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

- Median wage: $83,970
- Median rent: $52,520

### Inequitable Homeownership Rate

- White* Homeowners: 8,405
  - 73%
- BIPOC* Homeowners: 2,422
  - 48%

*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

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households with Children</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH with Children</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH with Children</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH with Children</td>
<td>48%</td>
</tr>
</tbody>
</table>

RACIAL DISPARITIES IN RENTER COST BURDEN

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households</td>
<td>46%</td>
</tr>
<tr>
<td>Black Households</td>
<td>57%</td>
</tr>
</tbody>
</table>

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.

Minnesotans experiencing homelessness on one sampled night: 10,522

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.

Spots on Minnesota’s Children

*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.