

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR JOHNSON 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**:

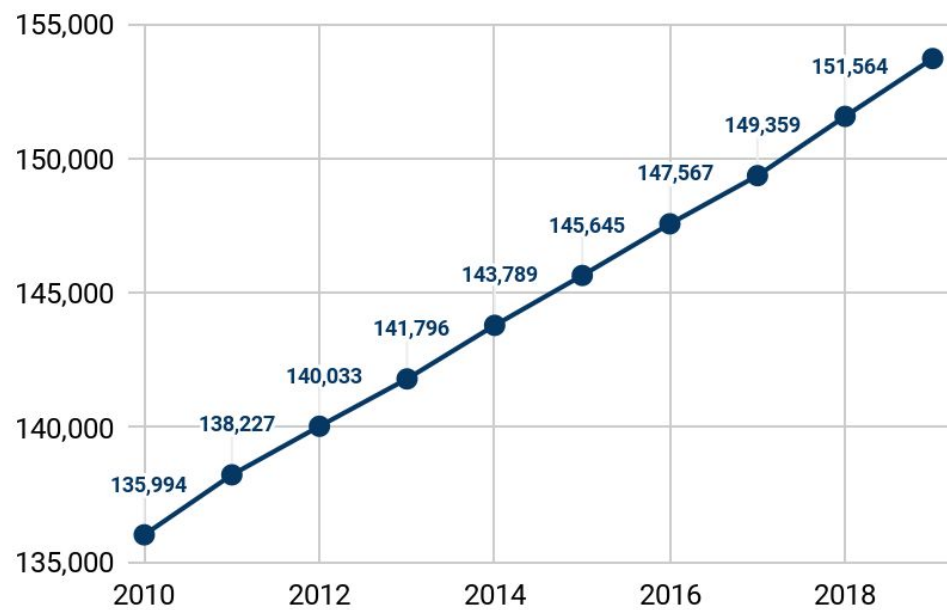
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

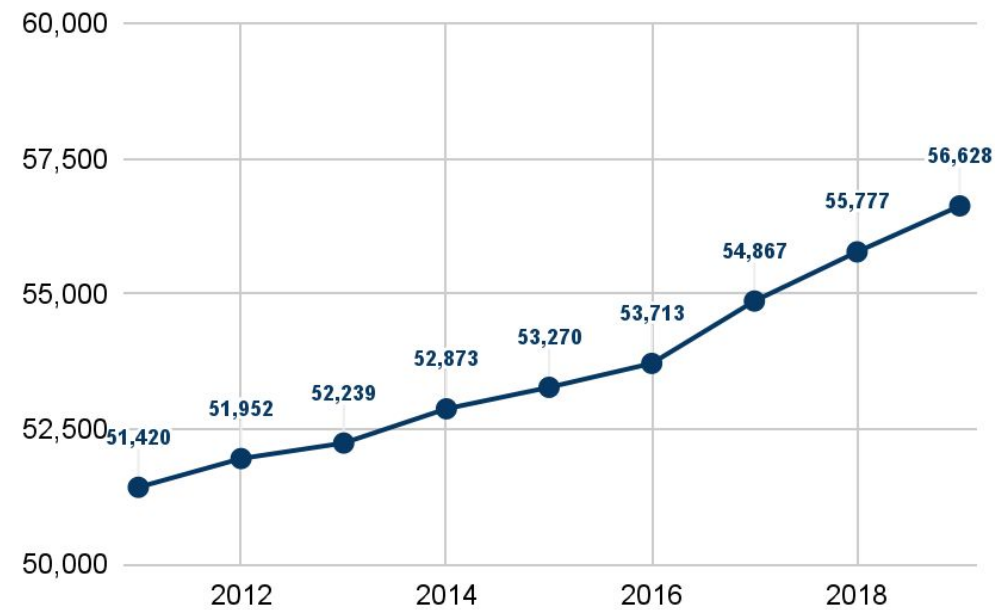
POPULATION | Johnson County's population has increased by 13.03% (17,722 people) between 2010-2019. In the same time period, the total number of households increased by 10.86% (5,548 households).

Resident Population
Johnson County | 2010-2019



Source: FRED, U.S. Census Bureau

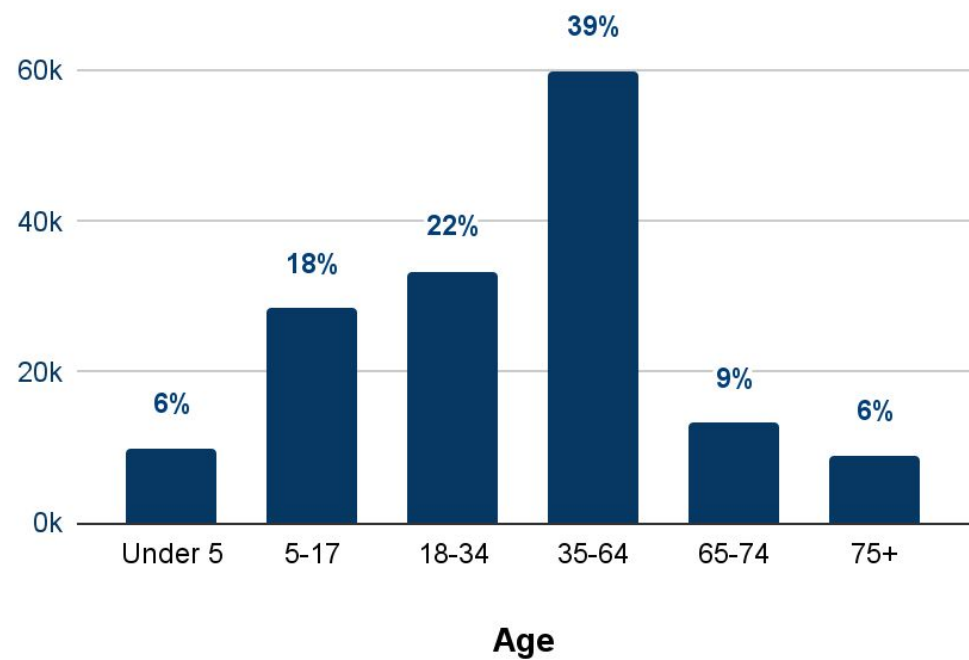
Households
Johnson County | 2010-2019



Source: FRED, U.S. Census Bureau

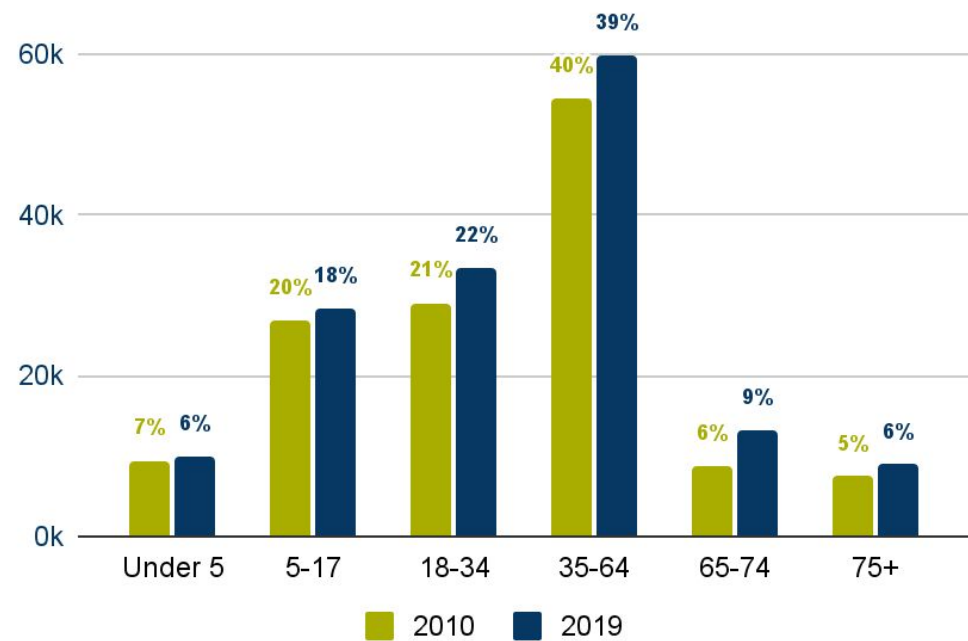
AGE | 14% of people in Johnson County are above the age of 65, while 25% are below 18.

Population by Age
Johnson County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Johnson County | 2010, 2019

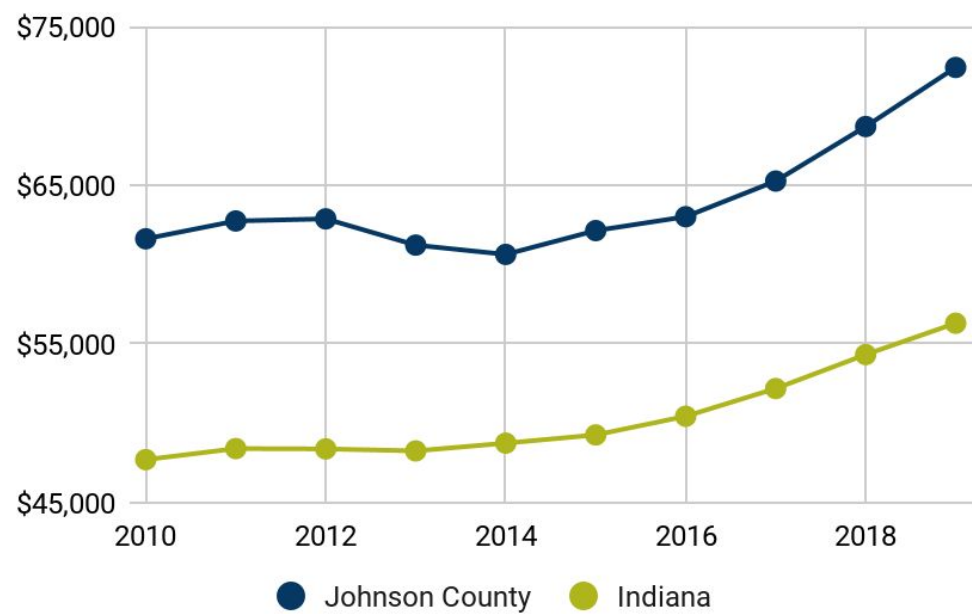


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Johnson County had a median income of \$72,440 in 2019, up 18% since 2010. 21% of households have incomes below \$35,000, while 33% have incomes above \$100,000.

Median Income

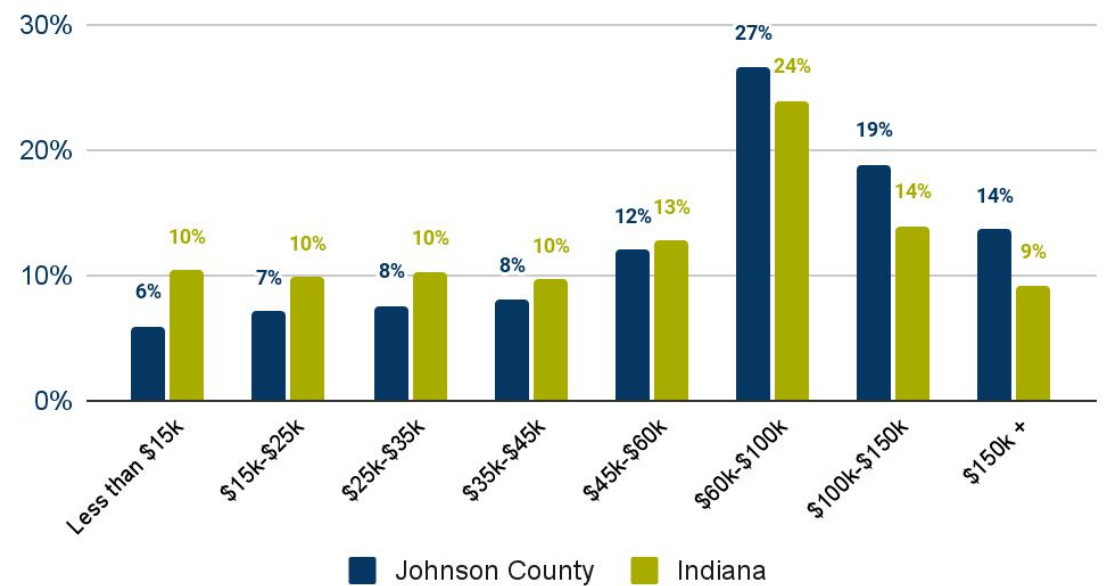
Johnson County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

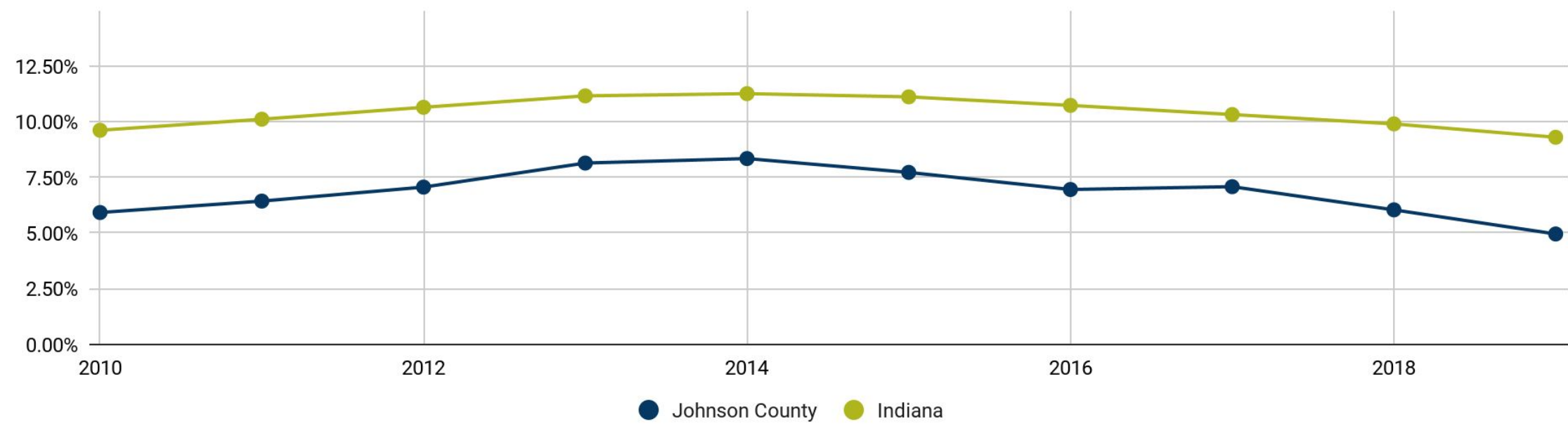
Johnson County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 5.0% of families live in poverty conditions in Johnson County, down 0.96 percentage points from 5.9% in 2010.

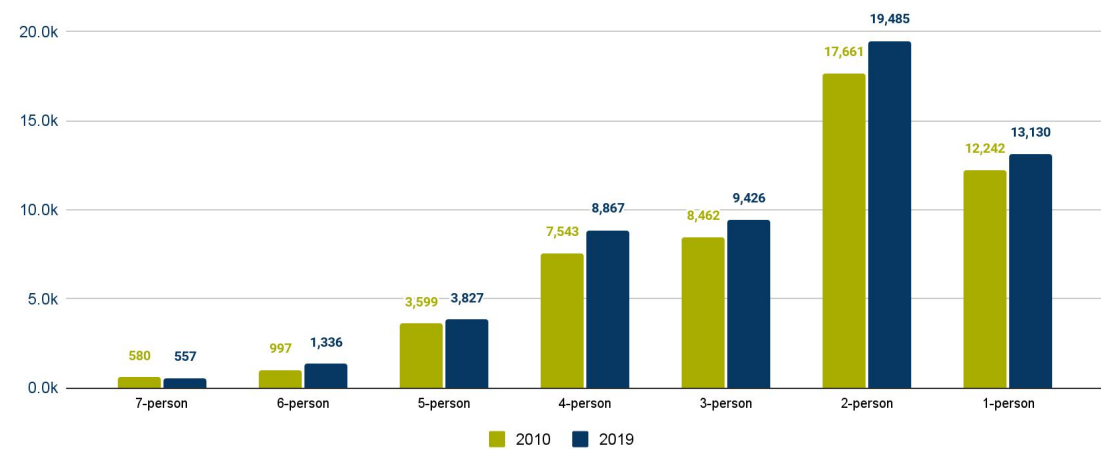
Family Poverty Rate
Johnson County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.67 people, compared to 2.52 statewide. The Johnson County average household has grown by 0.10 persons since 2010.

Household Size
Johnson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



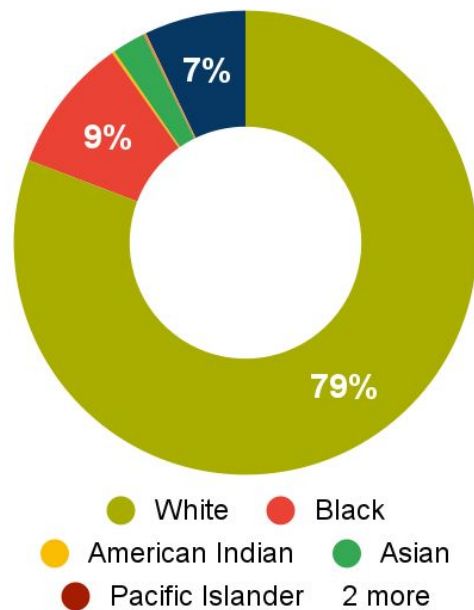
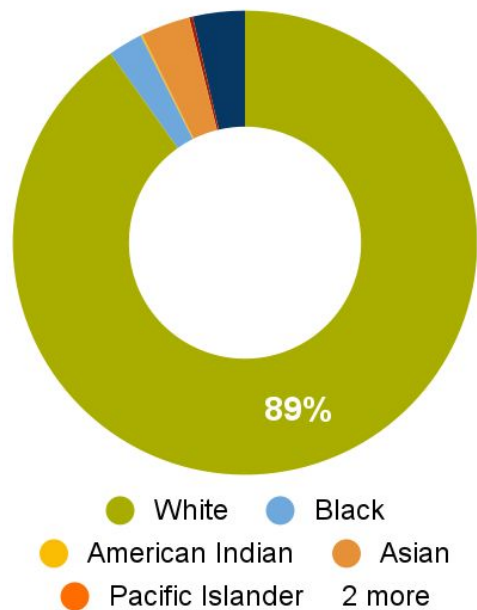
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Johnson County is 89% white, 2% Black, 4% Hispanic/Latino, 3% Asian, and 0% other.

Racial/Ethnic Distribution

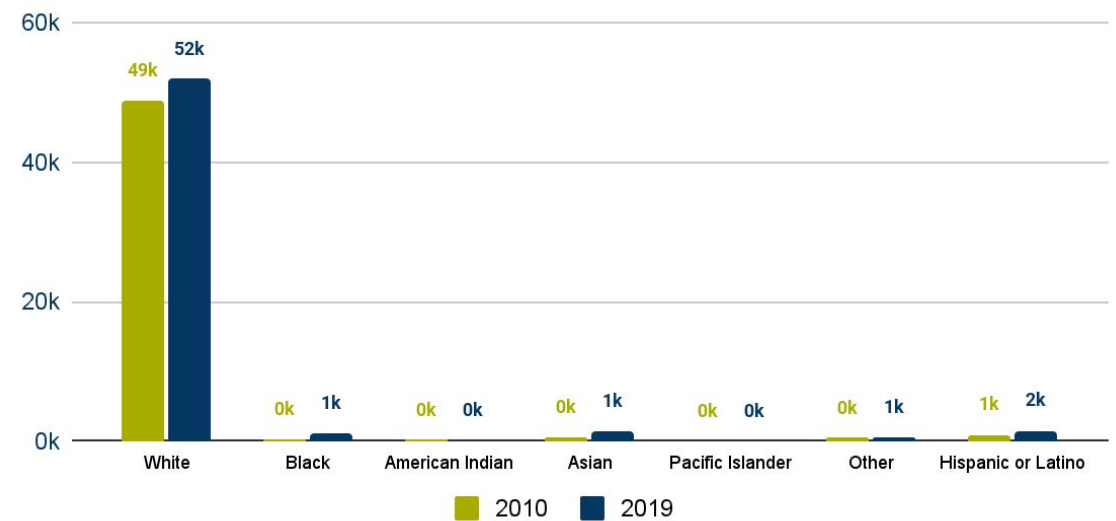
Johnson County | 2019

Indiana | 2019



Household Racial/Ethnic Distribution

Johnson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

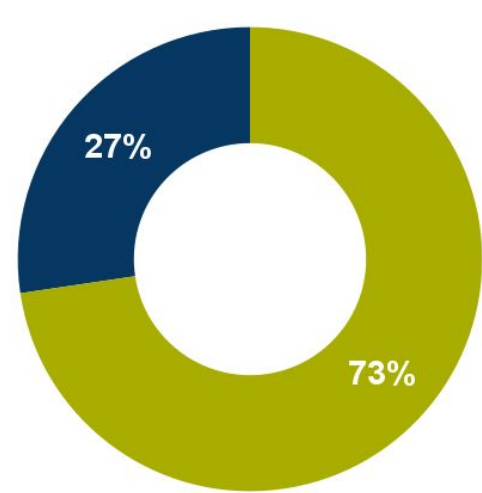
Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 27% of households (15,487 households) in Johnson County were renters, while 73% (41,141 households) were owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

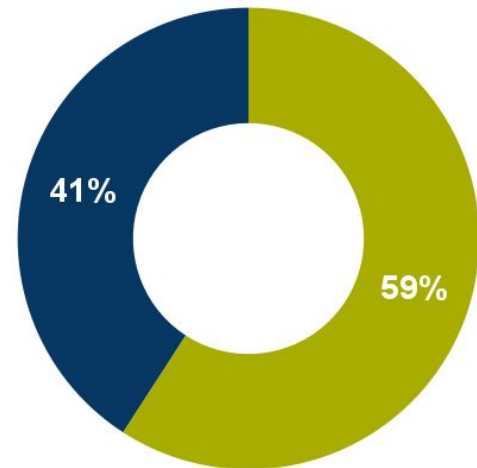
Johnson County | 2019

Indiana | 2019



● Owner Occupied
● Renter Occupied

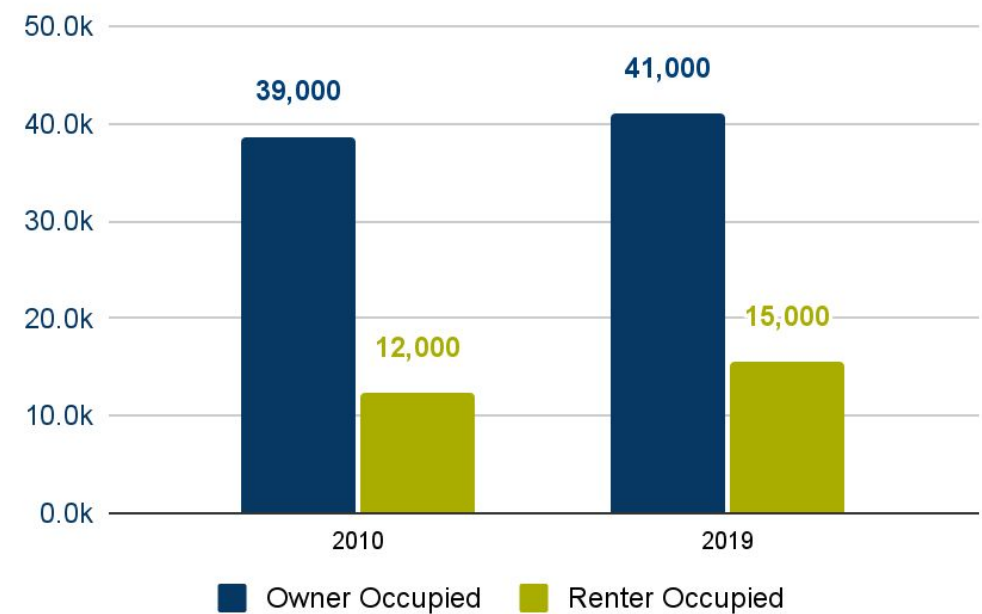
Source: ACS 2019 5-year estimates



● Owner Occupied
● Renter Occupied

Total Households by Tenure

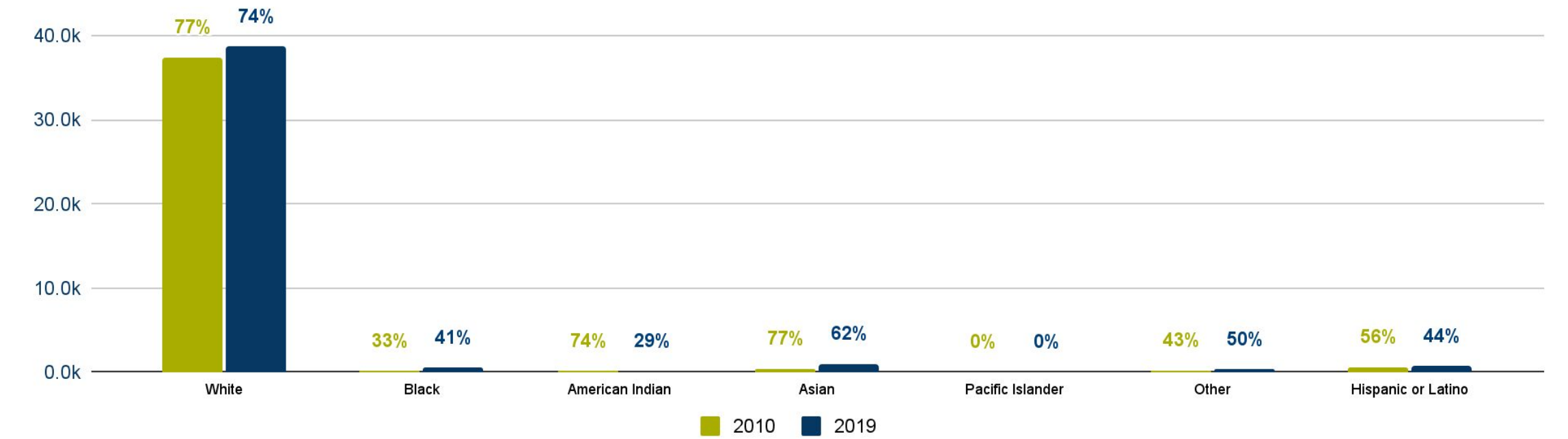
Johnson County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 73%, homeownership is 74% among non-Hispanic White households, 41 % for Black households, and 44% for Hispanic or Latino households.

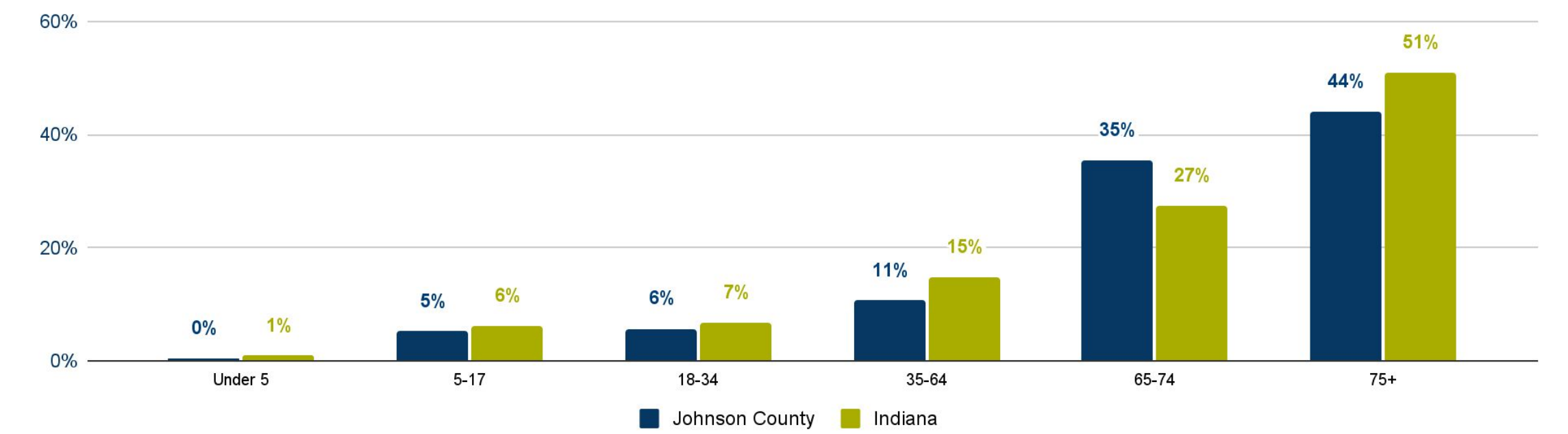
Homeownership by Race
Johnson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 12% of people in Johnson County live with a disability. For people above 65, the share increases to 39%.

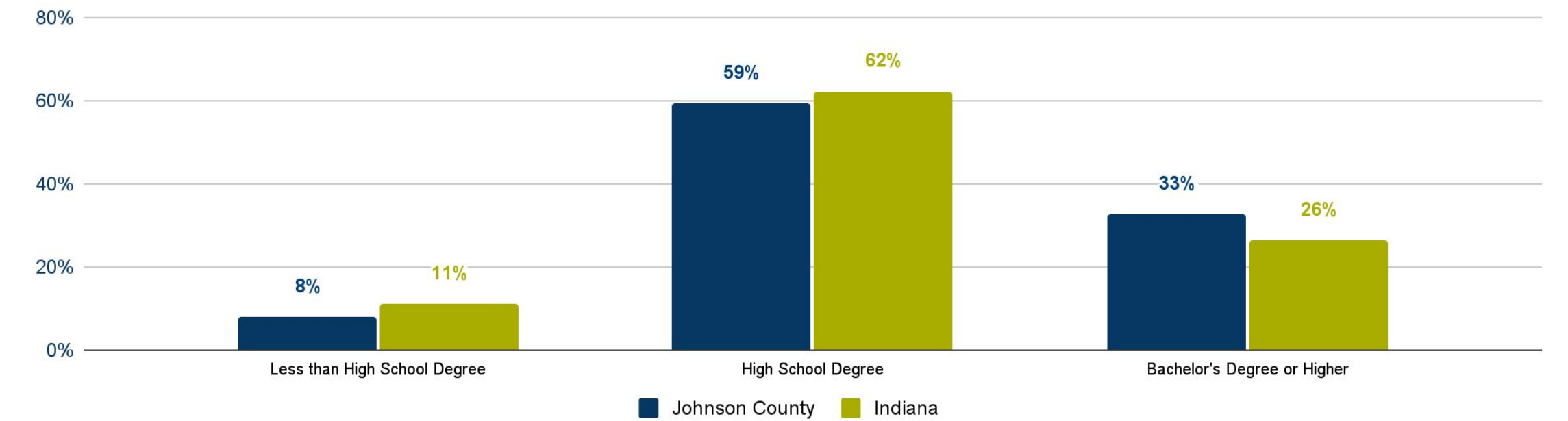
Share of the Population with a Disability by Age
Johnson County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Johnson County, 59% of the population has at least a high school degree and 33% of the population has at least a Bachelor's degree.

Educational Attainment
Johnson County, Indiana | 2019

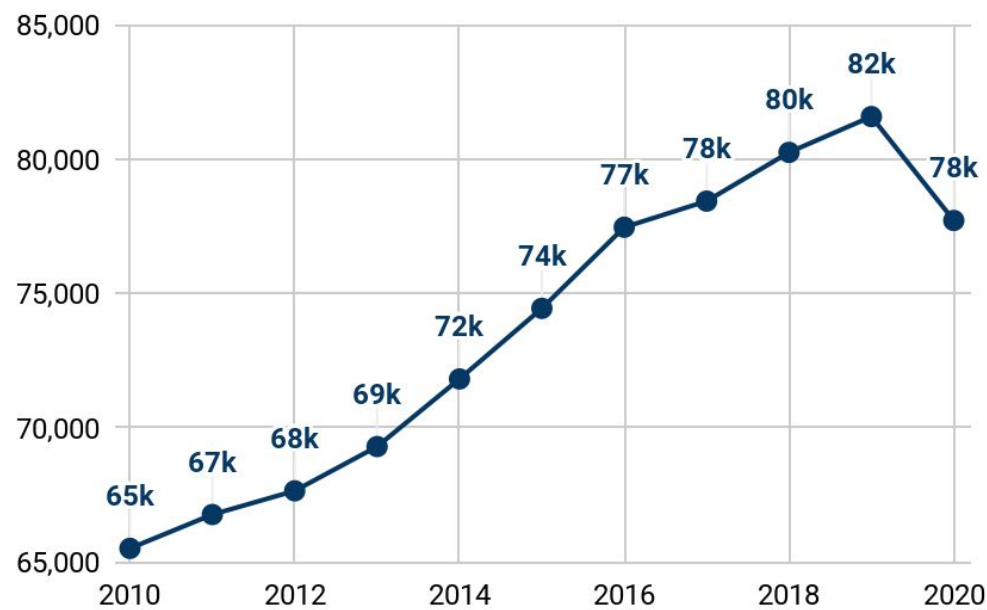


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

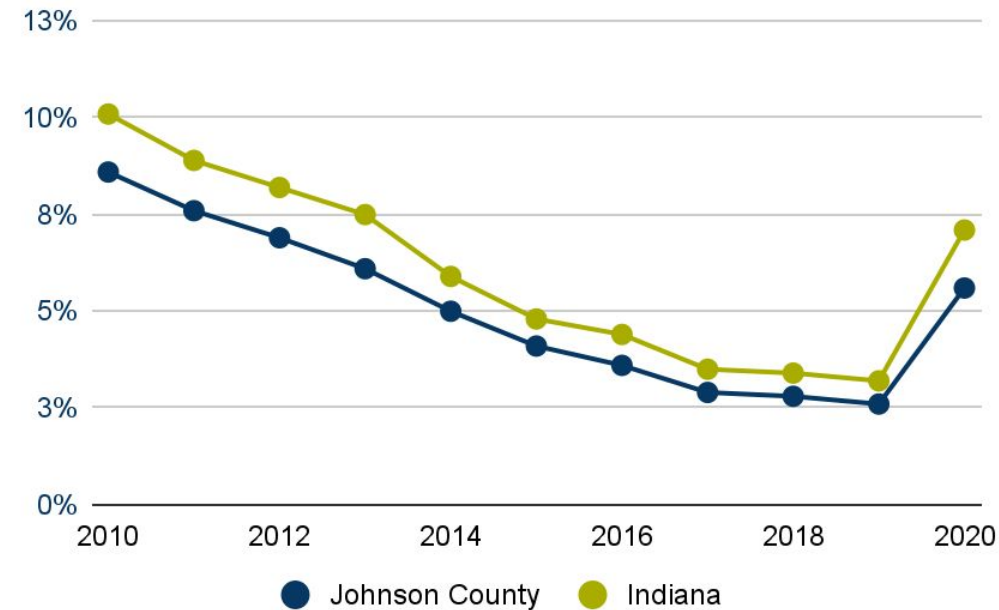
EMPLOYMENT BASE | There are currently 78,000 employed persons in Johnson County, up by 18.65% since 2010. The unemployment rate in 2020 was 5.60%, up 3.00 points from 2019.

Total Employment
Johnson County | 2010-2019



Source: ACS 2010-2019 5-year estimates

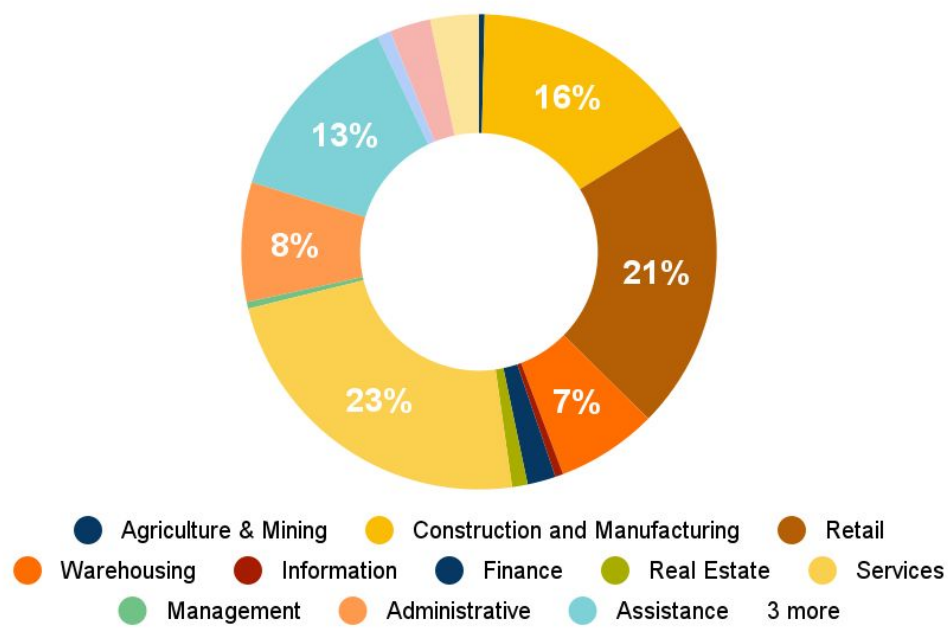
Unemployment Rate
Johnson County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Retail Trade accounts for the plurality of jobs in Johnson County, accounting for 17% of all jobs, followed by Health Care and Social Assistance (13% of all jobs).

Total Jobs by All Industries
Johnson County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$41,014**
2. Trade, transportation, and utilities | **\$38,722**
3. Professional and business services | **\$52,208**
4. Goods-producing | **\$56,264**
5. Financial activities | **\$71,029**

Source: BLS

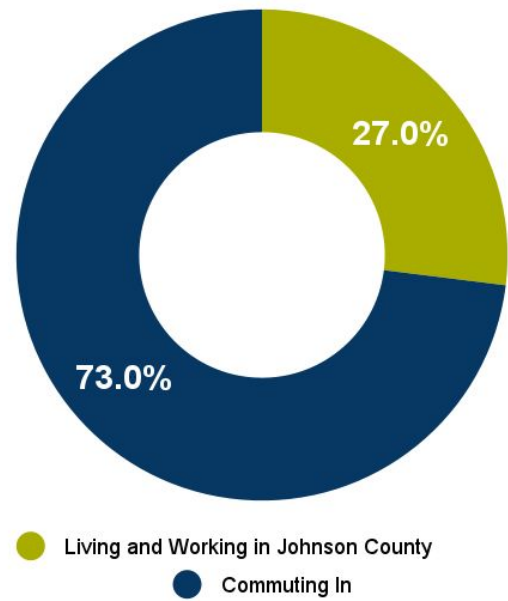
Top 5 Employers

1. Carey James (Franklin)
2. Whisper Hearing Ctr (Franklin)
3. Johnson Memorial Health (Franklin)
4. Ulta Beauty (Greenwood)
5. Walmart Supercenter (Greenwood)

Source: BLS

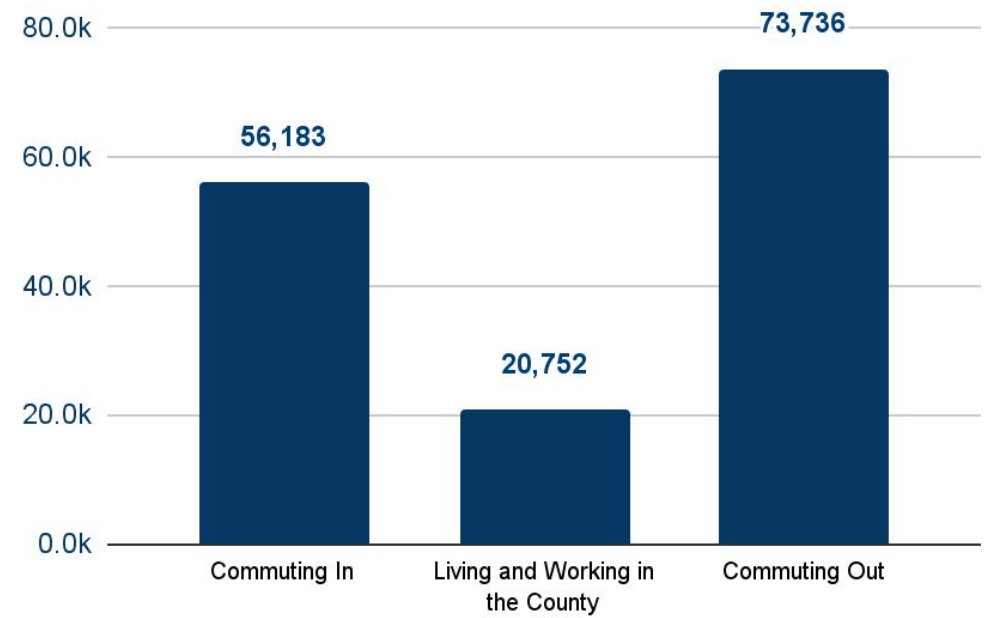
COMMUTER INFLOW / OUTFLOW | 56,000 commuters come into Johnson County for their jobs, while 74,000 employees travel outside of Johnson County for their jobs.

Employment Inflow
Johnson County | 2018



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

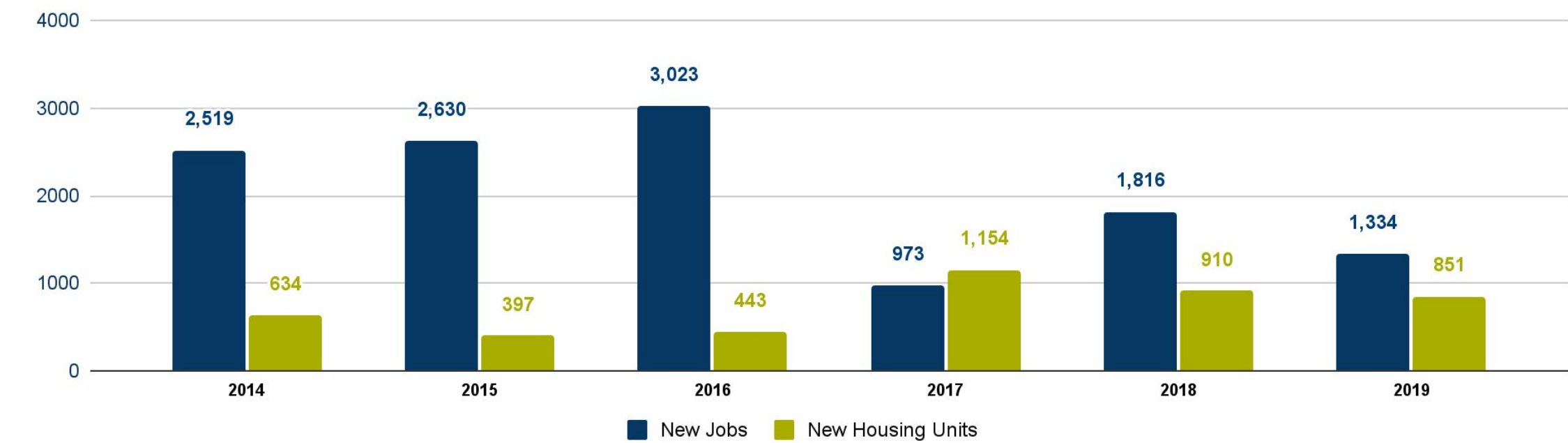
Commuting Patterns
Johnson County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Johnson County has created 12,295 jobs between 2014-2019 and 4,389 housing units, or 36 units for every 100 jobs created.

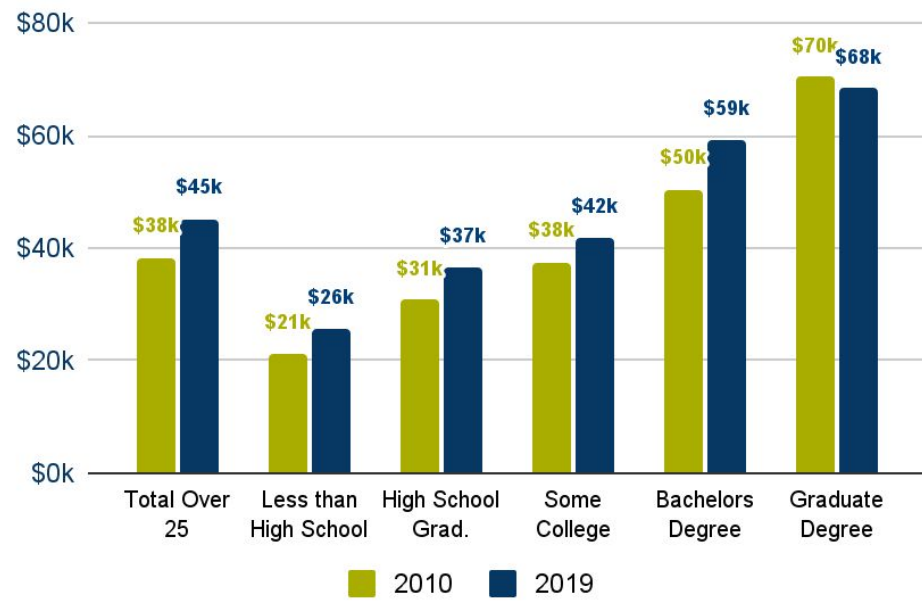
Job Growth and Housing Production
Johnson County | Total Jobs, New Jobs



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

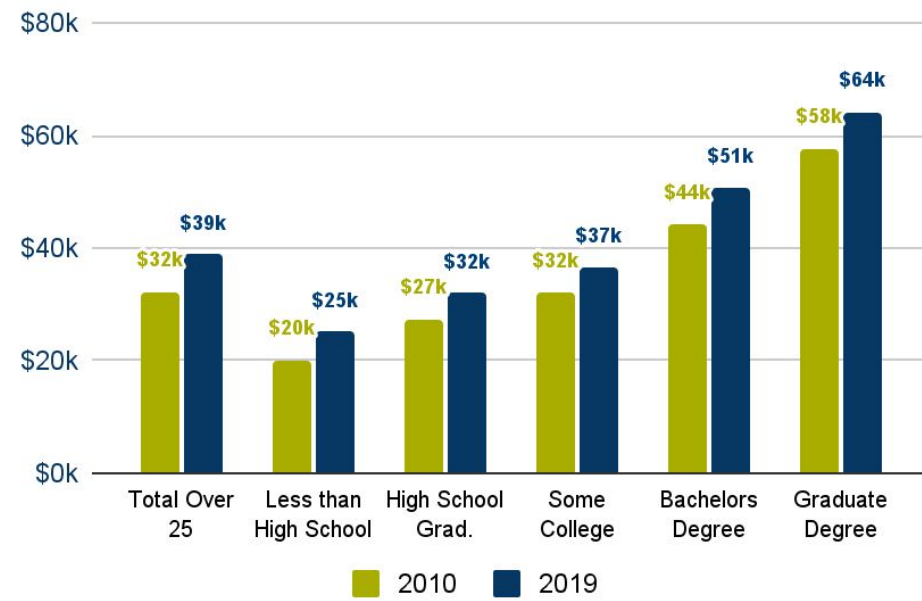
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 18% since 2010 for the total population and increased 19% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Johnson County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

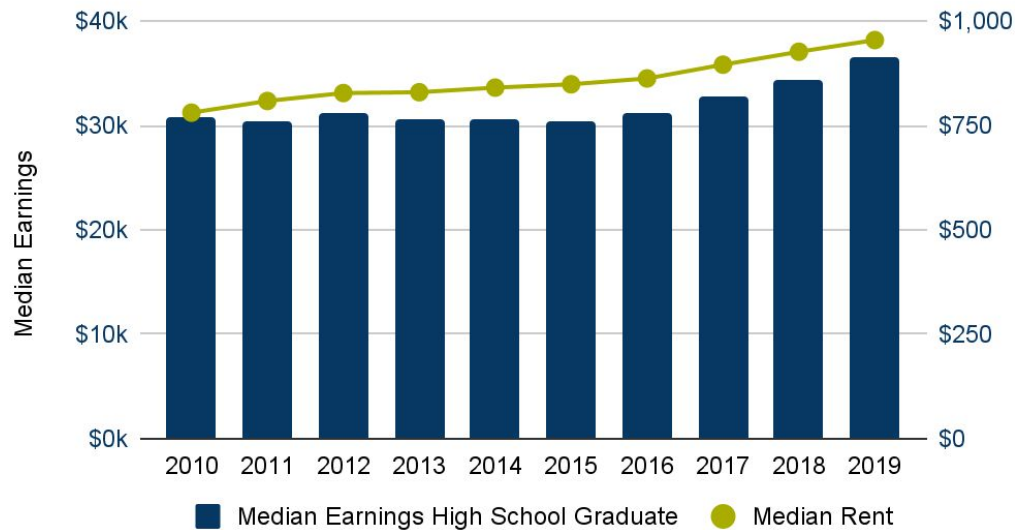
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

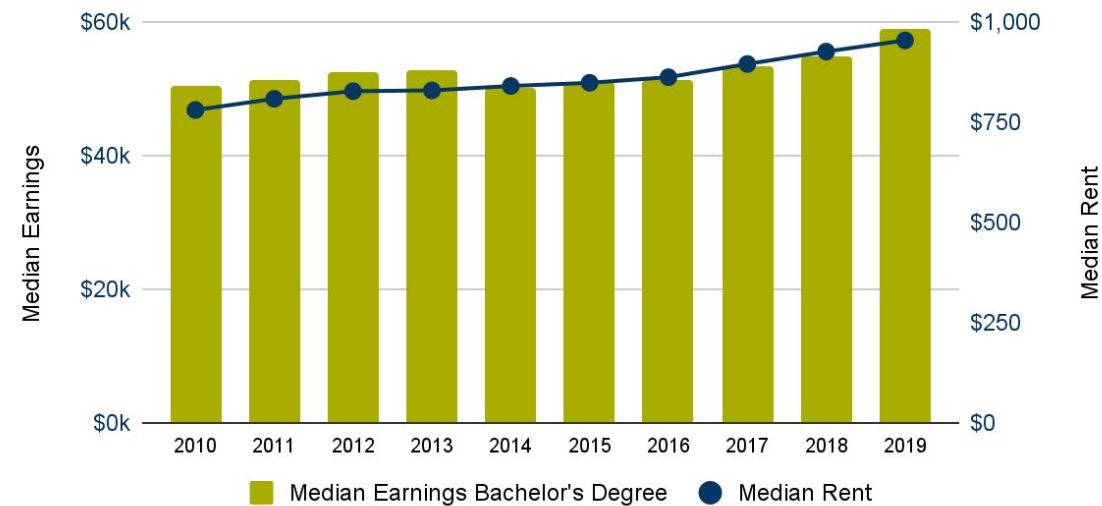
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 22.3%, or 22% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



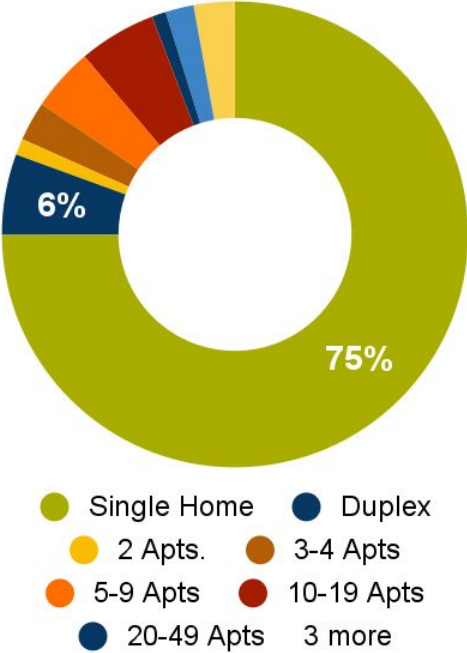
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

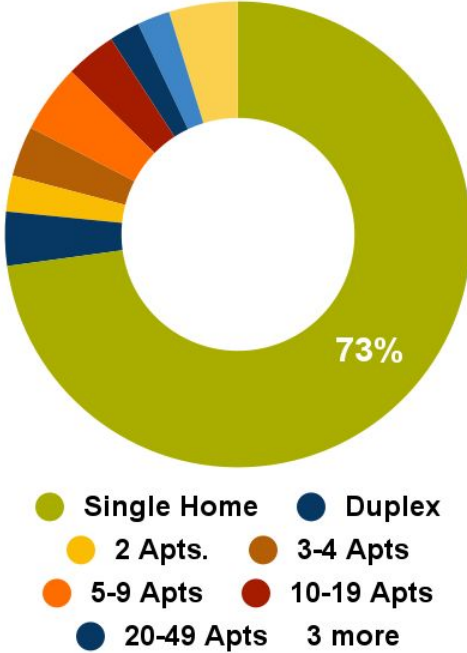
HOUSING TYPOLOGY | 75% of homes in Johnson County are single-family, while 22% are multifamily. Multifamily housing has increased by 1689 homes since 2010.

Housing Typology

Johnson County | 2019



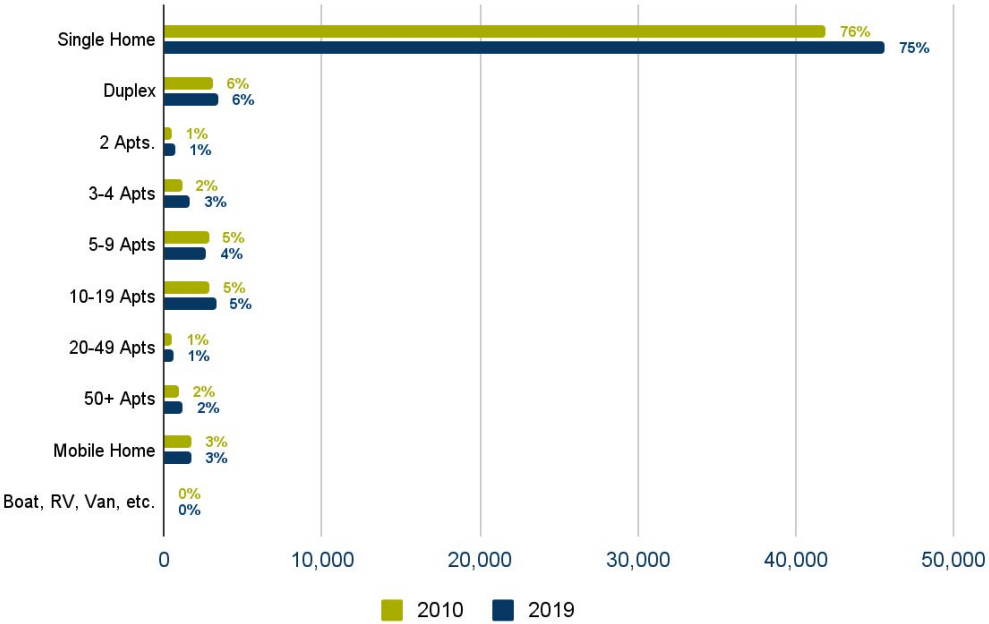
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Johnson County | 2010-2019



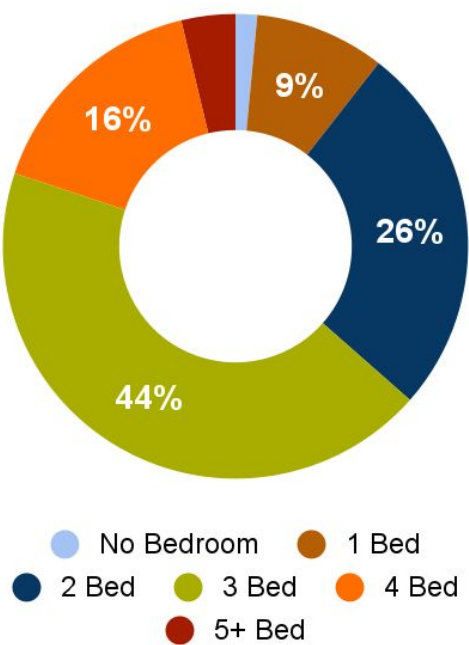
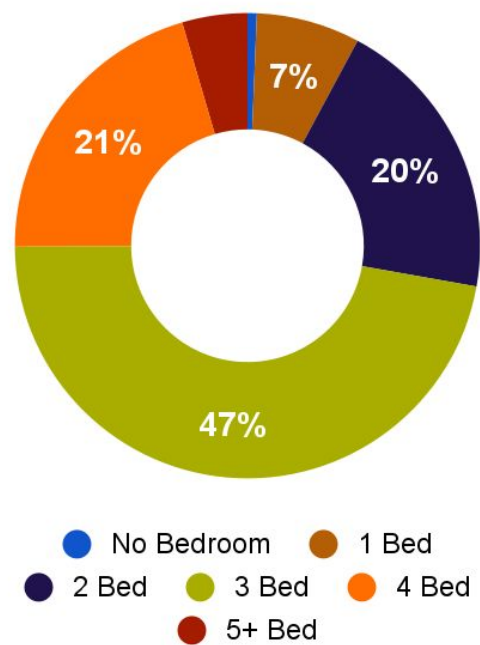
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Johnson County contain 2.67 bedrooms, with 72% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Johnson County | 2019

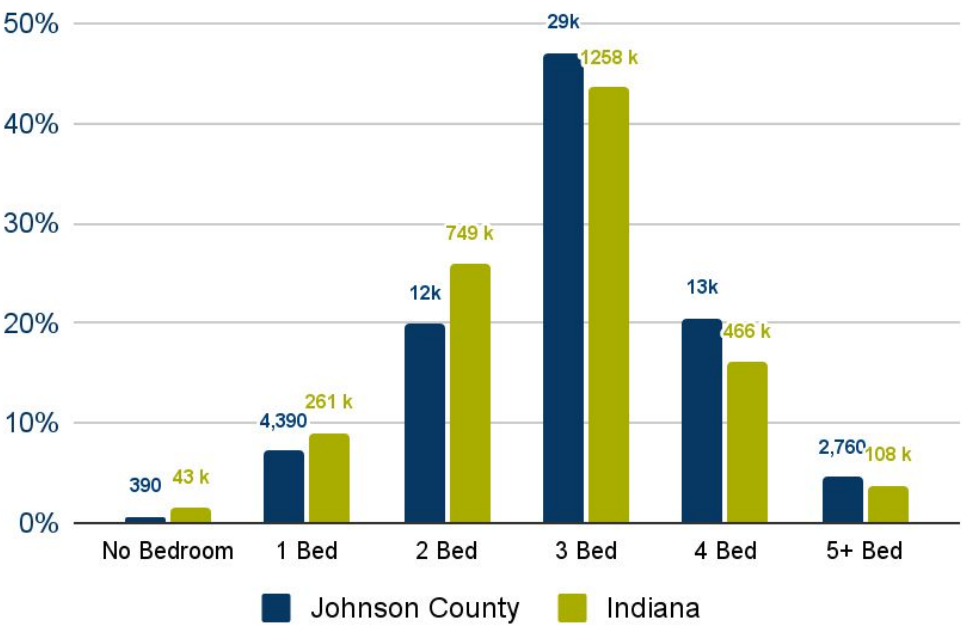
Indiana | 2019



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

Share of Housing Stock by Bedroom

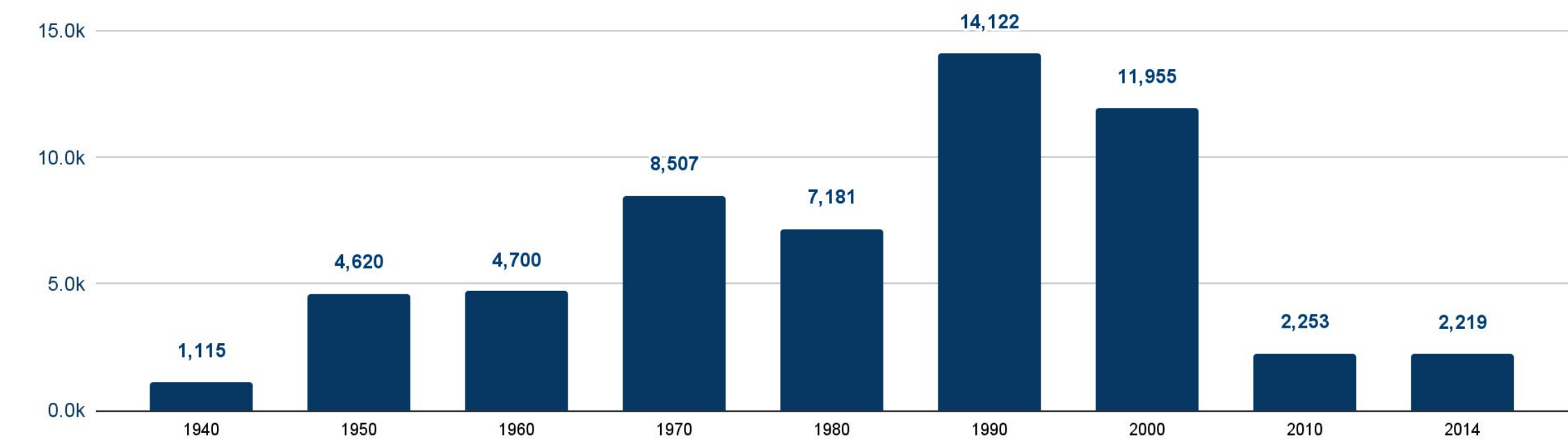
Johnson County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 73% of homes were built before 1990, with a plurality of homes built in 1990.

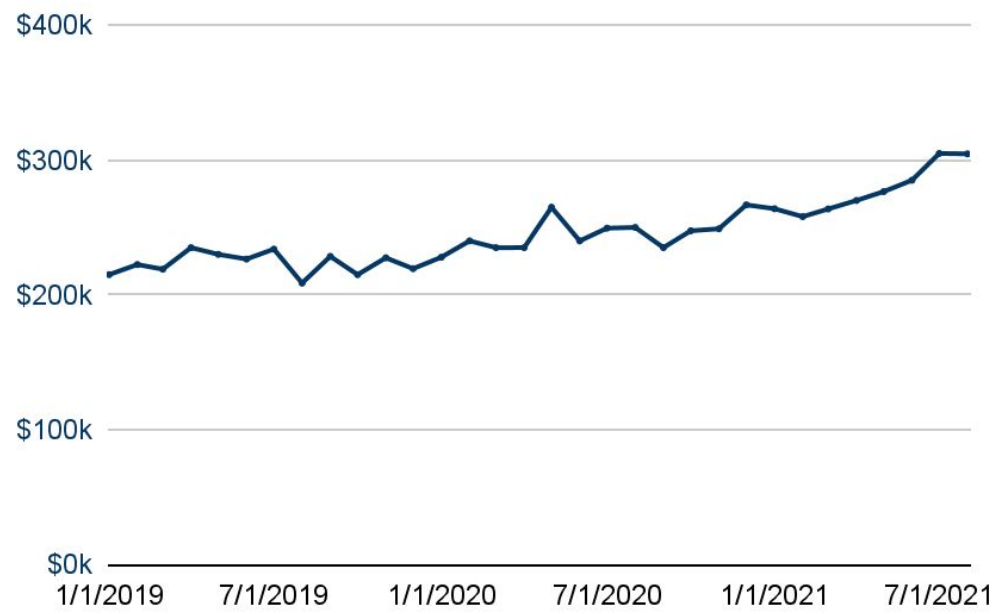
Homes by Year Built
Johnson County | 2019



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

MEDIAN LISTING PRICE | Homes in Johnson County have a median listing price of \$304,593. Home prices have increased by 42% since 2019.

Median Listing Price
Johnson 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)
Johnson County | 2021

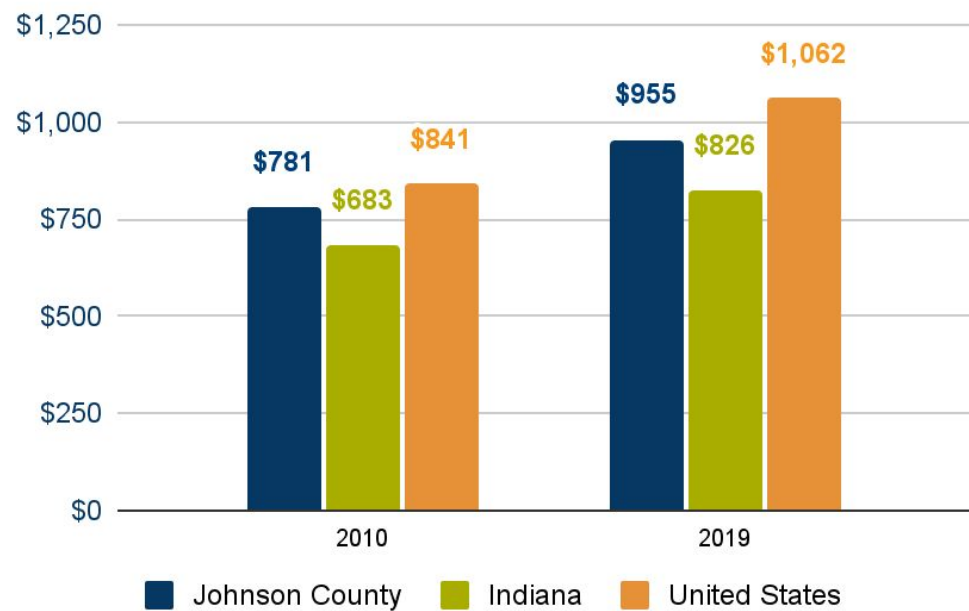


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 22% since 2010, with average rents at \$955 in 2019.

Median Rent

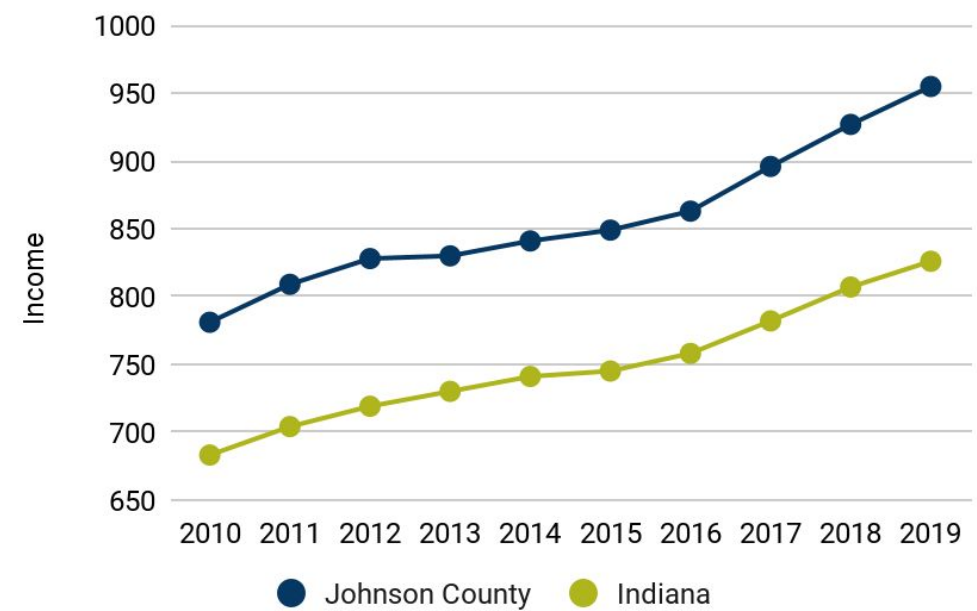
Johnson County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

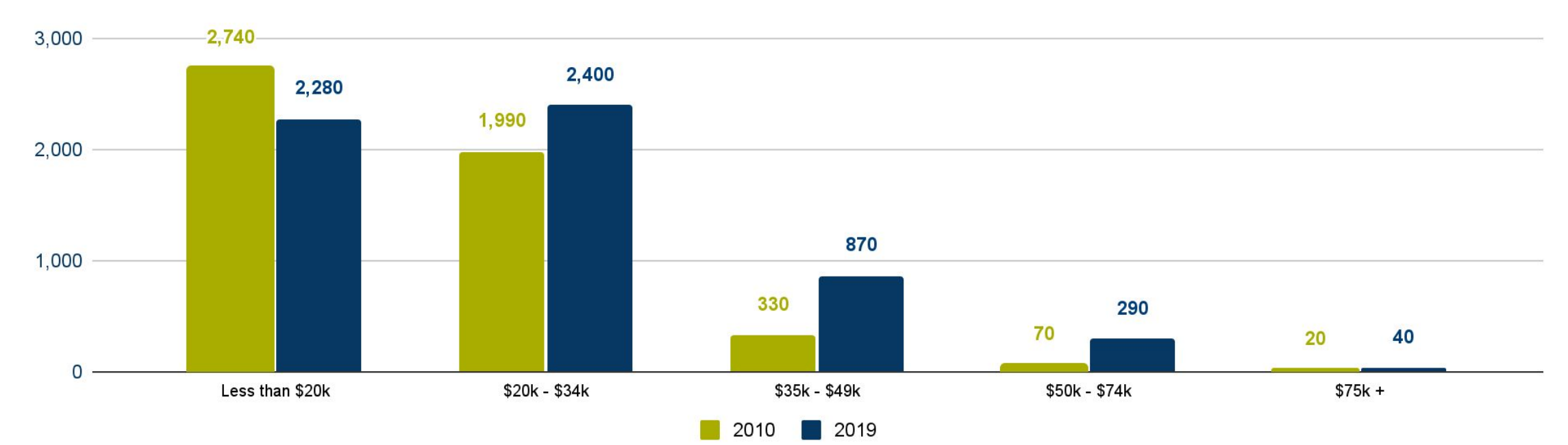
Johnson County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 40% of renter households are housing cost burdened in Johnson County, down -10% since 2010. 64% of households earning below \$50,000 are housing cost burdened.

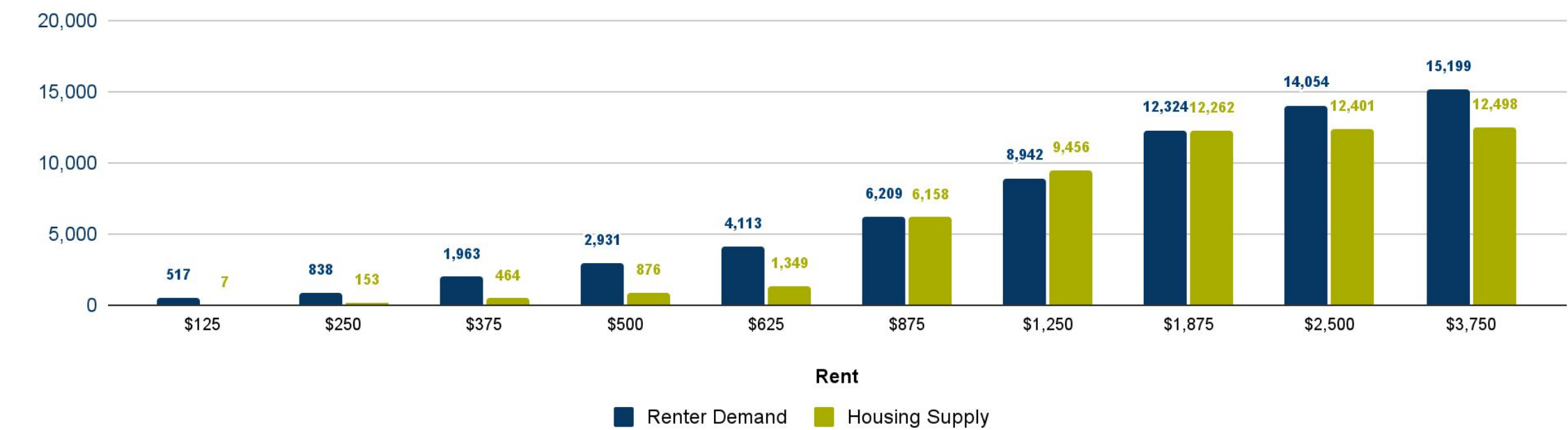
Renter Housing Cost Burden
Johnson County, Indiana | 2010 - 2019



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 7000 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

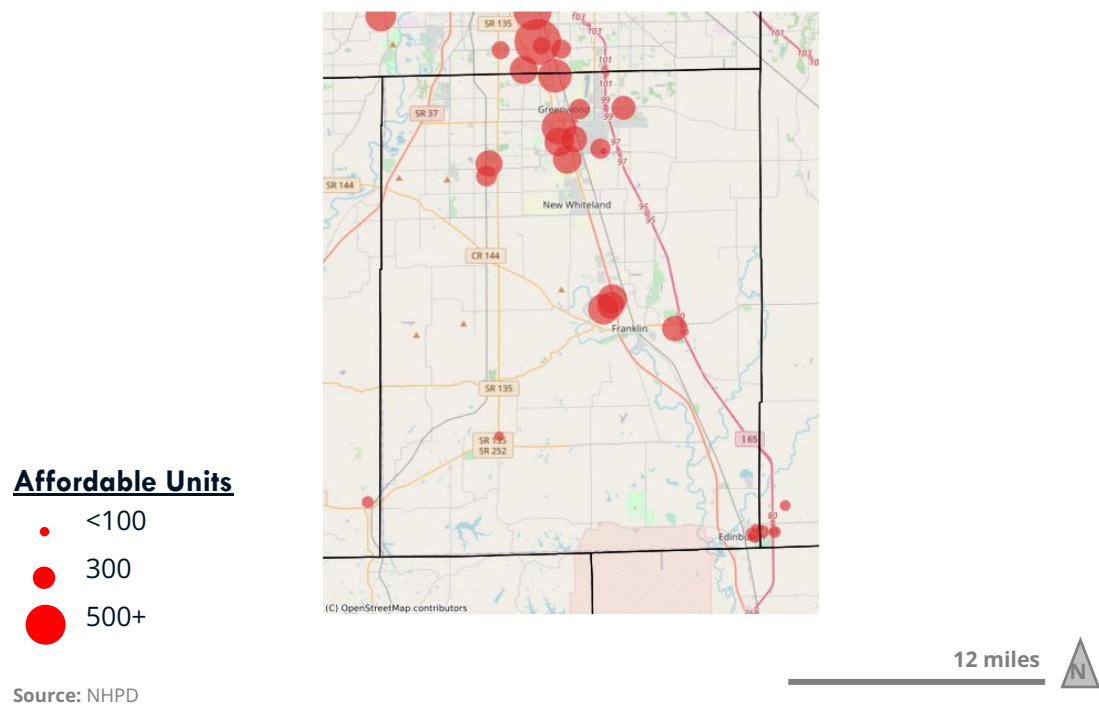
Cumulative Housing Gap
Johnson County, Indiana | 2010-2019



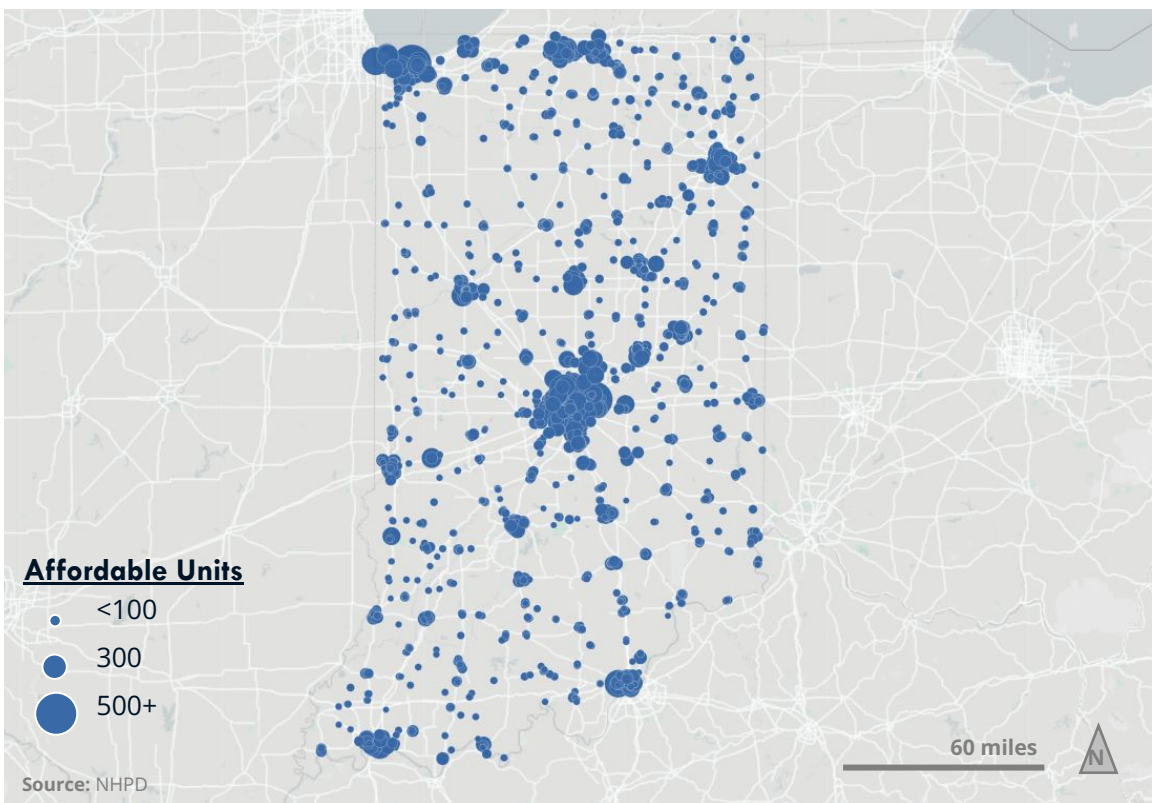
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory
Johnson County | 2020

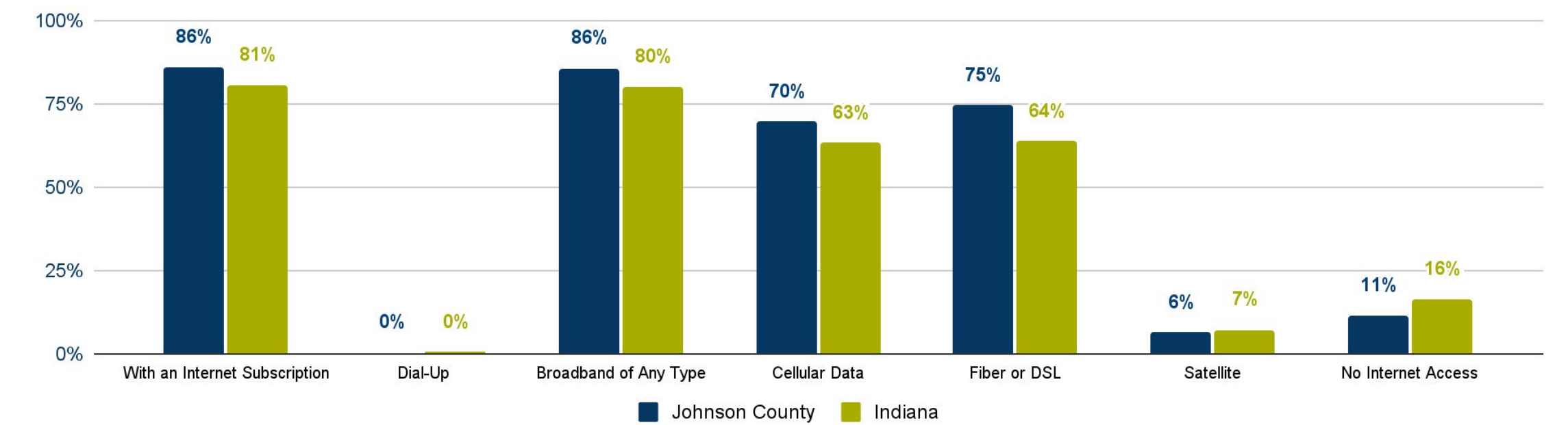


Affordable Housing Inventory
State of Indiana | 2020



HOUSING AMENITIES | 86% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Johnson County | 2020

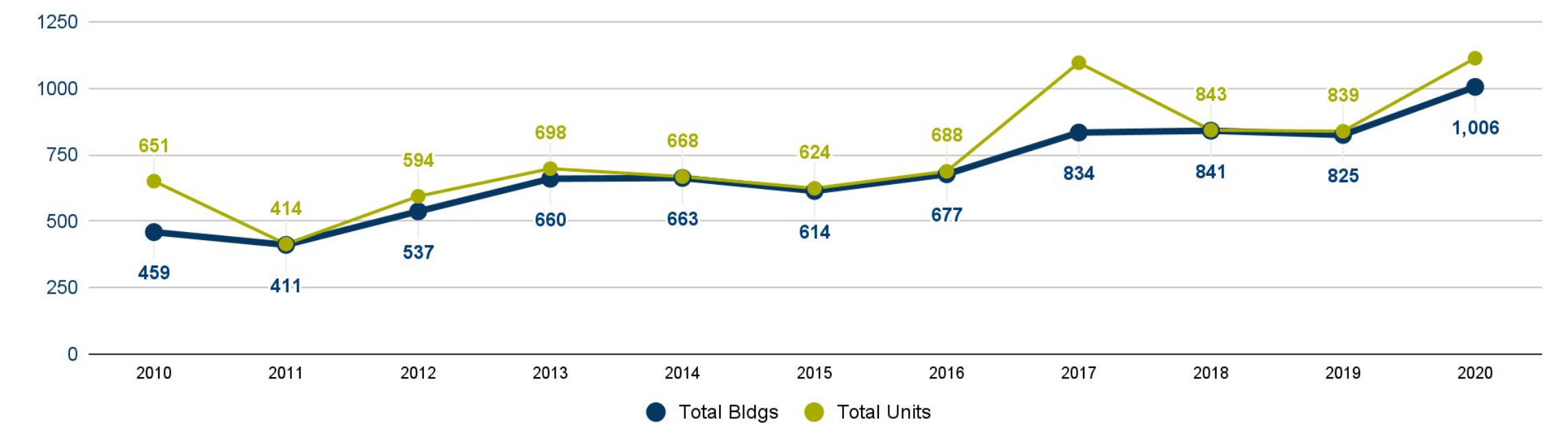


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 1,006 new housing starts in 2020 in Johnson County, with 7,527 total building permits authorized since 2010.

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



Source: St. Louis Fed.

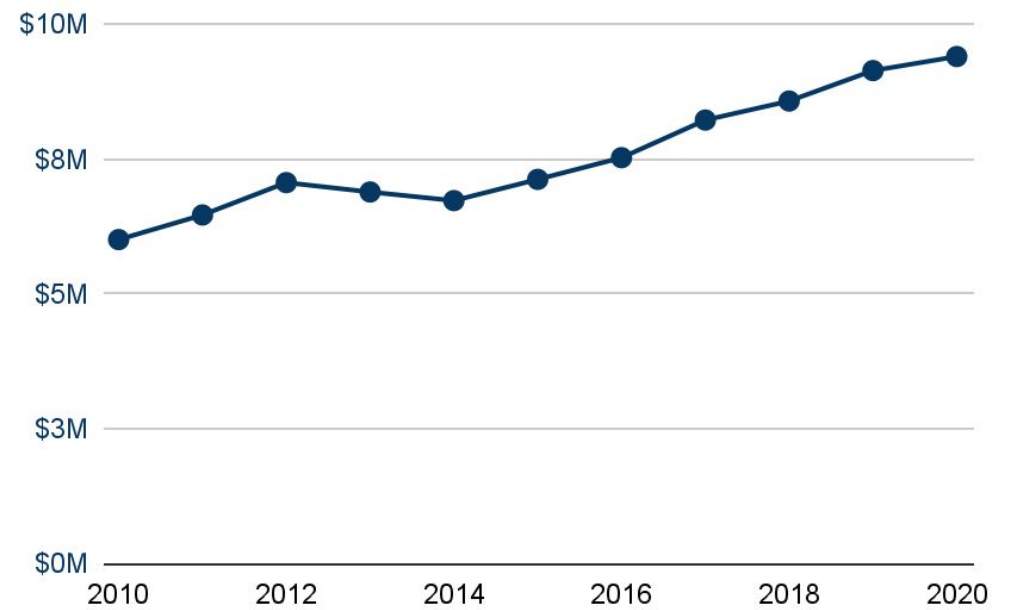
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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