



# STATE OUTCOME & POLICY REPORT MINNESOTA

## PROSPERITY NOW SCORECARD

Minnesota has not seen a significant change in household net worth in the past 5 years. However, it is one of the few states that does not currently have a significant difference in net worth between White Households and Households of Color.

**Recommendation: Keep up the good work!**

### OUTCOME HIGHLIGHTS

# 3.7x

The median housing value in Minnesota is 3.7 times greater than the median household income (M.O.E.  $\pm 0.0$ )

# 1.1%

of mortgage loans in Minnesota are 90 days or more past due

# 73.0%

of Minnesota households own their home (M.O.E.  $\pm 0.5\%$ )

# 47.9%

of renting households in Minnesota are cost burdened (M.O.E.  $\pm 1.8\%$ )

### POLICY HIGHLIGHTS



Does state provide downpayment assistance through grants, second mortgages or resources financed with premium bonds?



Does state offer direct lending programs to first-time homebuyers?



Does state fund homeownership counseling?



Does state protect Section 8 voucher-holders from discrimination in the housing market?

#### About the Prosperity Now Scorecard

The *Prosperity Now Scorecard* is a comprehensive resource featuring data on family financial health, racial economic inequality, and policy recommendations to help put all U.S. households on a path to prosperity. The Scorecard equips advocates, policymakers and practitioners with national, state, county and city data to jump-start a conversation about solutions and policies that put households on stronger financial footing across five issue areas: Financial Assets & Income, Businesses & Jobs, Homeownership & Housing, Health Care and Education.

# MINNESOTA

## OUTCOME MEASURES

### Financial Assets & Income

OUTCOME MEASURE	STATE DATA	US DATA
Asset Poverty Rate	11% ± 10%	19% ± 10%
Borrowers Over 75% Credit Card Limit	16.4%	22.8%
Consumers with Collections	9.4%	16.1%
Credit Constrained Consumers	27.8%	37.8%
Difficulty Paying for Usual Household Expenses	21.9%	27.3%
Households with Zero Net Worth	8% ± 10%	13% ± 10%
Income Inequality top income quintile : bottom income quintile	4.3x ± 0.1	5x ± 0
Income Poverty Rate	9.3% ± 0.3%	12.8% ± 0.1%
Income Volatility	20.9%	22.9%
Liquid Asset Poverty Rate	13% ± 10%	27% ± 10%
Median Household Income	\$77,720 ± \$915	\$69,717 ± \$134
Median Household Net Worth	\$268,540 ± \$24,548	\$138,600 ± \$4,997
Saved for Emergencies	86.5%	83.0%
Severely Delinquent Borrowers	8.0%	14.0%
Unbanked	2% ± 10%	5% ± 10%
Underbanked	8% ± 10%	14% ± 10%

### Businesses & Jobs

OUTCOME MEASURE	STATE DATA	US DATA
Female-Owned Businesses	-	21.4% ± 0.2%
Person-of-Color-Owned Businesses	6.5% ± 0.7%	20.8% ± 0.2%
Average Female Business Value	-	\$349,206 ± \$9,933
Average Person-of-Color Business Value	\$288,004 ± \$58,521	\$299,401 ± \$10,318
Unemployment Rate	4.9% ± 0.2%	6.3% ± 0.1%

### Homeownership & Housing

OUTCOME MEASURE	STATE DATA	US DATA
Affordability of Homes median housing value : median household income	3.7x ± 0	4x ± 0
Delinquent Mortgage Loans	1.1%	1.5%
Foreclosure Rate	0.32%	0.59%
Homeownership Rate	73.0% ± 0.5%	65.4% ± 0.1%
Housing Cost-Burdened - Homeowners	18.8% ± 0.7%	22.7% ± 0.1%
Housing Cost-Burdened - Renters	47.9% ± 1.8%	51.4% ± 0.2%

## Health Care

OUTCOME MEASURE	STATE DATA	US DATA
Employer-Provided Insurance Coverage	60.9% ± 0.7%	54.0% ± 0.1%
Forgoing Doctor Visit Due to Cost	5.9%	8.7%
Poor or Fair Health Status	12.6%	16.3%
Uninsured Low-Income Children	4.7% ± 1.1%	7.0% ± 0.2%
Uninsured Rate	4.5% ± 0.2%	8.6% ± 0.1%

## Education

OUTCOME MEASURE	STATE DATA	US DATA
Borrowers with Student Loan Debt	23.0%	19.9%
Disconnected Youth	8.4% ± 0.9%	12.1% ± 0.1%
Early Childhood Education Enrollment	39.3% ± 2.2%	40.2% ± 0.4%
Four-Year College Degree	38.9% ± 0.4%	35.0% ± 0.1%
High School Graduation Rate	94.1% ± 0.2%	89.4% ± 0.1%
Math Proficiency - 8th Grade	31.5%	26.5%
Average Student Loan Debt	\$33,322	\$37,037
Reading Proficiency - 8th Grade	29.7%	30.8%
Severely Delinquent Student Loan Debt	5.2%	7.0%

See the final pages of this report for notes on the data.

## MINNESOTA

## OUTCOMES BY RACE &amp; ETHNICITY

## Financial Assets &amp; Income

OUTCOME MEASURE	WHITE	BLACK	NATIVE	ASIAN	NH/PI**	OTHER	MULTI-RACIAL	HISPANIC LATINX
Asset Poverty Rate	15% ± 10%	55% ± 10%	36% ± 10%	18% ± 10%	-	38% ± 10%	-	34% ± 10%
Difficulty Paying for Usual Household Expenses	18.1%	63.4%	-	18.8%	-	-	27.3%	31.4%
Households with Zero Net Worth	10% ± 10%	37% ± 10%	21% ± 10%	10% ± 10%	-	27% ± 10%	-	19% ± 10%
Income Poverty Rate	7.5% ± 0.3%	20.9% ± 1.9%	24.4% ± 5.2%	11.6% ± 2.1%	-2.0%	12.8% ± 3.1%	13.6% ± 1.3%	14.5% ± 2.1%
Income Volatility	19.8%	-	-	-	-	-	-	-
Liquid Asset Poverty Rate	21% ± 10%	58% ± 10%	49% ± 10%	27% ± 10%	-	44% ± 10%	-	54% ± 10%
Median Household Income	\$80,862 ± \$785	\$47,739 ± \$3,070	\$48,354 ± \$9,075	\$92,688 ± \$4,695	-	\$64,664 ± \$3,607	\$69,328 ± \$4,706	\$64,102 ± \$3,269
Median Household Net Worth	\$295,300 ± \$45,431	\$19,065 ± \$623,620	-	\$31,002 ± \$172,530	-	-	-	\$352,490 ± \$269,504
Saved for Emergencies	88.9%	-	-	-	-	-	-	-
Unbanked	2% ± 10%	14% ± 10%	14% ± 10%	3% ± 10%	-	5% ± 10%	-	10% ± 10%
Underbanked	12% ± 10%	39% ± 10%	36% ± 10%	18% ± 10%	-	24% ± 10%	-	37% ± 10%

## Businesses &amp; Jobs

Unemployment Rate	4.2% ± 0.2%	11.0% ± 1.5%	10.5% ± 3.9%	4.2% ± 0.8%	-2.0%	6.3% ± 1.6%	7.2% ± 1.0%	7.7% ± 1.2%
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## Homeownership &amp; Housing

Affordability of Homes median housing value:median household income	3.5x ± 0	6x ± 0.4	5.9x ± 1.1	3.1x ± 0.2	-	4.4x ± 0.2	4.1x ± 0.3	4.5x ± 0.2
Homeownership Rate	77.5% ± 0.5%	30.5% ± 2.7%	49.5% ± 6.3%	66.1% ± 2.2%	-	56.1% ± 2.5%	59.7% ± 1.7%	56.6% ± 3.1%
Housing Cost-Burdened - Homeowners	18.2% ± 0.7%	28.8% ± 6.7%	28.2% ± 9.4%	22.7% ± 4.5%	-	26.2% ± 7.1%	19.4% ± 3.8%	22.4% ± 4.5%
Housing Cost-Burdened - Renters	45.4% ± 2.0%	57.4% ± 5.3%	50.1% ± 14.7%	38.4% ± 9.6%	-	58.4% ± 12.3%	52.2% ± 8.3%	54.6% ± 7.1%

## Health Care

Employer-Provided Insurance Coverage	63.1% ± 0.7%	44.3% ± 4.4%	37.1% ± 6.4%	61.3% ± 2.8%	45.9% ± 37.5%	47.6% ± 4.7%	60.4% ± 2.6%	50.5% ± 3.0%
Forgoing Doctor Visit Due to Cost	4.9%	12.0%	-	5.5%	-	13.2%	-	14.4%
Poor or Fair Health Status	12.3%	16.4%	25.6%	6.6%	-	15.2%	-	15.0%
Uninsured Low-Income Children	5.9% ± 1.7%	1.3% ± 1.4%	6.7% ± 6.6%	0.1% ± 0.2%	-	11.9% ± 7.5%	4.8% ± 2.9%	5.9% ± 3.1%
Uninsured Rate	3.4% ± 0.2%	6.2% ± 1.2%	17.4% ± 3.6%	4.4% ± 0.7%	-2.0%	18.3% ± 2.4%	7.9% ± 1.1%	15.3% ± 1.7%



## Education

Disconnected Youth	7.1% ± 1.0%	12.6% ± 4.3%	9.3% ± 5.7%	8.4% ± 3.4%	-	11.6% ± 5.3%	12.5% ± 4.7%	11.6% ± 3.5%
Four-Year College Degree	40.6% ± 0.4%	24.3% ± 2.0%	14.0% ± 3.4%	44.7% ± 2.3%	-2.0%	22.3% ± 2.6%	31.8% ± 2.0%	22.3% ± 2.1%
High School Graduation Rate	96.5% ± 0.1%	83.2% ± 1.7%	84.5% ± 4.0%	84.8% ± 1.4%	-2.0%	69.8% ± 3.2%	87.7% ± 1.6%	72.2% ± 2.2%
Math Proficiency - 8th Grade	39.2%	10.8%	-	40.5%	-	-	34.3%	8.2%
Reading Proficiency - 8th Grade	35.5%	-	-	37.7%	-	-	25.8%	15.2%














See the final pages of this report for notes on the data.

# MINNESOTA

## POLICY MEASURES

States are assessed based on whether they have adopted each policy; a  indicates the state has adopted the policy; a  indicates the state has not.






### Financial Assets & Income

Baby Bonds Programs and Children's Savings Accounts	 Does state offer a universal, automatic Children's Savings Account program with an incentive?
	 Does the state offer a Baby Bonds program that reduces the racial wealth divide and provides a significant financial investment on behalf of children?
Debt Collection Protections	 Does state adequately protect consumers' assets from debt collection?
Driver's License Suspension Protections	 Does state protect driver's licenses for failure to pay fines and fees or failure to appear in a case involving fines and fees?
Individual Development Accounts	 Does state provide funding for IDAs?
Predatory Small Dollar Lending Protections	 Does state prohibit payday lending?
Retirement Security	 Has state enacted an Automatic-Enrollment Individual Retirement Account program?
	 Has state eliminated TANF asset test?
Asset Limits in Public Benefit Programs	 Has state eliminated SNAP asset test?
	 Has state eliminated LIHEAP asset test?
State EITCs	 Has state enacted an EITC that is refundable and at least 15% of the federal credit?
Tax Fairness	 Does state have a progressive effective tax rate ?
Tax Prep Regulations	 Does state regulate paid tax preparers?


### Businesses & Jobs

Minimum Wage	 Will state's minimum wage be at least \$15 by 2028 or is it indexed for inflation?
	 Are agricultural, domestic and tipped workers covered by state's minimum wage?
Paid Leave	 Does state require employers to offer paid family or sick leave?
	 Does state expand FMLA to cover more workers?



### Homeownership & Housing

First-Time Homebuyer Assistance	 Does state provide downpayment assistance through grants, second mortgages or resources financed with premium bonds?
	 Does state offer direct lending programs to first-time homebuyers?
	 Does state fund homeownership counseling?
Property Tax Relief	 Does the state provide property tax relief via a well-targeted circuit breaker?
Protection from Discrimination for Low-Income Renters	 Does state protect Section 8 voucher-holders from discrimination in the housing market?
Resident Ownership, Titling and Zoning of Manufactured Homes	 Does state encourage resident ownership of manufactured home communities via an effective pre-sale notice, tax incentive or both?
	 Does state's titling or zoning laws treat manufactured homes (MH) the same as site-built homes?

### Health Care

Medicaid Expansion	 Has state expanded Medicaid to at least 138% or more of federal poverty level?
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### Education

In-State Tuition for Undocumented Students	 Does state extend in-state tuition to undocumented students?
Targeted Financial Aid for Postsecondary Education	 Is state financial aid targeted to high-need students?

## MINNESOTA



POPULATION  
**5,707,390**



HOUSEHOLDS  
**2,281,033**

### HOUSEHOLD INCOME QUINTILES

Lowest Quintile	<b>\$0 to \$34,736</b> ± \$538
2nd Quintile	<b>\$34,737 to \$62,433</b> ± \$572
3rd Quintile	<b>\$62,434 to \$95,630</b> ± \$1,029
4th Quintile	<b>\$95,631 to \$147,668</b> ± \$1,345
Highest Quintile	<b>Over \$147,668</b> ± \$1,345

### MEDIAN HOUSEHOLD INCOME

**\$77,720** ± ± \$915

White		<b>\$80,862</b> ± \$785
Black		<b>\$47,739</b> ± \$3,070
Native		<b>\$48,354</b> ± \$9,075
Asian		<b>\$92,688</b> ± \$4,695
NH/PI		n/a
Multiracial		<b>\$69,328</b> ± \$4,706
Other		<b>\$64,664</b> ± \$3,607
Hispanic/Latinx		<b>\$64,102</b> ± \$3,269

### RACE AND ETHNICITY (% OF POPULATION)

White		<b>77.7%</b> ± 0.2%
Black		<b>6.8%</b> ± 0.2%
Native		<b>0.8%</b> ± 0.1%
Asian		<b>5.1%</b> ± 0.1%
NH/PI		<b>0.0%</b> ± 0.0%
Multiracial		<b>6.9%</b> ± 0.3%
Other		<b>2.6%</b> ± 0.2%
Hispanic/Latinx		<b>5.8%</b> ± 0.1%

### AGE (% OF THE POPULATION)

Under 18		<b>22.9%</b> ± 0.1%
18 to 24		<b>8.8%</b> ± 0.1%
25 to 44		<b>26.5%</b> ± 0.1%
45 to 64		<b>25.0%</b> ± 0.2%
65 and Over		<b>16.8%</b> ± 0.1%

### GENDER (% OF THE POPULATION)

Female		<b>49.9%</b> ± 0.1%
Male		<b>50.1%</b> ± 0.1%

**PEOPLE WITH A DISABILITY** 1,150.0% ± 20.0%

# PROSPERITY NOW COMMUNITY

Prosperity Now is committed to continuing our support of and partnerships with our movement of committed advocates and practitioners seeking to create a clear path to financial stability, wealth and prosperity. The Prosperity Now Community expands our reach, creates strong connections between those in our community and mobilizes advocates to create lasting social change.

The Prosperity Now Community facilitates learning, creates connections and inspires action to create and improve programs and policies that foster opportunity, especially for those who have not had it before. Our unwavering commitment to creating prosperity includes efforts on a wide range of issues, such as consumer protections, equity in the tax code, increasing affordable housing and removing barriers to saving and building wealth.

To Join the Community, visit [prosperitynow.org/get-involved](https://prosperitynow.org/get-involved)

### ABOUT PROSPERITY NOW

## PROSPERITY NOW

Prosperity Now (formerly CFED) believes that everyone deserves a chance to prosper. Since 1979, we have helped make it possible for millions of people, especially people of color and those of limited incomes, to achieve financial security, stability and, ultimately, prosperity. We offer a unique combination of scalable practical solutions, in-depth research and proven policy solutions, all aimed at building wealth for those who need it most.

## Notes on the Data

### Missing Data

. Data that is unavailable for certain populations is either represented by a '-' or an 'n/a'.

### Margins of Error

- Margins of error are included where available. See the Methodology section for more detail.

### Limitations of Scorecard Data by Race & Ethnicity

- Where possible, the Scorecard disaggregates measures for racial and ethnic groups within communities, but as our sources are primarily national surveys, there are limitations to the data we publish. For each population, we use the data for people identifying only as that racial or ethnic group and have a minimum threshold for the number of observations available to produce an estimate. The result is significant amount of missing data for populations of color, particularly outside of states and the largest local areas. In addition, we use aggregate definitions of populations (e.g., "Asian," "Latino") which group people with ancestry from a variety of countries and varying backgrounds, concealing diversity and economic disparity within groups.
- The Scorecard data offer a starting place for understanding financial health in your community, but you may want to dig deeper. More detailed data may exist in state or local data sources not included in the Scorecard, or you may want to collection information directly from community members.

### Outcome Measure: Affordability of Homes

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

### Outcome Measure: Asset Poverty Rate

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

### Outcome Measure: Difficulty Paying for Usual Household Expenses

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Asian=Asian and non-Hispanic/Latinx; Multiracial=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.

### Outcome Measure: Disconnected Youth

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
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### Outcome Measure: Early Childhood Education Enrollment

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### Outcome Measure: Employer-Provided Insurance Coverage

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### Outcome Measure: Forgoing Doctor Visit Due to Cost

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian, Native Hawaiian, or other Pacific Islander alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each individual will only fall into one of these categories.



**Outcome Measure: Four-Year College Degree**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
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**Outcome Measure: High School Graduation Rate**

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**Outcome Measure: Homeownership Rate**

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- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Households with Zero Net Worth**

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- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

**Outcome Measure: Housing Cost-Burdened - Homeowners**

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**Outcome Measure: Housing Cost-Burdened - Renters**

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**Outcome Measure: Income Inequality**

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**Outcome Measure: Income Poverty Rate**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Income Volatility**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; NH/PI=Native Hawaiian or other Pacific Islander alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- Race and ethnicity categories for households are defined by the race and ethnicity of the primary householder. For example, households counted in the Black column have a primary householder who is Black or African American alone and non-Hispanic/Latinx. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Liquid Asset Poverty Rate**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

**Outcome Measure: Math Proficiency - 8th Grade**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian, Native Hawaiian, or other Pacific Islander alone and non-Hispanic/Latinx; Multiracial=Two or more races and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each individual will only fall into one of these categories.

**Outcome Measure: Median Household Income**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Median Household Net Worth**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; NH/PI=Native Hawaiian or Other Pacific Islander alone and non-Hispanic/Latinx; Multiracial=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.

**Outcome Measure: Poor or Fair Health Status**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian, Native Hawaiian, or other Pacific Islander alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each individual will only fall into one of these categories.

**Outcome Measure: Reading Proficiency - 8th Grade**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian, Native Hawaiian, or other Pacific Islander alone and non-Hispanic/Latinx; Multiracial=Two or more races and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each individual will only fall into one of these categories.

**Outcome Measure: Saved for Emergencies**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; NH/PI=Native Hawaiian or other Pacific Islander alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- Race and ethnicity categories for households are defined by the race and ethnicity of the primary householder. For example, households counted in the Black column have a primary householder who is Black or African American alone and non-Hispanic/Latinx. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Unbanked**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

**Outcome Measure: Underbanked**

- White=White alone and non-Hispanic/Latinx; Black=Black or African American alone and non-Hispanic/Latinx; Native=American Indian or Alaska Native alone and non-Hispanic/Latinx; Asian=Asian alone and non-Hispanic/Latinx; Other=Other race(s) and non-Hispanic/Latinx; Hispanic/Latinx=Hispanic or Latinx and any race. Note that categories are mutually exclusive so each household will only fall into one of these categories.
- These measures are estimates with no real margins of error. Placeholders have been added as a reminder that caution should be used when making comparisons between areas or subgroups.

**Outcome Measure: Unemployment Rate**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Uninsured Low-Income Children**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.

**Outcome Measure: Uninsured Rate**

- White=White alone and any ethnicity; Black=Black or African American alone and any ethnicity; Native=American Indian or Alaska Native alone and any ethnicity; Asian=Asian alone and any ethnicity; NH/PI=Native Hawaiian or Other Pacific Islander alone and any ethnicity; Other=Other single race and any ethnicity; Multiracial=Two or more races and any ethnicity; Hispanic/Latinx=Hispanic or Latinx and any race. Note that a single individual, family, or household may fall under multiple categories (i.e., be counted in multiple columns) since the race and ethnicity subgroups are not mutually exclusive.
- Race and ethnicity categories for families and households are defined by the race and ethnicity of the primary householder. For example, families counted in the Black column have a primary householder who is Black or African American alone and of any ethnicity. Similarly, families counted in the Hispanic/Latinx column have a primary householder who is Hispanic or Latinx and of any race.