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

- White* Homeowners: 10,216
  - 66%

- BIPOC* Homeowners: 619
  - 39%

*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

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.


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.

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- 46% White Households
- 57% Black Households

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

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**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.