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

- Median wage: $46,200
- Median wage: $27,880

**INEQUITABLE HOMEOWNERSHIP RATE**

- White* Homeowners: 13,365 (82%)
- BIPOC* Homeowners: 959 (65%)

*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

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

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

<table>
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<th>Year</th>
<th>Number</th>
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<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
<tr>
<td>2022</td>
<td>641,549</td>
</tr>
</tbody>
</table>

**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.


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

**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.

**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.