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

- $180K
- $160K
- $140K
- $120K
- $100K
- $80K
- $60K
- $40K
- $20K

Registered Nurses
Truck Drivers
Nursing Assistants
Cashiers
Home Health Aides

- $58,770
- $30,680

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 10,627
88%

BIPOC* Homeowners: 2,528
62%

*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 or 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

**Note:** 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.**

**EV ICTIONS 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.**

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**Affordable Housing Definition and Sources**

- **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.