



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR STEUBEN COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

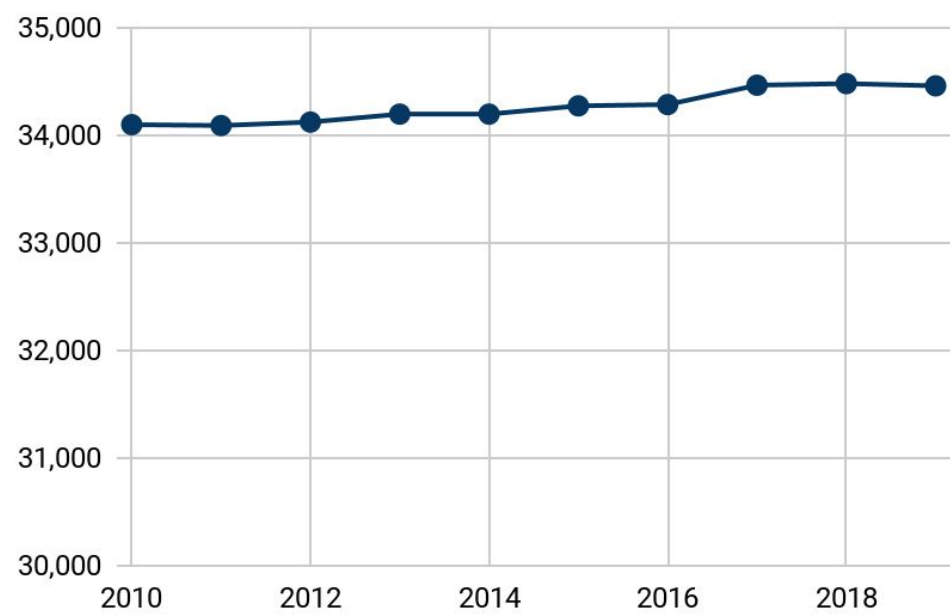
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

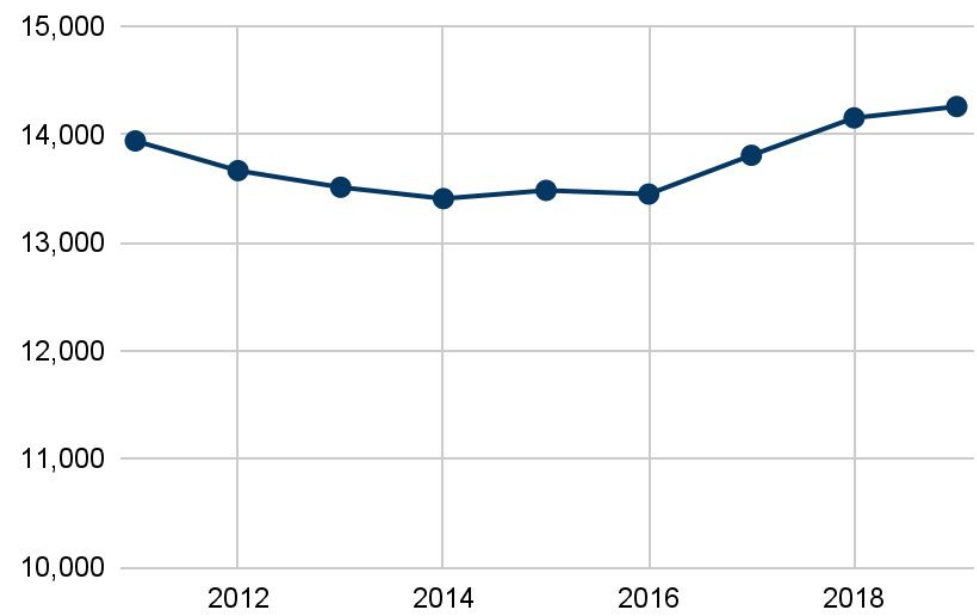
POPULATION | Steuben County’s population has increased by 1.06% (0 people) between 2010-2019. In the same time period, the total number of households increased by 2% (0 households).

Resident Population
Steuben County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
Steuben County | 2010-2019

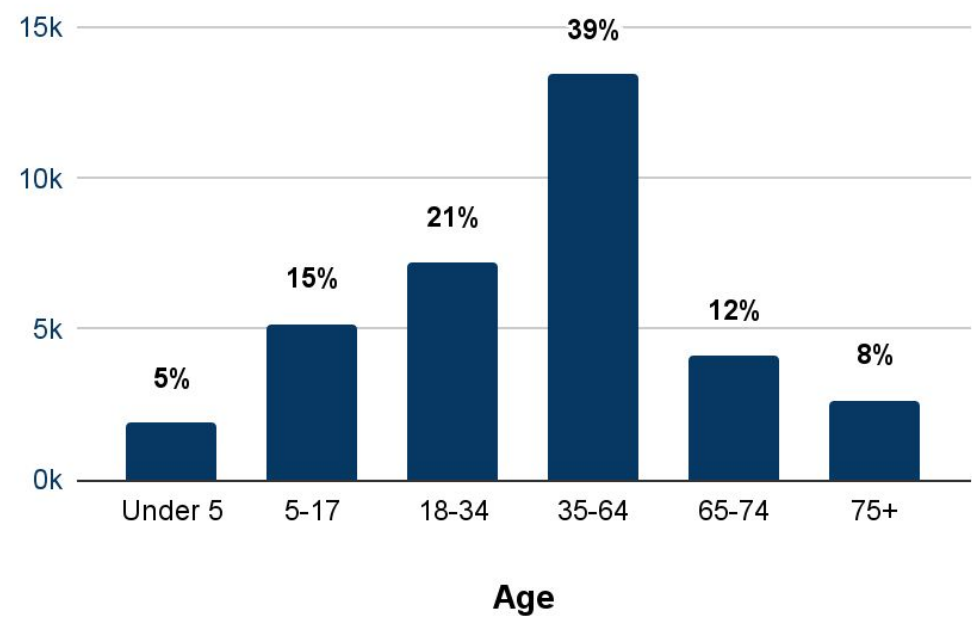


Source: FRED, U.S. Census Bureau

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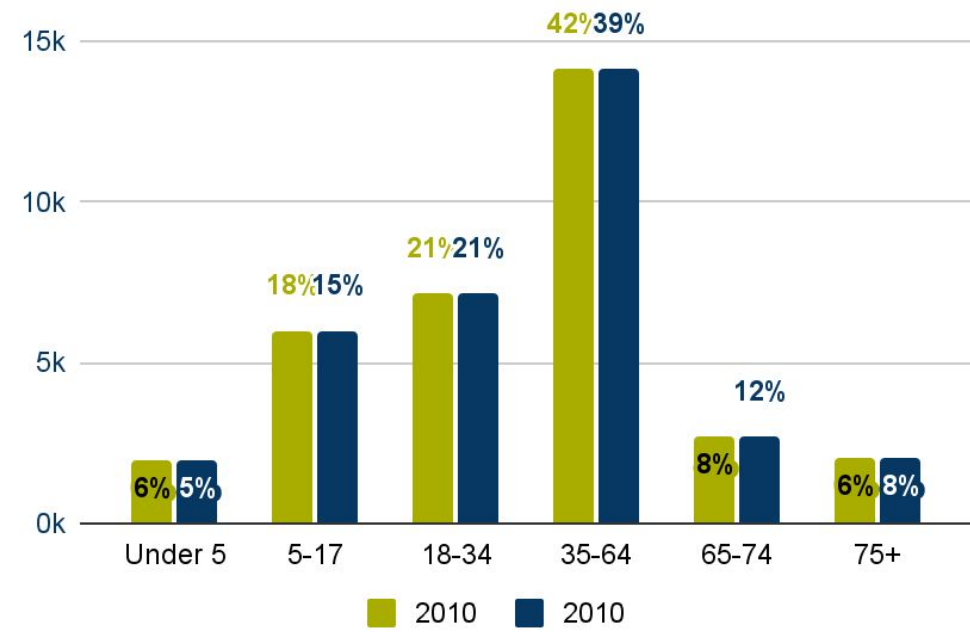
AGE | 20% of people in Steuben County are above the age of 65, while 21% are below 18.

Population by Age
Steuben County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Steuben County | 2010, 2019

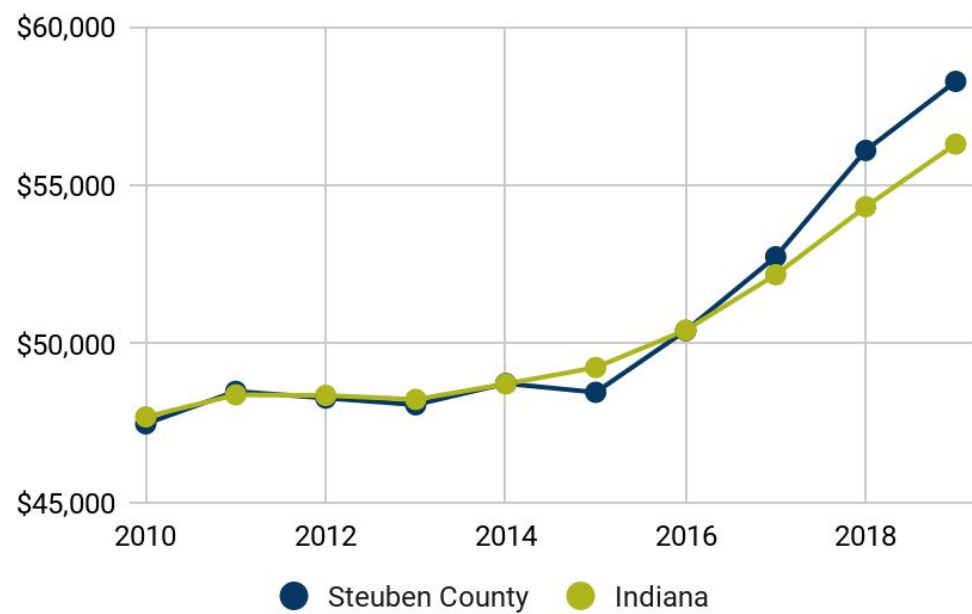


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Steuben County had a median income of \$58,279 in 2019, up 23% since 2010. 26% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

Median Income

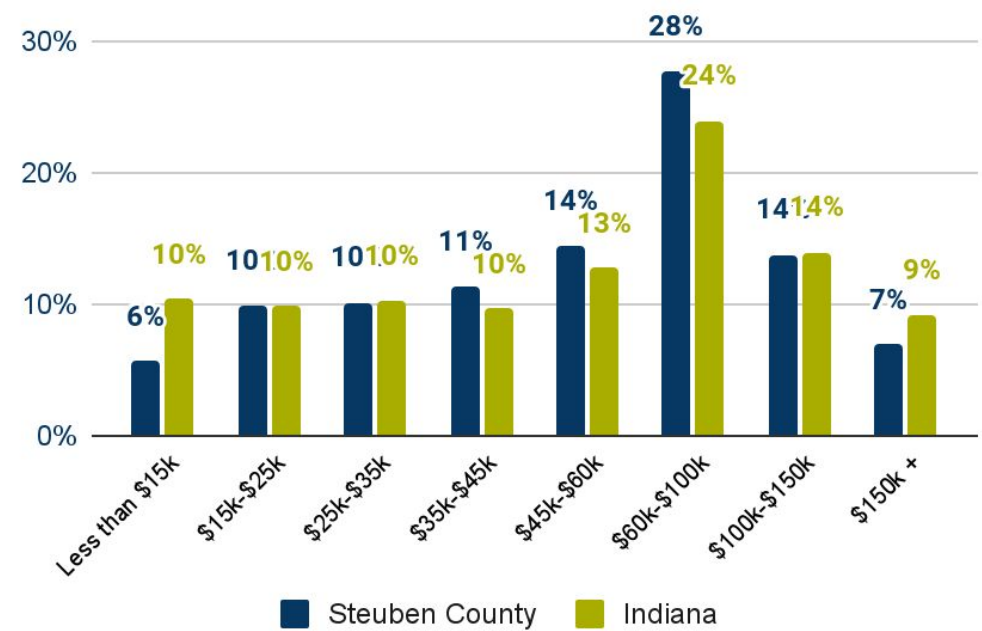
Steuben County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

Steuben County, State of Indiana | 2019



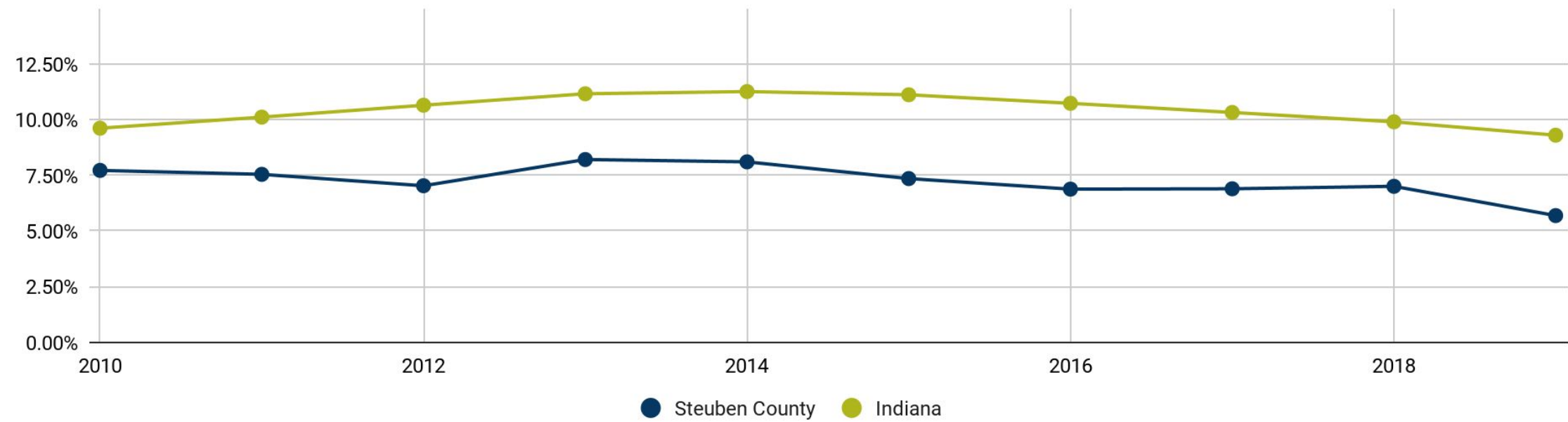
Source: ACS 2019 5-year estimates

WORKING DRAFT

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

FAMILY POVERTY RATE | 5.7% of families live in poverty conditions in Steuben County, down 2.0 points from 7.7% in 2010.

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



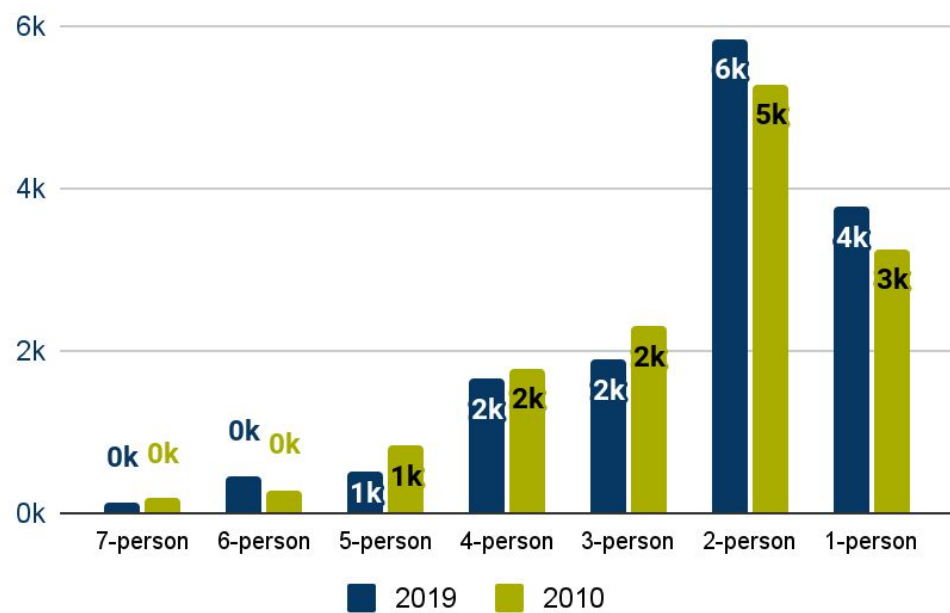
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

HOUSEHOLD SIZE | The average household size is 2.32, compared to 2.52 statewide. The Steuben County average household has shrunk by 0.08 persons since 2010.

Household Size
Steuben County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

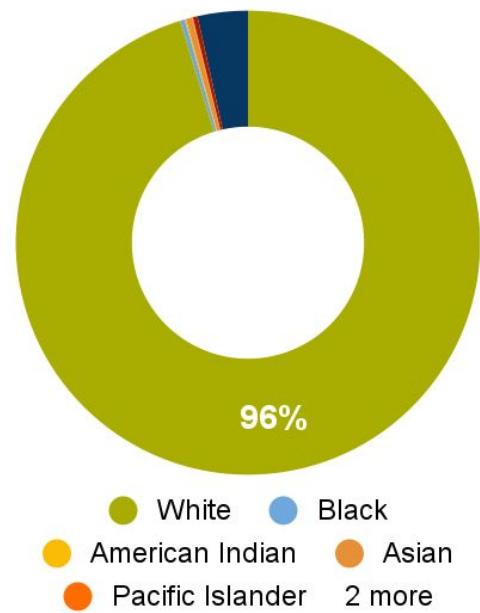
WORKING DRAFT

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

RACIAL COMPOSITION | The currently racial distribution of households in Steuben County is 96% white, 0% Black, 4% Hispanic/Latino, 0% Asian, and 0% other.

Racial Distribution

Steuben County | 2019



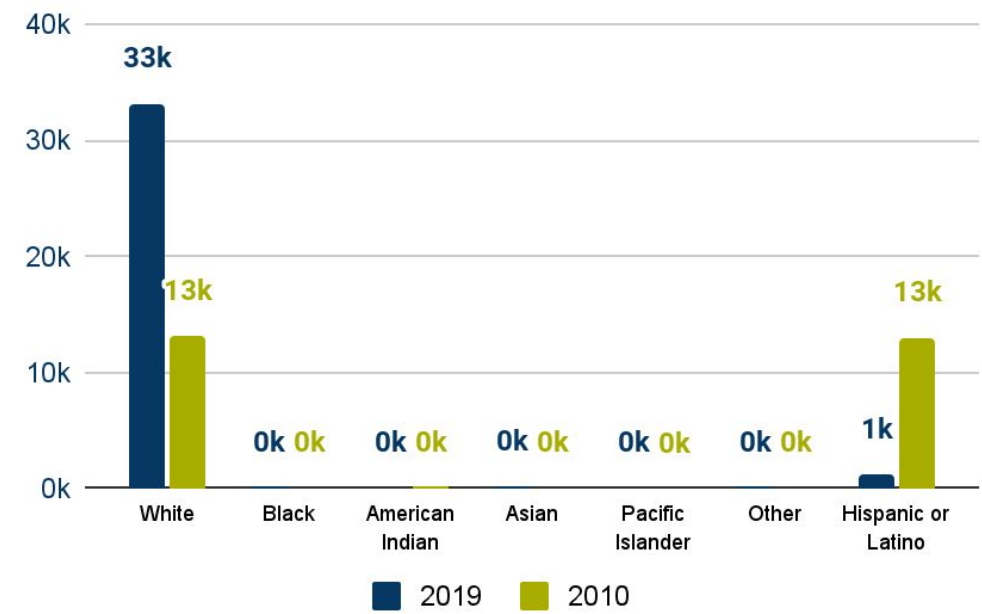
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Steuben County | 2010, 2019

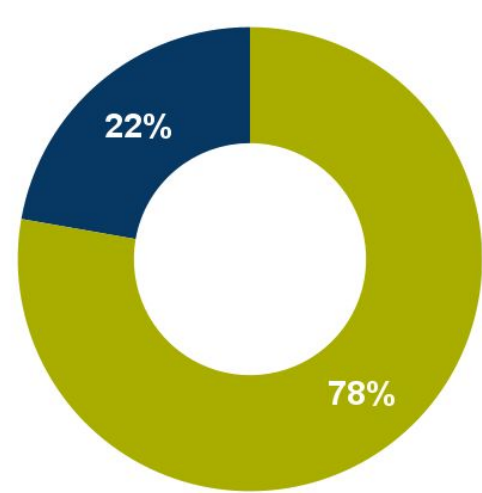


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 22% of households (3,170 households) in Steuben County were renters, while 78% are (11,091 households) owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

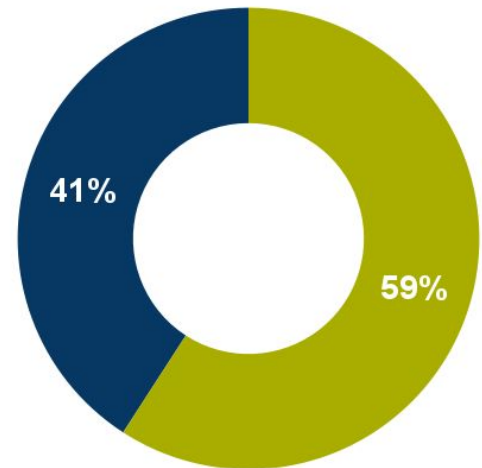
Steuben County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

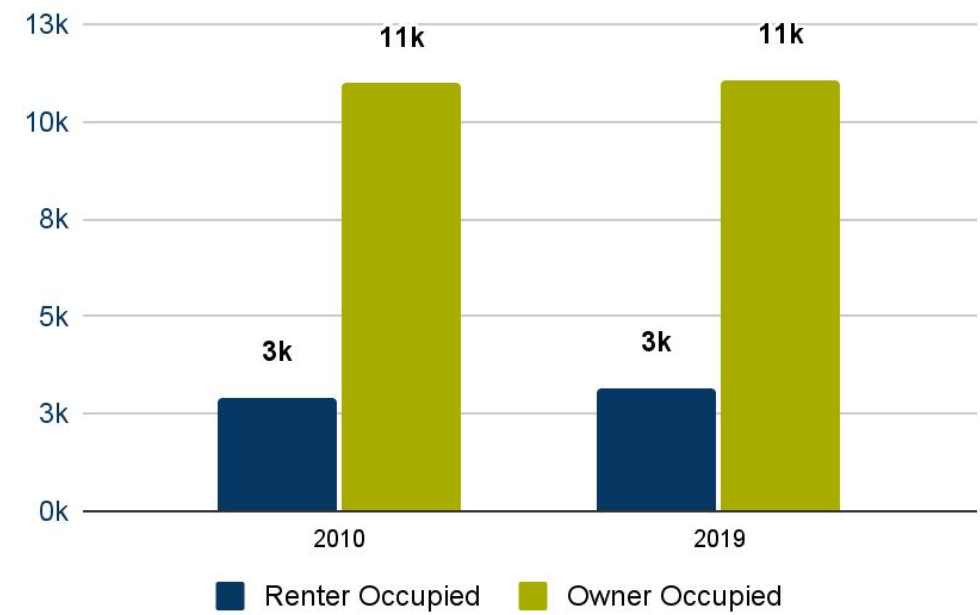
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

Steuben County | 2010-2019



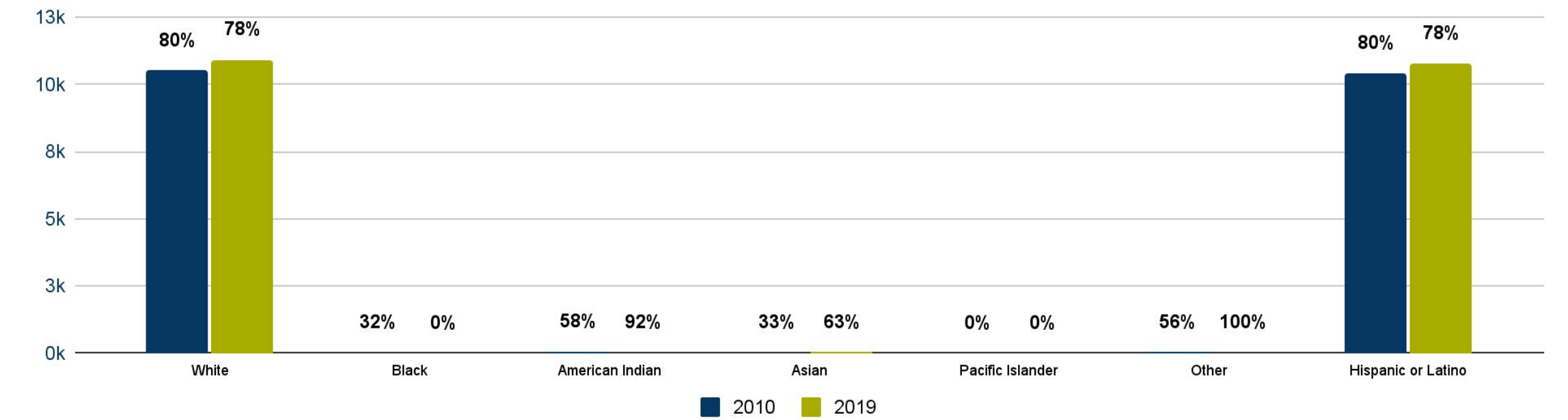
Source: ACS 2010-2019 5-year estimates

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 78%, #DIV/0! for Black households, and 78% for Hispanic or Latino households.

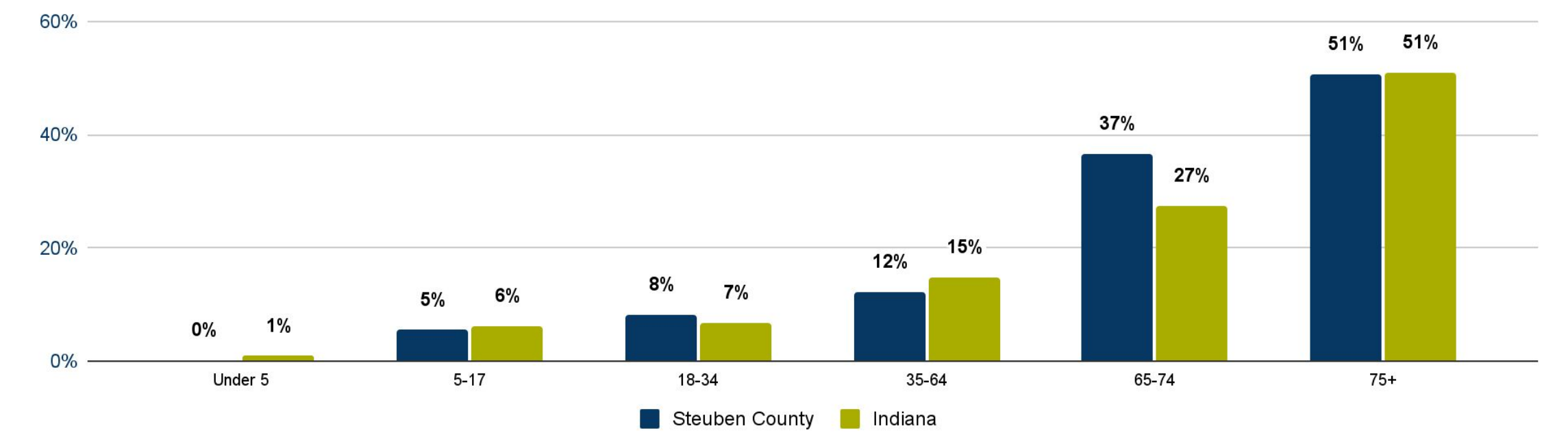
Homeownership by Race
Steuben County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in Steuben County live with a disability. For people above 65, the share increases to 42%.

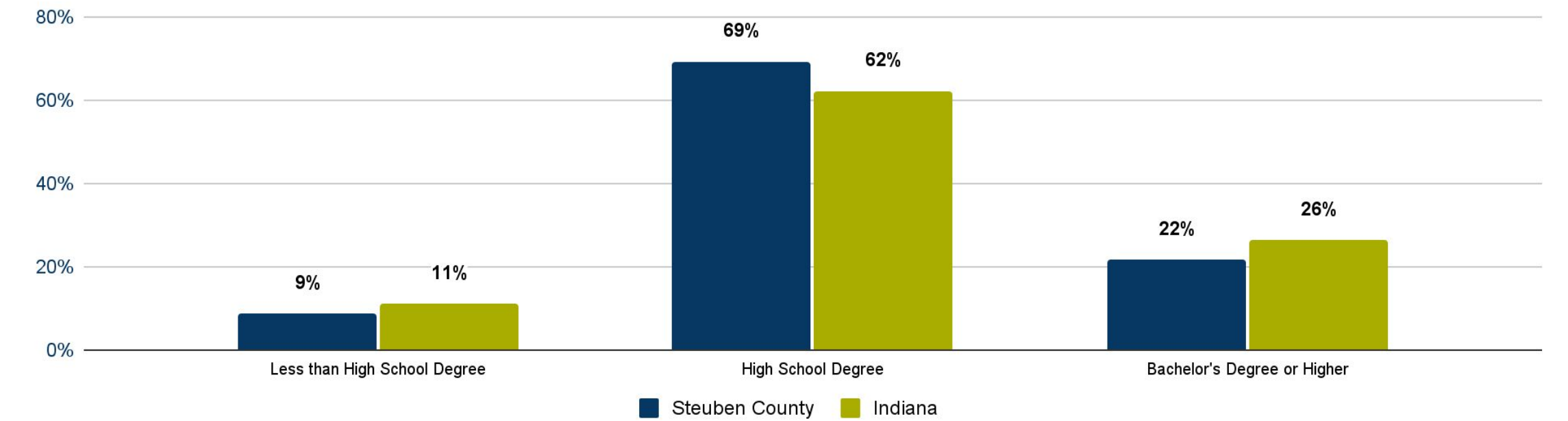
Share of the Population with a Disability by Age
Steuben County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Steuben County, 69% of the population has at least a high school degree and 22% of the population has at least a Bachelor's degree.

Educational Attainment
Steuben County, Indiana | 2019



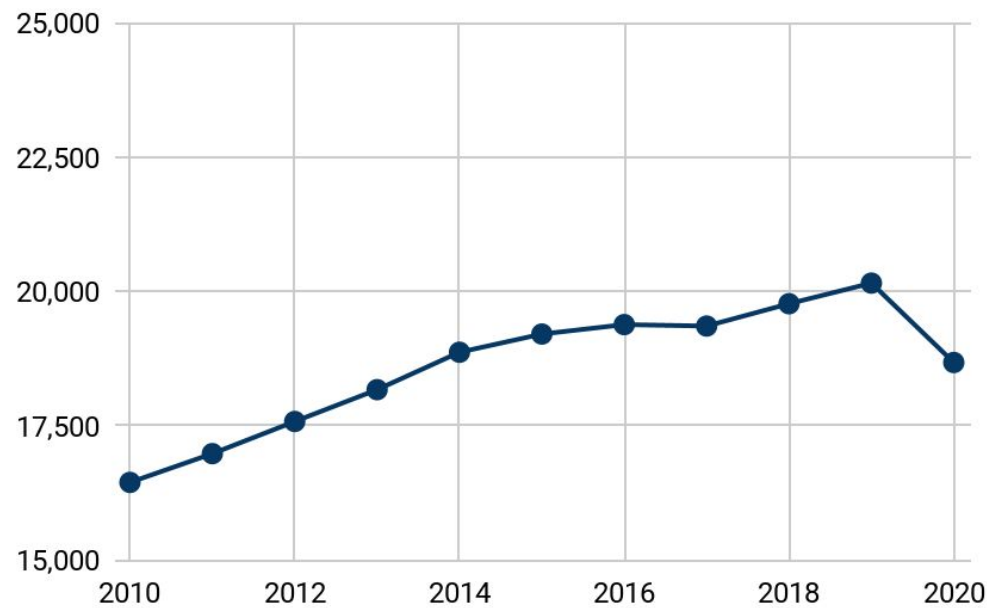
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

WORKING DRAFT

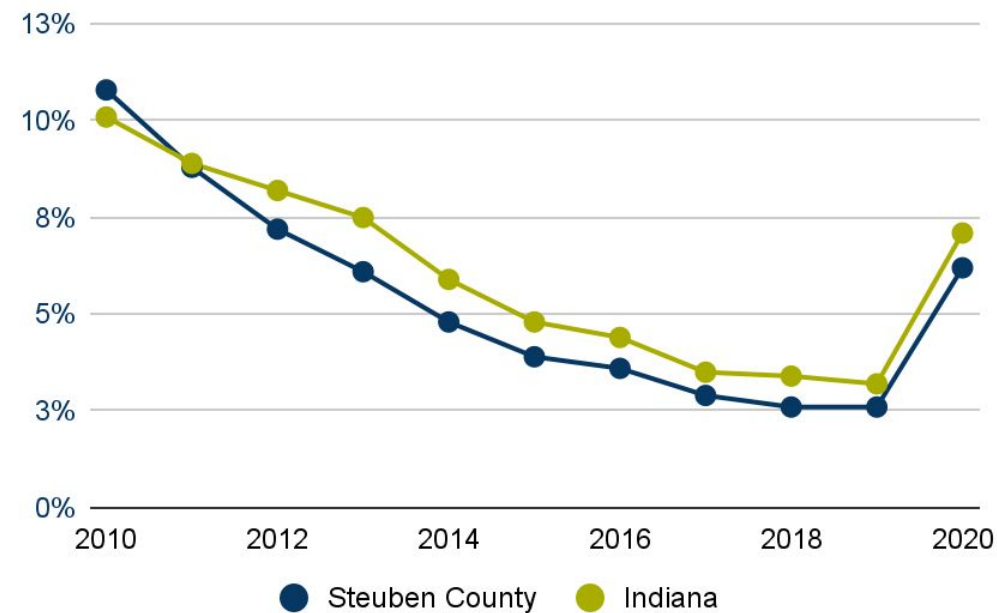
EMPLOYMENT BASE | There are currently 19,000 employed persons in Steuben County, up by 14% since 2010. The unemployment rate in 2020 was 6.20%, up 3.6 points from 2019.

Total Employment
Steuben County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Steuben County, Indiana | 2010-2019

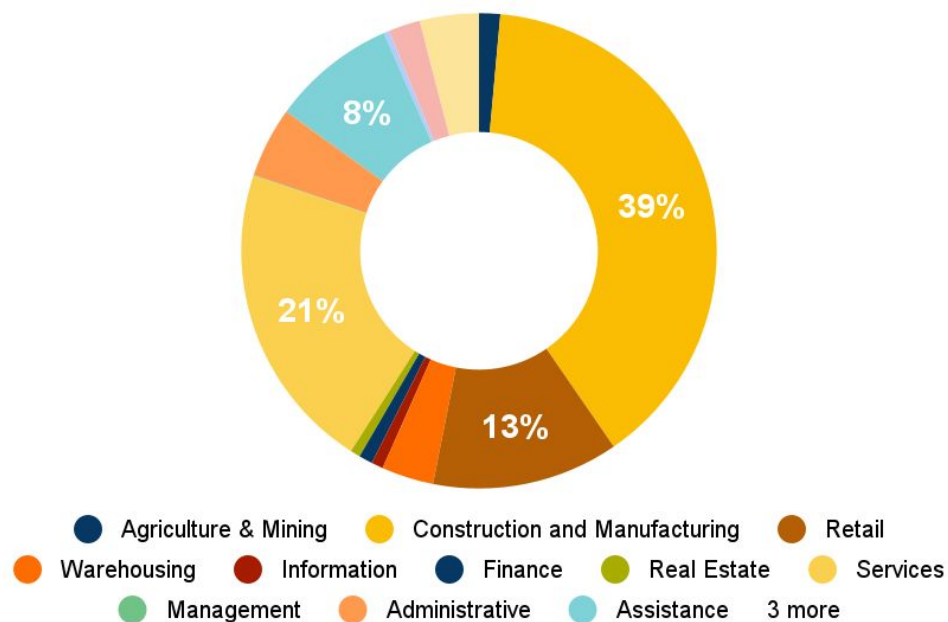


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Steuben County, accounting for 36% of all jobs, followed by Retail Trade (11% of all jobs).

Total Jobs by All Industries
Steuben County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$35,754**
2. Trade, transportation, and utilities | **\$37,416**
3. Goods-producing | **\$47,480**
4. Professional and business services | **\$43,254**
5. Leisure and hospitality | **\$17,033**

Source: BLS

Top 5 Employers

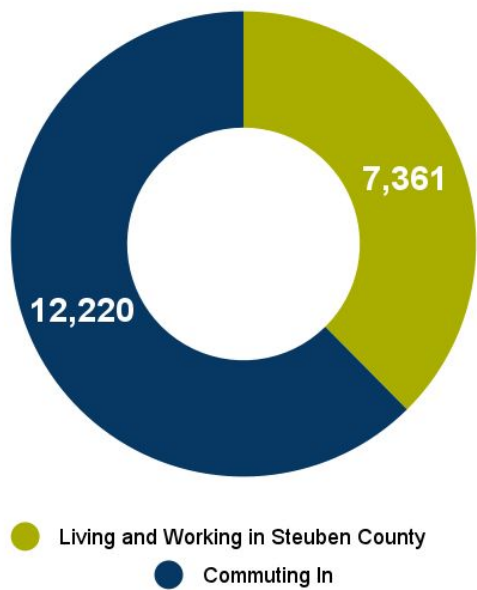
1. Rieke Corp (Hamilton)
2. Ti Group Automotive Systems (Ashley)
3. Tenneco Inc (Angola)
4. Cameron Memorial Cmnty Hosp (Angola)
5. Miller Poultry (Orland)

Source: BLS

WORKING DRAFT

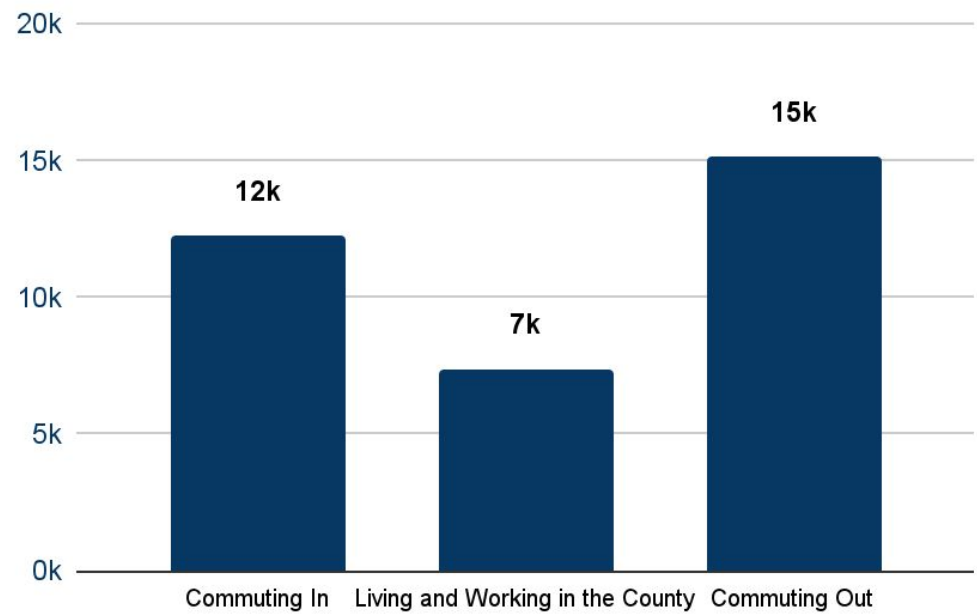
COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into Steuben County for their jobs, while 15,000 employees travel outside for their jobs.

Employment Inflow
Steuben County | 2018



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

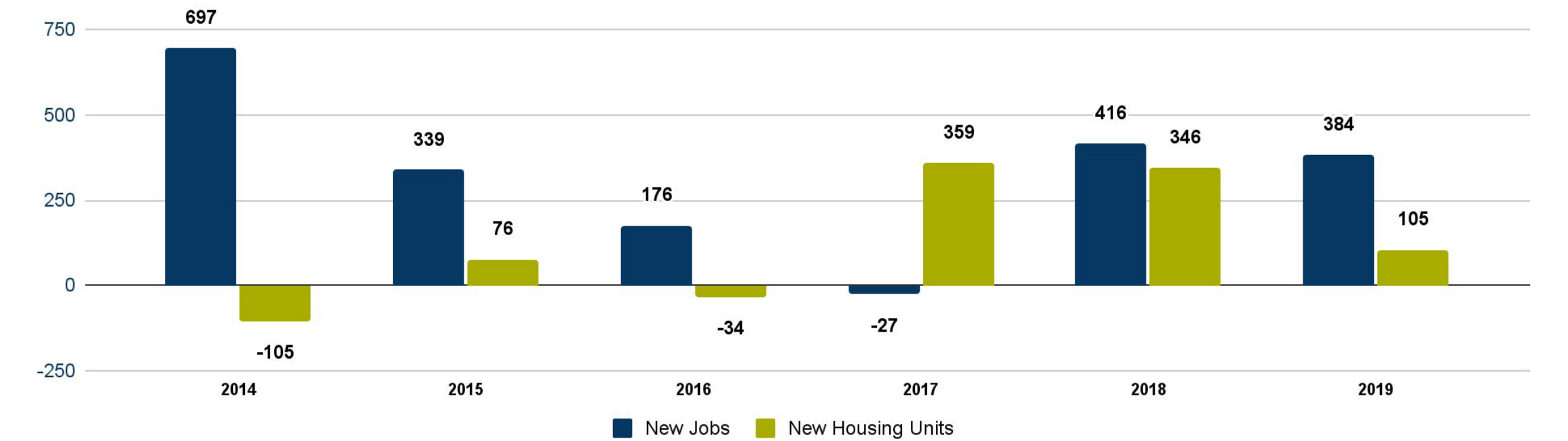
Commuting Patterns
Steuben County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 1985 between 2014-2019 and 747, or 38 units for every 100 jobs created.

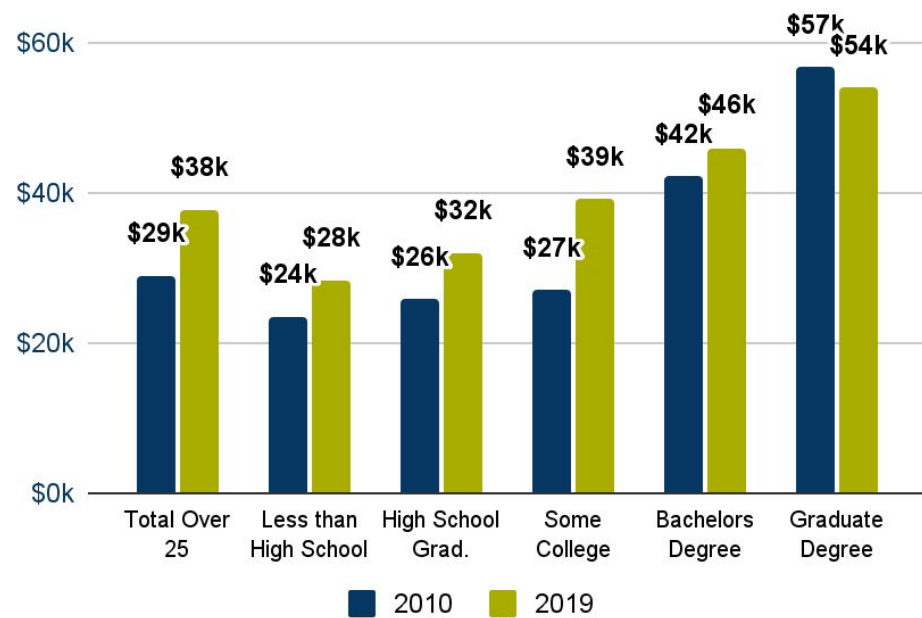
Job Growth and Housing Production Steuben County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

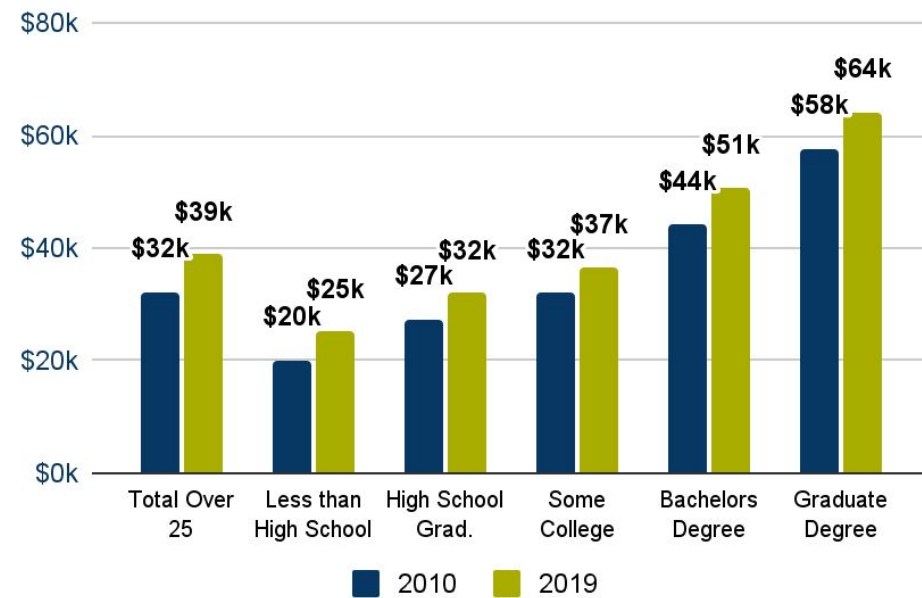
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 31% since 2010 for the total population and increased 24% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Steuben County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

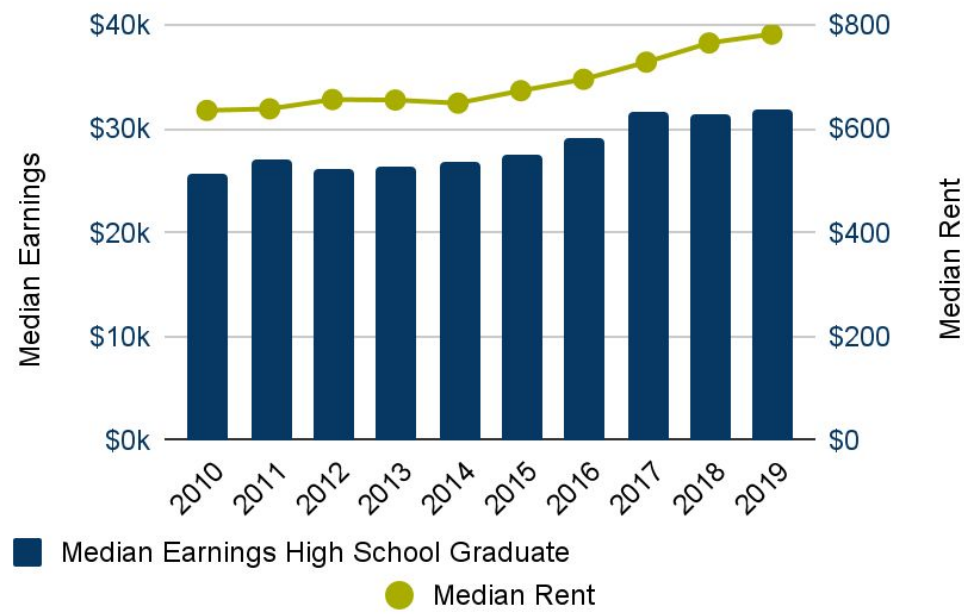
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

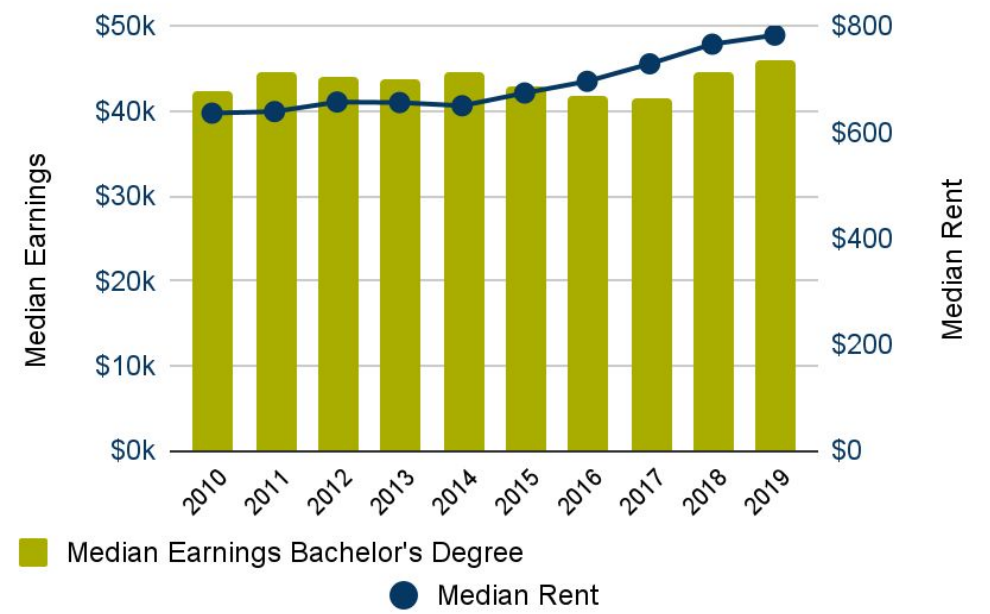
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 23.1% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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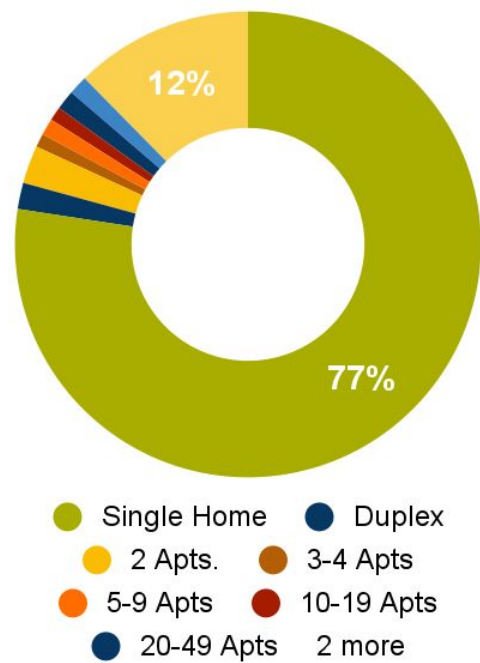
HOUSING TRENDS

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HOUSING TYPOLOGY | 77% of homes in Steuben County are single-family, while 10% are multifamily. The share of multifamily housing has decreased by 0 homes since 2010.

Housing Typology

Steuben County | 2019



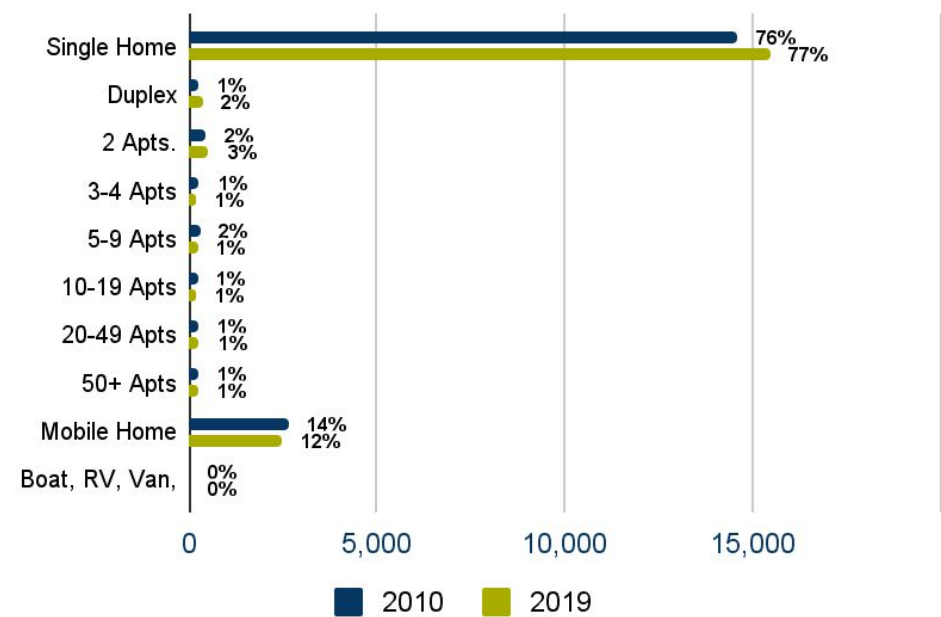
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Steuben County | 2010, 2019

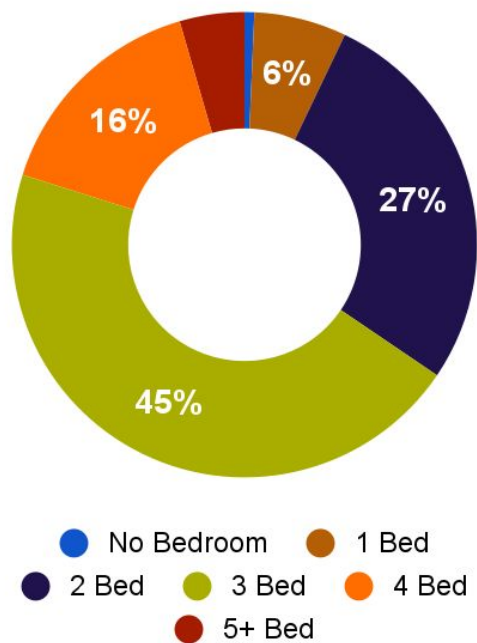


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Steuben County are 2.32, with 66% of units 3 bedroom or more.

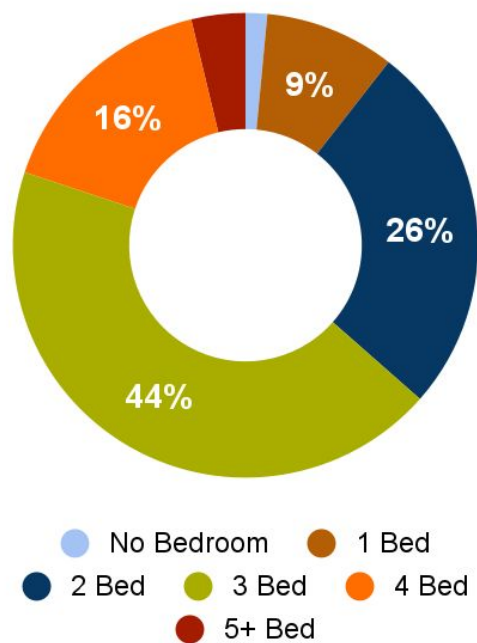
Housing Stock by Bedrooms

Steuben County | 2019



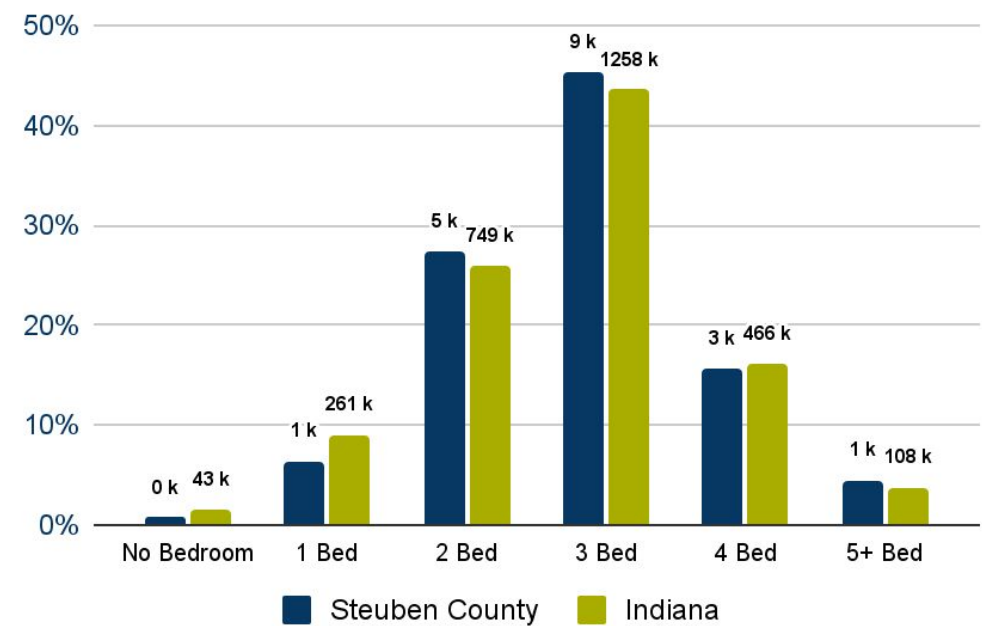
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

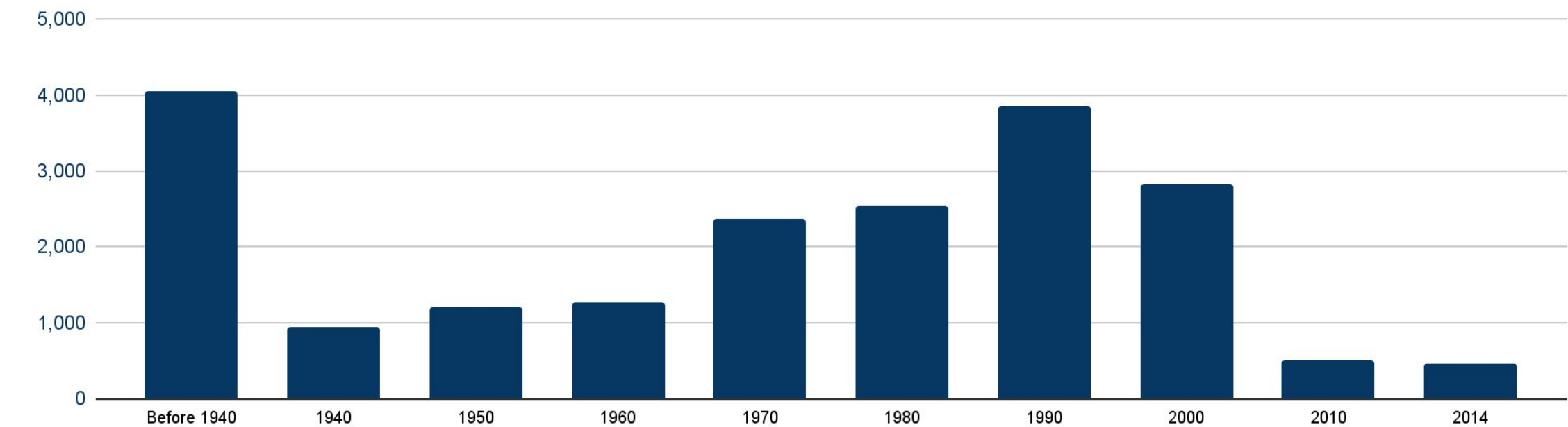
Steuben County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 81% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Steuben County | 2019

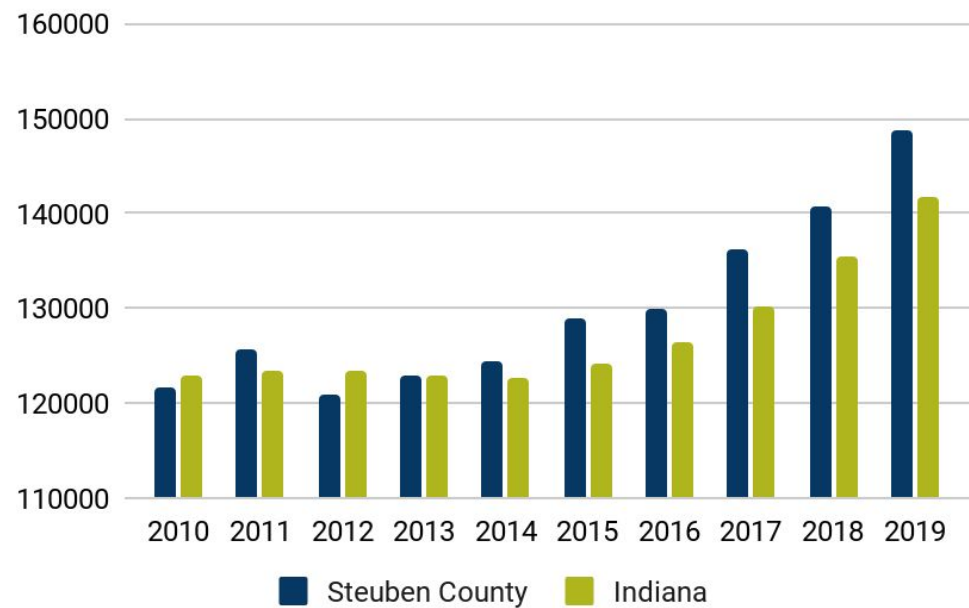


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

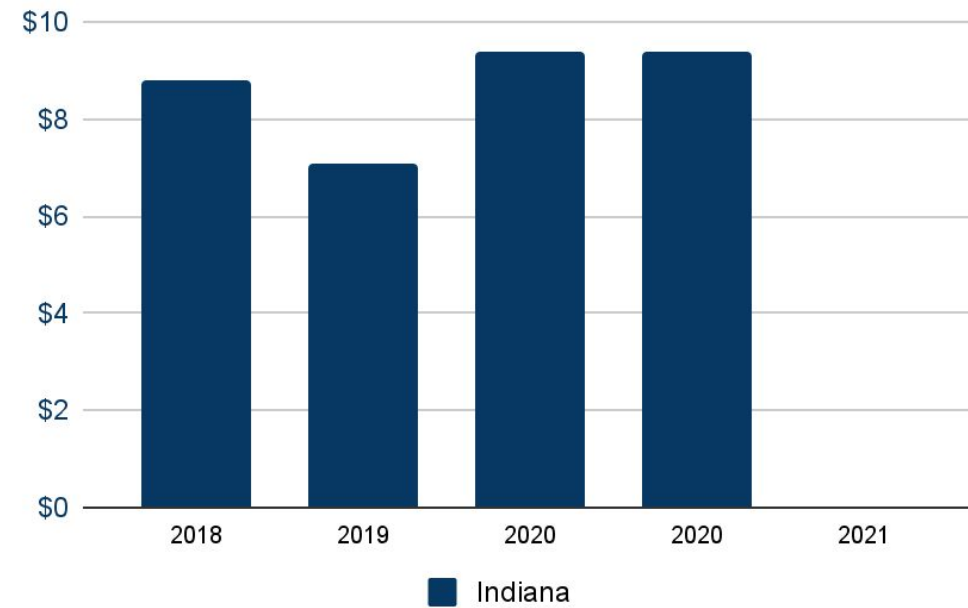
MEDIAN LISTING PRICE | Homes in Steuben County have a median listing price of \$148,800, compared to \$141,700 statewide. Home prices have increased by 22% since 2010.

Median Listing Price
Steuben County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

Median Listing Price per Square Foot
Steuben County | 2017-2020



Source: ACS 2010-2019 5-year estimates

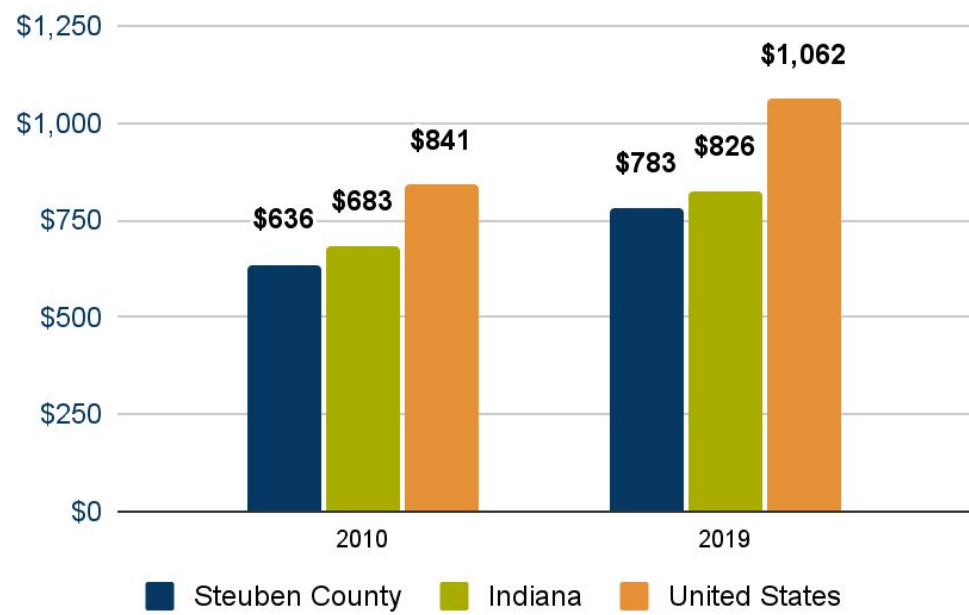
WORKING DRAFT

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

MEDIAN RENTS | Median rents have increased by 23% since 2010, with average rents at \$783.

Median Rent

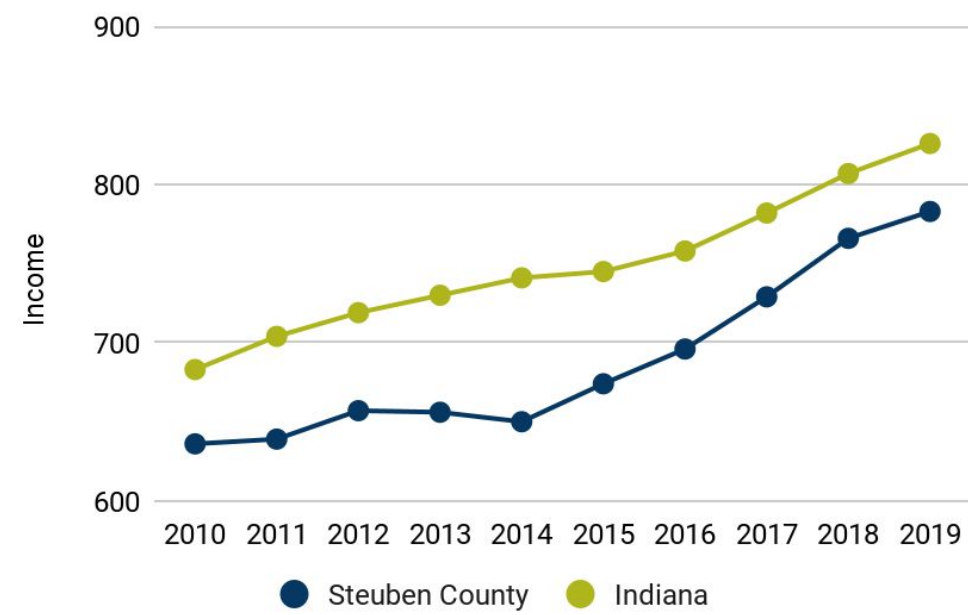
Steuben County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

Steuben County, Indiana | 2010 - 2019



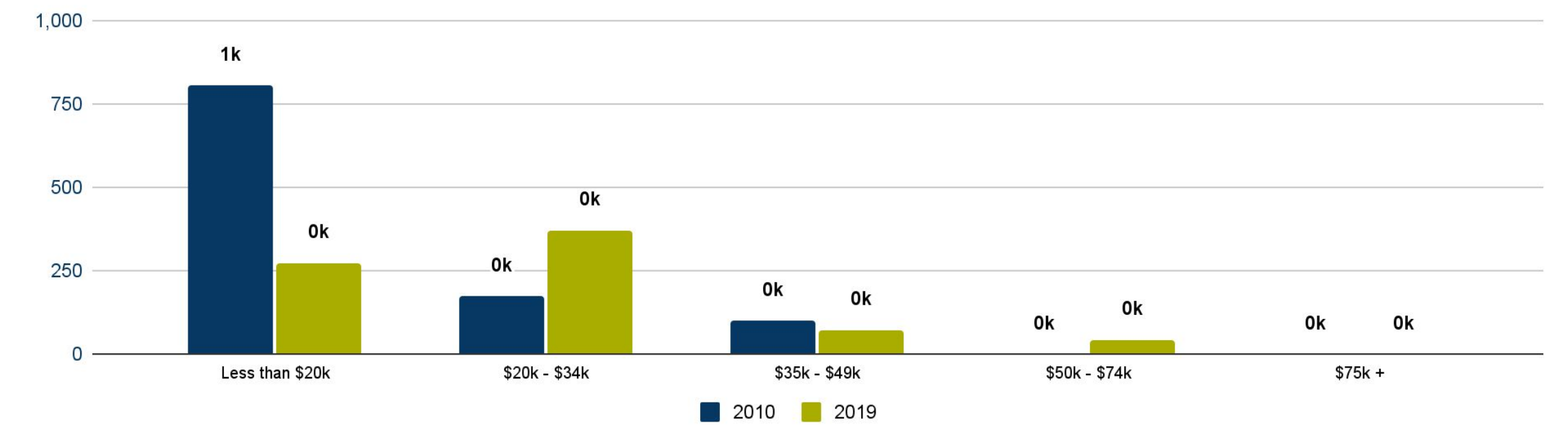
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

COST BURDEN | 27% of households are housing cost burdened in Steuben County, down -34% since 2010. 51% of households earning below \$50,000 are housing cost burdened.

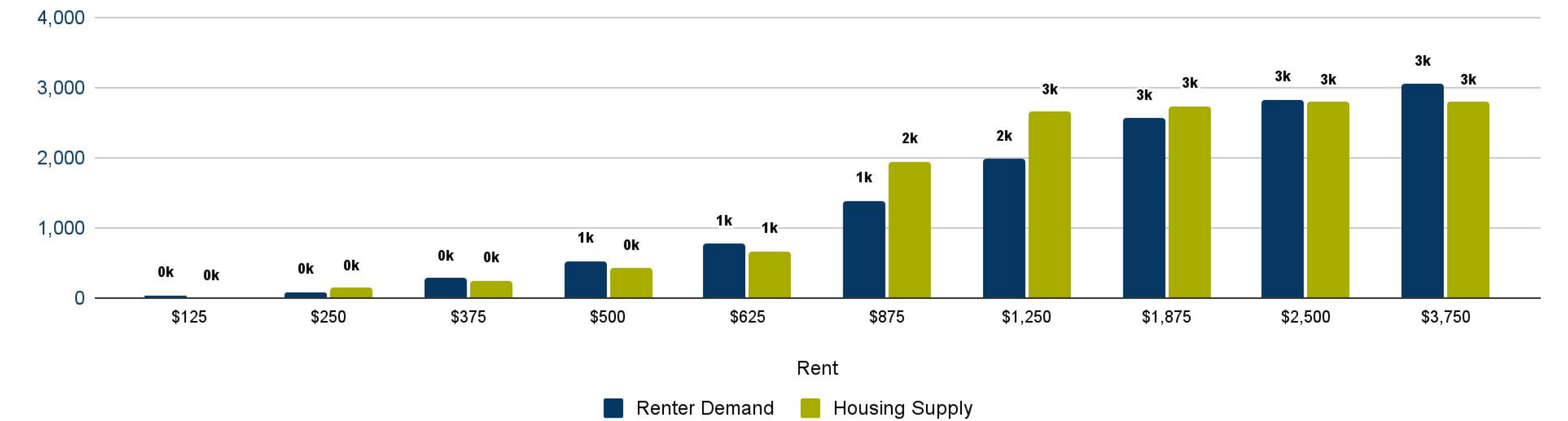
Renter Housing Cost Burden
Steuben County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

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

Cumulative Housing Gap
Steuben County, Indiana | 2010-2019

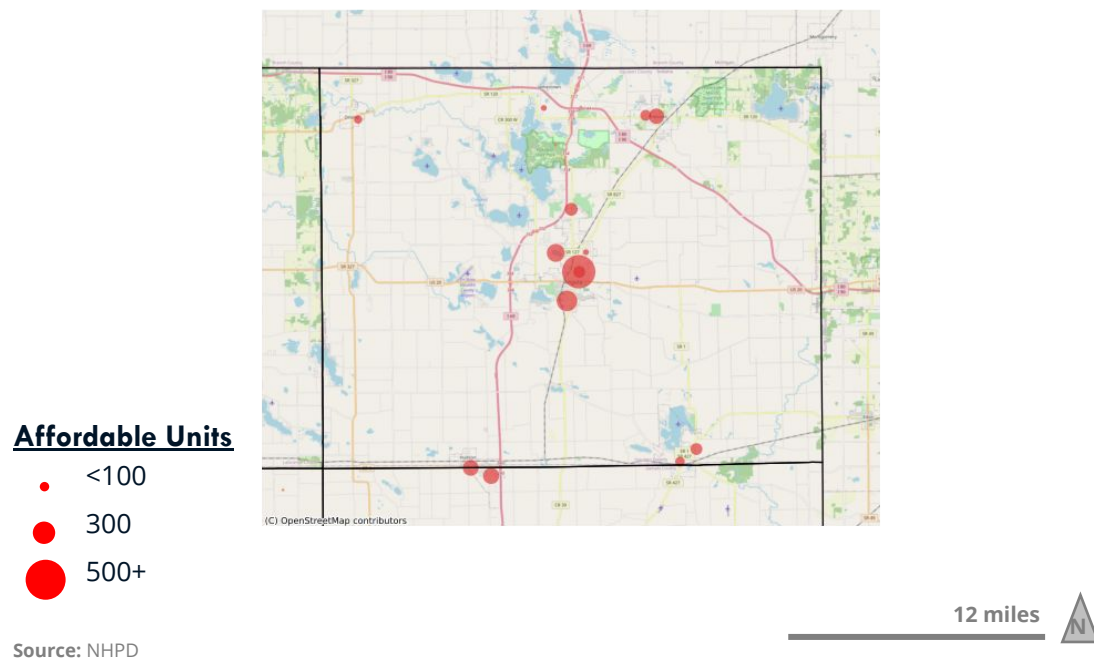


Source: ACS 2010-2019 5-year estimates

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

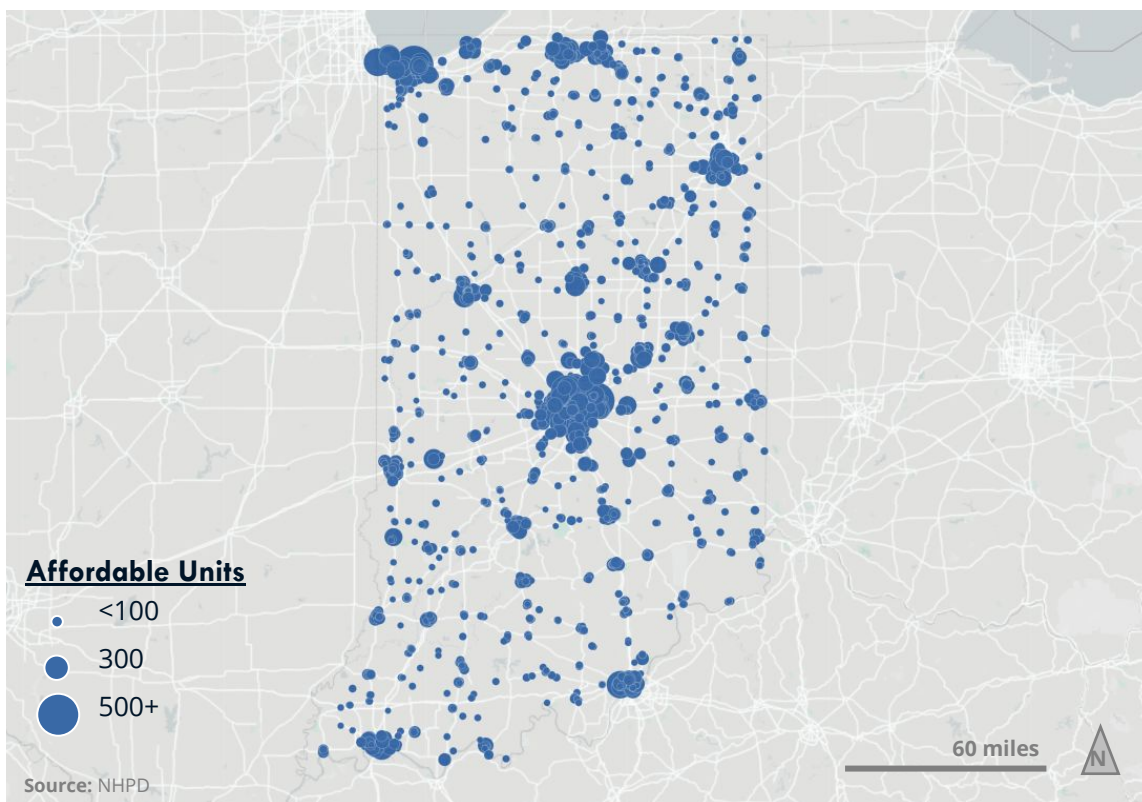
Affordable Housing Inventory

Steuben County | 2020



Affordable Housing Inventory

State of Indiana | 2020

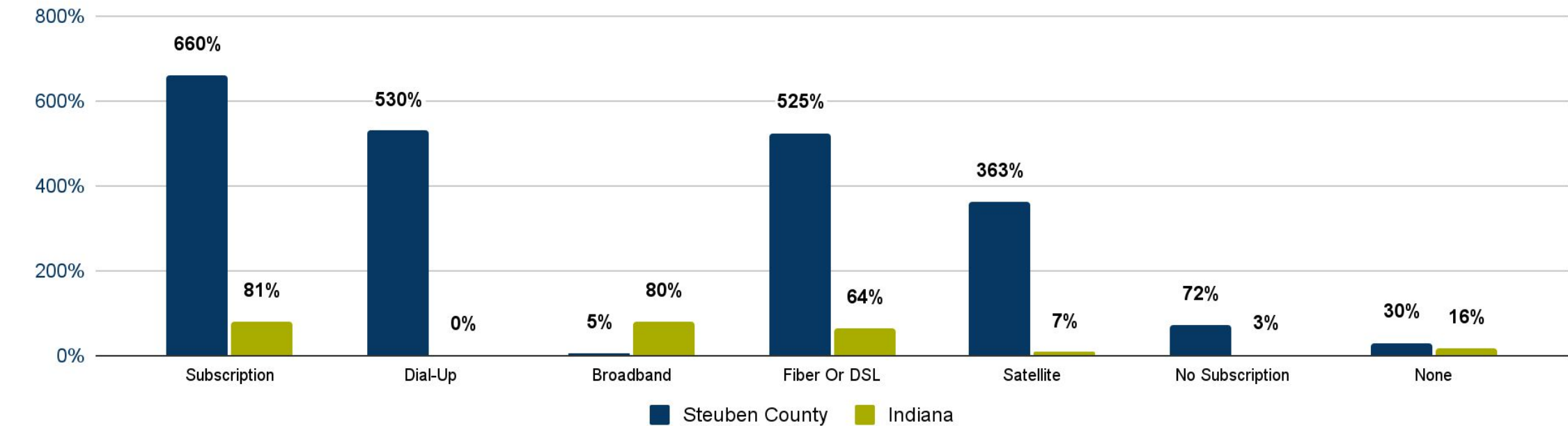


WORKING DRAFT

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

Broadband Access
Steuben County | 2017-2020



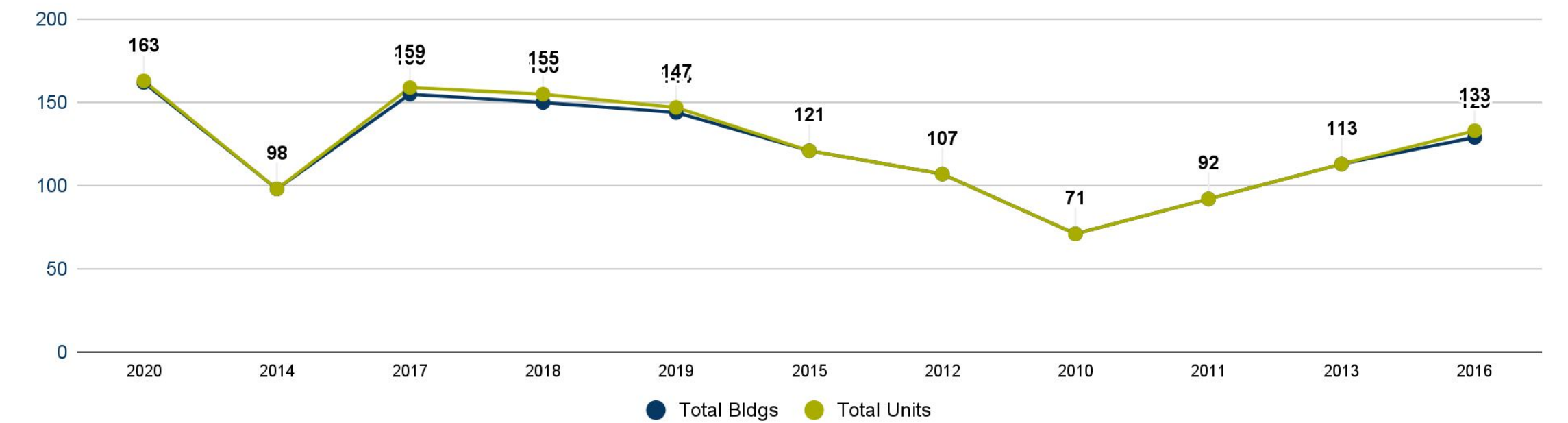
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

WORKING DRAFT

HOUSING STARTS | There have been 129 new housing starts in 2016 in Steuben County, with 1,342 total building permits authorized since 2020.

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



Source: St. Louis Fed.

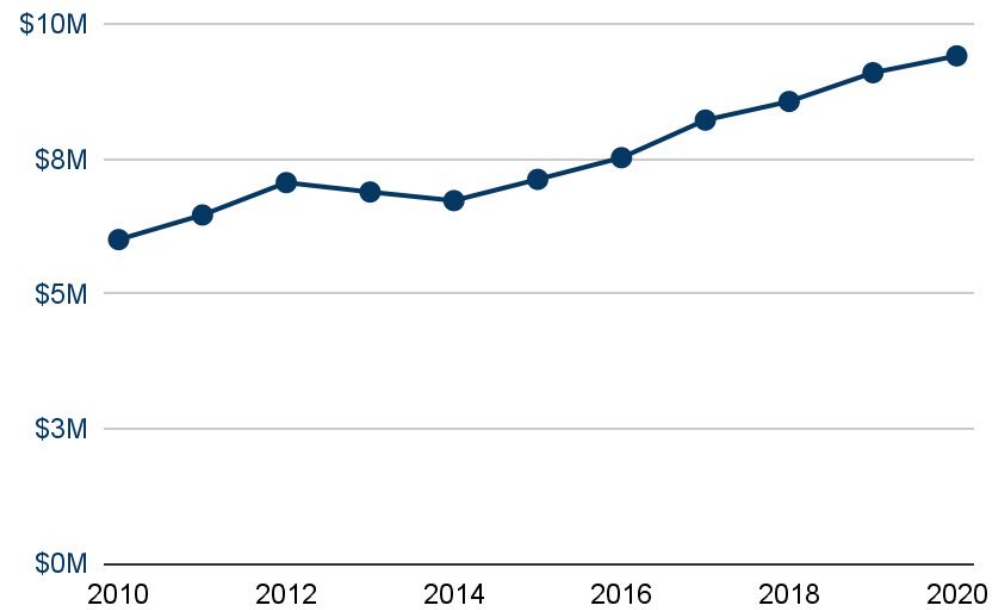
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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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