

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR OHIO 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**:

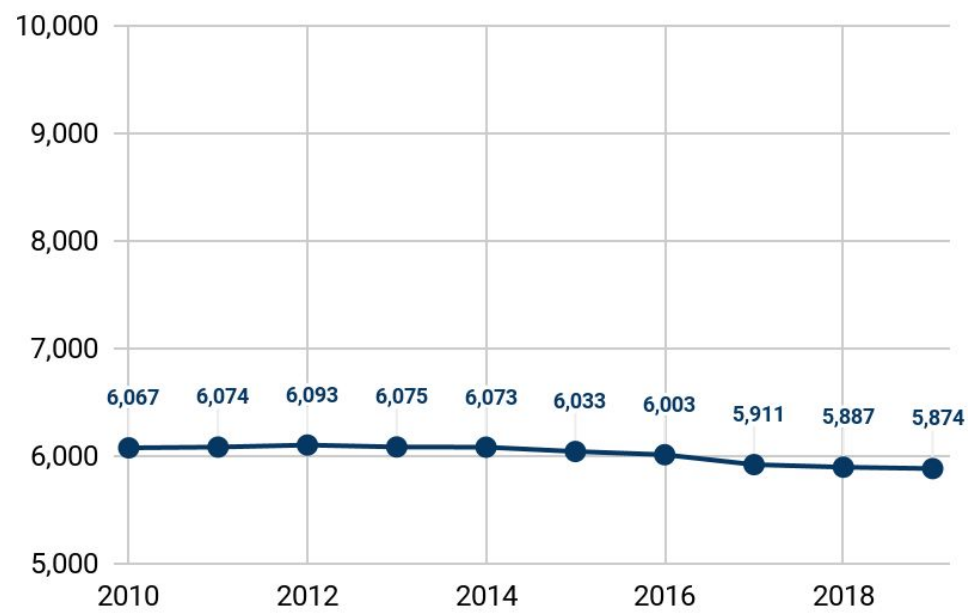
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

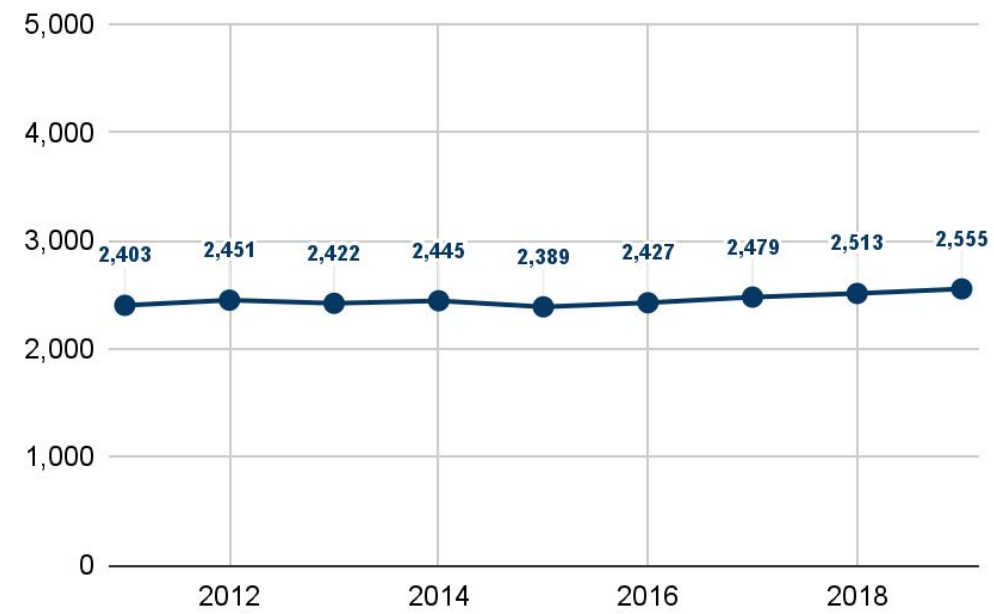
POPULATION | Ohio County's population has decreased by 3.18% (193 people) between 2010-2019. In the same time period, the total number of households increased by 2.40% (60 households).

Resident Population
Ohio County | 2010-2019



Source: FRED, U.S. Census Bureau

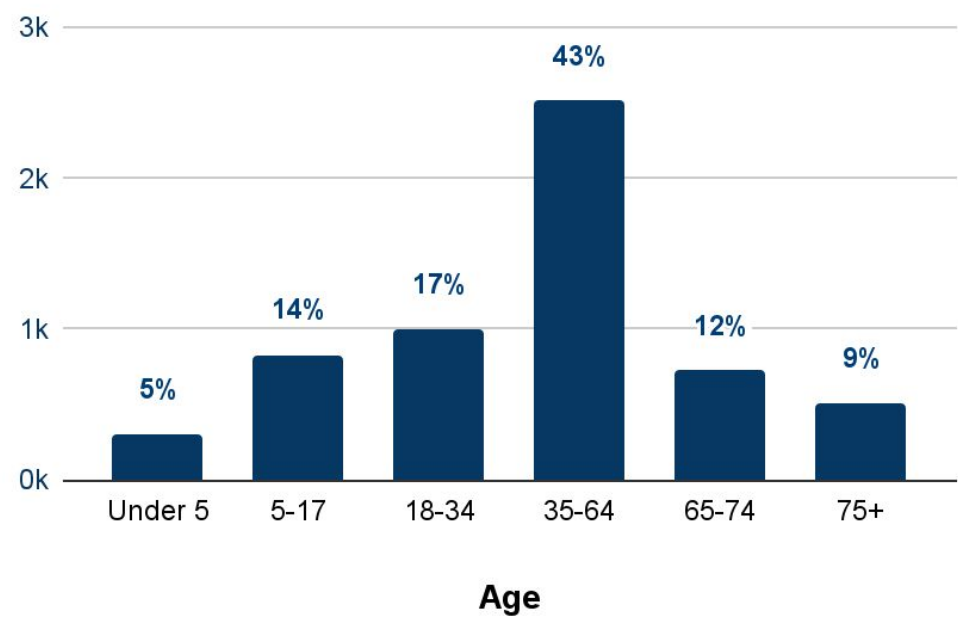
Households
Ohio County | 2010-2019



Source: FRED, U.S. Census Bureau

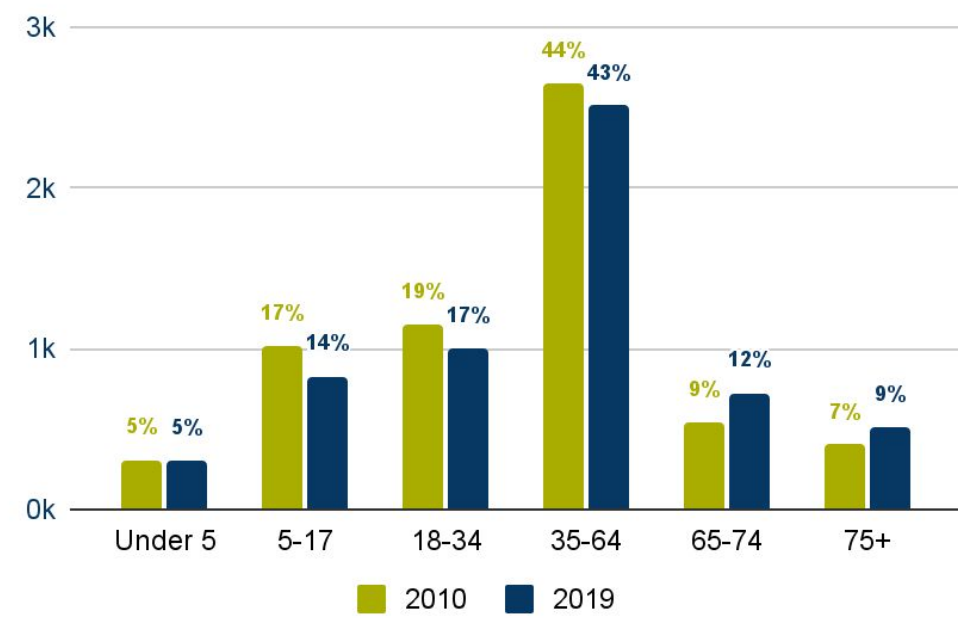
AGE | 21% of people in Ohio County are above the age of 65, while 19% are below 18.

Population by Age
Ohio County | 2019



Source: ACS 2019 5-year estimates

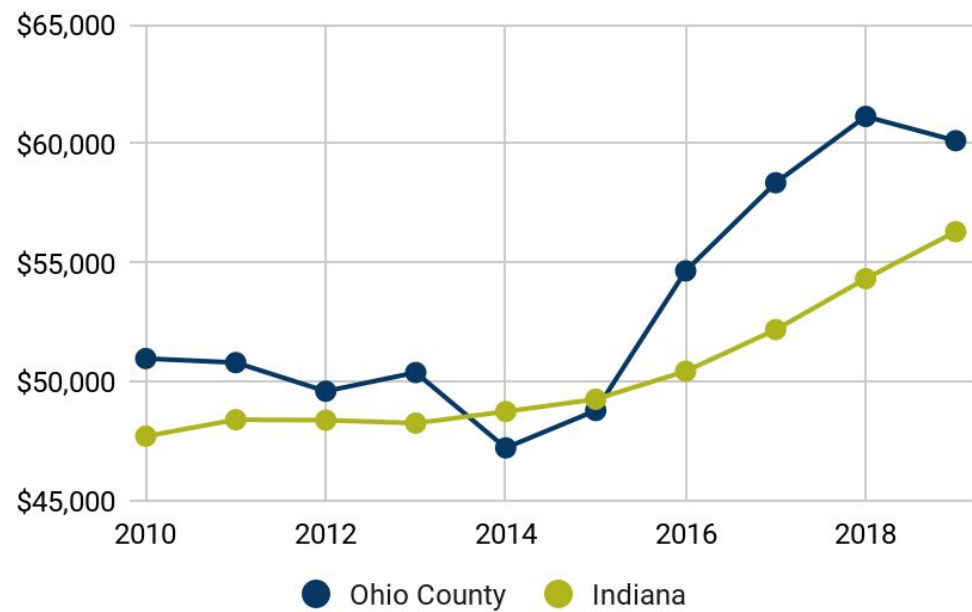
Change in Share of Population
Ohio County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

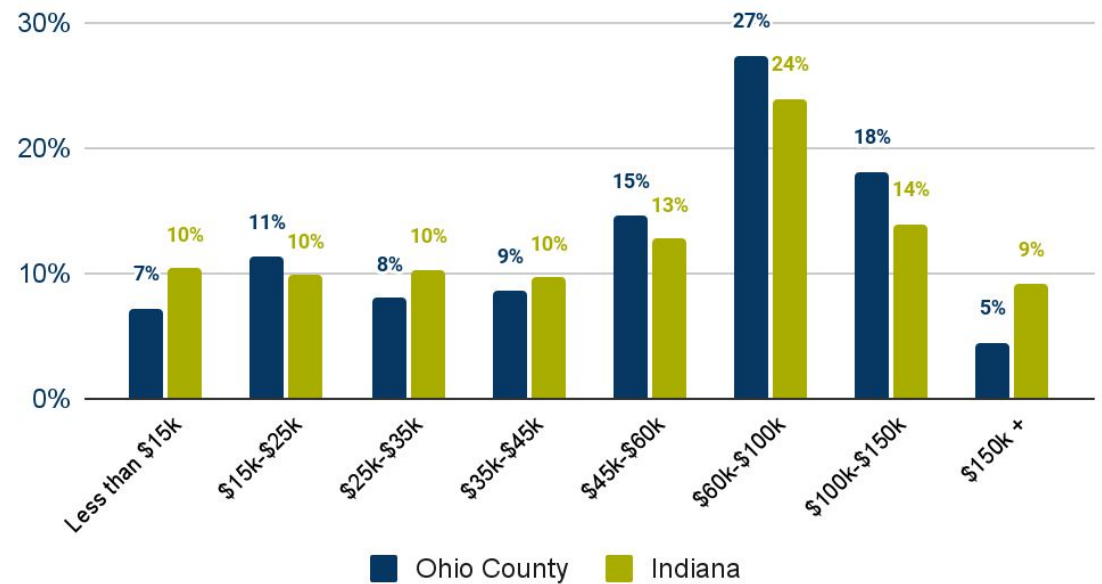
HOUSEHOLD INCOMES | Ohio County had a median income of \$60,128 in 2019, up 18% since 2010. 27% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

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



Source: ACS 2010-2019 5-year estimates

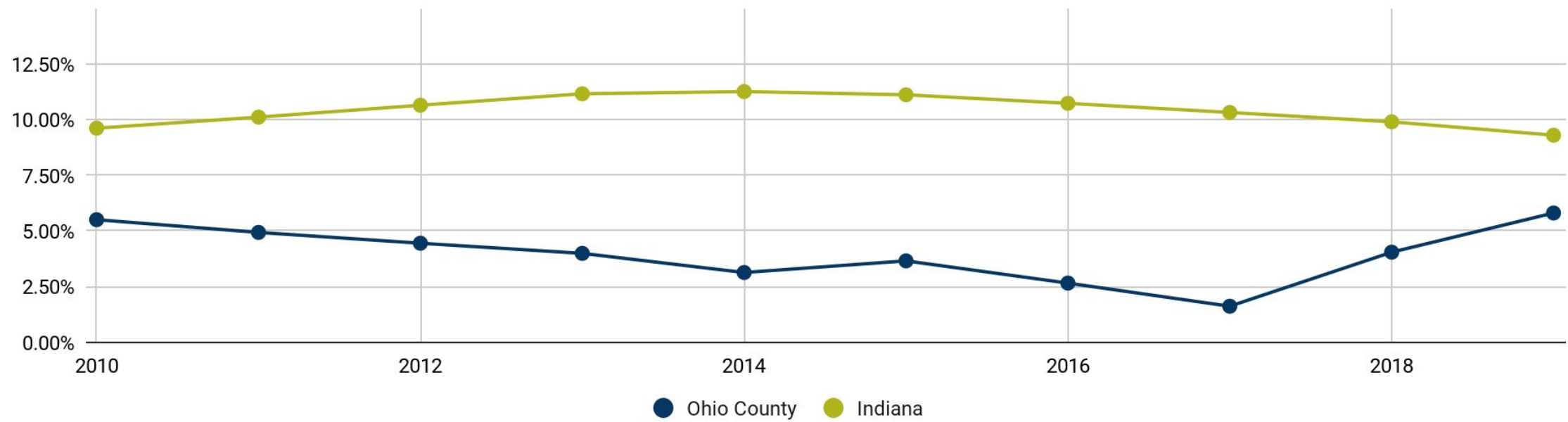
Household Income Distribution
Ohio County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 5.8% of families live in poverty conditions in Ohio County, up 0.30 percentage points from 5.5% in 2010.

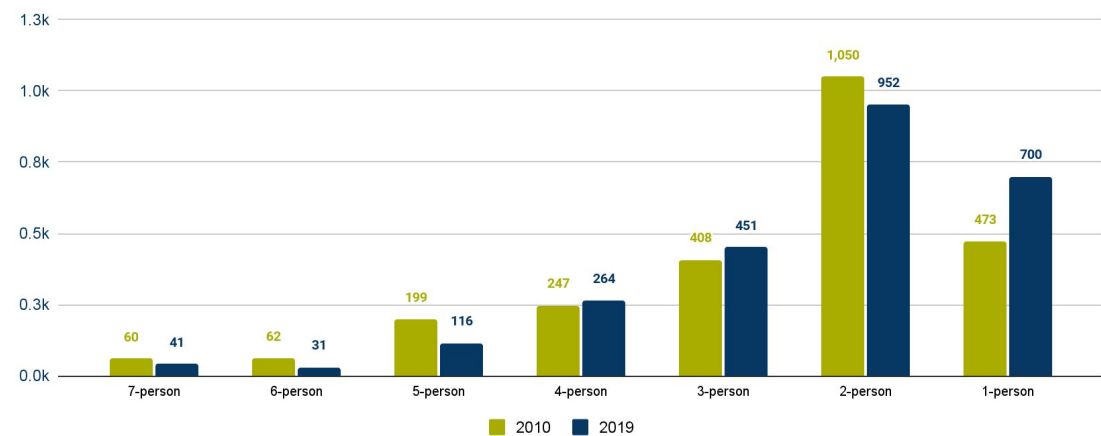
Family Poverty Rate
Ohio County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

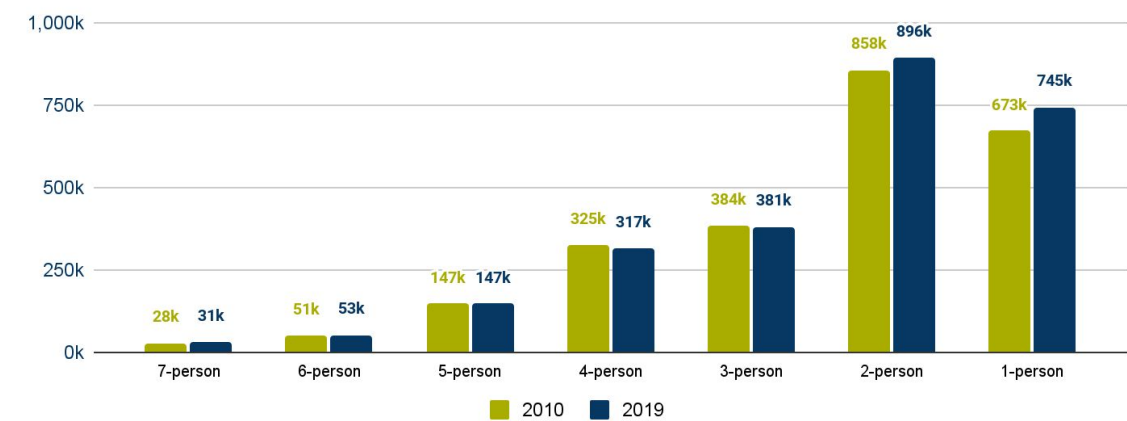
HOUSEHOLD SIZE | The average household size is 2.28 people, compared to 2.52 statewide. The Ohio County average household has shrunk by 0.15 persons since 2010.

Household Size
Ohio County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

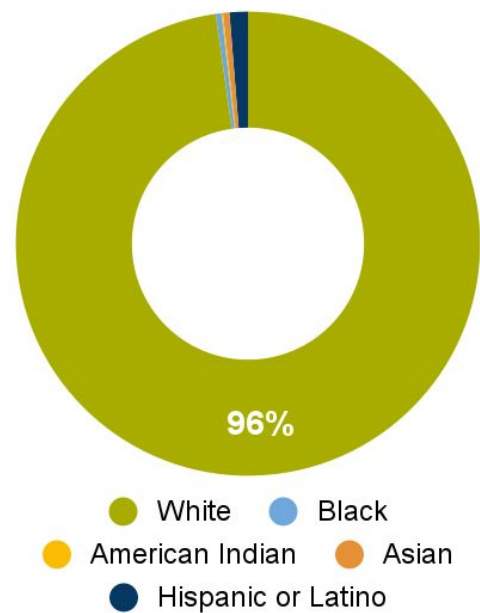


Source: ACS 2010-2019 5-year estimates

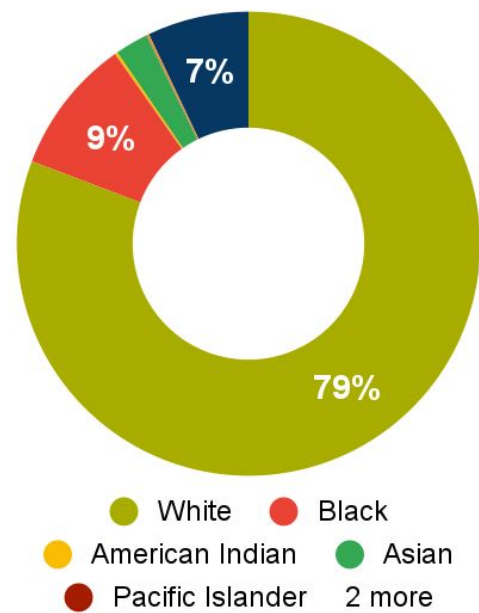
RACIAL COMPOSITION | The current racial distribution of households in Ohio County is 96% white, 0% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

Racial/Ethnic Distribution

Ohio County | 2019



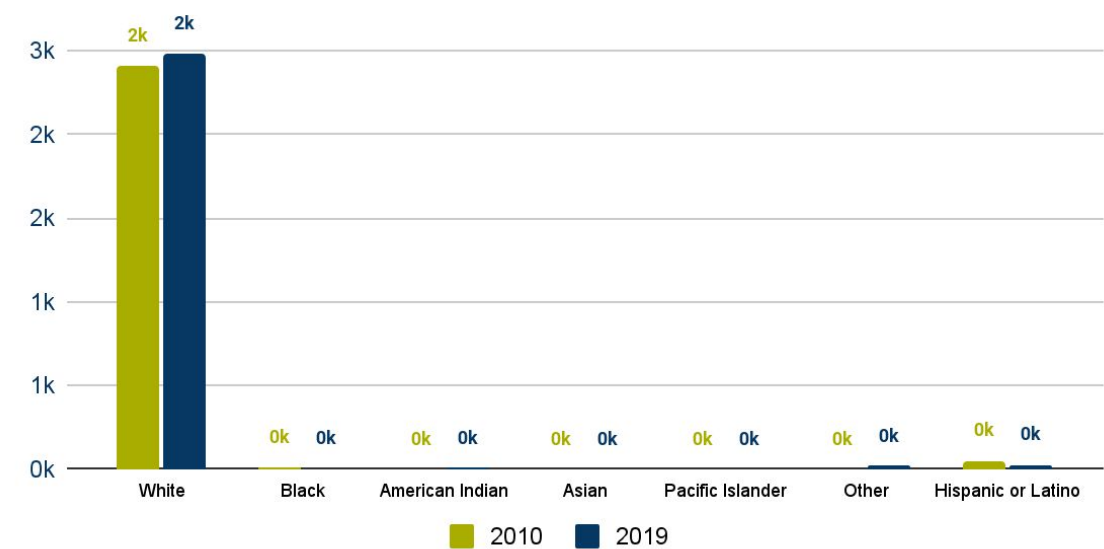
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Ohio County | 2010, 2019

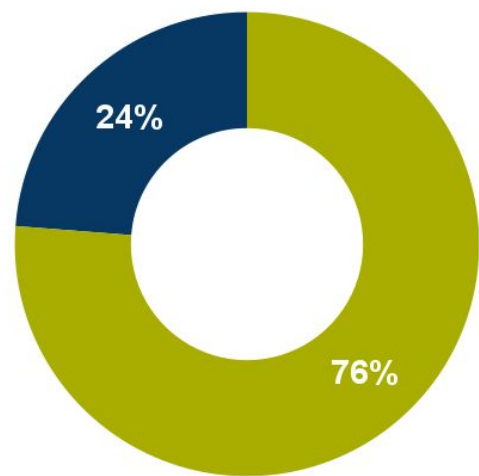


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 24% of households (607 households) in Ohio County were renters, while 76% (1,948 households) were owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

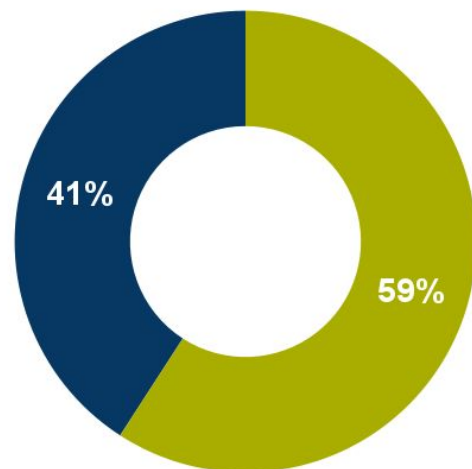
Ohio County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

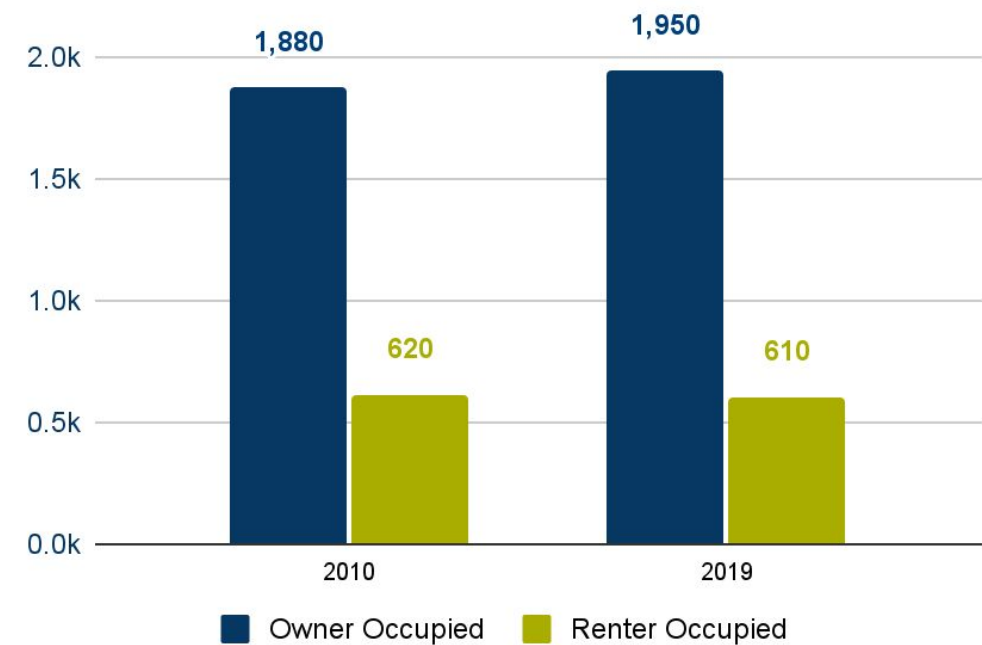
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

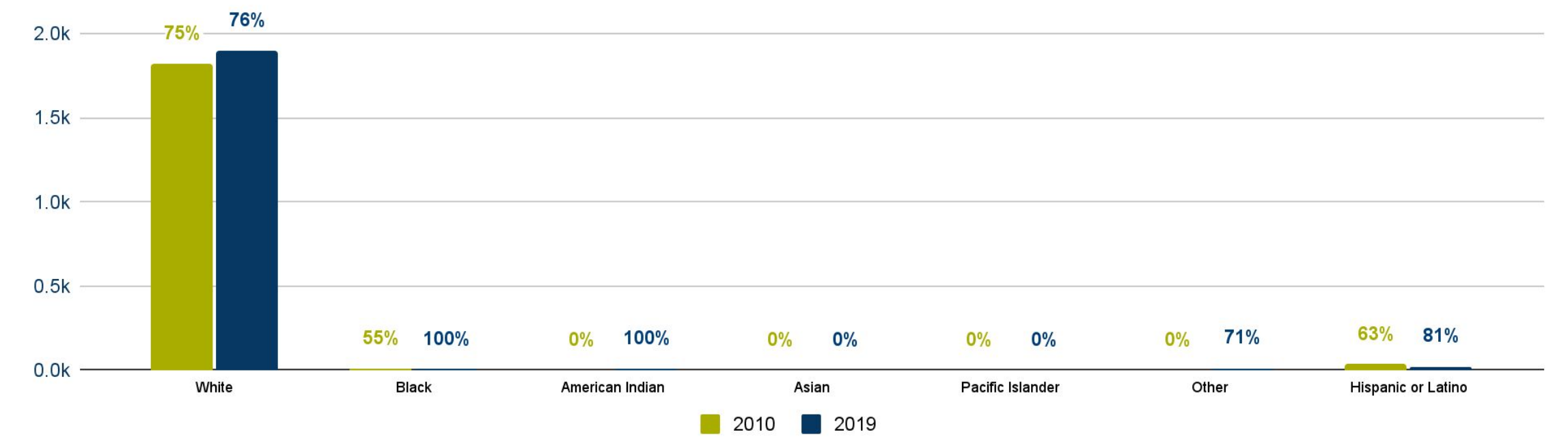
Ohio County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 76%, homeownership is 76% among non-Hispanic White households, 100% for Black households, and 81% for Hispanic or Latino households.

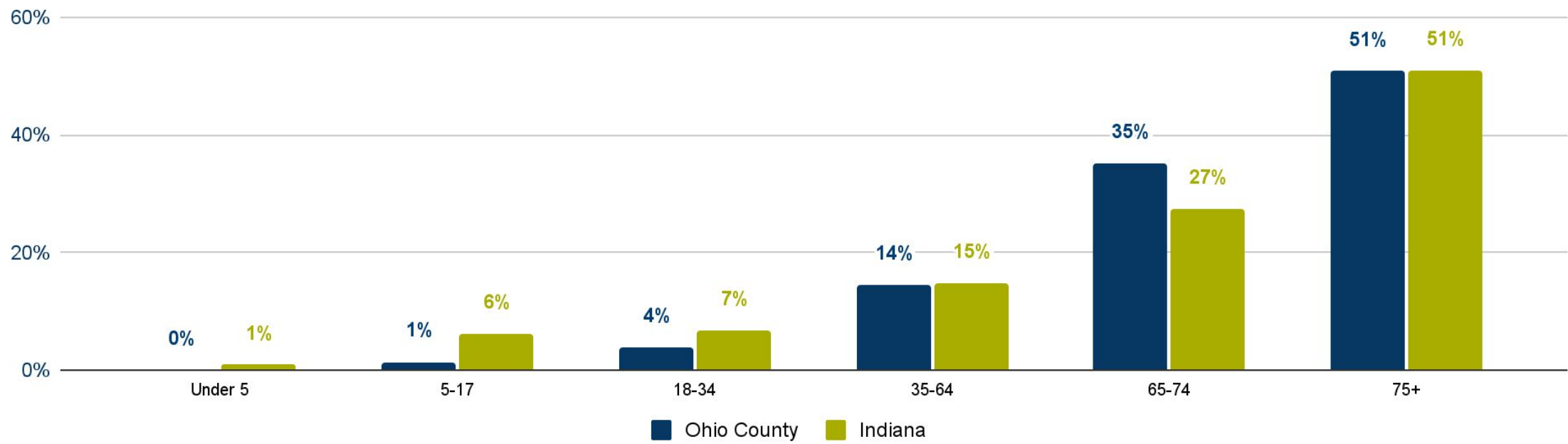
Homeownership by Race
Ohio County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in Ohio County live with a disability. For people above 65, the share increases to 41%.

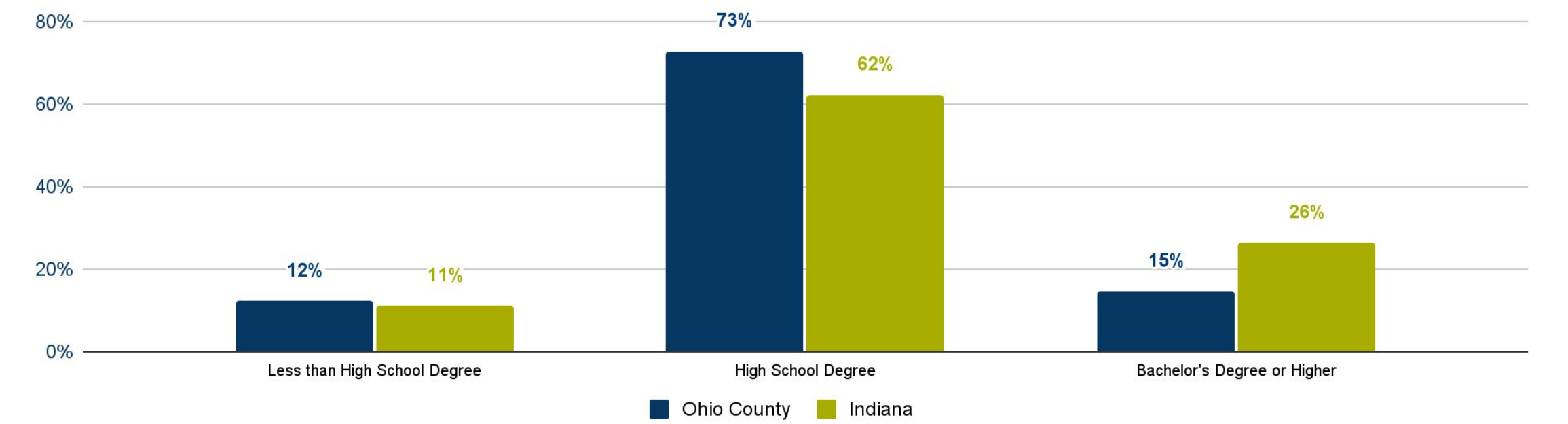
Share of the Population with a Disability by Age
Ohio County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Ohio County, 73% of the population has at least a high school degree and 15% of the population has at least a Bachelor's degree.

Educational Attainment
Ohio County, Indiana | 2019

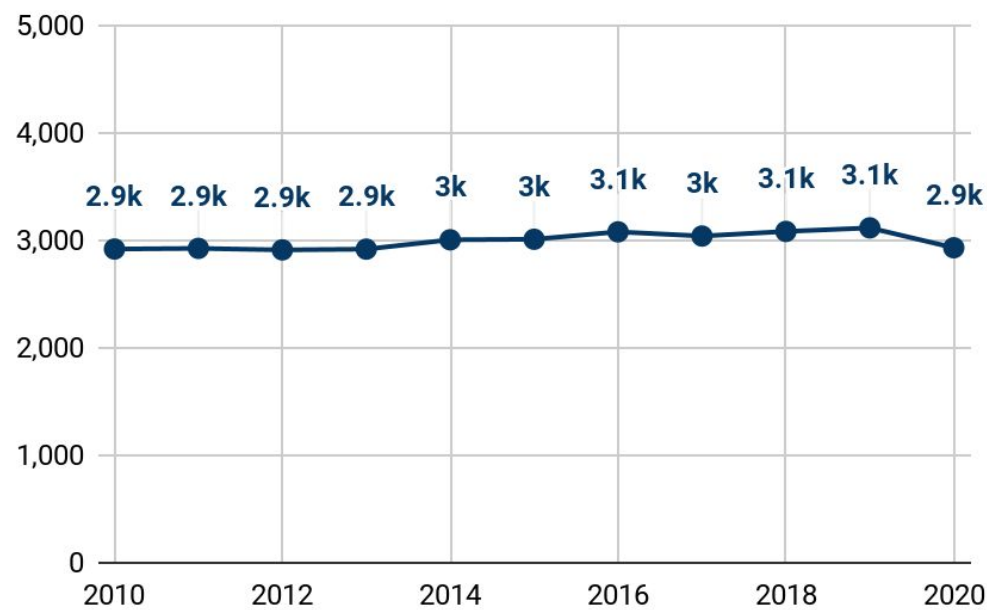


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

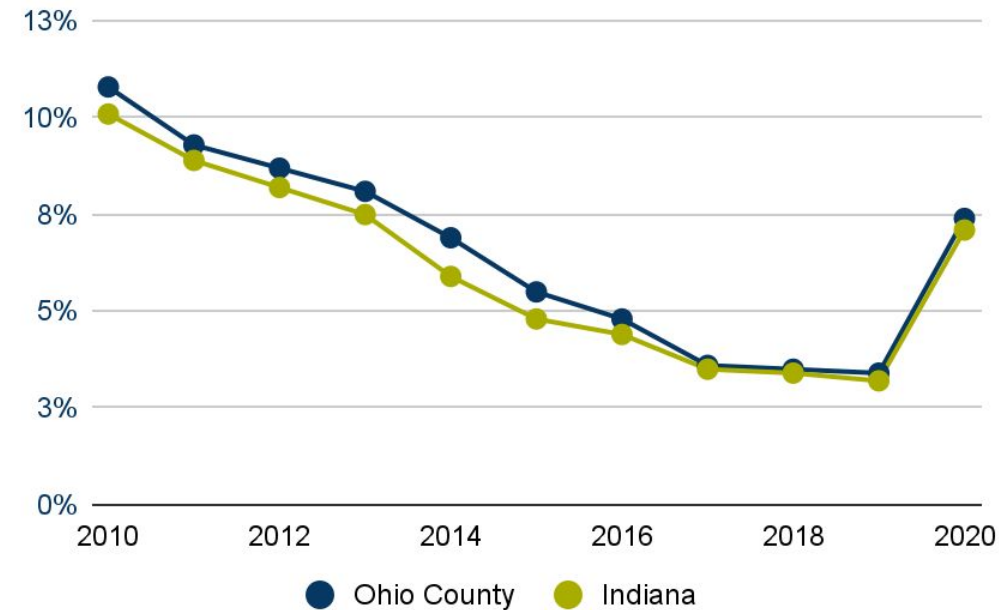
EMPLOYMENT BASE | There are currently 3,000 employed persons in Ohio County, up by 0.41% since 2010. The unemployment rate in 2020 was 7.40%, up 4.00 points from 2019.

Total Employment
Ohio County | 2010-2019



Source: ACS 2010-2019 5-year estimates

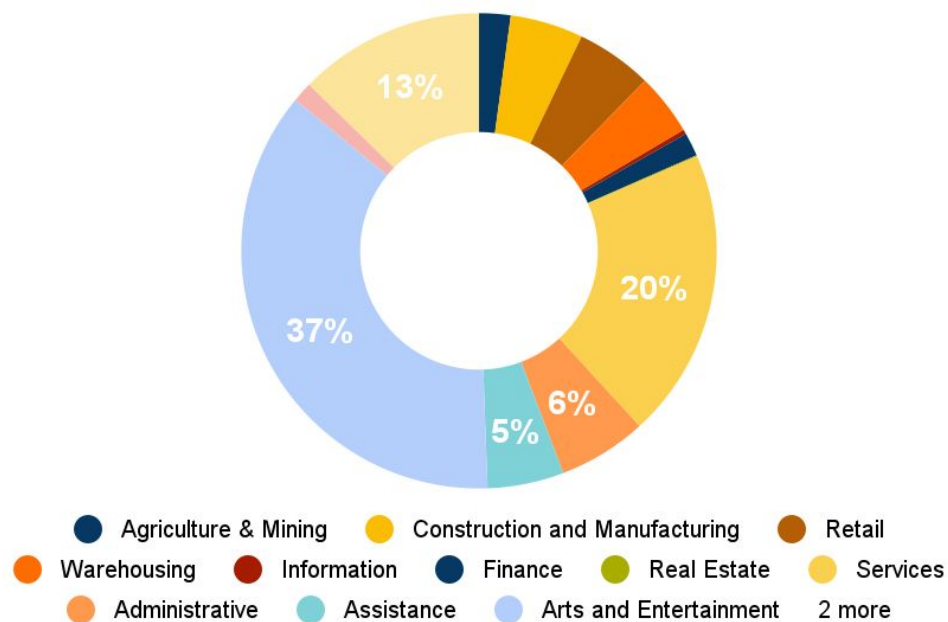
Unemployment Rate
Ohio County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Arts, Entertainment, and Recreation accounts for the plurality of jobs in Ohio County, accounting for 37% of all jobs, followed by Educational Services (15% of all jobs).

Total Jobs by All Industries
Ohio County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$33,494
- 2. Trade, transportation, and utilities | \$34,092
- 3. Goods-producing | \$41,760
- 4. Public administration | \$69,918
- 5. Construction | \$42,011

Source: BLS

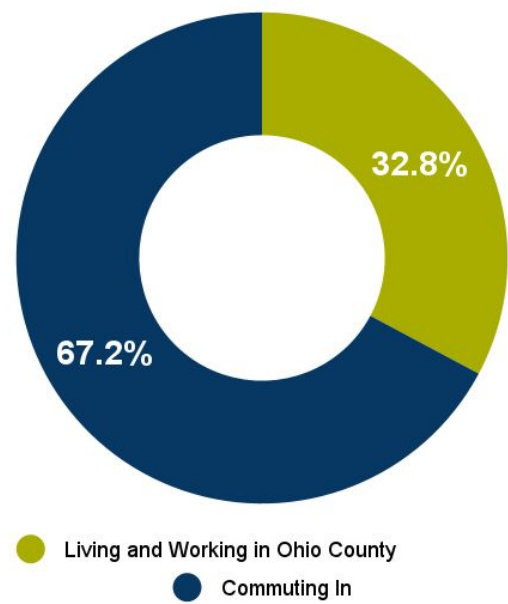
Top 5 Employers

- 1. Rising Star Casino Resort (Rising Sun)
- 2. Rising Star Casino (Rising Sun)
- 3. Rising Star Casino Resort (Rising Sun)
- 4. Ohio County Elem-middle School (Rising Sun)
- 5. Switzerland County Elementary (Rising Sun)

Source: BLS

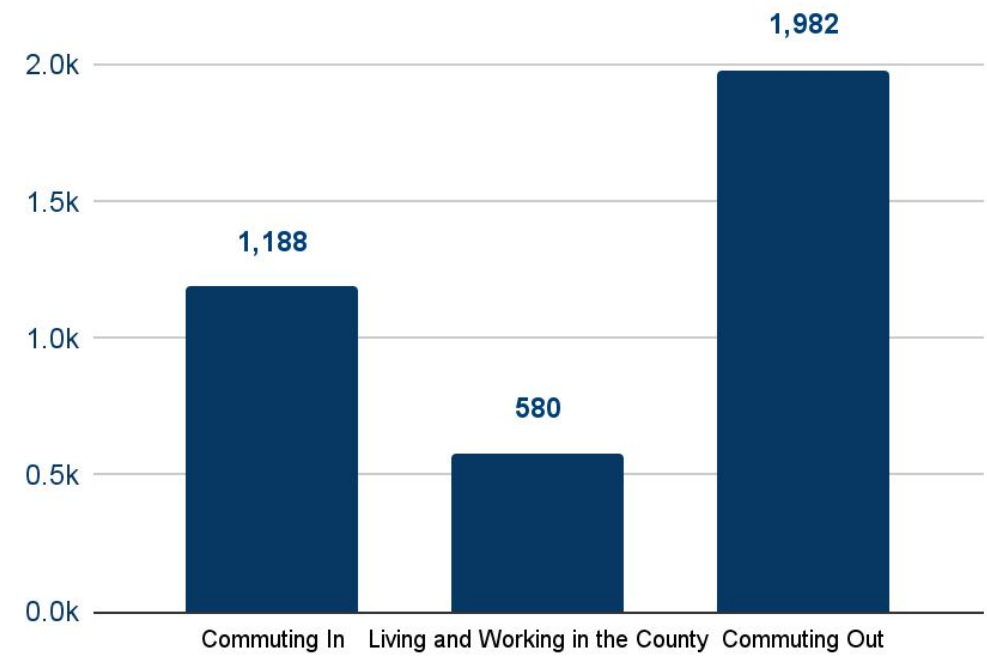
COMMUTER INFLOW / OUTFLOW | 1,000 commuters come into Ohio County for their jobs, while 2,000 employees travel outside of Ohio County for their jobs.

Employment Inflow
Ohio County | 2018



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

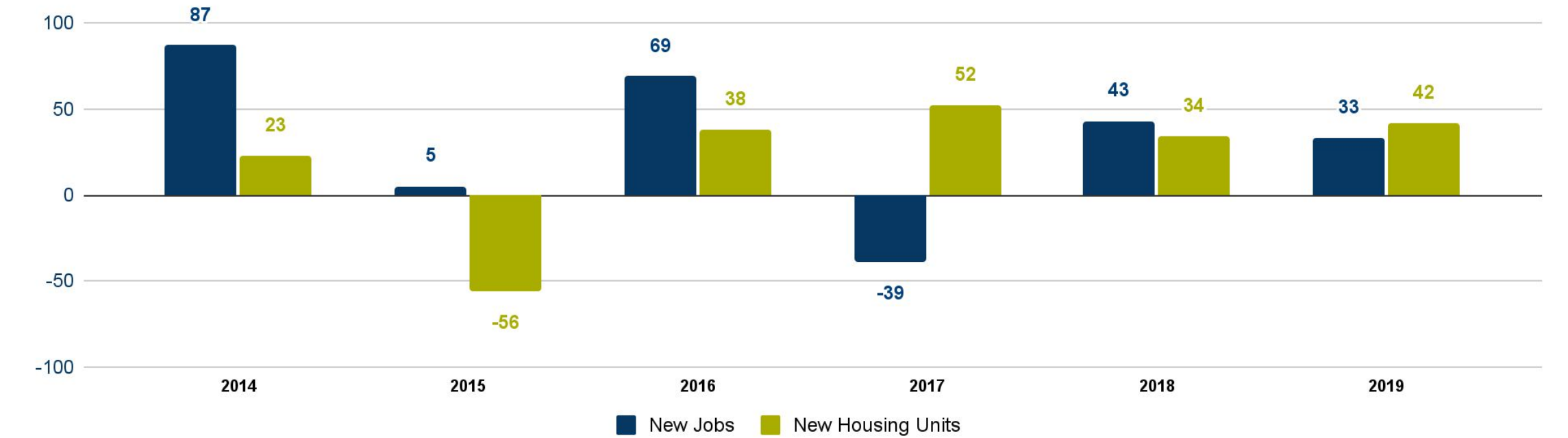
Commuting Patterns
Ohio County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Ohio County has created 198 jobs between 2014-2019 and 133 housing units, or 67 units for every 100 jobs created.

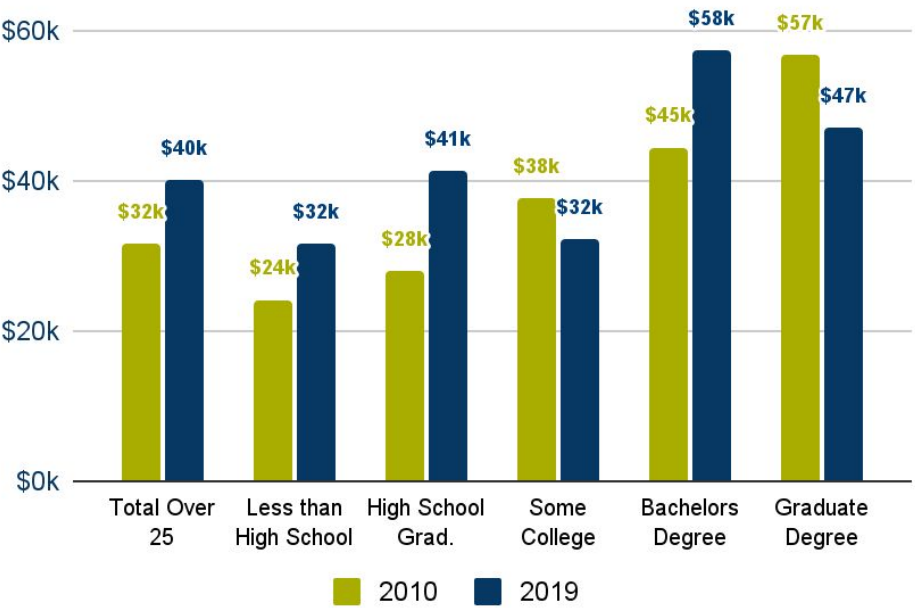
Job Growth and Housing Production
Ohio County | Total Jobs, New Jobs



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

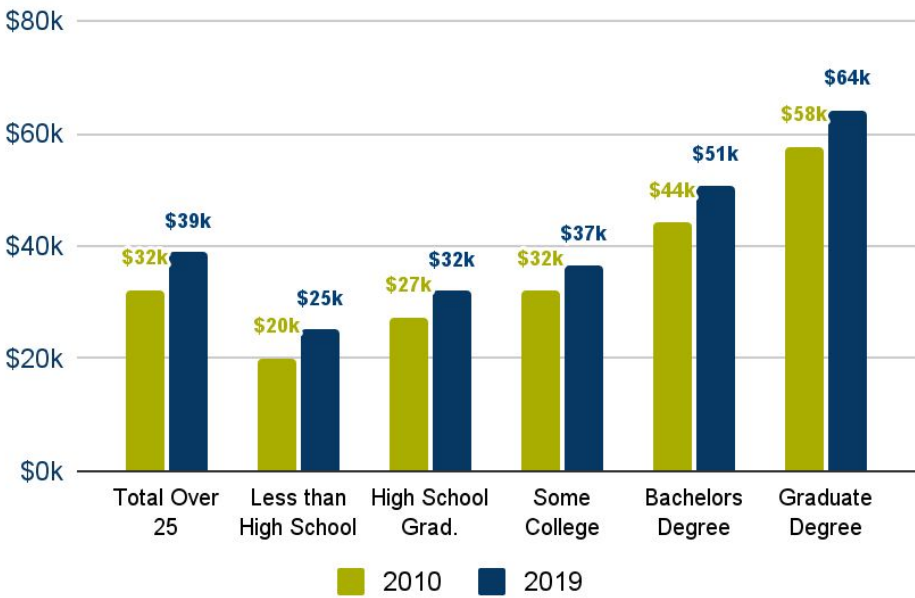
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 27% since 2010 for the total population and increased 48% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Ohio 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

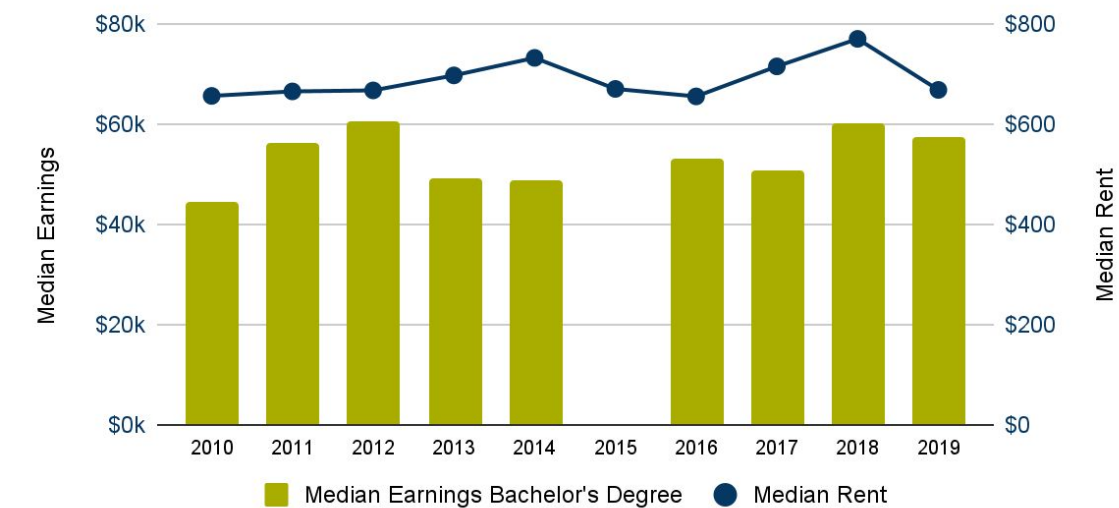
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 1.8%, or 2% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



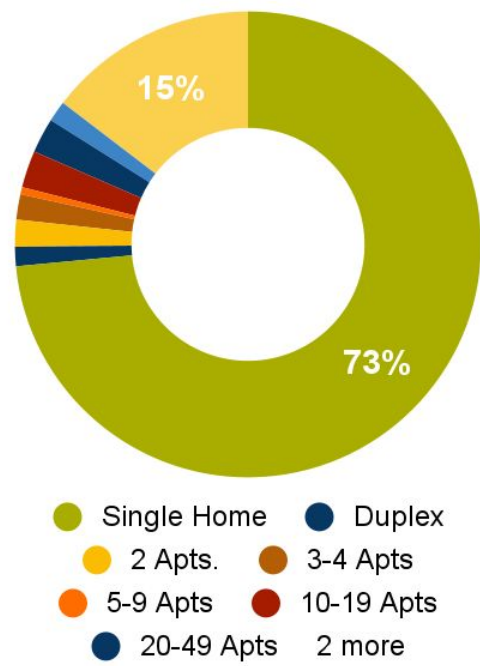
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

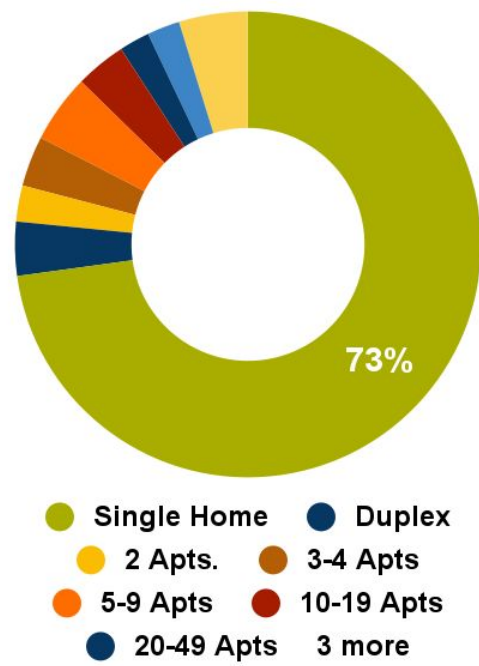
HOUSING TYPOLOGY | 73% of homes in Ohio County are single-family, while 12% are multifamily. Multifamily housing has decreased by 46 homes since 2010.

Housing Typology

Ohio County | 2019



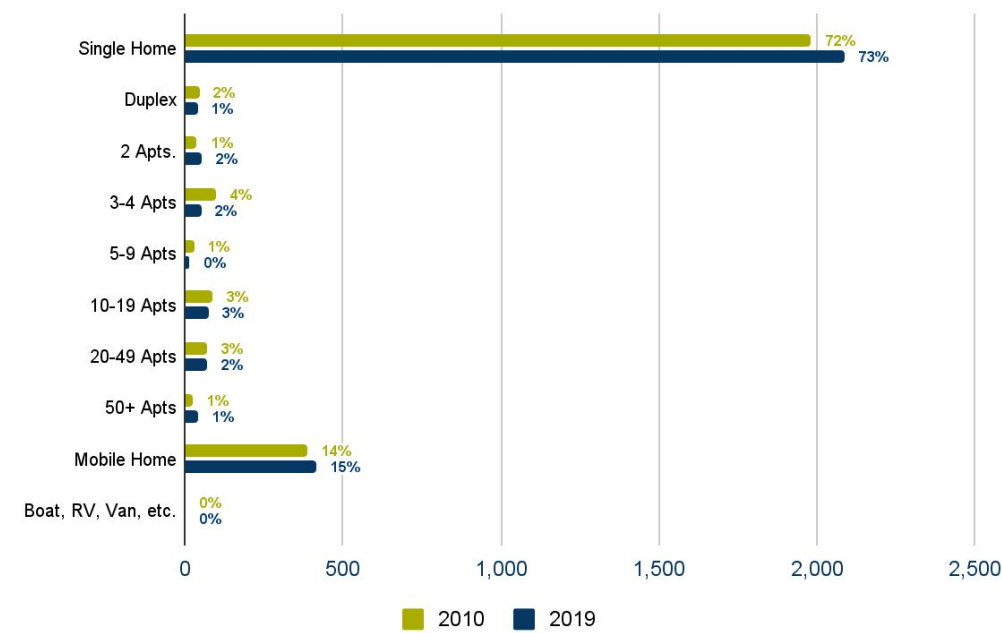
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Ohio County | 2010-2019



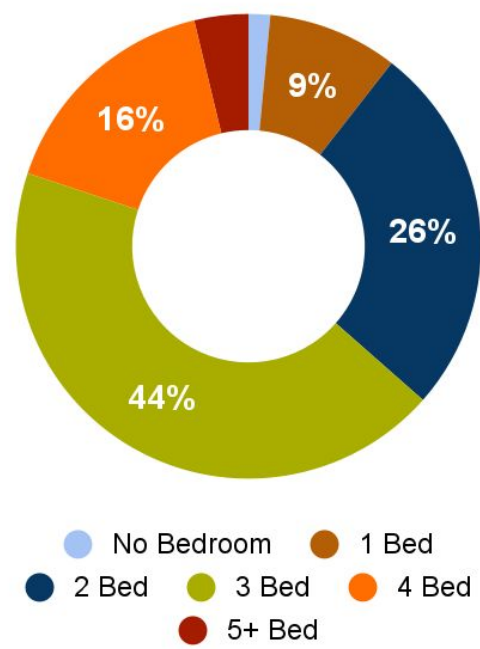
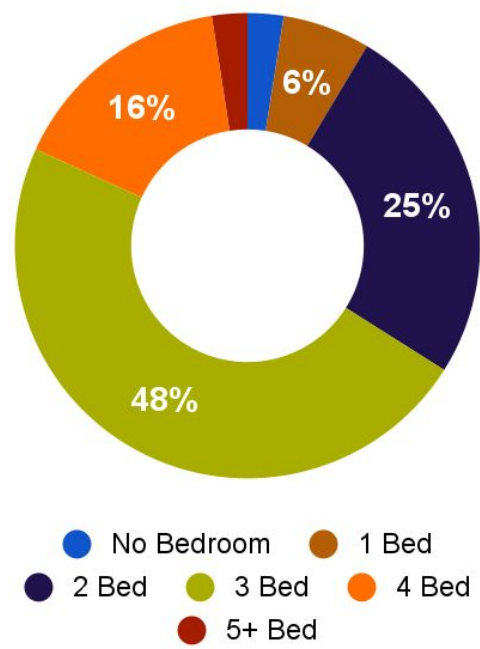
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Ohio County contain 2.28 bedrooms, with 66% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Ohio County | 2019

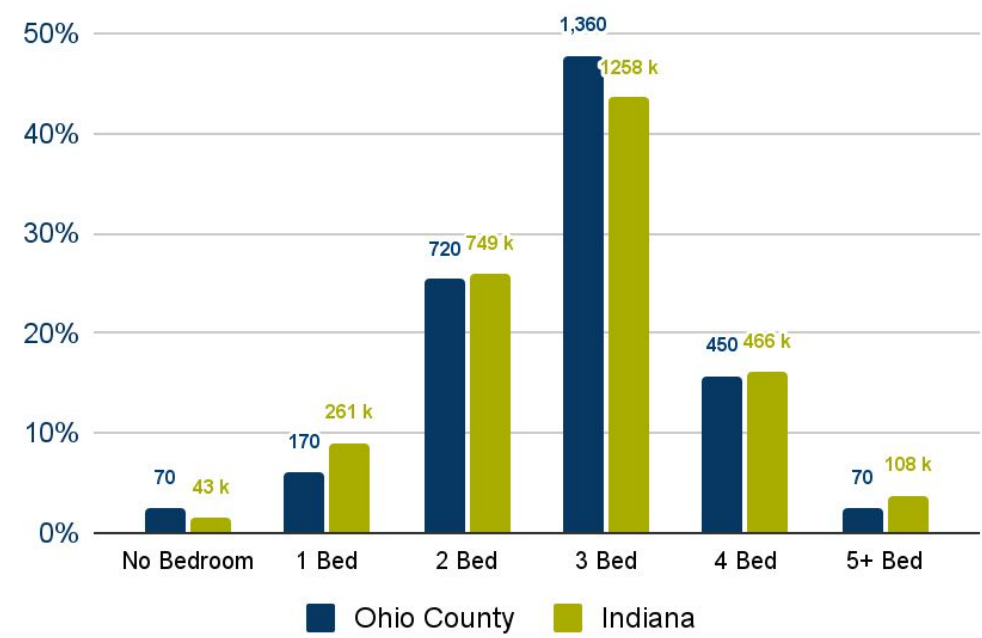
Indiana | 2019



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

Share of Housing Stock by Bedroom

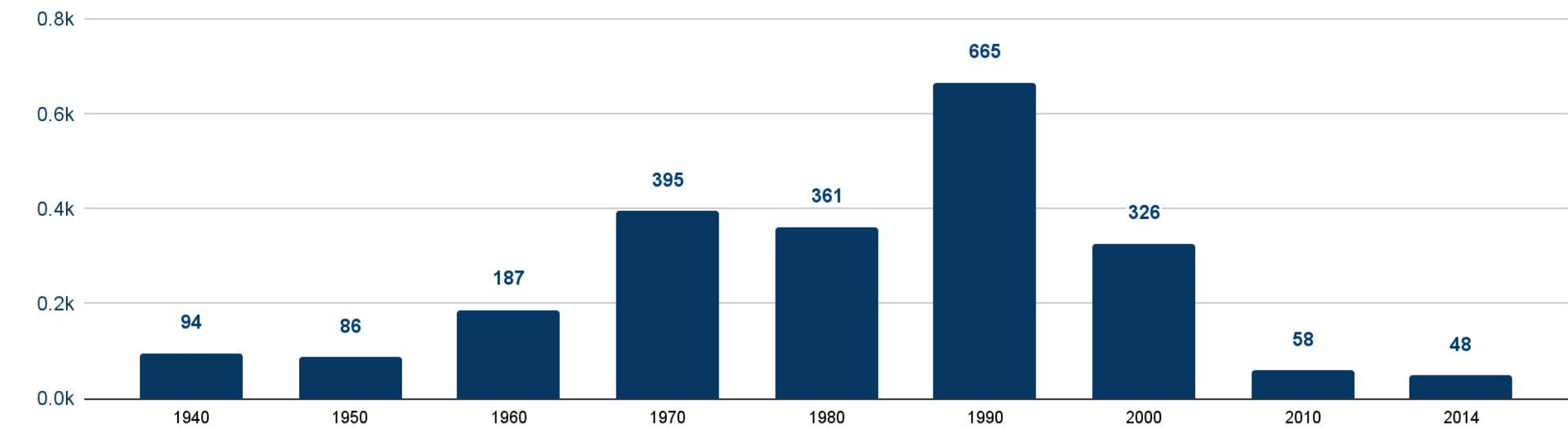
Ohio County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

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

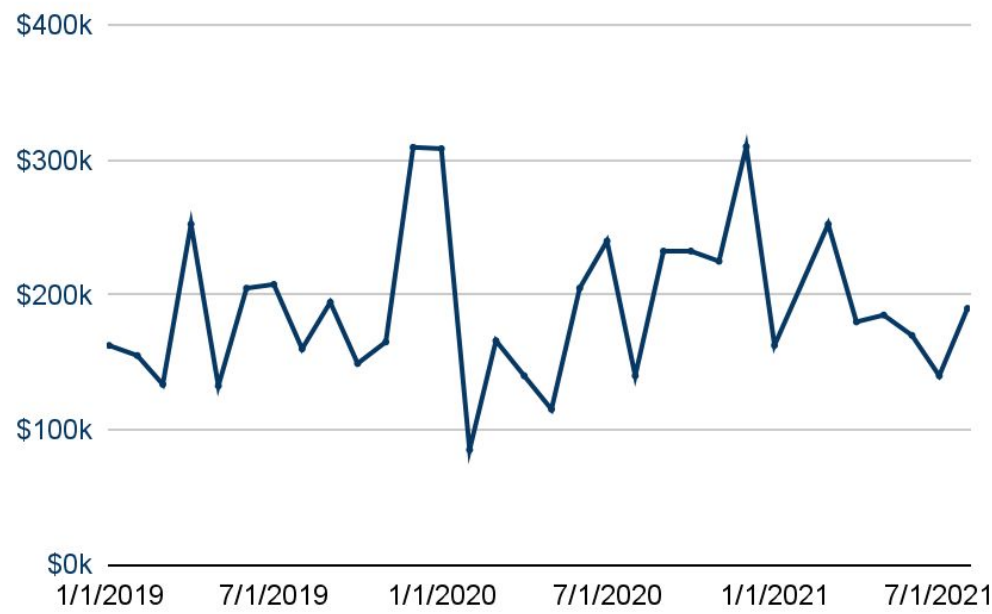
Homes by Year Built
Ohio County | 2019



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

MEDIAN LISTING PRICE | Homes in Ohio County have a median listing price of \$189,900. Home prices have increased by 17% since 2019.

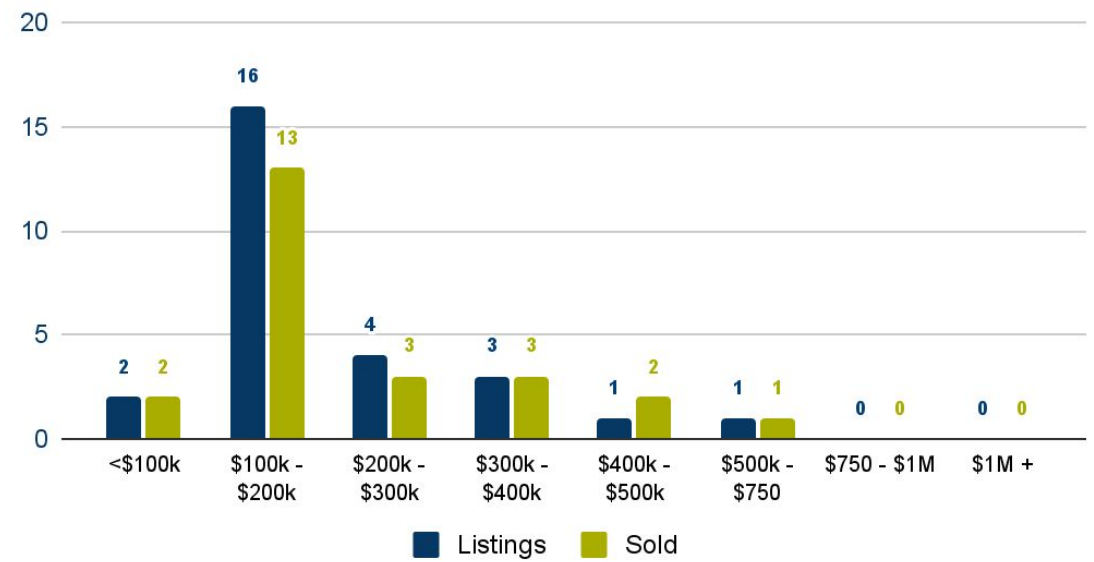
Median Listing Price
Ohio County | 2019-2021



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)
Ohio County | 2021

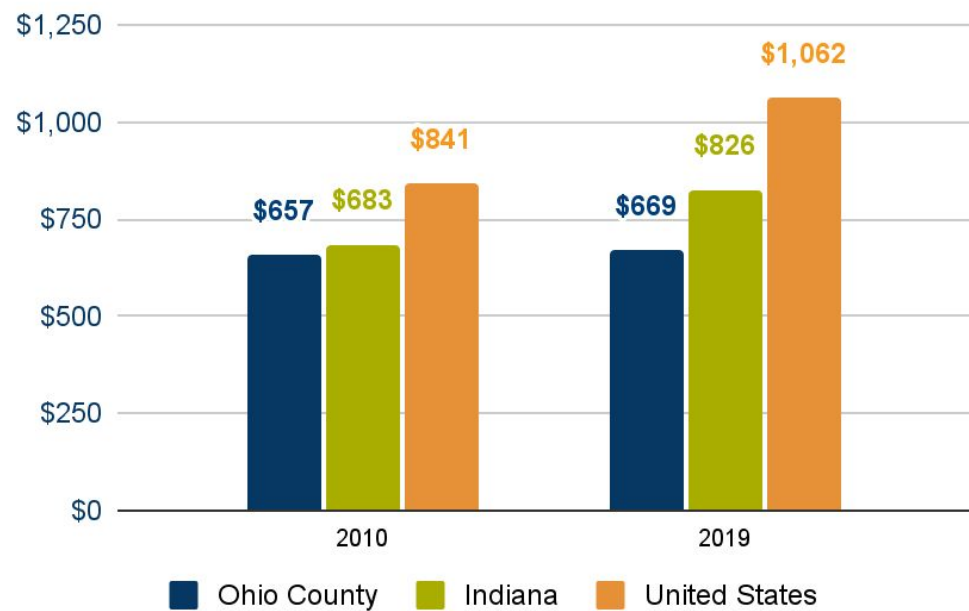


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 2% since 2010, with average rents at \$669 in 2019.

Median Rent

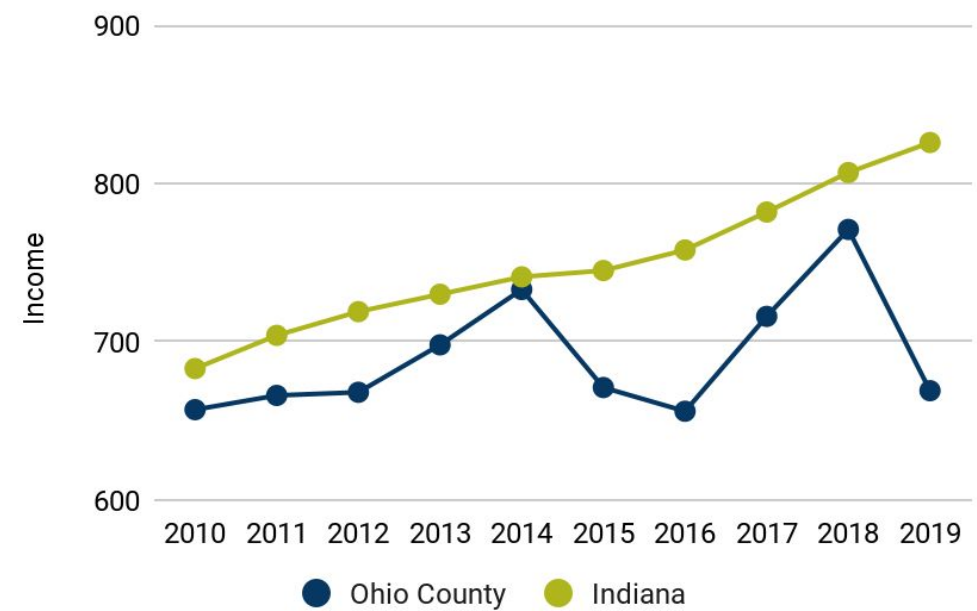
Ohio County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

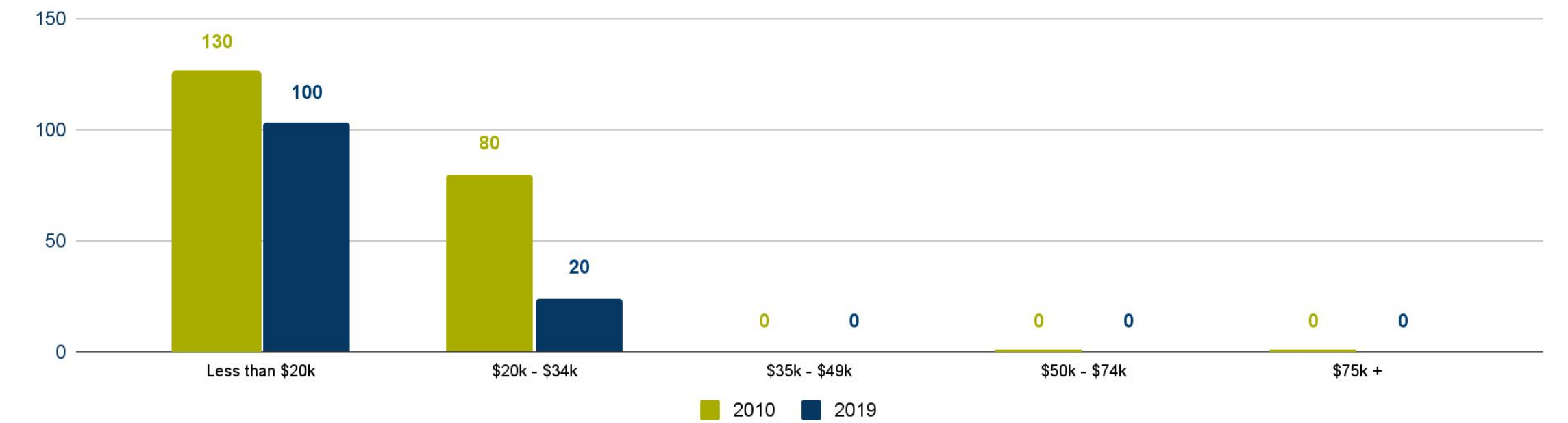
Ohio County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 24% of renter households are housing cost burdened in Ohio County, down -32% since 2010. 44% of households earning below \$50,000 are housing cost burdened.

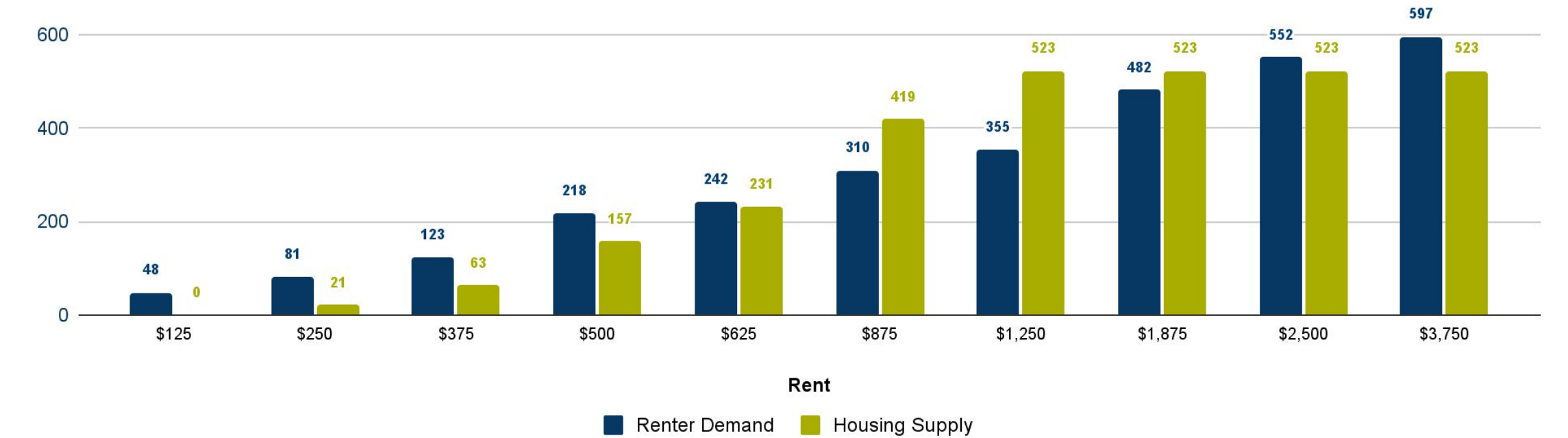
Renter Housing Cost Burden
Ohio County, Indiana | 2010 - 2019



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
Ohio County, Indiana | 2010-2019

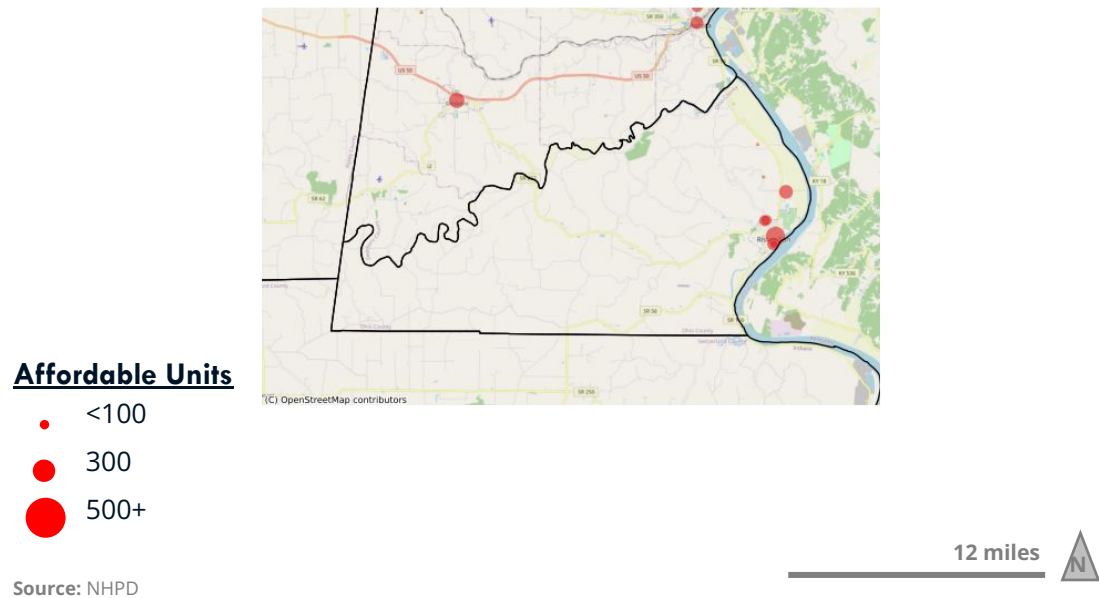


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

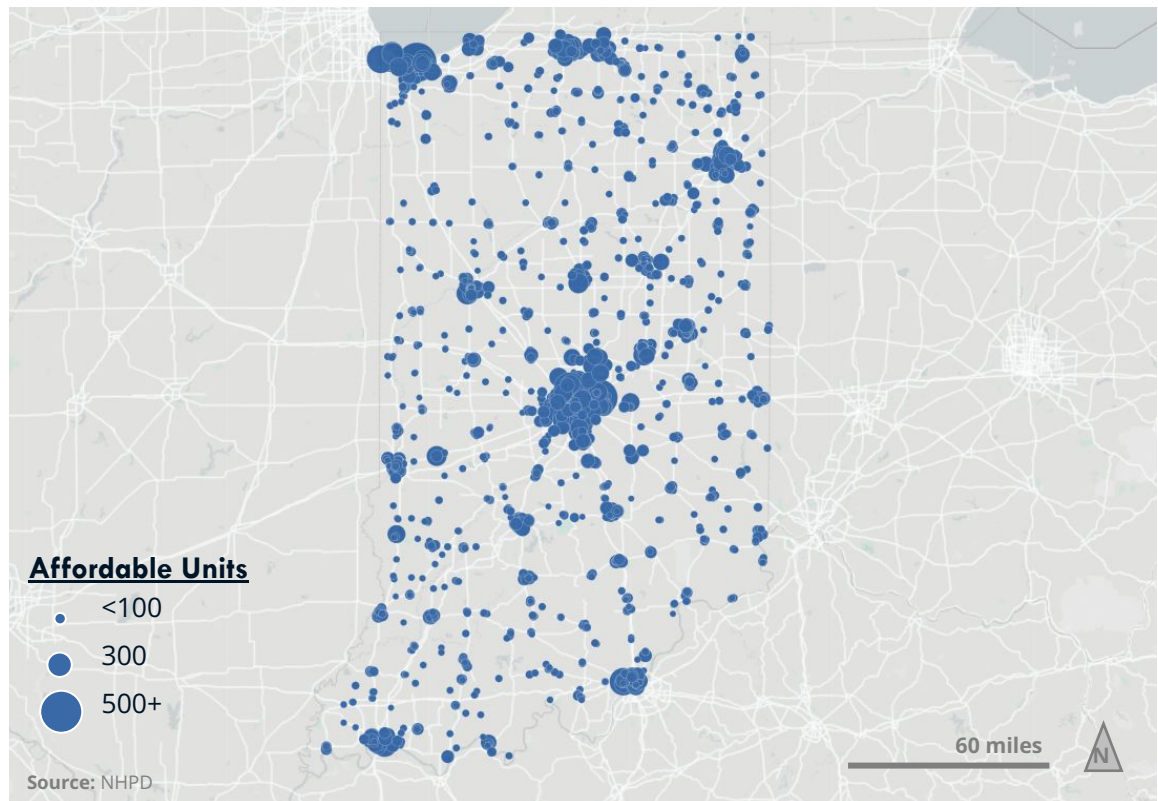
Affordable Housing Inventory

Ohio County | 2020



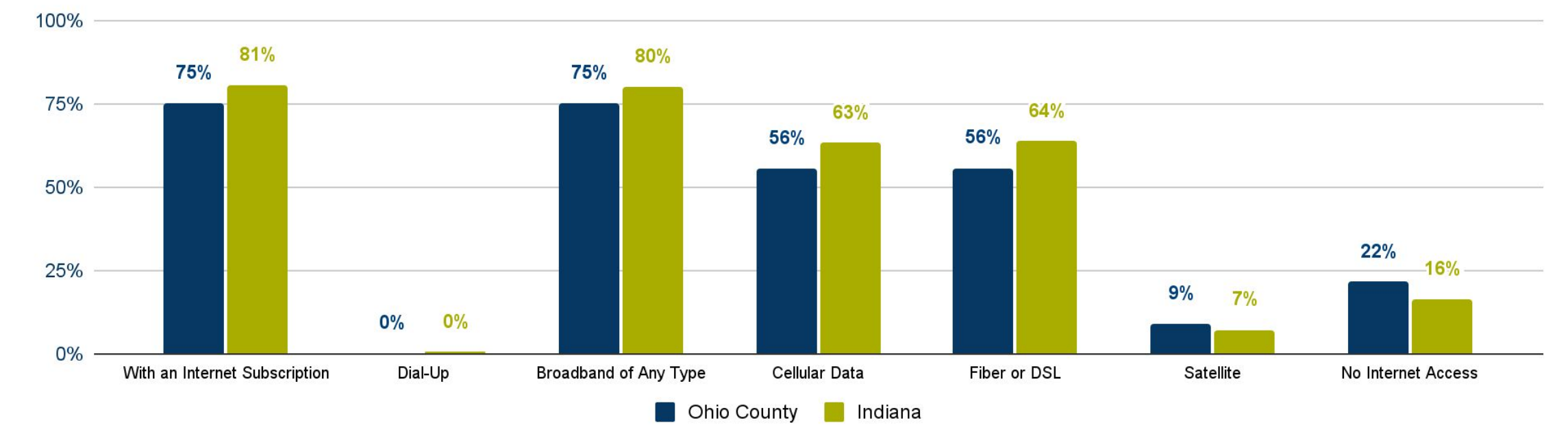
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 75% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Ohio County | 2020

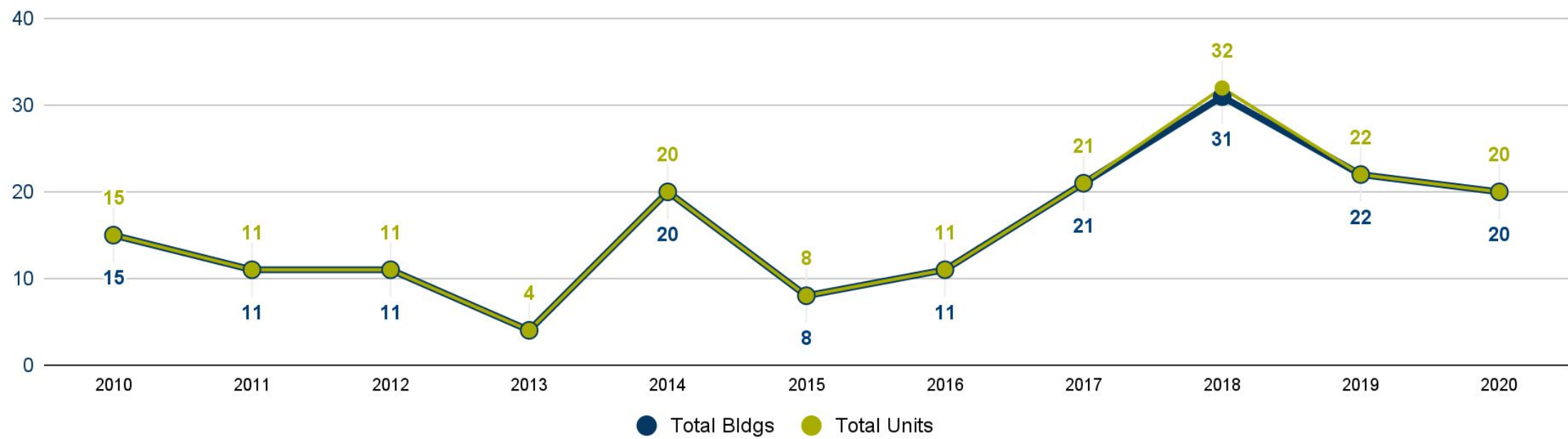


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 20 new housing starts in 2020 in Ohio County, with 174 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Ohio 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