INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR UNION COUNTY, IN

AUGUST 24, 2021

ihcda
Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

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

DEMOGRAPHIC TRENDS

HR&A Advisors, Inc.

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
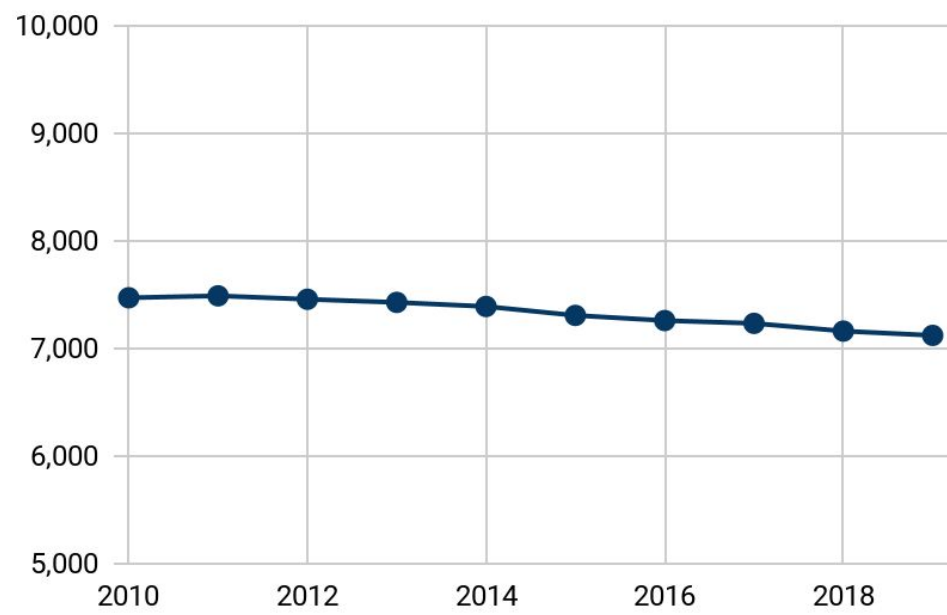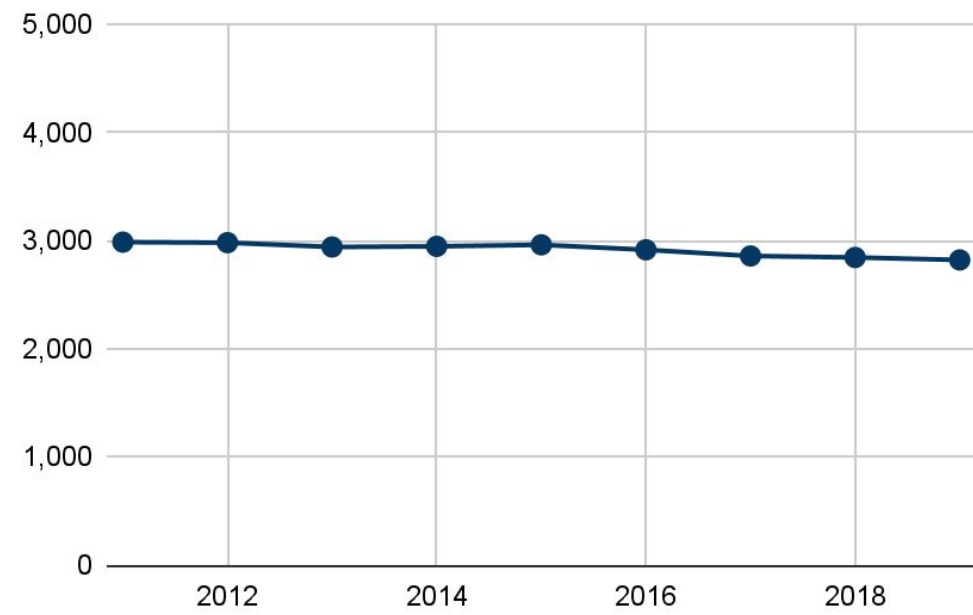
Indiana Housing Dashboard **DRAFT** | 2

POPULATION | Union County's population has decreased by 4.69% (0 people) between 2010-2019. In the same time period, the total number of households decreased by 4% (0 households).

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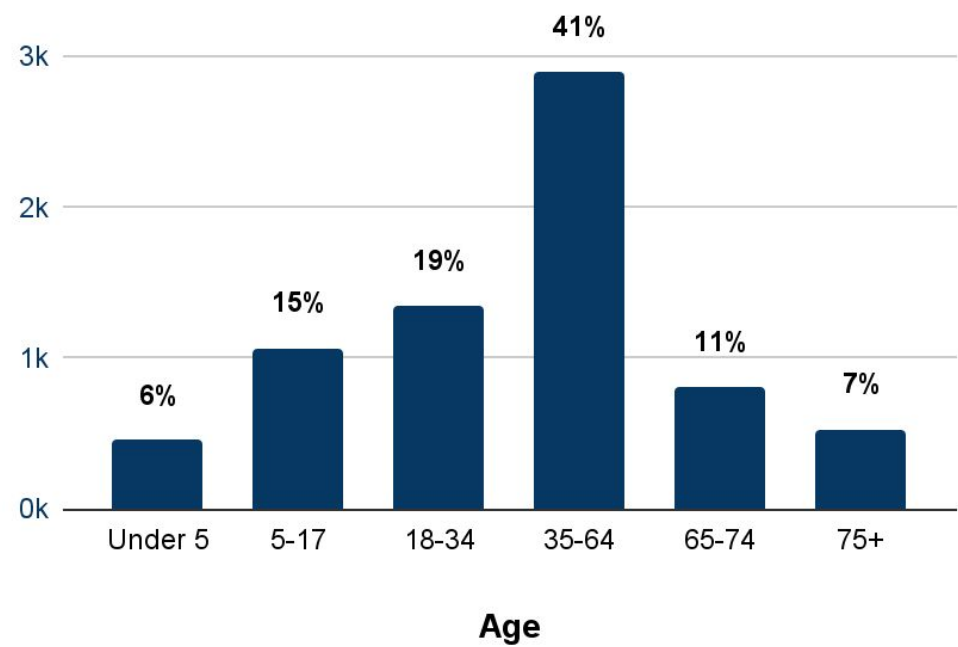**Union County | 2010-2019**

Households
Union County | 2010-2019

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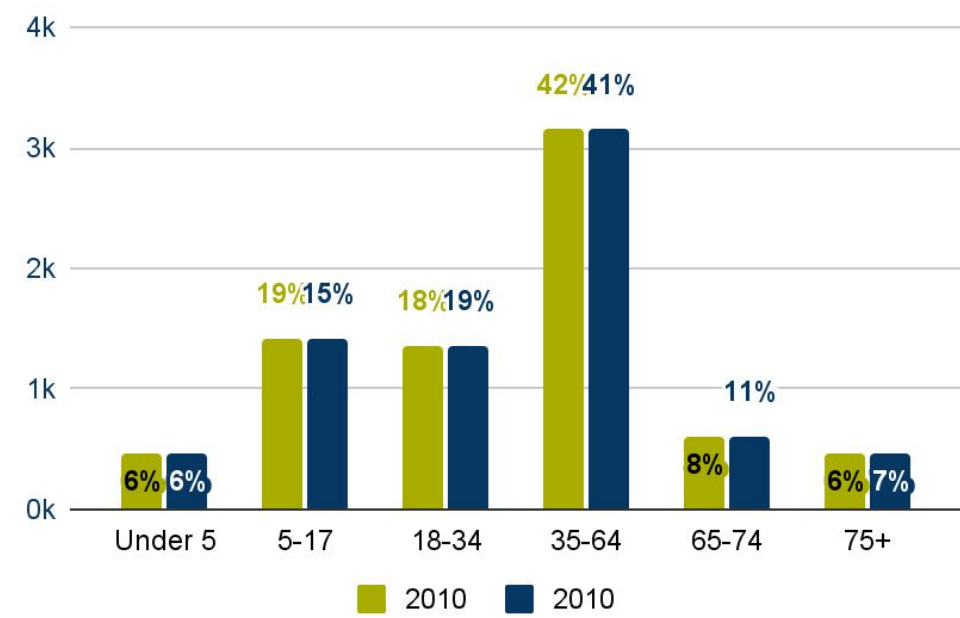**Note: Some data are placeholders, and not representative of actual conditions.**

AGE | 19% of people in Union County are above the age of 65, while 21% are below 18.

Population by Age
Union County | 2019

Chart: Population by Age, Union County 2019
- Under 5: 6%
- 5-17: 15%
- 18-34: 19%
- 35-64: 41%
- 65-74: 11%
- 75+: 7%

(y-axis: 0k, 1k, 2k, 3k; x-axis label: Age)

Source: ACS 2019 5-year estimates

Change in Share of Population
Union County | 2010, 2019

Chart: Change in Share of Population, Union County 2010, 2019
- Under 5: 6% / 6%
- 5-17: 19% / 15%
- 18-34: 18% / 19%
- 35-64: 42% / 41%
- 65-74: 8% / 11%
- 75+: 6% / 7%

(y-axis: 0k, 1k, 2k, 3k, 4k)

Legend: 2010, 2010

Source: ACS 2010-2019 1-year estimates

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

HR&A Advisors, Inc.
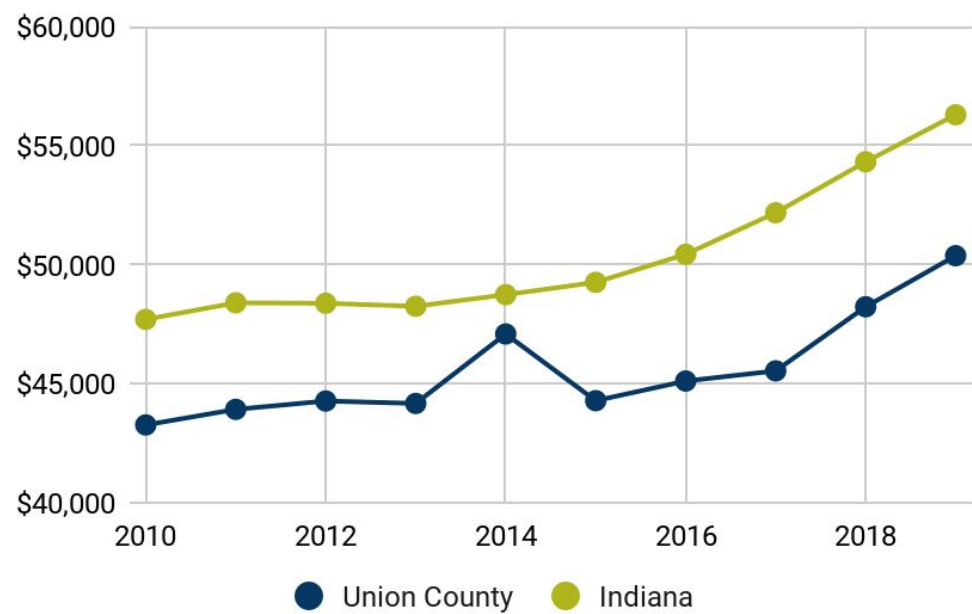
HOUSEHOLD INCOMES | Union County had a median income of $50,375 in 2019, up 16% since 2010. 32% of households have incomes below $35,000, while 18% have incomes above $100,000.
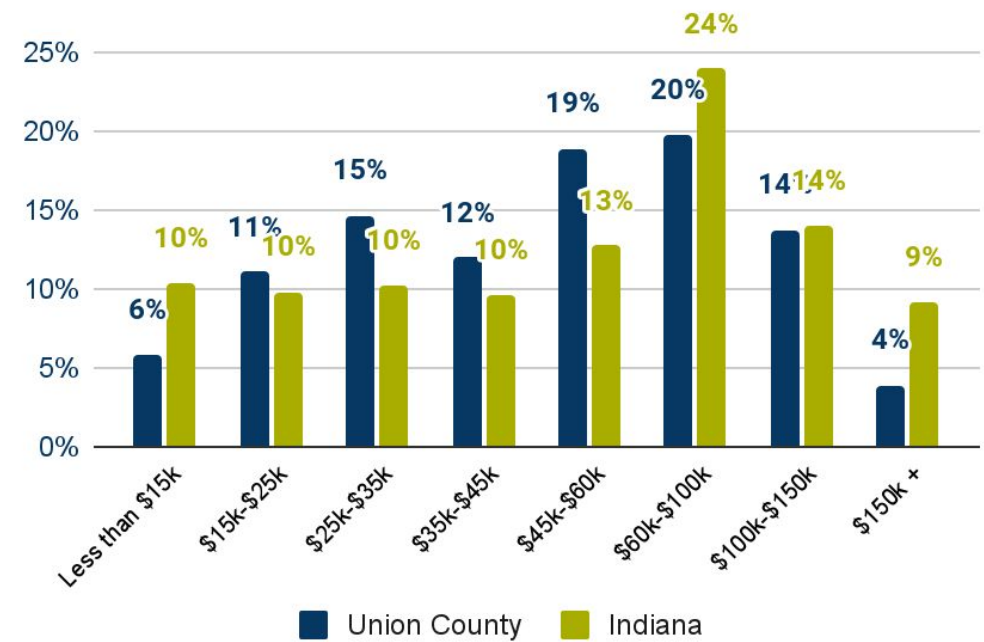
Median Income
Union County, State of Indiana | 2010-2019
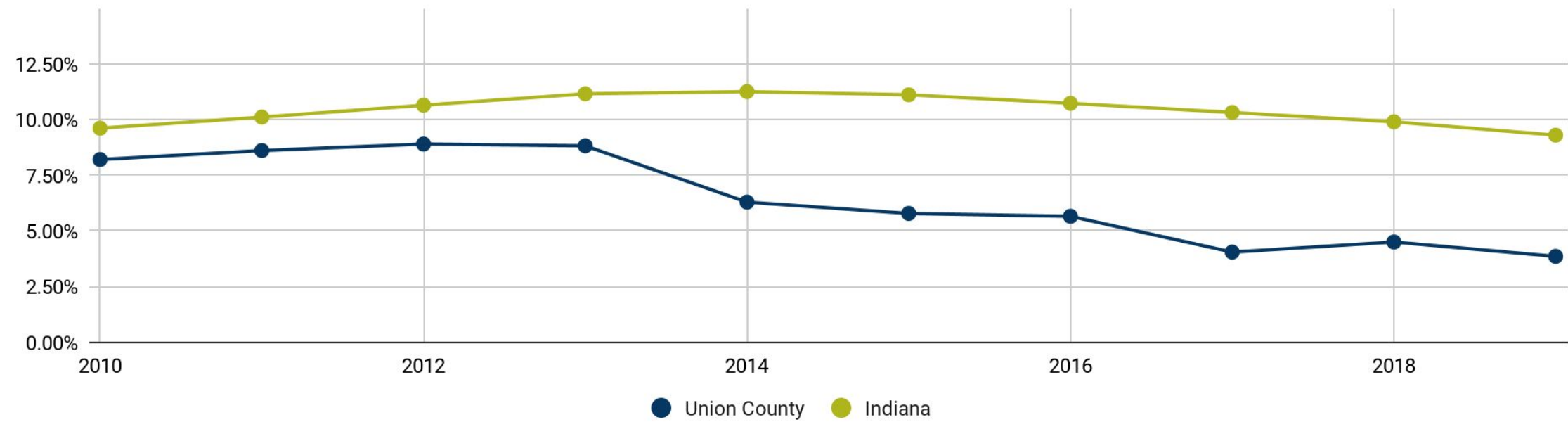
Household Income Distribution
Union County, State of Indiana | 2019

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

FAMILY POVERTY RATE| 3.9% of families live in poverty conditions in Union County, down 4.4 points from 8.2% in 2010.

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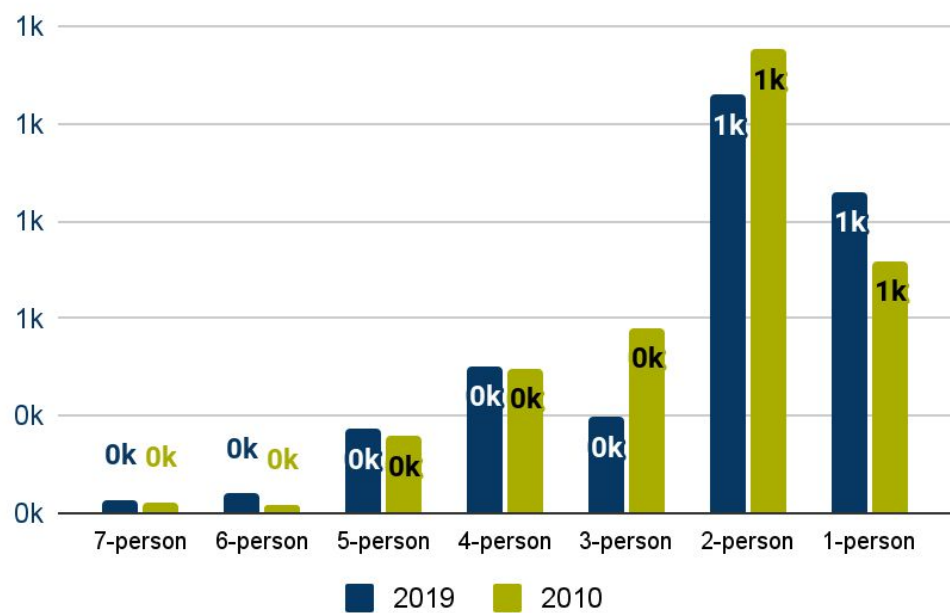
Union County, State of Indiana | 2010-2019

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 2.5, compared to 2.52 statewide. The Union County average household has shrunk by 0.04 persons since 2010.

Household Size
Union County | 2010, 2019

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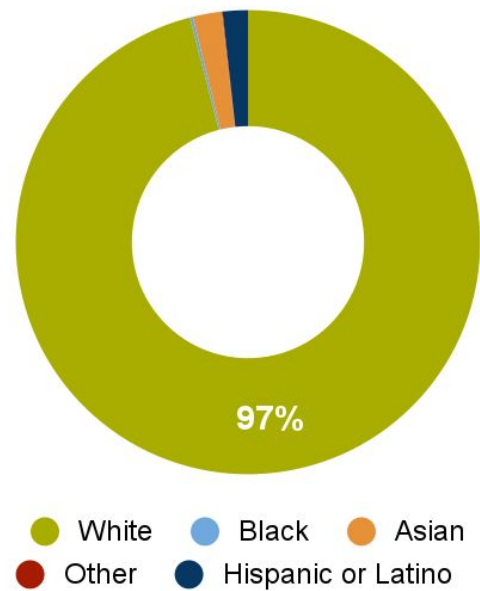**State of Indiana | 2010, 2019**

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

RACIAL COMPOSITION| The currently racial distribution of households in Union County is 97% white, 0% Black, 2% Hispanic/Latino, 2% Asian, and 0% other.
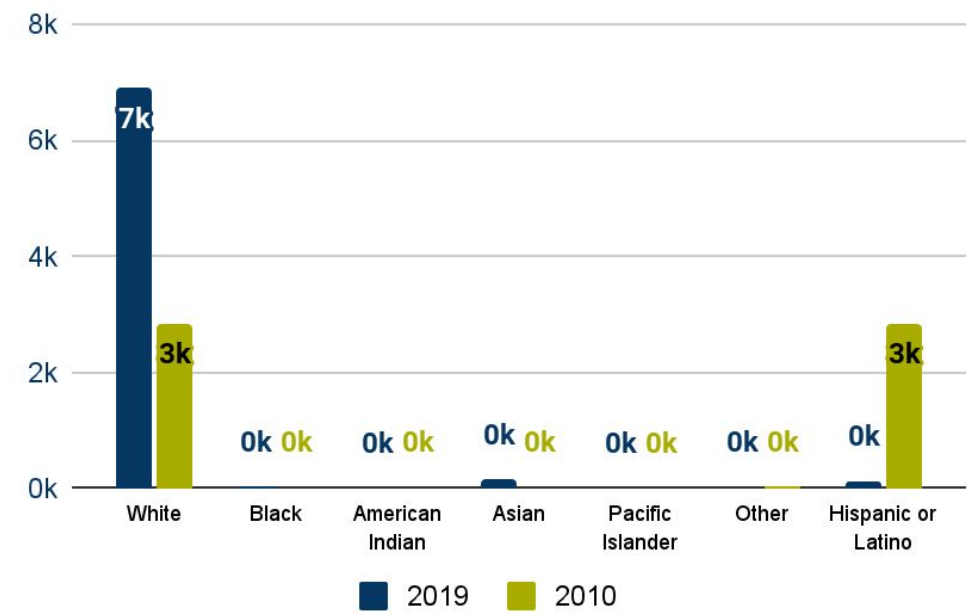
Racial Distribution

Union County | 2019

Indiana | 2019

Union County 2019 donut chart: 97% White

Indiana 2019 donut chart: 83% White, 9% Black, 7% Hispanic or Latino

Legend (Union County): White, Black, Asian, Other, Hispanic or Latino

Legend (Indiana): White, Black, American Indian, Asian, Pacific Islander, 2 more

Household Racial Distribution

Union County | 2010, 2019

Bar chart comparing 2019 and 2010:
- White: 7k (2019), 3k (2010)
- Black: 0k, 0k
- American Indian: 0k, 0k
- Asian: 0k, 0k
- Pacific Islander: 0k, 0k
- Other: 0k, 0k
- Hispanic or Latino: 0k (2019), 3k (2010)

Legend: 2019, 2010

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
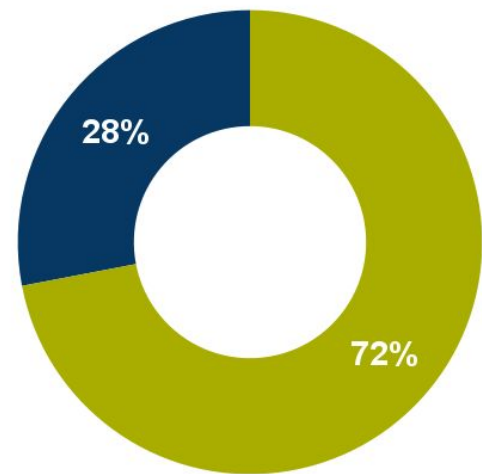
HOUSING TENURE | In 2019, 28% of households (791 households) in Union County were renters, while 72% are (2,032 households) owner households. The share of renters has increased by 7% since 2010.
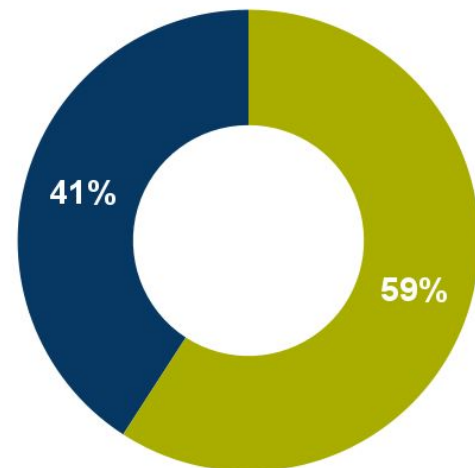
Housing Tenure

Union County | 2019

Indiana | 2019

28%

72%

- Owner Occupied
- Renter Occupied

41%

59%

- Owner Occupied
- Renter Occupied

Total Households by Tenure

Union County | 2010-2019
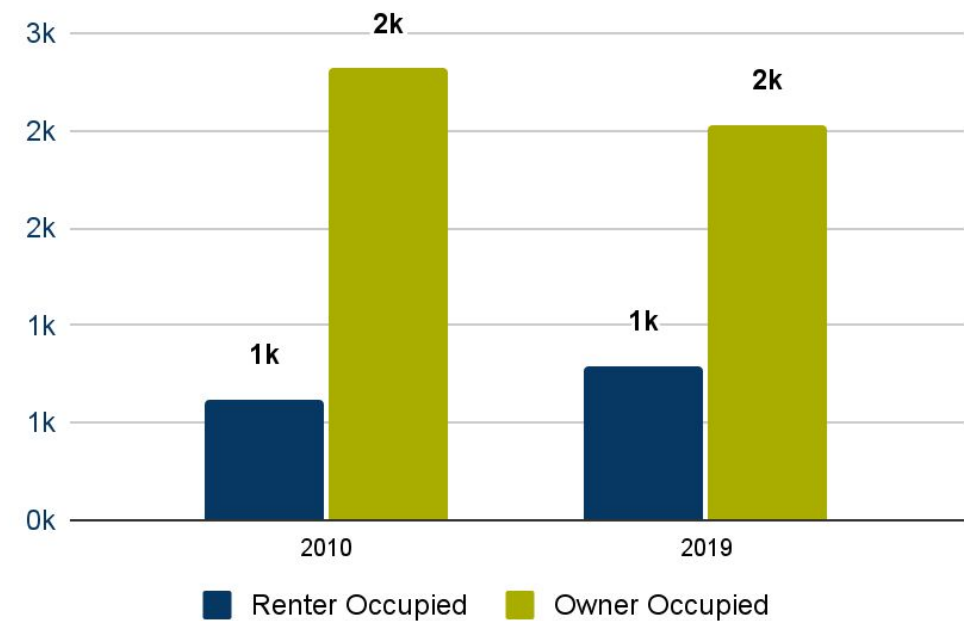
2k

2k

1k

1k

- Renter Occupied
- Owner Occupied

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

TENURE BY RACE| While the overall homeownership rate is 72%, among non-Hispanic White households' homeownership is 72%, #DIV/0! for Black households, and 72% for Hispanic or Latino households.

Homeownership by Race
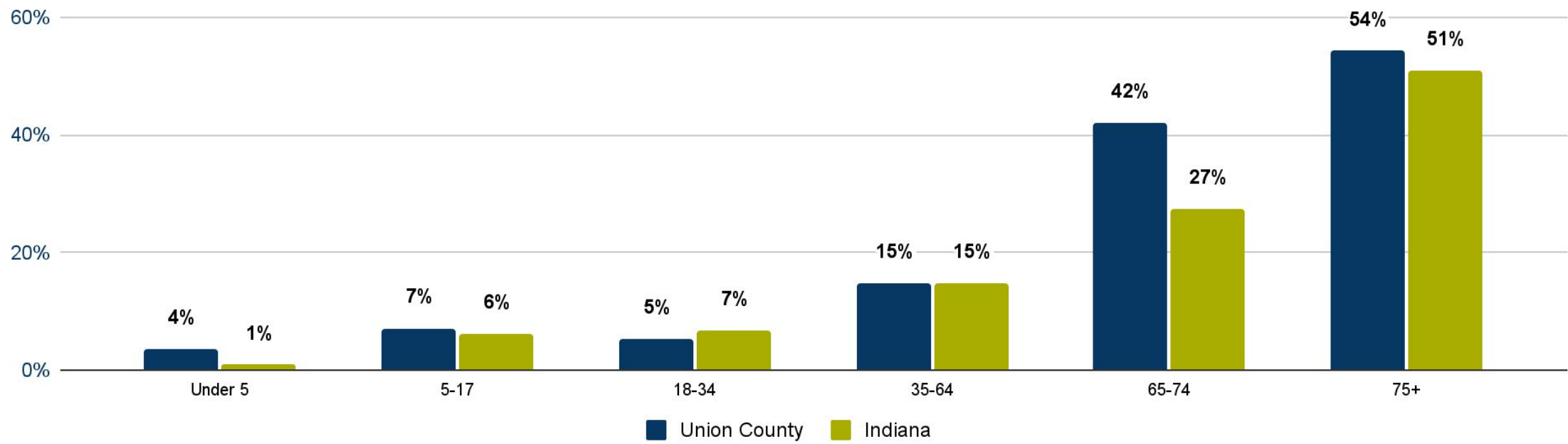**Union County | 2010, 2019**
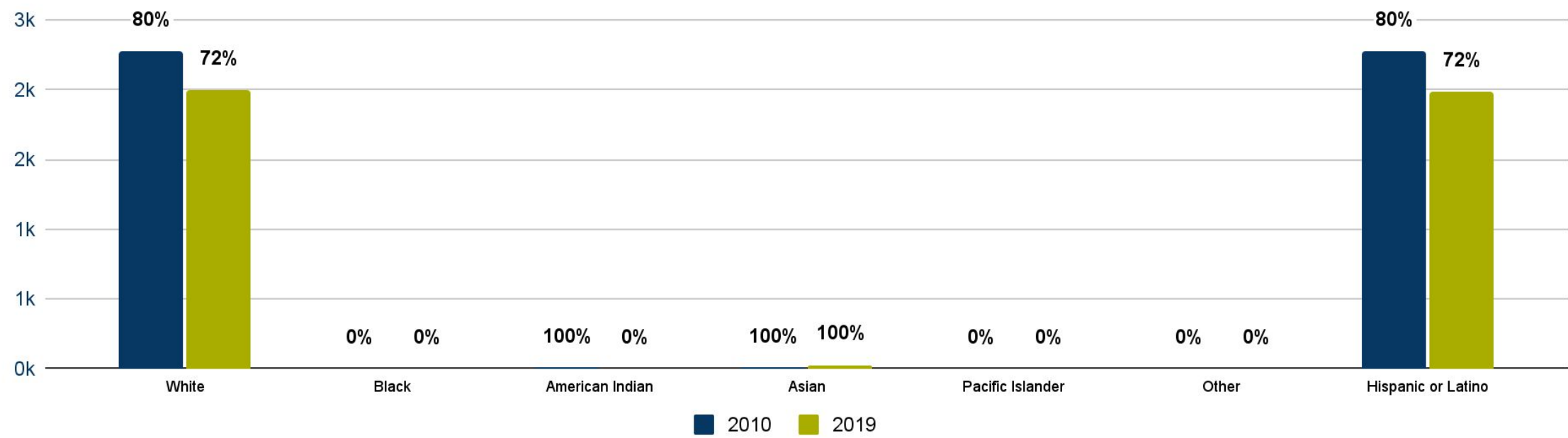
DISABILITY | 17% of people in Union County live with a disability. For people above 65, the share increases to 47%.

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

60%

54%
51%

42%

40%

27%

20%

15% 15%

7% 6%
5% 7%
4%
1%

0%

Under 5   5-17   18-34   35-64   65-74   75+

■ Union County   ■ Indiana

Source: ACS 2010-2019 5-year estimates

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

EDUCATIONAL ATTAINMENT | In Union County, 69% of the population has at least a high school degree and 19% of the population has at least a Bachelor's degree.

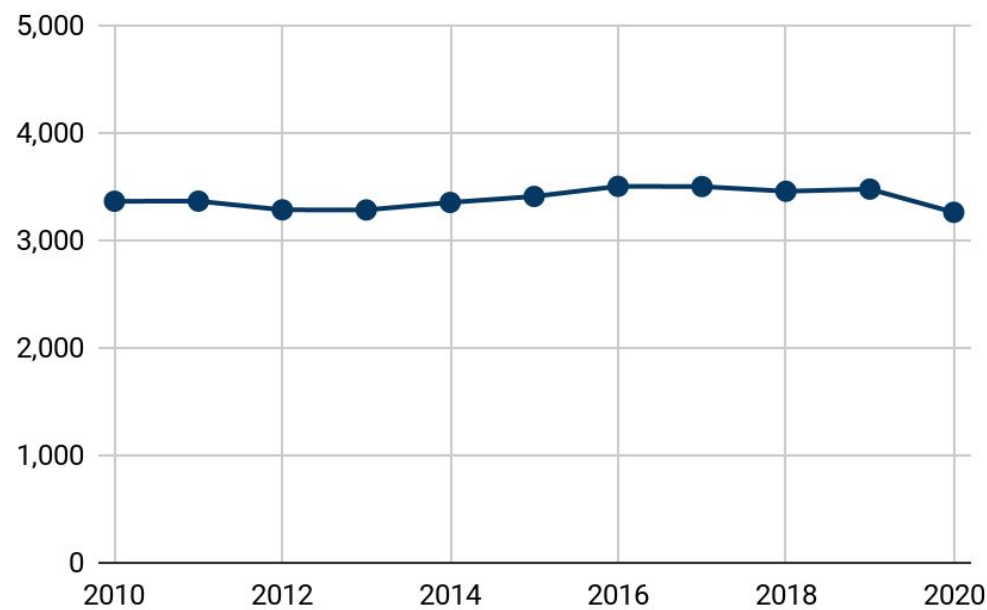**Educational Attainment**

Union County, Indiana | 2019

Less than High School Degree — Union County 13%, Indiana 11%
High School Degree — Union County 69%, Indiana 62%
Bachelor's Degree or Higher — Union County 19%, Indiana 26%

Legend: Union County, Indiana
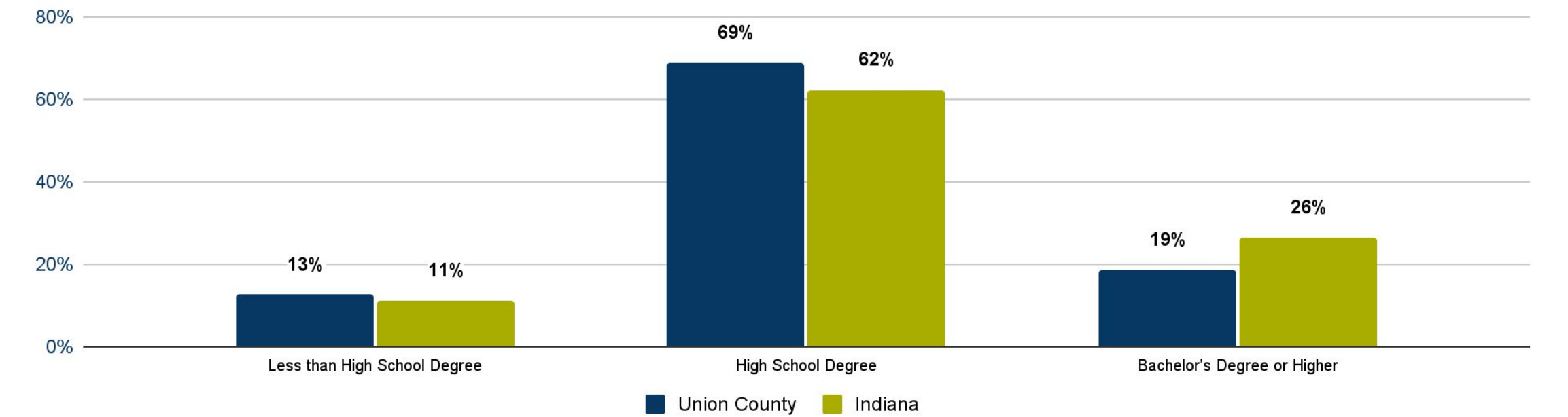
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

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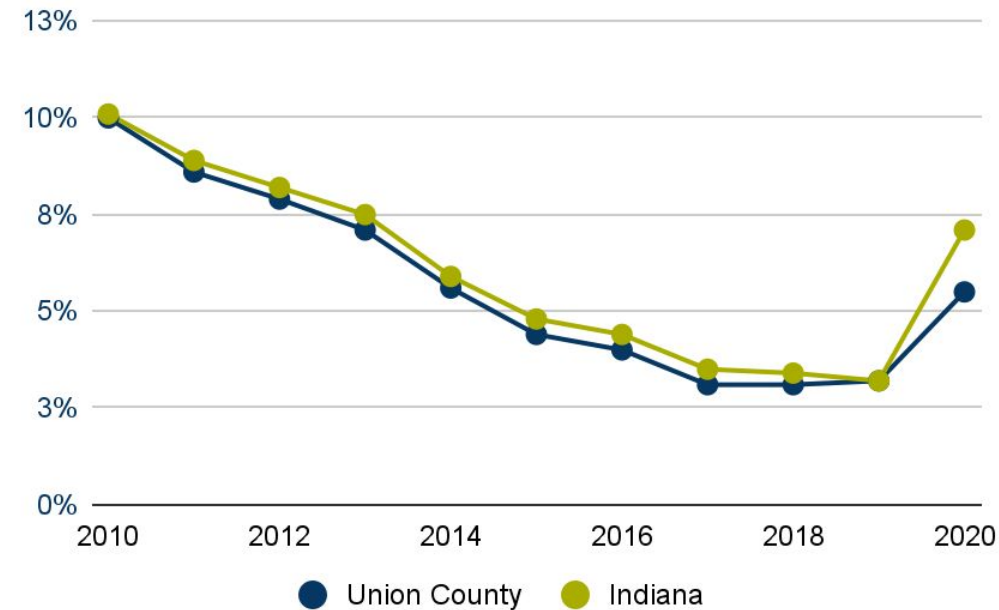Note: Some data are placeholders, and not representative of actual conditions.

EMPLOYMENT BASE | There are currently 3,000 employed persons in Union County, down by 3% since 2010. The unemployment rate in 2020 was 5.50%, up 2.3 points from 2019.

Total Employment
Union County | 2010-2019

Unemployment Rate
Union County, Indiana | 2010-2019

Union County   Indiana

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

EMPLOYMENT BY INDUSTRY | Educational Services accounts for the plurality of jobs in Union County, accounting for 18% of all jobs, followed by Manufacturing (15% of all jobs).

Total Jobs by All Industries

Union County | 2018
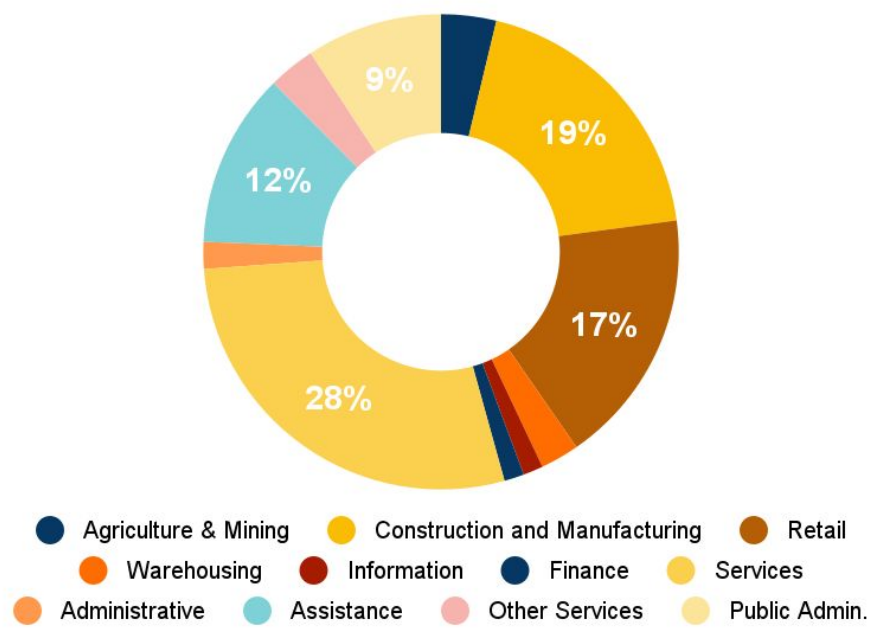
Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Services
- Administrative
- Assistance
- Other Services
- Public Admin.

Pie values: 19%, 17%, 28%, 12%, 9%

Top 5 Industries and Median Annual Wages

1. **Service-providing | $31,050**
2. **Trade, transportation, and utilities | $34,279**
3. **Goods-producing | $45,483**
4. **Construction | $43,117**
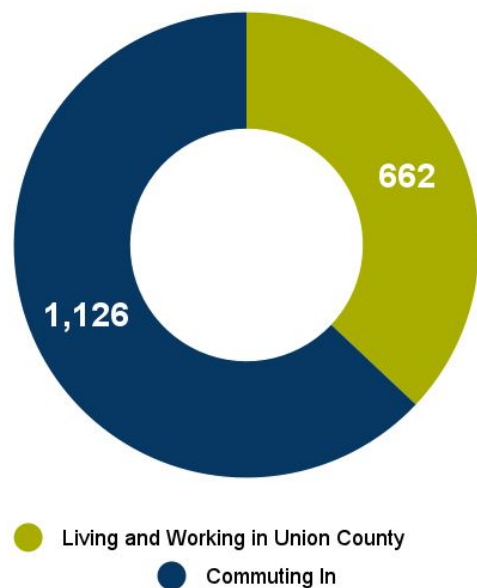5. **Other services | $21,943**

Top 5 Employers

1. **Nsk Corp (Liberty)**
2. **First Merchants Bank (Liberty)**
3. **Liberty Elementary School (Liberty)**
4. **Sycamore Springs Rehab Ctr (Liberty)**
5. **Union County High School (Liberty)**

WORKING DRAFT
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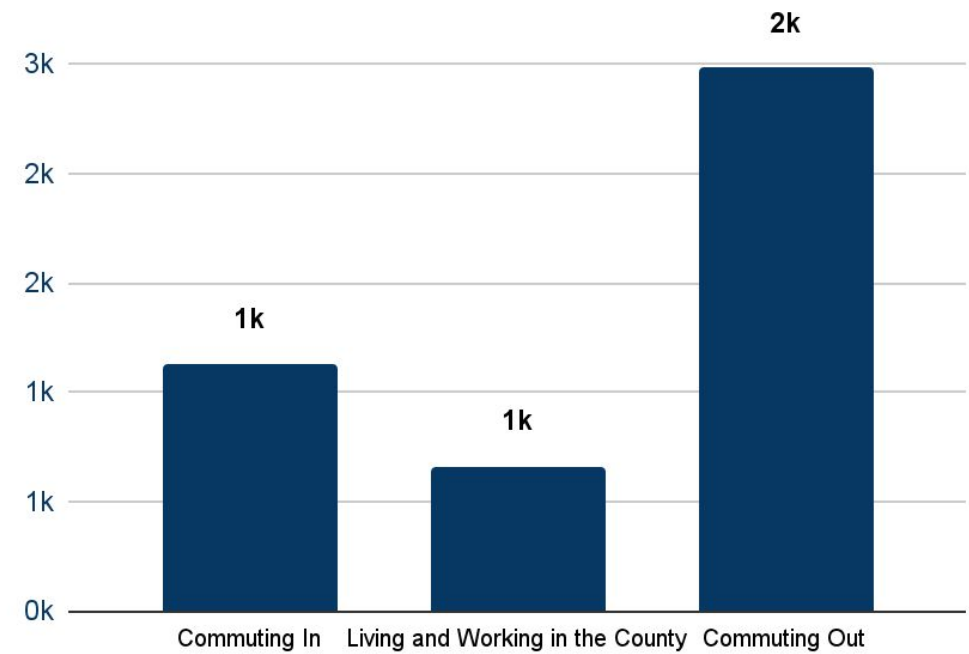
COMMUTER INFLOW / OUTFLOW | 1,000 commuters come into Union County for their jobs, while 2,000 employees travel outside for their jobs.

Employment Inflow
Union County | 2018

Legend:
- Living and Working in Union County
- Commuting In

662
1,126

Commuting Patterns
Union County | 2018

Categories: Commuting In (1k), Living and Working in the County (1k), Commuting Out (2k)

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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 194 between 2014-2019 and -120, or -62 units for every 100 jobs created.

## Job Growth and Housing Production
Union County | Total Jobs, New Jobs

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
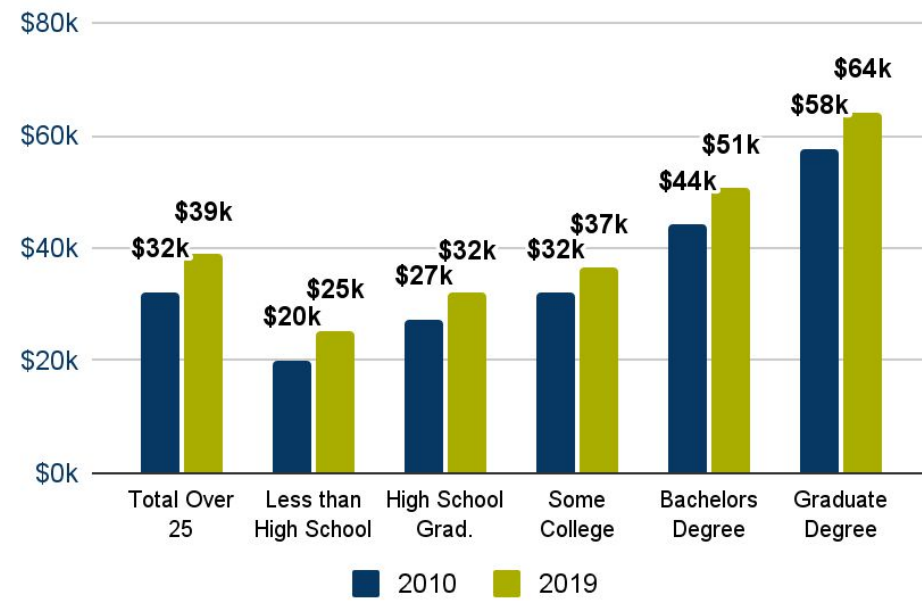
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 7% since 2010 for the total population and increased 7% for the population with at least a high school degree.

Median Earnings by Educational Attainment
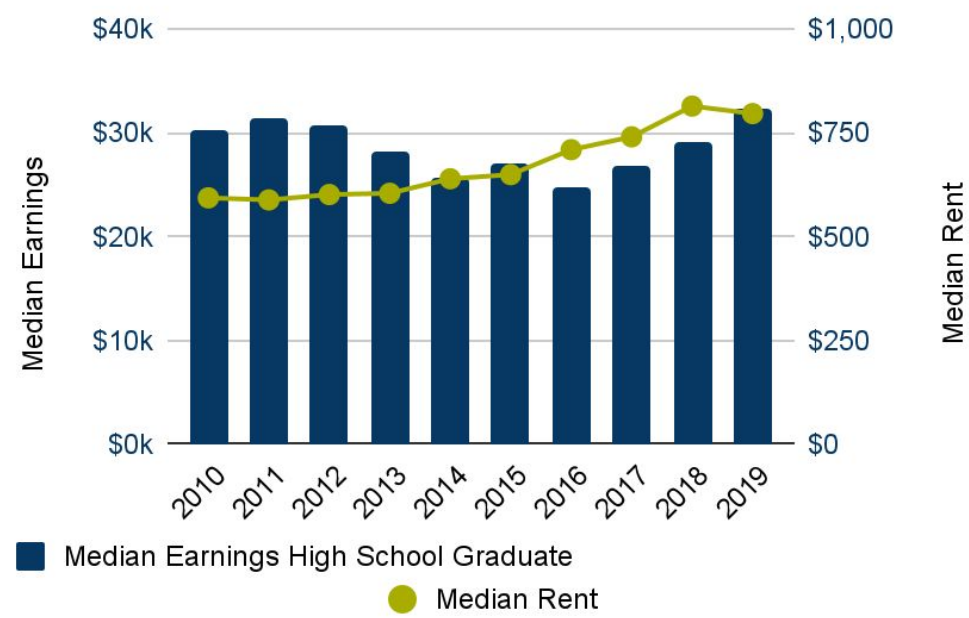**Union County | 2010, 2019**
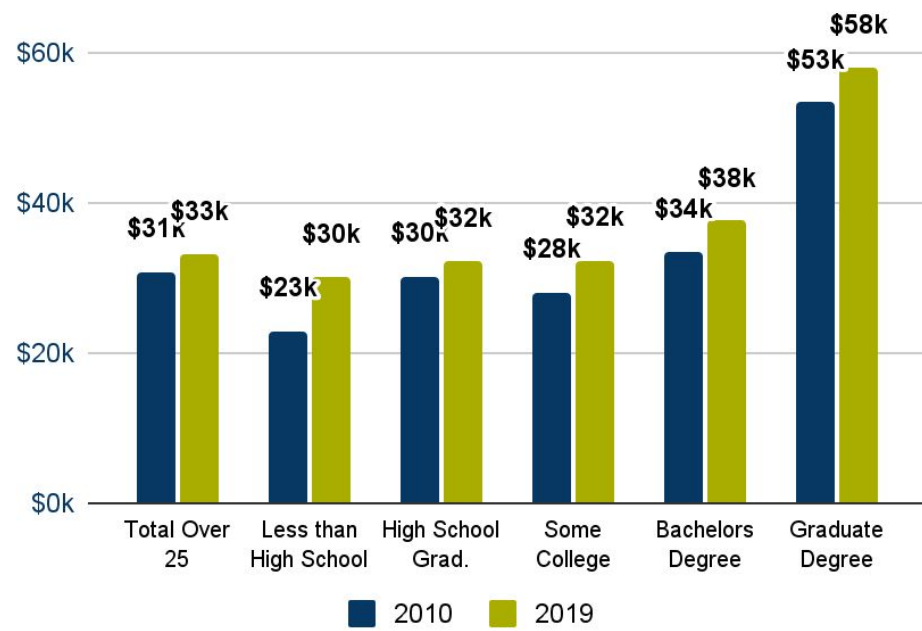
Source: ACS 2010-2019 5-year estimates

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 34.2% since 2010.

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

Source: ACS 2010-2019 5-year estimates

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

Source: ACS 2010-2019 5-year estimates

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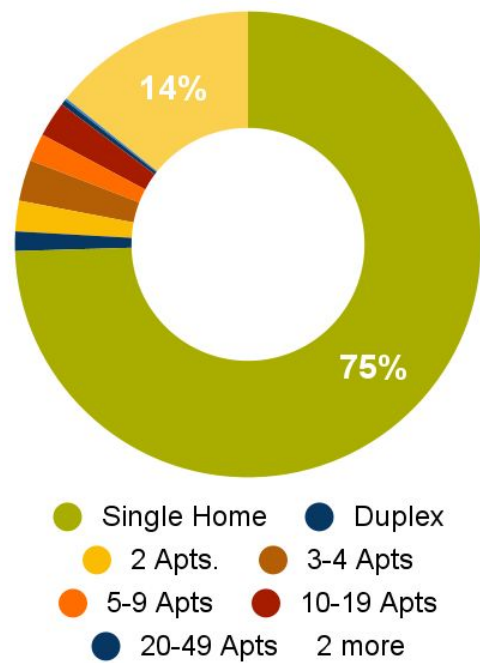Note: Some data are placeholders, and not representative of actual conditions.

HOUSING TRENDS

HOUSING TYPOLOGY | 75% of homes in Union County are single-family, while 11% are multifamily. The share of multifamily housing has increased by 82 homes since 2010.

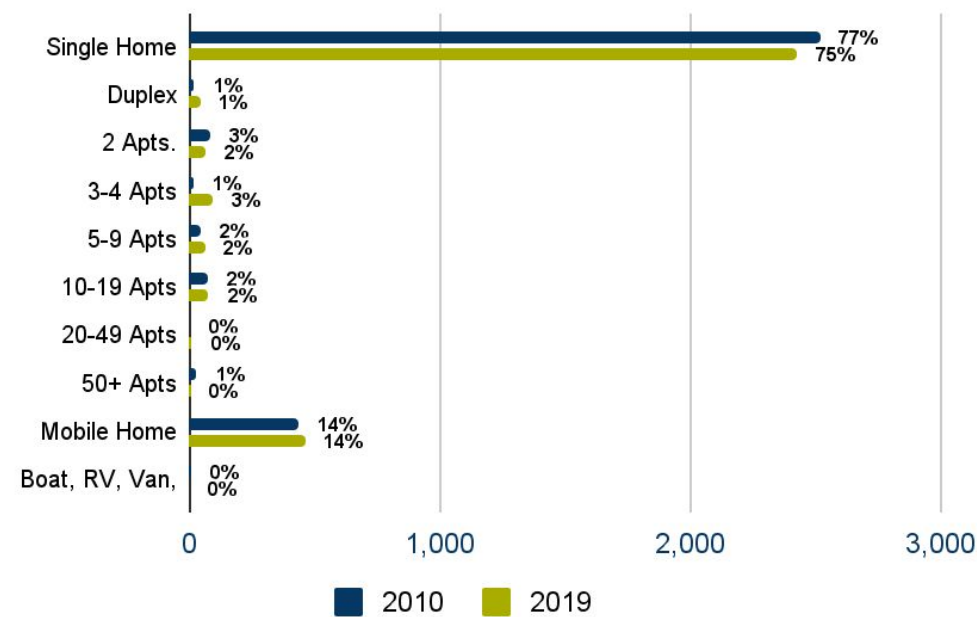## Housing Typology

Union County | 2019

Indiana | 2019

Union County 2019 donut chart:
- Single Home: 75%
- (other segment): 14%

Legend (Union County):
- Single Home
- Duplex
- 2 Apts.
- 3-4 Apts
- 5-9 Apts
- 10-19 Apts
- 20-49 Apts
- 2 more

Indiana 2019 donut chart:
- Single Home: 73%

Legend (Indiana):
- Single Home
- Duplex
- 2 Apts.
- 3-4 Apts
- 5-9 Apts
- 10-19 Apts
- 20-49 Apts
- 3 more

Share of Housing Typology

Union County | 2010, 2019

Category	2010	2019
Single Home	77%	75%
Duplex	1%	1%
2 Apts.	3%	2%
3-4 Apts	1%	3%
5-9 Apts	2%	2%
10-19 Apts	2%	2%
20-49 Apts	0%	0%
50+ Apts	1%	0%
Mobile Home	14%	14%
Boat, RV, Van,	0%	0%

Legend: ■ 2010 ■ 2019

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

HOUSING TYPOLOGY | Most units in Union County are 2.5, with 69% of units 3 bedroom or more.

Housing Stock by Bedrooms

Union County | 2019
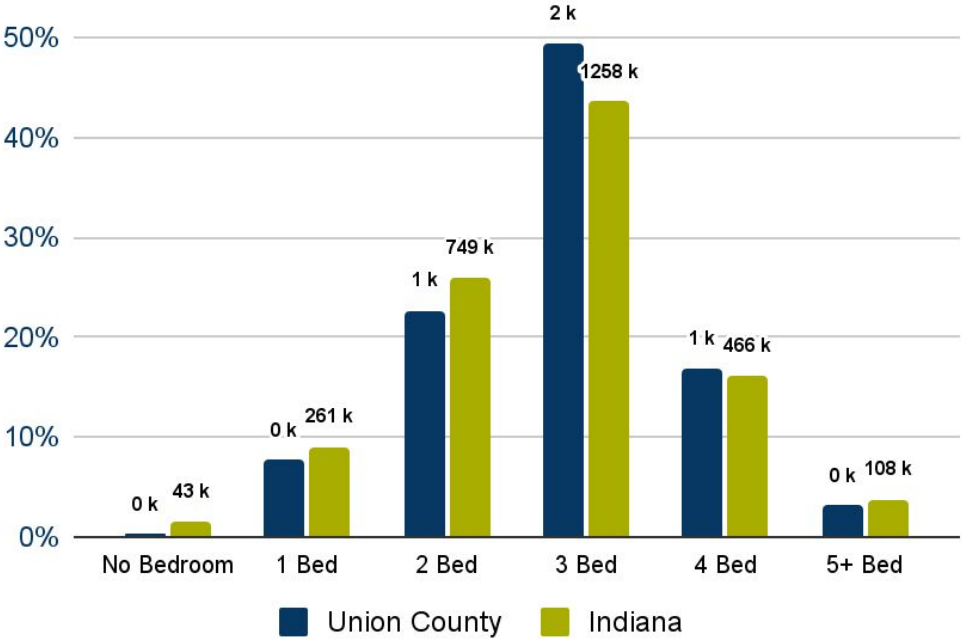

- ● No Bedroom
- ● 1 Bed
- ● 2 Bed
- ● 3 Bed
- ● 4 Bed
- ● 5+ Bed

23%
8%
17%
49%

Indiana | 2019

- ● No Bedroom
- ● 1 Bed
- ● 2 Bed
- ● 3 Bed
- ● 4 Bed
- ● 5+ Bed

26%
9%
16%
44%
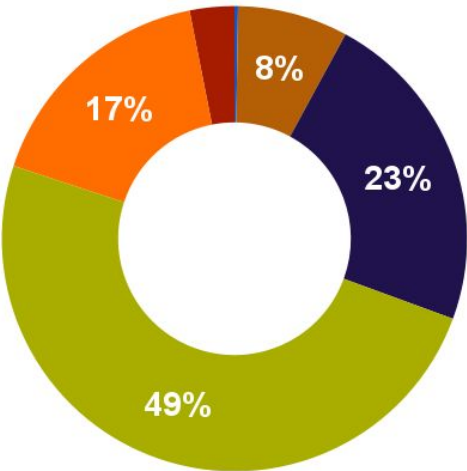
Share of Housing Stock by Bedroom

Union County, Indiana | 2019

- ■ Union County
- ■ Indiana

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

HOUSING AGE | 87% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

Union County | 2019

Source: ACS 2010-2019 5-year estimates

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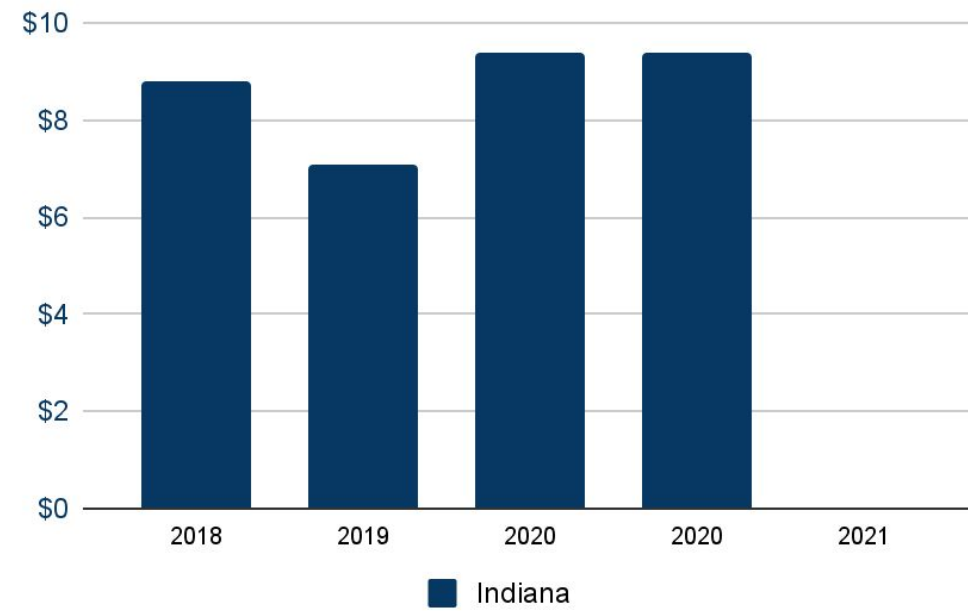Note: Some data are placeholders, and not representative of actual conditions.

MEDIAN LISTING PRICE| Homes in Union County have a median listing price of $116,300, compared to $141,700 statewide. Home prices have increased by 3% since 2010.

Median Listing Price
Union County, Indiana | 2016-2020
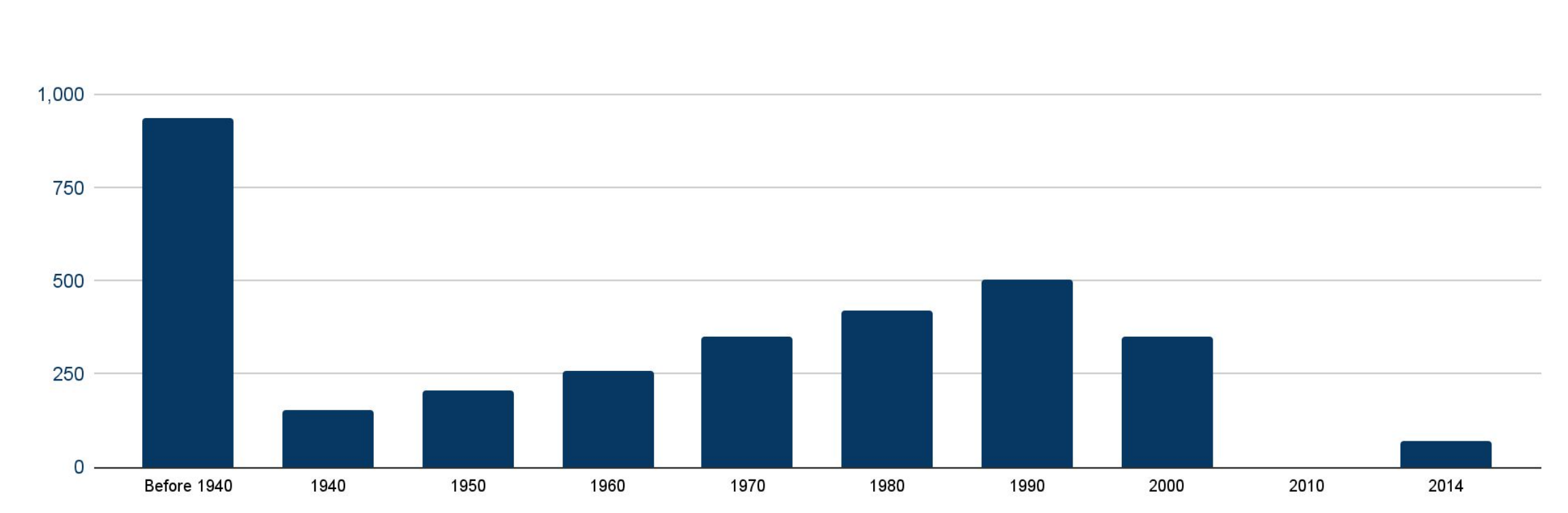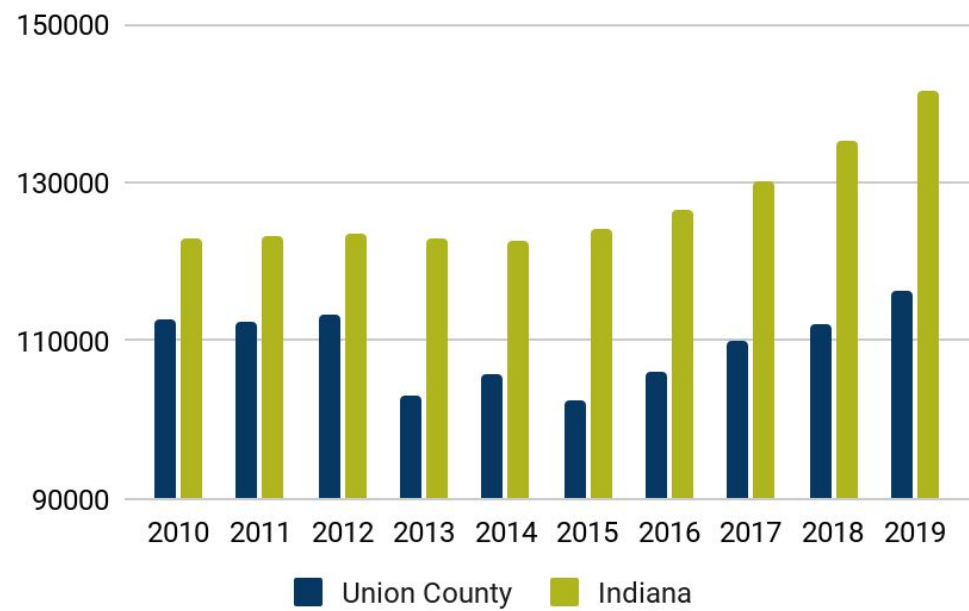
Source: ACS 2010-2019 5-year estimates

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

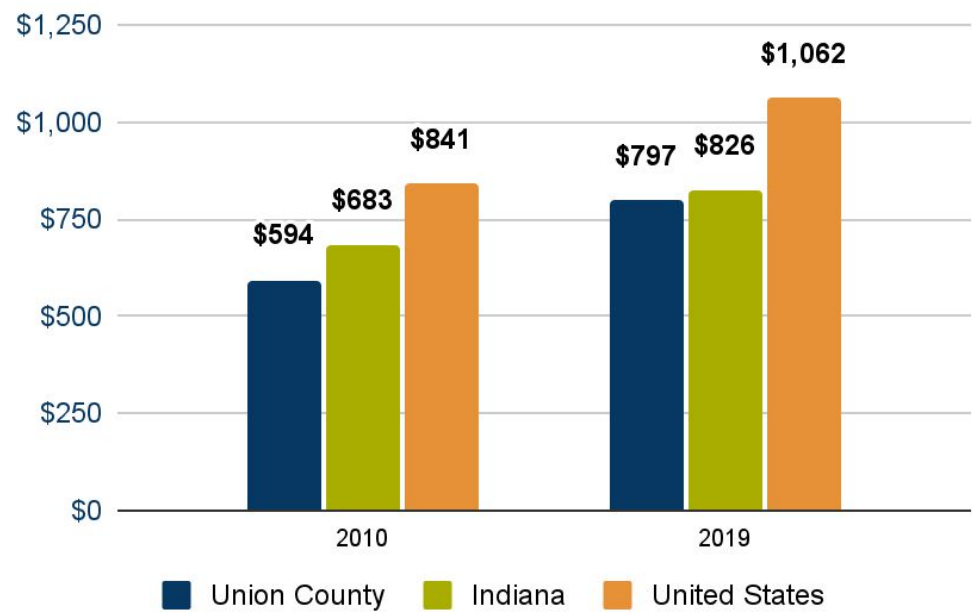Source: ACS 2010-2019 5-year estimates

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

MEDIAN RENTS | Median rents have increased by 34% since 2010, with average rents at $797.

Median Rent
Union County, Indiana | 2010, 2019

2010: Union County $594, Indiana $683, United States $841
2019: Union County $797, Indiana $826, United States $1,062

Legend: Union County, Indiana, United States

Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Union County, Indiana | 2010 - 2019

Legend: Union County, Indiana

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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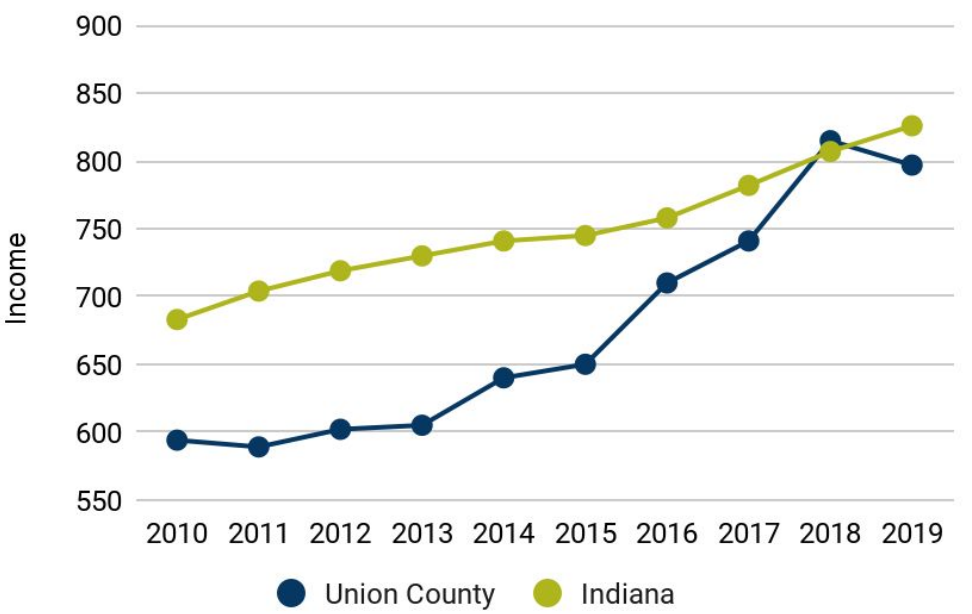
COST BURDEN | 41% of households are housing cost burdened in Union County, up 5% since 2010. 46% of households earning below $50,000 are housing cost burdened.
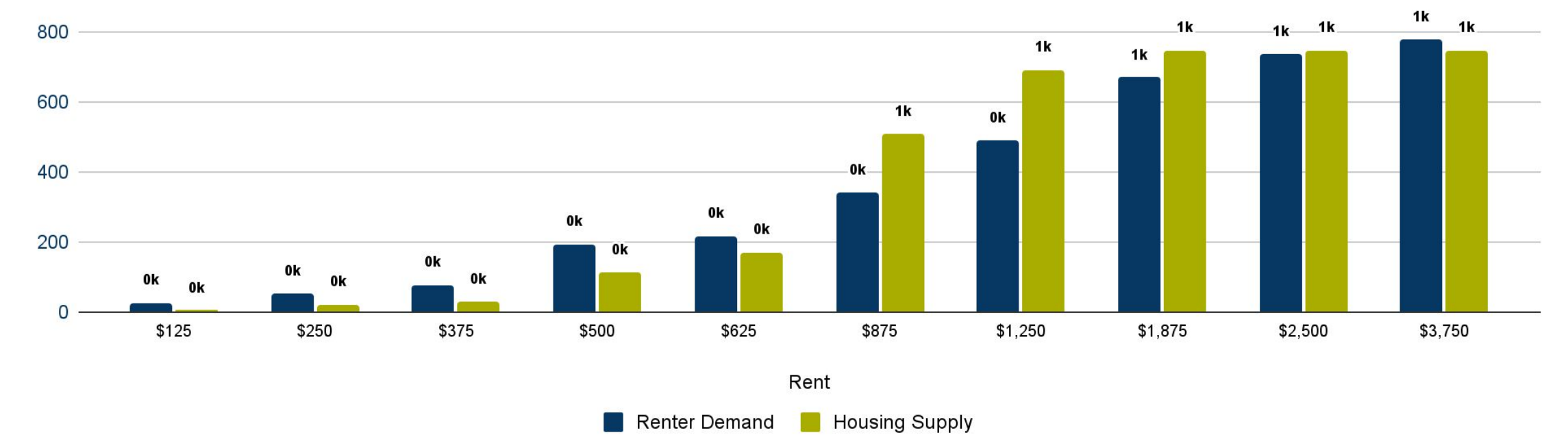
Renter Housing Cost Burden
Union County, Indiana | 2010 - 2019
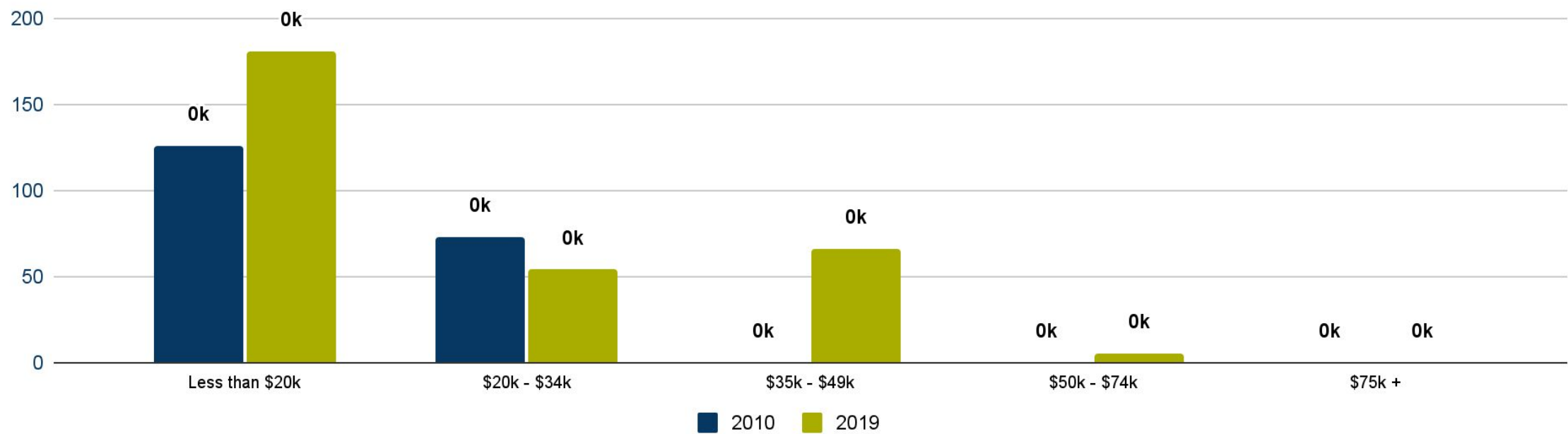
Source: ACS 2010-2019 5-year estimates

Cumulative Housing Gap

Union County, Indiana | 2010-2019

Rent

■ Renter Demand   ■ Housing Supply

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
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AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Union County.
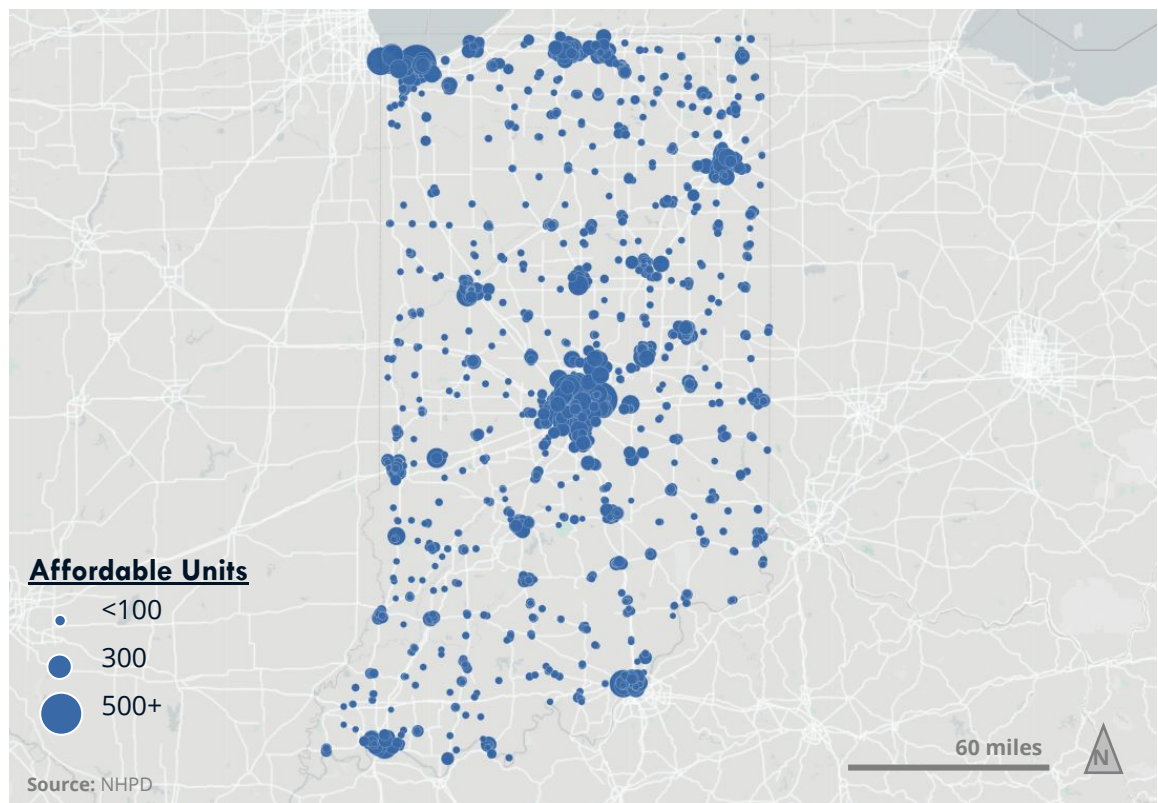
Affordable Housing Inventory
Union County | 2020

Affordable Units
- • <100
- ● 300
- ⬤ 500+

Source: NHPD

12 miles

Affordable Housing Inventory
State of Indiana | 2020

Affordable Units
- • <100
- ● 300
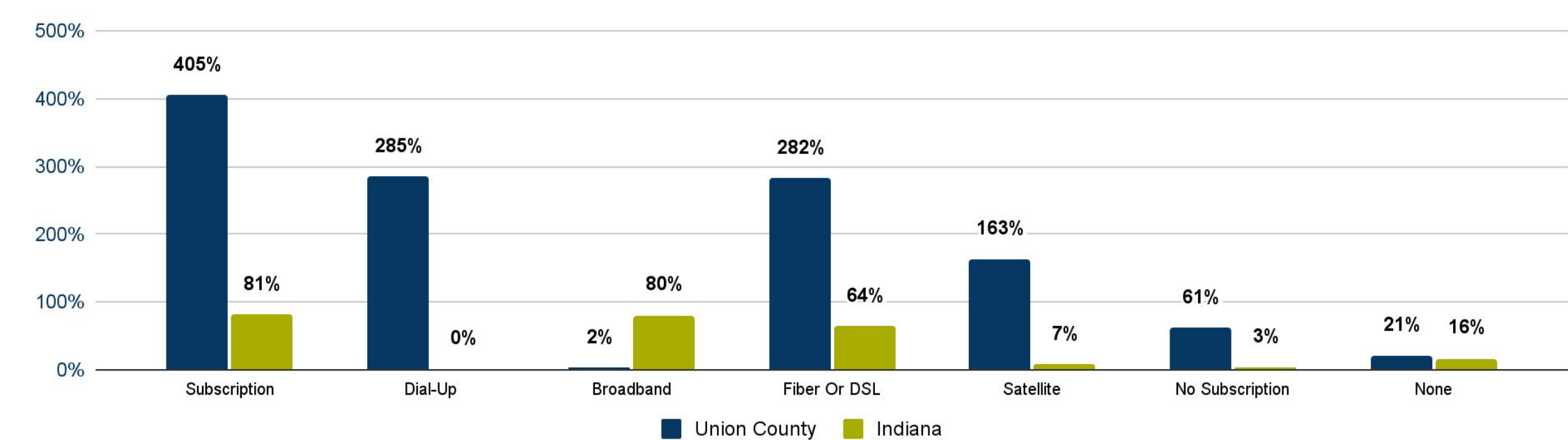- ⬤ 500+

Source: NHPD

60 miles

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HOUSING AMENITIES | 2% of housing units have access to broadband.
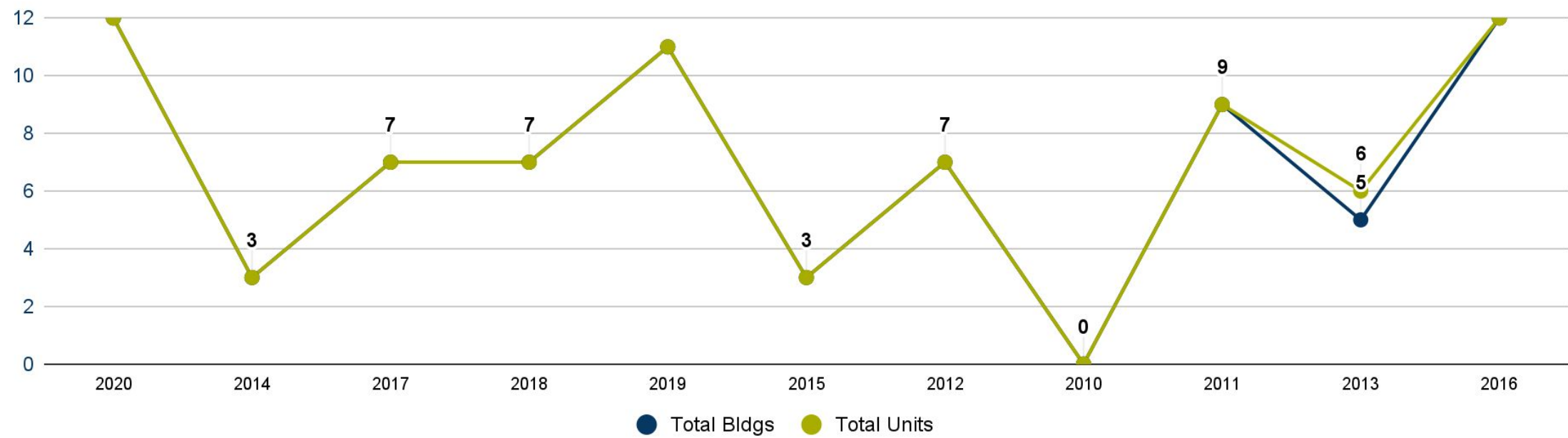
Broadband Access
Union County | 2017-2020

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HOUSING CONSTRUCTION

HR&A Advisors, Inc.

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

Indiana Housing Dashboard **DRAFT** | 30

New Housing Structures Authorized by Building Permits

Union County | 2017-2020
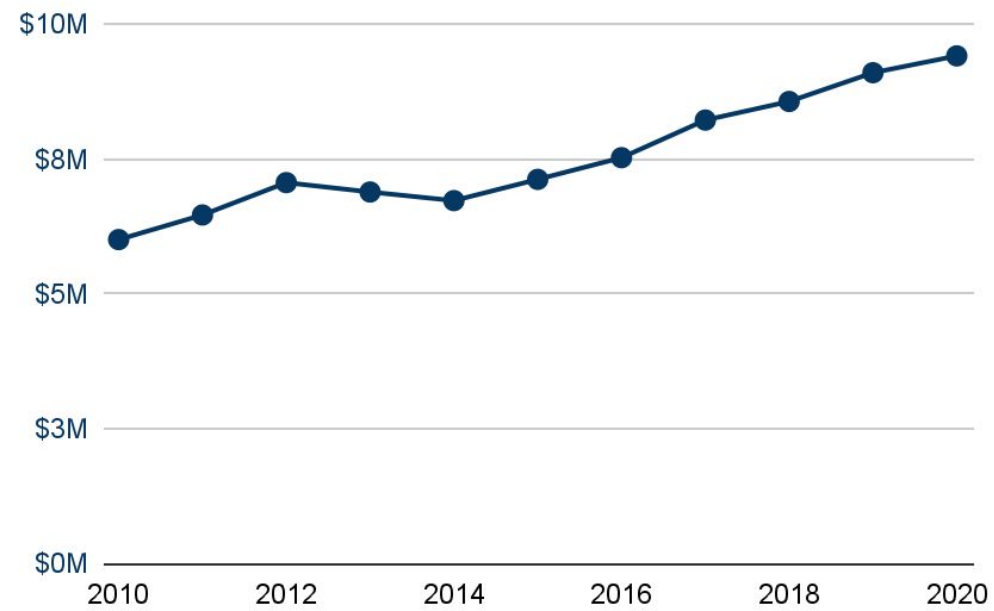

Source: St. Louis Fed.

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

Gross Construction Wages
Indiana | 2010-2020

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics

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