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

- $87,870
- $53,800

**INEQUITABLE HOMEOWNERSHIP RATE**

- White* Homeowners: 8,355 (67%)
- BIPOC* Homeowners: 2,223 (34%)

*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** in 2021
- **641,549** in 2022

**MINNESOTA STATE-LEVEL HOUSING DATA**

- **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.

**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.**

- **2,962** children with families struggled with homelessness.

**SPOTLIGHT ON MINNESOTA'S CHILDREN**

- **2023 estimation. Children = under 18.**

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

**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.