RENTERS in the DISTRICT

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

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 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
$48,660 / $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:
Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
©2024 Minnesota Housing Partnership
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

**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**

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.

**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.