



INDIANA HOUSING DASHBOARD **DRAFT REPORT**

SAMPLE DATA FOR ELKHART COUNTY, IN

AUGUST 24, 2021

WORKING DRAFT

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

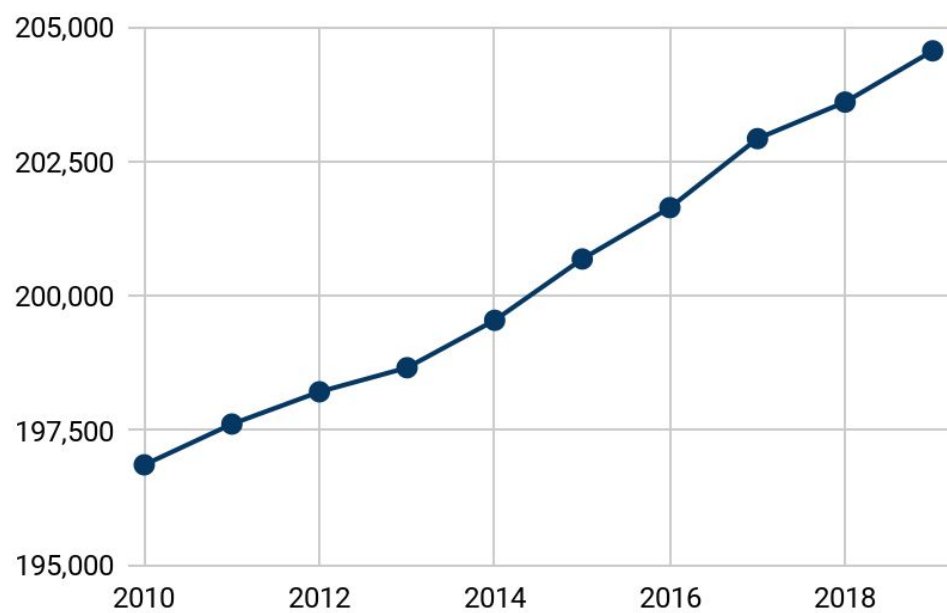
Indiana Housing Dashboard **DRAFT** | 1

DEMOGRAPHIC TRENDS

WORKING DRAFT

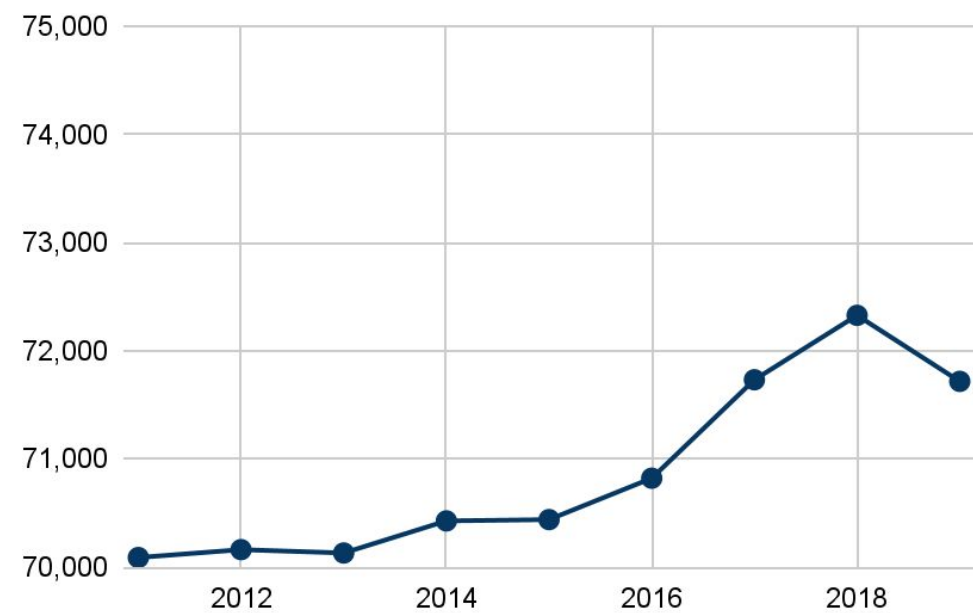
POPULATION | Elkhart County's population has increased by 3.91% (8,000 people) between 2010-2019. In the same time period, the total number of households increased by 2% (2,000 households).

Resident Population
Elkhart County | 2010-2019



Source: FRED, U.S. Census Bureau

Households
Elkhart County | 2010-2019



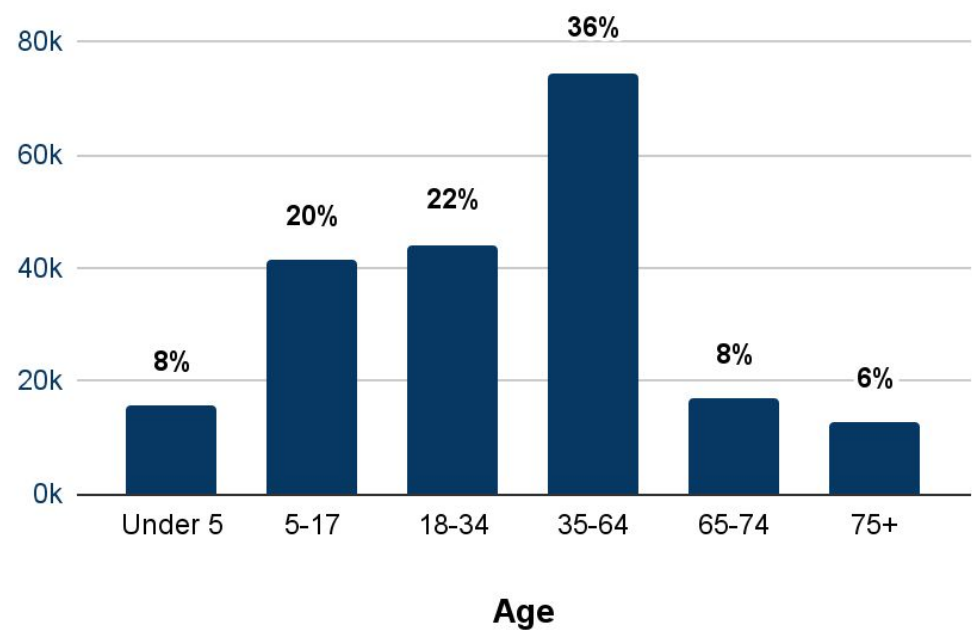
Source: FRED, U.S. Census Bureau

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

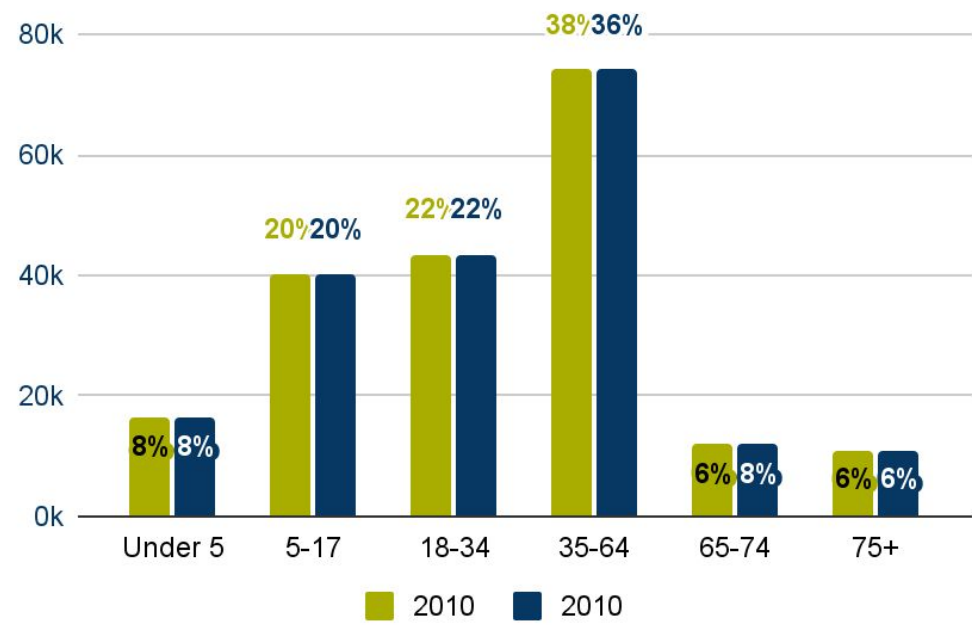
AGE | 14% of people in Elkhart County are above the age of 65, while 28% are below 18.

Population by Age
Elkhart County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
Elkhart County | 2010, 2019

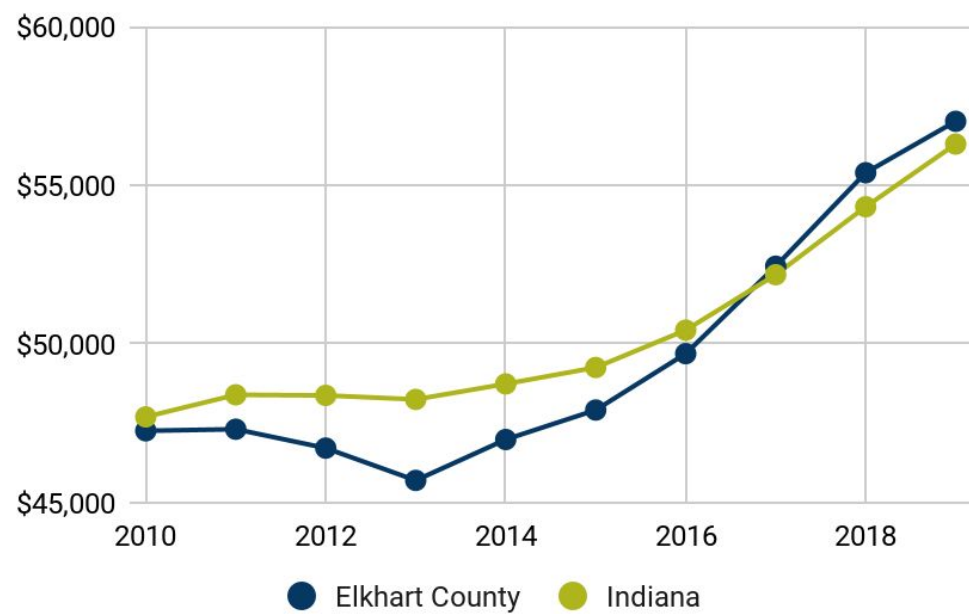


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Elkhart County had a median income of \$57,021 in 2019, up 21% since 2010. 29% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

Median Income

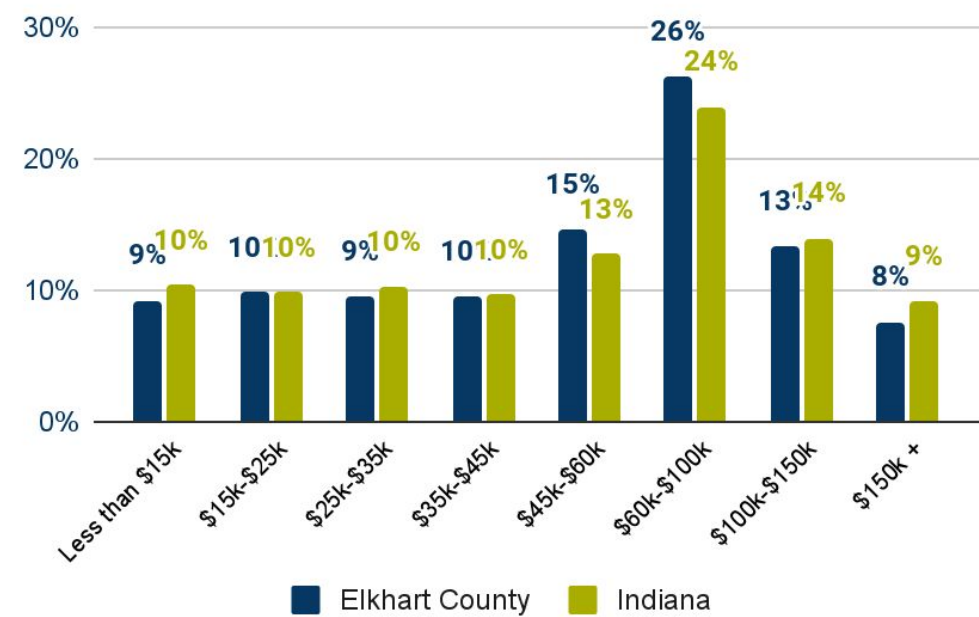
Elkhart County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

Elkhart County, State of Indiana | 2019



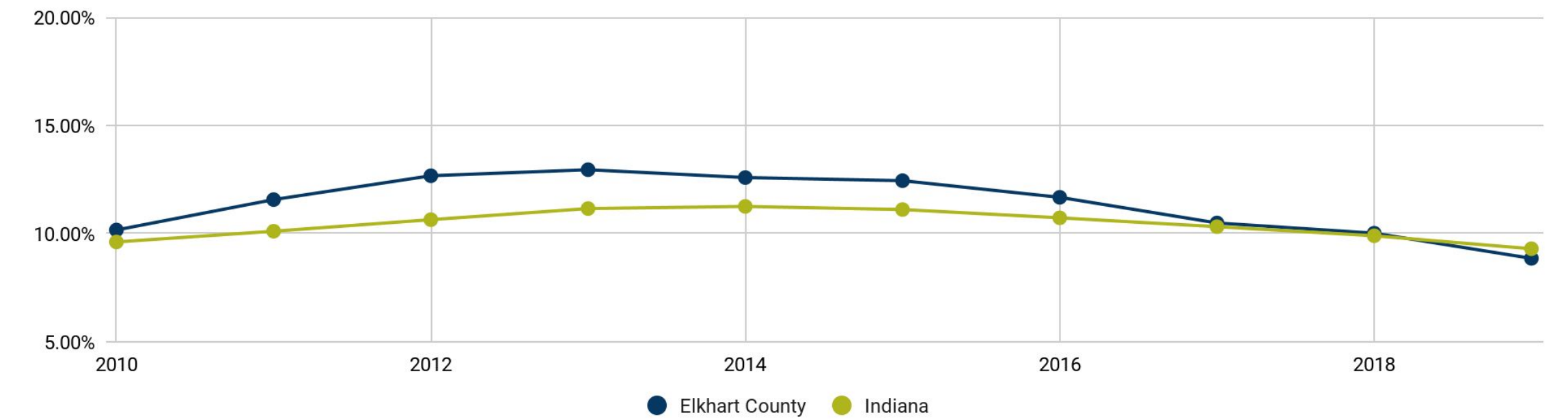
Source: ACS 2019 5-year estimates

WORKING DRAFT

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

FAMILY POVERTY RATE | 8.9% of families live in poverty conditions in Elkhart County, down 1.3 points from 10.2% in 2010.

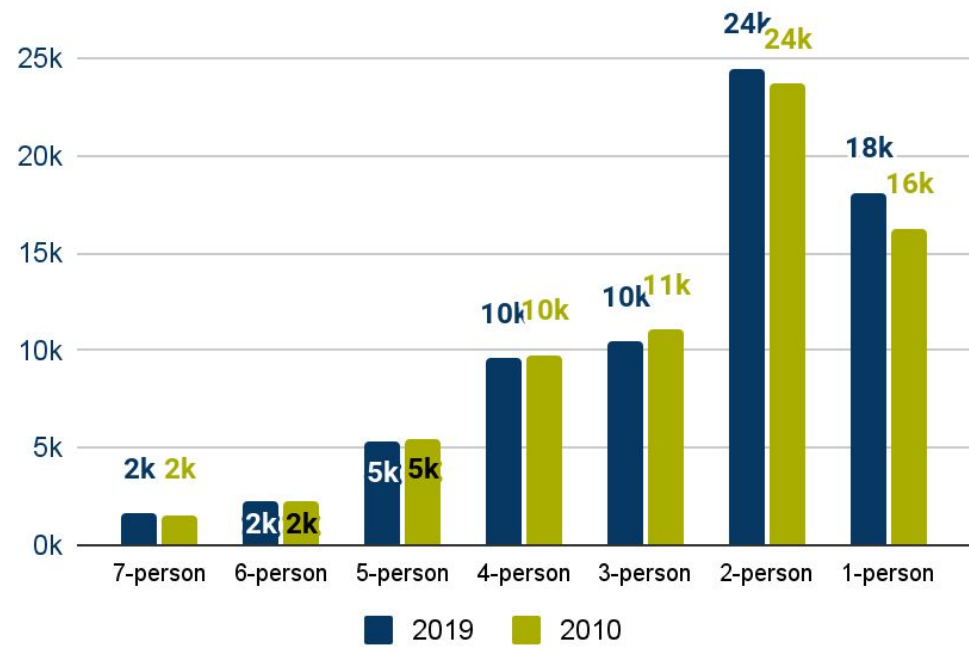
Family Poverty Rate
Elkhart County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

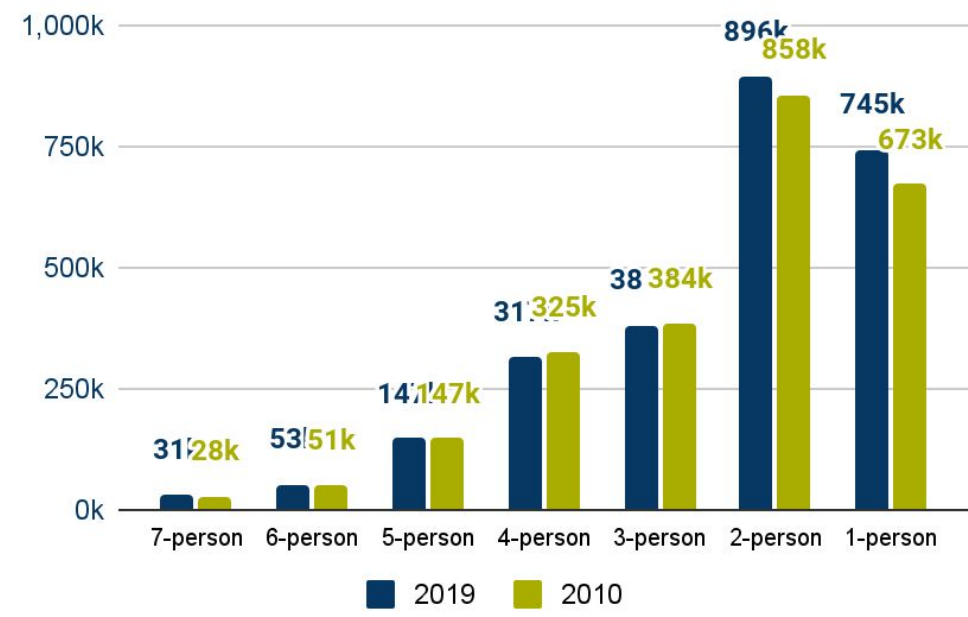
HOUSEHOLD SIZE | The average household size is 2.8, compared to 2.52 statewide. The Elkhart County average household has grown by 0.02 persons since 2010.

Household Size
Elkhart County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

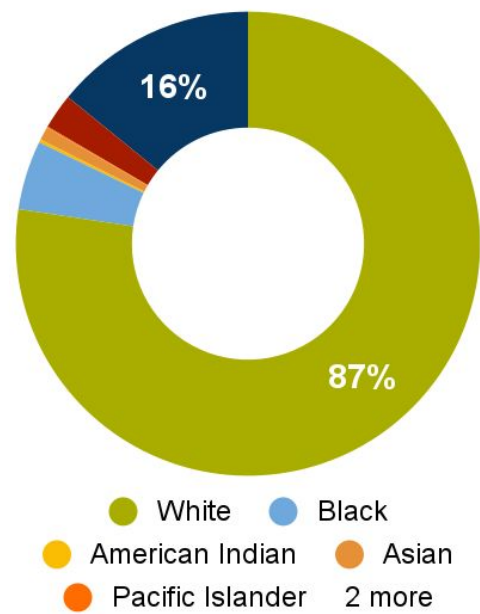


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The currently racial distribution of households in Elkhart County is 87% white, 5% Black, 16% Hispanic/Latino, 1% Asian, and 3% other.

Racial Distribution

Elkhart County | 2019



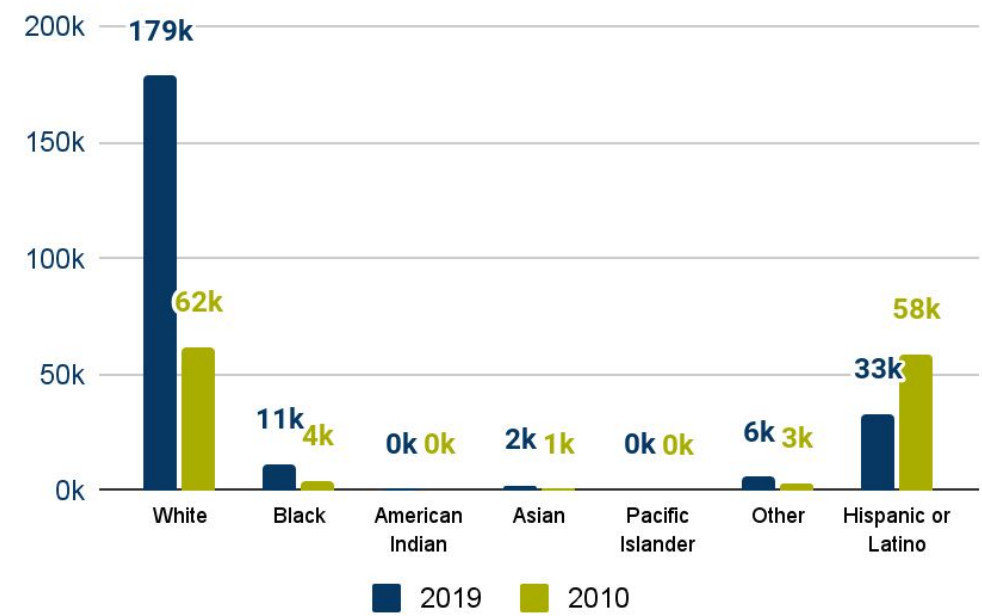
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial Distribution

Elkhart County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

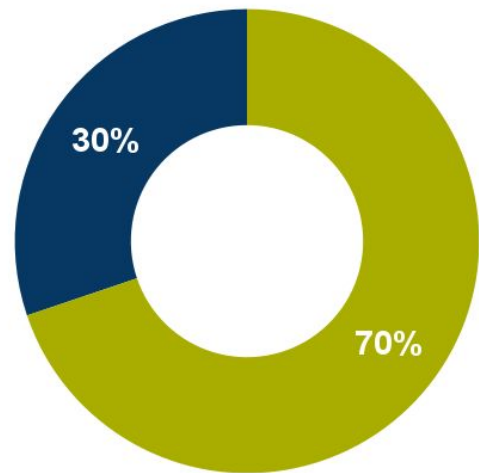
WORKING DRAFT

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

HOUSING TENURE | In 2019, 30% of households (21,651 households) in Elkhart County were renters, while 70% are (50,067 households) owner households. The share of renters has increased by 3% since 2010.

Housing Tenure

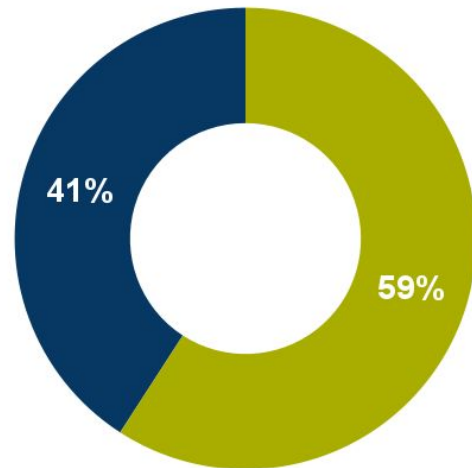
Elkhart County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

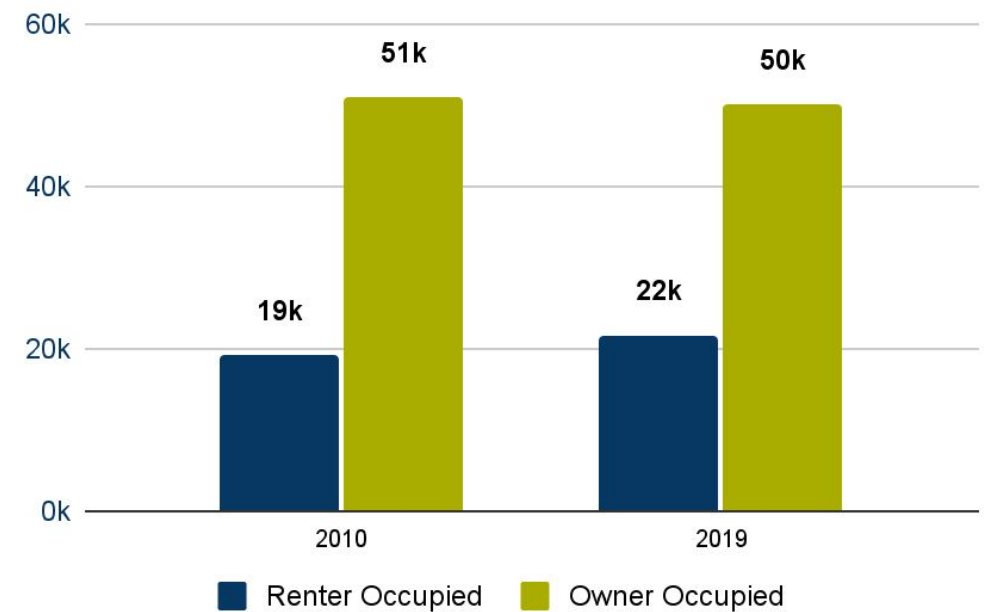
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

Elkhart County | 2010-2019



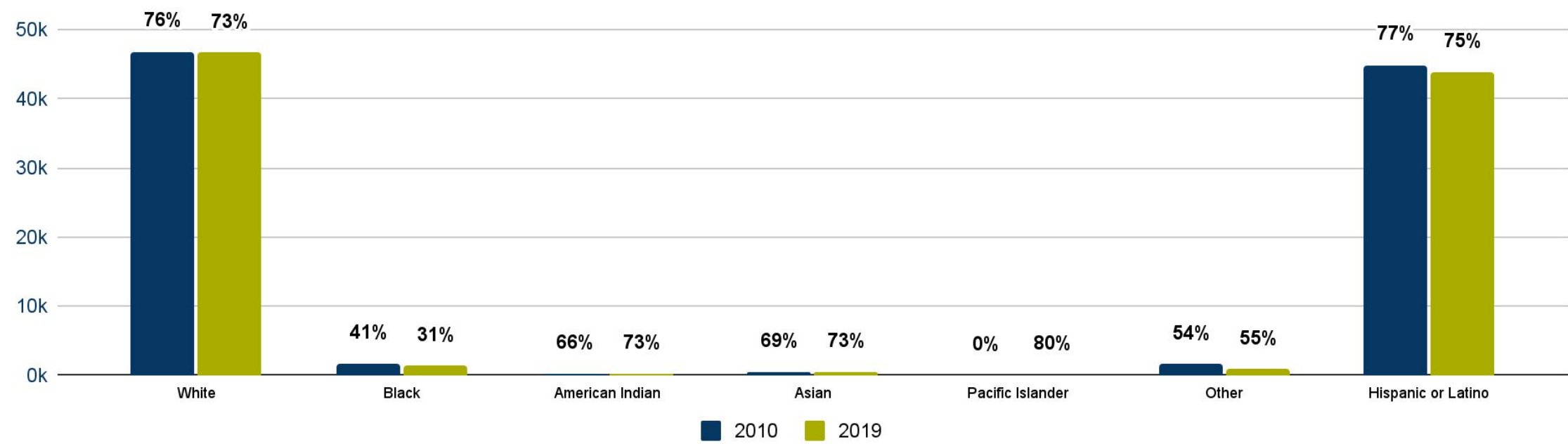
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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

TENURE BY RACE | While the overall homeownership rate is 70%, among non-Hispanic White households' homeownership is 73%, 31% for Black households, and 75% for Hispanic or Latino households.

Homeownership by Race
Elkhart County | 2010, 2019

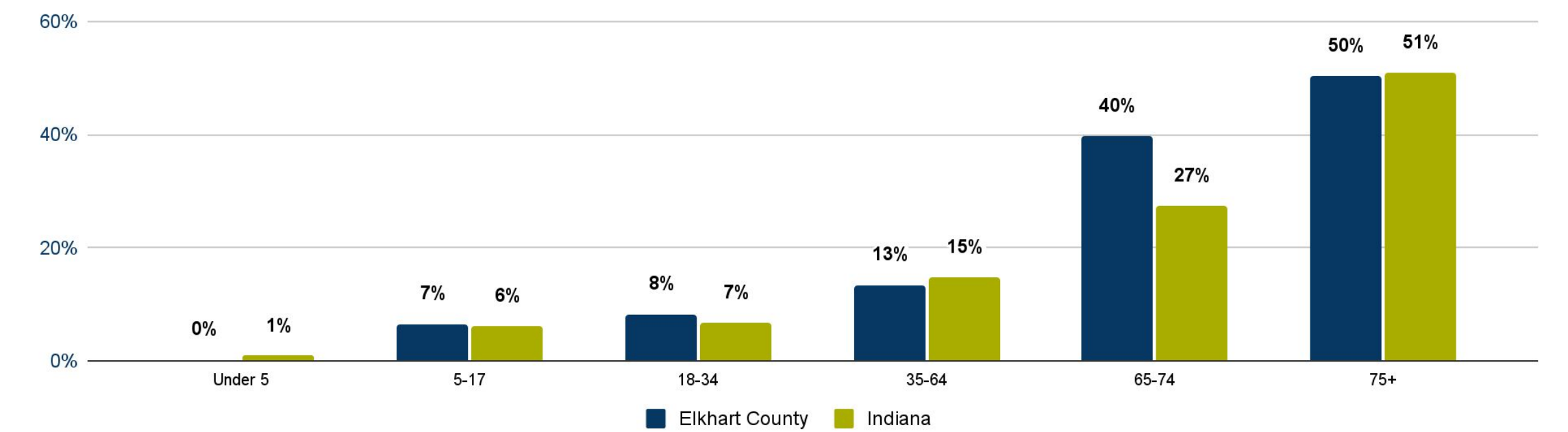


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

DISABILITY | 14% of people in Elkhart County live with a disability. For people above 65, the share increases to 44%.

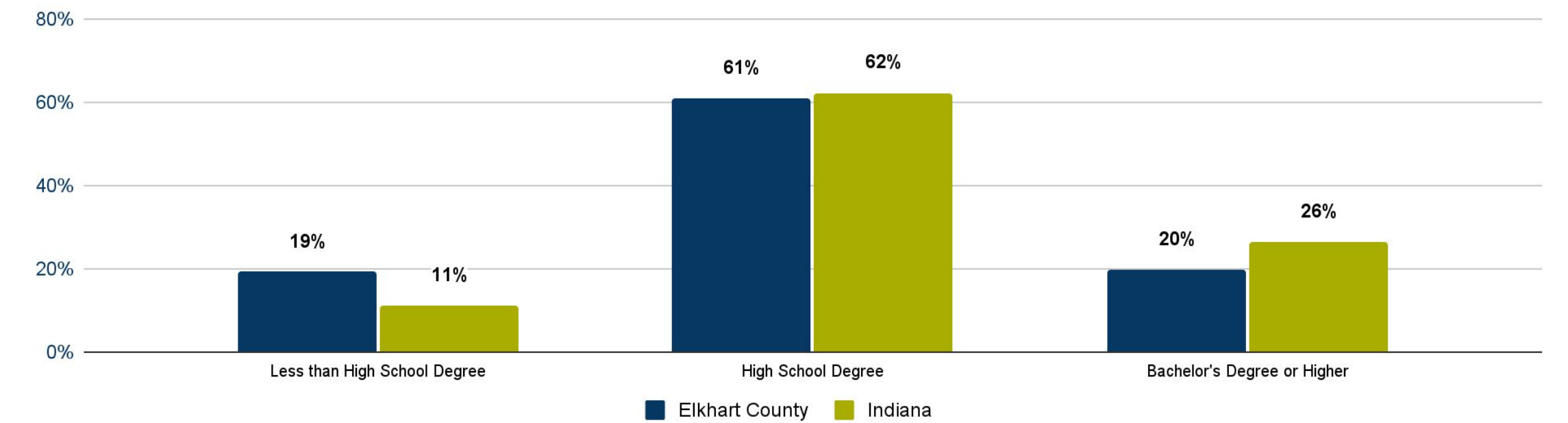
Share of the Population with a Disability by Age
Elkhart County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Elkhart County, 61% of the population has at least a high school degree and 20% of the population has at least a Bachelor’s degree.

Educational Attainment
Elkhart County, Indiana | 2019



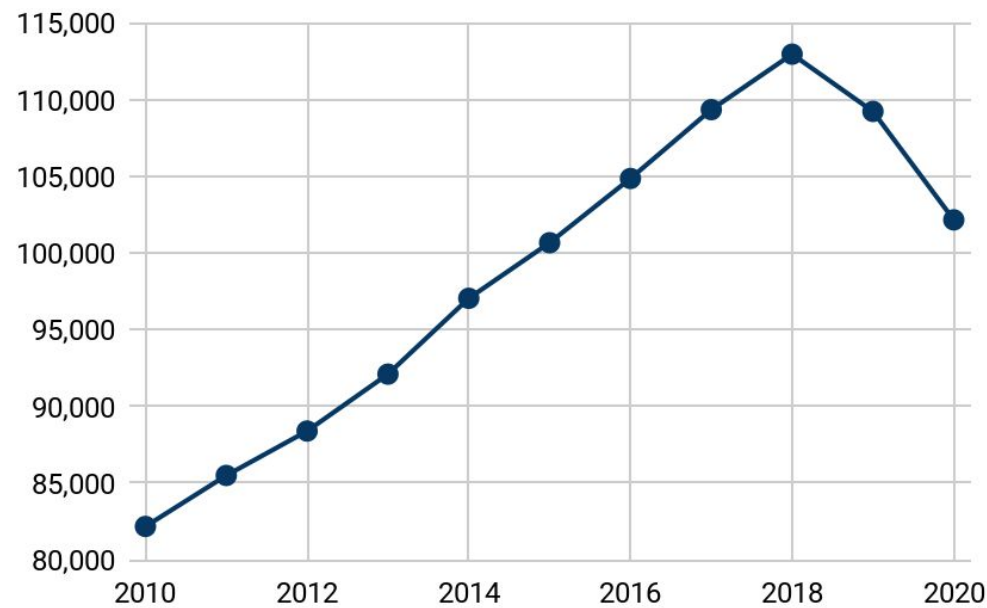
Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

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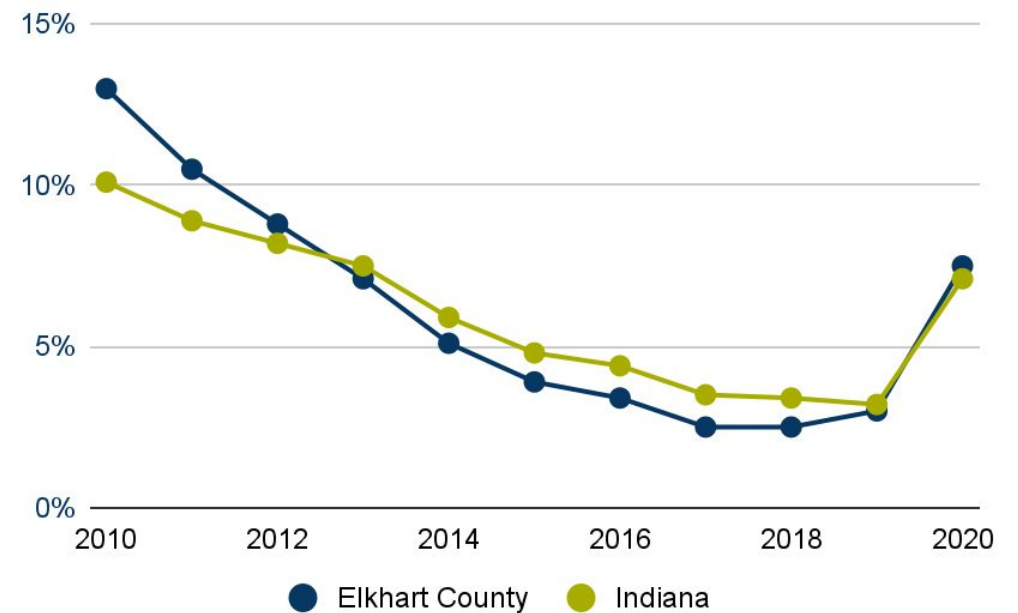
EMPLOYMENT BASE | There are currently 102,000 employed persons in Elkhart County, up by 24% since 2010. The unemployment rate in 2020 was 7.50%, up 4.5 points from 2019.

Total Employment
Elkhart County | 2010-2019



Source: ACS 2010-2019 5-year estimates

Unemployment Rate
Elkhart County, Indiana | 2010-2019

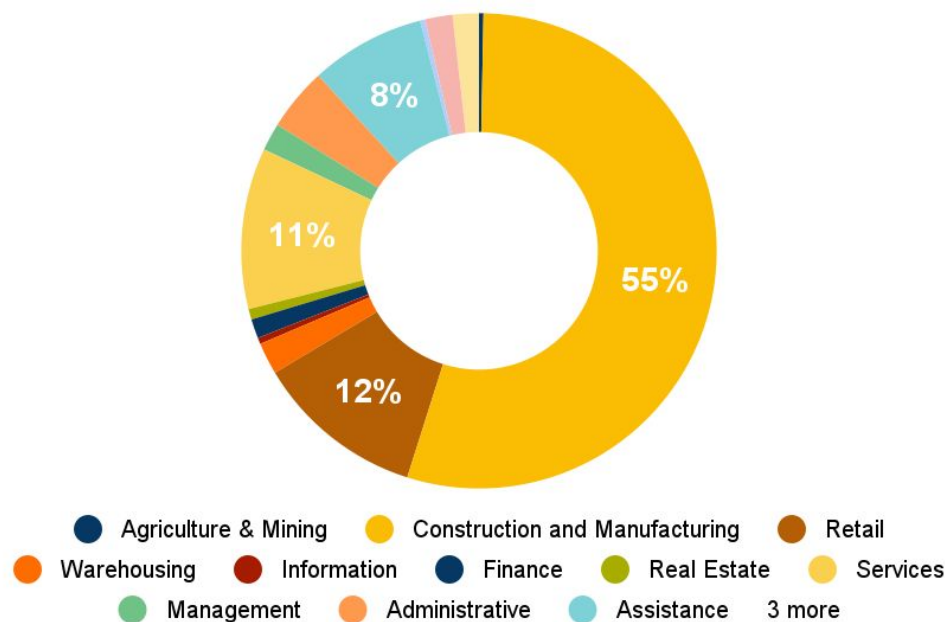


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Elkhart County, accounting for 52% of all jobs, followed by Health Care and Social Assistance (8% of all jobs).

Total Jobs by All Industries
Elkhart County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$48,470**
2. Trade, transportation, and utilities | **\$44,788**
3. Goods-producing | **\$55,879**
4. Manufacturing | **\$55,744**
5. Professional and business services | **\$84,826**

Source: BLS

Top 5 Employers

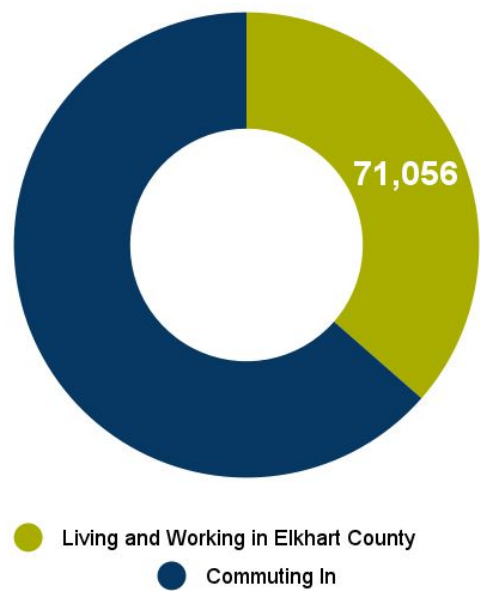
1. Norfolk Southern (Elkhart)
2. Keystone Rv Co (Goshen)
3. Always In Stone Monument Co (Goshen)
4. Elkhart General Hospital (Elkhart)
5. Jayco (Middlebury)

Source: BLS

WORKING DRAFT

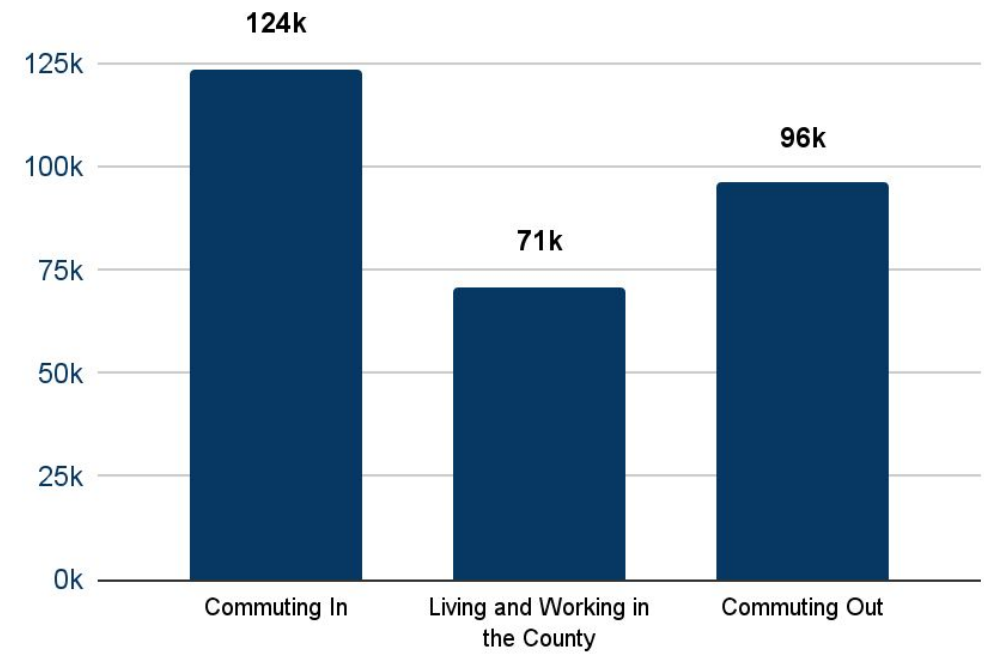
COMMUTER INFLOW / OUTFLOW | 124,000 commuters come into Elkhart County for their jobs, while 96,000 employees travel outside for their jobs.

Employment Inflow
Elkhart County | 2018



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

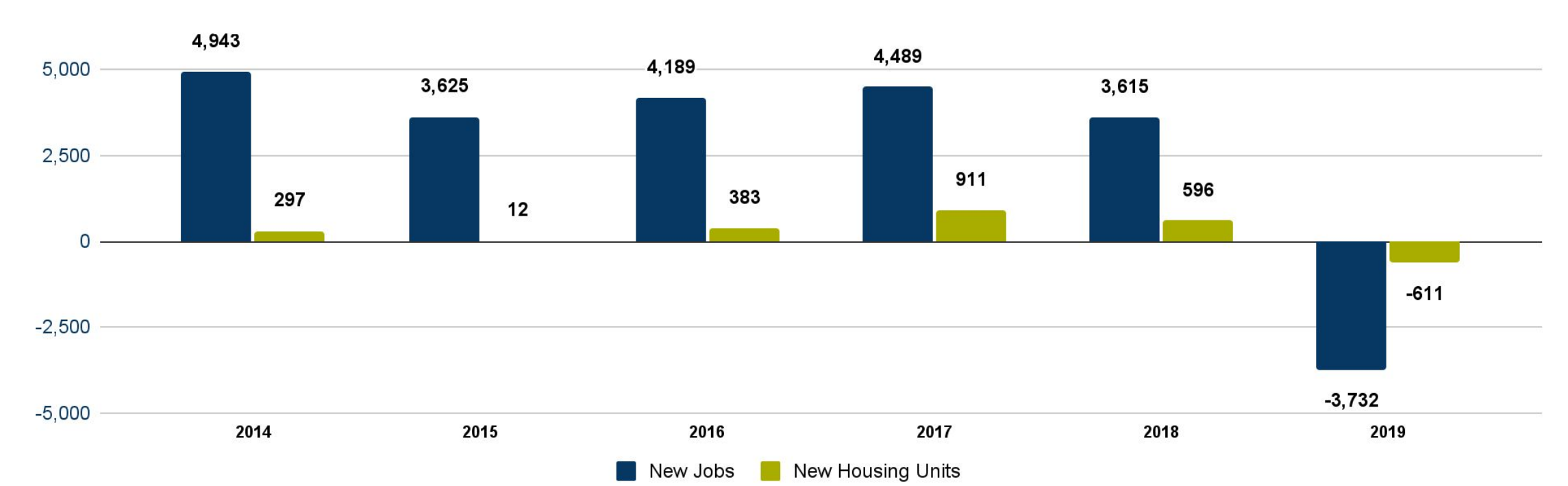
Commuting Patterns
Elkhart County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | The County has created 17129 between 2014-2019 and 1588, or 9 units for every 100 jobs created.

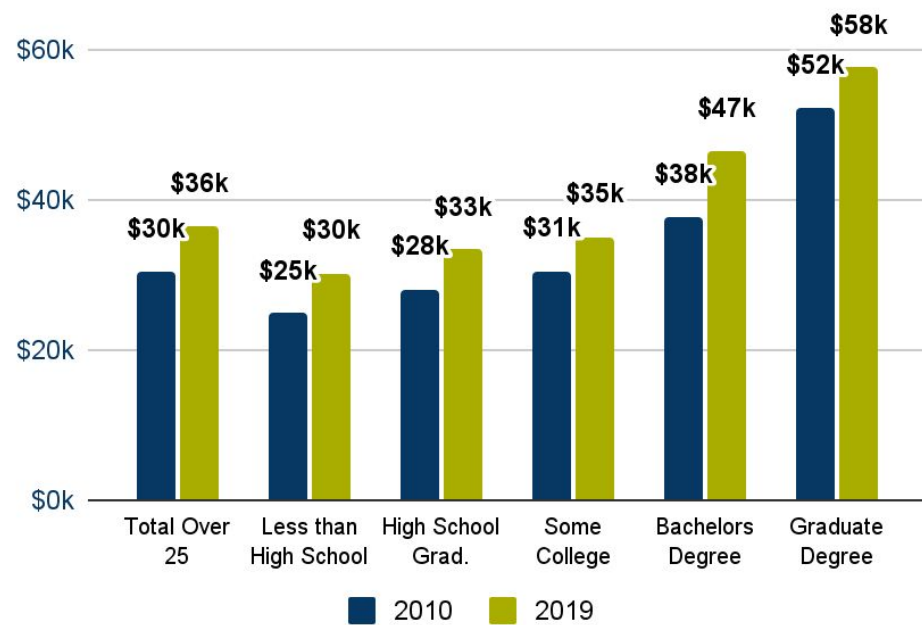
Job Growth and Housing Production
Elkhart County | Total Jobs, New Jobs



Source: ACS 2010-2019 5-year estimates

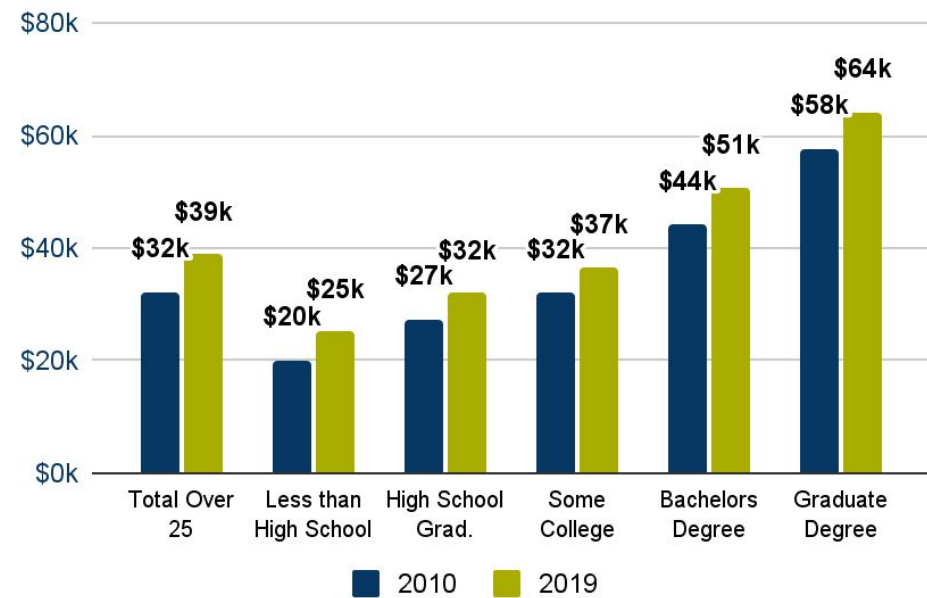
JOB GROWTH AND HOUSING PRODUCTION | Median Earnings have increased 20% since 2010 for the total population and increased 18% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Elkhart County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

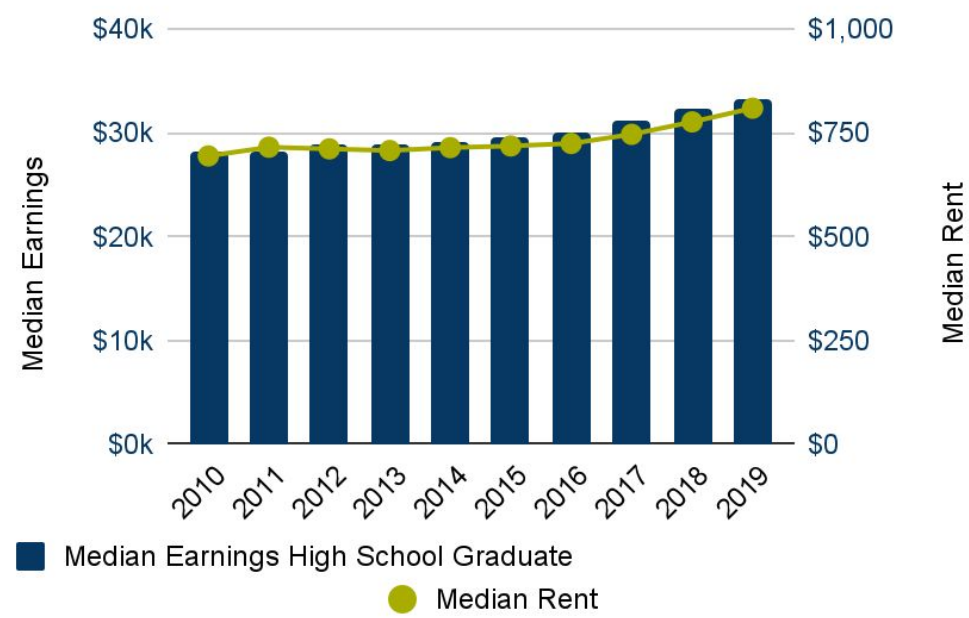
Median Earnings by Educational Attainment
Indiana | 2010, 2019



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 16.5% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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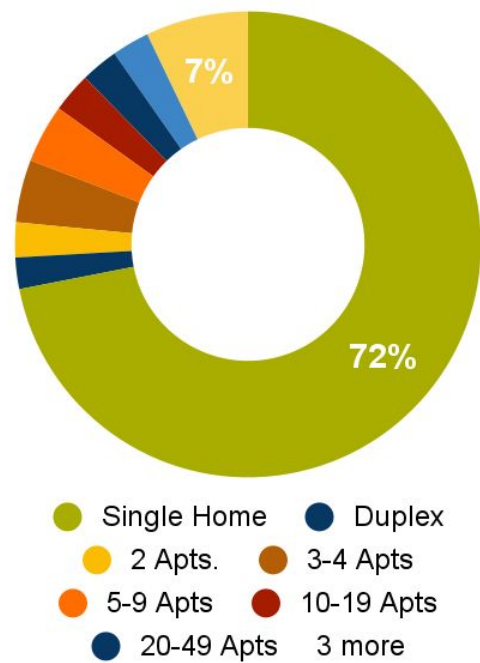
HOUSING TRENDS

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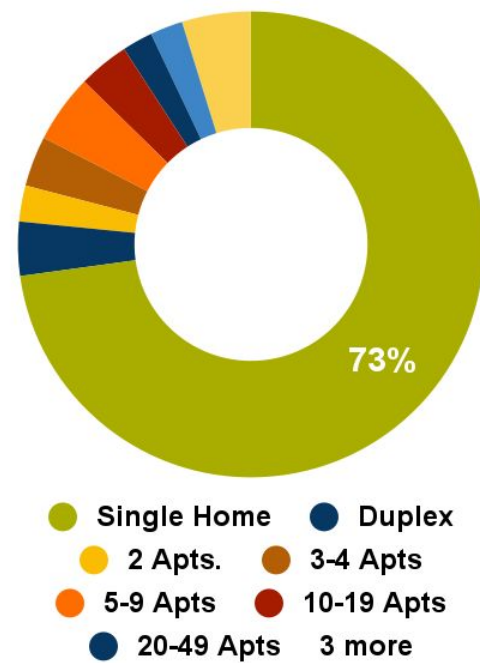
HOUSING TYPOLOGY | 72% of homes in Elkhart County are single-family, while 21% are multifamily. The share of multifamily housing has decreased by 571 homes since 2010.

Housing Typology

Elkhart County | 2019



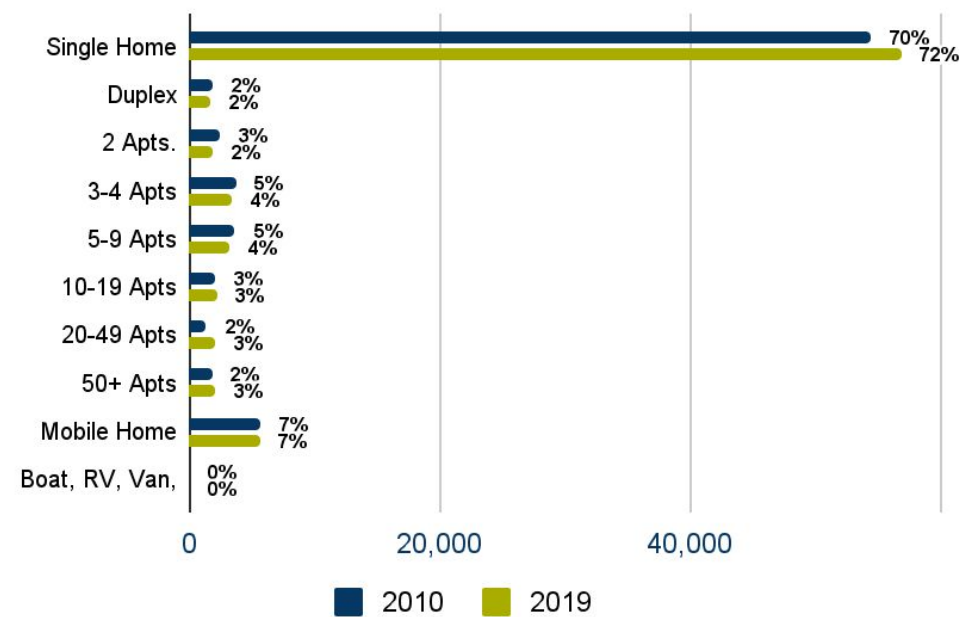
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Housing Typology

Elkhart County | 2010, 2019



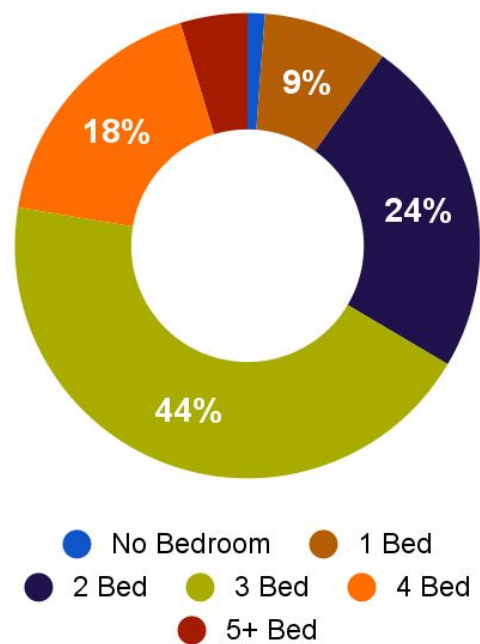
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

HOUSING TYPOLOGY | Most units in Elkhart County are 2.8, with 66% of units 3 bedroom or more.

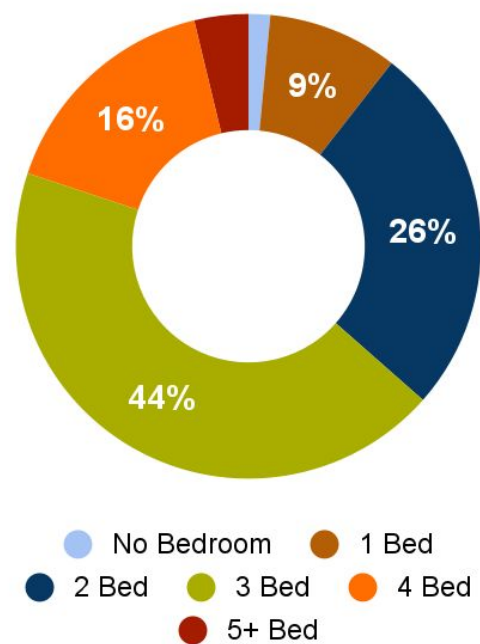
Housing Stock by Bedrooms

Elkhart County | 2019



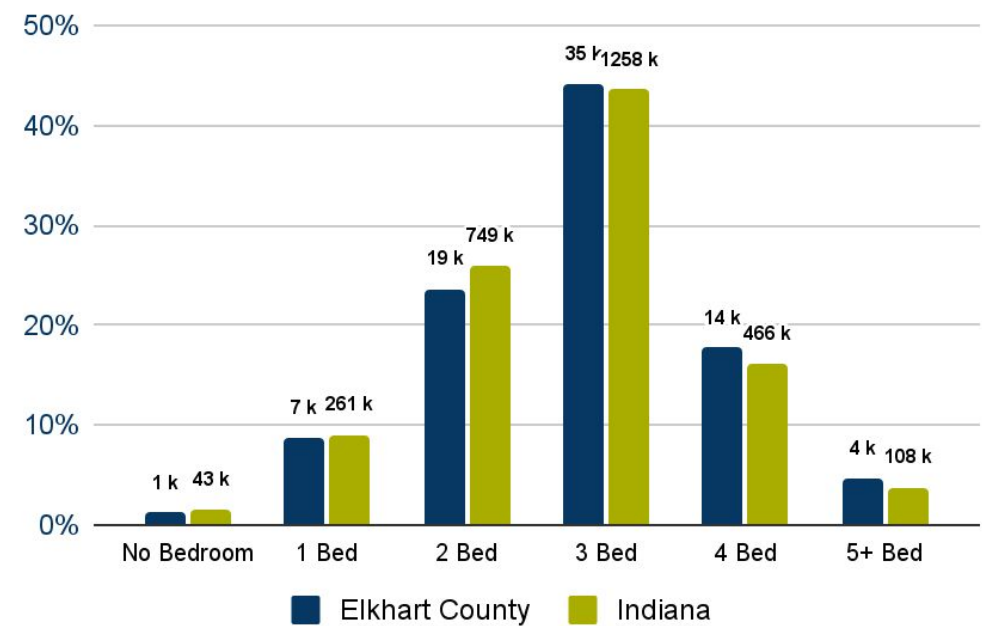
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Housing Stock by Bedroom

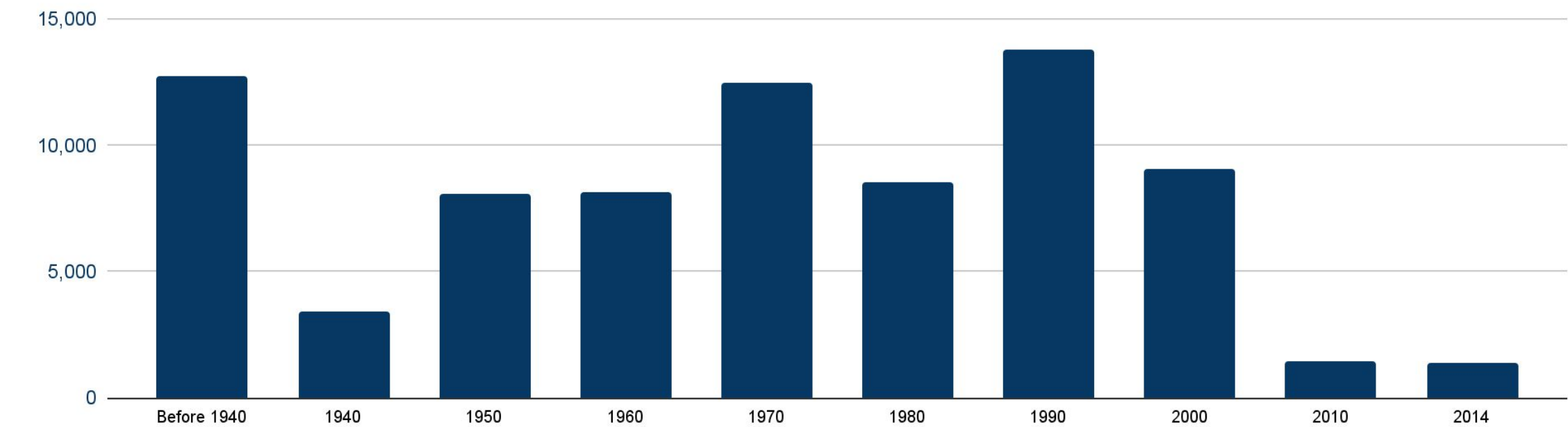
Elkhart County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 85% of homes were built before 1990, with most homes built in 2014.

Homes by Year Built
Elkhart County | 2019

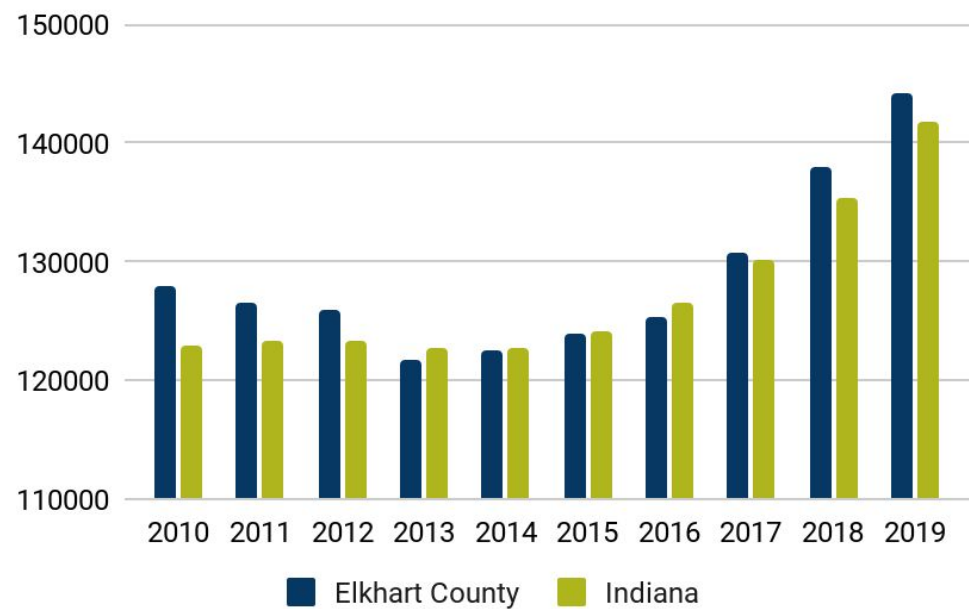


Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

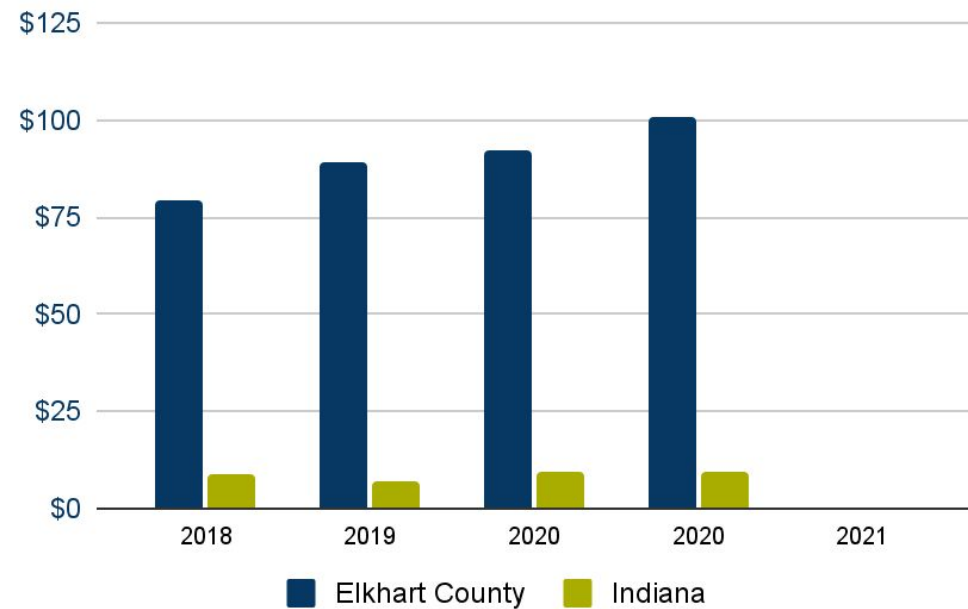
MEDIAN LISTING PRICE | Homes in Elkhart County have a median listing price of \$144,300, compared to \$141,700 statewide. Home prices have increased by 13% since 2010.

Median Listing Price
Elkhart County, Indiana | 2016-2020



Source: ACS 2010-2019 5-year estimates

Median Listing Price per Square Foot
Elkhart County | 2017-2020



Source: ACS 2010-2019 5-year estimates

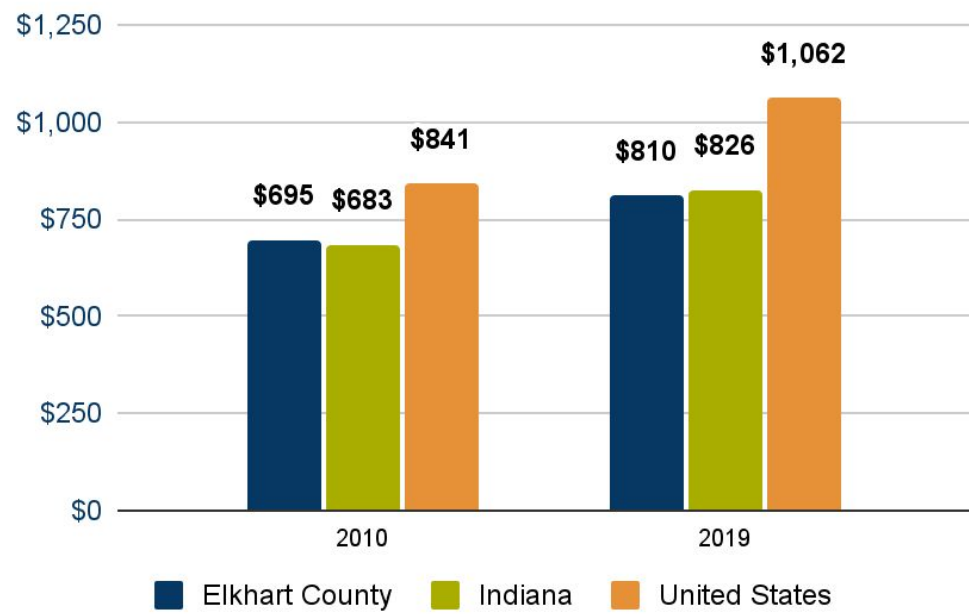
WORKING DRAFT

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

MEDIAN RENTS | Median rents have increased by 17% since 2010, with average rents at \$810.

Median Rent

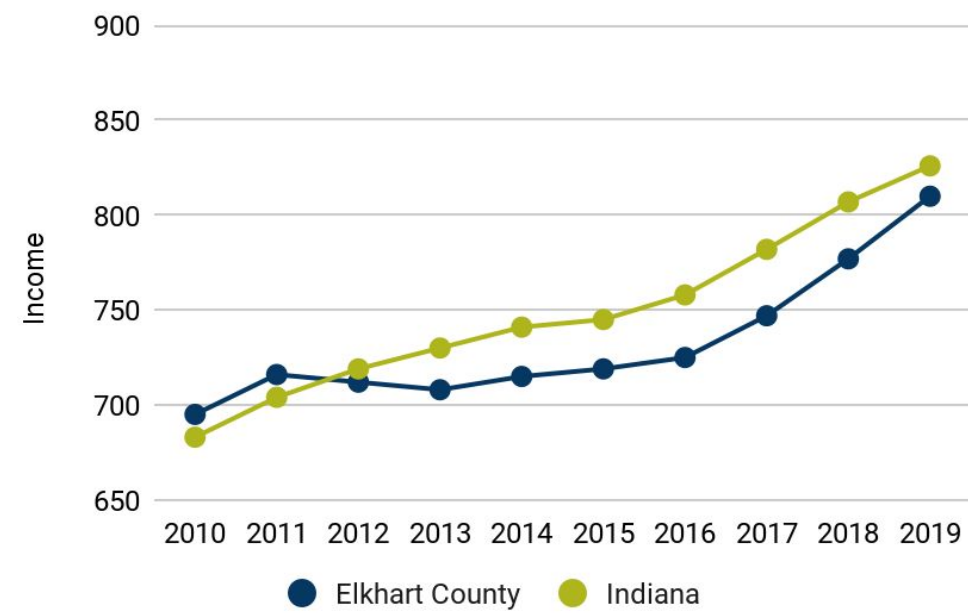
Elkhart County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

Elkhart County, Indiana | 2010 - 2019



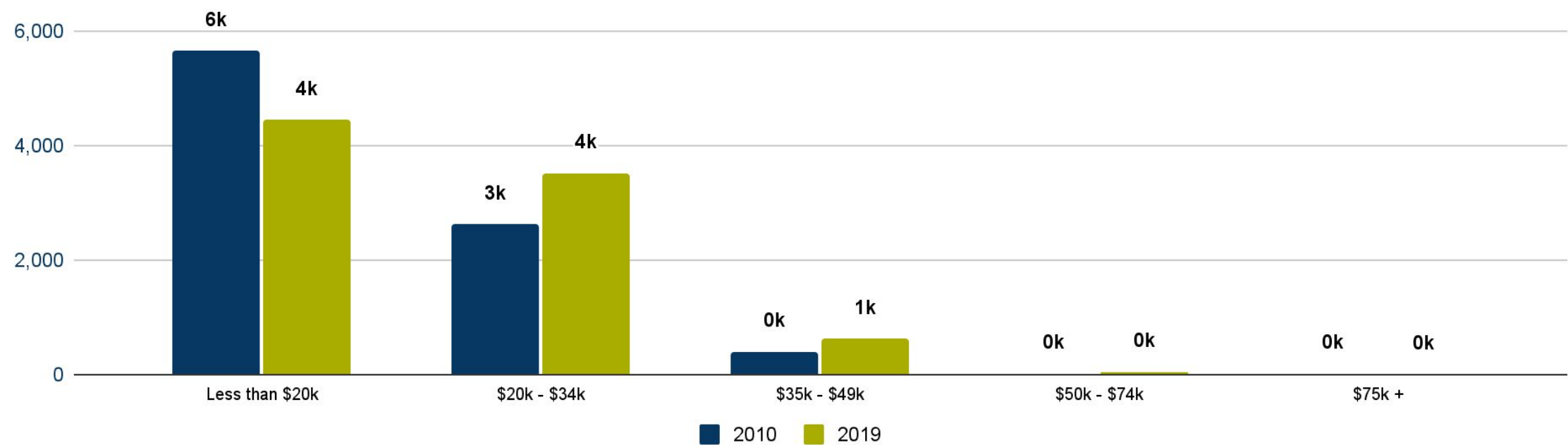
Source: ACS 2010-2019 5-year estimates

WORKING DRAFT

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COST BURDEN | 43% of households are housing cost burdened in Elkhart County, down -10% since 2010. 59% of households earning below \$50,000 are housing cost burdened.

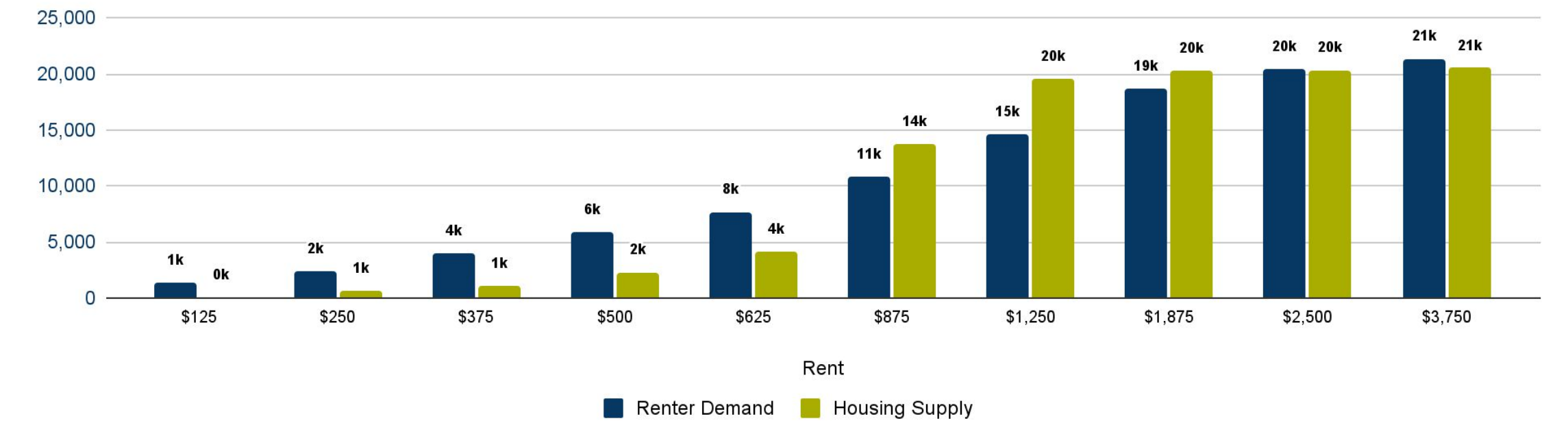
Renter Housing Cost Burden
Elkhart County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

CUMULATIVE HOUSING GAP | There is a 5000 gap for units available for rent under \$1,250 and for units required to serve households earning below \$50,000.

Cumulative Housing Gap
Elkhart County, Indiana | 2010-2019

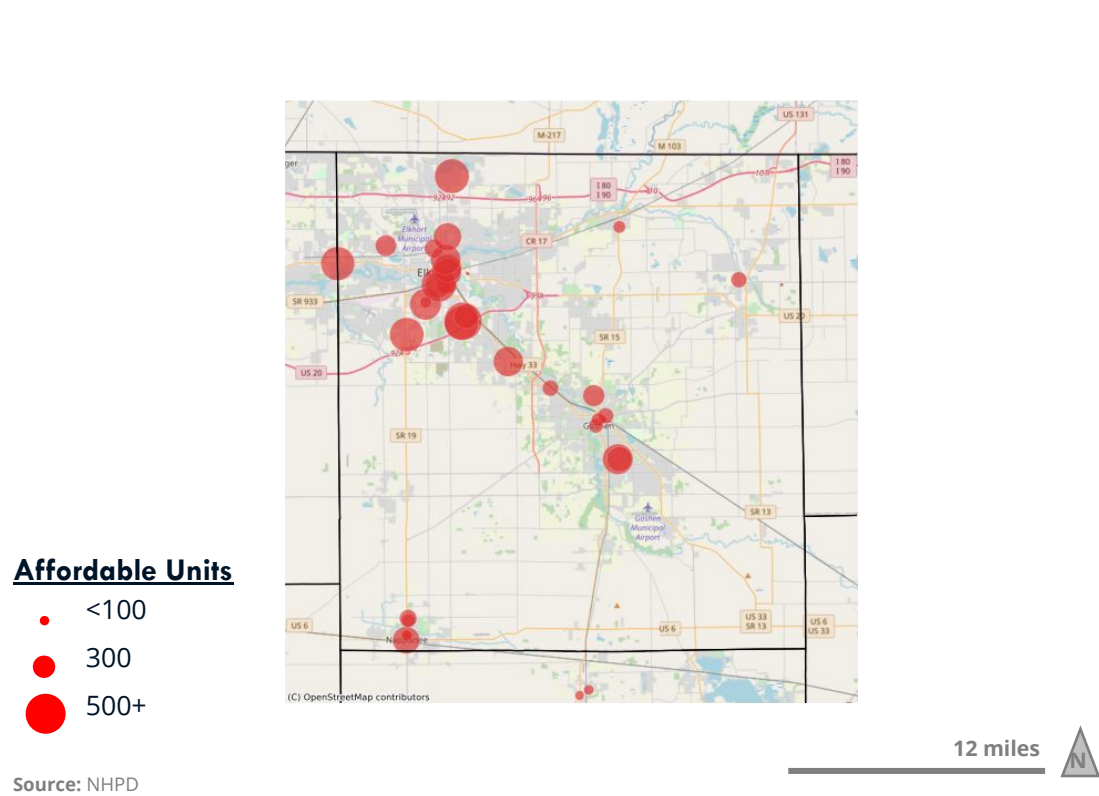


Source: ACS 2010-2019 5-year estimates

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

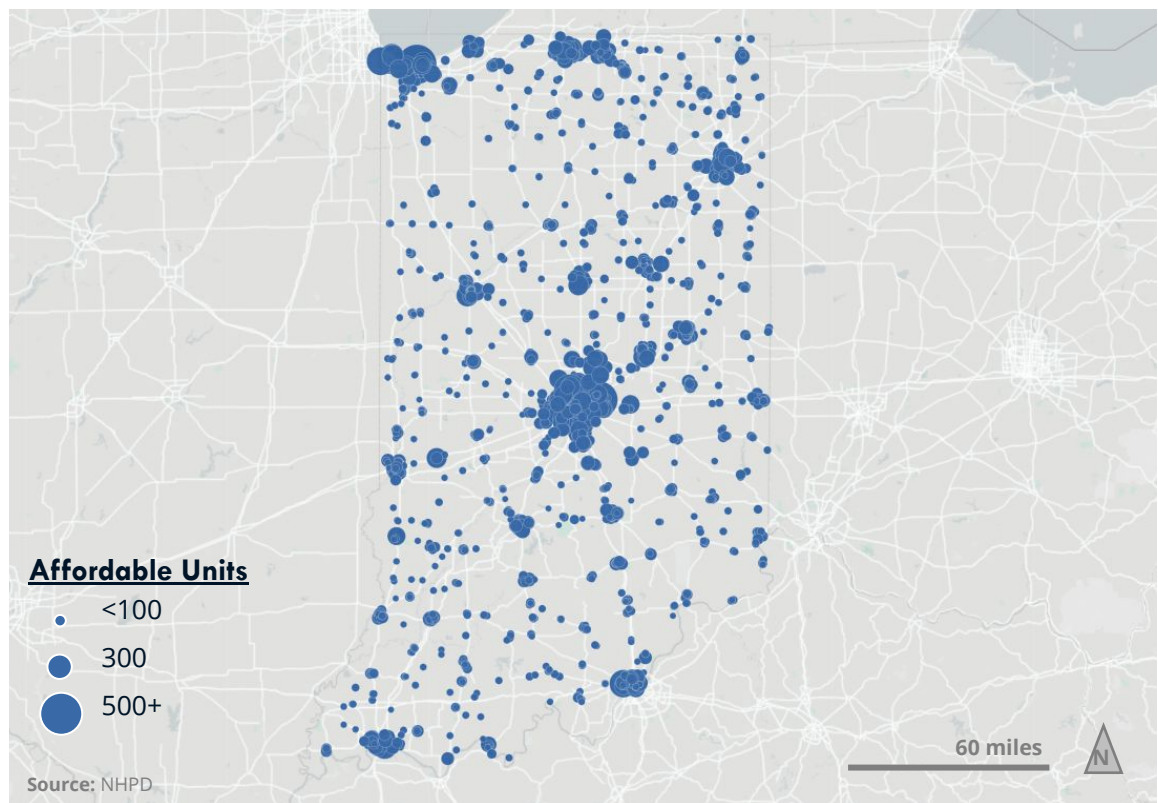
Affordable Housing Inventory

Elkhart County | 2020



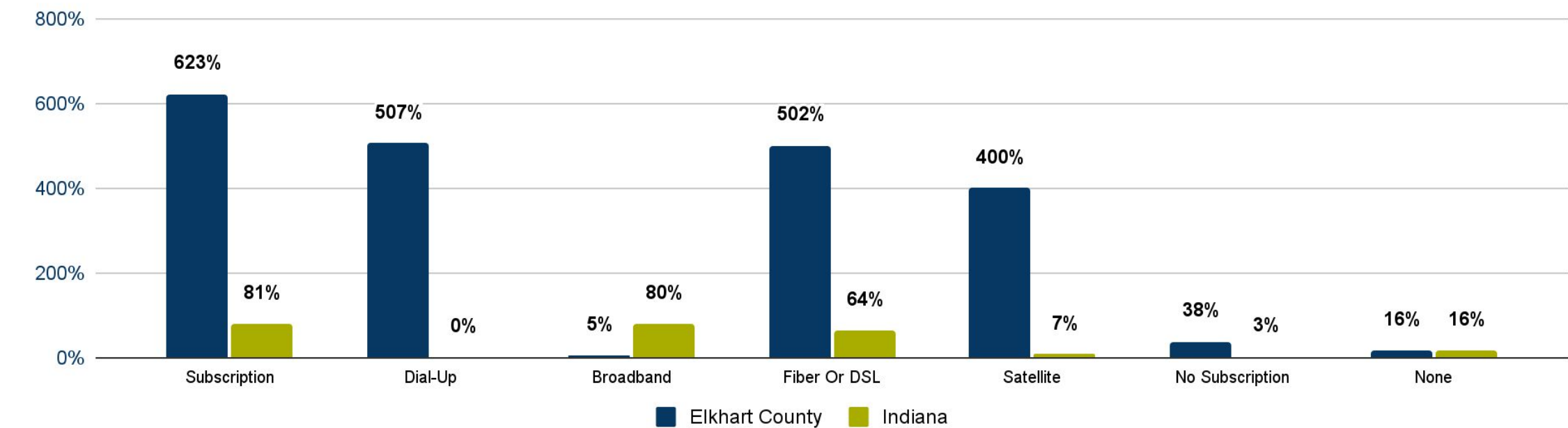
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 5% of housing units have access to broadband.

Broadband Access
Elkhart County | 2017-2020



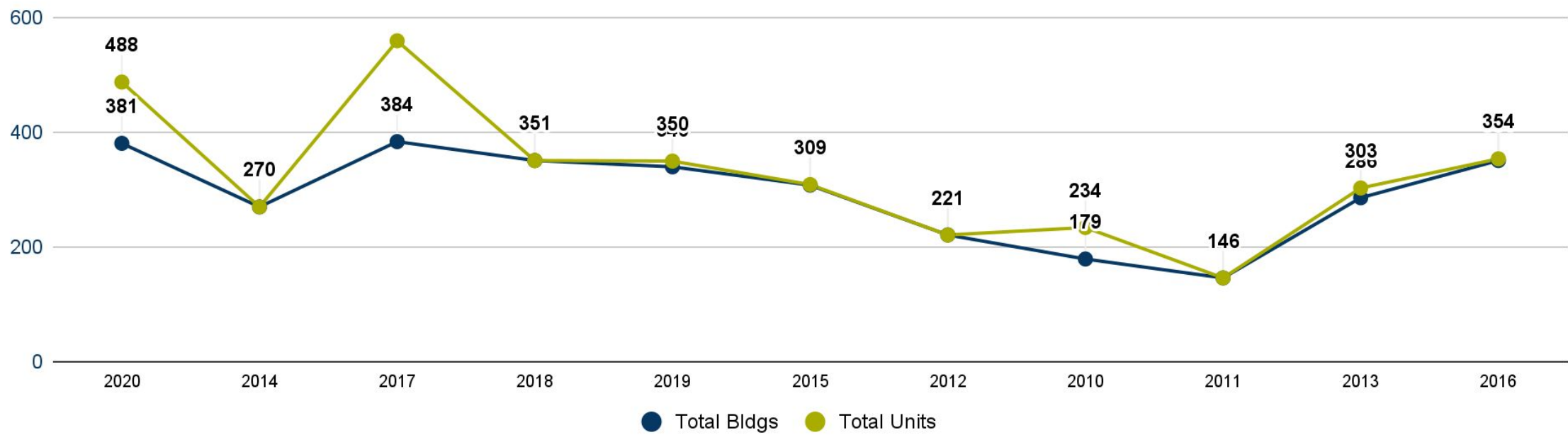
Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

WORKING DRAFT

HOUSING STARTS | There have been 351 new housing starts in 2016 in Elkhart County, with 3,217 total building permits authorized since 2020.

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



Source: St. Louis Fed.

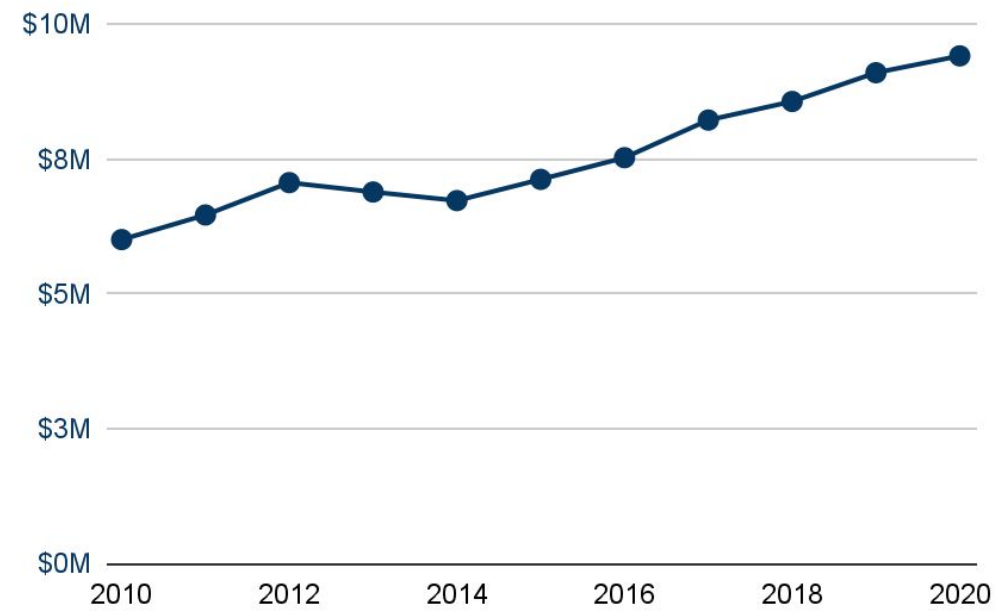
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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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