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

- White*: Homeowners: 13,065
  - 80% = $48,240
- BIPOC*: Homeowners: 795
  - 60% = $33,080

INEQUITABLE HOMEOWNERSHIP RATE

- White*: Homeowners: 13,065
- BIPOC*: Homeowners: 795

*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:
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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, 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

**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.

**Spotlight on Minnesota’s Children**

- **22%** or more than 1 out of every 5 children
- **10,522** Minnesota experiencing homelessness on one sampled night

**Evictions**

- **58%** 35%


**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.
2024 LEGISLATIVE DISTRICT PROFILES

District 1B
17,254 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,439 | 26% of all households
Median Renter Income: $30,777 annually
Median Rent: $798 per month

OWNER HOUSEHOLDS
12,815 | 74% of all households
Median Owner Income: $86,349 annually
Median Home Value: $180,900

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.

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford:

- median-priced home: $54,270
- 2-bedroom apartment: $31,920

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,145

78%

39%

BIPOC* Homeowners: 794

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000 children with families struggled with homelessness.

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

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

590,538 households in 2021

641,549 households in 2022

The impacts of cost burden are felt disproportionately.

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

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

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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- White Households: 46%
- Black Households: 57%

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

2,962 children with families struggled with homelessness.


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Total ELI renter households in Minnesota: 173,025

Those with no home options they can afford: 114,131 (67%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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

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

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

5,740 | 34% of all households
Median Renter Income: $40,733 annually
Median Rent: $929 per month

OWNER HOUSEHOLDS

11,035 | 66% of all households
Median Owner Income: $79,361 annually
Median Home Value: $199,100

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.

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

Registered Nurses
Truck Drivers
Nursing Assistants
Cashiers
Home Health Aides

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered Nurses</td>
<td>$59,730</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$37,160</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>$47,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$42,500</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>$39,200</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,184
69%

BIPOC* Homeowners: 1,894
51%

*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.

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= Median wage. From left: The region's ranked 1-5 most in-demand jobs.
Cost burden means facing the tough choice between paying for housing or other basic needs.

**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

<table>
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**The impacts of cost burden are felt disproportionately.**

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

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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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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.


Minnesotans experiencing homelessness on one sampled night: 10,522

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

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Total ELI renter households in Minnesota: 173,025

Those with no home options they can afford: 114,131 (67%)

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**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 (NLHIC), *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.
RENTERS in the DISTRICT

OWNER HOUSEHOLDS

2,896 | 18% of all households
Median Renter Income: $34,448 annually
Median Rent: $767 per month

13,043 | 82% of all households
Median Owner Income: $70,334 annually
Median Home Value: $195,900

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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

Registered Nurses
Truck Drivers
Nursing Assistants
Cashiers
Home Health Aides

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,627
88%

BIPOC* Homeowners: 2,528
62%

*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.

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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% increase from 2021 to 2022:
  - 2021: 590,538
  - 2022: 641,549

**Racial Disparities in Cost-Burdened Households with Children**
- White Households with Children: 16%
- Asian HH with Children: 21%
- Hispanic HH with Children: 34%
- Black HH with children: 48%

**Racial Disparities in Renter Cost Burden**
- White Households: 46%
- Black Households: 57%

**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.

**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%)

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**Spotlight on Minnesota’s Children**

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**2024 LEGISLATIVE DISTRICT PROFILES**

**District 3A**
19,652 Households

---

### RENTERS in the DISTRICT

**RENTER HOUSEHOLDS**
3,366 | 17% of all households

- Median Renter Income: **$34,610** annually
- Median Rent: **$732** per month

---

### OWNERS in the DISTRICT

**OWNER HOUSEHOLDS**
16,286 | 83% of all households

- Median Owner Income: **$72,566** annually
- Median Home Value: **$173,200**

---

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

- **Renters with Severe Cost Burden:** 635
- **Senior Renters:** 526

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

- **Salary needed to afford:** 
  - Median-priced home: **$51,960**
  - 2-bedroom apartment: **$29,280**

---

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White** Homeowners: 15,339
  - 84%
- **BIPOC** Homeowners: 1,051
  - 67%

*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.

---

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**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%**

- 590,538 2021
- 641,549 2022

**The impacts of cost burden are felt disproportionately.**

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

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**SPOTLIGHT ON MINNESOTA'S CHILDREN**

**ON ONE SAMPLED NIGHT IN MINNESOTA:**

- 2,962 children with families struggled with homelessness.

*2023 estimation. Children = under 18.*

**RACIAL DISPARITIES IN RENTER COST BURDEN**

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There are significant racial disparities in who owns a home in Minnesota.

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<table>
<thead>
<tr>
<th>Job Type</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$20K</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$40K</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$60K</td>
</tr>
<tr>
<td>Mental Health Counselors</td>
<td>$80K</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>$100K</td>
</tr>
<tr>
<td>Mental Health Counselors</td>
<td>$83,160</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$46,360</td>
</tr>
</tbody>
</table>

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

- $83,160
- $46,360

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White** Homeowners: 13,835
  - 85%
  - $96,602 annually
  - $277,200

- **BIPOC** Homeowners: 532
  - 69%
  - $71%

*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.

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CHILDREN LIVING IN COST-BURDENED HOMES

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

590,538
2021

641,549
2022

The impacts of cost burden are felt disproportionately.

RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

[Chart showing racial disparities]

RACIAL DISPARITIES IN RENTER COST BURDEN

[Chart showing racial disparities]

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

OWNER HOUSEHOLDS

7,296 | 43% of all households
Median Renter Income: $33,436 annually
Median Rent: $997 per month

9,548 | 57% of all households
Median Owner Income: $97,527 annually
Median Home Value: $230,500

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

Severe CB = more than 50%.

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.

INDEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,823
61%

BIPOC* Homeowners: 803
32%

Registered Nurses
Truck Drivers
Nursing Assistants
Cashiers
Home Health Aides

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

$180K
$160K
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= Median wage. From left: The region’s ranked 1-5 most in-demand jobs.

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Children living in cost-burdened homes:

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Racial disparities in cost-burdened households with children:

- **16%** White Households with Children
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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

3,411 | 20% of all households
Median Renter Income: $37,154 annually
Median Rent: $878 per month

13,268 | 80% of all households
Median Owner Income: $93,466 annually
Median Home Value: $273,700

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $82,110
- $35,120

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,767
81%

BIPOC* Homeowners: 563
58%

*White = non-Hispanic white | BIPOC = Black, Indigenous, and people of color.
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- **641,549** households 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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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

### MINNESOTA STATE-LEVEL HOUSING DATA

- **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.
RENTERS in the DISTRICT

**OWNER HOUSEHOLDS**
- 14,419 | 83% of all households
- Median Owner Income: **$72,233** annually
- Median Home Value: **$235,500**

**RENTER HOUSEHOLDS**
- 3,010 | 17% of all households
- Median Renter Income: **$36,570** annually
- Median Rent: **$826** per month

---

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

<table>
<thead>
<tr>
<th>Salary needed to afford:</th>
<th>median-priced home</th>
<th>2-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$70,650</td>
<td>$33,040</td>
</tr>
<tr>
<td>$160K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$140K</td>
<td></td>
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<tr>
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<tr>
<td>$100K</td>
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<tr>
<td>$80K</td>
<td></td>
<td></td>
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<tr>
<td>$60K</td>
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<tr>
<td>$40K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20K</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Registered Nurses: $70,650
- Truck Drivers: $33,040
- Nursing Assistants: $33,040
- Cashiers: $33,040
- Home Health Aides: $33,040

---

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White** Homeowners: 13,868, **84%**
- **BIPOC** Homeowners: 582, **58%**

*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.

---

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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%

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

The impacts of cost burden are felt disproportionately.

RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

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

RACIAL DISPARITIES IN RENTER COST BURDEN

- White Households: 46%
- Black Households: 57%

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.

SPOTLIGHT ON MINNESOTA’S CHILDREN

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

*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.

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
3,357 | 20% of all households
Median Renter Income: $33,917 annually
Median Rent: $745 per month

OWNER HOUSEHOLDS
13,662 | 80% of all households
Median Owner Income: $72,224 annually
Median Home Value: $178,900

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

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

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

Registered Nurses
Truck Drivers
Nursing Assistants
Cashiers
Home Health Aides

White* Homeowners: 12,995
82%
BIPOC* Homeowners: 855
51%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
<tr>
<td>2022</td>
<td>641,549</td>
</tr>
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</table>

The impacts of cost burden are felt disproportionately.

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

<table>
<thead>
<tr>
<th>Race</th>
<th>% of HH with Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>16%</td>
</tr>
<tr>
<td>Asian</td>
<td>21%</td>
</tr>
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<td>Hispanic</td>
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<td>Black</td>
<td>48%</td>
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**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%)

**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.

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**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.
RENTERS in the DISTRICT

3,569 | 19% of all households
Median Renter Income: **$33,470** annually
Median Rent: **$918** per month

OWNERS in the DISTRICT

14,872 | 81% of all households
Median Owner Income: **$74,071** annually
Median Home Value: **$246,000**

**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

- **Registered Nurses:** $140K
- **Truck Drivers:** $120K
- **Nursing Assistants:** $100K
- **Cashiers:** $80K
- **Home Health Aides:** $60K

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White* Homeowners:** 14,239
  - **81%**

- **BIPOC* Homeowners:** 701
  - **71%**

*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.

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

**MINNESOTA STATE-LEVEL HOUSING DATA**

**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.

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**RISE 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.

Minnesotans experiencing homelessness on one sampled night: **10,522**

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%)

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- **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.
RENTERS in the DISTRICT

OWNER HOUSEHOLDS

4,967 | 28% of all households
Median Renter Income: $37,058 annually
Median Rent: $885 per month

OWNER HOUSEHOLDS

12,628 | 72% of all households
Median Owner Income: $79,893 annually
Median Home Value: $236,500

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

Registered Nurses $140K
Truck Drivers $120K
Nursing Assistants $100K
Cashiers $80K
Home Health Aides $60K

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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,126

71% 83%

BIPOC* Homeowners: 547

*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.

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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 - 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
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- **48%** Black HH with Children

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**

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**AFFORDABLE HOUSING**

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
3,329  |  18% of all households
Median Renter Income: **$28,900** annually
Median Rent: **$747** per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
15,104  |  82% of all households
Median Owner Income: **$68,940** annually
Median Home Value: **$155,500**

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

<table>
<thead>
<tr>
<th>Median-Priced Home</th>
<th>2-Bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$46,650</td>
<td>$29,880</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeowners</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>83%</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>69%</td>
</tr>
</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.

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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** children, or 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

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

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

RACIAL DISPARITIES IN RENTER COST BURDEN

- White Households: 46%
- Black Households: 57%

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- 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.

SPOTLIGHT ON MINNESOTA’S CHILDREN

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

EVictions ARE INCREASING

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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

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$36,000</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$63,000</td>
</tr>
<tr>
<td>Mental Health Counselors</td>
<td>$38,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$24,000</td>
</tr>
<tr>
<td>Nursing Assistants</td>
<td>$45,000</td>
</tr>
</tbody>
</table>

### INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
<th>White* Homeowners: 14,410 (79%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BIPOC* Homeowners</td>
<td>472 (49%)</td>
</tr>
</tbody>
</table>

*White = non-Hispanic white | BIPOC = Black, Indigenous, and people of color.

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

- **Rise in cost-burdened households:**
  - 2021: 590,538
  - 2022: 641,549

The impacts of cost burden are felt disproportionately.

- **Racial disparities in cost-burdened households with children:**
  - White Households with Children: 16%
  - Asian HH with Children: 21%
  - Hispanic HH with Children: 34%
  - Black HH with children: 48%

- **Racial disparities in renter cost burden:**
  - White Households: 46%
  - Black Households: 57%

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%)

Affordable Housing Definition and Sources

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
8,205 | 43% of all households
Median Renter Income: $29,300 annually
Median Rent: $886 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
10,801 | 57% of all households
Median Owner Income: $76,372 annually
Median Home Value: $169,600

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

- $50,880
- $35,440

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,105
60%

BIPOC* Homeowners: 773
31%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

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

**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>
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<tbody>
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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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**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**

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households**
  - 46%

- **Black Households**
  - 57%

**IN-Demand jobs**


---

**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.

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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

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>White* Homeowners: 10,216</th>
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Cost burden: when a household spends more than 30% of income on housing costs.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

---

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

2022: 641,549

2021: 590,538

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**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**

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**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.


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**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%)

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

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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%
- 2021: 590,538
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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.
- Minnesotans experiencing homelessness on one sampled night: 10,522

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%)

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RACIAL DISPARITIES IN RENTER COST BURDEN

Affordable Housing Definition and Sources

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**2024 LEGISLATIVE DISTRICT PROFILES**

**District 9B**
17,517 Households

**RENTERS in the DISTRICT**

**OWNER HOUSEHOLDS**
14,977 | 85% of all households
Median Owner Income: **$81,375** annually
Median Home Value: **$260,100**

**RENTER HOUSEHOLDS**
2,540 | 15% of all households
Median Renter Income: **$38,133** annually
Median Rent: **$798** per month

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

Salary needed to afford:
- **median-priced home** / **2-bedroom apartment**
  - **$78,030**
  - **$31,920**

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White** Homeowners: 14,487
  - **86%**
- **BIPOC** Homeowners: 618
  - **73%**

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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.

**Cashiers**, **Home Health Aides**, **Truck Drivers**, **Registered Nurses**, **Nursing Assistants**, **Cashiers**, **Home Health Aides**

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.

Due to the small size of some districts, we have aggregated counts for BIPOC homeownership.
**Cost burden** means facing the tough choice between paying for housing or other basic needs.

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS
3,269 | 18% of all households
Median Renter Income: $31,868 annually
Median Rent: $825 per month

OWNER HOUSEHOLDS
14,591 | 82% of all households
Median Owner Income: $68,672 annually
Median Home Value: $218,300

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

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

The cost of housing is out of reach for many hard-working renters and homeowners.

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INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,958
83%

BIPOC* Homeowners: 705
60%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

- **281,000** children living in cost-burdened homes
- 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**

- White Households with Children: 16%
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Native HH counts were too small with too high a margin of error to include.

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- 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.

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**MINNESOTA STATE-LEVEL HOUSING DATA**

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

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<td>Home Health Aides</td>
<td>$40,108</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$65,610</td>
</tr>
<tr>
<td>Mental Health Counselors</td>
<td>$38,240</td>
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<tr>
<td>Retail Salespersons</td>
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Salary needed to afford: median-priced home / 2-bedroom apartment

- White* Homeowners: $12,290
- BIPOC* Homeowners: $834

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### RACIAL DISPARITIES IN RENTER COST BURDEN

- **46%** White Households
- **57%** Black Households

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

- **2,962** children with families struggled with homelessness.

### SPOTLIGHT ON MINNESOTA'S CHILDREN

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

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

### EVICTIONS ARE INCREASING

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

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

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

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### Affordable Housing Definition and Sources

*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.

- **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 (NLICH), *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.
RENTERS in the DISTRICT

RENTER HOUSEHOLDS
3,034 | 18% of all households
Median Renter Income: $32,478 annually
Median Rent: $867 per month

OWNER HOUSEHOLDS
13,573 | 82% of all households
Median Owner Income: $74,472 annually
Median Home Value: $208,600

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $180K
- $160K
- $140K
- $120K
- $100K
- $90K
- $80K
- $60K
- $40K
- $20K

Fast Food / Counter Workers
Home Health Aides
Cashiers
Retail Salespersons
Retail Sales Supervisors

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

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

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.

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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,951
BIPOC* Homeowners: 664

*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.

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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%

590,538 2021
641,549 2022

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 HH with Children</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH with Children</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH with Children</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH with children</td>
<td>48%</td>
</tr>
</tbody>
</table>

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

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>
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<td>57%</td>
</tr>
</tbody>
</table>

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.


Minnesotans experiencing homelessness on one sampled night: 10,522

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.

SPOTLIGHT ON MINNESOTA’S CHILDREN

EVICATIONS 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

*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.

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

<table>
<thead>
<tr>
<th>Salary Range (K)</th>
<th>Median Priced Home</th>
<th>2-bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$53,430</td>
<td>$31,560</td>
</tr>
<tr>
<td>$160K</td>
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</tr>
<tr>
<td>$140K</td>
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<tr>
<td>$120K</td>
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<tr>
<td>$100K</td>
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<tr>
<td>$80K</td>
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<tr>
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<td></td>
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<td></td>
</tr>
<tr>
<td>$20K</td>
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</tbody>
</table>

 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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,824
79%

BIPOC* Homeowners: 490
35%

*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.

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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%**

![Graph showing rise in cost-burdened households from 2021 to 2022](image)

**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.

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**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.

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,192 | 28% of all households
Median Renter Income: $40,091 annually
Median Rent: $838 per month

OWNER HOUSEHOLDS
13,667 | 72% of all households
Median Owner Income: $84,763 annually
Median Home Value: $257,500

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

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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

- White* Homeowners: 13,133
  - 74%
- BIPOC* Homeowners: 689
  - 51%

*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.

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

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

2,389 | 16% of all households
Median Renter Income: $38,625 annually
Median Rent: $873 per month

12,717 | 84% of all households
Median Owner Income: $97,493 annually
Median Home Value: $277,400

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

Fast Food / Counter Workers
Home Health Aides
Cashiers
Retail Salespersons
Retail Sales Supervisors

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,401
85%

BIPOC* Homeowners: 398
57%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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**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.

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- **Asian HH with Children**: 21%
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Native HH counts were too small with too high a margin of error to include.

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

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

- $140K
- $100K
- $80K
- $60K
- $40K
- $20K

**INEQUITABLE HOMEOWNERSHIP RATE**

- White* Homeowners: 10,729
- BIPOC* Homeowners: 535

*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.

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

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

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

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

<table>
<thead>
<tr>
<th>Salary Needed</th>
<th>Median-Wage Job 1</th>
<th>Median-Wage Job 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$69,630</td>
<td>$39,720</td>
</tr>
<tr>
<td>$160K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$140K</td>
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</tr>
<tr>
<td>$20K</td>
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</tr>
</tbody>
</table>

**Fast Food / Counter Workers**

**Home Health Aides**

**Cashiers**

**Retail Salespersons**

**Retail Sales Supervisors**

- **$69,630**
- **$39,720**

### INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeowners</th>
<th>White* Homeowners: 7,602</th>
<th>BIPOC* Homeowners: 1,128</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage</td>
<td>62%</td>
<td>23%</td>
</tr>
</tbody>
</table>

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS
8,254 | 48% of all households
Median Renter Income: $44,260 annually
Median Rent: $922 per month

OWNER HOUSEHOLDS
8,977 | 52% of all households
Median Owner Income: $77,666 annually
Median Home Value: $176,000

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Salary Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$52,800</td>
</tr>
<tr>
<td>$160K</td>
<td>$36,880</td>
</tr>
<tr>
<td>Fast Food / Counter Workers</td>
<td>$17,080</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>$22,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$20,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$24,000</td>
</tr>
<tr>
<td>Retail Sales Supervisors</td>
<td>$30,000</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Group</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>8,302</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>790</td>
</tr>
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60% White Homeowners
21% BIPOC Homeowners

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

281,000

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2021

590,538

2022

641,549

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,278 | 25% of all households
Median Renter Income: $34,653 annually
Median Rent: $718 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
12,877 | 75% of all households
Median Owner Income: $80,947 annually
Median Home Value: $162,200

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

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage: $48,660
- Median wage: $28,720

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,111
78%

BIPOC* Homeowners: 960
45%

*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:
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Gabriela.Norton@mhponline.org
mhponline.org/publications
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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**

- 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**

- 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.

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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**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
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Racial disparities in renter cost burden

- 46% White Households
- 57% Black Households

**EVictions are increasing**

Filing 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**

- **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.

**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**:

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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

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$32,440</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$32,440</td>
</tr>
<tr>
<td>Sub Teachers</td>
<td>$47,880</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$47,880</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$47,880</td>
</tr>
</tbody>
</table>

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

- White* Homeowners: 13,155
  - **81%**
- BIPOC* Homeowners: 881
  - **57%**

*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**: 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.

---

**Minnesotans without a roof over their heads**

**Racial disparities in renter cost burden**

- **White Households**: 46%
- **Black Households**: 57%

---

**Rise in cost-burdened households**: 9%

- **2021**: 590,538
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---

**Children living in cost-burdened homes**

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

---

**Spotlight on Minnesota’s children**

- **2,962** children with families struggled with homelessness.

---

**Homes for people with extremely low incomes (ELI) are scarce**

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**Affordable housing definition and sources**

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

**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

<table>
<thead>
<tr>
<th>Salary needed to afford:</th>
<th>Median-priced home</th>
<th>2-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$20K</td>
<td>$46,950</td>
<td>$31,920</td>
</tr>
<tr>
<td>$40K</td>
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<tr>
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<th>78%</th>
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<tr>
<td>BIPOC* Homeowners: 1,176</td>
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281,000
22% - or more than 1 out of every 5 children

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**The impacts of cost burden are felt disproportionately.**

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<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>White Households w/ Ch</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH w/ Children</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH w/ Children</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH w/ children</td>
<td>48%</td>
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**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.


**Minnesotans experiencing homelessness on one sampled night: 10,522**

**RENTSERS 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

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $64,440
- $31,920

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 11,299
- 80%
- BIPOC* Homeowners: 1,390
- 40%

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2022

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<thead>
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<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households with Children</td>
<td>16%</td>
</tr>
<tr>
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<td>21%</td>
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Salary needed to afford: median-priced home / 2-bedroom apartment

<table>
<thead>
<tr>
<th>Salary</th>
<th>Homeowners</th>
<th>Renters</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$67,440</td>
<td></td>
</tr>
<tr>
<td>$160K</td>
<td></td>
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</tr>
<tr>
<td>$140K</td>
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</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Group</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>12,383</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>567</td>
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</table>

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MINNESOTA STATE-LEVEL HOUSING DATA

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RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

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2024 LEGISLATIVE DISTRICT PROFILES

District 17B
16,088 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
2,575 | 16% of all households
Median Renter Income: **$45,712** annually
Median Rent: **$920** per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,513 | 84% of all households
Median Owner Income: **$96,575** annually
Median Home Value: **$271,700**

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**
- **Retail Salespersons**
- **Sub Teachers**
- **Truck Drivers**
- **Cashiers**

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

**INEQUITABLE HOMEOWNERSHIP RATE**

White* Homeowners: 12,872
85%

BIPOC* Homeowners: 857
62%

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## District 18A

### 2024 LEGISLATIVE DISTRICT PROFILES

**16,058 Households**

### Renters in the District

- **RENTER HOUSEHOLDS**
  - 4,166 | 26% of all households
  - Median Renter Income: **$45,808** annually
  - Median Rent: **$931** per month

### Owners in the District

- **OWNER HOUSEHOLDS**
  - 11,892 | 74% of all households
  - Median Owner Income: **$96,529** annually
  - Median Home Value: **$244,700**

---

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

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<tbody>
<tr>
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<td>$73,410</td>
<td>$37,240</td>
</tr>
<tr>
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<td></td>
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### Inequitable Homeownership Rate

- **White** Homeowners: 11,179
  - **76%**

- **BIPOC** Homeowners: 934
  - **53%**

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Due to the small size of some districts, we have aggregated counts for BIPOC homeownership.

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

**Children Living in Cost-Burdened Homes**

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

**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

**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**

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**Affordable Housing Definition and Sources**

*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.

**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.
RENTERS in the DISTRICT

RENTER HOUSEHOLDS
8,552 | 51% of all households
Median Renter Income: $38,996 annually
Median Rent: $1,020 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
8,206 | 49% of all households
Median Owner Income: $87,994 annually
Median Home Value: $236,700

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

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

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

Home Health Aides  Cashiers
Retail Salespersons  Sub Teachers  Truck Drivers  Cashiers

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 7,567
52%

BIPOC* Homeowners: 779
30%

*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.

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For research inquiries:
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**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>
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<th>Households with Children</th>
</tr>
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<tbody>
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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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**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.


---

**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.

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,044 | 25% of all households
Median Renter Income: $33,172 annually
Median Rent: $1,017 per month

OWNER HOUSEHOLDS
12,146 | 75% of all households
Median Owner Income: $87,083 annually
Median Home Value: $236,700

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 Sales Supervisors
Laborers & Movers
Truck Drivers

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,198
81%

BIPOC* Homeowners: 1,398
43%

*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.

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CHILDREN LIVING IN COST-BURDENED HOMES

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

590,538 2021
641,549 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

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SPOTLIGHT ON MINNESOTA'S CHILDREN

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

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|

$63,390 | $36,560

INEQUITABLE HOMEOWNERSHIP RATE

| White* Homeowners: 12,007 | 79%
| BIPOC* Homeowners: 1,406 | 55%

*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.

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Cost burden means facing the tough choice between paying for housing or other basic needs. Cost burden is when a household spends more than 30% of income on housing costs. Severe cost burden is more than 50%.

Low-income households earning under $35,000 per year.

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.

**MINNESOTA STATE-LEVEL HOUSING DATA**

**CHILDMN ENAIS LIVING IN COST-BURDENED HOMES**

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

**RISE IN COST-BURDENED HOUSEHOLDS:**

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

The impacts of cost burden are felt disproportionately.

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

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

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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- White Households: 46%
- Black Households: 57%

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%)

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

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

- 10,522 Minnesotans experiencing homelessness on one sampled night.

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

*Rental housing for people with extremely low incomes (ELI) are scarce.*

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

- White* Homeowners: 13,134
  - $73,740
- BIPOC* Homeowners: 928
  - $36,760

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 13,134
  - 79%
- BIPOC* Homeowners: 928
  - 55%

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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

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**

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

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**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households:** 46%
- **Black Households:** 57%

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**AFFORDABLE HOUSING DEFINITION AND SOURCES**

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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

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$81,510</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$31,960</td>
</tr>
<tr>
<td>Retail Sales Supervisors</td>
<td>$180K</td>
</tr>
<tr>
<td>Laborers &amp; Movers</td>
<td>$160K</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$140K</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeowners</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>85%</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>61%</td>
</tr>
</tbody>
</table>

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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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**
- 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>
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<td>48%</td>
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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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<td>57%</td>
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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.


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

- Total ELI renter households in Minnesota: **173,025**
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**Affordable Housing Definition and Sources**

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RENTERS in the DISTRICT

3,414 | 19% of all households
Median Renter Income: $39,345 annually
Median Rent: $697 per month

OWNER HOUSEHOLDS

14,131 | 81% of all households
Median Owner Income: $77,641 annually
Median Home Value: $154,000

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
$46,200 / $27,880

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,365
82%

BIPOC* Homeowners: 959
65%

*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.

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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

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RACIAL DISPARITIES IN RENTER COST BURDEN

White Households
46%

Black Households
57%

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Minnesotans experiencing homelessness on one sampled night: 10,522

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$180K / $43,890
$160K / $32,160
$140K / $20,000
$120K / $12,500
$100K / $10,000
$80K / $8,000
$60K / $6,000
$40K / $4,000
$20K / $2,000

Inequitable Homeownership Rate

White* Homeowners: 10,470
81%

BIPOC* Homeowners: 2,769
57%

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= Median wage. From left: The region's ranked 1-5 most in-demand jobs.
MINNESOTA STATE-LEVEL HOUSING DATA

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

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21%
34%
48%

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Asian HH with Children
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White Households
Black Households

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage: $49,260
- Median rent: $30,600

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,996
78%

BIPOC* Homeowners: 1,042
59%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

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

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

*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.

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

- Median Home: $84,990
- Median 2-bedroom apartment: $37,080

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,966
85%

BIPOC* Homeowners: 847
57%

*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

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590,538 2021
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Native HH counts were too small with too high a margin of error to include.

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Black Households
57%

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Total ELI renter households in Minnesota: 173,025

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

SPOTLIGHT ON MINNESOTA'S CHILDREN

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

On one sampled night in Minnesota:

Minnesotans experiencing homelessness on one sampled night: 10,522

2023 estimation.

RACIAL DISPARITIES IN RENTER COST BURDEN

White Households
46%

Black Households
57%

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**2024 LEGISLATIVE DISTRICT PROFILES**

**District 23A**

17,705 Households

## RENTERS in the DISTRICT

**RENTER HOUSEHOLDS**

3,597 | 20% of all households

Median Renter Income: $37,691 annually

Median Rent: $794 per month

## OWNER HOUSEHOLDS

14,108 | 80% of all households

Median Owner Income: $73,800 annually

Median Home Value: $149,100

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

- **Renters**: 1,358
- **Renters with Severe Cost Burden**: 581
- **Senior Renters**: 417

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

## The cost of housing is out of reach for many hard-working renters and homeowners.

- **Owners**: 2,429
- **Low-Income Owners**: 1,402
- **Senior Owners**: 919

Severe CB = more than 50%. | Low-income = households earning under $35,000/yr.

## THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

<table>
<thead>
<tr>
<th>Salary needed to afford: median-priced home / 2-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$180K</strong></td>
</tr>
</tbody>
</table>

- **Home Health Aides**: $44,730
- **Registered Nurses**: $31,760

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

## INEQUITABLE HOMEOWNERSHIP RATE

- **White** Homeowners: 13,156
  - 82%

- **BIPOC** Homeowners: 1,285
  - 58%

*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.

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CHILDREN LIVING IN COST-BURDENED HOMES

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

590,538 2021
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The impacts of cost burden are felt disproportionately.

RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

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RACIAL DISPARITIES IN RENTER COST BURDEN

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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.


Minnesotans experiencing homelessness on one sampled night: 10,522

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

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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: Median wage
- $160K: Home Health Aides
- $140K: Registered Nurses
- $120K: Retail Sales Supervisors
- $100K: Laborers & Movers
- $80K: Truck Drivers
- $60K: Registered Nurses
- $40K: Home Health Aides
- $20K: Truck Drivers

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,995
81%

BIPOC* Homeowners: 2,308
60%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000 children live in homes where they spend more than 30% of their income on housing. 22% - or more than 1 out of every 5 children.

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

- **2021:** 590,538 households
- **2022:** 641,549 households

**The impacts of cost burden are felt disproportionately.**

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

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

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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households:** 46%
- **Black Households:** 57%

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Minnesotans experiencing homelessness on one sampled night: **10,522**

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

Children living in cost-burdened homes:

- **Black HH with children:** 21%
- **Hispanic HH with Children:** 34%
- **White Households with Children:** 48%

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

**AFFORDABLE HOUSING DEFINITION AND SOURCES**

*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.

**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.
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

<table>
<thead>
<tr>
<th>Job Type</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$82,110</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$46,680</td>
</tr>
<tr>
<td>Retail Sales Supervisors</td>
<td>$30,000</td>
</tr>
<tr>
<td>Laborers &amp; Movers</td>
<td>$25,000</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>Homeowners</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>85%</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>48%</td>
</tr>
</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.

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**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%** increase from 2021 to 2022

**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

**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.

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

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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

- **White** Homeowners: 10,945
  - Median Wage: $84,810
- **BIPOC** Homeowners: 2,058
  - Median Wage: $55,160

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Median Wage</th>
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<tbody>
<tr>
<td>Home Health Aides</td>
<td>$30,000</td>
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<tr>
<td>Retail Sales Supervisors</td>
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</tr>
<tr>
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<td>$70,000</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$80,000</td>
</tr>
</tbody>
</table>

Inequitable Homeownership Rate

- **White** Homeowners: 10,945 (80%)
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*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.

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**Children living in cost-burdened homes**
- 281,000 children (22% - or more than 1 out of every 5 children)

**Rise in cost-burdened households**
- 2021: 590,538
- 2022: 641,549

**Racial disparities in cost-burdened households with children**
- White Households with Children: 16%
- Asian HH with Children: 21%
- Hispanic HH with Children: 34%
- Black HH with children: 48%

**Racial disparities in renter cost burden**
- White Households: 46%
- Black Households: 57%

**Throughout the state, there are Minnesotans without a roof over their heads.**
- 2,962 children with families struggled with homelessness.

**Renters have few housing options available, and face instability even if they do find a home.**
- Total ELI renter households in Minnesota: 173,025
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**Spotlight on Minnesota’s children**
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### Too many Minnesotans are cost burdened—paying more than they can afford for housing.

- **Renters**: 1,911
- **Renters with Severe Cost Burden**: 679
- **Senior Renters**: 435

### The cost of housing is out of reach for many hard-working renters and homeowners.

- **Owners**: 1,790
- **Low-Income Owners**: 683
- **Senior Owners**: 650

### The Wages of High-Demand Jobs Fall Short

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Wage Needed to Afford</th>
<th>Median Wage Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laborers &amp; Movers</td>
<td>$52,040</td>
<td>$33,000</td>
</tr>
<tr>
<td>Truck Drivers</td>
<td>$60,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$78,000</td>
<td>$70,000</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>$101,190</td>
<td>$80,000</td>
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</table>

### Inequitable Homeownership Rate

- **White* Homeowners**: 9,851 (78%)
- **BIPOC* Homeowners**: 1,837 (53%)

*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 are in cost-burdened homes.
- 22% - or more than 1 out of every 5 children

### Racial Disparities in Cost-Burdened Households with Children

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

### Rise in Cost-Burdened Households

- **9%**
- 2021: 590,538
- 2022: 641,549

### Racial Disparities in Renter Cost Burden

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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

- **173,025** Total ELI renter households in Minnesota.

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.

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- **Homelessness**: Wilder Research Center, 2023 Minnesota Homeless Study
- **ELI Units and Renters**: National Low Income Housing Coalition (NLIHC), *The Gap* 2024
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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: $68,130
- 2-bedroom apartment: $42,520

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,781  
63%

BIPOC* Homeowners: 1,549  
33%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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**MINNESOTA STATE-LEVEL HOUSING DATA**

**CHILDREN LIVING IN COST-BURDENED HOMES**

<table>
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<tr>
<td>22%</td>
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22% - or more than 1 out of every 5 children

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

- **2021**: 590,538
- **2022**: 641,549

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

Total ELI renter households in Minnesota: **173,025**

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

**Racial Disparities in Renter Cost Burden**

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<tr>
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**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.


**Minnesotans experiencing homelessness on one sampled night: 10,522**

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

**Affordable Housing Definition and Sources**

*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.

**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.
RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,933 | 34% of all households
Median Renter Income: $32,435 annually
Median Rent: $800 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
11,490 | 66% of all households
Median Owner Income: $84,160 annually
Median Home Value: $196,700

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 Sales Supervisors
Laborers & Movers
Truck Drivers

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,169

69%

BIPOC* Homeowners: 412

28%

*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:
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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% of children) live in cost-burdened homes.

Rise in Cost-Burdened Households:
- 2021: 590,538 households
- 2022: 641,549 households

Racial Disparities in Cost-Burdened Households with Children:
- White Households with Children: 16%
- Asian HH with Children: 21%
- Hispanic HH with Children: 34%
- Black HH with children: 48%

Racial Disparities in Renter Cost Burden:
- White Households: 46%
- Black Households: 57%

Throughout the State, There are Minnesotans without a Roof over their Heads:

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%)

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

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

Minnesotans experiencing homelessness on one sampled night: 10,522

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

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- 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.

**2024 LEGISLATIVE DISTRICT PROFILES**

**District 26B**

17,554 Households

### RENTERS in the DISTRICT

**RENTER HOUSEHOLDS**
3,029 | 17% of all households

Median Renter Income: **$38,313** annually

Median Rent: **$805** per month

### OWNERS in the DISTRICT

**OWNER HOUSEHOLDS**
14,525 | 83% of all households

Median Owner Income: **$82,202** annually

Median Home Value: **$208,100**

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

- **Renters**: 1,032
- **Renters with Severe Cost Burden**: 460
- **Senior Renters**: 374

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

### The cost of housing is out of reach for many hard-working renters and homeowners.

### Inequitable Homeownership Rate

- **White* Homeowners**: 14,204 (84%)
- **BIPOC* Homeowners**: 377 (50%)

*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.

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

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

- **Home Health Aides**: $20K
- **Registered Nurses**: $32,200
- **Retail Sales Supervisors**: $62,430
- **Laborers & Movers**: $40K
- **Truck Drivers**: $80K

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

### CONTACT US

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**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%**

<table>
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**The impacts of cost burden are felt disproportionately.**

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

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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

2,962 children with families struggled with homelessness.


Minnesotans experiencing homelessness on one sampled night: 10,522

**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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

Cost burden = when a household spends more than 30% of income on housing costs. | Severe CB = more than 50%.

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

**AFFORDABLE HOUSING DEFINITION AND SOURCES**

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

|$180K | $93,120 |
|$160K | $46,720 |
|$140K |
|$120K |
|$100K |
|$80K |
|$60K |
|$40K |
|$20K |

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

REENERS in the DISTRICT

OWNER HOUSEHOLDS

1,257 | 9% of all households
Median Renter Income: $55,450 annually
Median Rent: $1,168 per month

OWNER HOUSEHOLDS

13,500 | 91% of all households
Median Owner Income: $112,010 annually
Median Home Value: $310,400

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

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

<table>
<thead>
<tr>
<th>Salary</th>
<th>Median-priced Home</th>
<th>2-bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$85,650</td>
<td>$42,920</td>
</tr>
<tr>
<td>$160K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$140K</td>
<td></td>
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<tr>
<td>$120K</td>
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<tr>
<td>$100K</td>
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<td>$80K</td>
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<tr>
<td>$60K</td>
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<tr>
<td>$40K</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20K</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fast Food / Counter Workers</td>
<td>$85,650</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>$42,920</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$35,720</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$29,640</td>
</tr>
<tr>
<td>Retail Sales Supervisors</td>
<td>$26,200</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Race</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>12,601</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>774</td>
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281,000

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

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The impacts of cost burden are felt disproportionately.

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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.

The Wages of High-Demand Jobs Fall Short

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

- $78,840
- $46,360

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 12,600
  - 84%
- BIPOC* Homeowners: 854
  - 70%

*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.

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

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Total ELI renter households in Minnesota: 173,025

Those with no home options they can afford: 114,131 (67%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

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Racial disparities in renter cost burden:

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**2024 LEGISLATIVE DISTRICT PROFILES**

**District 28B**

15,646 Households

---

**RENTERS in the DISTRICT**

**RENTER HOUSEHOLDS**

1,896 | 12% of all households

Median Renter Income: **$52,574** annually

Median Rent: **$1,126** per month

---

**OWNERS in the DISTRICT**

**OWNER HOUSEHOLDS**

13,750 | 88% of all households

Median Owner Income: **$109,580** annually

Median Home Value: **$308,200**

---

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

Renters: 873

Renters with Severe Cost Burden: 443

Senior Renters: 507

---

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---

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

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

Fast Food / Counter Workers: **$92,460**

Home Health Aides: **$45,040**

Cashiers: Median wage.

Retail Salespersons: Median wage.

Retail Sales Supervisors: Median wage.

---

**INEQUITABLE HOMEOWNERSHIP RATE**

White* Homeowners: **13,176**

BIPOC* Homeowners: **680**

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- **281,000**
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- **590,538** 2021
- **641,549** 2022

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- $60K
- $40K
- $20K

- Fast Food / Counter Workers
- Home Health Aides
- Cashiers
- Retail Salespersons
- Retail Sales Supervisors

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,985

86%

51%

BIPOC* Homeowners: 546

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- 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

**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.

Minnesotans experiencing homelessness on one sampled night: 10,522

**Affordable Housing Definition and Sources**

*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.

RENTERS in the DISTRICT

OWNER HOUSEHOLDS

3,813 | 23% of all households
Median Renter Income: $51,114 annually
Median Rent: $1,136 per month

OWNER HOUSEHOLDS

12,447 | 77% of all households
Median Owner Income: $102,065 annually
Median Home Value: $284,800

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

Fast Food / Counter Workers
Home Health Aides
Cashiers
Retail Salespersons
Retail Sales Supervisors

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,542

77%

69%

BIPOC* Homeowners: 1,111

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

**RISE IN COST-BURDENED HOUSEHOLDS:**

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

The impacts of cost burden are felt disproportionately.

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

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

**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%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**ON ONE SAMPLED NIGHT IN MINNESOTA:**

- **2,962** children with families struggled with homelessness.


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

**MINNESOTA STATE-LEVEL HOUSING DATA**


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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

1,644 | 11% of all households
Median Renter Income: $82,813 annually
Median Rent: $1,245 per month

13,036 | 89% of all households
Median Owner Income: $127,124 annually
Median Home Value: $345,900

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

Fast Food / Counter Workers
Home Health Aides
Cashiers
Retail Salespersons
Retail Sales Supervisors

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,886

88%

96%

BIPOC* Homeowners: 1,155

*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.

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
- $99,510
- $51,280

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,067
- 85%

BIPOC* Homeowners: 998
- 69%

*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.

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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 are living in cost-burdened homes.
- 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
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#### 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.

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#### 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

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### Affordable Housing Definition and Sources

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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

<table>
<thead>
<tr>
<th>Salary Needed to Afford</th>
<th>District 31A</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$101,340</td>
</tr>
<tr>
<td>$160K</td>
<td>$69,040</td>
</tr>
<tr>
<td>$140K</td>
<td>$50,000</td>
</tr>
<tr>
<td>$120K</td>
<td>$35,000</td>
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<td>$80K</td>
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<tr>
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</tr>
<tr>
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</tr>
<tr>
<td>$20K</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

- **White* Homeowners:** 12,186 (87%)
- **BIPOC* Homeowners:** 1,216 (82%)

*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.

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**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%

- **590,538** in 2021
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### Spotlight on Minnesota’s Children

**Children living in cost-burdened homes:**

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

### Affordable Housing Definition and Sources

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

685 | 5% of all households
Median Renter Income: $63,671 annually
Median Rent: $1,485 per month

14,511 | 95% of all households
Median Owner Income: $117,133 annually
Median Home Value: $358,700

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.

INEQUitable HOMEOWNERSHIP RATE

White* Homeowners: 13,801
96%

BIPOC* Homeowners: 825
93%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
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<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
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**HOMES FOR PEOPLE WITH EXTREMELY LOW INCOMES (ELI) ARE SCARCE**

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- Those with no home options they can afford: **114,131** (67%)

**SPOTLIGHT ON MINNESOTA'S CHILDREN**

- **2,962** children with families struggled with homelessness.

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

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

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**RACIAL DISPARITIES IN RENTER COST BURDEN**

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Racial disparities in renter cost burden

- White Households: 46%
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Minnesotans experiencing homelessness on one sampled night: **10,522**

Cost burden = when a household spends more than 30% of income on housing costs. Severe CB = more than 50%.

**AFFORDABLE HOUSING DEFINITION AND SOURCES**

- 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.

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2024 LEGISLATIVE DISTRICT PROFILES

District 32A
14,813 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
1,753 | 12% of all households
Median Renter Income: $65,838 annually
Median Rent: $1,545 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,060 | 88% of all households
Median Owner Income: $115,948 annually
Median Home Value: $353,500

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

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

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
$106,050 / $61,800

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,239
89%

BIPOC* Homeowners: 1,981
82%

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

**RISE IN COST-BURDENED HOUSEHOLDS: 9%**
- 590,538 households in 2021
- 641,549 households in 2022

The impacts of cost burden are felt disproportionately.

**RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN**
- 16% White Households with Children
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**RACIAL DISPARITIES IN RENTER COST BURDEN**
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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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### District 32B

**16,063 Households**

#### Renters in the District

- **2,683** Renters (17% of all households)
- Median Renter Income: $61,629 annually
- Median Rent: $1,593 per month

#### Owners in the District

- **13,380** Owners (83% of all households)
- Median Owner Income: $106,062 annually
- Median Home Value: $292,000

#### The Wages of High-Demand Jobs Fall Short

<table>
<thead>
<tr>
<th>Job Type</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashiers</td>
<td>$87,600</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$63,720</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$85,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$80,000</td>
</tr>
<tr>
<td>Home Health Aides</td>
<td>$65,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

**Salary needed to afford:**
- Median-priced home: $87,600
- 2-bedroom apartment: $63,720

#### Inequitable Homeownership Rate

- **White** Homeowners: 11,536 (85%)
- **BIPOC** Homeowners: 2,112 (76%)

*White = non-Hispanic white | BIPOC = Black, Indigenous, and people of color.

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- 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

*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.

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

- Median Renter Income: $51,815 annually
- Median Rent: $1,405 per month

- Median Owner Income: $120,346 annually
- Median Home Value: $405,600

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 11,739 (77%)
- BIPOC* Homeowners: 937 (67%)

*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.

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

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

- **590,538** (2021)
- **641,549** (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.

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.

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**2023 estimation. Children = under 18.**

**RACIAL DISPARITIES IN RENTER COST BURDEN**

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**AFFORDABLE HOUSING DEFINITION AND SOURCES**

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

1,549 | 10% of all households
Median Renter Income: $49,894 annually
Median Rent: $1,408 per month

OWNER HOUSEHOLDS

13,603 | 90% of all households
Median Owner Income: $132,978 annually
Median Home Value: $366,500

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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
$109,950 / $56,320

INÉQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,362
90%

BIPOC* Homeowners: 1,302
85%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

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- 2022: 641,549

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
1,881 | 14% of all households
Median Renter Income: $71,189 annually
Median Rent: $1,957 per month

OWNER HOUSEHOLDS
11,659 | 86% of all households
Median Owner Income: $118,980 annually
Median Home Value: $312,700

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

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.

Severe Cost Burden:

- Renters: 68%
- Renters with Severe Cost Burden: 27%
- Senior Renters: 50%

Owner Homeownership:

- Owners: 16%
- Low-Income Owners: 77%
- Senior Owners: 20%

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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

- Median Owner Income: $118,980
- Median Home Value: $312,700

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 8,037
  91%

- BIPOC* Homeowners: 3,733
  77%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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**Children Living in Cost-Burdened Homes**

- **281,000** children living in cost-burdened homes
- 22% - or more than 1 out of every 5 children

**Rise in Cost-Burdened Households**

- **9%** increase in cost-burdened households
- 2021: 590,538
- 2022: 641,549

**Racial Disparities in Cost-Burdened Households with Children**

- White Households with Children: 16%
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**Racial Disparities in Renter Cost Burden**

- White Households: 46%
- Black Households: 57%

**Throughout the State, There Are Minnesotans Without a Roof Over Their Heads**

- **2,962** children with families struggled with homelessness
- 2023 estimation. Children = under 18

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**

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- Those with no home options they can afford: **114,131** (67%)

**Evictions Are Increasing**

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**Spotlight on Minnesota’s Children**

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**Cost burden** refers to households spending more than 30% of income on housing costs.

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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
- Median wage: $140K

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,800
- 69%

BIPOC* Homeowners: 1,275
- 46%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000 children, or 22% - or more than 1 out of every 5 children, live in cost-burdened homes.

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

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

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

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- Hispanic HH with Children: 34%
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Native HH counts were too small with too high a margin of error to include.

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- White Households: 46%
- Black Households: 57%

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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

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

**FIND MORE:**

2024 LEGISLATIVE DISTRICT PROFILES

District 35B
16,357 Households

RENTERS in the DISTRICT

OWNER HOUSEHOLDS

3,384 | 21% of all households
Median Renter Income: $55,513 annually
Median Rent: $1,372 per month

RENTER HOUSEHOLDS

12,973 | 79% of all households
Median Owner Income: $97,717 annually
Median Home Value: $278,700

OWNERS in the DISTRICT

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

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$140K / $140K
$120K / $120K
$100K / $100K
$180K / $180K
$160K / $160K
$80K / $80K
$60K / $60K
$40K / $40K
$20K / $20K

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,130
82%

BIPOC* Homeowners: 2,037
67%

*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.

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CHILDREN LIVING IN COST-BURDENED HOMES

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

590,538 2021
641,549 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
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57% Black Households

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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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,063

91%

BIPOC* Homeowners: 866

90%

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,843 | 27% of all households
Median Renter Income: $50,414 annually
Median Rent: $1,400 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,057 | 73% of all households
Median Owner Income: $104,048 annually
Median Home Value: $309,200

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

<table>
<thead>
<tr>
<th>Salary Needed ($)</th>
<th>Complete Job</th>
<th>Home Health Aides</th>
<th>Registered Nurses</th>
<th>Retail Salespersons</th>
<th>Cashiers</th>
<th>Customer Service</th>
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</tbody>
</table>

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
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<tbody>
<tr>
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RENTERS in the DISTRICT

OWNER HOUSEHOLDS
2,046 | 13% of all households
Median Renter Income: $68,646 annually
Median Rent: $1,714 per month

OWNER HOUSEHOLDS
13,388 | 87% of all households
Median Owner Income: $162,740 annually
Median Home Value: $477,700

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,083
89%

BIPOC* Homeowners: 1,332
68%

*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.

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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
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

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

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.

Minnesotans experiencing homelessness on one sampled night: 10,522

SPOTLIGHT ON MINNESOTA'S CHILDREN

Cost burden=when a household spends more than 30% of income on housing costs. Severe CB=more than 50%.

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

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

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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.

The Wages of High-Demand Jobs Fall Short

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

$104,400 $68,480

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,498
87%

BIPOC* Homeowners: 1,451
61%

*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.

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

**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%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

- 2,962 children with families struggled with homelessness.


**ENTIRE STATE**

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

- Minnesotans experiencing homelessness on one sampled night: 10,522

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- 46% White Households
- 57% Black Households

**EVICATIONS ARE INCREASING**

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**Affordable Housing Definition and Sources**

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**2024 LEGISLATIVE DISTRICT PROFILES**

**District 38A**
15,856 Households

**RENTERS in the DISTRICT**

- **RENTER HOUSEHOLDS**
  - 7,043 | 44% of all households
  - Median Renter Income: **$45,076** annually
  - Median Rent: **$1,223** per month

**OWNERS in the DISTRICT**

- **OWNER HOUSEHOLDS**
  - 8,813 | 56% of all households
  - Median Owner Income: **$94,294** annually
  - Median Home Value: **$267,300**

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**

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$20K</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$40K</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$60K</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$80,190</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$48,920</td>
</tr>
</tbody>
</table>

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

- **White** Homeowners: 5,251
  - 74%

- **BIPOC** Homeowners: 3,877
  - 42%

*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.

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**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

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

281,000

### 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

- **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.

### 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

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- **Cost burden**: U.S. Census Bureau, American Community Survey 2022, 5-year estimates
- **Evolutions**: 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.
RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,450 | 37% of all households
Median Renter Income: $51,304 annually
Median Rent: $1,216 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
9,084 | 63% of all households
Median Owner Income: $81,963 annually
Median Home Value: $243,500

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.

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

<table>
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<td>Customer Service</td>
<td>$85K</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 5,506

79%

BIPOC* Homeowners: 4,111

48%

*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.

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**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%**

- **590,538** (2021)
- **641,549** (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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **46%** White Households
- **57%** Black Households

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.


**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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.

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $75,870
- $49,080

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,182

- 71%

BIPOC* Homeowners: 3,146

- 52%

*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.

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**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

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**RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN**
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2024 LEGISLATIVE DISTRICT PROFILES

District 39B
17,095 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
6,783 | 40% of all households
Median Renter Income: $45,756 annually
Median Rent: $1,225 per month

OWNER HOUSEHOLDS
10,312 | 60% of all households
Median Owner Income: $101,698 annually
Median Home Value: $285,300

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

- Median wage: $85,590
- Median wage: $49,000

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,527
70%

BIPOC* Homeowners: 2,159
39%

*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.

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**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 children are living in cost-burdened homes.
- 22% - or more than 1 out of every 5 children

### RISE IN COST-BURDENED HOUSEHOLDS: 9%
- 2021: 590,538
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### RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN
- White Households with Children: 16%
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- Black Households: 57%

### SPOTLIGHT ON MINNESOTA’S CHILDREN

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

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

- $102,270
- $51,680

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 11,147
  - 84%
- BIPOC* Homeowners: 1,995
  - 60%

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2021

590,538

2022

641,549

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RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
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</tr>
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MINNESOTA STATE-LEVEL HOUSING DATA

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,347 | 30% of all households
Median Renter Income: $56,008 annually
Median Rent: $1,334 per month

OWNER HOUSEHOLDS
12,708 | 70% of all households
Median Owner Income: $107,747 annually
Median Home Value: $317,800

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.

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Salary needed to afford: median-priced home / 2-bedroom apartment
$140K / $140K
$120K / $120K
$100K / $100K
$180K / $180K
$160K / $160K
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$40K / $40K
$20K / $20K

Home Health Aides
Registered Nurses
Retail Salespersons
Cashiers
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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

1,162 | 8% of all households
Median Renter Income: $83,274 annually
Median Rent: $1,808 per month

13,888 | 92% of all households
Median Owner Income: $143,487 annually
Median Home Value: $471,000

Due to the small size of some districts, we have aggregated counts for BIPOC homeowners.

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.

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

$141,300

$72,320

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,472
93%

BIPOC* Homeowners: 1,644
89%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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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

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**

- 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**

Filing 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%.

*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.

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

$89,940
$48,400

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,673
80%

BIPOC* Homeowners: 1,297
69%

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

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

- **590,538** (2021)
- **641,549** (2022)

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### 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.

- **Minnesotans experiencing homelessness on one sampled night:** **10,522**

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

- Total ELI renter households in Minnesota: **173,025**
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### Affordable Housing Definition and Sources

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- **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.
2024 LEGISLATIVE DISTRICT PROFILES

District 42A
15,823 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
2,304 | 15% of all households
Median Renter Income: $79,536 annually
Median Rent: $1,615 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,519 | 85% of all households
Median Owner Income: $171,373 annually
Median Home Value: $492,300

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

<table>
<thead>
<tr>
<th>Job Category</th>
<th>Median Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Salespersons</td>
<td>$147,690</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$86,600</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$64,600</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Race/Group</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White* Homeowners</td>
<td>10,691</td>
</tr>
<tr>
<td>BIPOC* Homeowners</td>
<td>3,028</td>
</tr>
</tbody>
</table>

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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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%

590,538 2021

641,549 2022

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 with Children</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH with Children</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH with Children</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH with children</td>
<td>48%</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.


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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

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage: $140,000
- Median rent: $1,642

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 10,675 (74%)
- BIPOC* Homeowners: 1,755 (51%)

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**MINNESOTA STATE-LEVEL HOUSING DATA**

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- **590,538** (2021)
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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**RACIAL DISPARITIES IN RENTER COST BURDEN**

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

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**Cost burden:** U.S. Census Bureau, American Community Survey 2022, 5-year estimates | **Eviictions:** 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.
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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

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Wage</th>
<th>Salary Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$90,560</td>
<td>$180K</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$82,860</td>
<td>$150K</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$50,520</td>
<td>$120K</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$42,850</td>
<td>$100K</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$30,800</td>
<td>$80K</td>
</tr>
</tbody>
</table>

THE MEANING OF HOMEOWNERSHIP RATE

White* Homeowners: 9,431

73%

BIPOC* Homeowners: 1,837

37%

*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.

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- 281,000 children
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**ON ONE SAMPLED NIGHT IN MINNESOTA:**
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**SPOTLIGHT ON MINNESOTA’S CHILDREN**
- Children = under 18

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2024 LEGISLATIVE DISTRICT PROFILES

District 43B
18,615 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,899 | 32% of all households
Median Renter Income: $55,478 annually
Median Rent: $1,521 per month

OWNER HOUSEHOLDS
12,716 | 68% of all households
Median Owner Income: $113,282 annually
Median Home Value: $328,000

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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,161
72%

BIPOC* Homeowners: 1,823
52%

*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.

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**MINNESOTA STATE-LEVEL HOUSING DATA**

**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.**

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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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

- Median wage: $148,352
- Median rent: $1,313

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,405

- 73%

BIPOC* Homeowners: 2,422

- 48%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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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

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

Racial Disparities in Renter Cost Burden

White Households: 46%
Black Households: 57%

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.


Homes for People with Extremely Low Incomes (ELI) are Scarce

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Those with no home options they can afford: 114,131 (67%)

Evictions are increasing

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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

- White* Homeowners: 9,635
  - 79%
  - $84,060

- BIPOC* Homeowners: 3,265
  - 63%
  - $48,320

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,635

- 79%
- $84,060

BIPOC* Homeowners: 3,265

- 63%
- $48,320

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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- 34% Hispanic HH with Children
- 48% Black HH with children

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:
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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

$180K

$160K

$163,050

$47,000

$140K

$120K

$100K

$80K

$60K

$40K

$20K

$0K

Home Health Aides
Registered Nurses
Retail Salespersons
Cashiers
Customer Service

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,615
80%

BIPOC* Homeowners: 1,259
73%

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

---

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
<tr>
<td>2022</td>
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- White Households with Children: 16%
- Asian HH with Children: 21%
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Native HH counts were too small with too high a margin of error to include.

**RACIAL DISPARITIES IN RENTER COST BURDEN**

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- Black Households: 57%

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

2,962 children with families struggled with homelessness.


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

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**Children living in cost-burdened homes**

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

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**AFFORDABLE HOUSING DEFINITION AND SOURCES**

**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.

- **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.
RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,948 | 26% of all households
Median Renter Income: $80,308 annually
Median Rent: $1,744 per month

OWNER HOUSEHOLDS
13,946 | 74% of all households
Median Owner Income: $148,657 annually
Median Home Value: $482,400

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.

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$144,720 / $69,760

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,132
77%

BIPOC* Homeowners: 1,019
46%

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

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

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 HH</td>
<td>16%</td>
</tr>
<tr>
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<td>21%</td>
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<tr>
<td>Hispanic HH</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH</td>
<td>48%</td>
</tr>
</tbody>
</table>

RACIAL DISPARITIES IN RENTER COST BURDEN

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<th>Percentage</th>
</tr>
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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.

SPOTLIGHT ON MINNESOTA’S CHILDREN


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.

Minnesotans experiencing homelessness on one sampled night: 10,522


Affordable Housing Definition and Sources

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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
- $104,880
- $58,560

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,478
63%

BIPOC* Homeowners: 1,339
32%

*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.

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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 households in 2021
- 641,549 households 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
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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

- Median rent: $1,407 per month
- Median owner income: $137,323 annually
- Median home value: $420,200

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.

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Children living in cost-burdened homes:
- **281,000**
- 22% - or more than 1 out of every 5 children

Racial disparities in cost-burdened households with children:
- **16%** White Households with Children
- **21%** Asian HH with Children
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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.

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

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INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,356
81%

BIPOC* Homeowners: 2,464
69%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

- **281,000** children are living in cost-burdened homes, which is 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**

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

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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households**: 46%
- **Black Households**: 57%

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

- **2,962** children with families struggled with homelessness.


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**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%)

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

RENTER HOUSEHOLDS
2,481 | 17% of all households
Median Renter Income: $93,073 annually
Median Rent: $1,820 per month

OWNER HOUSEHOLDS
12,468 | 83% of all households
Median Owner Income: $163,258 annually
Median Home Value: $470,900

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

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
$141,270 / $72,800

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,626
83%

BIPOC* Homeowners: 3,181
84%

*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.

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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**
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- **46%** White Households
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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.


**SPOTLIGHT ON MINNESOTA'S CHILDREN**

**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%)

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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**
  - **$119,640**
  - **$61,400**

### INEQUITABLE HOMEOWNERSHIP RATE

- **White** Homeowners: 12,149 (87%)
- **BIPOC** Homeowners: 990 (67%)

*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.

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Racial disparities in cost-burdened households with children:

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

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

Racial disparities in renter cost burden:

- **White Households**: 46%
- **Black Households**: 57%

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**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.

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- 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.

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

- Of the **2,962** children with families struggling with homelessness: 22% - or more than 1 out of every 5 children

Rise in cost-burdened households: **9%**

- **2021**: 590,538
- **2022**: 641,549

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

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.

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

<table>
<thead>
<tr>
<th>Salary Needed</th>
<th>Home Health Aides</th>
<th>Registered Nurses</th>
<th>Retail Salespersons</th>
<th>Cashiers</th>
<th>Customer Service</th>
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<td>$180K</td>
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<td>$120,770</td>
<td>$105,170</td>
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INEQUITABLE HOMEOWNERSHIP RATE

<table>
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<tr>
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<th>BIPOC Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>11,391</td>
<td>1,229</td>
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79% of households are renters.

53% of households are renters.

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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**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**

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
- $127,170
- $64,800

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,625
- 78%

BIPOC* Homeowners: 1,577
- 55%

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- **57%** Black Households

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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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**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**
- **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.

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2024 LEGISLATIVE DISTRICT PROFILES

District 49B
16,604 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
4,063 | 24% of all households
Median Renter Income: $83,826 annually
Median Rent: $1,740 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
12,541 | 76% of all households
Median Owner Income: $150,536 annually
Median Home Value: $446,100

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.

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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

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

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,292

83%

BIPOC* Homeowners: 2,374

54%

*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.

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

**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.

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### Minnesota State-Level Housing Data

**Children Living in Cost-Burdened Homes**
- **281,000** children in 2022, representing 22% - or more than 1 out of every 5 children.

**Rise in Cost-Burdened Households**
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2023 estimation. Children = under 18 years.

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- Total ELI renter households in Minnesota: **173,025**
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**Spotlight on Minnesota’s Children**

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage: $135,230
- Median rent: $14,730

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 11,070
- BIPOC* Homeowners: 1,125

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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- 22% - or more than 1 out of every 5 children

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

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

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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

OWNER HOUSEHOLDS

3,950 | 22% of all households
Median Renter Income: $62,277 annually
Median Rent: $1,495 per month

13,929 | 78% of all households
Median Owner Income: $113,104 annually
Median Home Value: $358,400

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

Home Health Aides
Registered Nurses
Retail Salespersons
Cashiers
Customer Service

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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,464
BIPOC* Homeowners: 1,707

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

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**Racial disparities in cost-burdened households with children**

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

**Racial disparities in renter cost burden**

- White Households: 46%
- Black Households: 57%

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

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**On one sampled night in Minnesota:**

2,962 children with families struggled with homelessness.


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**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.

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$88,530 / $50,720

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,691
74%

BIPOC* Homeowners: 2,163
32%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.
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**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households**: 46%
- **Black Households**: 57%

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.


Minnesotans experiencing homelessness on one sampled night: 10,522

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage: $87,870
- Median rent: $53,800

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,355 (67%)
BIPOC* Homeowners: 2,223 (34%)

*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.

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

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

White* Homeowners: 9,768
70%

BIPOC* Homeowners: 2,172
43%

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**MINNESOTA STATE-LEVEL HOUSING DATA**

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

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

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White* Homeowners: 11,479

84%

BIPOC* Homeowners: 1,780

60%

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Customer Service: $72K

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

- $77,850
- $47,040

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- White* Homeowners: 10,531
  - 76%
- BIPOC* Homeowners: 3,083
  - 73%

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**Minneapolis State-Level Housing Data**

**Cost Burden**

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**Children Living in Cost-Burdened Homes**

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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

- Median wage: $103,710
- Median rent: $56,160

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 8,455
  - 77%
- BIPOC* Homeowners: 3,146
  - 64%

*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:
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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**
- 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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **46%** White Households
- **57%** Black Households

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**

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
2,075 | 14% of all households
Median Renter Income: **$49,301** annually
Median Rent: **$1,407** per month

OWNER HOUSEHOLDS
13,001 | 86% of all households
Median Owner Income: **$135,557** annually
Median Home Value: **$396,000**

THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
**$180K**

<table>
<thead>
<tr>
<th>Job Type</th>
<th>Salary Needed to Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$80K</td>
</tr>
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<tr>
<td>Cashiers</td>
<td>$100K</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$80K</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,465

86%

BIPOC* Homeowners: 1,720

85%

*White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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- **In-demand jobs:** Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2023.
# 2024 Legislative District Profiles

## District 55A

**15,269 Households**

### Renters in the District

<table>
<thead>
<tr>
<th>Renter Households</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2,944</td>
<td>19% of all households</td>
<td></td>
</tr>
<tr>
<td>Median Renter Income: <strong>$53,700</strong> annually</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median Rent: <strong>$1,471</strong> per month</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Owners in the District

<table>
<thead>
<tr>
<th>Owner Households</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>12,325</td>
<td>81% of all households</td>
<td></td>
</tr>
<tr>
<td>Median Owner Income: <strong>$135,330</strong> annually</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Median Home Value: <strong>$365,100</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

### Cost Burden

- Renters: **58%**
- Renters with Severe Cost Burden: **54%**
- Senior Renters: **30%**

### Severe Cost Burden

- Owners: **19%**
- Low-Income Owners: **91%**
- Senior Owners: **28%**

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.

## The Wages of High-Demand Jobs Fall Short

<table>
<thead>
<tr>
<th>Job</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$87K</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$109,530</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$58,840</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$58,840</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$58,840</td>
</tr>
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Salary needed to afford: **median-priced home / 2-bedroom apartment**

- **$109,530**
- **$58,840**

## Inequitable Homeownership Rate

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
<th>Number of Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White* Homeowners</td>
<td>10,283</td>
</tr>
<tr>
<td>BIPOC* Homeowners</td>
<td>2,348</td>
</tr>
</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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**CHILDREN LIVING IN COST-BURDENED HOMES**

- **281,000**
- 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**

- **White Households with Children:** 16%
- **Asian HH with Children:** 21%
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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
5,622 | 33% of all households
Median Renter Income: $58,980 annually
Median Rent: $1,480 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
11,172 | 67% of all households
Median Owner Income: $102,830 annually
Median Home Value: $316,800

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

Salary needed to afford: median-priced home / 2-bedroom apartment
$95,040 $59,200

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,467
74%

BIPOC* Homeowners: 2,117
43%

*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.

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**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**

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

281,000

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2021

590,538

2022

641,549

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

2,962 children with families struggled with homelessness.


Minnesotans experiencing homelessness on one sampled night: 10,522

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

<table>
<thead>
<tr>
<th>Job Title</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$64,600</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$73,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$63,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$50,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$27,500</td>
</tr>
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</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,165
73%

BIPOC* Homeowners: 2,766
63%

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

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2024 LEGISLATIVE DISTRICT PROFILES

District 56B
14,991 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
1,556 | 10% of all households
Median Renter Income: $67,661 annually
Median Rent: $1,505 per month

OWNER HOUSEHOLDS
13,435 | 90% of all households
Median Owner Income: $139,502 annually
Median Home Value: $387,900

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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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,984
91%

BIPOC* Homeowners: 1,509
75%

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</tr>
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<table>
<thead>
<tr>
<th>Salary needed to afford:</th>
<th>median-priced home</th>
<th>2-bedroom apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$180K</td>
<td>$160K</td>
</tr>
<tr>
<td></td>
<td>$140K</td>
<td>$120K</td>
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<tr>
<td></td>
<td>$120K</td>
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<tr>
<td></td>
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- **BIPOC** Homeowners: 1,484 (80%)

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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, 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
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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%)

**EVICTIONS ARE INCREASING**

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RENTERS in the DISTRICT

RENTER HOUSEHOLDS
1,216  |  8% of all households
Median Renter Income: $63,000 annually
Median Rent: $1,683 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,223  |  92% of all households
Median Owner Income: $135,516 annually
Median Home Value: $373,400

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
$112,020 $67,320

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,624
93%

78%

BIPOC* Homeowners: 1,757

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**CHILDREN LIVING IN COST-BURDENED HOMES**
- **281,000** children live in cost-burdened homes.
- 22% or more than 1 out of every 5 children.

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**RACIAL DISPARITIES IN RENTER COST BURDEN**
- **White Households**: 46%
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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $100K
- $120K
- $140K
- $160K
- $180K

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INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 10,696 (84%)
- BIPOC* Homeowners: 1,018 (61%)

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**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.

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**Affordable Housing Definition and Sources**

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $105,180
- $49,360

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,199

- 89%

BIPOC* Homeowners: 1,204

- 85%

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Children living in cost-burdened homes:
- 281,000 children, or 22% - or more than 1 out of every 5 children.

Racial disparities in cost-burdened households with children:
- White Households with Children: 16%
- Asian HH with Children: 21%
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- Black HH with Children: 48%

Racial disparities in renter cost burden:
- White Households: 46%
- Black Households: 57%

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.

Homes for people with extremely low incomes (ELI) are scarce:
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- Those with no home options they can afford: 114,131 (67%)

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

Minnesotans experiencing homelessness on one sampled night: 10,522

SPOTLIGHT ON MINNESOTA’S CHILDREN


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

**Salary needed to afford:**
- Median-priced home / 2-bedroom apartment
  - $63,600
  - $51,800

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
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<tr>
<th>White* Homeowners: 5,675</th>
<th>BIPOC* Homeowners: 5,538</th>
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**CHILDREN LIVING IN COST-BURDENED HOMES**

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- Median wage for Home Health Aides: $65,220
- Median wage for Registered Nurses: $76,010
- Median wage for Retail Salespersons: $41,530
- Median wage for Cashiers: $23,270
- Median wage for Customer Service: $28,990

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 5,059 (43%)
- BIPOC* Homeowners: 2,666 (30%)

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**Children Living in Cost-Burdened Homes**

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**Racial Disparities in Renter Cost Burden**

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**Throughout the State, There Are Minnesotans Without a Roof Over Their Heads**

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

- Home Health Aides: $80,000
- Registered Nurses: $102,600
- Retail Salespersons: $40,000
- Cashiers: $26,000
- Customer Service: $22,000

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

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26%

BIPOC* Homeowners: 1,361
57%

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MINNESOTA STATE-LEVEL HOUSING DATA

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$160K
$140K
$120K
$100K
$80K
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**The impacts of cost burden are felt disproportionately.**

**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.

Affordable Housing Definition and Sources

*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.

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS
16,471 | 70% of all households
Median Renter Income: $52,374 annually
Median Rent: $1,239 per month

OWNER HOUSEHOLDS
7,221 | 30% of all households
Median Owner Income: $142,292 annually
Median Home Value: $443,200

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

$132,960
$49,560

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 6,244
16%

BIPOC* Homeowners: 1,163
36%

*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.

**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 Definition and Sources**

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.

**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%**

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
</tr>
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<tr>
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<tr>
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**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.

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

Total ELI renter households in Minnesota: **173,025**

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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

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

**DATA SOURCES**

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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
$168,780
$61,520

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,407
59%
BIPOC* Homeowners: 1,016
28%

*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.

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CHILDREN LIVING IN COST-BURDENED HOMES

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

RISE IN COST-BURDENED HOUSEHOLDS: 9%

590,538 2021
641,549 2022

The impacts of cost burden are felt disproportionately.

RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

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<thead>
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<th>Race</th>
<th>Cost Burden</th>
<th>Percentage</th>
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</thead>
<tbody>
<tr>
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<td>16%</td>
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</tr>
<tr>
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<td>21%</td>
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</tr>
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</tr>
<tr>
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RACIAL DISPARITIES IN RENTER COST BURDEN

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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
- $88,770
- $44,120

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 3,393
31%

BIPOC* Homeowners: 1,282
14%

*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.

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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

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

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

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%)

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.

Minnesotans experiencing homelessness on one sampled night: 10,522

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

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

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

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 6,770

- BIPOC* Homeowners: 3,364

= White = non-Hispanic white | *BIPOC = Black, Indigenous, and people of color.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

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

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- **57%** Black Households

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

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THE WAGES OF HIGH-DEMAND JOBS FALL SHORT

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

- $91,410
- $47,680

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,908

74%

BIPOC* Homeowners: 1,647

29%

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**CHILDREN LIVING IN COST-BURDENED HOMES**

281,000

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

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

590,538 2021

641,549 2022

The impacts of cost burden are felt disproportionately.

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

16% White Households with Children

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46% White Households

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**SPOTLIGHT ON MINNESOTA’S CHILDREN**

Children living in cost-burdened homes

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

**MINNESOTA STATE-LEVEL HOUSING DATA**

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RENTERS in the DISTRICT

**OWNER HOUSEHOLD**
3,338 | 19% of all households
Median Renter Income: **$74,923** annually
Median Rent: **$1,508** per month

**OWNER HOUSEHOLD**
14,057 | 81% of all households
Median Owner Income: **$139,501** annually
Median Home Value: **$382,800**

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

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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.*

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,913
85%

BIPOC* Homeowners: 1,321
53%

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**MINNESOTA STATE-LEVEL HOUSING DATA**

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### CHILDREN LIVING IN COST-BURDENED HOMES

- **281,000** children are living in cost-burdened homes.
- 22% - or more than 1 out of every 5 children

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

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- **16%** White Households with Children
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### RACIAL DISPARITIES IN RENTER COST BURDEN

- **46%** White Households
- **57%** Black Households

### SPOTLIGHT ON MINNESOTA'S CHILDREN

- **2,962** children with families struggled with homelessness.


### THROUGHOUT THE STATE, THERE ARE MINNESOTANS WITHOUT A ROOF OVER THEIR HEADS.

- **10,522** Minnesotans experiencing homelessness on one sampled night.

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There are significant racial disparities in who owns a home in Minnesota.

### INEQUITABLE HOMEOWNERSHIP RATE

**White** Homeowners: 8,942

- **57%**

**BIPOC** Homeowners: 905

- **35%**

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Children living in cost-burdened homes: 22% - or more than 1 out of every 5 children.

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2024 LEGISLATIVE DISTRICT PROFILES

District 64B
19,569 Households

RENTERS in the DISTRICT

RENTER HOUSEHOLDS
8,502 | 43% of all households
Median Renter Income: $47,062 annually
Median Rent: $1,197 per month

OWNER HOUSEHOLDS
11,067 | 57% of all households
Median Owner Income: $124,954 annually
Median Home Value: $362,200

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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
$108,660 / $47,880

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,819
62%

BIPOC* Homeowners: 1,448
34%

*White = non-Hispanic white | BIPOC = Black, Indigenous, and people of color.
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= Median wage. From left: The region's ranked 1-5 most in-demand jobs.
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**CHILDREN LIVING IN COST-BURDENED HOMES**

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

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

- **590,538** 2021
- **641,549** 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

**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**

*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.

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- **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.
RENTERS in the DISTRICT
OWNER HOUSEHOLDS

7,191 | 48% of all households
Median Renter Income: $35,491 annually
Median Rent: $1,026 per month

7,718 | 52% of all households
Median Owner Income: $81,250 annually
Median Home Value: $219,900

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

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

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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 4,495
38%

BIPOC* Homeowners: 3,481
70%

*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**

<table>
<thead>
<tr>
<th>Children</th>
<th>Percentage</th>
</tr>
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<tbody>
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<td>281,000</td>
<td>22% - or more than 1 out of every 5 children</td>
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**RISE IN COST-BURDENED HOUSEHOLDS:**

- **2021:** 590,538
- **2022:** 641,549

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

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**ON ONE SAMPLED NIGHT IN MINNESOTA:**

- **2,962** children with families struggled with homelessness.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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RENTERS in the DISTRICT

Renter Households
8,958 | 48% of all households
Median Renter Income: $48,886 annually
Median Rent: $1,361 per month

OWNER HOUSEHOLDS

Owner Households
9,724 | 52% of all households
Median Owner Income: $100,030 annually
Median Home Value: $254,700

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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.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 7,540
56%

BIPOC* Homeowners: 2,739
45%

*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.

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**CHILDREN LIVING IN COST-BURDENED HOMES**

- 281,000 children, or 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**

- White Households with Children: 16%
- Asian HH with Children: 21%
- Hispanic HH with Children: 34%
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**RACIAL DISPARITIES IN RENTER COST BURDEN**

- White Households: 46%
- Black Households: 57%

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.

**SPOTLIGHT ON MINNESOTA'S CHILDREN**

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

**AFFORDABLE HOUSING DEFINITION AND SOURCES**

- **Cost burden:** U.S. Census Bureau, American Community Survey 2022, 5-year estimates
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Too many Minnesotans are cost burdened—paying more than they can afford for housing.

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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

$94,350

$48,720

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 9,024

64%

BIPOC* Homeowners: 1,030

21%

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Minnesotans experiencing homelessness on one sampled night: 10,522

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

Racial disparities in renter cost burden:

- White Households: 46%
- Black Households: 57%
- Asian HH with Children: 21%
- Hispanic HH with Children: 34%
- Black HH with children: 48%

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

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

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.
- 281,000 children living in cost-burdened homes

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.

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<table>
<thead>
<tr>
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<th>Salary Needed to Afford Median-Priced Home</th>
<th>Salary Needed to Afford 2-Bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$60,000</td>
<td>$26,000</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$72,780</td>
<td>$45,080</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$80,000</td>
<td>$40,000</td>
</tr>
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<td>$40,000</td>
</tr>
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<td>$80,000</td>
<td>$40,000</td>
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**INEQUITABLE HOMEOWNERSHIP RATE**

- White* Homeowners: 5,814 (75%)
- BIPOC* Homeowners: 3,375 (42%)

*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.

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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

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

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RENTERS in the DISTRICT

OWNER HOUSEHOLDS

7,731 | 59% of all households
Median Owner Income: $80,891 annually
Median Home Value: $215,900

RENTER HOUSEHOLDS

5,481 | 41% of all households
Median Renter Income: $42,683 annually
Median Rent: $1,109 per month

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- $40K
- $20K

Home Health Aides: $38K
Registered Nurses: $71K
Retail Salespersons: $56K
Cashiers: $48K
Customer Service: $66K

INEQUITABLE HOMEOWNERSHIP RATE

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BIPOC* Homeowners: 3,518  38%

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