



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR VERMILLION COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

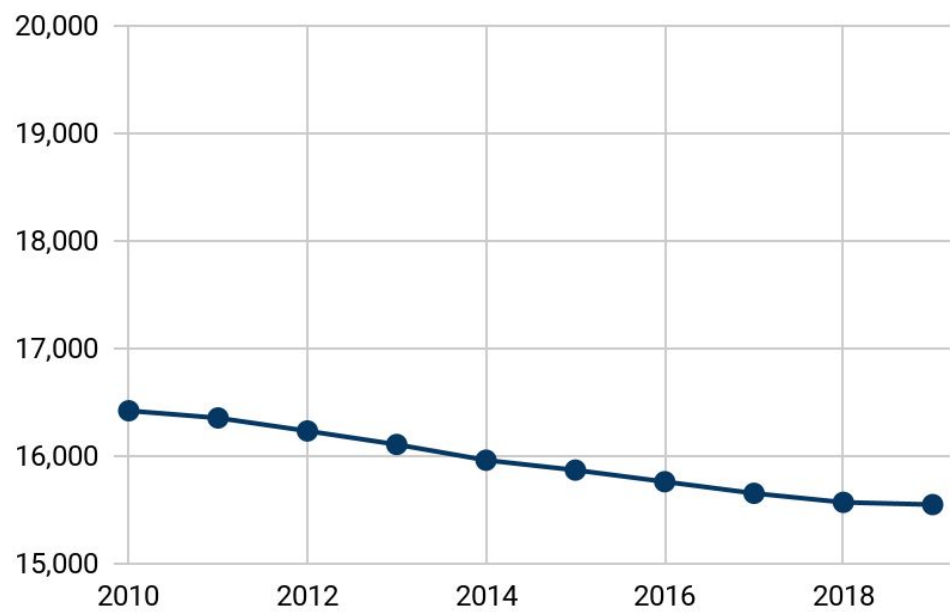
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

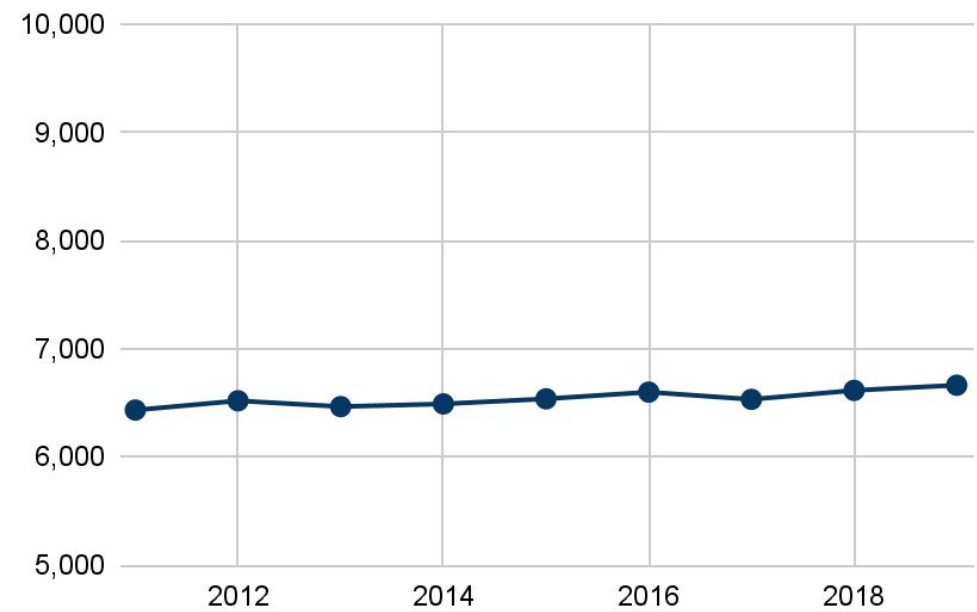
POPULATION | Vermillion County’s population has decreased by 5.32% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 0% (0 households).

Resident Population
Vermillion County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
Vermillion County | 2010-2019



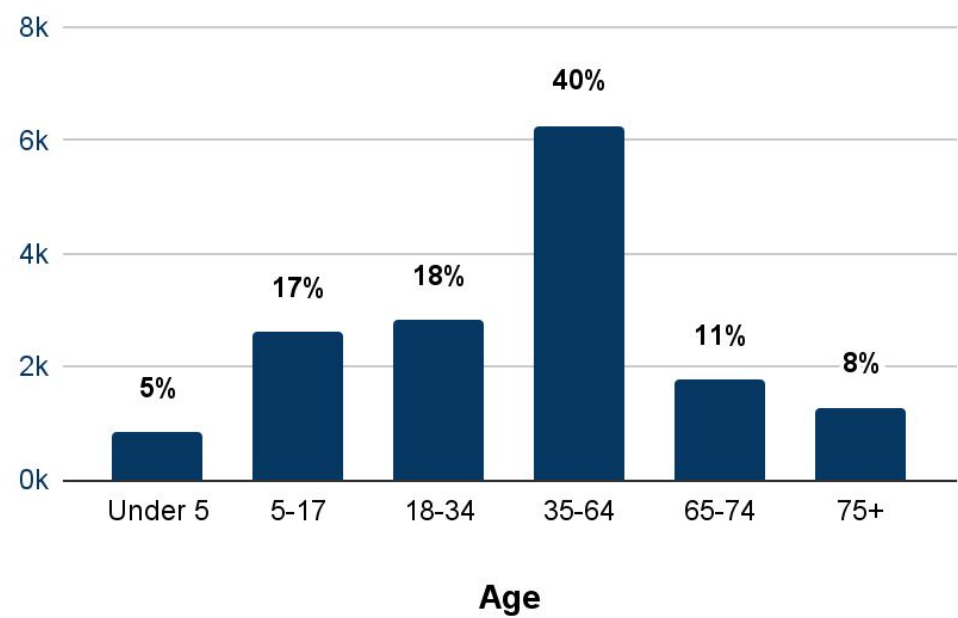
Source: FRED, U.S. Census Bureau

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

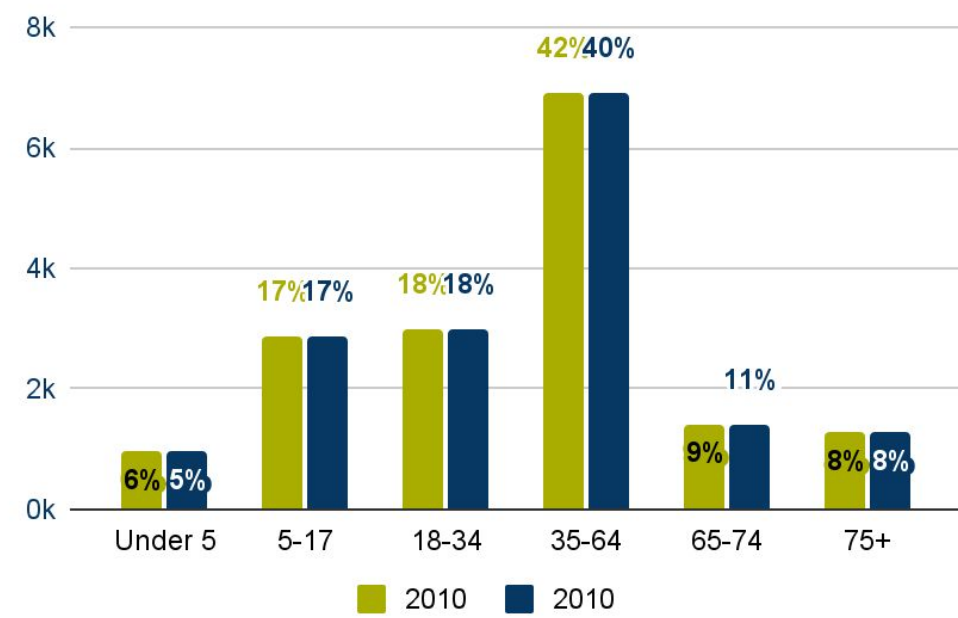
AGE | 19% of people in Vermillion County are above the age of 65, while 22% are below 18.

Population by Age
Vermillion County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Vermillion County | 2010, 2019

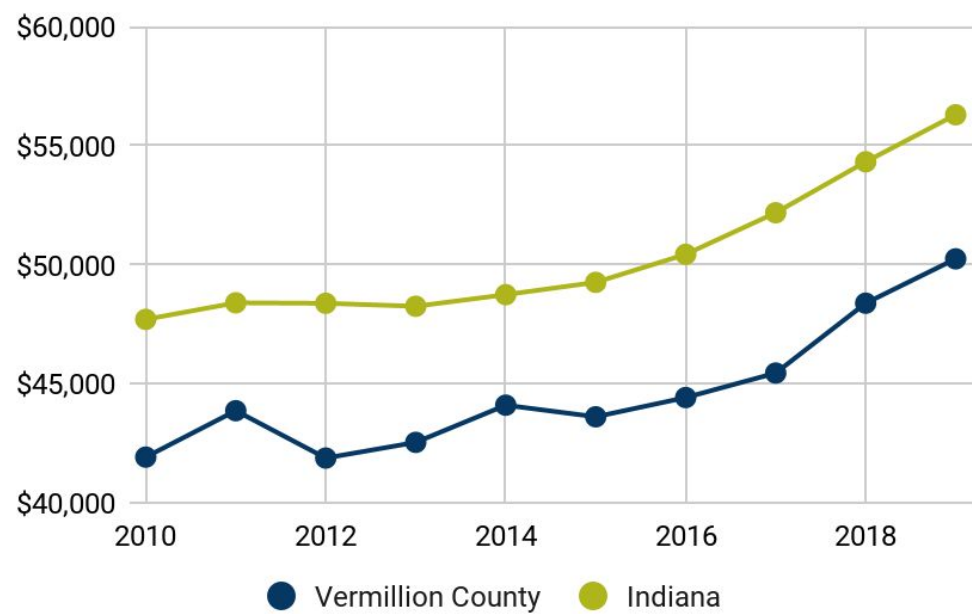


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Vermillion County had a median income of \$50,243 in 2019, up 20% since 2010. 35% of households have incomes below \$35,000, while 15% have incomes above \$100,000.

Median Income

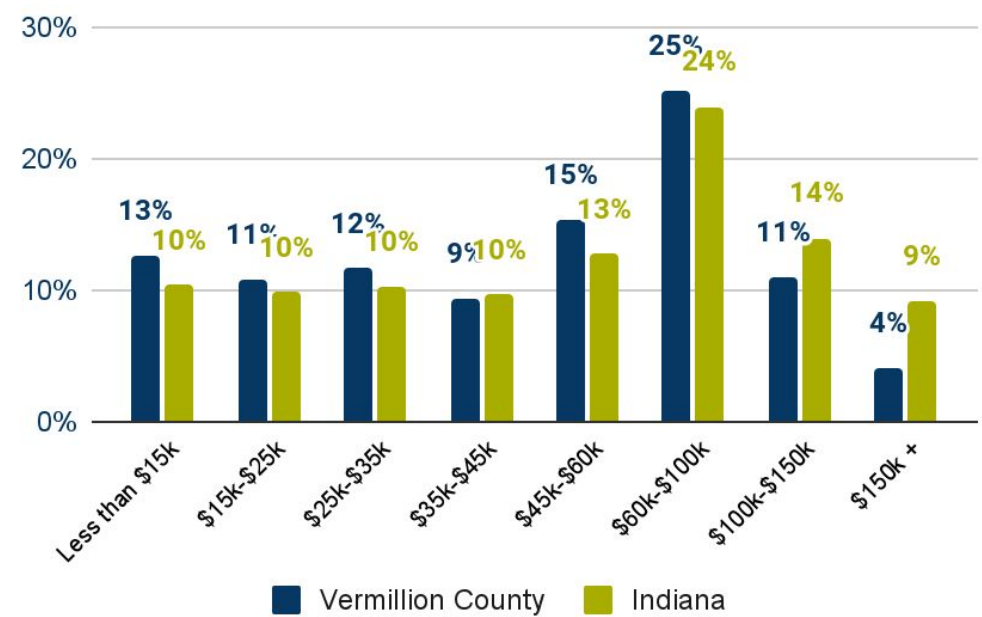
Vermillion County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

Vermillion County, State of Indiana | 2019



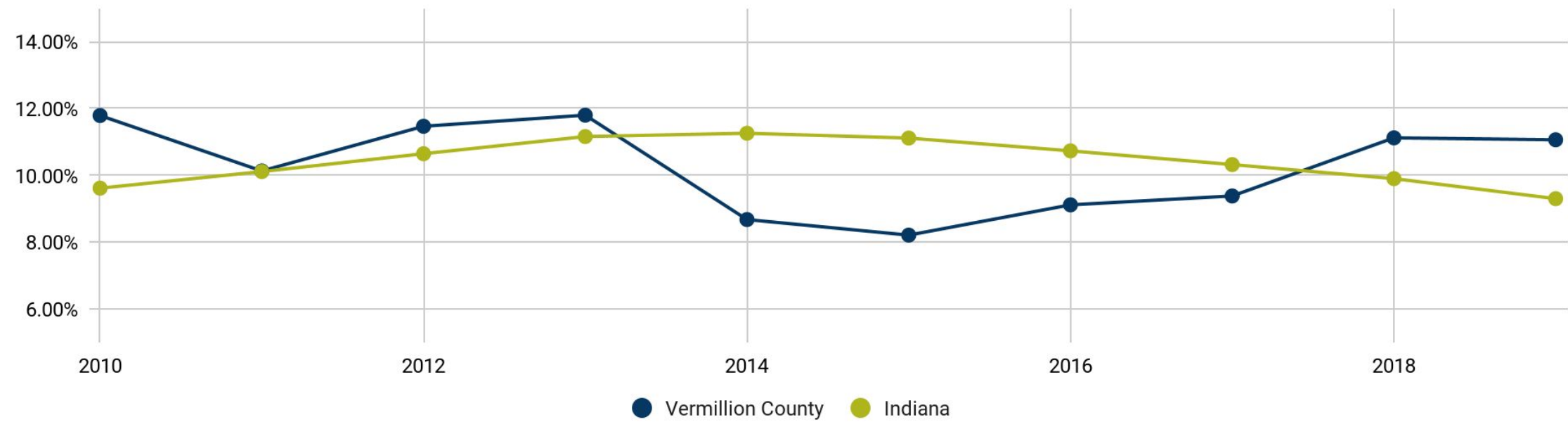
Source: ACS 2019 5-year estimates

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

FAMILY POVERTY RATE | 11.1% of families live in poverty conditions in Vermillion County, down 0.7 points from 11.8% in 2010.

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

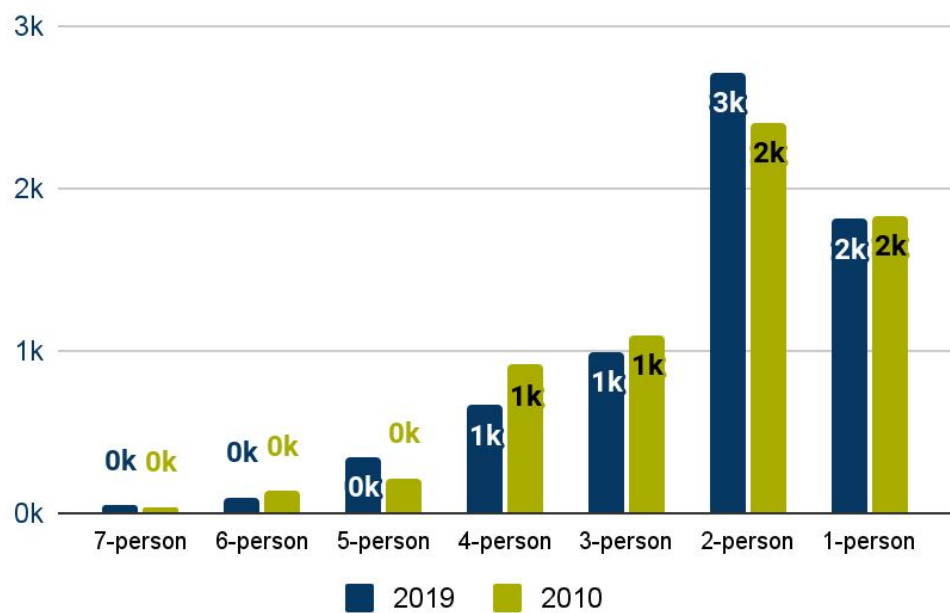


Source: ACS 2010-2019 5-year estimates

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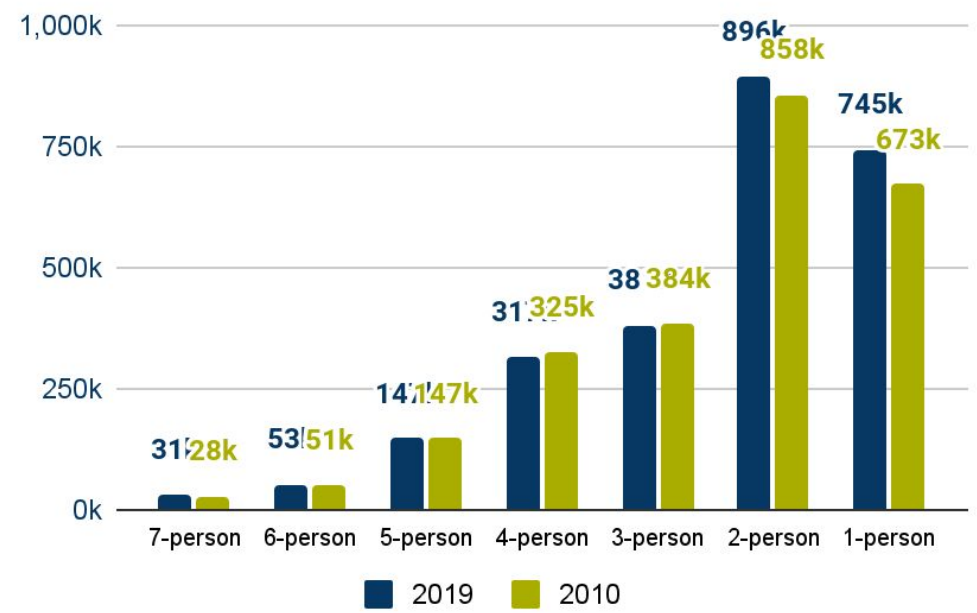
HOUSEHOLD SIZE | The average household size is 2.3, compared to 2.52 statewide. The Vermillion County average household has shrunk by 0.09 persons since 2010.

Household Size
Vermillion County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

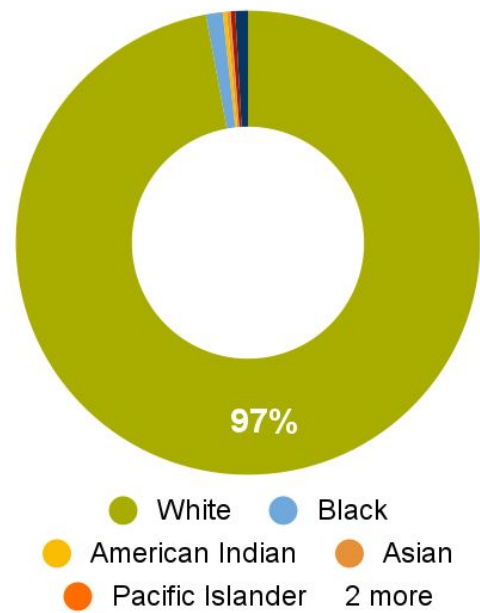
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Note: Some data are placeholders, and not representative of actual conditions.

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

Racial Distribution

Vermillion County | 2019



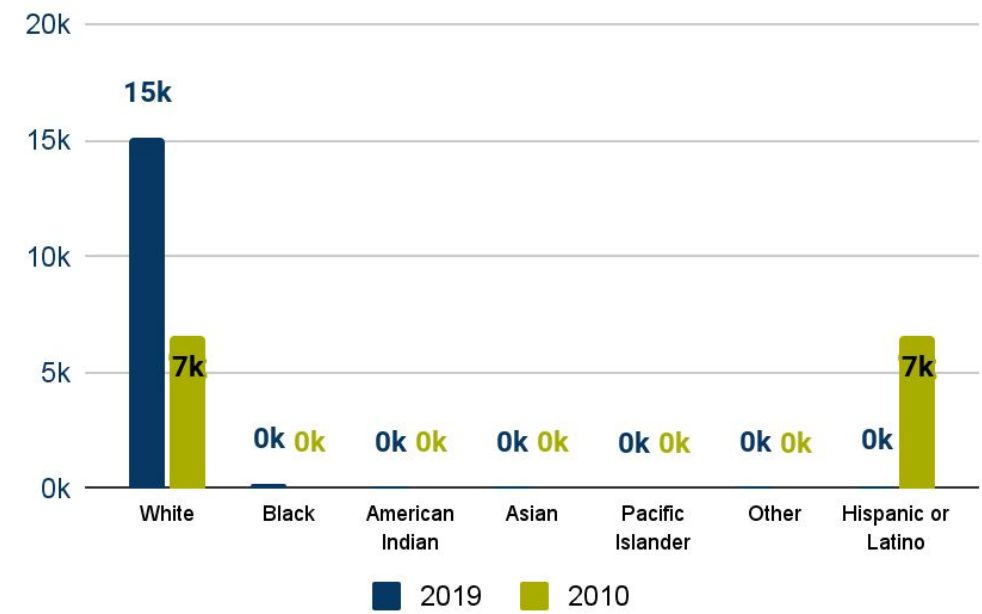
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Vermillion County | 2010, 2019

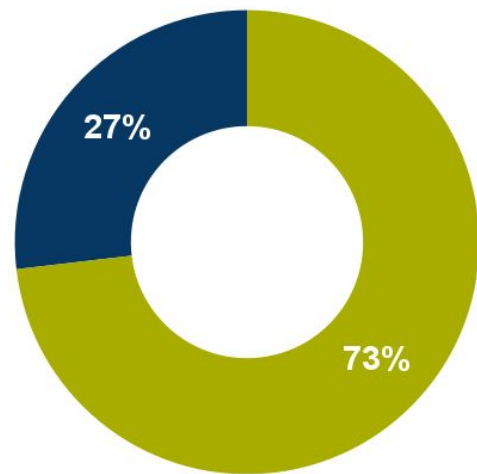


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 27% of households (1,790 households) in Vermillion County were renters, while 73% are (4,874 households) owner households. The share of renters has increased by 5% since 2010.

Housing Tenure

Vermillion County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

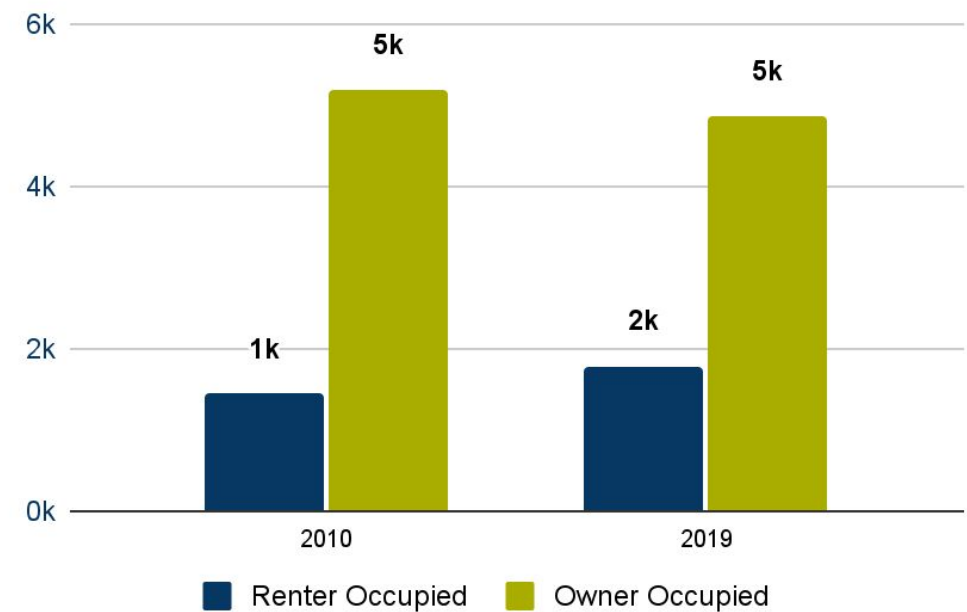
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

Vermillion County | 2010-2019



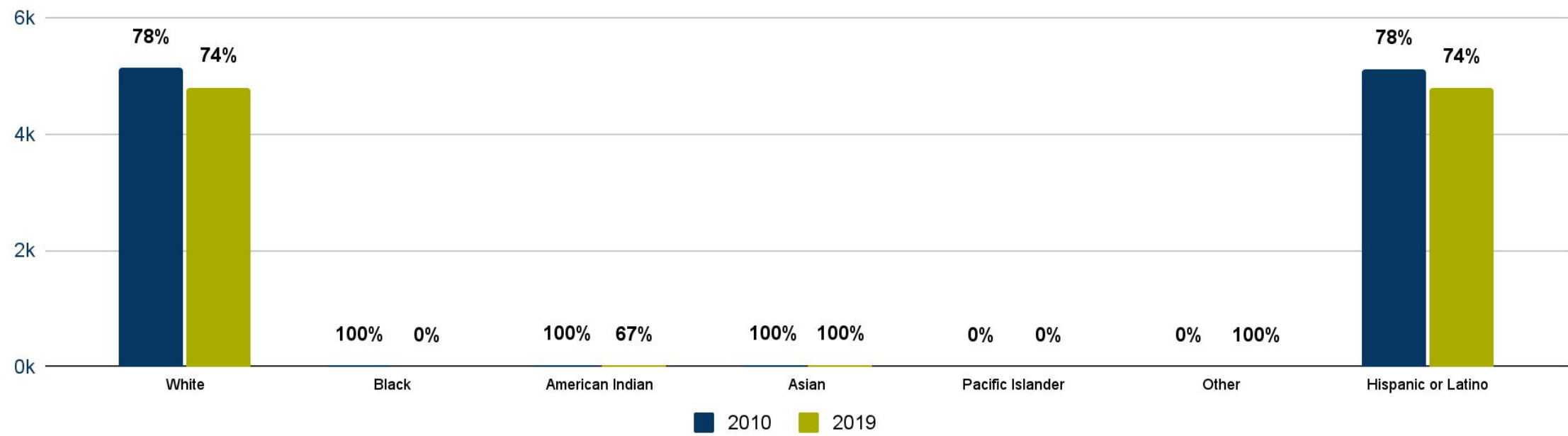
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

TENURE BY RACE | While the overall homeownership rate is 73%, among non-Hispanic White households' homeownership is 74%, 0% for Black households, and 74% for Hispanic or Latino households.

Homeownership by Race
Vermillion County | 2010, 2019

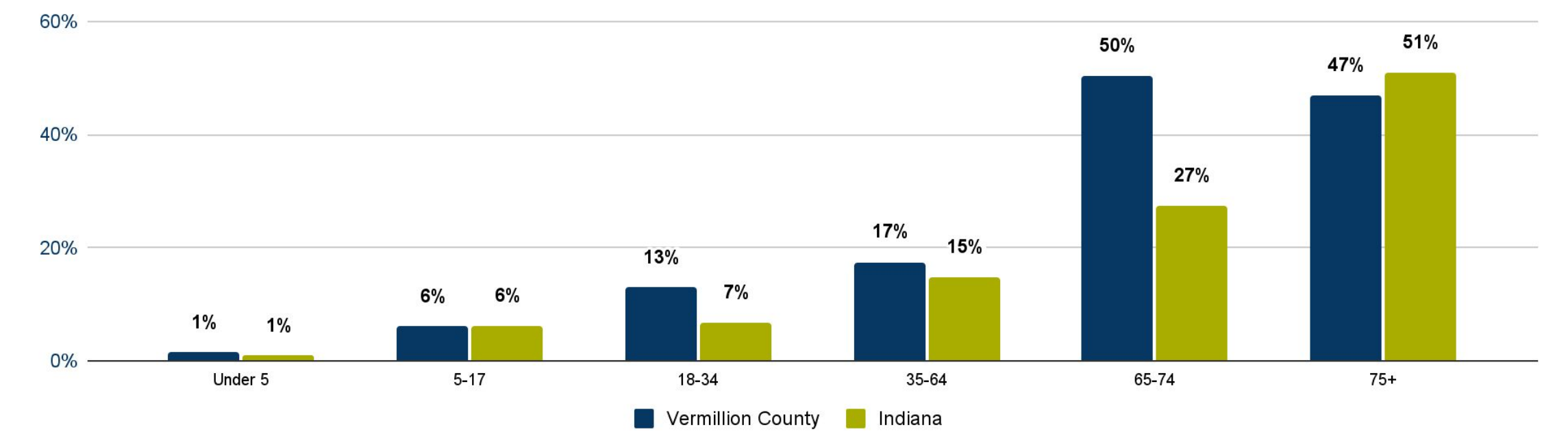


Source: ACS 2010-2019 5-year estimates

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DISABILITY | 20% of people in Vermillion County live with a disability. For people above 65, the share increases to 49%.

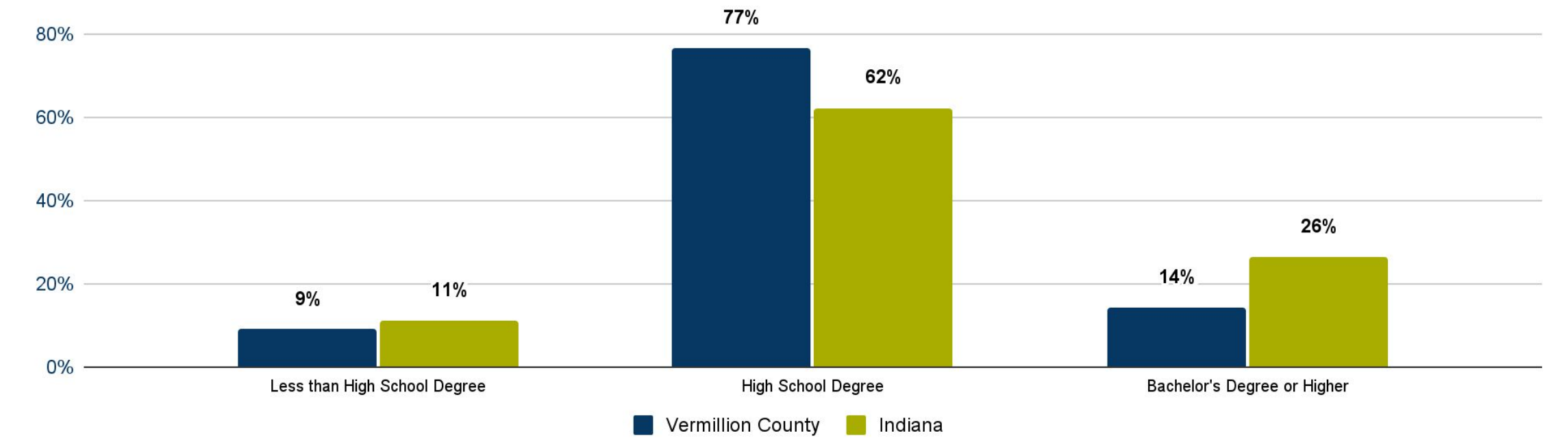
Share of the Population with a Disability by Age
Vermillion County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Vermillion County, 77% of the population has at least a high school degree and 14% of the population has at least a Bachelor's degree.

Educational Attainment
Vermillion County, Indiana | 2019



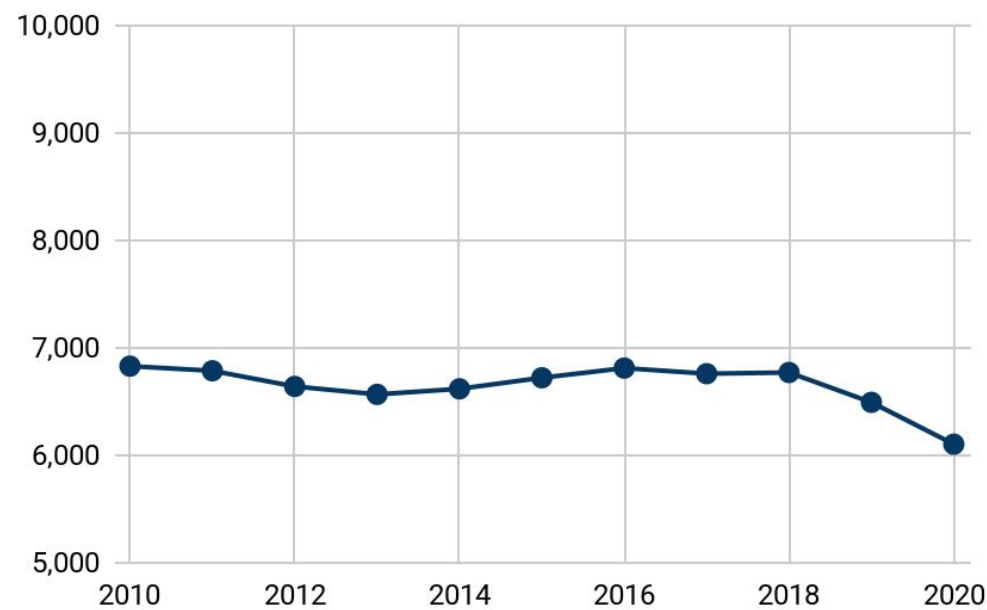
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

WORKING DRAFT

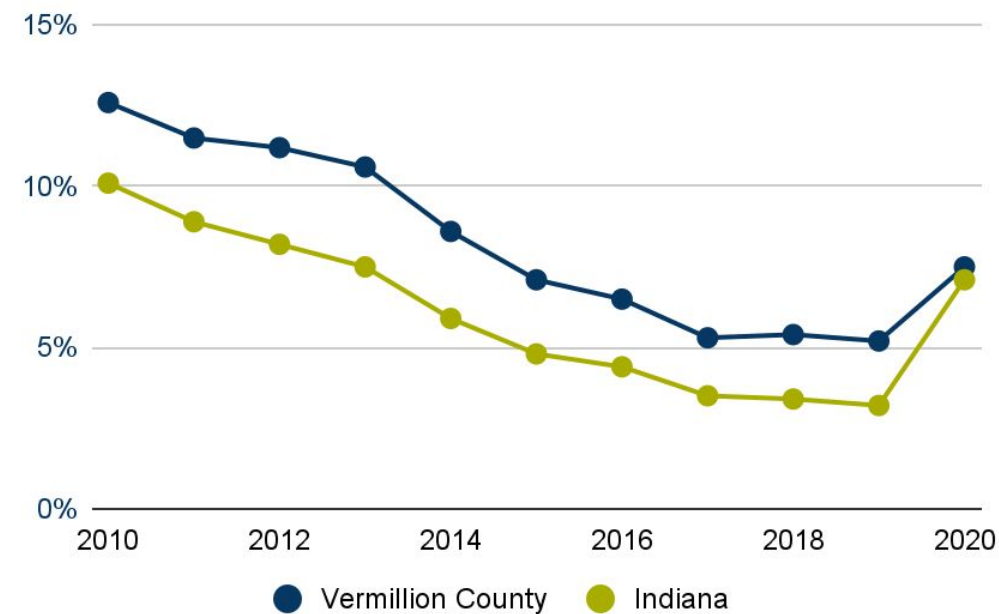
EMPLOYMENT BASE | There are currently 6,000 employed persons in Vermillion County, down by 11% since 2010. The unemployment rate in 2020 was 7.50%, up 2.3 points from 2019.

Total Employment
Vermillion County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Vermillion County, Indiana | 2010-2019

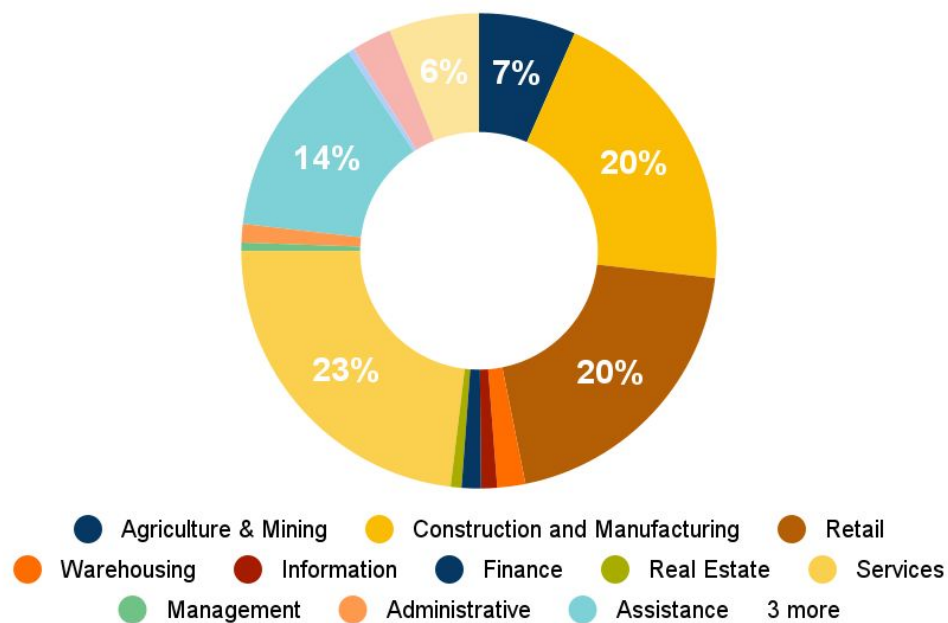


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Retail Trade accounts for the plurality of jobs in Vermillion County, accounting for 18% of all jobs, followed by Health Care and Social Assistance (14% of all jobs).

Total Jobs by All Industries
Vermillion County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | \$39,119
- 2. Trade, transportation, and utilities | \$46,858
- 3. Goods-producing | \$74,471
- 4. Construction | \$71,271
- 5. Leisure and hospitality | \$15,843

Source: BLS

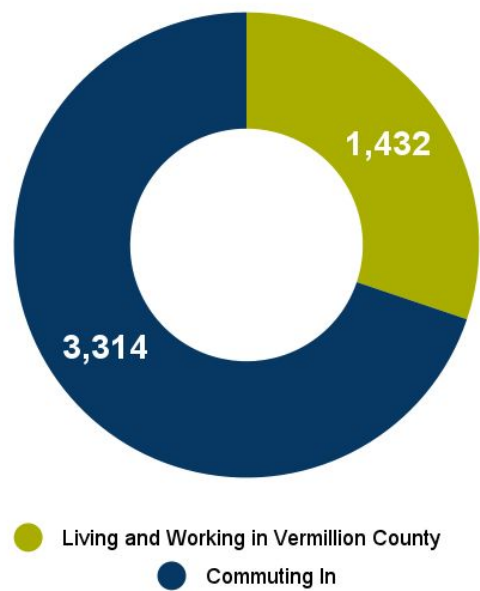
Top 5 Employers

- 1. Eli Lilly & Co (Clinton)
- 2. South Vermillion Cmnty Sch Crp (Clinton)
- 3. South Vermillion Trnsprtn (Clinton)
- 4. Union Hospital Clinton (Clinton)
- 5. Walmart (Clinton)

Source: BLS

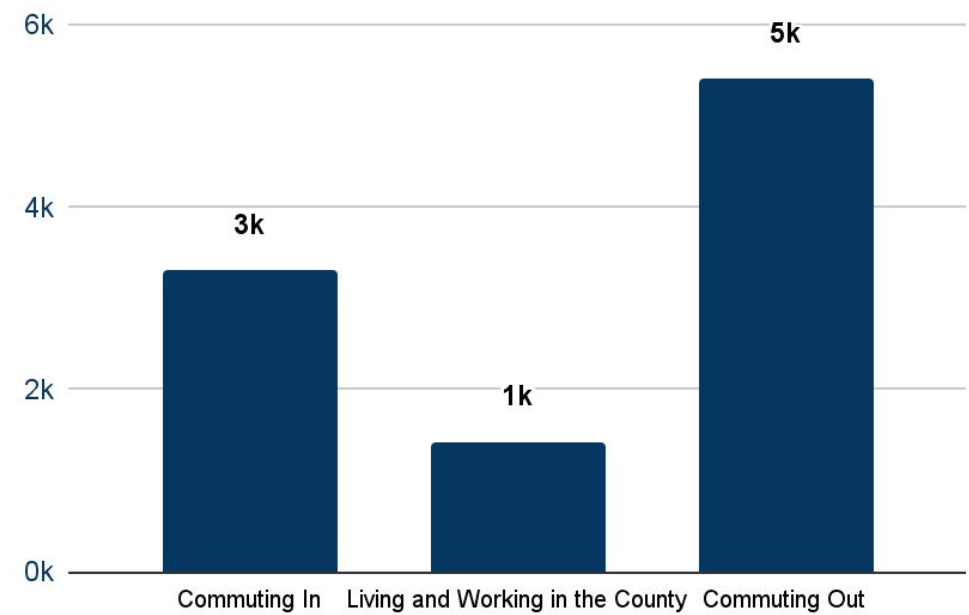
COMMUTER INFLOW / OUTFLOW | 3,000 commuters come into Vermillion County for their jobs, while 5,000 employees travel outside for their jobs.

Employment Inflow
Vermillion County | 2018



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

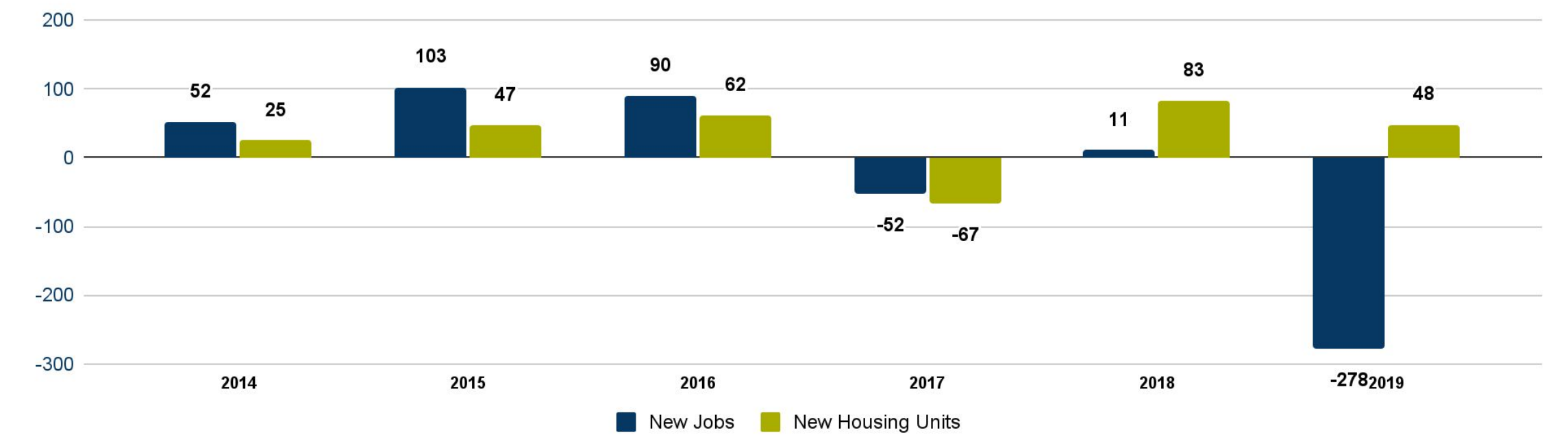
Commuting Patterns
Vermillion County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created -74 between 2014-2019 and 198, or -268 units for every 100 jobs created.

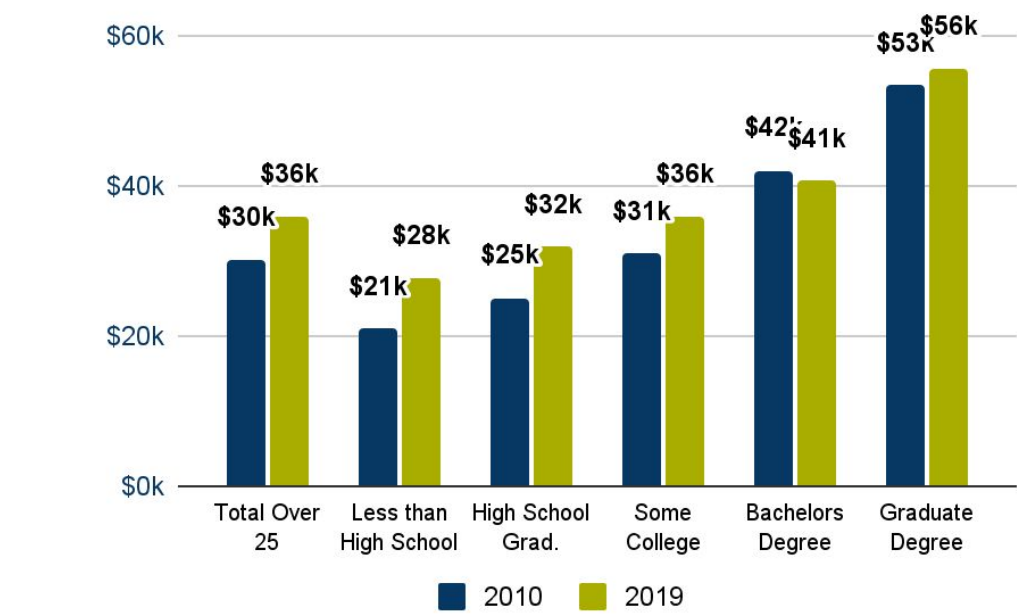
Job Growth and Housing Production
Vermillion County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

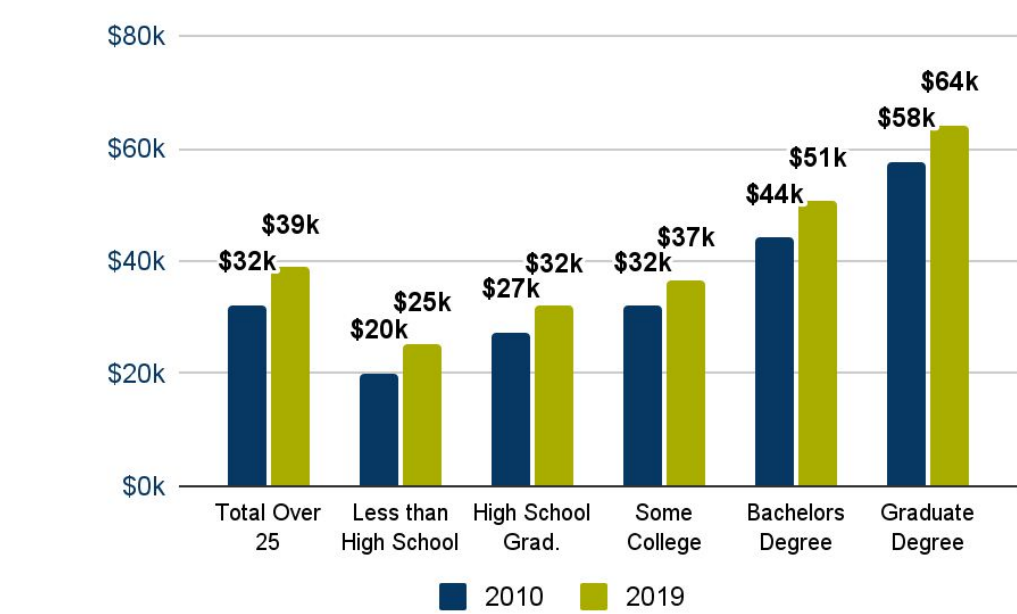
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 19% since 2010 for the total population and increased 27% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Vermillion County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

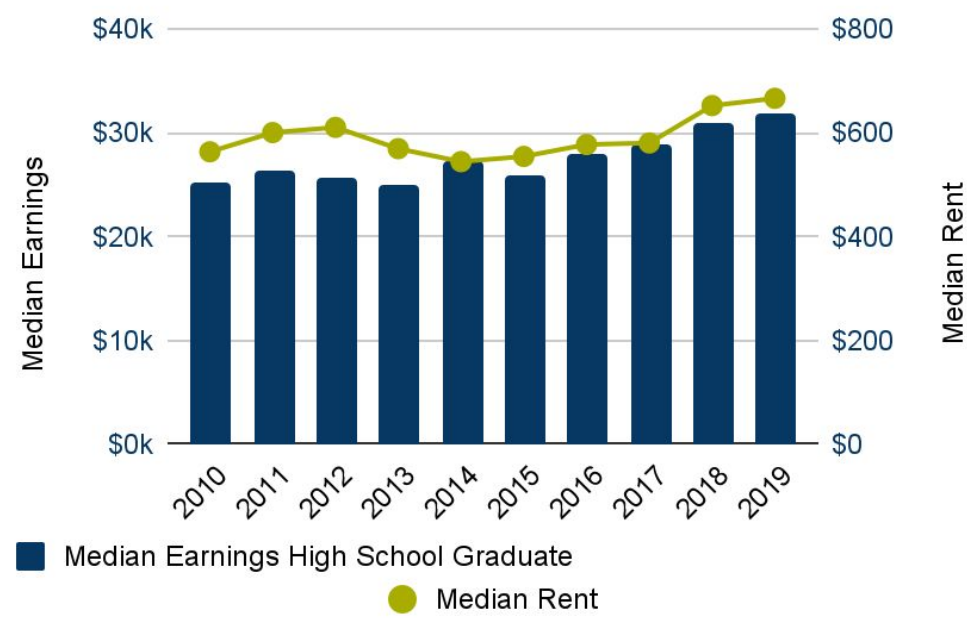
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

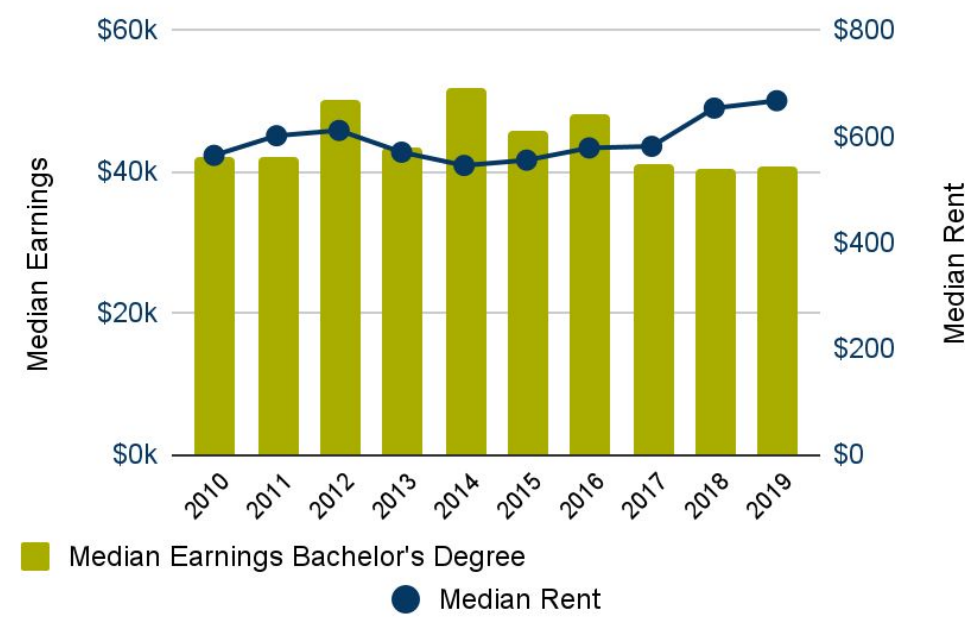
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 18.3% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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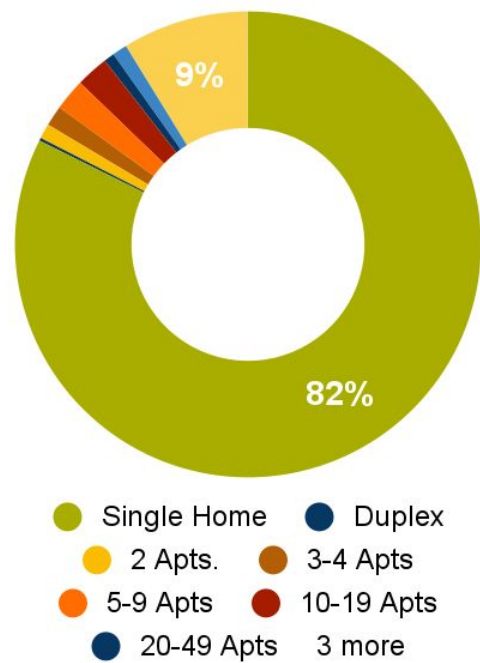
HOUSING TRENDS

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HOUSING TYPOLOGY | 82% of homes in Vermillion County are single-family, while 9% are multifamily. The share of multifamily housing has increased by 89 homes since 2010.

Housing Typology

Vermillion County | 2019



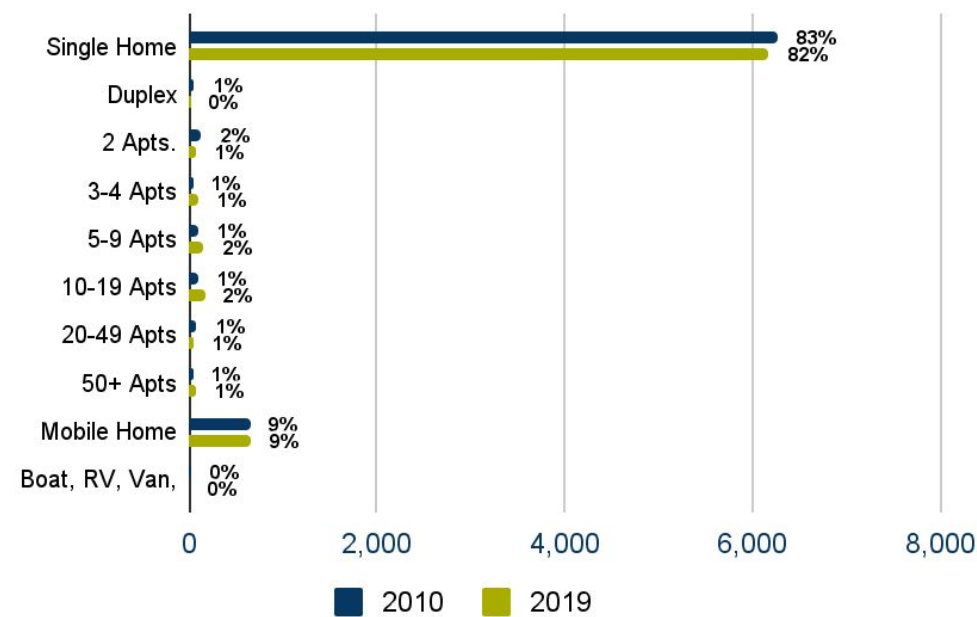
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Vermillion County | 2010, 2019

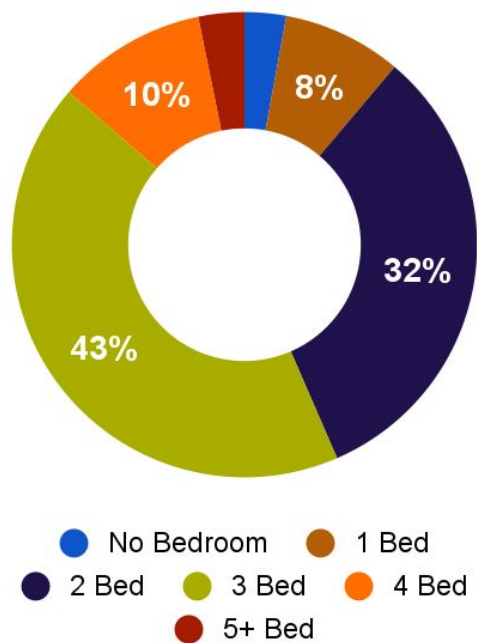


Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Vermillion County are 2.3, with 57% of units 3 bedroom or more.

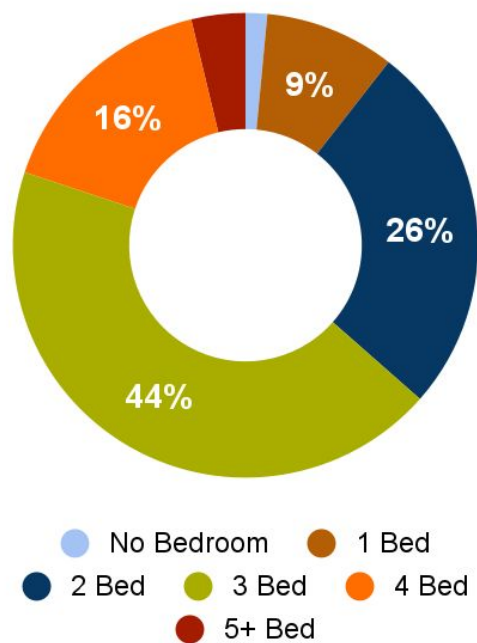
Housing Stock by Bedrooms

Vermillion County | 2019



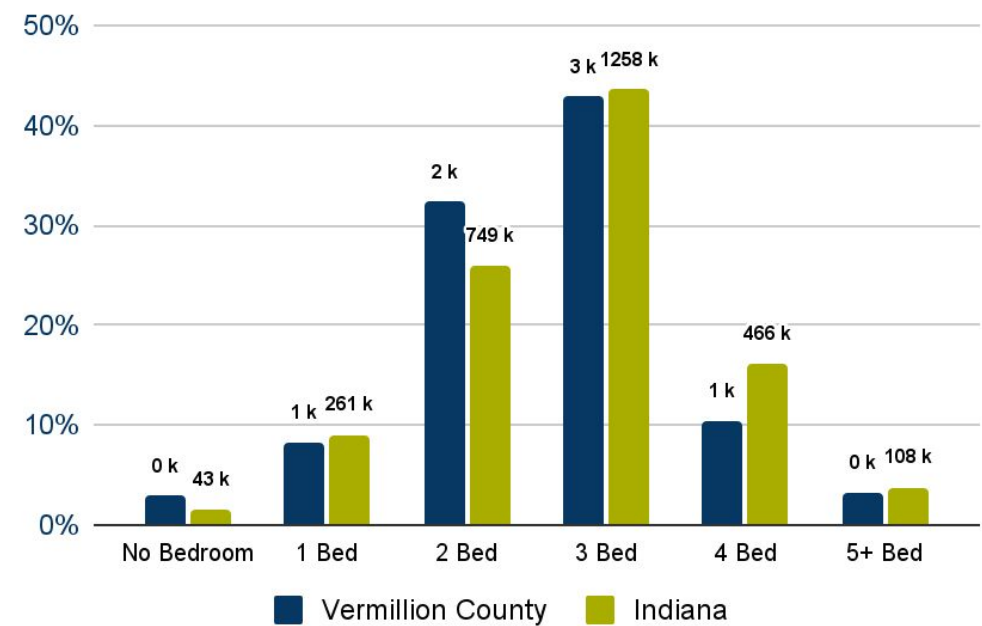
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

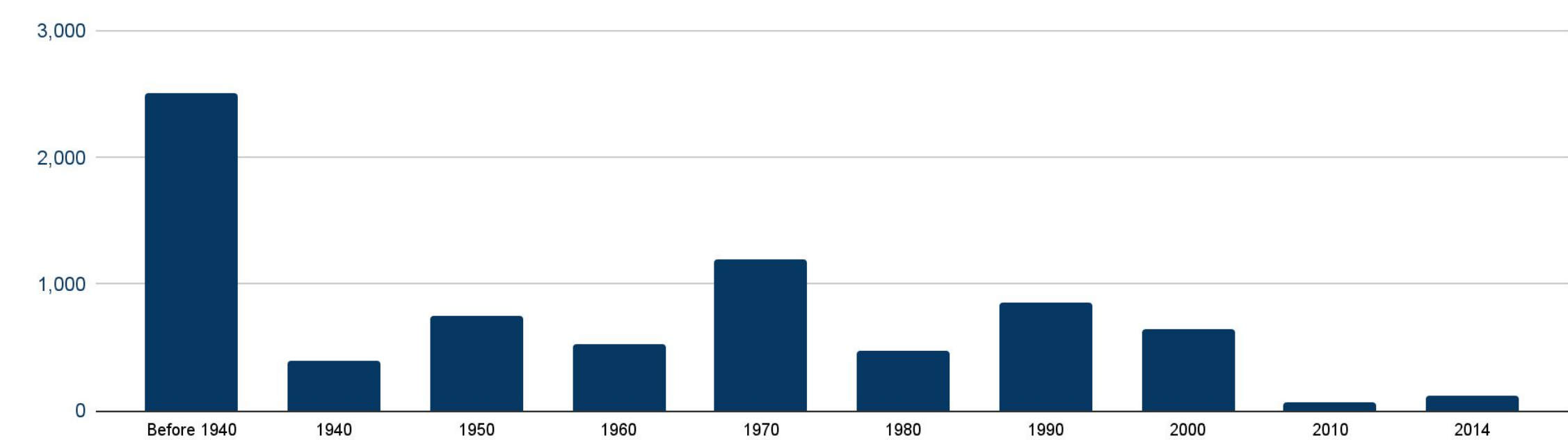
Vermillion County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 89% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Vermillion County | 2019

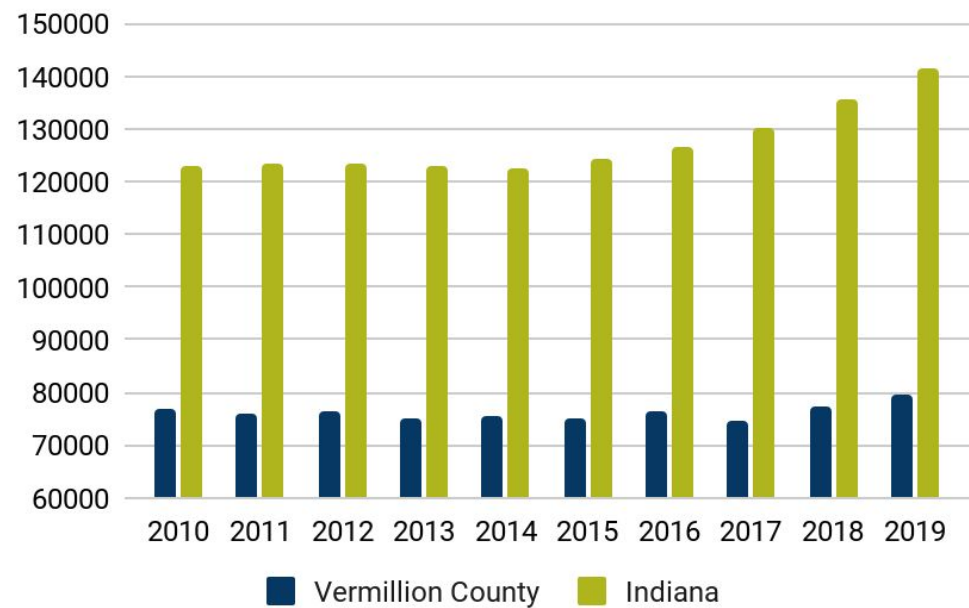


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

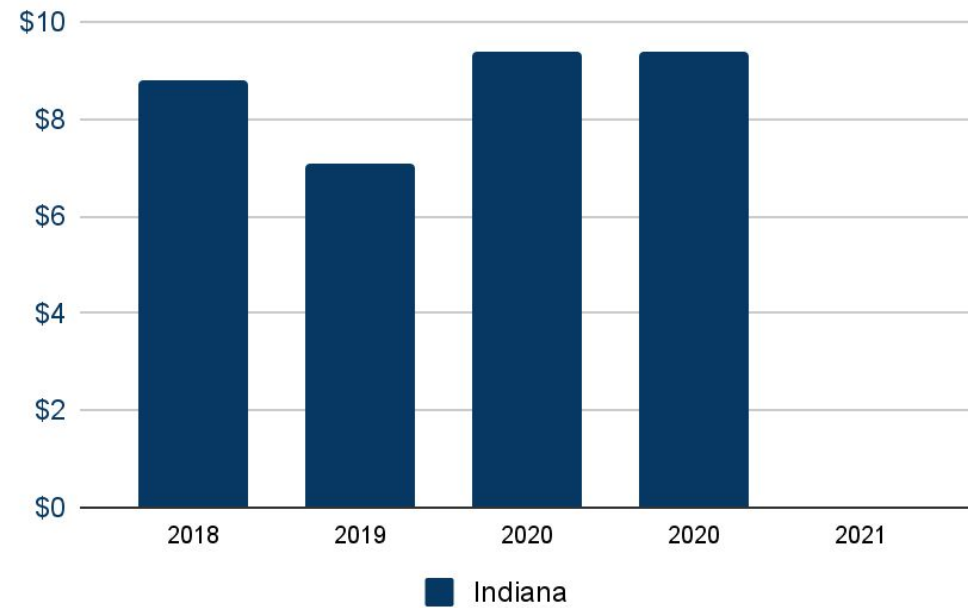
MEDIAN LISTING PRICE | Homes in Vermillion County have a median listing price of \$79,700, compared to \$141,700 statewide. Home prices have increased by 4% since 2010.

Median Listing Price
Vermillion County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

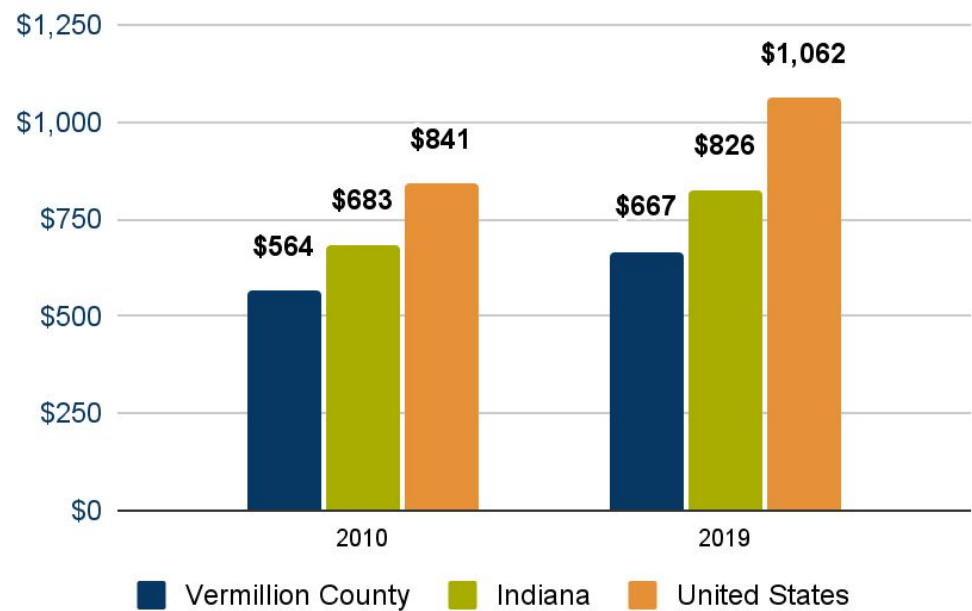
WORKING DRAFT

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

MEDIAN RENTS | Median rents have increased by 18% since 2010, with average rents at \$667.

Median Rent

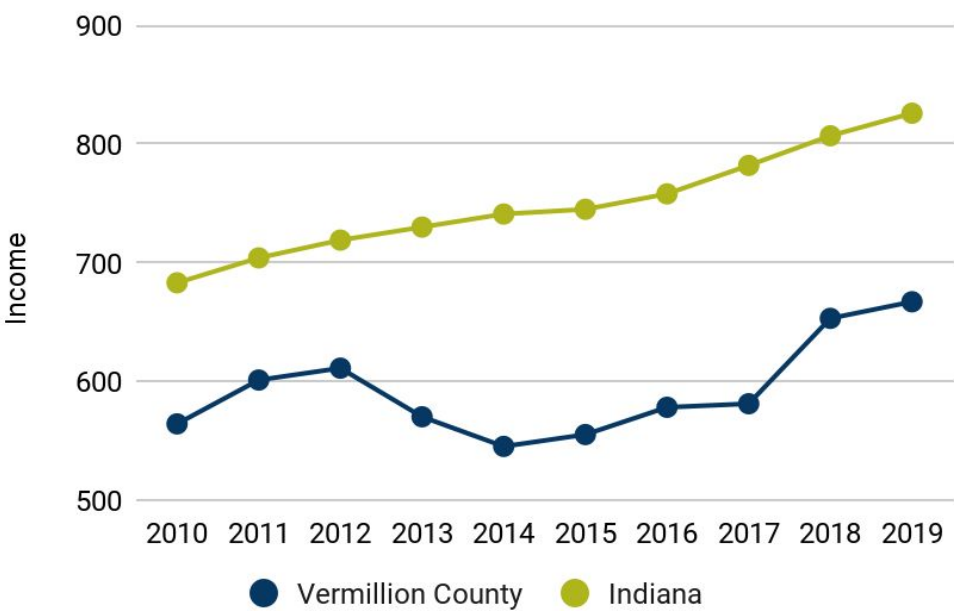
Vermillion County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

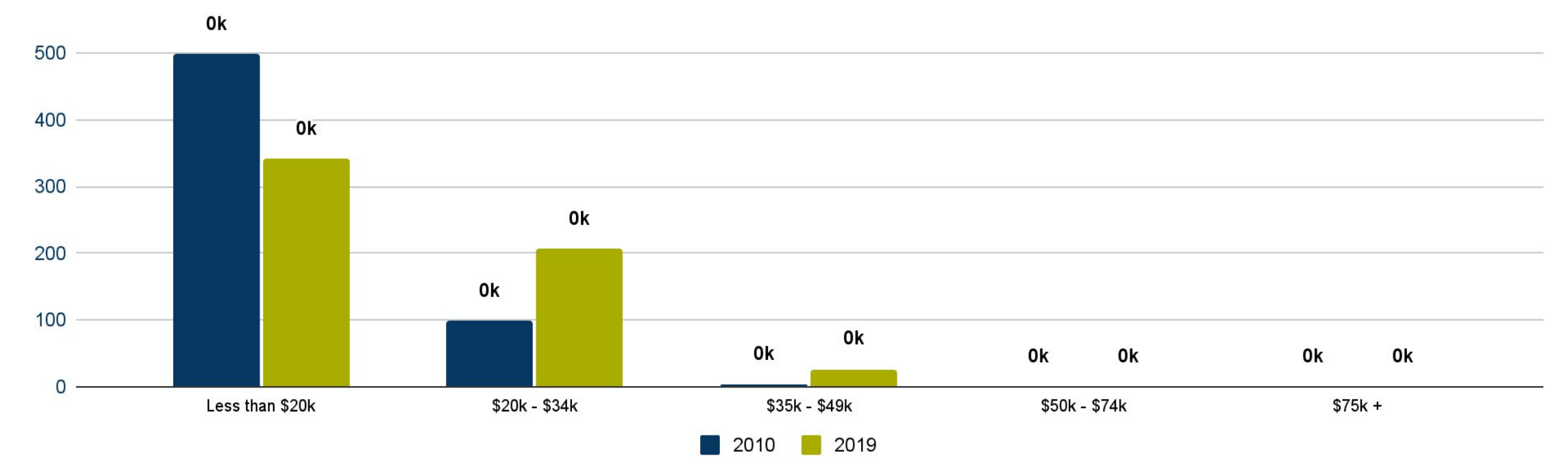
Vermillion County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 40% of households are housing cost burdened in Vermillion County, down -16% since 2010. 62% of households earning below \$50,000 are housing cost burdened.

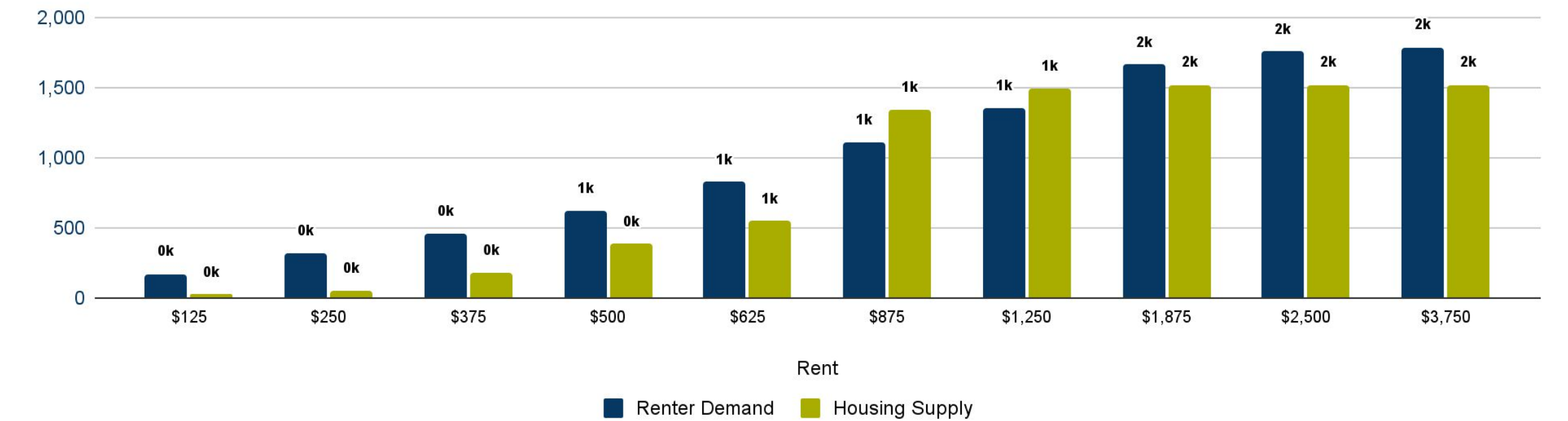
Renter Housing Cost Burden
Vermillion County, Indiana | 2010 - 2019



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
Vermillion County, Indiana | 2010-2019

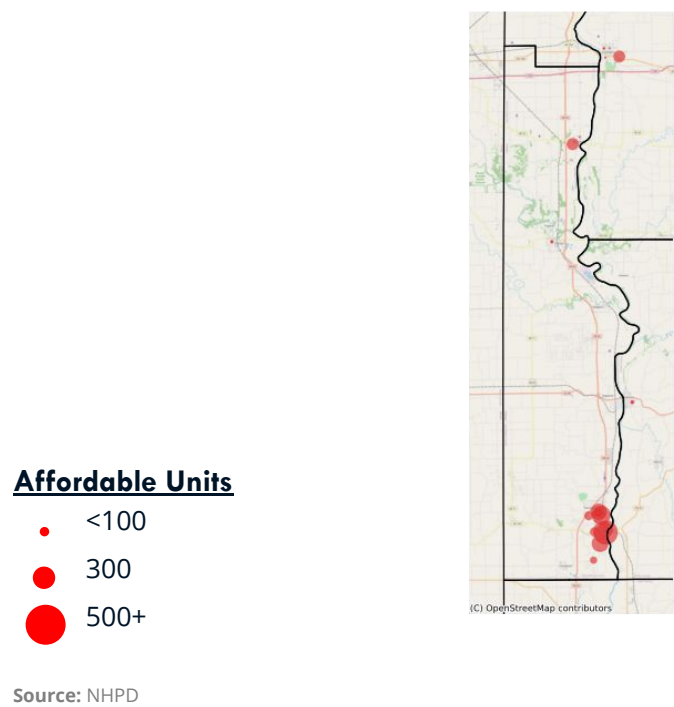


Source: ACS 2010-2019 5-year estimates

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

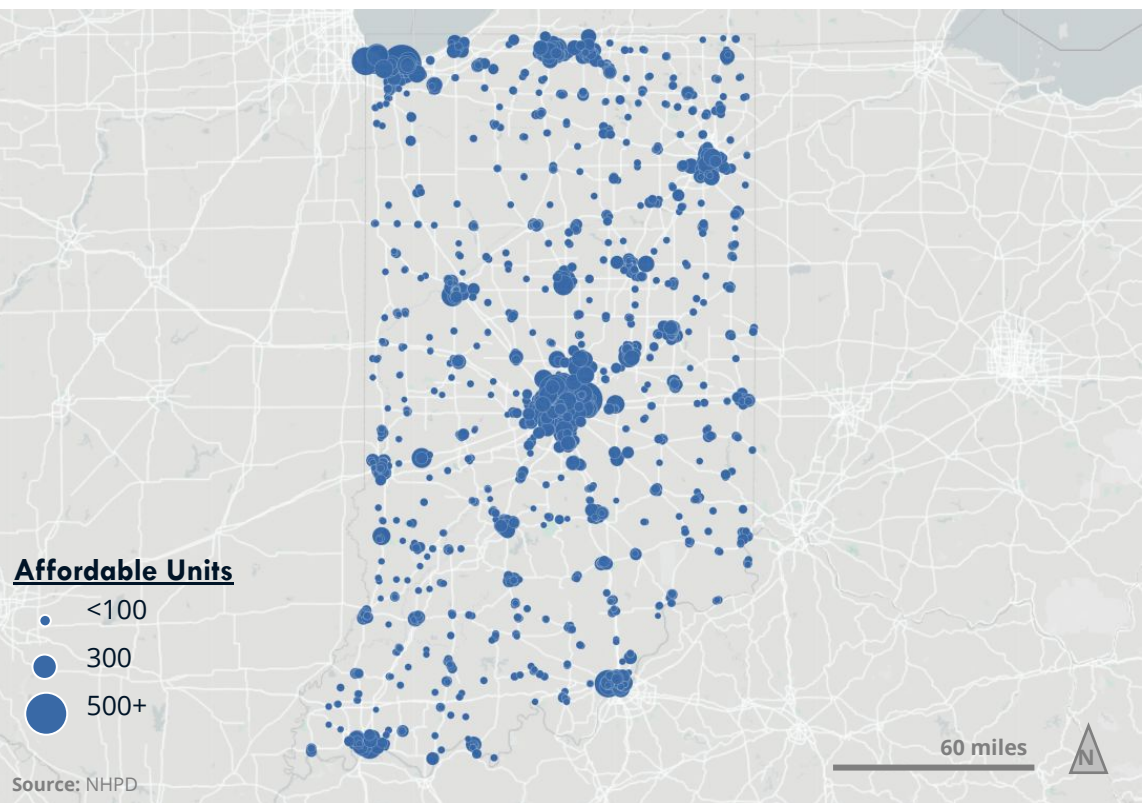
Affordable Housing Inventory

Vermillion County | 2020



Affordable Housing Inventory

State of Indiana | 2020

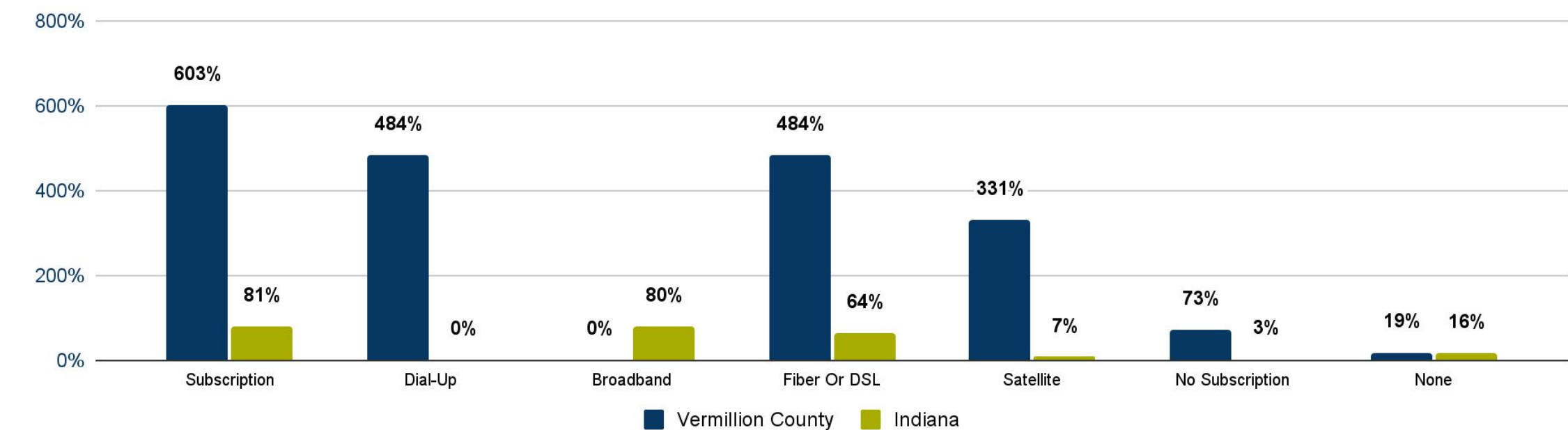


WORKING DRAFT

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HOUSING AMENITIES | 0% of housing units have access to broadband.

Broadband Access
Vermillion County | 2017-2020



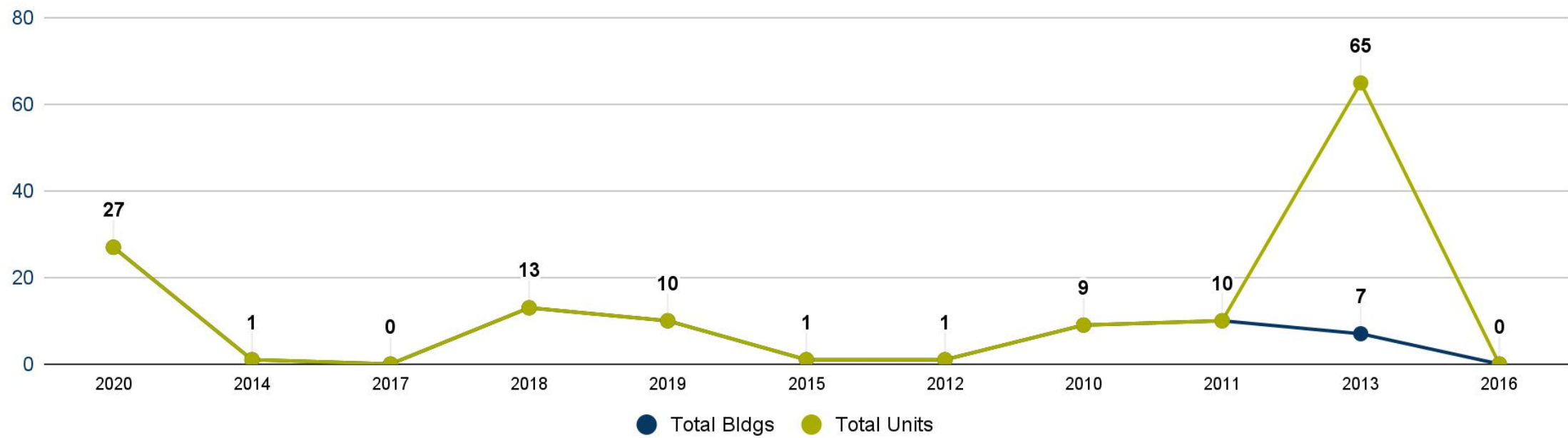
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

WORKING DRAFT

HOUSING STARTS | There have been 0 new housing starts in 2016 in Vermillion County, with 79 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits
Vermillion 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

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