Too many Minnesotans are cost burdened—paying more than they can afford for housing.

The cost of housing is out of reach for many hard-working renters and homeowners. There are significant racial disparities in who owns a home in Minnesota.

**2024 LEGISLATIVE DISTRICT PROFILES**

**District 40A**

**16,026 Households**

**RENTERS in the DISTRICT**

**RENTER HOUSEHOLDS**
3,232 | 20% of all households  
Median Renter Income: **$53,026** annually  
Median Rent: **$1,292** per month

**OWNER HOUSEHOLDS**
12,794 | 80% of all households  
Median Owner Income: **$122,045** annually  
Median Home Value: **$340,900**

**THE WAGES OF HIGH-DEMAND JOBS FALL SHORT**

<table>
<thead>
<tr>
<th>Salary needed to afford: median-priced home / 2-bedroom apartment</th>
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<tbody>
<tr>
<td></td>
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<tr>
<td><strong>Home Health Aides</strong></td>
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<tr>
<td><strong>Registered Nurses</strong></td>
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<tr>
<td><strong>Retail Salespersons</strong></td>
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<tr>
<td><strong>Cashiers</strong></td>
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<tr>
<td><strong>Customer Service</strong></td>
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</tbody>
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**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>White* Homeowners: <strong>11,147</strong></th>
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<tbody>
<tr>
<td><strong>84%</strong></td>
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<table>
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<tr>
<th>BIPOC* Homeowners: <strong>1,995</strong></th>
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</thead>
<tbody>
<tr>
<td><strong>60%</strong></td>
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</tbody>
</table>

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color. Due to the small size of some districts, we have aggregated counts for BIPOC homeownership.

**CONTACT US**

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Cost burden means facing the tough choice between paying for housing or other basic needs.

**CHILDREN LIVING IN COST-BURDENED HOMES**

- 281,000 children
- 22% - or more than 1 out of every 5 children

**RISE IN COST-BURDENED HOUSEHOLDS: 9%**

- 590,538 in 2021
- 641,549 in 2022

The impacts of cost burden are felt disproportionately.

**RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN**

- 16% White Households with Children
- 21% Asian HH with Children
- 34% Hispanic HH with Children
- 48% Black HH with children

Native HH counts were too small with too high a margin of error to include.

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- 46% White Households
- 57% Black Households

Throughout the state, there are Minnesotans without a roof over their heads.

**ON ONE SAMPLED NIGHT IN MINNESOTA:**

- 2,962 children with families struggled with homelessness.


Renters have few housing options available, and face instability even if they do find a home.

**HOMES FOR PEOPLE WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE**

- Total ELI renter households in Minnesota: 173,025
- Those with no home options they can afford: 114,131 (67%)

**EVICTIONS ARE INCREASING**

- Filings rose 44% relative to the pre-COVID average, jumping 8% in one year alone to 24,211 evictions filed.

Data for 2022 - 2023 / Pre-COVID defined as historical average from 2012-2019.

**Affordable Housing Definition and Sources**

- **Cost burden**: U.S. Census Bureau, American Community Survey 2022, 5-year estimates
- **Evictions**: Eviction Lab, Eviction Tracking System 2023
- **Homelessness**: Wilder Research Center, 2023 Minnesota Homeless Study
- **ELI Units and Renters**: National Low Income Housing Coalition (NLIHC), The Gap 2024
- **Homeownership**: U.S. Census Bureau, American Community Survey 2022, 1-year estimates
- **In-demand jobs**: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.