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</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$40K</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$60K</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$100K</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$80K</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$120K</td>
</tr>
<tr>
<td><strong>Salary needed to afford:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>median-priced home / 2-bedroom apartment</strong></td>
<td></td>
</tr>
<tr>
<td>$96,510</td>
<td>$64,600</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

- **White* Homeowners:** 9,165
  - 73%
- **BIPOC* Homeowners:** 2,766
  - 63%

*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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**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%)

ELI stands for "Extremely Low-Income," or households earning under $30,190 annually.

#### 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 (NLINHC), *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.