

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR LA GRANGE COUNTY

OCTOBER 2021

ACKNOWLEDGEMENTS AND DATA SOURCES

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.

DEMOGRAPHIC TRENDS

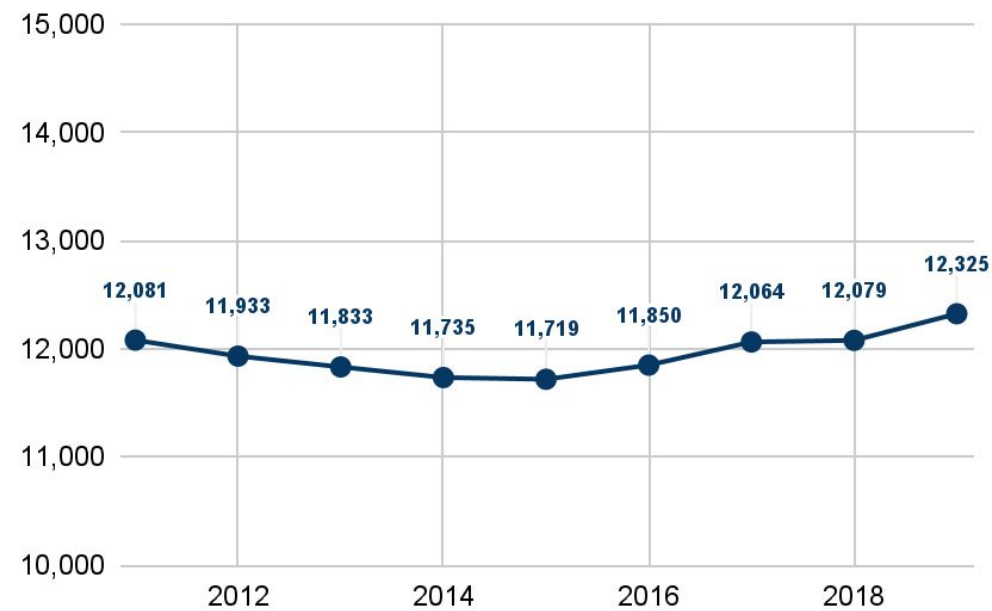
POPULATION | La Grange County's population has increased by 5.94% (2,197 people) between 2010-2019. In the same time period, the total number of households increased by 1.27% (154 households).

Resident Population
La Grange County | 2010-2019



Source: FRED, U.S. Census Bureau

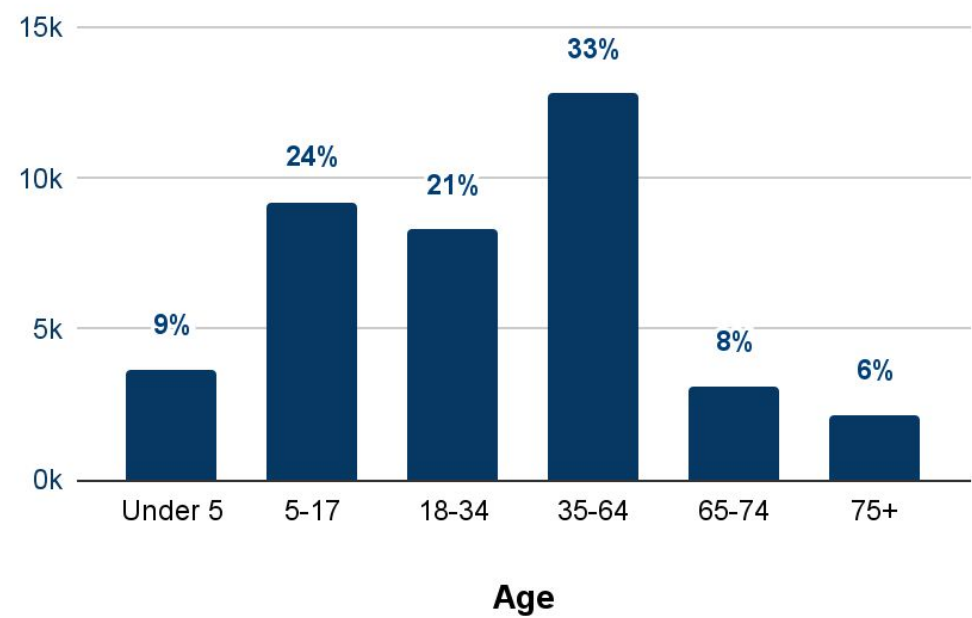
Households
La Grange County | 2010-2019



Source: FRED, U.S. Census Bureau

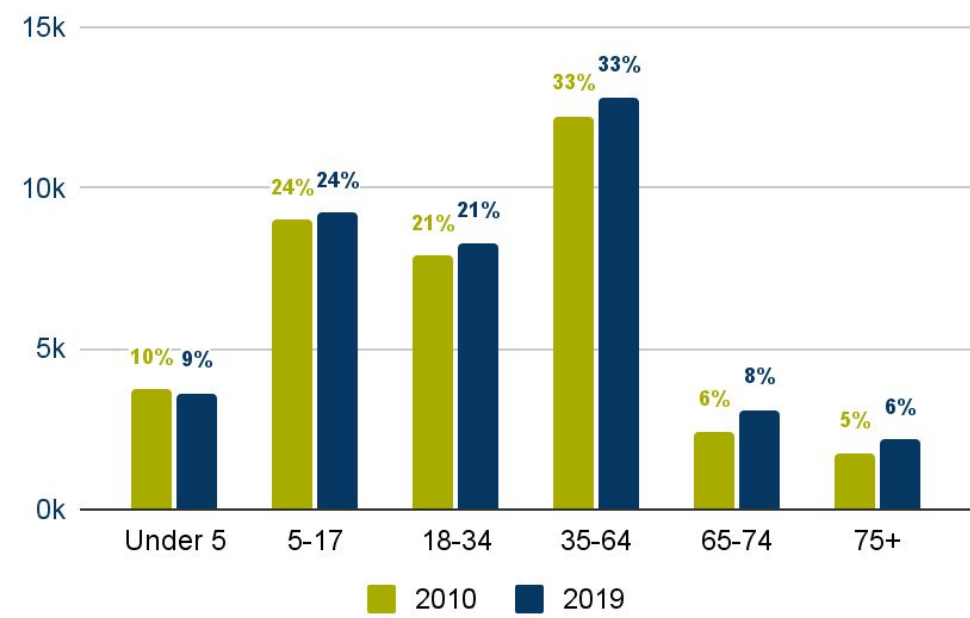
AGE | 13% of people in La Grange County are above the age of 65, while 33% are below 18.

Population by Age
La Grange County | 2019



Source: ACS 2019 5-year estimates

Change in Share of Population
La Grange County | 2010, 2019

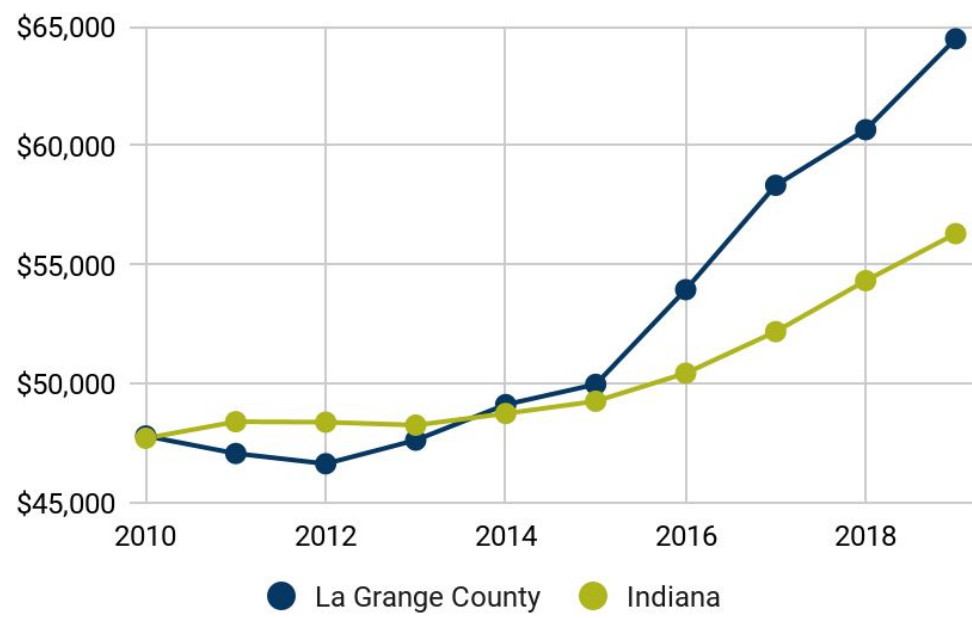


Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | La Grange County had a median income of \$64,498 in 2019, up 35% since 2010. 23% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

Median Income

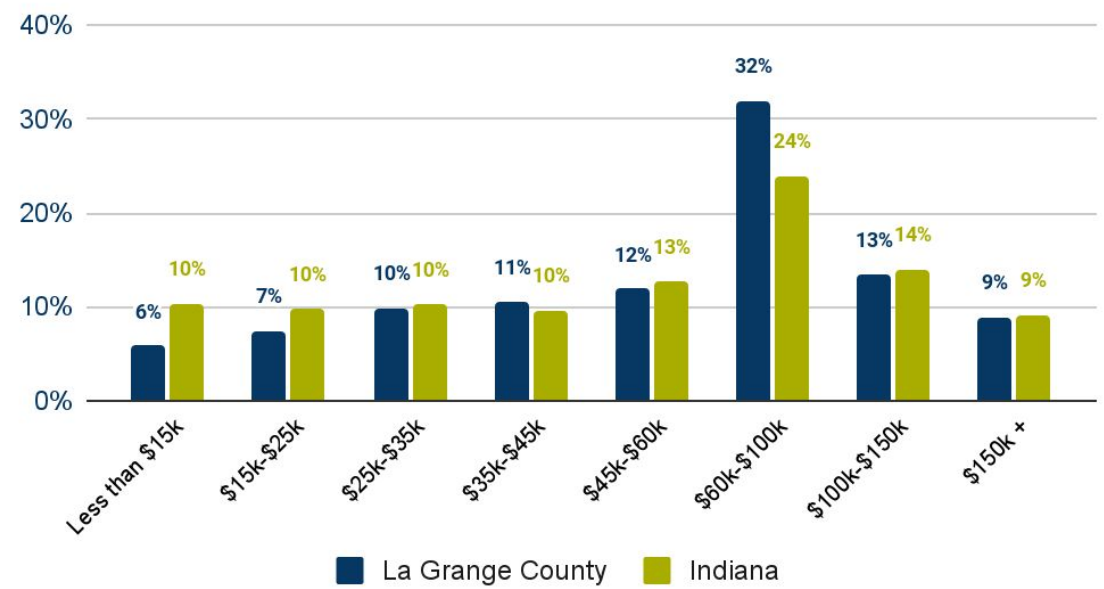
La Grange County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

Household Income Distribution

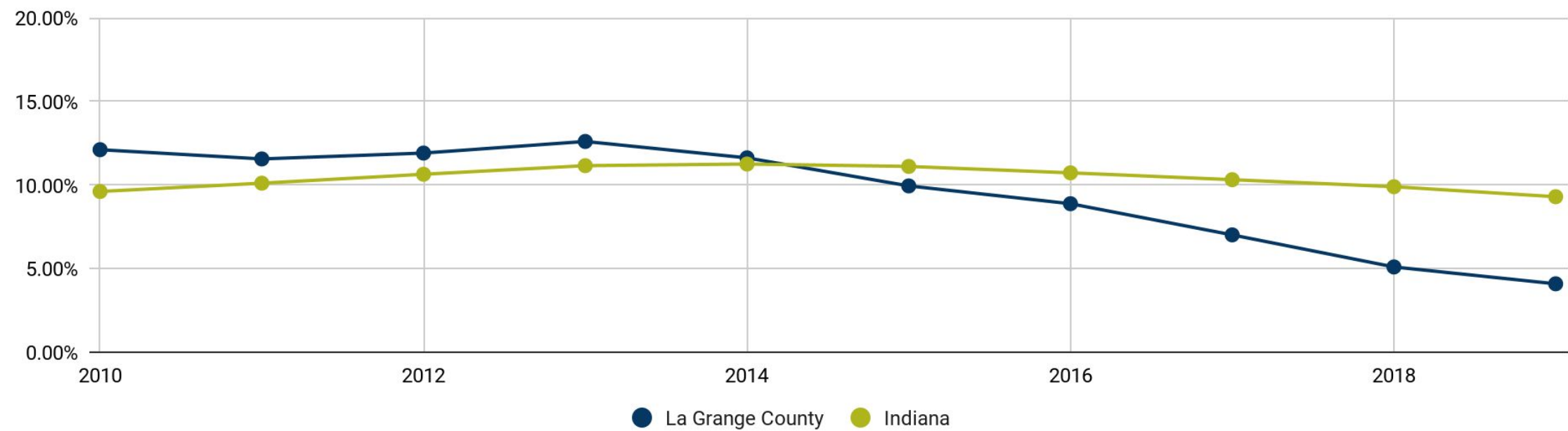
La Grange County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 4.1% of families live in poverty conditions in La Grange County, down 8.03 percentage points from 12.1% in 2010.

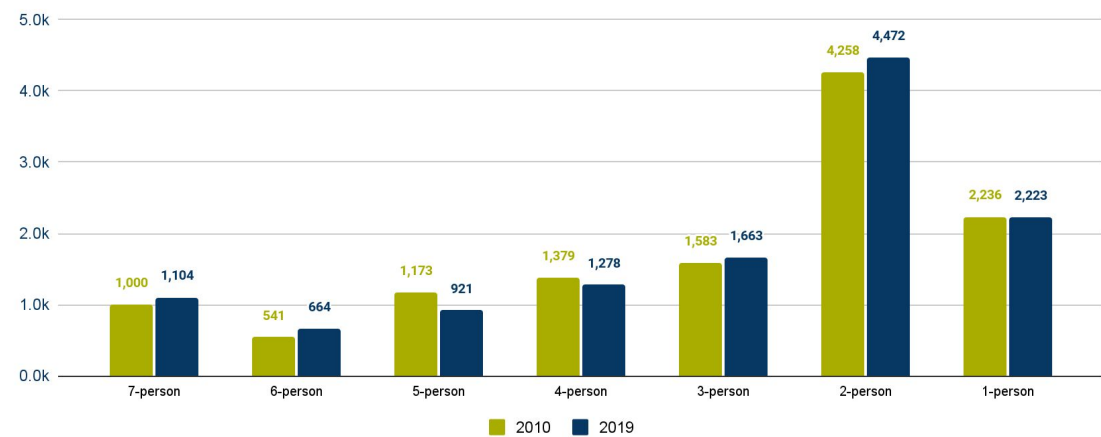
Family Poverty Rate
La Grange County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

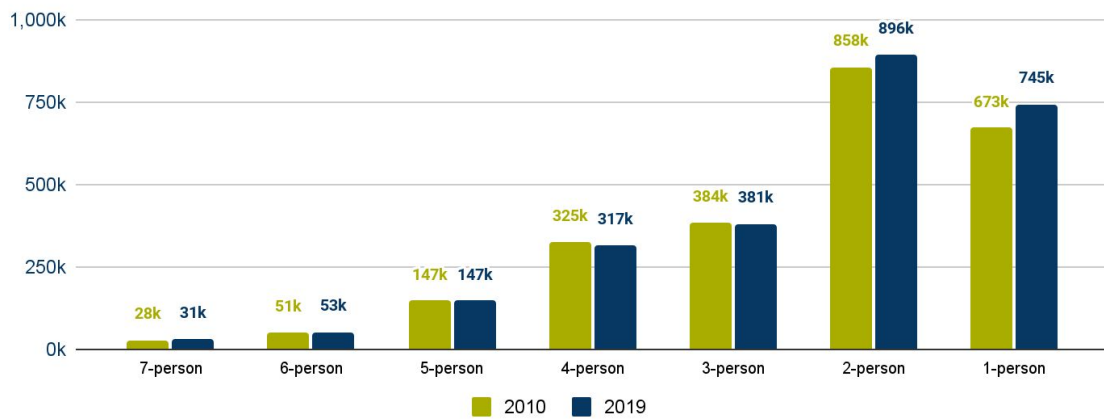
HOUSEHOLD SIZE | The average household size is 3.16 people, compared to 2.52 statewide. The La Grange County average household has grown by 0.13 persons since 2010.

Household Size
La Grange County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019

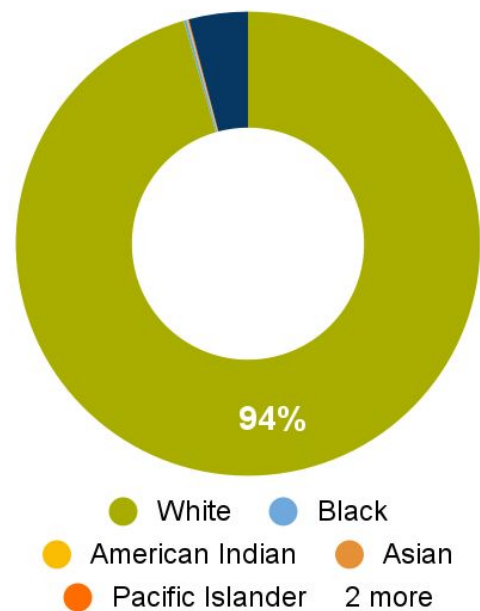


Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in La Grange County is 94% white, 0% Black, 4% Hispanic/Latino, 0% Asian, and 0% other.

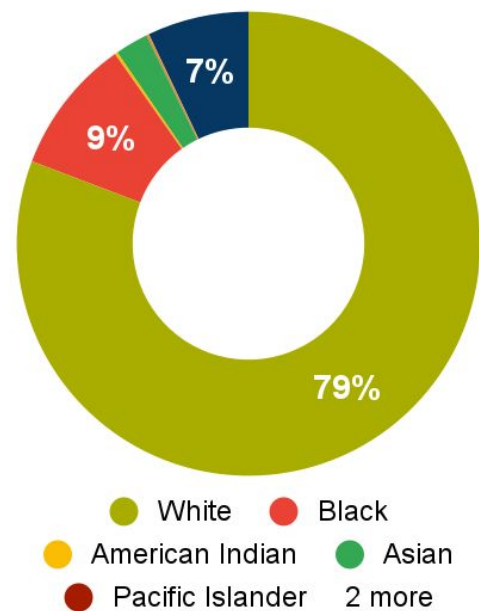
Racial/Ethnic Distribution

La Grange County | 2019



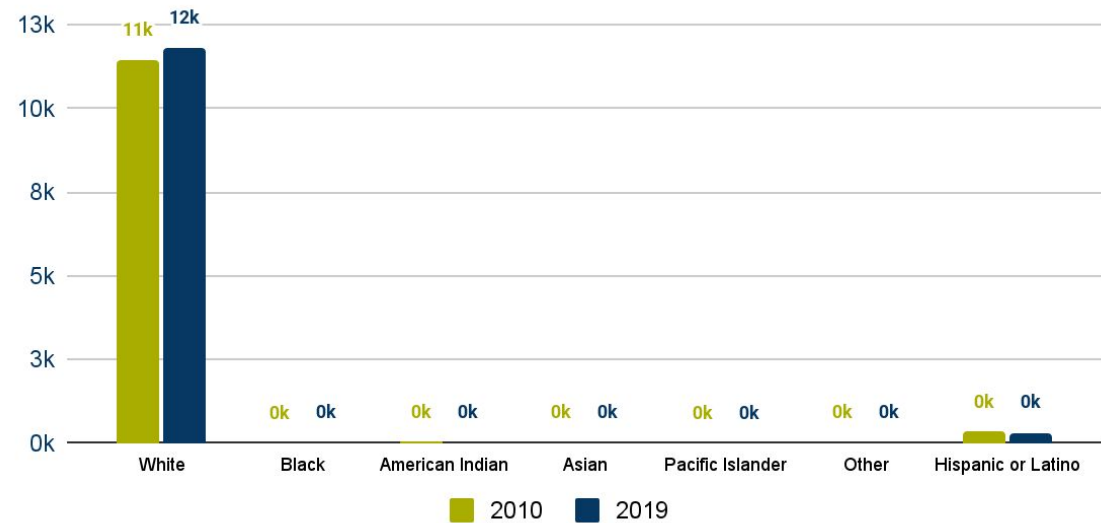
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Household Racial/Ethnic Distribution

La Grange County | 2010, 2019

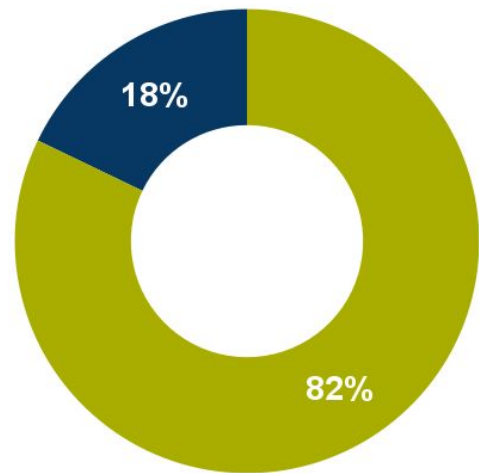


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 18% of households (2,201 households) in La Grange County were renters, while 82% (10,124 households) were owner households. The share of renters has increased by 1% since 2010.

Housing Tenure

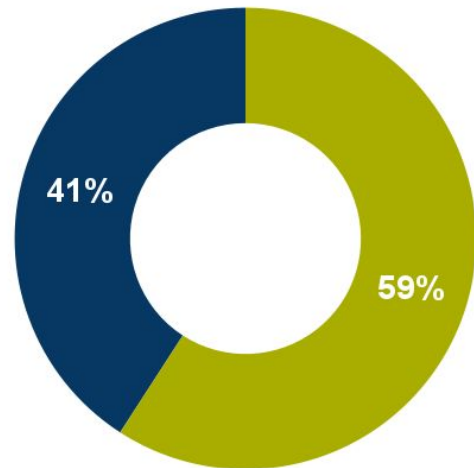
La Grange County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

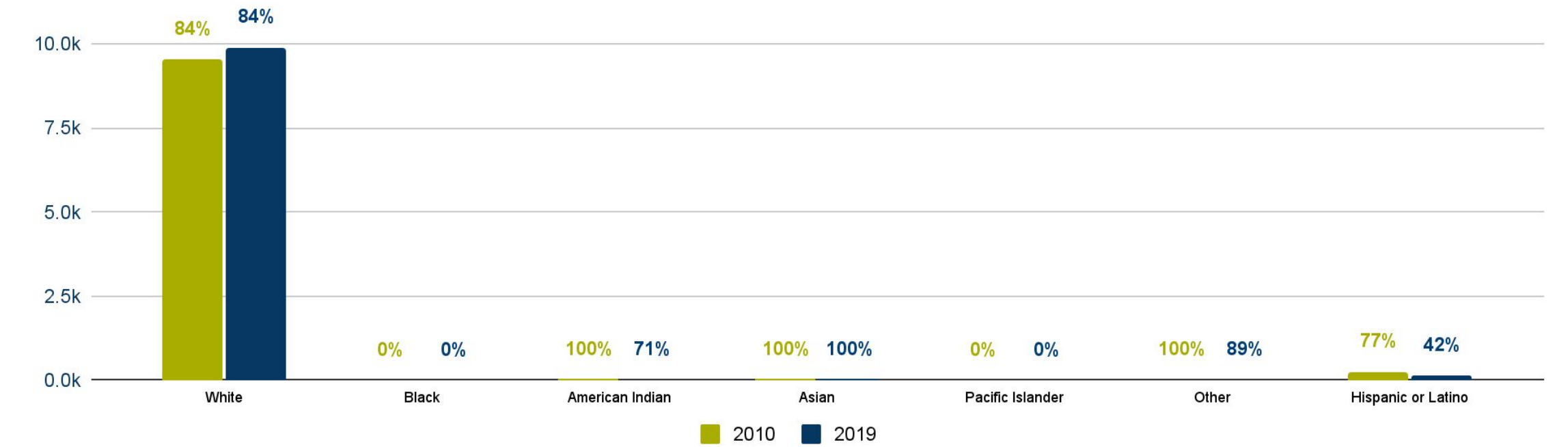
La Grange County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 82%, homeownership is 84% among non-Hispanic White households, 0% for Black households, and 42% for Hispanic or Latino households.

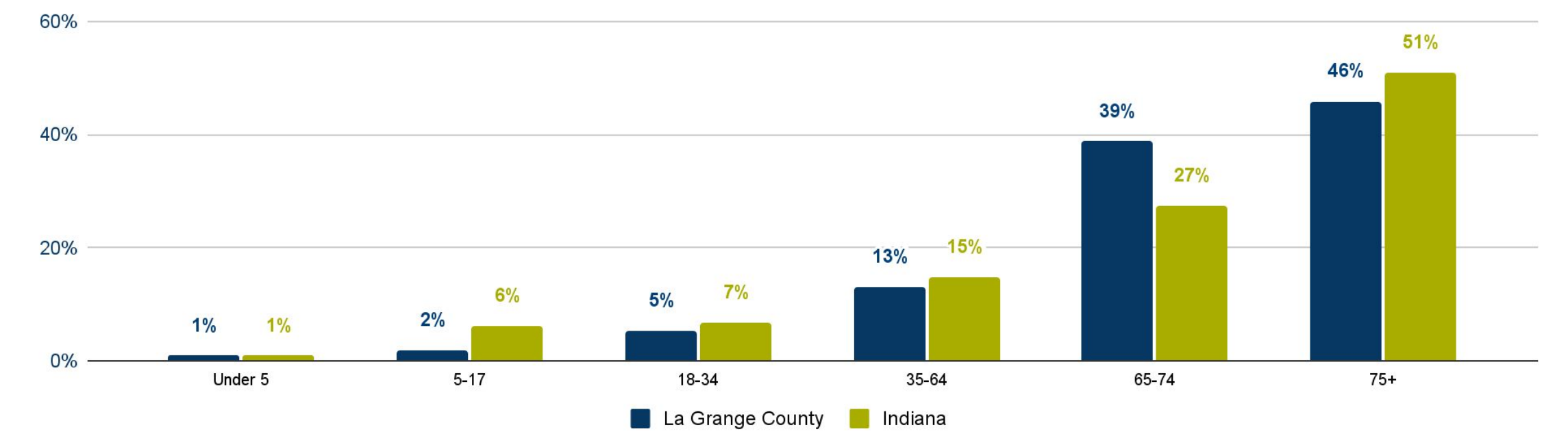
Homeownership by Race
La Grange County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 11% of people in La Grange County live with a disability. For people above 65, the share increases to 42%.

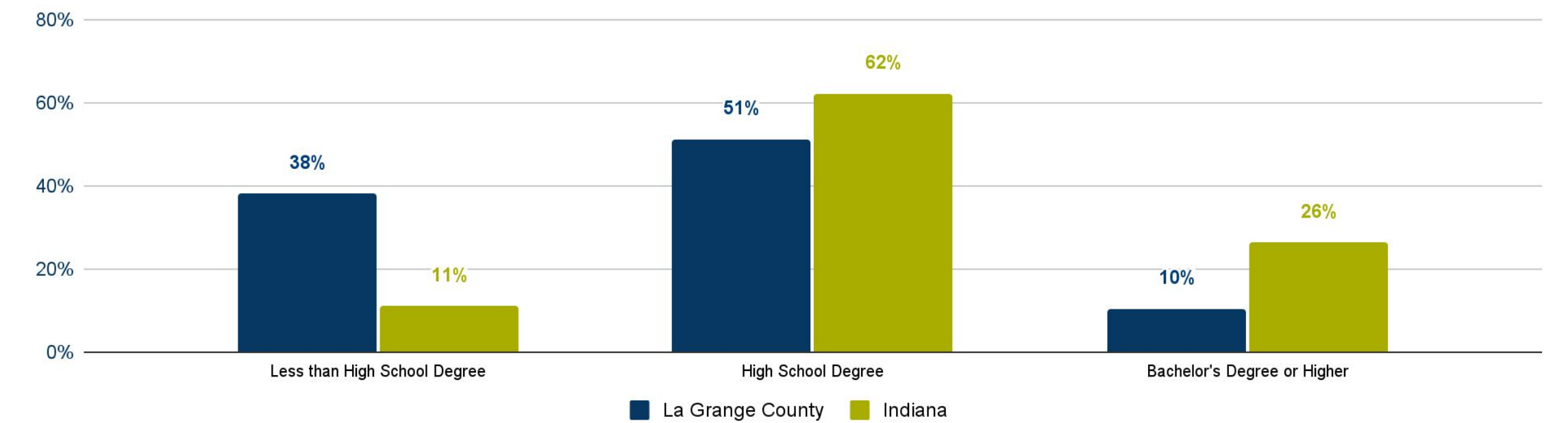
Share of the Population with a Disability by Age
La Grange County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In La Grange County, 51% of the population has at least a high school degree and 10% of the population has at least a Bachelor's degree.

Educational Attainment
La Grange County, Indiana | 2019

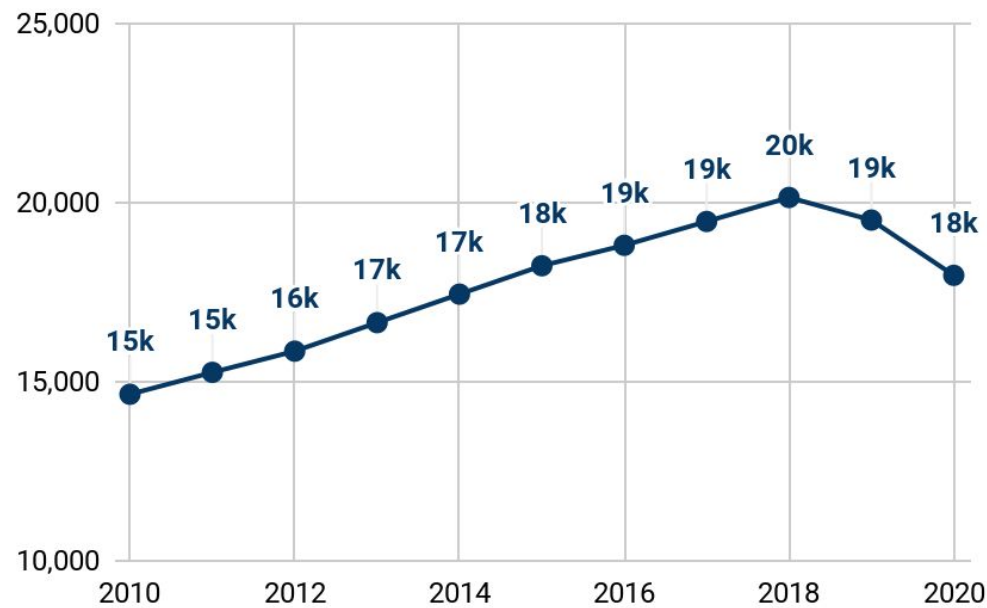


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

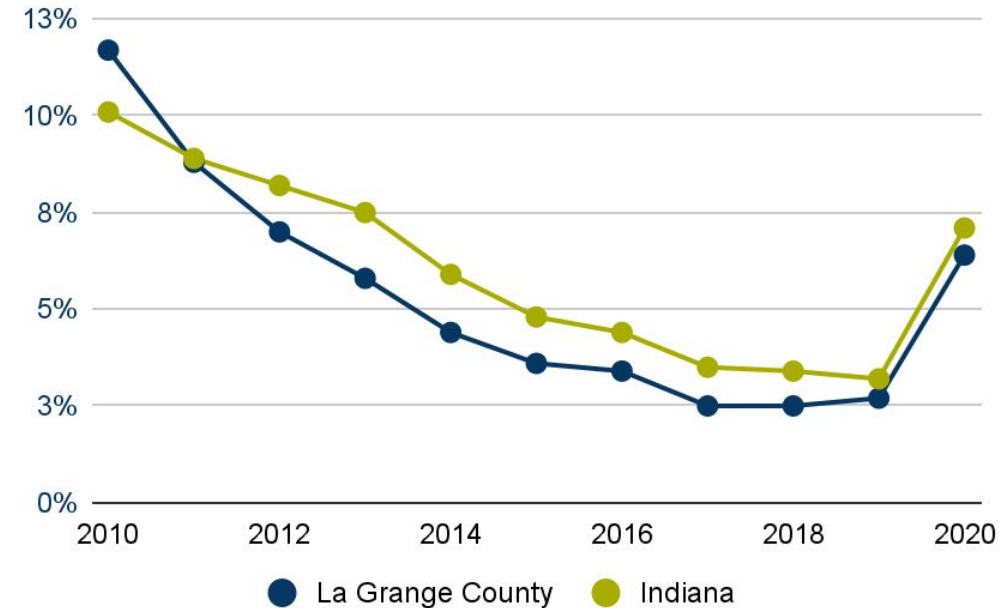
EMPLOYMENT BASE | There are currently 18,000 employed persons in La Grange County, up by 22.73% since 2010. The unemployment rate in 2020 was 6.40%, up 3.70 points from 2019.

Total Employment
La Grange County | 2010-2019



Source: ACS 2010-2019 5-year estimates

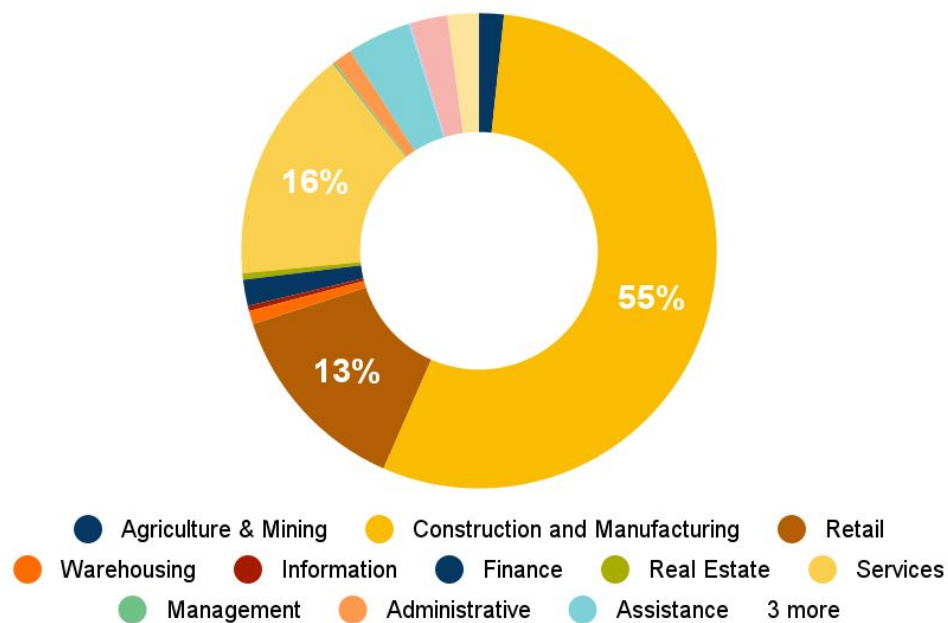
Unemployment Rate
La Grange County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in La Grange County, accounting for 50% of all jobs, followed by Retail Trade (9% of all jobs).

Total Jobs by All Industries
La Grange County | 2018



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

Top 5 Industries and Median Annual Wages

1. Service-providing | **\$35,868**
2. Goods-producing | **\$55,354**
3. Trade, transportation, and utilities | **\$36,277**
4. Manufacturing | **\$56,285**
5. Construction | **\$50,901**

Source: BLS

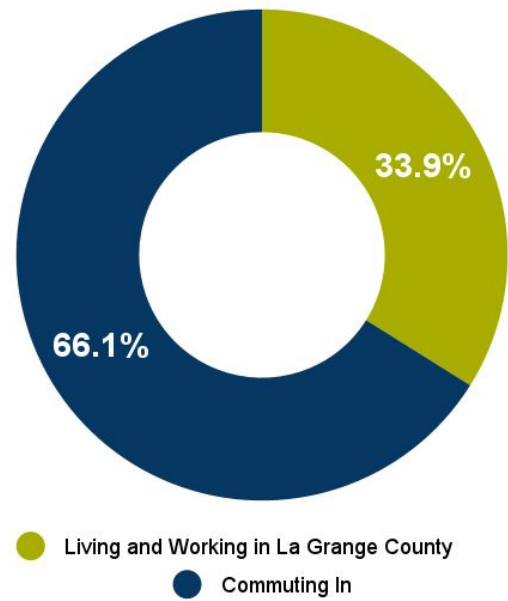
Top 5 Employers

1. Champion Home Builders Inc (Topeka)
2. K-z Inc (Shipshewana)
3. Nishikawa Cooper Llc (Topeka)
4. Lake Park Industries (Shipshewana)
5. Open Range Rv Co (Shipshewana)

Source: BLS

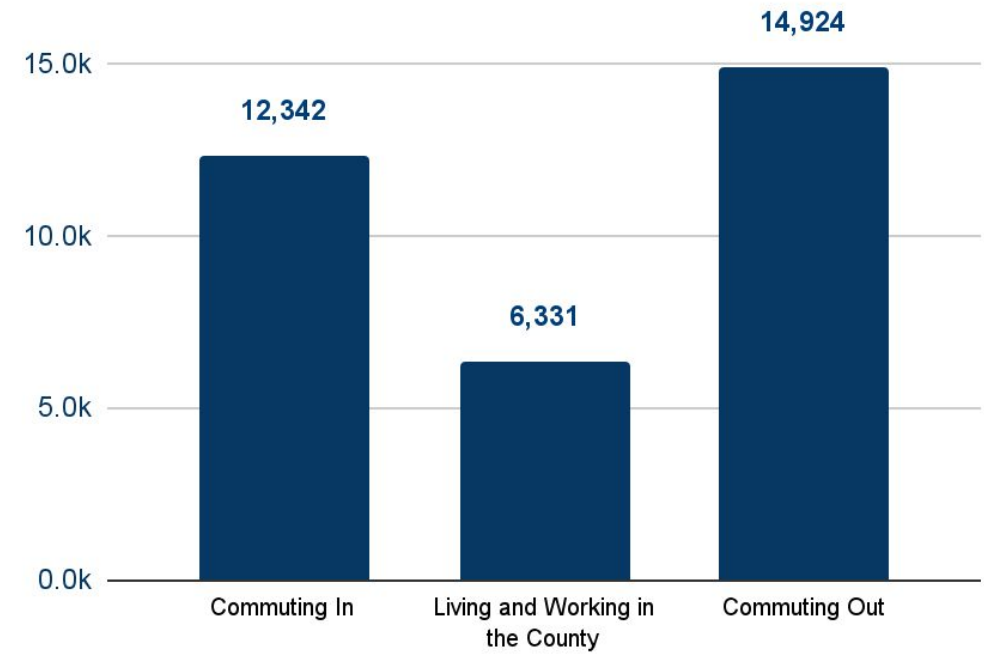
COMMUTER INFLOW / OUTFLOW | 12,000 commuters come into La Grange County for their jobs, while 15,000 employees travel outside of La Grange County for their jobs.

Employment Inflow
La Grange County | 2018



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

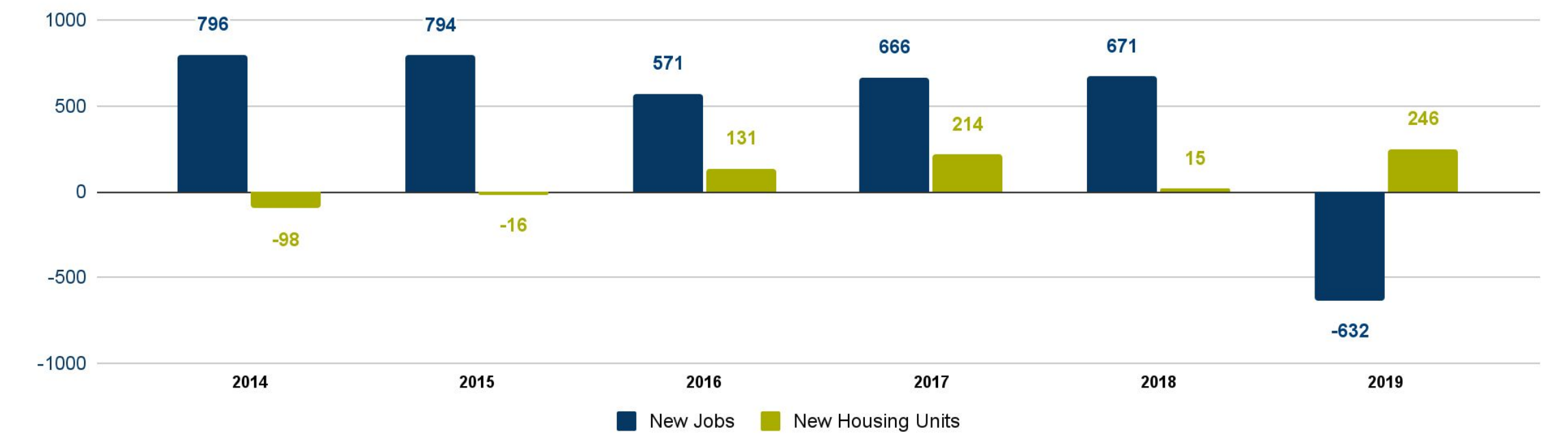
Commuting Patterns
La Grange County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | La Grange County has created 2,866 jobs between 2014-2019 and 492 housing units, or 17 units for every 100 jobs created.

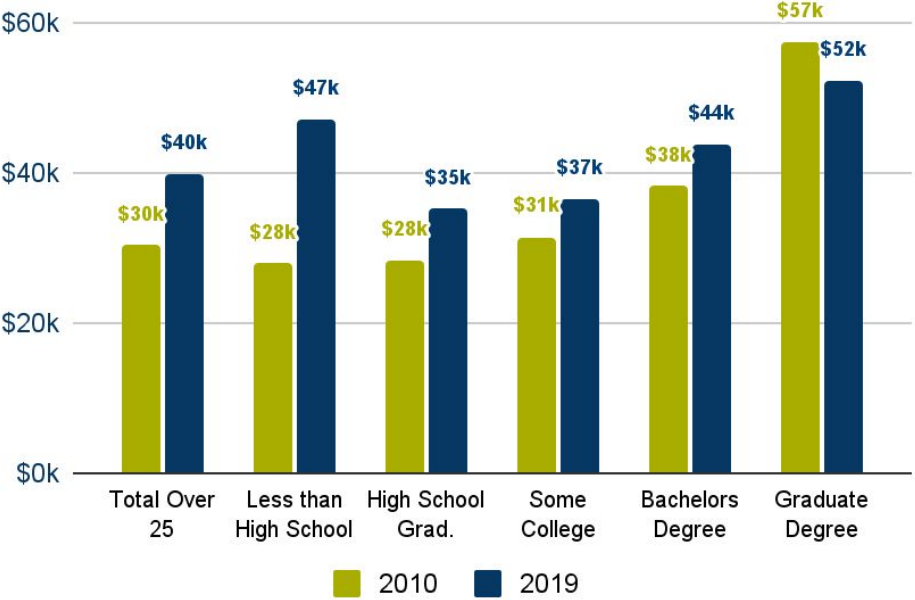
Job Growth and Housing Production
La Grange County | Total Jobs, New Jobs



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

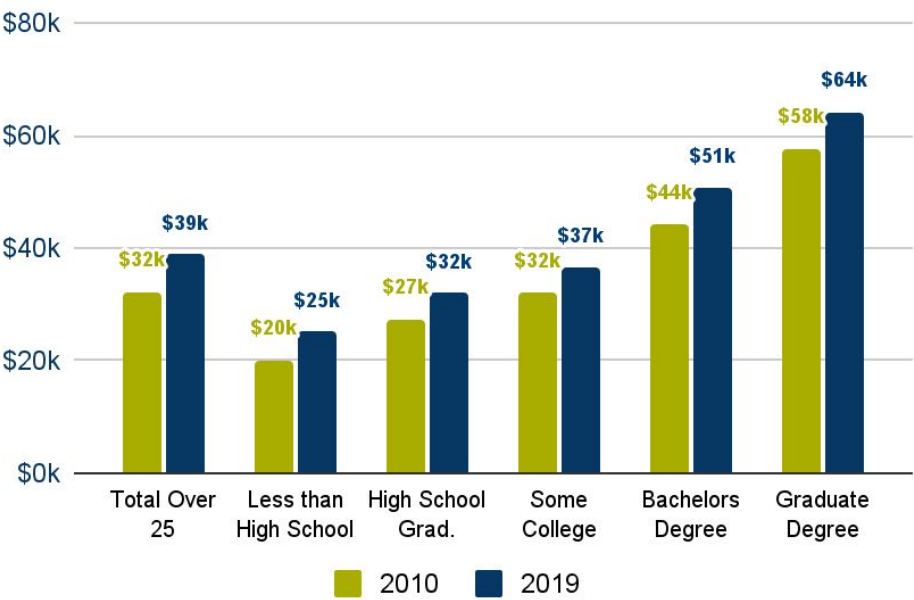
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 32% since 2010 for the total population and increased 24% for the population with at least a high school degree.

Median Earnings by Educational Attainment
La Grange County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

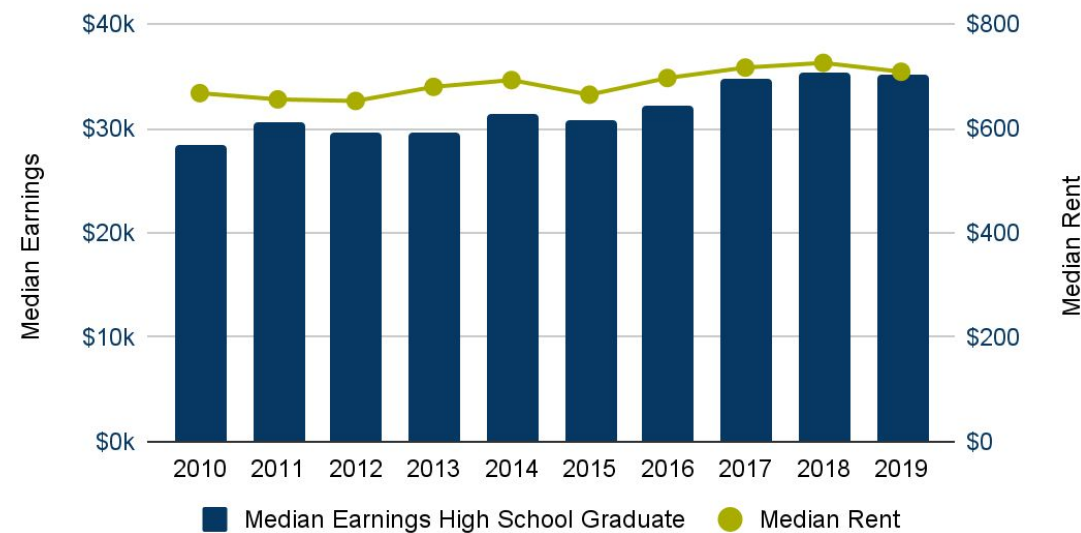
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

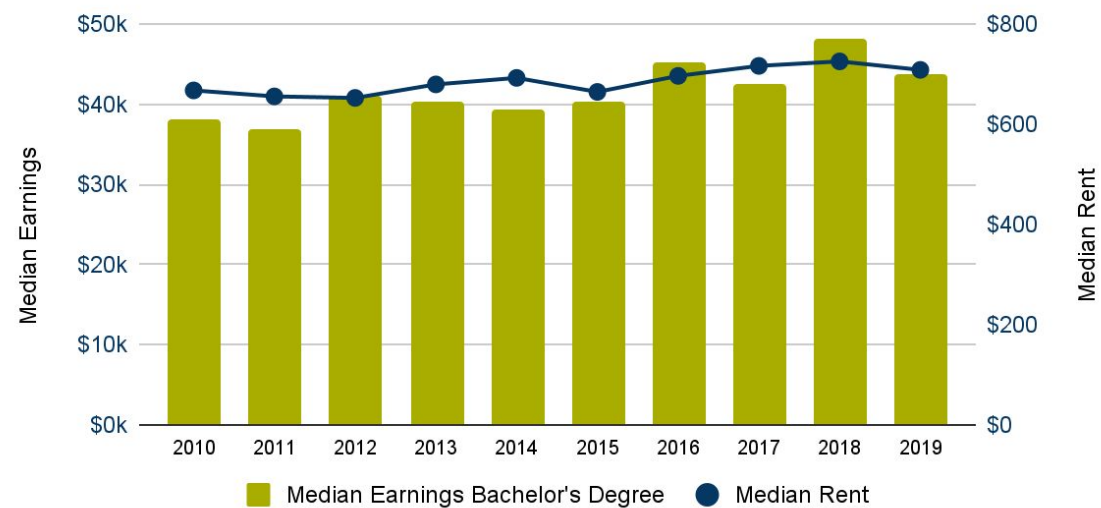
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 6.1%, or 6% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



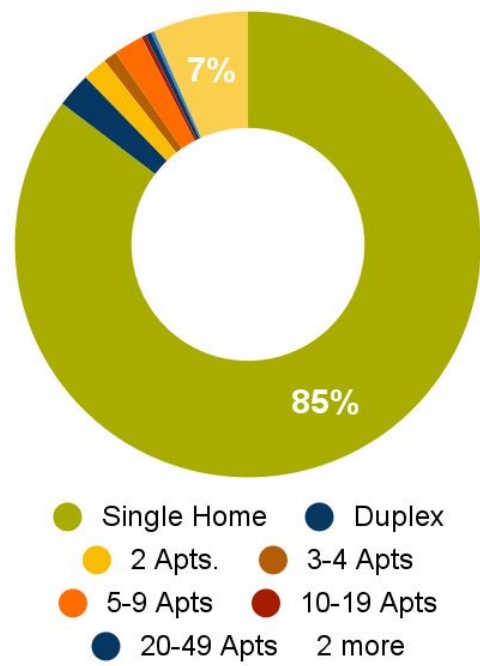
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

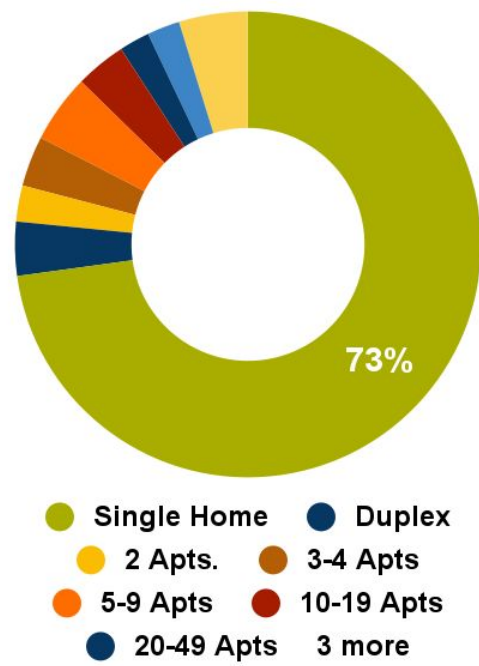
HOUSING TYPOLOGY | 85% of homes in La Grange County are single-family, while 8% are multifamily. Multifamily housing has decreased by 33 homes since 2010.

Housing Typology

La Grange County | 2019



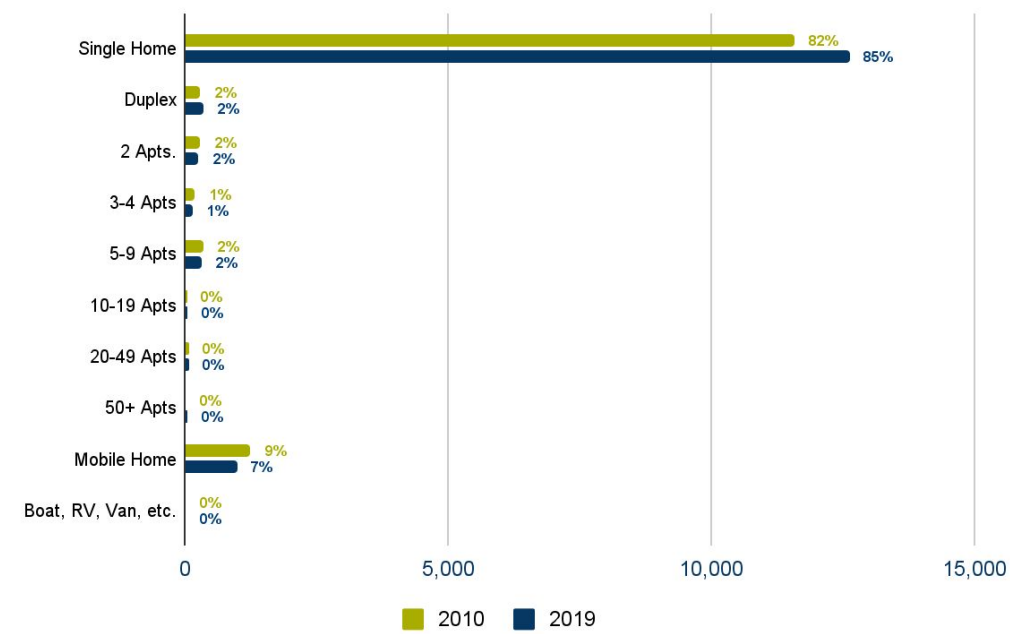
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Typology

La Grange County | 2010-2019



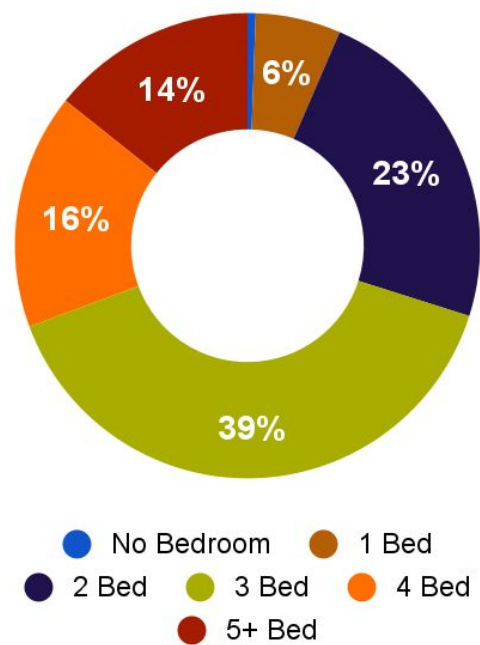
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in La Grange County contain 3.16 bedrooms, with 70% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

La Grange County | 2019

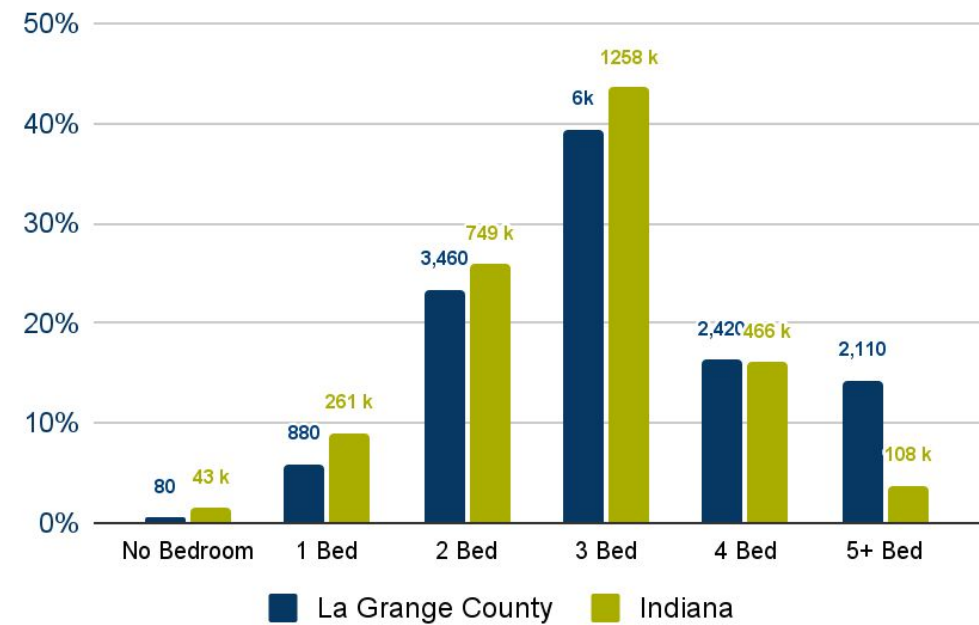
Indiana | 2019



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

Share of Housing Stock by Bedroom

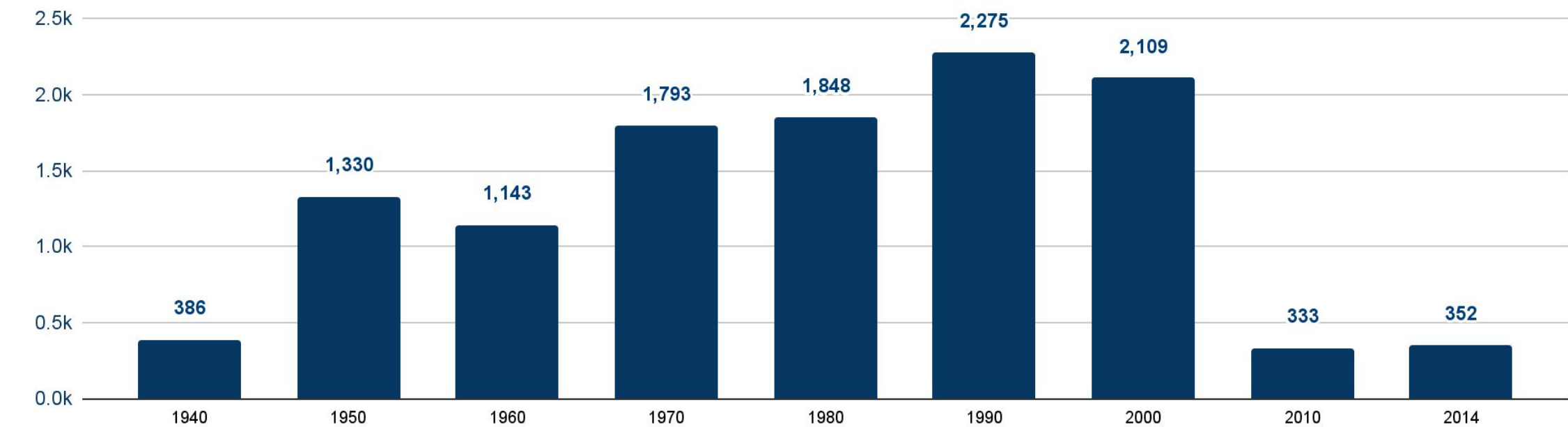
La Grange County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 81% of homes were built before 1990, with a plurality of homes built before 1940.

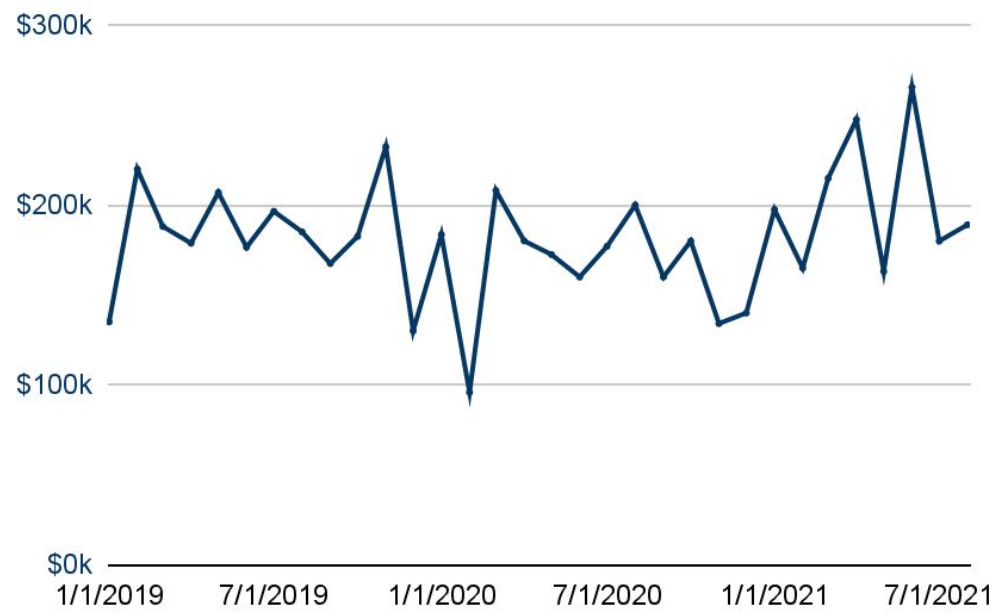
Homes by Year Built
La Grange County | 2019



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

MEDIAN LISTING PRICE | Homes in La Grange County have a median listing price of \$189,000. Home prices have increased by 40% since 2019.

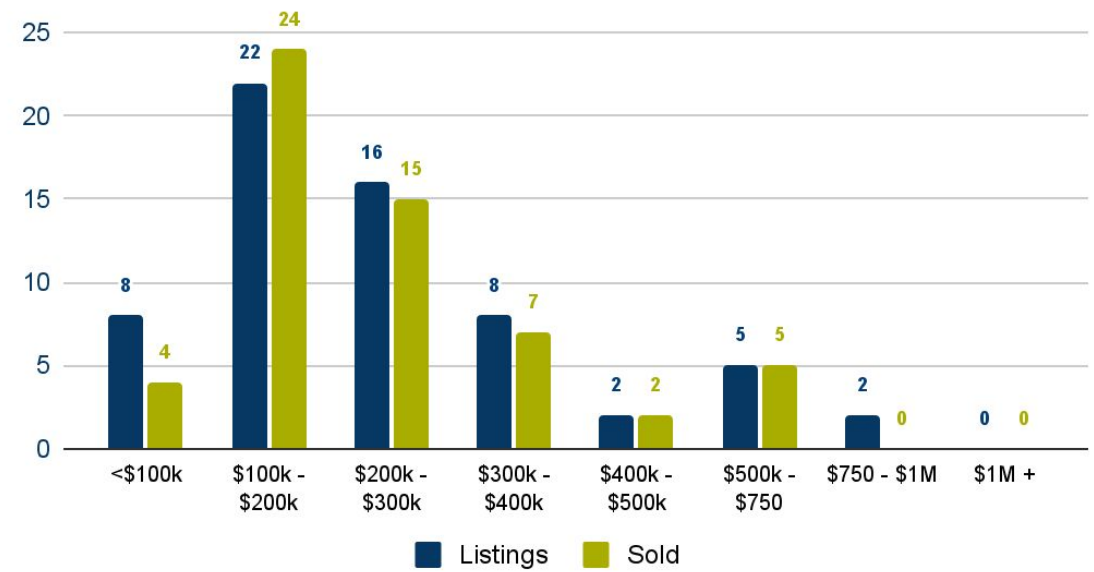
Median Listing Price
La Grange County | 2019-2021



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)
La Grange County | 2021

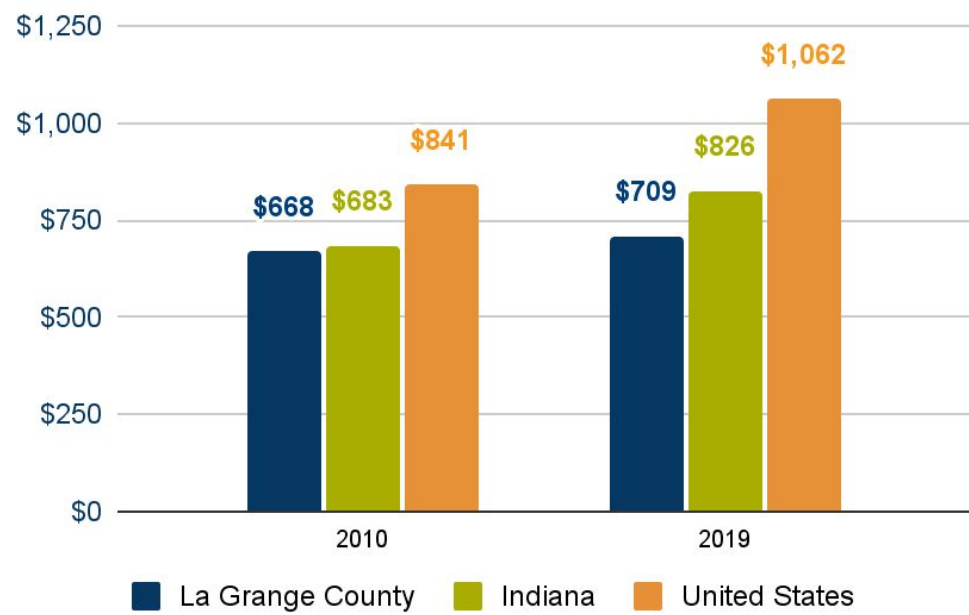


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 6% since 2010, with average rents at \$709 in 2019.

Median Rent

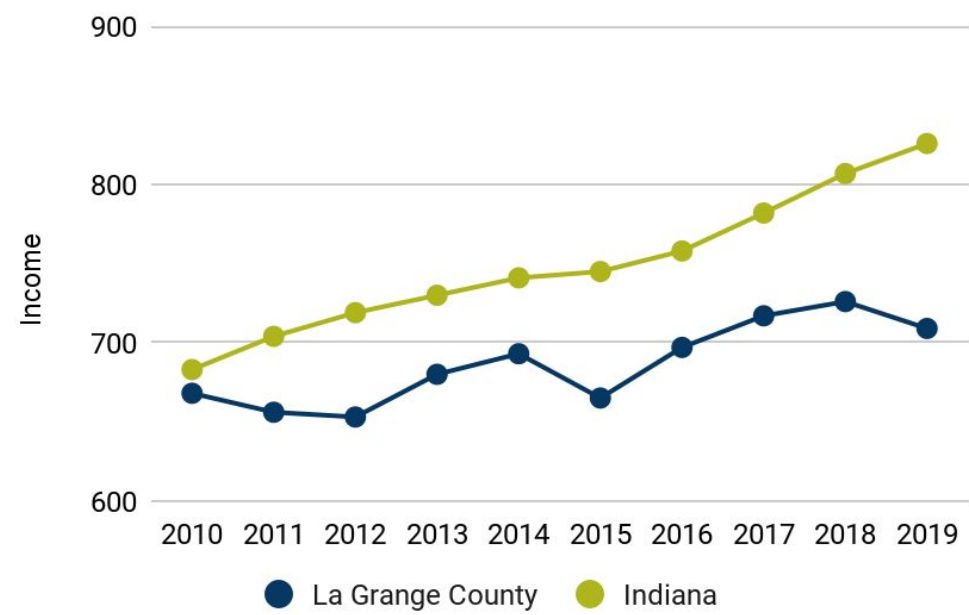
La Grange County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

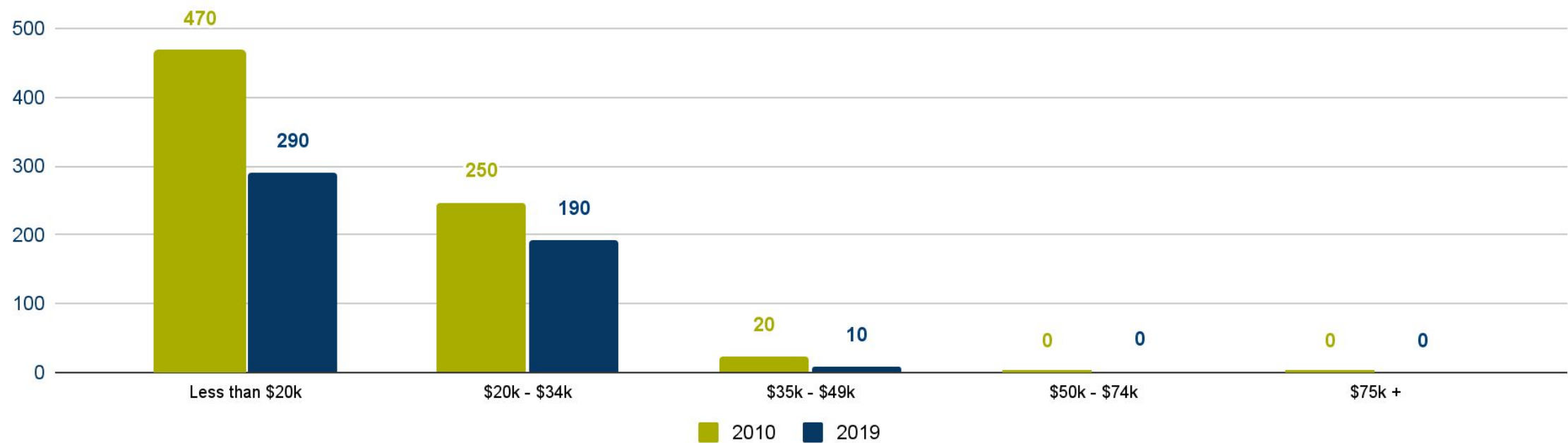
La Grange County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 29% of renter households are housing cost burdened in La Grange County, down -32% since 2010. 54% of households earning below \$50,000 are housing cost burdened.

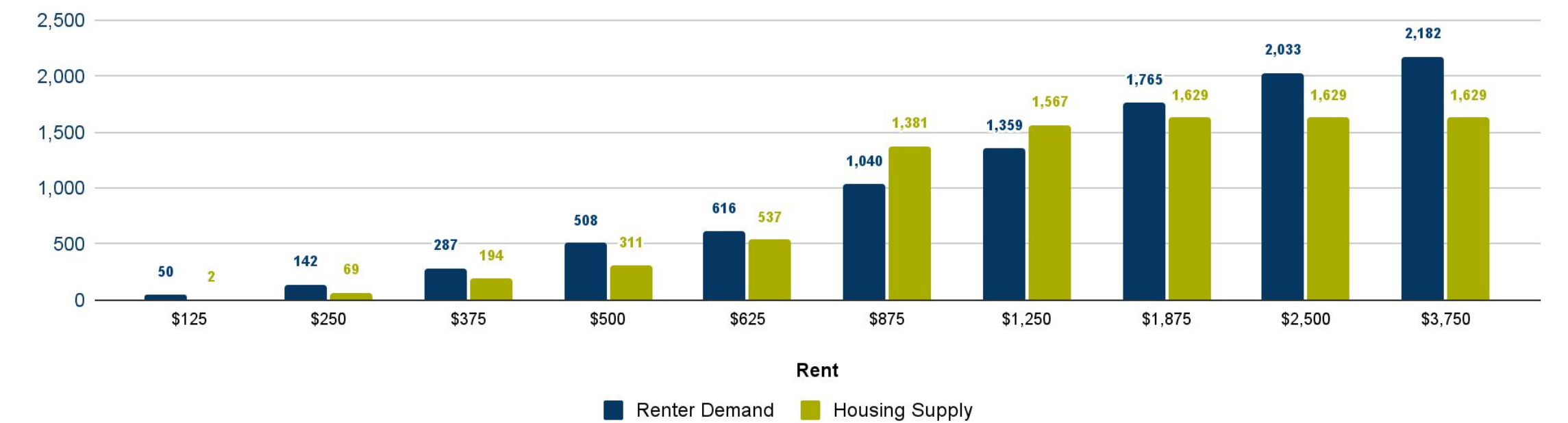
Renter Housing Cost Burden
La Grange County, Indiana | 2010 - 2019



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 the renter market serving households who earn less than \$50,000 annually or units renting below \$1,250 per month.

Cumulative Housing Gap
La Grange County, Indiana | 2010-2019

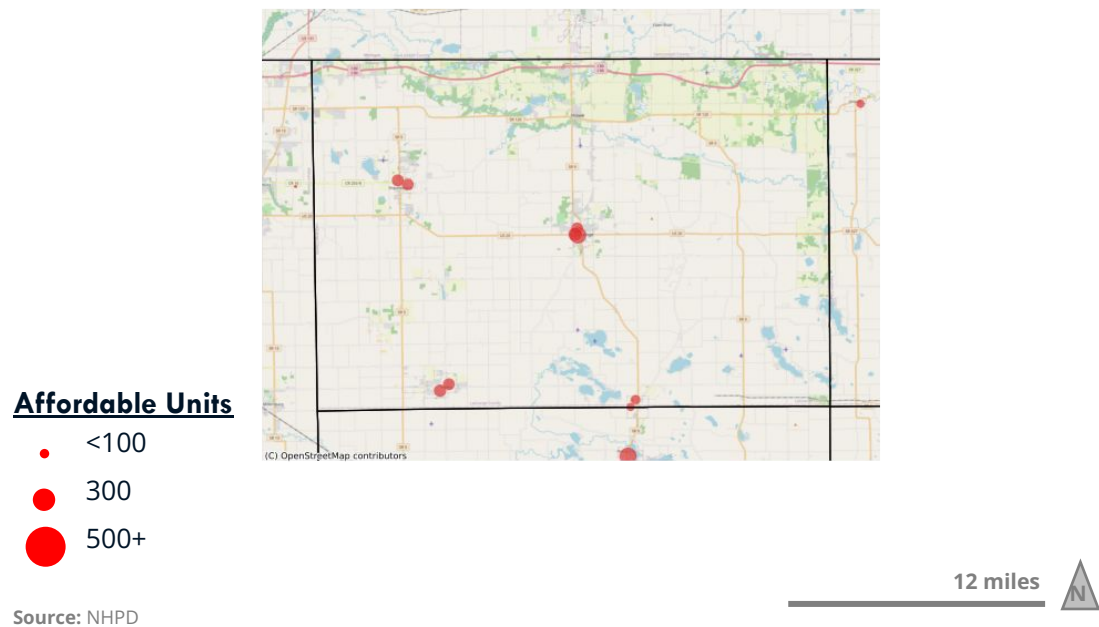


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

Affordable Housing Inventory

La Grange County | 2020



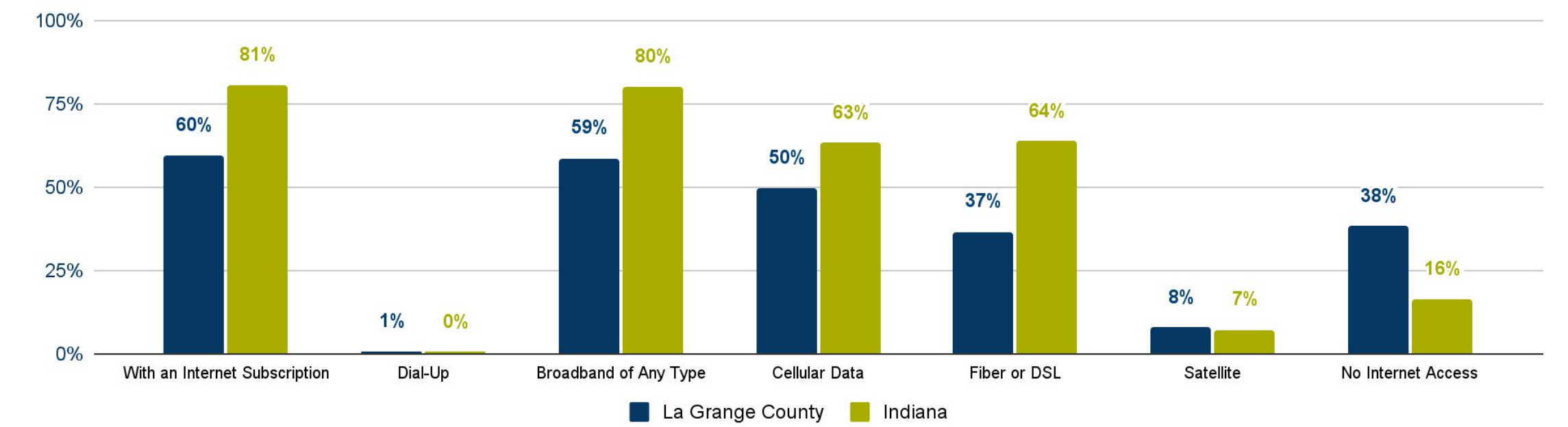
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 59% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
La Grange County | 2020

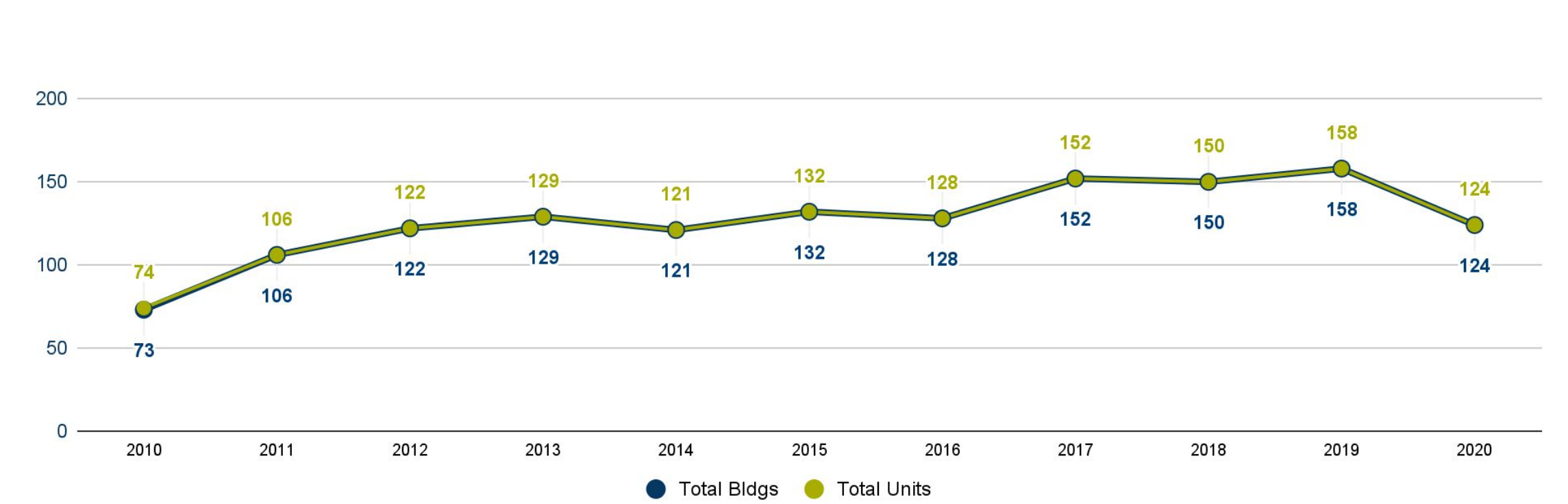


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 124 new housing starts in 2020 in La Grange County, with 1,395 total building permits authorized since 2010.

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



Source: St. Louis Fed.

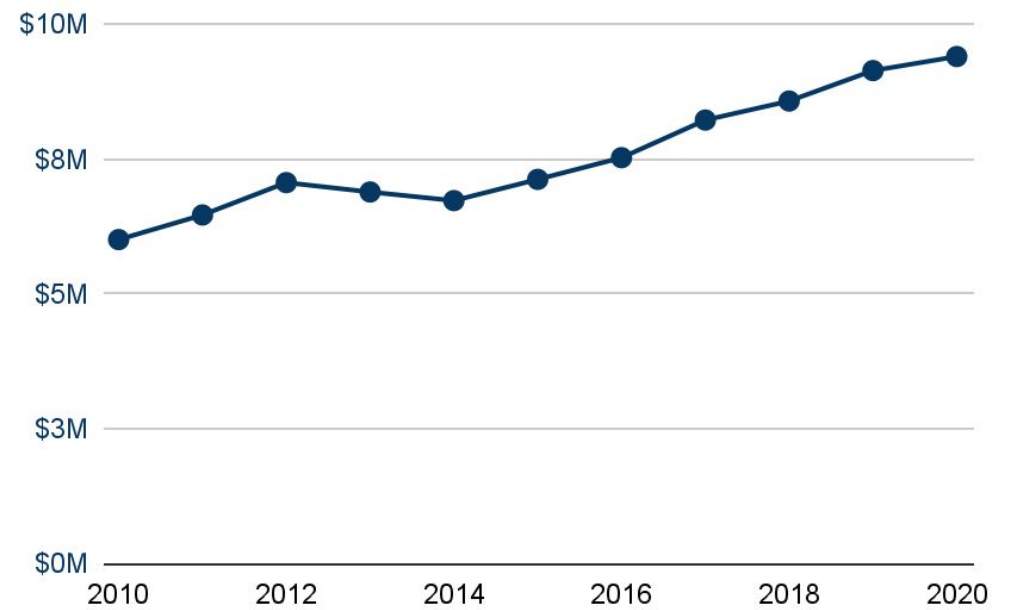
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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