

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR CLINTON COUNTY

OCTOBER 2021

ACKNOWLEDGEMENTS AND DATA SOURCES

We would like to thank the **Indiana Housing Technical Working Group** for their thoughtful guidance and input throughout the development of this report.

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This report utilizes the following **data sources**:

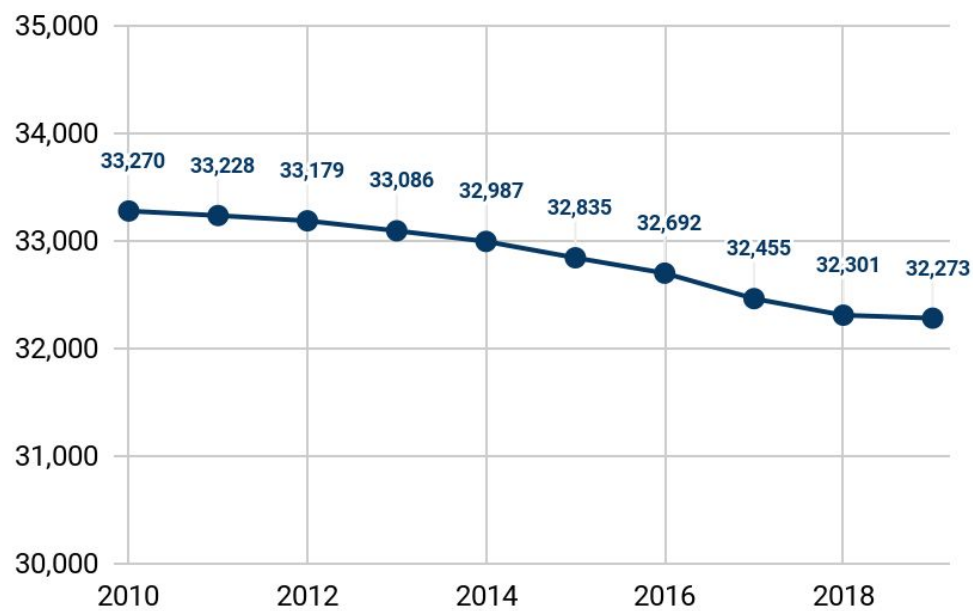
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

Data in this report are updated as frequently as data sources are updated.

DEMOGRAPHIC TRENDS

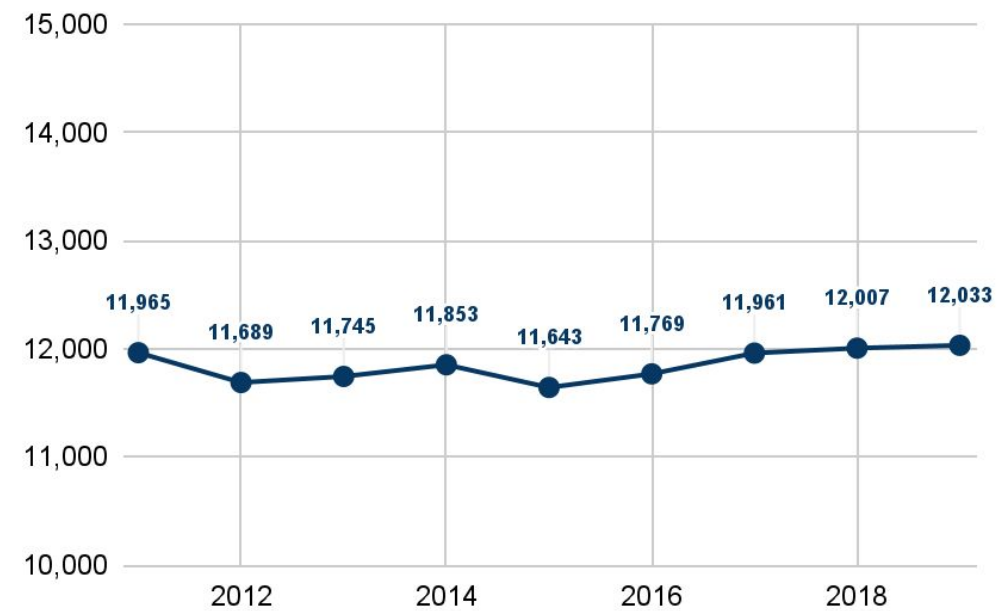
POPULATION | Clinton County's population has decreased by 3.00% (997 people) between 2010-2019. In the same time period, the total number of households increased by 1.07% (127 households).

Resident Population
Clinton County | 2010-2019



Source: FRED, U.S. Census Bureau

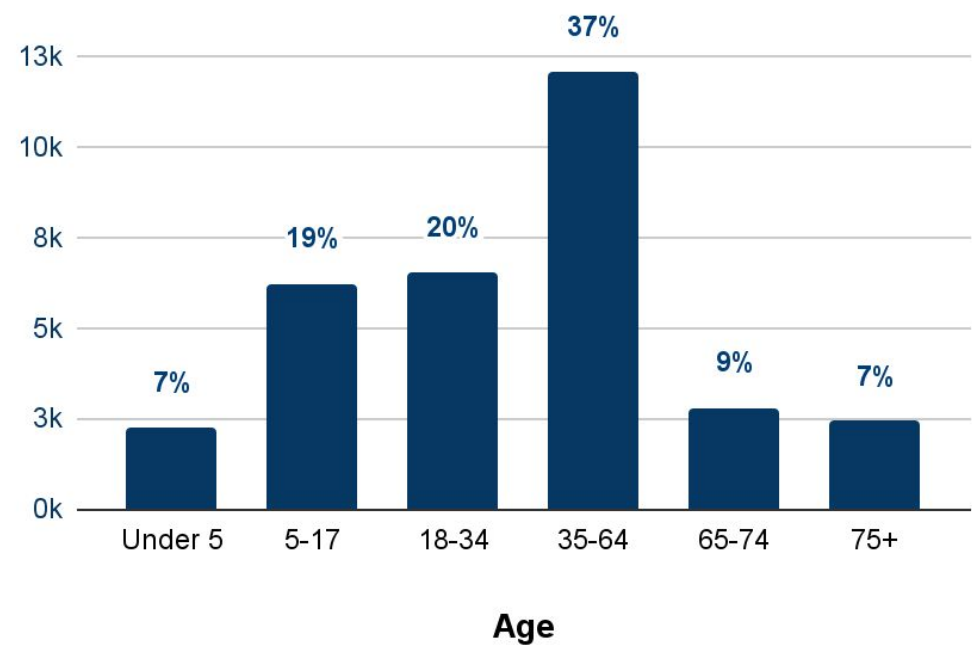
Households
Clinton County | 2010-2019



Source: FRED, U.S. Census Bureau

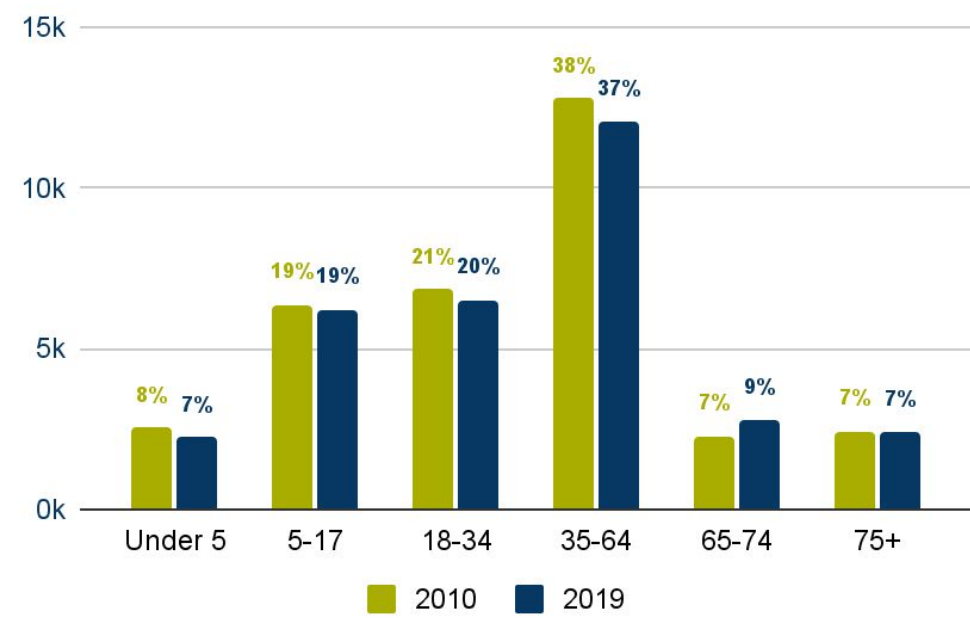
AGE | 16% of people in Clinton County are above the age of 65, while 26% are below 18.

Population by Age
Clinton County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Clinton County | 2010, 2019

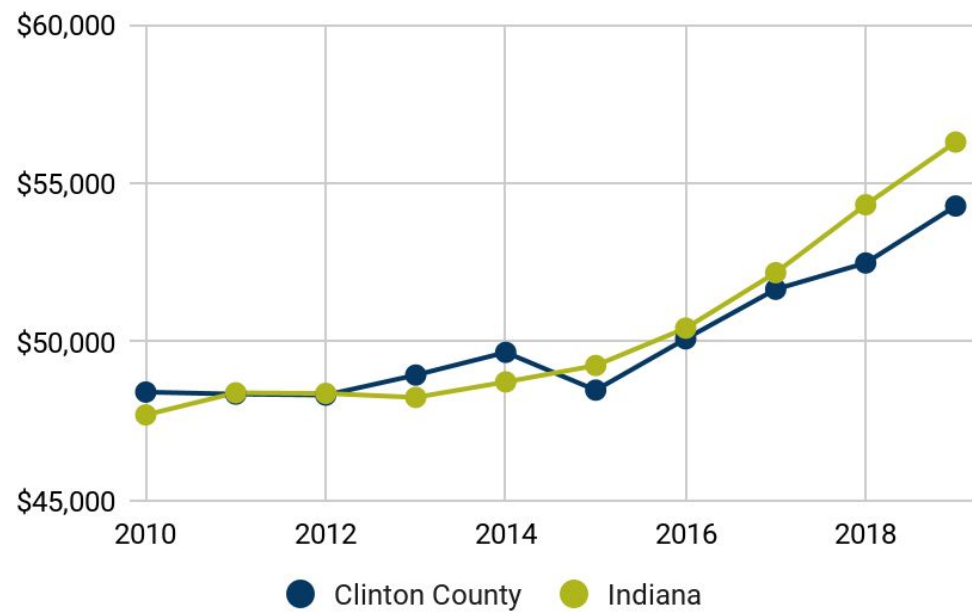


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Clinton County had a median income of \$54,286 in 2019, up 12% since 2010. 31% of households have incomes below \$35,000, while 17% have incomes above \$100,000.

Median Income

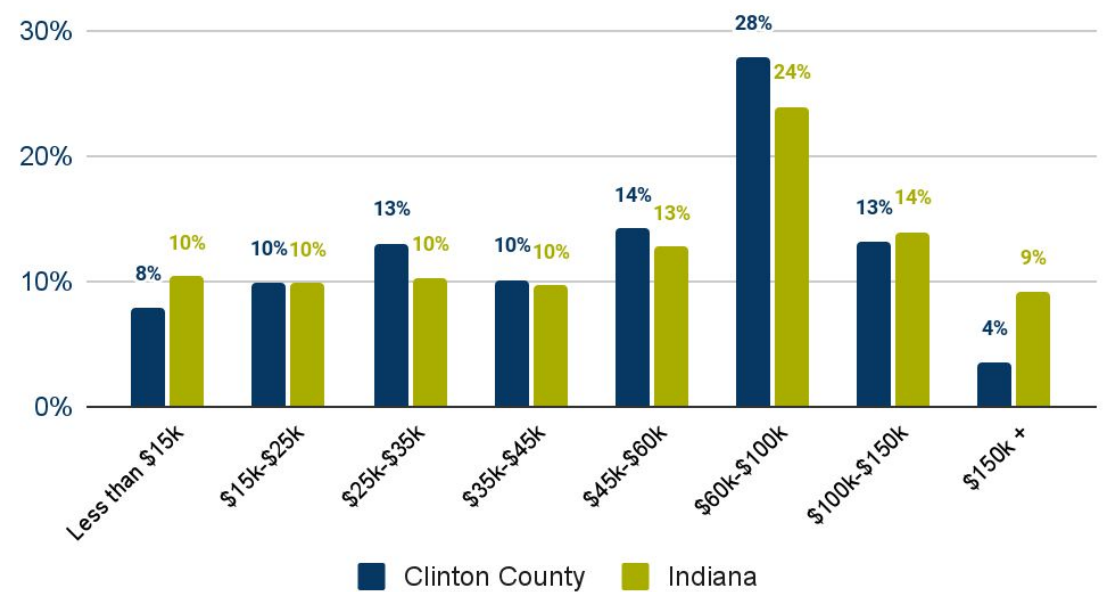
Clinton County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

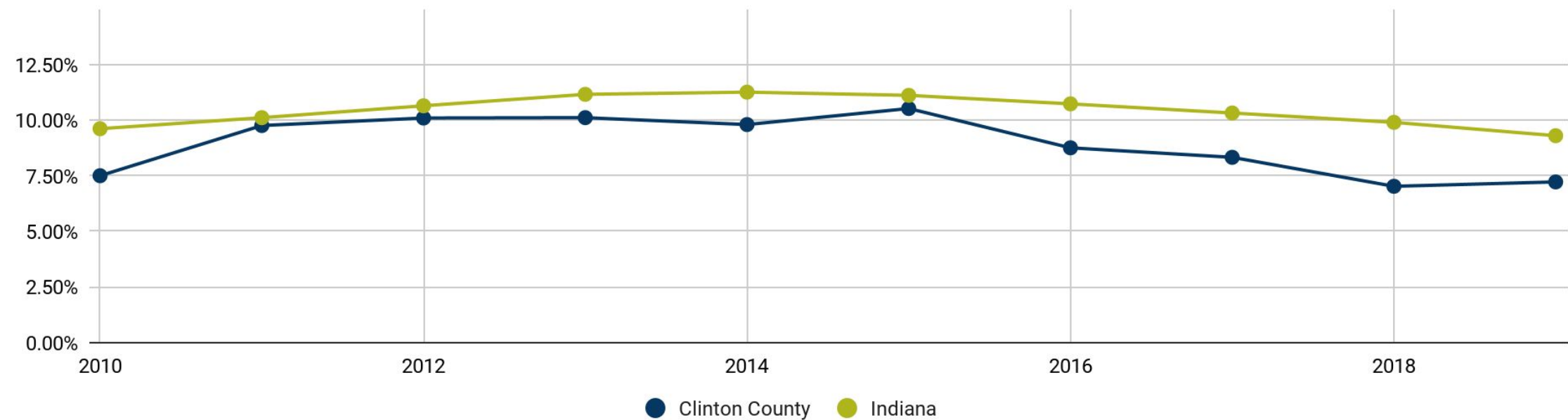
Clinton County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 7.2% of families live in poverty conditions in Clinton County, down 0.28 percentage points from 7.5% in 2010.

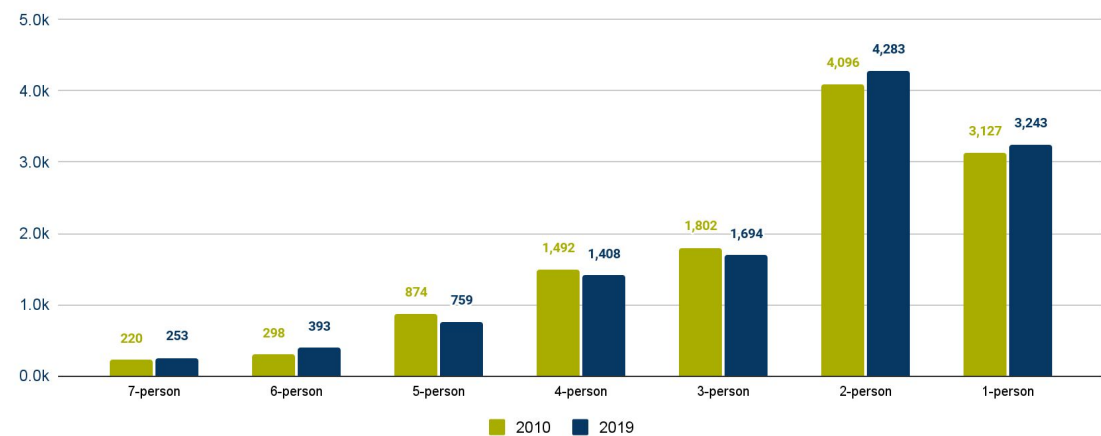
Family Poverty Rate
Clinton County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

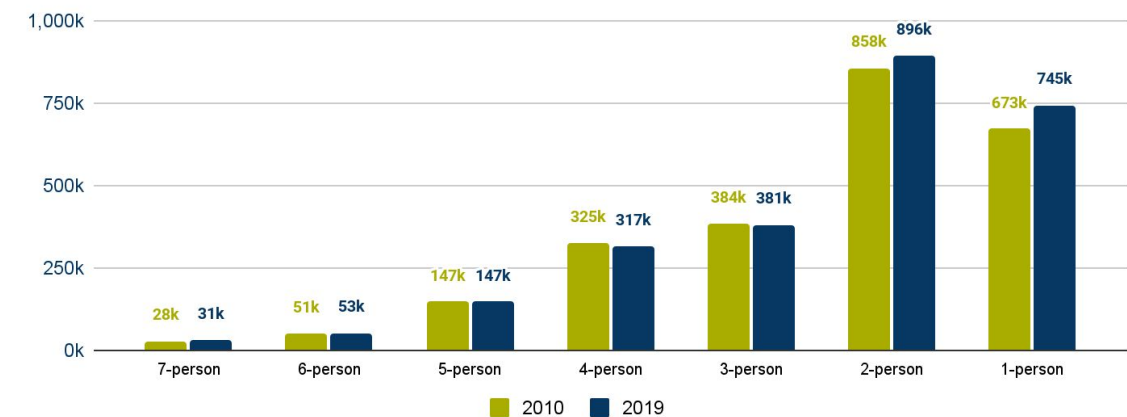
HOUSEHOLD SIZE | The average household size is 2.63 people, compared to 2.52 statewide. The Clinton County average household has shrunk by 0.09 persons since 2010.

Household Size
Clinton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

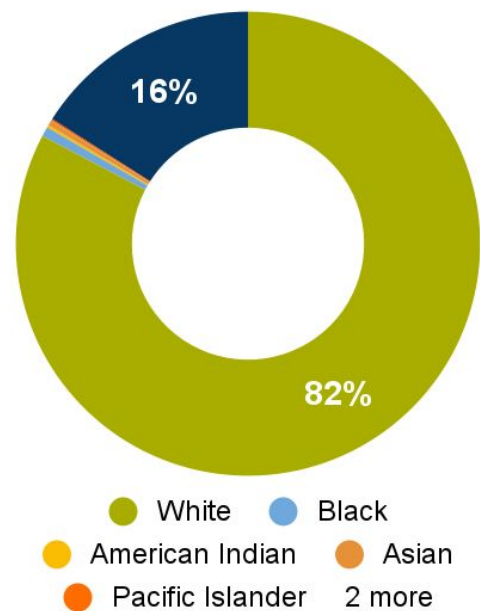


Source: ACS 2010-2019 5-year estimates

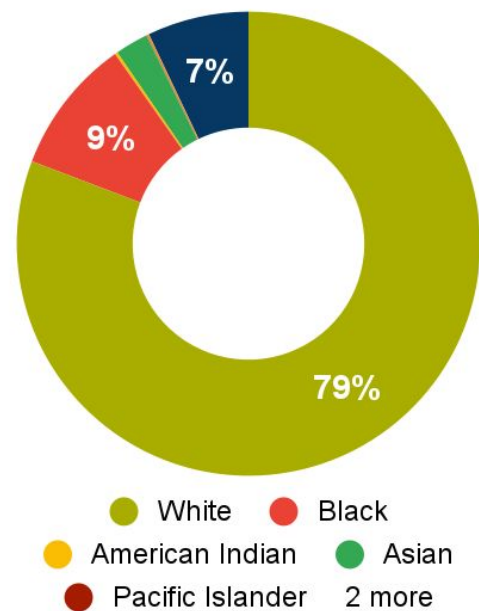
RACIAL COMPOSITION | The current racial distribution of households in Clinton County is 82% white, 1% Black, 16% Hispanic/Latino, 0% Asian, and 0% other.

Racial/Ethnic Distribution

Clinton County | 2019

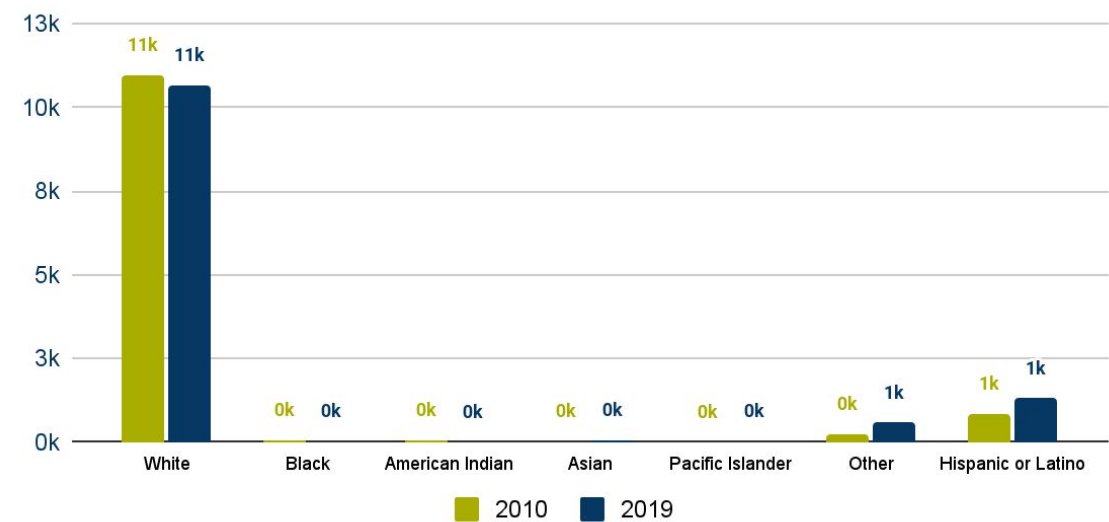


Indiana | 2019



Household Racial/Ethnic Distribution

Clinton County | 2010, 2019



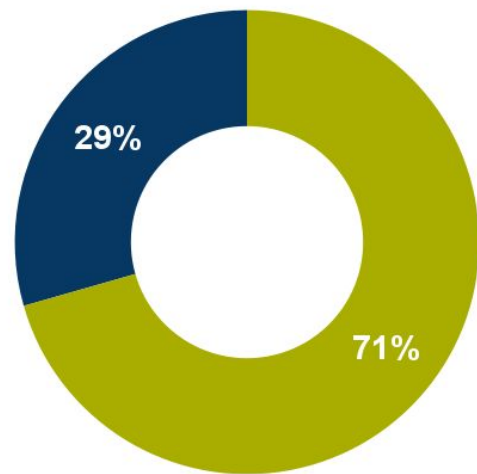
Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 29% of households (3,541 households) in Clinton County were renters, while 71% (8,492 households) were owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

Clinton County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

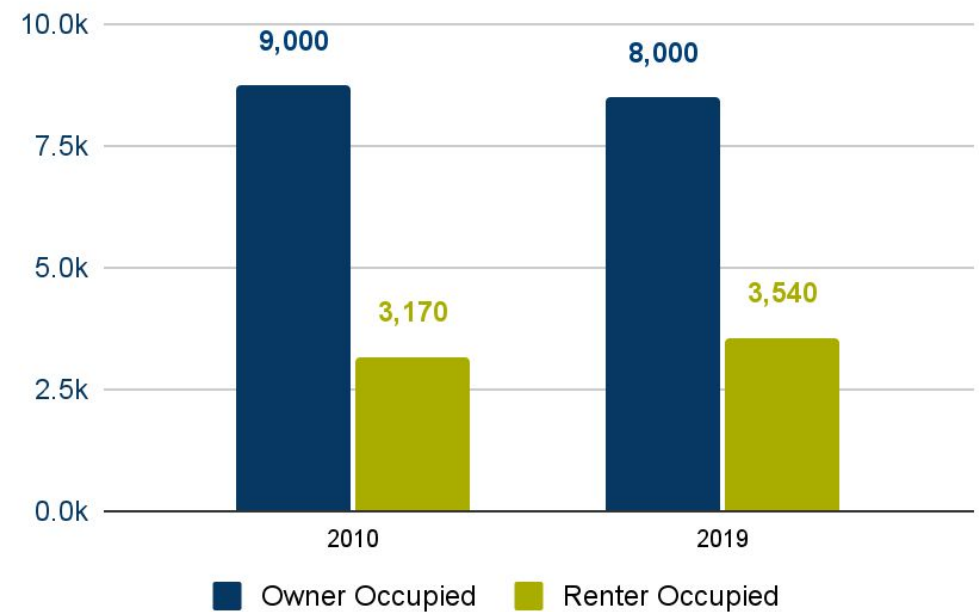
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

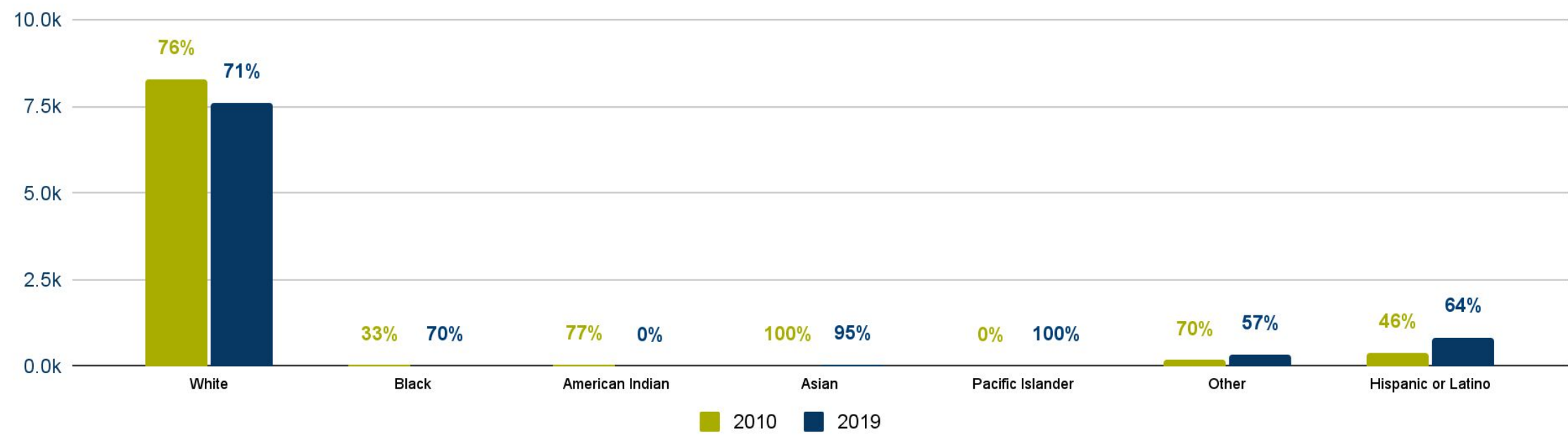
Clinton County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 71%, homeownership is 71% among non-Hispanic White households, 70% for Black households, and 64% for Hispanic or Latino households.

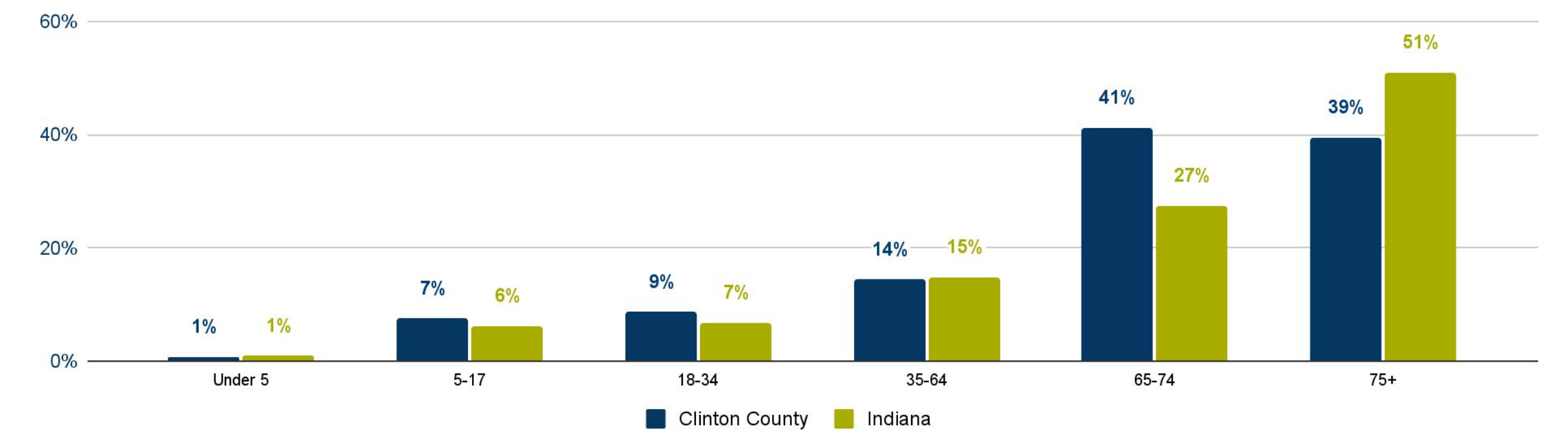
Homeownership by Race
Clinton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in Clinton County live with a disability. For people above 65, the share increases to 40%.

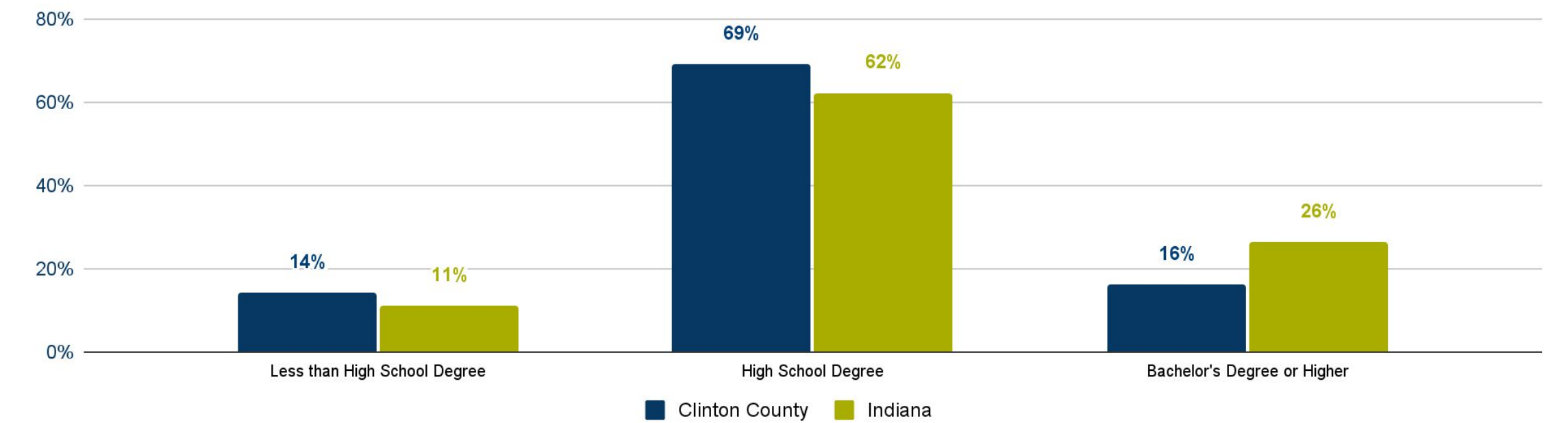
Share of the Population with a Disability by Age
Clinton County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Clinton County, 69% of the population has at least a high school degree and 16% of the population has at least a Bachelor's degree.

Educational Attainment
Clinton County, Indiana | 2019

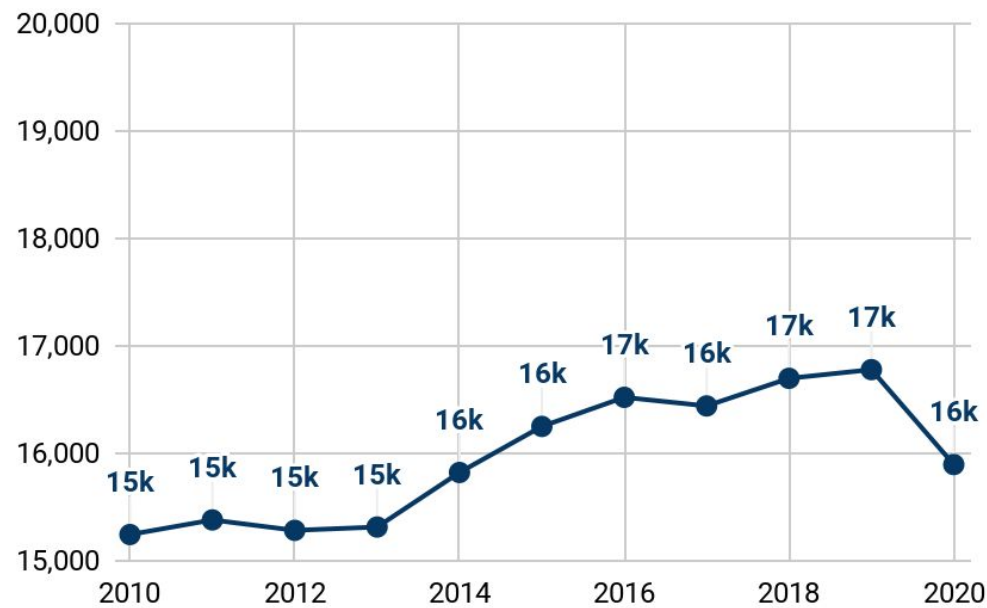


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

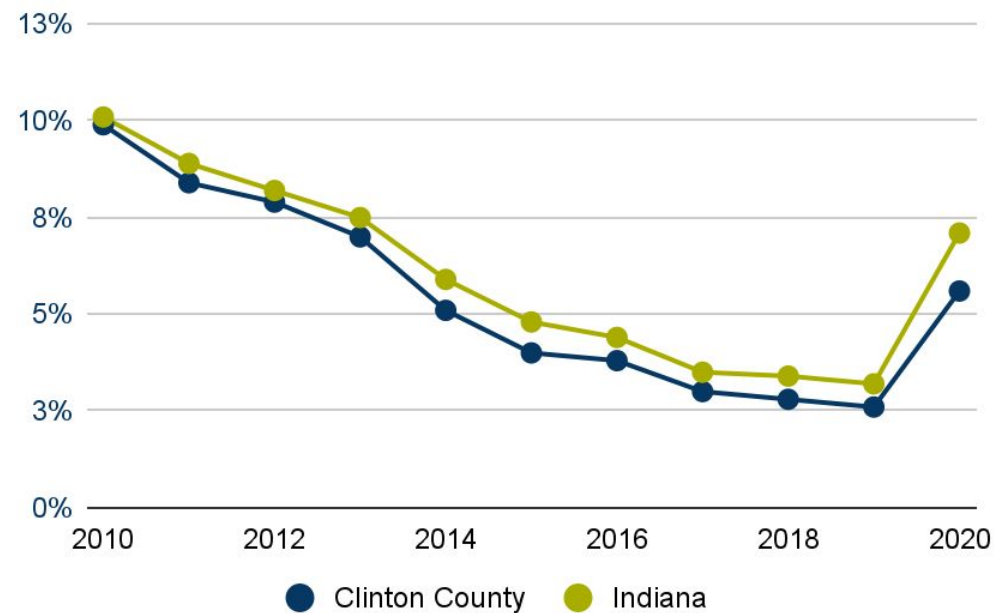
EMPLOYMENT BASE | There are currently 16,000 employed persons in Clinton County, up by 4.28% since 2010. The unemployment rate in 2020 was 5.60%, up 3.00 points from 2019.

Total Employment
Clinton County | 2010-2019



Source: ACS 2010-2019 5-year estimates

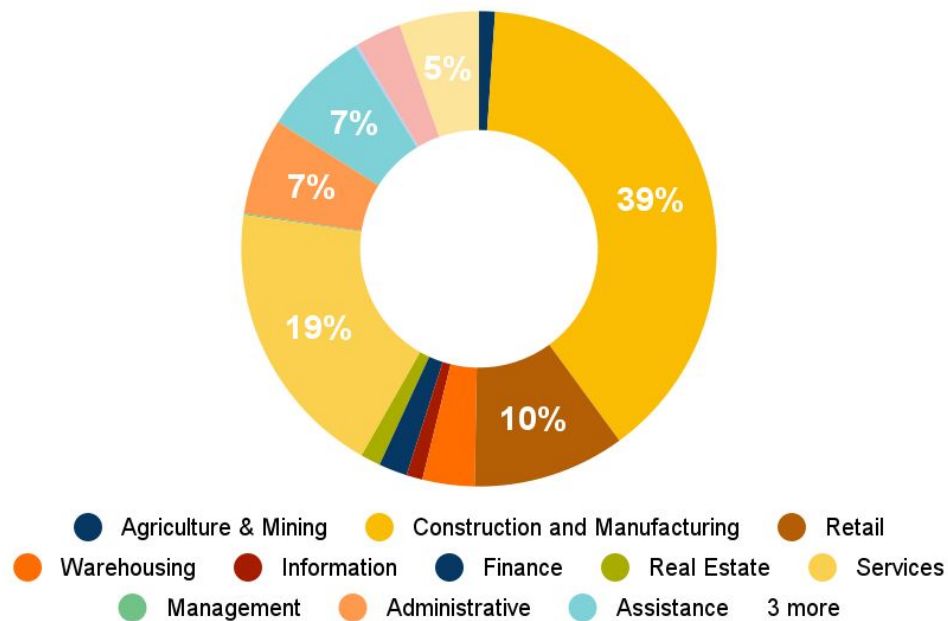
Unemployment Rate
Clinton County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Clinton County, accounting for 36% of all jobs, followed by Retail Trade (8% of all jobs).

Total Jobs by All Industries
Clinton County | 2018



Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$38,474
- 2. Trade, transportation, and utilities | \$42,575
- 3. Goods-producing | \$52,741
- 4. Professional and business services | \$44,415
- 5. Construction | \$57,235

Source: BLS

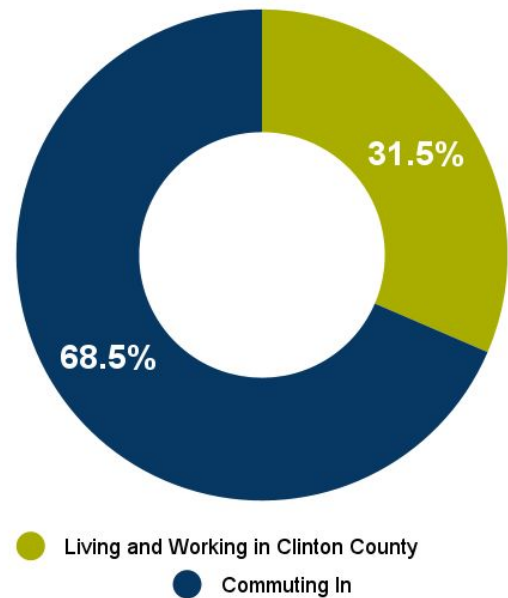
Top 5 Employers

- 1. Frito-lay Inc (Frankfort)
- 2. Frito-lay Inc (Frankfort)
- 3. Federal Mogul (Frankfort)
- 4. Zachary Confections Inc (Frankfort)
- 5. Tri Mas Fasteners Co Inc (Frankfort)

Source: BLS

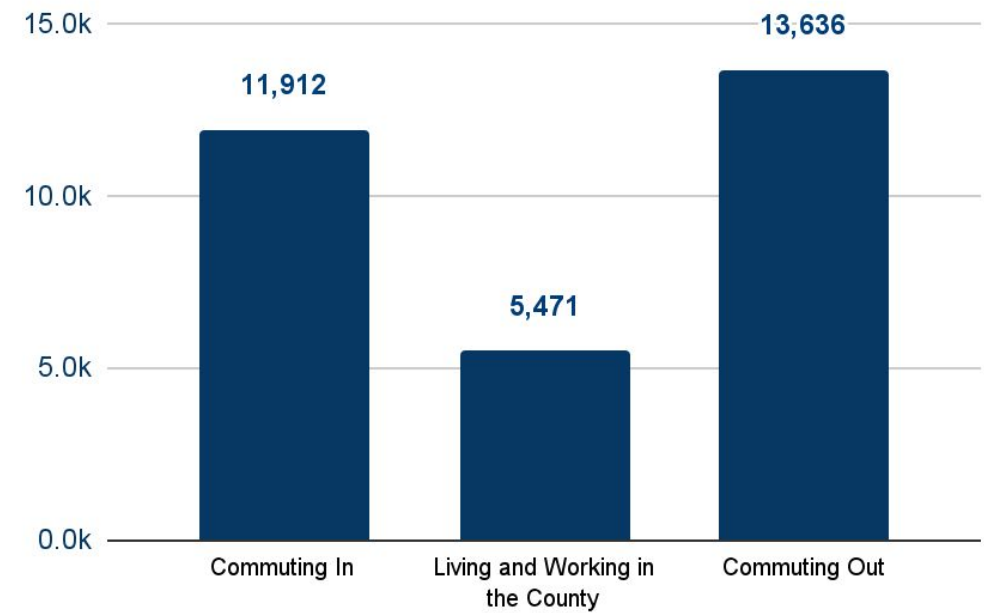
COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into Clinton County for their jobs, while 14,000 employees travel outside of Clinton County for their jobs.

Employment Inflow
Clinton County | 2018



Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

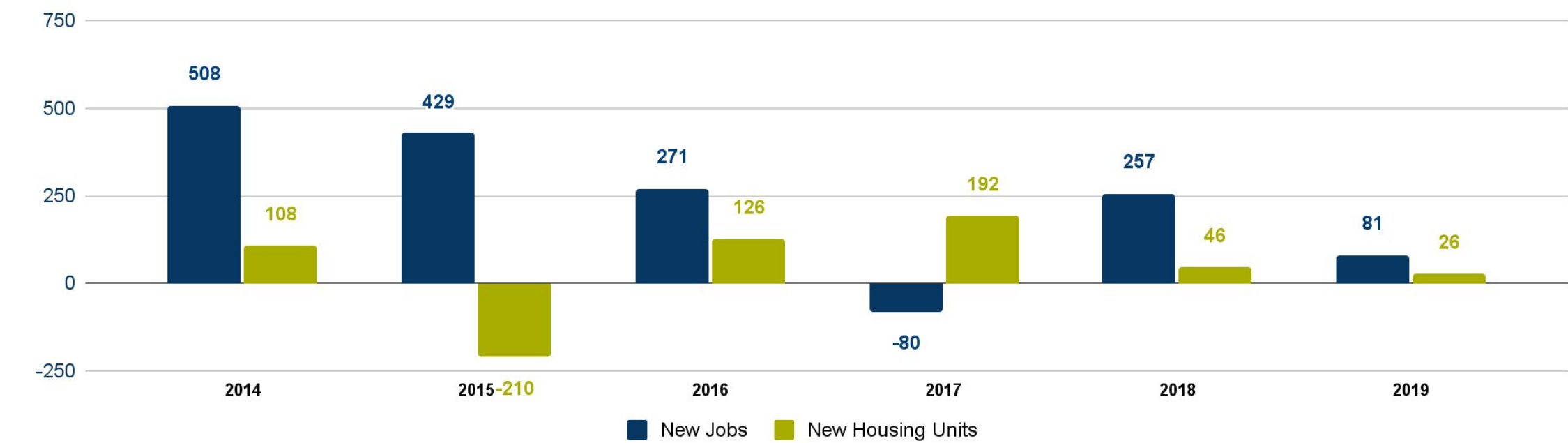
Commuting Patterns
Clinton County | 2018



Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | Clinton County has created 1,466 jobs between 2014-2019 and 288 housing units, or 20 units for every 100 jobs created.

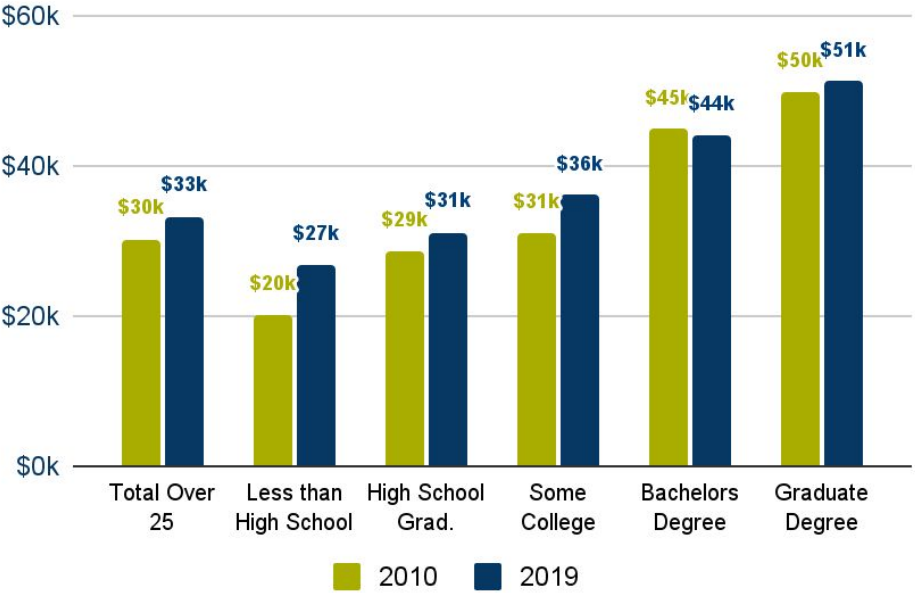
Job Growth and Housing Production
Clinton County | Total Jobs, New Jobs



Housing Units Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

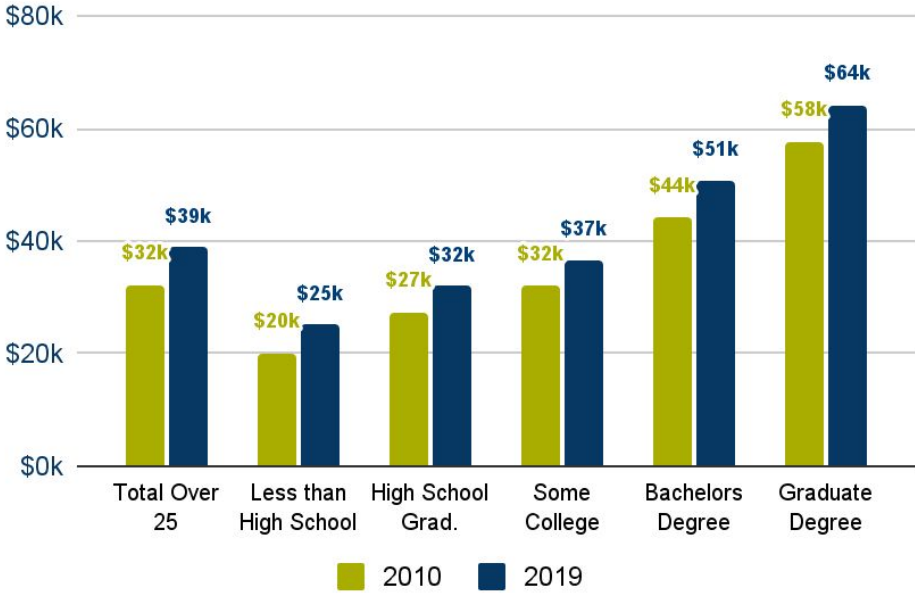
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 10% since 2010 for the total population and increased 9% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Clinton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

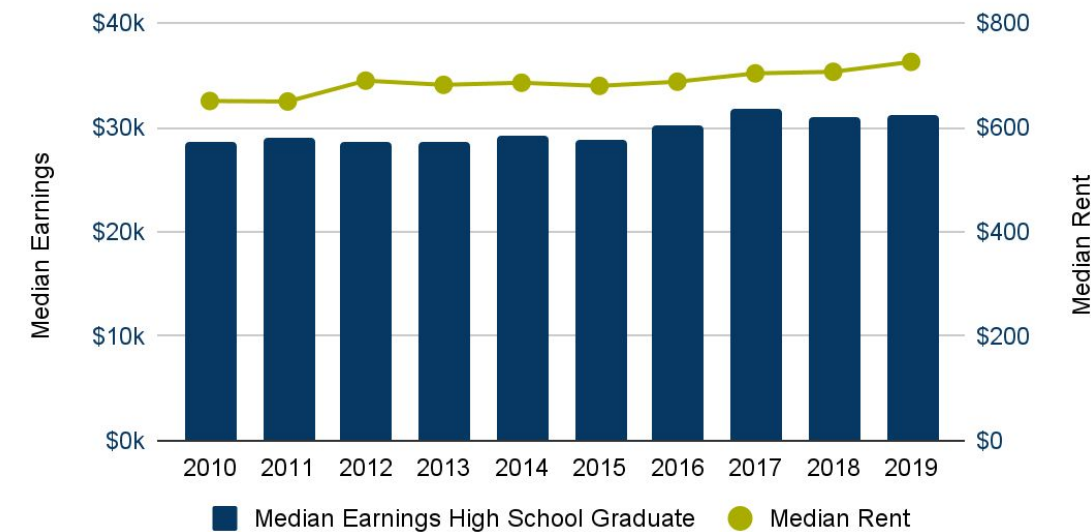
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

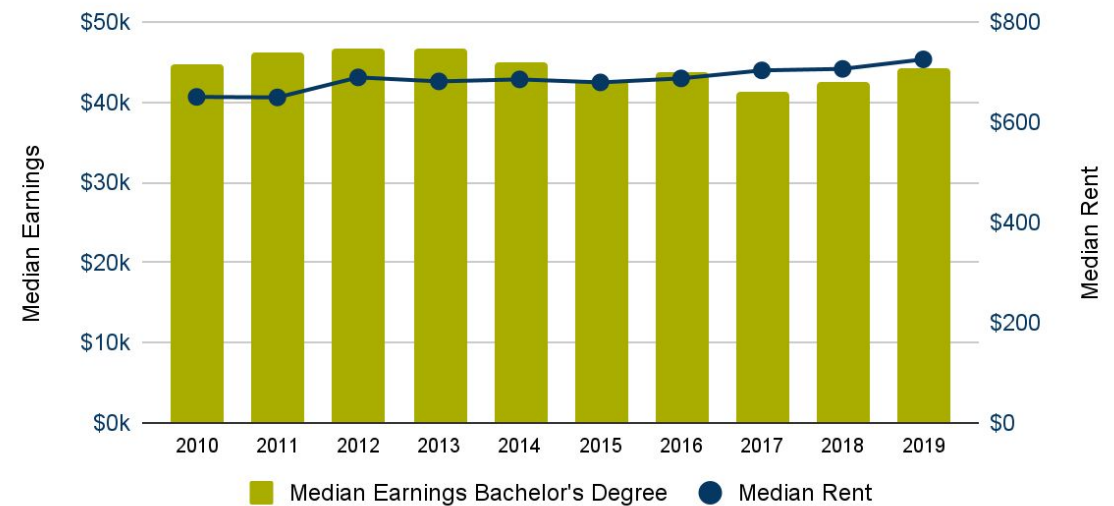
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 11.5%, or 12% since 2010.

Income and Rent Growth, High School Degree
Clinton County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Income and Rent Growth, BS Degree
Clinton County | 2010-2019



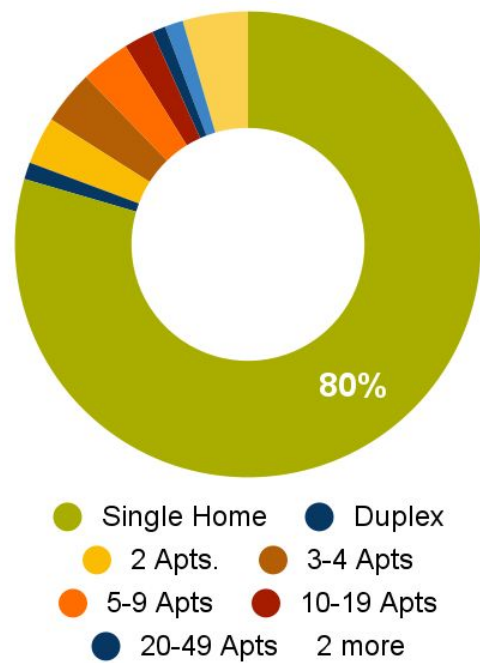
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 80% of homes in Clinton County are single-family, while 16% are multifamily. Multifamily housing has increased by 273 homes since 2010.

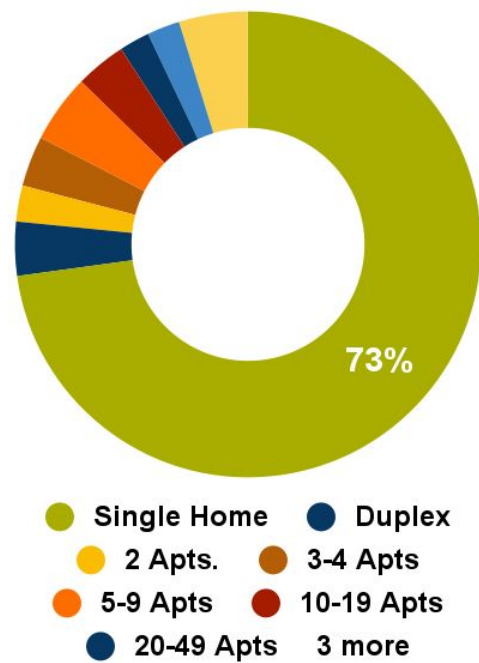
Housing Typology

Clinton County | 2019



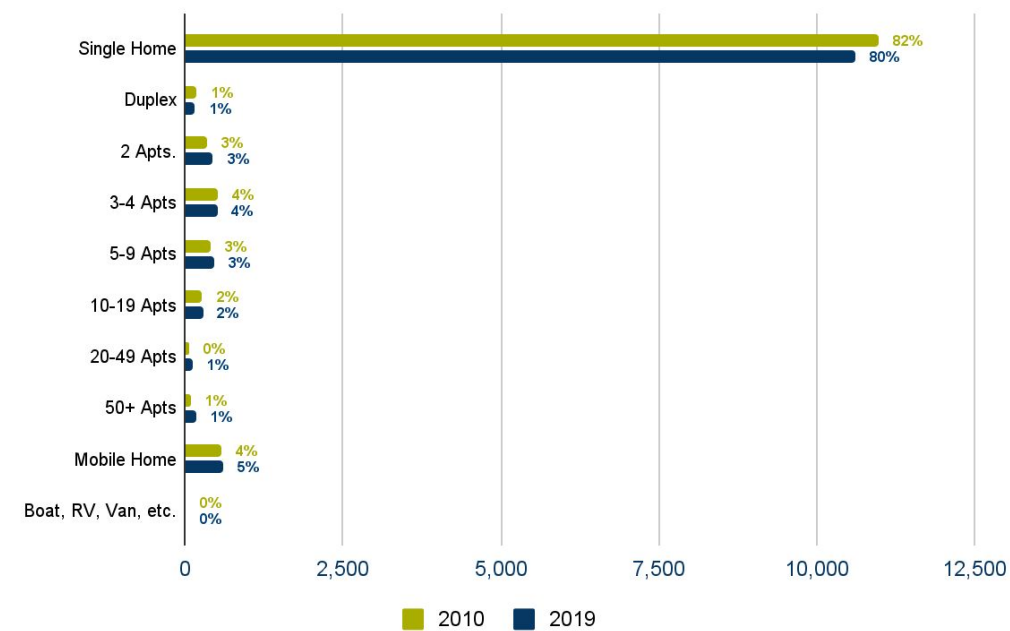
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Units by Housing Typology

Clinton County | 2010-2019



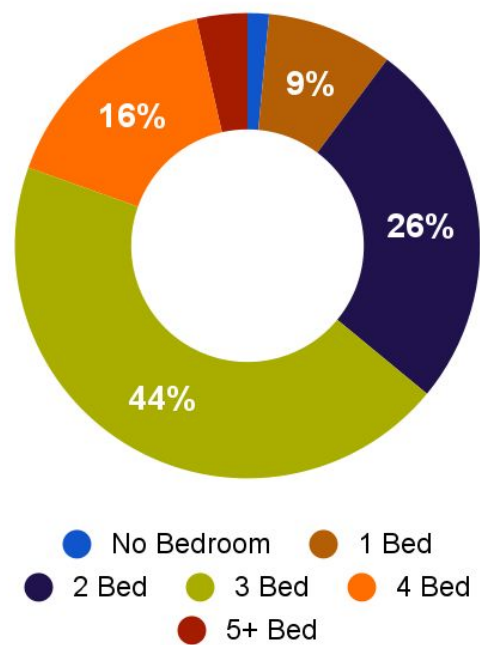
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Clinton County contain 2.63 bedrooms, with 64% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Clinton County | 2019

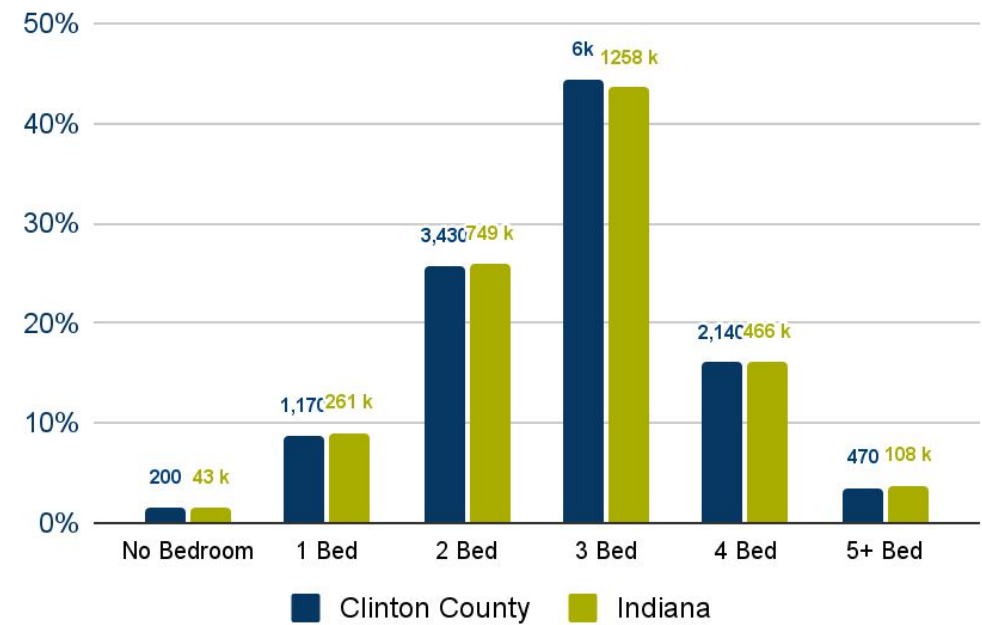
Indiana | 2019



Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

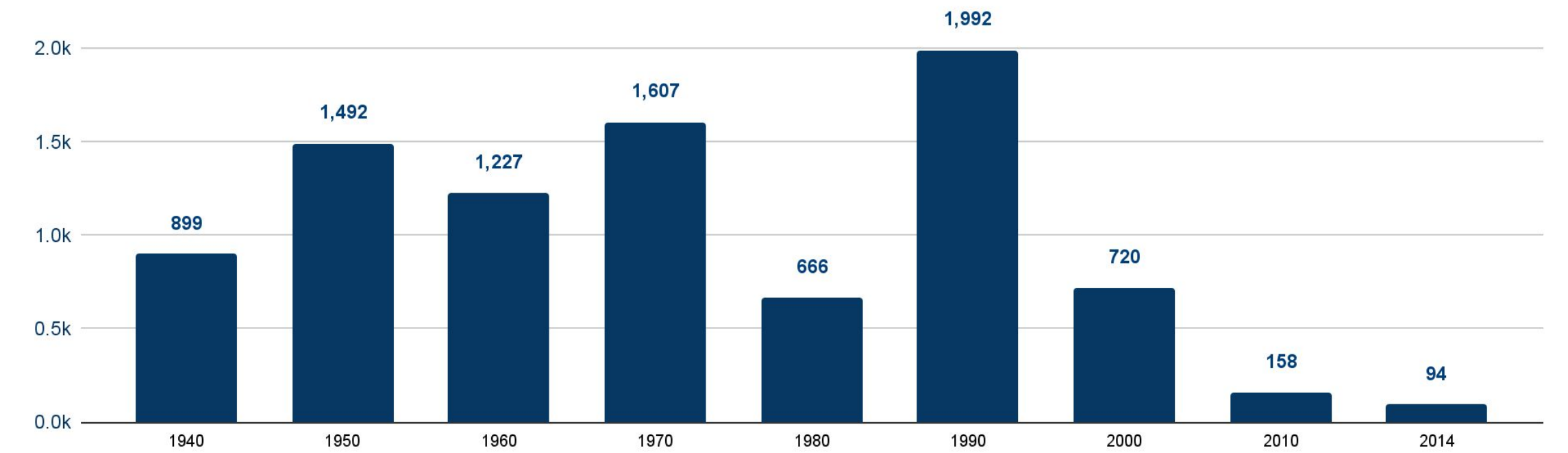
Clinton County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 93% of homes were built before 1990, with a plurality of homes built before 1940.

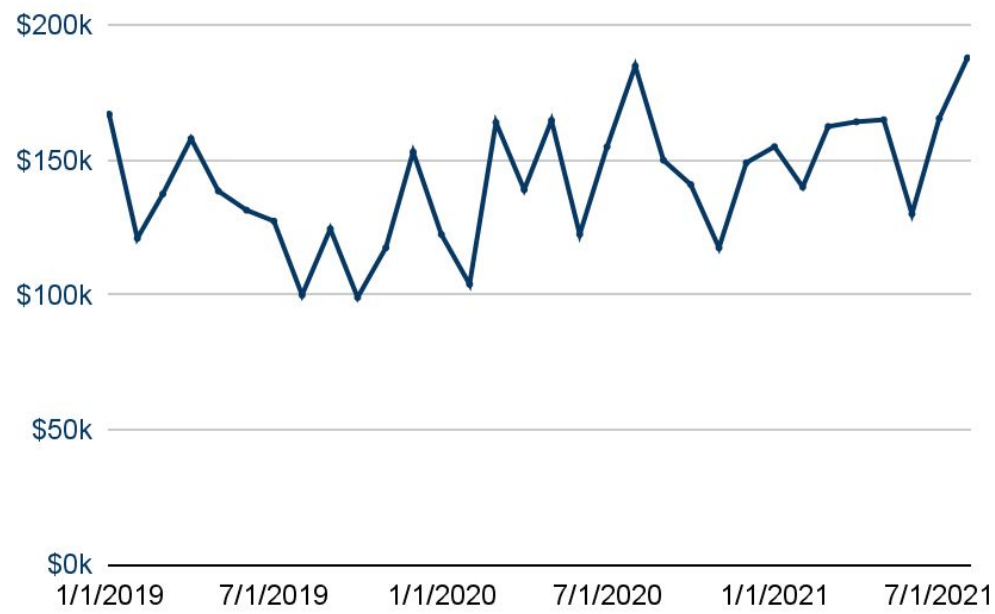
Homes by Year Built
Clinton County | 2019



Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

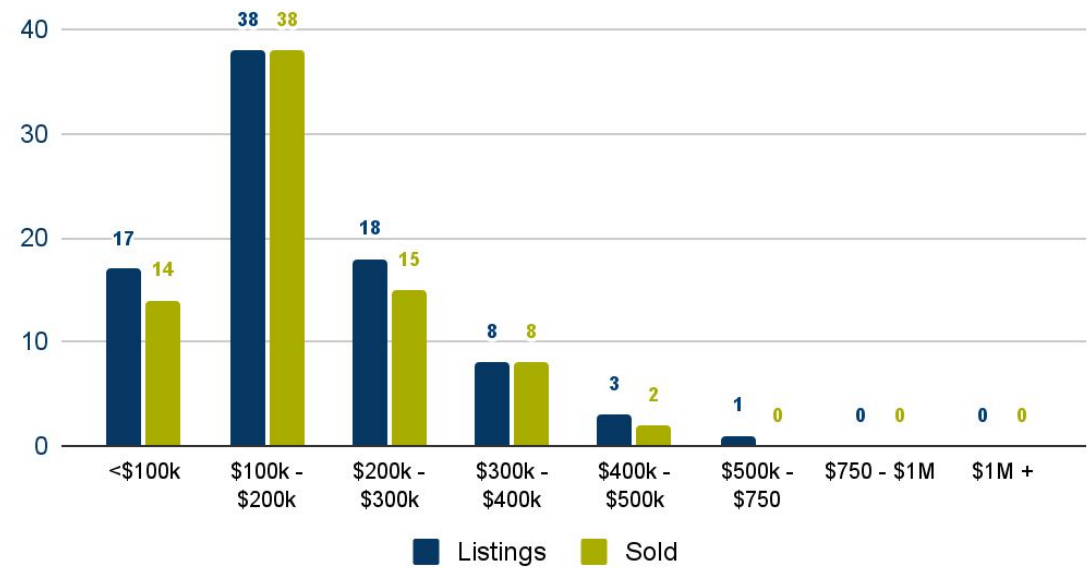
MEDIAN LISTING PRICE | Homes in Clinton County have a median listing price of \$187,900. Home prices have increased by 13% since 2019.

Median Listing Price
Clinton County | 2019-2021



Source: ACS 2010-2019 5-year estimates
Disclaimer: For counties less than 10,000 households, data may be significantly skewed due to limited transactions.

Listings and Sales (last 24 months)
Clinton County | 2021

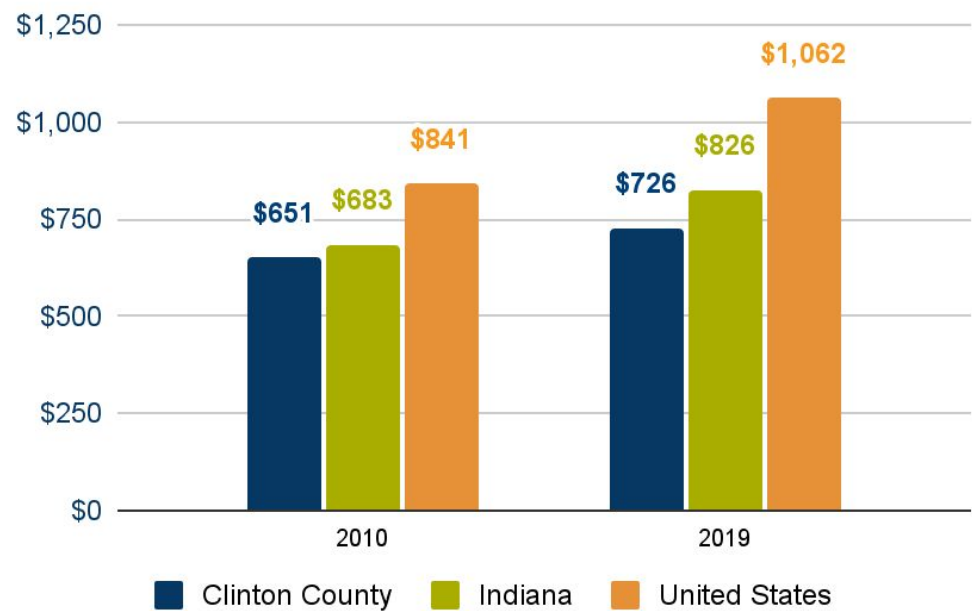


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 12% since 2010, with average rents at \$726 in 2019.

Median Rent

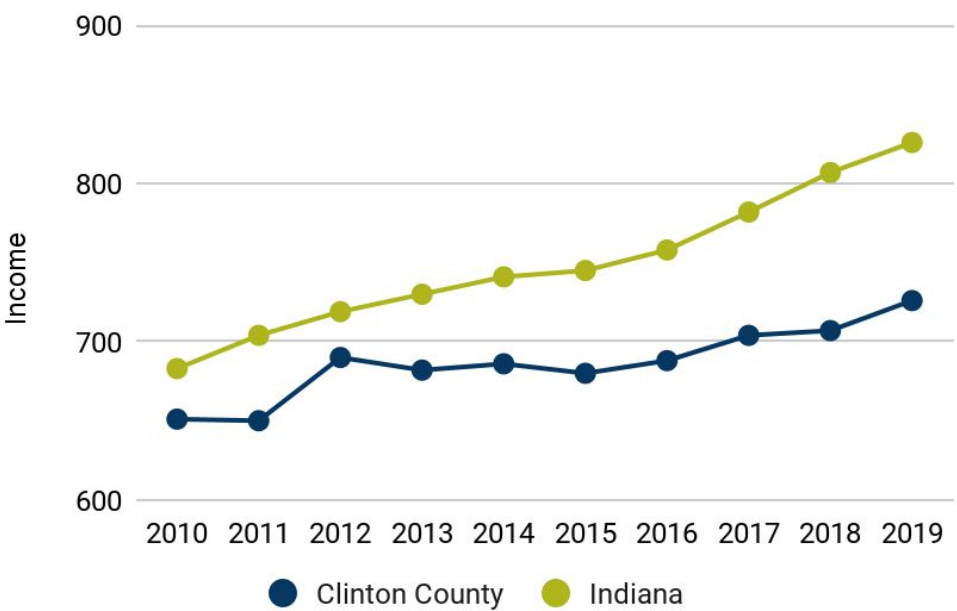
Clinton County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

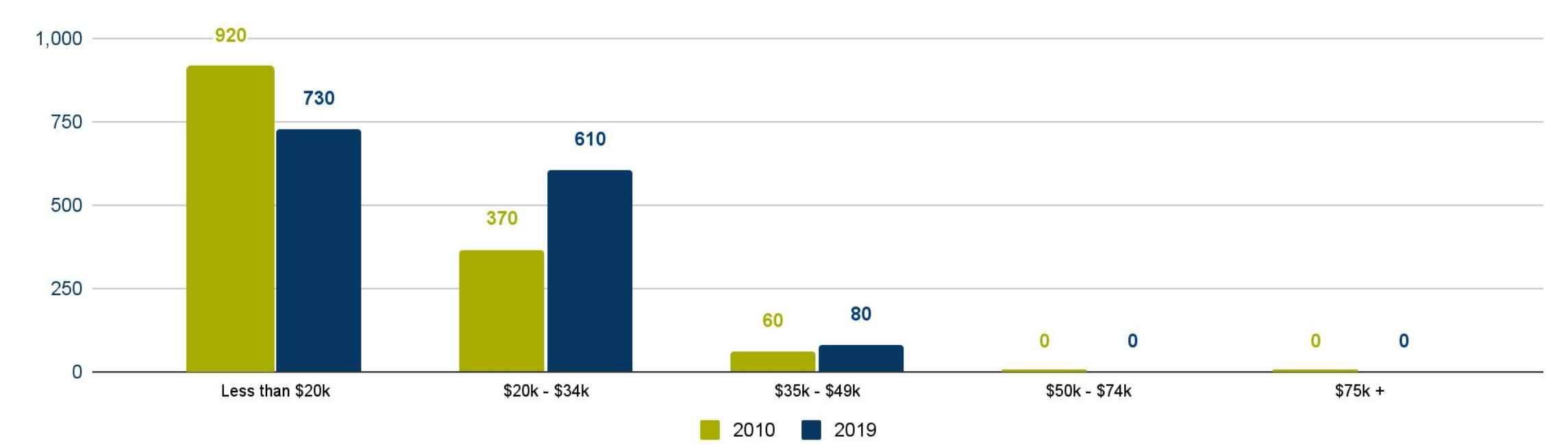
Clinton County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 42% of renter households are housing cost burdened in Clinton County, down -10% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

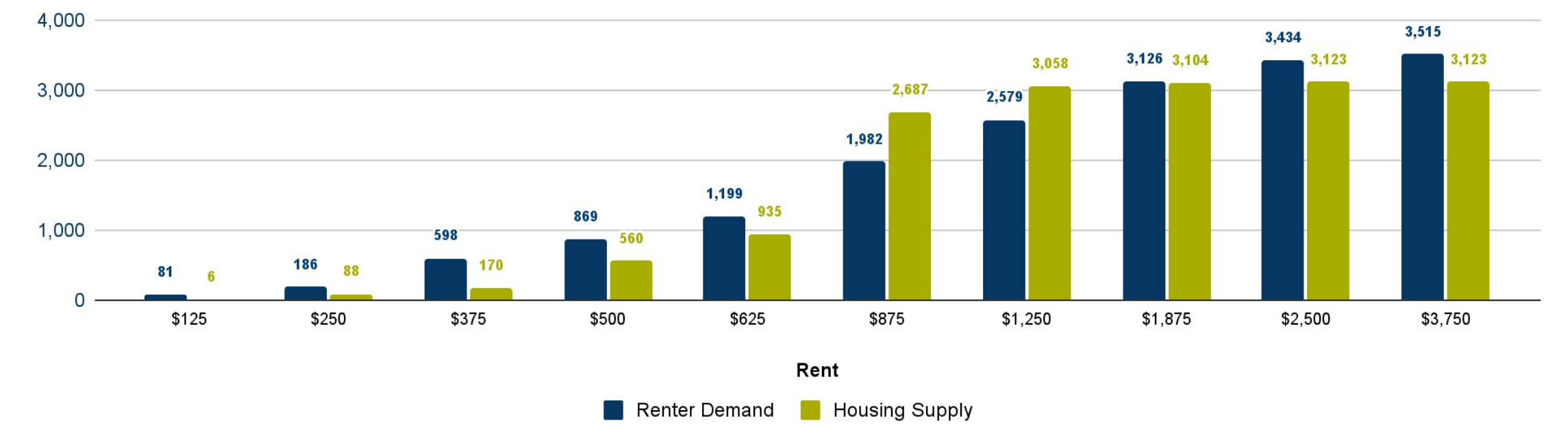
Renter Housing Cost Burden
Clinton County, Indiana | 2010 - 2019



Cost Burdened households are those putting more than 30% of their household income towards housing expenses.
Source: ACS 2010-2019 5-year estimates

CUMULATIVE RENTAL HOUSING GAP | There is a 0 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

Cumulative Housing Gap
Clinton County, Indiana | 2010-2019

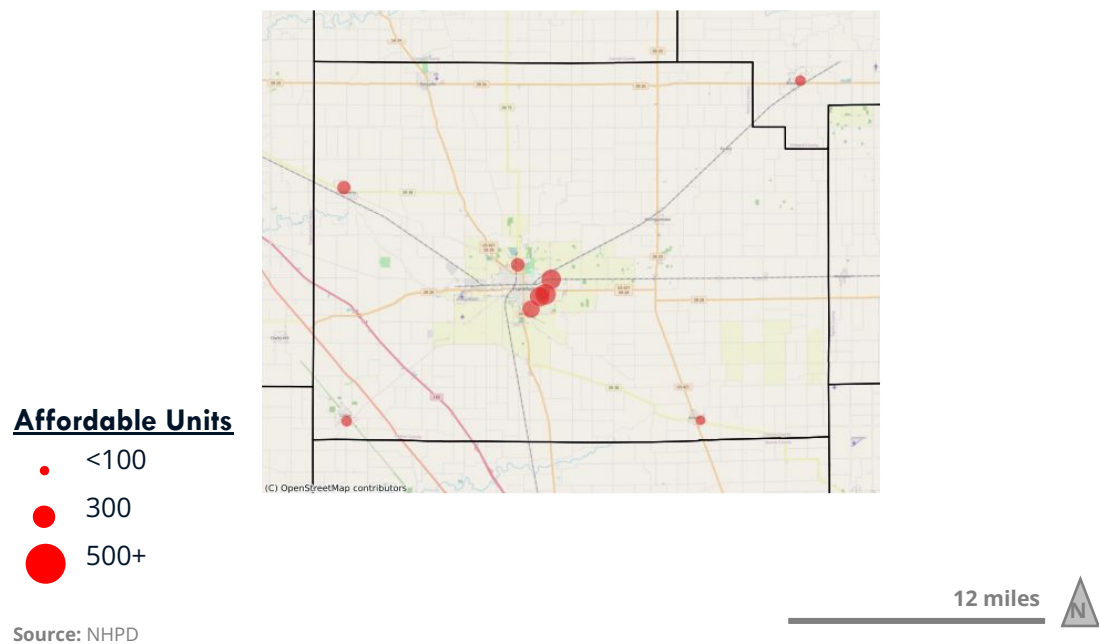


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

AFFORDABLE HOUSING | The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Clinton County.

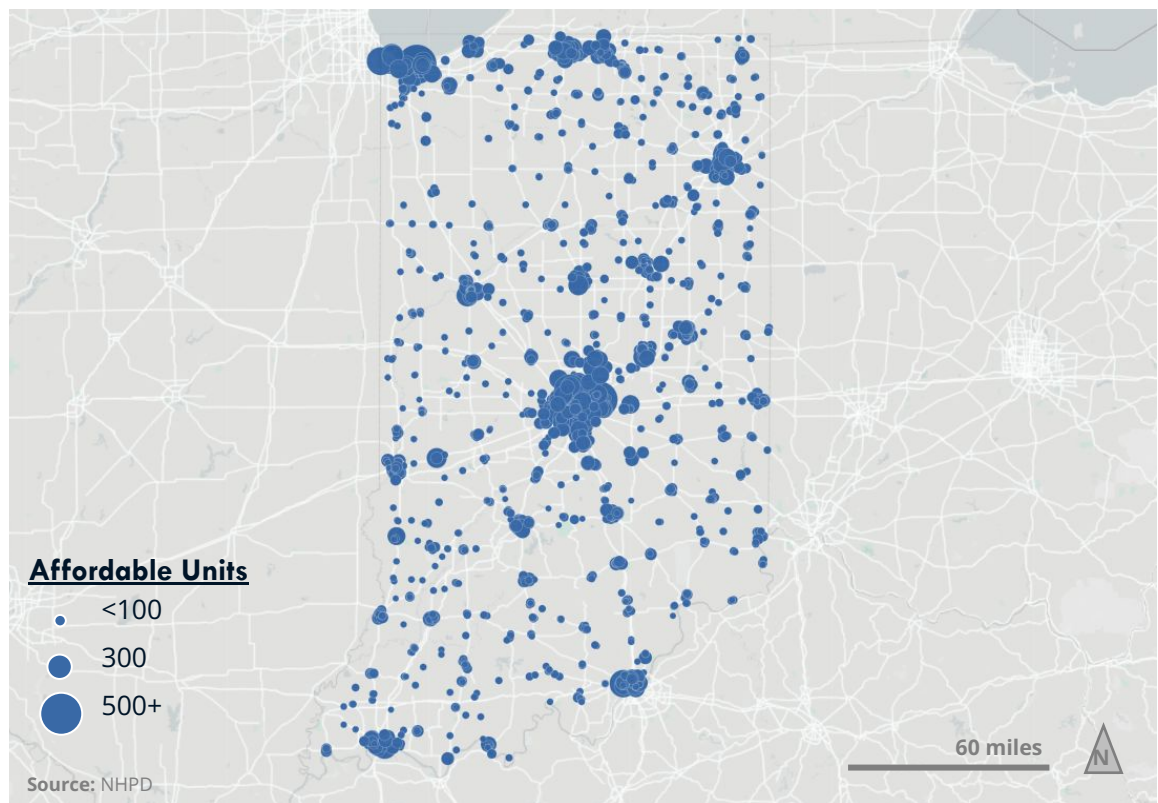
Affordable Housing Inventory

Clinton County | 2020



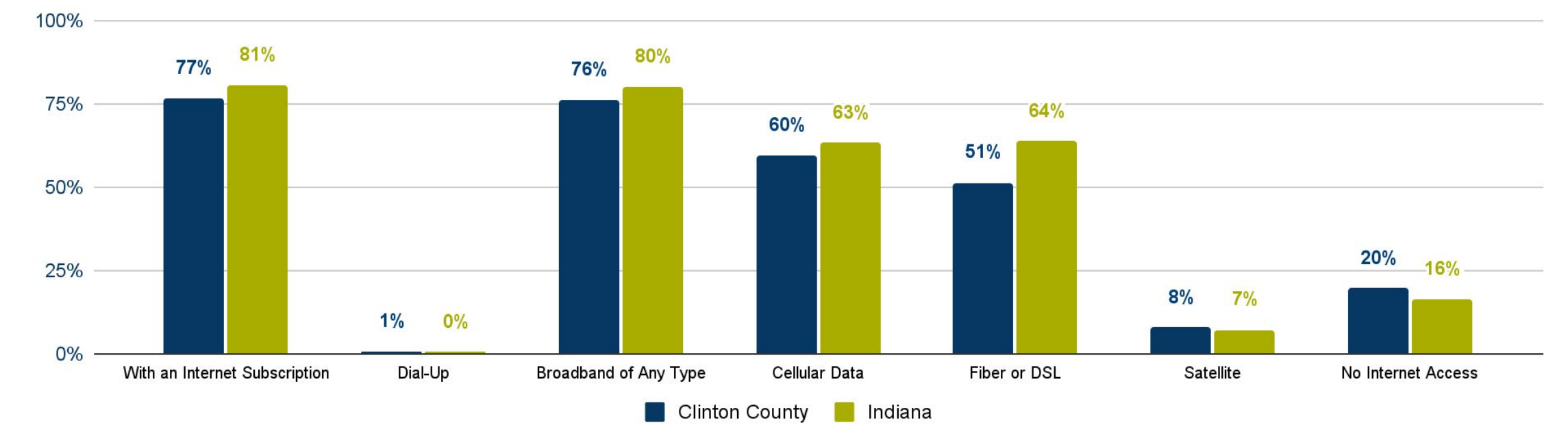
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 76% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Clinton County | 2020

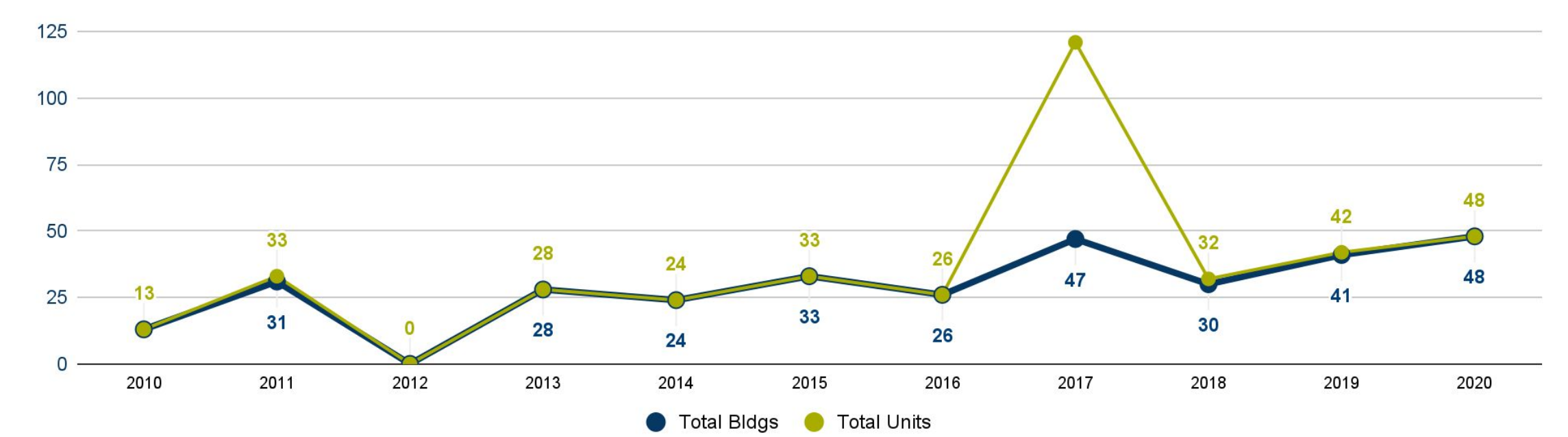


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 48 new housing starts in 2020 in Clinton County, with 321 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Clinton County | 2017-2020



Source: St. Louis Fed.

CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2021



Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics

Gross Construction Wages
Indiana | 2010-2020



Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics