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Indiana Housing & Community Development Authority

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Analyze. Advise. Act.

INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR CRAWFORD COUNTY

MARCH 2022

ACKNOWLEDGEMENTS AND DATA SOURCES

The Housing Working Group stakeholder organizations listed below would like to thank HR&A Advisors for their technical expertise throughout the development of this report.

- Accelerate Indiana Municipalities
- Affordable Housing Association of Indiana
- American Institute of Architects Indiana
- Association of Indiana Counties
- Federal Home Loan Bank of Indianapolis
- Habitat for Humanity Indiana
- Indiana Affordable Housing Council
- Indiana Apartment Association
- Indiana Association of Realtors
- Indiana Bankers Association
- Indiana Builders Association
- Indiana CRA Bankers Association
- Indiana Housing and Community Development Authority
- Office of the Lieutenant Governor of Indiana

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
- U.S Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Association of Realtors

Data in this report will be updated as frequently as data sources are updated.
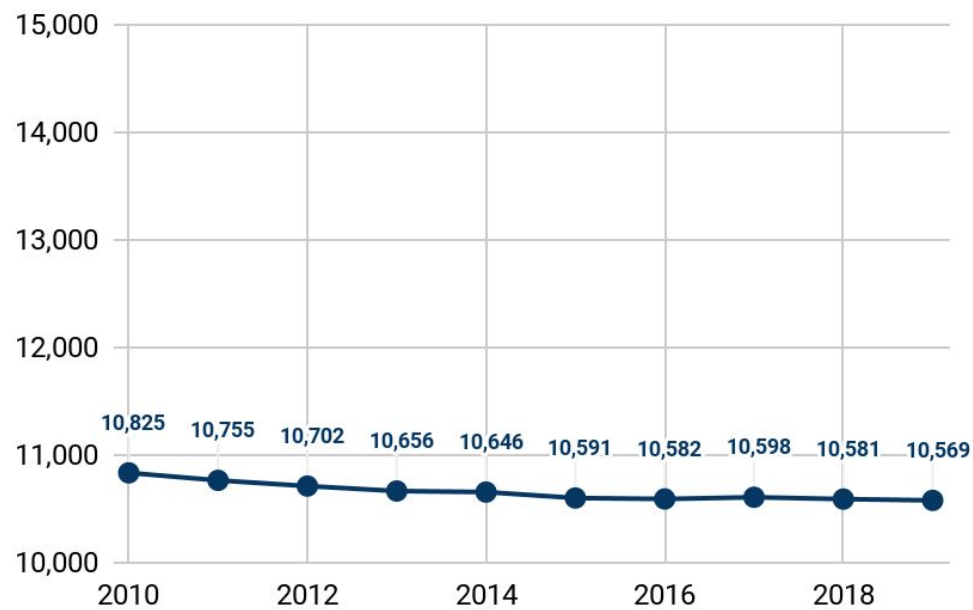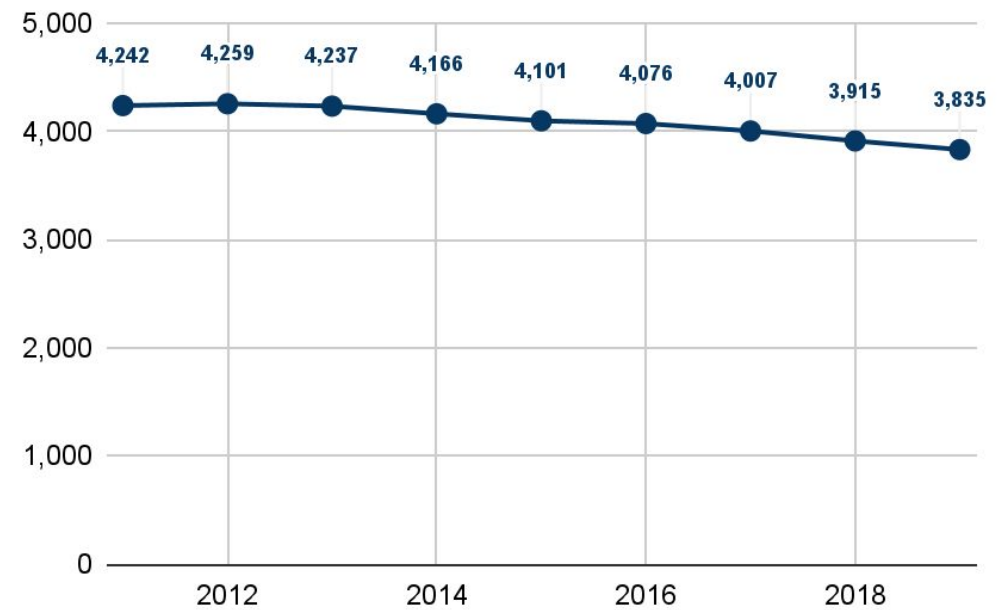
DEMOGRAPHIC TRENDS

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

10,825 10,755 10,702 10,656 10,646 10,591 10,582 10,598 10,581 10,569

Source: FRED, U.S. Census Bureau

Households
Crawford County | 2010-2019

4,242 4,259 4,237 4,166 4,101 4,076 4,007 3,915 3,835

Source: FRED, U.S. Census Bureau

AGE| 2,100 of people in Crawford County are age 65 or older, while 23% are younger than 18.

Population by Age
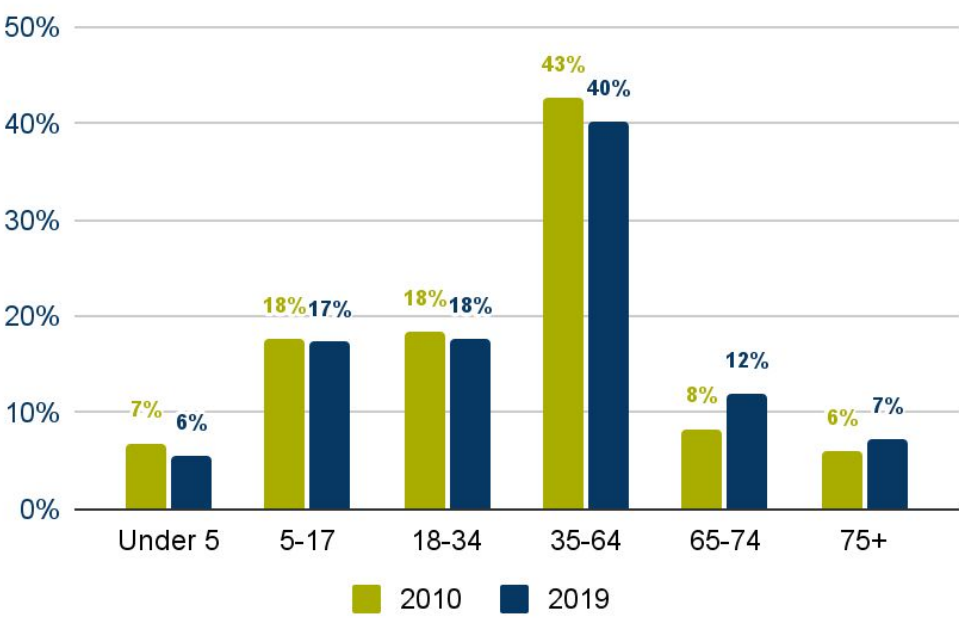**Crawford County | 2019**
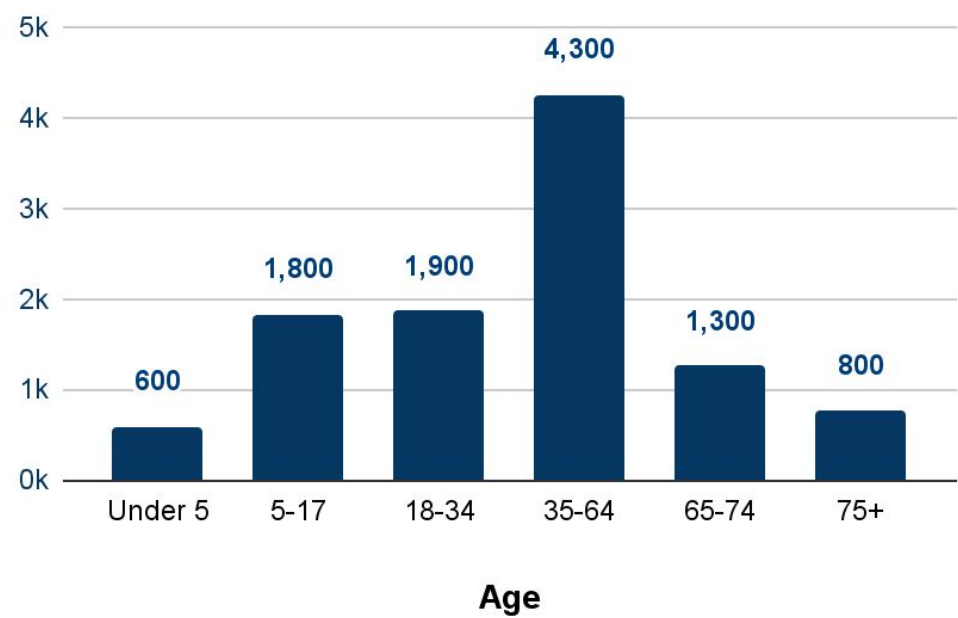
## Change in Share of Population
Crawford County | 2010, 2019

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
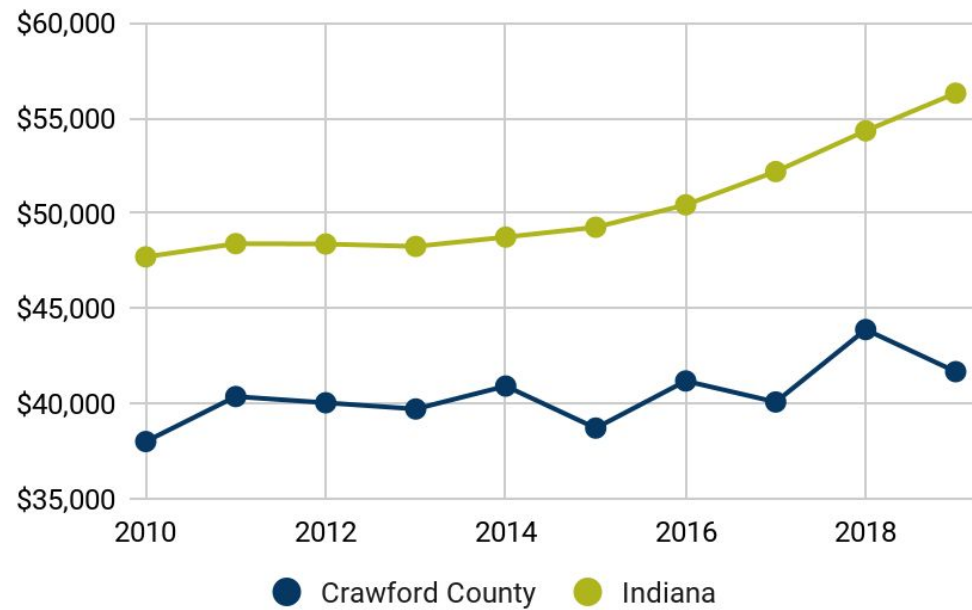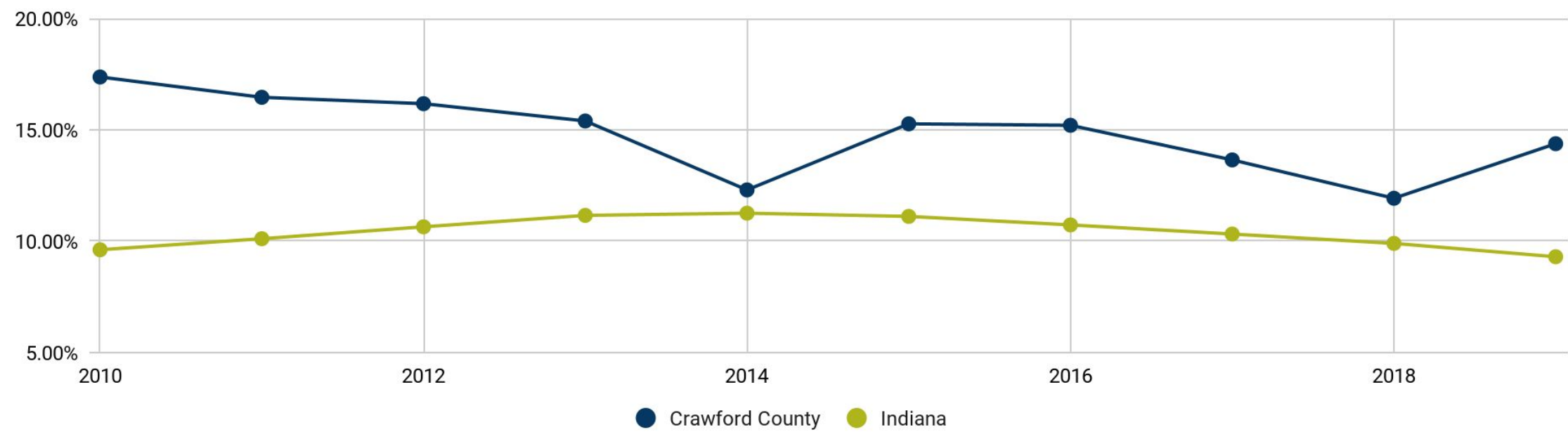

Source: ACS 2010-2019 5-year estimates

Household Income Distribution
Crawford County, State of Indiana | 2019
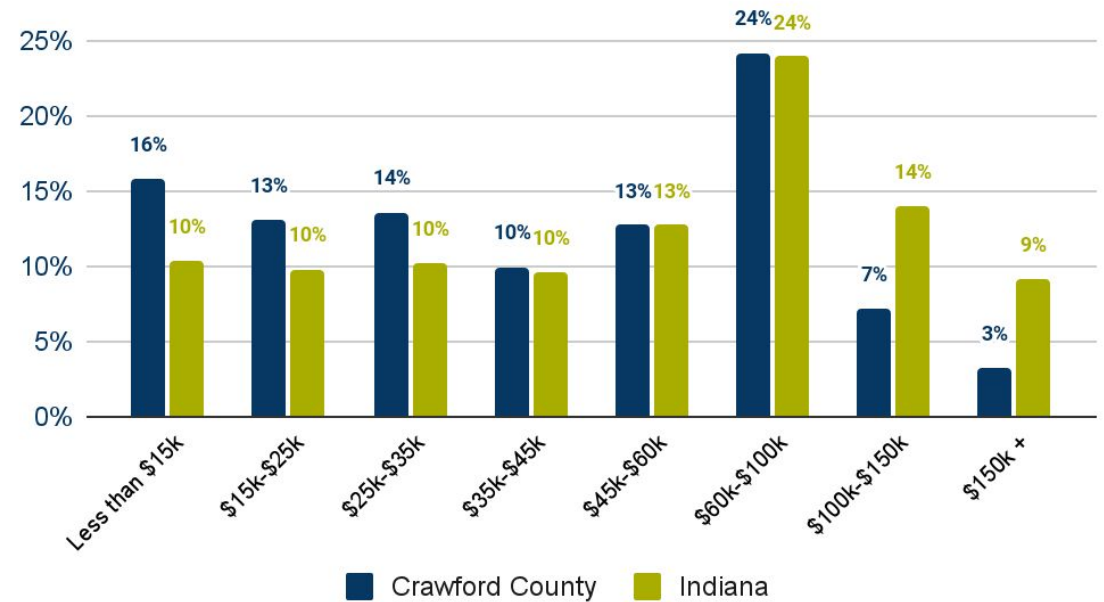
Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE| 14.4% of families in Crawford County live below the poverty line, down 3.00 points from 17.4% in 2010.
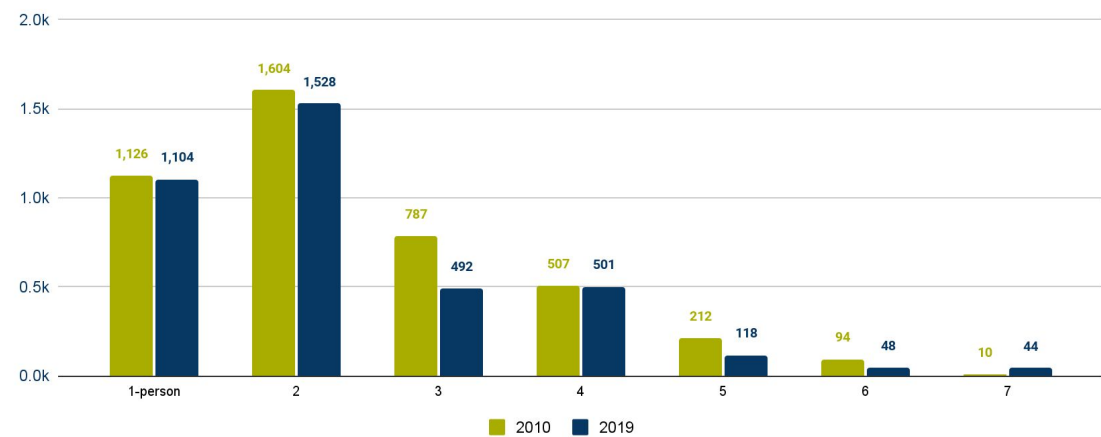
Family Poverty Rate

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 the statewide average of 2.52. The Crawford County average household has grown by 0.27 persons since 2010.

Household Size
Crawford County | 2010, 2019

	2010	2019
1-person	1,126	1,104
2	1,604	1,528
3	787	492
4	507	501
5	212	118
6	94	48
7	10	44

Household Size
State of Indiana | 2010, 2019

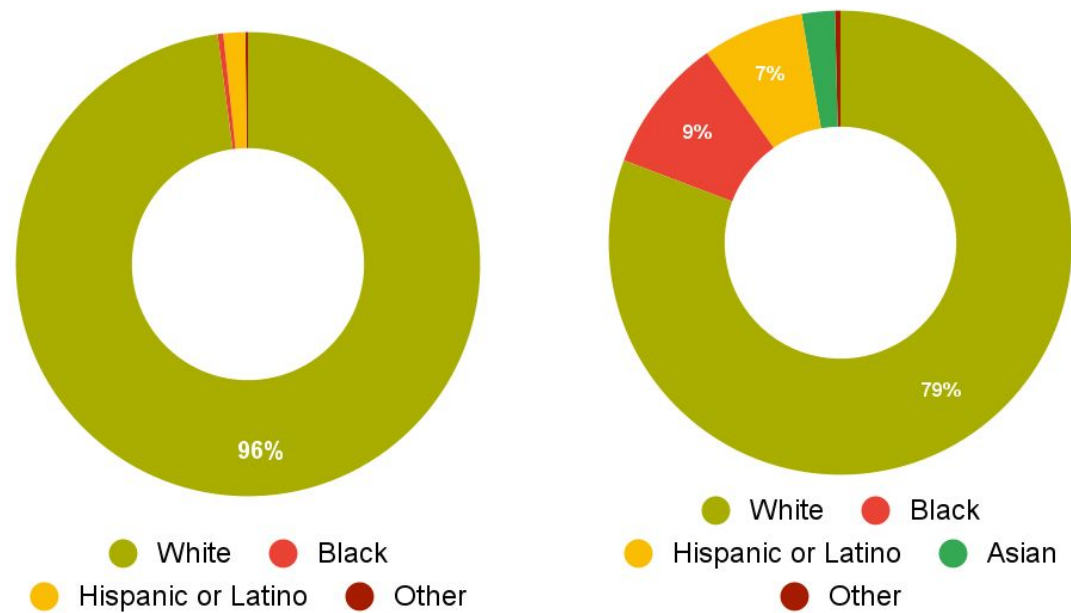|	2010	2019
1-person	673k	745k
2	858k	896k
3	384k	381k
4	325k	317k
5	147k	147k
6	51k	53k
7	28k	31k

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

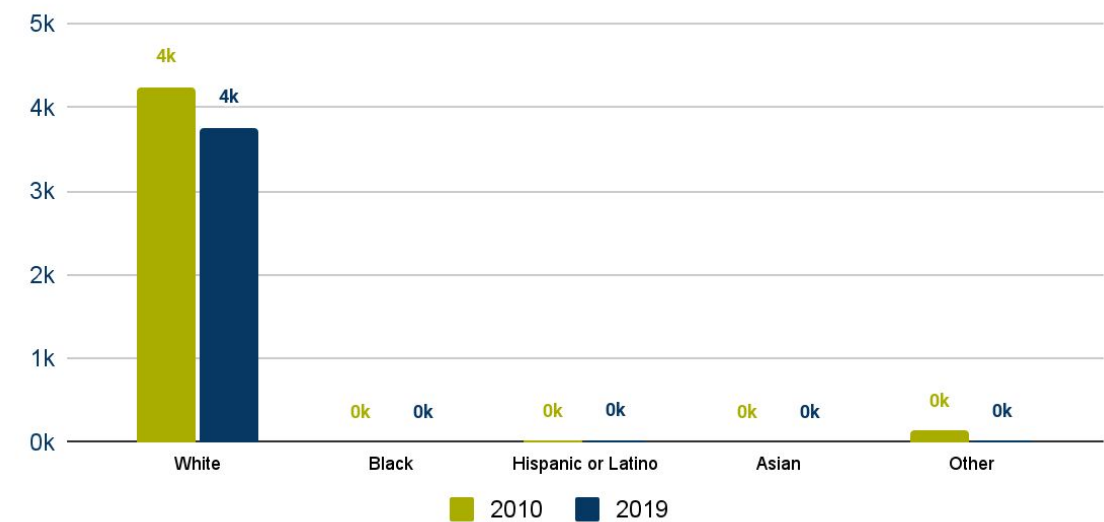## Racial/Ethnic Distribution

Crawford County | 2019

Indiana | 2019

96%

Legend:
- White
- Black
- Hispanic or Latino
- Other

9%
7%
79%

Legend:
- White
- Black
- Hispanic or Latino
- Asian
- Other

Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Crawford County | 2010, 2019

White: 4k (2010), 4k (2019)
Black: 0k, 0k
Hispanic or Latino: 0k, 0k
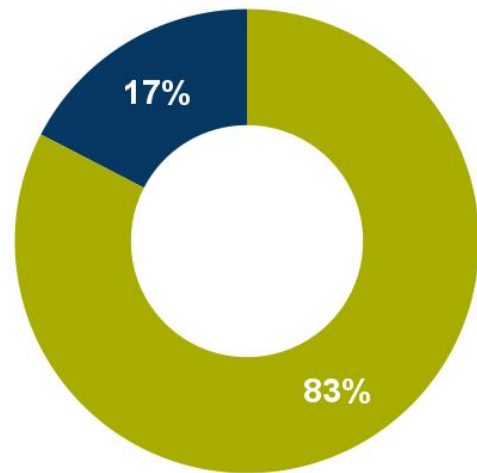Asian: 0k, 0k
Other: 0k, 0k

■ 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 owners. The share of renters has decreased by 1.16 percentage points since 2010.

Housing Tenure

Crawford County | 2019   **Indiana | 2019**

- Owner Occupied
- Renter Occupied

Source: ACS 2019 5-year estimates

Total Households by Tenure

Crawford County | 2010-2019

- Owner Occupied Renter Occupied
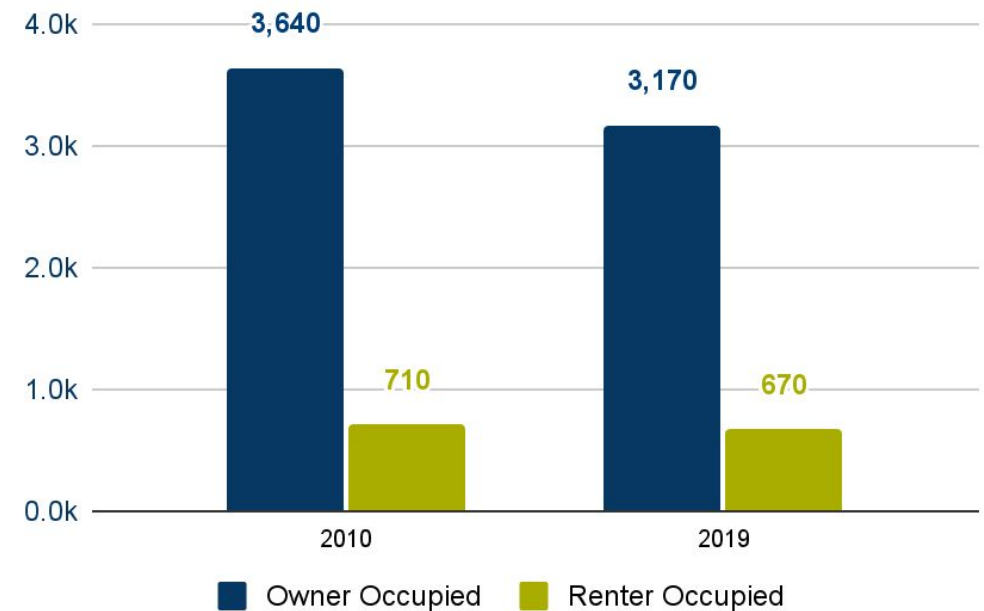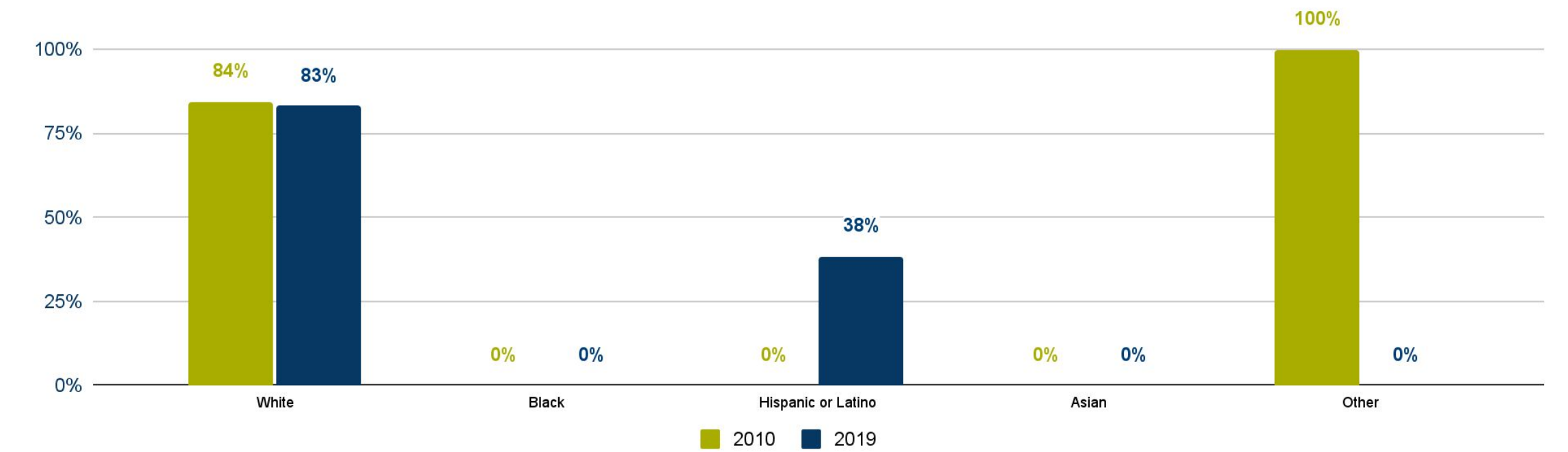
Source: ACS 2010-2019 5-year estimates

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

Legend: 2010 | 2019

	White	Black	Hispanic or Latino	Asian	Other
2010	84%	0%	0%	0%	100%
2019	83%	0%	38%	0%	0%

Source: ACS 2010-2019 5-year estimates

DISABILITY | 22% of people in Crawford County live with a disability. For people 65 and older, the figure increases to 52%.
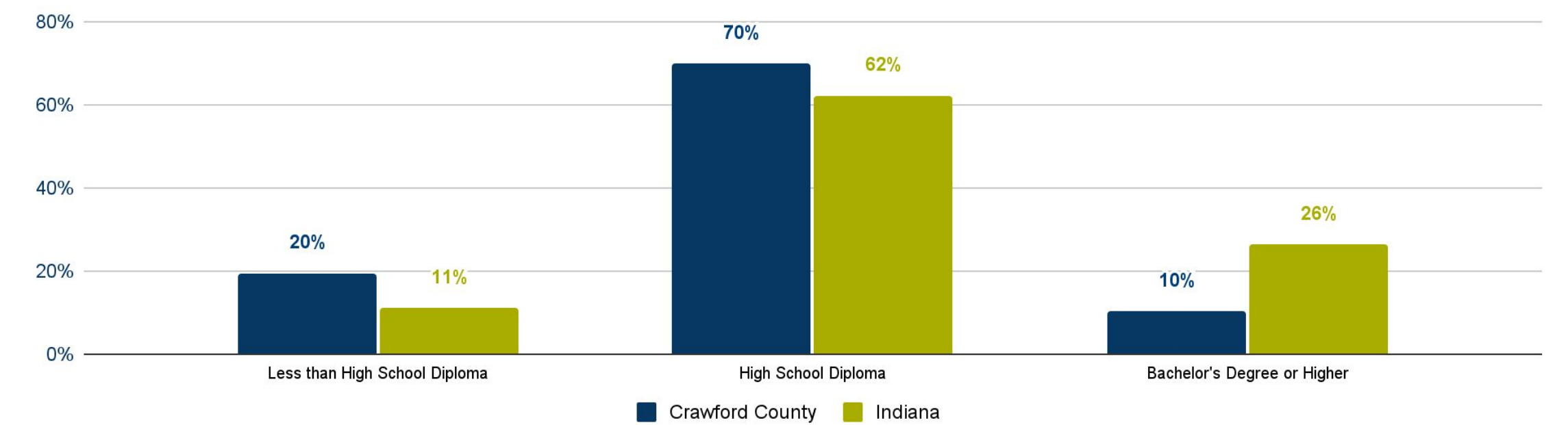
Share of the Population by Age with a Disability
Crawford County, Indiana | 2010, 2019
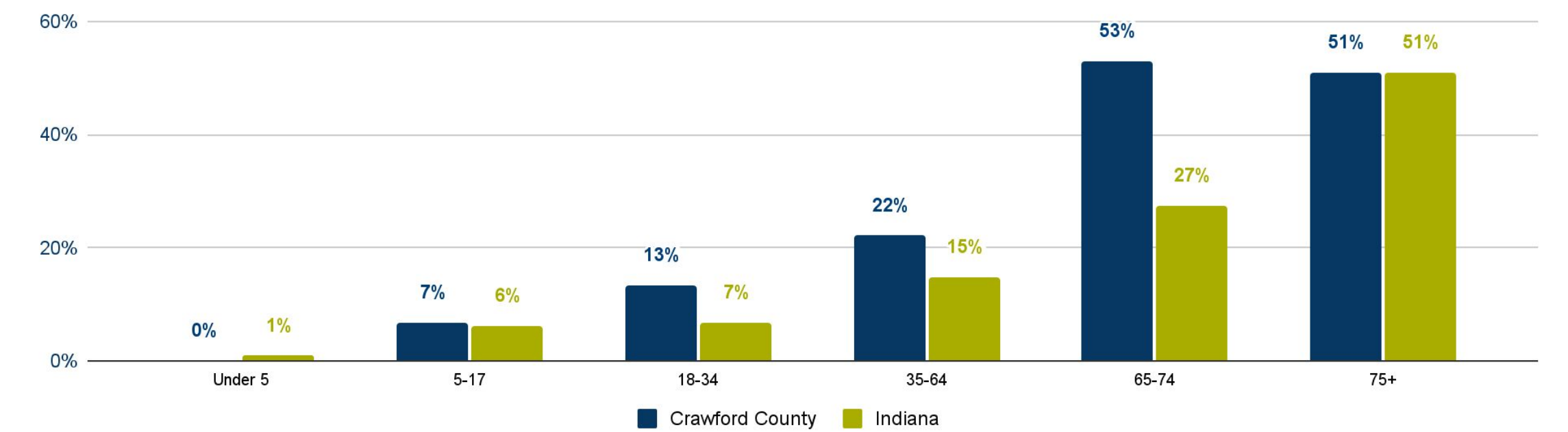
EDUCATIONAL ATTAINMENT| In Crawford County, 70% of the population completed high school degree as their highest level of education, while 10% of the population has a Bachelor's degree or higher.

Educational Attainment
Crawford County, Indiana | 2019
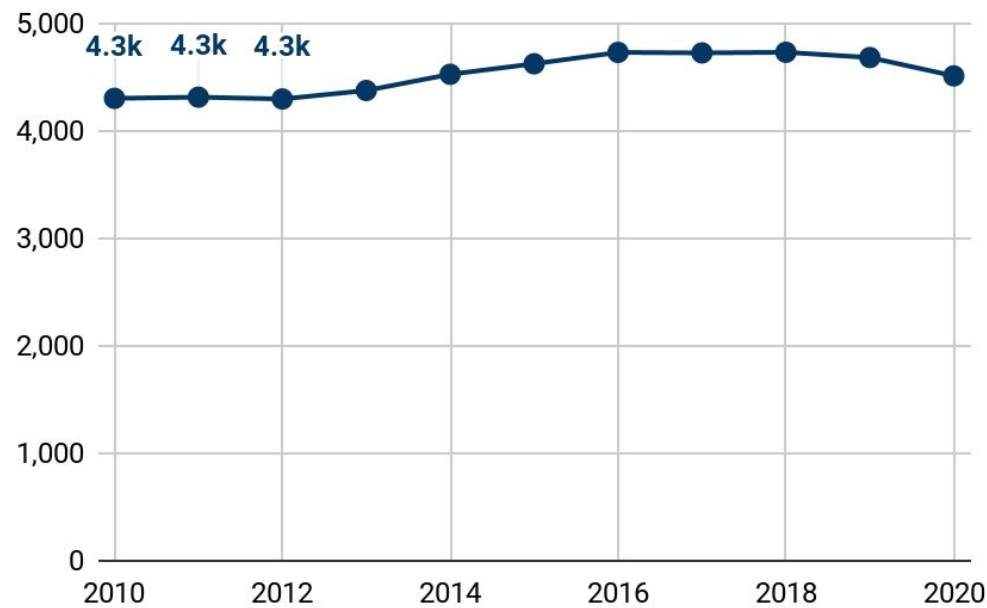

Source: ACS 2010-2019 5-year estimates

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
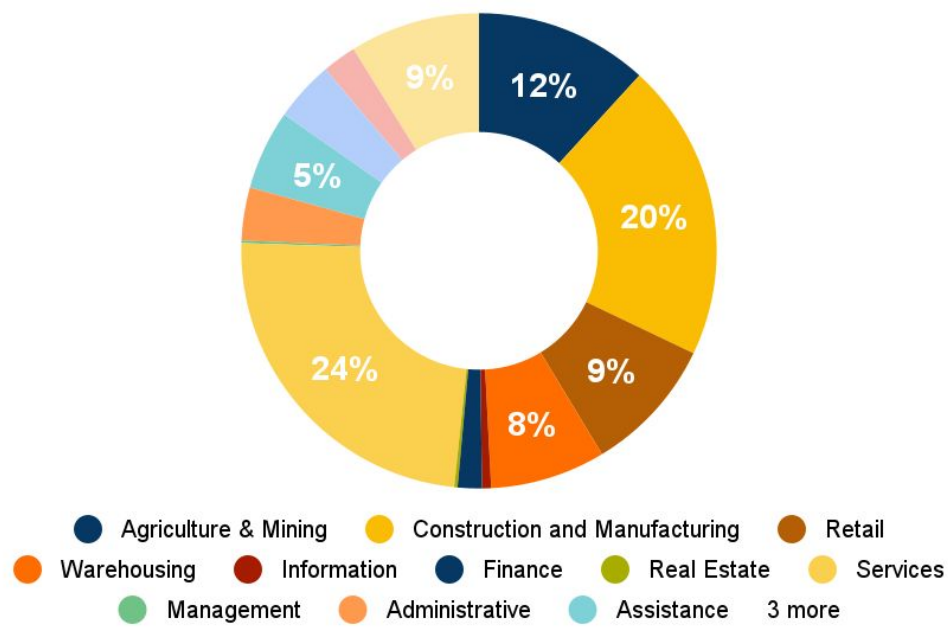**Crawford County | 2010-2019**

Source: FRED Estimates

Unemployment Rate
Crawford County, Indiana | 2010-2019

● Crawford County   ● Indiana
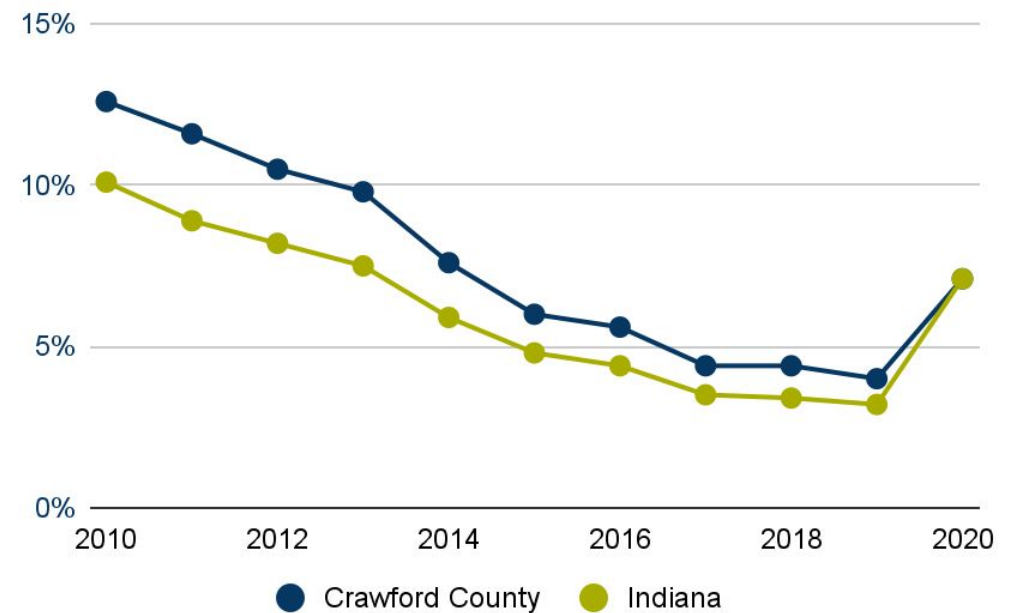
Source: FRED Estimates

EMPLOYMENT BY INDUSTRY | Manufacturing is the leading industry for jobs in Crawford County, followed by Educational Services (14%).

Total Jobs by All Industries

Crawford County | 2018

Agriculture & Mining ● Construction and Manufacturing ● Retail
Warehousing ● Information ● Finance ● Real Estate ● Services
Management ● Administrative ● Assistance   3 more

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 out of Crawford County for their jobs.

Employment Inflow
Crawford County | 2018

● Living and Working in Crawford County
● Commuting In

31.1%

68.9%
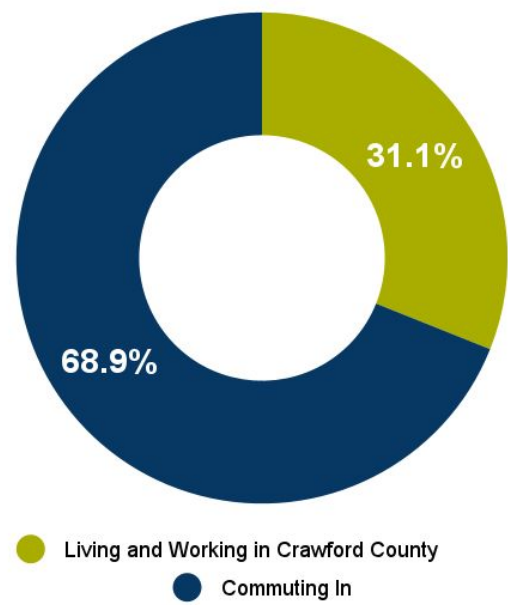
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Commuting Patterns
Crawford County | 2018

3,485

1,645

741

Commuting In   Living and Working in the County   Commuting Out
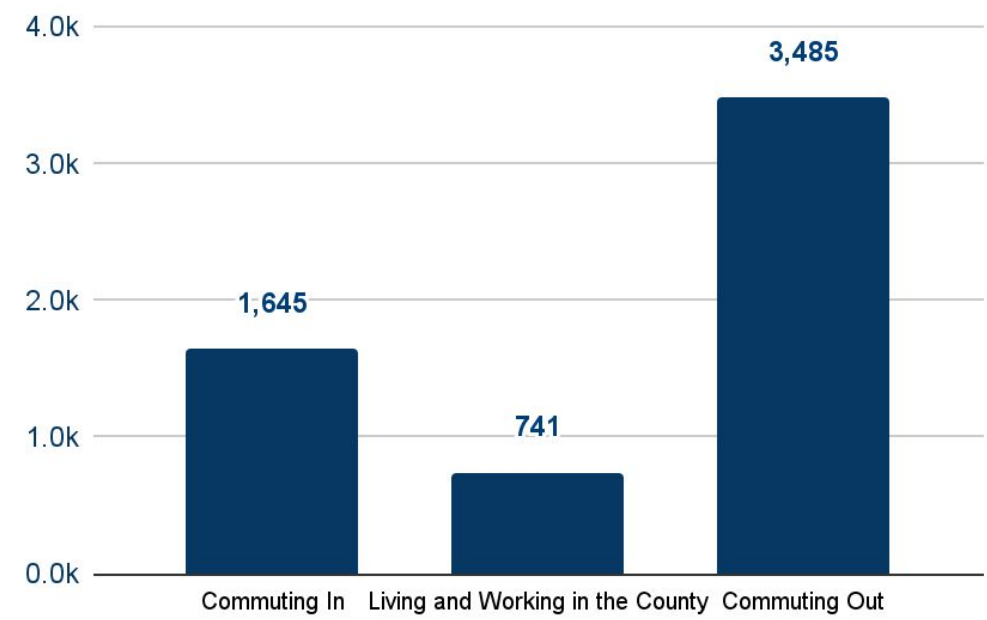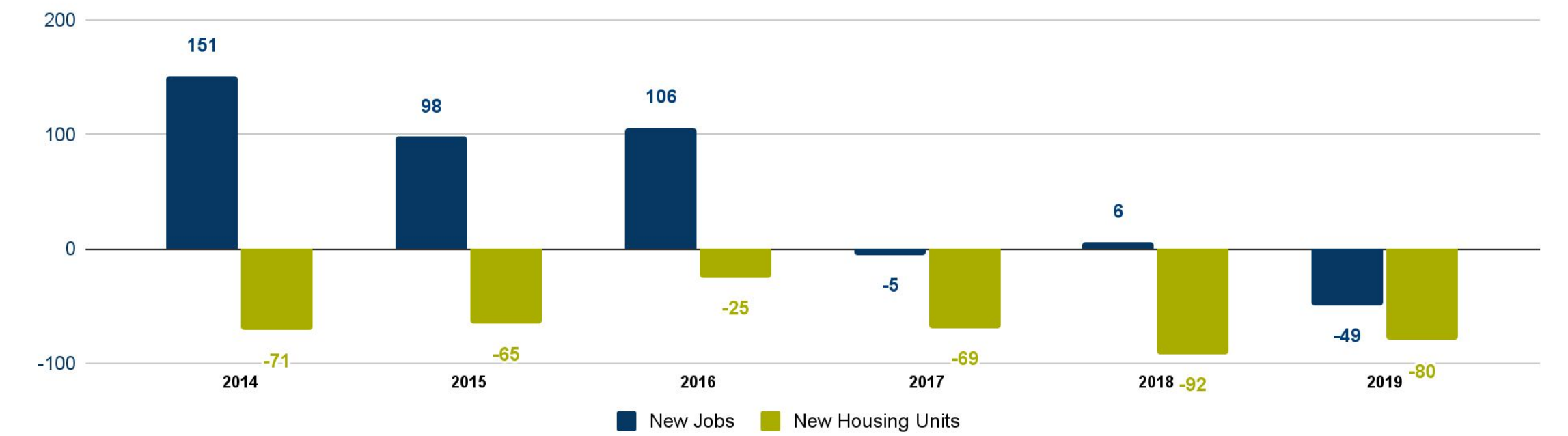
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

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

Job Growth and Housing Production

Crawford County | New Jobs, New Housing Units

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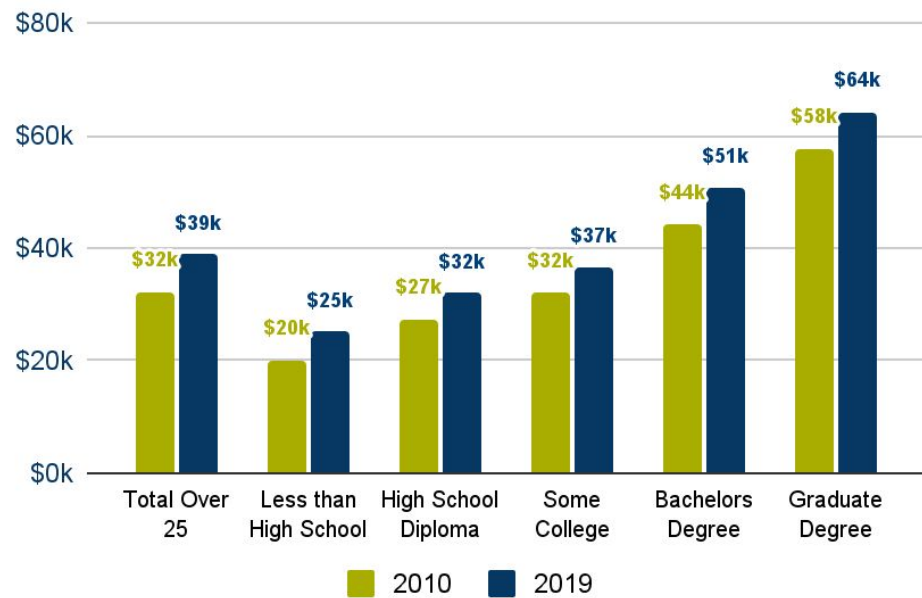**Source:** ACS 2010-2019 5-year estimates

INCOME GROWTH | Median earnings have increased 18% since 2010 for the total population and increased 21% for the population with a high school diploma or greater education.

Median Earnings by Educational Attainment
Crawford County | 2010, 2019
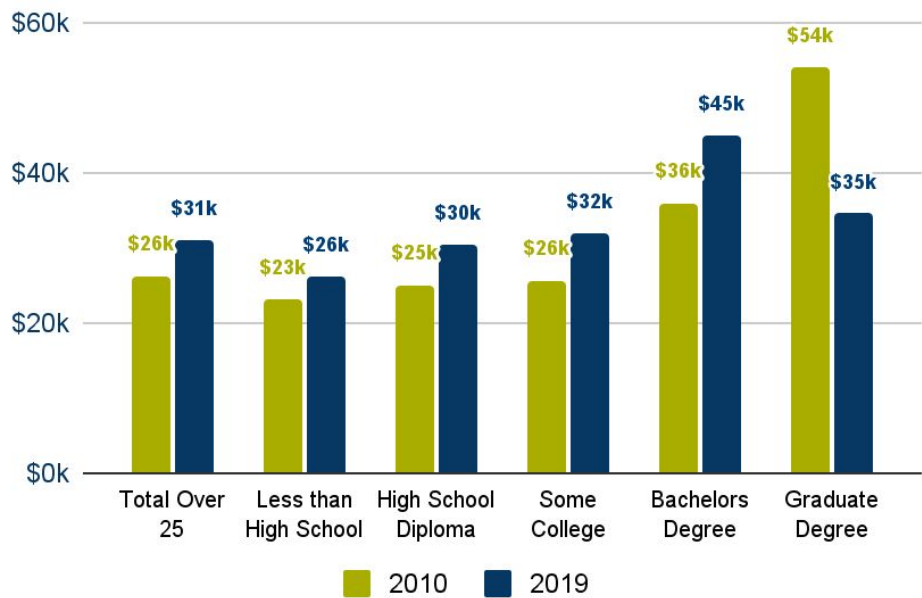
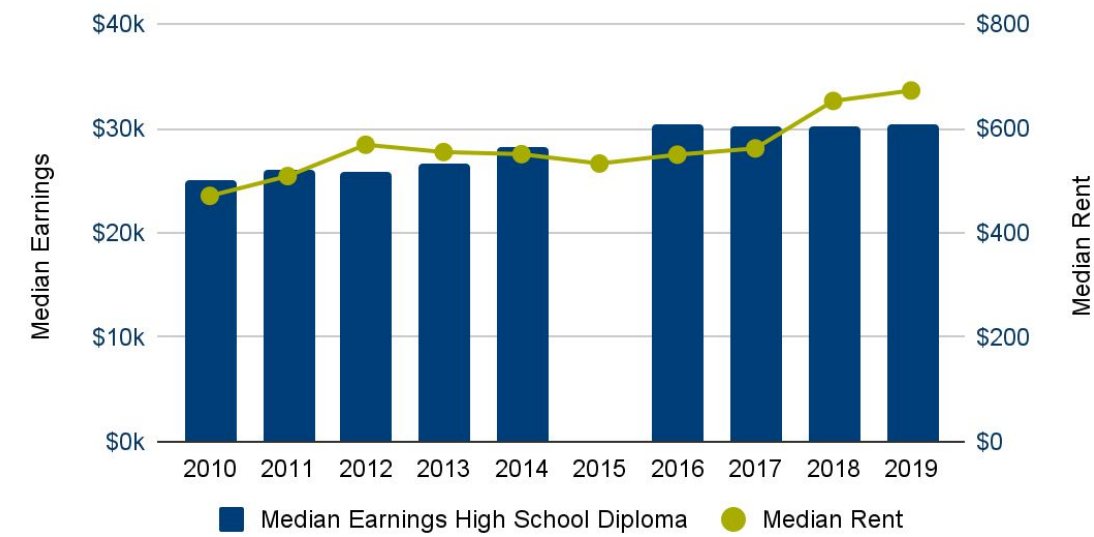Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by $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 $202, or 43% since 2010.

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

Income and Rent Growth, Bachelor's Degree
Crawford County | 2010-2019

Source: ACS 2010-2019 5-year estimates
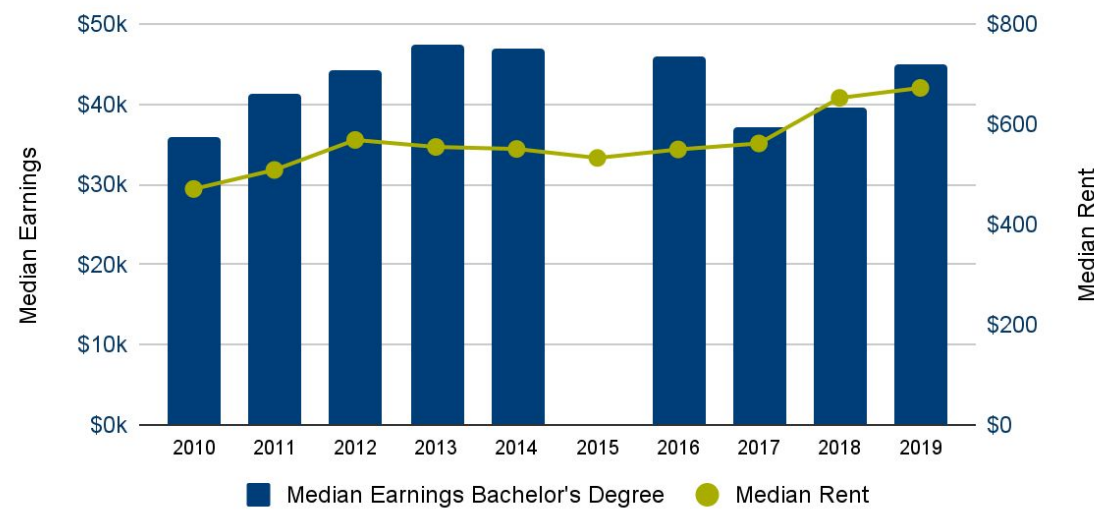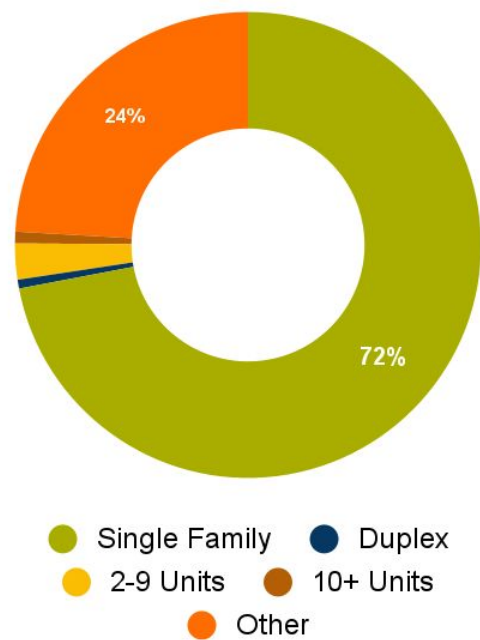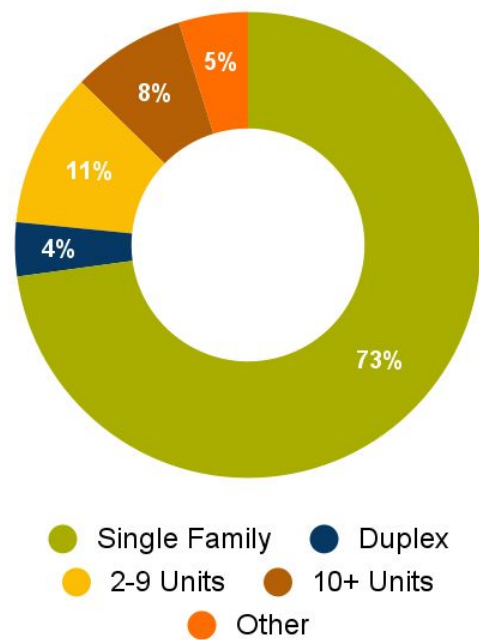
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPE | 72% of homes in Crawford County are single-family, while 28% are multifamily.
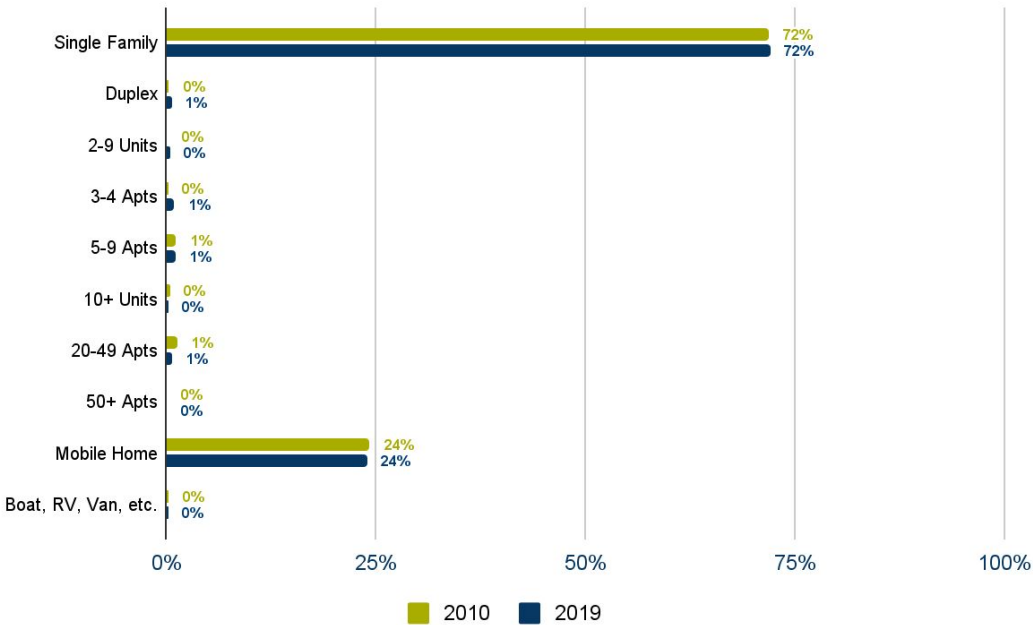
Housing Type

Crawford County | 2019

- Single Family
- Duplex
- 2-9 Units
- 10+ Units
- Other

72%
24%

Indiana | 2019

- Single Family
- Duplex
- 2-9 Units
- 10+ Units
- Other

5%
8%
11%
4%
73%

Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Type
Crawford County | 2010-2019

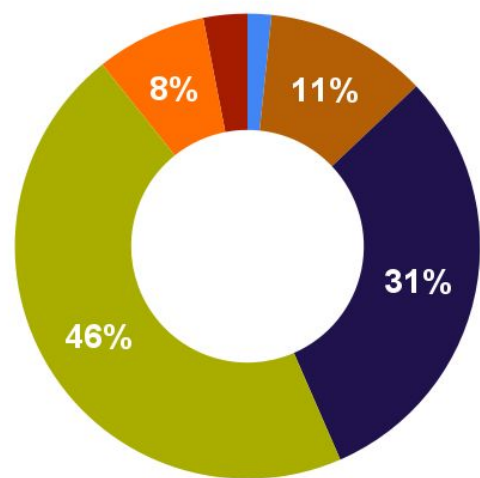|	2010	2019
Single Family	72%	72%
Duplex	0%	1%
2-9 Units	0%	0%
3-4 Apts	0%	1%
5-9 Apts	1%	1%
10+ Units	0%	0%
20-49 Apts	1%	1%
50+ Apts	0%	0%
Mobile Home	24%	24%
Boat, RV, Van, etc.	0%	0%

Source: ACS 2010-2019 5-year estimates

HOUSING UNIT SIZE | Most homes in Crawford County average 2.73 bedrooms, with 57% of units containing 3 bedrooms or more.
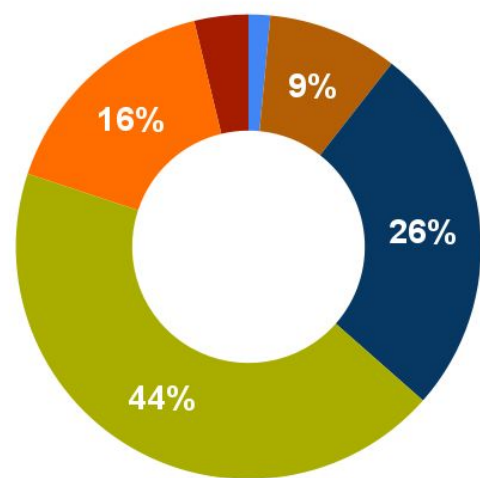
Housing Stock by Number of Bedrooms

Crawford County | 2019

0 BR · 1 BR · 2 BR
3 BR · 4 BR · 5+ BR
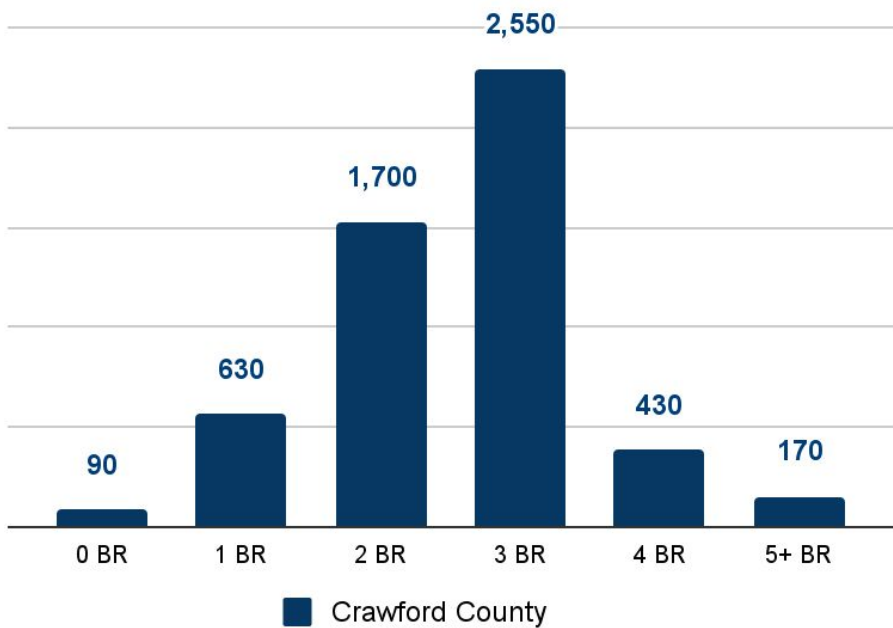
Indiana | 2019

0 BR · 1 BR · 2 BR
3 BR · 4 BR · 5+ BR

Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates
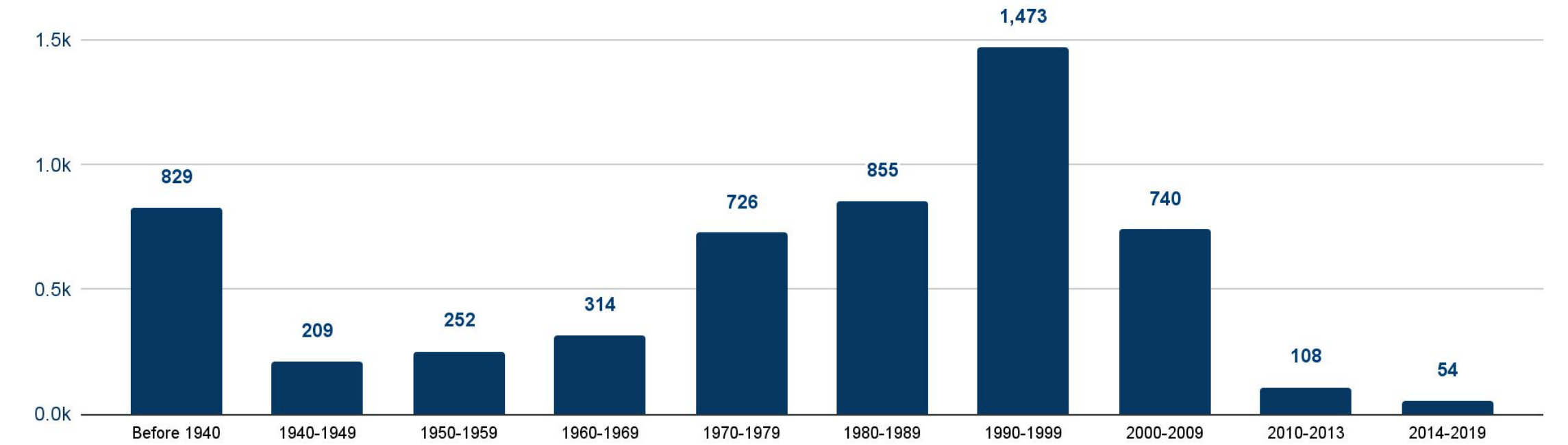
Share of Housing Stock by Bedroom

Crawford County, Indiana | 2019

■ Crawford County

Source: ACS 2010-2019 5-year estimates

AGE OF HOUSING | 29% of homes were built before 1970, 55% were built between 1970 and 2000, and 16% were built after 2000.

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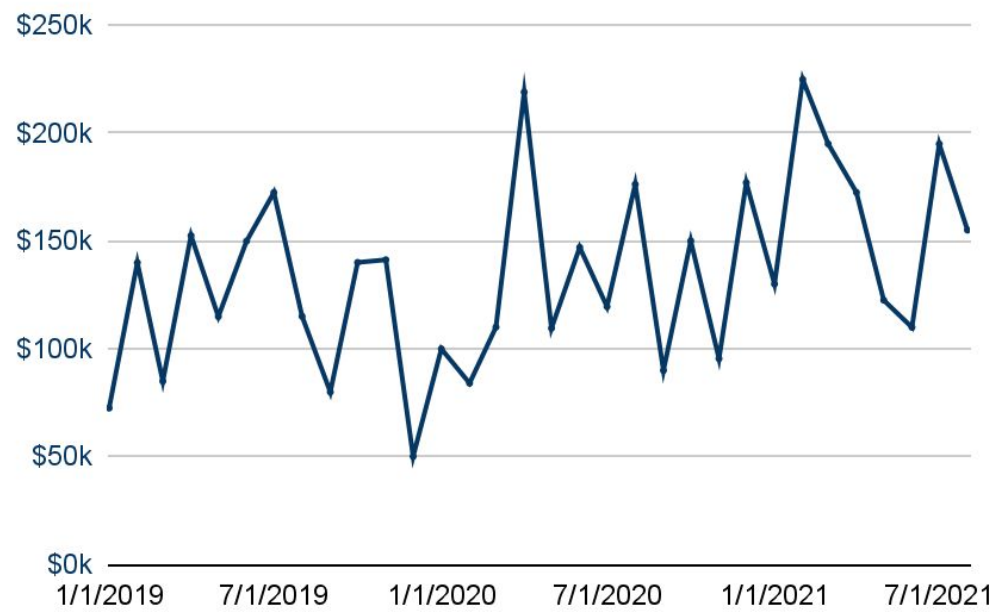**Crawford County | 2019**

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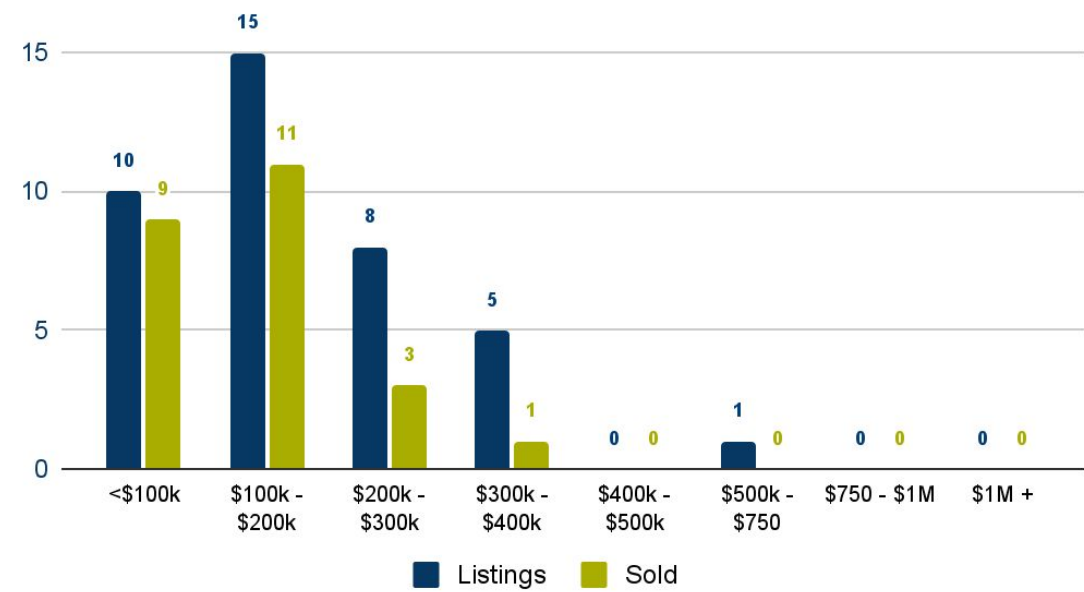**Source:** ACS 2010-2019 5-year estimates

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

Listings and Sales (last 24 months)
Crawford County | 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.
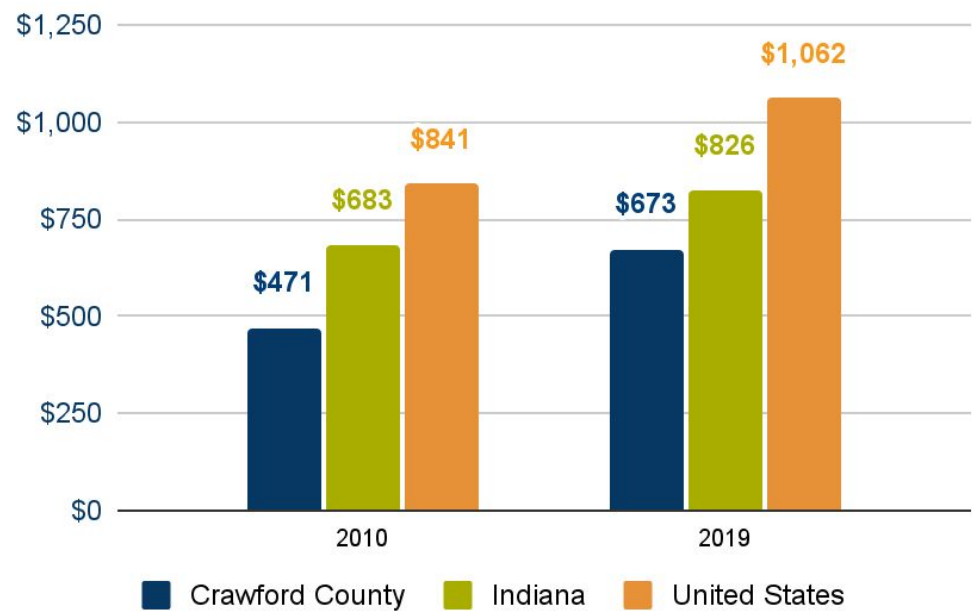
Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rent has increased by 43% since 2010, with median rent at $673 in 2019.
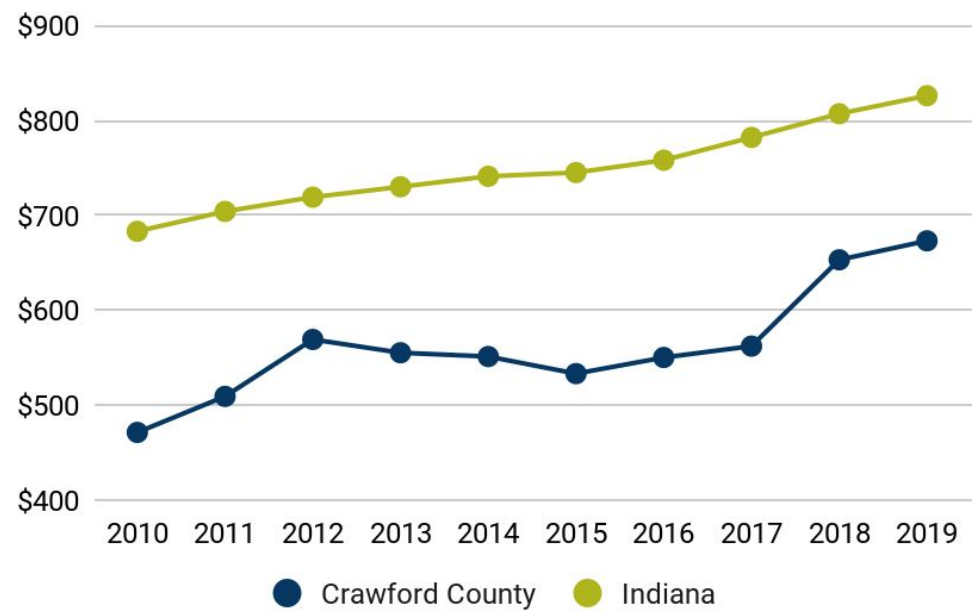
Median Rent
Crawford County, Indiana, United States | 2010, 2019

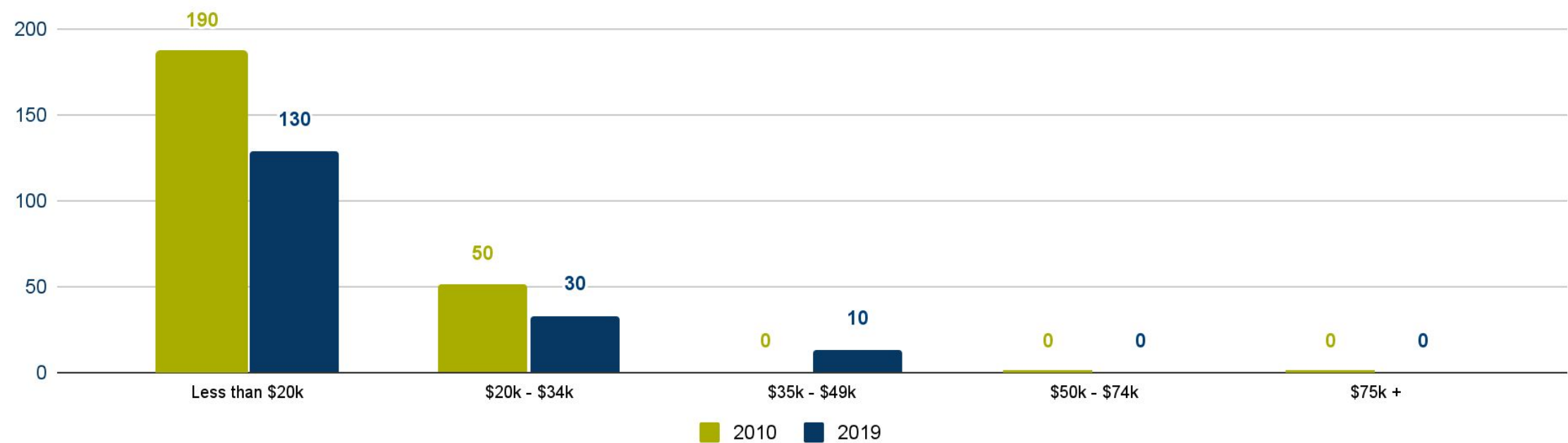Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Crawford County, Indiana | 2010 - 2019

Source: ACS 2010-2019 5-year estimates

COST BURDEN| 39% of renter households in Crawford County are housing cost burdened, down 17.72% points since 2010. 52% of households earning below $50,000 are housing cost burdened.

Cost Burden Renter Households
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 1,000 unit gap in rental homes available for households who earn less than $50,000 annually or units renting below $1,250 per month.

Cumulative Housing Gap

Crawford County, Indiana | 2010-2019


Rent

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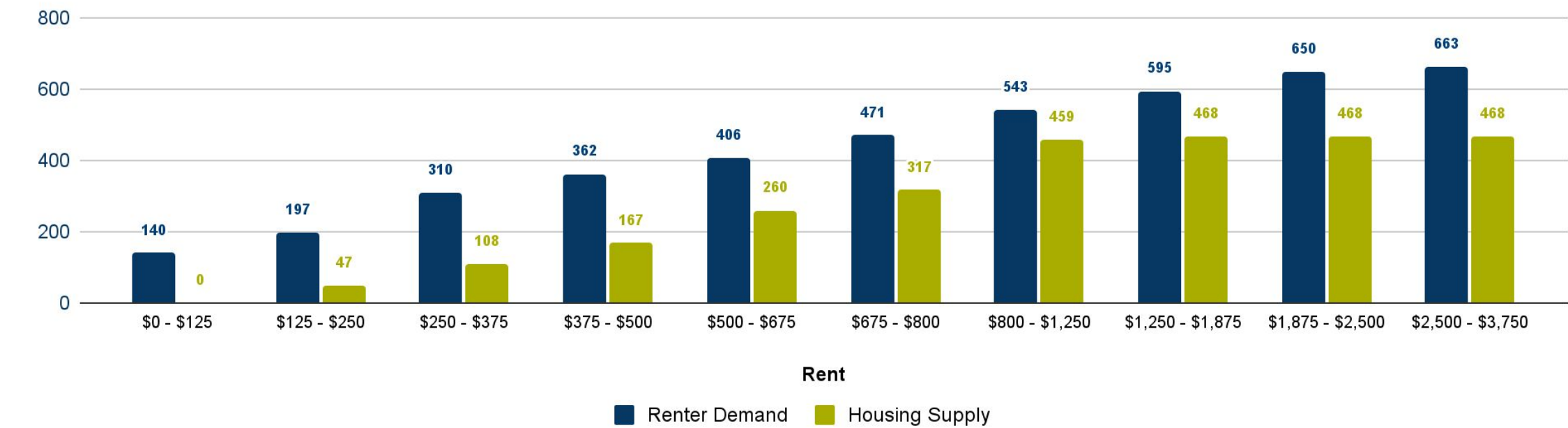
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

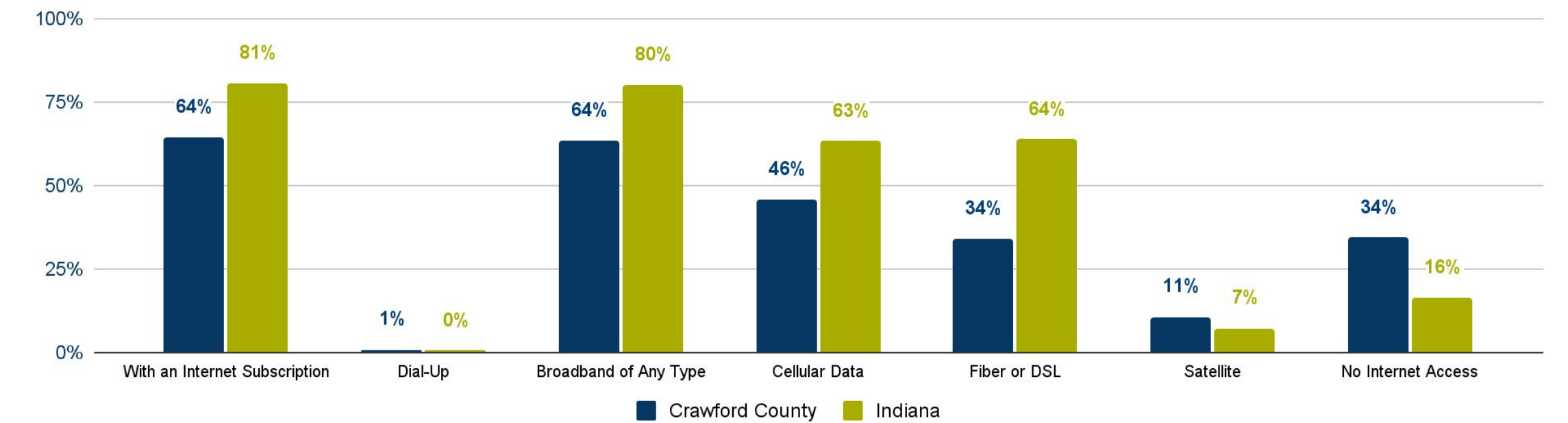## Affordable Housing Inventory
Crawford County | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

12 miles
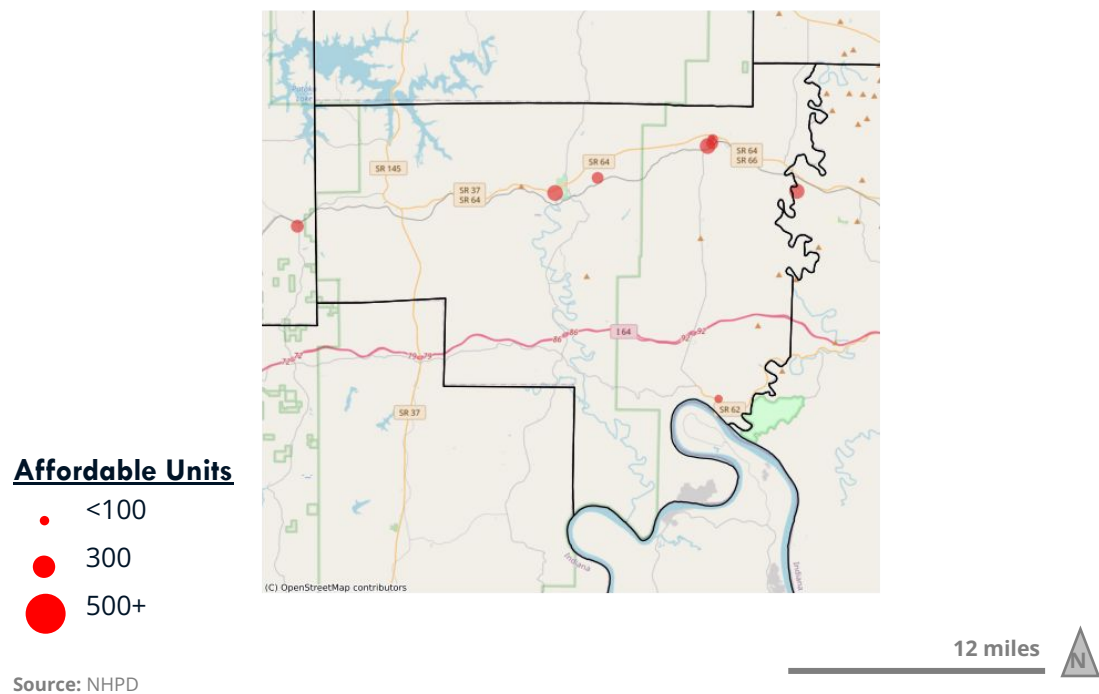
Affordable Housing Inventory
State of Indiana | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

60 miles

INTERNET ACCESS | 64% of housing units have access to internet compared to 81% state-wide.

Internet Access
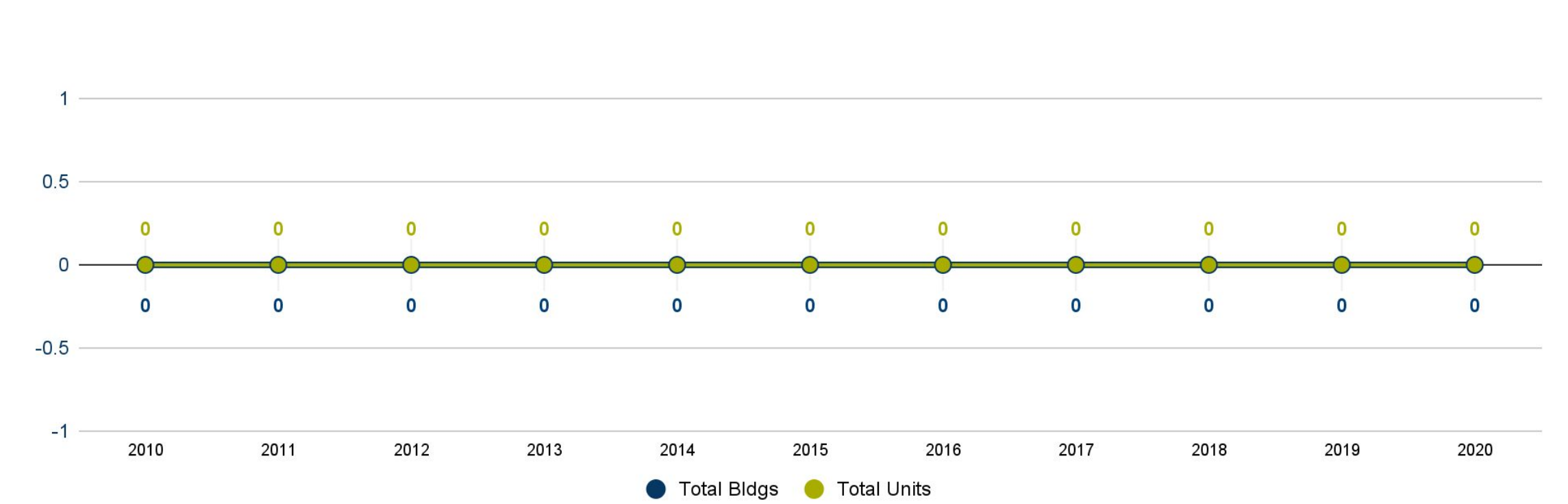**Crawford County, Indiana | 2020**

Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

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

New Housing Structures Authorized by Building Permits
Crawford County | 2010-2020

Source: St. Louis Fed.

CONSTRUCTION INPUTS | Construction material costs have increased rapidly since 2010--recovering from pandemic impacts to all time highs.

Construction Cost Indices
United States | 2010-2020

Lumber ● Concrete ●

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics