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 Salespersons</th>
<th>Cashiers</th>
<th>Customer Service</th>
</tr>
</thead>
<tbody>
<tr>
<td>$180K</td>
<td>$40K</td>
<td>$50K</td>
<td>$55K</td>
<td>$65K</td>
<td>$75K</td>
</tr>
<tr>
<td>$160K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$140K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$120K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$80K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$60K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$40K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$20K</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 11,957

77%

BIPOC* Homeowners: 1,293

50%

*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

For research inquiries:
Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
©2024 Minnesota Housing Partnership
**Cost burden** means facing the tough choice between paying for housing or other basic needs.

**CHILDREN LIVING IN COST-BURDENED HOMES**

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>22%</td>
<td>or more than 1 out of every 5 children</td>
</tr>
</tbody>
</table>

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

- **2021:** 590,538
- **2022:** 641,549

**RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN**

- **White Households with Children:** 16%
- **Asian HH with Children:** 21%
- **Hispanic HH with Children:** 34%
- **Black HH with children:** 48%

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

**RACIAL DISPARITIES IN RENTER COST BURDEN**

- **White Households:** 46%
- **Black Households:** 57%

**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.


**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%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**

- ELI stands for “Extremely Low-Income,” or households earning under $30,190 annually.

**EVICTIONS 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.

**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.