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

- 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, 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.

RENTS ARE INCREASING

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

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.