

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR STARKE 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**:

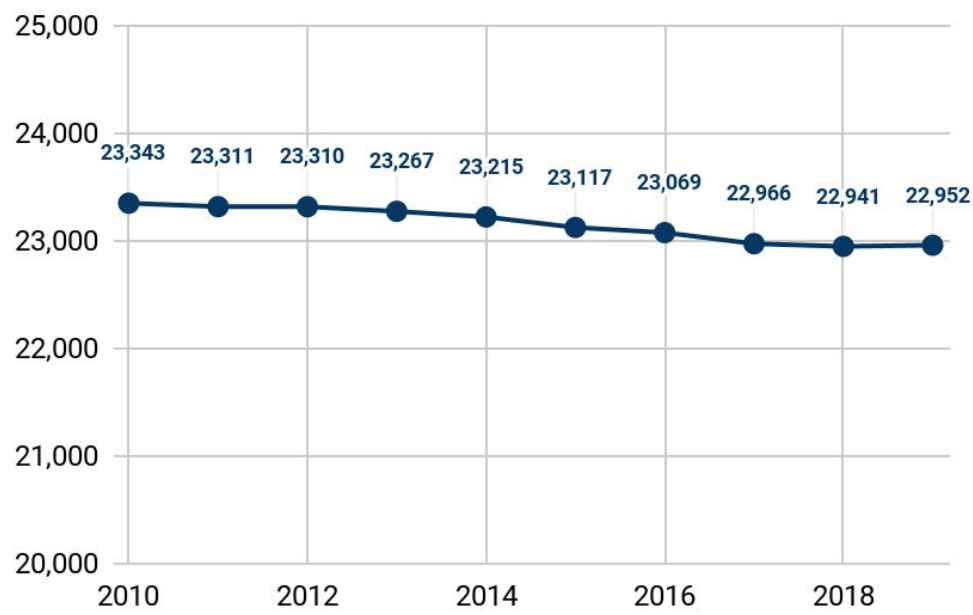
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

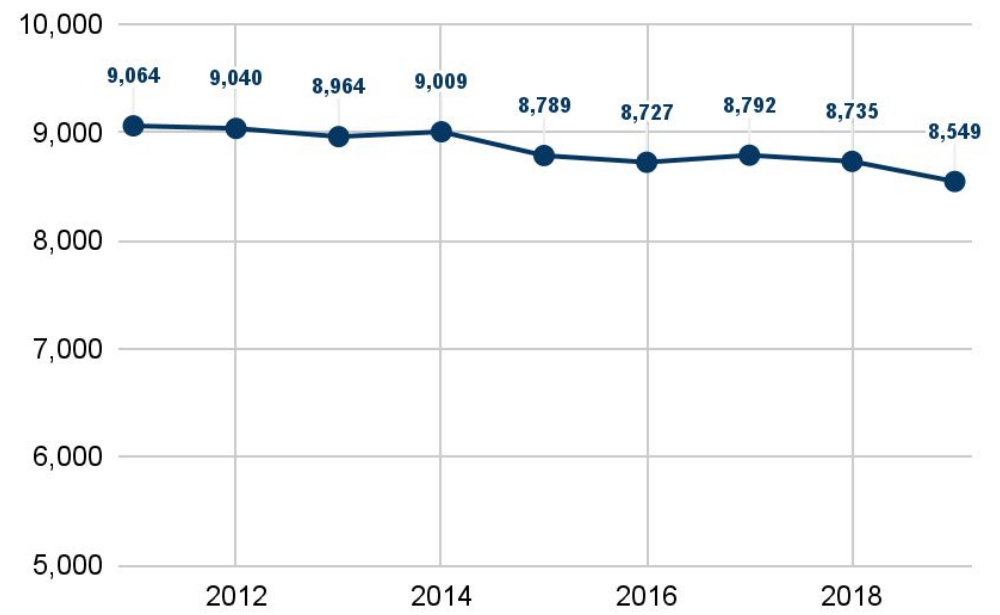
POPULATION | Starke County's population has decreased by 1.68% (391 people) between 2010-2019. In the same time period, the total number of households decreased by 4.93% (443 households).

Resident Population
Starke County | 2010-2019



Source: FRED, U.S. Census Bureau

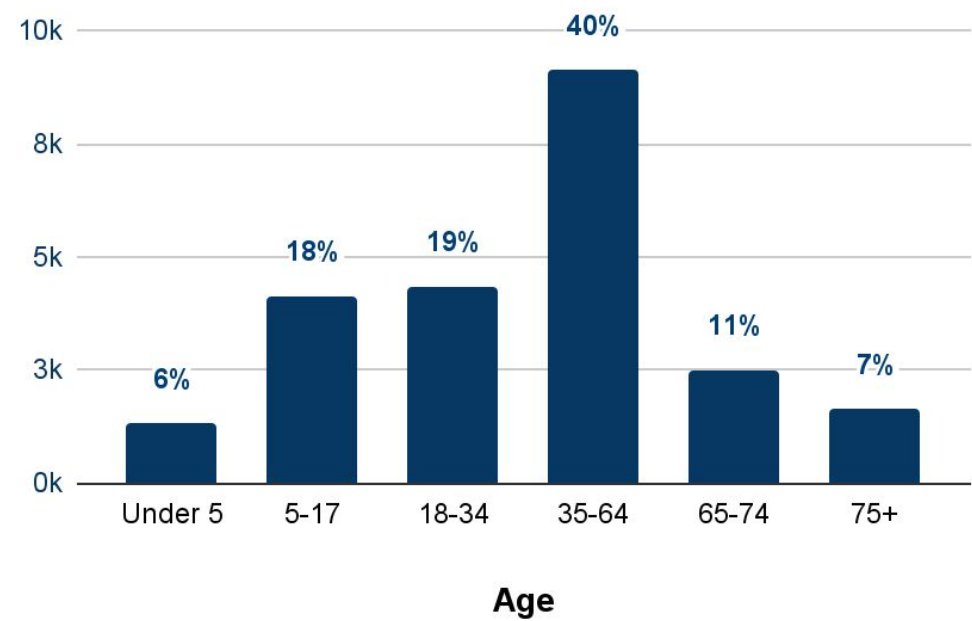
Households
Starke County | 2010-2019



Source: FRED, U.S. Census Bureau

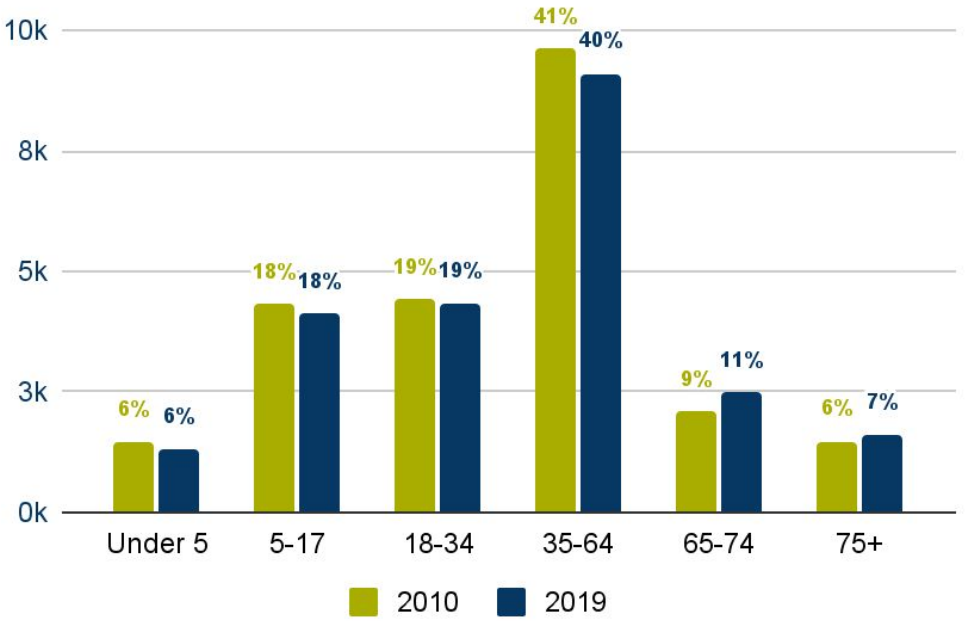
AGE | 18% of people in Starke County are above the age of 65, while 24% are below 18.

Population by Age
Starke County | 2019



Source: ACS 2019 5-year estimates

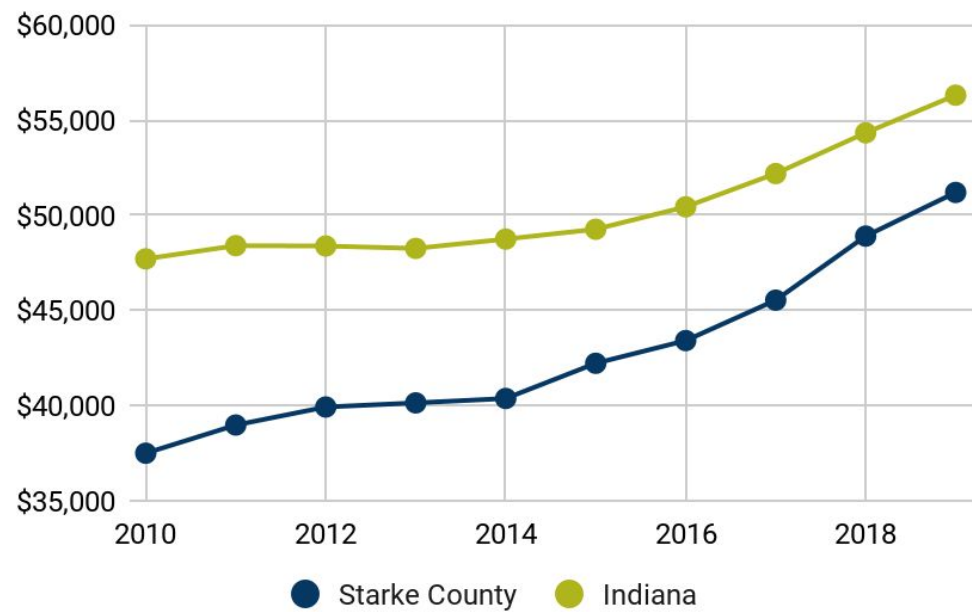
Change in Share of Population
Starke County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

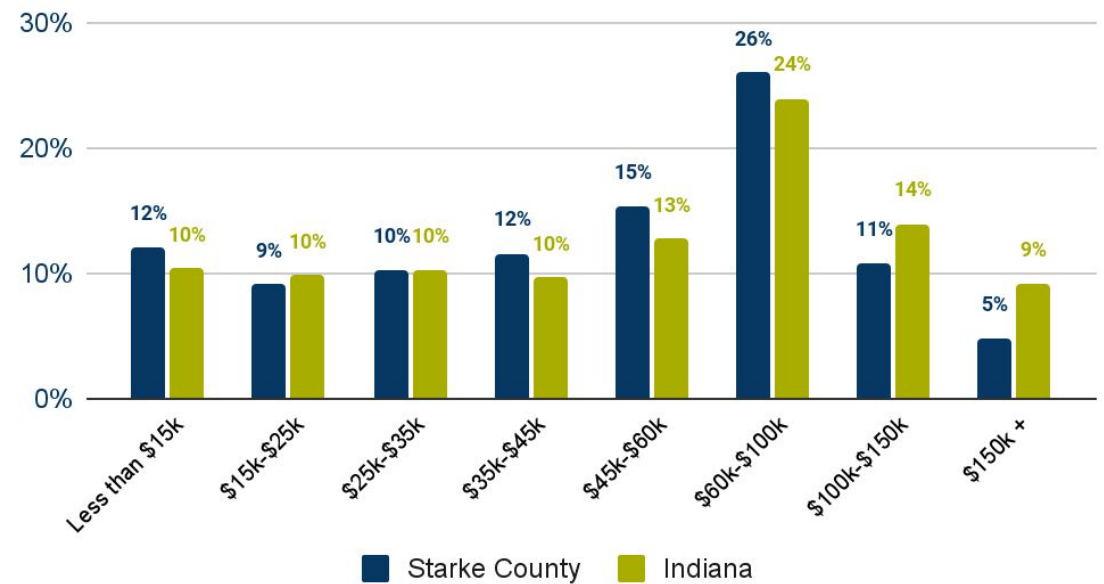
HOUSEHOLD INCOMES | Starke County had a median income of \$51,190 in 2019, up 37% since 2010. 31% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

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



Source: ACS 2010-2019 5-year estimates

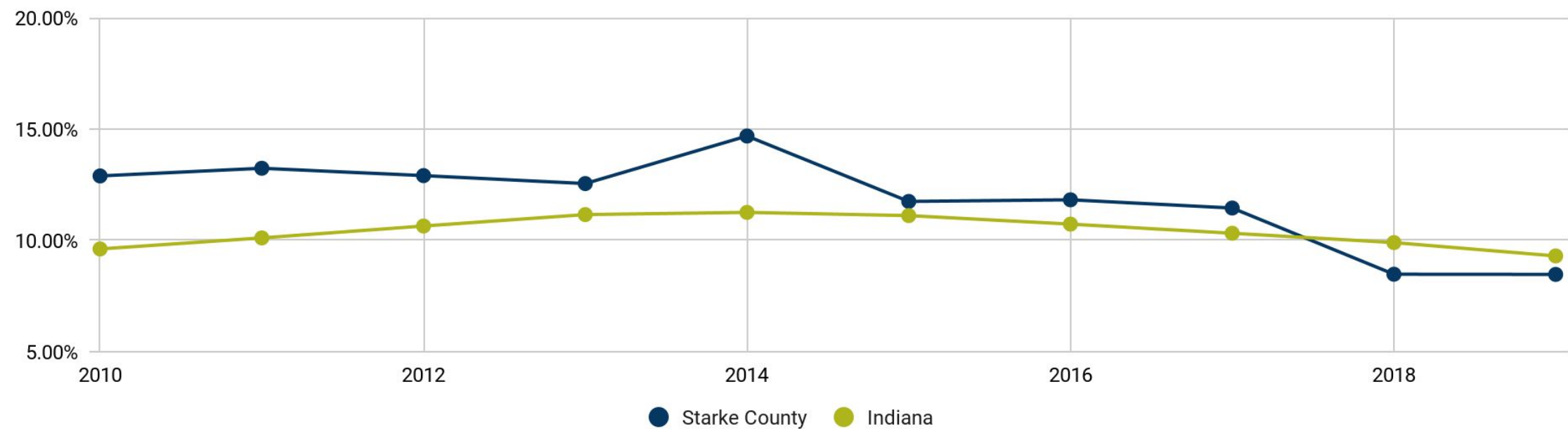
Household Income Distribution
Starke County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.5% of families live in poverty conditions in Starke County, down 4.43 percentage points from 12.9% in 2010.

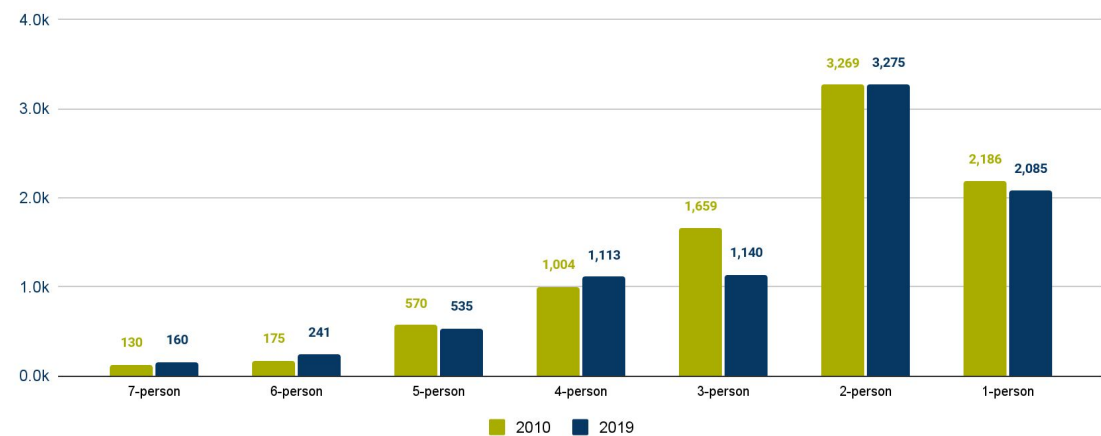
Family Poverty Rate
Starke County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.68 people, compared to 2.52 statewide. The Starke County average household has grown by 0.11 persons since 2010.

Household Size
Starke County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

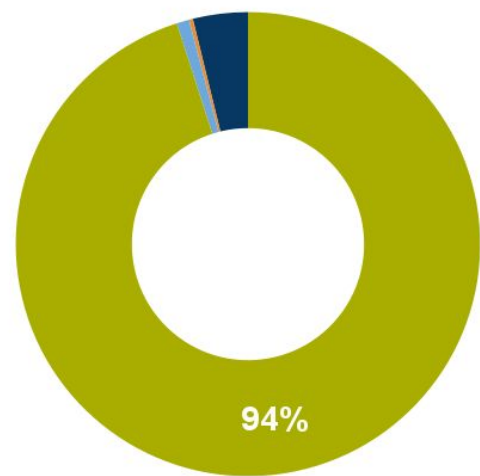


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Starke County is 94% white, 1% Black, 4% Hispanic/Latino, 0% Asian, and 0% other.

Racial/Ethnic Distribution

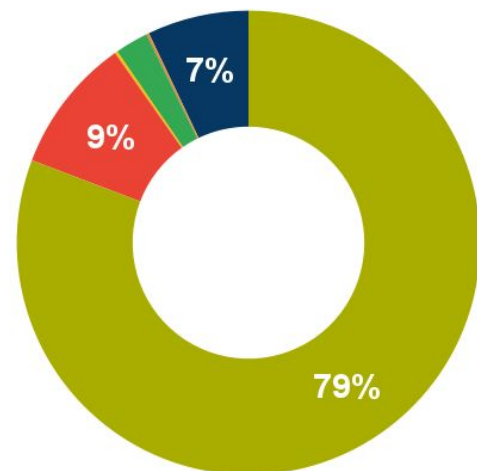
Starke County | 2019



White Black Asian
Other Hispanic or Latino

Source: ACS 2010-2019 5-year estimates

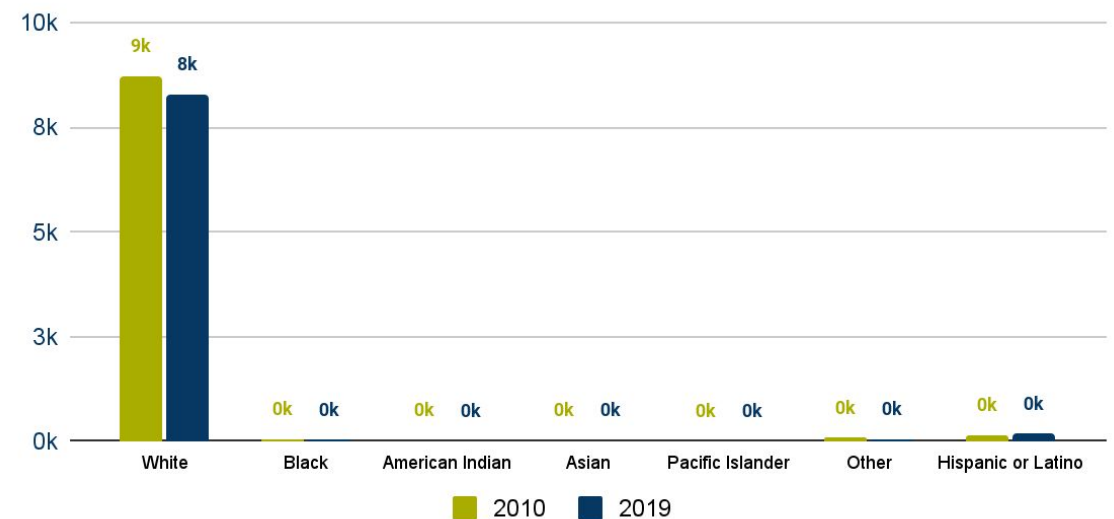
Indiana | 2019



White Black
American Indian Asian
Pacific Islander 2 more

Household Racial/Ethnic Distribution

Starke County | 2010, 2019

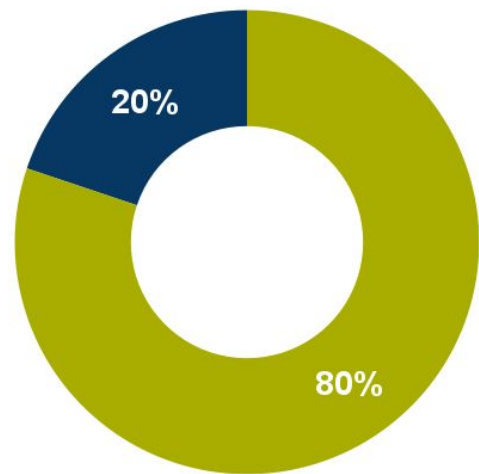


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 20% of households (1,697 households) in Starke County were renters, while 80% (6,852 households) were owner households. The share of renters has increased by 0% since 2010.

Housing Tenure

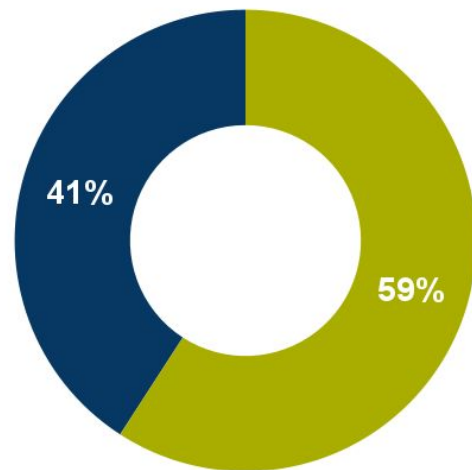
Starke County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

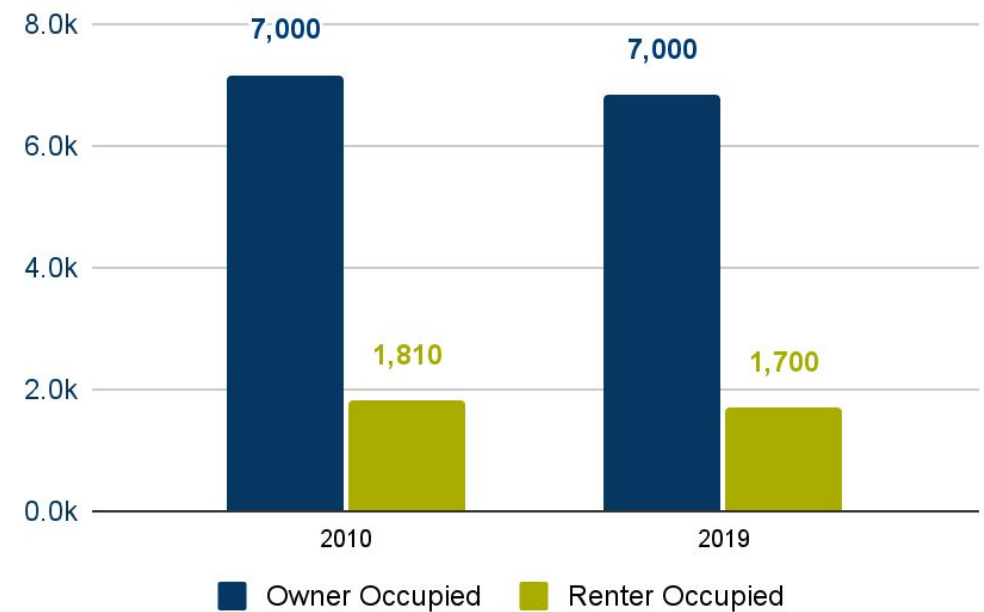
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

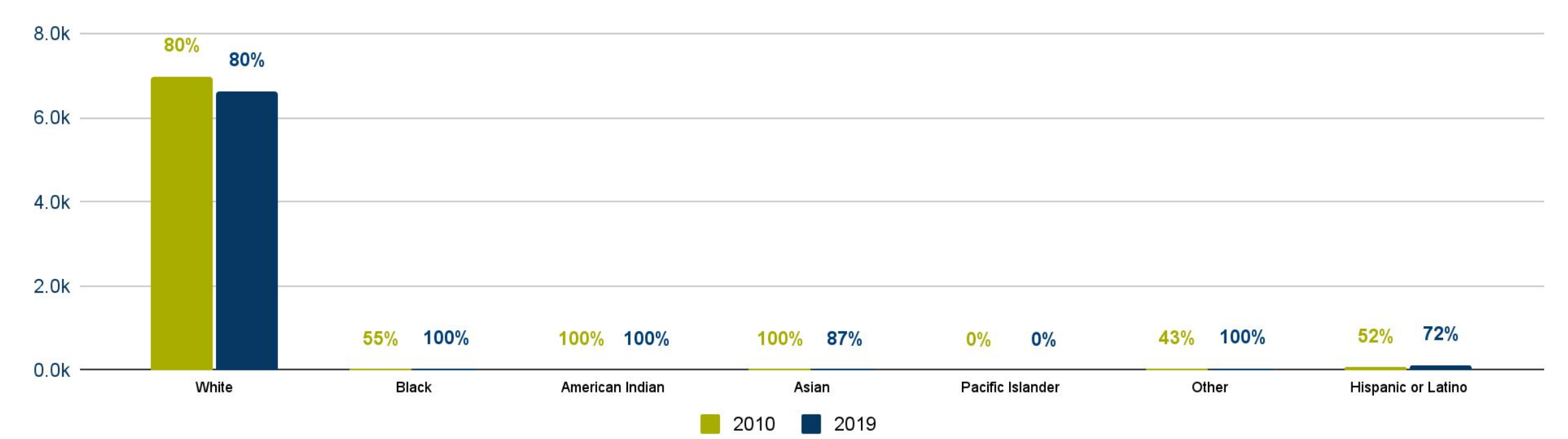
Starke County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 80%, homeownership is 80% among non-Hispanic White households, 100% for Black households, and 72% for Hispanic or Latino households.

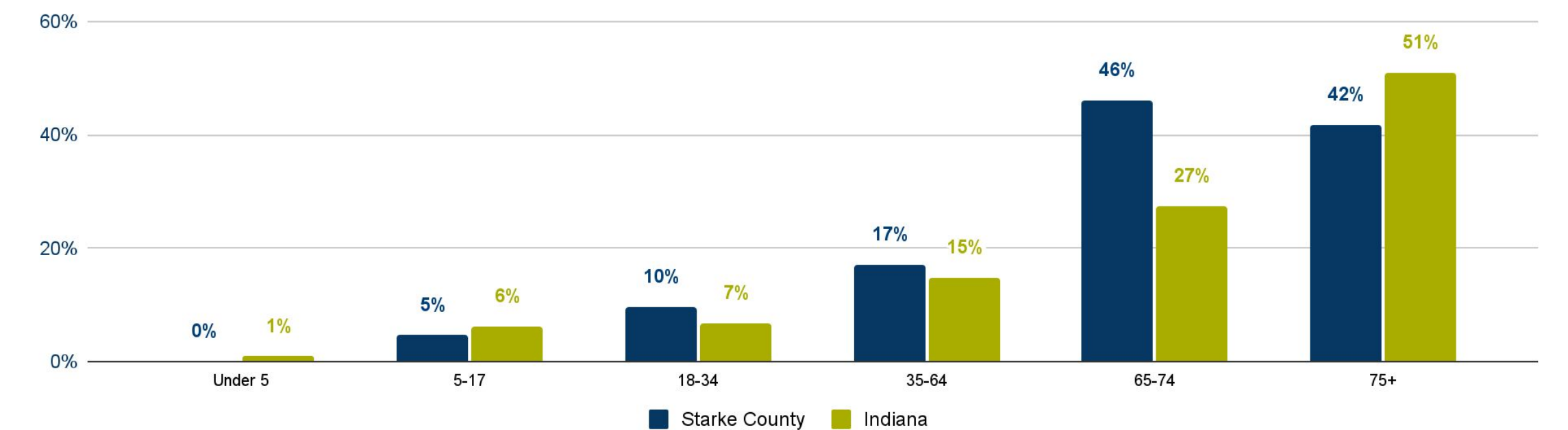
Homeownership by Race
Starke County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 17% of people in Starke County live with a disability. For people above 65, the share increases to 44%.

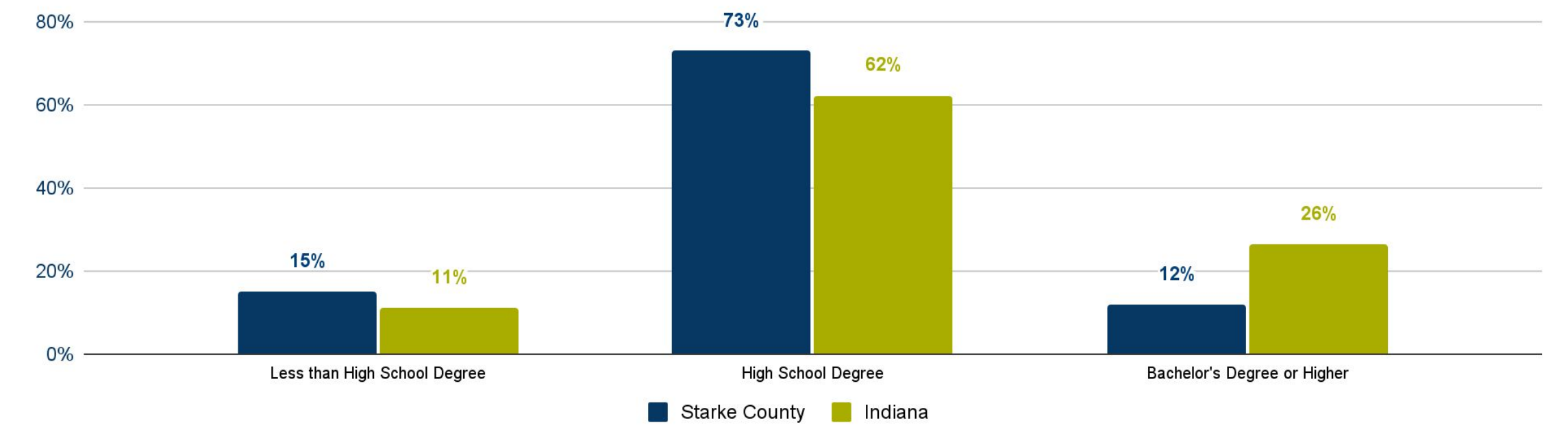
Share of the Population with a Disability by Age
Starke County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Starke County, 73% of the population has at least a high school degree and 12% of the population has at least a Bachelor's degree.

Educational Attainment
Starke County, Indiana | 2019

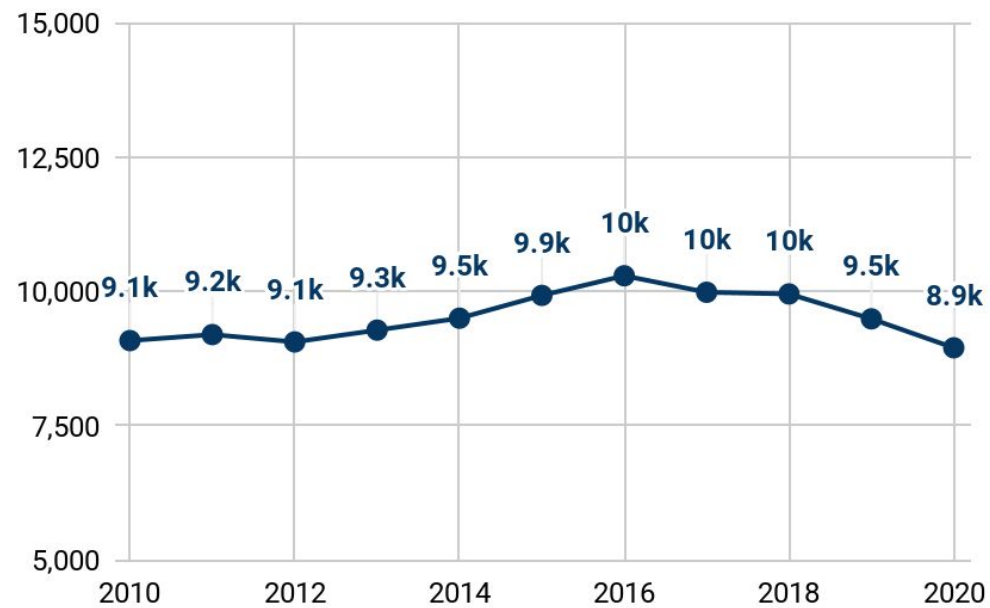


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

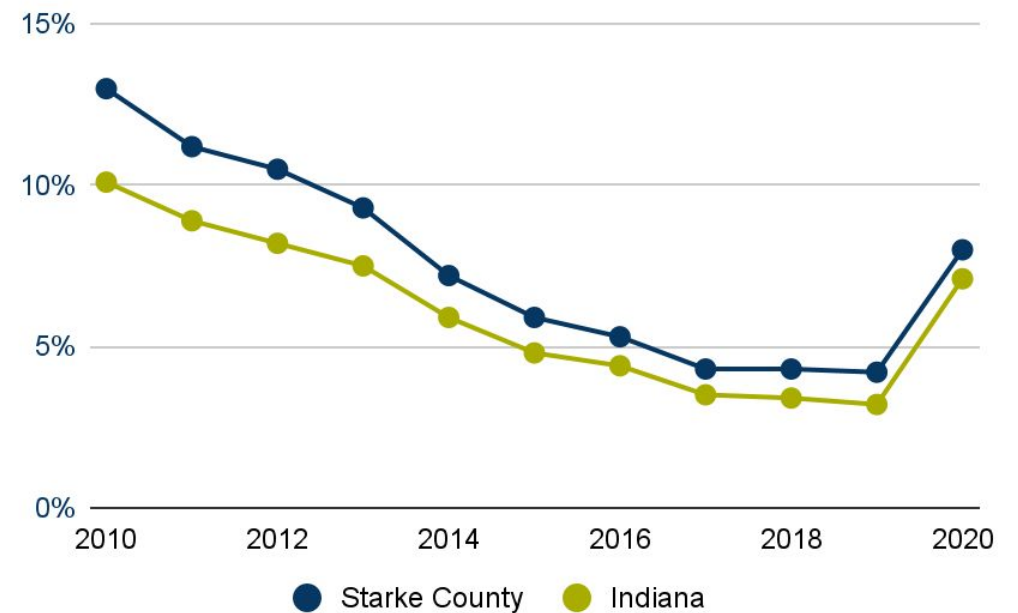
EMPLOYMENT BASE | There are currently 9,000 employed persons in Starke County, down by 1.48% since 2010. The unemployment rate in 2020 was 8.00%, up 3.80 points from 2019.

Total Employment
Starke County | 2010-2019



Source: ACS 2010-2019 5-year estimates

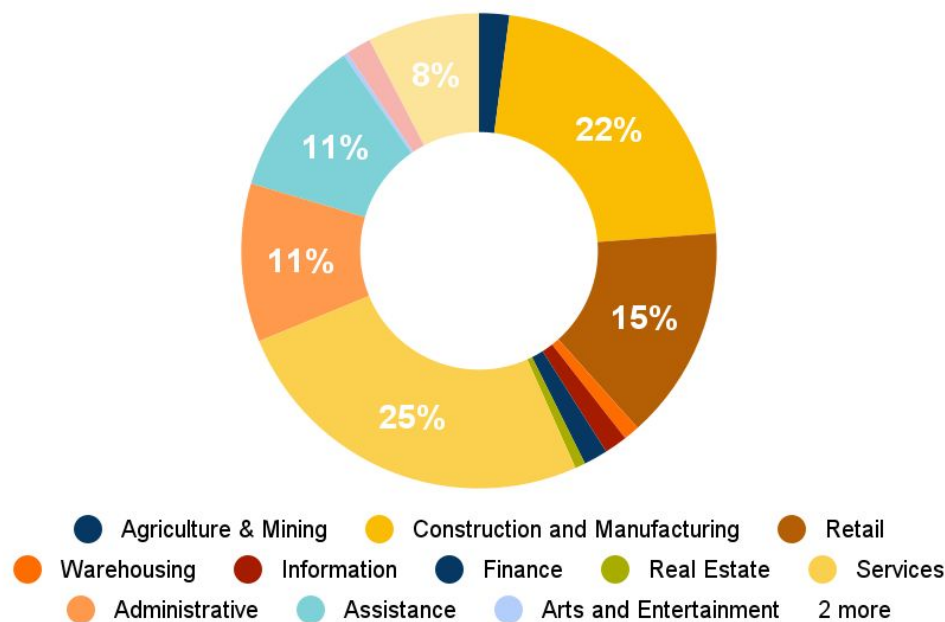
Unemployment Rate
Starke County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Starke County, accounting for 20% of all jobs, followed by Educational Services (13% of all jobs).

Total Jobs by All Industries
Starke County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | **\$33,311**
- 2. Trade, transportation, and utilities | **\$35,004**
- 3. Goods-producing | **\$41,098**
- 4. Leisure and hospitality | **\$14,055**
- 5. Construction | **\$38,172**

Source: BLS

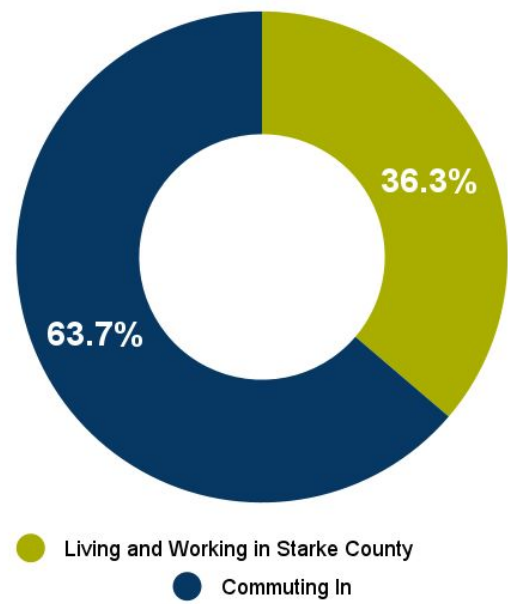
Top 5 Employers

- 1. Pathfinder Services Inc (Knox)
- 2. Mpi Indiana Fineblanking (Knox)
- 3. Knox Community School Corp (Knox)
- 4. Knox Comm Elementary School (Knox)
- 5. Starke Hospital (Knox)

Source: BLS

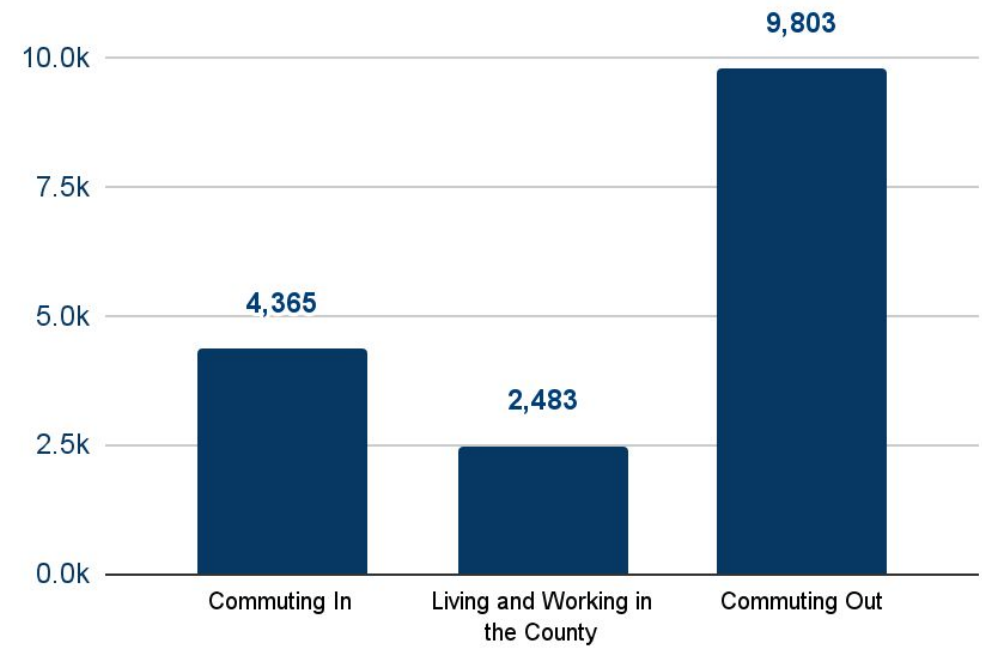
COMMUTER INFLOW / OUTFLOW | 4,000 commuters come into Starke County for their jobs, while 10,000 employees travel outside of Starke County for their jobs.

Employment Inflow
Starke County | 2018



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

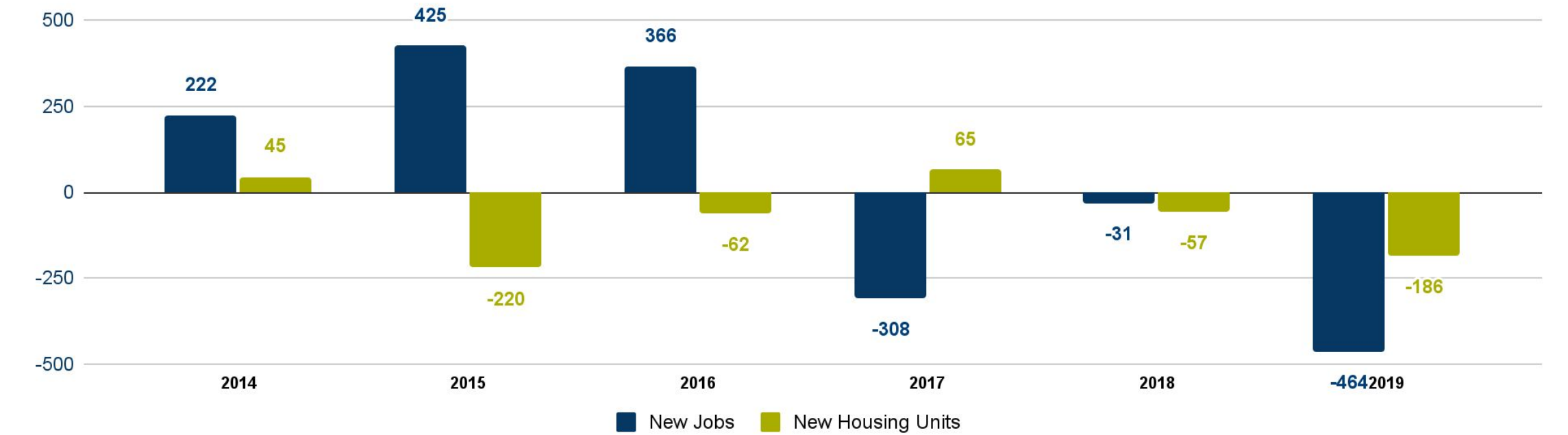
Commuting Patterns
Starke County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Starke County has created 210 jobs between 2014-2019 and -415 housing units, or -198 units for every 100 jobs created.

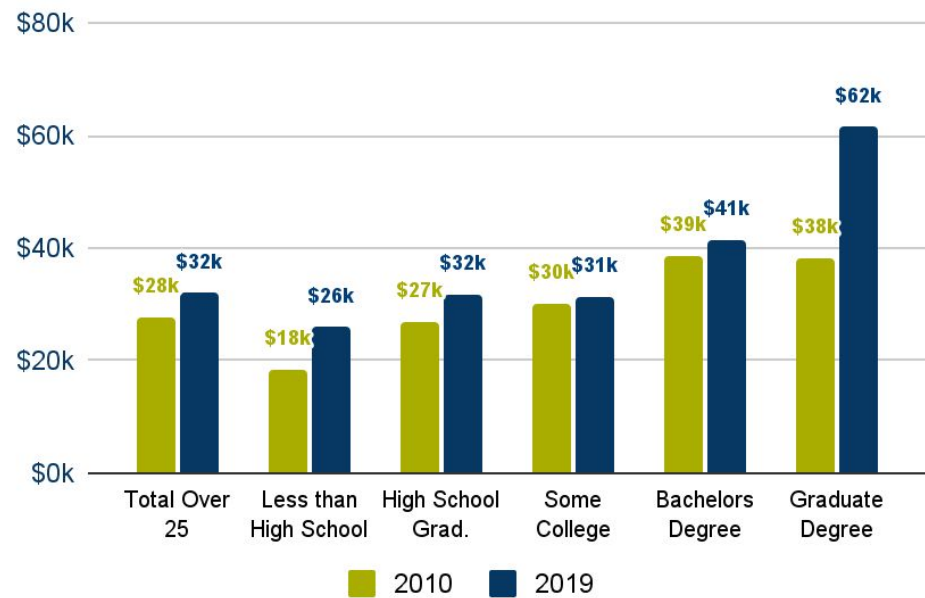
Job Growth and Housing Production
Starke County | Total Jobs, New Jobs



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

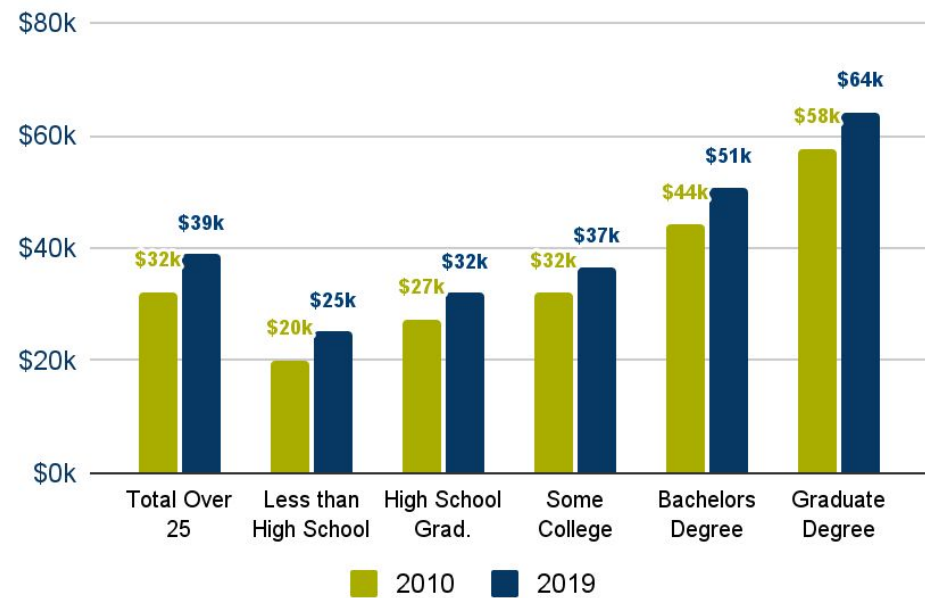
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 16% since 2010 for the total population and increased 18% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Starke County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

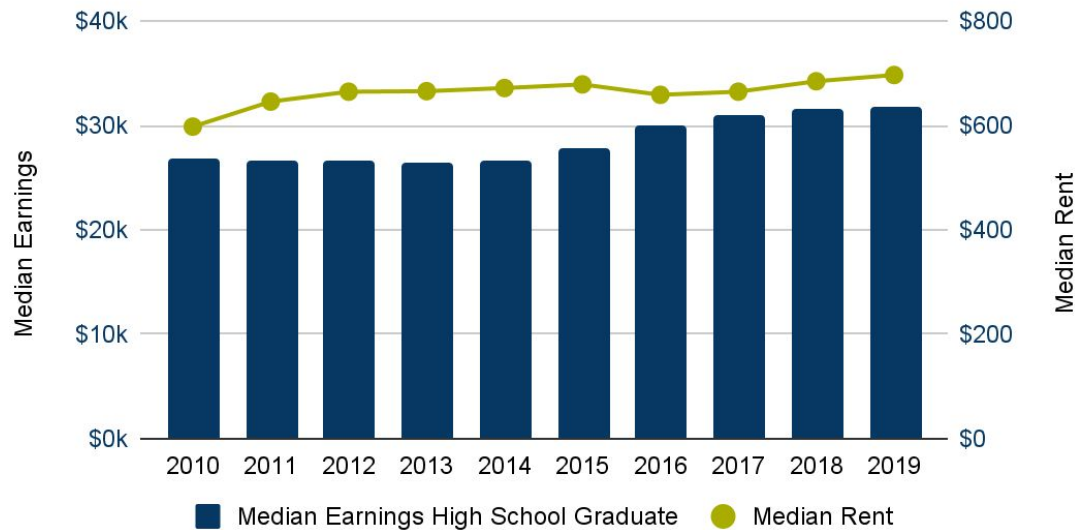
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

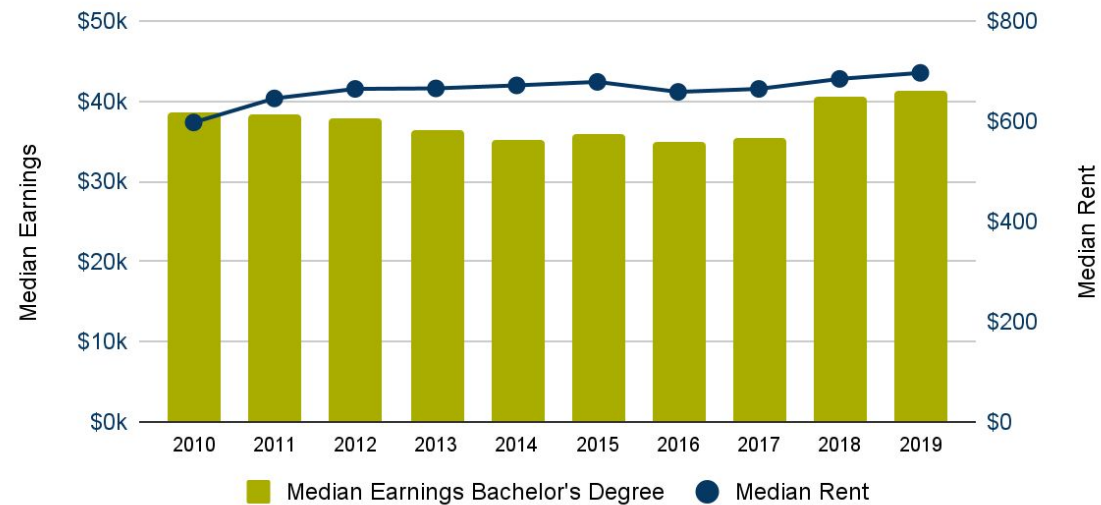
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 16.6%, or 17% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



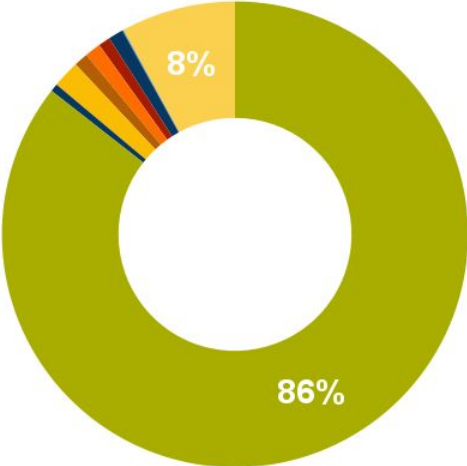
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 86% of homes in Starke County are single-family, while 6% are multifamily. Multifamily housing has increased by 68 homes since 2010.

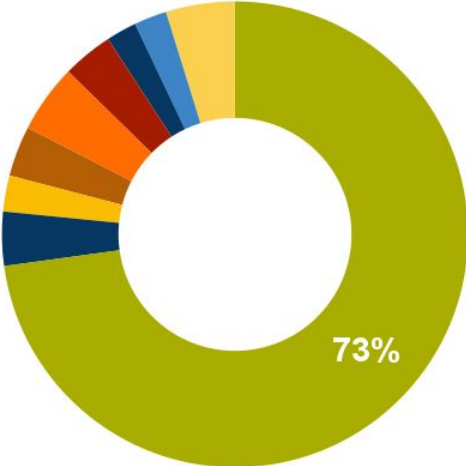
Housing Typology

Starke County | 2019



- Single Home
- 2 Apts.
- 5-9 Apts
- 20-49 Apts
- Duplex
- 3-4 Apts
- 10-19 Apts
- 2 more

Indiana | 2019

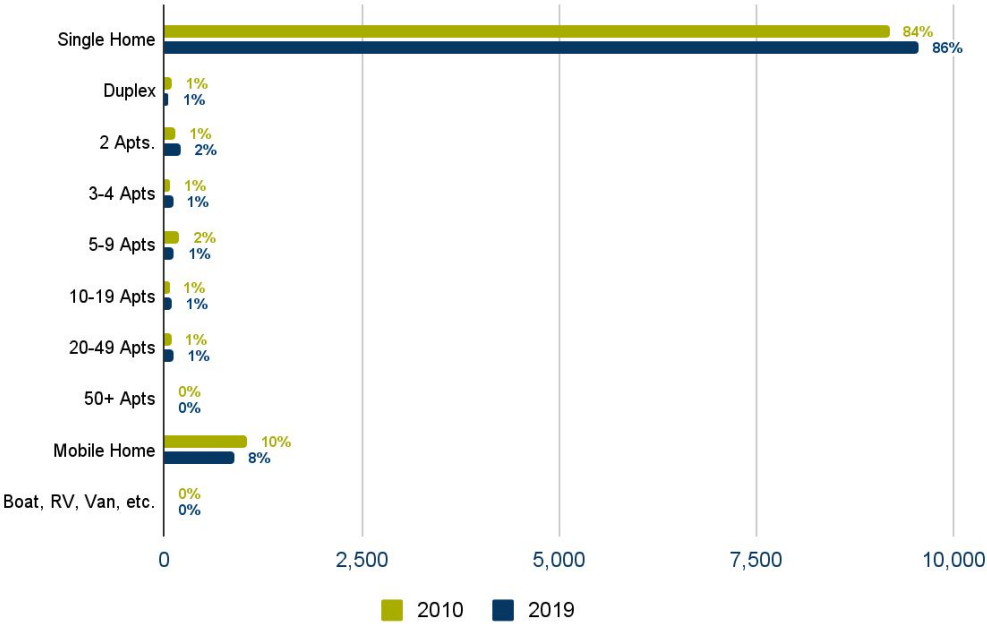


- Single Home
- 2 Apts.
- 5-9 Apts
- 20-49 Apts
- Duplex
- 3-4 Apts
- 10-19 Apts
- 3 more

Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Starke County | 2010-2019



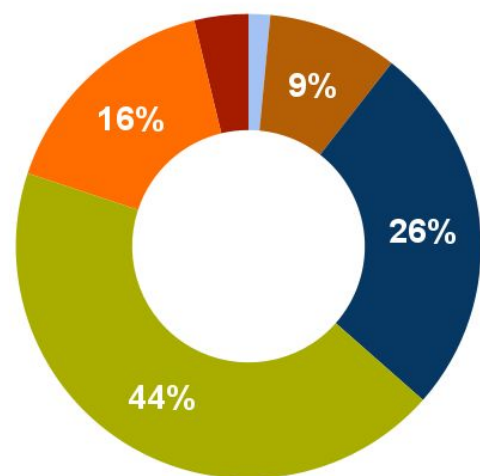
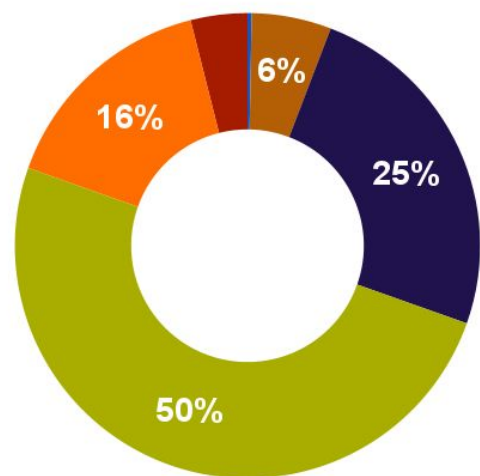
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Starke County contain 2.68 bedrooms, with 70% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Starke County | 2019

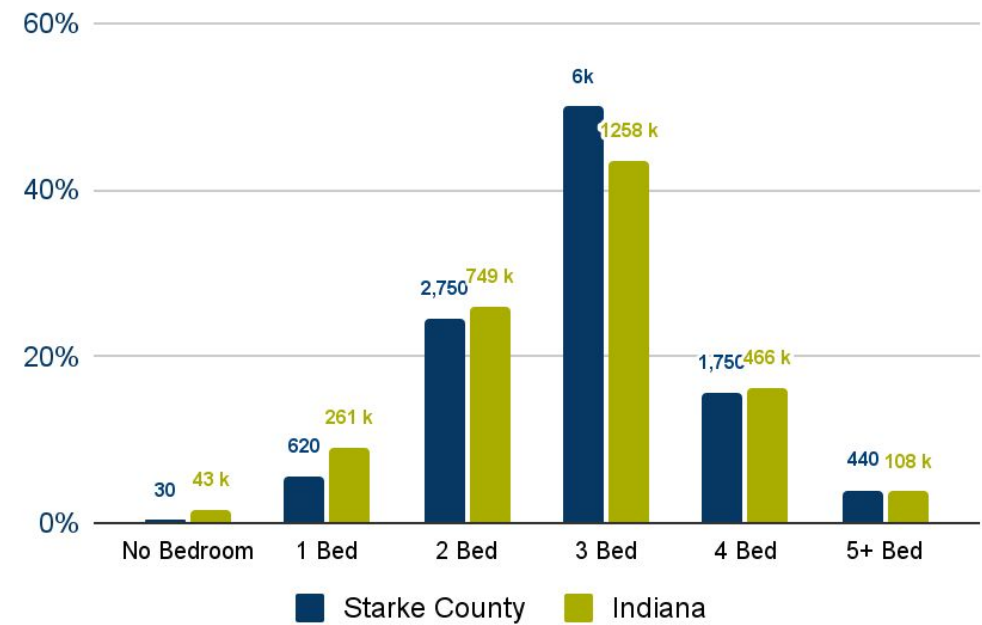
Indiana | 2019



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

Share of Housing Stock by Bedroom

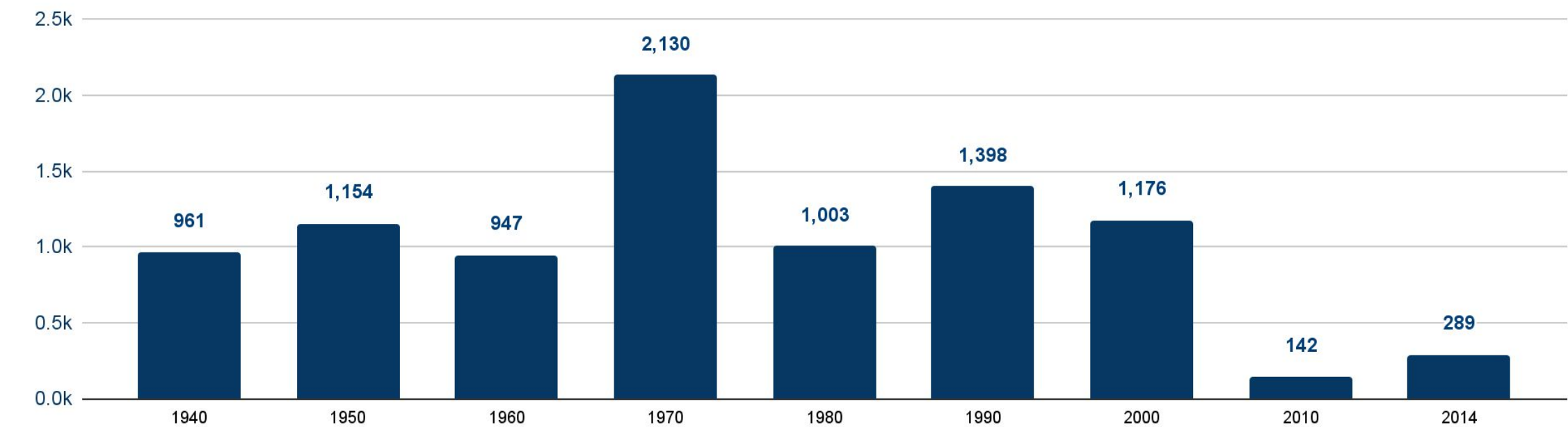
Starke County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 86% of homes were built before 1990, with a plurality of homes built in 1970.

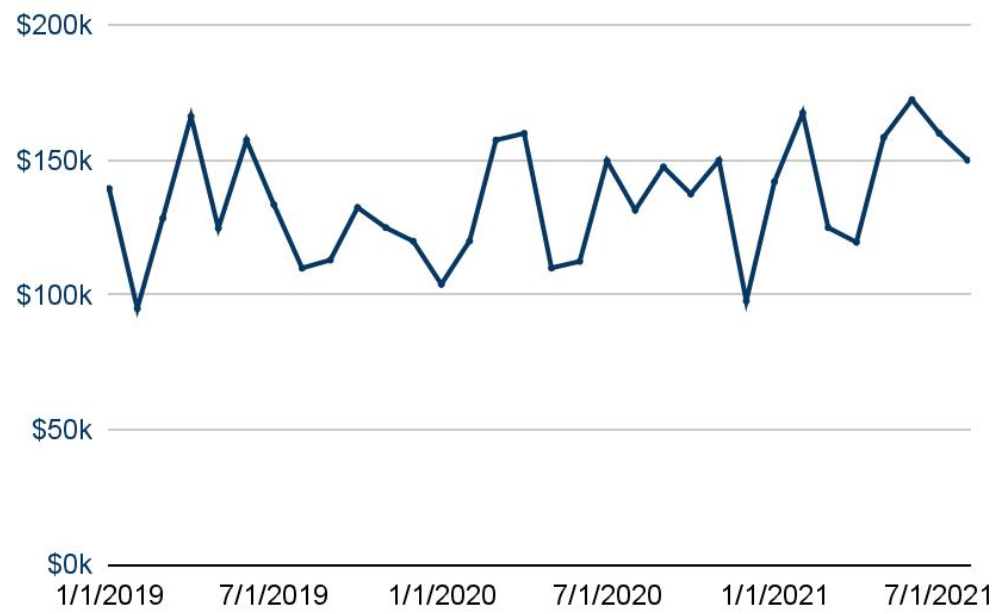
Homes by Year Built
Starke County | 2019



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

MEDIAN LISTING PRICE | Homes in Starke County have a median listing price of \$149,950. Home prices have increased by 8% since 2019.

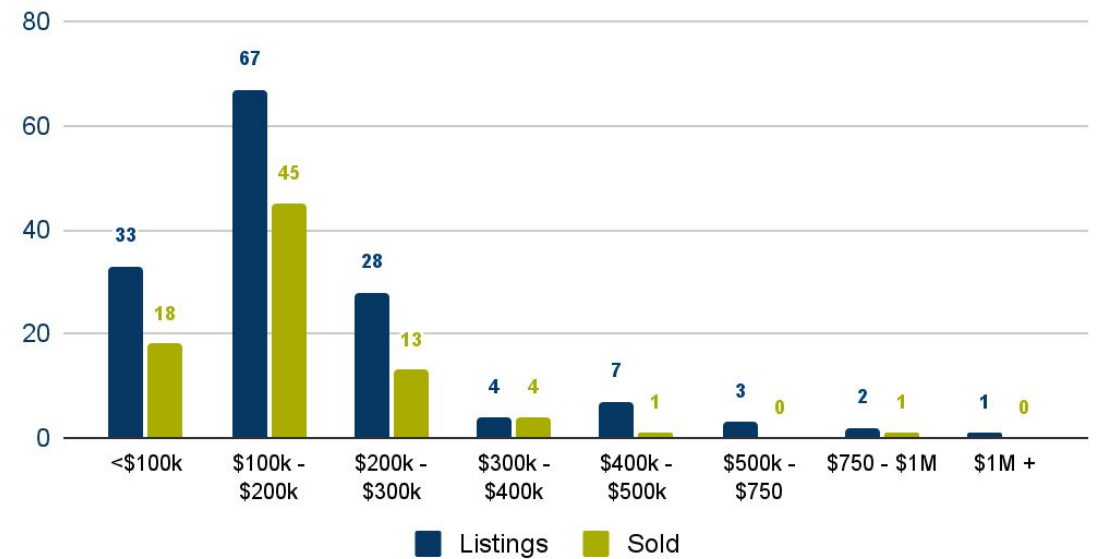
Median Listing Price
Starke County | 2019-2021



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)
Starke County | 2021

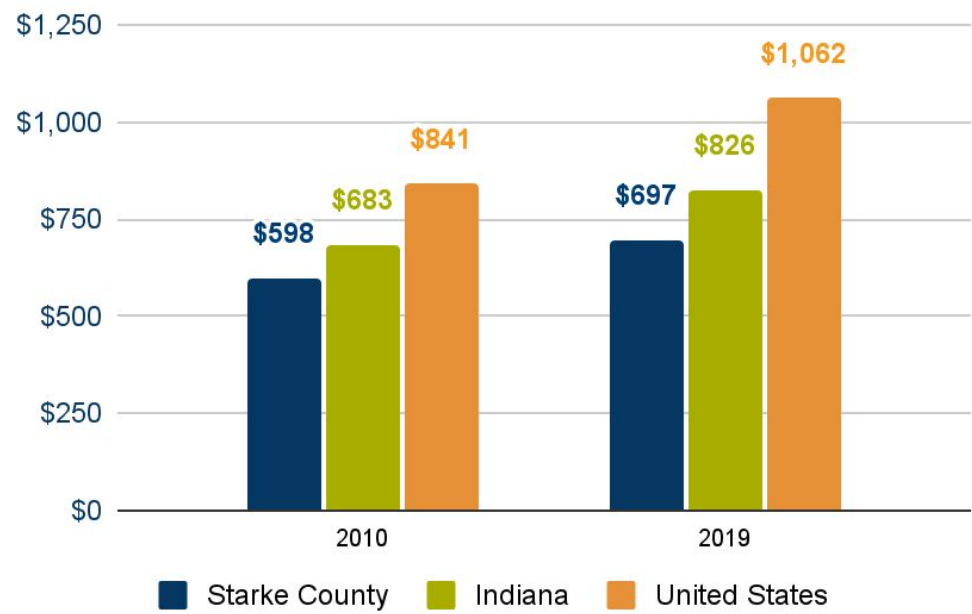


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 17% since 2010, with average rents at \$697 in 2019.

Median Rent

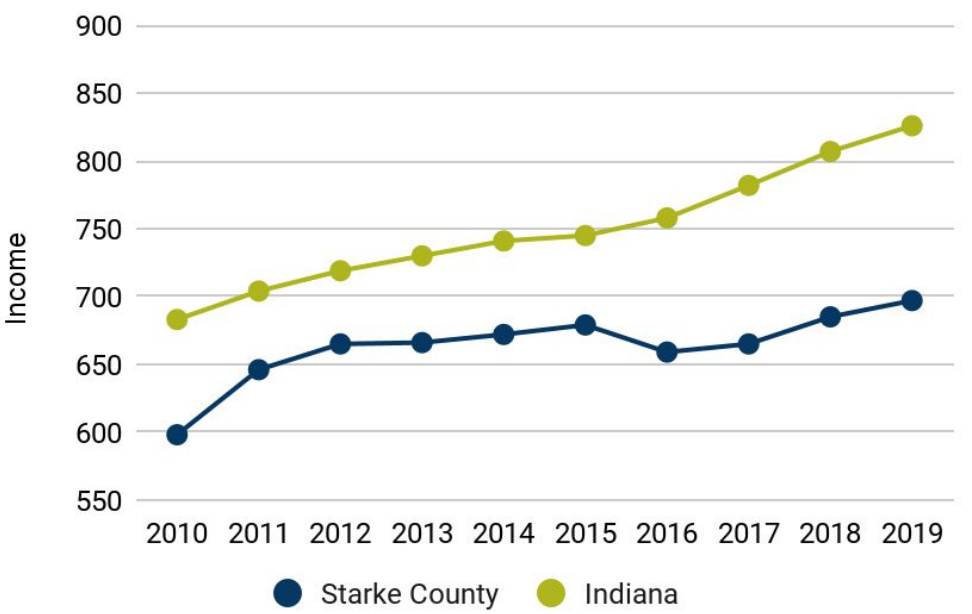
Starke County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

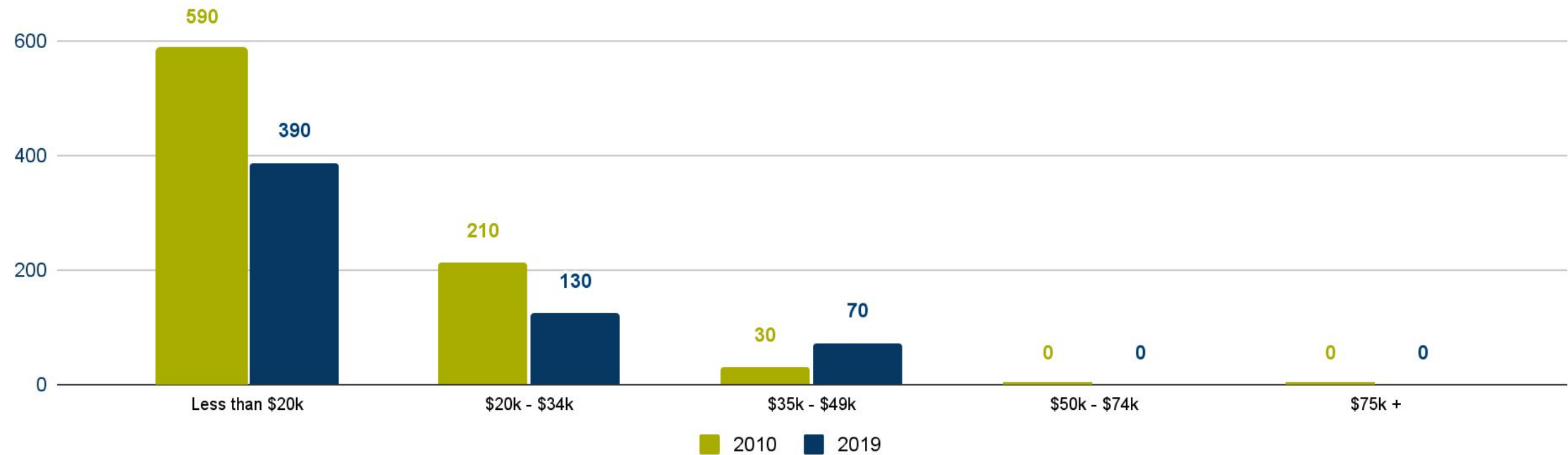
Starke County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 41% of renter households are housing cost burdened in Starke County, down -21% since 2010. 63% of households earning below \$50,000 are housing cost burdened.

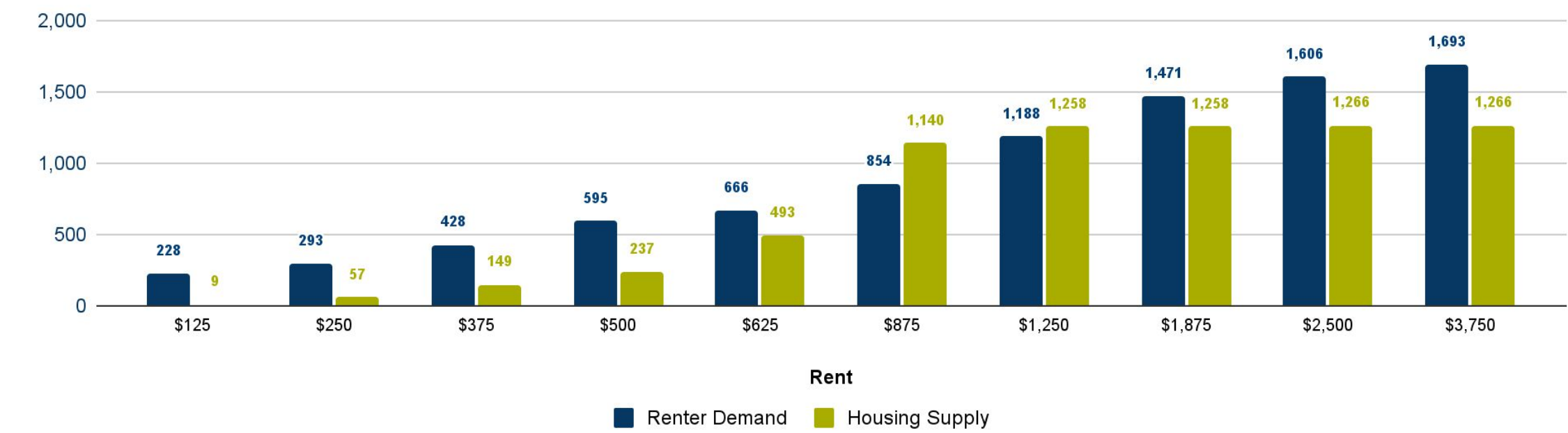
Renter Housing Cost Burden
Starke County, Indiana | 2010 - 2019



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
Starke 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 Starke County.

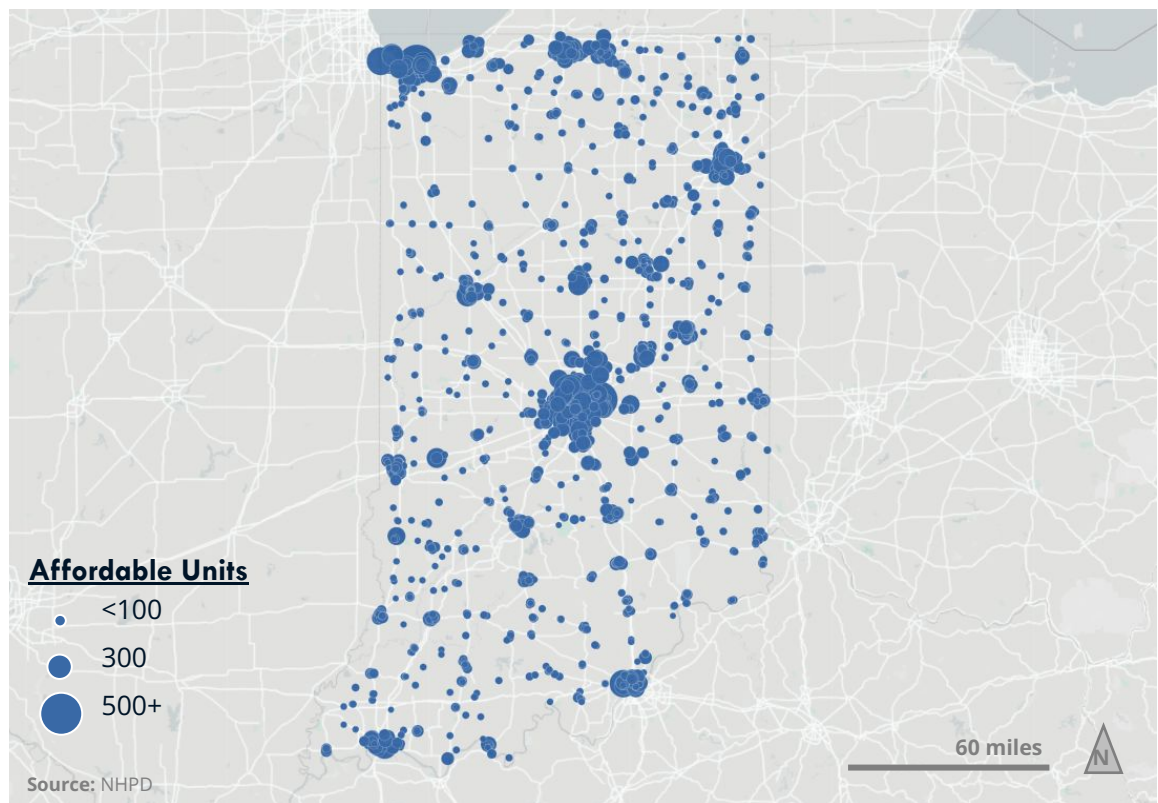
Affordable Housing Inventory

Starke County | 2020



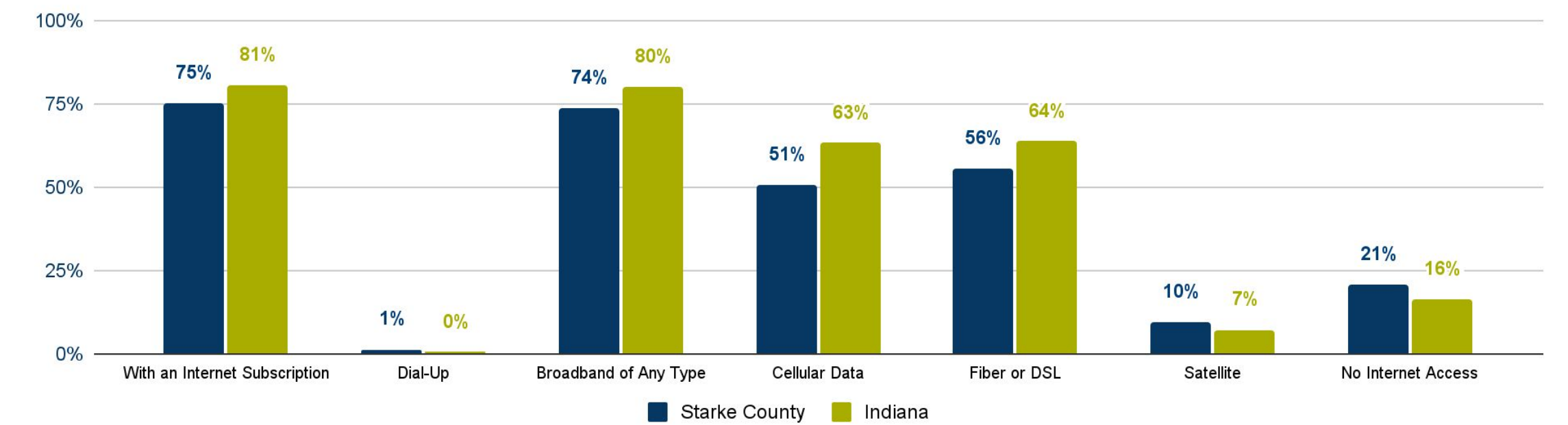
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 74% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Starke County | 2020

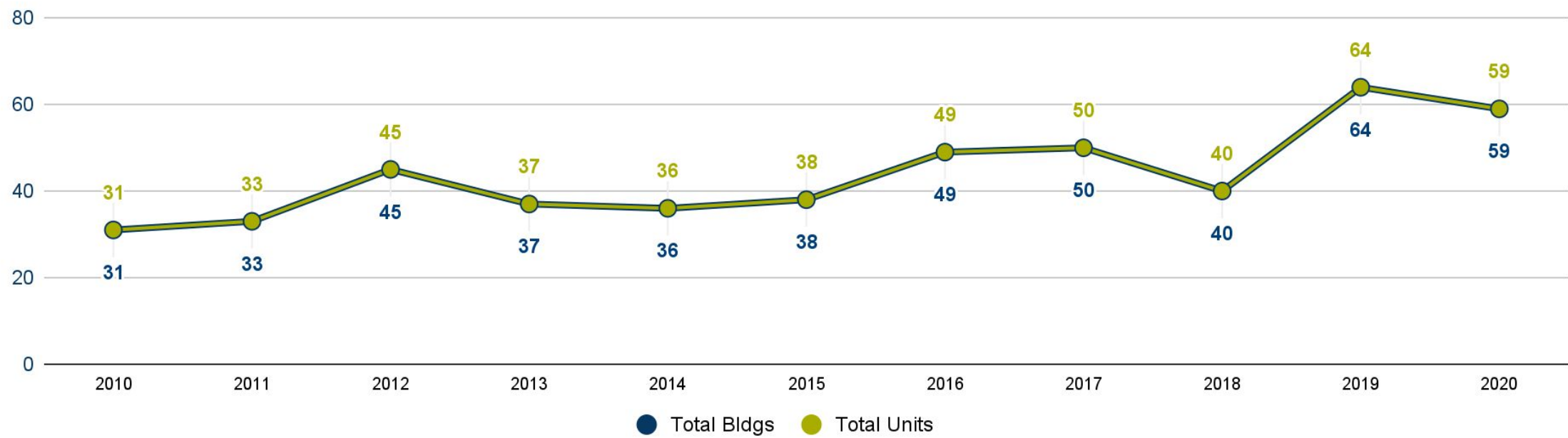


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 59 new housing starts in 2020 in Starke County, with 482 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Starke 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