RENTERS in the DISTRICT

OWNER HOUSEHOLDS

1,896 | 12% of all households
Median Renter Income: $52,574 annually
Median Rent: $1,126 per month

13,750 | 88% of all households
Median Owner Income: $109,580 annually
Median Home Value: $308,200

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

Fast Food / Counter Workers Home Health Aides Cashiers Retail Salespersons Retail Sales Supervisors

$92,460 $45,040

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 13,176

88%

79%

BIPOC* Homeowners: 680

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

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%

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- White Households: 46%
- Black Households: 57%

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**

**48%** RACIAL DISPARITIES IN RENTER COST BURDEN

- White Households: 46%
- Black Households: 57%

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

**2022**

**2021**

**57%**

**46%**

**281,000**

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**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%

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**Renters have few housing options available, and face instability even if they do find a home.**

**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.