

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR HARRISON COUNTY

**OCTOBER 2021**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

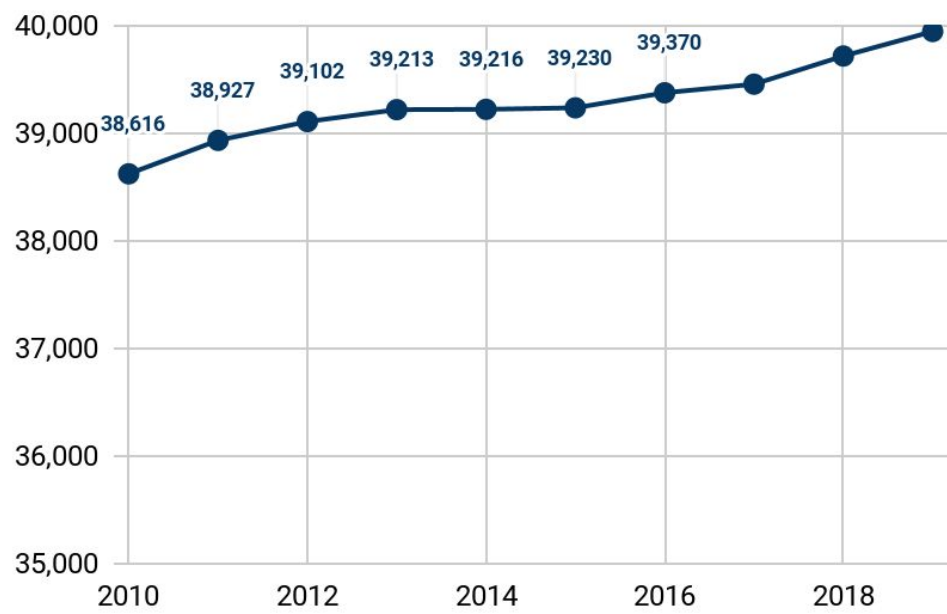
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# DEMOGRAPHIC TRENDS

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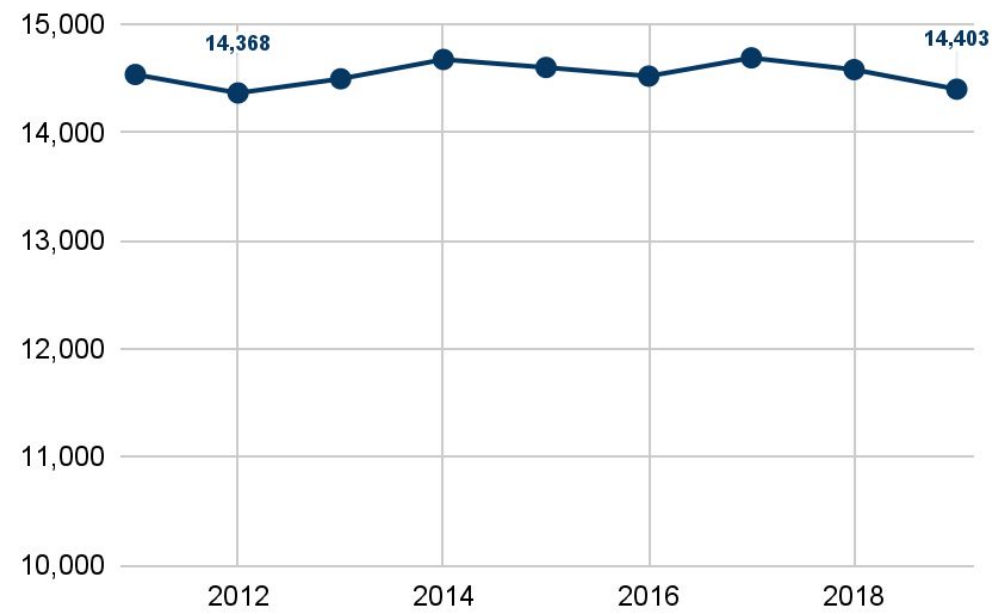
**POPULATION** | Harrison County's population has increased by 3.43% (1,324 people) between 2010-2019. In the same time period, the total number of households increased by 0.60% (86 households).

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



Source: FRED, U.S. Census Bureau

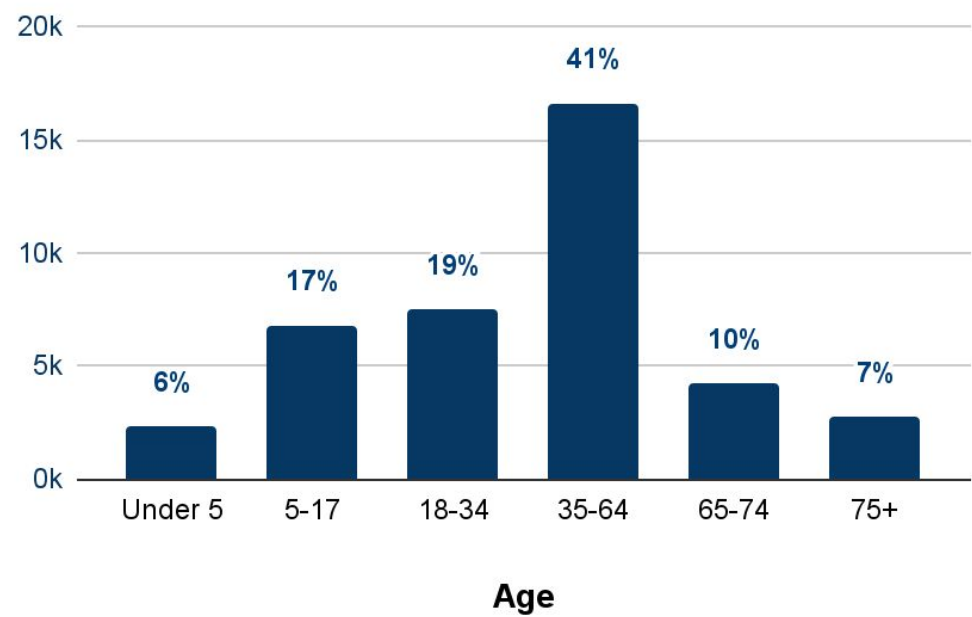
**Households**  
Harrison County | 2010-2019



Source: FRED, U.S. Census Bureau

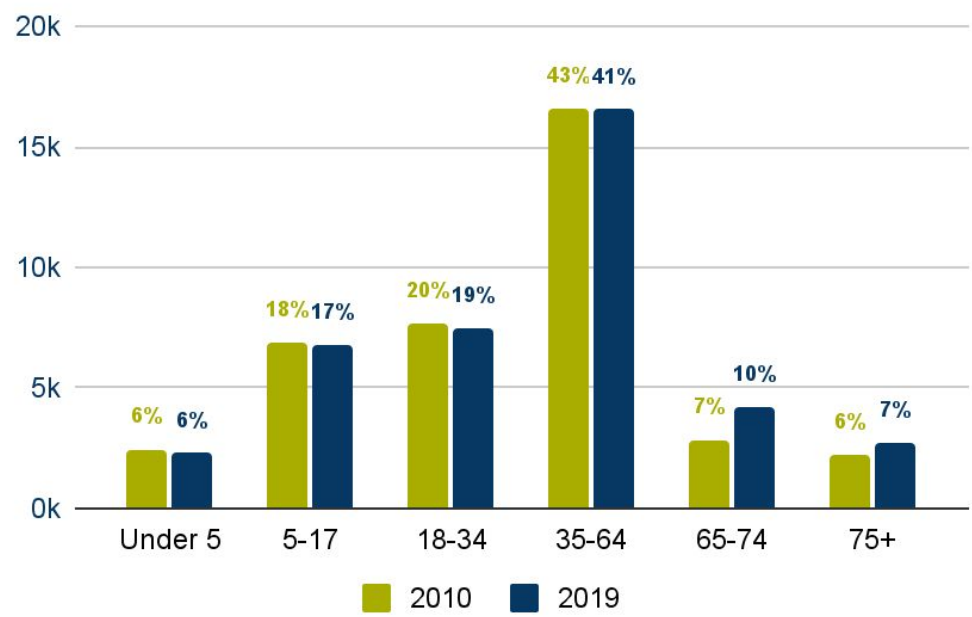
**AGE** | 17% of people in Harrison County are above the age of 65, while 23% are below 18.

**Population by Age**  
Harrison County | 2019



Source: ACS 2019 5-year estimates

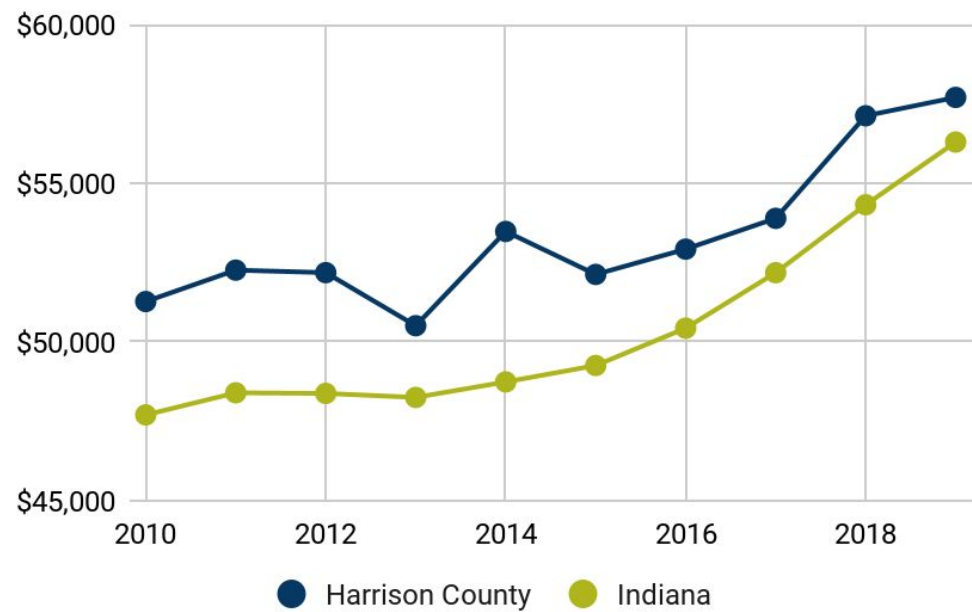
**Change in Share of Population**  
Harrison County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

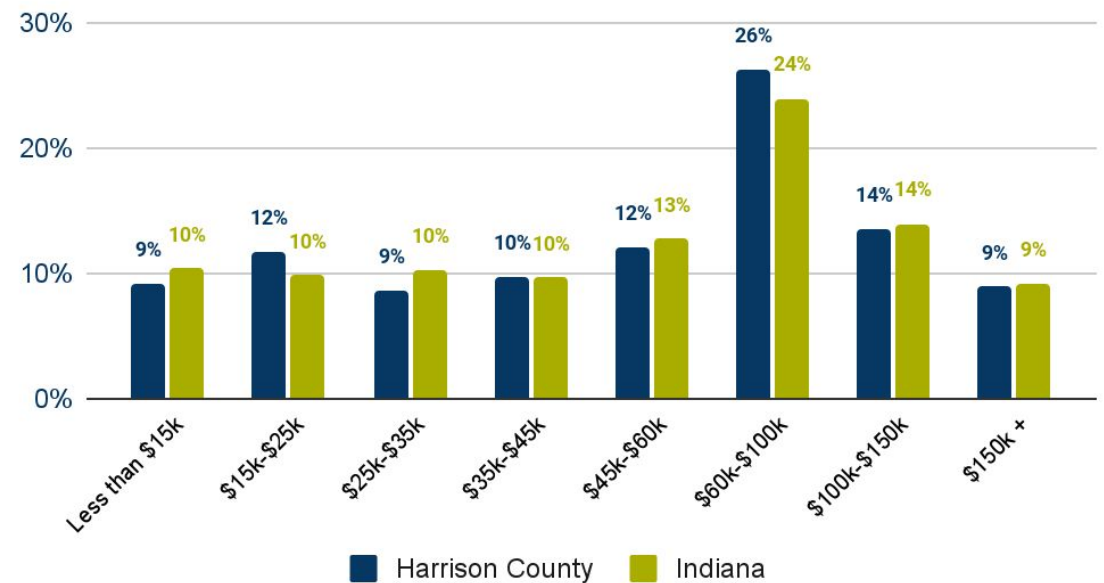
**HOUSEHOLD INCOMES** | Harrison County had a median income of \$57,712 in 2019, up 13% since 2010. 30% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

**Median Income**  
Harrison County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

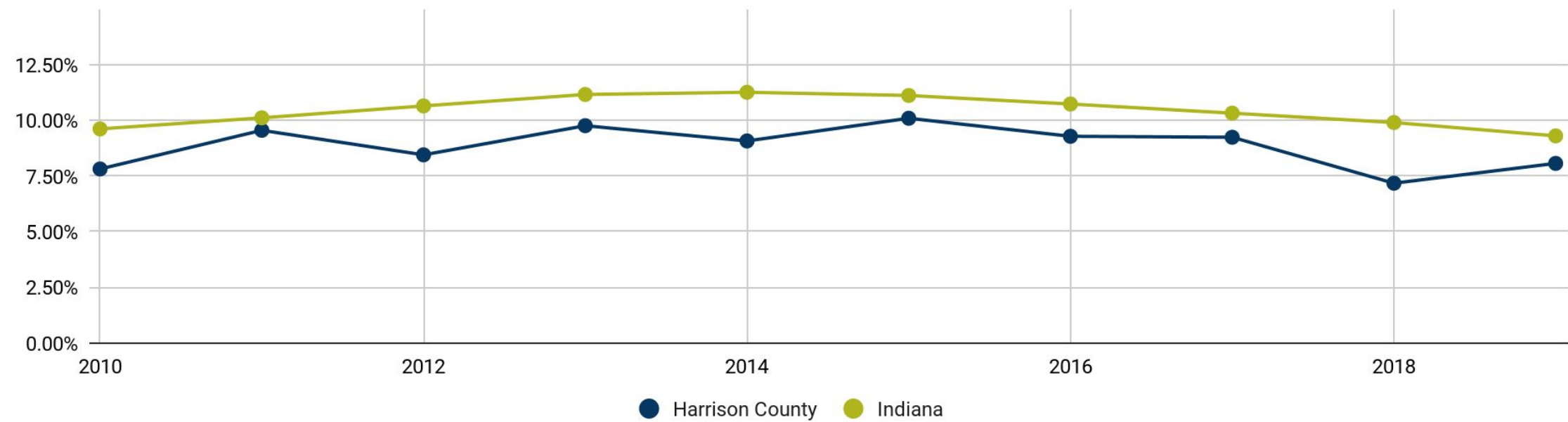
**Household Income Distribution**  
Harrison County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 8.1% of families live in poverty conditions in Harrison County, up 0.25 percentage points from 7.8% in 2010.

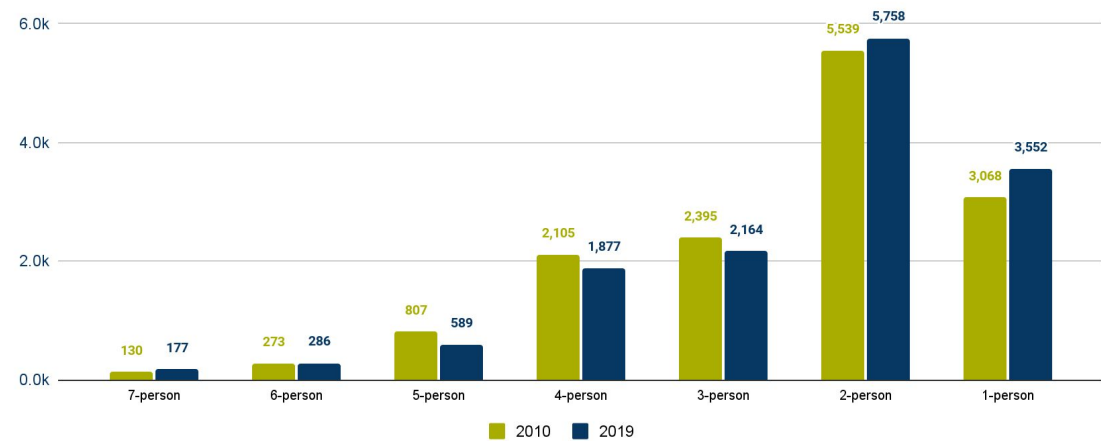
**Family Poverty Rate**  
Harrison County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

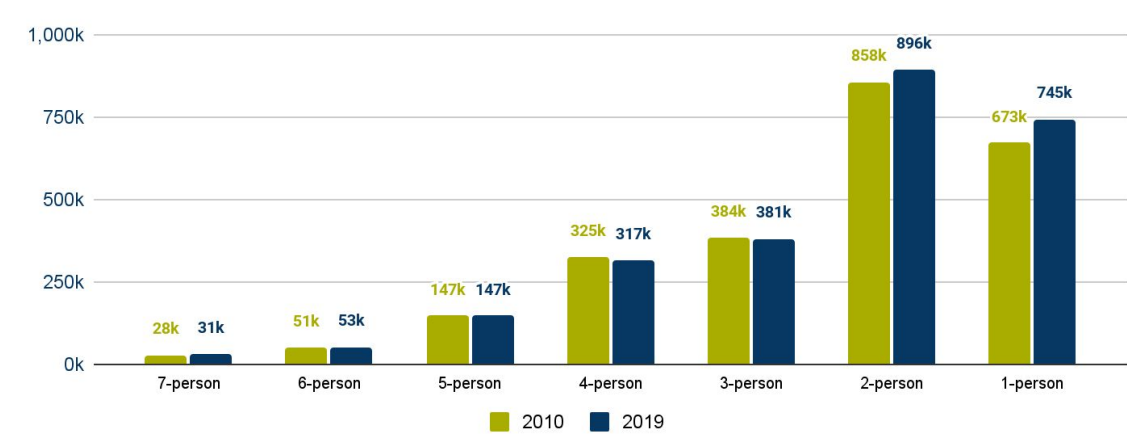
**HOUSEHOLD SIZE |** The average household size is 2.75 people, compared to 2.52 statewide. The Harrison County average household has grown by 0.07 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

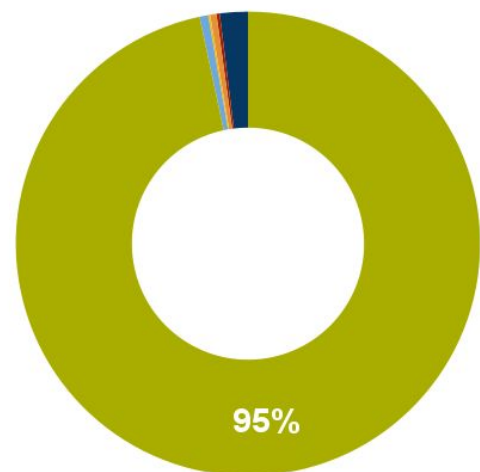


**RACIAL COMPOSITION |** The current racial distribution of households in Harrison County is 95% white, 1% Black, 2% Hispanic/Latino, 0% Asian, and 0% other.

**Racial/Ethnic Distribution**

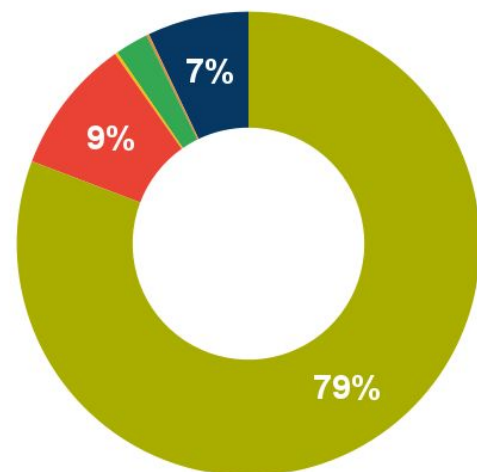
Harrison County | 2019

Indiana | 2019



- White
- Black
- American Indian
- Asian
- Other
- Hispanic or Latino

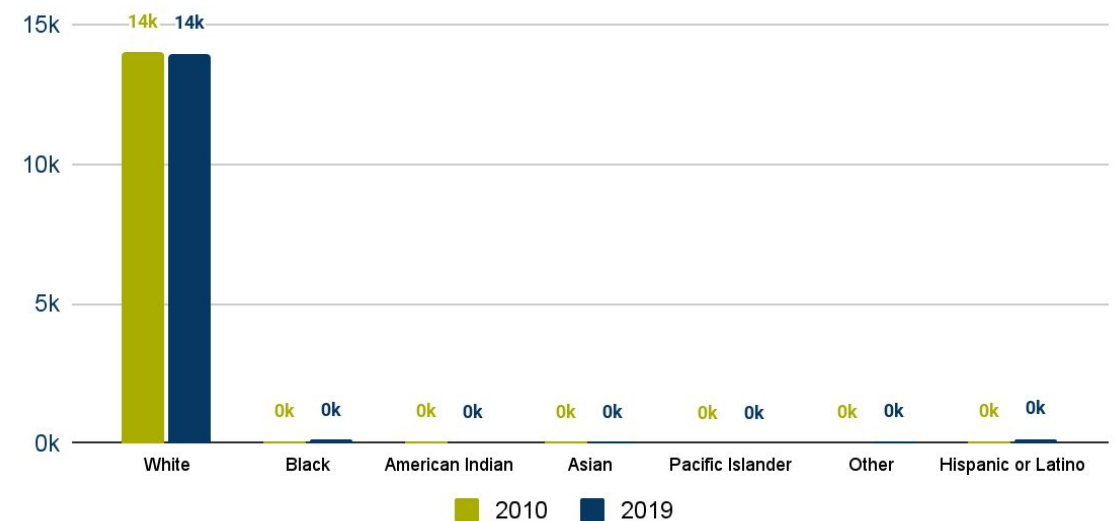
Source: ACS 2010-2019 5-year estimates



- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

**Household Racial/Ethnic Distribution**

Harrison County | 2010, 2019

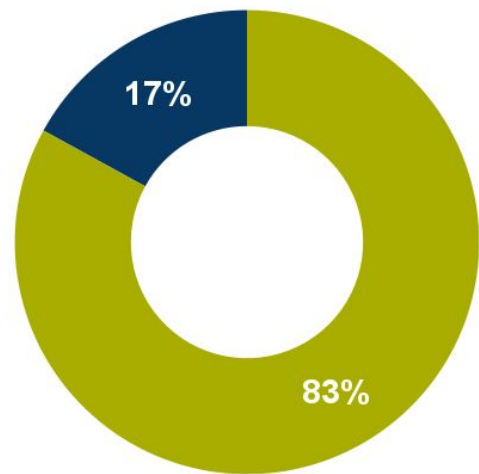


Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 17% of households (2,450 households) in Harrison County were renters, while 83% (11,953 households) were owner households. The share of renters has increased by 1% since 2010.

**Housing Tenure**

Harrison County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

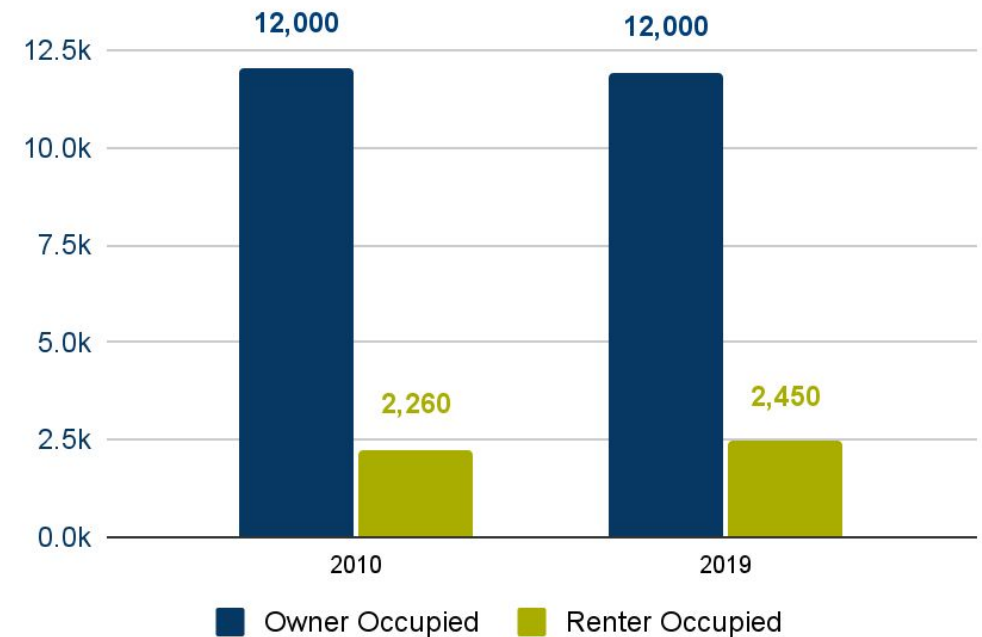
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

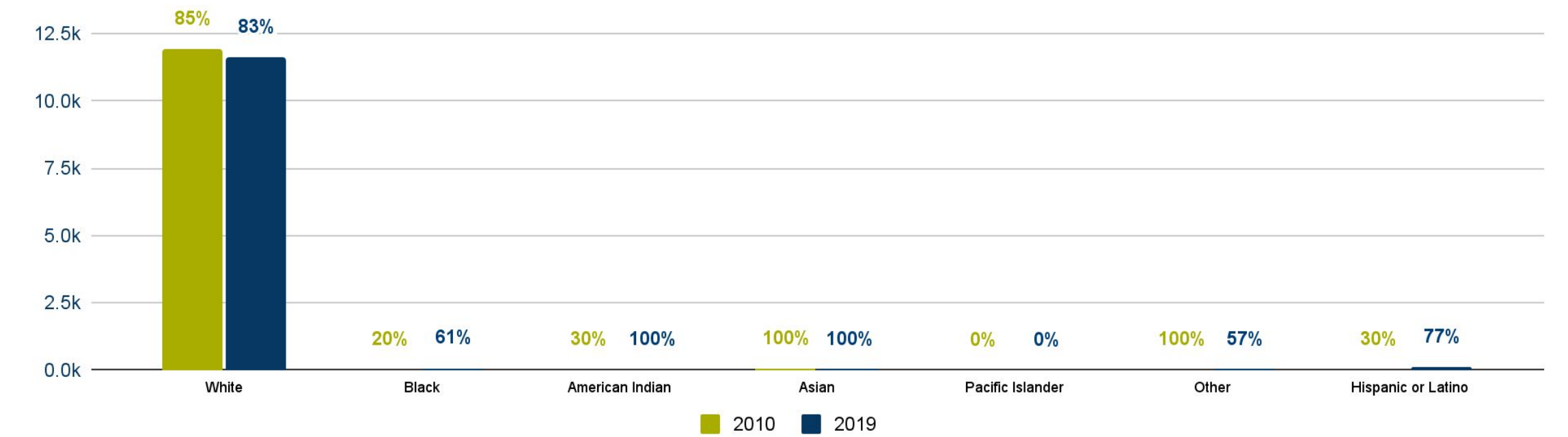
Harrison County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 83%, homeownership is 83% among non-Hispanic White households, 61 % for Black households, and 77% for Hispanic or Latino households.

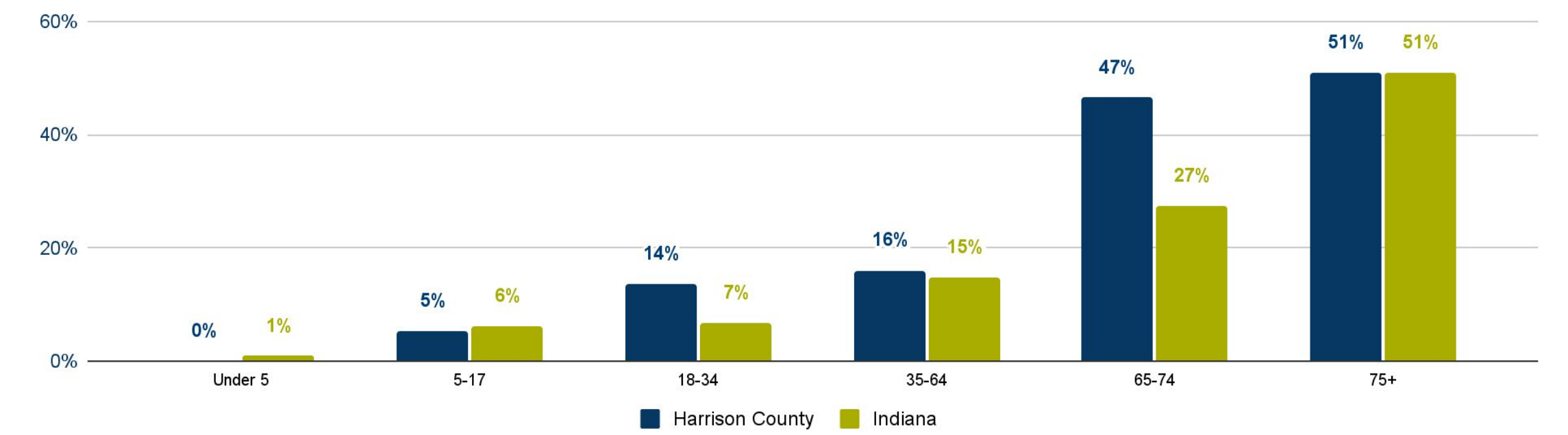
**Homeownership by Race**  
Harrison County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 18% of people in Harrison County live with a disability. For people above 65, the share increases to 48%.

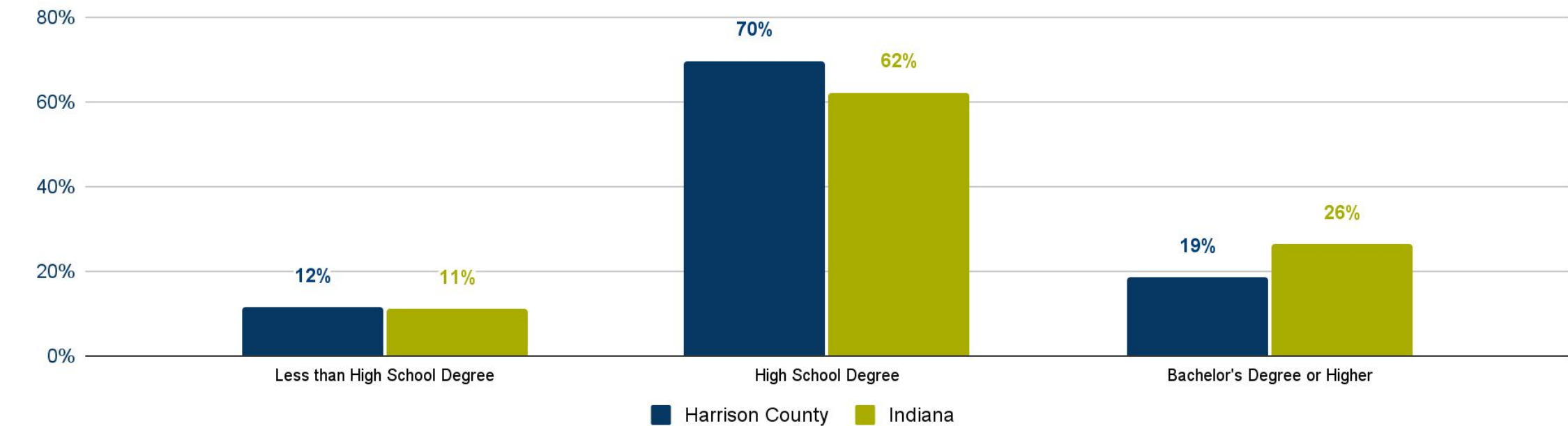
**Share of the Population with a Disability by Age**  
Harrison County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Harrison County, 70% of the population has at least a high school degree and 19% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

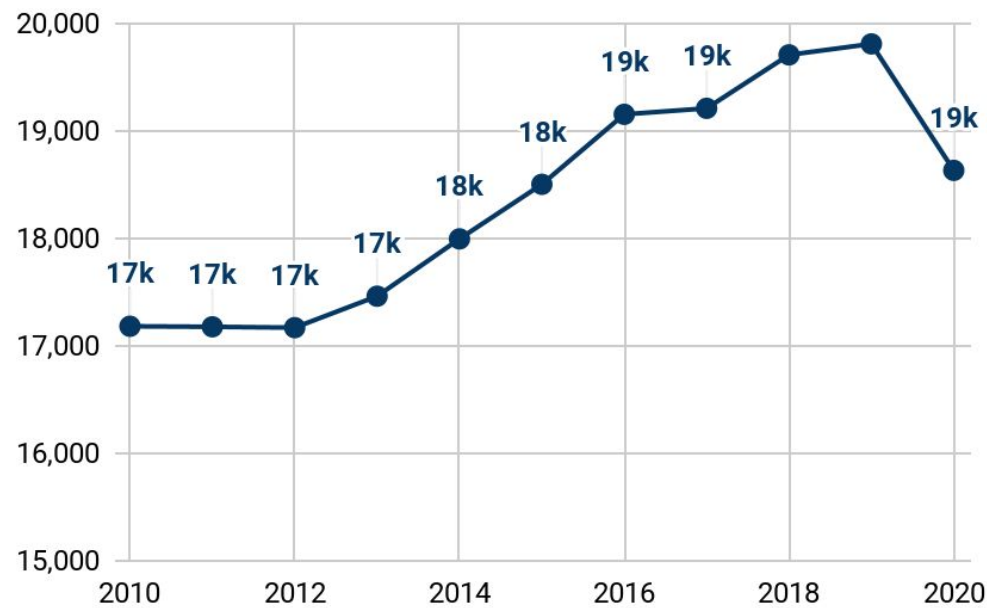
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# **JOB / EMPLOYMENT TRENDS**

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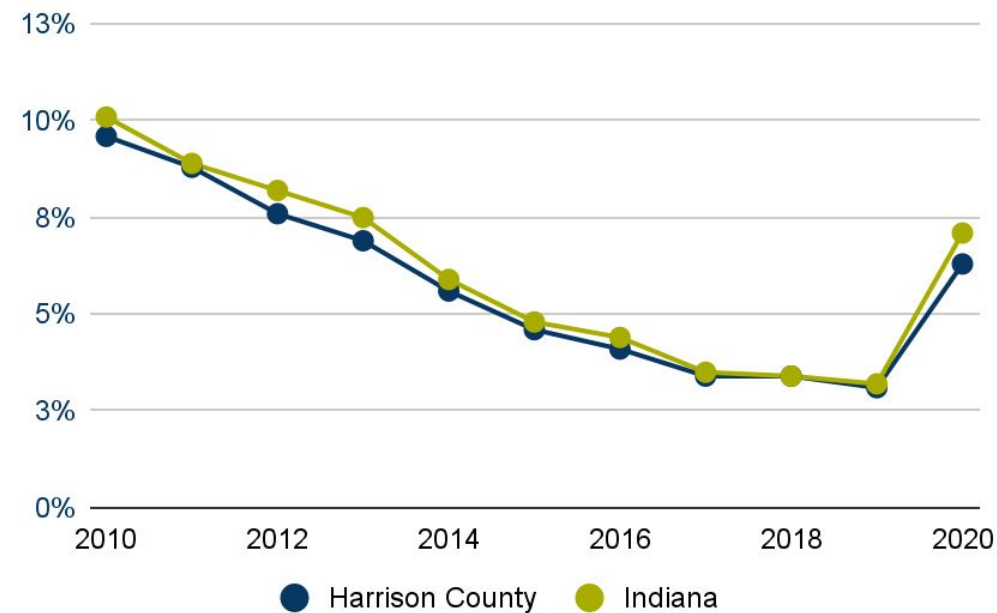
**EMPLOYMENT BASE |** There are currently 19,000 employed persons in Harrison County, up by 8.45% since 2010. The unemployment rate in 2020 was 6.30%, up 3.20 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

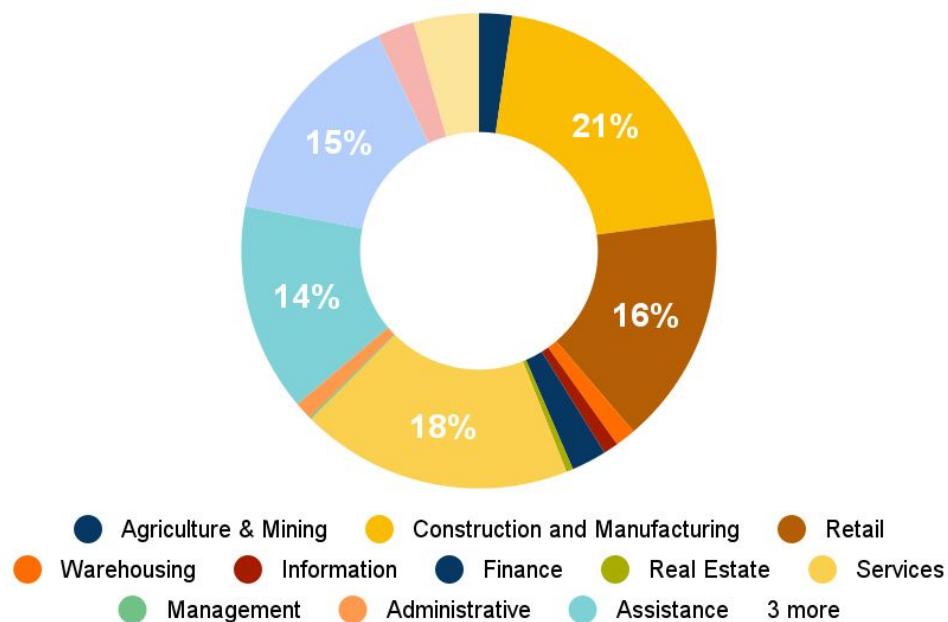
**Unemployment Rate**  
Harrison County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in Harrison County, accounting for 17% of all jobs, followed by Arts, Entertainment, and Recreation (15% of all jobs).

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



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

**Top 5 Industries and Median Annual Wages**

1. Service-providing | **\$38,091**
2. Trade, transportation, and utilities | **\$36,928**
3. Goods-producing | **\$49,471**
4. Construction | **\$42,834**
5. Education and health services | **\$41,274**

Source: BLS

**Top 5 Employers**

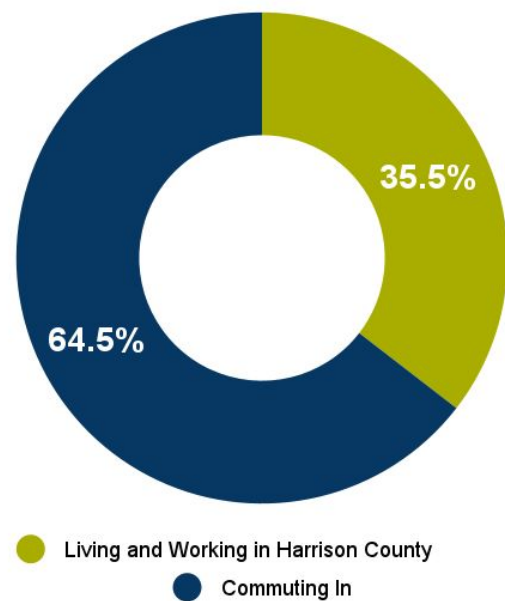
1. Horseshoe Southern In Hotel (Elizabeth)
2. Tyson Foods Inc (Corydon)
3. North Harrison Cmnty Sch Corp (Ramsey)
4. Physician Referral Svc (Corydon)
5. Walmart Supercenter (Corydon)

Source: BLS



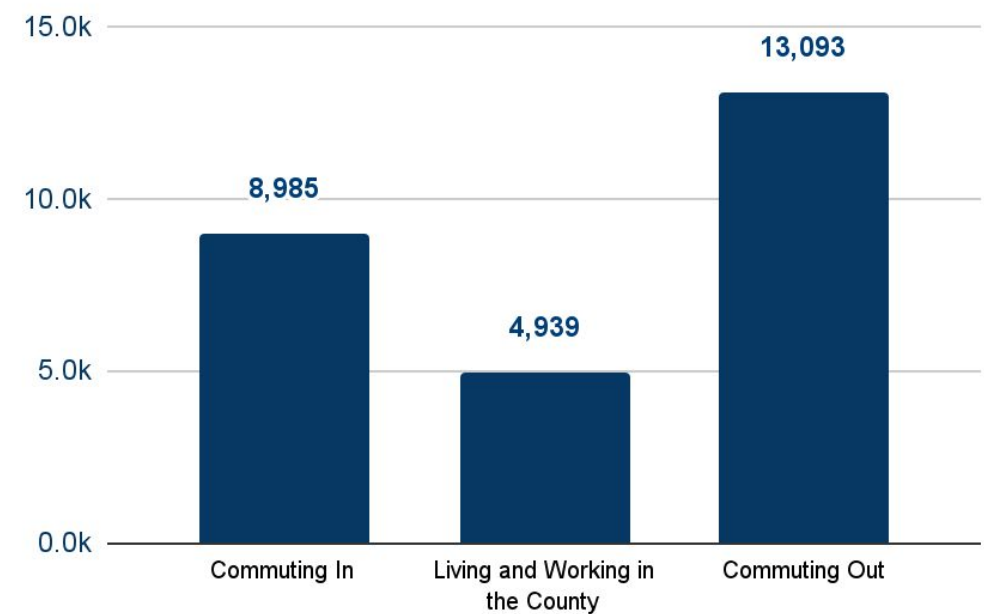
**COMMUTER INFLOW / OUTFLOW** | 9,000 commuters come into Harrison County for their jobs, while 13,000 employees travel outside of Harrison County for their jobs.

**Employment Inflow**  
Harrison County | 2018



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

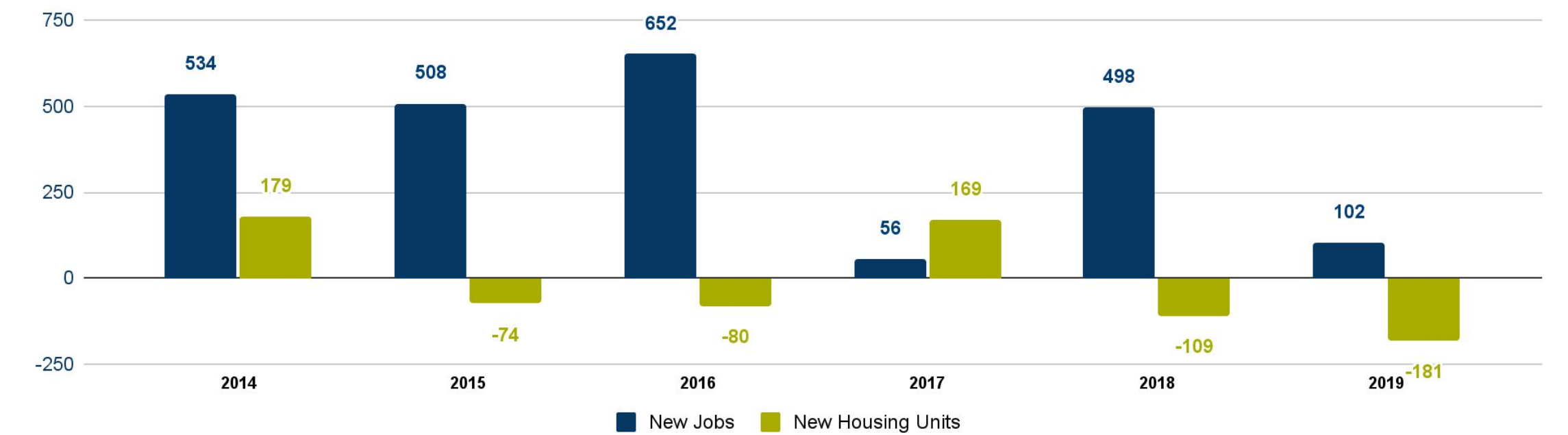
**Commuting Patterns**  
Harrison County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Harrison County has created 2,350 jobs between 2014-2019 and -96 housing units, or -4 units for every 100 jobs created.

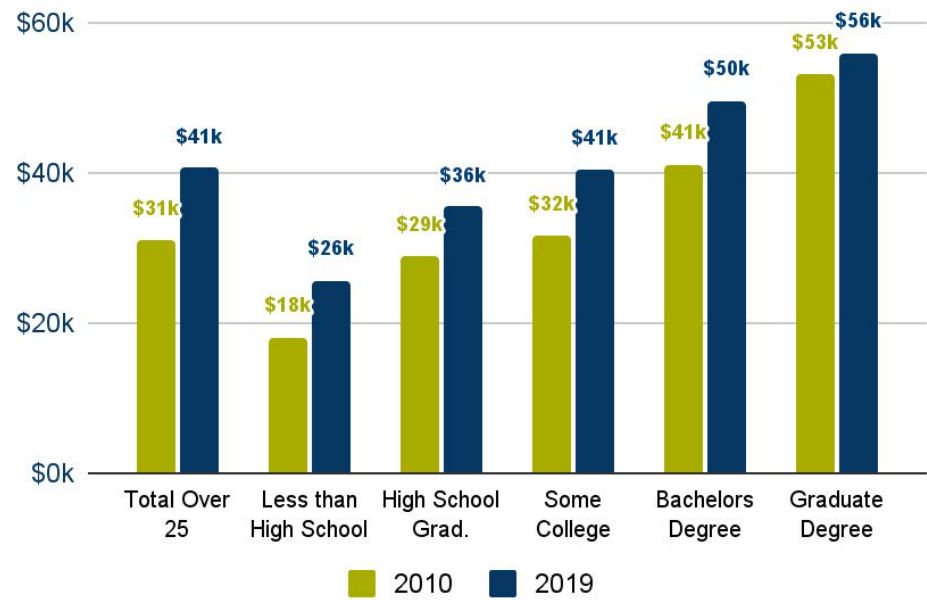
**Job Growth and Housing Production**  
Harrison County | Total Jobs, New Jobs



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

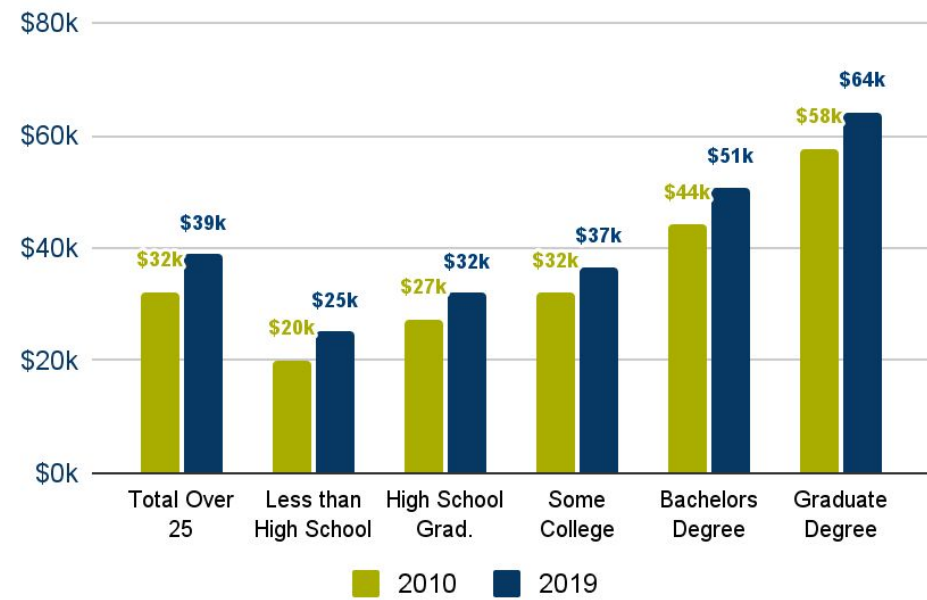
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 31% since 2010 for the total population and increased 23% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

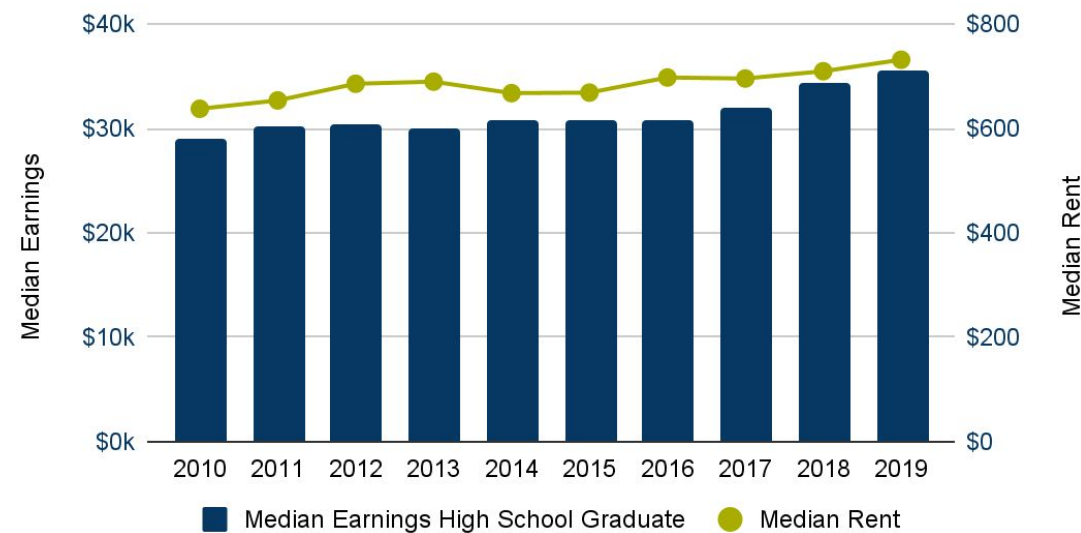
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

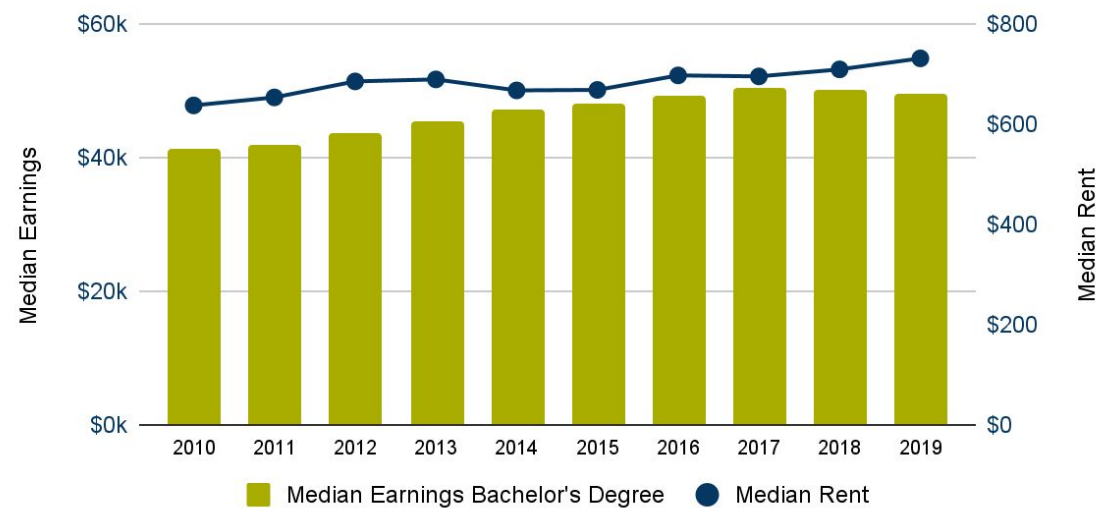
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 14.7%, or 15% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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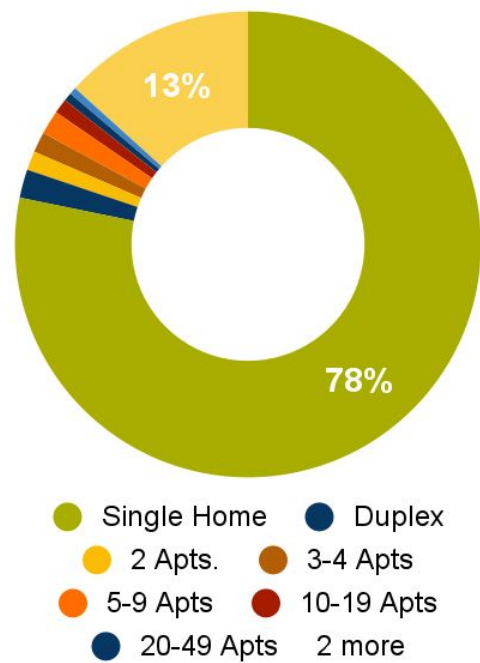
# HOUSING TRENDS

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**HOUSING TYPOLOGY |** 78% of homes in Harrison County are single-family, while 8% are multifamily. Multifamily housing has increased by 99 homes since 2010.

**Housing Typology**

Harrison County | 2019



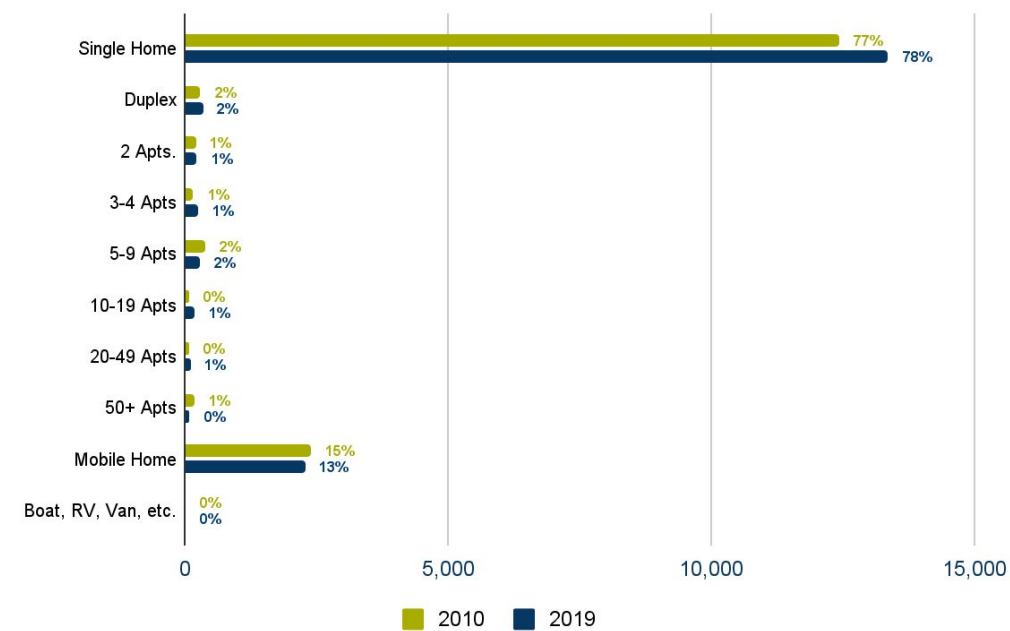
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

Harrison County | 2010-2019



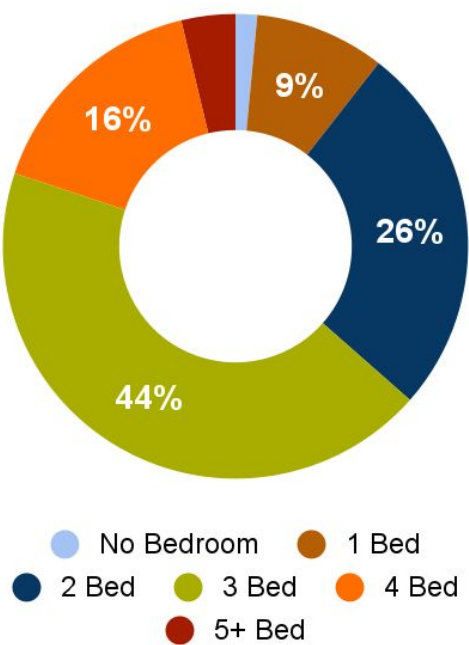
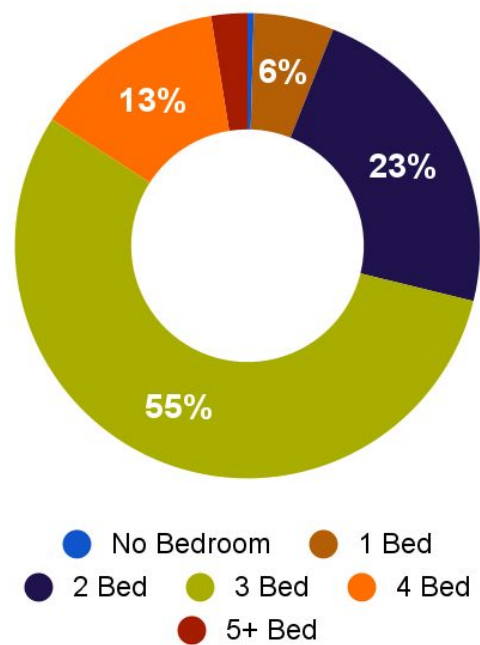
Source: ACS 2010-2019 5-year estimates

# HOUSING TYPOLOGY | Most units in Harrison County contain 2.75 bedrooms, with 71% of units containing 3 bedrooms or more.

## Housing Stock by Bedrooms

Harrison County | 2019

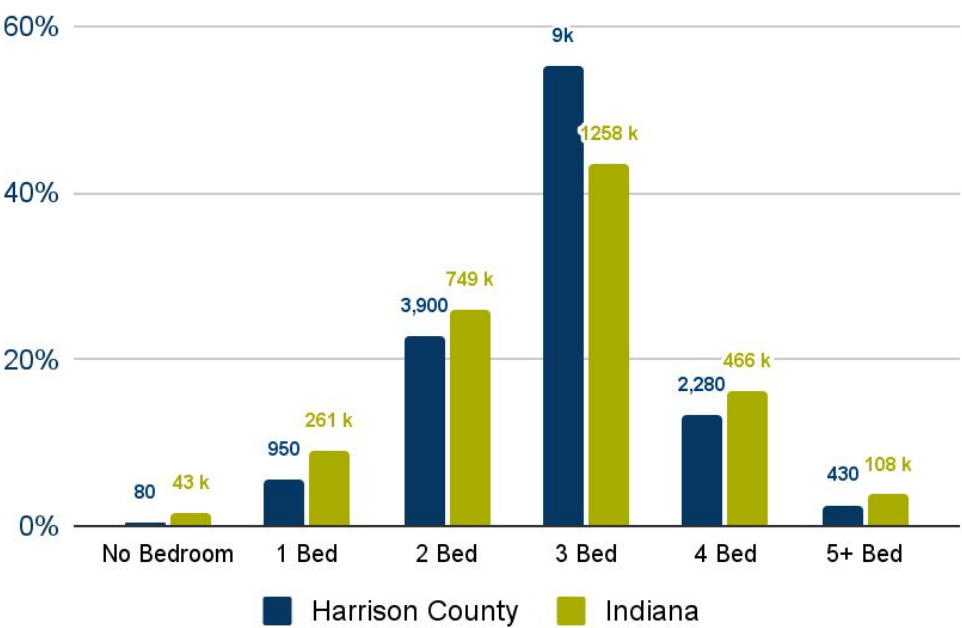
Indiana | 2019



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

## Share of Housing Stock by Bedroom

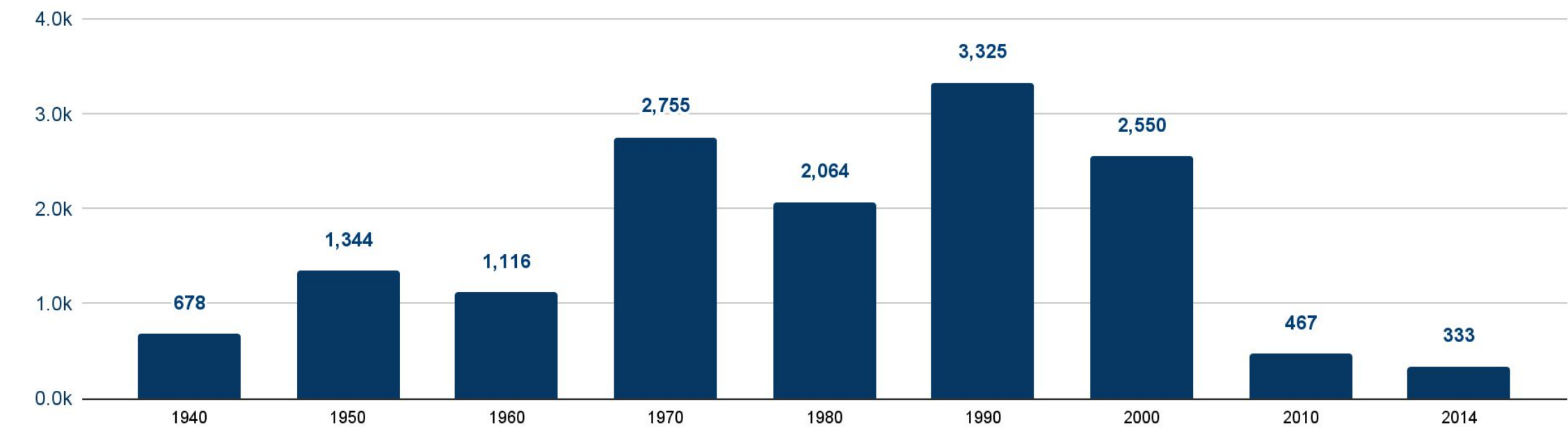
Harrison County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

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

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

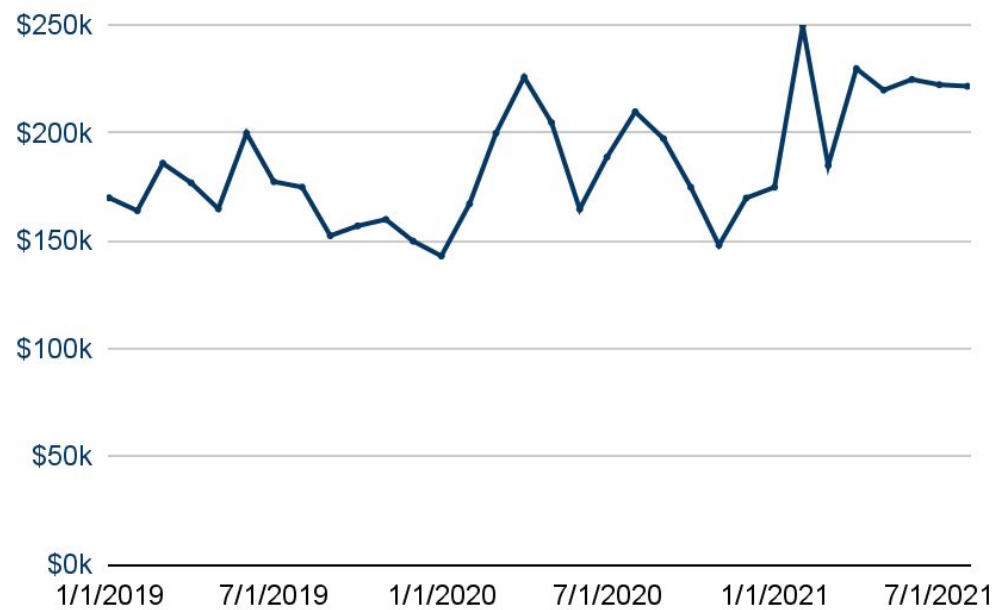


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Harrison County have a median listing price of \$221,750. Home prices have increased by 30% since 2019.

**Median Listing Price**  
Harrison 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)**  
Harrison County | 2021

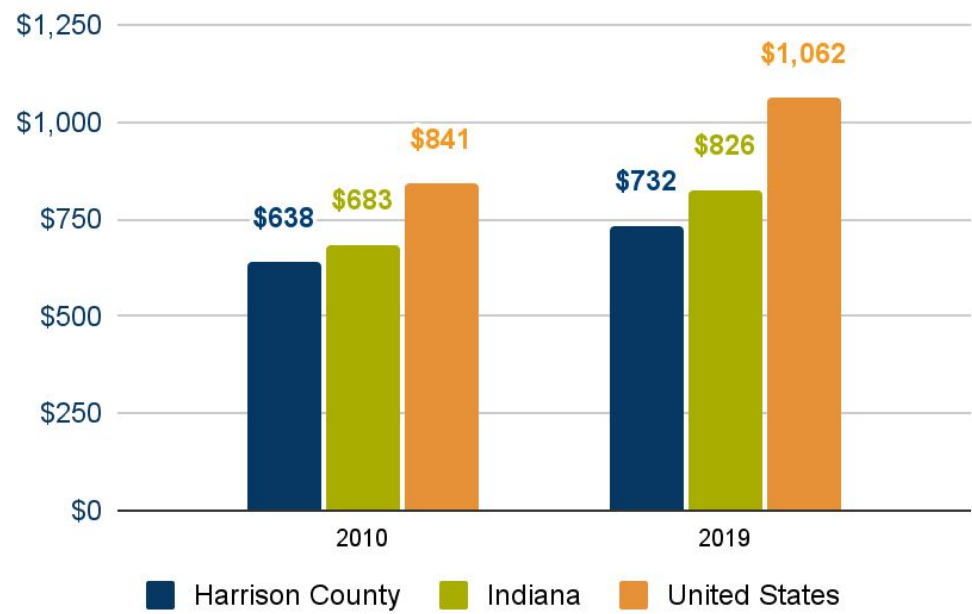


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 15% since 2010, with average rents at \$732 in 2019.

**Median Rent**

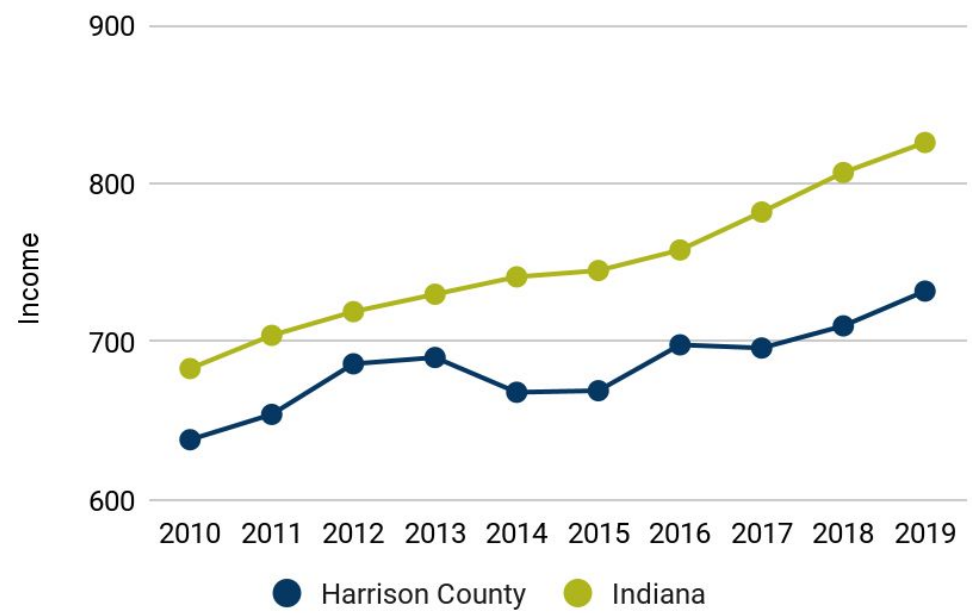
Harrison County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

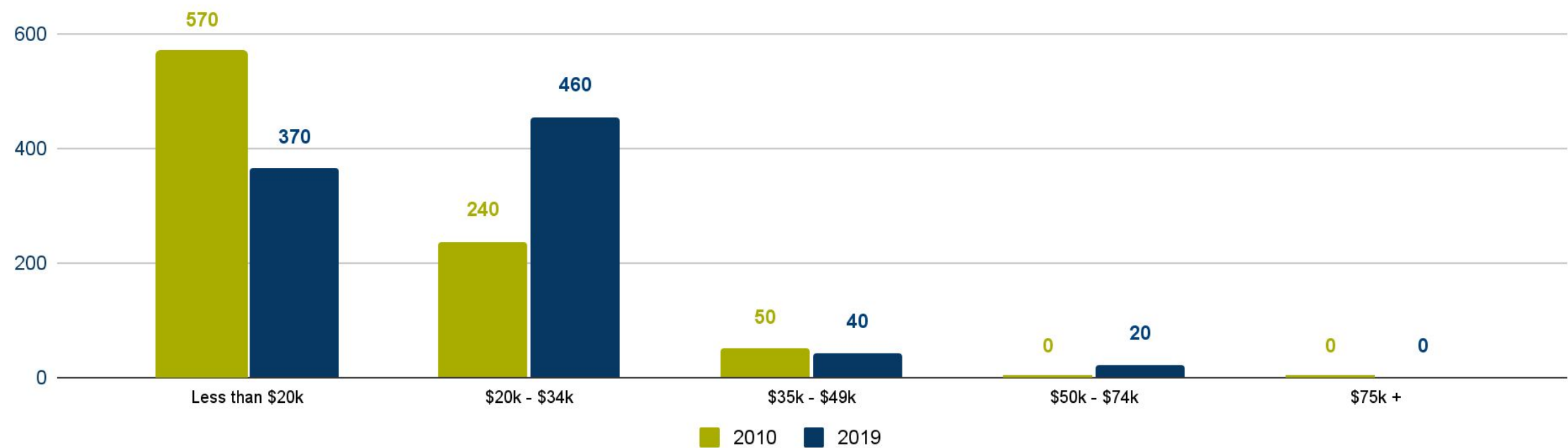
Harrison County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 47% of renter households are housing cost burdened in Harrison County, up 4% since 2010. 57% of households earning below \$50,000 are housing cost burdened.

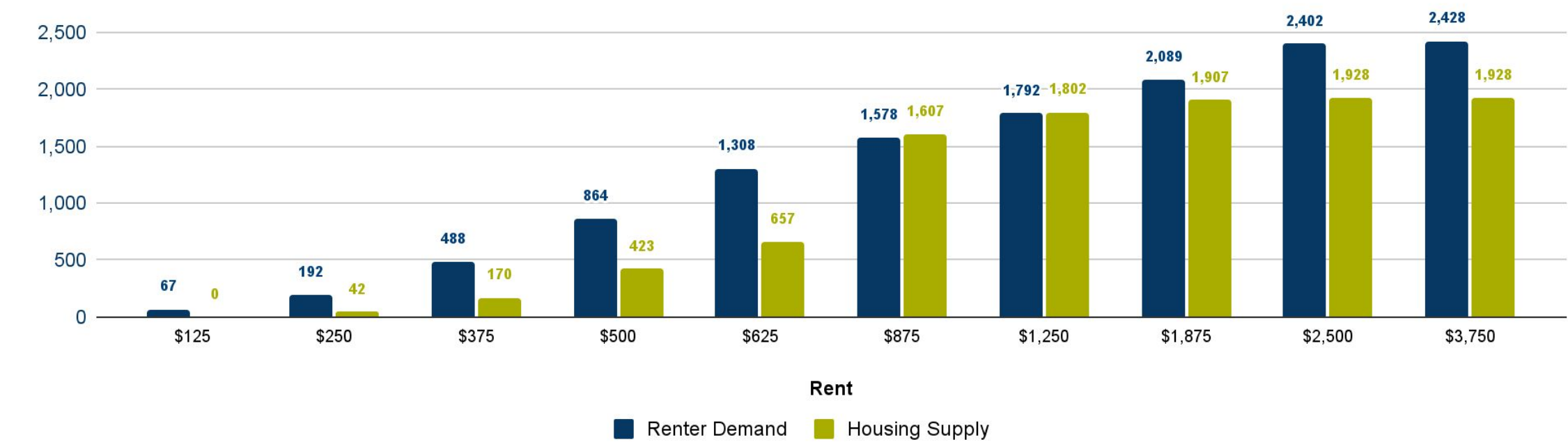
**Renter Housing Cost Burden**  
Harrison County, Indiana | 2010 - 2019



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 2000 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**  
Harrison County, Indiana | 2010-2019

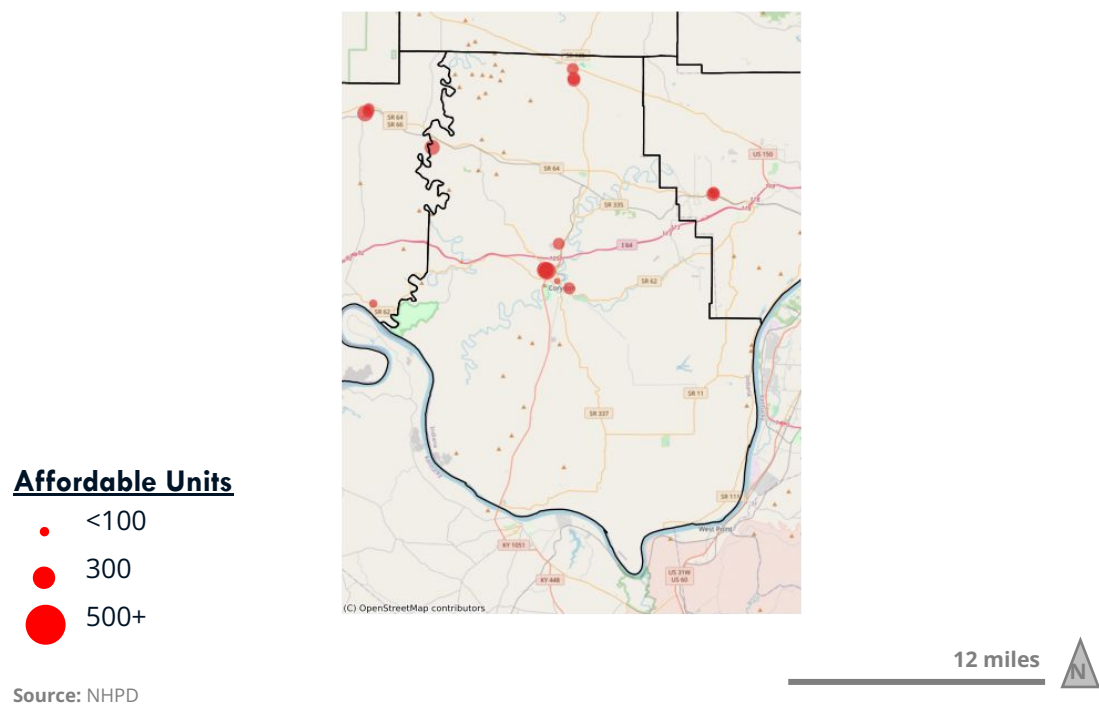


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

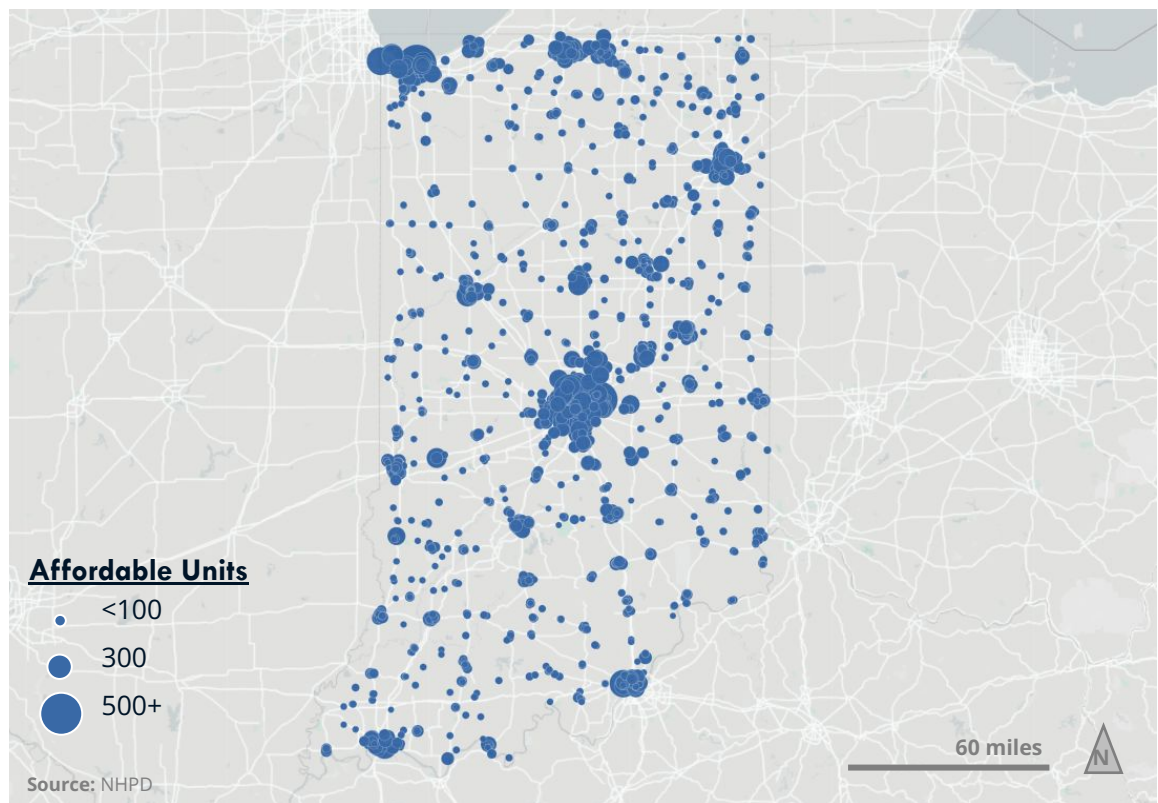
## Affordable Housing Inventory

Harrison County | 2020



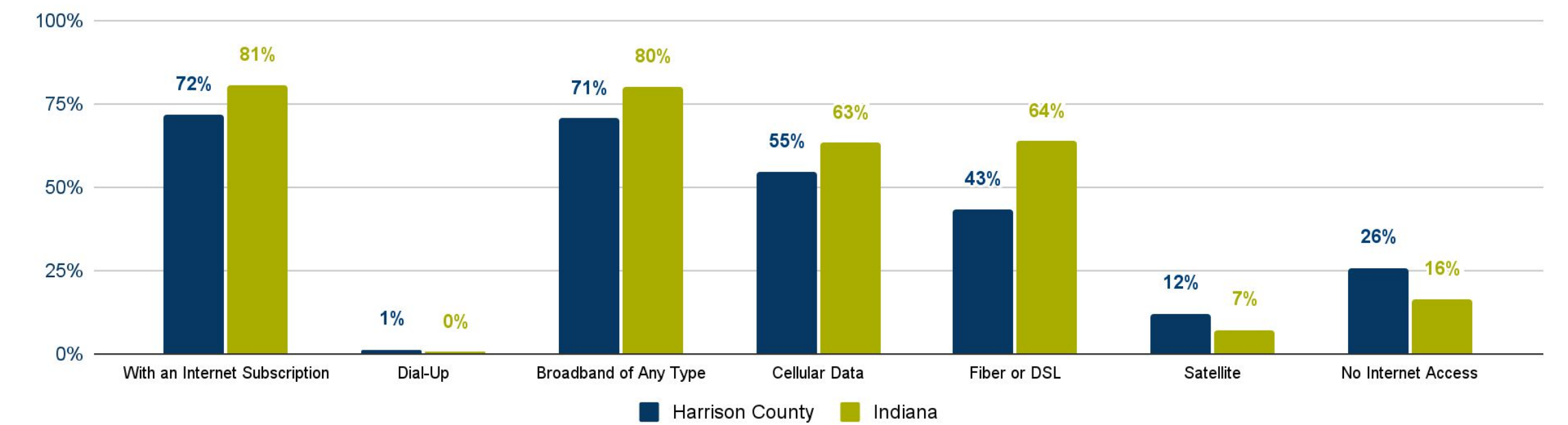
## Affordable Housing Inventory

State of Indiana | 2020



**HOUSING AMENITIES |** 71% of housing units have access to broadband compared to 80% state-wide.

**Broadband Access**  
Harrison County | 2020



Source: ACS 2010-2019 5-year estimates

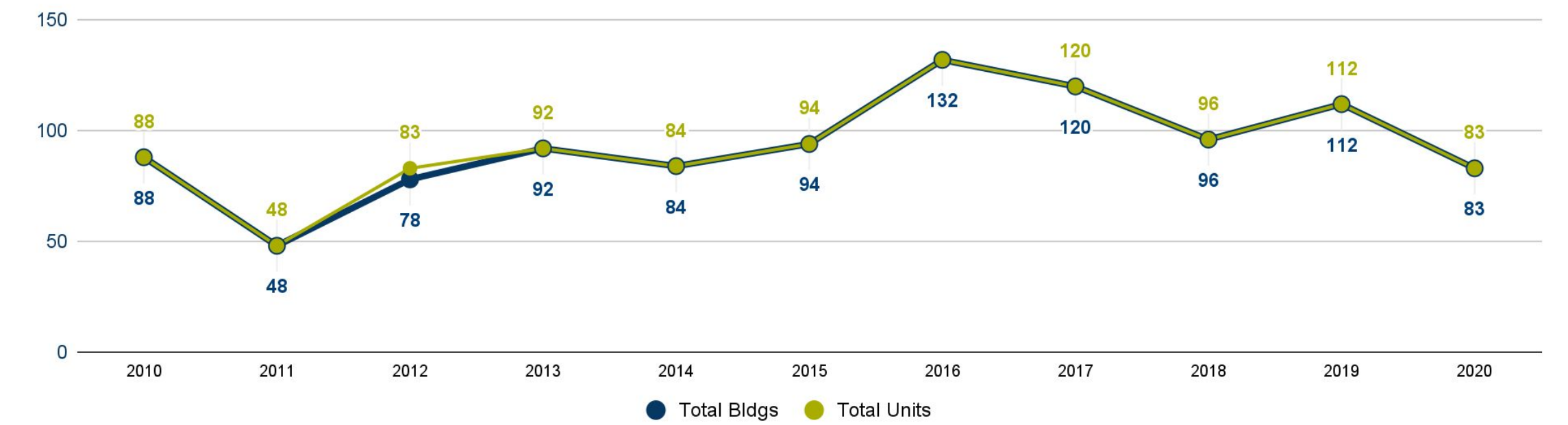
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 83 new housing starts in 2020 in Harrison County, with 1,027 total building permits authorized since 2010.

**New Housing Structures Authorized by Building Permits**  
Harrison 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