

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR SCOTT 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

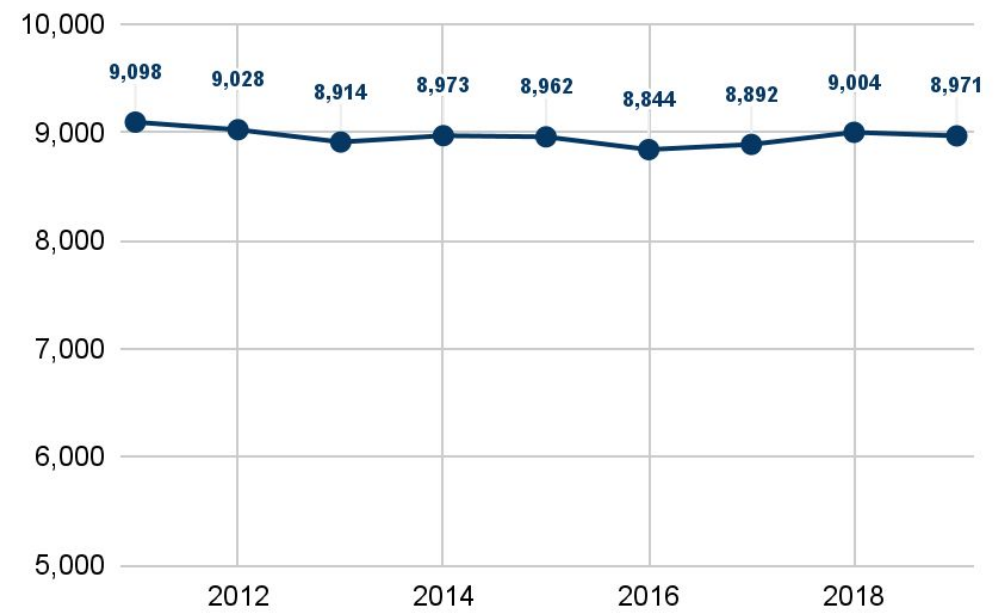
POPULATION | Scott County's population has decreased by 1.45% (350 people) between 2010-2019. In the same time period, the total number of households decreased by 3.24% (300 households).

Resident Population
Scott County | 2010-2019



Source: FRED, U.S. Census Bureau

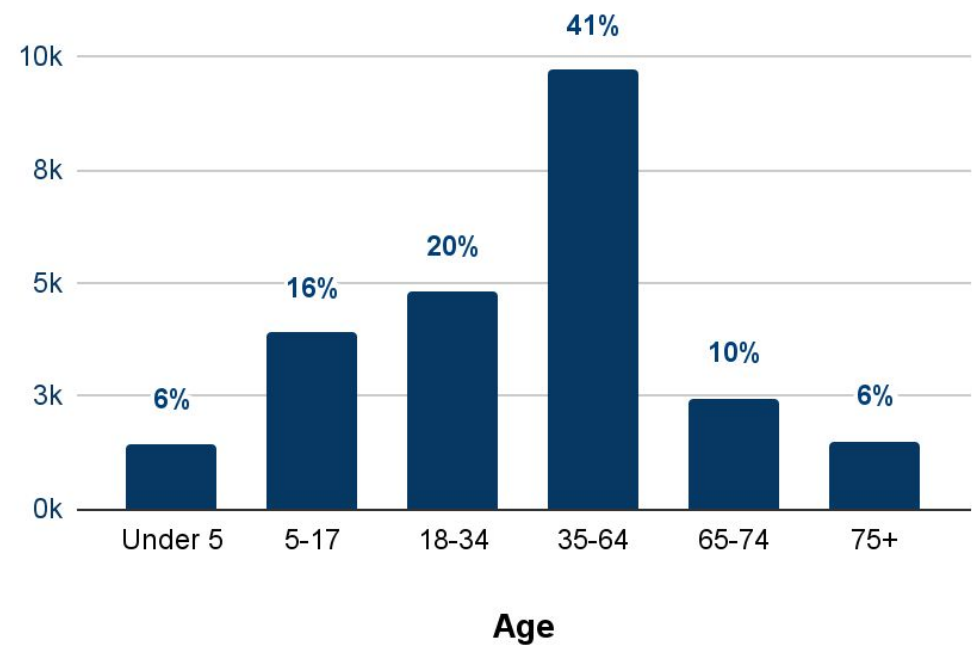
Households
Scott County | 2010-2019



Source: FRED, U.S. Census Bureau

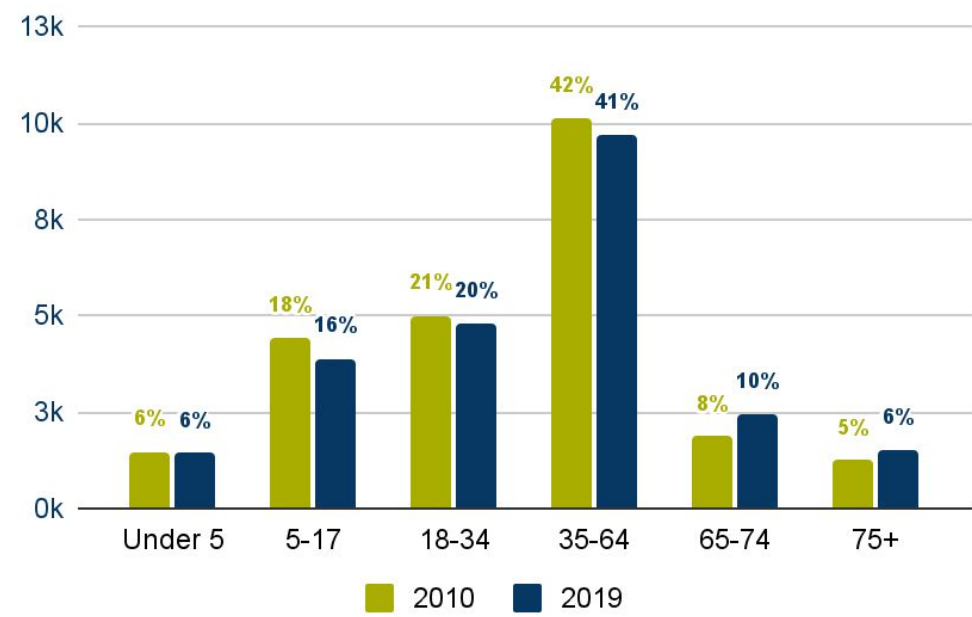
AGE | 17% of people in Scott County are above the age of 65, while 22% are below 18.

Population by Age
Scott County | 2019



Source: ACS 2019 5-year estimates

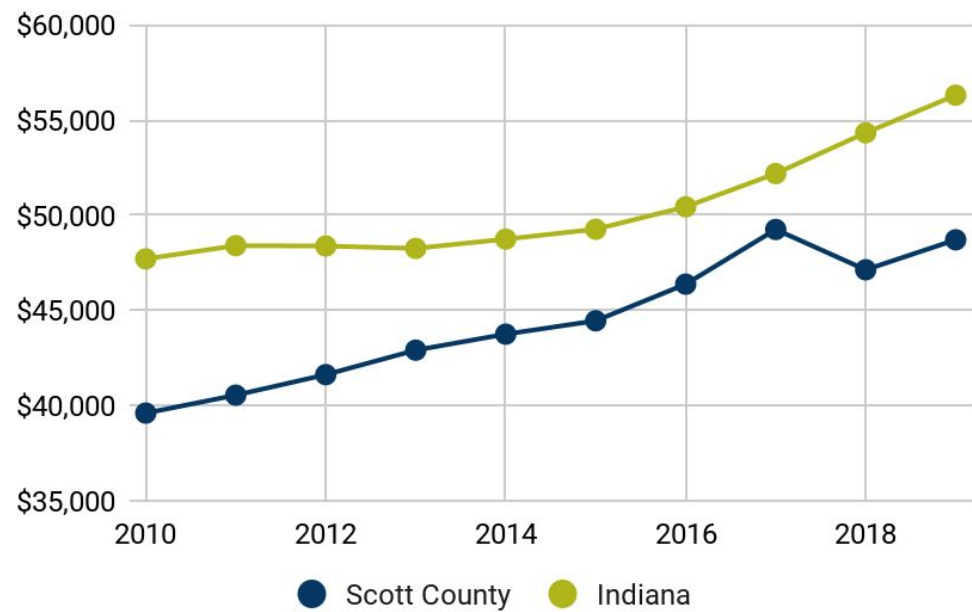
Change in Share of Population
Scott County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

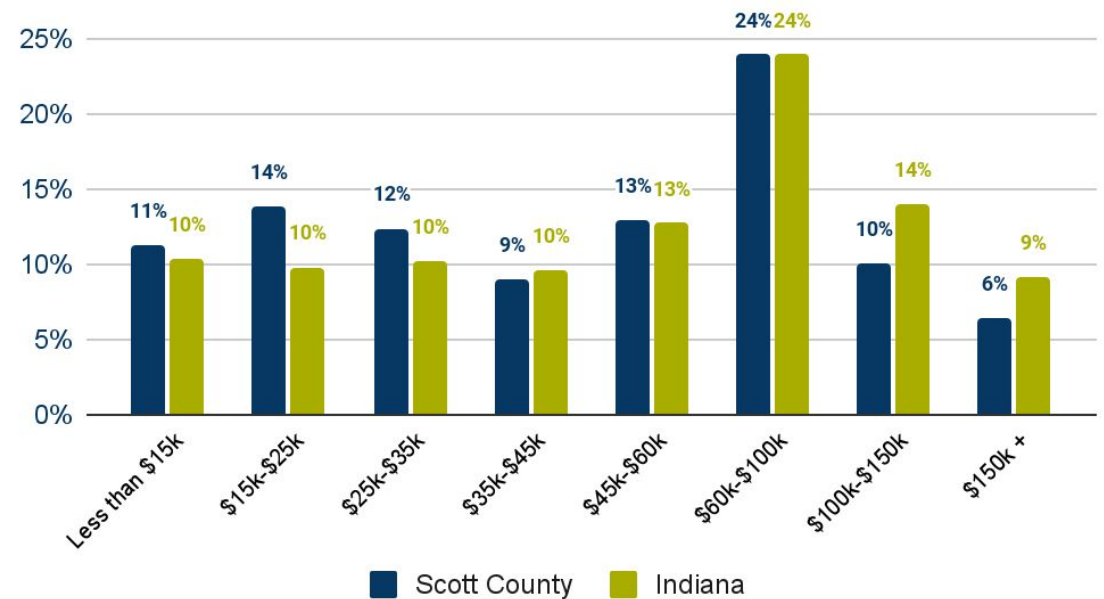
HOUSEHOLD INCOMES | Scott County had a median income of \$48,700 in 2019, up 23% since 2010. 38% of households have incomes below \$35,000, while 17% have incomes above \$100,000.

Median Income
Scott County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

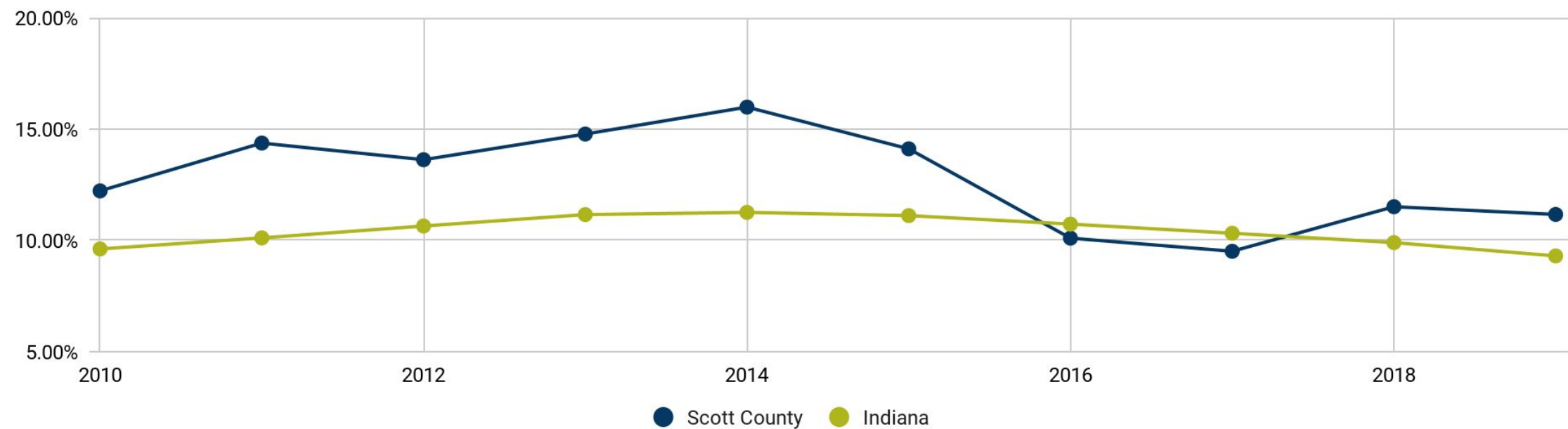
Household Income Distribution
Scott County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 11.2% of families live in poverty conditions in Scott County, down 1.06 percentage points from 12.2% in 2010.

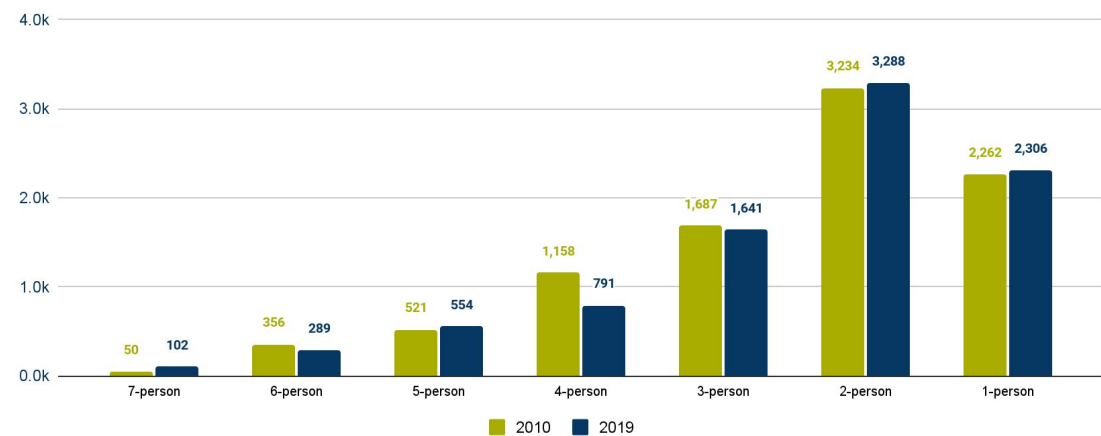
Family Poverty Rate
Scott County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

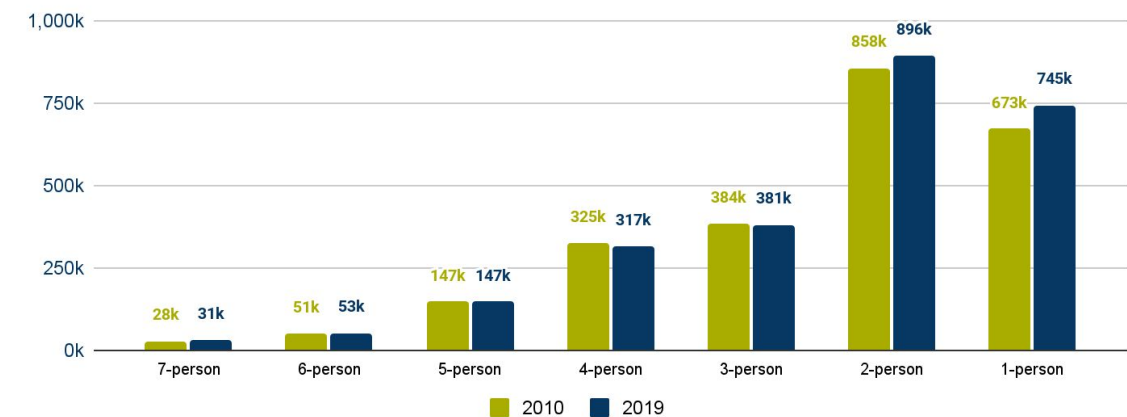
HOUSEHOLD SIZE | The average household size is 2.60 people, compared to 2.52 statewide. The Scott County average household has grown by 0.04 persons since 2010.

Household Size
Scott County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

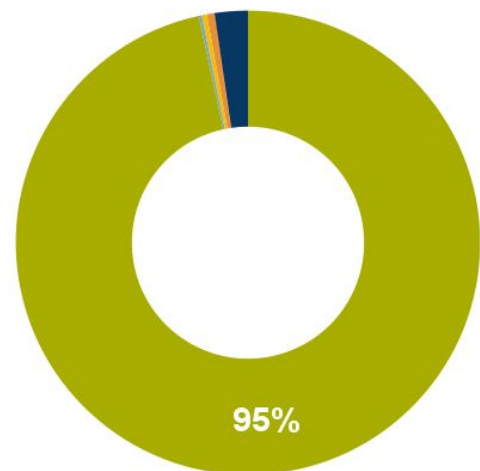


Source: ACS 2010-2019 5-year estimates

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

Racial/Ethnic Distribution

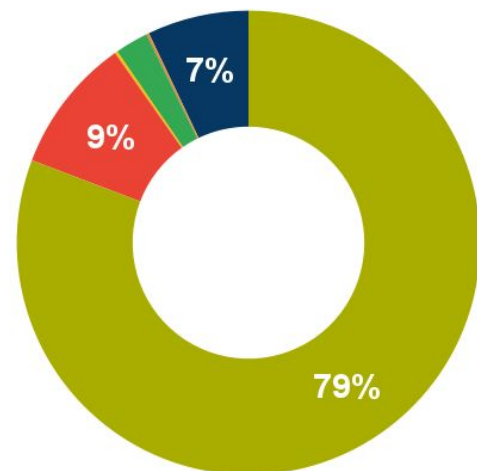
Scott County | 2019



- White
- Black
- American Indian
- Asian
- Other
- Hispanic or Latino

Source: ACS 2010-2019 5-year estimates

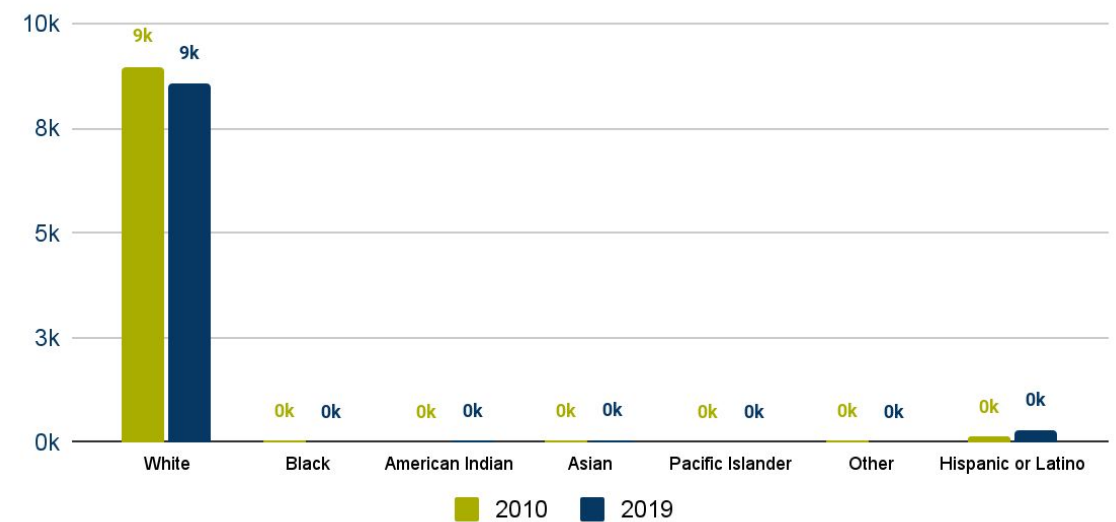
Indiana | 2019



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

Household Racial/Ethnic Distribution

Scott County | 2010, 2019

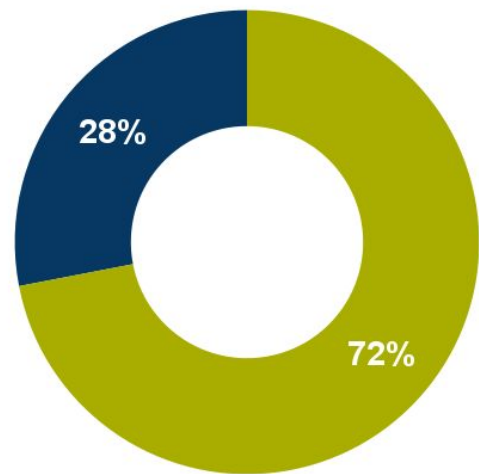


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 28% of households (2,515 households) in Scott County were renters, while 72% (6,456 households) were owner households. The share of renters has increased by 4% since 2010.

Housing Tenure

Scott County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

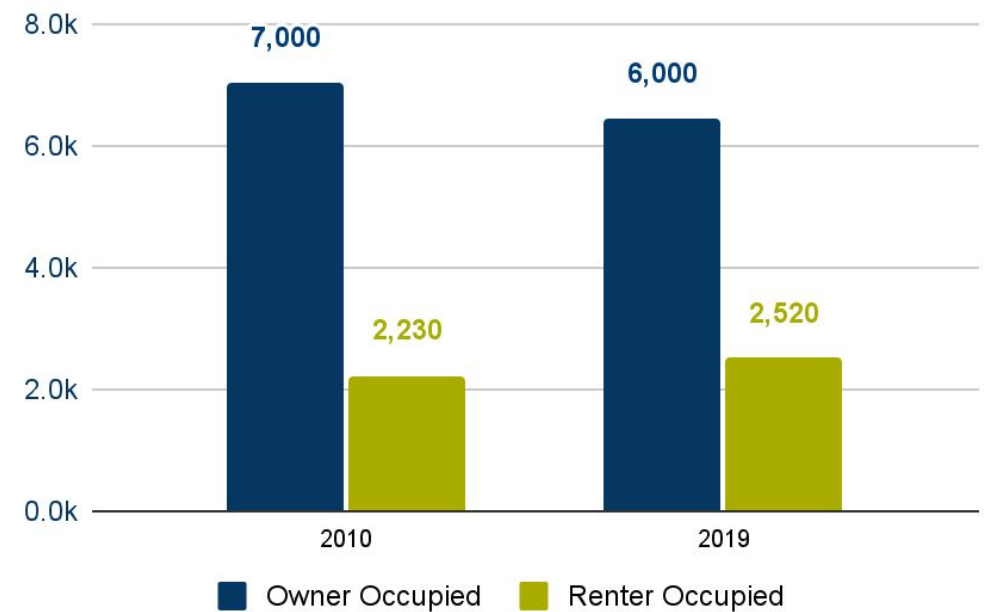
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

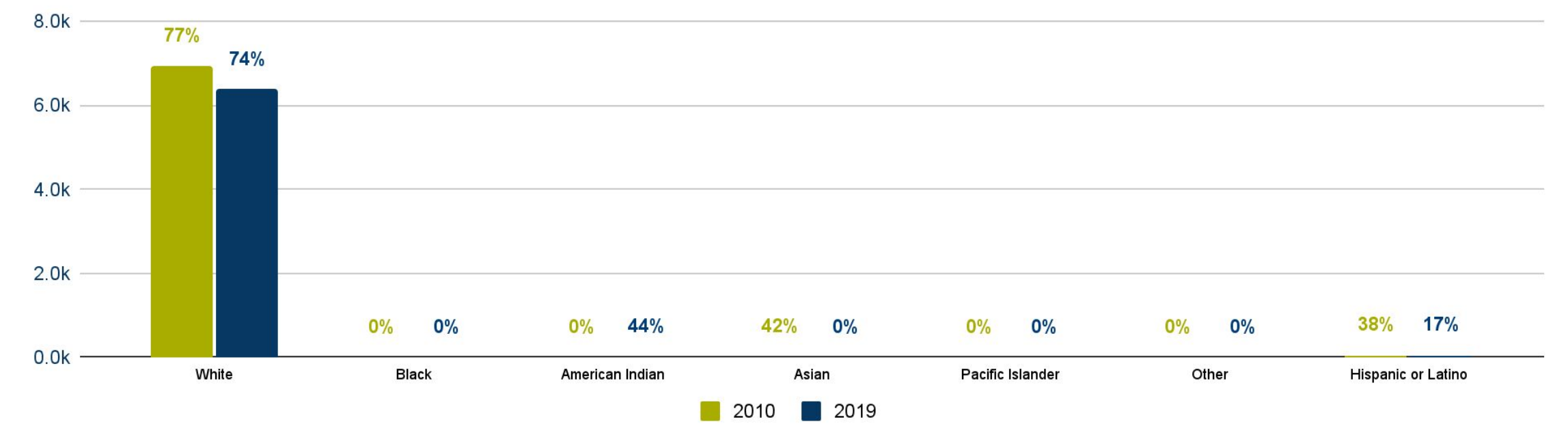
Scott County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 72%, homeownership is 74% among non-Hispanic White households, 0% for Black households, and 17% for Hispanic or Latino households.

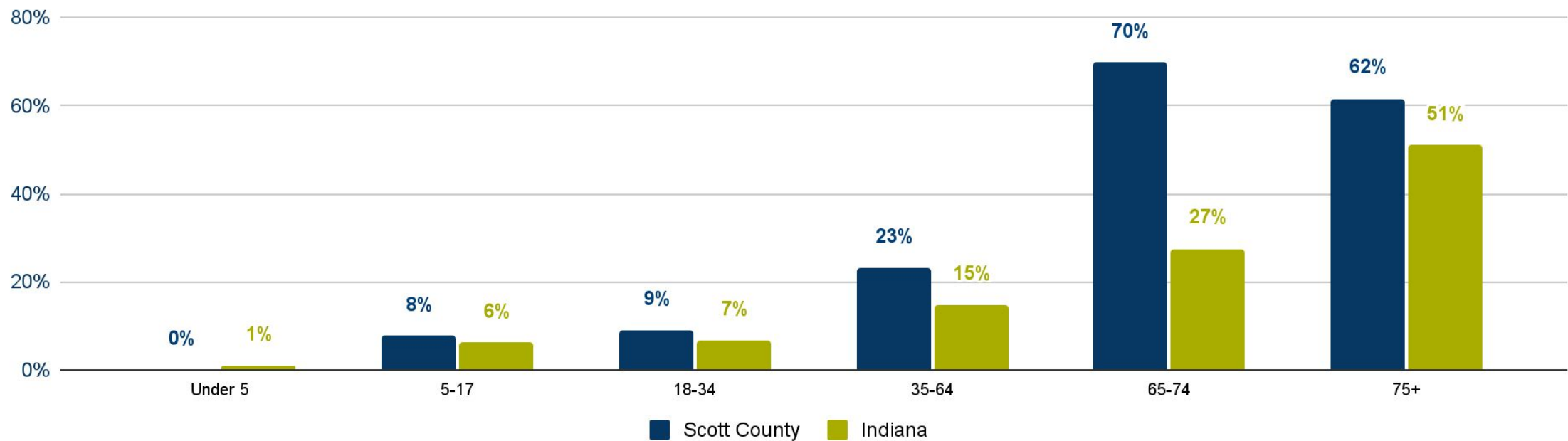
Homeownership by Race
Scott County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 23% of people in Scott County live with a disability. For people above 65, the share increases to 67%.

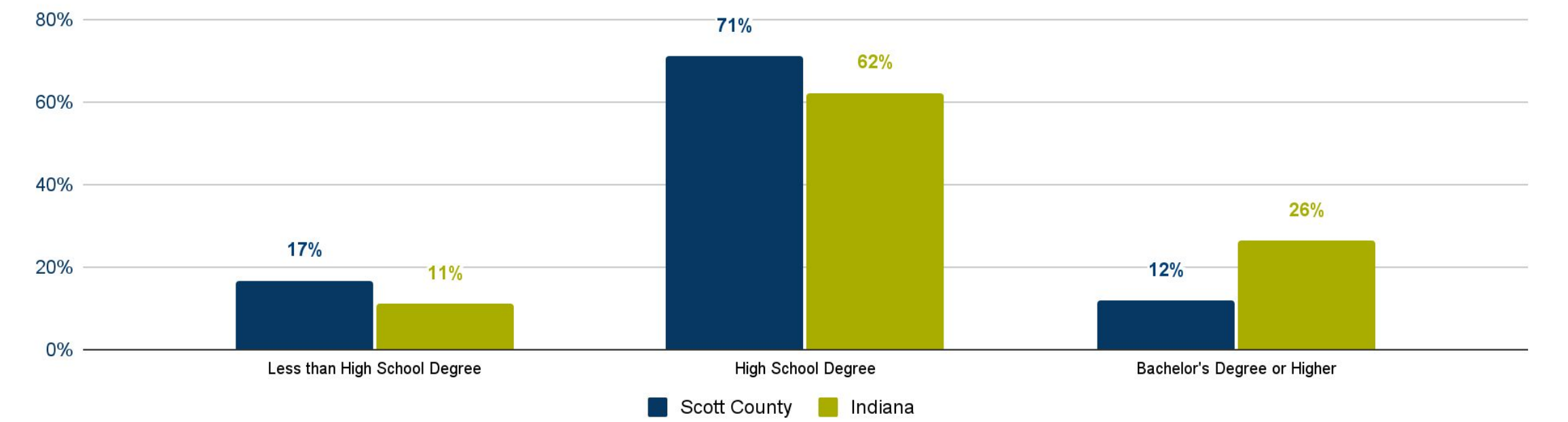
Share of the Population with a Disability by Age
Scott County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Scott County, 71% of the population has at least a high school degree and 12% of the population has at least a Bachelor’s degree.

Educational Attainment
Scott County, Indiana | 2019

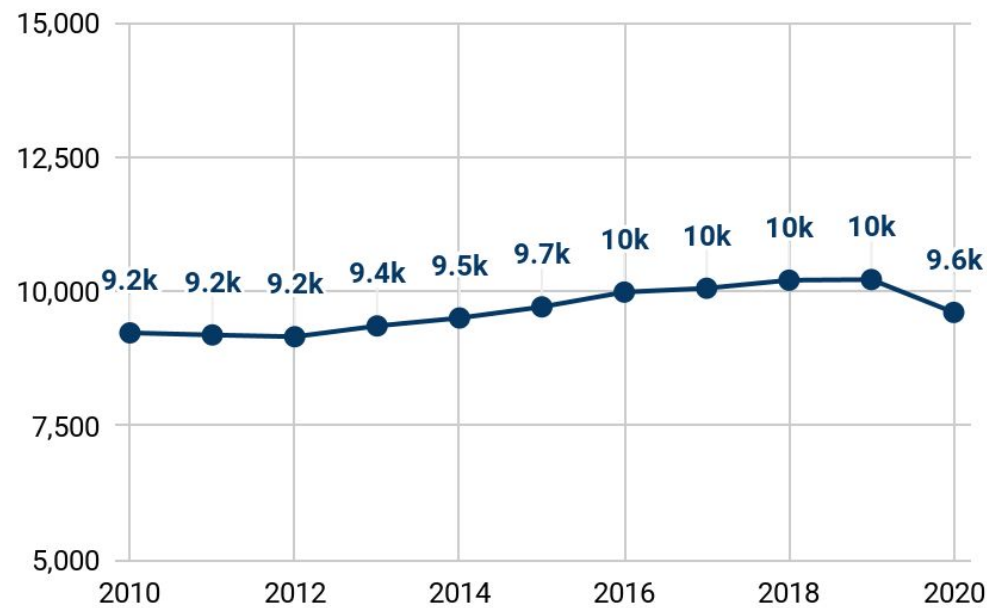


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

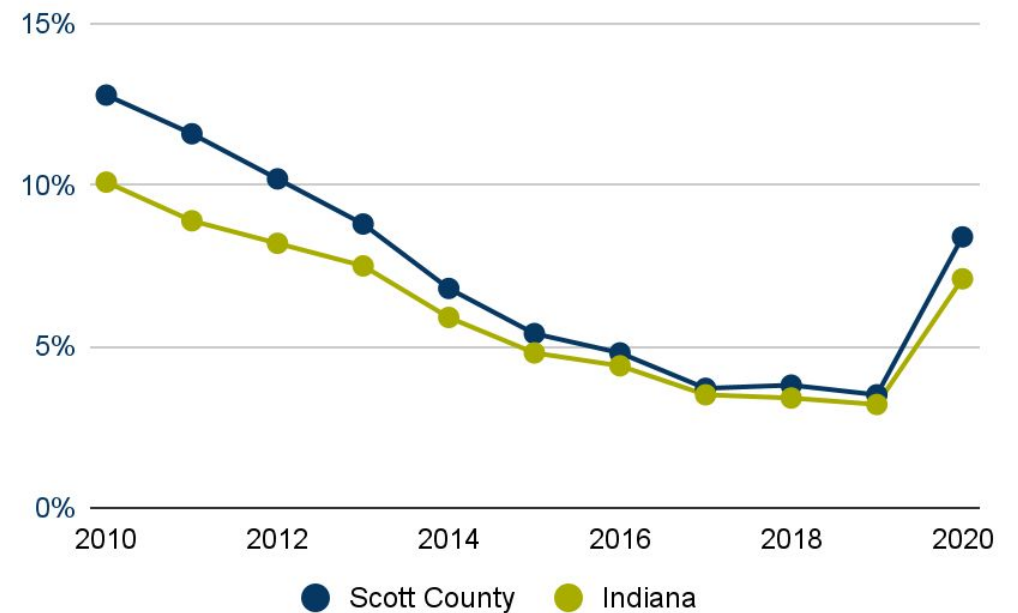
EMPLOYMENT BASE | There are currently 10,000 employed persons in Scott County, up by 4.13% since 2010. The unemployment rate in 2020 was 8.40%, up 4.90 points from 2019.

Total Employment
Scott County | 2010-2019



Source: ACS 2010-2019 5-year estimates

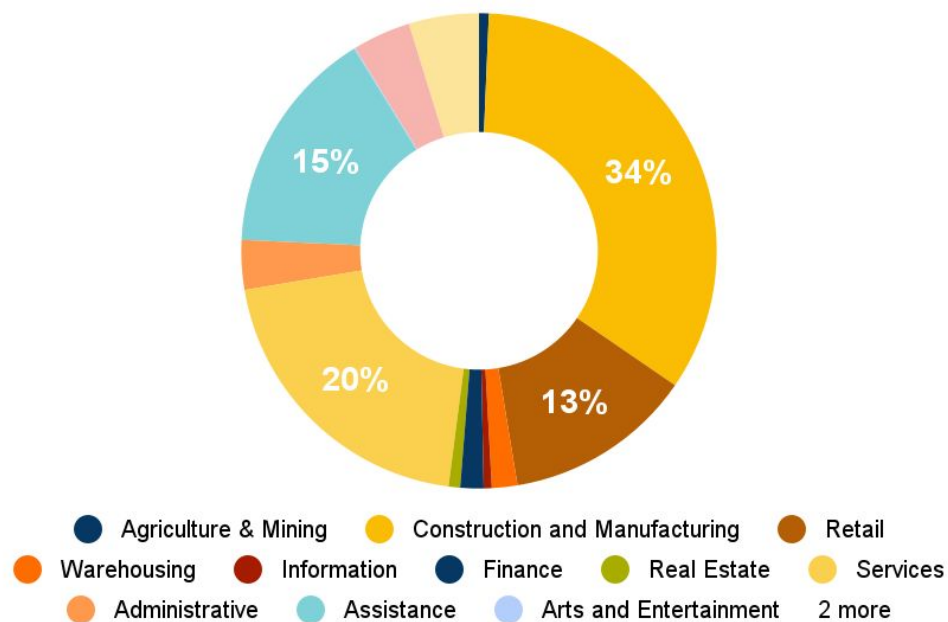
Unemployment Rate
Scott County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Scott County, accounting for 32% of all jobs, followed by Health Care and Social Assistance (15% of all jobs).

Total Jobs by All Industries
Scott County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$31,365**
2. Trade, transportation, and utilities | **\$31,250**
3. Education and health services | **\$32,960**
4. Goods-producing | **\$55,408**
5. Financial activities | **\$47,413**

Source: BLS

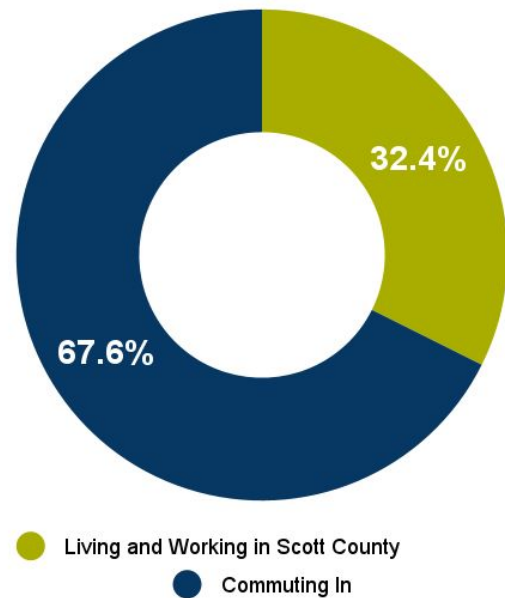
Top 5 Employers

1. Austin Tri-hawk Automotive Inc (Austin)
2. Morgan Foods Inc (Austin)
3. Samtec Inc (Scottsburg)
4. Walmart Supercenter (Scottsburg)
5. Austin Medical Ctr (Austin)

Source: BLS

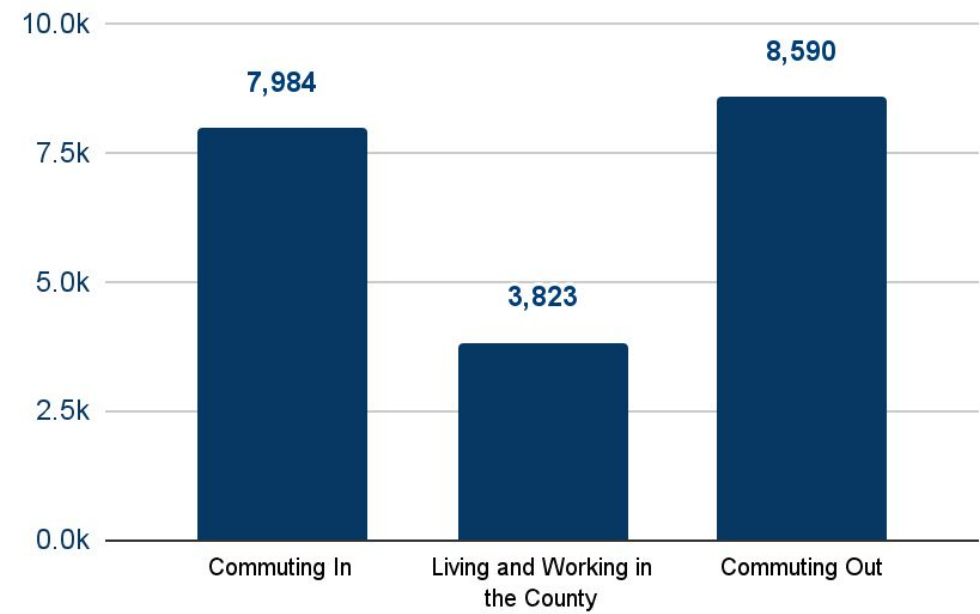
COMMUTER INFLOW / OUTFLOW | 8,000 commuters come into Scott County for their jobs, while 9,000 employees travel outside of Scott County for their jobs.

Employment Inflow
Scott County | 2018



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

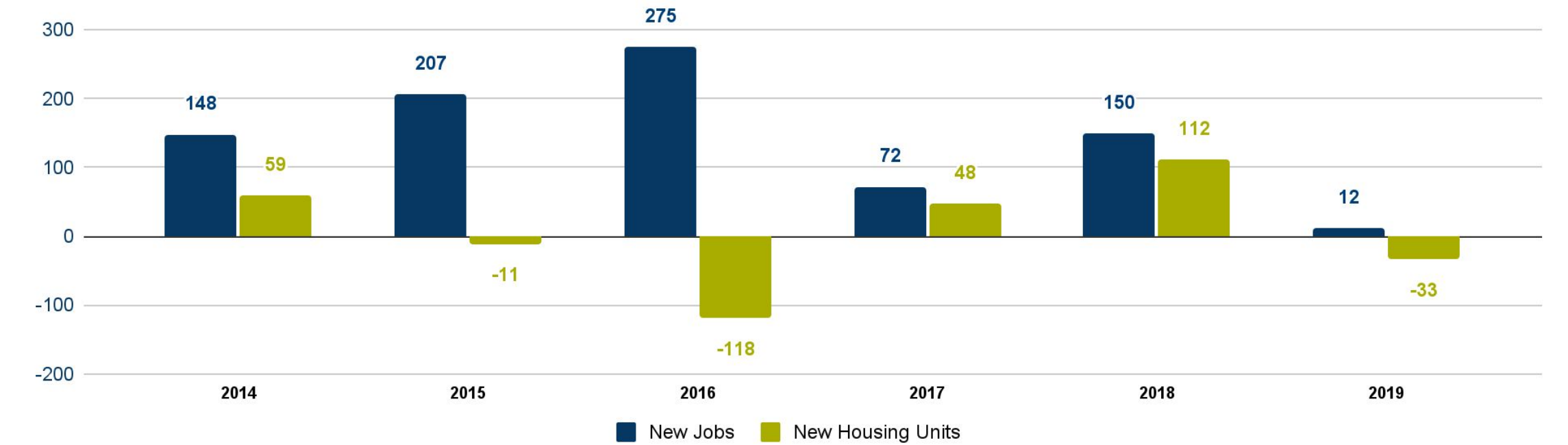
Commuting Patterns
Scott County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Scott County has created 864 jobs between 2014-2019 and 57 housing units, or 7 units for every 100 jobs created.

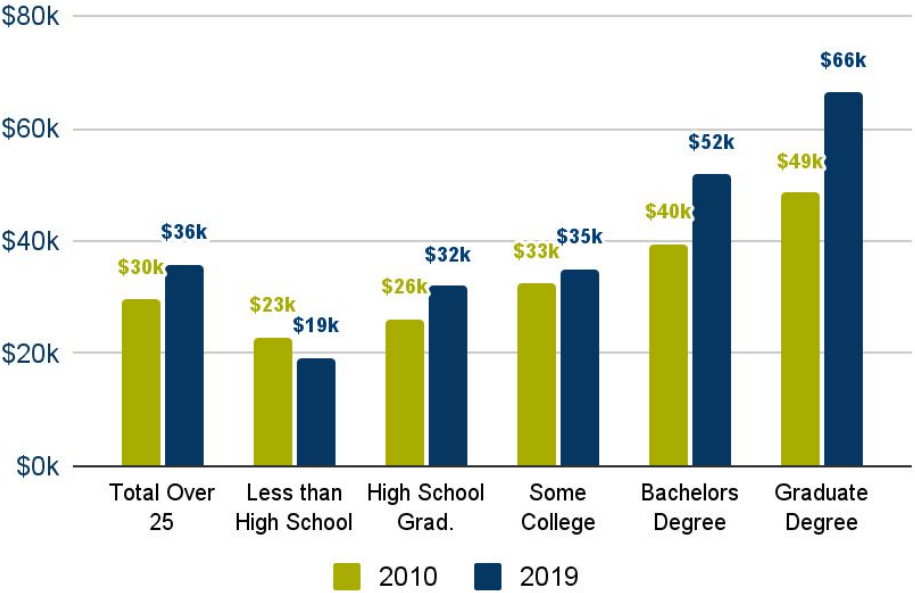
Job Growth and Housing Production
Scott County | Total Jobs, New Jobs



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 21% since 2010 for the total population and increased 22% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Scott County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

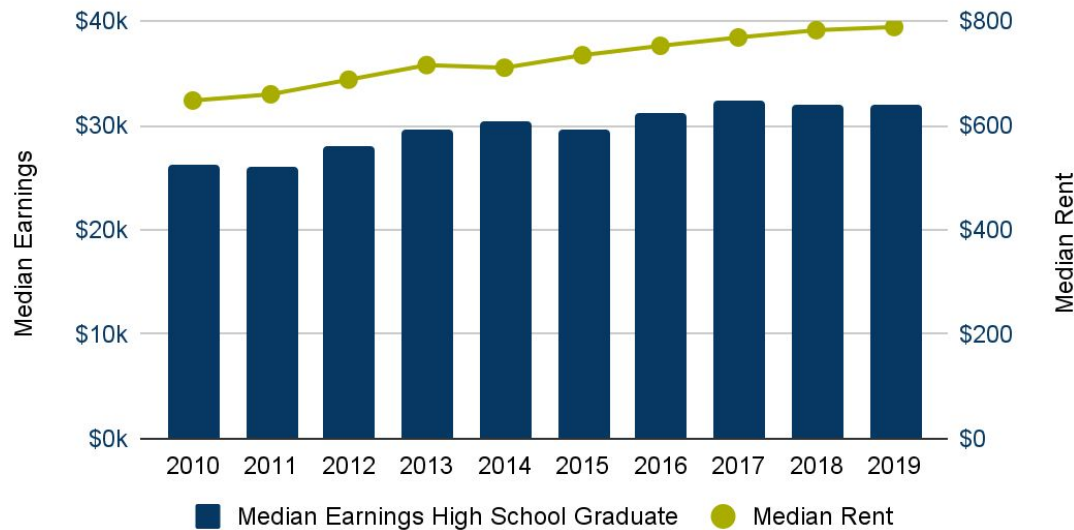
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

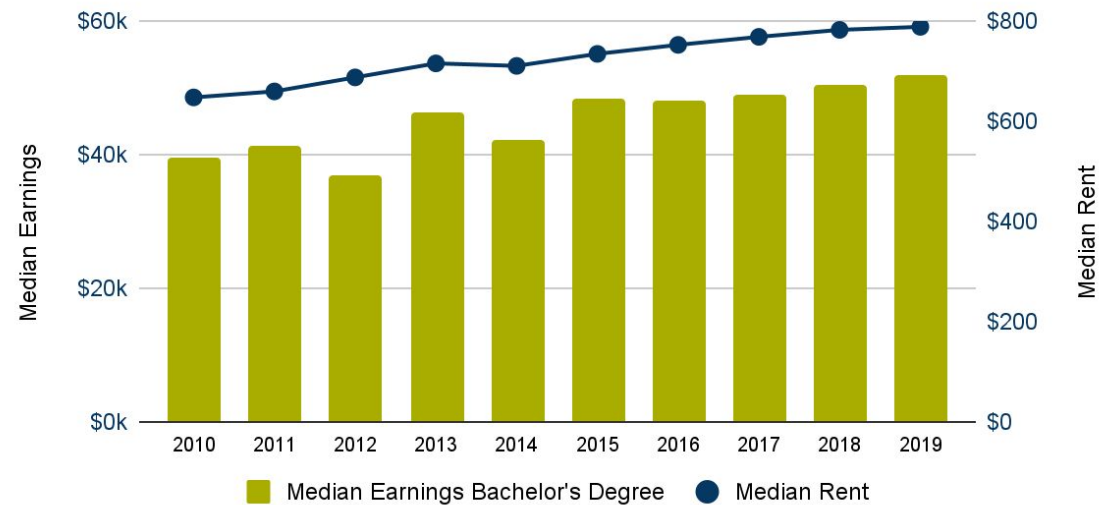
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 21.8%, or 22% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



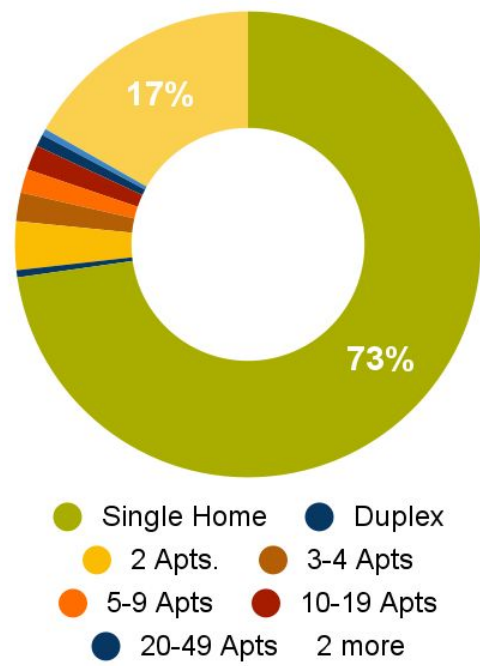
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

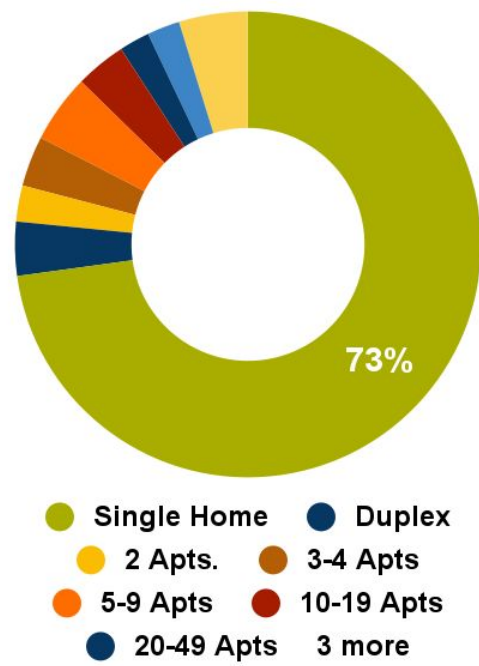
HOUSING TYPOLOGY | 73% of homes in Scott County are single-family, while 11% are multifamily. Multifamily housing has decreased by 82 homes since 2010.

Housing Typology

Scott County | 2019



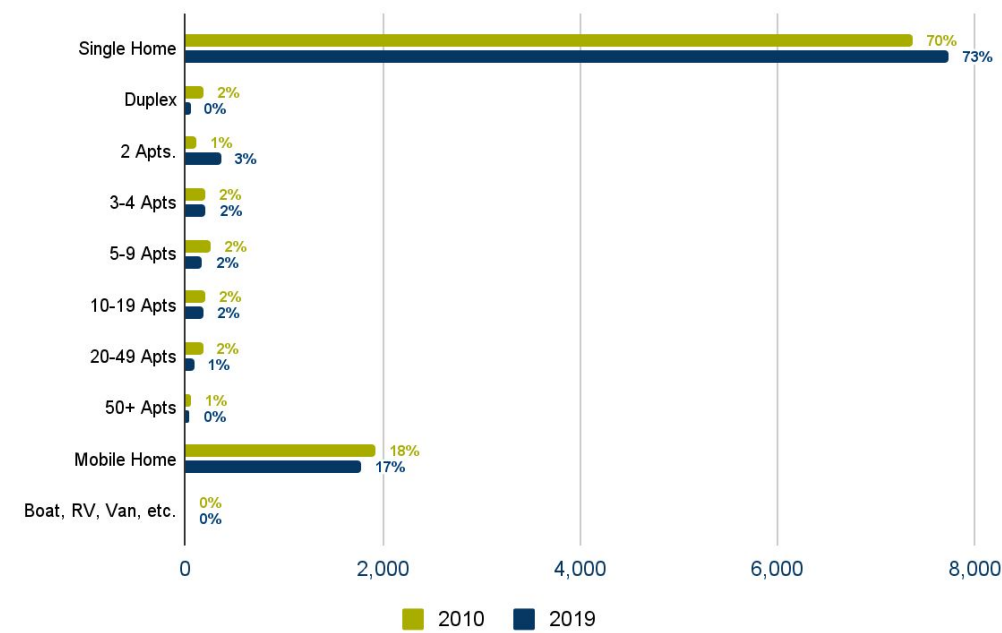
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

Scott County | 2010-2019



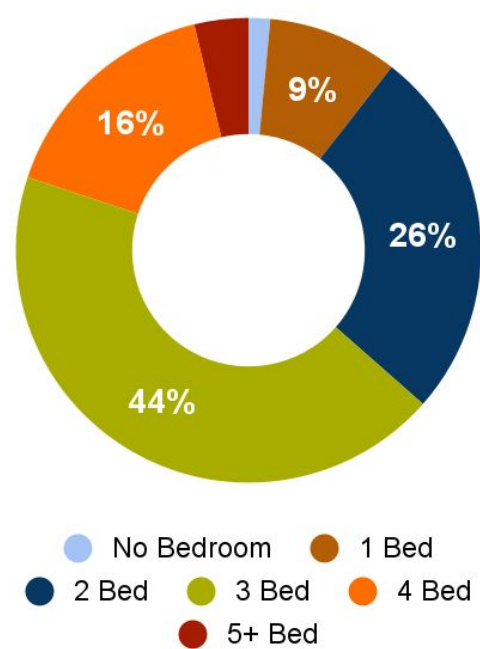
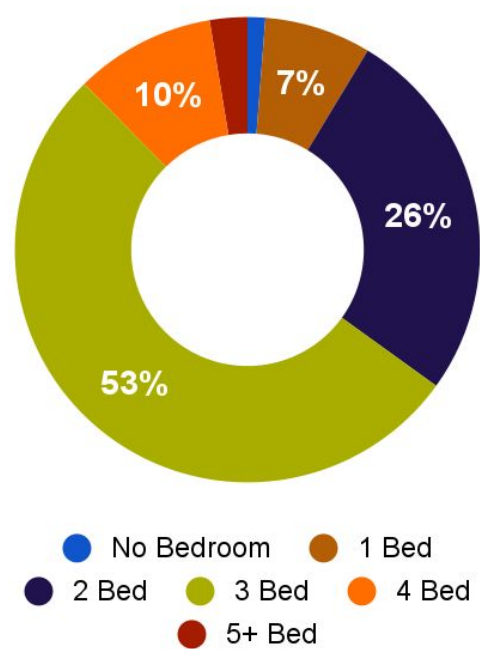
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Scott County contain 2.6 bedrooms, with 65% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Scott County | 2019

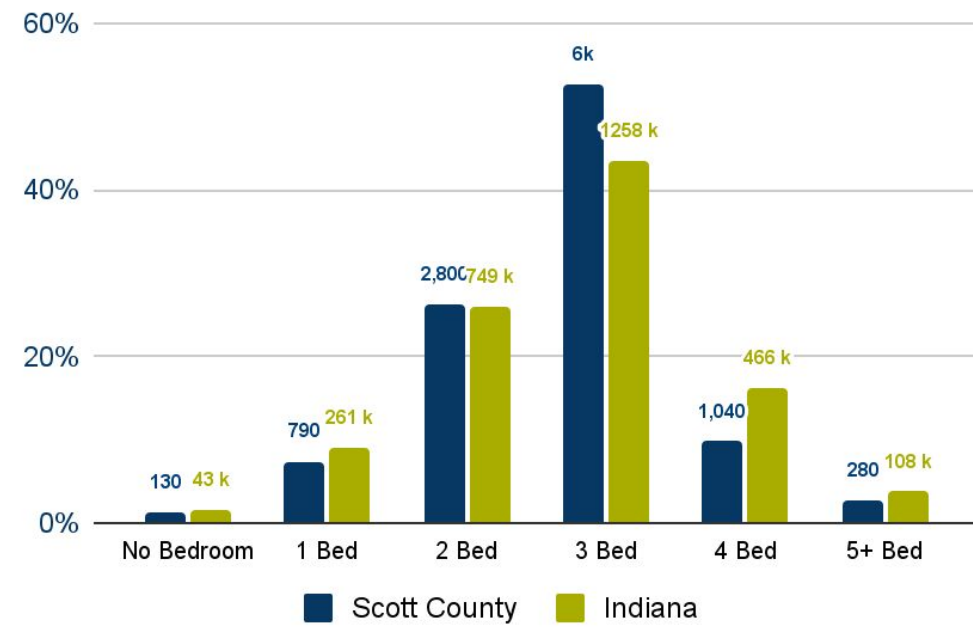
Indiana | 2019



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

Share of Housing Stock by Bedroom

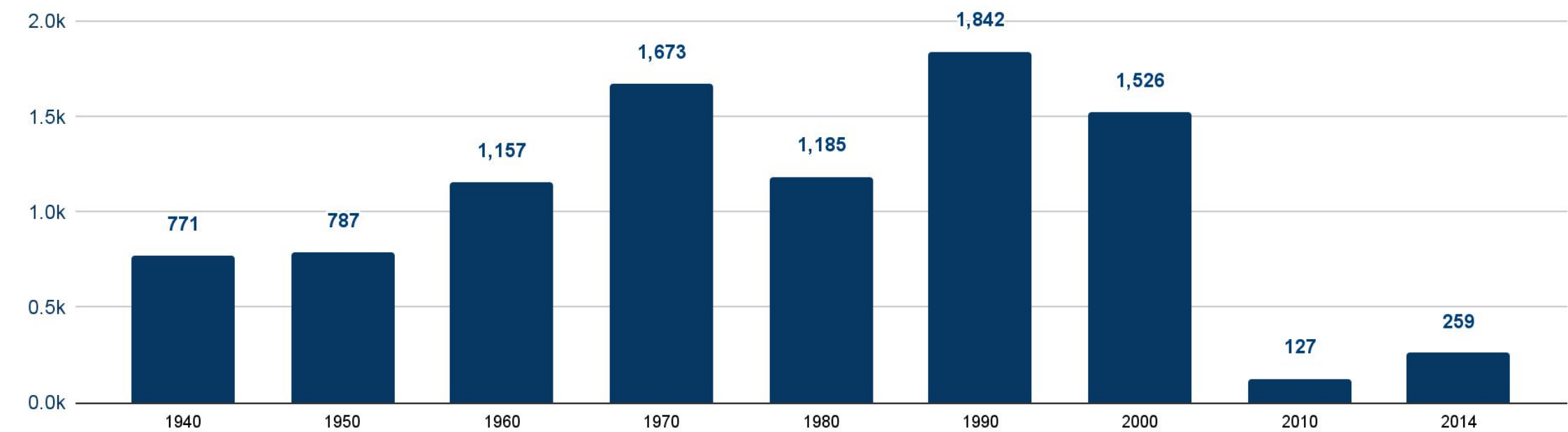
Scott County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 82% of homes were built before 1990, with a plurality of homes built in 1990.

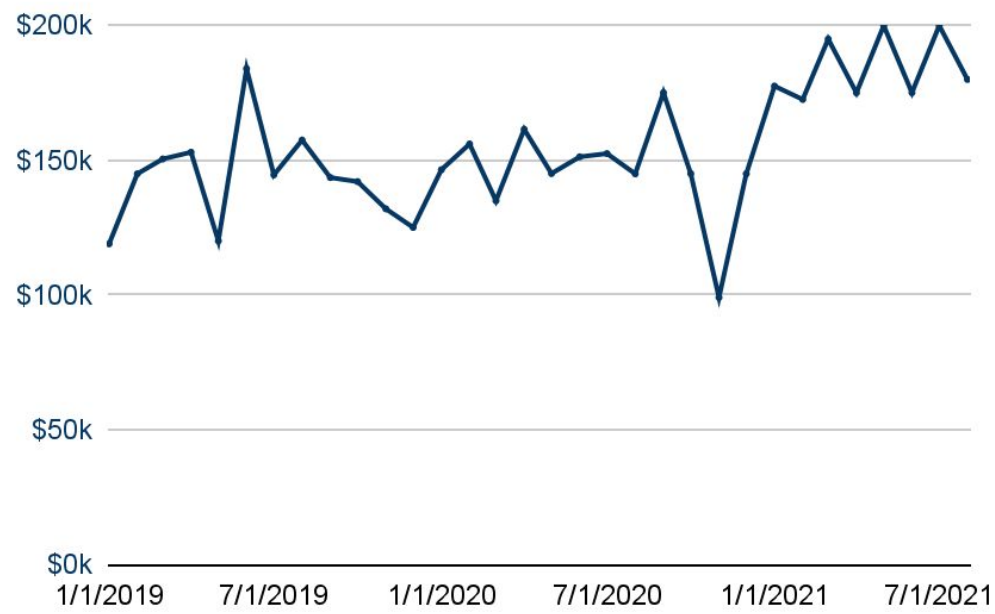
Homes by Year Built
Scott County | 2019



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

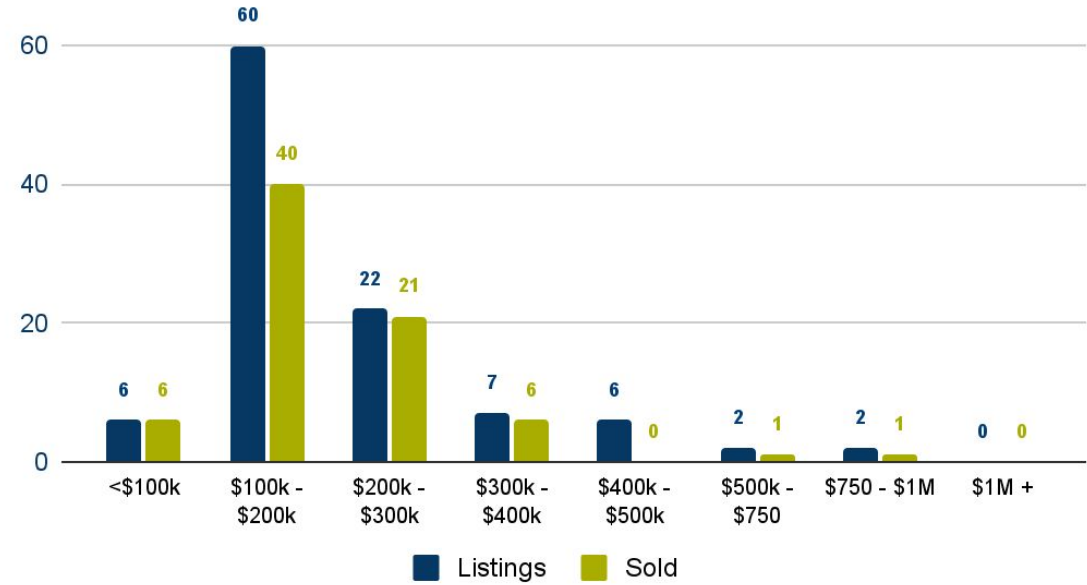
MEDIAN LISTING PRICE | Homes in Scott County have a median listing price of \$179,900. Home prices have increased by 51% since 2019.

Median Listing Price
Scott 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)
Scott County | 2021

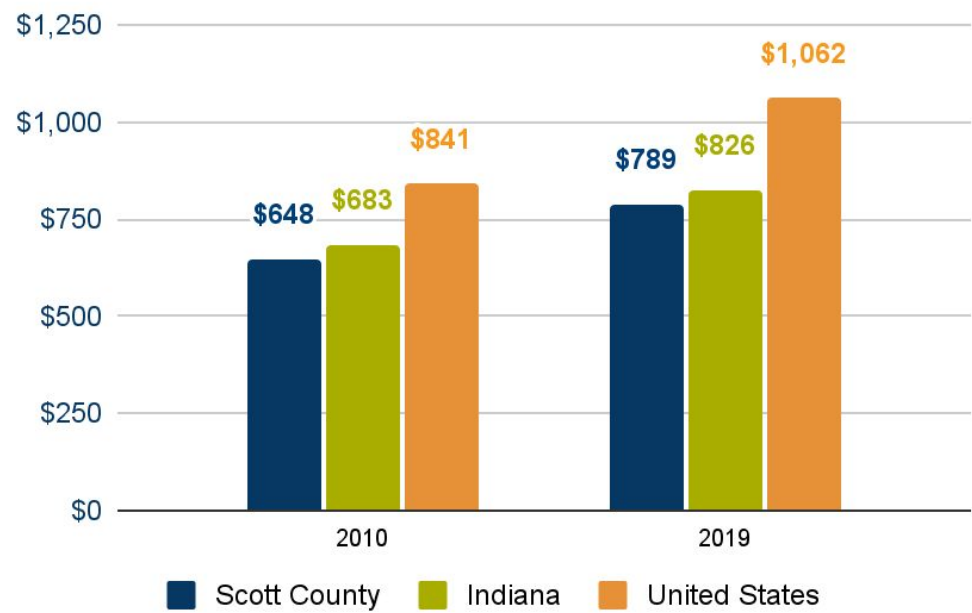


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 22% since 2010, with average rents at \$789 in 2019.

Median Rent

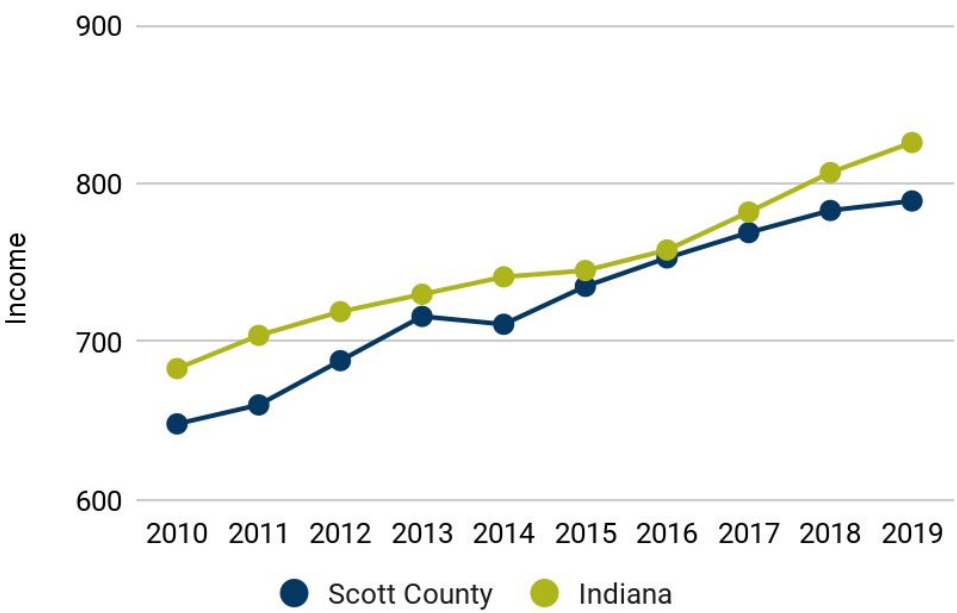
Scott County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

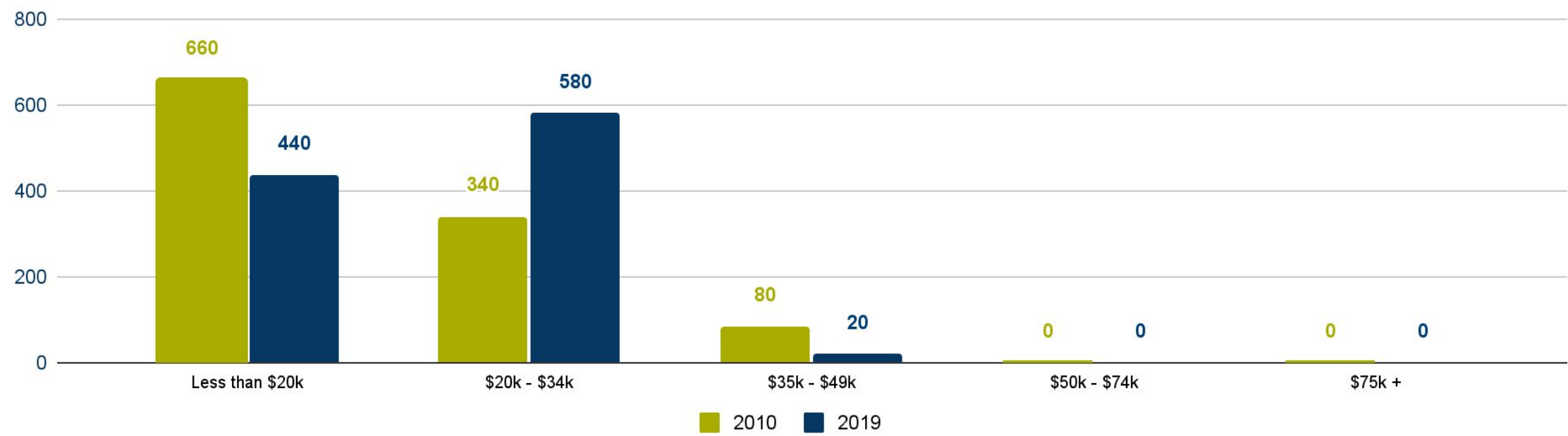
Scott County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 47% of renter households are housing cost burdened in Scott County, down -17% since 2010. 67% of households earning below \$50,000 are housing cost burdened.

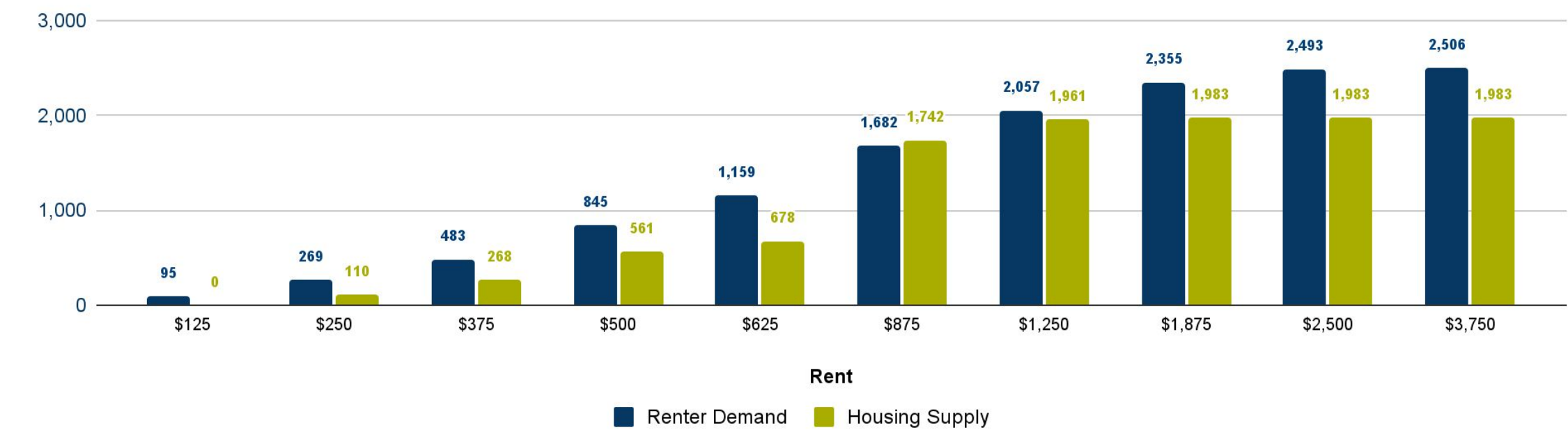
Renter Housing Cost Burden
Scott County, Indiana | 2010 - 2019



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 1000 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
Scott County, Indiana | 2010-2019

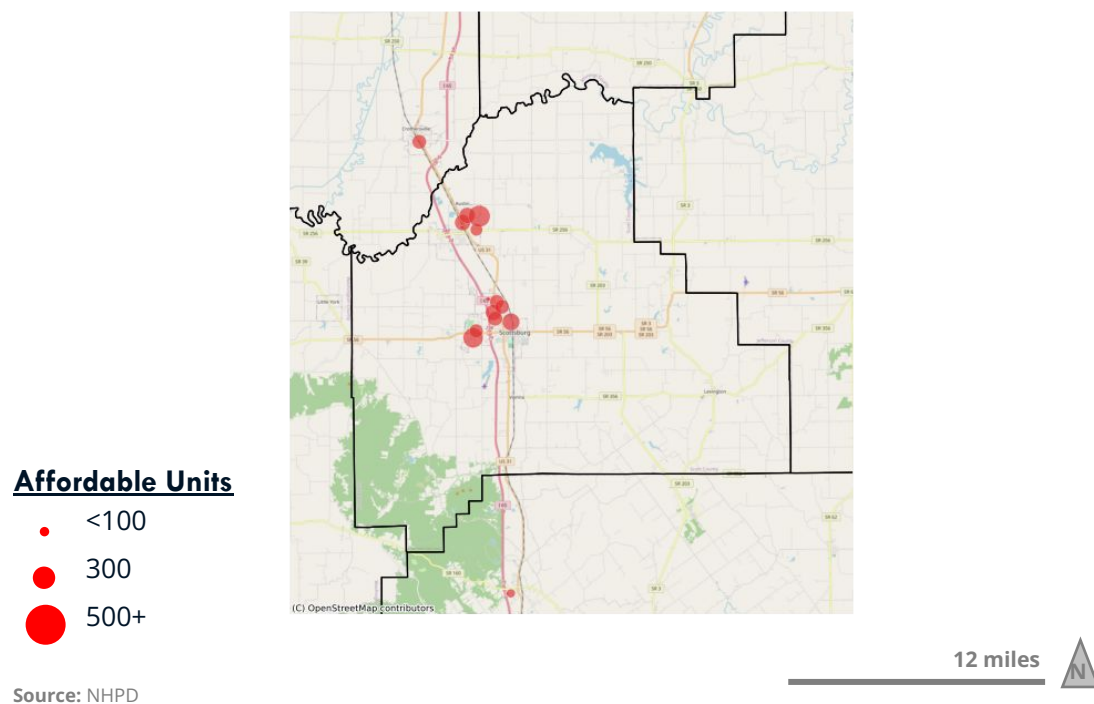


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

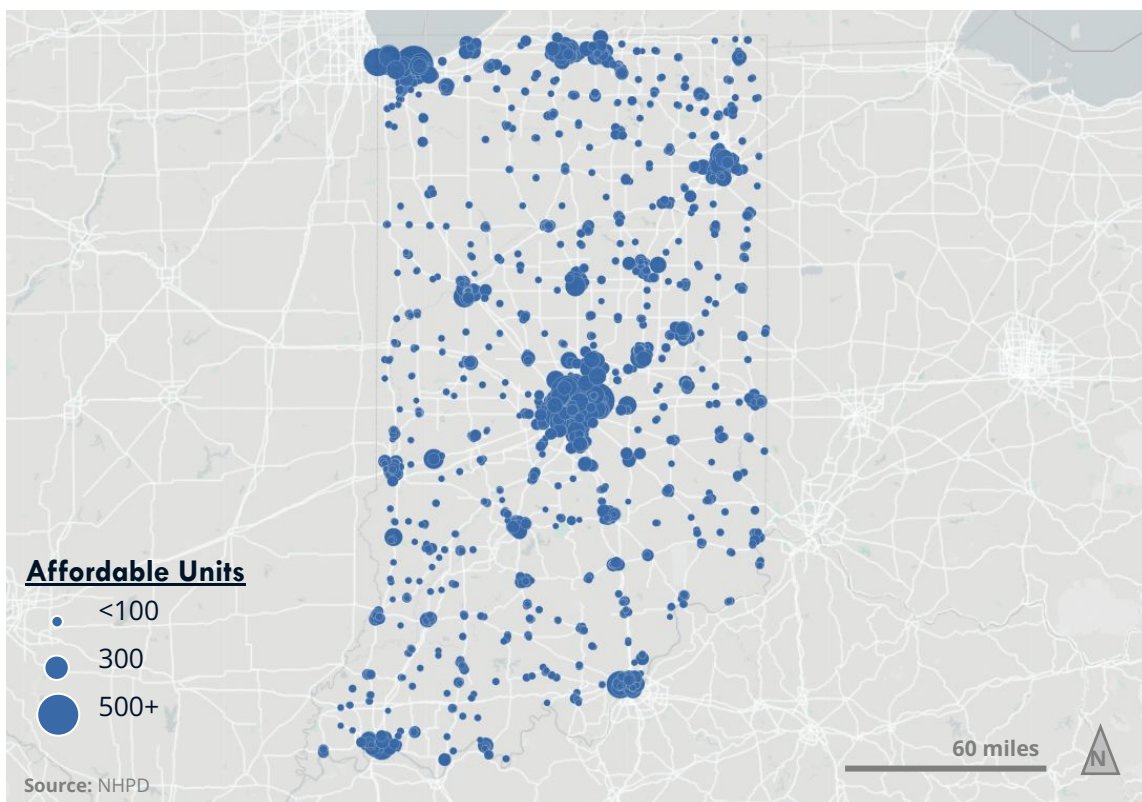
Affordable Housing Inventory

Scott County | 2020



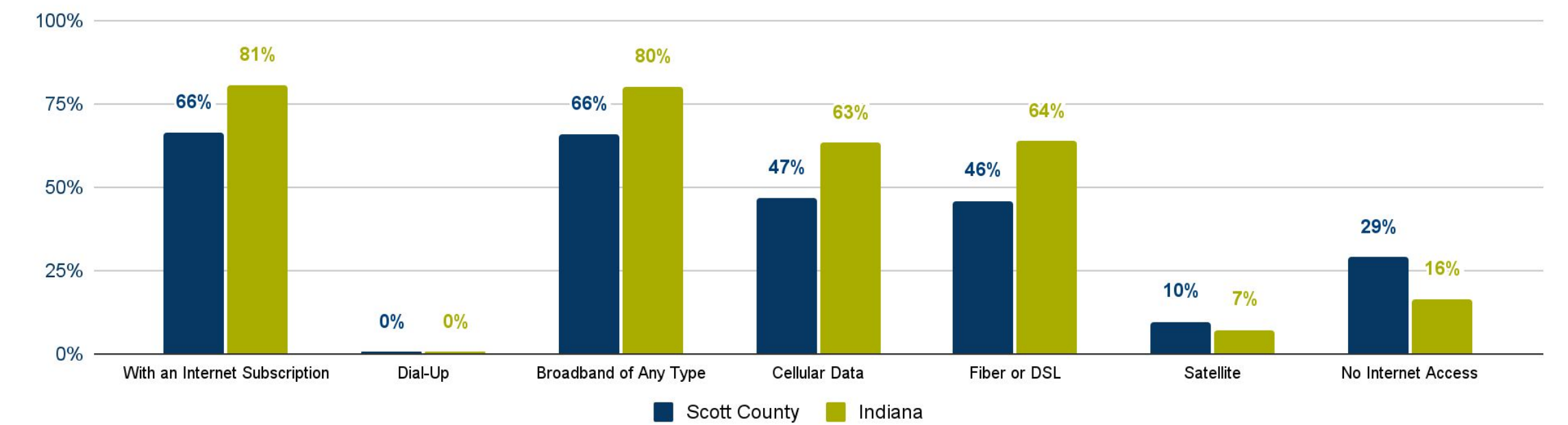
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 66% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Scott County | 2020

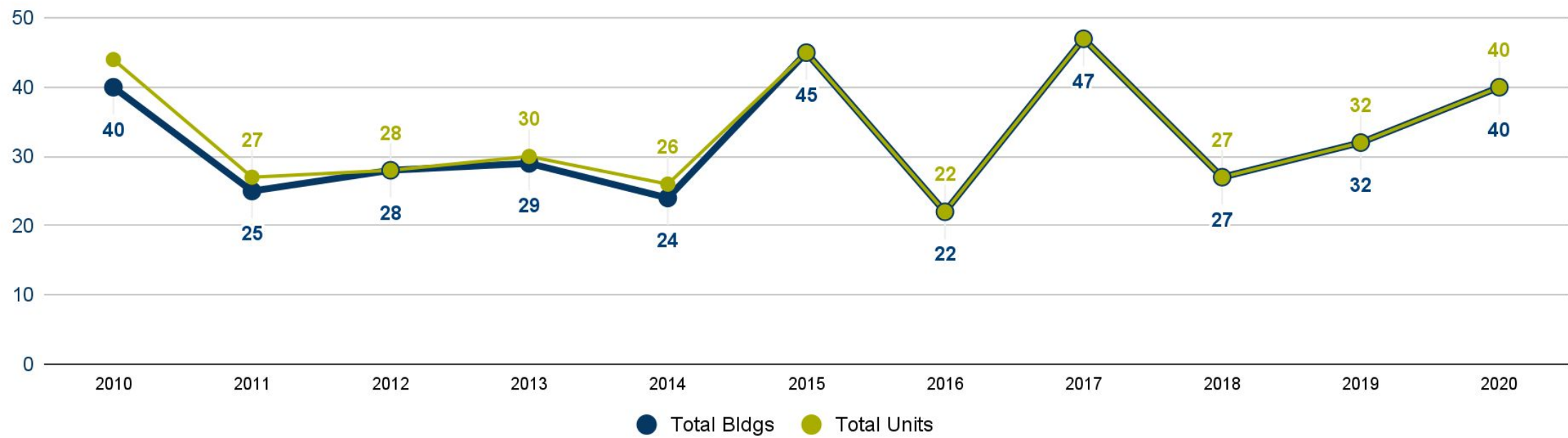


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 40 new housing starts in 2020 in Scott County, with 359 total building permits authorized since 2010.

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



Source: St. Louis Fed.

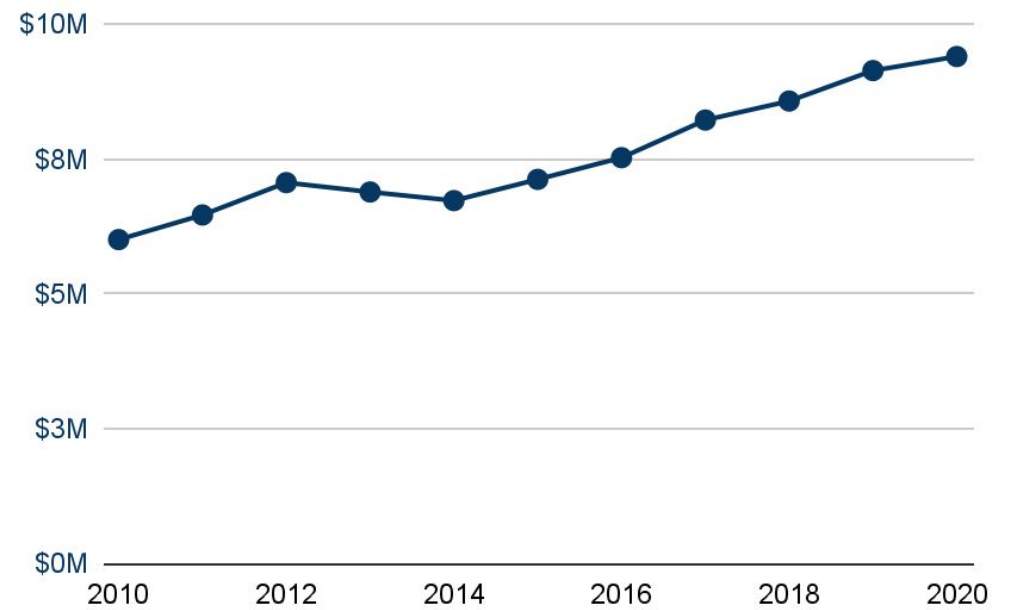
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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