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

| Job               | Median Wage
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$40,000</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$70,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$60,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$36,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$45,000</td>
</tr>
</tbody>
</table>

**Salary needed to afford:**
- Median-priced home: $95,040
- 2-bedroom apartment: $59,200

### INEQUITABLE HOMEOWNERSHIP RATE

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White* Homeowners</td>
<td>9,467</td>
<td>74%</td>
</tr>
<tr>
<td>BIPOC* Homeowners</td>
<td>2,117</td>
<td>43%</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.

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 600,000
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.

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%)

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.