



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR ST JOSEPH COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

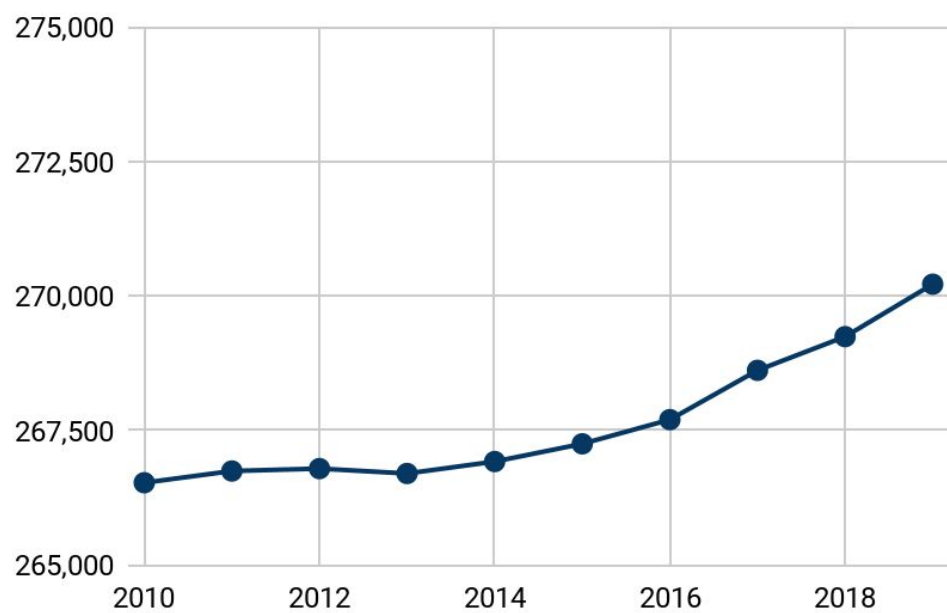
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

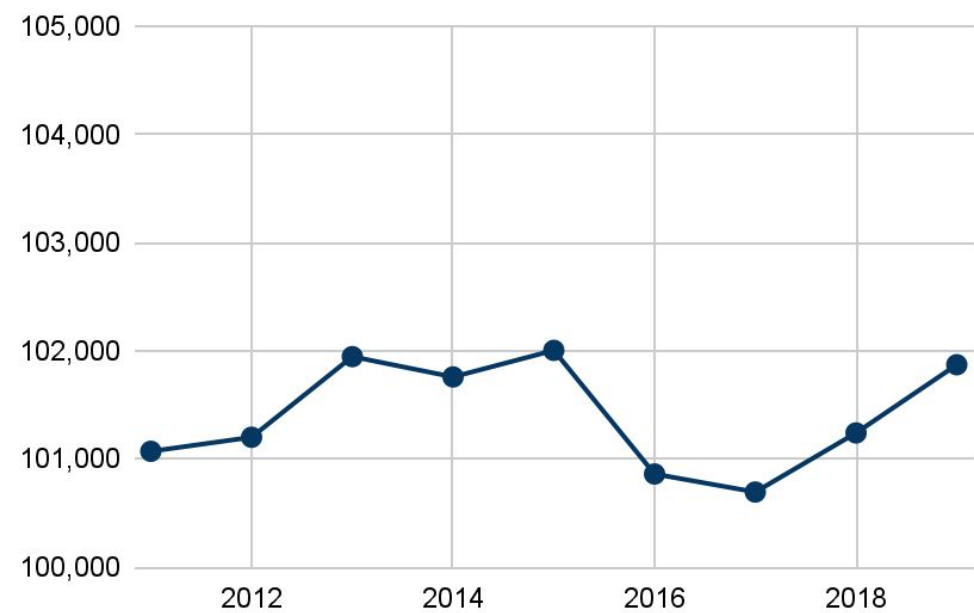
POPULATION | St Joseph County's population has increased by 1.39% (4,000 people) between 2010-2019. In the same time period, the total number of households increased by 1% (1,000 households).

Resident Population
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
St Joseph County | 2010-2019



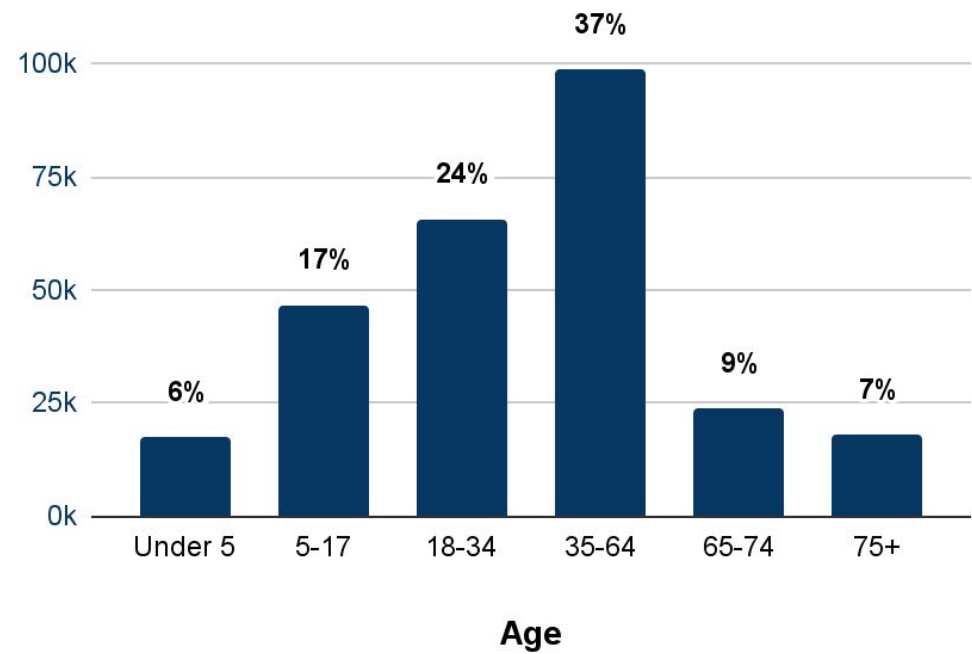
Source: FRED, U.S. Census Bureau

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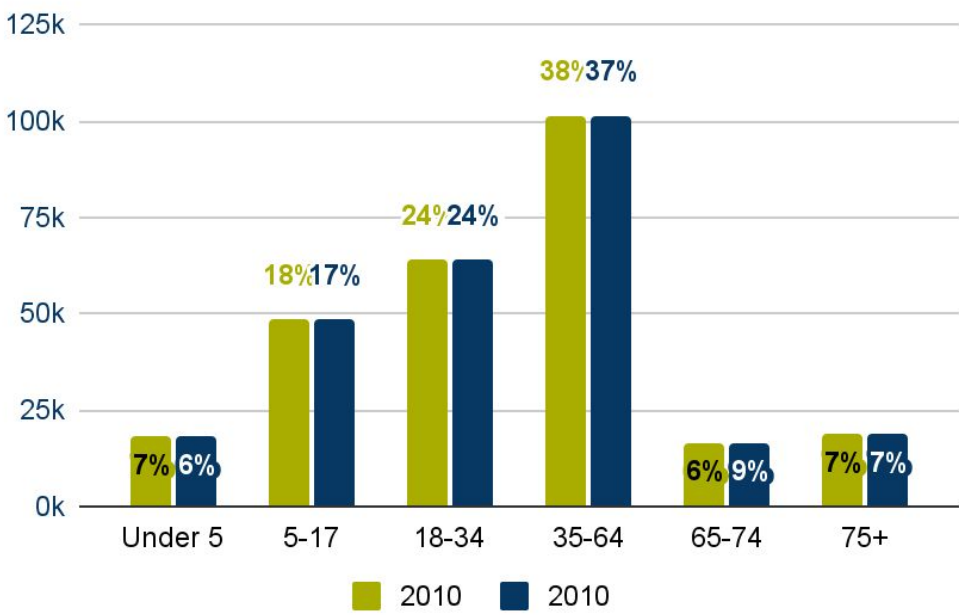
AGE | 15% of people in St Joseph County are above the age of 65, while 24% are below 18.

Population by Age
St Joseph County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
St Joseph County | 2010, 2019

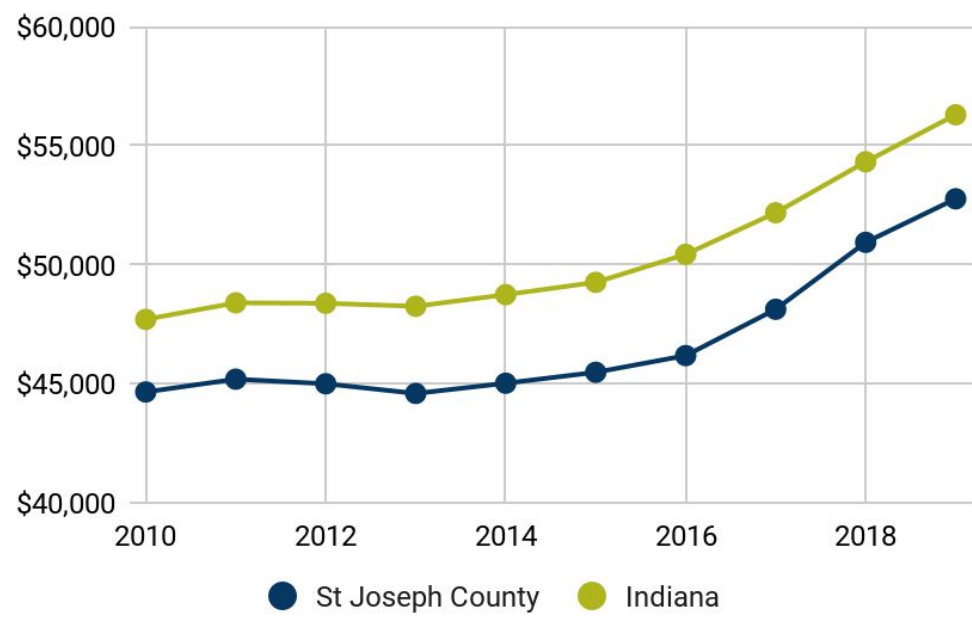


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | St Joseph County had a median income of \$52,769 in 2019, up 18% since 2010. 34% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

Median Income

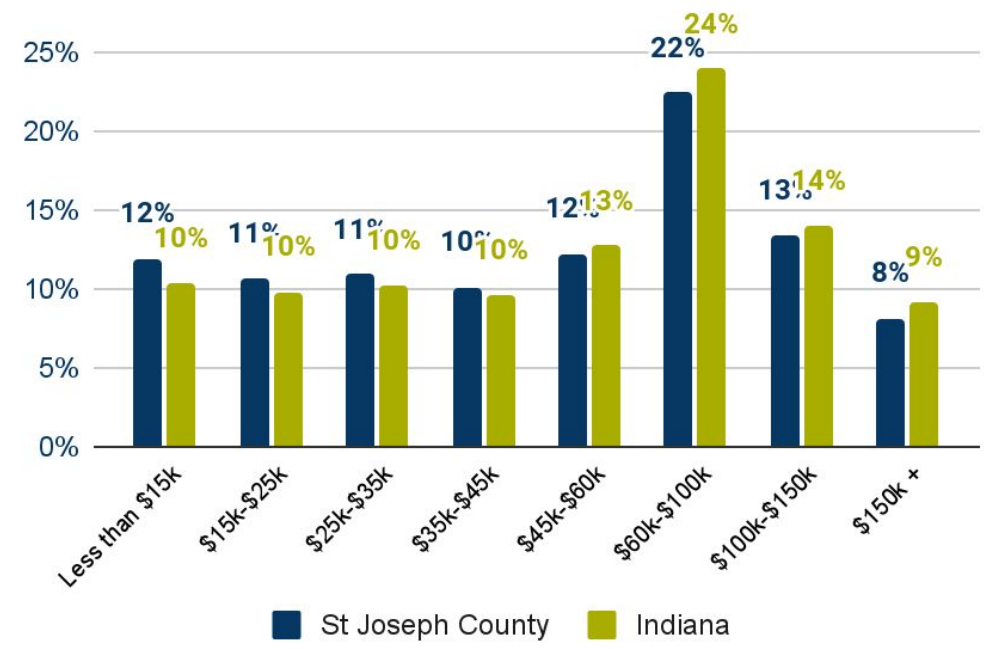
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

St Joseph County, State of Indiana | 2019



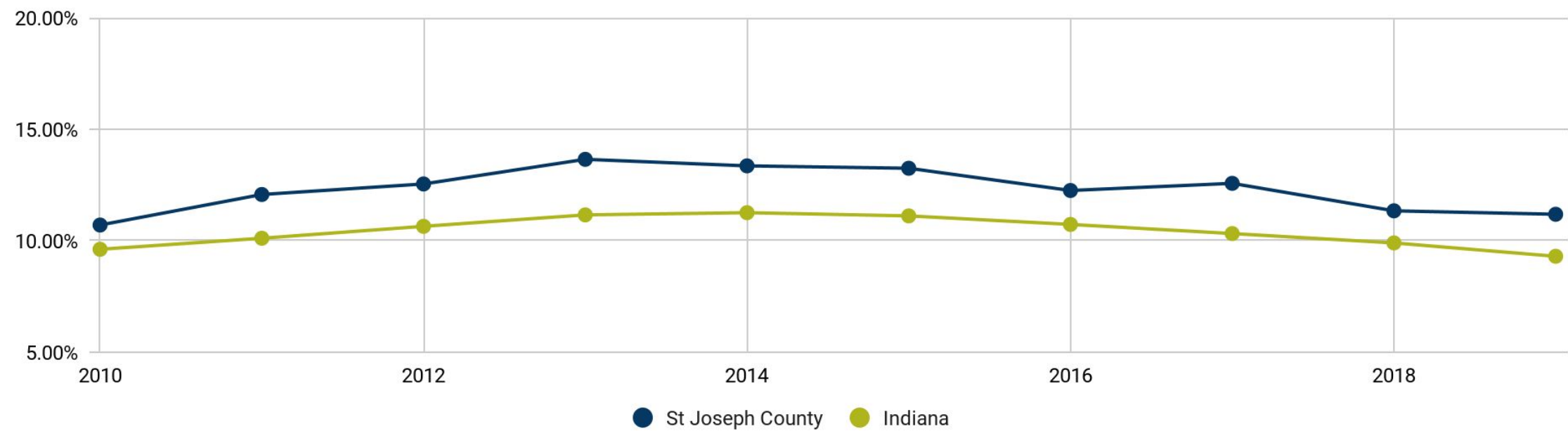
Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 11.2% of families live in poverty conditions in St Joseph County, up 0.5 points from 10.7% in 2010.

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

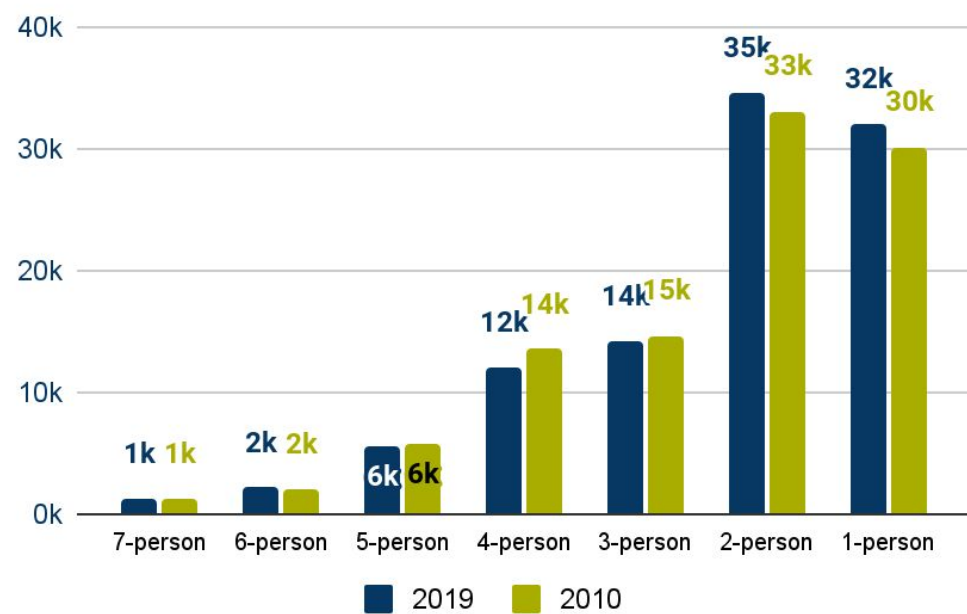


Source: ACS 2010-2019 5-year estimates

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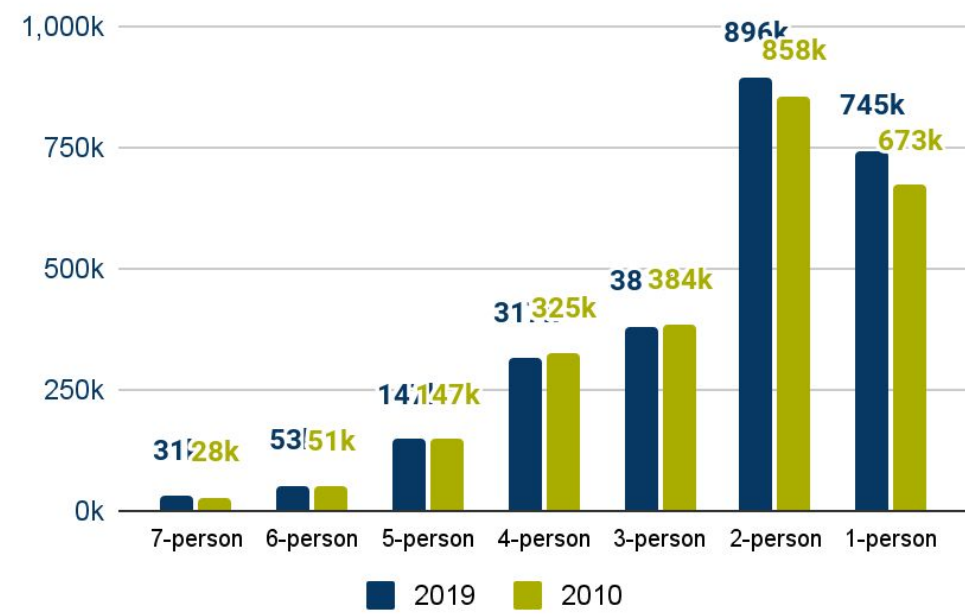
HOUSEHOLD SIZE | The average household size is 2.53, compared to 2.52 statewide. The St Joseph County average household has grown by 0.01 persons since 2010.

Household Size
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

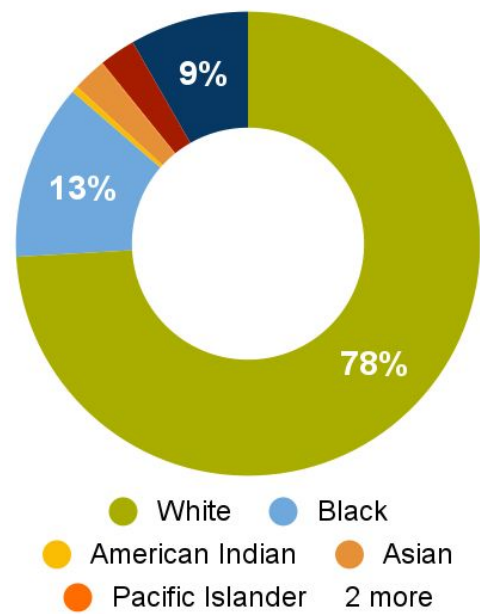
WORKING DRAFT

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

RACIAL COMPOSITION | The currently racial distribution of households in St Joseph County is 78% white, 13% Black, 9% Hispanic/Latino, 2% Asian, and 3% other.

Racial Distribution

St Joseph County | 2019



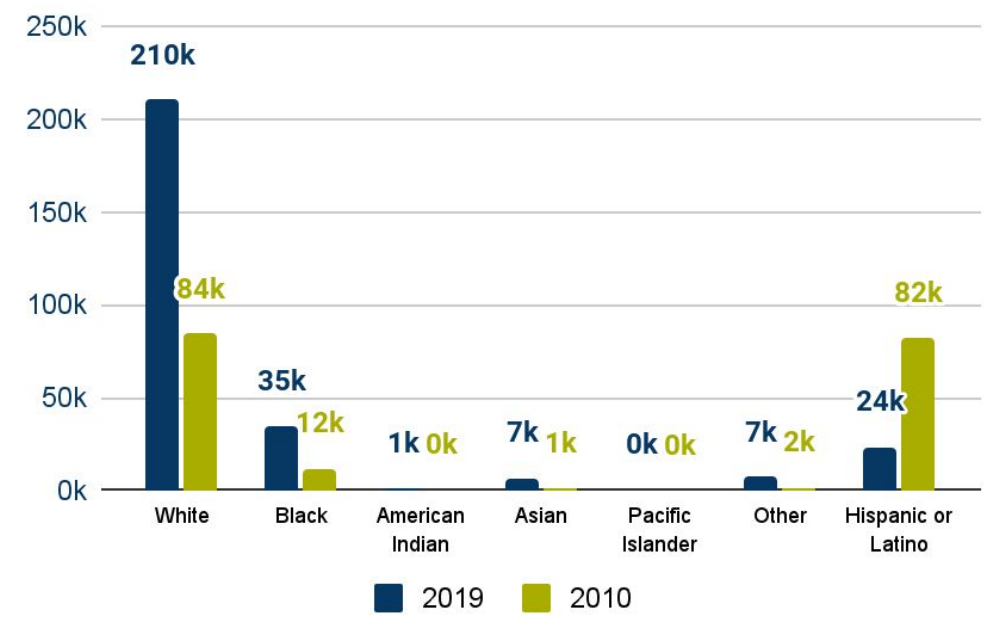
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

St Joseph County | 2010, 2019

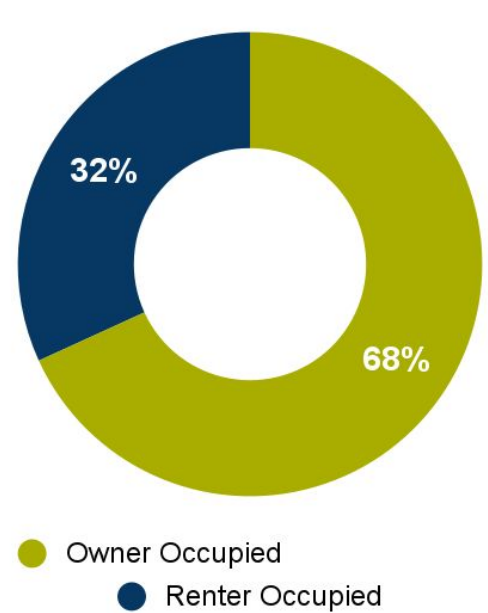


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 32% of households (32,420 households) in St Joseph County were renters, while 68% are (69,452 households) owner households. The share of renters has increased by 3% since 2010.

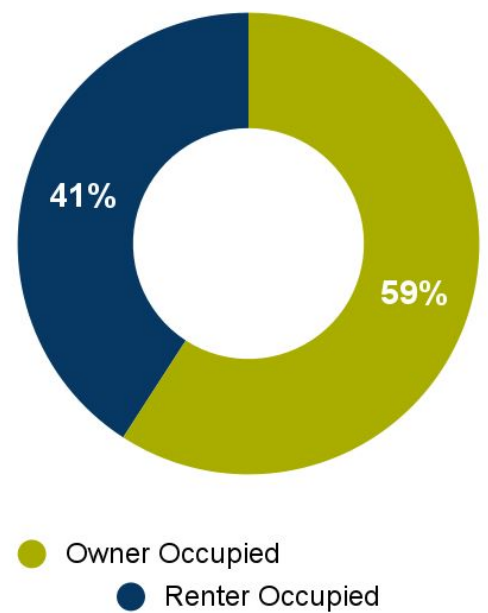
Housing Tenure

St Joseph County | 2019



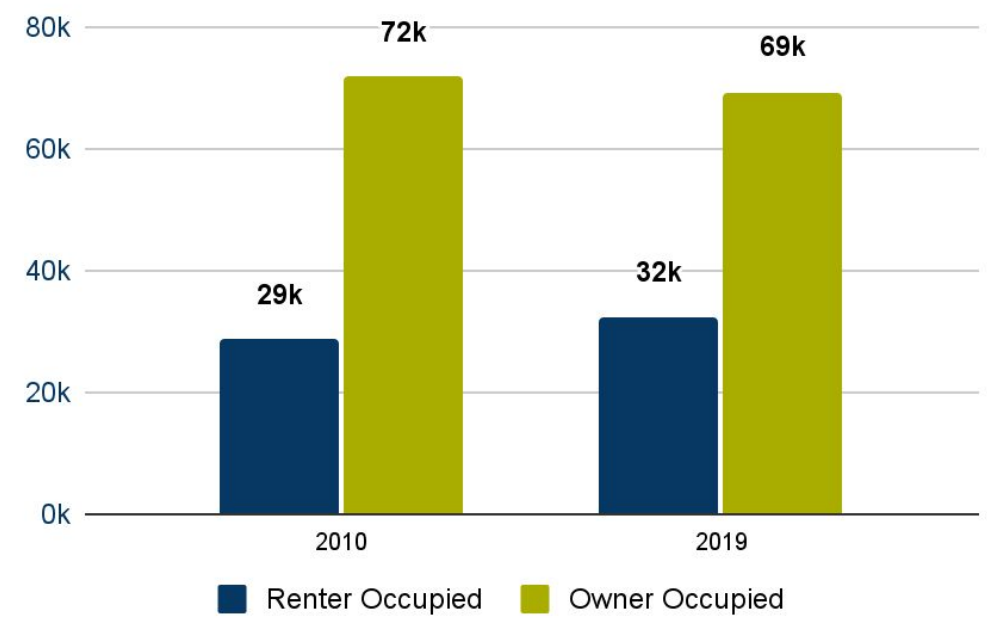
Source: ACS 2019 5-year estimates

Indiana | 2019



Total Households by Tenure

St Joseph County | 2010-2019



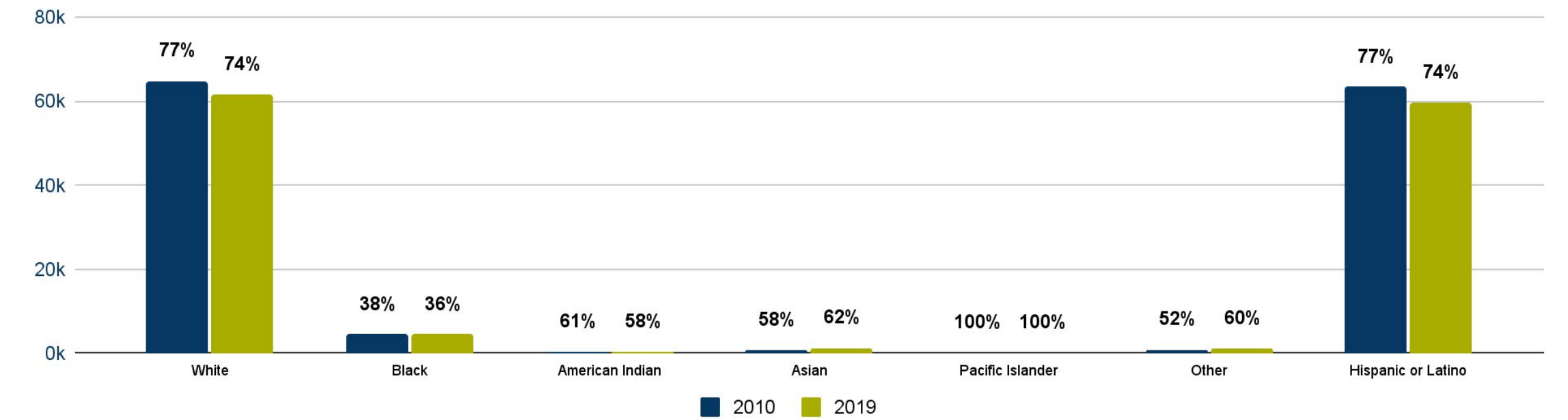
Source: ACS 2010-2019 5-year estimates

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

TENURE BY RACE | While the overall homeownership rate is 68%, among non-Hispanic White households' homeownership is 74%, 36% for Black households, and 74% for Hispanic or Latino households.

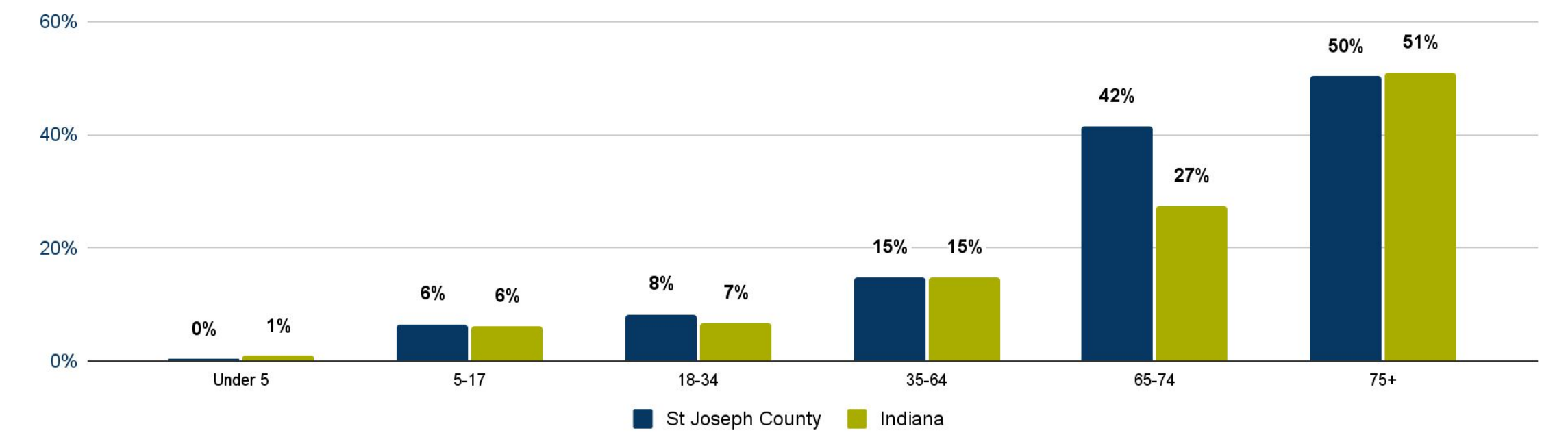
Homeownership by Race
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in St Joseph County live with a disability. For people above 65, the share increases to 45%.

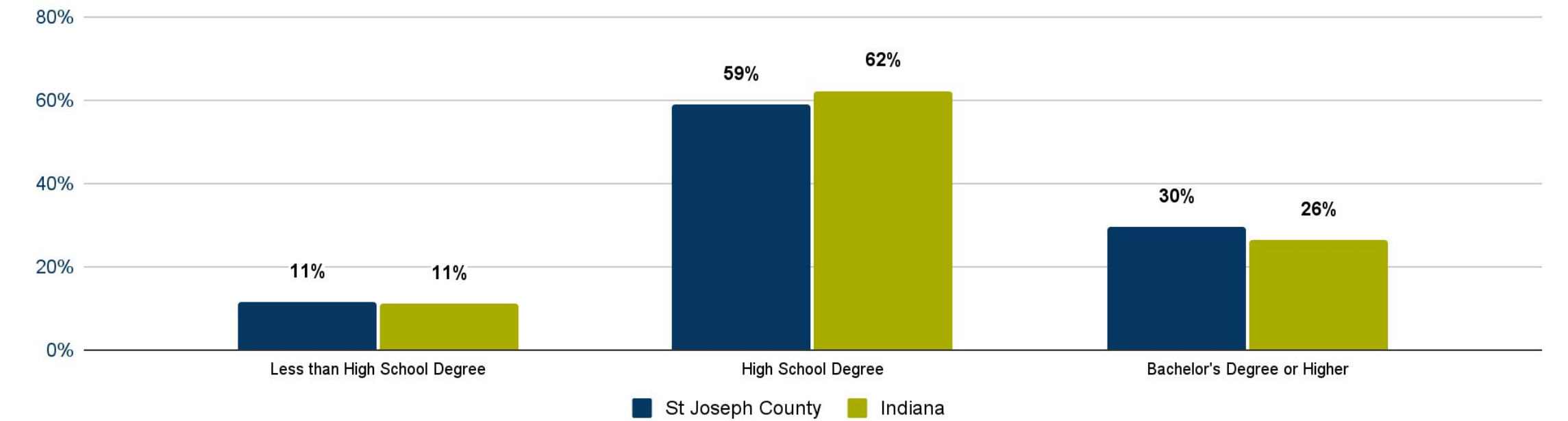
Share of the Population with a Disability by Age
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In St Joseph County, 59% of the population has at least a high school degree and 30% of the population has at least a Bachelor's degree.

Educational Attainment
St Joseph County, Indiana | 2019



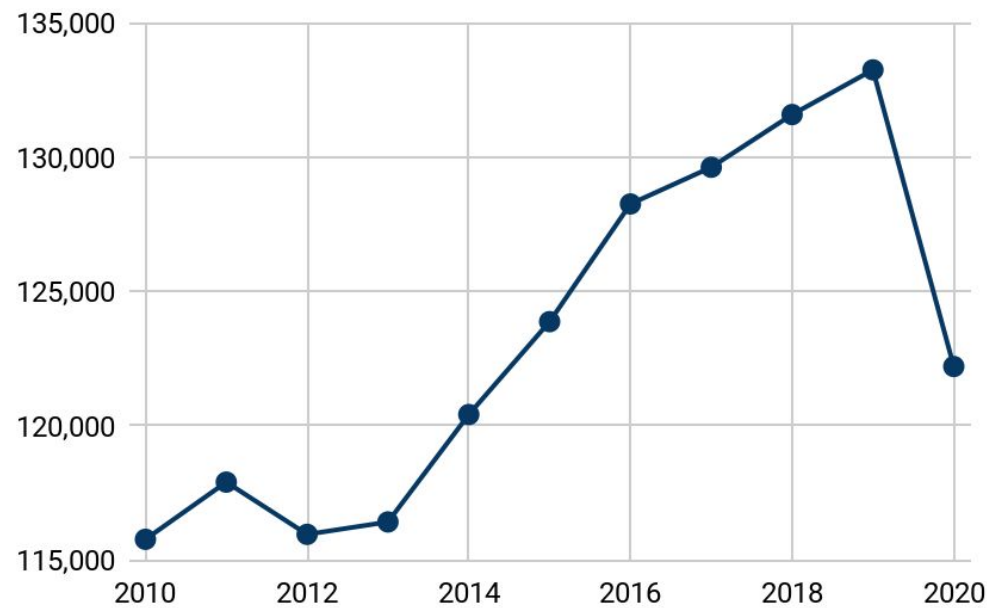
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

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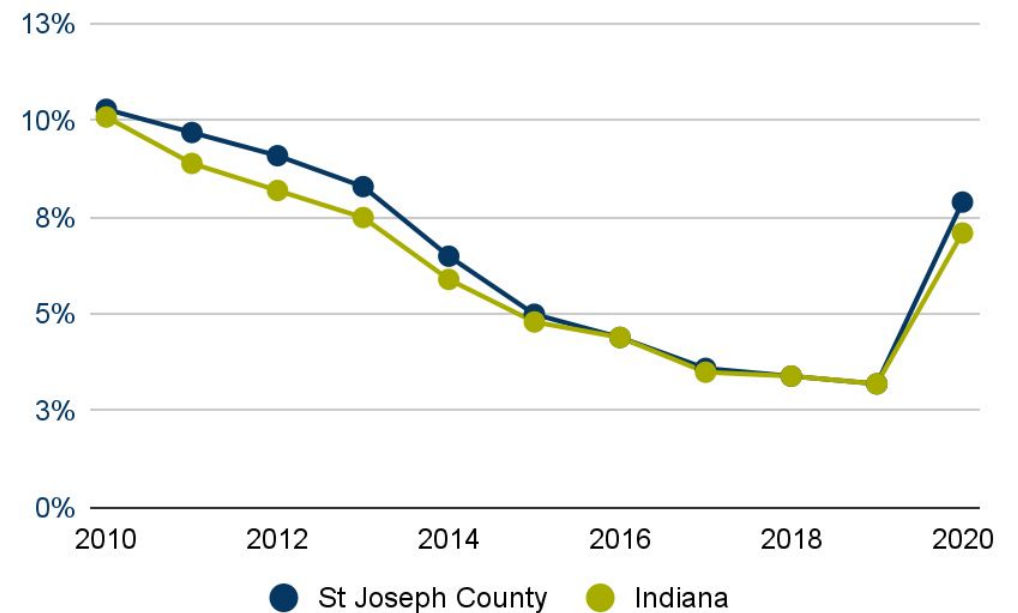
EMPLOYMENT BASE | There are currently 122,000 employed persons in St Joseph County, up by 6% since 2010. The unemployment rate in 2020 was 7.90%, up 4.7 points from 2019.

Total Employment
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
St Joseph County, Indiana | 2010-2019

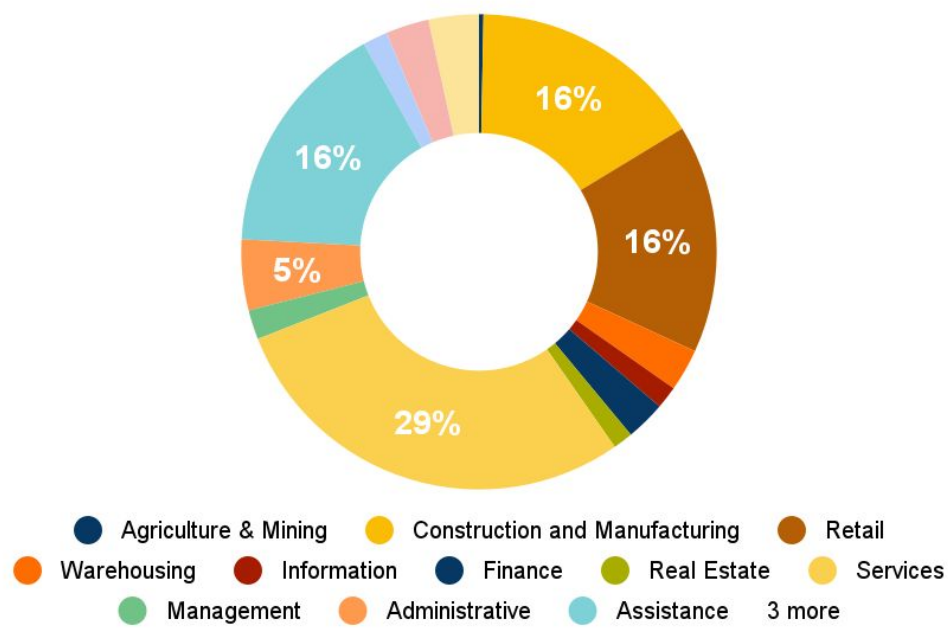


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Health Care and Social Assistance accounts for the plurality of jobs in St Joseph County, accounting for 16% of all jobs, followed by Educational Services (15% of all jobs).

Total Jobs by All Industries
St Joseph County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$47,962
- 2. Trade, transportation, and utilities | \$42,911
- 3. Professional and business services | \$60,012
- 4. Goods-producing | \$59,725
- 5. Education and health services | \$53,752

Source: BLS

Top 5 Employers

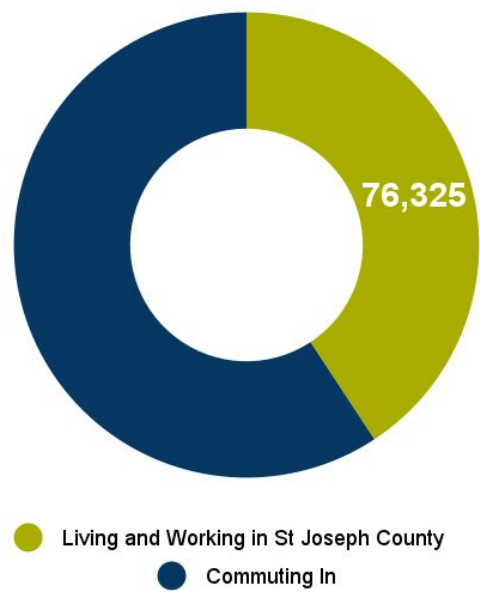
- 1. Notre Dame Alumni Assn (Notre Dame)
- 2. University Of Notre Dame (Notre Dame)
- 3. University-notre Dame-harper (South Bend)
- 4. Liberty Mutual (Mishawaka)
- 5. Memorial Midwifery Centered Cr (South Bend)

Source: BLS

WORKING DRAFT

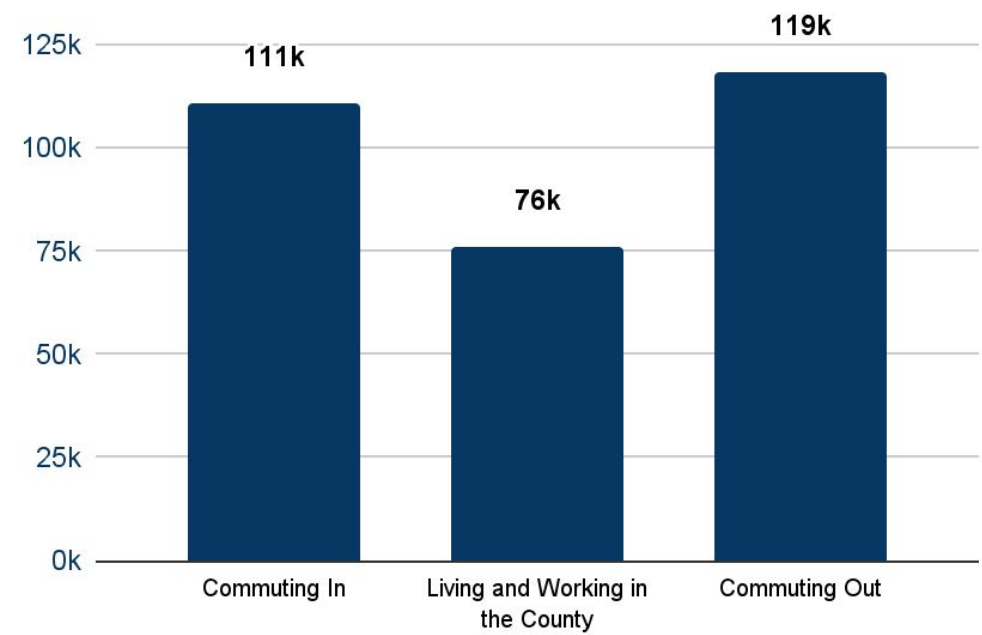
COMMUTER INFLOW / OUTFLOW | 111,000 commuters come into St Joseph County for their jobs, while 119,000 employees travel outside for their jobs.

Employment Inflow
St Joseph County | 2018



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

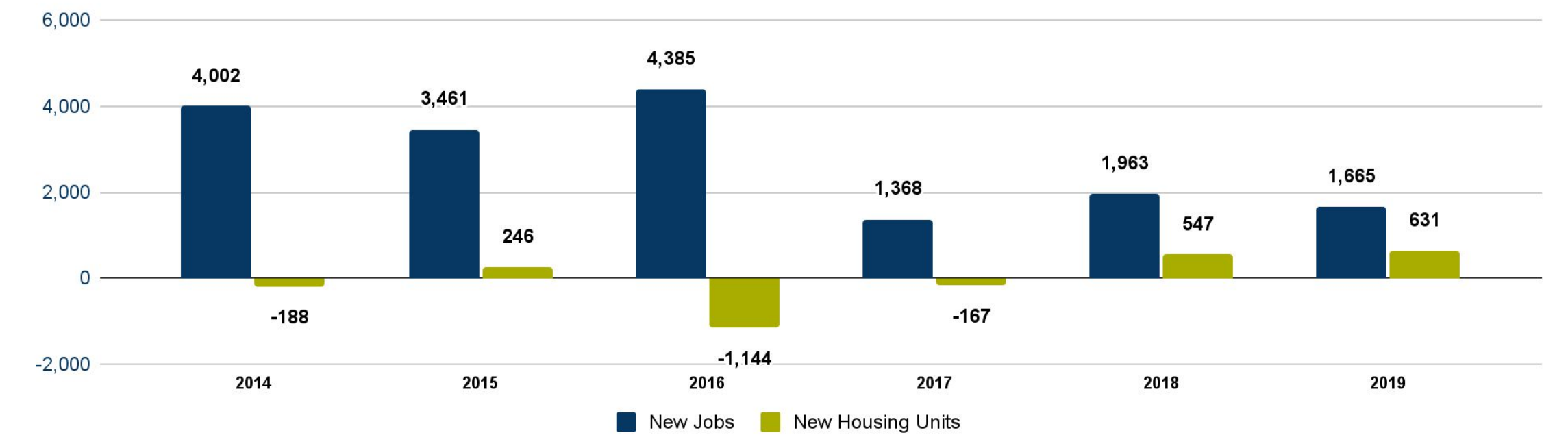
Commuting Patterns
St Joseph County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 16844 between 2014-2019 and -75, or 0 units for every 100 jobs created.

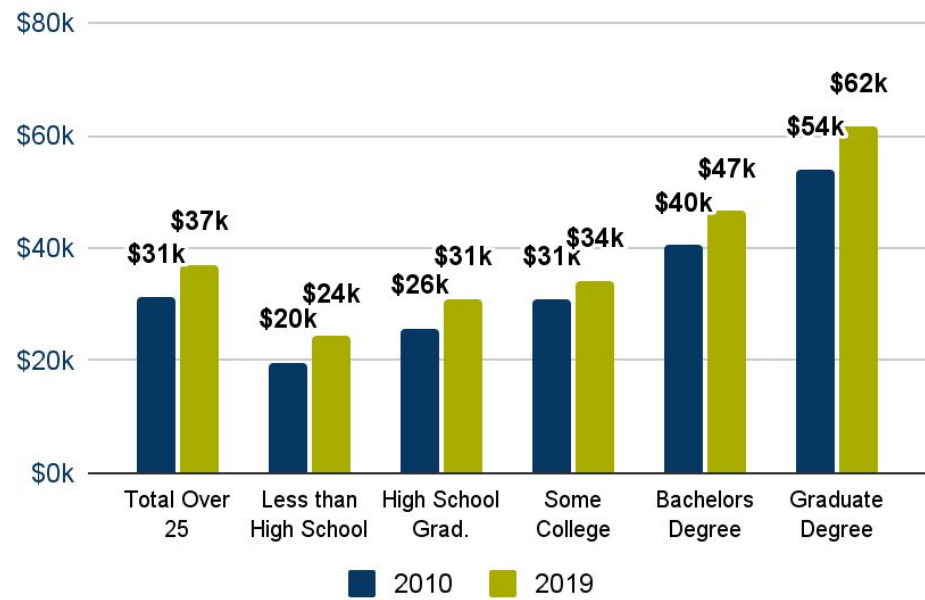
Job Growth and Housing Production
St Joseph County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

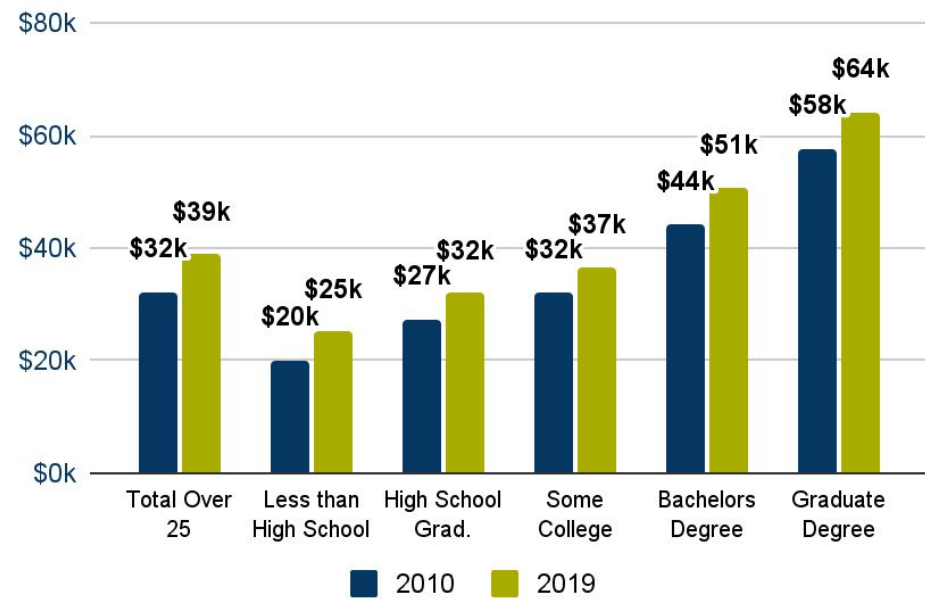
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 19% since 2010 for the total population and increased 20% for the population with at least a high school degree.

Median Earnings by Educational Attainment
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Indiana | 2010, 2019



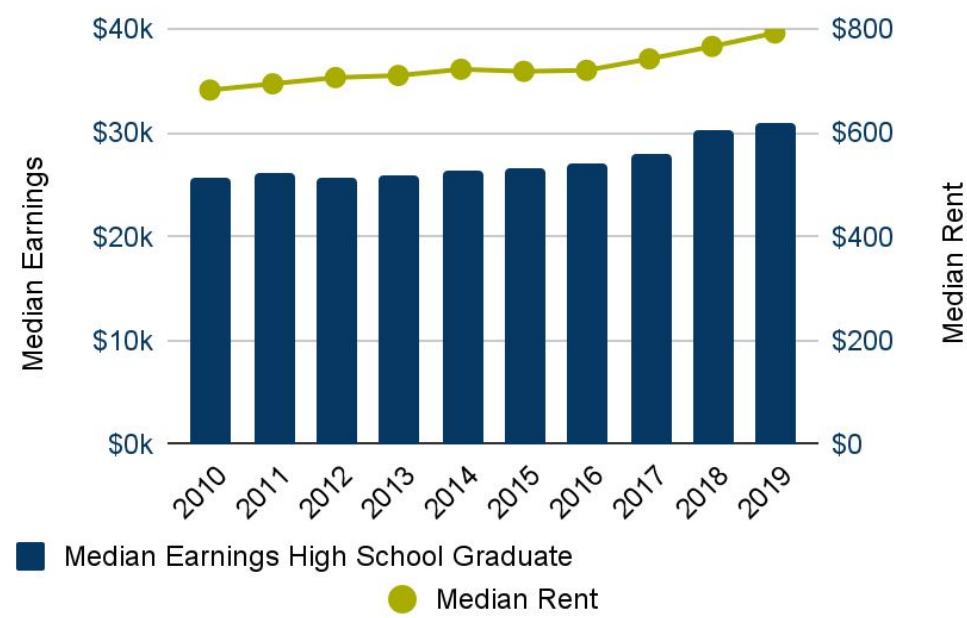
Source: ACS 2010-2019 5-year estimates

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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 16.1% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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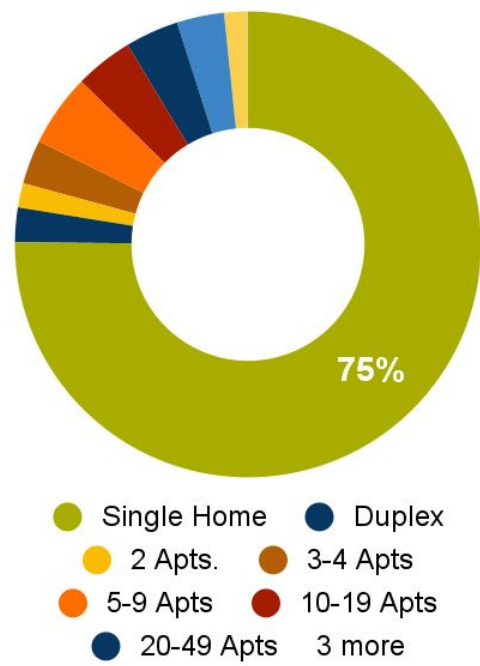
HOUSING TRENDS

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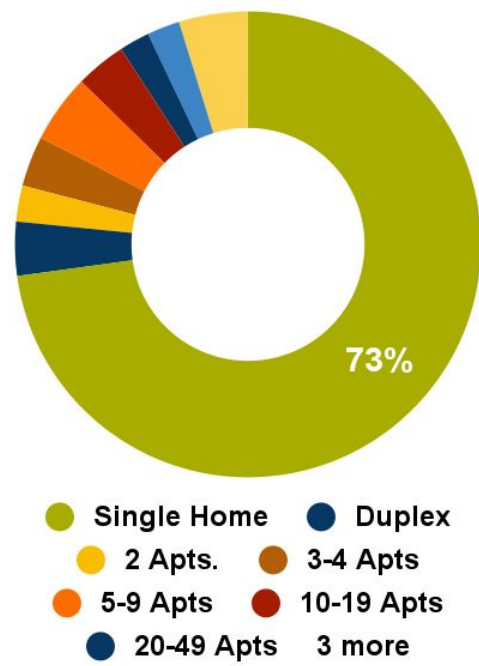
HOUSING TYPOLOGY | 75% of homes in St Joseph County are single-family, while 23% are multifamily. The share of multifamily housing has increased by 1785 homes since 2010.

Housing Typology

St Joseph County | 2019



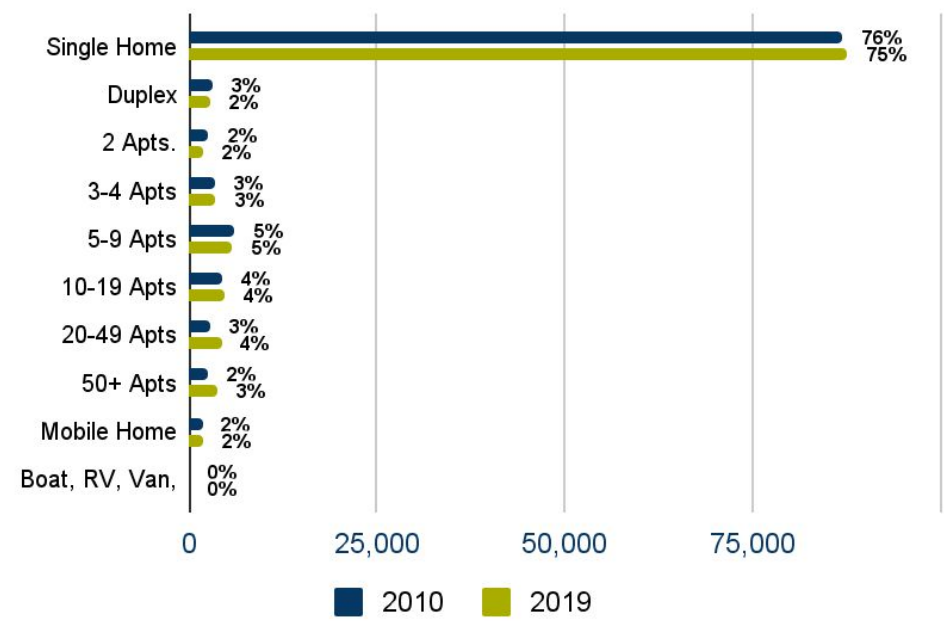
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

St Joseph County | 2010, 2019

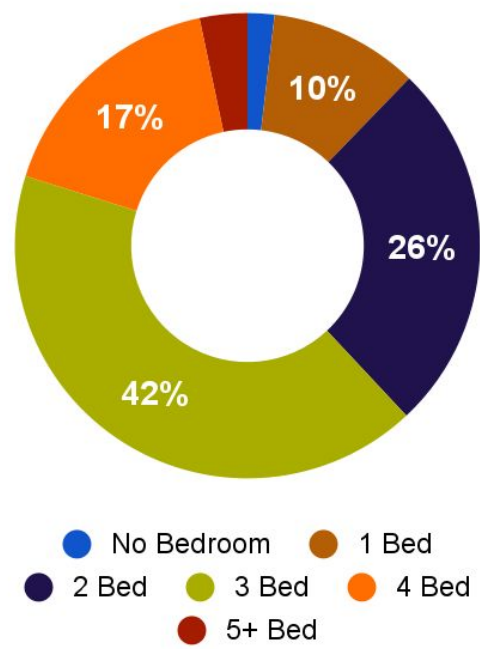


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in St Joseph County are 2.53, with 62% of units 3 bedroom or more.

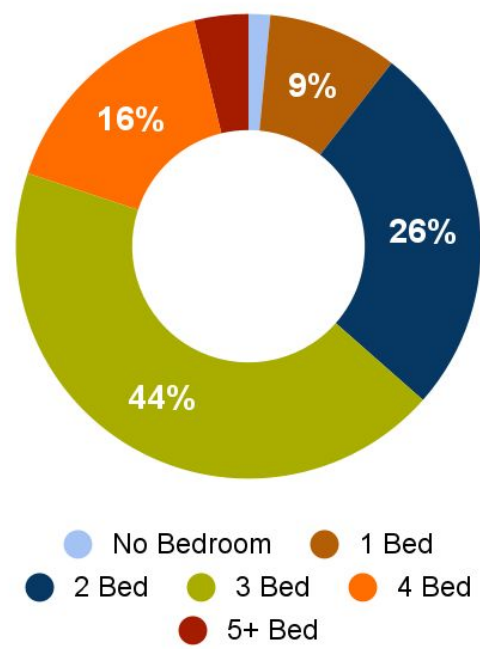
Housing Stock by Bedrooms

St Joseph County | 2019



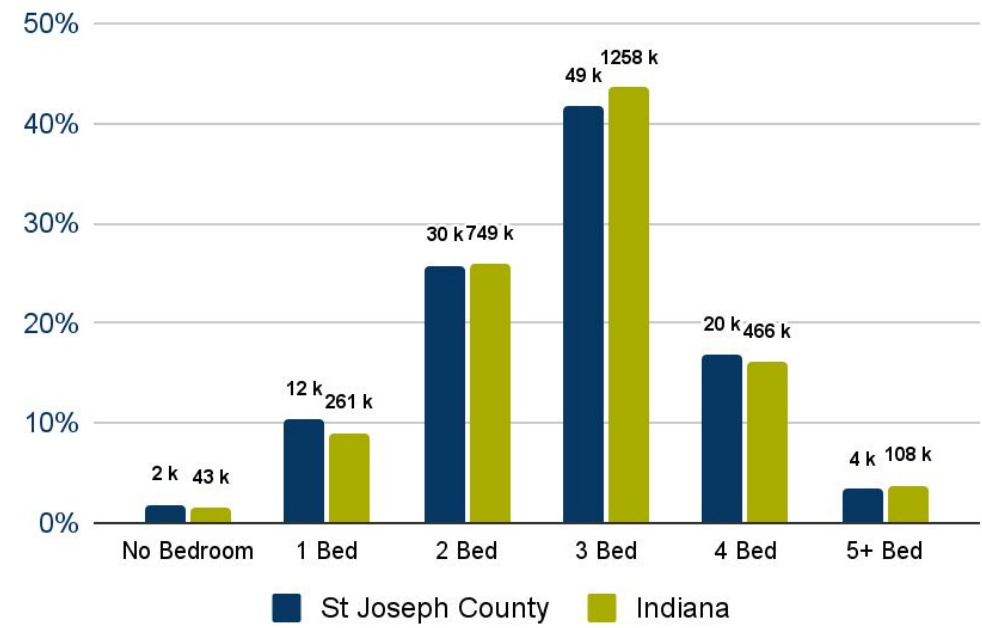
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

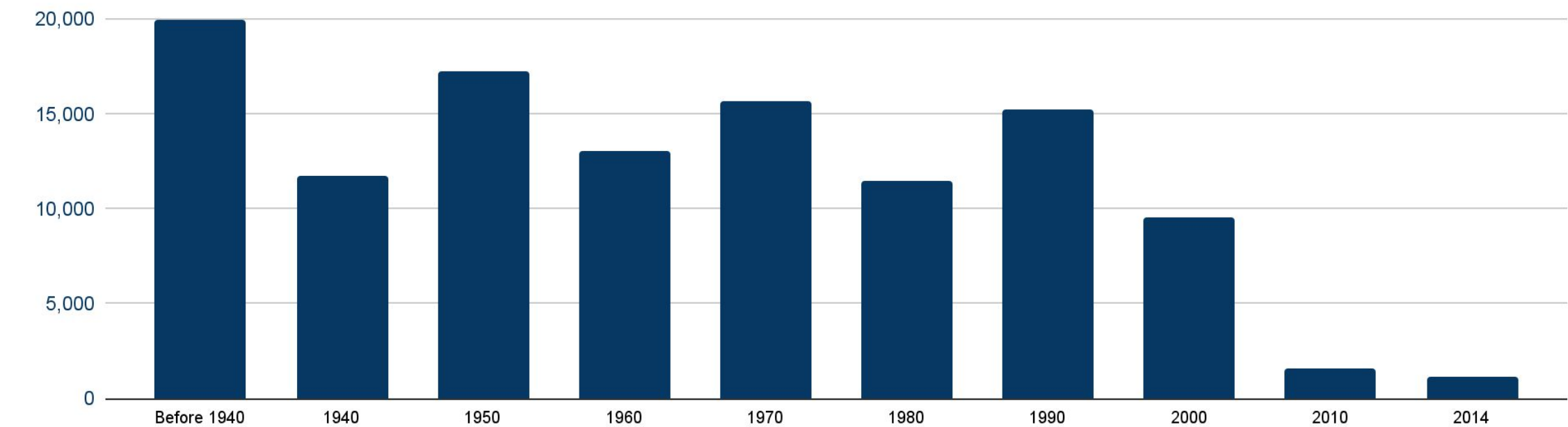
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 89% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
St Joseph County | 2019

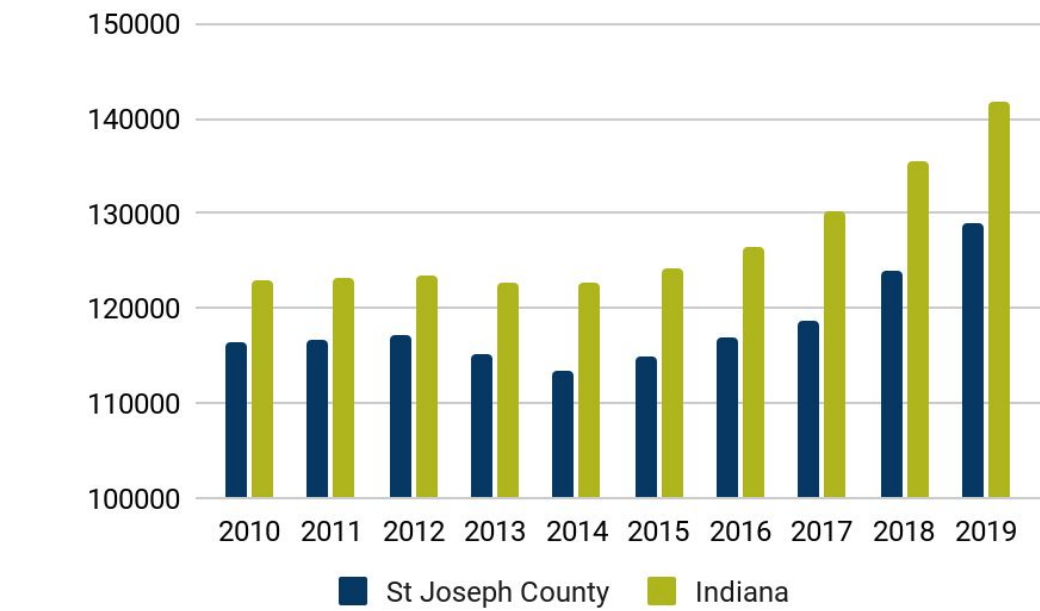


Source: ACS 2010-2019 5-year estimates

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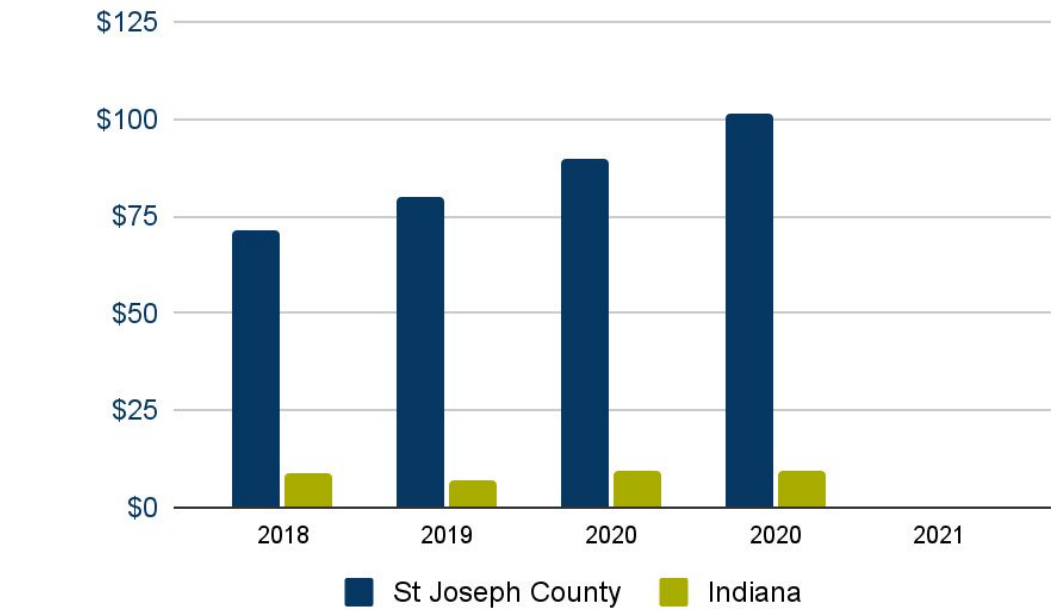
MEDIAN LISTING PRICE | Homes in St Joseph County have a median listing price of \$129,000, compared to \$141,700 statewide. Home prices have increased by 11% since 2010.

Median Listing Price
St Joseph County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

Median Listing Price per Square Foot
St Joseph County | 2017-2020



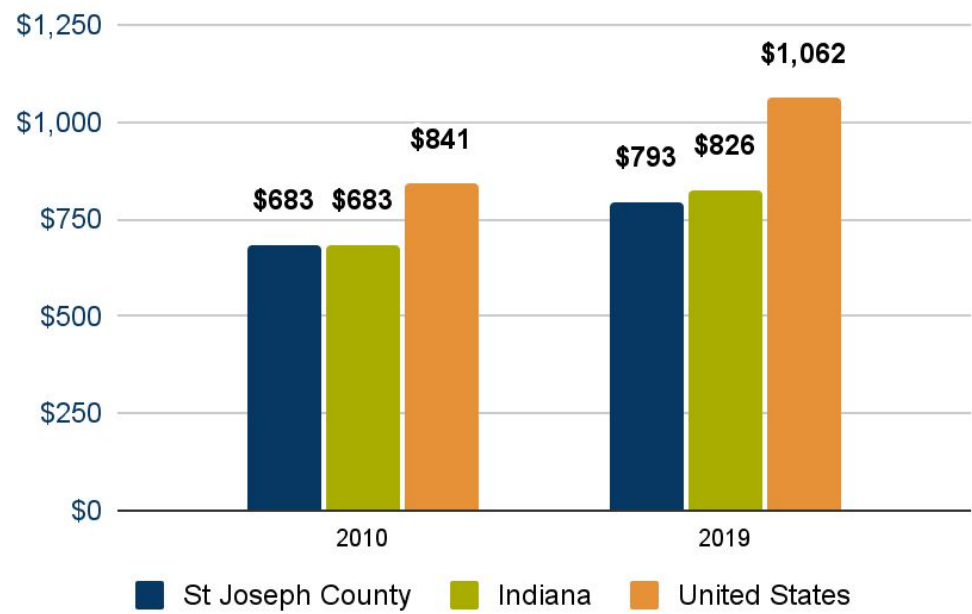
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

MEDIAN RENTS | Median rents have increased by 16% since 2010, with average rents at \$793.

Median Rent

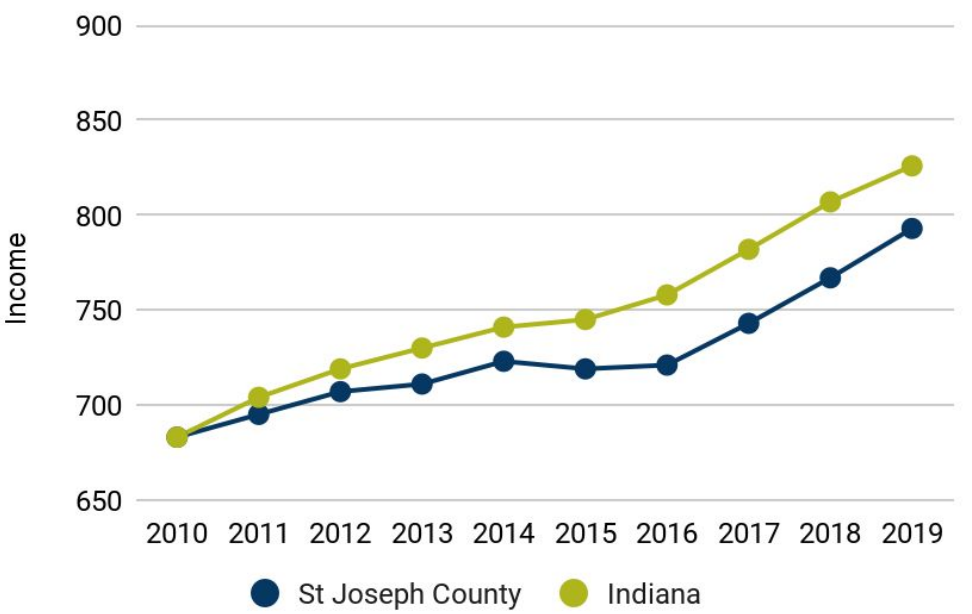
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

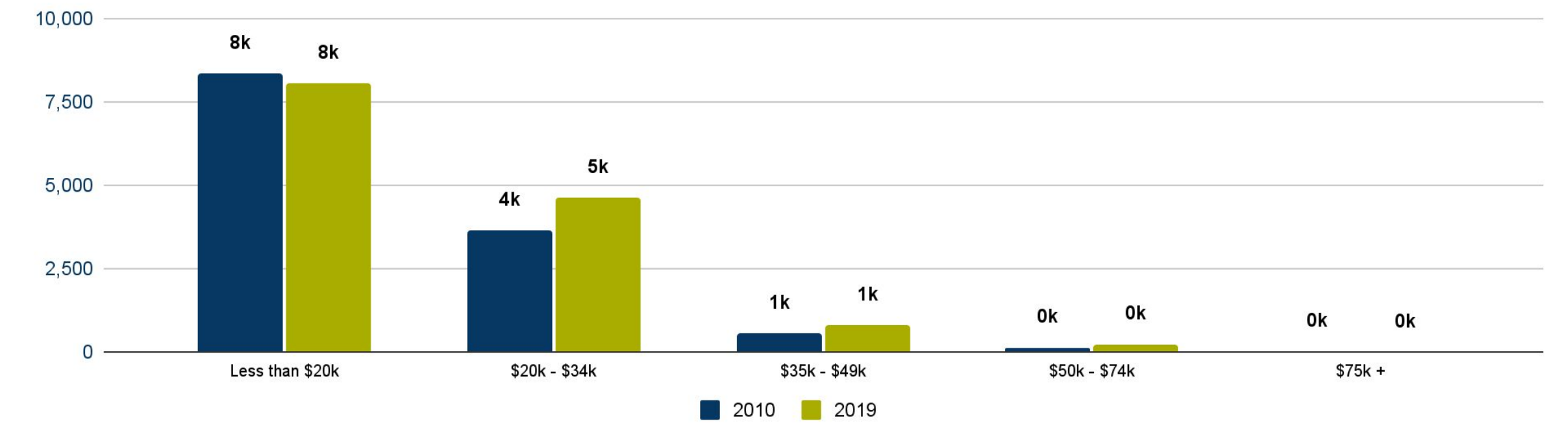
St Joseph County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 47% of households are housing cost burdened in St Joseph County, down -2% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

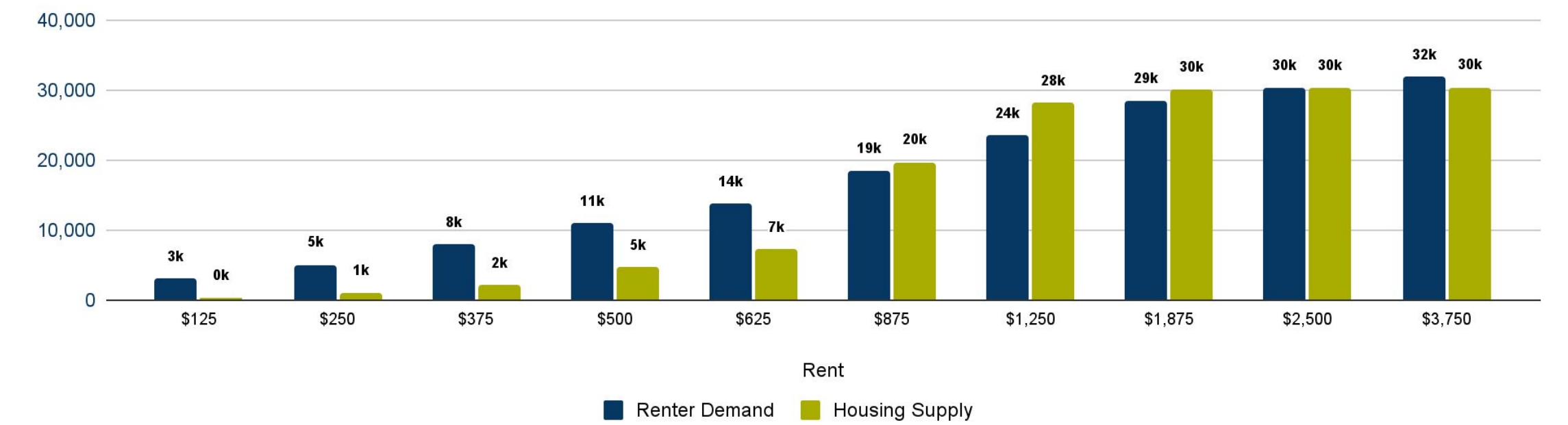
Renter Housing Cost Burden
St Joseph County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

CUMULATIVE HOUSING GAP | There is a 20000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap
St Joseph County, Indiana | 2010-2019

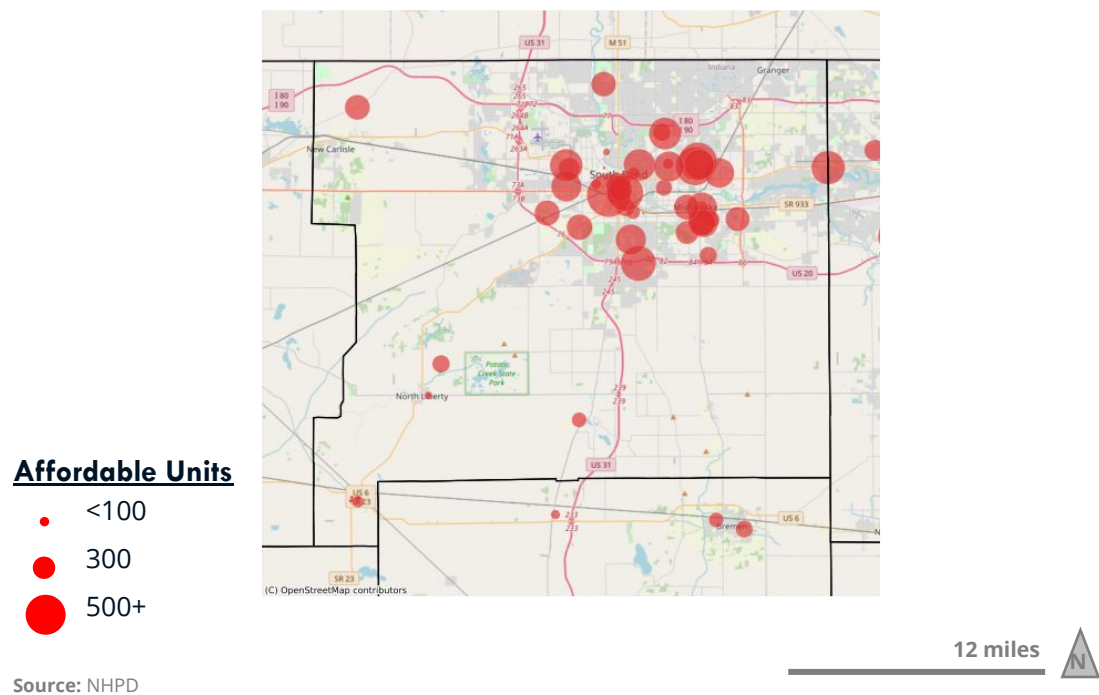


Source: ACS 2010-2019 5-year estimates

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

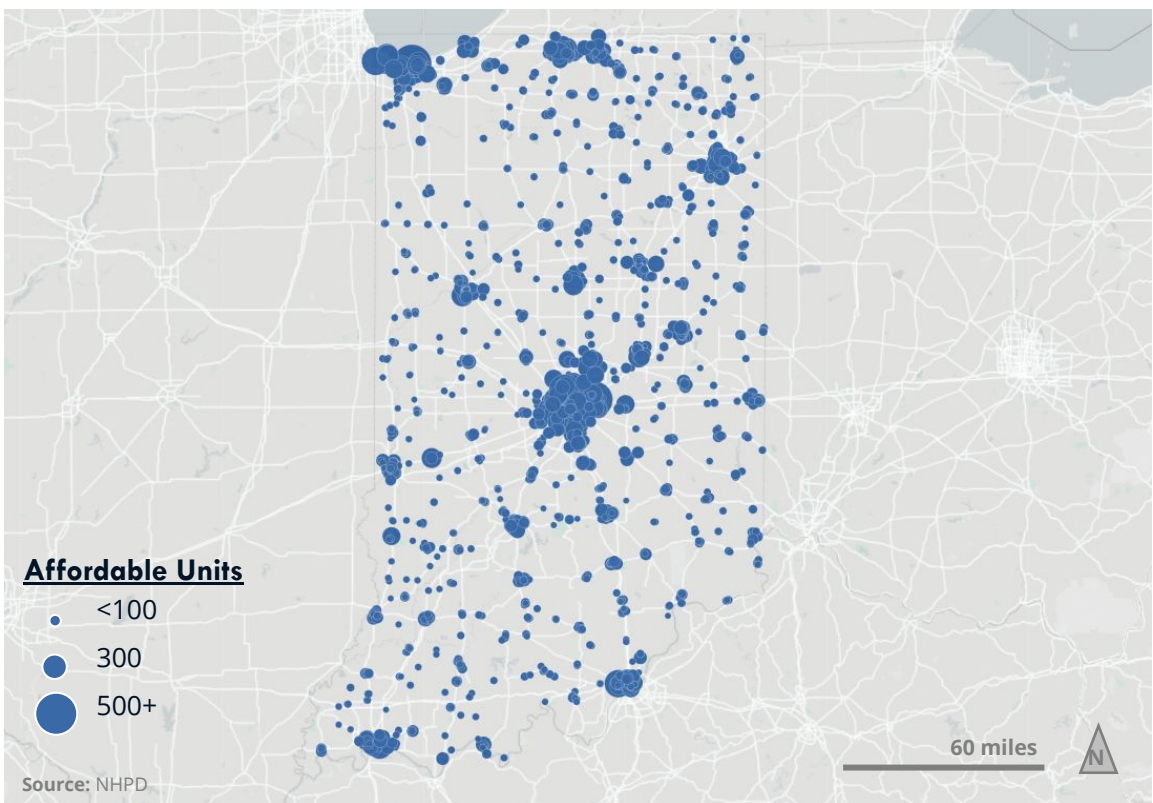
Affordable Housing Inventory

St Joseph County | 2020



Affordable Housing Inventory

State of Indiana | 2020

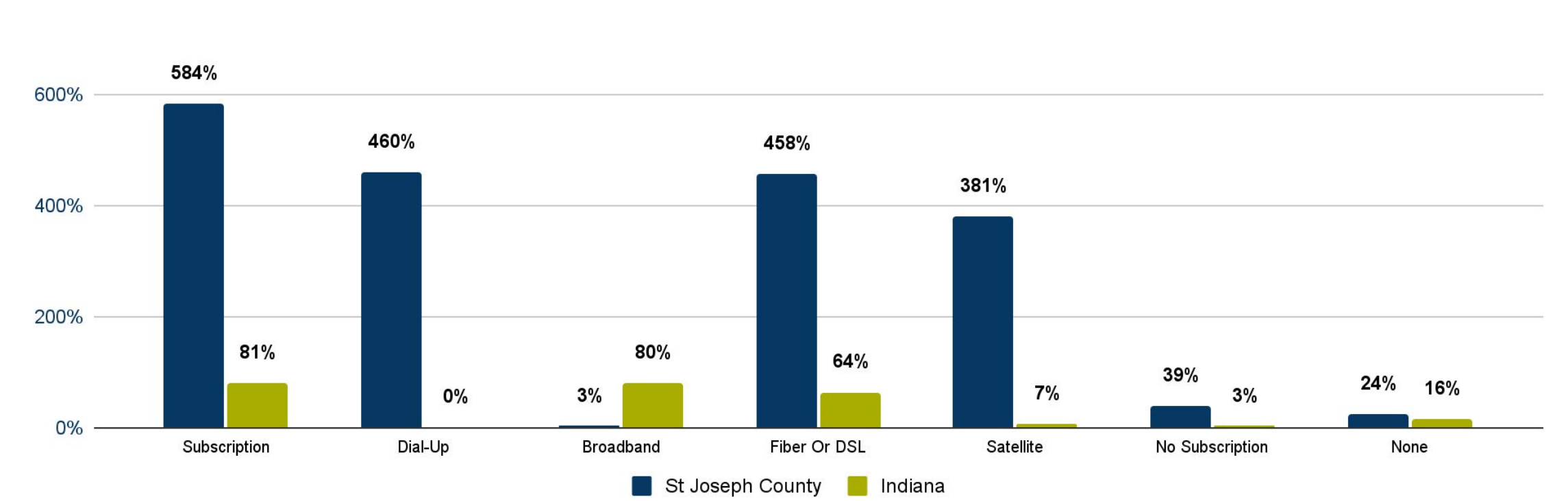


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HOUSING AMENITIES | 3% of housing units have access to broadband.

Broadband Access St Joseph County | 2017-2020



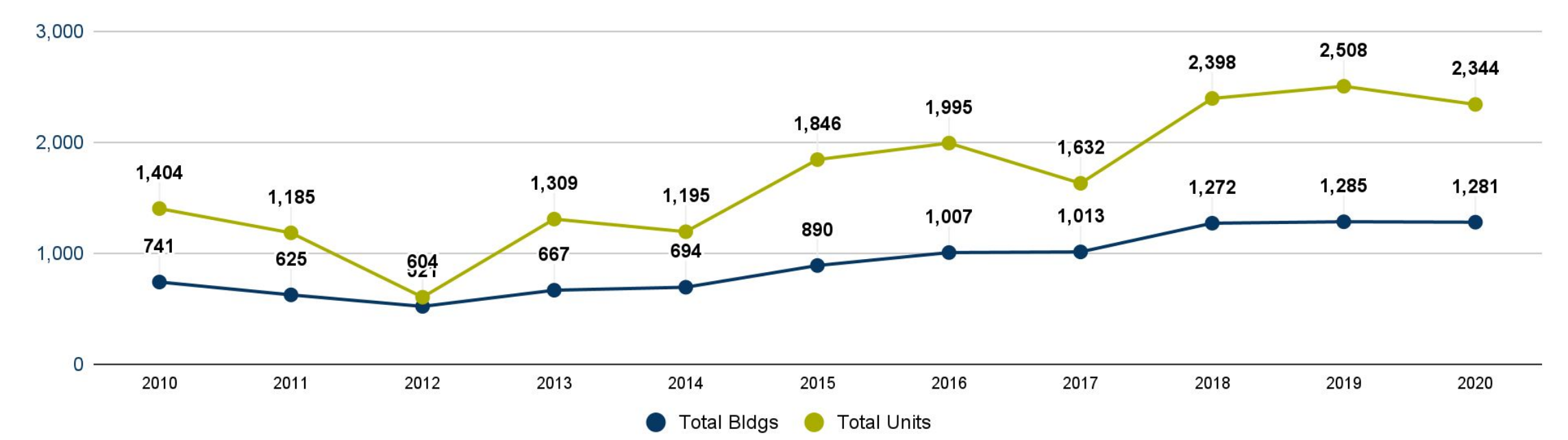
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

WORKING DRAFT

HOUSING STARTS | There have been 1,281 new housing starts in 2020 in St Joseph County, with 9,996 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
St Joseph County | 2017-2020



Source: St. Louis Fed.

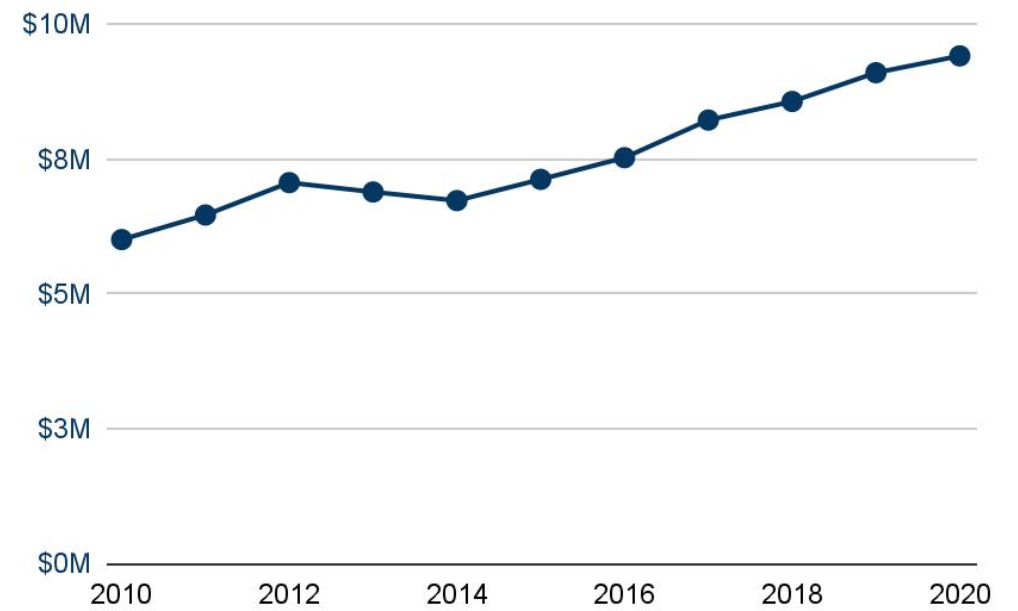
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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

WORKING DRAFT

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