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.

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>White* Homeowners</th>
<th>BIPOC* Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,675</td>
<td>1,755</td>
</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
©2024 Minnesota Housing Partnership
Cost burden means facing the tough choice between paying for housing or other basic needs.

**CHILDREN LIVING IN COST-BURDENED HOMES**

- **281,000** children with families struggled with homelessness.
- 22% - or more than 1 out of every 5 children

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

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

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

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