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>
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<th>$180K</th>
<th>$160K</th>
<th>$140K</th>
<th>$120K</th>
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<tbody>
<tr>
<td>$65,610</td>
<td>$38,240</td>
<td></td>
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</tr>
</tbody>
</table>

INEQUITYABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,290

BIPOC* Homeowners: 834

*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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**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

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.


#### SPOTLIGHT ON MINNESOTA'S CHILDREN

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

#### RACIAL DISPARITIES IN RENTER COST BURDEN

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

#### 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.