

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR CRAWFORD 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**:

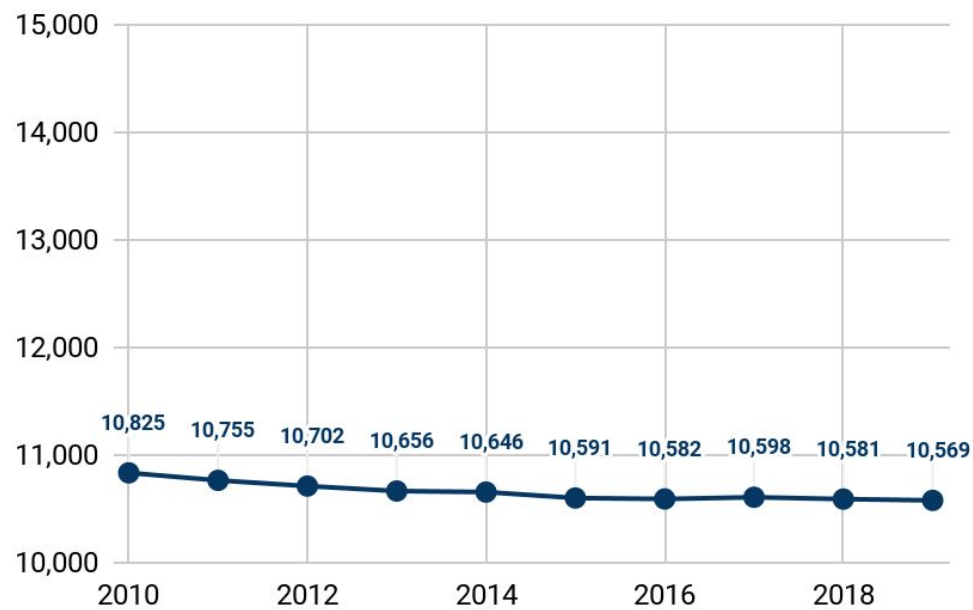
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

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

DEMOGRAPHIC TRENDS

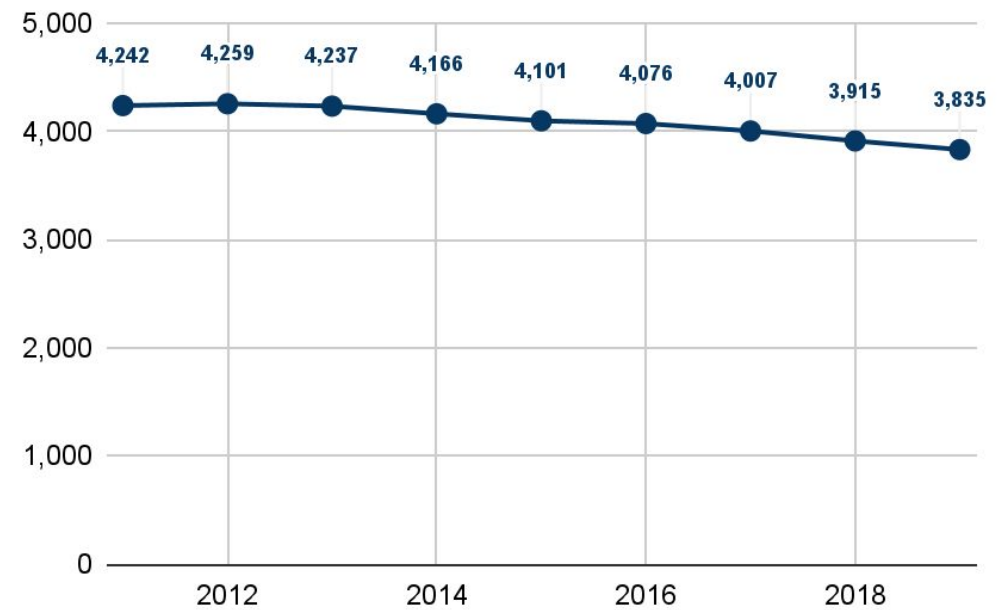
POPULATION | Crawford County's population has decreased by 2.36% (256 people) between 2010-2019. In the same time period, the total number of households decreased by 11.72% (509 households).

Resident Population
Crawford County | 2010-2019



Source: FRED, U.S. Census Bureau

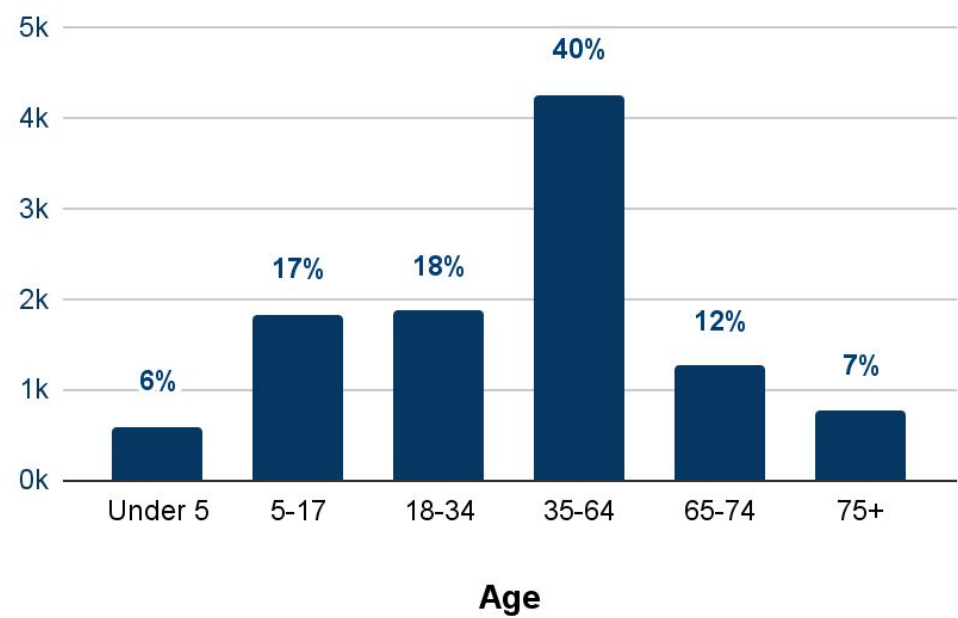
Households
Crawford County | 2010-2019



Source: FRED, U.S. Census Bureau

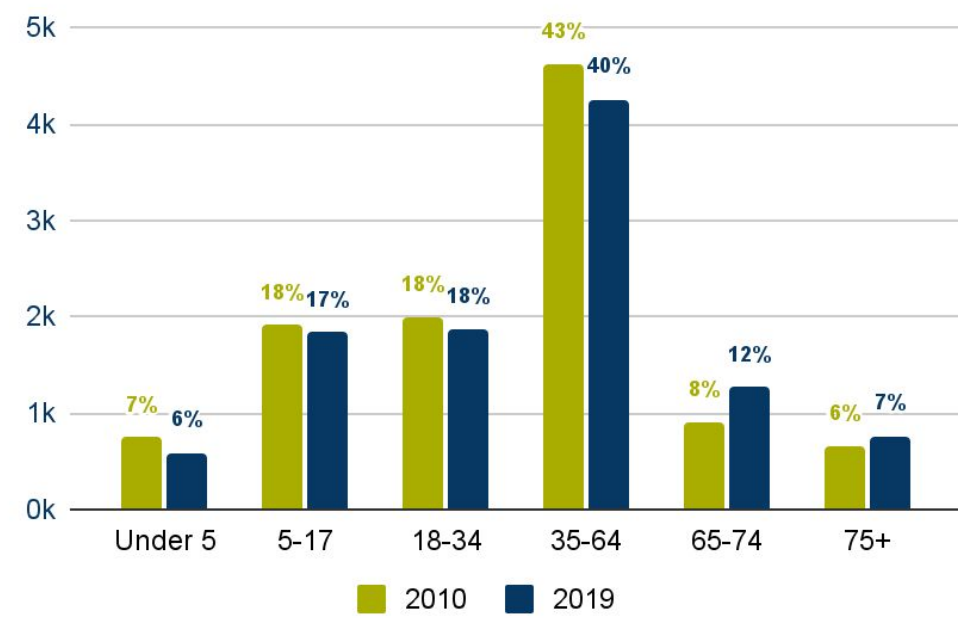
AGE | 19% of people in Crawford County are above the age of 65, while 23% are below 18.

Population by Age
Crawford County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Crawford County | 2010, 2019

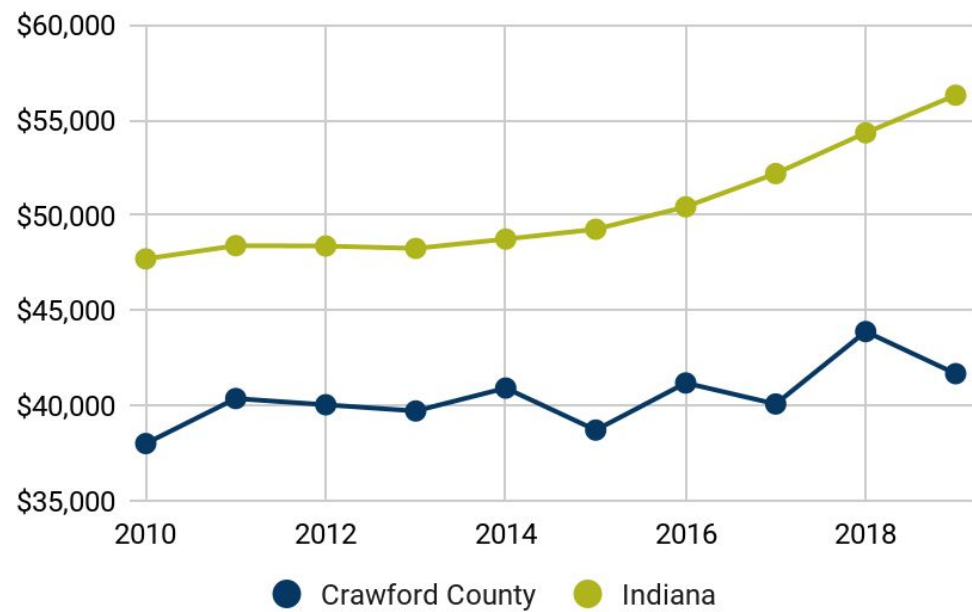


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Crawford County had a median income of \$41,662 in 2019, up 10% since 2010. 43% of households have incomes below \$35,000, while 10% have incomes above \$100,000.

Median Income

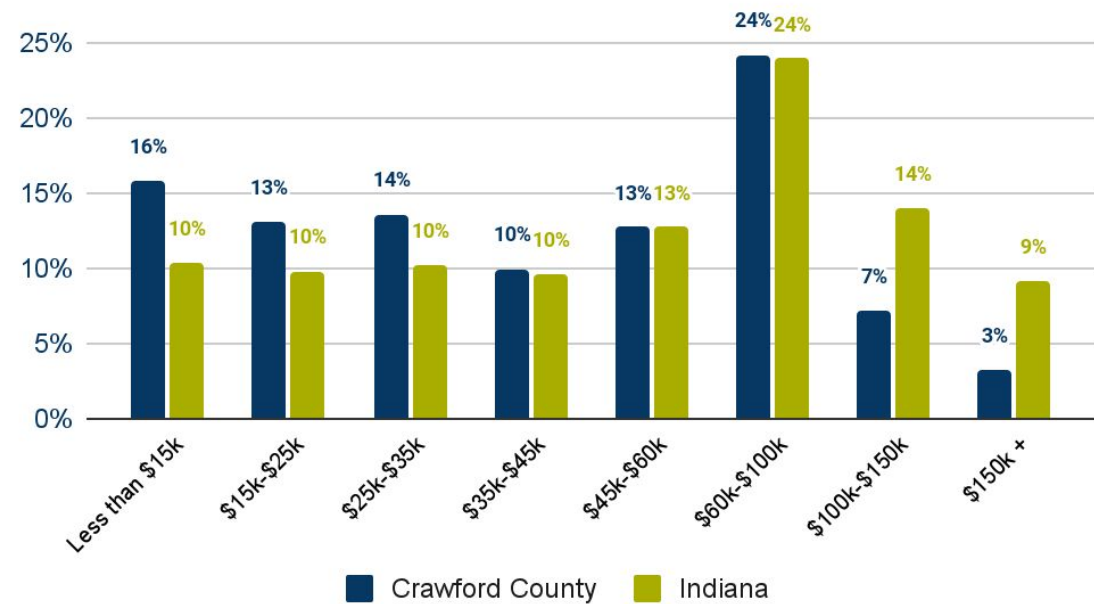
Crawford County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

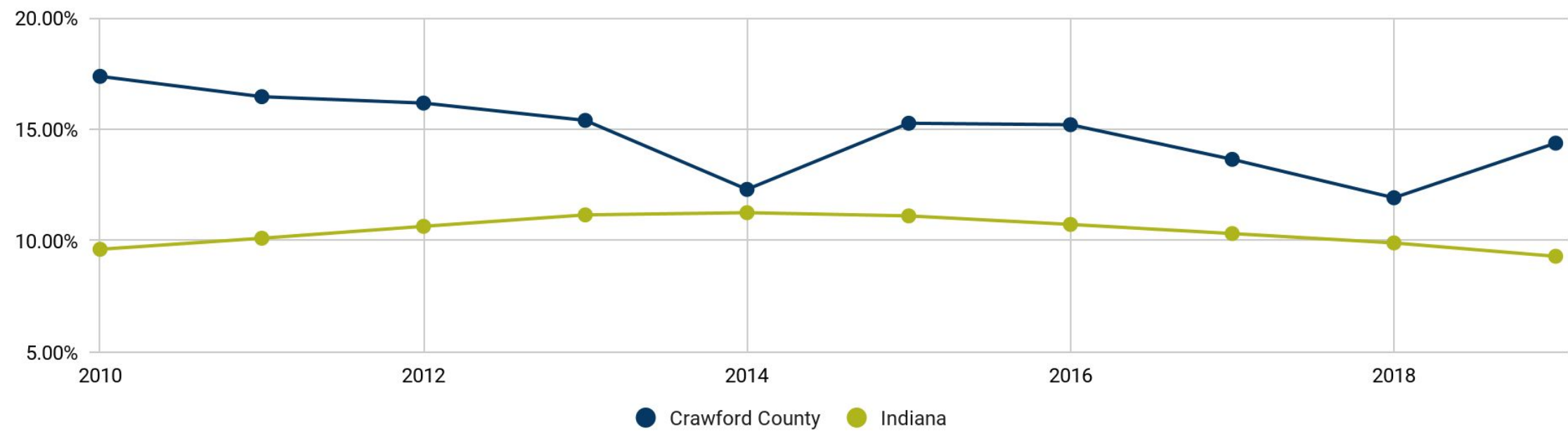
Crawford County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 14.4% of families live in poverty conditions in Crawford County, down 3.00 percentage points from 17.4% in 2010.

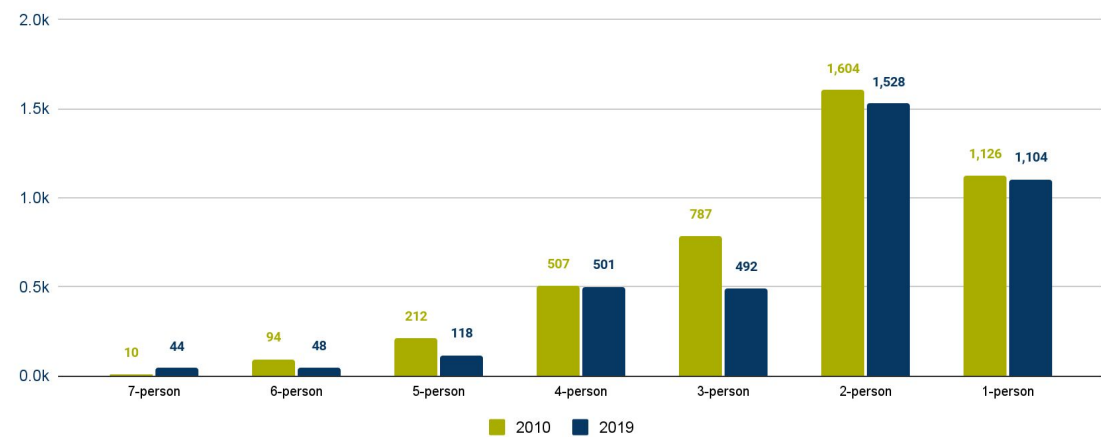
Family Poverty Rate
Crawford County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.73 people, compared to 2.52 statewide. The Crawford County average household has grown by 0.27 persons since 2010.

Household Size
Crawford County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

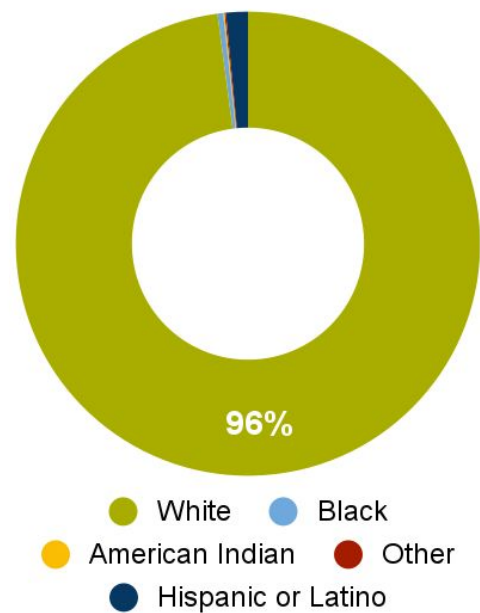


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Crawford County is 96% white, 0% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

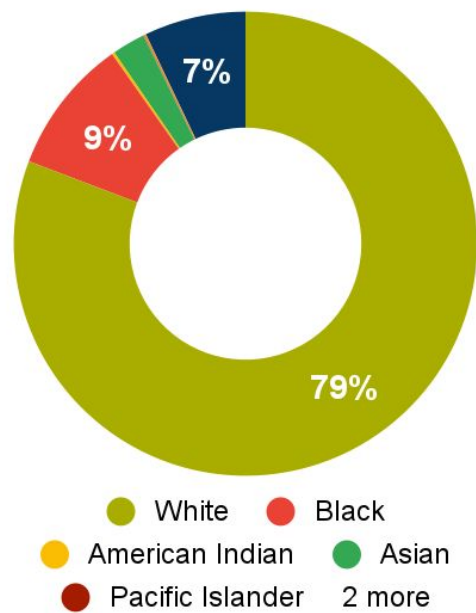
Racial/Ethnic Distribution

Crawford County | 2019



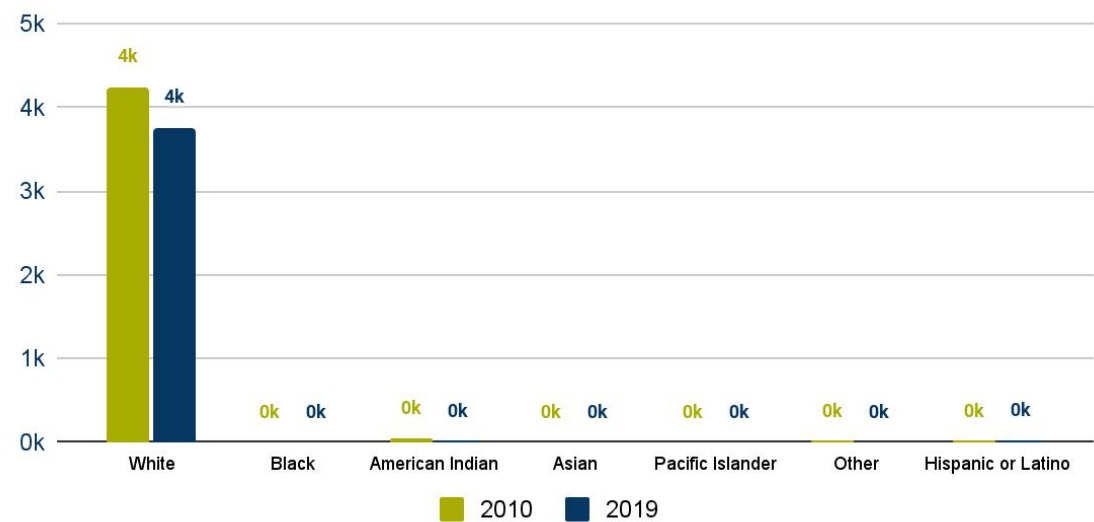
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial/Ethnic Distribution

Crawford County | 2010, 2019

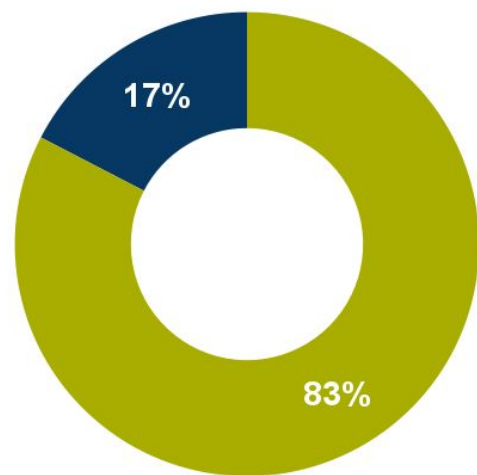


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 17% of households (667 households) in Crawford County were renters, while 83% (3,168 households) were owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

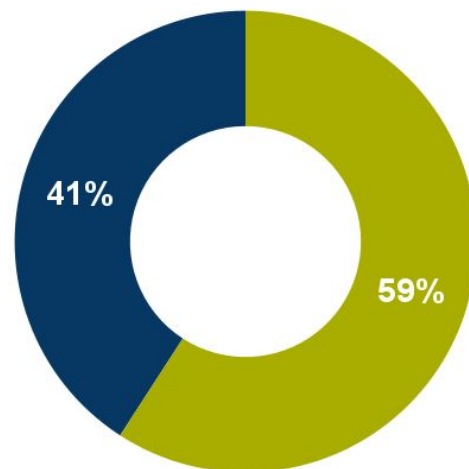
Crawford County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

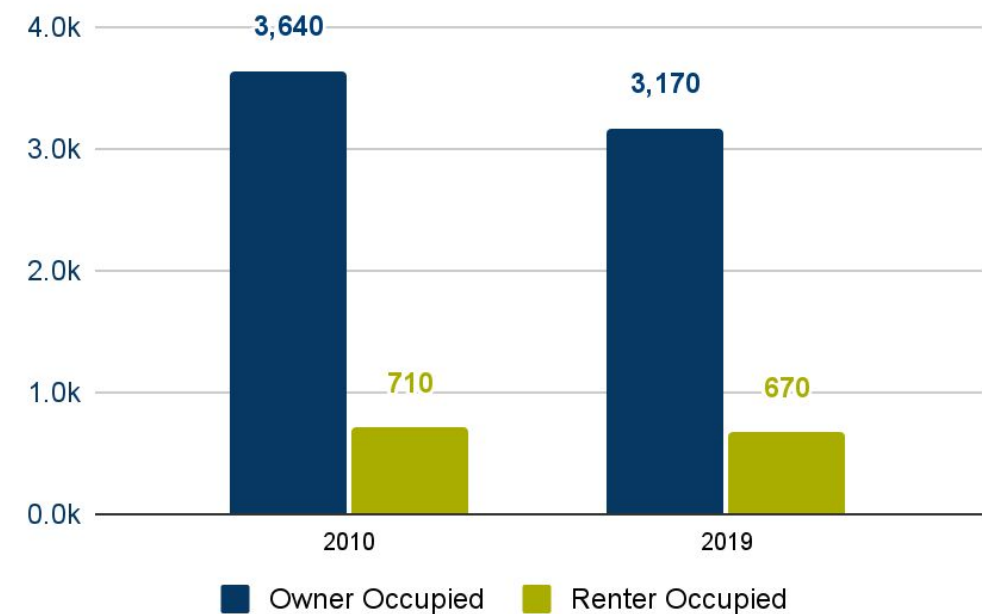
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

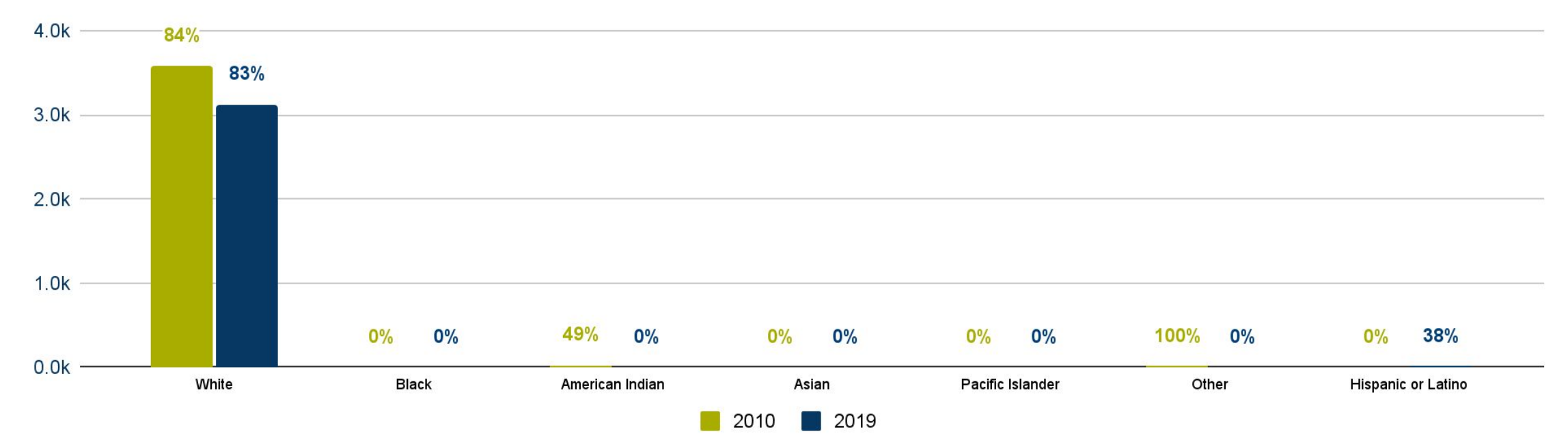
Crawford County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 83%, homeownership is 83% among non-Hispanic White households, 0% for Black households, and 38% for Hispanic or Latino households.

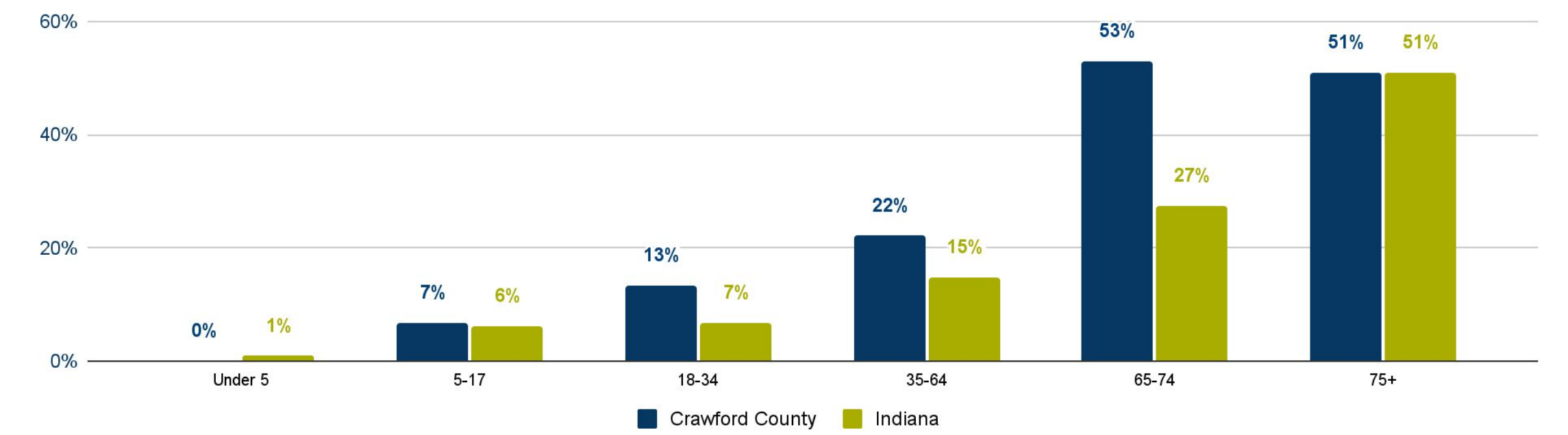
Homeownership by Race
Crawford County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 22% of people in Crawford County live with a disability. For people above 65, the share increases to 52%.

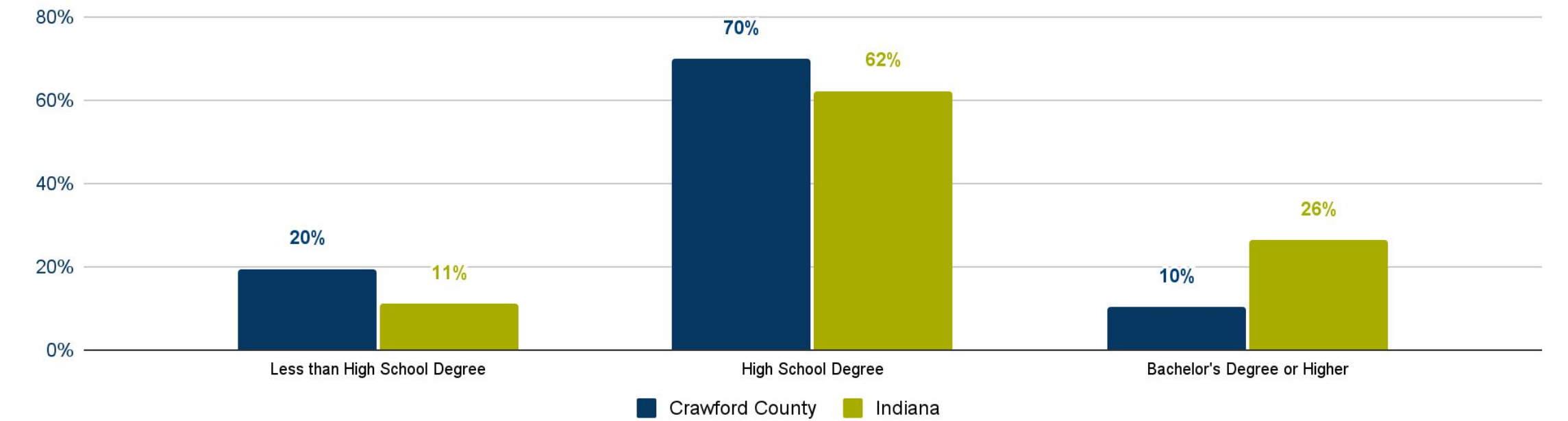
Share of the Population with a Disability by Age
Crawford County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Crawford County, 70% of the population has at least a high school degree and 10% of the population has at least a Bachelor's degree.

Educational Attainment
Crawford County, Indiana | 2019

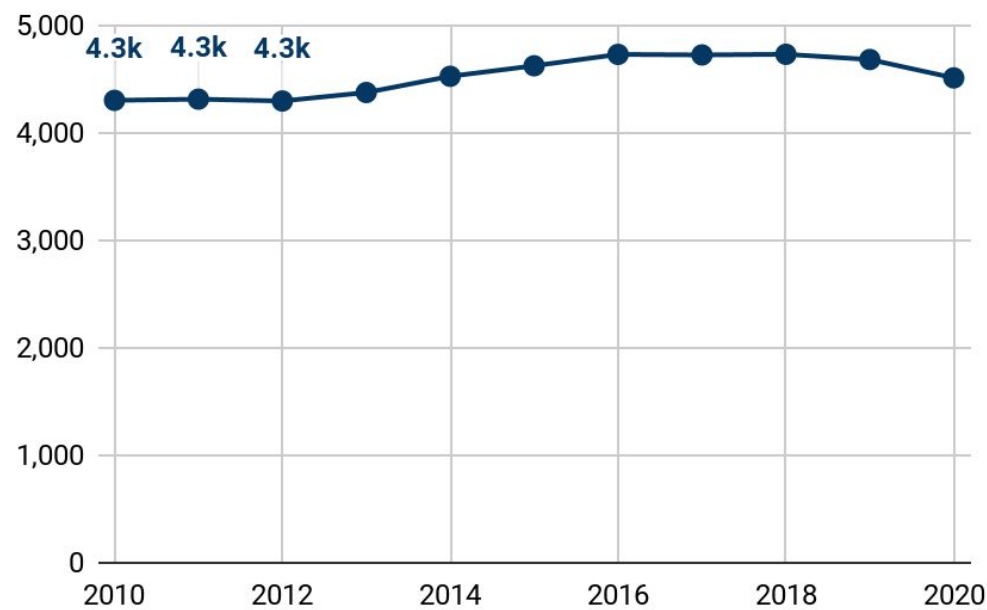


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

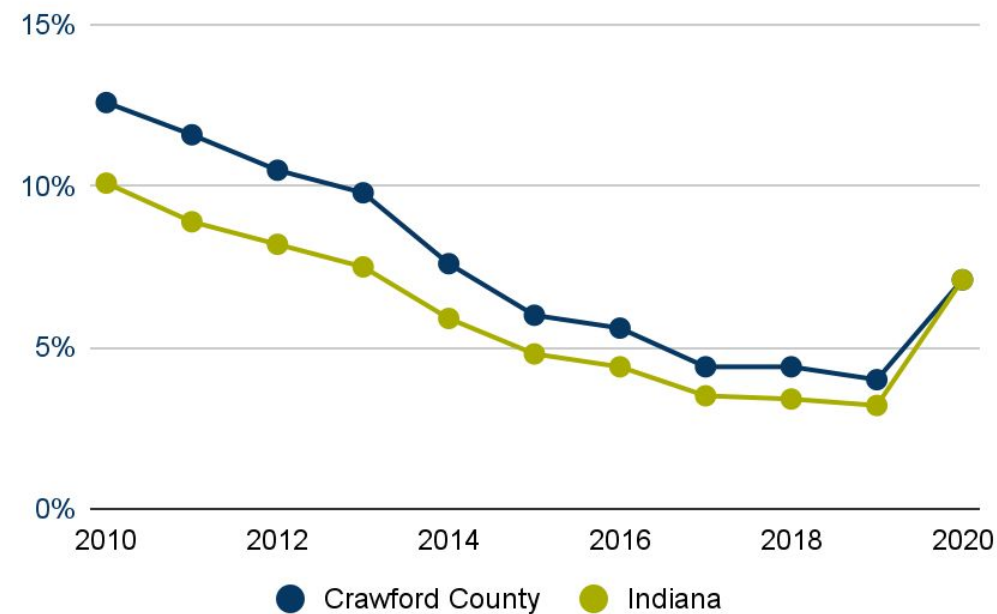
EMPLOYMENT BASE | There are currently 5,000 employed persons in Crawford County, up by 4.86% since 2010. The unemployment rate in 2020 was 7.10%, up 3.10 points from 2019.

Total Employment
Crawford County | 2010-2019



Source: ACS 2010-2019 5-year estimates

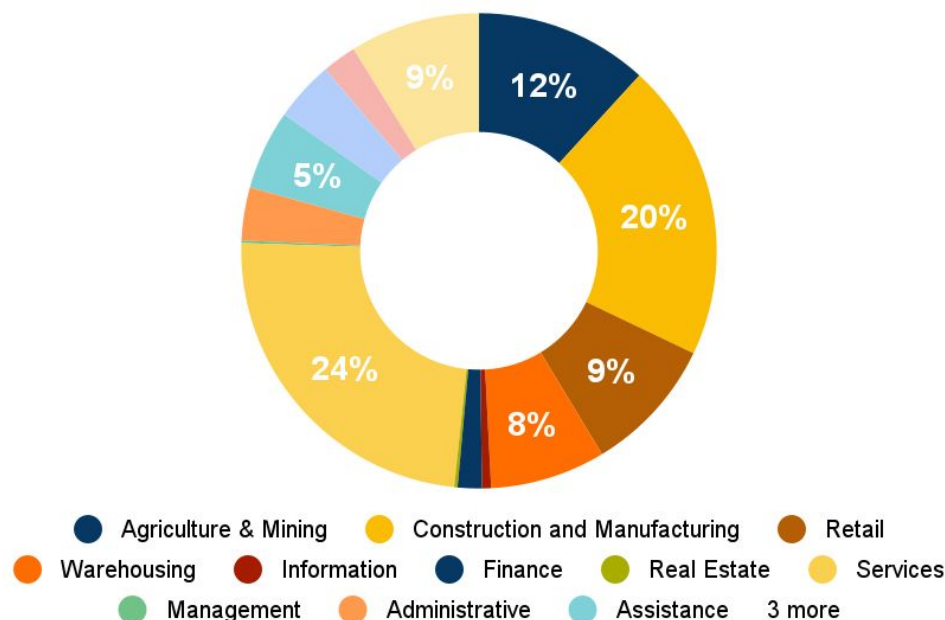
Unemployment Rate
Crawford County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Crawford County, accounting for 18% of all jobs, followed by Educational Services (14% of all jobs).

Total Jobs by All Industries
Crawford County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$32,385**
2. Trade, transportation, and utilities | **\$39,018**
3. Goods-producing | **\$45,547**
4. Public administration | **\$30,860**
5. Leisure and hospitality | **\$15,054**

Source: BLS

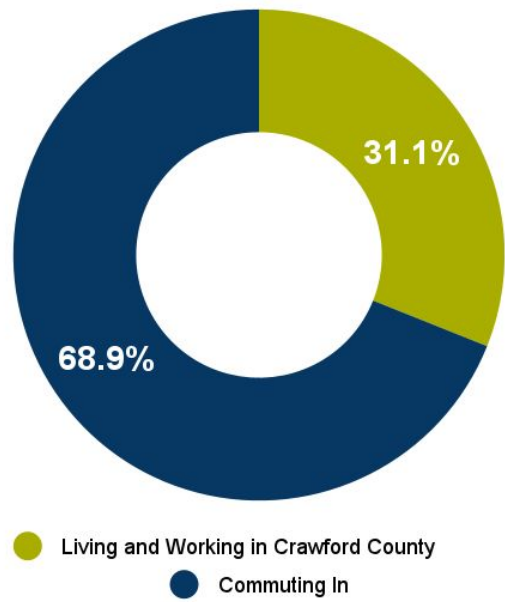
Top 5 Employers

1. Mulzer Crushed Stone Inc (Leavenworth)
2. Jayc (English)
3. Todd Dickey Nursing & Rehab (Leavenworth)
4. Crawford County High School (Marengo)
5. Marengo Warehouse (Marengo)

Source: BLS

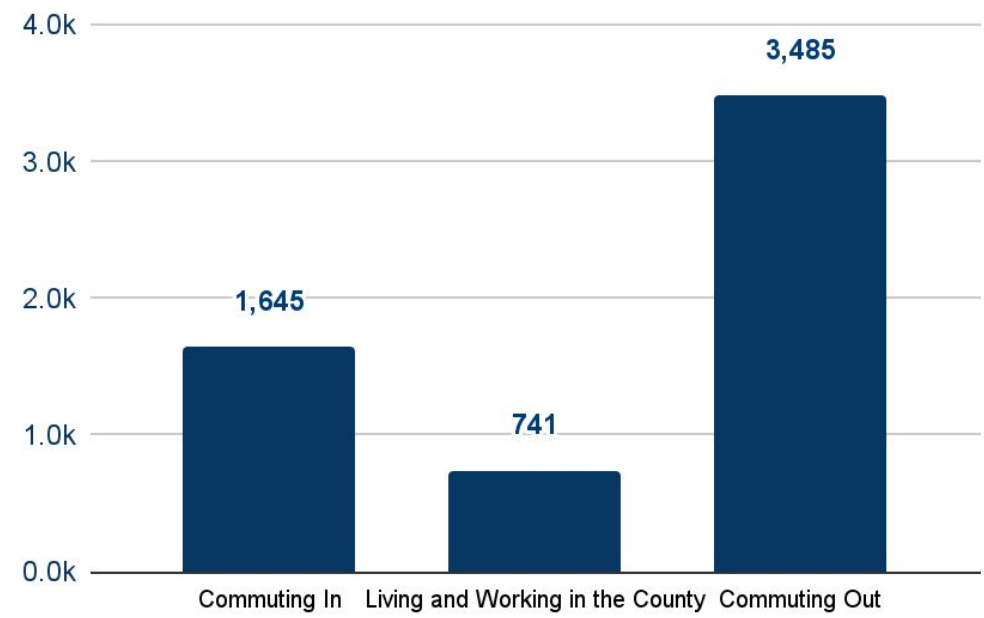
COMMUTER INFLOW / OUTFLOW | 2,000 commuters come into Crawford County for their jobs, while 3,000 employees travel outside of Crawford County for their jobs.

Employment Inflow
Crawford County | 2018



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

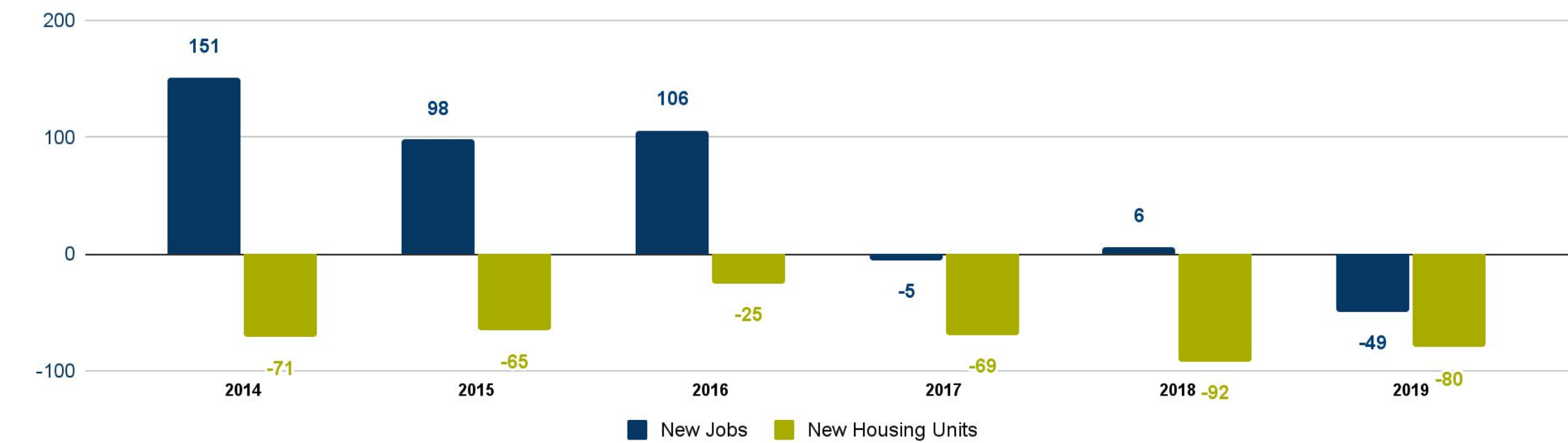
Commuting Patterns
Crawford County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Crawford County has created 307 jobs between 2014-2019 and -402 housing units, or -131 units for every 100 jobs created.

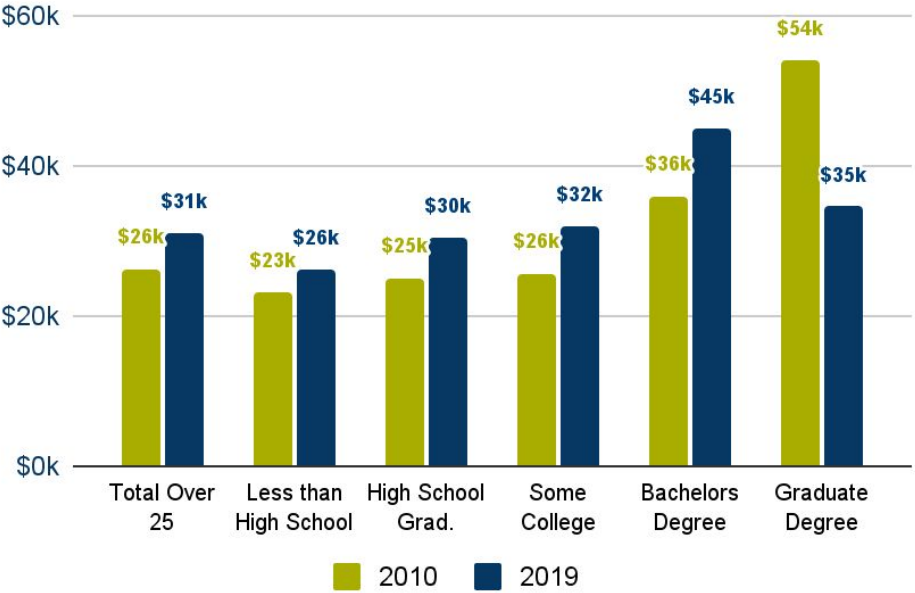
Job Growth and Housing Production
Crawford County | Total Jobs, New Jobs



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 18% since 2010 for the total population and increased 21% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Crawford County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

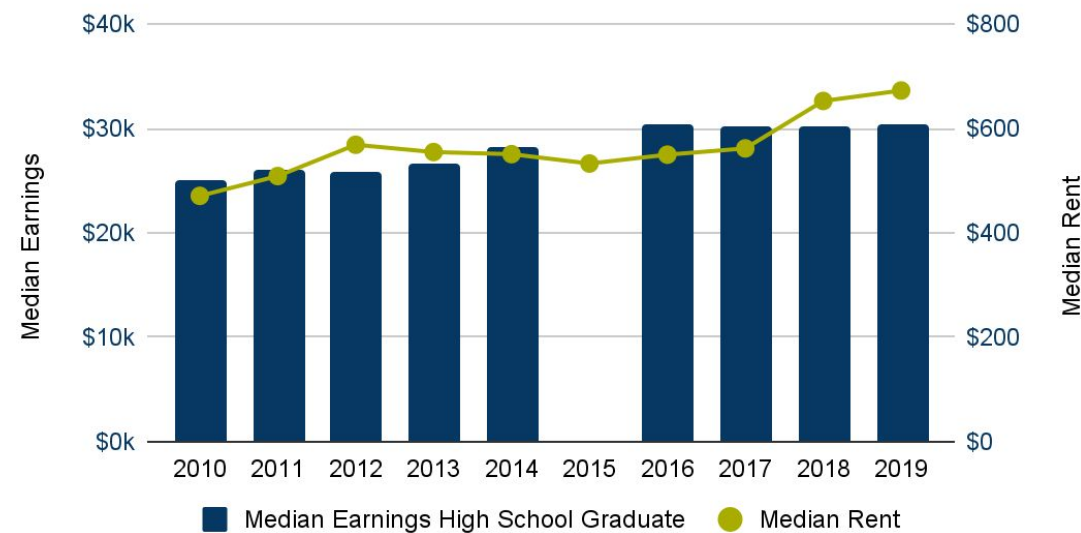
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

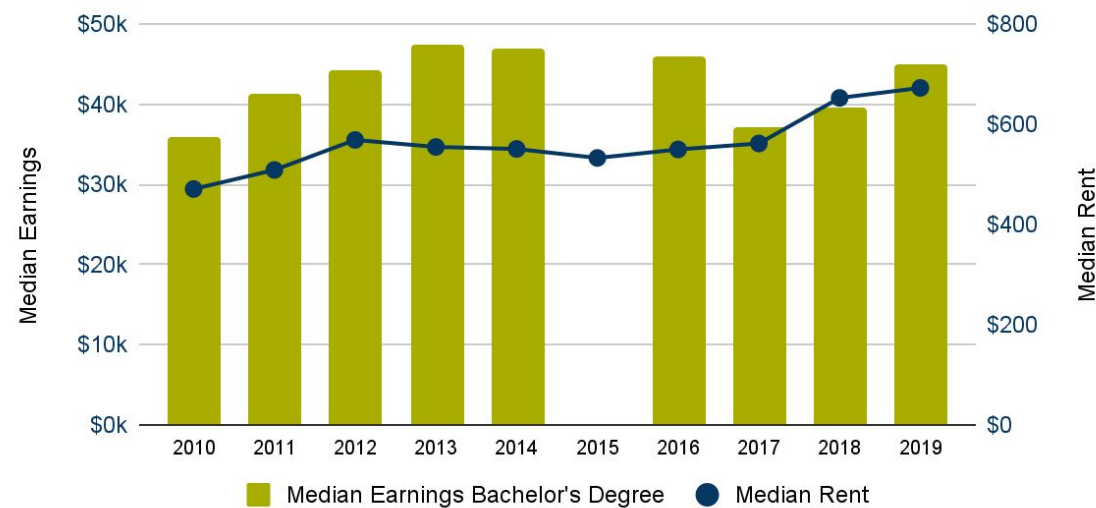
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 42.9%, or 43% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



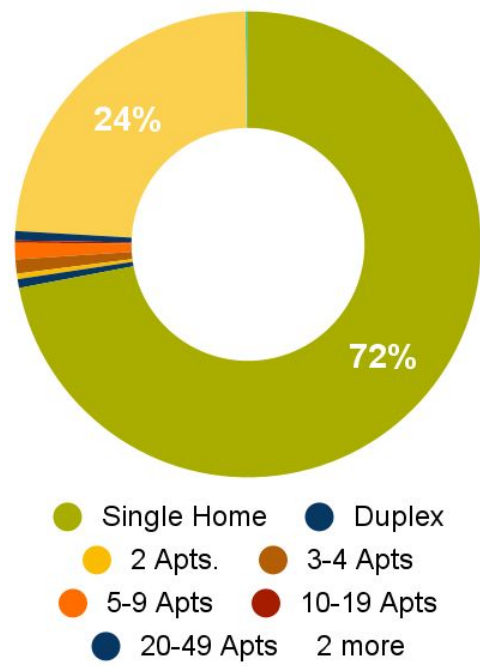
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

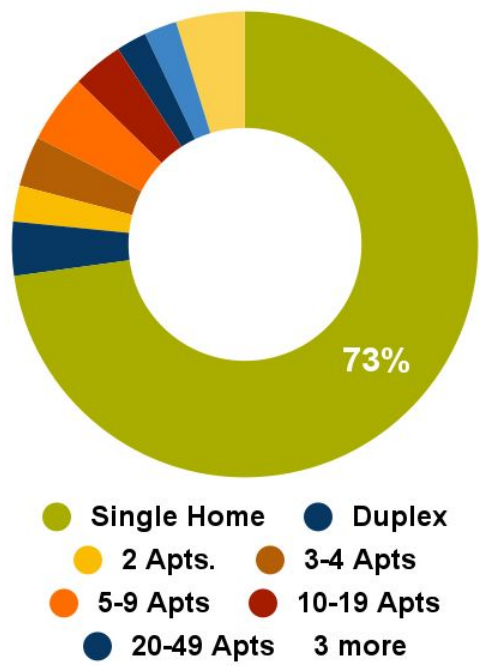
HOUSING TYPOLOGY | 72% of homes in Crawford County are single-family, while 4% are multifamily. Multifamily housing has increased by 17 homes since 2010.

Housing Typology

Crawford County | 2019



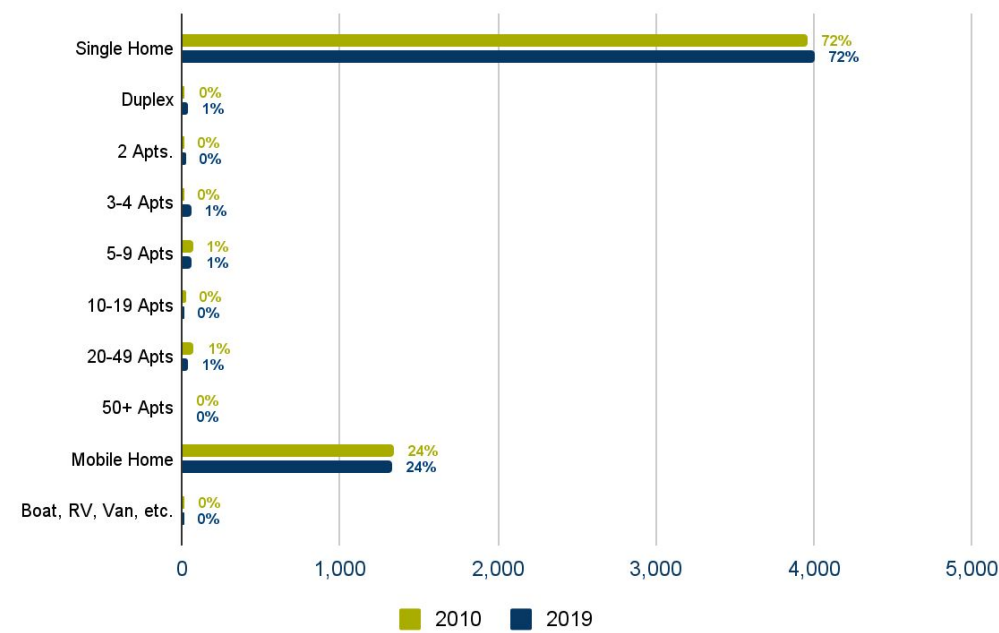
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Crawford County | 2010-2019



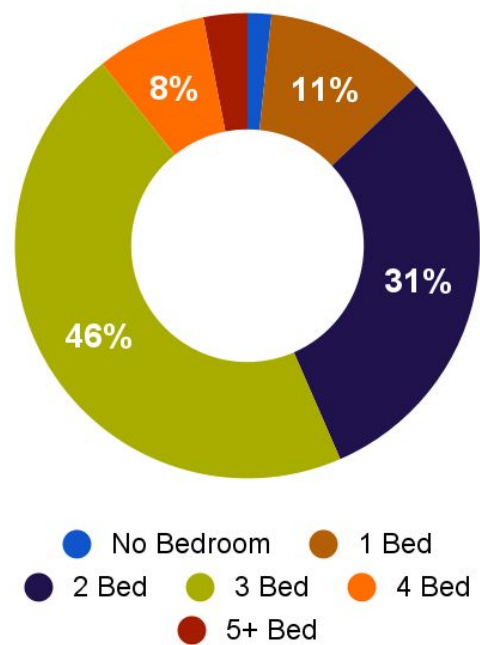
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Crawford County contain 2.73 bedrooms, with 57% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Crawford County | 2019

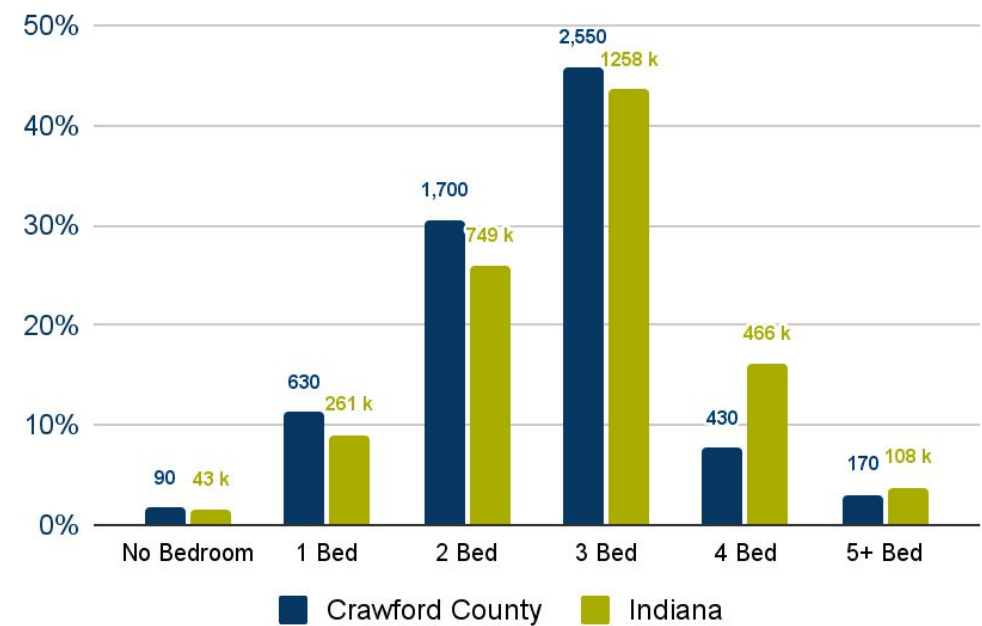
Indiana | 2019



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

Share of Housing Stock by Bedroom

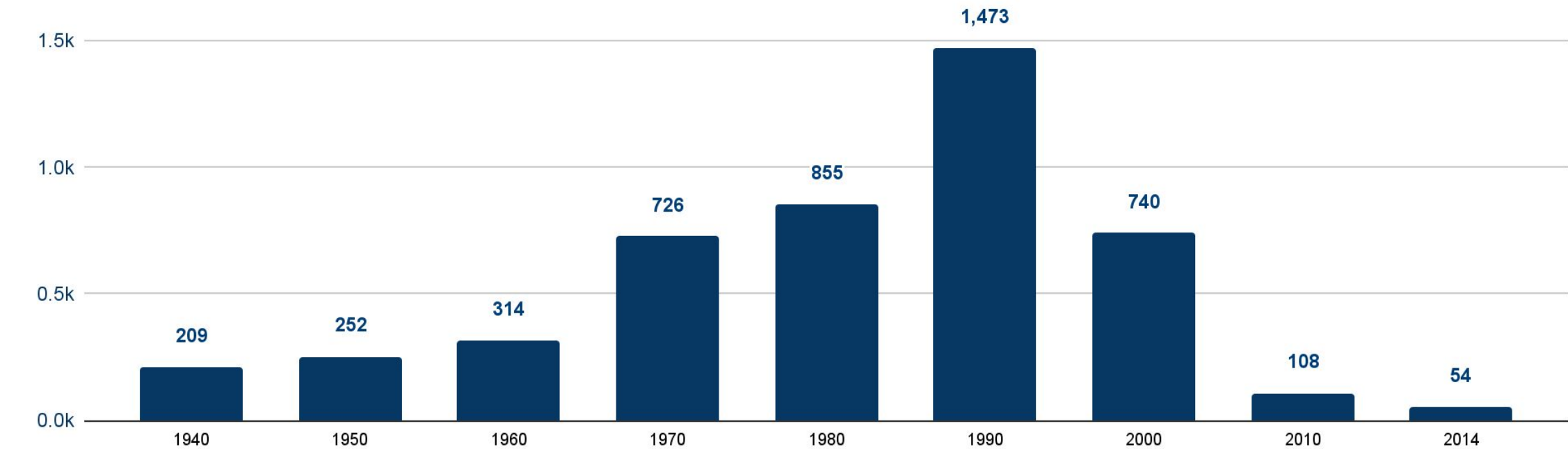
Crawford County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

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

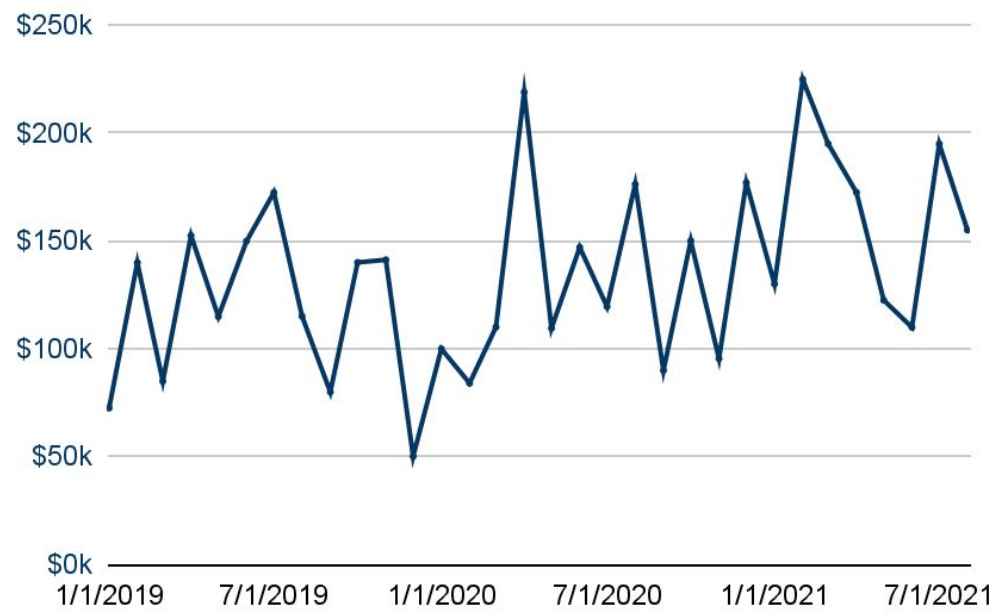
Homes by Year Built
Crawford County | 2019



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

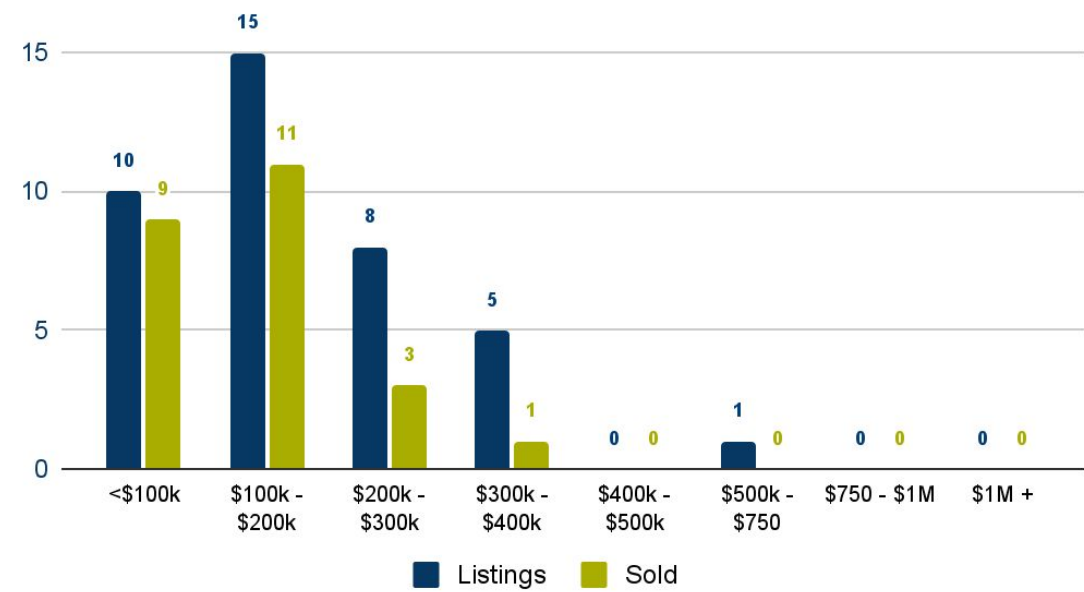
MEDIAN LISTING PRICE | Homes in Crawford County have a median listing price of \$155,000. Home prices have increased by 114% since 2019.

Median Listing Price
Crawford 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)
Crawford County | 2021

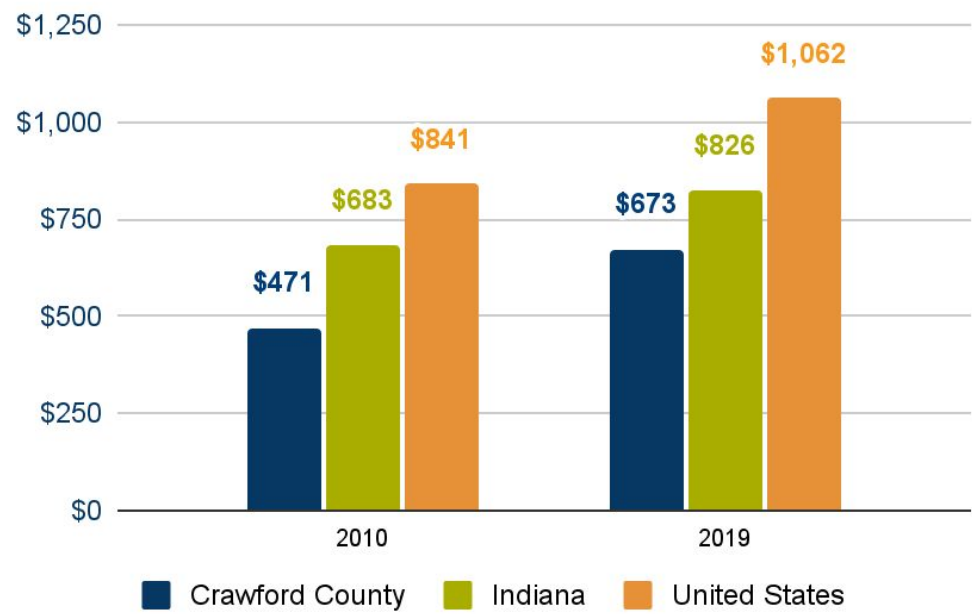


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 43% since 2010, with average rents at \$673 in 2019.

Median Rent

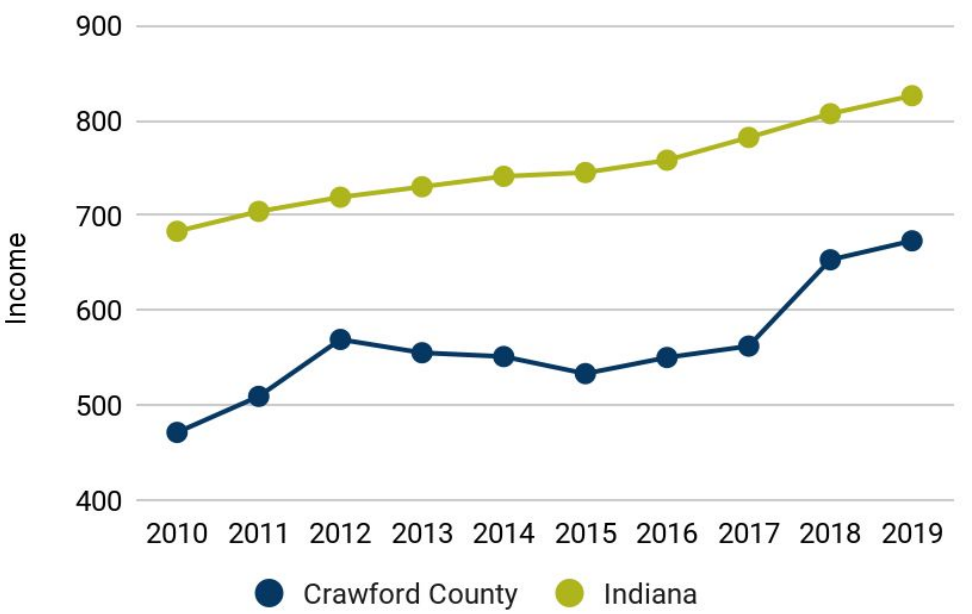
Crawford County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

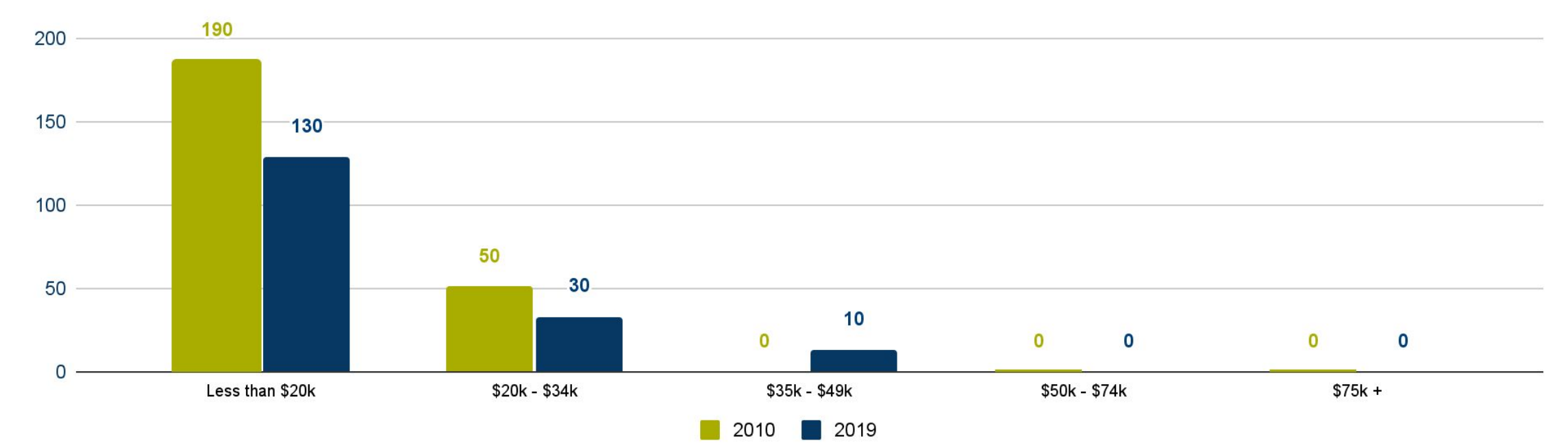
Crawford County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 39% of renter households are housing cost burdened in Crawford County, down -18% since 2010. 52% of households earning below \$50,000 are housing cost burdened.

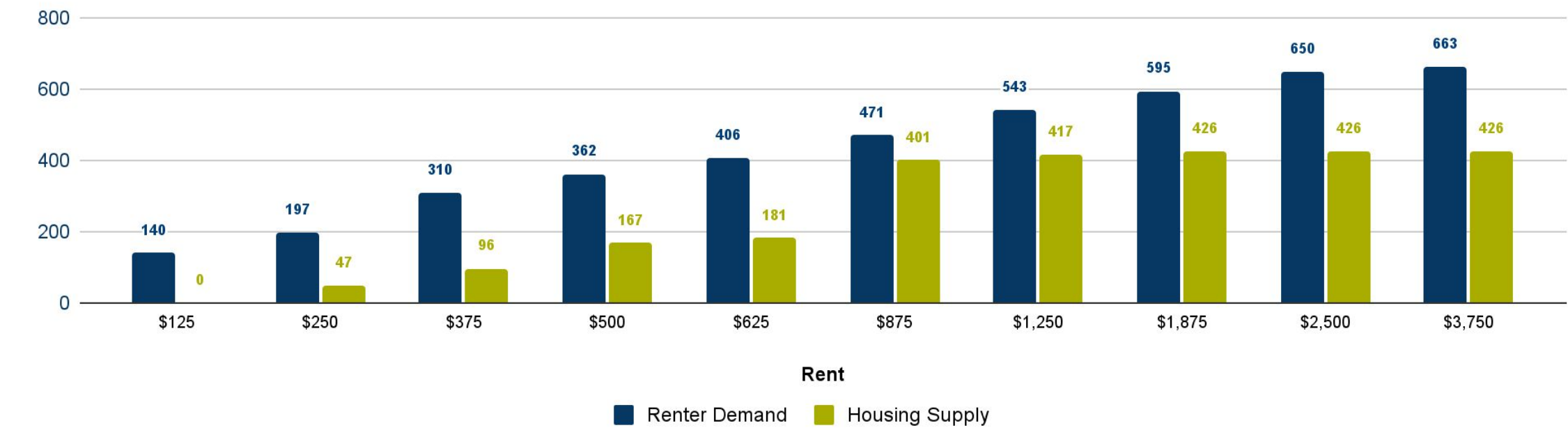
Renter Housing Cost Burden
Crawford County, Indiana | 2010 - 2019



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
Crawford County, Indiana | 2010-2019

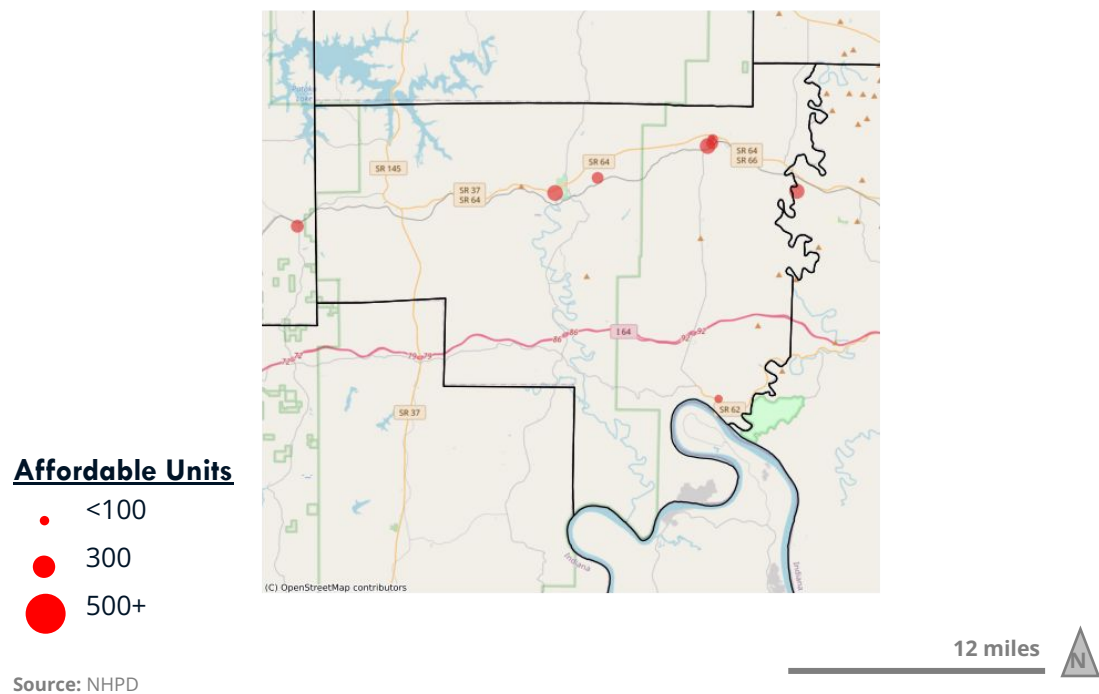


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

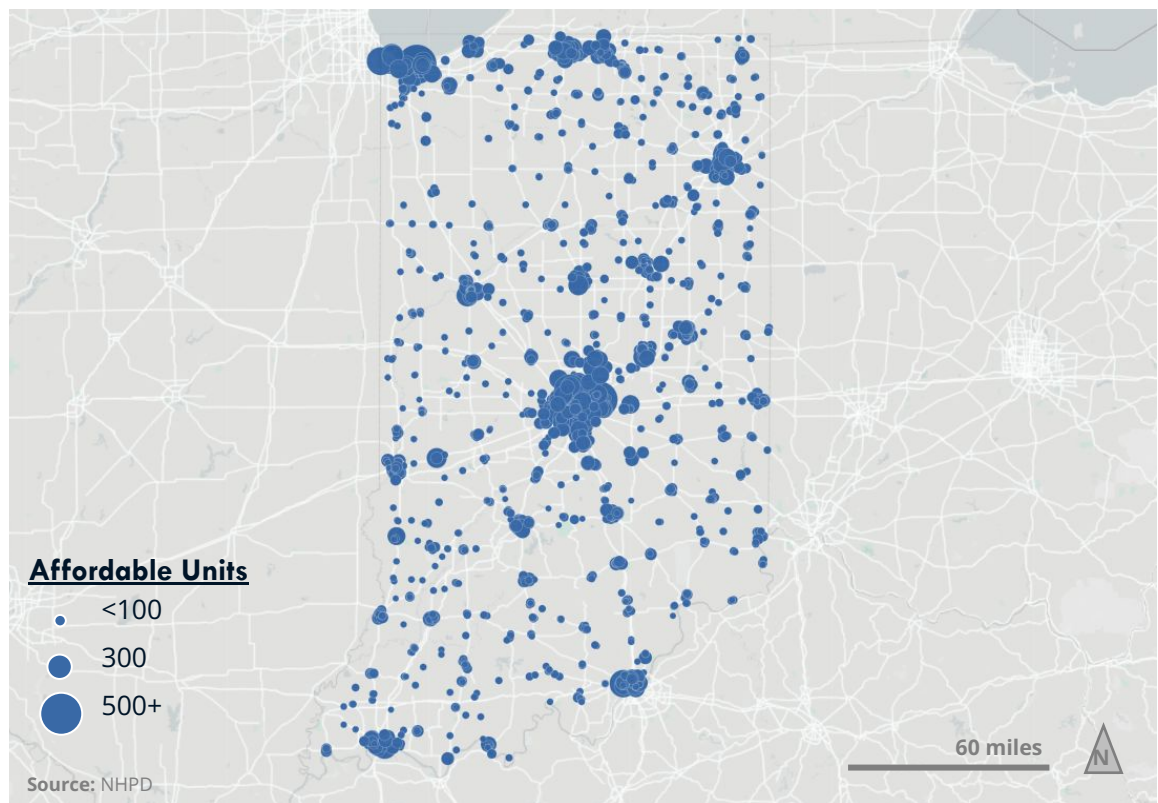
Affordable Housing Inventory

Crawford County | 2020



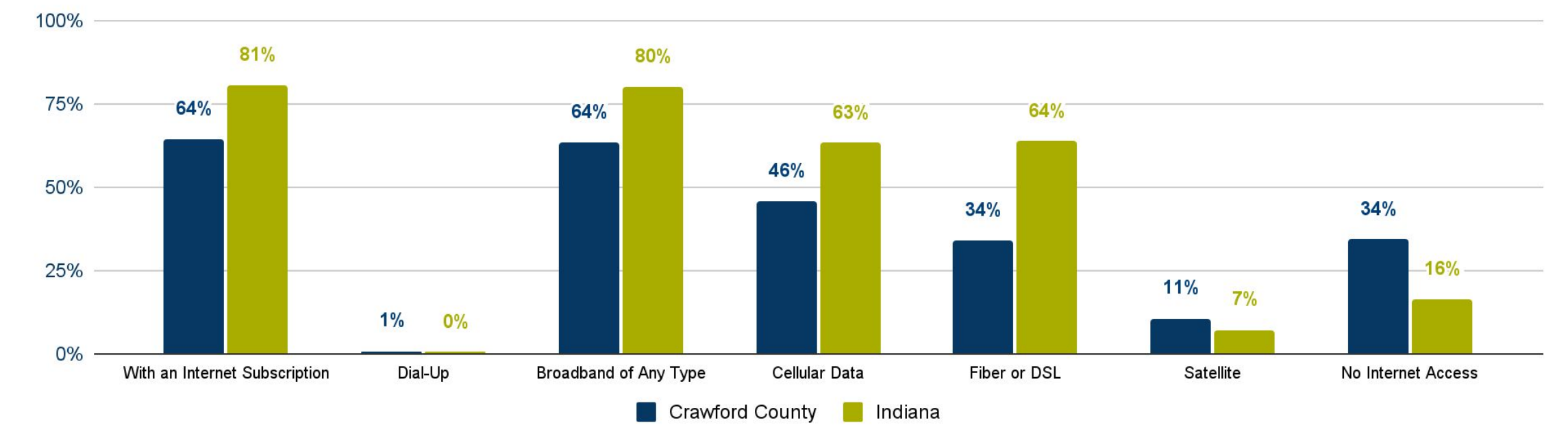
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 64% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Crawford County | 2020

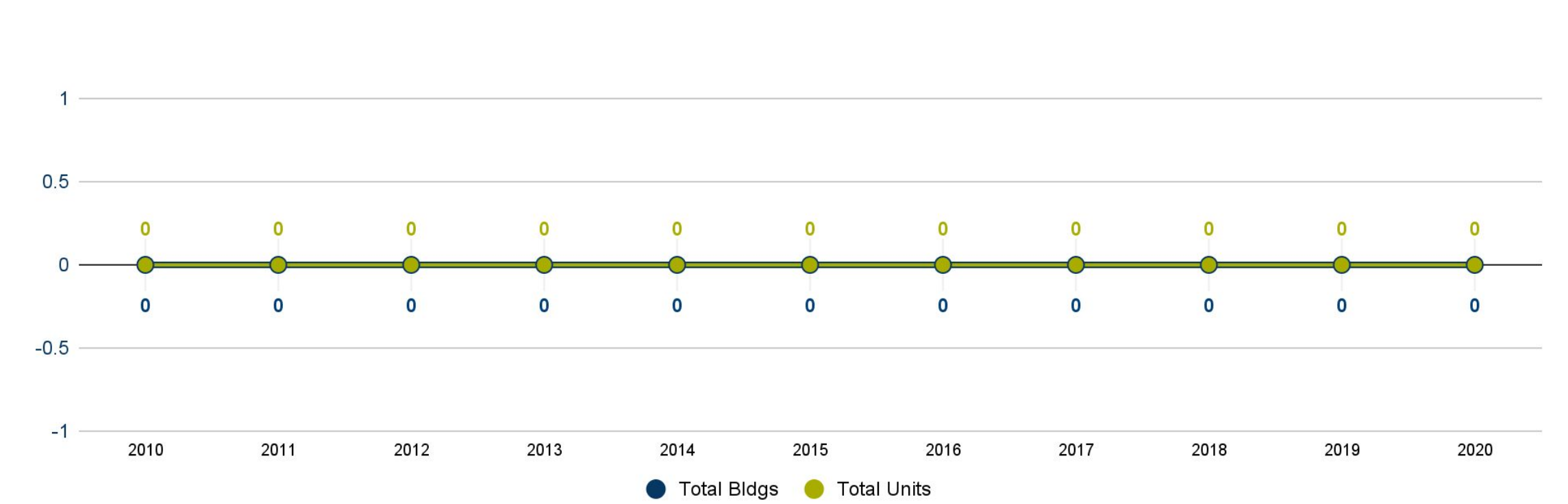


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 0 new housing starts in 2020 in Crawford County, with 0 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Crawford 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