

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR DE KALB 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**:

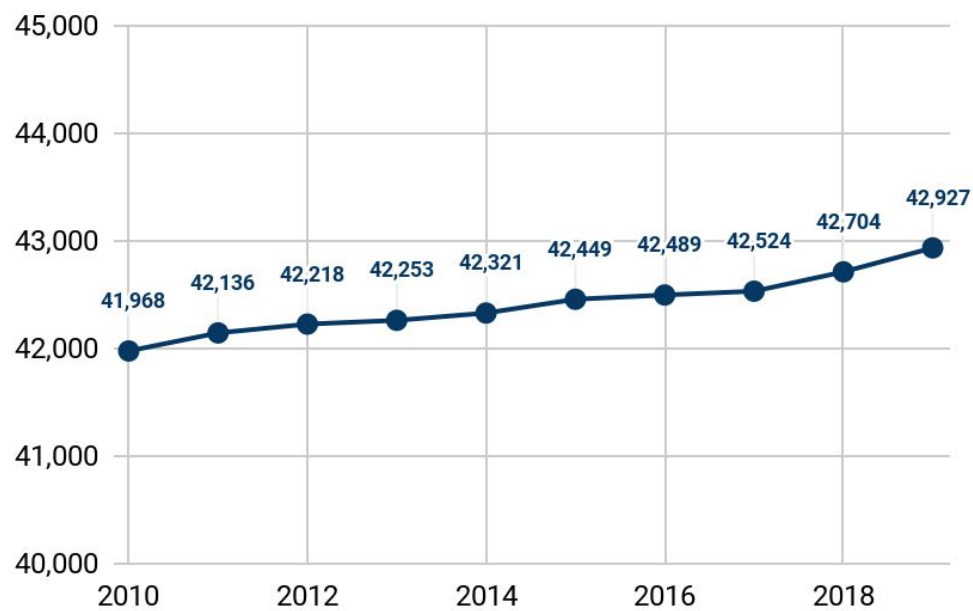
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

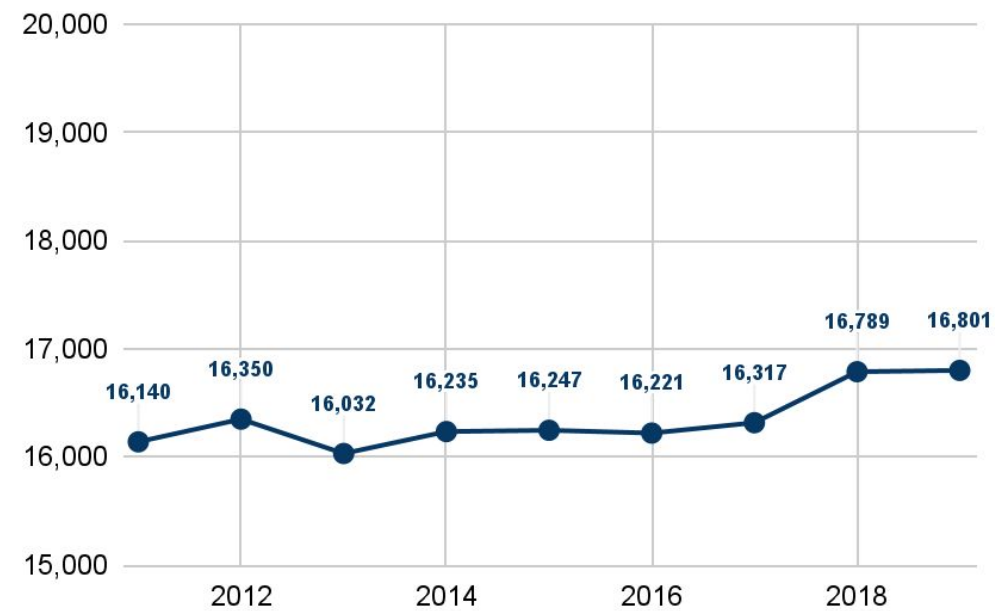
POPULATION | De Kalb County's population has increased by 2.29% (959 people) between 2010-2019. In the same time period, the total number of households increased by 5.47% (871 households).

Resident Population
De Kalb County | 2010-2019



Source: FRED, U.S. Census Bureau

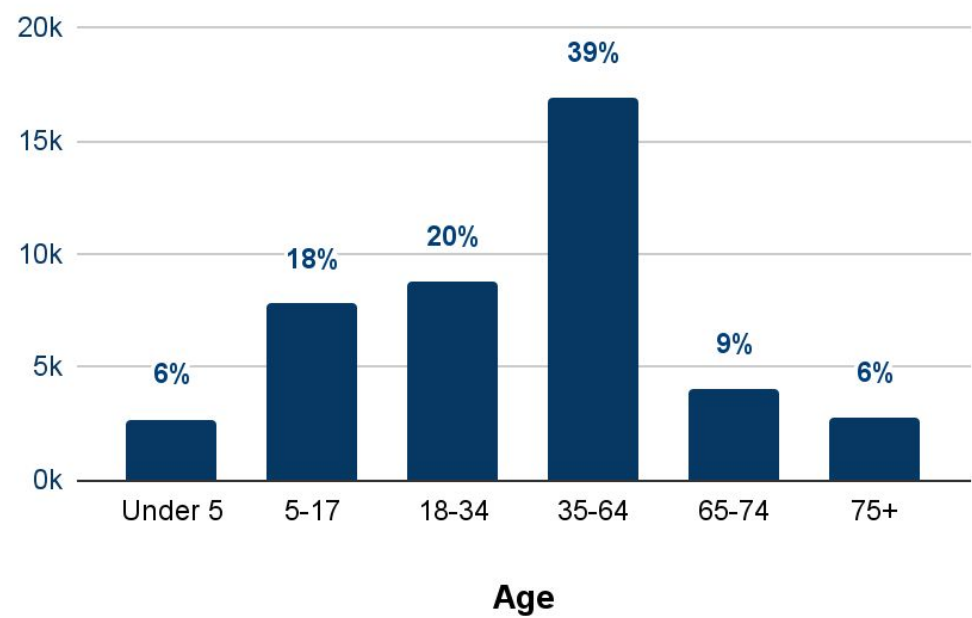
Households
De Kalb County | 2010-2019



Source: FRED, U.S. Census Bureau

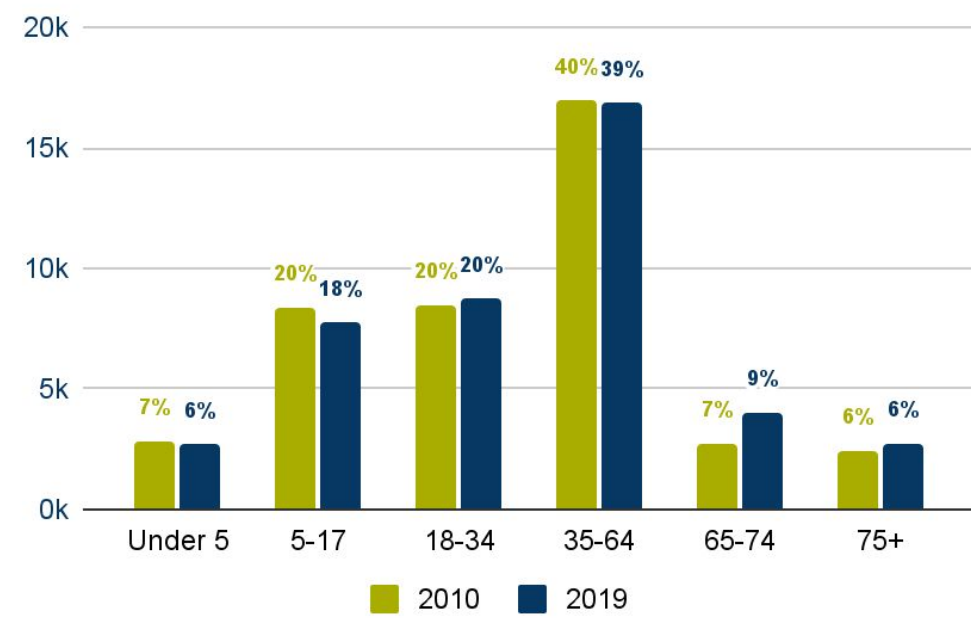
AGE | 16% of people in De Kalb County are above the age of 65, while 24% are below 18.

Population by Age
De Kalb County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
De Kalb County | 2010, 2019

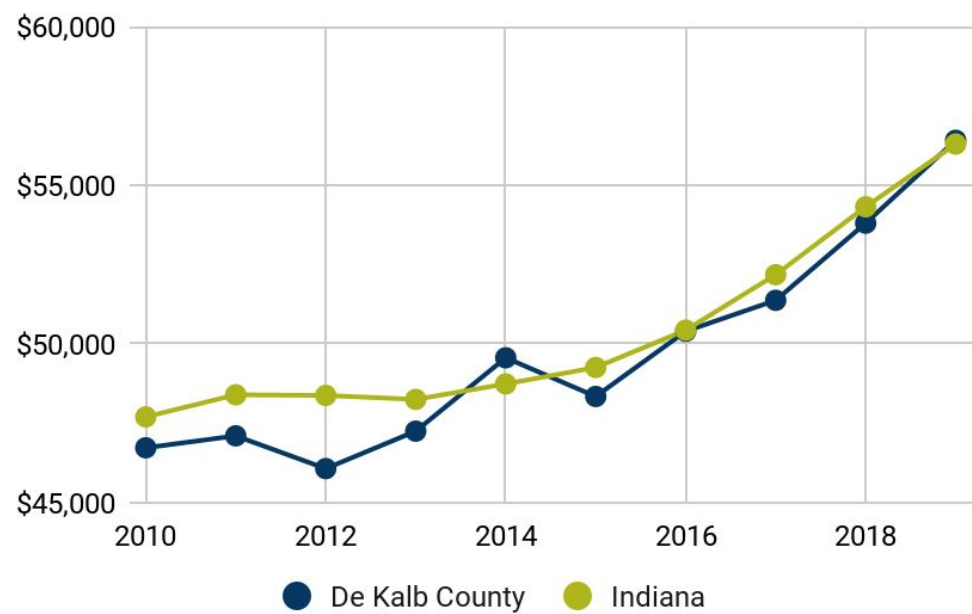


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | De Kalb County had a median income of \$56,421 in 2019, up 21% since 2010. 29% of households have incomes below \$35,000, while 19% have incomes above \$100,000.

Median Income

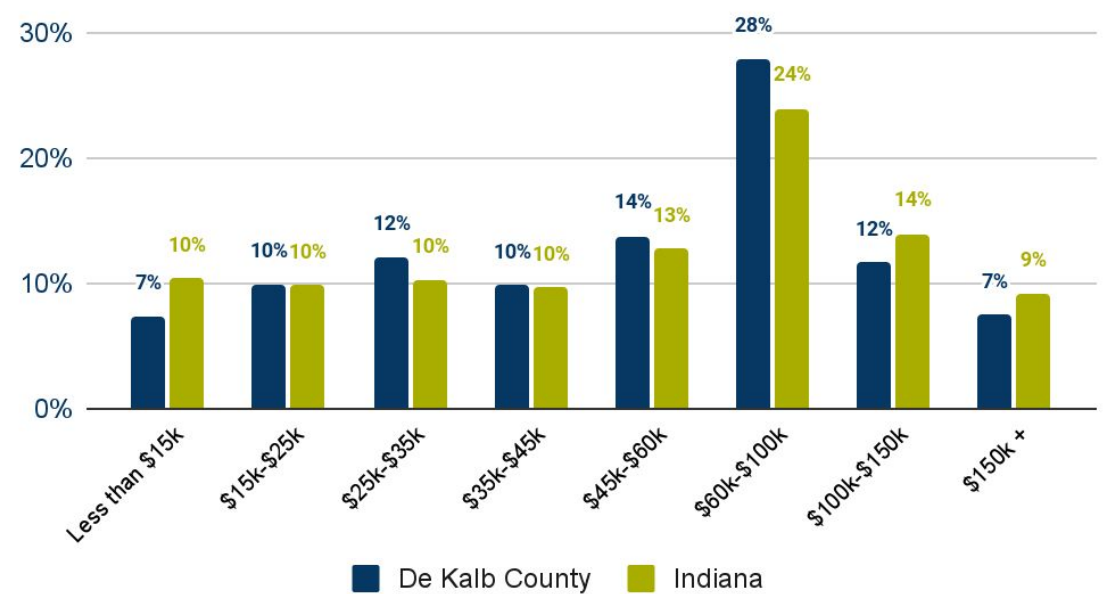
De Kalb County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

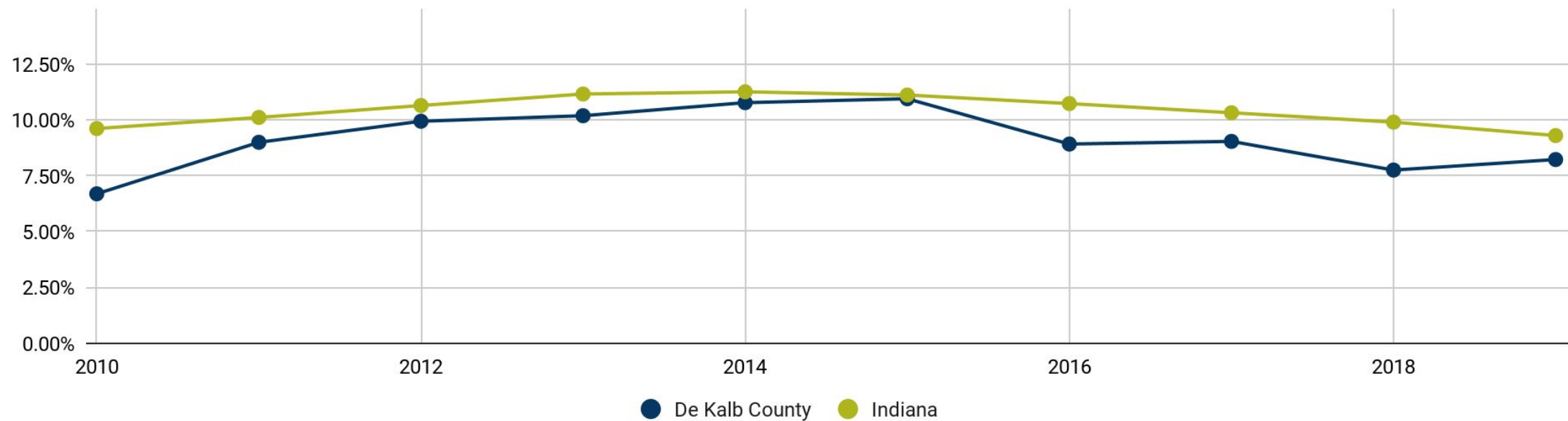
De Kalb County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.2% of families live in poverty conditions in De Kalb County, up 1.54 percentage points from 6.7% in 2010.

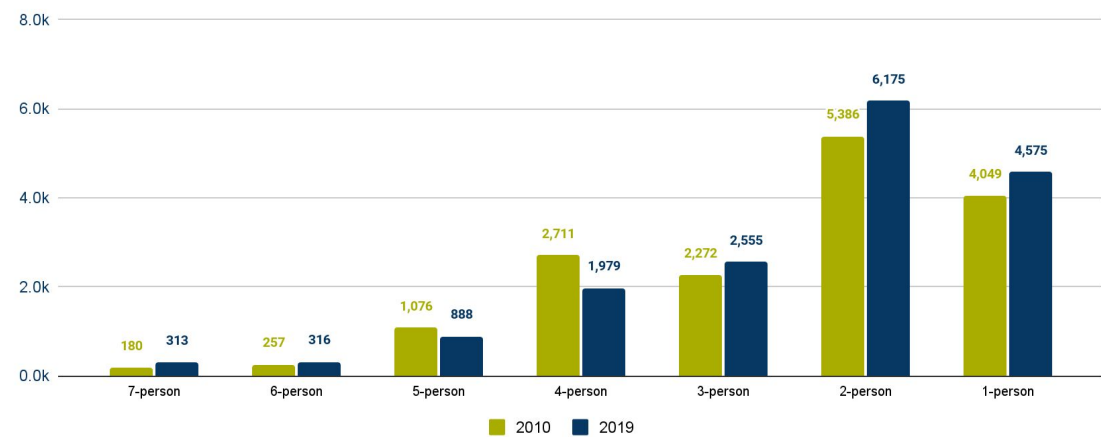
Family Poverty Rate
De Kalb County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

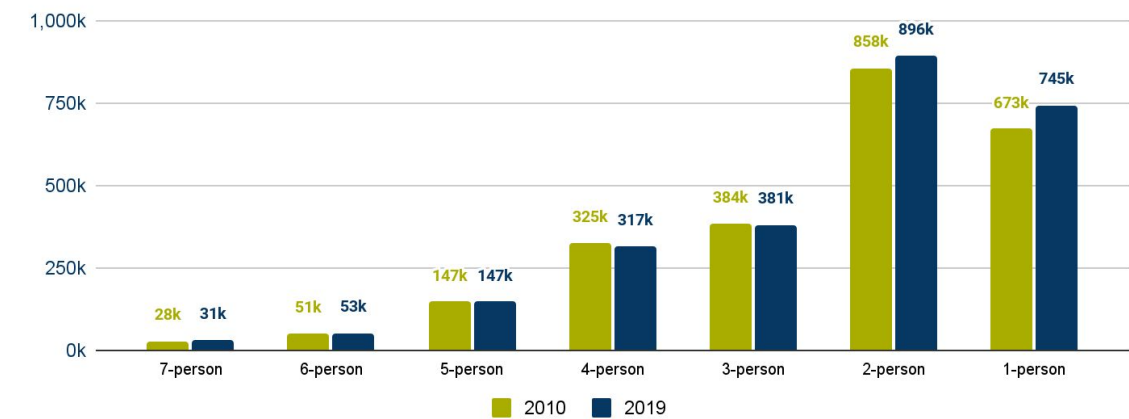
HOUSEHOLD SIZE | The average household size is 2.53 people, compared to 2.52 statewide. The De Kalb County average household has shrunk by 0.07 persons since 2010.

Household Size
De Kalb County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

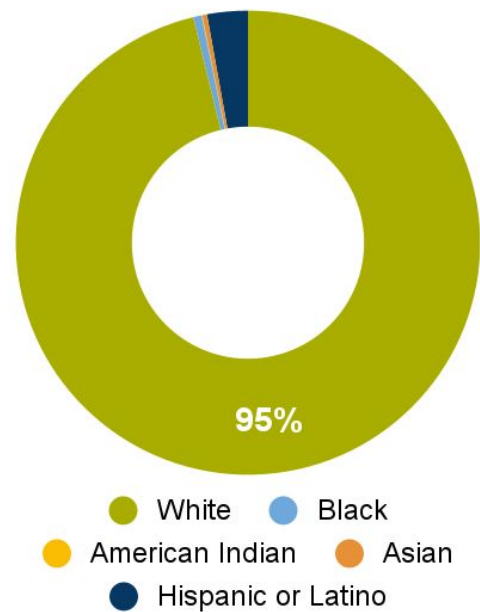


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in De Kalb County is 95% white, 1% Black, 3% Hispanic/Latino, 0% Asian, and 0% other.

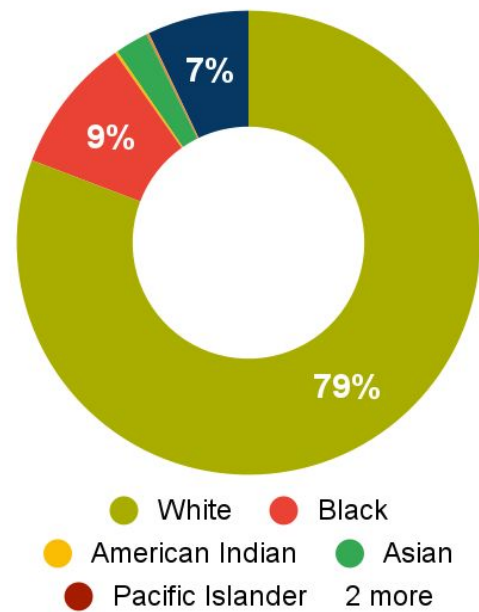
Racial/Ethnic Distribution

De Kalb County | 2019



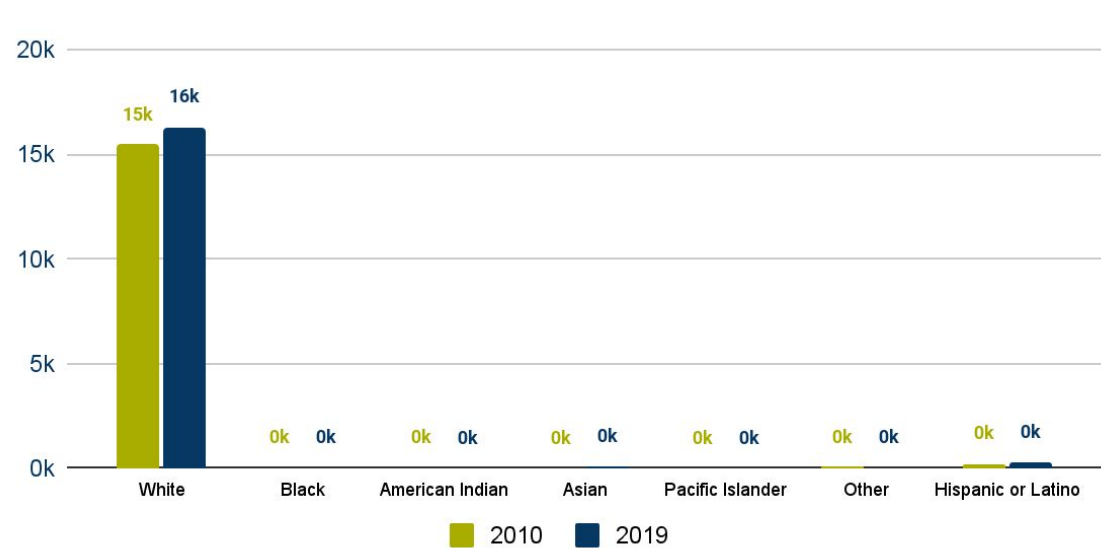
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial/Ethnic Distribution

De Kalb County | 2010, 2019

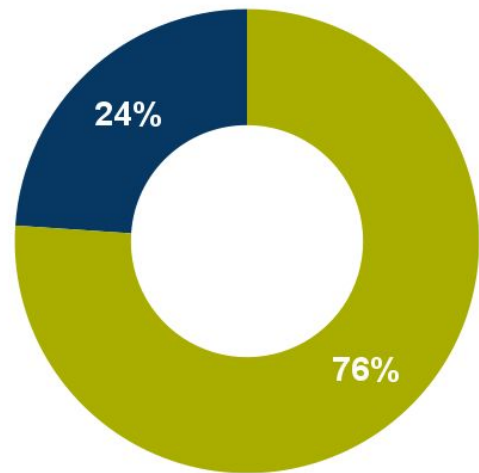


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 24% of households (4,020 households) in De Kalb County were renters, while 76% (12,781 households) were owner households. The share of renters has increased by 4% since 2010.

Housing Tenure

De Kalb County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

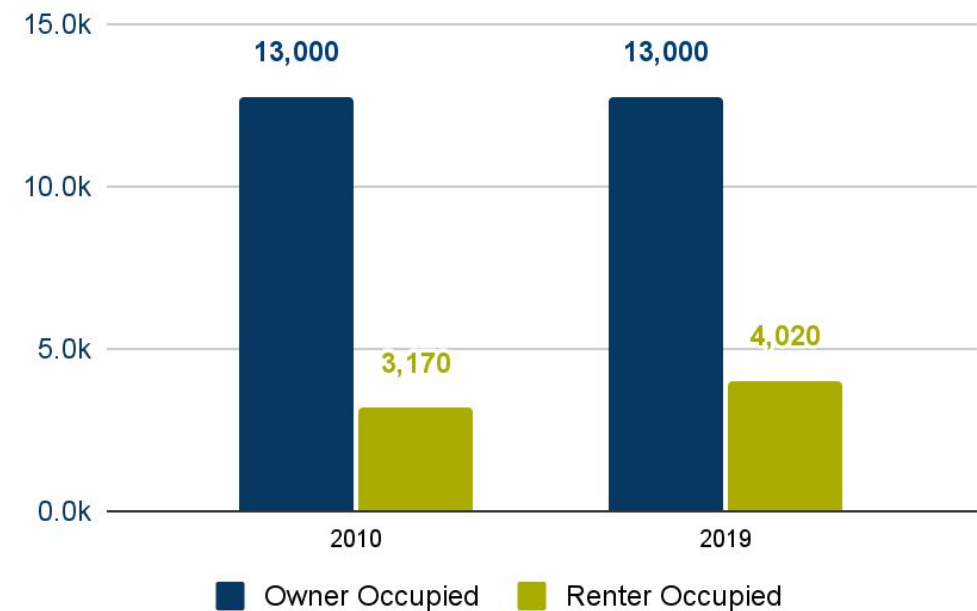
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

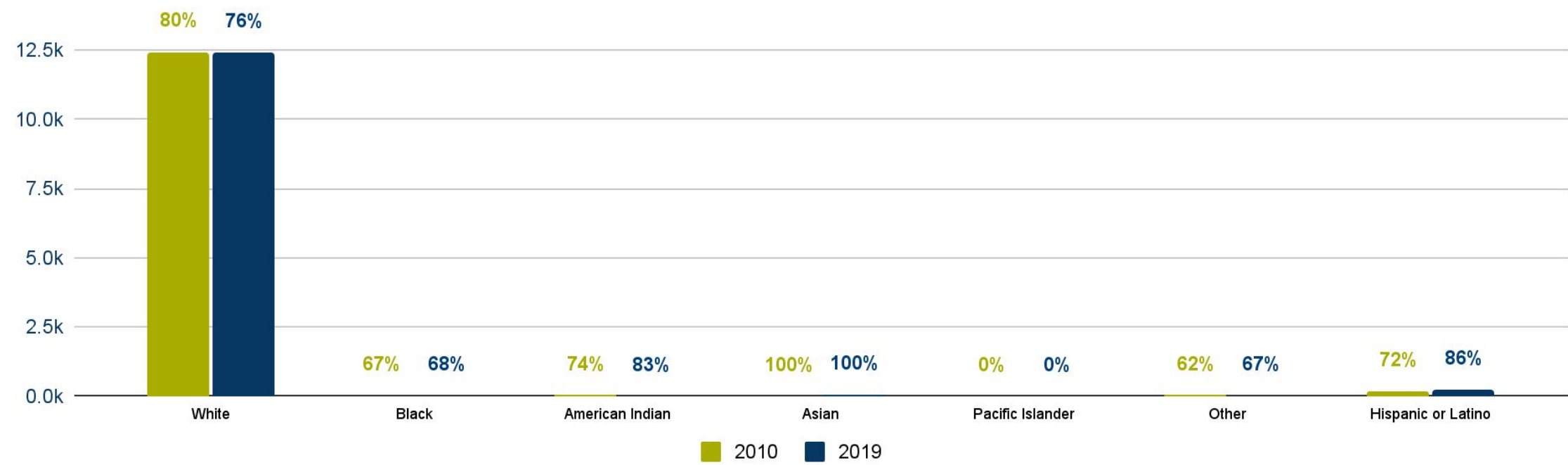
De Kalb County | 2010-2019



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, 68% for Black households, and 86% for Hispanic or Latino households.

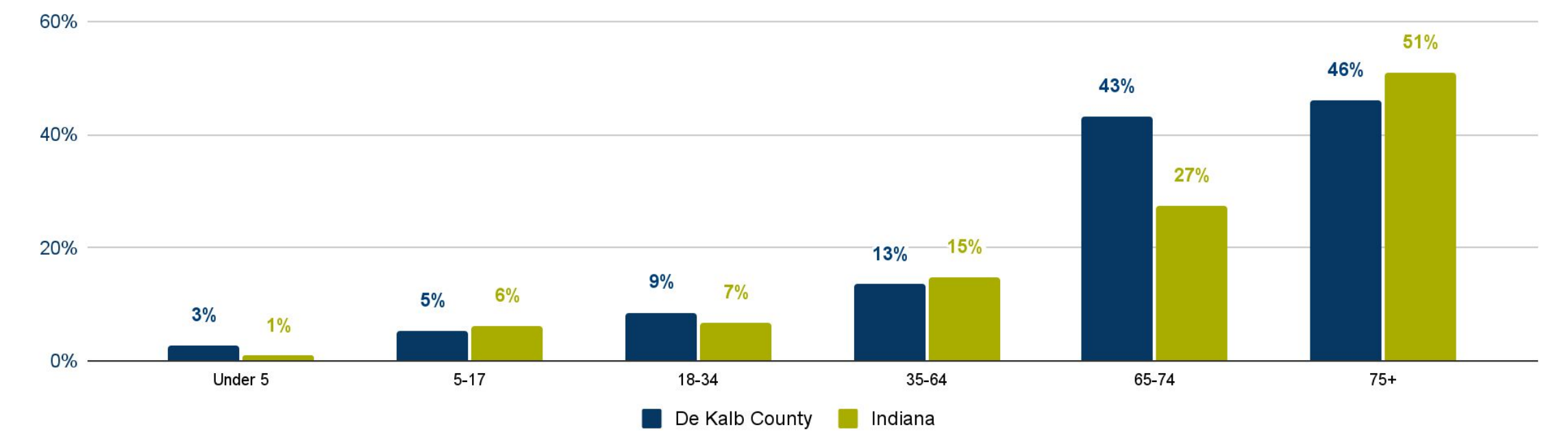
Homeownership by Race
De Kalb County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in De Kalb County live with a disability. For people above 65, the share increases to 44%.

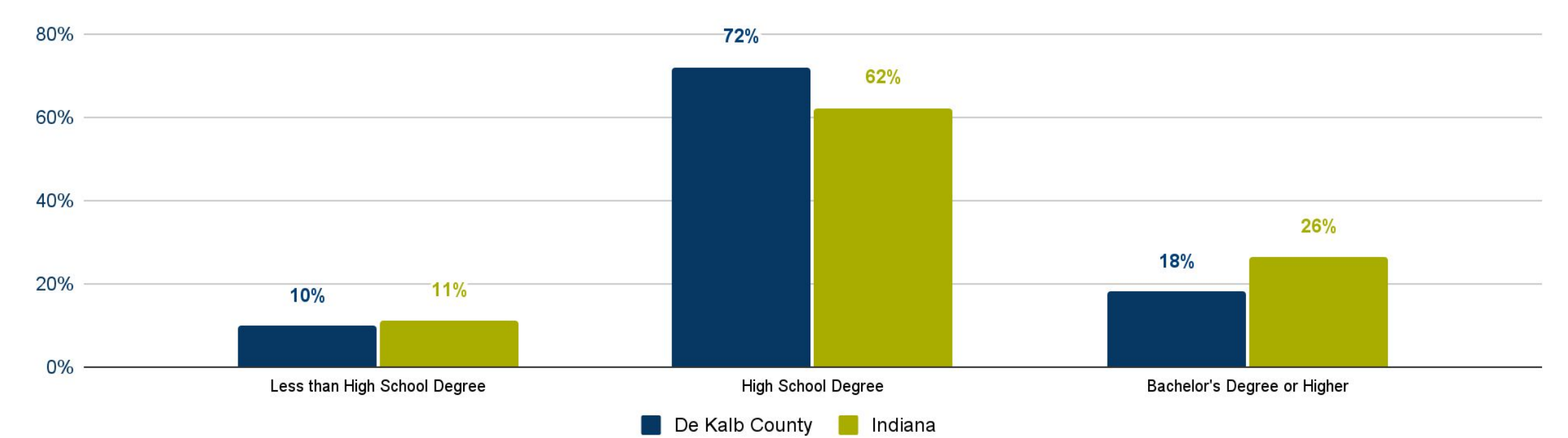
Share of the Population with a Disability by Age
De Kalb County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In De Kalb County, 72% of the population has at least a high school degree and 18% of the population has at least a Bachelor's degree.

Educational Attainment
De Kalb County, Indiana | 2019

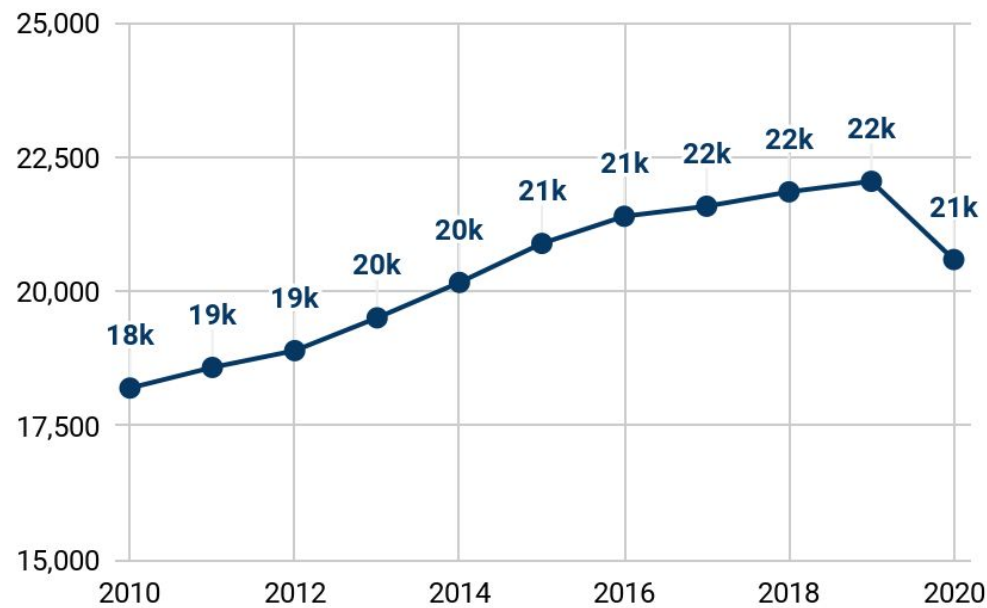


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

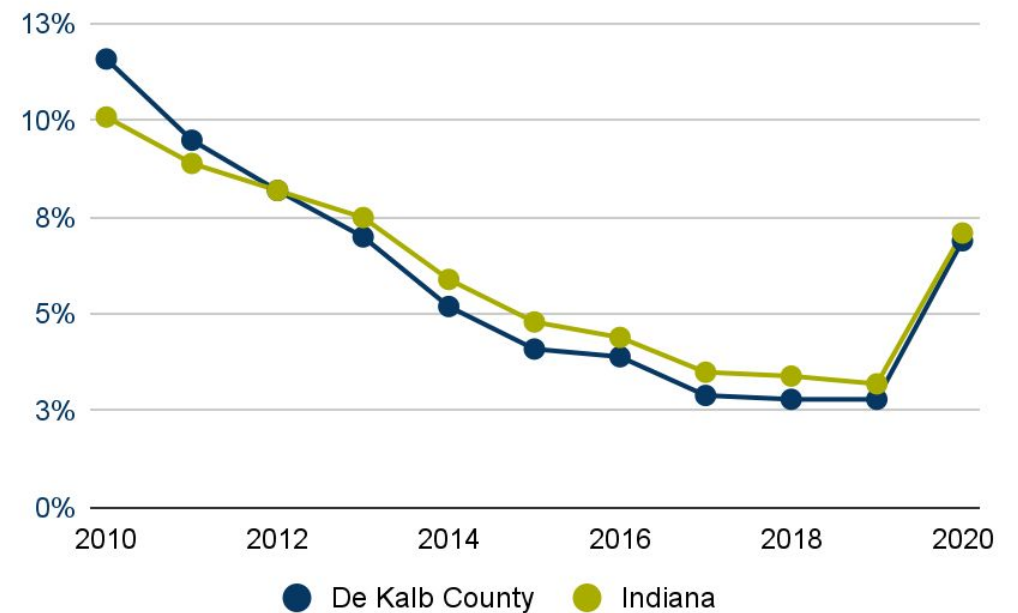
EMPLOYMENT BASE | There are currently 21,000 employed persons in De Kalb County, up by 13.16% since 2010. The unemployment rate in 2020 was 6.90%, up 4.10 points from 2019.

Total Employment
De Kalb County | 2010-2019



Source: ACS 2010-2019 5-year estimates

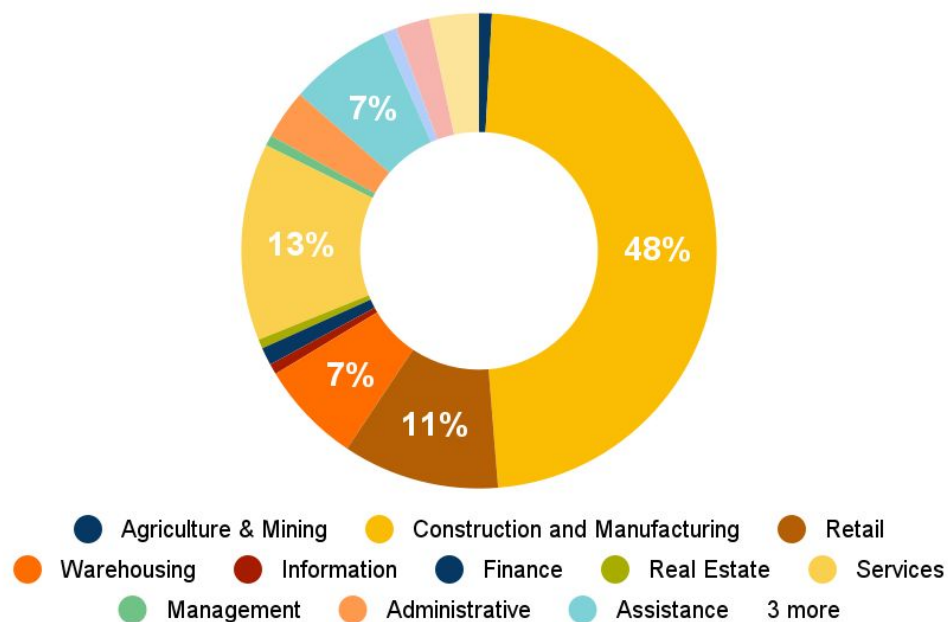
Unemployment Rate
De Kalb County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in De Kalb County, accounting for 45% of all jobs, followed by Transportation and Warehousing (7% of all jobs).

Total Jobs by All Industries
De Kalb County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$38,998
- 2. Goods-producing | \$63,974
- 3. Trade, transportation, and utilities | \$44,324
- 4. Professional and business services | \$49,590
- 5. Manufacturing | \$65,391

Source: BLS

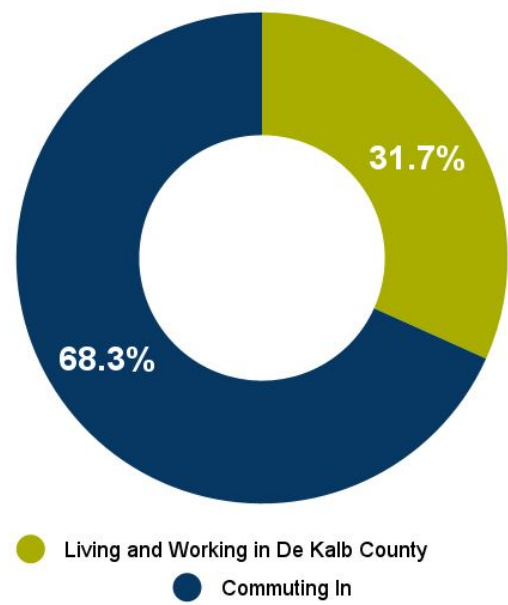
Top 5 Employers

- 1. Therma-tru Corp (Butler)
- 2. Steel Dynamics Inc (Butler)
- 3. Carlex Glass Of Indiana Inc (Auburn)
- 4. Walmart Distribution Ctr (Auburn)
- 5. Walmart Supercenter (Auburn)

Source: BLS

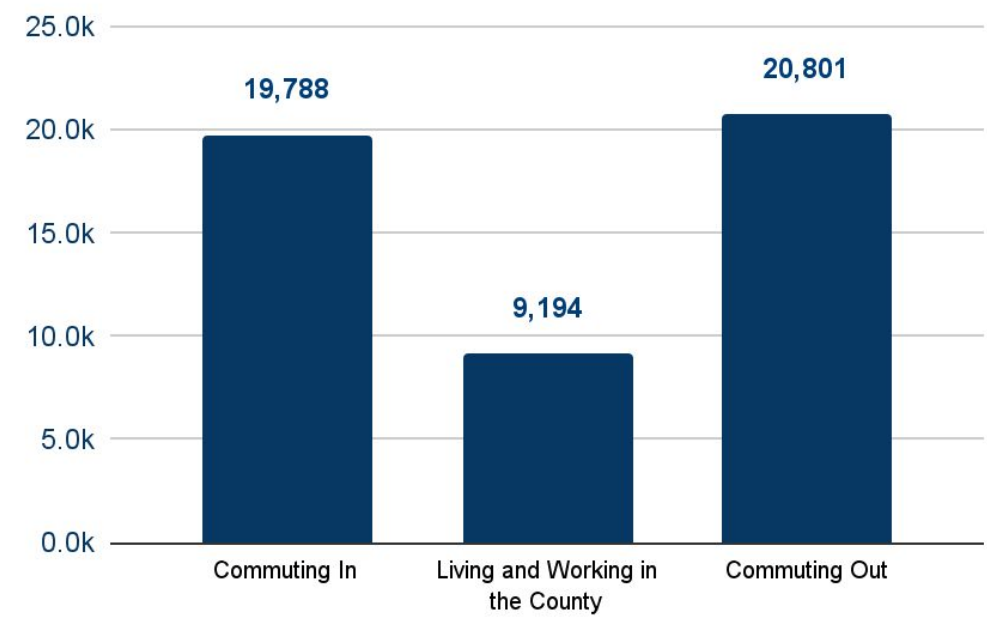
COMMUTER INFLOW / OUTFLOW | 20,000 commuters come into De Kalb County for their jobs, while 21,000 employees travel outside of De Kalb County for their jobs.

Employment Inflow
De Kalb County | 2018



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

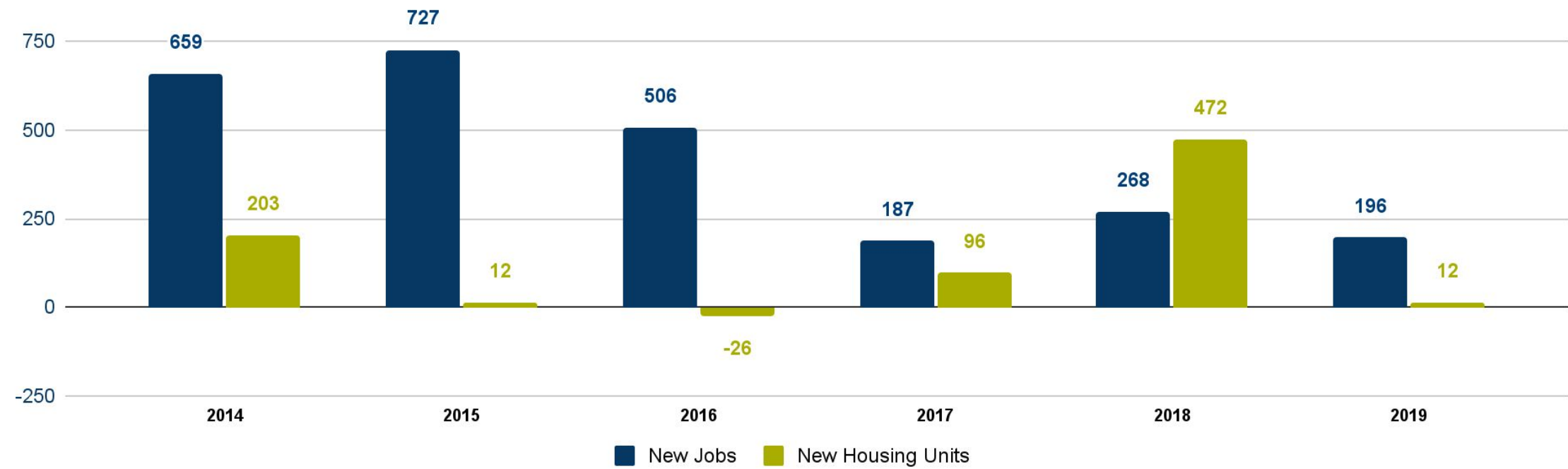
Commuting Patterns
De Kalb County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | De Kalb County has created 2,543 jobs between 2014-2019 and 769 housing units, or 30 units for every 100 jobs created.

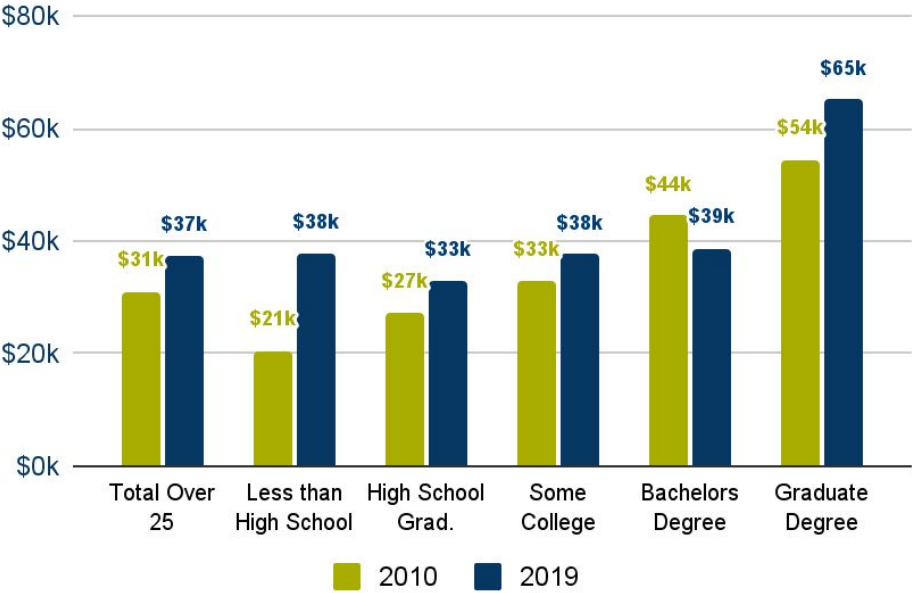
Job Growth and Housing Production
De Kalb County | Total Jobs, New Jobs



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

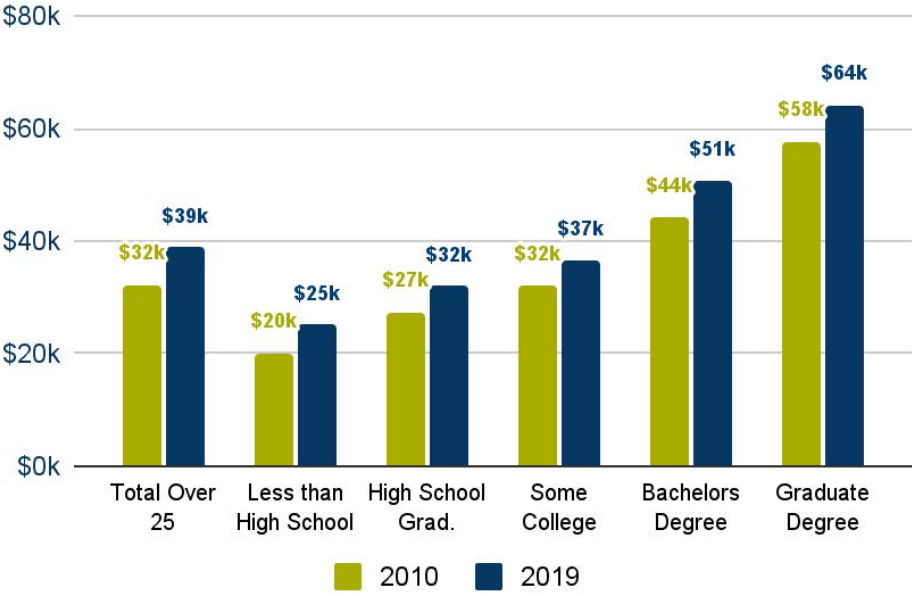
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 20% since 2010 for the total population and increased 21% for the population with at least a high school degree.

Median Earnings by Educational Attainment
De Kalb County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

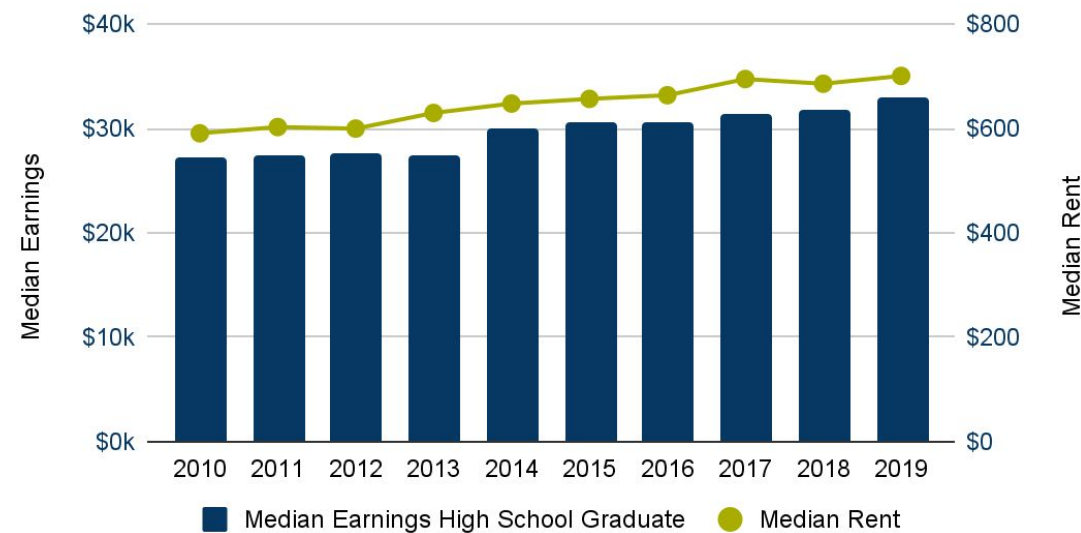
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

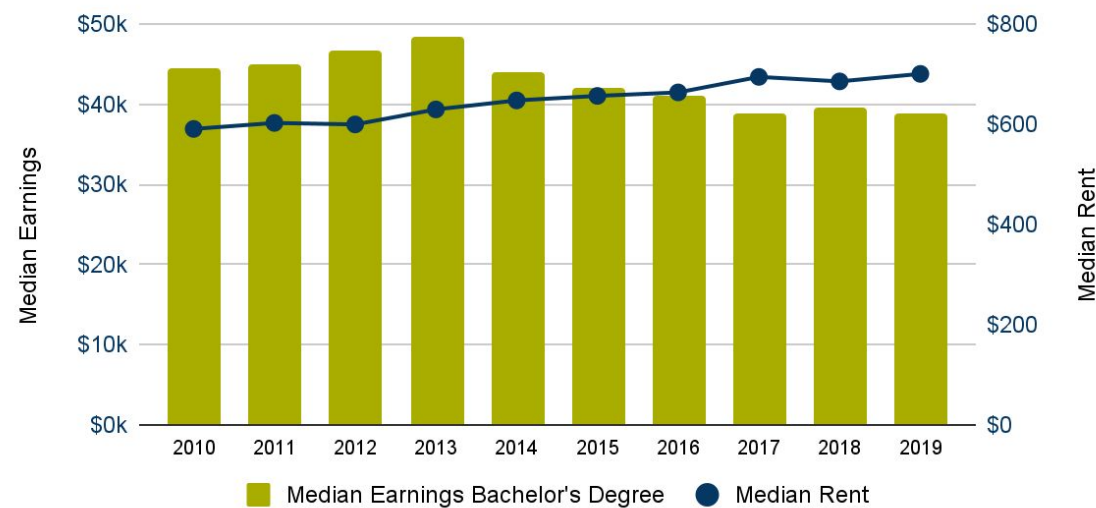
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 18.6%, or 19% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



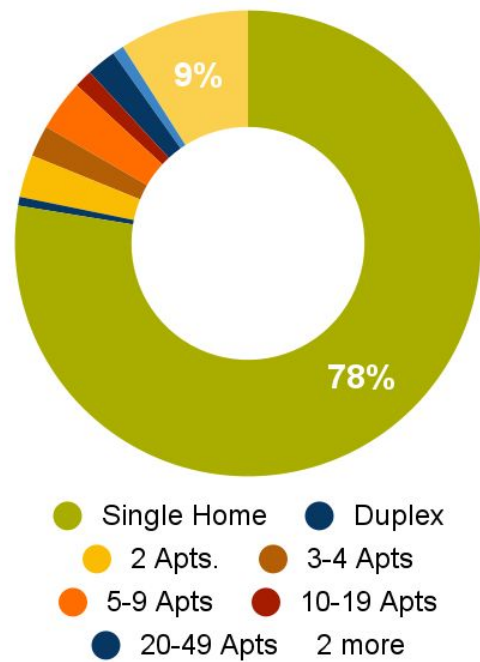
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 78% of homes in De Kalb County are single-family, while 13% are multifamily. Multifamily housing has decreased by 2 homes since 2010.

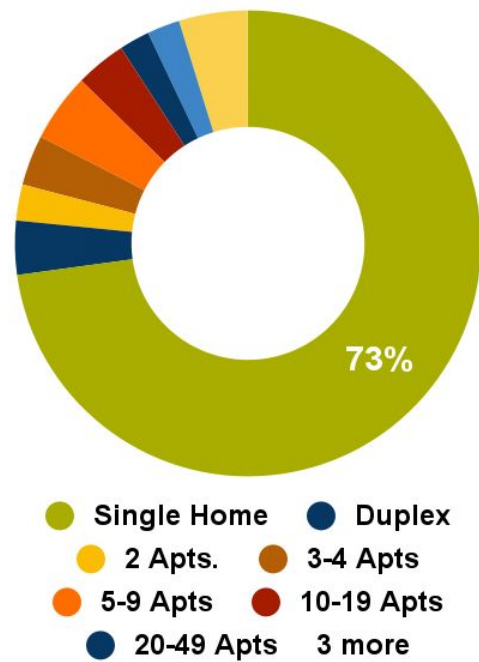
Housing Typology

De Kalb County | 2019



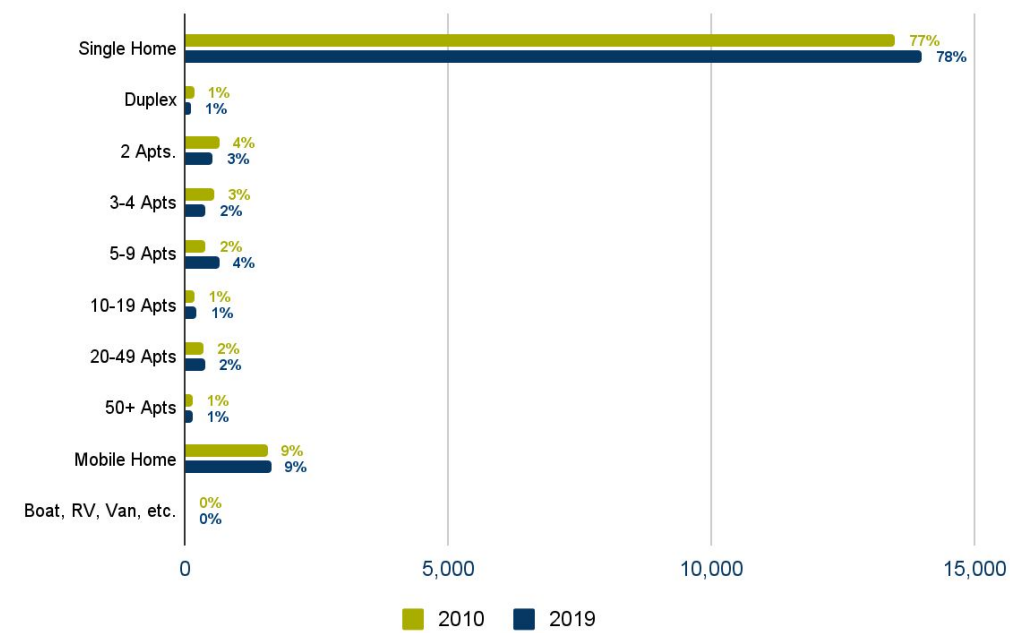
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Units by Housing Typology

De Kalb County | 2010-2019



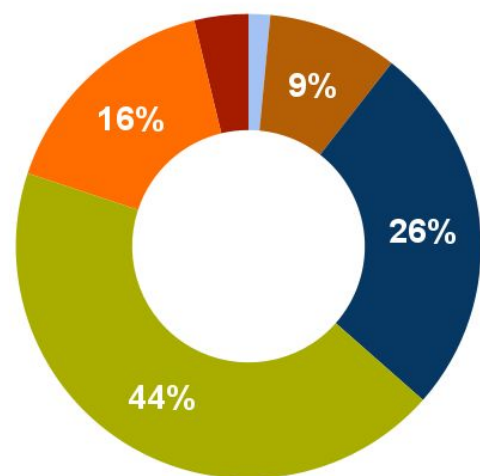
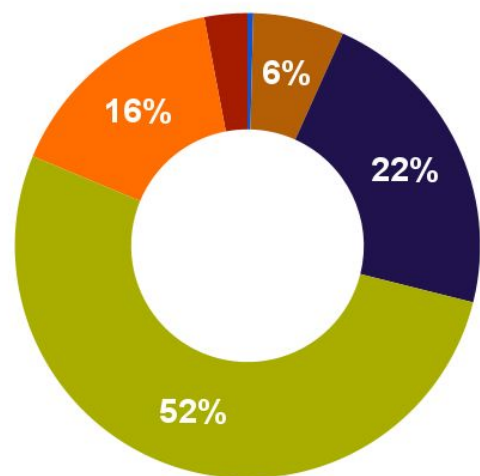
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in De Kalb County contain 2.53 bedrooms, with 71% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

De Kalb County | 2019

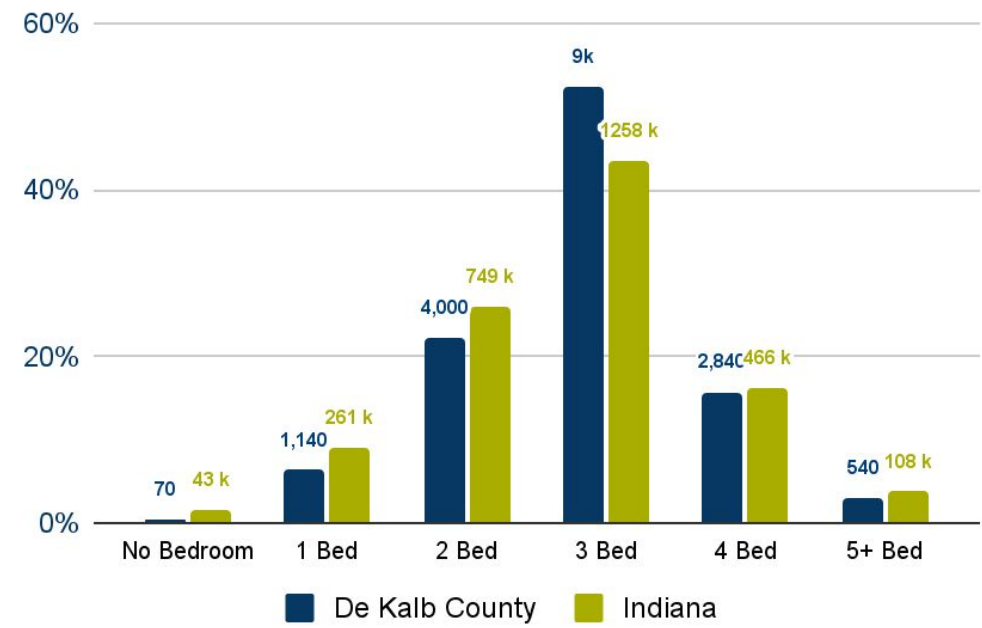
Indiana | 2019



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

Share of Housing Stock by Bedroom

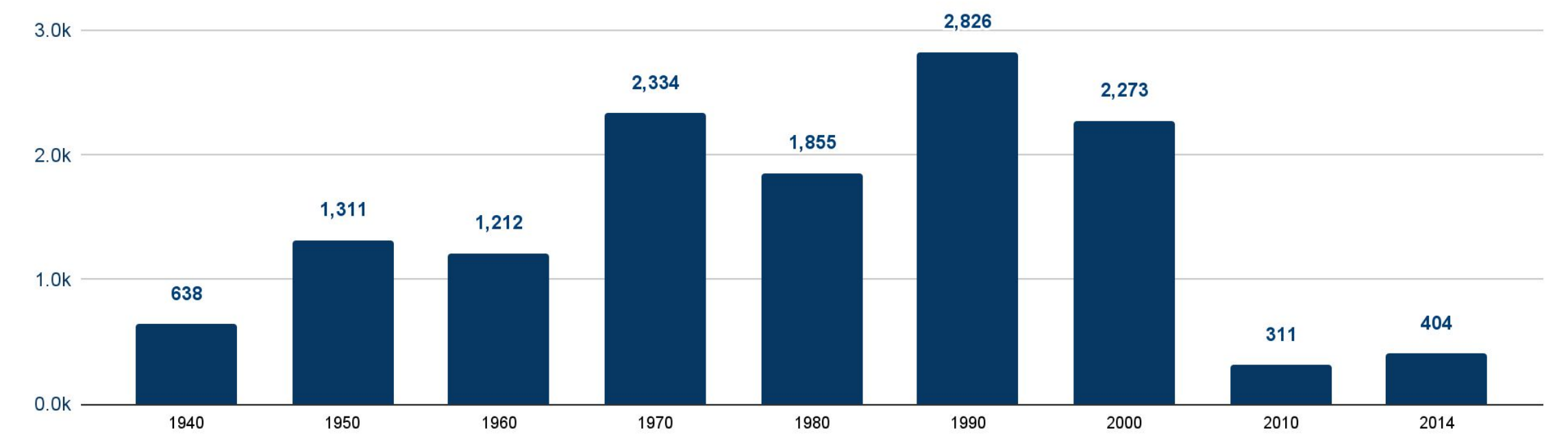
De Kalb County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 83% of homes were built before 1990, with a plurality of homes built before 1940.

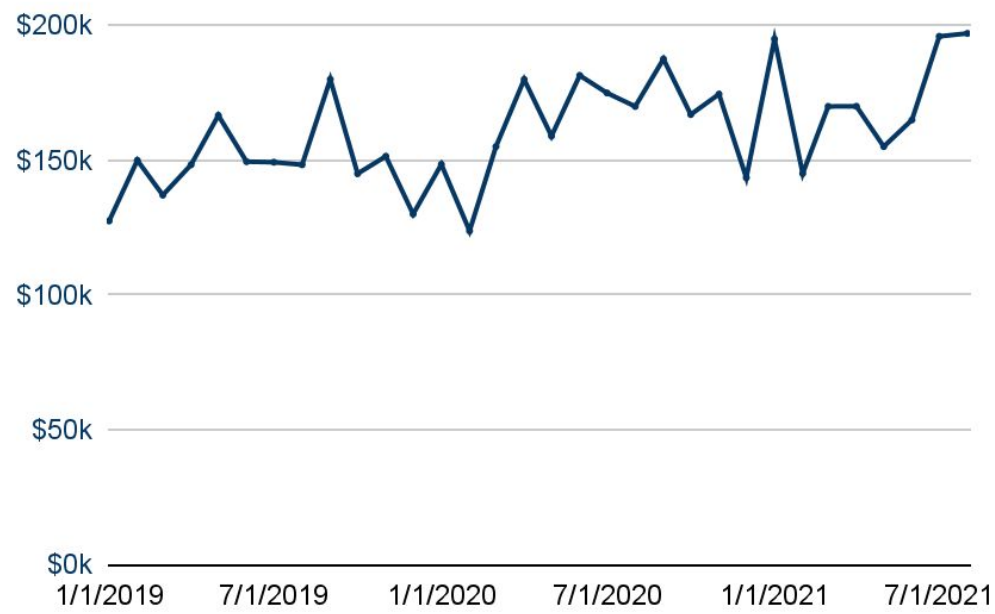
Homes by Year Built
De Kalb County | 2019



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

MEDIAN LISTING PRICE | Homes in De Kalb County have a median listing price of \$197,000. Home prices have increased by 55% since 2019.

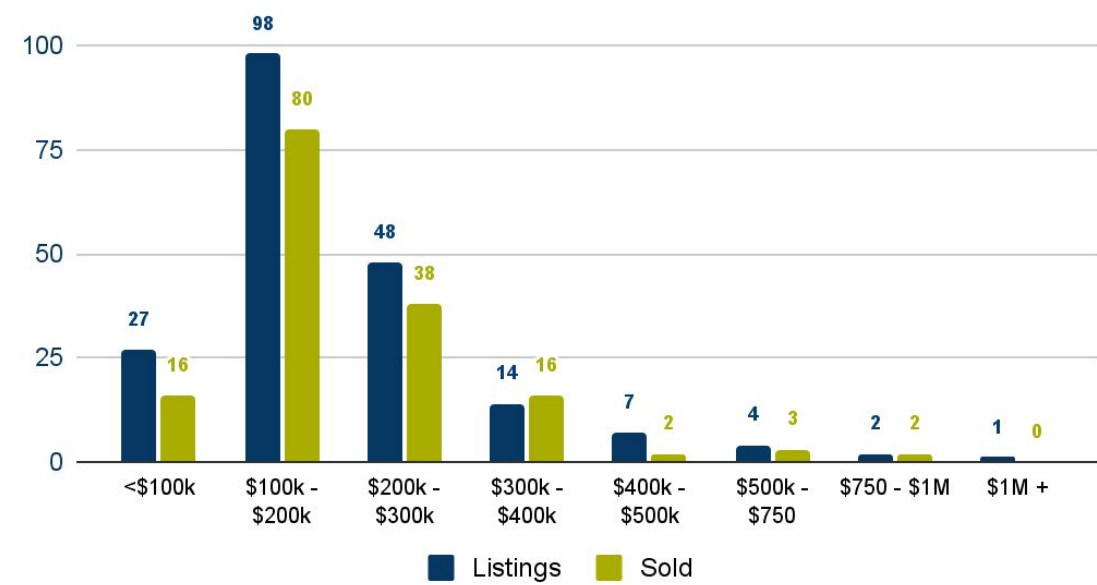
Median Listing Price
De Kalb County | 2019-2021



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)
De Kalb County | 2021

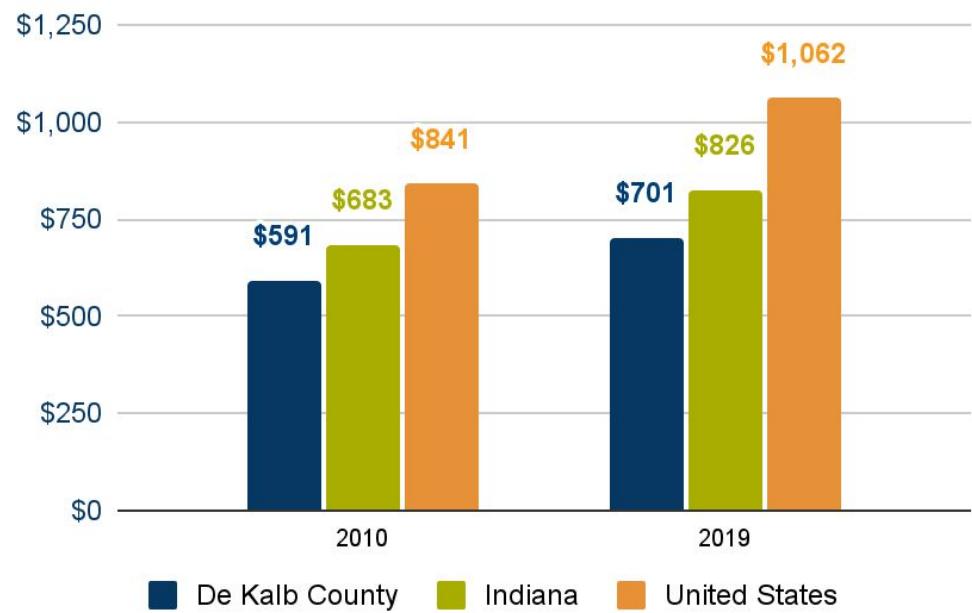


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 19% since 2010, with average rents at \$701 in 2019.

Median Rent

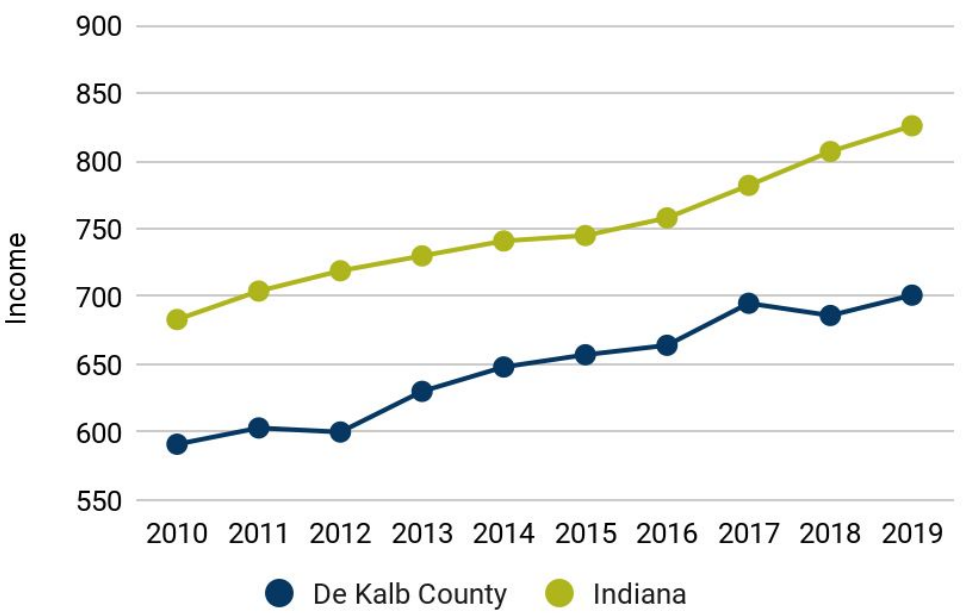
De Kalb County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

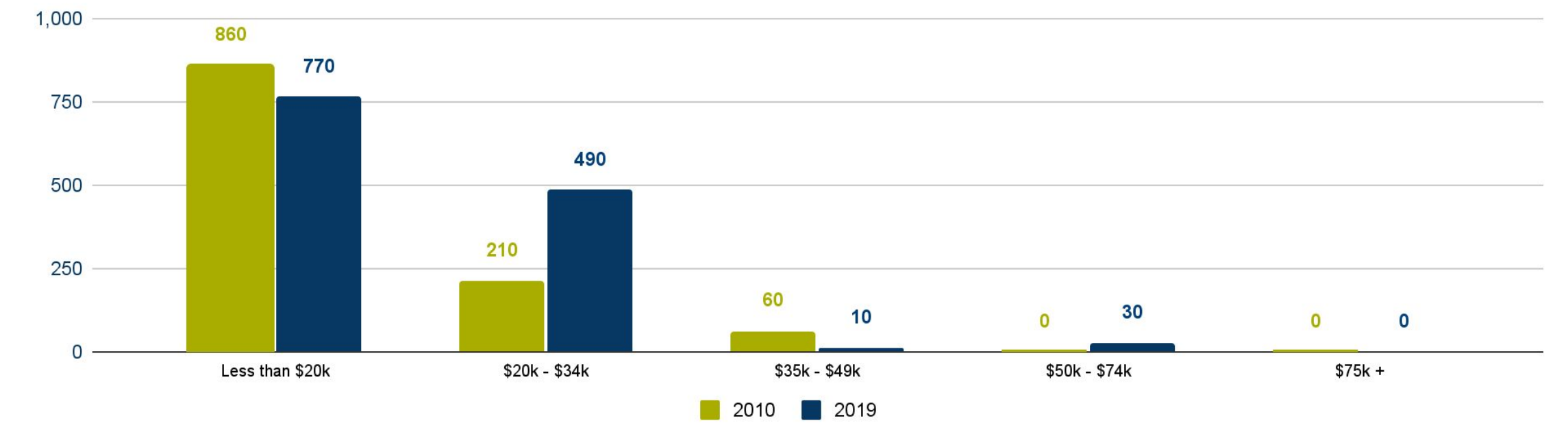
De Kalb County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 35% of renter households are housing cost burdened in De Kalb County, down -13% since 2010. 50% of households earning below \$50,000 are housing cost burdened.

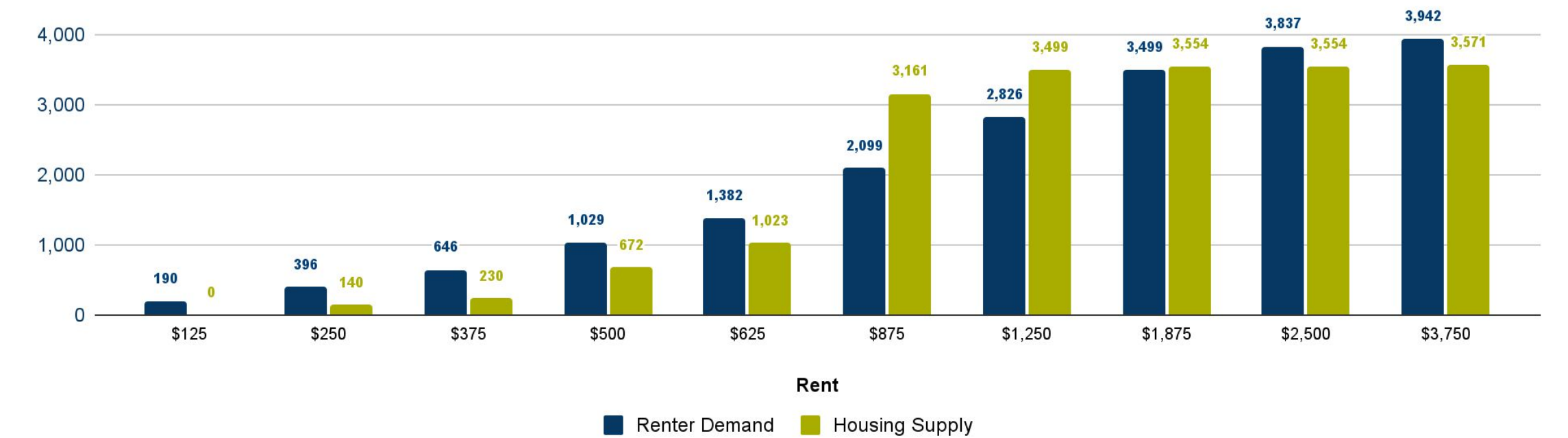
Renter Housing Cost Burden
De Kalb County, Indiana | 2010 - 2019



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
De Kalb 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 De Kalb County.

Affordable Housing Inventory

De Kalb County | 2020



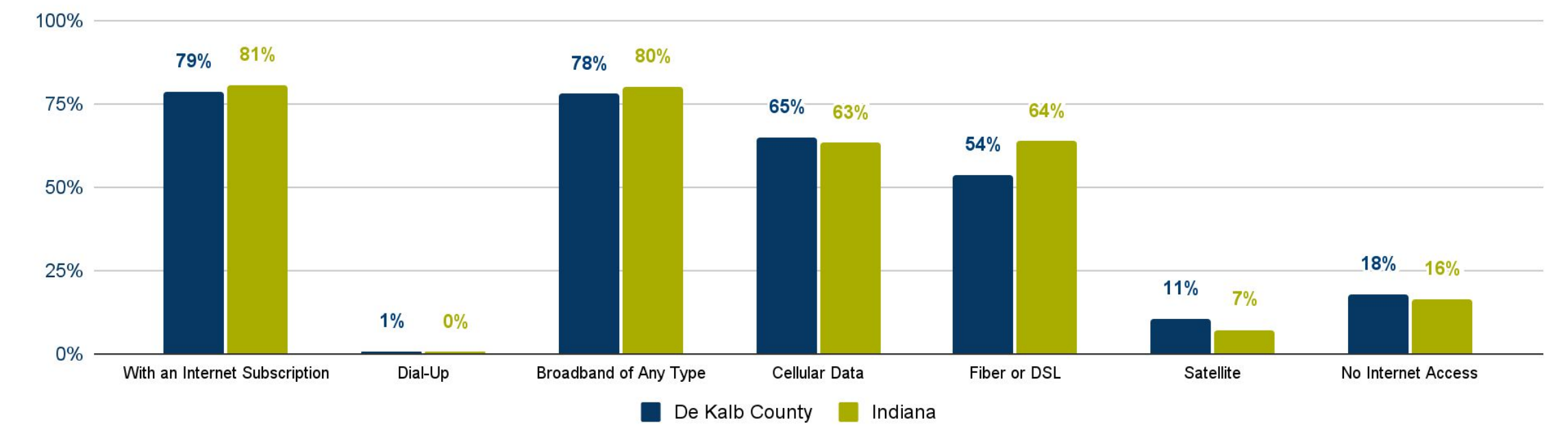
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 78% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
De Kalb County | 2020

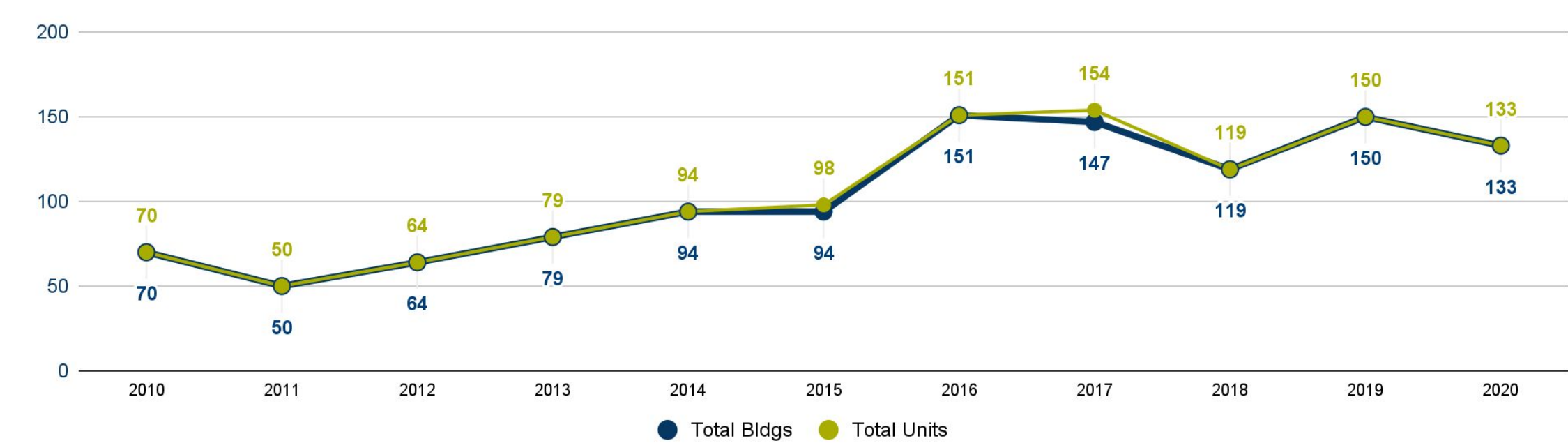


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 133 new housing starts in 2020 in De Kalb County, with 1,151 total building permits authorized since 2010.

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



Source: St. Louis Fed.

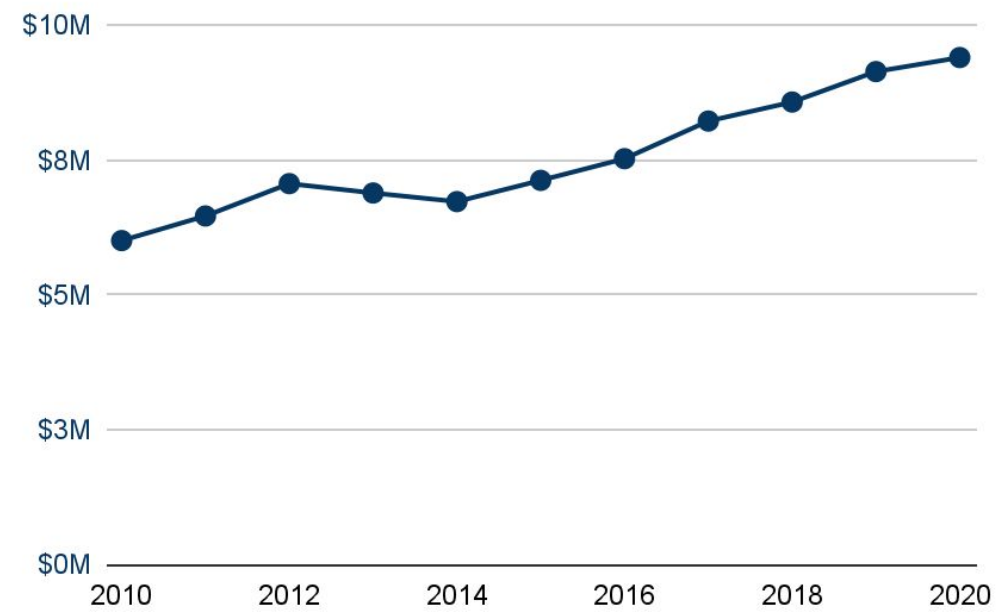
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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