



INDIANA HOUSING
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR ST JOSEPH 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**:

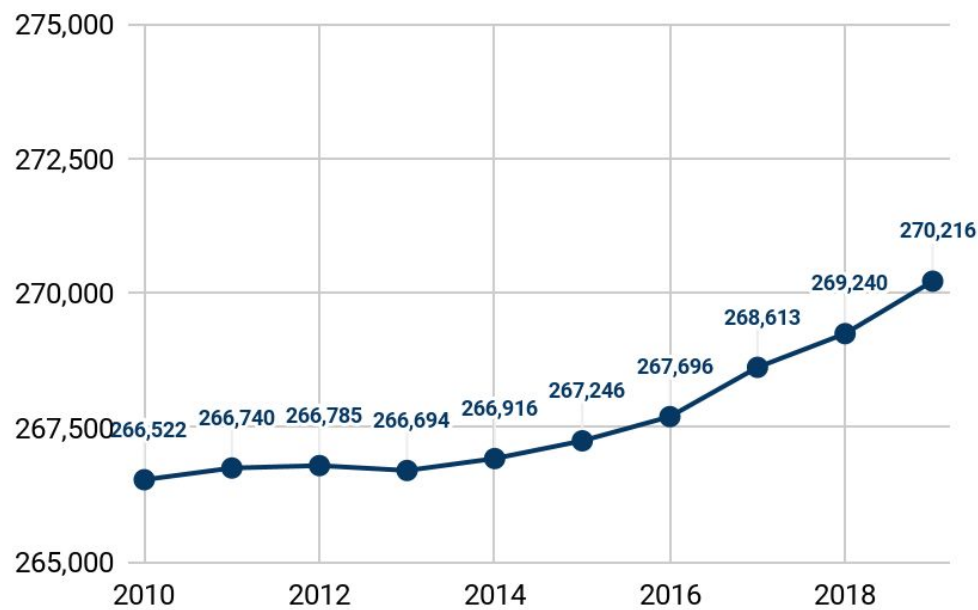
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- U.S. Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Association of Realtors

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

DEMOGRAPHIC TRENDS

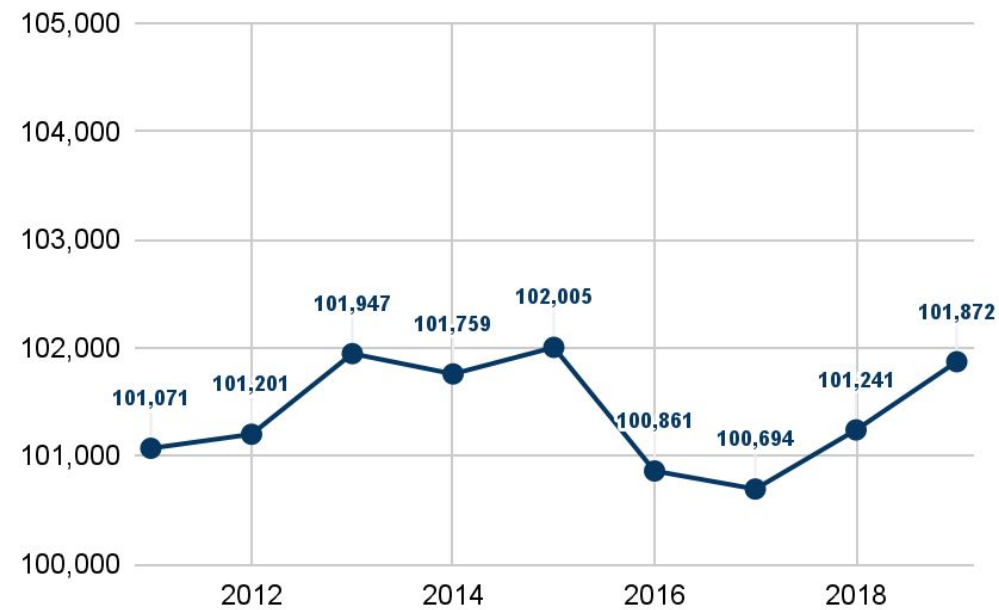
POPULATION | St Joseph County's population has increased by 1.39% (3,694 people) between 2010-2019. In the same time period, the total number of households increased by 1.32% (1,332 households).

Resident Population
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

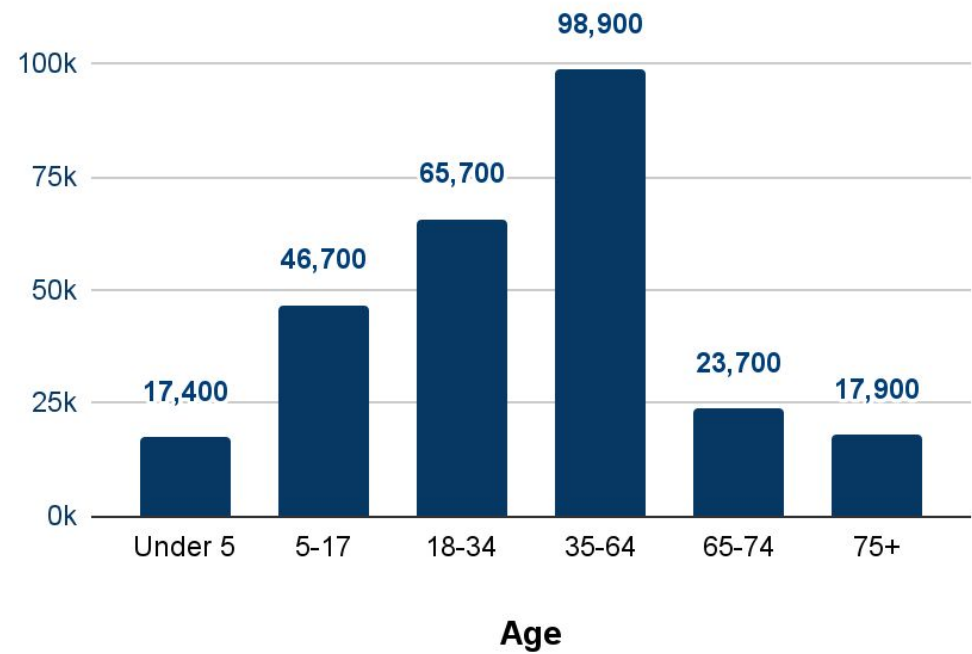
Households
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

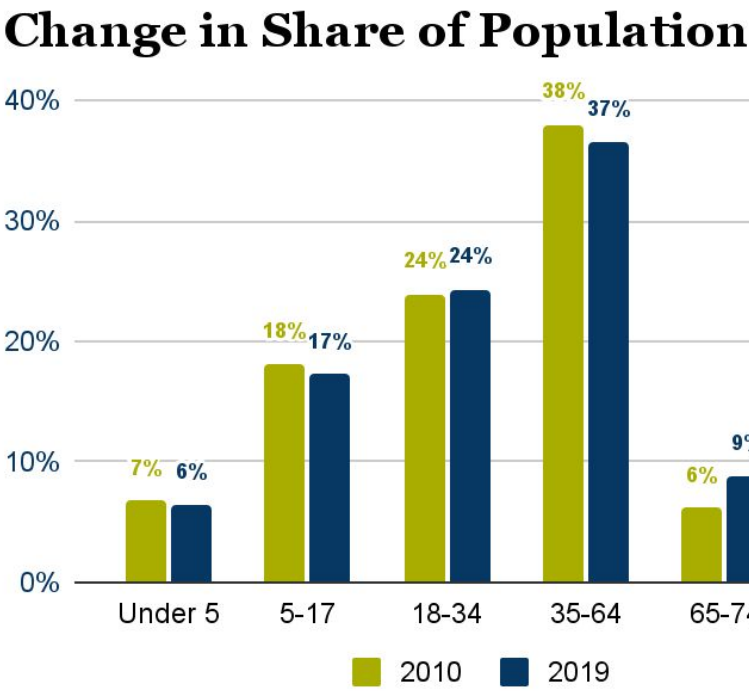
AGE | 41,600 of people in St Joseph County are age 65 or older, while 24% are younger than 18.

Population by Age
St Joseph County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
St Joseph County | 2010, 2019

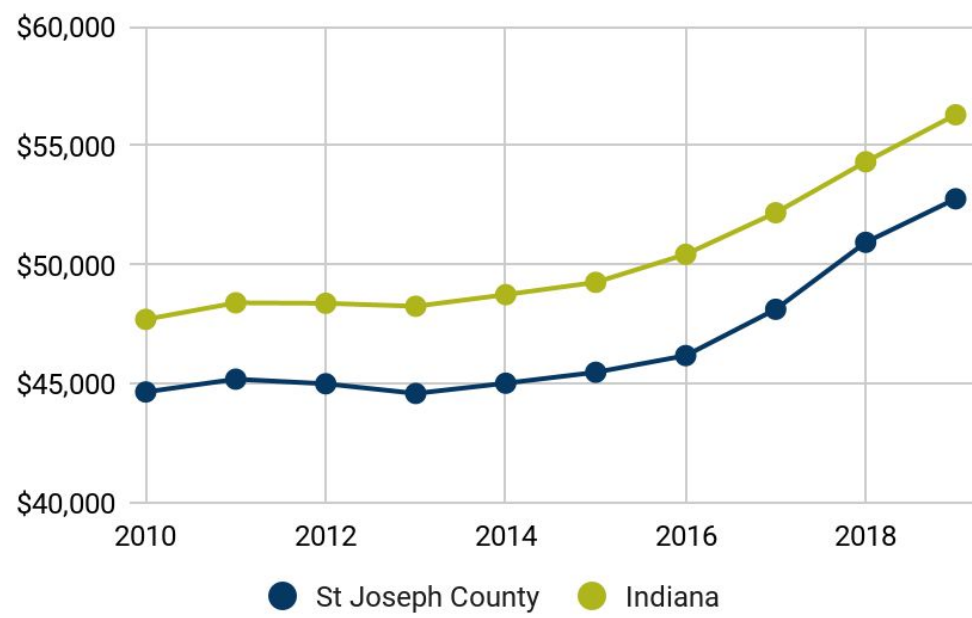


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | St Joseph County had a median income of \$52,769 in 2019, up 18% since 2010. 34% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

Median Income

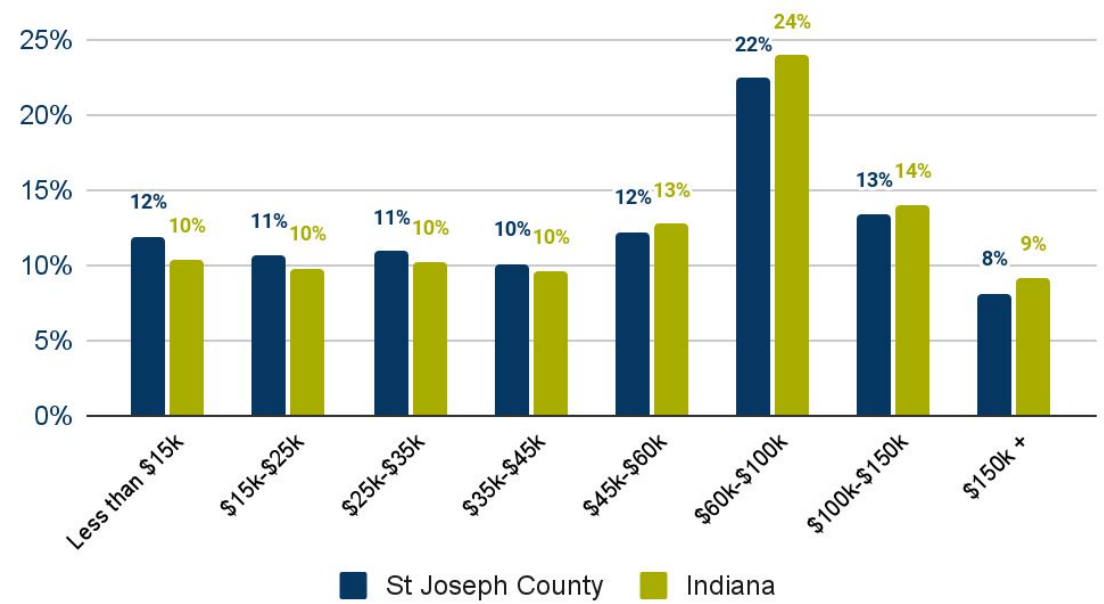
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

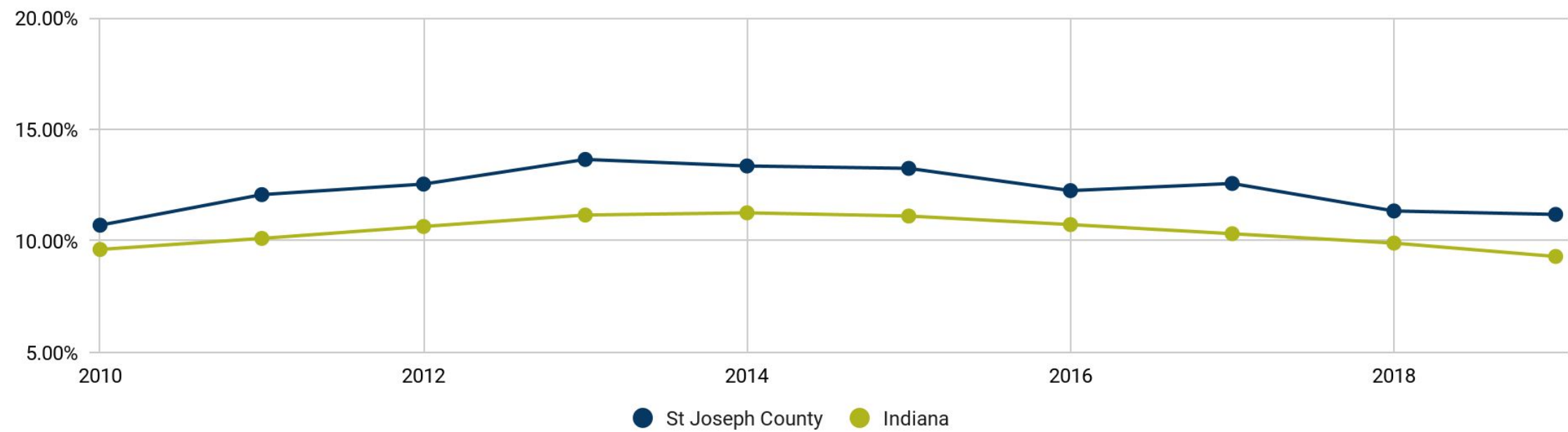
St Joseph County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 11.2% of families in St Joseph County live below the poverty line, up 0.48 points from 10.7% in 2010.

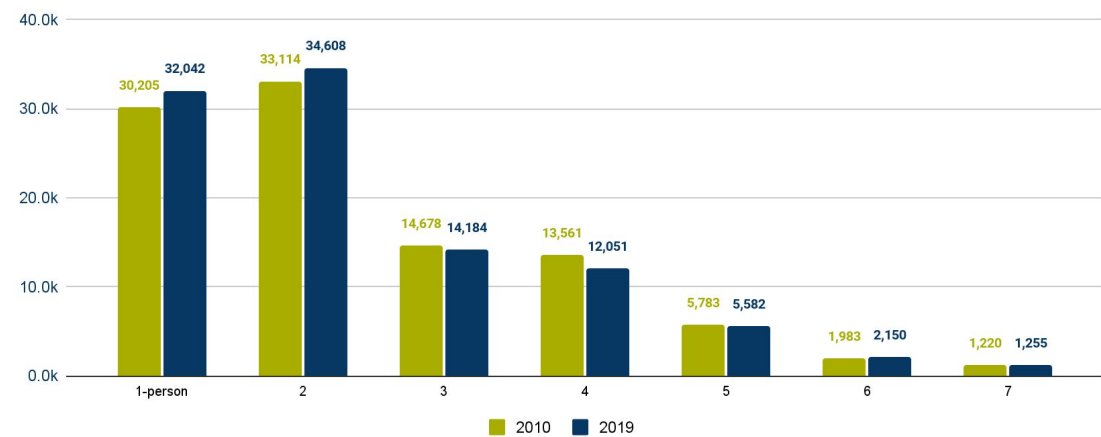
Family Poverty Rate
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.53 people, compared to the statewide average of 2.52. The St Joseph County average household has grown by 0.01 persons since 2010.

Household Size
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



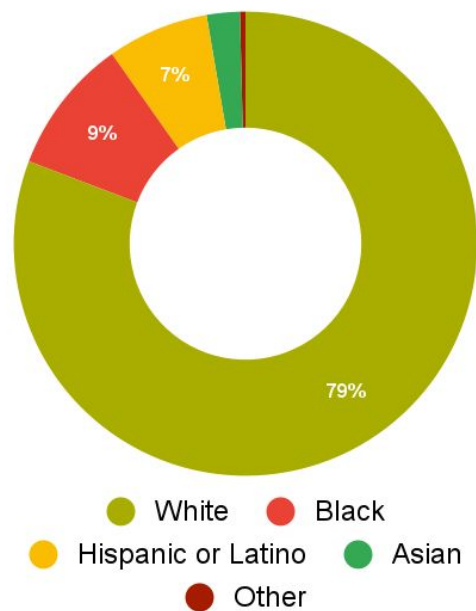
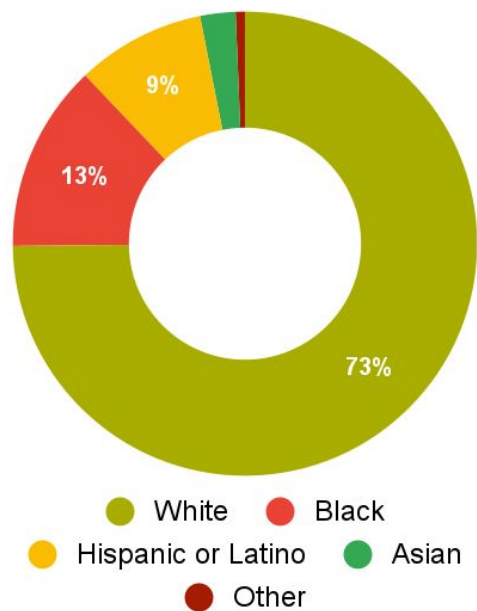
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in St Joseph County is 73% White, 13% Black, 9% Hispanic/Latino, 2% Asian, and 1% other.

Racial/Ethnic Distribution

St Joseph County | 2019

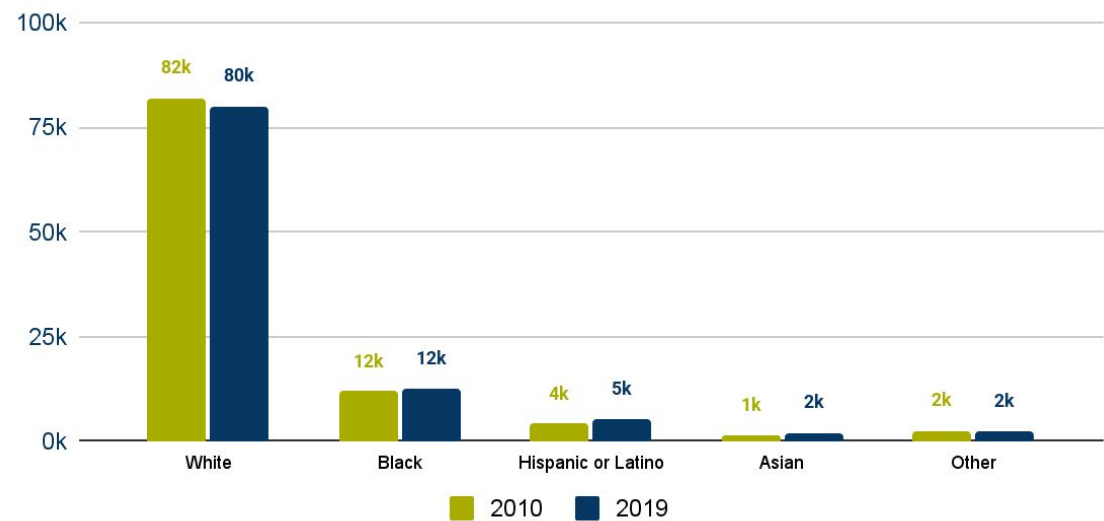
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

St Joseph County | 2010, 2019



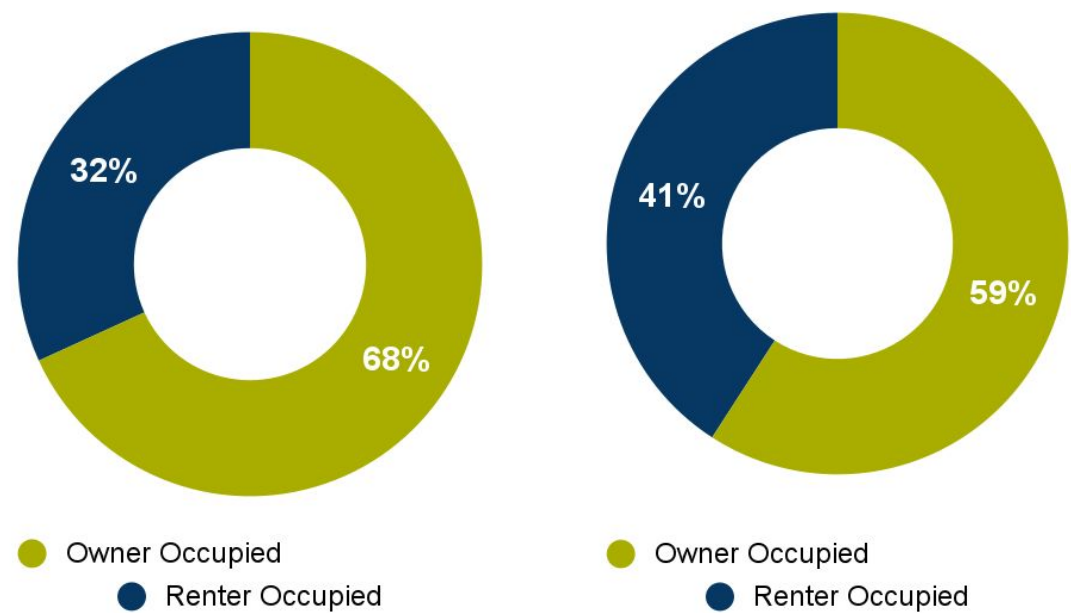
Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 32% of households (32,420 households) in St Joseph County were renters, while 68% (69,452 households) were owners. The share of renters has decreased by 3.32 percentage points since 2010.

Housing Tenure

St Joseph County | 2019

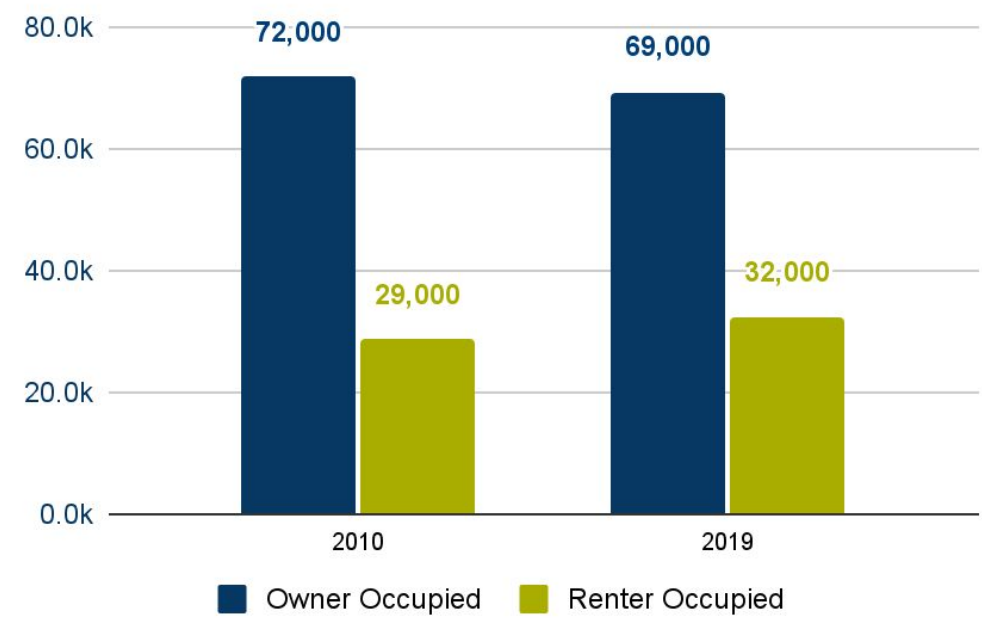
Indiana | 2019



Source: ACS 2019 5-year estimates

Total Households by Tenure

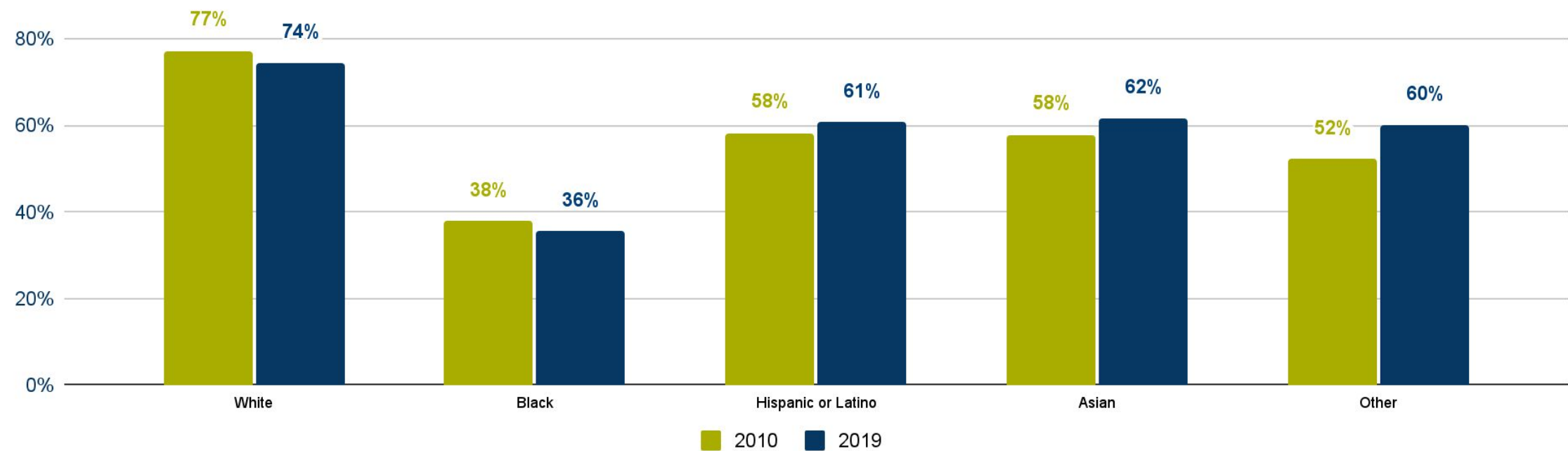
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 68%, homeownership is 74% among non-Hispanic White households, 36% for Black households, and 61% for Hispanic or Latino households.

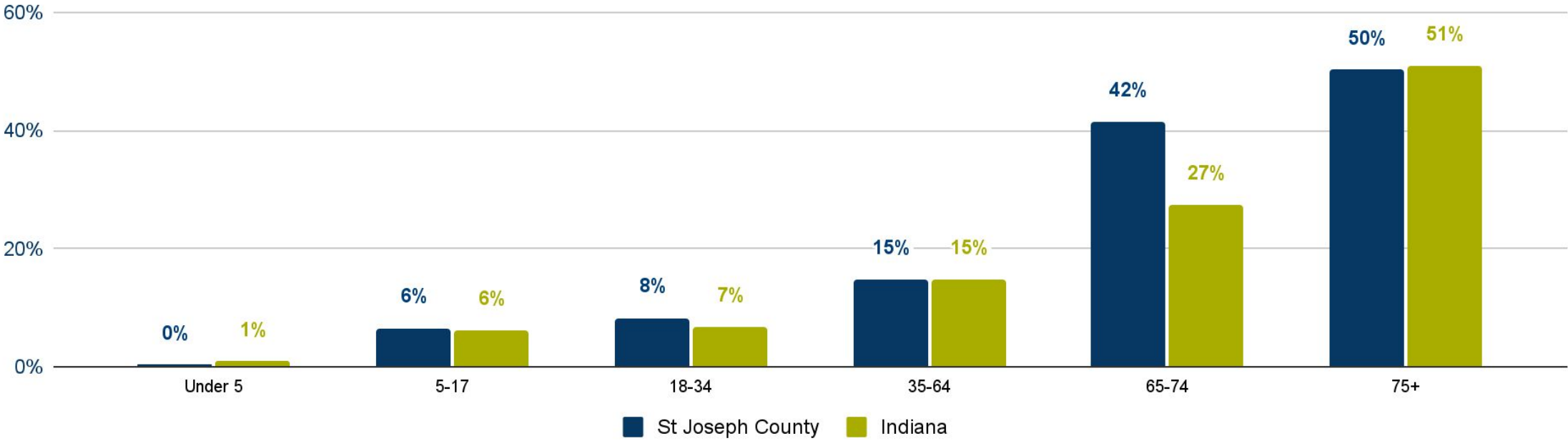
Homeownership by Race
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 15% of people in St Joseph County live with a disability. For people 65 and older, the figure increases to 45%.

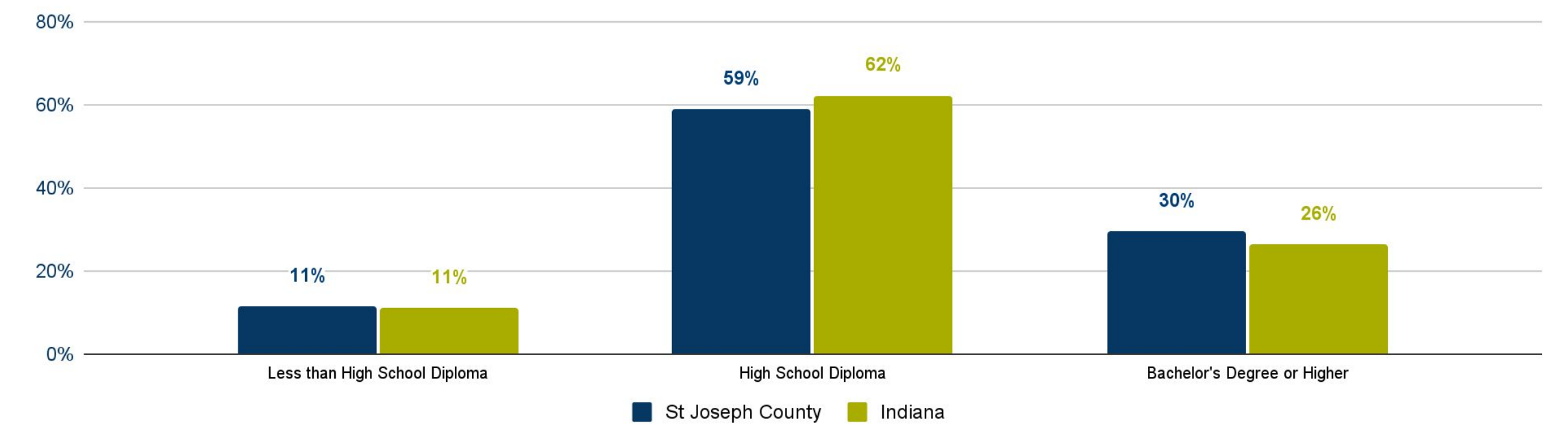
Share of the Population by Age with a Disability
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In St Joseph County, 59% of the population completed high school degree as their highest level of education, while 30% of the population has a Bachelor's degree or higher.

Educational Attainment
St Joseph County, Indiana | 2019

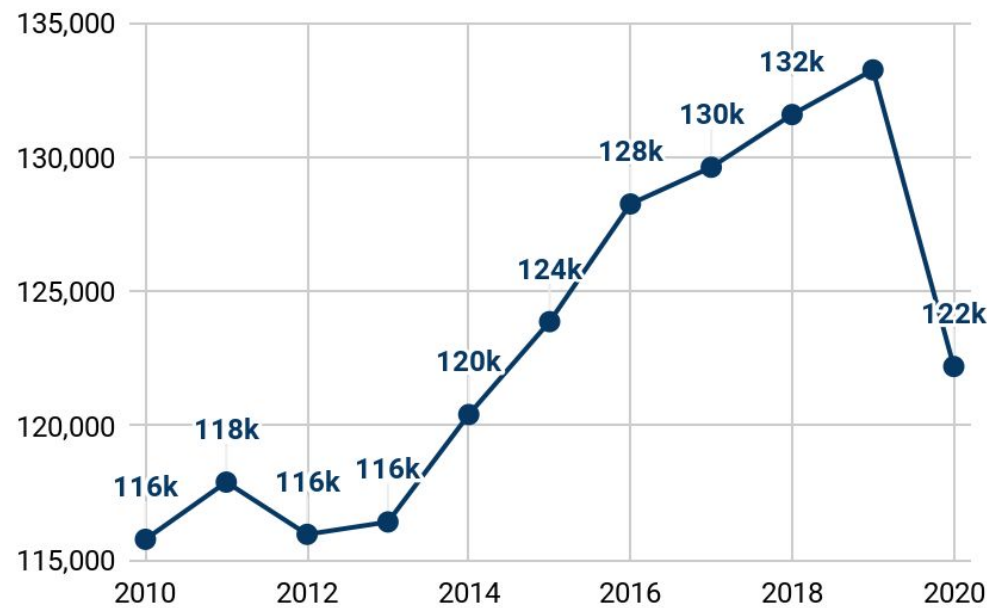


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

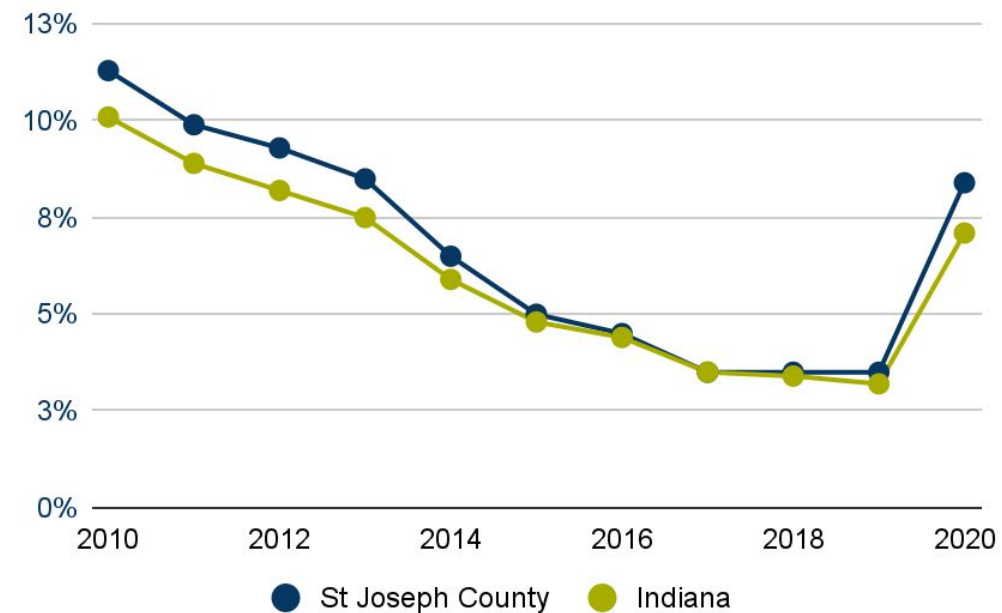
EMPLOYMENT BASE | There are currently 122,000 employed persons in St Joseph County, up by 5.56% since 2010. The unemployment rate in 2020 was 8.40%, up 4.90 points from 2019.

Total Employment
St Joseph County | 2010-2019



Source: FRED Estimates

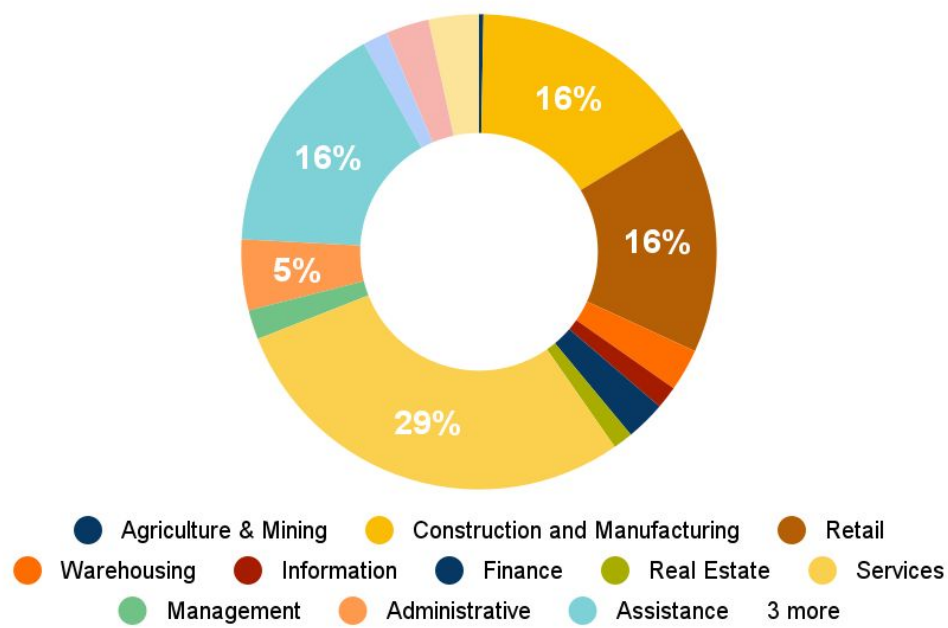
Unemployment Rate
St Joseph County, Indiana | 2010-2019



Source: FRED Estimates

EMPLOYMENT BY INDUSTRY | Health Care and Social Assistance is the leading industry for jobs in St Joseph County, followed by Educational Services (15%).

Total Jobs by All Industries St Joseph County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | \$47,824
2. Trade, transportation, and utilities | \$42,935
3. Professional and business services | \$56,591
4. Goods-producing | \$59,727
5. Education and health services | \$54,586

Source: BLS

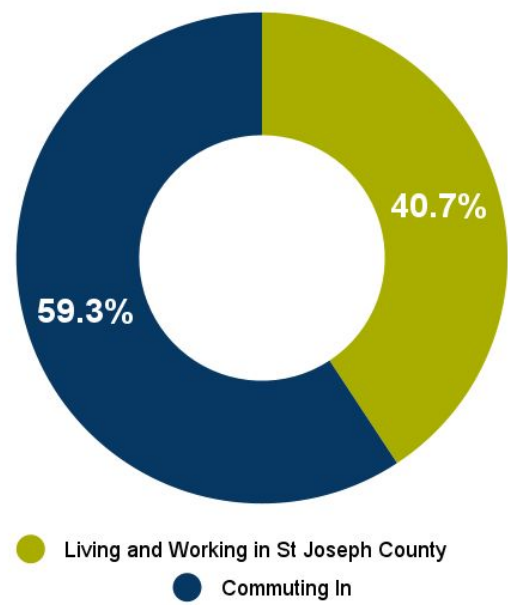
Top 5 Employers

1. Notre Dame Alumni Assn (Notre Dame)
2. University Of Notre Dame (Notre Dame)
3. University-notre Dame-harper (South Bend)
4. Liberty Mutual (Mishawaka)
5. Memorial Midwifery Centered Cr (South Bend)

Source: BLS

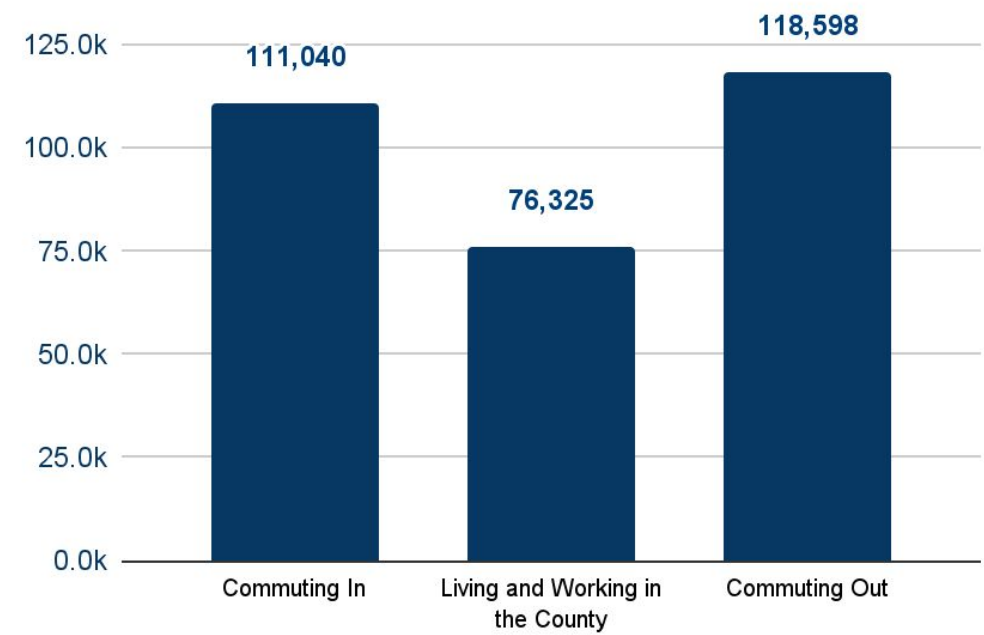
COMMUTER INFLOW / OUTFLOW | 111,000 commuters come into St Joseph County for their jobs, while 119,000 employees travel out of St Joseph County for their jobs.

Employment Inflow
St Joseph County | 2018



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

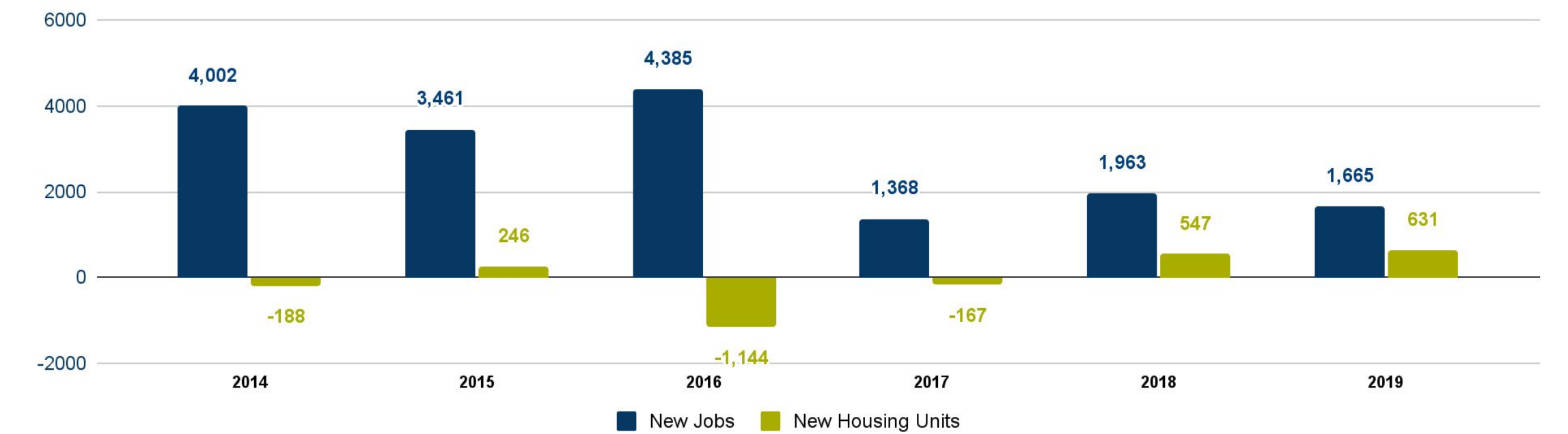
Commuting Patterns
St Joseph County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | St Joseph County has created 16,844 jobs and -75 housing units between 2014 and 2019, or 0 housing units for every 100 jobs created.

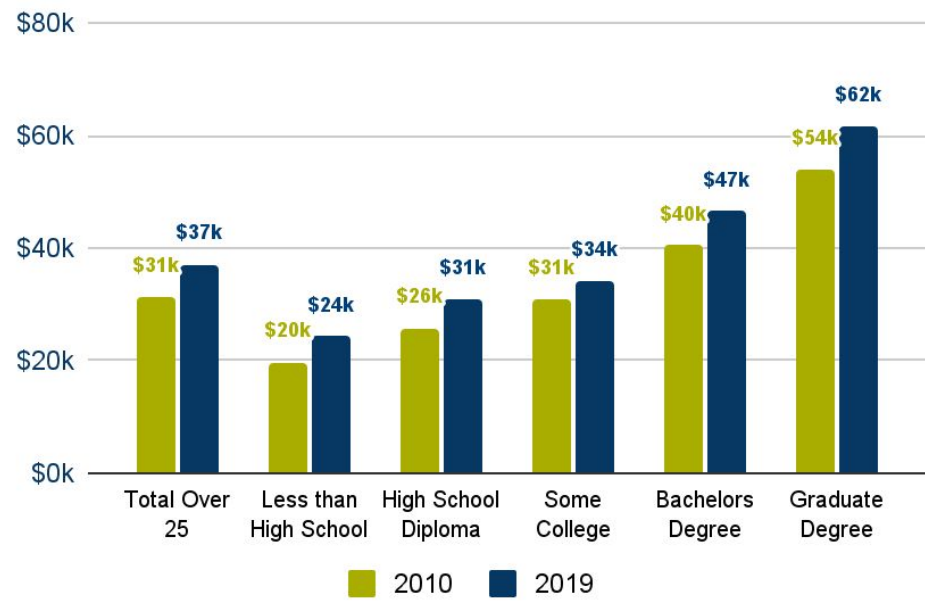
Job Growth and Housing Production
St Joseph County | New Jobs, New Housing Units



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

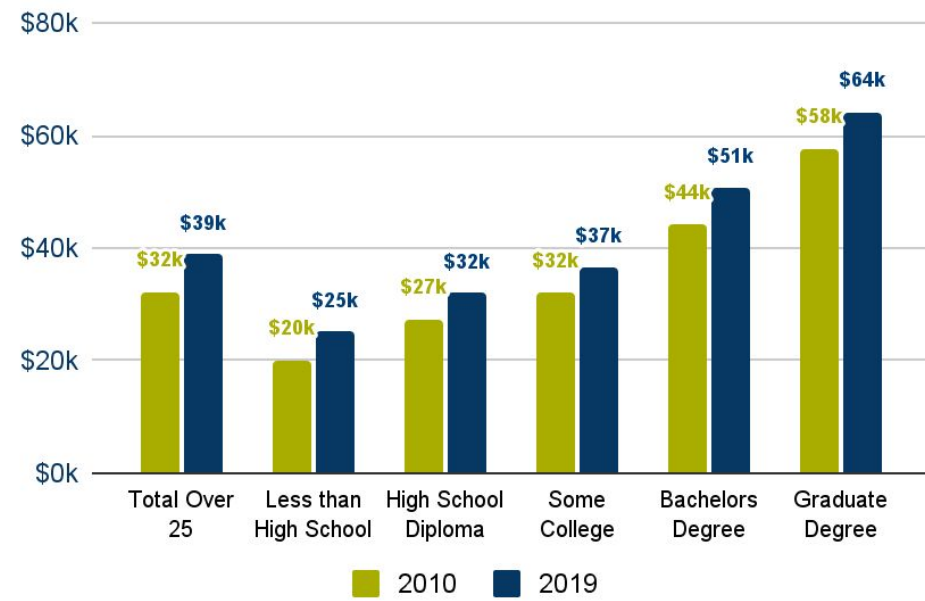
INCOME GROWTH | Median earnings have increased 19% since 2010 for the total population and increased 20% for the population with a high school diploma or greater education.

Median Earnings by Educational Attainment
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

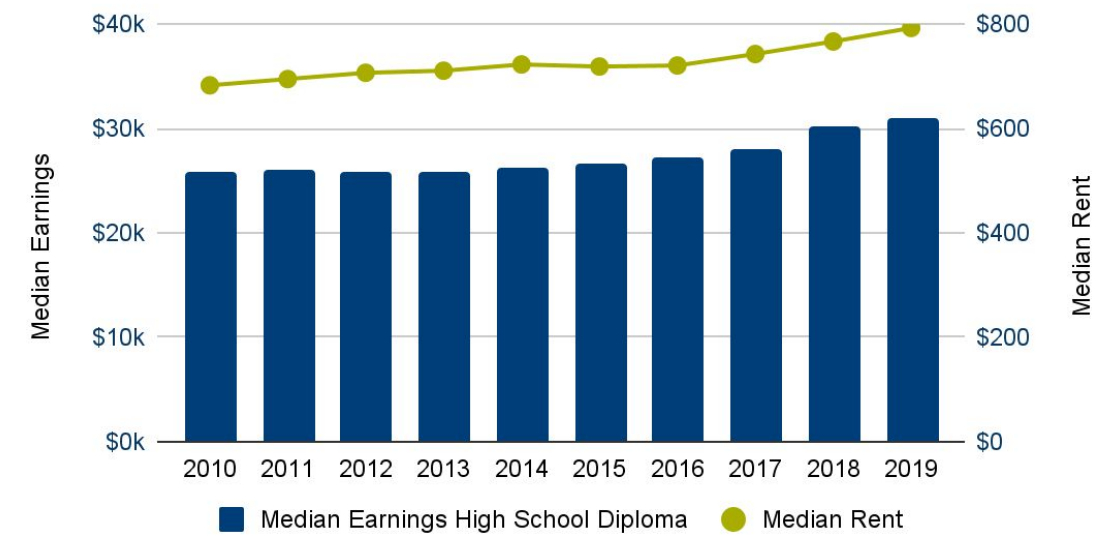
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

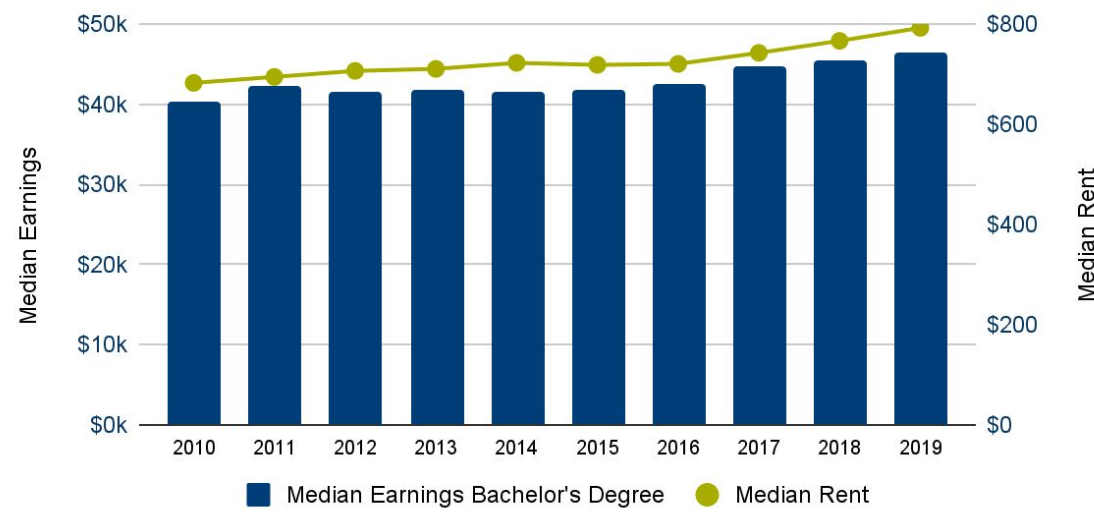
INCOME GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$110, or 16% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



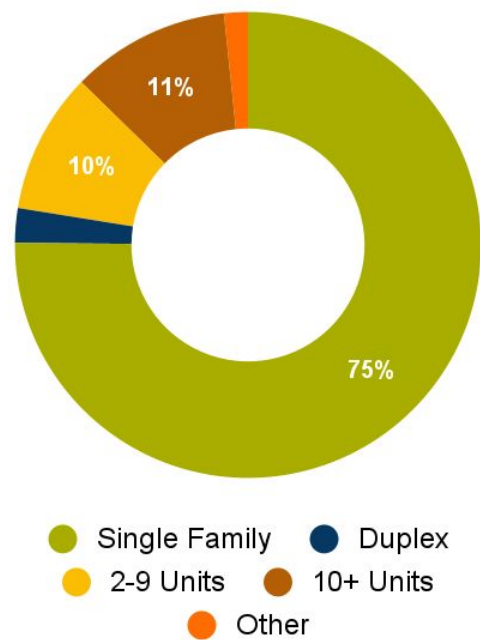
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

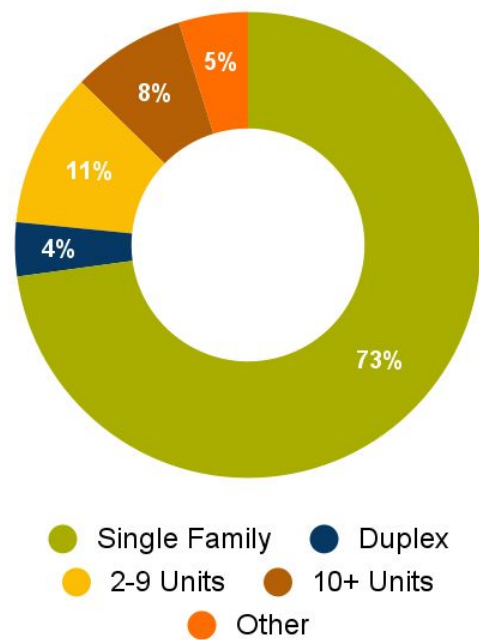
HOUSING TYPE | 75% of homes in St Joseph County are single-family, while 25% are multifamily.

Housing Type

St Joseph County | 2019



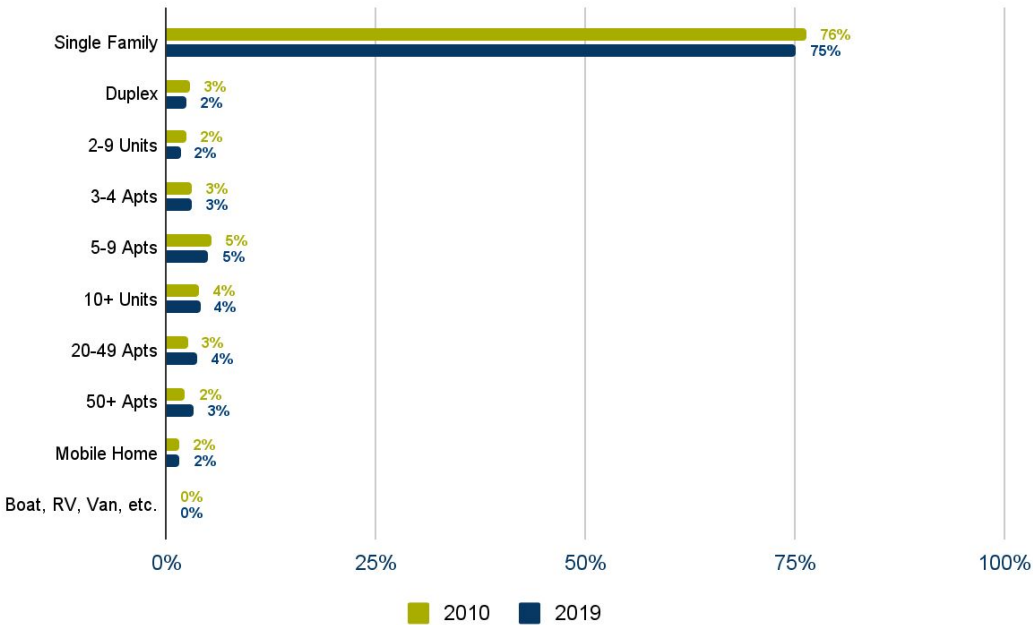
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Type

St Joseph County | 2010-2019



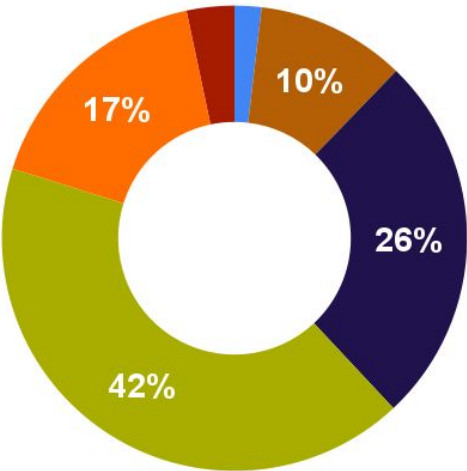
Source: ACS 2010-2019 5-year estimates

HOUSING UNIT SIZE | Most homes in St Joseph County average 2.53 bedrooms, with 62% of units containing 3 bedrooms or more.

Housing Stock by Number of Bedrooms

St Joseph County | 2019

Indiana | 2019



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

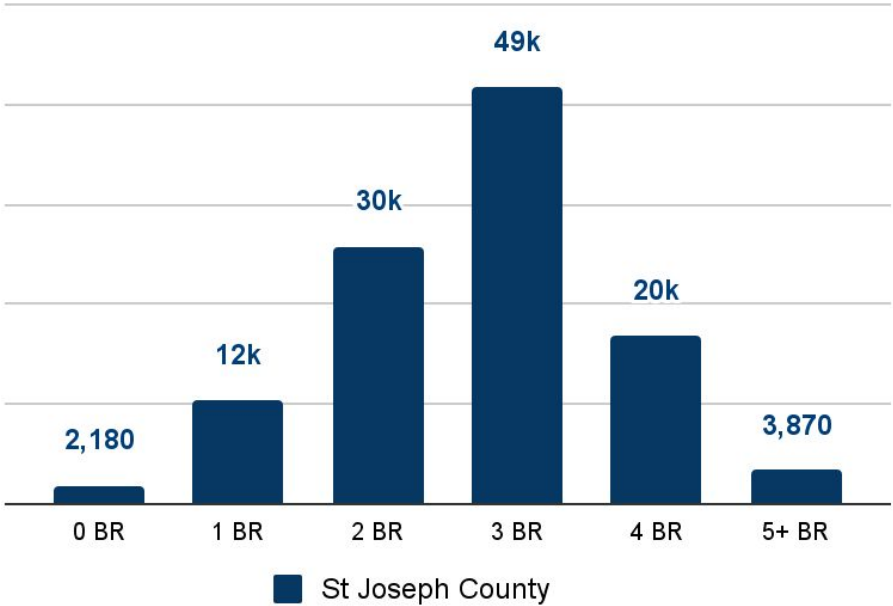


0 BR 1 BR 2 BR
3 BR 4 BR 5+ BR

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

Share of Housing Stock by Bedroom

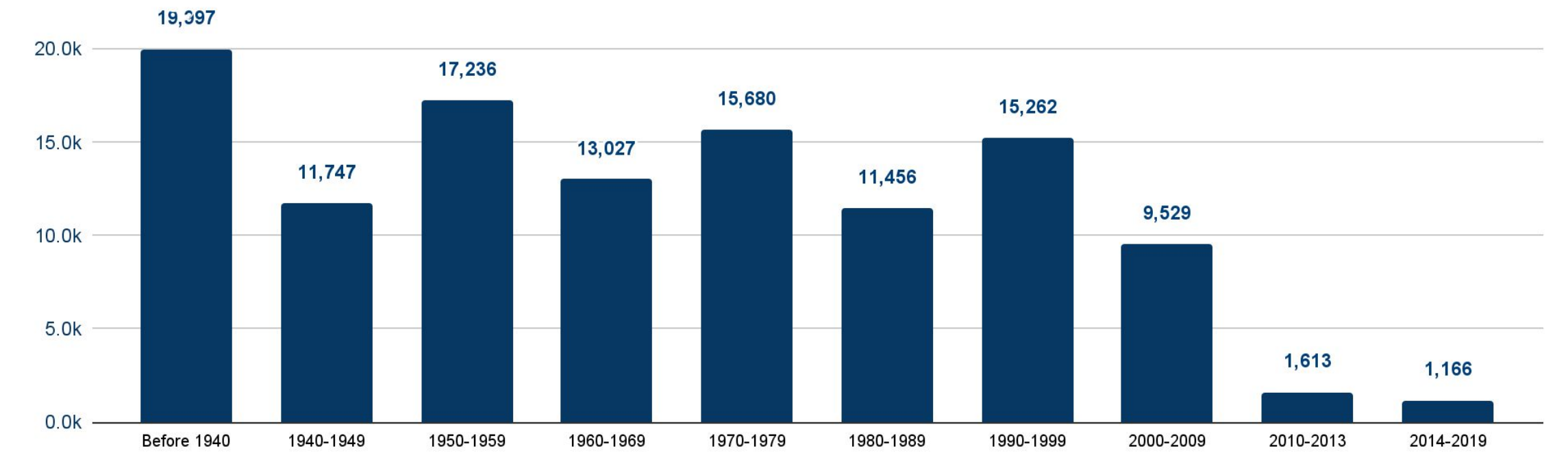
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

AGE OF HOUSING | 53% of homes were built before 1970, 36% were built between 1970 and 2000, and 11% were built after 2000.

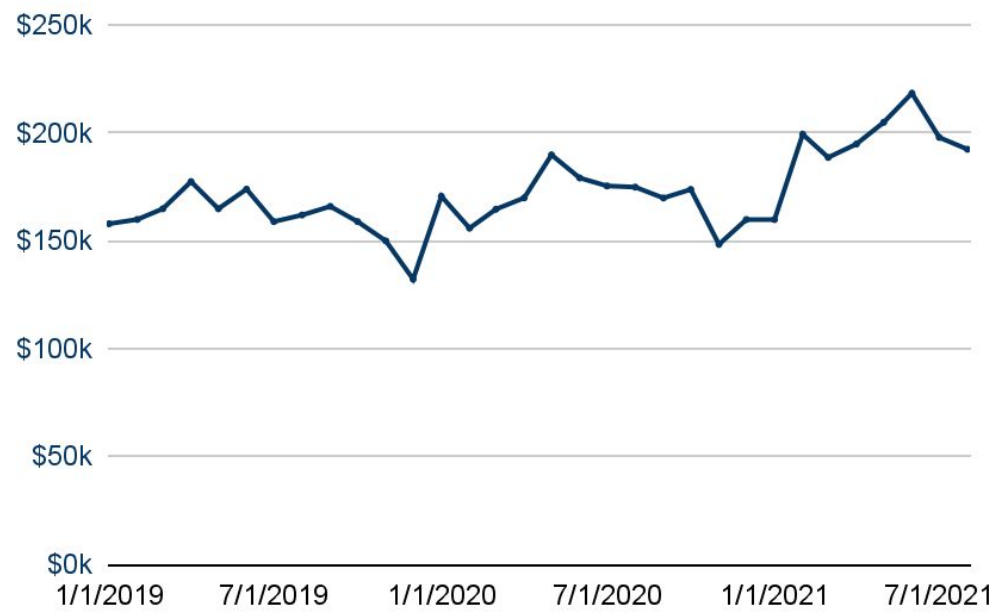
Homes by Year Built
St Joseph County | 2019



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

MEDIAN LISTING PRICE | Homes in St Joseph County have a median listing price of \$192,500. Home prices have increased by 22% since 2019.

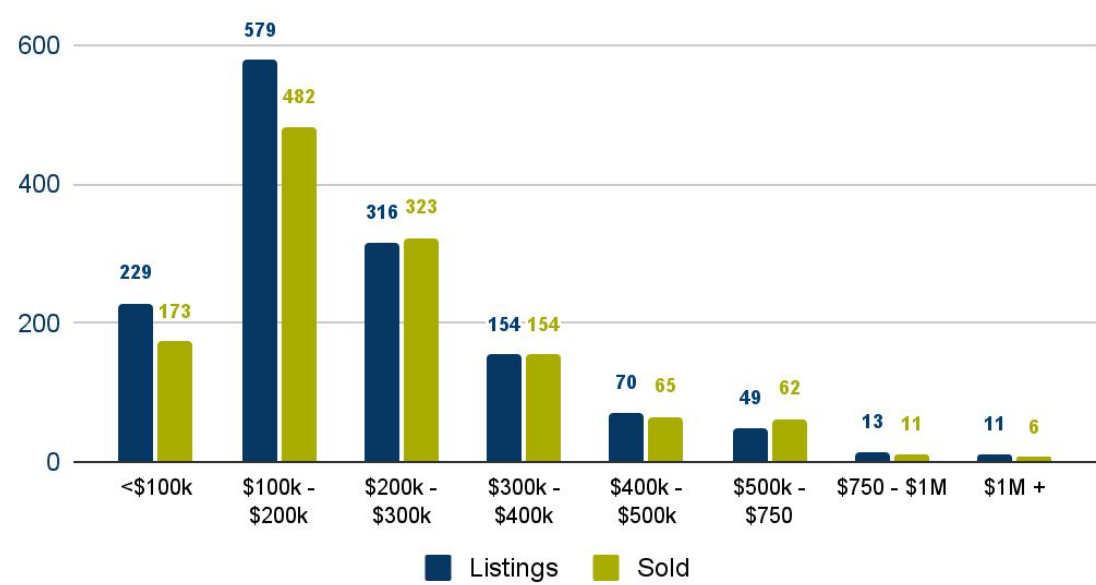
Median Listing Price
St Joseph County | 2019-2021



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)
St Joseph County | 2021

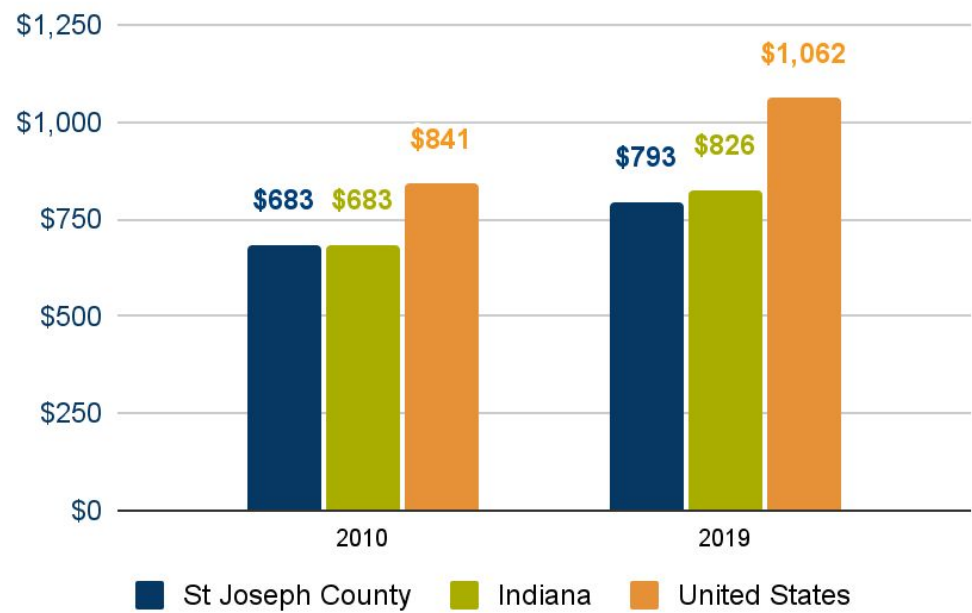


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rent has increased by 16% since 2010, with median rent at \$793 in 2019.

Median Rent

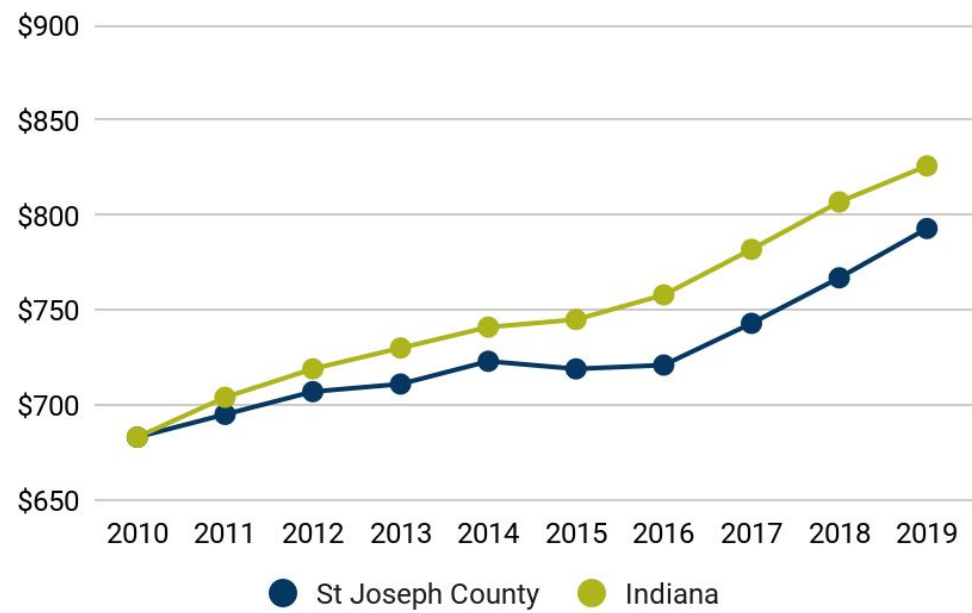
St Joseph County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

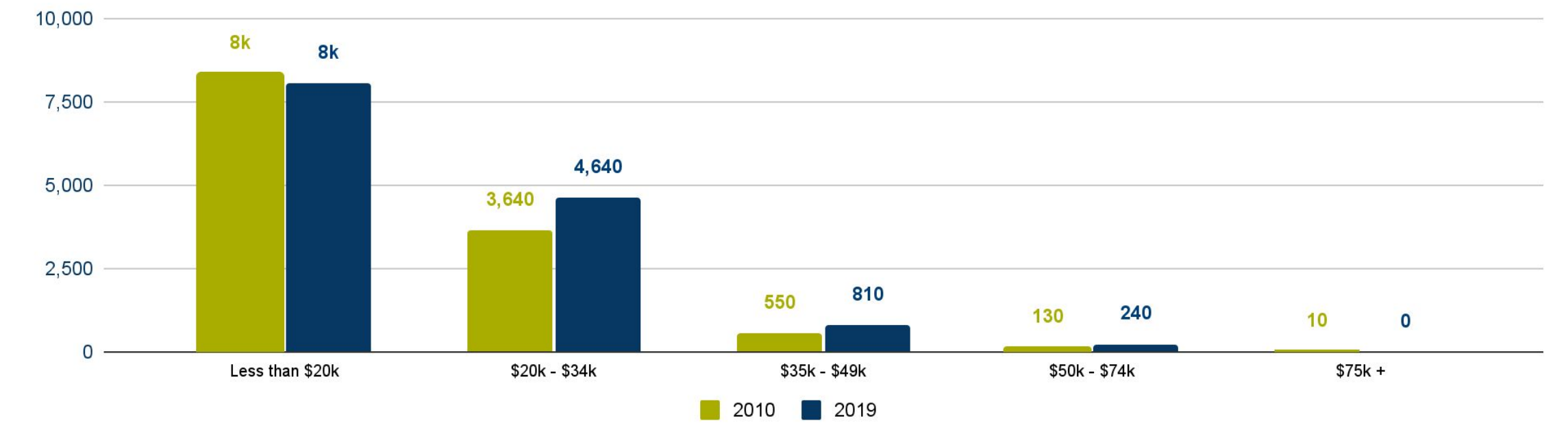
St Joseph County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 47% of renter households in St Joseph County are housing cost burdened, down 2.00% points since 2010. 59% of households earning below \$50,000 are housing cost burdened.

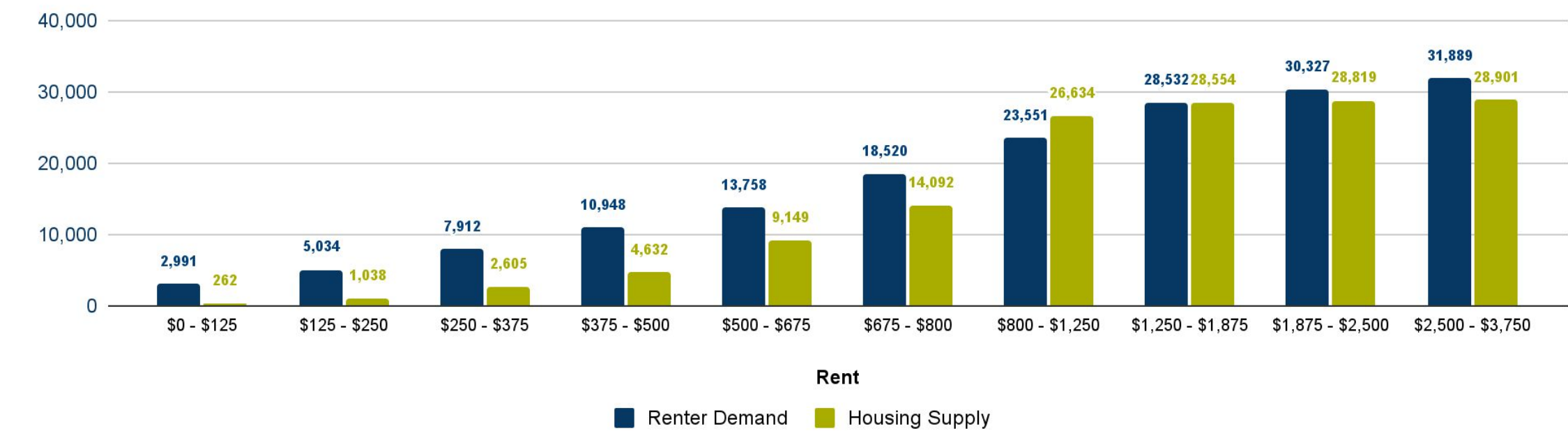
Cost Burden Renter Households
St Joseph County, Indiana | 2010 - 2019



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 24,000 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
St Joseph County, Indiana | 2010-2019

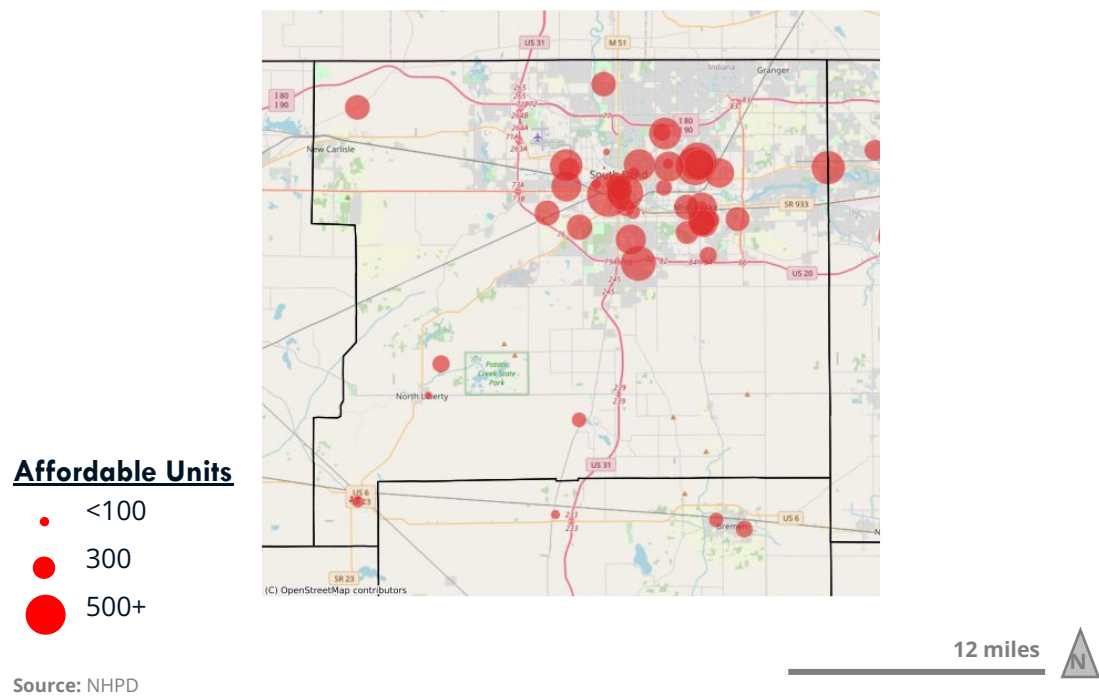


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory

St Joseph County | 2020



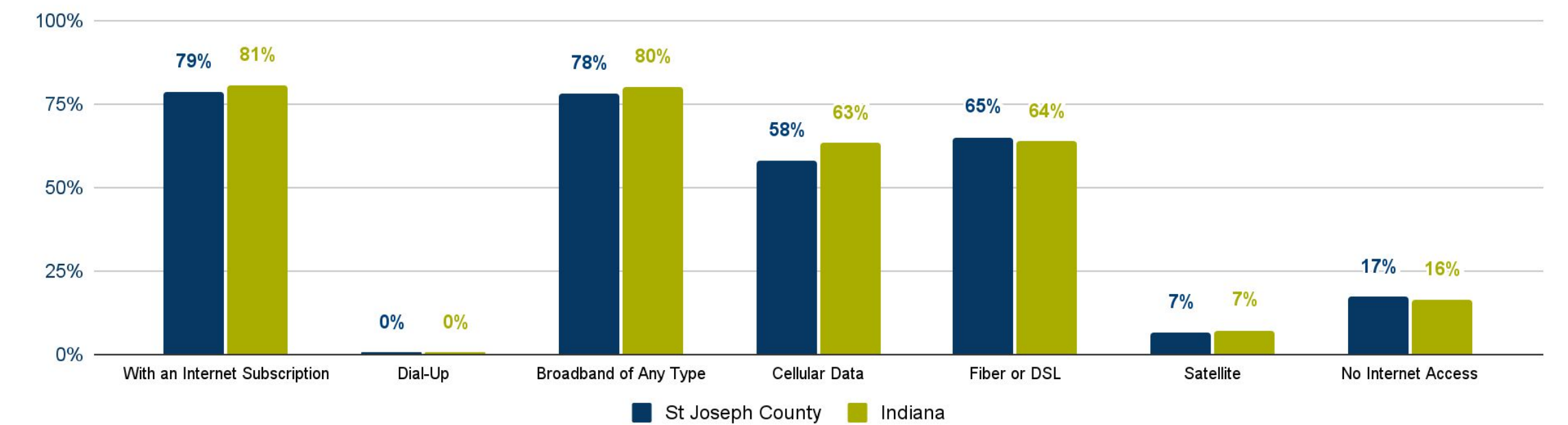
Affordable Housing Inventory

State of Indiana | 2020



INTERNET ACCESS | 79% of housing units have access to internet compared to 81% state-wide.

Internet Access
St Joseph County, Indiana | 2020

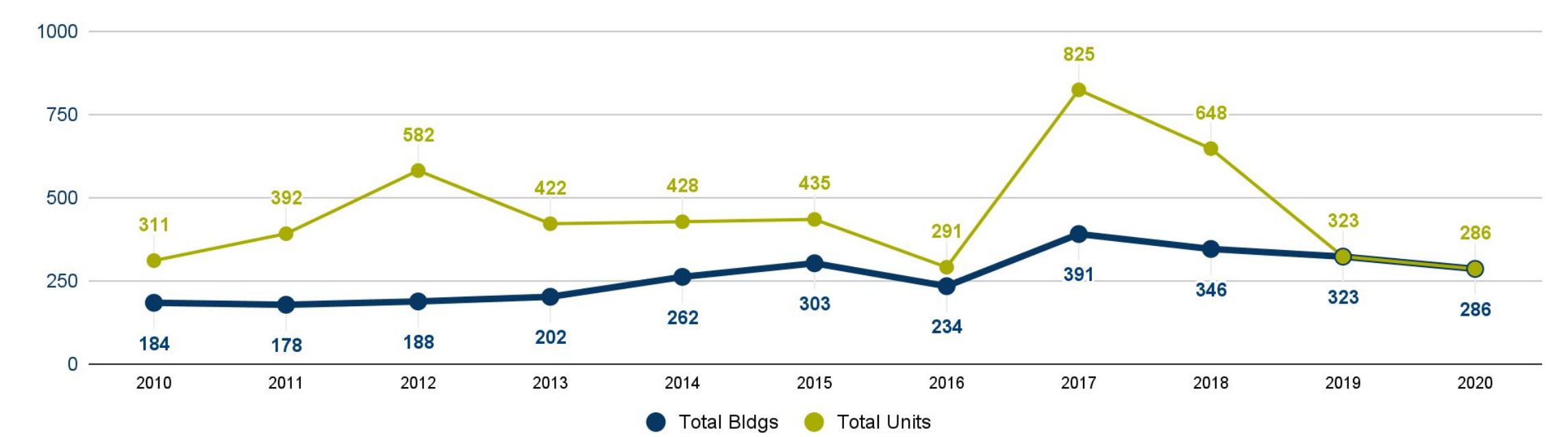


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 286 new housing starts in 2020 in St Joseph County, part of the total of 2,897 building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
St Joseph 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



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