

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR ST JOSEPH COUNTY

**OCTOBER 2021**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

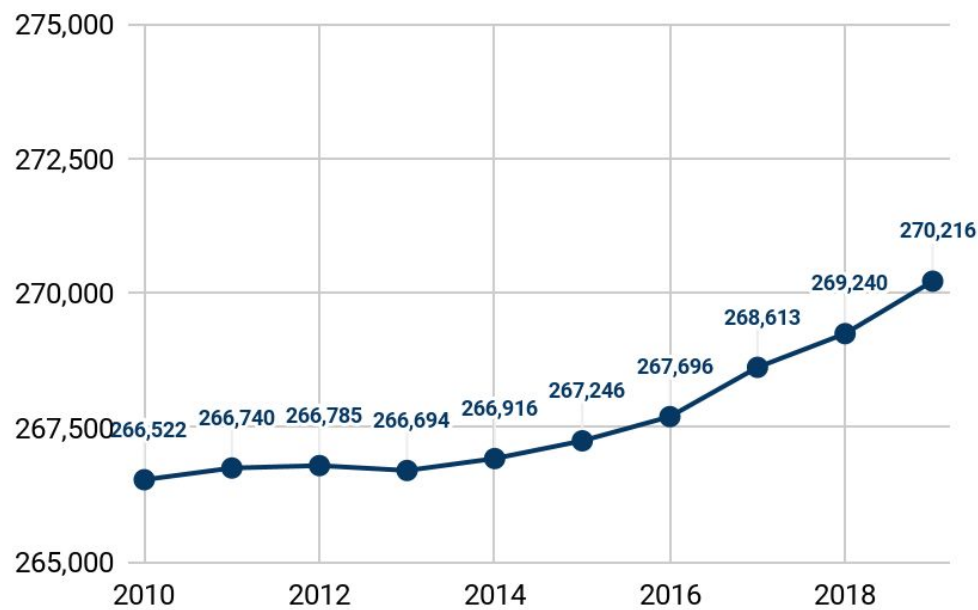
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# DEMOGRAPHIC TRENDS

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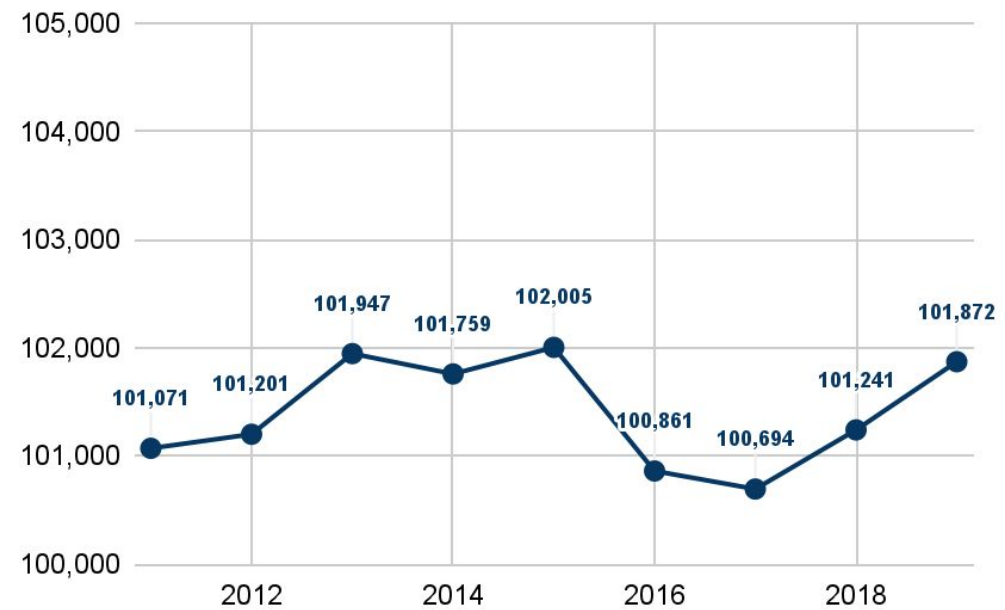
**POPULATION** | St Joseph County's population has increased by 1.39% (3,694 people) between 2010-2019. In the same time period, the total number of households increased by 1.32% (1,332 households).

**Resident Population**  
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

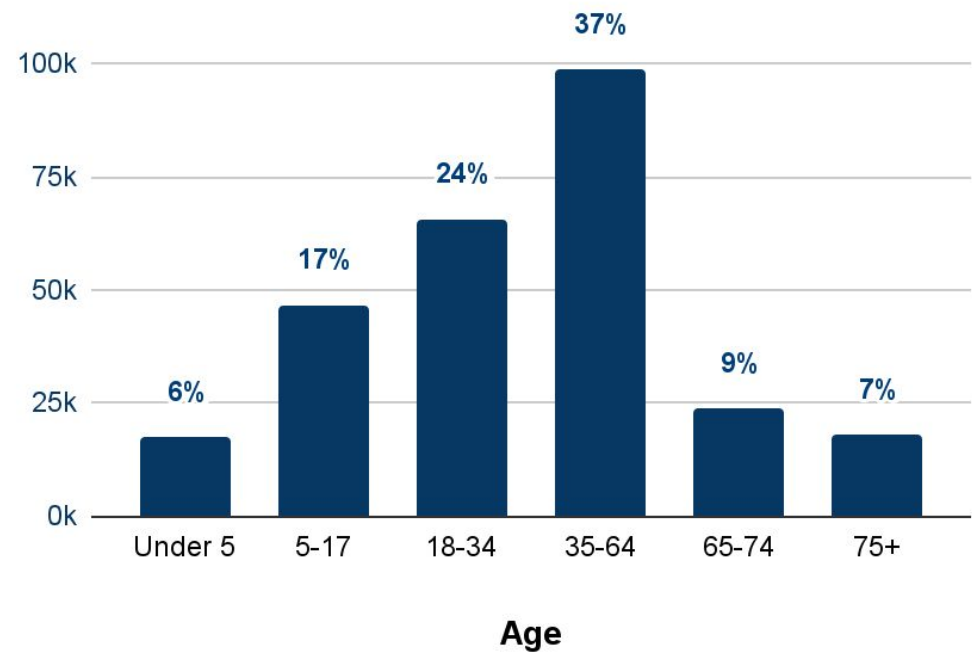
**Households**  
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

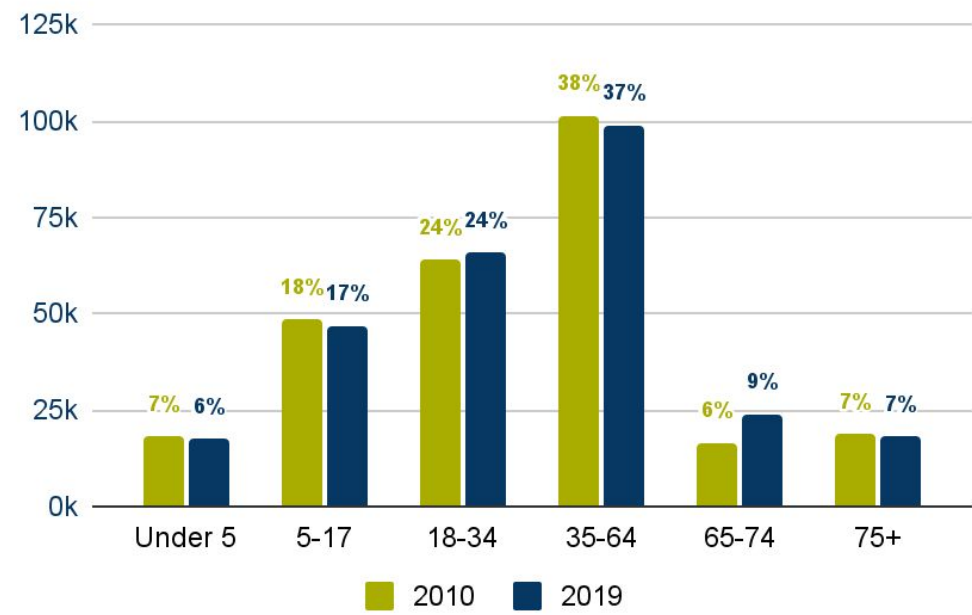
**AGE** | 15% of people in St Joseph County are above the age of 65, while 24% are below 18.

**Population by Age**  
St Joseph County | 2019



Source: ACS 2019 5-year estimates

**Change in Share of Population**  
St Joseph County | 2010, 2019

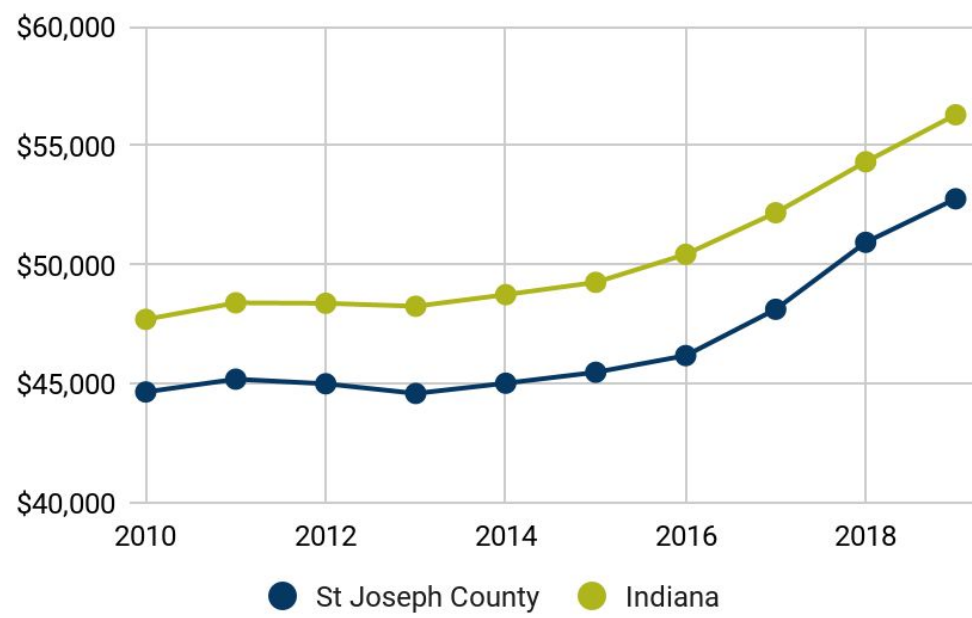


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | St Joseph County had a median income of \$52,769 in 2019, up 18% since 2010. 34% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

**Median Income**

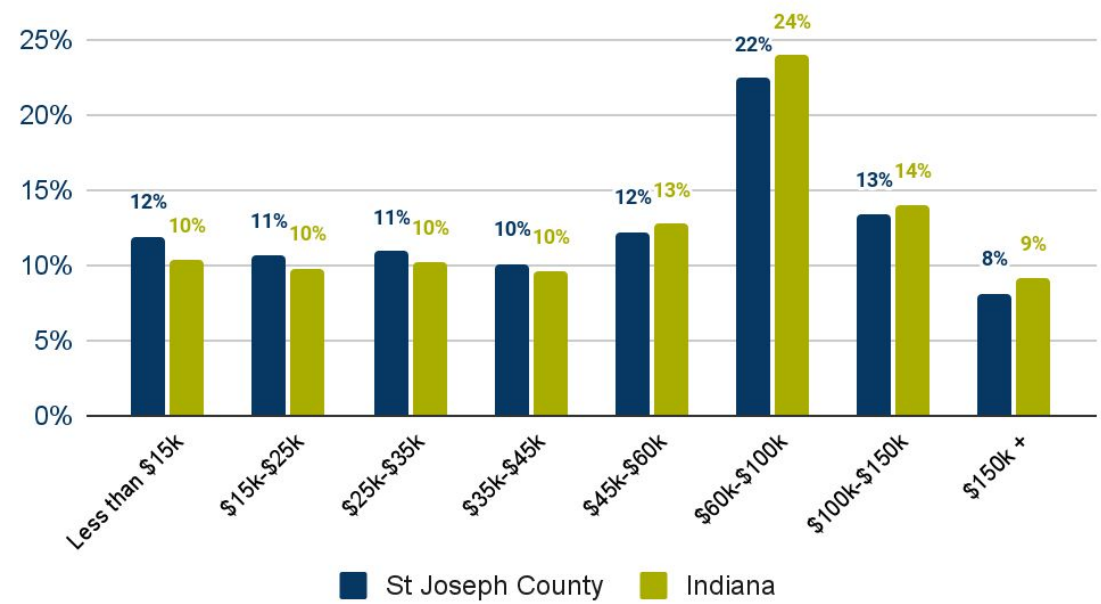
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

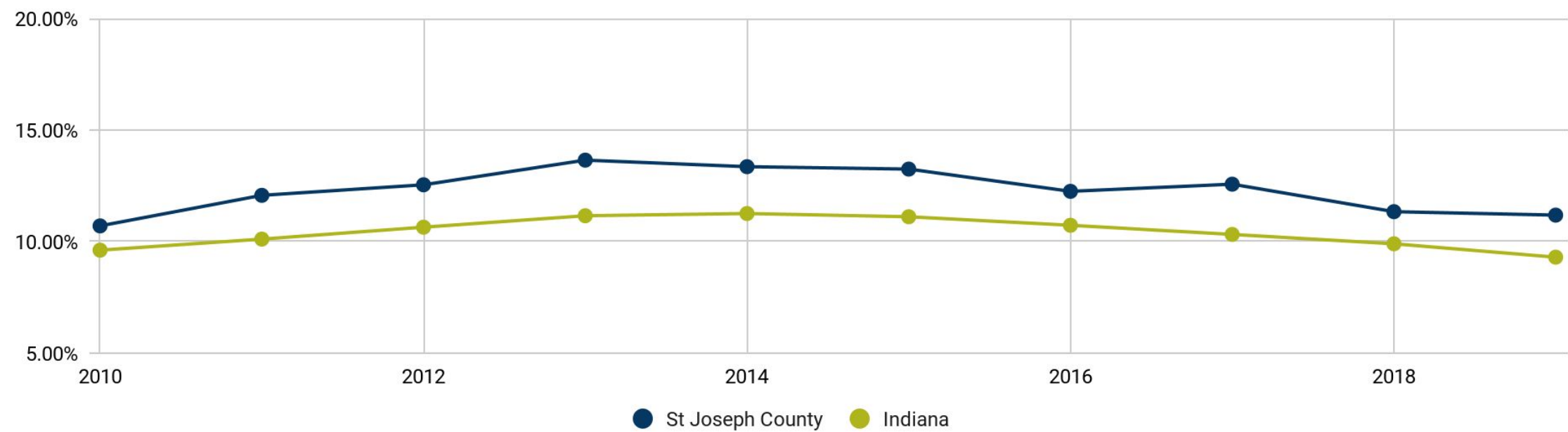
St Joseph County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 11.2% of families live in poverty conditions in St Joseph County, up 0.48 percentage points from 10.7% in 2010.

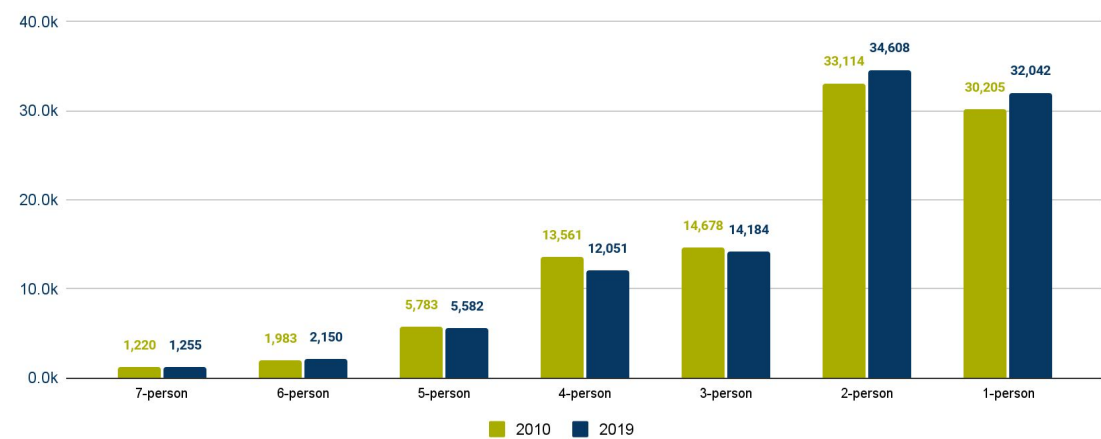
**Family Poverty Rate**  
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

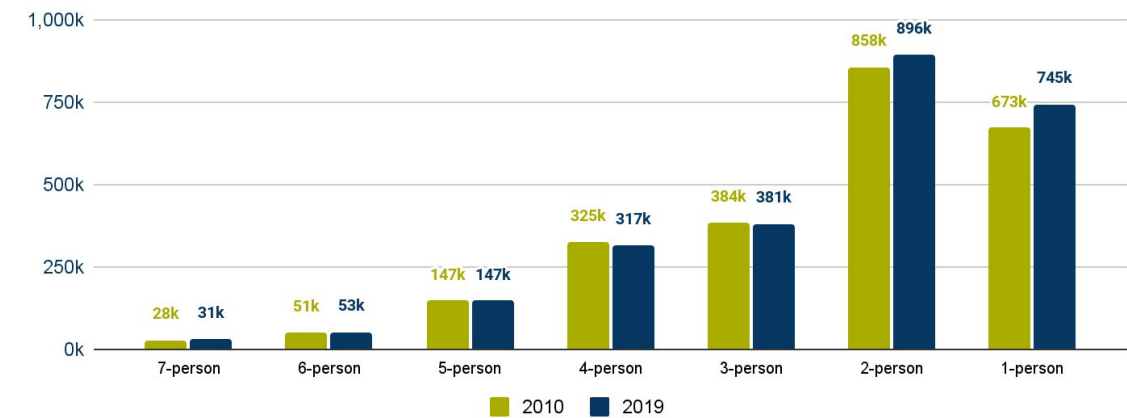
**HOUSEHOLD SIZE |** The average household size is 2.53 people, compared to 2.52 statewide. The St Joseph County average household has grown by 0.01 persons since 2010.

**Household Size**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

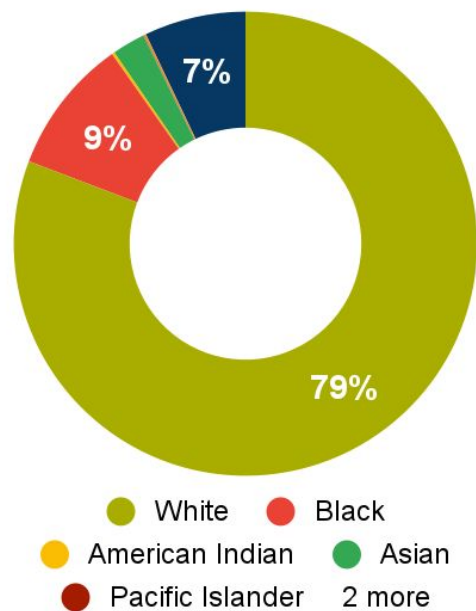
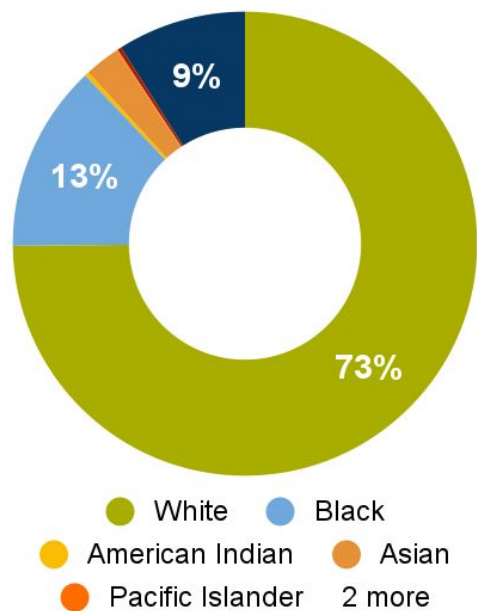


**RACIAL COMPOSITION |** The current racial distribution of households in St Joseph County is 73% white, 13% Black, 9% Hispanic/Latino, 2% Asian, and 0% other.

**Racial/Ethnic Distribution**

St Joseph County | 2019

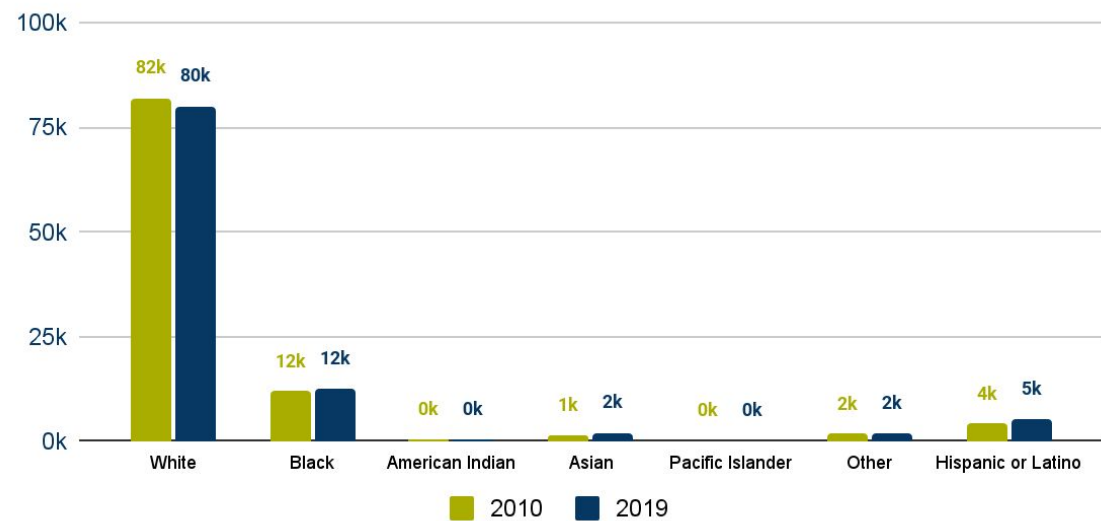
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial/Ethnic Distribution**

St Joseph County | 2010, 2019



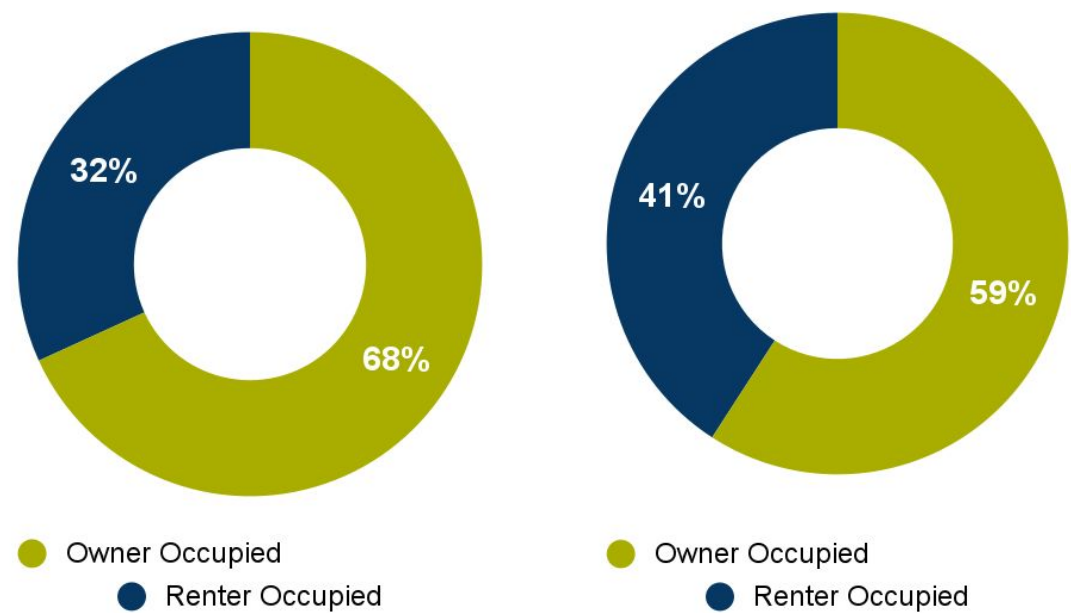
Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 32% of households (32,420 households) in St Joseph County were renters, while 68% (69,452 households) were owner households. The share of renters has increased by 3% since 2010.

**Housing Tenure**

St Joseph County | 2019

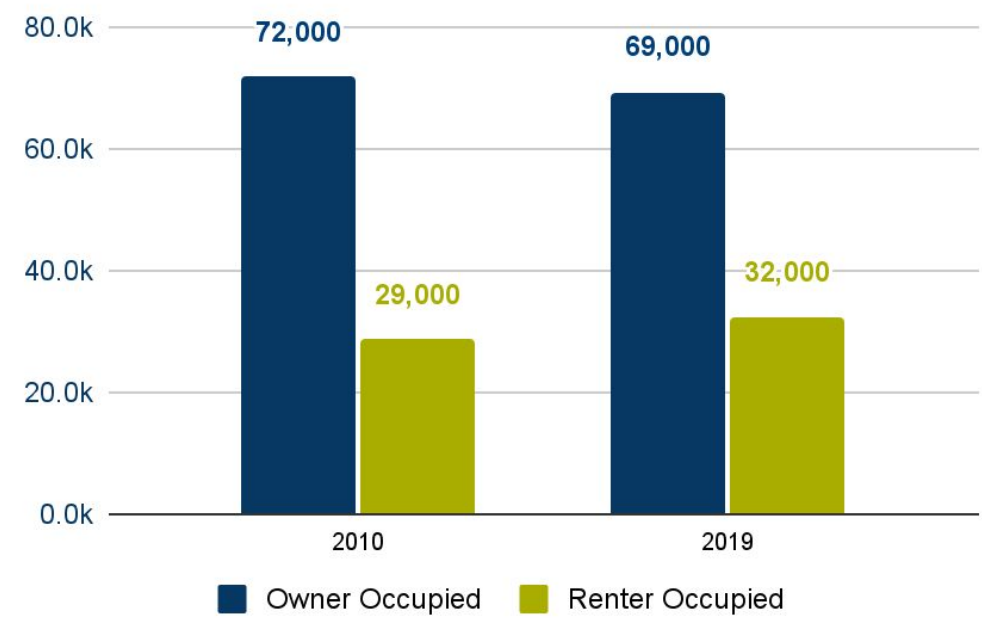
Indiana | 2019



Source: ACS 2019 5-year estimates

**Total Households by Tenure**

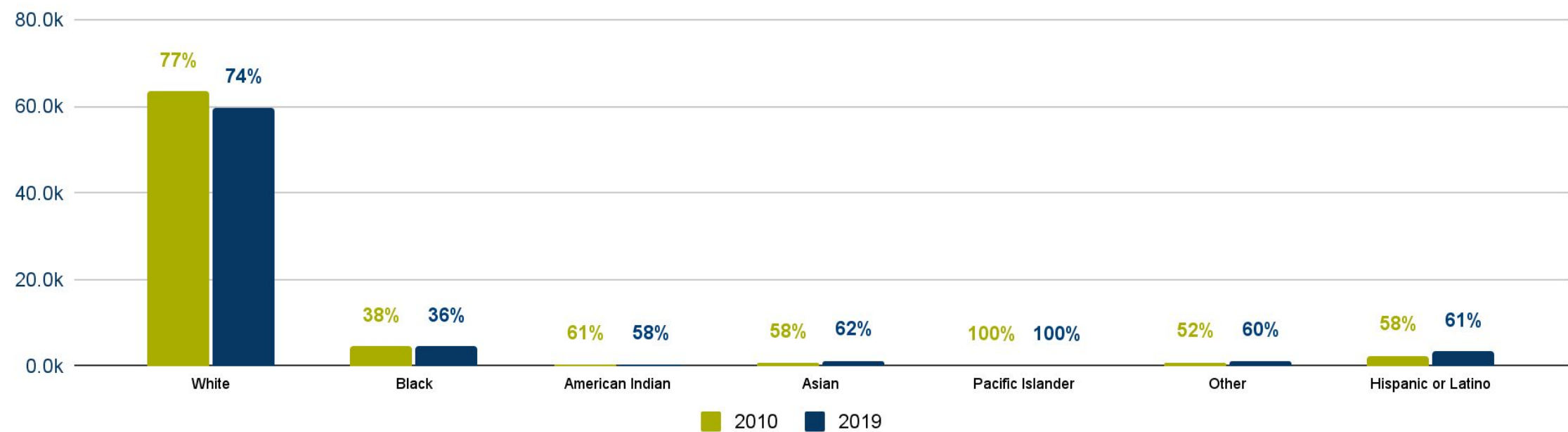
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 68%, homeownership is 74% among non-Hispanic White households, 36% for Black households, and 61% for Hispanic or Latino households.

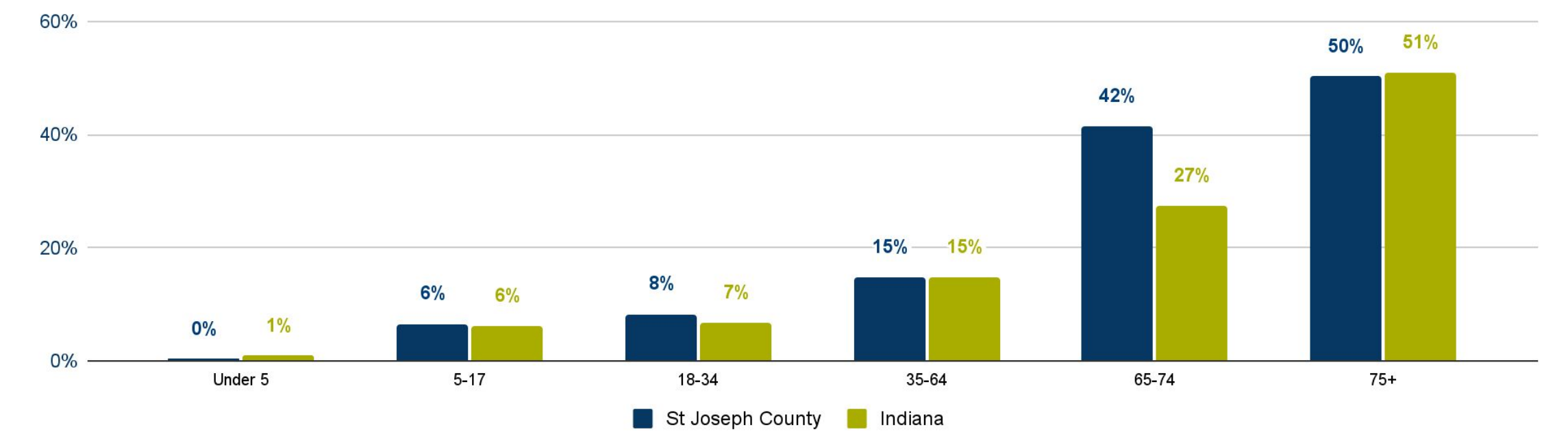
**Homeownership by Race**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 15% of people in St Joseph County live with a disability. For people above 65, the share increases to 45%.

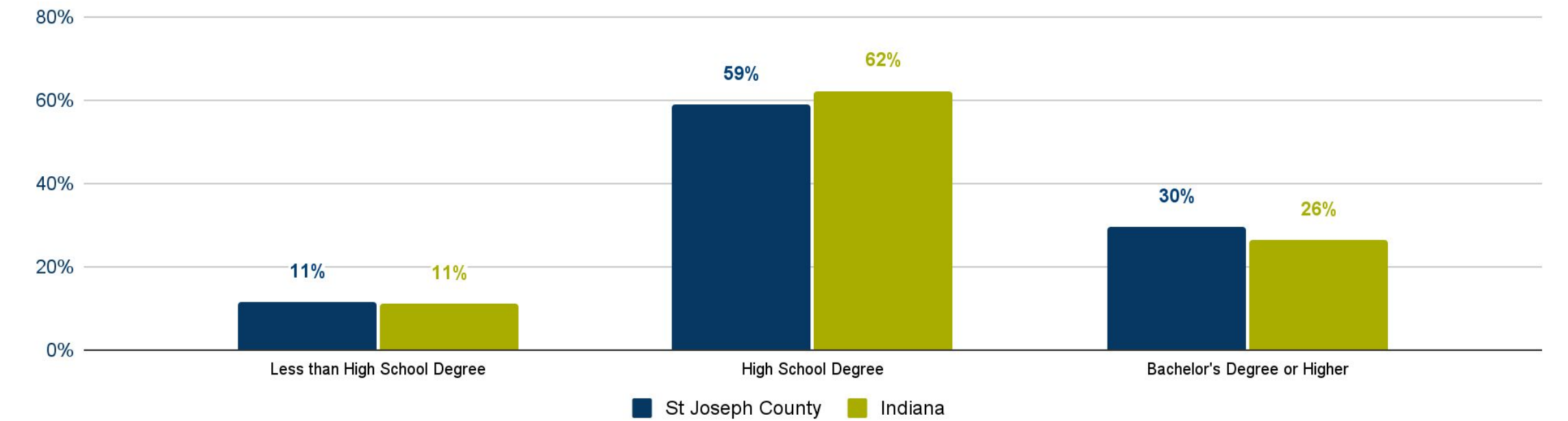
**Share of the Population with a Disability by Age**  
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In St Joseph County, 59% of the population has at least a high school degree and 30% of the population has at least a Bachelor's degree.

**Educational Attainment**  
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

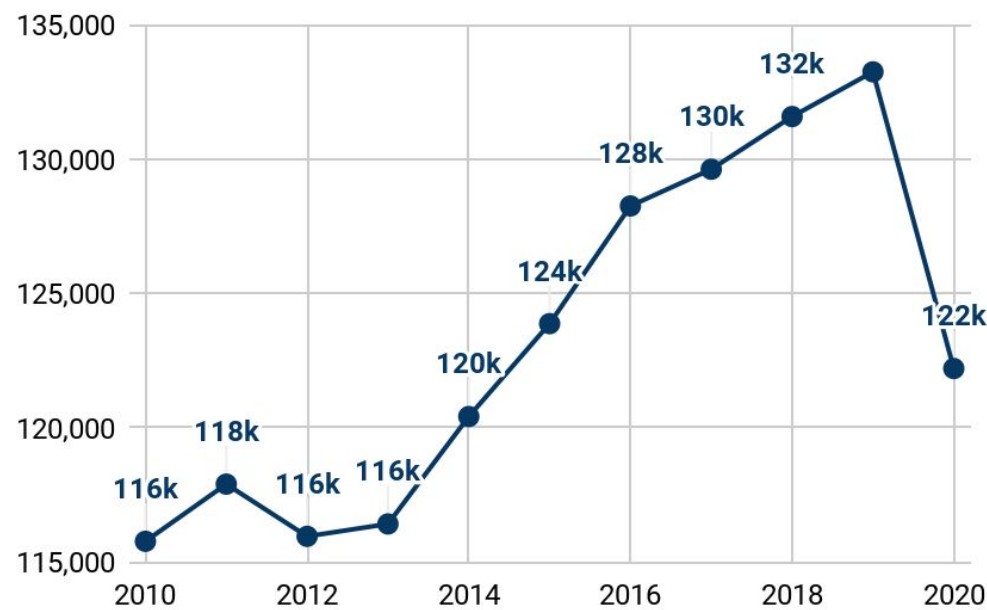
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# **JOB / EMPLOYMENT TRENDS**

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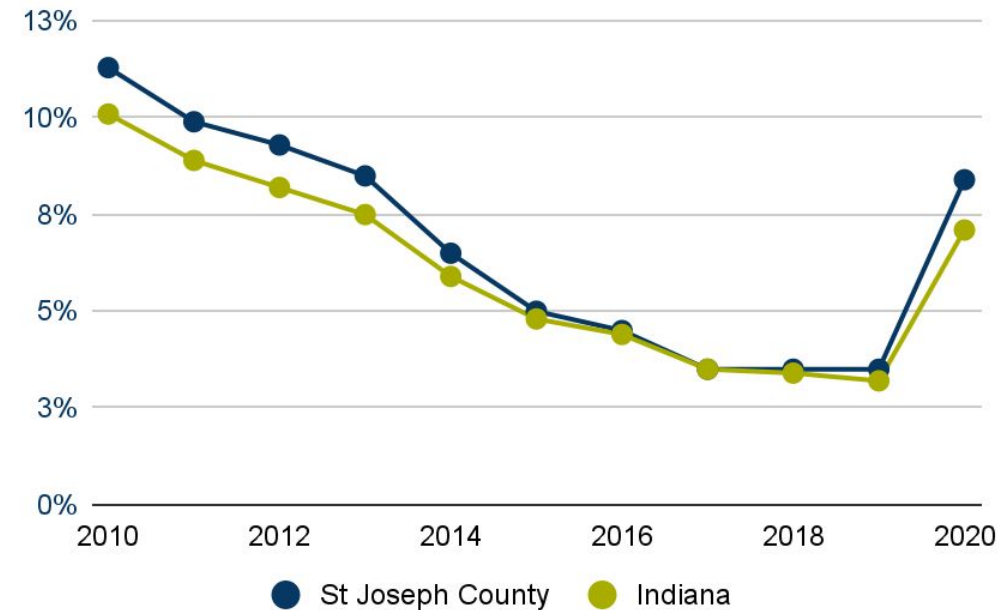
**EMPLOYMENT BASE |** There are currently 122,000 employed persons in St Joseph County, up by 5.56% since 2010. The unemployment rate in 2020 was 8.40%, up 4.90 points from 2019.

**Total Employment**  
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

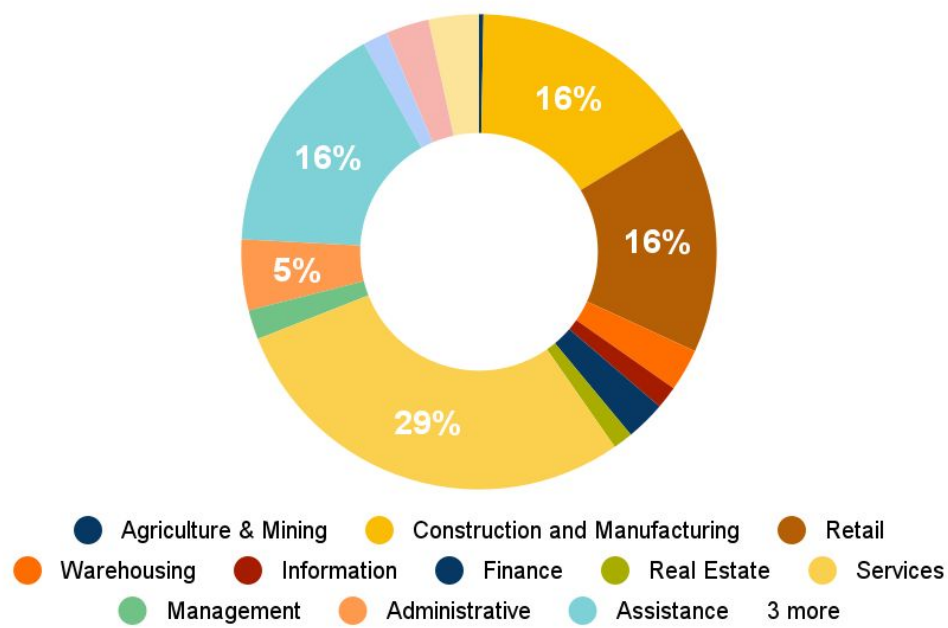
**Unemployment Rate**  
St Joseph County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Health Care and Social Assistance accounts for the plurality of jobs in St Joseph County, accounting for 16% of all jobs, followed by Educational Services (15% of all jobs).

**Total Jobs by All Industries**  
St Joseph County | 2018



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

**Top 5 Industries and Median Annual Wages**

1. Service-providing | **\$47,824**
2. Trade, transportation, and utilities | **\$42,935**
3. Professional and business services | **\$56,591**
4. Goods-producing | **\$59,727**
5. Education and health services | **\$54,586**

Source: BLS

**Top 5 Employers**

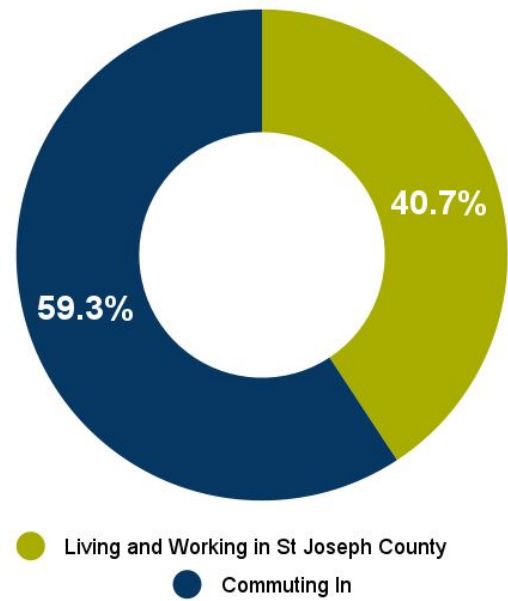
1. Notre Dame Alumni Assn (Notre Dame)
2. University Of Notre Dame (Notre Dame)
3. University-notre Dame-harper (South Bend)
4. Liberty Mutual (Mishawaka)
5. Memorial Midwifery Centered Cr (South Bend)

Source: BLS



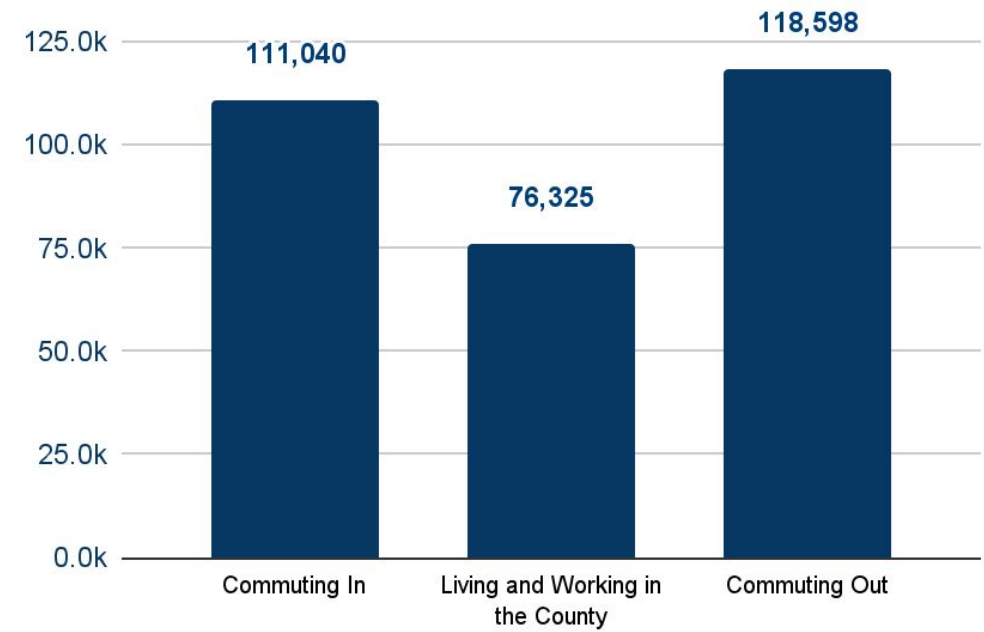
**COMMUTER INFLOW / OUTFLOW |** 111,000 commuters come into St Joseph County for their jobs, while 119,000 employees travel outside of St Joseph County for their jobs.

**Employment Inflow**  
St Joseph County | 2018



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

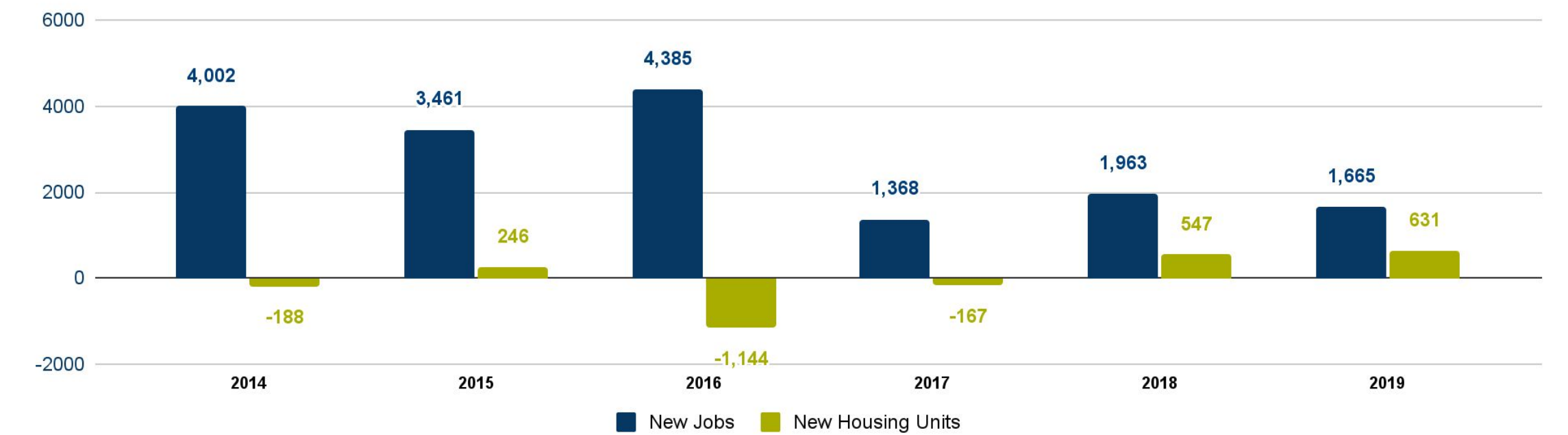
**Commuting Patterns**  
St Joseph County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** St Joseph County has created 16,844 jobs between 2014-2019 and -75 housing units, or 0 units for every 100 jobs created.

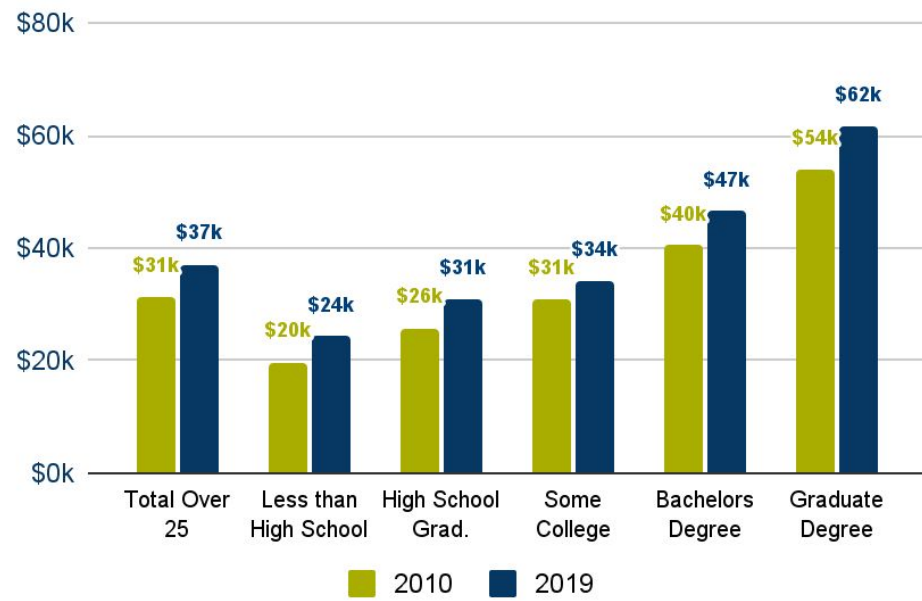
**Job Growth and Housing Production**  
St Joseph County | Total Jobs, New Jobs



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

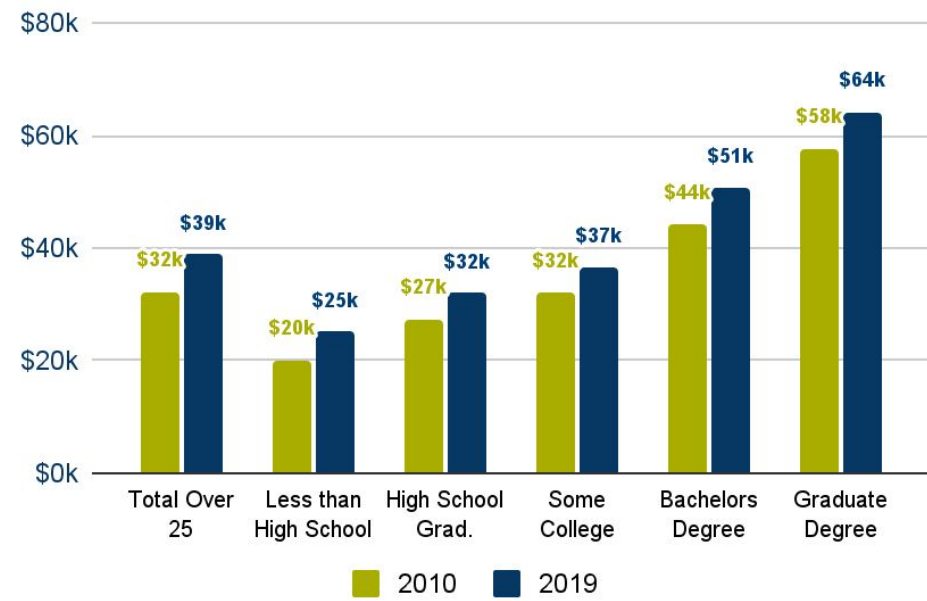
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 19% since 2010 for the total population and increased 20% for the population with at least a high school degree.

**Median Earnings by Educational Attainment**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

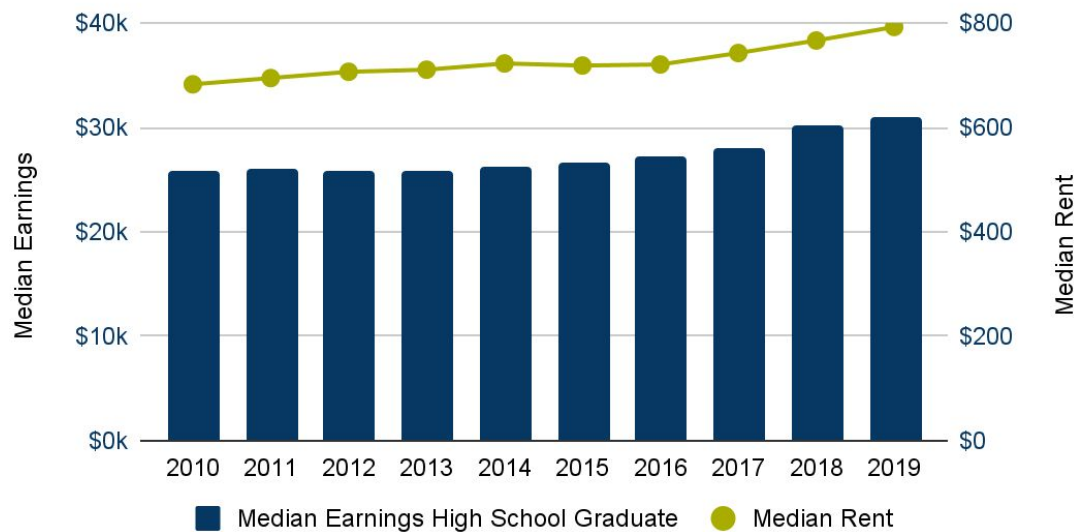
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

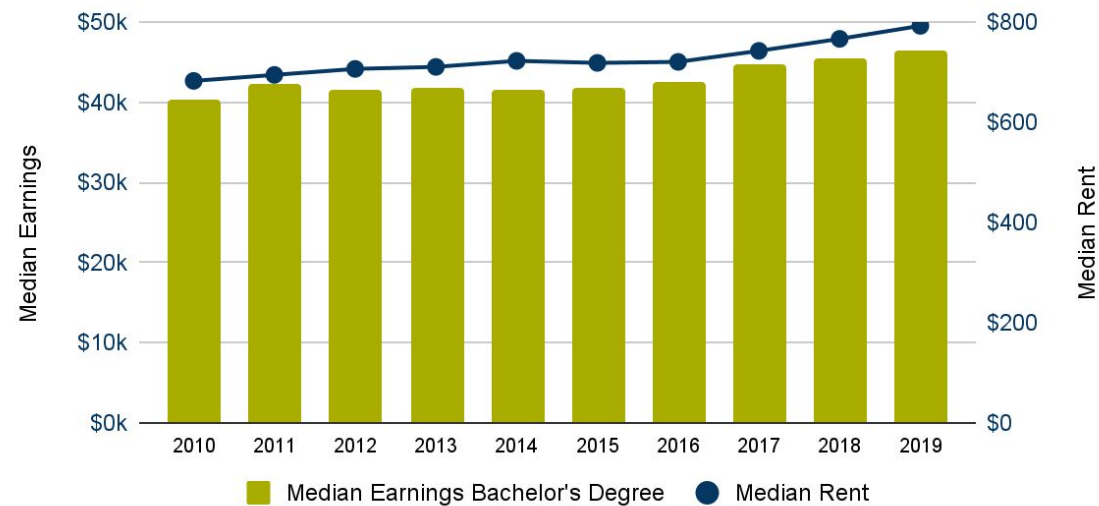
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 16.1%, or 16% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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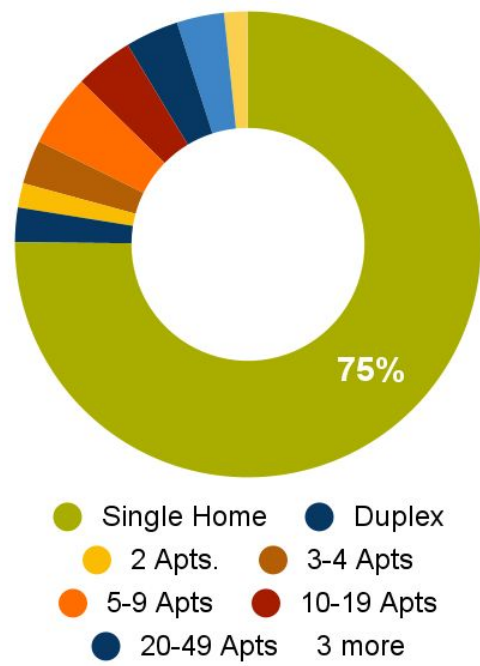
# HOUSING TRENDS

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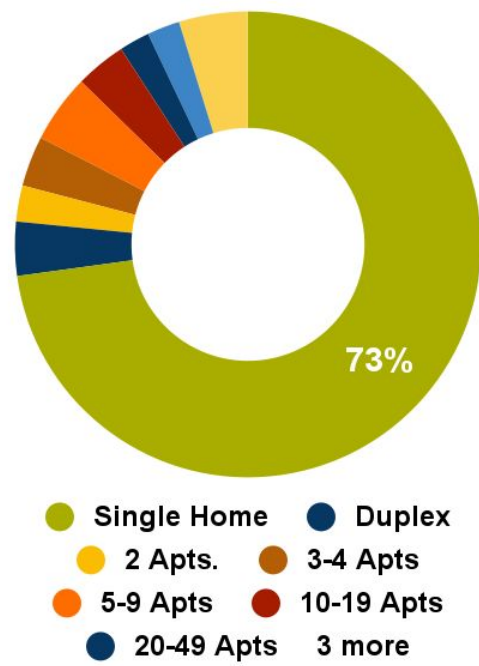
**HOUSING TYPOLOGY |** 75% of homes in St Joseph County are single-family, while 23% are multifamily. Multifamily housing has increased by 1785 homes since 2010.

**Housing Typology**

St Joseph County | 2019



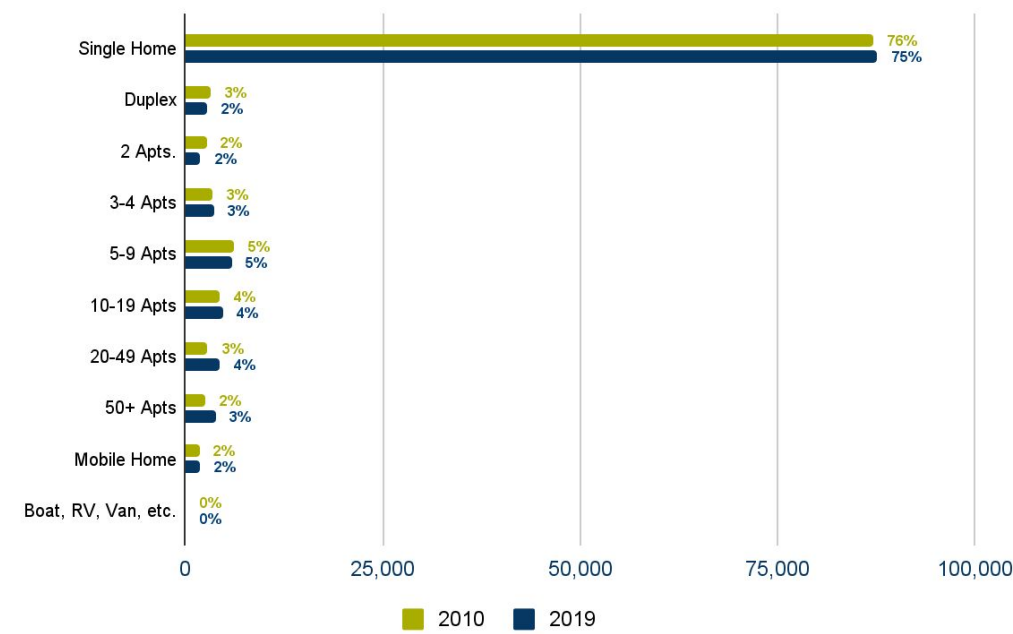
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

St Joseph County | 2010-2019



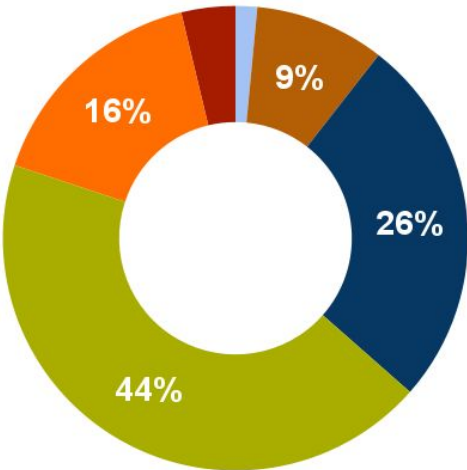
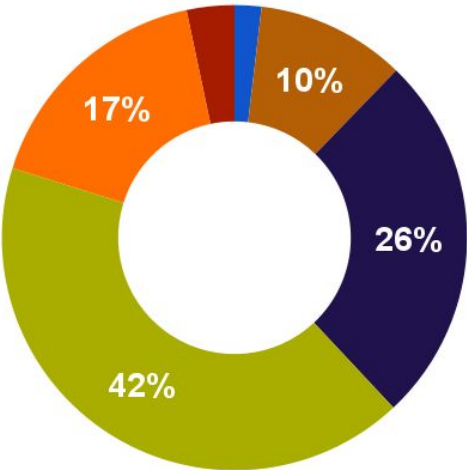
Source: ACS 2010-2019 5-year estimates

# HOUSING TYPOLOGY | Most units in St Joseph County contain 2.53 bedrooms, with 62% of units containing 3 bedrooms or more.

## Housing Stock by Bedrooms

St Joseph County | 2019

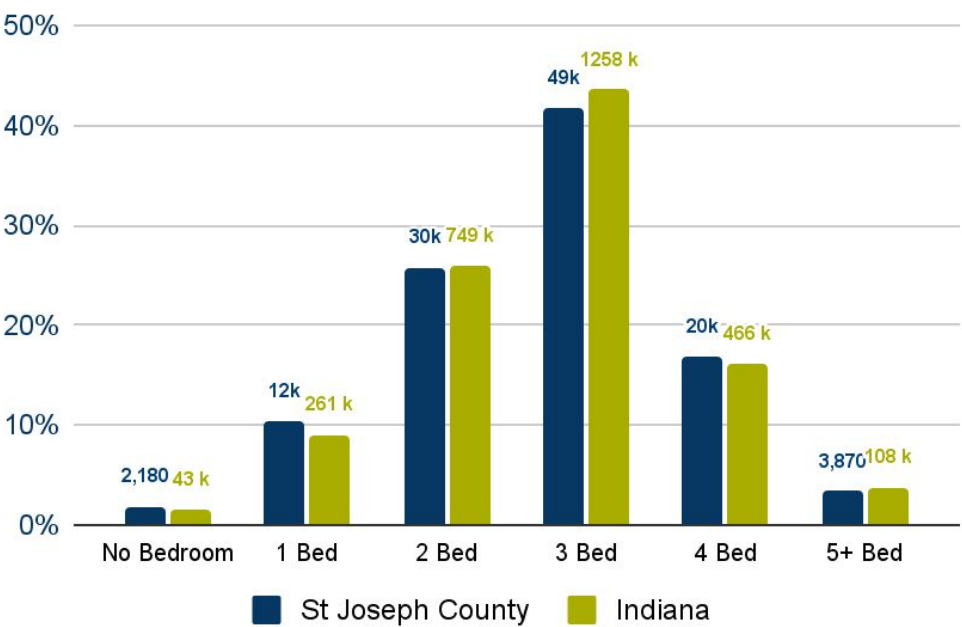
Indiana | 2019



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

## Share of Housing Stock by Bedroom

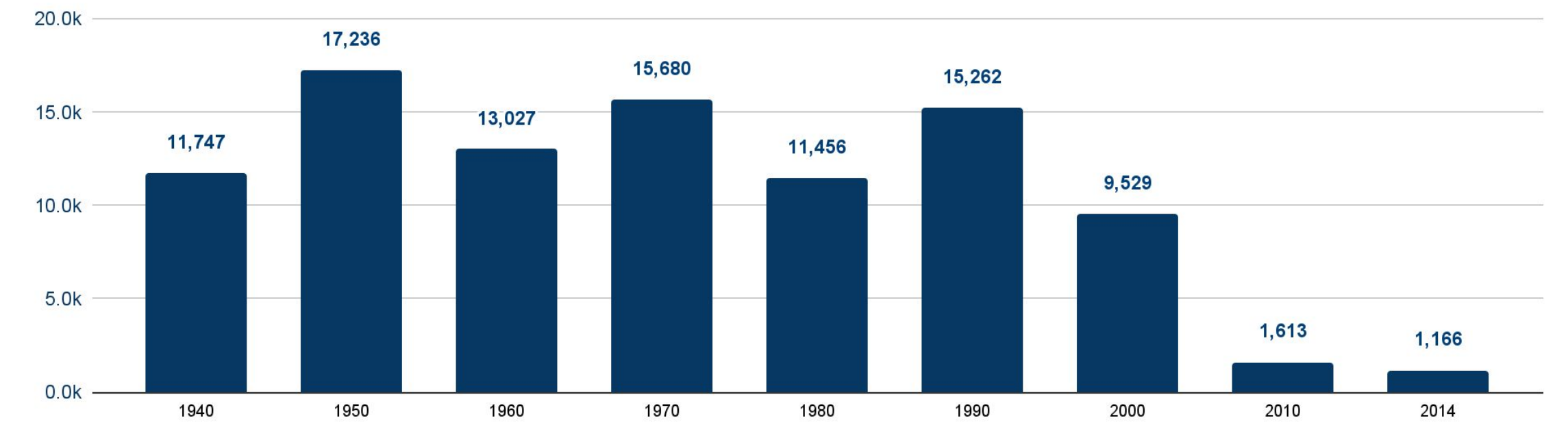
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 89% of homes were built before 1990, with a plurality of homes built before 1940.

**Homes by Year Built**  
**St Joseph County | 2019**

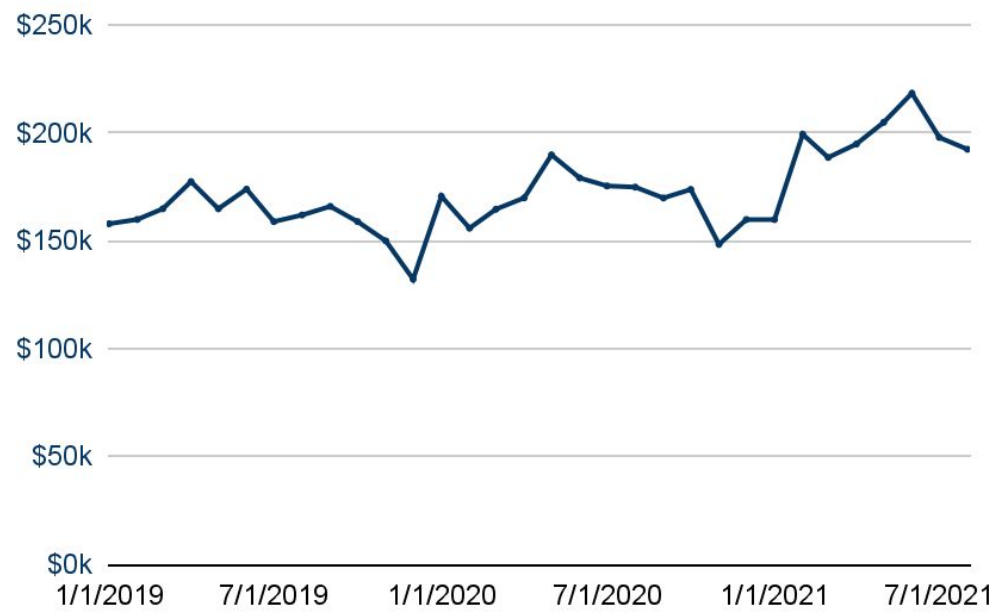


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



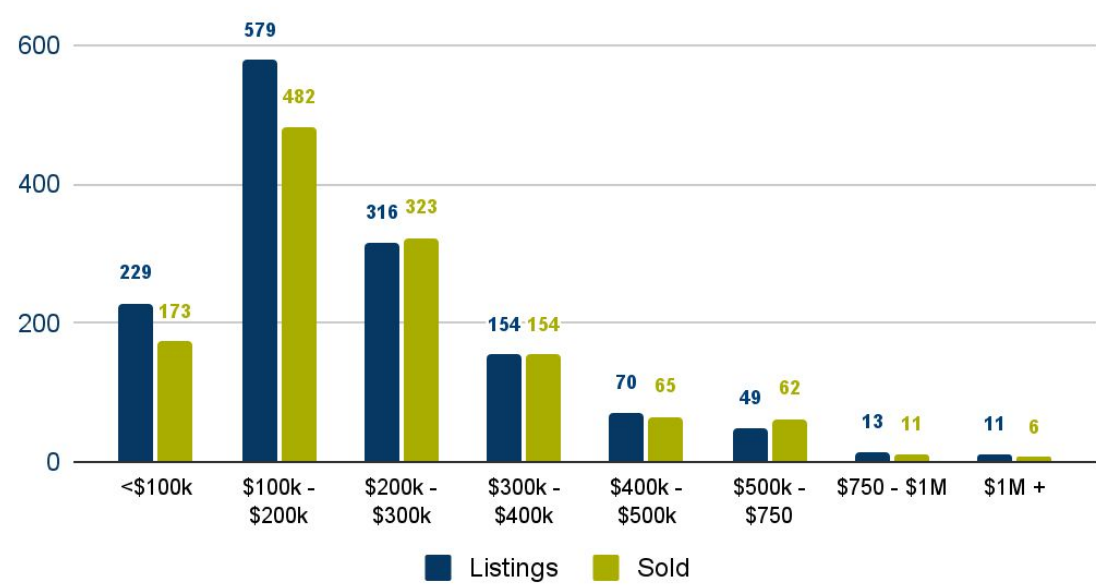
**MEDIAN LISTING PRICE |** Homes in St Joseph County have a median listing price of \$192,500. Home prices have increased by 22% since 2019.

**Median Listing Price**  
St Joseph 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)**  
St Joseph County | 2021

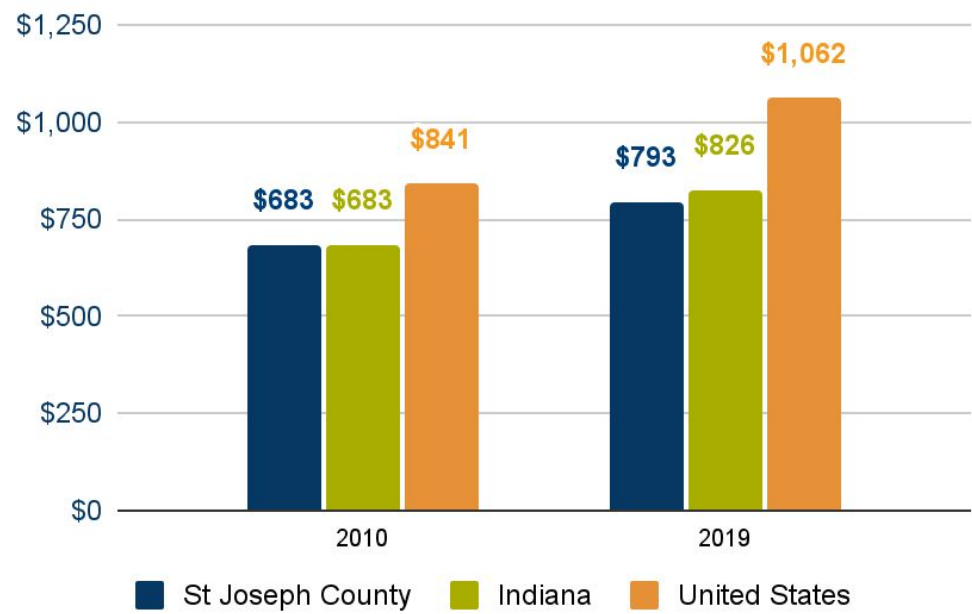


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 16% since 2010, with average rents at \$793 in 2019.

**Median Rent**

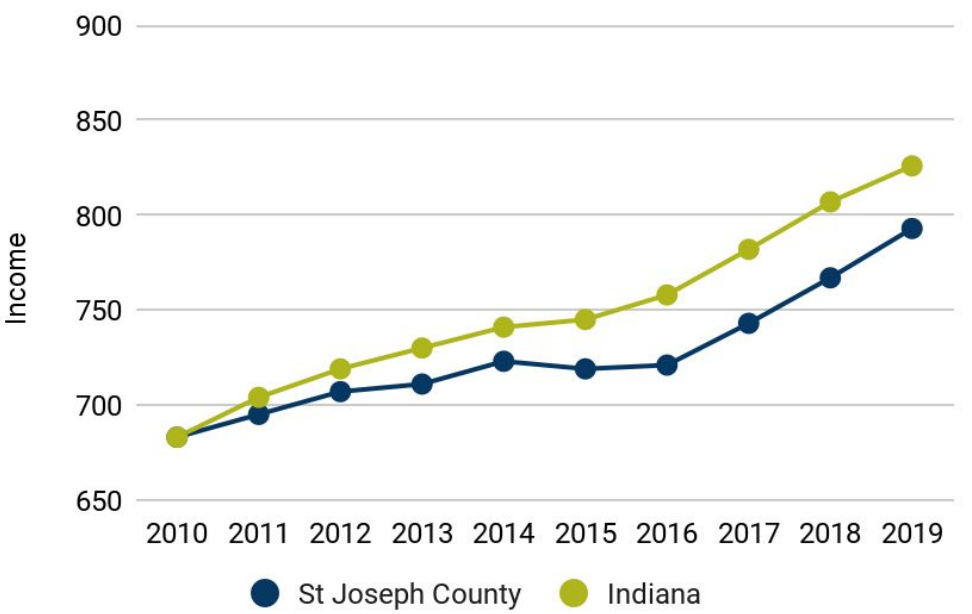
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

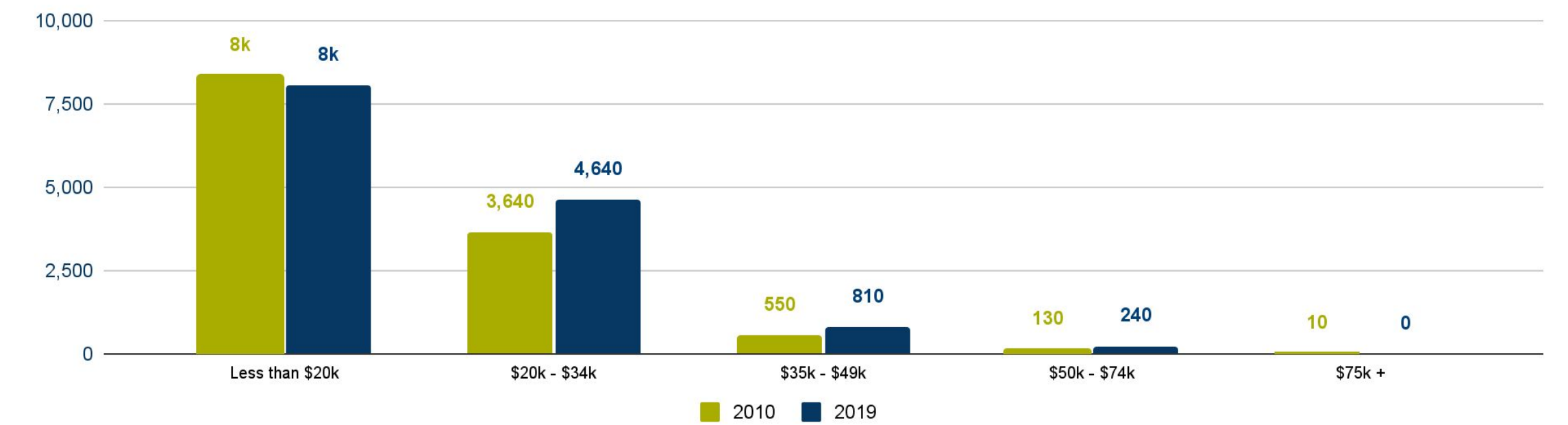
St Joseph County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 47% of renter households are housing cost burdened in St Joseph County, down -2% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

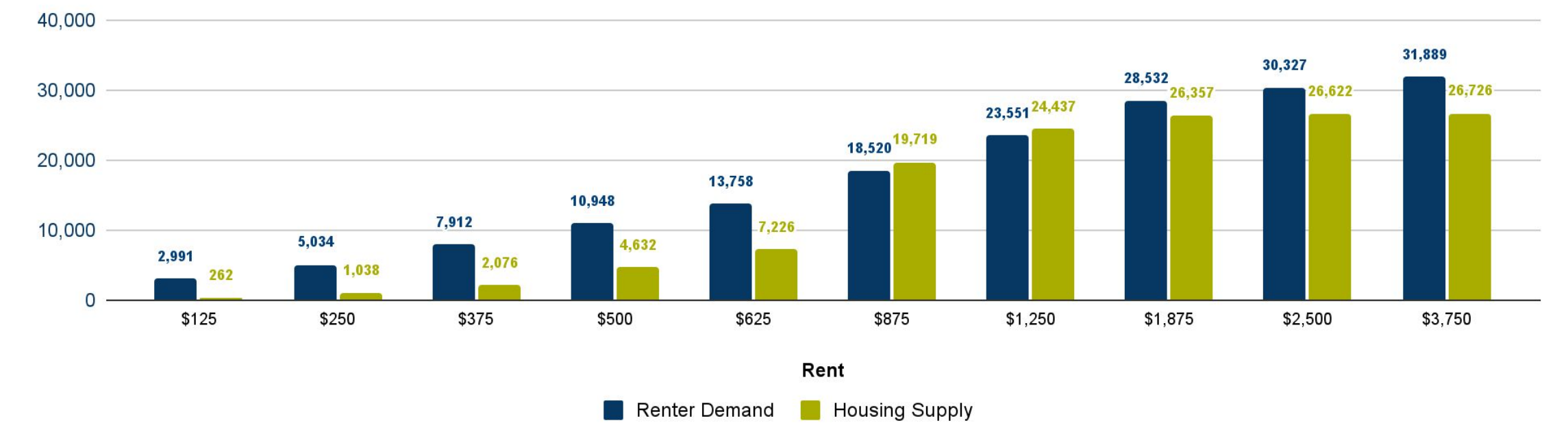
**Renter Housing Cost Burden**  
St Joseph County, Indiana | 2010 - 2019



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 23000 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**  
St Joseph County, Indiana | 2010-2019

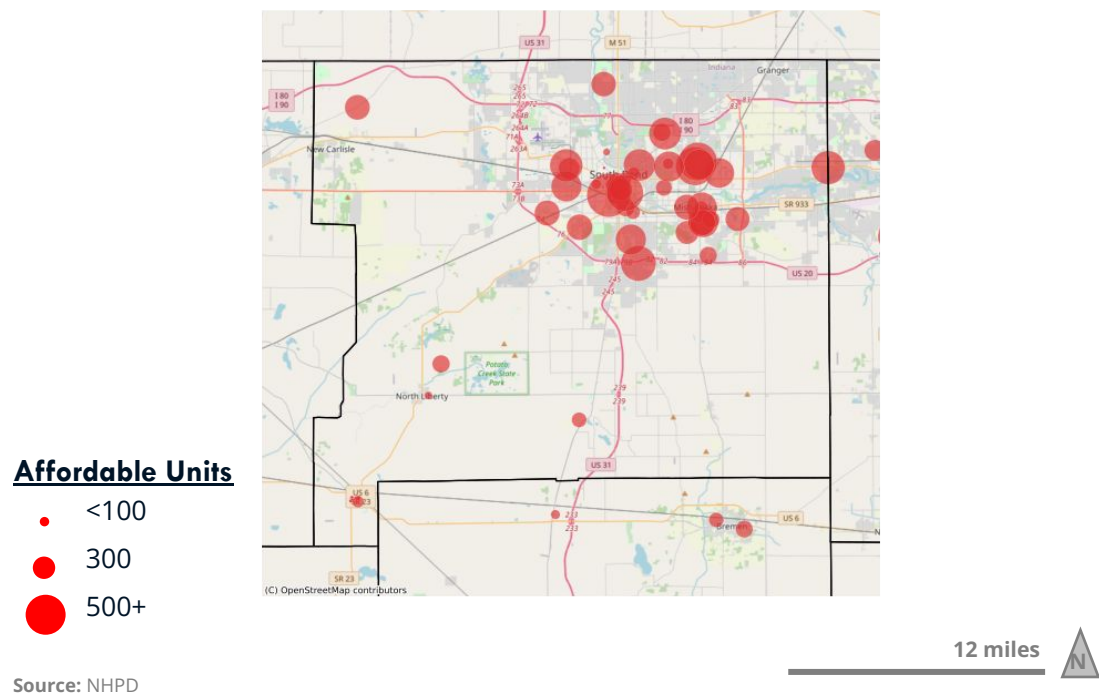


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

### Affordable Housing Inventory

St Joseph County | 2020



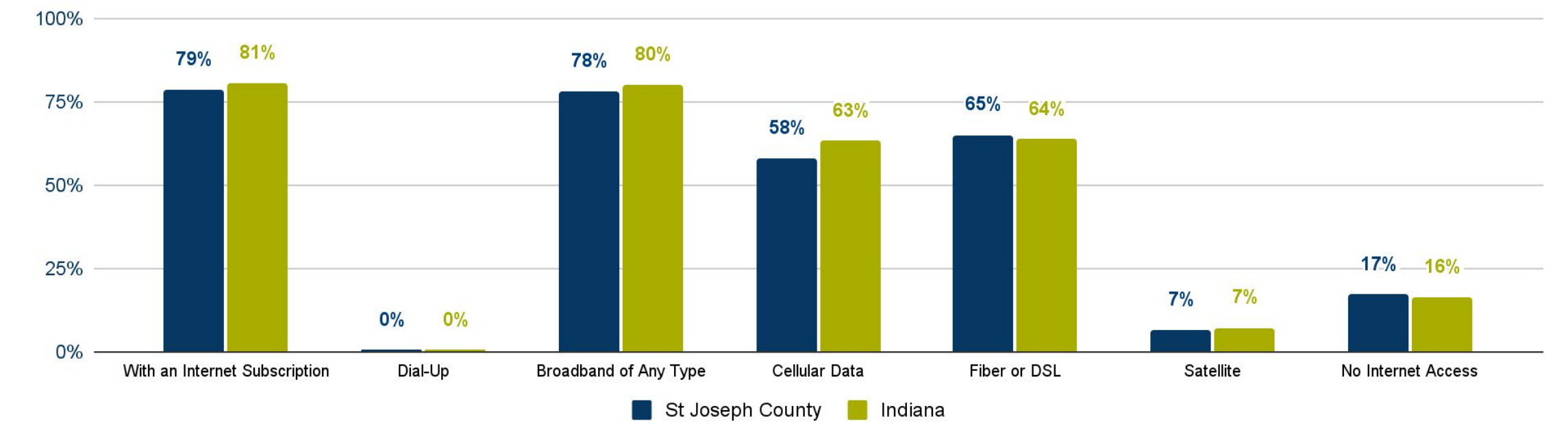
### Affordable Housing Inventory

State of Indiana | 2020



**HOUSING AMENITIES | 78% of housing units have access to broadband compared to 80% state-wide.**

**Broadband Access**  
**St Joseph County | 2020**



Source: ACS 2010-2019 5-year estimates

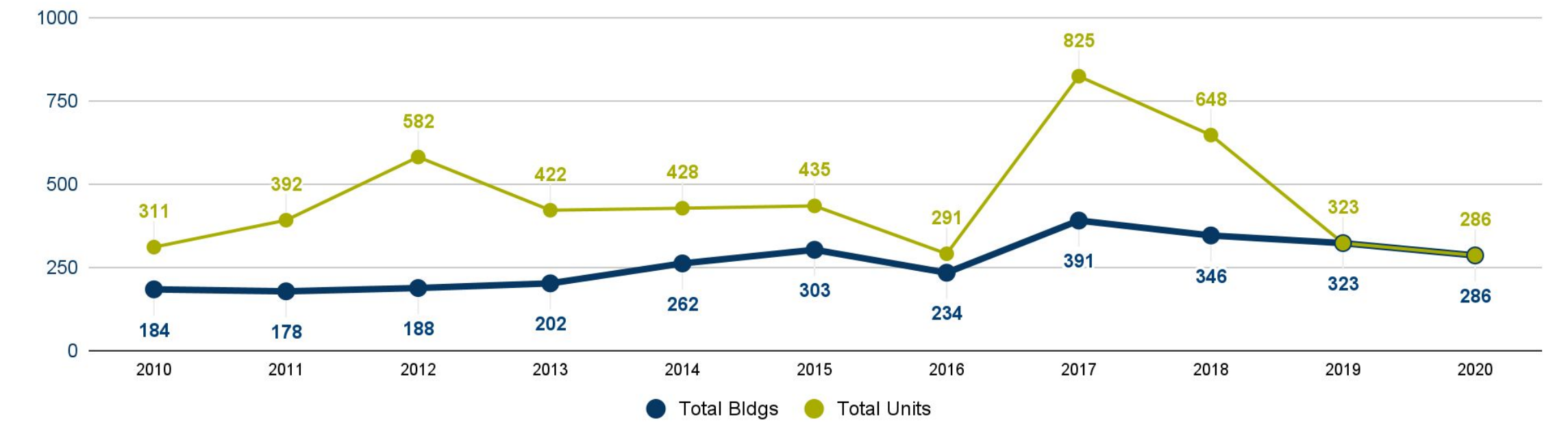
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 286 new housing starts in 2020 in St Joseph County, with 2,897 total building permits authorized since 2010.

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

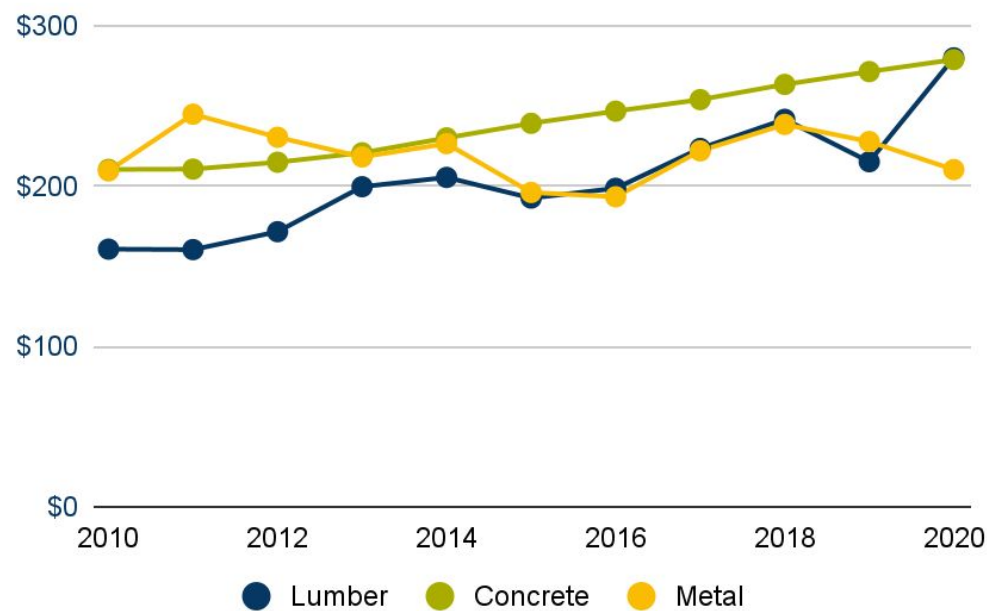


Source: St. Louis Fed.



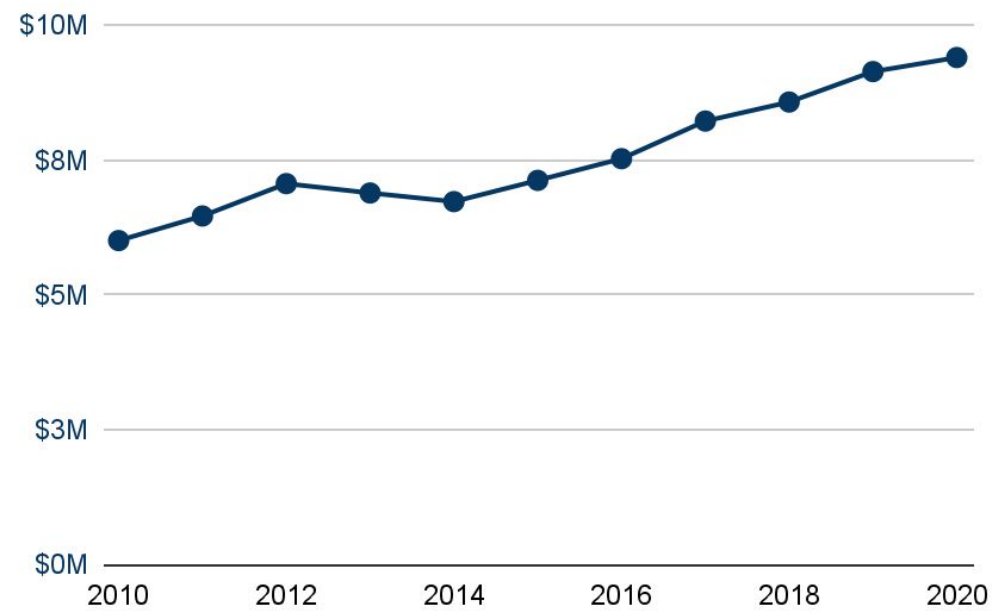
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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