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

Home Health Aides: $92,790
Registered Nurses: $52,520
Retail Salespersons: $40,030
Cashiers: $35,020
Customer Service: $30,010

-bedroom apartment

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

RENTERS in the DISTRICT

OWNER HOUSEHOLDS

9,872 | 51% of all households
Median Renter Income: $58,226 annually
Median Rent: $1,313 per month

9,404 | 49% of all households
Median Owner Income: $111,250 annually
Median Home Value: $309,300

19,276 Households

11%

Renters 3,769
Renters with Severe Cost Burden: 1,846
Senior Renters 520

12%

Owners 1,692
Low-Income Owners 570
Senior Owners 557

Severe CB = more than 50%. Low-income = households earning under $35,000/yr.

There are significant racial disparities in who owns a home in Minnesota.

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 8,271
BIPOC* Homeowners: 1,361

57%

26%

*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
- **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.

Data for 2022 - 2023 / Pre-COVID defined as historical average from 2012-2019.

### 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.