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

- $119,640
- $61,400

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 12,149

- 87%

BIPOC* Homeowners: 990

- 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%

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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

Native HH counts were too small with too high a margin of error to include.

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%)

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

MINNESOTA STATE-LEVEL HOUSING DATA