RENTER HOUSEHOLDS
8,205 | 43% of all households
Median Renter Income: $29,300 annually
Median Rent: $886 per month

OWNER HOUSEHOLDS
10,801 | 57% of all households
Median Owner Income: $76,372 annually
Median Home Value: $169,600

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 / $50,880
$160K / $40,000
$140K / $30,000
$120K / $20,000
$100K / $20,000
$80K / $20,000
$60K / $20,000
$40K / $20,000
$20K / $20,000

INEQUITABLE HOMEOWNERSHIP RATE
White* Homeowners: 10,105
60%

BIPOC* Homeowners: 773
31%

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

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

- 2021: 590,538
- 2022: 641,549

### RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>16%</td>
</tr>
<tr>
<td>Asian</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>34%</td>
</tr>
<tr>
<td>Black</td>
<td>48%</td>
</tr>
</tbody>
</table>

### RACIAL DISPARITIES IN RENTER COST BURDEN

<table>
<thead>
<tr>
<th>Race</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>46%</td>
</tr>
<tr>
<td>Black</td>
<td>57%</td>
</tr>
</tbody>
</table>

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

### 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.

**Minnesotans experiencing homelessness on one sampled night: 10,522**

### 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%)

**ELI stands for “Extremely Low-Income,” or households earning under $30,190 annually.

### 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.

**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.