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>Job</th>
<th>Median Wage</th>
<th>70% Salary Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$49,000</td>
<td>$57,700</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$54,000</td>
<td>$64,800</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$60,000</td>
<td>$72,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$65,000</td>
<td>$78,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$70,000</td>
<td>$84,000</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Race</th>
<th>Homeowners</th>
</tr>
</thead>
<tbody>
<tr>
<td>White*</td>
<td>8,527</td>
</tr>
<tr>
<td>BIPOC*</td>
<td>2,159</td>
</tr>
</tbody>
</table>

For research inquiries:

Gabriela Norton, Research Manager
Gabriela.Norton@mhponline.org
mhponline.org/publications
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**Cost burden**: when a household spends more than 30% of income on housing costs. **Severe CB**: more than 50%. **Low-income households**: earning under $35,000/yr.

**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.

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**MINNESOTA STATE-LEVEL HOUSING DATA**

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

**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%)

**Spotted on Minnesota's children**

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**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.**