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

$180K
$160K
$140K
$120K
$100K
$80K
$60K
$40K
$20K

Home Health Aides
Registered Nurses
Retail Salespersons
Cashiers
Customer Service

= Median wage. From left: The region's ranked 1-5 most in-demand jobs.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 5,675

85%

60%

BIPOC* Homeowners: 5,538

*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 children (22% - or more than 1 out of every 5 children)

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

- 590,538 households in 2021
- 641,549 households in 2022

**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.

**Spotted on Minnesota’s Children**

**Children living in cost-burdened homes**

- 22% - or more than 1 out of every 5 children

**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 (NLHIC), *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.