightly lower than the 1974-78 five-year average rates, reflecting an economic recovery since the 1974-75 recession.

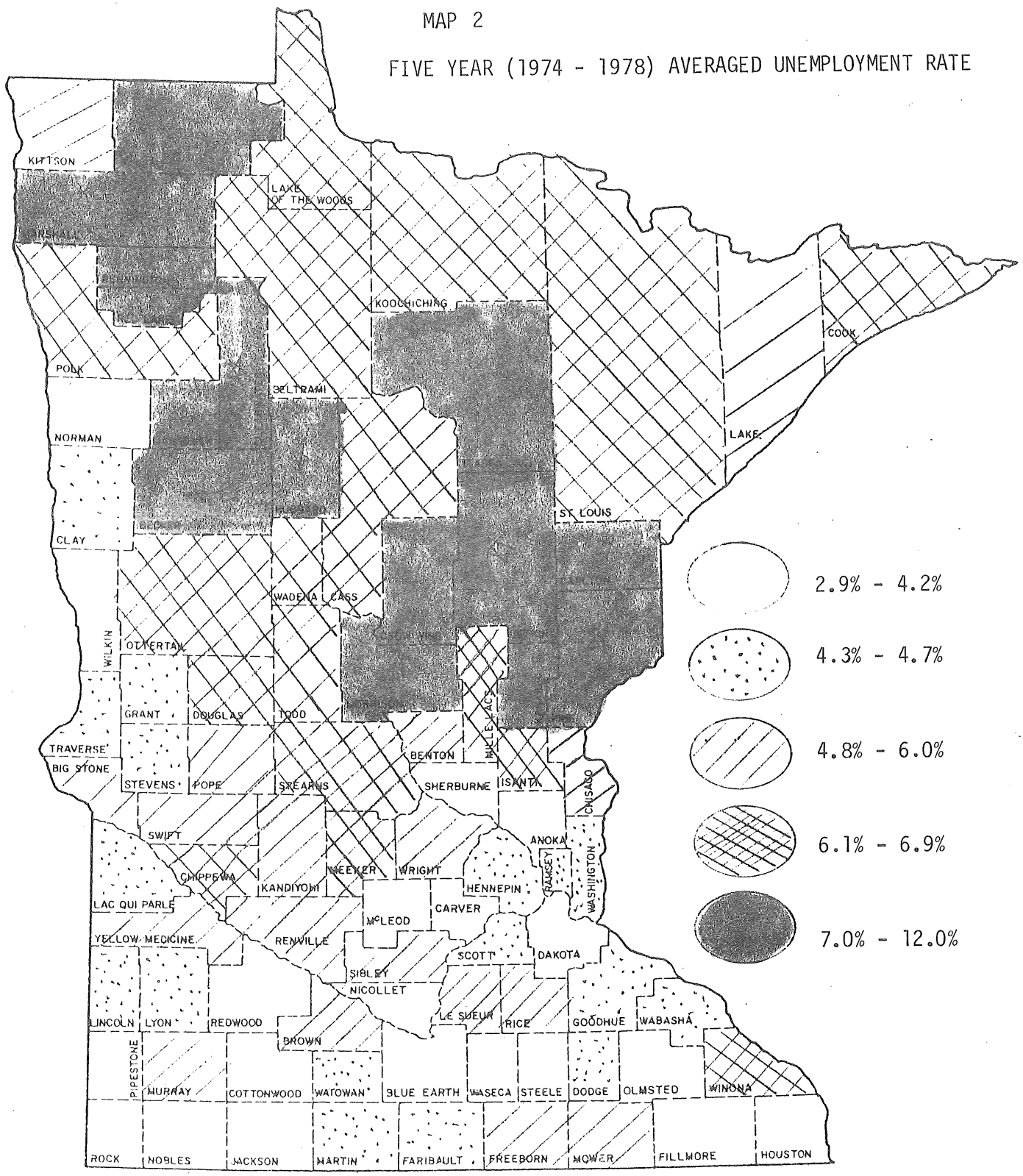
Table 1

One-Year (1978) and Five-Year (1974-78)
Average Unemployment Rates

	1974-78	1978
Urban Counties	4.5	3.3
Rural Counties	5.6	4.7
All Counties	5.5	3.8

MAP 2

FIVE YEAR (1974 - 1978) AVERAGED UNEMPLOYMENT RATE



Source: Department of Ecnomic Security

Counties with the lowest unemployment rates are primarily located in the south, southwestern parts of the state. Unemployment rates in rural counties, in general, have been much higher than unemployment rates in urban counties. This disparity is evidenced by the fact that almost all the urban counties (St. Louis is the exception) are below the statewide average five-year unemployment rate, while about one-half of the rural counties are above that figure.

In Minnesota as a whole, unemployment rates are higher in the 1974-78 period than they were in 1970-73 period. The higher rates during this latter period are due primarily to 1974-75 recession. Although the state has experienced economic recovery since the recession, unemployment rates in most counties remain above their pre-recession levels. Recent economic predictions suggest that, if anything, unemployment rates are likely to rise from their present level. Minnesota's unemployment rate, however, does remain considerably below the national average (5.4% and 7% respectively for 1974-78) and is likely to continue to do so in the event of another economic recession.

III.2.2 Number of Unemployed

As might be expected, counties with the largest number of unemployed are the large urban counties. Over one-third of the state's unemployed in 1978 lived in the Minneapolis-St. Paul SMSA. This is particularly significant because most of the state's minority population live in this SMSA. Other counties with large numbers of unemployed are St. Louis (4881) and St. Cloud SMSA (3514).

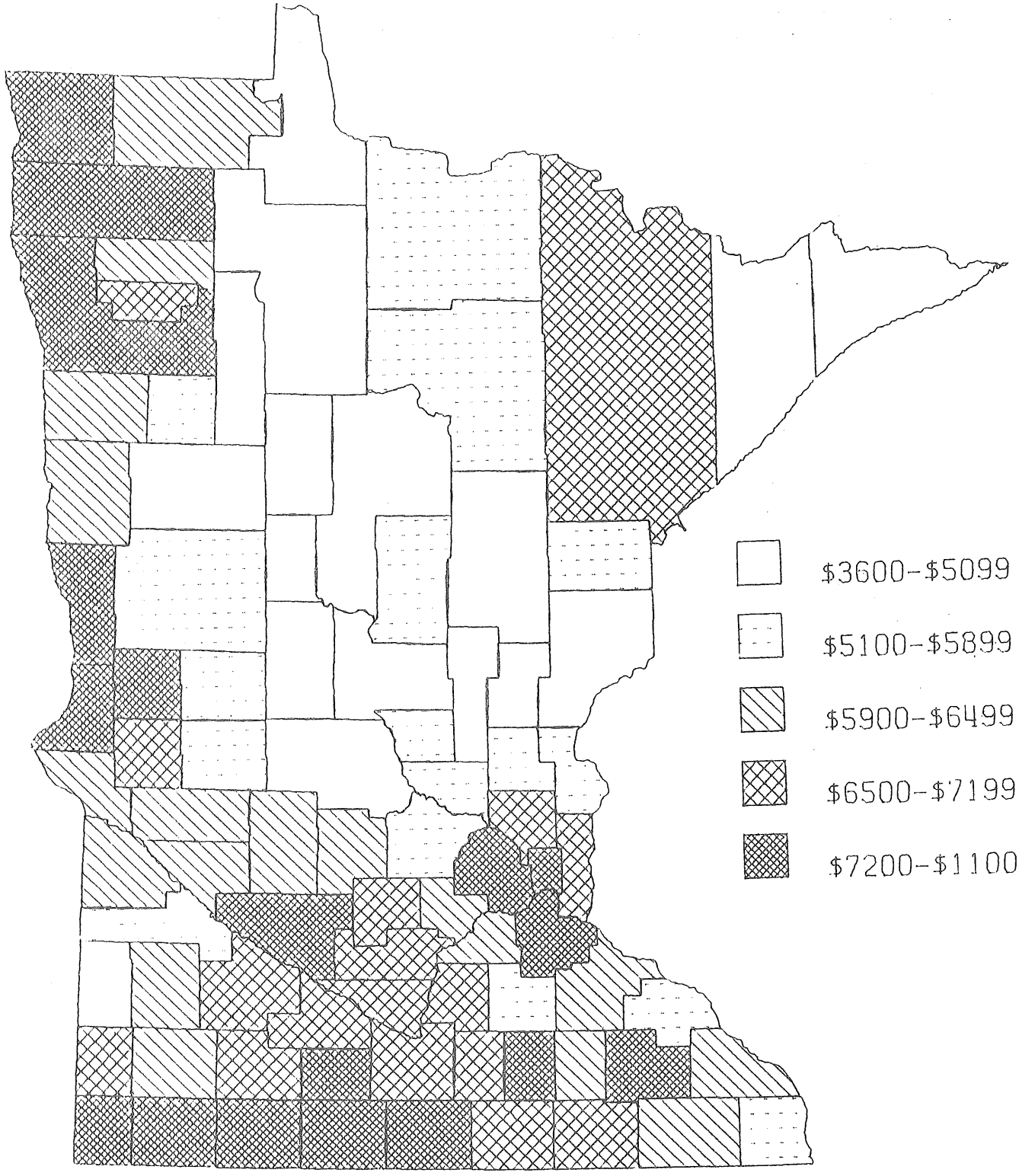
III.2.3 Per Capita Income

The lowest-income counties in Minnesota have historically been those located in the northcentral sections of the state. This pattern continues to persist (Map 3). In 1977, nearly all of the counties with per capita income below 75% of the statewide average were located in the northern and central portions of the state. All of these counties are rural. Minnesota's highest per capita income counties, on the other hand, are located in the urbanized areas of the state. The distribution of income in Minnesota tends to be quite varied. The populous counties skew the statewide per capita income upward; over four-fifths of Minnesota counties have 1977 per capita incomes below the statewide average of $5778.

The largest concentration of counties experiencing high per capita income growth rates between 1970 and 1977 is located in the far northwestern corner of the state and to the west and south of our major metropolitan areas. The counties with the slowest per capita income growth rates (less than the statewide average percent growth) are mainly concentrated in the northcentral portions of the state.

MAP 3

1977 PER CAPITA INCOME



SOURCE: SURVEY OF CURRENT BUSINESS
APRIL, 1979

Despite population and employment growth in many low per capita income counties since 1970, only marginal gains have been made in closing the urban/rural income gap. Table 2 shows that, although rural counties experienced higher percentage growth in per capita income than urban counties from 1970 to 1977, the difference in absolute dollars between the two groups actually widened during this period.

Table 2

Bea Average Per Capita Personal Income

	1970	1977	% Change 1970-1977
Urban Counties	3207	6113	90.6
Rural Counties	2385	4708	97.4
All Counties	2460	4838	96.6

III.2.4 Percent Poverty

The county-by-county pattern for the percentage of people with incomes below the poverty level is similar to that of per capita income (Map 4). Once again, the northcentral counties appear to be the most distressed; however, significant pockets of poverty can also be found in some west-central counties such as Traverse, Lac Qui Parle, Lincoln and Pipestone. Generally, poverty percentages are much higher in rural than in urban counties.

Table 3

Percent of Population Below the Poverty Level

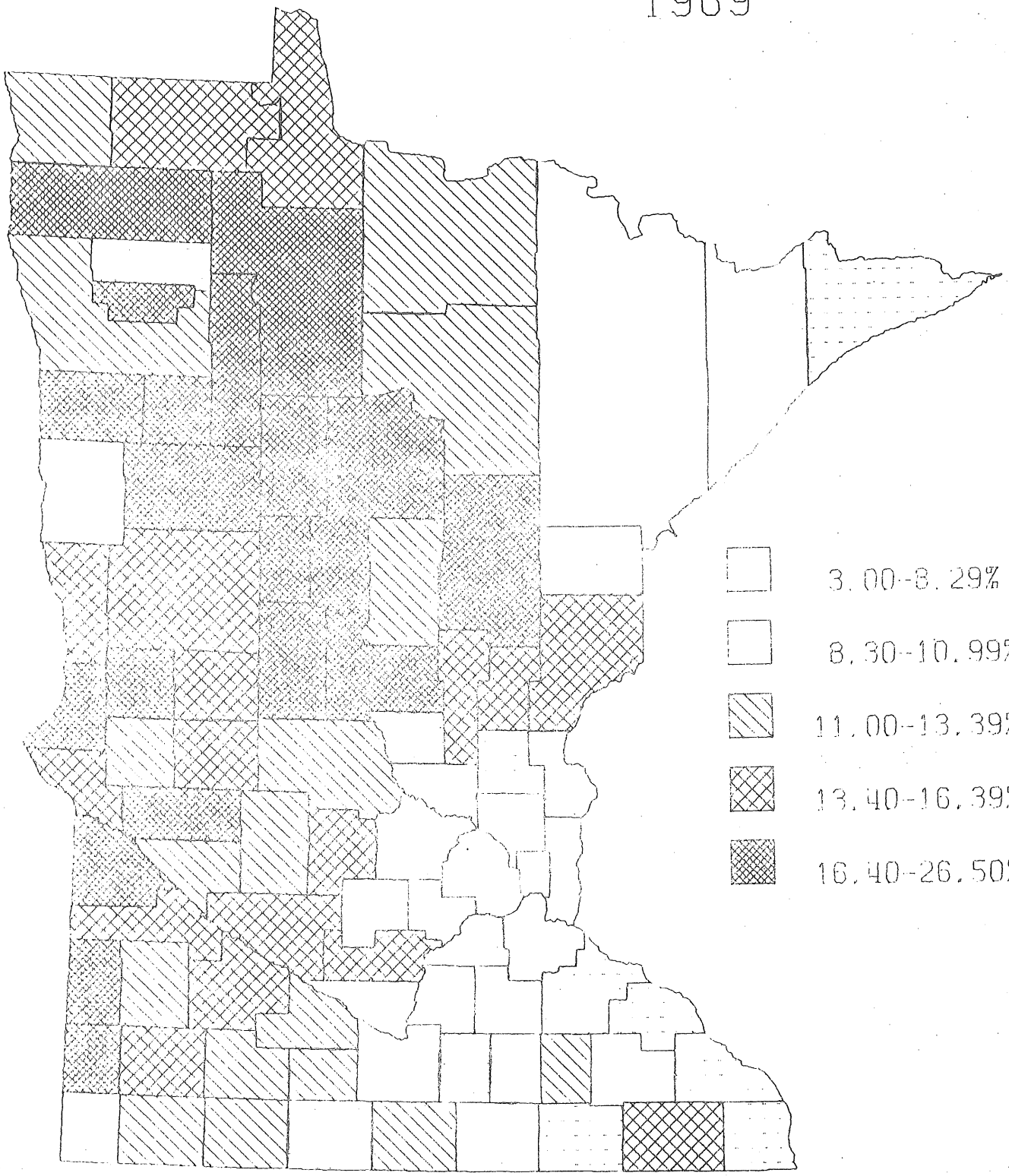
	1970
Urban Counties	4.6%
Rural Counties	13.5%
All Counties	8.3%

III.2.5 AFDC Rates Per 1000

Counties with a relatively high rate of persons receiving AFDC (in 1977) are fairly well distributed throughout the state. Of the 12 counties with rates above the statewide average in 1977, three are urban and nine are rural. Included in this group are some of the most urban, populous counties (e.g. Hennepin and Ramsey) and some of the most rural, sparsely populated counties (e.g. Beltrami, Koochiching and Clearwater). Clear-cut patterns of AFDC participation are not evident.

MAP 4

PERCENT FAMILIES BELOW LOW INCOME LEVEL 1969



SOURCE: CITY/COUNTY DATA BOOK, 1972

There were significant changes in AFDC recipient patterns between 1970 and 1977. First, the overall rate of participation per 1000 population decreased substantially, from 48 / 1000 in 1970 to 33.19 / 1000 in 1977. This is also true for most counties; 24 percent increased their participation rates from 1970 to 1977. ost counties had significant decreases due in part to declining family size.

Table 4

Rate Per 1000 Receiving AFDC

	1970	1977	Change per 1000 1970-1977
Urban Counties	38.9	32.92	-5.98
Rural Counties	27.99	20.93	-7.06
All Counties	48.2	33.19	-15.01

III.2.6 Transfer Payments Per Capita

As might be expected, the northern, rural counties have the highest per capita transfer payments in the state (1978). Clearwater, Hubbard, Crow Wing, Aitkin and Cass rank in the top five on per capita transfer payments in 1977. Urban counties with high per capita transfer payments are St. Louis, Hennepin and Ramsey counties. As a group, rural counties have slightly higher transfer payments per capita than do urban counties.

Transfer payments per capita rose substantially in all counties between 1970 and 1978. Statewide average per capita payments went from .364 in 1970 to .888 in 1978, an increase of 144 percent (Table 5). Even considering inflationary factors, this increase is large - per capita income in the state increased by only 96.6 percent during the same period (Table 2). These figures imply that transfer payments are becoming an increasingly important source of personal income.

Table 5

Transfer Payments Per Capita

	1970	1978	% Change 1970-1978
Urban Counties	$ .3581	$ .8825	146.%
Rural Counties	.3727	.8949	140.%
All Counties	.3644	.8880	144.%

III.2.7 Population Change

The post-1970 period has exhibited a reversal of some long standing trends of population growth and decline in Minnesota. Many of the counties which lost population or grew slowly during the 1950's and 1960's have made a turnaround and are increasing their population at a moderately fast rate. This pattern is especially evident in the northcentral regions of the state. On the other hand, a number of counties which exhibited fast population growth during the previous decade (many of them urban counties) have experienced a slowdown in the post-1970 period.

The fastest growing areas of the state since 1970 include a number of rural northcentral counties as well as the suburban counties of Anoka, Washington, Dakota, Scott, Carver and Wright. Areas of declining population in the state include a few urban counties, and most of the counties in western southcentral Minnesota. Most of the change in population can be attributed to migration. Counties experiencing substantial net in-migration are affected by basically two types of population flows. The first is from metropolitan to non-metropolitan areas. Many of these migrants are retirement age persons. The second type of population flow is from central city to suburban areas. The Twin Cities, in particular, have experienced dramatic net out-migration, with many people moving to surrounding suburban areas.

For the state as a whole, population grew by 6.9 percent between 1970 and 1980, compared to a national percentage growth of 7.3%.

Table 6

Population Change

	1970	1980	% Change 1970-1980
Urban Counties	2,165,263	2,258,750	4.3%
Rural Counties	1,649,840	1,802,485	9.2%
All Counties	3,806,103	4,061,235	6.9%

III.2.8 Employment Change

Minnesota's total employment grew rapidly between 1970 and 1978 although it lagged behind the nation. During this period, the state's employment growth rate was 19 percent, compared to a national growth rate of 21 percent. Also, Minnesota's total employment growth was almost three times greater that its total population growth.

Although total employment in the state has grown substantially since 1970, this growth has not been occuring equally in all parts of the state. Areas experiencing rapid employment growth are mainly concentrated in a number of rural counties dispersed around the state; in urban counties surrounding major metropolitan counties such as Isanti, Becker, Steele and Dodge.

A number of other counties are experiencing relatively slow employment growth. Mower County actually lost 421 jobs between 1970 and 1978. St. Louis County has very little employment growth (around 16 percent). In all, 33 counties plus the Minneapolis/St. Paul SMSA experienced lagging employment growth (below the statewide average) during the period. Counties with lagging employment growth are located in all geographic areas of the state.

Population studies have identified a fairly strong positive relationship between population change and employment change. Current population and employment data affirm this relationship in Minnesota. A number of counties which have undergone rapid population growth between 1970 and 1980 have concurrently experienced rapid employment expansion. This relationship is particularly evident in some of the more recreation-oriented northern counties (Beltrami, Hubbard, Cass, Wadena, Becker, Itasca and Mille Lacs).

Table 7

Employment Change 1970-1978

Urban Counties	22.4%
Rural Counties	26.4%
All Counties	23.6%

III.3. Housing

III.3.1. Percent Housing with All Plumbing

Minnesota counties with the highest percentages of housing with all plumbing have typically been urban and concentrated in the central and southeastern parts of the state. The lowest percentages of housing with all plumbing are in the nothern counties: Lake of the Woods, Roseau, Beltrami, Koochiching, Clearwater, Mahnomen, Marshall and Aitkin Counties are substantially below the state average (Map 5).

Table 8 shows that rural counties on the whole have fewer houses with all plumbing facilities than urban counties. Nearly all housing units in urban areas had complete plumbing, but facilities in rural areas varied widely depending on local building codes and personal income levels. Almost all rural housing in the high income agricultural areas of southern Minnesota had complete plumbing facilties while rural housing in north-central and northwestern Minnesota had the lowest proportion of housing units with all plumbing.

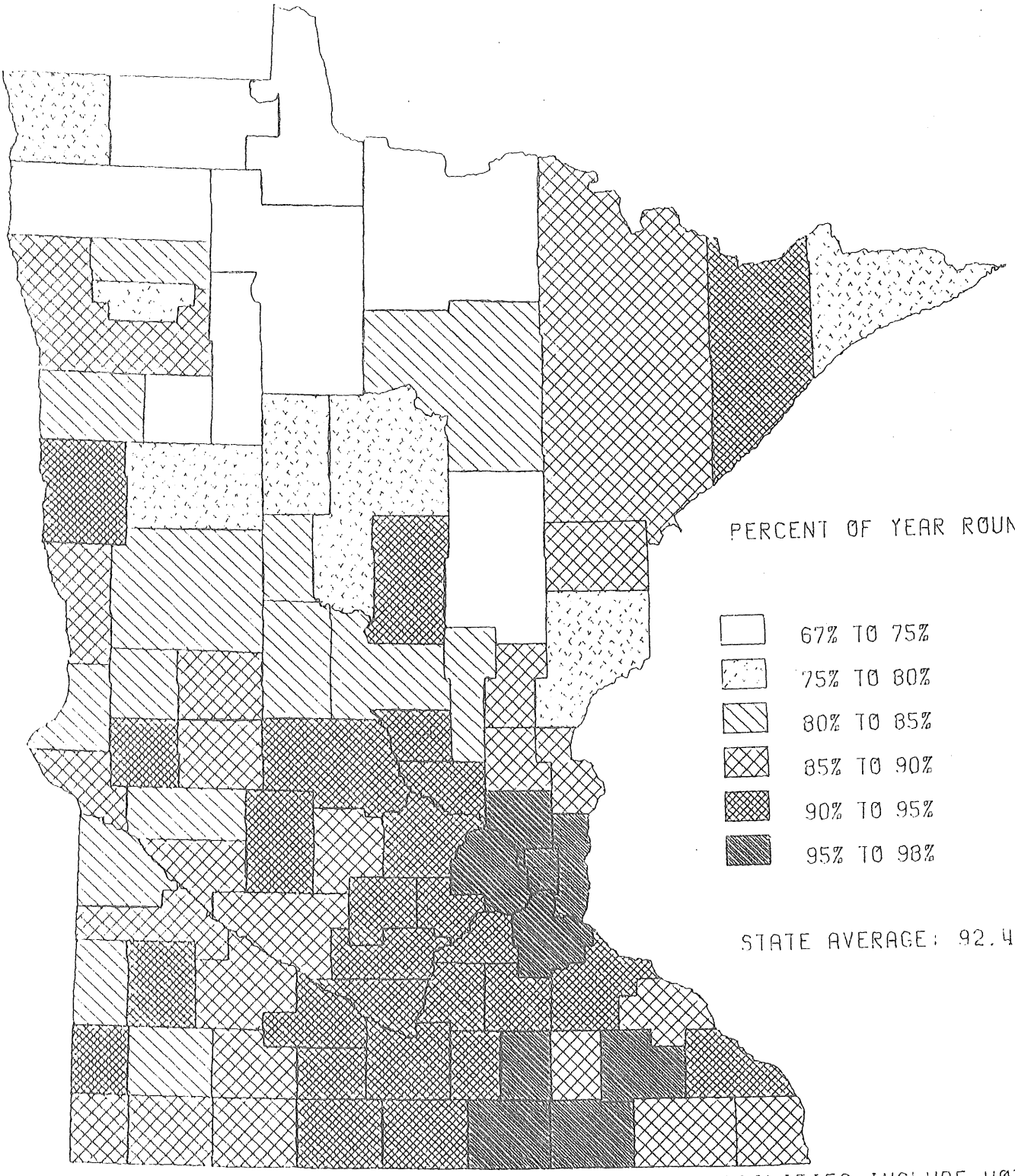
Table 8

Percent of Houses with all Plumbing, 1970

	1970
Urban Counties	95.8%
Rural Counties	89.7%
All Counties	93.2%

MAP 5

HOUSING WITH ALL PLUMBING 1970



SOURCE: ATLAS OF MINNESOTA, 1980 ALL PLUMBING FACILITIES INCLUDE HOT/COLD PIPED WATER, FLUSH TOILET, BATH/SHOWER

III. 4. Adjusted Total Assessed Valuation Per Capita, 1977

III.4.1. County variations in total assessed valuation per capita are wide (Map 6). Urban counties with the highest 1977 assessed value of property per capita are Olmsted, Hennepin, Clay and Dakota. St. Louis county ranks lowest on this value among urban counties. Rural counties with the highest property values per capita are major agricultural counties--Kittson, Traverse, Wilkin and Marshall rank the highest. Lake and Beltrami counties have the lowest total assessed value among rural counties which is somewhat surprising in view of their high recreational composition. It is also apparant from the map that farm land is one of the best resources in the state, far outstripping recreational and industrial areas of the state.

III.4.2. Adjusted Commercial and Industrial Assessed Valuation Per Capita, 1977

As Map 7 shows, high commercial and industrial assessed values per capita follow the centers of population. This is particularly true in south and southeastern Minnesota. The highest values are, not surprisingly, in Hennepin, Ramsay and Olmsted counties. The highest rural counties are Cook, Koochiching and Scott counties which reflects low population coupled with moderate to high commercial values, probably due to the recreation and tourism industry. The lowest rural counties are Norman, Red Lake and Mahnomen which reflects their lack of industry, isolation and sparse populations. Among urban counties, Washington and St. Louis Counties rank lowest on this indice.

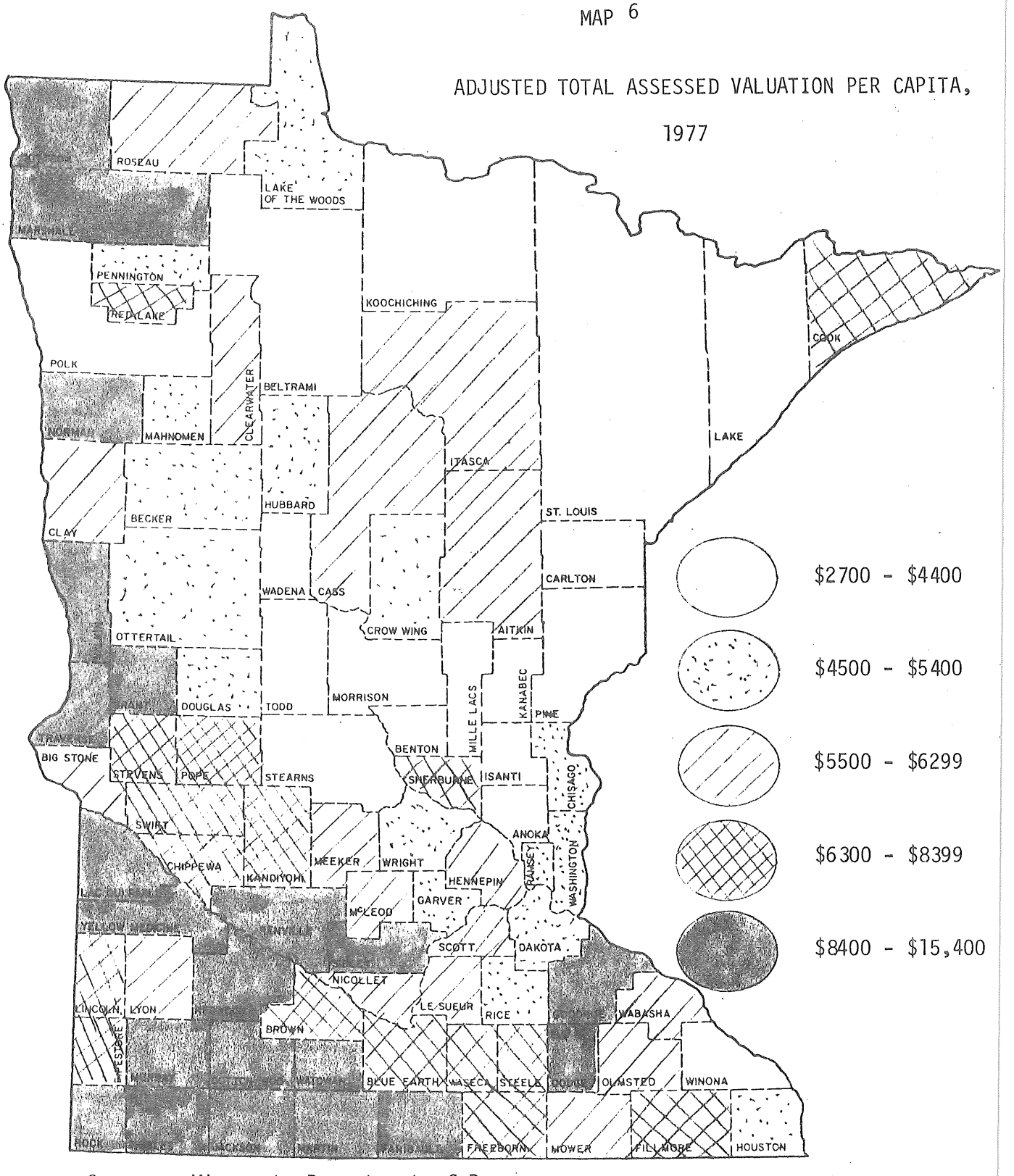
III.4.3. Average Mill Rates

The most distinguishing feature of average mill rates (Map 8) is the wide variation in rates among counties. This characteristic is true of both rural and urban counties. Almost 25 percent of the rural counties have mill rates higher than the state average (104.93). Highest rural mill rates are found in Roseau, Koochiching, Lake of the Woods and Kanabec Counties. These counties are mong the lowest counties in terms of total assessed per capita valuation.

Urban counties such as Hennepin, St. Louis and Ramsay have mill rates well over the state average. When urban counties have slightly low property values, coupled with high spending, the result is a high mill rate. Map 9 points out the counties with lowest assessed property values combined with highest mill rates. Rural agricultural counties typically have high assessed property values and moderate to low spending habits which results in a low to moderate mill rate.

MAP 6

ADJUSTED TOTAL ASSESSED VALUATION PER CAPITA, 1977

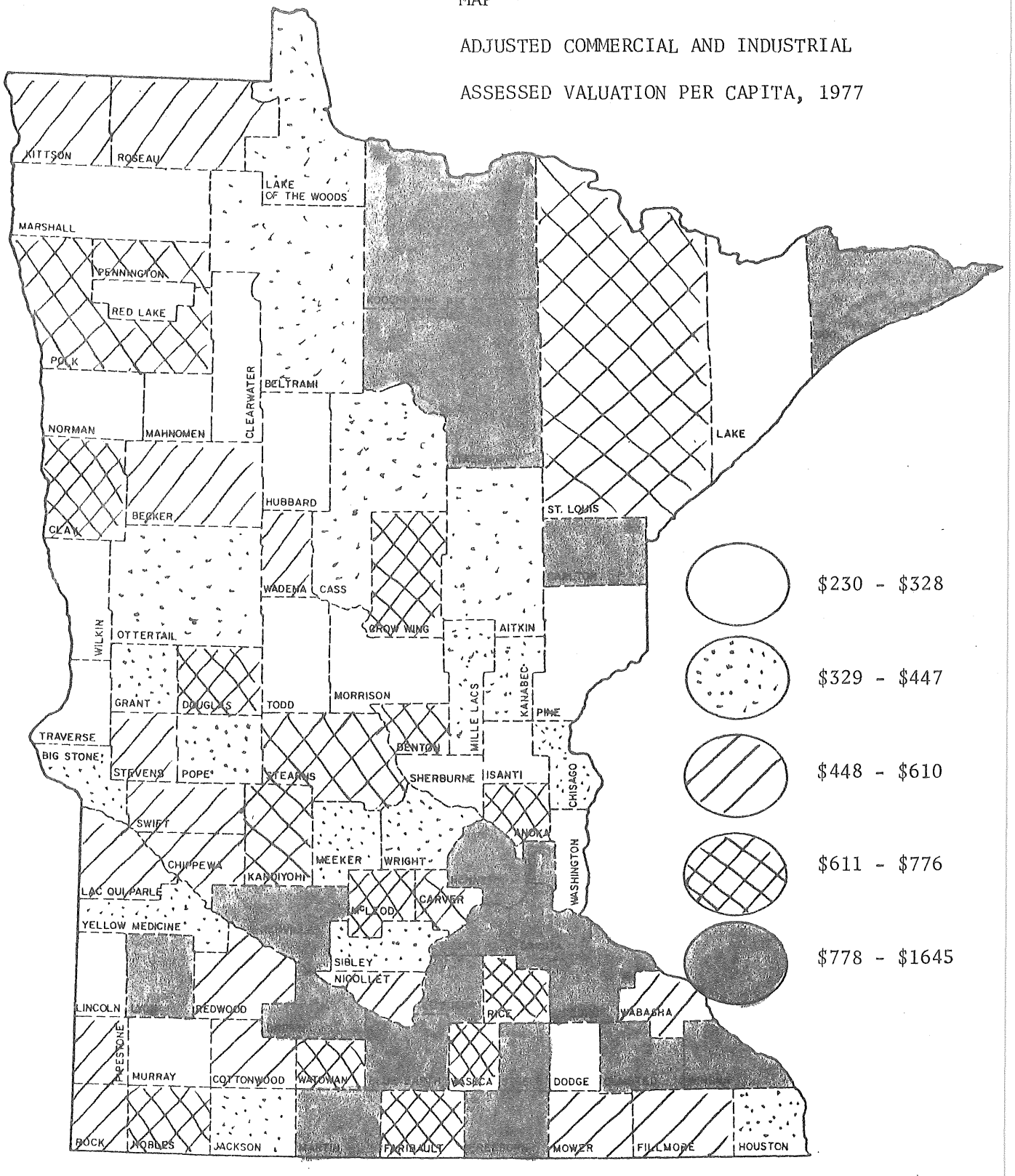


Source: Minnesota Department of Revenue

MAP 7

ADJUSTED COMMERCIAL AND INDUSTRIAL

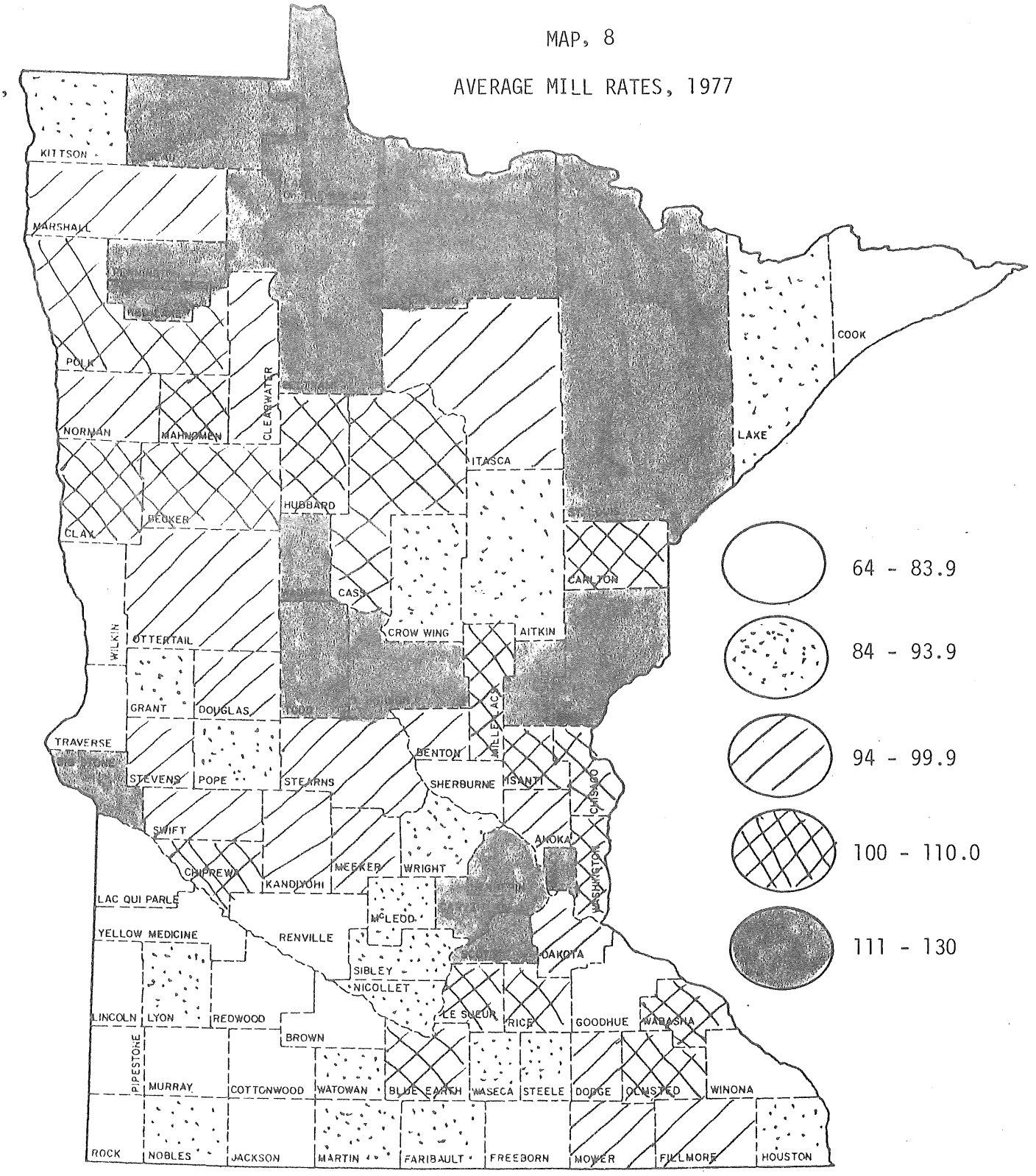
ASSESSED VALUATION PER CAPITA, 1977



Source: Minnesota Department of Revenue

MAP, 8

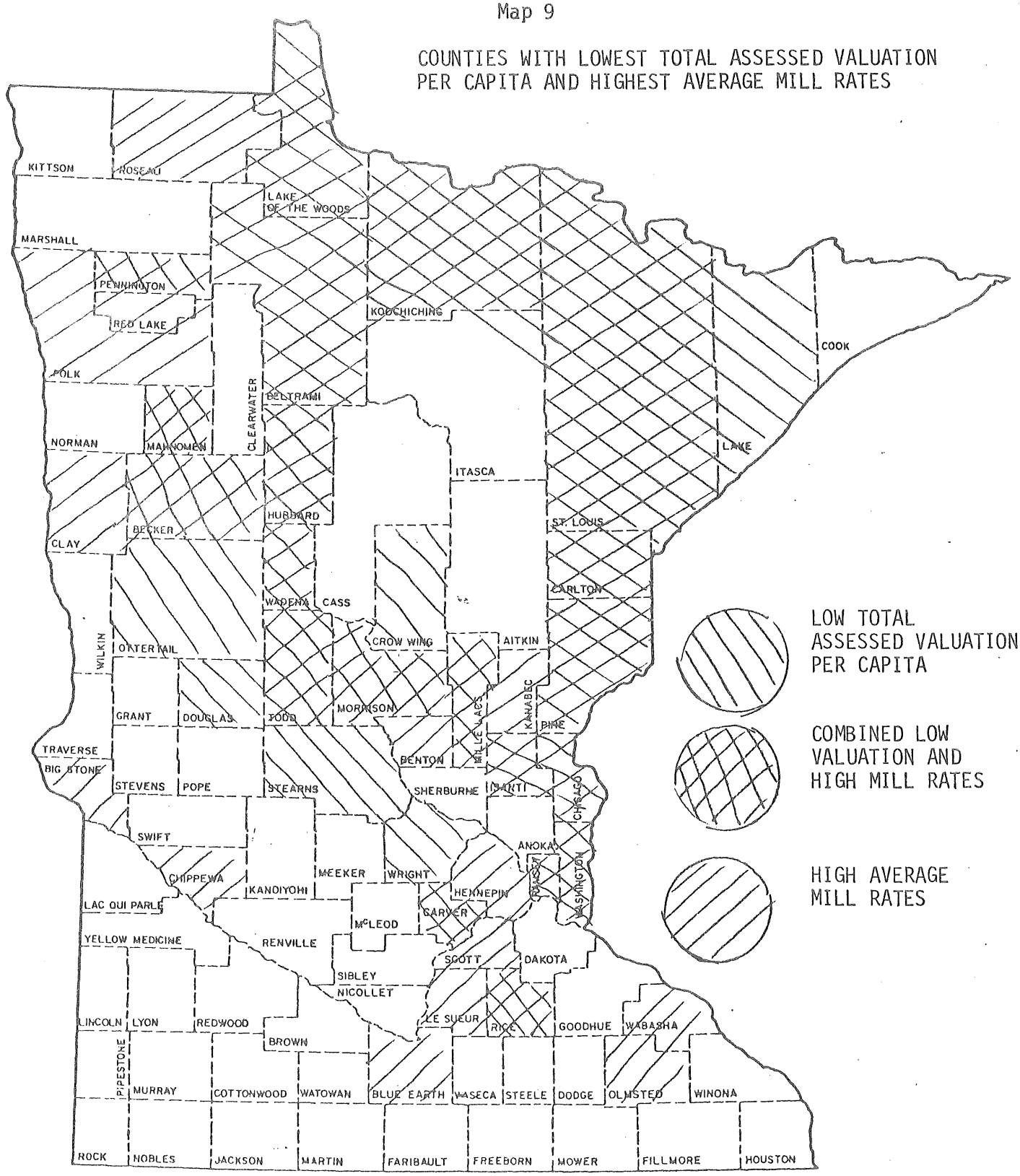
AVERAGE MILL RATES, 1977



Source: Minnesota Department of Revenue

Map 9

COUNTIES WITH LOWEST TOTAL ASSESSED VALUATION PER CAPITA AND HIGHEST AVERAGE MILL RATES



Summary and Conclusions

IV.1. Introduction

This study has identified several indicators of economic distress and has compared Minnesota counties according to these indicators using primarily an urban/rural distinction. This section concludes this report by first summarizing the major patterns of economic distress which were found to exist (or not to exist) in Minnesota counties, and second by discussing several major points which should be kept in mind when using distress indicators for programmatic purposes.

IV.2. Summary of Major Patterns of Economic Distress

This report has highlighted some of the common patterns and recent trends of county-level distress in Minnesota according to a set of selected indicators. It is apparent that certain regions of the state show concentrations of distress conditions, and that other areas exhibit unique distress characteristics which may warrant special attention. Seven major patterns were found to exist.

IV.2.1. Rural Counties Exhibit Higher Degrees of Overall Distress than Urban Counties

Aside from fiscal indicators, rural counties as a group show higher degrees of distress according to indicators used in this report. Although some rural counties are well-off, a majority of the state's most distressed counties are rural. Also, it should be noted that many of the state's most distressed counties are among the least populous. Although on a percentage basis these counties show high need, the largest absolute numbers of needy residents live in urban counties.

IV.2.2. Slow Population Growth and Employment Growth is Occurring in a Number of Urban and Rural Counties

Despite the much-discussed reversal of long-term rural decline, a number of urban counties as well as rural counties are also undergoing economic growth. Rural slow growth counties are scattered throughout the state and include a number of northcentral counties. The slowest growing urban counties are generally among the most populous and industrialized.

IV.2.3. Concentration of Distress Are Apparent in Northcentral Minnesota

As a group, the northcentral counties have consistently exhibited above average unemployment rates, below per capita incomes, and high degrees of substandard housing as compared to the rest of the state.

IV.2.4. Some Northern Counties are Showing Signs of Recovery

Since 1970, a number of counties in the northcentral regions have begun to show signs of economic recovery from long-term patterns of decline and stagnation, as evidenced by significant population inmigration and employment growth.

IV.2.5. The Most Distressed County in Minnesota is Clearwater County

Clearwater consistently ranks at or near the bottom on most of the distress indicators used in this report. It should be noted that a large portion of the state is included in an Indian Reservation and a state park which makes economic development more difficult.

IV.2.6. Distress Conditions are Apparent in some Urban Counties

Although not immediately apparent from the indicators, some urban counties exhibit significant signs of distress. Types of distress common to these counties are: slow employment growth; large numbers of unemployed despite low unemployment rates; and in some cases higher percentages of housing units lacking plumbing facilities.

IV.2.7. St. Louis County has the most Severe Distress among Urban Counties

St. Louis County has problems typical of large, urban areas such as a loss of population over the last ten years, an outflux of industry, a relatively high five year unemployment rate as compared to other urban counties and a high rate of taxation. While some of these problems are apparent in other urban counties, none approaches the degree found in St. Louis County.

IV.3. Uses of Economic Distress Indicators

Underlying the identification and measurement of economic distress among counties has been a desire to improve implementation and administration of various programs which address these problems. There are four principles which have implications for using economic distress indicators in program planning, development, implementation and administration. They include the following:

IV.3.1. Patterns Exist in Area Problems

The indicators examined show that soci-economic, housing and fiscal problems are not homogeneous across the state. Urban counties have different problems than rural counties, northcentral counties are different from southern counties. Programs that treat all areas of the state equally may miss their mark. Targeting of programs should be considered.

IV.3.2. No Bench Mark for Economic Distress Exists

Program administrators should not believe that one way of measuring economic distress for allocating funds is better than another. No single measure of distress or need is suitable for all purposes.

IV.3.3. Indicators Change Slowly Over Time

The stability of the indicators over time suggests that programs address problems that are slow to change. Program administrators should expect small measureable impacts over short periods of time.

IV.3.4. Indicators of Distress do not Address Causes of Distress

Indicators of distress merely point out the existence of problems; they do not reveal underlying causes of the problem. Programs that intervene must be tailored to the specific population which may vary from county to county.

TABLE 1

Five Year Averaged Unemployment Rates, 1974-78

Rank	County	Payment	Rank	County	Payment
1	Clearwater	11.9	28	Isanti	6.3
2	Red Lake	11.7	29	Wadena	6.3
3	Kanabec	10.5	30	Chippewa	6.2
4	Aitkin	10.3	31	Ottertail	6.2
5	Marshall	9.9	32	Winona	6.2
6	Roseau	9.3	33	Polk	6.1
7	Morrison	8.8	34	Kittson	6.0
8	Mahnomen	8.8	35	Swift	6.0
9	Itsaca	8.8	36	Chisago	5.9
10	Hubbard	8.4	37	Wright	5.9
11	Crow Wing	8.1	38	LeSueur	5.8
12	Becker	8.0	39	Benton	5.7
13	Pine	7.7	40	Lake	5.7
14	Pennington	7.4	41	Freeborn	5.6
15	Carlton	7.3	42	Mower	5.6
16	Douglas	6.9	43	Rice	5.6
17	Mille Lacs	6.9	44	Kandiyohi	5.4
18	Lake/Woods	6.9	45	Pope	5.3
19	Koochiching	6.9	46	Renville	5.2
20	Stearns	6.8	47	Brown	5.1
21	Beltrami	6.8	48	Yellow Medicine	5.0
22	Sherburne	6.6	49	Murray	5.0
23	Todd	6.6	50	Sibley	4.8
24	St. Louis	6.5	51	Big Stone	4.8
25	Meeker	6.4	52	Lyon	4.7
26	Cook	6.4	53	Dodge	4.7
27	Cass	6.3	54	Stevens	4.6

TABLE 2

Per Capita Income, 1977

Rank	County	Income	Rank	County	Income
1	Kittson	$10,670	34	St. Louis	6523
2	Hennepin	8941	35	Brown	6502
3	Wilkin	8379	36	Murray	6466
4	Rock	8372	37	Goodhue	6434
5	Jackson	8235	38	Big Stone	6429
6	Marshall	8171	39	Lac Qui Parle	6409
7	Ramsay	8106	40	Dodge	6321
8	Traverse	8098	41	Pennington	6232
9	Martin	7874	42	Carver	6228
10	Grant	7690	43	Clay	6218
11	Olsted	7672	44	Kandiyohi	6162
12	Faribault	7666	45	Lyon	6140
13	Polk	7659	46	Swift	6132
14	Dakota	7502	47	Meeker	6082
15	Steele	7448	48	Norman	6072
16	Renville	7446	49	Scott	6005
17	Watonwan	7281	50	Fillmore	6002
18	Nobles	7256	51	Winona	5958
19	Redwood	7164	52	Roseau	5942
20	Stevens	7110	53	Chippewa	5920
21	Waseca	7031	54	Wabasha	5872
22	McLeod	7006	55	Mahnomen	5834
23	Freeborn	6983	56	Rice	5804
24	Sibley	6982	57	Pope	5734
25	Pipestone	6980	58	Houston	5633
26	Anoka	6913	59	Yellow Med.	5609
27	Cottonwood	6826	60	Wright	5543
28	Mower	6809	61	Benton	5542
29	LeSueur	6773	62	Chisago	5400
30	Red Lake	6742	63	Sherburne	5346
31	Blue Earth	6720	64	Isanti	5336
32	Washington	6699	65	Otter Tail	5331
33	Nicollet	6647	66	Douglas	5321

Rank	County	Payment
55	Traverse	4.6
56	Wabasha	4.6
57	Ramsey	4.5
58	Watonwan	4.5
59	Anoka	4.4
60	Clay	4.4
61	Faribault	4.4
62	Goodhue	4.4
63	LacQui Parle	4.4
64	Lincoln	4.4
65	Martin	4.4
66	Grant	4.3
67	Hennepin	4.3
68	Scott	4.3
69	Washington	4.3
70	Houston	4.2
71	Steele	4.2
72	Blue Earth	4.1
73	Nicollet	4.1
74	McLeod	4.1
75	Norman	4.1
76	Carver	4.0
77	Fillmore	4.0
78	Dakota	3.9
79	Pipestone	3.9
80	Redwood	3.9
81	Waseca	3.8
82	Nobles	3.6
83	Olmsted	3.5
84	Rock	3.5
85	Cottonwood	3.5
86	Wilkin	3.2
87	Jackson	2.9

State: 5.8

Rank	County	Income
67	Carlton	5263
68	Itasca	5193
69	Crow Wing	5184
70	Koochiching	5100
71	Lincoln	5097
72	Mille Lacs	5074
73	Kanabec	5058
74	Lake	4989
75	Steams	4968
76	Becker	4966
77	Cook	4819
78	Lake/Woods	4795
79	Pine	4788
80	Wadena	4751
81	Morrison	4432
82	Aitkin	4371
83	Hubbard	4305
84	Cass	4205
85	Todd	4136
86	Beltrami	4079
87	Clearwater	3601

State: $6247

Table 3

Percent Families Below Low Income Level, 1970

Rank	County	Percent	Rank	County	Percent
1	Mahnomen	24.6	28	Pope	15.0
2	Todd	24.5	29	Murray	14.9
3	Clearwater	24.0	30	Mille Lacs	14.7
4	Cass	21.9	31	Douglas	14.7
5	Marshall	21.5	32	Pine	14.5
6	Red Lake	21.2	33	Sibley	14.4
7	Hubbard	20.9	34	Kanabec	13.6
8	Lac Qui Parle	19.4	35	Renville	13.5
9	Lincoln	19.1	36	Wilkin	13.4
10	Swift	18.8	37	Kittson	13.3
11	Aitkin	18.3	38	Stevens	13.1
12	Becker	18.2	39	Polk	13.1
13	Morrison	18.0	40	Faribault	13.0
14	Traverse	17.9	41	Chippewa	13.0
15	Beltrami	17.6	42	Itasca	12.8
16	Wadena	17.4	43	Watonwan	12.7
17	Norman	17.4	44	Brown	12.6
18	Pipestone	17.3	45	Jackson	12.4
19	Grant	17.3	46	Stearns	12.3
20	Ottertail	16.3	47	Dodge	11.8
21	Lake of the Woods	16.1	48	Crow Wing	11.7
22	Meeker	16.0	49	Cottonwood	11.6
23	Redwood	15.7	50	Nobles	11.5
24	Big Stone	15.6	51	Lyon	11.4
25	Yellow Medicine	15.5	52	Koochiching	11.1
26	Roseau	15.1	53	Kandiyohi	11.0
27	Fillmore	15.0	54	Wright	10.9

Rank	County	Percent
55	Rock	10.7
56	Benton	10.6
57	Houston	10.2
58	LeSueur	10.2
59	Chisago	10.2
60	Wabasha	10.0
61	Winona	9.9
62	Martin	9.8
63	Waseca	9.7
64	Cook	9.6
65	Goodhue	9.5
66	McLeod	9.1
67	Pennington	9.0
68	Carlton	8.7
69	Mower	8.6
70	Isanti	8.4
71	Freeborn	8.2
72	Nicollet	8.1
73	St. Louis	7.9
74	Clay	7.9
75	Blue Earth	7.8
76	Scott	7.7
77	Steele	7.6
78	Sherburne	7.5
79	Rice	7.4
80	Carver	7.0
81	Lake	5.5
82	Olmsted	5.4
83	Ramsey	5.1
84	Hennepin	4.7
85	Washington	4.0
86	Dakota	3.6
87	Anoka	3.4

STATE: 12.7

TABLE 4

AFDC Rates Per 1000 Population, 1977

Rank	County	Rate	Rank	County	Rate
1	Beltrami	62.7	28	Blue Earth	22.78
2	Ramsey	55.11	29	Sherburne	22.13
3	Cass	53.0	30	Chisago	21.77
4	Clearwater	52.11	31	Kandiyohi	21.01
5	Hennepin	47.99	32	LeSueur	20.78
6	Itasca	46.48	33	Mower	20.4
7	St. Louis	41.42	34	Douglas	20.0
8	Hubbard	41.15	35	Winona	19.82
9	Koochiching	40.39	36	Swift	19.77
10	Mahnomen	37.19	37	Rice	19.62
11	Becker	33.71	38	Todd	19.17
12	Carlton	33.21	39	Big Stone	19.08
13	Kanabec	32.09	40	Benton	19.0
14	Mille Lac	31.89	41	Nobles	18.85
15	Anoka	30.74	42	Olmsted	18.60
16	Crow Wing	30.73	43	Roseau	18.43
17	Morrison	27.79	44	Clay	18.21
18	Aitkin	27.07	45	Chippewa	18.12
19	Wadena	26.84	46	Dodge	17.76
20	Washington	26.24	47	Red Lake	17.55
21	Wright	26.0	48	Carver	17.47
22	Lake	25.82	49	Murray	16.78
23	Isanti	25.76	50	Lyon	16.78
24	Dakota	25.08	51	Lincoln	16.78
25	Cook	24.05	52	Goodhue	16.70
26	Polk	23.99	53	Lake/Woods	16.67
27	Pennington	23.2	54	Nicollet	16.53

Rank	County	Rate
55	Wilkin	16.4
56	Pope	16.32
57	Watonwan	16.21
58	Martin	16.21
59	Faribault	16.21
60	Scott	16.12
61	Freeborn	15.70
62	Cottonwood	15.55
63	Stearns	15.46
64	Pipestone	15.46
65	Wabasha	15.24
66	Redwood	15.23
67	Brown	14.80
68	McLeod	14.79
69	Jackson	14.79
70	Pine	14.50
71	Waseca	14.44
72	Grant	14.21
73	Marshall	14.15
74	Ottertail	13.94
75	Meeker	13.50
76	Renville	13.32
77	Traverse	13.11
78	Houston	13.08
79	Fillmore	12.63
80	Sibley	12.42
81	Norman	11.11
82	Stevens	10.89
83	Steele	10.82
84	Yellow Medicine	10.78
85	Kittson	10.72
86	Rock	8.92
87	Lac Qui Parle	7.5

State: 33.19

TABLE 5

Per Capita Transfer Payments, 1978

Rank	County	Payment
1	Cass	1.28
2	Aitkin	1.26
3	Crow Wing	1.26
4	Hubbard	1.20
5	Clearwater	1.16
6	St. Louis	1.14
7	Pine	1.12
8	Mahnomen	1.09
9	Mille Lacs	1.08
10	Big Stone	1.07
11	Koochiching	1.03
12	Grant	1.03
13	Cook	1.02
14	Red Lake	1.01
15	Faribault	1.01
16	Ottertail	1.01
17	Traverse	1.01
18	Douglas	1.00
19	Hennepin	1.00
20	Itasca	1.00
21	Kandiyohi	1.00
22	Ramsey	1.00
23	Mower	.9964
24	Watonwan	.9930
25	Wadena	.9902
26	Wabasha	.9886
27	Yellow Medicine	.9874
28	Wilkin	.9874
29	LeSueur	.9848
30	Kittson	.9845
31	Becker	.9747
32	Norman	.9661
33	Carlton	.9597
34	Swift	.9530
35	Polk	.9501
36	Pipestone	.9550
37	Lake/Woods	.9442
38	Morrison	.9452
39	Winona	.9415
40	Fillmore	.9355
41	Cottonwood	.9353
42	Pope	.9334
43	Renville	.9211
44	Lac Qui Parle	.9151
45	Pennington	.9090
46	Kanabec	.9043
47	Chisago	.9030
48	Martin	.9013
49	Freeborn	.9005
50	Meeker	.8967
51	Marshall	.8922
52	Lincoln	.8920
53	Goodhue	.8795
54	Todd	.8739

Rank	County	Payment
55	Redwood	.8723
56	Stevens	.8689
57	Chippewa	.8680
58	Blue Earth	.8586
59	Lyon	.8583
60	Nobles	.8427
61	Brown	.8419
62	Roseau	.8306
63	Houston	.8287
64	Jackson	.8379
65	Stearns	.8247
66	Waseca	.8187
67	Rice	.8140
68	McLeod	.8074
69	Sibley	.8017
70	Clay	.7988
71	Murray	.7925
72	Beltrami	.7845
73	Rock	.7783
74	Isanti	.7770
75	Benton	.7698
76	Dodge	.7590
77	Steele	.7541
78	Wright	.7399
79	Nicollet	.7063
80	Olmsted	.6987
81	Lake	.6491
82	Sherburne	.5785
83	Carver	.5631
84	Washington	.5298
85	Scott	.5201
86	Dakota	.5134
87	Anoka	.4190

State: .8880

TABLE 6

Percent Change in Population, 1970-1980

Rank	County	% Change
1	St. Louis	-43%
2	Traverse	-11.4%
3	Mower	-10.2%
4	Wilkin	-10.0%
5	Murray	-8.9%
6	Pipestone	-8.5%
7	Watonwan	-7.3%
8	Norman	-6.8%
9	Nobles	-6.5%
10	Yellow Medicine	-5.9%
11	Faribault	-5.7%
12	Lake/Wood	-5.6%
13	Rock	-5.5%
14	Lac Qui Parle	-5.1%
15	Jackson	-4.8%
16	Freeborn	-4.6%
17	Ramsey	-4.0%
18	Grant	-3.8%
19	Renville	-3.7%
20	Redwood	-3.5%
21	Big Stone	-2.8%
22	Kittson	-2.5%
23	Lake	-2.5%
24	Sibley	-2.5%
25	Hennepin	-2.0%
26	Mahnomen	-1.8%
27	Swift	-1.8%
28	Brown	-0.9%
29	Chippewa	-0.9%
30	Cottonwood	-0.3%
31	Blue Earth	0
32	Marshall	0.2%
33	Fillmore	0.3%
34	Polk	0.4%
35	Lincoln	0.8%
36	Stevens	0.8%
37	Martin	1.5%
38	Red Lake	1.5%
39	Koochiching	1.8%
40	Lyon	4.0%
41	Winona	4.1%
42	Pope	4.6%
43	Clay	5.7%
44	Carlton	6.5%
45	McLeod	7.0%
46	Roseau	8.5%
47	Clearwater	8.6%
48	Morrison	8.7%
49	Olmsted	9.1%
50	Nicollet	9.8%
51	LeSueur	9.9%
52	Waseca	10.7%

Rank	County	% Change
53	Houston	10.8%
54	Rice	10.8%
55	Goodhue	11.3%
56	Meeker	11.9%
57	Wabasha	12.3%
58	Ottertail	12.6%
59	Steele	12.6%
60	Todd	12.7%
61	Dodge	12.8%
62	Stearns	13.1%
63	Wadena	14.2%
64	Pennington	14.7%
65	Beltrami	16.8%
66	Mille Lacs	17.3%
67	Aitkin	17.5%
68	Pine	18.2%
69	Cook	19.0%
70	Benton	19.3%
71	Crow Wing	19.5%
72	Becker	20.0%
73	Kandiyohi	21.2%
74	Itasca	21.5%
75	Cass	21.8%
76	Douglas	21.8%
77	Kanabec	23.7%
78	Anoka	26.3%
79	Carver	30.3%
80	Hubbard	33.0%
81	Scott	34.4%
82	Washington	37.0%
83	Dakota	38.9%
84	Isanti	41.5%
85	Chisago	46.4%
86	Wright	51.0%
87	Sherburne	62.5%

State: 7.1%

TABLE 7

Percent Employment Change, 1970-78

Rank	County	% Change
1	Chisago	94%
2	Washington	88%
3	Wright	85%
4	Sherburne	79%
5	Scott	77%
6	Dakota	75%
7	Anoka	67%
8	Carver	57%
9	Lake/Woods	56%
10	Dodge	52.7%
11	Wadena	47.4%
12	Isanti	45.5%
13	Jackson	43.7%
14	Lake	42.2%
15	Beltrami	39.2%
16	Hubbard	39.1%
17	Becker	38.8%
18	Clay	38.5%
19	Cass	38.5%
20	Olmsted	37.8%
21	Mille Lacs	37.4%
22	Steele	36.2%
23	Lyon	36.2%
24	Itasca	35.7%
25	Cook	33.2%
26	Kandiyohi	32.8%
27	Wabasha	32.5%
28	Marshall	31.4%
29	Pine	31.1%
30	Douglas	31.1%
31	Yellow Medicine	30.7%
32	Kittson	30.6%
33	Redwood	29.6%
34	Fillmore	29.2%
35	Houston	29.0%
36	LeSueur	27.8%
37	Stevens	27.1%
38	Kanabec	27.1%
39	Stearns	27.0%
40	Renville	26.7%
41	Meeker	26.7%
42	Lac Qui Parle	26.3%
43	Todd	26.2%
44	Rice	25.5%
45	Pennington	25.5%
46	Blue Earth	25.5%
47	Nicollet	25.5%
48	Waseca	25.4%
49	McLeod	25.1%
50	Cottonwood	24.9%
51	Goodhue	24.7%
52	Benton	24.0%

TABLE 8

Percent Housing with all Plumbing

Rank	County	Percent	Rank	County	Percent
1	Anoka	98	26	Benton	91
2	Dakota	98	27	Kandiyohi	91
3	Hennepin	97	28	Waseca	91
4	Mower	96	29	Wright	91
5	Olmsted	96	30	Crow Wing	90
6	Ramsey	96	31	Dodge	90
7	Steele	96	32	Jackson	90
8	Washington	96	33	Lake	90
9	Freeborn	95	34	LeSueur	90
10	Nicollet	95	35	Nobles	90
11	Clay	94	36	Pipestone	90
12	Martin	94	37	Renville	90
13	Scott	94	38	Sibley	90
14	Sherburne	94	39	Stevens	90
15	Blue Earth	93	40	Chisago	89
16	Carver	93	41	Cottonwood	89
17	Faribault	93	42	Meeker	89
18	Goodhue	93	43	St. Louis	89
19	Stearns	93	44	Wabasha	89
20	Lyon	92	45	Chippewa	88
21	McLeod	92	46	Douglas	88
22	Rice	92	47	Fillmore	88
23	Watonwan	92	48	Houston	88
24	Winona	92	49	Isanti	88
25	Brown	91	50	Redwood	88

Rank	County	% Change
53	Roseau	23.5%
54	Martin	23.4%
55	Faribault	23.1%
56	Nobles	22.9%
57	Grant	22.1%
58	Rock	21.5%
59	Morrison	21.3%
60	Pipestone	21.1%
61	Sibley	20.7%
62	Mahnomen	20.7%
63	Ottertail	20.0%
64	Brown	19.7%
65	Polk	19.6%
66	Crow Wing	19.5%
67	Aitkin	19.5%
68	Murray	18.6%
69	Big Stone	18.2%
70	Lincoln	18.1%
71	Pope	17.9%
72	Norman	17.4%
73	Watonwan	16.5%
74	St. Louis	16.3%
75	Red Lake	15.3%
76	Swift	15.2%
77	Chippewa	15.1%
78	Winona	14.9%
79	Traverse	14.3%
80	Wilkin	13.5%
81	Carlton	13.2%
82	Koochiching	12.3%
83	Freeborn	12.0%
84	Ramsey	12.0%
85	Clearwater	11.9%
86	Hennepin	6.0%
87	Mower	2.4%

State: 30.6%

Rank	County	Percent
51	Rock	88
52	Wilkin	88
53	Yellow Medicine	88
54	Big Stone	86
55	Carlton	86
56	Pope	86
57	Grant	85
58	Kanabec	85
59	Polk	85
60	Swift	85
61	Lac Qui Parle	84
62	Ottertail	84
63	Mille Lacs	83
64	Morrison	83
65	Murray	83
66	Pennington	83
67	Traverse	83
68	Wadena	83
69	Lincoln	81
70	Itasca	81
71	Todd	81
72	Norman	80
73	Becker	78
74	Hubbard	78
75	Red Lake	78
76	Koochiching	77
77	Pine	77
78	Cass	76
79	Beltrami	75
80	Cook	75
81	Kittson	75
82	Marshall	72
83	Lake/Woods	71
84	Roseau	70
85	Mahnomen	67
86	Clearwater	67
87	Aitkin	67

State: 92%

TABLE 9

Adjusted Total Assessed Valuation

Per Capita, 1977

Rank	County	Value
1	Kittson	$15,346
2	Traverse	13,767
3	Wilkin	12,976
4	Marshall	12,289
5	Martin	11,973
6	Jackson	11,237
7	Renville	11,135
8	Watonwan	10,894
9	Faribault	10,460
10	Cottonwood	10,357
11	Lac Qui Parle	9,719
12	Goodhue	9,355
13	Redwood	9,252
14	Grant	9,244
15	Murray	9,104
16	Sibley	9,065
17	Rock	9,029
18	Yellow Medicine	8,935
19	Norman	8,929
20	Dodge	8,437
21	Nobles	8,434
22	Polk	8,324
23	Waseca	7,812
24	Cook	7,766
25	Chippewa	7,544
26	Swift	7,445
27	Blue Earth	7,273
28	Lincoln	$7,260
29	Fillmore	7,016
30	Stevens	6,857
31	Red Lake	6,816
32	Sherburne	6,780
33	Freeborn	6,752
34	Steele	6,570
35	Kandiyohi	6,508
36	Pipestone	6,504
37	Brown	6,393
38	Pope	6,324
39	Clearwater	6,260
40	Roseau	6,241
41	LeSueur	6,198
42	Meeker	6,149
43	Olmsted	6,039
44	Big Stone	5,868
45	Cass	5,854
46	Nicollet	5,809
47	Lyon	5,776
48	Aitkin	5,722
49	Hennepin	5,604
50	Scott	5,602
51	Wabasha	5,576
52	McLeod	5,531
53	Clay	5,529
54	Itasca	5,468

Rank	County	Value
55	Mower	$ 5,414
56	Ottertail	5,390
57	Dakota	5,389
58	Carver	5,315
59	Wright	5,236
60	Mahnomen	5,133
61	Crow Wing	4,999
62	Houston	4,960
63	Hubbard	4,920
64	Pennington	4,914
65	Douglas	4,848
66	Rice	4,840
67	Washington	4,703
68	Ramsey	4,684
69	Becker	4,674
70	Lake Woods	4,549
71	Chisago	4,512
72	Winona	$4,327
73	Benton	4,167
74	Stearns	3,986
75	Carlton	3,907
76	Morrison	3,807
77	Isanti	3,790
78	Anoka	3,714
79	Mille Lacs	3,699
80	Pine	3,670
81	Todd	3,588
82	St. Louis	3,563
83	Kanabec	3,520
84	Koochiching	3,373
85	Wadena	3,066
86	Beltrami	2,908
87	Lake	2,797

State: $3,626

TABLE 10

Adjusted Assessed Commercial and Industrial Valuation
Per Capita, 1977

Rank	County	Valuation	Rank	County	Valuation
1	Hennepin	$1326	34	Washginton	439
2	Ramsay	1054	35	Kandiyohi	437
3	Olsted	1043	36	Pennington	435
4	Koochiching	824	37	Cottonwood	428
5	Cook	803	38	Lac Qui Parle	427
6	Dakota	784	39	Faribault	411
7	Scott	768	40	Clay	406
8	Carolton	732	41	Rock	392
9	Blue Earth	720	42	Pipestone	351
10	Itasca	692	43	Becker	350
11	Winona	670	44	Nicollet	342
12	Freeborn	619	45	Stevens	326
13	Anoka	615	46	Wadena	325
14	Goodhue	608	47	Yellow Med.	322
15	Renville	606	48	Chippewa	321
16	Steele	597	49	Le Sueur	316
17	Lyon	576	50	Wabasha	316
18	Brown	573	51	Kittson	310
19	McLeod	542	52	Otter Tail	310
20	Mower	536	53	Swift	308
21	Nobles	509	54	Aitkin	299
22	Waseca	491	55	Meeker	298
23	Martin	487	56	Pope	296
24	Stearns	487	57	Mille Lac	282
25	Benton	484	58	Kanabec	279
26	Rice	482	59	Beltrami	273
27	Polk	478	60	Jackson	265
28	Douglas	464	61	Fillmore	253
29	Crow Wing	462	62	Sibley	251
30	St. Louis	459	63	Big Stone	246
31	Redwood	450	64	Grant	245
32	Carver	449	65	Hubbard	242
33	Watonwan	447	66	Wilkin	237

Rank	County	Valuation
67	Roseau	233
68	Lake	229
69	Wright	229
70	Murray	228
71	Dodge	227
72	Chisago	222
73	Morrison	221
74	Lincoln	218
75	Houston	217
76	Isanti	207
77	Traverse	207
78	Pine	190
79	Lake/Woods	180
80	Sherburne	178
81	Cass	175
82	Todd	172
83	Norman	171
84	Clearwater	159
85	Red Lake	156
86	Marshall	155
87	Mahnomen	149

State: $410

TABLE 11

Mill Rates, 1977

Rank	County	Rate
1	Roseau	129.23
2	Koochiching	127.89
3	Ramsey	126.42
4	St. Louis	126.15
5	Lake/Woods	123.33
6	Kanabec	120.16
7	Morrison	119.27
8	Pine	118.62
9	Todd	116.50
10	Pennington	115.97
11	Beltrami	115.28
12	Scott	113.40
13	Red Lake	113.39
14	Wadena	112.81
15	Big Stone	112.12
16	Carver	111.27
17	Hennepin	111.14
18	LeSueur	109.66
19	Mahnomen	108.97
20	Chisago	108.82
21	Wabasha	107.93
22	Washington	106.93
23	Isanti	105.75
24	Carlton	105.38
25	Blue Earth	105.17
26	Rice	103.48
27	Becker	103.45
28	Hubbard	102.51
29	Polk	102.40
30	Cass	102.15
31	Olmsted	101.76
32	Chippewa	100.56
33	Clay	100.30
34	Mille Lacs	100.18
35	Winona	99.32
36	Dakota	98.95
37	Norman	98.88
38	Dodge	98.87
39	Anoka	98.82
40	Benton	98.72
41	Fillmore	97.98
42	Marshall	97.50
43	Mower	97.00
44	Clearwater	96.26
45	Stevens	96.25
46	Swift	95.78
47	Kandiyohi	95.05
48	Itasca	94.73
49	Stearns	94.35
50	Ottertail	94.30
51	Douglas	94.08
52	Meeker	94.07
53	Houston	93.93
54	Aitkin	93.86

Rank	County	Rate
55	Wright	93.86
56	McLeod	93.20
57	Steele	92.08
58	Lake	90.94
59	Nobles	90.17
60	Nicollet	89.87
61	Grant	89.0
62	Faribault	88.98
63	Martin	88.92
64	Watonwan	88.68
65	Kittson	88.12
66	Waseca	87.54
67	Lyon	85.86
68	Crow Wing	85.29
69	Pope	84.73
70	Sibley	84.53
71	Cottonwood	83.81
72	Yellow Medicine	83.35
73	Freeborn	83.06
74	Brown	82.95
75	Lac Qui Parle	82.58
76	Lincoln	82.43
77	Pipestone	82.15
78	Wilkin	81.72
79	Traverse	81.37
80	Sherburne	81.21
81	Rock	77.76
82	Murray	77.49
83	Jackson	76.26
84	Renville	75.05
85	Redwood	72.85
86	Goodhue	72.05
87	Cook	64.29

State: 104.93