**Indiana Housing
Working Group**

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Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR GREENE 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.

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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.
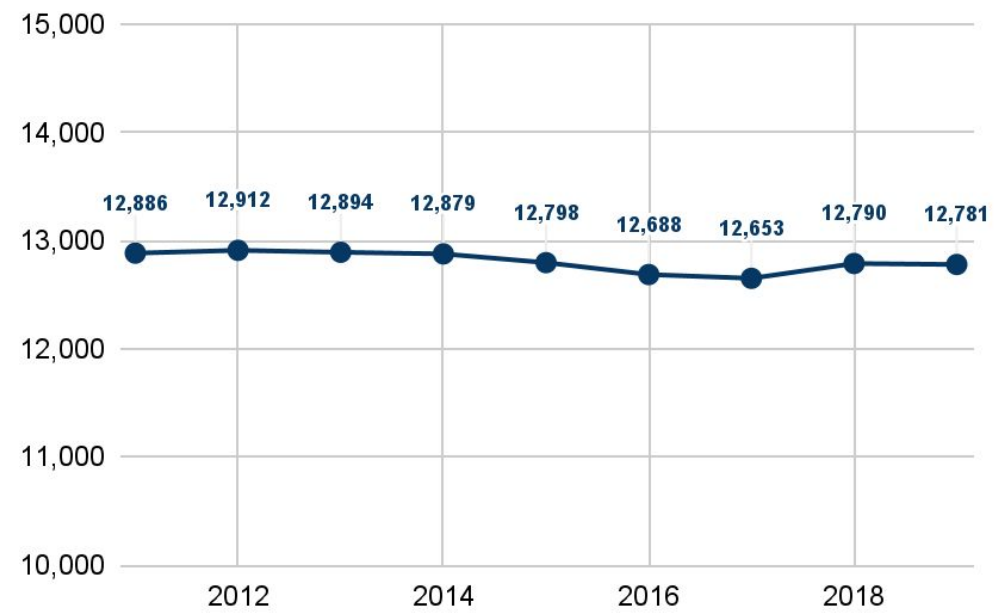
DEMOGRAPHIC TRENDS

POPULATION | Greene County's population has decreased by 2.80% (925 people) between 2010-2019. In the same time period, the total number of households decreased by 2.71% (356 households).

Resident Population
Greene County | 2010-2019
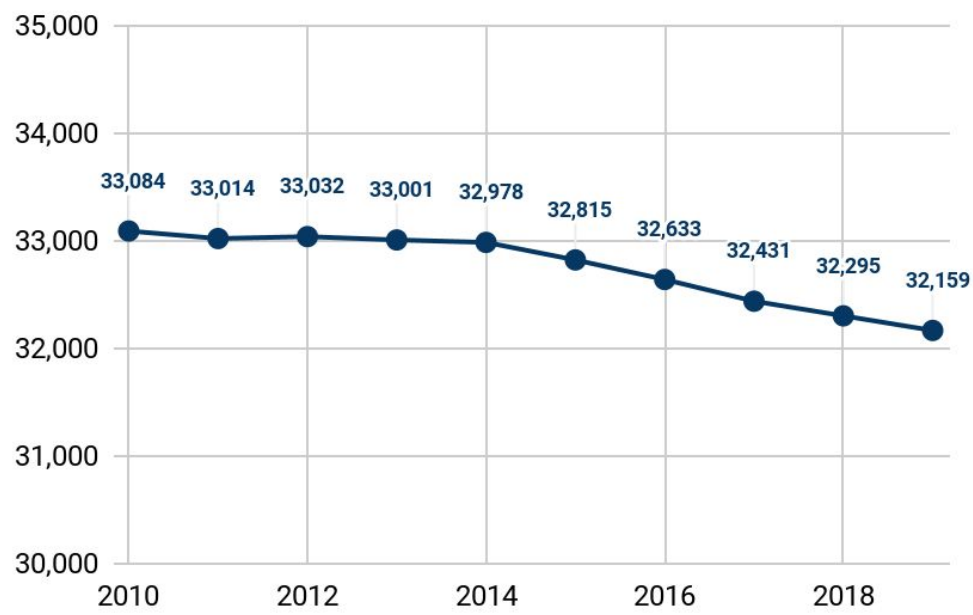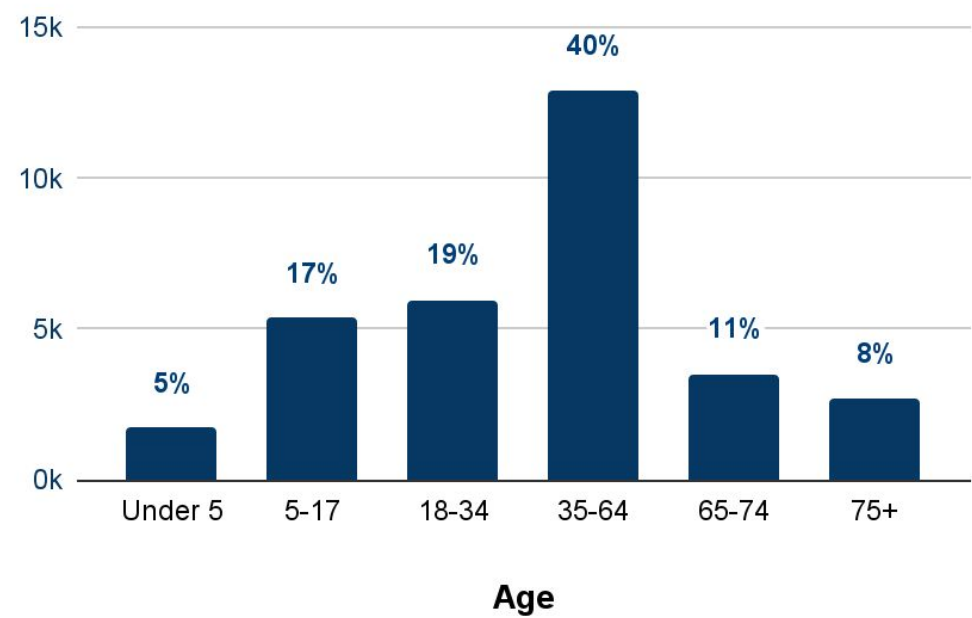

Source: FRED, U.S. Census Bureau

Households
Greene County | 2010-2019
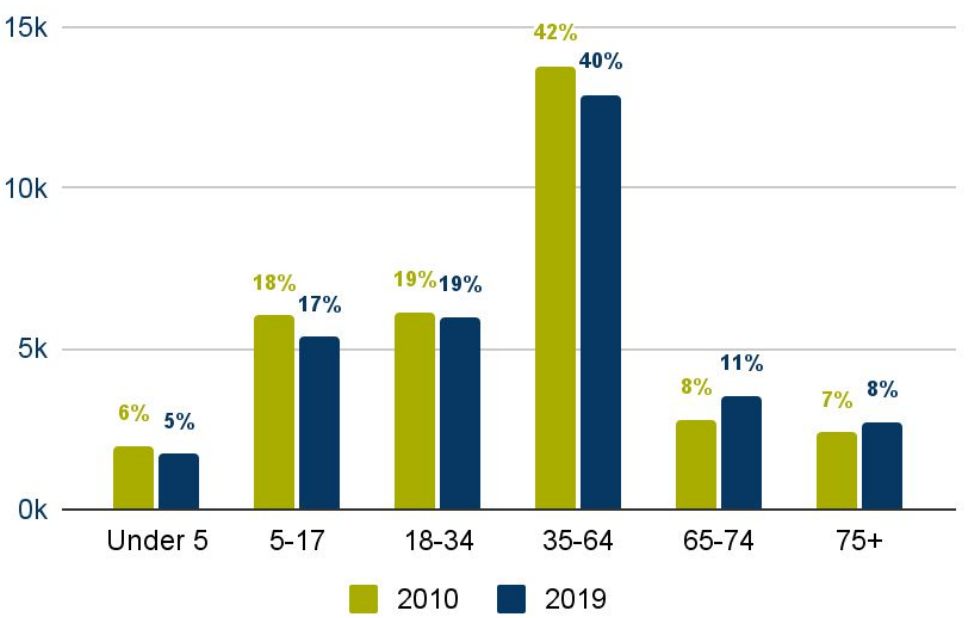

Source: FRED, U.S. Census Bureau

Population by Age
Greene County | 2019

Source: ACS 2019 5-year estimates

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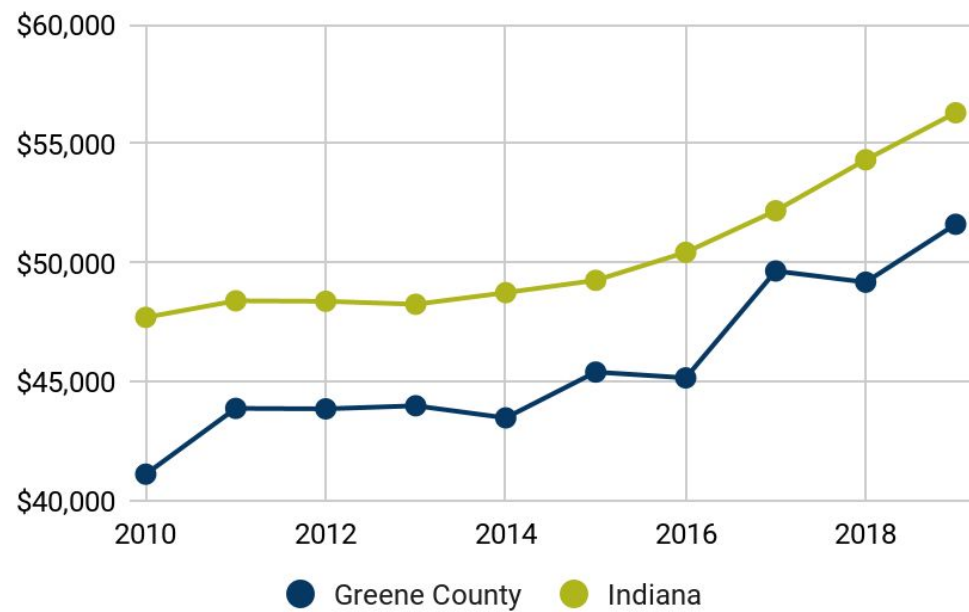**Greene County | 2010, 2019**

Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Greene County had a median income of $51,613 in 2019, up 26% since 2010. 35% of households have incomes below $35,000, while 17% have incomes above $100,000.
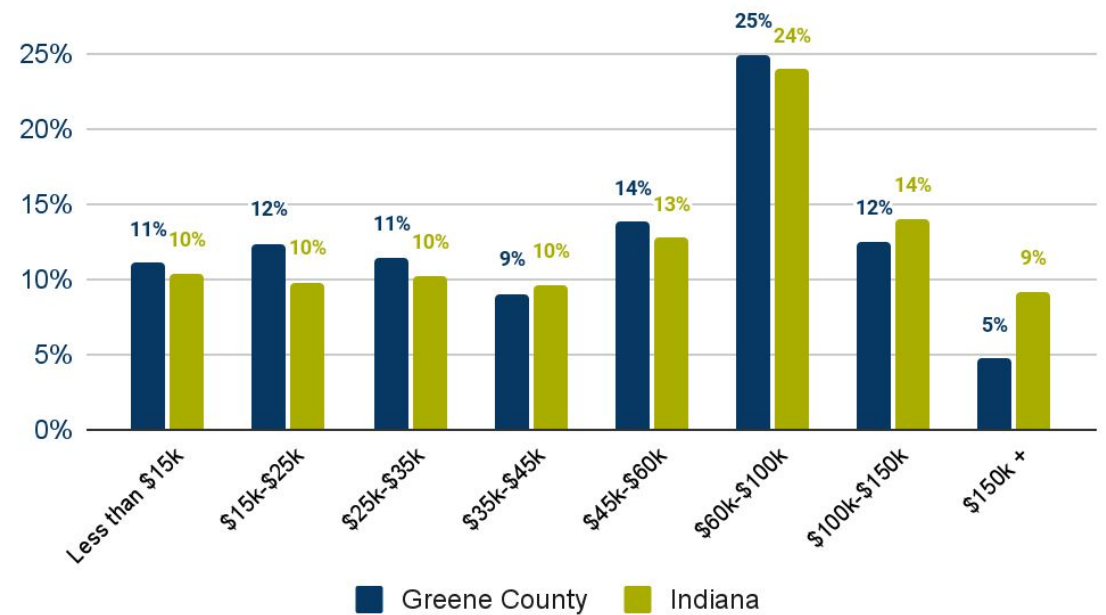
Median Income
Greene County, State of Indiana | 2010-2019

Household Income Distribution
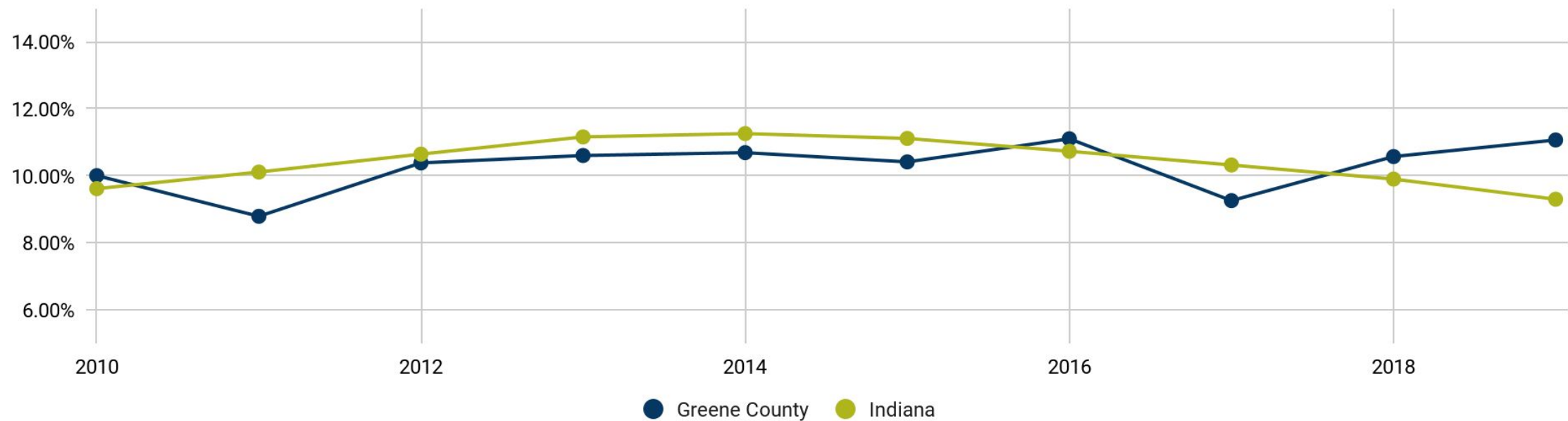**Greene County, State of Indiana | 2019**

FAMILY POVERTY RATE| 11.1% of families live in poverty conditions in Greene County, up 1.06 percentage points from 10.0% in 2010.

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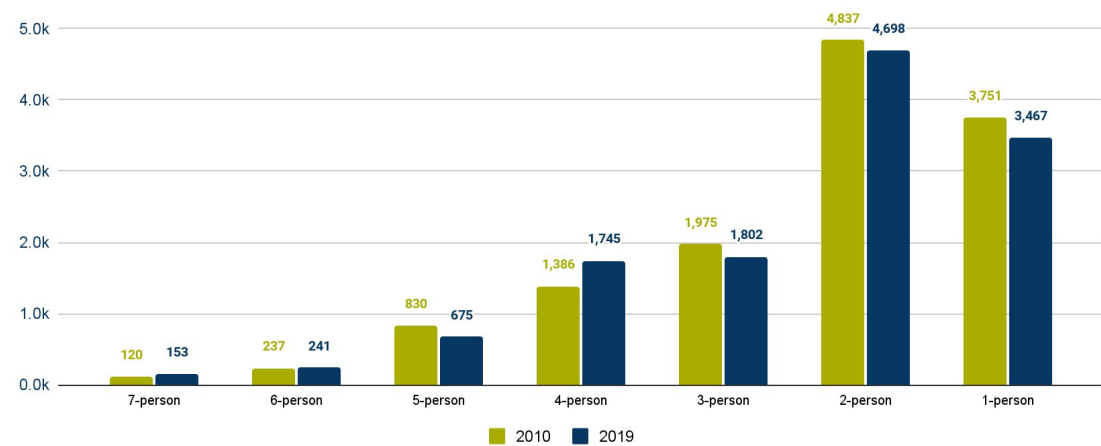
Greene County, State of Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.49 people, compared to 2.52 statewide. The Greene County average household has shrunk by 0.01 persons since 2010.

Household Size
Greene County | 2010, 2019

Legend: 2010, 2019

(Values from left to right, 2010/2019:)
- 7-person: 120 / 153
- 6-person: 237 / 241
- 5-person: 830 / 675
- 4-person: 1,386 / 1,745
- 3-person: 1,975 / 1,802
- 2-person: 4,837 / 4,698
- 1-person: 3,751 / 3,467

Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

Legend: 2010, 2019

(Values from left to right, 2010/2019:)
- 7-person: 28k / 31k
- 6-person: 51k / 53k
- 5-person: 147k / 147k
- 4-person: 325k / 317k
- 3-person: 384k / 381k
- 2-person: 858k / 896k
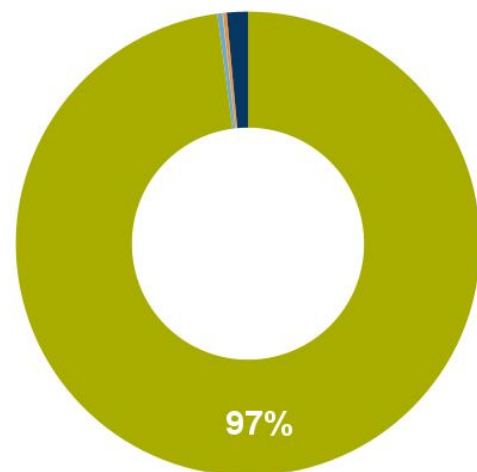- 1-person: 673k / 745k

Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION| The current racial distribution of households in Greene County is 97% white, 0% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.
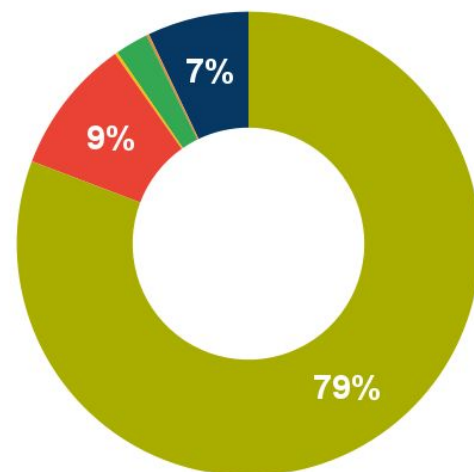
Racial/Ethnic Distribution

Greene County | 2019

97%

White | Black
American Indian | Asian
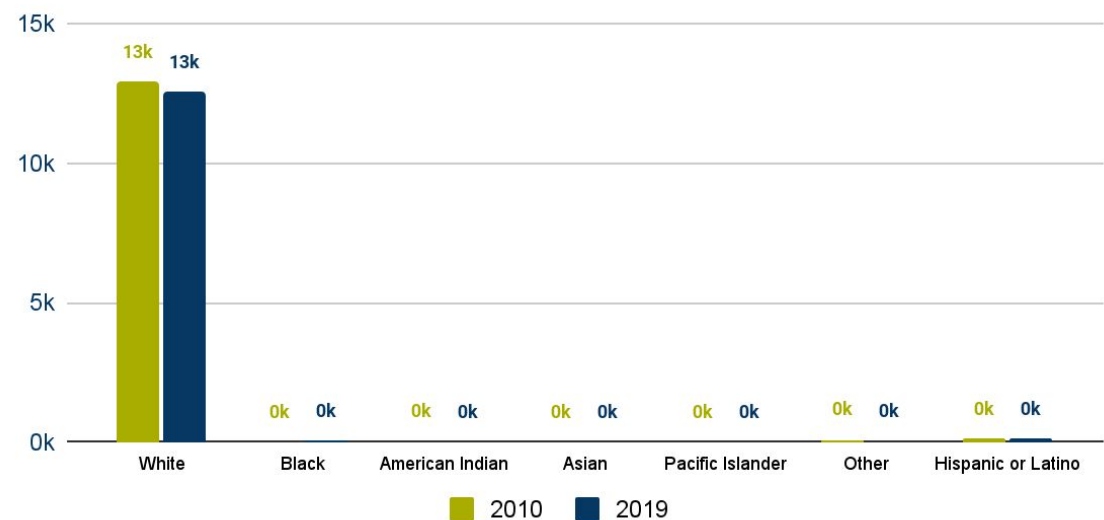Pacific Islander | 1 more

Indiana | 2019

7%

9%

79%

White | Black
American Indian | Asian
Pacific Islander | 2 more

Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Greene County | 2010, 2019

15k

13k 13k

10k

5k

0k   0k 0k   0k   0k 0k   0k   0k   0k   0k   0k   0k   0k   0k

White   Black   American Indian   Asian   Pacific Islander   Other   Hispanic or Latino
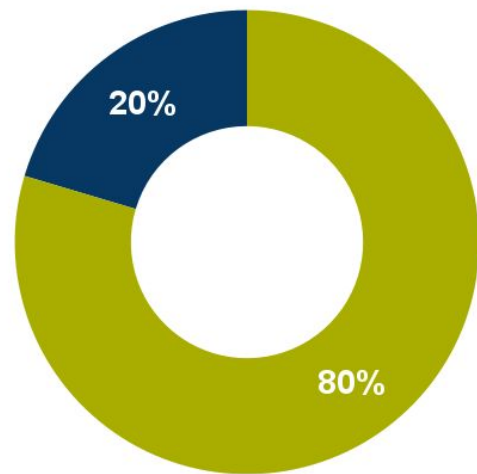
2010   2019

Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 20% of households (2,606 households) in Greene County were renters, while 80% (10,175 households) were owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

Greene County | 2019

Indiana | 2019

- Owner Occupied
- Renter Occupied

20%
80%

41%
59%

- Owner Occupied
- Renter Occupied

Total Households by Tenure

Greene County | 2010-2019

10,000
10,000
2,870
2,610

- Owner Occupied
- Renter Occupied
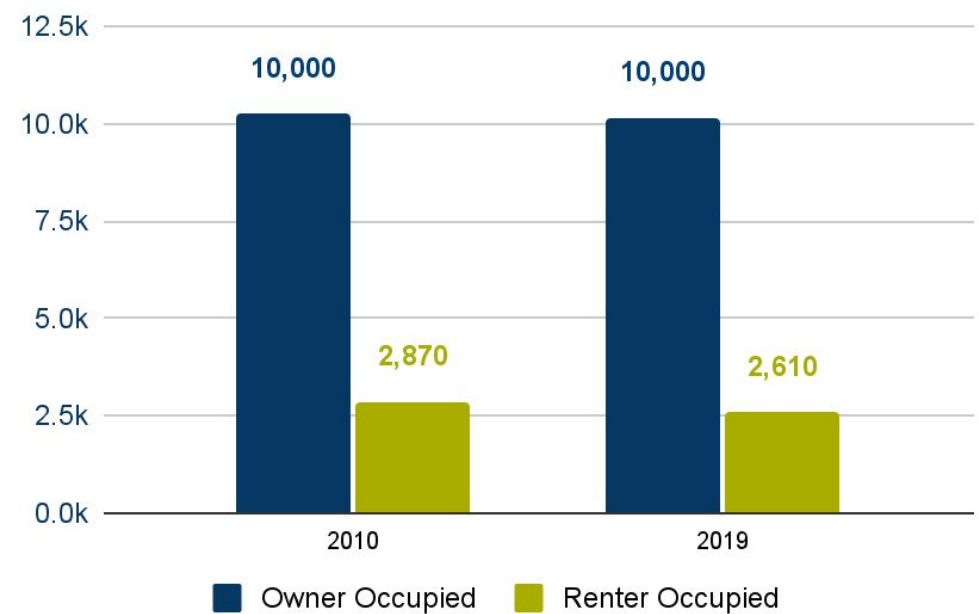
TENURE BY RACE| While the overall homeownership rate is 80%, homeownership is 80% among non-Hispanic White households, 19% for Black households, and 29% for Hispanic or Latino households.
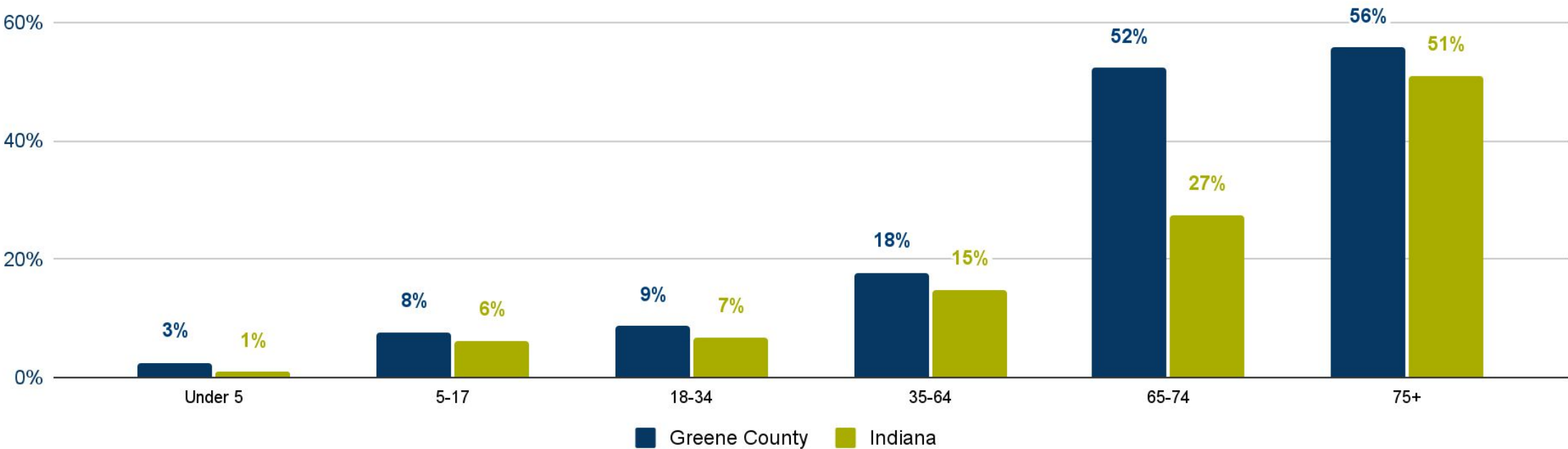
Homeownership by Race

Greene County | 2010, 2019
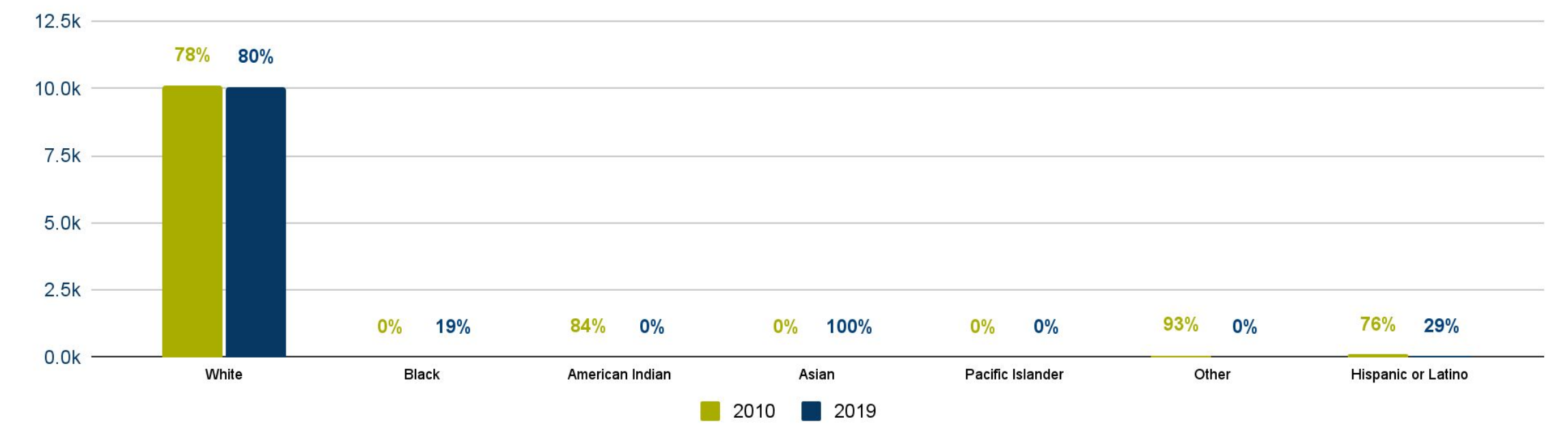
DISABILITY | 20% of people in Greene County live with a disability. For people above 65, the share increases to 54%.
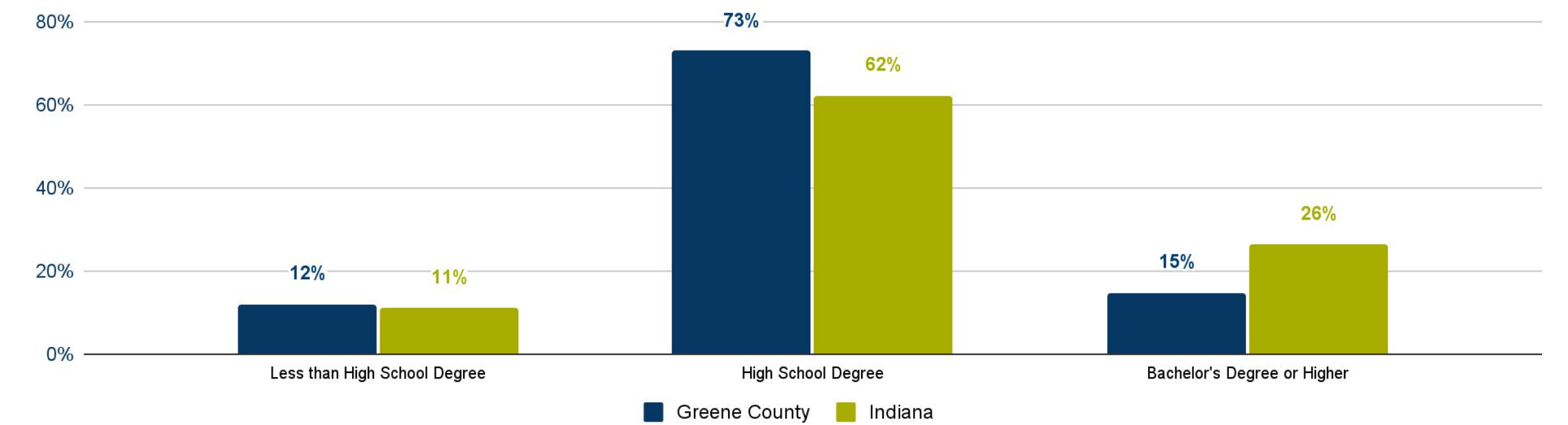
Share of the Population with a Disability by Age
Greene County, Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Greene County, 73% of the population has at least a high school degree and 15% of the population has at least a Bachelor's degree.

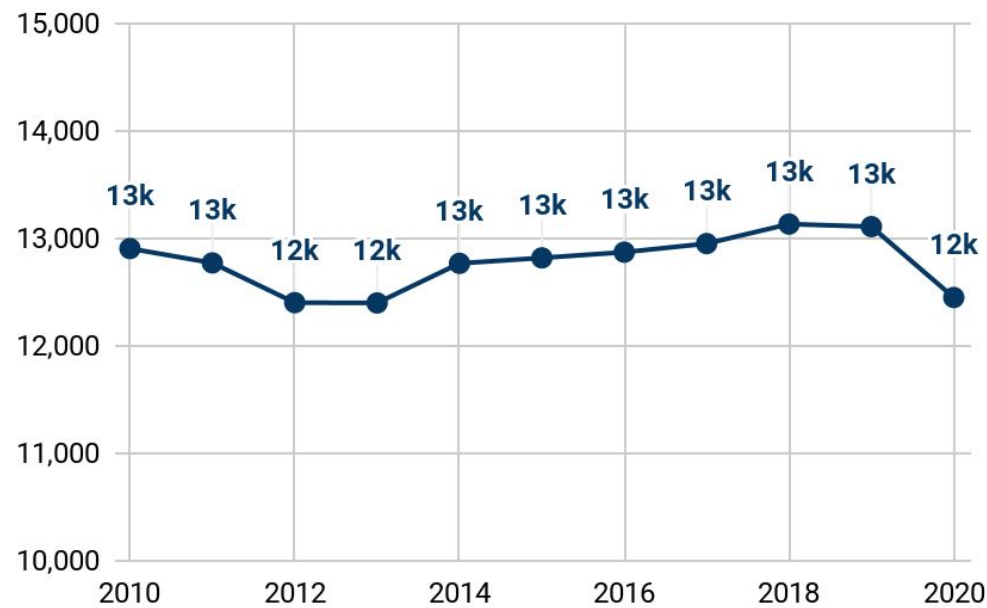### Educational Attainment
Greene County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates
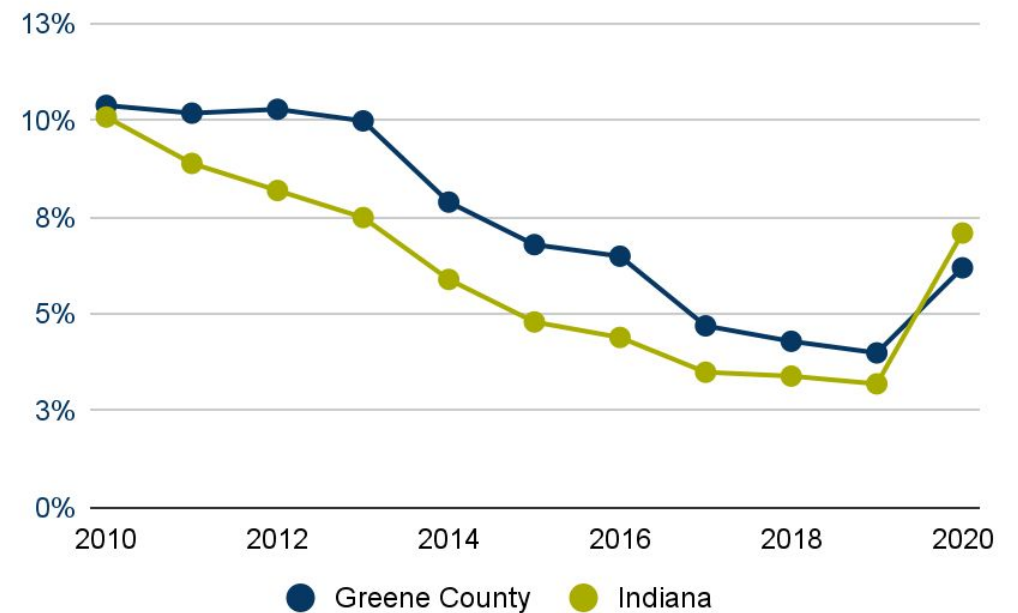
JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE| There are currently 12,000 employed persons in Greene County, down by 3.54% since 2010. The unemployment rate in 2020 was 6.20%, up 2.20 points from 2019.

Total Employment
Greene County | 2010-2019

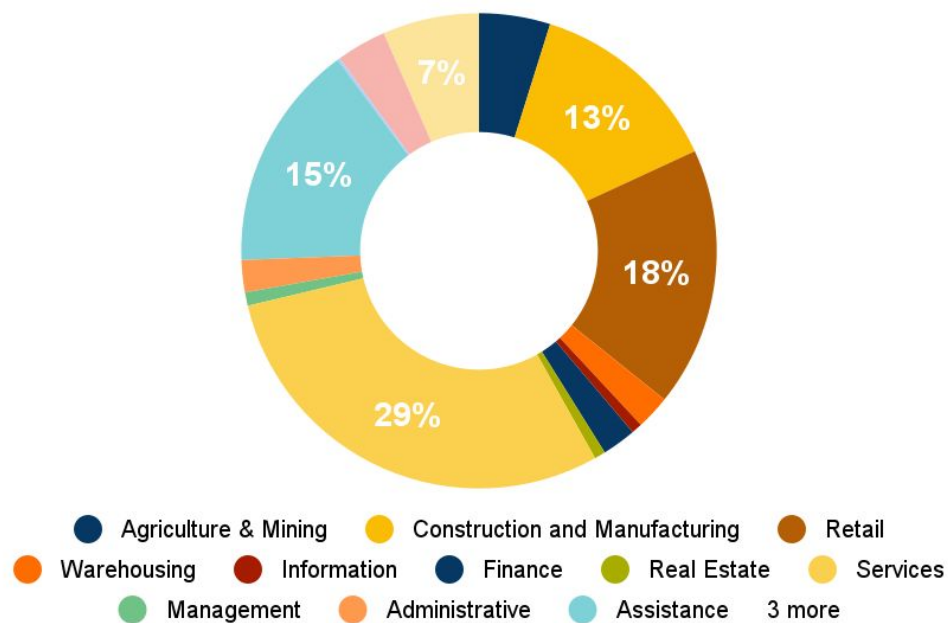Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Greene County, Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Educational Services accounts for the plurality of jobs in Greene County, accounting for 16% of all jobs, followed by Retail Trade (16% of all jobs).

Total Jobs by All Industries

Greene County | 2018

Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Real Estate
- Services
- Management
- Administrative
- Assistance
- 3 more

Pie chart values: 13%, 18%, 29%, 15%, 7%

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

Top 5 Industries and Median Annual Wages

1. **Service-providing | $36,286**
2. **Trade, transportation, and utilities | $36,852**
3. **Goods-producing | $44,427**
4. **Education and health services | $39,852**
5. **Construction | $42,641**

Source: BLS

Top 5 Employers

1. **Walmart Supercenter (Linton)**
2. **Greene County General Hospital (Linton)**
3. **Glenburn Home (Linton)**
4. **Linton-stockton School Corp (Linton)**
5. **Eastern Greene Schools (Bloomfield)**

Source: BLS

COMMUTER INFLOW / OUTFLOW | 6,000 commuters come into Greene County for their jobs, while 12,000 employees travel outside of Greene County for their jobs.

Employment Inflow
Greene County | 2018

36.4%

63.6%

- Living and Working in Greene County
- Commuting In
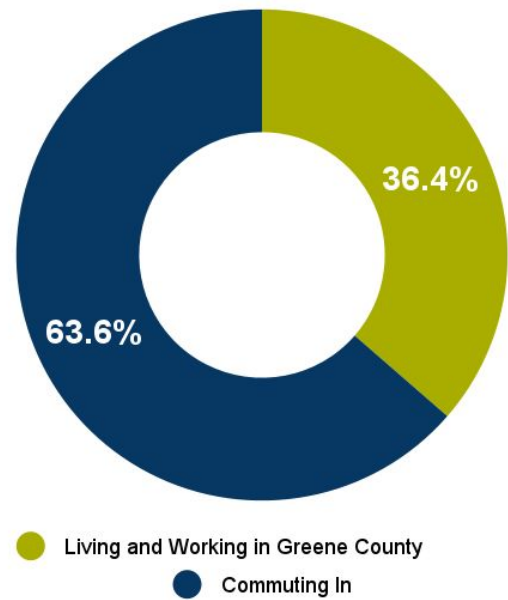
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Commuting Patterns
Greene County | 2018


12,095

6,050

3,462

Commuting In | Living and Working in the County | Commuting Out
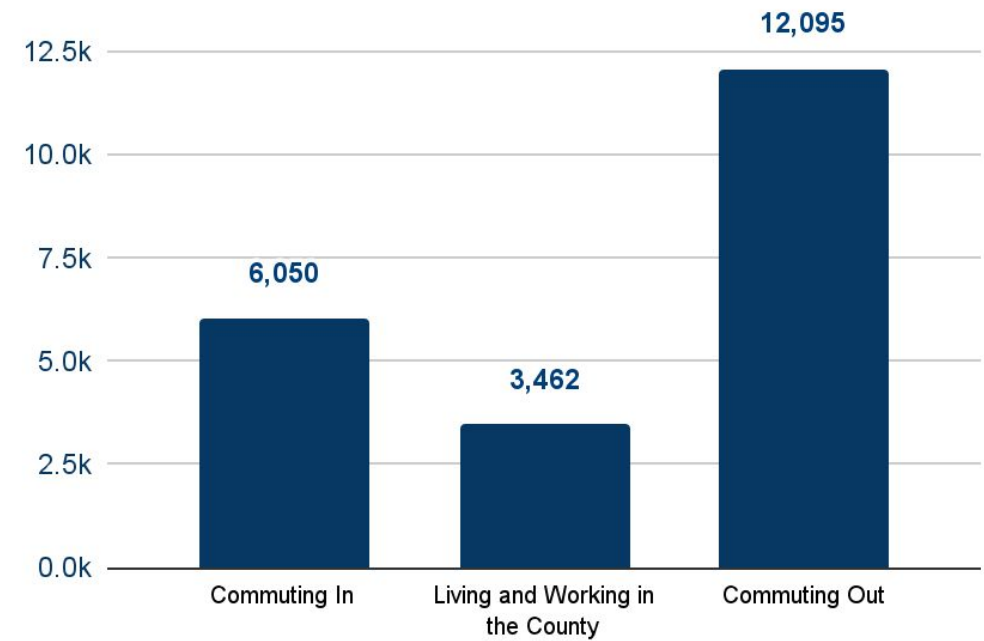
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | Greene County has created 711 jobs between 2014-2019 and -113 housing units, or -16 units for every 100 jobs created.
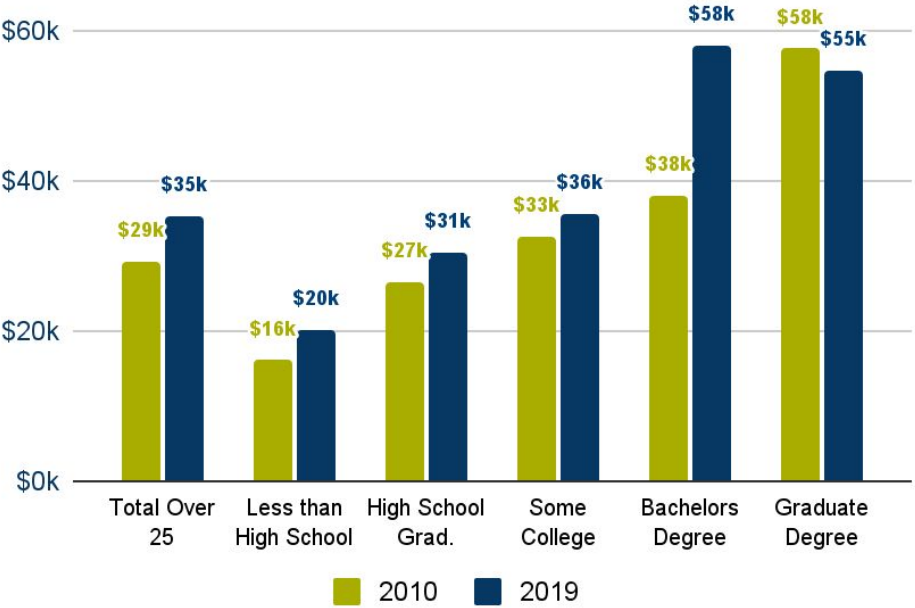
Job Growth and Housing Production

Greene County | Total Jobs, New Jobs
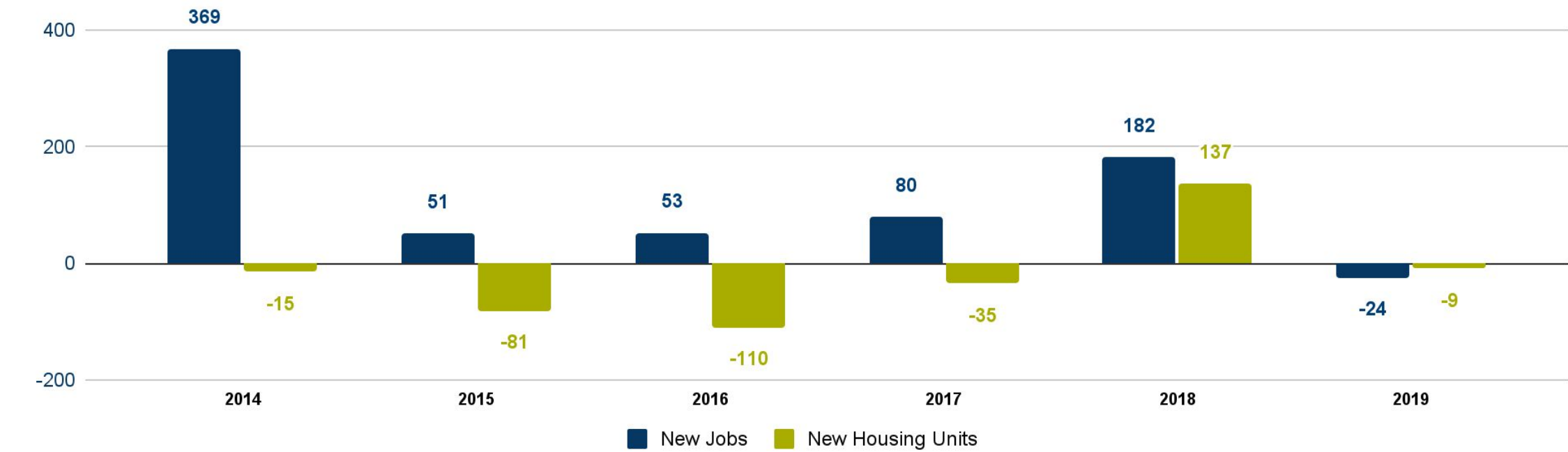
Housing Units Includes all existing units, single family and multifamily.
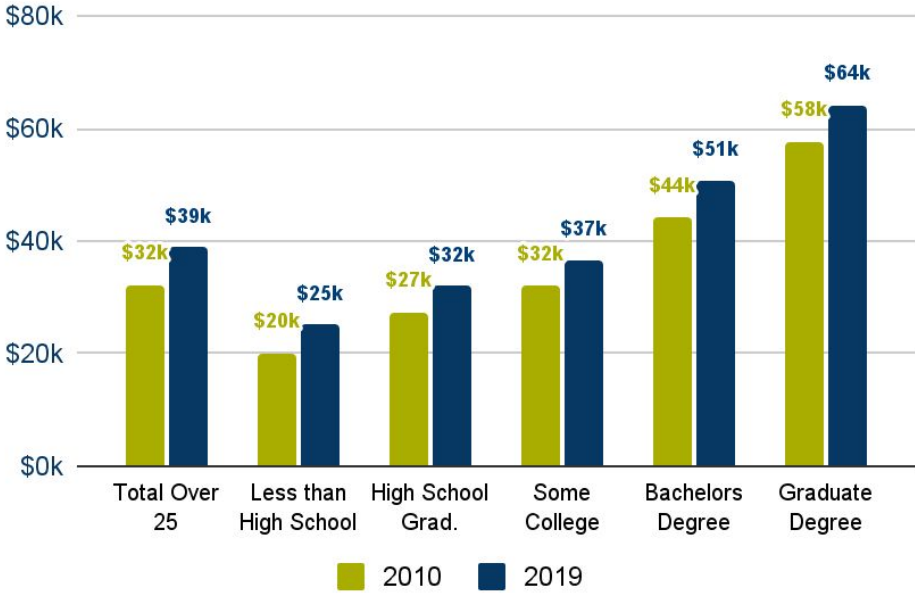**Source:** ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Greene County | 2010, 2019
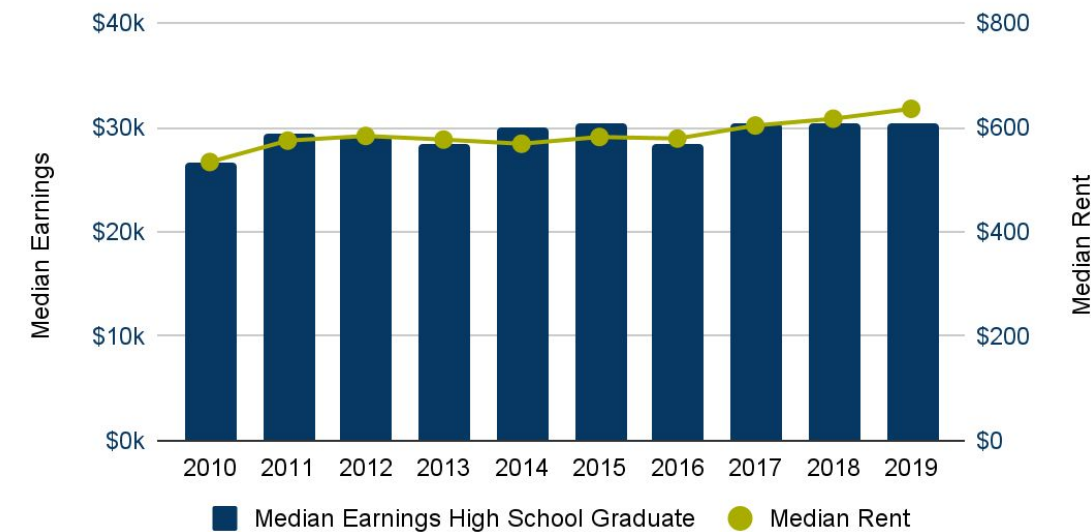

Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Indiana | 2010, 2019

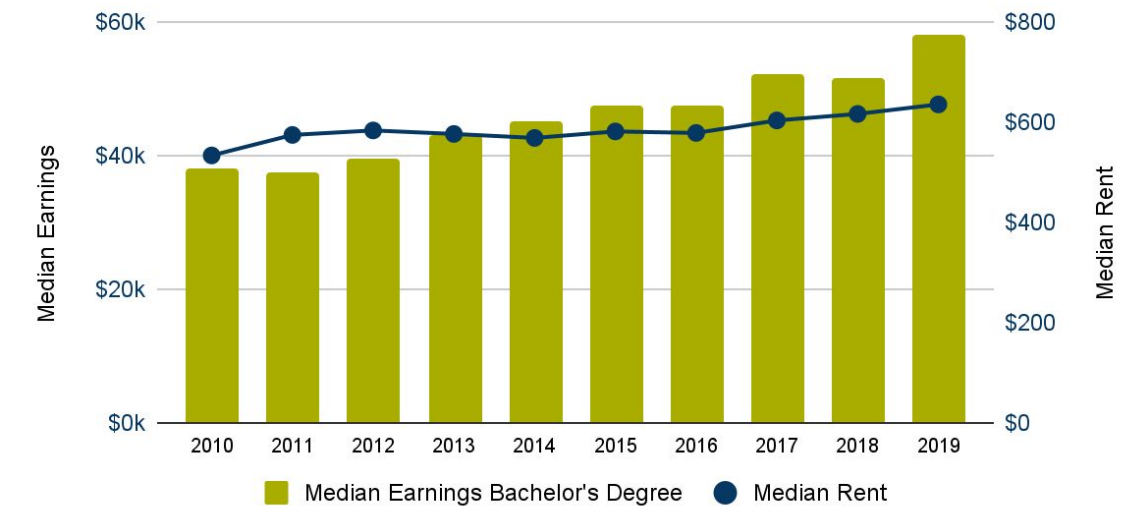Source: ACS 2010-2019 5-year estimates

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 19.1%, or 19% since 2010.

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

Median Earnings High School Graduate ■ Median Rent ●

Source: ACS 2010-2019 5-year estimates

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

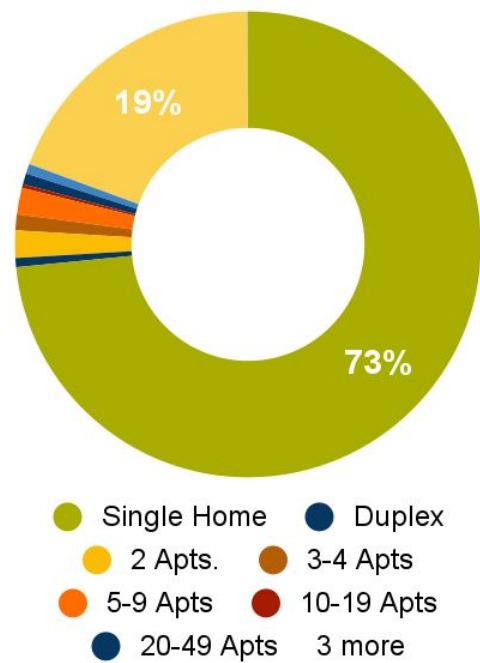Median Earnings Bachelor's Degree ■ Median Rent ●

Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 73% of homes in Greene County are single-family, while 7% are multifamily. Multifamily housing has increased by 92 homes since 2010.
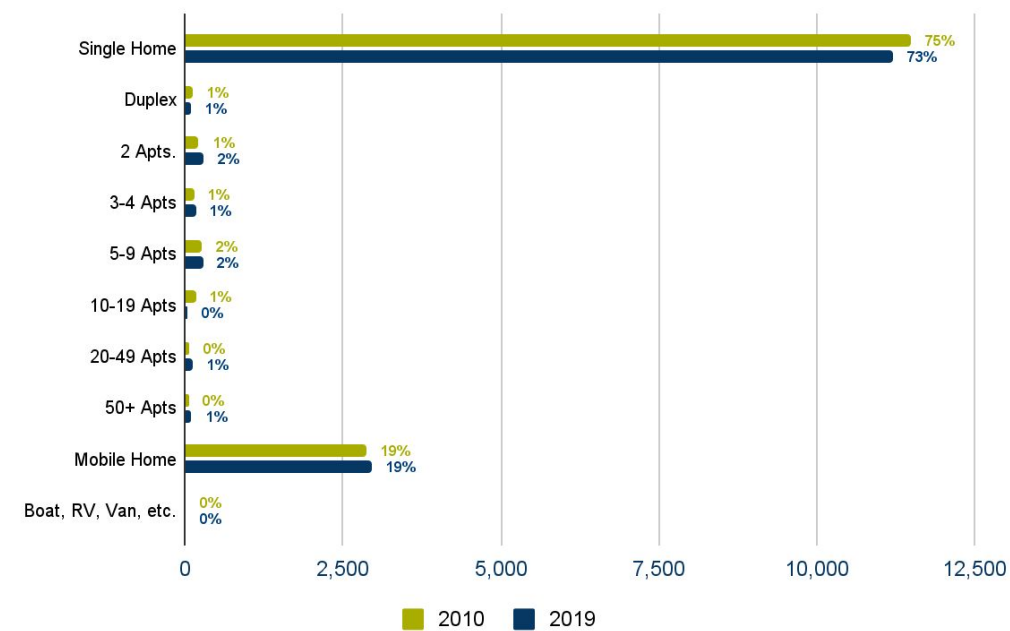
Housing Typology

Greene County | 2019

Indiana | 2019

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

Share of Units by Housing Typology

Greene County | 2010-2019

Typology	2010	2019
Single Home	75%	73%
Duplex	1%	1%
2 Apts.	1%	2%
3-4 Apts	1%	1%
5-9 Apts	2%	2%
10-19 Apts	1%	0%
20-49 Apts	0%	1%
50+ Apts	0%	1%
Mobile Home	19%	19%
Boat, RV, Van, etc.	0%	0%

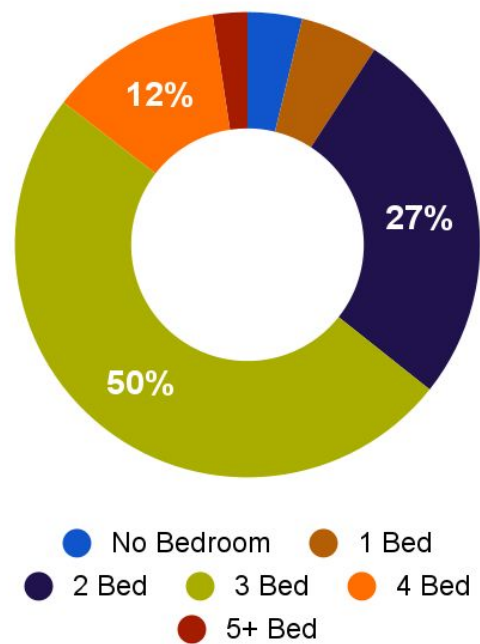2010 2019

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Greene County contain 2.49 bedrooms, with 64% of units containing 3 bedrooms or more.
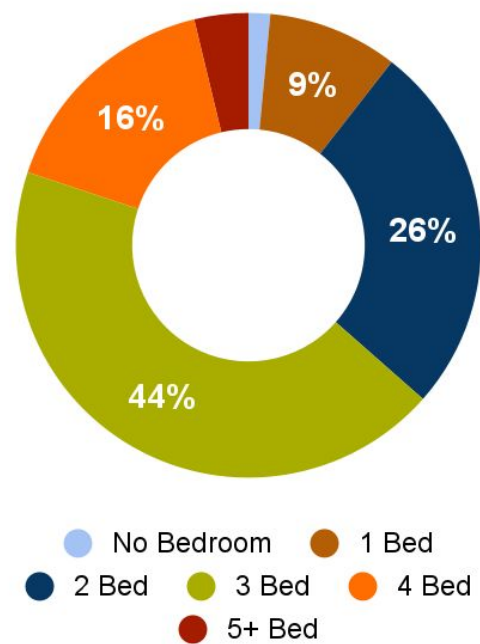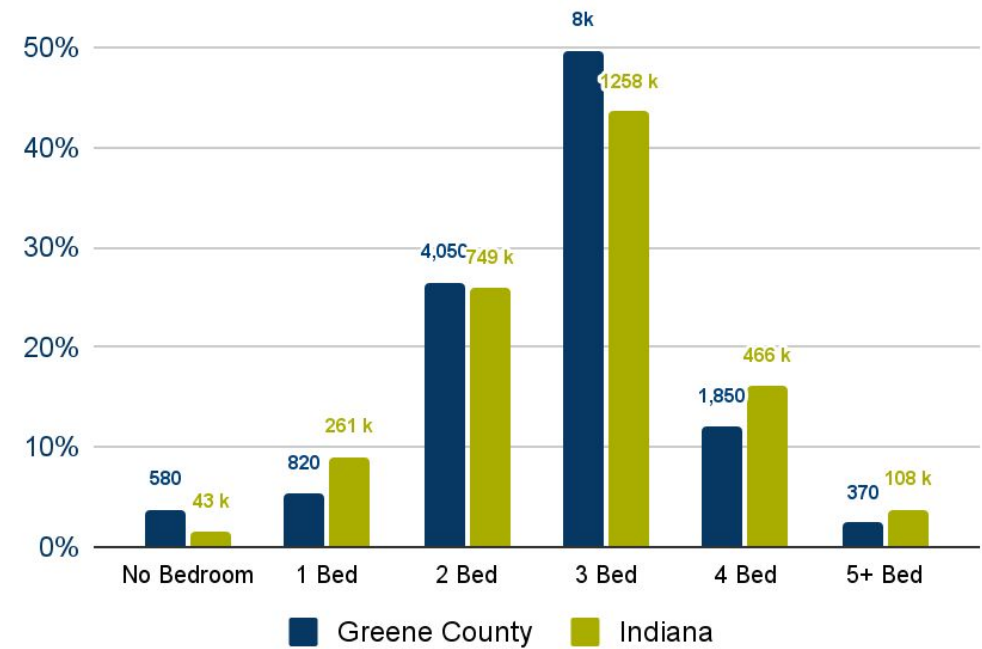
Housing Stock by Bedrooms

Greene County | 2019

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

27%
12%
50%

Indiana | 2019

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

9%
16%
44%
26%

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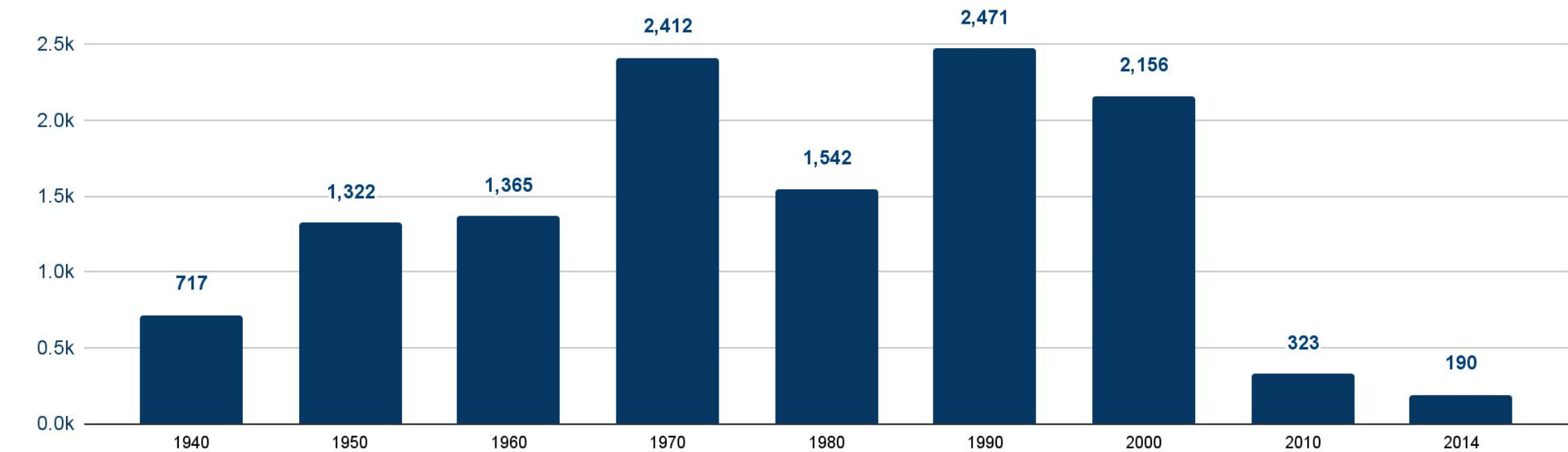**Source:** ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

Greene County, Indiana | 2019

	Greene County	Indiana
No Bedroom	580	43 k
1 Bed	820	261 k
2 Bed	4,050	749 k
3 Bed	8k	1258 k
4 Bed	1,850	466 k
5+ Bed	370	108 k

Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 83% of homes were built before 1990, with a plurality of homes built before 1940.

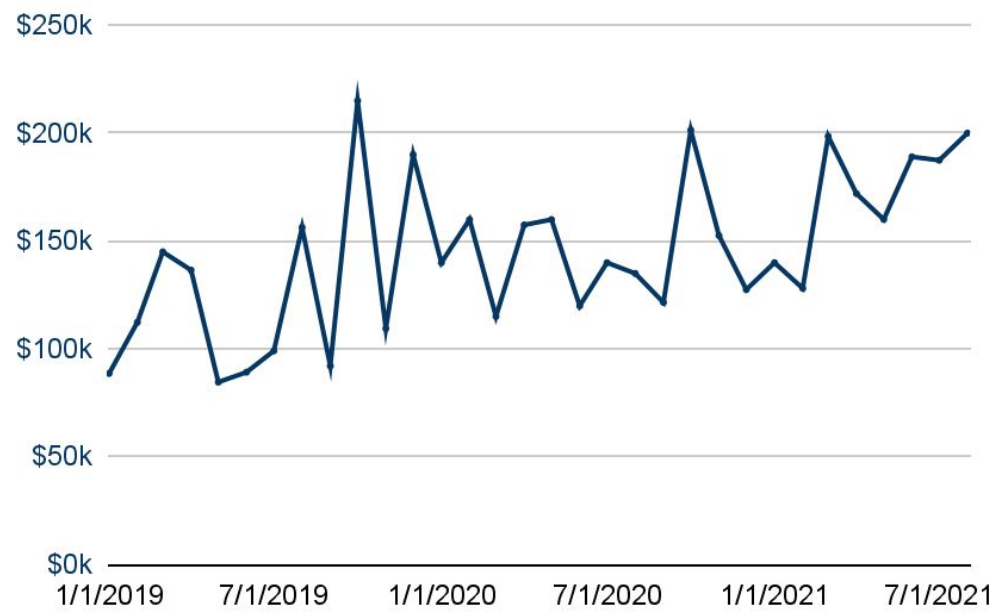**Homes by Year Built**

Greene County | 2019

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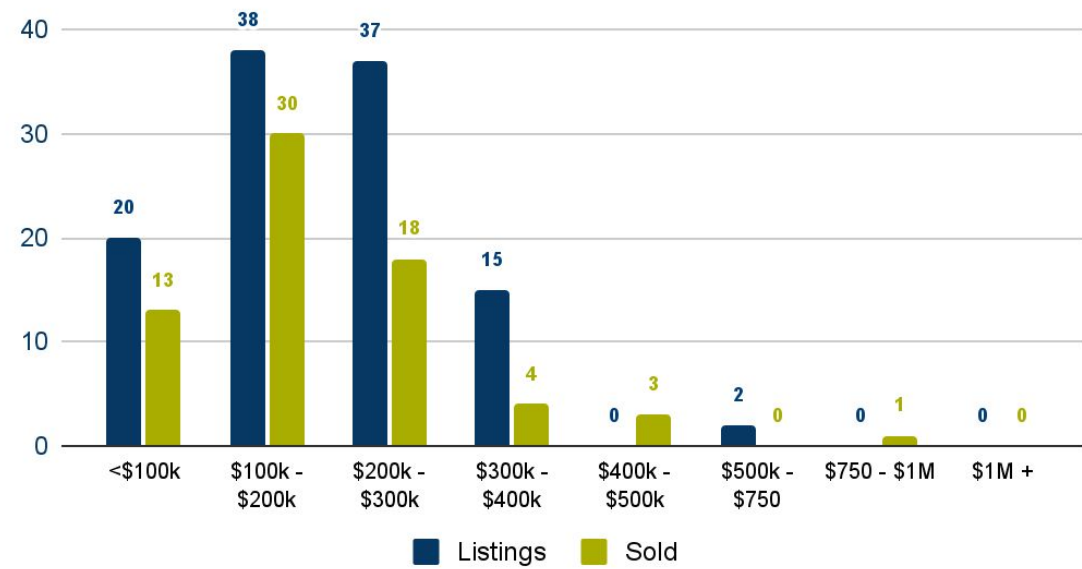**Source:** ACS 2010-2019 5-year estimates

MEDIAN LISTING PRICE| Homes in Greene County have a median listing price of $200,000. Home prices have increased by 126% since 2019.

Median Listing Price
Greene County | 2019-2021

Listings and Sales (last 24 months)
Greene County | 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.
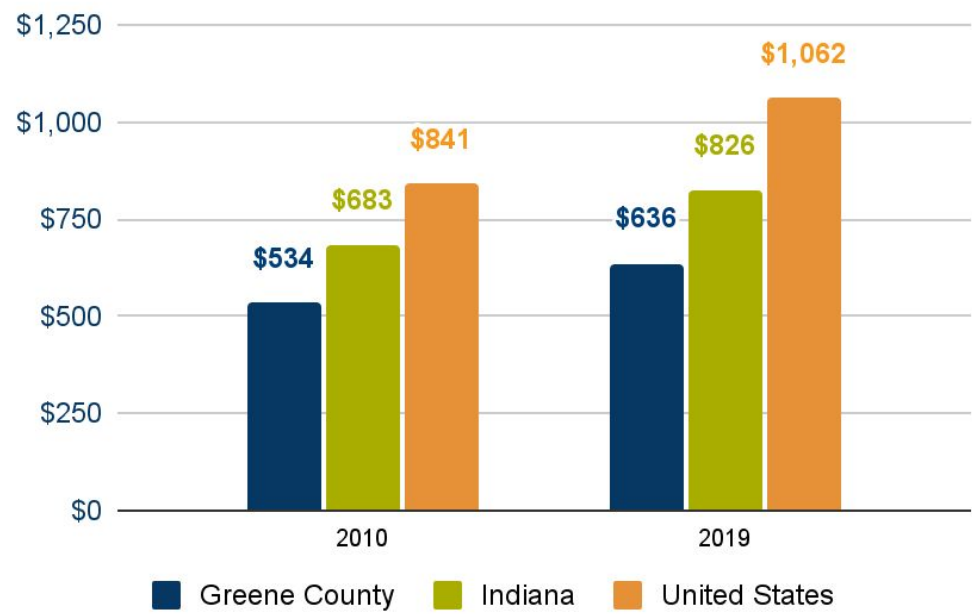
Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS| Median rents have increased by 19% since 2010, with average rents at $636 in 2019.
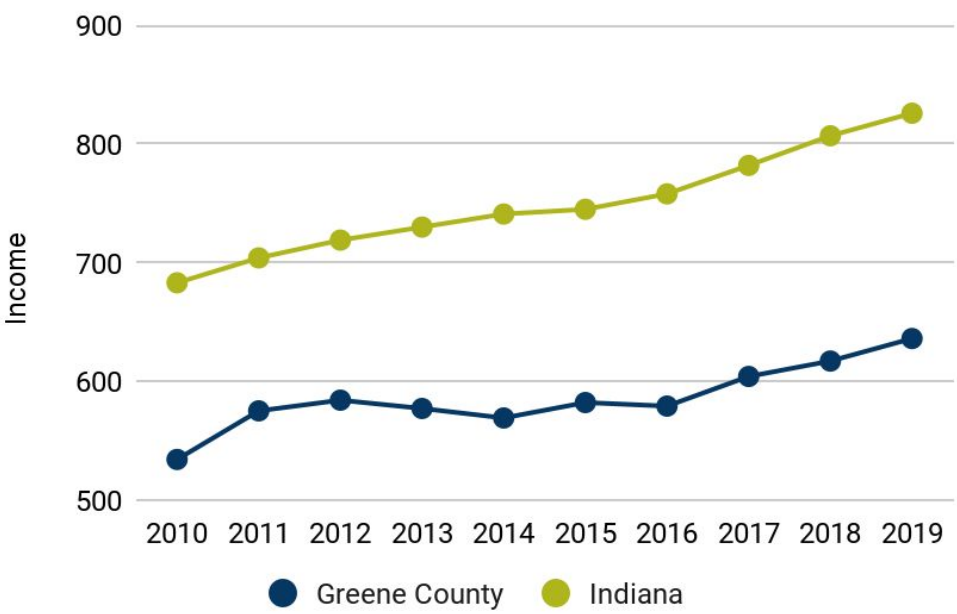
Median Rent
Greene County, Indiana | 2010, 2019

Legend: Greene County | Indiana | United States

2010: Greene County $534, Indiana $683, United States $841
2019: Greene County $636, Indiana $826, United States $1,062

Source: ACS 2010-2019 5-year estimates

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

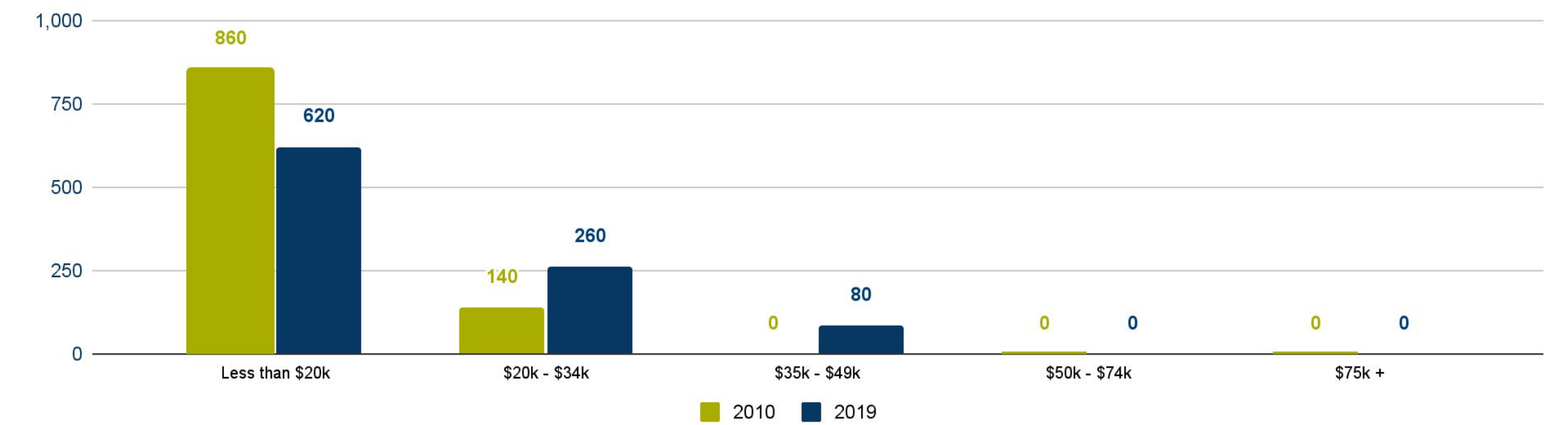Legend: Greene County | Indiana

Source: ACS 2010-2019 5-year estimates

COST BURDEN| 43% of renter households are housing cost burdened in Greene County, up 5% since 2010. 48% of households earning below $50,000 are housing cost burdened.
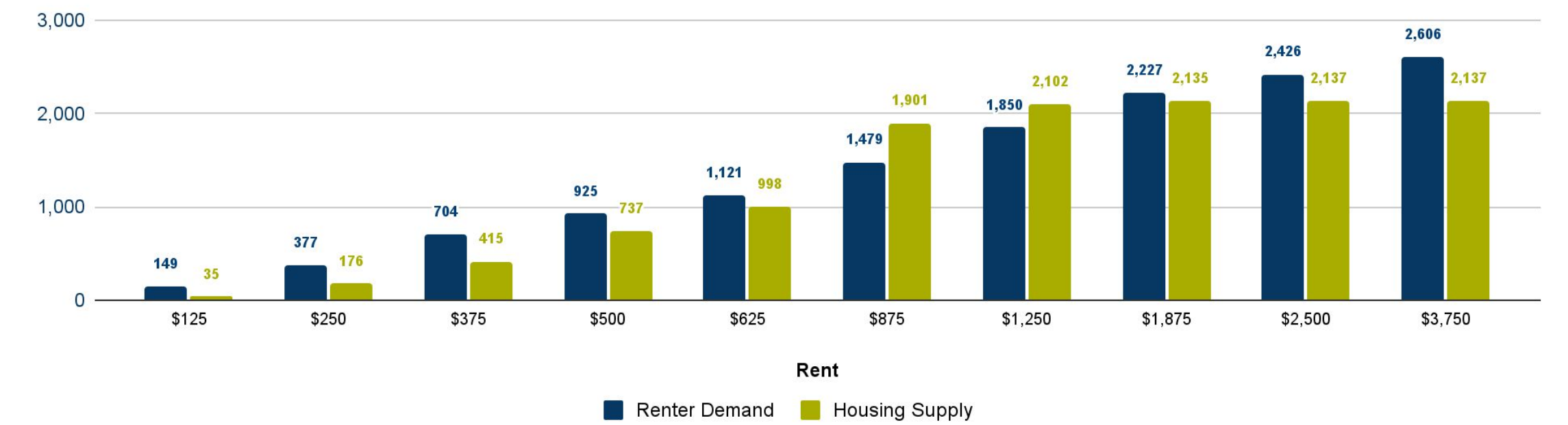
Renter Housing Cost Burden
Greene County, Indiana | 2010 - 2019

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

Greene County, Indiana | 2010-2019

| Rent	Renter Demand	Housing Supply
$125	149	35
$250	377	176
$375	704	415
$500	925	737
$625	1,121	998
$875	1,479	1,901
$1,250	1,850	2,102
$1,875	2,227	2,135
$2,500	2,426	2,137
$3,750	2,606	2,137

■ Renter Demand   ■ Housing Supply

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 Greene County.

Affordable Housing Inventory
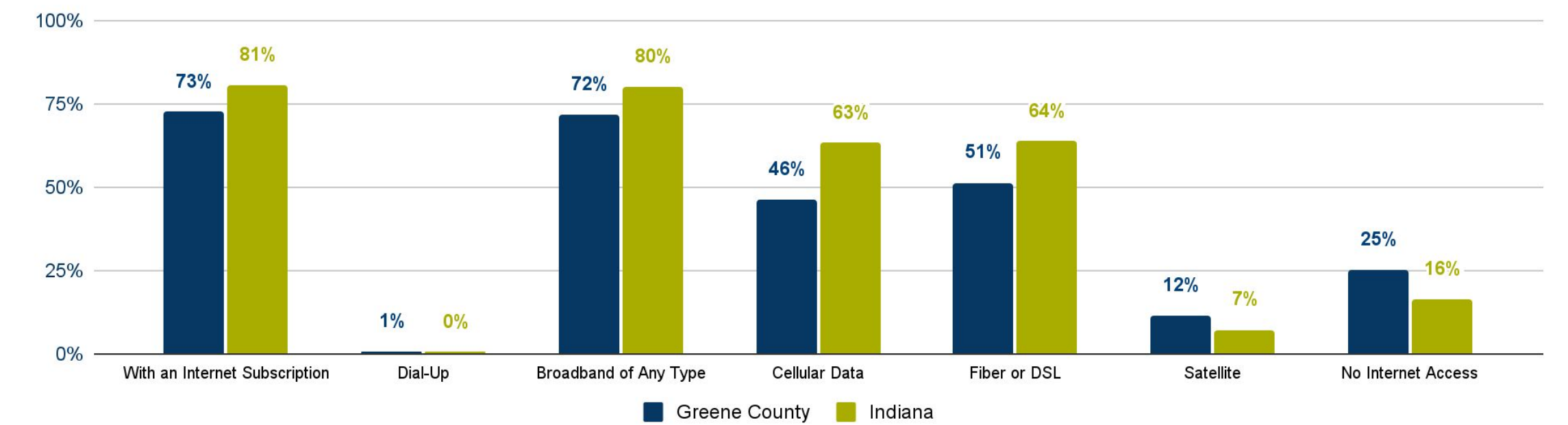
Greene County | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

12 miles
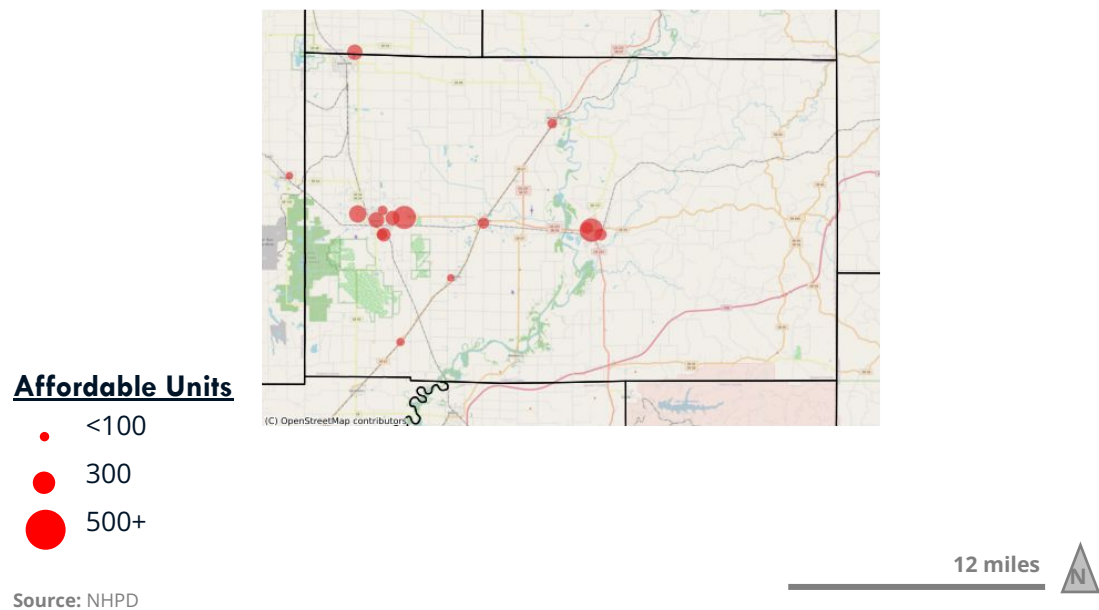
Affordable Housing Inventory

State of Indiana | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

60 miles

Broadband Access
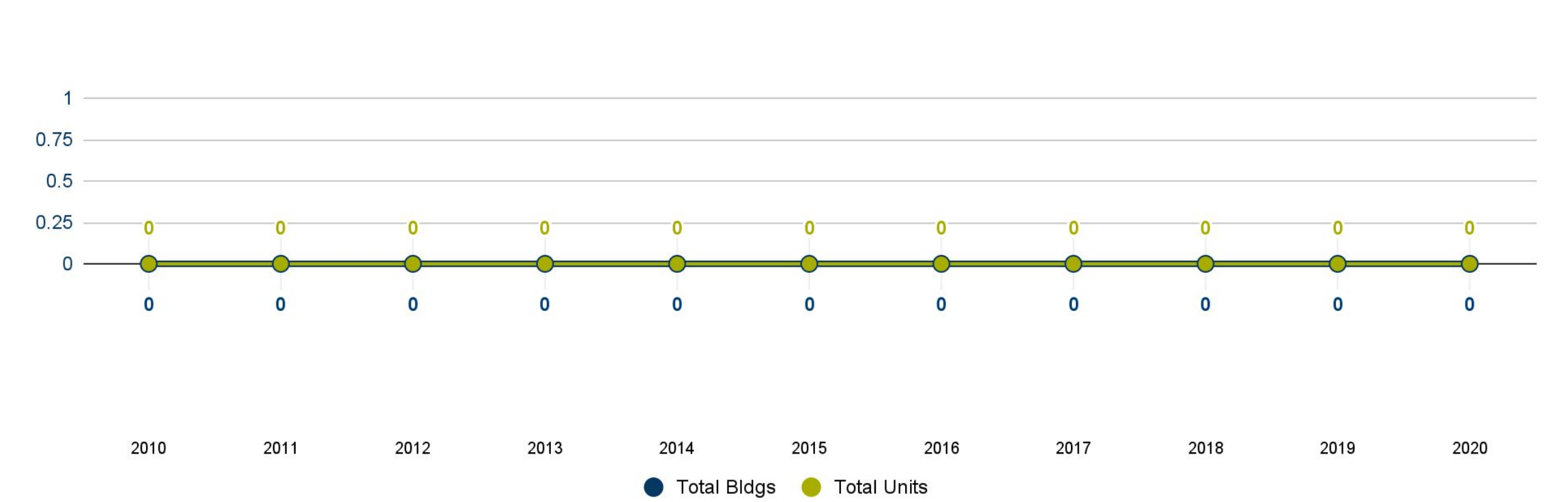**Greene County | 2020**

Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 0 new housing starts in 2020 in Greene County, with 0 total building permits authorized since 2010.

New Housing Structures Authorized by Building Permits
Greene 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

Legend: Lumber, Concrete, Metal

Gross Construction Wages
Indiana | 2010-2020