



INDIANA HOUSING  
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

# INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR WHITE 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.

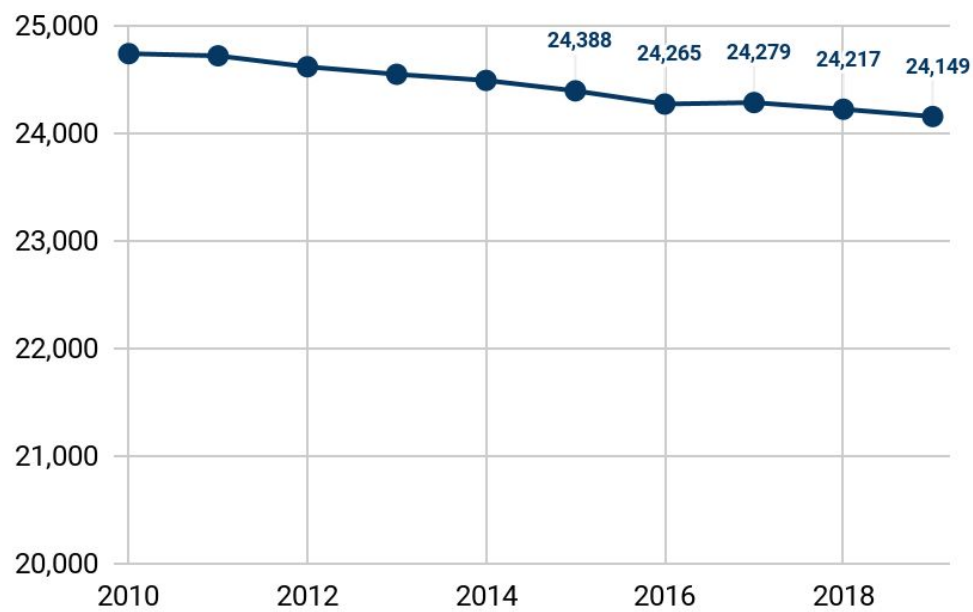
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# DEMOGRAPHIC TRENDS

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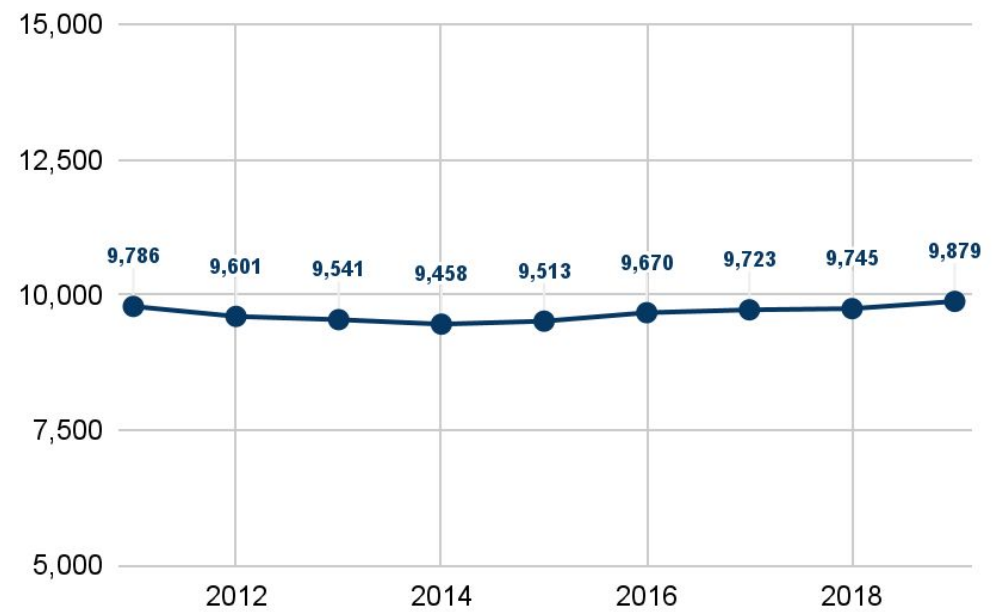
**POPULATION** | White County's population has decreased by 2.37% (585 people) between 2010-2019. In the same time period, the total number of households decreased by 1.85% (186 households).

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



Source: FRED, U.S. Census Bureau

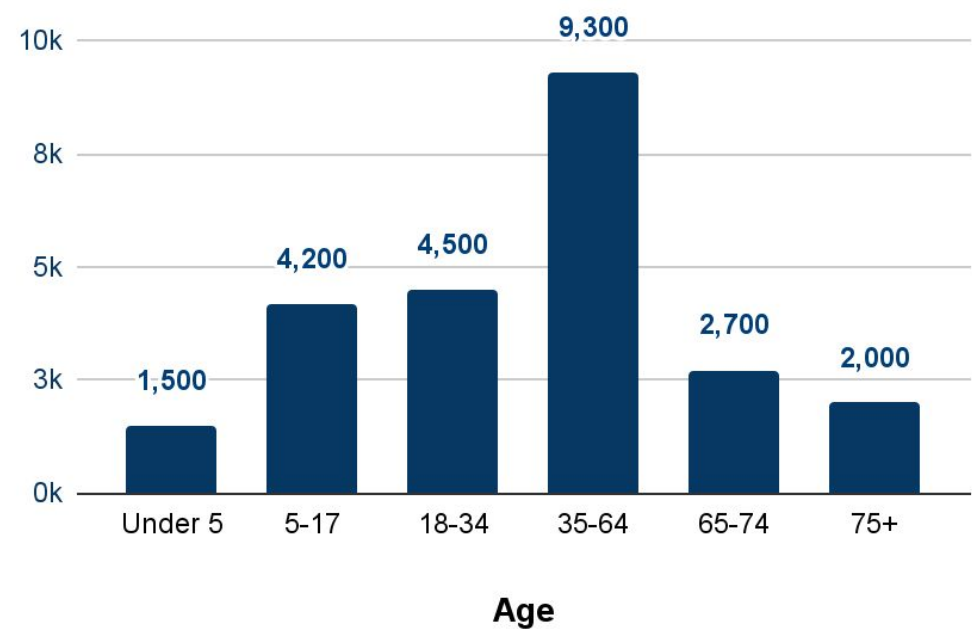
**Households**  
White County | 2010-2019



Source: FRED, U.S. Census Bureau

**AGE** | 4,700 of people in White County are age 65 or older, while 23% are younger than 18.

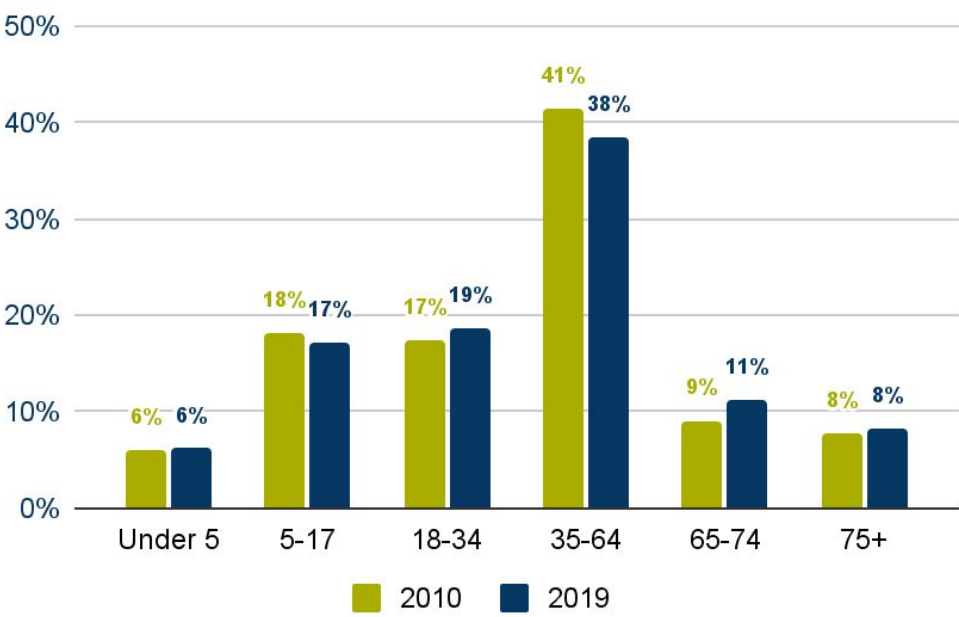
**Population by Age**  
White County | 2019



Source: ACS 2019 5-year estimates

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

**Change in Share of Population**

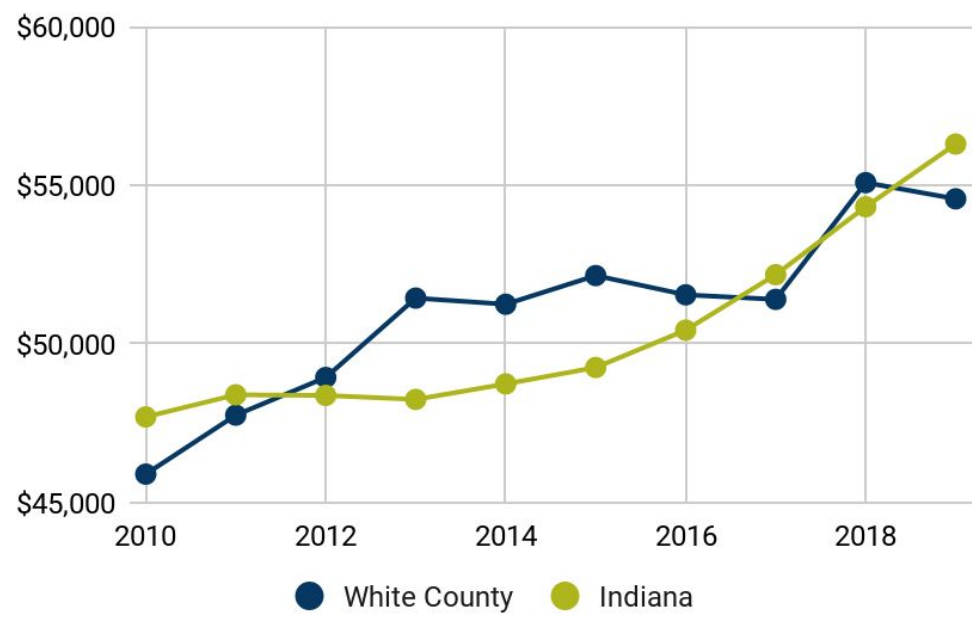


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES |** White County had a median income of \$54,576 in 2019, up 19% since 2010. 28% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

**Median Income**

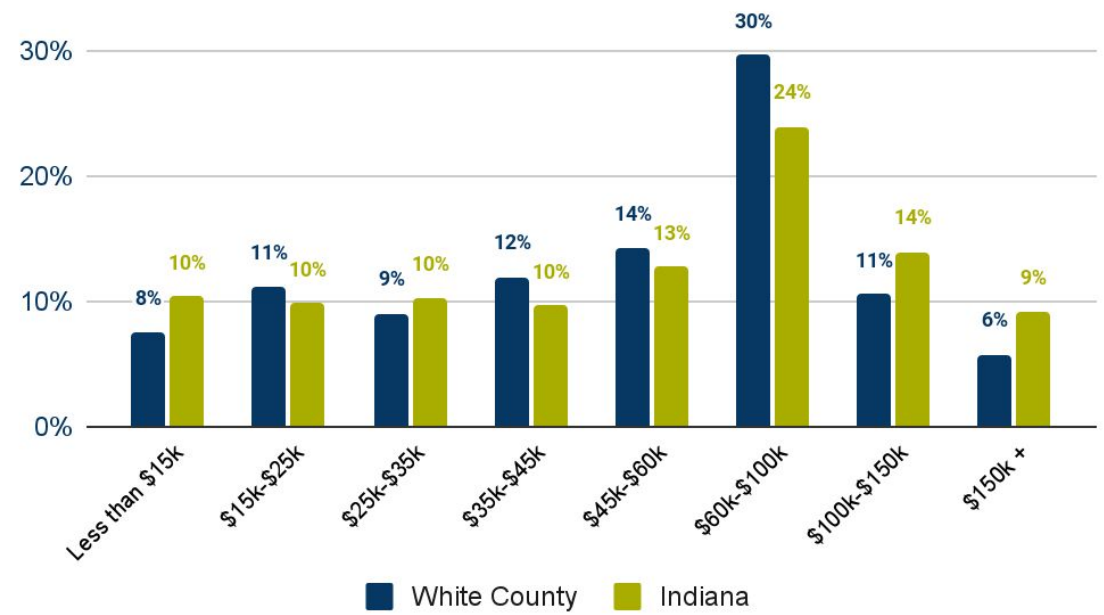
White County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

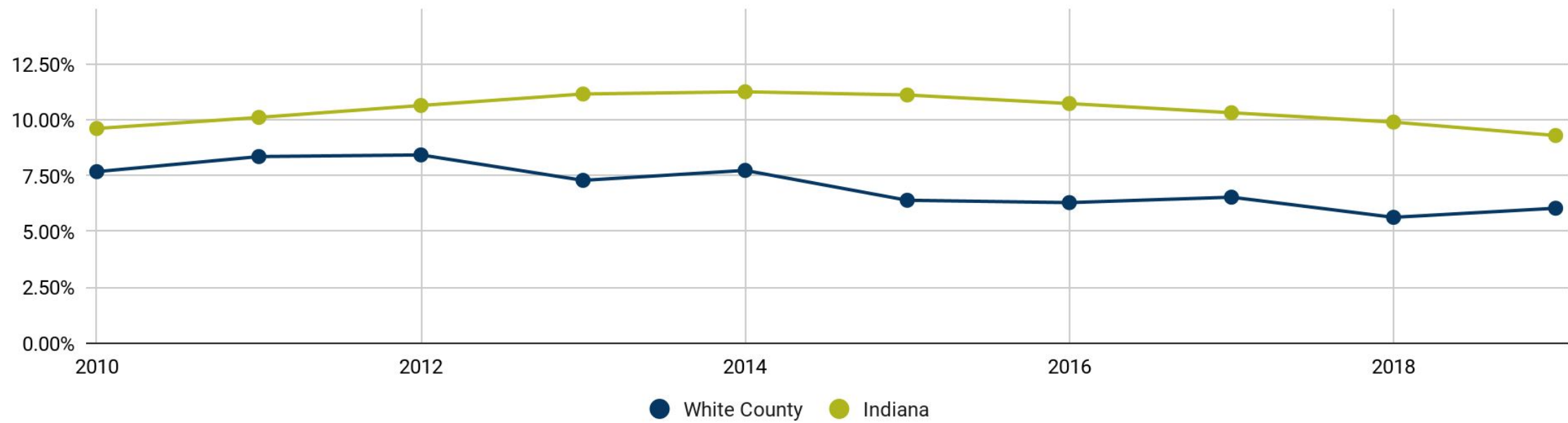
White County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 6.0% of families in White County live below the poverty line, down 1.64 points from 7.7% in 2010.

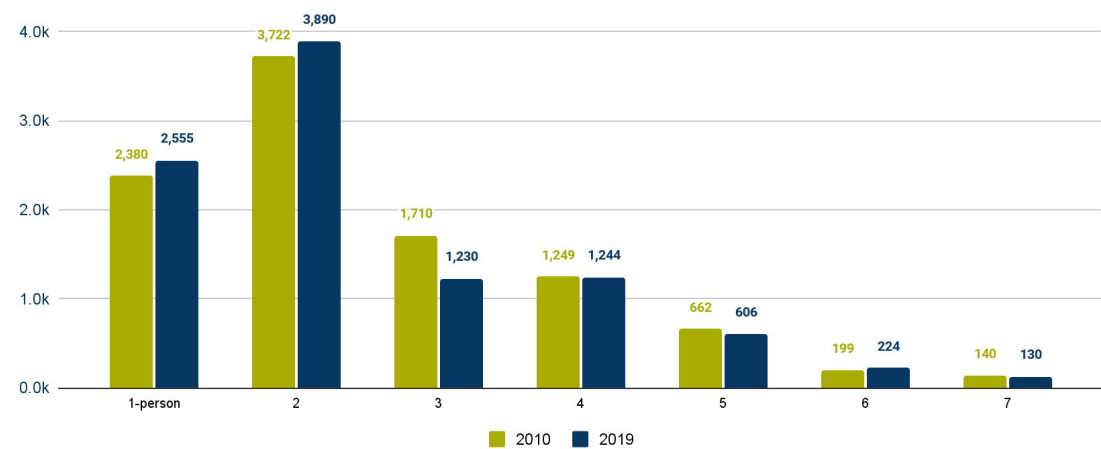
**Family Poverty Rate**  
White County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

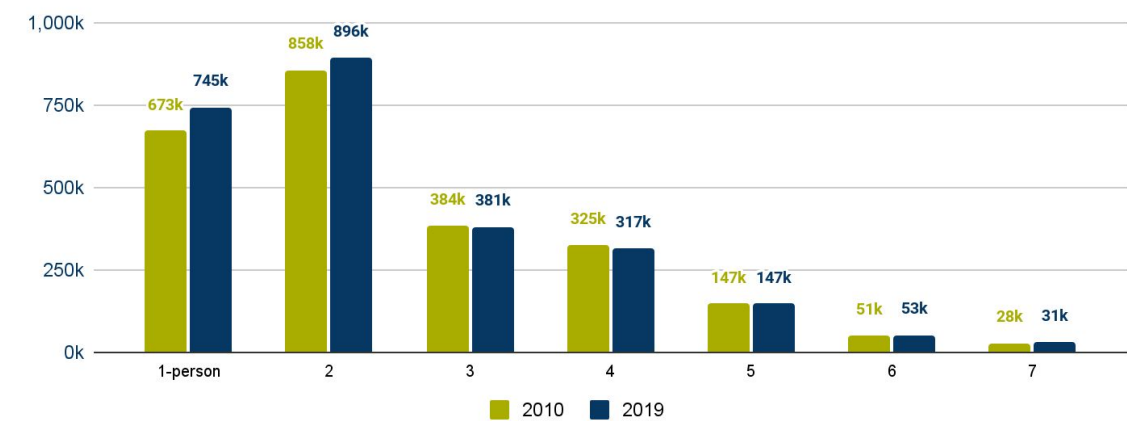
**HOUSEHOLD SIZE |** The average household size is 2.41 people, compared to the statewide average of 2.52. The White County average household has shrunk by 0.01 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

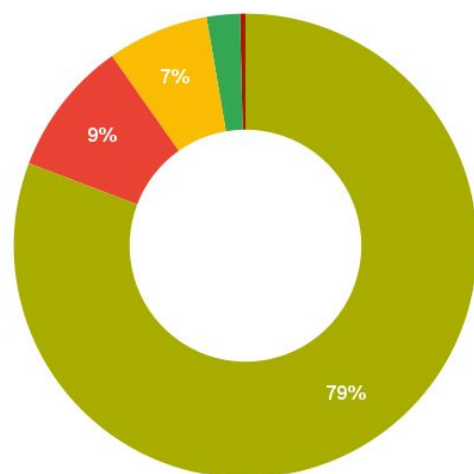
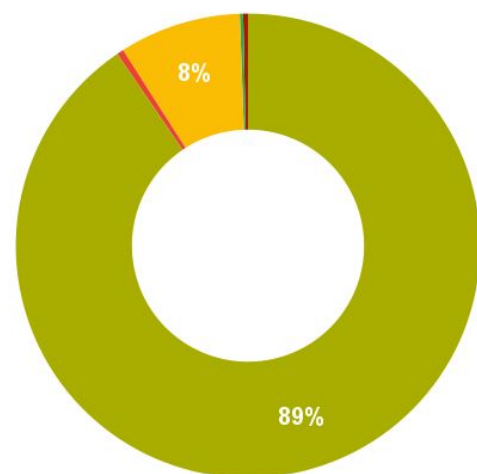


**RACIAL COMPOSITION |** The current racial distribution of households in White County is 89% White, 0% Black, 8% Hispanic/Latino, 0% Asian, and 0% other.

**Racial/Ethnic Distribution**

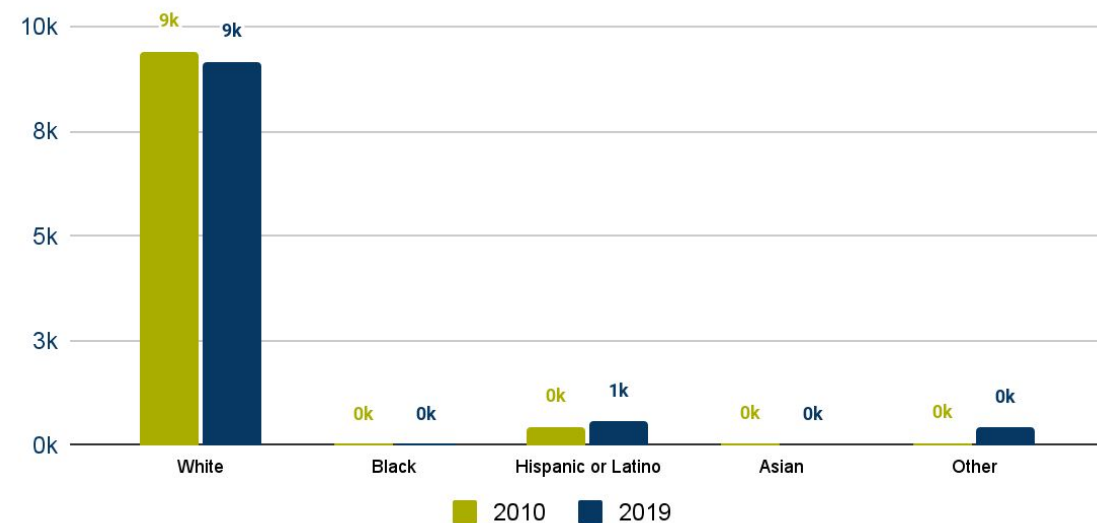
White County | 2019

Indiana | 2019



**Household Racial/Ethnic Distribution**

White County | 2010, 2019



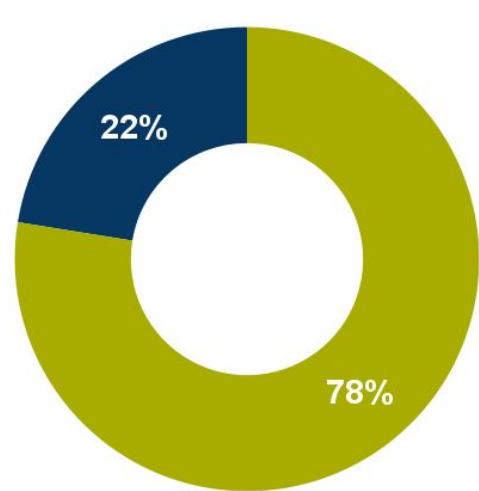
Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 22% of households (2,218 households) in White County were renters, while 78% (7,661 households) were owners. The share of renters has increased by 0.01 percentage points since 2010.

**Housing Tenure**

White County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

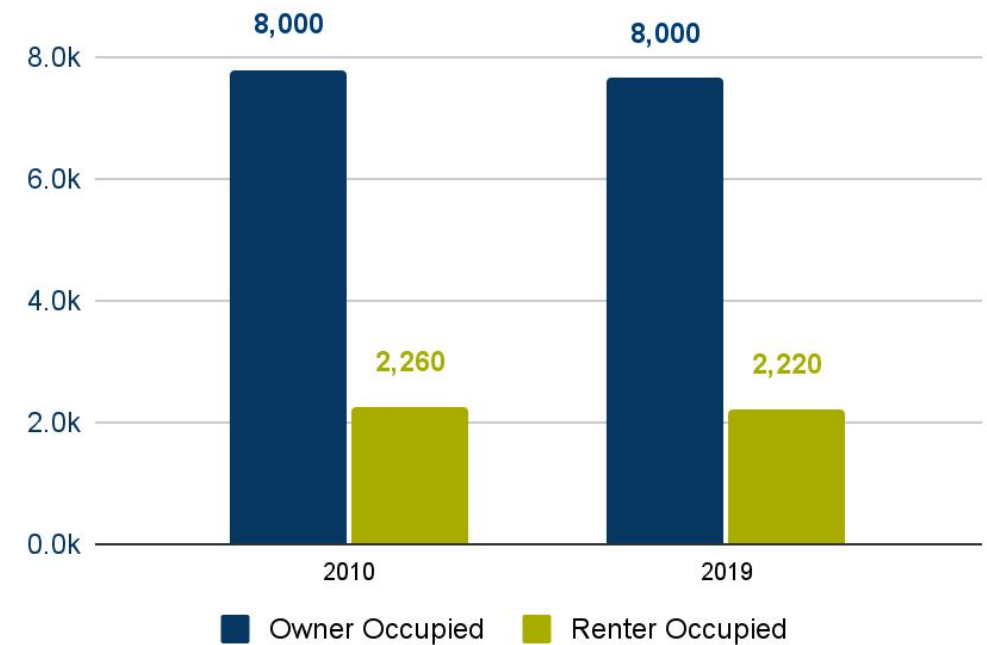
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

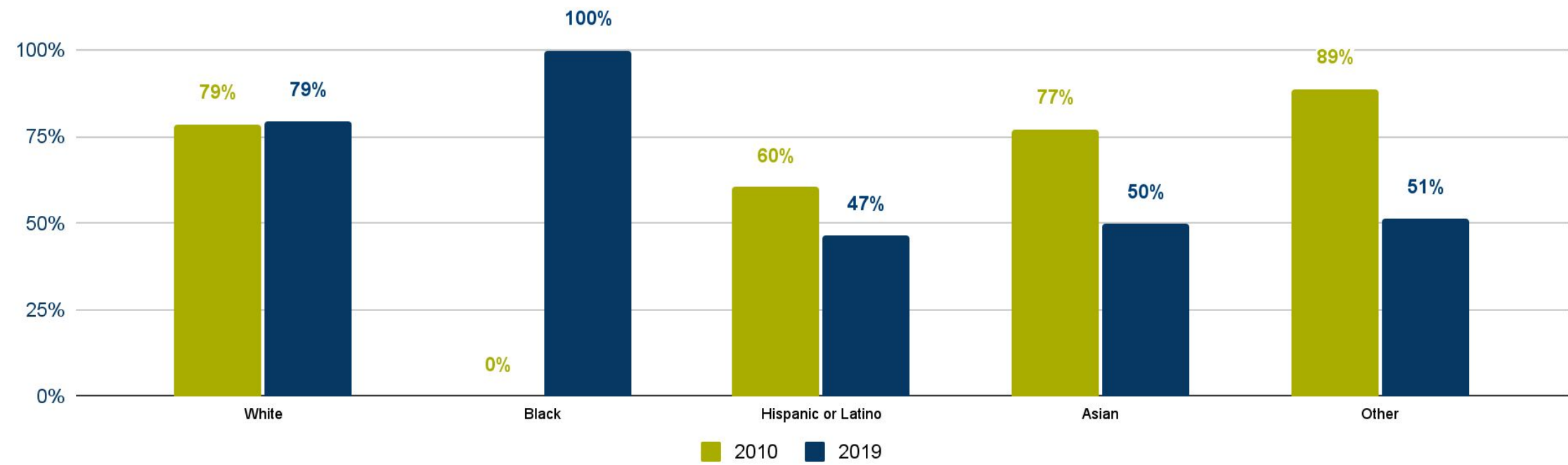
White County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 78%, homeownership is 79% among non-Hispanic White households, 100% for Black households, and 47% for Hispanic or Latino households.

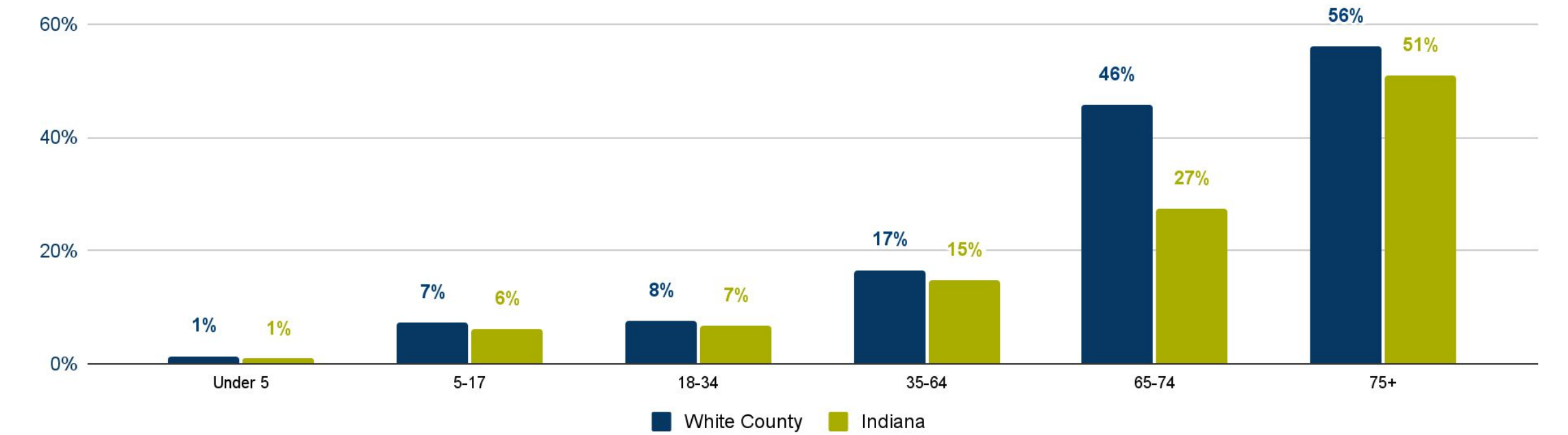
**Homeownership by Race**  
White County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 19% of people in White County live with a disability. For people 65 and older, the figure increases to 50%.

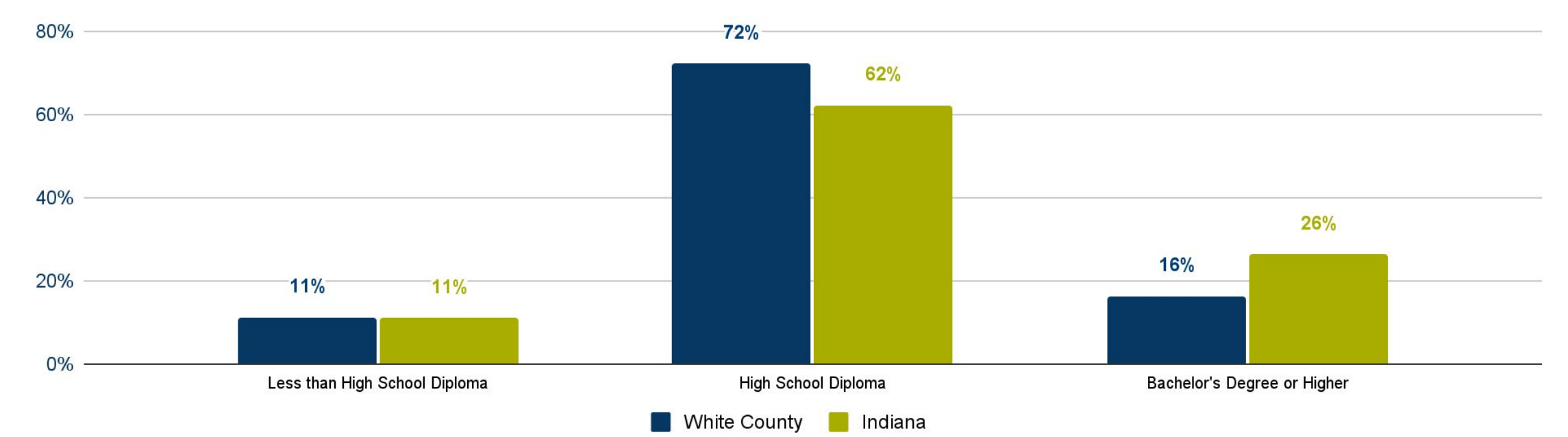
**Share of the Population by Age with a Disability**  
White County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT |** In White County, 72% of the population completed high school degree as their highest level of education, while 16% of the population has a Bachelor's degree or higher.

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



Source: ACS 2010-2019 5-year estimates

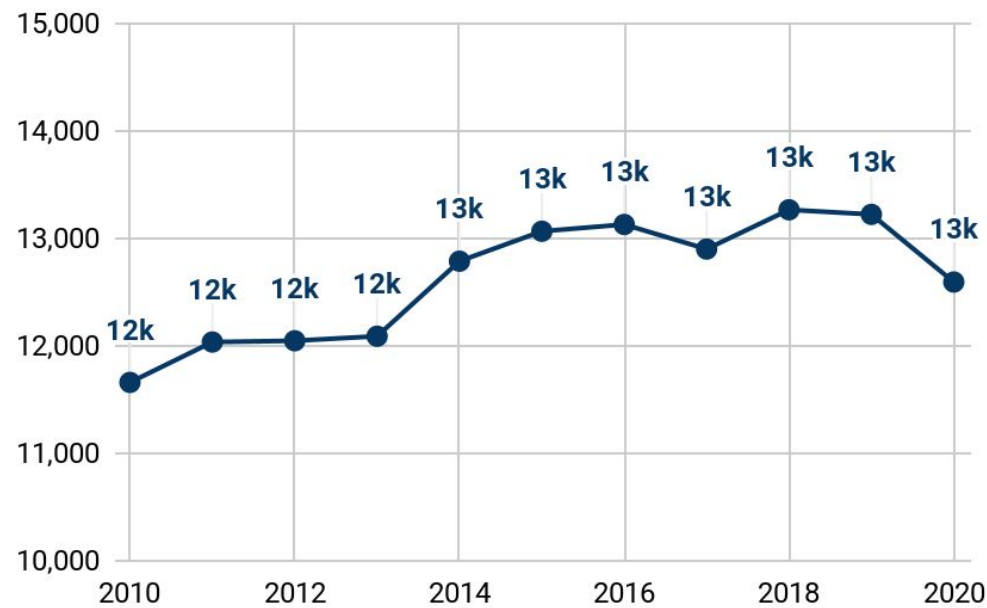
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# **JOB / EMPLOYMENT TRENDS**

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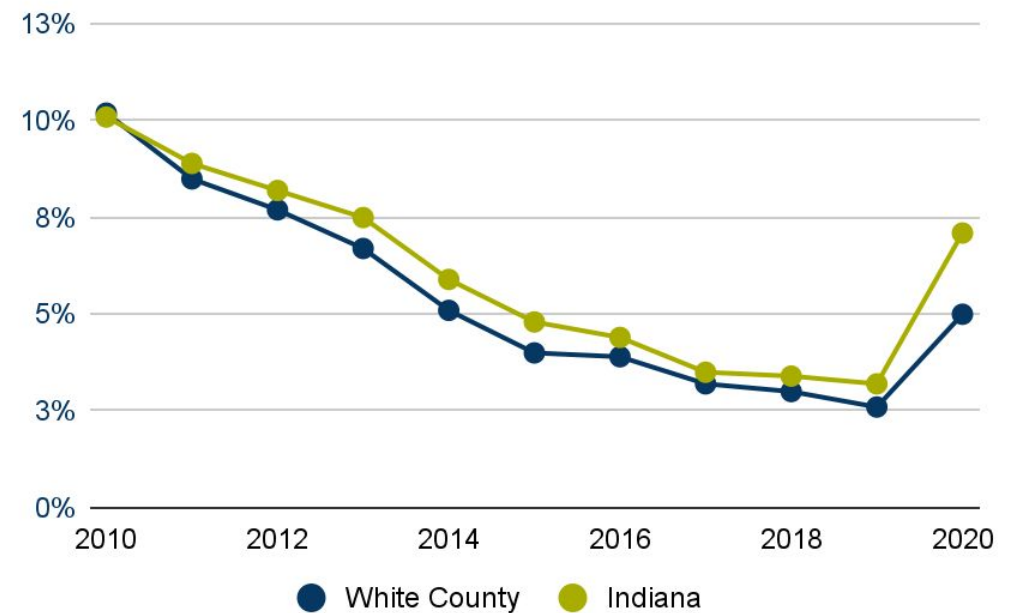
**EMPLOYMENT BASE |** There are currently 13,000 employed persons in White County, up by 8.03% since 2010. The unemployment rate in 2020 was 5.00%, up 2.40 points from 2019.

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



Source: FRED Estimates

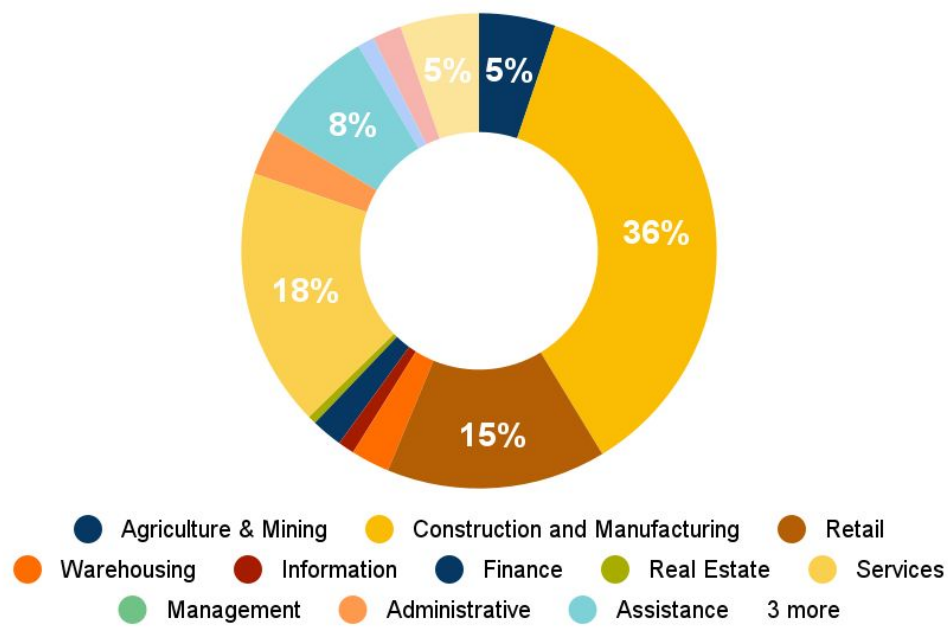
**Unemployment Rate**  
White County, Indiana | 2010-2019



Source: FRED Estimates

**EMPLOYMENT BY INDUSTRY |** Manufacturing is the leading industry for jobs in White County, followed by Retail Trade (11%).

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



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

**Top 5 Industries and Median Annual Wages**

- 1. Service-providing | \$36,079
- 2. Trade, transportation, and utilities | \$41,592
- 3. Goods-producing | \$51,508
- 4. Construction | \$72,351
- 5. Professional and business services | \$44,094

Source: BLS

**Top 5 Employers**

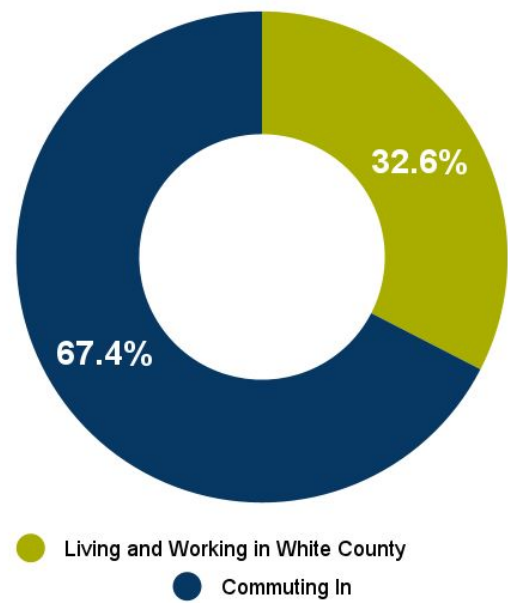
- 1. Indiana Beach Amuse-water Park (Monticello)
- 2. Indiana Beach/monticello Koa (Monticello)
- 3. Vanguard National Trailer Corp (Monon)
- 4. McGill Manufacturing Co Inc (Monticello)
- 5. Walmart Supercenter (Monticello)

Source: BLS



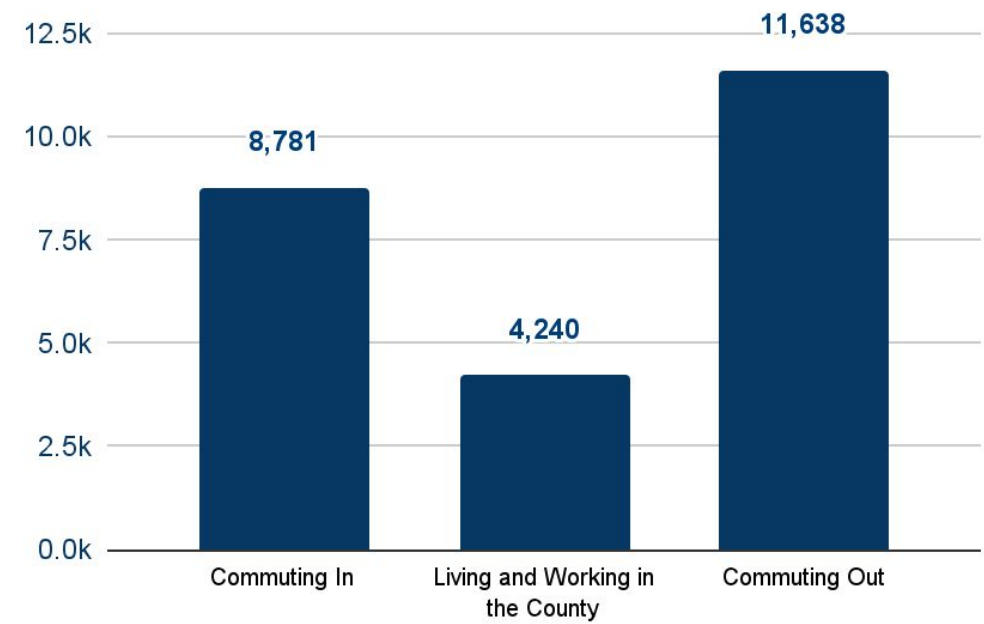
**COMMUTER INFLOW / OUTFLOW** | 9,000 commuters come into White County for their jobs, while 12,000 employees travel out of White County for their jobs.

**Employment Inflow**  
White County | 2018



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

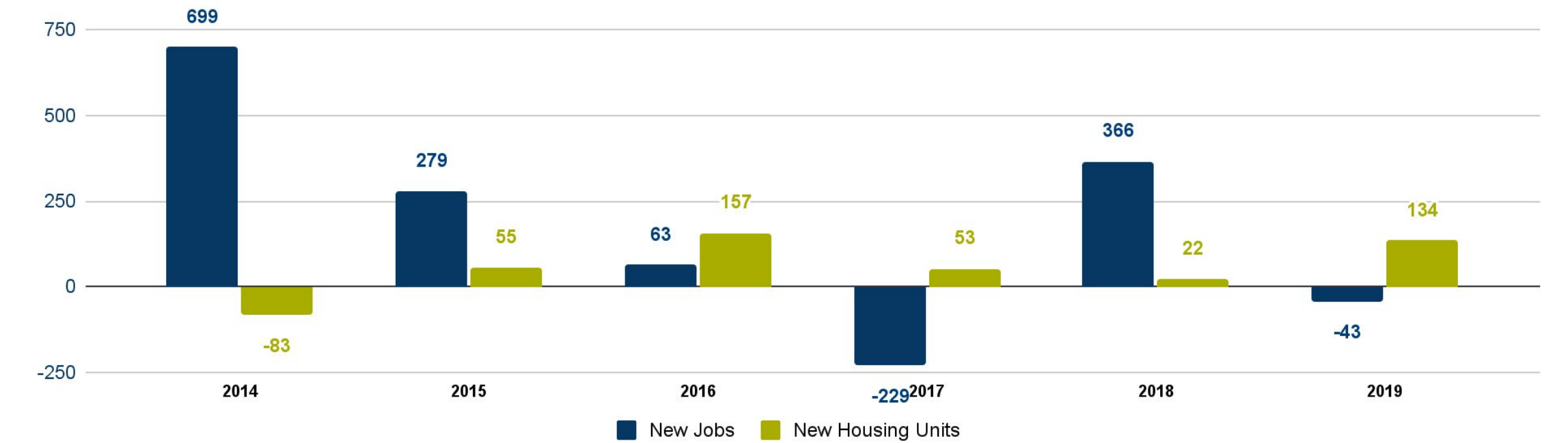
**Commuting Patterns**  
White County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** White County has created 1,135 jobs and 338 housing units between 2014 and 2019, or 30 housing units for every 100 jobs created.

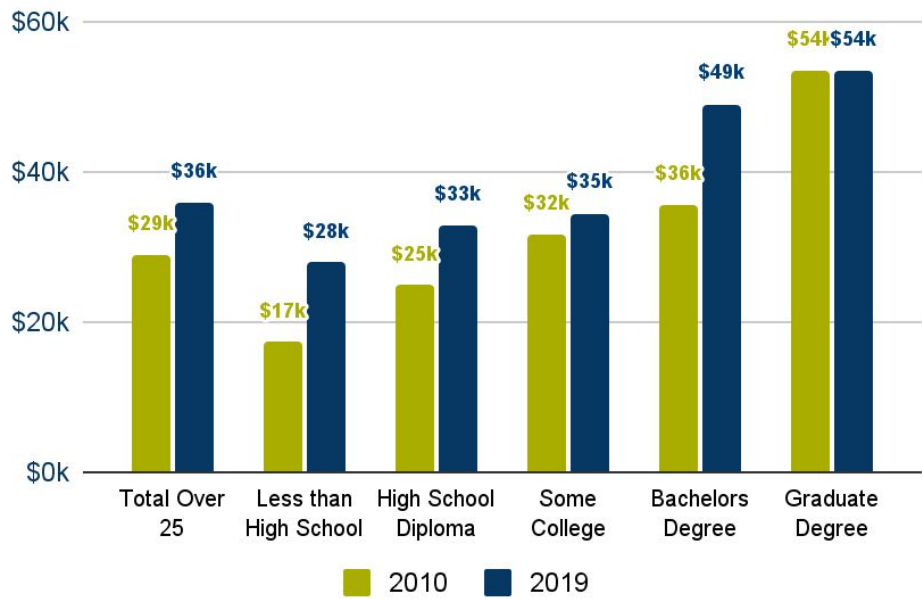
**Job Growth and Housing Production**  
White County | New Jobs, New Housing Units



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

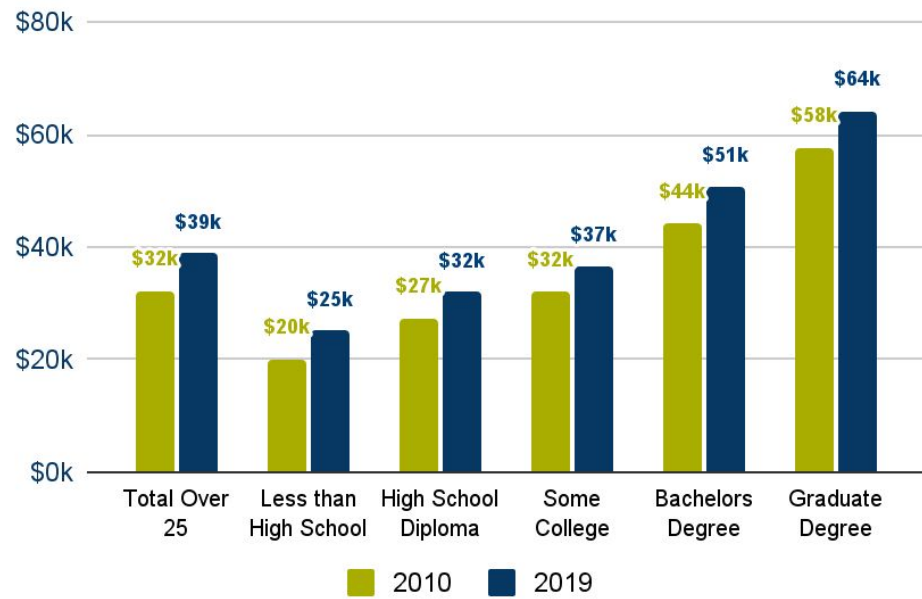
**INCOME GROWTH |** Median earnings have increased 24% since 2010 for the total population and increased 32% for the population with a high school diploma or greater education.

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



Source: ACS 2010-2019 5-year estimates

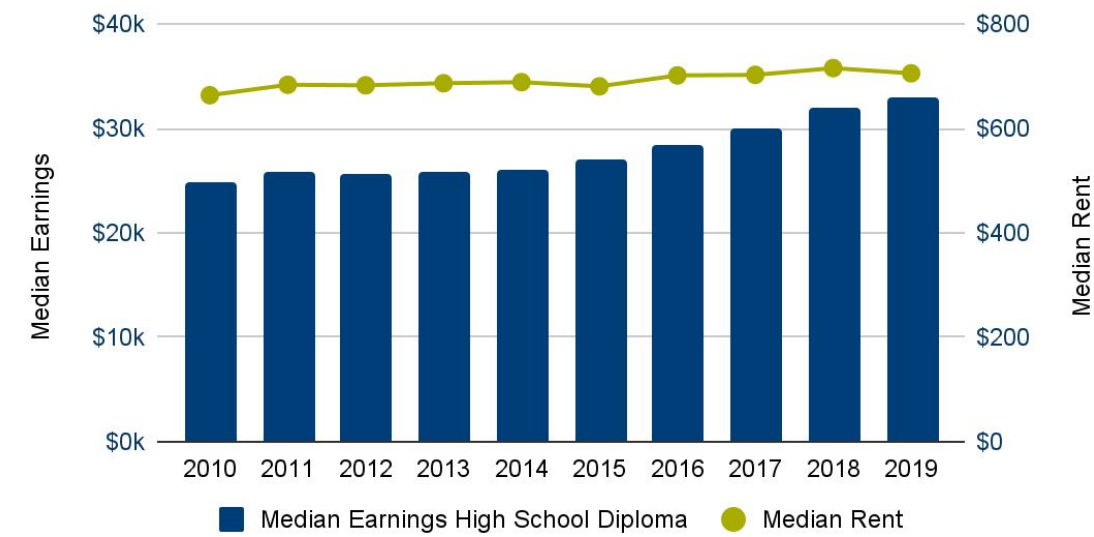
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

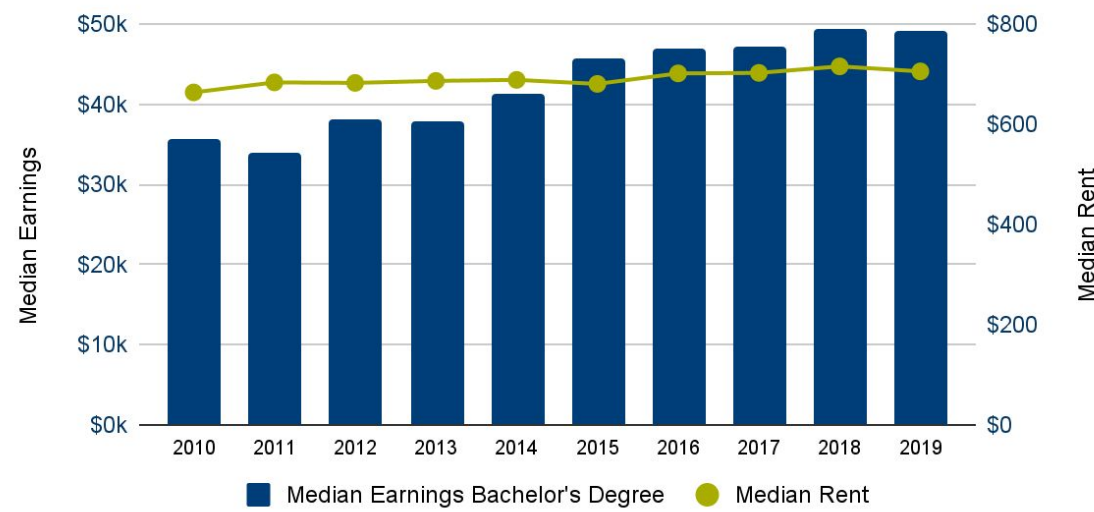
**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$42, or 6% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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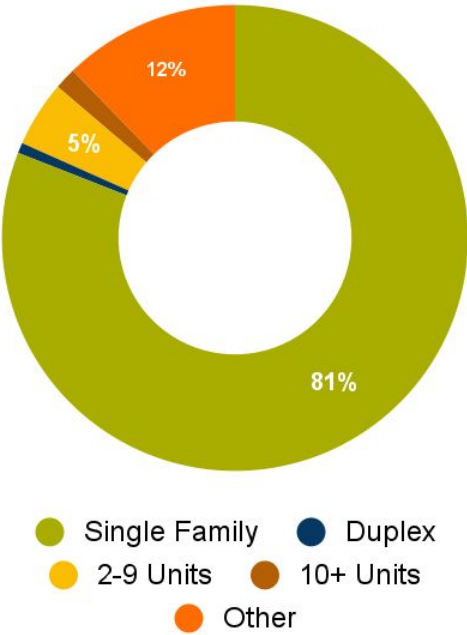
# HOUSING TRENDS

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**HOUSING TYPE |** 81% of homes in White County are single-family, while 19% are multifamily.

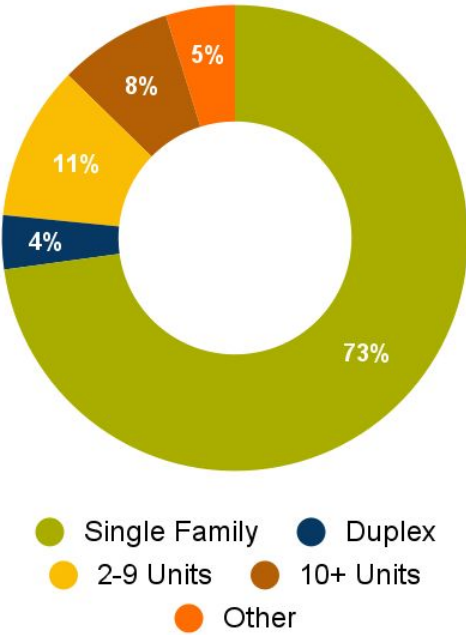
**Housing Type**

White County | 2019



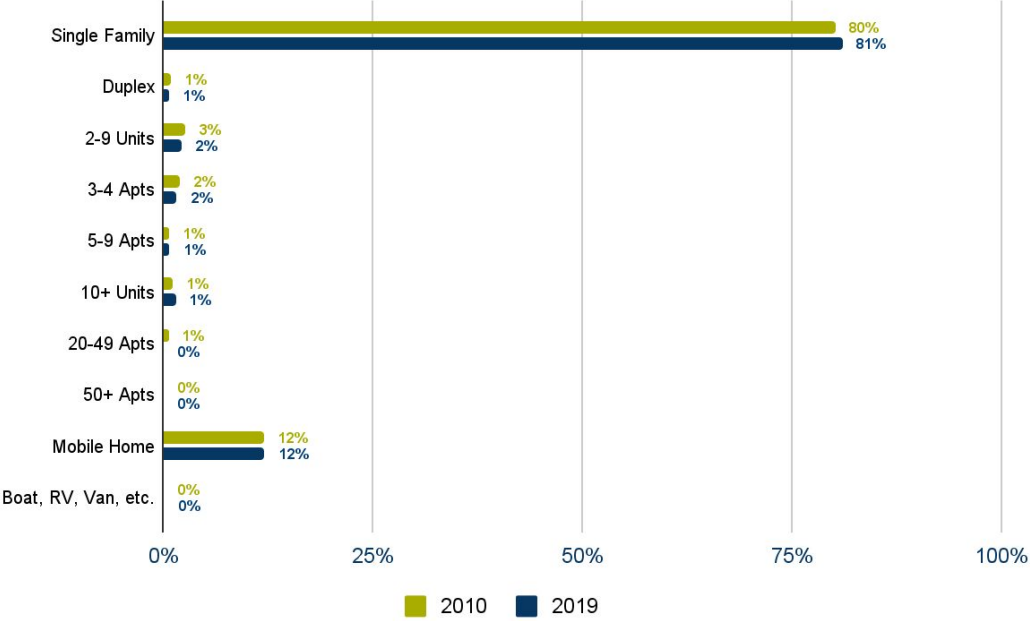
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Units by Housing Type**

White County | 2010-2019



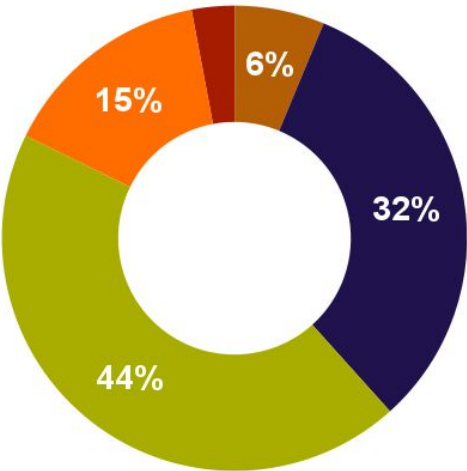
Source: ACS 2010-2019 5-year estimates

**HOUSING UNIT SIZE |** Most homes in White County average 2.41 bedrooms, with 62% of units containing 3 bedrooms or more.

**Housing Stock by Number of Bedrooms**

White County | 2019

Indiana | 2019



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

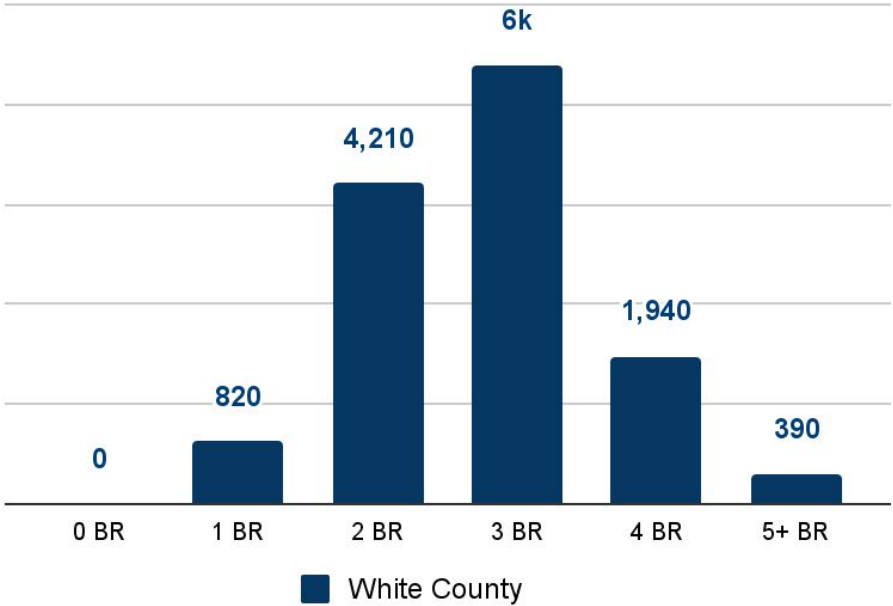


0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

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

**Share of Housing Stock by Bedroom**

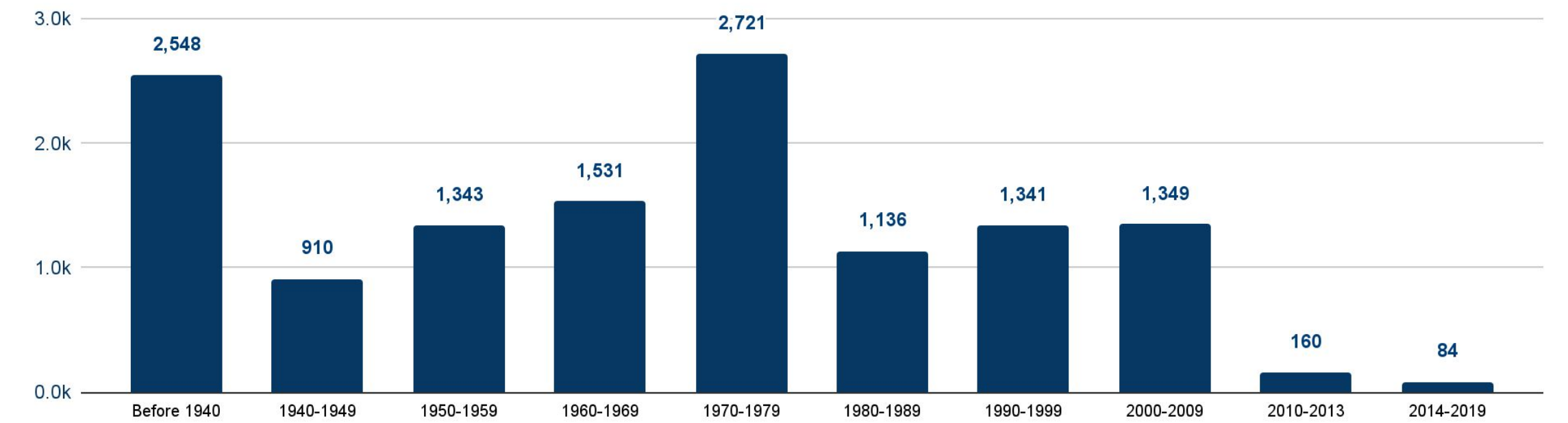
White County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**AGE OF HOUSING |** 48% of homes were built before 1970, 40% were built between 1970 and 2000, and 12% were built after 2000.

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

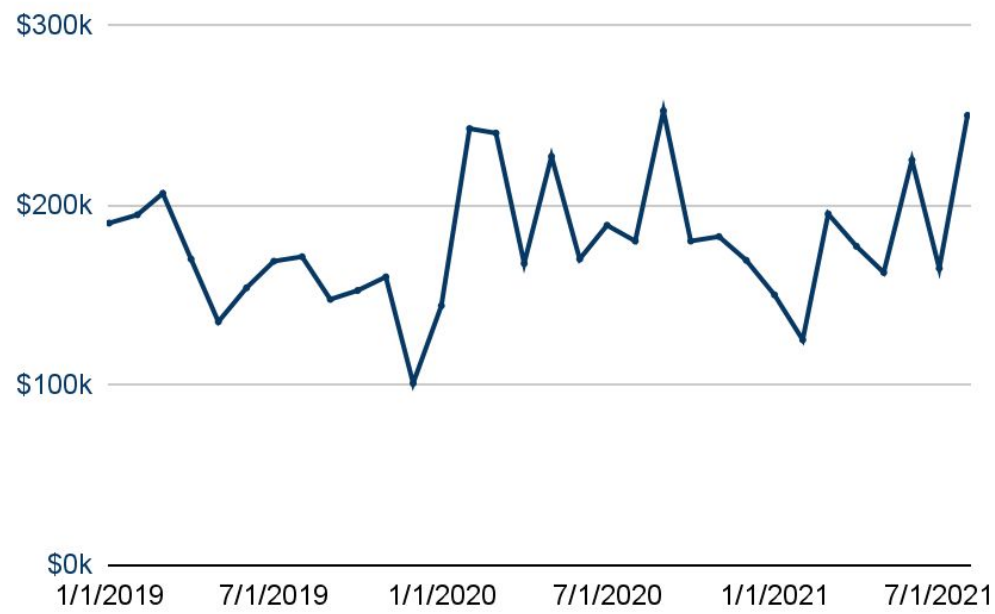


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in White County have a median listing price of \$249,900. Home prices have increased by 32% since 2019.

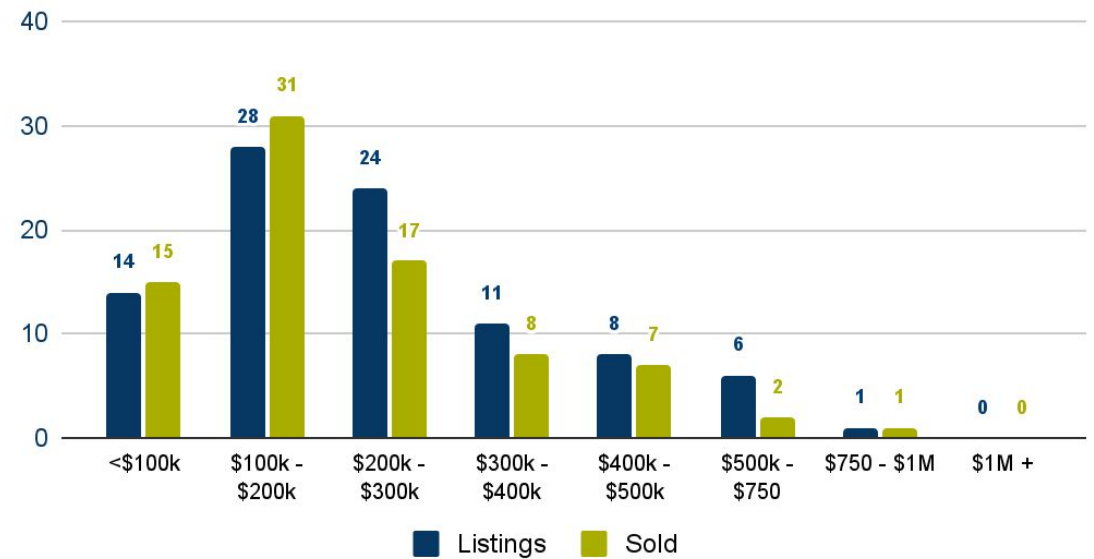
**Median Listing Price**  
White County | 2019-2021



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)**  
White County | 2021

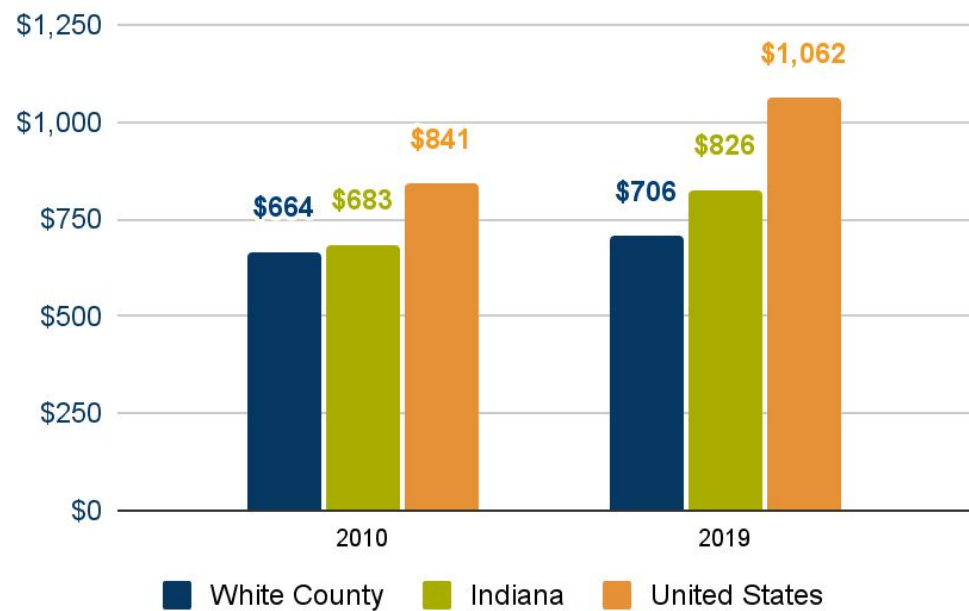


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rent has increased by 6% since 2010, with median rent at \$706 in 2019.

**Median Rent**

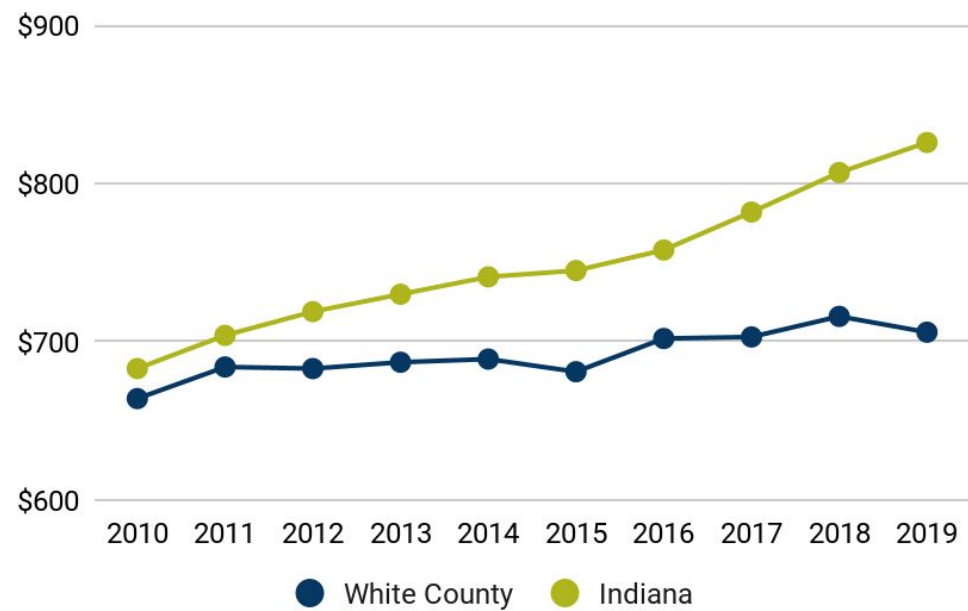
White County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

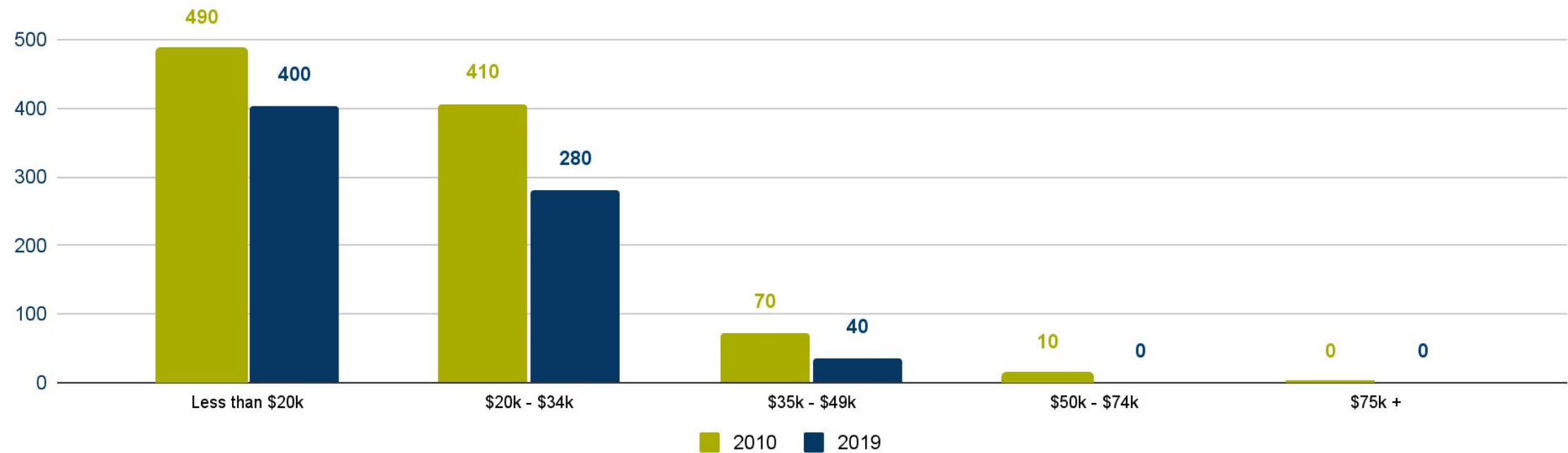
White County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 37% of renter households in White County are housing cost burdened, down 22.41% points since 2010. 60% of households earning below \$50,000 are housing cost burdened.

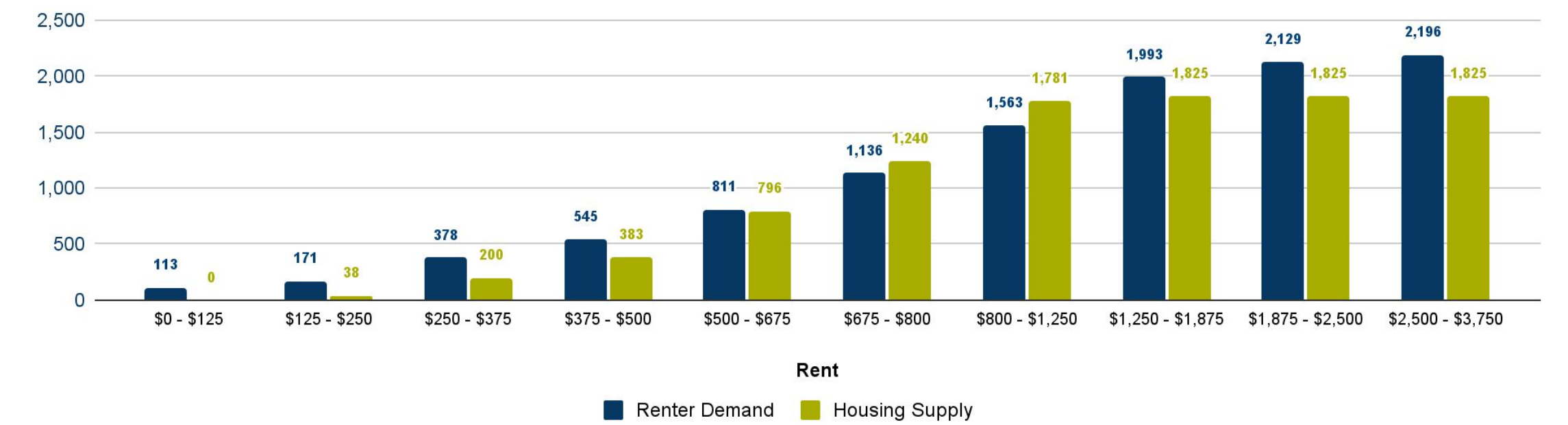
**Cost Burden Renter Households**  
**White County, Indiana | 2010 - 2019**



**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 0 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**  
**White County, Indiana | 2010-2019**

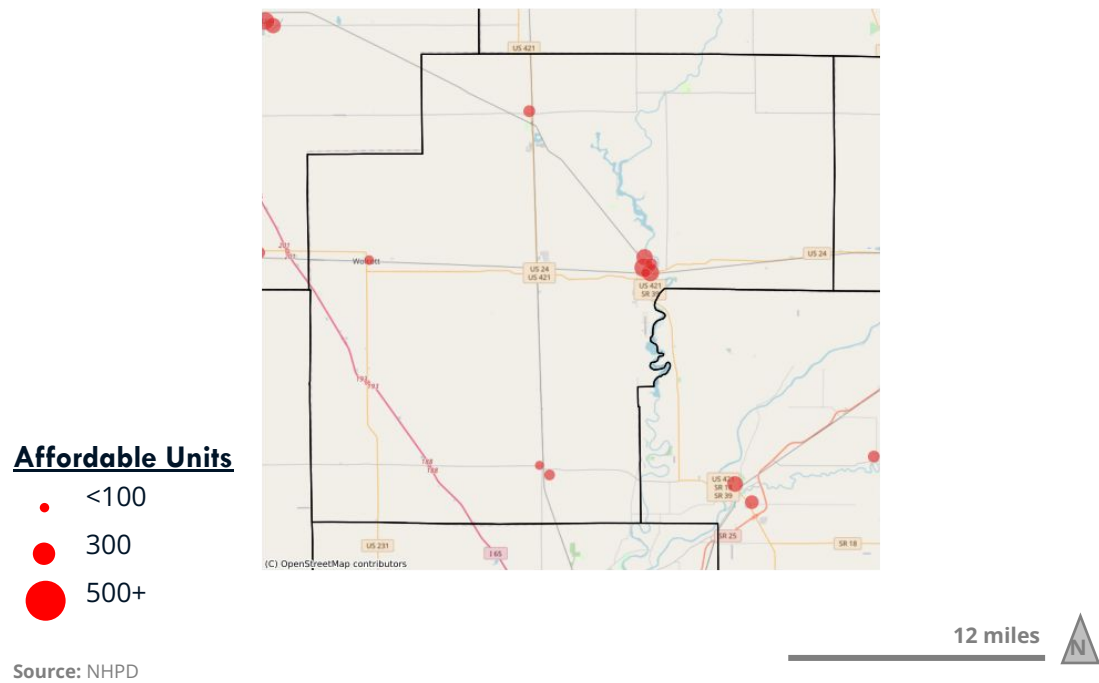


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

## Affordable Housing Inventory

White County | 2020



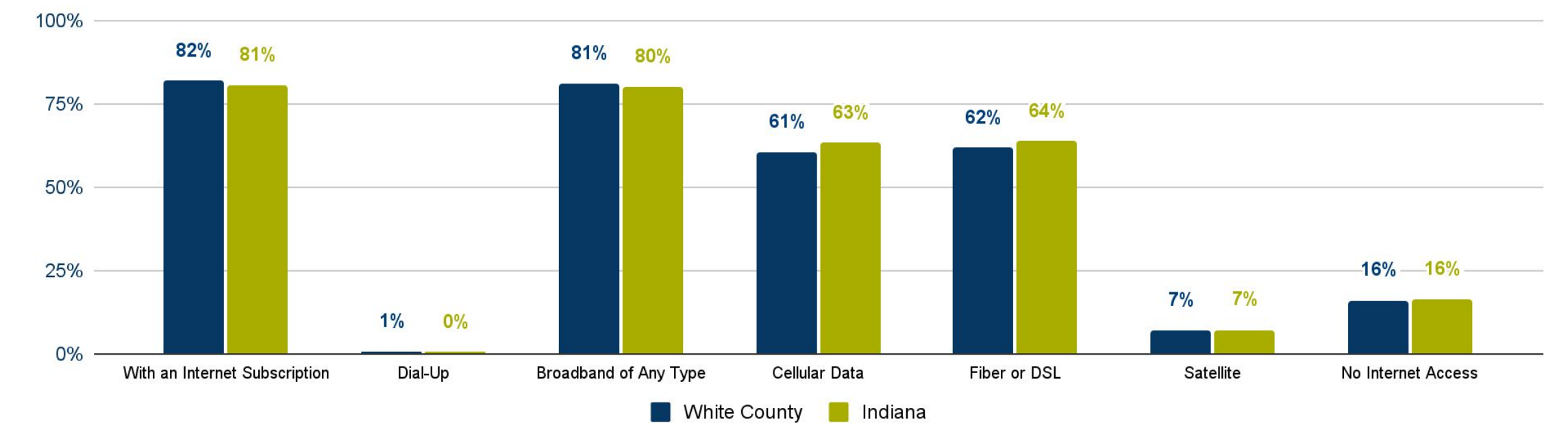
## Affordable Housing Inventory

State of Indiana | 2020



**INTERNET ACCESS |** 82% of housing units have access to internet compared to 81% state-wide.

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



Source: ACS 2010-2019 5-year estimates

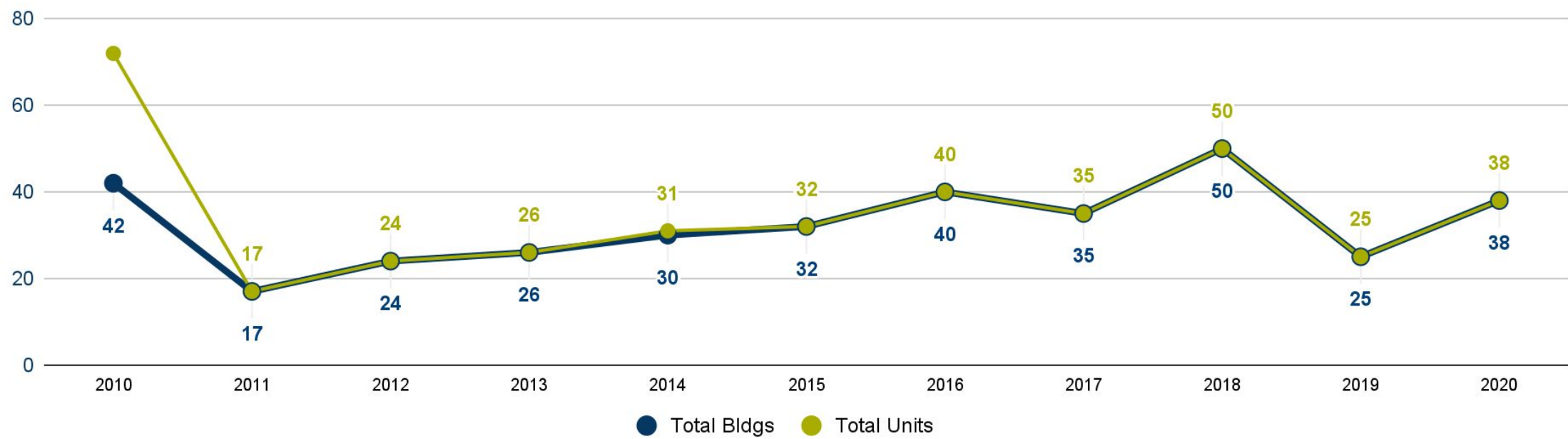
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 38 new housing starts in 2020 in White County, part of the total of 359 building permits authorized since 2010.

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