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>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$127,170</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$54,480</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$16,680</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$12,880</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$13,020</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

- White* Homeowners: 11,625 (78%)
- BIPOC* Homeowners: 1,577 (55%)

*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.
Cost burden means facing the tough choice between paying for housing or other basic needs.

**MINNESOTA STATE-LEVEL HOUSING DATA**

**CHILDREN LIVING IN COST-BURDENED HOMES**
- 281,000
  - 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

**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%)

**Racial HH Counts were too small with too high a margin of error to include.**

**Spotlight on Minnesota’s Children**

**Children Living in Cost-Burdened Homes**
- 22% - or more than 1 out of every 5 children

**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 (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.