The wages of high-demand jobs fall short

<table>
<thead>
<tr>
<th>Salary needed to afford:</th>
<th>$180K</th>
<th>$160K</th>
<th>$140K</th>
<th>$120K</th>
<th>$100K</th>
<th>$80K</th>
<th>$60K</th>
<th>$40K</th>
<th>$20K</th>
</tr>
</thead>
<tbody>
<tr>
<td>median-priced home</td>
<td>172K</td>
<td>152K</td>
<td>132K</td>
<td>112K</td>
<td>92K</td>
<td>72K</td>
<td>52K</td>
<td>32K</td>
<td>12K</td>
</tr>
<tr>
<td>2-bedroom apartment</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
<td>40K</td>
</tr>
</tbody>
</table>

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

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 13,133 (74%)
- BIPOC* Homeowners: 689 (51%)

*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

For research inquiries:
Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
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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%**

2021: 590,538

2022: 641,549

**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.

**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%)

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.

**Spotlight on Minnesota’s Children**

**Children living in cost-burdened homes**

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

**Rise in cost-burdened households: 9%**

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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.