

INDIANA HOUSING DASHBOARD DRAFT REPORT



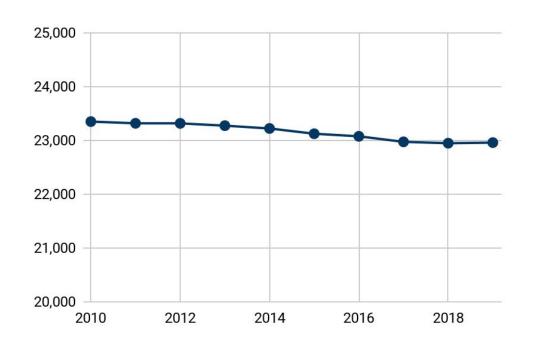
SAMPLE DATA FOR STARKE COUNTY, IN August 24, 2021

DEMOGRAPHIC TRENDS

POPULATION | Starke County's population has decreased by 1.68% (0 people) between 2010-2019. In the same time period, the total number of households decreased by 5% (0 households).

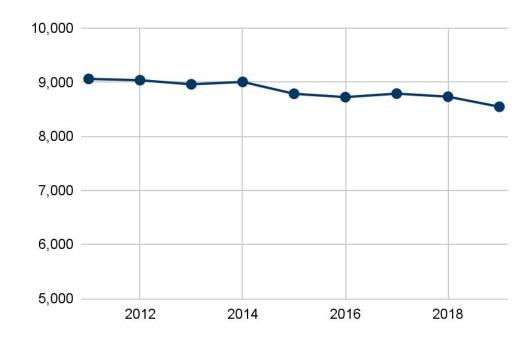
Resident Population

Starke County | 2010-2019



Households

Starke County | 2010-2019



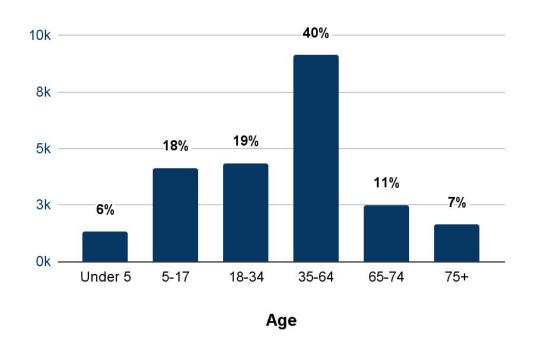
Source: FRED, U.S. Census Bureau

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AGE | 18% of people in Starke County are above the age of 65, while 24% are below 18.

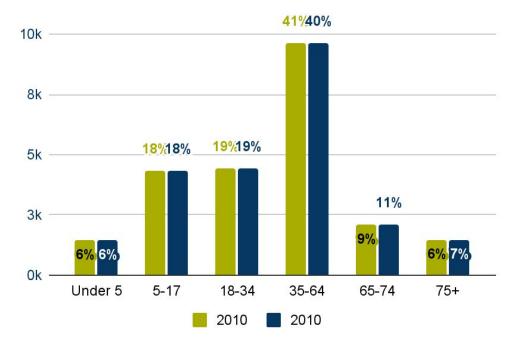
Population by Age

Starke County | 2019



Change in Share of Population

Starke County | 2010, 2019

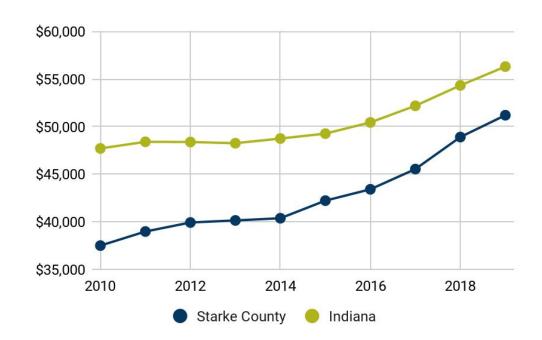


Source: ACS 2019 5-year estimates

HOUSEHOLD INCOMES | Starke County had a median income of \$51,190 in 2019, up 37% since 2010. 31% of households have incomes below \$35,000, while 16% have incomes above \$100,000.

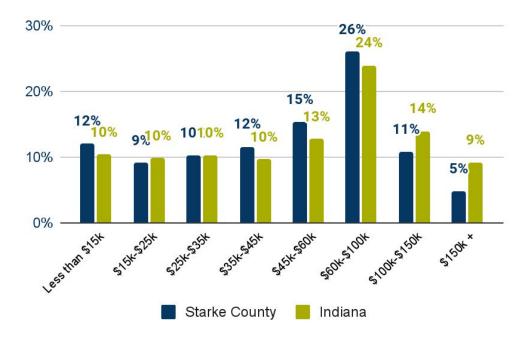
Median Income

Starke County, State of Indiana | 2010-2019



Household Income Distribution

Starke County, State of Indiana | 2019

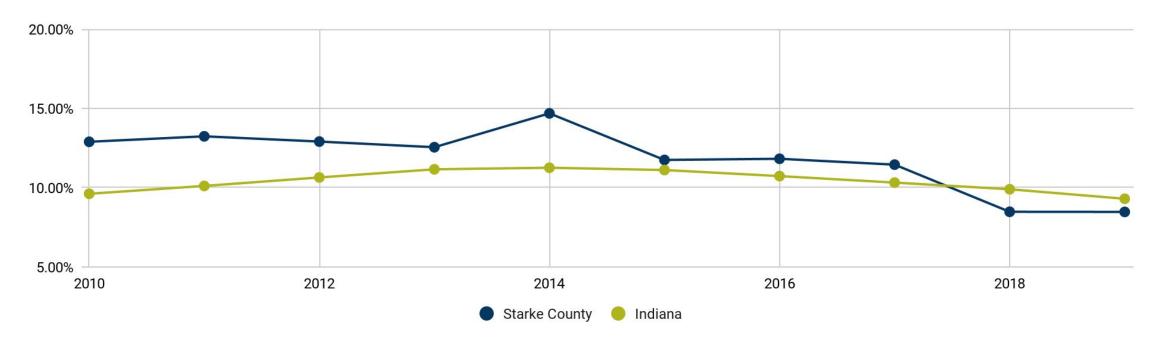


Source: ACS 2010-2019 5-year estimates

FAMILY POVERTY RATE | 8.5% of families live in poverty conditions in Starke County, down 4.4 points from 12.9% in 2010.

Family Poverty Rate

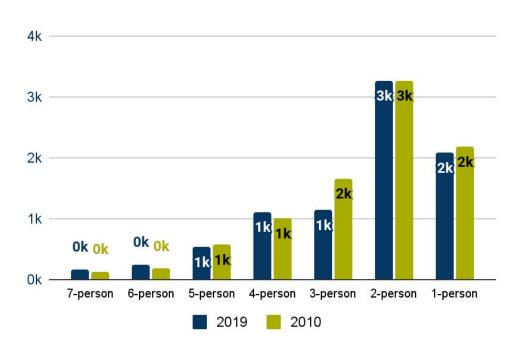
Starke County, State of Indiana | 2010-2019



HOUSEHOLD SIZE | The average household size is 2.68, compared to 2.52 statewide. The Starke County average household has grown by 0.11 persons since 2010.

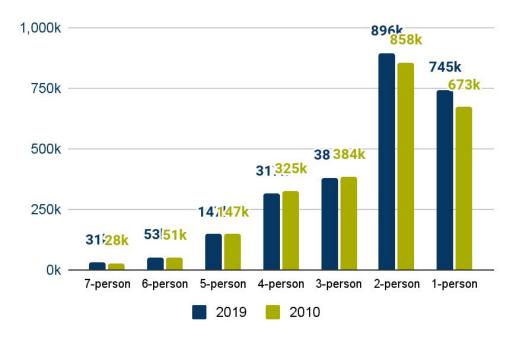
Household Size

Starke County | 2010, 2019



Household Size

State of Indiana | 2010, 2019

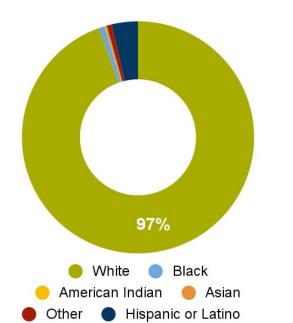


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION The currently racial distribution of households in Starke County is 97% white, 1% Black, 4% Hispanic/Latino, 0% Asian, and 1% other.

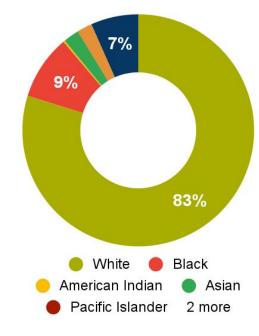
Racial Distribution

Starke County | 2019



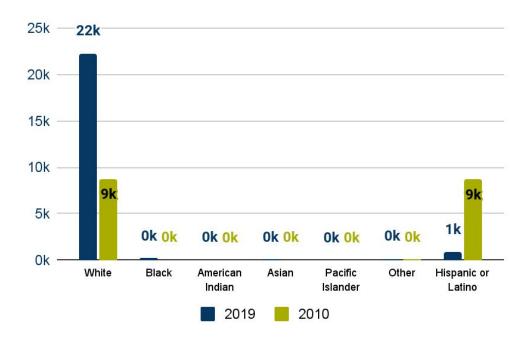
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Starke County | 2010, 2019



HOUSING TENURE | In 2019, 20% of households (1,697 households) in Starke County were renters, while 80% are (6,852 households) owner households. The share of renters has increased by 0% since 2010.

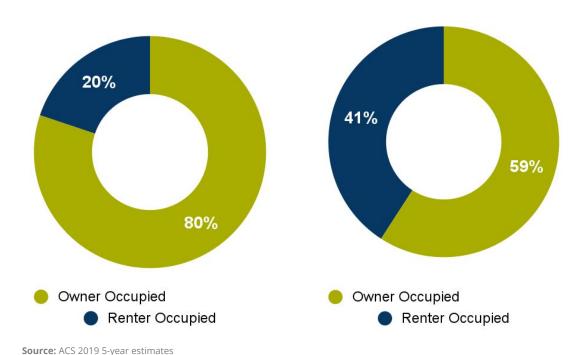
Housing Tenure

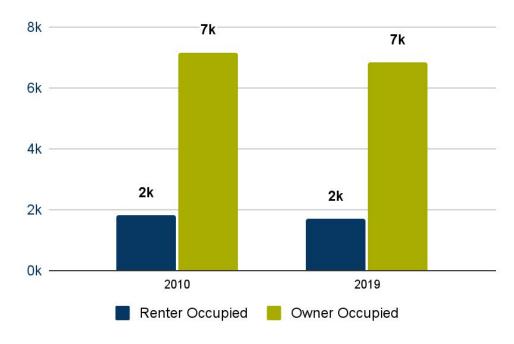
Starke County | 2019

Indiana | 2019

Total Households by Tenure

Starke County | 2010-2019

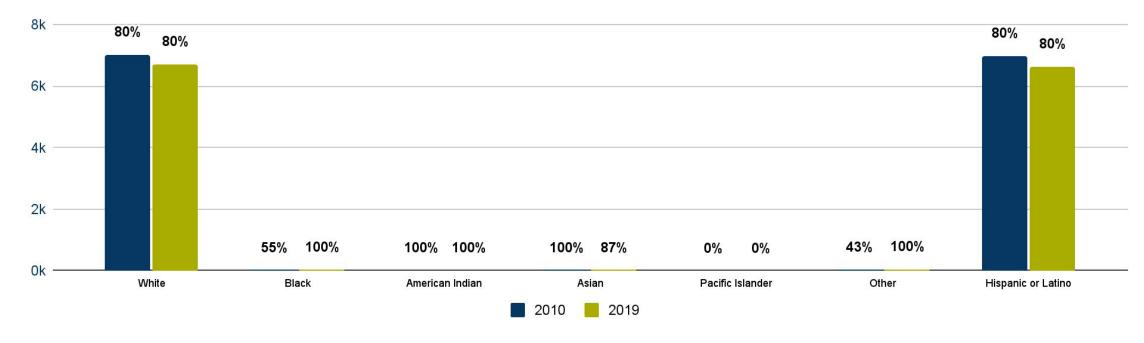




TENURE BY RACE | While the overall homeownership rate is 80%, among non-Hispanic White households' homeownership is 80%, 100% for Black households, and 80% for Hispanic or Latino households.

Homeownership by Race

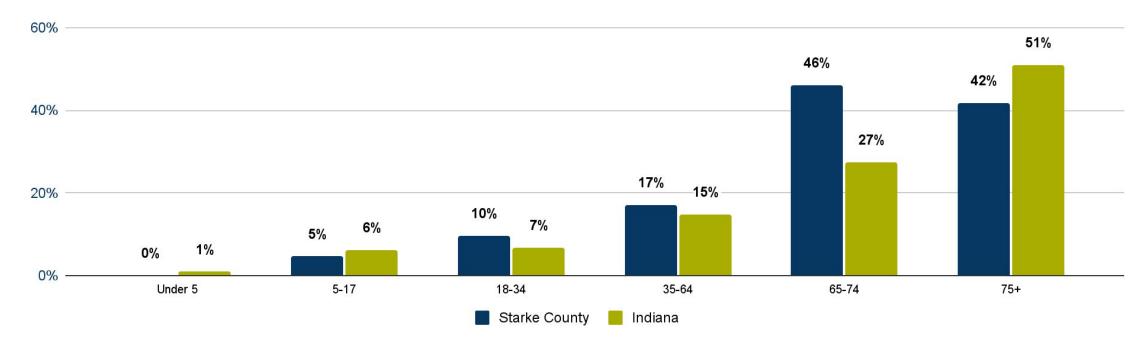
Starke County | 2010, 2019



DISABILITY | 17% of people in Starke County live with a disability. For people above 65, the share increases to 44%.

Share of the Population with a Disability by Age

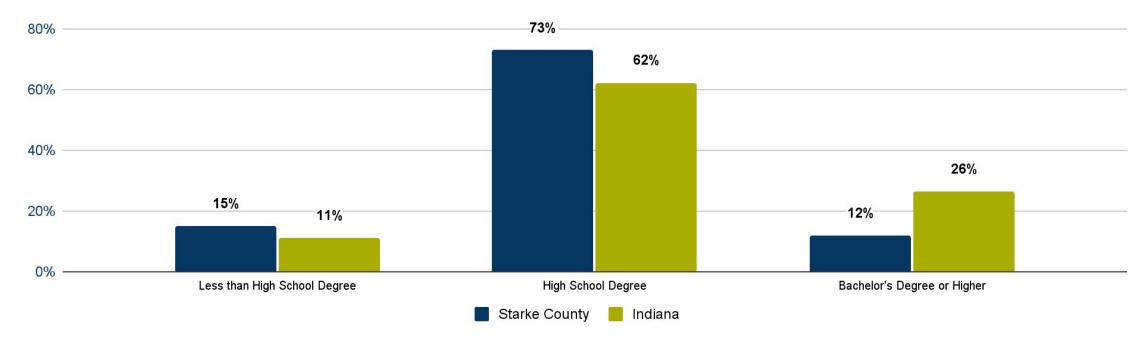
Starke County, Indiana | 2010, 2019



EDUCATIONAL ATTAINMENT | In Starke County, 73% of the population has at least a high school degree and 12% of the population has at least a Bachelor's degree.

Educational Attainment

Starke County, Indiana | 2019

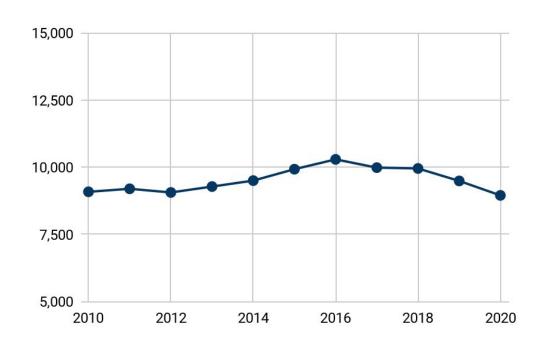


JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE | There are currently 9,000 employed persons in Starke County, down by 1% since 2010. The unemployment rate in 2020 was 8.00%, up 3.8 points from 2019.

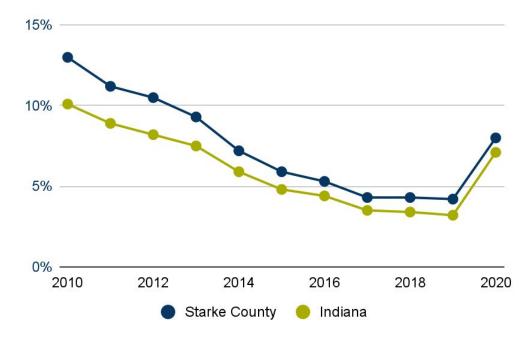
Total Employment

Starke County | 2010-2019



Unemployment Rate

Starke County, Indiana | 2010-2019

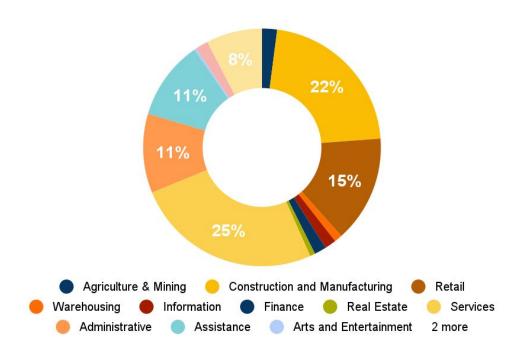


Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Starke County, accounting for 20% of all jobs, followed by Educational Services (13% of all jobs).

Total Jobs by All Industries

Starke County | 2018



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

Top 5 Industries and Median Annual Wages

- Service-providing | \$33,303 1.
- 2. Trade, transportation, and utilities | \$34,969
- Goods-producing | \$41,102 3.
- Leisure and hospitality | \$14,047 4.
- Construction | \$38,187 5.

Source: BLS

Top 5 Employers

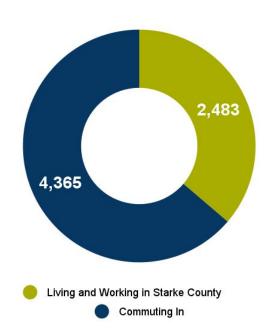
- Pathfinder Services Inc (Knox)
- Mpi Indiana Fineblanking (Knox)
- **Knox Community School Corp (Knox)** 3.
- **Knox Comm Elementary School (Knox)** 4.
- 5. Starke Hospital (Knox)

Source: BLS

COMMUTER INFLOW / OUTFLOW | 4,000 commuters come into Starke County for their jobs, while 10,000 employees travel outside for their jobs.

Employment Inflow

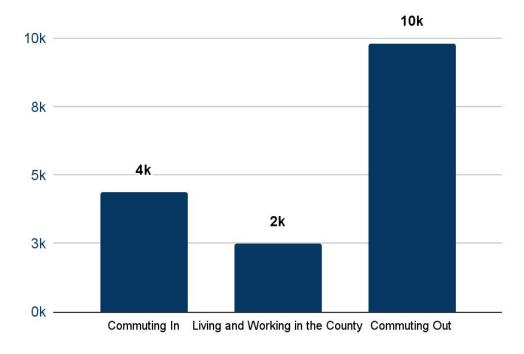
Starke County | 2018



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

Commuting Patterns

Starke County | 2018

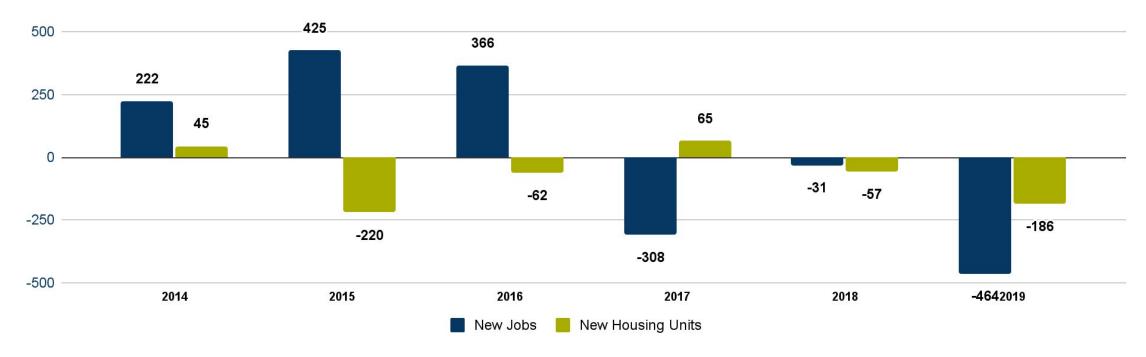


Source: Census, Longitudinal Employer-Household Dynamics, Primary Jobs, 2018

JOB GROWTH AND HOUSING PRODUCTION | The County has created 210 between 2014-2019 and -415, or -198 units for every 100 jobs created.

Job Growth and Housing Production

Starke County | Total Jobs, New Jobs

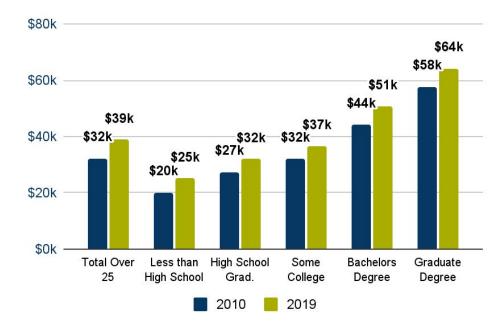


JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 16% since 2010 for the total population and increased 18% for the population with at least a high school degree.

Median Earnings by Educational Attainment Starke County | 2010, 2019

\$80k \$62k \$60k \$39^{\$41}k \$38k \$40k \$32k \$32k \$30\$31k \$26k \$27k \$28k \$18k \$20k Total Over Less than High School Some Bachelors Graduate High School Grad. College Degree Degree 2019

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 16.6% since 2010.

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



Income and Rent Growth, BS Degree

Starke County | 2010-2019



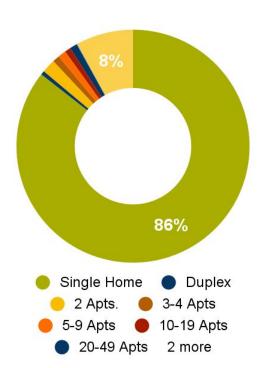
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

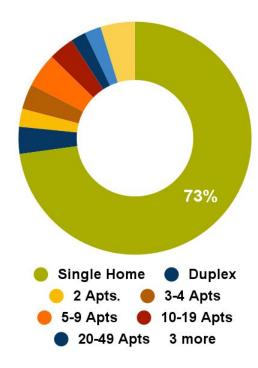
HOUSING TYPOLOGY 86% of homes in Starke County are single-family, while 6% are multifamily. The share of multifamily housing has increased by 68 homes since 2010.

Housing Typology

Starke County | 2019

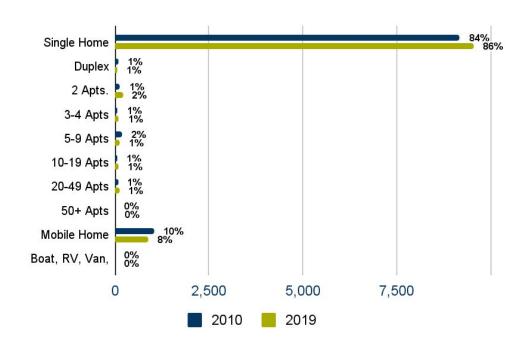


Indiana | 2019



Share of Housing Typology

Starke County | 2010, 2019

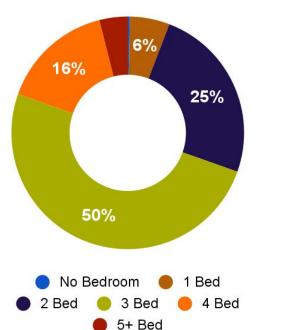


Source: ACS 2010-2019 5-year estimates

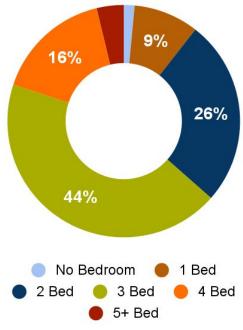
HOUSING TYPOLOGY | Most units in Starke County are 2.68, with 70% of units 3 bedroom or more.

Housing Stock by Bedrooms

Starke County | 2019

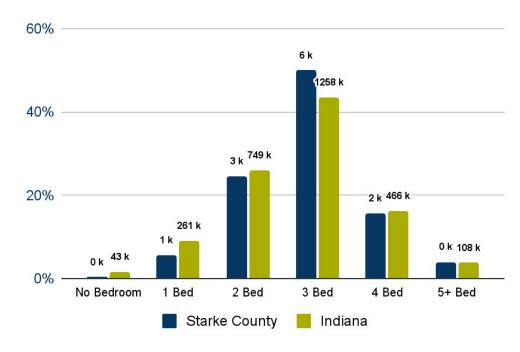


Indiana | 2019



Share of Housing Stock by Bedroom

Starke County, Indiana | 2019

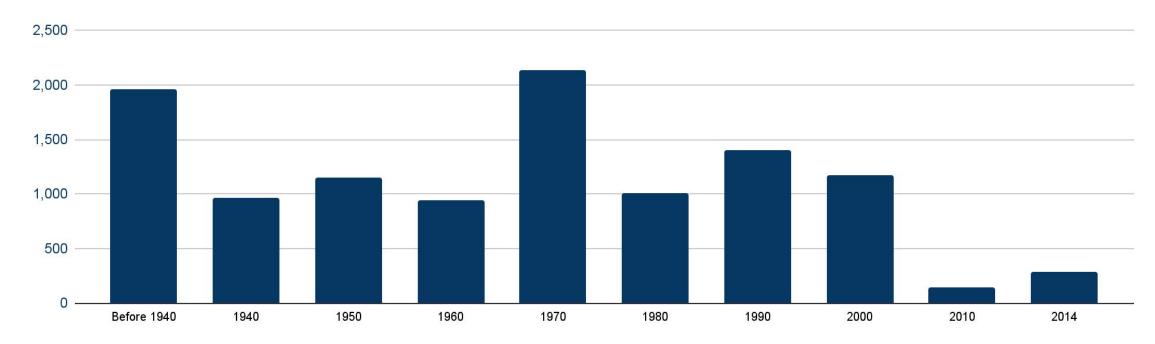


Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 86% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built

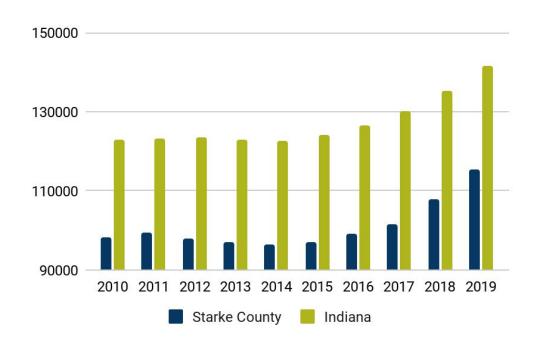
Starke County | 2019



MEDIAN LISTING PRICE | Homes in Starke County have a median listing price of \$115,500, compared to \$141,700 statewide. Home prices have increased by 18% since 2010.

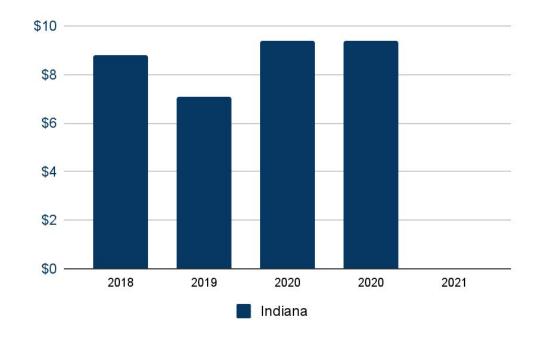
Median Listing Price

Starke County, Indiana | 2016-2020



Median Listing Price per Square Foot

Starke County | 2017-2020

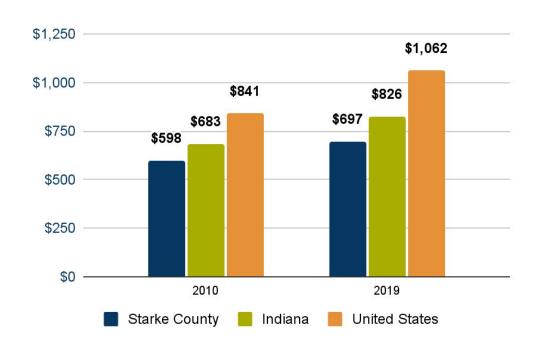


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 17% since 2010, with average rents at \$697.

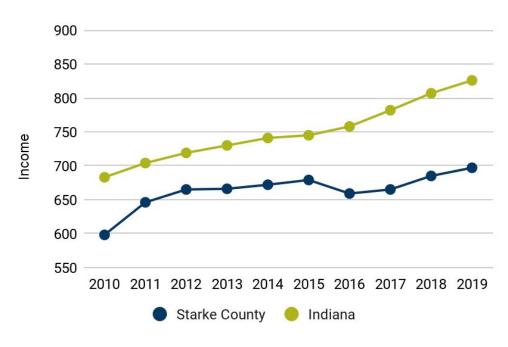
Median Rent

Starke County, Indiana | 2010, 2019



Median Rent Over Time

Starke County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 41% of households are housing cost burdened in Starke County, down -21% since 2010. 63% of households earning below \$50,000 are housing cost burdened.

Renter Housing Cost Burden

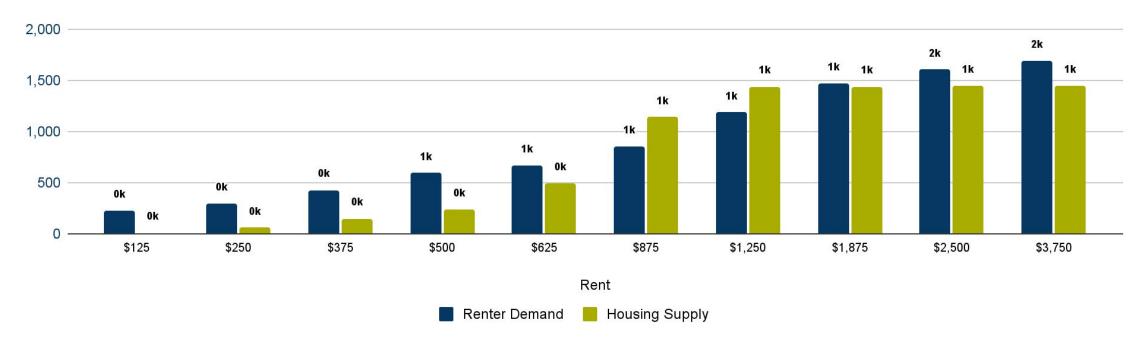
Starke County, Indiana | 2010 - 2019



CUMULATIVE HOUSING GAP | There is a 1000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap

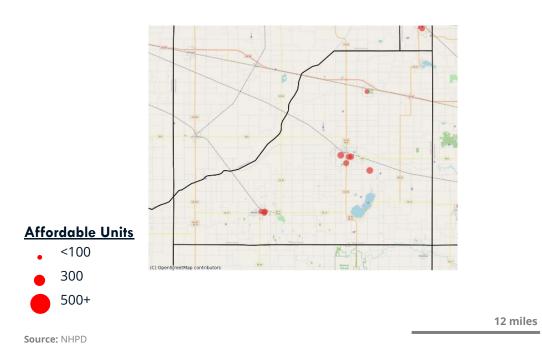
Starke County, Indiana | 2010-2019



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

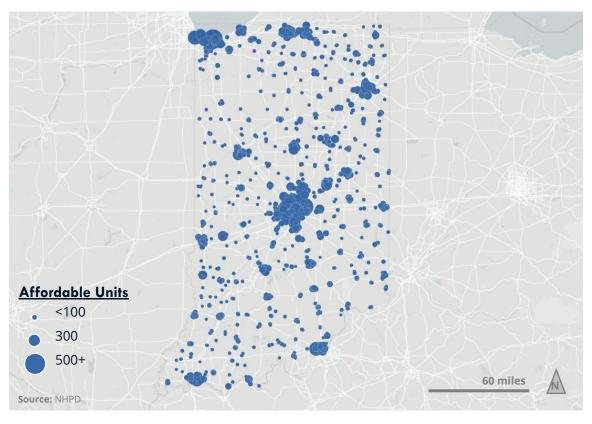
Affordable Housing Inventory

Starke County | 2020



Affordable Housing Inventory

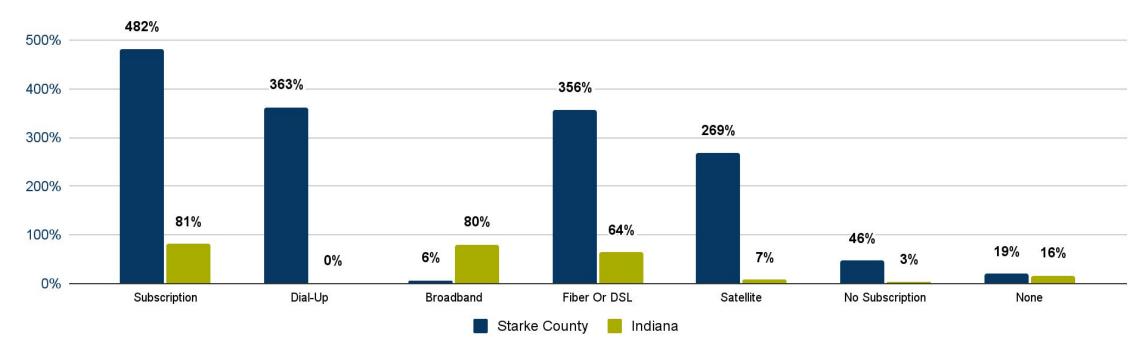
State of Indiana | 2020



HOUSING AMENITIES | 6% of housing units have access to broadband.

Broadband Access

Starke County | 2017-2020

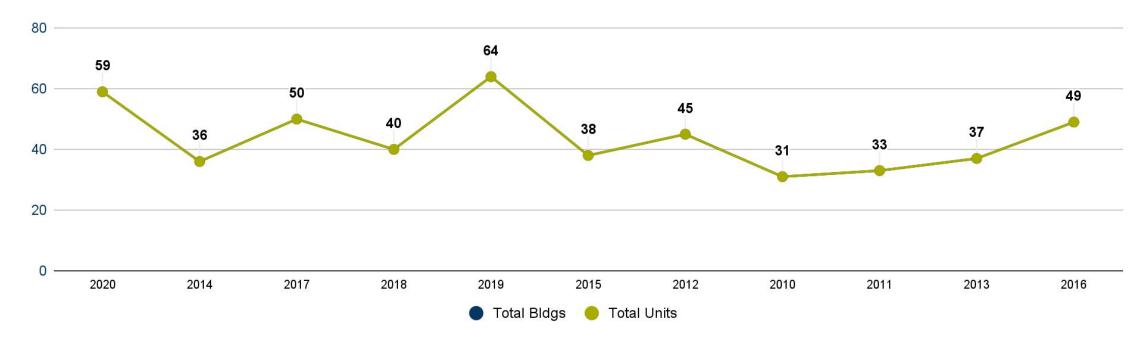


HOUSING CONSTRUCTION

HOUSING STARTS | There have been 49 new housing starts in 2016 in Starke County, with 482 total building permits authorized since 2020.

New Housing Structures Authorized by Building Permits

Starke 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



Gross Construction Wages

Indiana | 2010-2020



Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics