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: Home Health Aides
- Median wage: Registered Nurses
- Median wage: Retail Salespersons
- Median wage: Cashiers
- Median wage: Customer Service

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 10,696
  - 84%
- BIPOC* Homeowners: 1,018
  - 61%

*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.

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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

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.

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.

**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.