

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR WHITE COUNTY

**OCTOBER 2021**

---

# ACKNOWLEDGEMENTS AND DATA SOURCES

---

We would like to thank the **Indiana Housing Technical Working Group** for their thoughtful guidance and input throughout the development of this report.

Desma Belsaas  
David Bottorff  
Megan Coler-Hasser  
Rhonda Cook  
Dax Denton  
Carmen Files  
Carol Gassen  
Jodi Golden  
Ryan Hoff  
Gina Leckron  
Charyl Luth

Mike McQuillen  
Maggie McShane  
Lynne Peterson  
Annette Richard  
John Roeder  
Erin Sheridan  
Jacob Sipe  
Rick Wajdarick  
Jeffrey Whiting  
Mary Beth Wott

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

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

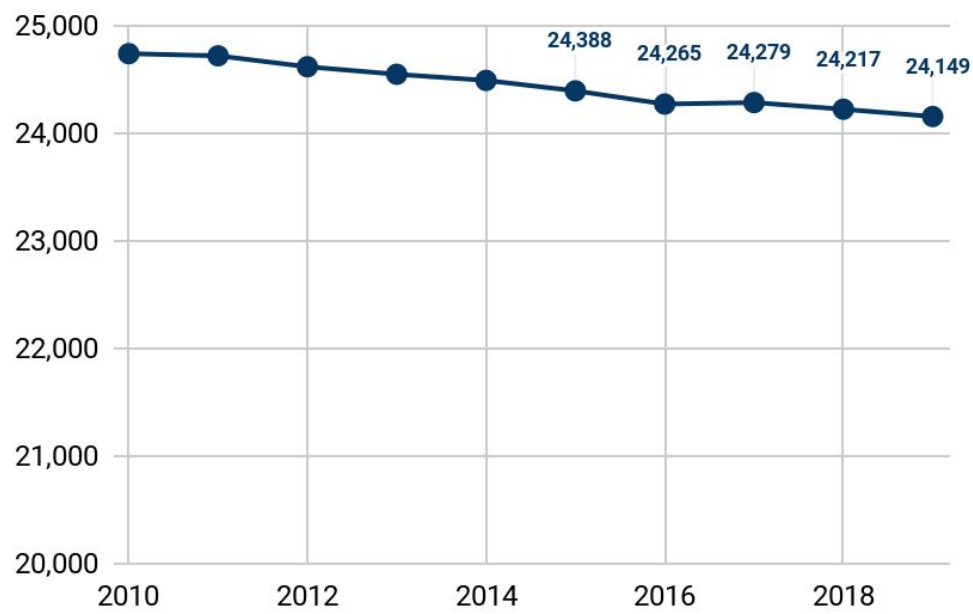
---

# DEMOGRAPHIC TRENDS

---

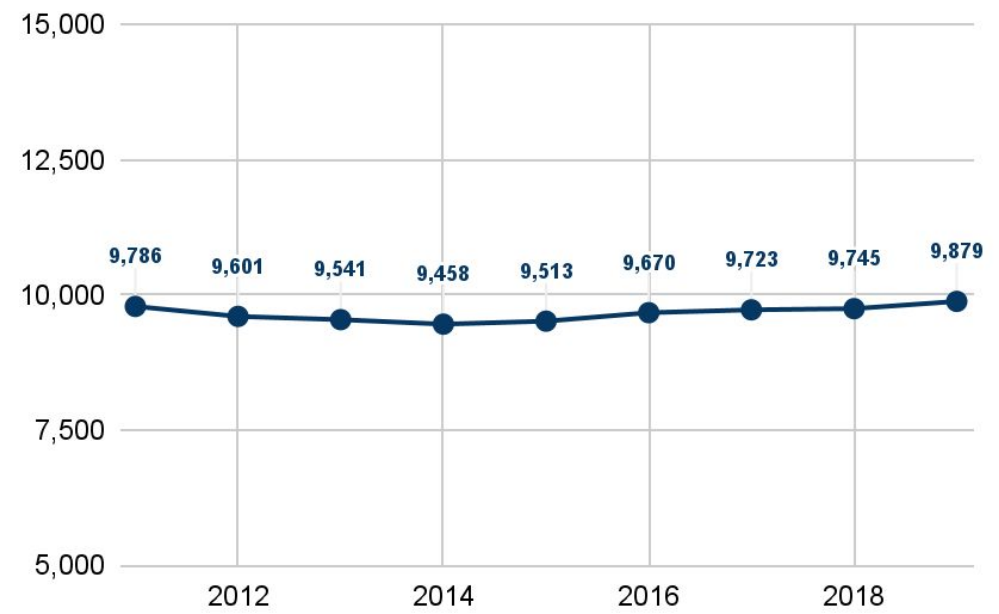
**POPULATION** | White County's population has decreased by 2.37% (585 people) between 2010-2019. In the same time period, the total number of households decreased by 1.85% (186 households).

**Resident Population**  
White County | 2010-2019



Source: FRED, U.S. Census Bureau

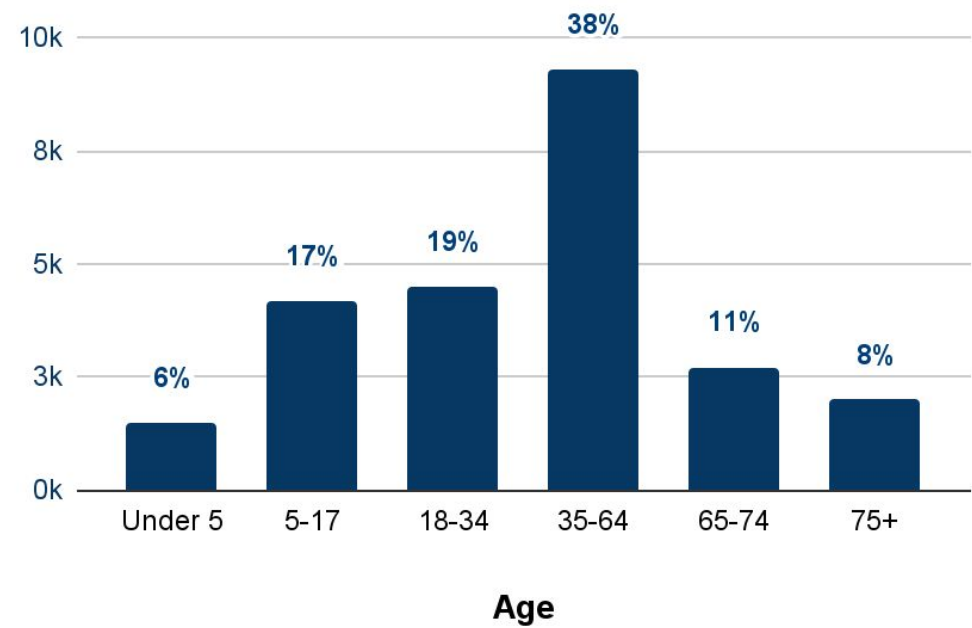
**Households**  
White County | 2010-2019



Source: FRED, U.S. Census Bureau

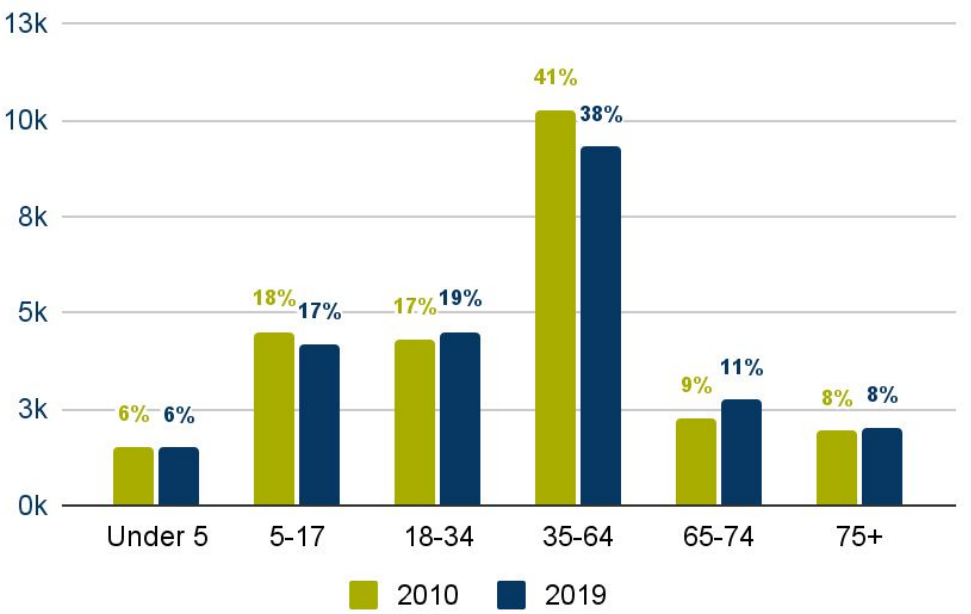
**AGE** | 20% of people in White County are above the age of 65, while 23% are below 18.

**Population by Age**  
White County | 2019



Source: ACS 2019 5-year estimates

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

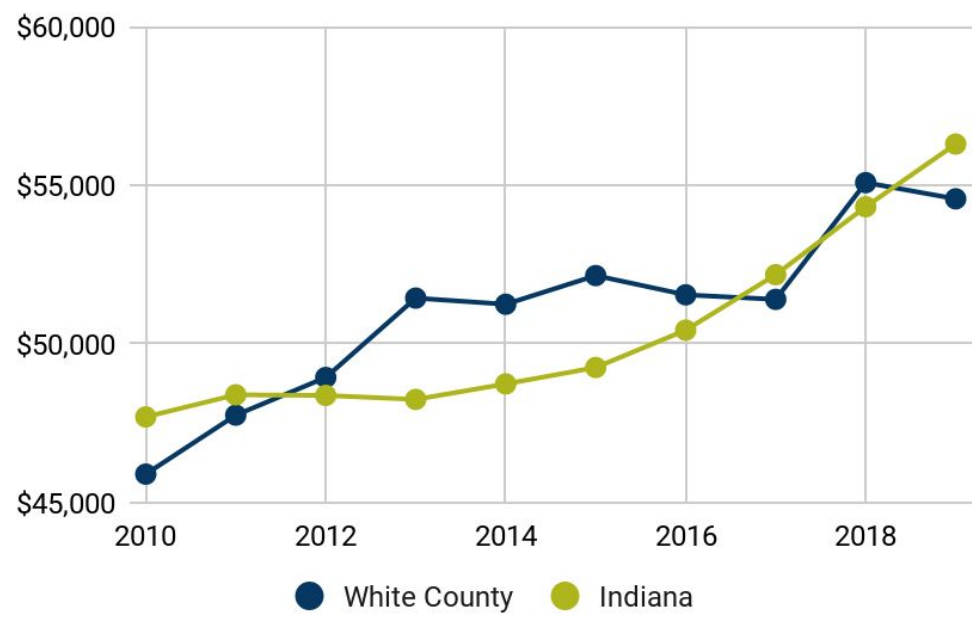


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | White County had a median income of \$54,576 in 2019, up 19% since 2010. 28% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

**Median Income**

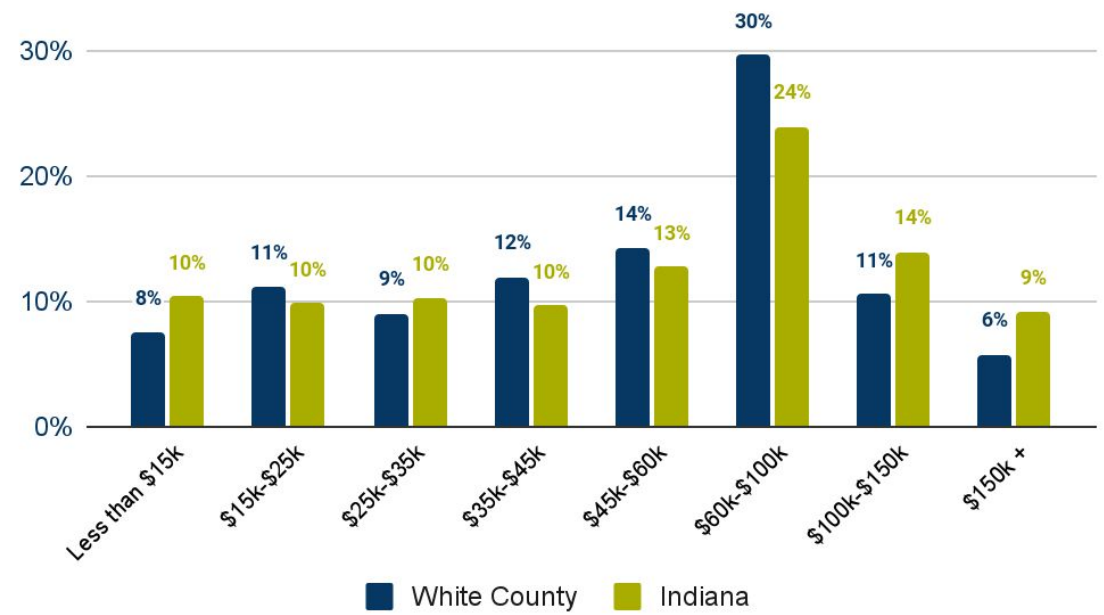
White County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

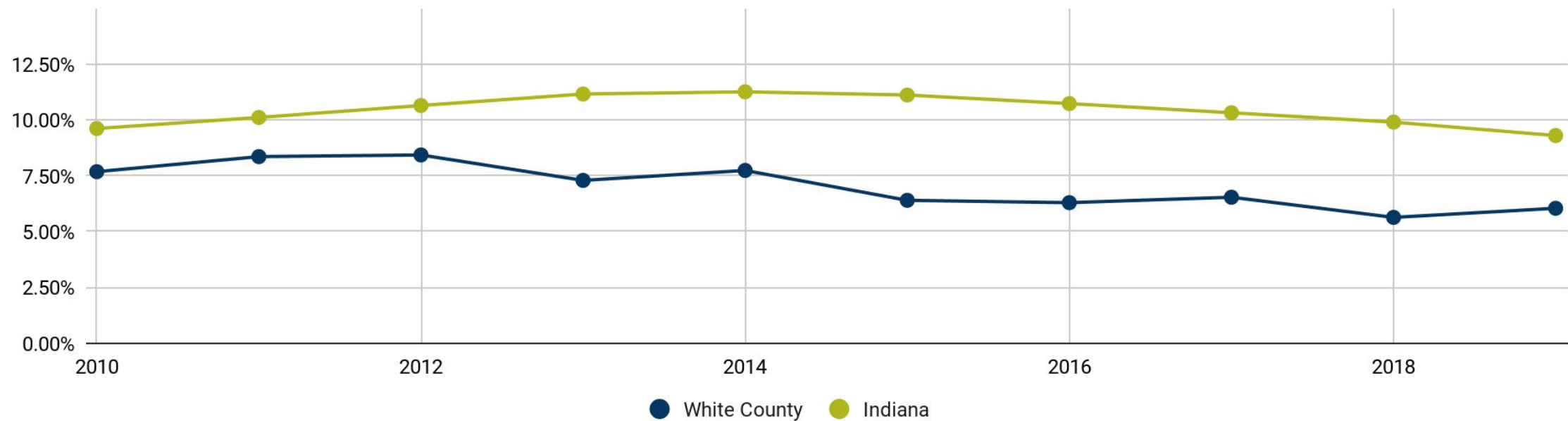
White County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 6.0% of families live in poverty conditions in White County, down 1.64 percentage points from 7.7% in 2010.

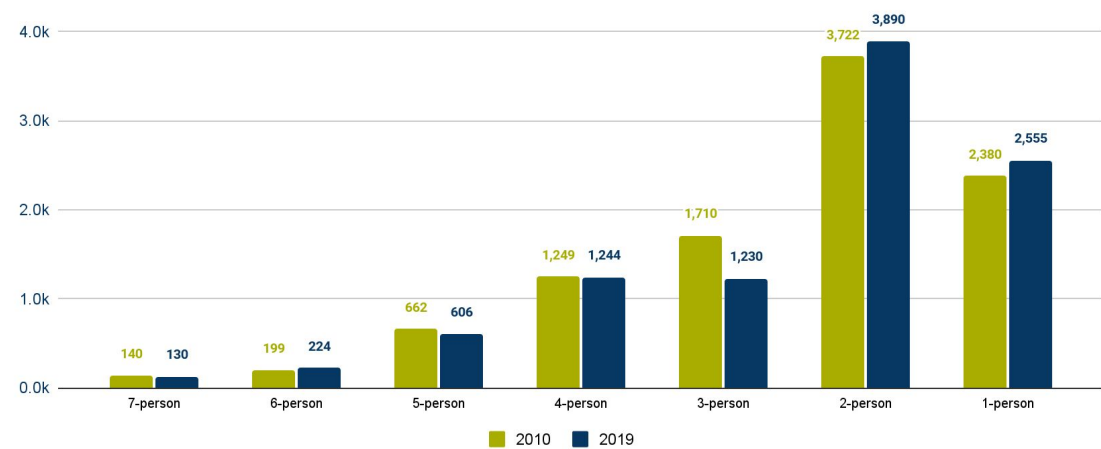
**Family Poverty Rate**  
White County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**HOUSEHOLD SIZE |** The average household size is 2.41 people, compared to 2.52 statewide. The White County average household has shrunk by 0.01 persons since 2010.

**Household Size**  
White County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Household Size**  
State of Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

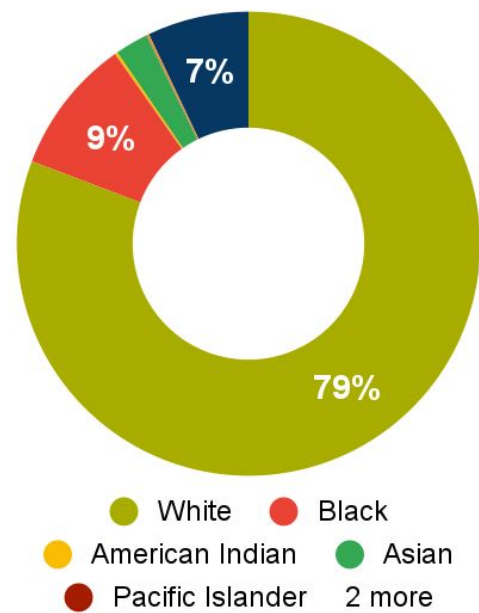
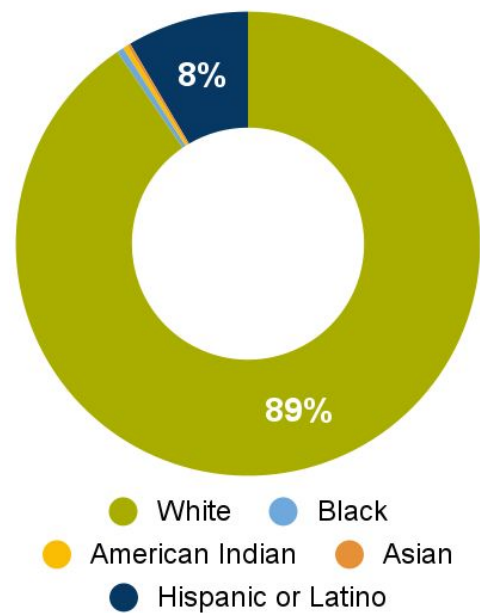


**RACIAL COMPOSITION |** The current racial distribution of households in White County is 89% white, 0% Black, 8% Hispanic/Latino, 0% Asian, and 0% other.

**Racial/Ethnic Distribution**

White County | 2019

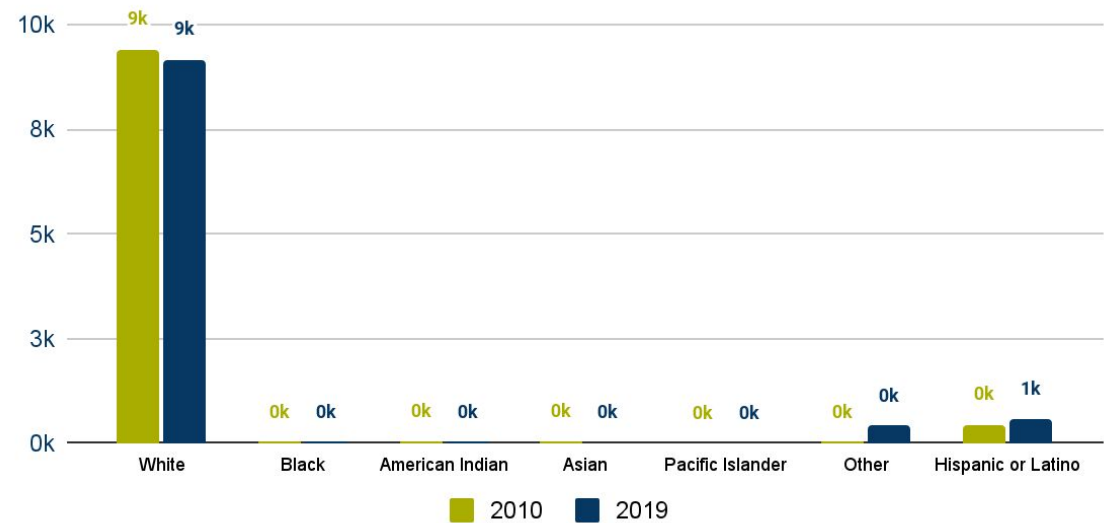
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial/Ethnic Distribution**

White County | 2010, 2019

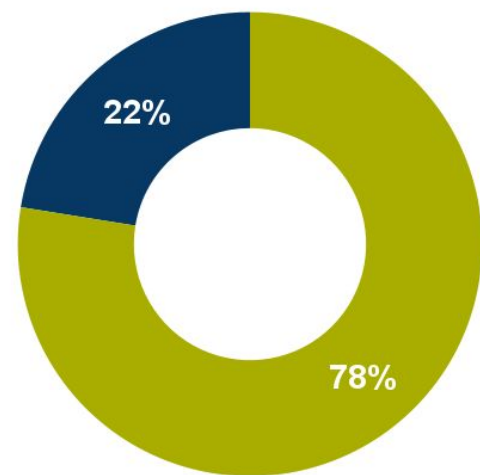


Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 22% of households (2,218 households) in White County were renters, while 78% (7,661 households) were owner households. The share of renters has increased by 0% since 2010.

**Housing Tenure**

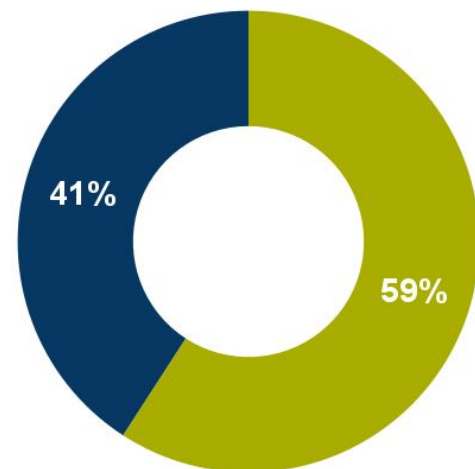
White County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

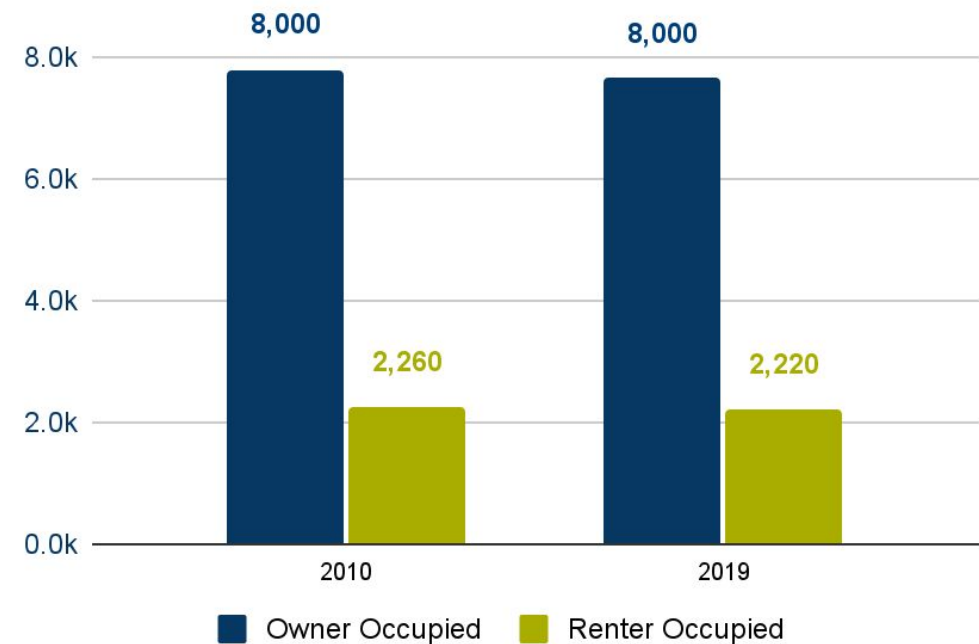
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

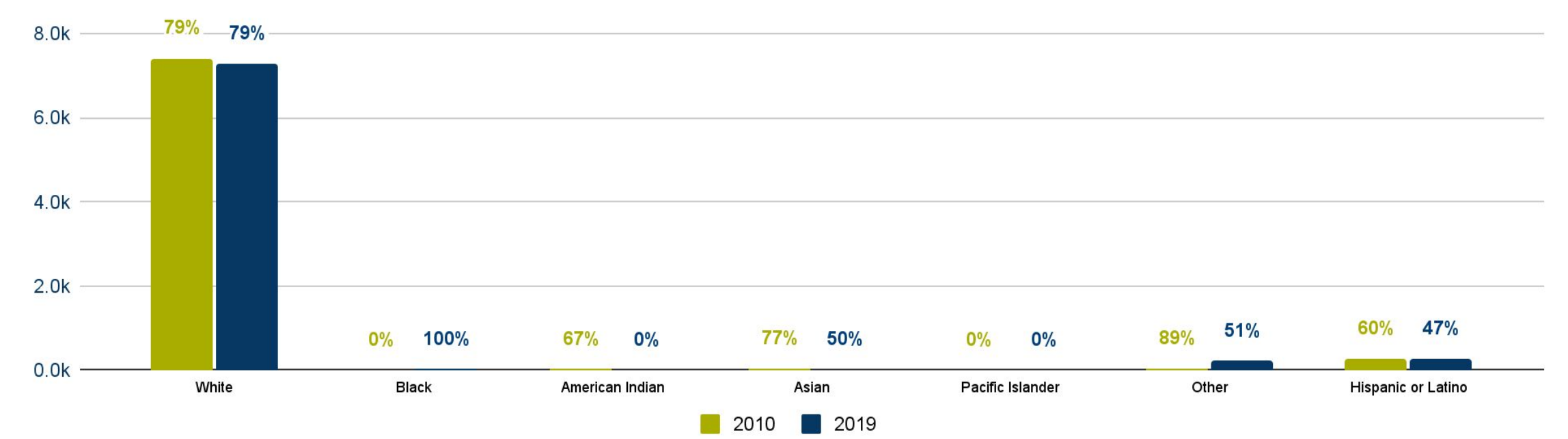
White County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 78%, homeownership is 79% among non-Hispanic White households, 100% for Black households, and 47% for Hispanic or Latino households.

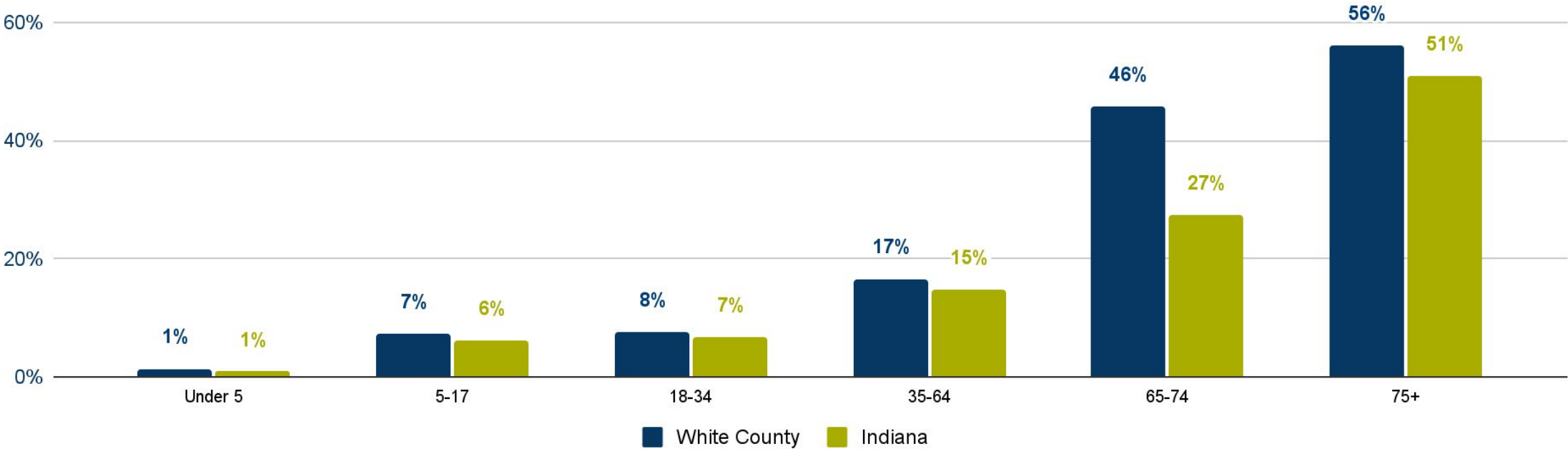
**Homeownership by Race**  
**White County | 2010, 2019**



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 19% of people in White County live with a disability. For people above 65, the share increases to 50%.

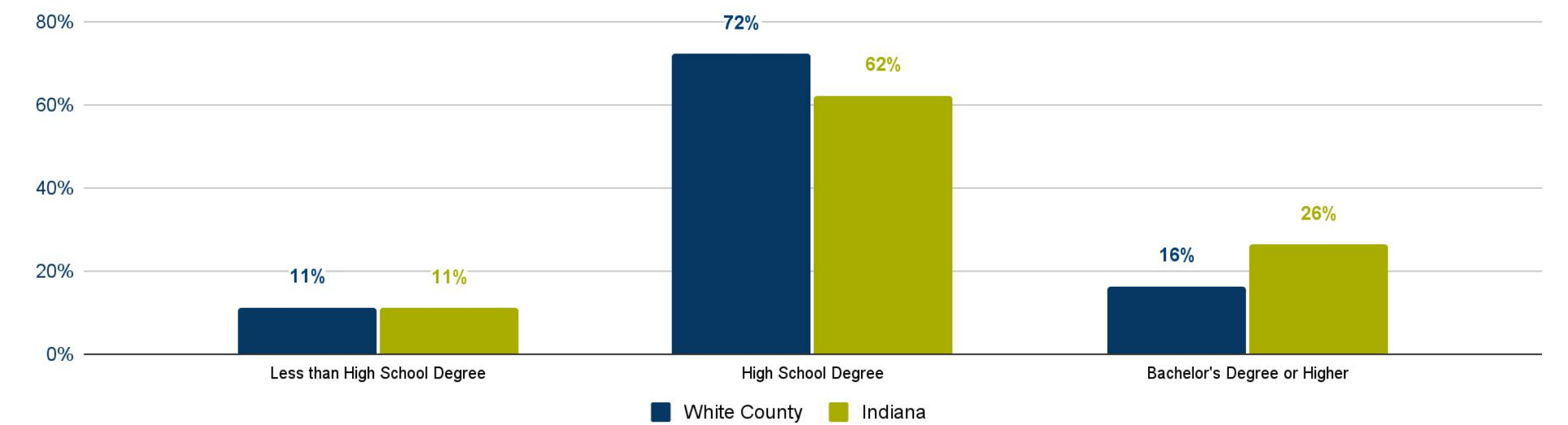
**Share of the Population with a Disability by Age**  
White County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In White County, 72% of the population has at least a high school degree and 16% of the population has at least a Bachelor's degree.

**Educational Attainment**  
White County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

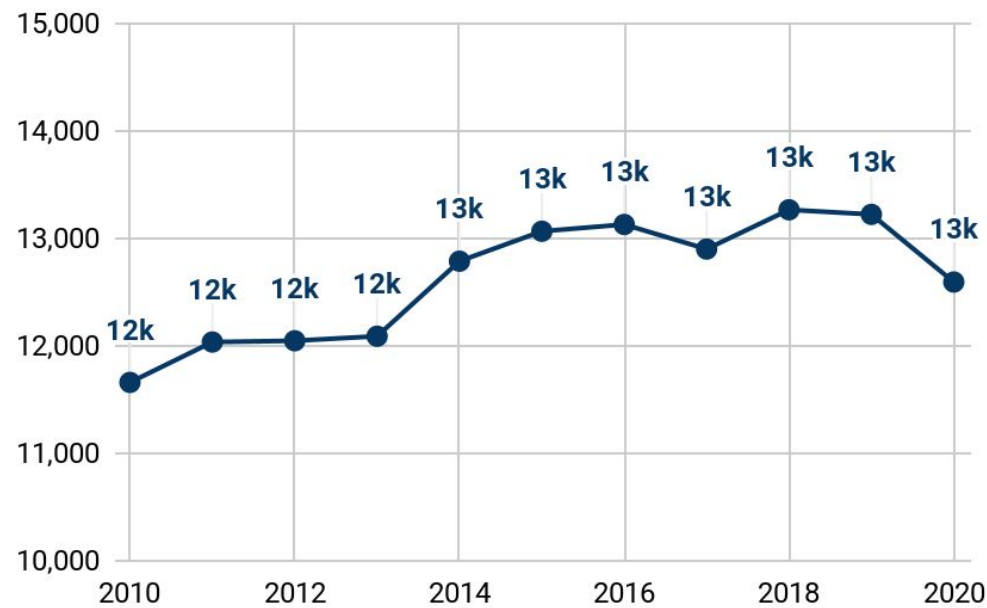
---

# **JOB / EMPLOYMENT TRENDS**

---

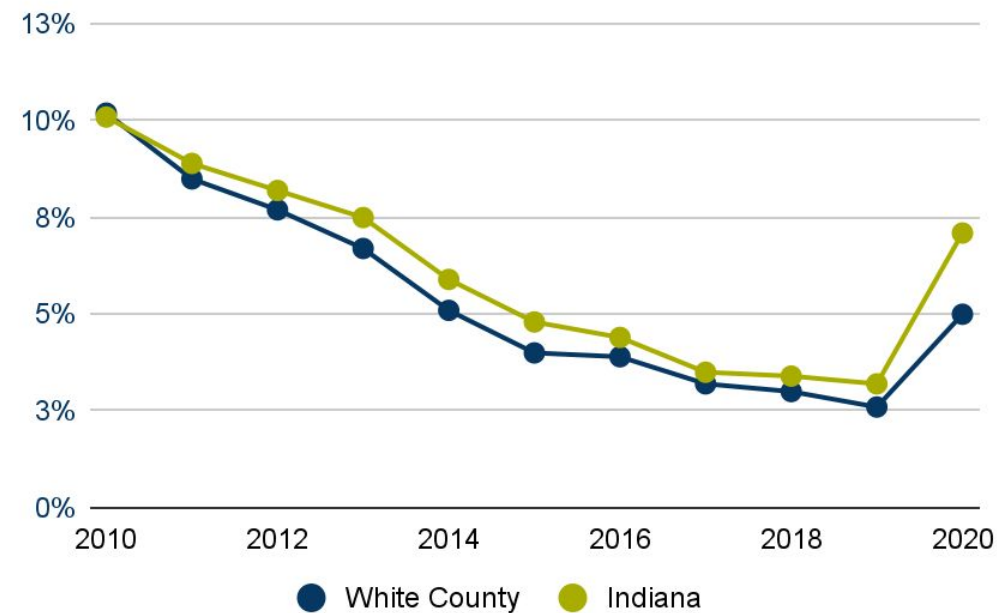
**EMPLOYMENT BASE |** There are currently 13,000 employed persons in White County, up by 8.03% since 2010. The unemployment rate in 2020 was 5.00%, up 2.40 points from 2019.

**Total Employment**  
White County | 2010-2019



Source: ACS 2010-2019 5-year estimates

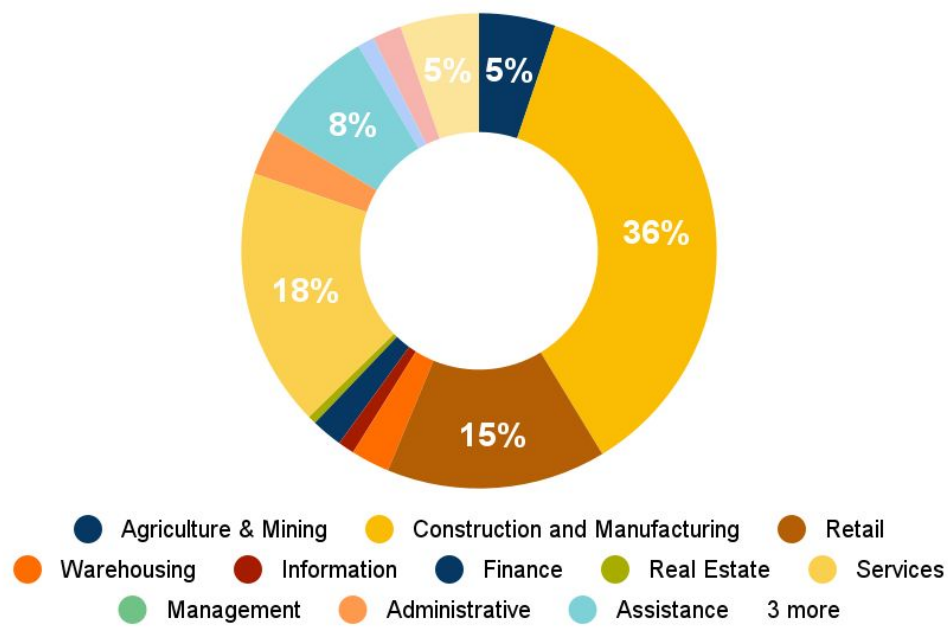
**Unemployment Rate**  
White County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in White County, accounting for 31% of all jobs, followed by Retail Trade (11% of all jobs).

**Total Jobs by All Industries**  
White County | 2018



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$36,079
- 2. Trade, transportation, and utilities | \$41,592
- 3. Goods-producing | \$51,508
- 4. Construction | \$72,351
- 5. Professional and business services | \$44,094

Source: BLS

**Top 5 Employers**

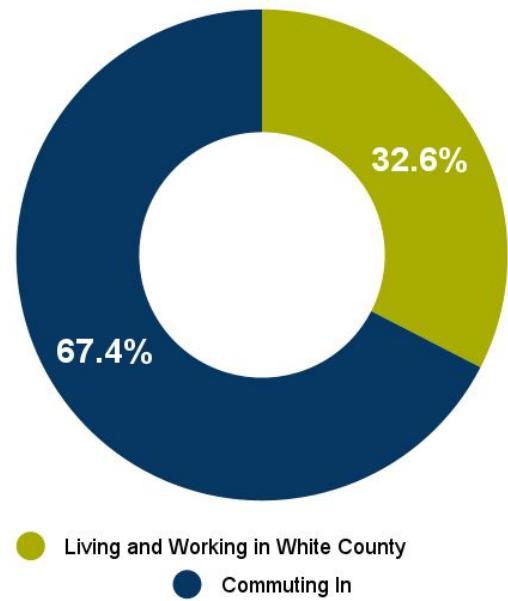
- 1. Indiana Beach Amuse-water Park (Monticello)
- 2. Indiana Beach/monticello Koa (Monticello)
- 3. Vanguard National Trailer Corp (Monon)
- 4. McGill Manufacturing Co Inc (Monticello)
- 5. Walmart Supercenter (Monticello)

Source: BLS



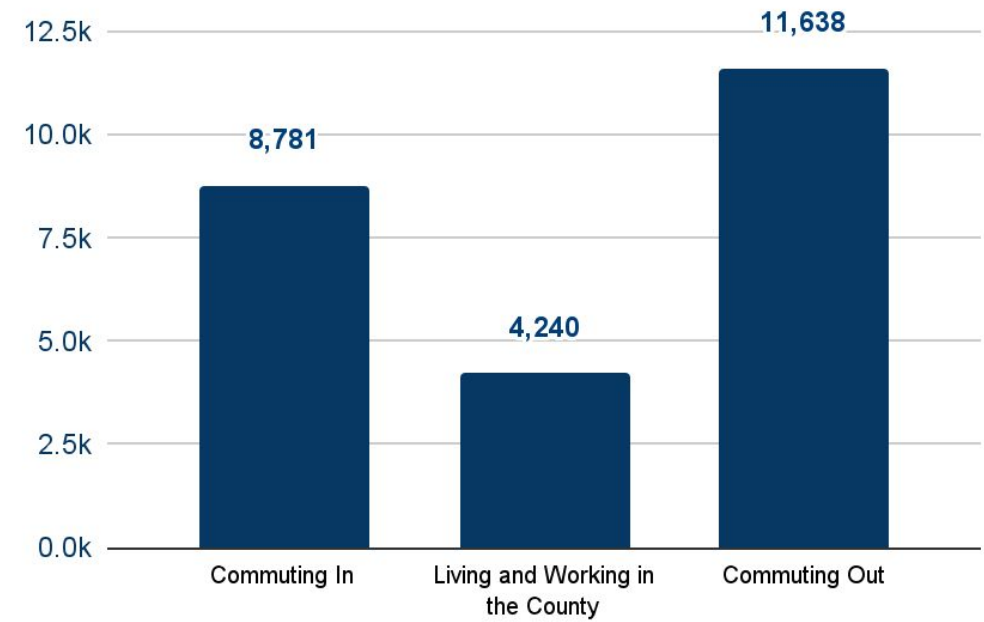
**COMMUTER INFLOW / OUTFLOW** | 9,000 commuters come into White County for their jobs, while 12,000 employees travel outside of White County for their jobs.

**Employment Inflow**  
White County | 2018



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

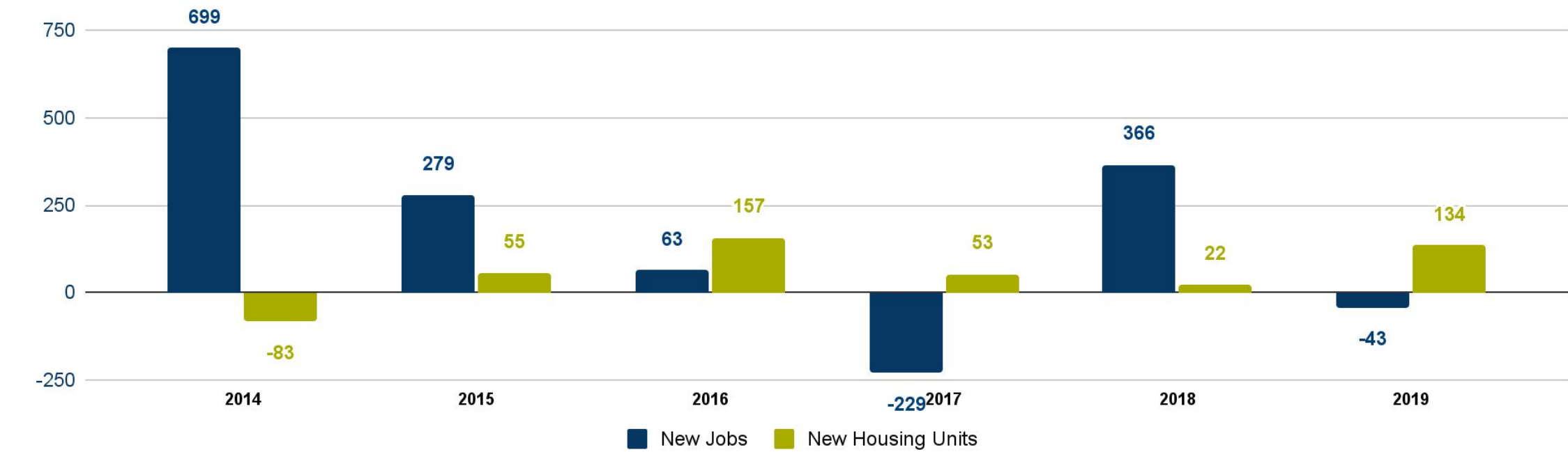
**Commuting Patterns**  
White County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** White County has created 1,135 jobs between 2014-2019 and 338 housing units, or 30 units for every 100 jobs created.

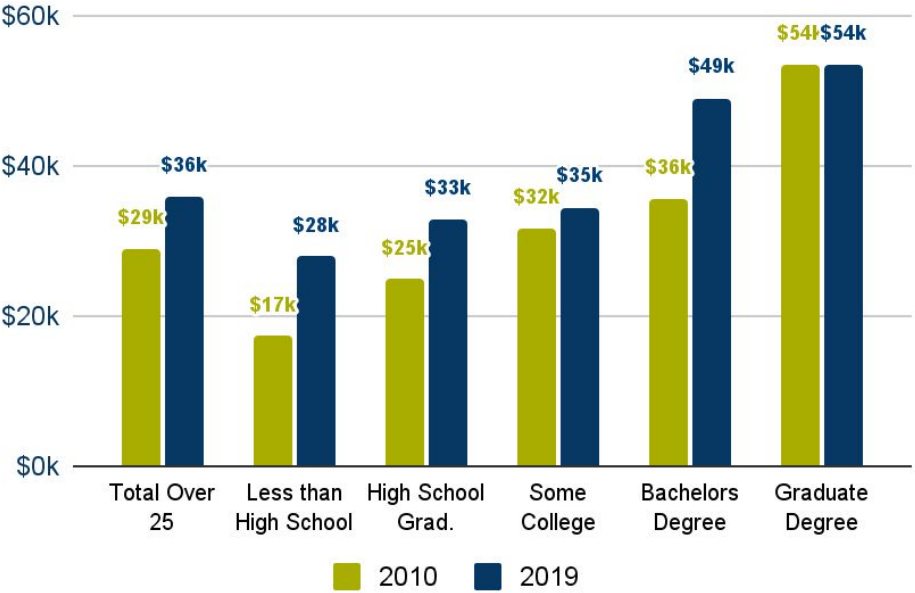
**Job Growth and Housing Production**  
White County | Total Jobs, New Jobs



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

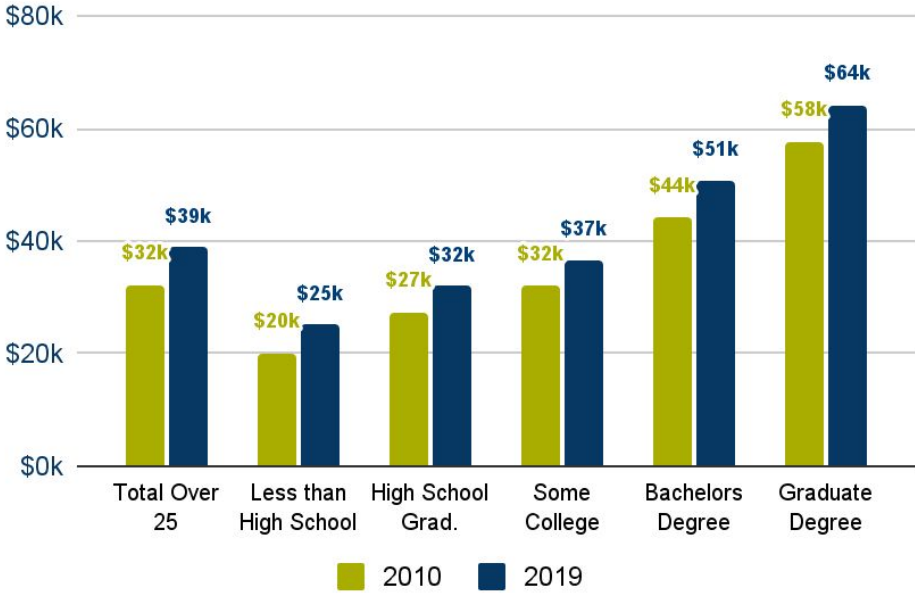
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 24% since 2010 for the total population and increased 32% for the population with at least a high school degree.

**Median Earnings by Educational Attainment**  
White County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

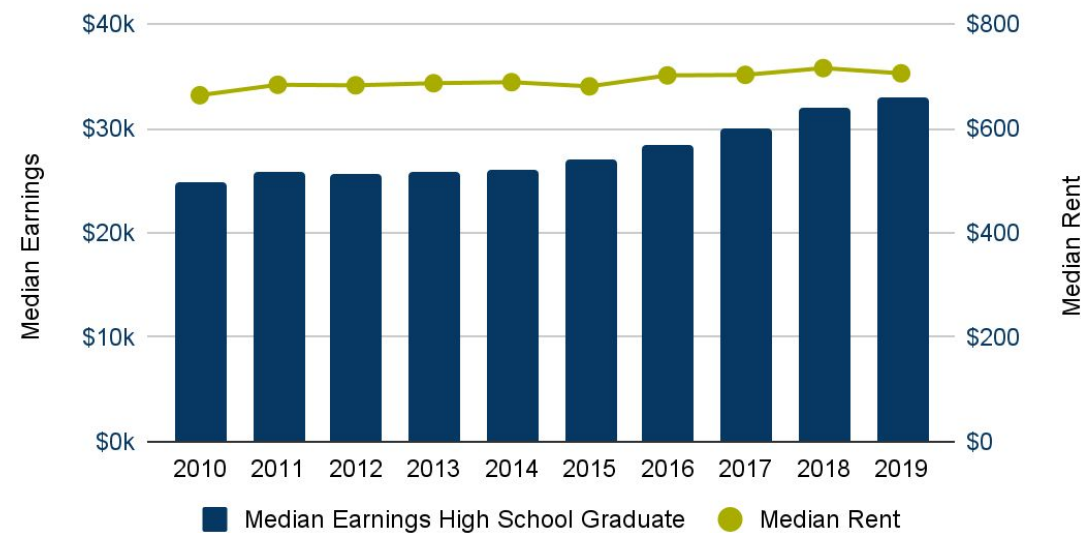
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

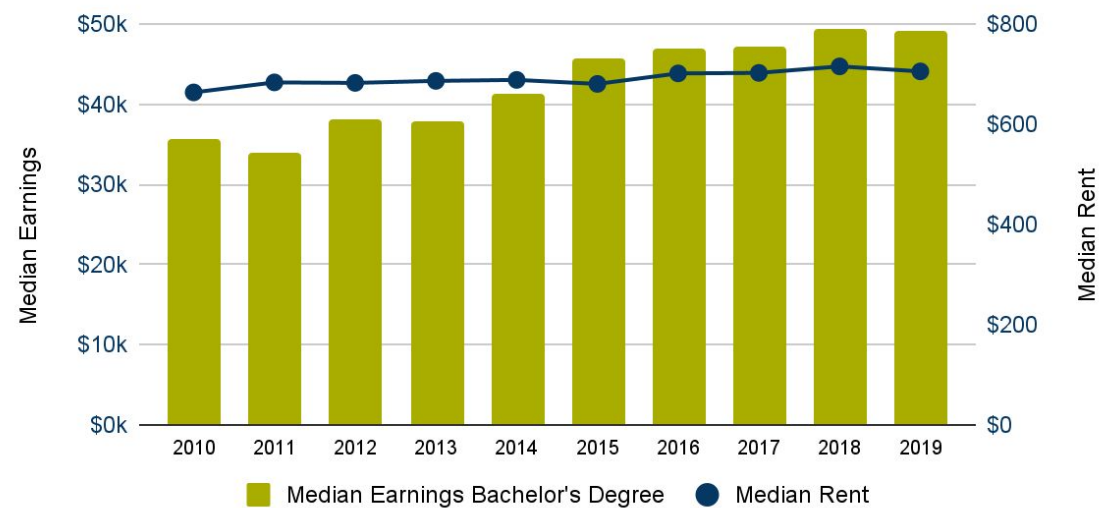
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 6.3%, or 6% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

---

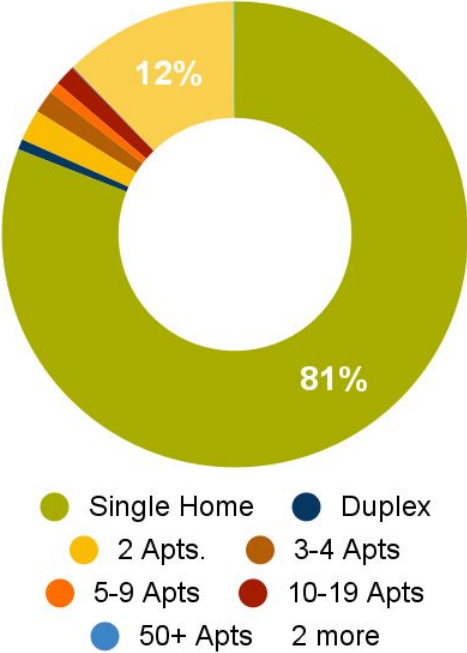
# HOUSING TRENDS

---

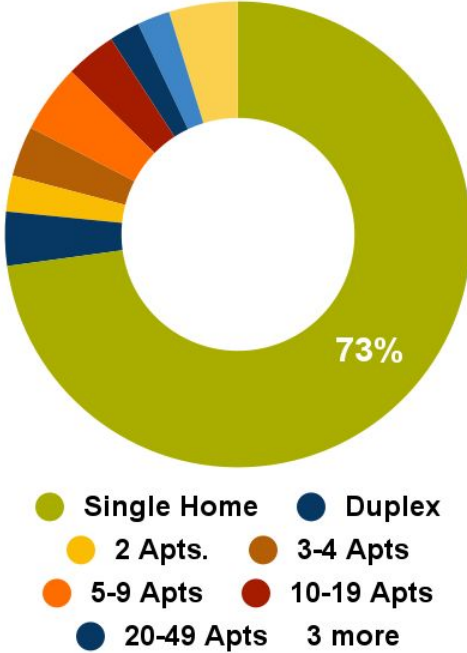
**HOUSING TYPOLOGY |** 81% of homes in White County are single-family, while 7% are multifamily. Multifamily housing has decreased by 113 homes since 2010.

**Housing Typology**

White County | 2019



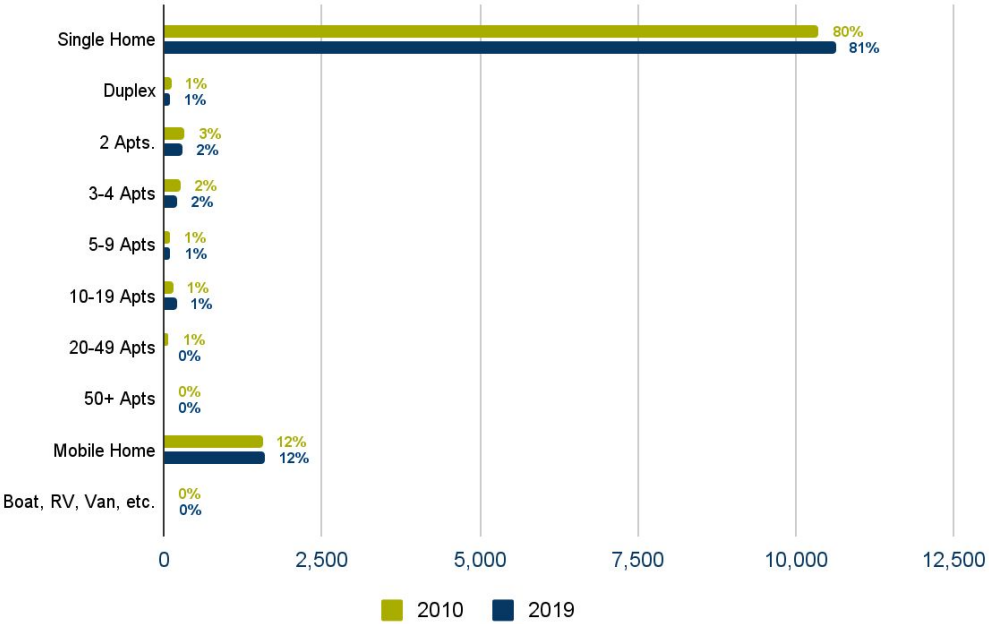
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

White County | 2010-2019

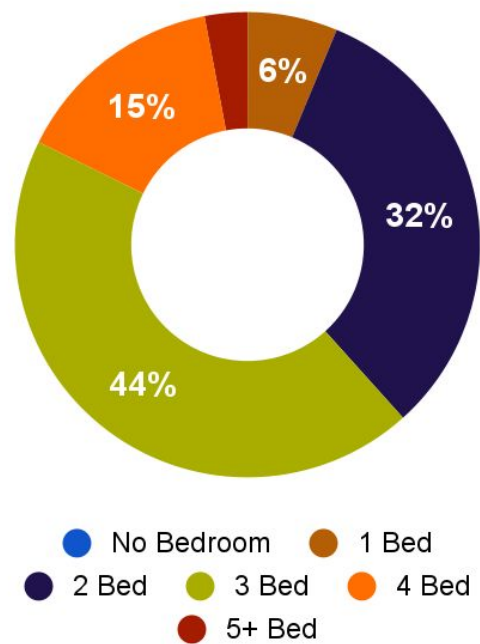


Source: ACS 2010-2019 5-year estimates

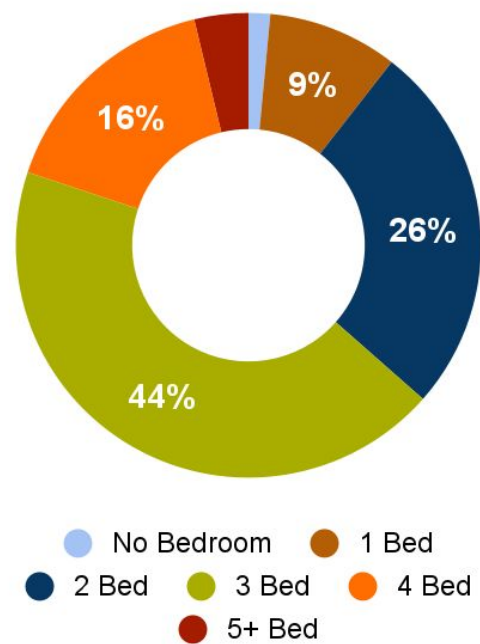
**HOUSING TYPOLOGY |** Most units in White County contain 2.41 bedrooms, with 62% of units containing 3 bedrooms or more.

**Housing Stock by Bedrooms**

White County | 2019



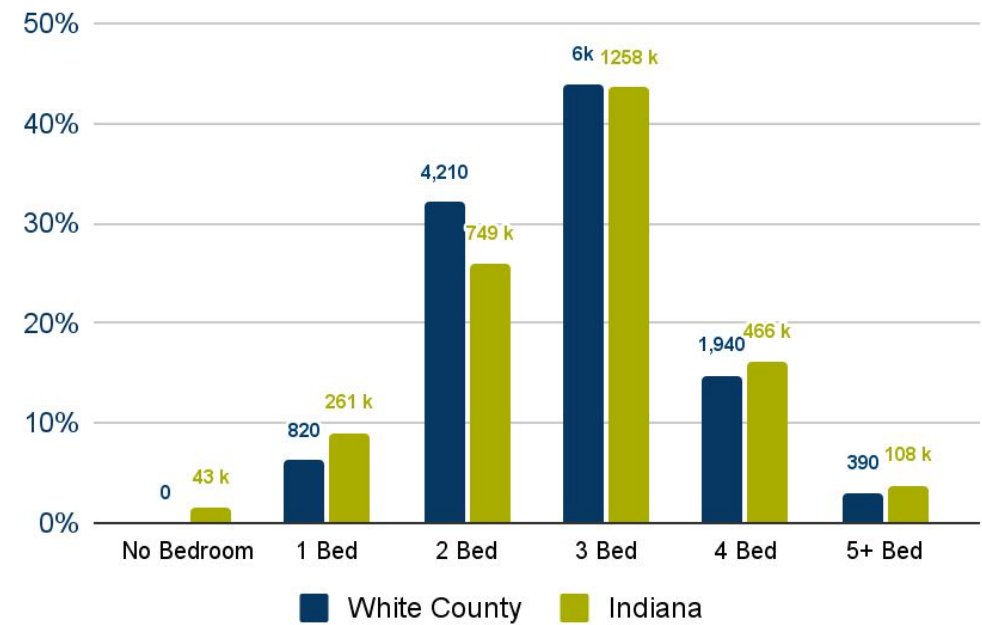
Indiana | 2019



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

**Share of Housing Stock by Bedroom**

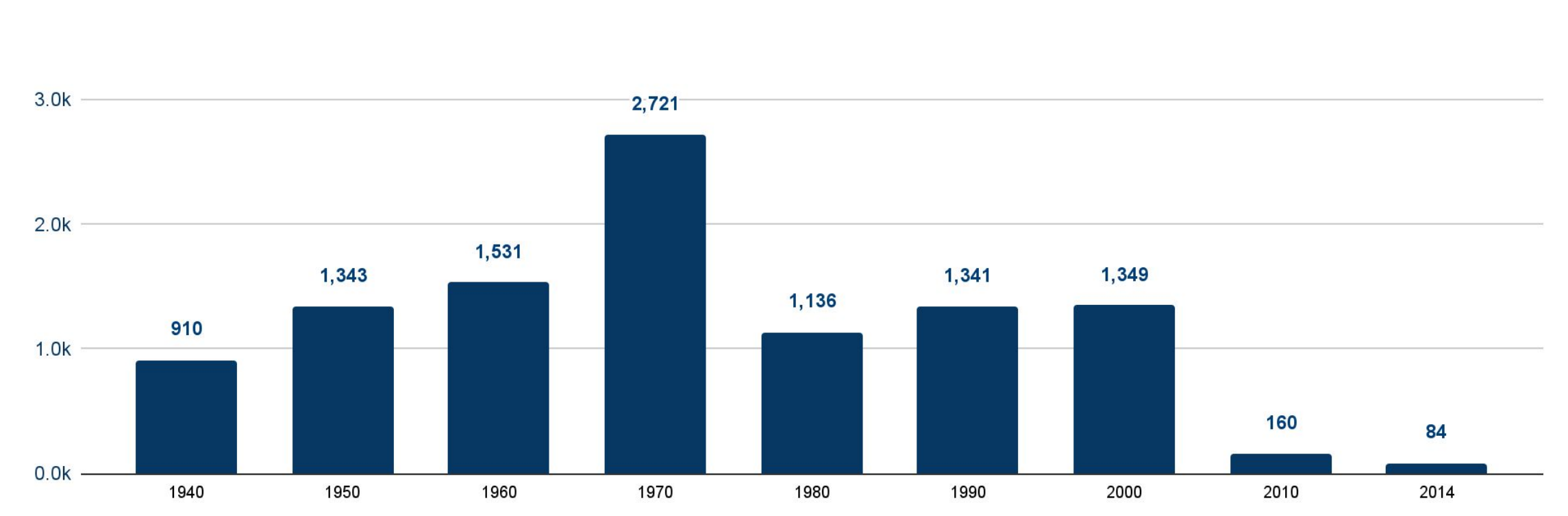
White County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 88% of homes were built before 1990, with a plurality of homes built in 1970.

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

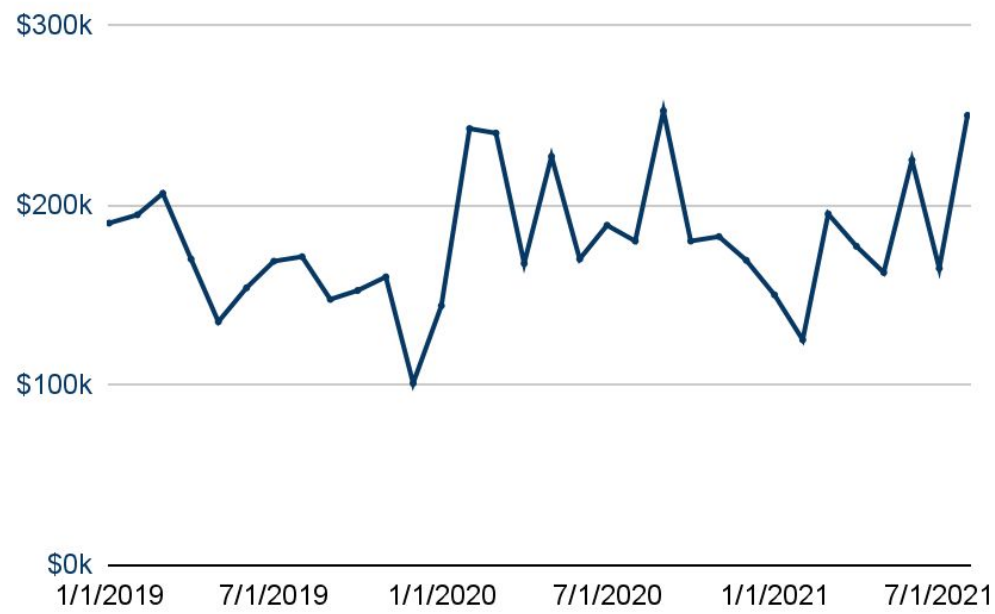


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in White County have a median listing price of \$249,900. Home prices have increased by 32% since 2019.

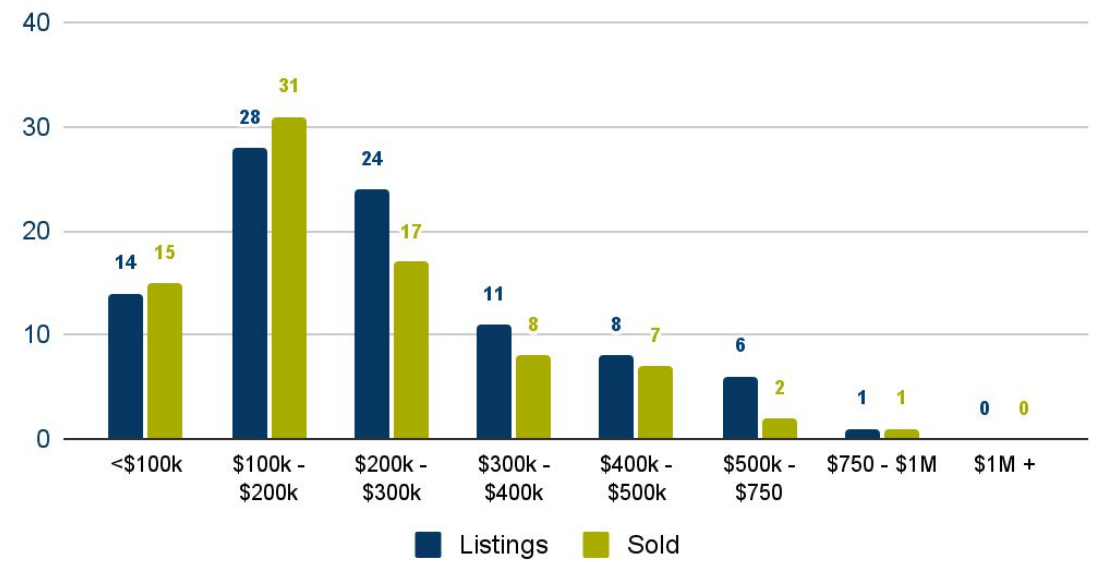
**Median Listing Price**  
White County | 2019-2021



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)**  
White County | 2021

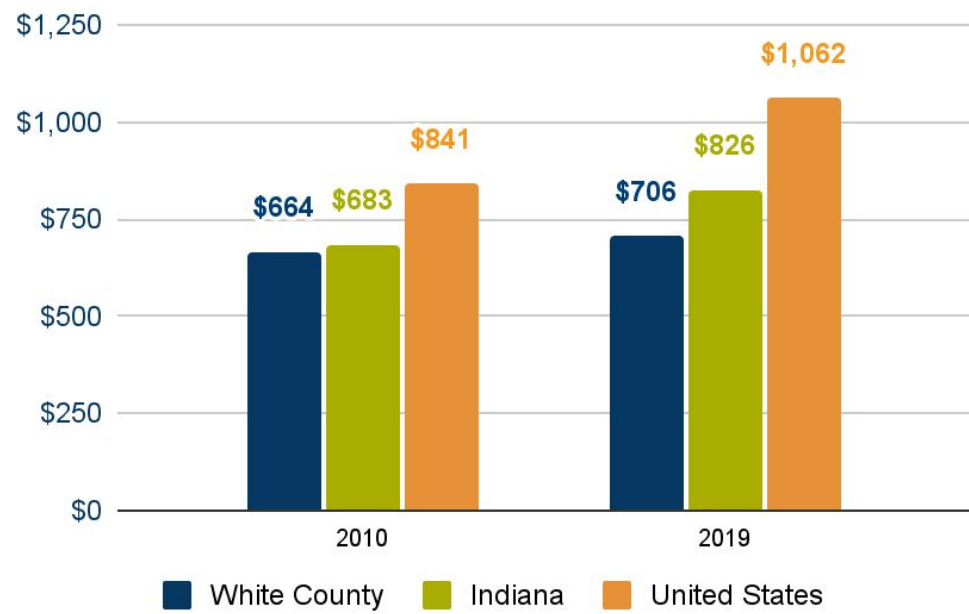


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 6% since 2010, with average rents at \$706 in 2019.

**Median Rent**

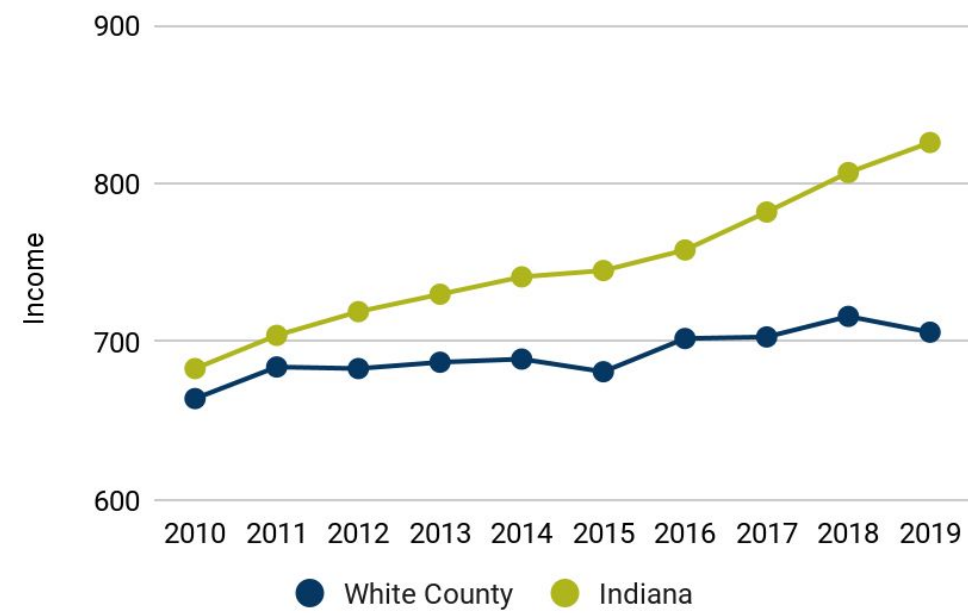
White County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

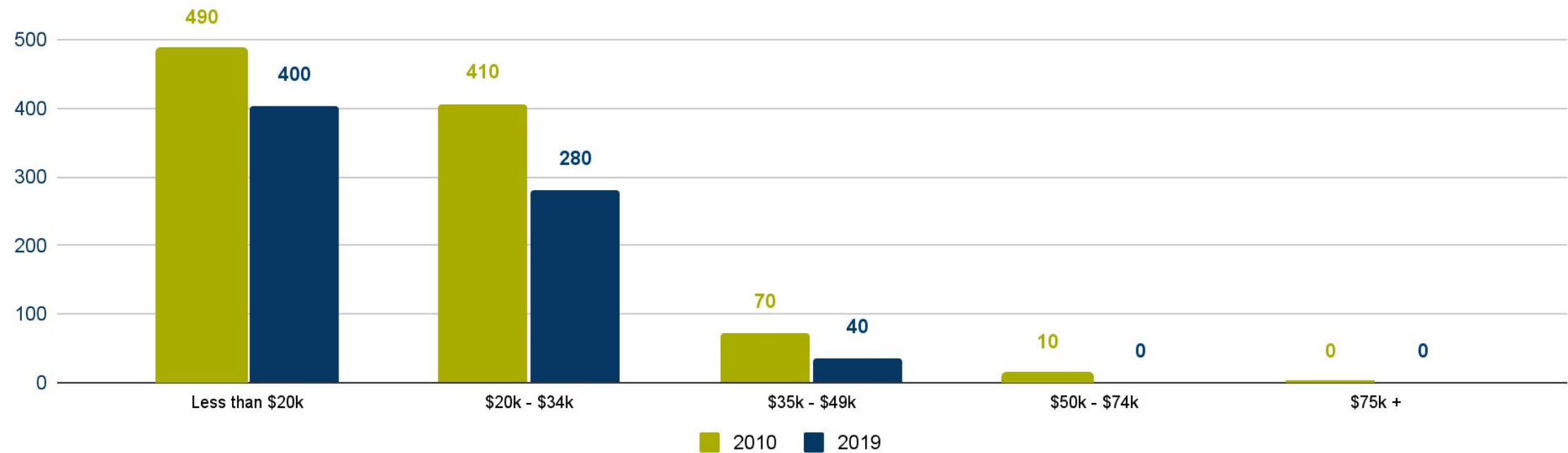
White County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 37% of renter households are housing cost burdened in White County, down -22% since 2010. 60% of households earning below \$50,000 are housing cost burdened.

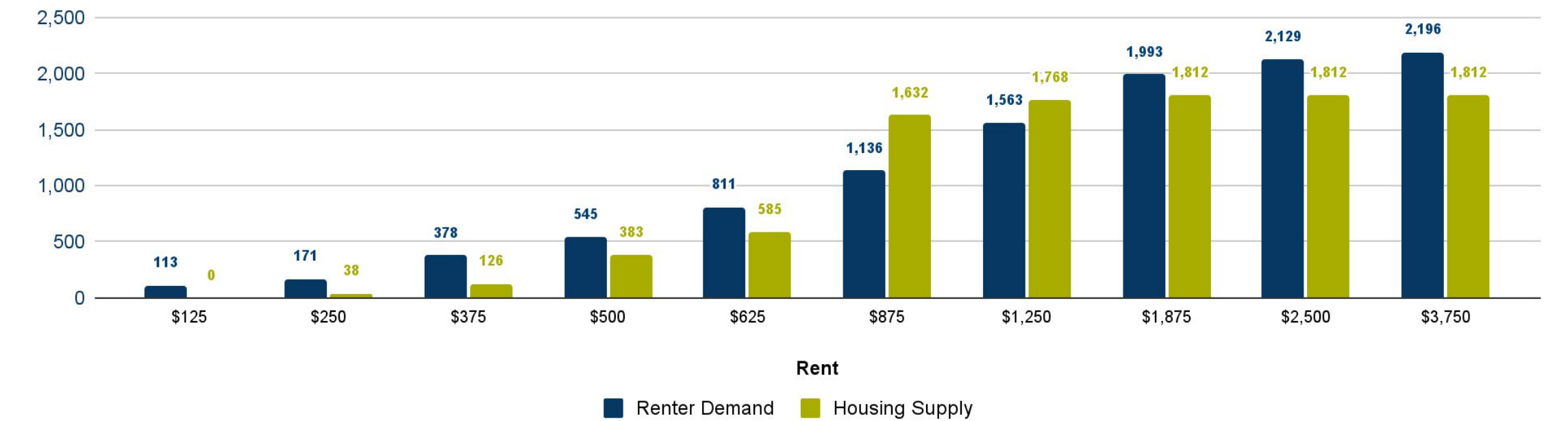
**Renter Housing Cost Burden**  
White County, Indiana | 2010 - 2019



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 0 unit gap in the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

**Cumulative Housing Gap**  
**White County, Indiana | 2010-2019**

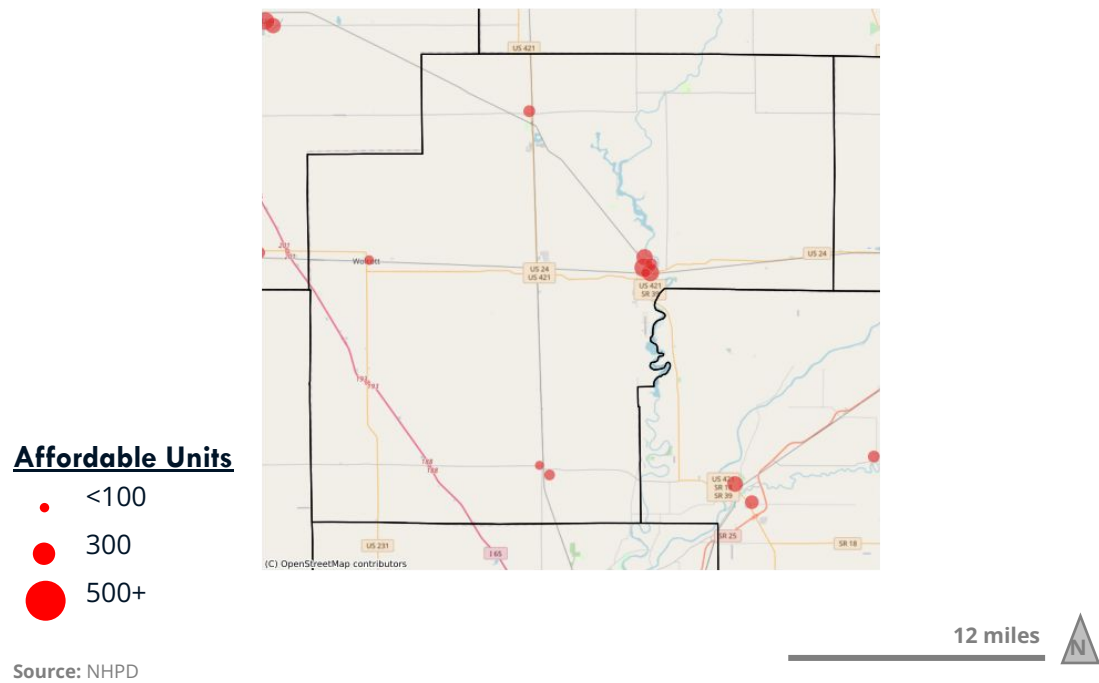


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

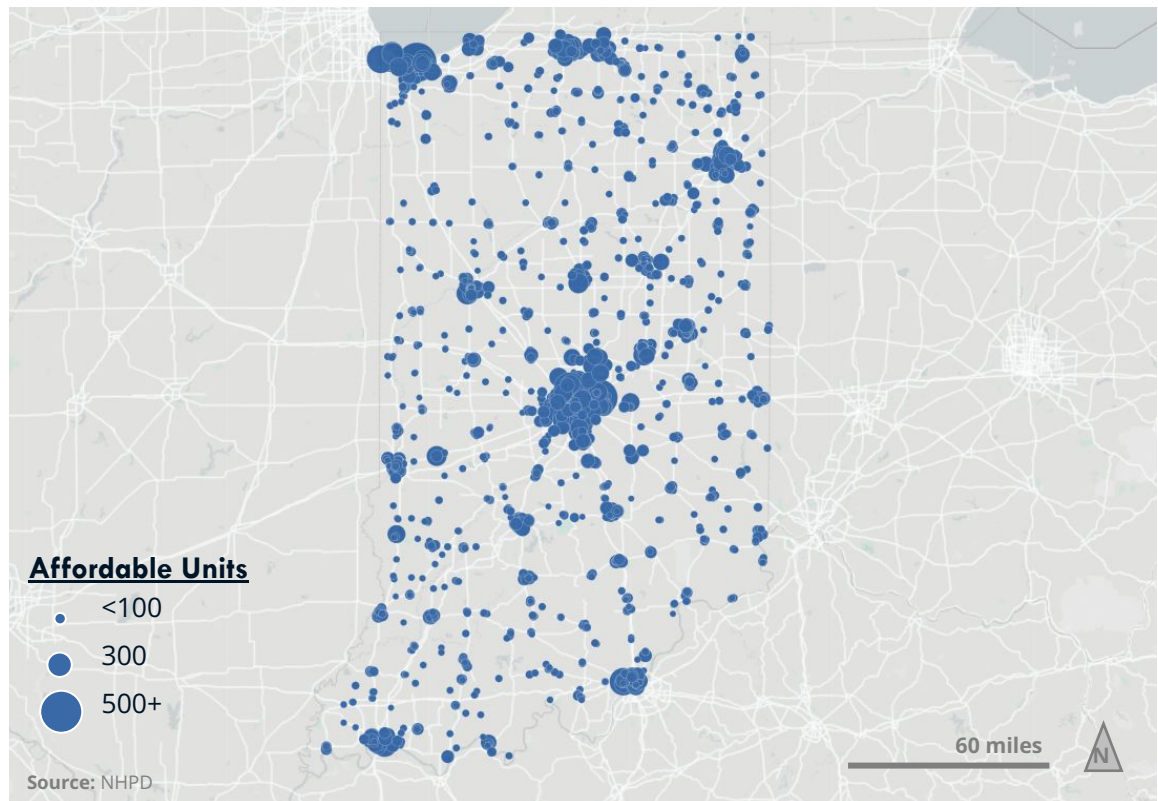
## Affordable Housing Inventory

White County | 2020



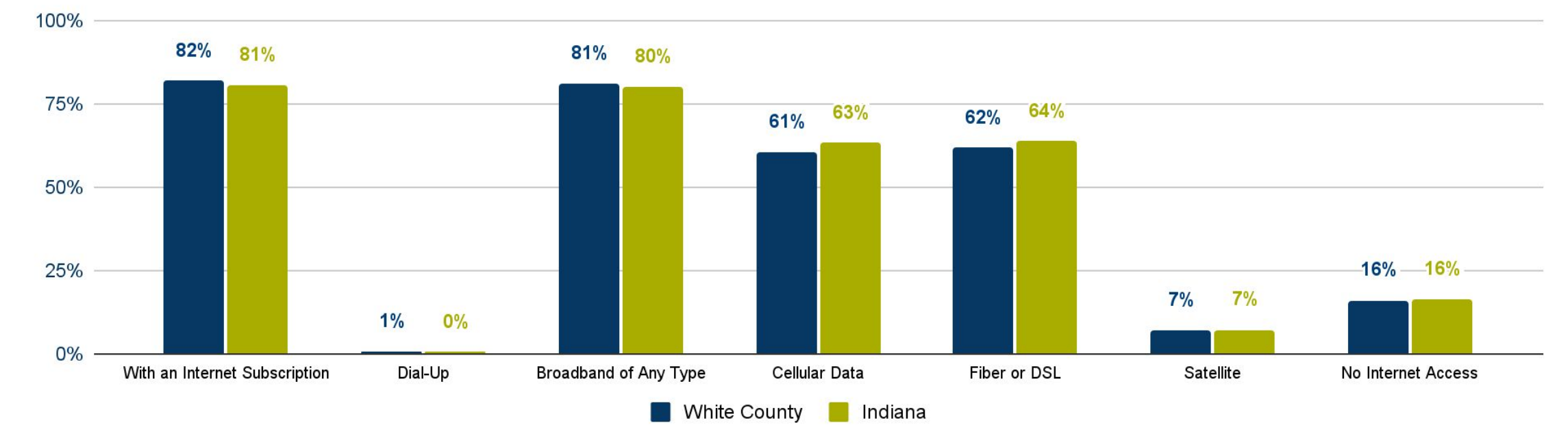
## Affordable Housing Inventory

State of Indiana | 2020



**HOUSING AMENITIES |** 81% of housing units have access to broadband compared to 80% state-wide.

**Broadband Access**  
White County | 2020



Source: ACS 2010-2019 5-year estimates

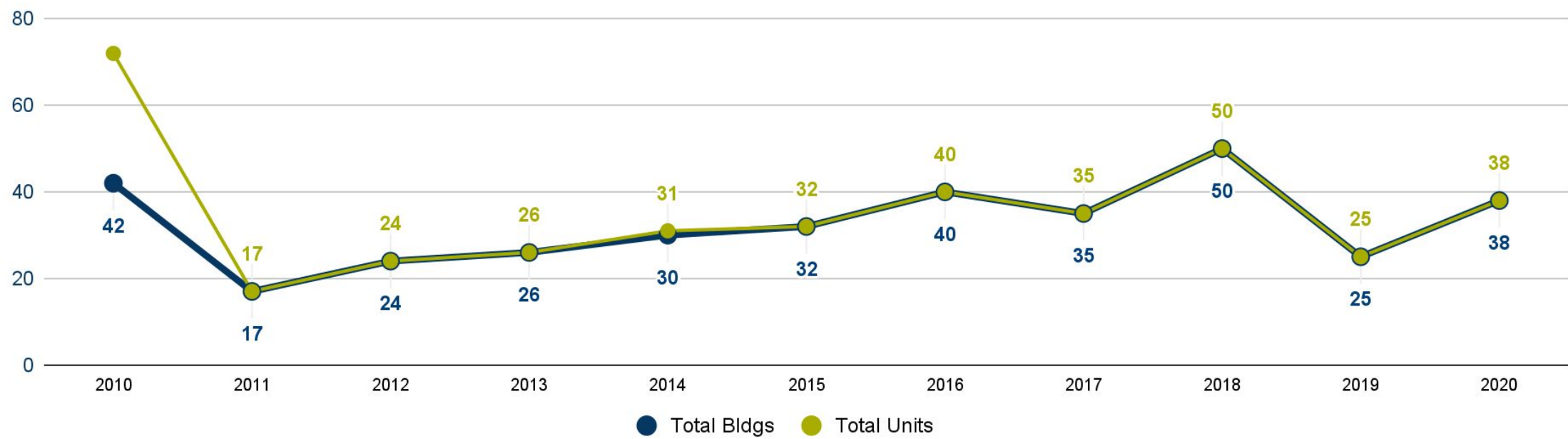
---

# HOUSING CONSTRUCTION

---

**HOUSING STARTS** | There were 38 new housing starts in 2020 in White County, with 359 total building permits authorized since 2010.

**New Housing Structures Authorized by Building Permits**  
**White County | 2017-2020**



Source: St. Louis Fed.



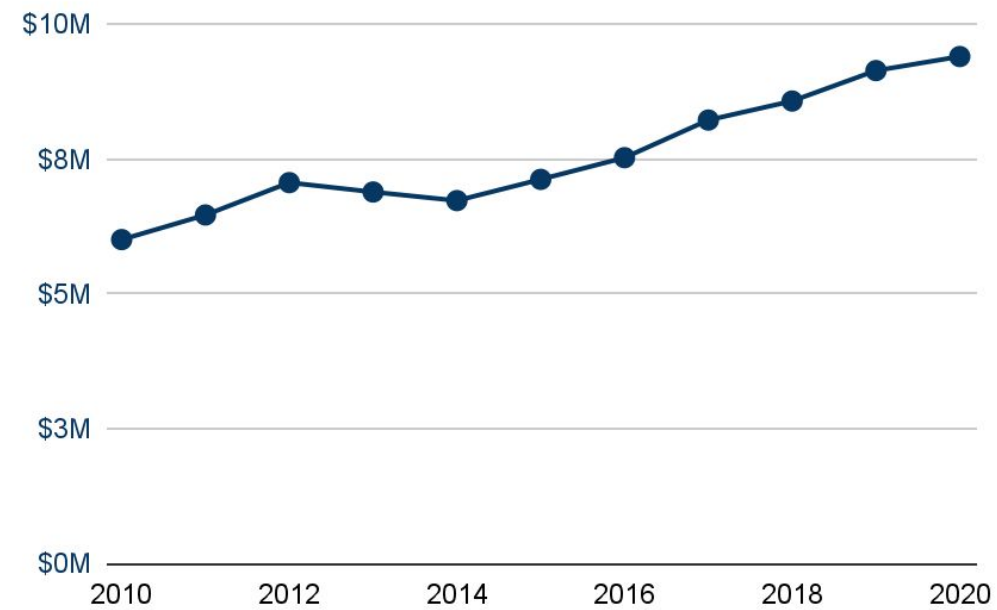
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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