

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR KOSCIUSKO 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.

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.

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# DEMOGRAPHIC TRENDS

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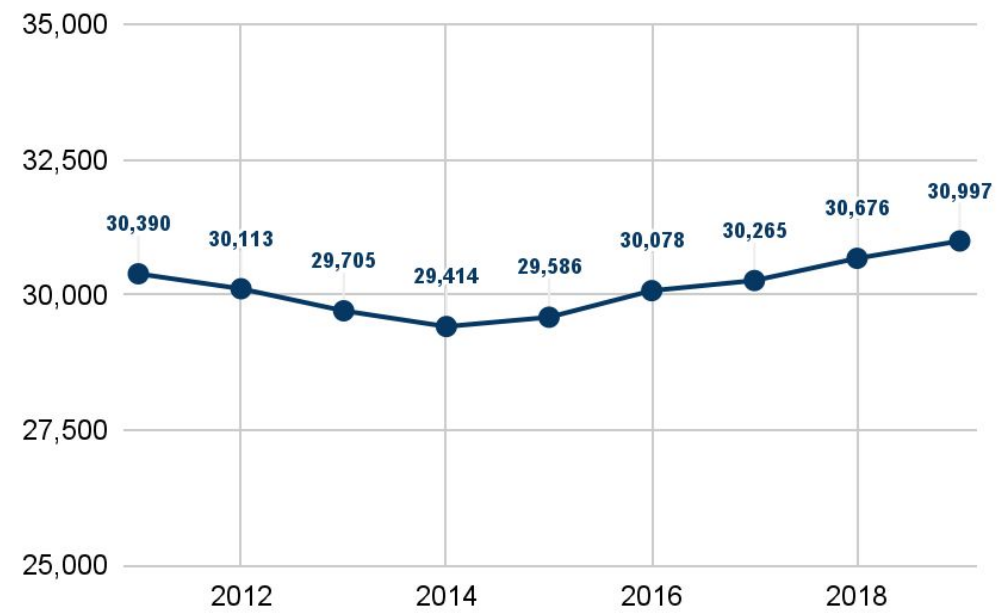
**POPULATION** | Kosciusko County's population has increased by 2.67% (2,053 people) between 2010-2019. In the same time period, the total number of households increased by 1.45% (442 households).

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



Source: FRED, U.S. Census Bureau

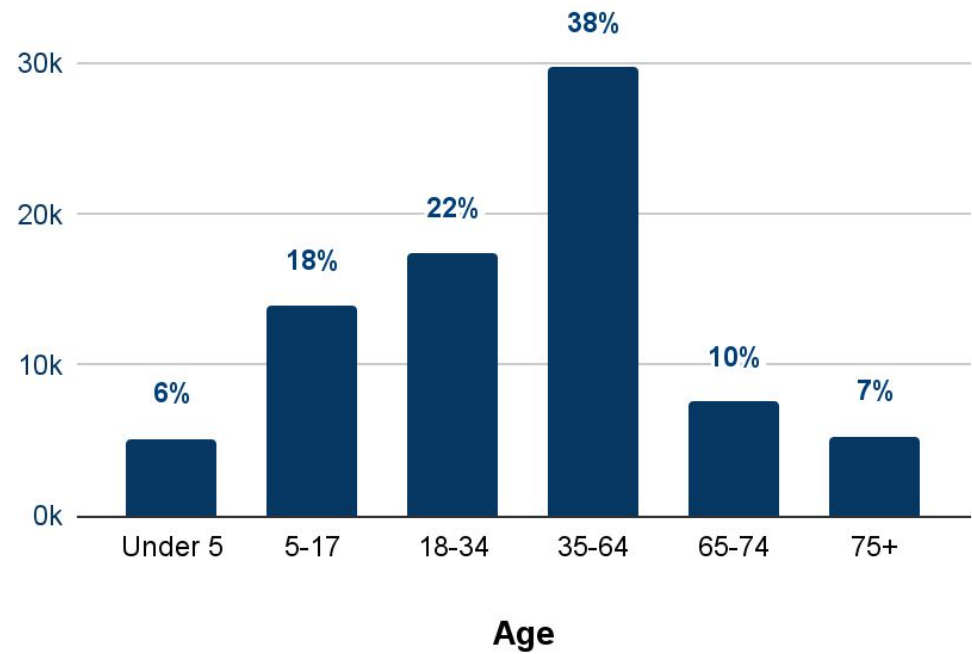
**Households**  
Kosciusko County | 2010-2019



Source: FRED, U.S. Census Bureau

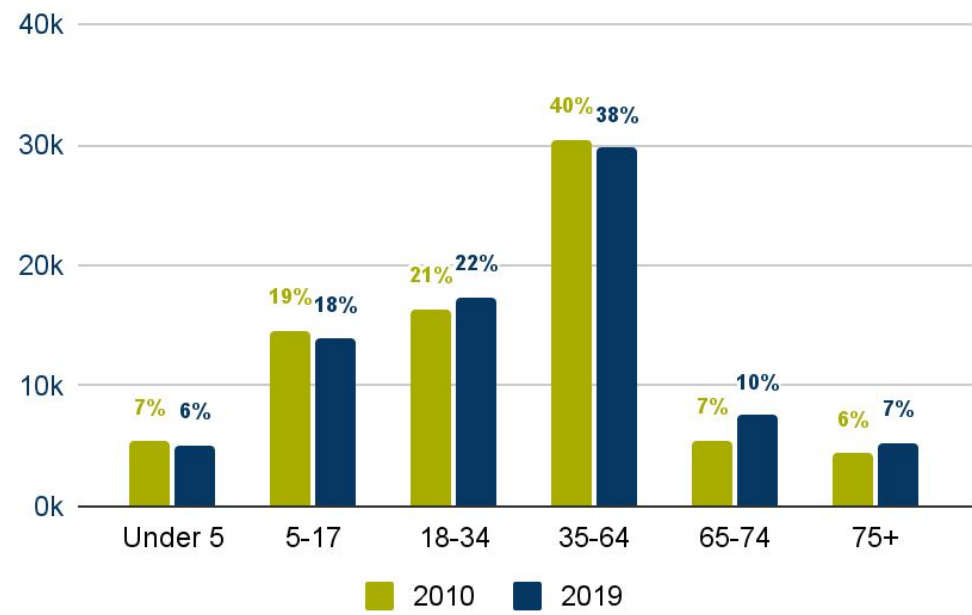
**AGE** | 16% of people in Kosciusko County are above the age of 65, while 24% are below 18.

**Population by Age**  
Kosciusko County | 2019



Source: ACS 2019 5-year estimates

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

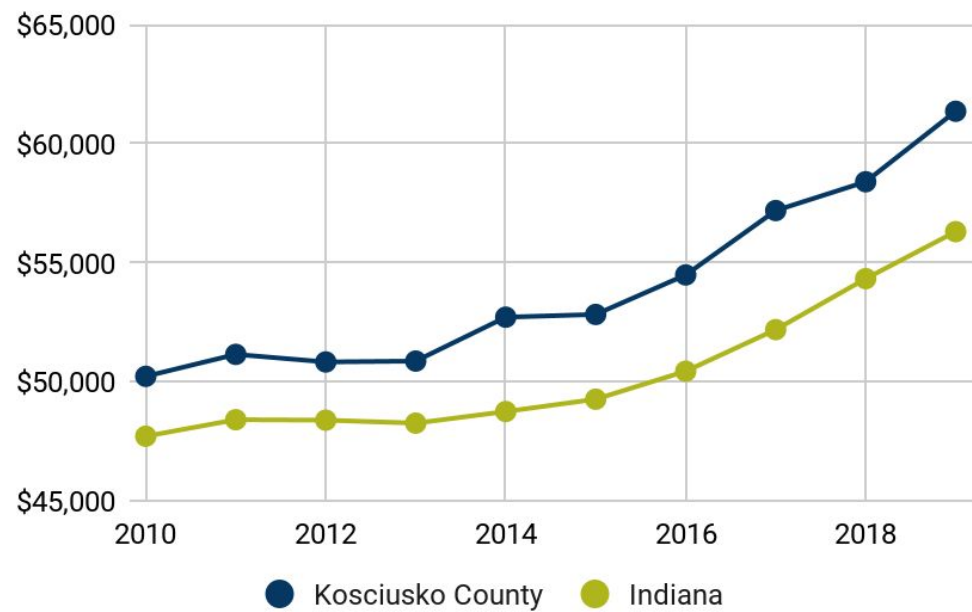


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Kosciusko County had a median income of \$61,366 in 2019, up 22% since 2010. 25% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

**Median Income**

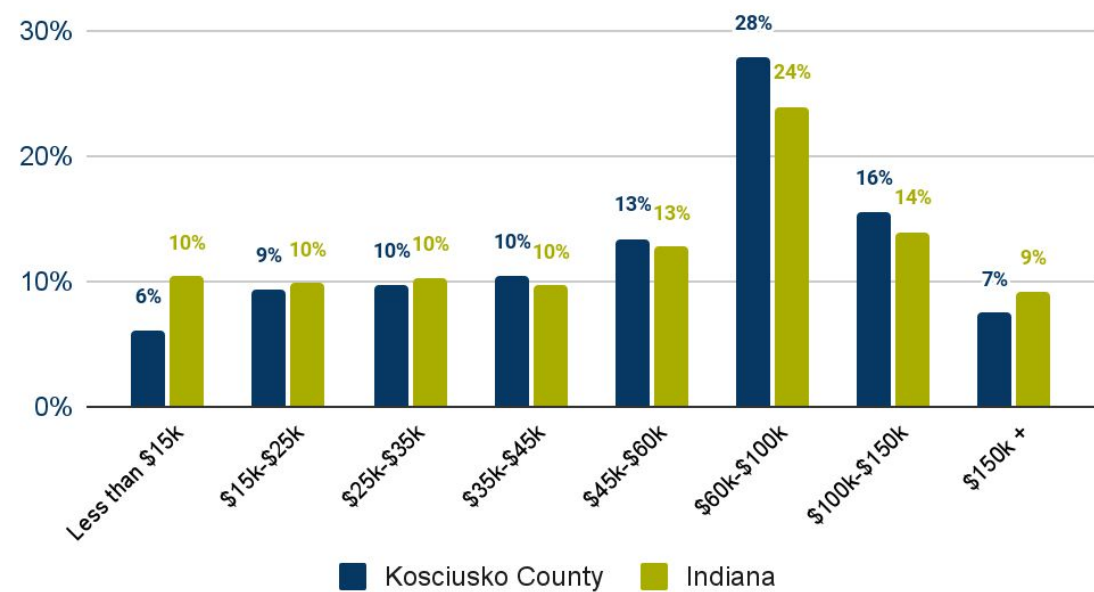
Kosciusko County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

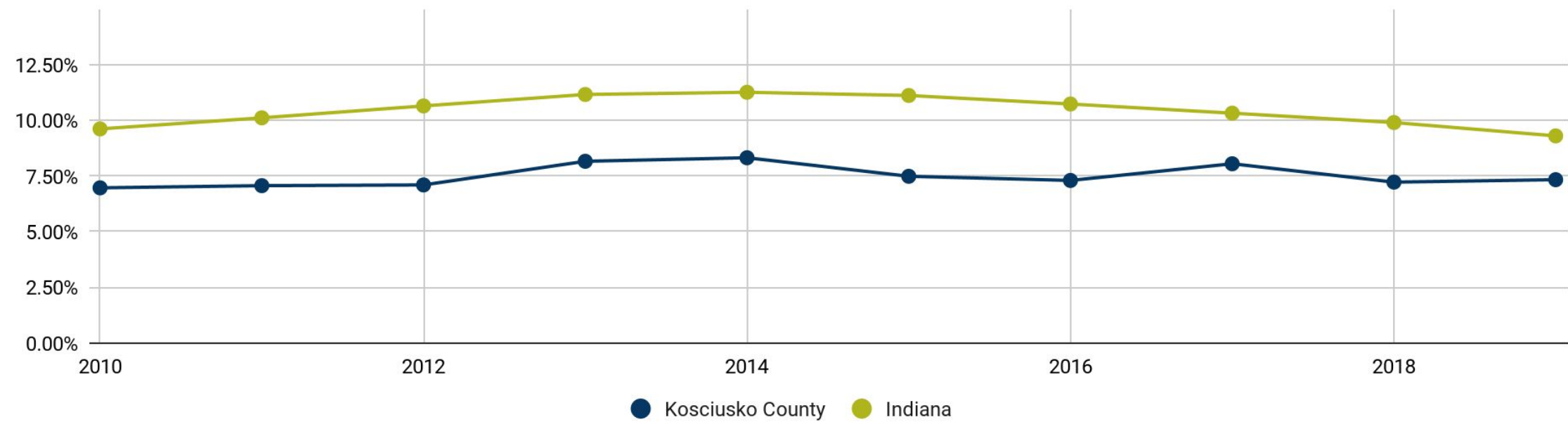
Kosciusko County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 7.3% of families live in poverty conditions in Kosciusko County, up 0.37 percentage points from 7.0% in 2010.

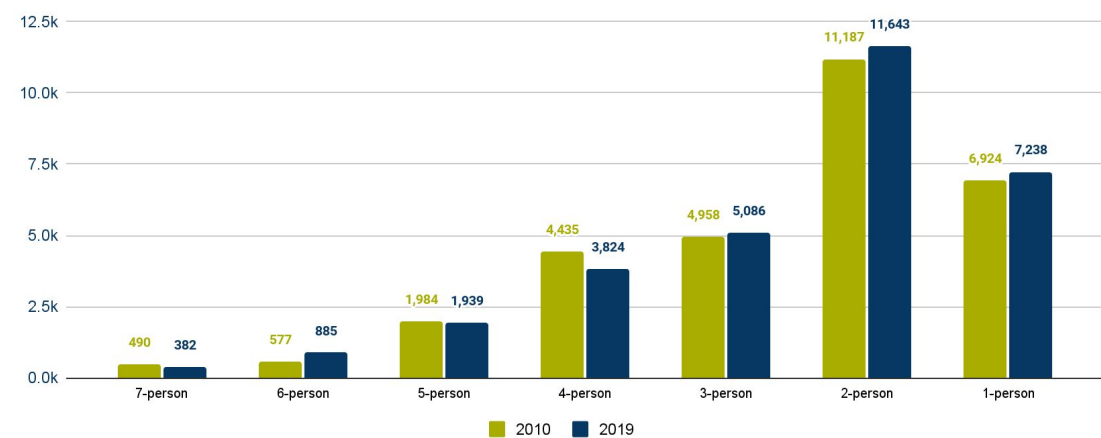
**Family Poverty Rate**  
Kosciusko County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

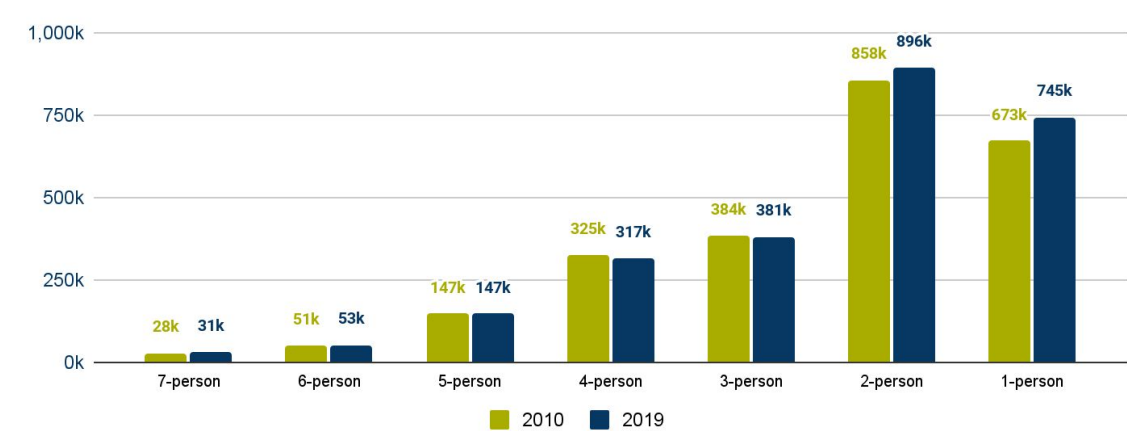
**HOUSEHOLD SIZE |** The average household size is 2.50 people, compared to 2.52 statewide. The Kosciusko County average household has grown by 0.01 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

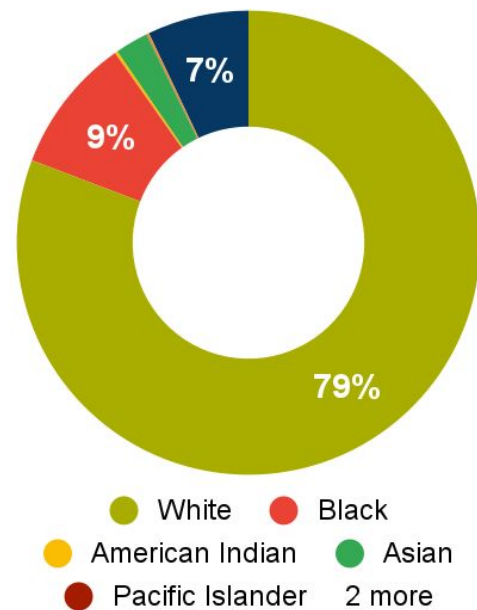
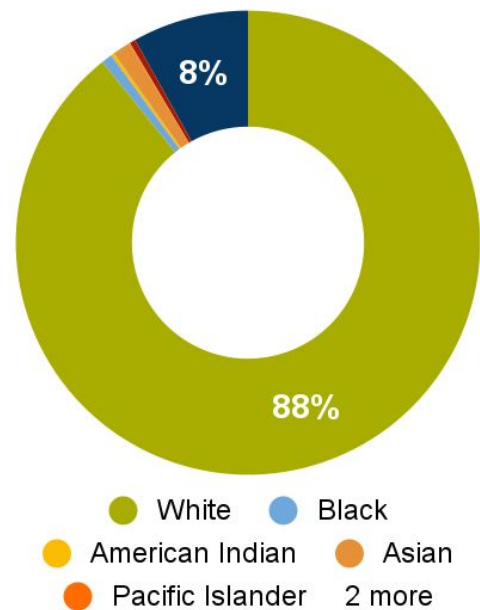


**RACIAL COMPOSITION |** The current racial distribution of households in Kosciusko County is 88% white, 1% Black, 8% Hispanic/Latino, 1% Asian, and 0% other.

Racial/Ethnic Distribution

Kosciusko County | 2019

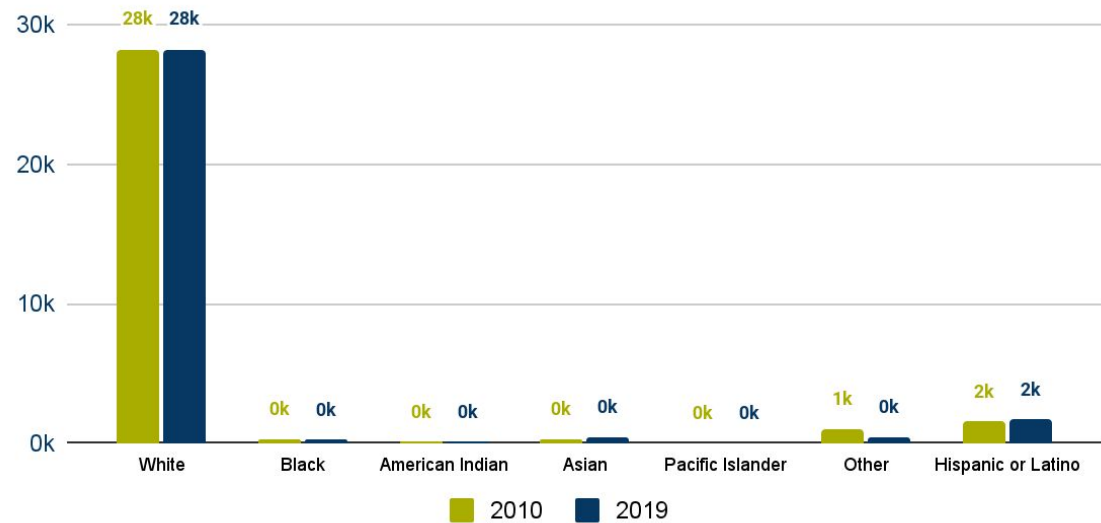
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

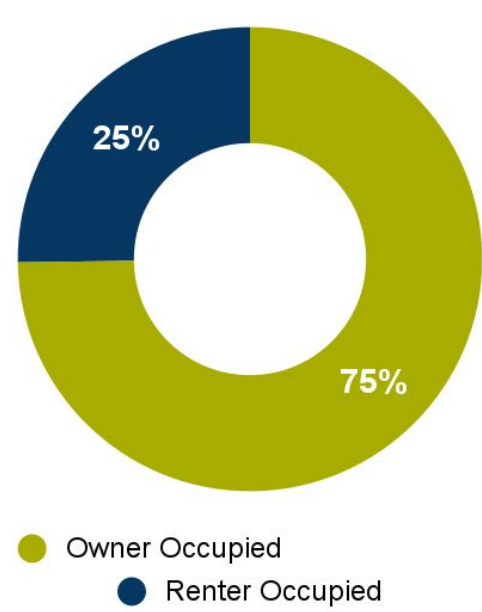
Kosciusko County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

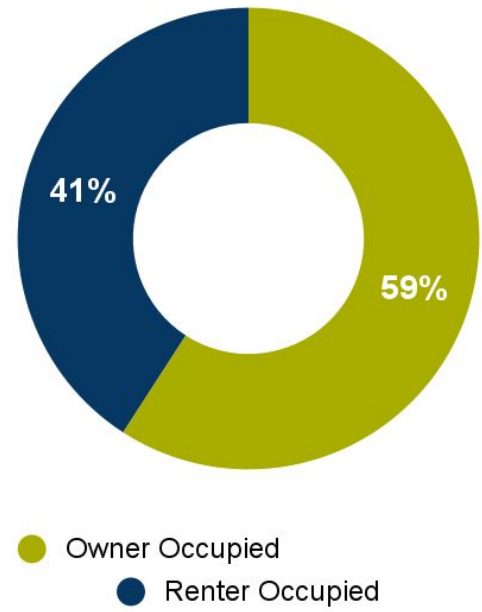
**HOUSING TENURE** | In 2019, 25% of households (7,818 households) in Kosciusko County were renters, while 75% (23,179 households) were owner households. The share of renters has increased by 2% since 2010.

**Housing Tenure**  
Kosciusko County | 2019

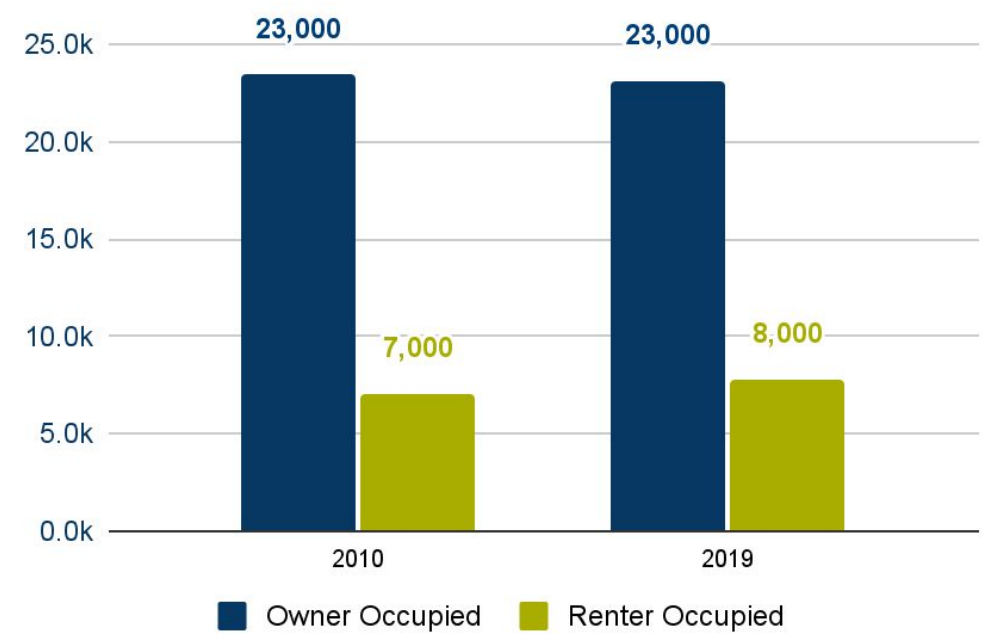


Source: ACS 2019 5-year estimates

Indiana | 2019



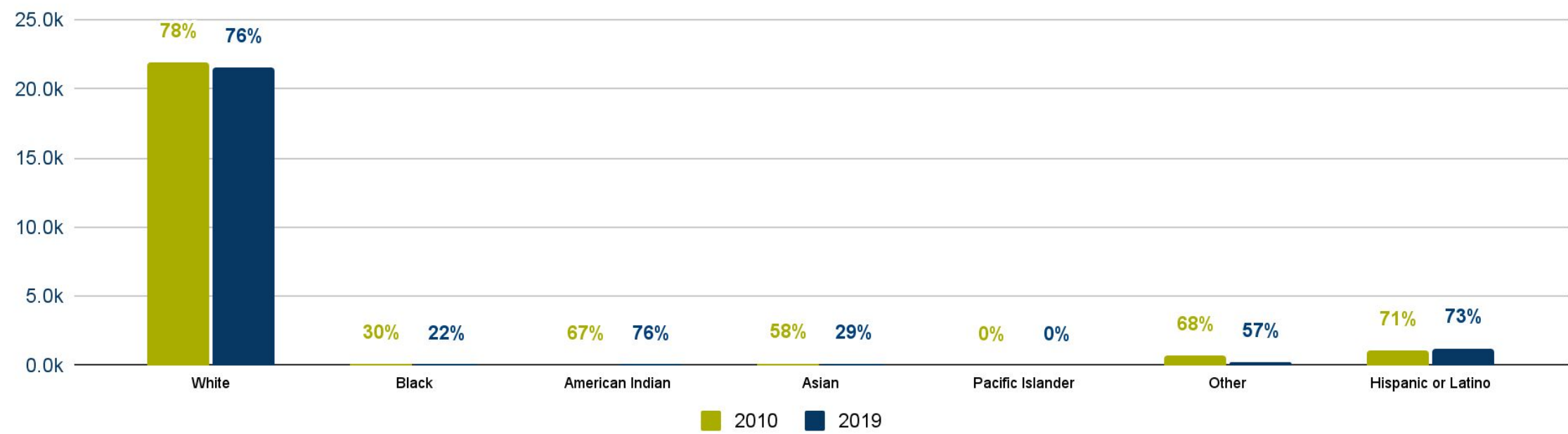
**Total Households by Tenure**  
Kosciusko County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 75%, homeownership is 76% among non-Hispanic White households, 22% for Black households, and 73% for Hispanic or Latino households.

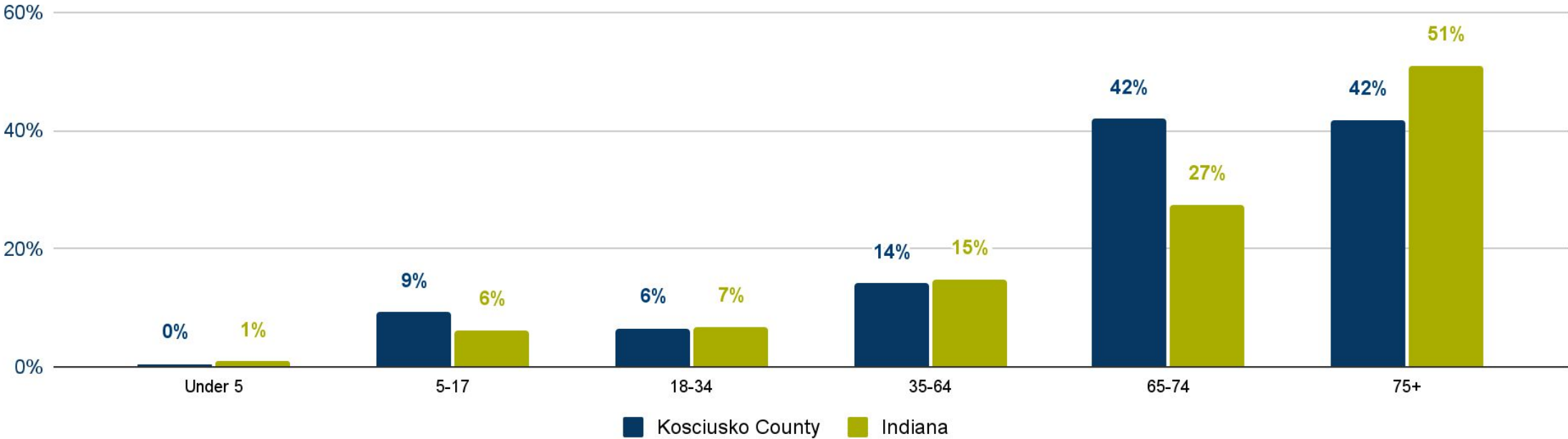
**Homeownership by Race**  
Kosciusko County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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

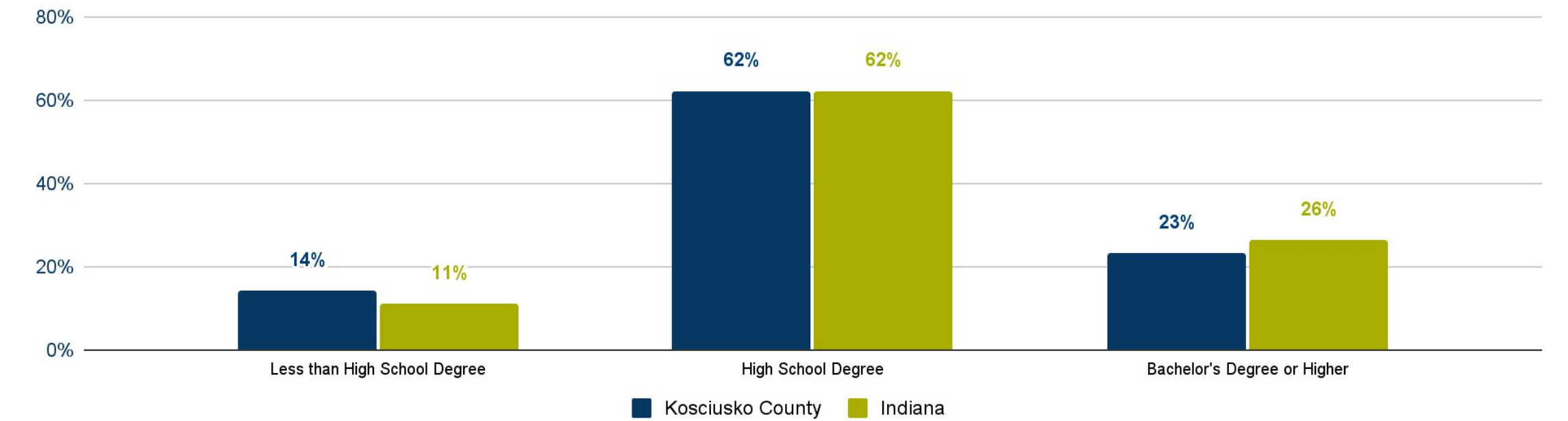
**Share of the Population with a Disability by Age**  
Kosciusko County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Kosciusko County, 62% of the population has at least a high school degree and 23% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

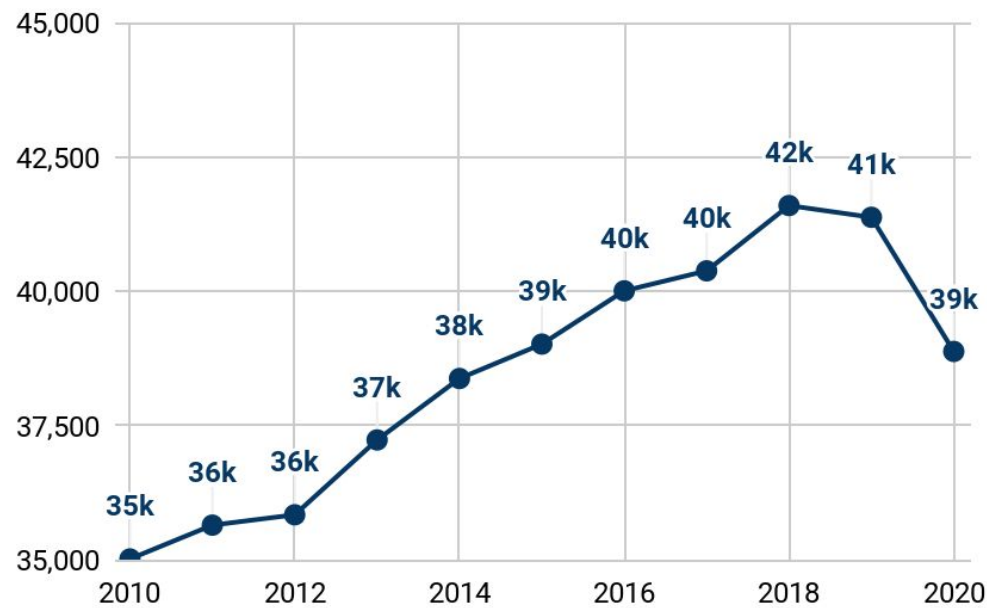
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# **JOB / EMPLOYMENT TRENDS**

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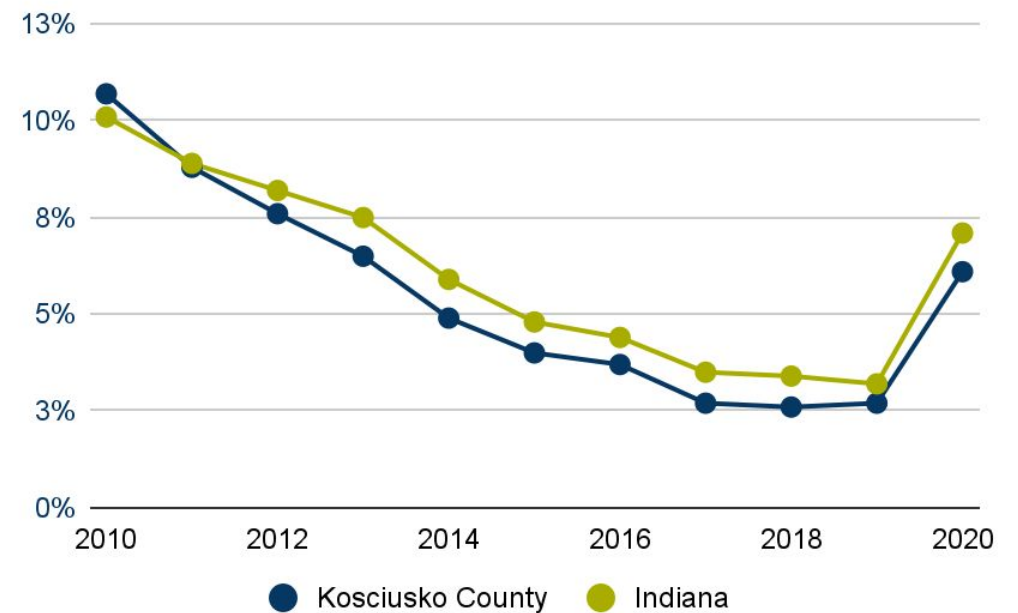
**EMPLOYMENT BASE |** There are currently 39,000 employed persons in Kosciusko County, up by 11.04% since 2010. The unemployment rate in 2020 was 6.10%, up 3.40 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

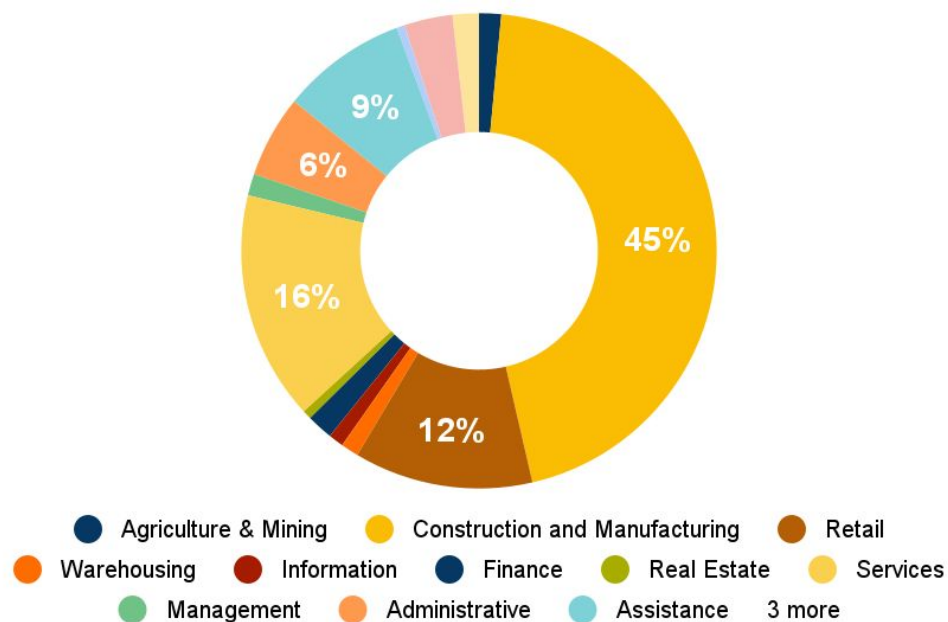
**Unemployment Rate**  
Kosciusko County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in Kosciusko County, accounting for 40% of all jobs, followed by Retail Trade (9% of all jobs).

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



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$42,349
- 2. Goods-producing | \$65,932
- 3. Trade, transportation, and utilities | \$54,669
- 4. Professional and business services | \$46,445
- 5. Construction | \$47,558

Source: BLS

**Top 5 Employers**

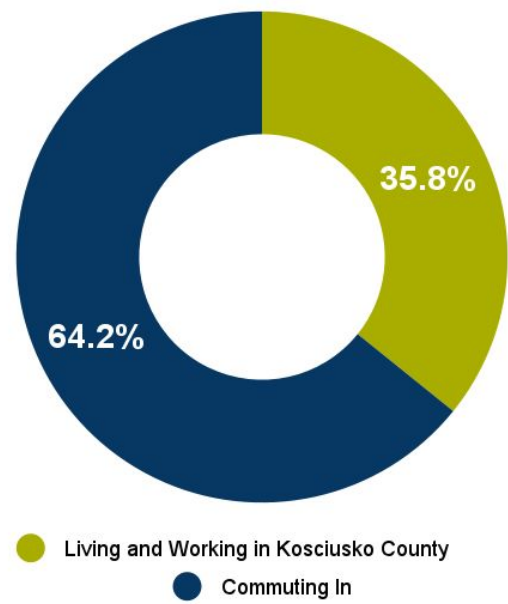
- 1. Zimmer Biomet Holdings Inc (Warsaw)
- 2. Lsc Communications (Warsaw)
- 3. Biomet Manufacturing Llc (Warsaw)
- 4. Ctb Inc (Milford)
- 5. Depuy Joint (Warsaw)

Source: BLS



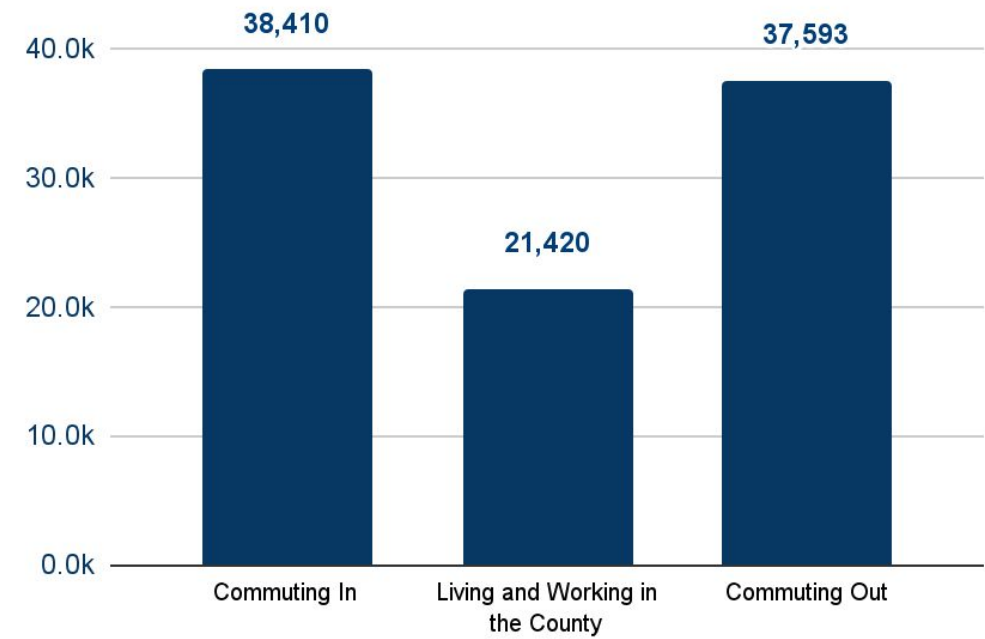
**COMMUTER INFLOW / OUTFLOW |** 38,000 commuters come into Kosciusko County for their jobs, while 38,000 employees travel outside of Kosciusko County for their jobs.

**Employment Inflow**  
Kosciusko County | 2018



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

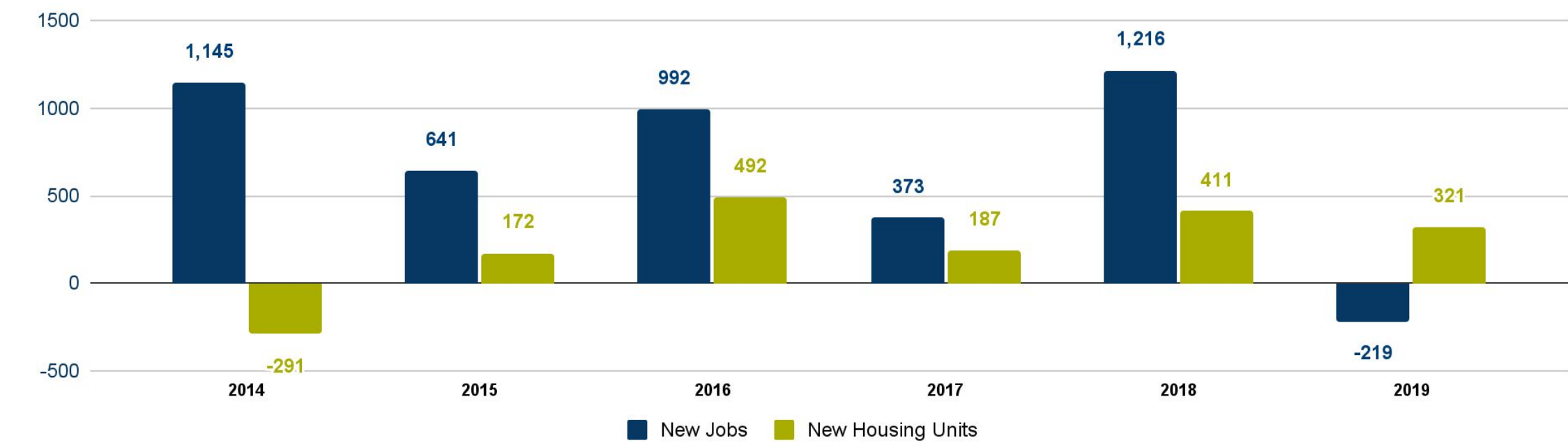
**Commuting Patterns**  
Kosciusko County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Kosciusko County has created 4,148 jobs between 2014-2019 and 1,292 housing units, or 31 units for every 100 jobs created.

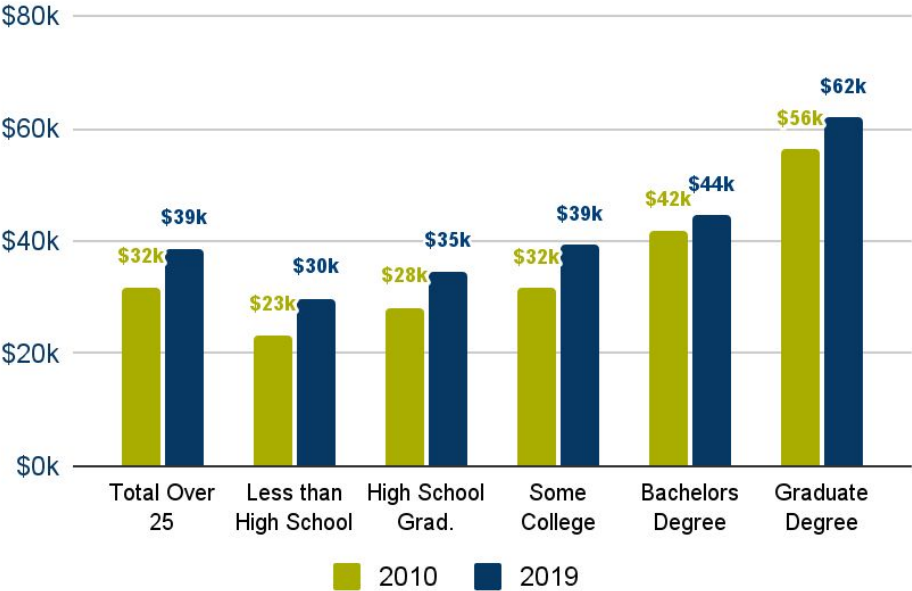
**Job Growth and Housing Production**  
Kosciusko County | Total Jobs, New Jobs



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

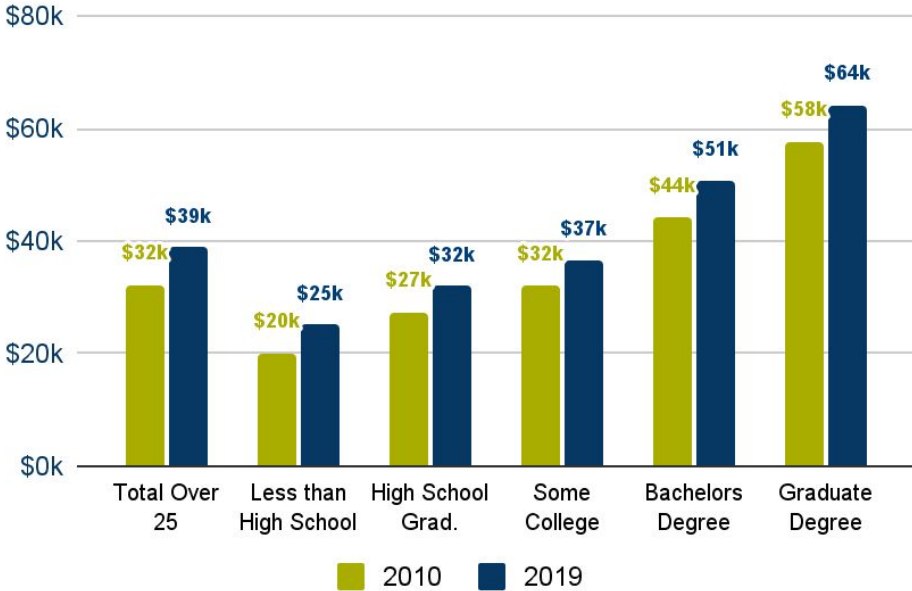
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 22% since 2010 for the total population and increased 22% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

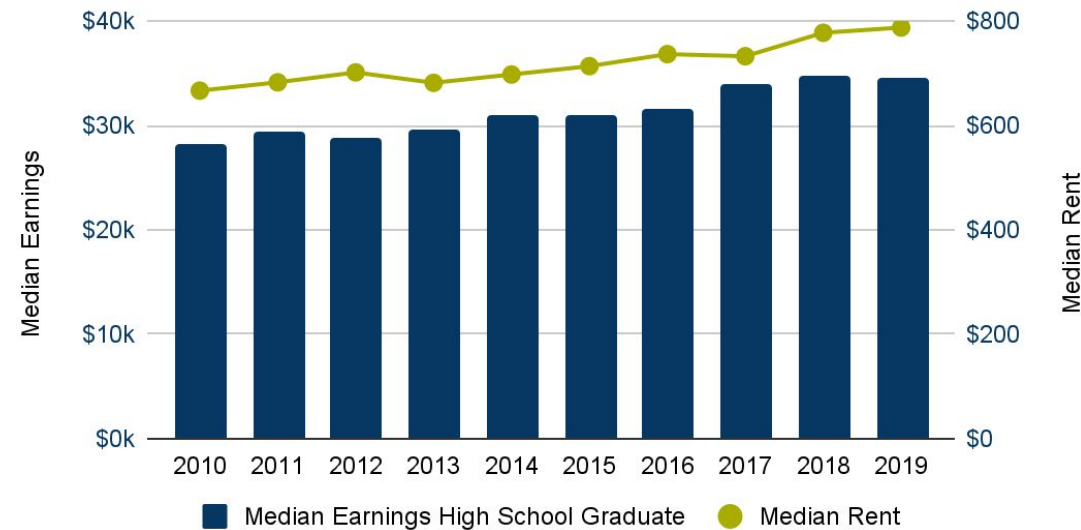
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

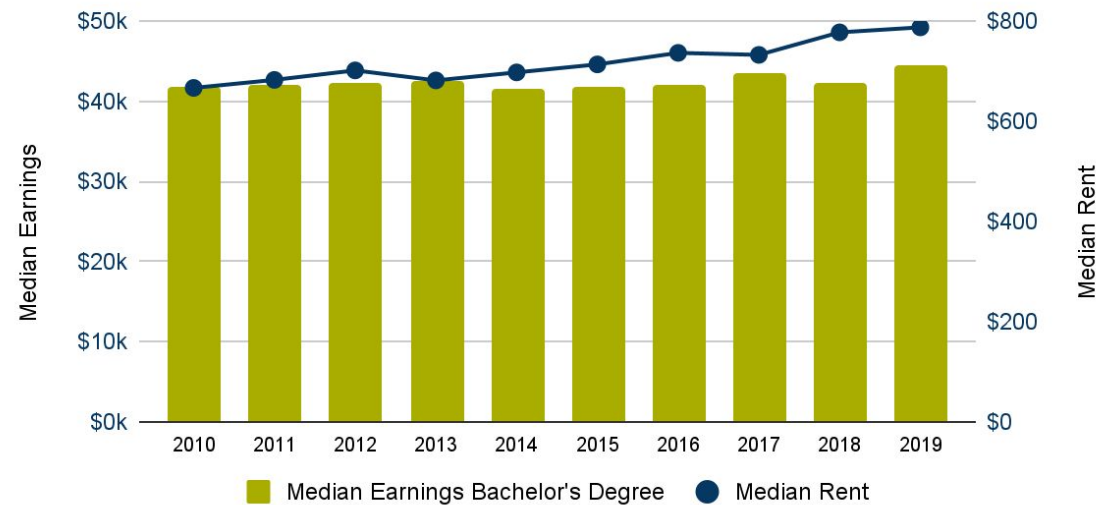
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 18.1%, or 18% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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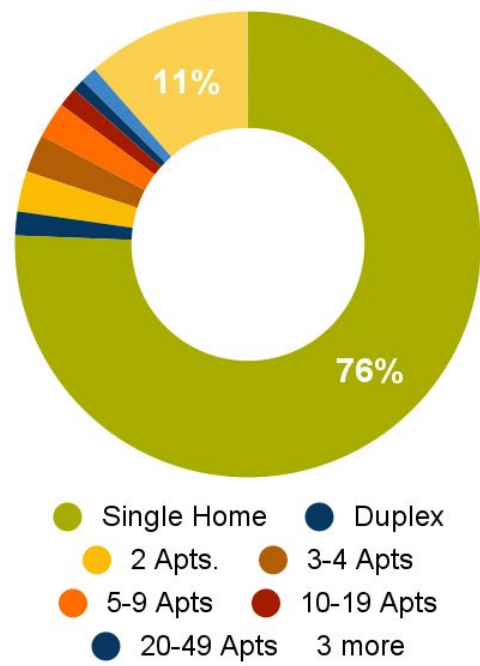
# HOUSING TRENDS

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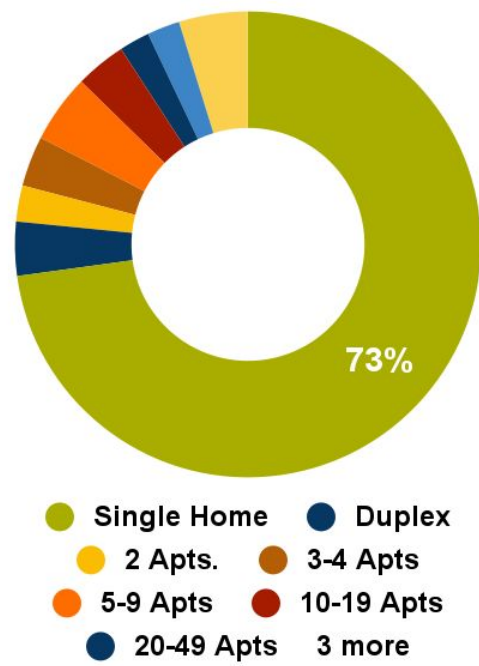
**HOUSING TYPOLOGY |** 76% of homes in Kosciusko County are single-family, while 13% are multifamily. Multifamily housing has increased by 449 homes since 2010.

**Housing Typology**

Kosciusko County | 2019



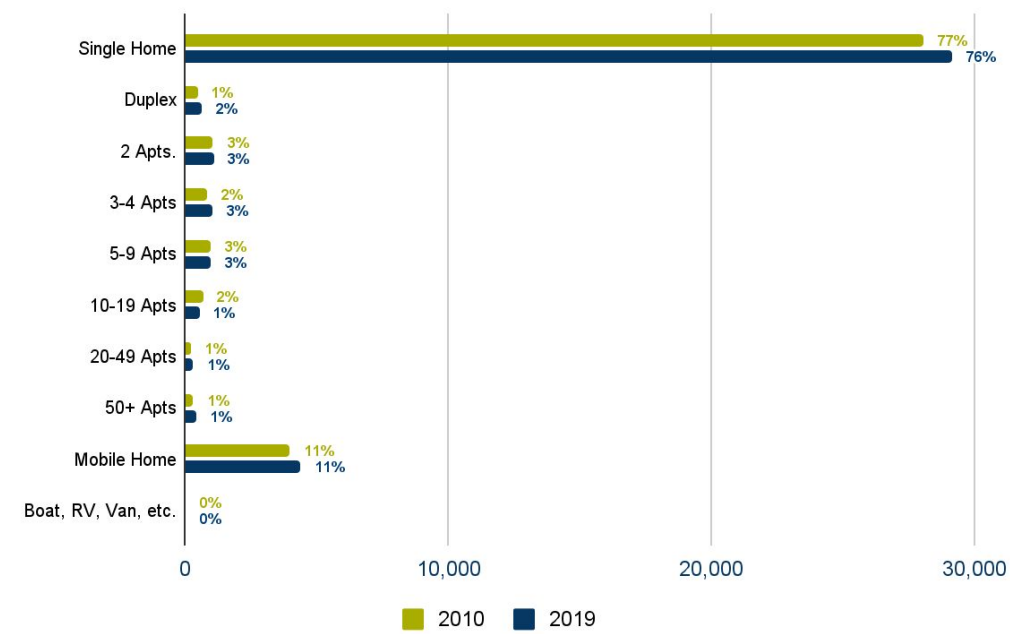
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

Kosciusko County | 2010-2019



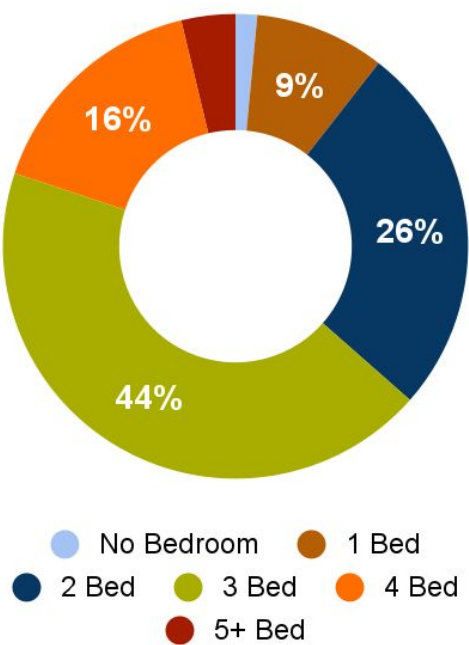
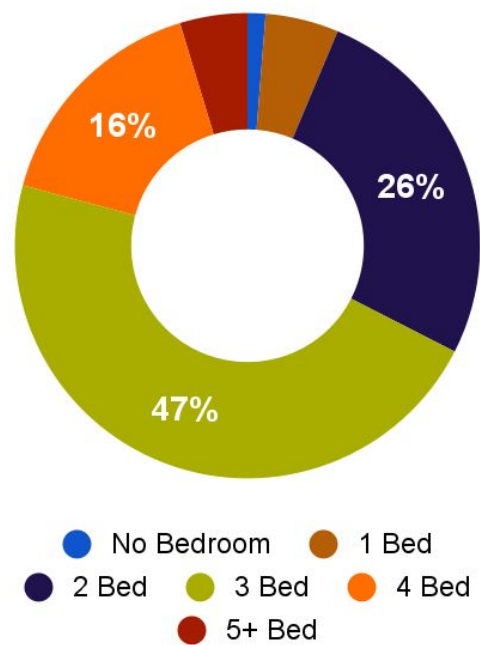
Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in Kosciusko County contain 2.5 bedrooms, with 67% of units containing 3 bedrooms or more.

**Housing Stock by Bedrooms**

Kosciusko County | 2019

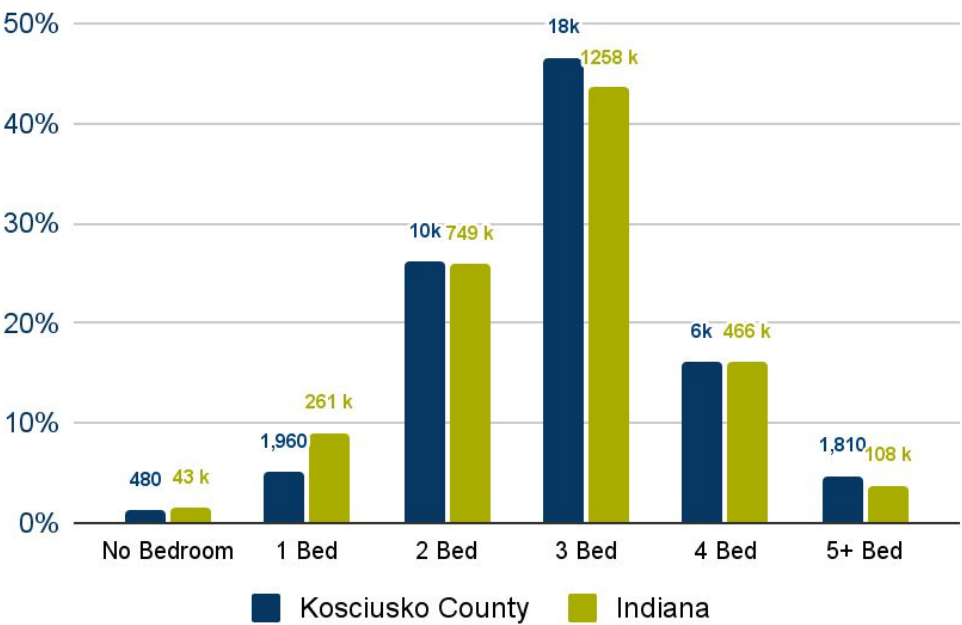
Indiana | 2019



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

**Share of Housing Stock by Bedroom**

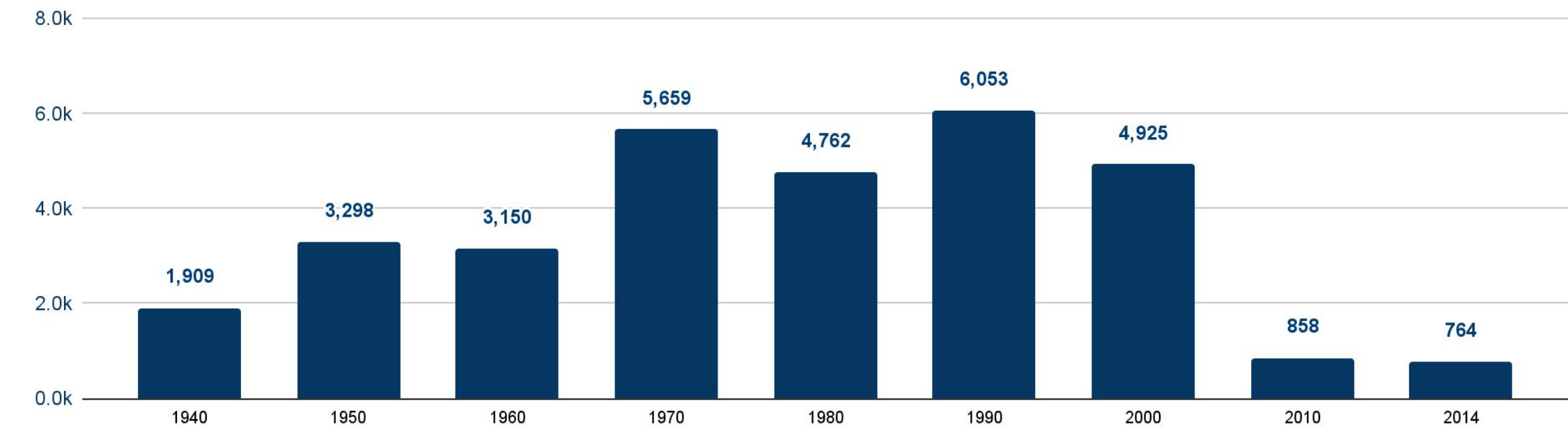
Kosciusko County, Indiana | 2019



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**  
**Kosciusko County | 2019**

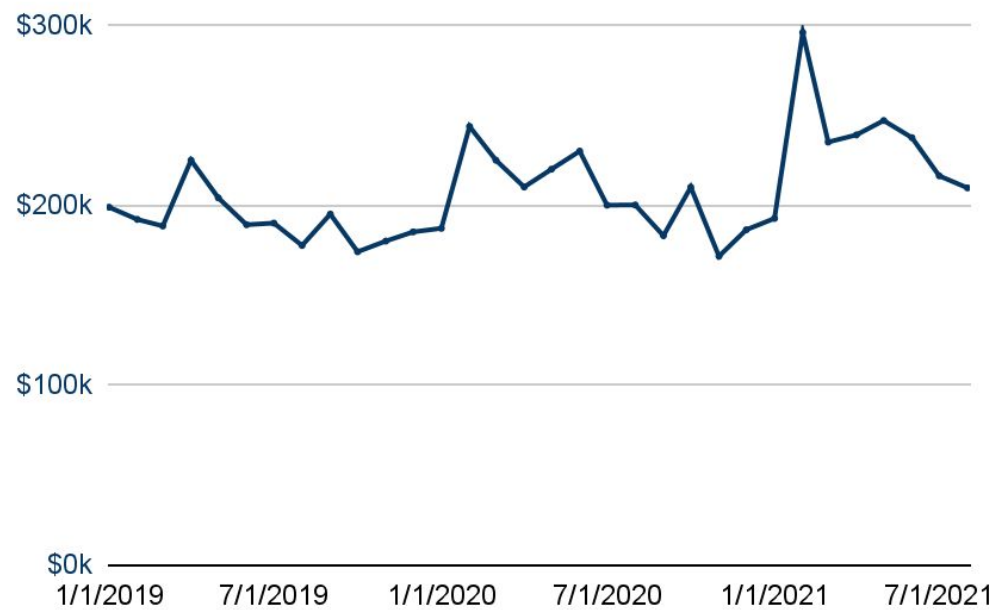


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Kosciusko County have a median listing price of \$209,500. Home prices have increased by 5% since 2019.

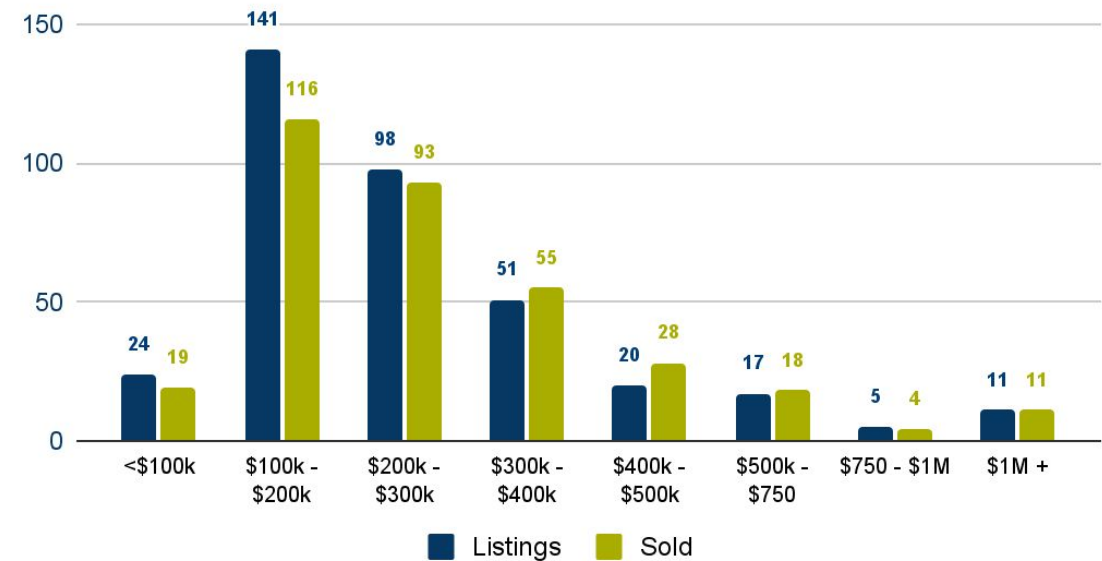
**Median Listing Price**  
Kosciusko County | 2019-2021



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)**  
Kosciusko County | 2021

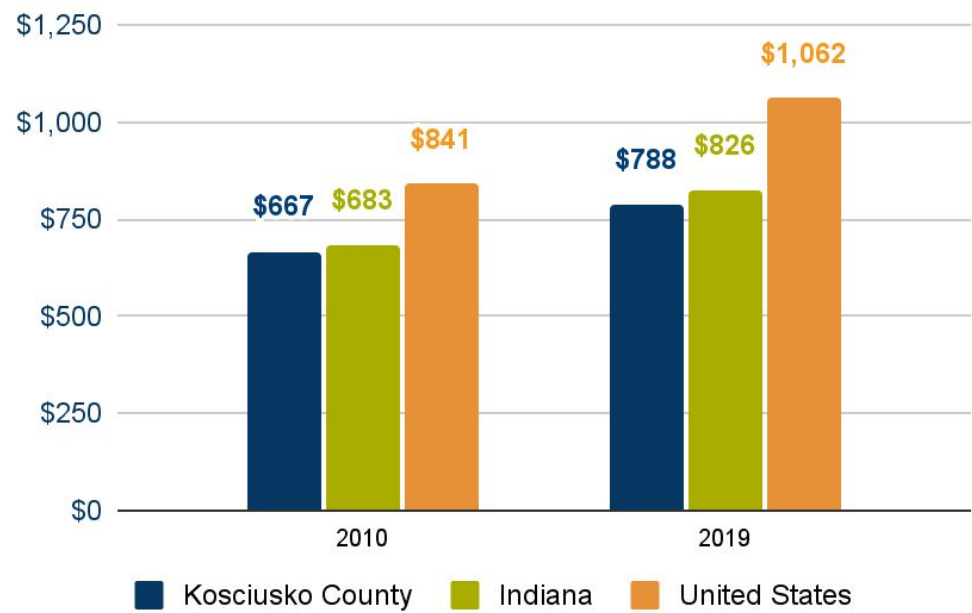


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 18% since 2010, with average rents at \$788 in 2019.

**Median Rent**

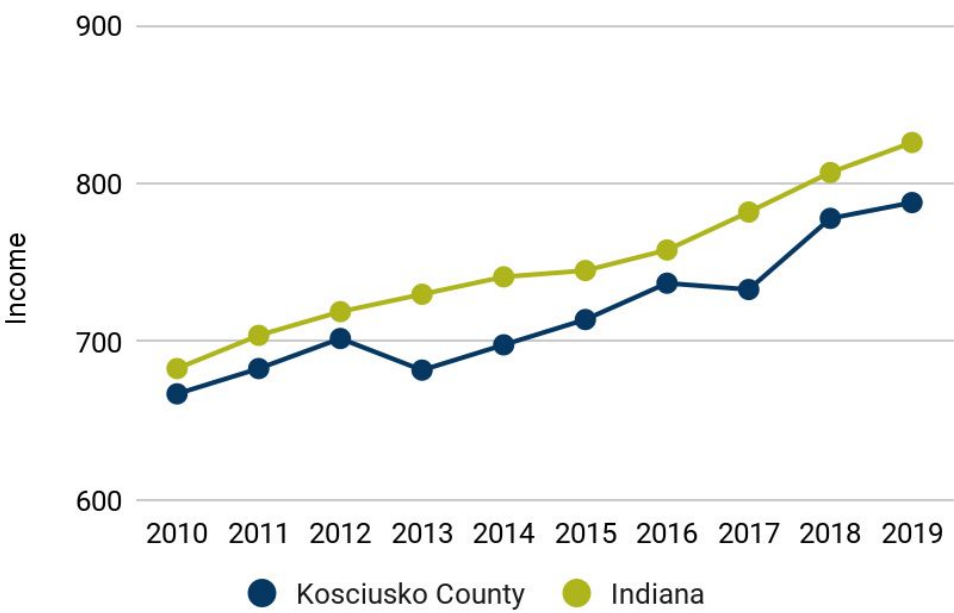
Kosciusko County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

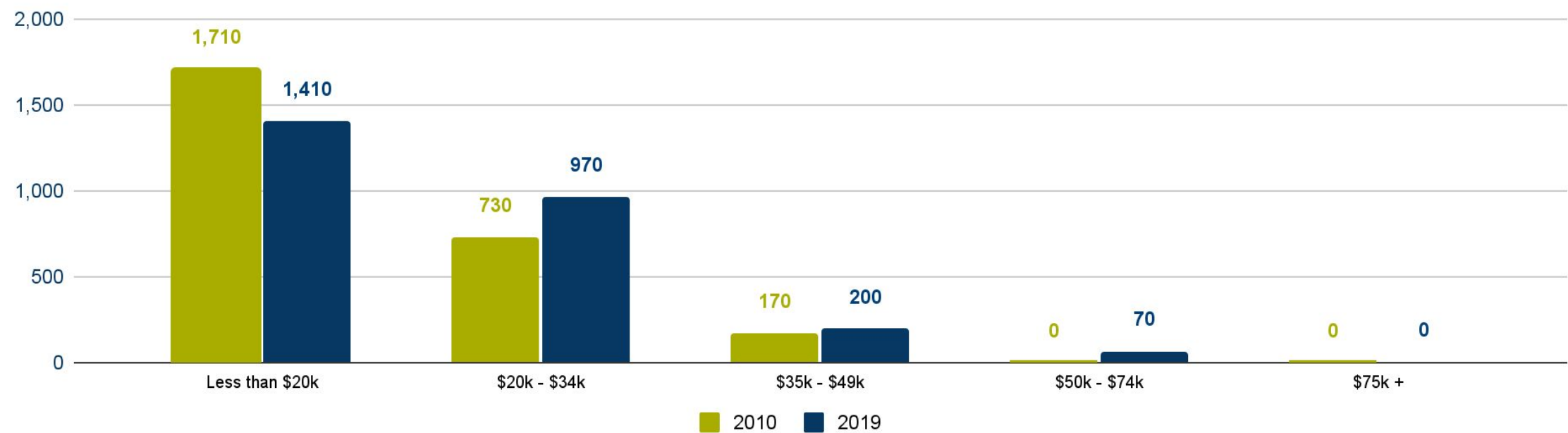
Kosciusko County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 37% of renter households are housing cost burdened in Kosciusko County, down -10% since 2010. 55% of households earning below \$50,000 are housing cost burdened.

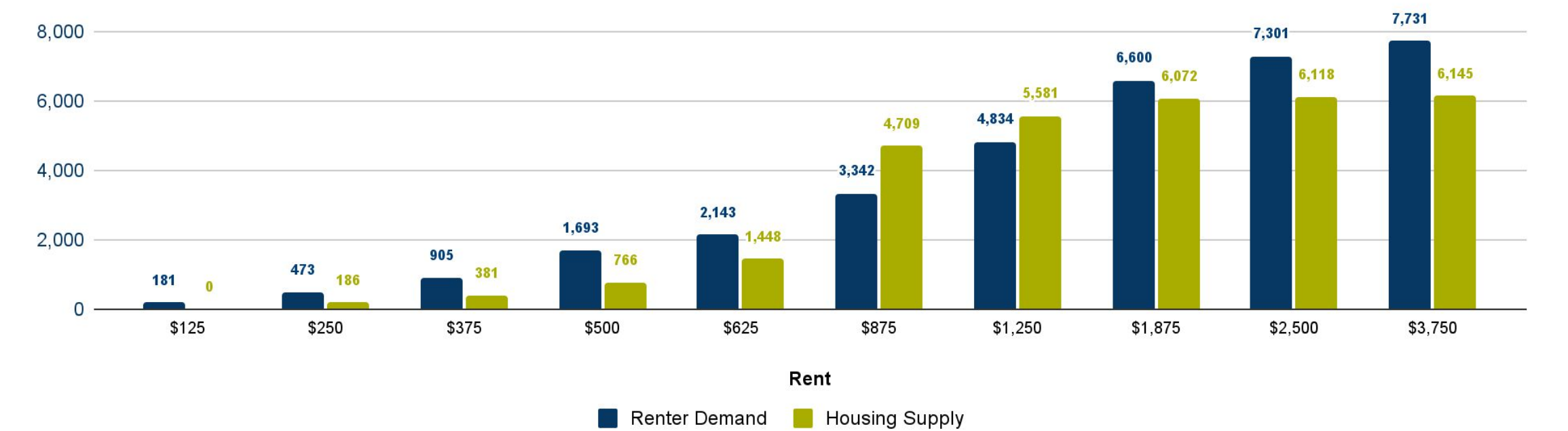
**Renter Housing Cost Burden**  
Kosciusko County, Indiana | 2010 - 2019



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.

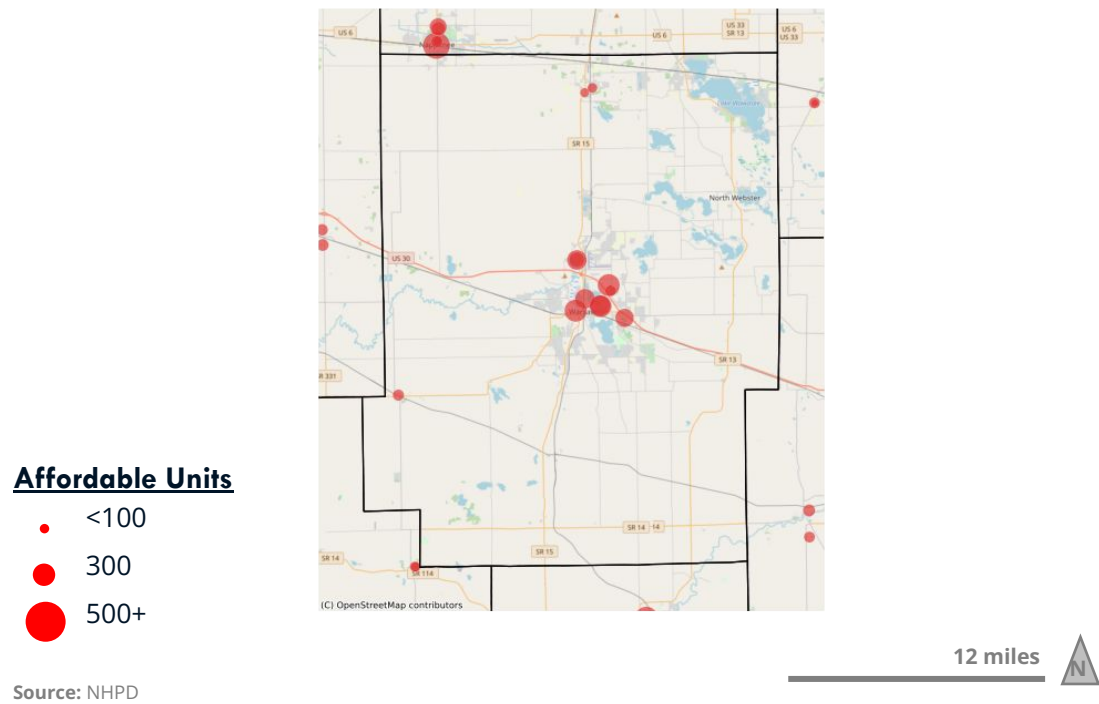
**Cumulative Housing Gap**  
Kosciusko County, Indiana | 2010-2019



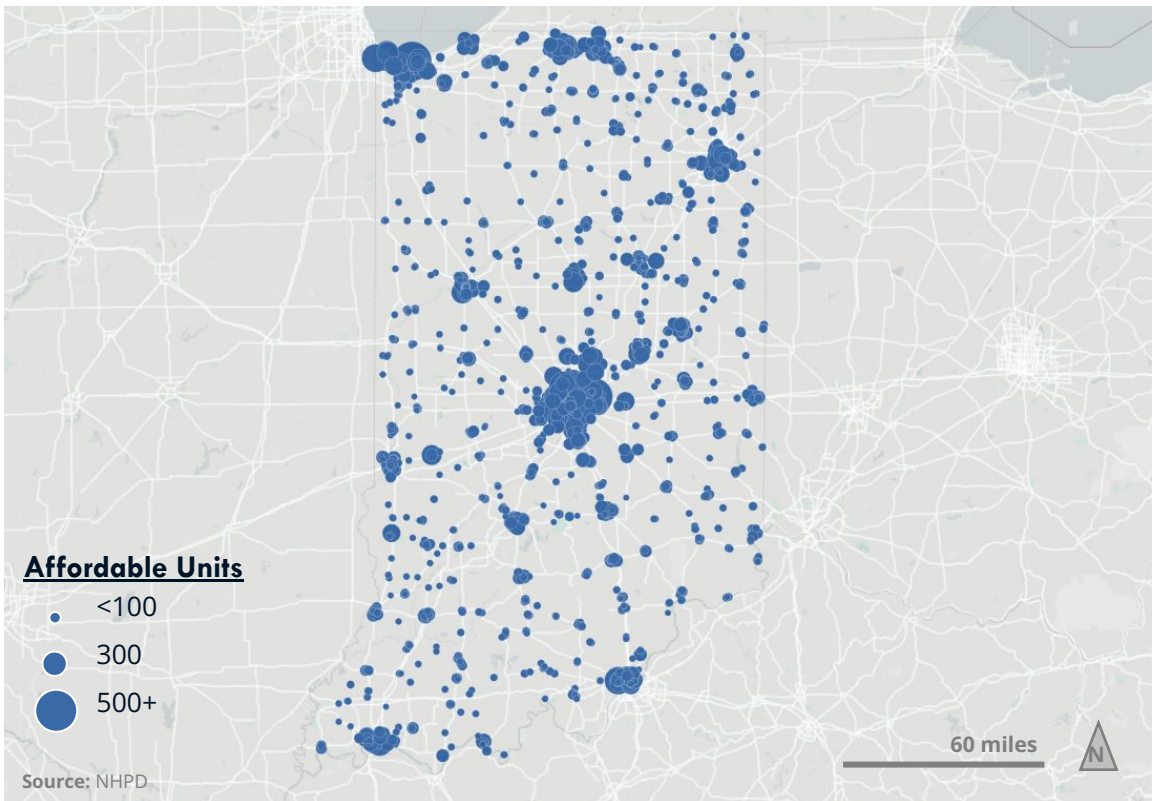
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

### Affordable Housing Inventory Kosciusko County | 2020

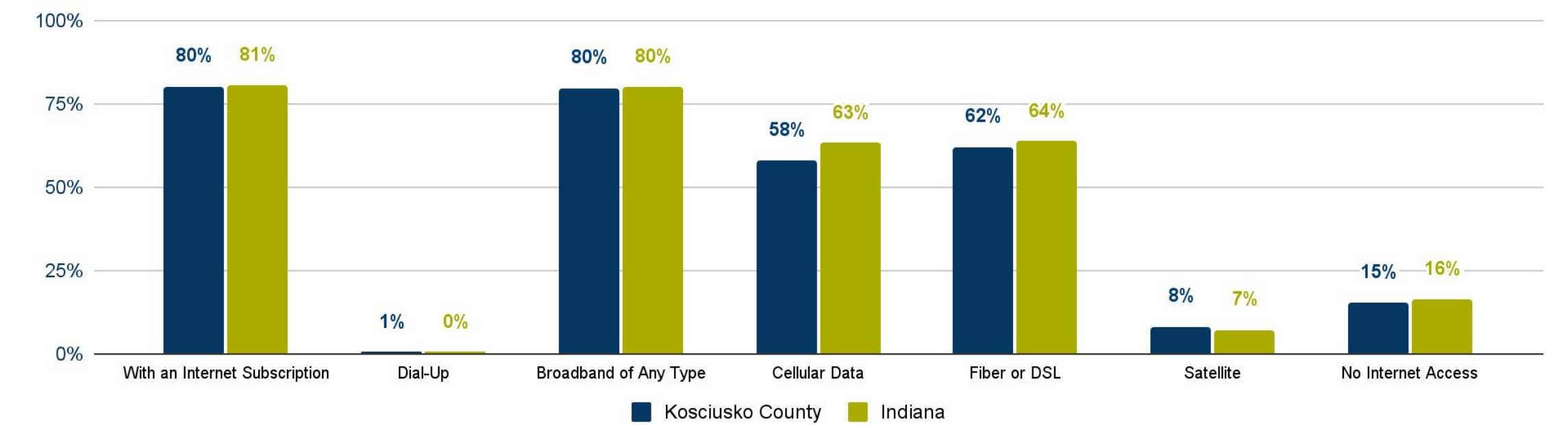


### Affordable Housing Inventory State of Indiana | 2020



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

**Broadband Access**  
**Kosciusko County | 2020**



Source: ACS 2010-2019 5-year estimates

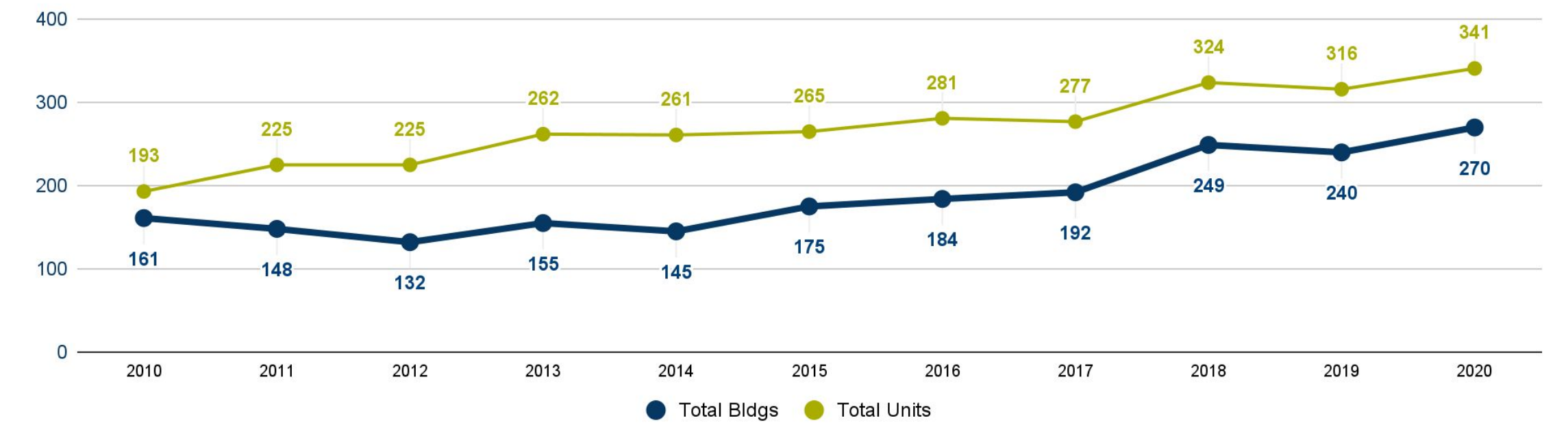
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 270 new housing starts in 2020 in Kosciusko County, with 2,051 total building permits authorized since 2010.

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



Source: St. Louis Fed.



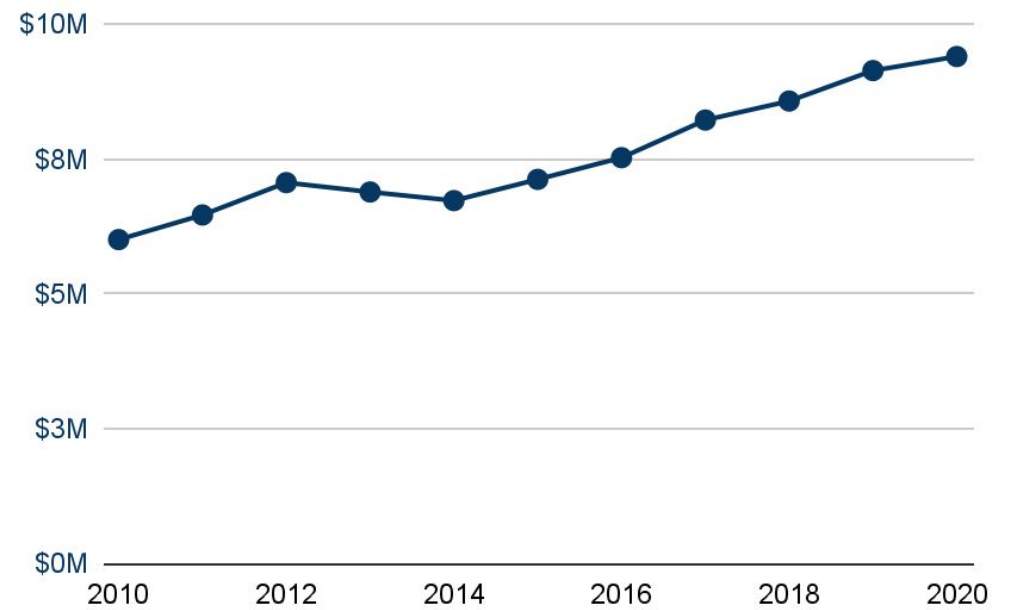
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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