



# INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR MONROE 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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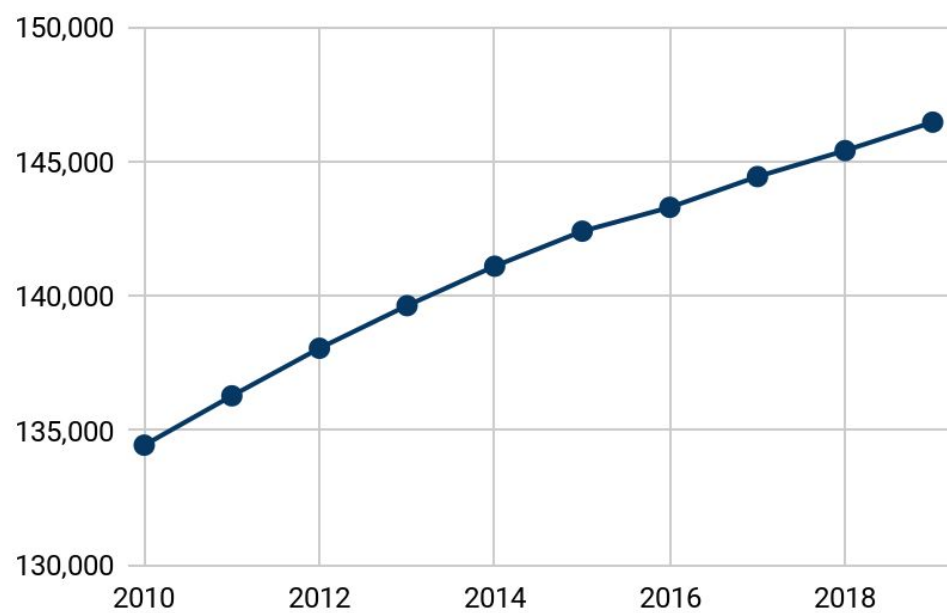
# DEMOGRAPHIC TRENDS

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**WORKING DRAFT**

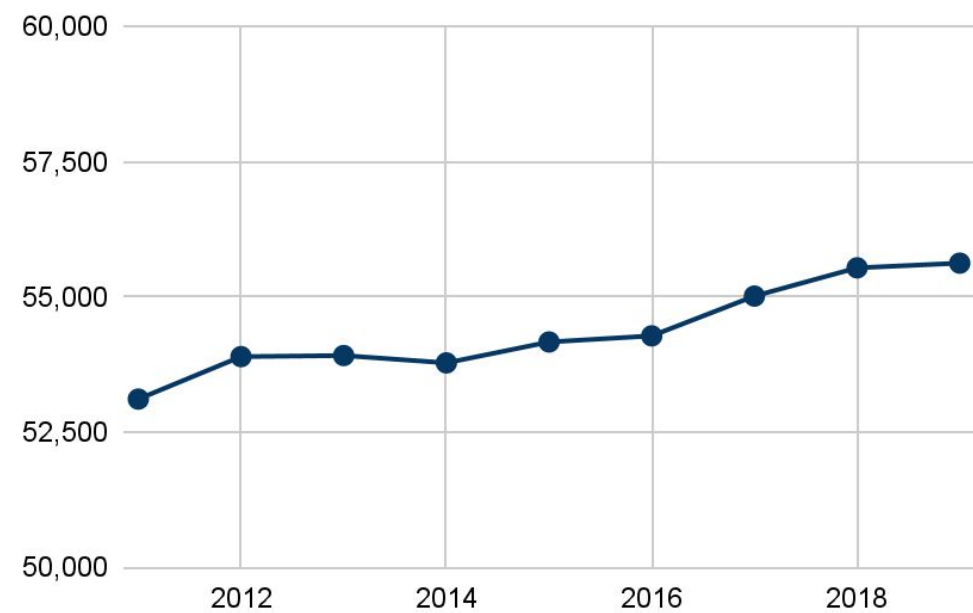
**POPULATION** | Monroe County's population has increased by 8.94% (12,000 people) between 2010-2019. In the same time period, the total number of households increased by 8% (4,000 households).

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



Source: FRED, U.S. Census Bureau

**Households**  
Monroe County | 2010-2019

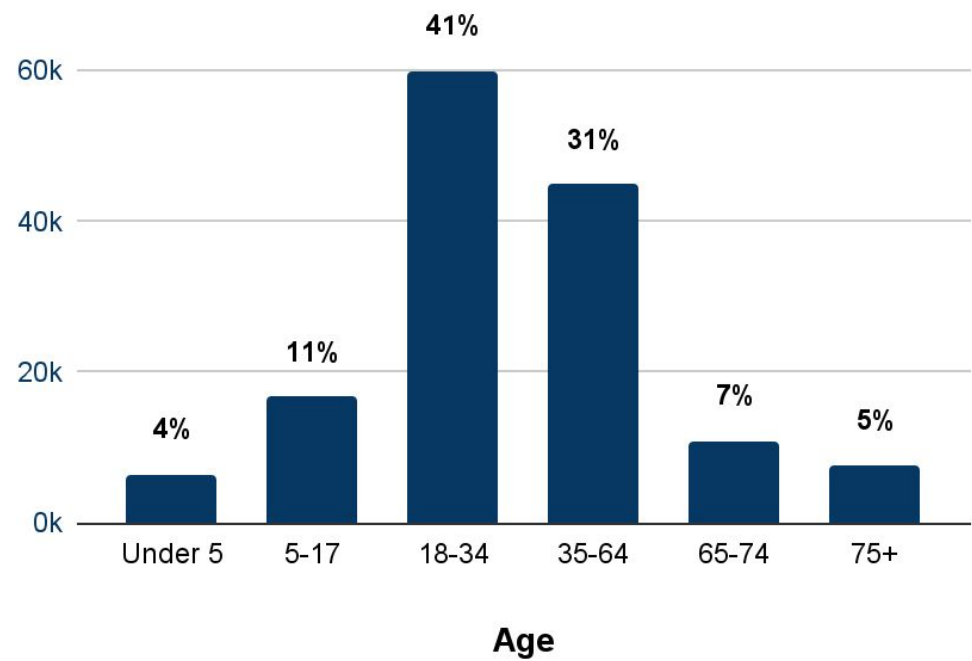


Source: FRED, U.S. Census Bureau

**WORKING DRAFT**

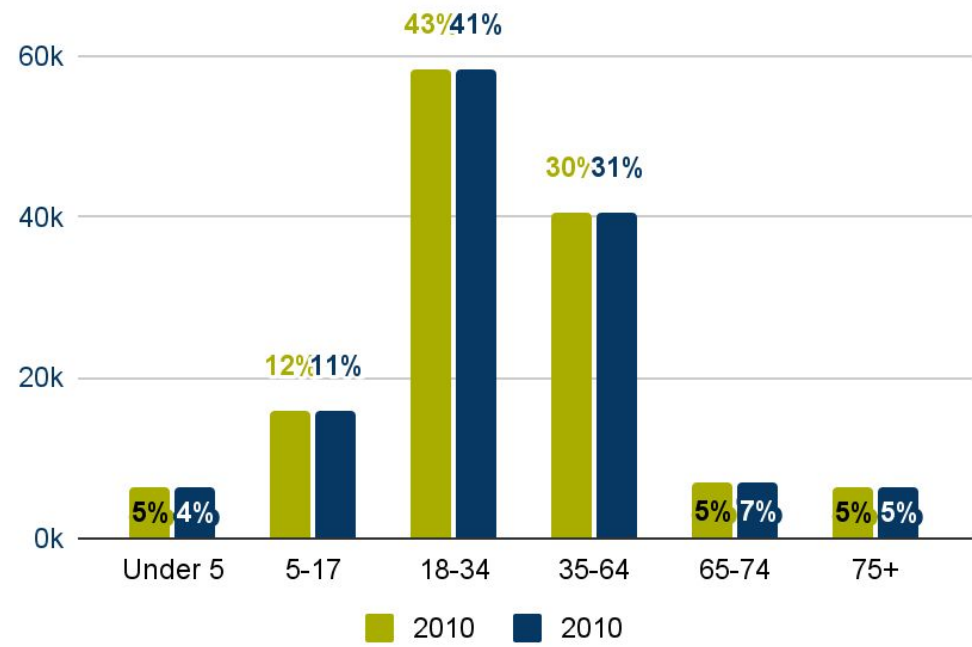
**AGE** | 13% of people in Monroe County are above the age of 65, while 16% are below 18.

**Population by Age**  
Monroe County | 2019



Source: ACS 2019 5-year estimates

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

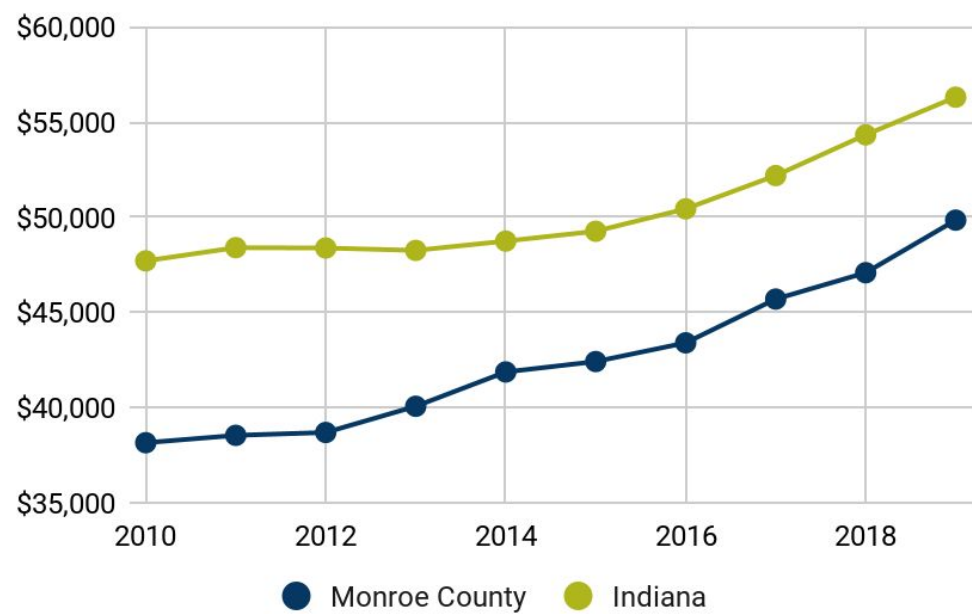


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Monroe County had a median income of \$49,839 in 2019, up 31% since 2010. 36% of households have incomes below \$35,000, while 23% have incomes above \$100,000.

**Median Income**

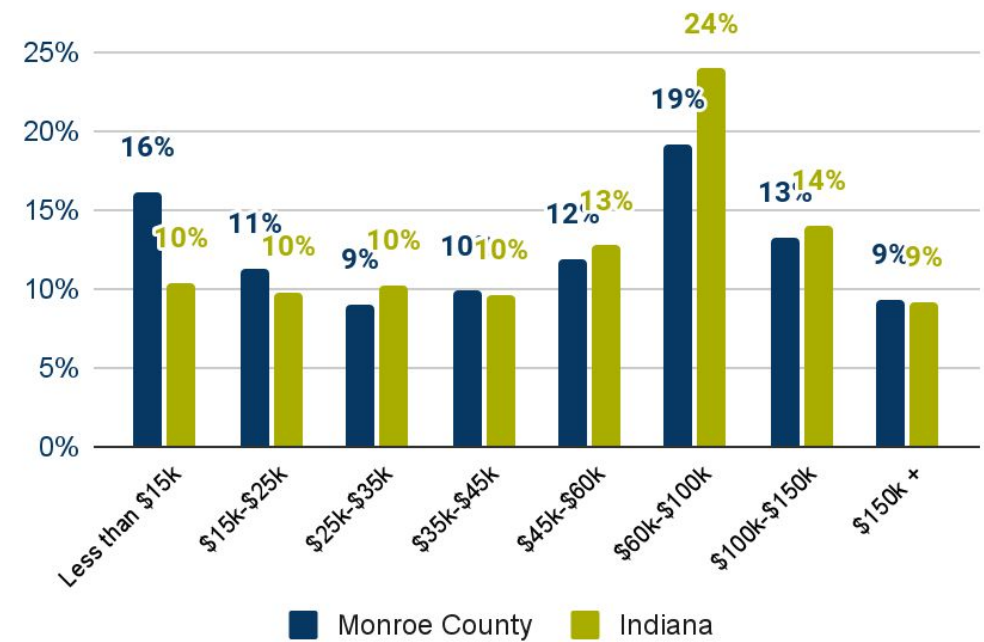
Monroe County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

Monroe County, State of Indiana | 2019



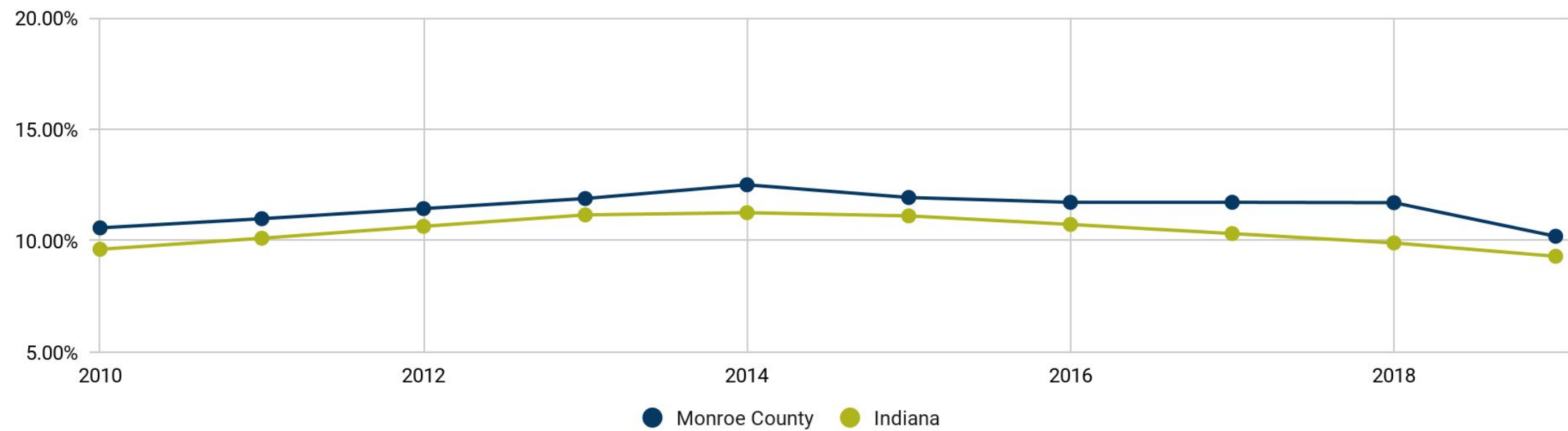
Source: ACS 2019 5-year estimates

**WORKING DRAFT**

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

**FAMILY POVERTY RATE** | 10.2% of families live in poverty conditions in Monroe County, down 0.4 points from 10.6% in 2010.

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

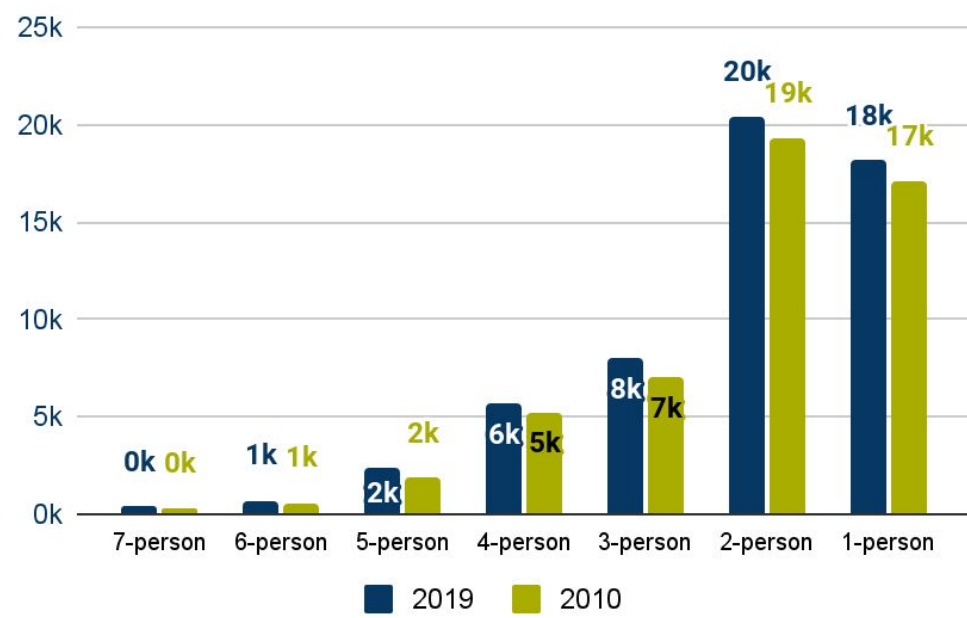


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

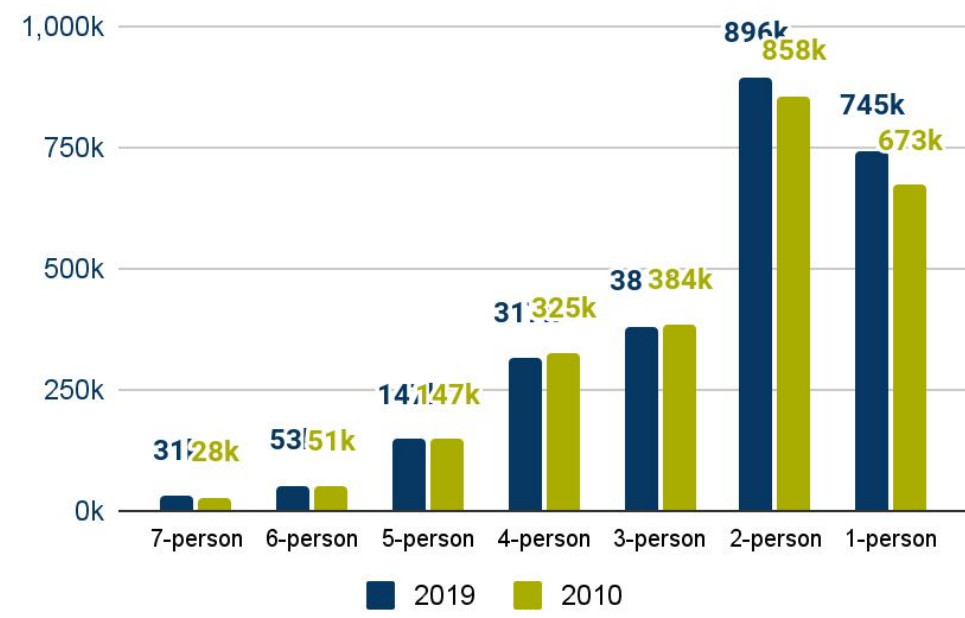
**HOUSEHOLD SIZE |** The average household size is 2.36, compared to 2.52 statewide. The Monroe County average household has grown by 0.02 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

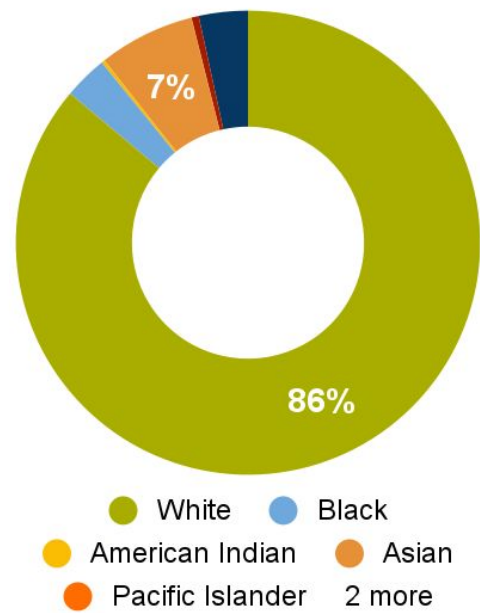
**WORKING DRAFT**

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

**RACIAL COMPOSITION |** The currently racial distribution of households in Monroe County is 86% white, 3% Black, 3% Hispanic/Latino, 7% Asian, and 1% other.

**Racial Distribution**

Monroe County | 2019



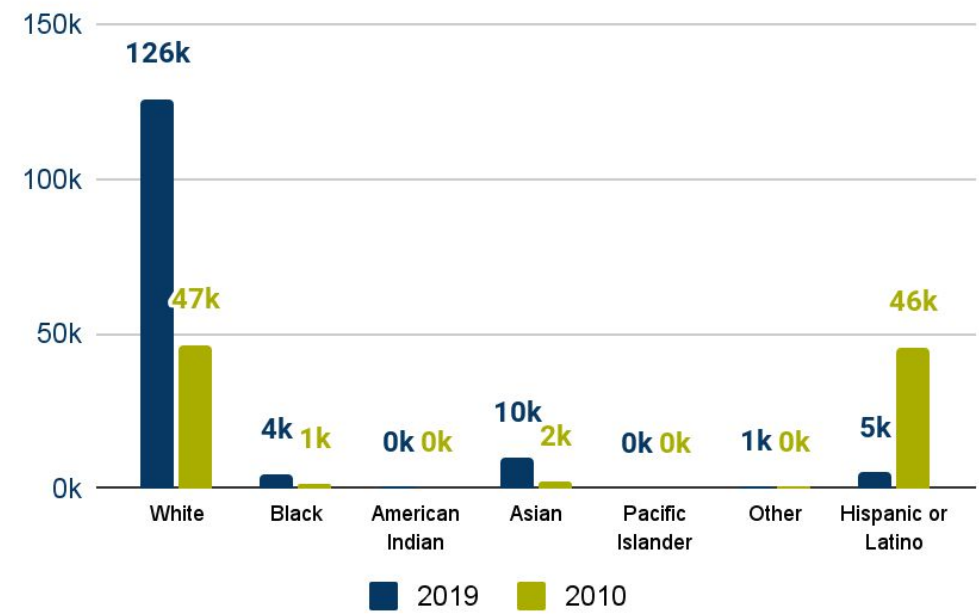
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Household Racial Distribution**

Monroe County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

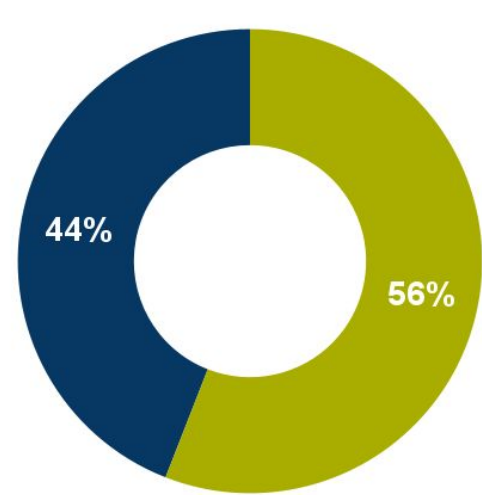
Note: Some data are placeholders, and not representative of actual conditions.



**HOUSING TENURE** | In 2019, 44% of households (24,518 households) in Monroe County were renters, while 56% are (31,106 households) owner households. The share of renters has increased by 1% since 2010.

**Housing Tenure**

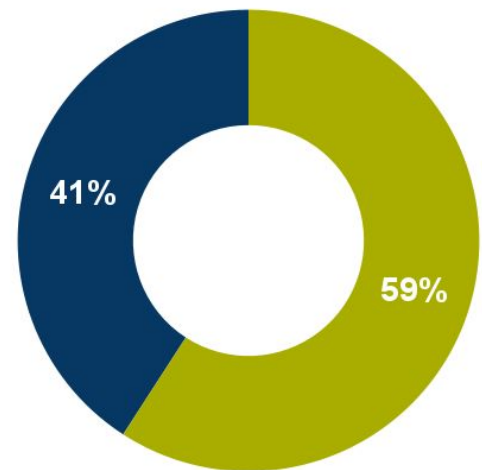
Monroe County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

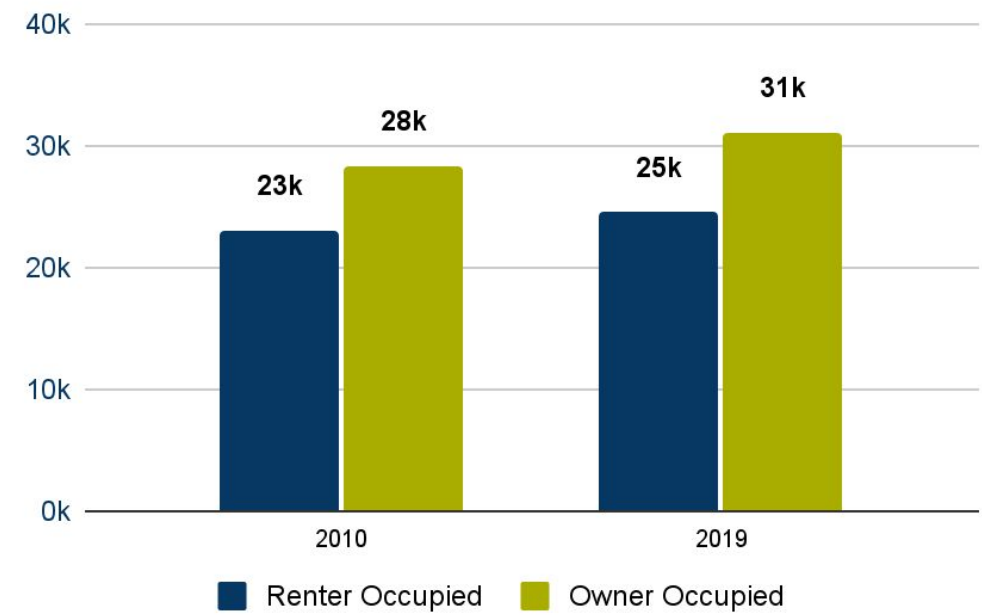
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

Monroe County | 2010-2019



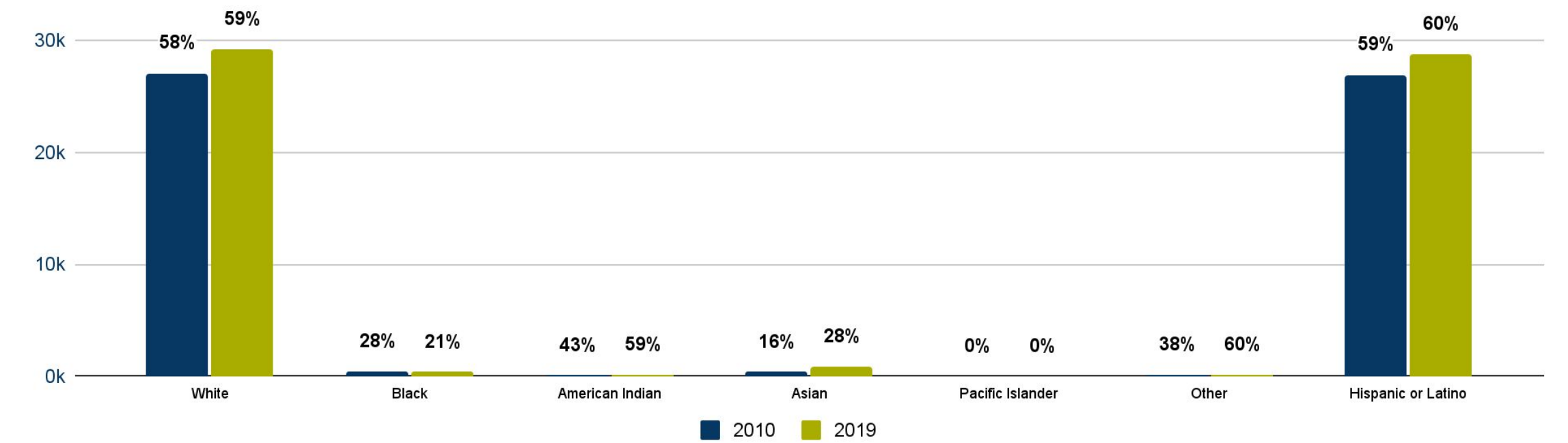
Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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

**TENURE BY RACE |** While the overall homeownership rate is 56%, among non-Hispanic White households' homeownership is 59%, 21% for Black households, and 60% for Hispanic or Latino households.

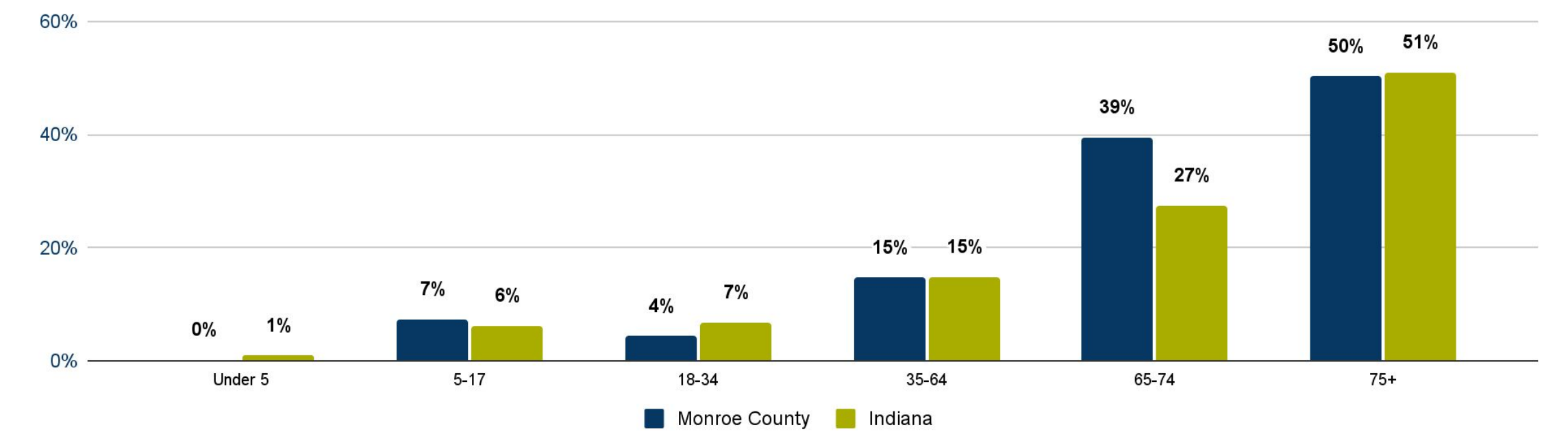
**Homeownership by Race**  
Monroe County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 12% of people in Monroe County live with a disability. For people above 65, the share increases to 44%.

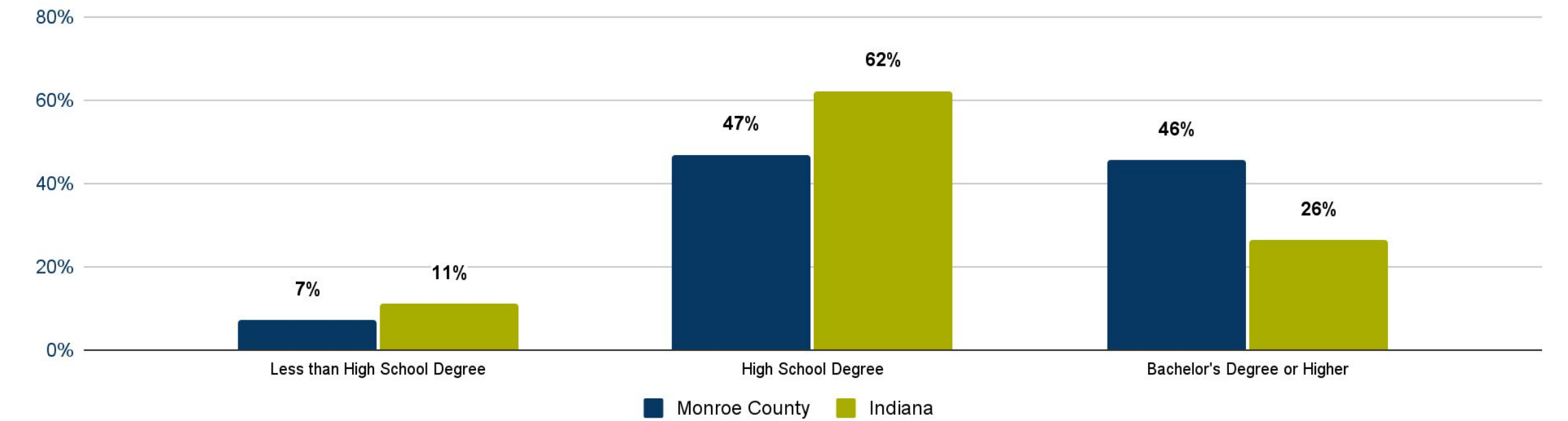
**Share of the Population with a Disability by Age**  
**Monroe County, Indiana | 2010, 2019**



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Monroe County, 47% of the population has at least a high school degree and 46% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

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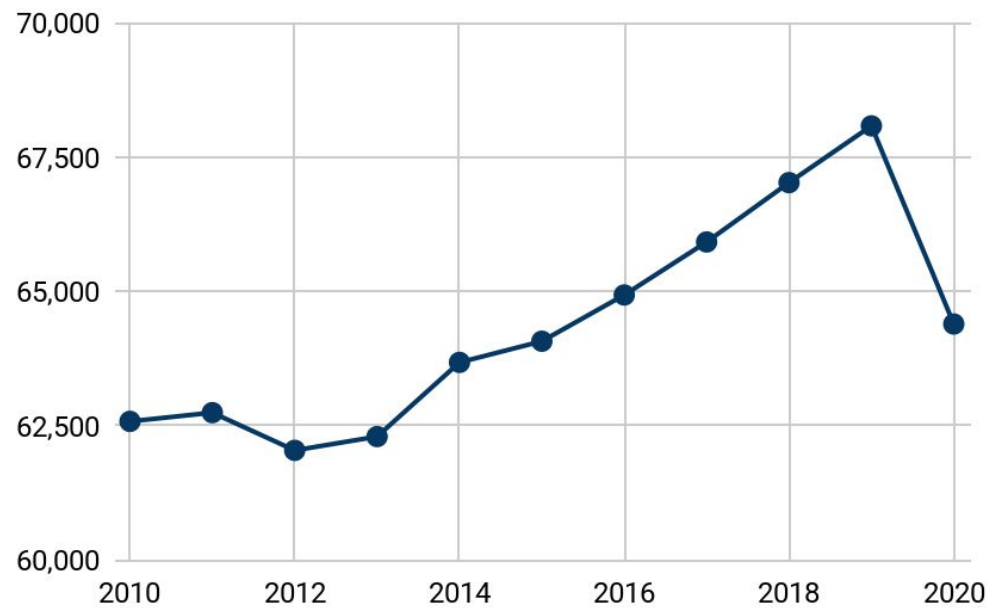
# JOB / EMPLOYMENT TRENDS

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**WORKING DRAFT**

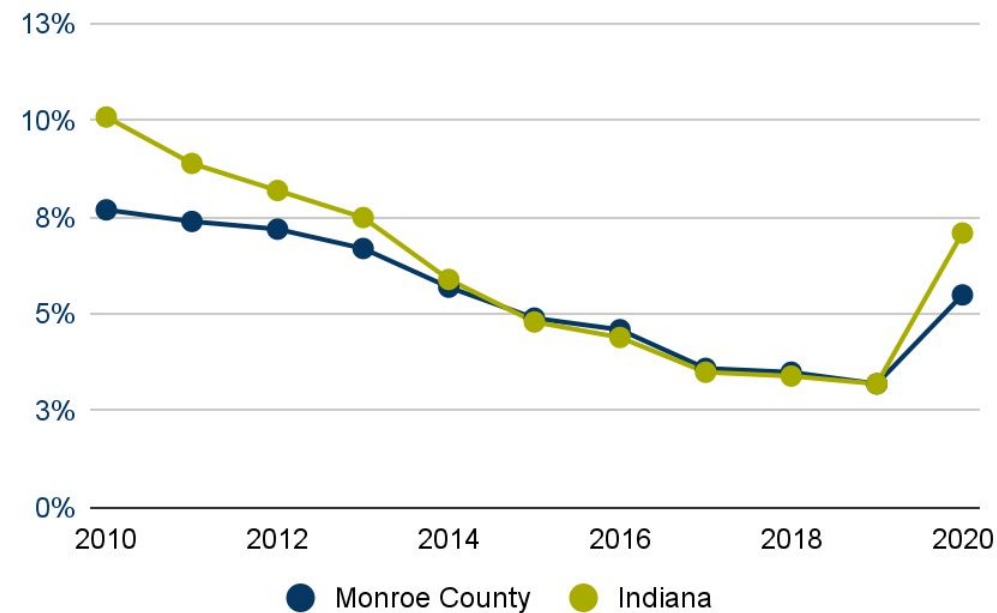
**EMPLOYMENT BASE |** There are currently 64,000 employed persons in Monroe County, up by 3% since 2010. The unemployment rate in 2020 was 5.50%, up 2.3 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

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

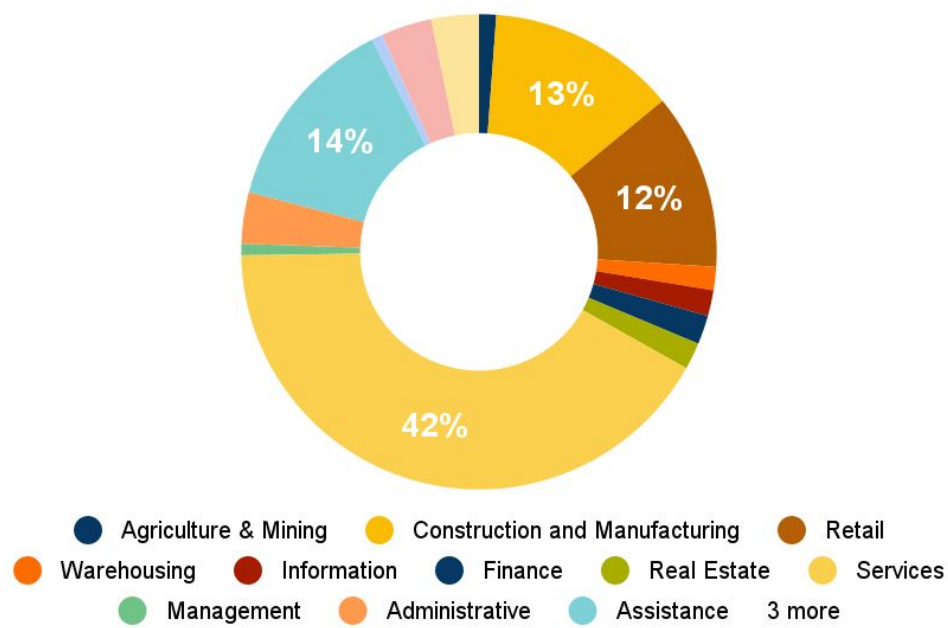


Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

**EMPLOYMENT BY INDUSTRY |** Educational Services accounts for the plurality of jobs in Monroe County, accounting for 26% of all jobs, followed by Health Care and Social Assistance (14% of all jobs).

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



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

**Top 5 Industries and Median Annual Wages**

1. Service-providing | **\$42,880**
2. Trade, transportation, and utilities | **\$39,144**
3. Professional and business services | **\$59,820**
4. Education and health services | **\$49,110**
5. Leisure and hospitality | **\$18,776**

Source: BLS

**Top 5 Employers**

1. Indiana University (Bloomington)
2. Cook Group Inc (Bloomington)
3. Iu Health Bloomington Hospital (Bloomington)
4. Indiana University Facility (Bloomington)
5. Baxter Biopharma Solutions Llc (Bloomington)

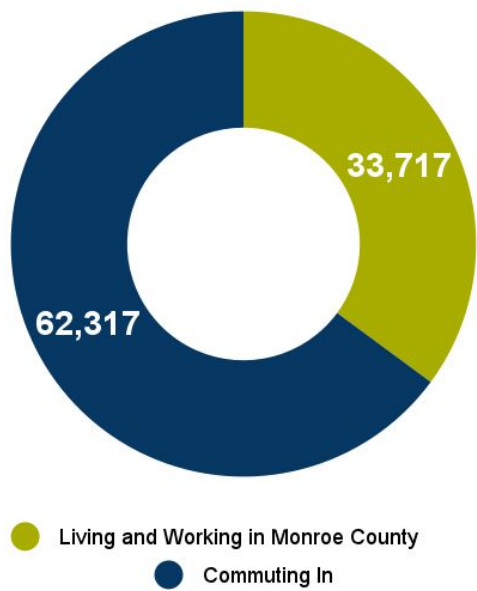
Source: BLS

**WORKING DRAFT**

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

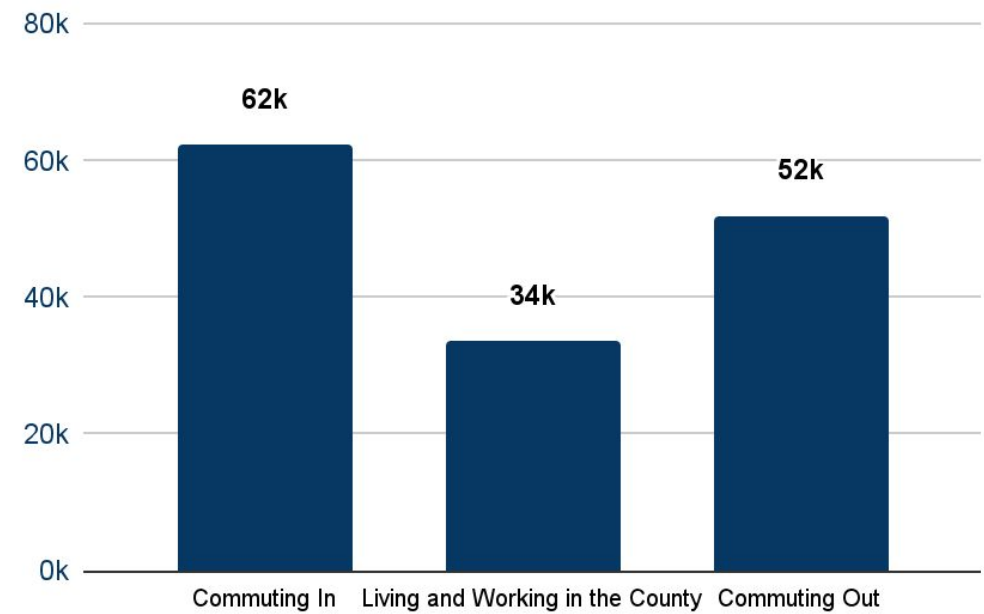
**COMMUTER INFLOW / OUTFLOW** | 62,000 commuters come into Monroe County for their jobs, while 52,000 employees travel outside for their jobs.

**Employment Inflow**  
Monroe County | 2018



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

**Commuting Patterns**  
Monroe County | 2018

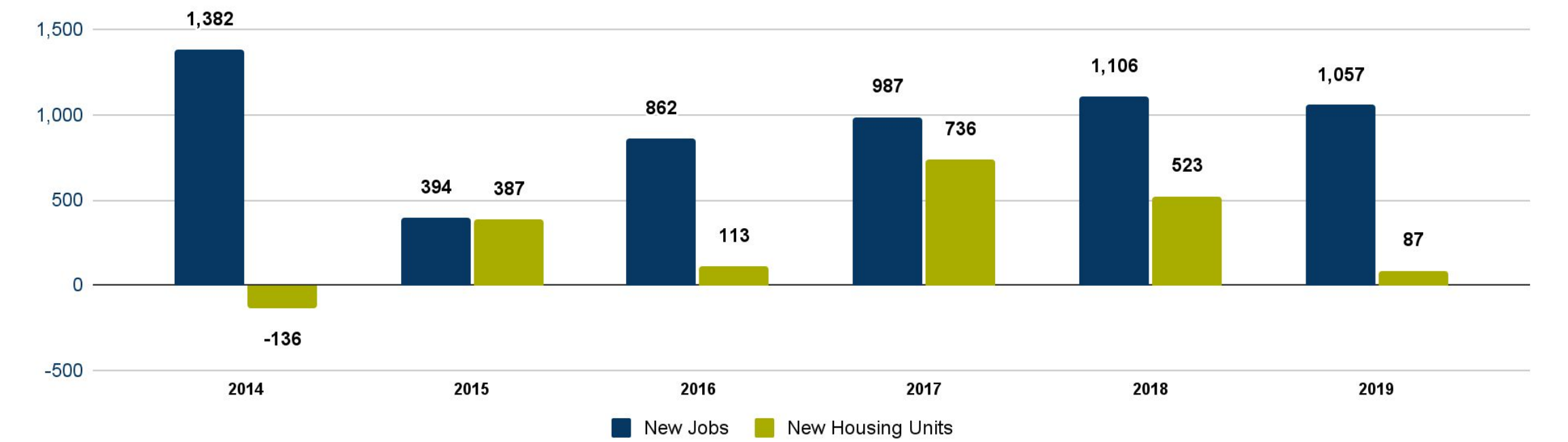


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018



**JOB GROWTH AND HOUSING PRODUCTION |** The County has created 5788 between 2014-2019 and 1710, or 30 units for every 100 jobs created.

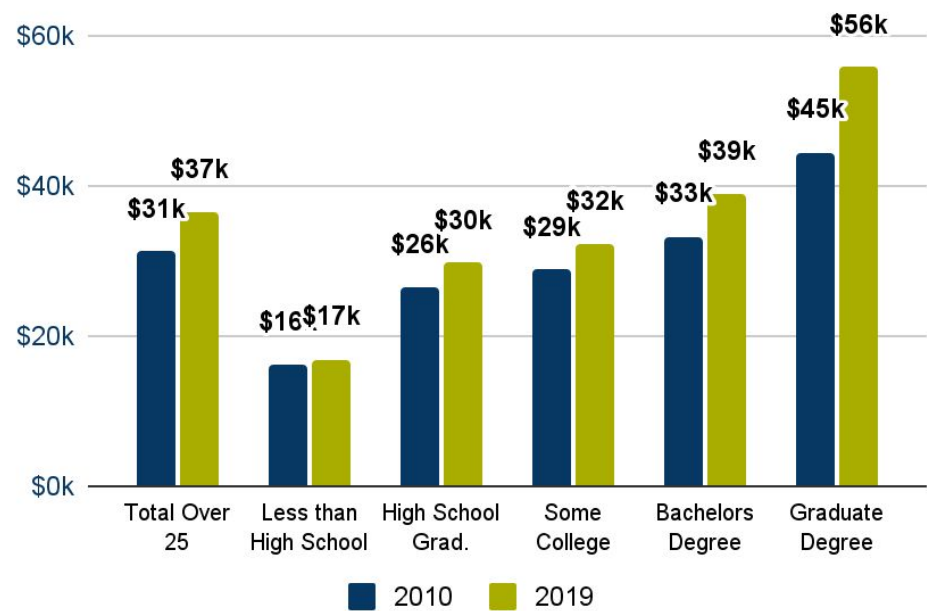
**Job Growth and Housing Production**  
**Monroe County | Total Jobs, New Jobs**



Source: ACS 2010-2019 5-year estimates

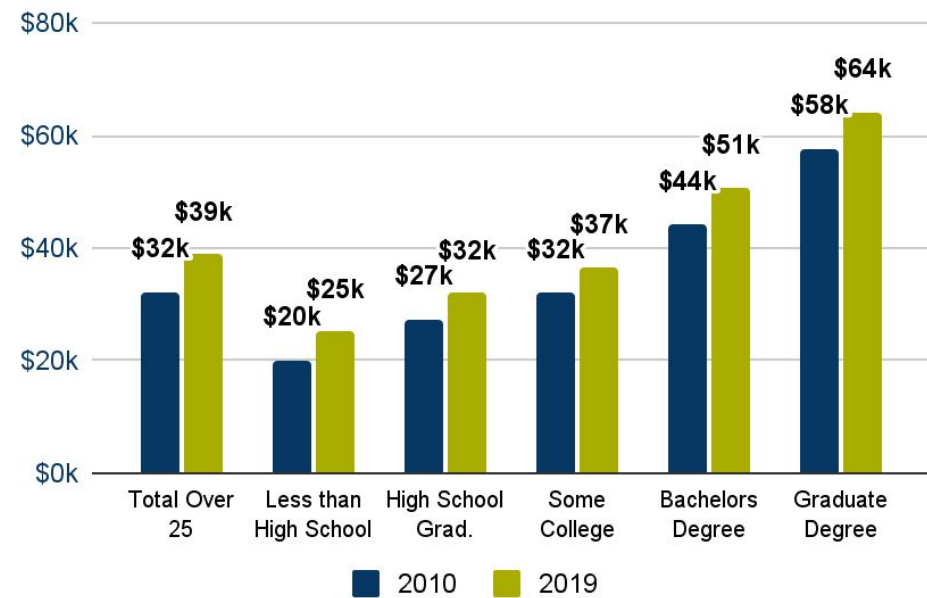
**JOB GROWTH AND HOUSING PRODUCTION |** Median Earnings have increased 17% since 2010 for the total population and increased 12% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

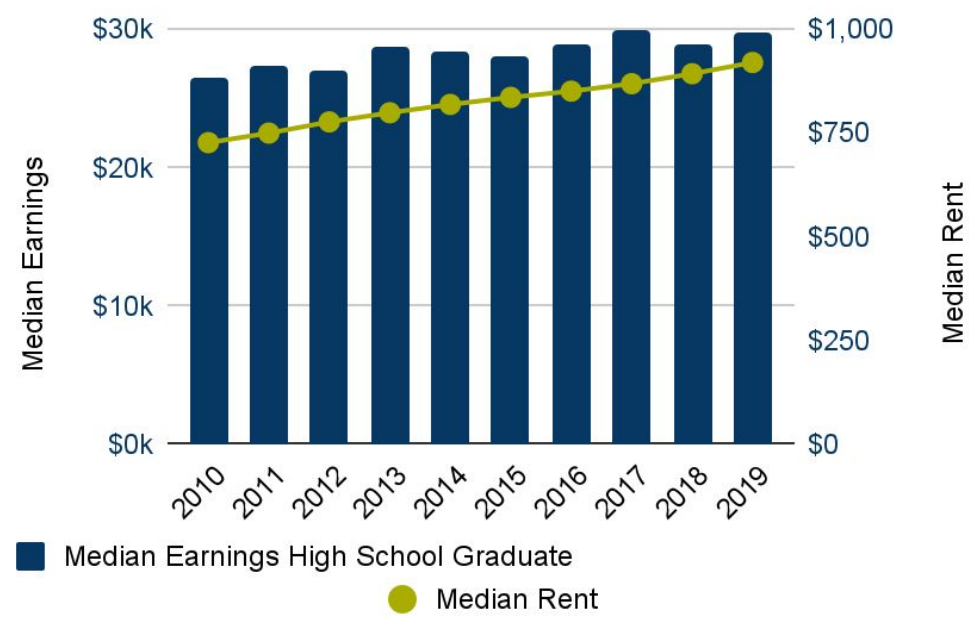
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



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 26.5% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

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# HOUSING TRENDS

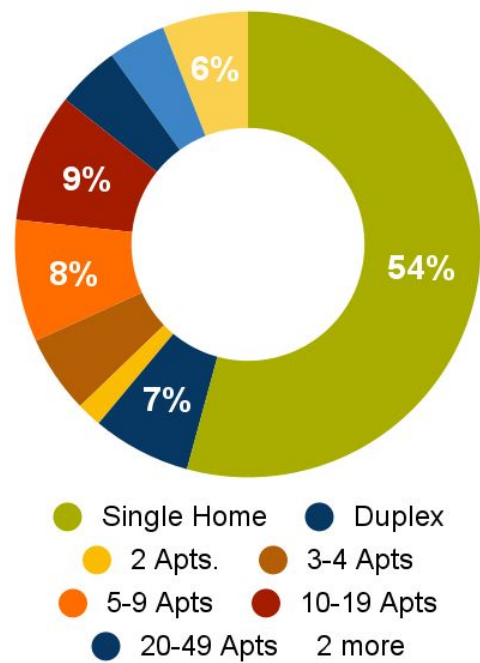
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**WORKING DRAFT**

**HOUSING TYPOLOGY |** 54% of homes in Monroe County are single-family, while 40% are multifamily. The share of multifamily housing has decreased by 905 homes since 2010.

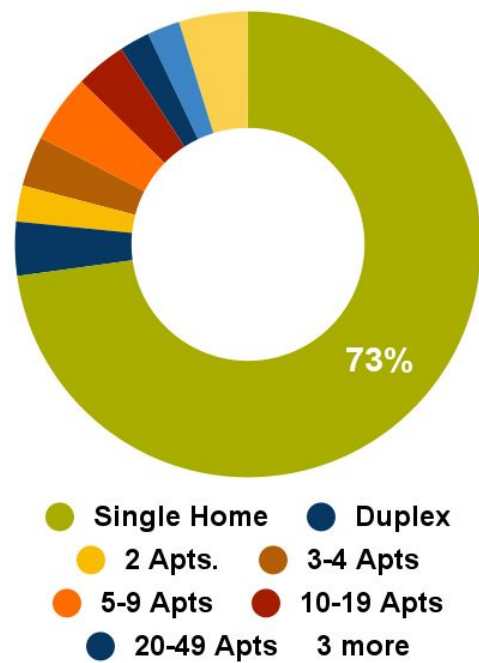
**Housing Typology**

Monroe County | 2019



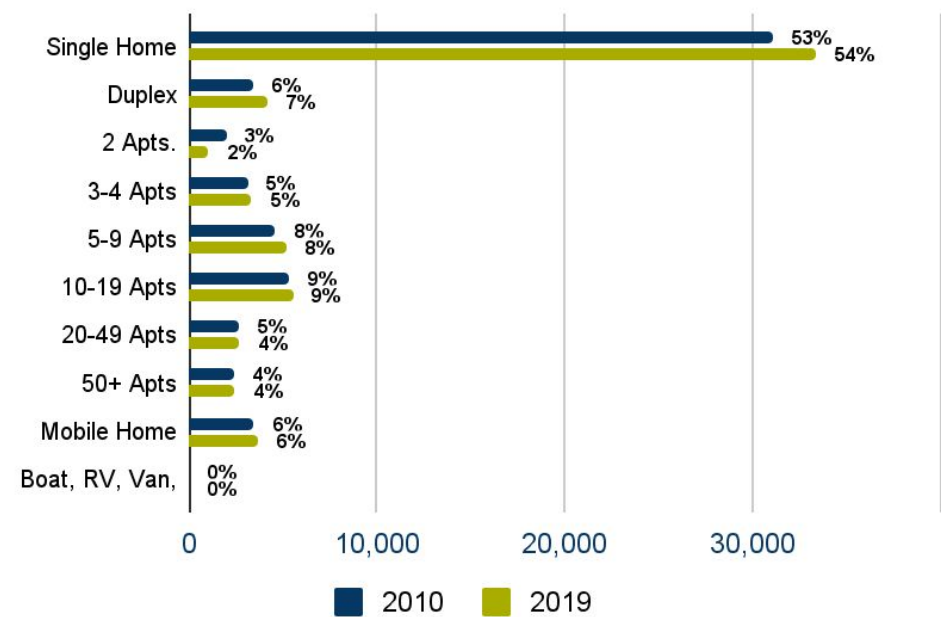
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Housing Typology**

Monroe County | 2010, 2019

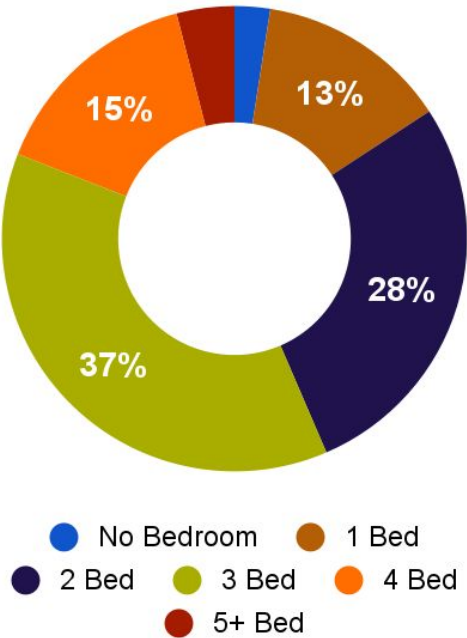


Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in Monroe County are 2.36, with 56% of units 3 bedroom or more.

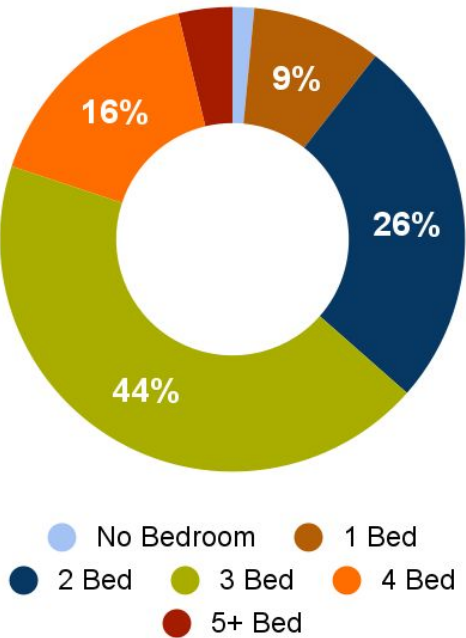
**Housing Stock by Bedrooms**

Monroe County | 2019



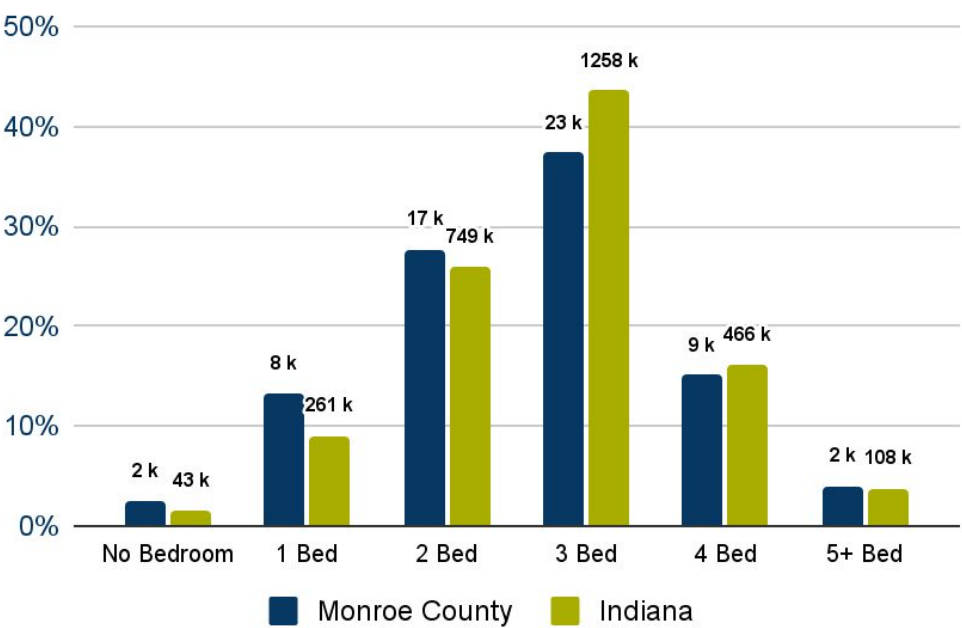
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Housing Stock by Bedroom**

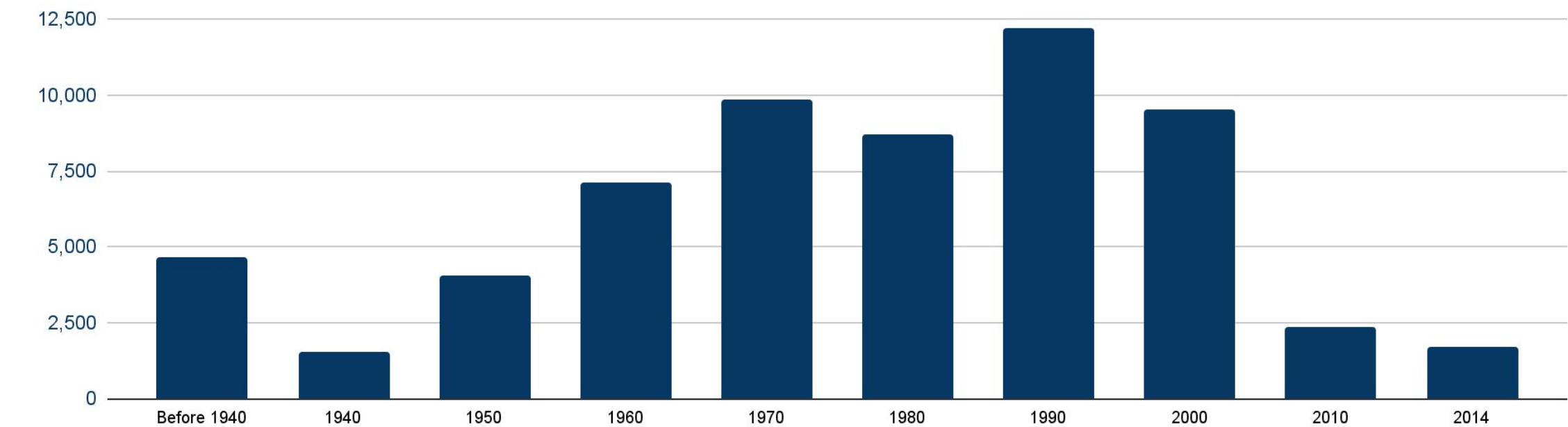
Monroe County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 78% of homes were built before 1990, with most homes built in 2014.

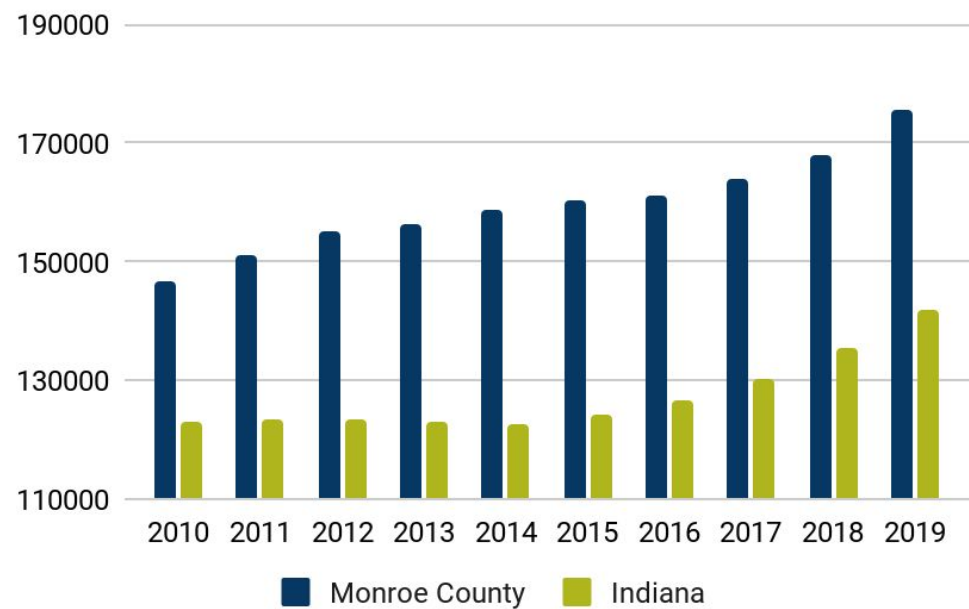
**Homes by Year Built**  
**Monroe County | 2019**



Source: ACS 2010-2019 5-year estimates

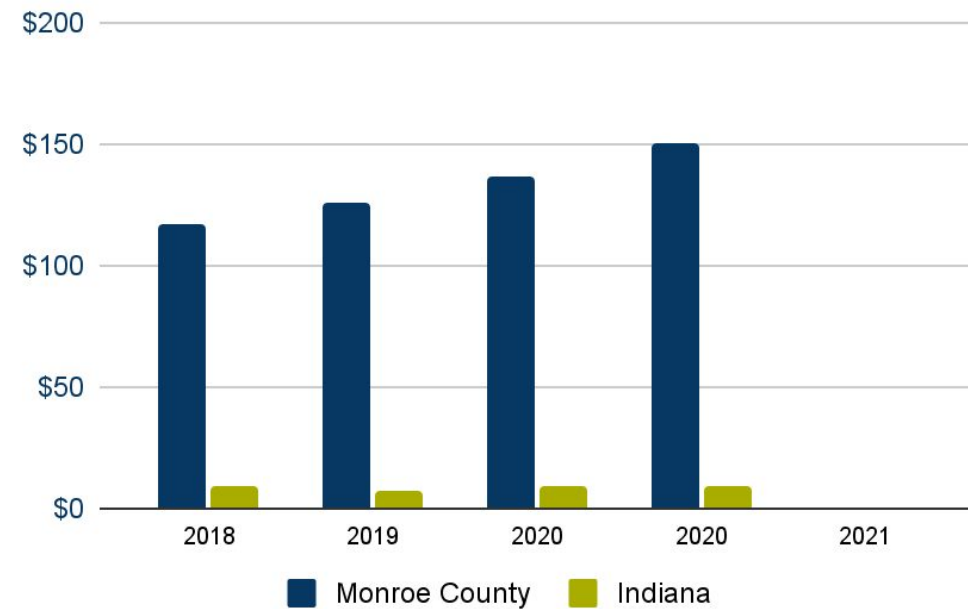
**MEDIAN LISTING PRICE |** Homes in Monroe County have a median listing price of \$175,600, compared to \$141,700 statewide. Home prices have increased by 20% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

**WORKING DRAFT**

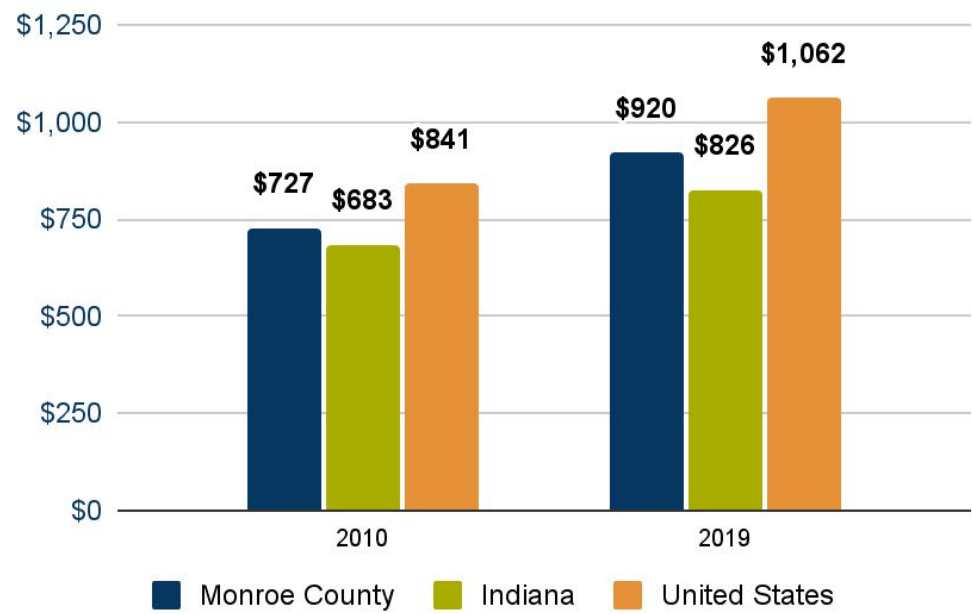
Note: Some data are placeholders, and not representative of actual conditions.



**MEDIAN RENTS |** Median rents have increased by 27% since 2010, with average rents at \$920.

**Median Rent**

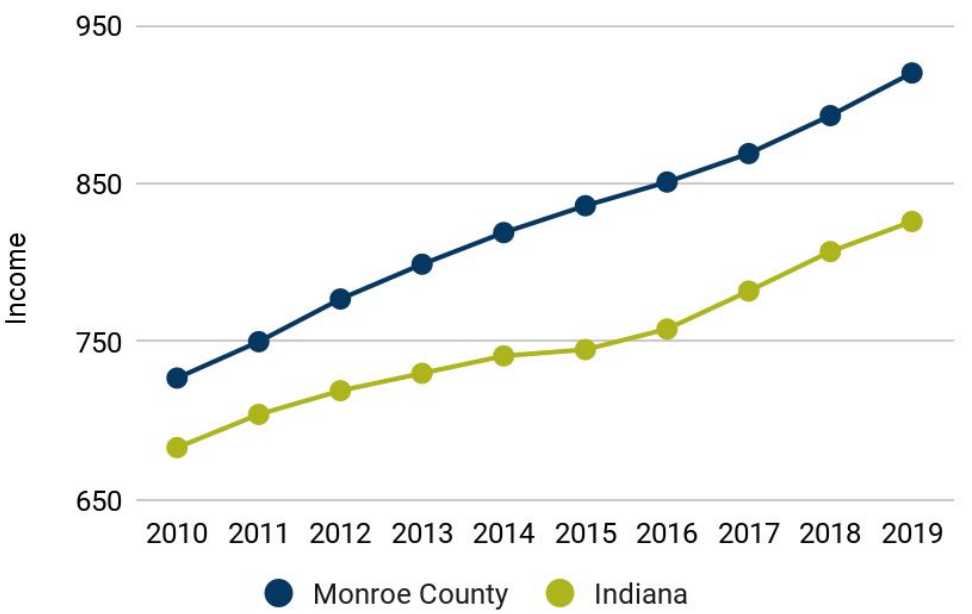
Monroe County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

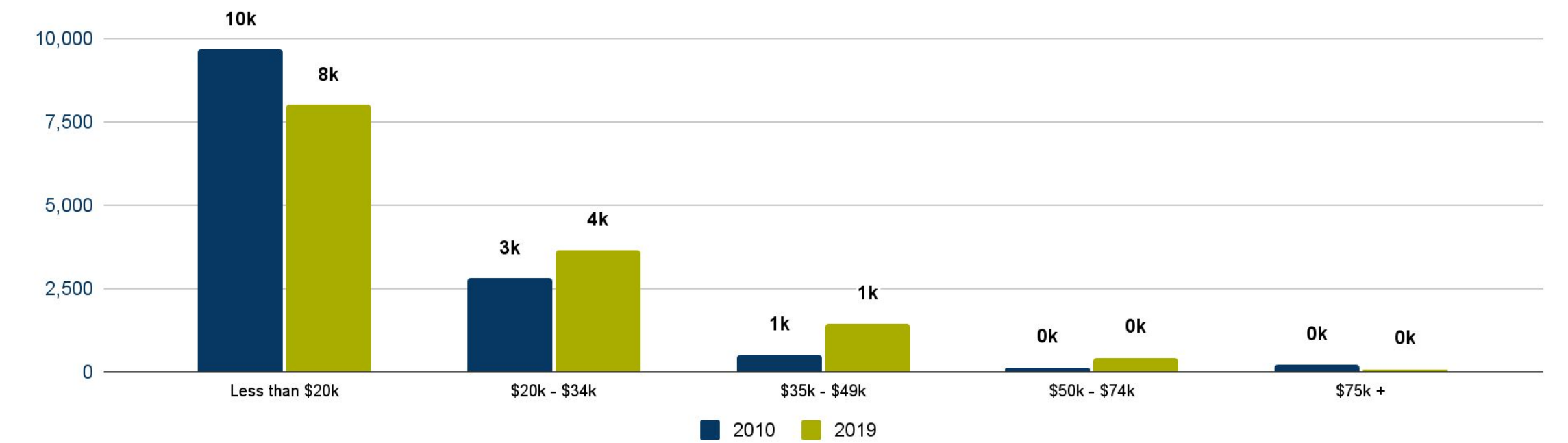
Monroe County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 60% of households are housing cost burdened in Monroe County, down -4% since 2010. 75% of households earning below \$50,000 are housing cost burdened.

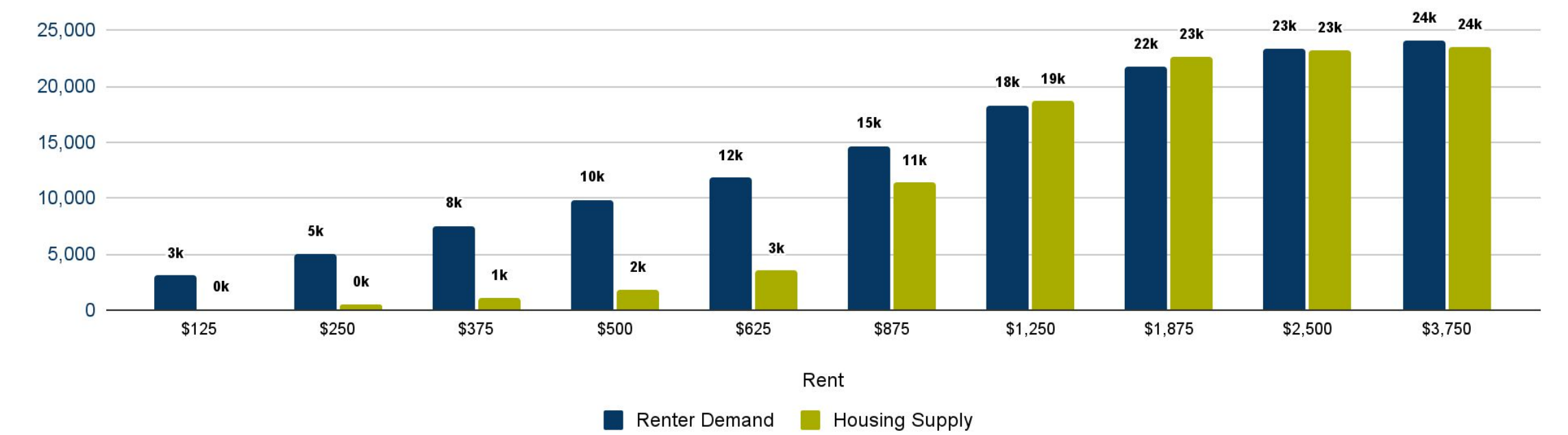
**Renter Housing Cost Burden**  
**Monroe County, Indiana | 2010 - 2019**



Source: ACS 2010-2019 5-year estimates

**CUMULATIVE HOUSING GAP |** There is a 33000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

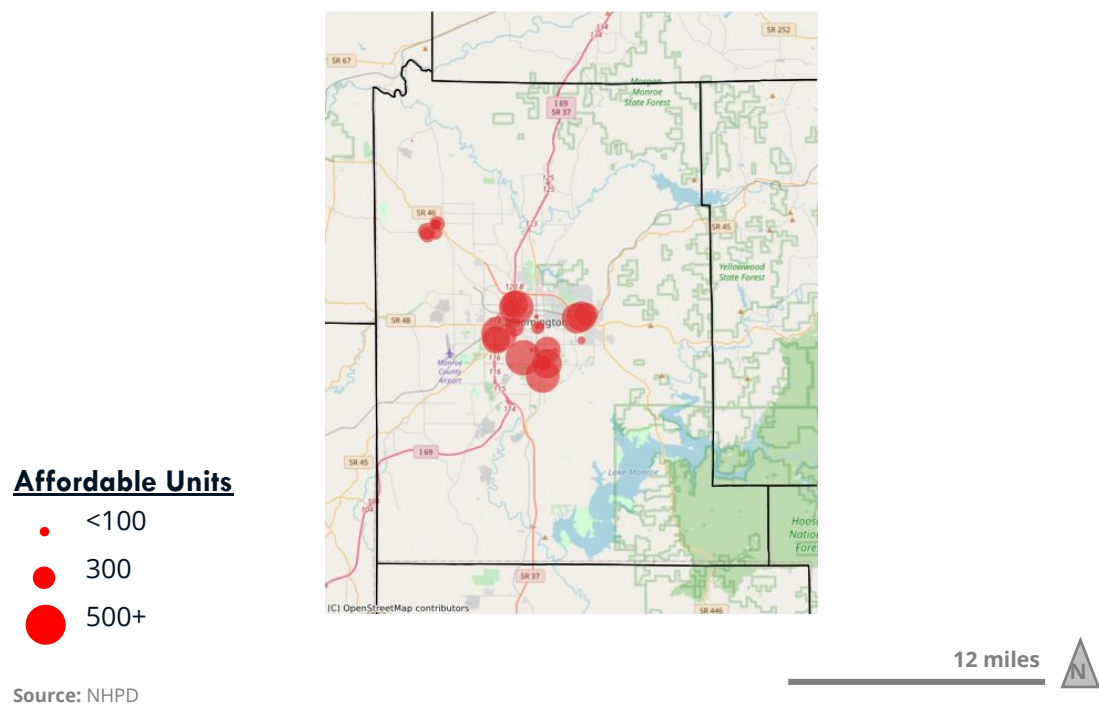
**Cumulative Housing Gap**  
**Monroe County, Indiana | 2010-2019**



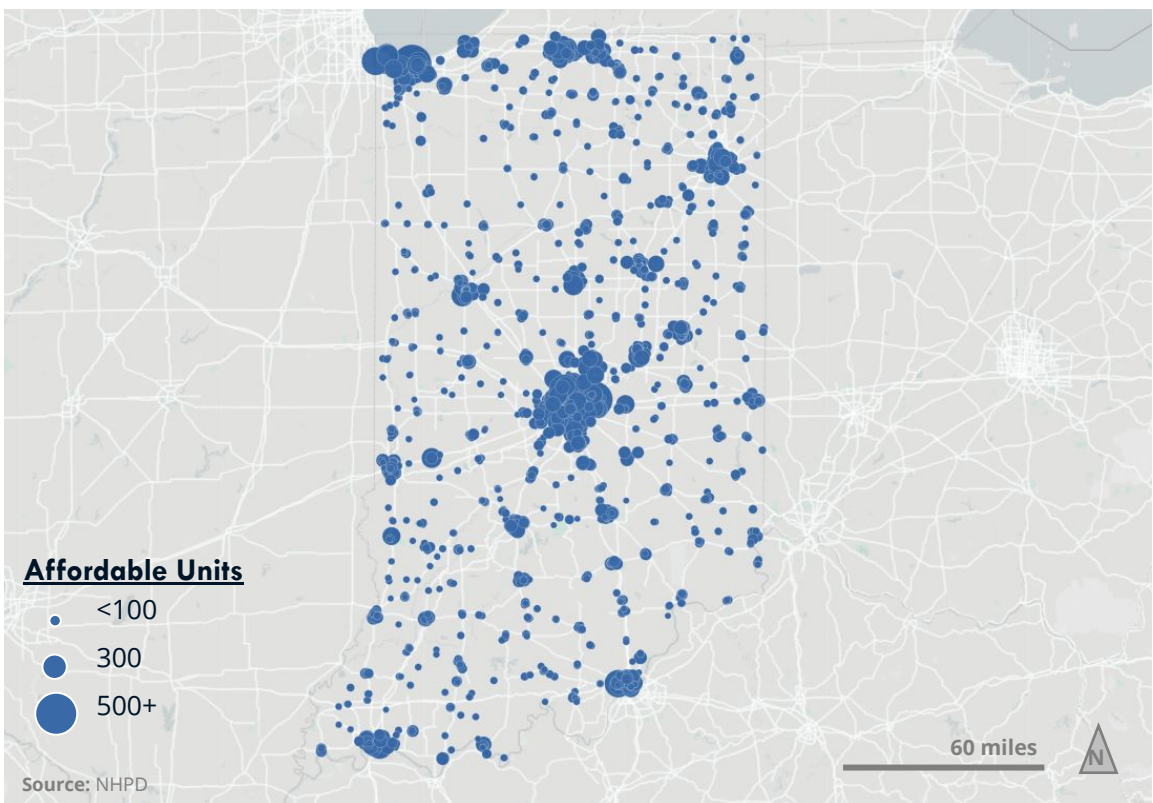
Source: ACS 2010-2019 5-year estimates

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

**Affordable Housing Inventory**  
Monroe County | 2020

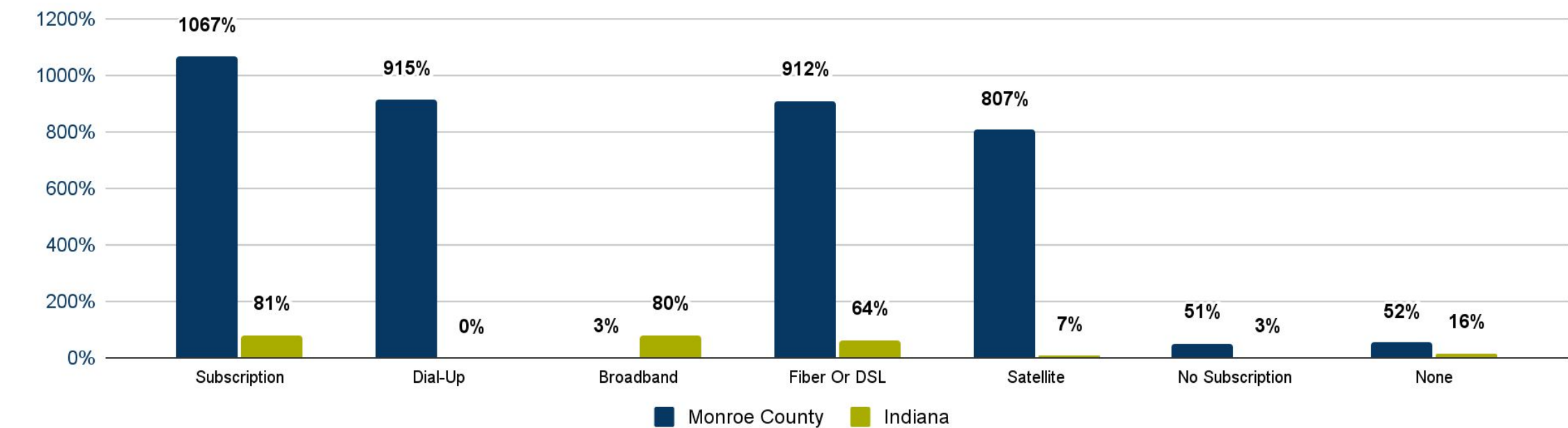


**Affordable Housing Inventory**  
State of Indiana | 2020



# HOUSING AMENITIES | 3% of housing units have access to broadband.

## Broadband Access Monroe County | 2017-2020



Source: ACS 2010-2019 5-year estimates

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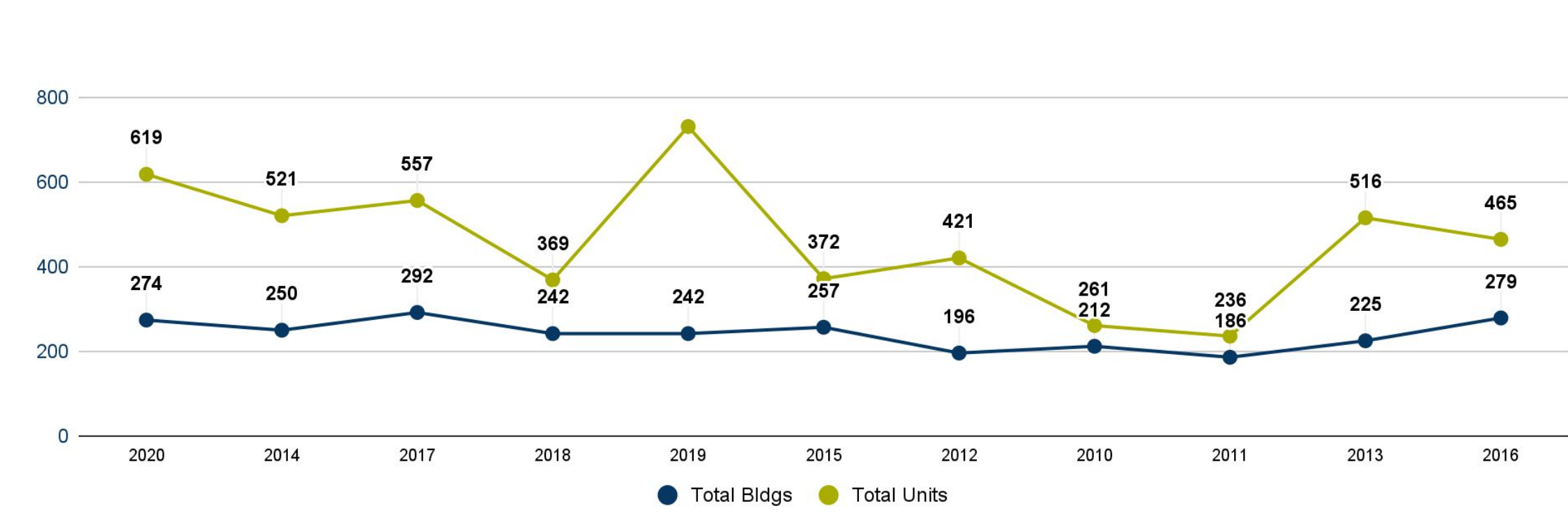
# HOUSING CONSTRUCTION

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**WORKING DRAFT**

**HOUSING STARTS** | There have been 279 new housing starts in 2016 in Monroe County, with 2,655 total building permits authorized since 2020.

**New Housing Structures Authorized by Building Permits**  
**Monroe 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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