

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR LA PORTE 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**:

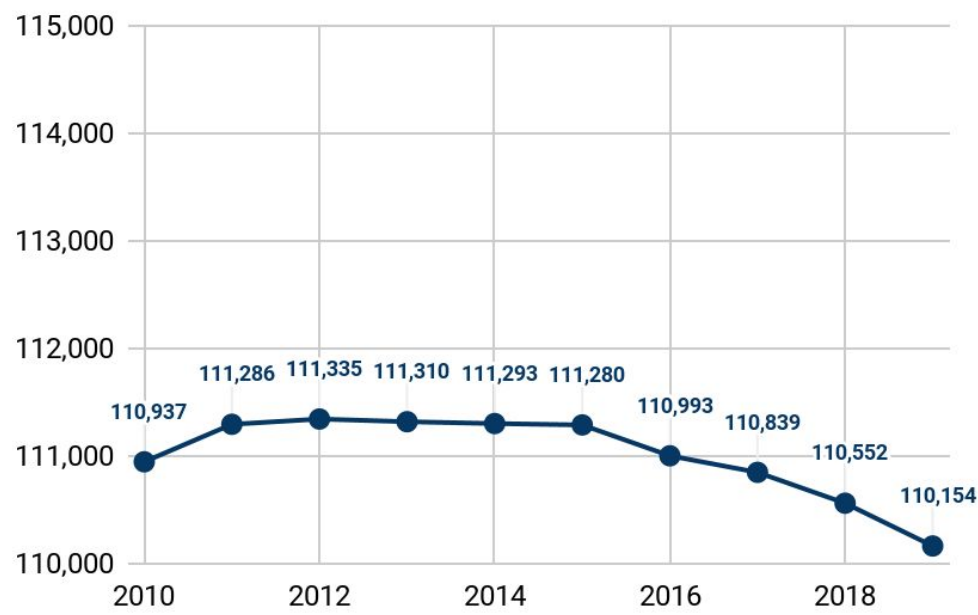
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

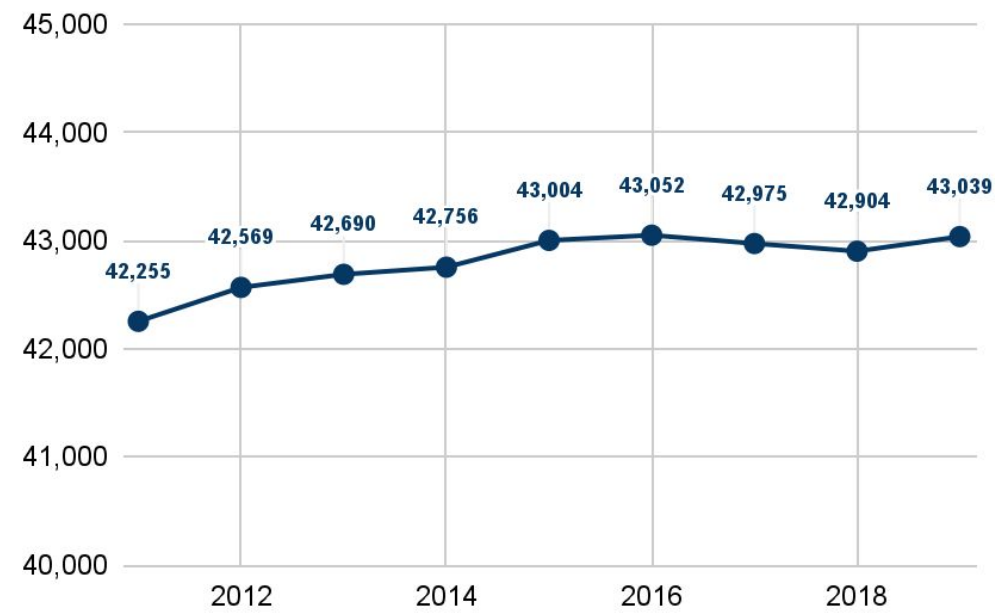
POPULATION | La Porte County's population has decreased by 0.71% (783 people) between 2010-2019. In the same time period, the total number of households increased by 2.25% (949 households).

Resident Population
La Porte County | 2010-2019



Source: FRED, U.S. Census Bureau

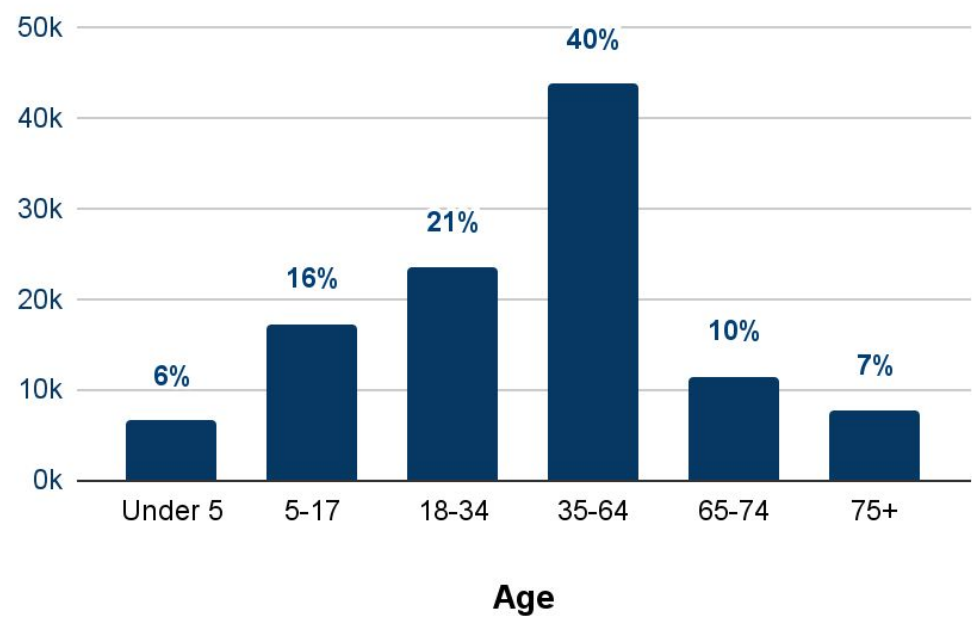
Households
La Porte County | 2010-2019



Source: FRED, U.S. Census Bureau

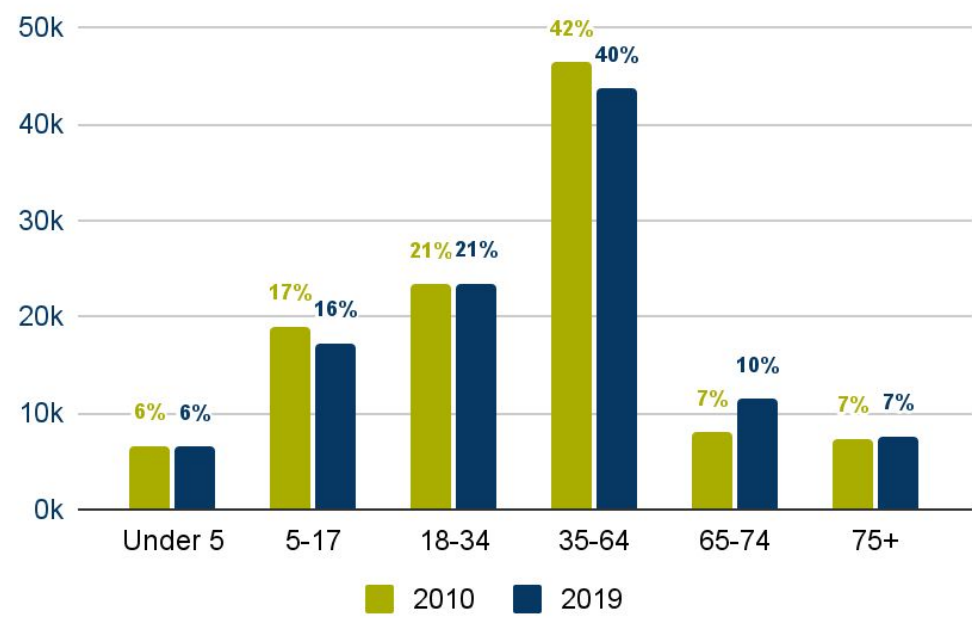
AGE | 17% of people in La Porte County are above the age of 65, while 22% are below 18.

Population by Age
La Porte County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
La Porte County | 2010, 2019

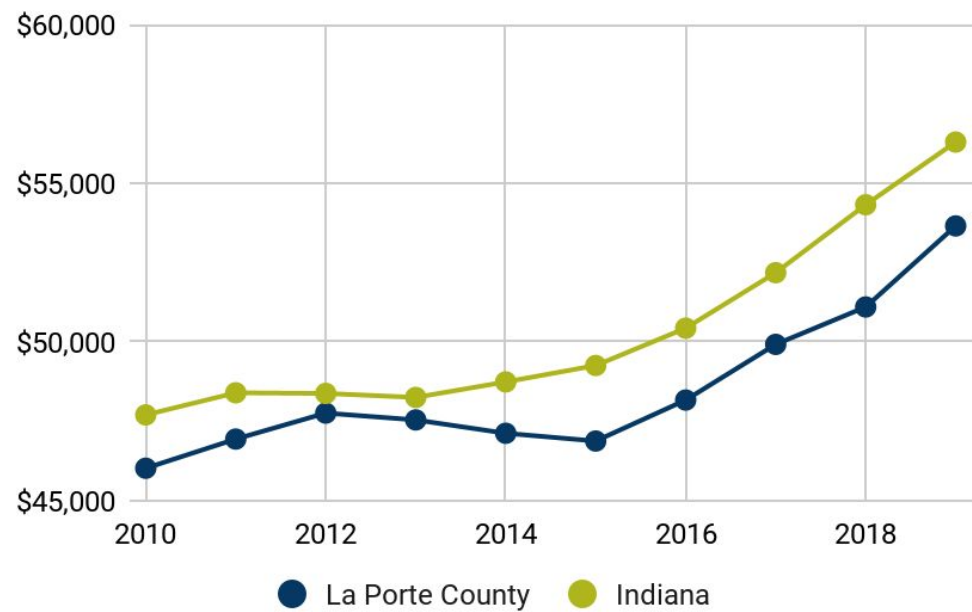


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | La Porte County had a median income of \$53,658 in 2019, up 17% since 2010. 33% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

Median Income

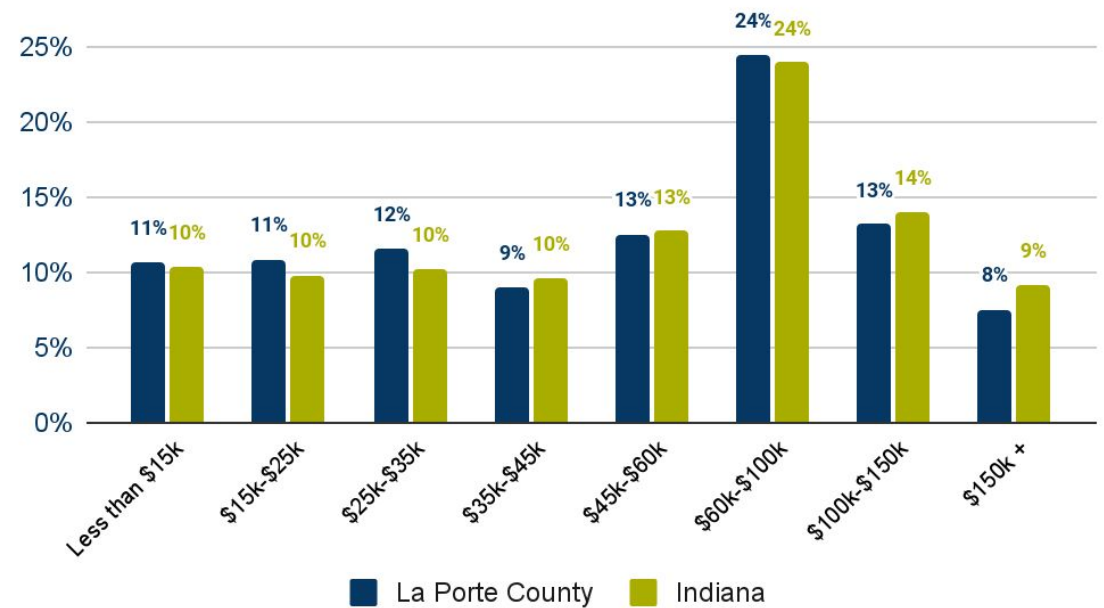
La Porte County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

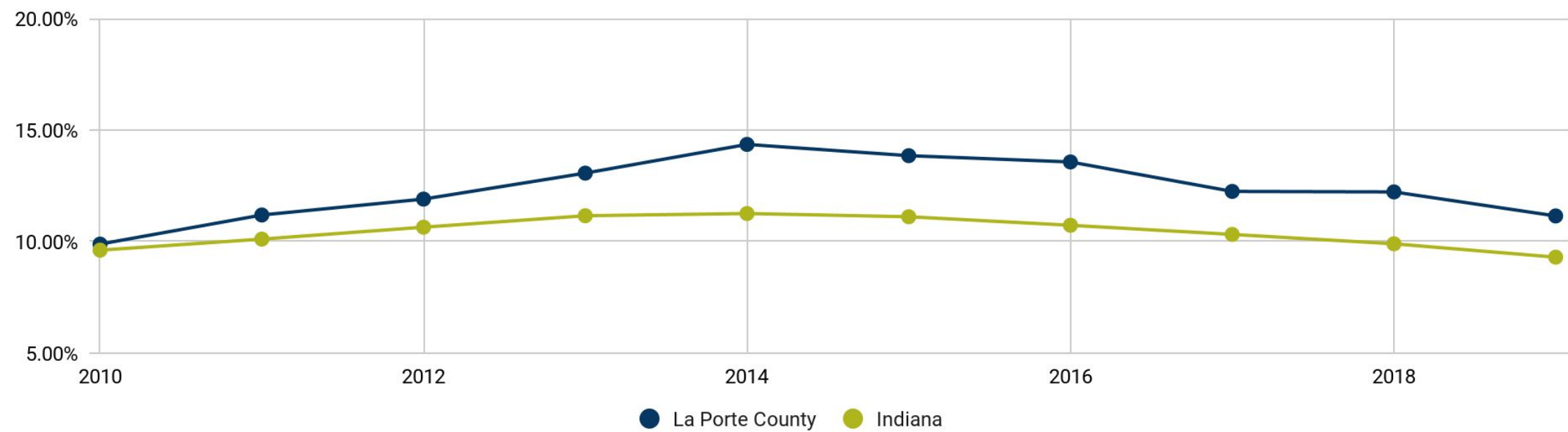
La Porte County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 11.1% of families live in poverty conditions in La Porte County, up 1.26 percentage points from 9.9% in 2010.

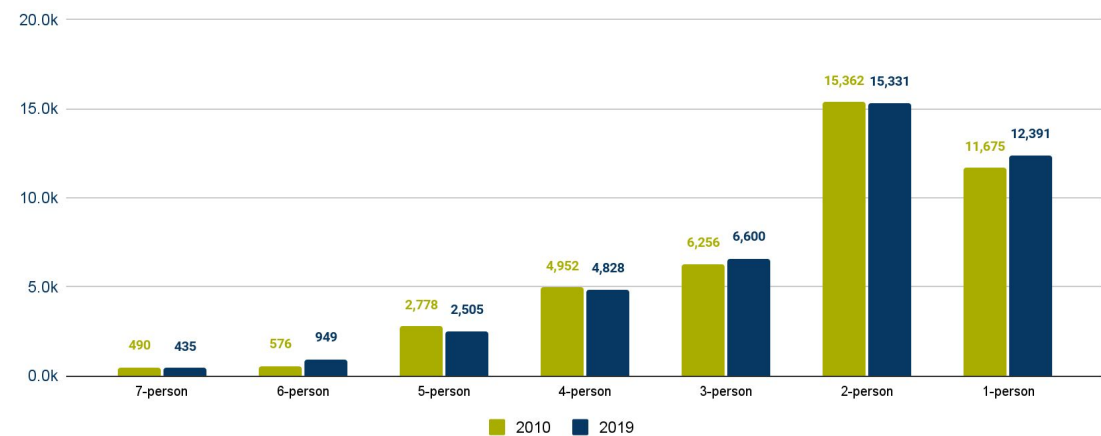
Family Poverty Rate
La Porte County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.37 people, compared to 2.52 statewide. The La Porte County average household has shrunk by 0.09 persons since 2010.

Household Size
La Porte County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



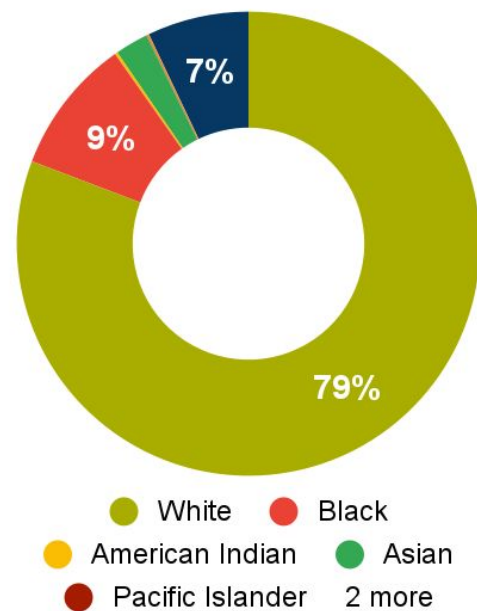
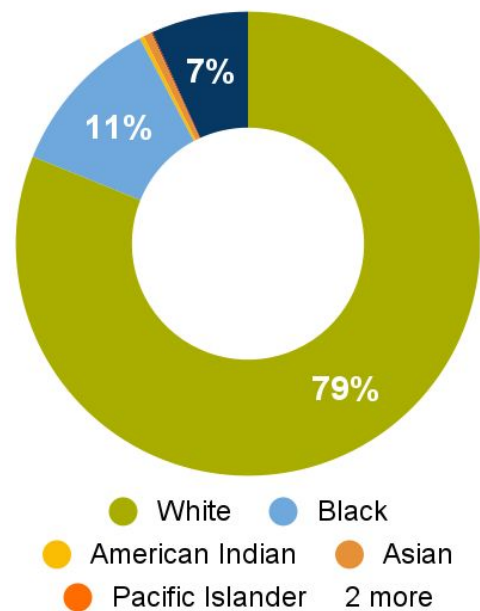
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in La Porte County is 79% white, 11% Black, 7% Hispanic/Latino, 1% Asian, and 0% other.

Racial/Ethnic Distribution

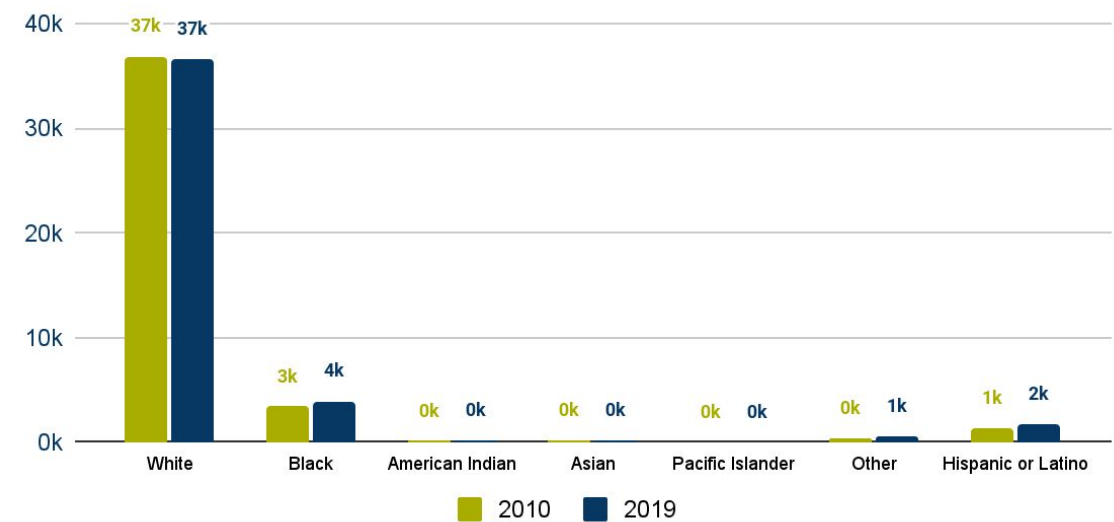
La Porte County | 2019

Indiana | 2019



Household Racial/Ethnic Distribution

La Porte County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

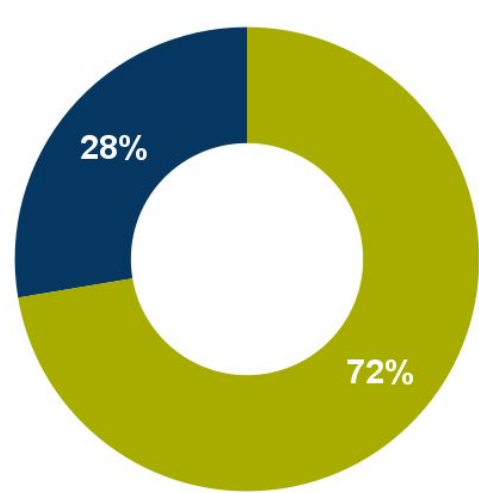
Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 28% of households (11,904 households) in La Porte County were renters, while 72% (31,135 households) were owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

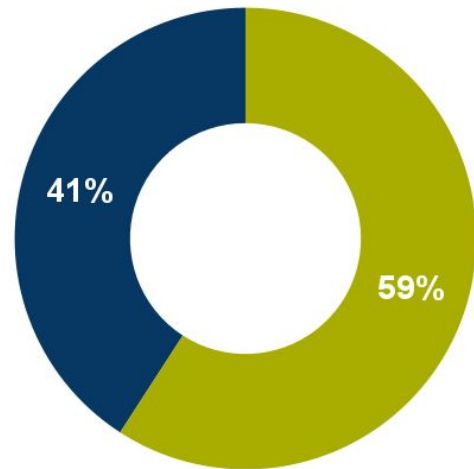
La Porte County | 2019

Indiana | 2019



● Owner Occupied
● Renter Occupied

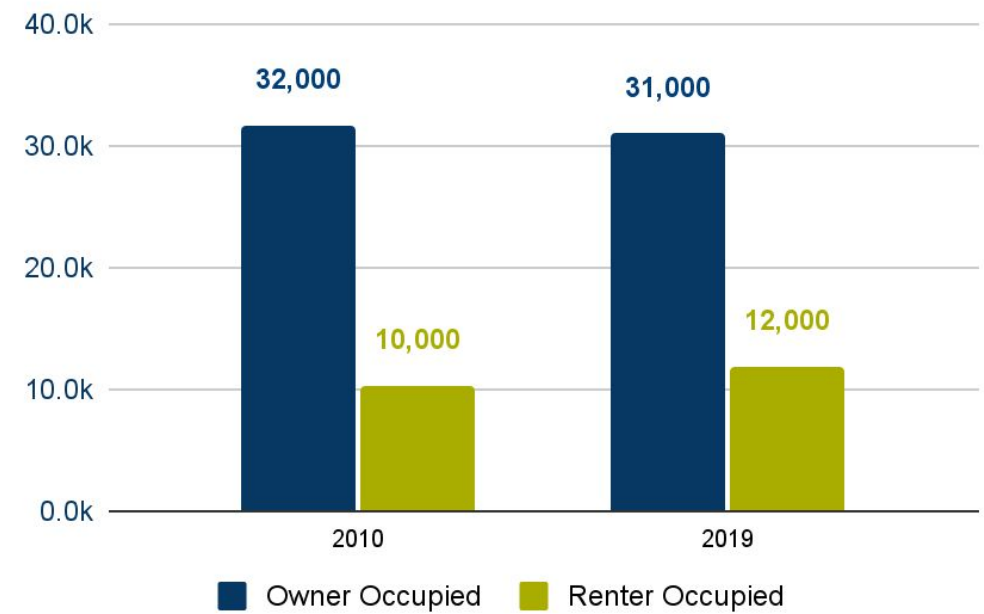
Source: ACS 2019 5-year estimates



● Owner Occupied
● Renter Occupied

Total Households by Tenure

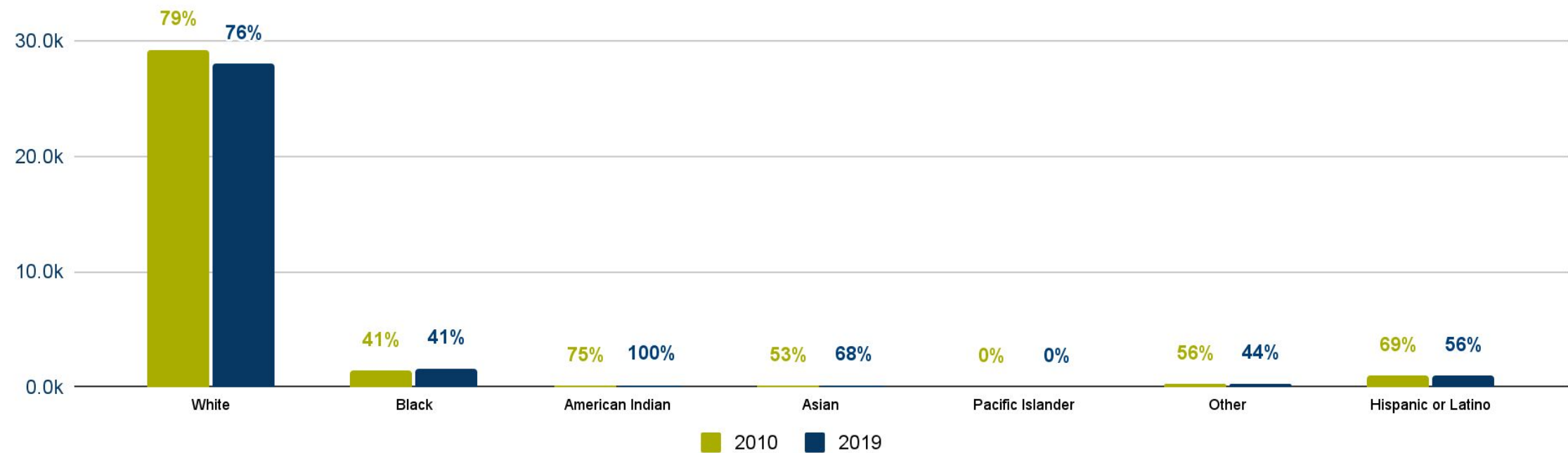
La Porte County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 72%, homeownership is 76% among non-Hispanic White households, 41 % for Black households, and 56% for Hispanic or Latino households.

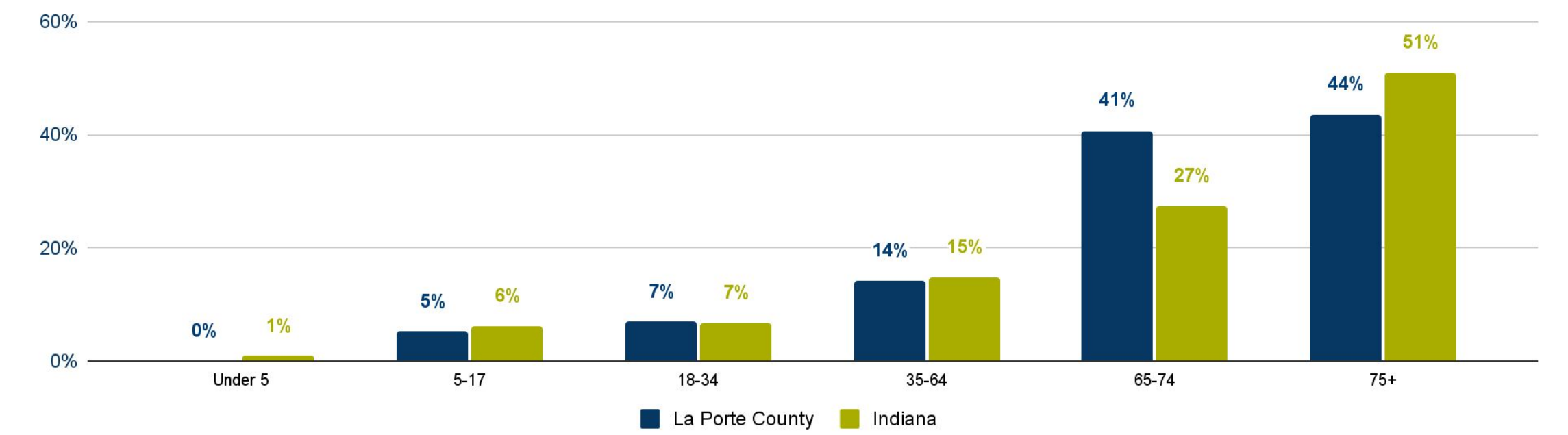
Homeownership by Race
La Porte County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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

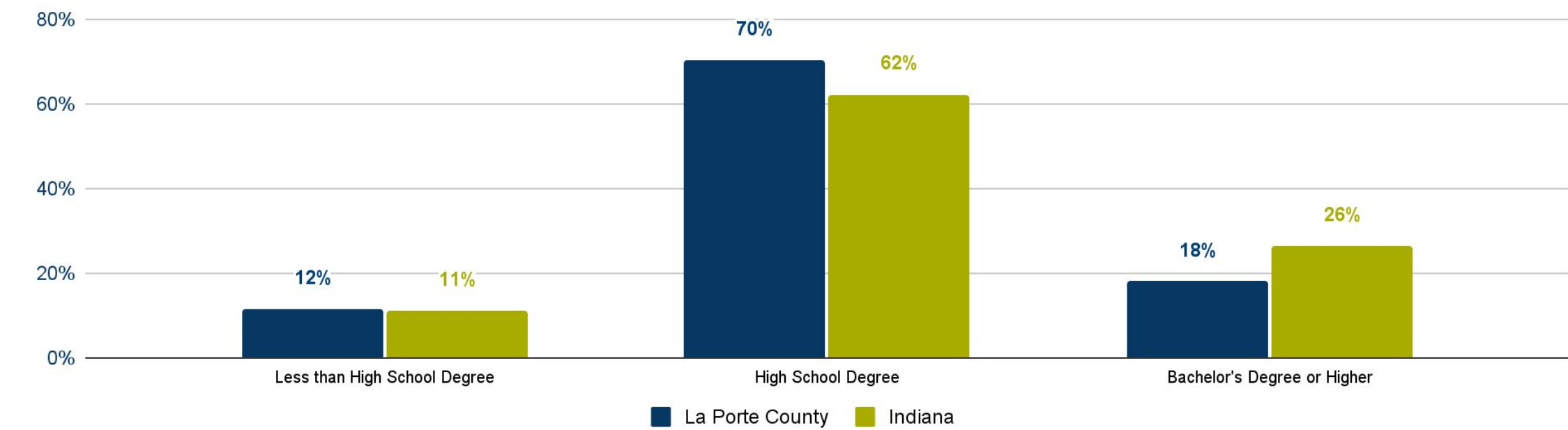
Share of the Population with a Disability by Age
La Porte County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In La Porte County, 70% of the population has at least a high school degree and 18% of the population has at least a Bachelor's degree.

Educational Attainment
La Porte County, Indiana | 2019

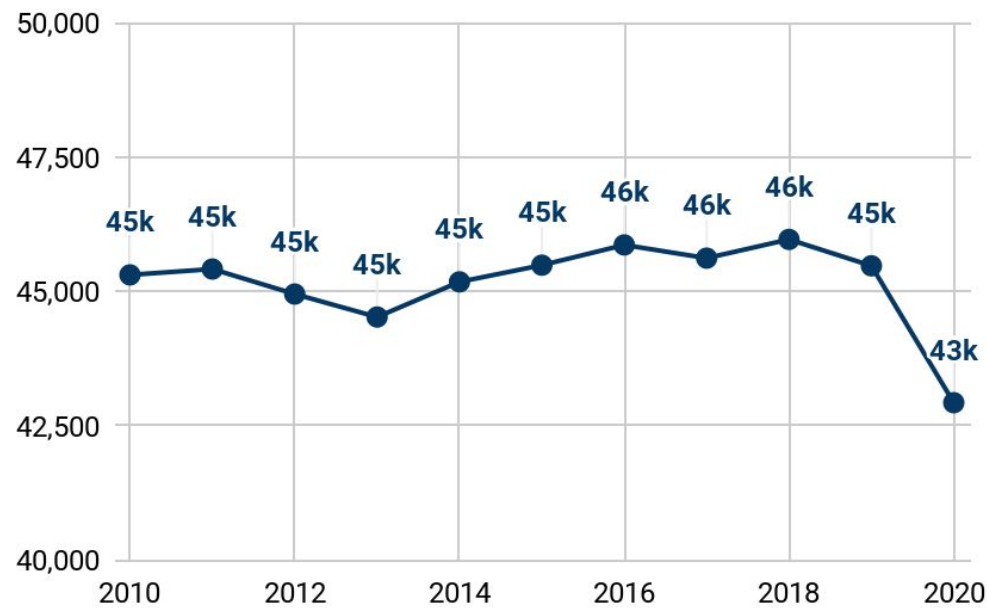


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

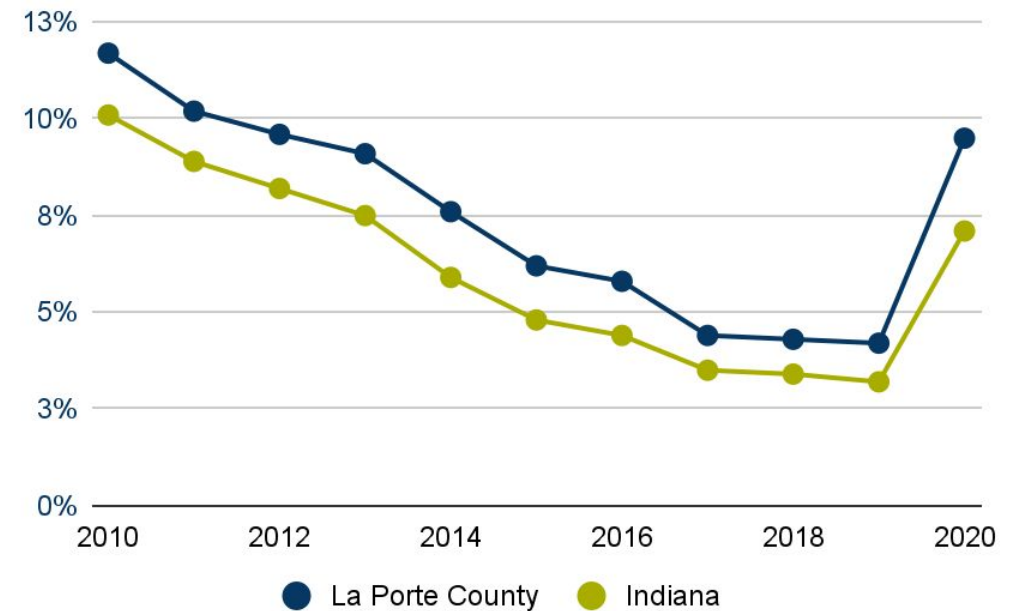
EMPLOYMENT BASE | There are currently 43,000 employed persons in La Porte County, down by 5.26% since 2010. The unemployment rate in 2020 was 9.50%, up 5.30 points from 2019.

Total Employment
La Porte County | 2010-2019



Source: ACS 2010-2019 5-year estimates

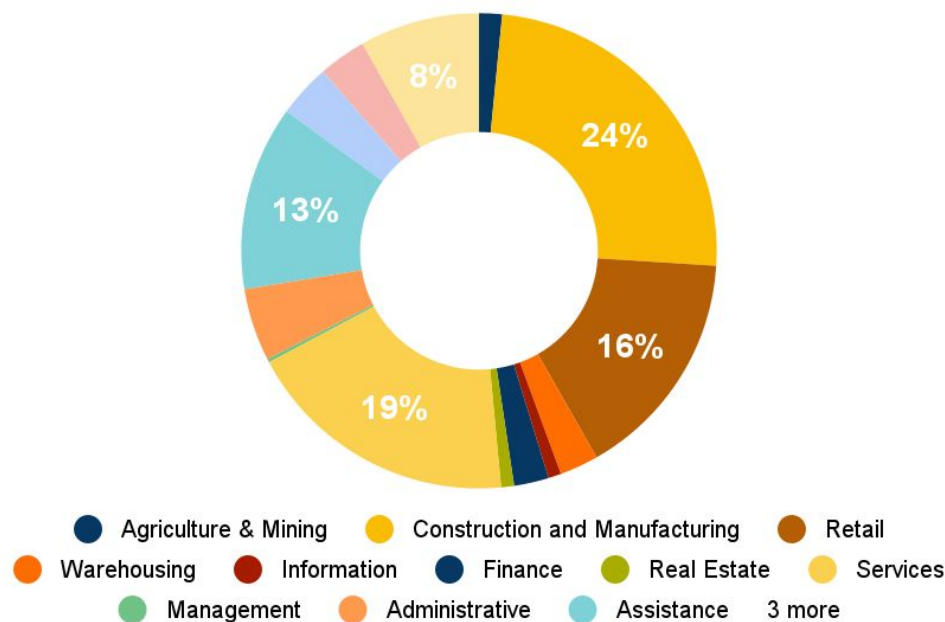
Unemployment Rate
La Porte County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in La Porte County, accounting for 19% of all jobs, followed by Health Care and Social Assistance (13% of all jobs).

Total Jobs by All Industries
La Porte County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | **\$39,787**
- 2. Trade, transportation, and utilities | **\$37,701**
- 3. Goods-producing | **\$57,133**
- 4. Professional and business services | **\$43,423**
- 5. Leisure and hospitality | **\$19,675**

Source: BLS

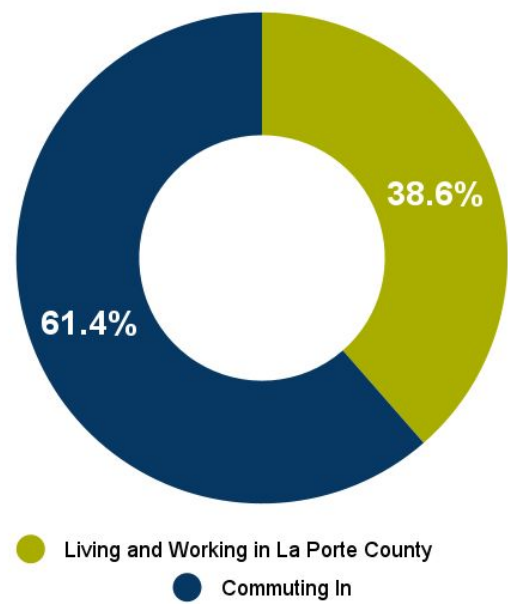
Top 5 Employers

- 1. Blue Chip Casino Hotel Spa (Michigan City)
- 2. Franciscan Health Mi City (Michigan City)
- 3. Iu Health La Porte Hospital (La Porte)
- 4. La Porte County Office (La Porte)
- 5. Indiana State Prison (Michigan City)

Source: BLS

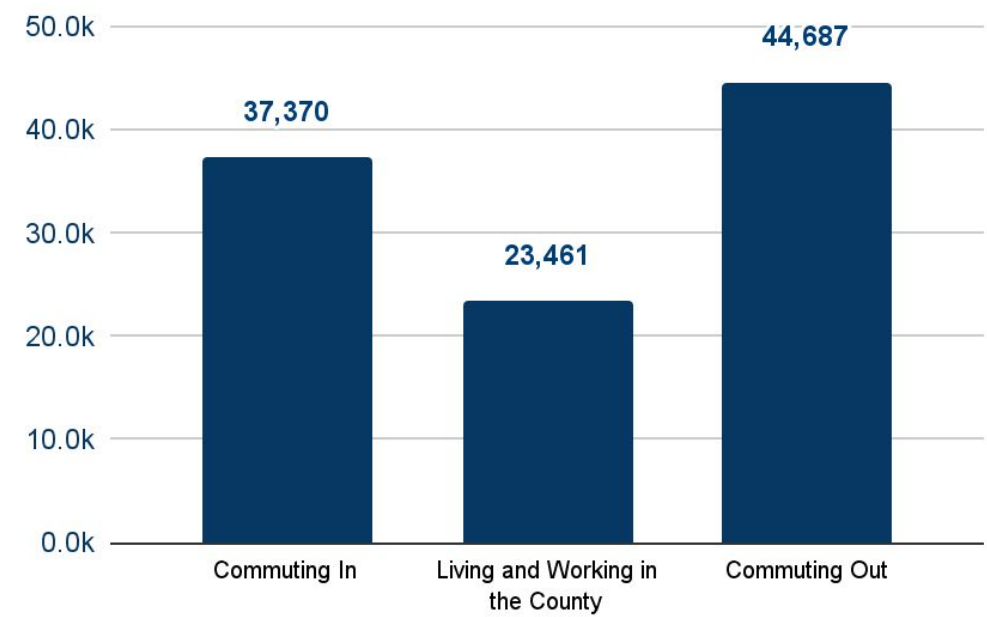
COMMUTER INFLOW / OUTFLOW | 37,000 commuters come into La Porte County for their jobs, while 45,000 employees travel outside of La Porte County for their jobs.

Employment Inflow
La Porte County | 2018



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

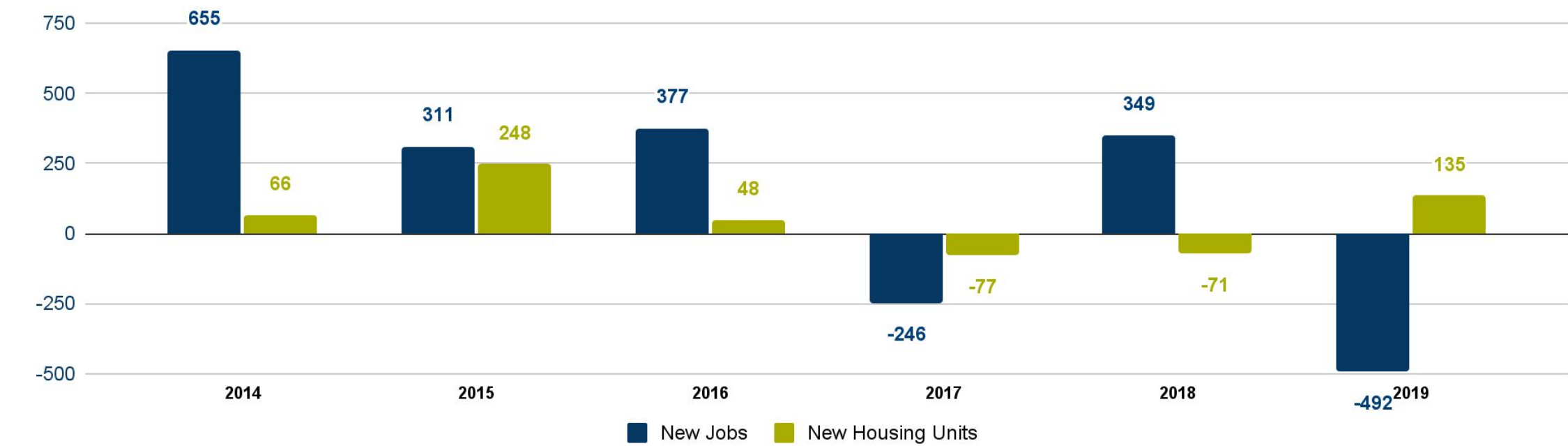
Commuting Patterns
La Porte County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | La Porte County has created 954 jobs between 2014-2019 and 349 housing units, or 37 units for every 100 jobs created.

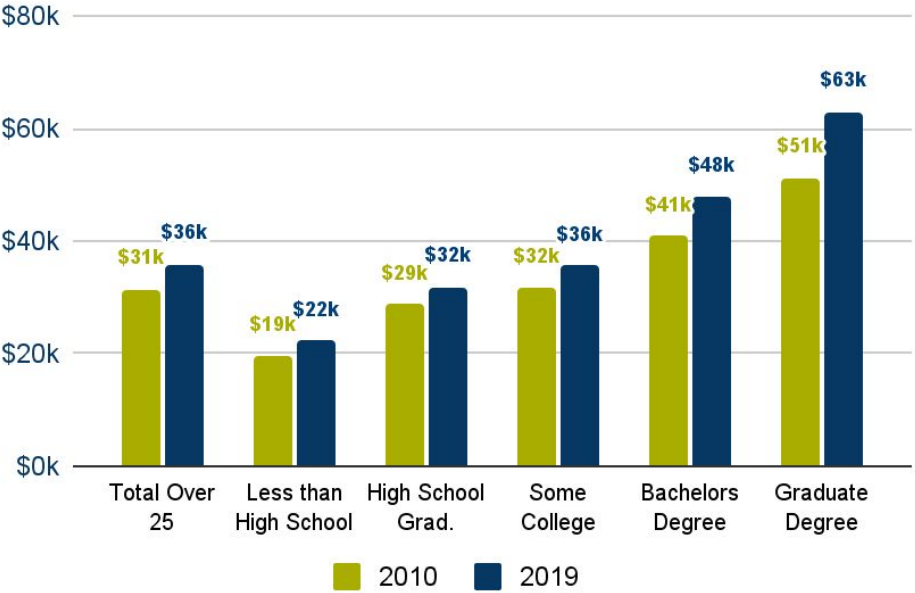
Job Growth and Housing Production
La Porte County | Total Jobs, New Jobs



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 14% since 2010 for the total population and increased 11% for the population with at least a high school degree.

Median Earnings by Educational Attainment
La Porte County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

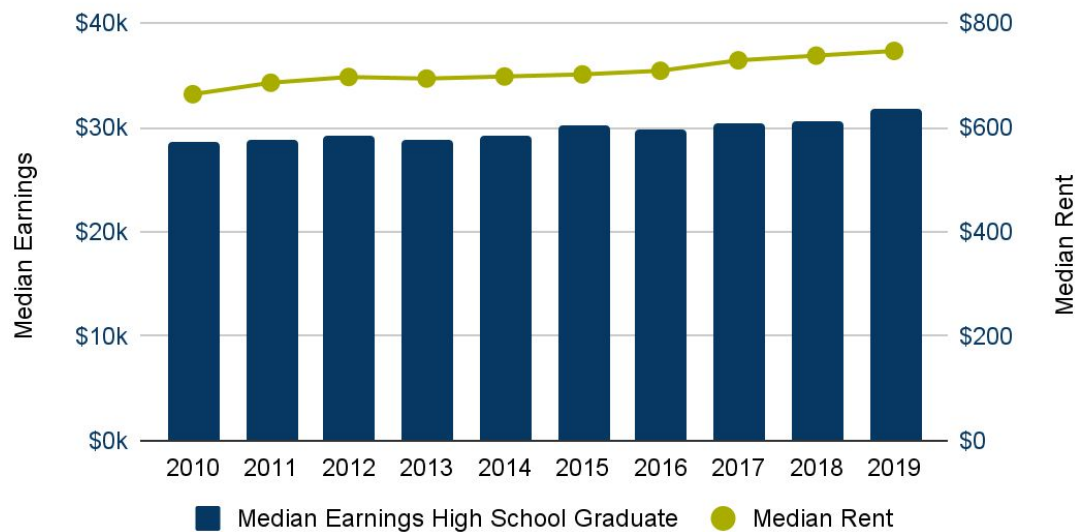
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

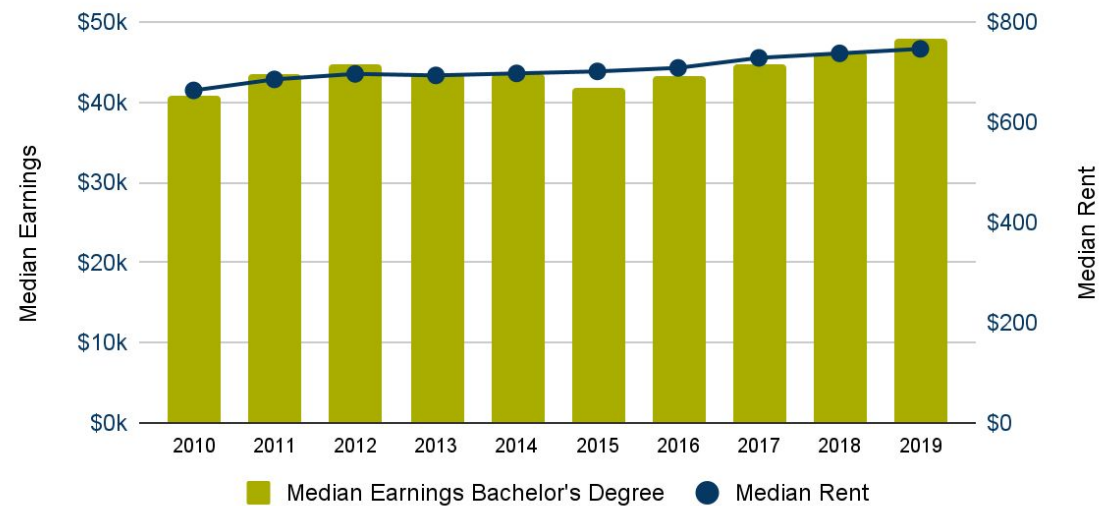
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 12.5%, or 13% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



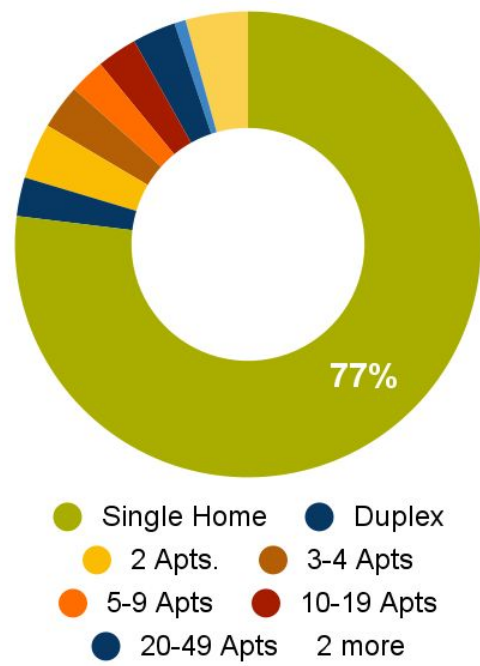
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

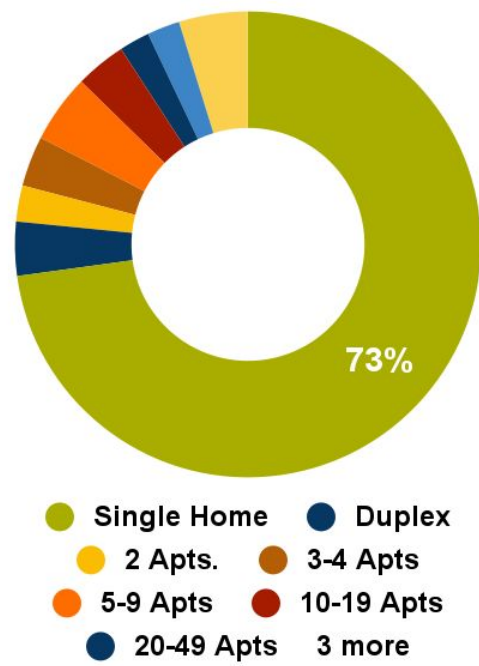
HOUSING TYPOLOGY | 77% of homes in La Porte County are single-family, while 19% are multifamily. Multifamily housing has increased by 298 homes since 2010.

Housing Typology

La Porte County | 2019



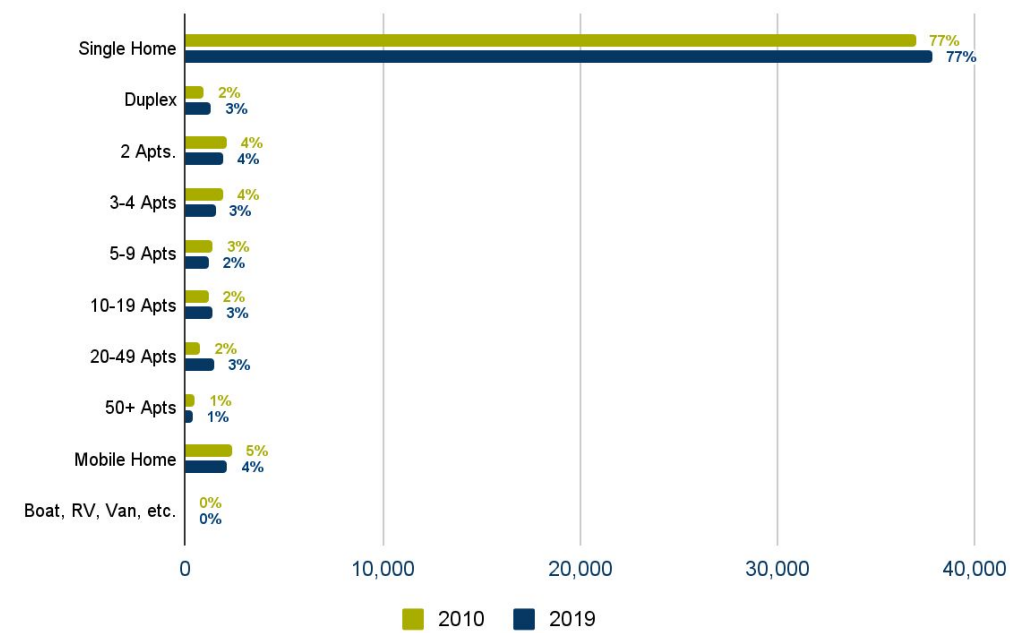
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

La Porte County | 2010-2019



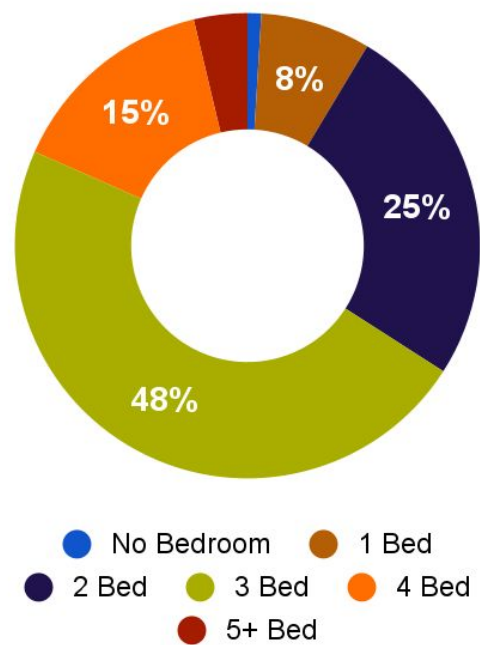
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in La Porte County contain 2.37 bedrooms, with 66% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

La Porte County | 2019

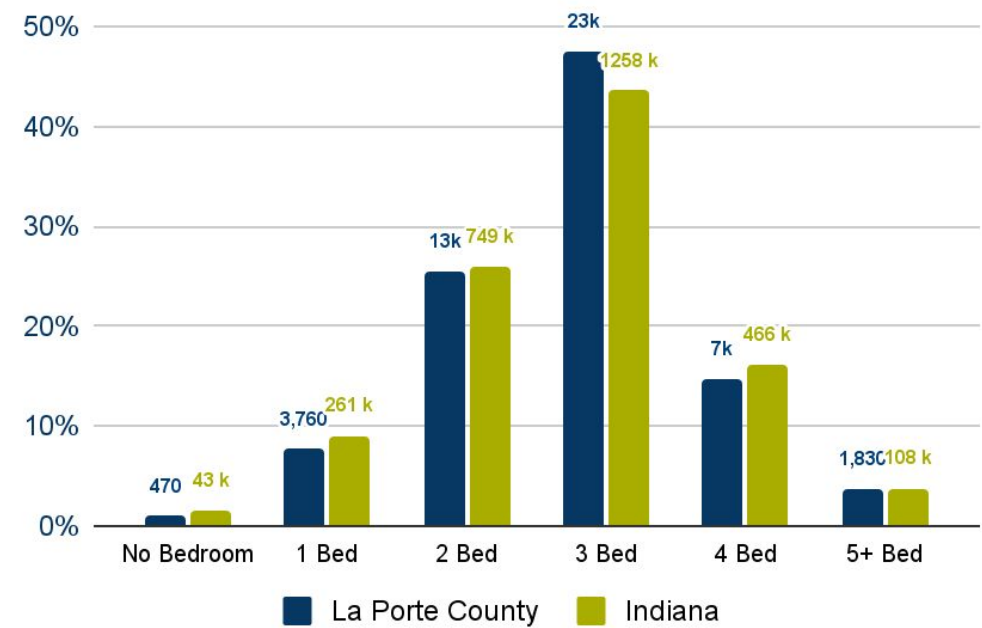
Indiana | 2019



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

Share of Housing Stock by Bedroom

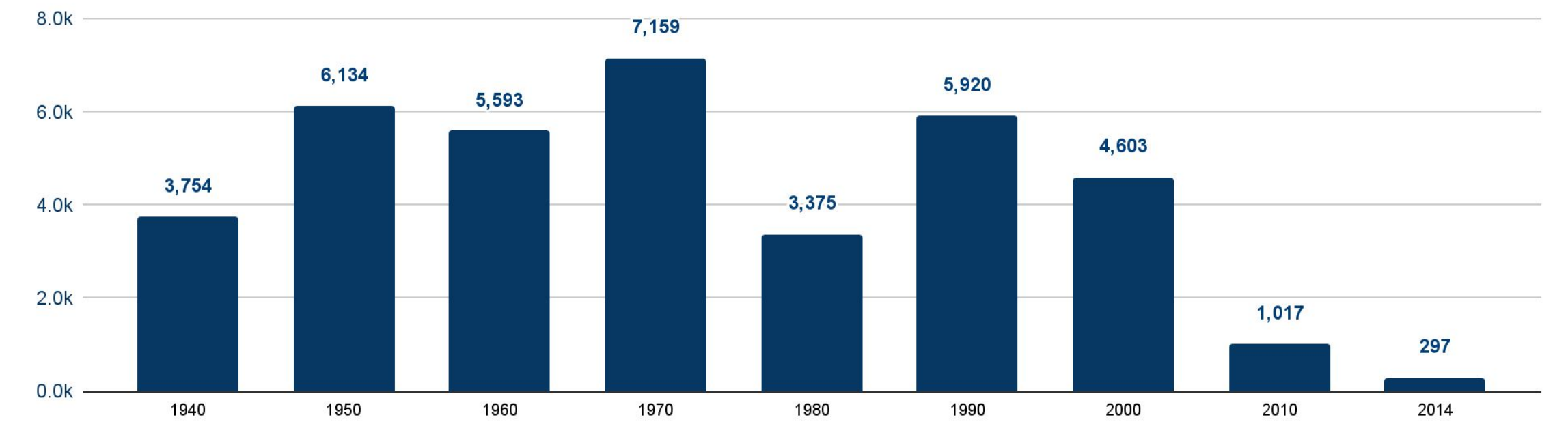
La Porte County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 88% of homes were built before 1990, with a plurality of homes built before 1940.

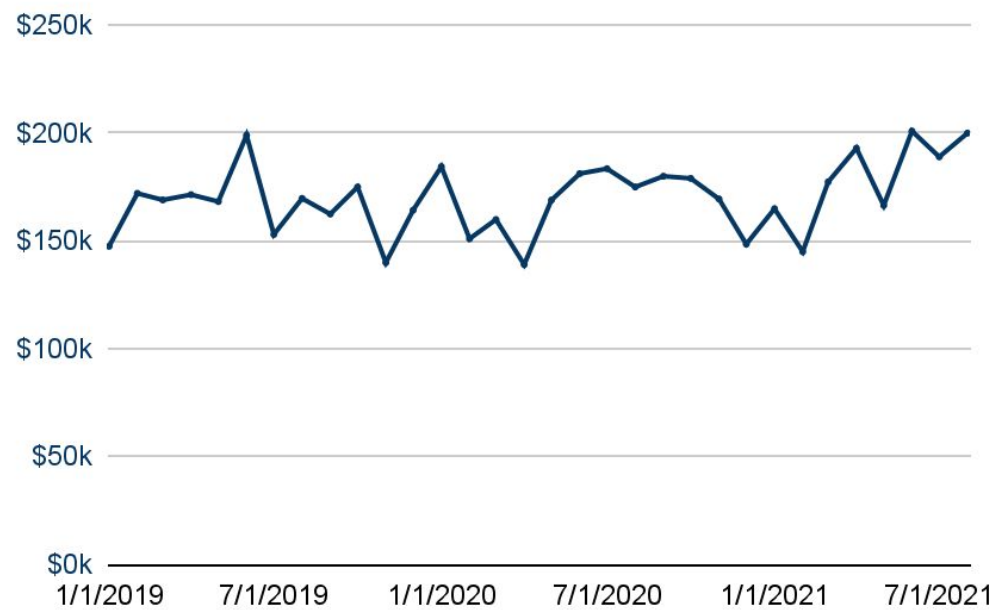
Homes by Year Built
La Porte County | 2019



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

MEDIAN LISTING PRICE | Homes in La Porte County have a median listing price of \$199,999. Home prices have increased by 36% since 2019.

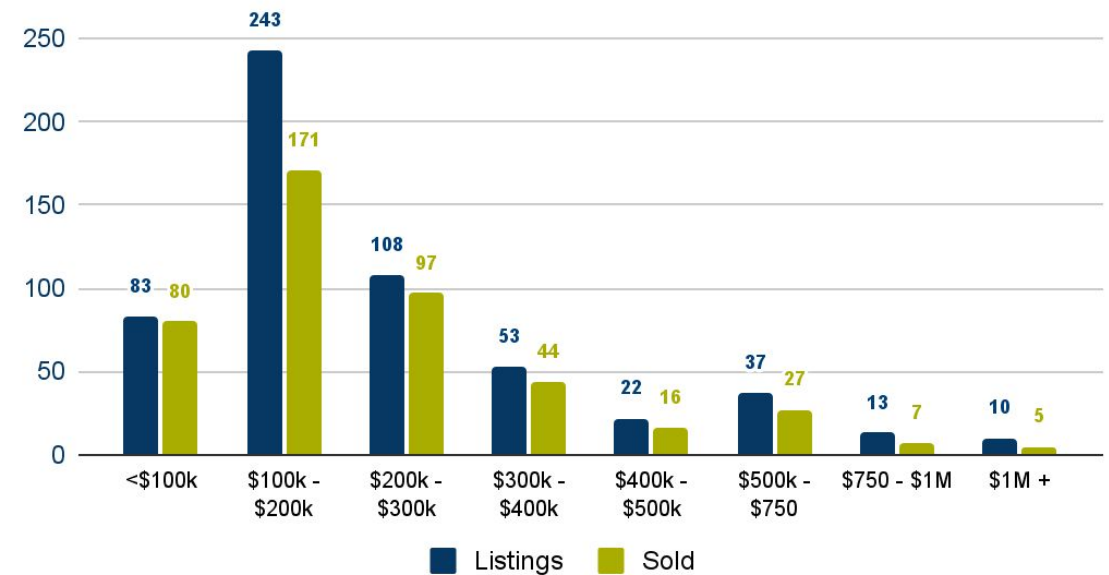
Median Listing Price
La Porte County | 2019-2021



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)
La Porte County | 2021

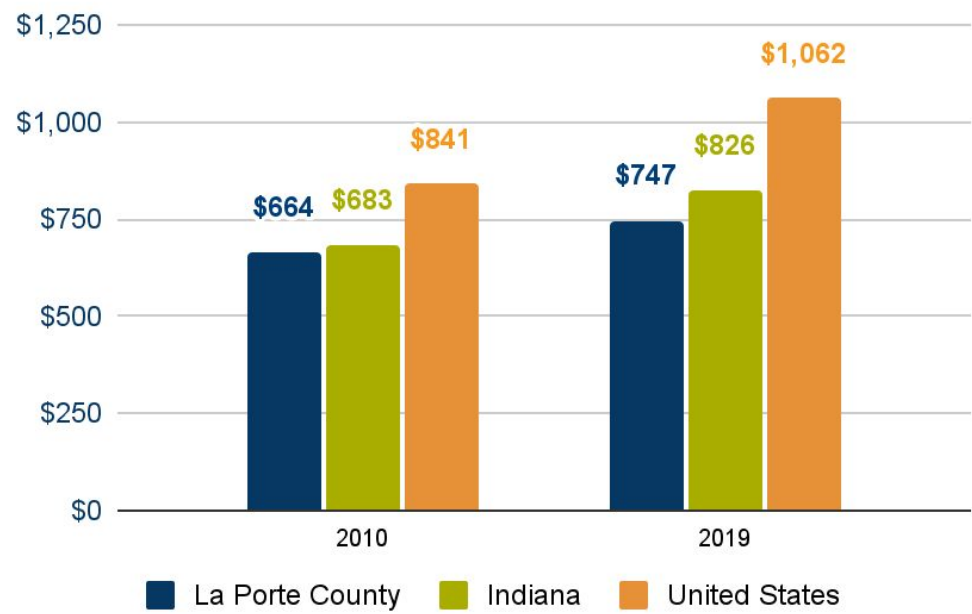


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 13% since 2010, with average rents at \$747 in 2019.

Median Rent

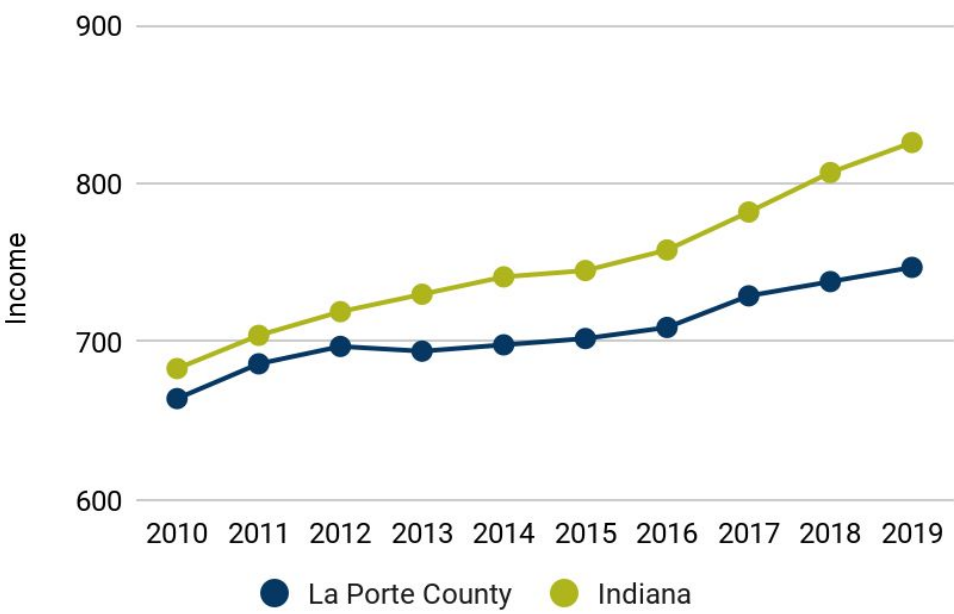
La Porte County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

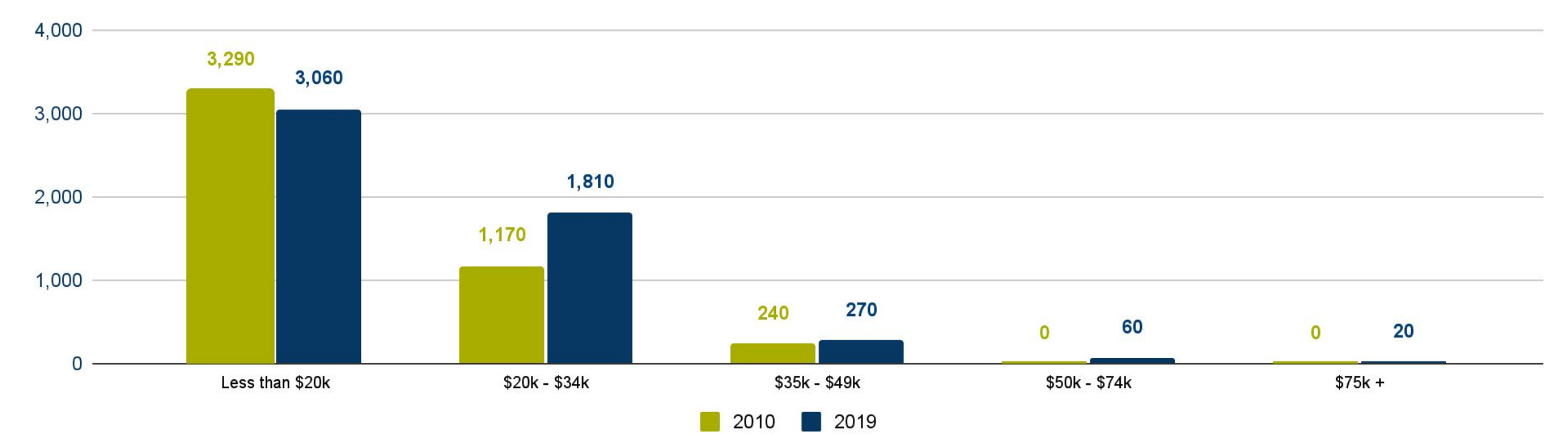
La Porte County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 47% of renter households are housing cost burdened in La Porte County, down -6% since 2010. 62% of households earning below \$50,000 are housing cost burdened.

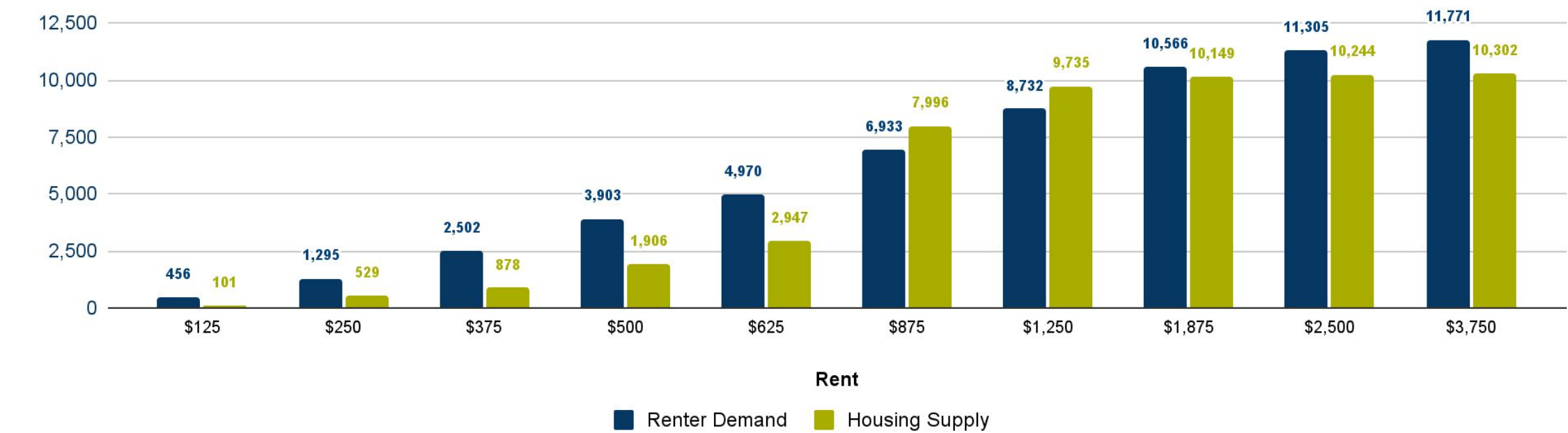
Renter Housing Cost Burden
La Porte County, Indiana | 2010 - 2019



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 5000 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
La Porte County, Indiana | 2010-2019

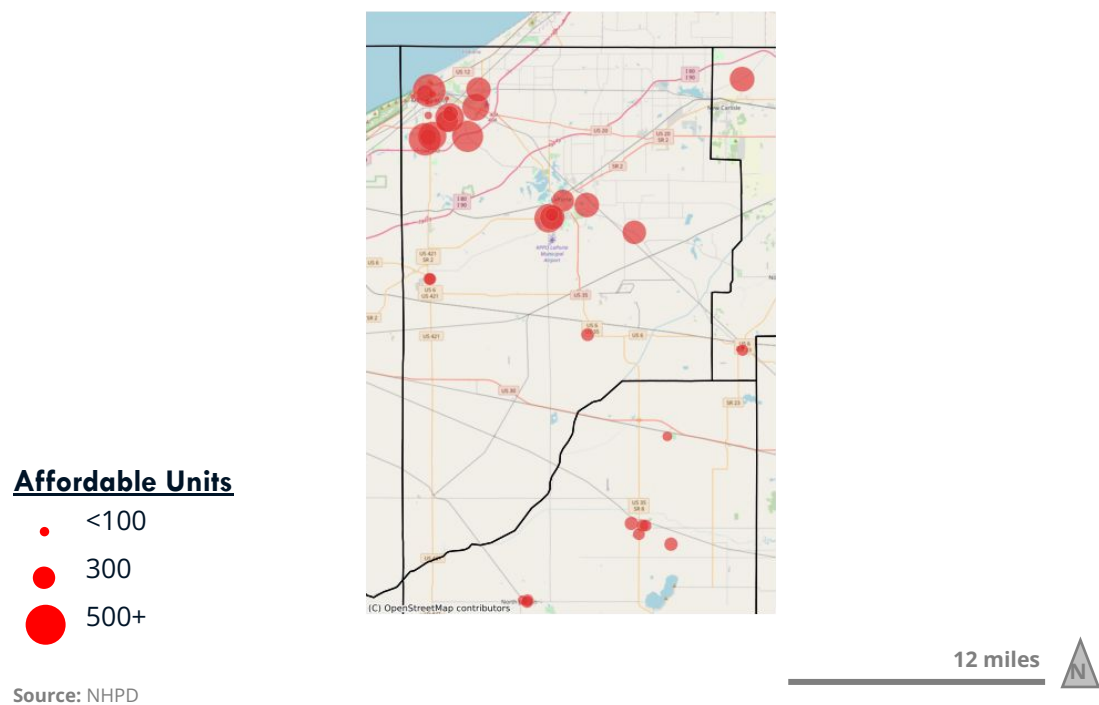


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

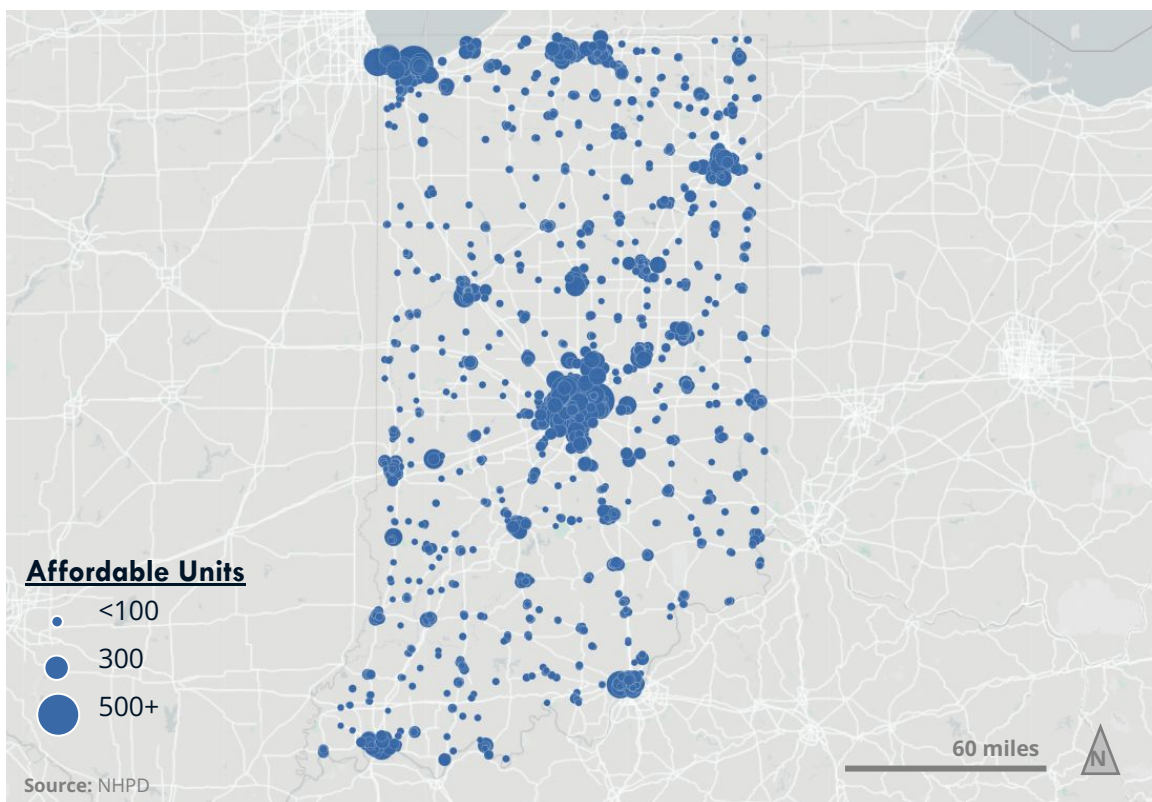
Affordable Housing Inventory

La Porte County | 2020



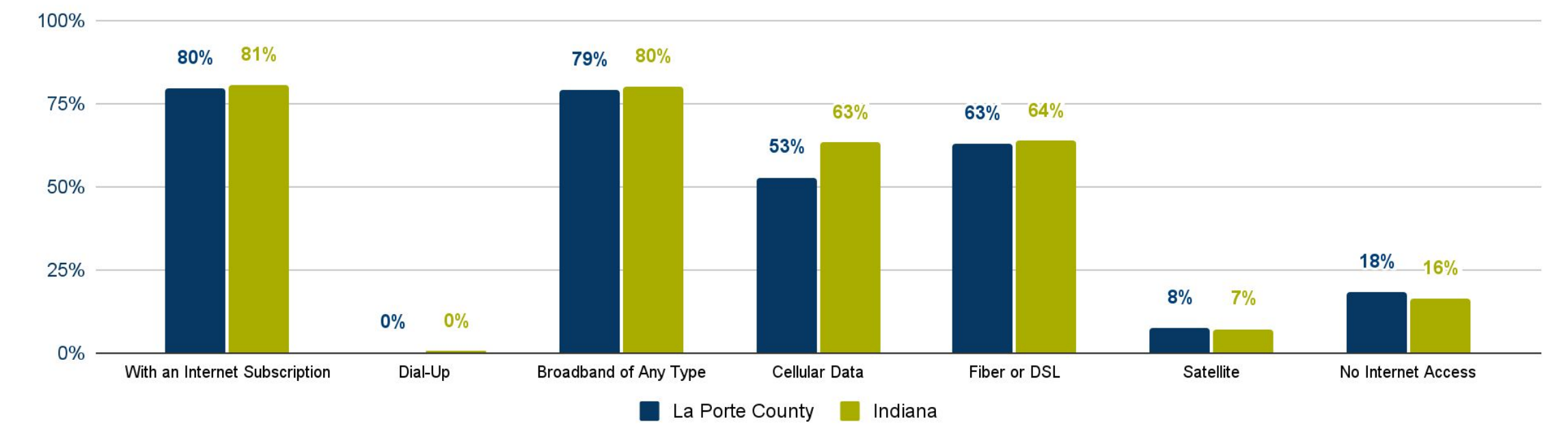
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 79% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
La Porte County | 2020

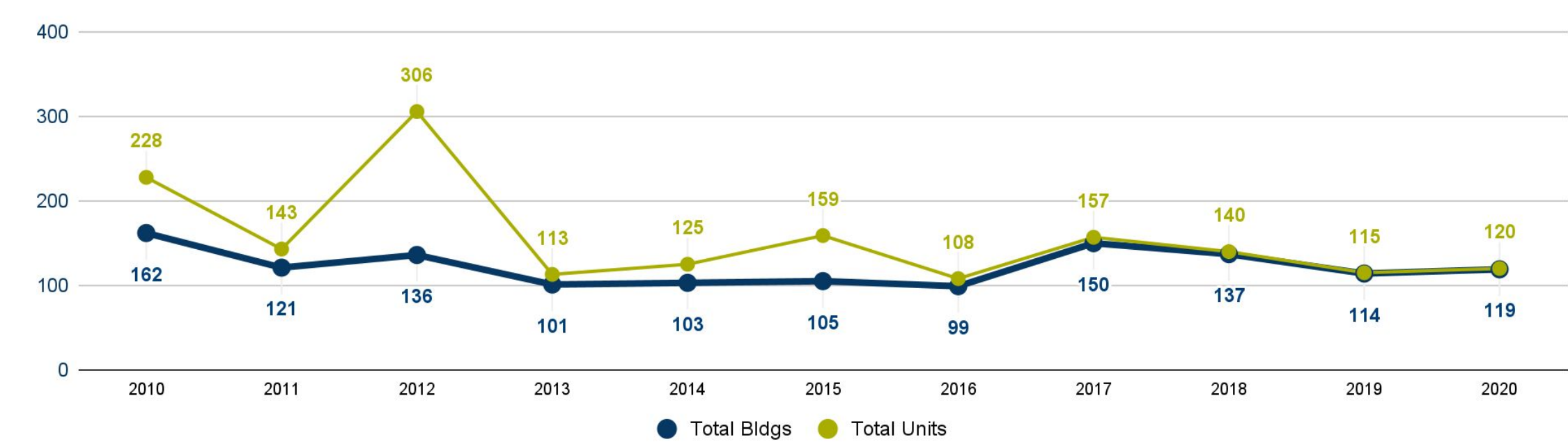


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 119 new housing starts in 2020 in La Porte County, with 1,347 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
La Porte 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