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

- Home Health Aides: $58,000
- Registered Nurses: $80,000
- Retail Sales Supervisors: $54,000
- Laborers & Movers: $34,000
- Truck Drivers: $44,000

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 13,156 (82%)
- BIPOC* Homeowners: 1,285 (58%)

*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.

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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** children with families struggled with homelessness.
- 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

- **173,025** Total ELI renter households in Minnesota
- 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

**500K**
**600K**
**700K**

<table>
<thead>
<tr>
<th>Year</th>
<th>Evictions Filings</th>
</tr>
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<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
<tr>
<td>2022</td>
<td>641,549</td>
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</tbody>
</table>

### 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 (NLICH), 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

*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.