INDIANA HOUSING DASHBOARD DRAFT REPORT

SAMPLE DATA FOR RIPLEY COUNTY, IN

AUGUST 24, 2021

ihcda
Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
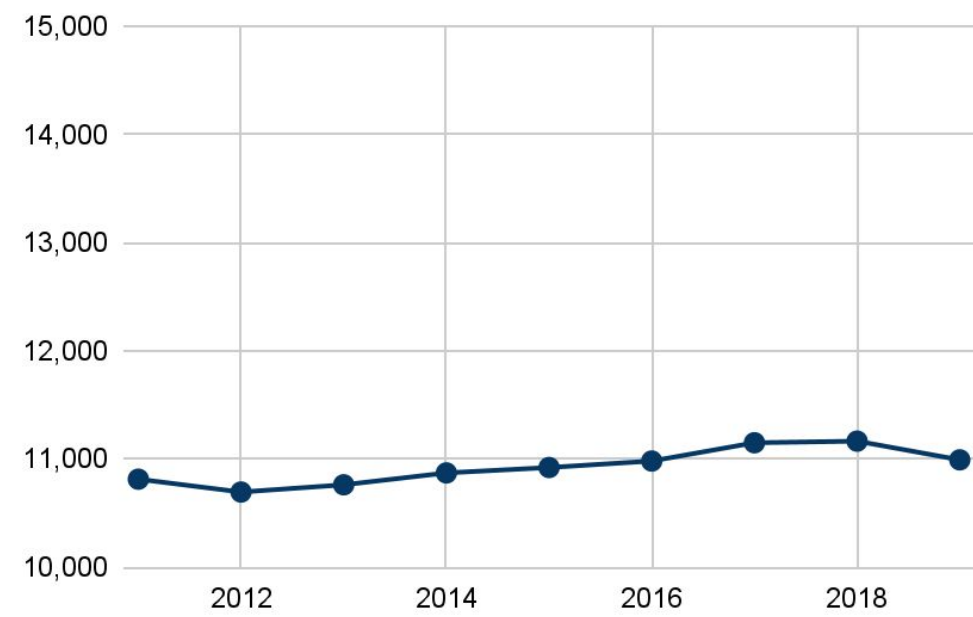
DEMOGRAPHIC TRENDS

POPULATION | Ripley County's population has decreased by 0.63% (0 people) between 2010-2019. In the same time period, the total number of households increased by 3% (0 households).

Resident Population
Ripley County | 2010-2019
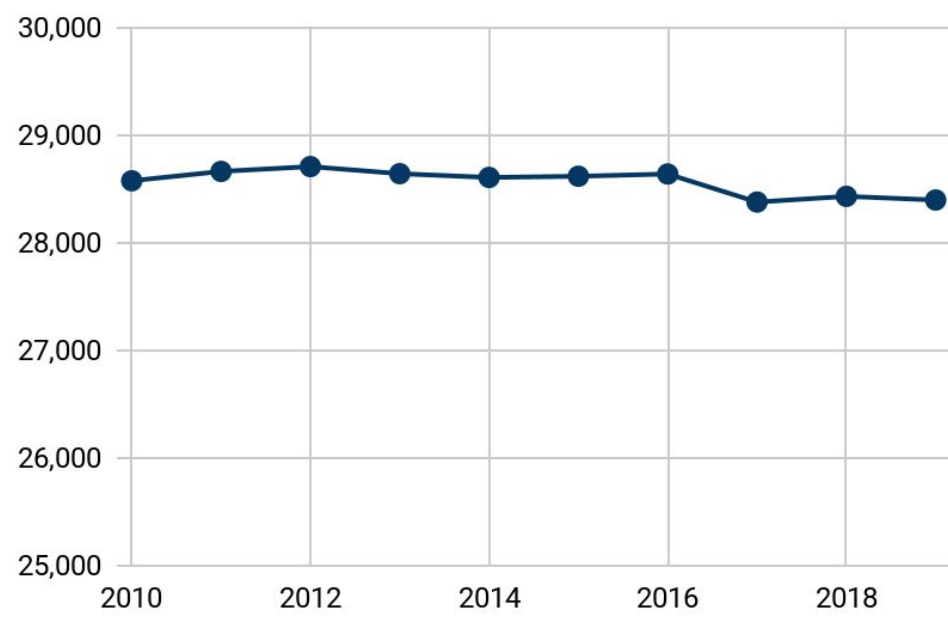
Source: FRED, U.S. Census Bureau
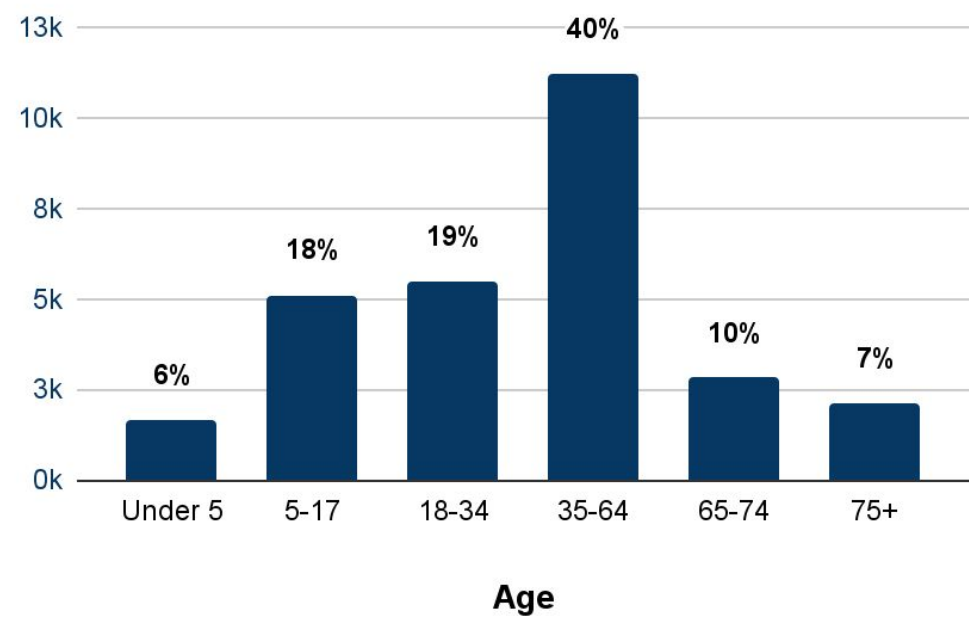
Households
Ripley County | 2010-2019

Source: FRED, U.S. Census Bureau

WORKING DRAFT
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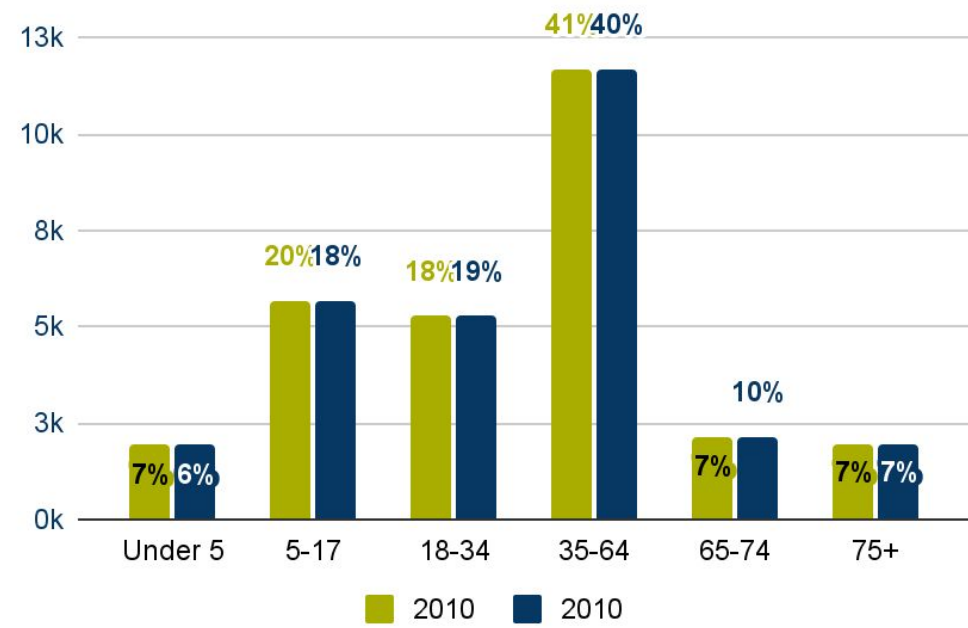
AGE | 17% of people in Ripley County are above the age of 65, while 24% are below 18.

Population by Age
Ripley County | 2019

Source: ACS 2019 5-year estimates

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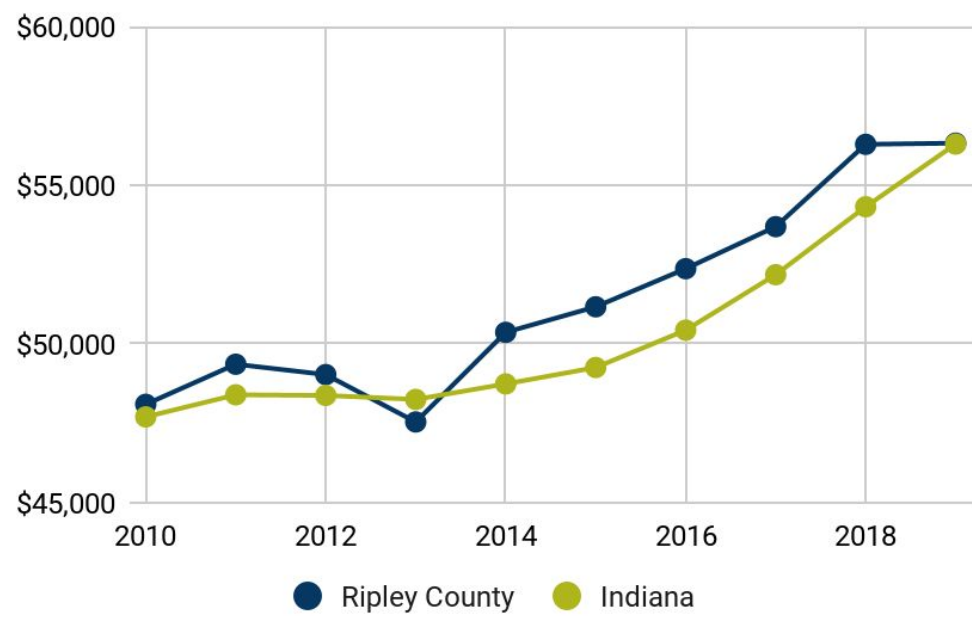**Ripley County | 2010, 2019**

Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Ripley County had a median income of $56,332 in 2019, up 17% since 2010. 30% of households have incomes below $35,000, while 22% have incomes above $100,000.
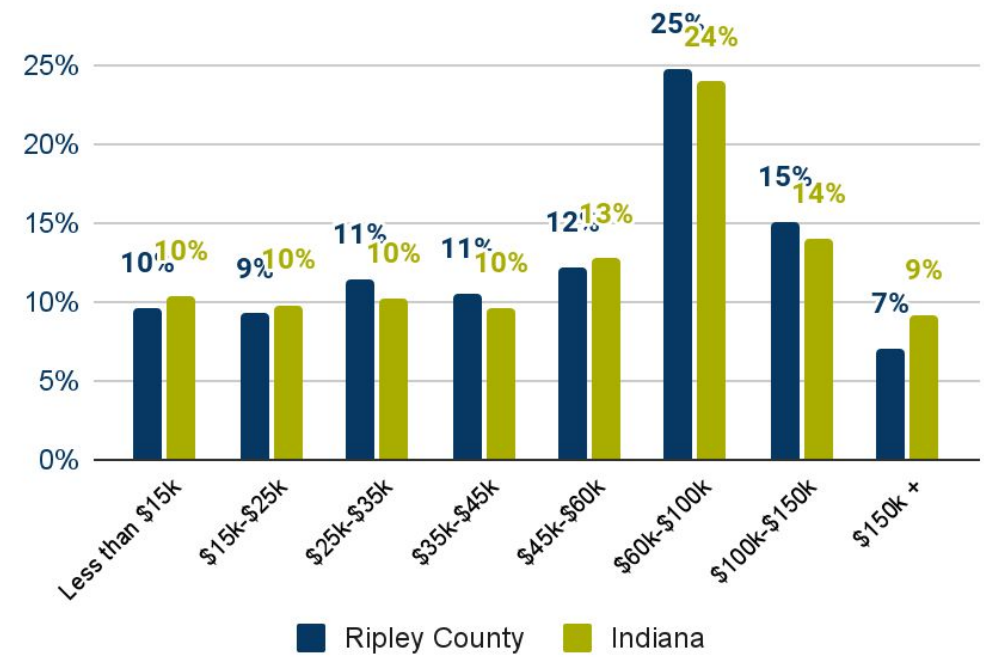
Median Income
Ripley County, State of Indiana | 2010-2019

Legend: ● Ripley County ● Indiana

Household Income Distribution
Ripley County, State of Indiana | 2019

Legend: ■ Ripley County ■ Indiana

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

FAMILY POVERTY RATE | 8.2% of families live in poverty conditions in Ripley County, up 0.8 points from 7.5% in 2010.

Family Poverty Rate

Ripley County, State of Indiana | 2010-2019

● Ripley County   ● Indiana
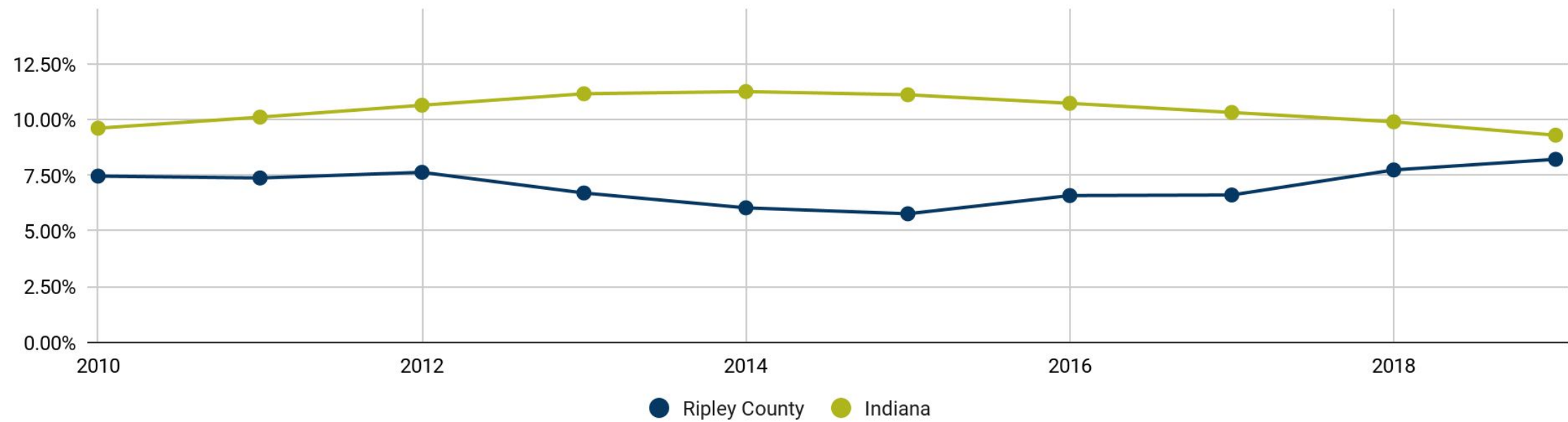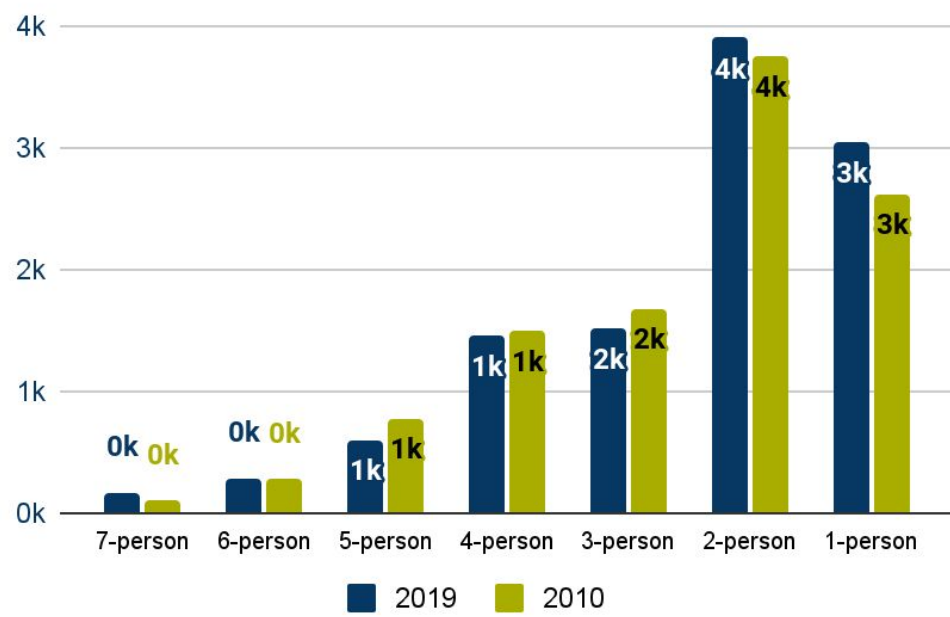
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
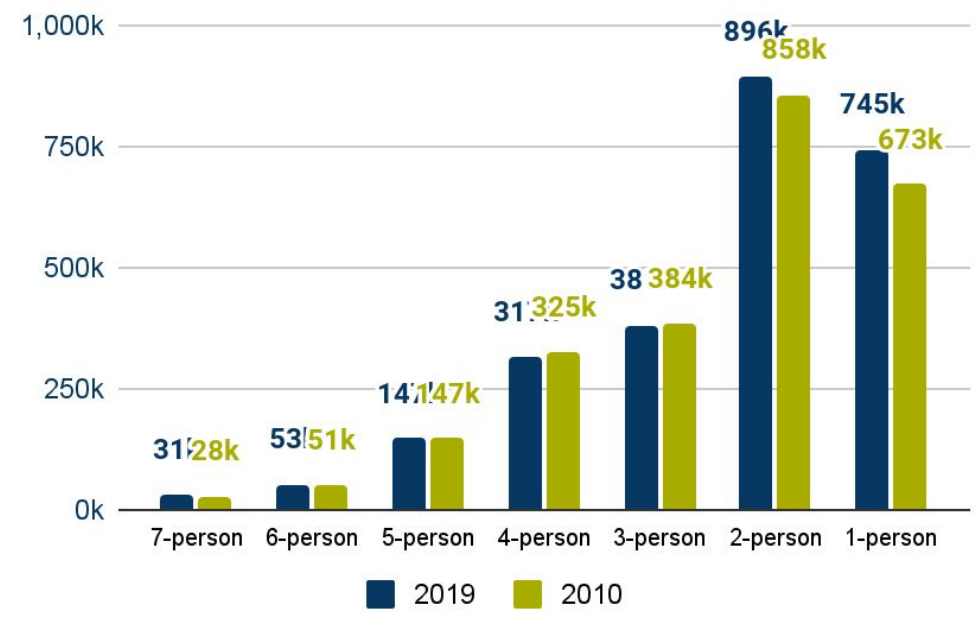
HOUSEHOLD SIZE | The average household size is 2.54, compared to 2.52 statewide. The Ripley County average household has shrunk by 0.1 persons since 2010.

Household Size
Ripley County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

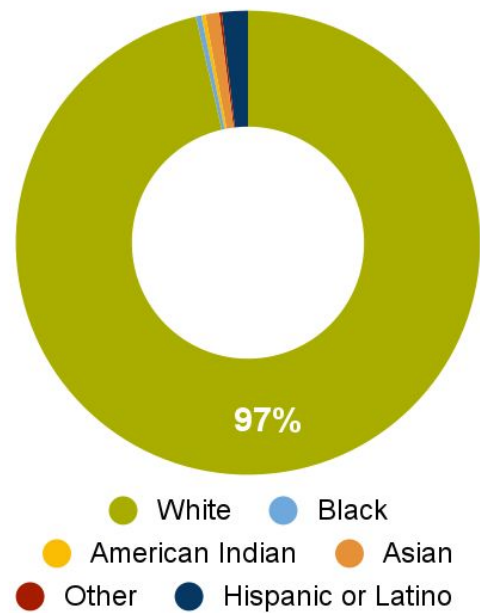Source: ACS 2010-2019 5-year estimates

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

RACIAL COMPOSITION | The currently racial distribution of households in Ripley County is 97% white, 0% Black, 2% Hispanic/Latino, 1% Asian, and 0% other.

Racial Distribution

Ripley County | 2019　　　　　　**Indiana | 2019**

Legend (Ripley County):
- White
- Black
- American Indian
- Asian
- Other
- Hispanic or Latino

Legend (Indiana):
- White
- Black
- American Indian
- Asian
- Pacific Islander
- 2 more

Household Racial Distribution

Ripley County | 2010, 2019

Legend: 2019, 2010

WORKING DRAFT
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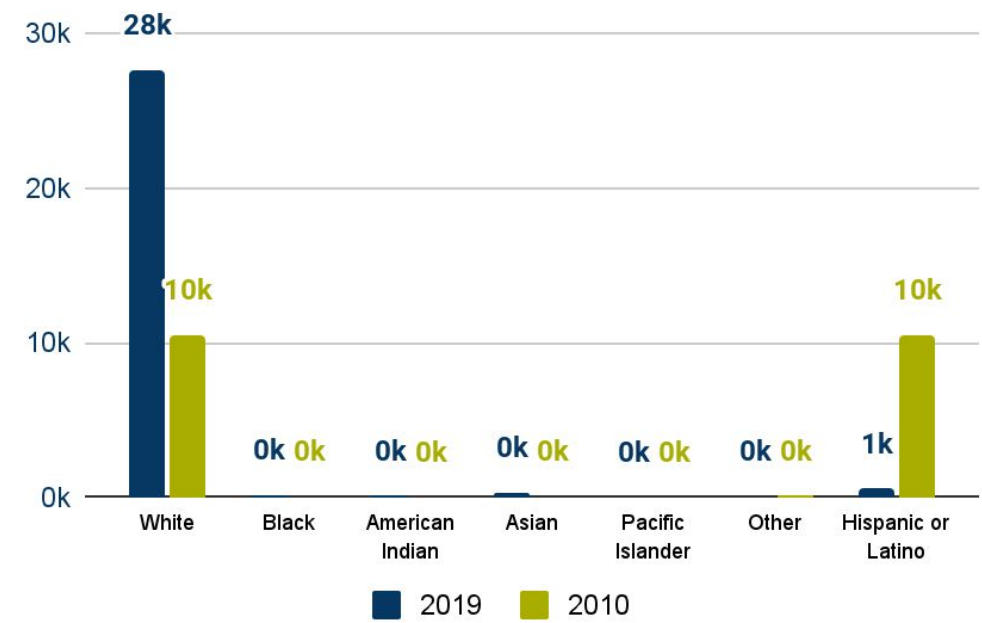
HOUSING TENURE | In 2019, 24% of households (2,650 households) in Ripley County were renters, while 76% are (8,342 households) owner households. The share of renters has increased by 2% since 2010.

Housing Tenure

Ripley County | 2019
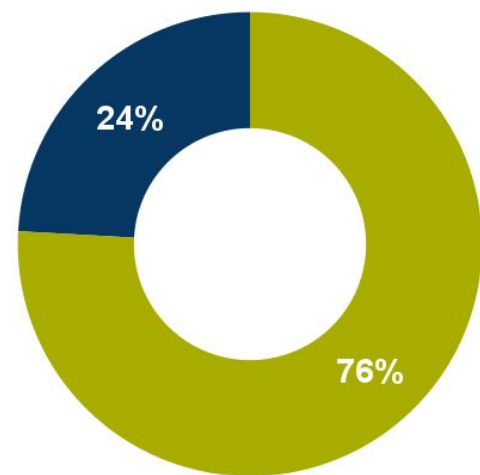
Indiana | 2019

24%

76%

- Owner Occupied
- Renter Occupied

41%

59%
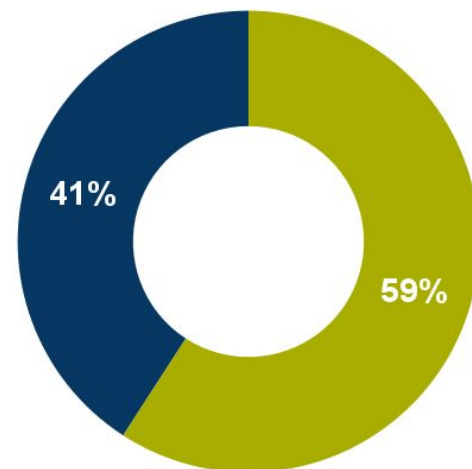
- Owner Occupied
- Renter Occupied

Total Households by Tenure

Ripley County | 2010-2019
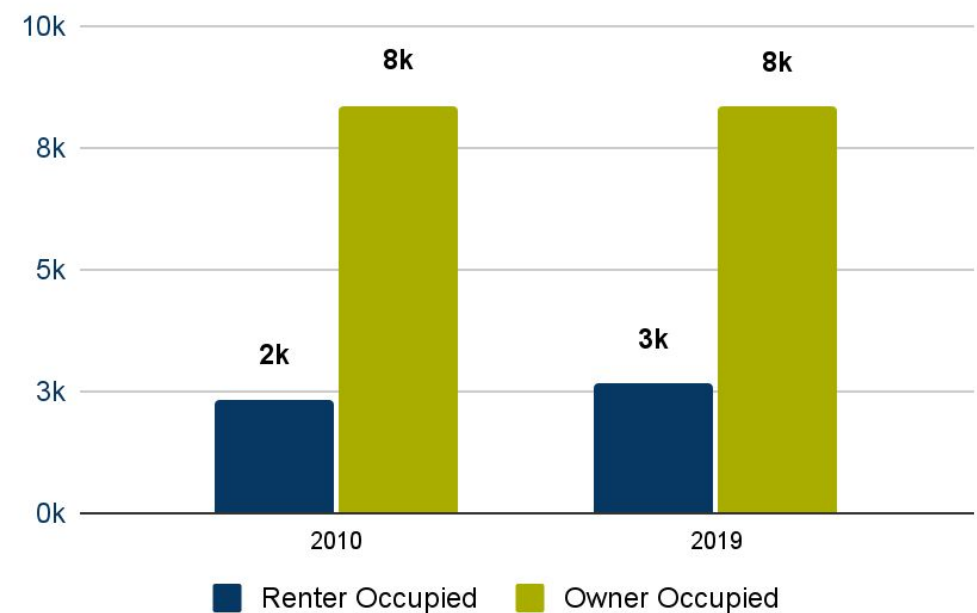
10k

8k

5k

3k

0k

8k

8k

2k

3k

2010

2019

- Renter Occupied
- Owner Occupied

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

TENURE BY RACE| While the overall homeownership rate is 76%, among non-Hispanic White households' homeownership is 76%, 100% for Black households, and 76% for Hispanic or Latino households.

Homeownership by Race
Ripley County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

DISABILITY | 16% of people in Ripley County live with a disability. For people above 65, the share increases to 49%.

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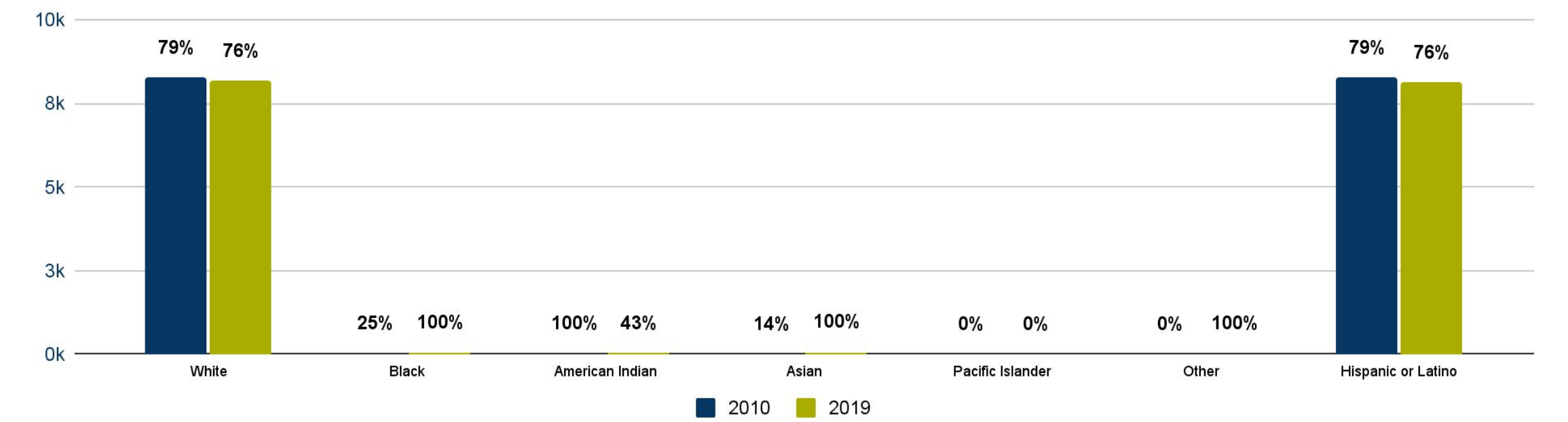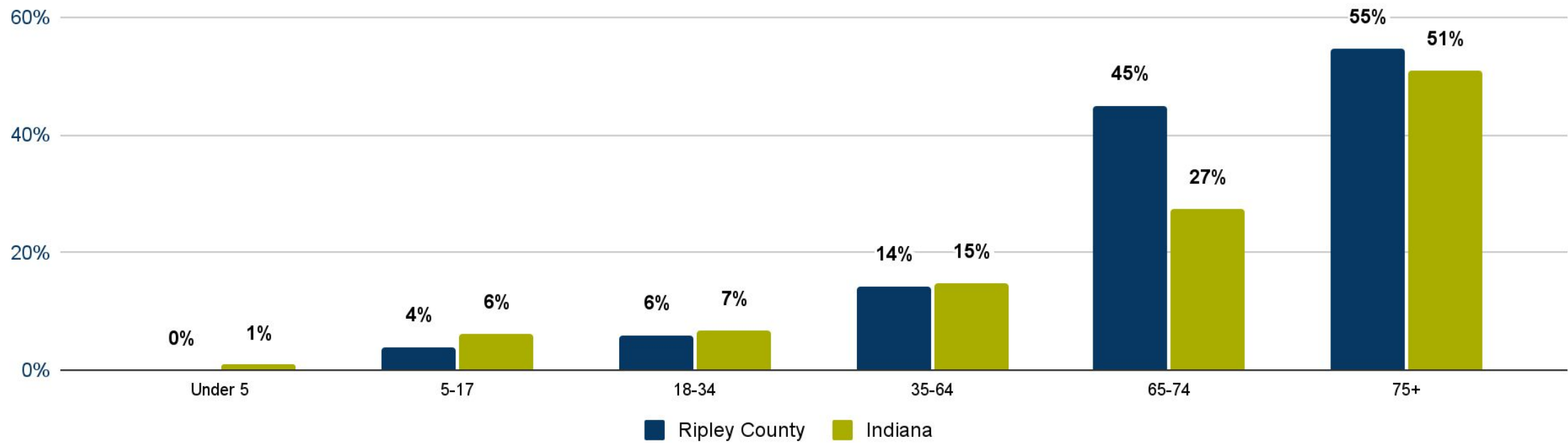
Ripley County, Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

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

EDUCATIONAL ATTAINMENT | In Ripley County, 71% of the population has at least a high school degree and 18% of the population has at least a Bachelor's degree.

Educational Attainment

Ripley County, Indiana | 2019

- Less than High School Degree: Ripley County 11%, Indiana 11%
- High School Degree: Ripley County 71%, Indiana 62%
- Bachelor's Degree or Higher: Ripley County 18%, Indiana 26%

Legend: ■ Ripley County ■ Indiana

Source: ACS 2010-2019 5-year estimates
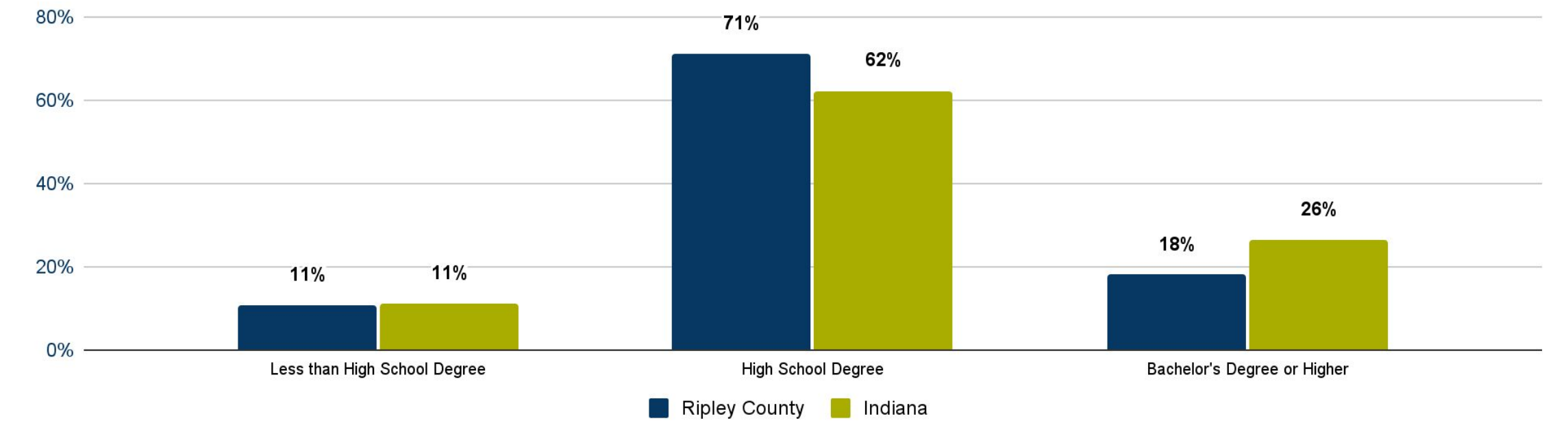
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

JOB / EMPLOYMENT TRENDS

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

EMPLOYMENT BASE | There are currently 13,000 employed persons in Ripley County, up by 0% since 2010. The unemployment rate in 2020 was 6.40%, up 3.3 points from 2019.

Total Employment
Ripley County | 2010-2019
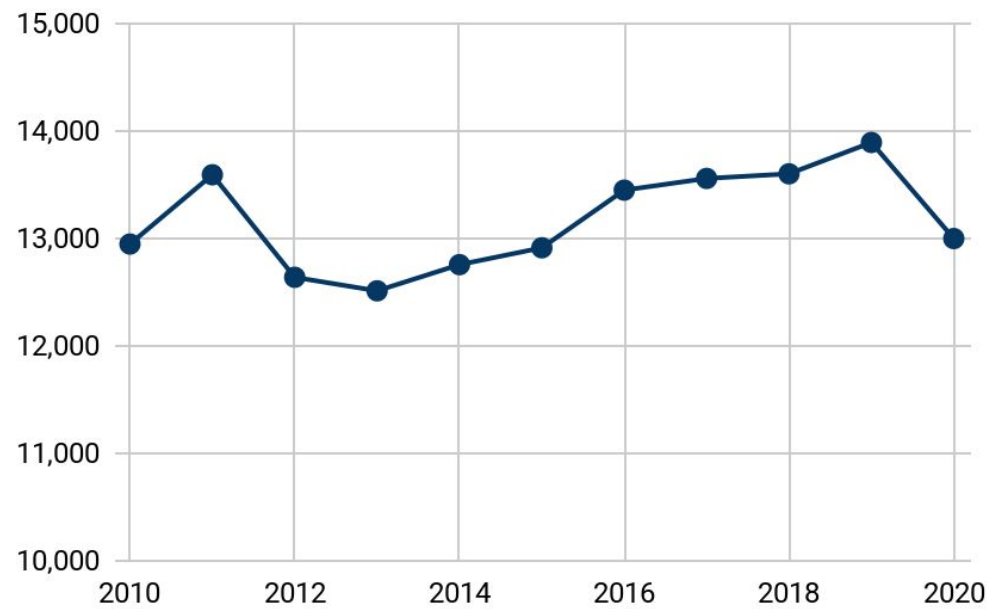
Source: ACS 2010-2019 5-year estimates

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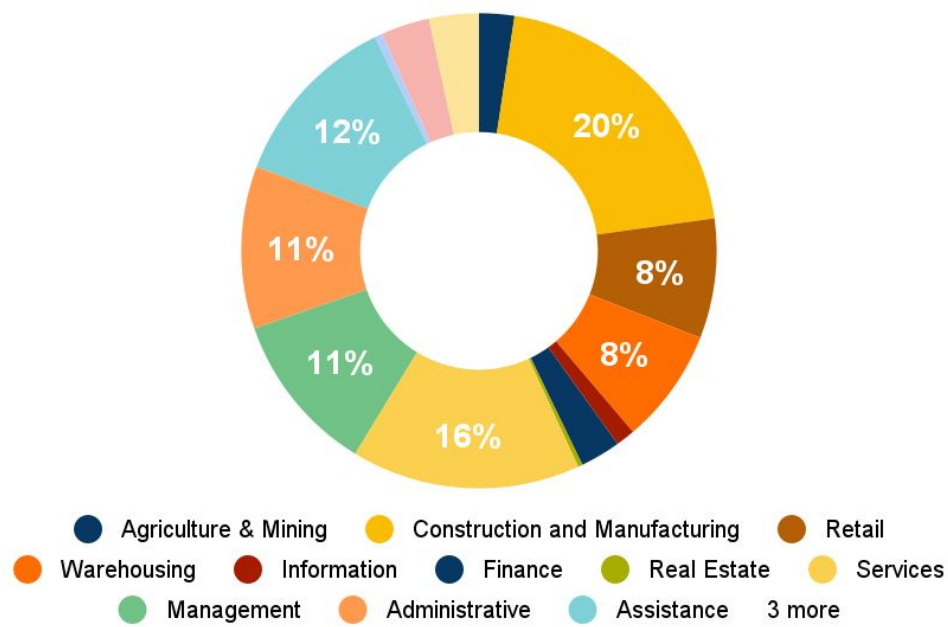**Ripley County, Indiana | 2010-2019**

Source: ACS 2010-2019 5-year estimates

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
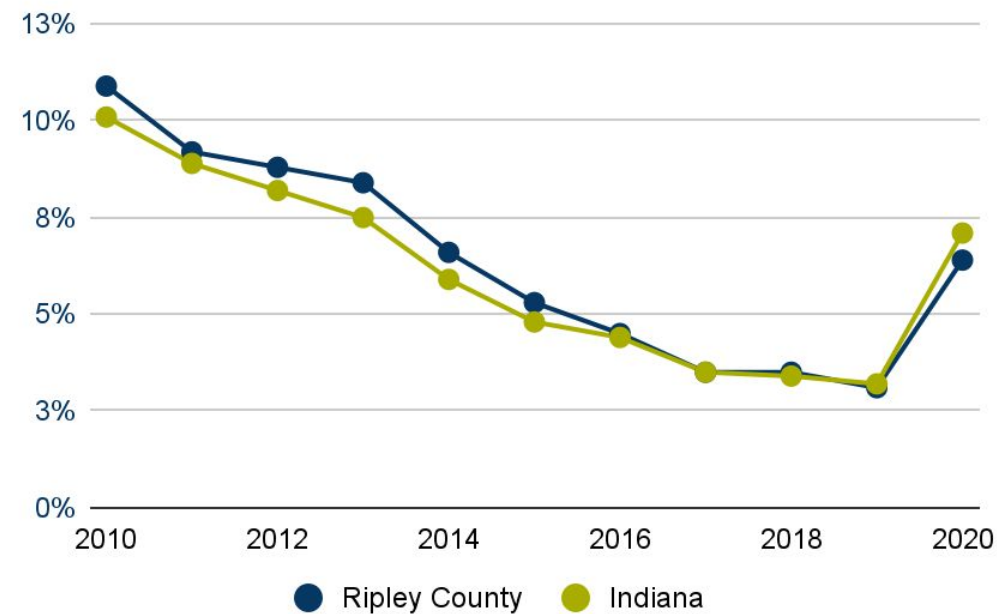
EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Ripley County, accounting for 16% of all jobs, followed by Health Care and Social Assistance (12% of all jobs).

Total Jobs by All Industries

Ripley 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 |** **$48,584**
2. **Trade, transportation, and utilities |** **$50,274**
3. **Goods-producing |** **$53,098**
4. **Education and health services |** **$44,401**
5. **Construction |** **$46,956**

Source: BLS

Top 5 Employers

1. **Ripley County Auditor (Versailles)**
2. **Occasions Group (Sunman)**
3. **Blue Flame Gas (Versailles)**
4. **Deufol Sunman Inc (Sunman)**
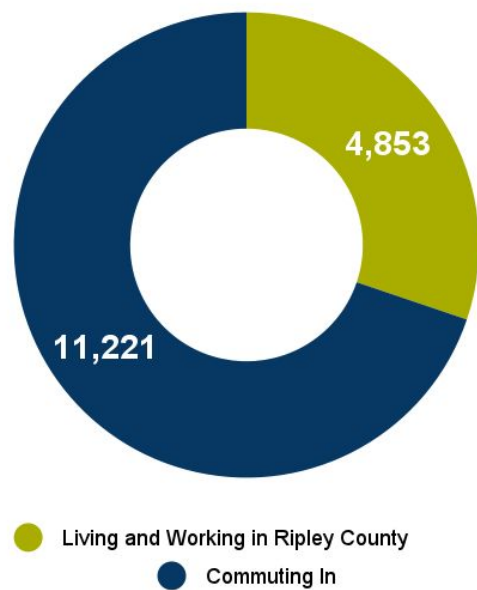5. **Ripley Crossing (Milan)**

Source: BLS

WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.
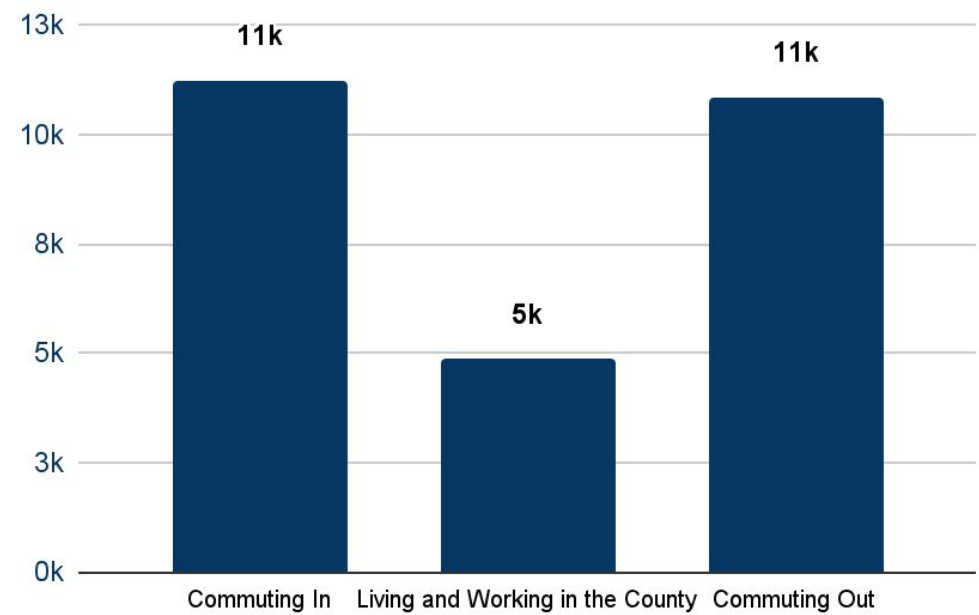
COMMUTER INFLOW / OUTFLOW | 11,000 commuters come into Ripley County for their jobs, while 11,000 employees travel outside for their jobs.

Employment Inflow
Ripley County | 2018

4,853

11,221

● Living and Working in Ripley County
● Commuting In

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

Commuting Patterns
Ripley County | 2018

	11k	5k	11k
	Commuting In	Living and Working in the County	Commuting Out

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

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

JOB GROWTH AND HOUSING PRODUCTION| The County has created 1382 between 2014-2019 and 231, or 17 units for every 100 jobs created.

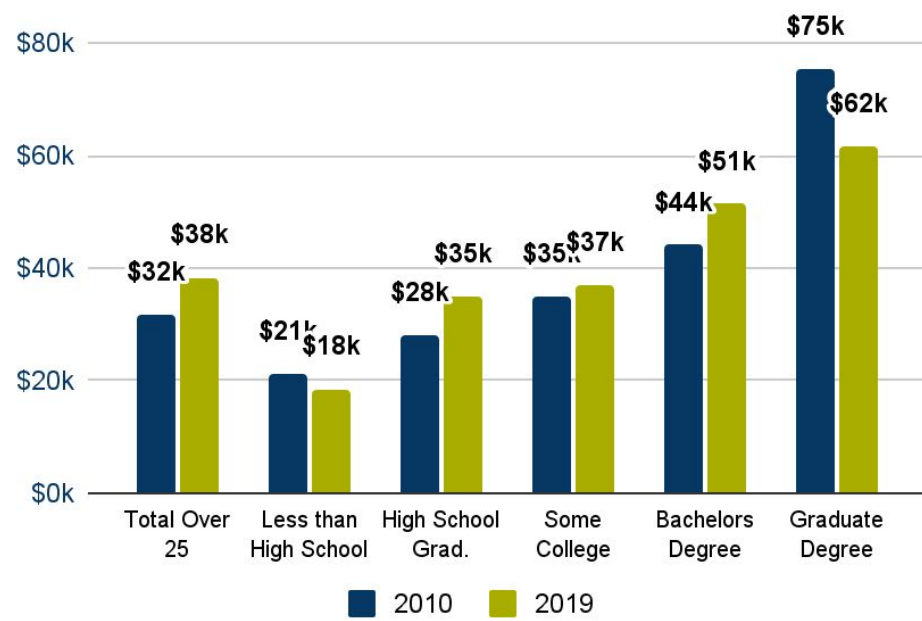## Job Growth and Housing Production
Ripley County | Total Jobs, New Jobs
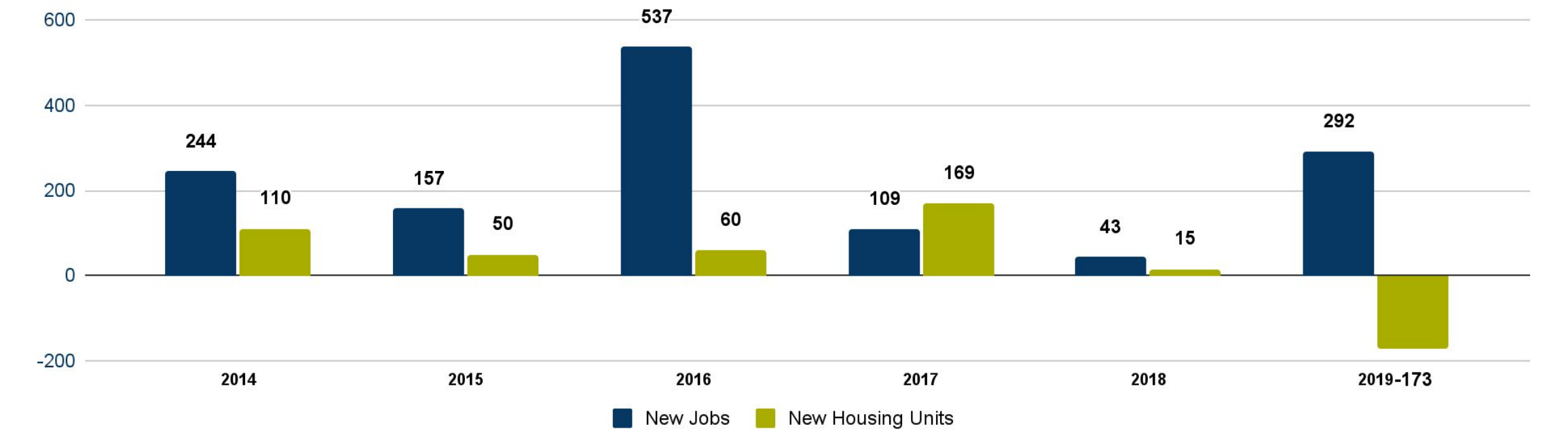
Legend: ■ New Jobs ■ New Housing Units

Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Ripley 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
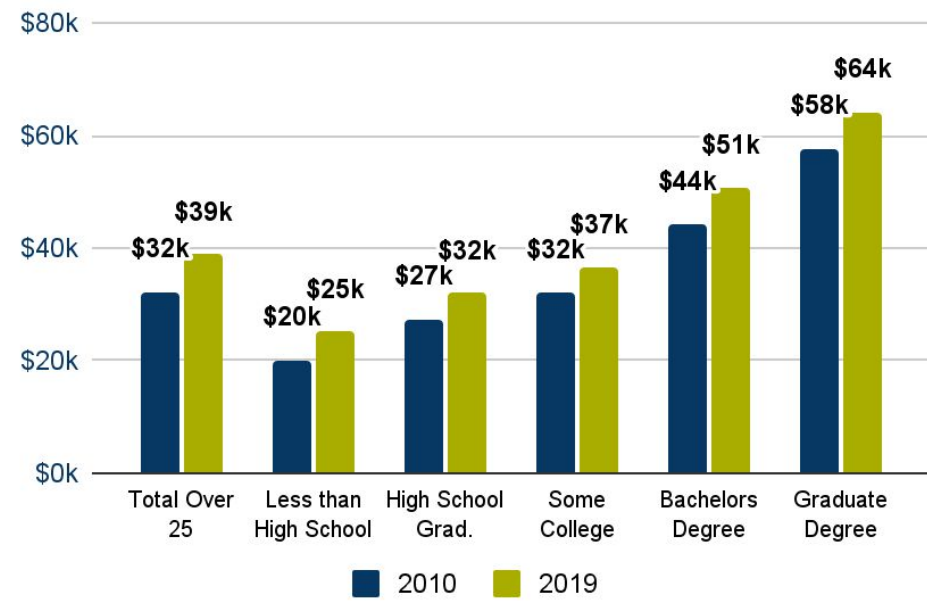
WORKING DRAFT
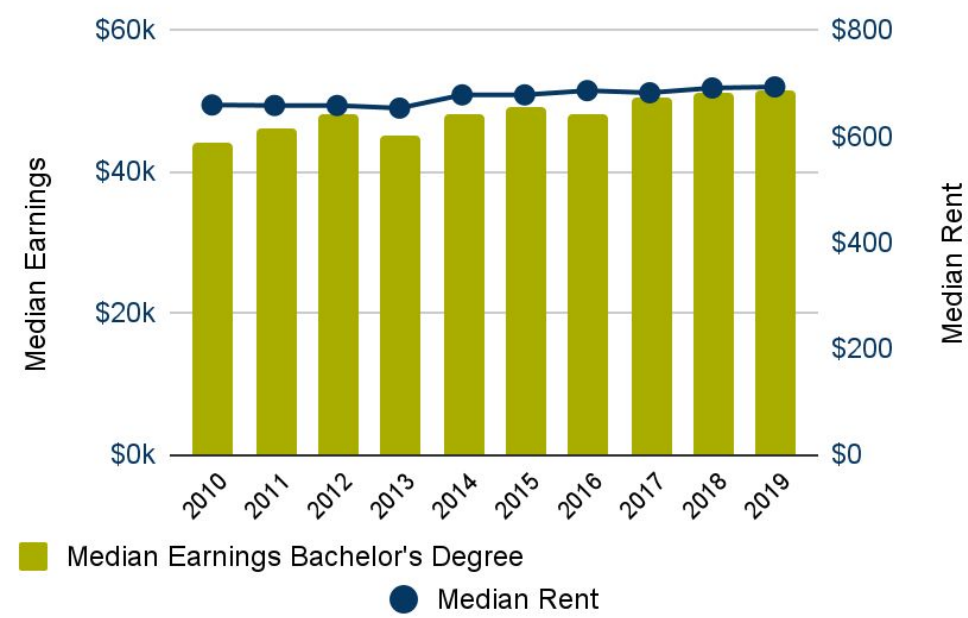Note: Some data are placeholders, and not representative of actual conditions.

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 5.2% since 2010.

Income and Rent Growth, High School Degree
Ripley County | 2010-2019
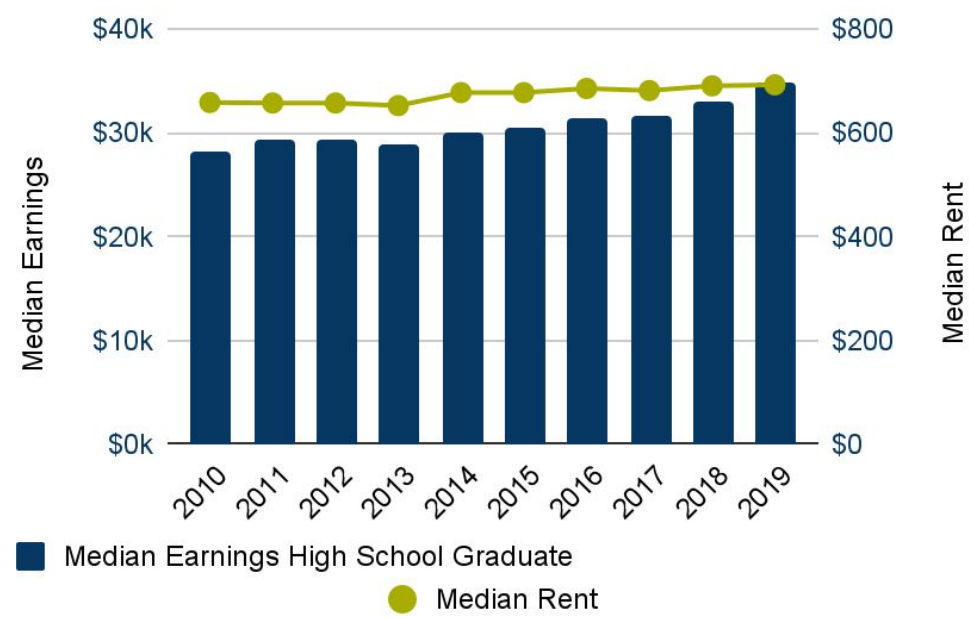
Source: ACS 2010-2019 5-year estimates

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

Source: ACS 2010-2019 5-year estimates

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

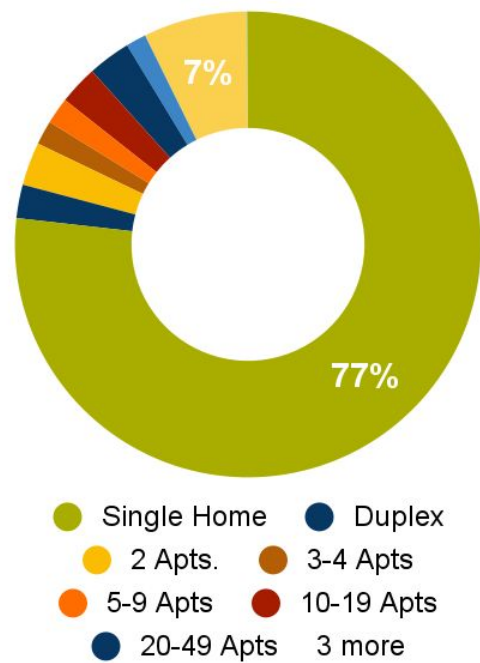# HOUSING TRENDS

HOUSING TYPOLOGY | 77% of homes in Ripley County are single-family, while 16% are multifamily. The share of multifamily housing has increased by 532 homes since 2010.

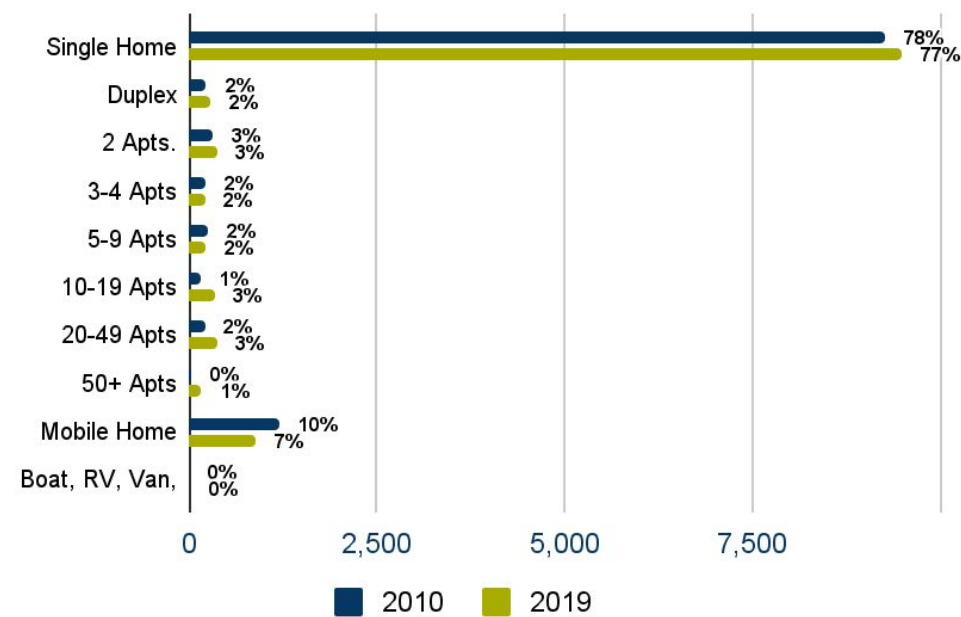## Housing Typology

Ripley County | 2019

Indiana | 2019

Legend:
- Single Home
- Duplex
- 2 Apts.
- 3-4 Apts
- 5-9 Apts
- 10-19 Apts
- 20-49 Apts
- 3 more

Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Ripley County | 2010, 2019

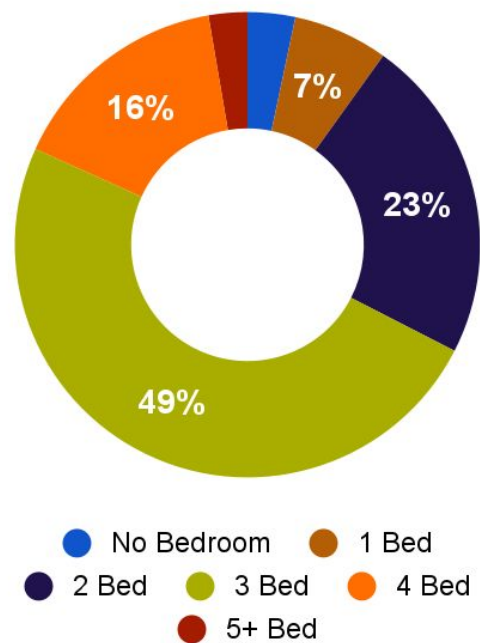|	2010	2019
Single Home	78%	77%
Duplex	2%	2%
2 Apts.	3%	3%
3-4 Apts	2%	2%
5-9 Apts	2%	2%
10-19 Apts	1%	3%
20-49 Apts	2%	3%
50+ Apts	0%	1%
Mobile Home	10%	7%
Boat, RV, Van,	0%	0%

Source: ACS 2010-2019 5-year estimates

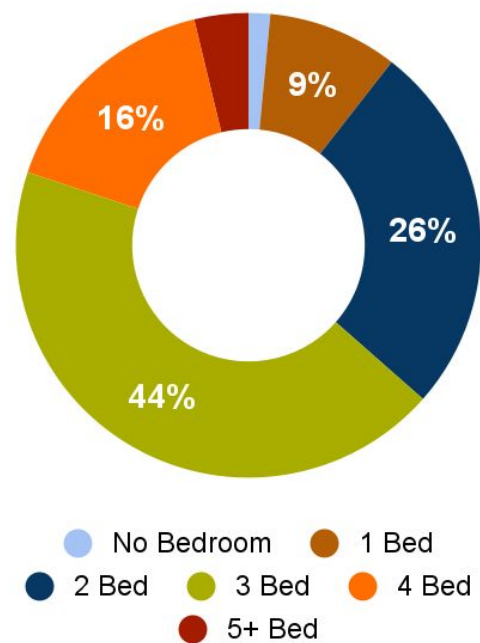# HOUSING TYPOLOGY | Most units in Ripley County are 2.54, with 67% of units 3 bedroom or more.

Housing Stock by Bedrooms

Ripley County | 2019

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

Indiana | 2019

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

Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

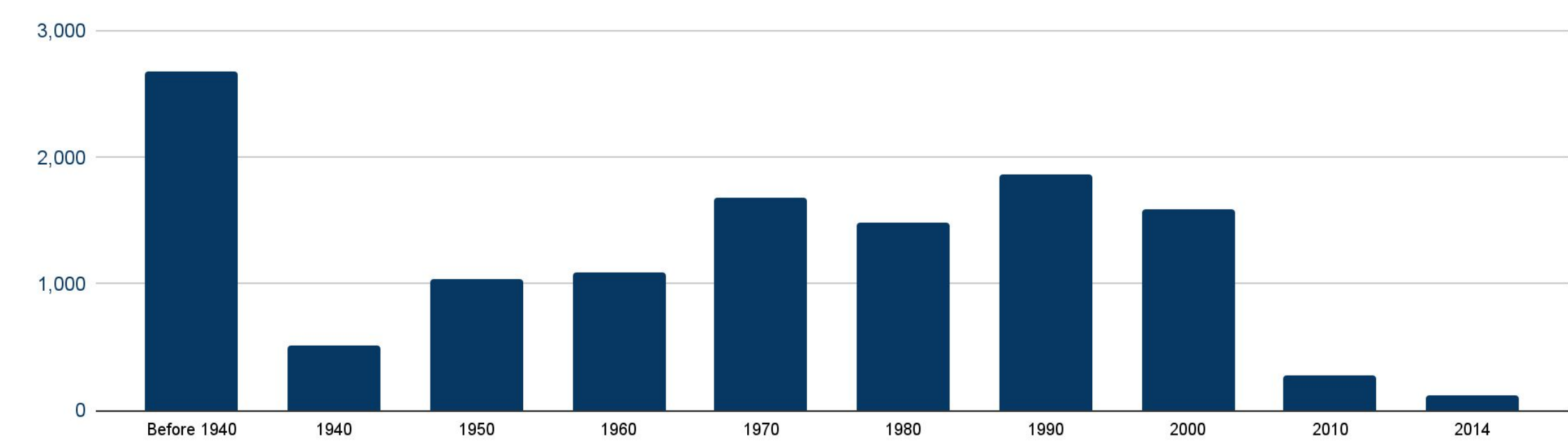**Ripley County, Indiana | 2019**

■ Ripley County   ■ Indiana
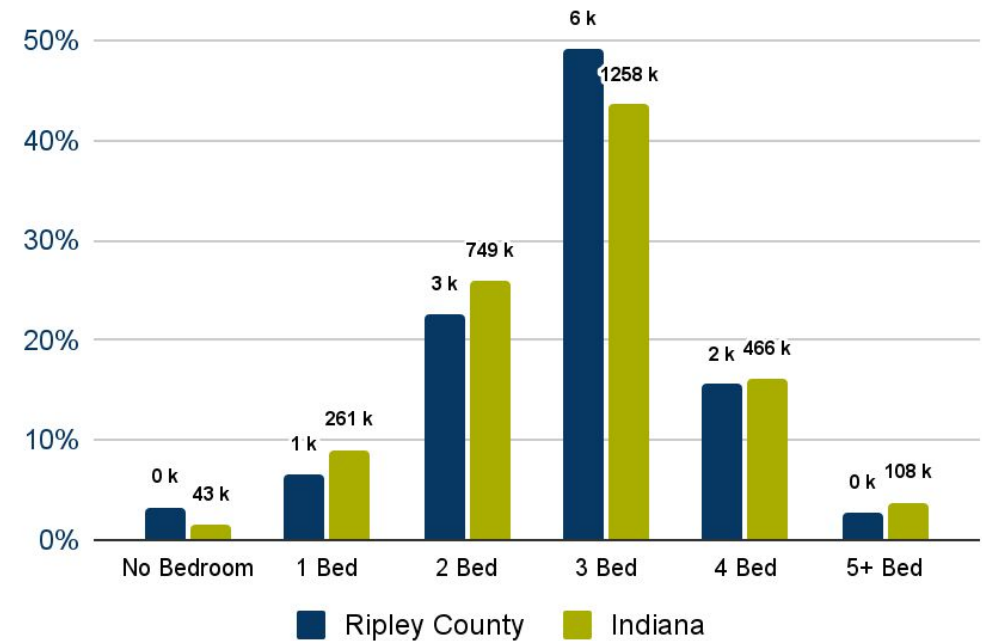
Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 84% of homes were built before 1990, with most homes built in 2014.

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

Source: ACS 2010-2019 5-year estimates

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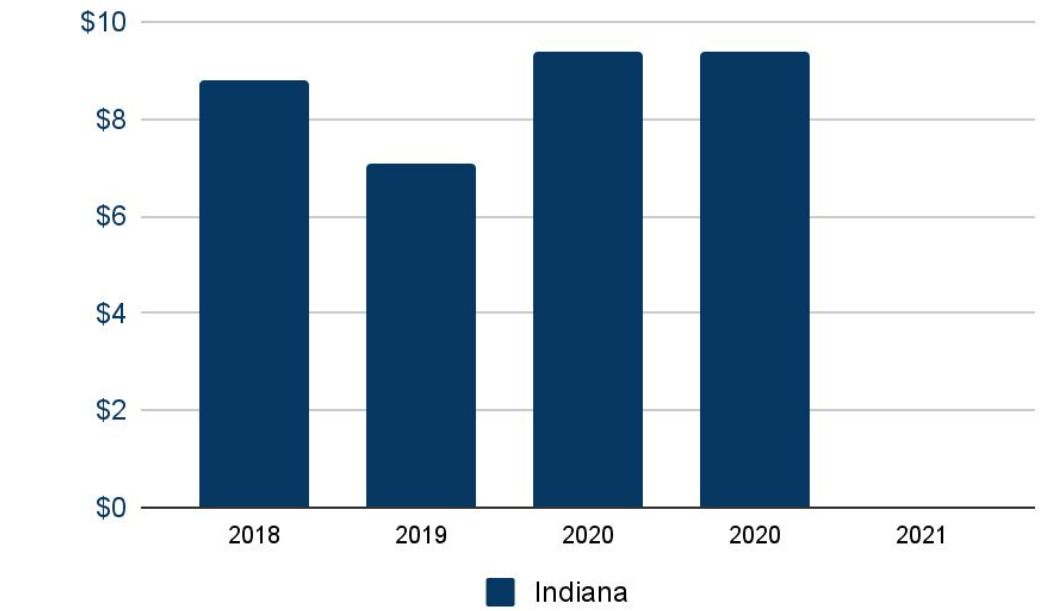Note: Some data are placeholders, and not representative of actual conditions.

MEDIAN LISTING PRICE | Homes in Ripley County have a median listing price of $152,100, compared to $141,700 statewide. Home prices have increased by 10% since 2010.

Median Listing Price
Ripley County, Indiana | 2016-2020
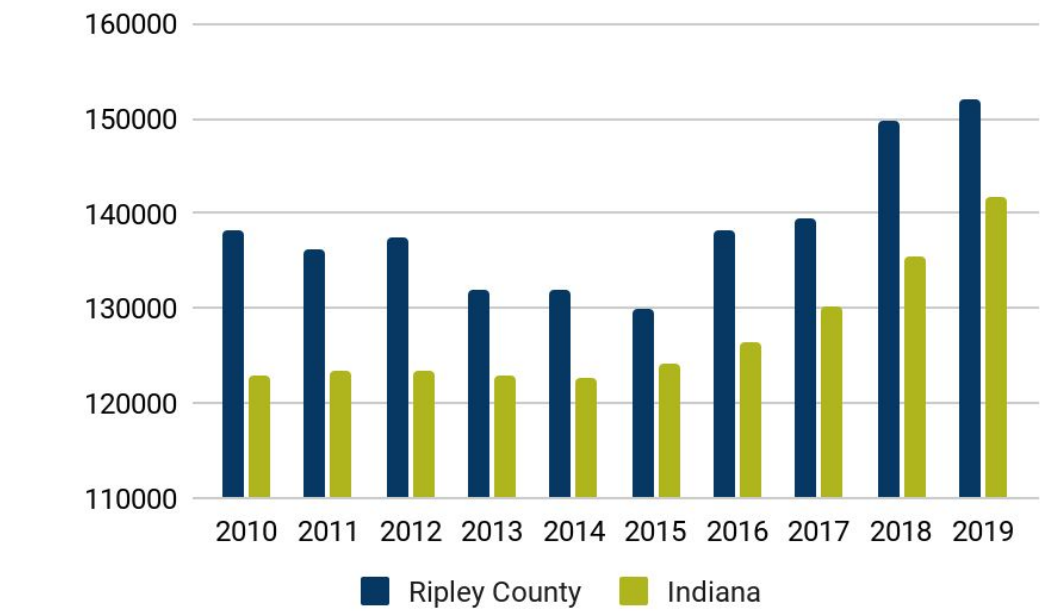
Source: ACS 2010-2019 5-year estimates

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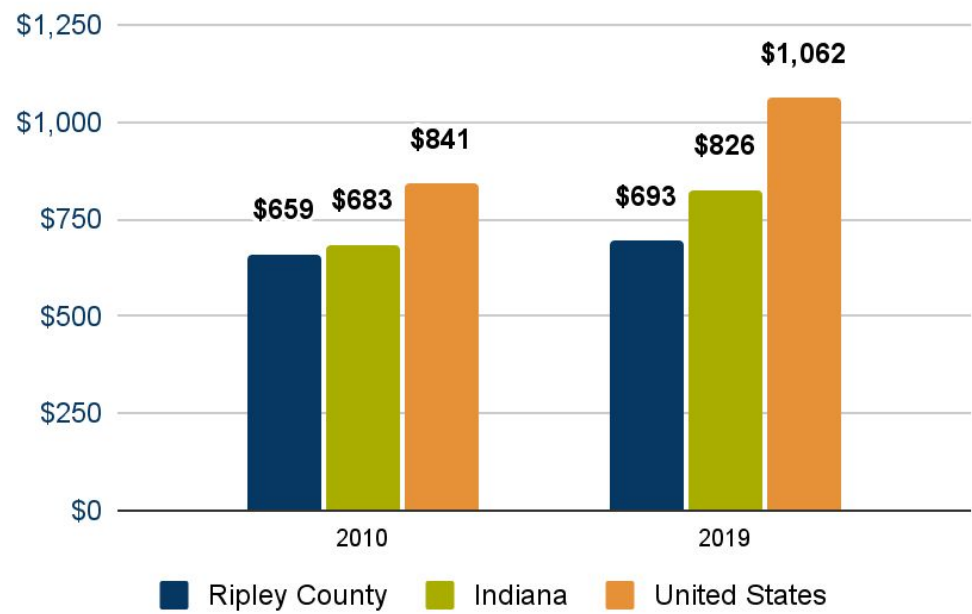**Ripley County | 2017-2020**

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 5% since 2010, with average rents at $693.

Median Rent
Ripley County, Indiana | 2010, 2019

Bar chart data:
- 2010: Ripley County $659, Indiana $683, United States $841
- 2019: Ripley County $693, Indiana $826, United States $1,062

Legend: Ripley County, Indiana, United States

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

Line chart showing Income over years 2010–2019 for Ripley County and Indiana.

Legend: Ripley County, Indiana
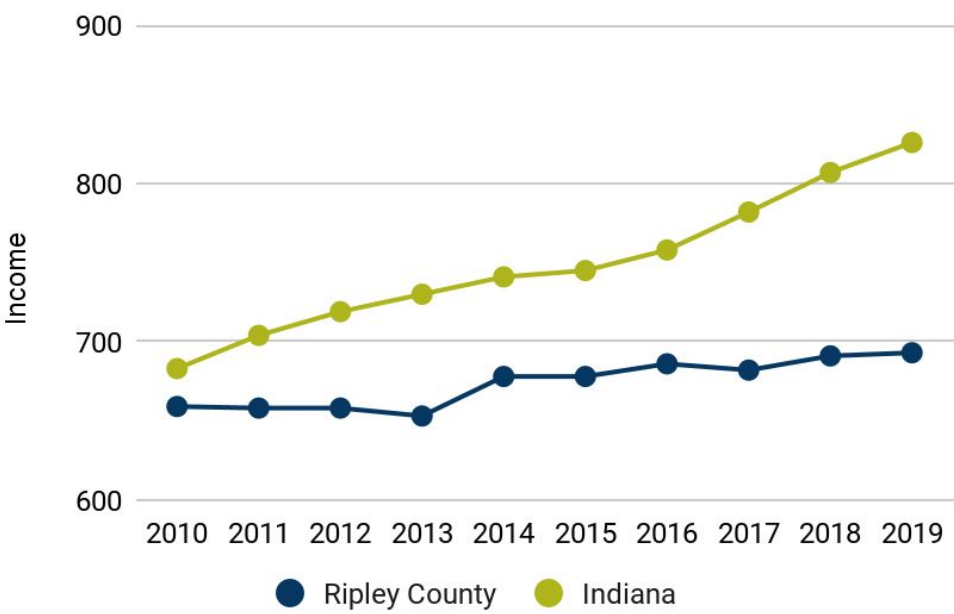
WORKING DRAFT
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COST BURDEN| 39% of households are housing cost burdened in Ripley County, up 3% since 2010. 48% of households earning below $50,000 are housing cost burdened.

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

Legend: 2010 (dark blue), 2019 (olive green)

Categories: Less than $20k, $20k - $34k, $35k - $49k, $50k - $74k, $75k +

Source: ACS 2010-2019 5-year estimates
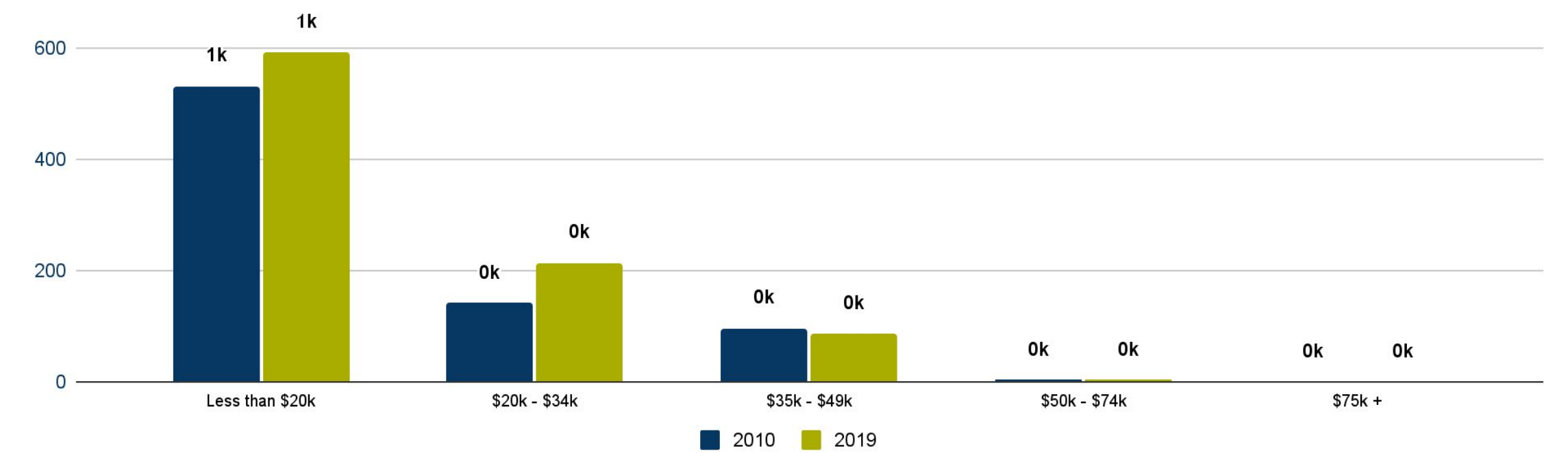
WORKING DRAFT
Note: Some data are placeholders, and not representative of actual conditions.

CUMULATIVE HOUSING GAP | There is a 1000 gap for units available for rent under $1,250 and for units required to serve households earning below $50,000.
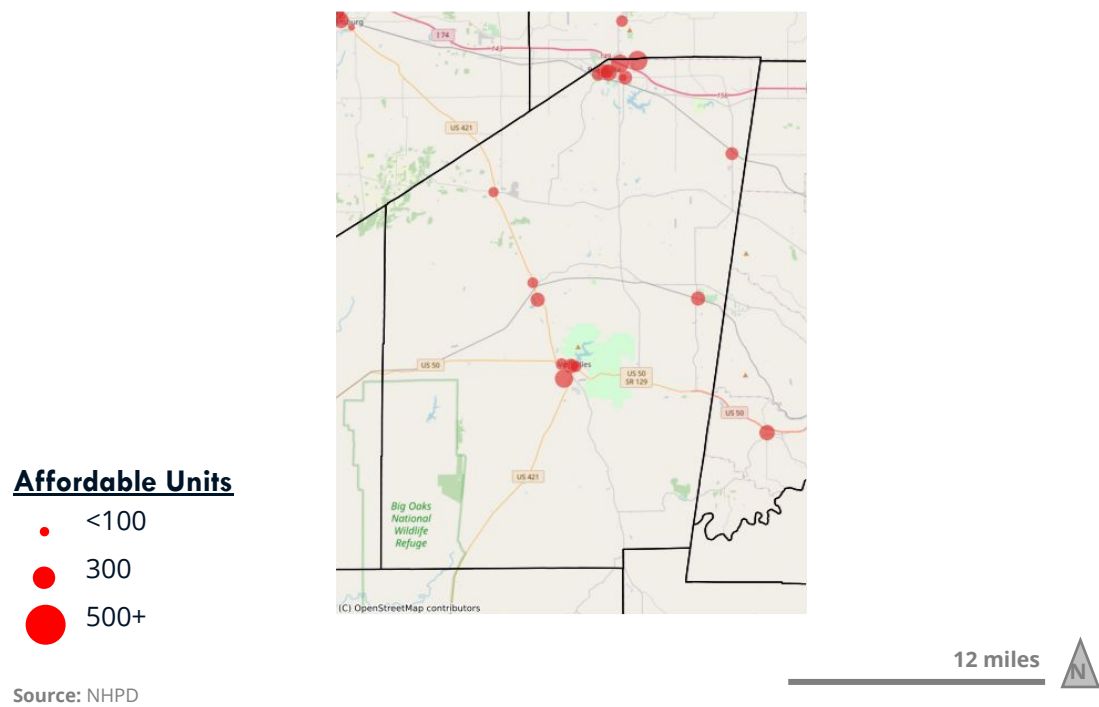
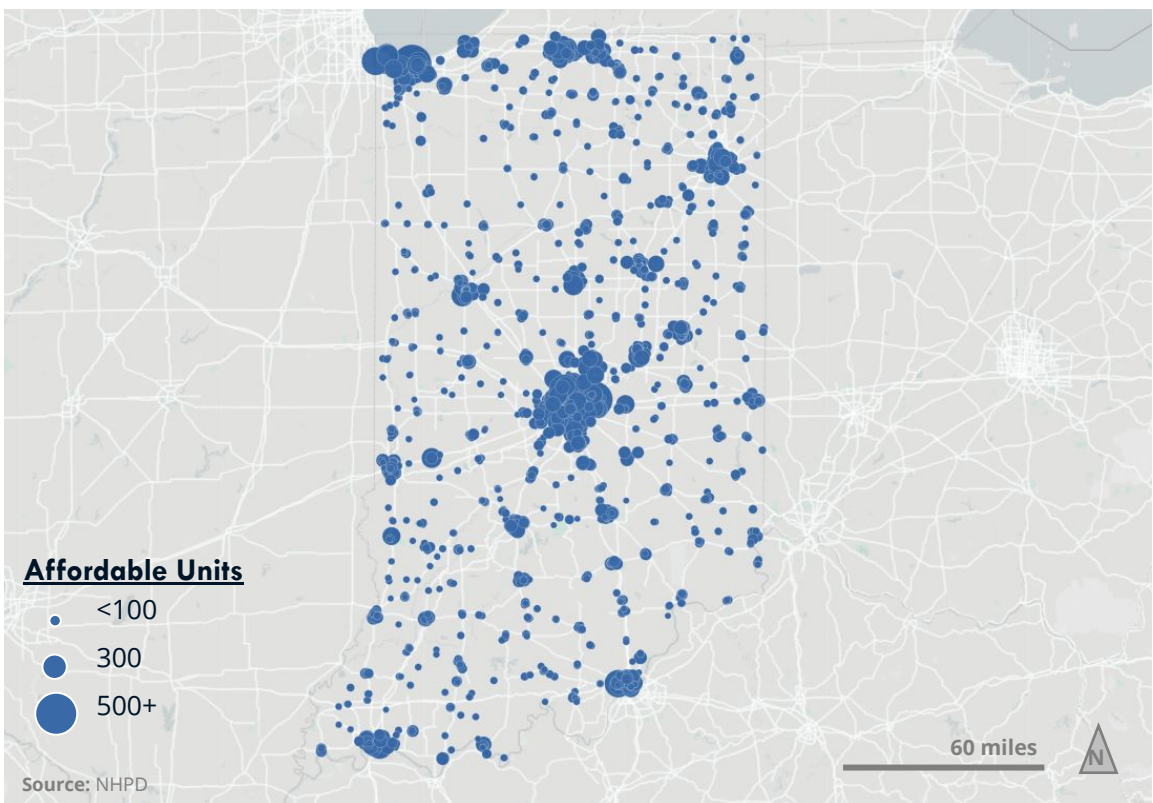**Cumulative Housing Gap**

Ripley County, Indiana | 2010-2019
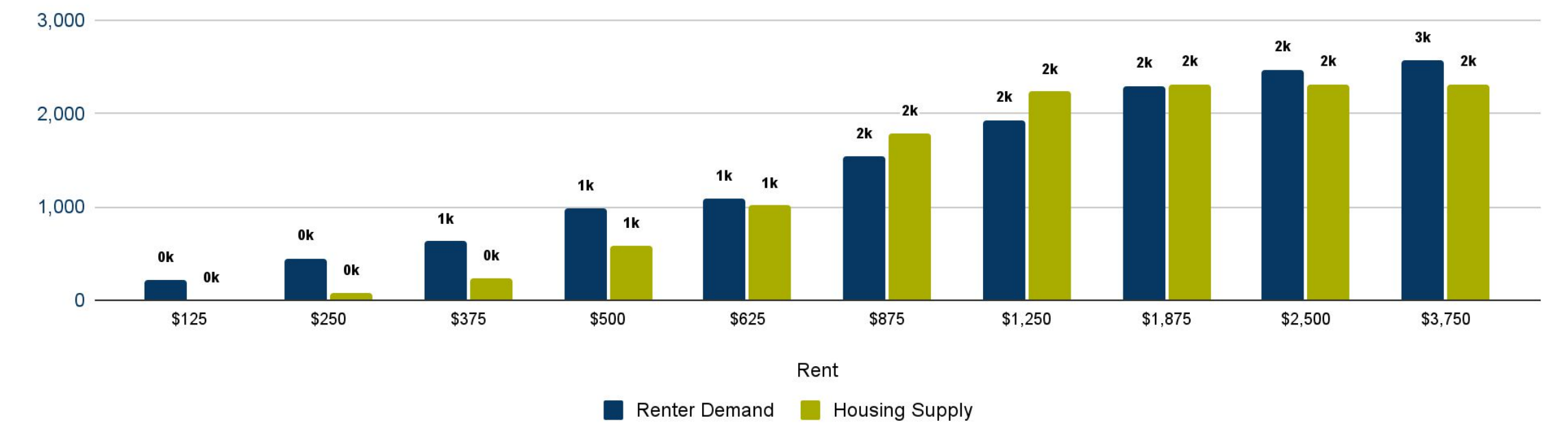
WORKING DRAFT
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AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Ripley County.

Affordable Housing Inventory
Ripley County | 2020

Affordable Units
- <100
- 300
- 500+

12 miles

Source: NHPD

Affordable Housing Inventory
State of Indiana | 2020

Affordable Units
- <100
- 300
- 500+

60 miles

Source: NHPD

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

HOUSING AMENITIES | 4% of housing units have access to broadband.

Broadband Access
Ripley County | 2017-2020
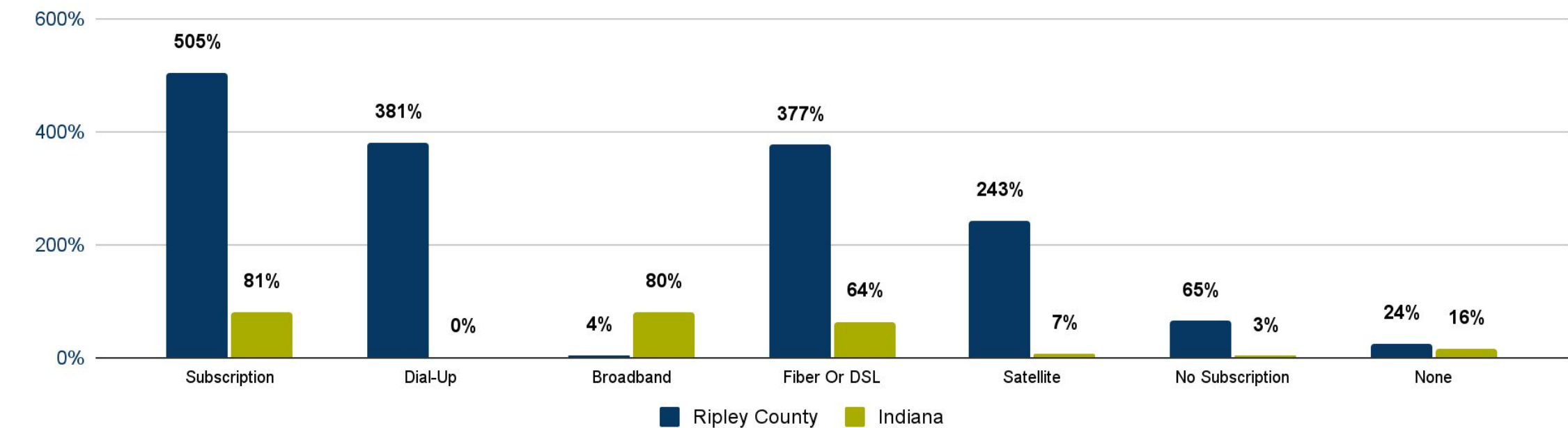
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HR&A Advisors, Inc.

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

Indiana Housing Dashboard **DRAFT** | 30

HOUSING STARTS | There have been 81 new housing starts in 2016 in Ripley County, with 745 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Ripley County | 2017-2020

Total Bldgs   Total Units

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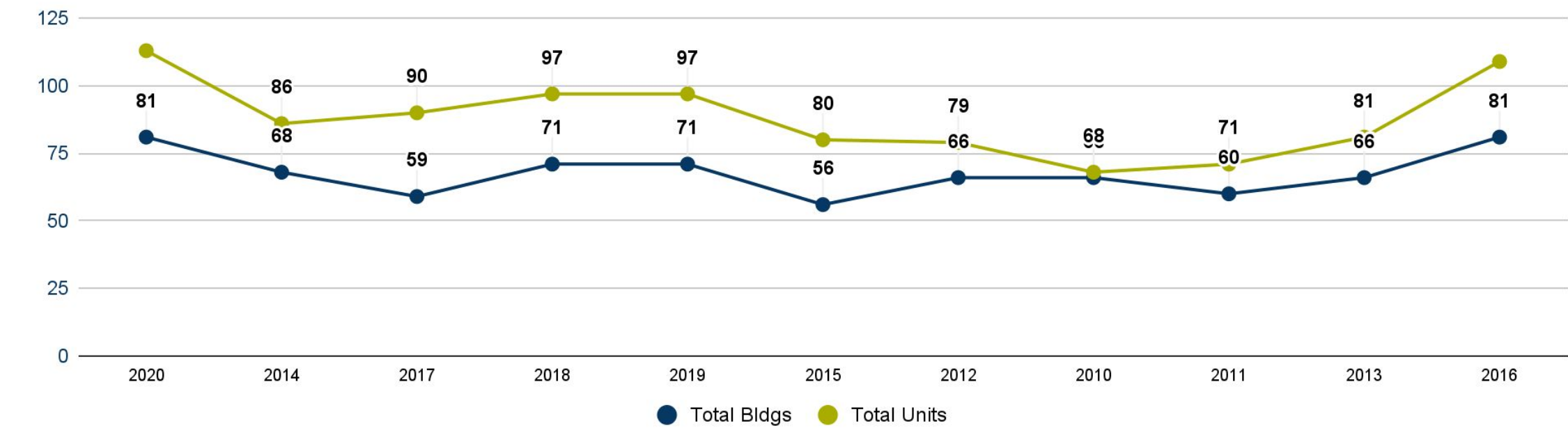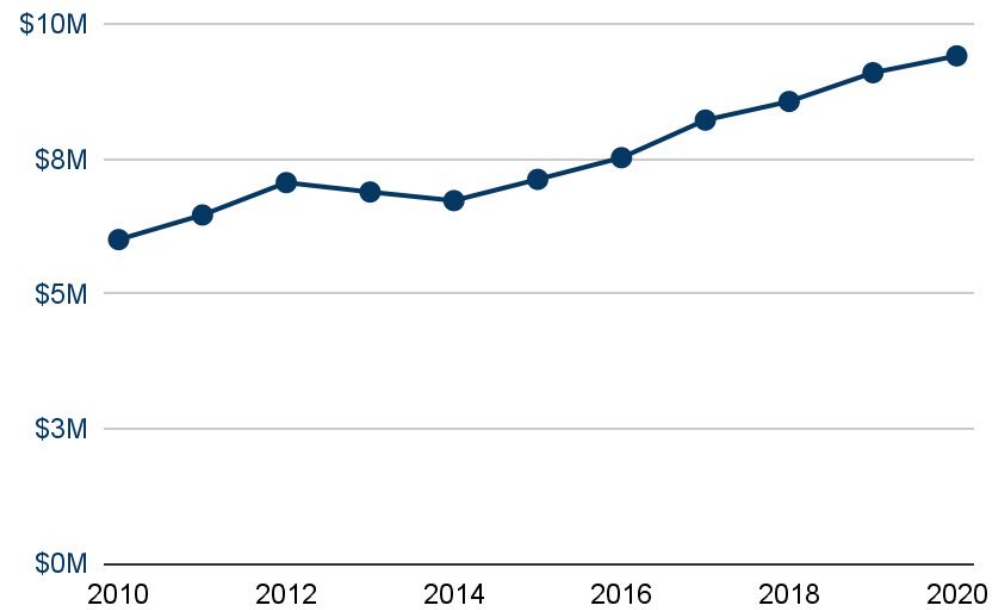
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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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