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**

<table>
<thead>
<tr>
<th>Job Type</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$56,900</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$68,560</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$60,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$47,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$37,000</td>
</tr>
</tbody>
</table>

Salary needed to afford: median-priced home / 2-bedroom apartment

<table>
<thead>
<tr>
<th>Salary</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>$143,310</td>
<td>12,083</td>
</tr>
<tr>
<td>$68,560</td>
<td>1,332</td>
</tr>
</tbody>
</table>

**INEQUITABLE HOMEOWNERSHIP RATE**

<table>
<thead>
<tr>
<th>Race</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>12,083</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>1,332</td>
</tr>
</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.

**CHILDCRREN LIVING IN COST-BURDENED HOMES**
- **281,000** children are living in cost-burdened homes.
- 22% - or more than 1 out of every 5 children.

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

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.
- **10,522** Minnesotans experiencing homelessness on one sampled night.

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%)

**SPOTLIGHT ON MINNESOTA’S CHILDREN**
- **22%** or more than 1 out of every 5 children living in cost-burdened homes.

**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**
*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 (HLIHC), *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.