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

- $89,550
- $46,200

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 6,770
  - 75%
- BIPOC* Homeowners: 3,364
  - 40%

*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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**MINNESOTA STATE-LEVEL HOUSING DATA**

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

### 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

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

#### 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 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.

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