

MINNESOTA RENTER DATA ON COST BURDEN & RENT DEBT

January 2022 Edition

The COVID-19 pandemic has exacerbated housing insecurity for millions of households, especially for low-income households and people of color.

The January 2022 data snapshot presents statewide indicators of projected need for emergency housing assistance. This data snapshot includes county-level data provided by the State of Minnesota relating to applications for Emergency Rental Assistance (ERA) distributed by the program RentHelpMN.

Definitions & Methodology

This report does not include application data from Anoka, Dakota, Hennepin, Ramsey, or Washington counties, or the cities of Minneapolis and St Paul; these are local jurisdictions that have received their own federal allocations of ERA. We hope to incorporate local jurisdiction data into future reports to present a full picture of applications by county in Minnesota.

Cost burden occurs when a household spends more than 30 percent of income on housing. **Severe cost burden** occurs when a household spends more than 50 percent of income on housing. Cost-burdened households often have to sacrifice food, health care, education, transportation, or other necessities in order to afford a home.

Rent debt is determined using the National Equity Atlas Rent Debt in America database which draws on American Community Survey (ACS) microdata and the U.S. Census Bureau's Household Pulse Survey microdata. Further information on methodology can be found [here](#).

Area Median Income is the midpoint of an area's income distribution – half of families in an area earn more than the median and half earn less than the median.

Minnesota Rent Debt Data (credit/citation: Data from National Equity Atlas <https://nationalequityatlas.org/rent-debt-in-america>)

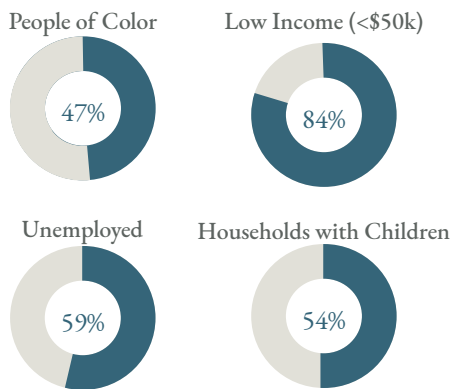
Rent Debt Data

Minnesota families face a crisis of rent debt, shown by households behind in rent and with rental arrears. Non-payment of rent can result in displacement, eviction, or homelessness.

Estimated total rent debt: \$144,600,000

Households behind in rent: 60,000

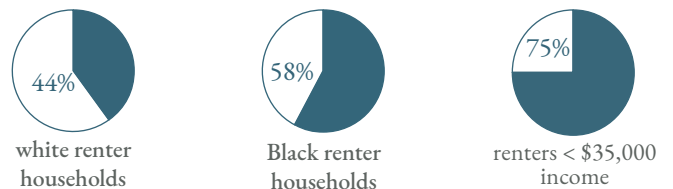
Children in behind households: 148,000



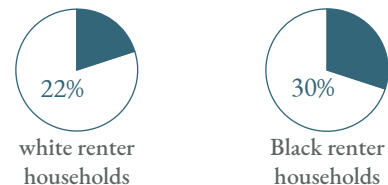
Renter Cost Burden

In Minnesota a significant number of low income households and Black, Indigenous and renters of color faced housing insecurity even before the pandemic began.

Minnesota Cost Burdened Renters: 268,764



Minnesota Severe Cost Burdened Renters: 130,332



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Minnesota Housing Partnership (MHP) expands housing and community development opportunity for those most impacted by economic and racial disparities by leading collaborative work to promote systems change and grow equitable development capacity.

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RentHelpMN Data through December 16, 2021

County	Applications	BIPOC Applicants	Applicant Households with Minors	Total Assistance Requested	Total Rental Assistance Requested	Applicants Paid	Resubmitted Applications	Applicants with no income	Applicants < 30% AMI	Applicants between 30% & 50% AMI	Applicants between 50% & 80% AMI	Applicants > 80% AMI	Application approved; awaiting payment	Application declined; withdrawn, on hold
Aitkin	83	15	38	\$421,343.43	\$404,700.00	48	6	20	49	6	5	3	9	10
Anoka	4850	2814	2142	\$33,266,562.25	\$31,831,500.00	2814	866	900	2178	1120	532	112	686	884
Becker	196	52	95	\$1,051,612.85	\$1,022,200.00	107	13	40	99	29	24	2	27	44
Beltrami	257	129	119	\$1,117,225.86	\$1,067,900.00	113	22	58	106	45	41	7	38	80
Benton	802	388	316	\$3,912,770.98	\$3,668,600.00	478	133	167	357	143	107	27	111	138
Big Stone	35	5	15	\$141,718.86	\$135,000.00	25	3	4	23	2	6	0	4	4
Blue Earth	1089	508	366	\$4,877,917.84	\$4,590,000.00	570	149	179	556	199	130	23	156	259
Brown	139	20	61	\$529,161.25	\$499,800.00	76	10	30	68	25	14	2	21	29
Carlton	173	36	89	\$825,771.63	\$780,800.00	91	27	33	78	27	29	6	27	35
Carver	542	241	268	\$3,495,274.78	\$3,272,900.00	312	84	96	242	126	63	14	68	112
Cass	107	38	55	\$681,233.87	\$633,500.00	50	7	28	43	15	16	5	14	29
Chippewa	101	19	41	\$479,647.02	\$413,700.00	54	9	19	47	14	17	2	19	20
Chisago	277	33	121	\$1,810,639.76	\$1,689,300.00	152	37	34	144	72	24	3	37	58
Clay	1072	439	471	\$4,908,190.76	\$4,539,100.00	610	152	230	553	198	74	11	147	230
Clearwater	24	5	7	\$153,109.49	\$148,300.00	15	0	0	14	4	3	3	4	4
Cook	18	1	2	\$202,469.03	\$197,900.00	9	1	1	3	8	4	2	0	7
Cottonwood	65	16	25	\$263,943.71	\$254,900.00	30	9	13	35	7	7	3	10	18
Crow Wing	497	58	207	\$2,711,853.30	\$2,622,200.00	297	45	82	208	109	79	18	64	85
Dakota														
Dodge	124	21	72	\$682,374.41	\$648,000.00	74	16	26	49	34	13	1	20	18
Douglas	290	47	106	\$1,653,266.83	\$1,614,500.00	185	33	49	133	66	33	9	33	53
Faribault	81	19	29	\$405,067.07	\$389,200.00	40	7	20	33	13	11	4	8	24
Fillmore	88	19	37	\$435,221.98	\$406,500.00	42	11	23	32	18	12	3	12	22
Freeborn	360	141	151	\$1,503,080.90	\$1,440,600.00	189	56	92	171	46	39	10	45	83
Goodhue	427	134	190	\$2,285,141.07	\$2,131,200.00	270	54	81	211	77	50	7	47	70
Grant	33	2	15	\$242,849.15	\$227,700.00	20	4	9	15	4	4	1	8	2
Hennepin														
Houston	75	5	26	\$369,950.56	\$344,300.00	39	7	15	36	14	8	1	14	16
Hubbard	186	49	81	\$898,902.24	\$857,600.00	119	29	33	99	32	18	4	23	25
Isanti	265	48	123	\$1,717,535.01	\$1,683,800.00	148	29	48	122	67	25	3	45	47
Itasca	313	51	155	\$1,541,209.37	\$1,489,300.00	180	37	55	142	71	38	7	43	57
Jackson	60	23	30	\$223,075.07	\$217,000.00	34	13	12	28	8	9	3	8	15
Kanabec	99	14	39	\$523,738.35	\$502,800.00	49	12	20	48	13	13	4	18	20
Kandiyohi	463	252	205	\$2,356,995.13	\$2,265,900.00	260	53	85	229	68	63	17	62	83
Kittson	16	2	11	\$61,802.66	\$51,600.00	7	1	3	5	6	2	0	1	4
Koochiching	59	12	23	\$257,395.62	\$242,400.00	32	3	14	26	12	6	1	7	7
Lac qui Parle	30	4	7	\$141,877.50	\$136,600.00	14	2	5	19	2	3	1	6	6
Lake	28	3	12	\$137,675.13	\$134,400.00	17	3	3	9	8	8	0	2	6
Lake of the Woods	10	3	5	\$60,351.02	\$59,100.00	5	0	1	6	1	1	1	1	3
Le Sueur	178	43	93	\$1,023,231.60	\$962,100.00	107	19	19	91	40	25	3	22	32
Lincoln	19	2	10	\$64,645.69	\$58,300.00	12	1	1	9	7	1	1	3	3
Lyon	260	100	100	\$1,233,545.89	\$1,188,800.00	178	25	43	132	46	29	8	31	35
Mahnomen	31	19	20	\$194,539.11	\$181,900.00	15	1	8	16	3	2	2	3	11
Marshall	30	11	13	\$156,003.72	\$143,000.00	15	2	4	13	4	7	2	4	8
Martin	198	44	88	\$949,928.26	\$895,300.00	121	22	37	91	44	21	5	27	36
McLeod	247	63	103	\$1,203,156.55	\$1,138,200.00	161	25	45	110	45	42	5	32	33
Meeker	133	12	48	\$656,617.36	\$622,600.00	96	17	21	60	30	20	2	12	17
Mille Lacs	218	25	96	\$1,128,484.22	\$1,096,000.00	130	21	40	96	47	24	11	25	44
Morrison	213	26	89	\$1,048,165.57	\$977,700.00	110	22	44	111	36	20	2	40	41
Mower	432	204	200	\$2,197,546.74	\$2,064,200.00	223	57	90	175	65	82	20	63	105
Murray	40	9	10	\$175,424.84	\$154,000.00	27	4	2	31	3	4	0	5	4
Nicollet	288	113	149	\$1,399,317.45	\$1,337,300.00	164	34	47	127	48	52	13	33	58
Nobles	94	56	44	\$413,036.23	\$399,800.00	49	5	17	45	21	9	2	17	21
Norman	27	9	11	\$123,346.43	\$111,000.00	16	3	8	12	3	3	1	2	4
Olmsted	2680	1475	1170	\$14,365,933.12	\$13,699,700.00	1595	430	527	1351	527	245	29	347	484
Otter Tail	418	82	177	\$1,867,236.40	\$1,761,900.00	241	63	90	193	75	51	9	48	87
Pennington	110	22	48	\$547,672.17	\$520,000.00	60	8	25	42	20	18	5	16	27
Pine	183	28	88	\$1,090,995.30	\$1,046,300.00	107	22	40	85	23	30	5	25	36
Pipestone	48	22	15	\$185,228.40	\$168,000.00	19	3	12	18	11	6	1	9	15
Polk	243	108	115	\$1,051,109.23	\$992,200.00	139	27	34	140	40	23	6	29	60
Pope	56	7	21	\$281,492.28	\$263,800.00	33	3	7	26	15	8	0	6	11
Ramsey														
Red Lake	12	0	5	\$52,965.38	\$48,000.00	5	1	2	5	1	4	0	5	1
Redwood	86	29	33	\$465,188.50	\$444,600.00	38	10	17	33	16	14	6	12	23
Renville	81	22	37	\$350,931.06	\$304,800.00	41	6	13	35	24	3	5	13	16
Rice	702	343	350	\$4,026,289.13	\$3,819,700.00	464	98	132	334	136	86	12	79	99
Rock	35	6	13	\$127,744.46	\$125,400.00	20	2	7	17	8	3	0	4	7
Roseau	53	14	26	\$295,684.76	\$289,600.00	31	2	5	29	11	5	3	9	10
Scott	1075	553	489	\$8,031,961.41	\$7,667,500.00	656	185	176	474	283	111	27	132	209
Sherburne	813	341	385	\$5,221,949.92	\$5,032,400.00	464	129	128	428	170	74	12	116	155
Sibley	81	30	45	\$389,997.87	\$352,300.00	51	12	12	36	15	14	3	9	13
St. Louis	2134	596	806	\$10,462,420.47	\$9,870,900.00	1250	213	387	1103	342	246	53	278	398
Stearns	2913	1726	1303	\$14,604,064.22	\$13,875,700.00	1554	444	518	1366	504	443	77	424	672
Steele	365	149	163	\$1,769,899.03	\$1,713,500.00	200	62	62	170	63	56	13	52	73
Stevens	56	18	25	\$187,422.56	\$180,800.00	29	9	14	29	9	4	0	11	11
Swift	60	20	25	\$194,328.43	\$186,100.00	38	9	21	26	8	4	1	8	11
Todd	81	20	38	\$531,590.45	\$520,400.00	43	8	11	37	12	14	7	9	18
Traverse	17	10	12	\$84,383.11	\$78,000.00	11	2	4	10	2	1	0	2	2
Wabasha	100	16	44	\$459,739.15	\$424,900.00	53	13	21	43	19	12	5	13	19
Wadena	126	17	54	\$578,820.77	\$562,300.00	67	11	22	68	24	11	1	20	26
Waseca	127	44	74	\$544,750.53	\$519,200.00	62	10	33	51	17	23	2	22	30
Washington														
Watonwan	53	15	21	\$194,889.18	\$178,300.00	28	7	7	26	9	8	3	5	14
Wilkin	40	17	20	\$145,949.28	\$142,600.00	21	5	12	17	1	8	2	5	10
Winona	340	97	126	\$1,478,641.42	\$1,378,400.00	171	33	64	180	55	31	9	53	86
Wright	794	171	397	\$4,918,075.80	\$4,651,200.00	476	124	135	359	214	72	14	98	137
Yellow Medicine	34	8	10	\$224,986.40	\$216,500.00	16	4	5	14	10	3	2	5	10