

INDIANA HOUSING DASHBOARD DRAFT REPORT



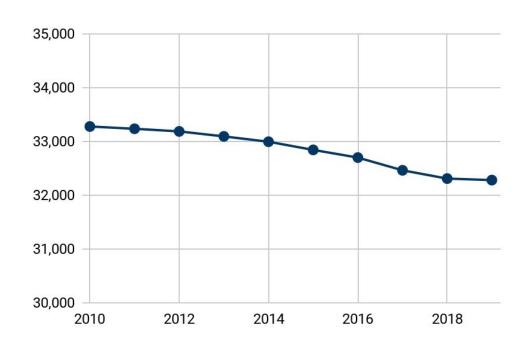
SAMPLE DATA FOR CLINTON COUNTY, IN August 24, 2021

DEMOGRAPHIC TRENDS

POPULATION | Clinton County's population has decreased by 3.00% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 1% (0 households).

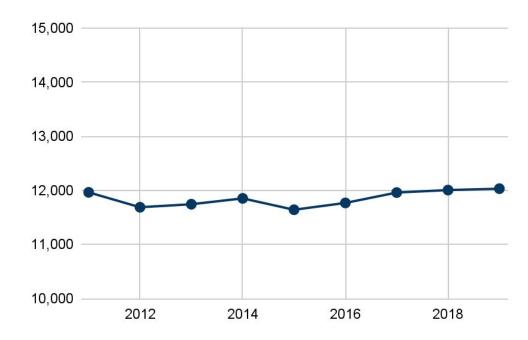
Resident Population

Clinton County | 2010-2019



Households

Clinton County | 2010-2019



Source: FRED, U.S. Census Bureau

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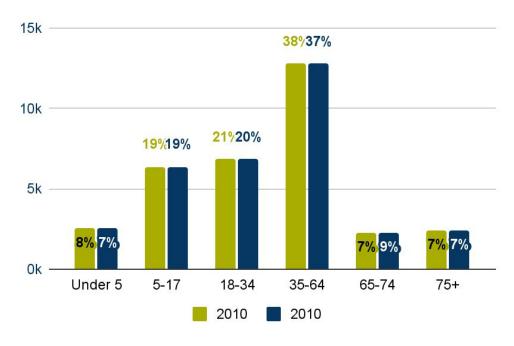
AGE | 16% of people in Clinton County are above the age of 65, while 26% are below 18.

Population by Age Clinton County | 2019

37% 13k

10k 20% 8k 19% 5k 9% 7% 7% 3k Under 5 5-17 18-34 35-64 65-74 75+ Age

Change in Share of Population Clinton County | 2010, 2019

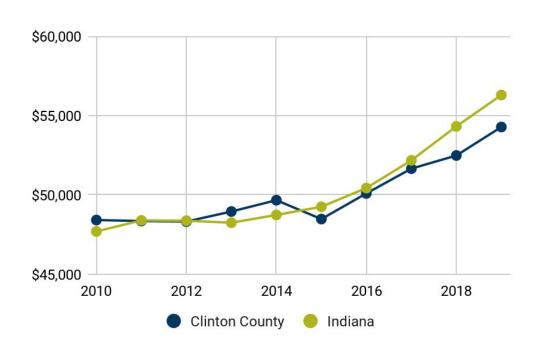


Source: ACS 2019 5-year estimates

HOUSEHOLD INCOMES | Clinton County had a median income of \$54,286 in 2019, up 12% since 2010. 31% of households have incomes below \$35,000, while 17% have incomes above \$100,000.

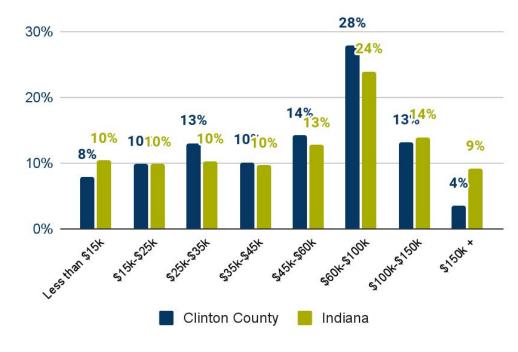
Median Income

Clinton County, State of Indiana | 2010-2019



Household Income Distribution

Clinton County, State of Indiana | 2019

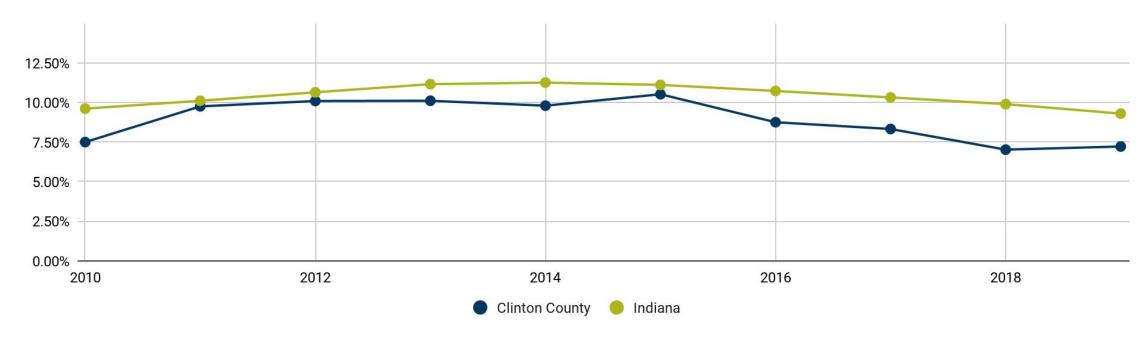


Source: ACS 2010-2019 5-year estimates

FAMILY POVERTY RATE $\mid 7.2\%$ of families live in poverty conditions in Clinton County, down 0.3 points from 7.5% in 2010.

Family Poverty Rate

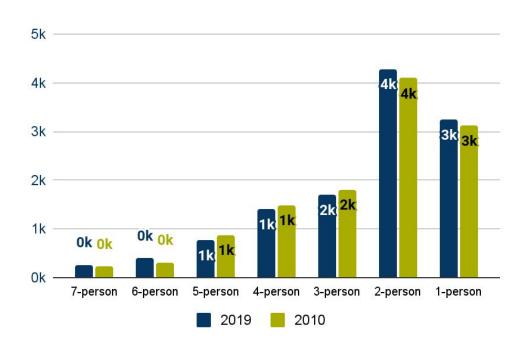
Clinton County, State of Indiana | 2010-2019



HOUSEHOLD SIZE | The average household size is 2.63, compared to 2.52 statewide. The Clinton County average household has shrunk by 0.09 persons since 2010.

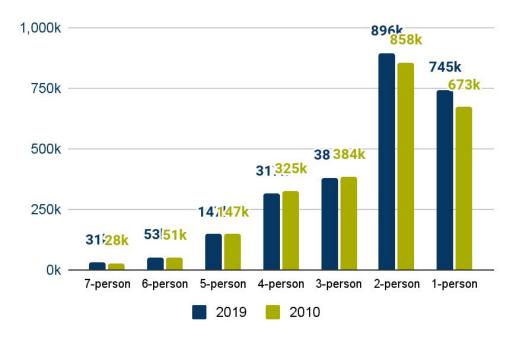
Household Size

Clinton County | 2010, 2019



Household Size

State of Indiana | 2010, 2019

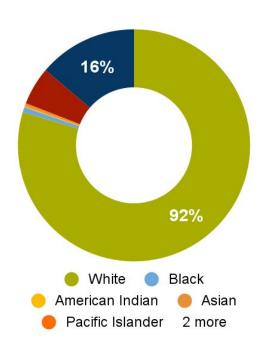


Source: ACS 2010-2019 5-year estimates

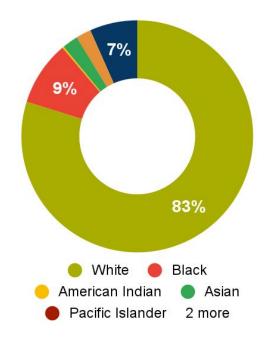
RACIAL COMPOSITION The currently racial distribution of households in Clinton County is 92% white, 1% Black, 16% Hispanic/Latino, 0% Asian, and 6% other.

Racial Distribution

Clinton County | 2019

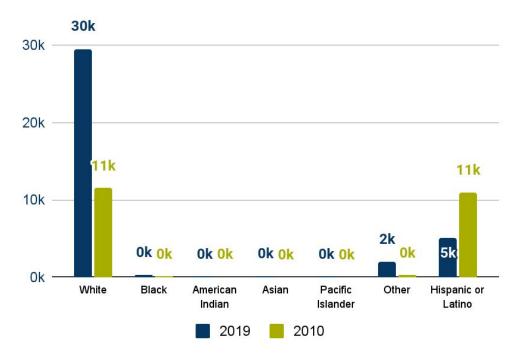


Indiana | 2019



Household Racial Distribution

Clinton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 29% of households (3,541 households) in Clinton County were renters, while 71% are (8,492 households) owner households. The share of renters has increased by 3% since 2010.

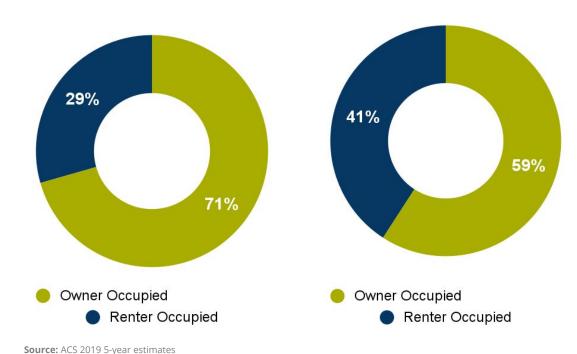
Housing Tenure

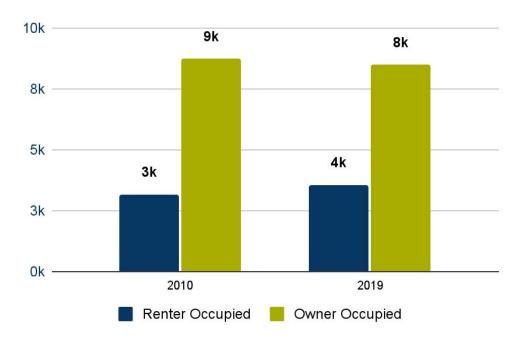
Clinton County | 2019

Indiana | 2019

Total Households by Tenure

Clinton County | 2010-2019

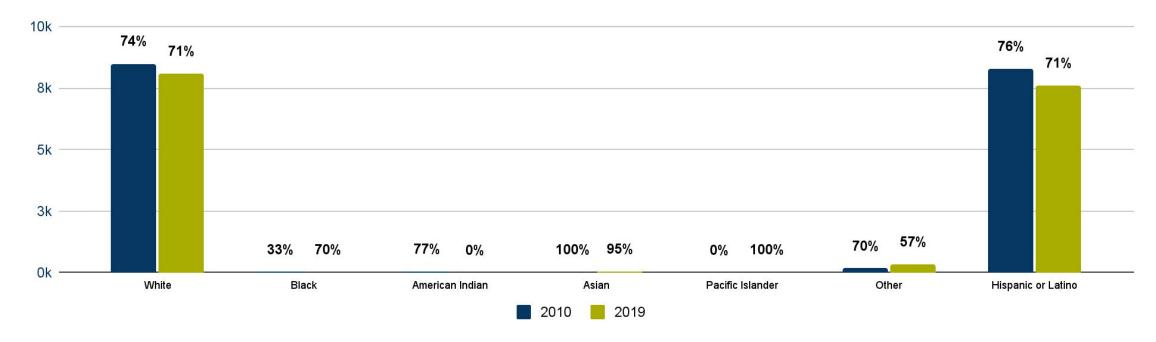




TENURE BY RACE | While the overall homeownership rate is 71%, among non-Hispanic White households' homeownership is 71%, 70% for Black households, and 71% for Hispanic or Latino households.

Homeownership by Race

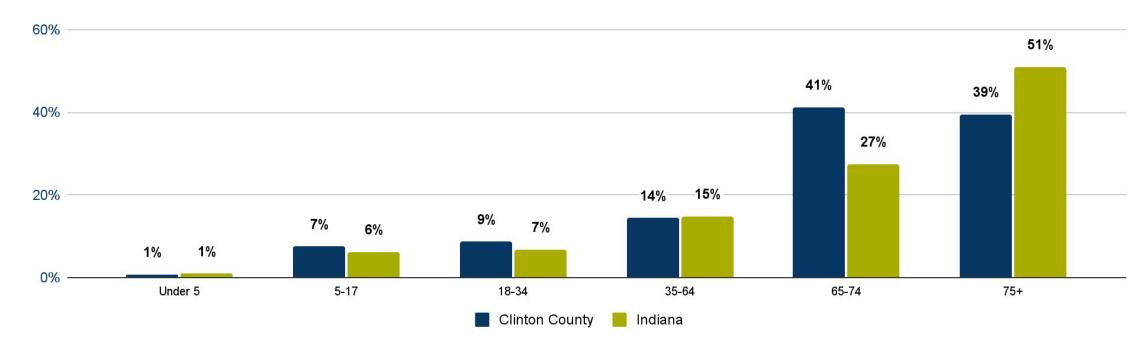
Clinton County | 2010, 2019



DISABILITY | 15% of people in Clinton County live with a disability. For people above 65, the share increases to 40%.

Share of the Population with a Disability by Age

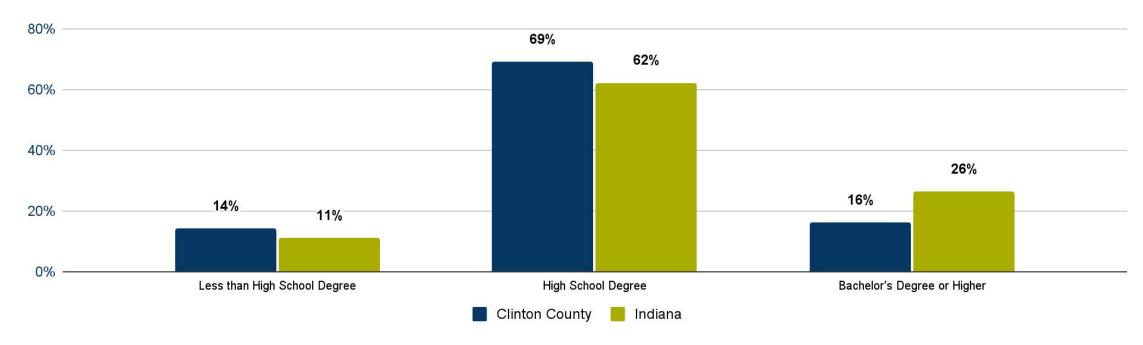
Clinton County, Indiana | 2010, 2019



EDUCATIONAL ATTAINMENT | In Clinton County, 69% of the population has at least a high school degree and 16% of the population has at least a Bachelor's degree.

Educational Attainment

Clinton County, Indiana | 2019

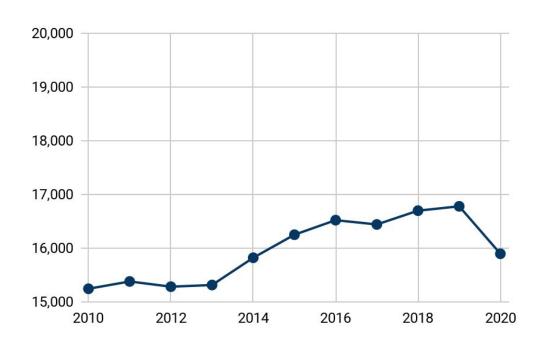


JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE | There are currently 16,000 employed persons in Clinton County, up by 4% since 2010. The unemployment rate in 2020 was 5.60%, up 3.0 points from 2019.

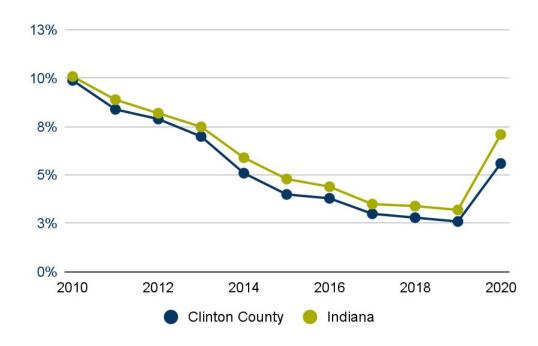
Total Employment

Clinton County | 2010-2019



Unemployment Rate

Clinton County, Indiana | 2010-2019

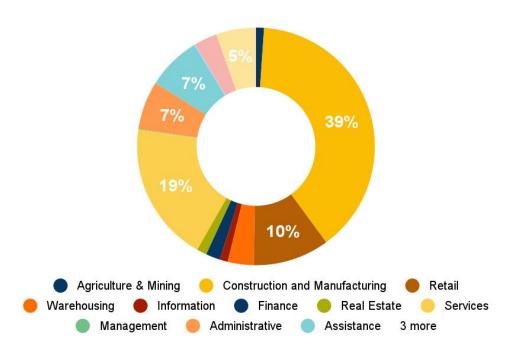


Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Clinton County, accounting for 36% of all jobs, followed by Retail Trade (8% of all jobs).

Total Jobs by All Industries

Clinton County | 2018



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

Top 5 Industries and Median Annual Wages

- Service-providing | \$38,507 1.
- 2. Trade, transportation, and utilities | \$42,657
- Goods-producing | \$52,777 3.
- Professional and business services | \$44,415 4.
- Construction | \$57,235 5.

Source: BLS

Top 5 Employers

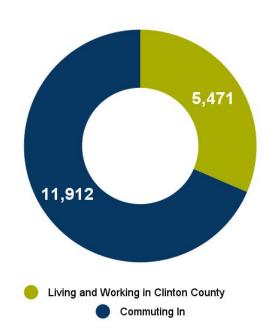
- Frito-lay Inc (Frankfort)
- Frito-lay Inc (Frankfort)
- Federal Mogul (Frankfort)
- **Zachary Confections Inc (Frankfort)**
- 5. Tri Mas Fasteners Co Inc (Frankfort)

Source: BLS

COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into Clinton County for their jobs, while 14,000 employees travel outside for their jobs.

Employment Inflow

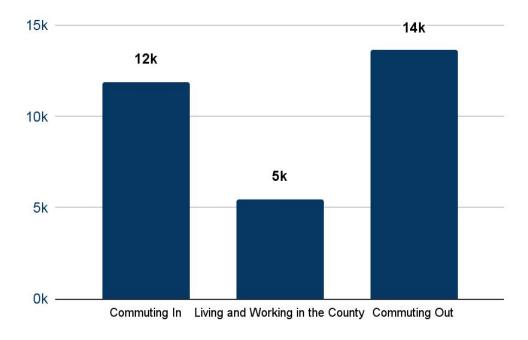
Clinton County | 2018



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

Commuting Patterns

Clinton County | 2018

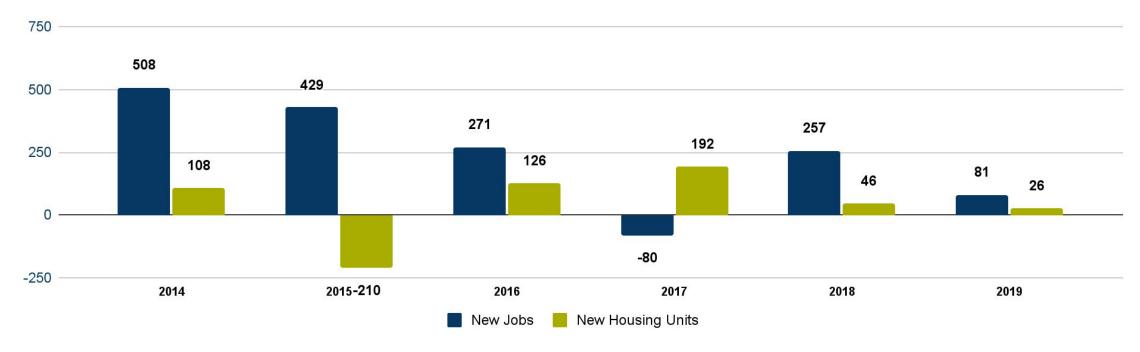


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | The County has created 1466 between 2014-2019 and 288, or 20 units for every 100 jobs created.

Job Growth and Housing Production

Clinton County | Total Jobs, New Jobs

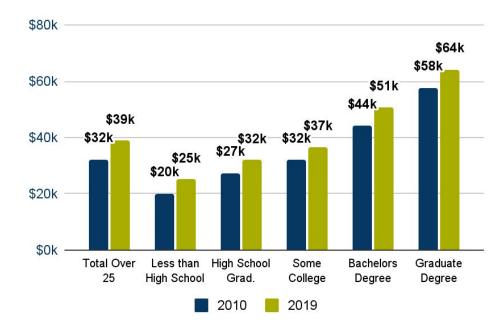


JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 10% since 2010 for the total population and increased 9% for the population with at least a high school degree.

Median Earnings by Educational Attainment Clinton County | 2010, 2019

\$60k \$50\$51k \$45\$44k \$36k \$40k \$31k \$31k \$27k \$29K \$33k \$30k \$20k \$20k Total Over Less than High School Some Bachelors Graduate High School Grad. College Degree Degree 2019

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 11.5% since 2010.

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



Income and Rent Growth, BS Degree

Clinton County | 2010-2019



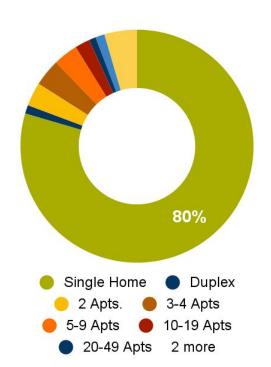
Source: ACS 2010-2019 5-year estimates Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

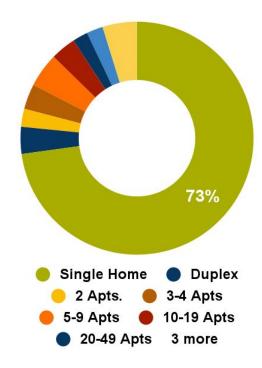
HOUSING TYPOLOGY 80% of homes in Clinton County are single-family, while 16% are multifamily. The share of multifamily housing has increased by 273 homes since 2010.

Housing Typology

Clinton County | 2019

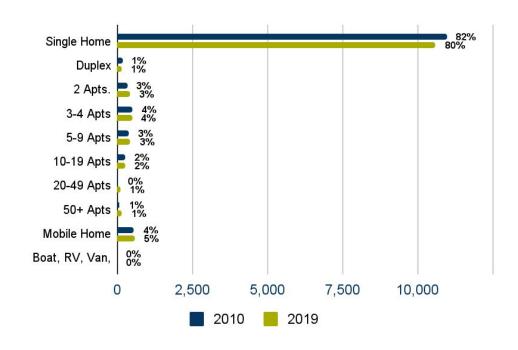


Indiana | 2019



Share of Housing Typology

Clinton County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Clinton County are 2.63, with 64% of units 3 bedroom or more.

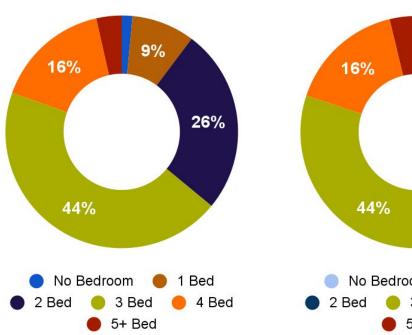
Housing Stock by Bedrooms

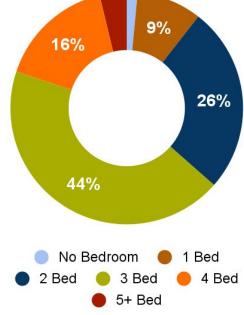
Clinton County | 2019

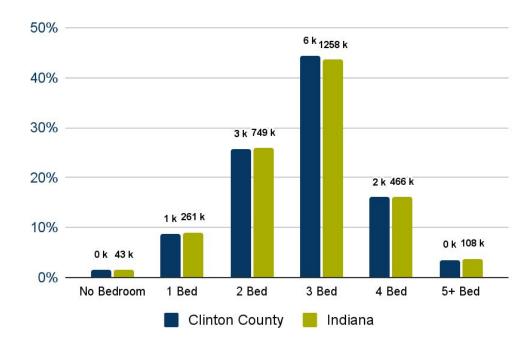
Indiana | 2019

Share of Housing Stock by Bedroom

Clinton County, Indiana | 2019





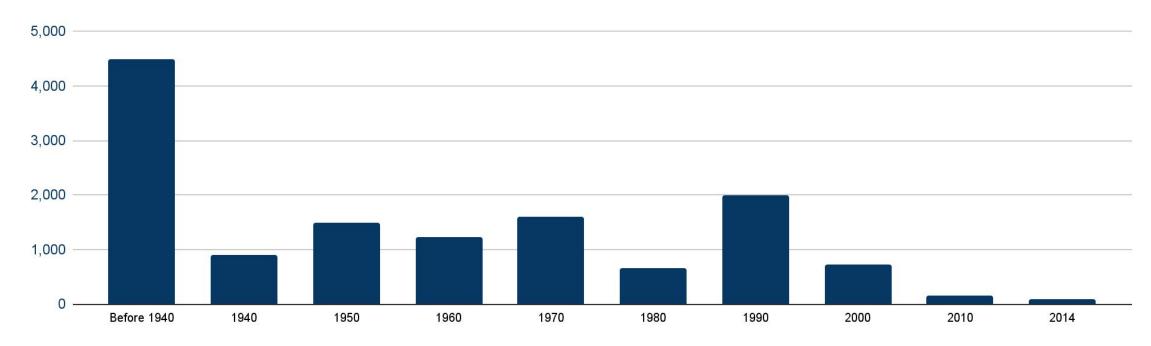


Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 93% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

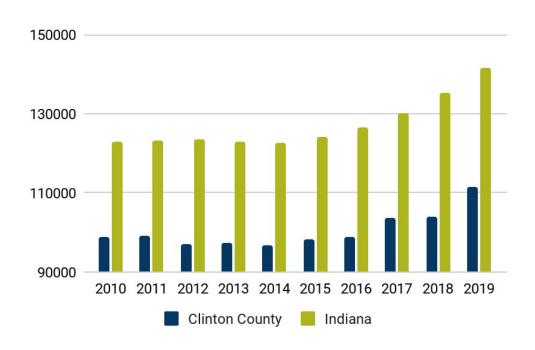
Clinton County | 2019



MEDIAN LISTING PRICE | Homes in Clinton County have a median listing price of \$111,500, compared to \$141,700 statewide. Home prices have increased by 13% since 2010.

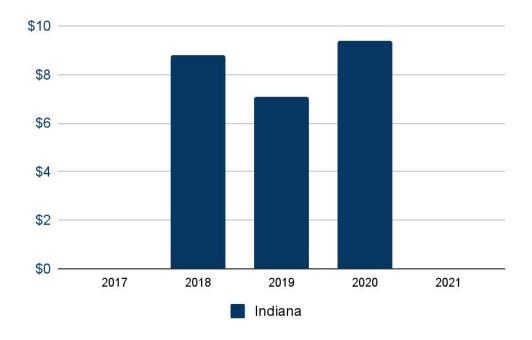
Median Listing Price

Clinton County, Indiana | 2016-2020



Median Listing Price per Square Foot

Clinton County | 2017-2020

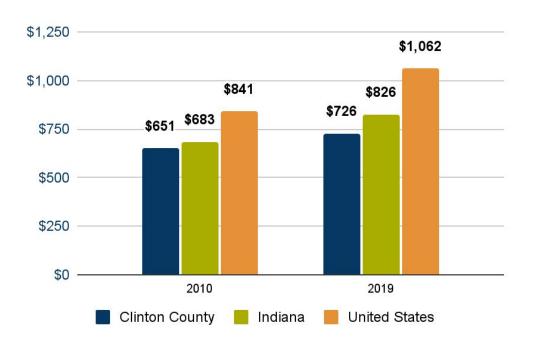


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 12% since 2010, with average rents at \$726.

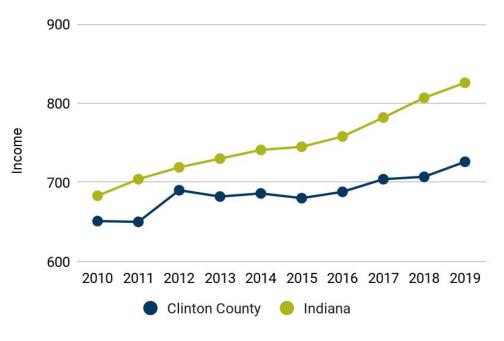
Median Rent

Clinton County, Indiana | 2010, 2019



Median Rent Over Time

Clinton County, Indiana | 2010 - 2019

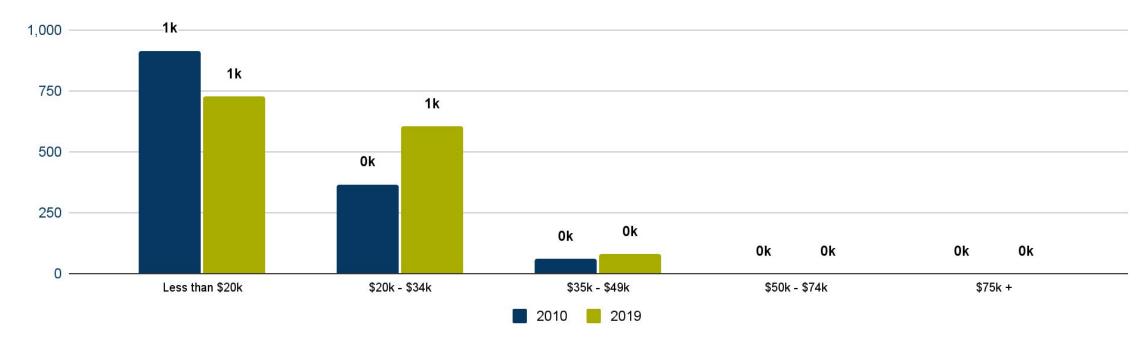


Source: ACS 2010-2019 5-year estimates

COST BURDEN | 42% of households are housing cost burdened in Clinton County, down -10% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

Renter Housing Cost Burden

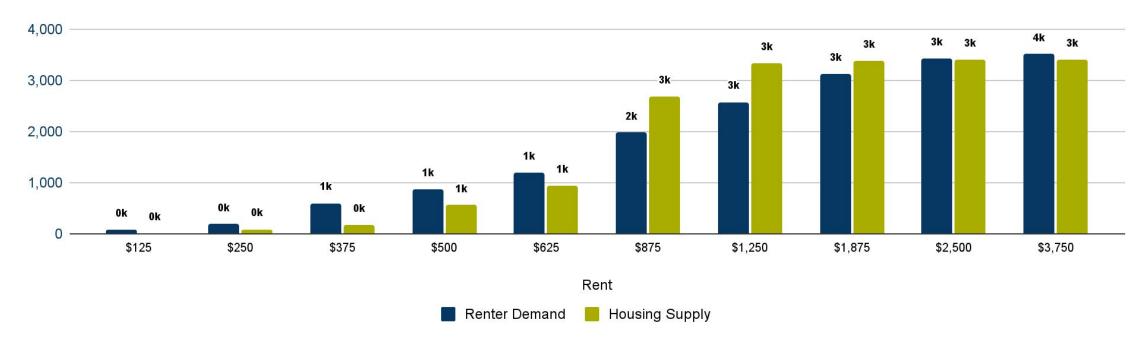
Clinton County, Indiana | 2010 - 2019



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

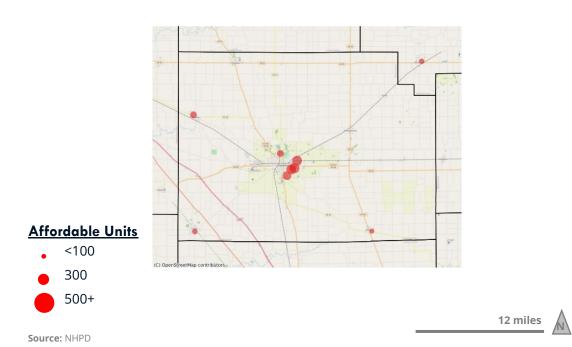
Clinton County, Indiana | 2010-2019



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

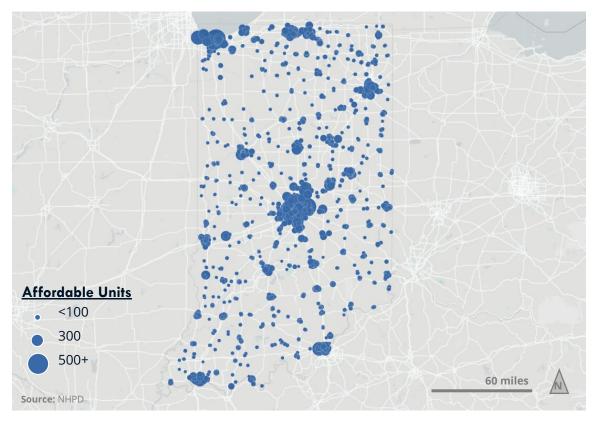
Affordable Housing Inventory

Clinton County | 2020



Affordable Housing Inventory

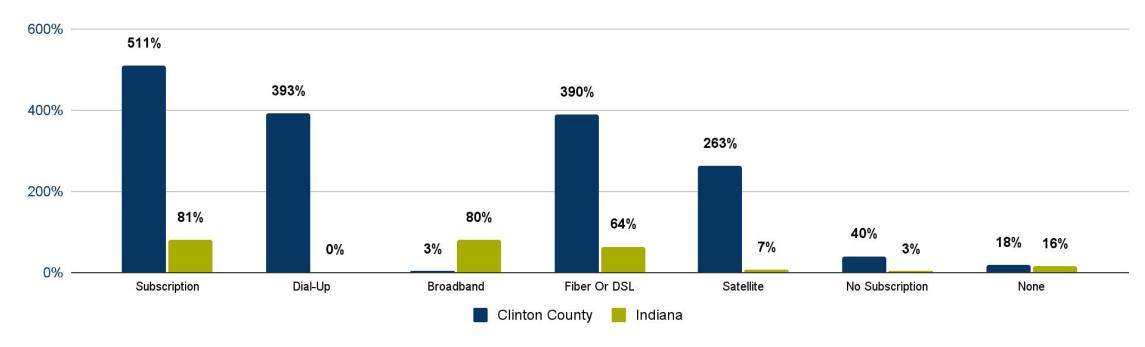
State of Indiana | 2020



HOUSING AMENITIES | 3% of housing units have access to broadband.

Broadband Access

Clinton County | 2017-2020



Source: ACS 2010-2019 5-year estimates

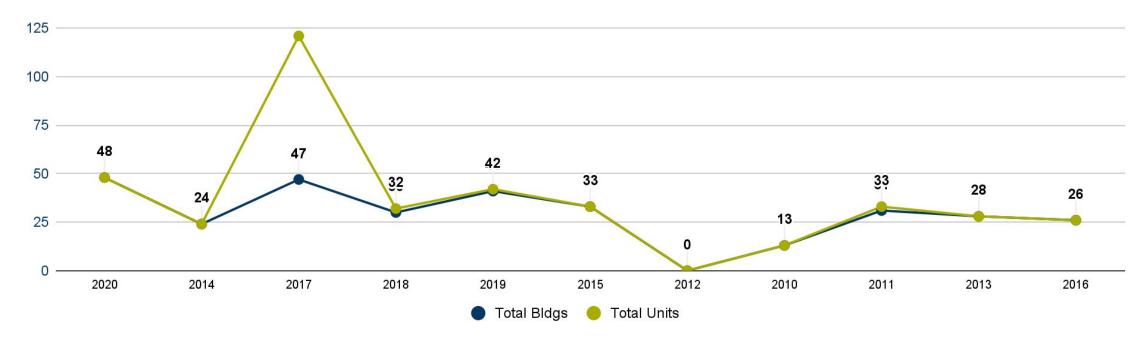
HR&A Advisors, Inc.

HOUSING CONSTRUCTION

HOUSING STARTS | There have been 26 new housing starts in 2016 in Clinton County, with 321 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Clinton 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



Gross Construction Wages

Indiana | 2010-2020



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

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