



# INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR WHITLEY COUNTY, IN

**AUGUST 24, 2021**

**WORKING DRAFT**

**Note: Some data are placeholders, and not representative of actual conditions.**

Indiana Housing Dashboard **DRAFT** | 1

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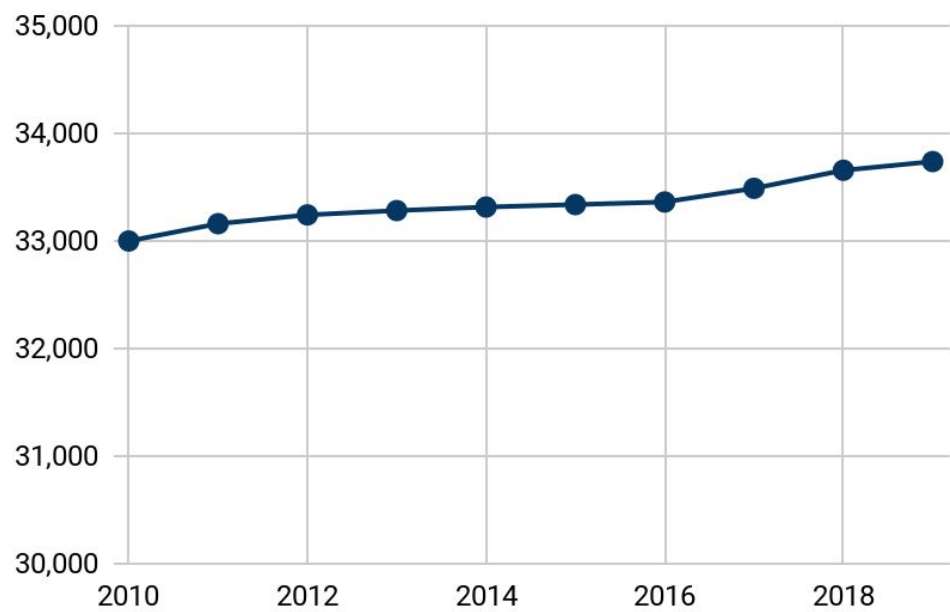
# DEMOGRAPHIC TRENDS

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**WORKING DRAFT**

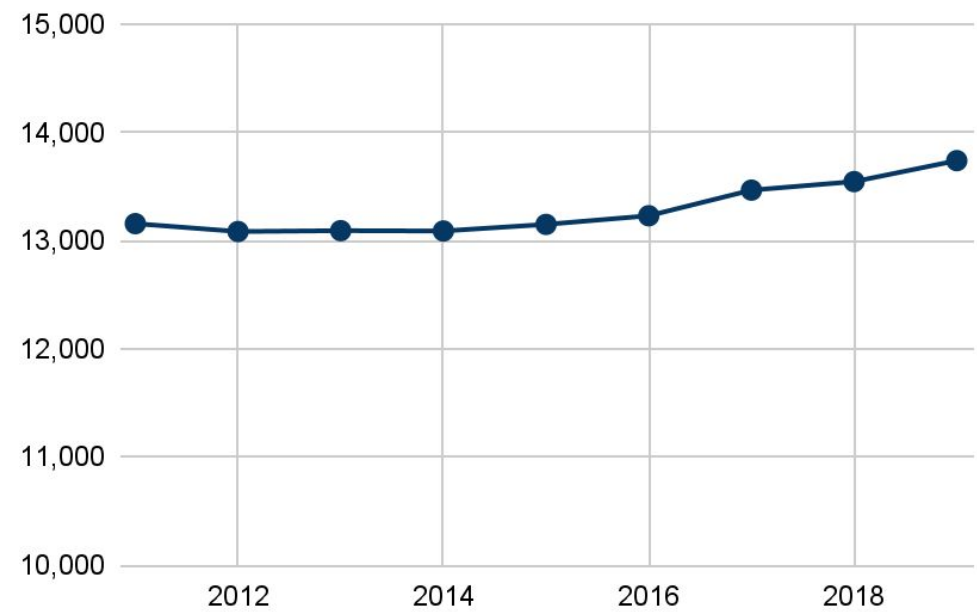
**POPULATION** | Whitley County's population has increased by 2.24% (1,000 people) between 2010-2019. In the same time period, the total number of households increased by 4% (0 households).

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



Source: FRED, U.S. Census Bureau

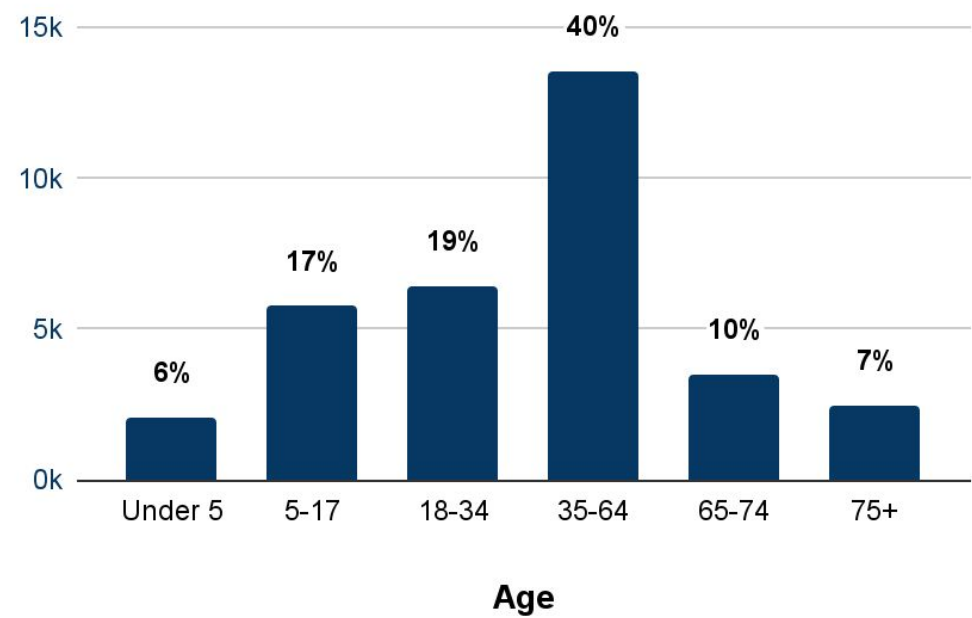
**Households**  
Whitley County | 2010-2019



Source: FRED, U.S. Census Bureau

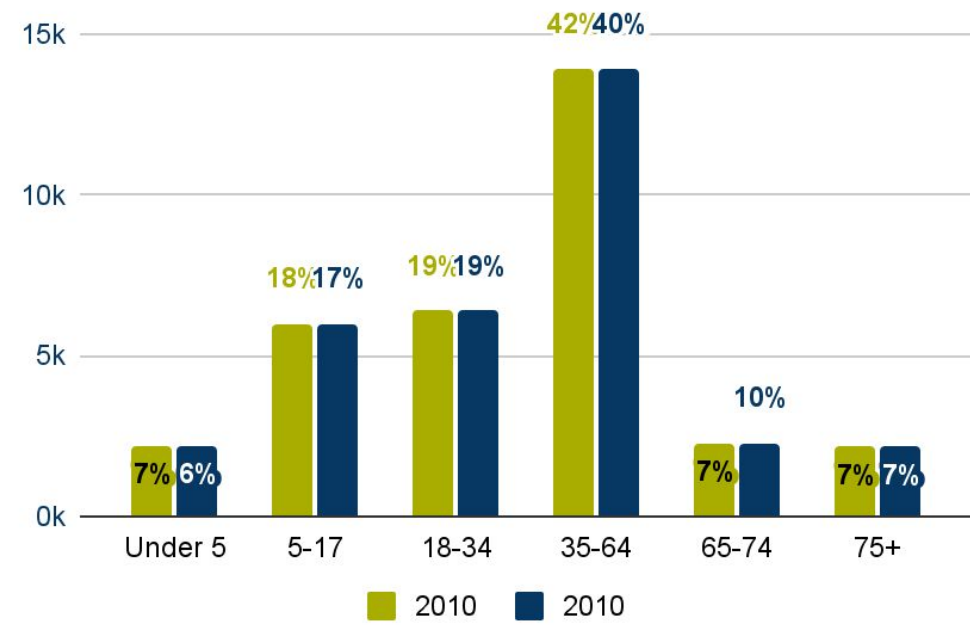
**AGE** | 18% of people in Whitley County are above the age of 65, while 23% are below 18.

**Population by Age**  
Whitley County | 2019



Source: ACS 2019 5-year estimates

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

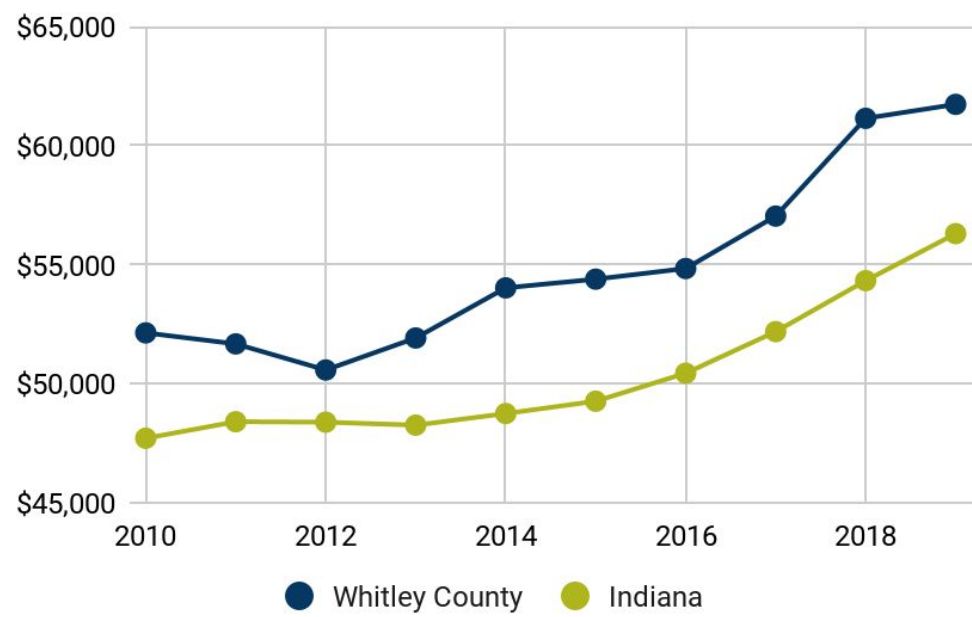


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES |** Whitley County had a median income of \$61,741 in 2019, up 18% since 2010. 24% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

**Median Income**

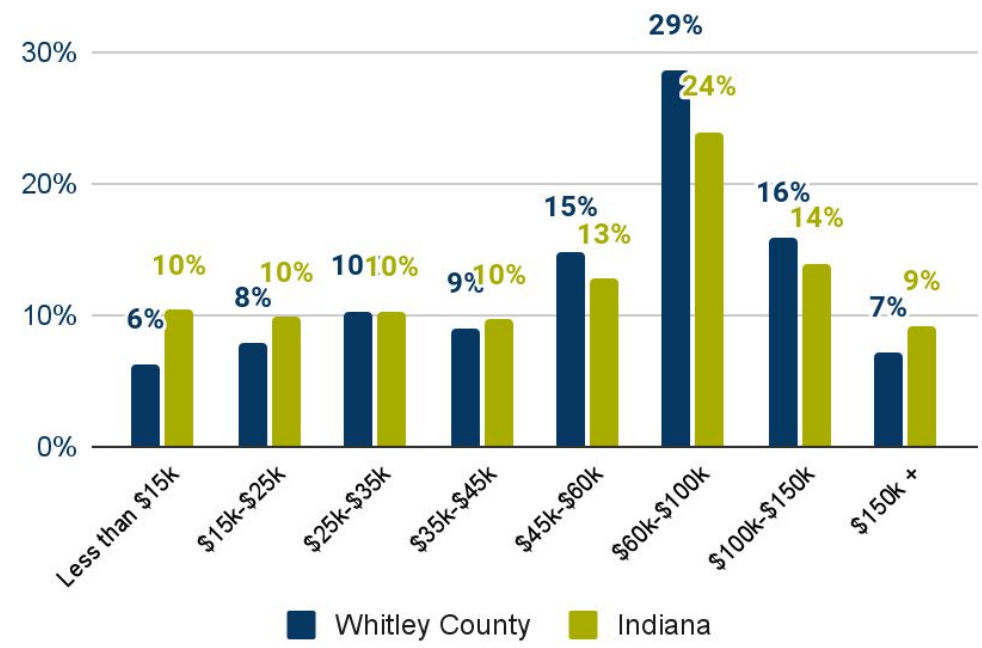
Whitley County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

Whitley County, State of Indiana | 2019



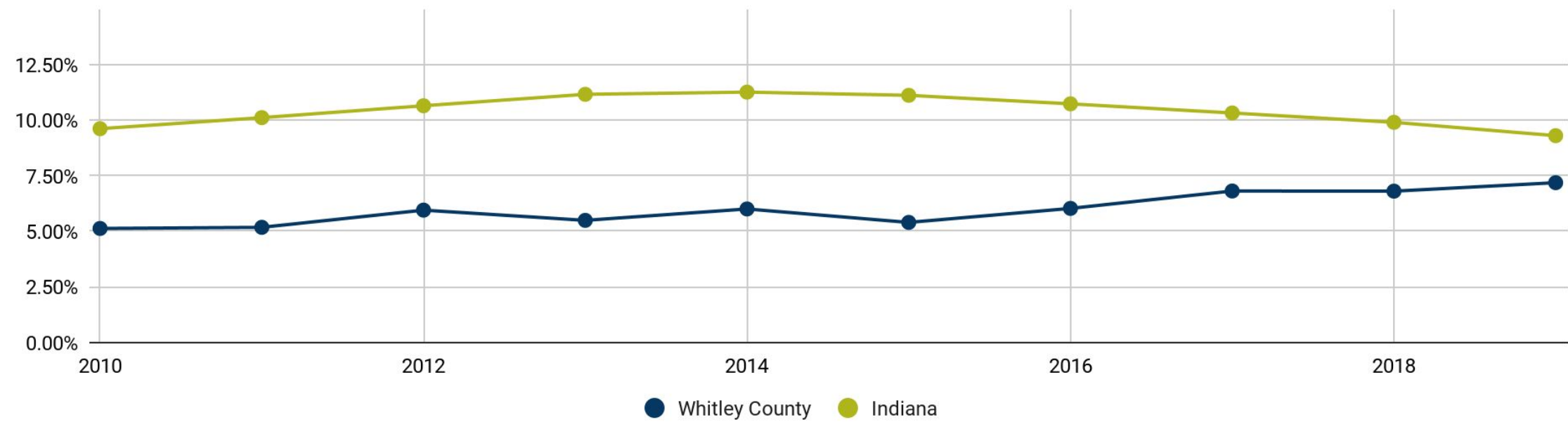
Source: ACS 2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**FAMILY POVERTY RATE |** 7.2% of families live in poverty conditions in Whitley County, up 2.1 points from 5.1% in 2010.

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



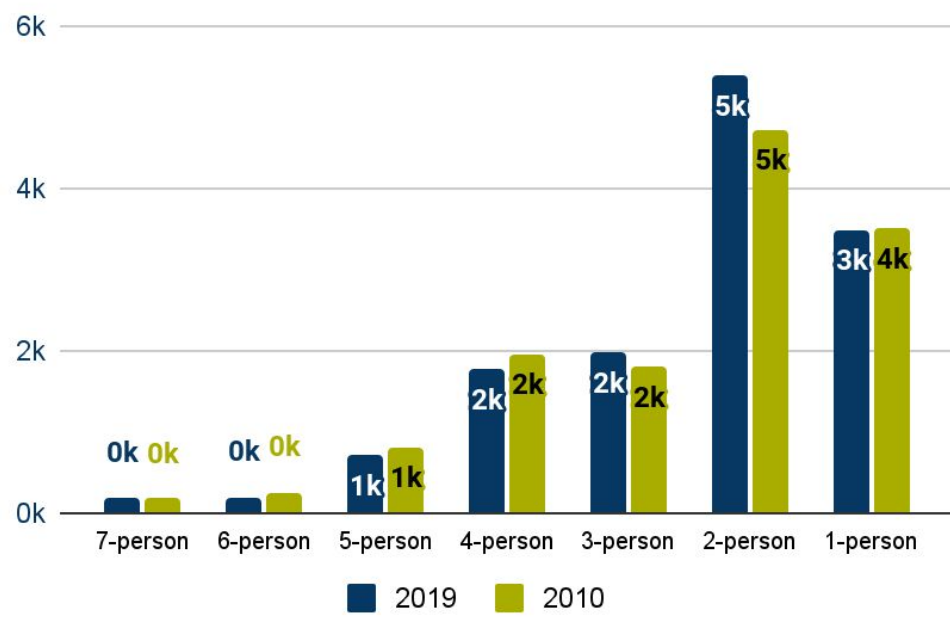
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

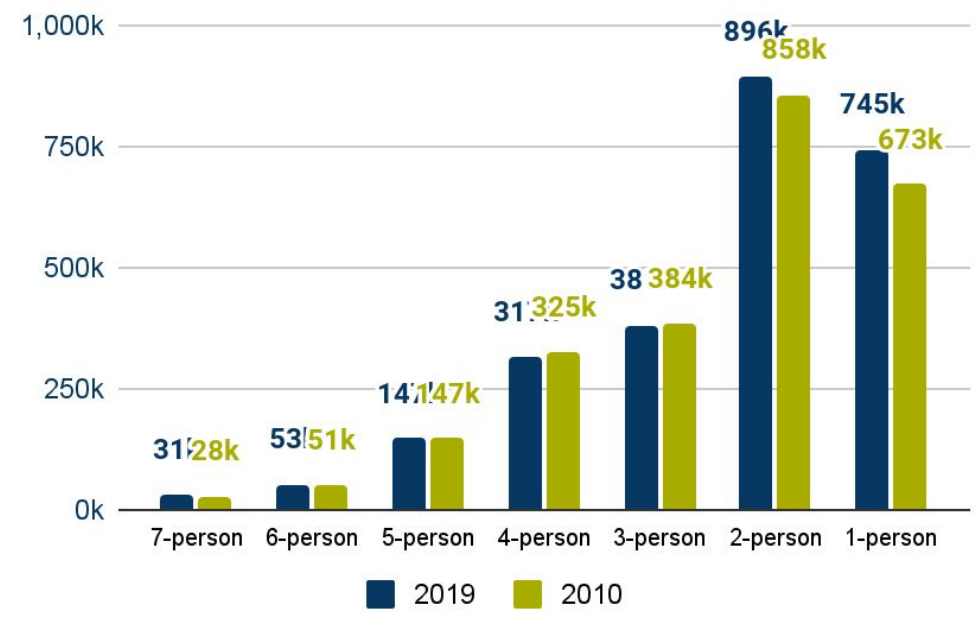
**HOUSEHOLD SIZE |** The average household size is 2.42, compared to 2.52 statewide. The Whitley County average household has shrunk by 0.05 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

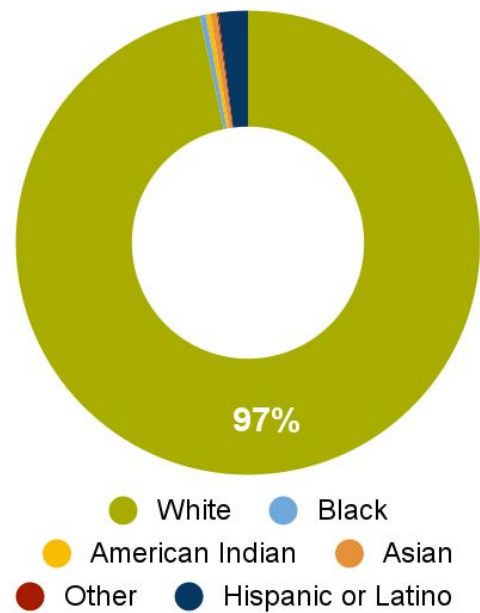
**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**RACIAL COMPOSITION |** The currently racial distribution of households in Whitley County is 97% white, 0% Black, 2% Hispanic/Latino, 0% Asian, and 0% other.

**Racial Distribution**

Whitley County | 2019



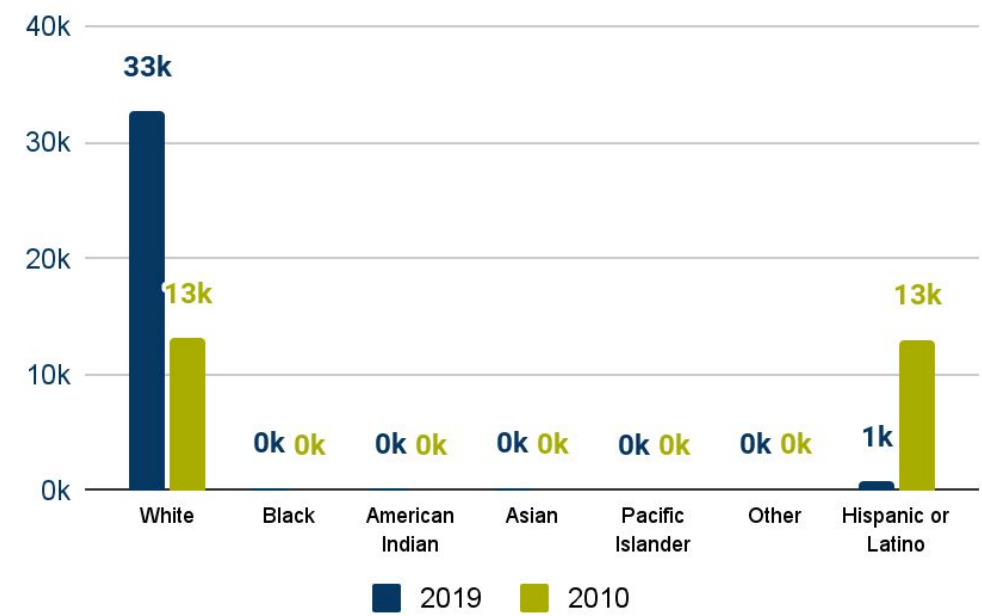
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Household Racial Distribution**

Whitley County | 2010, 2019



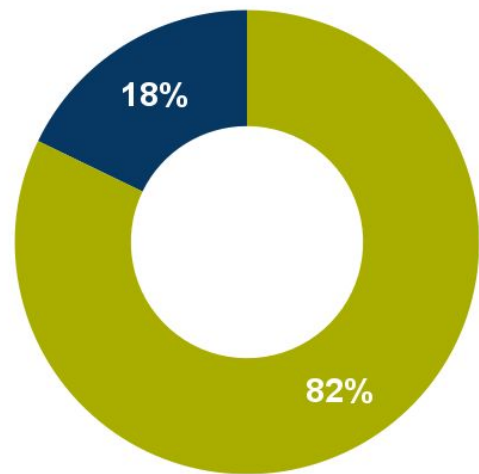
Source: ACS 2010-2019 5-year estimates



**HOUSING TENURE** | In 2019, 18% of households (2,449 households) in Whitley County were renters, while 82% are (11,293 households) owner households. The share of renters has increased by 1% since 2010.

**Housing Tenure**

Whitley County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

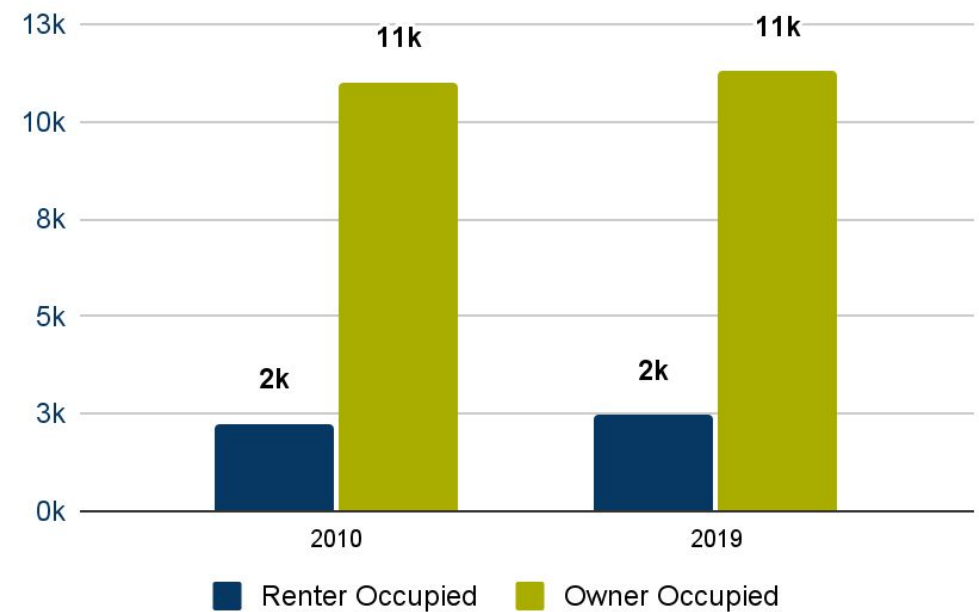
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

Whitley County | 2010-2019



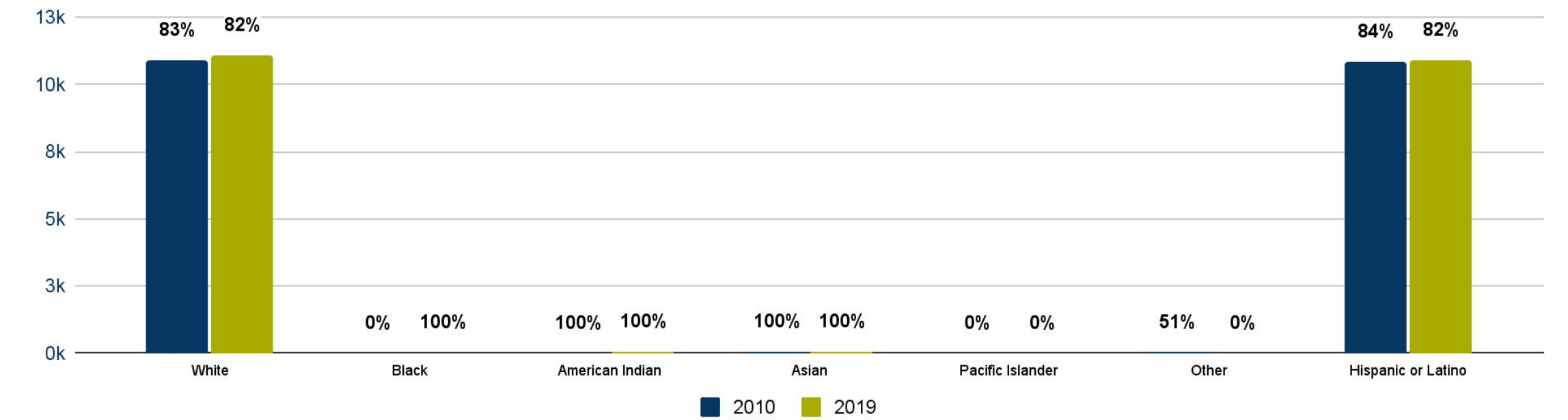
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

Note: Some data are placeholders, and not representative of actual conditions.

**TENURE BY RACE |** While the overall homeownership rate is 82%, among non-Hispanic White households' homeownership is 82%, 100% for Black households, and 82% for Hispanic or Latino households.

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

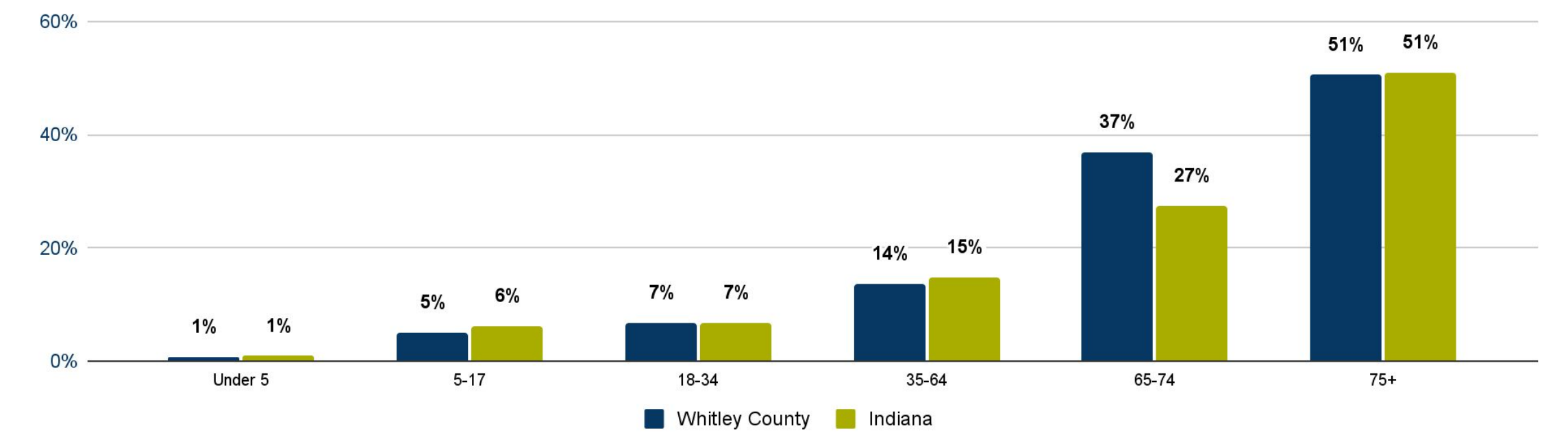


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**DISABILITY** | 15% of people in Whitley County live with a disability. For people above 65, the share increases to 42%.

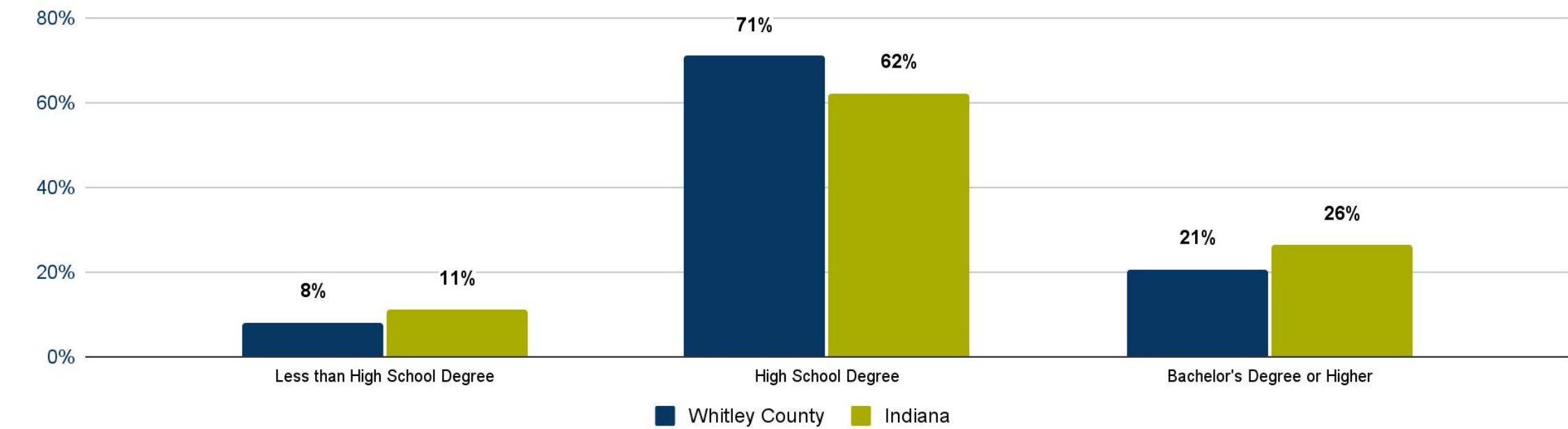
**Share of the Population with a Disability by Age**  
Whitley County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Whitley County, 71% of the population has at least a high school degree and 21% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

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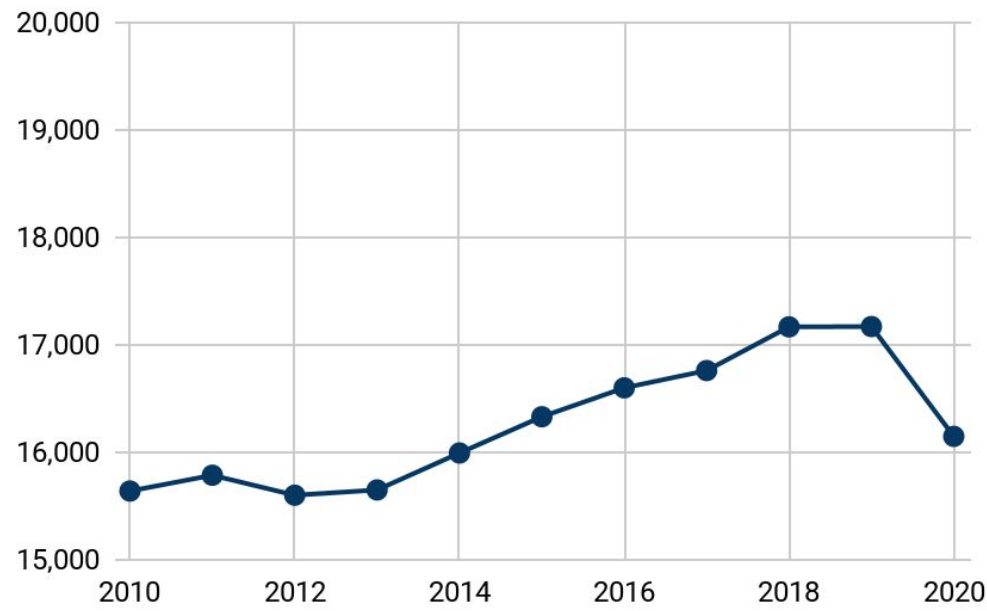
# JOB / EMPLOYMENT TRENDS

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**WORKING DRAFT**

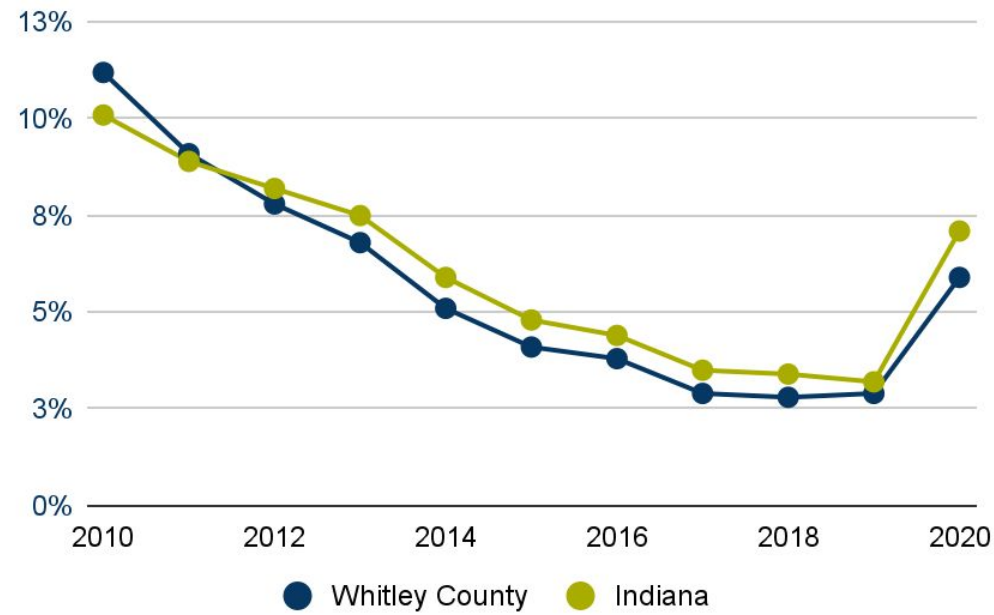
**EMPLOYMENT BASE |** There are currently 16,000 employed persons in Whitley County, up by 3% since 2010. The unemployment rate in 2020 was 5.90%, up 3.0 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

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

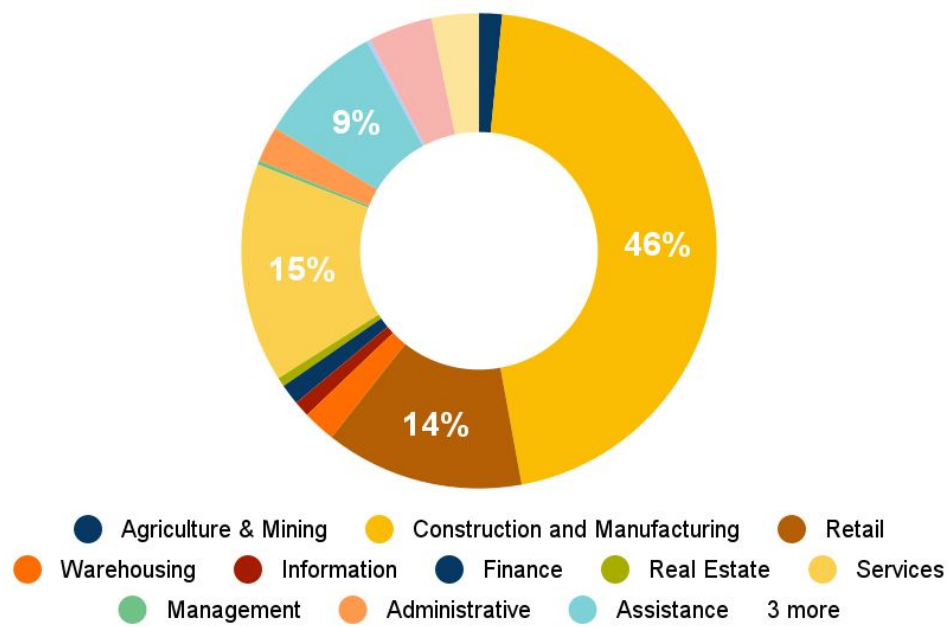


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**EMPLOYMENT BY INDUSTRY |** Manufacturing accounts for the plurality of jobs in Whitley County, accounting for 41% of all jobs, followed by Retail Trade (9% of all jobs).

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



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$35,828
- 2. Goods-producing | \$57,693
- 3. Trade, transportation, and utilities | \$39,378
- 4. Professional and business services | \$43,089
- 5. Construction | \$54,677

Source: BLS

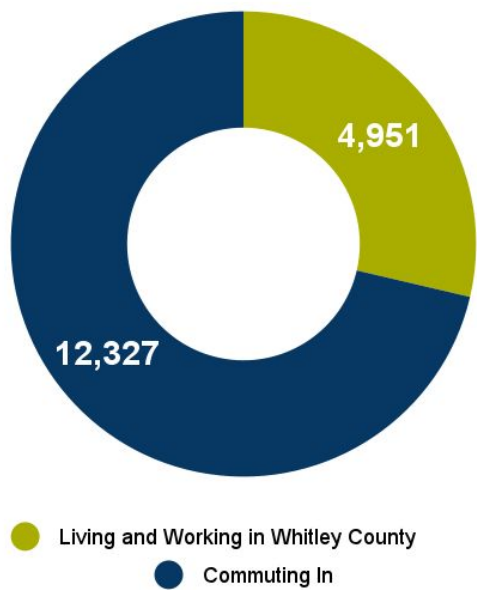
**Top 5 Employers**

- 1. Steel Dynamics Structural-rail (Columbia City)
- 2. C & A Tool Engineering Inc (Churubusco)
- 3. Autoliv Inc (Columbia City)
- 4. Walmart Supercenter (Columbia City)
- 5. Parkview Whitley Hospital (Columbia City)

Source: BLS

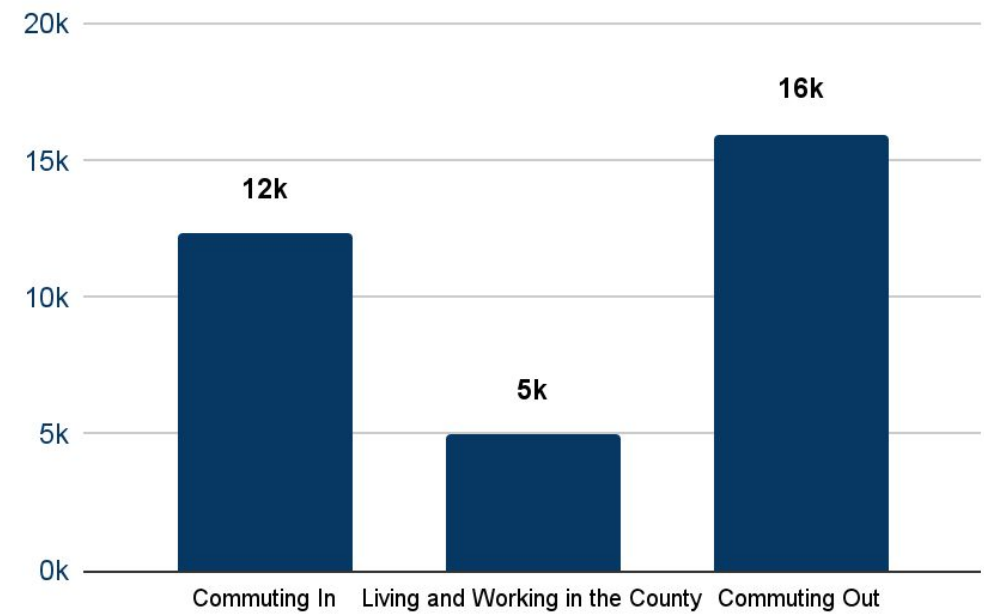
**COMMUTER INFLOW / OUTFLOW** | 12,000 commuters come into Whitley County for their jobs, while 16,000 employees travel outside for their jobs.

**Employment Inflow**  
Whitley County | 2018



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

**Commuting Patterns**  
Whitley County | 2018

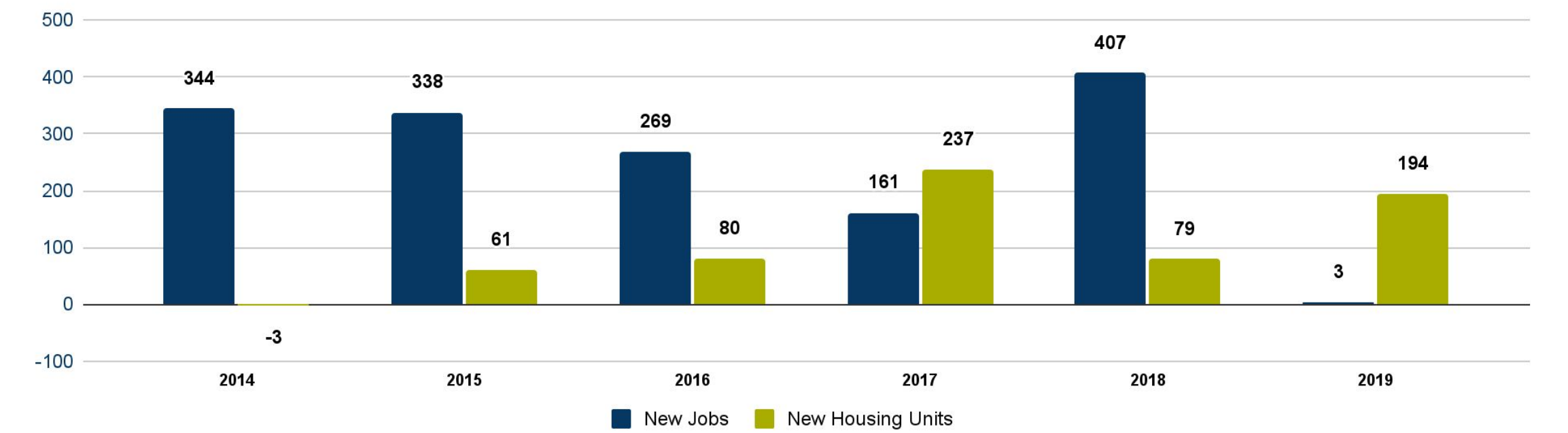


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018



**JOB GROWTH AND HOUSING PRODUCTION |** The County has created 1 522 between 2014-2019 and 648, or 43 units for every 100 jobs created.

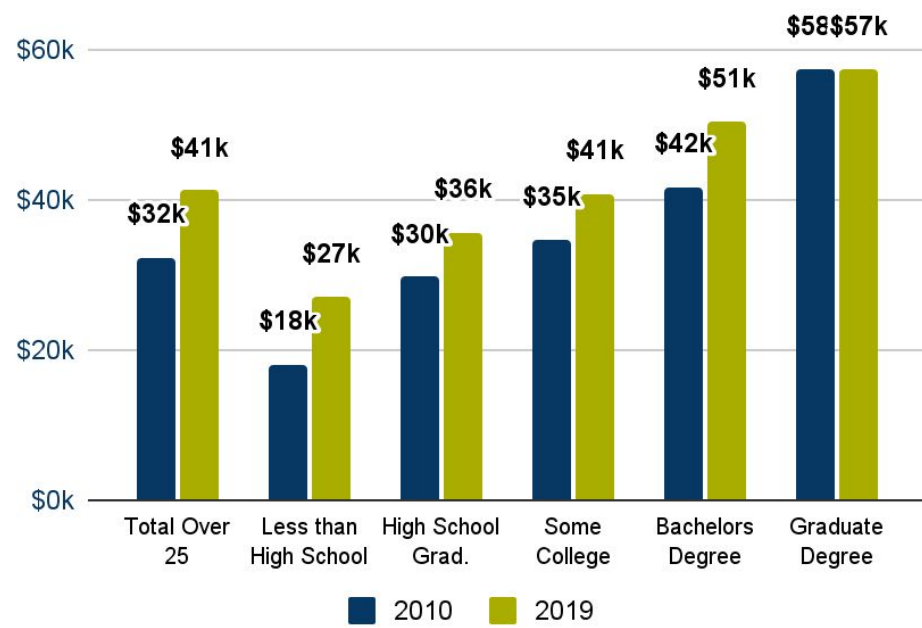
**Job Growth and Housing Production**  
Whitley County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

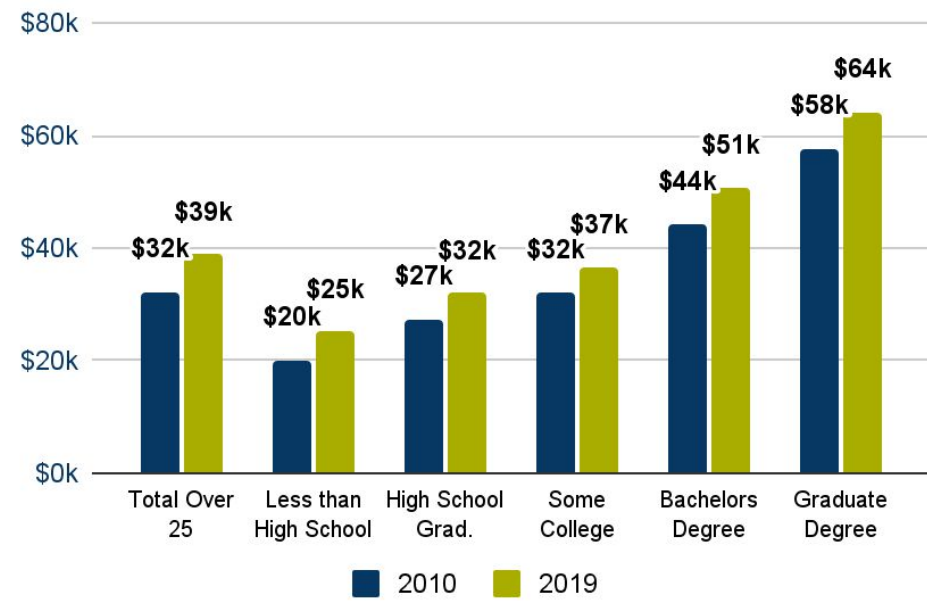
**JOB GROWTH AND HOUSING PRODUCTION |** Median Earnings have increased 27% since 2010 for the total population and increased 20% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

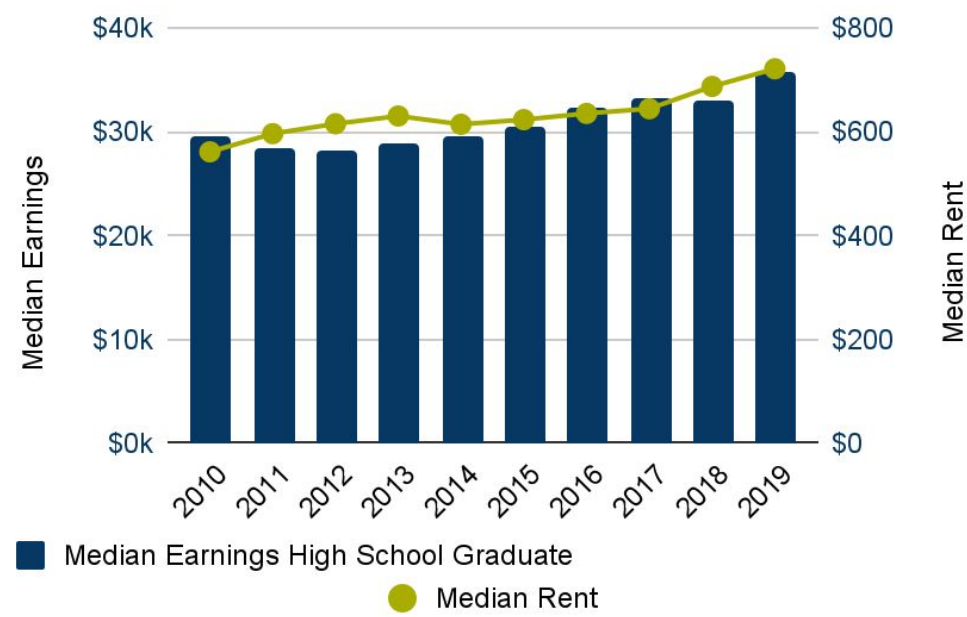
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**JOB GROWTH AND EDUCATIONAL ATTAINMENT** | Median Annual Earnings have increased \$4,500 since 2010 for High School graduates, and increased \$6,500 since 2010 for Bachelors Degree holders. Annual gross rent has increased 28.5% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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# HOUSING TRENDS

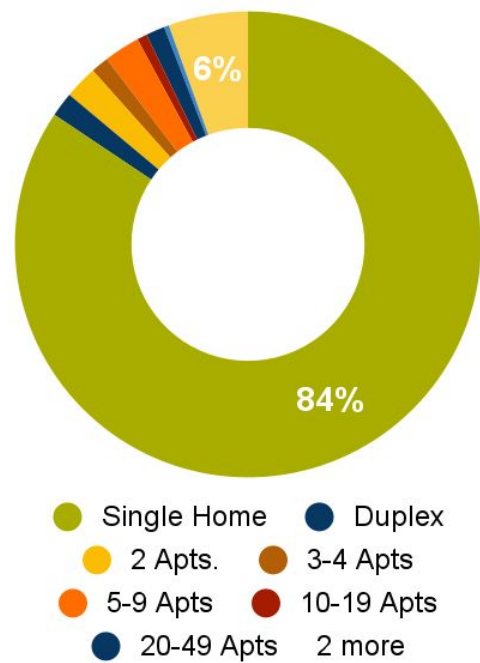
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**WORKING DRAFT**

**HOUSING TYPOLOGY |** 84% of homes in Whitley County are single-family, while 10% are multifamily. The share of multifamily housing has decreased by 79 homes since 2010.

**Housing Typology**

Whitley County | 2019



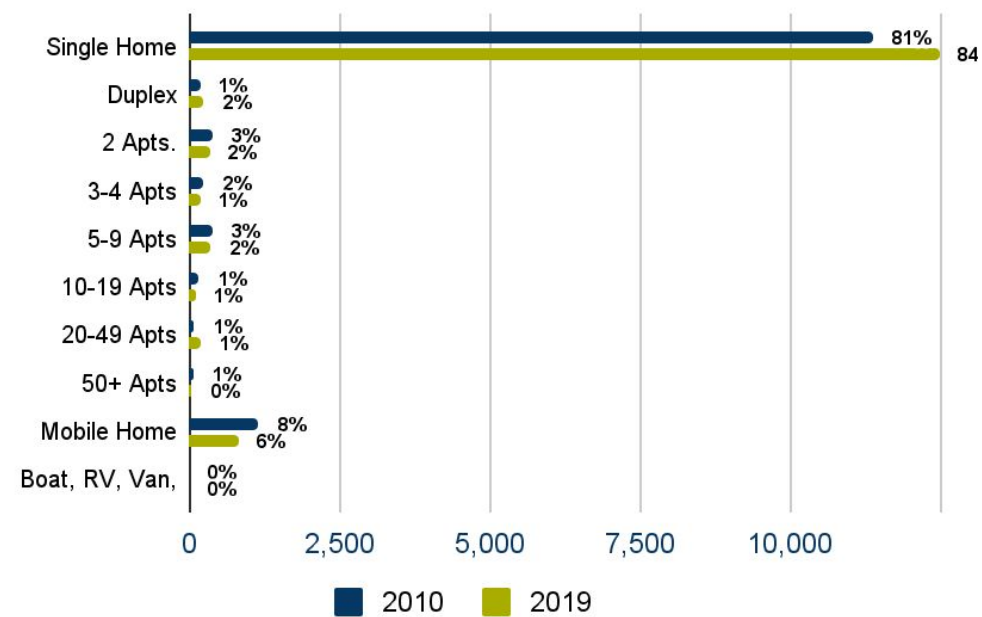
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Housing Typology**

Whitley County | 2010, 2019

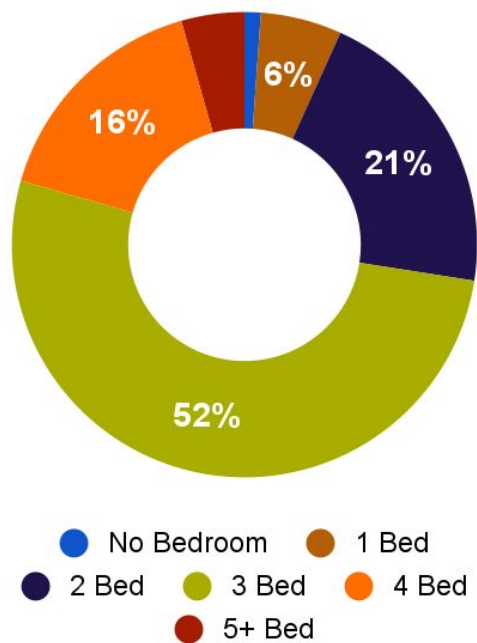


Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in Whitley County are 2.42, with 73% of units 3 bedroom or more.

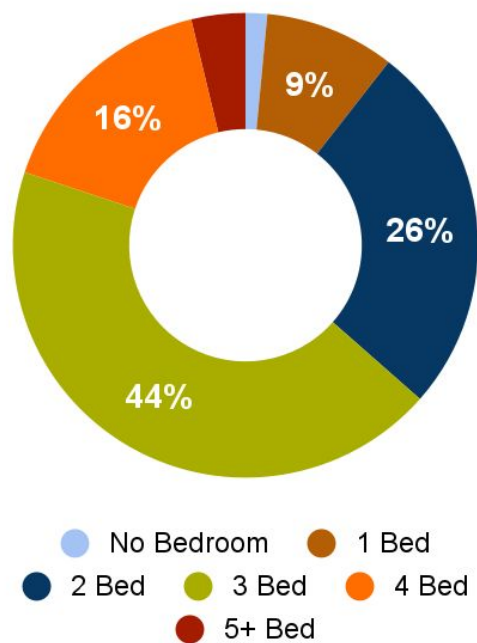
**Housing Stock by Bedrooms**

Whitley County | 2019



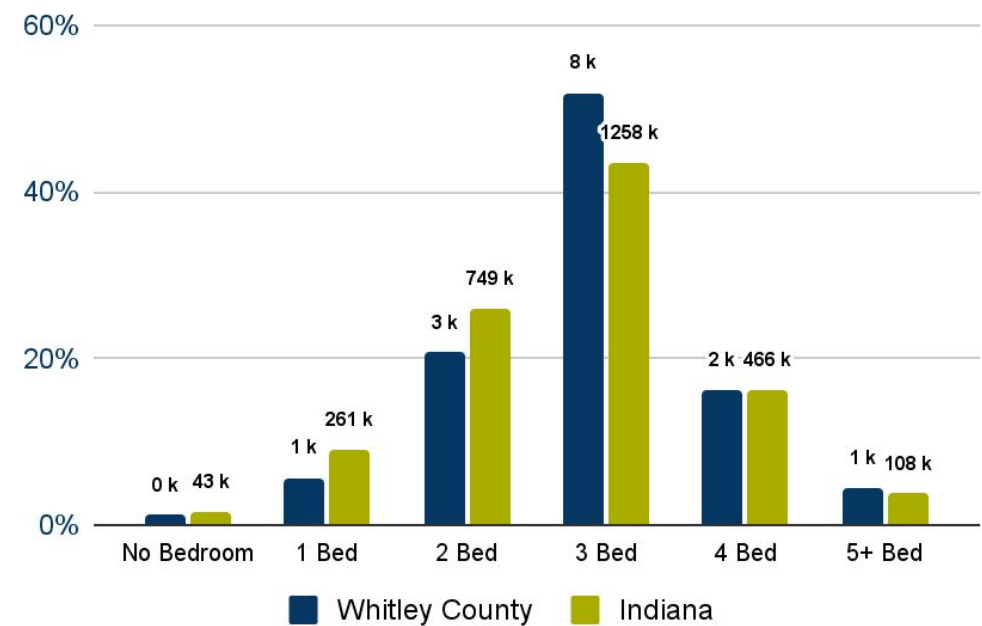
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Housing Stock by Bedroom**

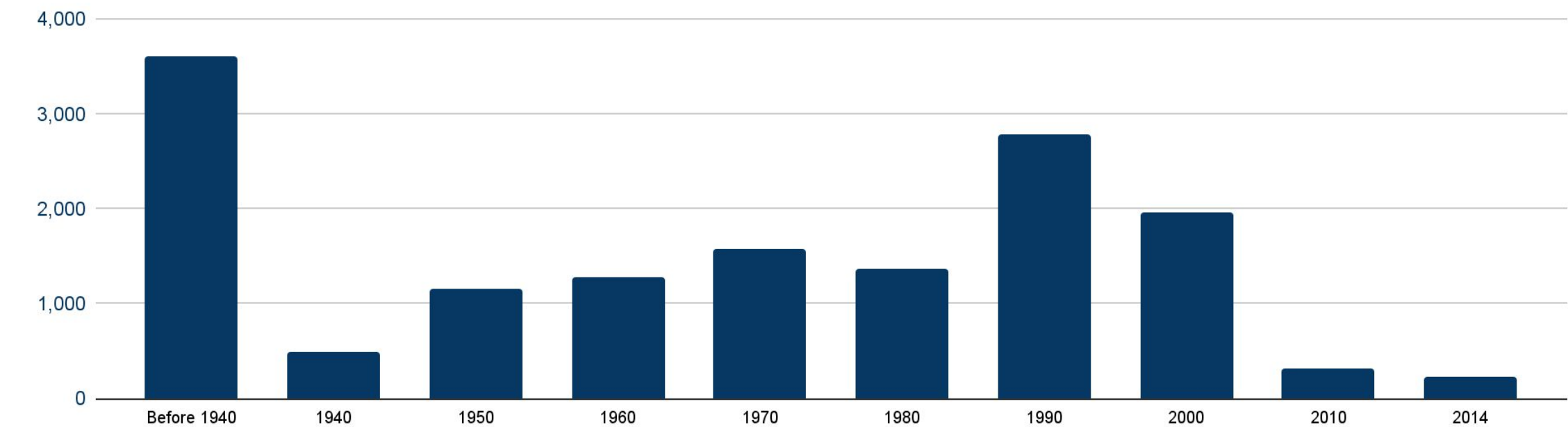
Whitley County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 83% of homes were built before 1990, with most homes built in 2014.

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

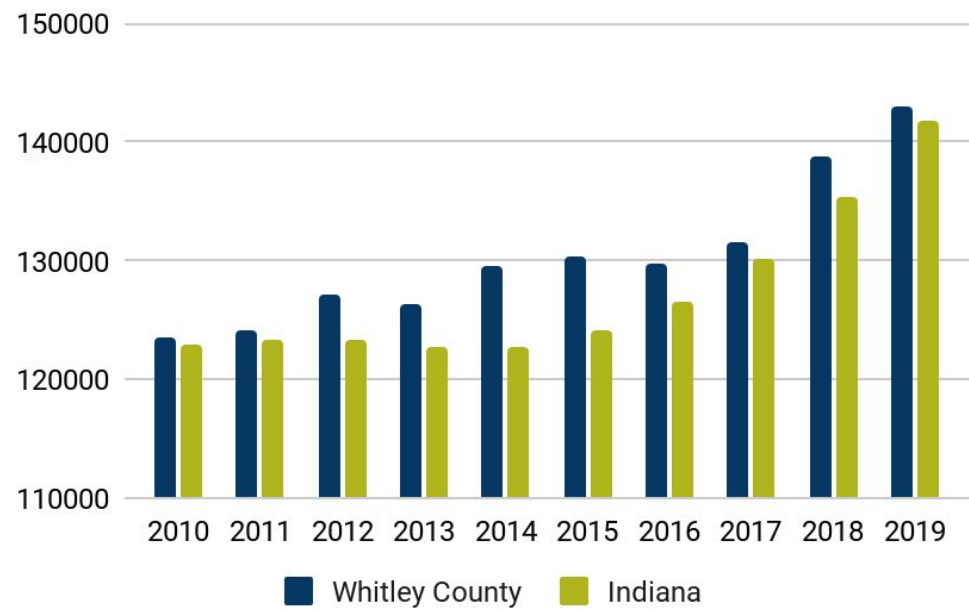


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

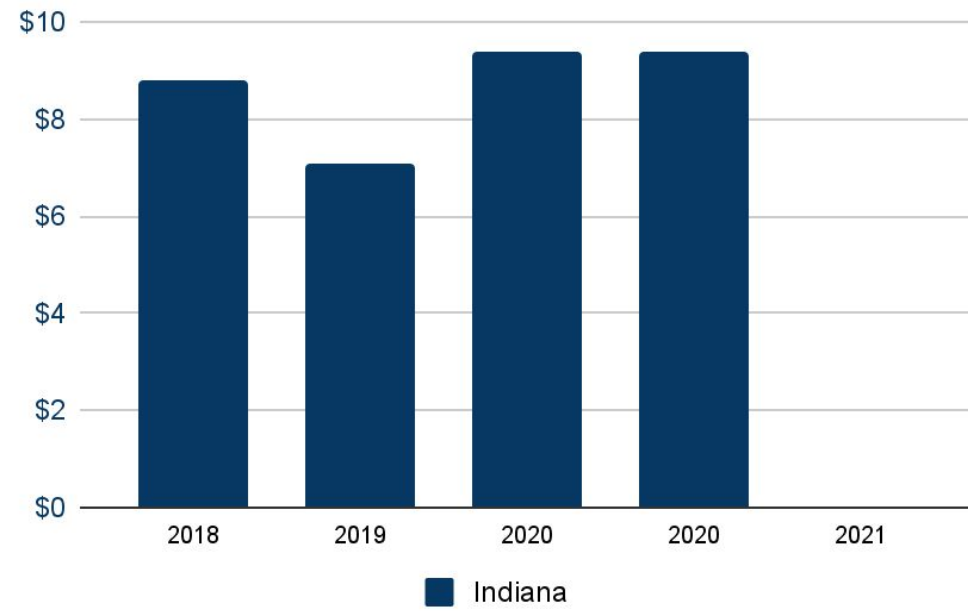
**MEDIAN LISTING PRICE |** Homes in Whitley County have a median listing price of \$143,100, compared to \$141,700 statewide. Home prices have increased by 16% since 2010.

**Median Listing Price**  
Whitley County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

**Median Listing Price per Square Foot**  
Whitley County | 2017-2020



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

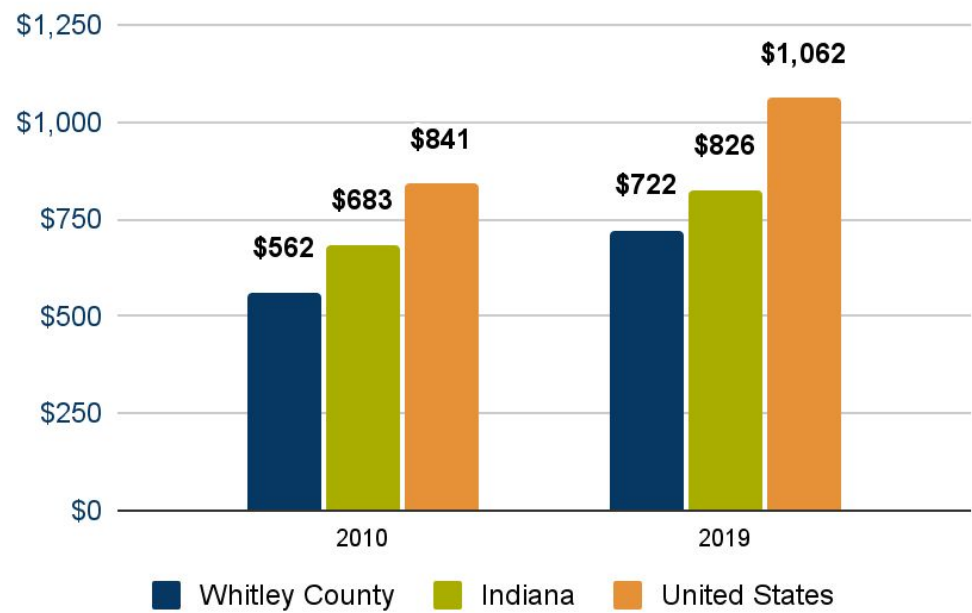
Note: Some data are placeholders, and not representative of actual conditions.



**MEDIAN RENTS |** Median rents have increased by 28% since 2010, with average rents at \$722.

**Median Rent**

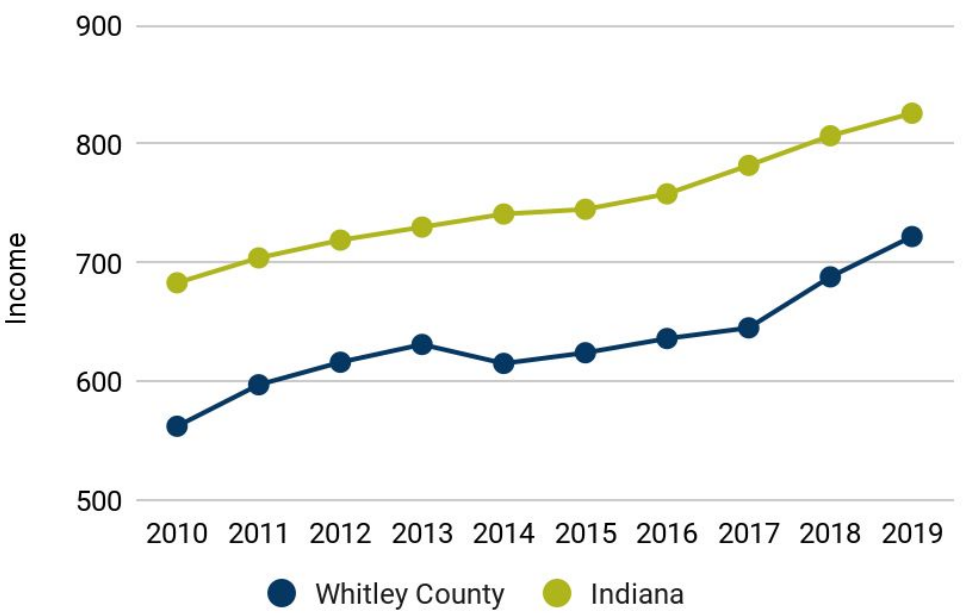
Whitley County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

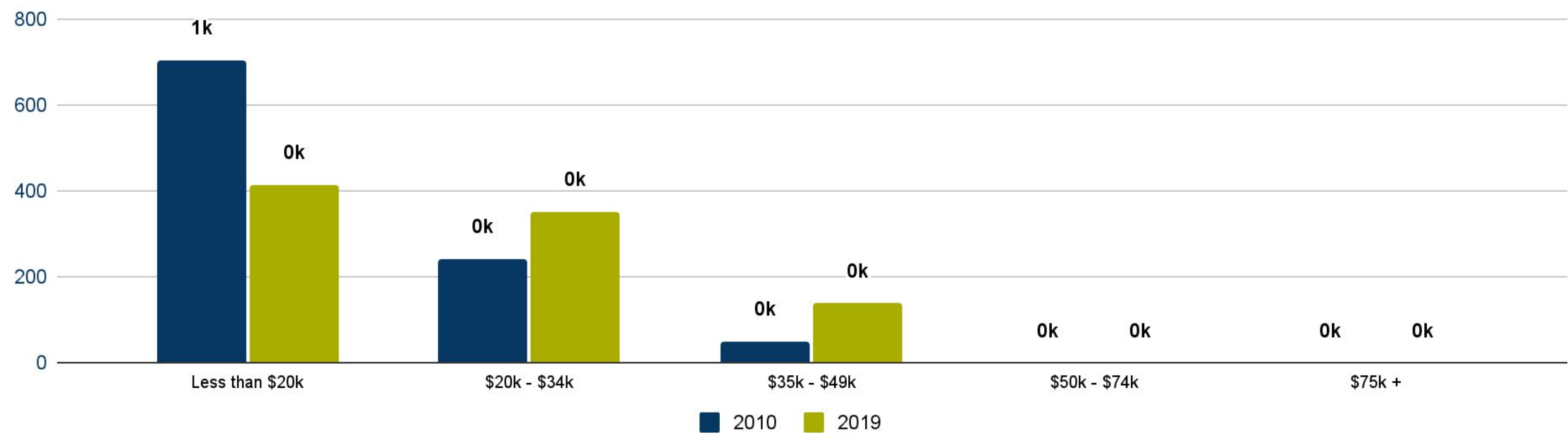
Whitley County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 39% of households are housing cost burdened in Whitley County, down -21% since 2010. 60% of households earning below \$50,000 are housing cost burdened.

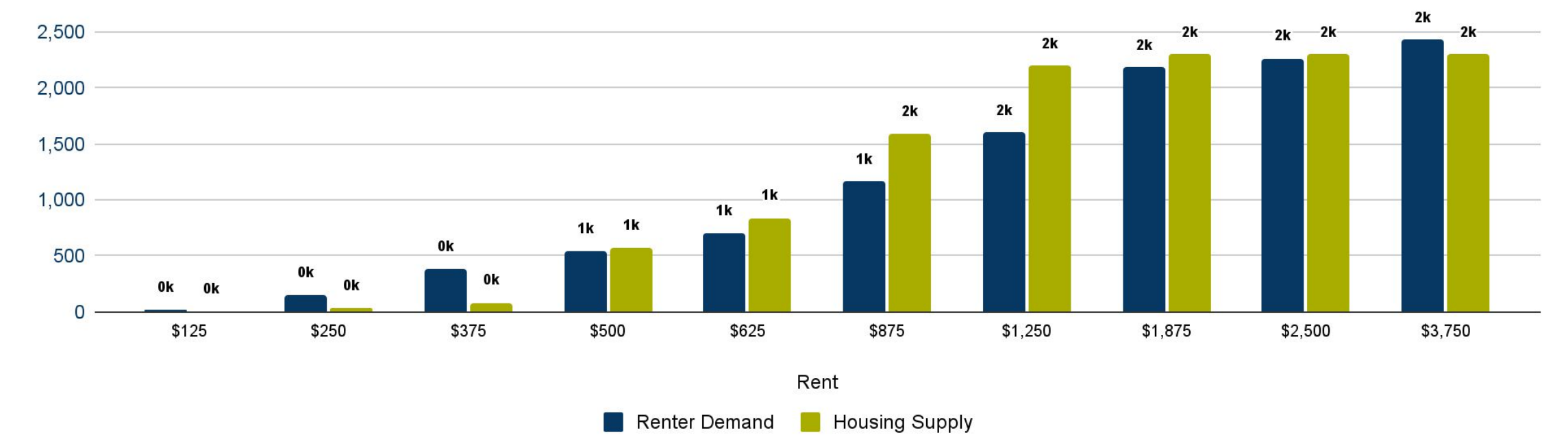
**Renter Housing Cost Burden**  
Whitley County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**CUMULATIVE HOUSING GAP** | There is a 1 000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

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

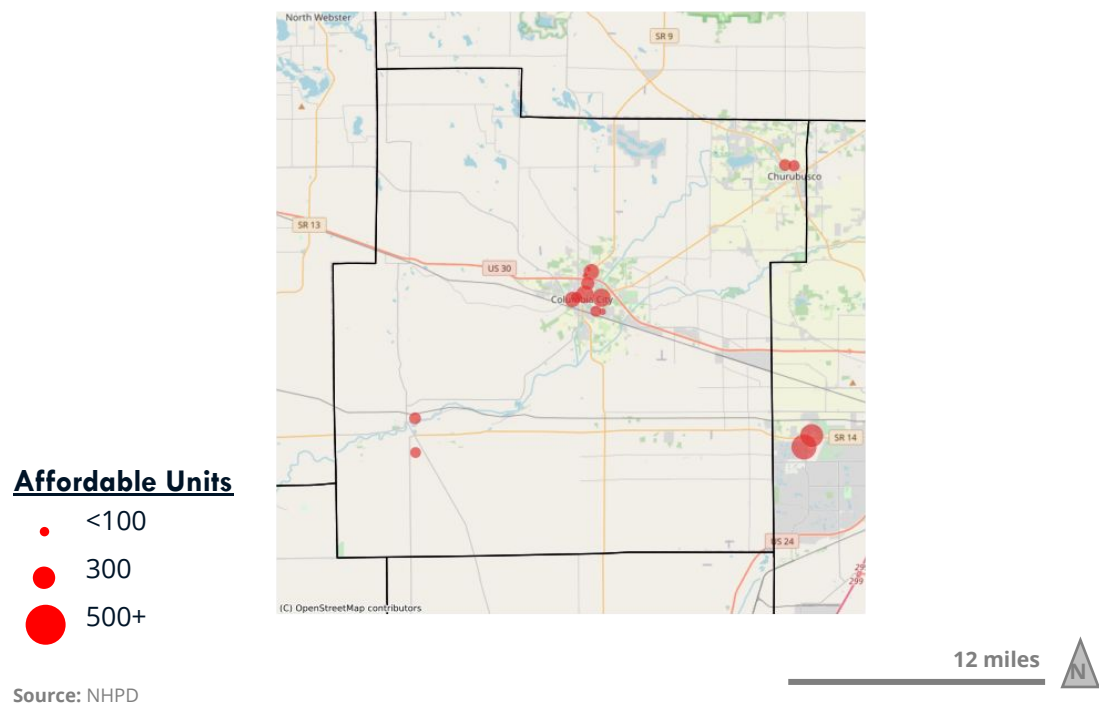


Source: ACS 2010-2019 5-year estimates

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

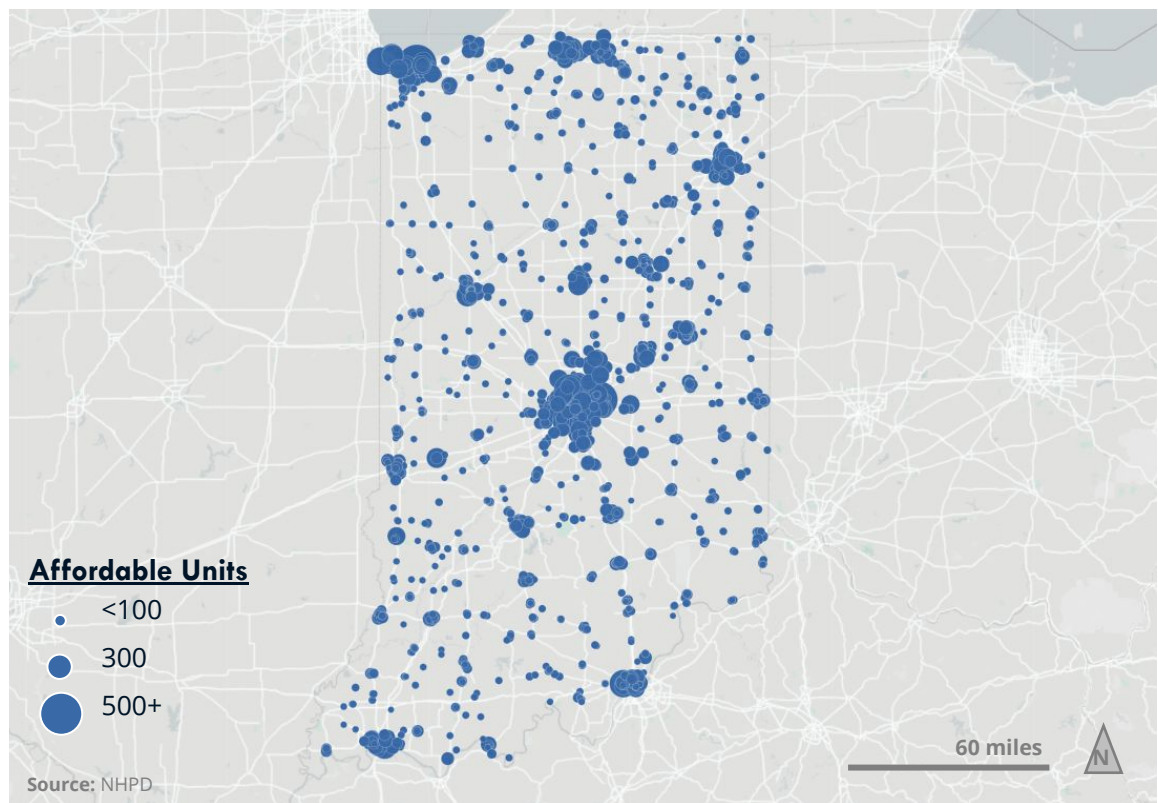
## Affordable Housing Inventory

Whitley County | 2020



## Affordable Housing Inventory

State of Indiana | 2020

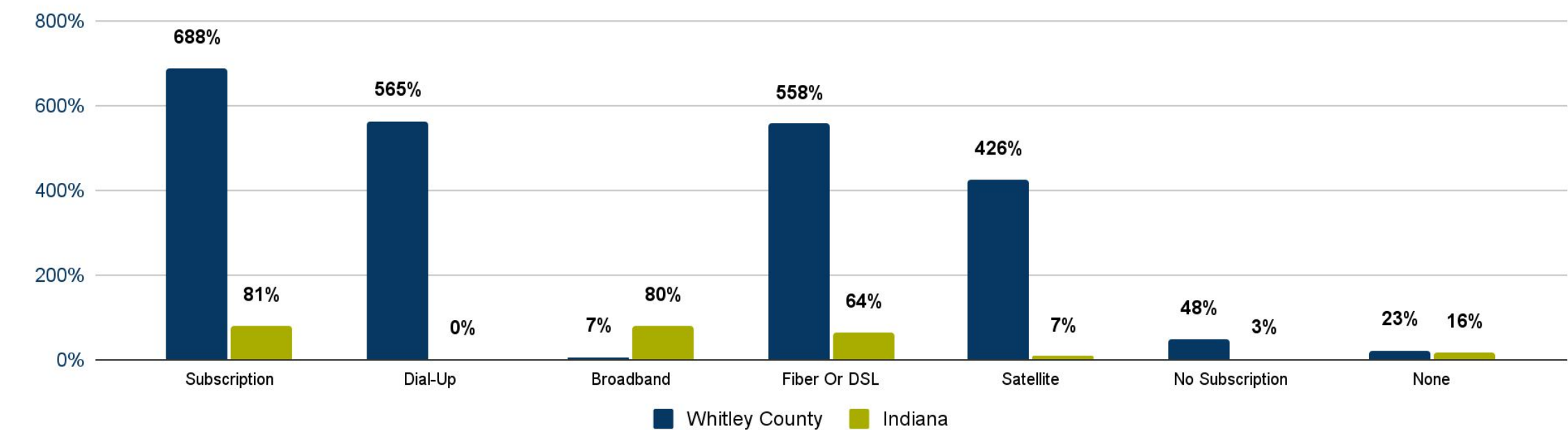


**WORKING DRAFT**

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# HOUSING AMENITIES | 7% of housing units have access to broadband.

## Broadband Access Whitley County | 2017-2020



Source: ACS 2010-2019 5-year estimates

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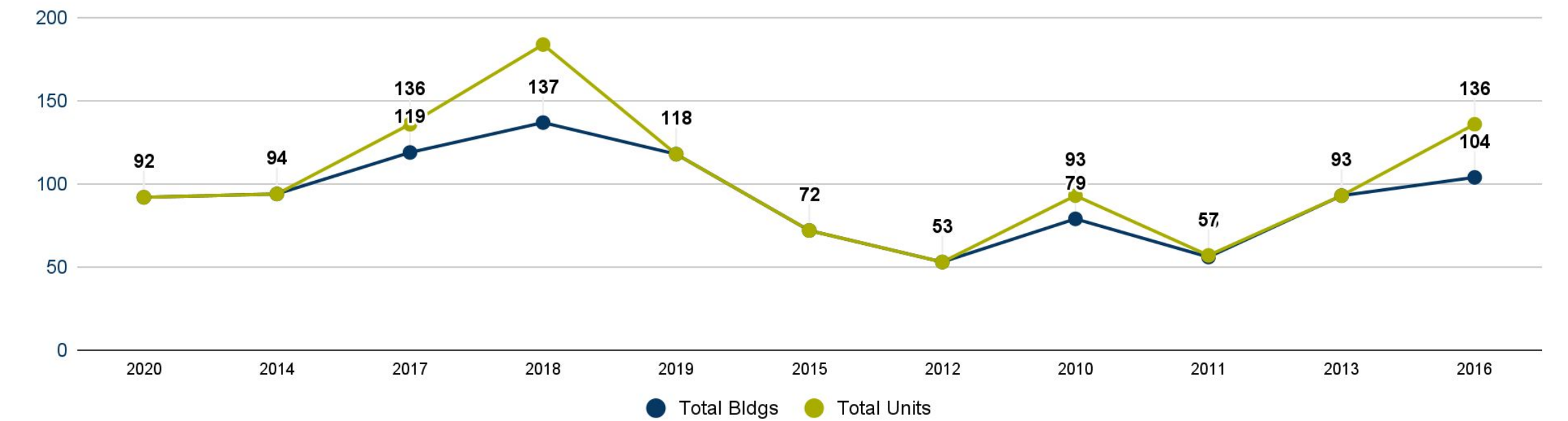
# HOUSING CONSTRUCTION

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**WORKING DRAFT**

**HOUSING STARTS |** There have been 104 new housing starts in 2016 in Whitley County, with 1,017 total building permits authorized since 2020.

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



Source: St. Louis Fed.

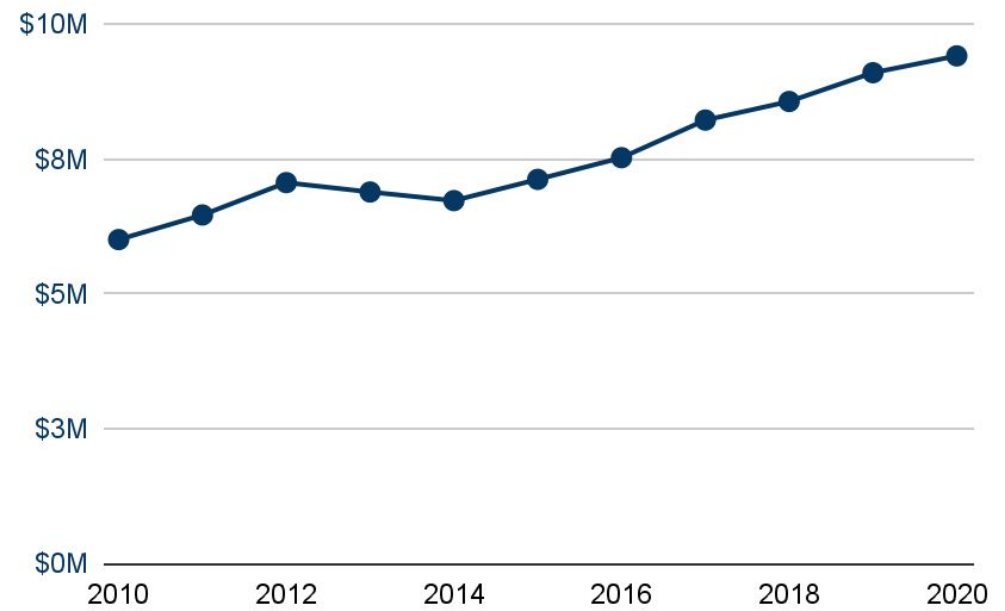
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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

**WORKING DRAFT**

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