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**
  - Median wage: $107,940
- **Registered Nurses**
  - Median wage: $65,680
- **Retail Salespersons**
  - Median wage: $37,000
- **Cashiers**
  - Median wage: $22,500
- **Customer Service**
  - Median wage: $20,000

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White* Homeowners:** 13,063
  - 91%
- **BIPOC* Homeowners:** 866
  - 90%

*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

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

**RISE IN COST-BURDENED HOUSEHOLDS: 9%**

590,538 2021

641,549 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

Native HH counts were too small with too high a margin of error to include.

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.


**MINNESOTA STATE-LEVEL HOUSING DATA**

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.

Minnesotans experiencing homelessness on one sampled night: 10,522

Data for 2022 - 2023 / Pre-COVID defined as historical average from 2012-2019.

**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.