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For some, commuting costs more than housing

Longer drives are taking a toll on lower-income people in the Twin Cities and other metro areas, a report says.

David Peterson, Star Tribune

People at the lower end of the income scale in the car-dominated Twin Cities area are being forced to spend more to get to work than they do for their apartments or mortgages, according to a new national study.

But the situation is even worse in plenty of other cities around the country, researchers report. And that may be the study's biggest surprise in a region accustomed to hearing itself depicted as a snowbound Atlanta -- all cars and highways and not too many other ways to get around.

The study, released Wednesday by the Washington, D.C.-based Center for Housing Policy, is the latest to attack the idea that families with modest incomes can save money by fleeing to the outer rings of metro areas in a quest for affordable homes.

But none of the findings come as a shock to folks caught up in the dilemma.

"It's a lot of money," said Carolyn Gilde, who lives in Cannon Falls but spends two hours every day commuting to and from her job in Minnetonka. Her husband drives even farther -- to school in River Falls, Wis.

When gas prices were higher, she said, "every time my husband was filling up it was \$50, and for me, \$30, twice a week." "It was hundreds of dollars, put it that way," Gilde said.

"We know it's bad and we want to get out of this situation, but we just can't." They see homes in Cannon Falls that stay on the market for months.

The research focuses on families with household incomes between \$20,000 and \$50,000. In 17 of the 28 metro areas examined, including the Twin Cities, those families pay more for transportation (30 percent of what they earn) than housing (27 percent).

The total of the two, 57 percent, is the same as the average for all of those metro areas.

The research aims to help families make decisions on where to move by presenting, the authors say, "for the first time, the combined housing and transportation cost burdens of working families in 28 metropolitan areas," neighborhood by neighborhood.

"Nationally," said Barbara Lipman, research director for the Center for Housing Policy, "if you start commuting more than 12 miles each way, you could wipe out any savings you may have had getting cheaper housing further away."

The center is the research arm of the National Housing Conference, an affordable-housing advocacy group.

The Twin Cities ranks in the upper half of the metro areas -- 12th of 28 -- in the extent to which people of low and moderate incomes take transit to work (7 percent).

Bob Gibbons, spokesman for Metro Transit, said transit remains a major means of commuting for downtown workers.

"We cut 3.5 percent of our service last year and raised fares 25 cents, a recipe for declining ridership, yet we were up in September by 9.8 percent over September 2005," he said. "Gas prices were up, and congestion was rising. People were looking for alternatives."

Stacie Hueller, finance manager at Cretin-Derham Hall High School in St. Paul, said she doesn't understand how people with modest incomes handle the costs.

She and her husband make more than \$50,000 but understand the calculations: They chose to buy in Rogers, on the edge of the metro area, back when it was cheaper to drive.

"The one car we're paying on now is roughly 60 percent of our mortgage," she said. "I can't imagine being in that income range and doing what we do. I'm on the road an hour each way, and on a bad day, 90 minutes. We're planning to move closer in at some point next year."

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