

MINNESOTA RENTER DATA ON COST BURDEN & RENT DEBT

December 2021 Update

The COVID-19 pandemic has exacerbated housing insecurity for millions of households, especially for low-income households and people of color. This data snapshot presents some indicators of projected need for emergency housing assistance, including the sum and percent of renters with severe cost burden, the number of renters behind on rent, average owed rent debt per household, and applications submitted to RentHelpMN by county.

This report does not include applications for ERA 1 and 2 funds distributed by local jurisdictions. Local jurisdictions that received allocations of ERA 1 and 2 include Anoka County, Dakota County, Hennepin County, Ramsey County, Washington County, and the Cities of Minneapolis and St Paul. We hope to incorporate local jurisdiction data into future reports.

Definitions & Methodology

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](#).

Top Ten Minnesota Counties with the Highest Percentage of Severely Cost Burdened Renter Households

Rank	Geography: Minnesota County	Total Renters Severely Cost Burdened	% of Renters Severely Cost Burdened	Renters Behind as of 11/16/21	Debt per Household as of 11/16/21	RentHelpMN Applications as of 11/18/21	% POC Renters of Total POC* Population	% White Renters of Total White Population
1	Stevens	333	33%	121	\$1,690	45	80%	27%
2	Clay	2239	31%	830	\$2,066	951	68%	29%
3	Waseca	447	30%	187	\$1,770	114	69%	18%
4	Itasca	988	30%	391	\$1,731	286	37%	18%
5	Beltrami	1545	29%	629	\$1,782	216	54%	27%
6	Rice	1483	27%	625	\$2,090	623	53%	23%
7	Aitkin	286	26%	127	\$1,709	71	36%	17%
8	Winona	1406	26%	625	\$1,806	299	56%	28%
9	Roseau	256	26%	108	\$1,794	51	35%	18%
10	Koochiching	262	26%	121	\$1,463	53	52%	20%

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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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Top Ten Minnesota Counties with Households Behind in Rent

Rank	Geography: Minnesota County	Total Renters Severely Cost Burdened	% of Renters Severely Cost Burdened	Renters Behind as of 11/16/21	Debt per Household as of 11/16/21	RentHelpMN Applications as of 11/18/21	% POC Renters of Total POC* Population	% White Renters of Total White Population
1	Hennepin	41283	22%	17400	\$2,781	20603	66%	29%
2	Ramsey	19705	24%	8622	\$2,572	11518	66%	31%
3	Dakota	8118	20%	3668	\$2,934	3469	52%	21%
4	St. Louis	5740	25%	2666	\$1,889	1750	60%	27%
5	Anoka	5133	21%	2347	\$2,902	3836	41%	17%
6	Stearns	3688	20%	1925	\$2,163	2507	73%	27%
7	Olmstead	3854	24%	1681	\$2,305	2330	54%	23%
8	Washington	3936	23%	1493	\$3,243	282	32%	17%
9	Blue Earth	2327	25%	1040	\$2,338	928	75%	35%
10	Clay	2239	31%	830	\$2,066	951	68%	29%

Top Ten Minnesota Counties with Households with Rent Debt

Rank	Geography: Minnesota County	Total Renters Severely Cost Burdened	% of Renters Severely Cost Burdened	Renters Behind as of 11/16/21	Debt per Household as of 11/16/21	RentHelpMN Applications as of 11/18/21	% POC Renters of Total POC Population	% White Renters of Total White Population
1	Washington	3936	23%	1493	\$3,243	282	32%	17%
2	Scott	1675	20%	760	\$2,996	981	34%	15%
3	Dakota	8118	20%	3668	\$2,934	3469	52%	21%
4	Anoka	5133	21%	2347	\$2,902	3836	41%	17%
5	Carver	1181	19%	565	\$2,881	469	37%	17%
6	Hennepin	41283	22%	17400	\$2,781	20603	66%	29%
7	Ramsey	19705	24%	8622	\$2,572	11518	66%	31%
8	Sherburne	1088	21%	483	\$2,481	706	51%	14%
9	Isanti	466	19%	241	\$2,378	236	24%	17%
10	Blue Earth	2327	25%	1040	\$2,338	928	75%	35%

Renter Data for All Minnesota Counties

Geography: Minnesota County	Total Renters Severely Cost Burdened	% of Renters Severely Cost Burdened	Renters Behind as of 11/16/21	Debt per Household as of 11/16/21	RentHelpMN Applications as of 11/18/21	% POC Renters of Total POC Population	% White Renters of Total White Population
Aitkin	286	26%	127	\$1,709	71	36%	17%
Anoka	5133	21%	2347	\$2,902	3836	41%	17%
Becker	583	22%	302	\$1,673	179	39%	20%
Beltrami	1545	29%	629	\$1,782	216	54%	27%
Benton	1002	19%	572	\$1,961	696	80%	28%
Big Stone	92	18%	57	\$1,331	32	35%	27%
Blue Earth	2327	25%	1040	\$2,338	928	75%	35%
Brown	256	12%	240	\$1,601	128	75%	18%
Carlton	521	21%	267	\$1,907	152	46%	18%
Carver	1181	19%	565	\$2,881	469	37%	17%
Cass	371	18%	242	\$1,805	89	47%	14%
Chippewa	266	16%	181	\$1,448	91	69%	30%
Chisago	496	19%	250	\$2,217	243	19%	13%
Clay	2239	31%	830	\$2,066	951	68%	29%
Clearwater	121	23%	65	\$1,561	26	31%	17%
Cook	60	11%	58	\$1,428	15	56%	18%
Cottonwood	124	14%	106	\$1,354	57	45%	19%
Crow Wing	1080	19%	674	\$2,030	443	42%	23%
Dakota	8118	20%	3668	\$2,934	3469	52%	21%
Dodge	169	15%	121	\$1,730	116	48%	14%
Douglas	931	23%	414	\$1,652	260	60%	25%
Faribault	201	17%	139	\$1,307	72	48%	21%
Fillmore	247	17%	161	\$1,649	79	65%	18%
Freeborn	488	17%	329	\$1,713	301	52%	20%
Goodhue	1090	24%	499	\$2,098	388	54%	23%
Grant	129	25%	63	\$1,476	29	45%	22%
Hennepin	41283	22%	17400	\$2,781	20603	66%	29%
Houston	190	13%	160	\$1,833	67	58%	19%
Hubbar	234	16%	164	\$1,508	163	47%	18%
Isanti	466	19%	241	\$2,378	236	24%	17%
Itasca	988	30%	391	\$1,731	286	37%	18%
Jackson	168	25%	69	\$1,582	54	49%	18%
Kanabec	102	12%	100	\$2,018	86	48%	14%
Kandiyohi	887	22%	458	\$1,897	395	63%	20%
Kittson	54	17%	36	\$1,437	13	35%	19%
Koochiching	262	26%	121	\$1,463	53	52%	20%
Lac qui Parle	72	15%	55	\$1,329	29	46%	18%

Renter Data for All Minnesota Counties

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Lake	157	19%	83	\$1,489	27	32%	17%
Lake of the Woods	26	10%	33	\$1,646	9	38%	19%
Le Sueur	278	15%	208	\$2,000	162	60%	16%
Lincoln	109	24%	51	\$1,516	18	68%	20%
Lyon	603	20%	344	\$1,620	234	66%	28%
Mahnomen	116	20%	68	\$1,331	28	47%	21%
Marshall	107	18%	65	\$1,491	25	26%	17%
Martin	403	20%	244	\$1,420	181	64%	24%
McLeod	573	19%	321	\$1,774	223	27%	22%
Meeker	363	22%	176	\$1,797	128	32%	19%
Mille Lacs	474	20%	261	\$1,676	198	48%	23%
Morrison	468	17%	297	\$1,768	188	51%	22%
Mower	609	15%	456	\$1,772	392	64%	21%
Murray	105	19%	60	\$1,307	36	42%	17%
Nicollet	708	22%	339	\$2,183	252	53%	24%
Nobles	346	16%	236	\$1,579	88	55%	18%
Norman	86	22%	49	\$1,467	25	27%	17%
Olmsted	3854	24%	1681	\$2,305	2330	54%	23%
Otter Tail	1073	22%	556	\$1,541	362	53%	20%
Pennington	245	16%	162	\$1,675	99	57%	26%
Pine	335	19%	202	\$1,894	174	47%	18%
Pipestone	121	14%	107	\$1,358	39	55%	22%
Polk	761	25%	352	\$1,739	225	61%	24%
Pope	189	20%	102	\$1,304	53	57%	21%
Ramsey	19705	24%	8622	\$2,572	11518	66%	31%
Red Lake	61	24%	32	\$1,450	6	41%	15%
Redwood	265	22%	135	\$1,610	72	36%	20%
Renville	268	24%	129	\$1,580	69	48%	20%
Rice	1483	27%	625	\$2,090	623	53%	23%
Rock	125	14%	85	\$1,395	33	19%	25%
Roseau	256	26%	108	\$1,794	51	35%	18%
Scott	1675	20%	760	\$2,996	981	34%	15%
Sherburne	1088	21%	483	\$2,481	706	51%	14%
Sibley	200	19%	111	\$1,770	77	62%	18%
St. Louis	5740	25%	2666	\$1,889	1750	60%	27%
Stearns	3688	20%	1925	\$2,163	2507	73%	27%
Steele	784	23%	396	\$2,032	318	58%	22%

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Stevens	333	33%	121	\$1,690	45	80%	27%
Swift	216	19%	135	\$1,460	52	71%	27%
Todd	283	20%	160	\$1,585	72	49%	16%
Traverse	40	16%	29	\$1,413	17	63%	15%
Wabasha	334	19%	179	\$1,791	89	58%	20%
Wadena	202	18%	141	\$1,708	114	63%	22%
Waseca	447	30%	187	\$1,770	114	69%	18%
Washington	3936	23%	1493	\$3,243	282	32%	17%
Watonwan	205	23%	105	\$1,519	44	34%	21%
Wilkin	50	9%	62	\$1,212	34	0%	22%
Winona	1406	26%	625	\$1,806	299	56%	28%
Wright	1539	19%	805	\$2,326	709	27%	18%
Yellow Medicine	132	19%	76	\$1,255	33	42%	18%