

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR DELAWARE 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.

Desma Belsaas
David Bottorff
Megan Coler-Hasser
Rhonda Cook
Dax Denton
Carmen Files
Carol Gassen
Jodi Golden
Ryan Hoff
Gina Leckron
Charyl Luth

Mike McQuillen
Maggie McShane
Lynne Peterson
Annette Richard
John Roeder
Erin Sheridan
Jacob Sipe
Rick Wajdarick
Jeffrey Whiting
Mary Beth Wott

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

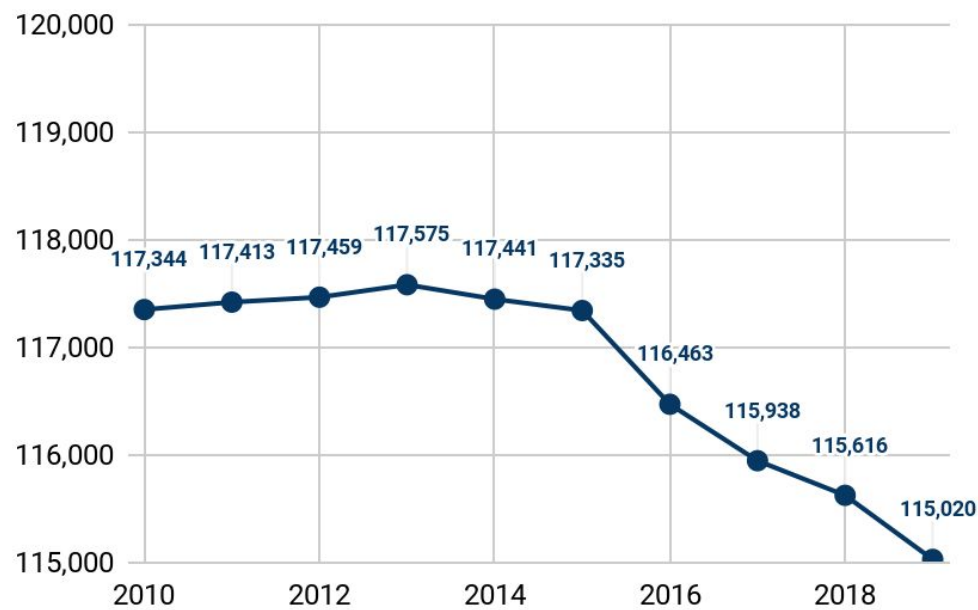
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

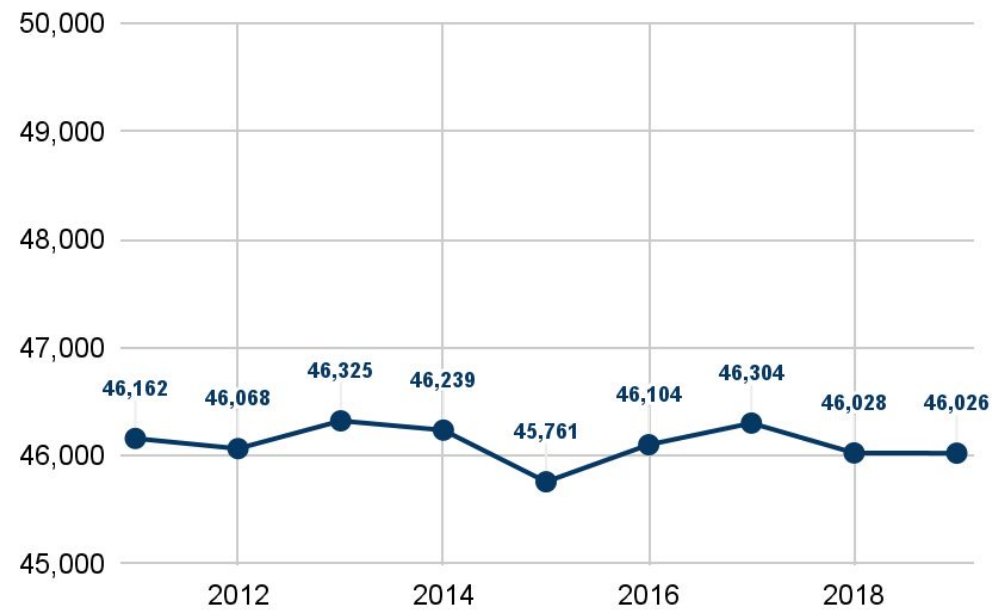
POPULATION | Delaware County’s population has decreased by 1.98% (2,324 people) between 2010-2019. In the same time period, the total number of households decreased by 0.40% (186 households).

Resident Population
Delaware County | 2010-2019



Source: FRED, U.S. Census Bureau

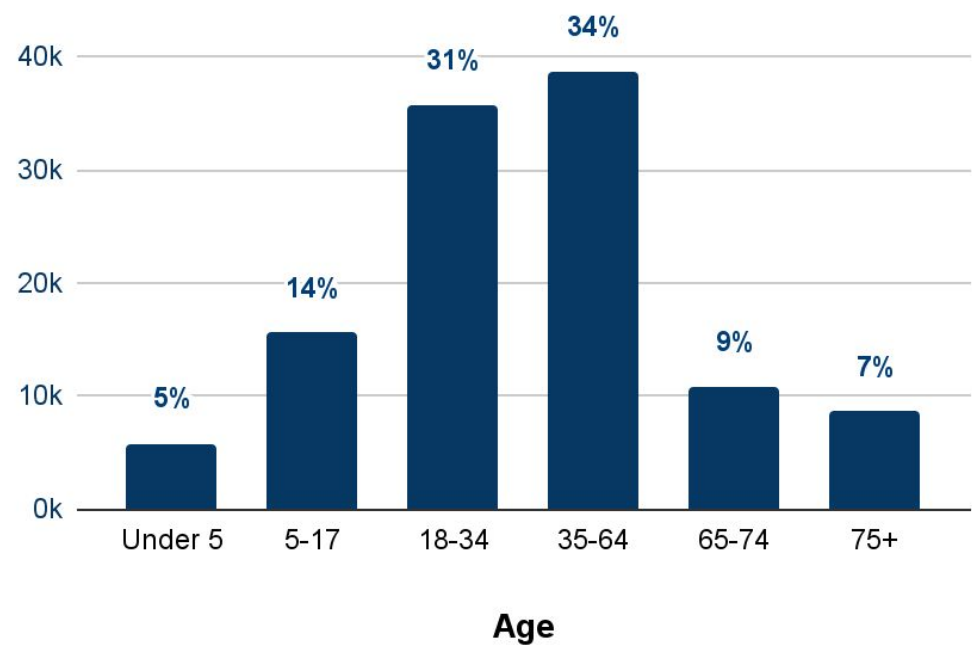
Households
Delaware County | 2010-2019



Source: FRED, U.S. Census Bureau

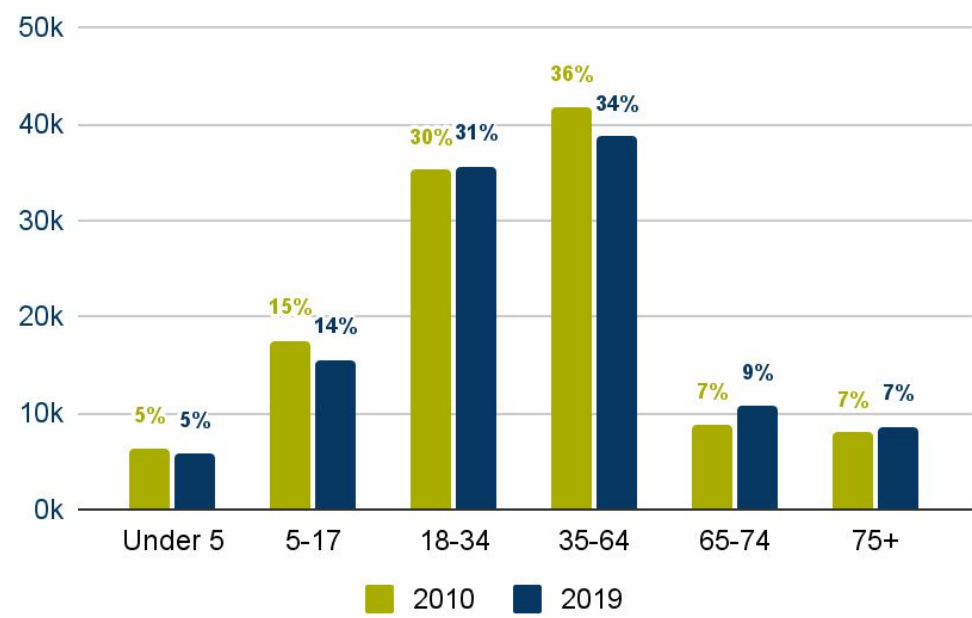
AGE | 17% of people in Delaware County are above the age of 65, while 19% are below 18.

Population by Age
Delaware County | 2019



Source: ACS 2019 5-year estimates

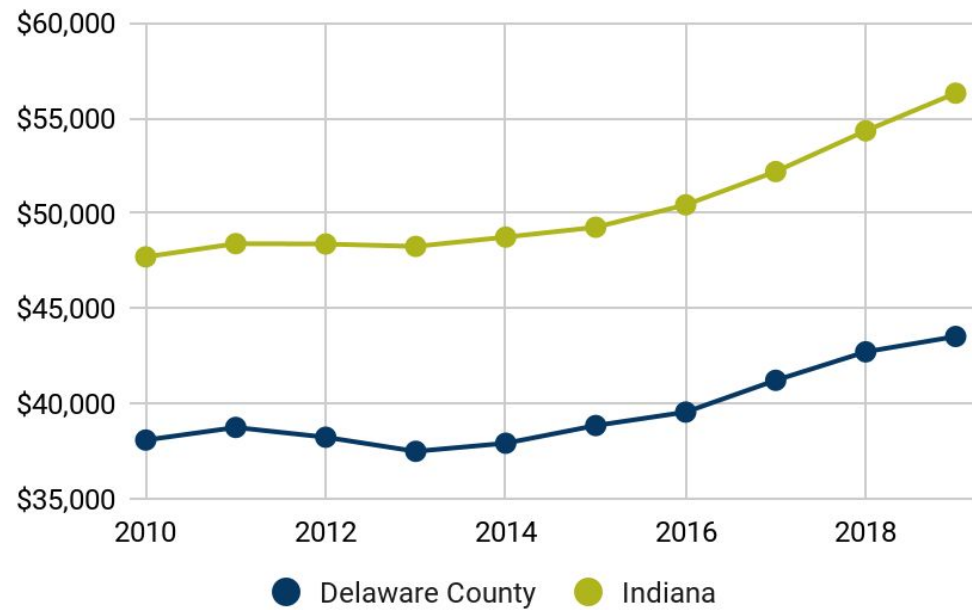
Change in Share of Population
Delaware County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

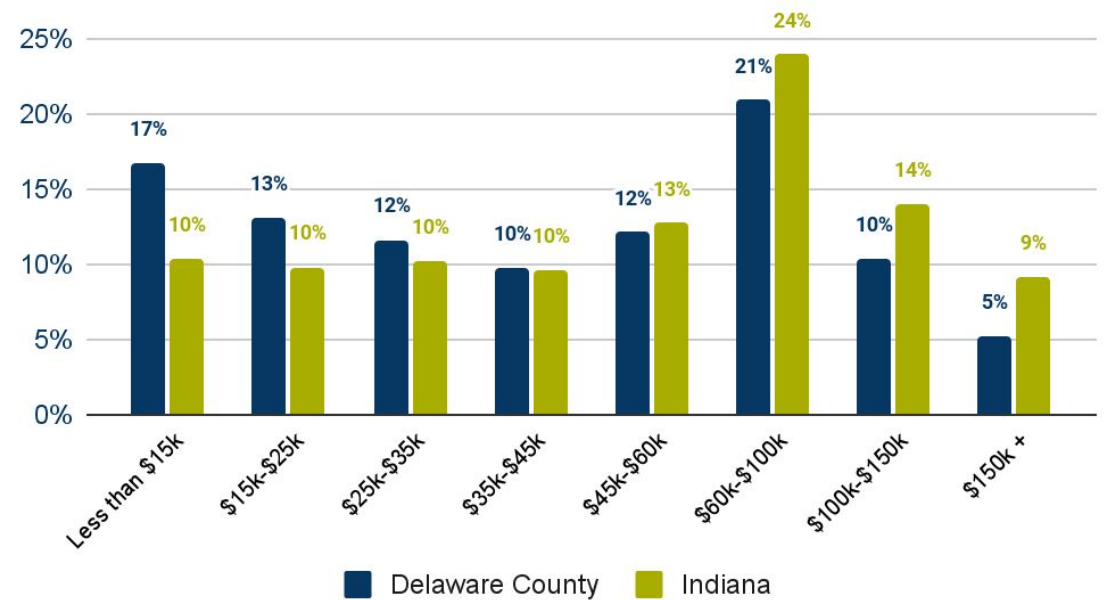
HOUSEHOLD INCOMES | Delaware County had a median income of \$43,512 in 2019, up 14% since 2010. 42% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

Median Income
Delaware County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

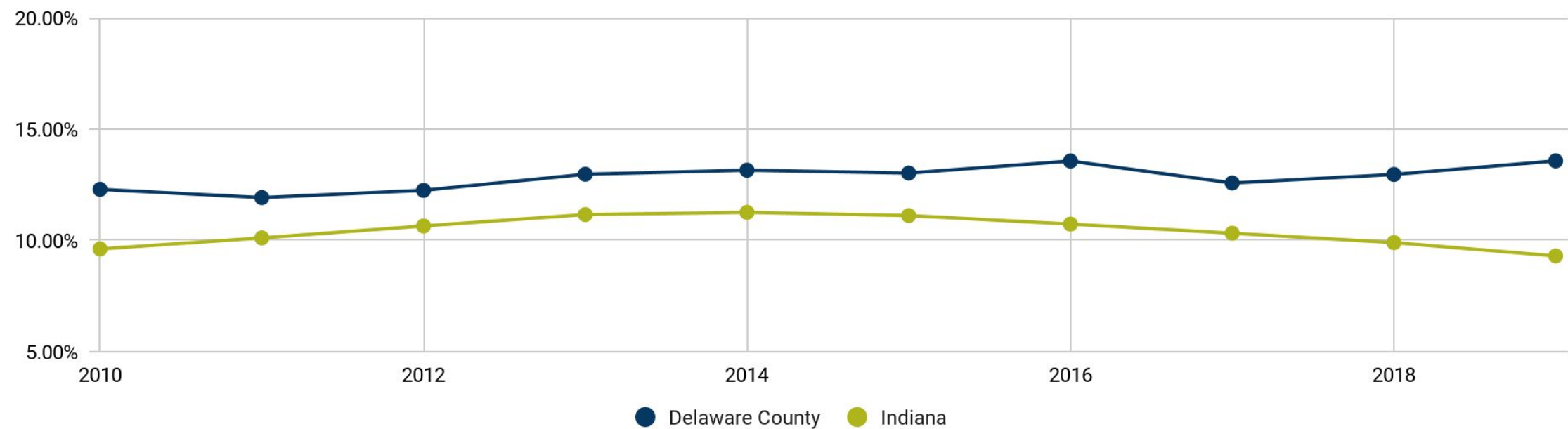
Household Income Distribution
Delaware County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 13.6% of families live in poverty conditions in Delaware County, up 1.28 percentage points from 12.3% in 2010.

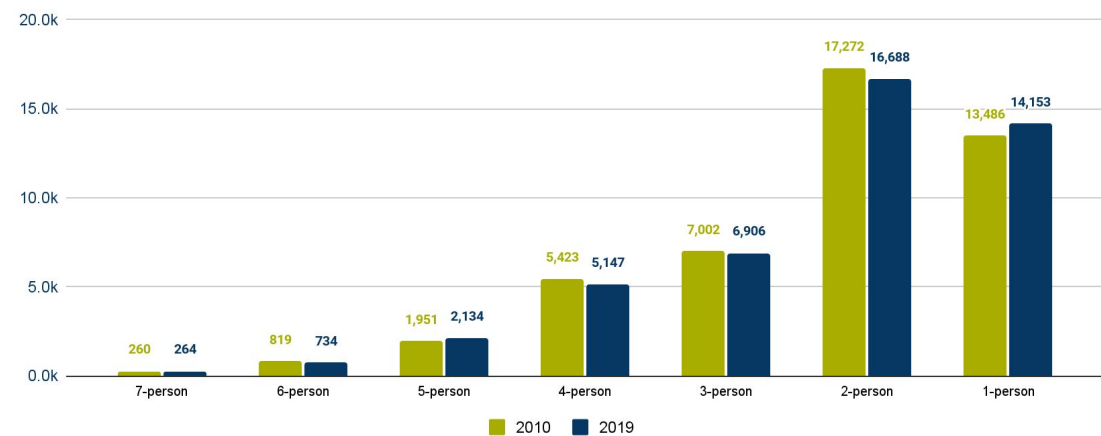
Family Poverty Rate
Delaware County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.34 people, compared to 2.52 statewide. The Delaware County average household has shrunk by 0.03 persons since 2010.

Household Size
Delaware County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

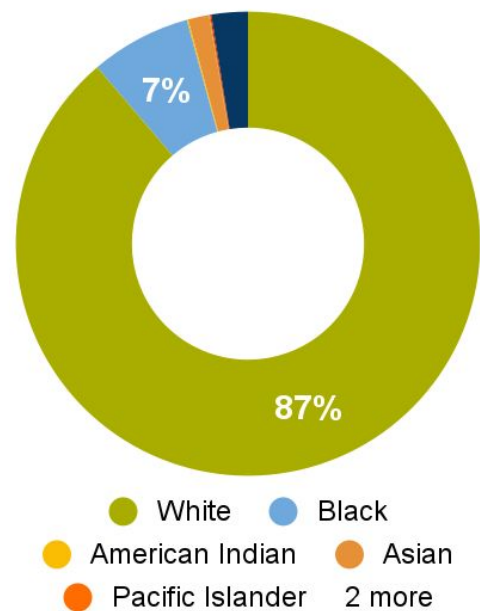


Source: ACS 2010-2019 5-year estimates

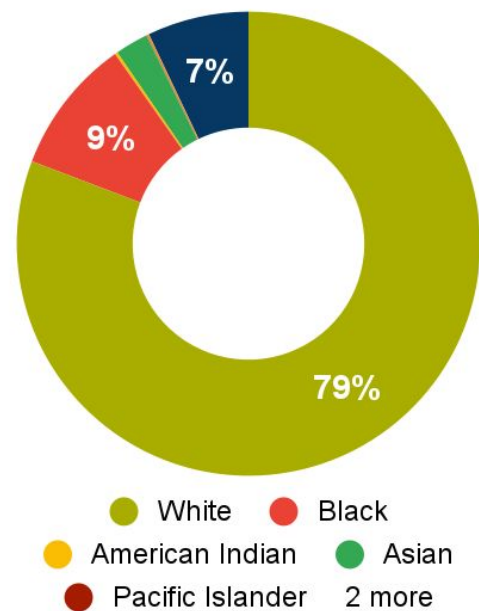
RACIAL COMPOSITION | The current racial distribution of households in Delaware County is 87% white, 7% Black, 2% Hispanic/Latino, 1% Asian, and 0% other.

Racial/Ethnic Distribution

Delaware County | 2019

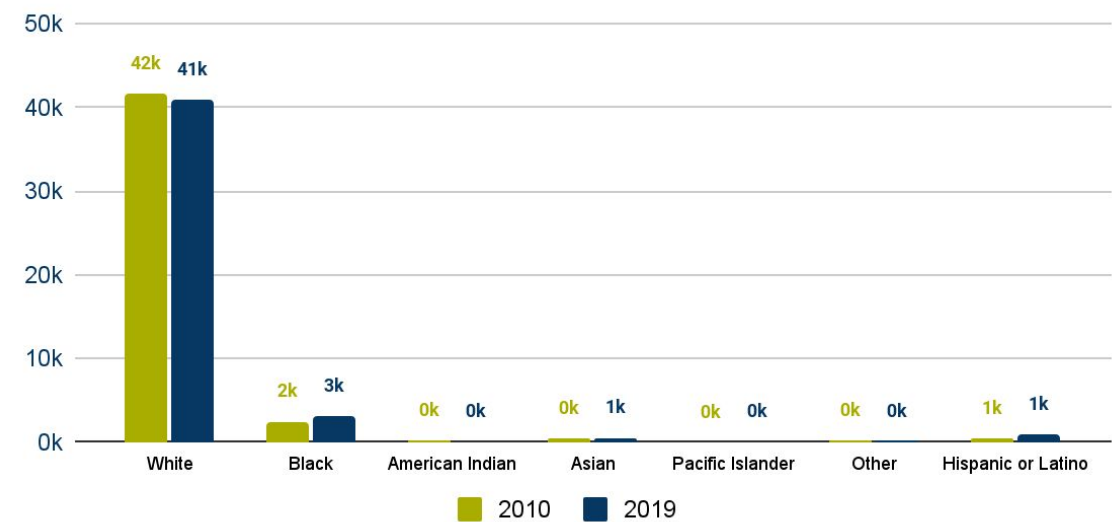


Indiana | 2019



Household Racial/Ethnic Distribution

Delaware County | 2010, 2019



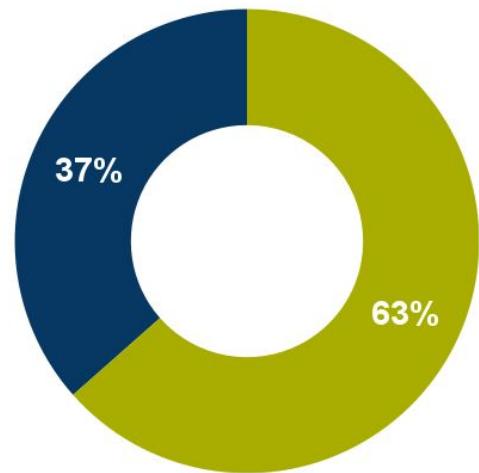
Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 37% of households (16,811 households) in Delaware County were renters, while 63% (29,215 households) were owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

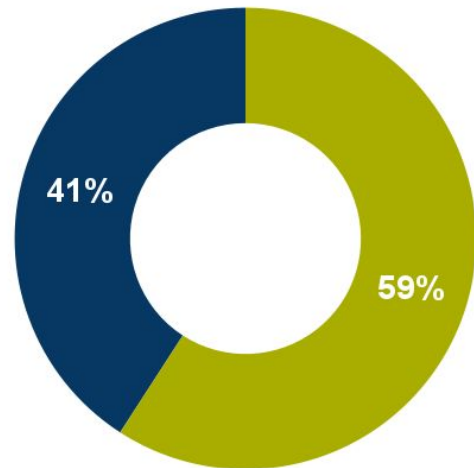
Delaware County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

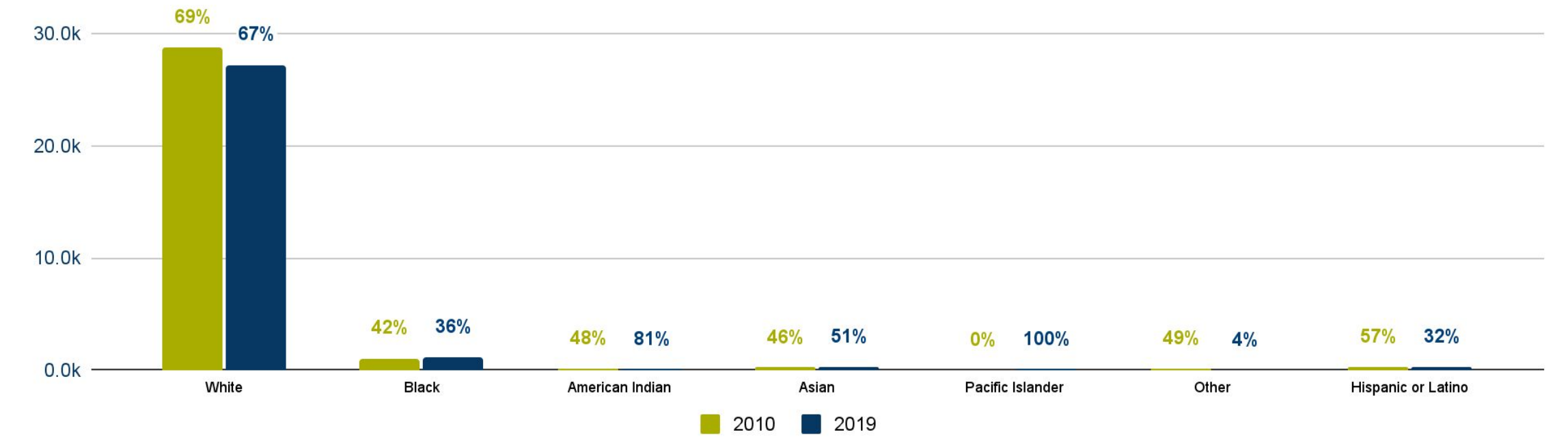
Delaware County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 63%, homeownership is 67% among non-Hispanic White households, 36% for Black households, and 32% for Hispanic or Latino households.

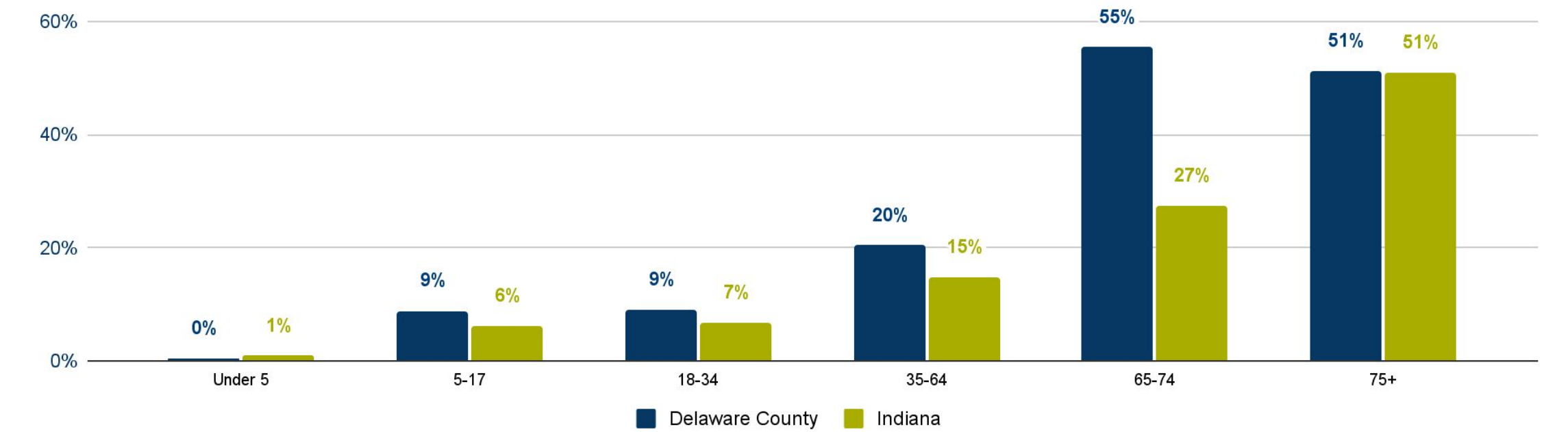
Homeownership by Race
Delaware County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 20% of people in Delaware County live with a disability. For people above 65, the share increases to 54%.

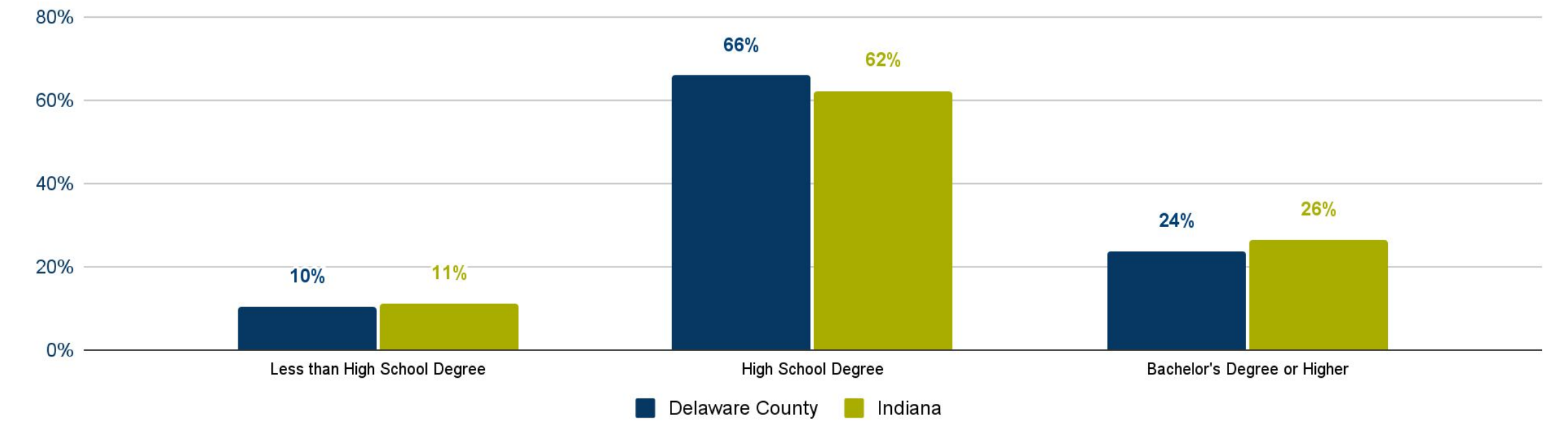
Share of the Population with a Disability by Age
Delaware County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Delaware County, 66% of the population has at least a high school degree and 24% of the population has at least a Bachelor's degree.

Educational Attainment
Delaware County, Indiana | 2019

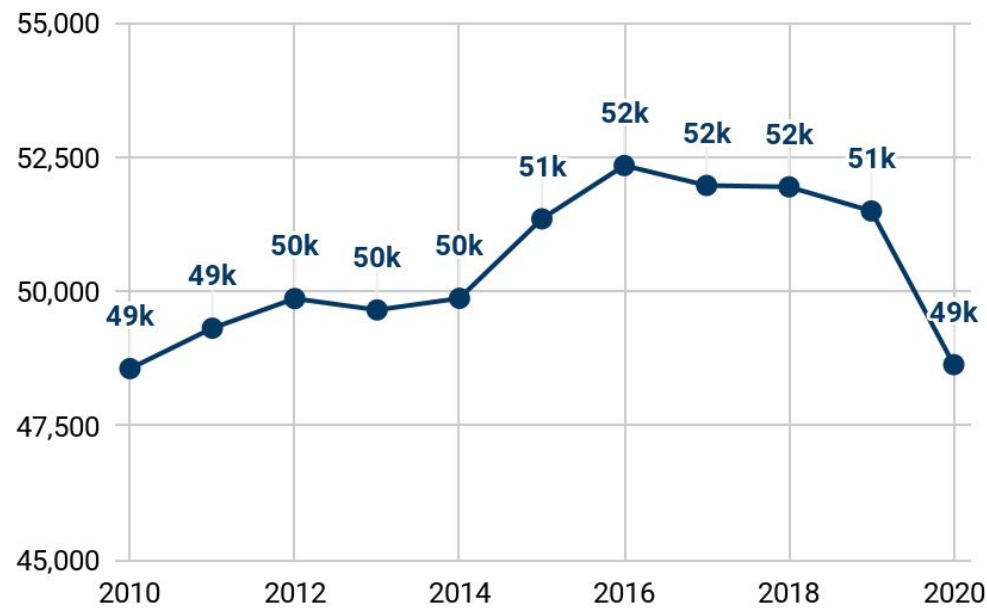


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

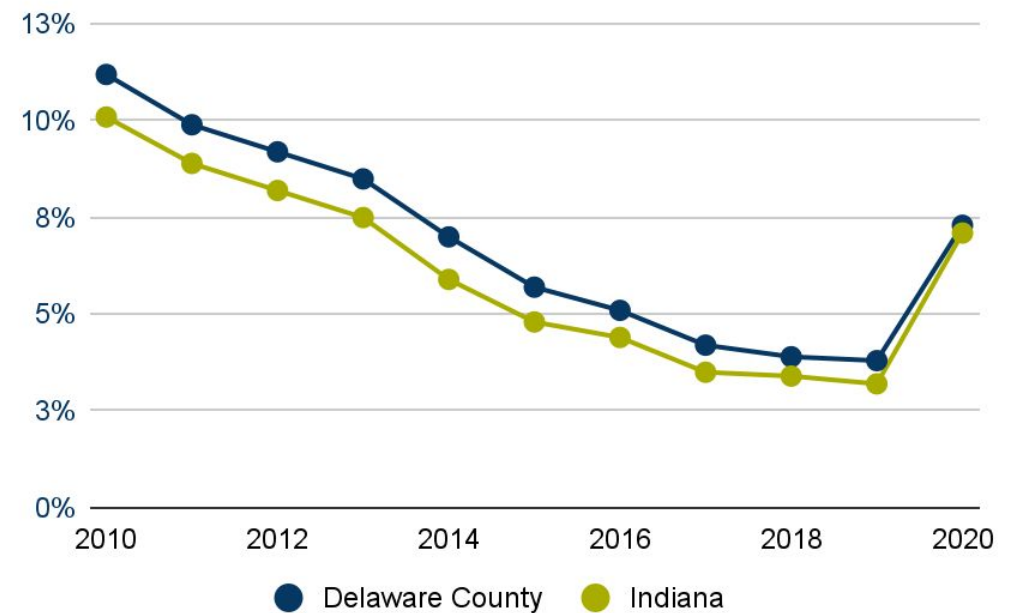
EMPLOYMENT BASE | There are currently 49,000 employed persons in Delaware County, up by 0.15% since 2010. The unemployment rate in 2020 was 7.30%, up 3.50 points from 2019.

Total Employment
Delaware County | 2010-2019



Source: ACS 2010-2019 5-year estimates

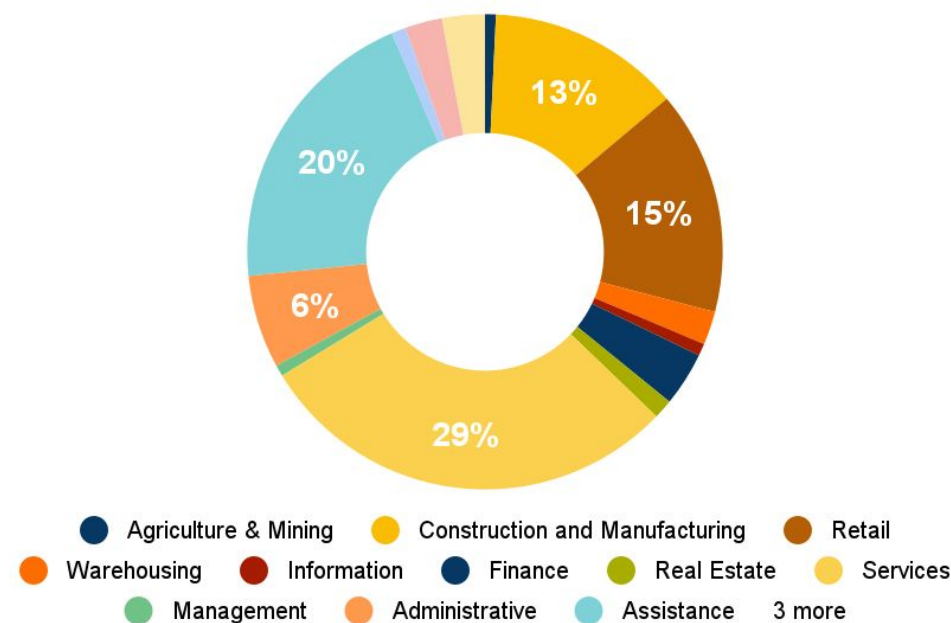
Unemployment Rate
Delaware County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Health Care and Social Assistance accounts for the plurality of jobs in Delaware County, accounting for 20% of all jobs, followed by Educational Services (14% of all jobs).

Total Jobs by All Industries
Delaware County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$42,411
- 2. Trade, transportation, and utilities | \$37,982
- 3. Goods-producing | \$52,769
- 4. Education and health services | \$49,984
- 5. Professional and business services | \$50,051

Source: BLS

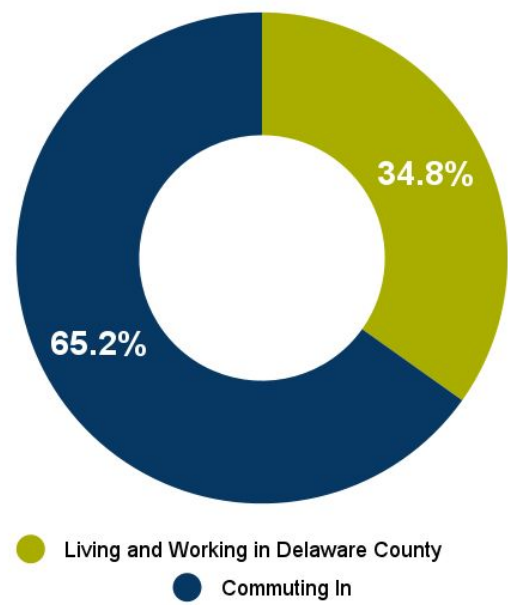
Top 5 Employers

- 1. Iu Health Ball Memorial Hosp (Muncie)
- 2. Youth Opportunity Ctr (Muncie)
- 3. Meijer (Muncie)
- 4. Prestige Portraits (Muncie)
- 5. Walmart Supercenter (Muncie)

Source: BLS

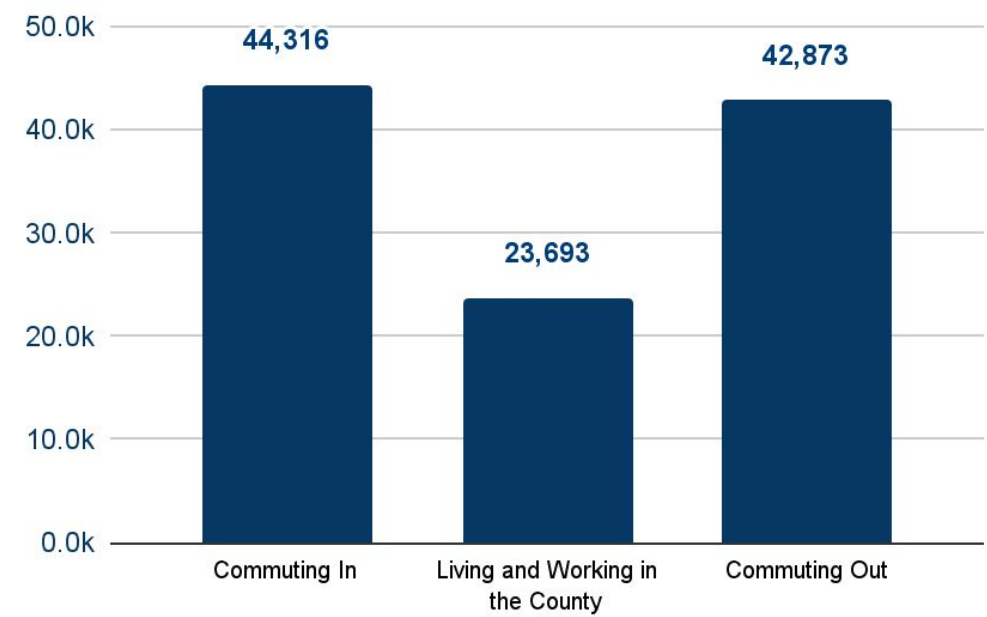
COMMUTER INFLOW / OUTFLOW | 44,000 commuters come into Delaware County for their jobs, while 43,000 employees travel outside of Delaware County for their jobs.

Employment Inflow
Delaware County | 2018



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

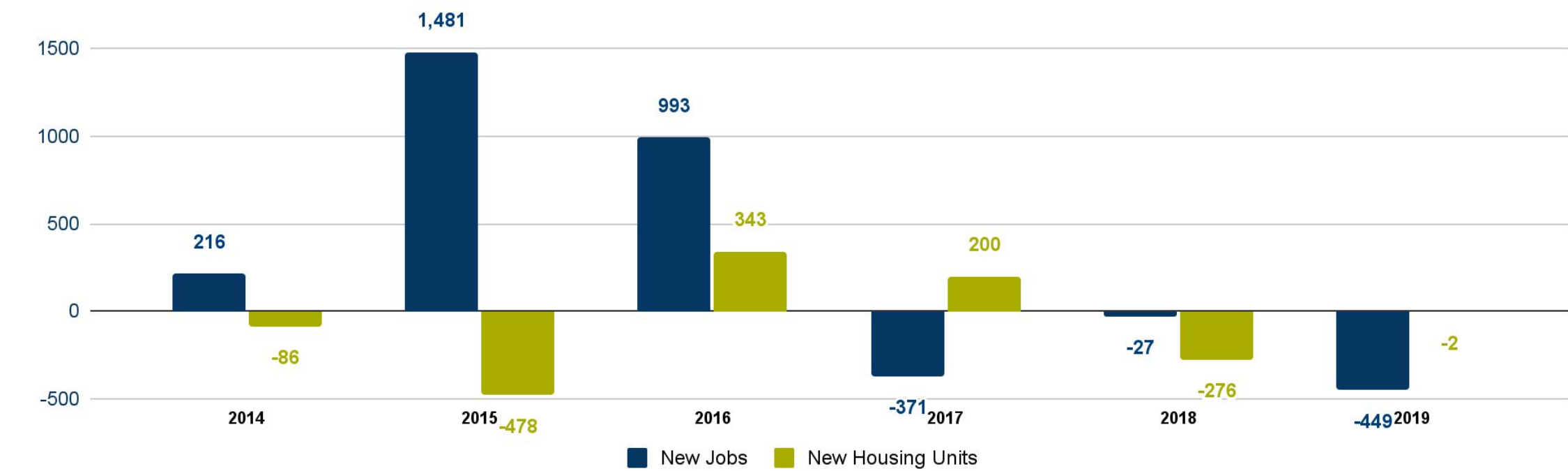
Commuting Patterns
Delaware County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Delaware County has created 1,843 jobs between 2014-2019 and -299 housing units, or -16 units for every 100 jobs created.

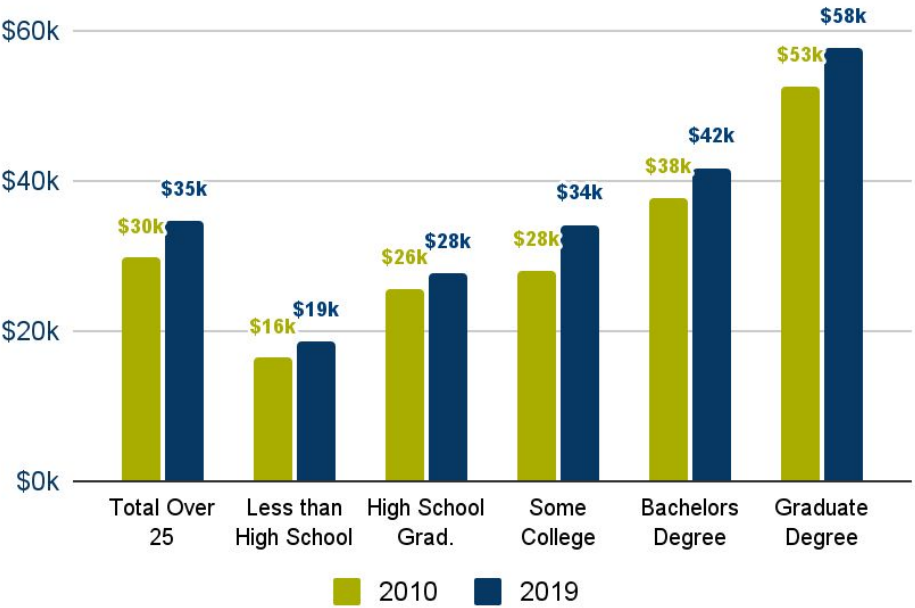
Job Growth and Housing Production
Delaware County | Total Jobs, New Jobs



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

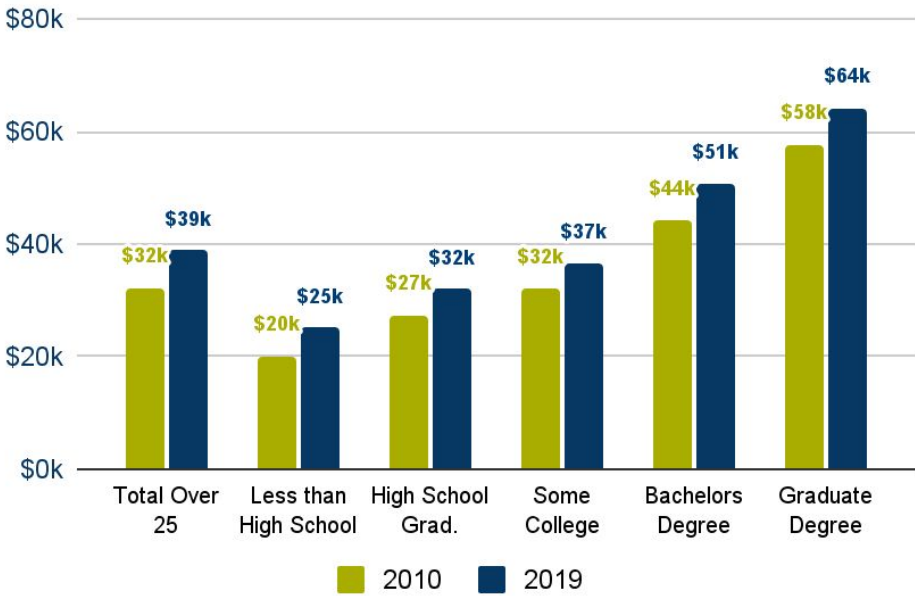
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 17% since 2010 for the total population and increased 8% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Delaware County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

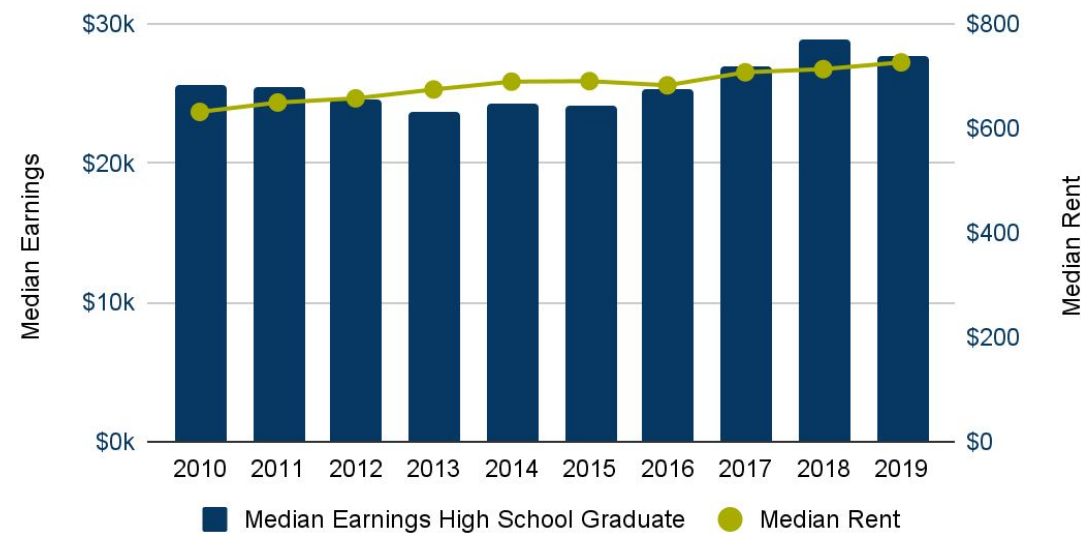
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

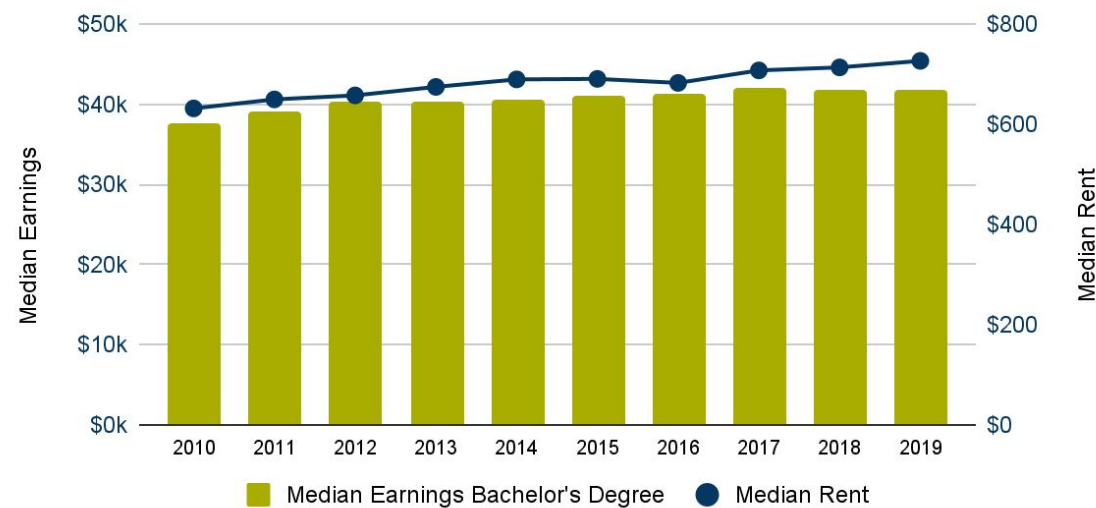
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 15.0%, or 15% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



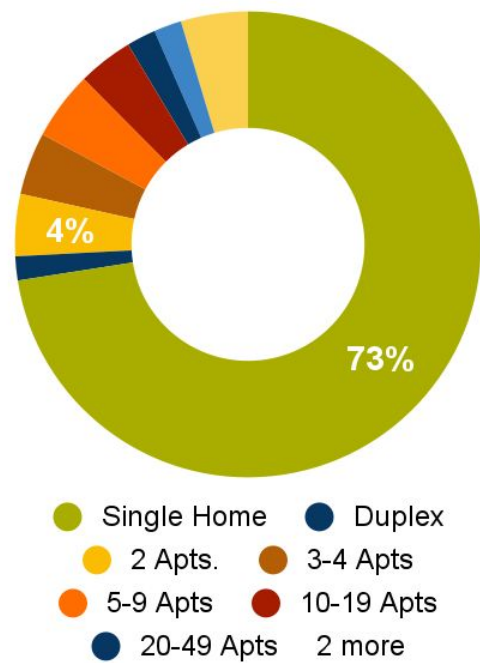
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 73% of homes in Delaware County are single-family, while 23% are multifamily. Multifamily housing has increased by 233 homes since 2010.

Housing Typology

Delaware County | 2019



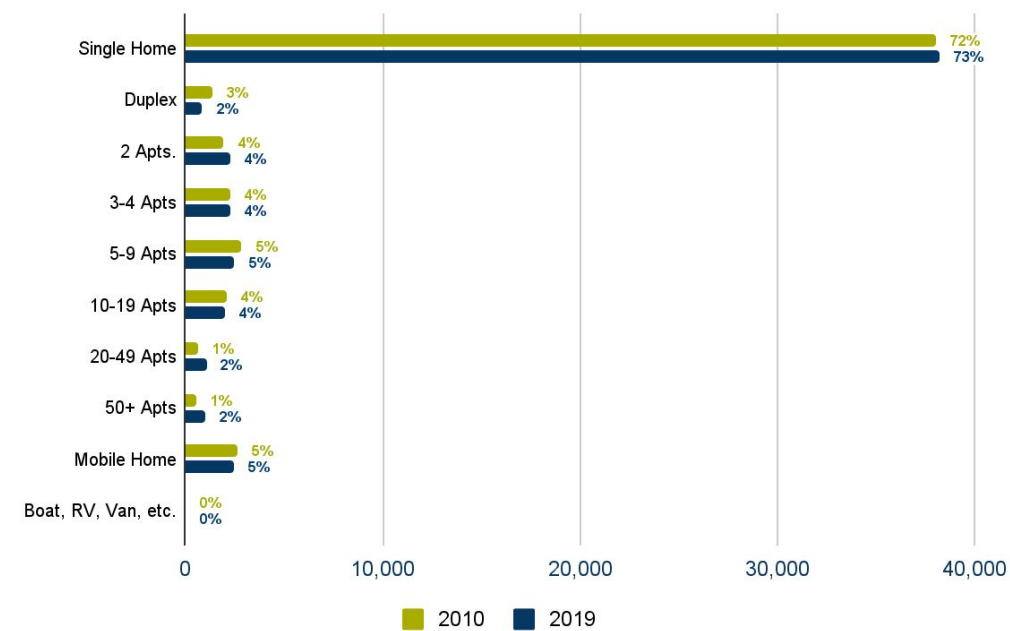
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Delaware County | 2010-2019

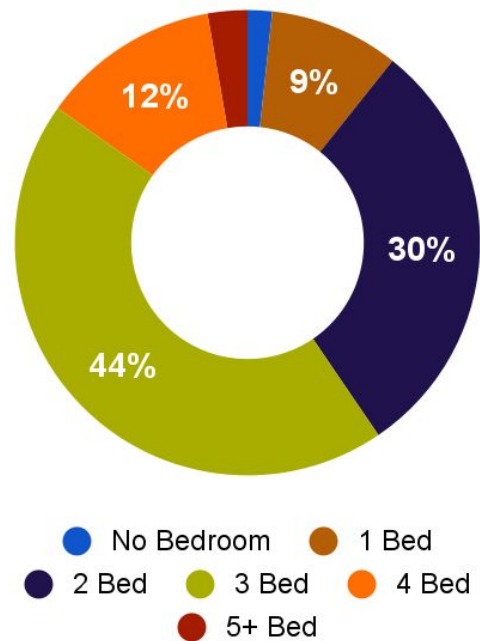


Source: ACS 2010-2019 5-year estimates

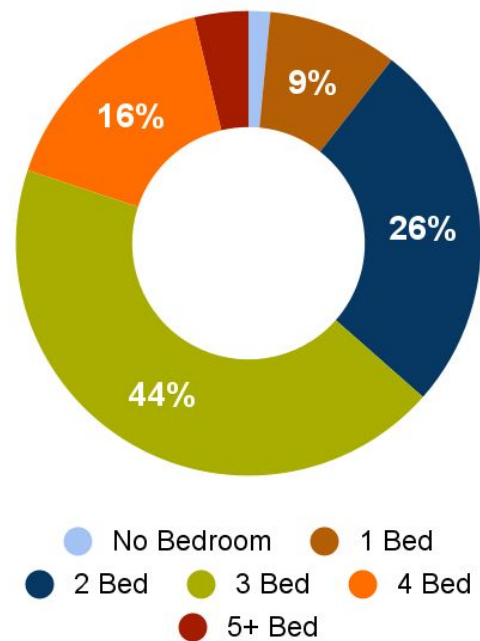
HOUSING TYPOLOGY | Most units in Delaware County contain 2.34 bedrooms, with 60% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Delaware County | 2019



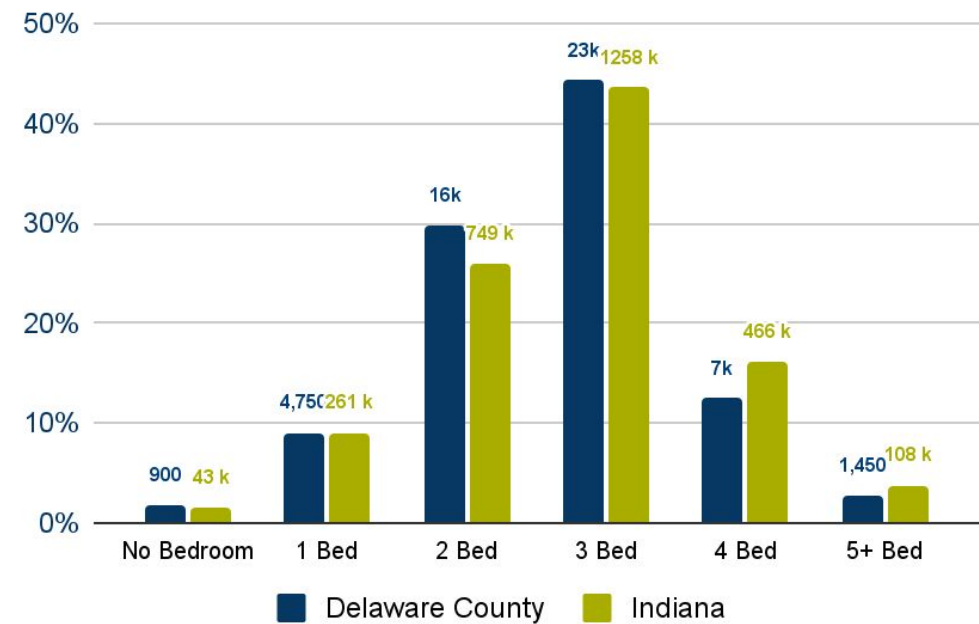
Indiana | 2019



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

Share of Housing Stock by Bedroom

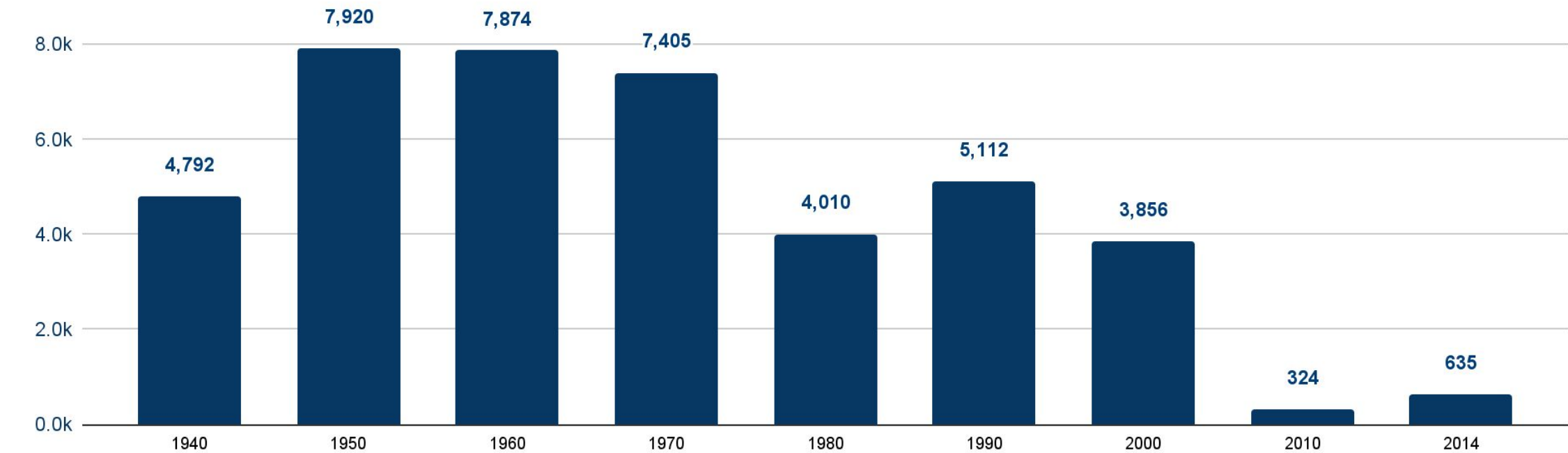
Delaware County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 91% of homes were built before 1990, with a plurality of homes built before 1940.

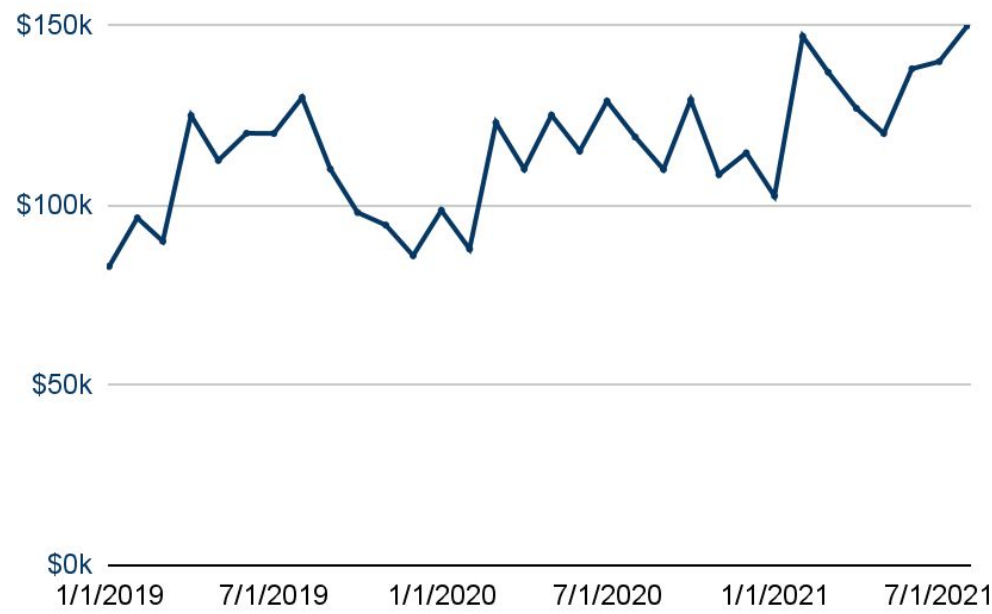
Homes by Year Built
Delaware County | 2019



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

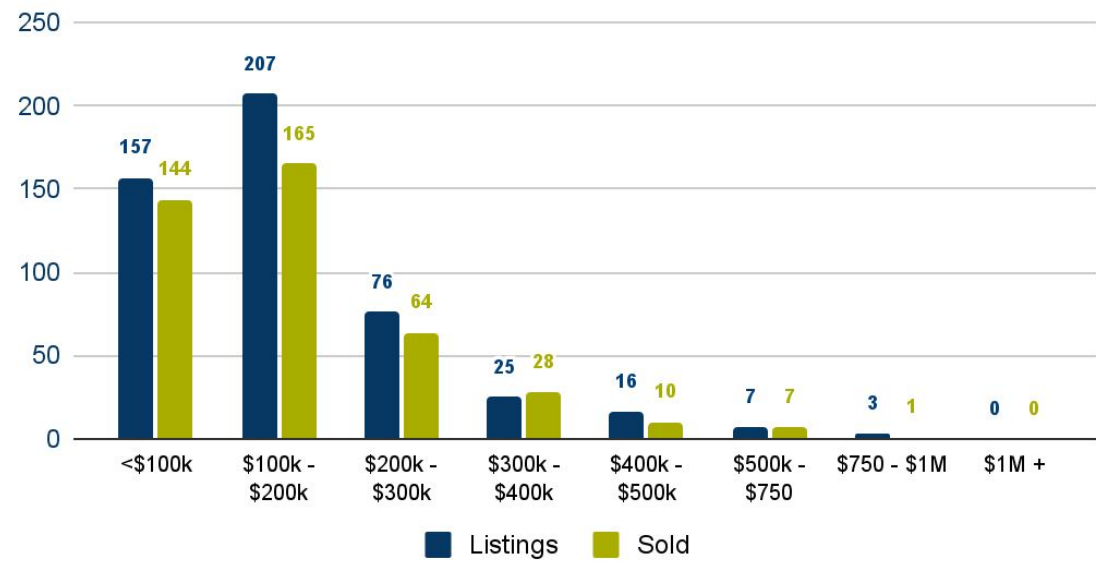
MEDIAN LISTING PRICE | Homes in Delaware County have a median listing price of \$149,900. Home prices have increased by 81% since 2019.

Median Listing Price
Delaware 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)
Delaware County | 2021

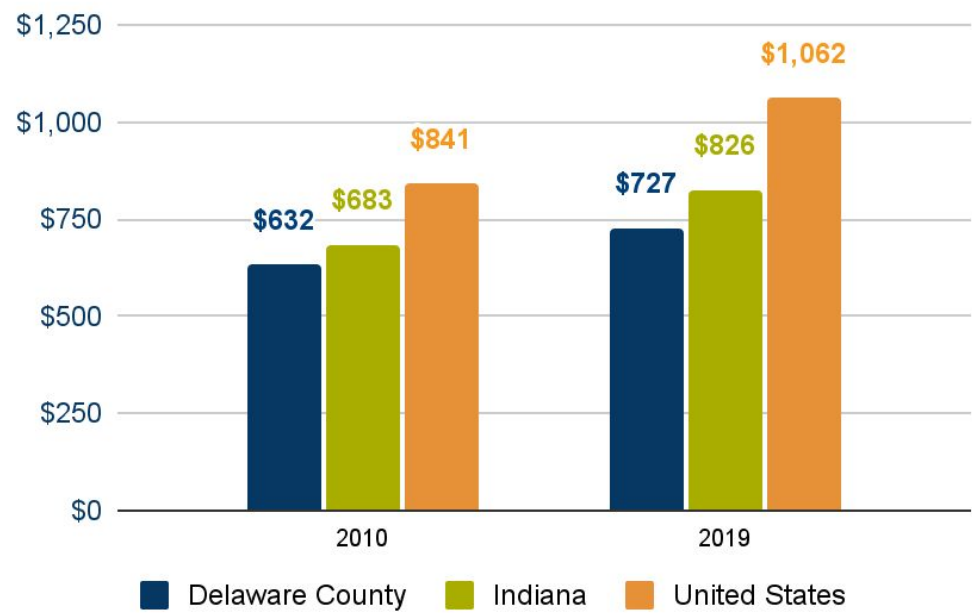


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 15% since 2010, with average rents at \$727 in 2019.

Median Rent

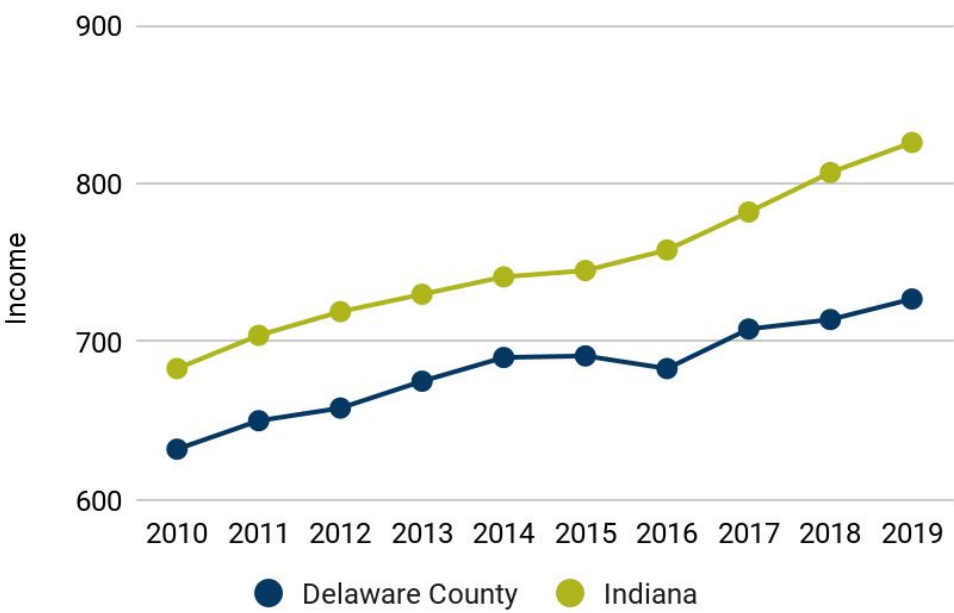
Delaware County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

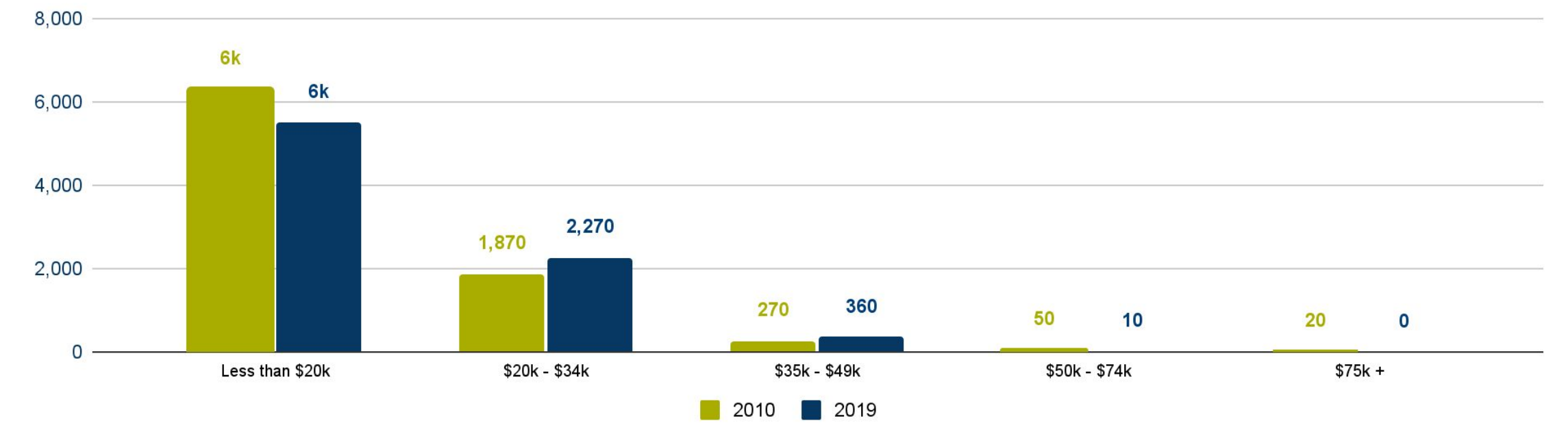
Delaware County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 54% of renter households are housing cost burdened in Delaware County, down -7% since 2010. 68% of households earning below \$50,000 are housing cost burdened.

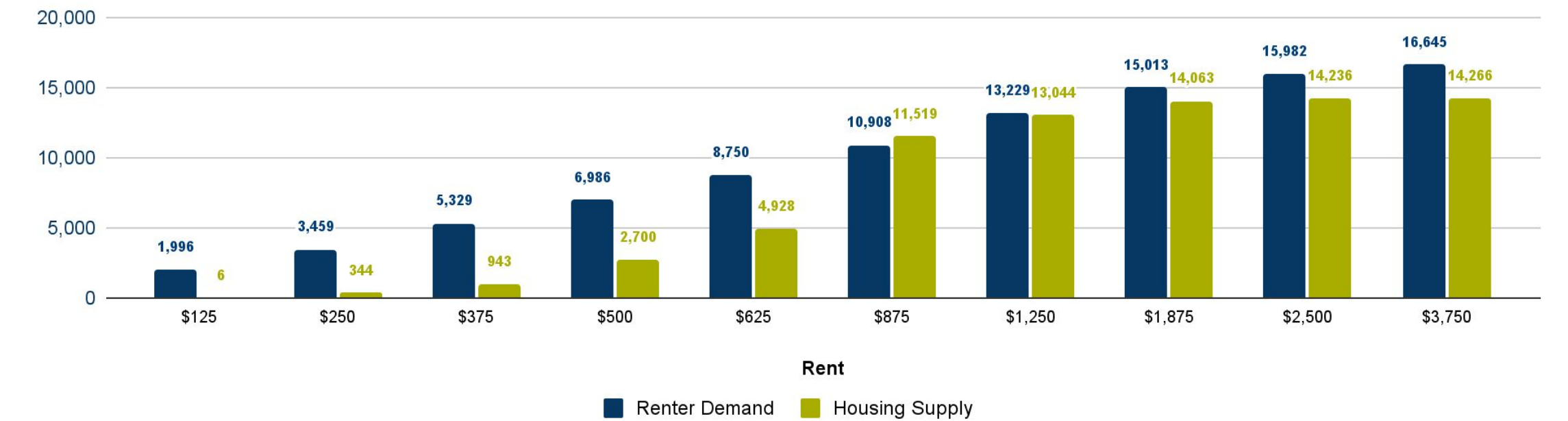
Renter Housing Cost Burden
Delaware County, Indiana | 2010 - 2019



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 17000 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

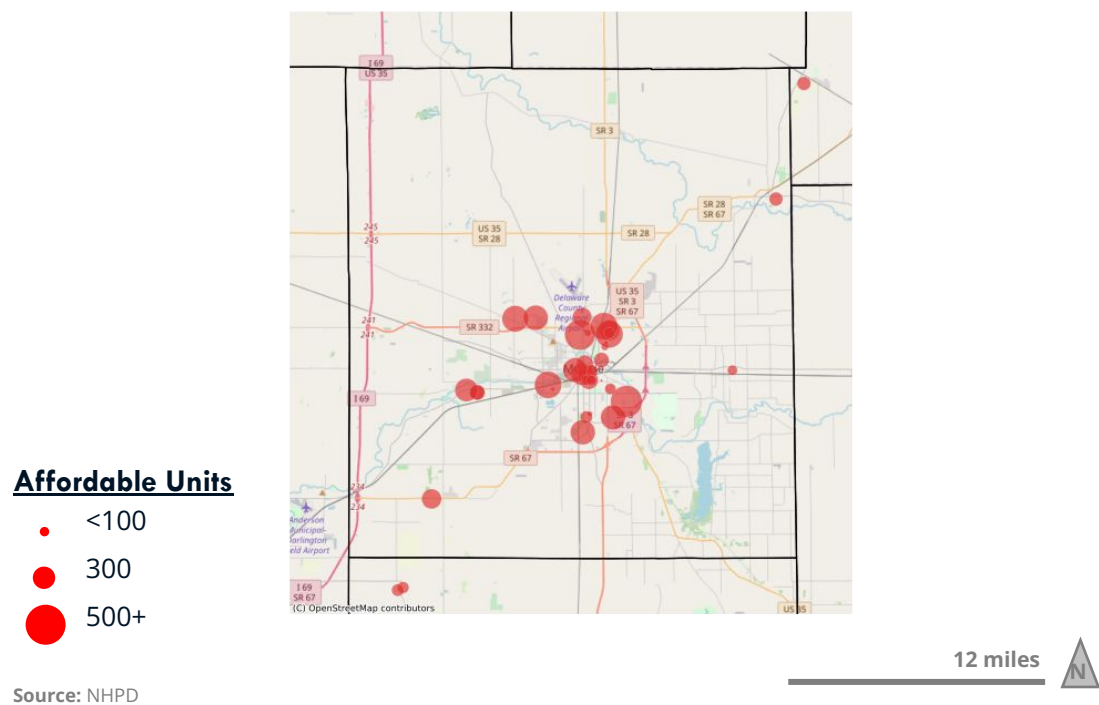
Cumulative Housing Gap
Delaware County, Indiana | 2010-2019



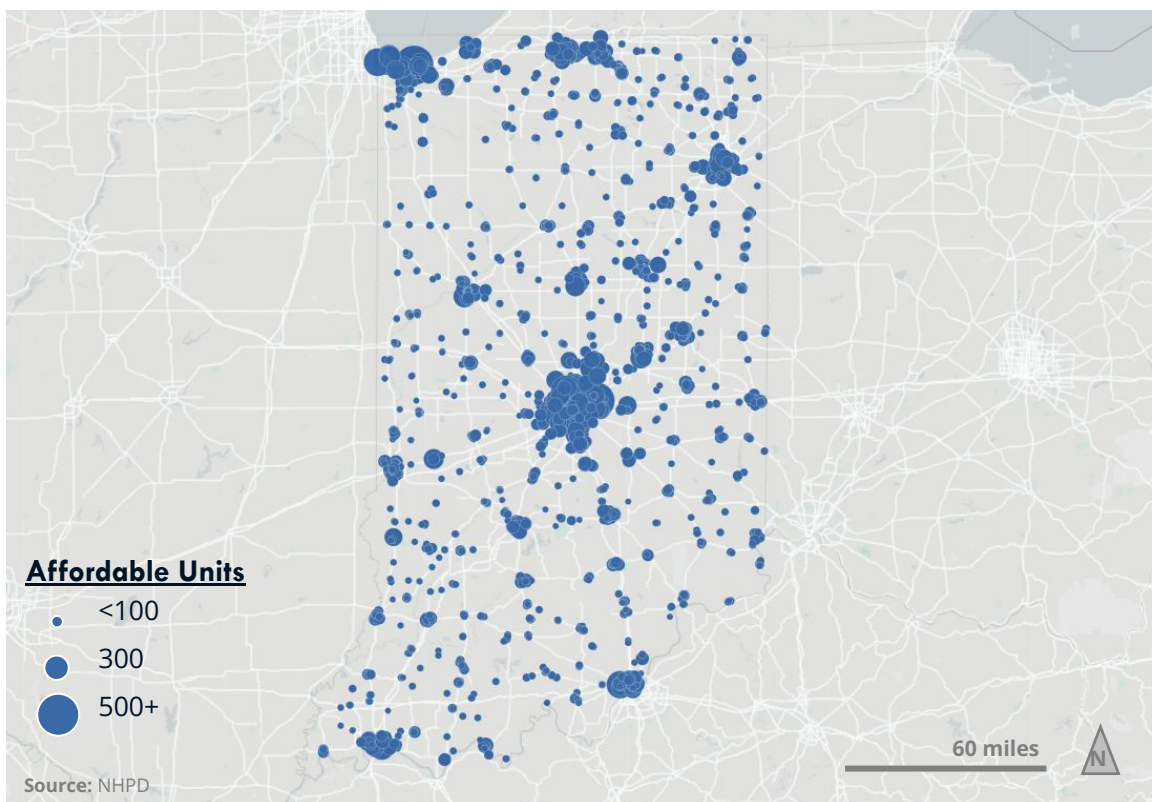
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory
Delaware County | 2020

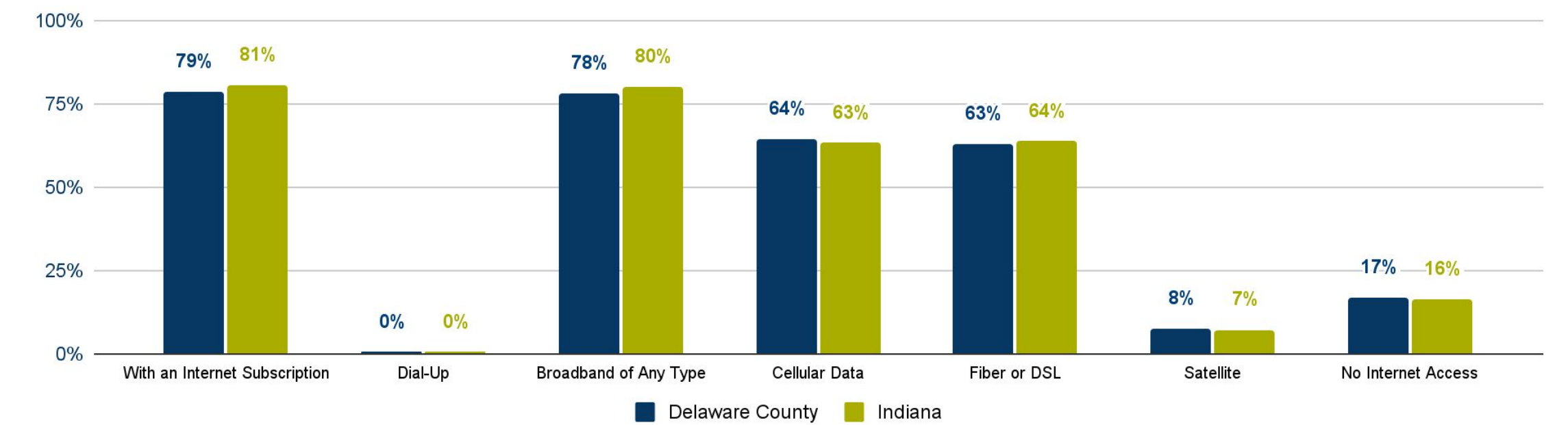


Affordable Housing Inventory
State of Indiana | 2020



HOUSING AMENITIES | 78% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Delaware County | 2020

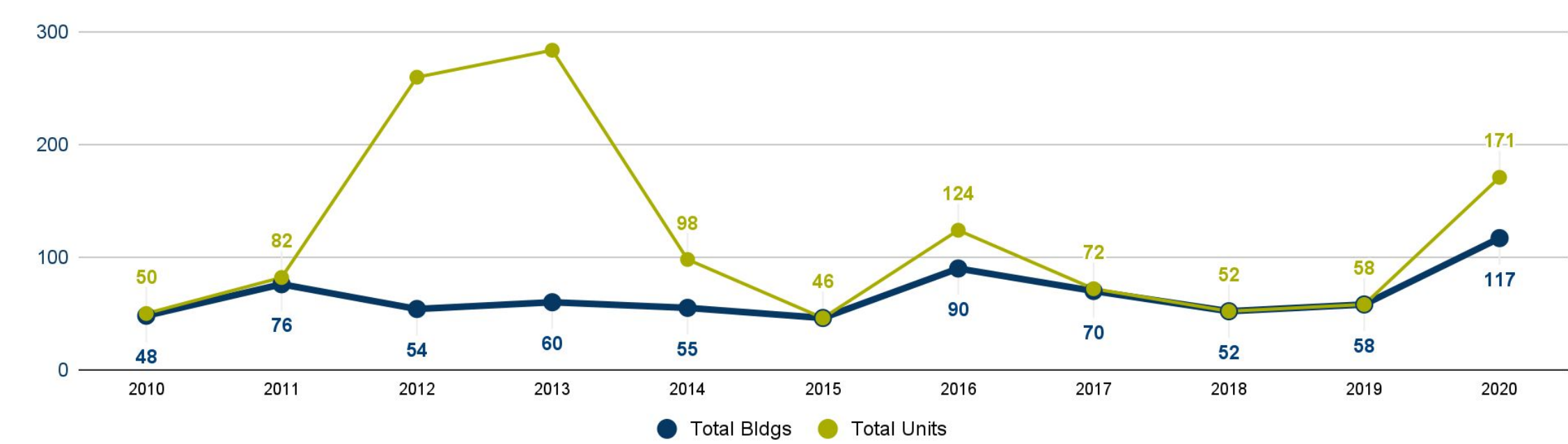


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 117 new housing starts in 2020 in Delaware County, with 726 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Delaware 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