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

<table>
<thead>
<tr>
<th>Salary Needed</th>
<th>Home Health Aides</th>
<th>Registered Nurses</th>
<th>Retail Sales Supervisors</th>
<th>Laborers &amp; Movers</th>
<th>Truck Drivers</th>
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<tbody>
<tr>
<td>$180K</td>
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<td>$160K</td>
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<td>$140K</td>
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<td>$40K</td>
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<tr>
<td>$20K</td>
<td>$63,390</td>
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<td>$36,560</td>
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</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
<th>White* Homeowners: 12,007</th>
<th>BIPOC* Homeowners: 1,406</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>79%</td>
<td>55%</td>
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</table>

*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.
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%
  - 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

**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.

**Spotlight on Minnesota’s Children**

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

**Children living in cost-burdened homes**

- 221,000 children (22% or more than 1 out of every 5 children)

**Rise in cost-burdened households**

- 9%
  - 590,538 in 2021
  - 641,549 in 2022

**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

**Racial disparities in renter cost burden**

- 46% White Households
- 57% Black Households

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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.