



INDIANA HOUSING  
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

# INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR GREENE 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.

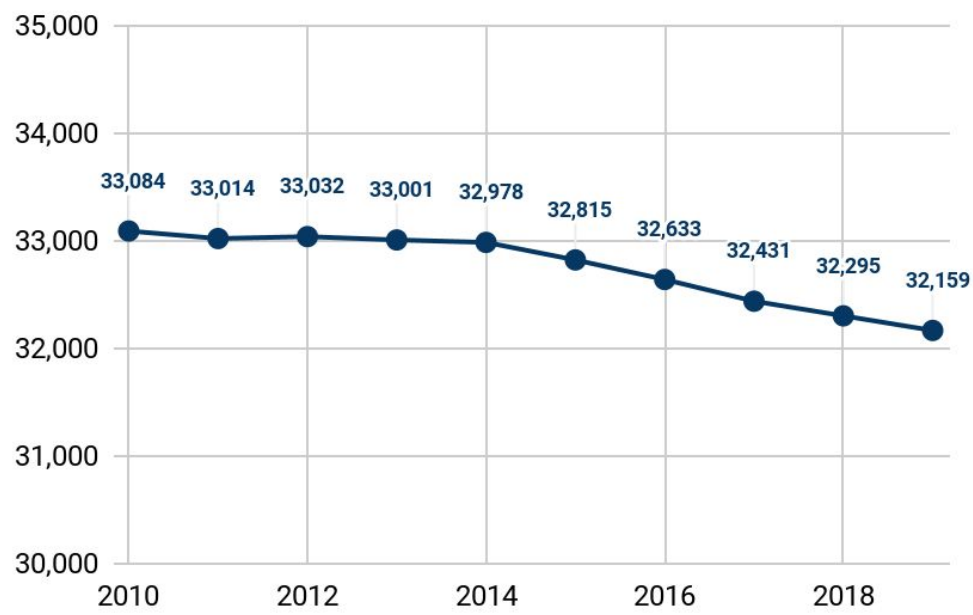
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# DEMOGRAPHIC TRENDS

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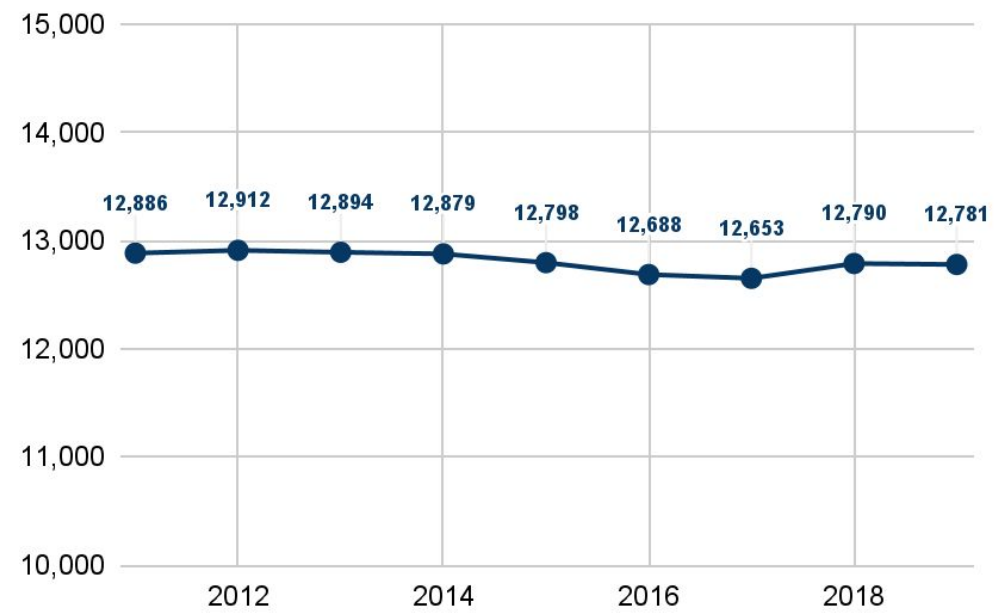
**POPULATION** | Greene County's population has decreased by 2.80% (925 people) between 2010-2019. In the same time period, the total number of households decreased by 2.71% (356 households).

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



Source: FRED, U.S. Census Bureau

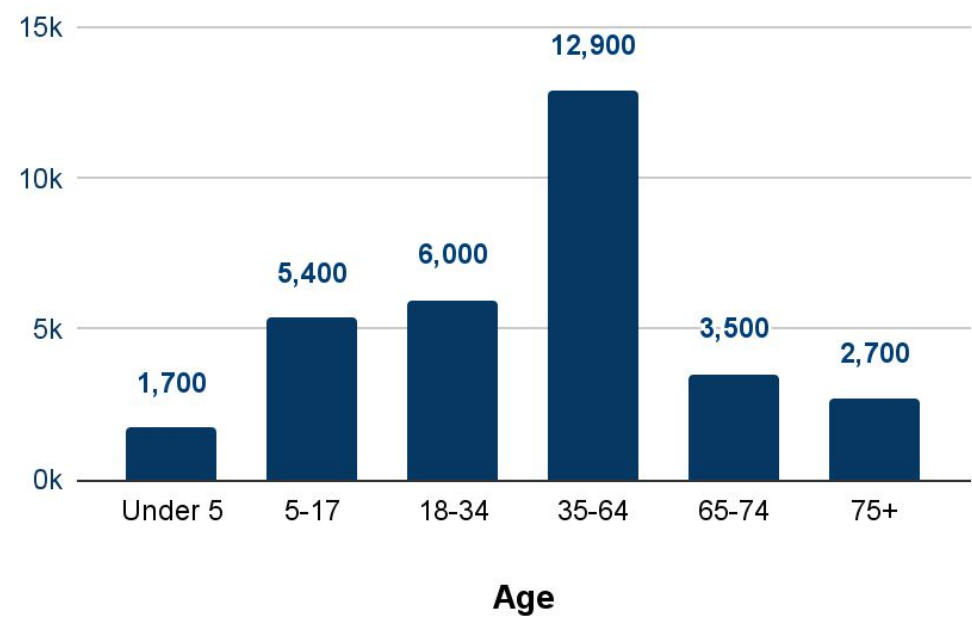
**Households**  
Greene County | 2010-2019



Source: FRED, U.S. Census Bureau

**AGE** | 6,200 of people in Greene County are age 65 or older, while 22% are younger than 18.

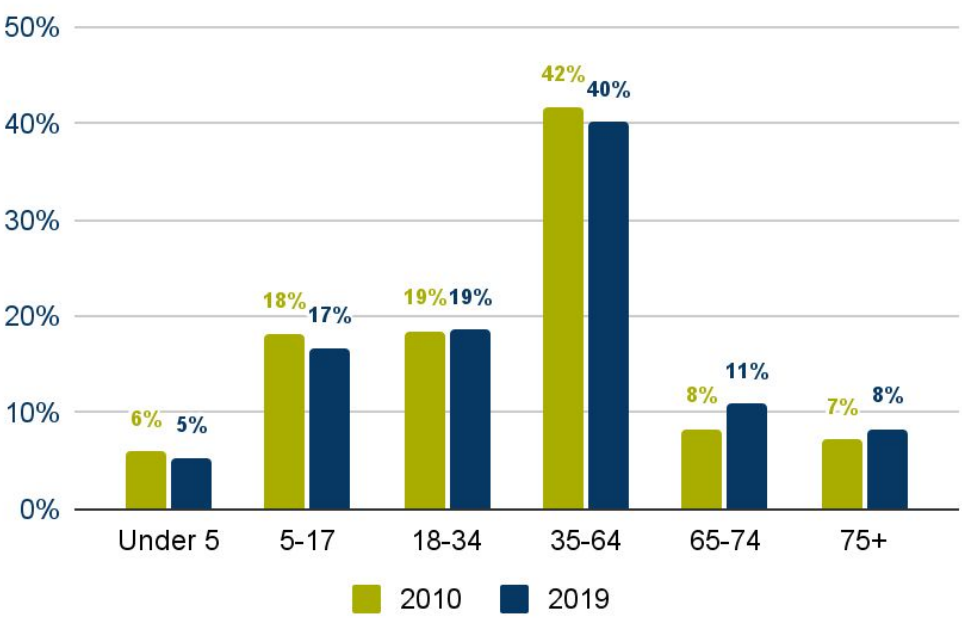
**Population by Age**  
Greene County | 2019



Source: ACS 2019 5-year estimates

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

**Change in Share of Population**

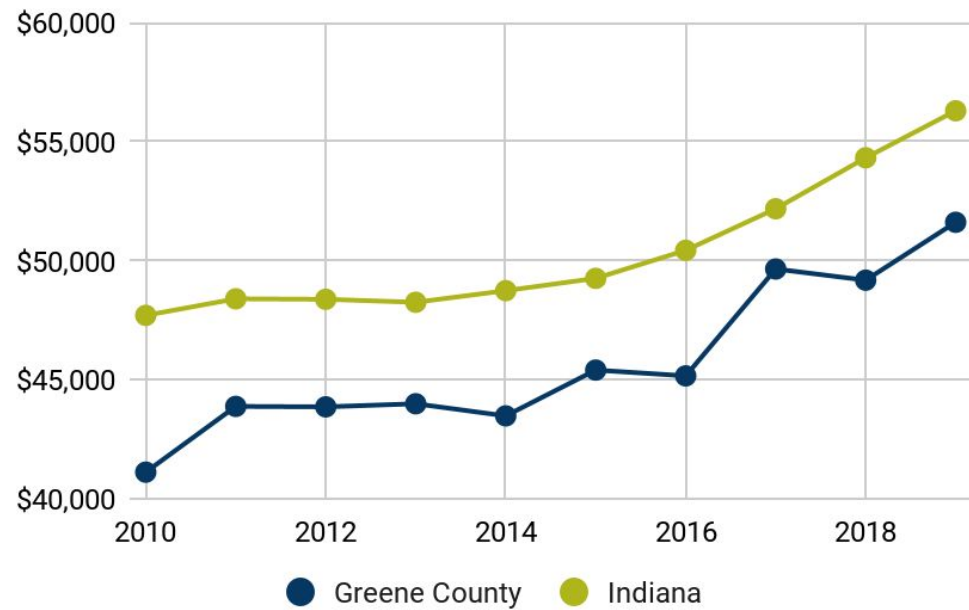


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Greene County had a median income of \$51,613 in 2019, up 26% since 2010. 35% of households have incomes below \$35,000, while 17% have incomes above \$100,000.

**Median Income**

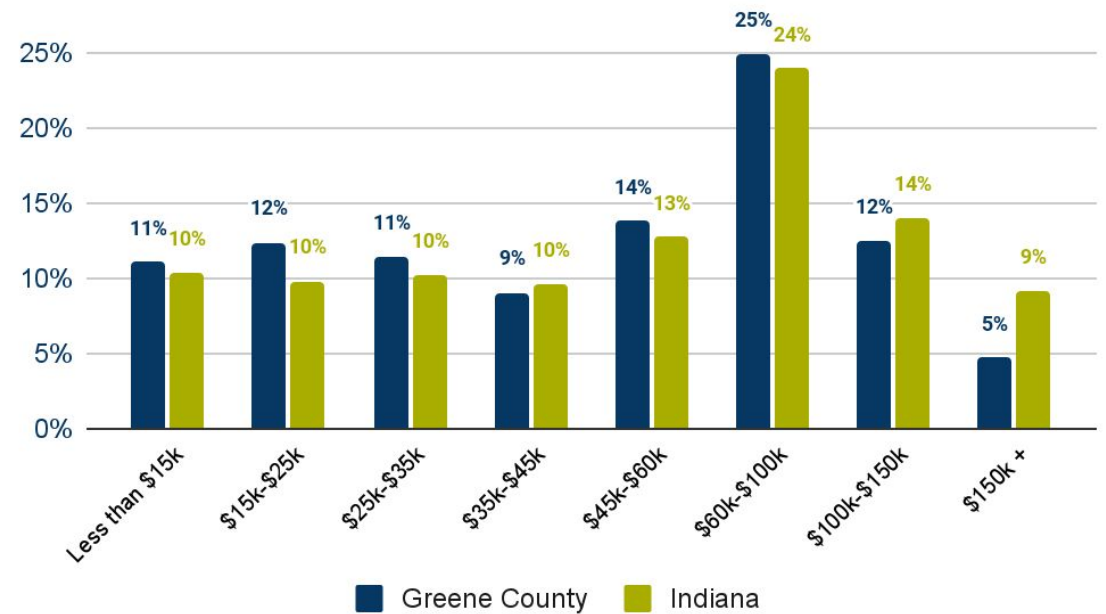
Greene County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

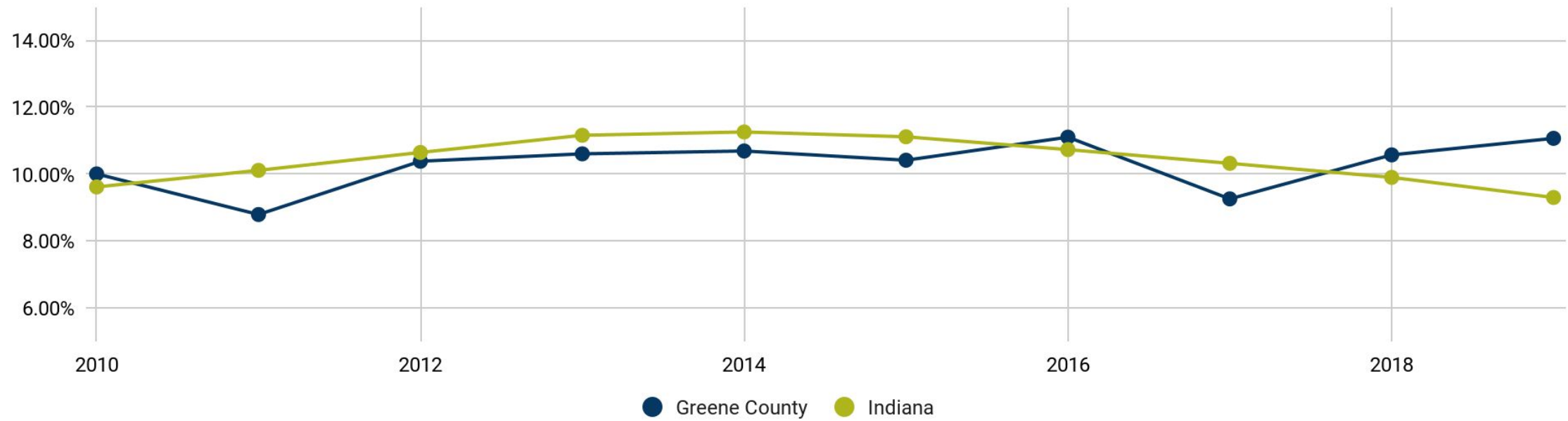
Greene County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 11.1% of families in Greene County live below the poverty line, up 1.06 points from 10.0% in 2010.

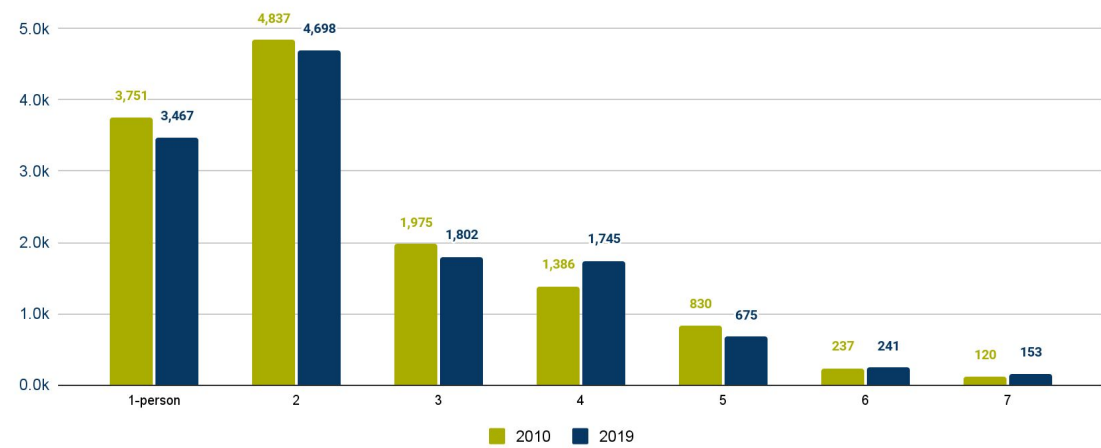
**Family Poverty Rate**  
Greene County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

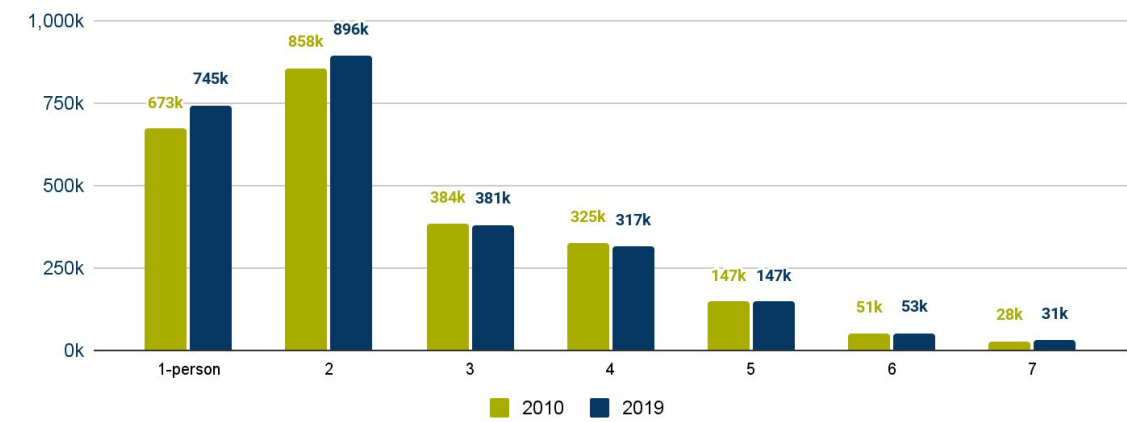
**HOUSEHOLD SIZE |** The average household size is 2.49 people, compared to the statewide average of 2.52. The Greene County average household has shrunk by 0.01 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

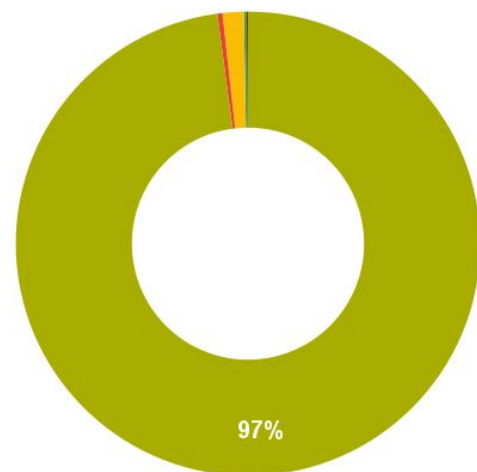


**RACIAL COMPOSITION |** The current racial distribution of households in Greene County is 97% White, 0% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

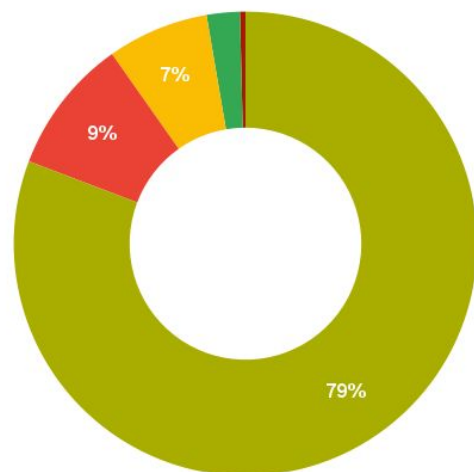
**Racial/Ethnic Distribution**

Greene County | 2019

Indiana | 2019



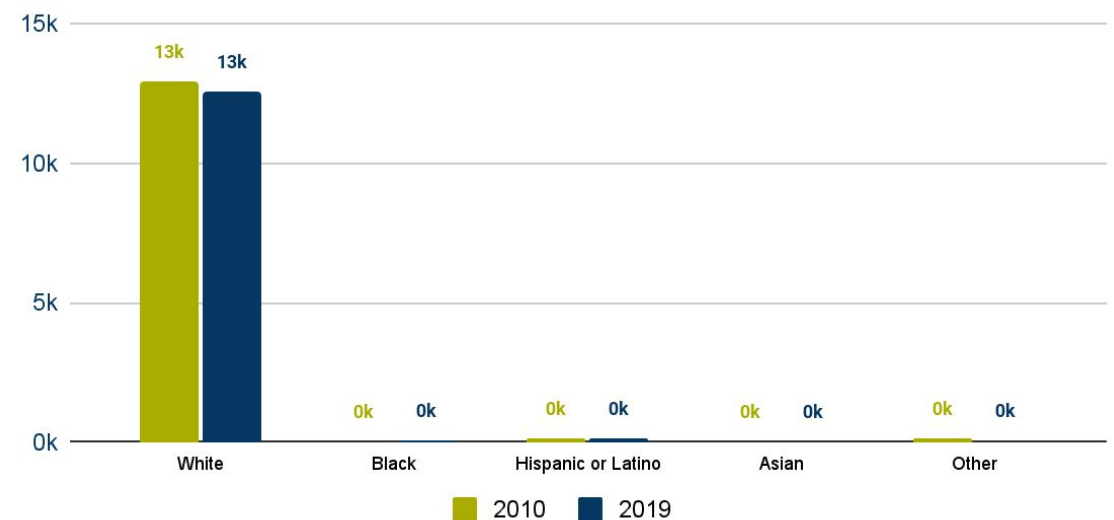
● White ● Black  
● Hispanic or Latino ● Asian  
● Other



● White ● Black  
● Hispanic or Latino ● Asian  
● Other

**Household Racial/Ethnic Distribution**

Greene County | 2010, 2019



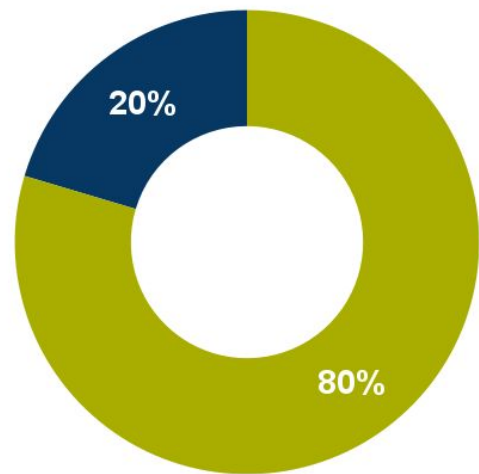
Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 20% of households (2,606 households) in Greene County were renters, while 80% (10,175 households) were owners. The share of renters has decreased by 1.46 percentage points since 2010.

**Housing Tenure**

Greene County | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates

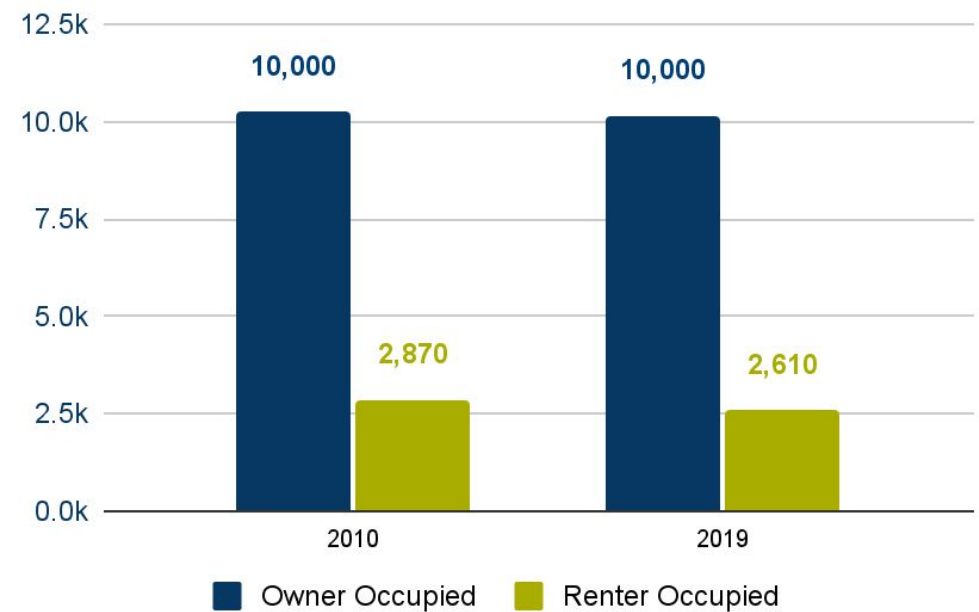
Indiana | 2019



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

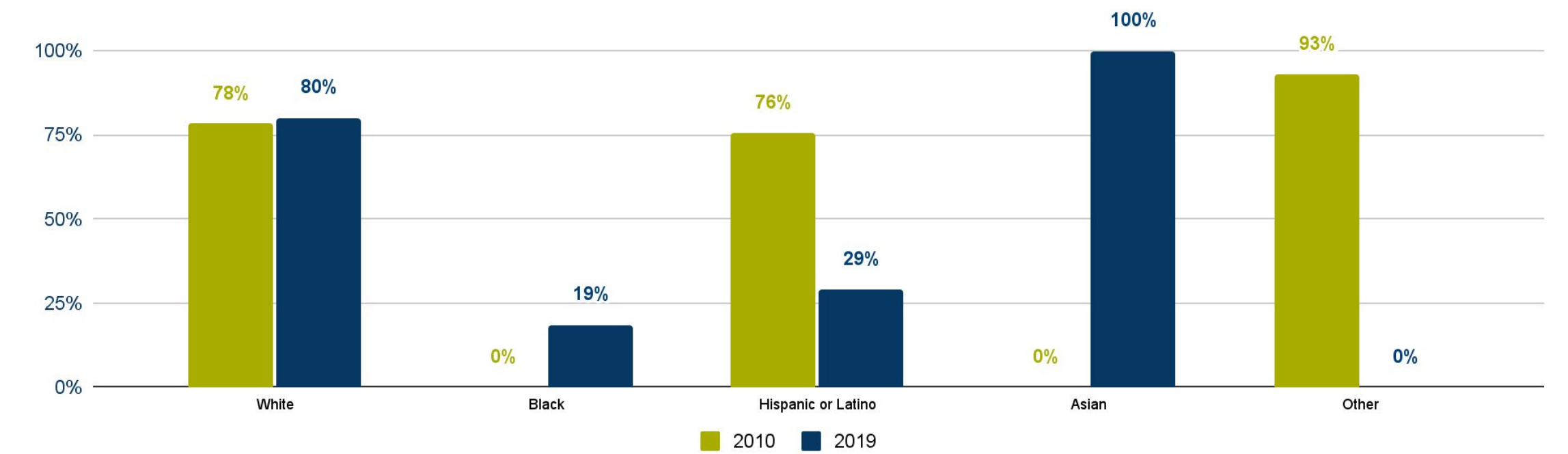
Greene County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 80%, homeownership is 80% among non-Hispanic White households, 19% for Black households, and 29% for Hispanic or Latino households.

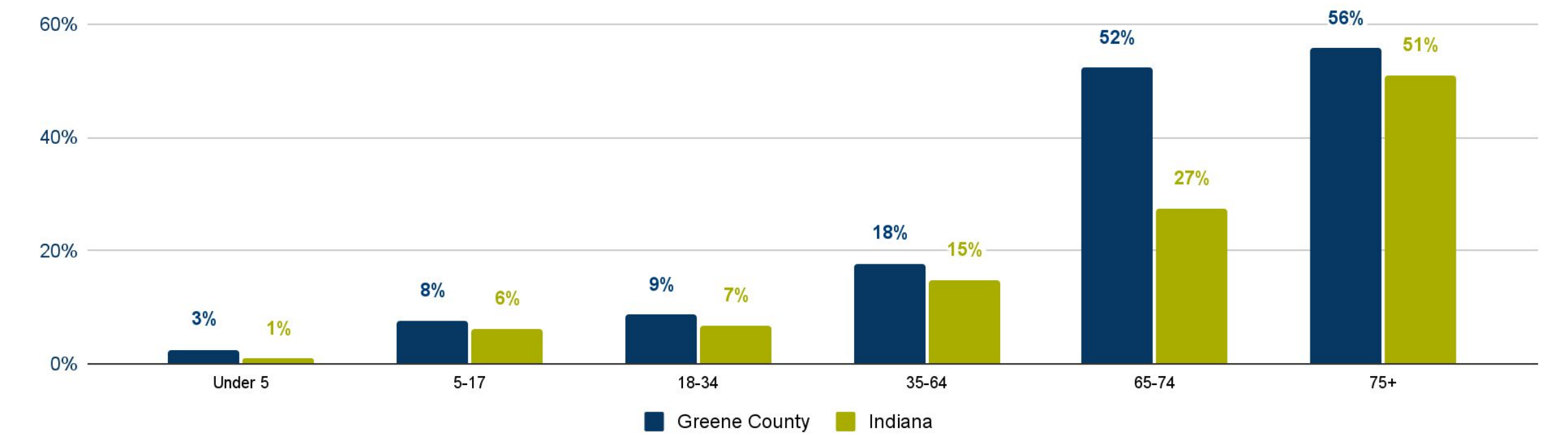
**Homeownership by Race**  
Greene County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 20% of people in Greene County live with a disability. For people 65 and older, the figure increases to 54%.

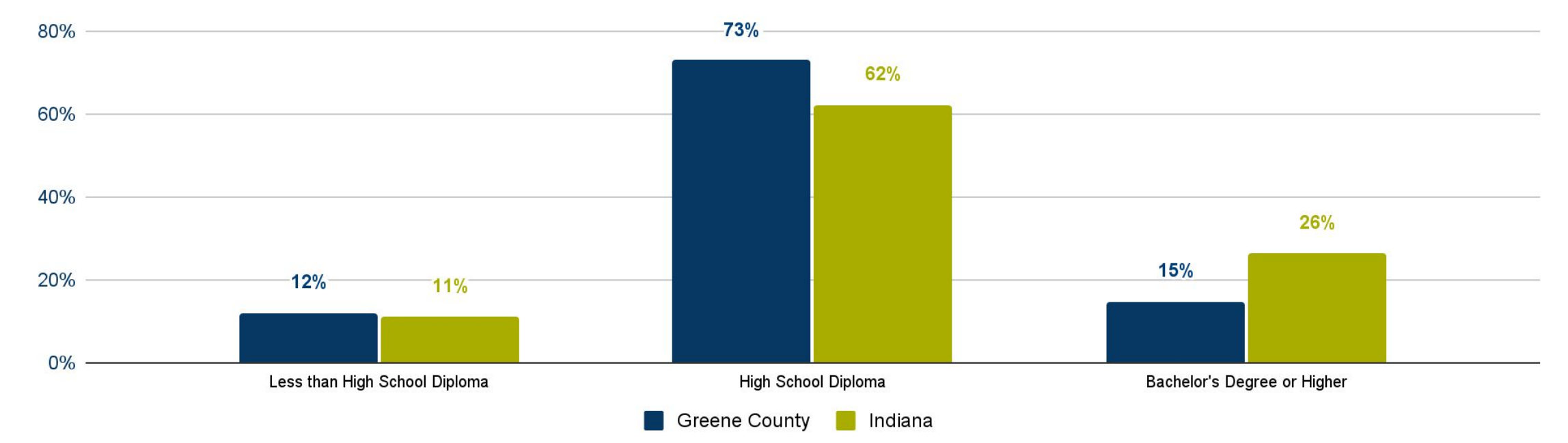
**Share of the Population by Age with a Disability**  
Greene County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Greene County, 73% of the population completed high school degree as their highest level of education, while 15% of the population has a Bachelor's degree or higher.

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



Source: ACS 2010-2019 5-year estimates

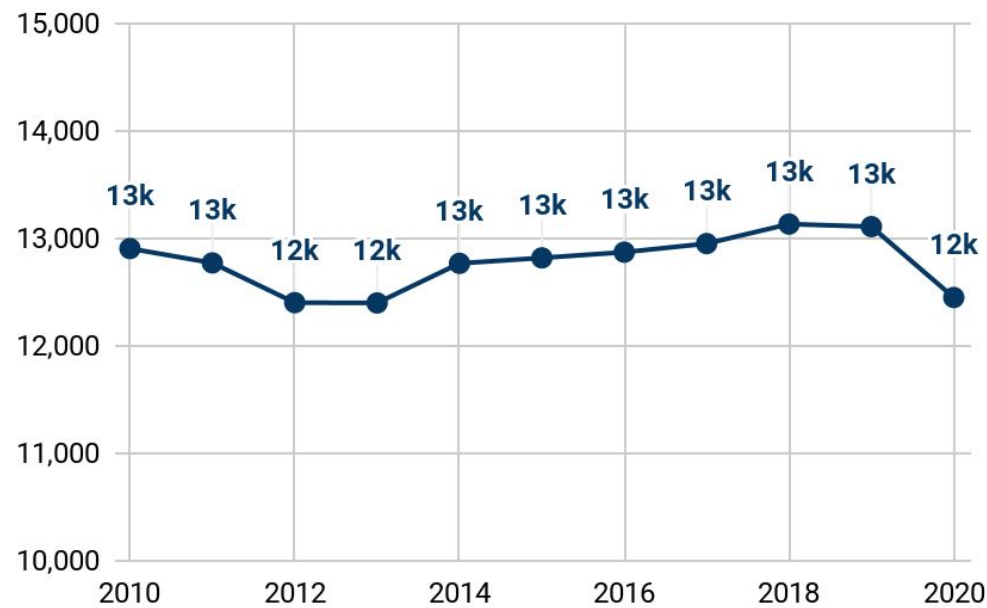
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# **JOB / EMPLOYMENT TRENDS**

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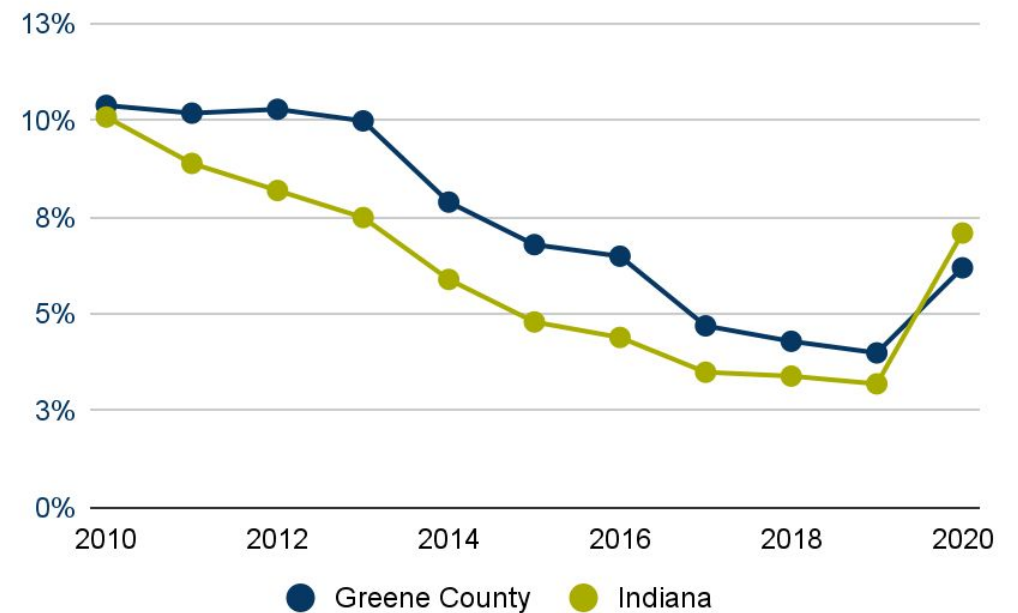
**EMPLOYMENT BASE |** There are currently 12,000 employed persons in Greene County, down by 3.54% since 2010. The unemployment rate in 2020 was 6.20%, up 2.20 points from 2019.

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



Source: FRED Estimates

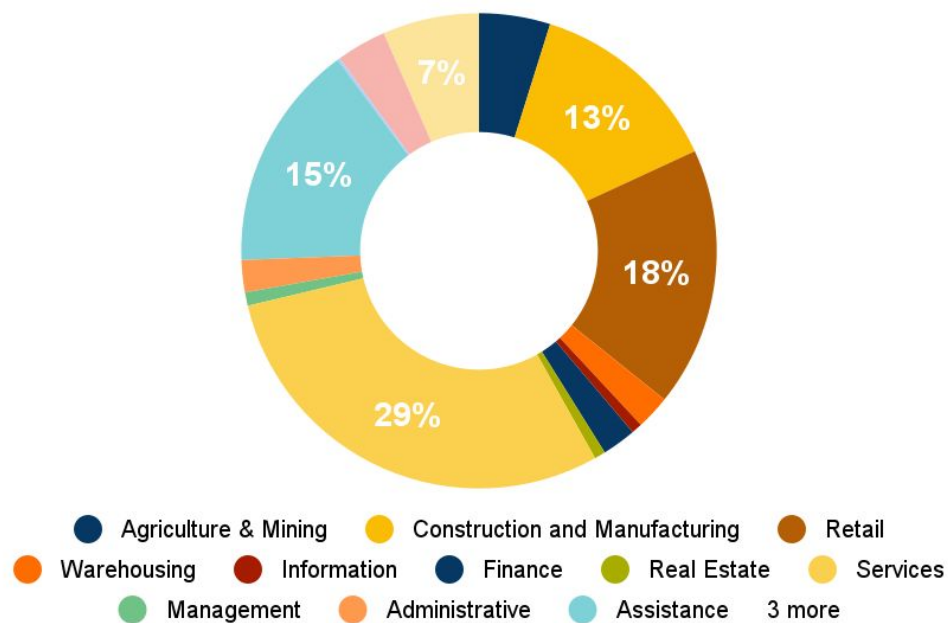
**Unemployment Rate**  
Greene County, Indiana | 2010-2019



Source: FRED Estimates

# EMPLOYMENT BY INDUSTRY | Educational Services is the leading industry for jobs in Greene County, followed by Retail Trade (16%).

## Total Jobs by All Industries Greene County | 2018



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

## Top 5 Industries and Median Annual Wages

1. Service-providing | \$36,286
2. Trade, transportation, and utilities | \$36,852
3. Goods-producing | \$44,427
4. Education and health services | \$39,852
5. Construction | \$42,641

Source: BLS

## Top 5 Employers

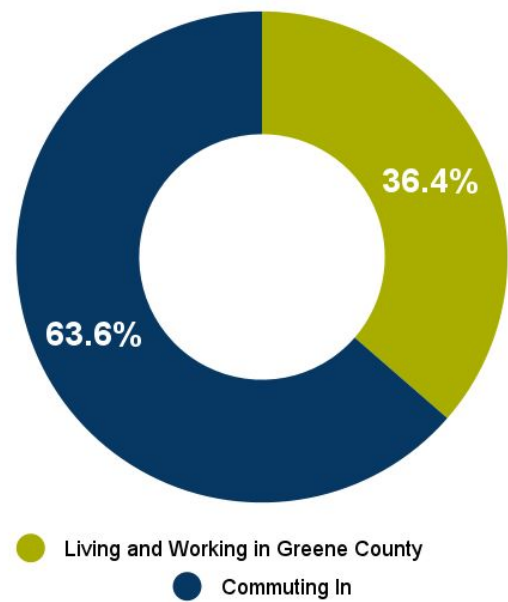
1. Walmart Supercenter (Linton)
2. Greene County General Hospital (Linton)
3. Glenburn Home (Linton)
4. Linton-stockton School Corp (Linton)
5. Eastern Greene Schools (Bloomfield)

Source: BLS



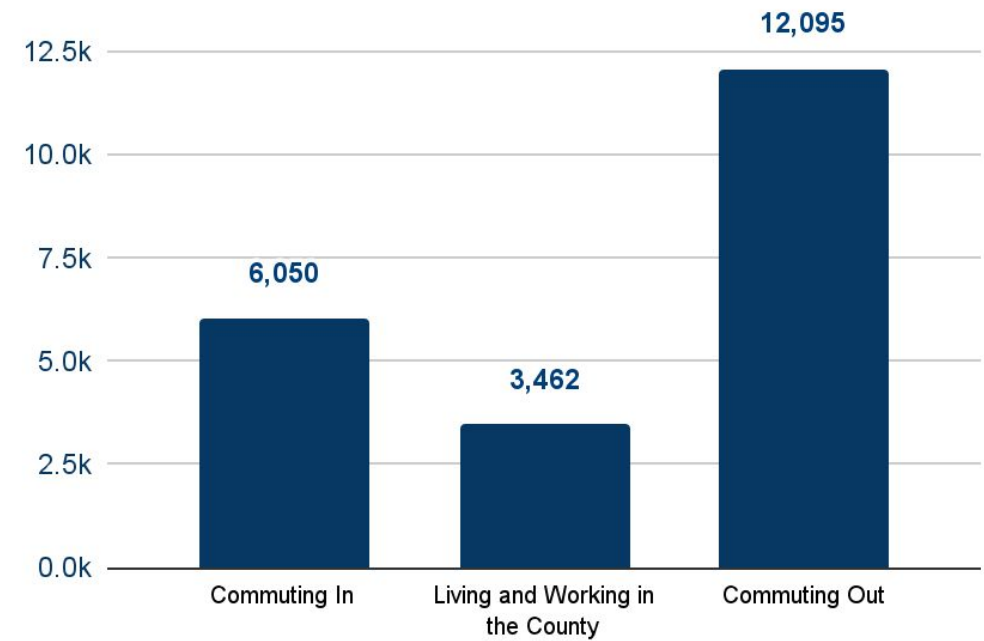
**COMMUTER INFLOW / OUTFLOW** | 6,000 commuters come into Greene County for their jobs, while 12,000 employees travel out of Greene County for their jobs.

**Employment Inflow**  
Greene County | 2018



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

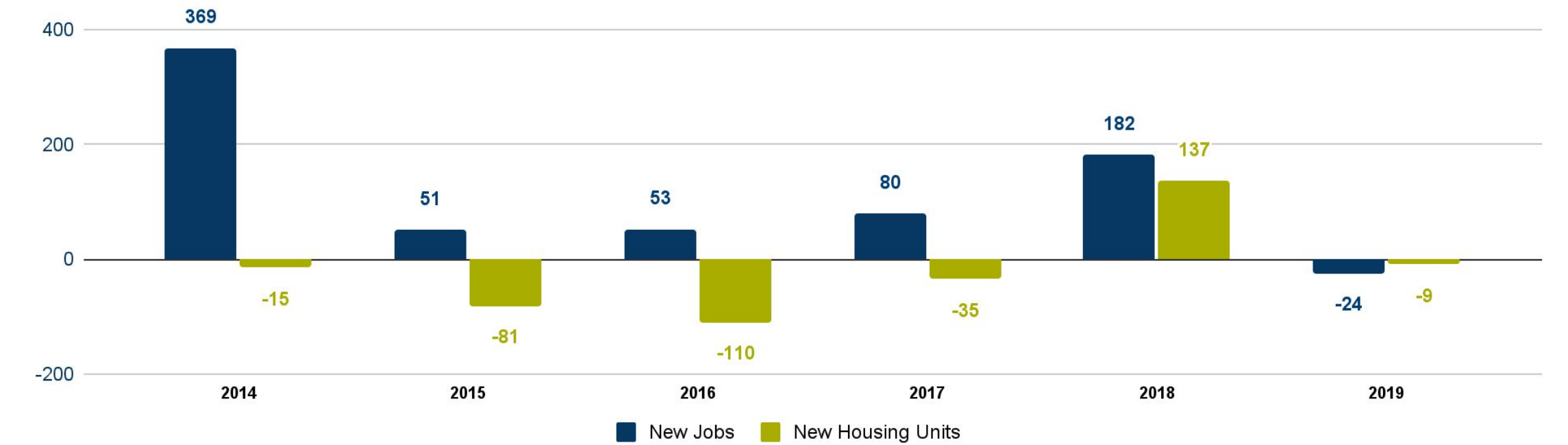
**Commuting Patterns**  
Greene County | 2018



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

# JOB GROWTH AND HOUSING PRODUCTION | Greene County has created 711 jobs and -113 housing units between 2014 and 2019, or -16 housing units for every 100 jobs created.

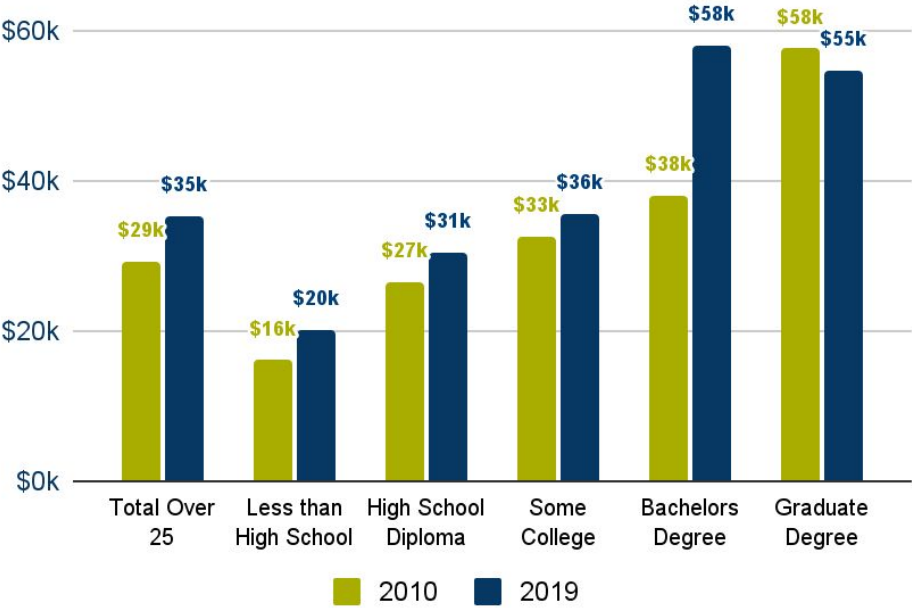
## Job Growth and Housing Production Greene County | New Jobs, New Housing Units



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

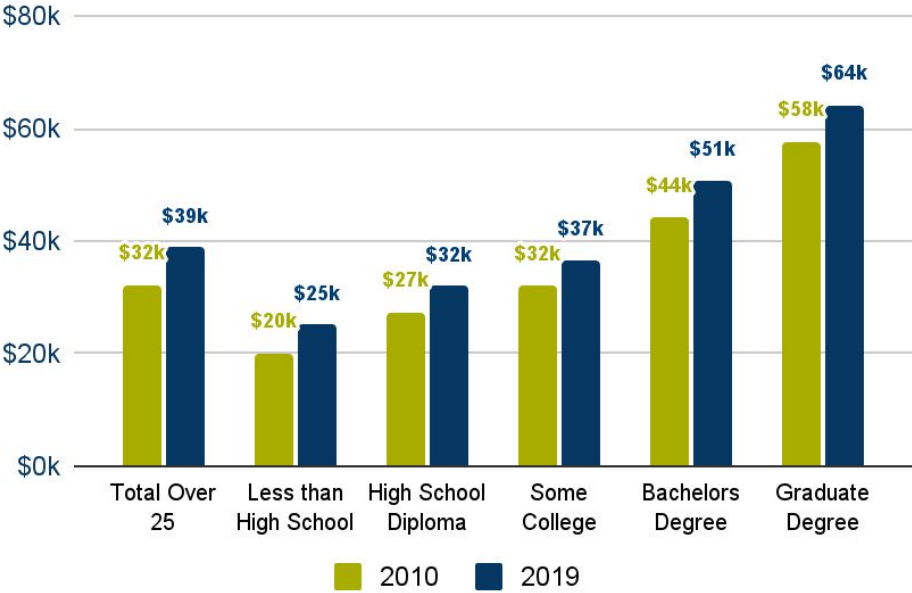
**INCOME GROWTH |** Median earnings have increased 21% since 2010 for the total population and increased 15% for the population with a high school diploma or greater education.

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



Source: ACS 2010-2019 5-year estimates

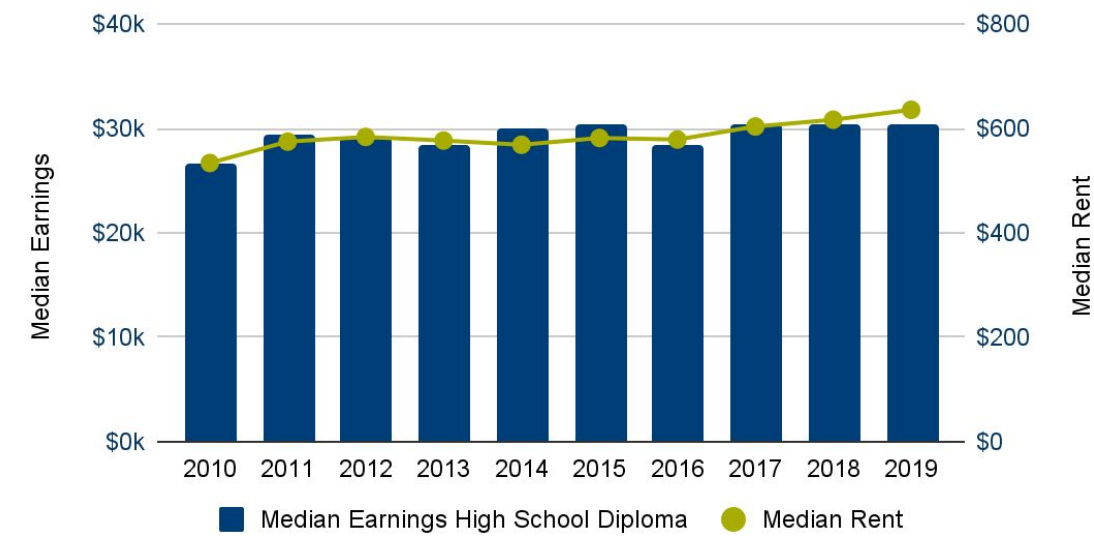
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

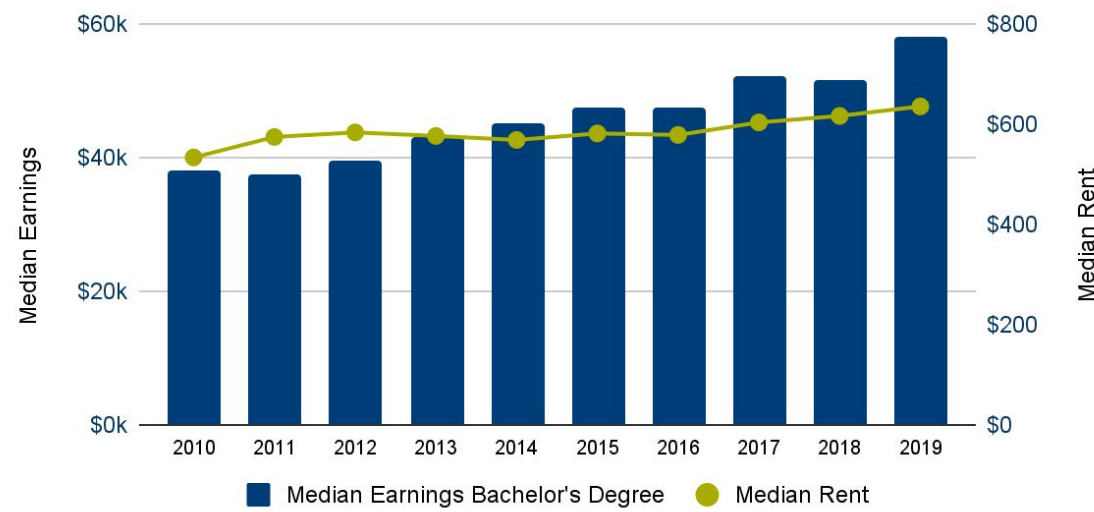
**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$102, or 19% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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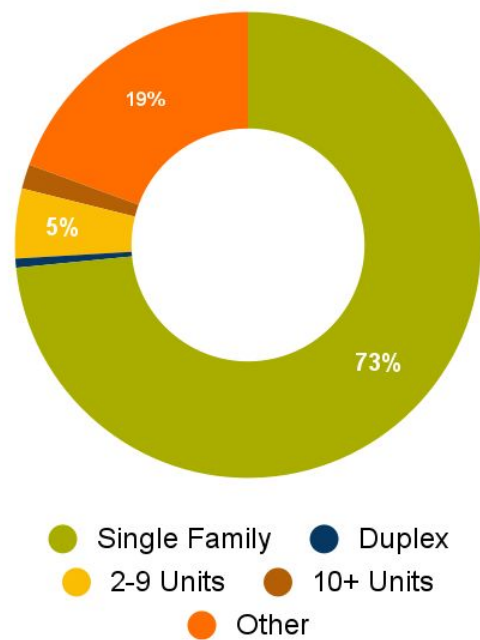
# HOUSING TRENDS

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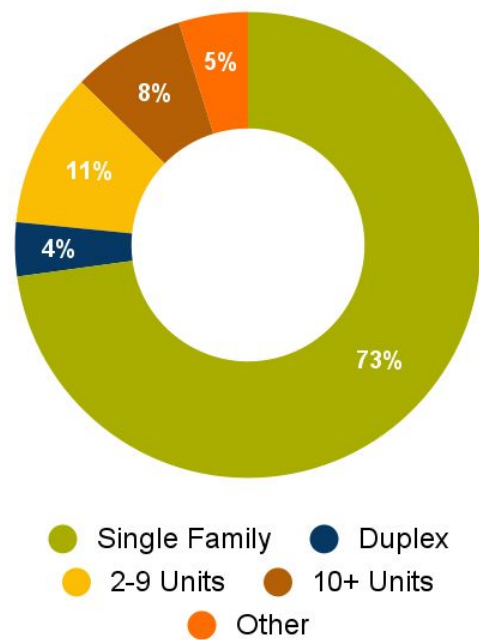
# HOUSING TYPE | 73% of homes in Greene County are single-family, while 27% are multifamily.

## Housing Type

Greene County | 2019



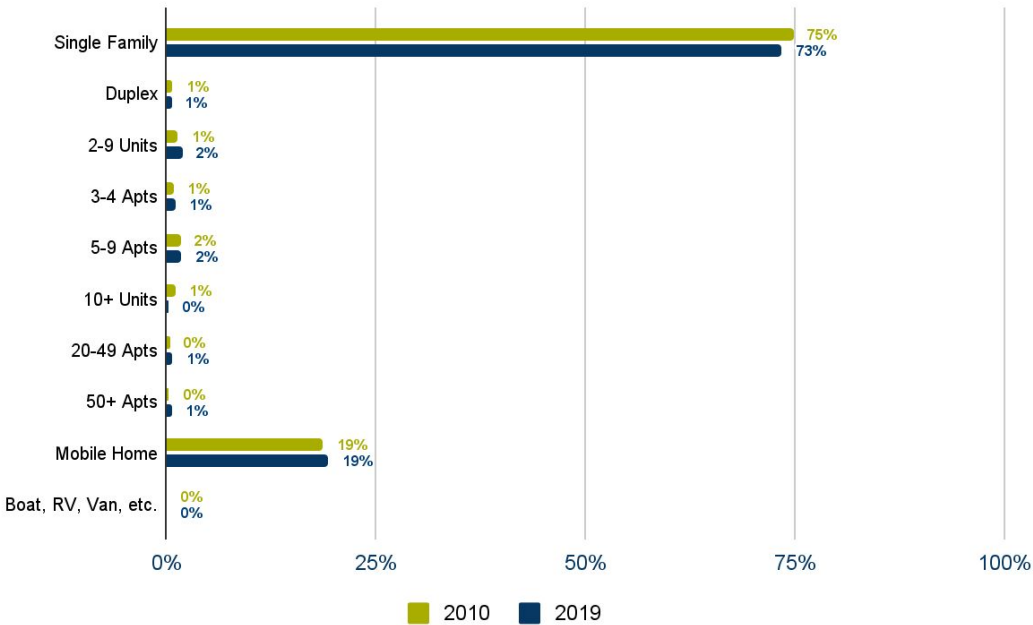
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

## Share of Units by Housing Type

Greene County | 2010-2019



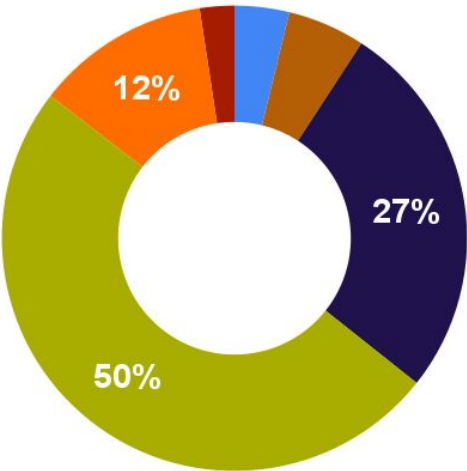
Source: ACS 2010-2019 5-year estimates

**HOUSING UNIT SIZE |** Most homes in Greene County average 2.49 bedrooms, with 64% of units containing 3 bedrooms or more.

**Housing Stock by Number of Bedrooms**

Greene County | 2019

Indiana | 2019



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

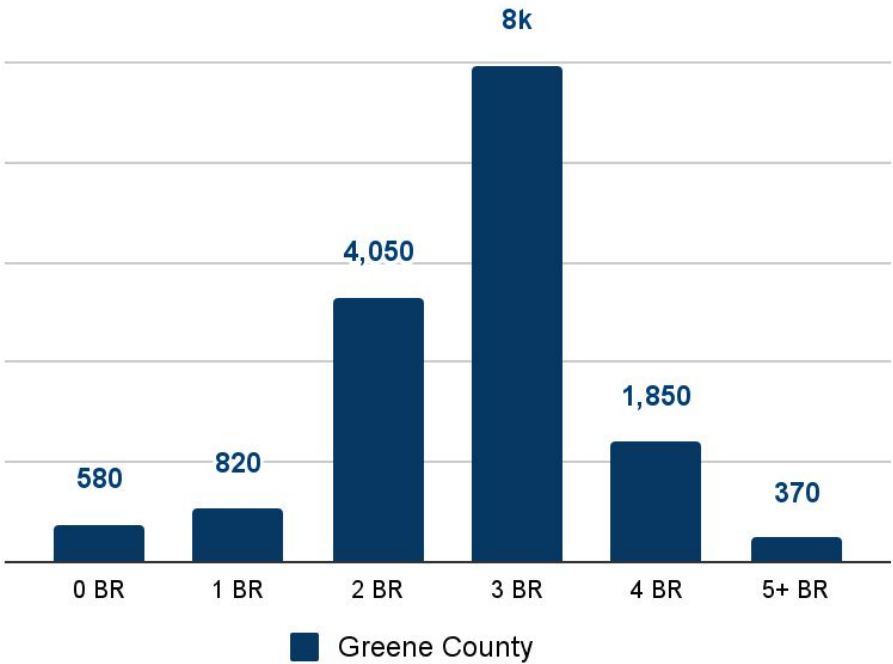


0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

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

**Share of Housing Stock by Bedroom**

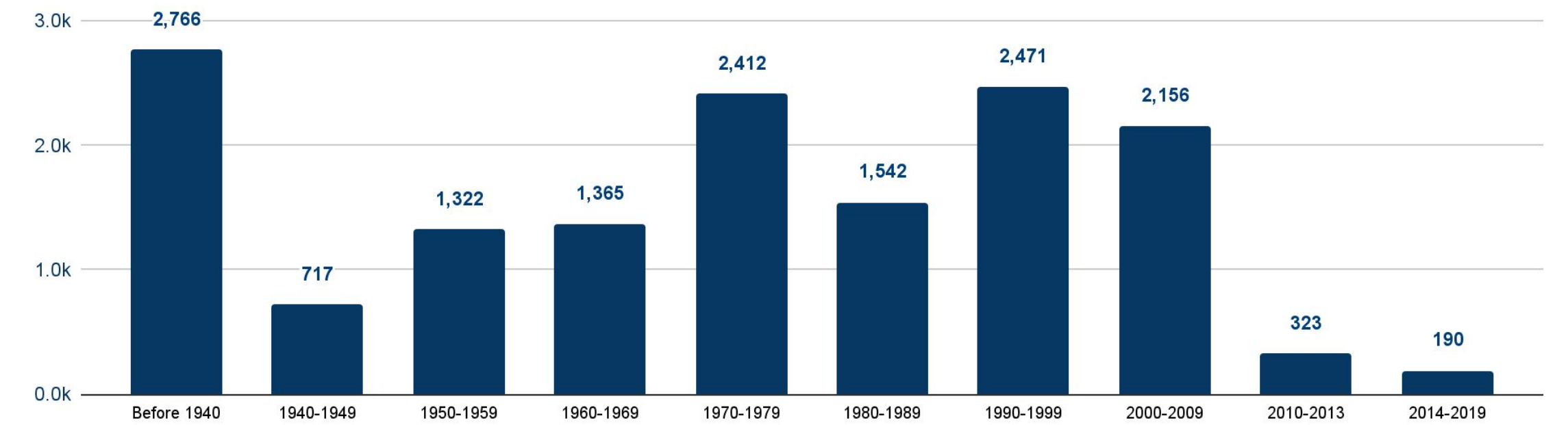
Greene County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**AGE OF HOUSING |** 40% of homes were built before 1970, 42% were built between 1970 and 2000, and 17% were built after 2000.

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

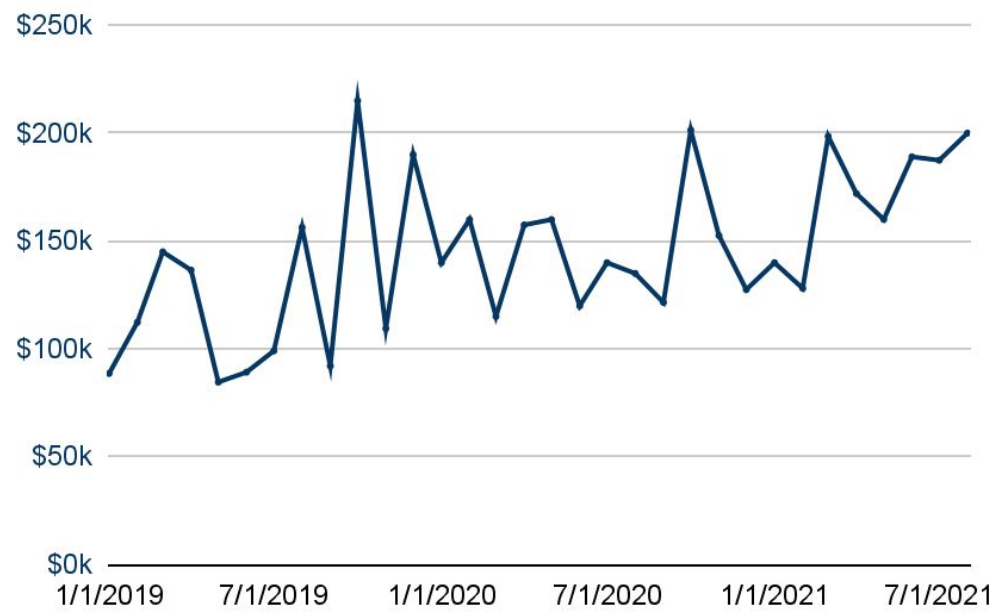


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



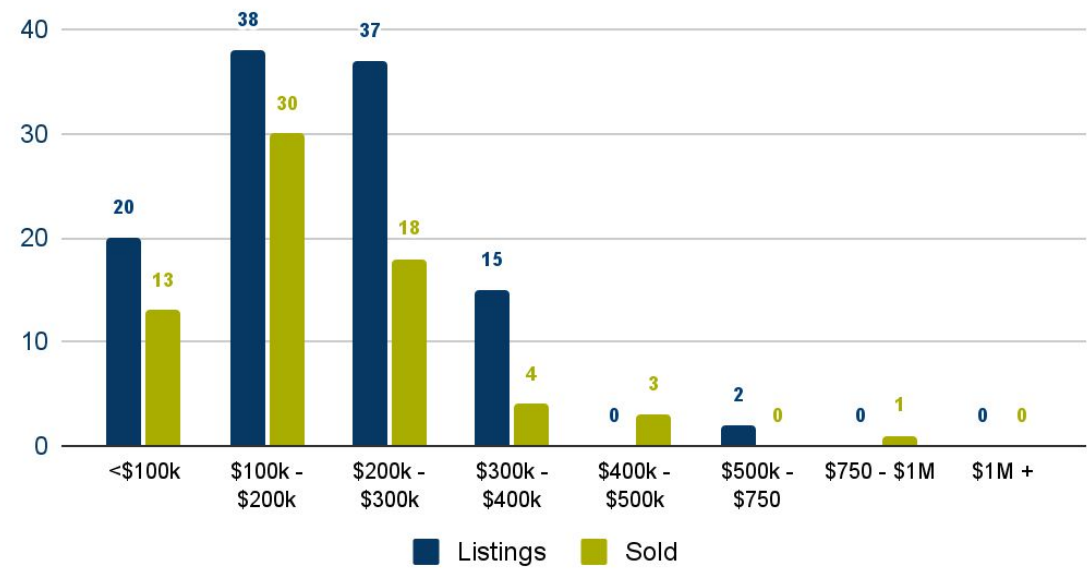
**MEDIAN LISTING PRICE |** Homes in Greene County have a median listing price of \$200,000. Home prices have increased by 126% since 2019.

**Median Listing Price**  
Greene 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)**  
Greene County | 2021

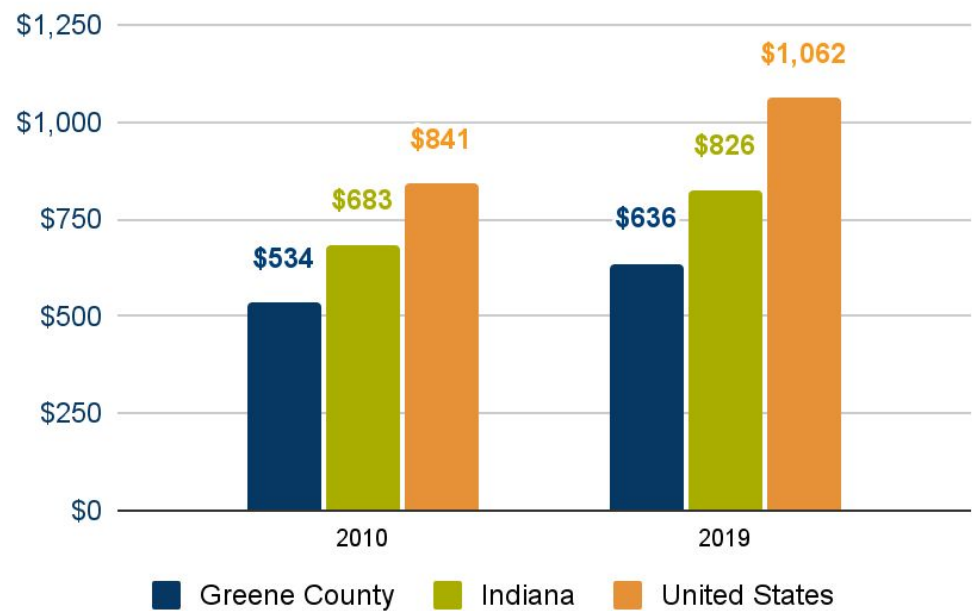


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rent has increased by 19% since 2010, with median rent at \$636 in 2019.

**Median Rent**

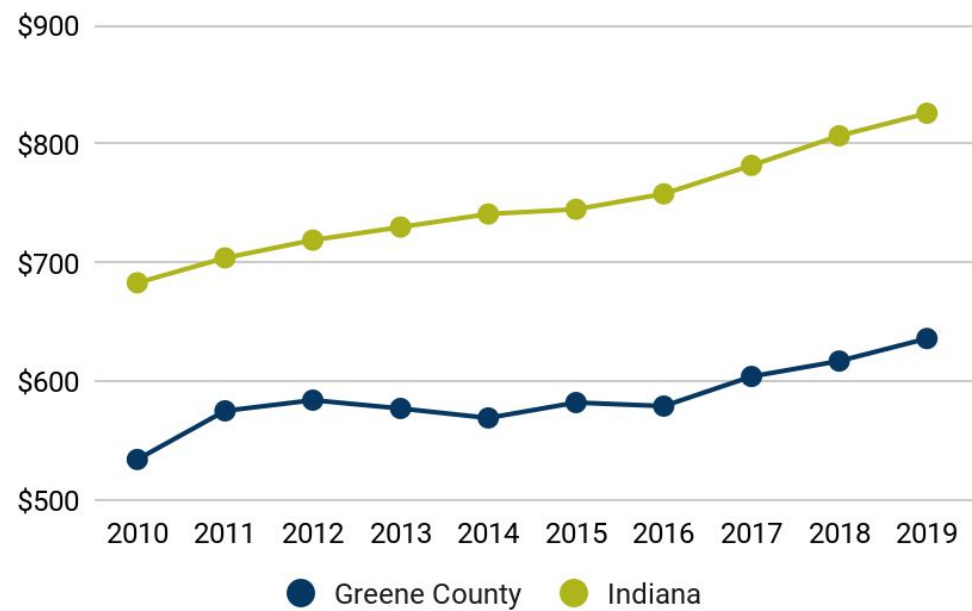
Greene County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

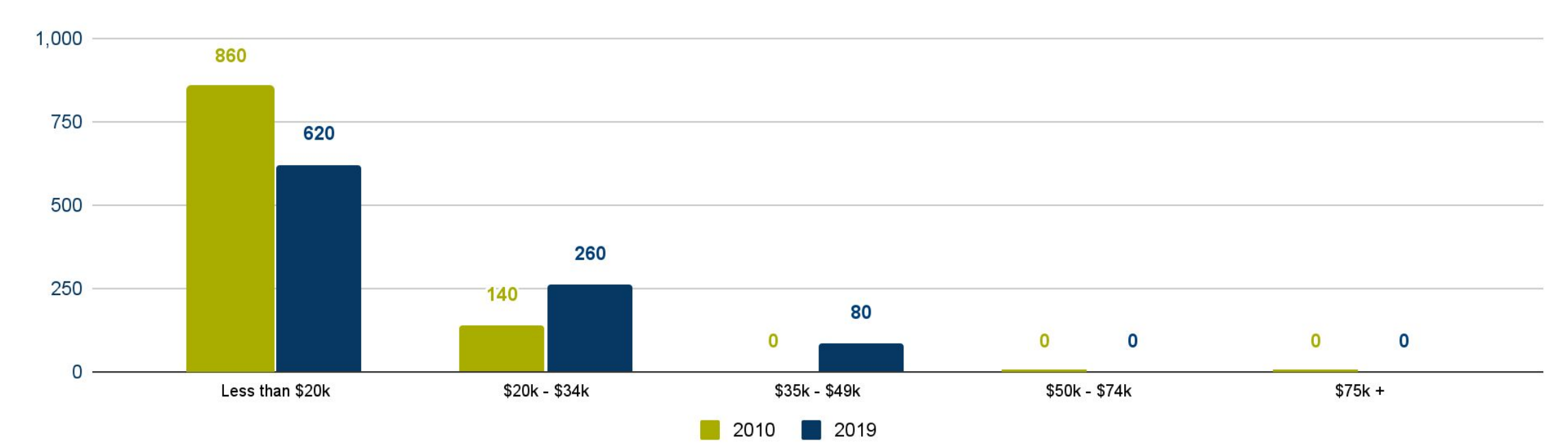
Greene County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 43% of renter households in Greene County are housing cost burdened, up 5.35% points since 2010. 48% of households earning below \$50,000 are housing cost burdened.

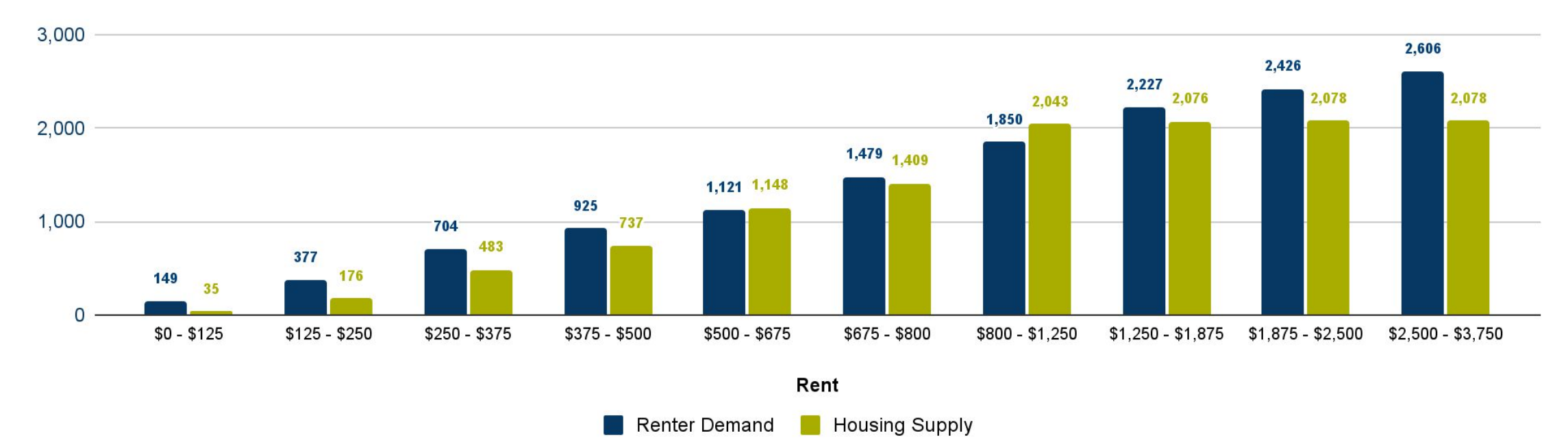
**Cost Burden Renter Households**  
Greene County, Indiana | 2010 - 2019



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 1,000 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**  
**Greene County, Indiana | 2010-2019**

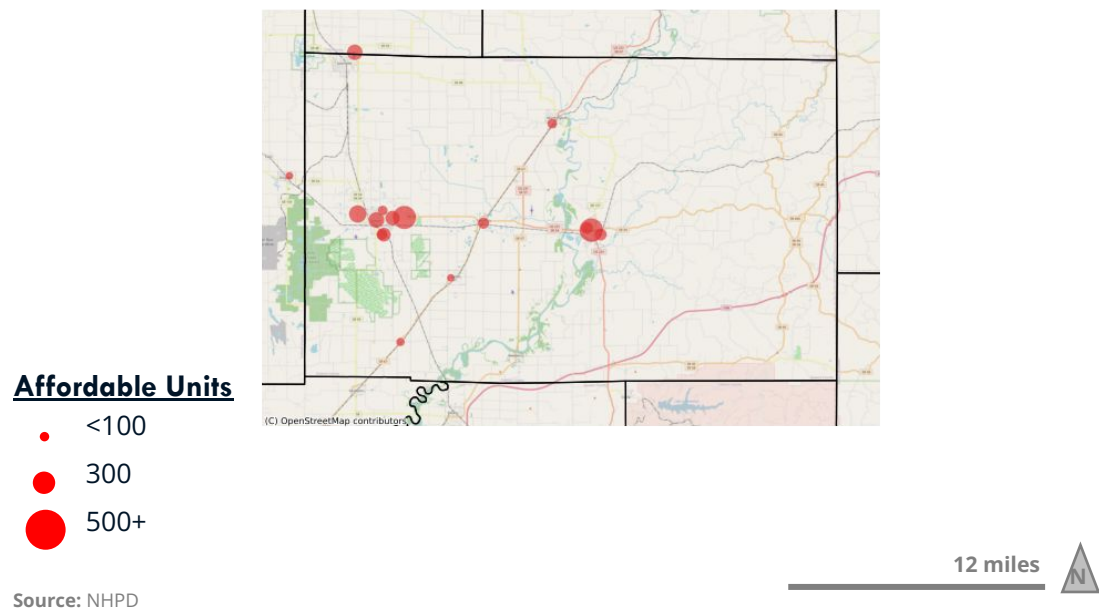


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

## Affordable Housing Inventory

Greene County | 2020



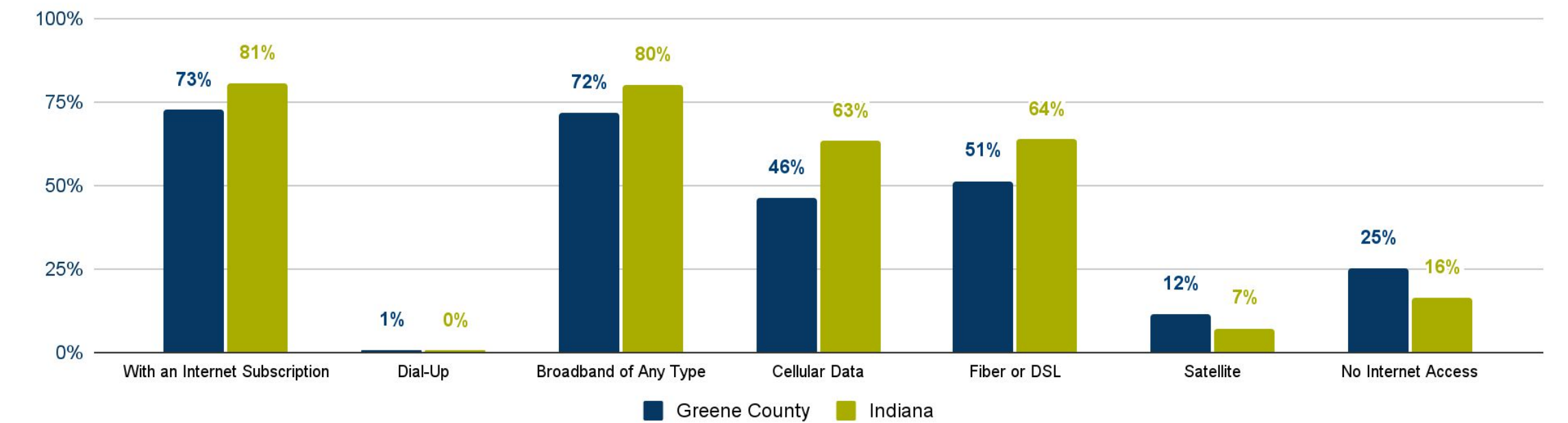
## Affordable Housing Inventory

State of Indiana | 2020



**INTERNET ACCESS** | 73% of housing units have access to internet compared to 81% state-wide.

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



Source: ACS 2010-2019 5-year estimates

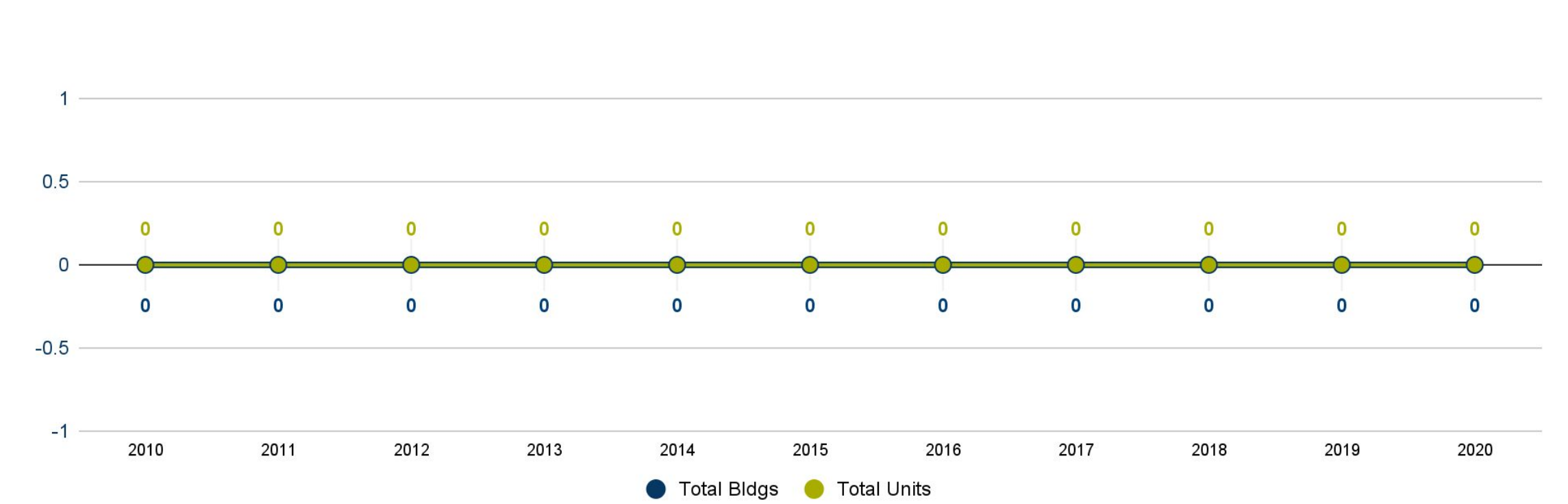
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 0 new housing starts in 2020 in Greene County, part of the total of 0 building permits authorized since 2010.

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