

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR JACKSON 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**:

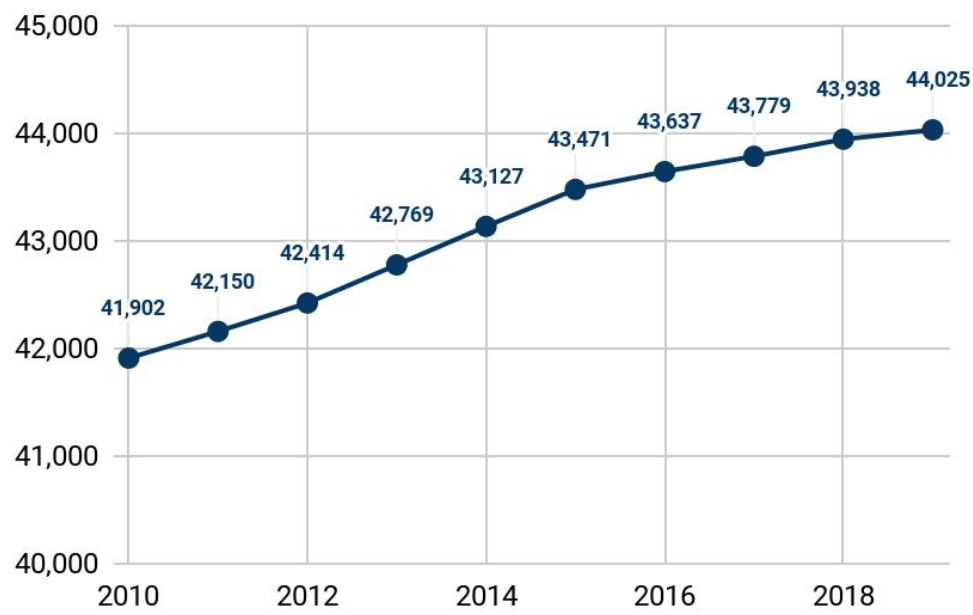
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

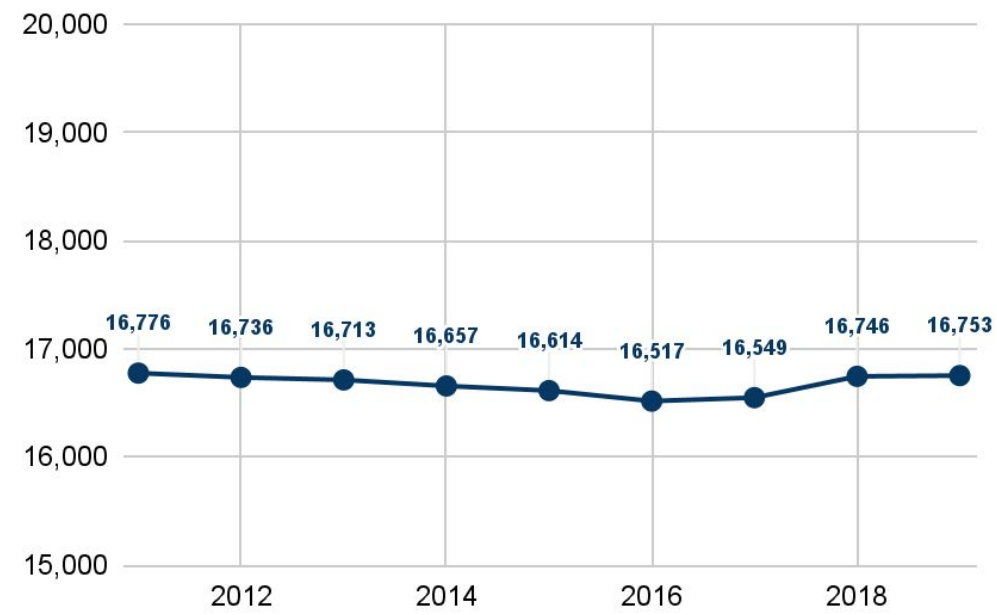
POPULATION | Jackson County's population has increased by 5.07% (2,123 people) between 2010-2019. In the same time period, the total number of households decreased by 0.00% (0 households).

Resident Population
Jackson County | 2010-2019



Source: FRED, U.S. Census Bureau

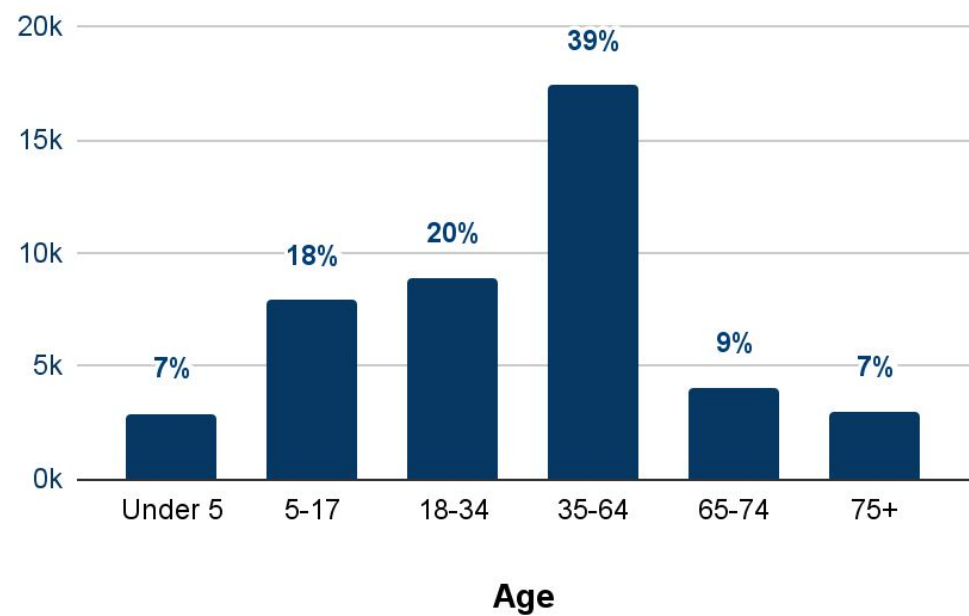
Households
Jackson County | 2010-2019



Source: FRED, U.S. Census Bureau

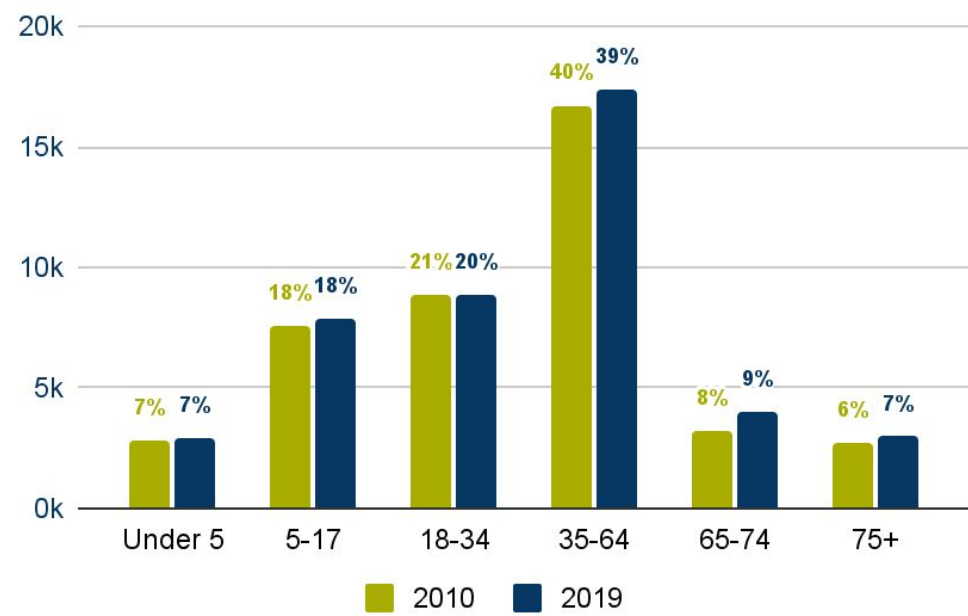
AGE | 16% of people in Jackson County are above the age of 65, while 24% are below 18.

Population by Age
Jackson County | 2019



Source: ACS 2019 5-year estimates

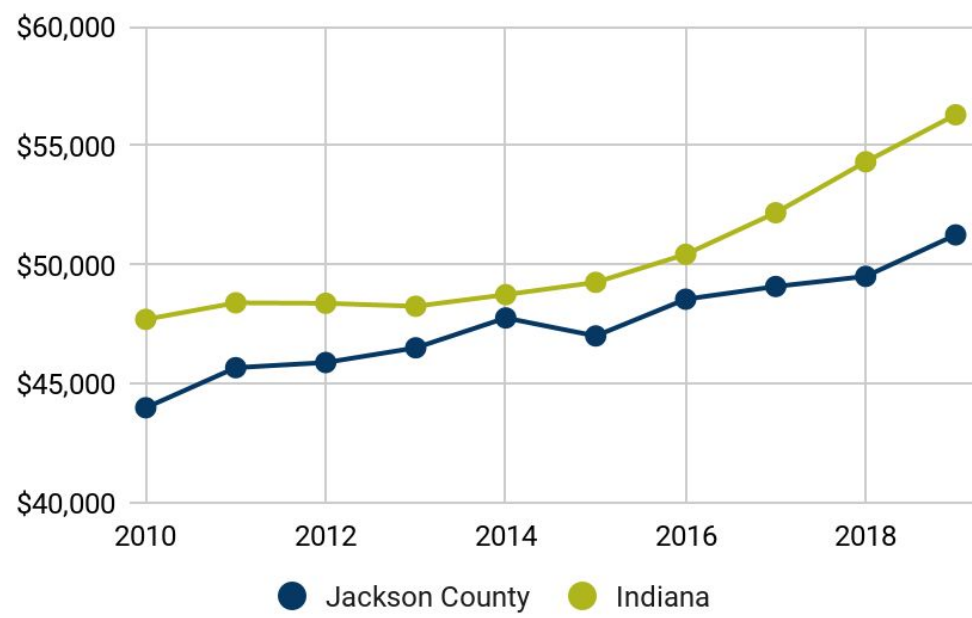
Change in Share of Population
Jackson County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

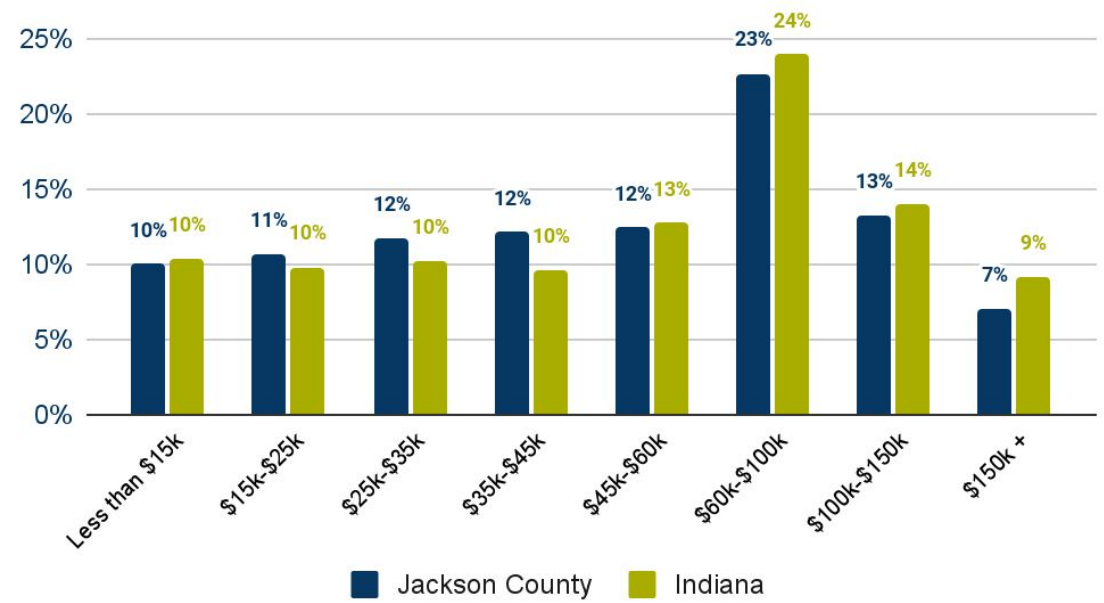
HOUSEHOLD INCOMES | Jackson County had a median income of \$51,250 in 2019, up 17% since 2010. 32% of households have incomes below \$35,000, while 20% have incomes above \$100,000.

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



Source: ACS 2010-2019 5-year estimates

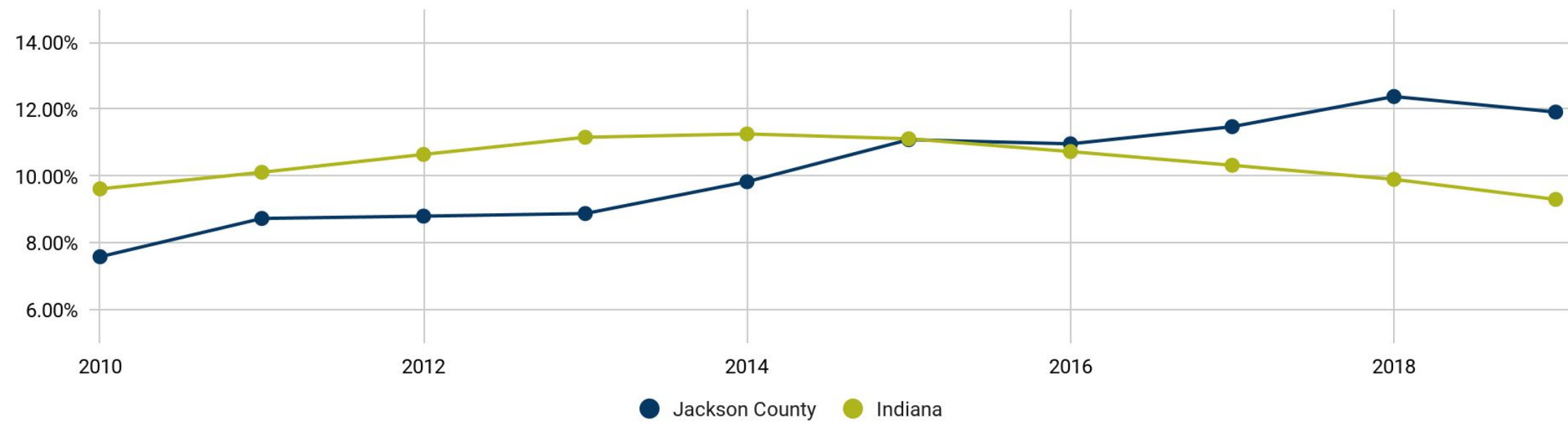
Household Income Distribution
Jackson County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 11.9% of families live in poverty conditions in Jackson County, up 4.33 percentage points from 7.6% in 2010.

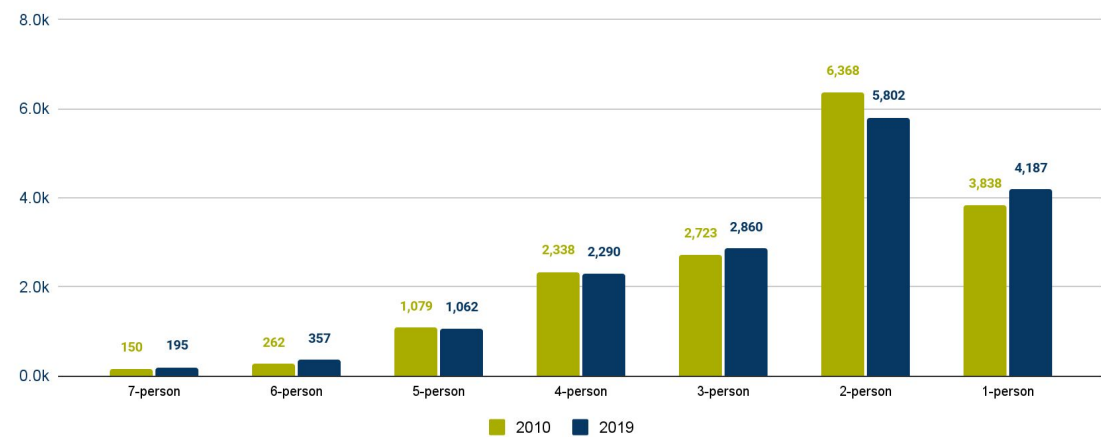
Family Poverty Rate
Jackson County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.58 people, compared to 2.52 statewide. The Jackson County average household has grown by 0.10 persons since 2010.

Household Size
Jackson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



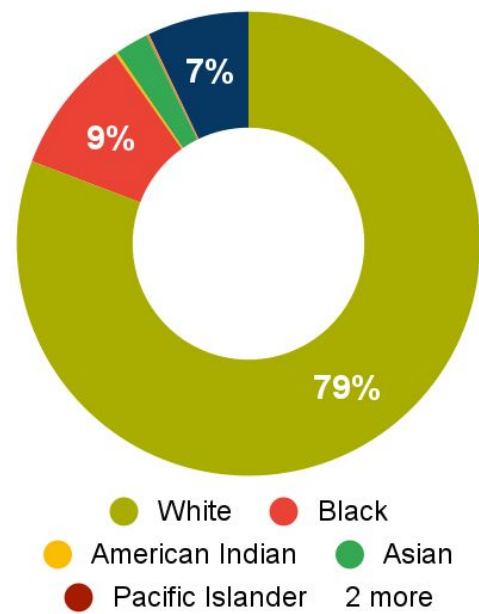
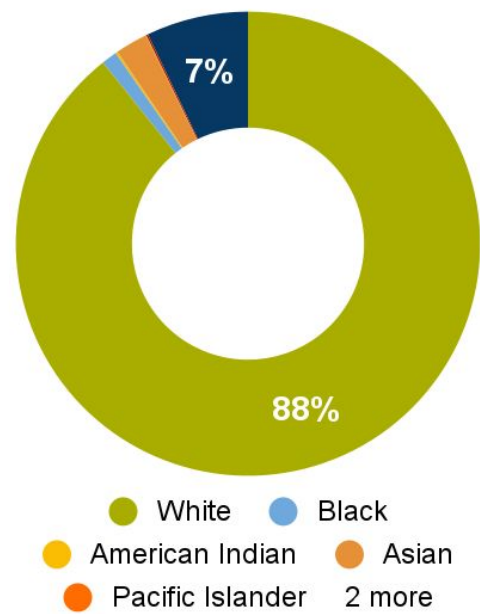
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Jackson County is 88% white, 1% Black, 7% Hispanic/Latino, 2% Asian, and 0% other.

Racial/Ethnic Distribution

Jackson County | 2019

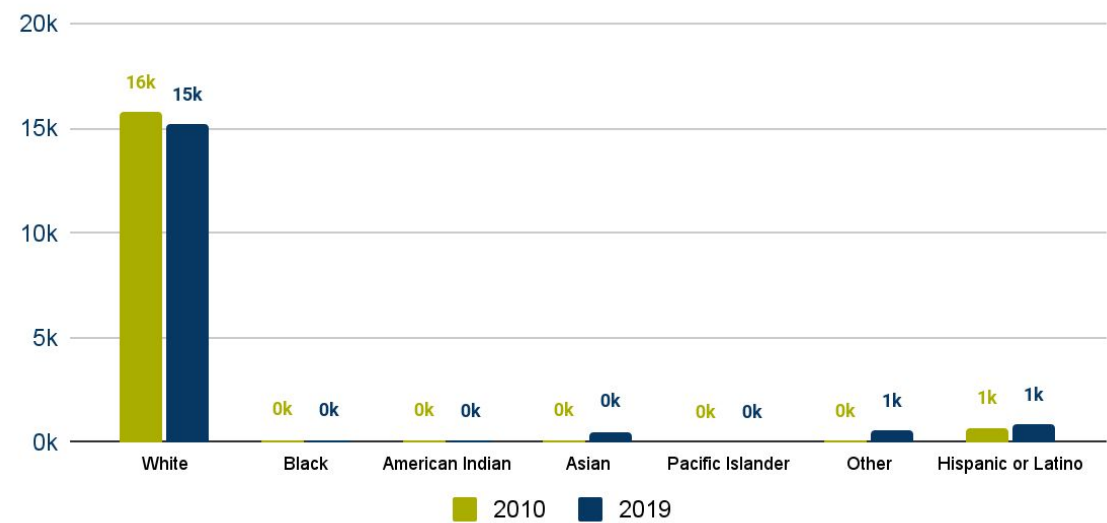
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Jackson County | 2010, 2019

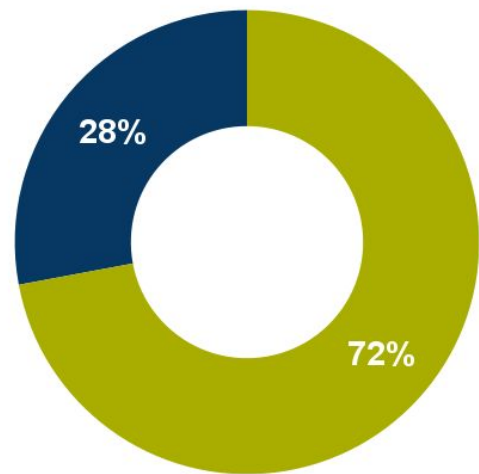


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 28% of households (4,681 households) in Jackson County were renters, while 72% (12,072 households) were owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

Jackson County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

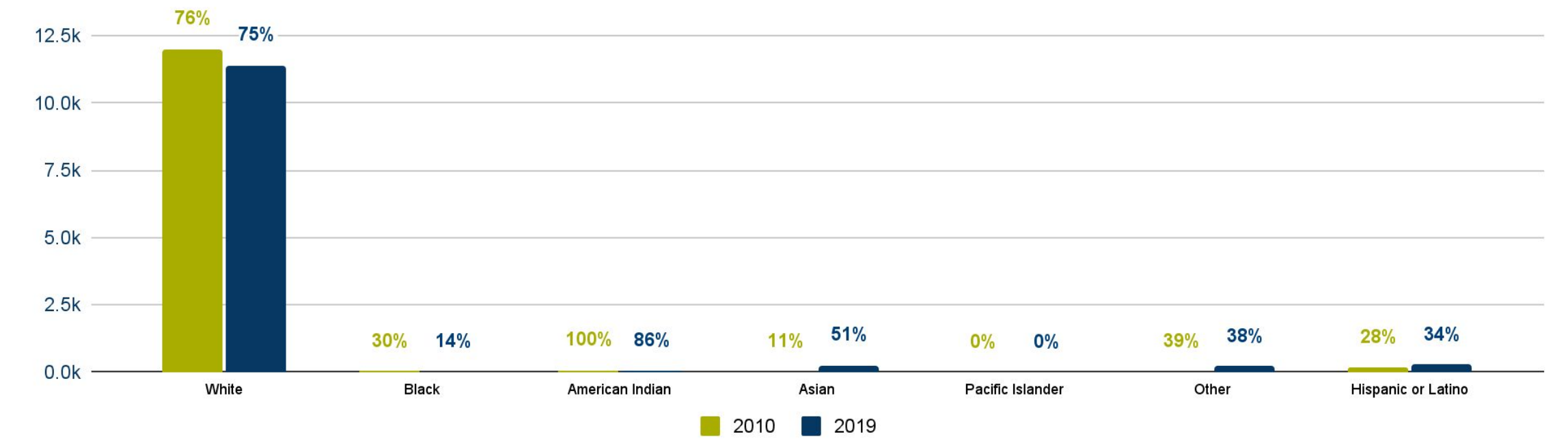
Jackson County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 72%, homeownership is 75% among non-Hispanic White households, 14% for Black households, and 34% for Hispanic or Latino households.

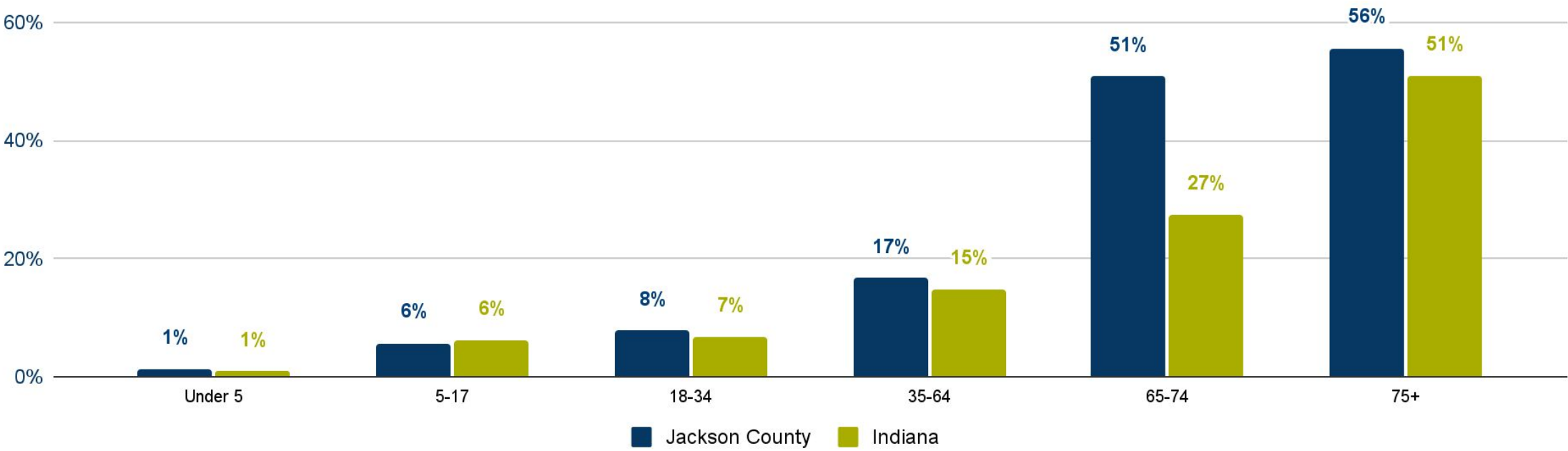
Homeownership by Race
Jackson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 17% of people in Jackson County live with a disability. For people above 65, the share increases to 53%.

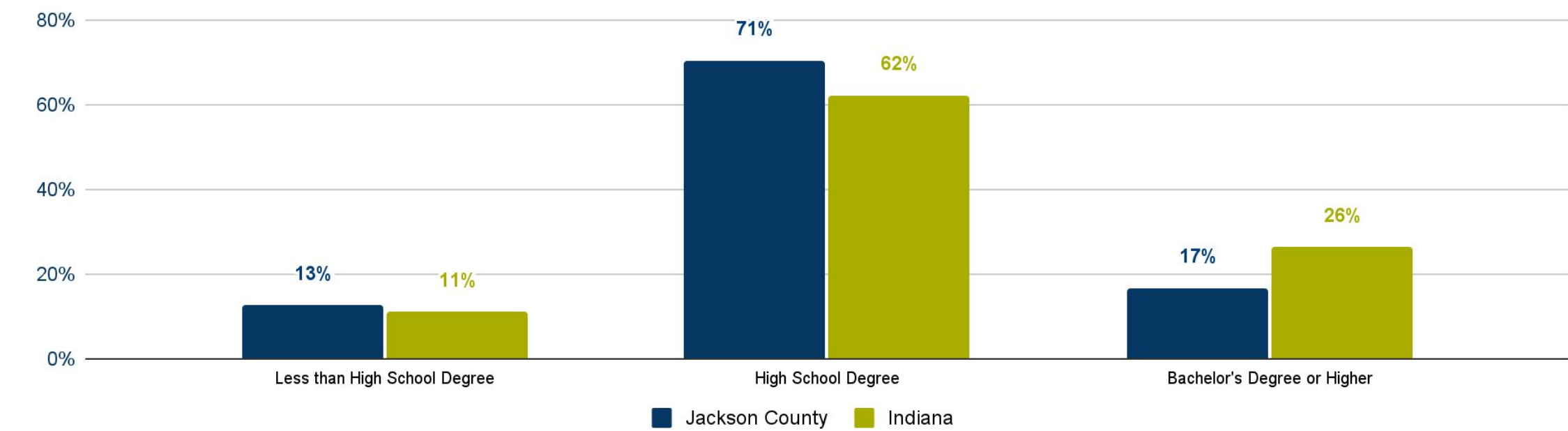
Share of the Population with a Disability by Age
Jackson County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Jackson County, 71% of the population has at least a high school degree and 17% of the population has at least a Bachelor's degree.

Educational Attainment
Jackson County, Indiana | 2019

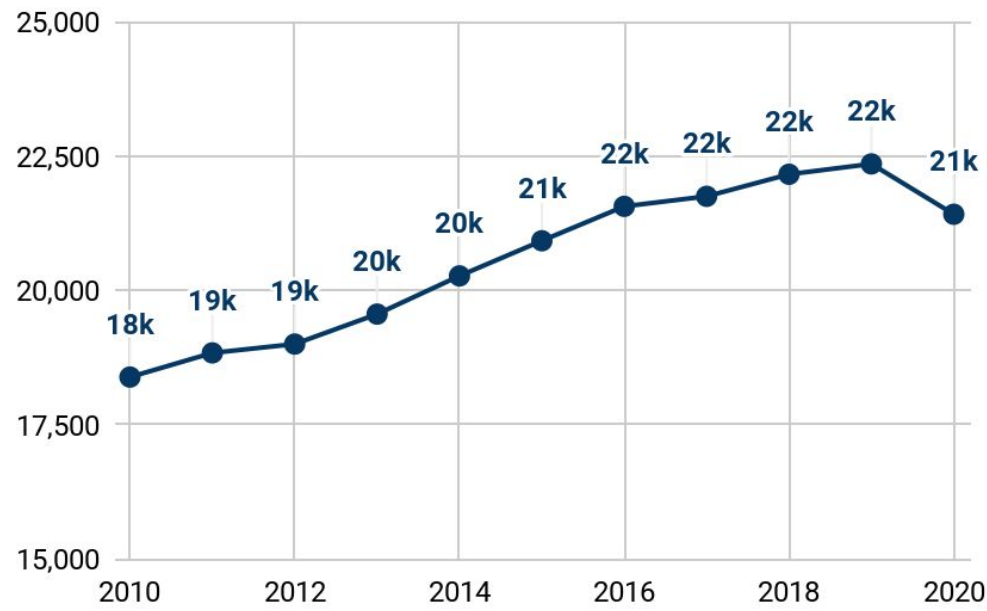


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

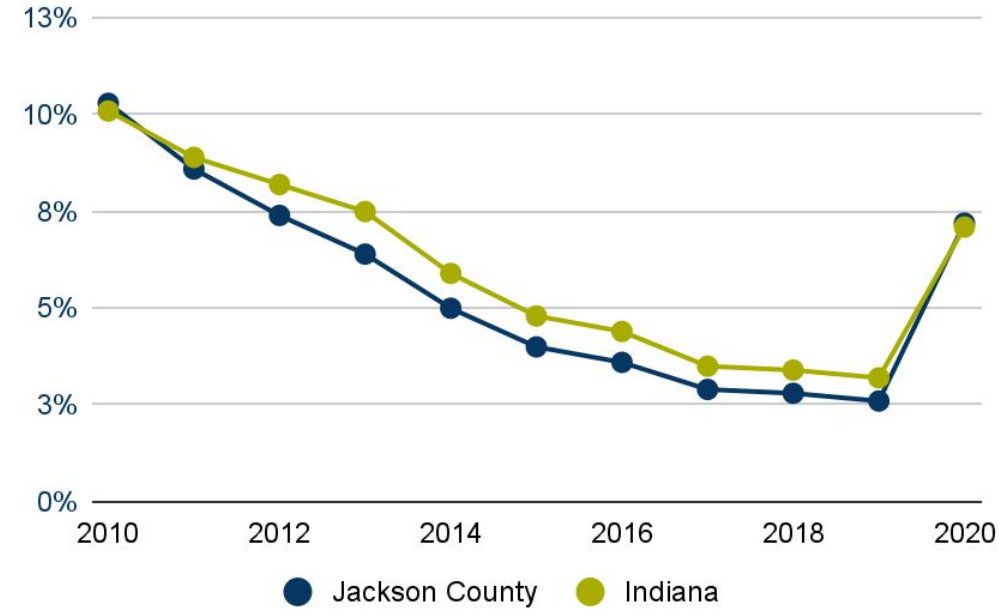
EMPLOYMENT BASE | There are currently 21,000 employed persons in Jackson County, up by 16.50% since 2010. The unemployment rate in 2020 was 7.20%, up 4.60 points from 2019.

Total Employment
Jackson County | 2010-2019



Source: ACS 2010-2019 5-year estimates

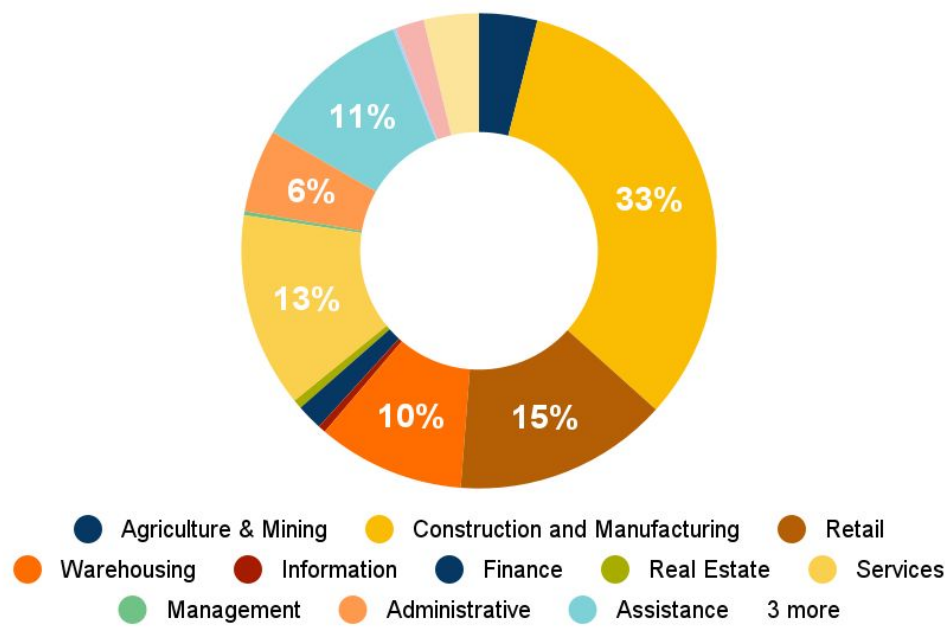
Unemployment Rate
Jackson County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Jackson County, accounting for 30% of all jobs, followed by Retail Trade (11% of all jobs).

Total Jobs by All Industries
Jackson County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$42,946
- 2. Trade, transportation, and utilities | \$44,741
- 3. Goods-producing | \$58,186
- 4. Financial activities | \$55,320
- 5. Professional and business services | \$48,951

Source: BLS

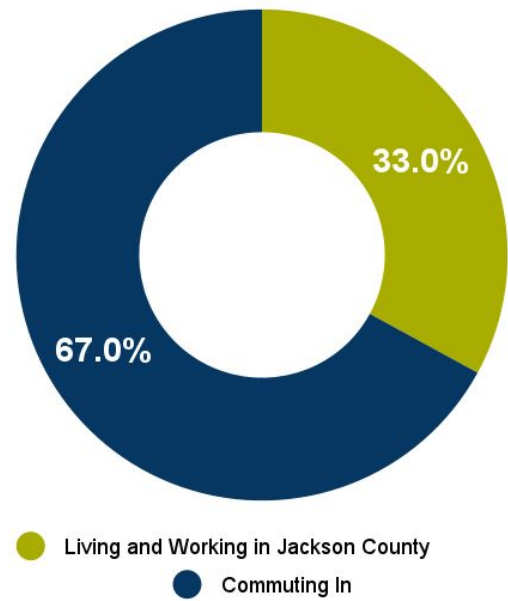
Top 5 Employers

- 1. Aisin Usa Mfg Inc (Seymour)
- 2. Schneck Medical Ctr (Seymour)
- 3. Valeo Sylvania Llc (Seymour)
- 4. Walmart Distribution Ctr (Seymour)
- 5. Pet Supplies Plus Distribution (Seymour)

Source: BLS

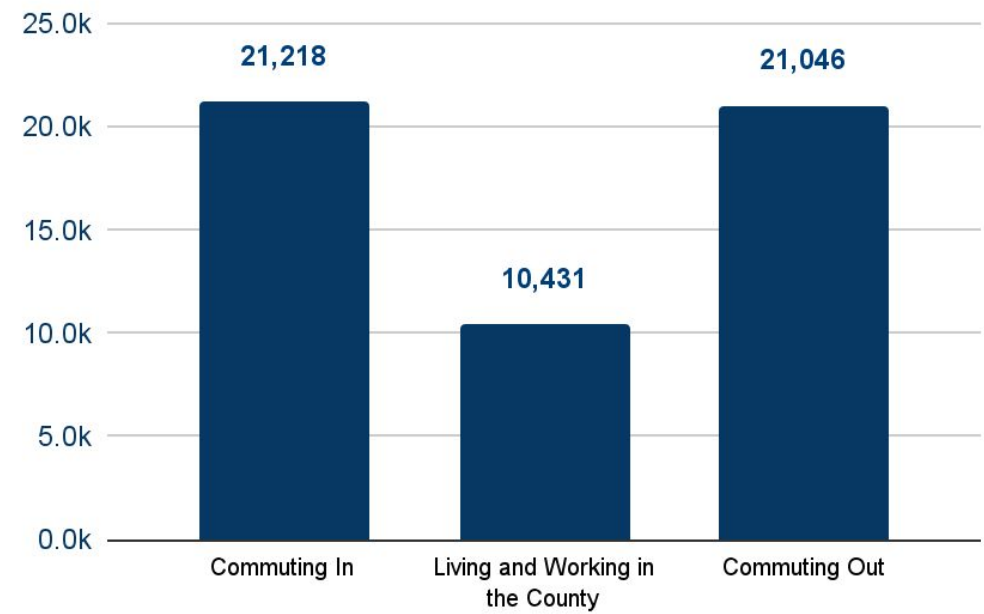
COMMUTER INFLOW / OUTFLOW | 21,000 commuters come into Jackson County for their jobs, while 21,000 employees travel outside of Jackson County for their jobs.

Employment Inflow
Jackson County | 2018



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

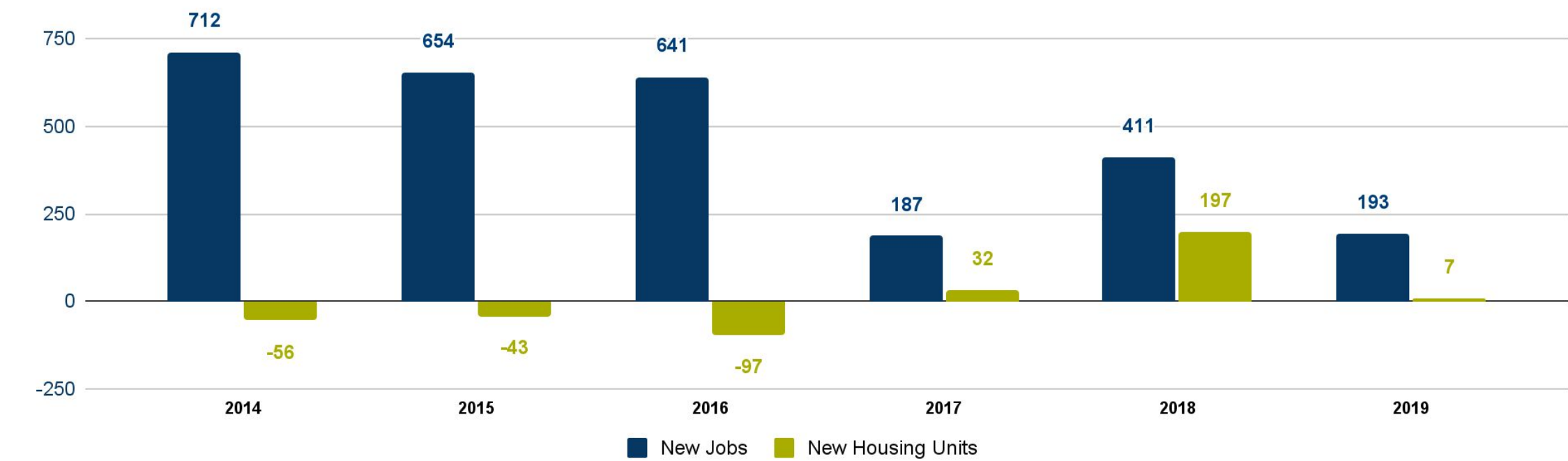
Commuting Patterns
Jackson County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Jackson County has created 2,798 jobs between 2014-2019 and 40 housing units, or 1 units for every 100 jobs created.

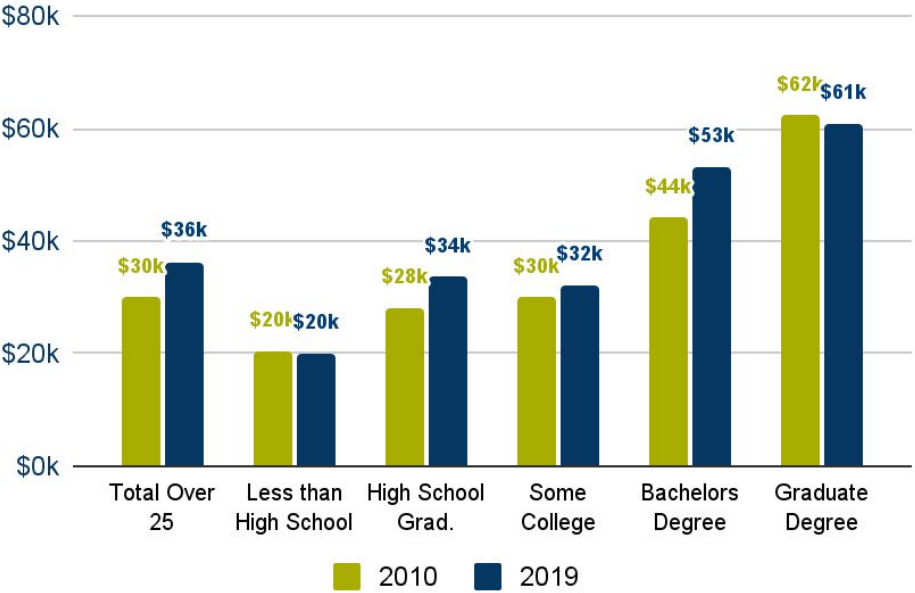
Job Growth and Housing Production
Jackson County | Total Jobs, New Jobs



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 21% since 2010 for the total population and increased 20% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Jackson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

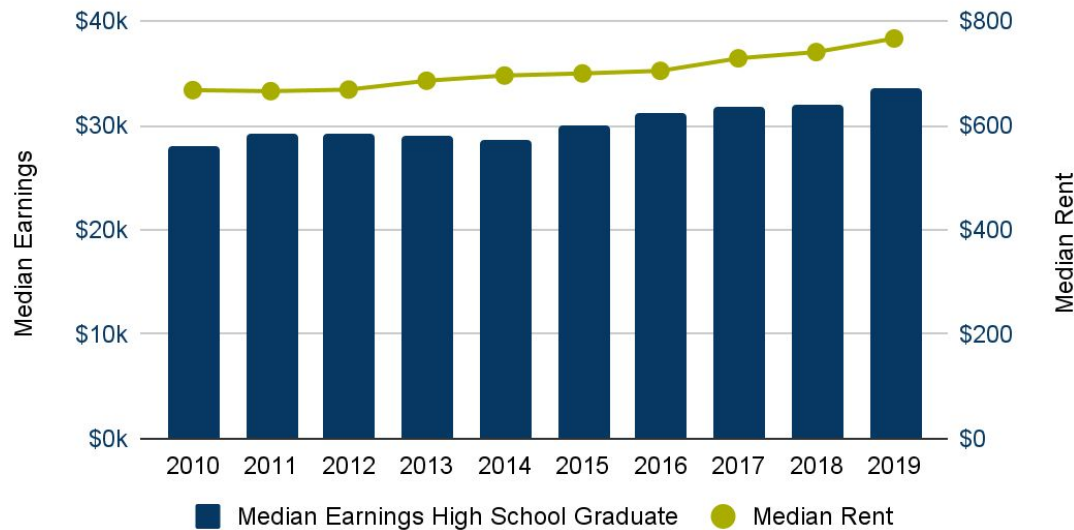
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

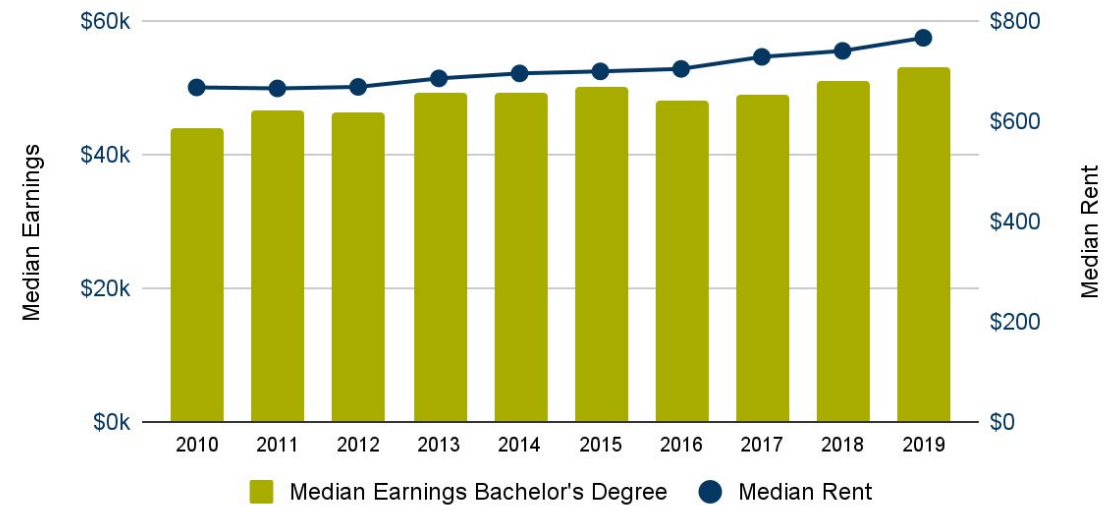
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 14.8%, or 15% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



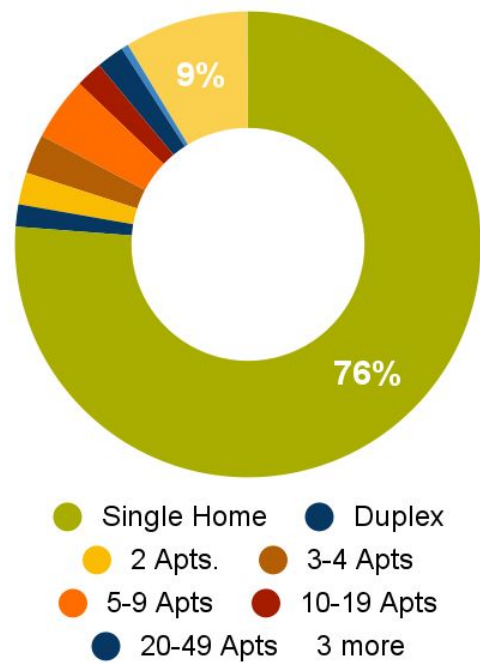
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 76% of homes in Jackson County are single-family, while 15% are multifamily. Multifamily housing has increased by 255 homes since 2010.

Housing Typology

Jackson County | 2019



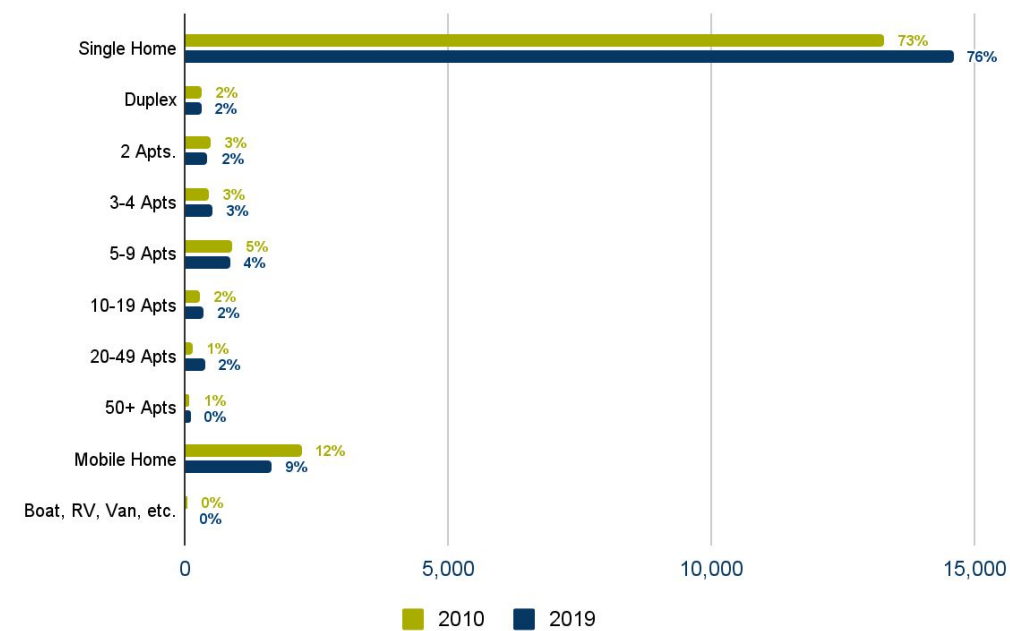
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Jackson County | 2010-2019



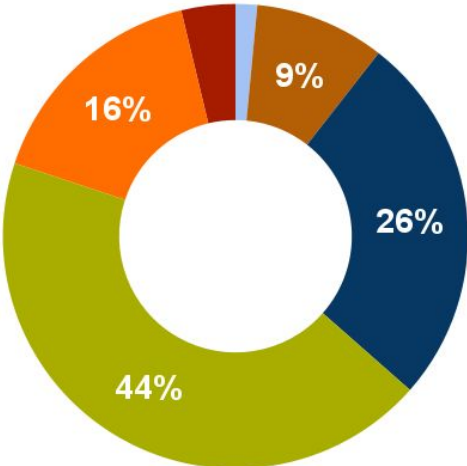
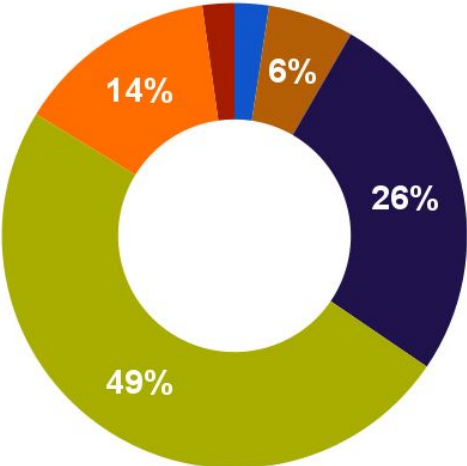
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Jackson County contain 2.58 bedrooms, with 65% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Jackson County | 2019

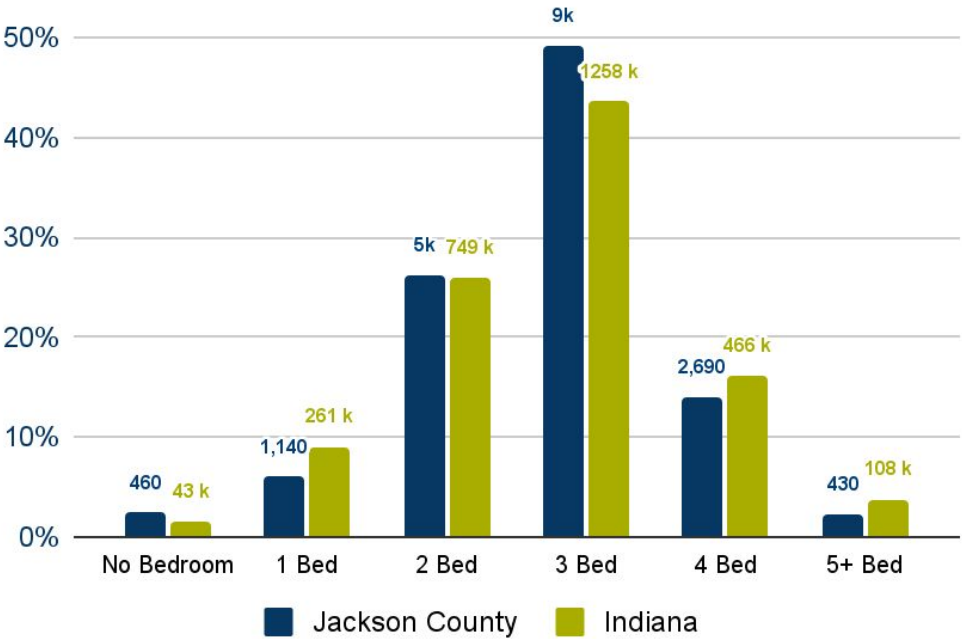
Indiana | 2019



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

Share of Housing Stock by Bedroom

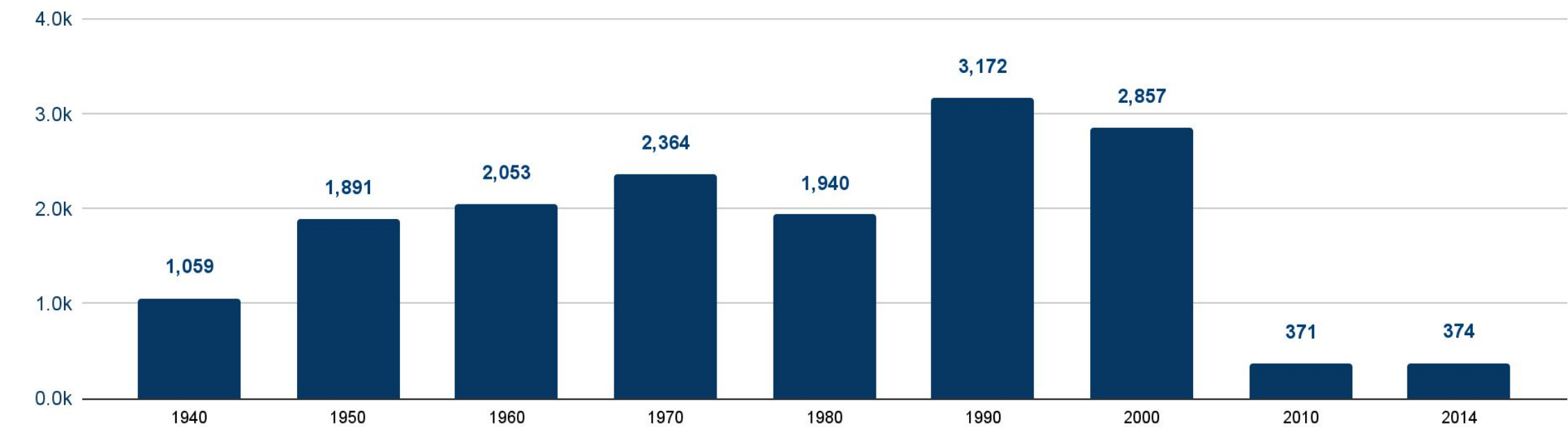
Jackson County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 81% of homes were built before 1990, with a plurality of homes built in 1990.

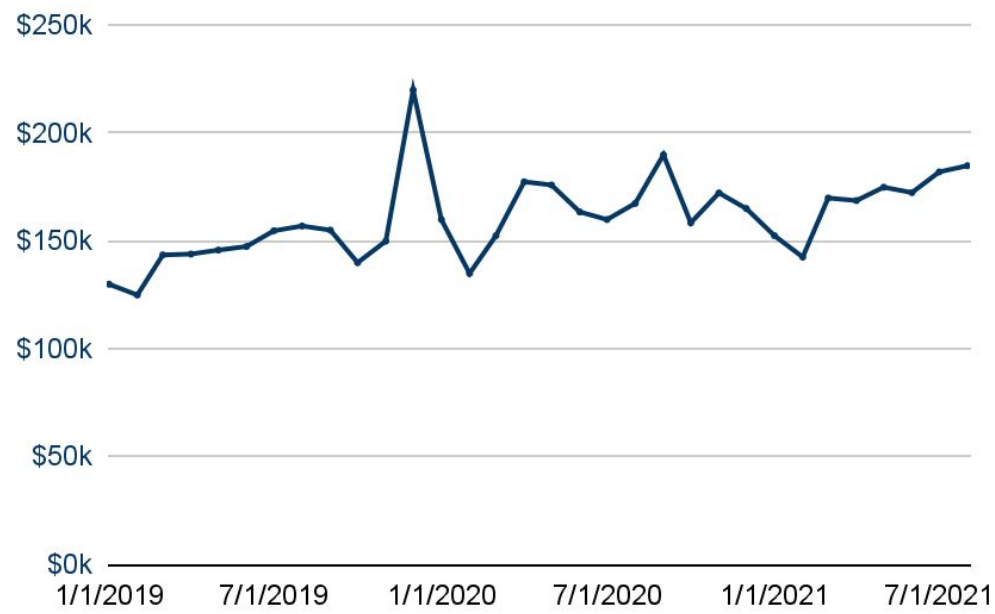
Homes by Year Built
Jackson County | 2019



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

MEDIAN LISTING PRICE | Homes in Jackson County have a median listing price of \$184,900. Home prices have increased by 42% since 2019.

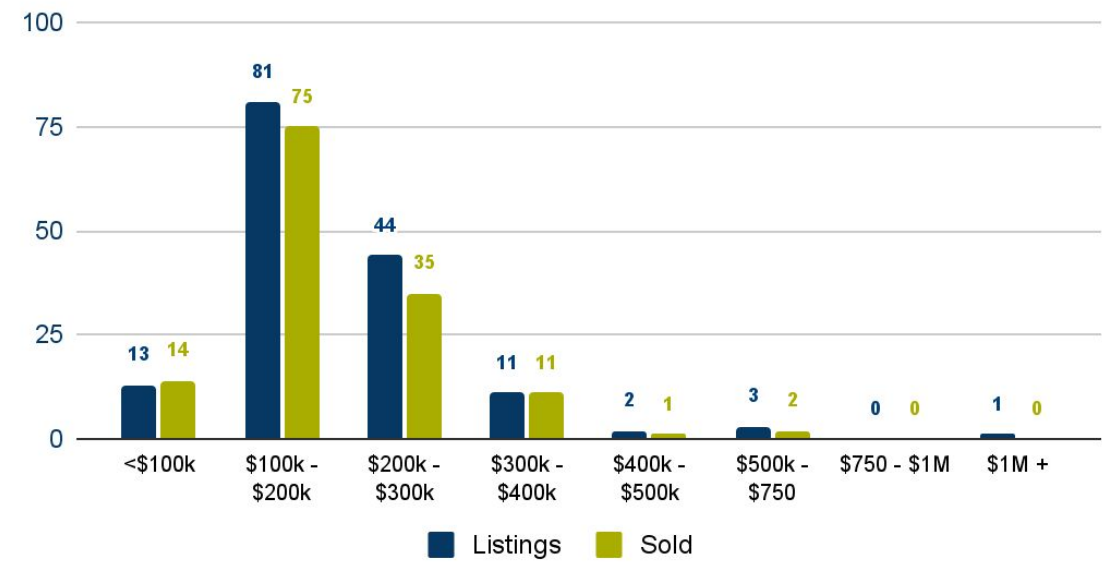
Median Listing Price
Jackson County | 2019-2021



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)
Jackson County | 2021

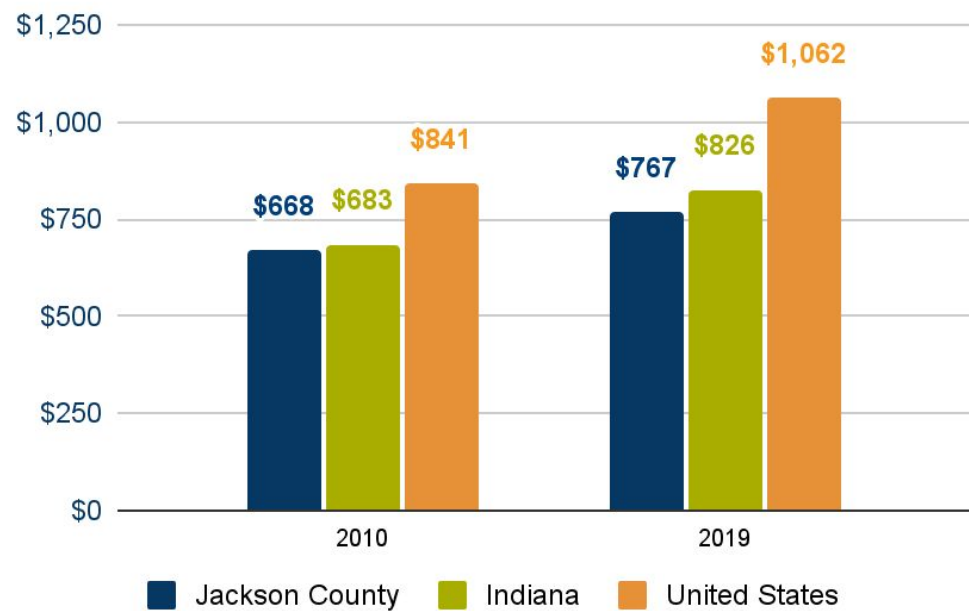


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 15% since 2010, with average rents at \$767 in 2019.

Median Rent

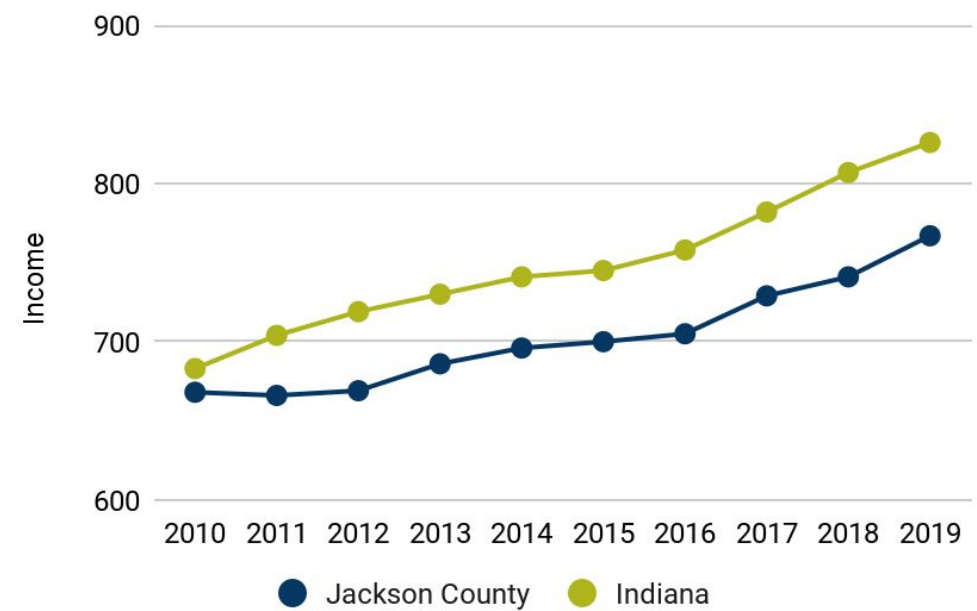
Jackson County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

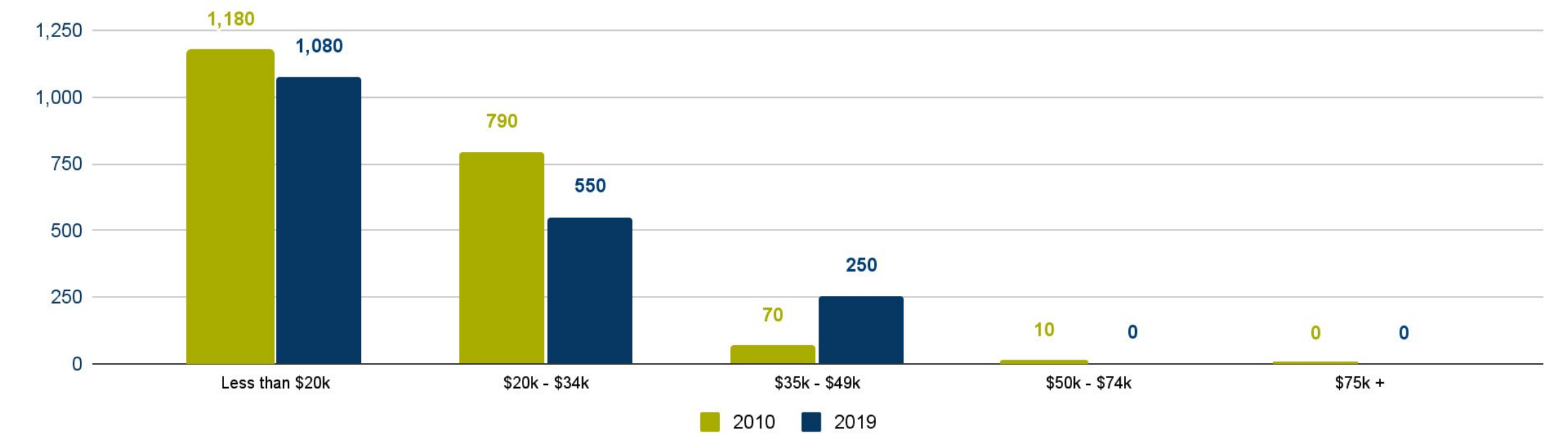
Jackson County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 44% of renter households are housing cost burdened in Jackson County, down -12% since 2010. 62% of households earning below \$50,000 are housing cost burdened.

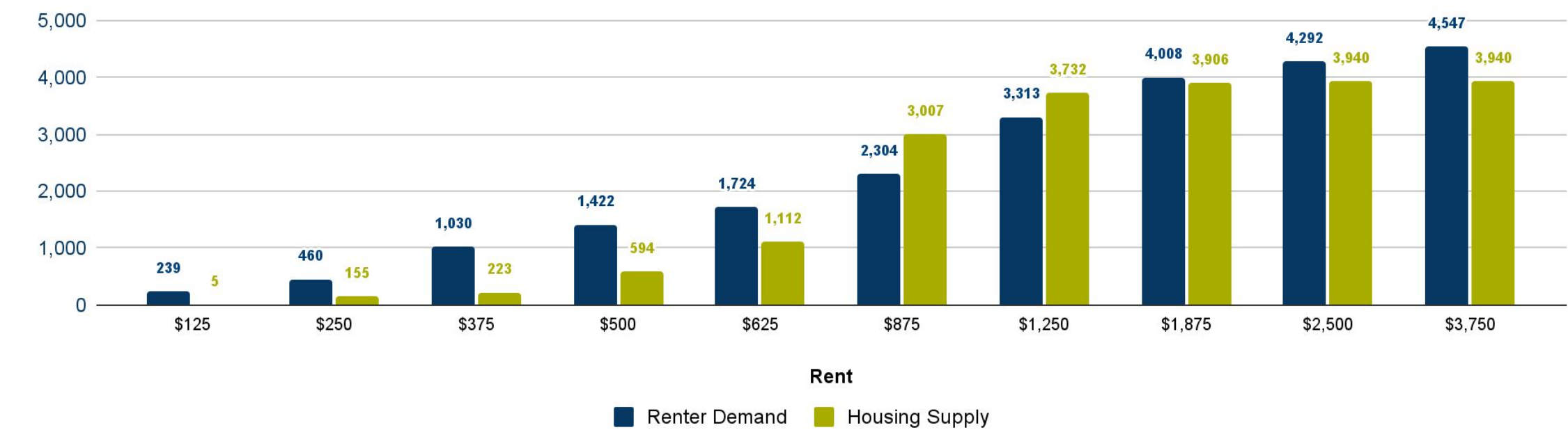
Renter Housing Cost Burden
Jackson County, Indiana | 2010 - 2019



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
Jackson County, Indiana | 2010-2019

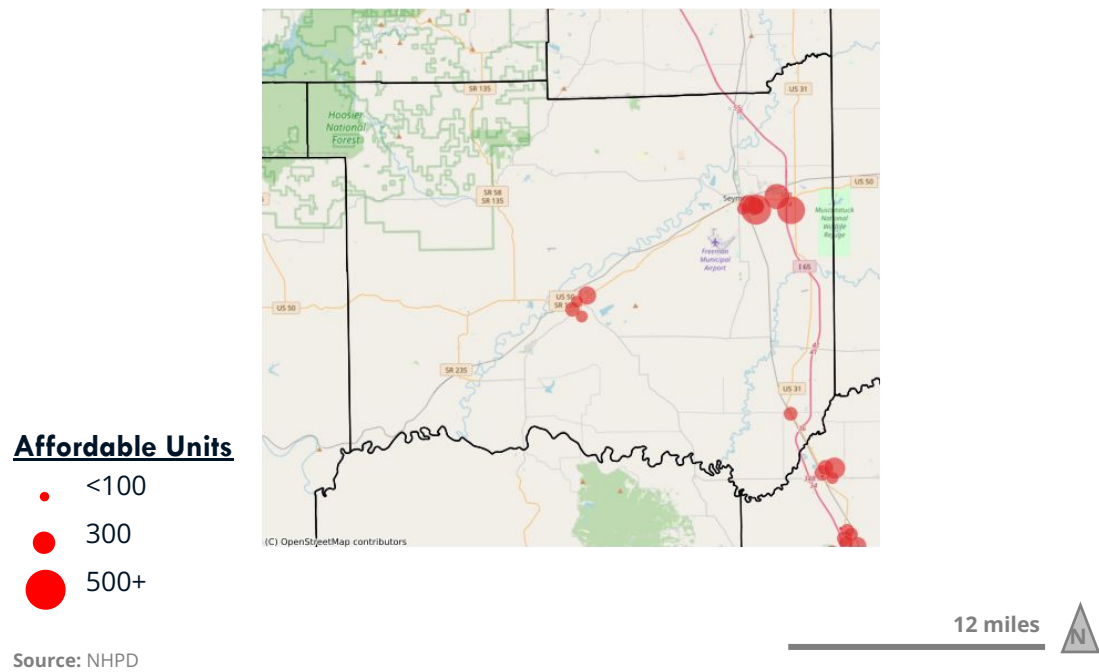


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

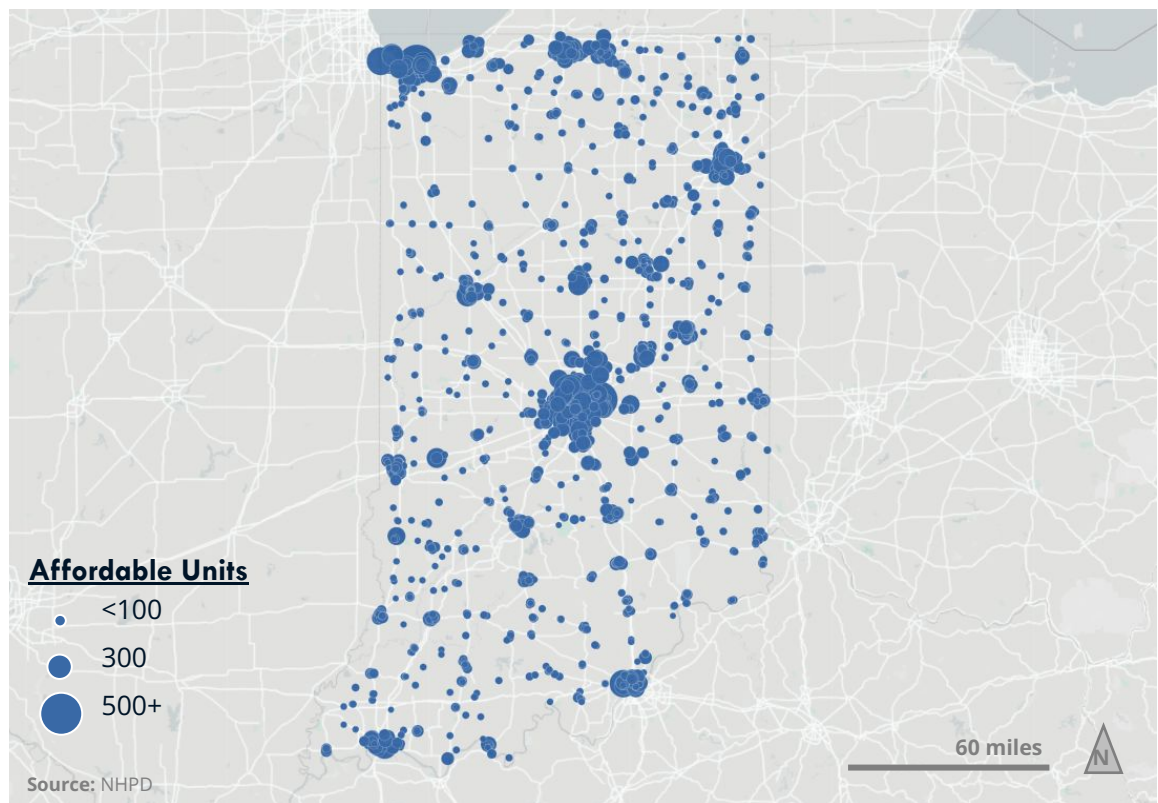
Affordable Housing Inventory

Jackson County | 2020



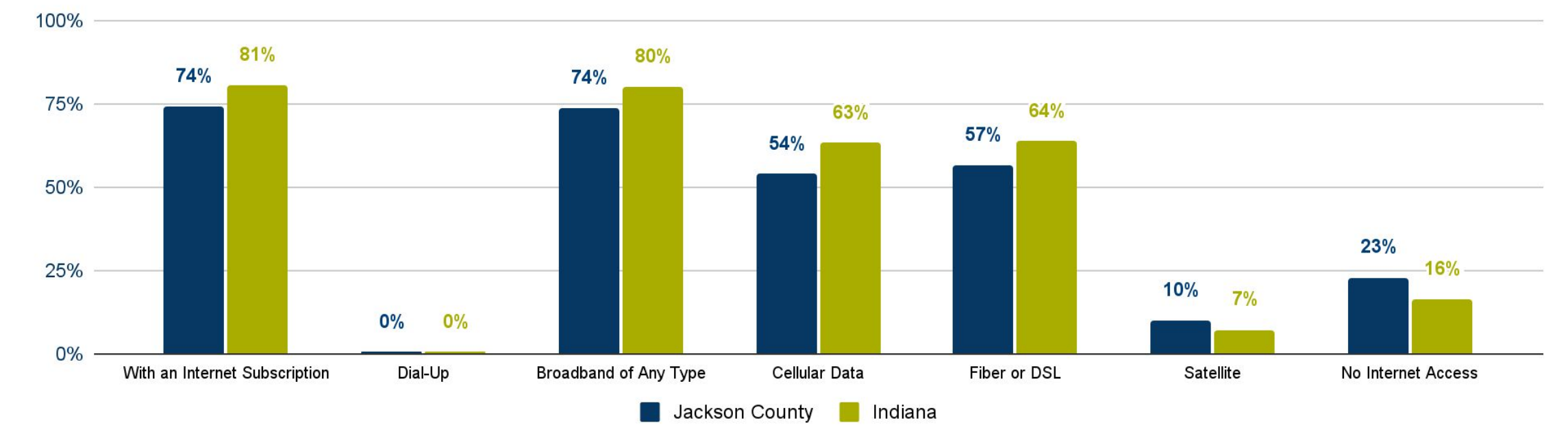
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 74% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Jackson County | 2020

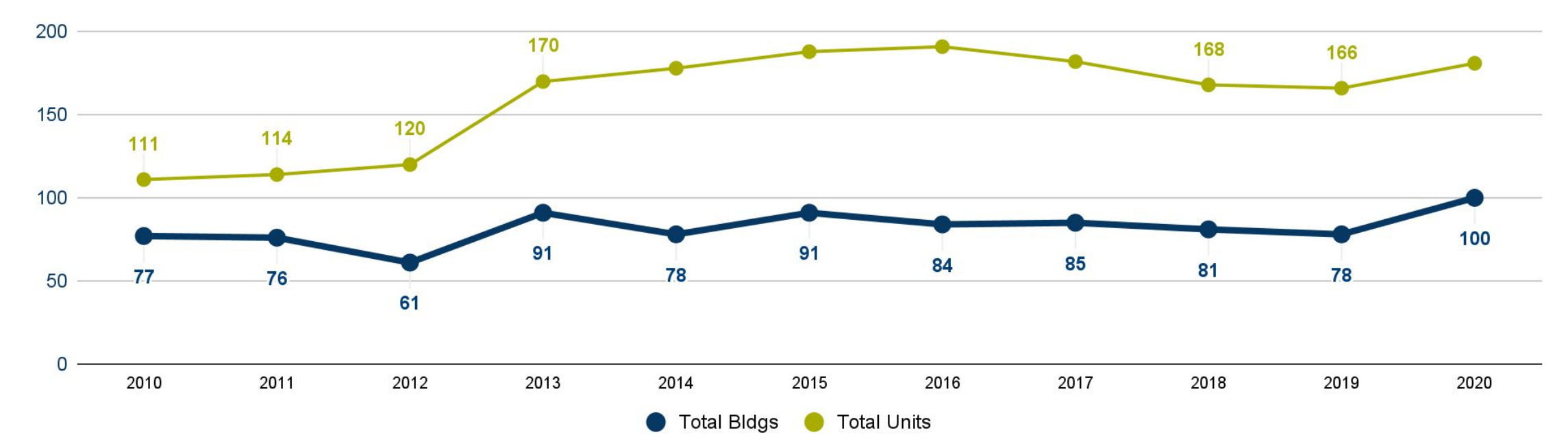


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 100 new housing starts in 2020 in Jackson County, with 902 total building permits authorized since 2010.

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



Source: St. Louis Fed.

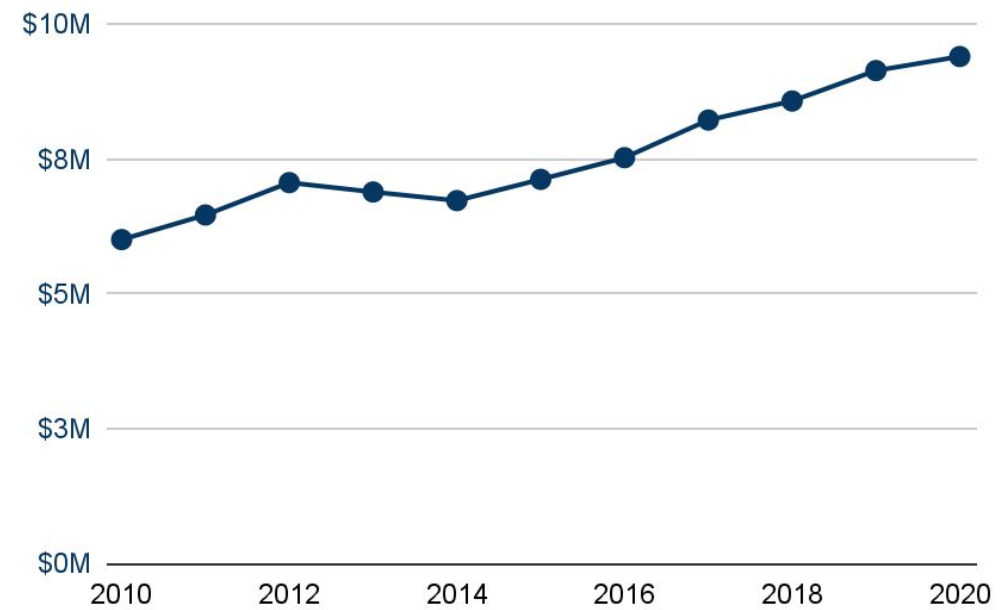
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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