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>Job Type</th>
<th>Median Wage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Health Aides</td>
<td>$65,970</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>$41,040</td>
</tr>
<tr>
<td>Retail Salespersons</td>
<td>$35,000</td>
</tr>
<tr>
<td>Cashiers</td>
<td>$25,000</td>
</tr>
<tr>
<td>Customer Service</td>
<td>$20,000</td>
</tr>
</tbody>
</table>

INEQUITABLE HOMEOWNERSHIP RATE

White* Homeowners: 4,495

70%

BIPOC* Homeowners: 3,481

38%

*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** children in Minnesota live in cost-burdened homes.
- **22%** (or more than 1 out of every 5 children)

### RISE IN COST-BURDENED HOUSEHOLDS

- **9%** rise in cost-burdened households.
- 2021: **590,538**
- 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.

### 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

- **173,025** total ELI renter households in Minnesota.
- **114,131** (67%) of those with no home options they can afford.

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 (NLIHC), 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.