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>Fast Food / Counter Workers</th>
<th>Home Health Aides</th>
<th>Cashiers</th>
<th>Retail Salespersons</th>
<th>Retail Sales Supervisors</th>
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<tbody>
<tr>
<td>$20K</td>
<td>$78,840</td>
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<tr>
<td>$180K</td>
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</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Homeownership Rate</th>
<th>White* Homeowners: 12,600</th>
<th>BIPOC* Homeowners: 854</th>
</tr>
</thead>
<tbody>
<tr>
<td>84%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>70%</td>
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</tbody>
</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.

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** children living in cost-burdened homes, which is 22% or more than 1 out of every 5 children.

**RISE IN COST-BURDENED HOUSEHOLDS:**
- **9%** increase from 2021 to 2022.
  - 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

**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.

**SPOTLIGHT ON MINNESOTA'S CHILDREN**

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

**EVictions are increasing**

- Filings rose **44%** relative to the pre-COVID average, jumping **8%** in one year alone to **24,211** evictions filed.

**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%)

**Renters have few housing options available, and face instability even if they do find a home.**

**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.