

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR JENNINGS 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**:

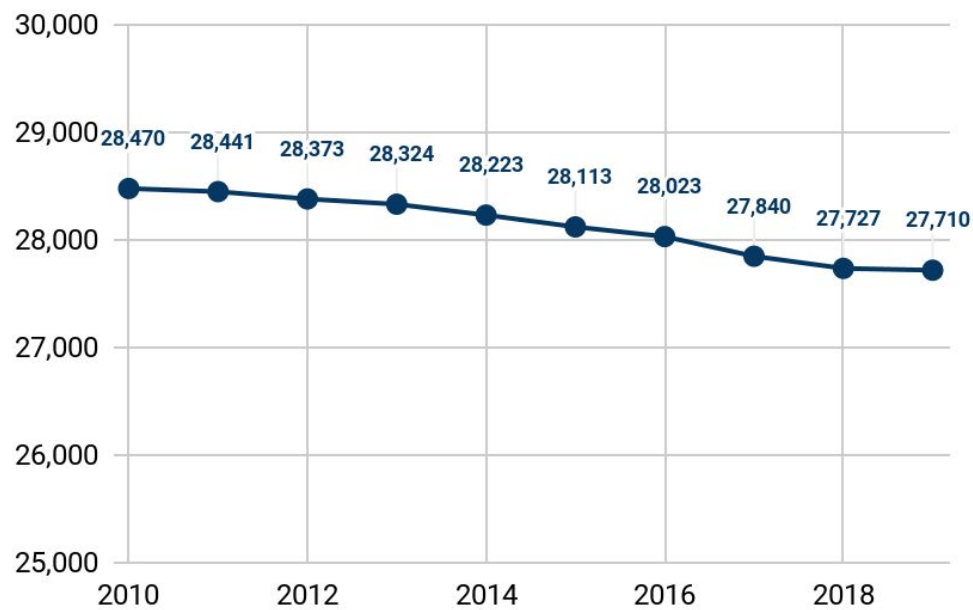
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

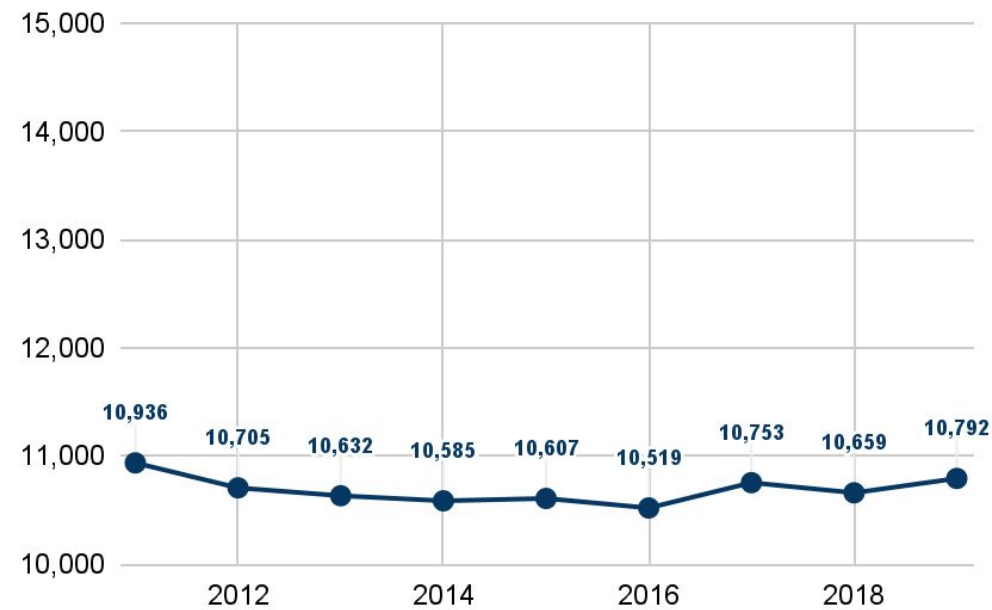
POPULATION | Jennings County's population has decreased by 2.67% (760 people) between 2010-2019. In the same time period, the total number of households decreased by 1.95% (215 households).

Resident Population
Jennings County | 2010-2019



Source: FRED, U.S. Census Bureau

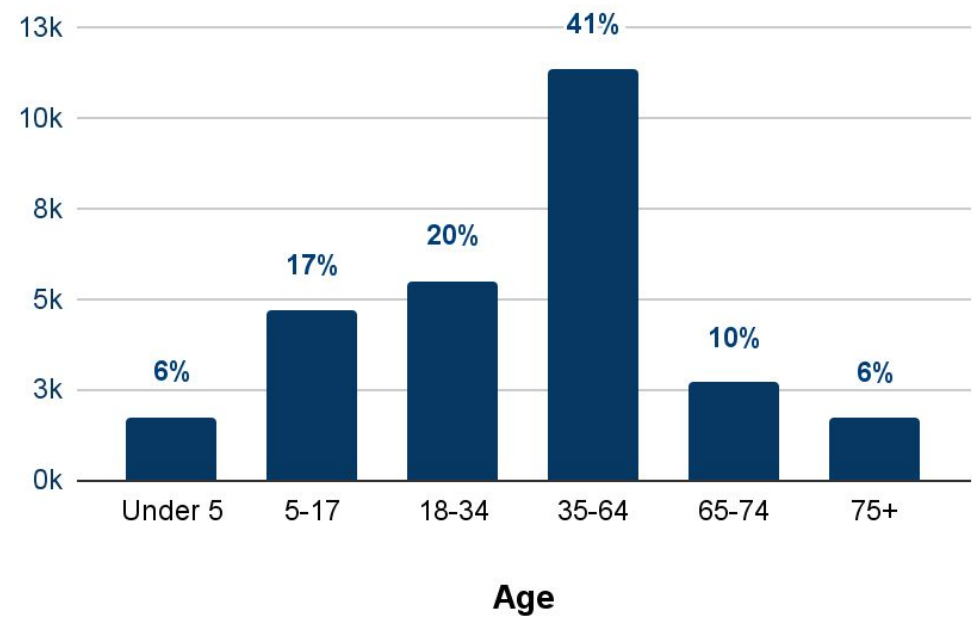
Households
Jennings County | 2010-2019



Source: FRED, U.S. Census Bureau

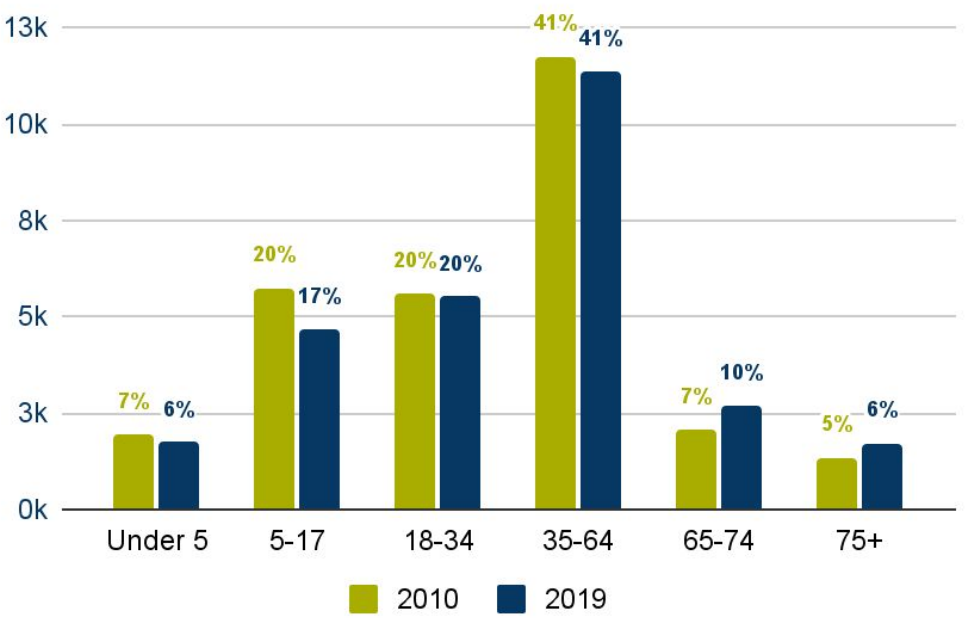
AGE | 16% of people in Jennings County are above the age of 65, while 23% are below 18.

Population by Age
Jennings County | 2019



Source: ACS 2019 5-year estimates

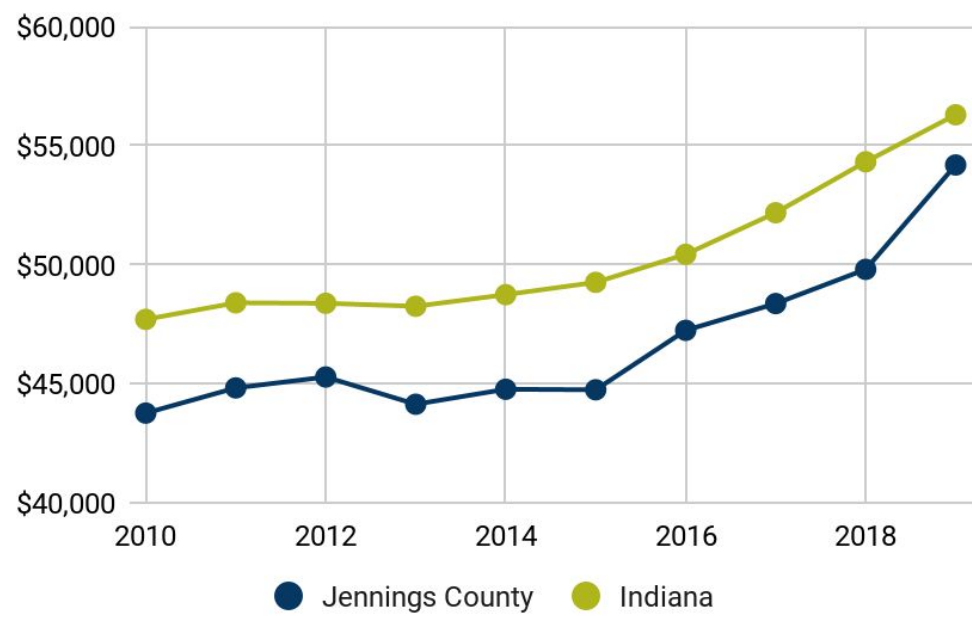
Change in Share of Population
Jennings County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

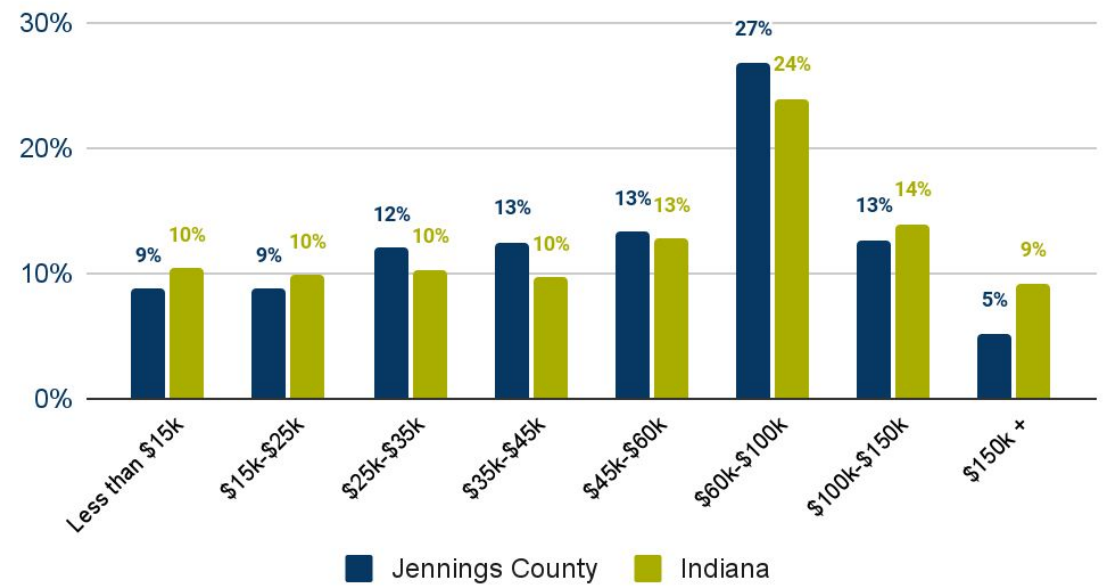
HOUSEHOLD INCOMES | Jennings County had a median income of \$54,191 in 2019, up 24% since 2010. 30% of households have incomes below \$35,000, while 18% have incomes above \$100,000.

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



Source: ACS 2010-2019 5-year estimates

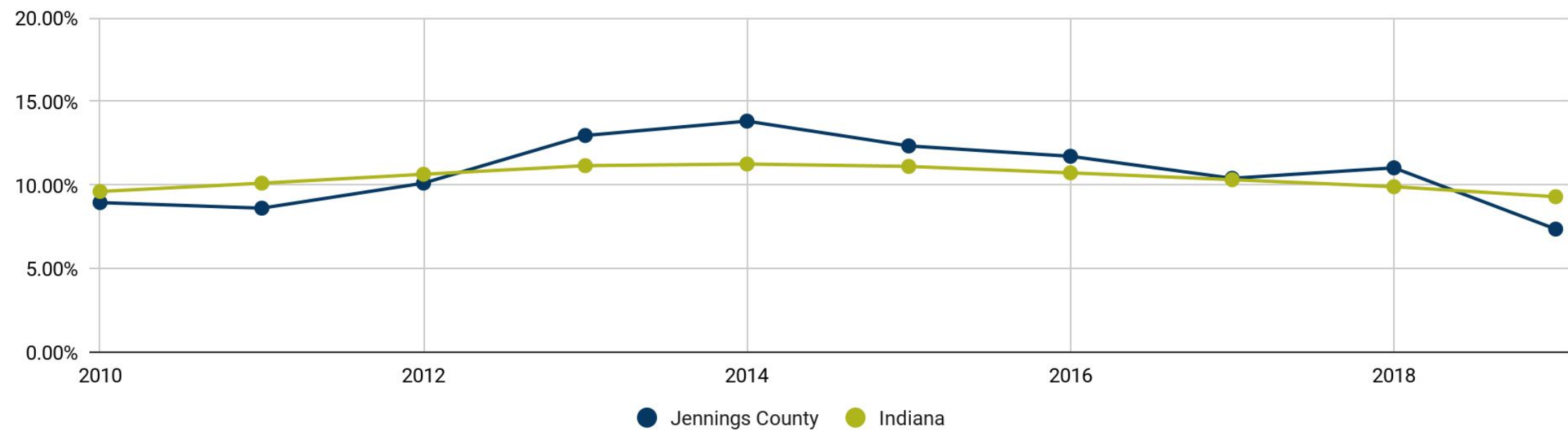
Household Income Distribution
Jennings County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 7.4% of families live in poverty conditions in Jennings County, down 1.59 percentage points from 8.9% in 2010.

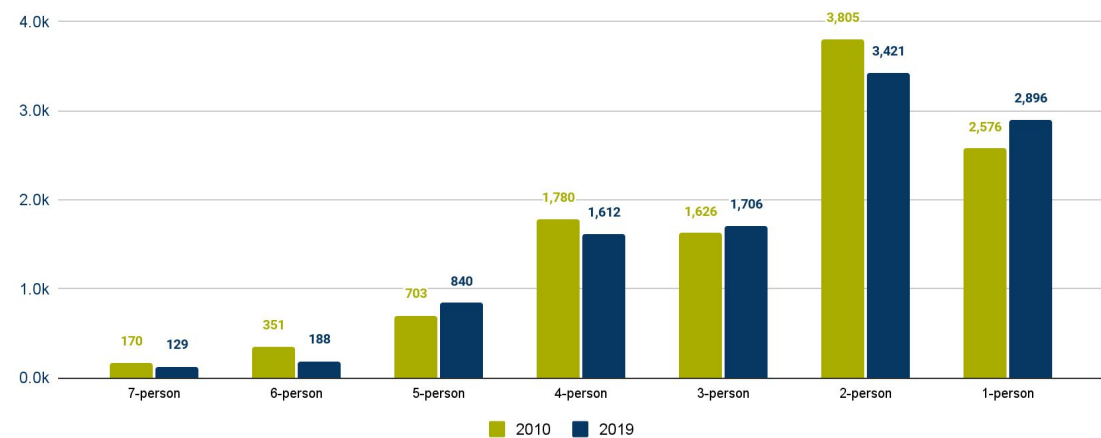
Family Poverty Rate
Jennings County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

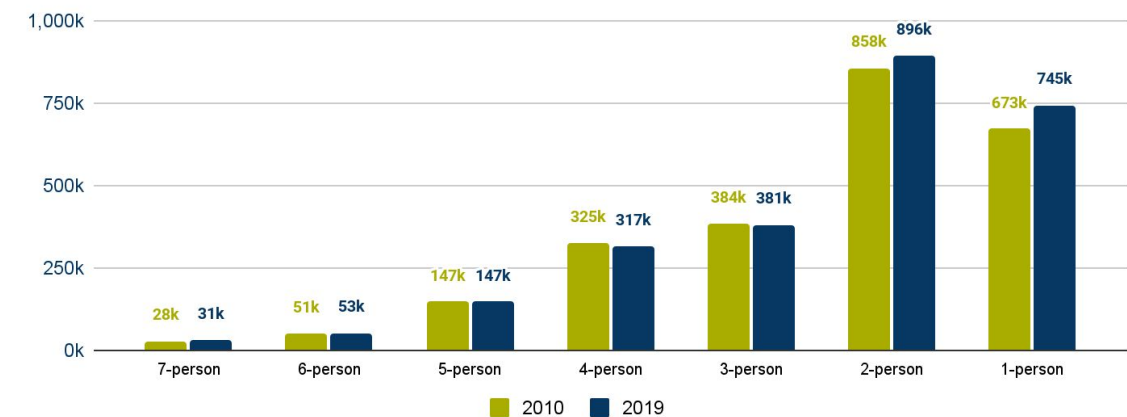
HOUSEHOLD SIZE | The average household size is 2.53 people, compared to 2.52 statewide. The Jennings County average household has shrunk by 0.02 persons since 2010.

Household Size
Jennings County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



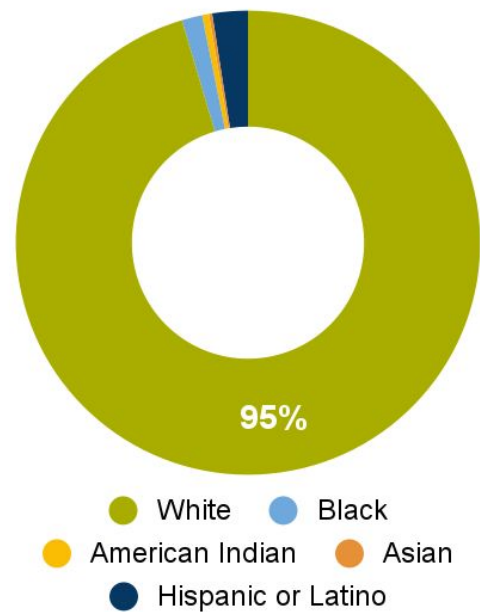
Source: ACS 2010-2019 5-year estimates

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

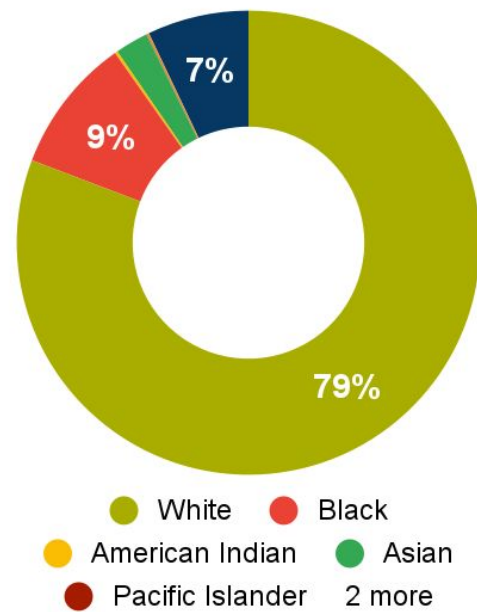
Racial/Ethnic Distribution

Jennings County | 2019

Indiana | 2019

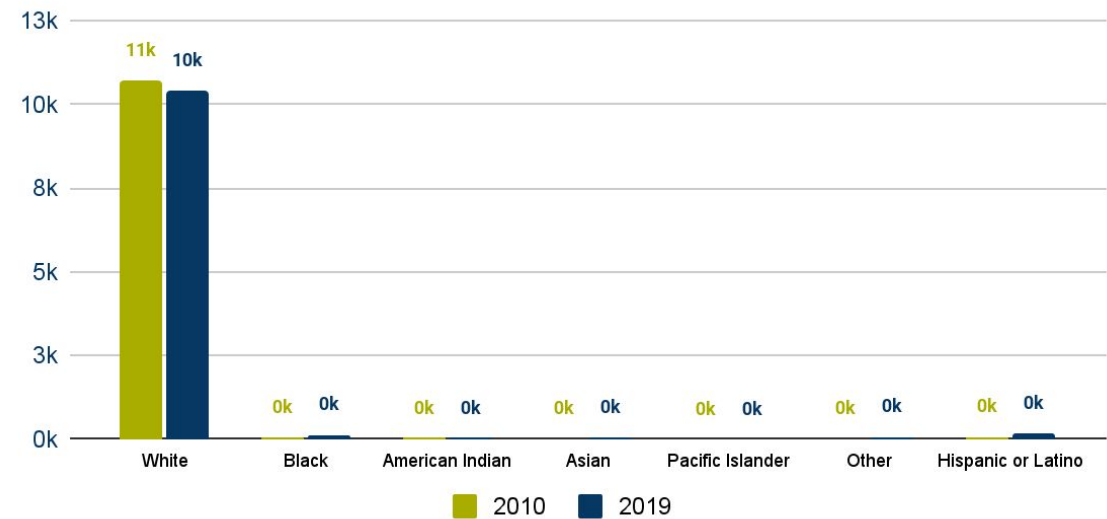


Source: ACS 2010-2019 5-year estimates



Household Racial/Ethnic Distribution

Jennings County | 2010, 2019



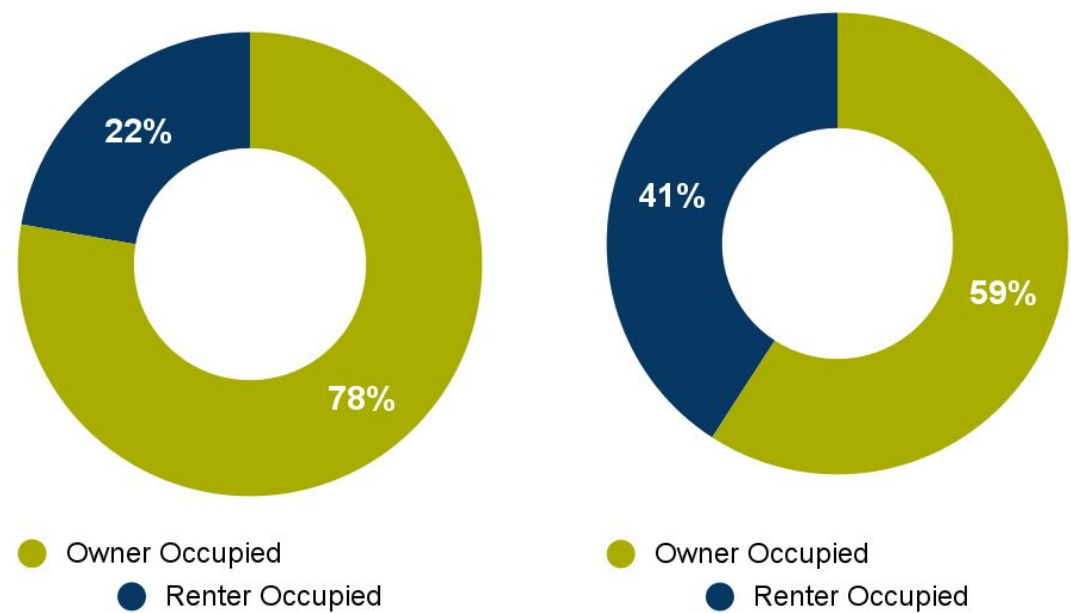
Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 22% of households (2,402 households) in Jennings County were renters, while 78% (8,390 households) were owner households. The share of renters has increased by 4% since 2010.

Housing Tenure

Jennings County | 2019

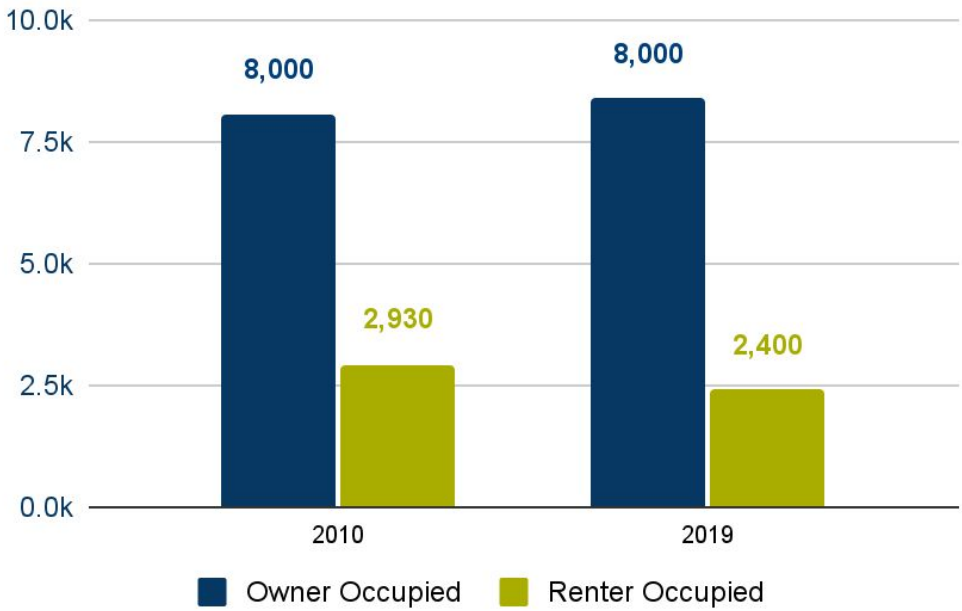
Indiana | 2019



Source: ACS 2019 5-year estimates

Total Households by Tenure

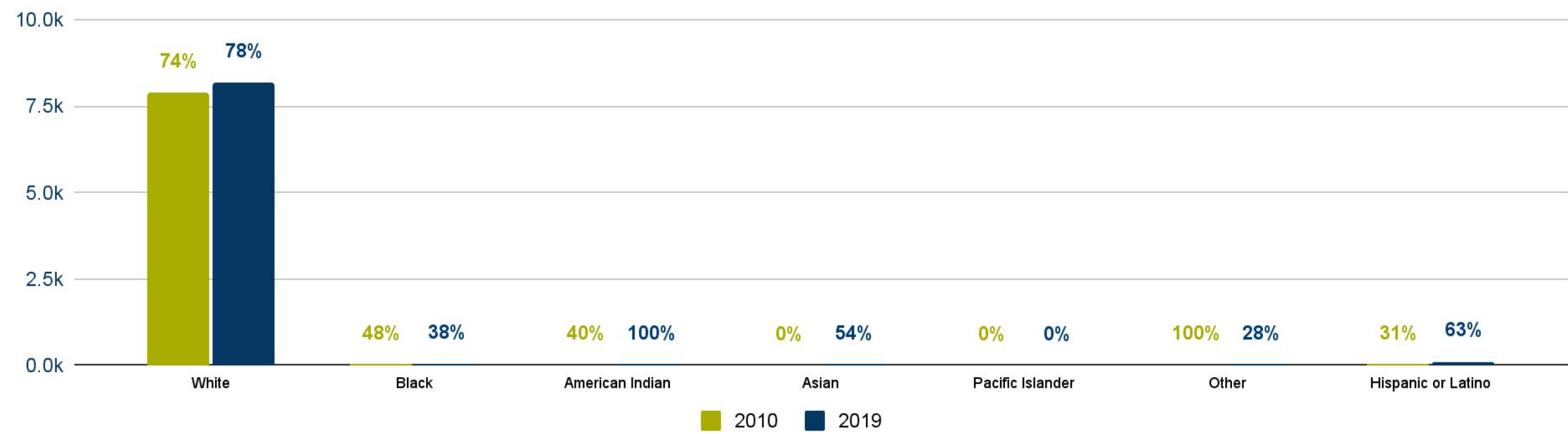
Jennings County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 78%, homeownership is 78% among non-Hispanic White households, 38% for Black households, and 63% for Hispanic or Latino households.

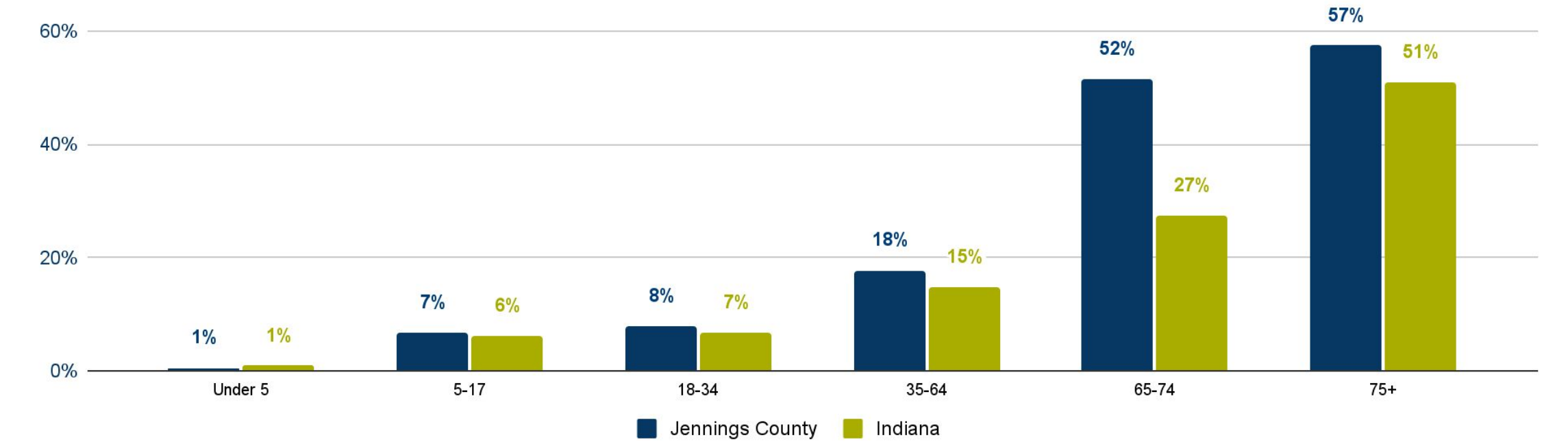
Homeownership by Race
Jennings County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 18% of people in Jennings County live with a disability. For people above 65, the share increases to 54%.

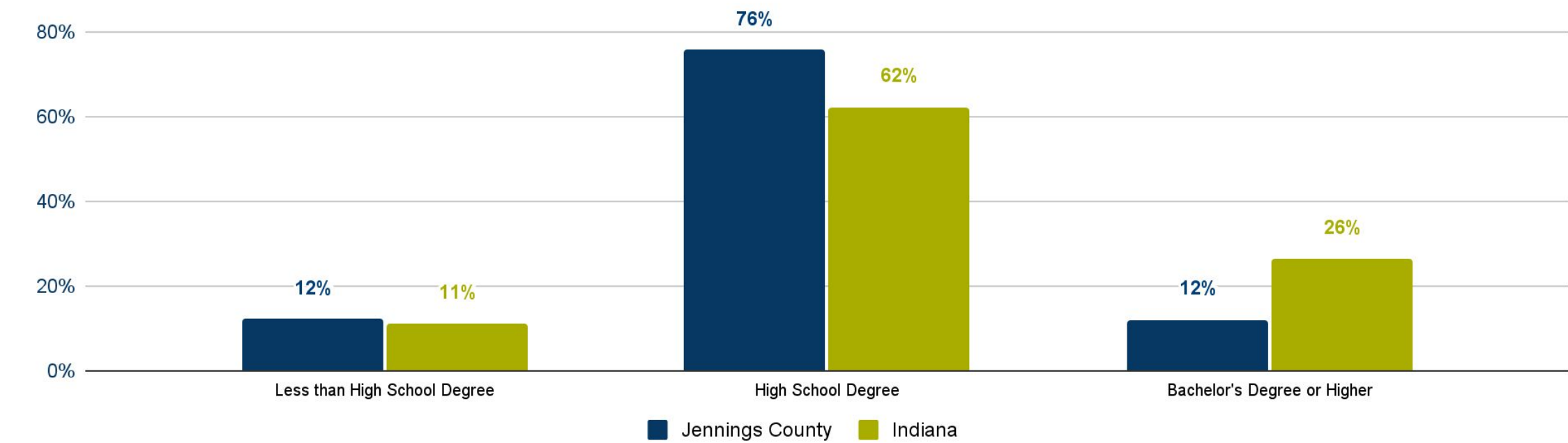
Share of the Population with a Disability by Age
Jennings County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Jennings County, 76% of the population has at least a high school degree and 12% of the population has at least a Bachelor's degree.

Educational Attainment
Jennings County, Indiana | 2019

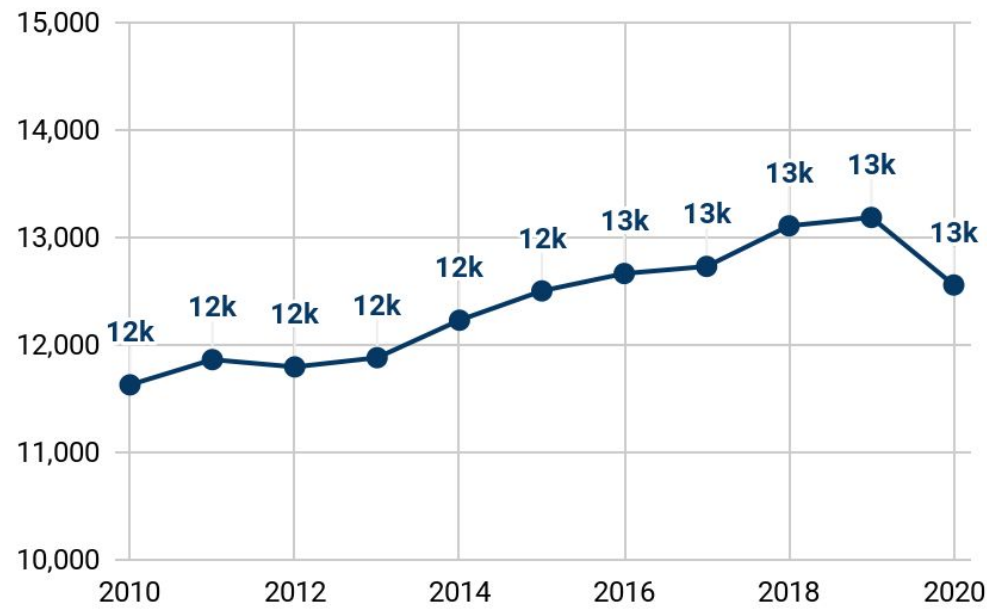


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

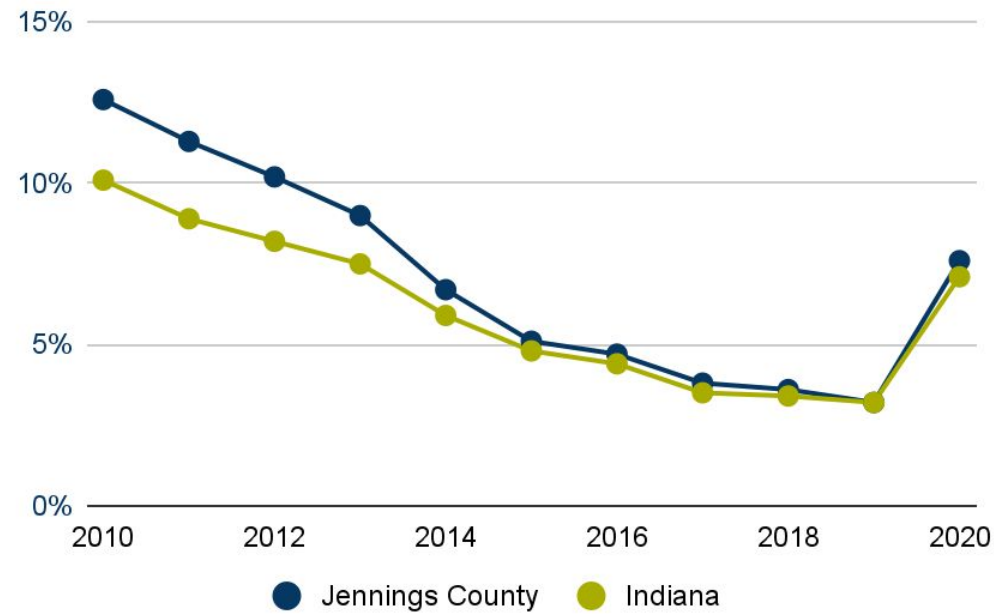
EMPLOYMENT BASE | There are currently 13,000 employed persons in Jennings County, up by 8.00% since 2010. The unemployment rate in 2020 was 7.60%, up 4.40 points from 2019.

Total Employment
Jennings County | 2010-2019



Source: ACS 2010-2019 5-year estimates

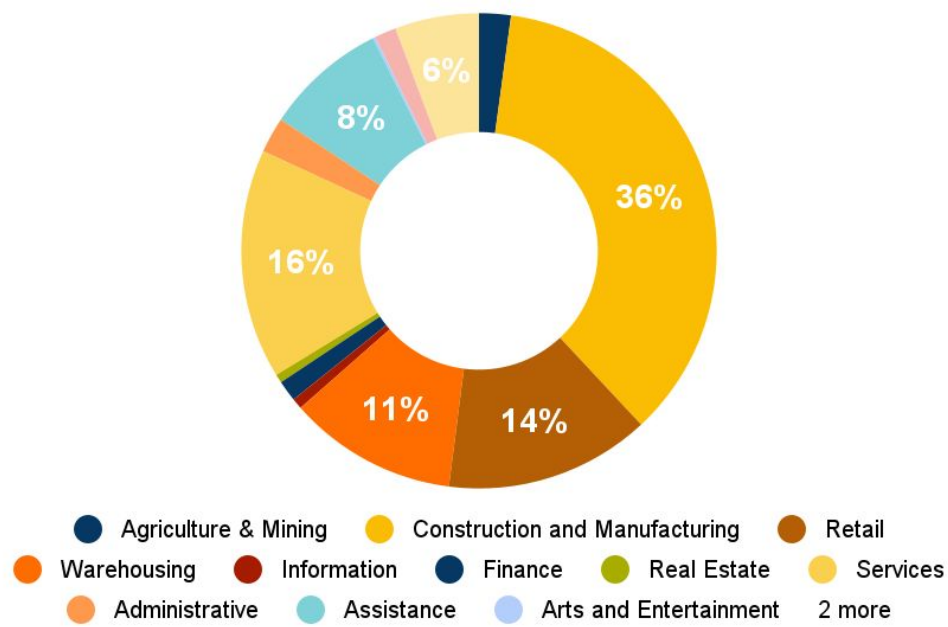
Unemployment Rate
Jennings County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Jennings County, accounting for 27% of all jobs, followed by Transportation and Warehousing (11% of all jobs).

Total Jobs by All Industries
Jennings County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$36,280
- 2. Trade, transportation, and utilities | \$38,988
- 3. Goods-producing | \$52,280
- 4. Education and health services | \$37,292
- 5. Construction | \$62,162

Source: BLS

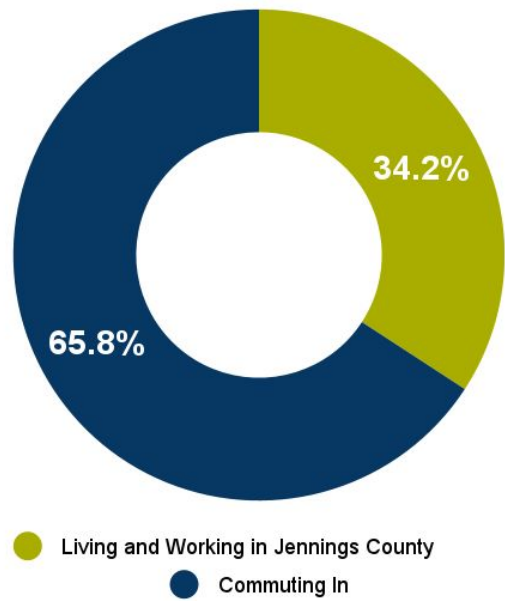
Top 5 Employers

- 1. Lowe's Distribution Ctr (North Vernon)
- 2. North Vernon Ind Corp (North Vernon)
- 3. Hilex Poly (North Vernon)
- 4. Walmart Supercenter (North Vernon)
- 5. Decatur Plastic Products (North Vernon)

Source: BLS

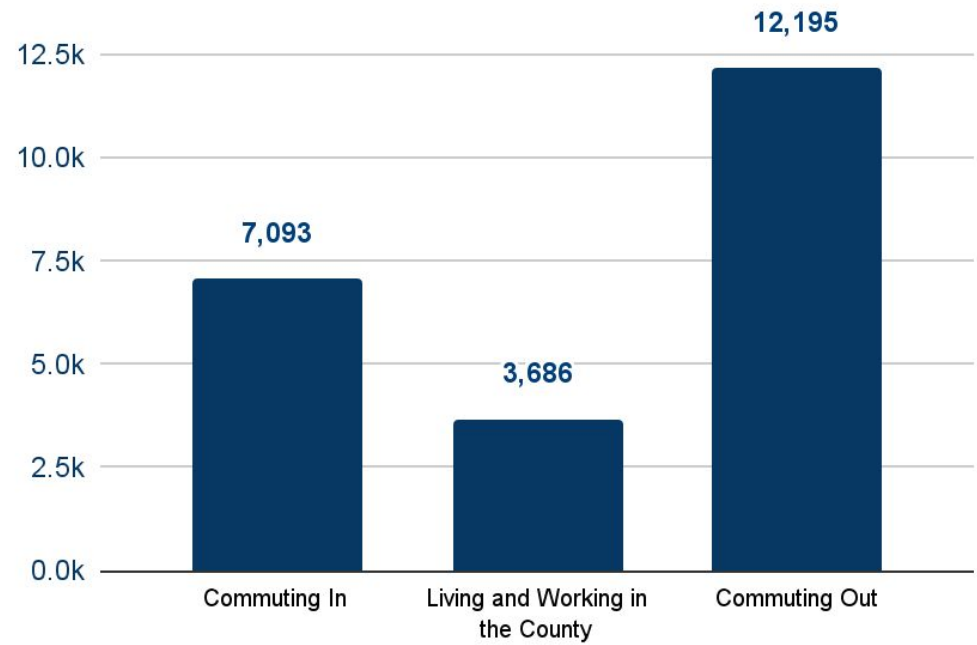
COMMUTER INFLOW / OUTFLOW | 7,000 commuters come into Jennings County for their jobs, while 12,000 employees travel outside of Jennings County for their jobs.

Employment Inflow
Jennings County | 2018



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

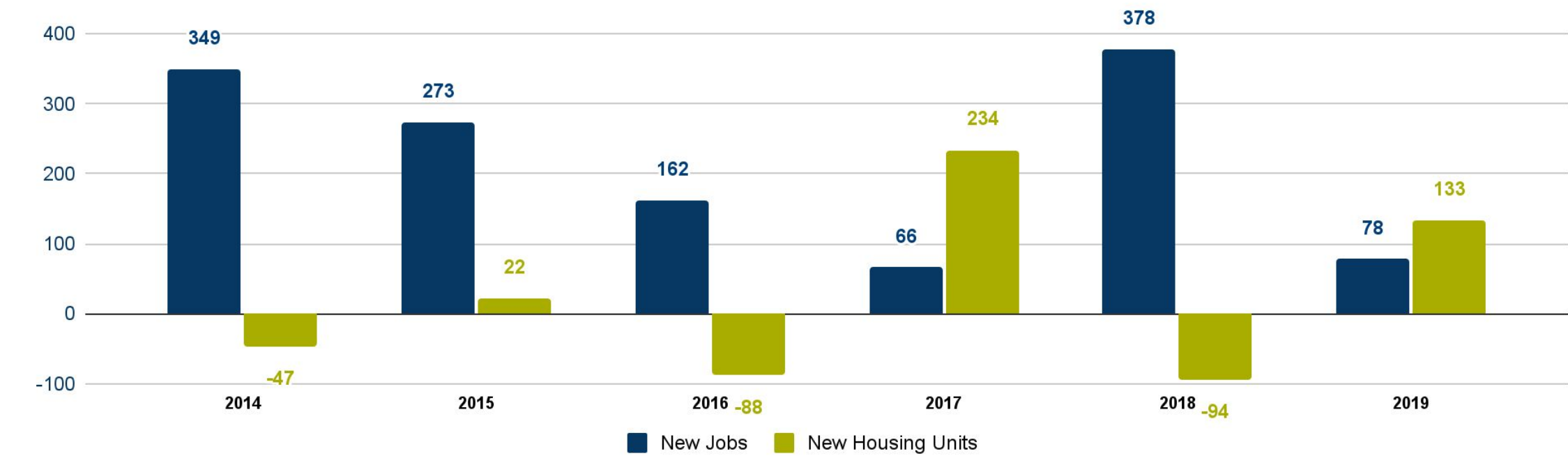
Commuting Patterns
Jennings County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Jennings County has created 1,306 jobs between 2014-2019 and 160 housing units, or 12 units for every 100 jobs created.

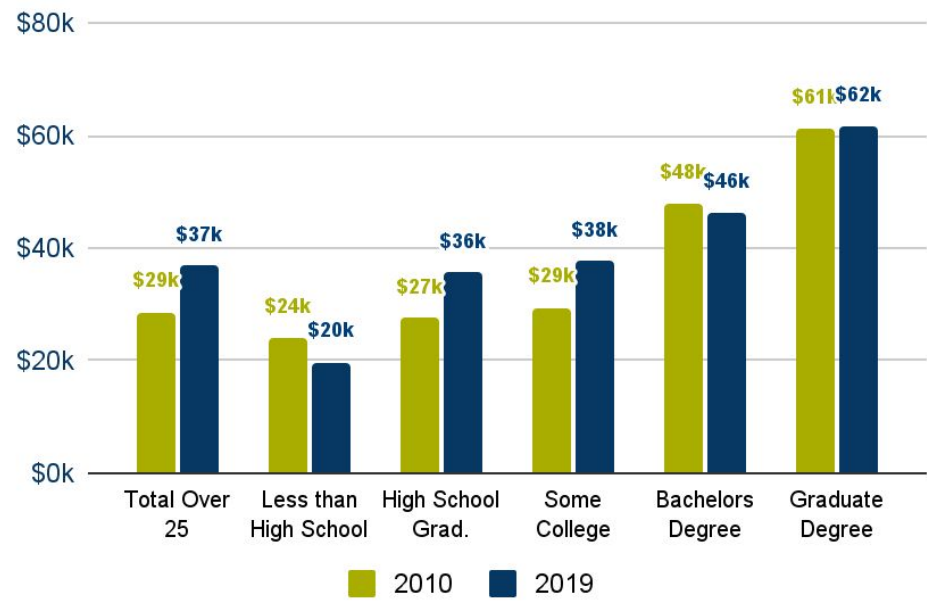
Job Growth and Housing Production
Jennings County | Total Jobs, New Jobs



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

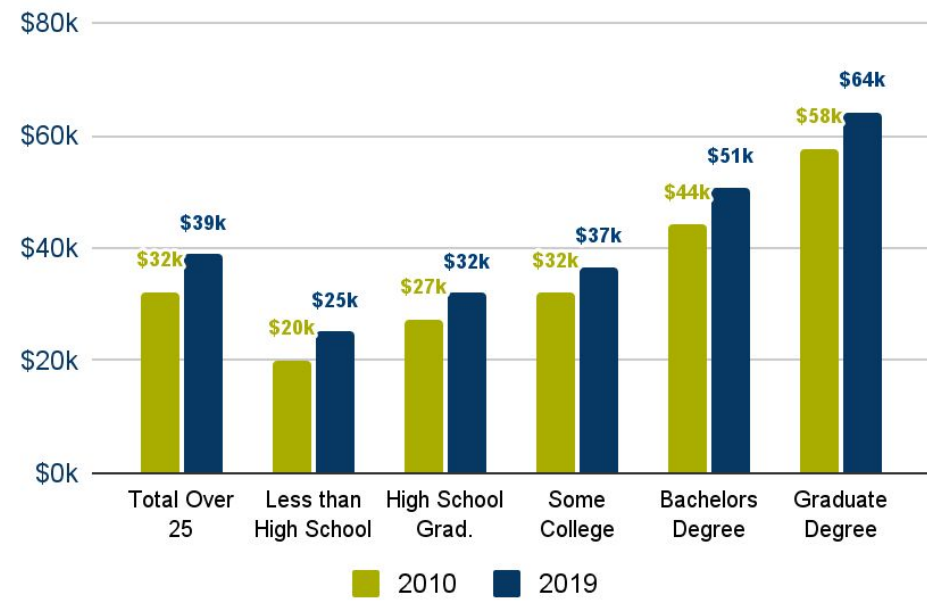
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 29% since 2010 for the total population and increased 29% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Jennings County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

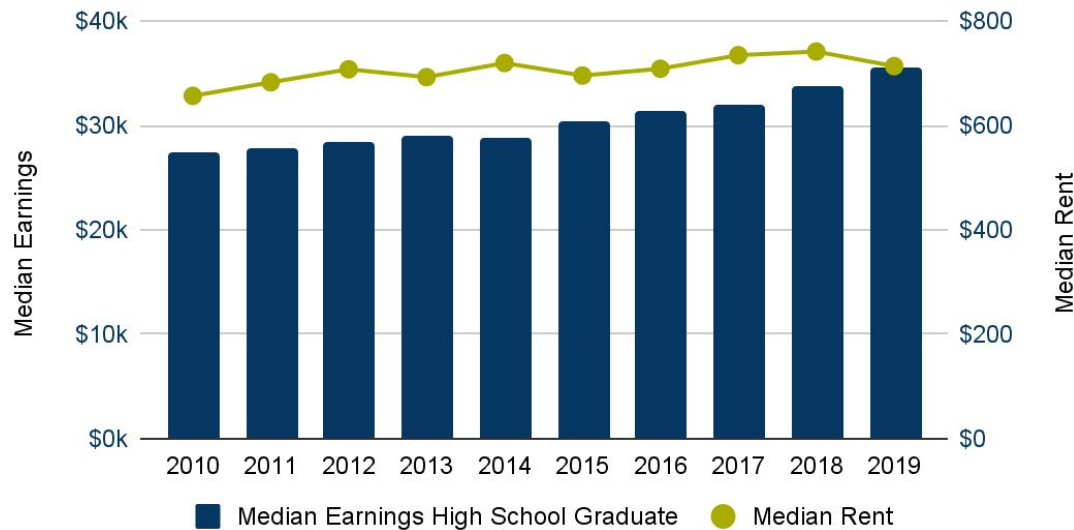
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

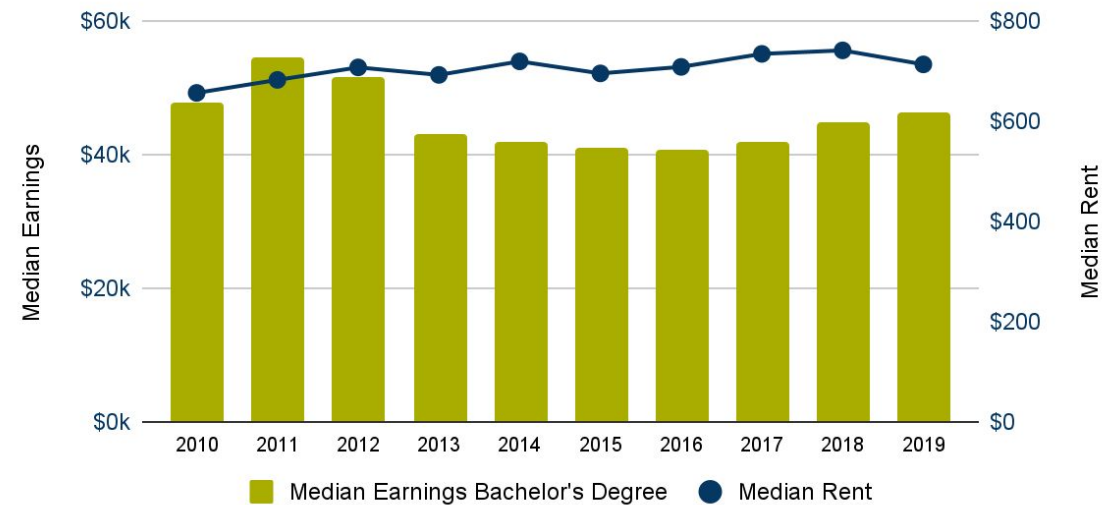
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 8.7%, or 9% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



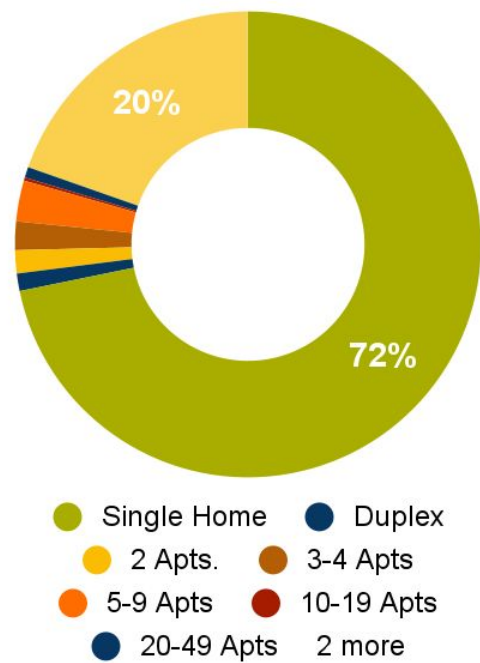
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 72% of homes in Jennings County are single-family, while 9% are multifamily. Multifamily housing has increased by 35 homes since 2010.

Housing Typology

Jennings County | 2019



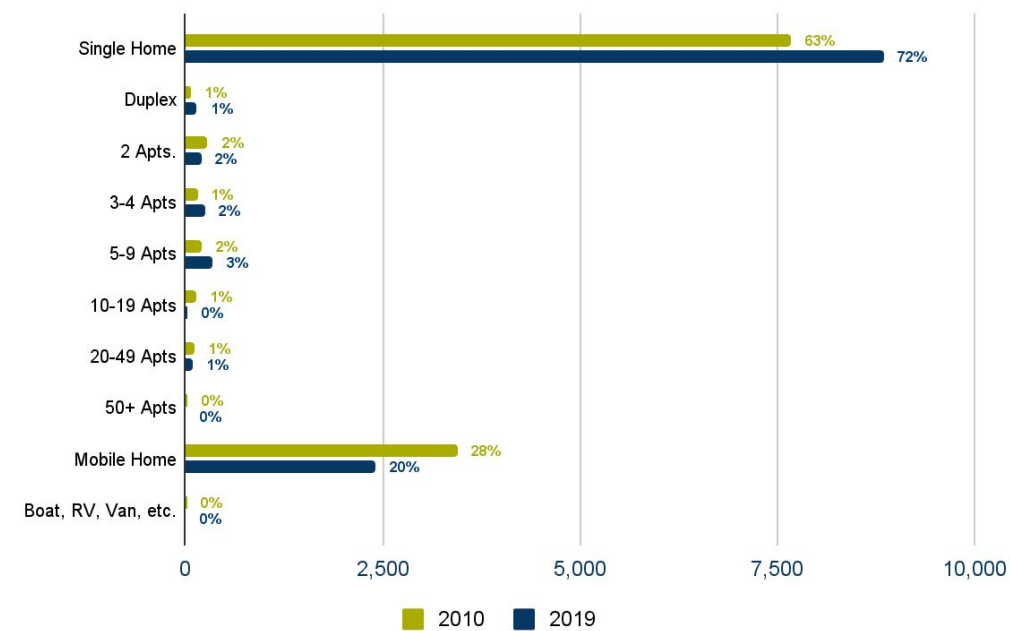
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Jennings County | 2010-2019



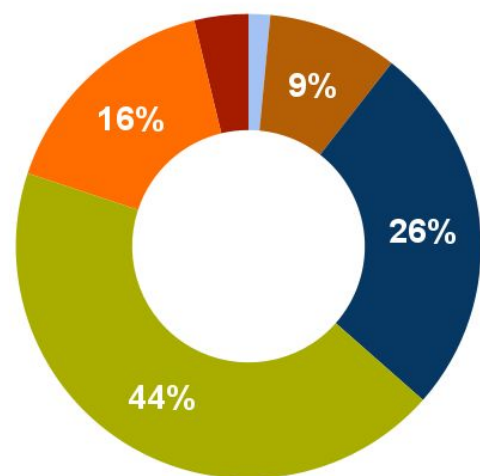
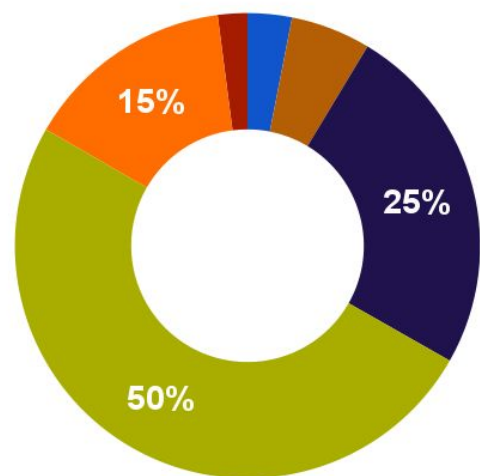
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Jennings County contain 2.53 bedrooms, with 67% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Jennings County | 2019

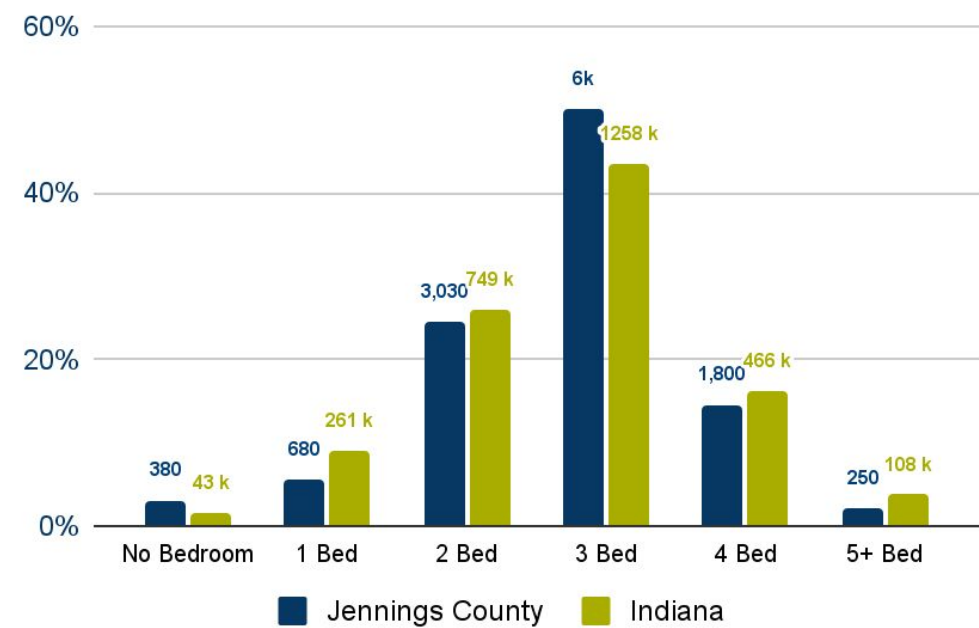
Indiana | 2019



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

Share of Housing Stock by Bedroom

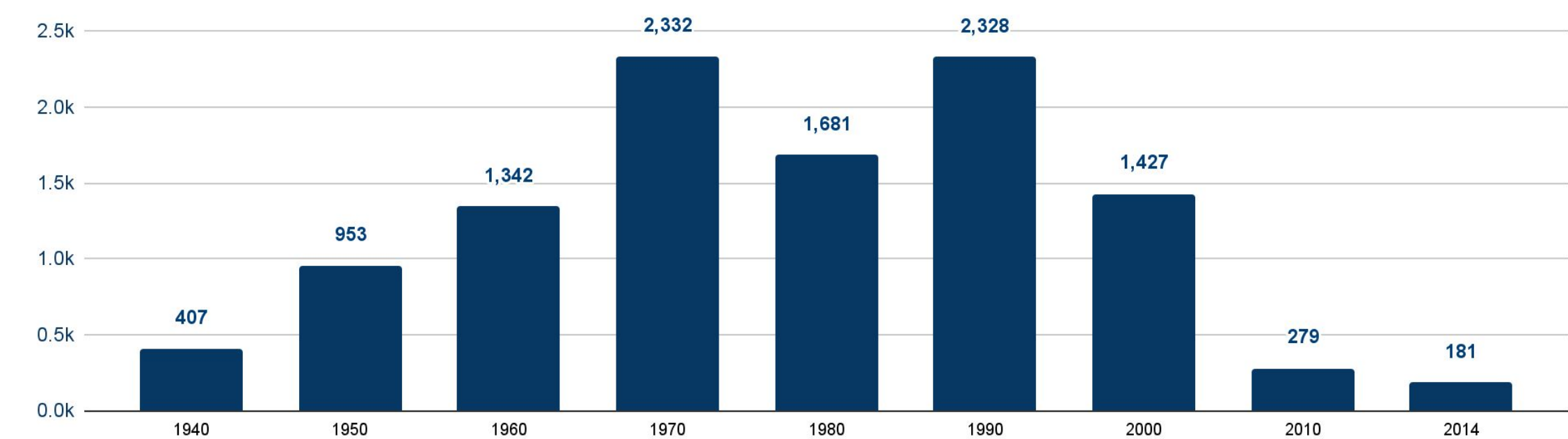
Jennings County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 85% of homes were built before 1990, with a plurality of homes built in 1970.

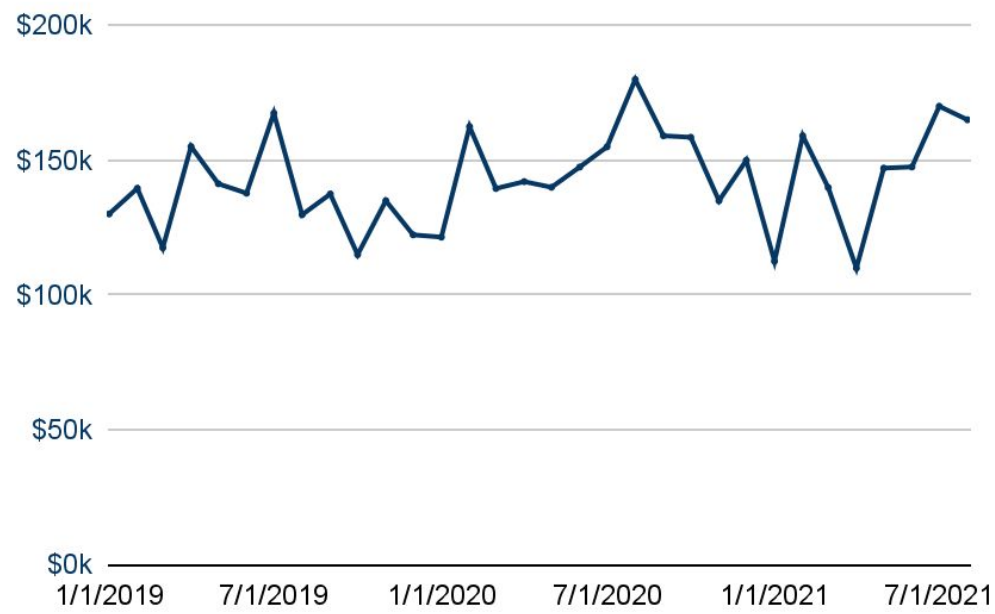
Homes by Year Built
Jennings County | 2019



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

MEDIAN LISTING PRICE | Homes in Jennings County have a median listing price of \$164,950. Home prices have increased by 27% since 2019.

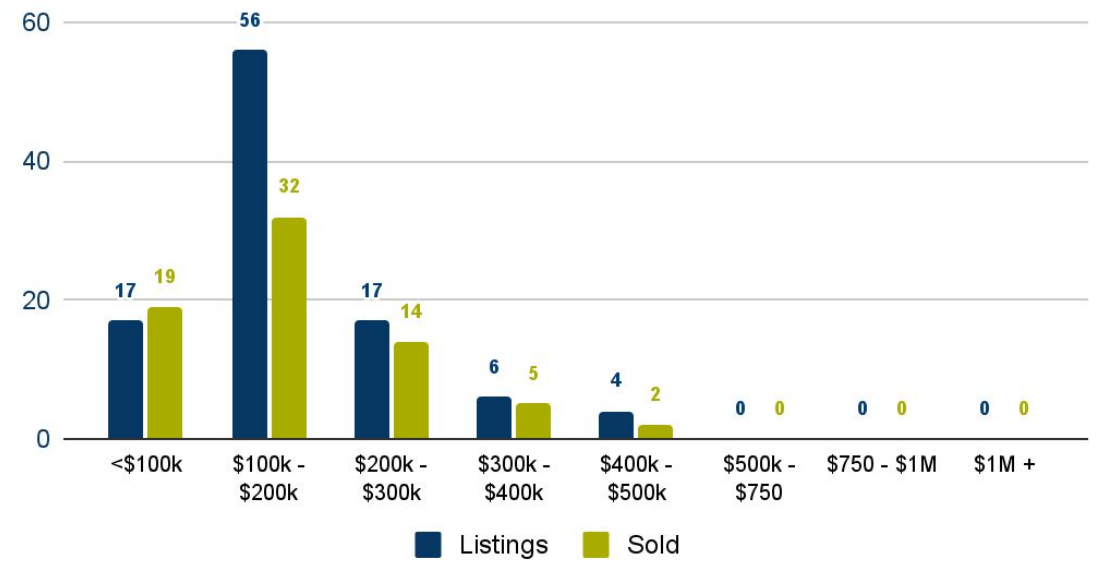
Median Listing Price
Jennings County | 2019-2021



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)
Jennings County | 2021

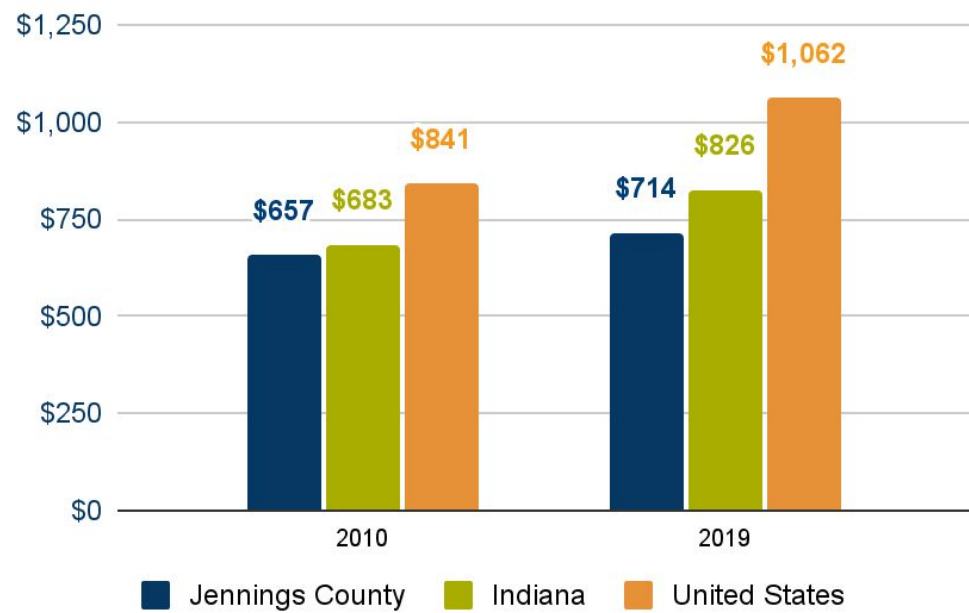


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 9% since 2010, with average rents at \$714 in 2019.

Median Rent

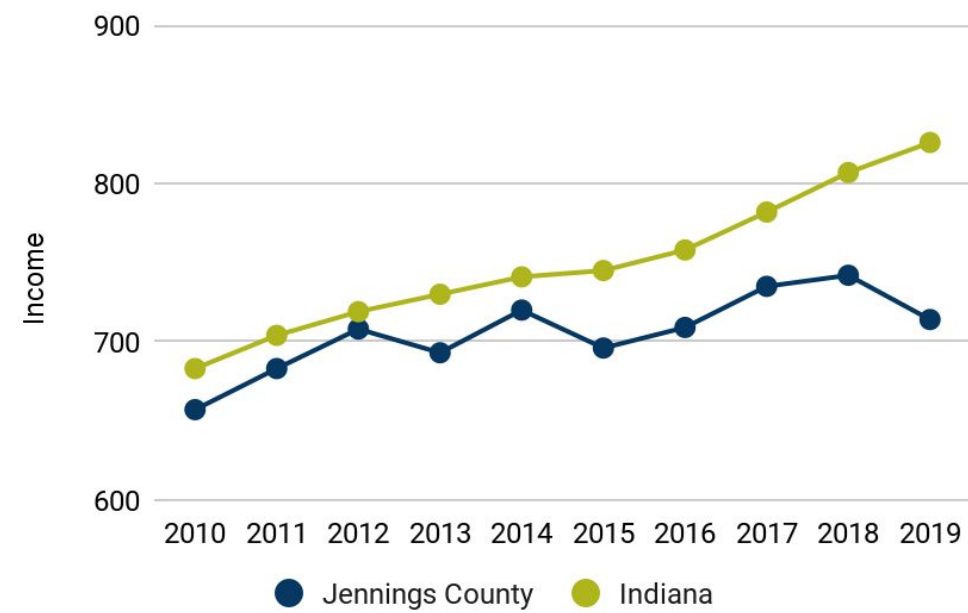
Jennings County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

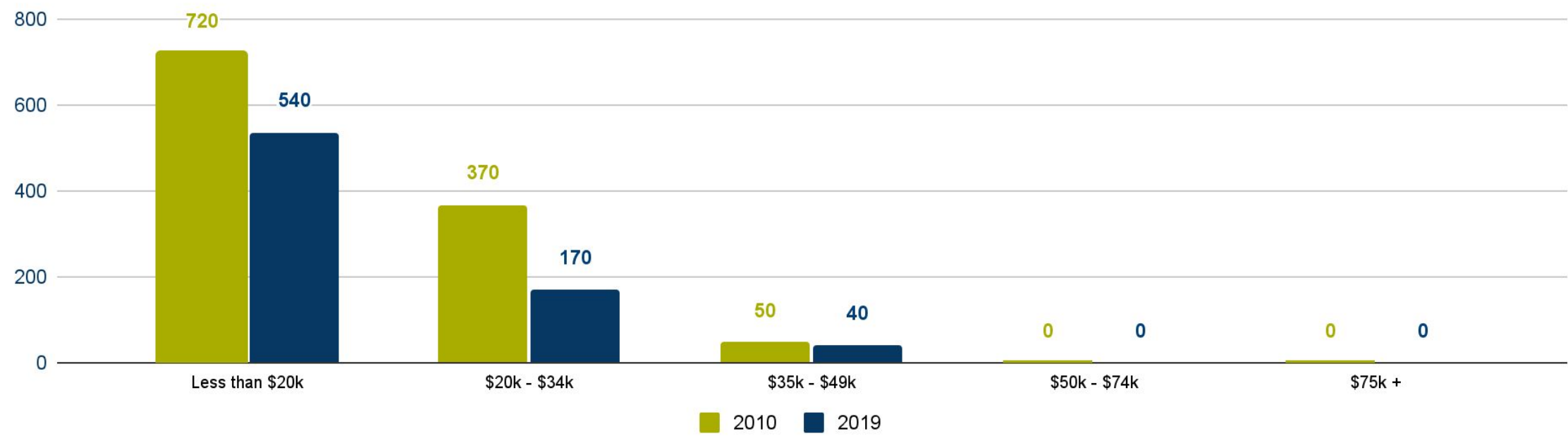
Jennings County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 34% of renter households are housing cost burdened in Jennings County, down -23% since 2010. 54% of households earning below \$50,000 are housing cost burdened.

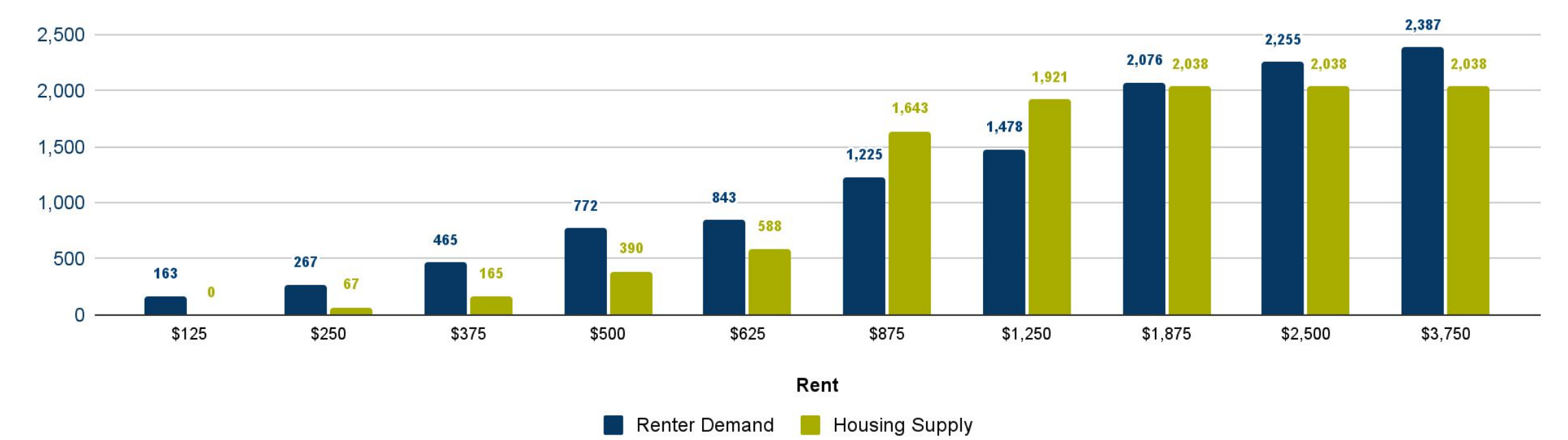
Renter Housing Cost Burden
Jennings County, Indiana | 2010 - 2019



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.

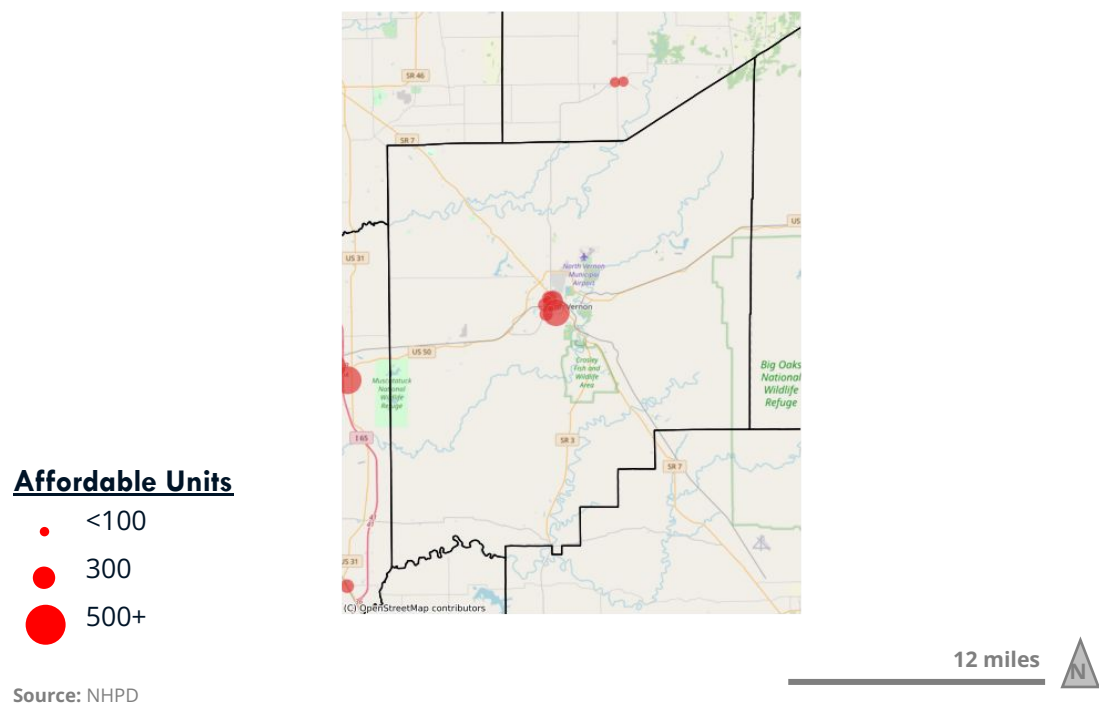
Cumulative Housing Gap
Jennings County, Indiana | 2010-2019



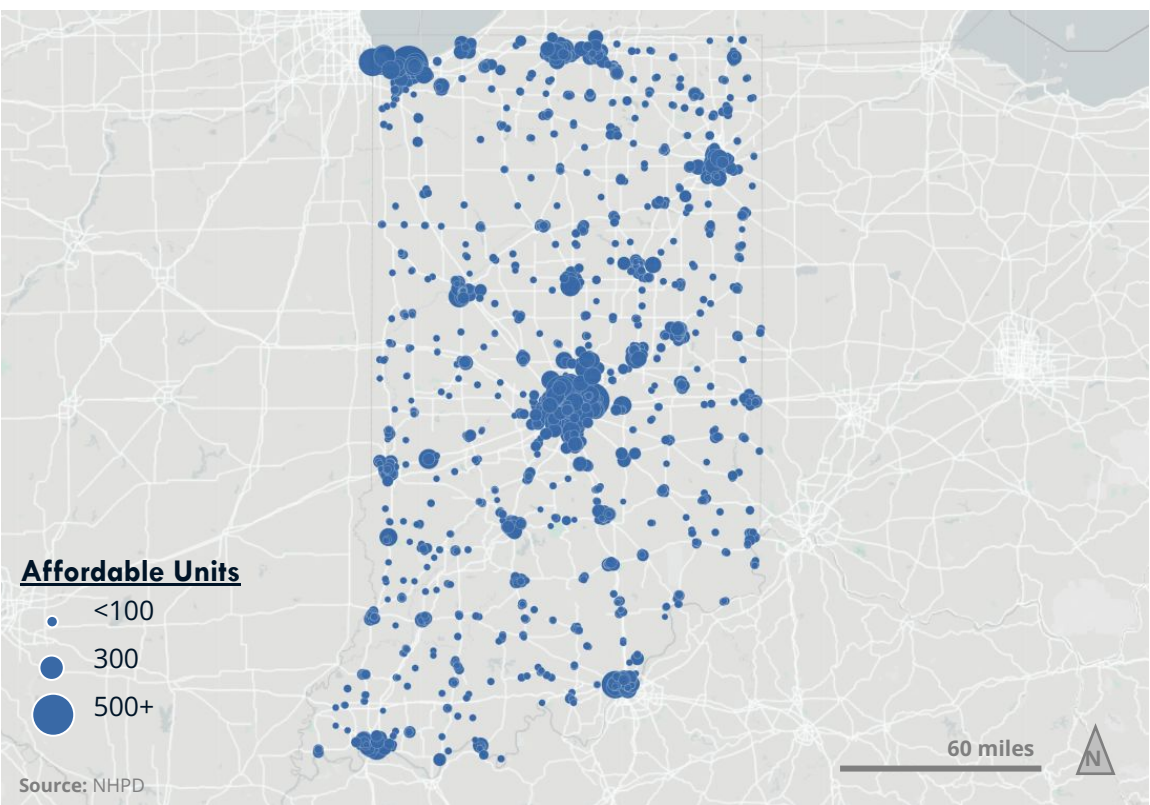
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory
Jennings County | 2020

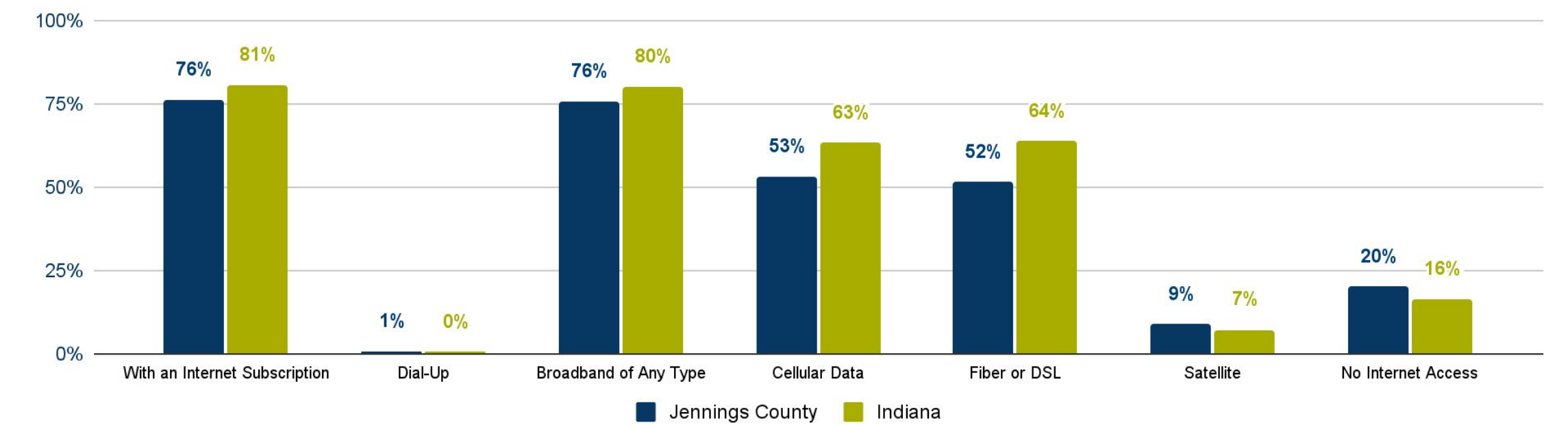


Affordable Housing Inventory
State of Indiana | 2020



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

Broadband Access
Jennings County | 2020

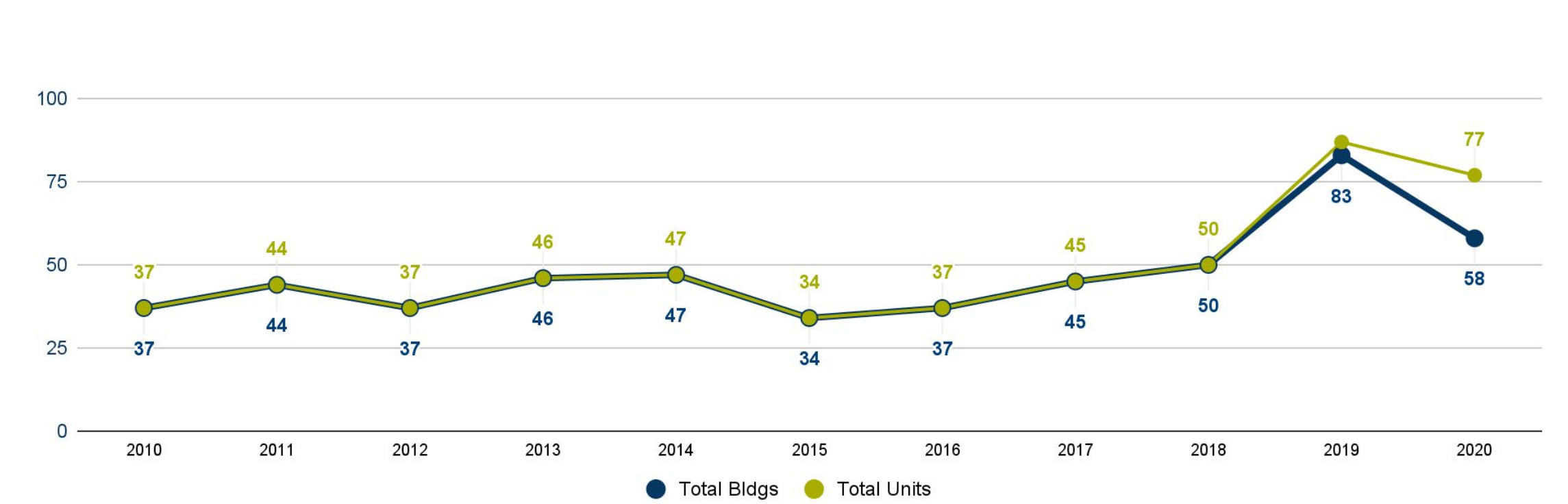


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 58 new housing starts in 2020 in Jennings County, with 518 total building permits authorized since 2010.

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



Source: St. Louis Fed.

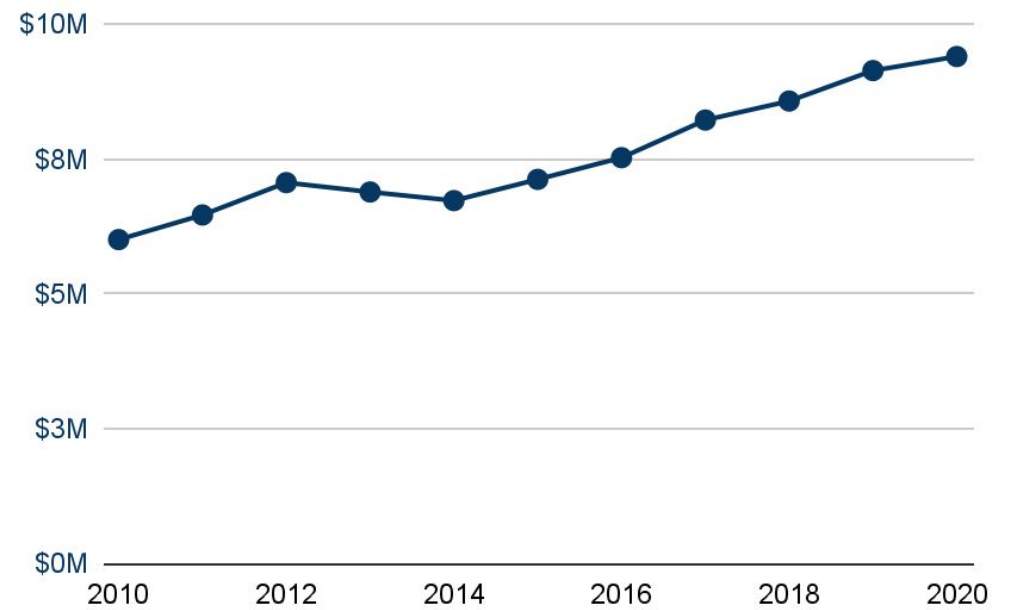
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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