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.

The Wages of High-Demand Jobs Fall Short

Salary needed to afford: median-priced home / 2-bedroom apartment

<table>
<thead>
<tr>
<th>Job Type</th>
<th>Median Wage</th>
<th>2-Bedroom Apartment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$105,180</td>
<td>$49,360</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$96,000</td>
<td>$40,000</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$95,000</td>
<td>$35,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$50,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$30,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

Inequitable Homeownership Rate

White* Homeowners: 12,199
89%

BIPOC* Homeowners: 1,204
85%

*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**

22% - or more than 1 out of every 5 children

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</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**

- 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.

**RACIAL DISPARITIES IN RENTER COST BURDEN**

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

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%)

**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.