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

$180K $160K $140K $120K $100K $80K $60K $40K $20K

Home Health Aides Registered Nurses Retail Sales Supervisors Laborers & Movers Truck Drivers

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,198
81%

BIPOC* Homeowners: 1,398
43%

*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 are living in cost-burdened homes, which is 22% - or more than 1 out of every 5 children.

**RISE IN COST-BURDENED HOUSEHOLDS: 9%**

- **2021**: 590,538 households
- **2022**: 641,549 households

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.


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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

- **22%** or more than 1 out of every 5 children are cost-burdened.

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.