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Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR ADAMS COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT
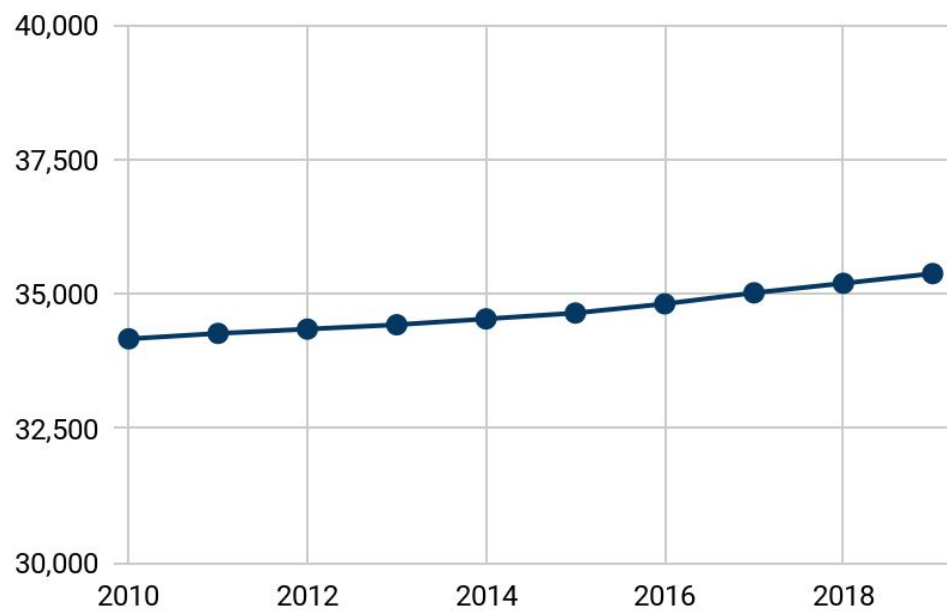Note: Some data are placeholders, and not representative of actual conditions.
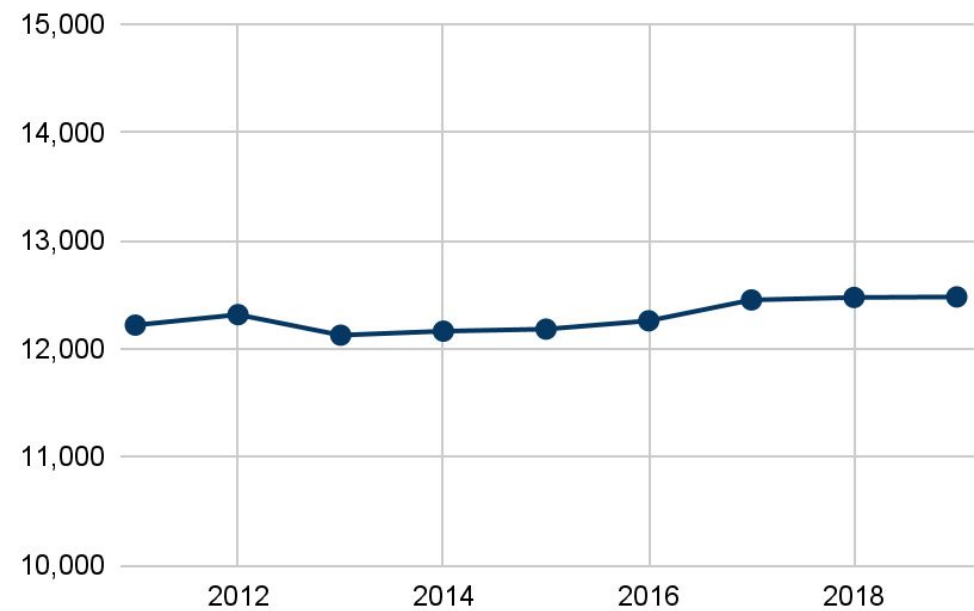
DEMOGRAPHIC TRENDS

POPULATION | Adams County's population has increased by 3.55% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 2% (0 households).

Resident Population
Adams County | 2010-2019

Households
Adams County | 2010-2019

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

Population by Age
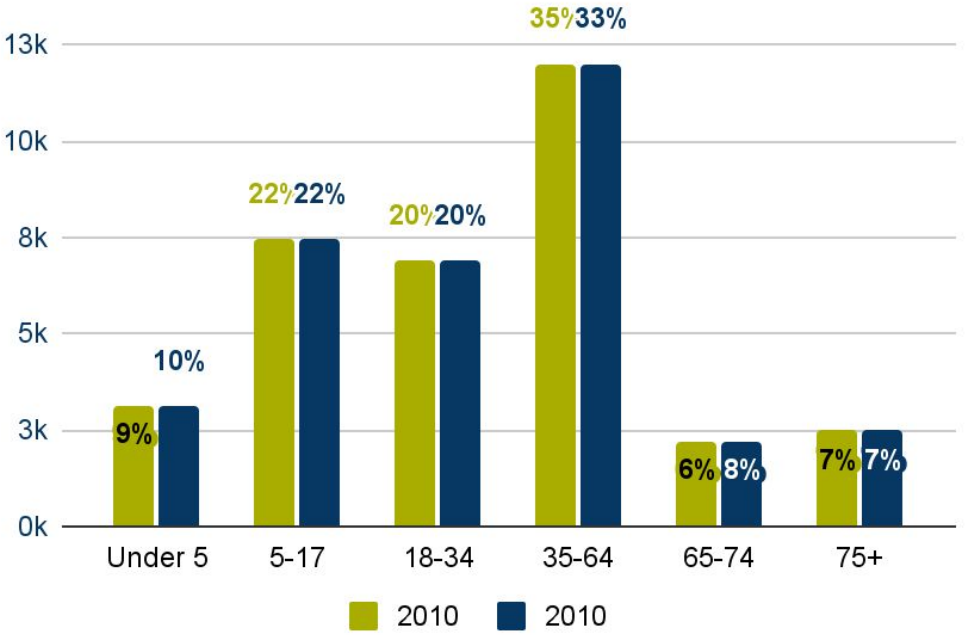**Adams County | 2019**
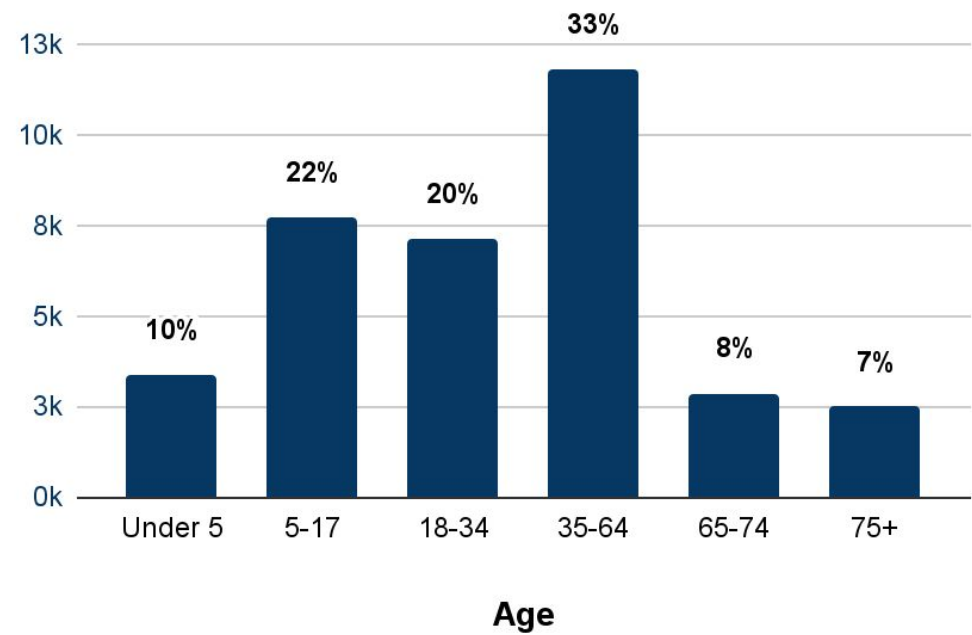
Change in Share of Population
Adams County | 2010, 2019

Source: ACS 2019 5-year estimates

Source: ACS 2010-2019 1-year estimates

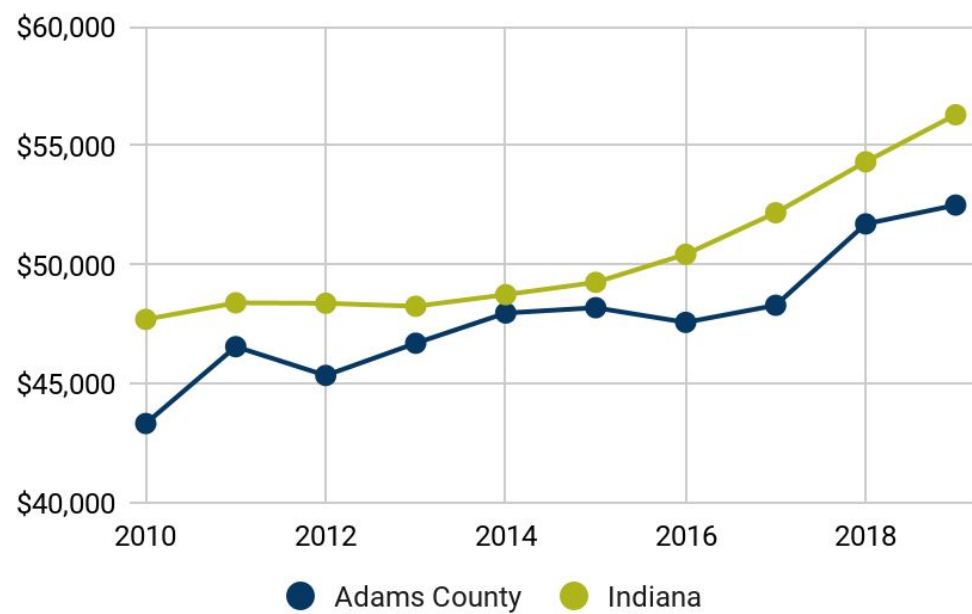**WORKING DRAFT**
Note: Some data are placeholders, and not representative of actual conditions.

HOUSEHOLD INCOMES | Adams County had a median income of $52,504 in 2019, up 21% since 2010. 33% of households have incomes below $35,000, while 19% have incomes above $100,000.

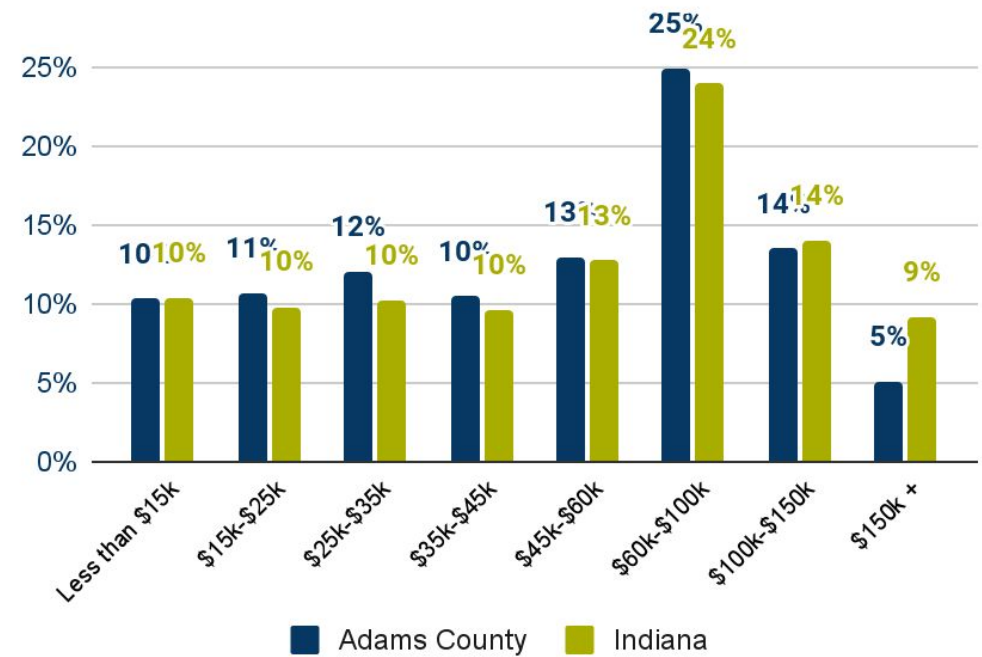## Median Income
Adams County, State of Indiana | 2010-2019

Legend: ● Adams County ● Indiana

Source: ACS 2010-2019 5-year estimates

Household Income Distribution
Adams County, State of Indiana | 2019

Legend: ■ Adams County ■ Indiana

Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 12.6% of families live in poverty conditions in Adams County, up 0.8 points from 11.8% in 2010.

Family Poverty Rate

Adams 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 2.79, compared to 2.52 statewide. The Adams County average household has grown by 0.03 persons since 2010.

Household Size
Adams County | 2010, 2019

Source: ACS 2010-2019 5-year estimates
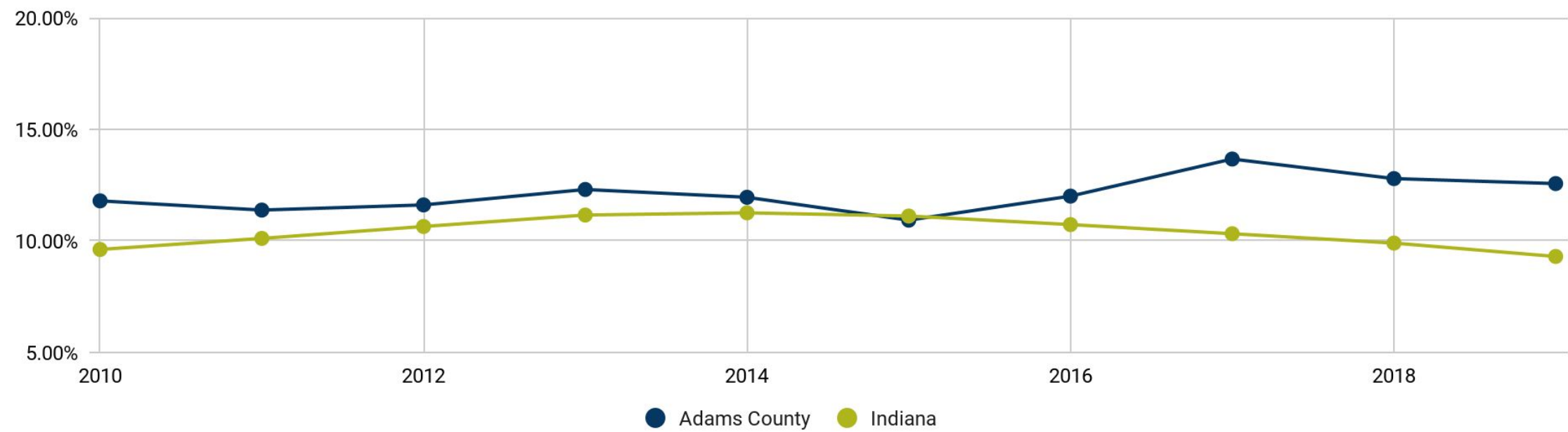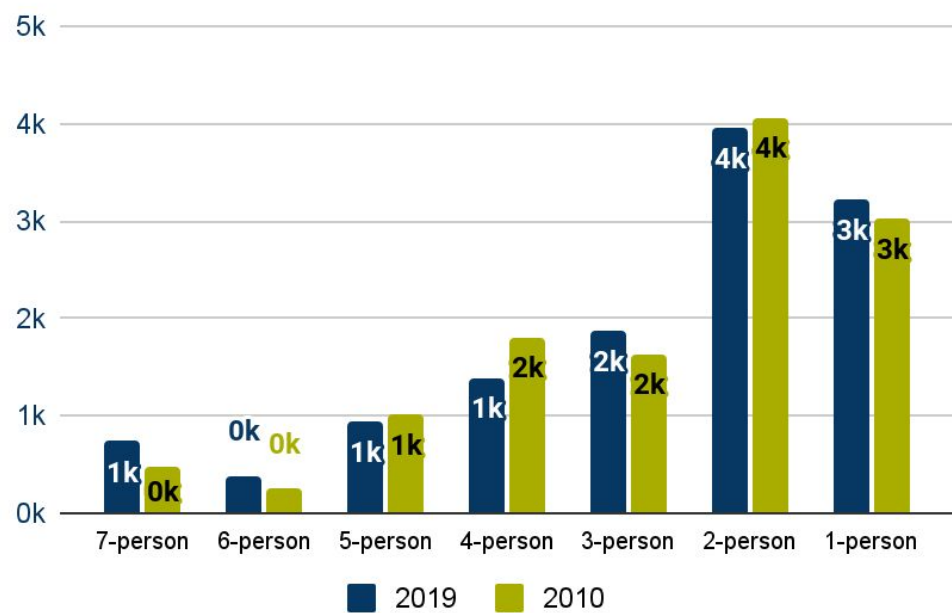
Household Size
State of Indiana | 2010, 2019
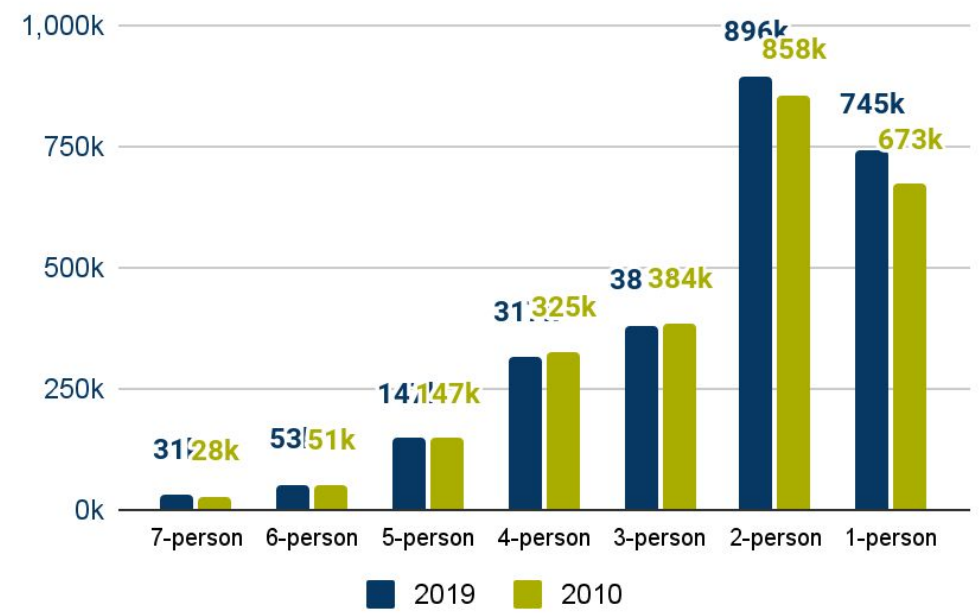
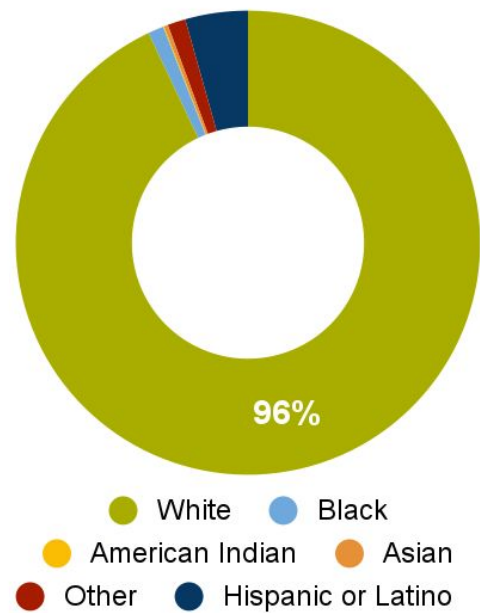Source: ACS 2010-2019 5-year estimates

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

RACIAL COMPOSITION | The currently racial distribution of households in Adams County is 96% white, 1% Black, 5% Hispanic/Latino, 0% Asian, and 1% other.

Racial Distribution

Adams County | 2019

Indiana | 2019

96%

White   Black
American Indian   Asian
Other   Hispanic or Latino

7%
9%
83%

White   Black
American Indian   Asian
Pacific Islander   2 more

Household Racial Distribution

Adams County | 2010, 2019

34k
12k
0k 0k   0k 0k   0k 0k   0k 0k   0k 0k   2k   12k

White   Black   American Indian   Asian   Pacific Islander   Other   Hispanic or Latino

2019   2010

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
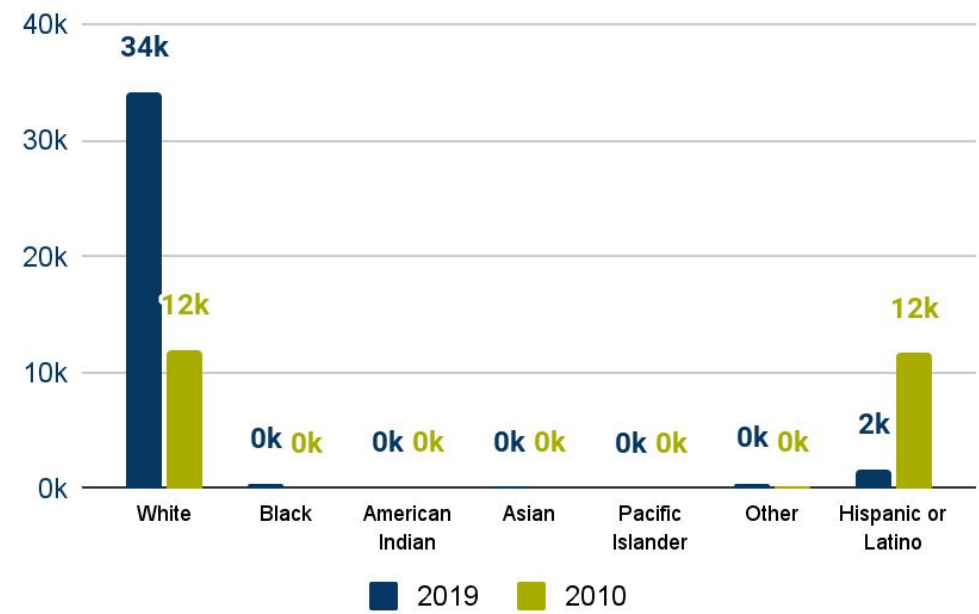
HOUSING TENURE | In 2019, 23% of households (2,858 households) in Adams County were renters, while 77% are (9,623 households) owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

Adams County | 2019
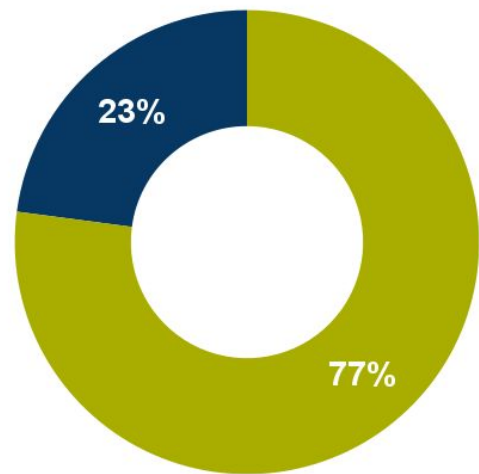
Indiana | 2019

- Owner Occupied
- Renter Occupied

23%
77%

41%
59%

- Owner Occupied
- Renter Occupied

Total Households by Tenure

Adams County | 2010-2019
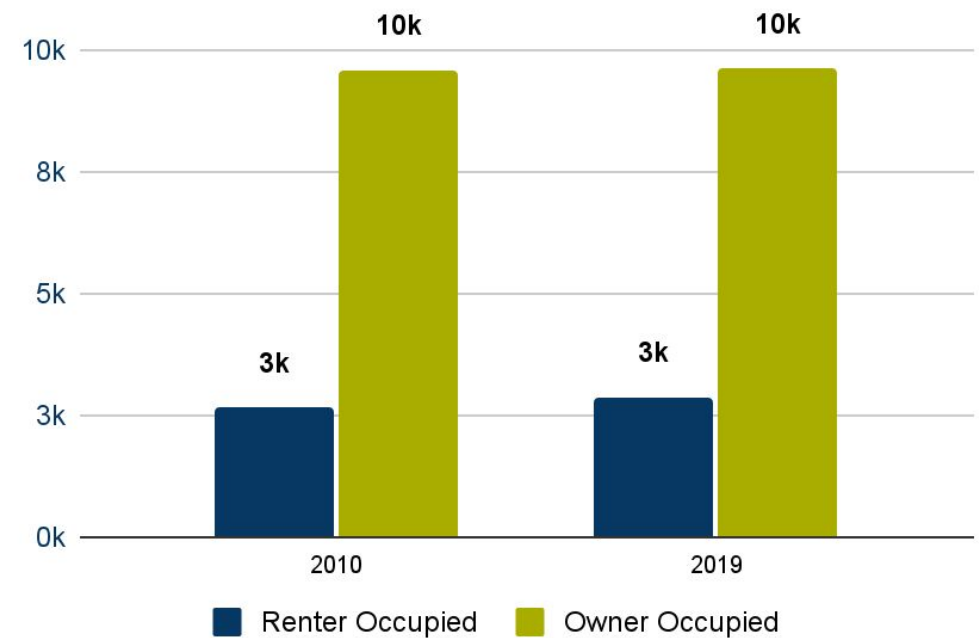
10k
10k
3k
3k

2010
2019

- Renter Occupied
- Owner Occupied

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

TENURE BY RACE| While the overall homeownership rate is 77%, among non-Hispanic White households' homeownership is 78%, 45% for Black households, and 78% for Hispanic or Latino households.

Homeownership by Race
Adams County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

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

DISABILITY | 13% of people in Adams County live with a disability. For people above 65, the share increases to 41%.

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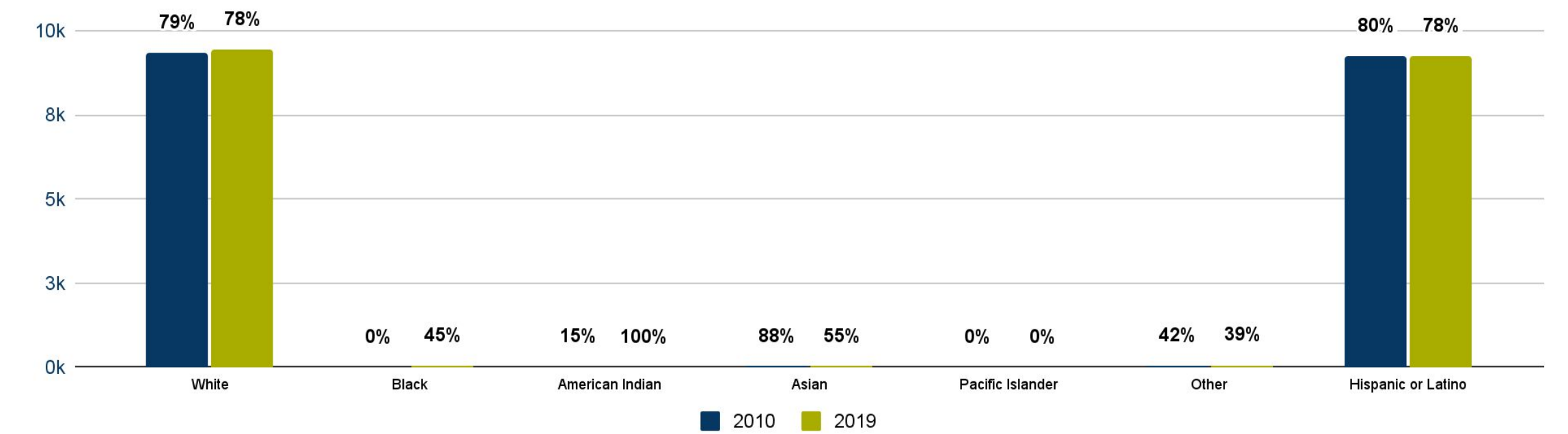**Adams County, Indiana | 2010, 2019**

Source: ACS 2010-2019 5-year estimates
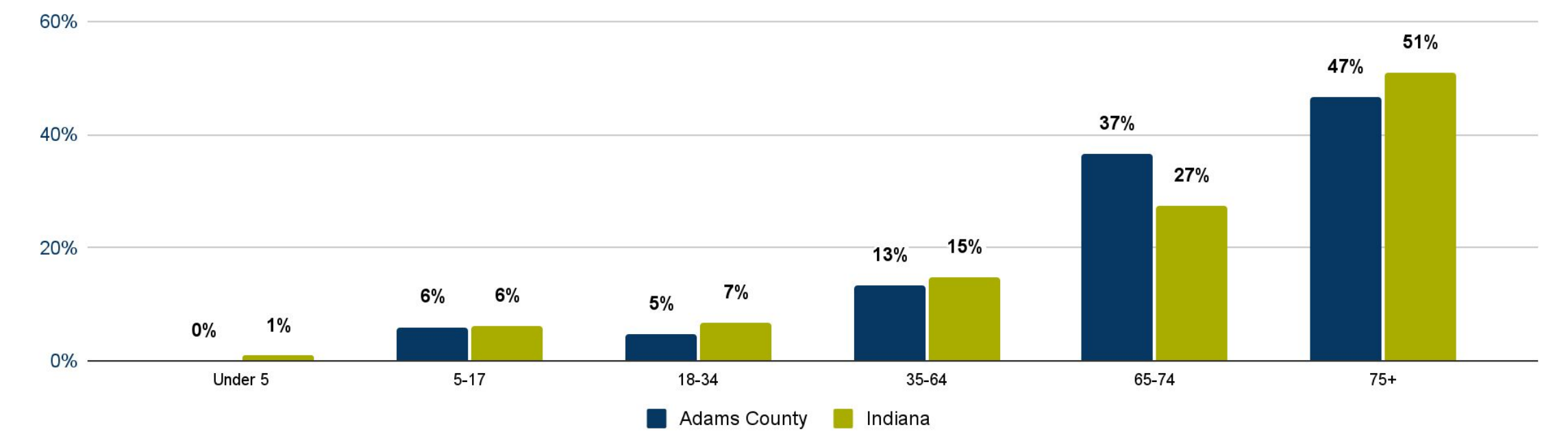
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

EDUCATIONAL ATTAINMENT | In Adams County, 69% of the population has at least a high school degree and 15% of the population has at least a Bachelor's degree.

Educational Attainment
Adams County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates
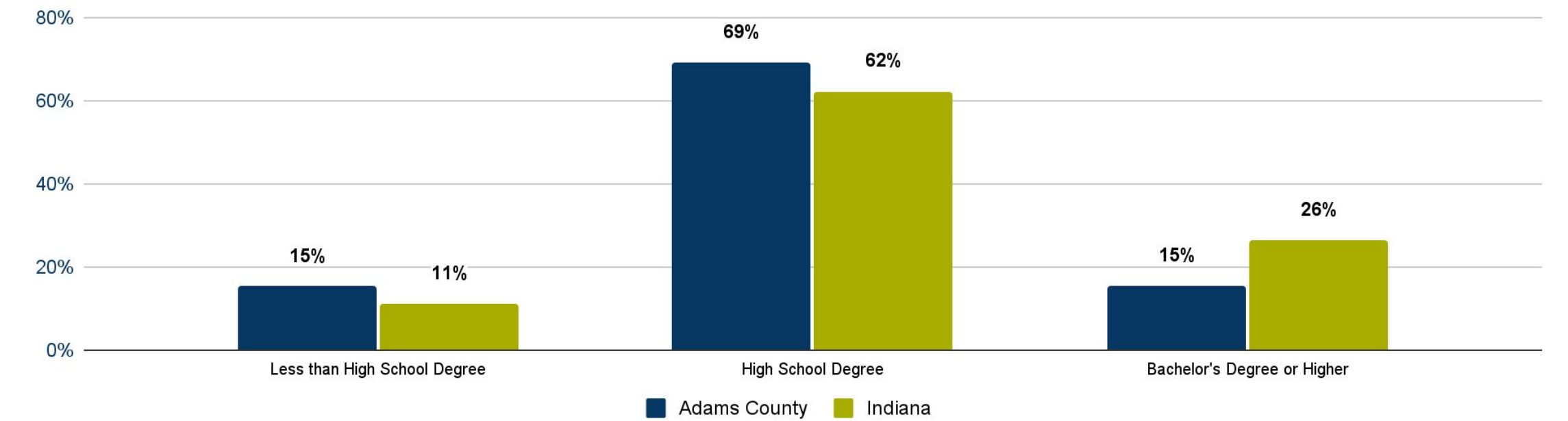
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

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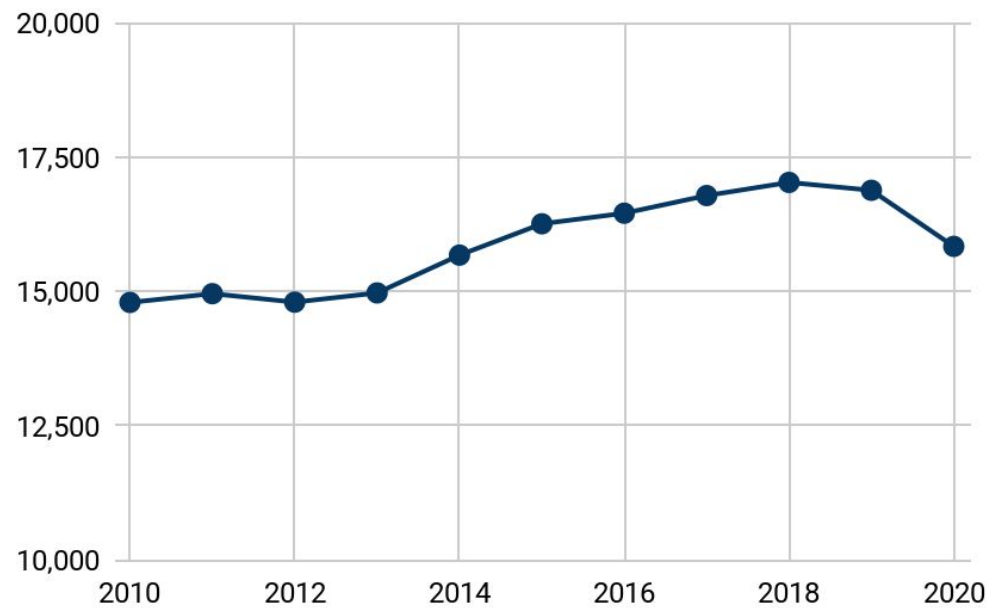Note: Some data are placeholders, and not representative of actual conditions.

EMPLOYMENT BASE | There are currently 16,000 employed persons in Adams County, up by 7% since 2010. The unemployment rate in 2020 was 5.60%, up 3.0 points from 2019.

Total Employment
Adams County | 2010-2019

Source: ACS 2010-2019 5-year estimates
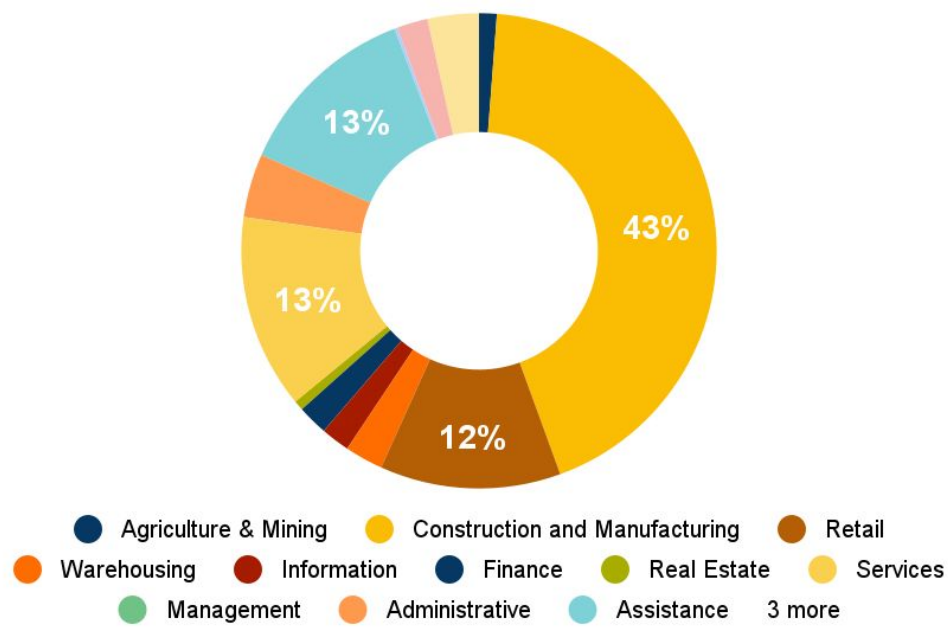
Unemployment Rate
Adams County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
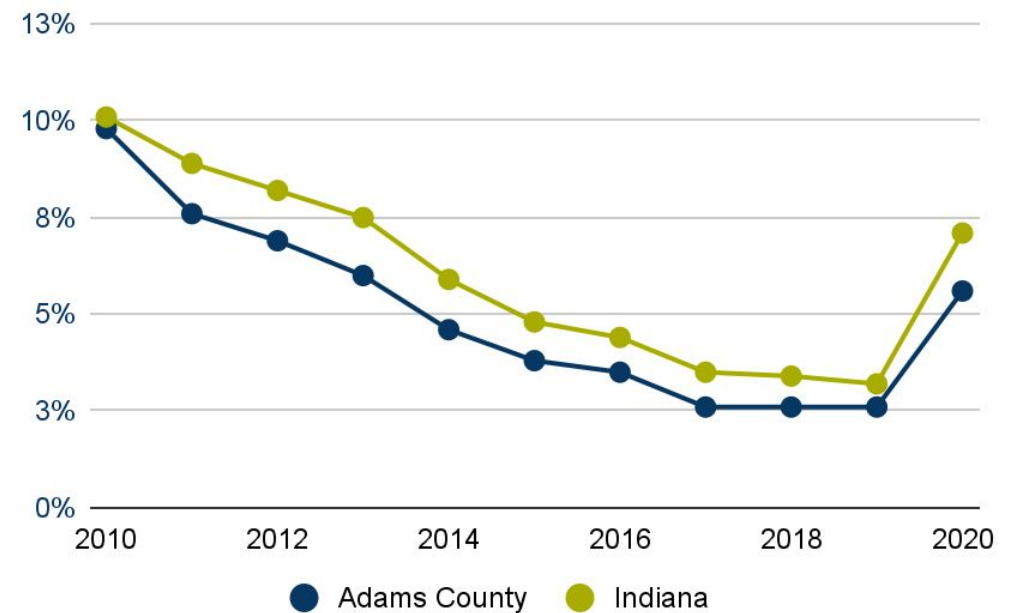
EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Adams County, accounting for 40% of all jobs, followed by Health Care and Social Assistance (13% of all jobs).

Total Jobs by All Industries

Adams County | 2018

Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Real Estate
- Services
- Management
- Administrative
- Assistance
- 3 more

Top 5 Industries and Median Annual Wages

1. **Service-providing | $35,746**
2. **Trade, transportation, and utilities | $37,863**
3. **Goods-producing | $50,954**
4. **Professional and business services | $40,960**
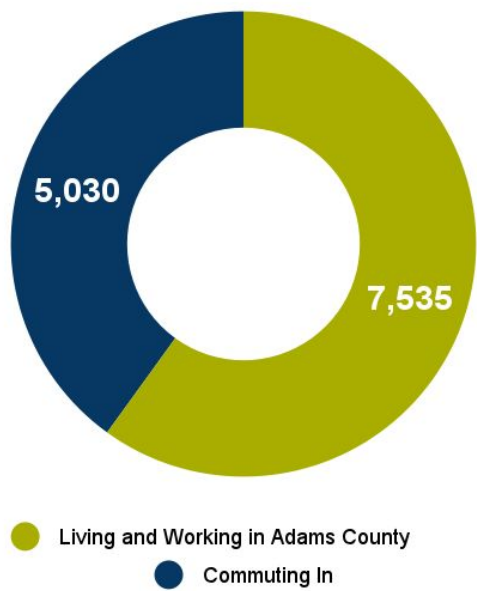5. **Construction | $44,683**

Top 5 Employers

1. **Thunderbird Products (Decatur)**
2. **Smith Brothers Of Berne Inc (Berne)**
3. **Formula Boats (Decatur)**
4. **Swiss Village Inc (Berne)**
5. **Red Gold Geneva Facility (Geneva)**

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
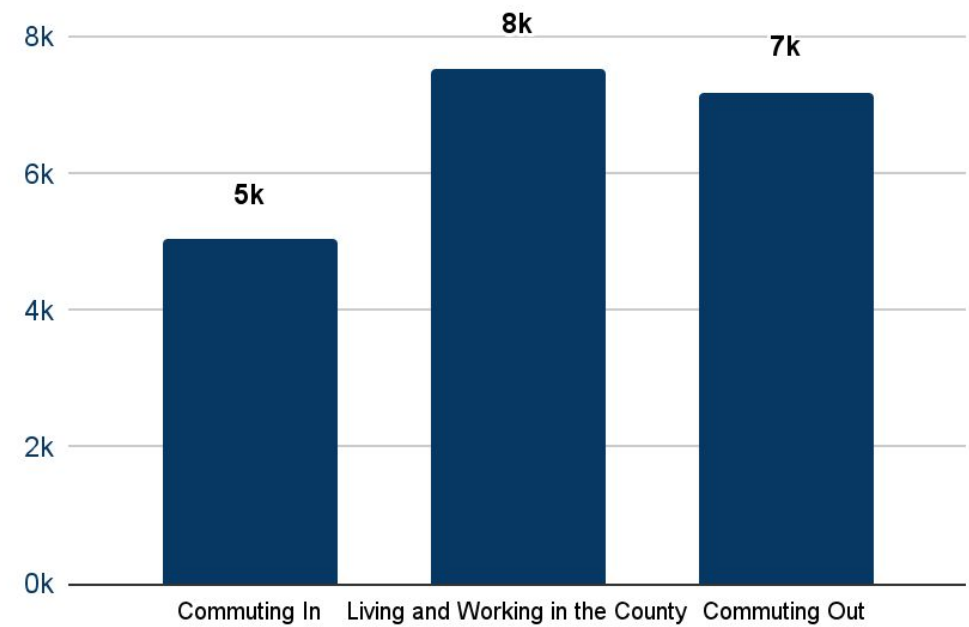
COMMUTER INFLOW / OUTFLOW | 5,000 commuters come into Adams County for their jobs, while 7,000 employees travel outside for their jobs.

Employment Inflow
Adams County | 2018

5,030

7,535

● Living and Working in Adams County
● Commuting In

Commuting Patterns
Adams County | 2018

8k

8k

7k

6k

5k

4k

2k

0k

Commuting In | Living and Working in the County | Commuting Out

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

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

Source: ACS 2010-2019 5-year estimates

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

Median Earnings by Educational Attainment
Adams County | 2010, 2019

Median Earnings by Educational Attainment
Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates
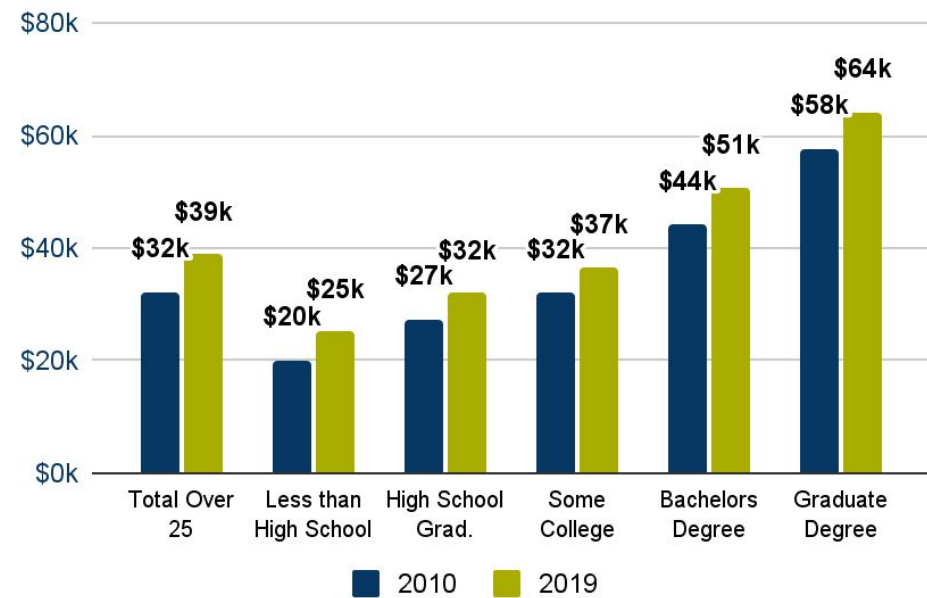
Source: ACS 2010-2019 5-year estimates

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 10.6% since 2010.

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

Legend:
- ■ Median Earnings High School Graduate
- ● Median Rent
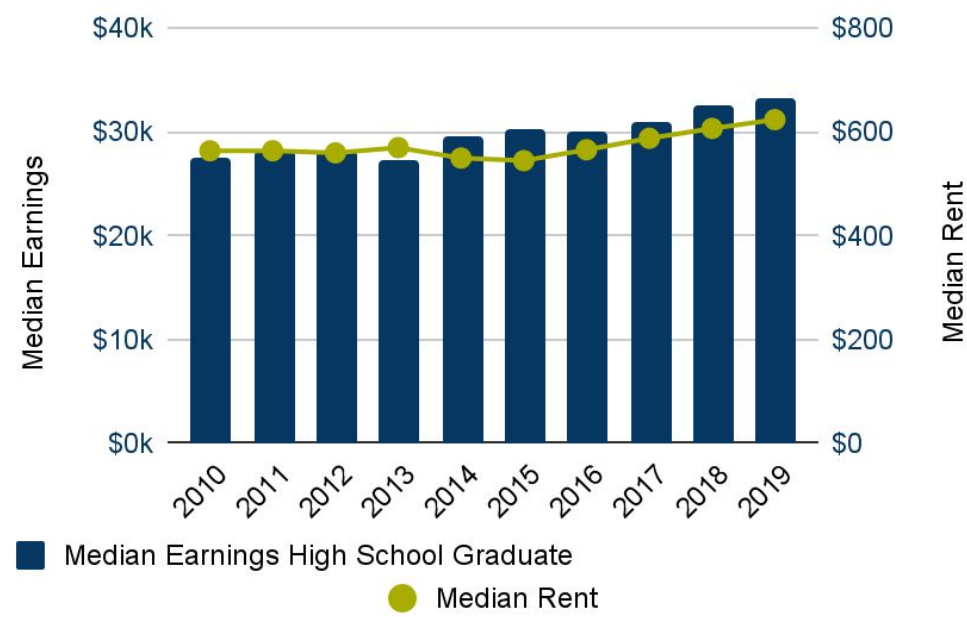
Source: ACS 2010-2019 5-year estimates

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

Legend:
- ■ Median Earnings Bachelor's Degree
- ● Median Rent

Source: ACS 2010-2019 5-year estimates

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

HOUSING TRENDS

WORKING DRAFT
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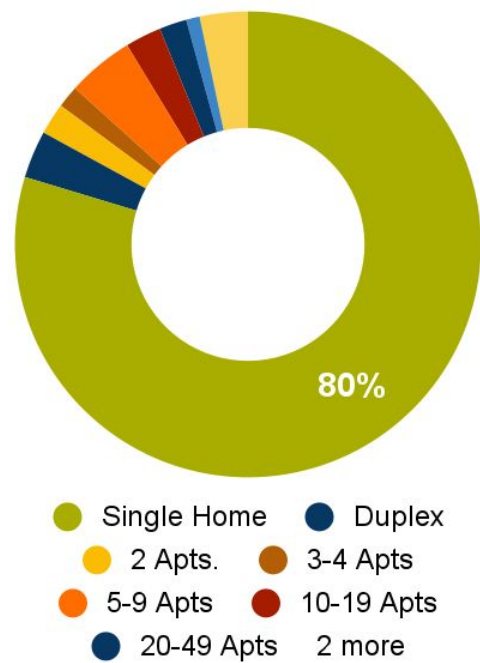
HOUSING TYPOLOGY | 80% of homes in Adams County are single-family, while 17% are multifamily. The share of multifamily housing has increased by 198 homes since 2010.
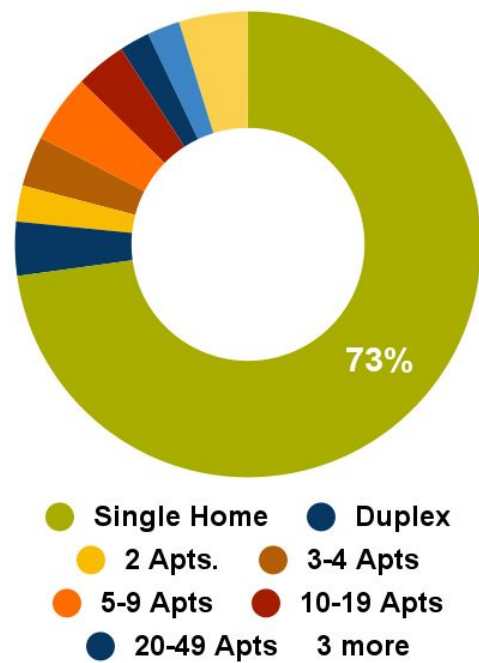
Housing Typology

Adams County | 2019

Indiana | 2019

80%

73%

Single Home — Duplex — 2 Apts. — 3-4 Apts — 5-9 Apts — 10-19 Apts — 20-49 Apts — 2 more

Single Home — Duplex — 2 Apts. — 3-4 Apts — 5-9 Apts — 10-19 Apts — 20-49 Apts — 3 more

Share of Housing Typology

Adams County | 2010, 2019

Type	2010	2019
Single Home	81%	80%
Duplex	3%	3%
2 Apts.	2%	2%
3-4 Apts	2%	2%
5-9 Apts	4%	5%
10-19 Apts	3%	3%
20-49 Apts	1%	2%
50+ Apts	1%	1%
Mobile Home	3%	3%
Boat, RV, Van,	0%	0%

0   2,500   5,000   7,500   10,000

2010 ■   2019 ■

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

HOUSING TYPOLOGY | Most units in Adams County are 2.79, with 68% of units 3 bedroom or more.

Housing Stock by Bedrooms

Adams County | 2019

Legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed

Indiana | 2019

Legend:
- No Bedroom
- 1 Bed
- 2 Bed
- 3 Bed
- 4 Bed
- 5+ Bed
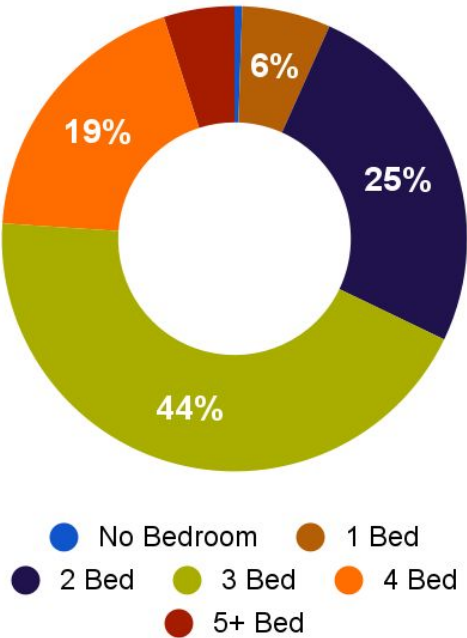
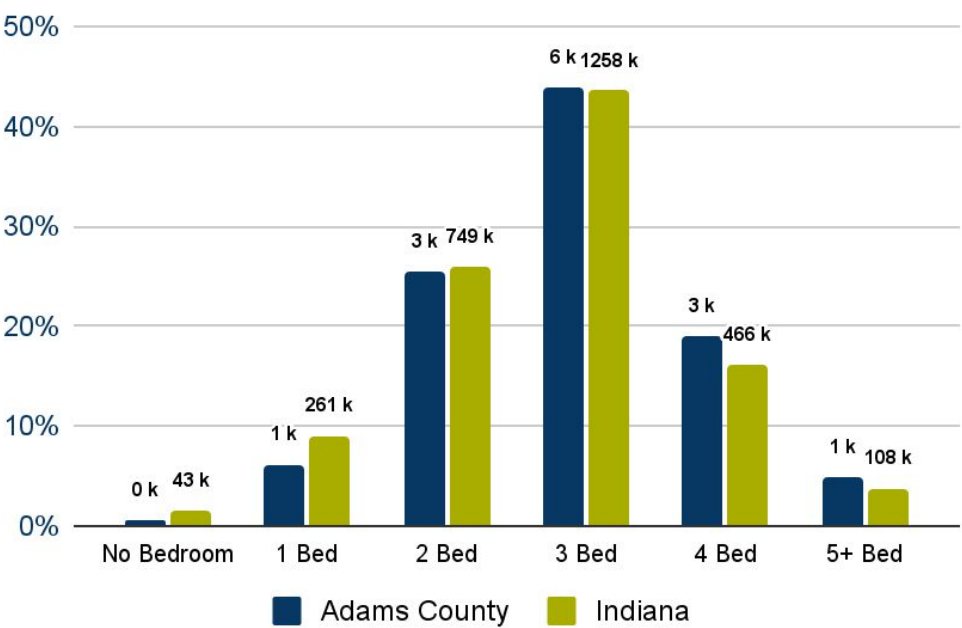**Source:** ACS 2010-2019 5-year estimates

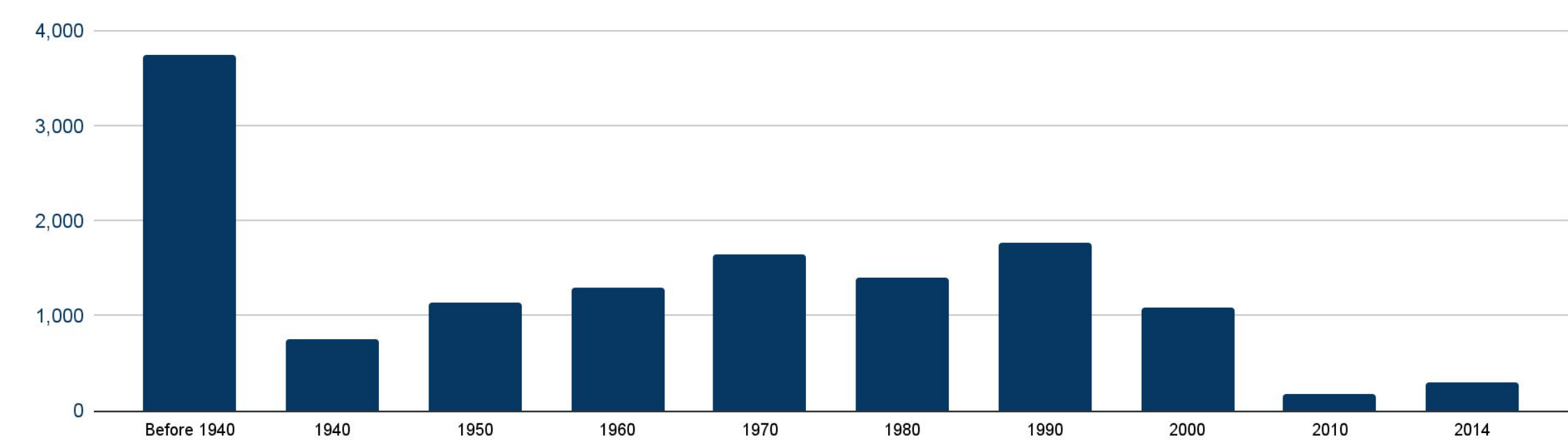## Share of Housing Stock by Bedroom

Adams County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates

HOUSING AGE| 88% of homes were built before 1990, with most homes built in 2014.

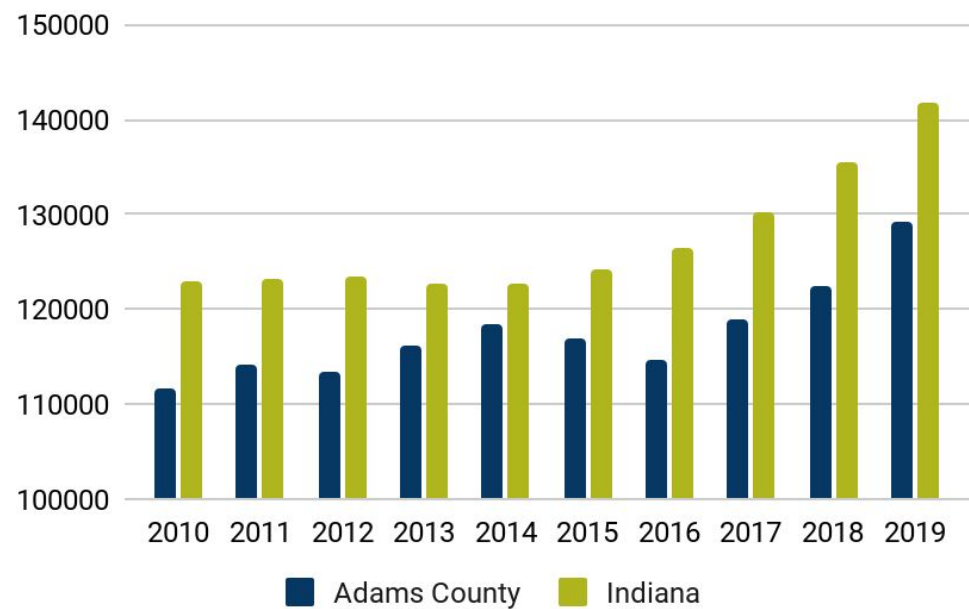**Homes by Year Built**

Adams County | 2019

Source: ACS 2010-2019 5-year estimates

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

MEDIAN LISTING PRICE | Homes in Adams County have a median listing price of $129,300, compared to $141,700 statewide. Home prices have increased by 16% since 2010.

Median Listing Price
Adams County, Indiana | 2016-2020

Legend: ■ Adams County ■ Indiana

Median Listing Price per Square Foot
Adams County | 2017-2020
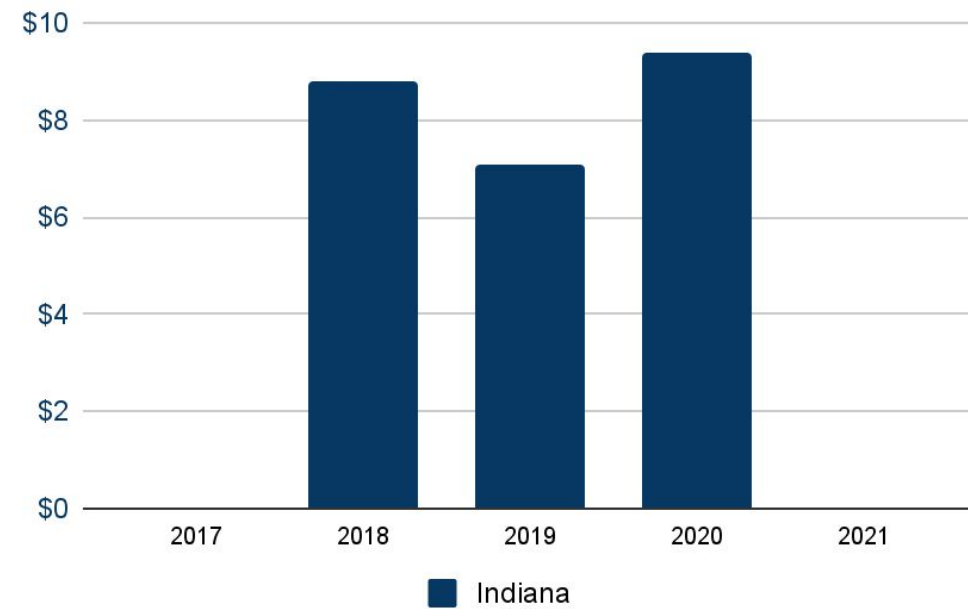
Legend: ■ Indiana

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

MEDIAN RENTS | Median rents have increased by 11% since 2010, with average rents at $624.

Median Rent
Adams County, Indiana | 2010, 2019

Legend: Adams County | Indiana | United States

2010: Adams County $564, Indiana $683, United States $841
2019: Adams County $624, Indiana $826, United States $1,062
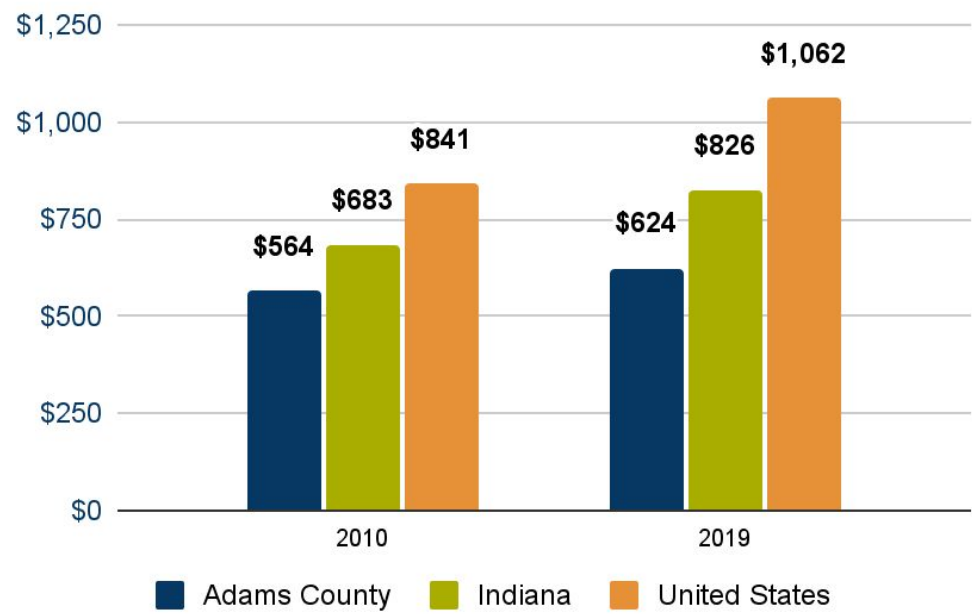
Median Rent Over Time
Adams County, Indiana | 2010 - 2019

Legend: Adams County | Indiana
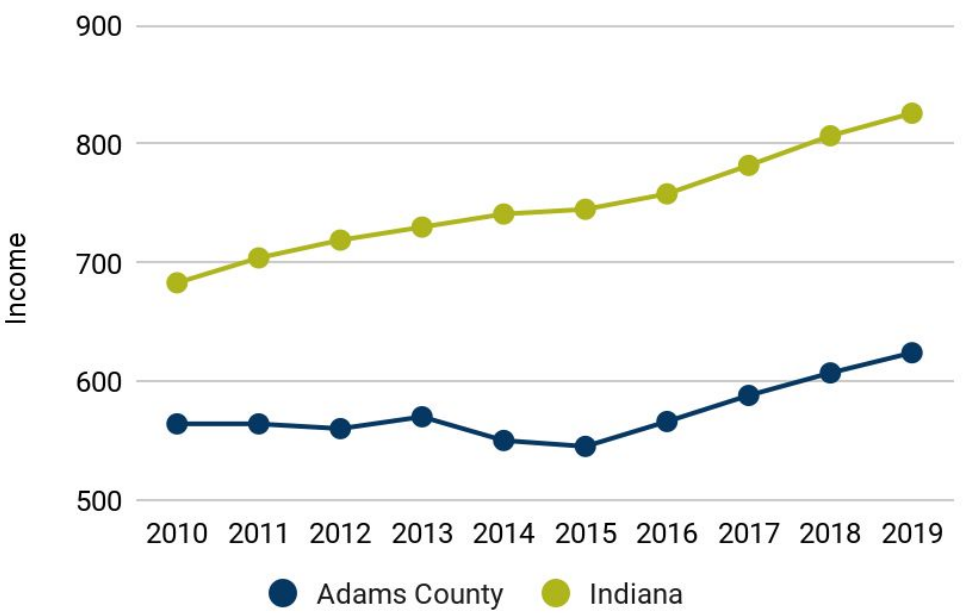
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

COST BURDEN | 37% of households are housing cost burdened in Adams County, down -13% since 2010. 50% of households earning below $50,000 are housing cost burdened.

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

Source: ACS 2010-2019 5-year estimates
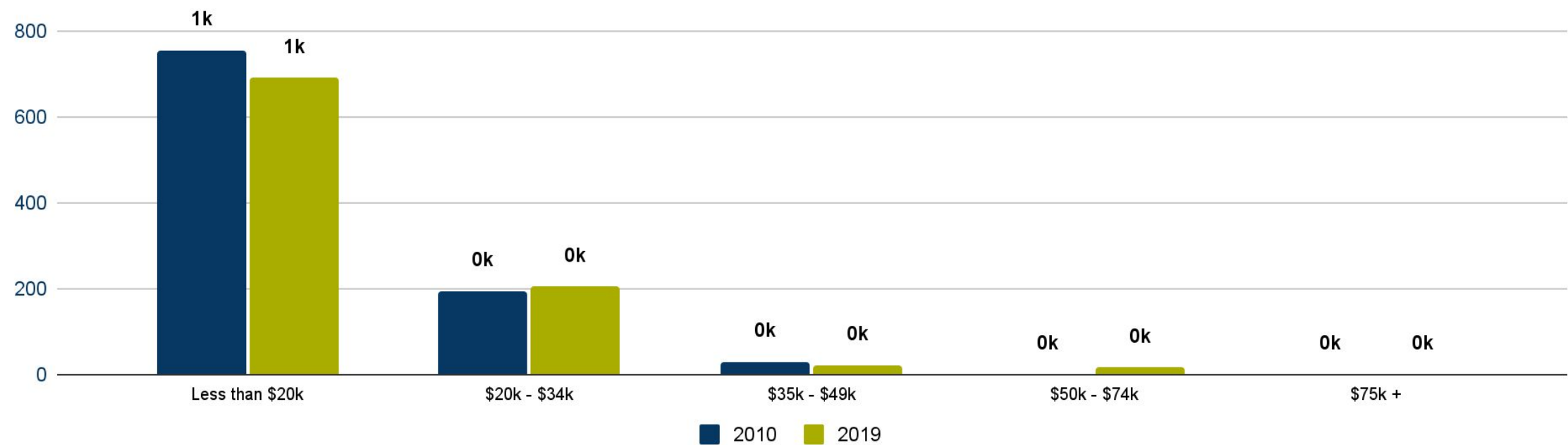
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

CUMULATIVE HOUSING GAP | There is a 0 gap for units available for rent under $1,250 and for units required to serve households earning below $50,000.

Cumulative Housing Gap
Adams County, Indiana | 2010-2019

■ Renter Demand   ■ Housing Supply

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
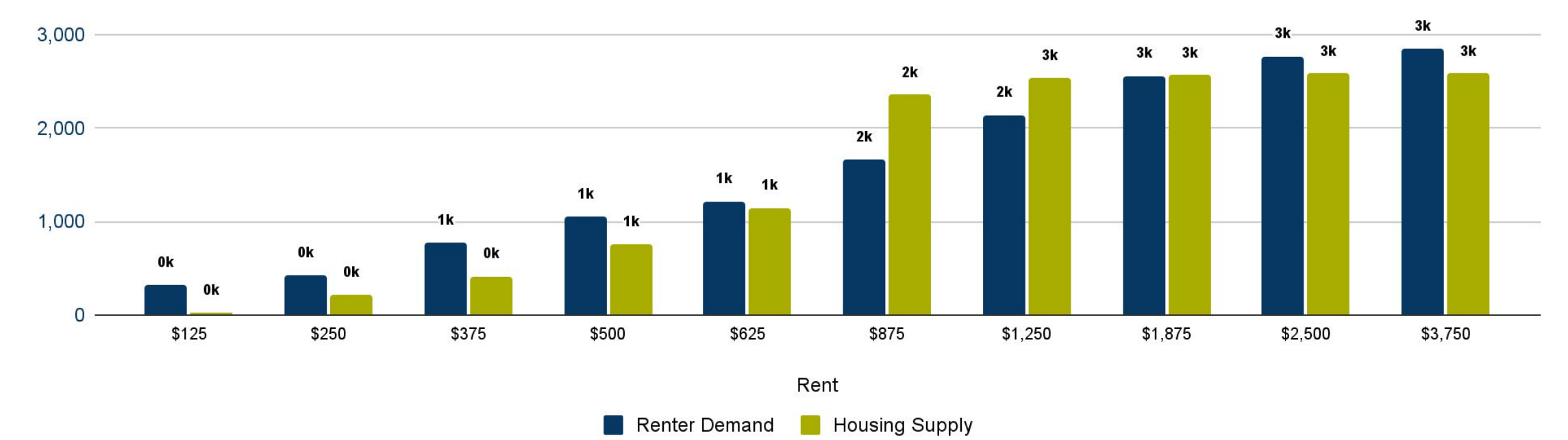
AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Adams County.

Affordable Housing Inventory

Adams County | 2020

Affordable Units
- • <100
- ● 300
- ● 500+

Source: NHPD

12 miles
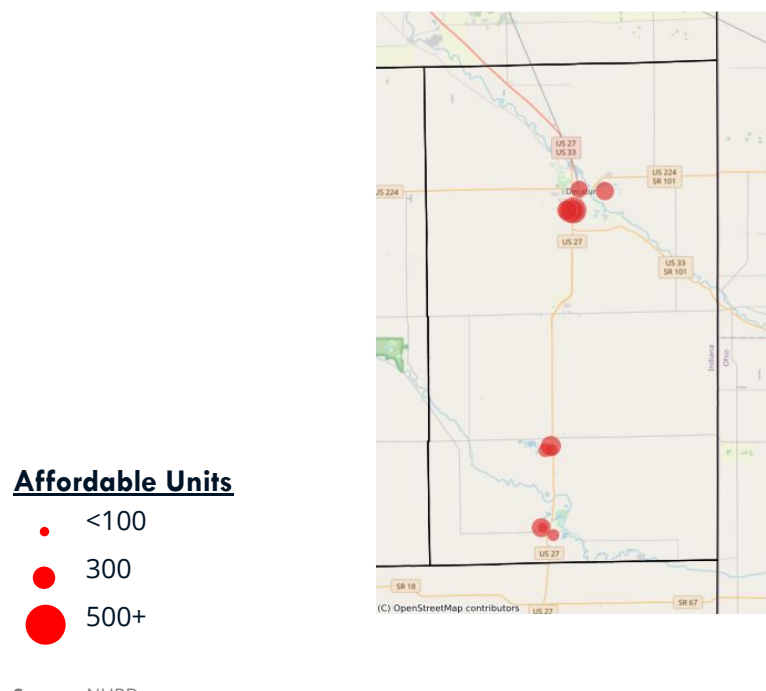
Affordable Housing Inventory

State of Indiana | 2020
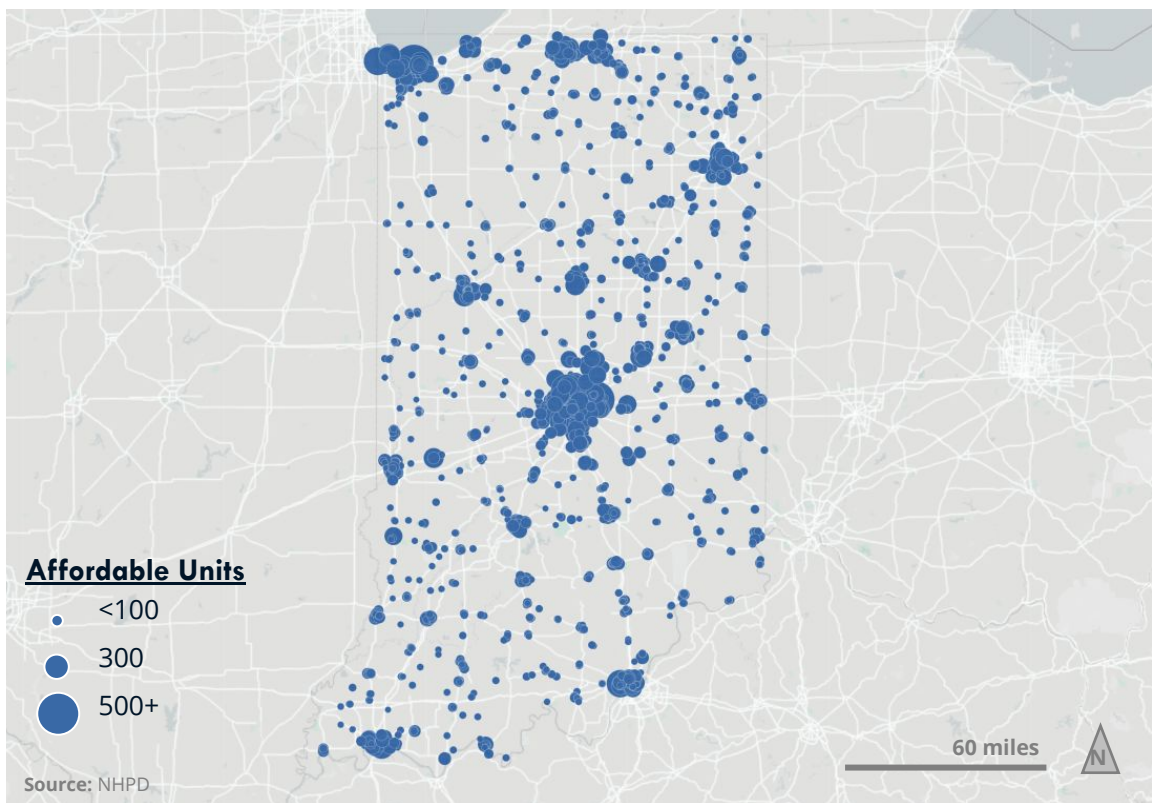
Affordable Units
- • <100
- ● 300
- ● 500+

Source: NHPD

60 miles

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

HOUSING AMENITIES | 7% of housing units have access to broadband.

Broadband Access
Adams County | 2017-2020

Legend: ■ Adams County ■ Indiana

Bar chart values:
- **Subscription:** Adams County 426%, Indiana 81%
- **Dial-Up:** Adams County 310%, Indiana 0%
- **Broadband:** Adams County 7%, Indiana 80%
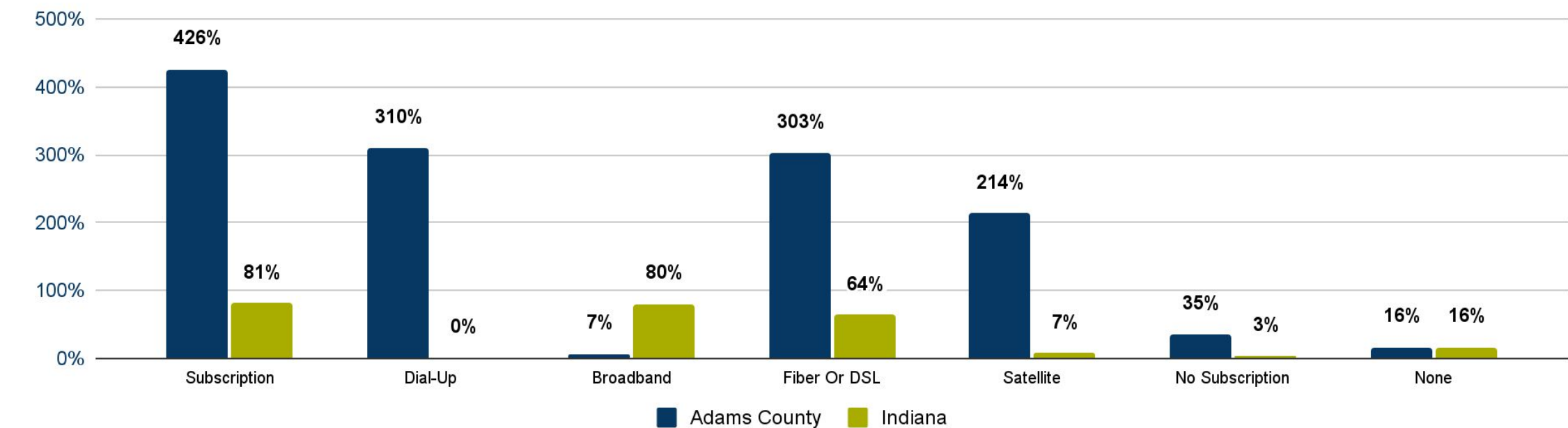- **Fiber Or DSL:** Adams County 303%, Indiana 64%
- **Satellite:** Adams County 214%, Indiana 7%
- **No Subscription:** Adams County 35%, Indiana 3%
- **None:** Adams County 16%, Indiana 16%

Source: ACS 2010-2019 5-year estimates

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

HOUSING CONSTRUCTION

HOUSING STARTS | There have been 13 new housing starts in 2016 in Adams County, with 601 total building permits authorized since 2020.

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

Total Bldgs ● **Total Units** ●

Source: St. Louis Fed.

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
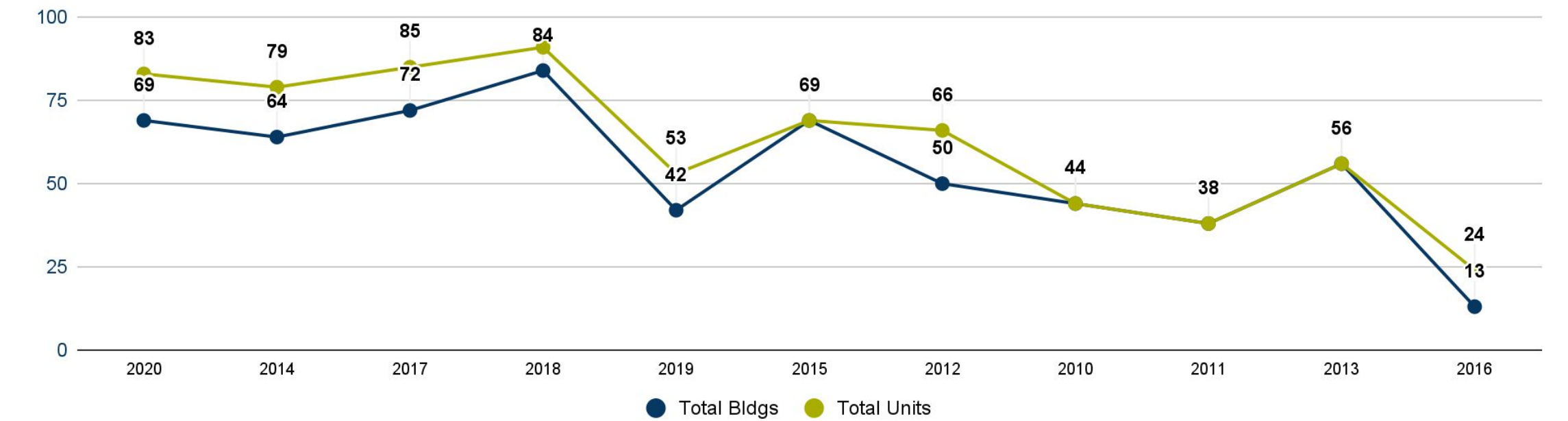
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2021

Lumber • Concrete • Metal

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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