

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR BROWN COUNTY

**OCTOBER 2021**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

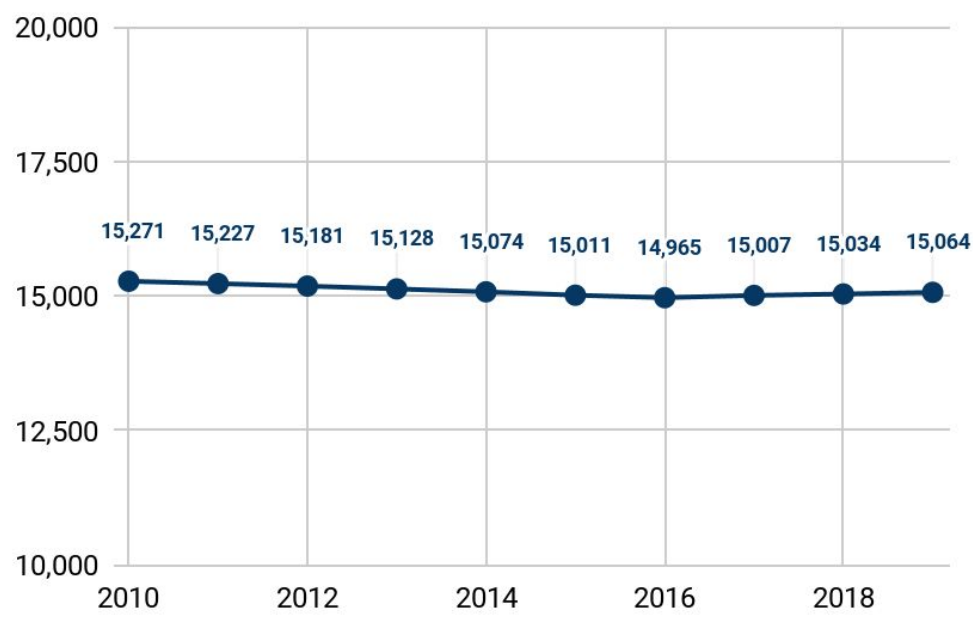
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# DEMOGRAPHIC TRENDS

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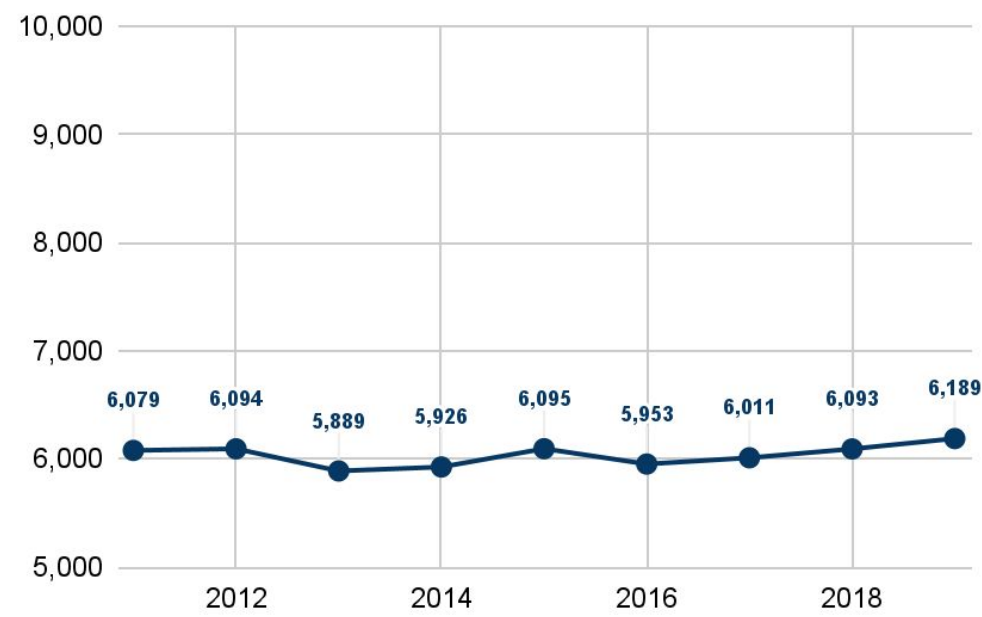
**POPULATION** | Brown County's population has decreased by 1.36% (207 people) between 2010-2019. In the same time period, the total number of households increased by 4.67% (276 households).

**Resident Population**  
Brown County | 2010-2019



Source: FRED, U.S. Census Bureau

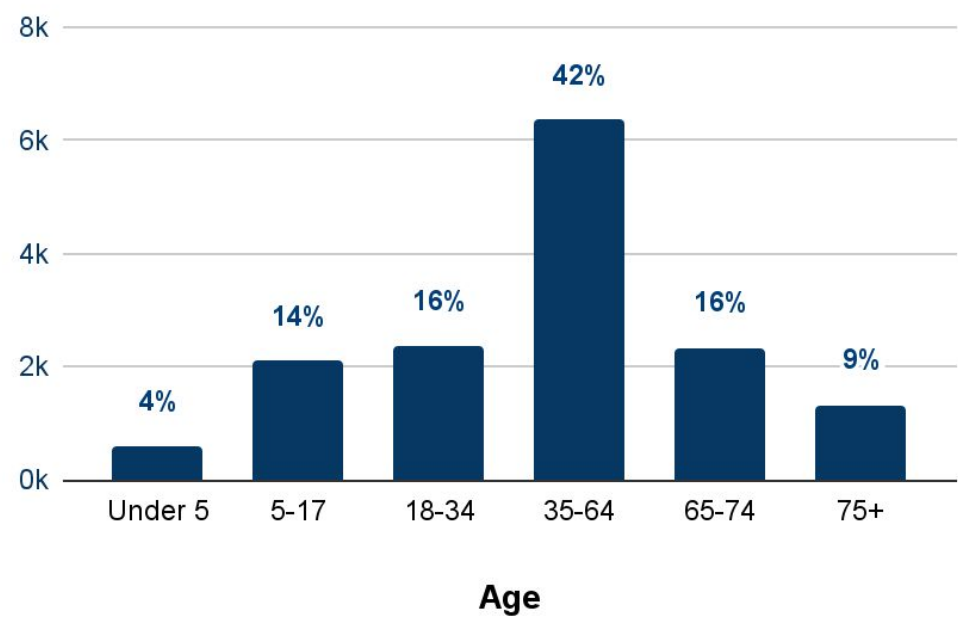
**Households**  
Brown County | 2010-2019



Source: FRED, U.S. Census Bureau

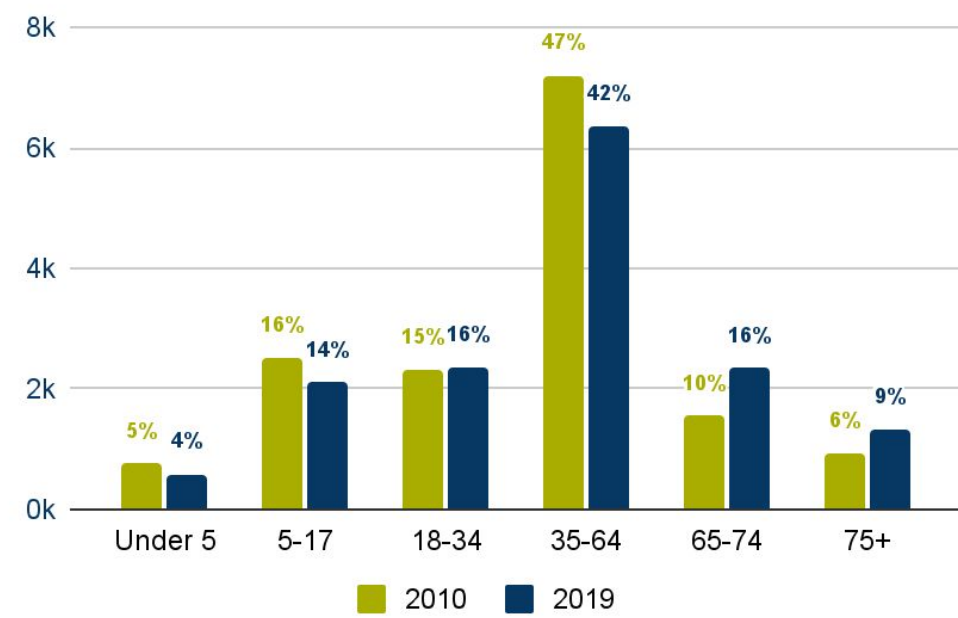
**AGE** | 24% of people in Brown County are above the age of 65, while 18% are below 18.

**Population by Age**  
Brown County | 2019



Source: ACS 2019 5-year estimates

**Change in Share of Population**  
Brown County | 2010, 2019

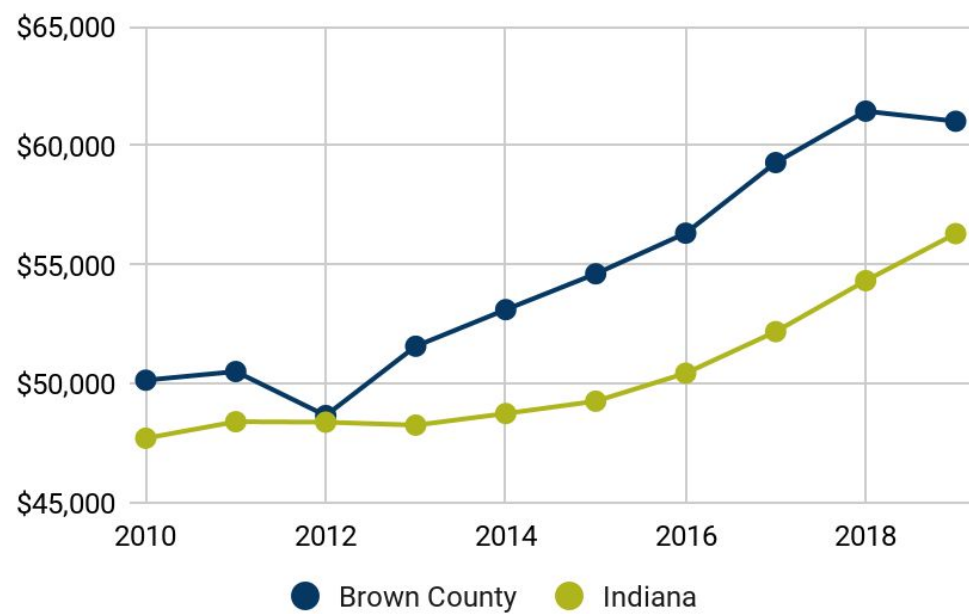


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Brown County had a median income of \$61,030 in 2019, up 22% since 2010. 29% of households have incomes below \$35,000, while 27% have incomes above \$100,000.

**Median Income**

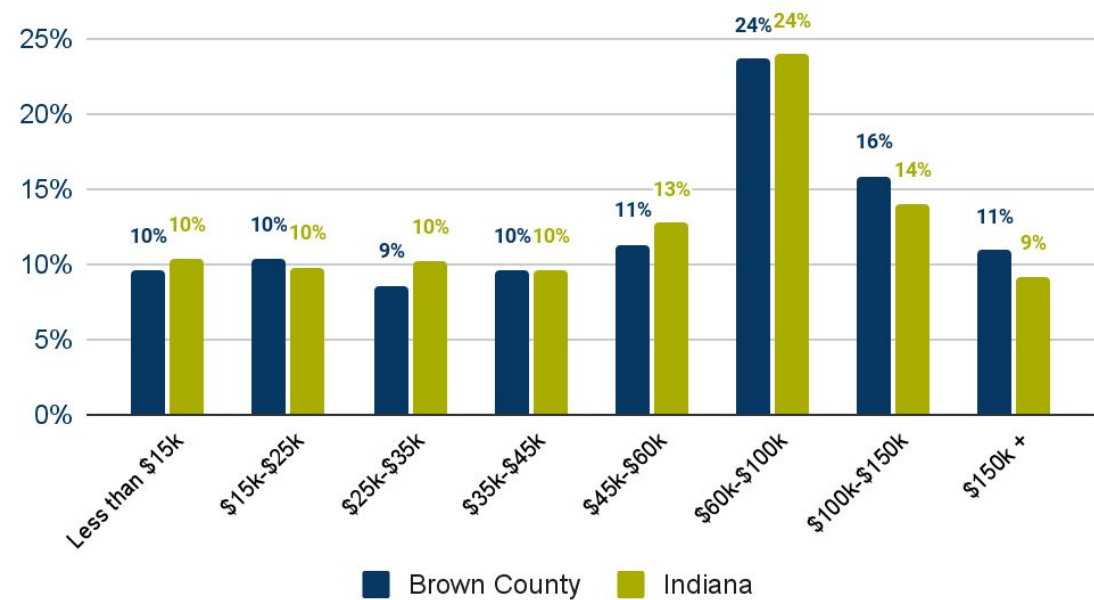
Brown County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

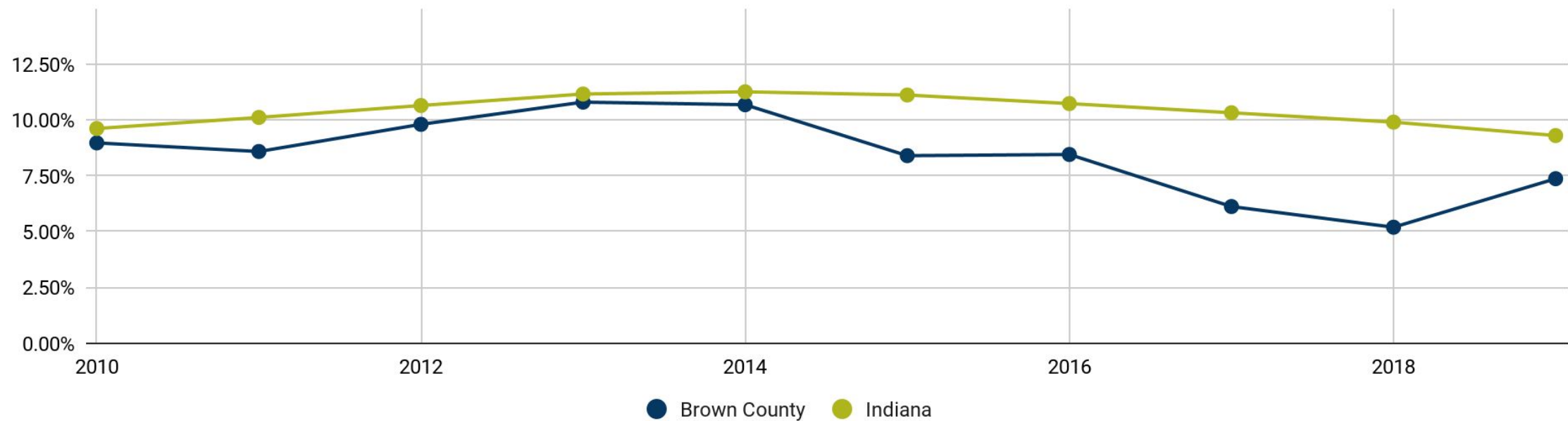
Brown County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 7.4% of families live in poverty conditions in Brown County, down 1.60 percentage points from 9.0% in 2010.

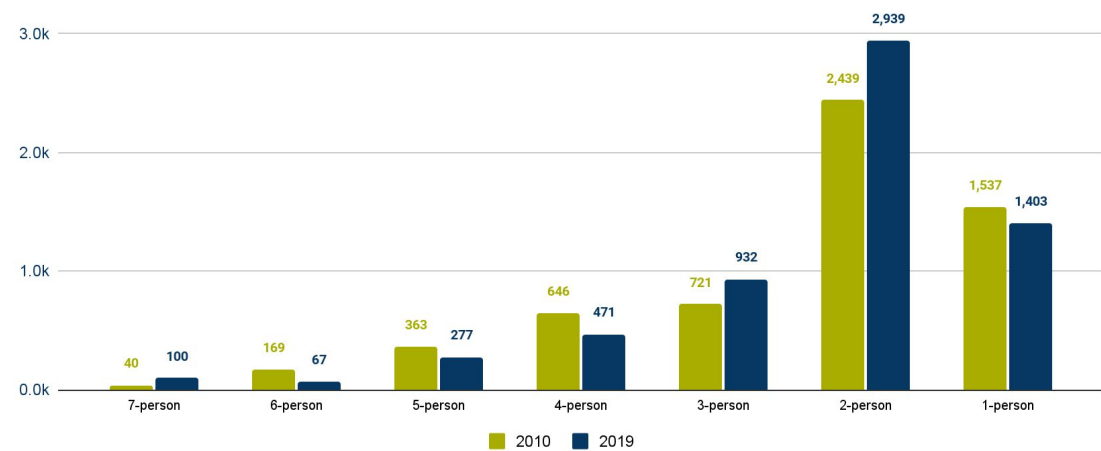
**Family Poverty Rate**  
Brown County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

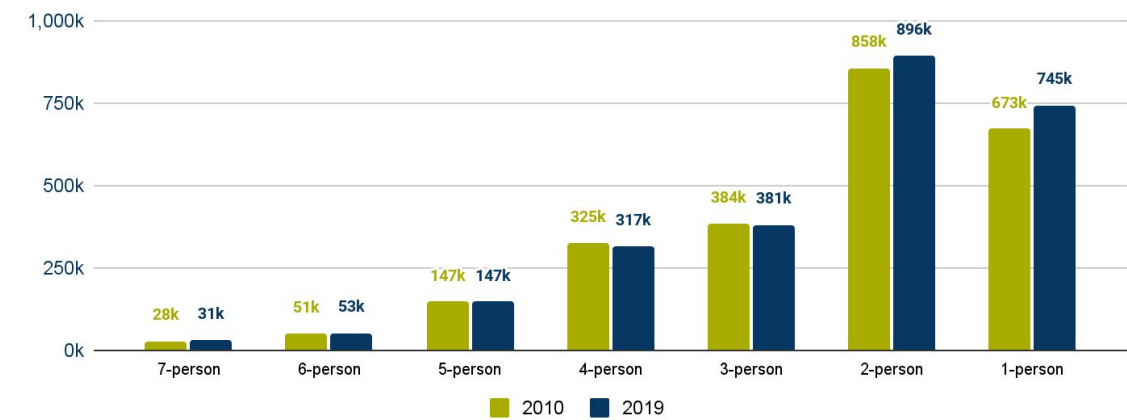
**HOUSEHOLD SIZE |** The average household size is 2.41 people, compared to 2.52 statewide. The Brown County average household has shrunk by 0.16 persons since 2010.

**Household Size**  
Brown County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Household Size**  
State of Indiana | 2010, 2019



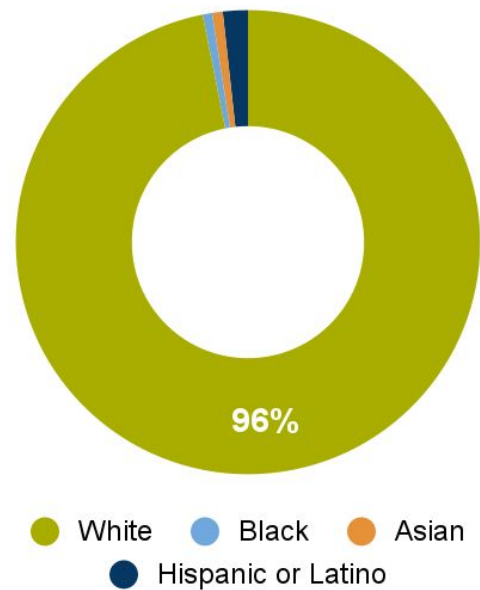
Source: ACS 2010-2019 5-year estimates



**RACIAL COMPOSITION |** The current racial distribution of households in Brown County is 96% white, 1% Black, 2% Hispanic/Latino, 1% Asian, and 0% other.

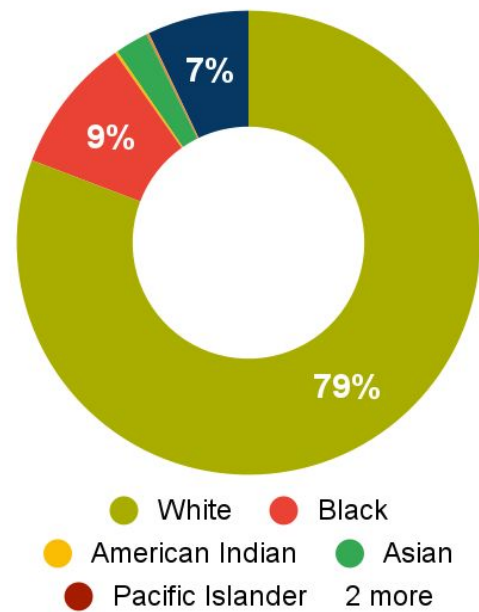
**Racial/Ethnic Distribution**

Brown County | 2019



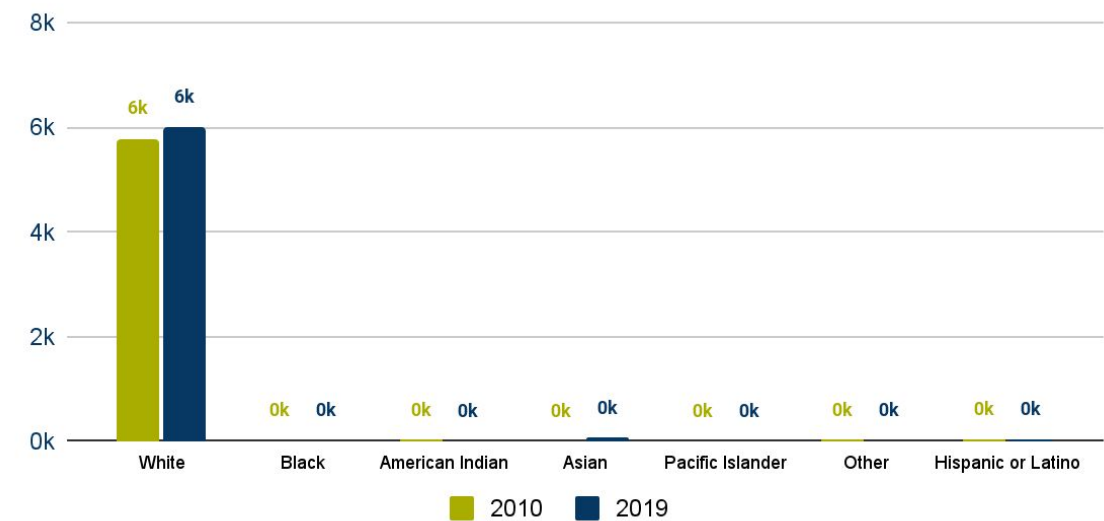
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Household Racial/Ethnic Distribution**

Brown County | 2010, 2019

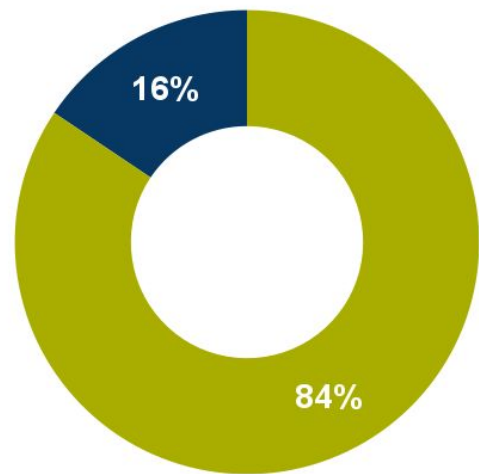


Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 16% of households (965 households) in Brown County were renters, while 84% (5,224 households) were owner households. The share of renters has increased by 0% since 2010.

**Housing Tenure**

Brown County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

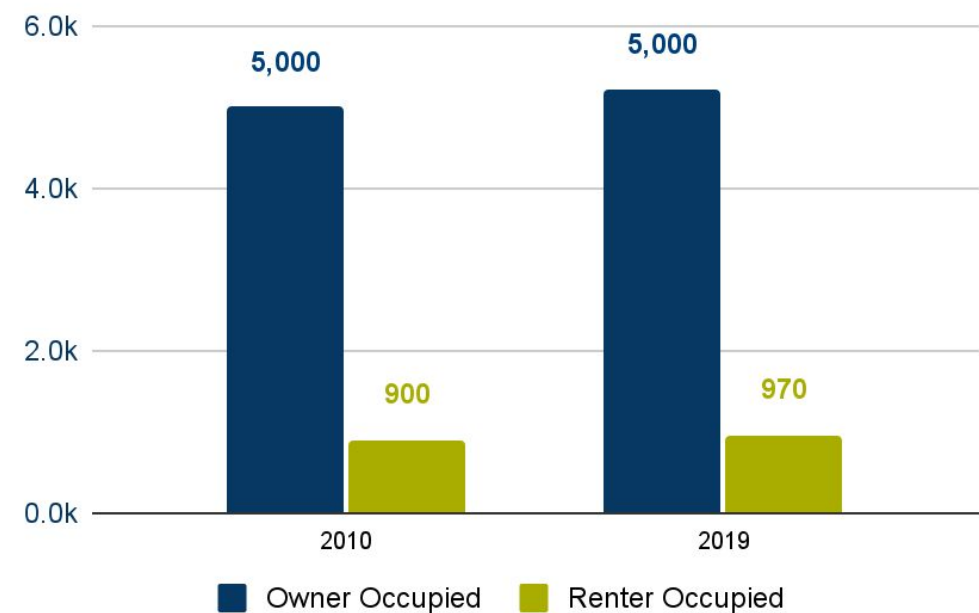
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

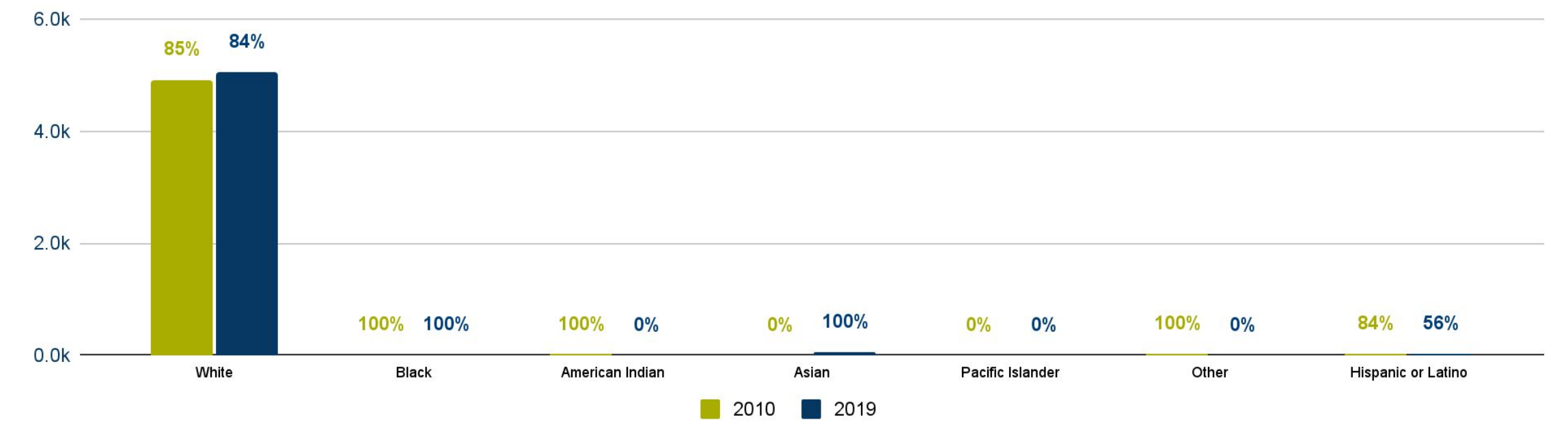
Brown County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 84%, homeownership is 84% among non-Hispanic White households, 100% for Black households, and 56% for Hispanic or Latino households.

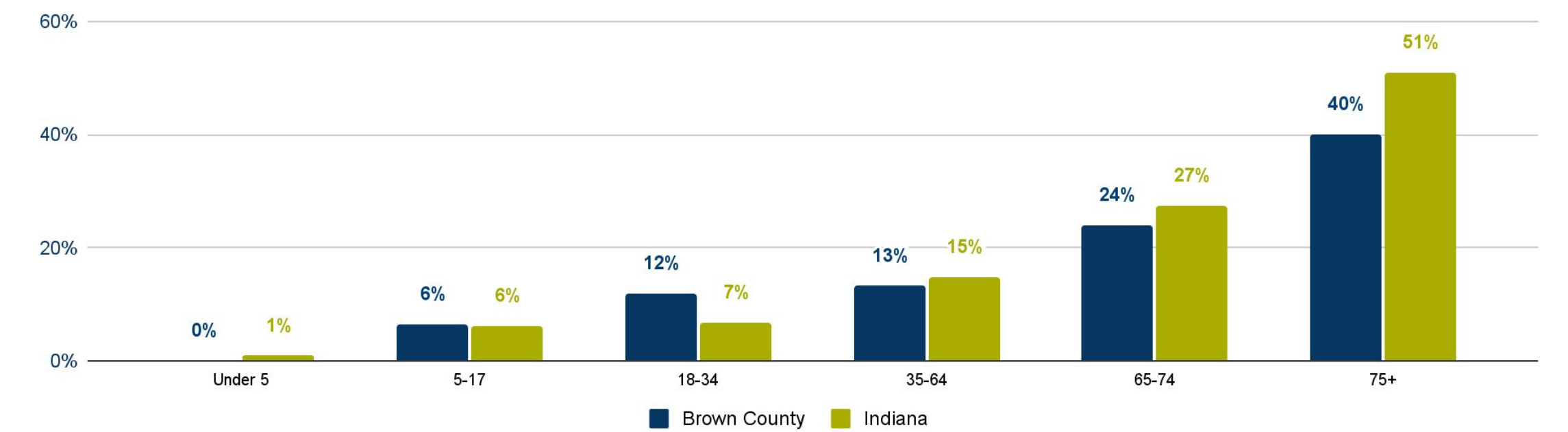
**Homeownership by Race**  
**Brown County | 2010, 2019**



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 15% of people in Brown County live with a disability. For people above 65, the share increases to 29%.

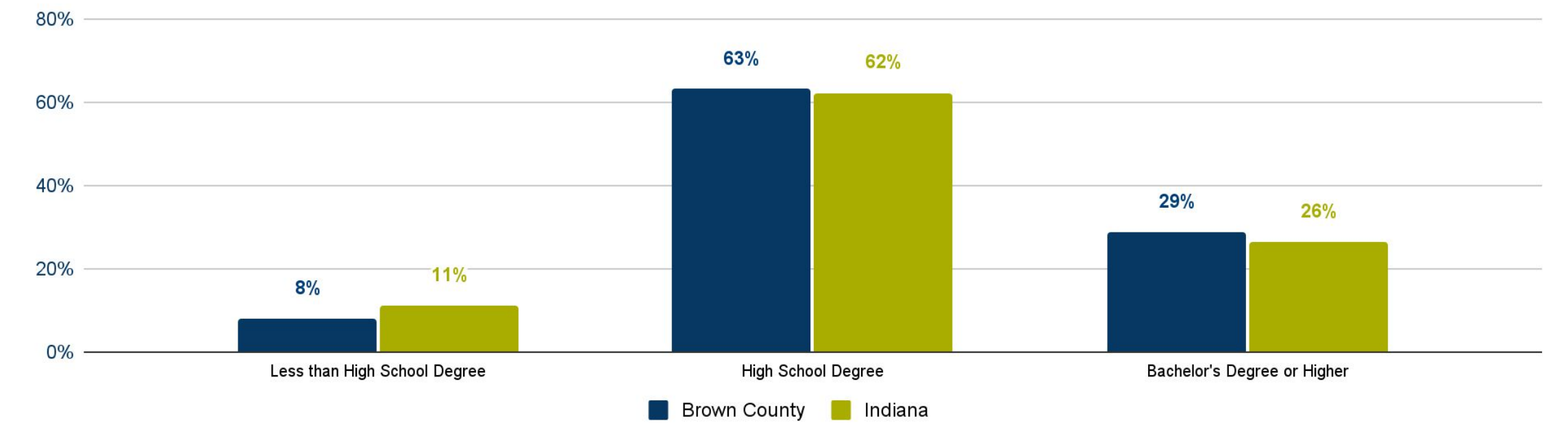
**Share of the Population with a Disability by Age**  
**Brown County, Indiana | 2010, 2019**



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In Brown County, 63% of the population has at least a high school degree and 29% of the population has at least a Bachelor's degree.

**Educational Attainment**  
**Brown County, Indiana | 2019**



Source: ACS 2010-2019 5-year estimates

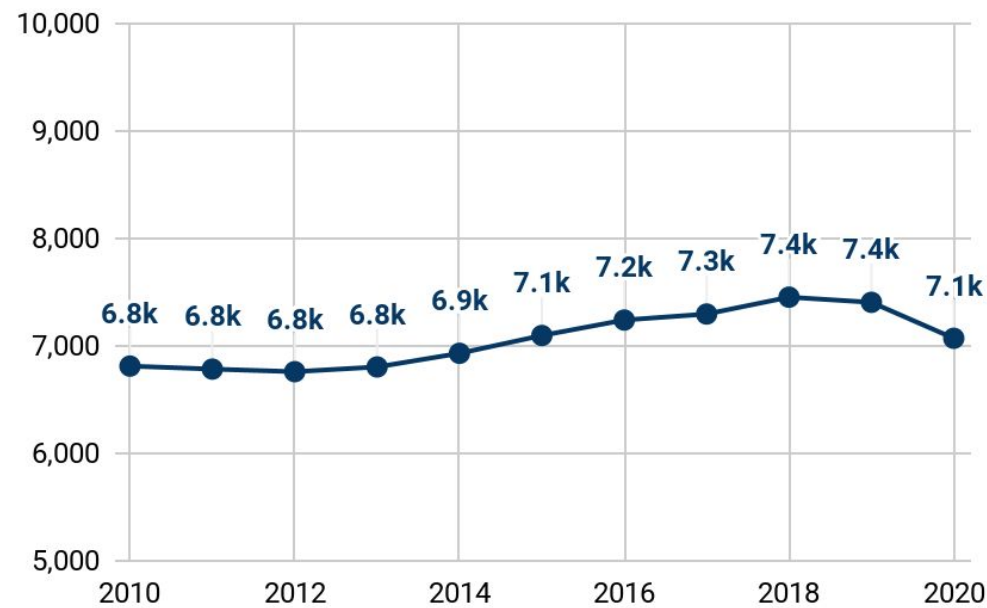
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# **JOB / EMPLOYMENT TRENDS**

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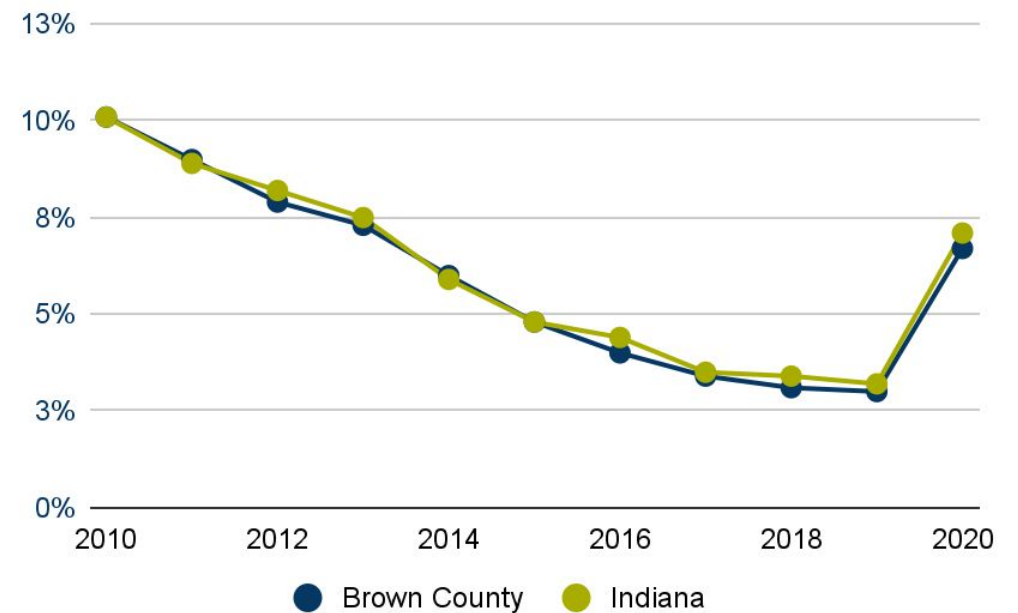
**EMPLOYMENT BASE |** There are currently 7,000 employed persons in Brown County, up by 3.81% since 2010. The unemployment rate in 2020 was 6.70%, up 3.70 points from 2019.

**Total Employment**  
Brown County | 2010-2019



Source: ACS 2010-2019 5-year estimates

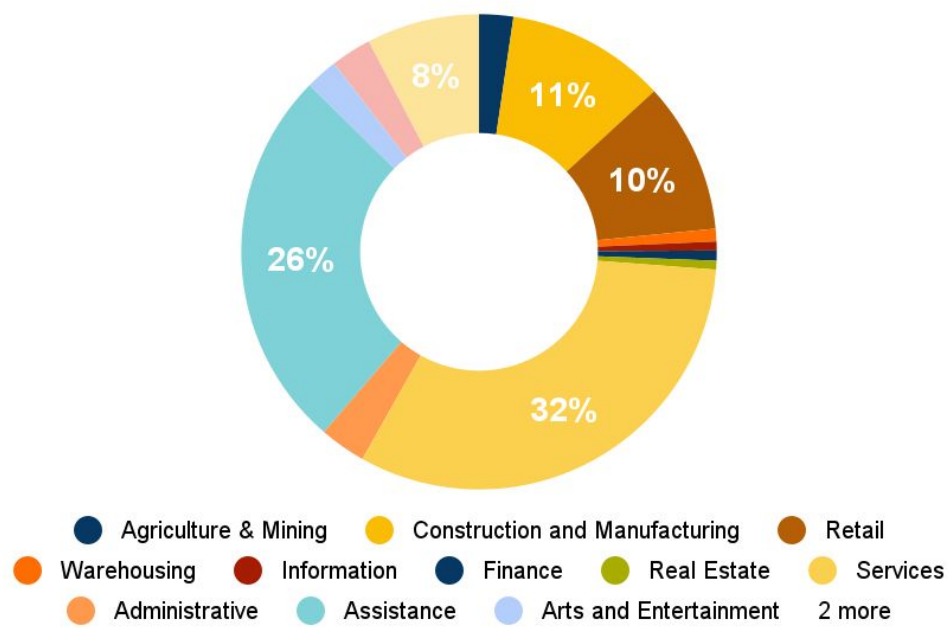
**Unemployment Rate**  
Brown County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Health Care and Social Assistance accounts for the plurality of jobs in Brown County, accounting for 26% of all jobs, followed by Accomodation and Food Services (19% of all jobs).

**Total Jobs by All Industries**  
Brown County | 2018



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$30,345
- 2. Trade, transportation, and utilities | \$27,607
- 3. Goods-producing | \$34,491
- 4. Leisure and hospitality | \$19,281
- 5. Professional and business services | \$41,719

Source: BLS

**Top 5 Employers**

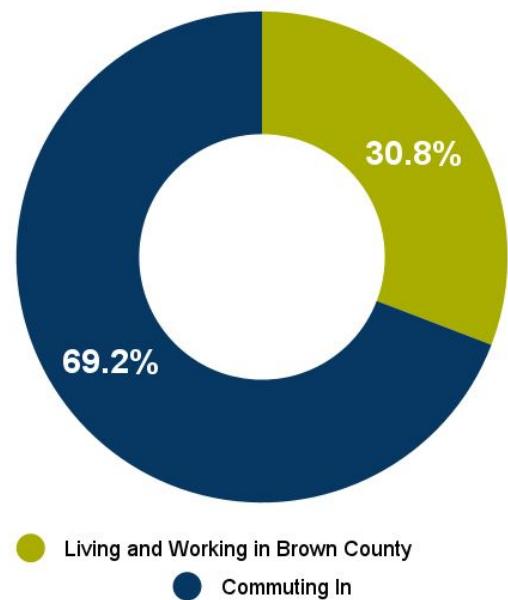
- 1. Brown County Health-living (Nashville)
- 2. Abe Martin Lodge (Nashville)
- 3. Brown County High School (Nashville)
- 4. Brown County State Park (Nashville)
- 5. Brown County Inn (Nashville)

Source: BLS



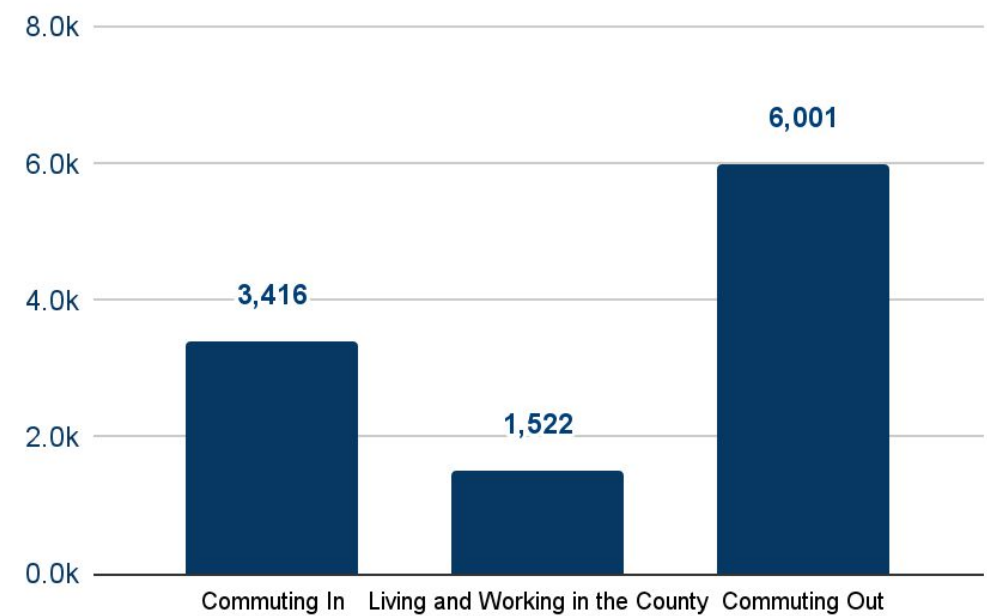
**COMMUTER INFLOW / OUTFLOW** | 3,000 commuters come into Brown County for their jobs, while 6,000 employees travel outside of Brown County for their jobs.

**Employment Inflow**  
Brown County | 2018



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

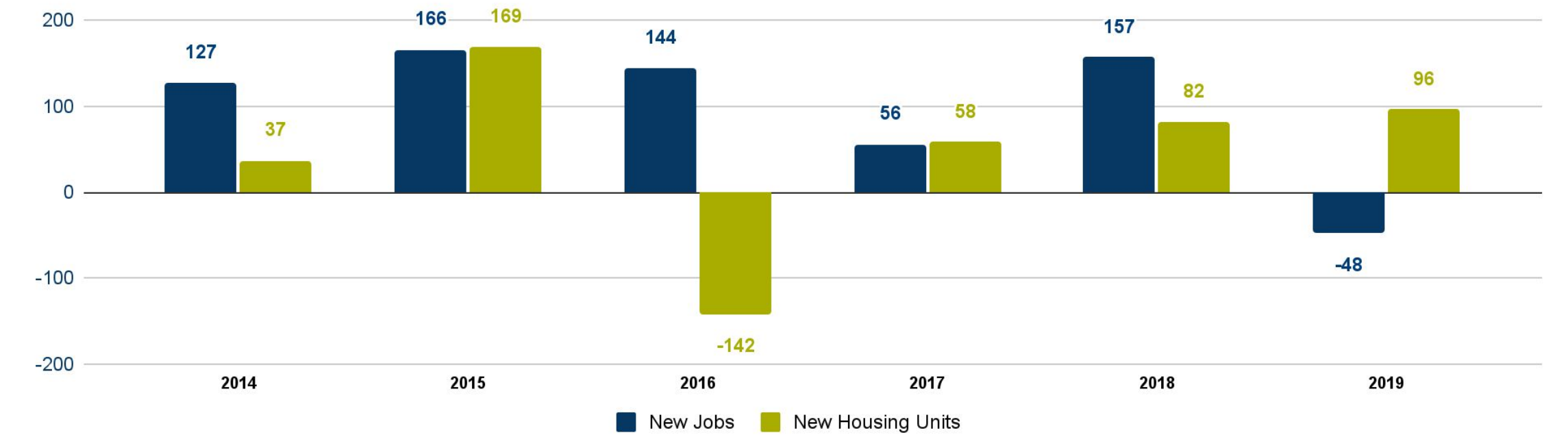
**Commuting Patterns**  
Brown County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Brown County has created 602 jobs between 2014-2019 and 300 housing units, or 50 units for every 100 jobs created.

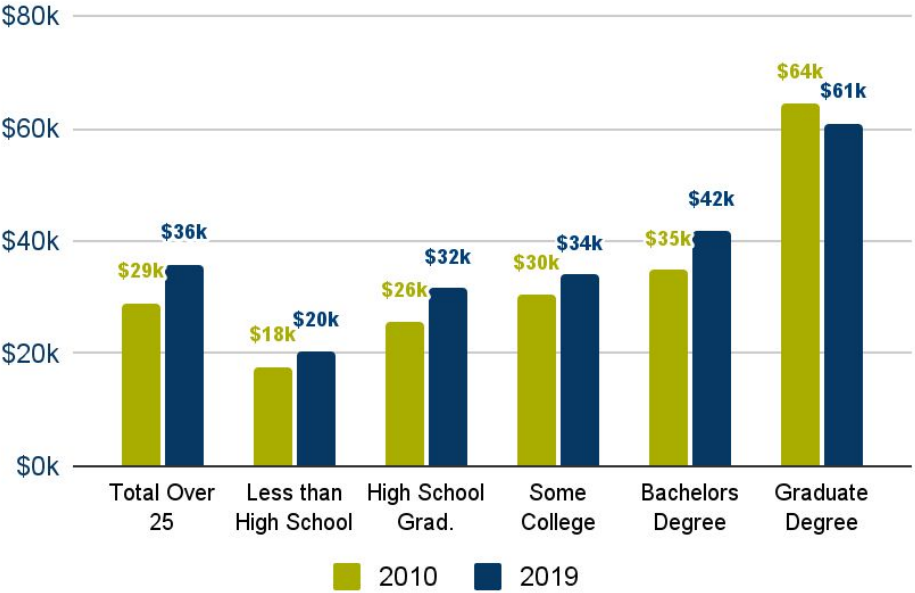
**Job Growth and Housing Production**  
Brown County | Total Jobs, New Jobs



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 24% since 2010 for the total population and increased 23% for the population with at least a high school degree.

**Median Earnings by Educational Attainment**  
Brown County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

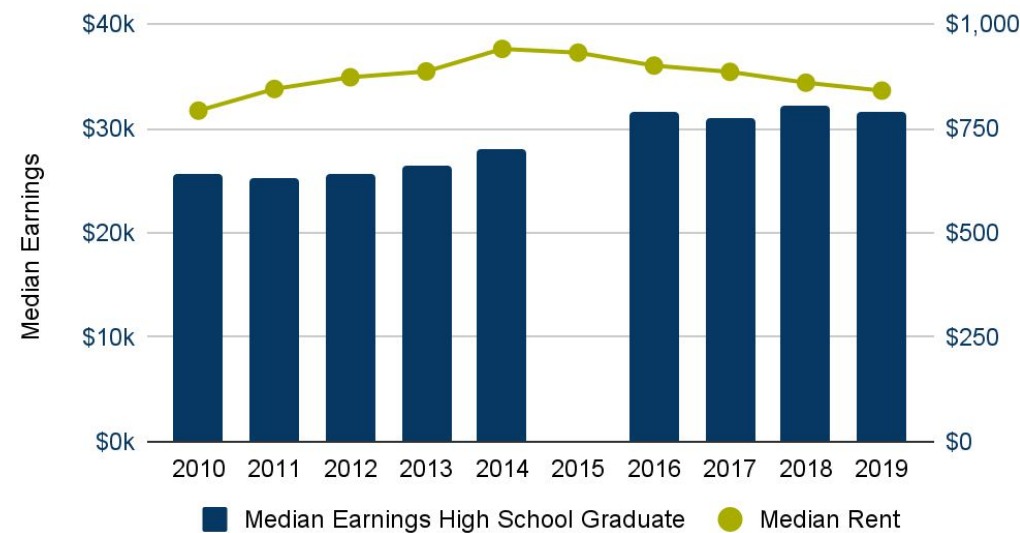
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

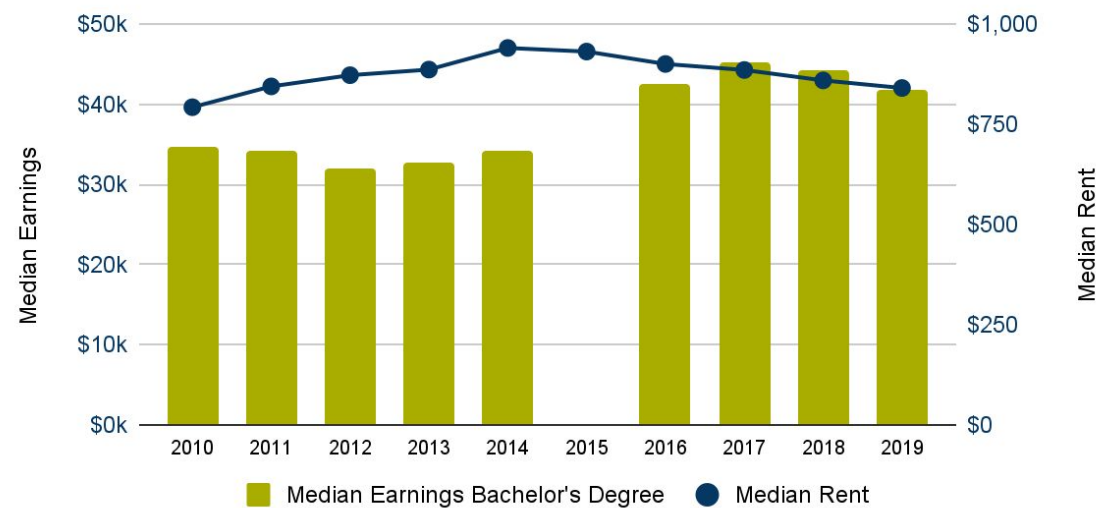
**JOB GROWTH AND EDUCATIONAL ATTAINMENT** | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 6.1%, or 6% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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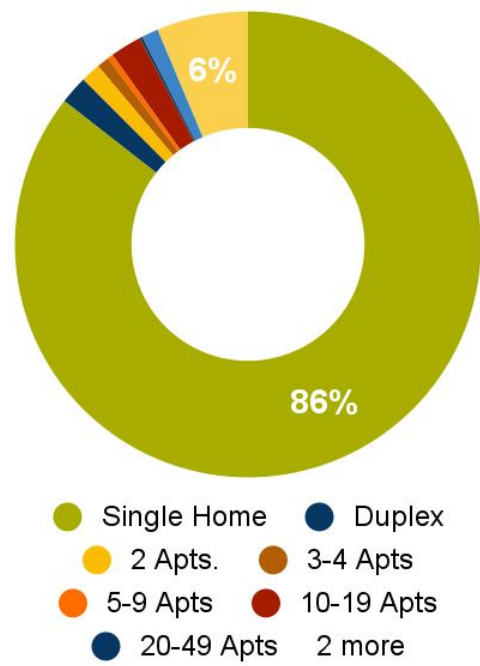
# HOUSING TRENDS

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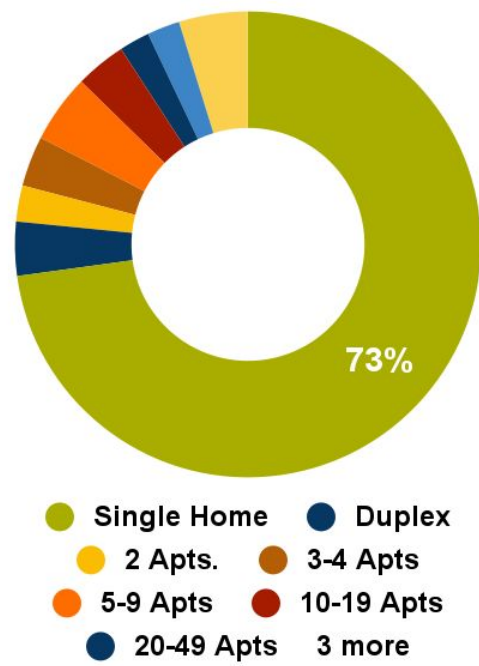
**HOUSING TYPOLOGY |** 86% of homes in Brown County are single-family, while 8% are multifamily. Multifamily housing has increased by 287 homes since 2010.

**Housing Typology**

Brown County | 2019



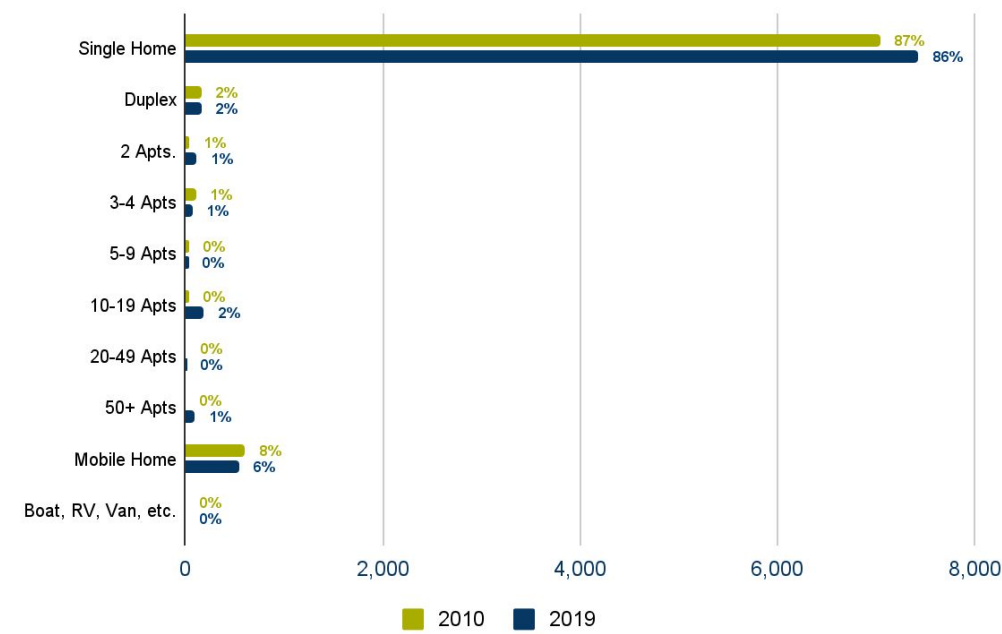
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

Brown County | 2010-2019



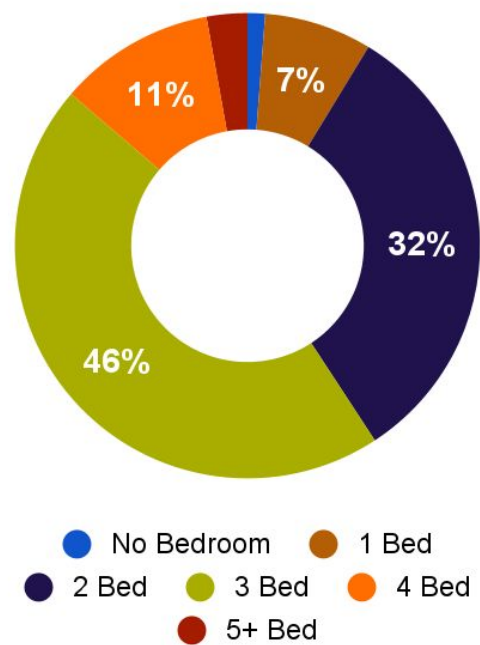
Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in Brown County contain 2.41 bedrooms, with 59% of units containing 3 bedrooms or more.

**Housing Stock by Bedrooms**

Brown County | 2019

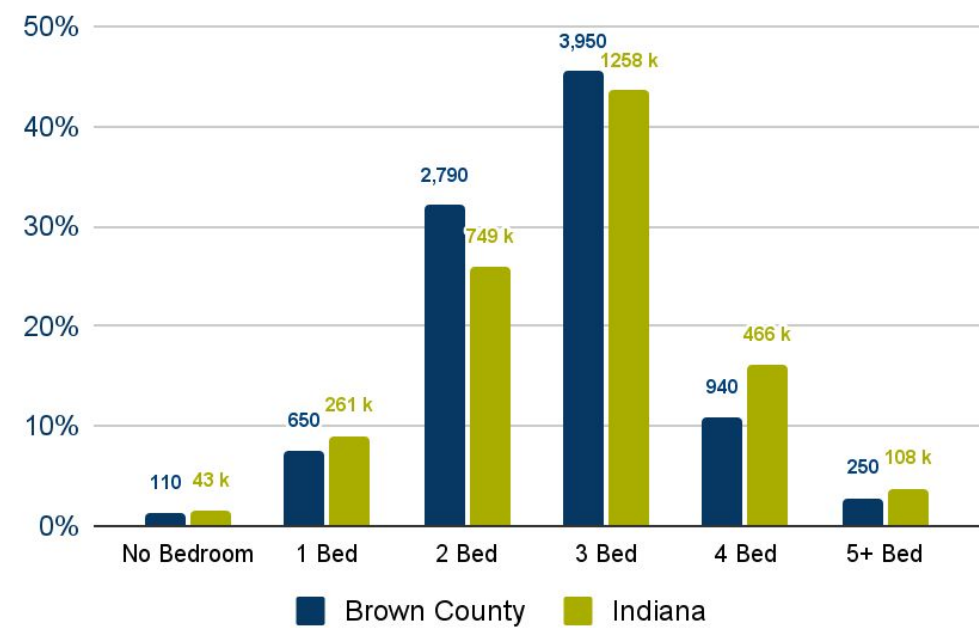
Indiana | 2019



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

**Share of Housing Stock by Bedroom**

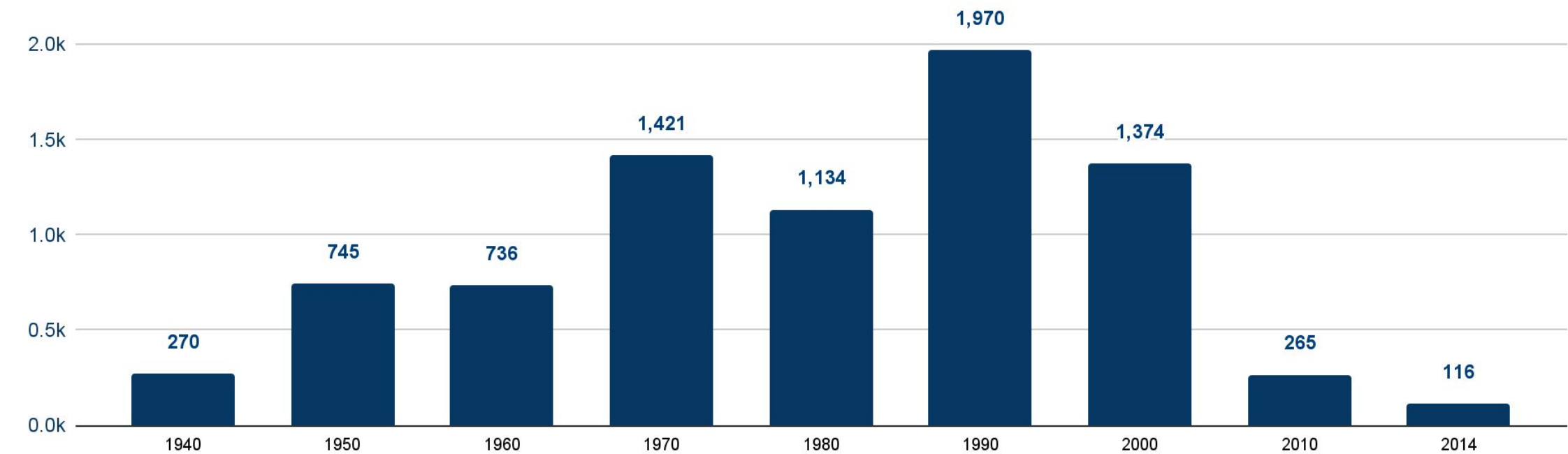
Brown County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 80% of homes were built before 1990, with a plurality of homes built in 1990.

**Homes by Year Built**  
**Brown County | 2019**

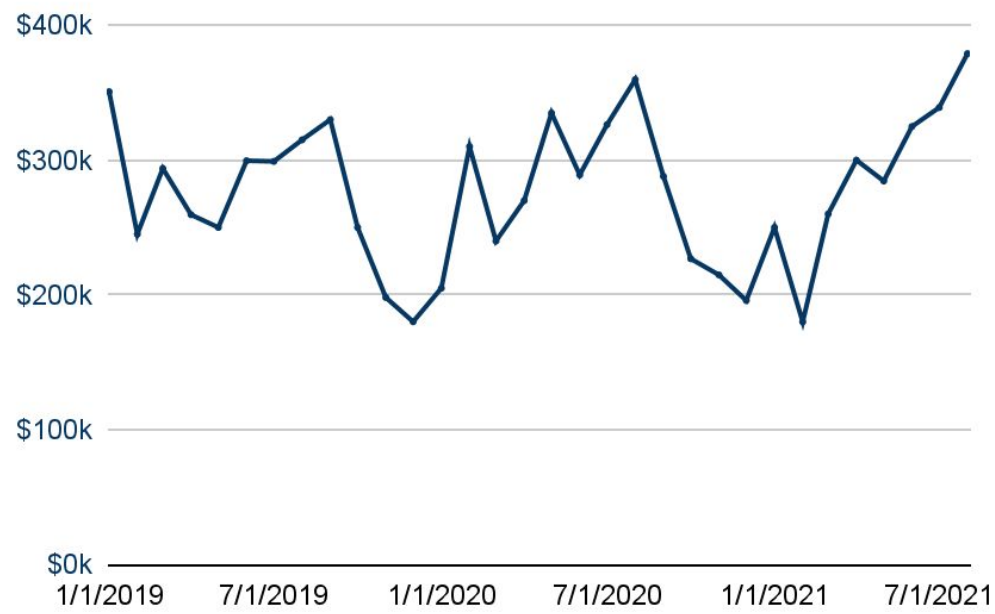


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Brown County have a median listing price of \$379,000. Home prices have increased by 8% since 2019.

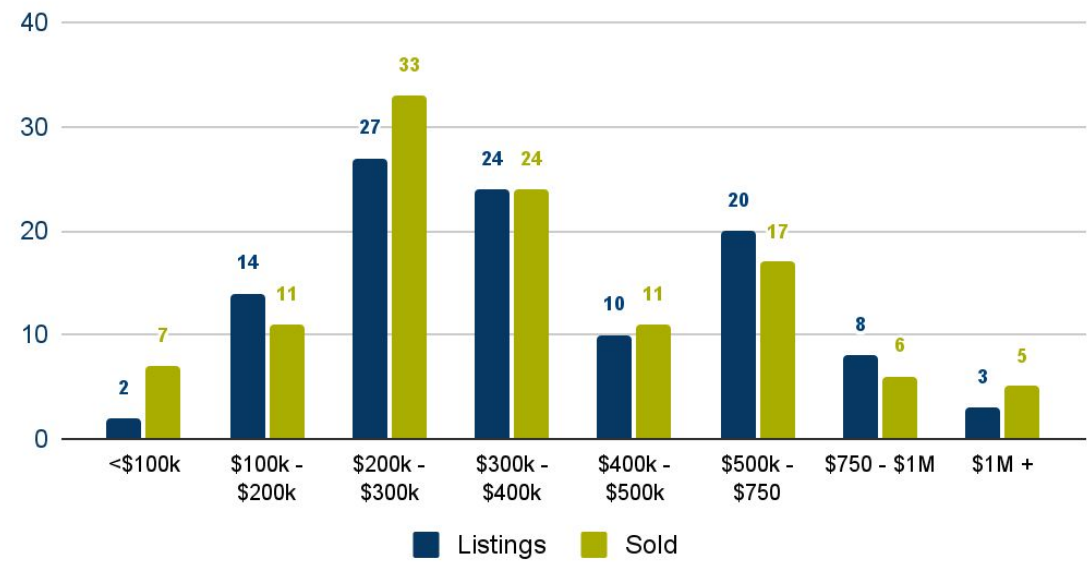
**Median Listing Price**  
Brown County | 2019-2021



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)**  
Brown County | 2021

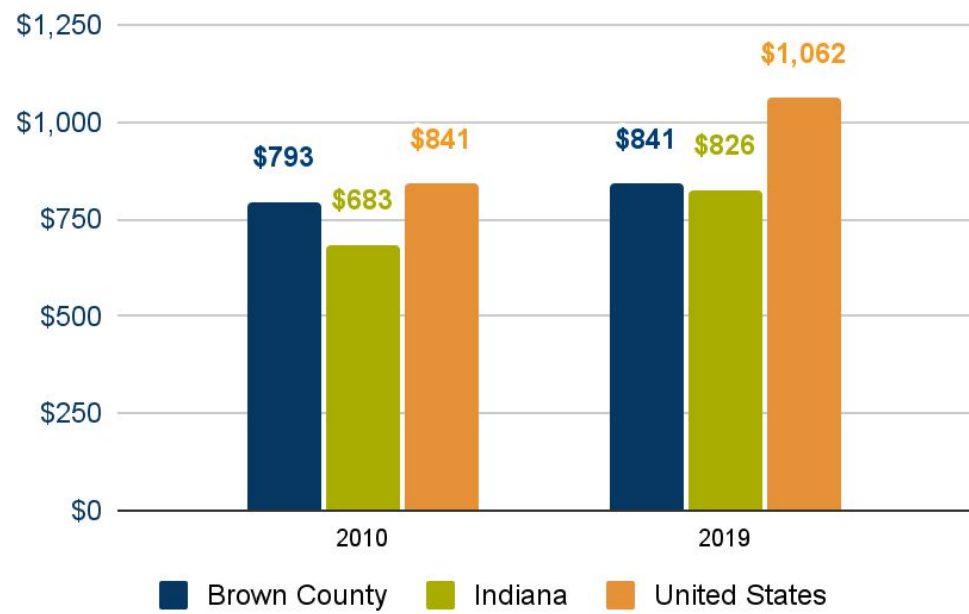


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 6% since 2010, with average rents at \$841 in 2019.

**Median Rent**

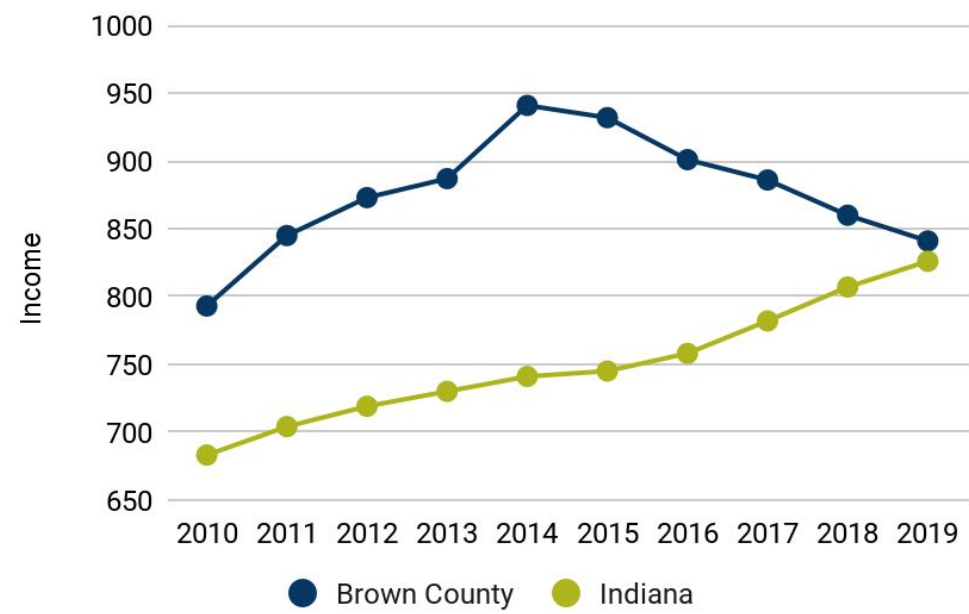
Brown County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

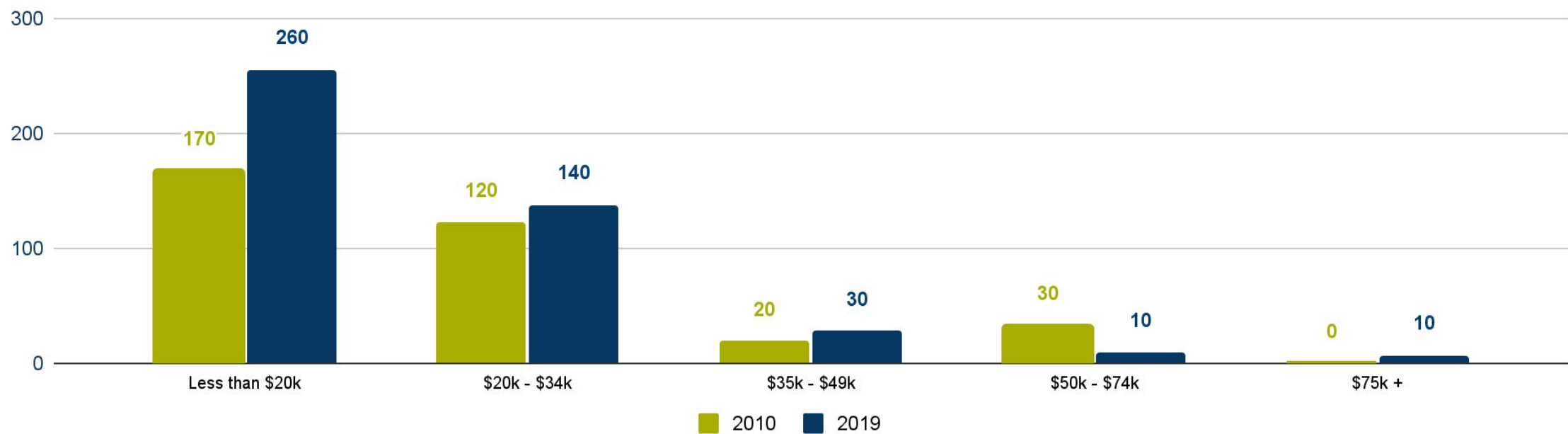
Brown County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 50% of renter households are housing cost burdened in Brown County, up 3% since 2010. 66% of households earning below \$50,000 are housing cost burdened.

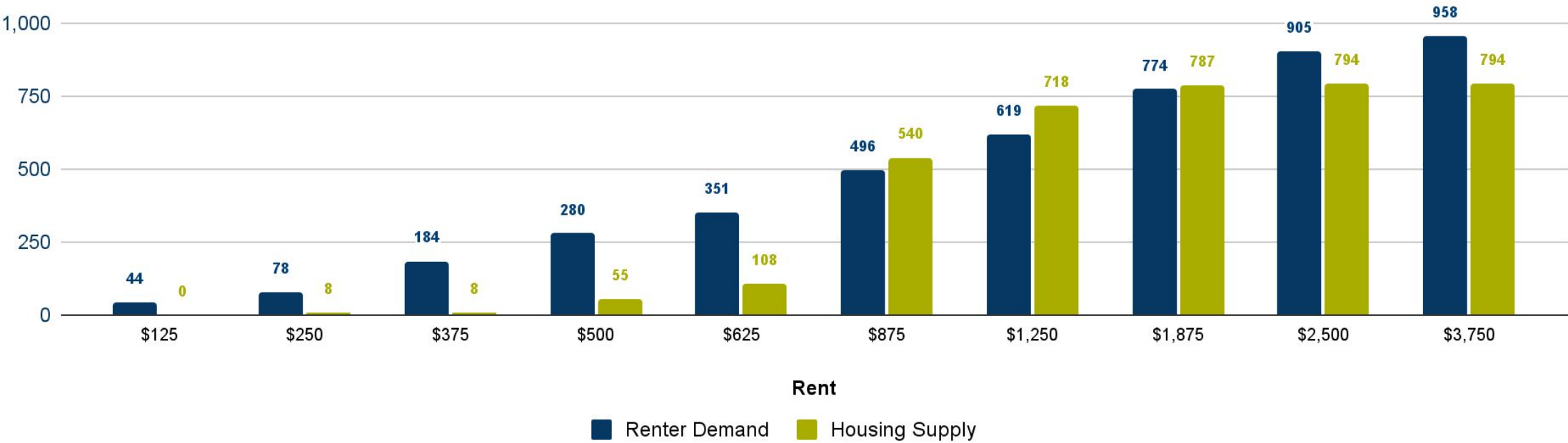
**Renter Housing Cost Burden**  
**Brown County, Indiana | 2010 - 2019**



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 1000 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**  
**Brown County, Indiana | 2010-2019**

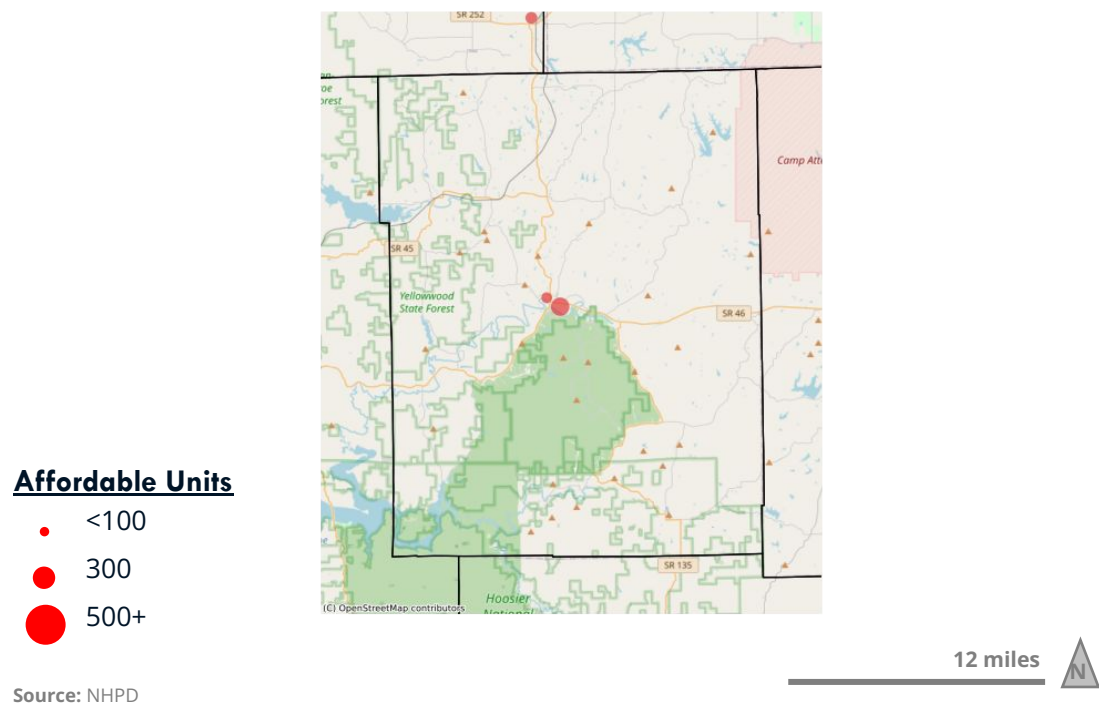


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

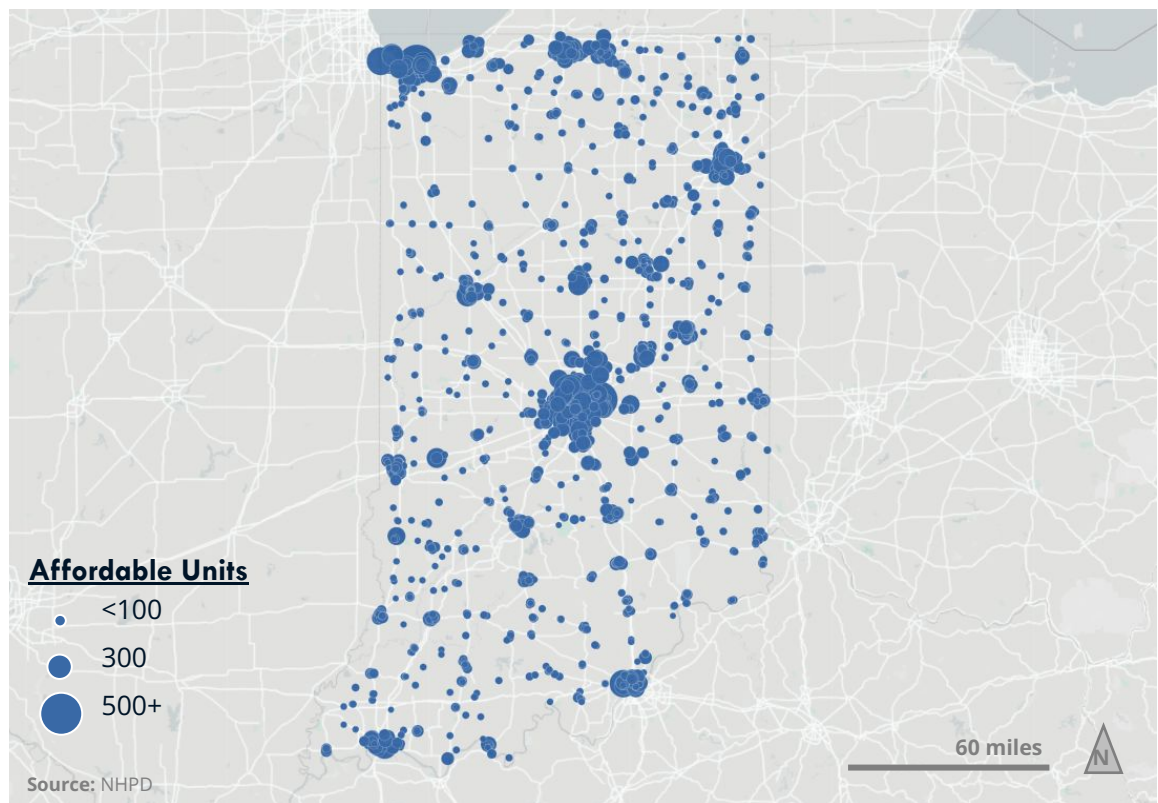
## Affordable Housing Inventory

Brown County | 2020



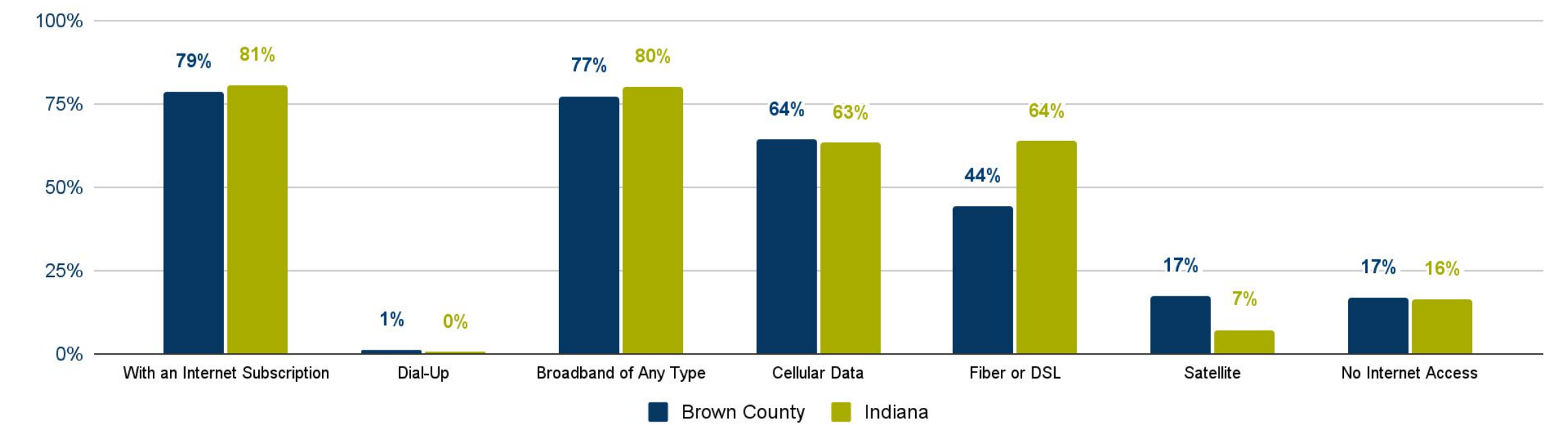
## Affordable Housing Inventory

State of Indiana | 2020



**HOUSING AMENITIES | 77% of housing units have access to broadband compared to 80% state-wide.**

**Broadband Access**  
**Brown County | 2020**



Source: ACS 2010-2019 5-year estimates

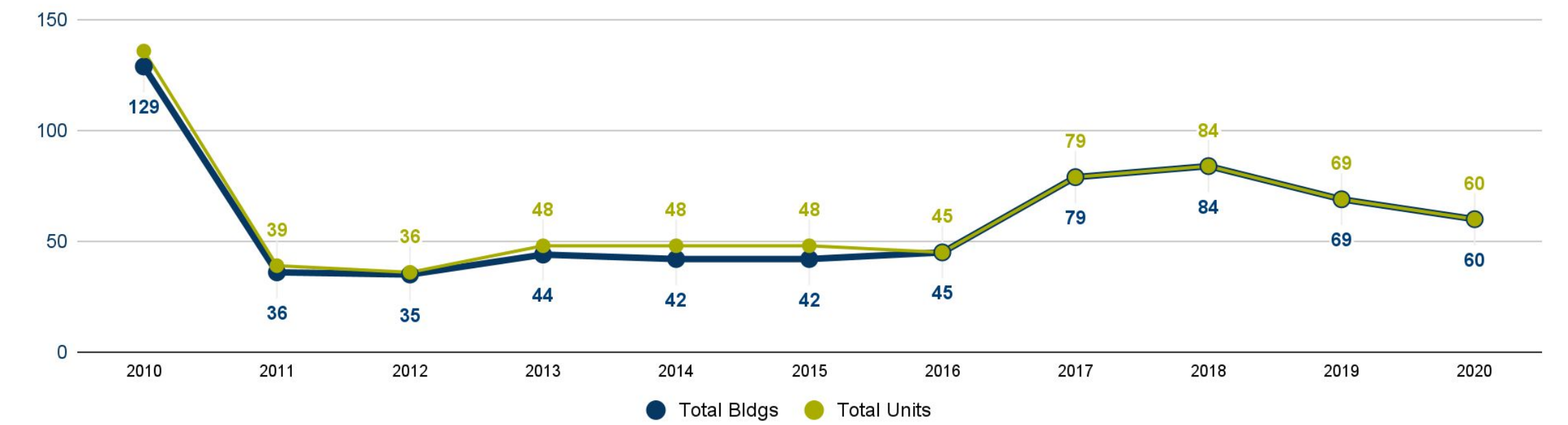
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# HOUSING CONSTRUCTION

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**HOUSING STARTS |** There were 60 new housing starts in 2020 in Brown County, with 665 total building permits authorized since 2010.

**New Housing Structures Authorized by Building Permits**  
**Brown 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