



# INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR WHITE COUNTY, IN

AUGUST 24, 2021

**WORKING DRAFT**

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

Indiana Housing Dashboard **DRAFT** | 1

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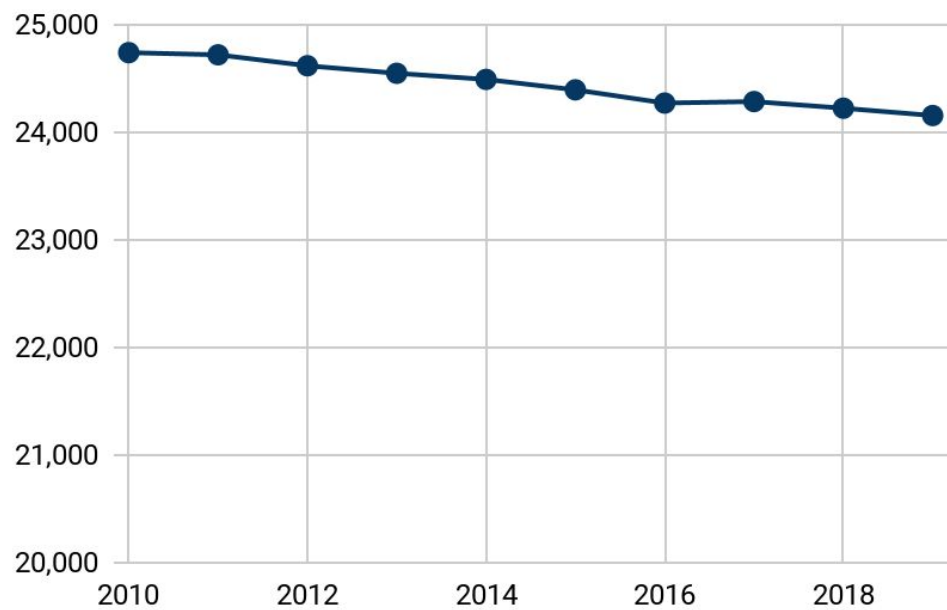
# DEMOGRAPHIC TRENDS

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**WORKING DRAFT**

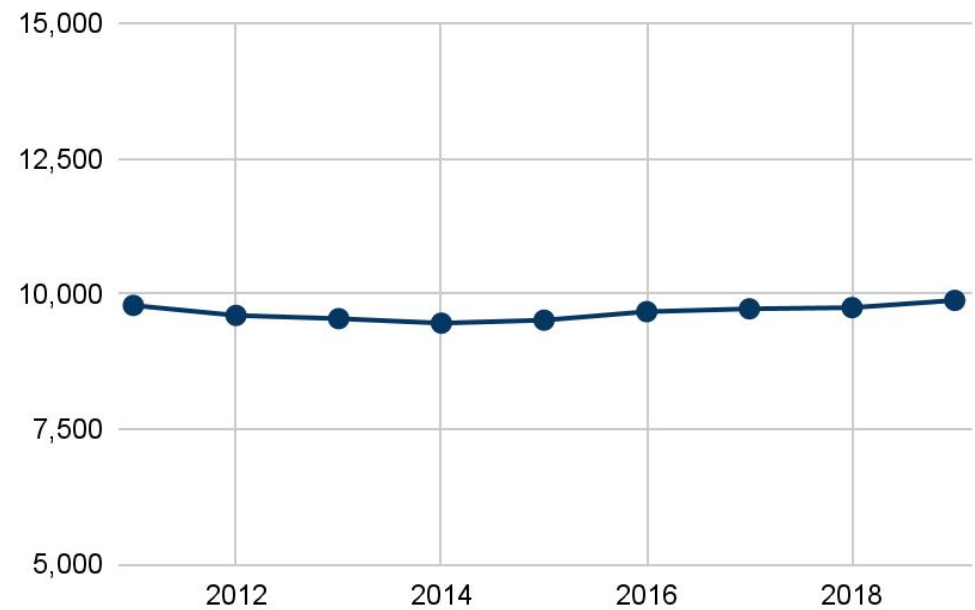
**POPULATION** | White County's population has decreased by 2.37% (1,000 people) between 2010-2019. In the same time period, the total number of households decreased by 2% (0 households).

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



Source: FRED, U.S. Census Bureau

**Households**  
White County | 2010-2019



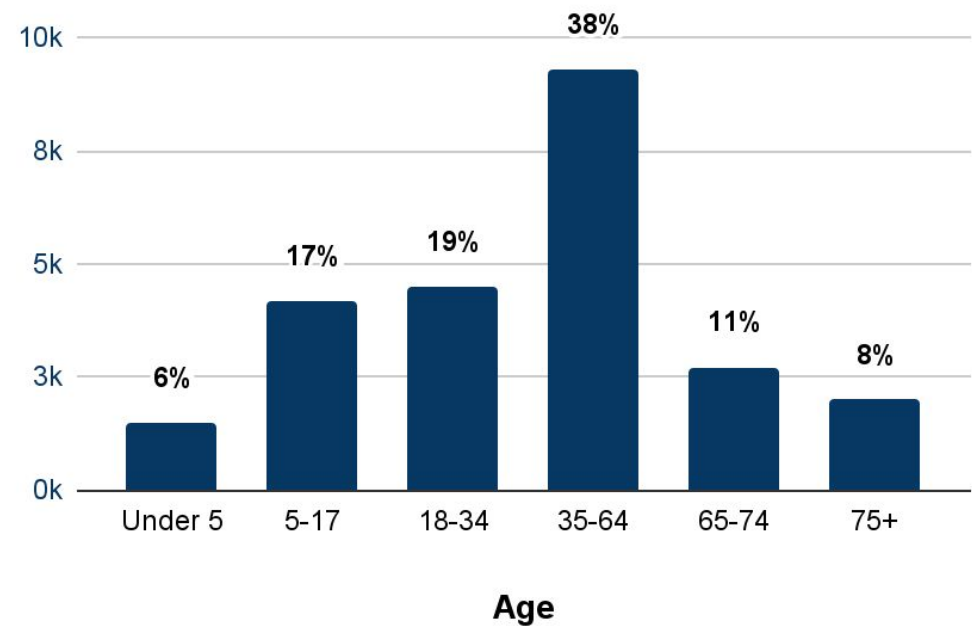
Source: FRED, U.S. Census Bureau

**WORKING DRAFT**

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

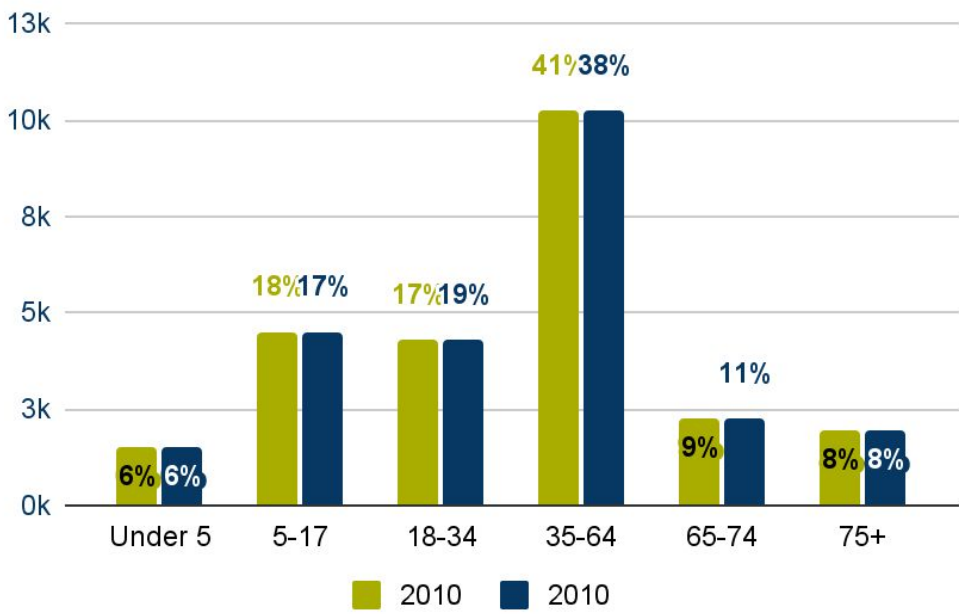
**AGE** | 20% of people in White County are above the age of 65, while 23% are below 18.

**Population by Age**  
White County | 2019



Source: ACS 2019 5-year estimates

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

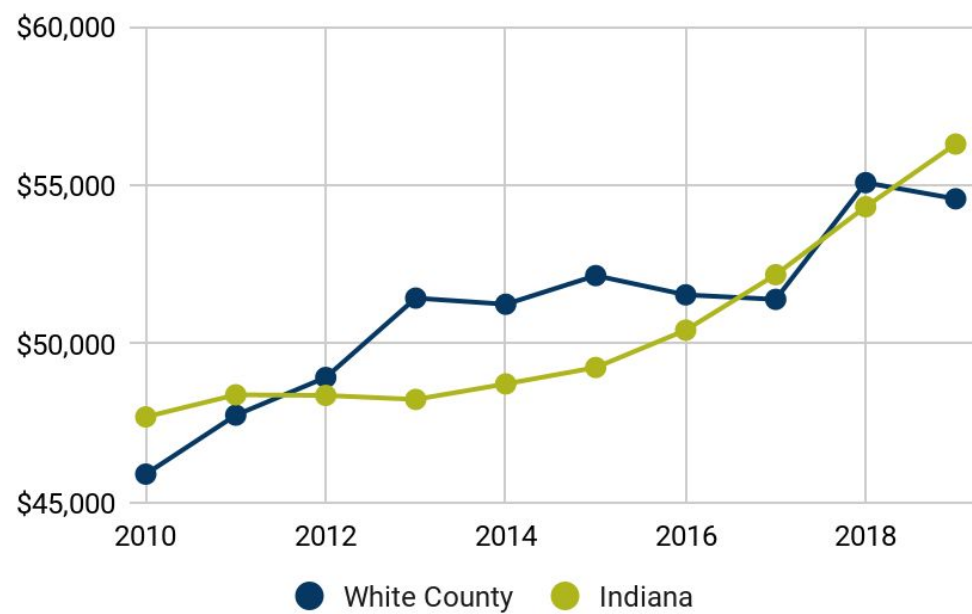


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES |** White County had a median income of \$54,576 in 2019, up 19% since 2010. 28% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

**Median Income**

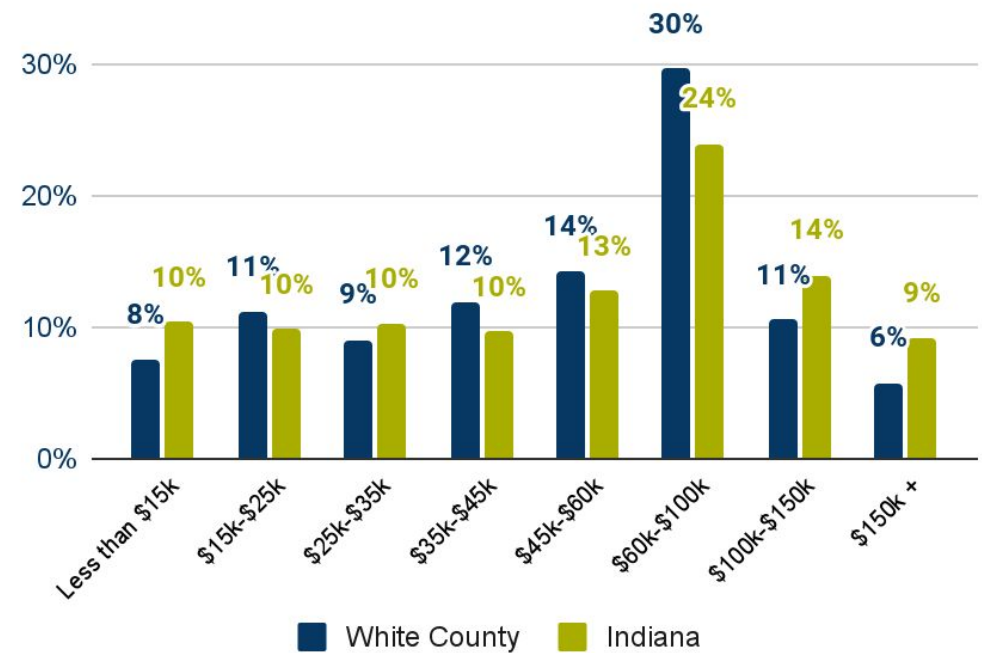
White County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

White County, State of Indiana | 2019



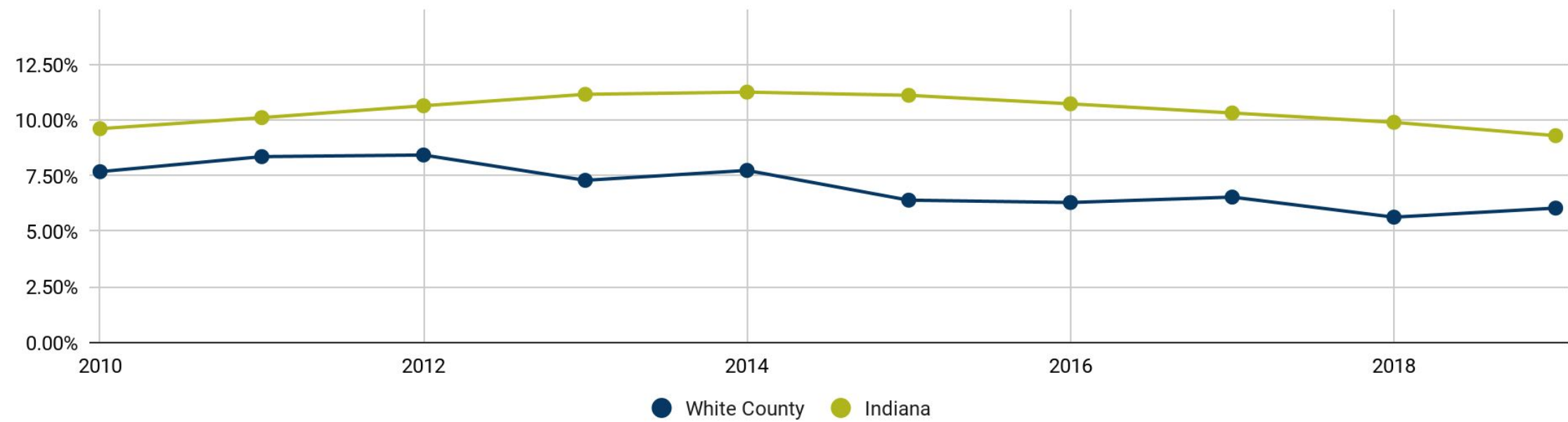
Source: ACS 2019 5-year estimates

**WORKING DRAFT**

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

**FAMILY POVERTY RATE** | 6.0% of families live in poverty conditions in White County, down 1.6 points from 7.7% in 2010.

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



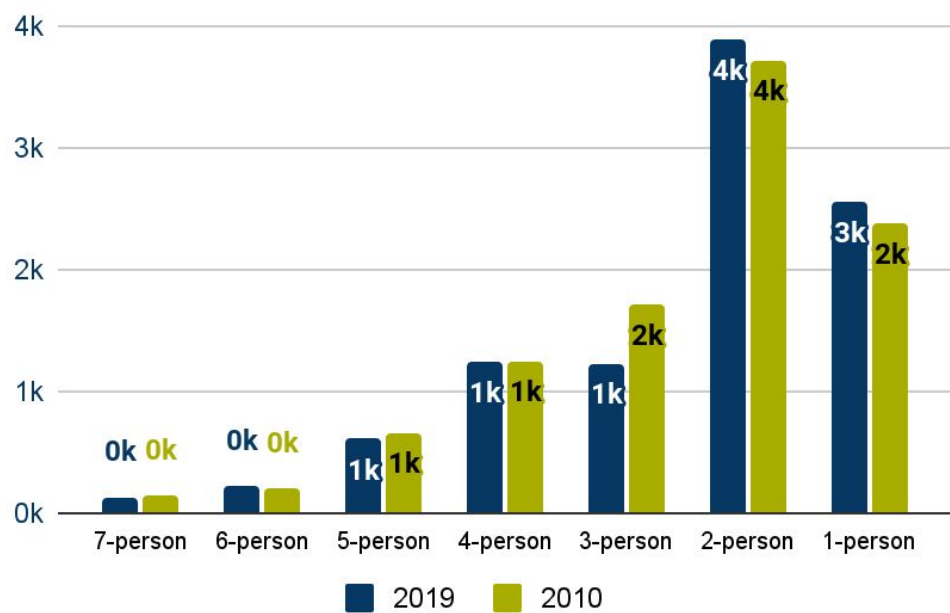
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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

**HOUSEHOLD SIZE |** The average household size is 2.41, compared to 2.52 statewide. The White County average household has shrunk by 0.01 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

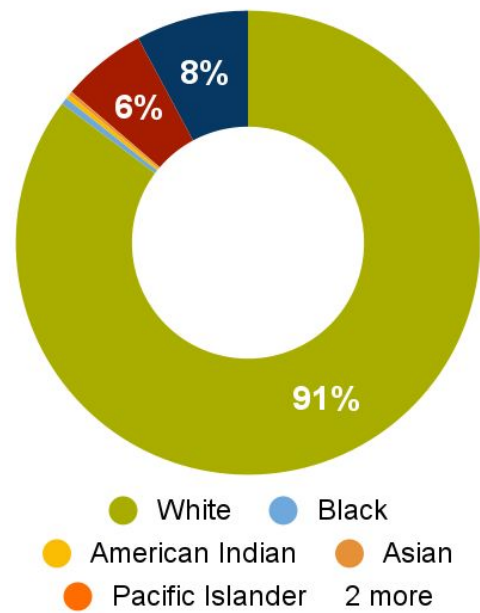
**WORKING DRAFT**

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

**RACIAL COMPOSITION |** The currently racial distribution of households in White County is 91% white, 1% Black, 8% Hispanic/Latino, 0% Asian, and 6% other.

**Racial Distribution**

White County | 2019



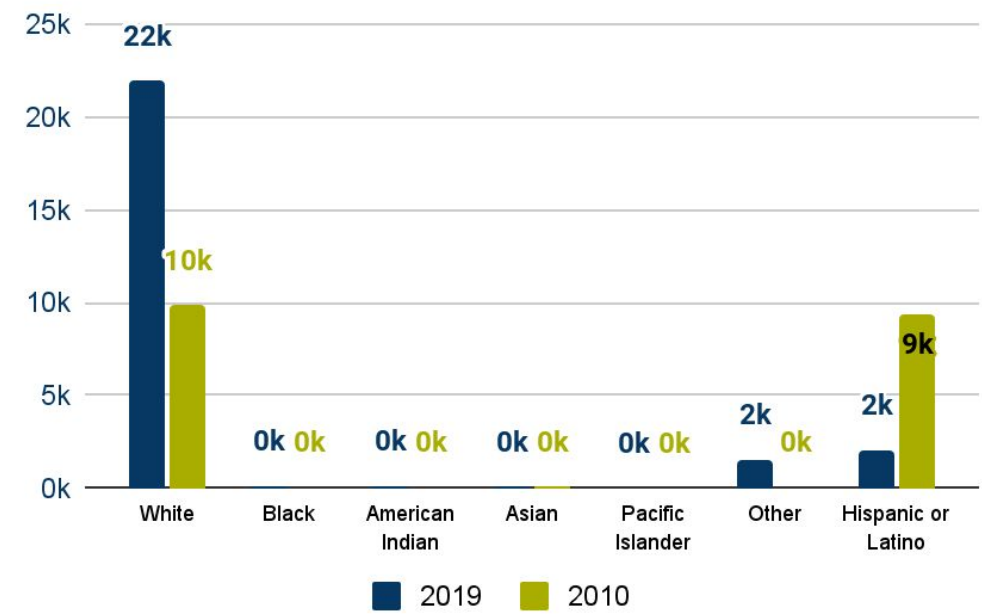
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Household Racial Distribution**

White County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

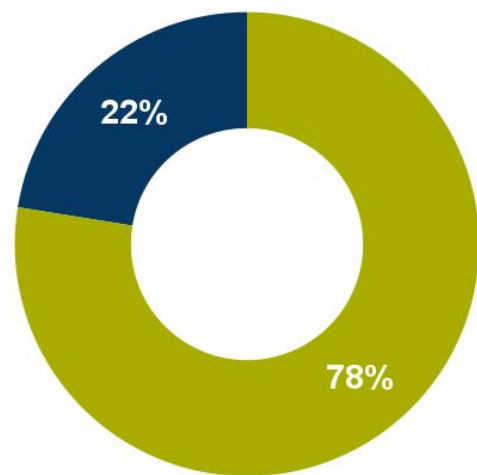
**WORKING DRAFT**



**HOUSING TENURE** | In 2019, 22% of households (2,218 households) in White County were renters, while 78% are (7,661 households) owner households. The share of renters has increased by 0% since 2010.

**Housing Tenure**

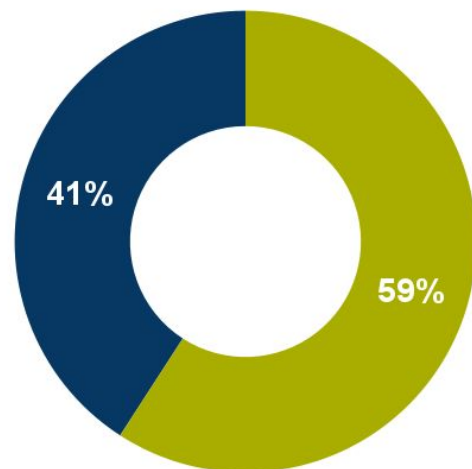
White County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

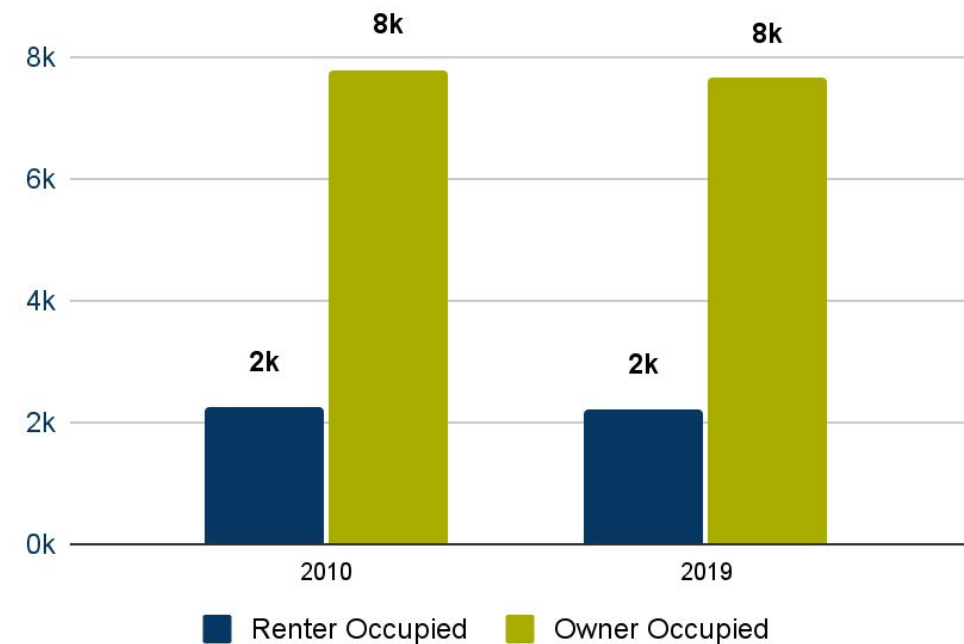
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

White County | 2010-2019



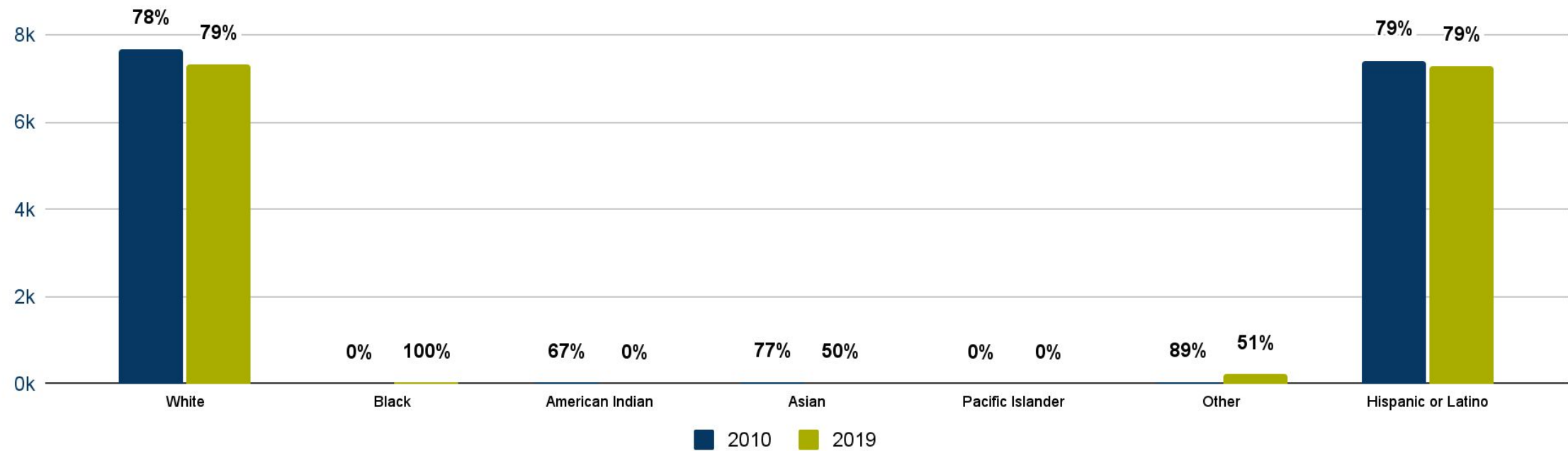
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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

**TENURE BY RACE |** While the overall homeownership rate is 78%, among non-Hispanic White households' homeownership is 79%, 100% for Black households, and 79% for Hispanic or Latino households.

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

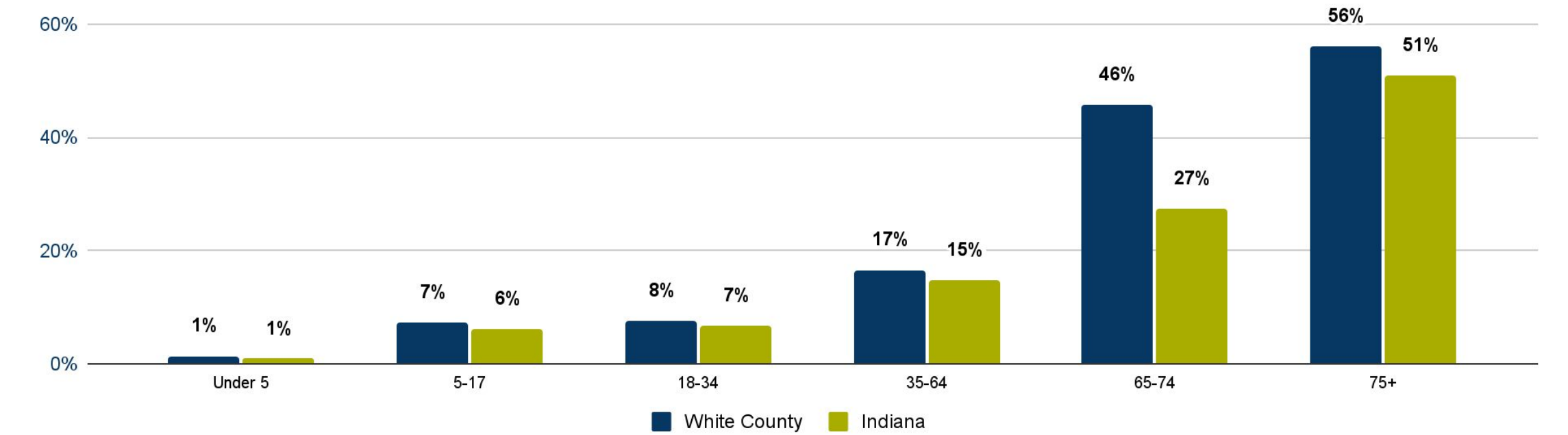


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**DISABILITY** | 19% of people in White County live with a disability. For people above 65, the share increases to 50%.

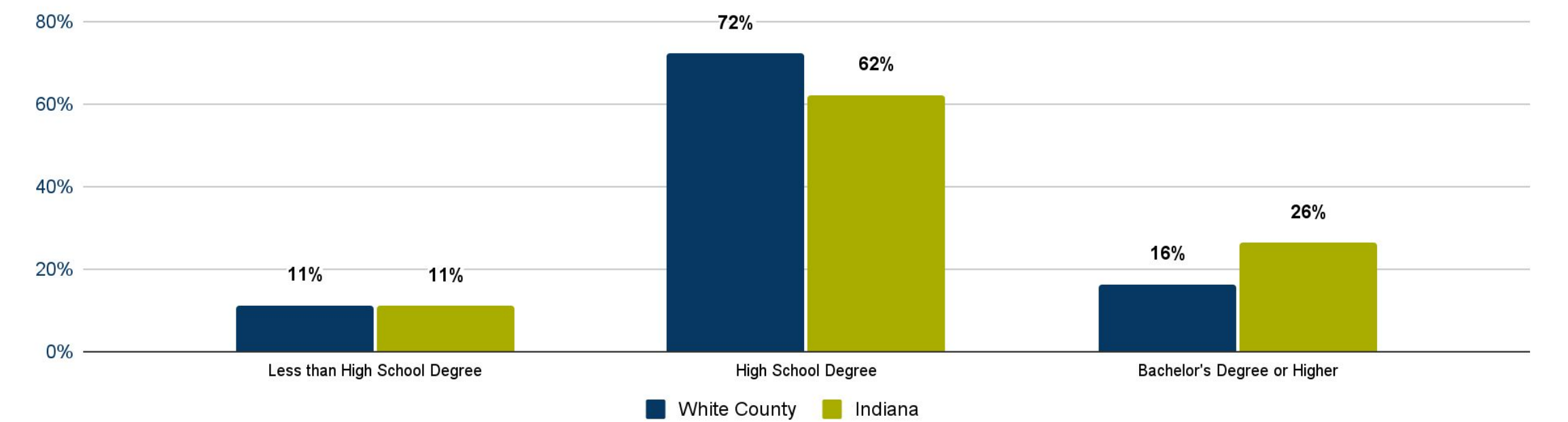
**Share of the Population with a Disability by Age**  
White County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In White County, 72% of the population has at least a high school degree and 16% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

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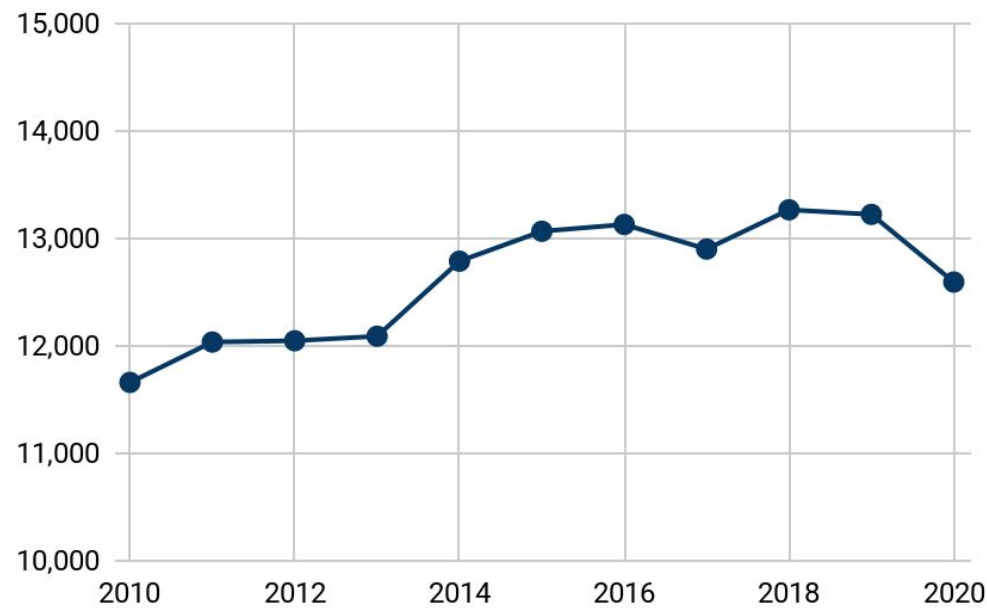
# JOB / EMPLOYMENT TRENDS

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**WORKING DRAFT**

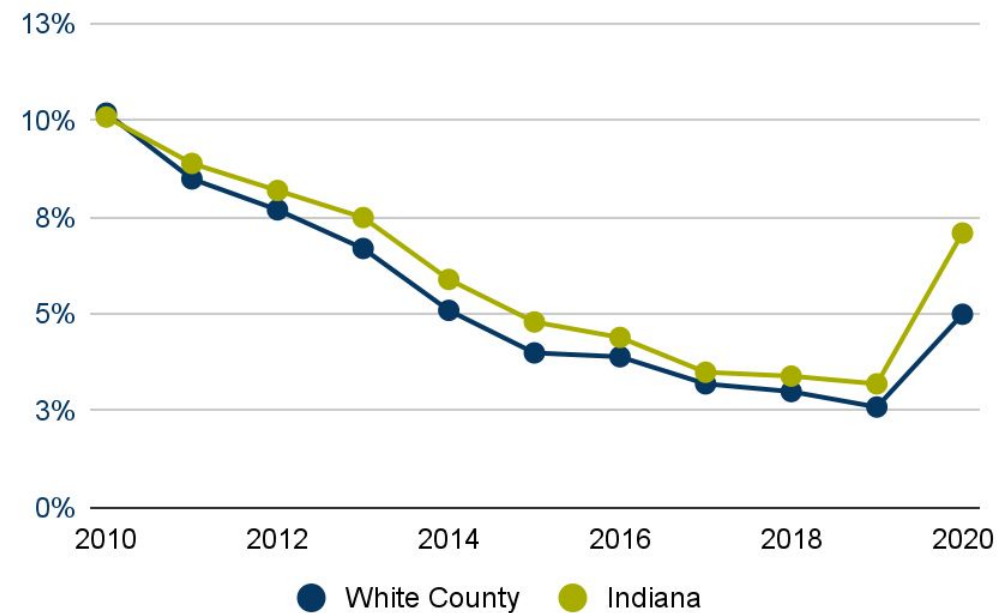
**EMPLOYMENT BASE |** There are currently 13,000 employed persons in White County, up by 8% since 2010. The unemployment rate in 2020 was 5.00%, up 2.4 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

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

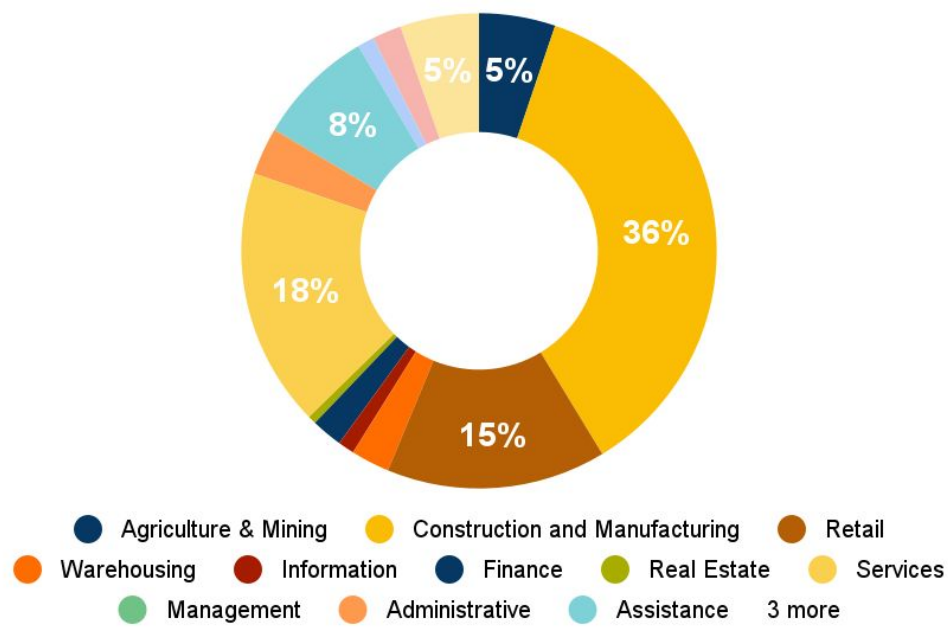


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in White County, accounting for 31% of all jobs, followed by Retail Trade (11% of all jobs).

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



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$36,064
- 2. Trade, transportation, and utilities | \$41,592
- 3. Goods-producing | \$51,463
- 4. Construction | \$72,316
- 5. Professional and business services | \$44,094

Source: BLS

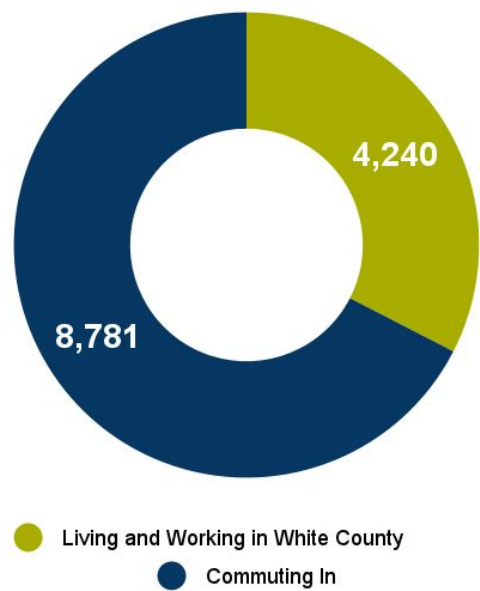
**Top 5 Employers**

- 1. Indiana Beach Amuse-water Park (Monticello)
- 2. Indiana Beach/monticello Koa (Monticello)
- 3. Vanguard National Trailer Corp (Monon)
- 4. McGill Manufacturing Co Inc (Monticello)
- 5. Walmart Supercenter (Monticello)

Source: BLS

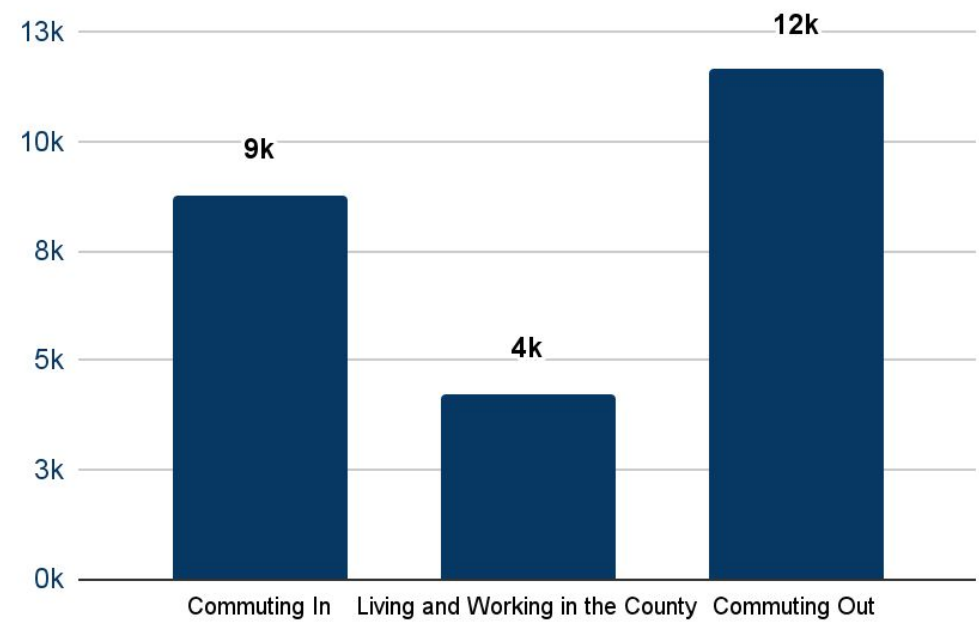
**COMMUTER INFLOW / OUTFLOW** | 9,000 commuters come into White County for their jobs, while 12,000 employees travel outside for their jobs.

**Employment Inflow**  
White County | 2018



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

**Commuting Patterns**  
White County | 2018

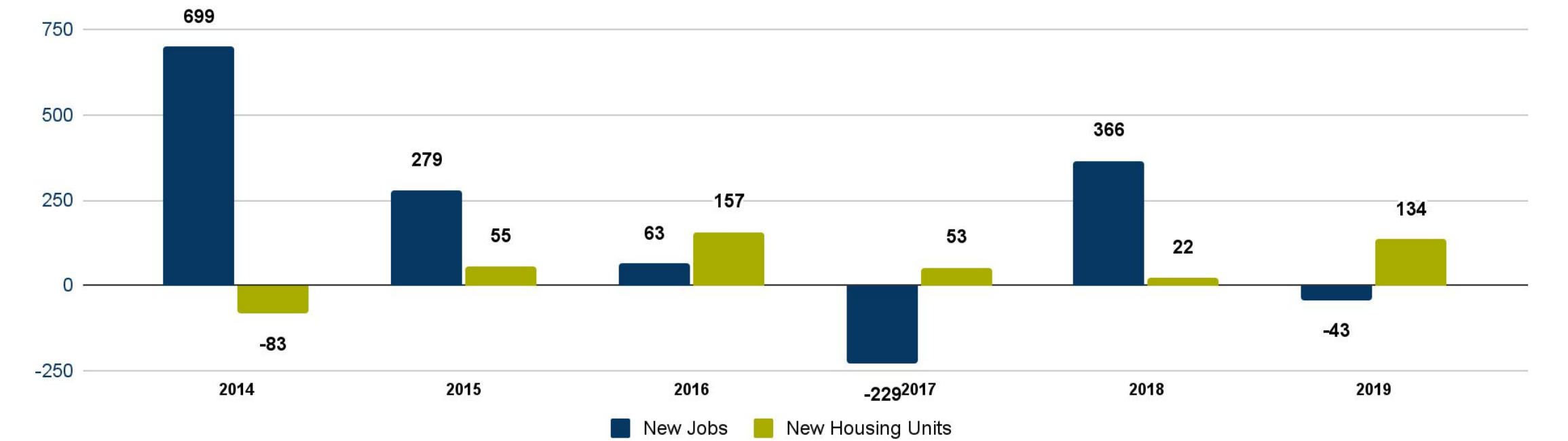


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018



**JOB GROWTH AND HOUSING PRODUCTION |** The County has created 1 135 between 2014-2019 and 338, or 30 units for every 100 jobs created.

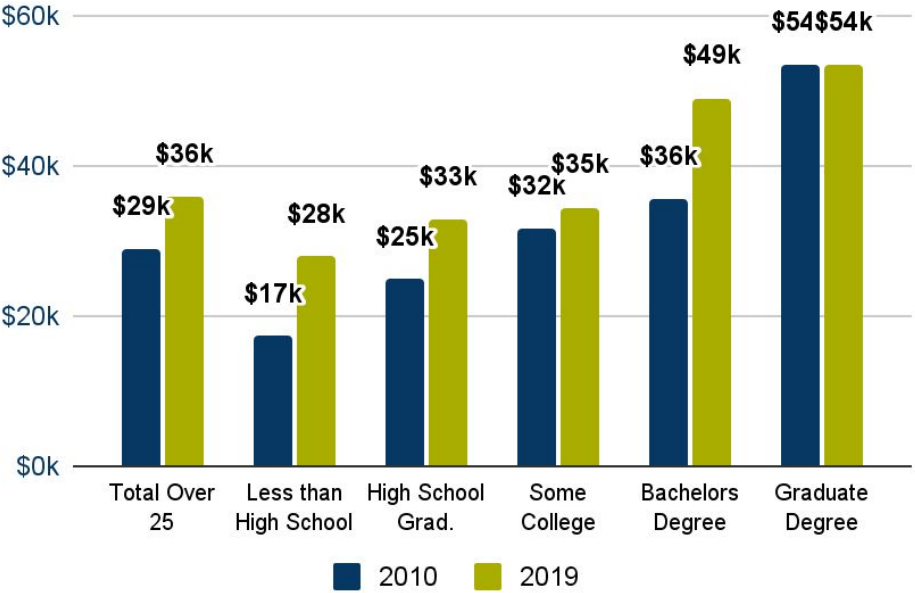
**Job Growth and Housing Production**  
White County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

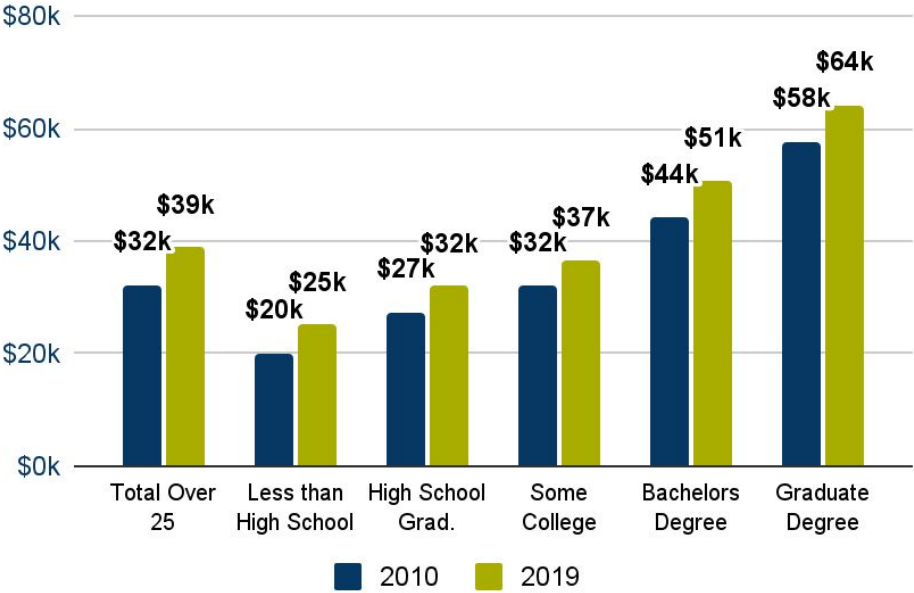
**JOB GROWTH AND HOUSING PRODUCTION |** Median Earnings have increased 24% since 2010 for the total population and increased 32% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

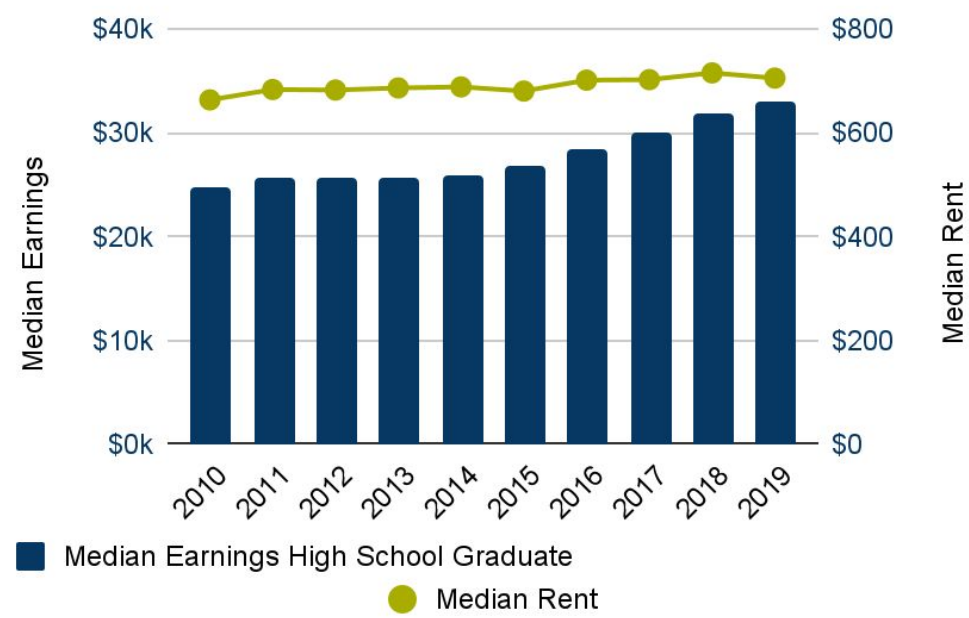
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

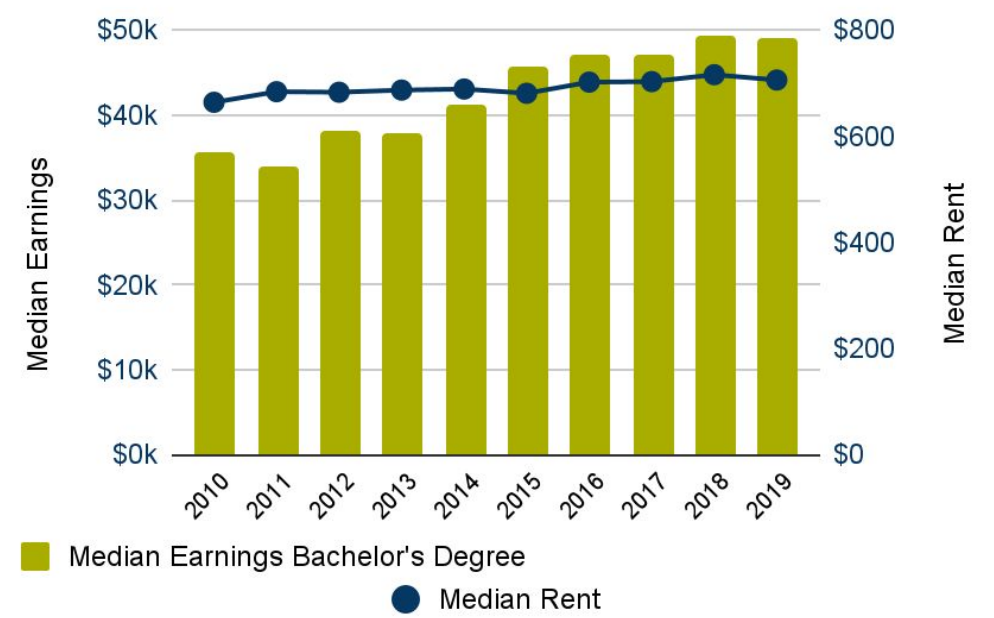
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 6.3% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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# HOUSING TRENDS

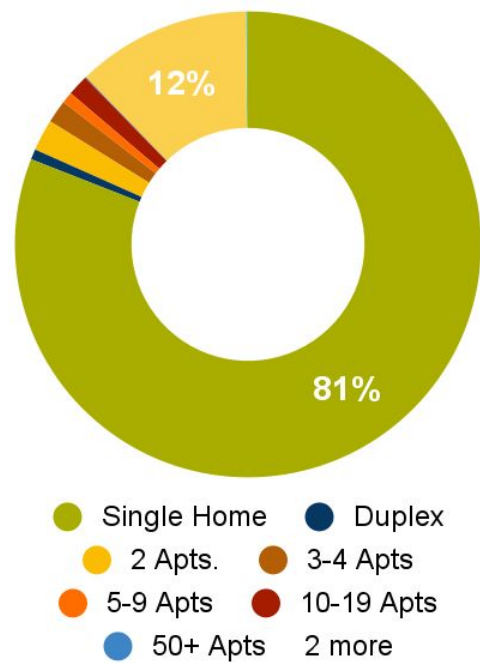
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**WORKING DRAFT**

**HOUSING TYPOLOGY |** 81% of homes in White County are single-family, while 7% are multifamily. The share of multifamily housing has decreased by 113 homes since 2010.

**Housing Typology**

White County | 2019



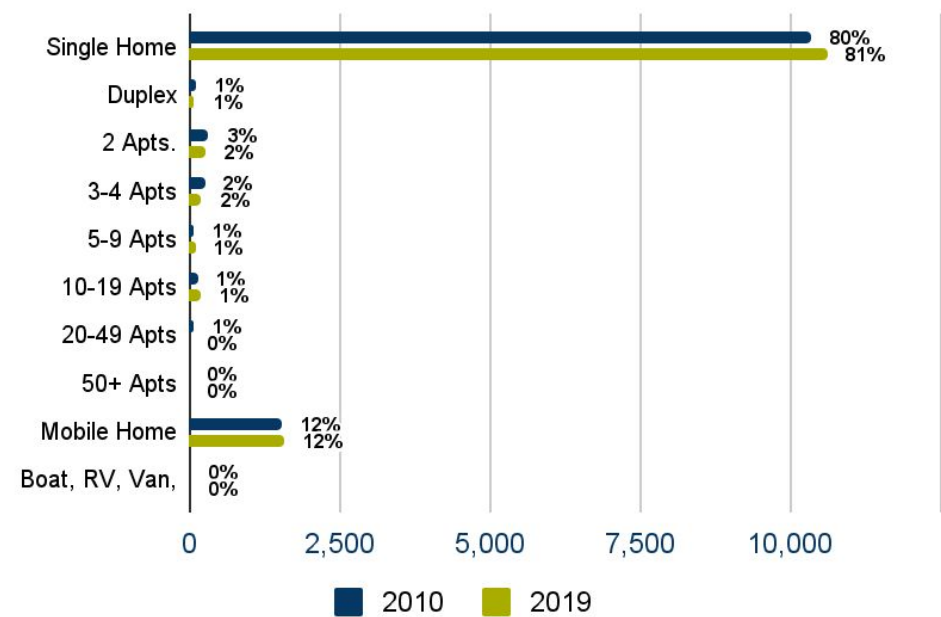
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Housing Typology**

White County | 2010, 2019

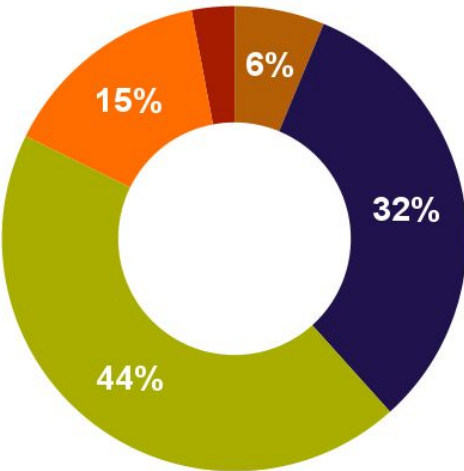


Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in White County are 2.41, with 62% of units 3 bedroom or more.

**Housing Stock by Bedrooms**

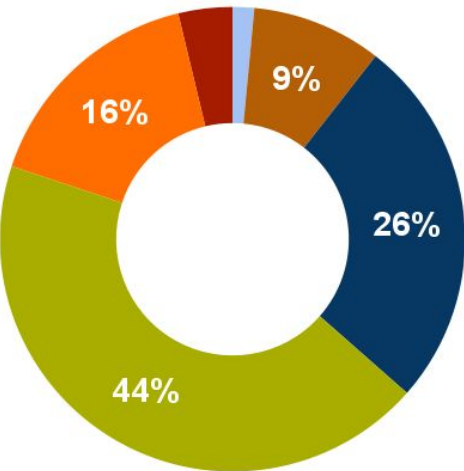
White County | 2019



● No Bedroom ● 1 Bed  
● 2 Bed ● 3 Bed ● 4 Bed  
● 5+ Bed

Source: ACS 2010-2019 5-year estimates

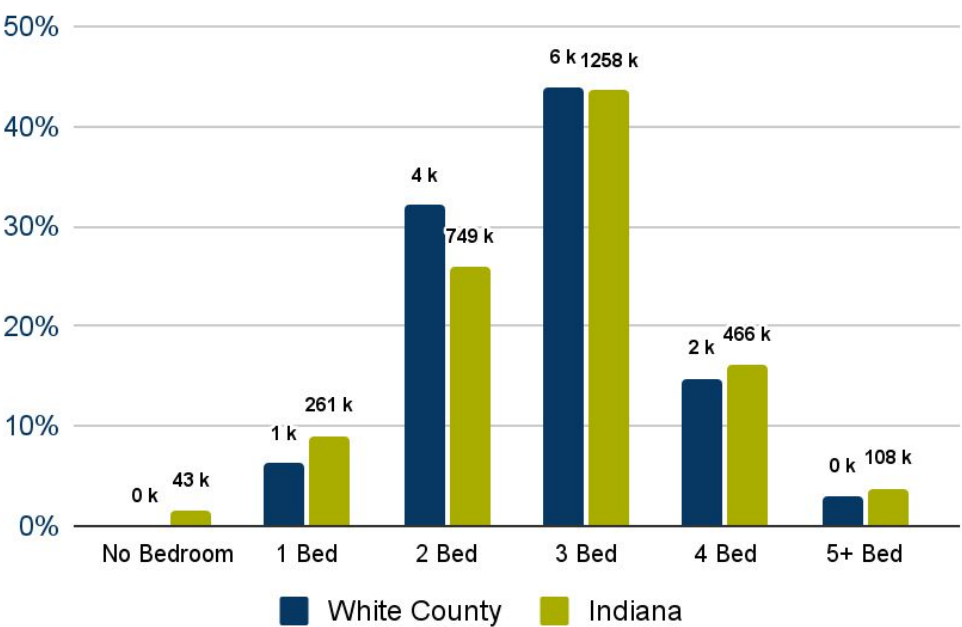
Indiana | 2019



● No Bedroom ● 1 Bed  
● 2 Bed ● 3 Bed ● 4 Bed  
● 5+ Bed

**Share of Housing Stock by Bedroom**

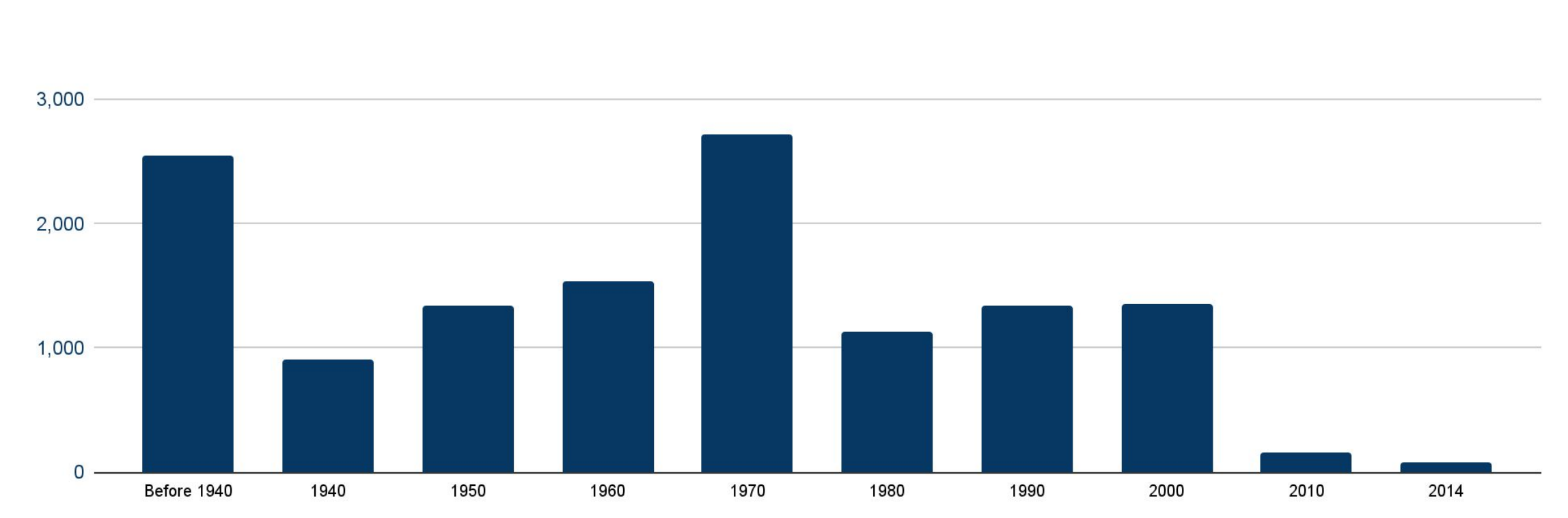
White County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 88% of homes were built before 1990, with most homes built in 2014.

**Homes by Year Built**  
White County | 2019

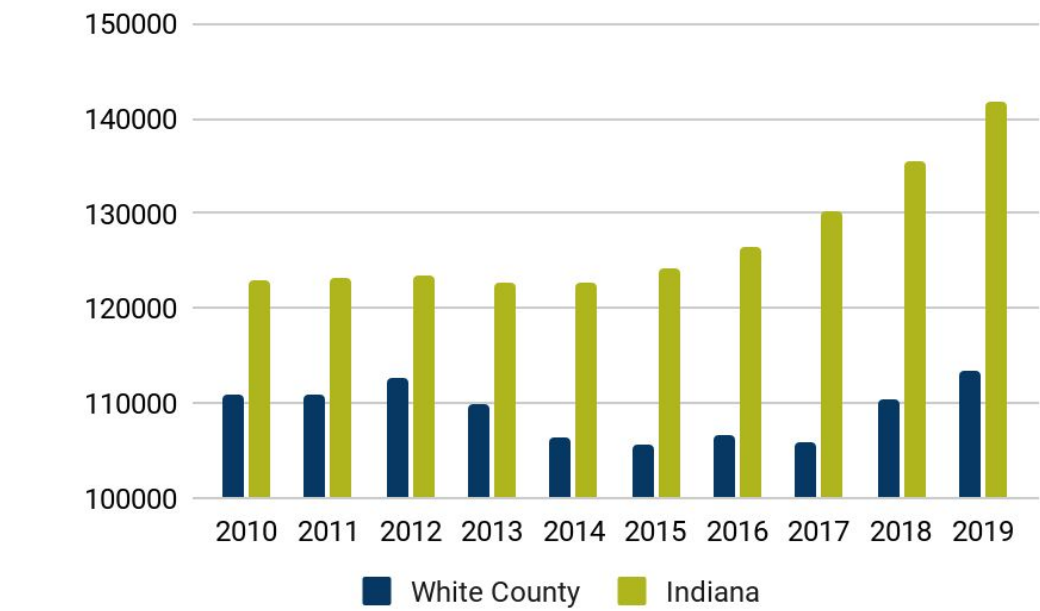


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

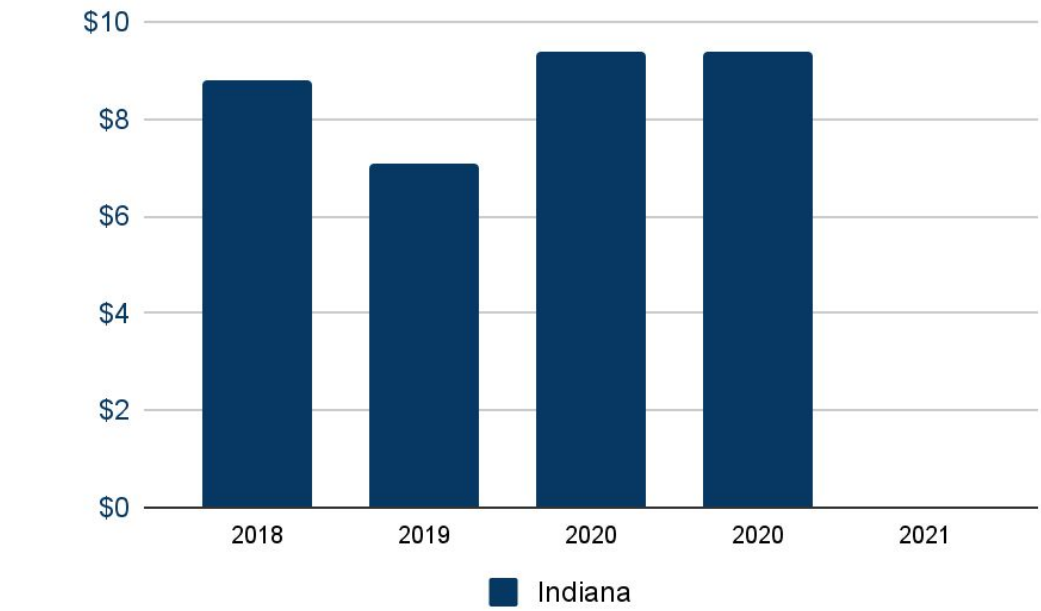
**MEDIAN LISTING PRICE |** Homes in White County have a median listing price of \$113,500, compared to \$141,700 statewide. Home prices have increased by 2% since 2010.

**Median Listing Price**  
White County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

**Median Listing Price per Square Foot**  
White County | 2017-2020



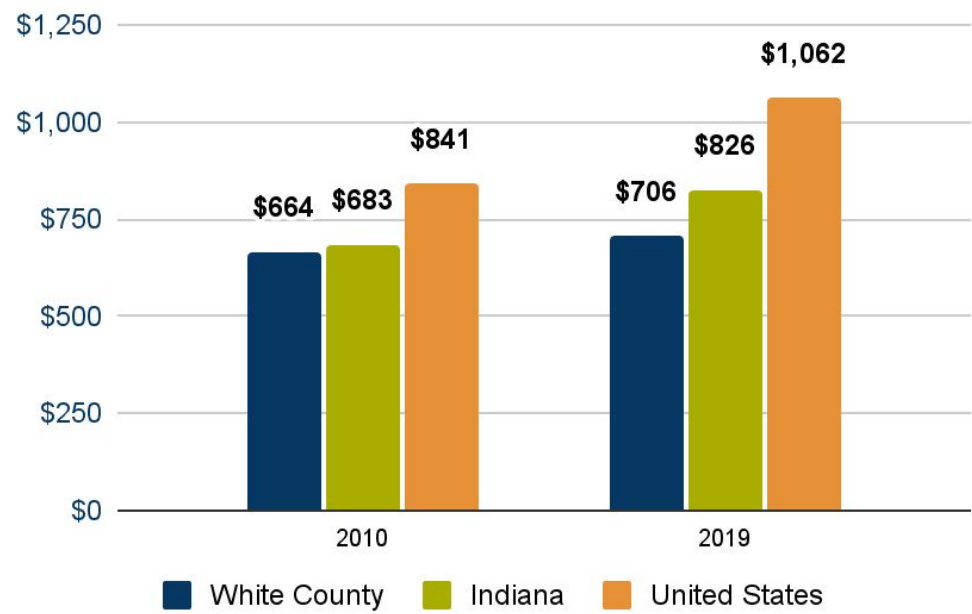
Source: ACS 2010-2019 5-year estimates



**MEDIAN RENTS |** Median rents have increased by 6% since 2010, with average rents at \$706.

**Median Rent**

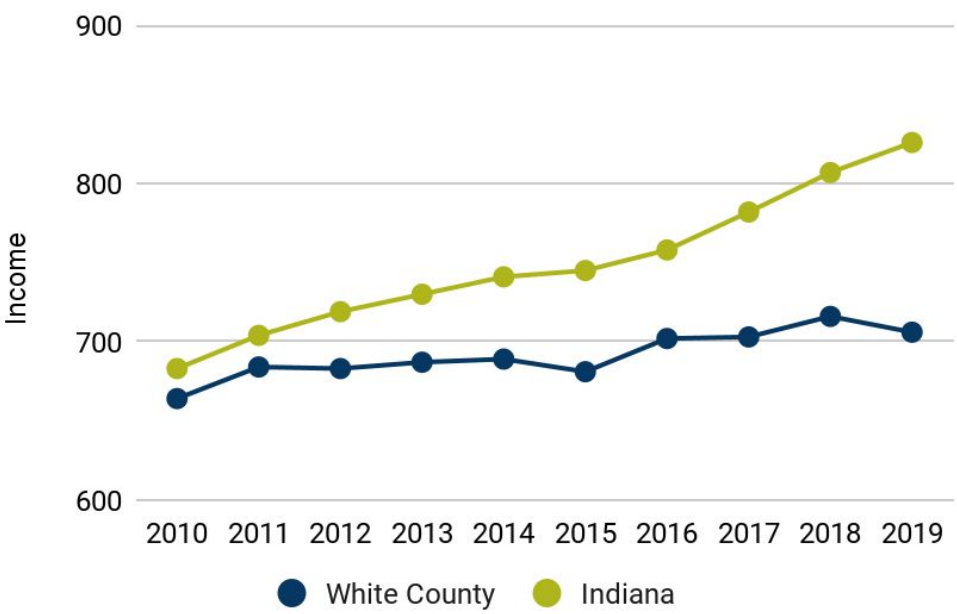
White County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

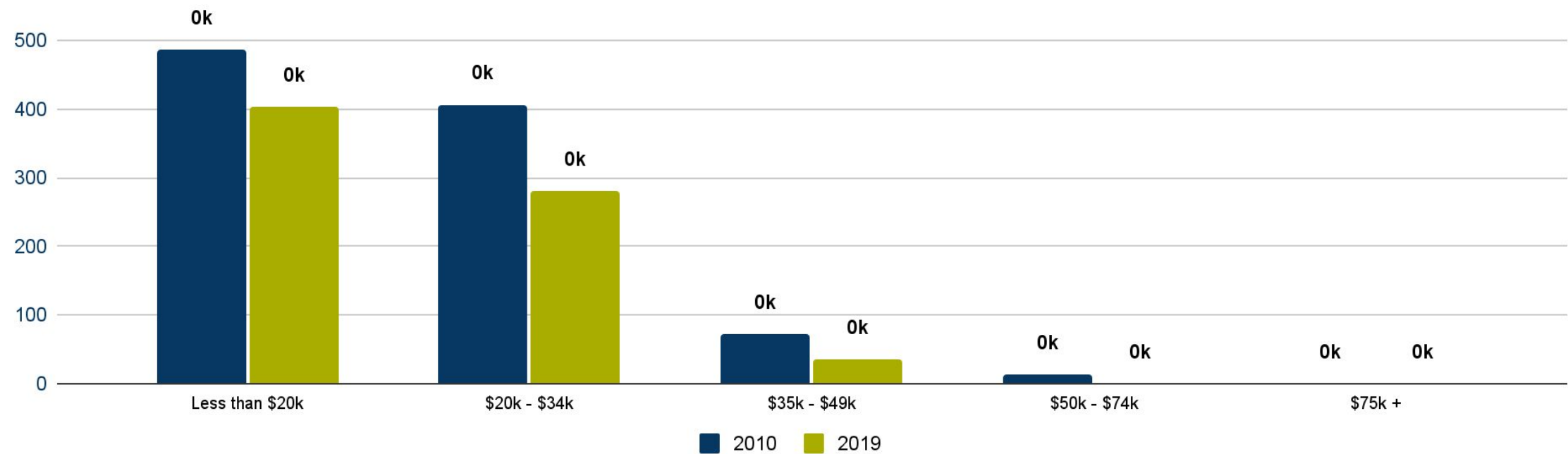
White County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 37% of households are housing cost burdened in White County, down -22% since 2010. 60% of households earning below \$50,000 are housing cost burdened.

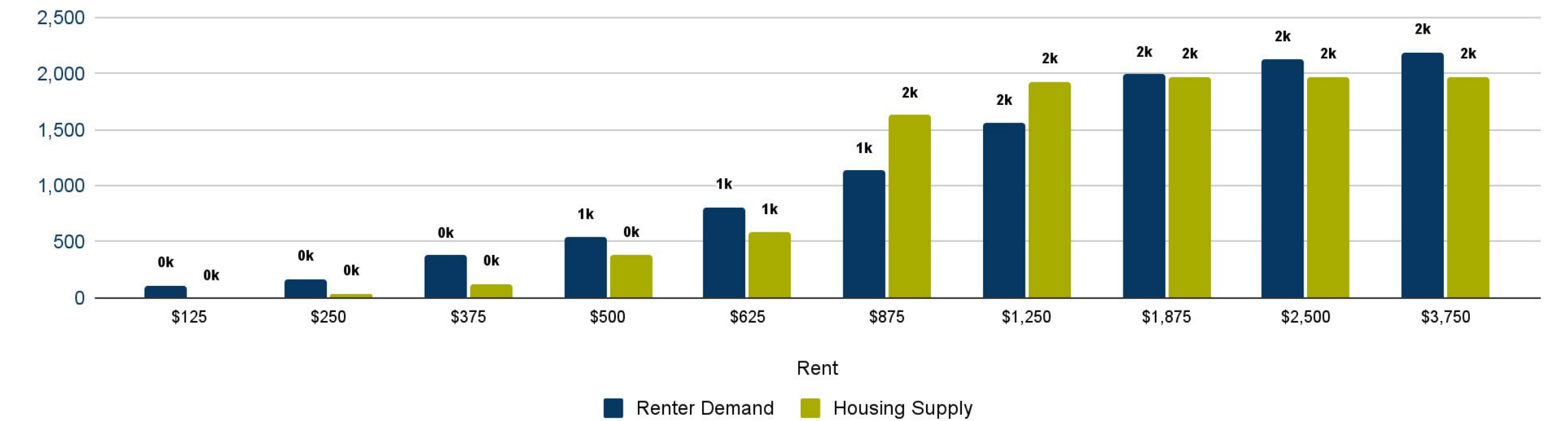
**Renter Housing Cost Burden**  
White County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**CUMULATIVE HOUSING GAP |** There is a 0 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

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

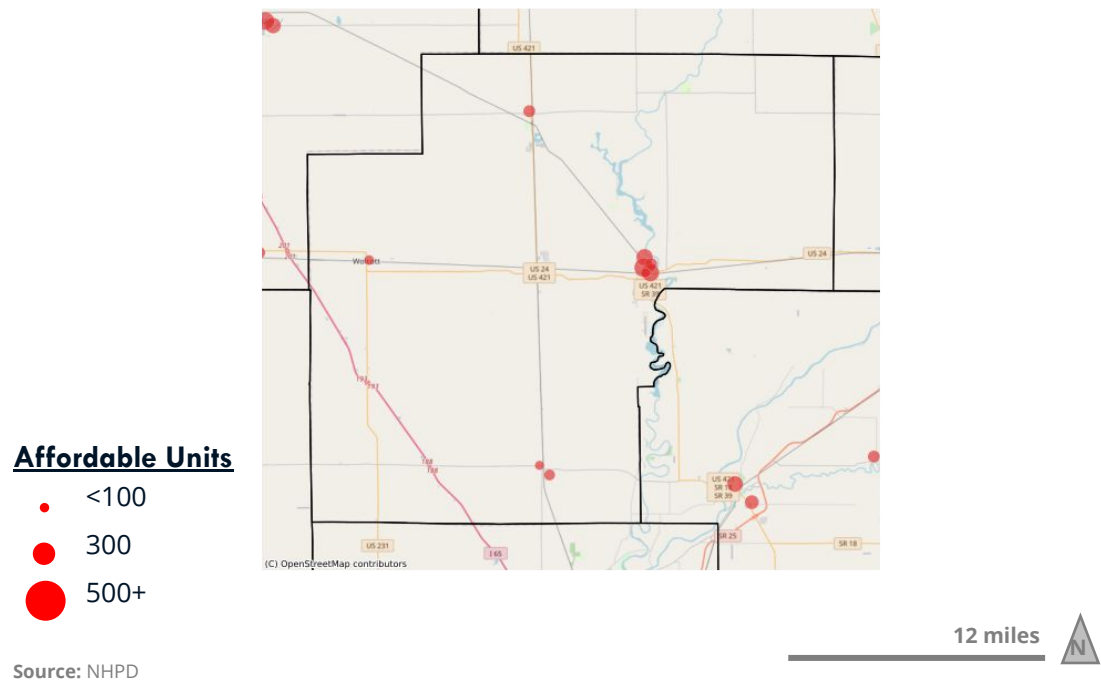


Source: ACS 2010-2019 5-year estimates

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

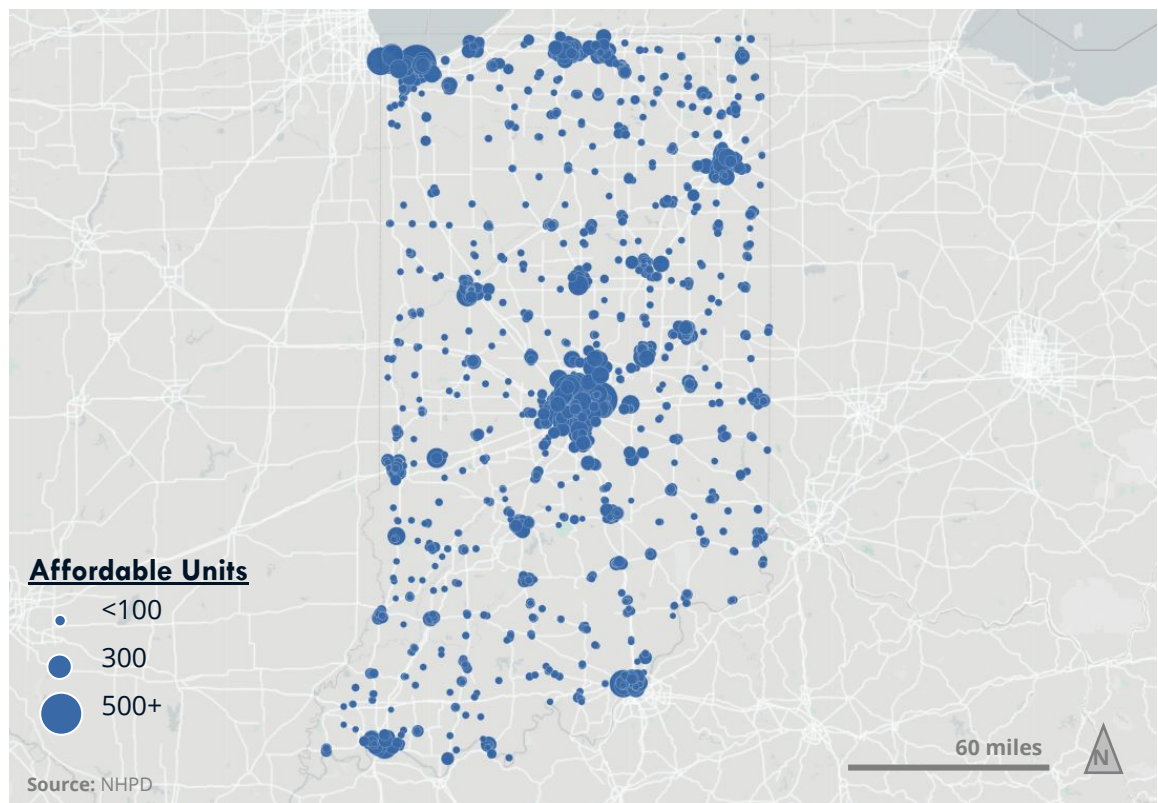
## Affordable Housing Inventory

White County | 2020



## Affordable Housing Inventory

State of Indiana | 2020

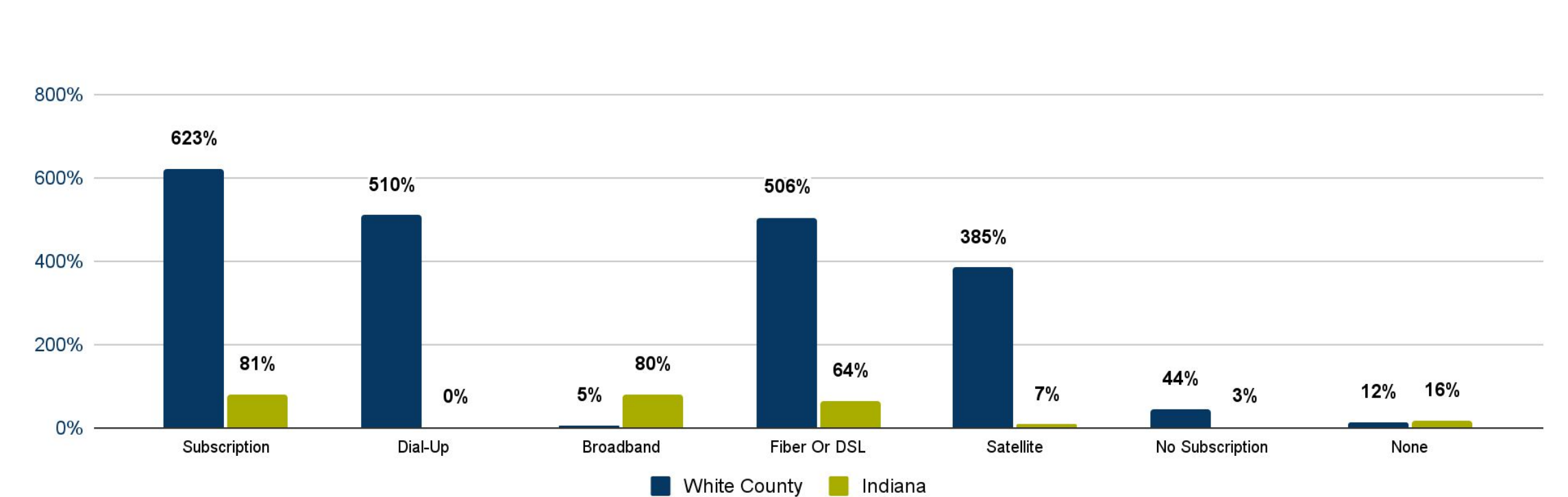


**WORKING DRAFT**

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# HOUSING AMENITIES | 5% of housing units have access to broadband.

## Broadband Access White County | 2017-2020



Source: ACS 2010-2019 5-year estimates

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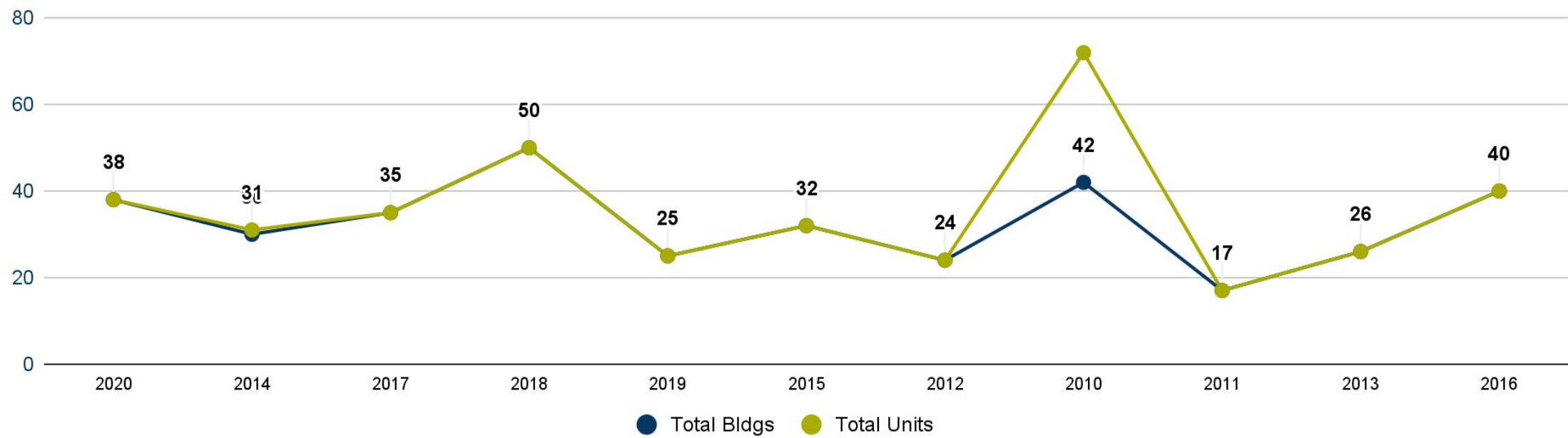
# HOUSING CONSTRUCTION

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**WORKING DRAFT**

**HOUSING STARTS** | There have been 40 new housing starts in 2016 in White County, with 359 total building permits authorized since 2020.

**New Housing Structures Authorized by Building Permits**  
White 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

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