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 / $180K
$160K / $160K
$140K / $140K
$120K / $120K
$100K / $100K
$80K / $80K
$60K / $60K
$40K / $40K
$20K / $20K

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 15,339
84%

BIPOC* Homeowners: 1,051
67%

*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** (2021)
- **641,549** (2022)

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**

**Cost burden**=when a household spends more than 30% of income on housing costs.  
**Severe CB**=more than 50%. 

- **Low-income households** earning under $35,000/yr.

**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.