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

<table>
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<tr>
<th>$180K</th>
<th>$160K</th>
<th>$140K</th>
<th>$120K</th>
<th>$100K</th>
<th>$80K</th>
<th>$60K</th>
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<tbody>
<tr>
<td>Home Health Aides</td>
<td>Retail Salespersons</td>
<td>Sub Teachers</td>
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<td>Cashiers</td>
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</tr>
</tbody>
</table>

| $84,990 | $37,080 |

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,966
White Homeowners: 12,966
85%

BIPOC* Homeowners: 847
BIPOC Homeowners: 847
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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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** in 2021
- **641,549** 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

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**

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** 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.