



2023 COUNTY PROFILE

Ramsey County

215,740 Households | Twin Cities Region

For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.

Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.



2021 RENTER HOUSEHOLDS
86,112 | 40% of households

% of rental units built before 1970: 47%

2022 multi-family units permitted: 1,623

Median rent: \$1,120 = 11% over 5 years



2021 OWNER HOUSEHOLDS
129,628 | 60% of households

% of houses built before 1970: 62%

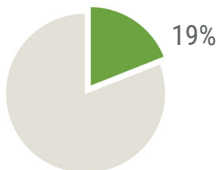
2022 single-family units permitted: 187

Median home value: \$254,900 = 13% over 5 years

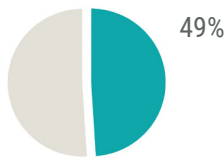
*Increases in rent or home value have been adjusted for inflation.

Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

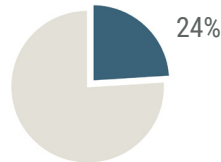
COST-BURDENED* COUNTY HOUSEHOLDS



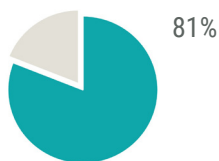
Owners:
23,987



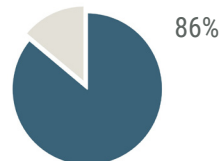
Renters:
40,780



Severely Cost-Burdened*
Renters: 19,897



Low-Income*
Minnesotans: 38,029



Low-Income
Renters: 28,026



Senior Renters:
9,061

RACIAL DISPARITIES IN RENTER COST BURDEN

*in the Metro

45% White HH

58% Black HH

35% 40% 45% 50% 55%

64,767 in the county are "cost-burdened"—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*Cost burden: spending 30% or more of household income on housing costs.

*Severe cost burden: spending more than 50%.

*Low-income: households earning under \$35,000 annually.

Such pressures can lead to eviction and homelessness, both on the rise in the state.



EVICIONS IN THE COUNTY

2022 eviction filings: 4,014

Average pre-pandemic monthly filings (2012-19): 2,696



HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color
Number of homeless children under 18:* 8,891

*on any given night in 2022

For renters struggling to make ends meet, finding an affordable home can be difficult.

Minnesota's racial homeownership disparity is among the worst in the nation.

EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

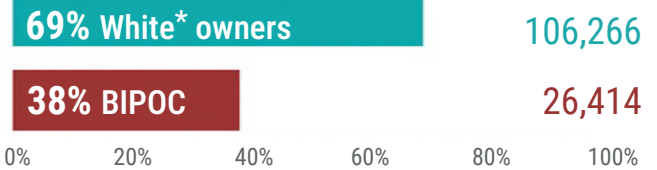
of ELI renter households in the county: **28,775**

Homes affordable / available* to the ELI: **10,285**

Shortage of affordable/available homes for ELI in the county: **18,490**

*ELI: households earning under \$30,190 annually.

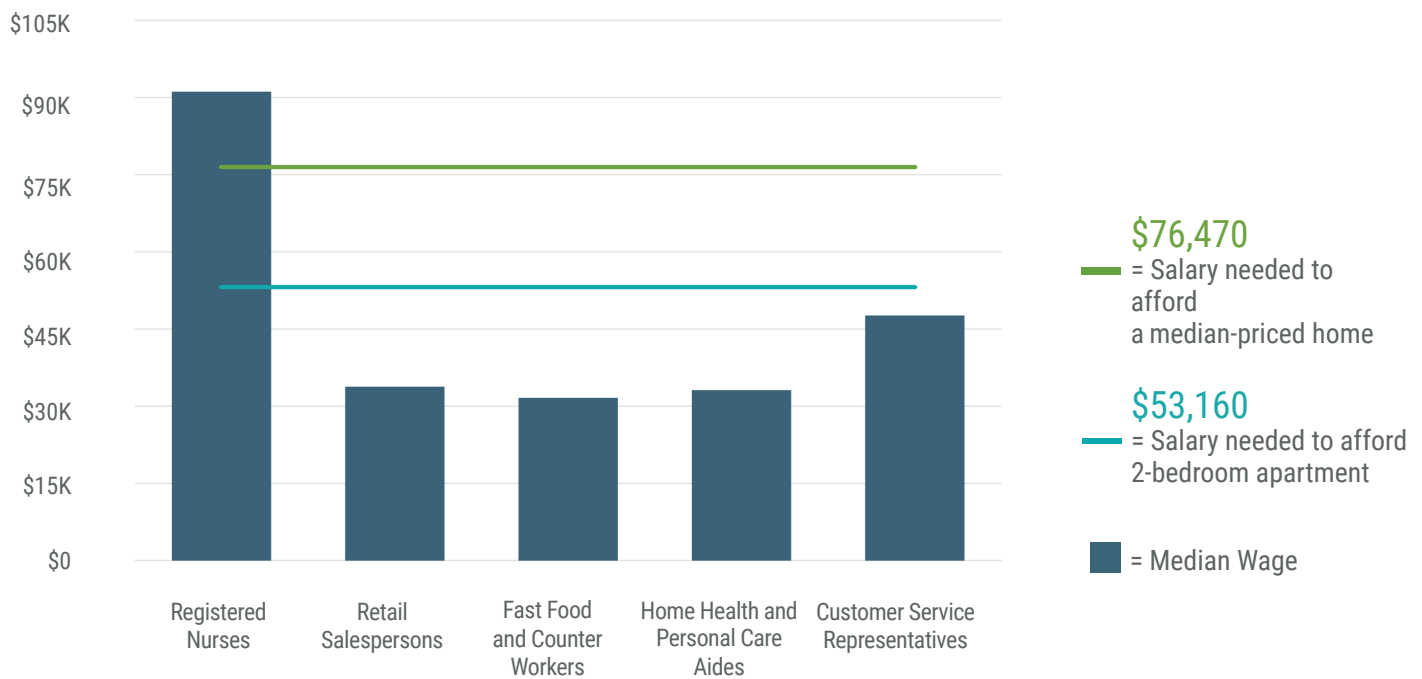
COUNTY HOMEOWNERSHIP RATE



*non-Hispanic white

The cost of housing is out of reach for many working Minnesotans.

THE REGION'S MOST IN-DEMAND JOBS vs RAMSEY'S COST OF HOUSING



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 2021, 1 year estimates | Evictions: Eviction Lab, Eviction Tracking System 2022
Homelessness: Wilder Research Center, 2018 Minnesota Homeless Study | ELI Units and Renters: National Low Income Housing Coalition (NLIHC), The Gap 2023 | Homeownership: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | In-demand jobs: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

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