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.

**THE WAGES OF HIGH-DEMAND JOBS FALL SHORT**

**Salary needed to afford:**
- Median-priced home: $73,410
- 2-bedroom apartment: $37,240

**INEQUITABLE HOMEOWNERSHIP RATE**

- White* Homeowners: 11,179, 76%
- BIPOC* Homeowners: 934, 53%

*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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Cost burden means facing the tough choice between paying for housing or other basic needs.

**CHILDREN LIVING IN COST-BURDENED HOMES**

- **281,000** children
- **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

Native HH counts were too small with too high a margin of error to include.

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%)**

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.