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

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 9,851
  - 78%
- BIPOC* Homeowners: 1,837
  - 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.

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= Median wage. From left: The region’s ranked 1-5 most in-demand jobs.
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 in 2021
- 641,549 in 2022

**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 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.


**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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 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.