

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR DECATUR 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**:

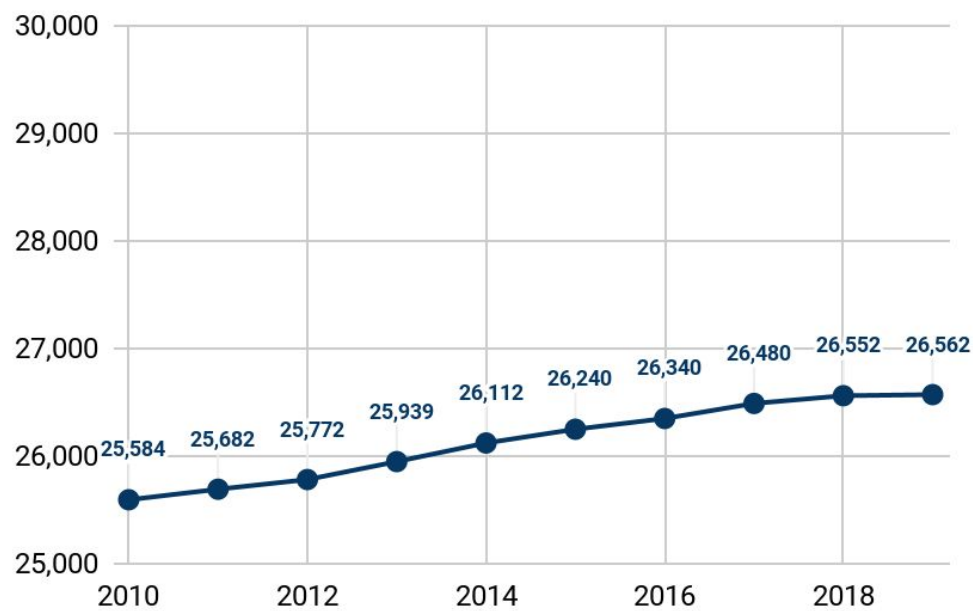
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

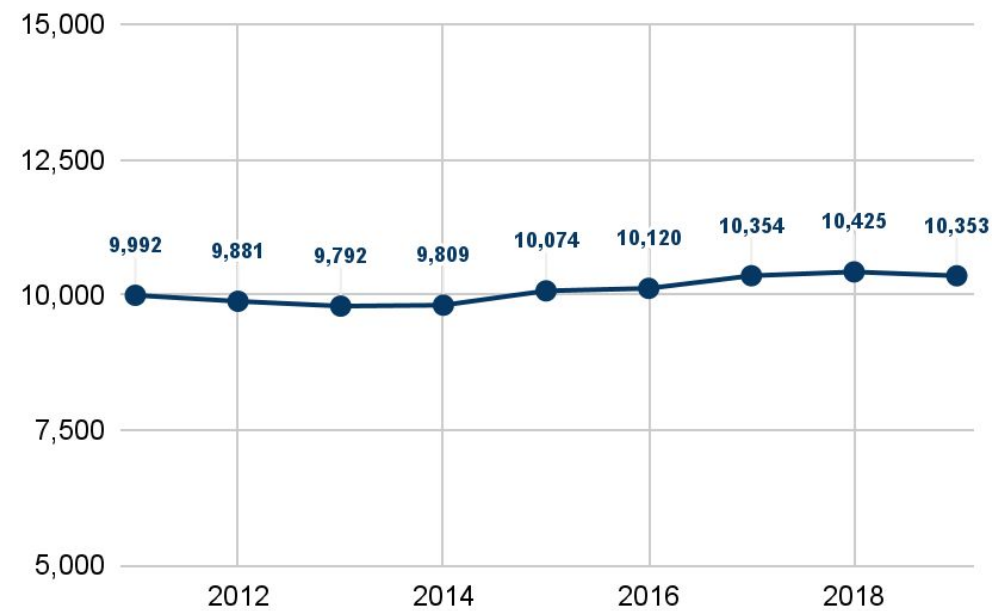
POPULATION | Decatur County's population has increased by 3.82% (978 people) between 2010-2019. In the same time period, the total number of households increased by 4.03% (401 households).

Resident Population
Decatur County | 2010-2019



Source: FRED, U.S. Census Bureau

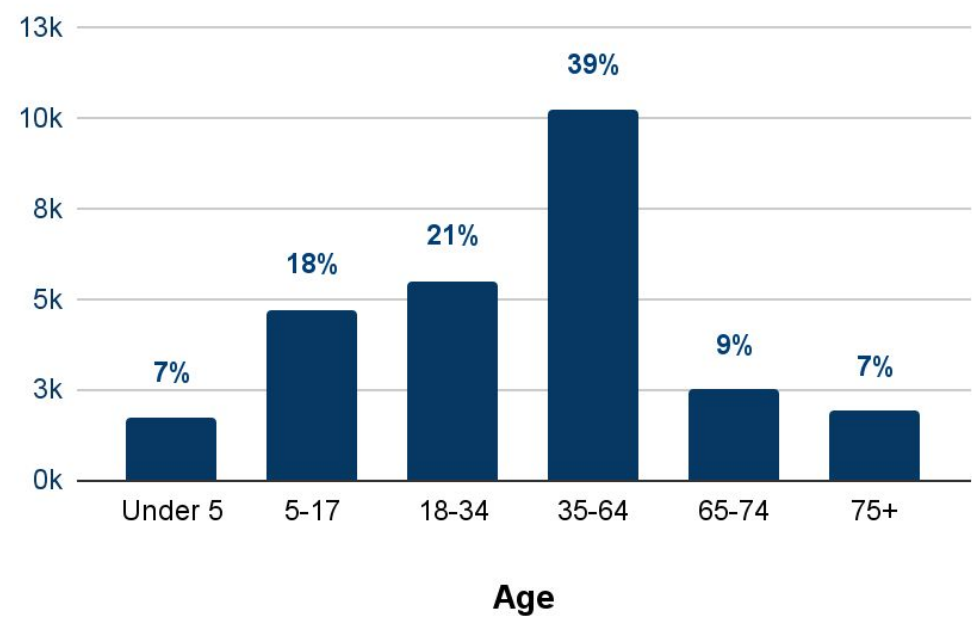
Households
Decatur County | 2010-2019



Source: FRED, U.S. Census Bureau

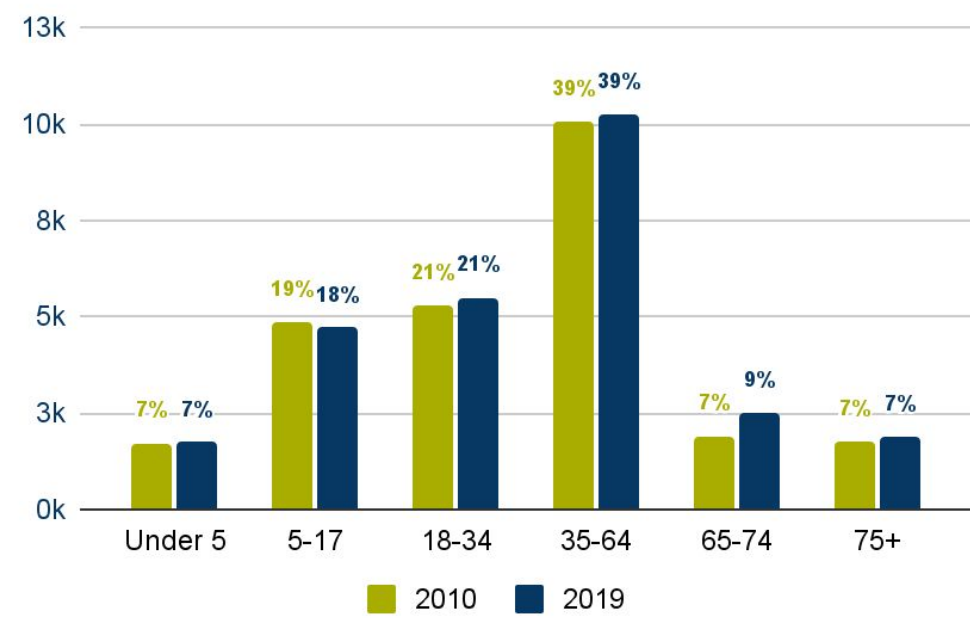
AGE | 17% of people in Decatur County are above the age of 65, while 24% are below 18.

Population by Age
Decatur County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Decatur County | 2010, 2019

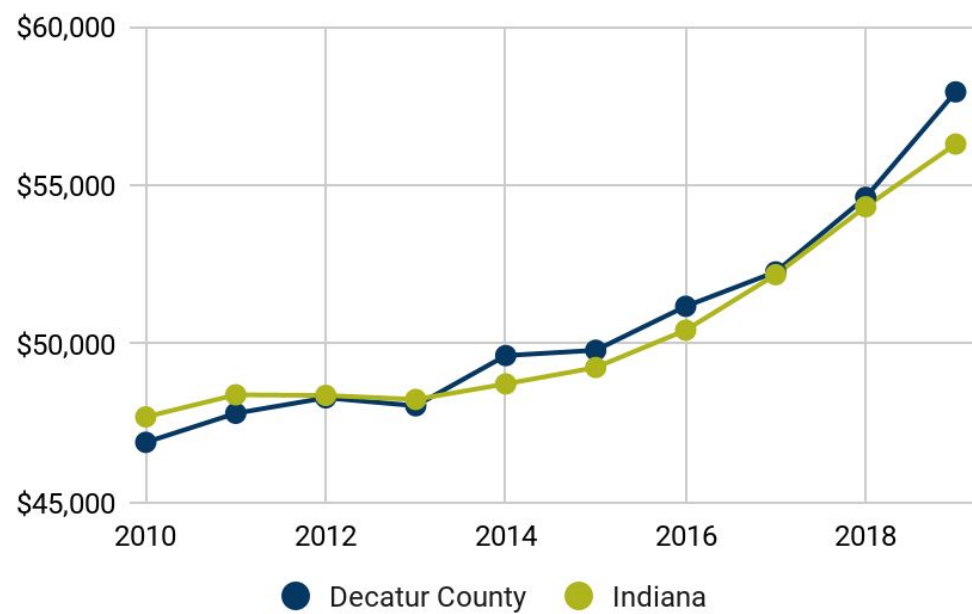


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Decatur County had a median income of \$57,949 in 2019, up 24% since 2010. 27% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

Median Income

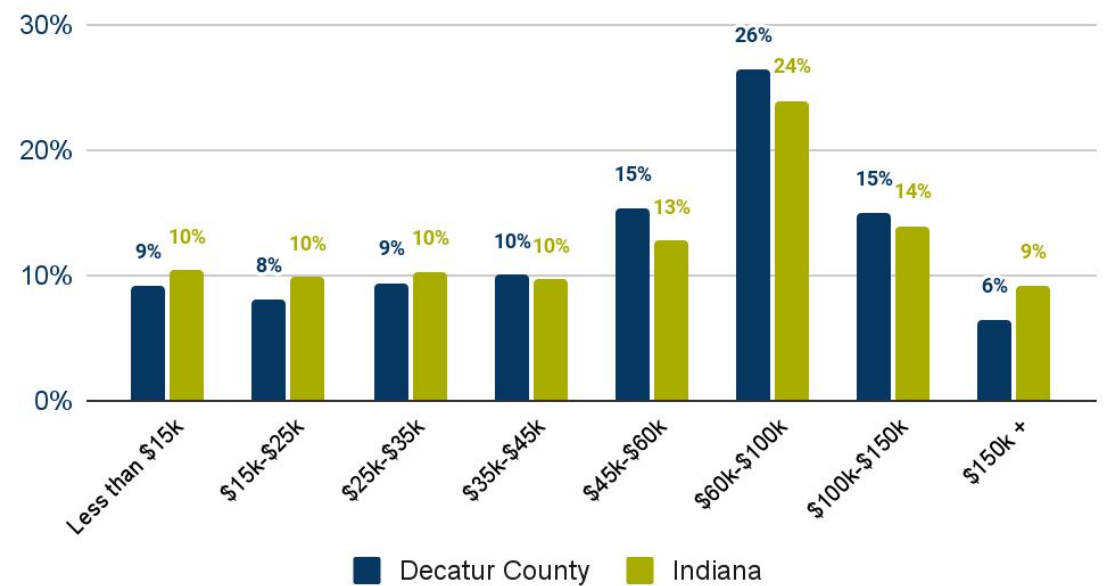
Decatur County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

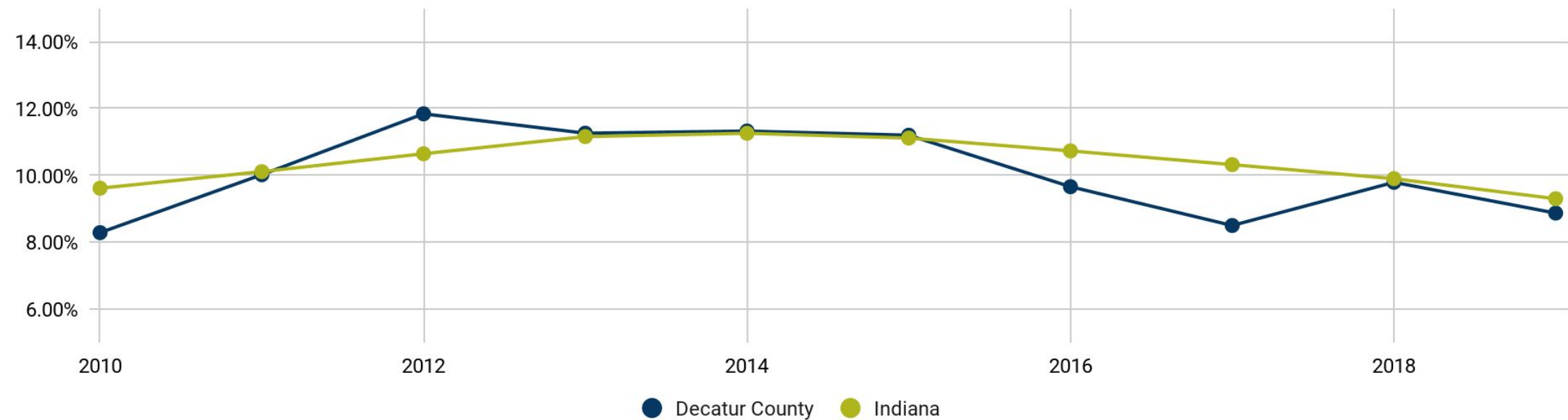
Decatur County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.9% of families live in poverty conditions in Decatur County, up 0.59 percentage points from 8.3% in 2010.

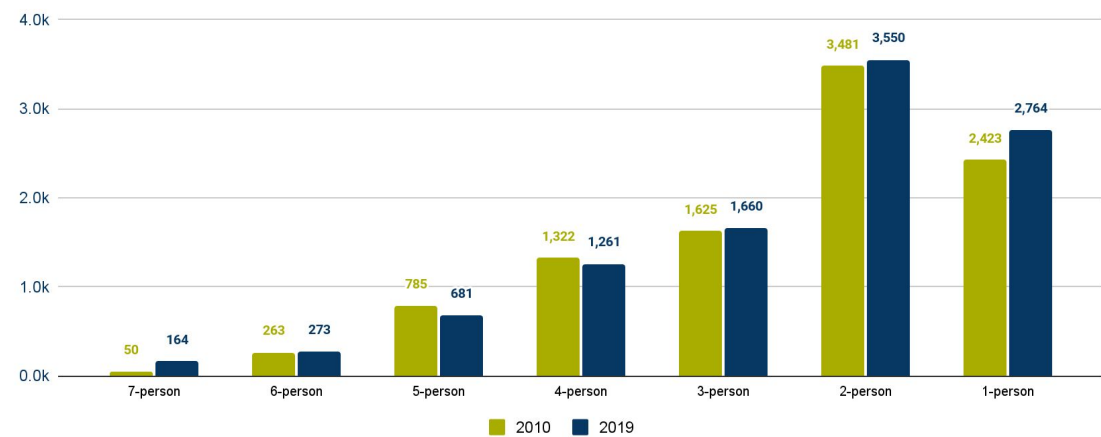
Family Poverty Rate
Decatur County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

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

Household Size
Decatur County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



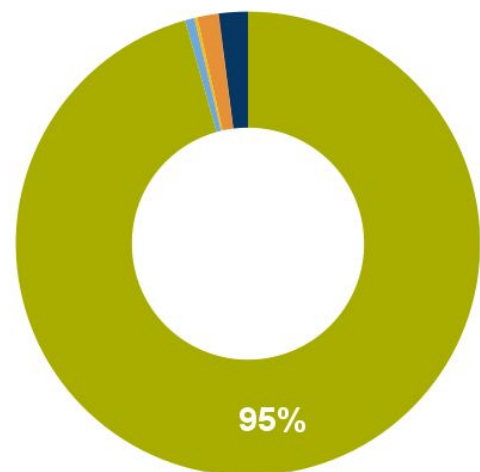
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Decatur County is 95% white, 1% Black, 2% Hispanic/Latino, 1% Asian, and 0% other.

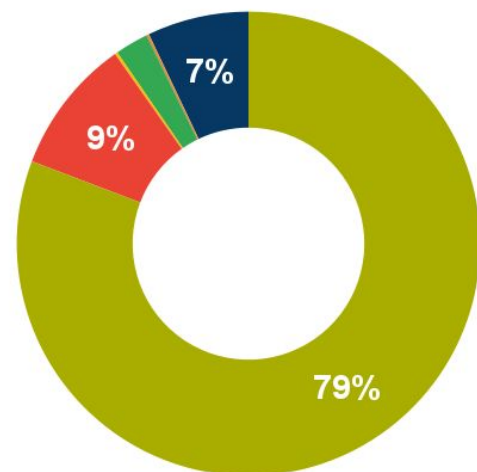
Racial/Ethnic Distribution

Decatur County | 2019

Indiana | 2019



- White
- Black
- American Indian
- Asian
- Other
- Hispanic or Latino

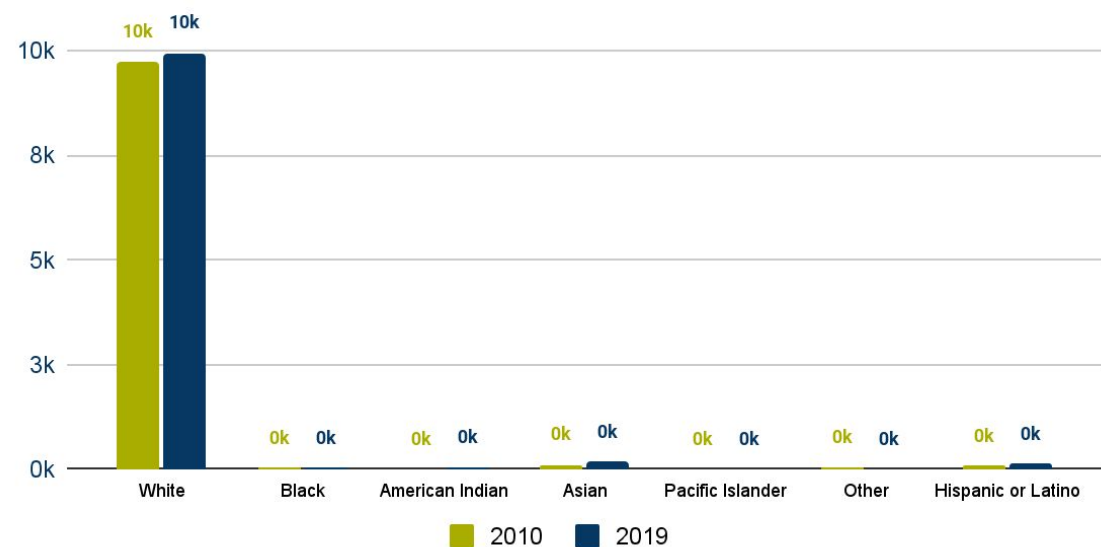


- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Decatur County | 2010, 2019

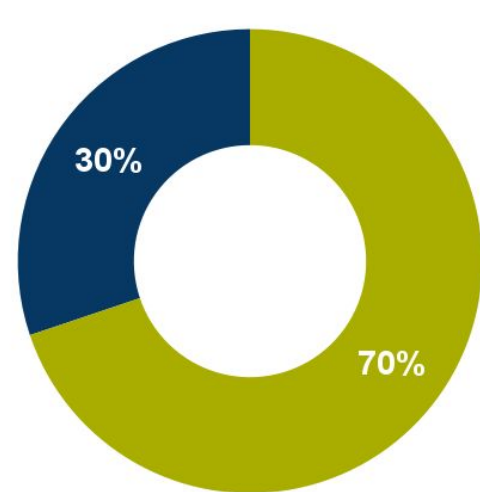


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 30% of households (3,123 households) in Decatur County were renters, while 70% (7,230 households) were owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

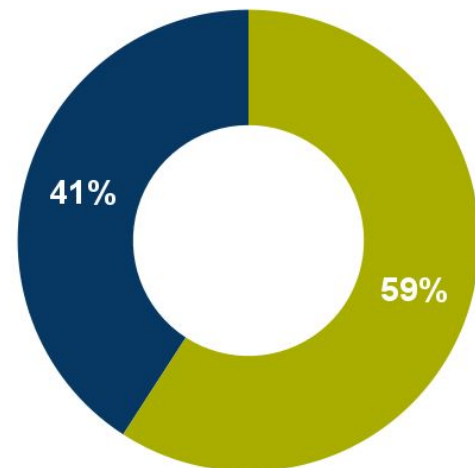
Decatur County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

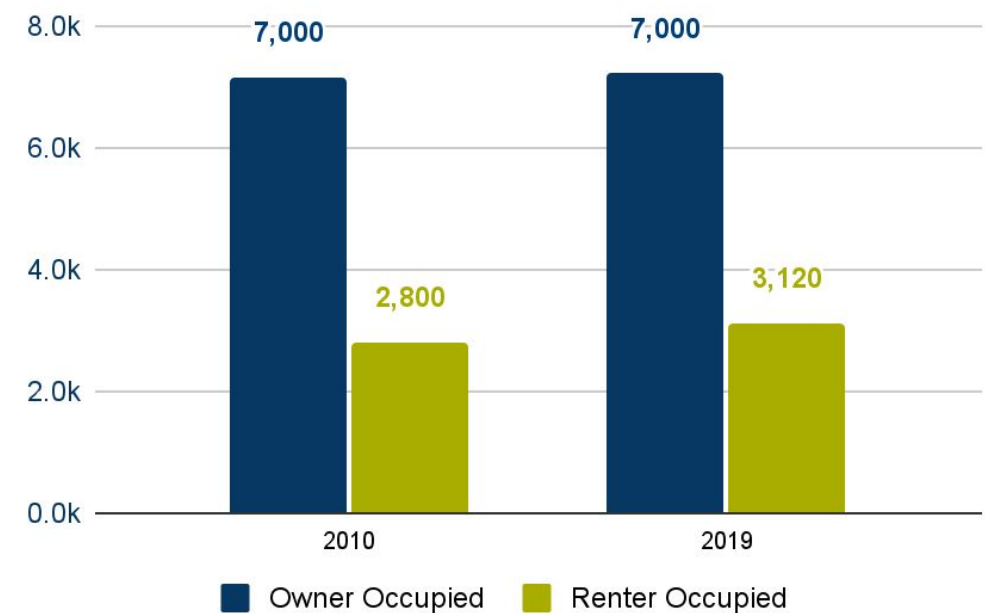
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

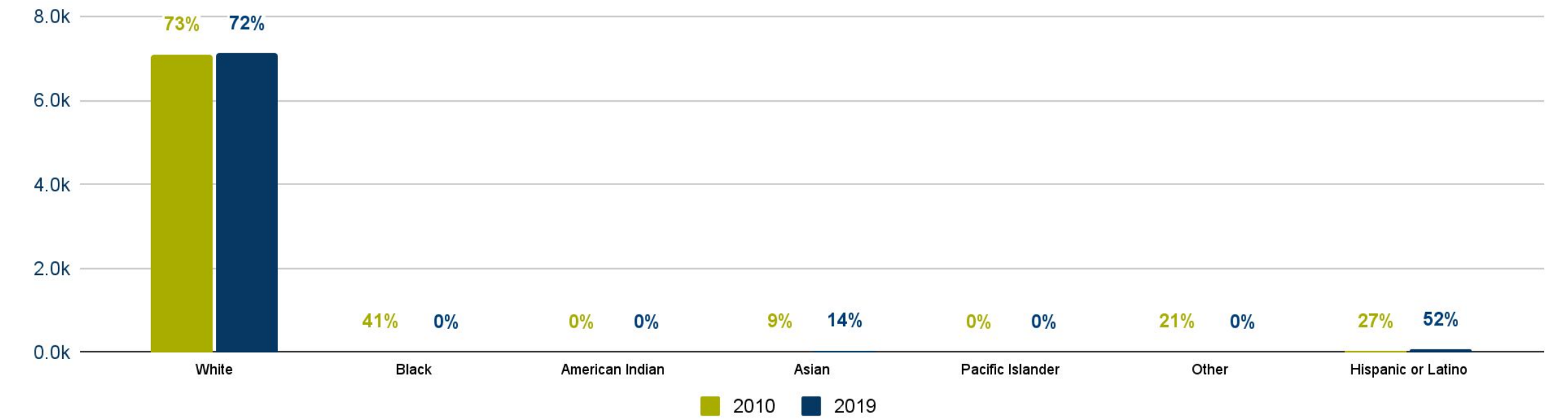
Decatur County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 70%, homeownership is 72% among non-Hispanic White households, 0% for Black households, and 52% for Hispanic or Latino households.

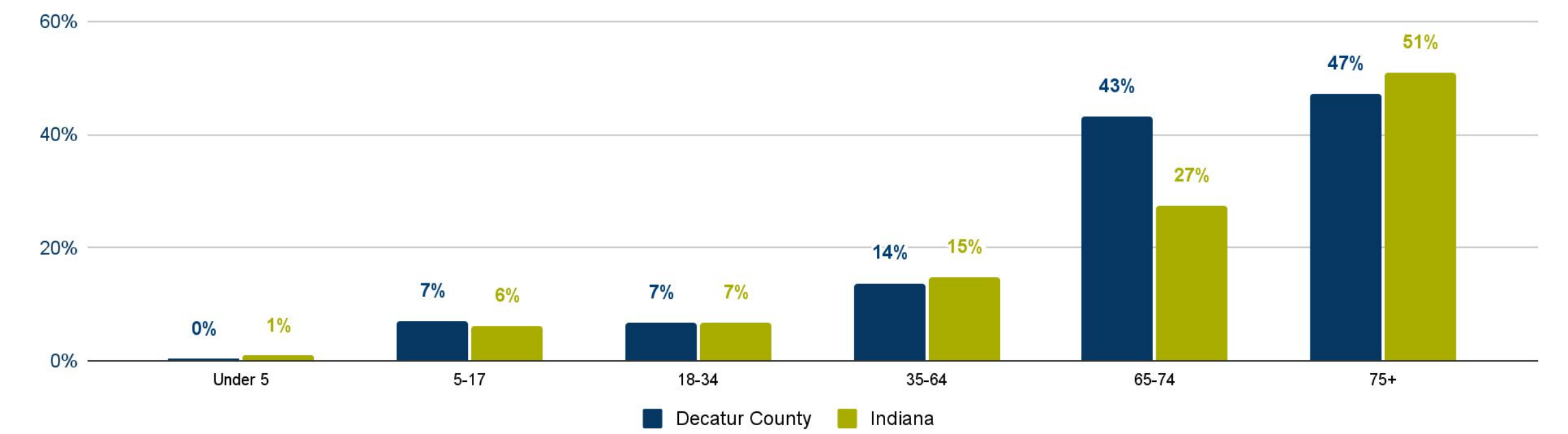
Homeownership by Race
Decatur County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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

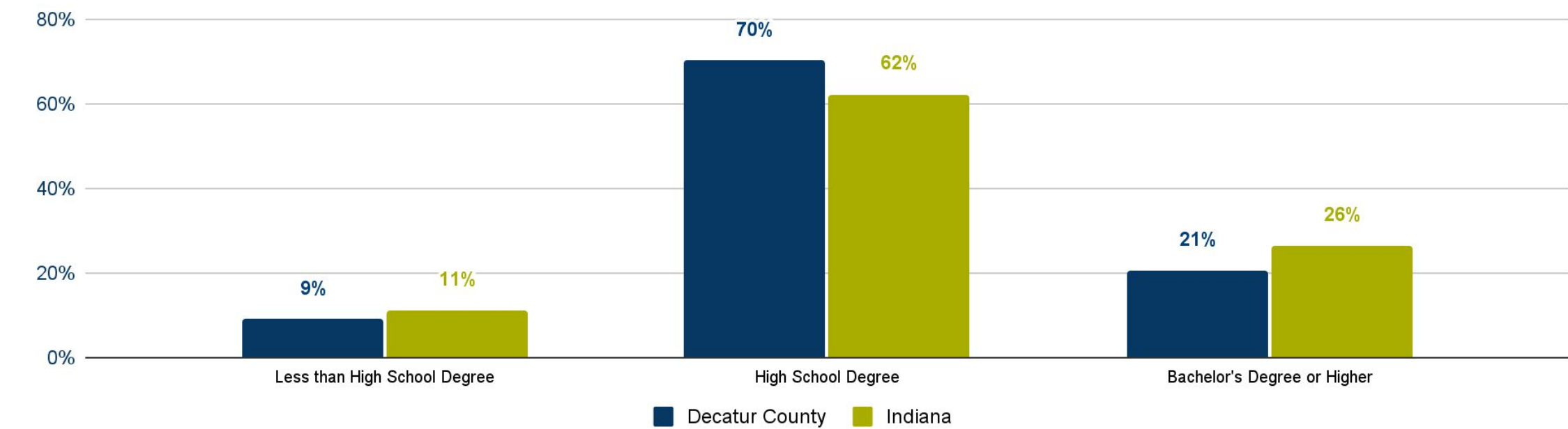
Share of the Population with a Disability by Age
Decatur County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Decatur County, 70% of the population has at least a high school degree and 21% of the population has at least a Bachelor's degree.

Educational Attainment
Decatur County, Indiana | 2019

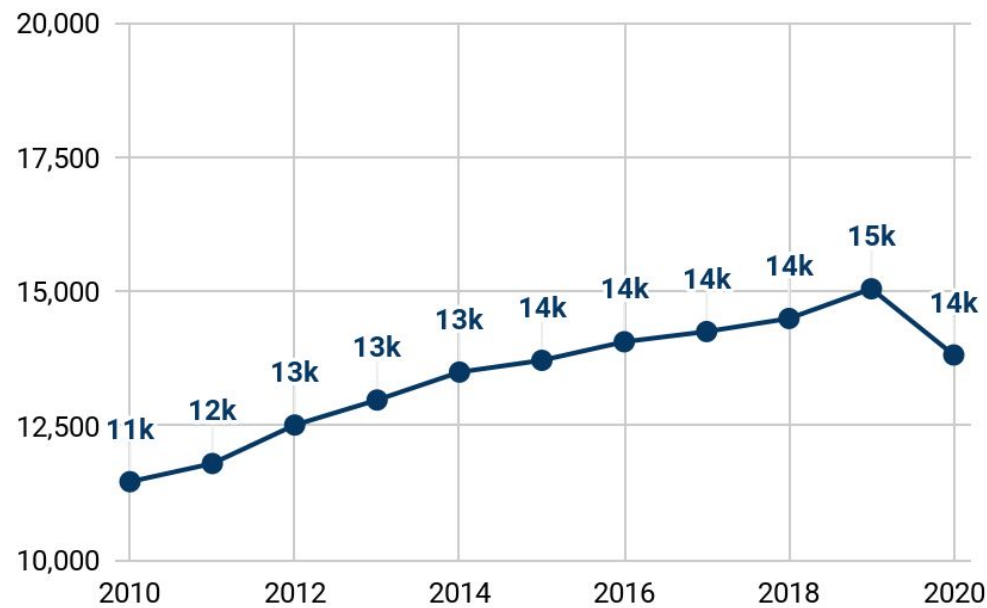


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

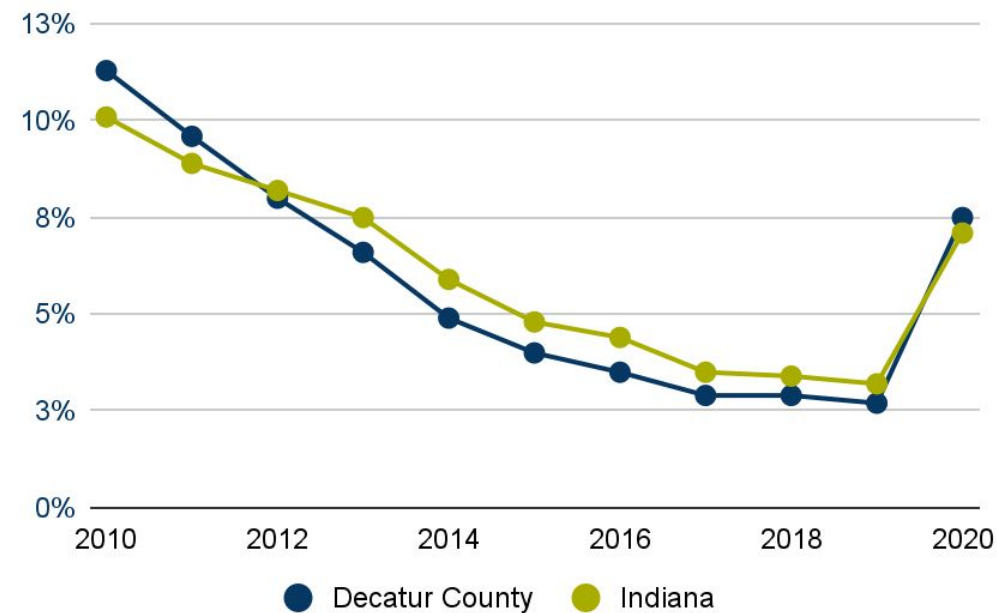
EMPLOYMENT BASE | There are currently 14,000 employed persons in Decatur County, up by 20.62% since 2010. The unemployment rate in 2020 was 7.50%, up 4.80 points from 2019.

Total Employment
Decatur County | 2010-2019



Source: ACS 2010-2019 5-year estimates

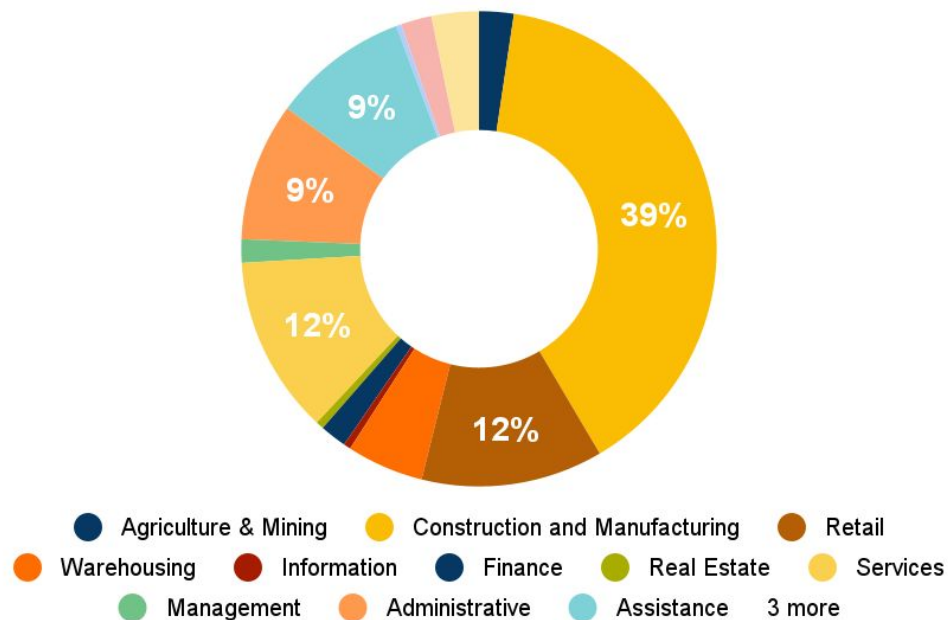
Unemployment Rate
Decatur County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Decatur County, accounting for 37% of all jobs, followed by Administrative and Support and Waste Management and Remediation Services (9% of all jobs).

Total Jobs by All Industries
Decatur County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$39,063**
2. Trade, transportation, and utilities | **\$38,453**
3. Goods-producing | **\$60,391**
4. Professional and business services | **\$43,420**
5. Construction | **\$48,197**

Source: BLS

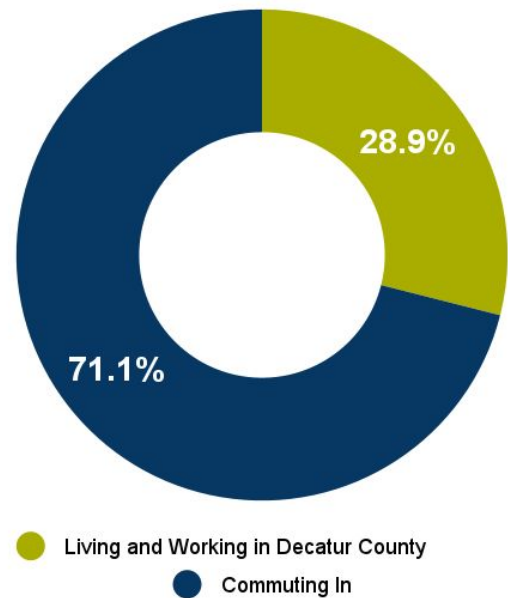
Top 5 Employers

1. Delta Faucet Co (Greensburg)
2. Honda Manufacturing Of In Llc (Greensburg)
3. Valeo Engine Cooling Inc (Greensburg)
4. Walmart Supercenter (Greensburg)
5. Decatur County Memorial Hosp (Greensburg)

Source: BLS

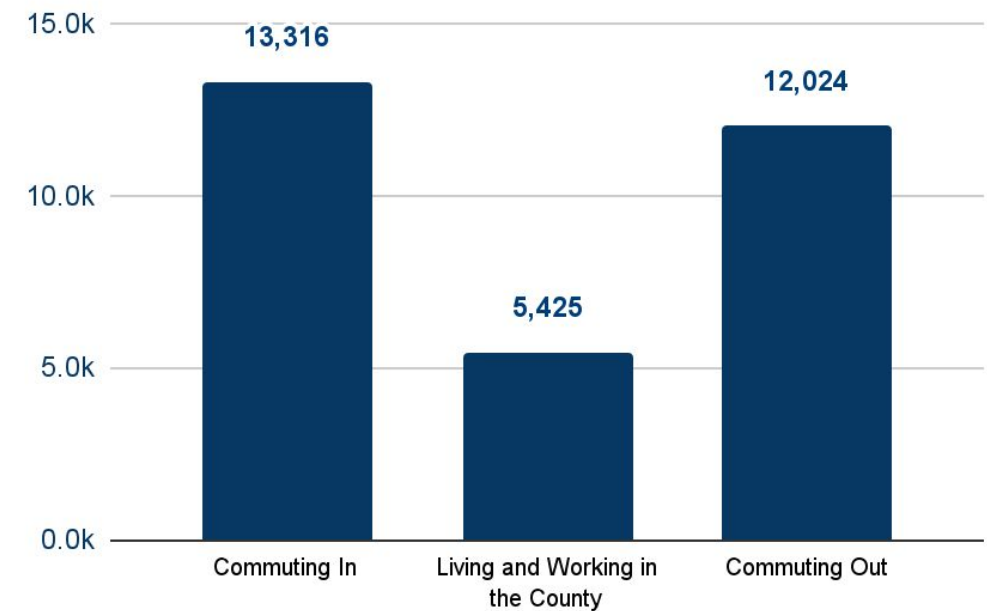
COMMUTER INFLOW / OUTFLOW | 13,000 commuters come into Decatur County for their jobs, while 12,000 employees travel outside of Decatur County for their jobs.

Employment Inflow
Decatur County | 2018



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

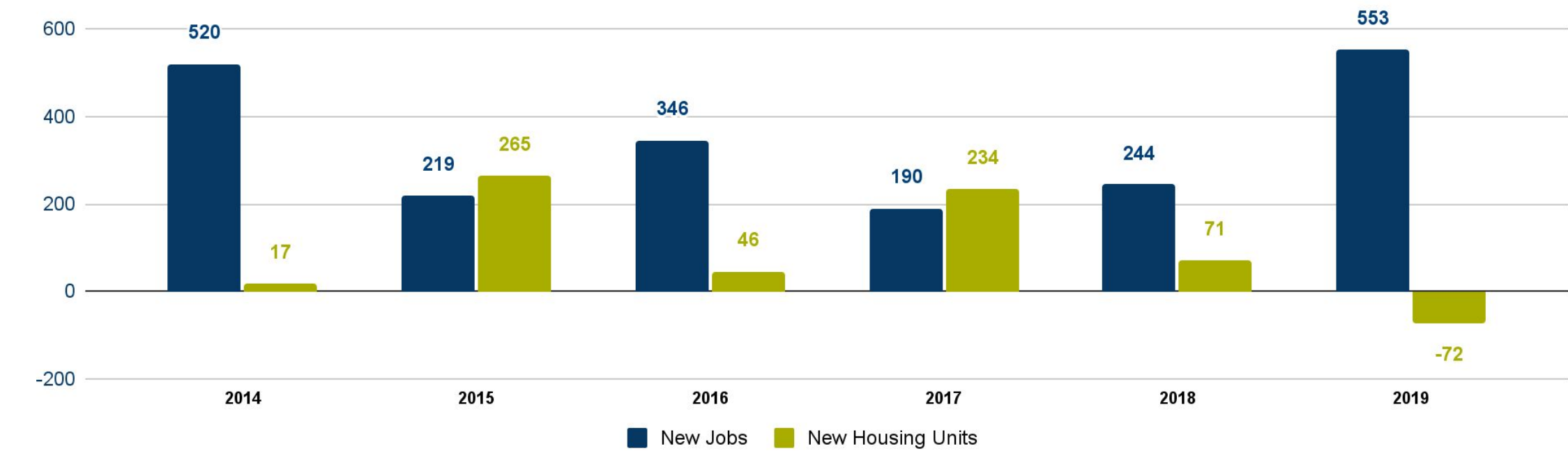
Commuting Patterns
Decatur County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Decatur County has created 2,072 jobs between 2014-2019 and 561 housing units, or 27 units for every 100 jobs created.

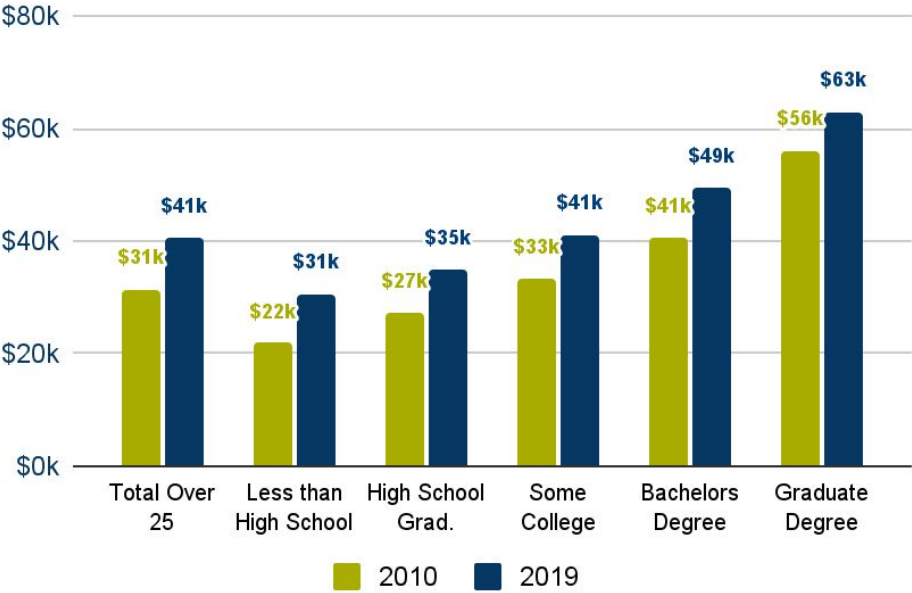
Job Growth and Housing Production
Decatur County | Total Jobs, New Jobs



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

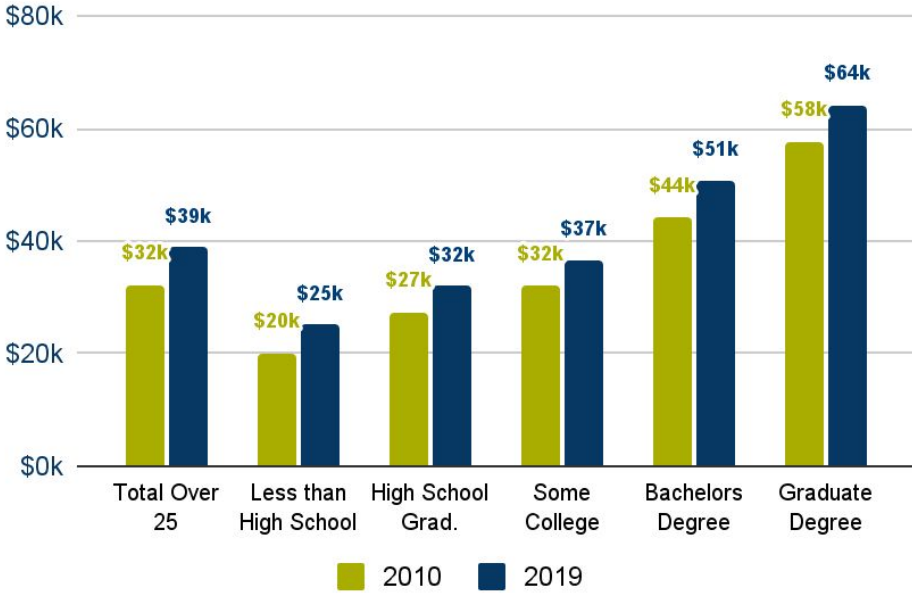
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 29% since 2010 for the total population and increased 29% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Decatur County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

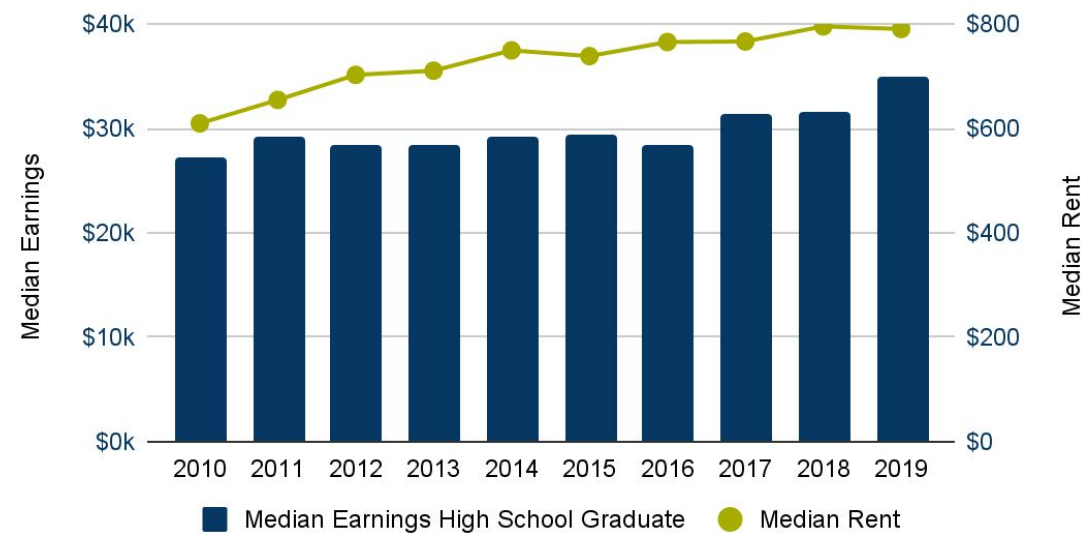
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

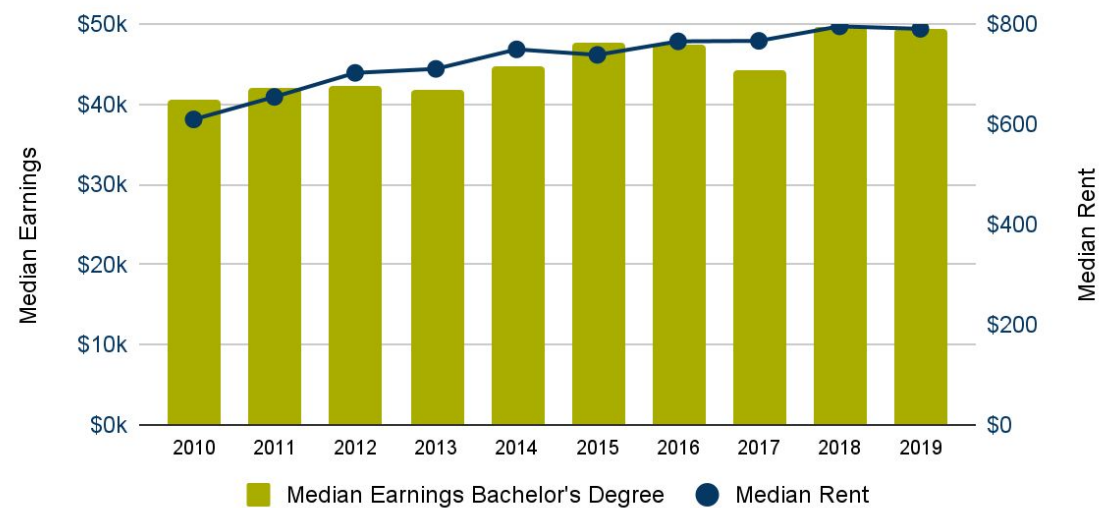
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 29.7%, or 30% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



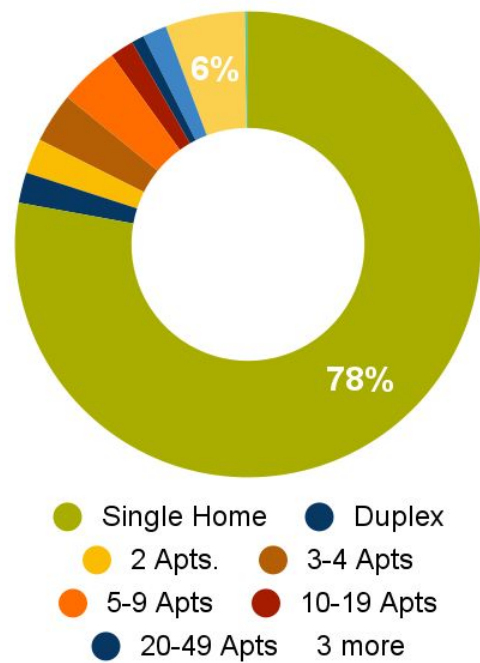
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 78% of homes in Decatur County are single-family, while 16% are multifamily. Multifamily housing has increased by 253 homes since 2010.

Housing Typology

Decatur County | 2019



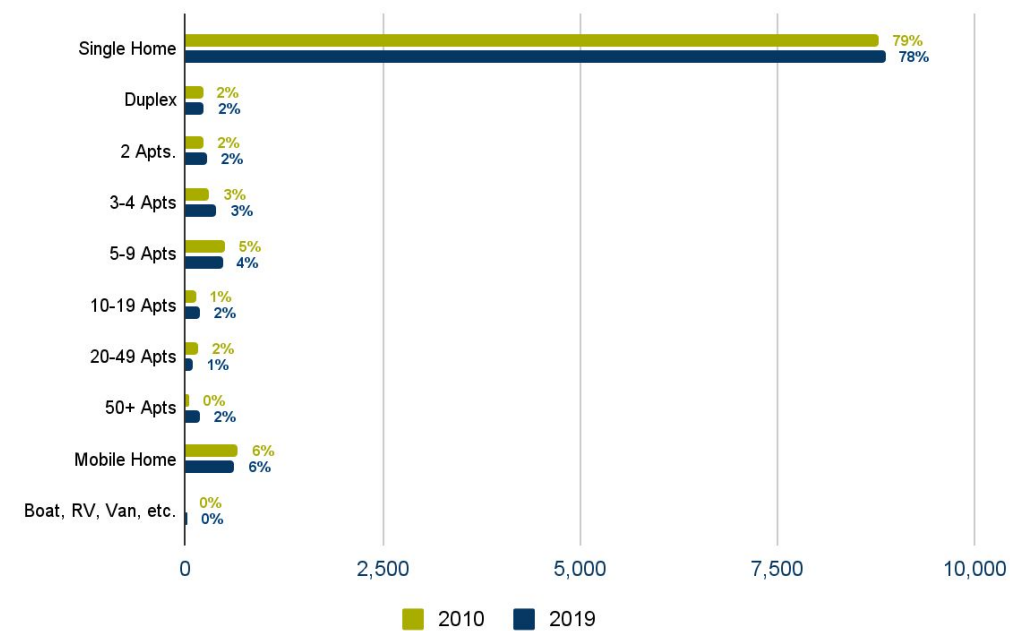
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Decatur County | 2010-2019



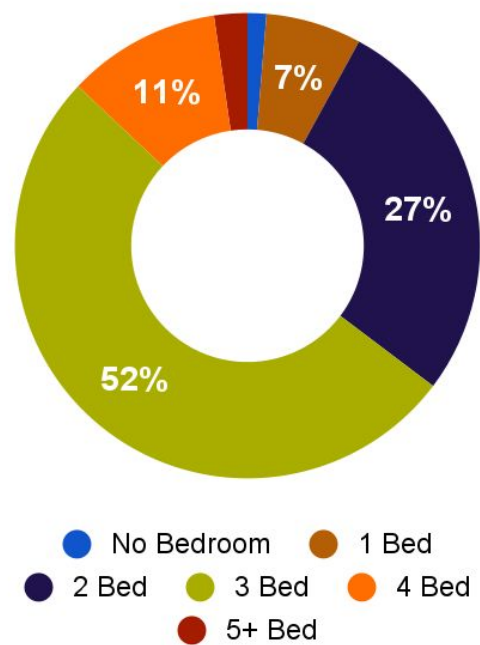
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Decatur County contain 2.53 bedrooms, with 65% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Decatur County | 2019

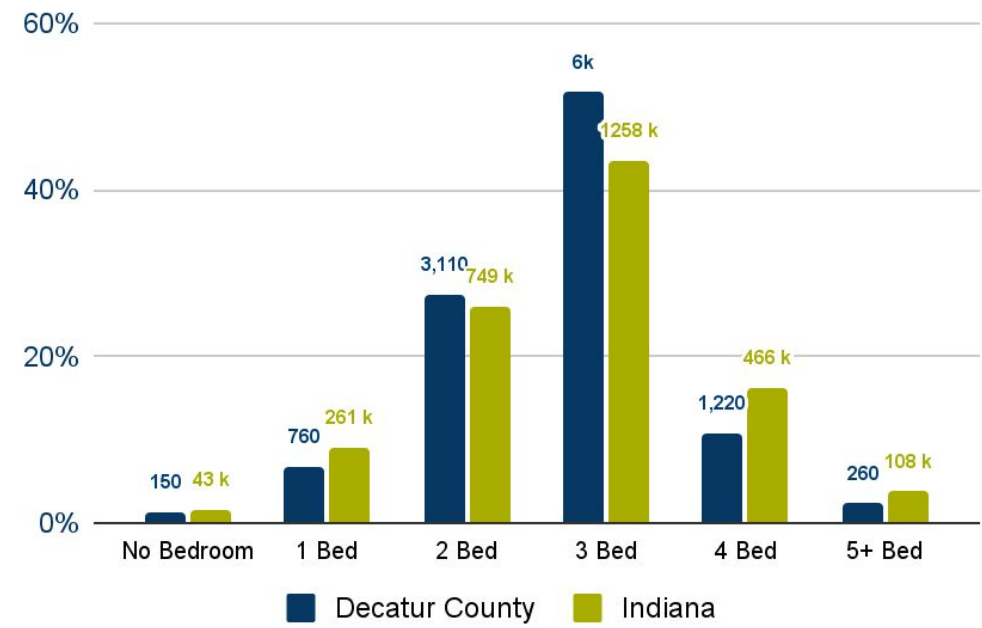
Indiana | 2019



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

Share of Housing Stock by Bedroom

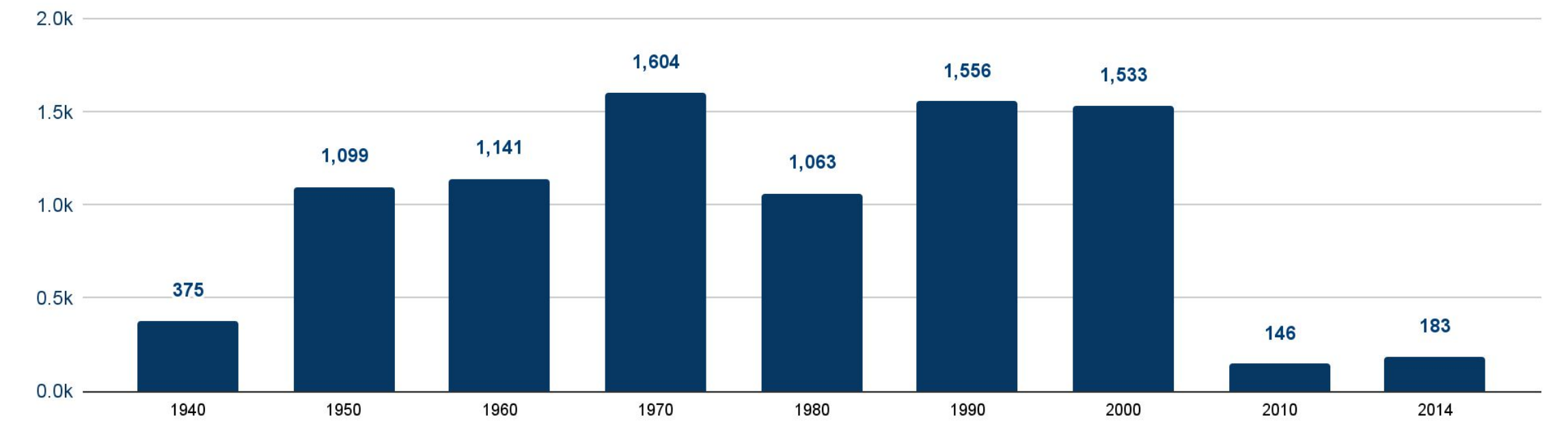
Decatur County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 84% of homes were built before 1990, with a plurality of homes built before 1940.

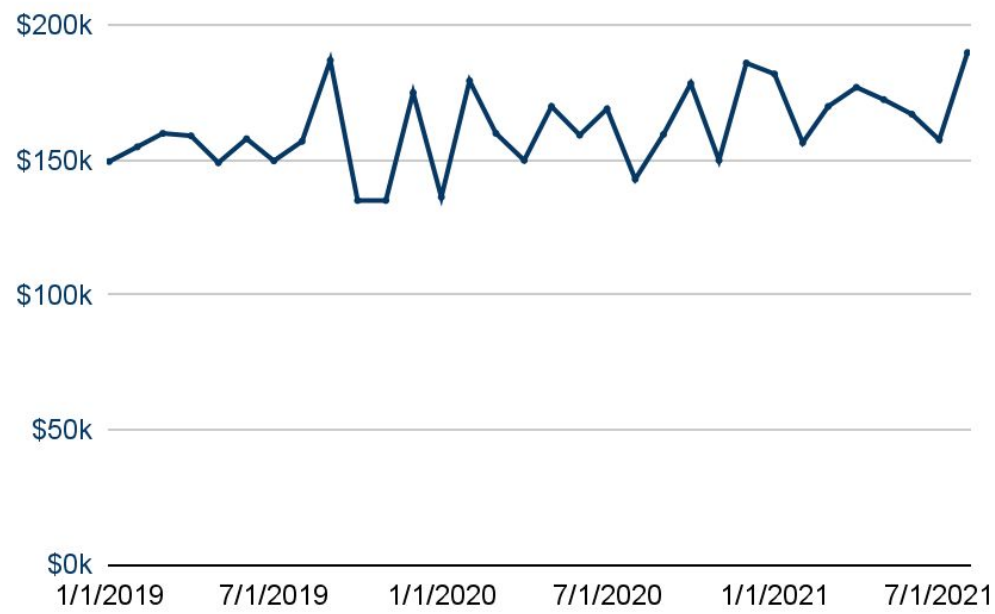
Homes by Year Built
Decatur County | 2019



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

MEDIAN LISTING PRICE | Homes in Decatur County have a median listing price of \$189,900. Home prices have increased by 27% since 2019.

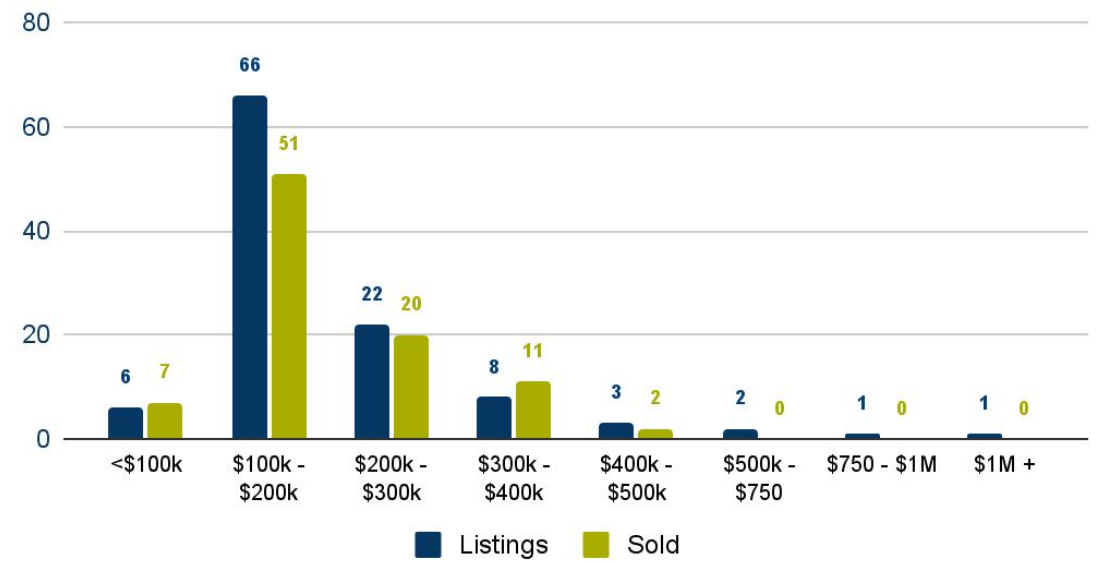
Median Listing Price
Decatur County | 2019-2021



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)
Decatur County | 2021

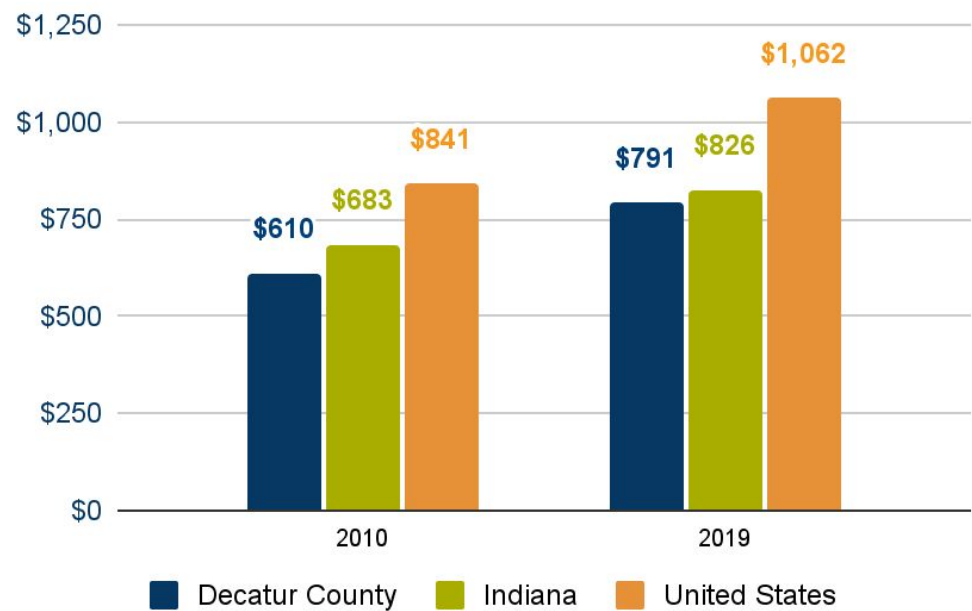


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 30% since 2010, with average rents at \$791 in 2019.

Median Rent

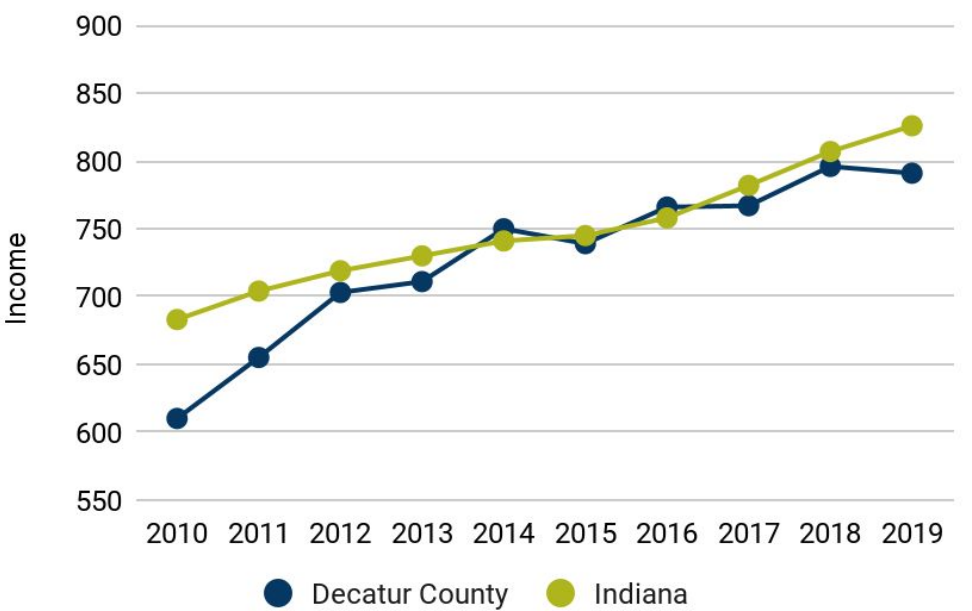
Decatur County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

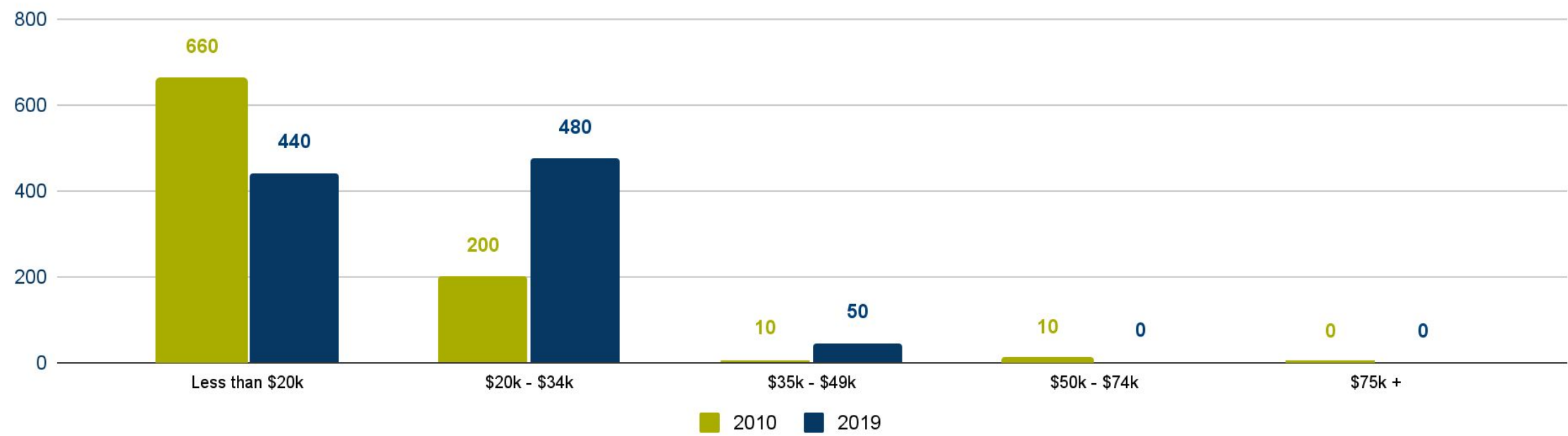
Decatur County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 34% of renter households are housing cost burdened in Decatur County, down -4% since 2010. 45% of households earning below \$50,000 are housing cost burdened.

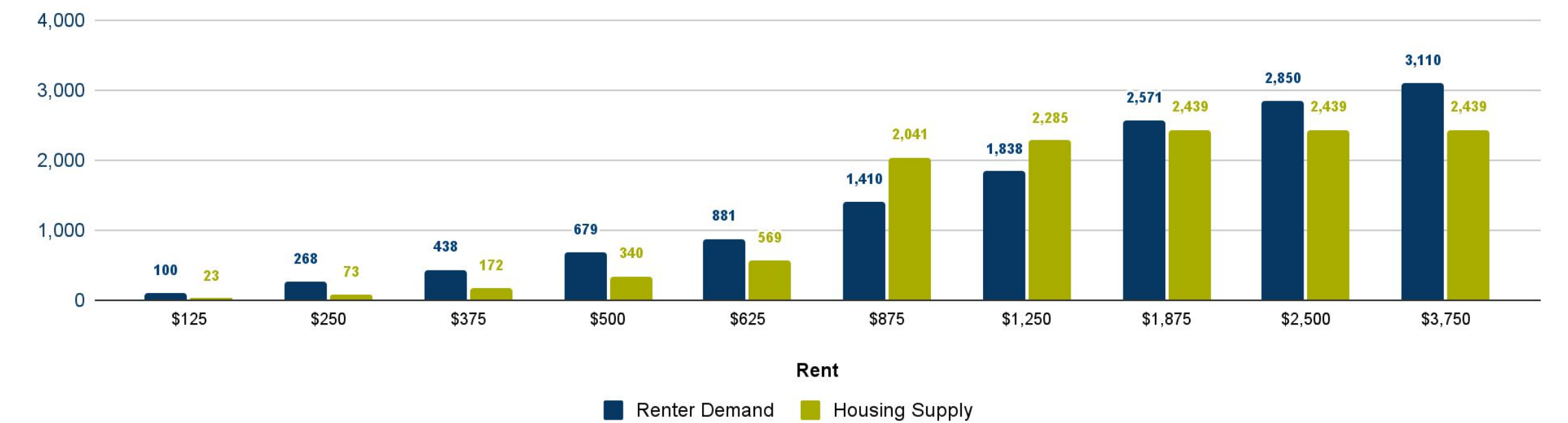
Renter Housing Cost Burden
Decatur County, Indiana | 2010 - 2019



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 0 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
Decatur County, Indiana | 2010-2019

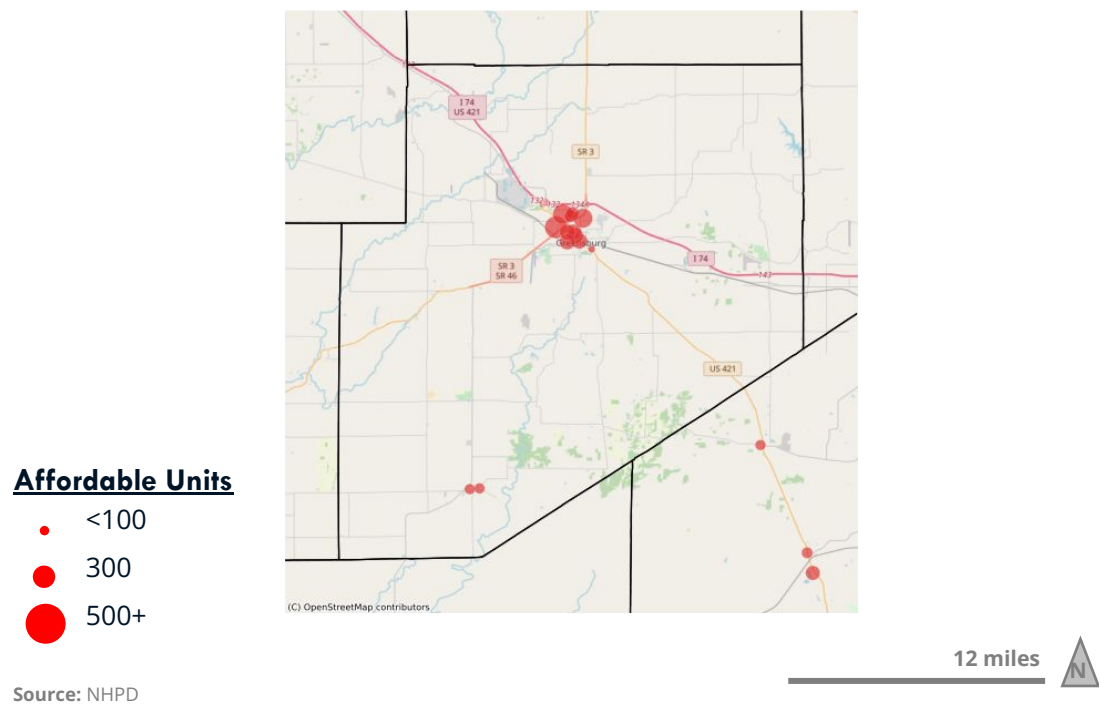


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory

Decatur County | 2020



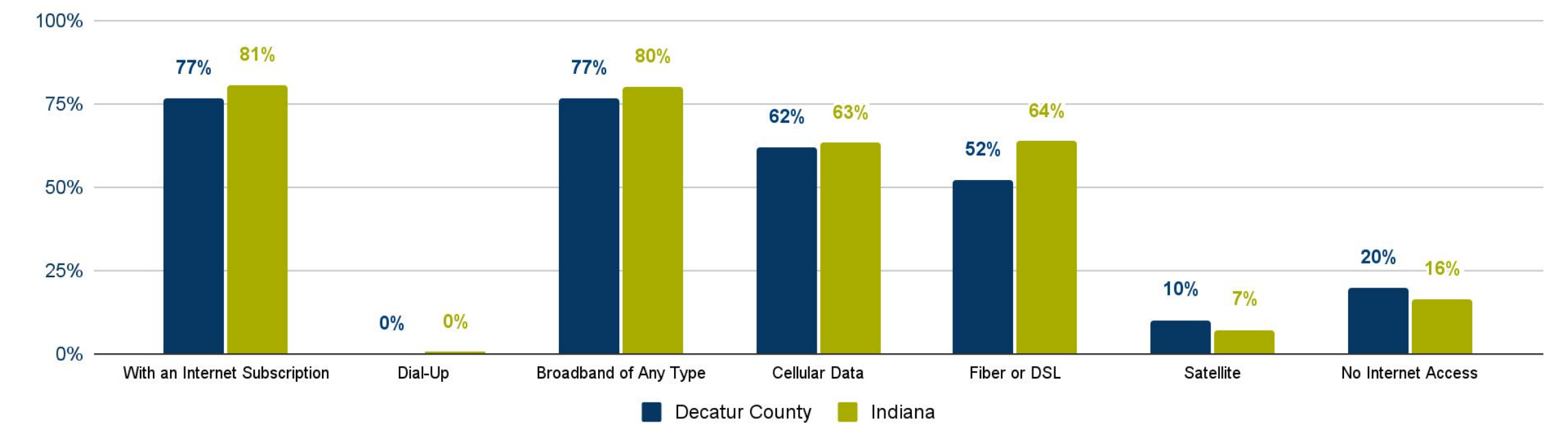
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 77% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Decatur County | 2020

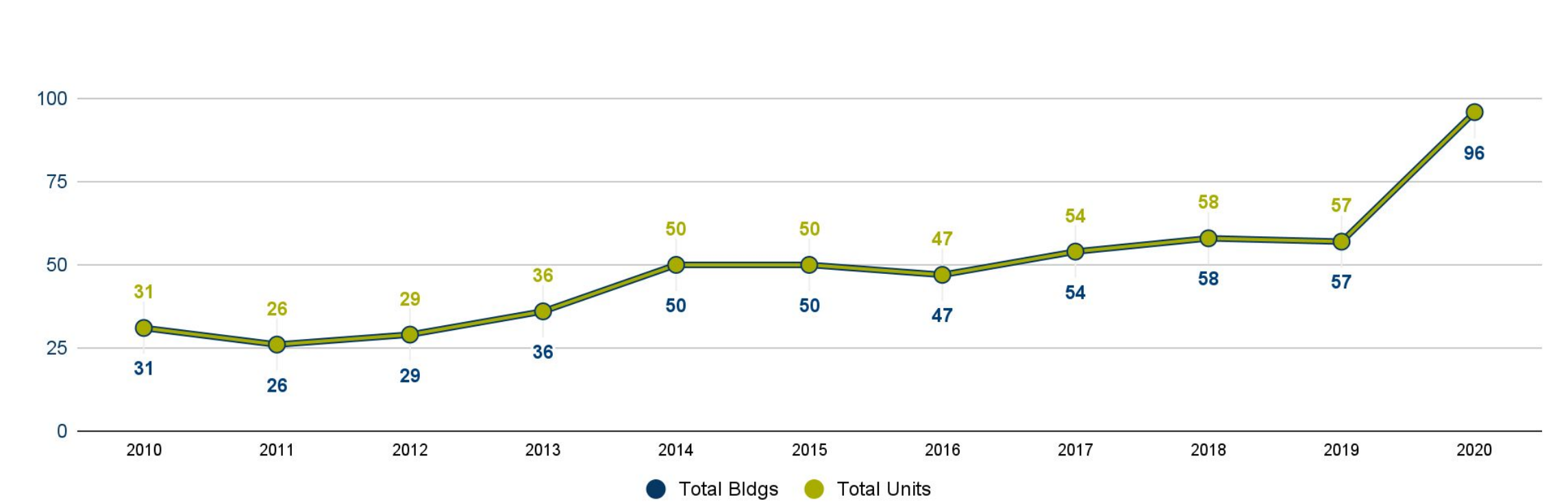


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 96 new housing starts in 2020 in Decatur County, with 534 total building permits authorized since 2010.

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



Source: St. Louis Fed.

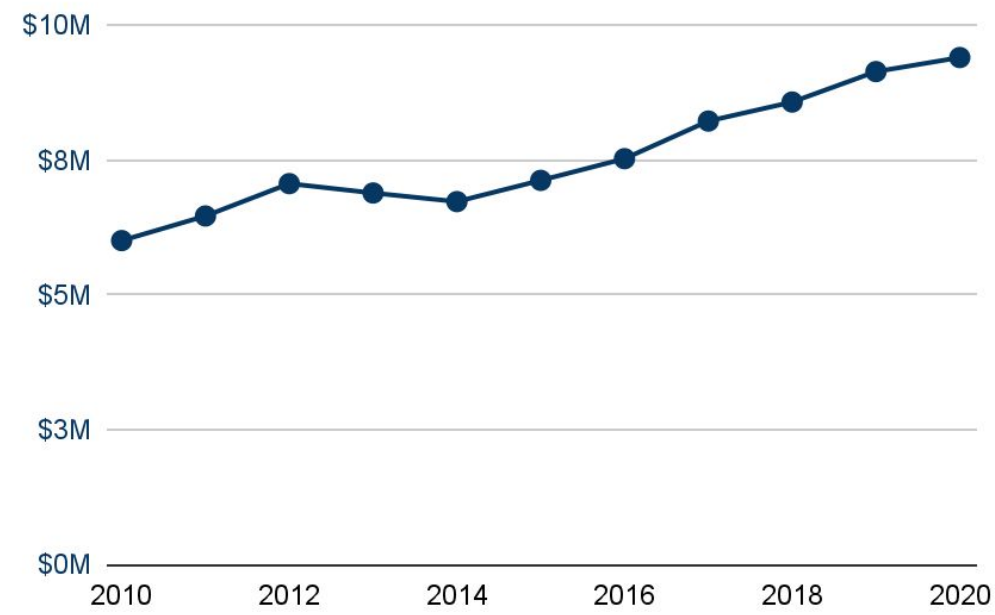
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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