



# INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR OWEN COUNTY, IN

**AUGUST 24, 2021**

**WORKING DRAFT**

**Note: Some data are placeholders, and not representative of actual conditions.**

Indiana Housing Dashboard **DRAFT** | 1

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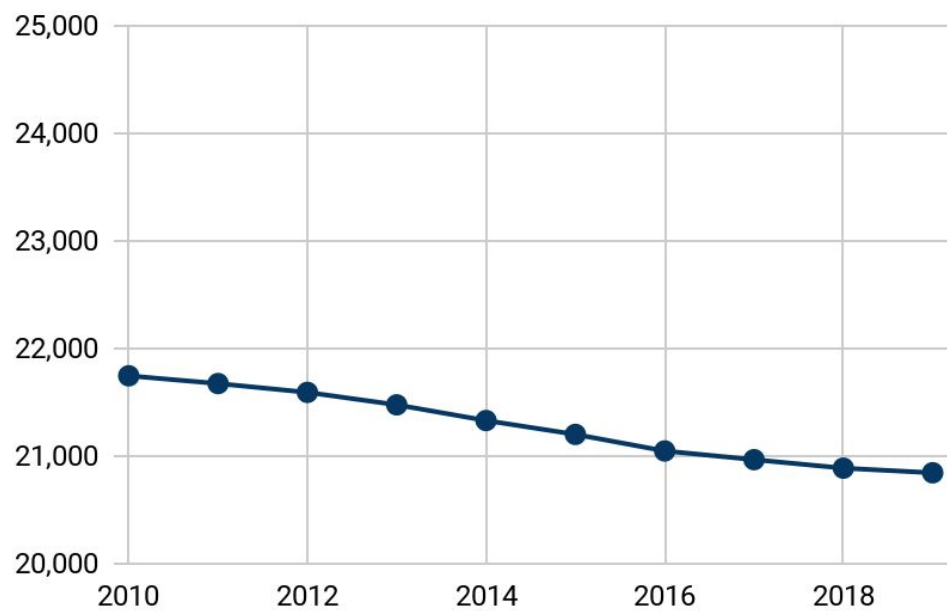
# DEMOGRAPHIC TRENDS

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**WORKING DRAFT**

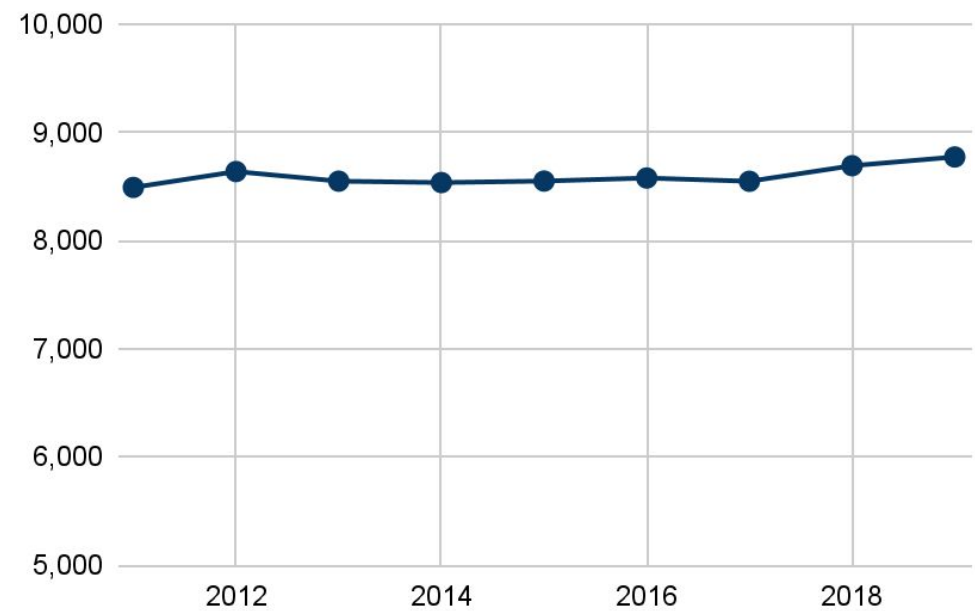
**POPULATION** | Owen County's population has decreased by 4.15% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 5% (0 households).

**Resident Population**  
Owen County | 2010-2019



Source: FRED, U.S. Census Bureau

**Households**  
Owen County | 2010-2019



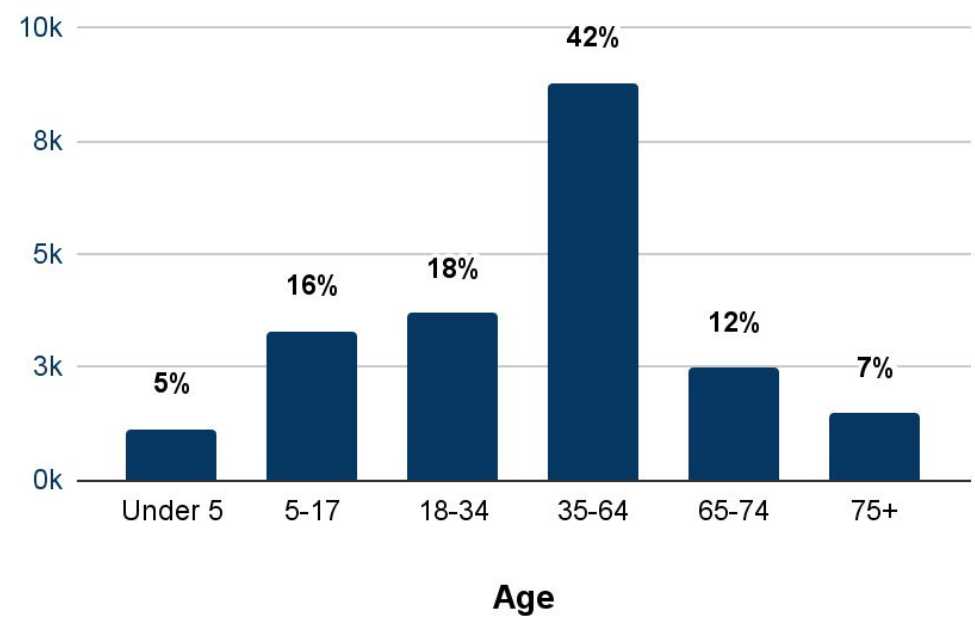
Source: FRED, U.S. Census Bureau

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

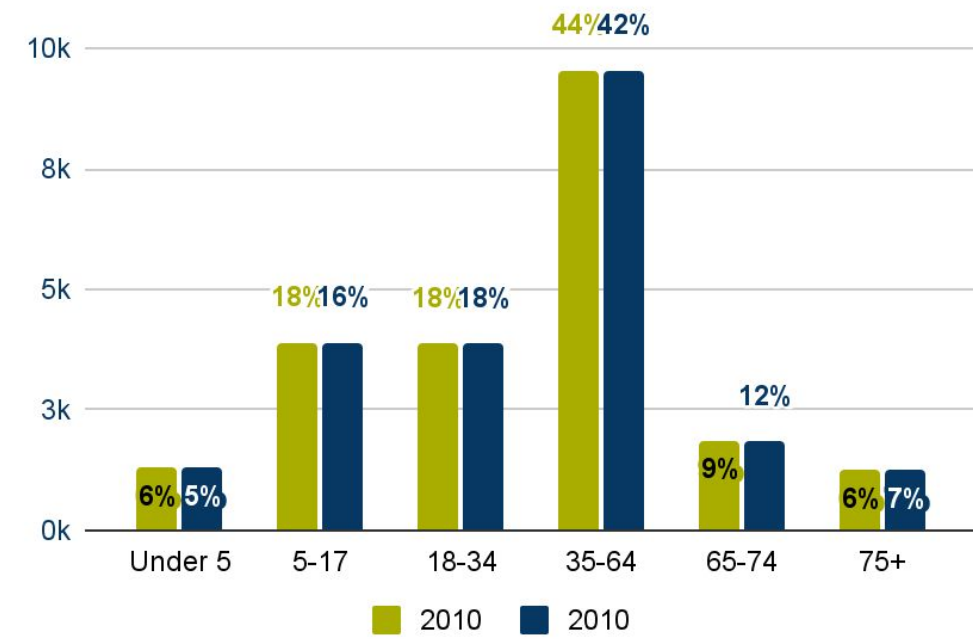
**AGE** | 19% of people in Owen County are above the age of 65, while 21% are below 18.

**Population by Age**  
Owen County | 2019



Source: ACS 2019 5-year estimates

**Change in Share of Population**  
Owen County | 2010, 2019

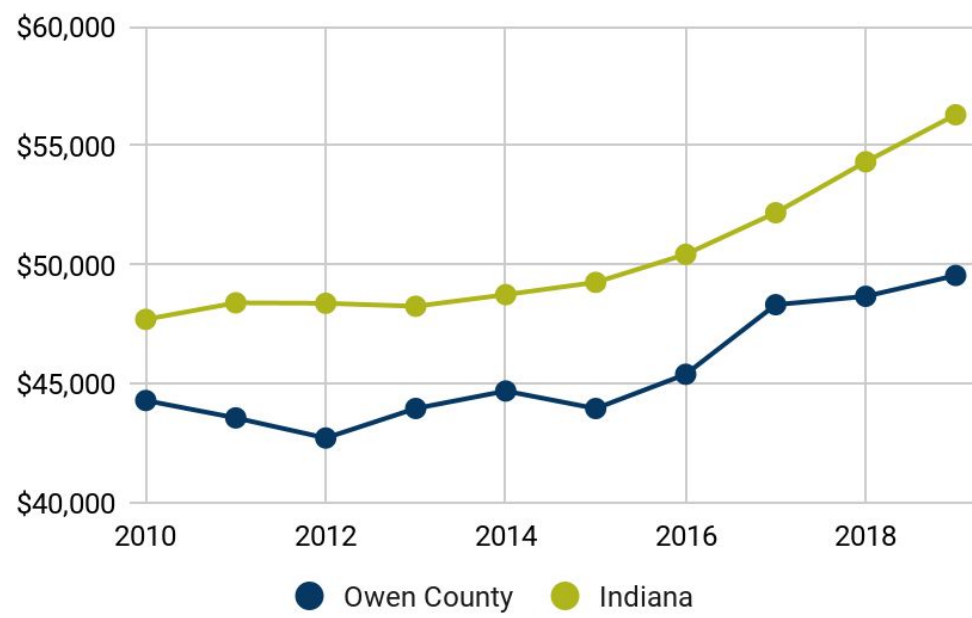


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Owen County had a median income of \$49,543 in 2019, up 12% since 2010. 35% of households have incomes below \$35,000, while 15% have incomes above \$100,000.

**Median Income**

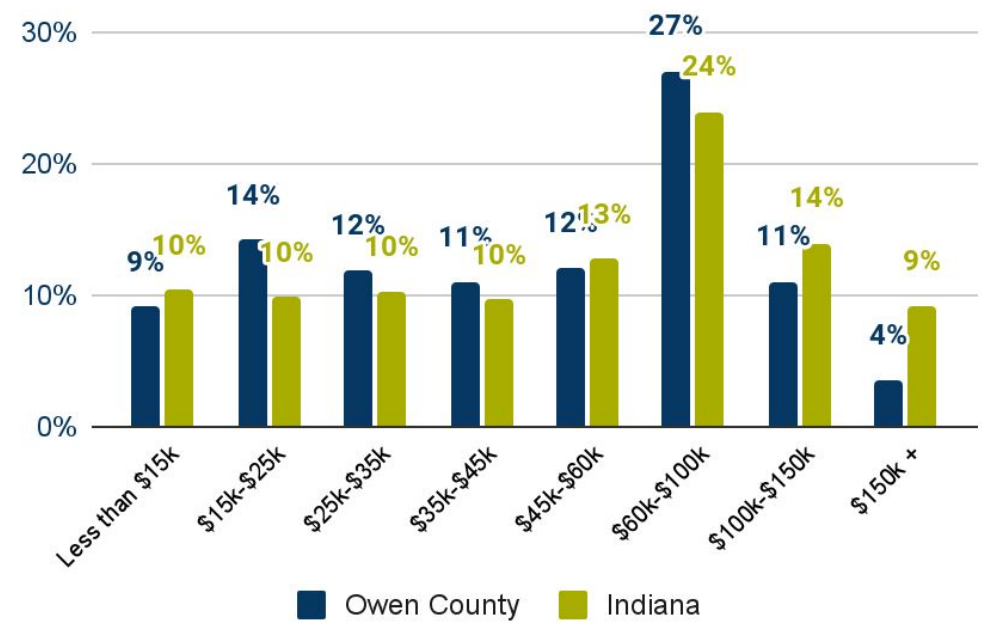
Owen County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

Owen County, State of Indiana | 2019



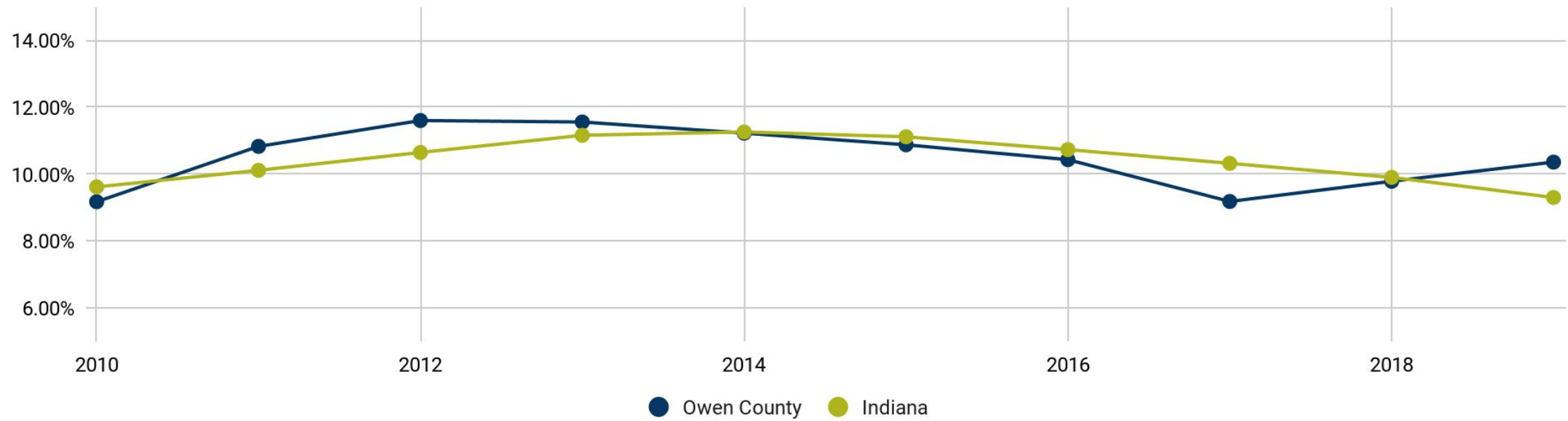
Source: ACS 2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**FAMILY POVERTY RATE** | 10.4% of families live in poverty conditions in Owen County, up 1.2 points from 9.2% in 2010.

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



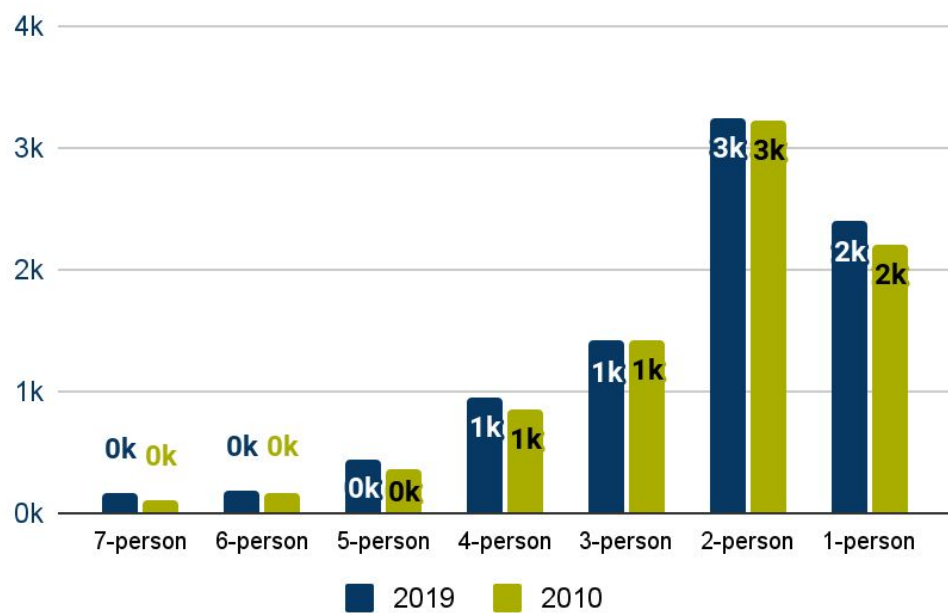
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

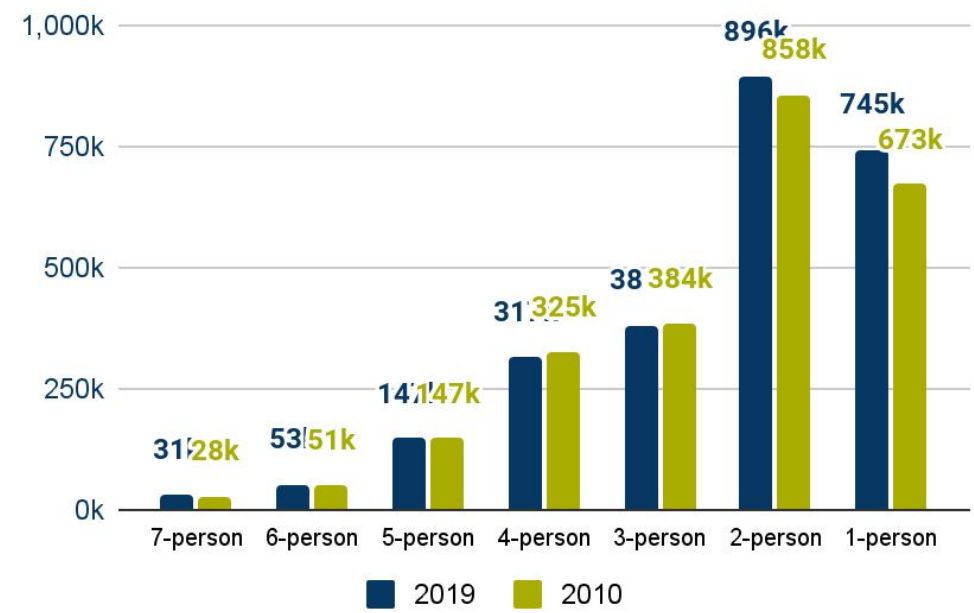
**HOUSEHOLD SIZE |** The average household size is 2.35, compared to 2.52 statewide. The Owen County average household has shrunk by 0.23 persons since 2010.

**Household Size**  
Owen County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Household Size**  
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

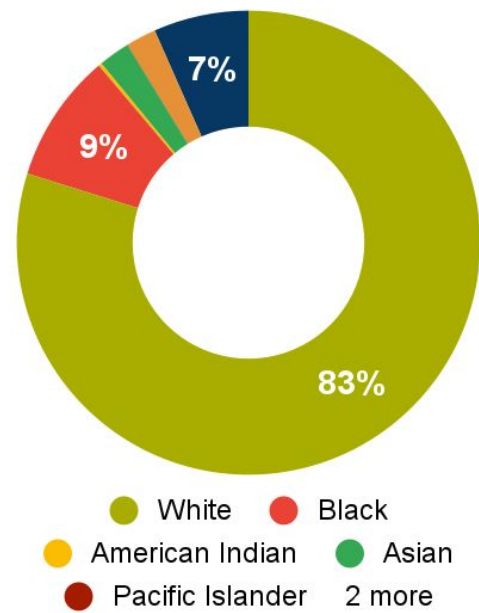
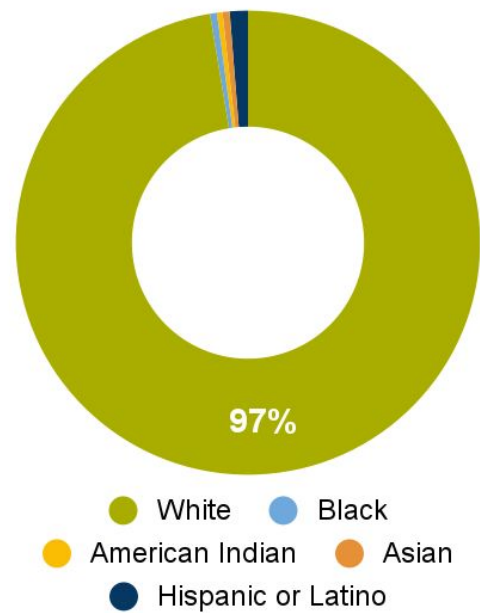
Note: Some data are placeholders, and not representative of actual conditions.

**RACIAL COMPOSITION |** The currently racial distribution of households in Owen County is 97% white, 0% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

**Racial Distribution**

Owen County | 2019

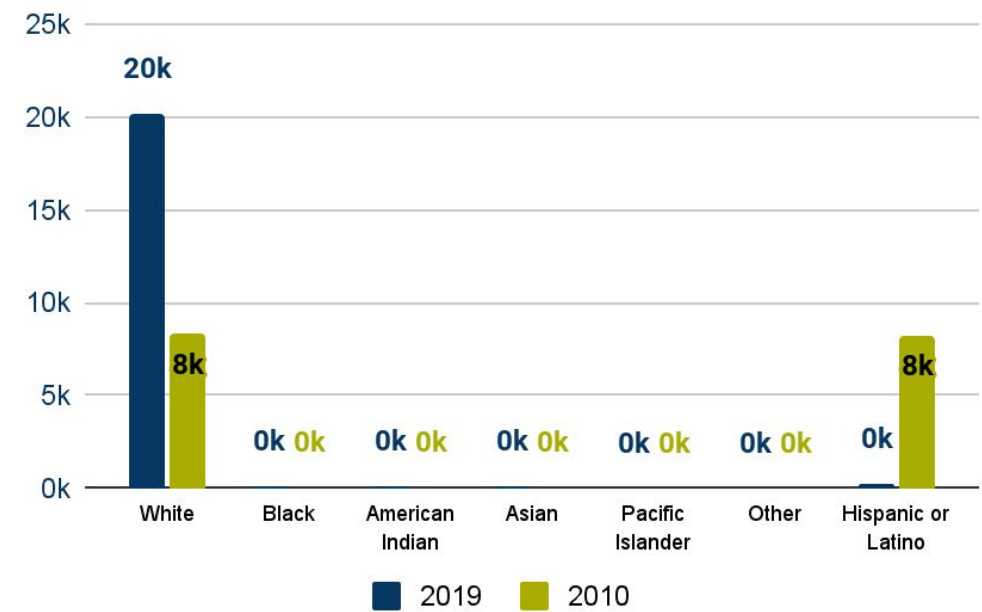
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial Distribution**

Owen County | 2010, 2019



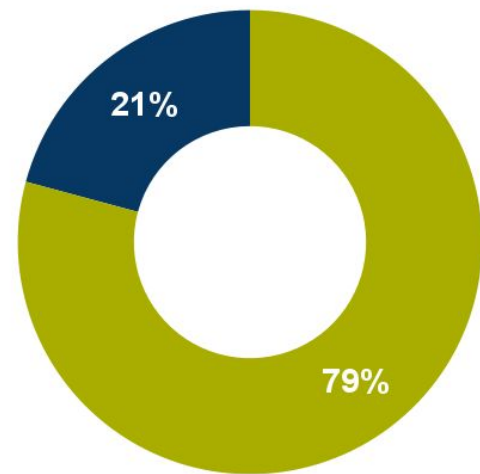
Source: ACS 2010-2019 5-year estimates



**HOUSING TENURE** | In 2019, 21% of households (1,826 households) in Owen County were renters, while 79% are (6,950 households) owner households. The share of renters has increased by 3% since 2010.

**Housing Tenure**

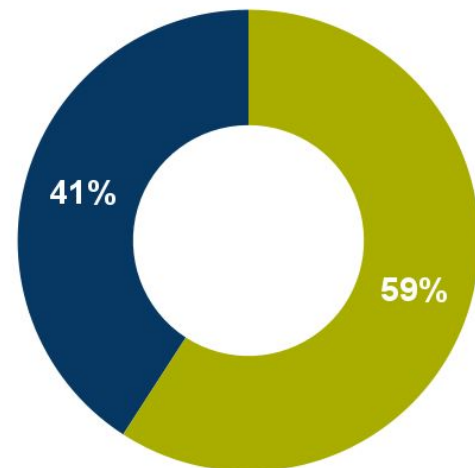
Owen County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

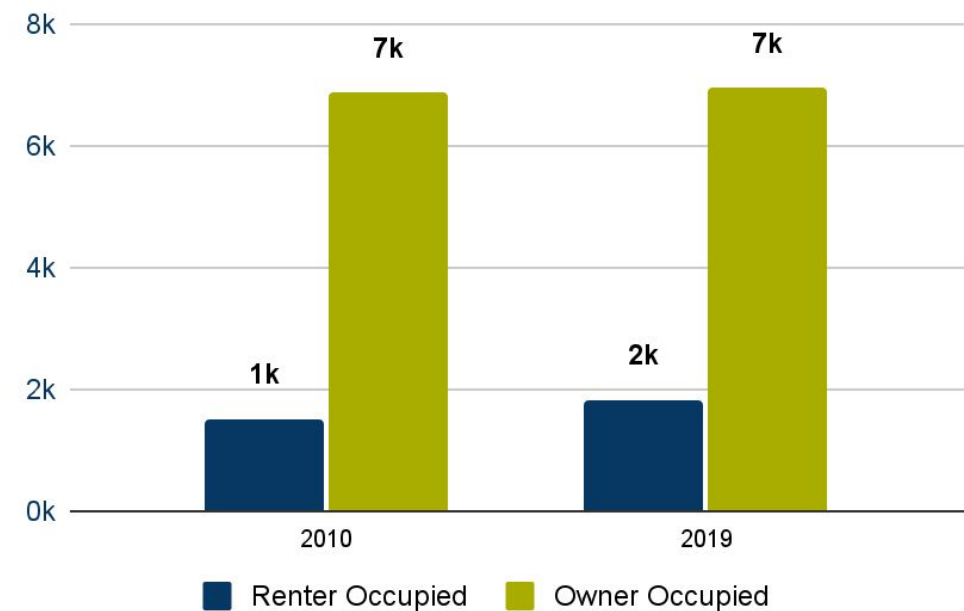
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

Owen County | 2010-2019



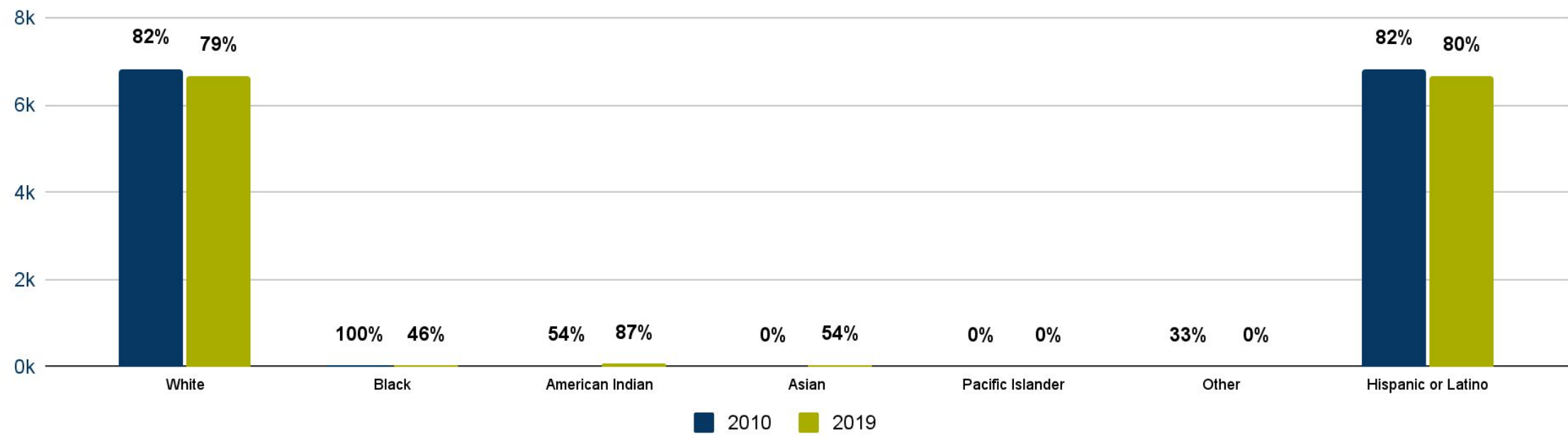
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**TENURE BY RACE |** While the overall homeownership rate is 79%, among non-Hispanic White households' homeownership is 79%, 46% for Black households, and 80% for Hispanic or Latino households.

**Homeownership by Race**  
Owen County | 2010, 2019

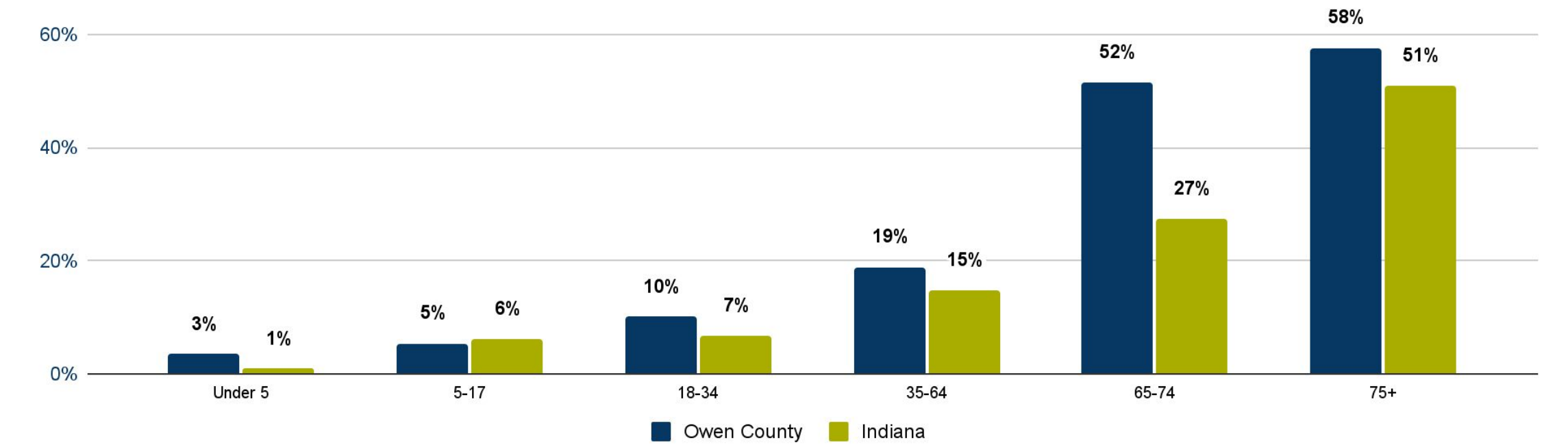


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**DISABILITY** | 21% of people in Owen County live with a disability. For people above 65, the share increases to 54%.

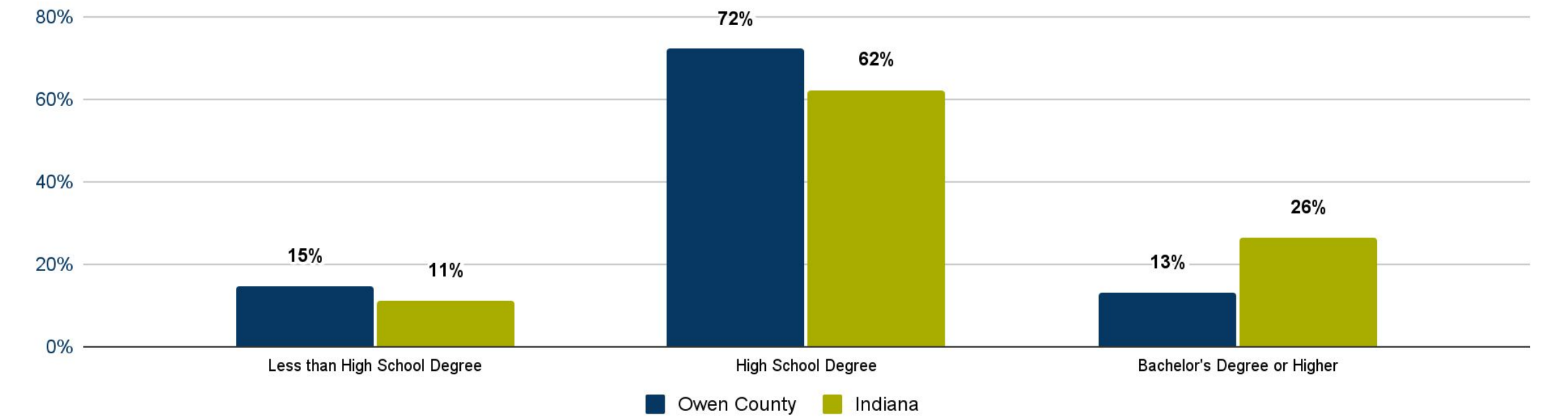
**Share of the Population with a Disability by Age**  
Owen County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In Owen County, 72% of the population has at least a high school degree and 13% of the population has at least a Bachelor’s degree.

**Educational Attainment**  
Owen County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

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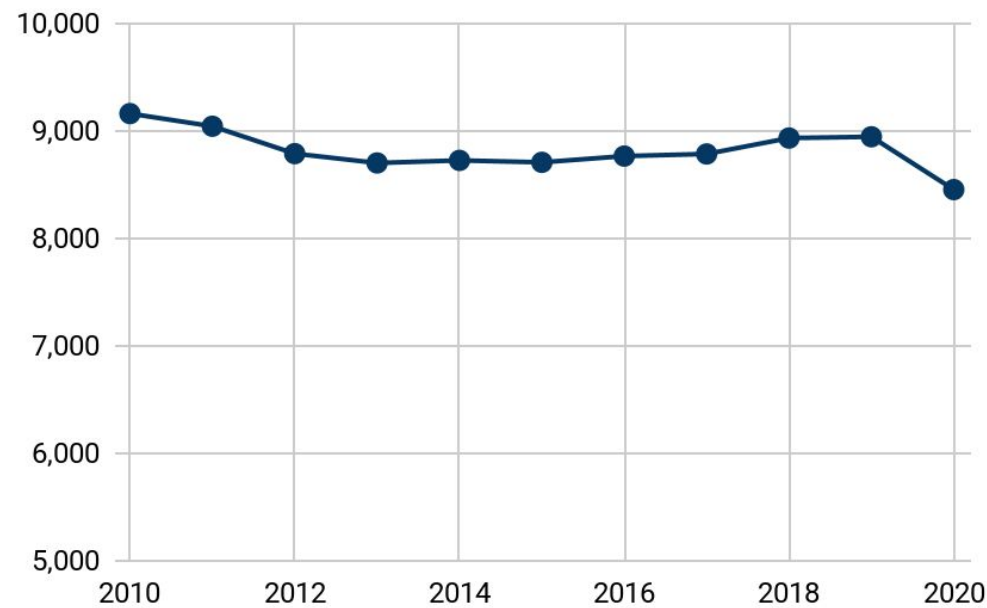
# JOB / EMPLOYMENT TRENDS

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**WORKING DRAFT**

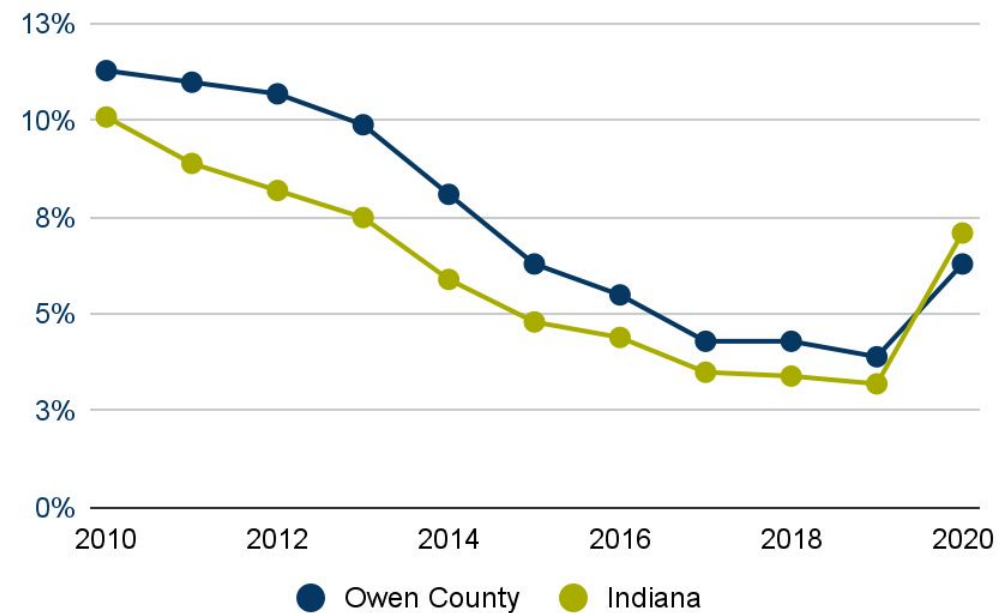
**EMPLOYMENT BASE |** There are currently 8,000 employed persons in Owen County, down by 8% since 2010. The unemployment rate in 2020 was 6.30%, up 2.4 points from 2019.

**Total Employment**  
Owen County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Unemployment Rate**  
Owen County, Indiana | 2010-2019

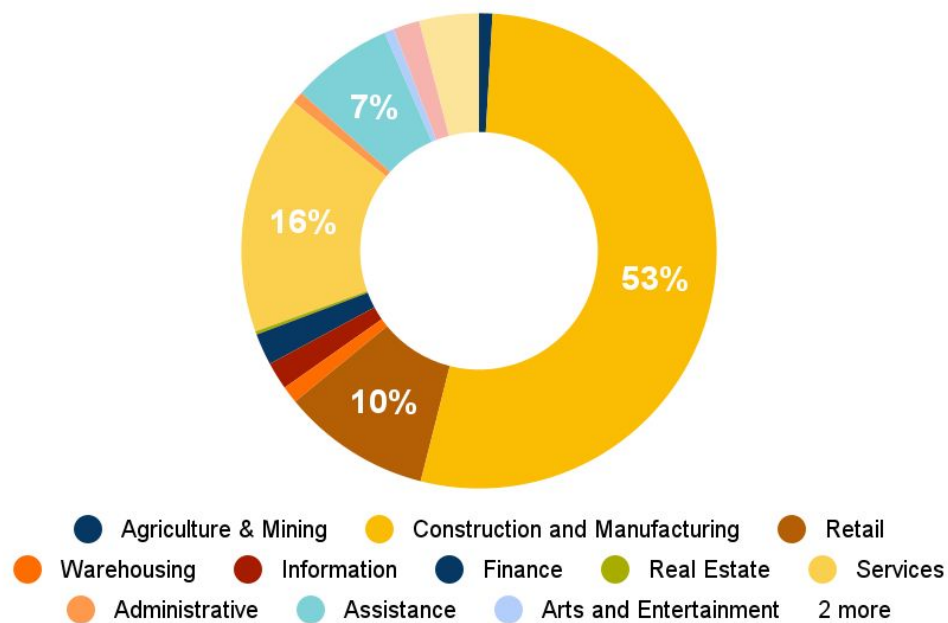


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in Owen County, accounting for 50% of all jobs, followed by Retail Trade (9% of all jobs).

**Total Jobs by All Industries**  
Owen County | 2018



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

**Top 5 Industries and Median Annual Wages**

1. Service-providing | **\$34,965**
2. Trade, transportation, and utilities | **\$38,952**
3. Goods-producing | **\$54,869**
4. Construction | **\$37,852**
5. Manufacturing | **\$56,087**

Source: BLS

**Top 5 Employers**

1. Boston Scientific Corp (Spencer)
2. Cook Urological Inc (Spencer)
3. Owen Valley High School (Spencer)
4. Spencer Elementary School (Spencer)
5. Babb's Supervalu (Spencer)

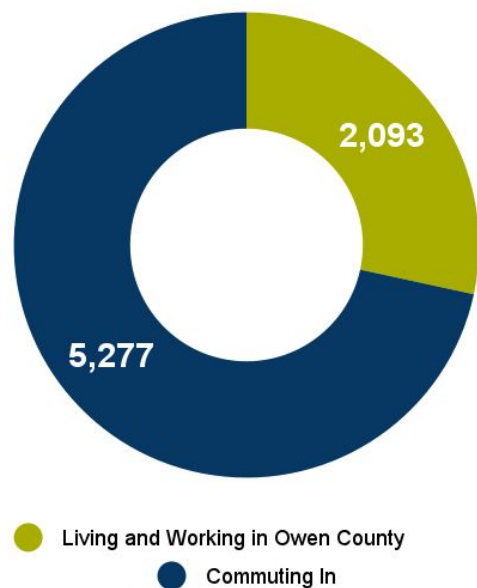
Source: BLS

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

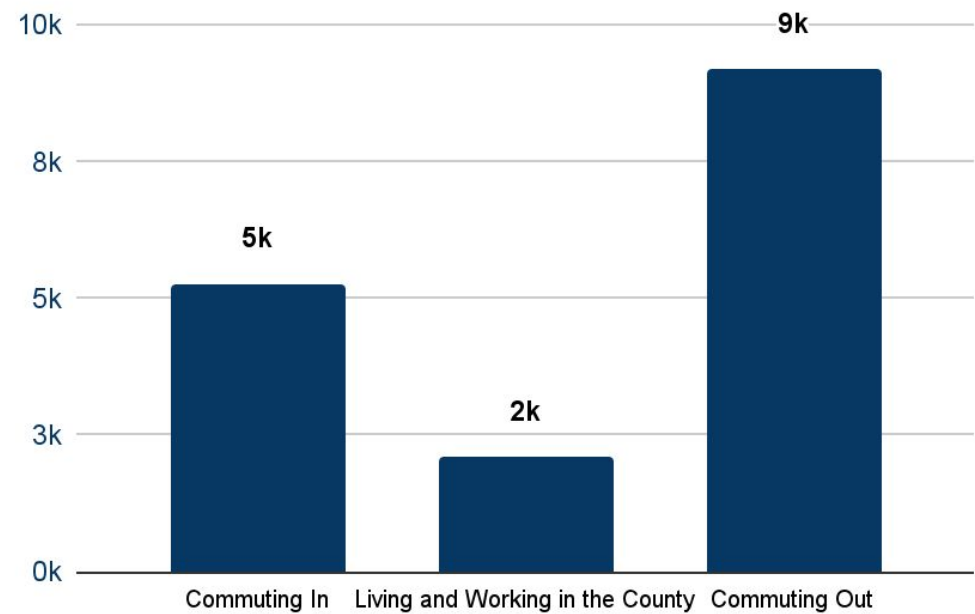
**COMMUTER INFLOW / OUTFLOW** | 5,000 commuters come into Owen County for their jobs, while 9,000 employees travel outside for their jobs.

**Employment Inflow**  
Owen County | 2018



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

**Commuting Patterns**  
Owen County | 2018

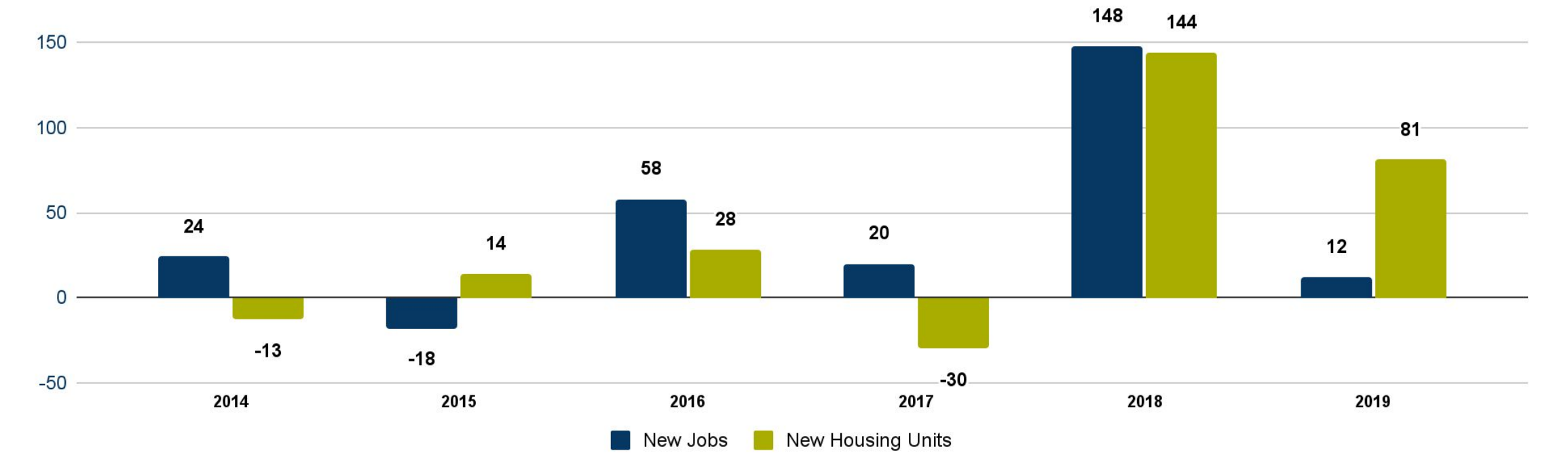


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018



**JOB GROWTH AND HOUSING PRODUCTION |** The County has created 244 between 2014-2019 and 224, or 92 units for every 100 jobs created.

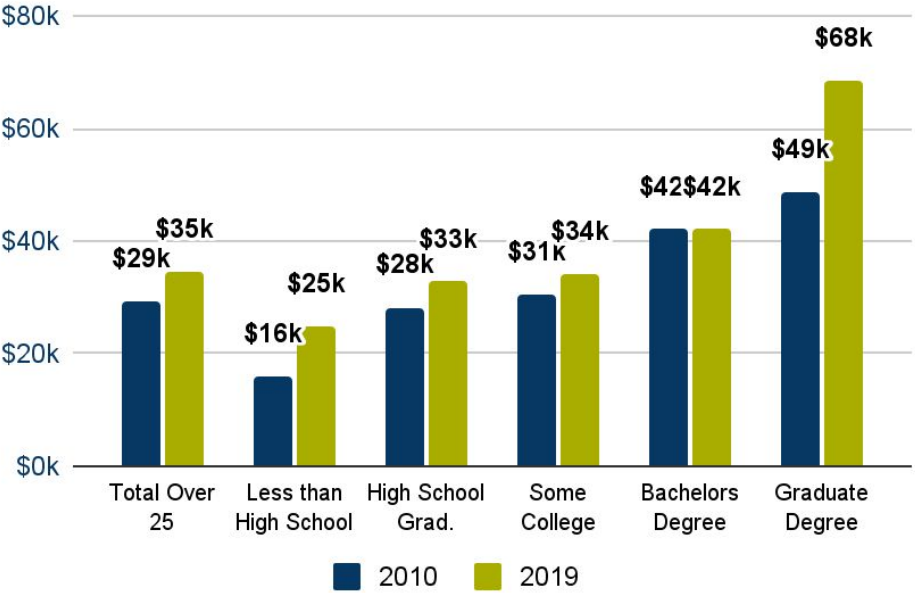
**Job Growth and Housing Production**  
Owen County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

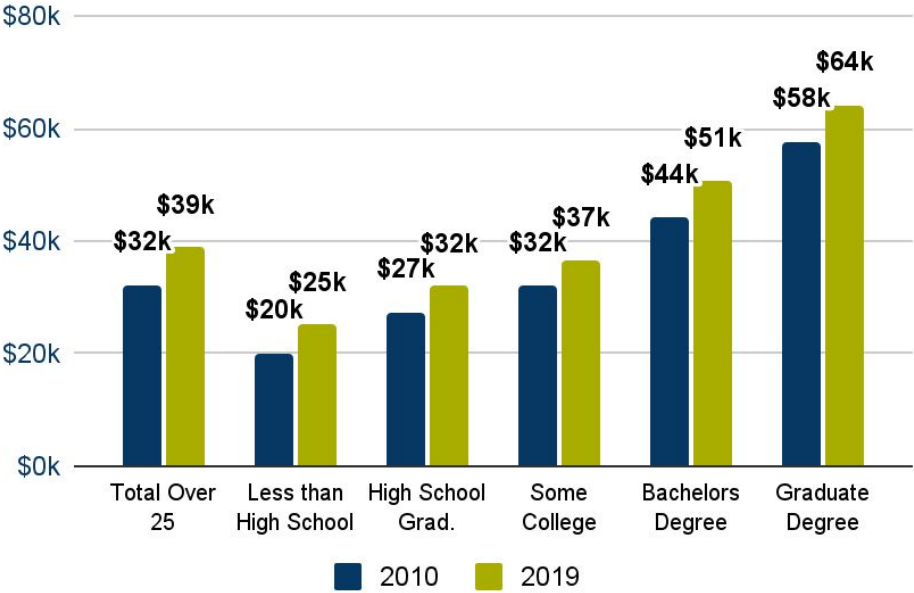
**JOB GROWTH AND HOUSING PRODUCTION |** Median Earnings have increased 18% since 2010 for the total population and increased 16% for the population with at least a high school degree.

**Median Earnings by Educational Attainment**  
Owen County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

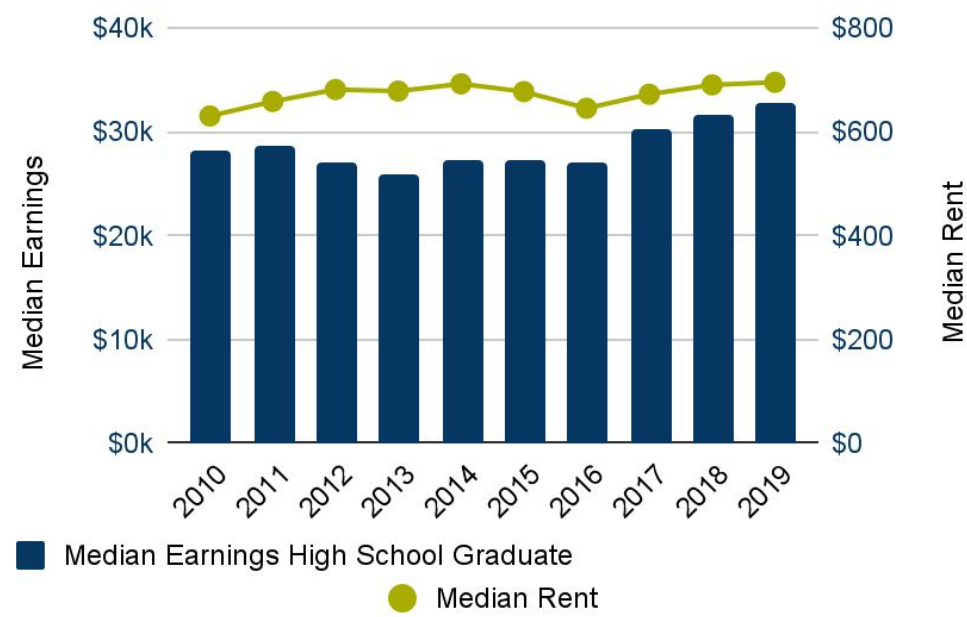
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 10.3% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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# HOUSING TRENDS

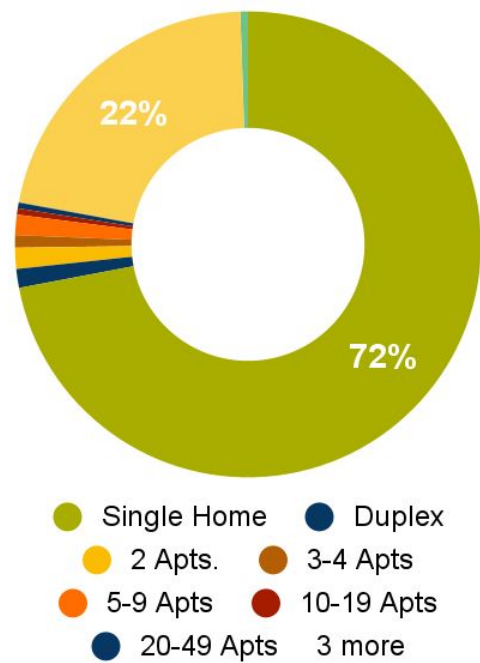
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**WORKING DRAFT**

**HOUSING TYPOLOGY |** 72% of homes in Owen County are single-family, while 6% are multifamily. The share of multifamily housing has increased by 133 homes since 2010.

**Housing Typology**

Owen County | 2019



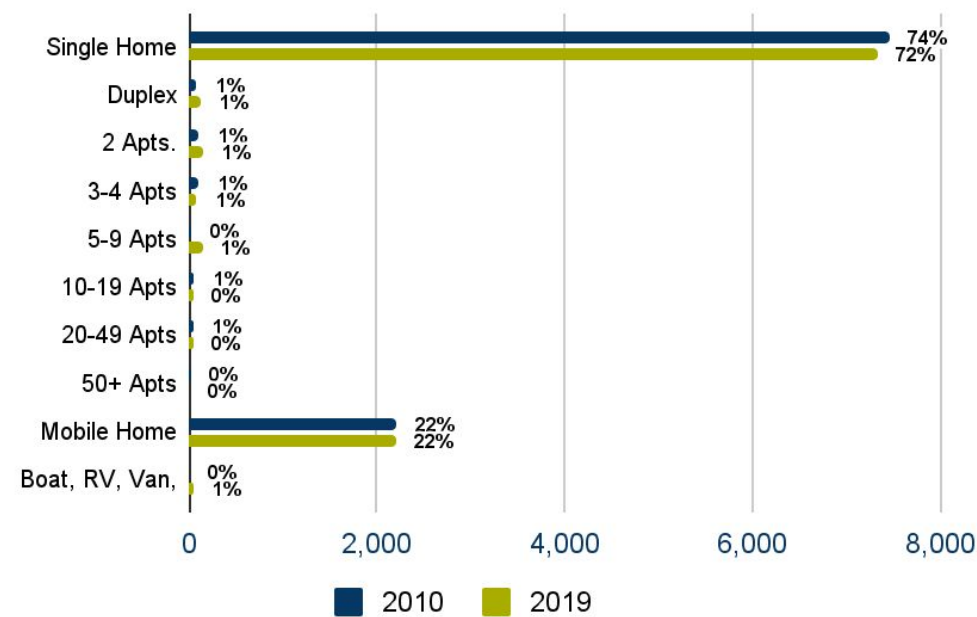
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Housing Typology**

Owen County | 2010, 2019

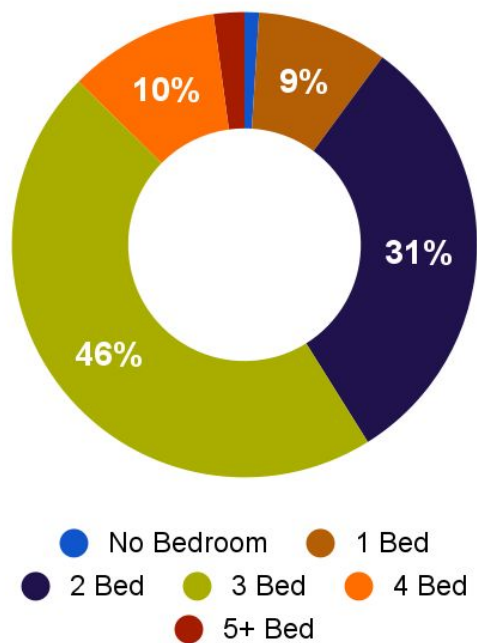


Source: ACS 2010-2019 5-year estimates

# HOUSING TYPOLOGY | Most units in Owen County are 2.35, with 59% of units 3 bedroom or more.

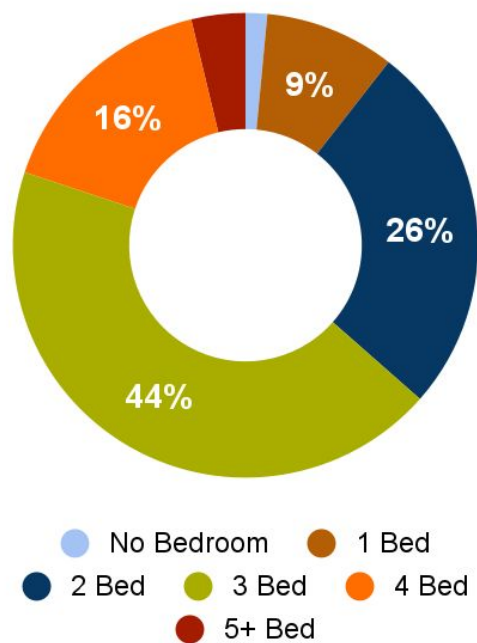
## Housing Stock by Bedrooms

Owen County | 2019



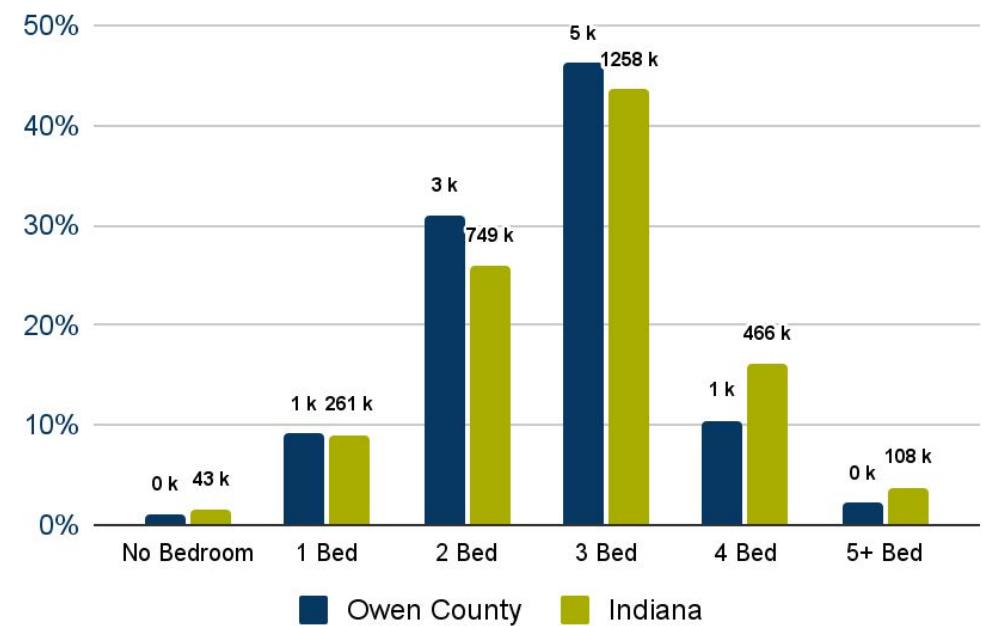
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



## Share of Housing Stock by Bedroom

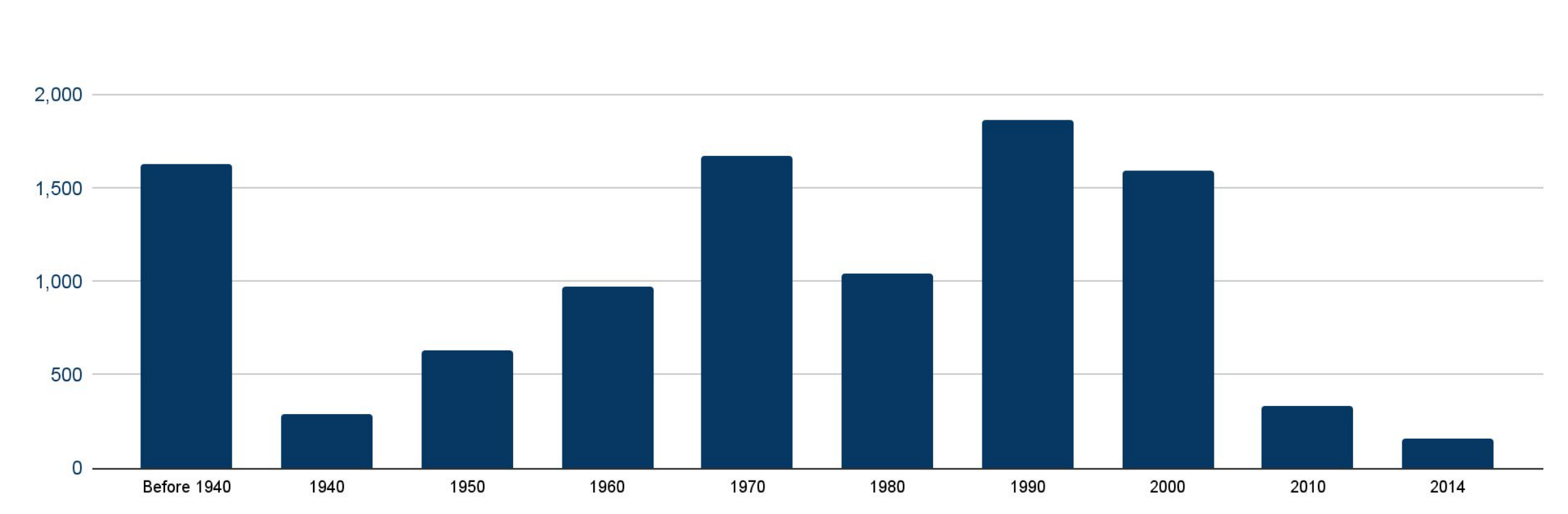
Owen County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 80% of homes were built before 1990, with most homes built in 2014.

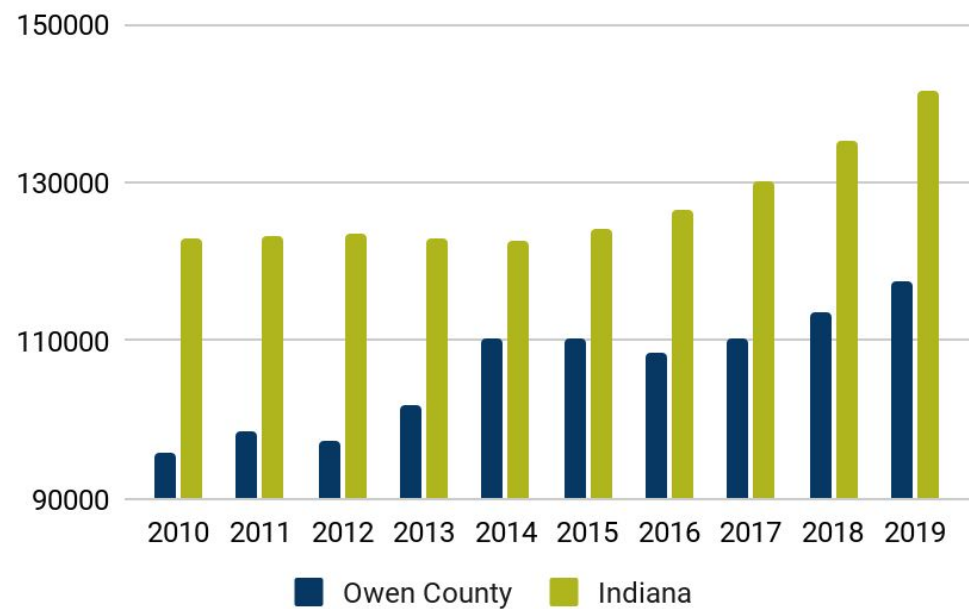
**Homes by Year Built**  
Owen County | 2019



Source: ACS 2010-2019 5-year estimates

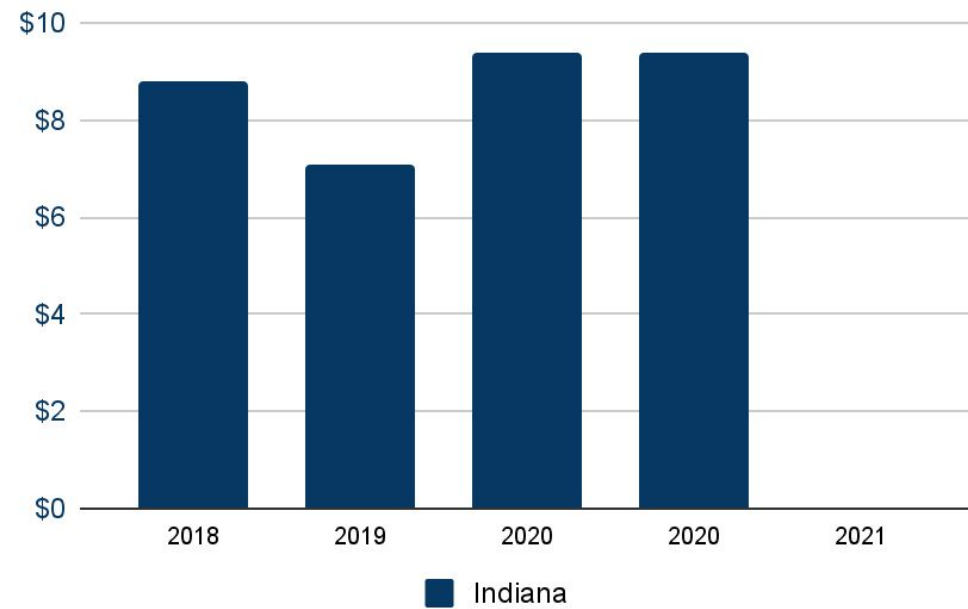
**MEDIAN LISTING PRICE |** Homes in Owen County have a median listing price of \$117,600, compared to \$141,700 statewide. Home prices have increased by 23% since 2010.

**Median Listing Price**  
Owen County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

**Median Listing Price per Square Foot**  
Owen County | 2017-2020



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

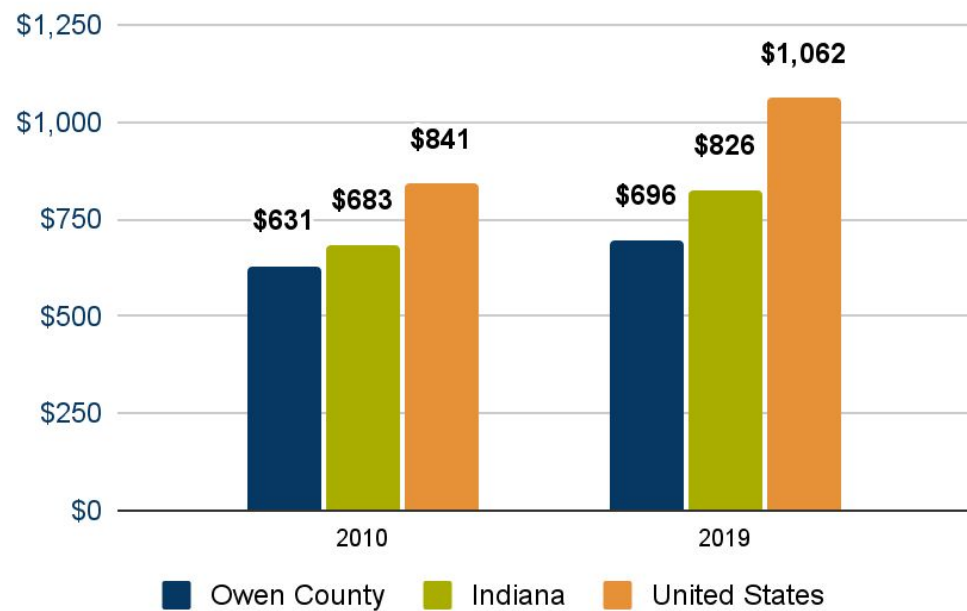
Note: Some data are placeholders, and not representative of actual conditions.



**MEDIAN RENTS |** Median rents have increased by 10% since 2010, with average rents at \$696.

**Median Rent**

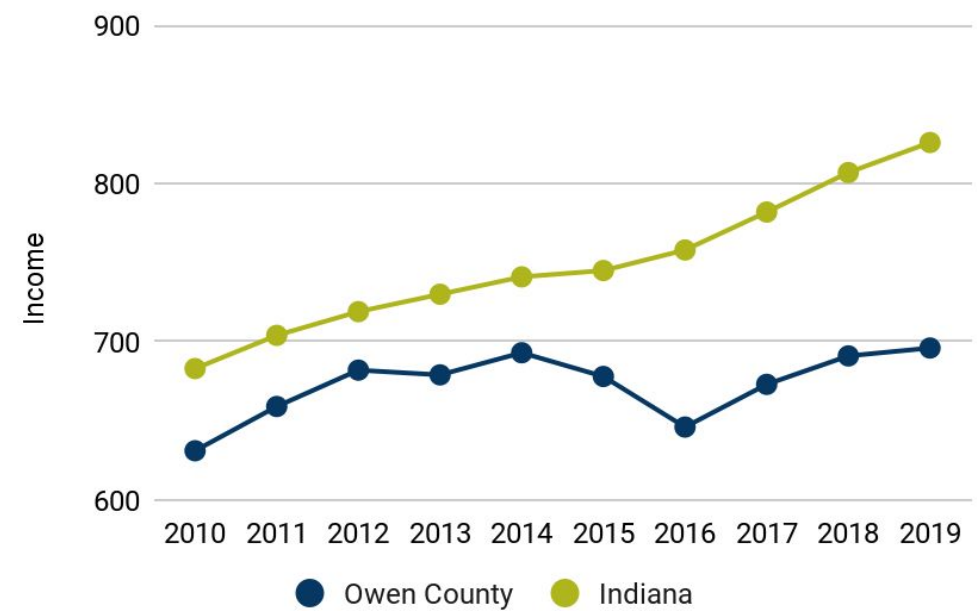
Owen County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

Owen County, Indiana | 2010 - 2019



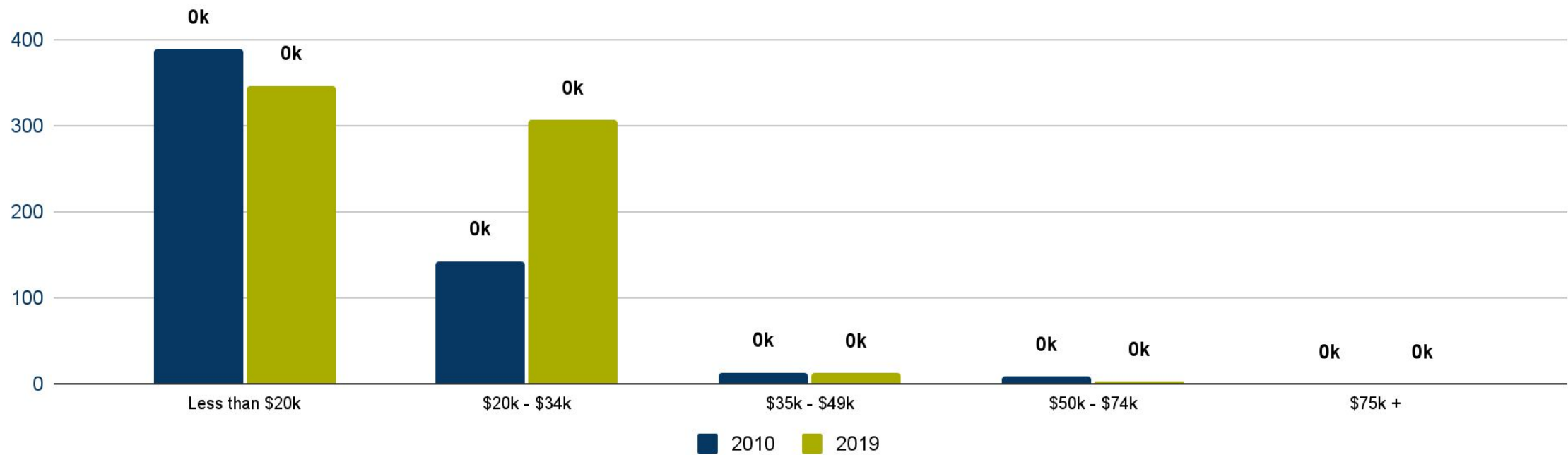
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**COST BURDEN |** 46% of households are housing cost burdened in Owen County, up 3% since 2010. 57% of households earning below \$50,000 are housing cost burdened.

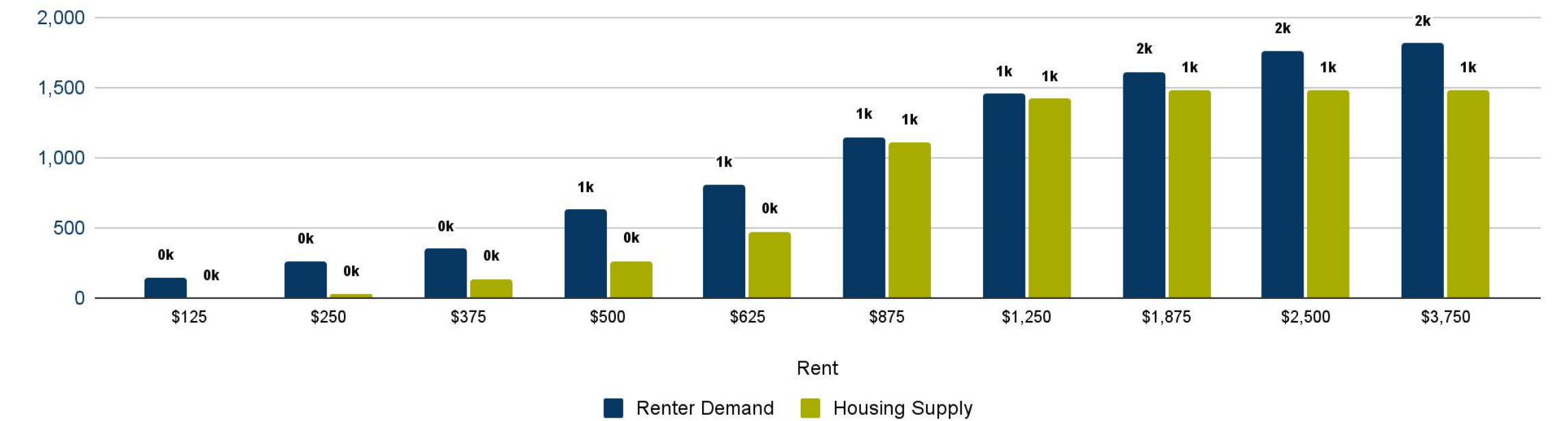
**Renter Housing Cost Burden**  
Owen County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**CUMULATIVE HOUSING GAP** | There is a 1 000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

**Cumulative Housing Gap**  
Owen County, Indiana | 2010-2019

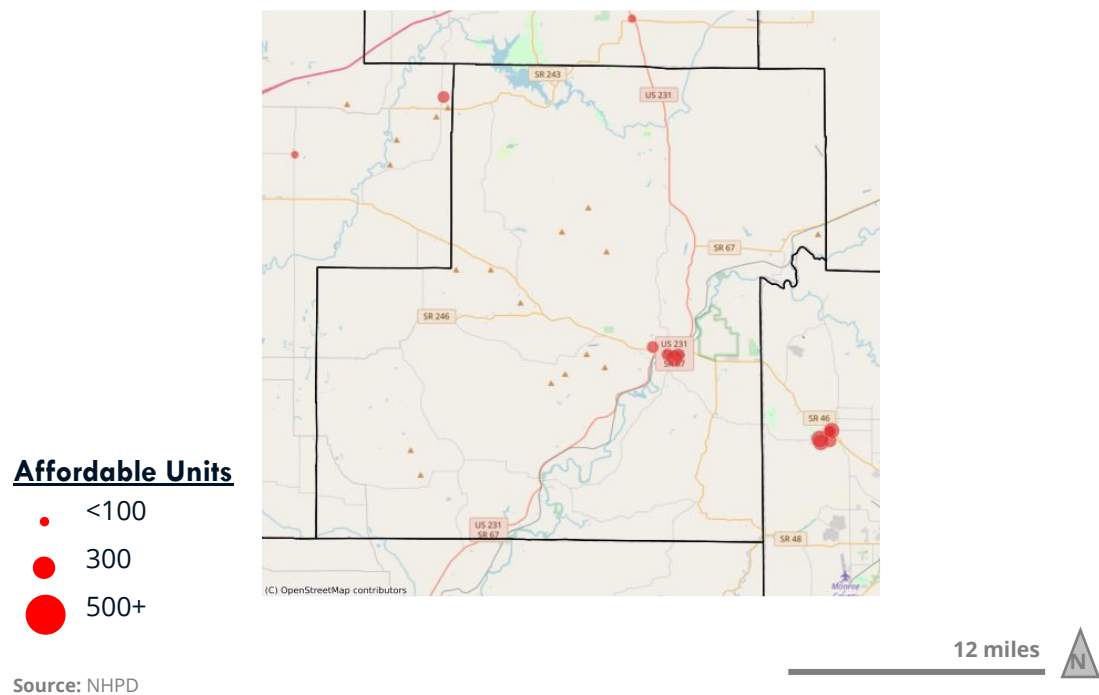


Source: ACS 2010-2019 5-year estimates

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

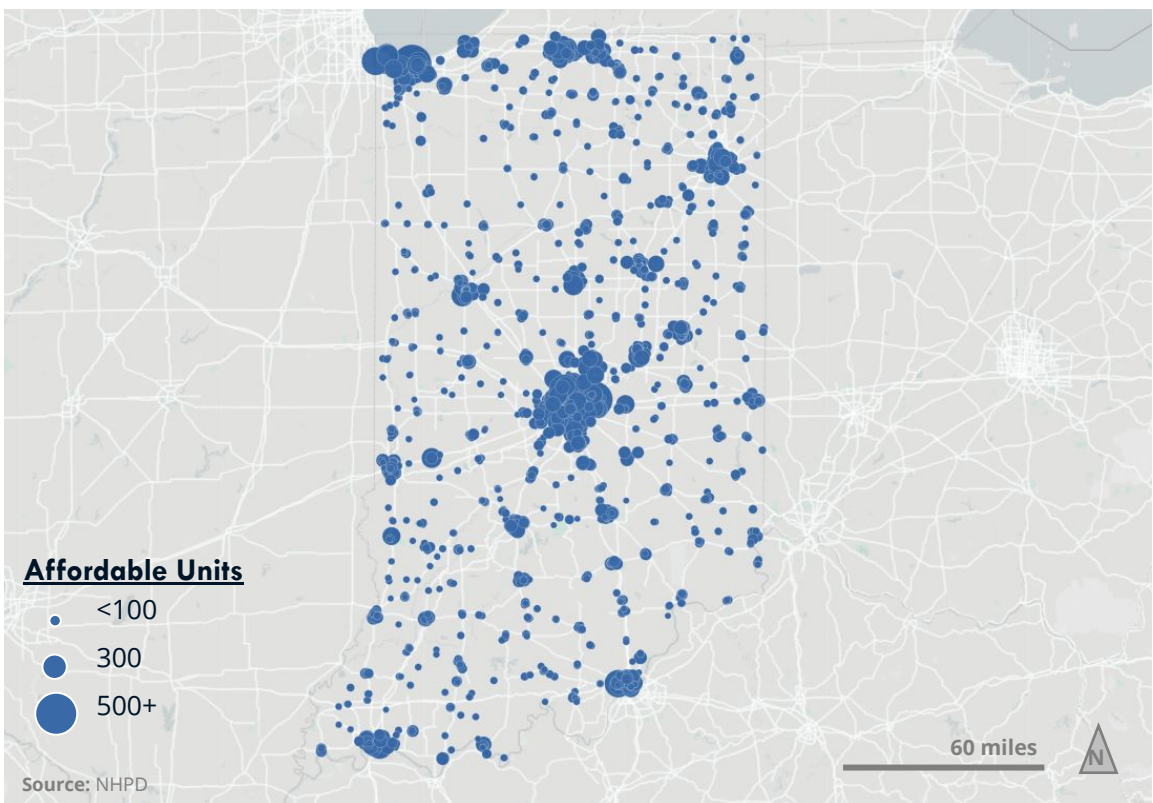
## Affordable Housing Inventory

Owen County | 2020



## Affordable Housing Inventory

State of Indiana | 2020

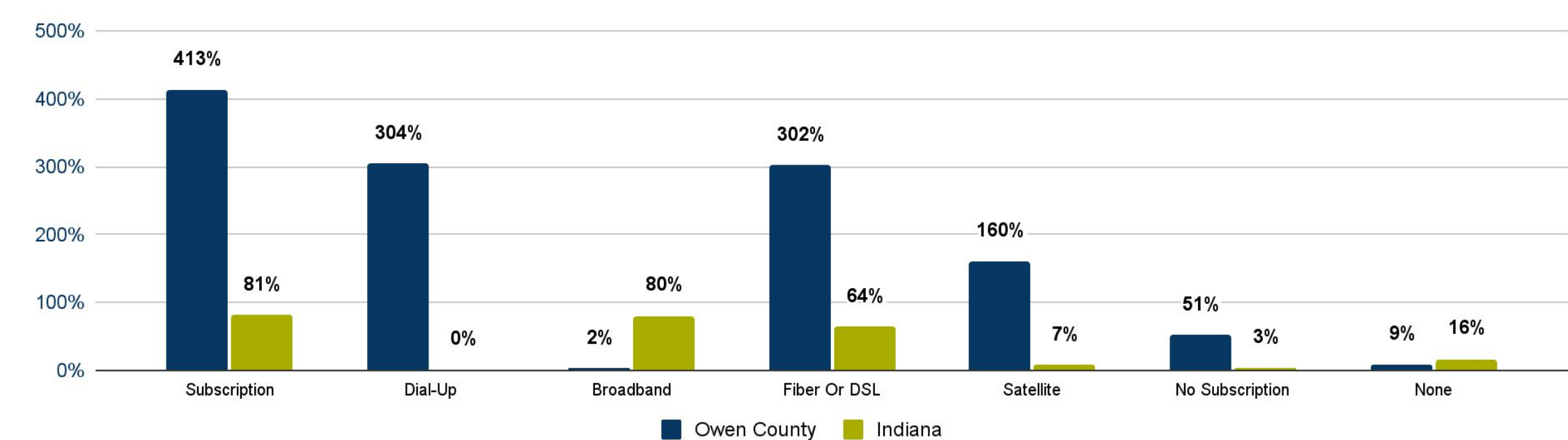


**WORKING DRAFT**

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# HOUSING AMENITIES | 2% of housing units have access to broadband.

## Broadband Access Owen County | 2017-2020



Source: ACS 2010-2019 5-year estimates

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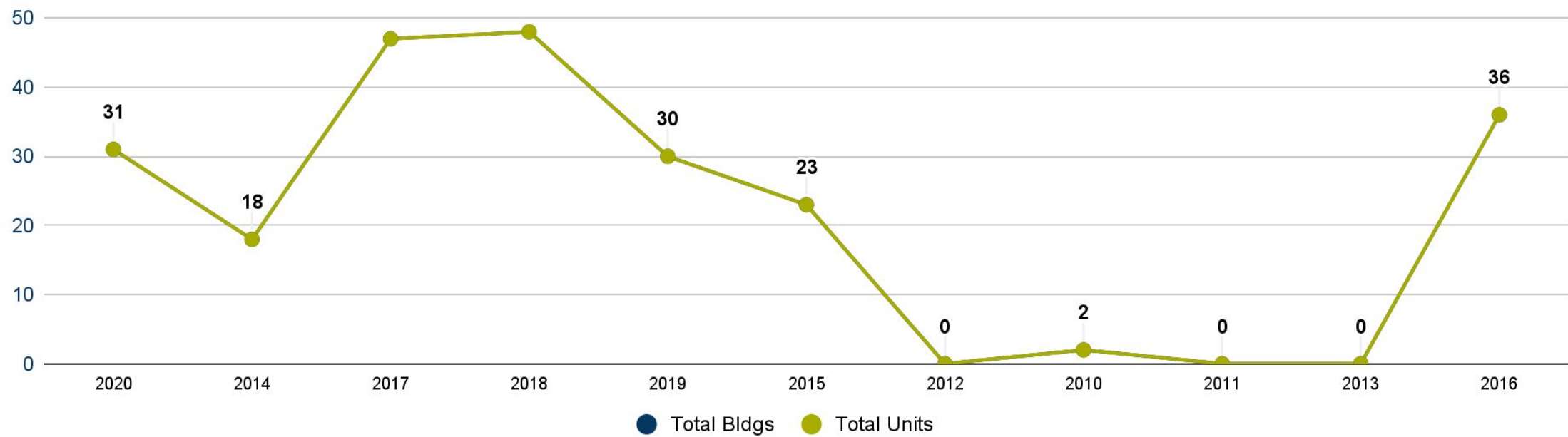
# HOUSING CONSTRUCTION

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**WORKING DRAFT**

**HOUSING STARTS |** There have been 36 new housing starts in 2016 in Owen County, with 235 total building permits authorized since 2020.

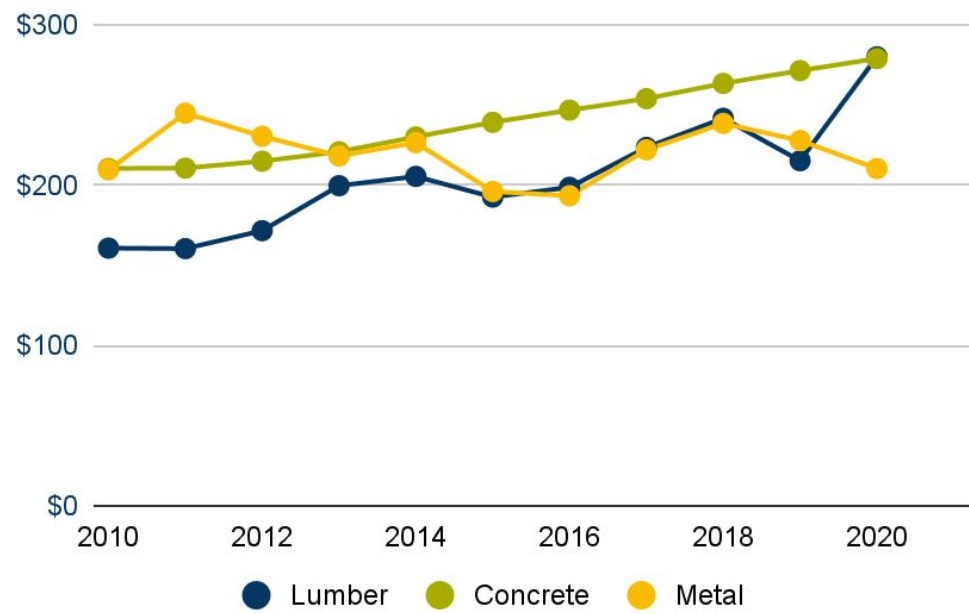
**New Housing Structures Authorized by Building Permits**  
Owen County | 2017-2020



Source: St. Louis Fed.

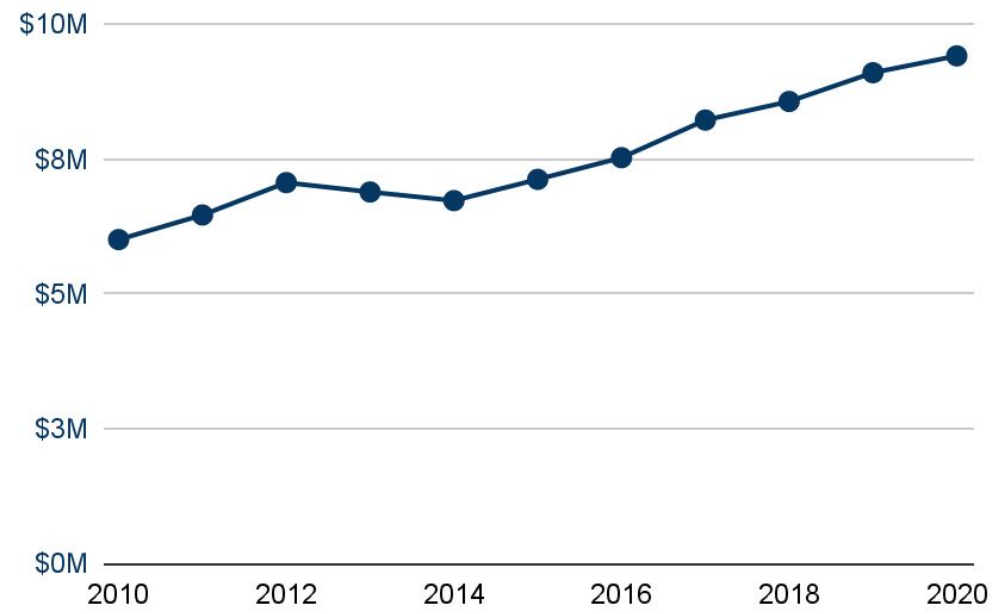
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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

**WORKING DRAFT**

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