

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR WHITLEY 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.

Desma Belsaas
David Bottorff
Megan Coler-Hasser
Rhonda Cook
Dax Denton
Carmen Files
Carol Gassen
Jodi Golden
Ryan Hoff
Gina Leckron
Charyl Luth

Mike McQuillen
Maggie McShane
Lynne Peterson
Annette Richard
John Roeder
Erin Sheridan
Jacob Sipe
Rick Wajdarick
Jeffrey Whiting
Mary Beth Wott

This report utilizes the following **data sources**:

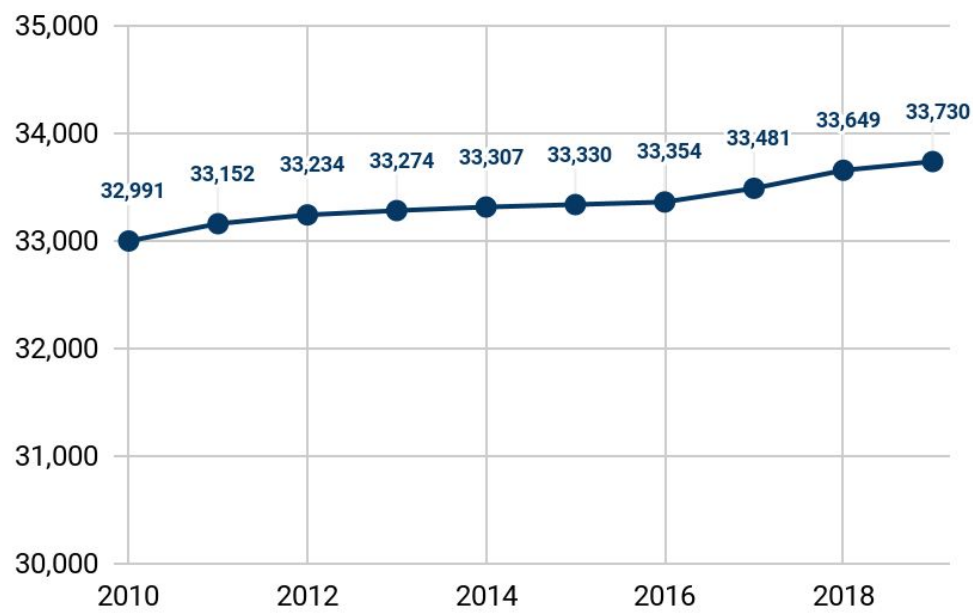
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

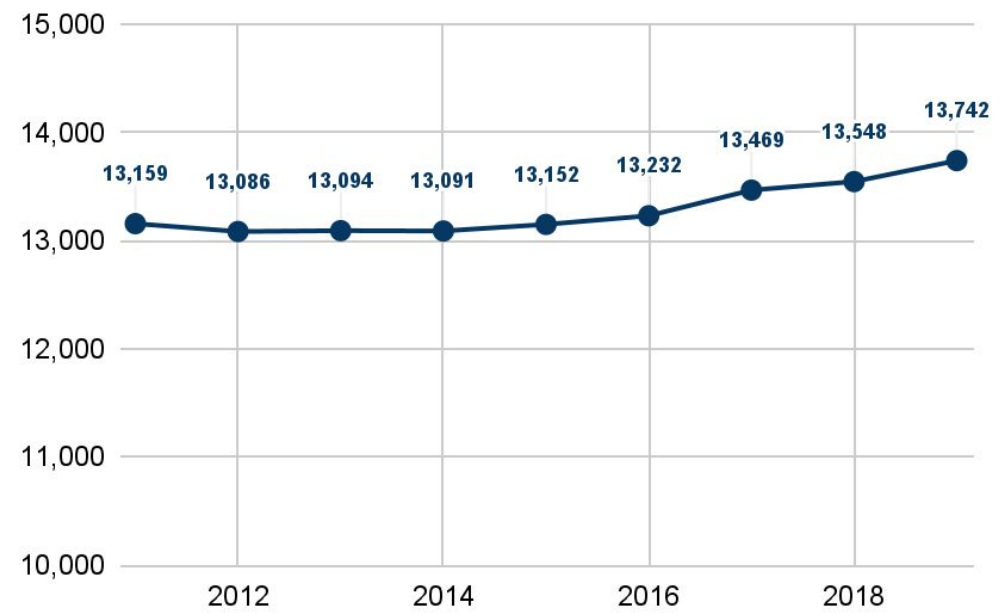
POPULATION | Whitley County's population has increased by 2.24% (739 people) between 2010-2019. In the same time period, the total number of households increased by 3.74% (496 households).

Resident Population
Whitley County | 2010-2019



Source: FRED, U.S. Census Bureau

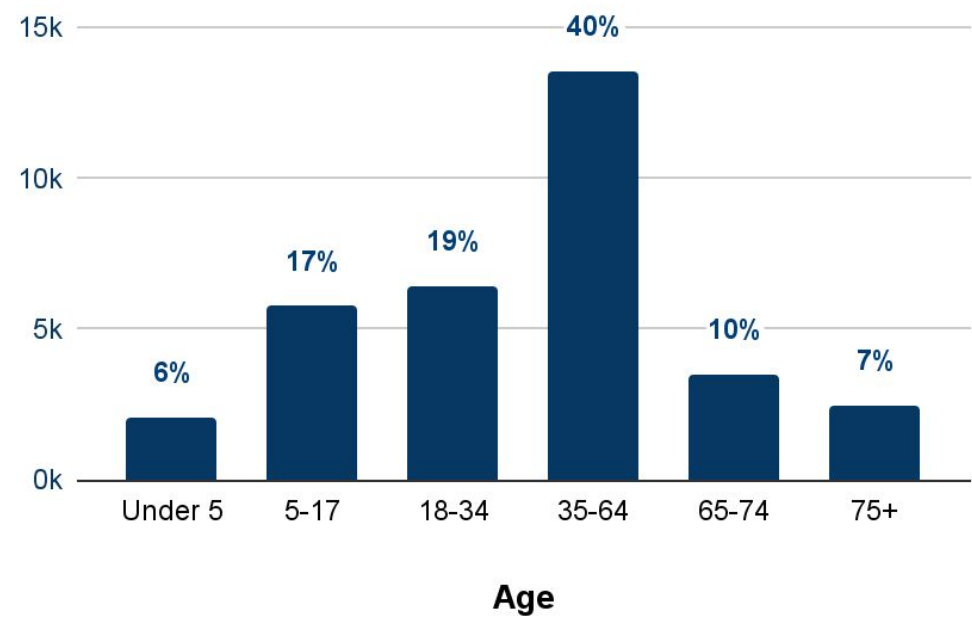
Households
Whitley County | 2010-2019



Source: FRED, U.S. Census Bureau

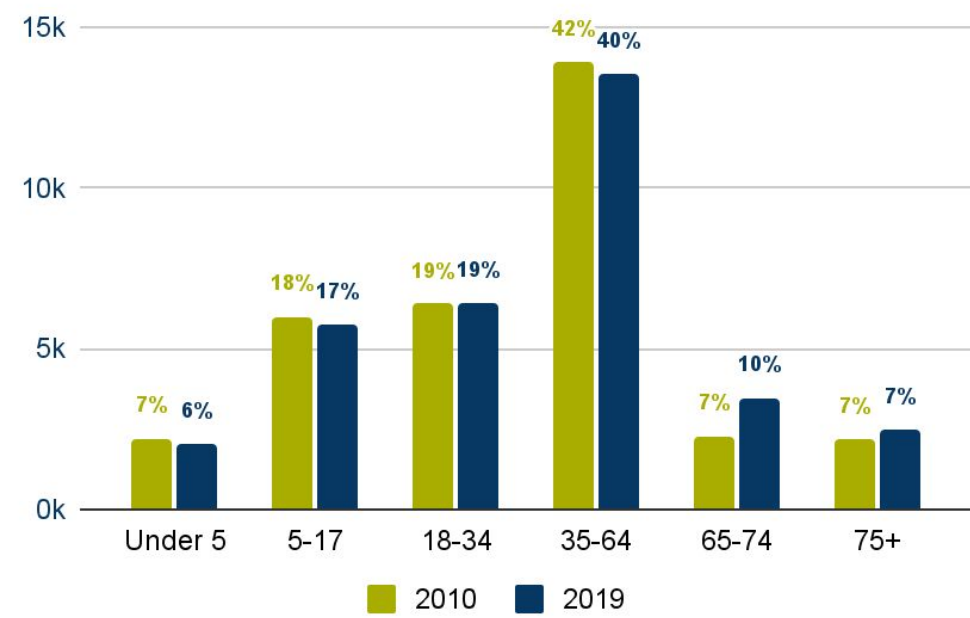
AGE | 18% of people in Whitley County are above the age of 65, while 23% are below 18.

Population by Age
Whitley County | 2019



Source: ACS 2019 5-year estimates

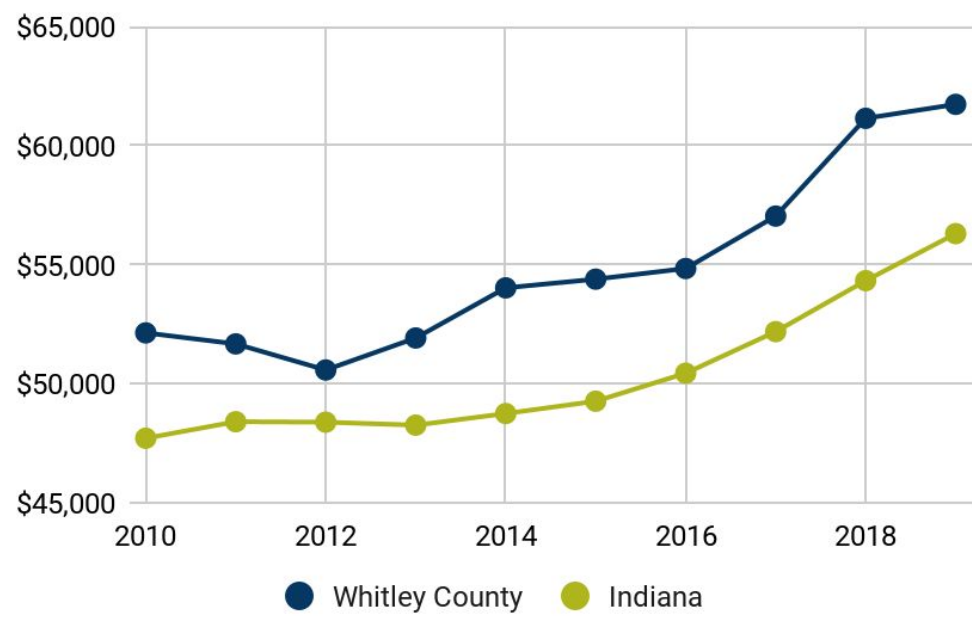
Change in Share of Population
Whitley County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

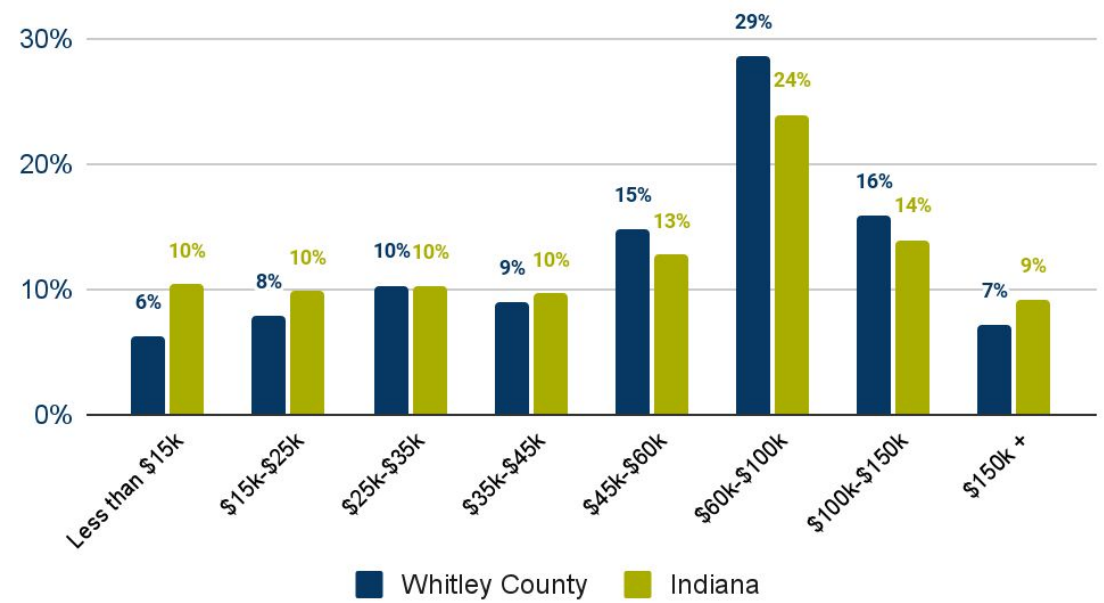
HOUSEHOLD INCOMES | Whitley County had a median income of \$61,741 in 2019, up 18% since 2010. 24% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

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



Source: ACS 2010-2019 5-year estimates

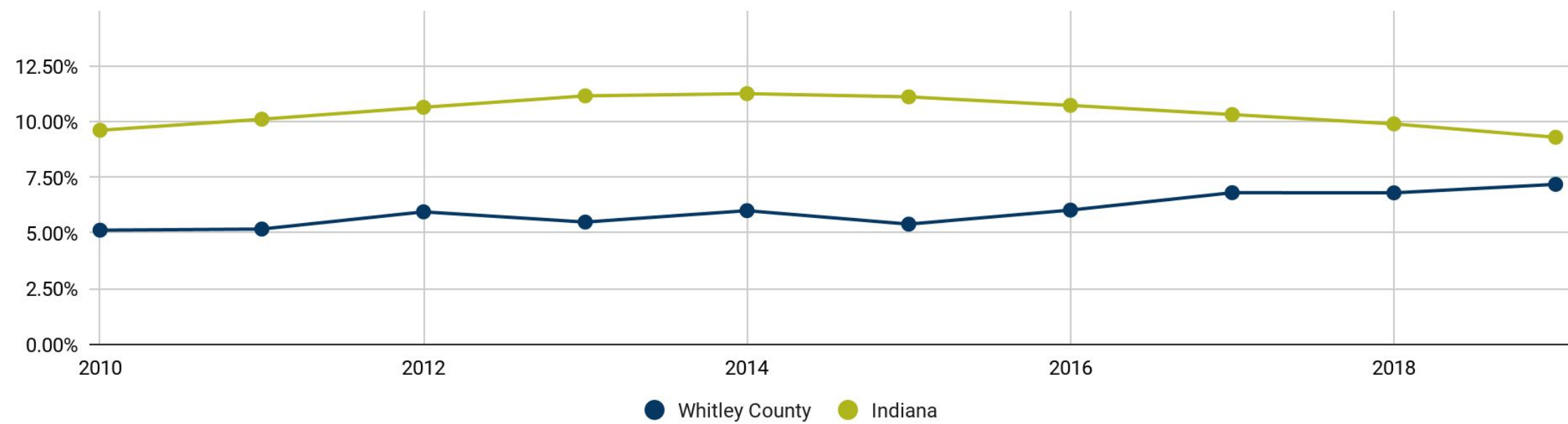
Household Income Distribution
Whitley County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 7.2% of families live in poverty conditions in Whitley County, up 2.06 percentage points from 5.1% in 2010.

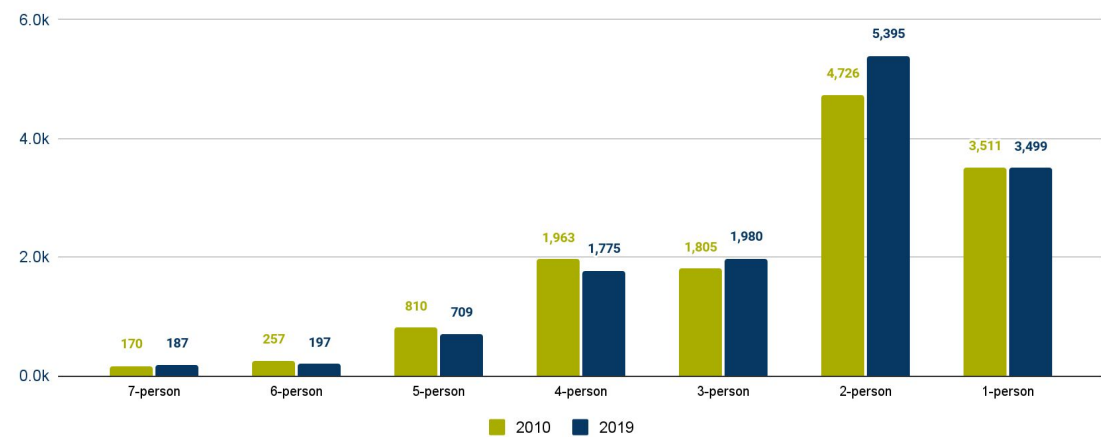
Family Poverty Rate
Whitley County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.42 people, compared to 2.52 statewide. The Whitley County average household has shrunk by 0.05 persons since 2010.

Household Size
Whitley County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



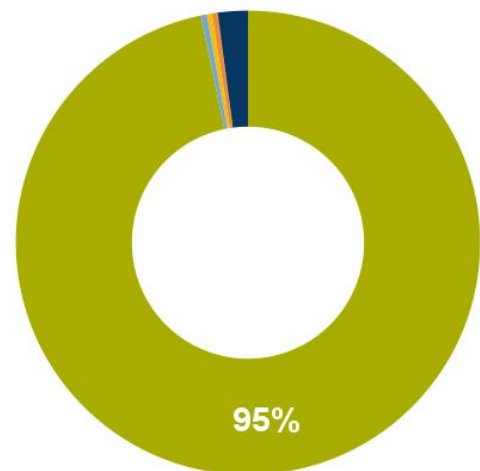
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Whitley County is 95% white, 0% Black, 2% Hispanic/Latino, 0% Asian, and 0% other.

Racial/Ethnic Distribution

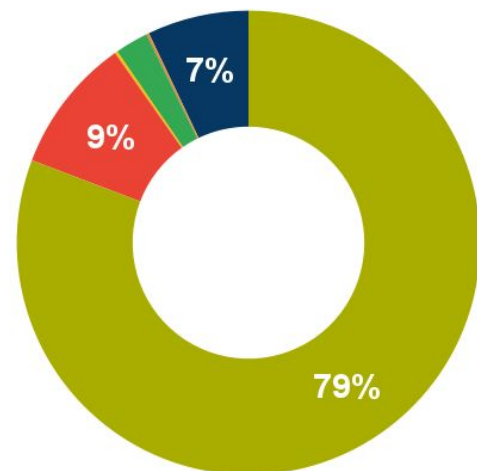
Whitley County | 2019

Indiana | 2019



- White
- Black
- American Indian
- Asian
- Other
- Hispanic or Latino

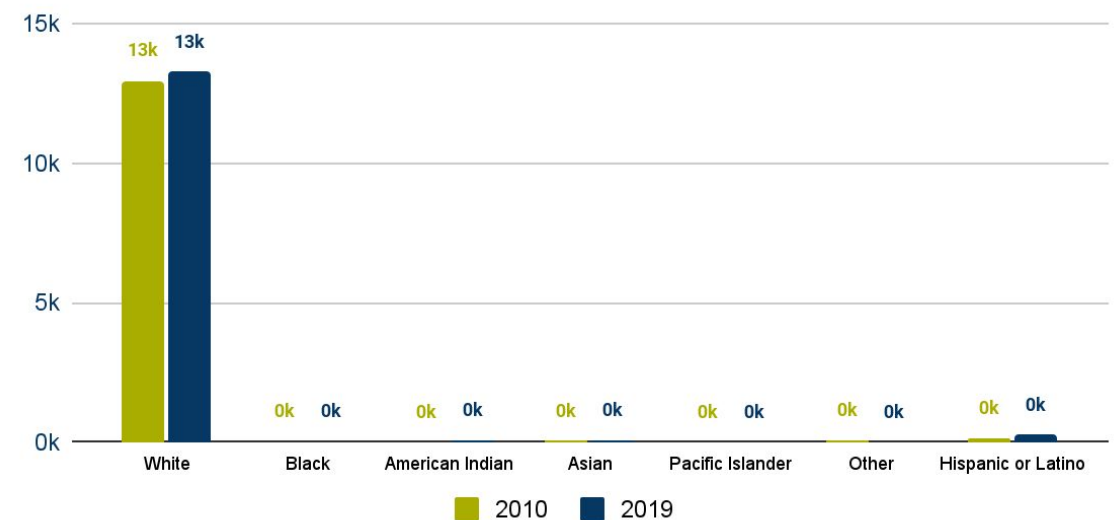
Source: ACS 2010-2019 5-year estimates



- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

Household Racial/Ethnic Distribution

Whitley County | 2010, 2019

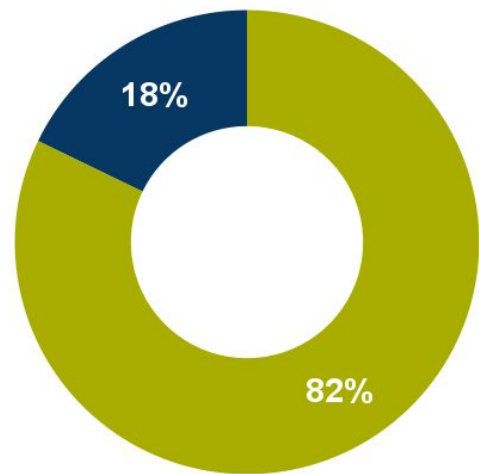


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 18% of households (2,449 households) in Whitley County were renters, while 82% (11,293 households) were owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

Whitley County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

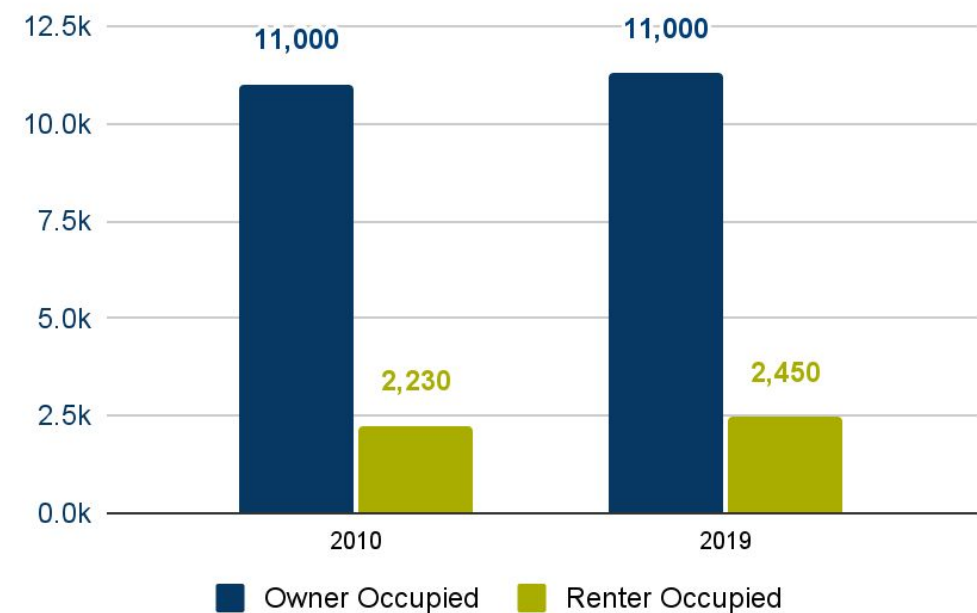
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

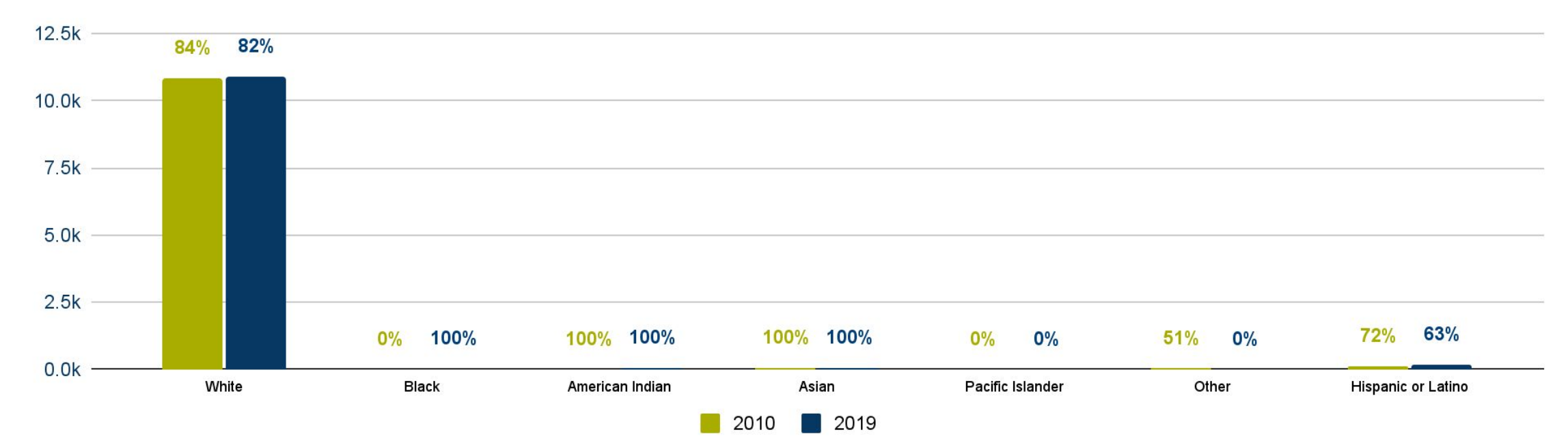
Whitley County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 82%, homeownership is 82% among non-Hispanic White households, 100% for Black households, and 63% for Hispanic or Latino households.

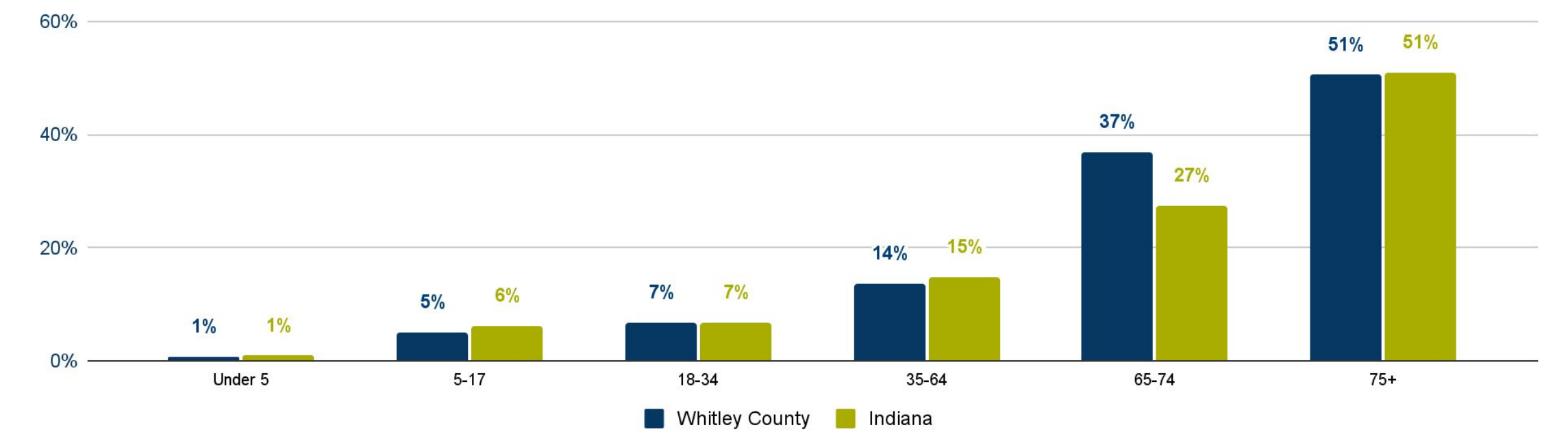
Homeownership by Race
Whitley County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in Whitley County live with a disability. For people above 65, the share increases to 42%.

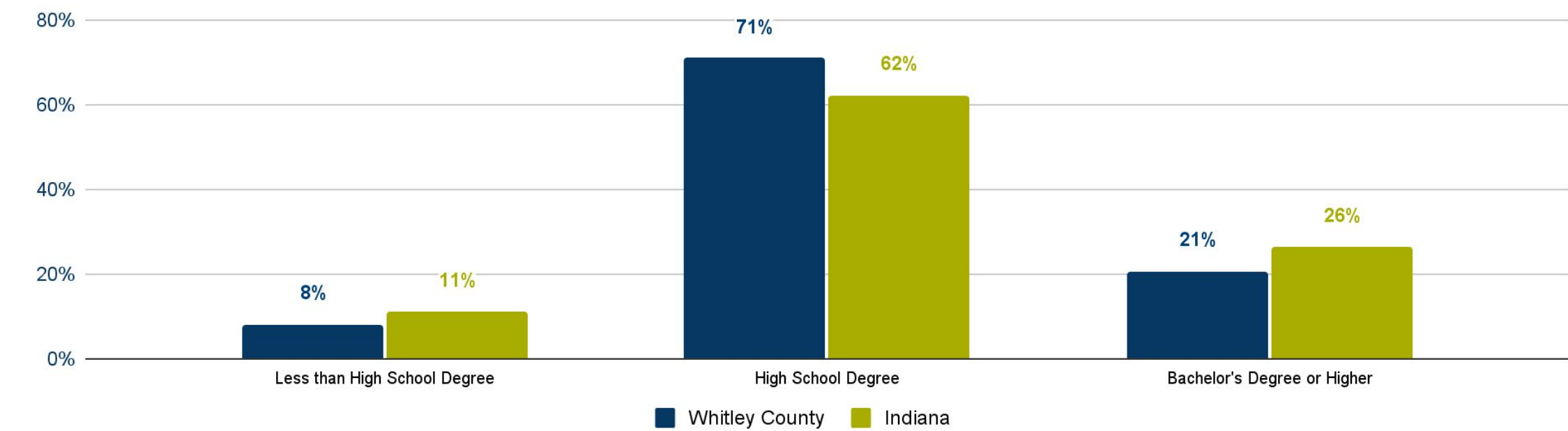
Share of the Population with a Disability by Age
Whitley County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Whitley County, 71% of the population has at least a high school degree and 21% of the population has at least a Bachelor's degree.

Educational Attainment
Whitley County, Indiana | 2019

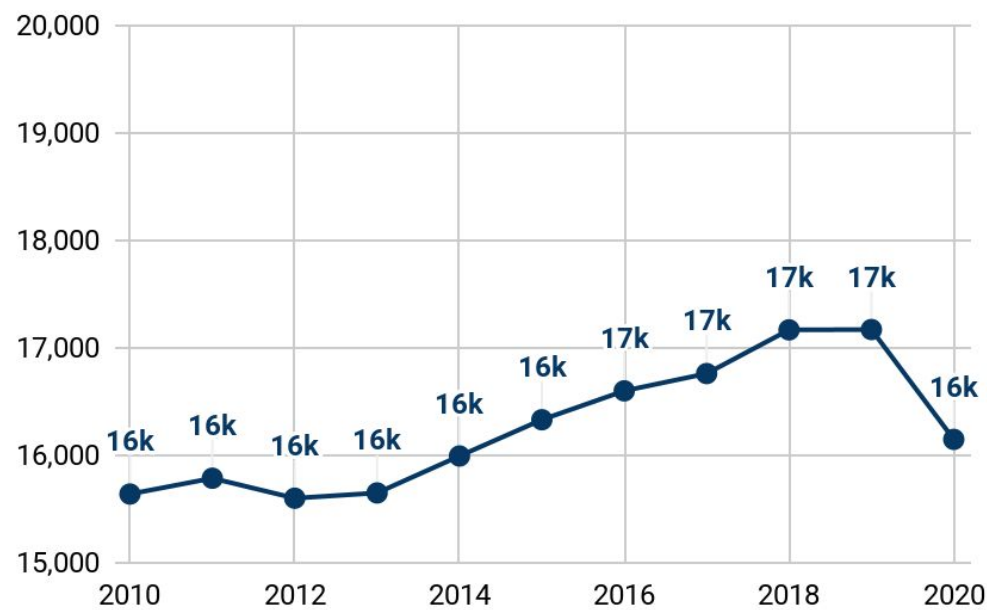


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

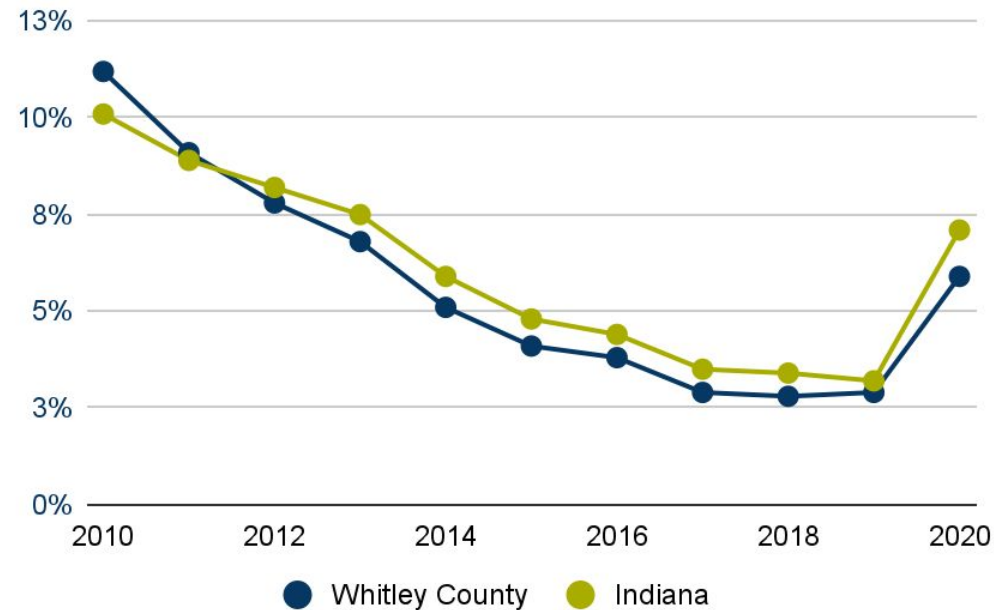
EMPLOYMENT BASE | There are currently 16,000 employed persons in Whitley County, up by 3.26% since 2010. The unemployment rate in 2020 was 5.90%, up 3.00 points from 2019.

Total Employment
Whitley County | 2010-2019



Source: ACS 2010-2019 5-year estimates

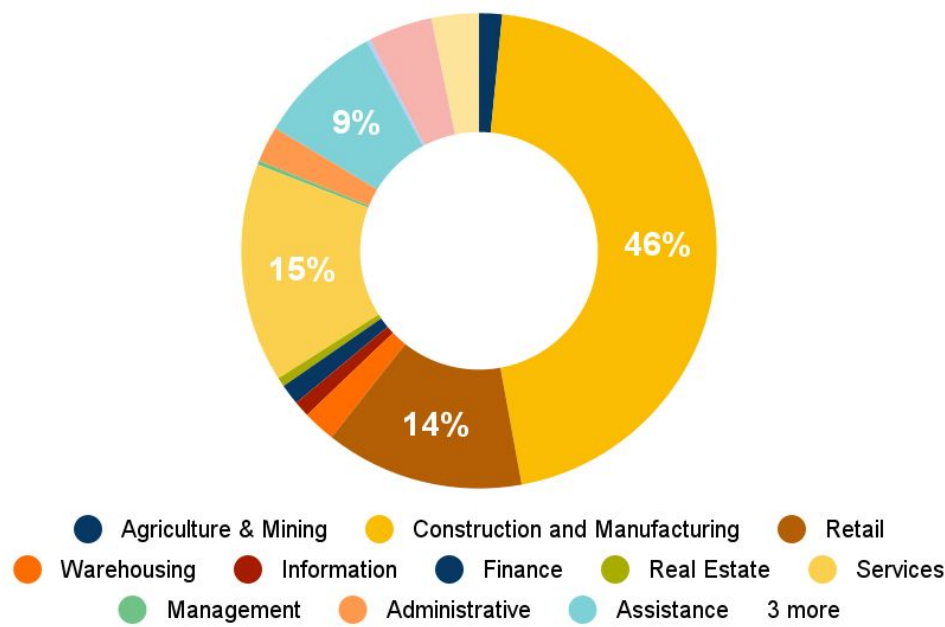
Unemployment Rate
Whitley County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Whitley County, accounting for 41% of all jobs, followed by Retail Trade (9% of all jobs).

Total Jobs by All Industries
Whitley County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$35,824
- 2. Goods-producing | \$57,683
- 3. Trade, transportation, and utilities | \$39,369
- 4. Professional and business services | \$43,172
- 5. Construction | \$54,678

Source: BLS

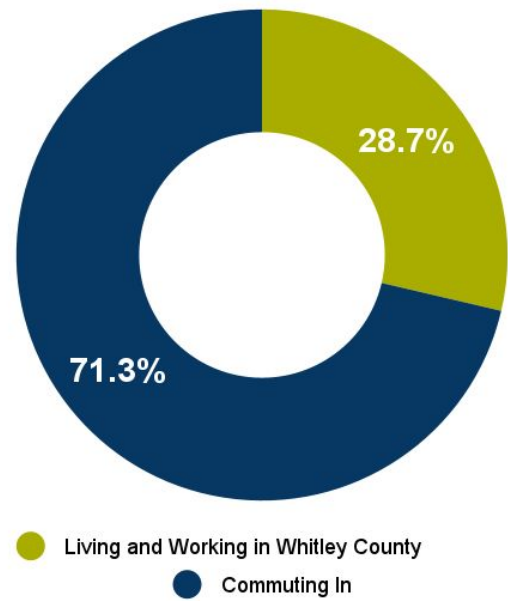
Top 5 Employers

- 1. Steel Dynamics Structural-rail (Columbia City)
- 2. C & A Tool Engineering Inc (Churubusco)
- 3. Autoliv Inc (Columbia City)
- 4. Walmart Supercenter (Columbia City)
- 5. Parkview Whitley Hospital (Columbia City)

Source: BLS

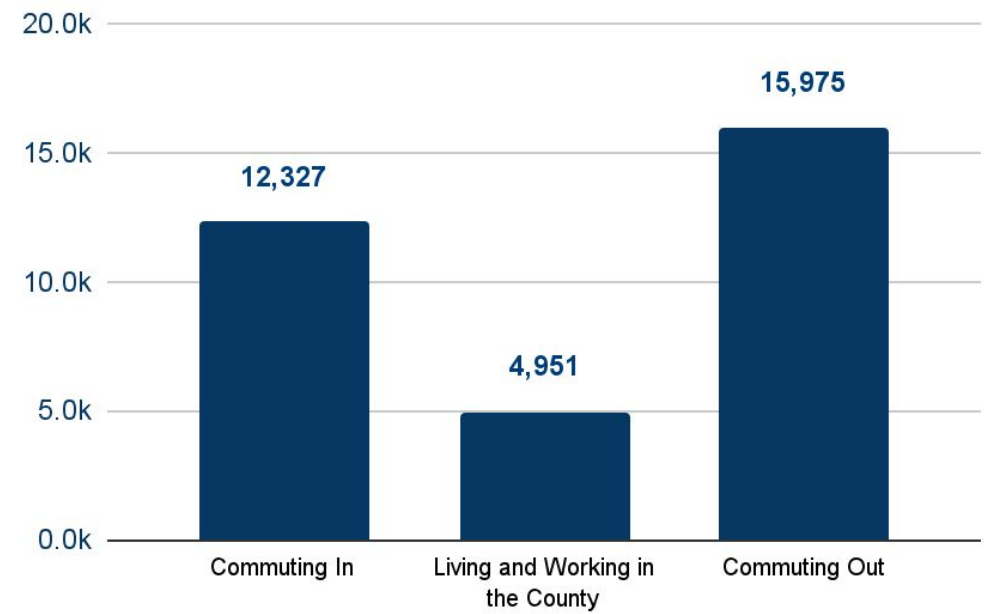
COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into Whitley County for their jobs, while 16,000 employees travel outside of Whitley County for their jobs.

Employment Inflow
Whitley County | 2018



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

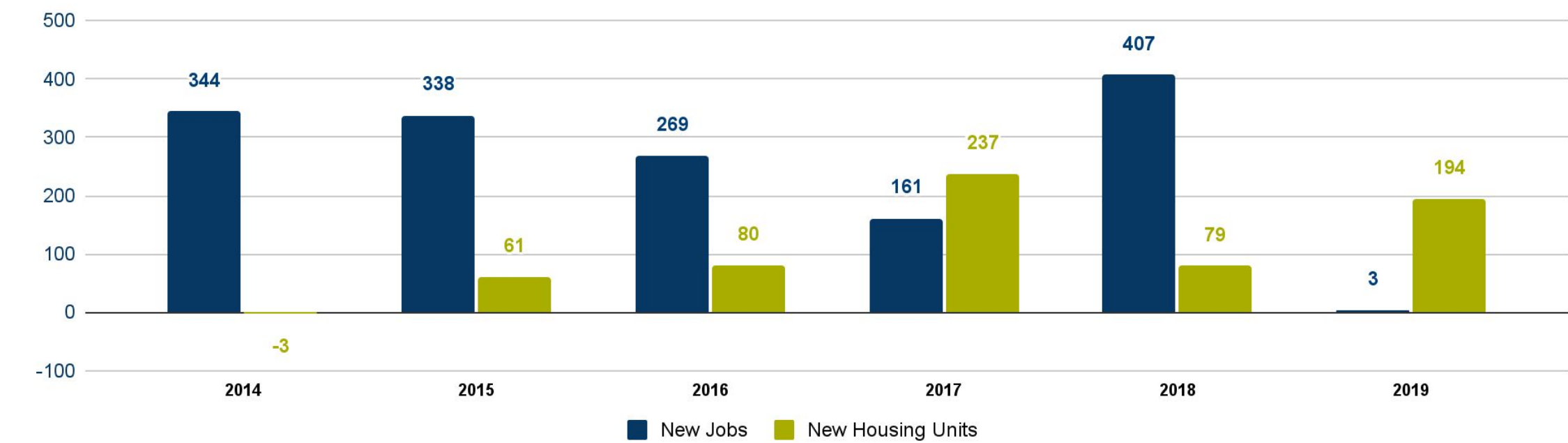
Commuting Patterns
Whitley County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Whitley County has created 1,522 jobs between 2014-2019 and 648 housing units, or 43 units for every 100 jobs created.

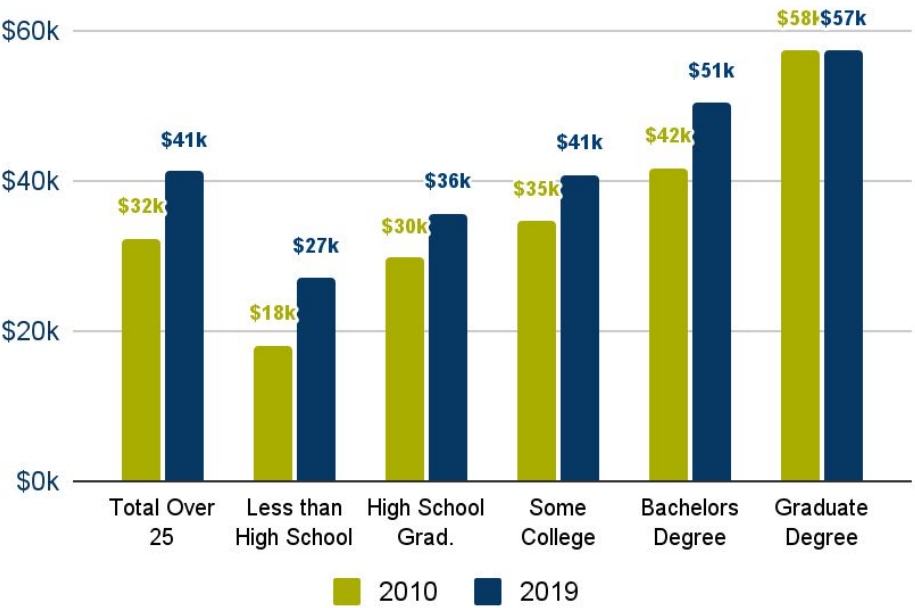
Job Growth and Housing Production
Whitley County | Total Jobs, New Jobs



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

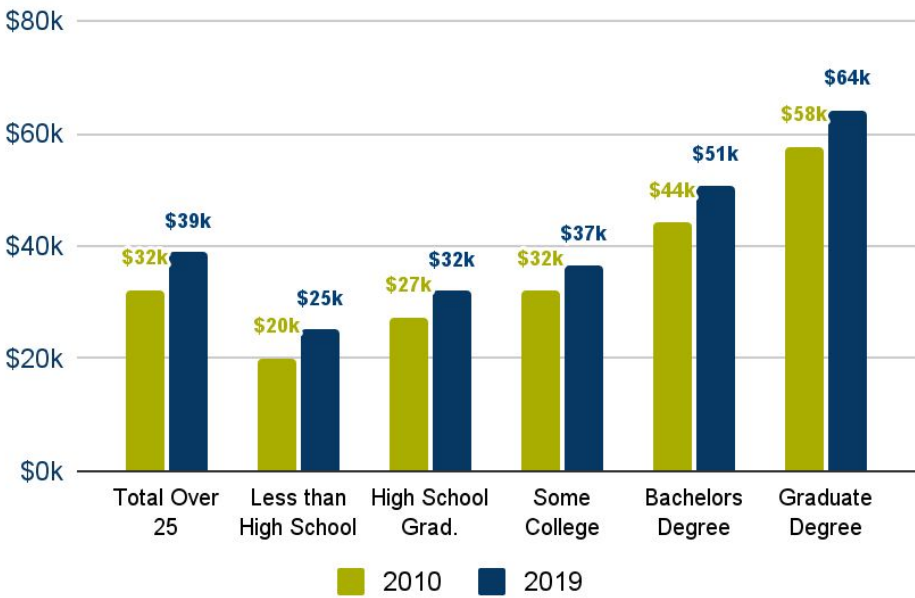
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 27% since 2010 for the total population and increased 20% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Whitley County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

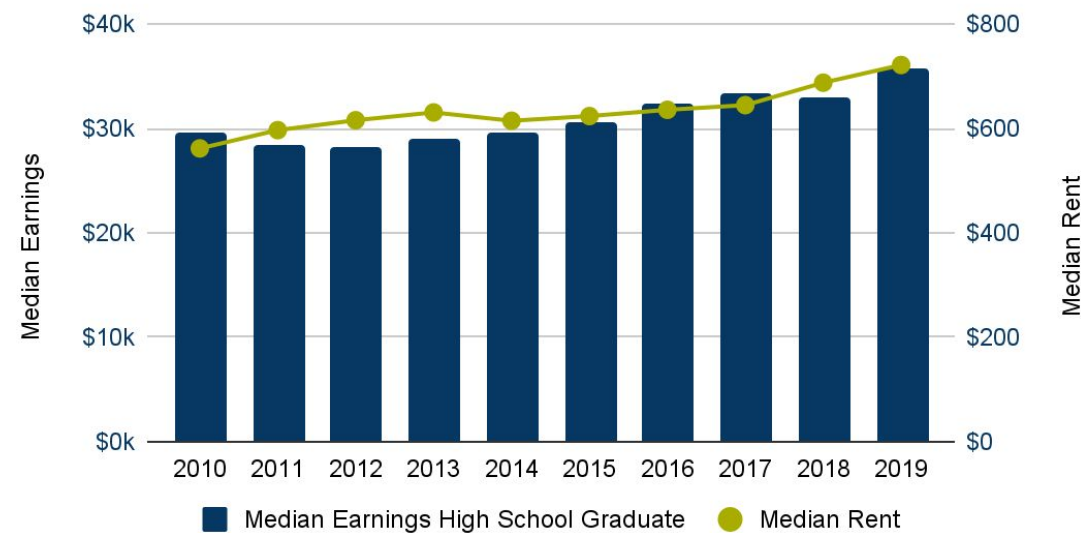
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

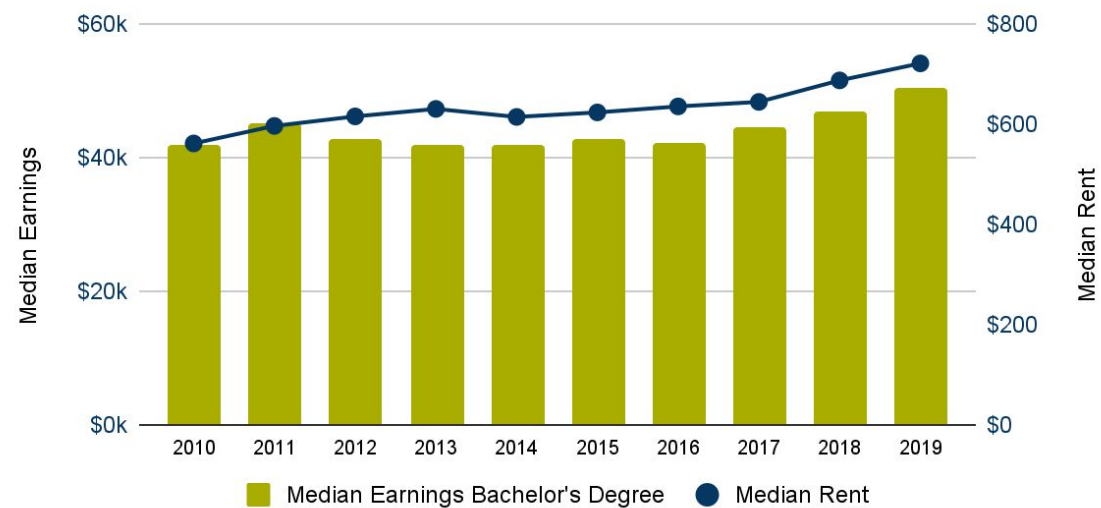
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 28.5%, or 28% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



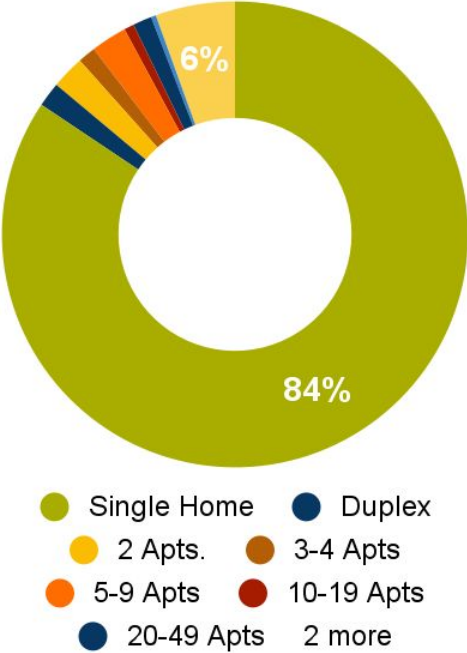
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

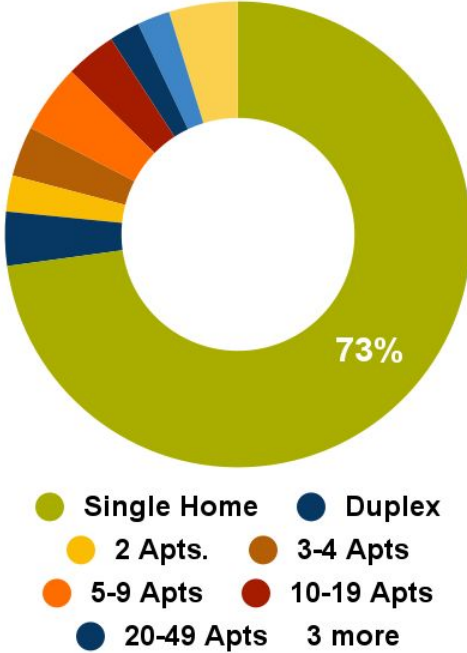
HOUSING TYPOLOGY | 84% of homes in Whitley County are single-family, while 10% are multifamily. Multifamily housing has decreased by 79 homes since 2010.

Housing Typology

Whitley County | 2019



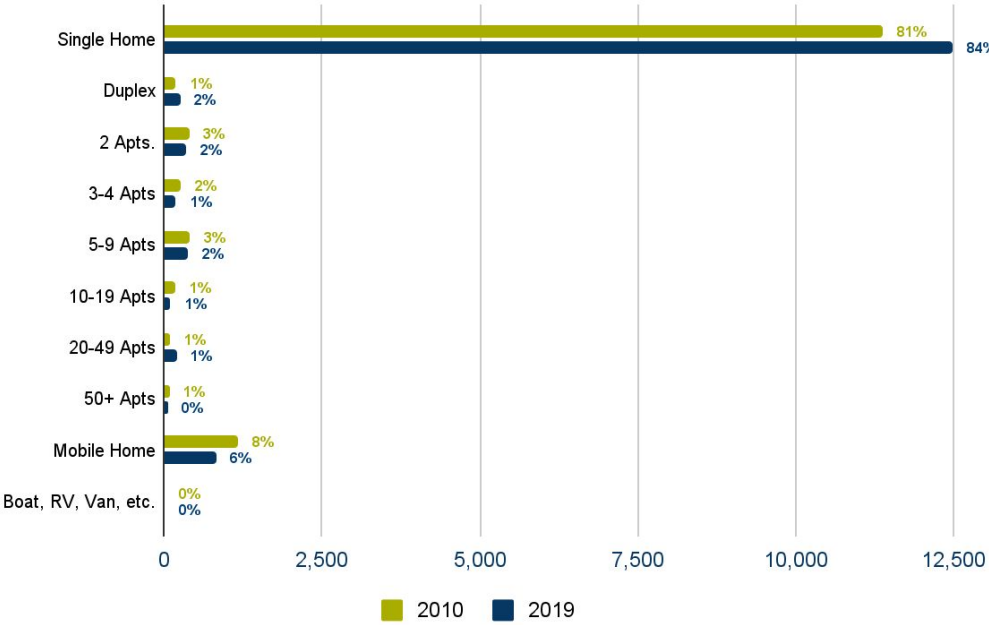
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Whitley County | 2010-2019



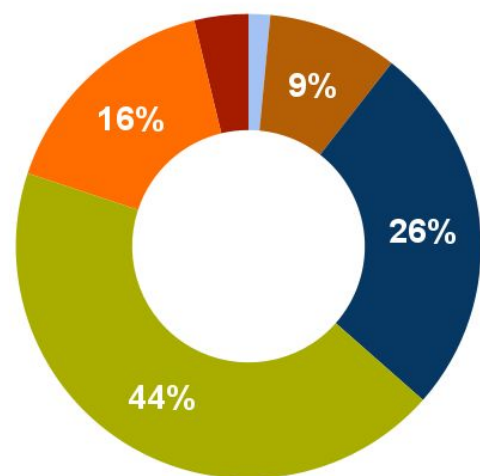
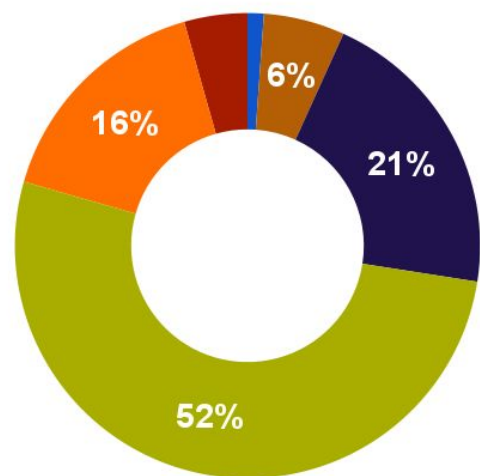
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Whitley County contain 2.42 bedrooms, with 73% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Whitley County | 2019

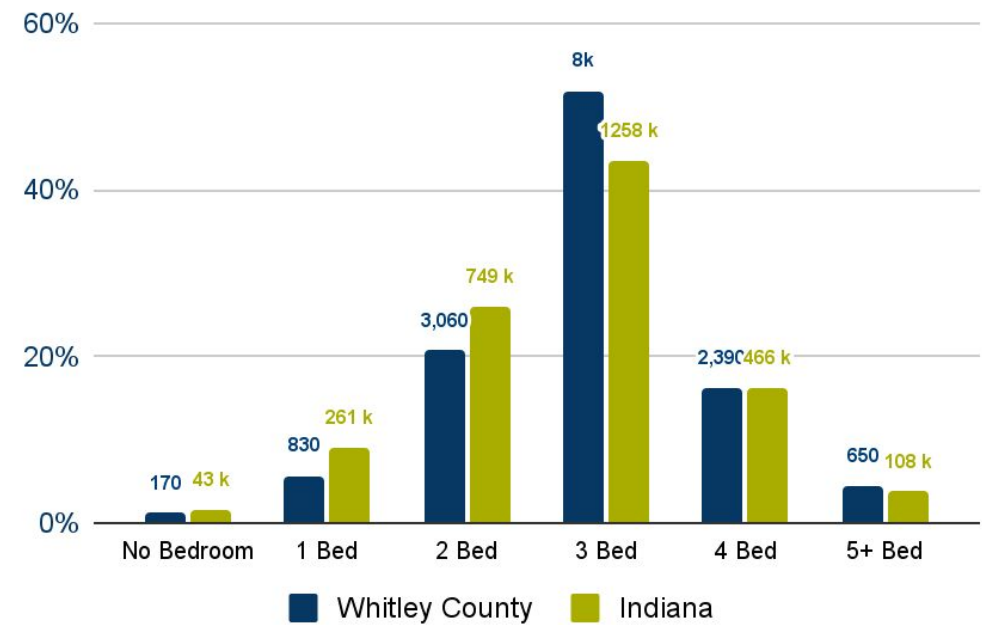
Indiana | 2019



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

Share of Housing Stock by Bedroom

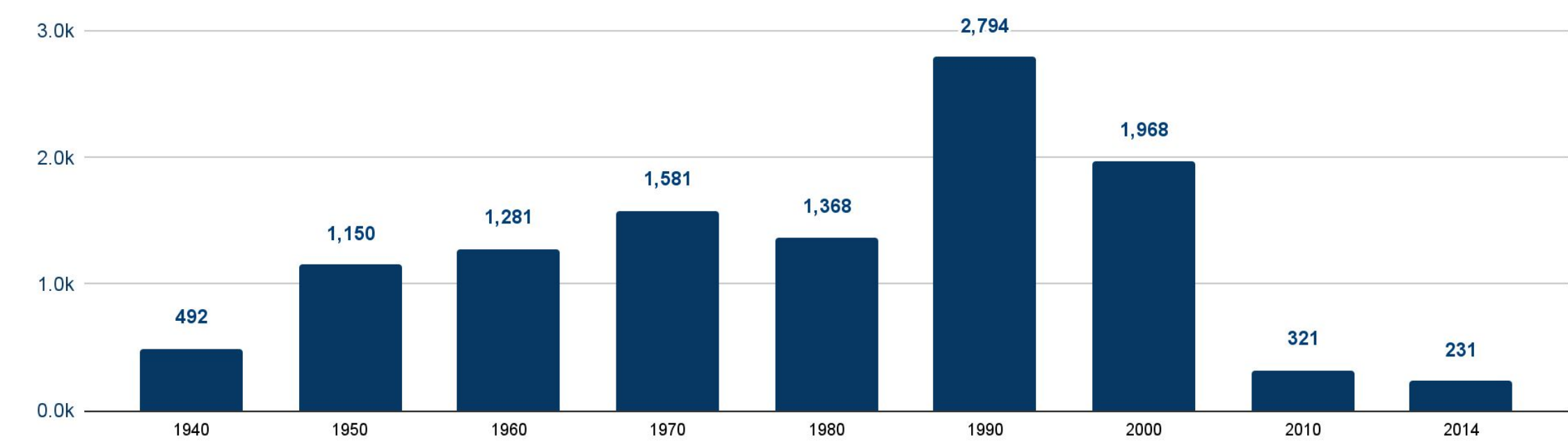
Whitley County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

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

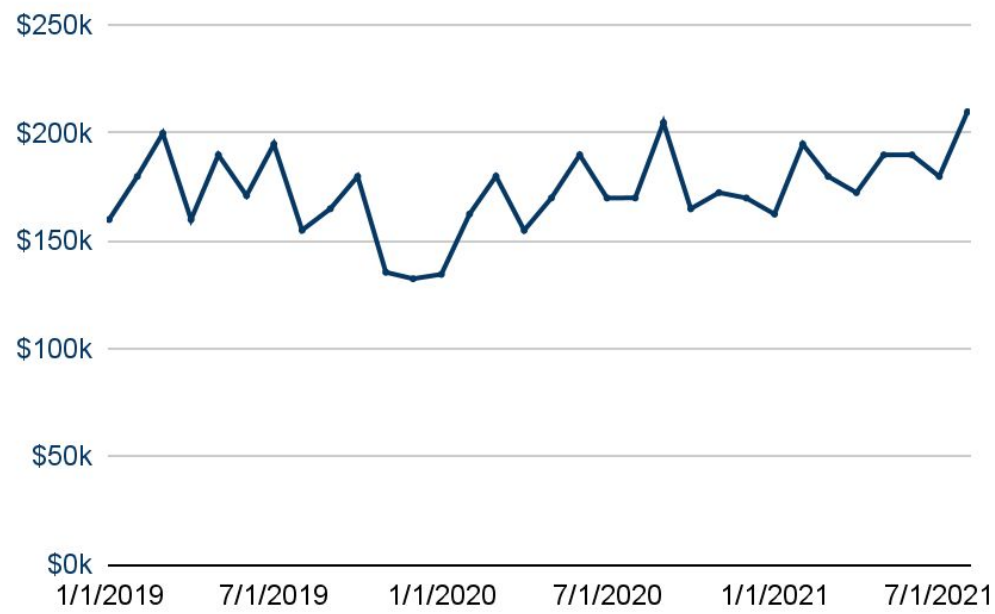
Homes by Year Built
Whitley County | 2019



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

MEDIAN LISTING PRICE | Homes in Whitley County have a median listing price of \$209,900. Home prices have increased by 31% since 2019.

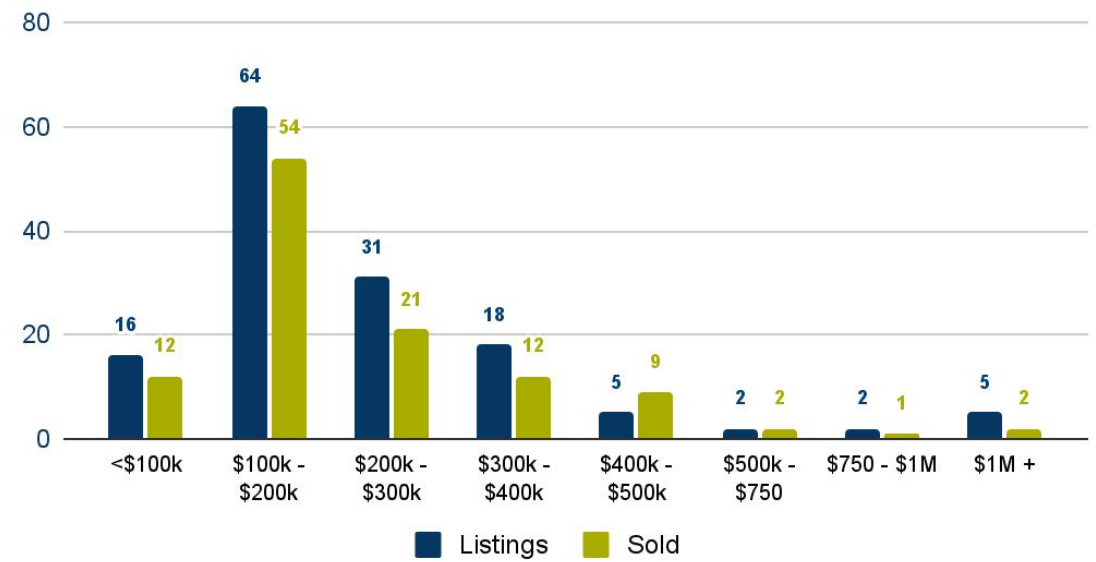
Median Listing Price
Whitley County | 2019-2021



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)
Whitley County | 2021

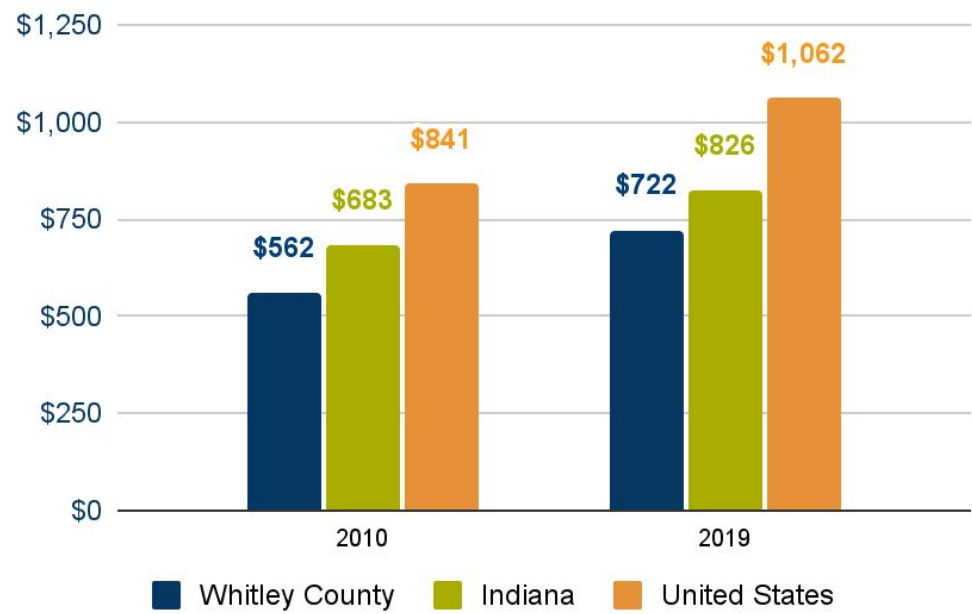


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 28% since 2010, with average rents at \$722 in 2019.

Median Rent

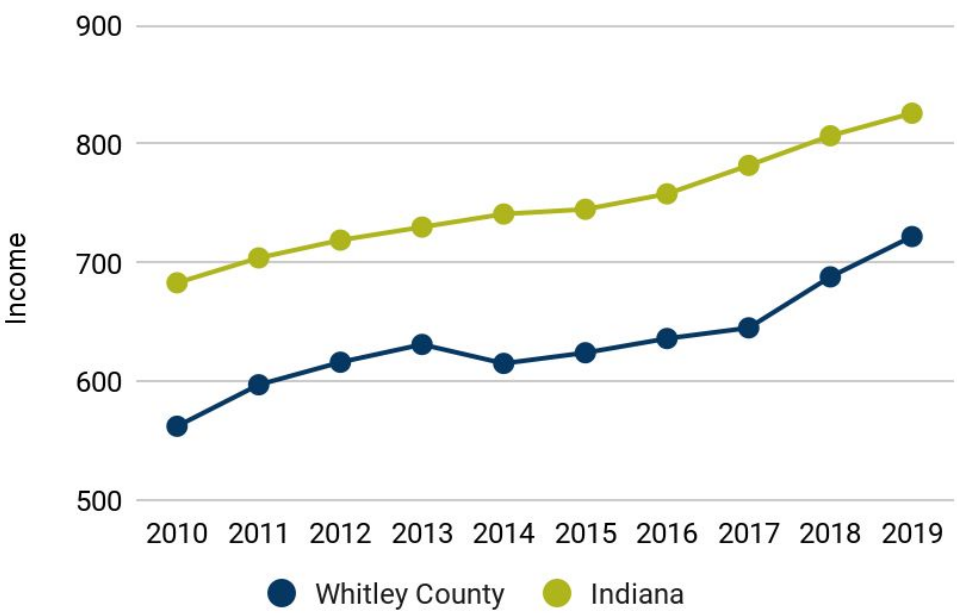
Whitley County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

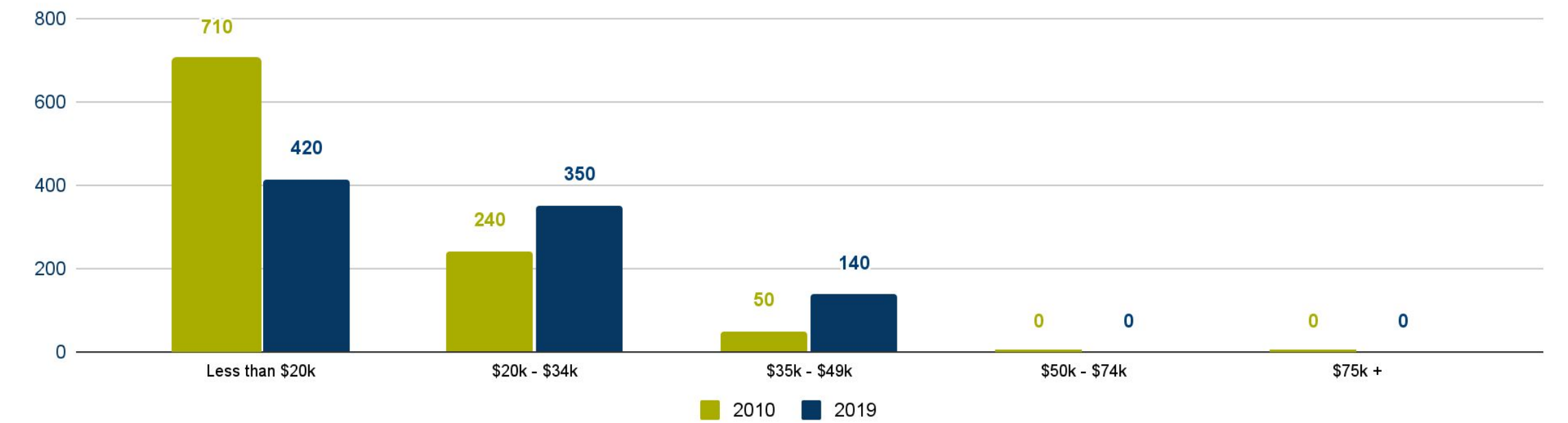
Whitley County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 39% of renter households are housing cost burdened in Whitley County, down -21% since 2010. 60% of households earning below \$50,000 are housing cost burdened.

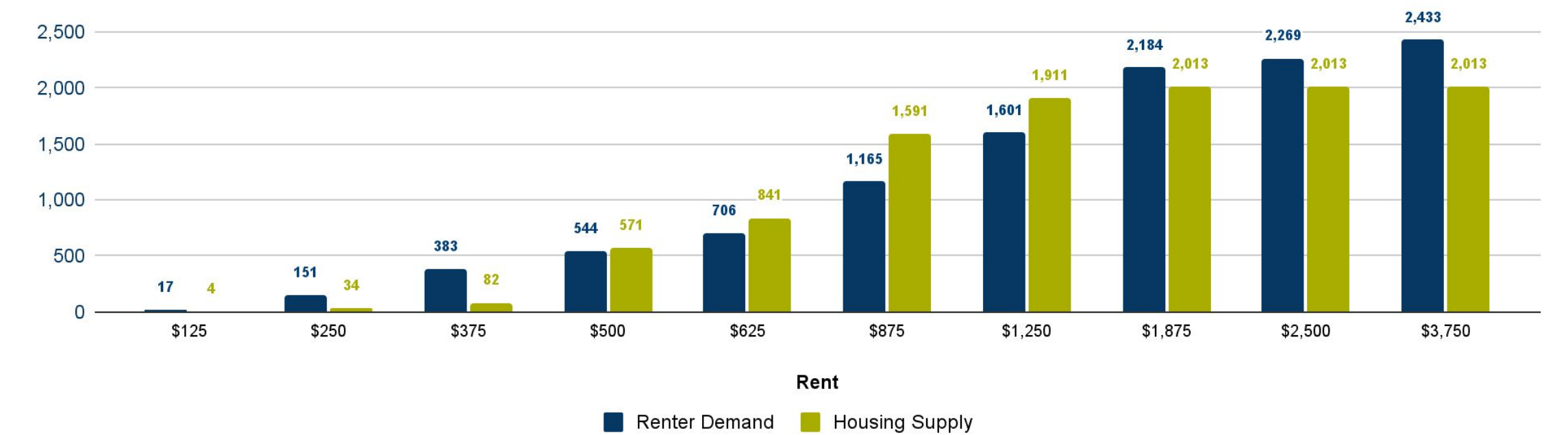
Renter Housing Cost Burden
Whitley County, Indiana | 2010 - 2019



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
Whitley County, Indiana | 2010-2019

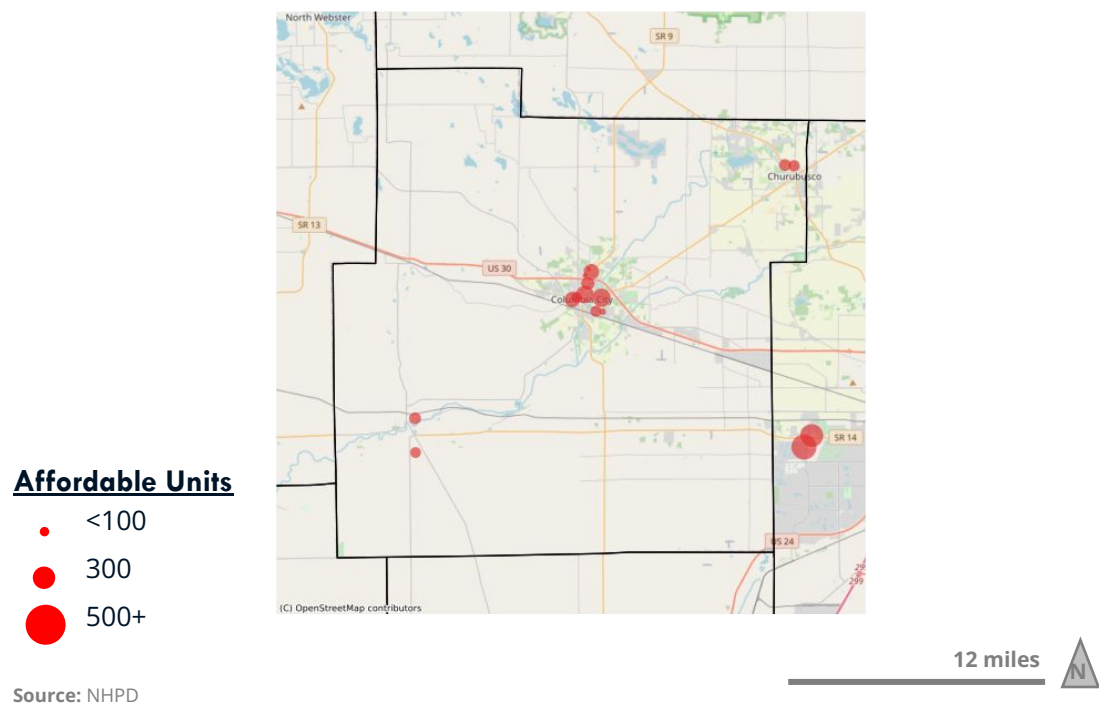


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

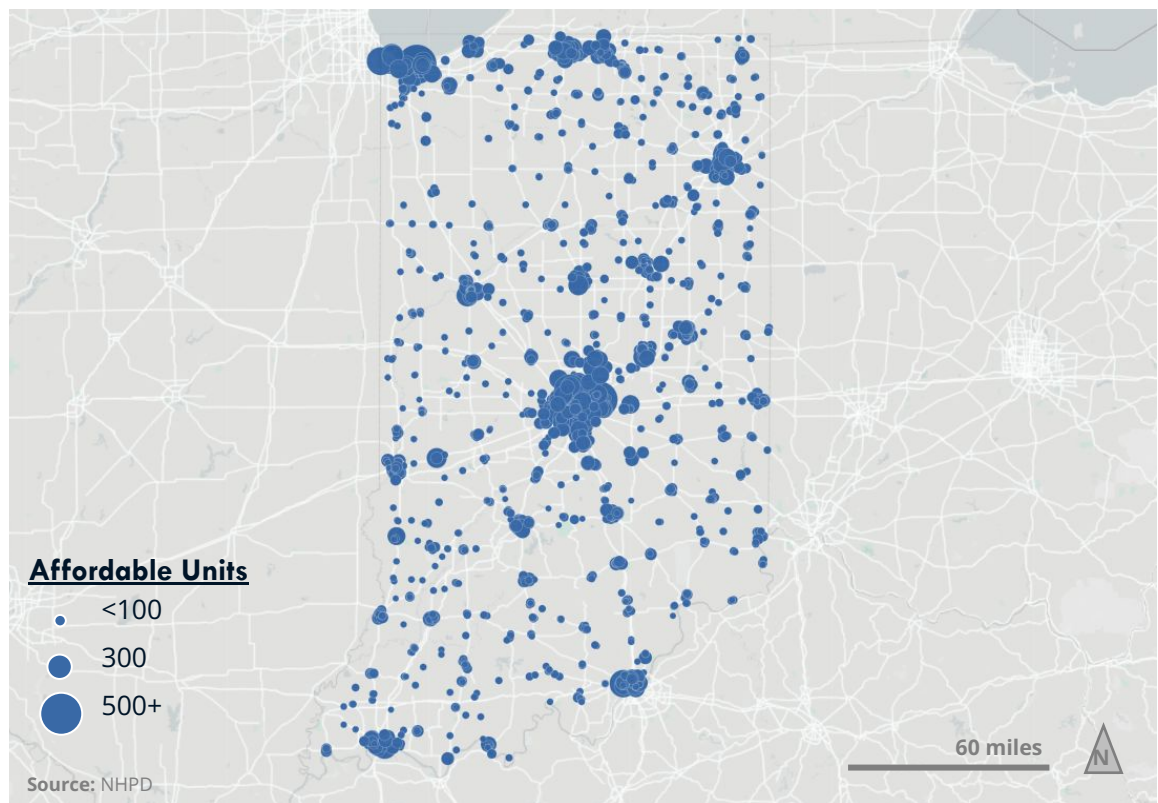
Affordable Housing Inventory

Whitley County | 2020



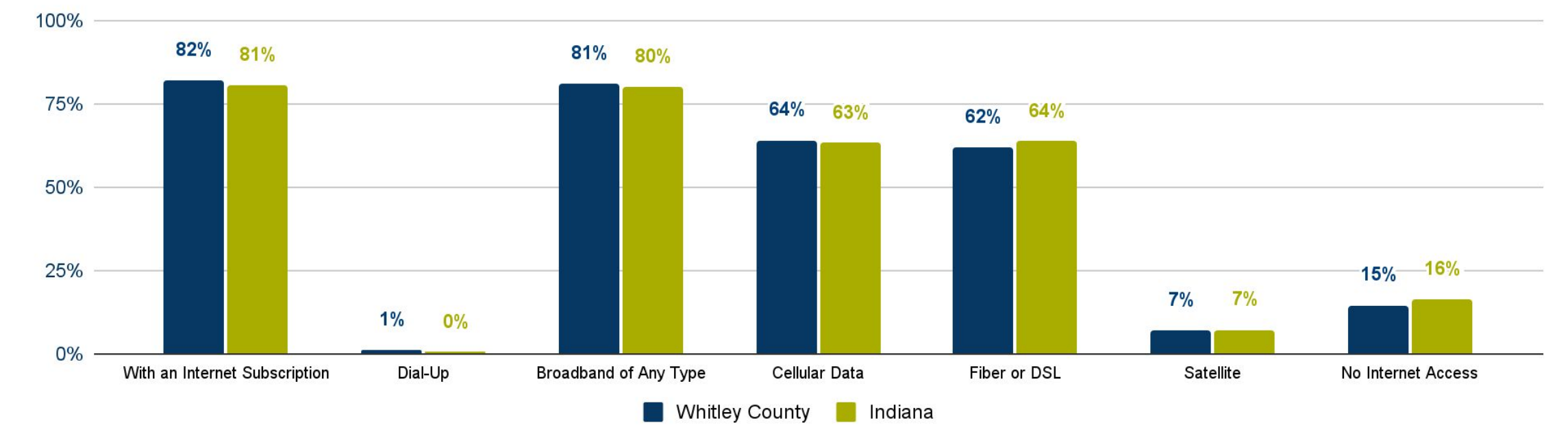
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 81% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Whitley County | 2020

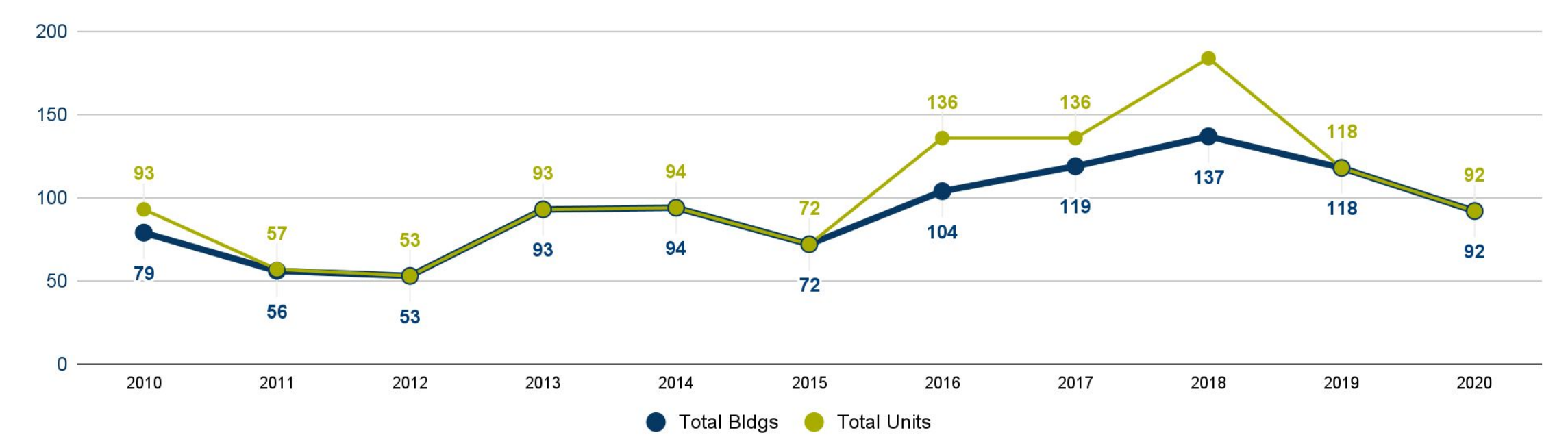


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 92 new housing starts in 2020 in Whitley County, with 1,017 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Whitley 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