



INDIANA HOUSING  
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

# INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR VANDERBURGH COUNTY

**MARCH 2022**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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The Housing Working Group stakeholder organizations listed below would like to thank HR&A Advisors for their technical expertise throughout the development of this report.

- Accelerate Indiana Municipalities
- Affordable Housing Association of Indiana
- American Institute of Architects Indiana
- Association of Indiana Counties
- Federal Home Loan Bank of Indianapolis
- Habitat for Humanity Indiana
- Indiana Affordable Housing Council
- Indiana Apartment Association
- Indiana Association of Realtors
- Indiana Bankers Association
- Indiana Builders Association
- Indiana CRA Bankers Association
- Indiana Housing and Community Development Authority
- Office of the Lieutenant Governor of Indiana

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

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

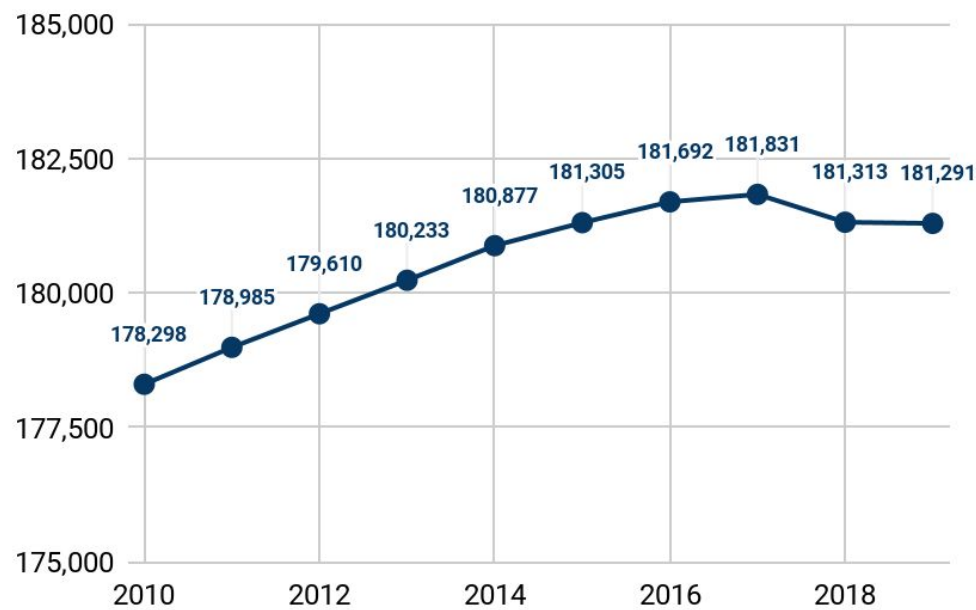
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# DEMOGRAPHIC TRENDS

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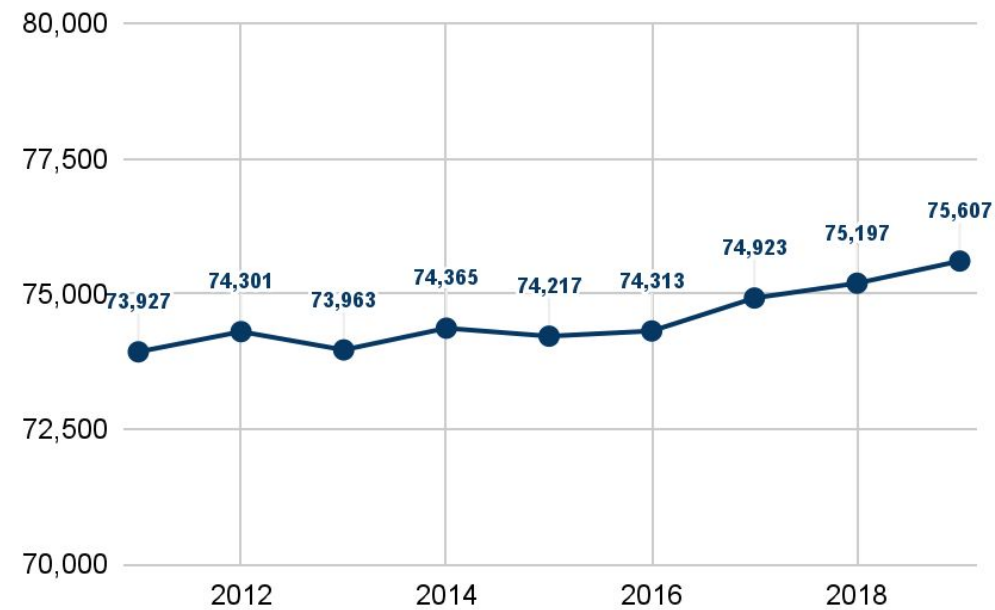
**POPULATION** | Vanderburgh County's population has increased by 1.68% (2,993 people) between 2010-2019. In the same time period, the total number of households increased by 2.21% (1,634 households).

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



Source: FRED, U.S. Census Bureau

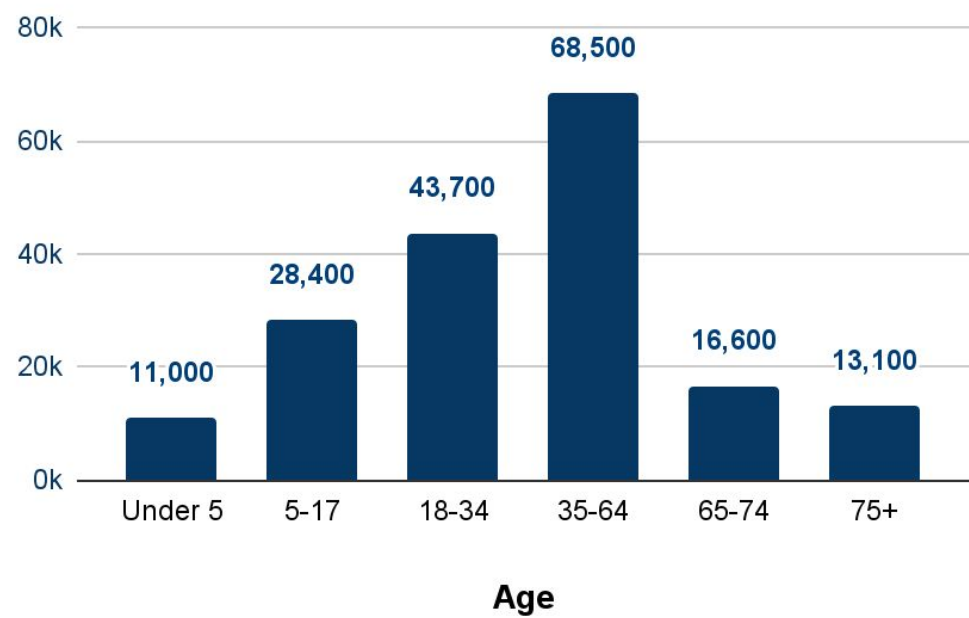
**Households**  
Vanderburgh County | 2010-2019



Source: FRED, U.S. Census Bureau

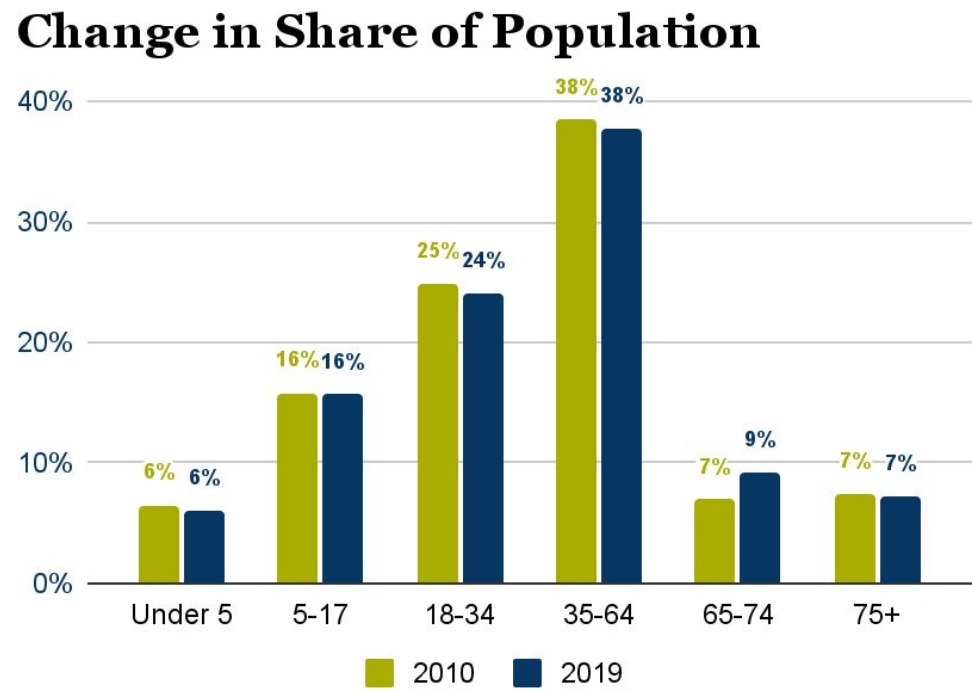
**AGE** | 29,700 of people in Vanderburgh County are age 65 or older, while 22% are younger than 18.

**Population by Age**  
Vanderburgh County | 2019



Source: ACS 2019 5-year estimates

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

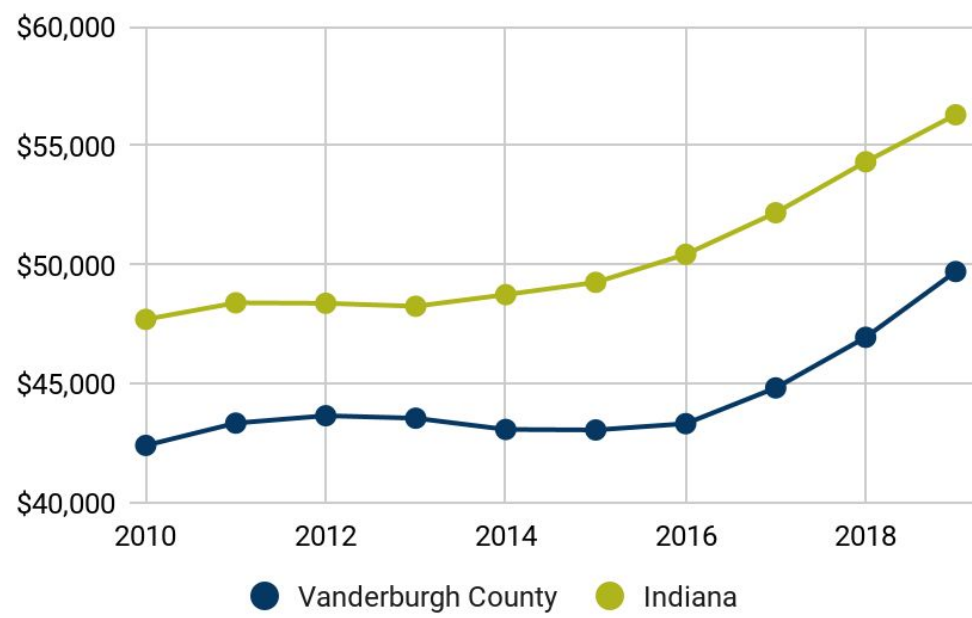


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES |** Vanderburgh County had a median income of \$49,708 in 2019, up 17% since 2010. 36% of households have incomes below \$35,000, while 19% have incomes above \$100,000.

**Median Income**

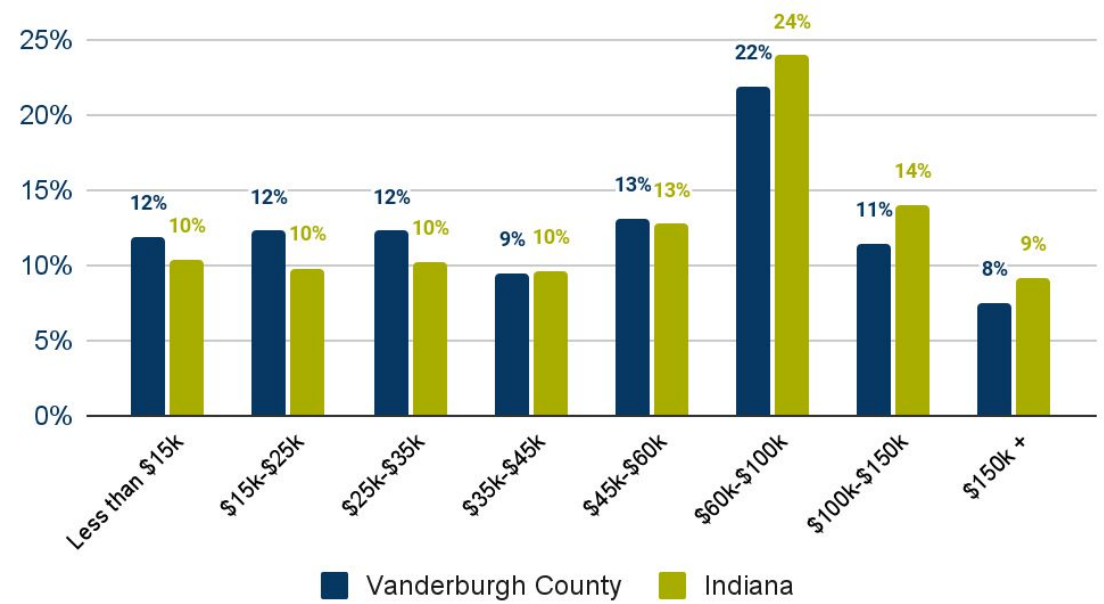
Vanderburgh County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

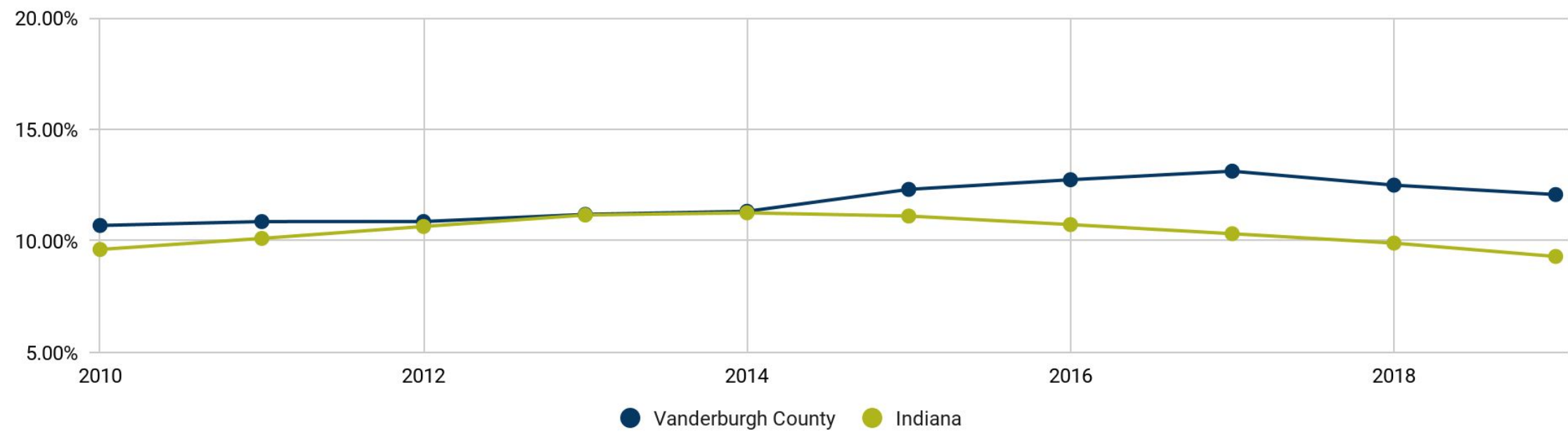
Vanderburgh County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 12.1% of families in Vanderburgh County live below the poverty line, up 1.39 points from 10.7% in 2010.

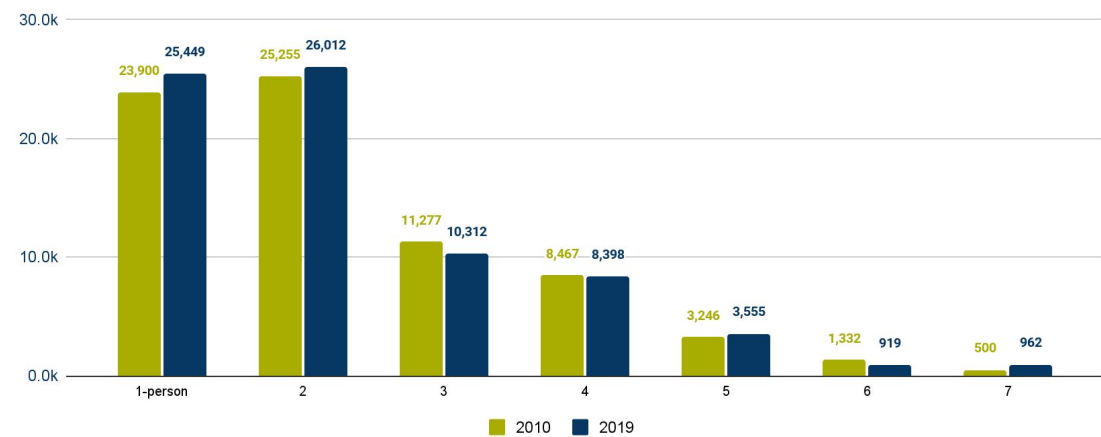
**Family Poverty Rate**  
Vanderburgh County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**HOUSEHOLD SIZE |** The average household size is 2.31 people, compared to the statewide average of 2.52. The Vanderburgh County average household has shrunk by 0.01 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

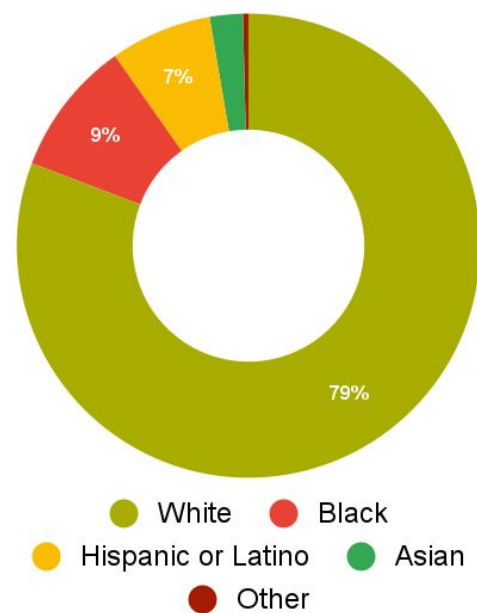
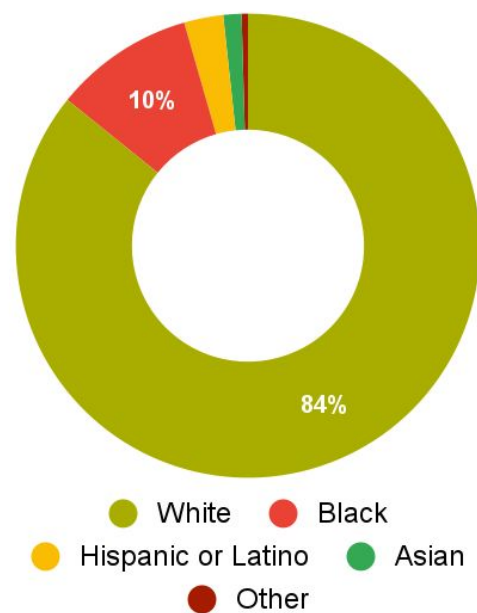


**RACIAL COMPOSITION |** The current racial distribution of households in Vanderburgh County is 84% White, 10% Black, 3% Hispanic/Latino, 1% Asian, and 0% other.

**Racial/Ethnic Distribution**

Vanderburgh County | 2019

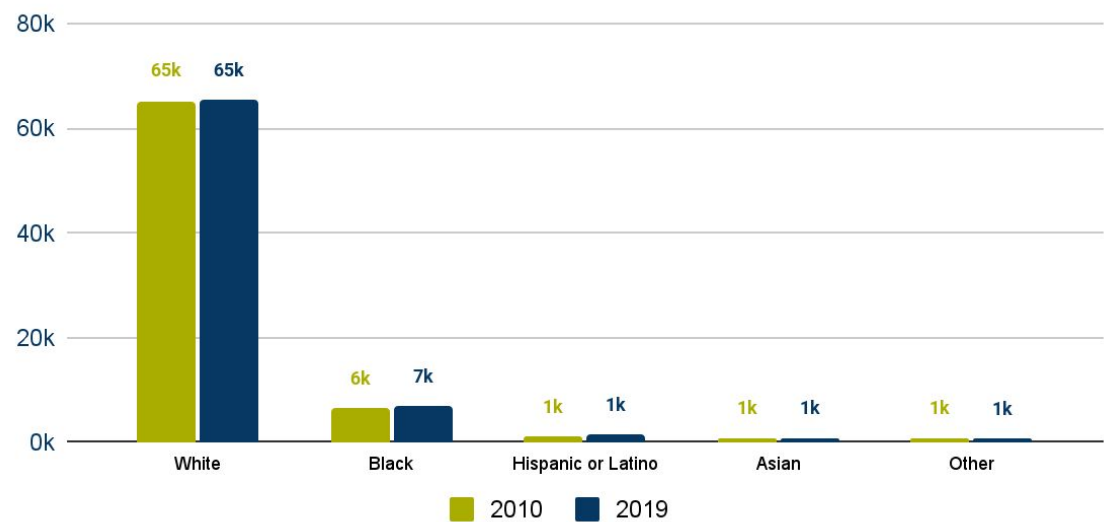
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial/Ethnic Distribution**

Vanderburgh County | 2010, 2019



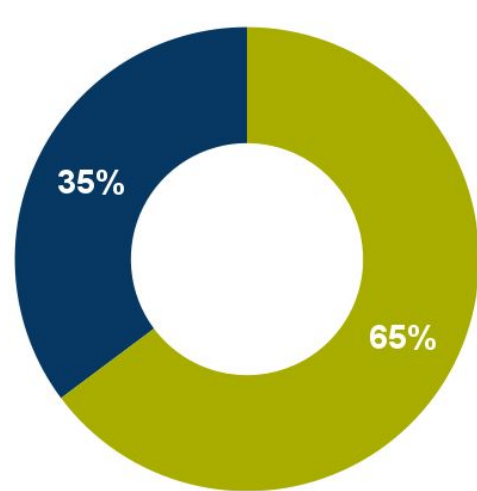
Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 35% of households (26,626 households) in Vanderburgh County were renters, while 65% (48,981 households) were owners. The share of renters has increased by 0.28 percentage points since 2010.

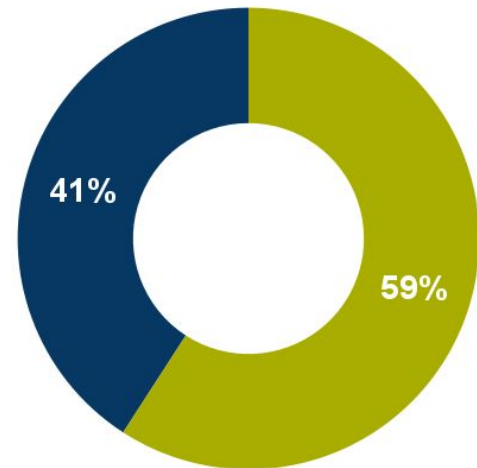
**Housing Tenure**

Vanderburgh County | 2019

Indiana | 2019



● Owner Occupied  
● Renter Occupied

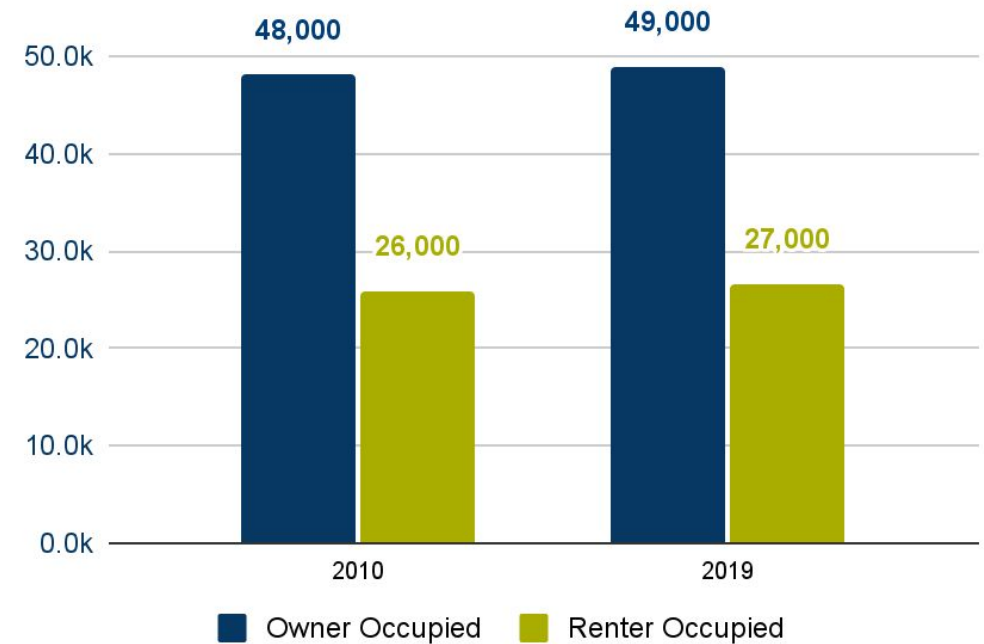


● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

**Total Households by Tenure**

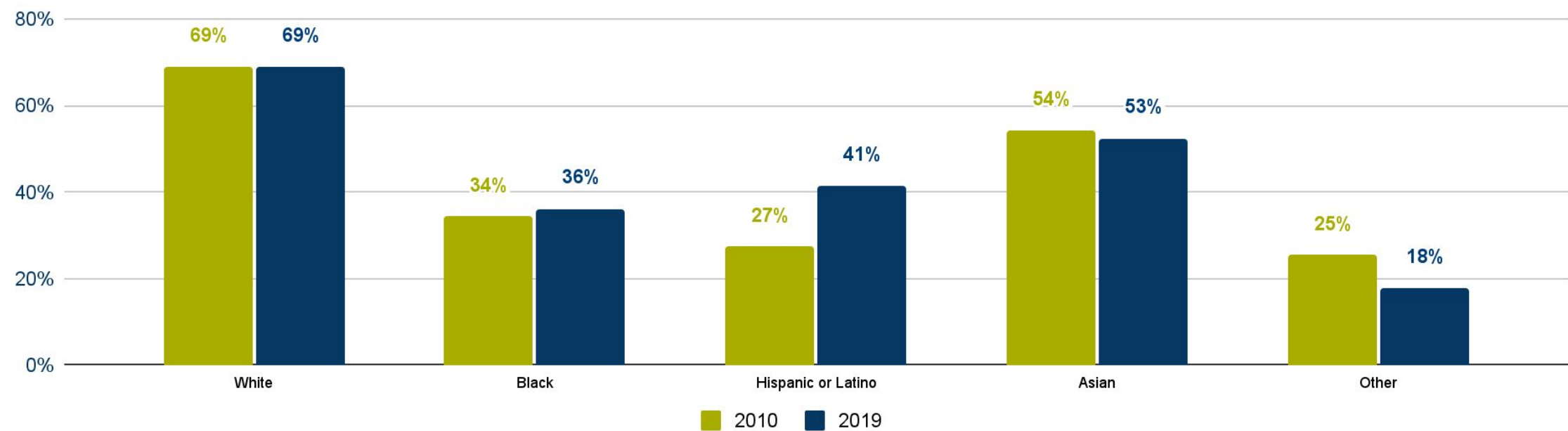
Vanderburgh County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 65%, homeownership is 69% among non-Hispanic White households, 36% for Black households, and 41% for Hispanic or Latino households.

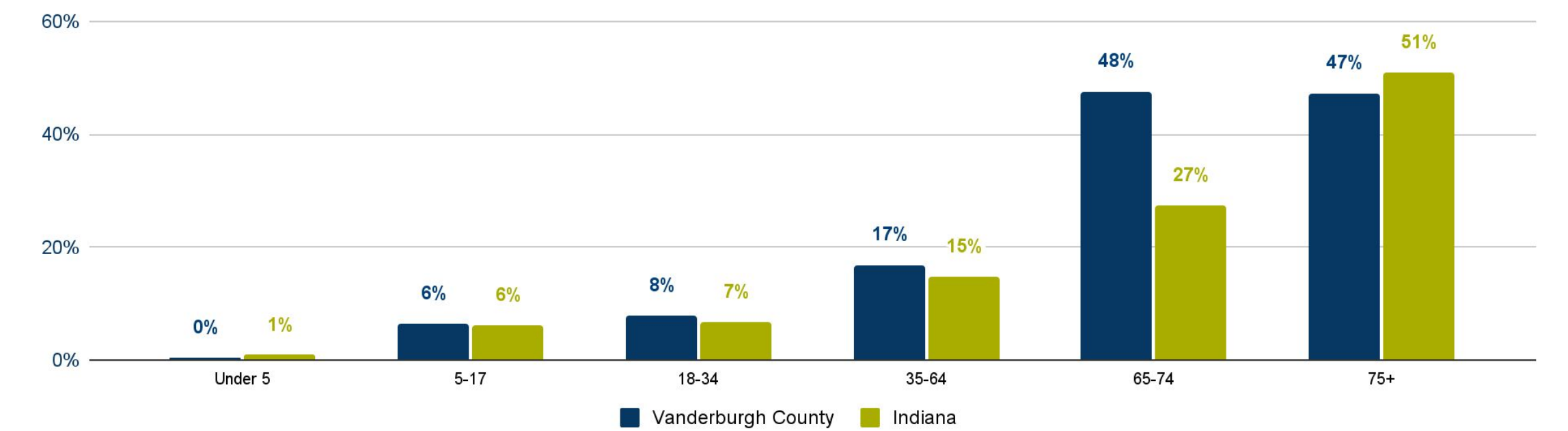
**Homeownership by Race**  
Vanderburgh County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 17% of people in Vanderburgh County live with a disability. For people 65 and older, the figure increases to 48%.

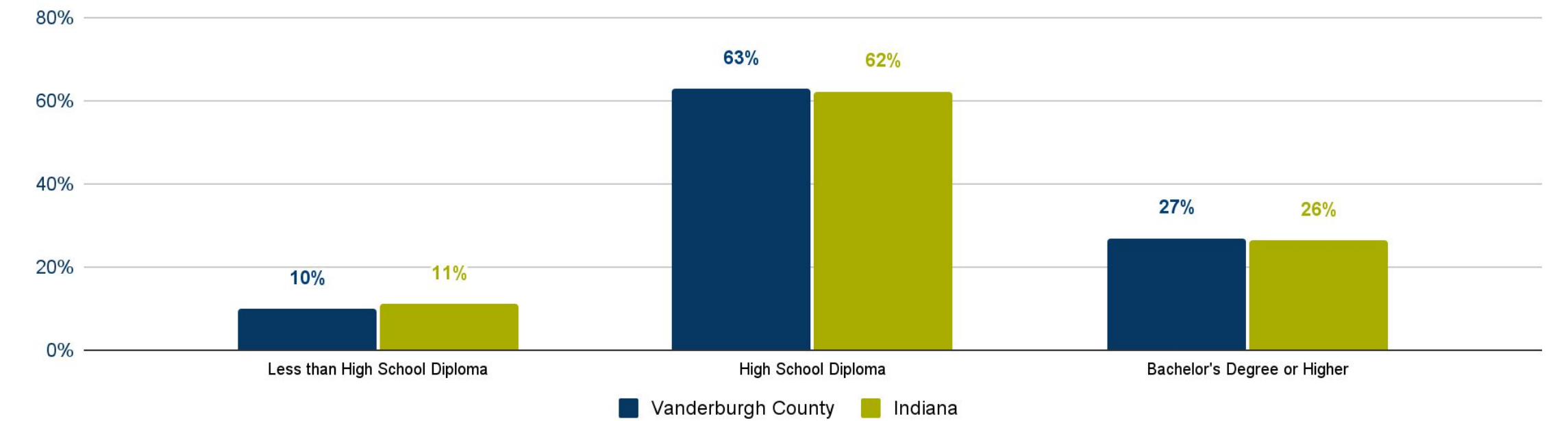
**Share of the Population by Age with a Disability**  
Vanderburgh County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Vanderburgh County, 63% of the population completed high school degree as their highest level of education, while 27% of the population has a Bachelor's degree or higher.

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



Source: ACS 2010-2019 5-year estimates

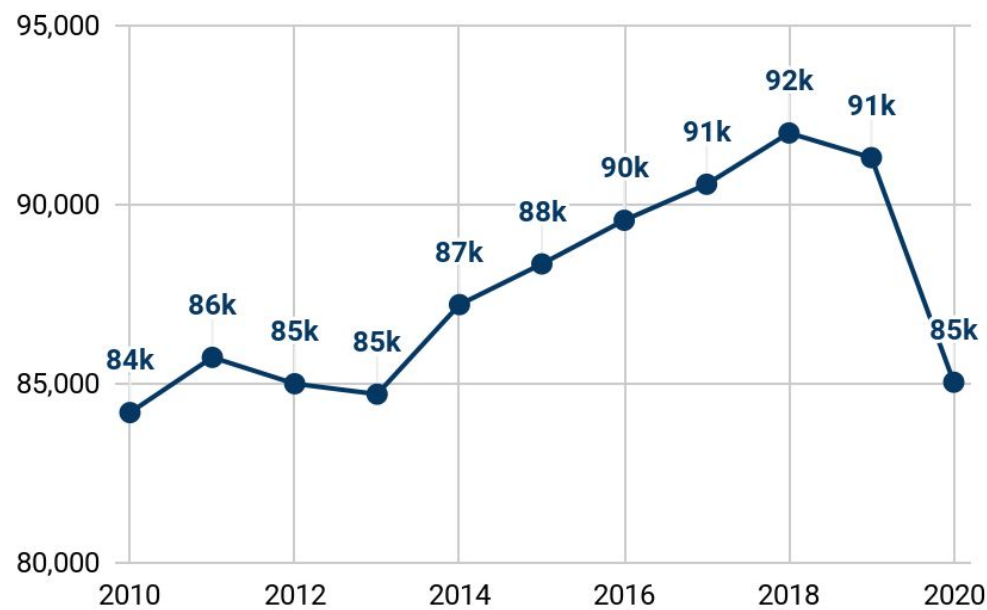
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# **JOB / EMPLOYMENT TRENDS**

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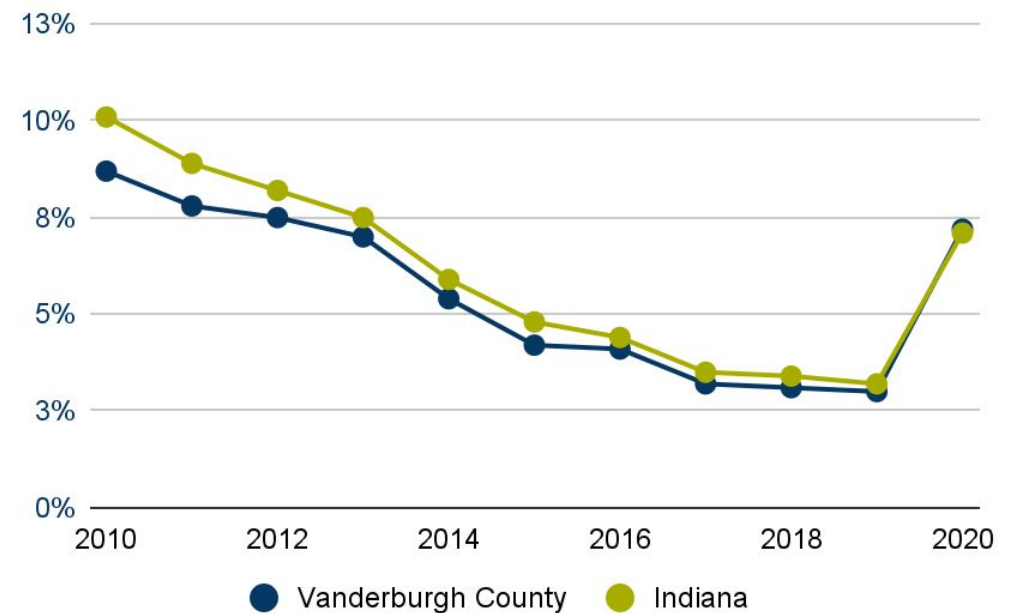
**EMPLOYMENT BASE |** There are currently 85,000 employed persons in Vanderburgh County, up by 1.01% since 2010. The unemployment rate in 2020 was 7.20%, up 4.20 points from 2019.

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



Source: FRED Estimates

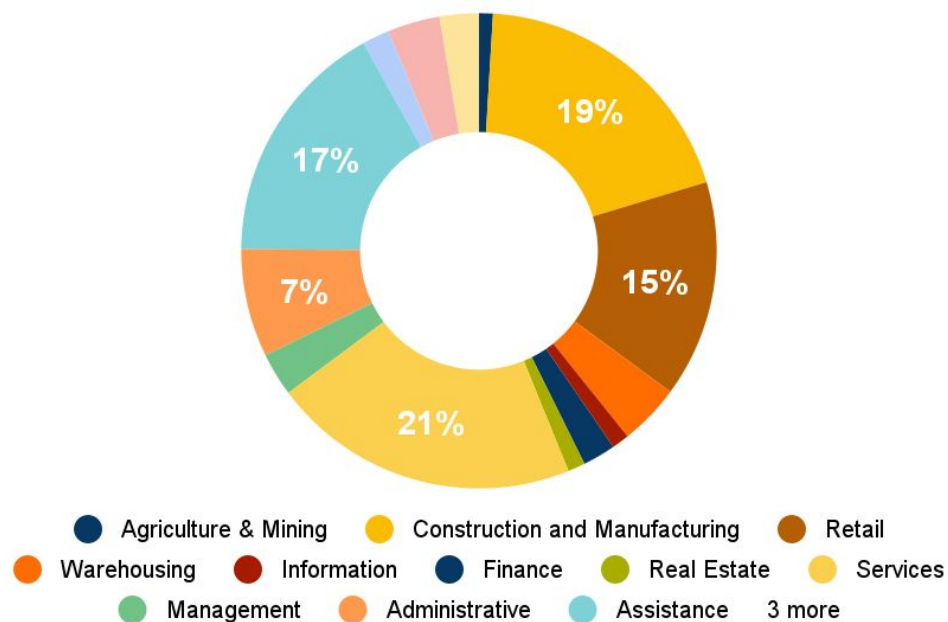
**Unemployment Rate**  
Vanderburgh County, Indiana | 2010-2019



Source: FRED Estimates

**EMPLOYMENT BY INDUSTRY |** Health Care and Social Assistance is the leading industry for jobs in Vanderburgh County, followed by Manufacturing (12%).

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



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$47,035
- 2. Trade, transportation, and utilities | \$42,896
- 3. Professional and business services | \$61,013
- 4. Goods-producing | \$60,067
- 5. Education and health services | \$53,835

Source: BLS

**Top 5 Employers**

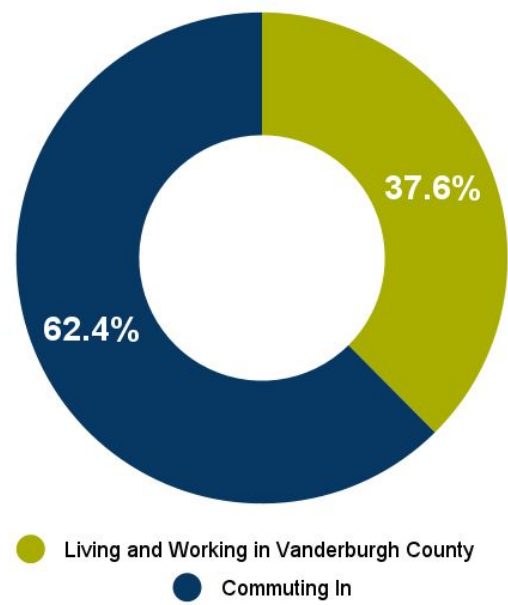
- 1. Deaconess Health System (Evansville)
- 2. Berry Global Group Inc (Evansville)
- 3. Ascension St Vincent Evnsvll (Evansville)
- 4. Ascension Health Info Svc (Evansville)
- 5. Tj Maxx (Evansville)

Source: BLS



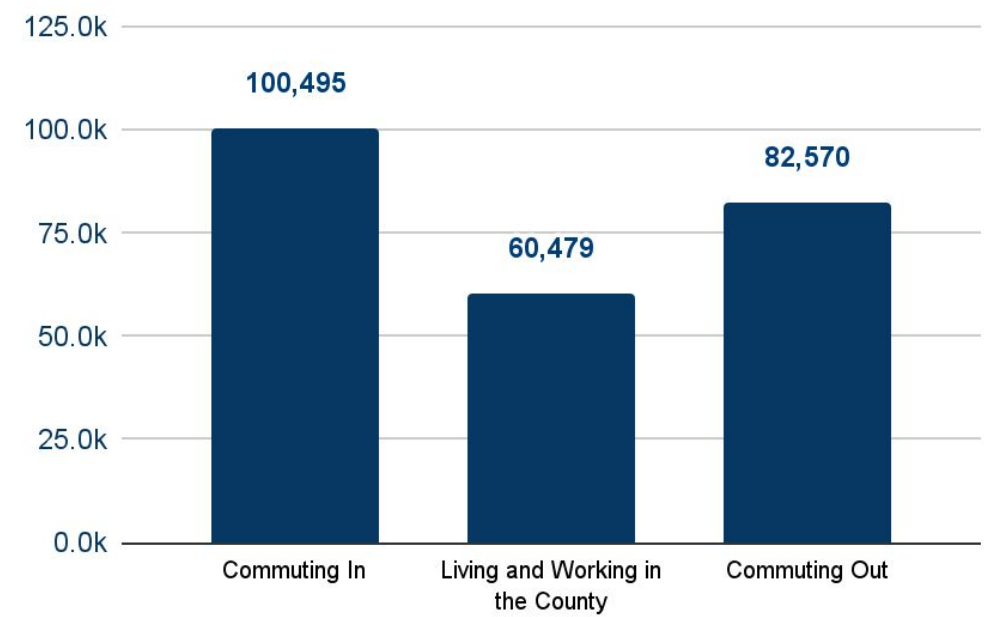
**COMMUTER INFLOW / OUTFLOW |** 100,000 commuters come into Vanderburgh County for their jobs, while 83,000 employees travel out of Vanderburgh County for their jobs.

**Employment Inflow**  
Vanderburgh County | 2018



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

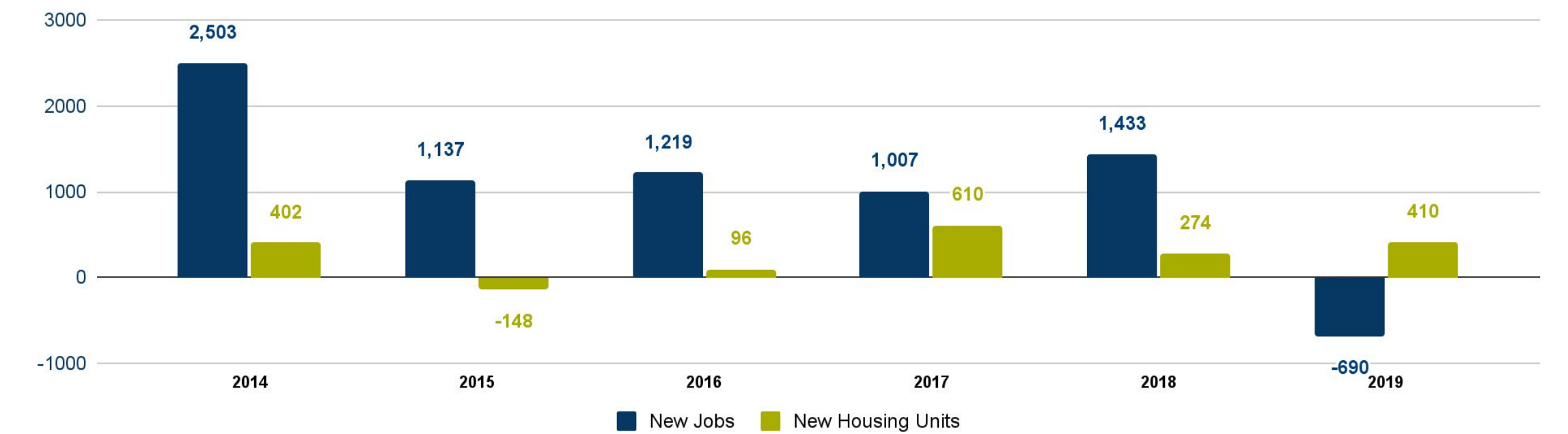
**Commuting Patterns**  
Vanderburgh County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Vanderburgh County has created 6,609 jobs and 1,644 housing units between 2014 and 2019, or 25 housing units for every 100 jobs created.

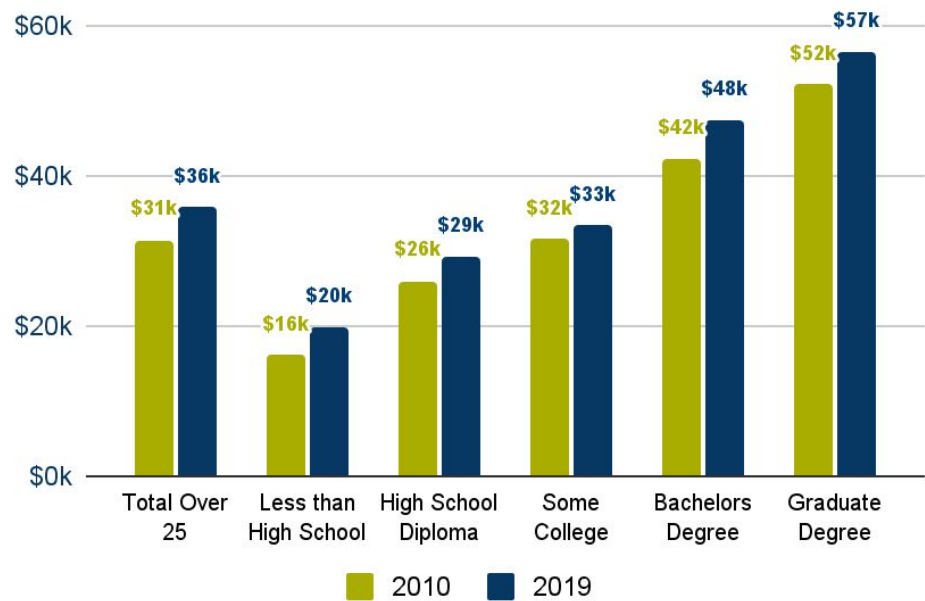
**Job Growth and Housing Production**  
Vanderburgh County | New Jobs, New Housing Units



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

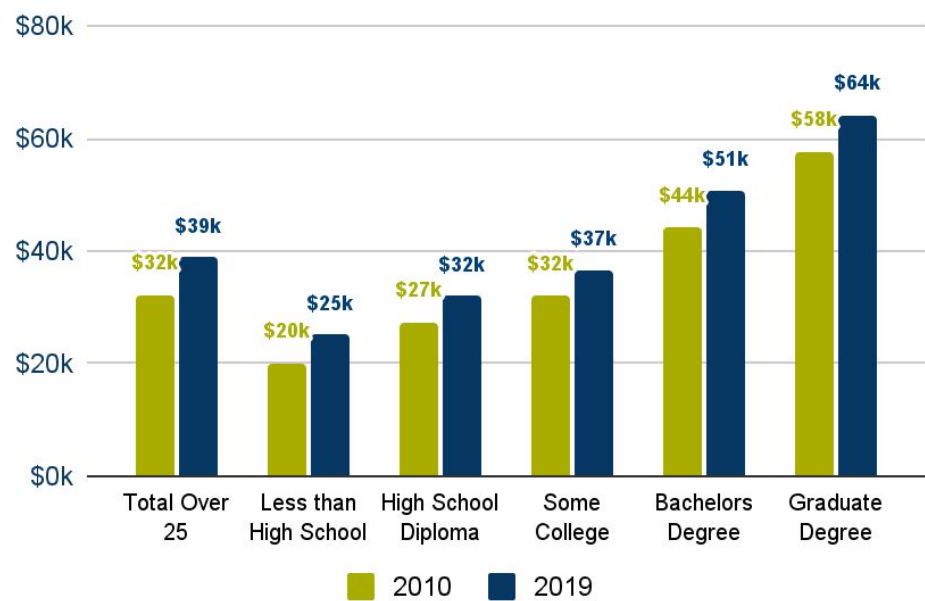
**INCOME GROWTH |** Median earnings have increased 14% since 2010 for the total population and increased 12% for the population with a high school diploma or greater education.

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



Source: ACS 2010-2019 5-year estimates

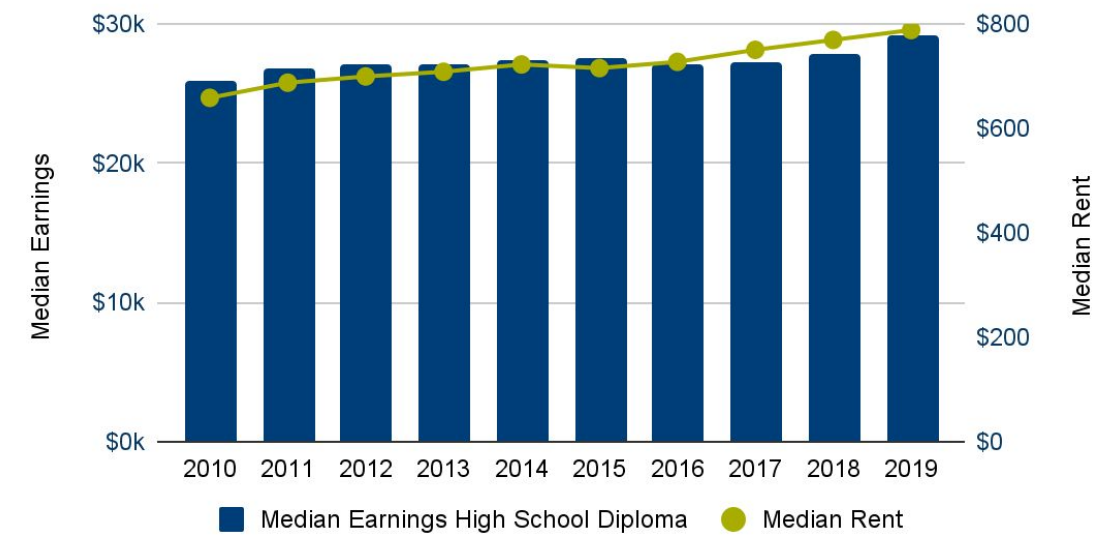
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

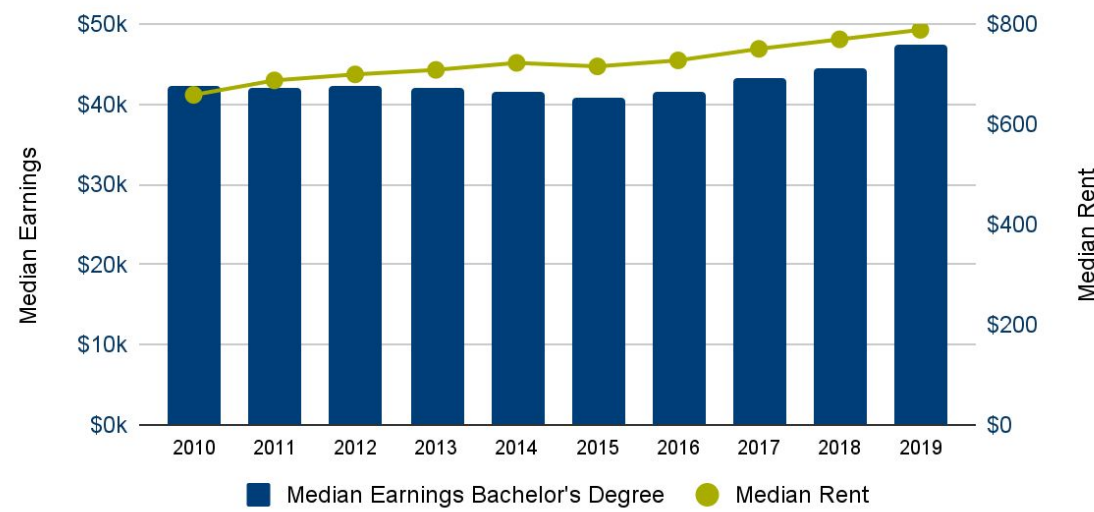
**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$130, or 20% since 2010.

**Income and Rent Growth, High School Diploma**  
Vanderburgh County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Income and Rent Growth, Bachelor's Degree**  
Vanderburgh County | 2010-2019



Source: ACS 2010-2019 5-year estimates

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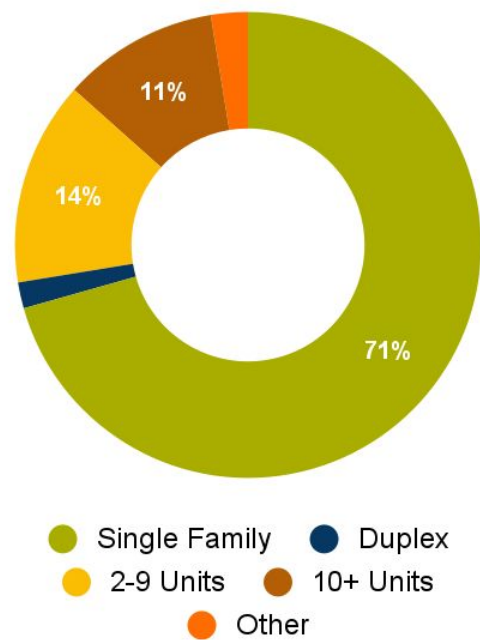
# HOUSING TRENDS

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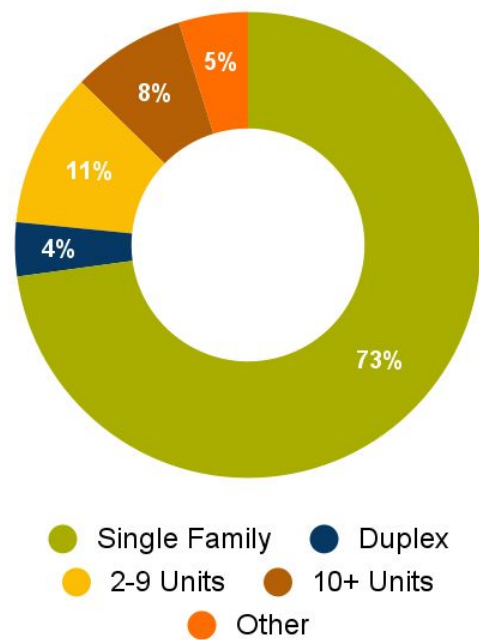
# HOUSING TYPE | 71% of homes in Vanderburgh County are single-family, while 29% are multifamily.

## Housing Type

Vanderburgh County | 2019



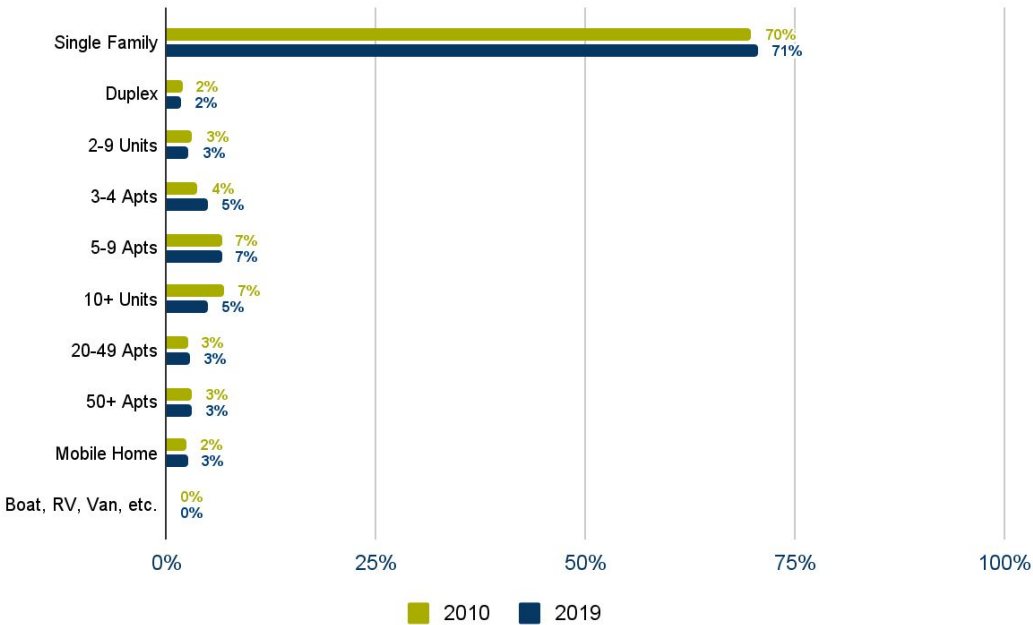
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

## Share of Units by Housing Type

Vanderburgh County | 2010-2019



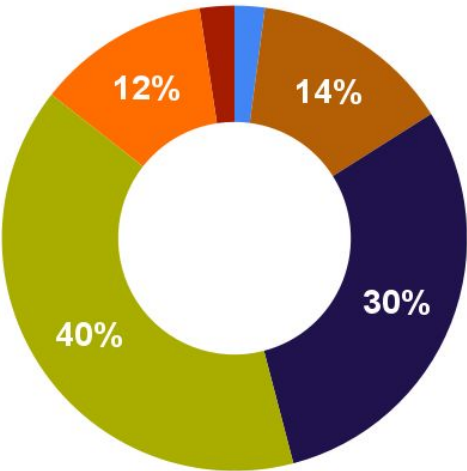
Source: ACS 2010-2019 5-year estimates

**HOUSING UNIT SIZE |** Most homes in Vanderburgh County average 2.31 bedrooms, with 54% of units containing 3 bedrooms or more.

**Housing Stock by Number of Bedrooms**

Vanderburgh County | 2019

Indiana | 2019



0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

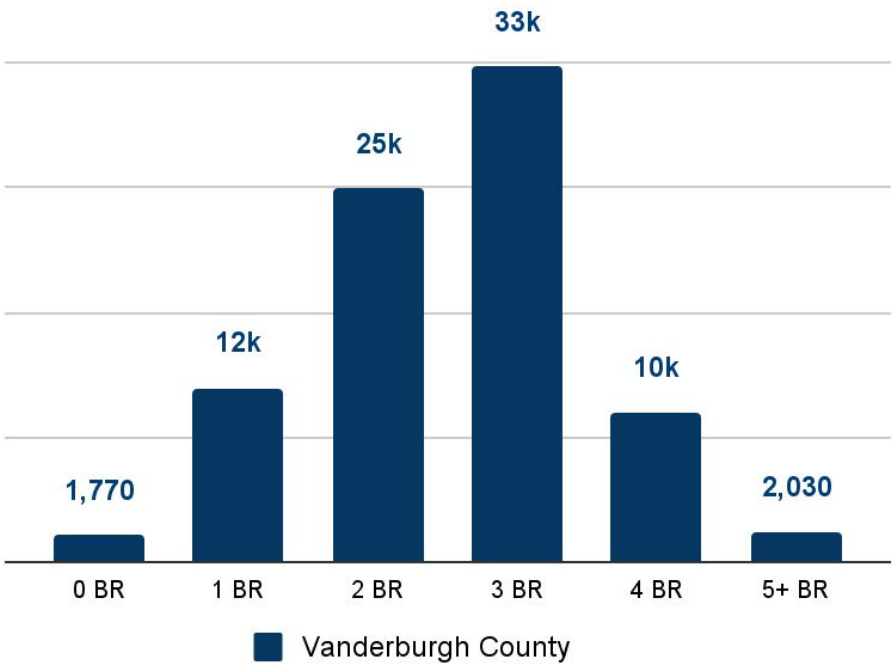


0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

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

**Share of Housing Stock by Bedroom**

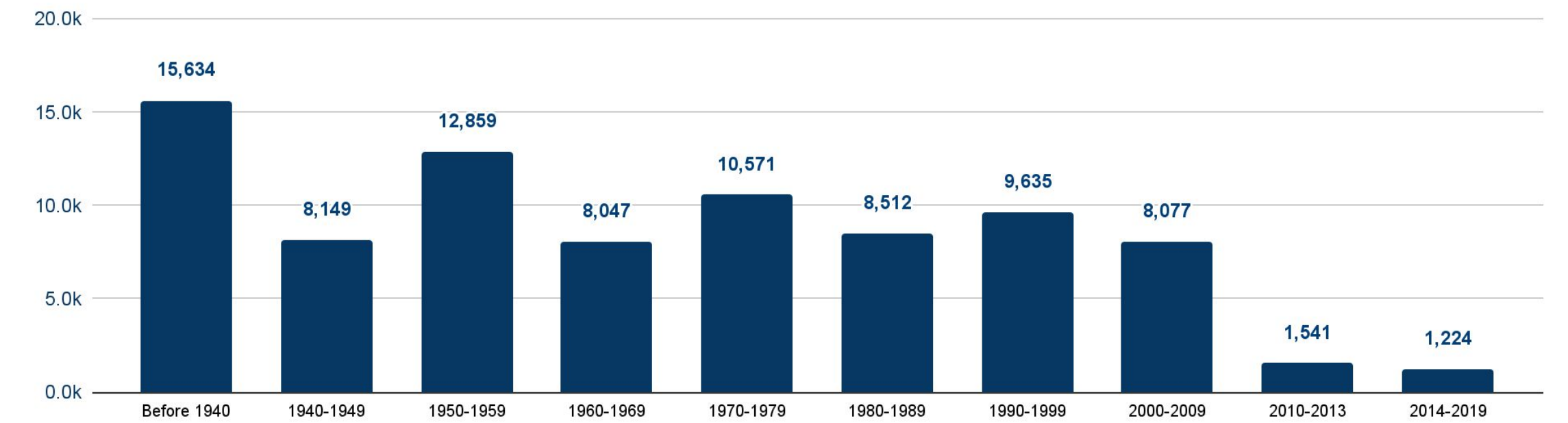
Vanderburgh County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**AGE OF HOUSING |** 53% of homes were built before 1970, 34% were built between 1970 and 2000, and 13% were built after 2000.

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

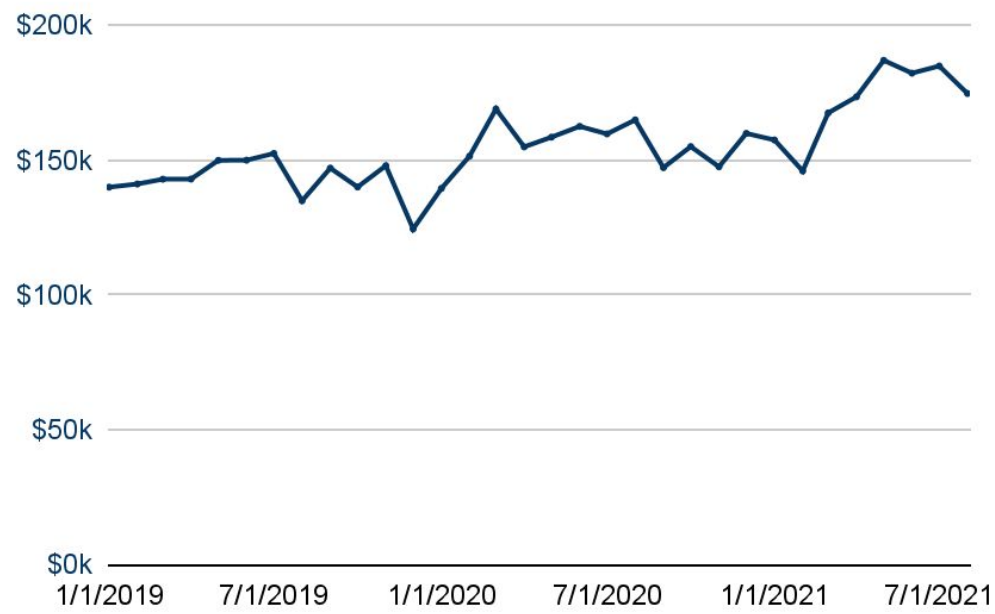


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Vanderburgh County have a median listing price of \$174,700. Home prices have increased by 25% since 2019.

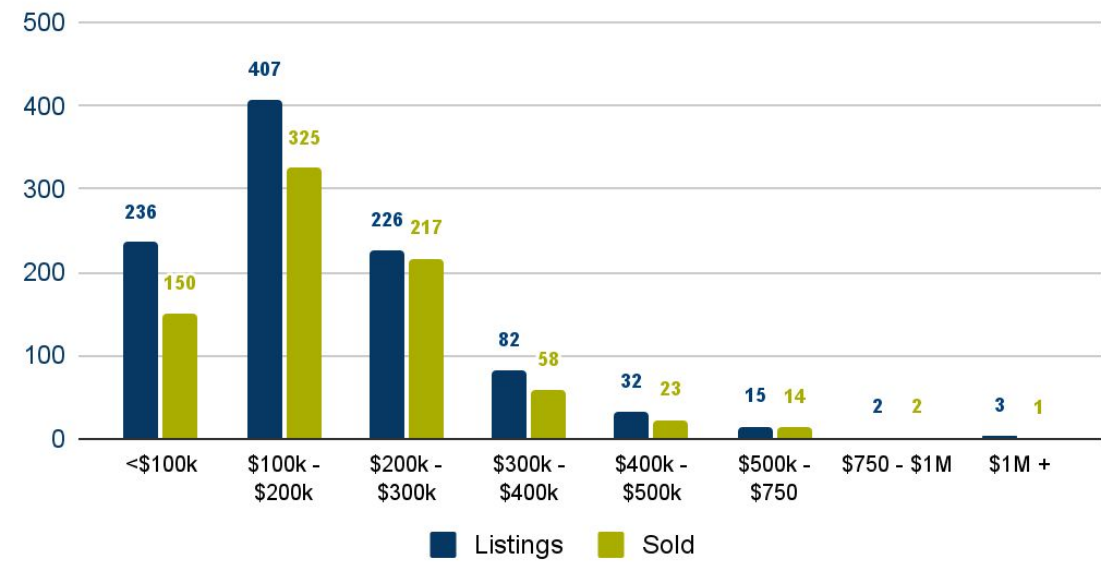
**Median Listing Price**  
Vanderburgh County | 2019-2021



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)**  
Vanderburgh County | 2021

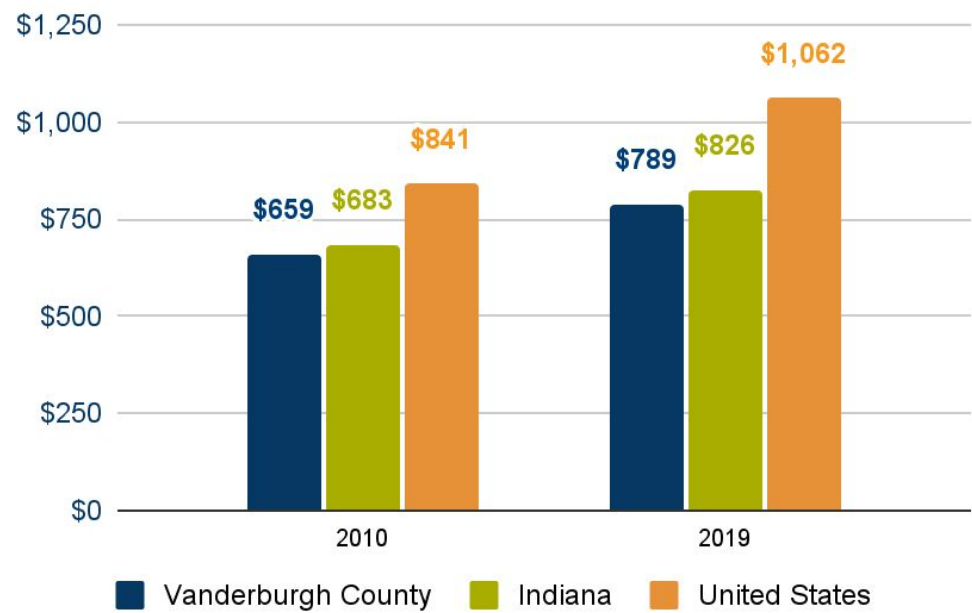


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rent has increased by 20% since 2010, with median rent at \$789 in 2019.

**Median Rent**

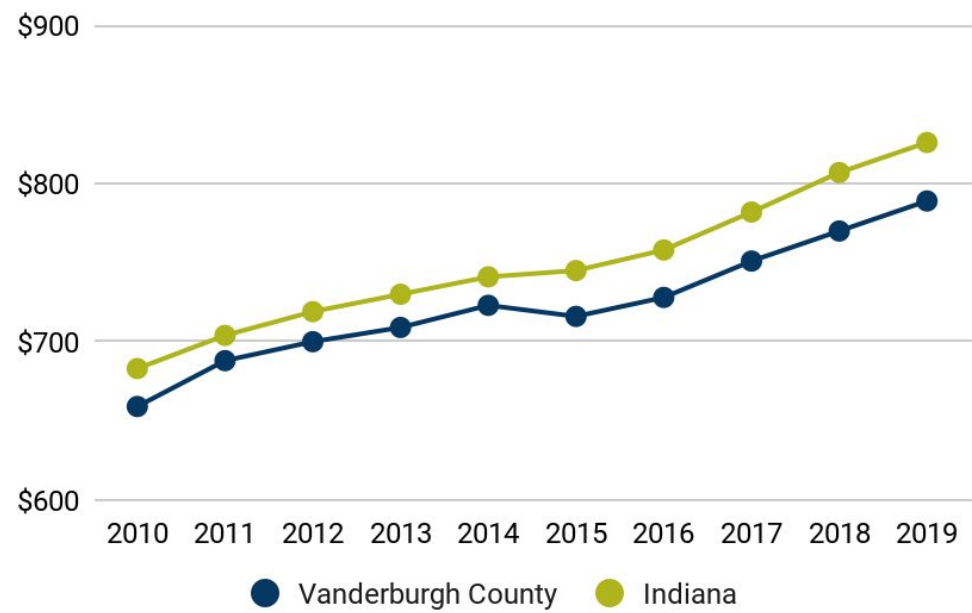
Vanderburgh County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

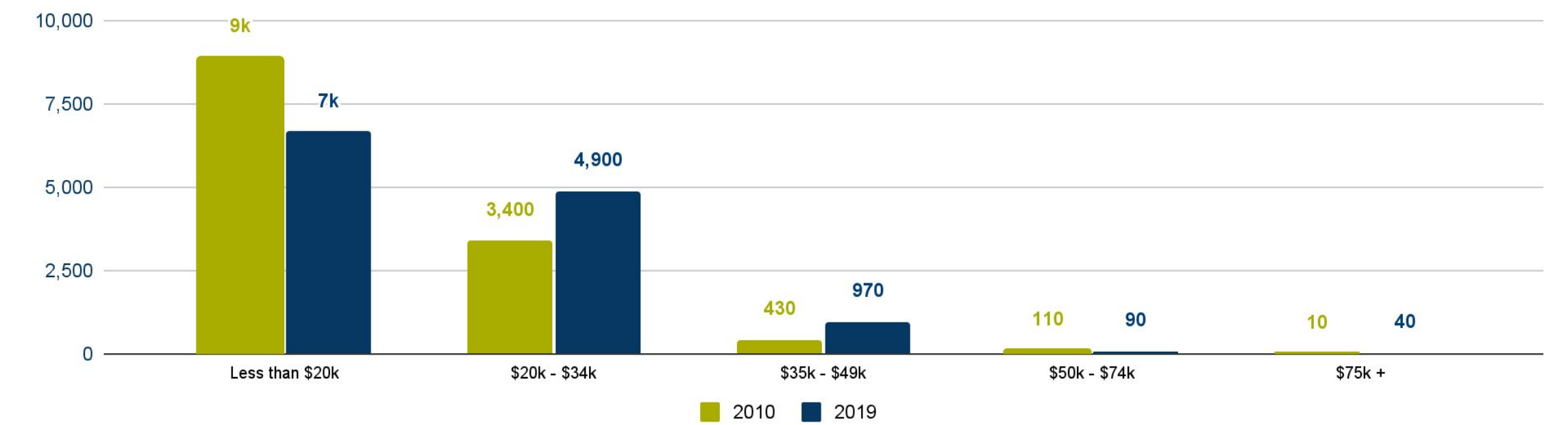
Vanderburgh County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 50% of renter households in Vanderburgh County are housing cost burdened, down 4.97% points since 2010. 64% of households earning below \$50,000 are housing cost burdened.

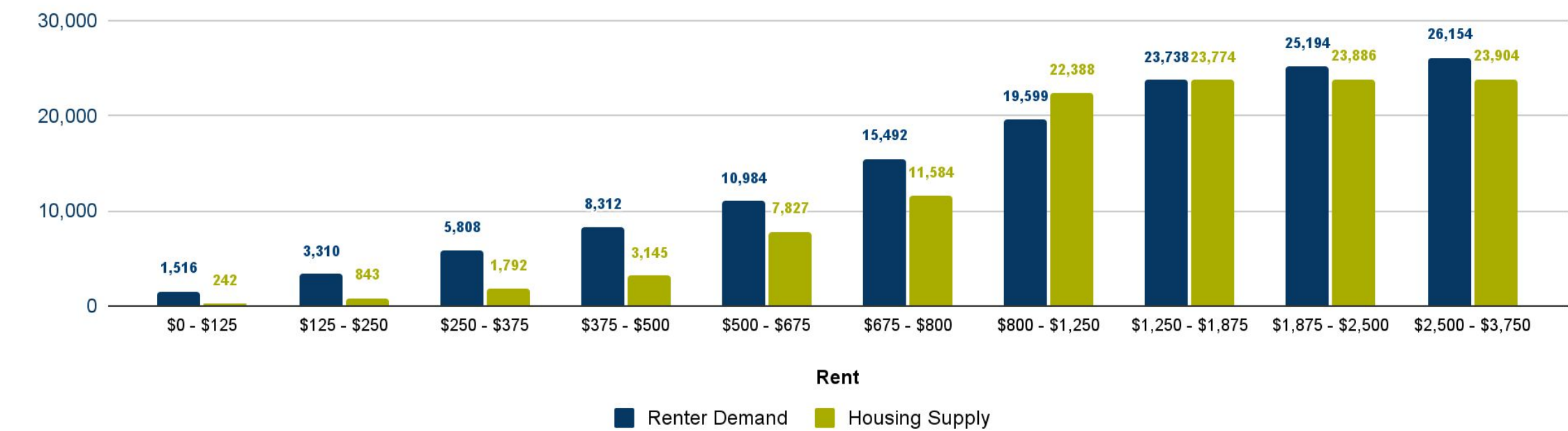
**Cost Burden Renter Households**  
Vanderburgh County, Indiana | 2010 - 2019



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 17,000 unit gap in rental homes available for households who earn less than \$50,000 annually or units renting below \$1,250 per month.

**Cumulative Housing Gap**  
Vanderburgh 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

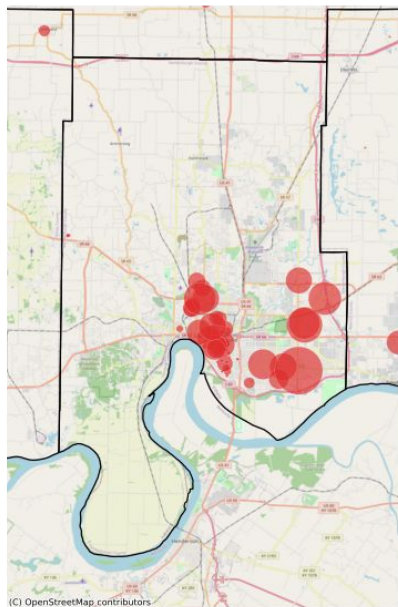
**AFFORDABLE HOUSING |** The maps below show the geographic distribution of affordable housing units throughout the state of Indiana and in Vanderburgh County.

**Affordable Housing Inventory**  
Vanderburgh County | 2020

**Affordable Units**

- <100
- 300
- 500+

Source: NHPD

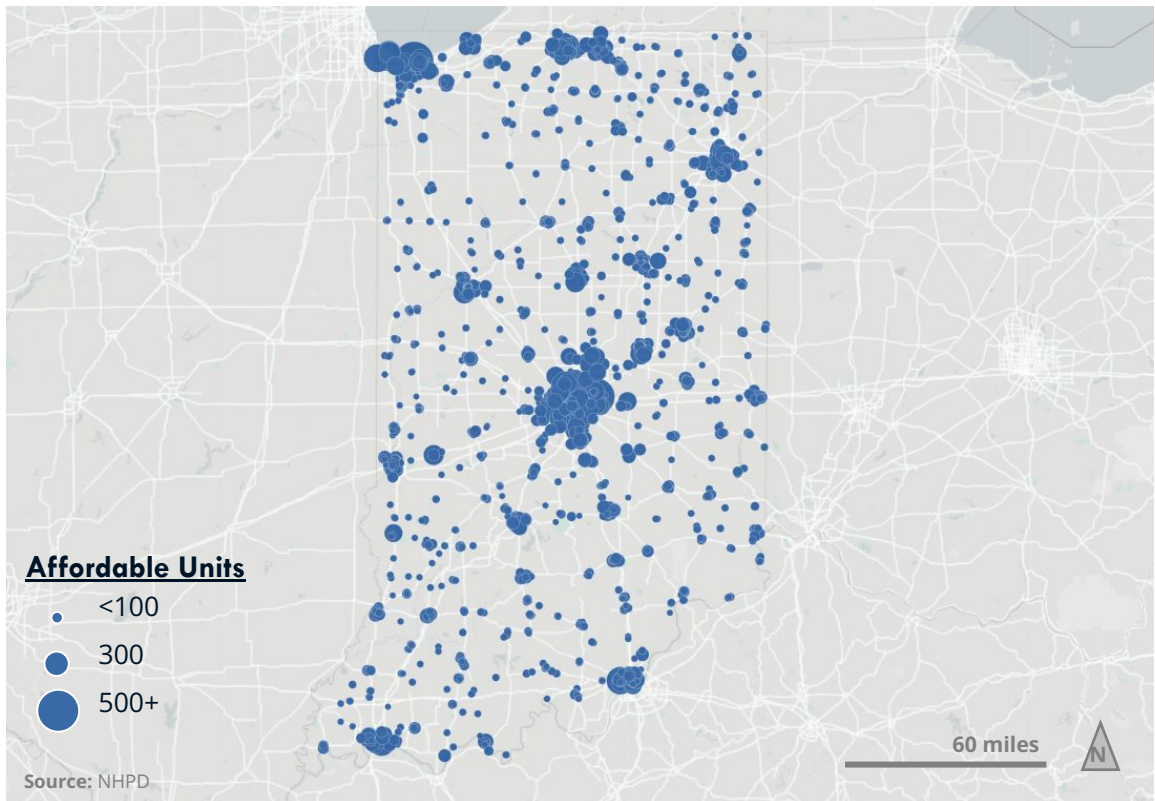


**Affordable Housing Inventory**  
State of Indiana | 2020

**Affordable Units**

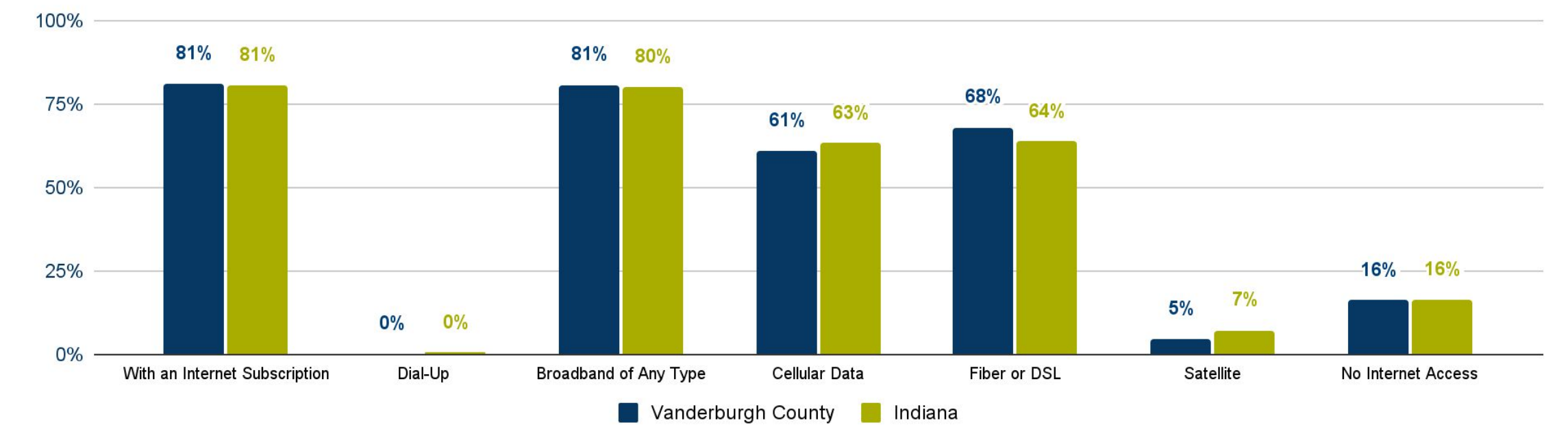
- <100
- 300
- 500+

Source: NHPD



**INTERNET ACCESS** | 81% of housing units have access to internet compared to 81% state-wide.

**Internet Access**  
Vanderburgh County, Indiana | 2020



Source: ACS 2010-2019 5-year estimates

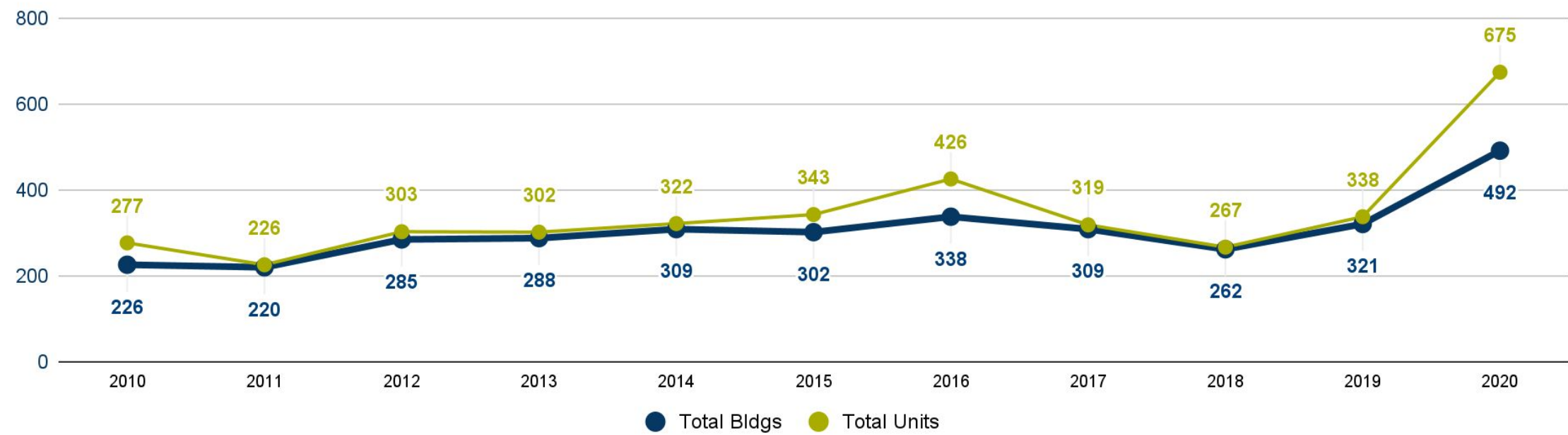
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 492 new housing starts in 2020 in Vanderburgh County, part of the total of 3,352 building permits authorized since 2010.

**New Housing Structures Authorized by Building Permits**  
Vanderburgh County | 2010-2020



Source: St. Louis Fed.



**CONSTRUCTION INPUTS |** Construction material costs have increased rapidly since 2010--recovering from pandemic impacts to all time highs.

**Construction Cost Indices**  
United States | 2010-2020



Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics