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

Fast Food / Counter Workers $20K
Home Health Aides $40K
Cashiers $60K
Retail Salespersons $80K
Retail Sales Supervisors $100K

INequitable Homeownership Rate

White* Homeowners: 8,302
60%

BIPOC* Homeowners: 790
21%

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

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

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

**Children Living in Cost-Burdened Homes**

**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%)**

**Ell 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.

**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.