2023 COUNTY PROFILE

# Chippewa County

## 5,240 Households | Southwest Region

*For Minnesotans to be and stay well, for our children to grow and elders to flourish, we all need a place to live.*

## Our existing homes are aging *and* increasingly unaffordable, with few new ones being built.

### 2021 RENTER HOUSEHOLDS

1,623 | 31% of households

% of rental units built before 1970: 54%

2022 multi-family units permitted: 47

Median rent: $741 = 14% over 5 years

### 2021 OWNER HOUSEHOLDS

3,617 | 69% of households

% of houses built before 1970: 67%

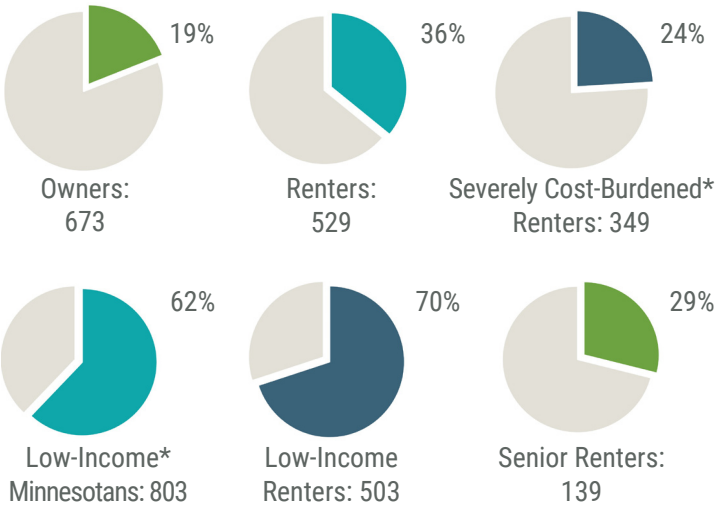
2022 single-family units permitted: 5

Median home value: $121,900 = 5% over 5 years

*Increases in rent or home value have been adjusted for inflation.

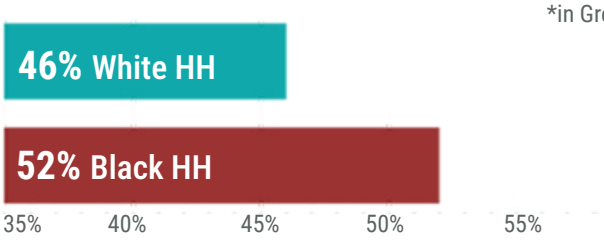
## Too many Minnesotans experience cost burden, and the impacts are felt disproportionately.

### COST-BURDENED* COUNTY HOUSEHOLDS




### RACIAL DISPARITIES IN RENTER COST BURDEN

*in Greater MN




1,202 in the county are "cost-burdened"—at-risk of being forced to choose between a home and other basic needs like food, clothing, and medicine.

*__Cost burden:__ spending 30% or more of household income on housing costs.
*__Severe cost burden:__ spending more than 50%.
*__Low-income__: households earning under $35,000 annually.

## Such pressures can lead to eviction and homelessness, both on the rise in the state.

### EVICTIONS IN THE COUNTY

2022 eviction filings: 58

Average pre-pandemic monthly filings (2012-19): 27

### HOMELESSNESS IN THE STATE

2022 homelessness: 19,600*

66% were Black, Indigenous, or people of color

Number of homeless children under 18:* 8,891

*on any given night in 2022

## For renters struggling to make ends meet, finding an affordable home can be difficult.

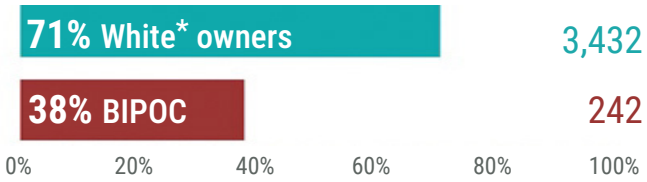
### EXTREMELY LOW-INCOME HOUSEHOLDS (ELI)*

| | |
|---|---|
| # of ELI renter households in the county: | 550 |
| Homes affordable / available* to the ELI: | 269 |
| Shortage of affordable/available homes for ELI in the county: | 281 |

***ELI**: households earning under $30,190 annually.

## Minnesota's racial homeownership disparity is among the worst in the nation.

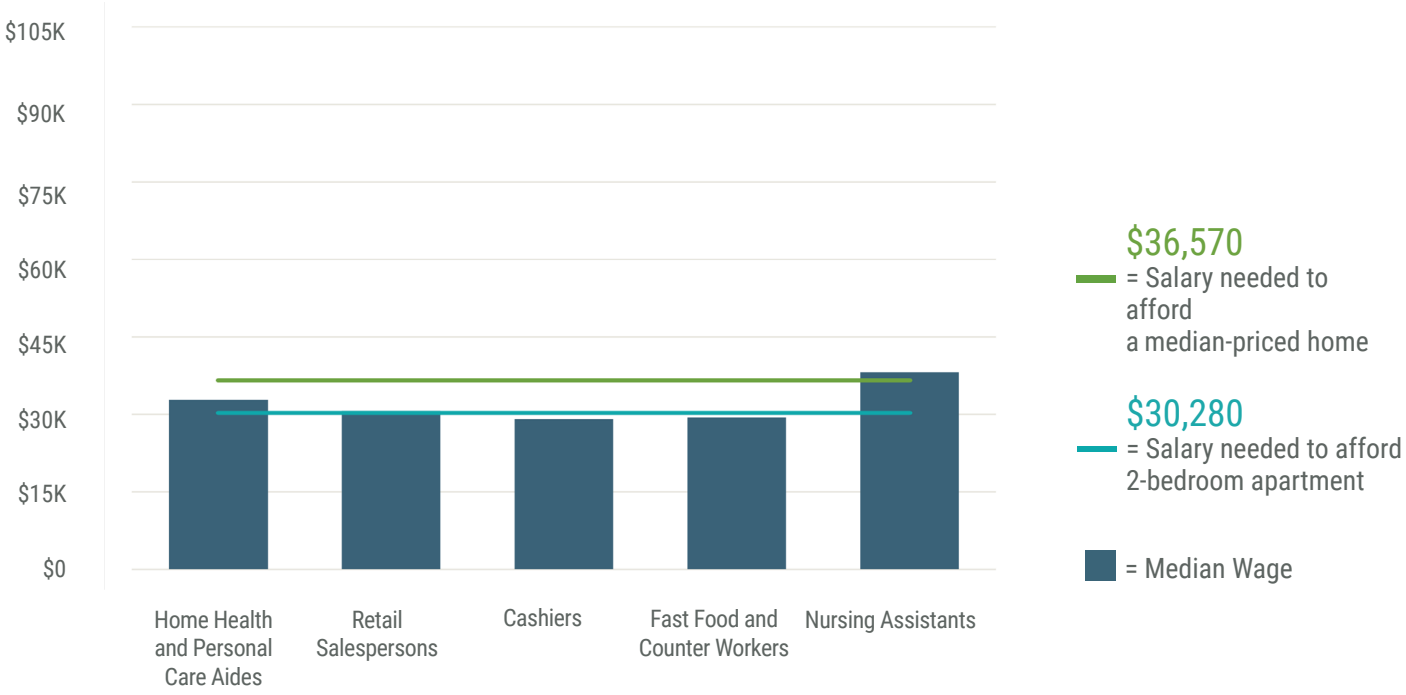
### COUNTY HOMEOWNERSHIP RATE




*non-Hispanic white

## The cost of housing is out of reach for many working Minnesotans.

### THE REGION'S MOST IN-DEMAND JOBS vs CHIPPEWA'S COST OF HOUSING




## 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 2021, 1 year estimates | **Evictions:** Eviction Lab, Eviction Tracking System 2022 **Homelessness**: Wilder Research Center, 2018 Minnesota Homeless Study | **ELI Units and Renters**: National Low Income Housing Coalition (NLIHC), *The Gap 2023* | **Homeownership**: U.S. Census Bureau, American Community Survey 2021, 1 year estimates | **In-demand jobs**: Minnesota Department of Employment and Economic Development (MN DEED), Occupations in Demand, 2022

**FOR RESEARCH INQUIRIES**
**Gabriela Norton,** Research Manager
Gabriela.Norton@mhponline.org : : mhponline.org/publications
©2023 Minnesota Housing Partnership

mhp improving home & community