



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR DEARBORN COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

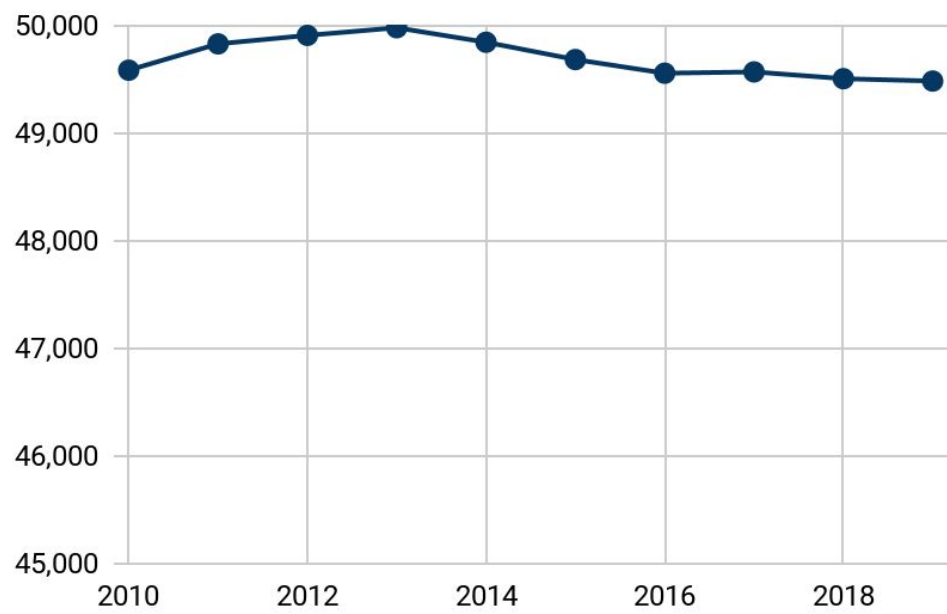
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

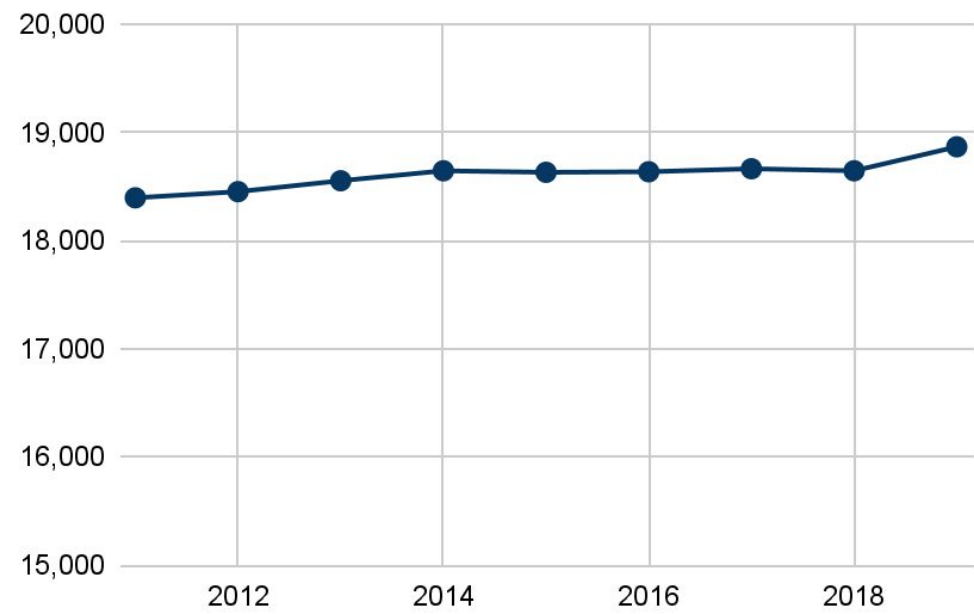
POPULATION | Dearborn County's population has decreased by 0.20% (0 people) between 2010-2019. In the same time period, the total number of households increased by 3% (1,000 households).

Resident Population
Dearborn County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
Dearborn County | 2010-2019



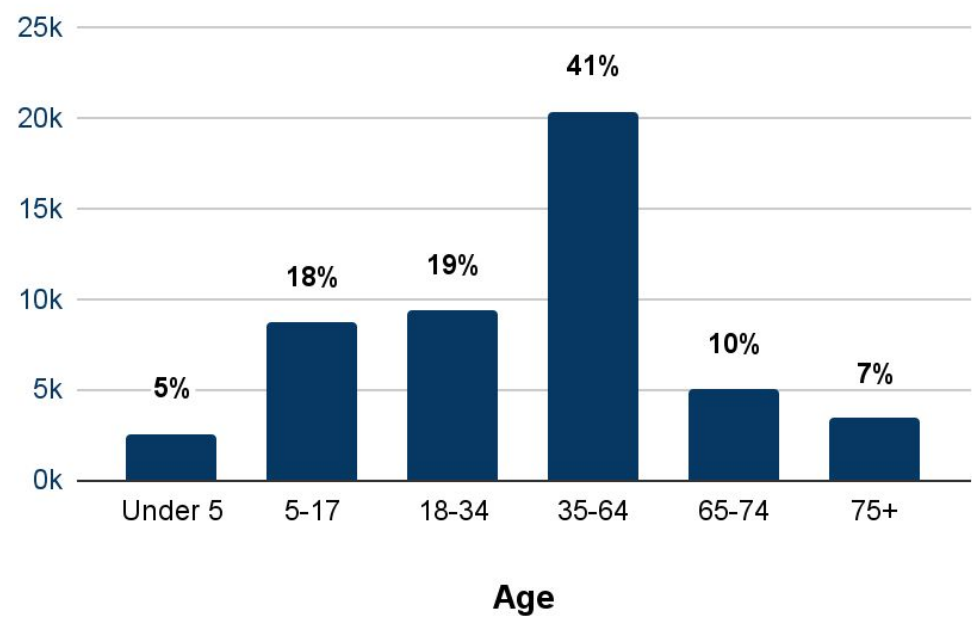
Source: FRED, U.S. Census Bureau

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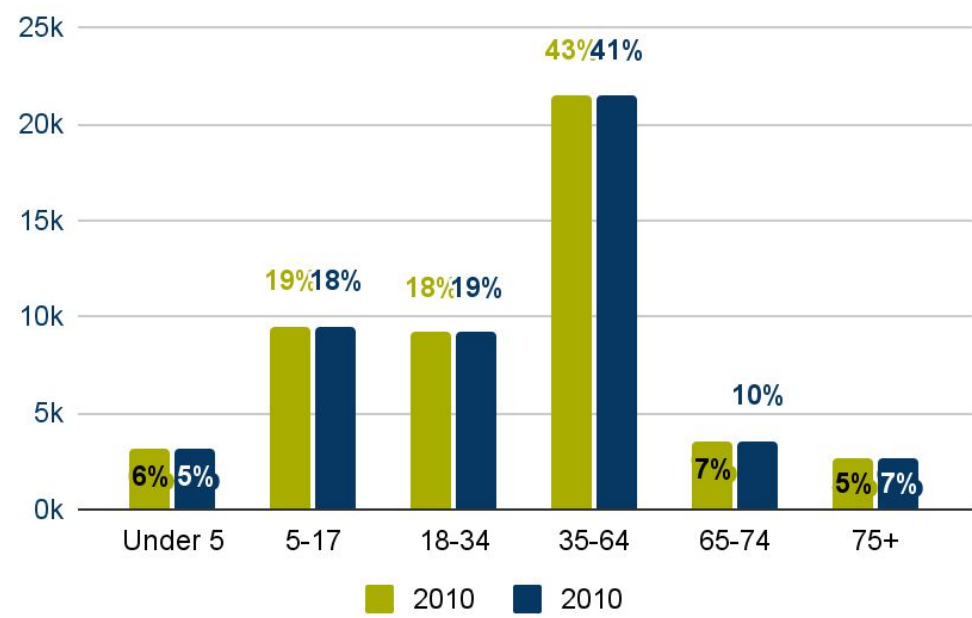
AGE | 17% of people in Dearborn County are above the age of 65, while 23% are below 18.

Population by Age
Dearborn County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Dearborn County | 2010, 2019

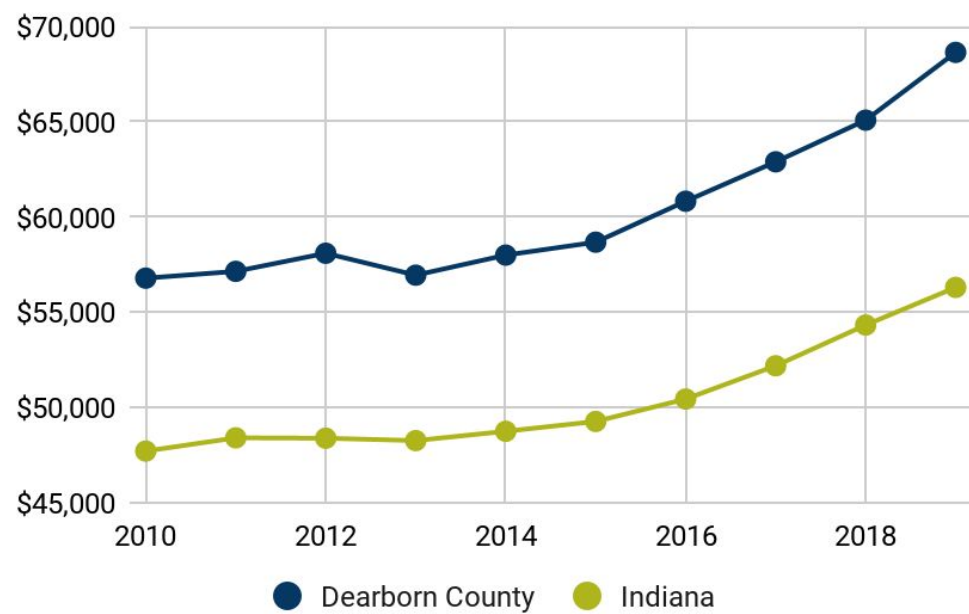


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Dearborn County had a median income of \$68,658 in 2019, up 21% since 2010. 26% of households have incomes below \$35,000, while 30% have incomes above \$100,000.

Median Income

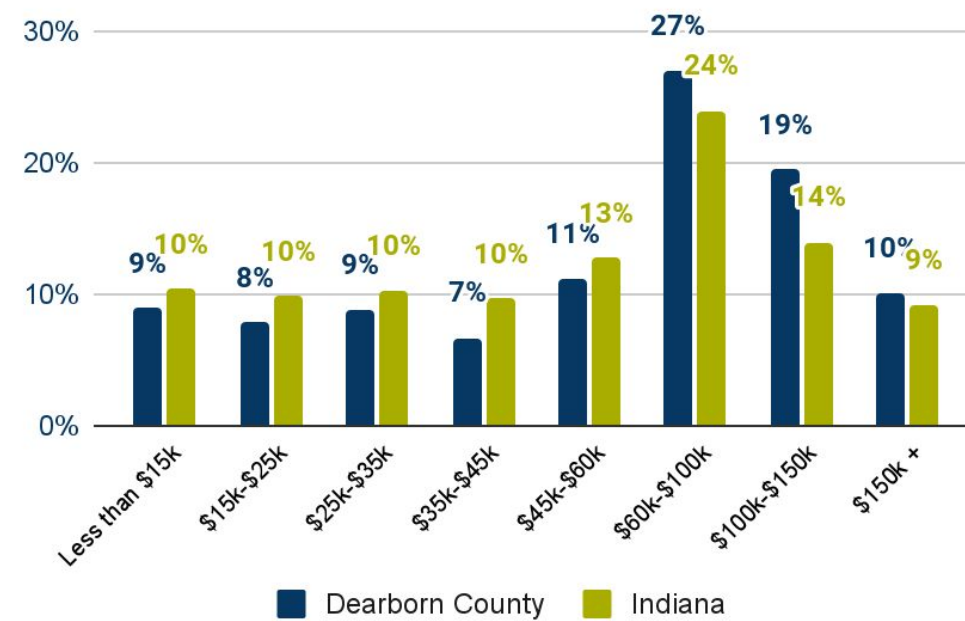
Dearborn County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

Dearborn County, State of Indiana | 2019



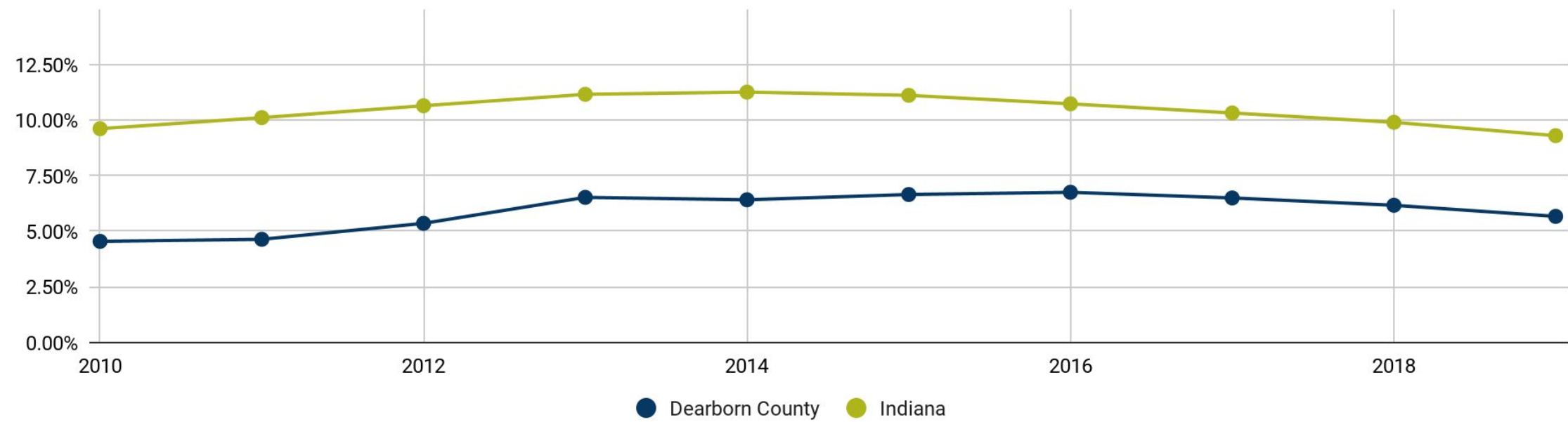
Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 5.7% of families live in poverty conditions in Dearborn County, up 1.1 points from 4.5% in 2010.

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



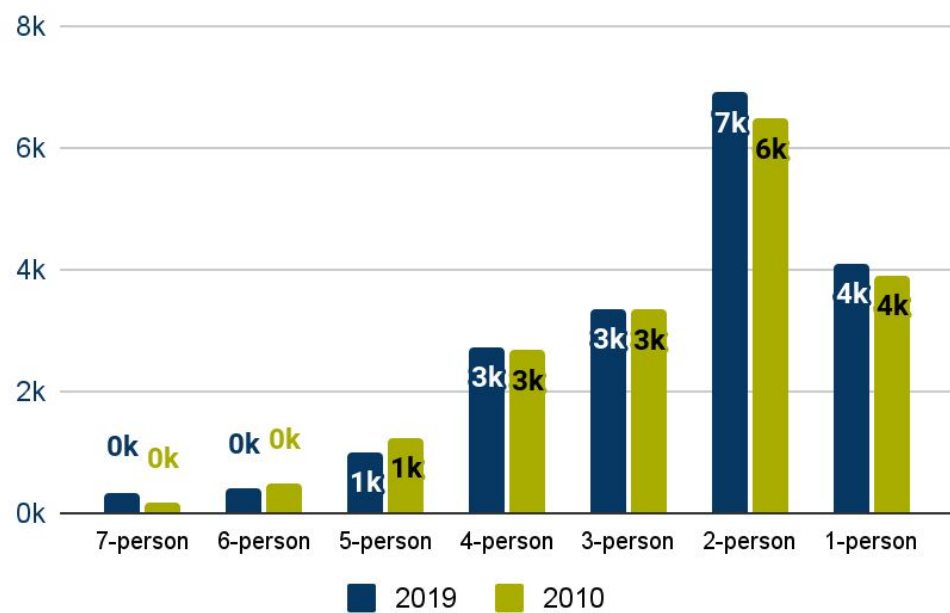
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

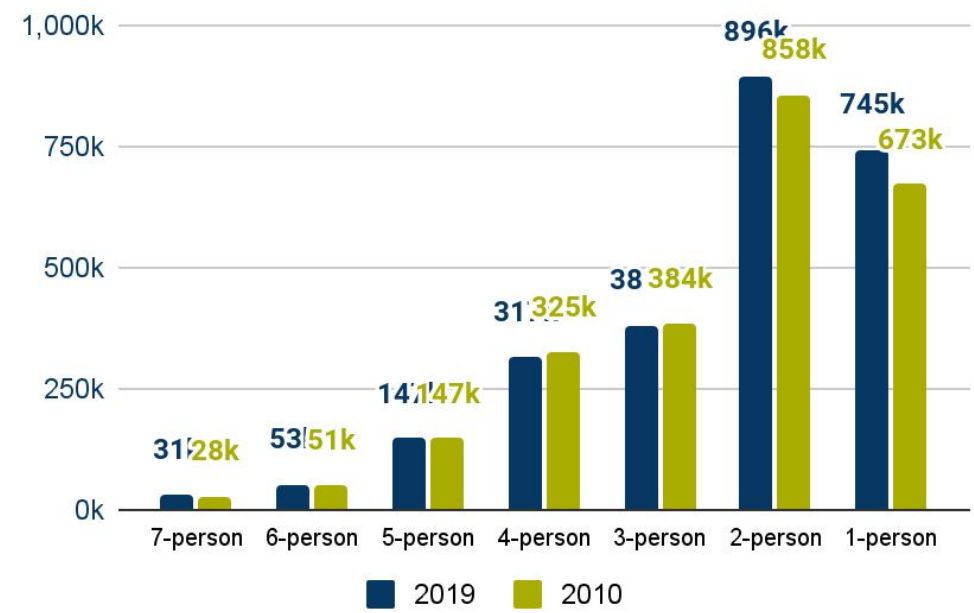
HOUSEHOLD SIZE | The average household size is 2.59, compared to 2.52 statewide. The Dearborn County average household has shrunk by 0.1 persons since 2010.

Household Size
Dearborn County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

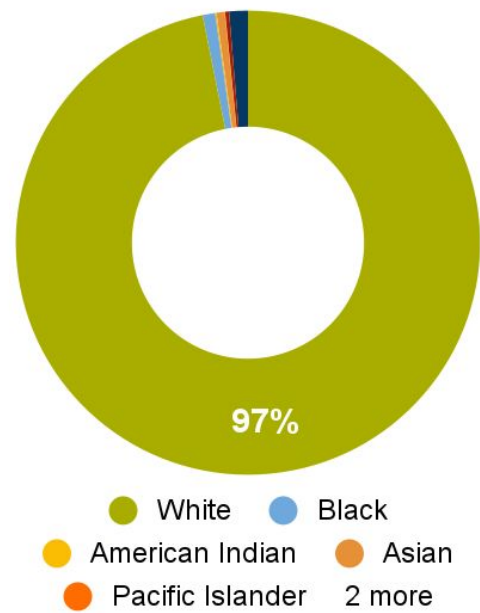
WORKING DRAFT

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

RACIAL COMPOSITION | The currently racial distribution of households in Dearborn County is 97% white, 1% Black, 1% Hispanic/Latino, 1% Asian, and 0% other.

Racial Distribution

Dearborn County | 2019



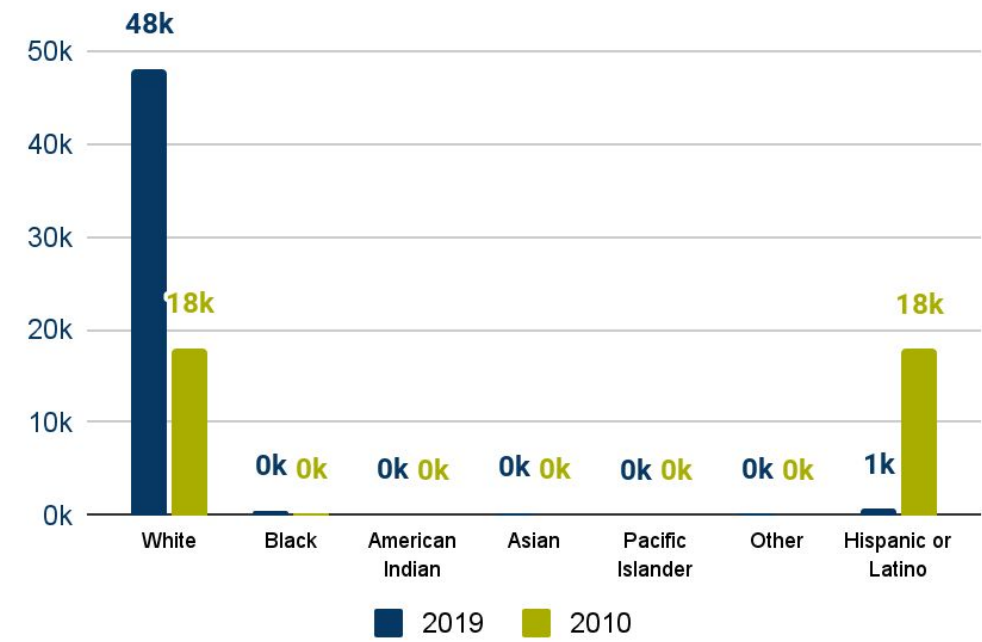
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Dearborn County | 2010, 2019

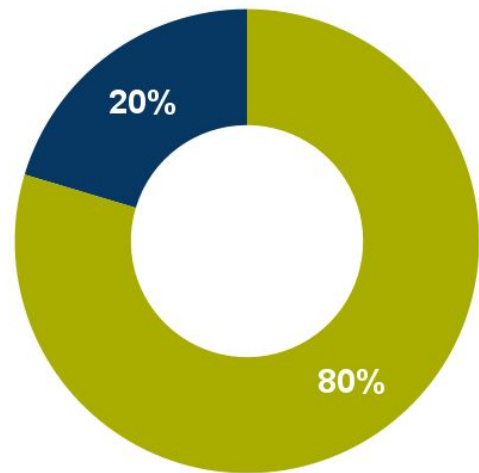


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 20% of households (3,843 households) in Dearborn County were renters, while 80% are (15,027 households) owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

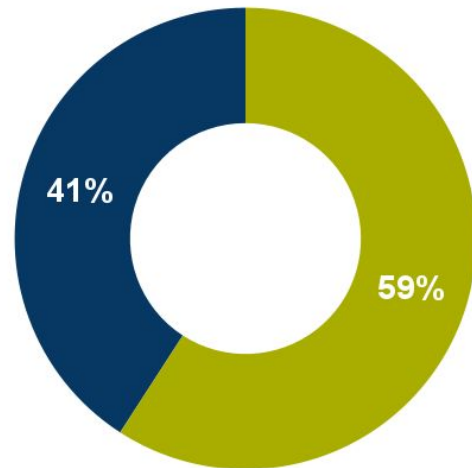
Dearborn County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

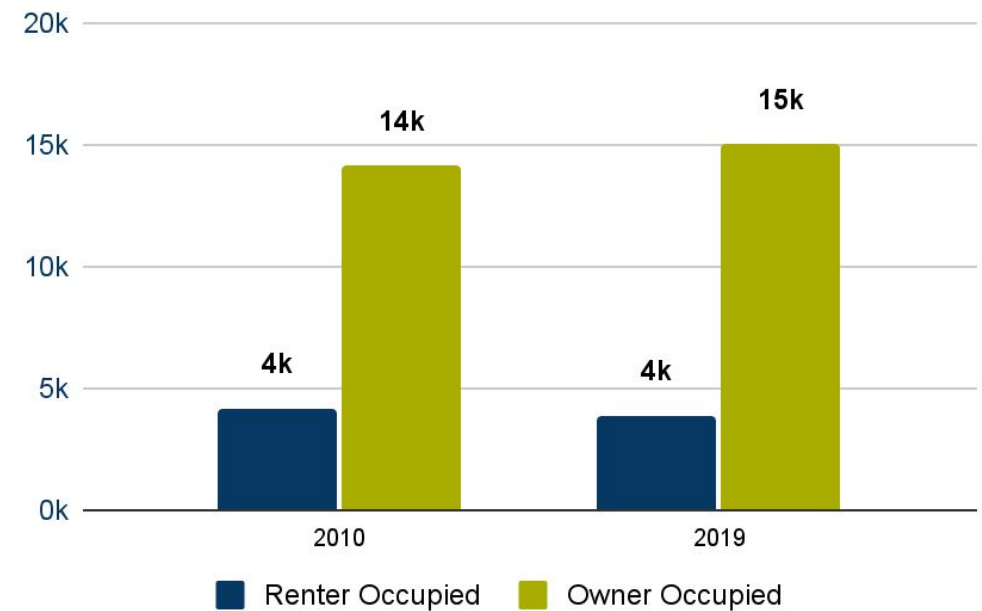
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

Dearborn County | 2010-2019



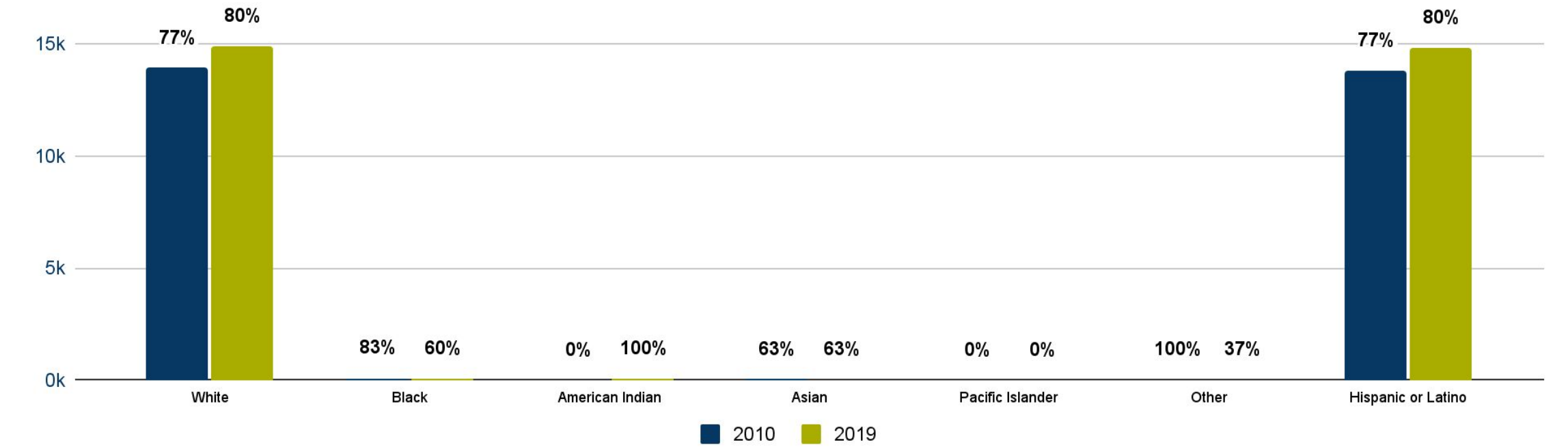
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

TENURE BY RACE | While the overall homeownership rate is 80%, among non-Hispanic White households' homeownership is 80%, 60% for Black households, and 80% for Hispanic or Latino households.

Homeownership by Race
Dearborn County | 2010, 2019

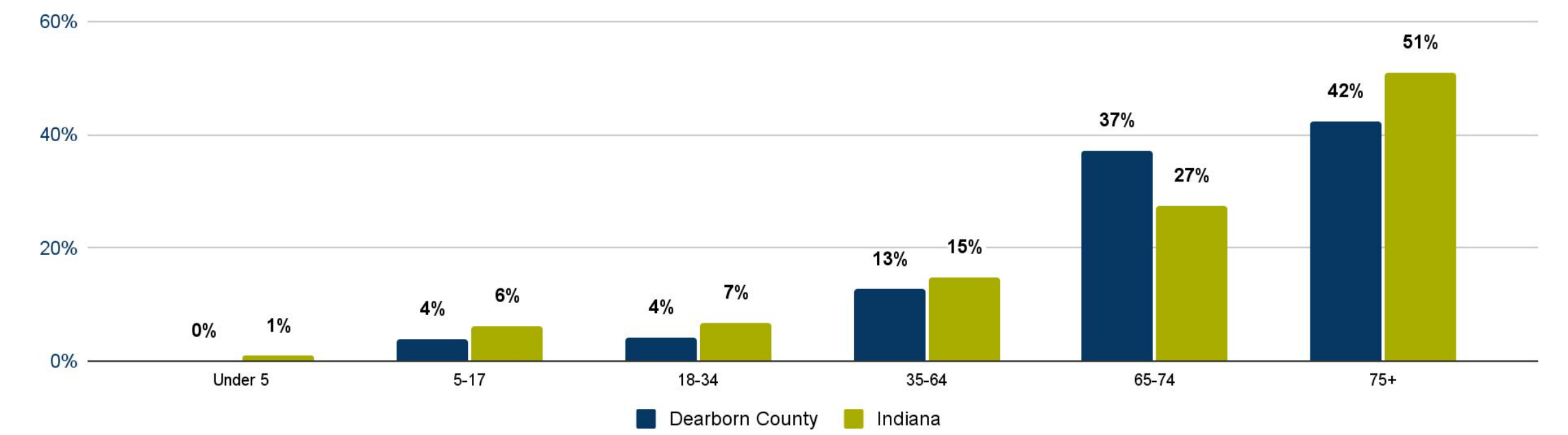


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

DISABILITY | 13% of people in Dearborn County live with a disability. For people above 65, the share increases to 39%.

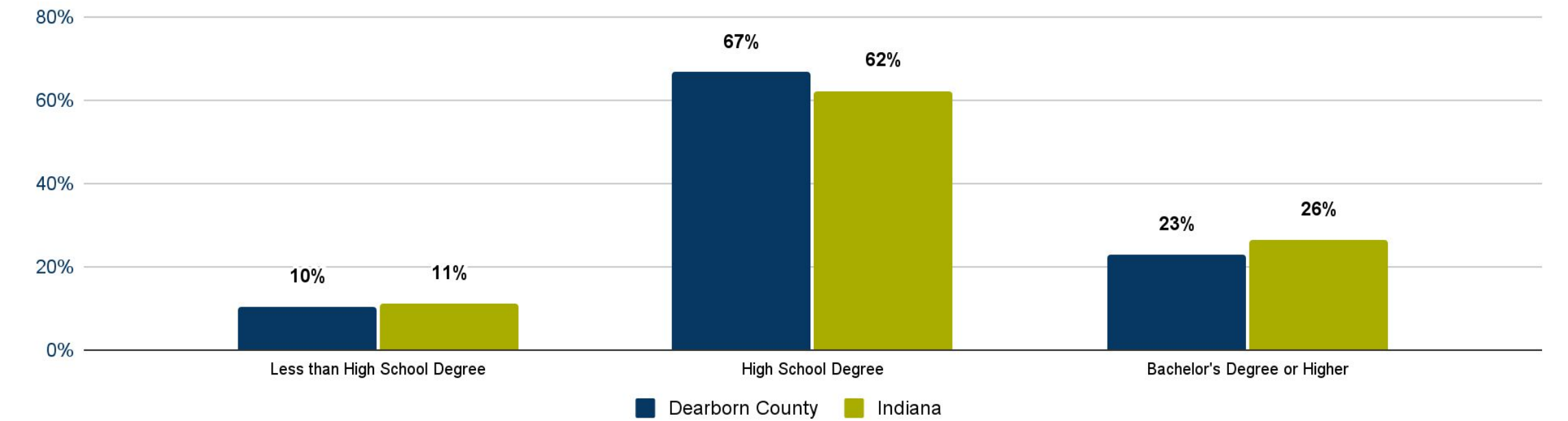
Share of the Population with a Disability by Age
Dearborn County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Dearborn County, 67% of the population has at least a high school degree and 23% of the population has at least a Bachelor's degree.

Educational Attainment
Dearborn County, Indiana | 2019



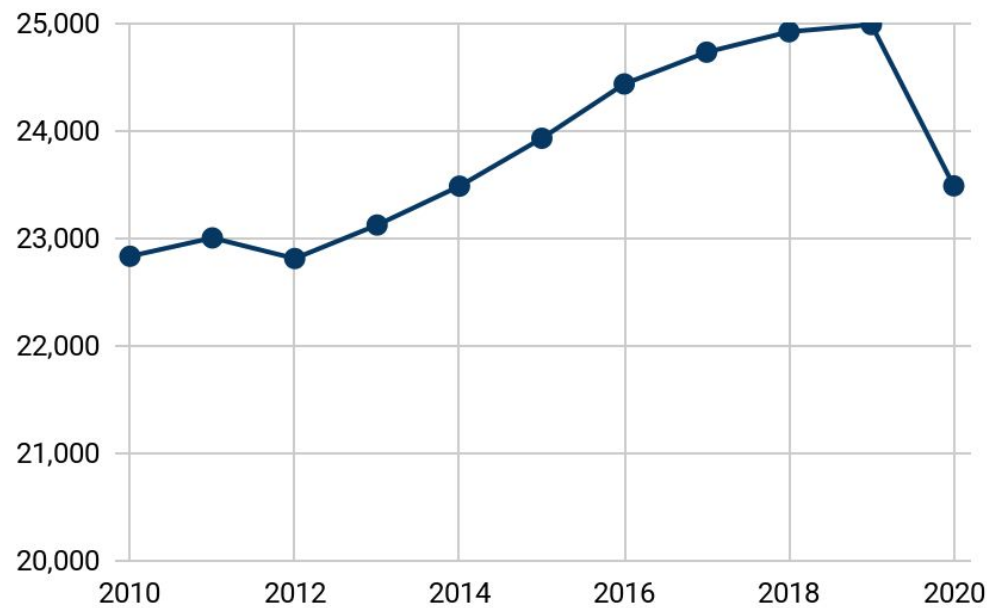
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

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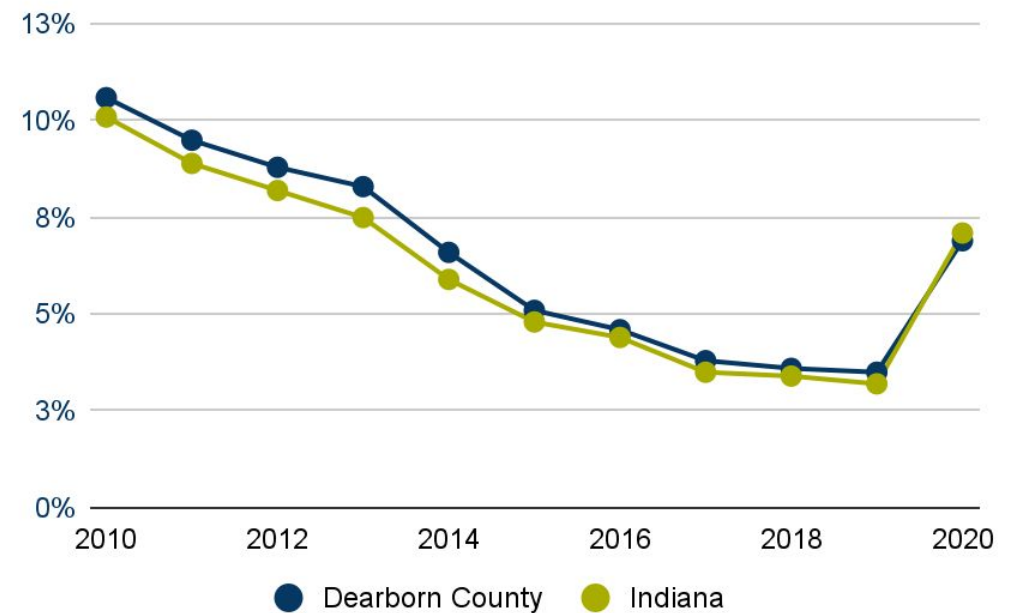
EMPLOYMENT BASE | There are currently 23,000 employed persons in Dearborn County, up by 3% since 2010. The unemployment rate in 2020 was 6.90%, up 3.4 points from 2019.

Total Employment
Dearborn County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Dearborn County, Indiana | 2010-2019

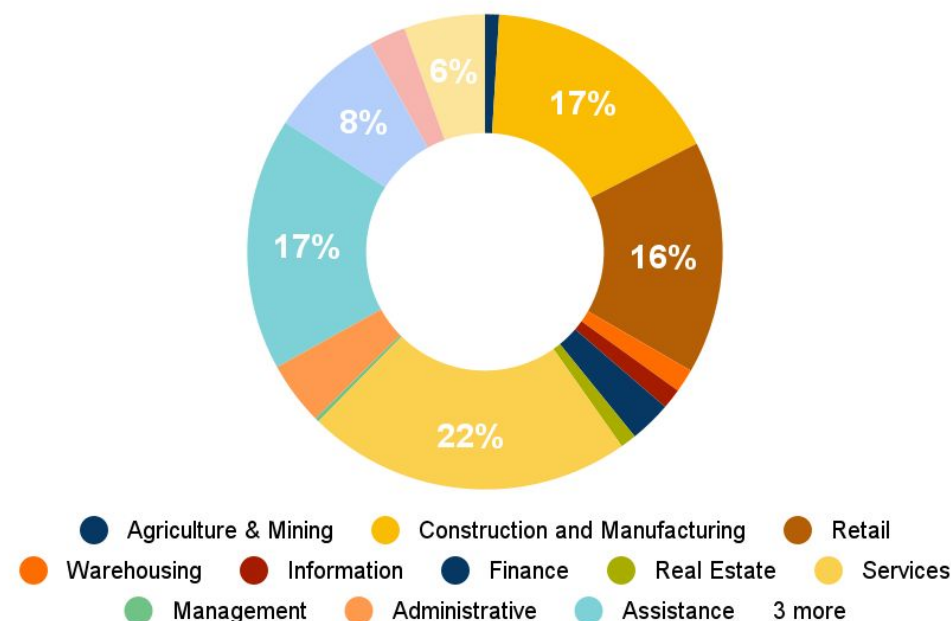


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Health Care and Social Assistance accounts for the plurality of jobs in Dearborn County, accounting for 17% of all jobs, followed by Retail Trade (14% of all jobs).

Total Jobs by All Industries
Dearborn County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$39,200
- 2. Trade, transportation, and utilities | \$40,094
- 3. Goods-producing | \$60,952
- 4. Professional and business services | \$48,198
- 5. Construction | \$59,961

Source: BLS

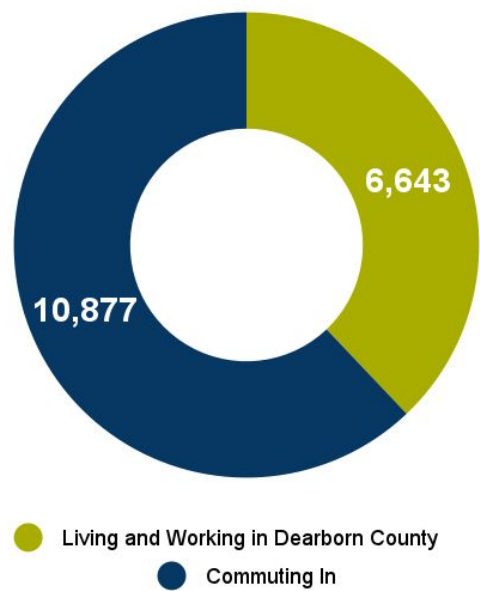
Top 5 Employers

- 1. Hollywood Casino Lawrenceburg (Lawrenceburg)
- 2. Matthews Aurora Funeral Sltns (Aurora)
- 3. Perfect North Slopes (Lawrenceburg)
- 4. Dearborn County Hospital (Lawrenceburg)
- 5. Walmart Supercenter (Aurora)

Source: BLS

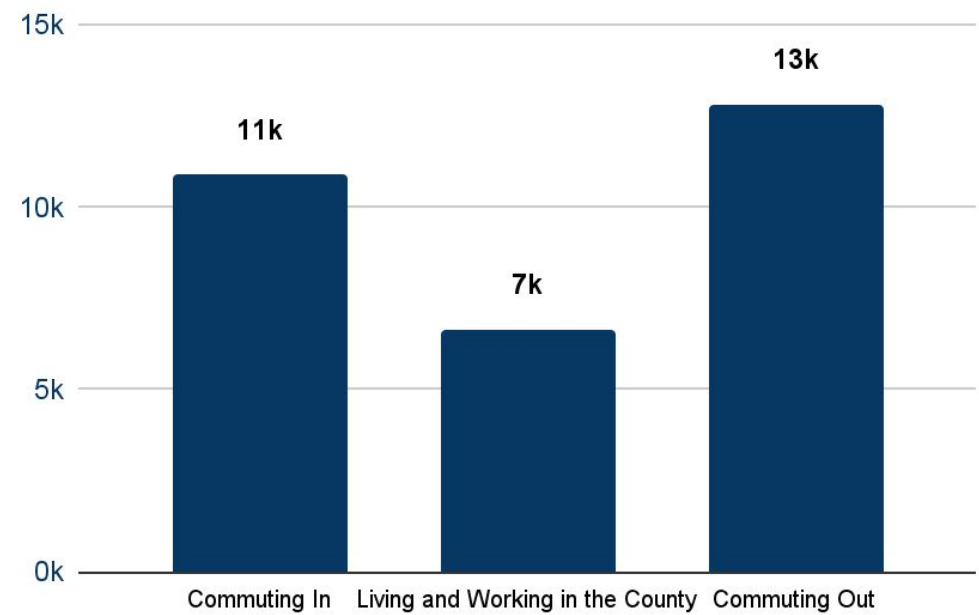
COMMUTER INFLOW / OUTFLOW | 11,000 commuters come into Dearborn County for their jobs, while 13,000 employees travel outside for their jobs.

Employment Inflow
Dearborn County | 2018



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

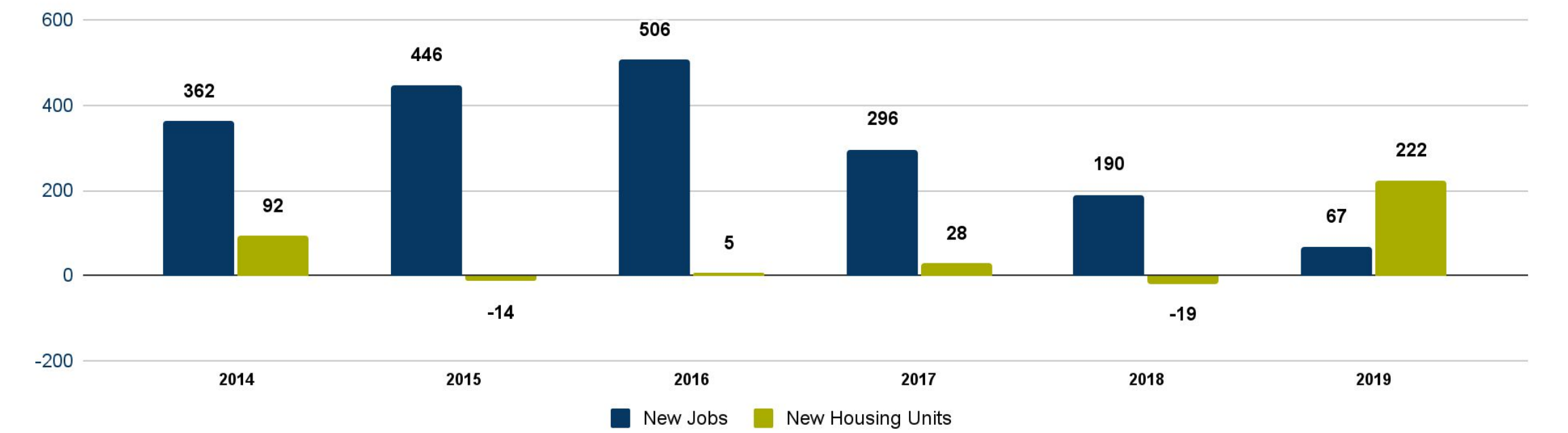
Commuting Patterns
Dearborn County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 1867 between 2014-2019 and 314, or 17 units for every 100 jobs created.

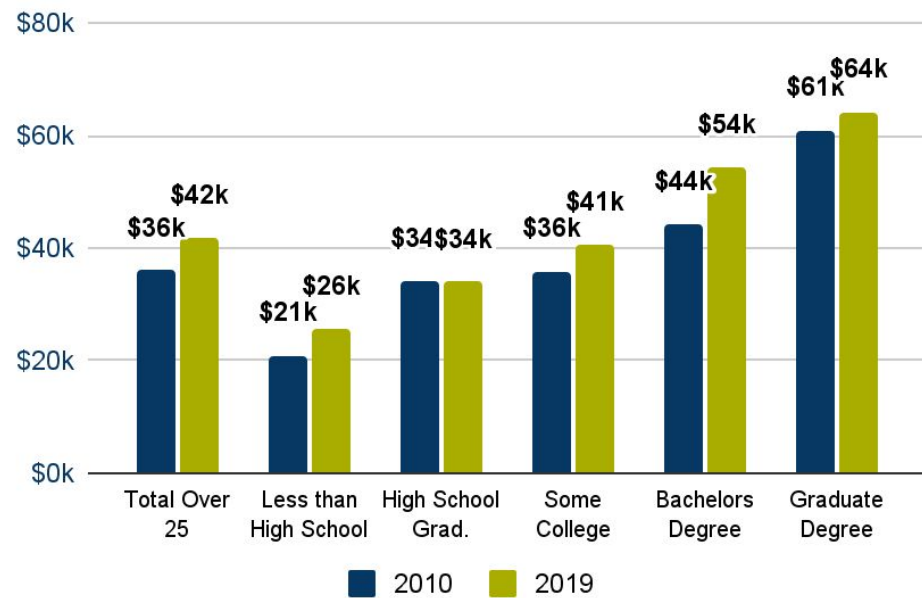
Job Growth and Housing Production
Dearborn County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

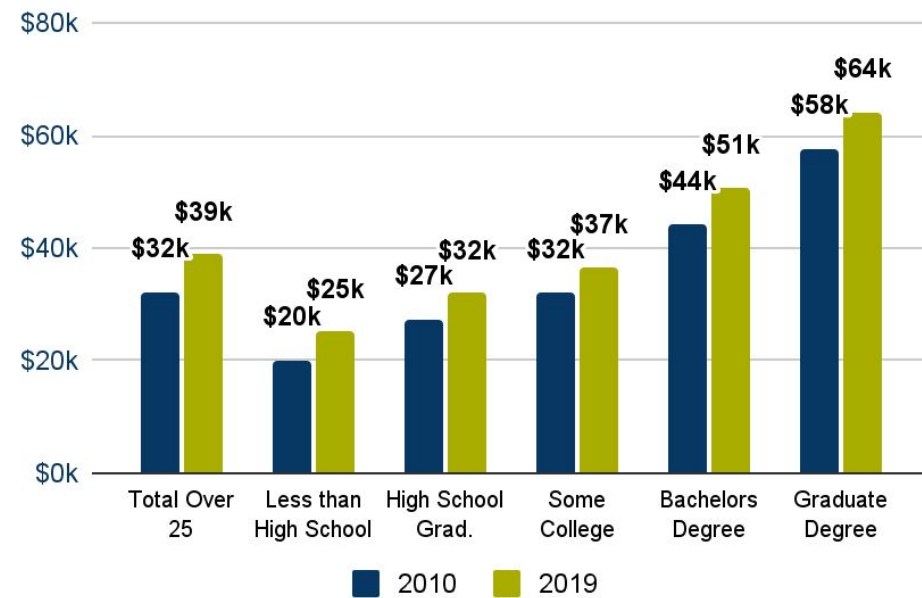
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 16% since 2010 for the total population and decreased 0% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Dearborn County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

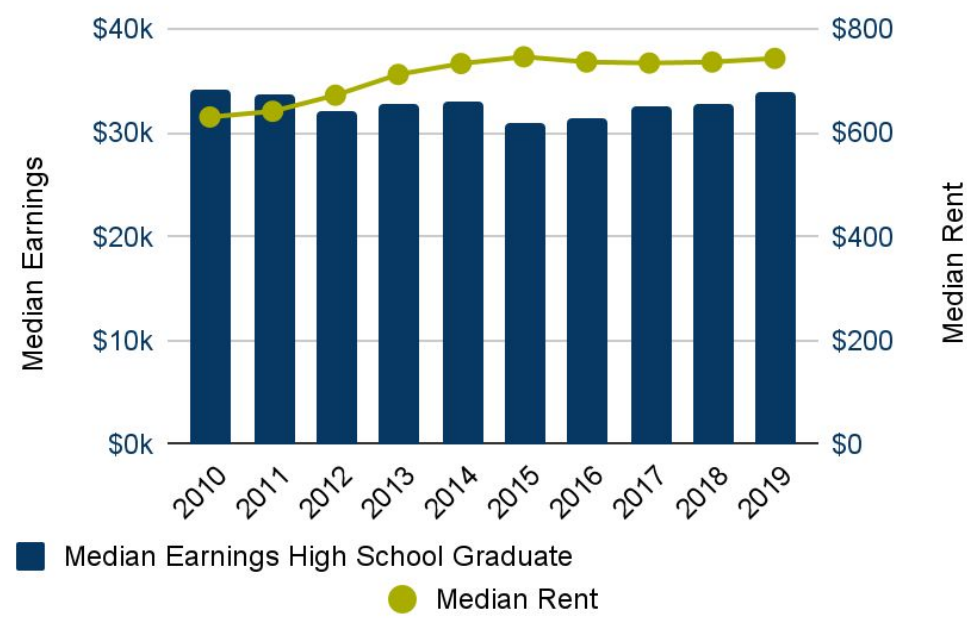
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

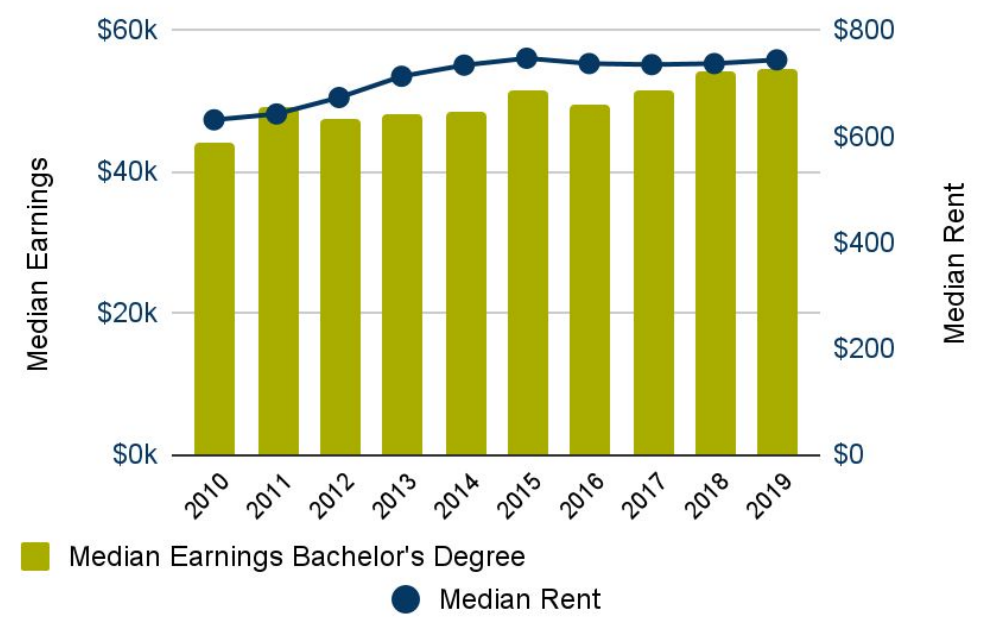
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 17.9% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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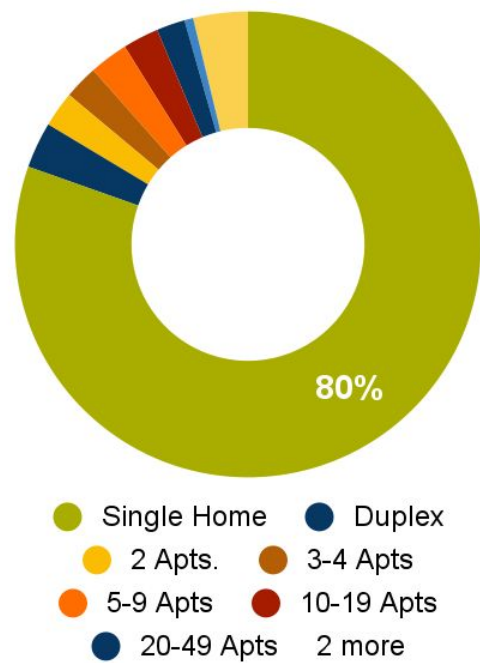
HOUSING TRENDS

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HOUSING TYPOLOGY | 80% of homes in Dearborn County are single-family, while 16% are multifamily. The share of multifamily housing has decreased by 3 homes since 2010.

Housing Typology

Dearborn County | 2019



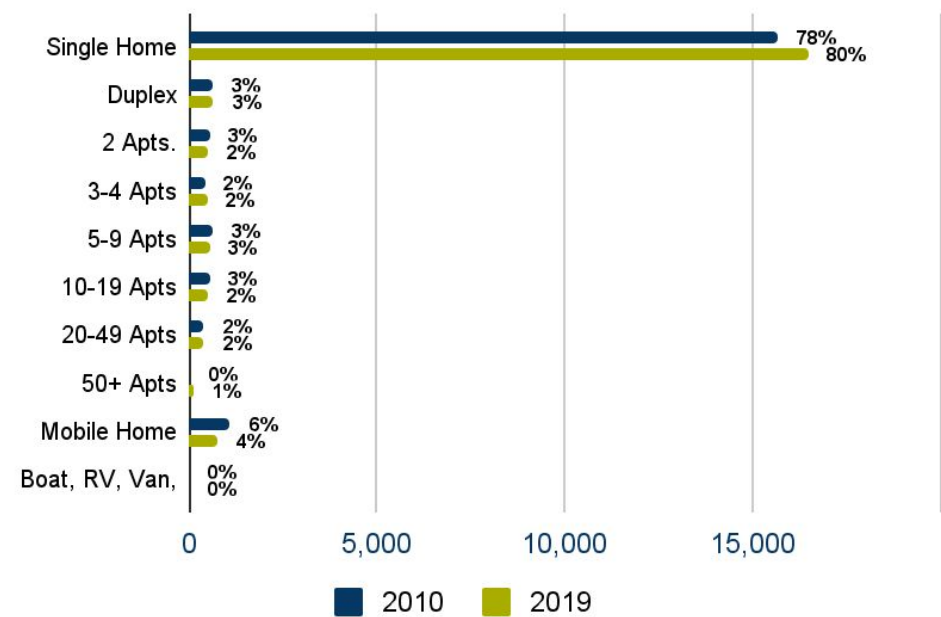
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Dearborn County | 2010, 2019

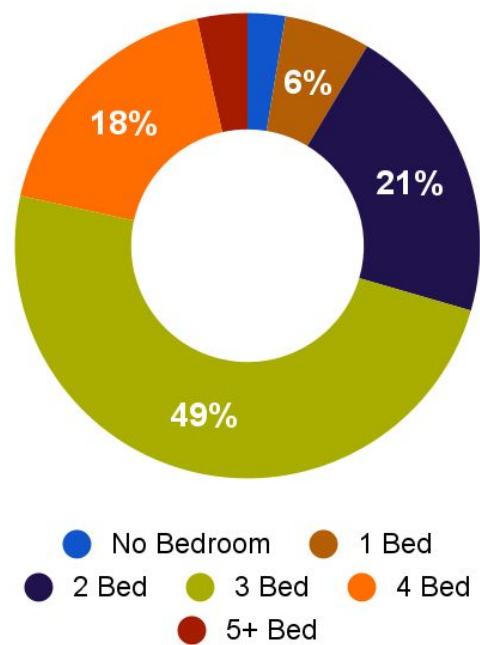


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Dearborn County are 2.59, with 71% of units 3 bedroom or more.

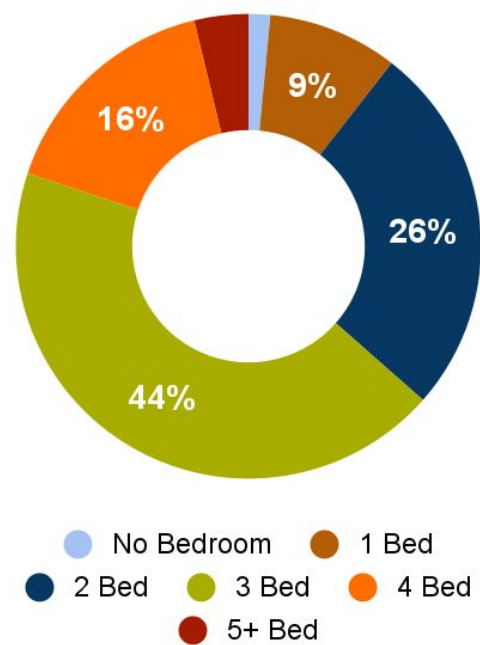
Housing Stock by Bedrooms

Dearborn County | 2019



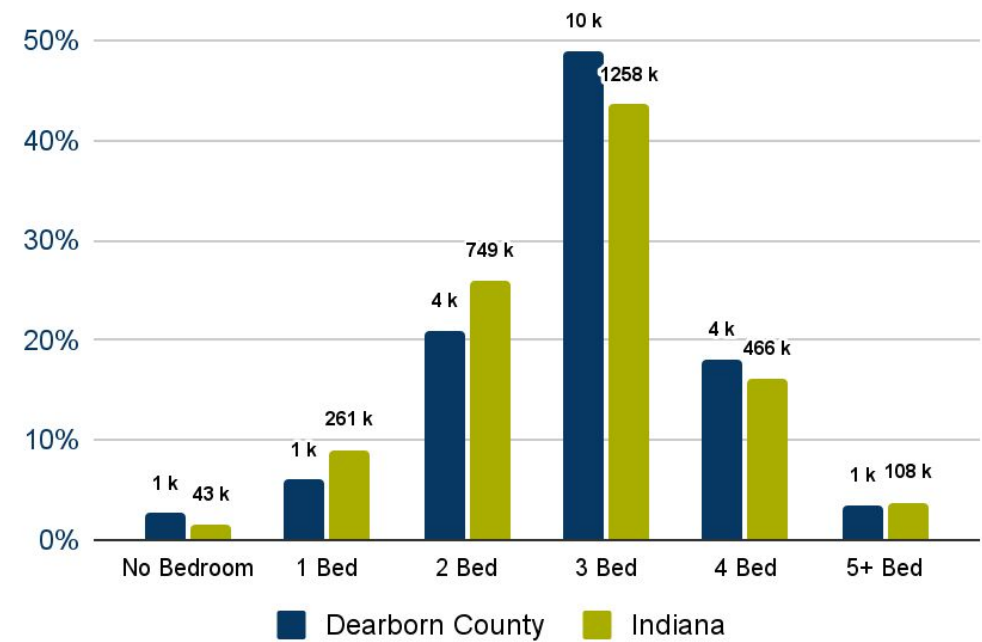
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

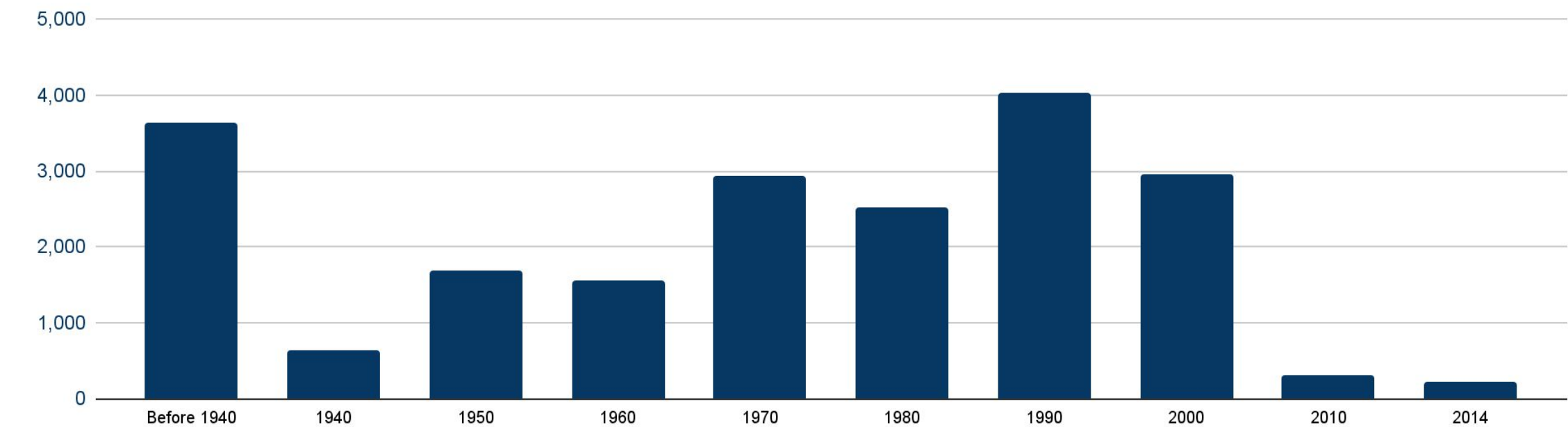
Dearborn County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 83% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Dearborn County | 2019

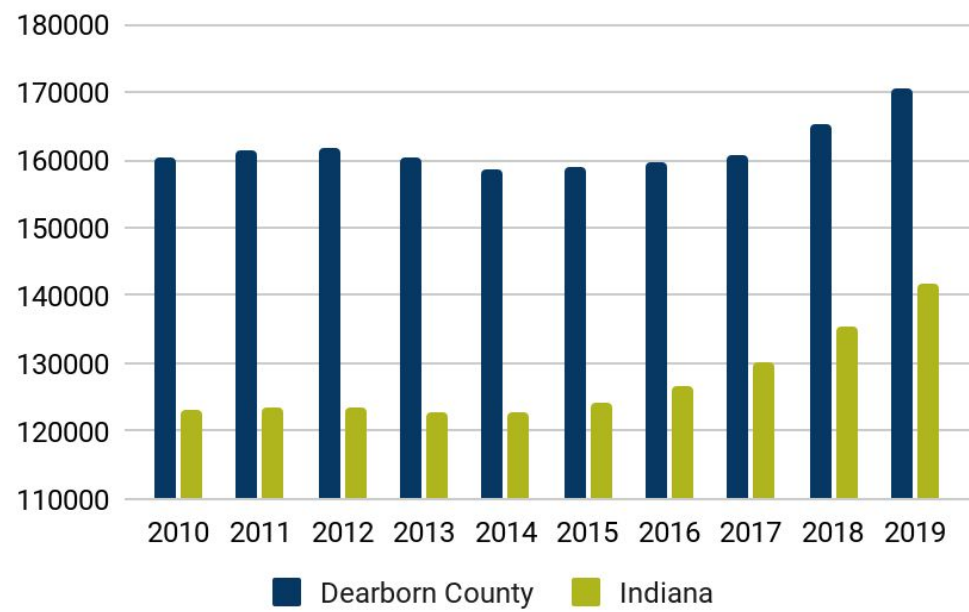


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

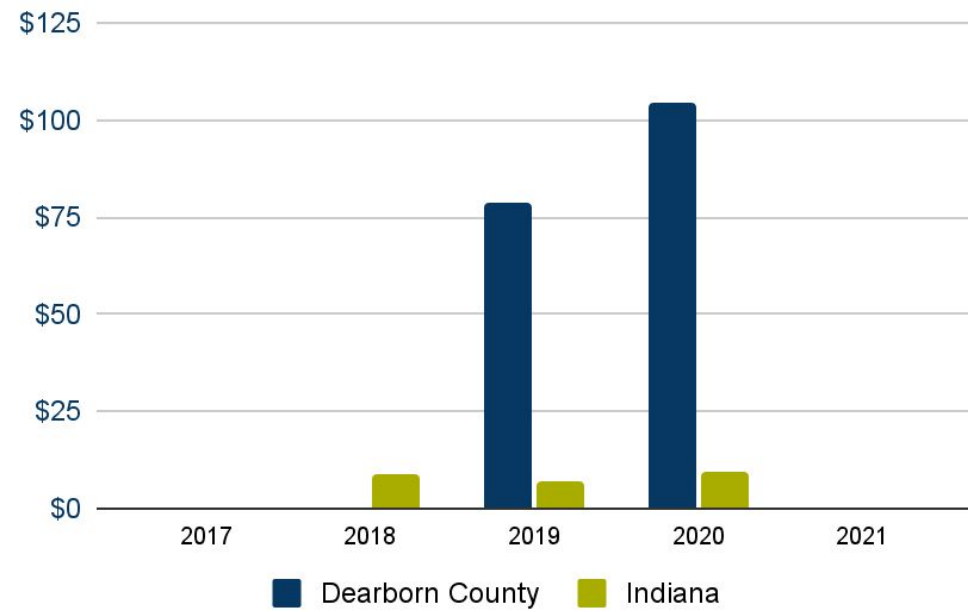
MEDIAN LISTING PRICE | Homes in Dearborn County have a median listing price of \$170,400, compared to \$141,700 statewide. Home prices have increased by 6% since 2010.

Median Listing Price
Dearborn County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

Median Listing Price per Square Foot
Dearborn County | 2017-2020



Source: ACS 2010-2019 5-year estimates

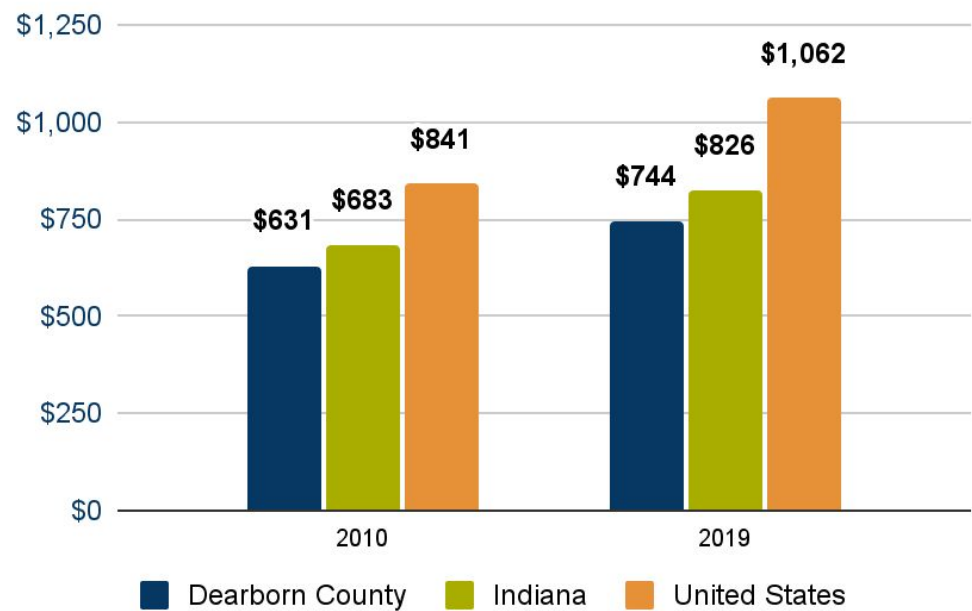
WORKING DRAFT

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

MEDIAN RENTS | Median rents have increased by 18% since 2010, with average rents at \$744.

Median Rent

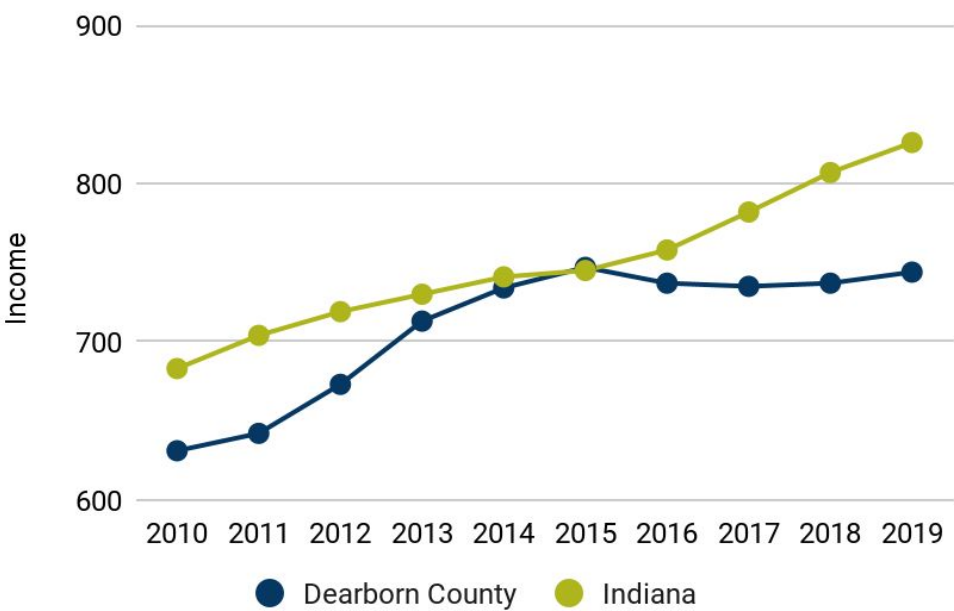
Dearborn County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

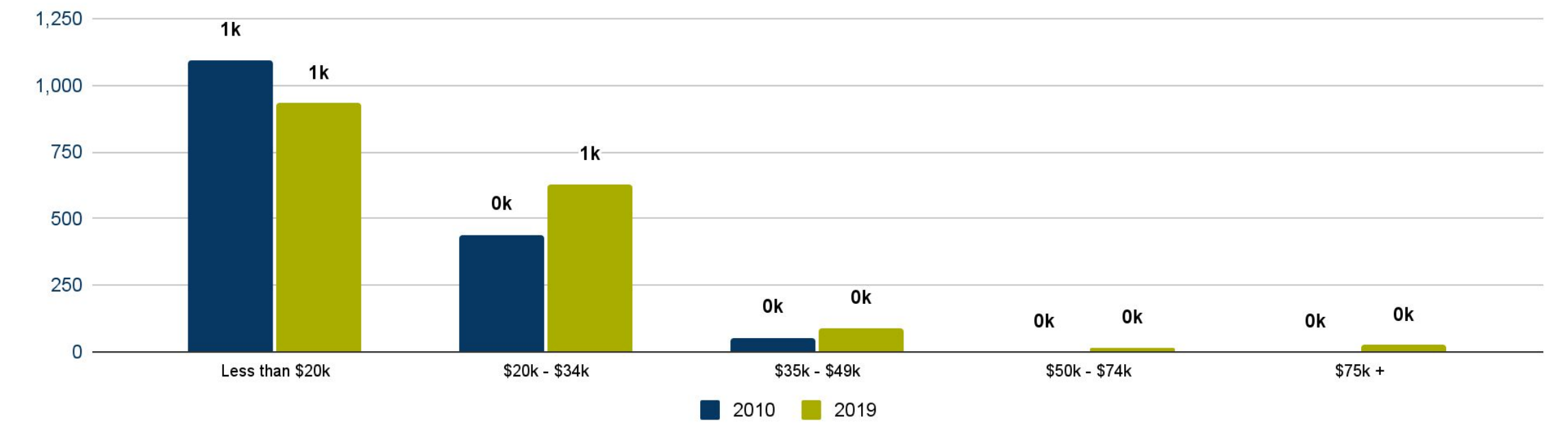
Dearborn County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 48% of households are housing cost burdened in Dearborn County, up 14% since 2010. 54% of households earning below \$50,000 are housing cost burdened.

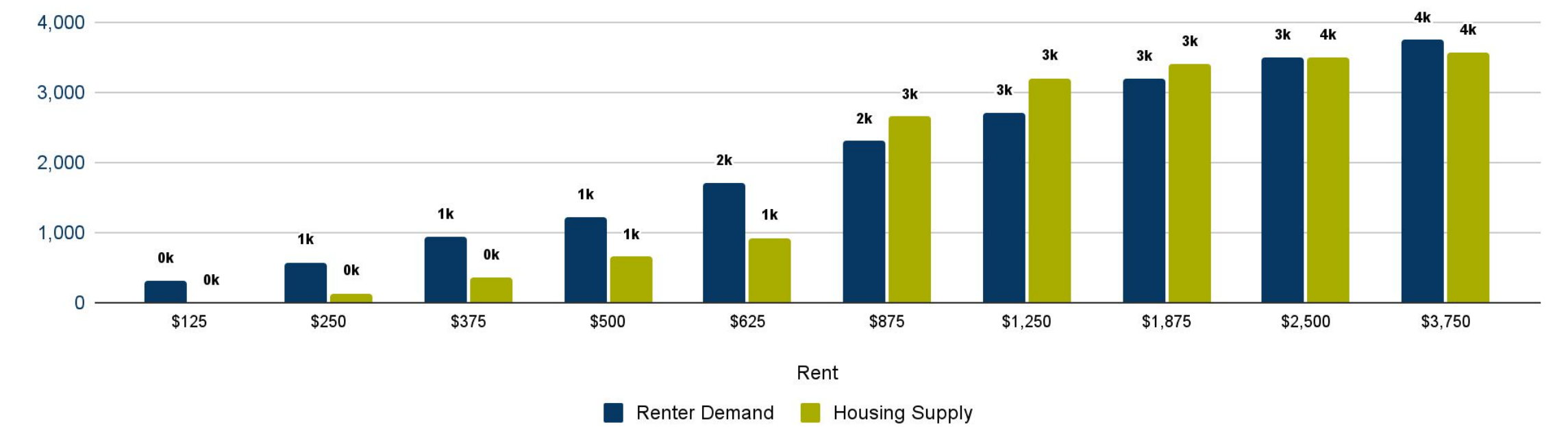
Renter Housing Cost Burden
Dearborn County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

CUMULATIVE HOUSING GAP | There is a 2000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

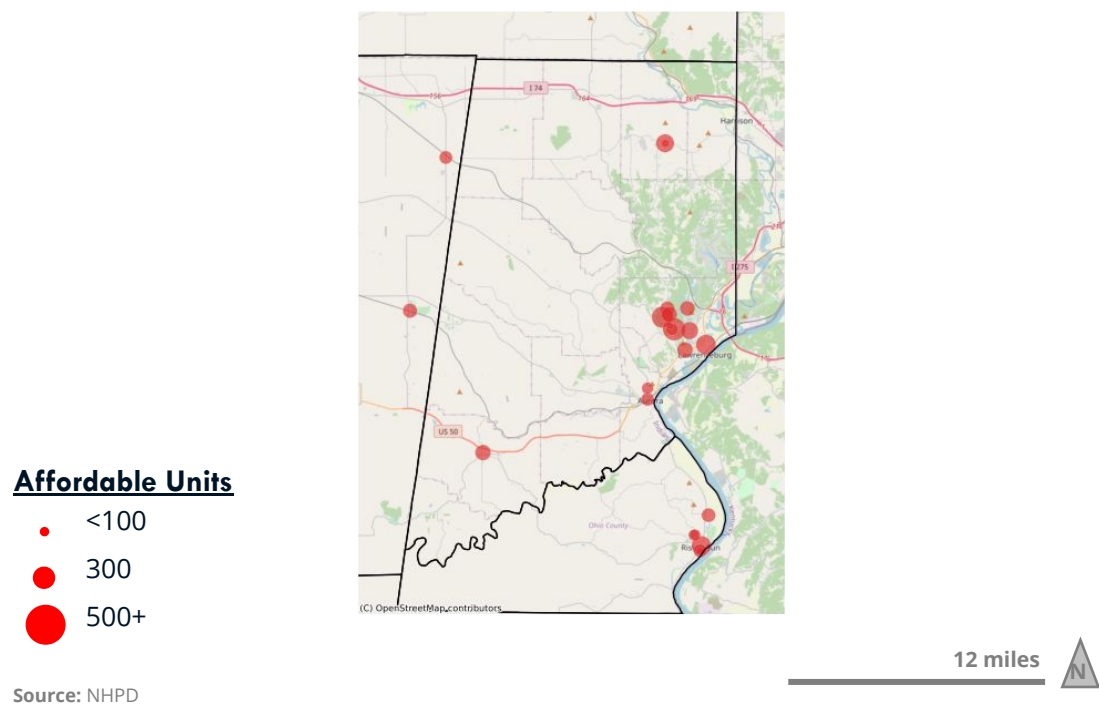
Cumulative Housing Gap
Dearborn County, Indiana | 2010-2019



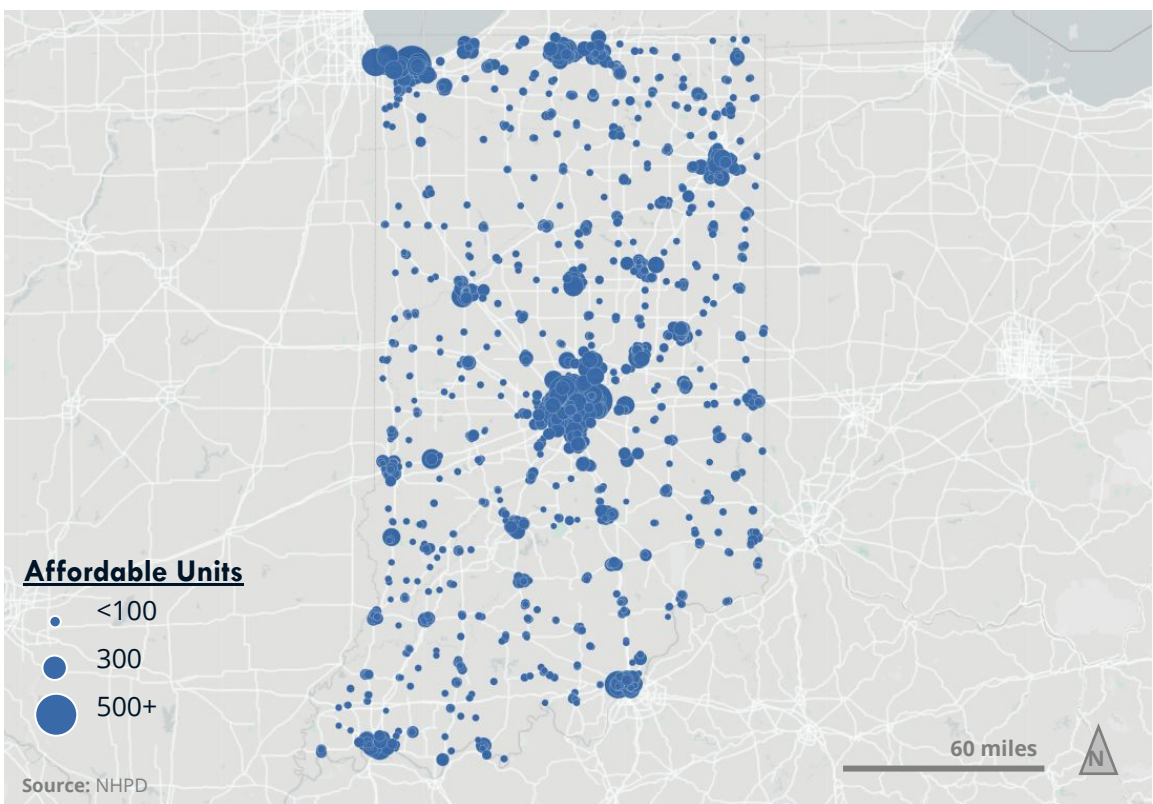
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory
Dearborn County | 2020

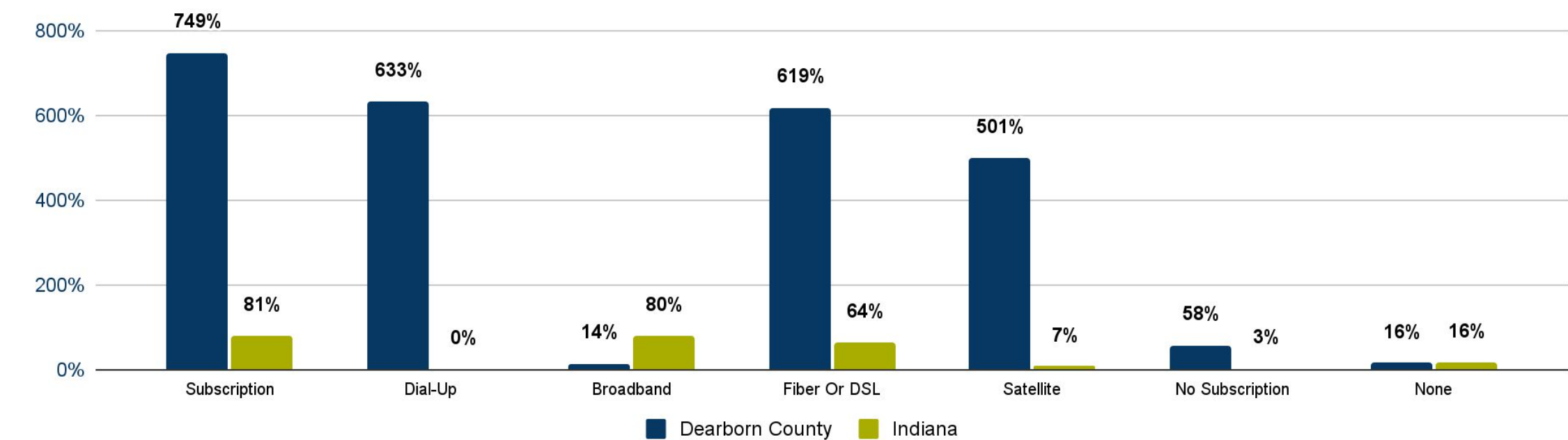


Affordable Housing Inventory
State of Indiana | 2020



HOUSING AMENITIES | 14% of housing units have access to broadband.

Broadband Access Dearborn County | 2017-2020



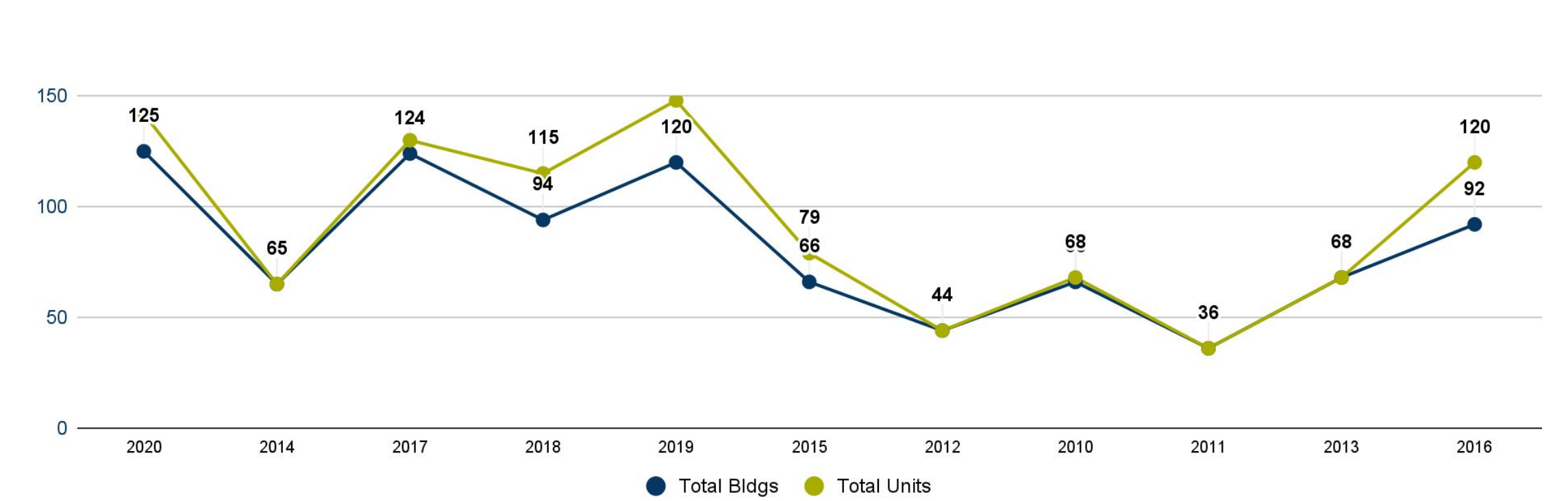
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

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HOUSING STARTS | There have been 92 new housing starts in 2016 in Dearborn County, with 900 total building permits authorized since 2020.

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



Source: St. Louis Fed.

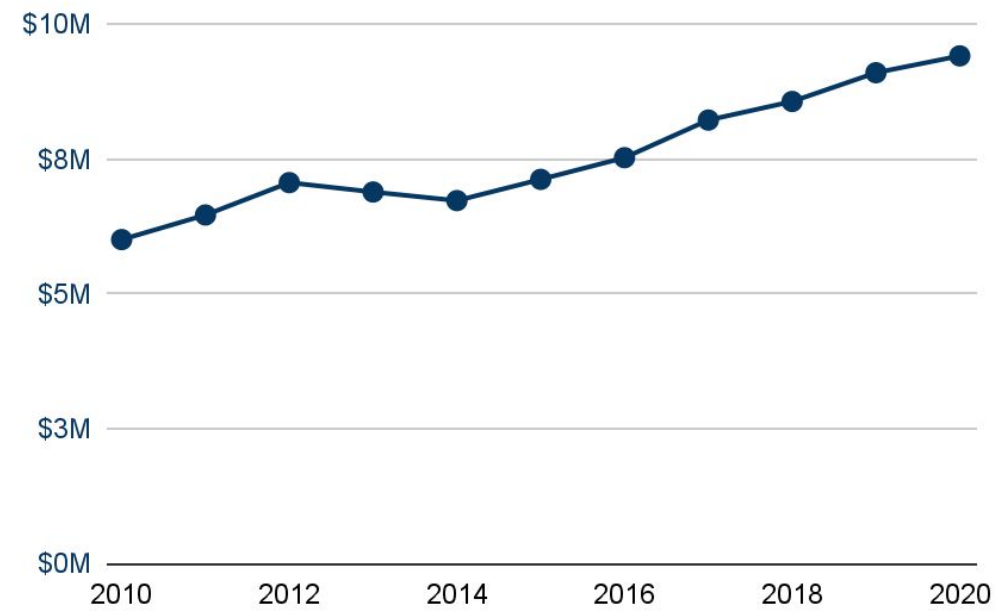
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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

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