District 46B
19,381 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
8,838 | 46% of all households
Median Renter Income: $61,684 annually
Median Rent: $1,407 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
10,543 | 54% of all households
Median Owner Income: $137,323 annually
Median Home Value: $420,200

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.

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment

$180K $160K $140K $120K $100K $80K $60K $40K $20K

Home Health Aides
Registered Nurses
Retail Salespersons
Cashiers
Customer Service

= Median wage. From left: The region's ranked 1-5 most in-demand jobs.

100%

0%

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,859
63%

BIPOC* Homeowners: 746
19%

*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

For research inquiries:
Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
©2024 Minnesota Housing Partnership
**MINNESOTA STATE-LEVEL HOUSING DATA**

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

**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

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

2021: 590,538

2022: 641,549

The impacts of cost burden are felt disproportionately.

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

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH with Child</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH with Child</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH with Child</td>
<td>48%</td>
</tr>
</tbody>
</table>

Racial disparities in renter cost burden

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households</td>
<td>46%</td>
</tr>
<tr>
<td>Black Households</td>
<td>57%</td>
</tr>
</tbody>
</table>

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

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%)

ELI stands for "Extremely Low-Income," or households earning under $30,190 annually.

**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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**Cost burden** = when a household spends more than 30% of income on housing costs.

**Severe CB** = more than 50%.

**Low-income households** = earning under $35,000/yr.

**Affordable housing** is defined as housing that costs an owner or renter no more than 30% of household income. A unit is affordable and available if that unit is both affordable and vacant or is currently occupied by a household at the defined income threshold or below.