RENTERS in the DISTRICT

RENTER HOUSEHOLDS
1,644 | 11% of all households
Median Renter Income: $82,813 annually
Median Rent: $1,245 per month

OWNERS in the DISTRICT

OWNER HOUSEHOLDS
13,036 | 89% of all households
Median Owner Income: $127,124 annually
Median Home Value: $345,900

Too many Minnesotans are cost burdened—paying more than they can afford for housing.

Cost burden: when a household spends more than 30% of income on housing costs.

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>
<thead>
<tr>
<th>Wage Level</th>
<th>Fast Food / Counter Workers</th>
<th>Home Health Aides</th>
<th>Cashiers</th>
<th>Retail Salespersons</th>
<th>Retail Sales Supervisors</th>
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<tr>
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INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
<th>White* Homeowners: 11,886</th>
<th>BIPOC* Homeowners: 1,155</th>
</tr>
</thead>
<tbody>
<tr>
<td>88%</td>
<td>96%</td>
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</tr>
</tbody>
</table>

*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

For research inquiries:
Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
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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
- 22% - or more than 1 out of every 5 children

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

- 2021: 590,538
- 2022: 641,549

**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.

**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%)

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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

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**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.