**Indiana Housing
Working Group**

ihcda
Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR UNION 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	Mike McQuillen
David Bottorff	Maggie McShane
Megan Coler-Hasser	Lynne Peterson
Rhonda Cook	Annette Richard
Dax Denton	John Roeder
Carmen Files	Erin Sheridan
Carol Gassen	Jacob Sipe
Jodi Golden	Rick Wajdarick
Ryan Hoff	Jeffrey Whiting
Gina Leckron	Mary Beth Wott
Charyl Luth	

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.
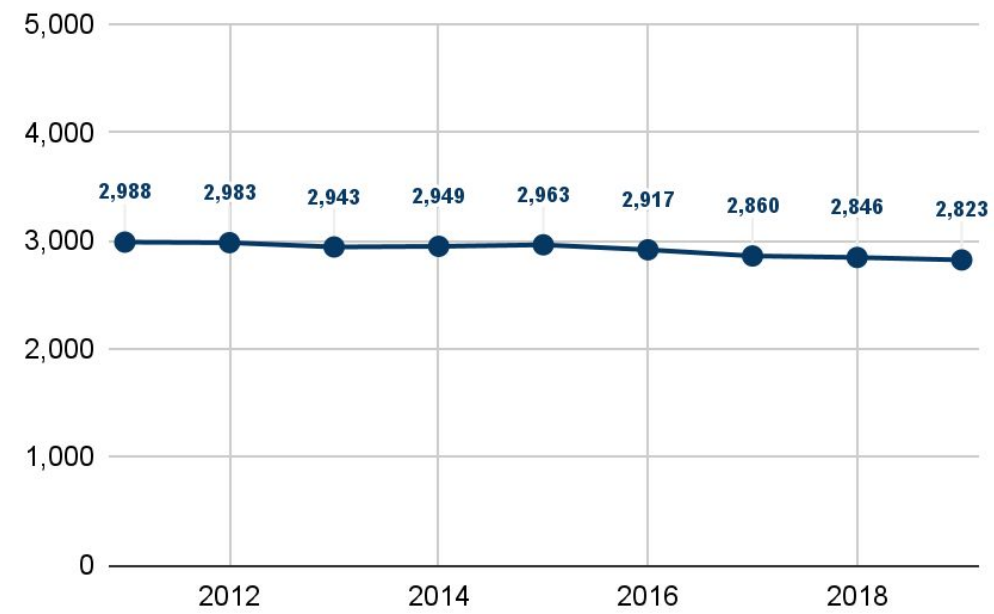
DEMOGRAPHIC TRENDS

POPULATION | Union County's population has decreased by 4.69% (350 people) between 2010-2019. In the same time period, the total number of households decreased by 3.75% (110 households).

Resident Population
Union County | 2010-2019

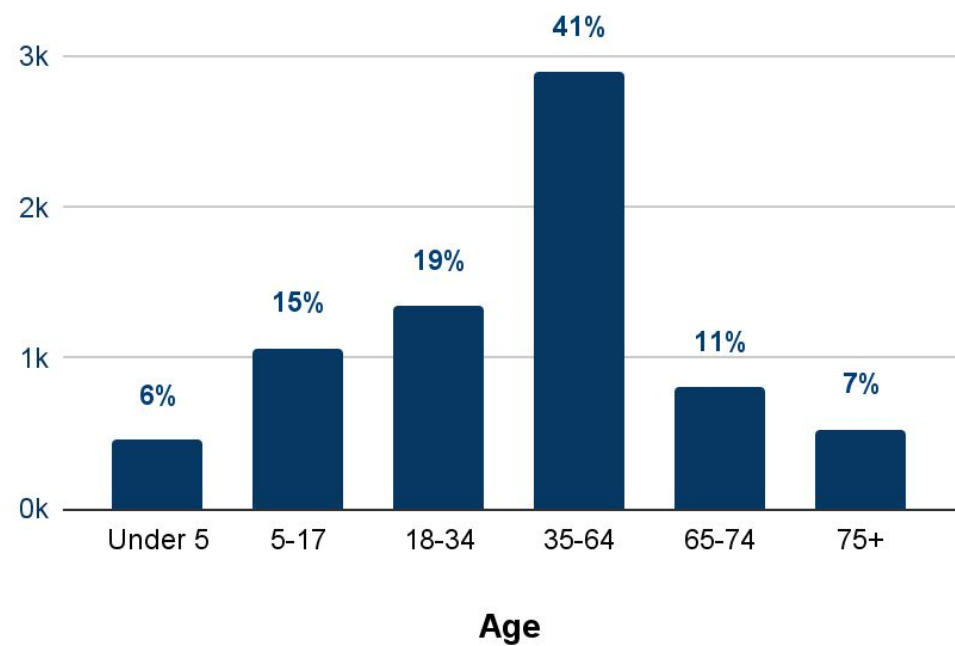7,463　7,481　7,449　7,420　7,382　7,299　7,251　7,225　7,153　7,113

Source: FRED, U.S. Census Bureau

Households
Union County | 2010-2019

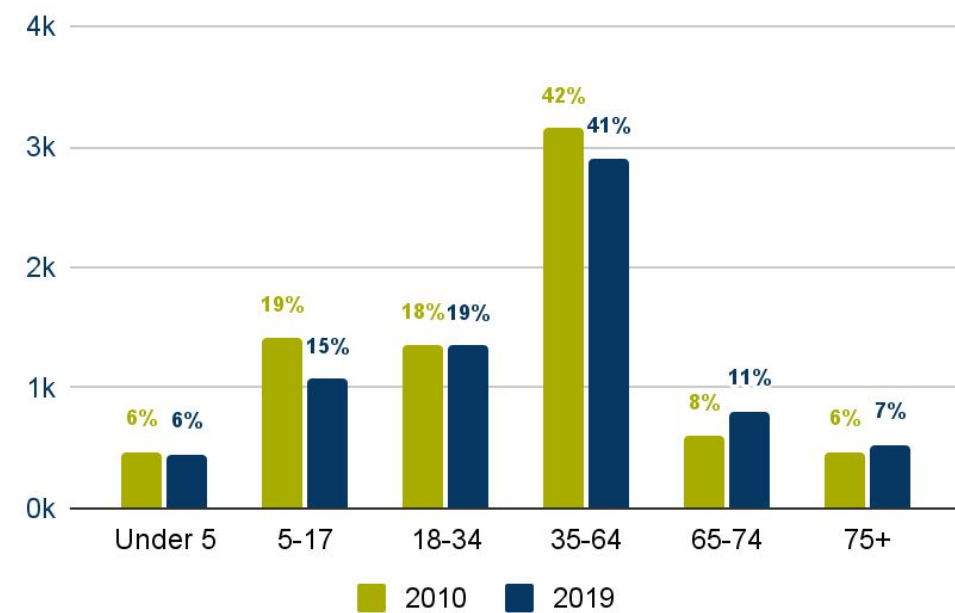2,988　2,983　2,943　2,949　2,963　2,917　2,860　2,846　2,823

Source: FRED, U.S. Census Bureau

AGE | 19% of people in Union County are above the age of 65, while 21% are below 18.

Population by Age
Union County | 2019

Chart: Population by Age, Union County 2019
- Under 5: 6%
- 5-17: 15%
- 18-34: 19%
- 35-64: 41%
- 65-74: 11%
- 75+: 7%

Age

Change in Share of Population
Union County | 2010, 2019

Chart: Change in Share of Population, Union County 2010, 2019
- Under 5: 6% (2010), 6% (2019)
- 5-17: 19% (2010), 15% (2019)
- 18-34: 18% (2010), 19% (2019)
- 35-64: 42% (2010), 41% (2019)
- 65-74: 8% (2010), 11% (2019)
- 75+: 6% (2010), 7% (2019)

Legend: 2010, 2019

HOUSEHOLD INCOMES| Union County had a median income of $50,375 in 2019, up 16% since 2010. 32% of households have incomes below $35,000, while 18% have incomes above $100,000.
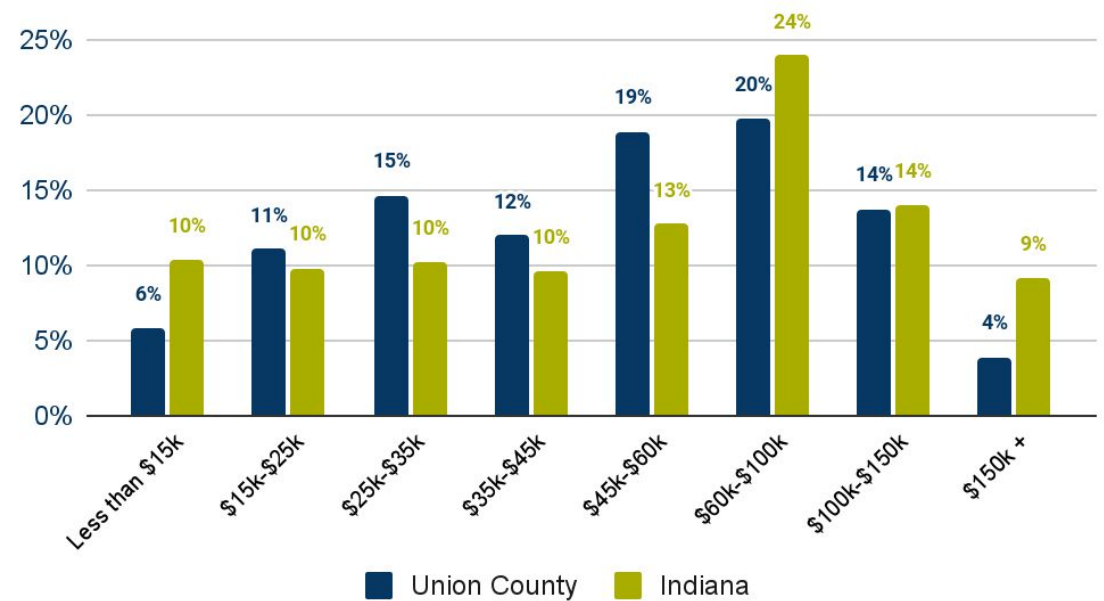
Median Income
Union County, State of Indiana | 2010-2019
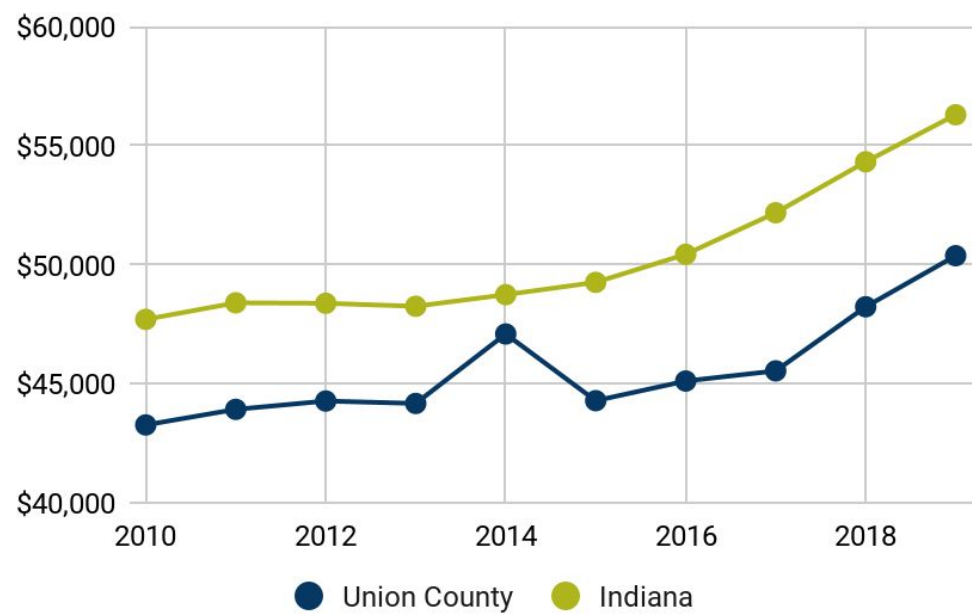
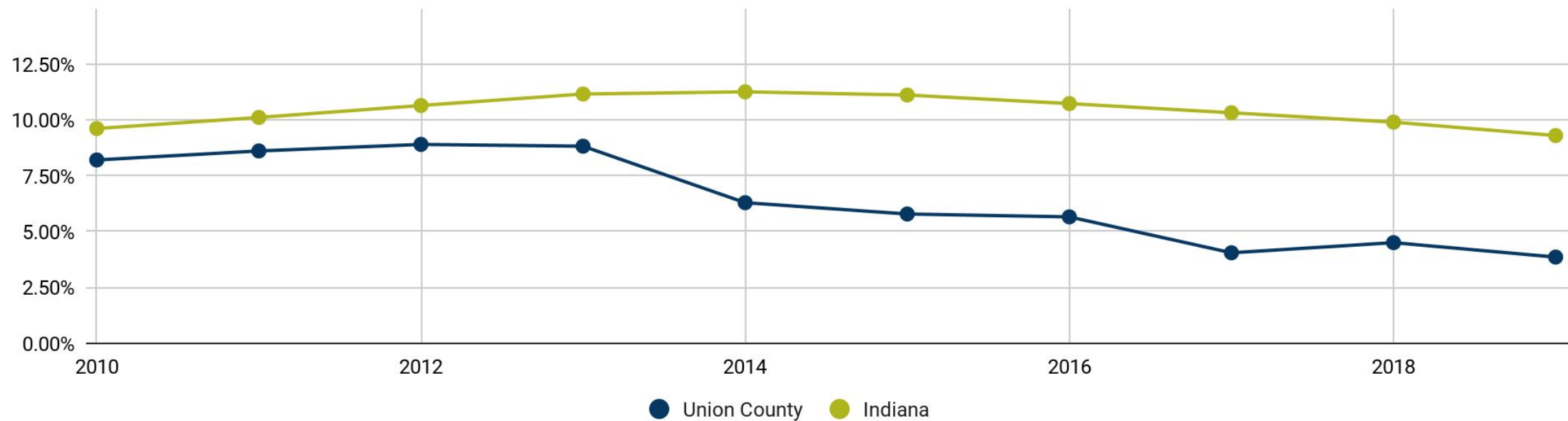Source: ACS 2010-2019 5-year estimates

Household Income Distribution
Union County, State of Indiana | 2019

Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE| 3.9% of families live in poverty conditions in Union County, down 4.35 percentage points from 8.2% in 2010.
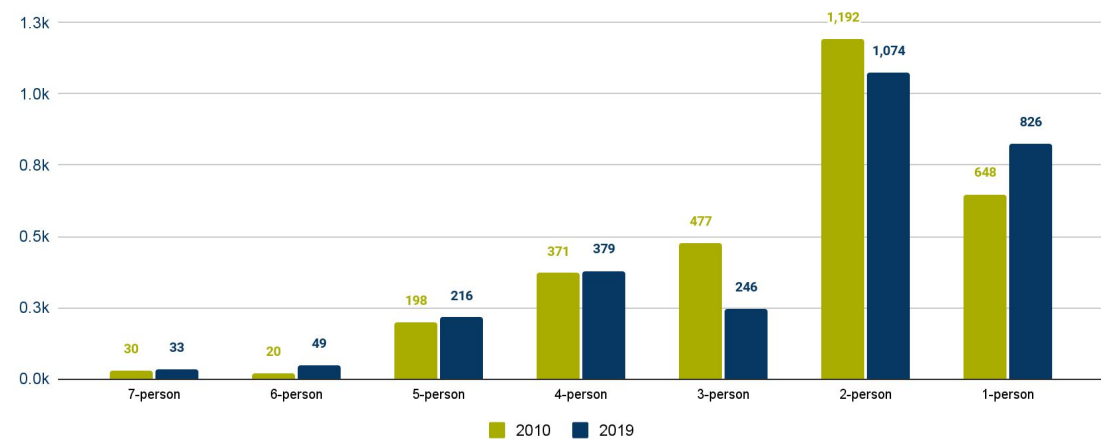
Family Poverty Rate
Union County, State of Indiana | 2010-2019
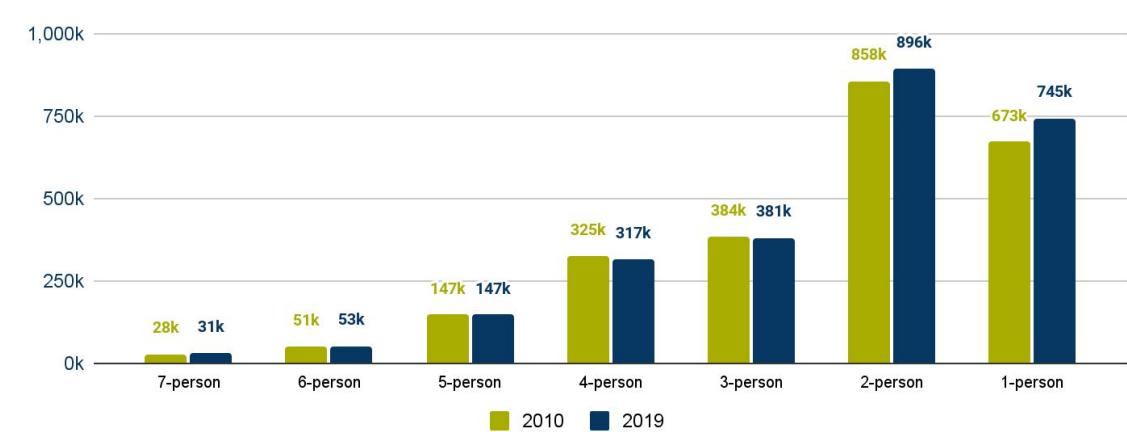

Source: ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.50 people, compared to 2.52 statewide. The Union County average household has shrunk by 0.04 persons since 2010.

Household Size
Union County | 2010, 2019

Source: ACS 2010-2019 5-year estimates
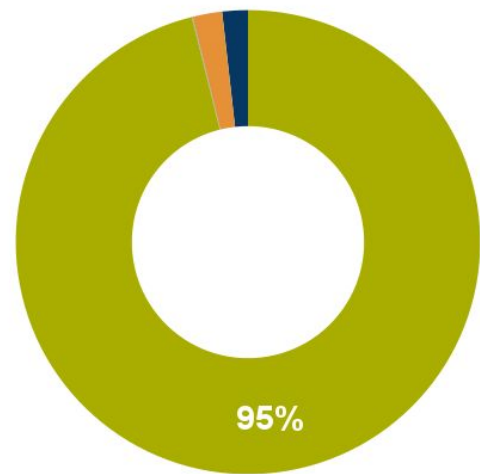
Household Size
State of Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Union County is 95% white, 0% Black, 2% Hispanic/Latino, 2% Asian, and 0% other.
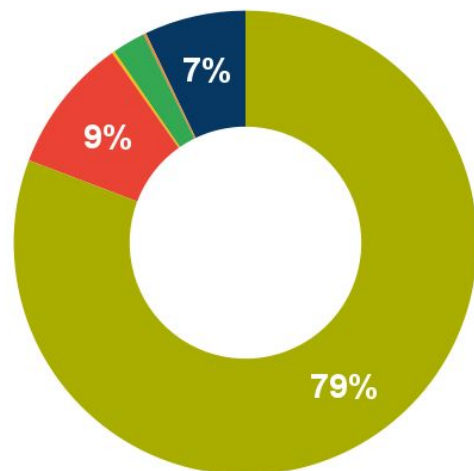
Racial/Ethnic Distribution

Union County | 2019

Indiana | 2019

95%

79%
9%
7%

Legend (Union County):
- White
- Black
- Asian
- Hispanic or Latino

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

Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Union County | 2010, 2019

Bar chart categories: White, Black, American Indian, Asian, Pacific Islander, Other, Hispanic or Latino

White: 3k (2010), 3k (2019); all others: 0k (2010), 0k (2019)
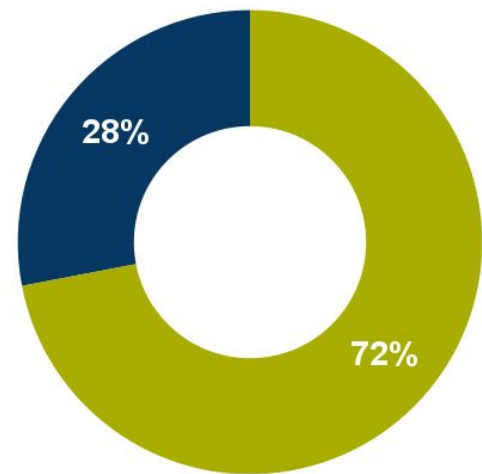
Legend: 2010, 2019
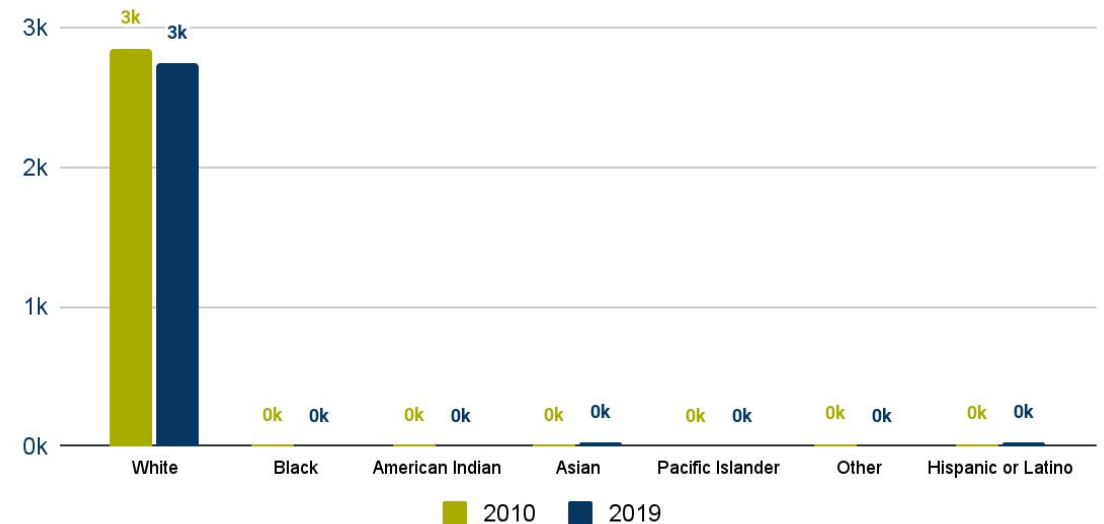
Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 28% of households (791 households) in Union County were renters, while 72% (2,032 households) were owner households. The share of renters has increased by 7% since 2010.
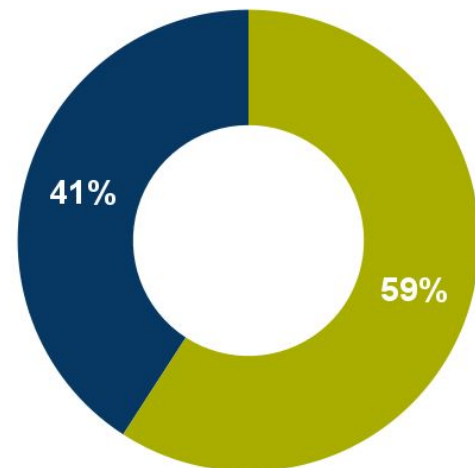
Housing Tenure

Union County | 2019

Indiana | 2019

- ● Owner Occupied
- ● Renter Occupied

Total Households by Tenure

Union County | 2010-2019

- ■ Owner Occupied
- ■ Renter Occupied
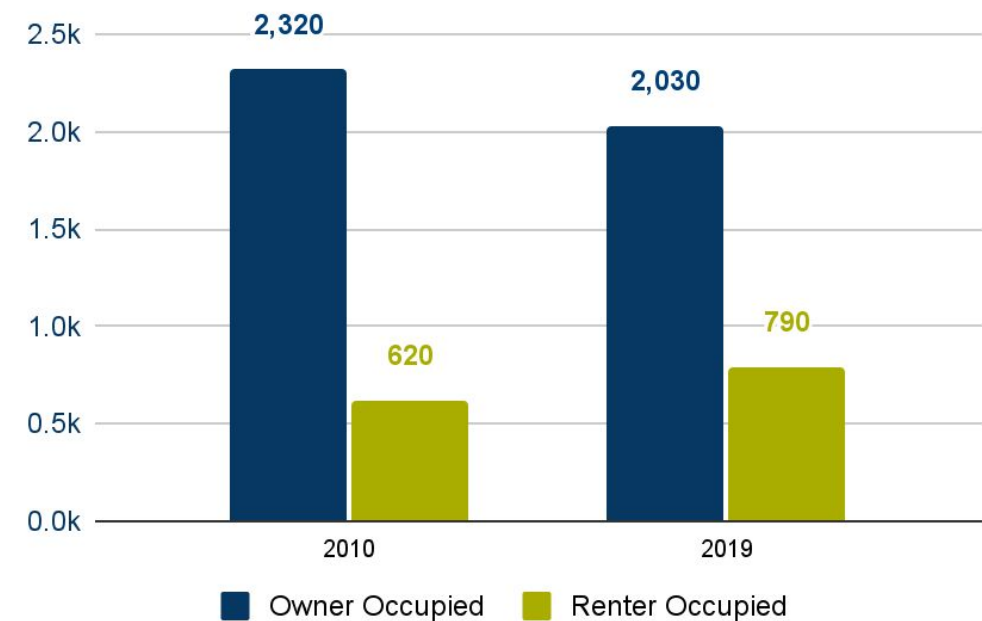
TENURE BY RACE| While the overall homeownership rate is 72%, homeownership is 72% among non-Hispanic White households, 0% for Black households, and 28% for Hispanic or Latino households.
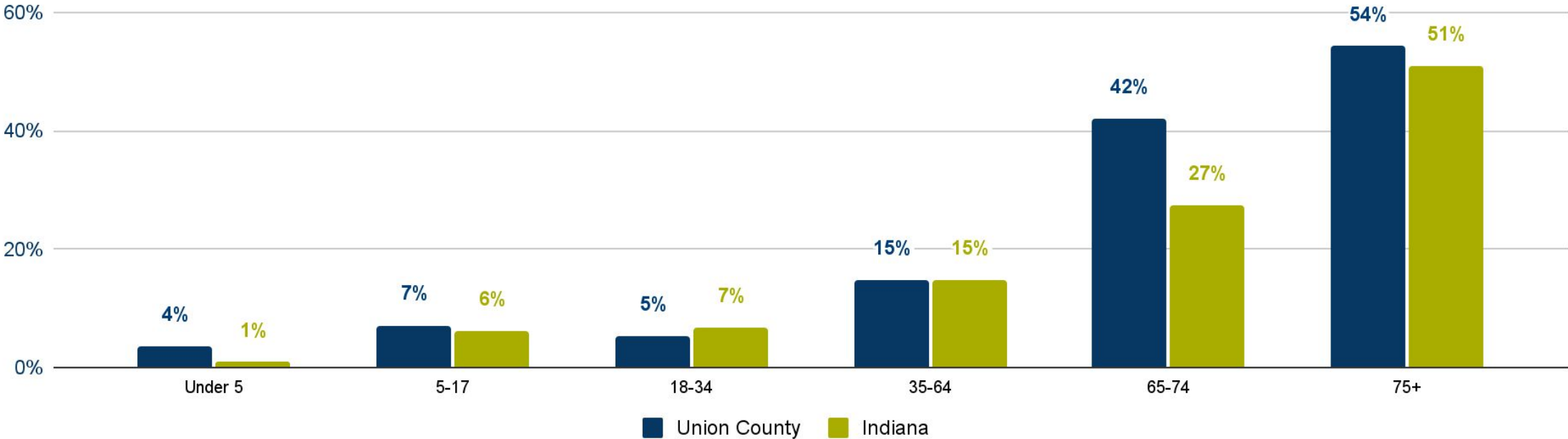
Homeownership by Race

Union County | 2010, 2019
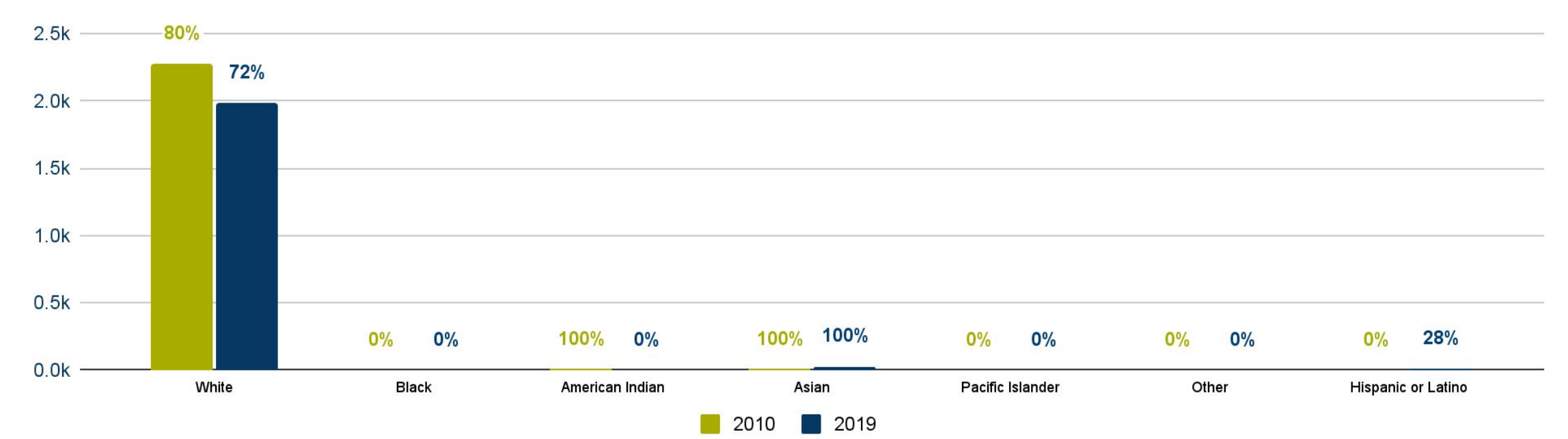
Source: ACS 2010-2019 5-year estimates

DISABILITY | 17% of people in Union County live with a disability. For people above 65, the share increases to 47%.
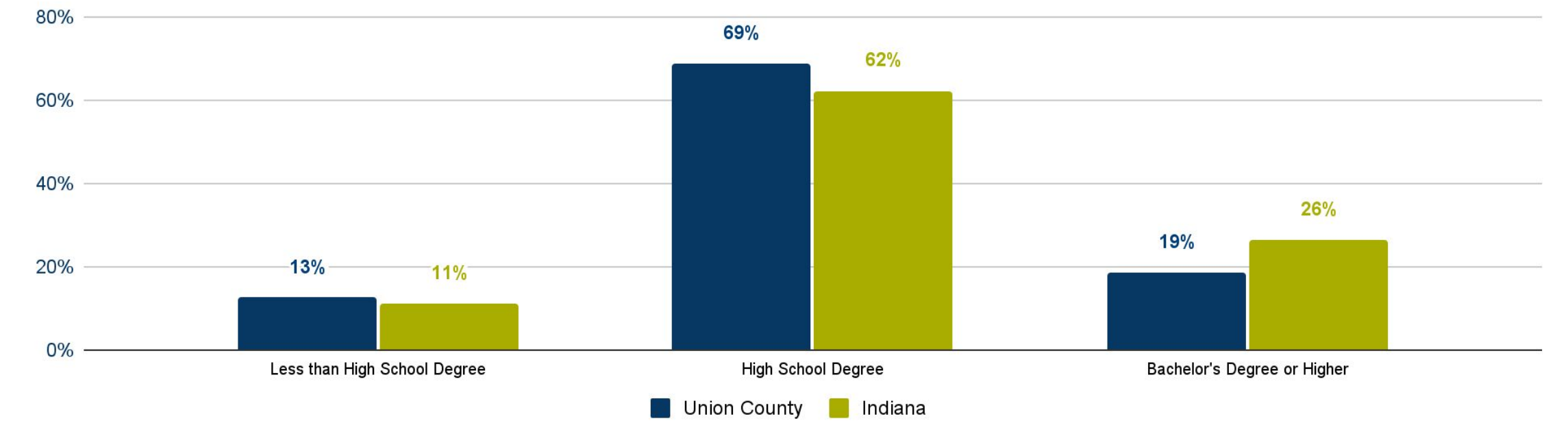
Share of the Population with a Disability by Age
Union County, Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Union County, 69% of the population has at least a high school degree and 19% of the population has at least a Bachelor's degree.

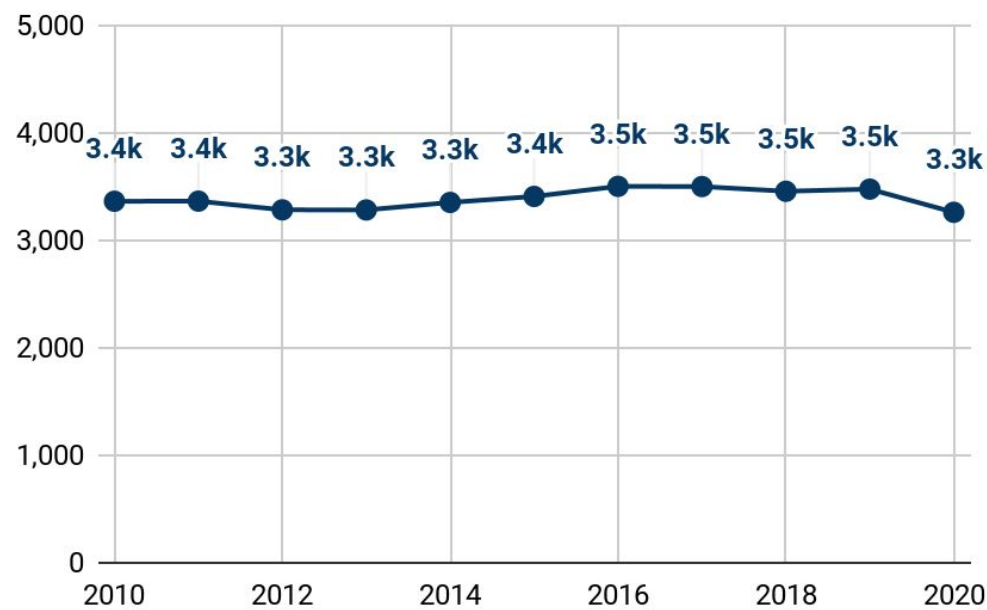**Educational Attainment**

Union County, Indiana | 2019

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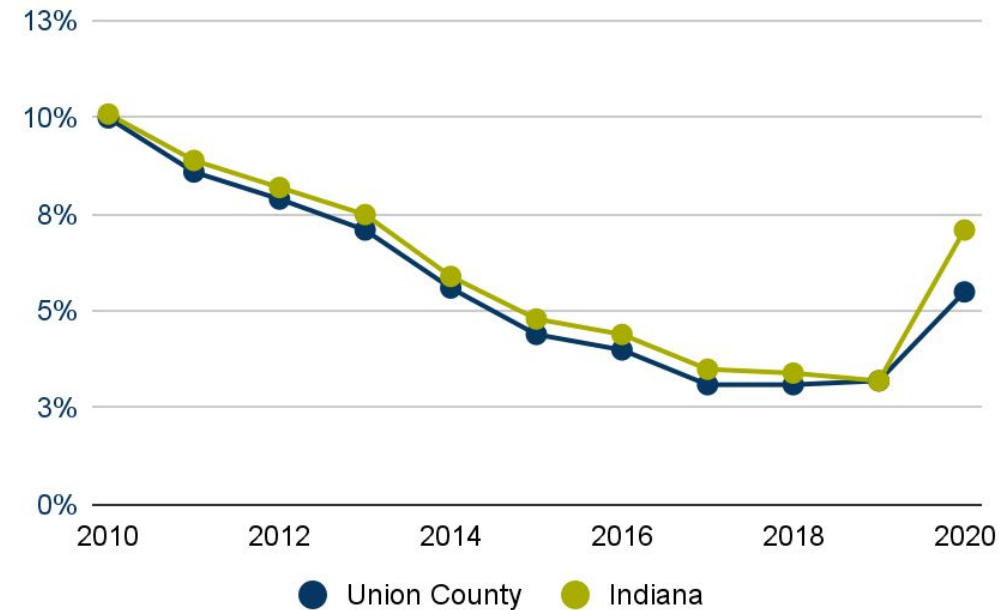
JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE| There are currently 3,000 employed persons in Union County, down by 3.07% since 2010. The unemployment rate in 2020 was 5.50%, up 2.30 points from 2019.

Total Employment
Union County | 2010-2019

Unemployment Rate
Union County, Indiana | 2010-2019

EMPLOYMENT BY INDUSTRY | Educational Services accounts for the plurality of jobs in Union County, accounting for 18% of all jobs, followed by Manufacturing (15% of all jobs).

Total Jobs by All Industries

Union County | 2018

Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Services
- Administrative
- Assistance
- Other Services
- Public Admin.
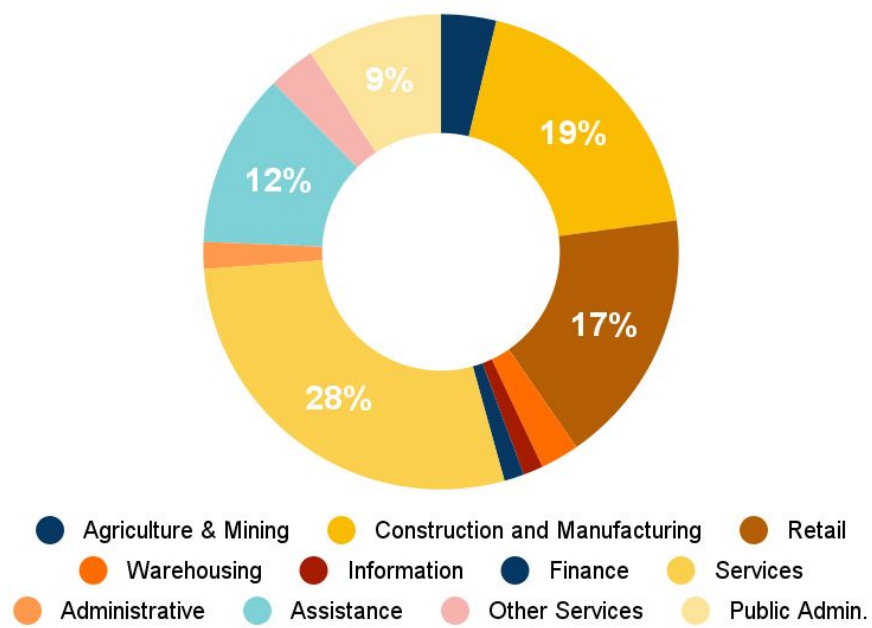
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

Top 5 Industries and Median Annual Wages

1. **Service-providing | $31,049**
2. **Trade, transportation, and utilities | $34,279**
3. **Goods-producing | $45,483**
4. **Construction | $43,117**
5. **Other services | $21,943**

Source: BLS

Top 5 Employers

1. **Nsk Corp (Liberty)**
2. **First Merchants Bank (Liberty)**
3. **Liberty Elementary School (Liberty)**
4. **Sycamore Springs Rehab Ctr (Liberty)**
5. **Union County High School (Liberty)**

Source: BLS

COMMUTER INFLOW / OUTFLOW | 1,000 commuters come into Union County for their jobs, while 2,000 employees travel outside of Union County for their jobs.

Employment Inflow
Union County | 2018

- Living and Working in Union County
- Commuting In

37.0%

63.0%
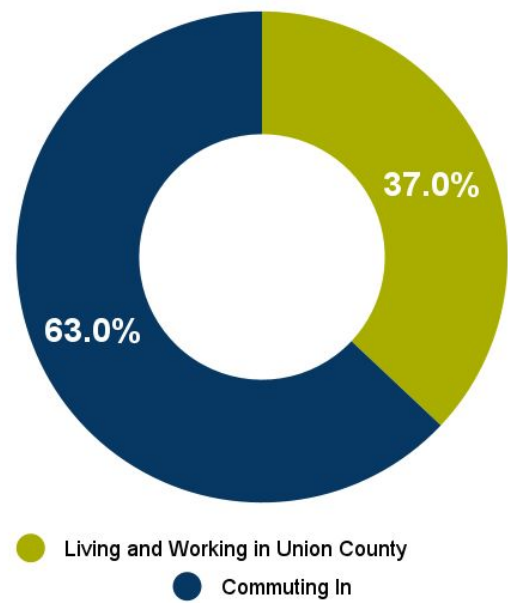
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018
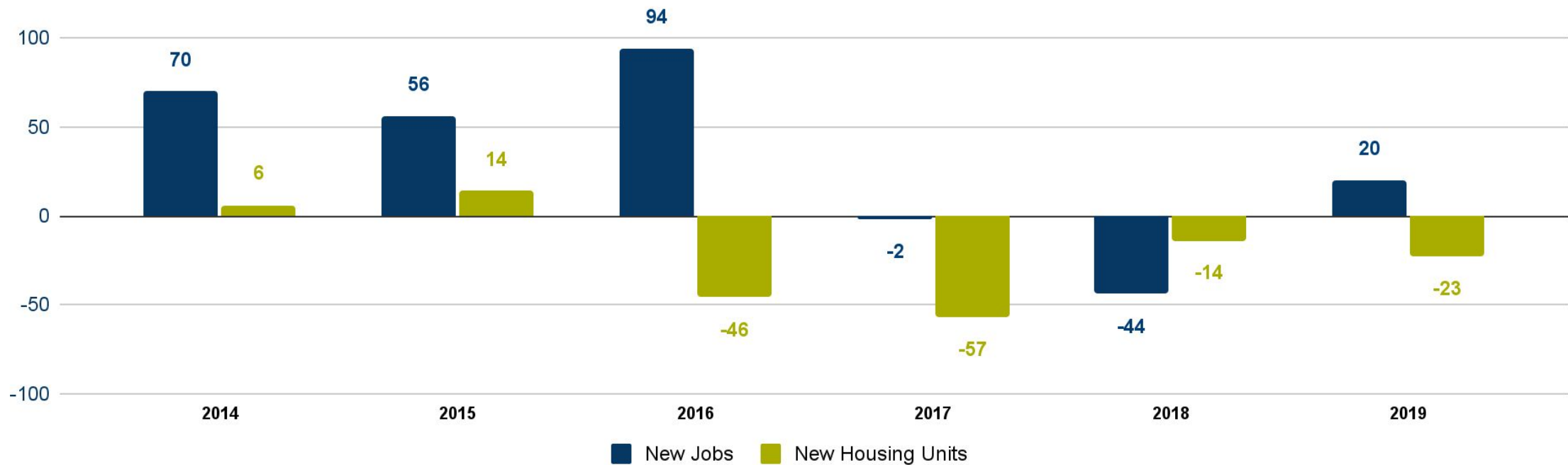
Commuting Patterns
Union County | 2018
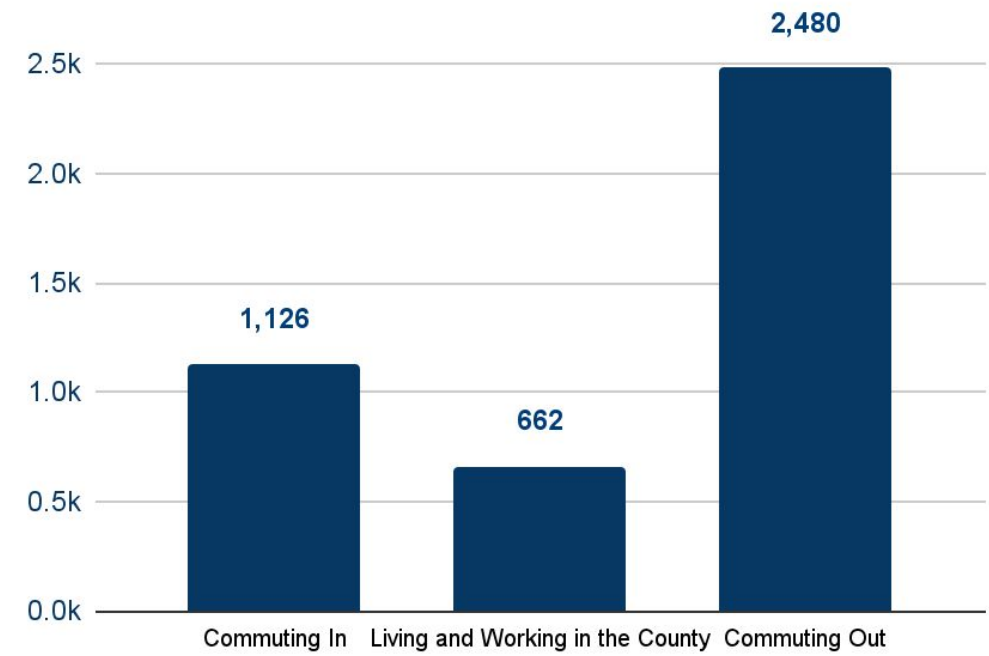
Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION| Union County has created 194 jobs between 2014-2019 and -120 housing units, or -62 units for every 100 jobs created.
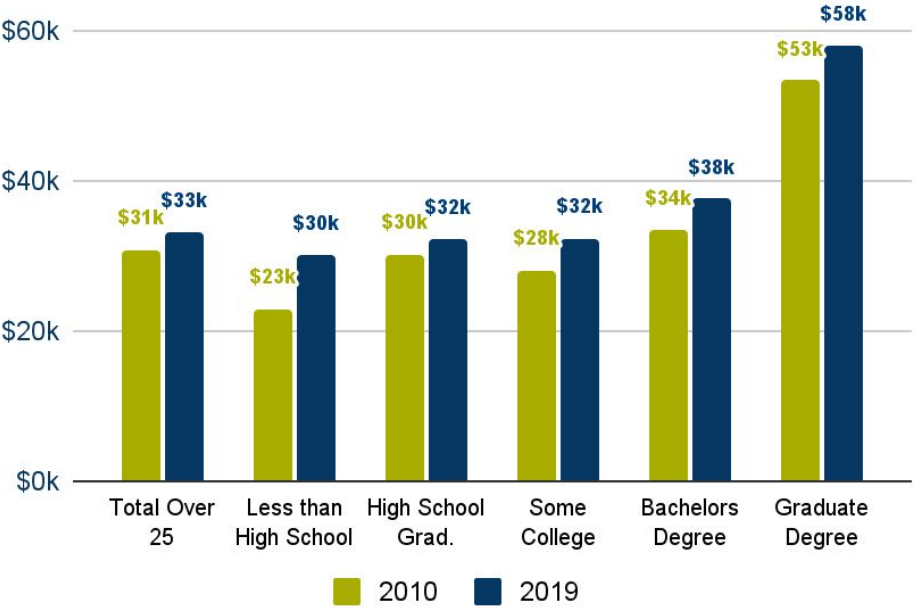
Job Growth and Housing Production

Union County | Total Jobs, New Jobs

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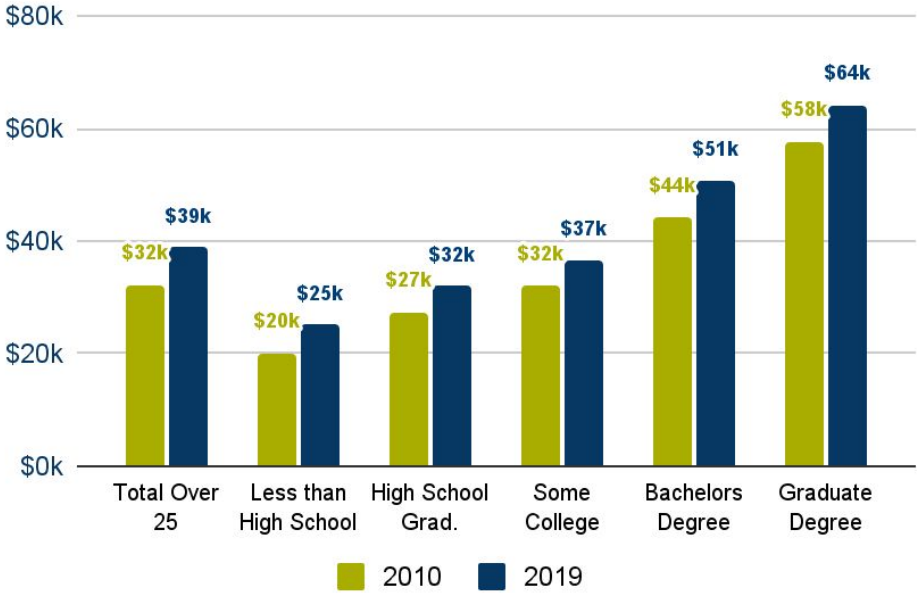Source: ACS 2010-2019 5-year estimates

Median Earnings by Educational Attainment
Union County | 2010, 2019
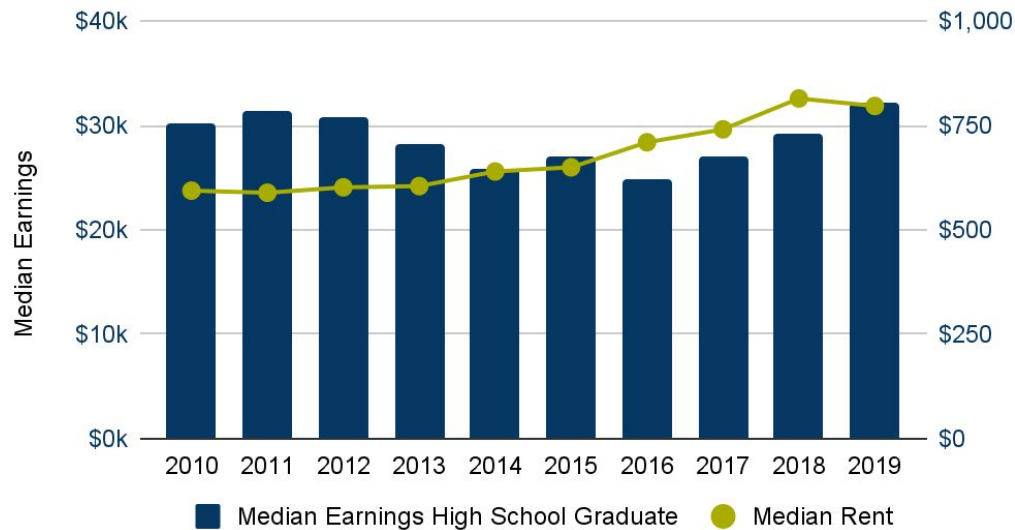

Source: ACS 2010-2019 5-year estimates

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 34.2%, or 34% since 2010.

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

Source: ACS 2010-2019 5-year estimates

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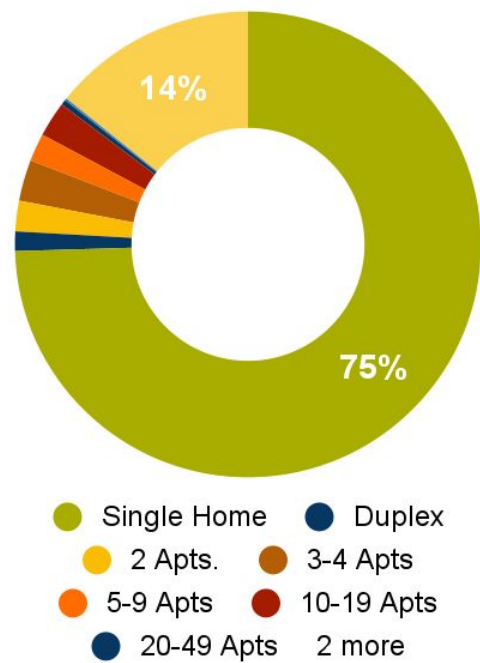**Union County | 2010-2019**

Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 75% of homes in Union County are single-family, while 11% are multifamily. Multifamily housing has increased by 82 homes since 2010.
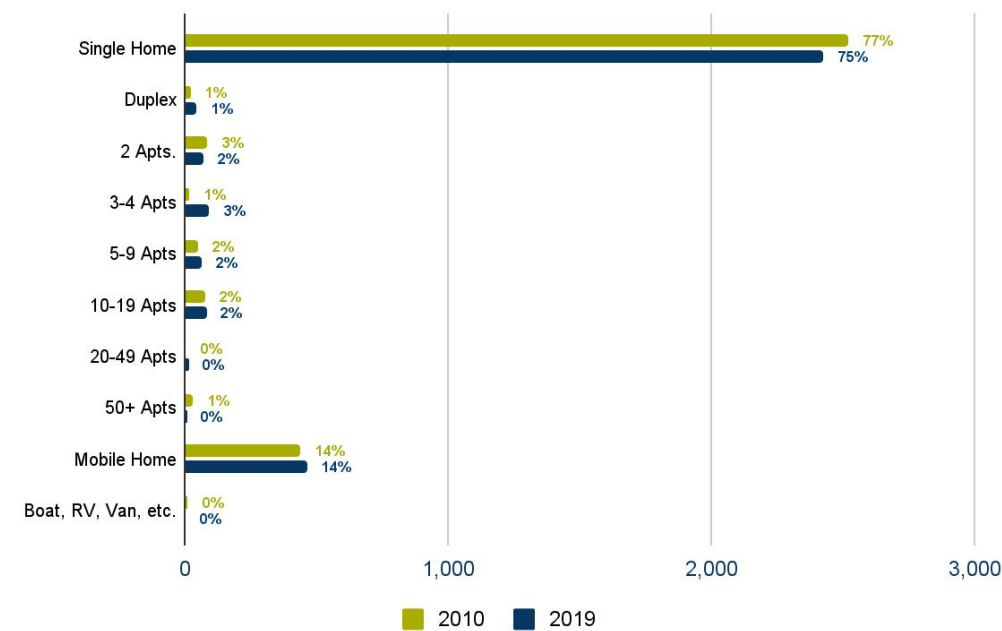
Housing Typology

Union County | 2019

Indiana | 2019

Union County | 2019 chart:
- 75% Single Home
- 14% (2 Apts.)

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

Indiana | 2019 chart:
- 73% Single Home

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

Union County | 2010-2019

Typology	2010	2019
Single Home	77%	75%
Duplex	1%	1%
2 Apts.	3%	2%
3-4 Apts	1%	3%
5-9 Apts	2%	2%
10-19 Apts	2%	2%
20-49 Apts	0%	0%
50+ Apts	1%	0%
Mobile Home	14%	14%
Boat, RV, Van, etc.	0%	0%

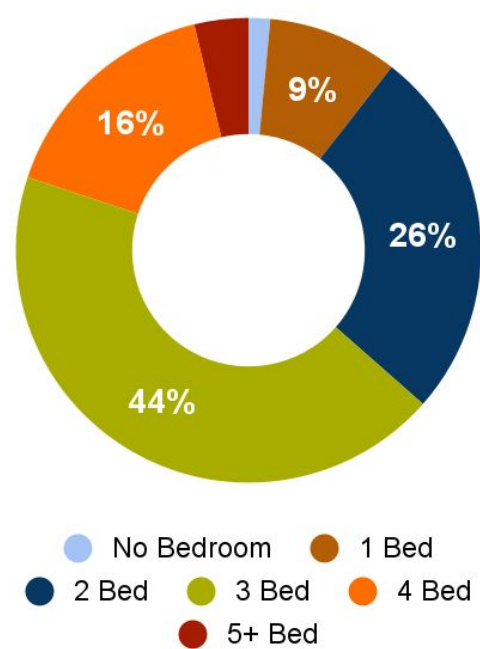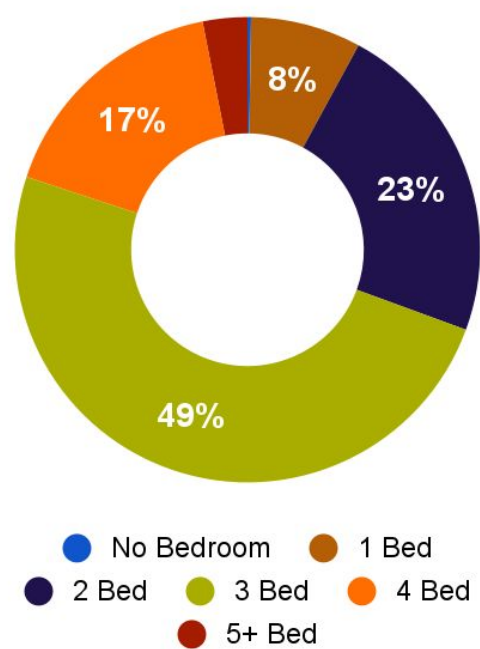Legend: 2010, 2019

HOUSING TYPOLOGY | Most units in Union County contain 2.5 bedrooms, with 69% of units containing 3 bedrooms or more.
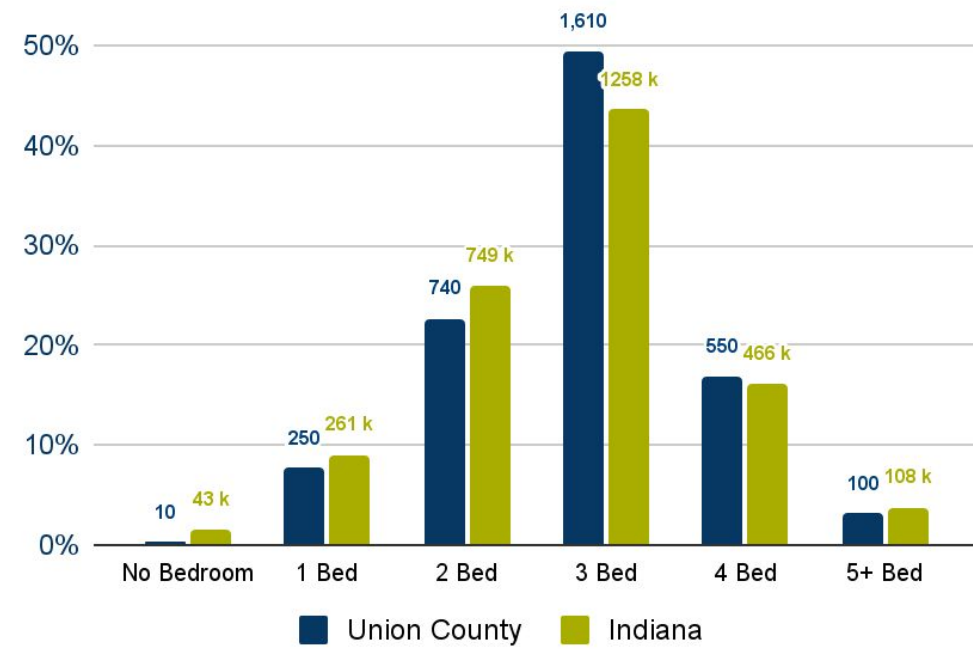
Housing Stock by Bedrooms

Union County | 2019

Indiana | 2019

Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates
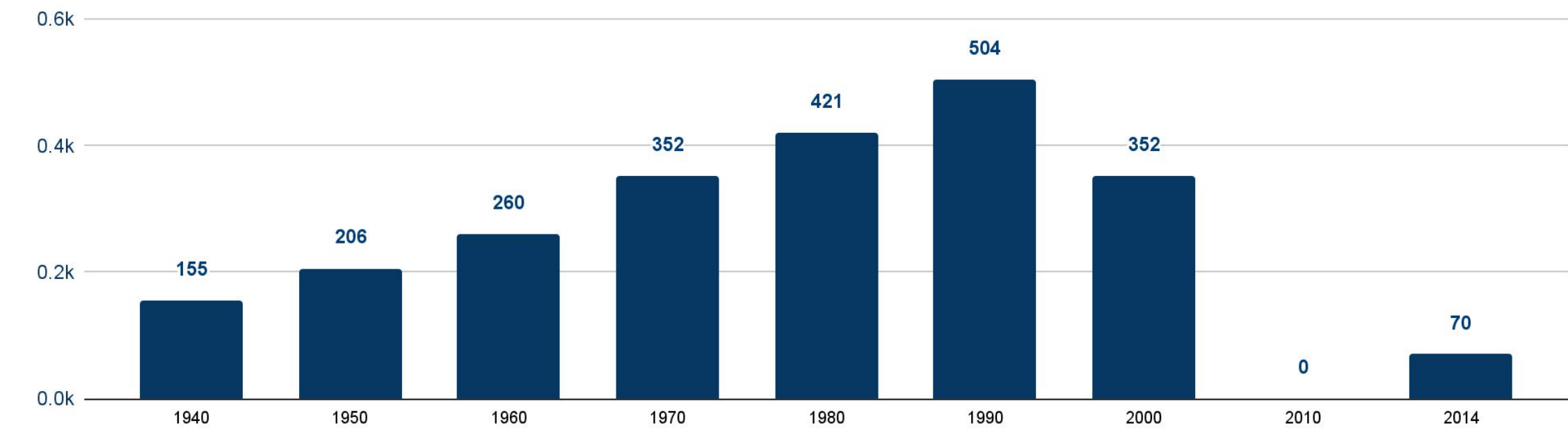
Share of Housing Stock by Bedroom

Union County, Indiana | 2019

Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 87% of homes were built before 1990, with a plurality of homes built before 1940.

Homes by Year Built
Union County | 2019

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

MEDIAN LISTING PRICE | Homes in Union County have a median listing price of $177,450. Home prices have decreased by 61% since 2019.

Median Listing Price
Union County | 2019-2021
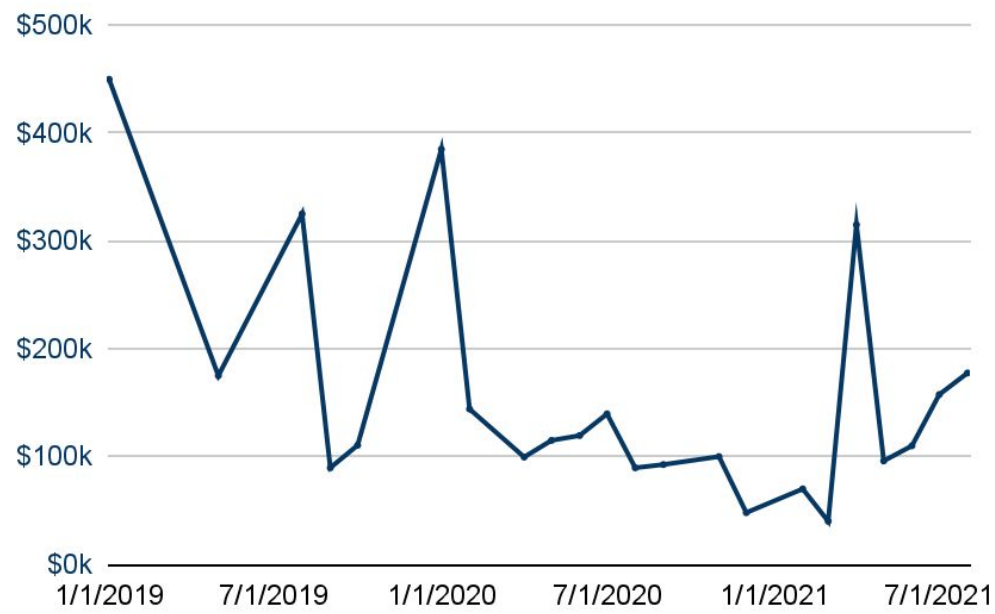
Source: ACS 2010-2019 5-year estimates

Disclaimer: For counties less than 10,000 households, data may be significantly skewed due to limited transactions.

Listings and Sales (last 24 months)
Union County | 2021

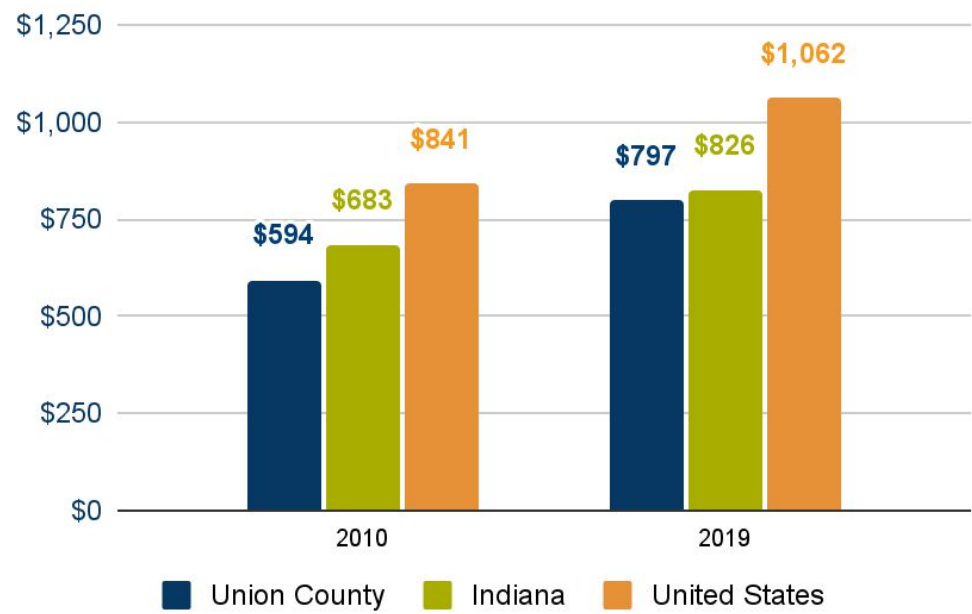**Source:** ACS 2010-2019 5-year estimates
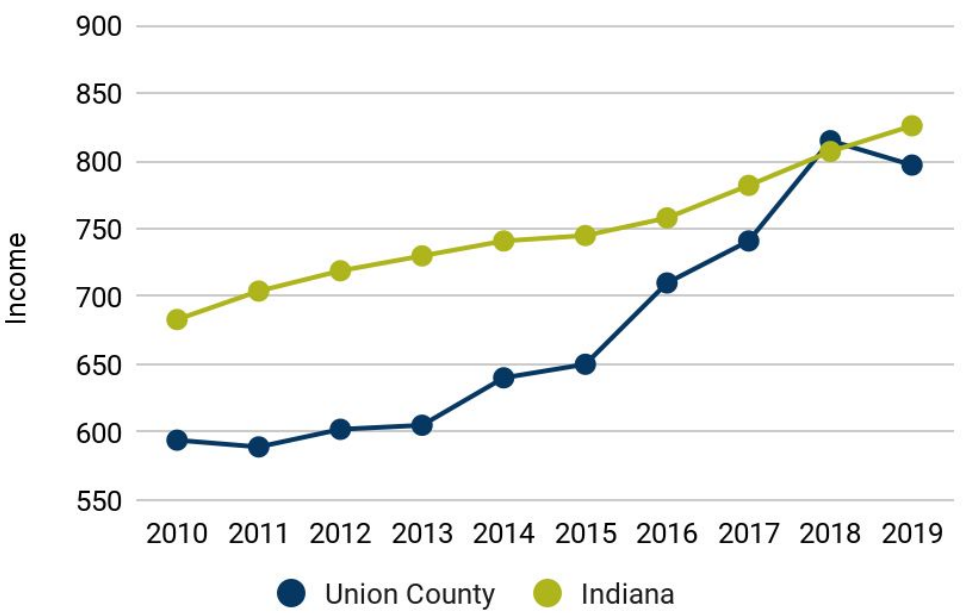
Median Rent
Union County, Indiana | 2010, 2019

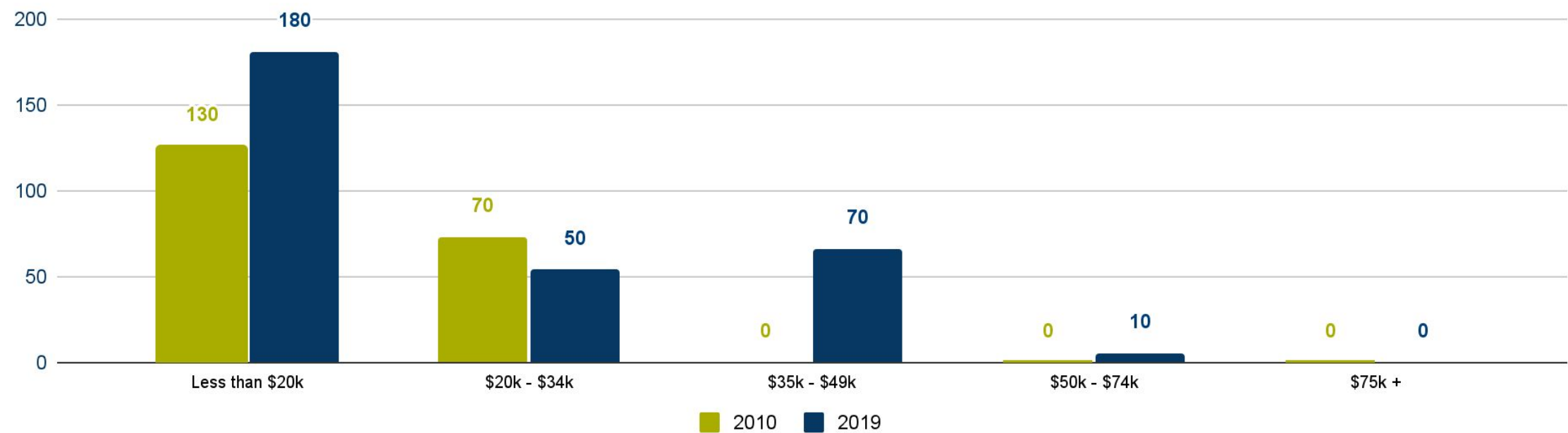Source: ACS 2010-2019 5-year estimates

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

Source: ACS 2010-2019 5-year estimates

COST BURDEN | 41% of renter households are housing cost burdened in Union County, up 5% since 2010. 46% of households earning below $50,000 are housing cost burdened.

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

Chart: Renter Housing Cost Burden by income bracket, 2010 (green) vs 2019 (blue)

Income	2010	2019
Less than $20k	130	180
$20k - $34k	70	50
$35k - $49k	0	70
$50k - $74k	0	10
$75k +	0	0

■ 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

Union County, Indiana | 2010-2019

Chart data (Rent vs. Renter Demand / Housing Supply):

Rent	Renter Demand	Housing Supply
$125	27	4
$250	52	22
$375	78	29
$500	194	113
$625	218	171
$875	342	509
$1,250	491	652
$1,875	671	708
$2,500	739	708
$3,750	779	708

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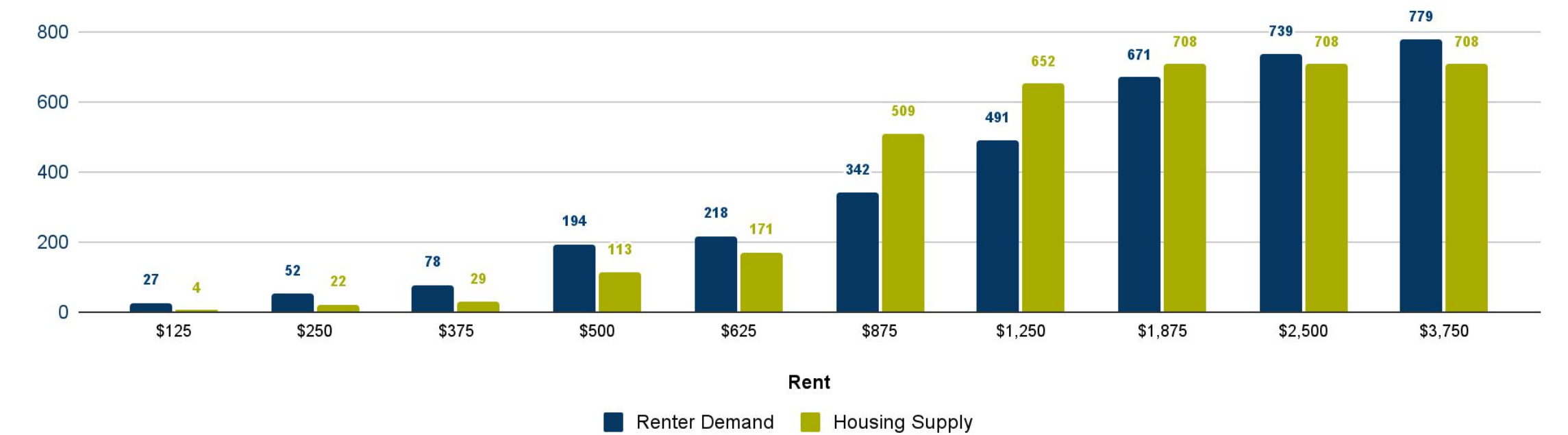
Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

AFFORDABLE HOUSING| The maps below show the spatial distribution of affordable housing units throughout the state of Indiana and in Union County.
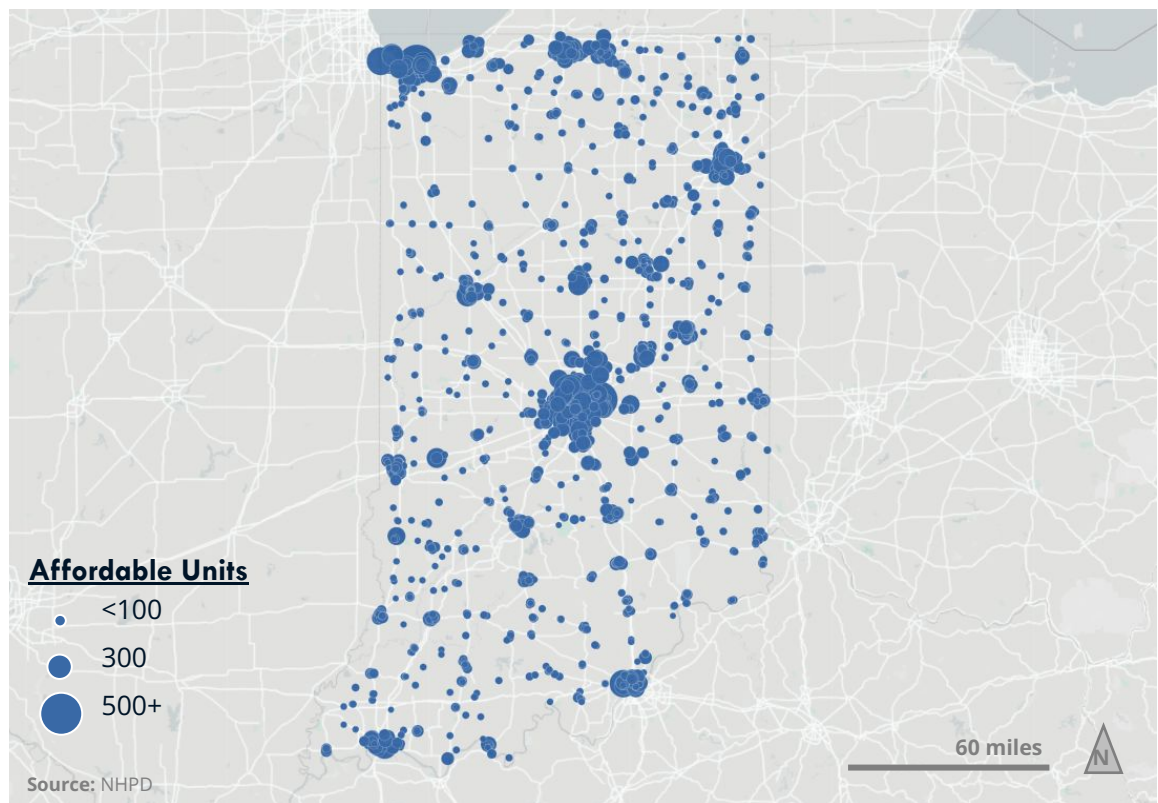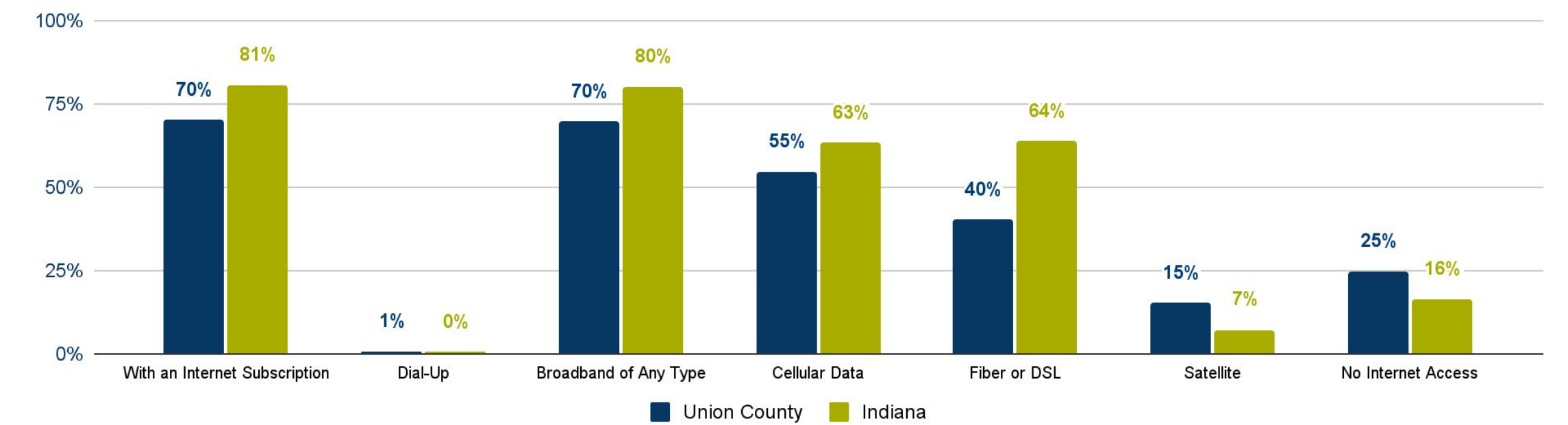
Affordable Housing Inventory
Union County | 2020

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

HOUSING AMENITIES | 70% of housing units have access to broadband compared to 80% state-wide.

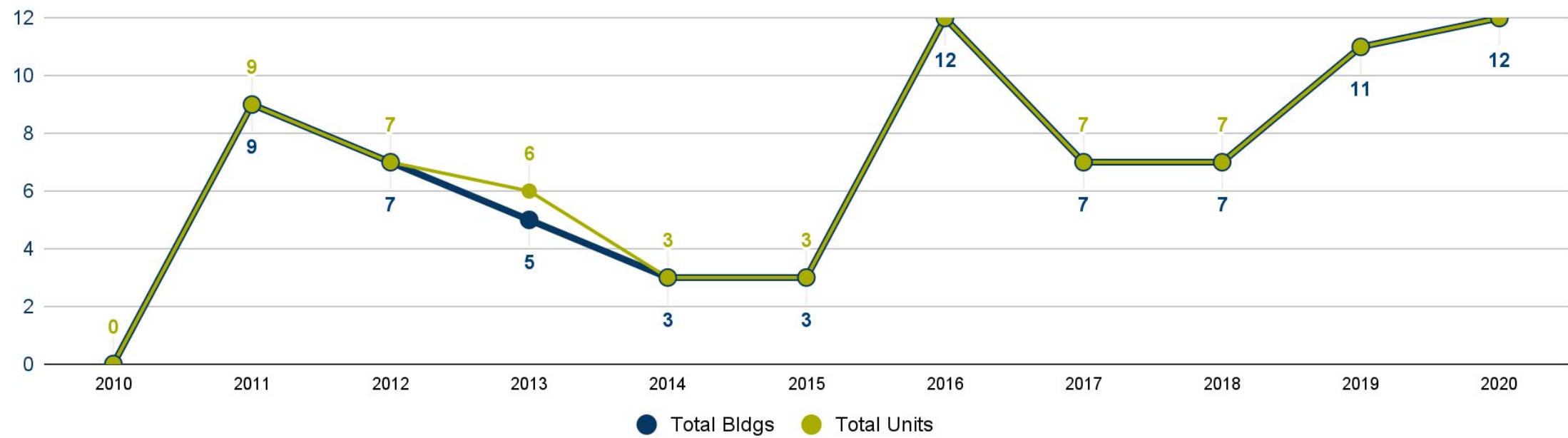**Broadband Access**
Union County | 2020

Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 12 new housing starts in 2020 in Union County, with 76 total building permits authorized since 2010.

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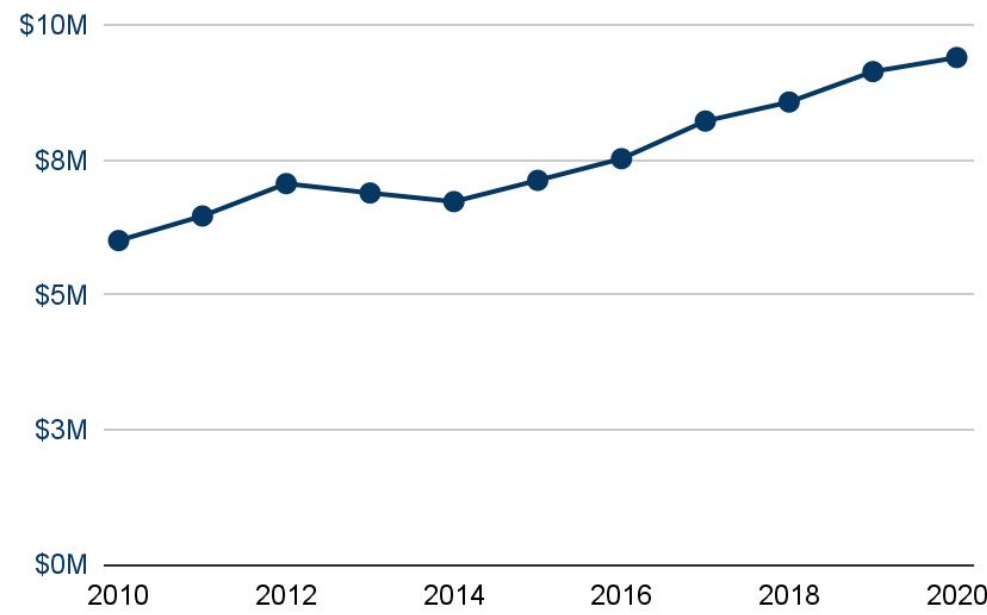**Union County | 2017-2020**

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