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>
<th>Salary Needed to Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$60,000</td>
<td><strong>$110,010</strong></td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$72,000</td>
<td><strong>$160,000</strong></td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$80,000</td>
<td><strong>$220,000</strong></td>
</tr>
<tr>
<td>Cashiers</td>
<td>$40,000</td>
<td><strong>$80,000</strong></td>
</tr>
<tr>
<td>Customer Service</td>
<td>$50,000</td>
<td><strong>$100,000</strong></td>
</tr>
</tbody>
</table>

**INEQUITABLE HOMEOWNERSHIP RATE**

- **White* Homeowners:** 10,531 (72%)
- **BIPOC* Homeowners:** 2,018 (39%)

*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. 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 disparities in renter cost burden**

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

**Evictions are increasing**

Filings rose **44%** relative to the pre-COVID average, jumping **8%** in one year alone to **24,211** evictions filed.

**Spotlight on Minnesota’s children**

- **22%** - or more than 1 out of every 5 children
- **281,000** children with families struggled with homelessness.

**On one sampled night in Minnesota:**


- **2,962** children with families struggled with homelessness.

**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.

**Cost burden** 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 (NILHC), *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.