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 Home Value: $43,890
- Median Rent: $32,160

INEQUALITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 10,470 (81%)
- BIPOC* Homeowners: 2,769 (57%)

*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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**MINNESOTA STATE-LEVEL HOUSING DATA**

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

### CHILDREN LIVING IN COST-BURDENED HOMES

- 281,000 children live in cost-burdened homes.
- 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

- **White Households with Children:** 16%
- **Asian HH with Children:** 21%
- **Hispanic HH with Children:** 34%
- **Black HH with Children:** 48%

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.

**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.