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></th>
<th>Median wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$52,000</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$67,320</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$64,780</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$10,670</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$112,020</td>
</tr>
</tbody>
</table>

$180K
$160K
$140K
$120K
$100K
$80K
$60K
$40K
$20K

INequitable Homeownership Rate

White* Homeowners: 11,624
93%

BIPOC* Homeowners: 1,757
78%

*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

<table>
<thead>
<tr>
<th>Count</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>281,000</td>
<td>22% - or more than 1 out of every 5 children</td>
</tr>
</tbody>
</table>

### RISE IN COST-BURDENED HOUSEHOLDS: 9%

<table>
<thead>
<tr>
<th>Year</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>590,538</td>
</tr>
<tr>
<td>2022</td>
<td>641,549</td>
</tr>
</tbody>
</table>

The impacts of cost burden are felt disproportionately.

### RACIAL DISPARITIES IN COST-BURDENED HOUSEHOLDS with CHILDREN

<table>
<thead>
<tr>
<th>Race/Culture</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households with Children</td>
<td>16%</td>
</tr>
<tr>
<td>Asian HH with Children</td>
<td>21%</td>
</tr>
<tr>
<td>Hispanic HH with Children</td>
<td>34%</td>
</tr>
<tr>
<td>Black HH with children</td>
<td>48%</td>
</tr>
</tbody>
</table>

Native HH counts were too small with too high a margin of error to include.

### RACIAL DISPARITIES IN RENTER COST BURDEN

<table>
<thead>
<tr>
<th>Race/Culture</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White Households</td>
<td>46%</td>
</tr>
<tr>
<td>Black Households</td>
<td>57%</td>
</tr>
</tbody>
</table>

### 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.


Minnesotans experiencing homelessness on one sampled night: **10,522**

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.

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**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 (NLIH), *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.