

**Indiana Housing
Working Group**



INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR JAY 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**:

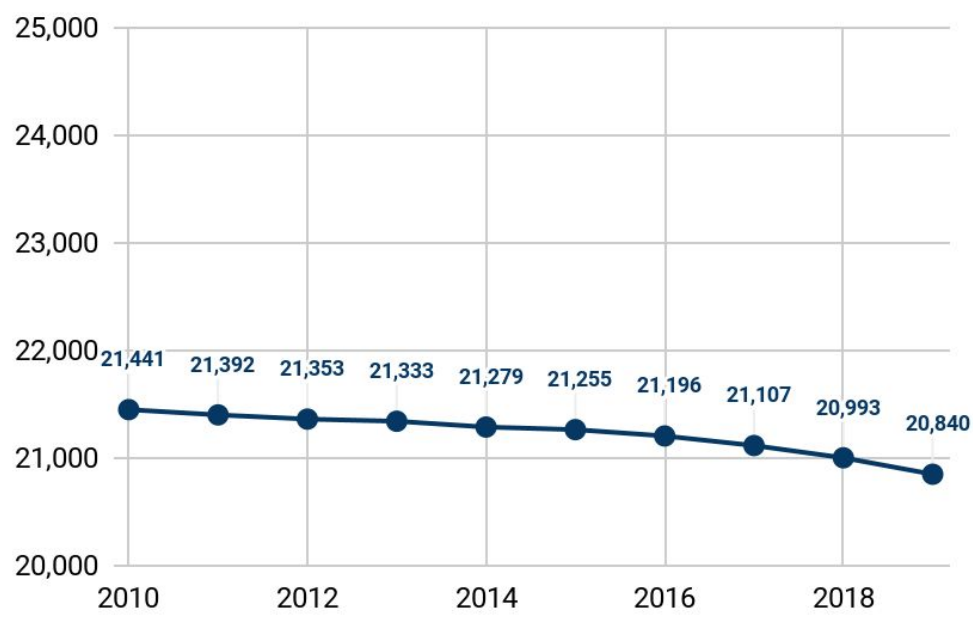
- American Community Survey (ACS) 5-year and 1-year estimates
- Federal Reserve Bank of St. Louis Economic Data (FRED)
- U.S. Census Bureau
- U.S. Census Longitudinal Employer-Household Dynamics
- Bureau of Labor and Statistics
- National Housing Preservation Database
- Indiana Realtors Association

Data in this report are updated as frequently as data sources are updated.

DEMOGRAPHIC TRENDS

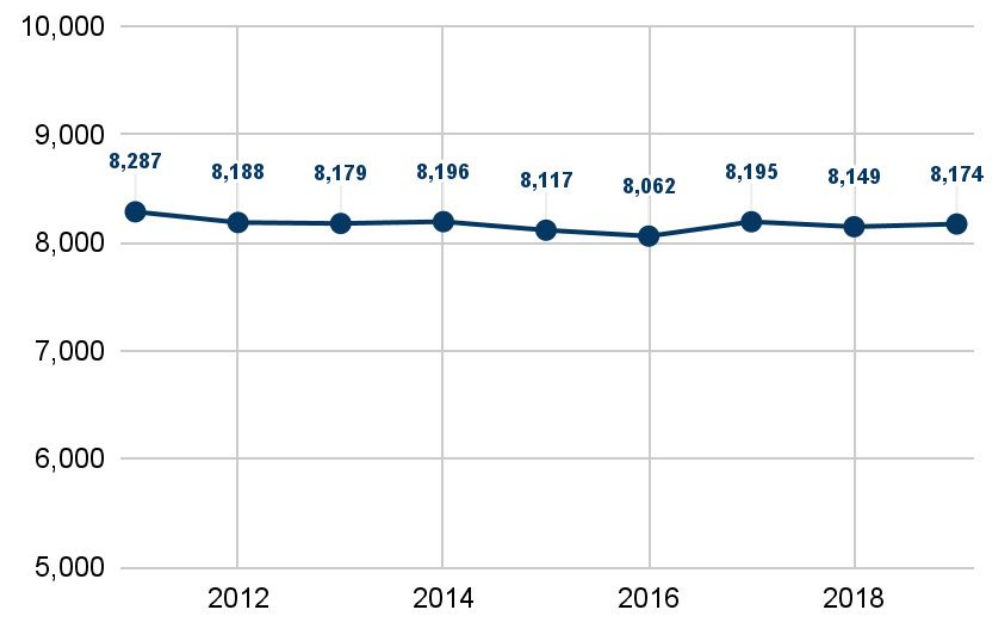
POPULATION | Jay County's population has decreased by 2.80% (601 people) between 2010-2019. In the same time period, the total number of households decreased by 1.38% (114 households).

Resident Population
Jay County | 2010-2019



Source: FRED, U.S. Census Bureau

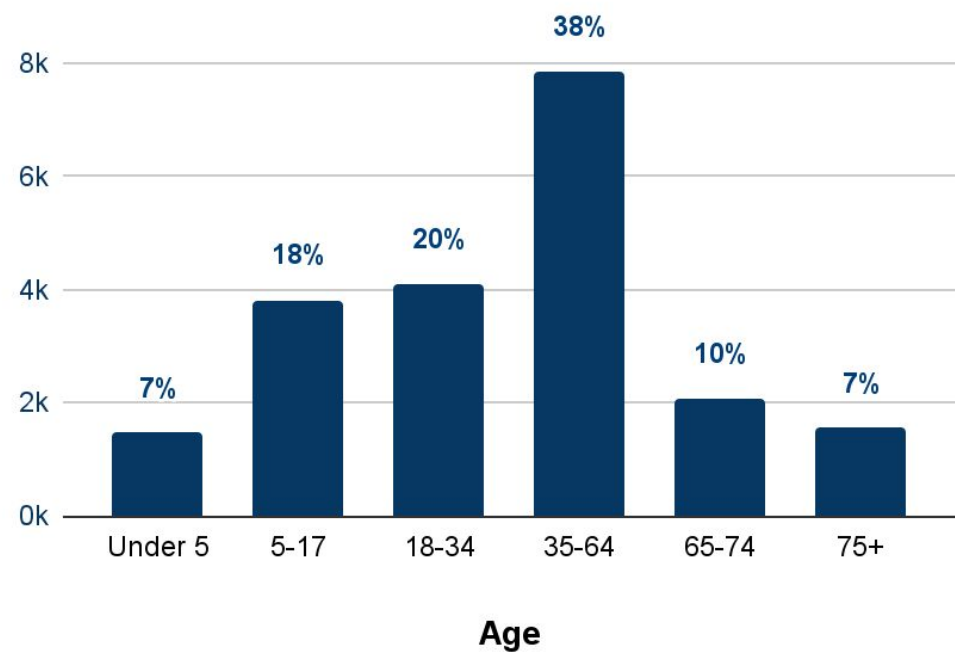
Households
Jay County | 2010-2019



Source: FRED, U.S. Census Bureau

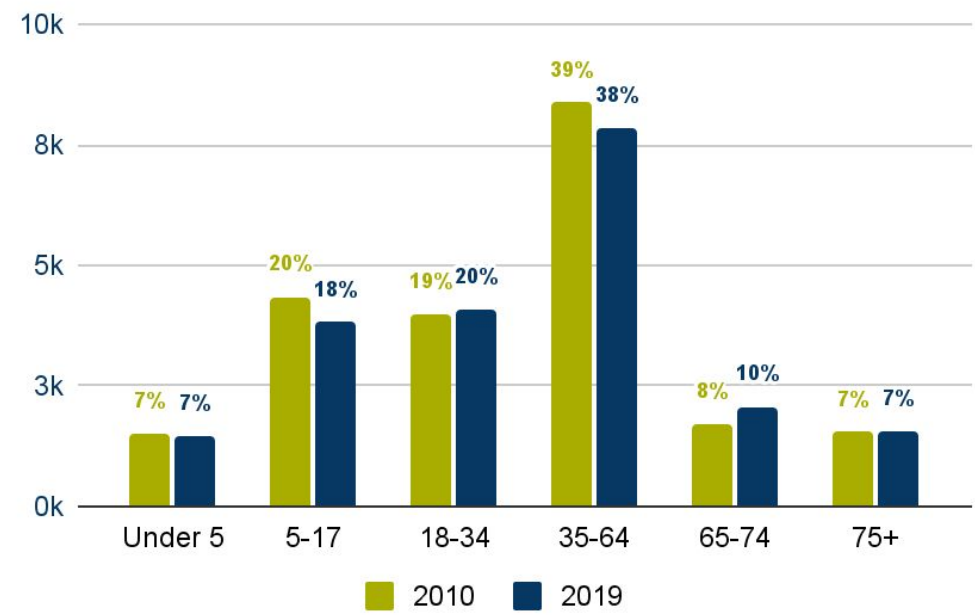
AGE | 17% of people in Jay County are above the age of 65, while 25% are below 18.

Population by Age
Jay County | 2019



Source: ACS 2019 5-year estimates

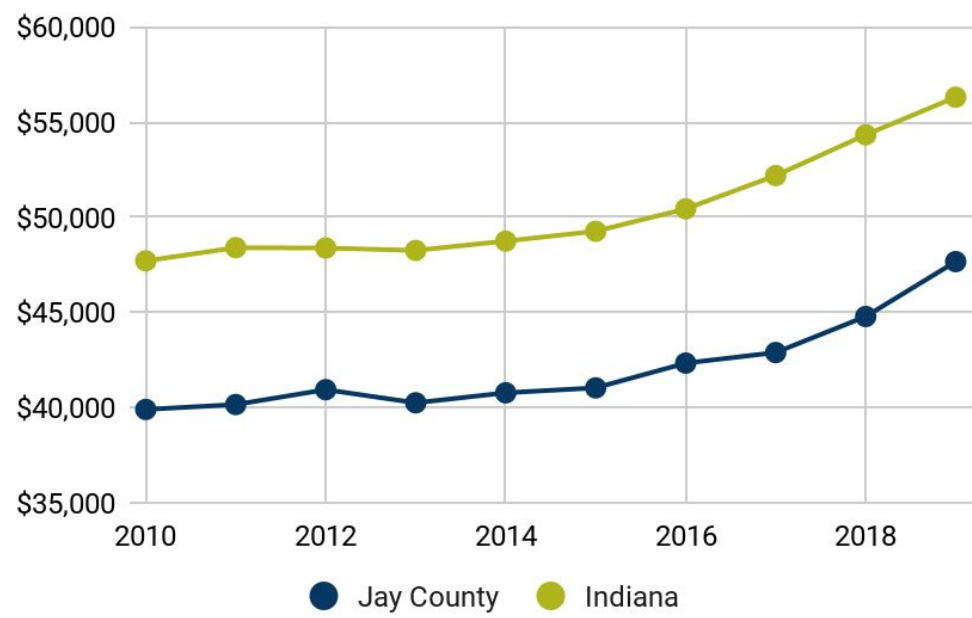
Change in Share of Population
Jay County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

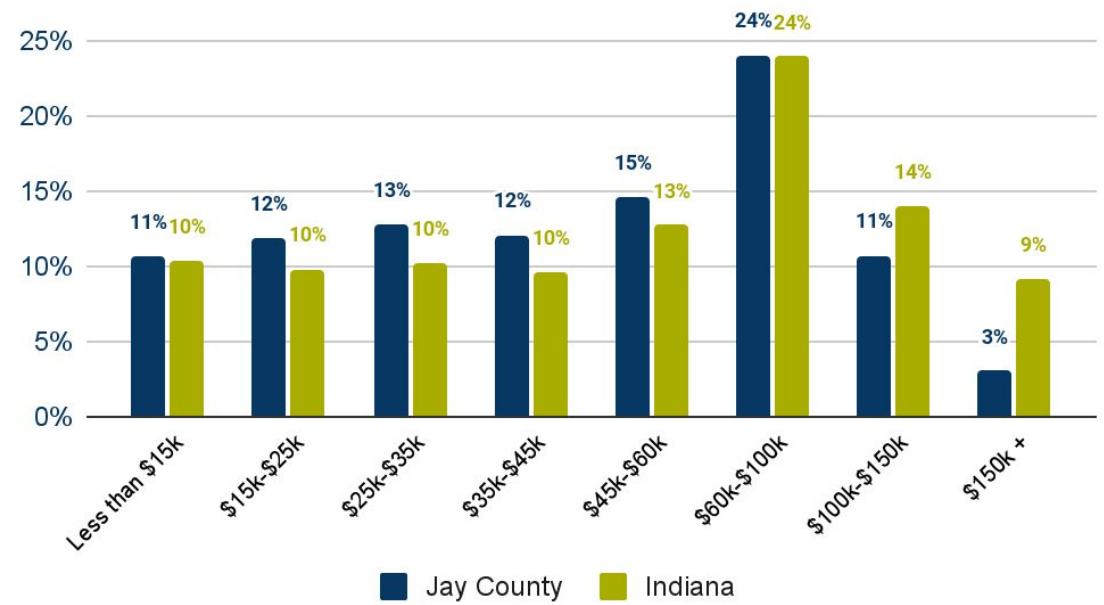
HOUSEHOLD INCOMES | Jay County had a median income of \$47,658 in 2019, up 19% since 2010. 35% of households have incomes below \$35,000, while 14% have incomes above \$100,000.

Median Income
Jay County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

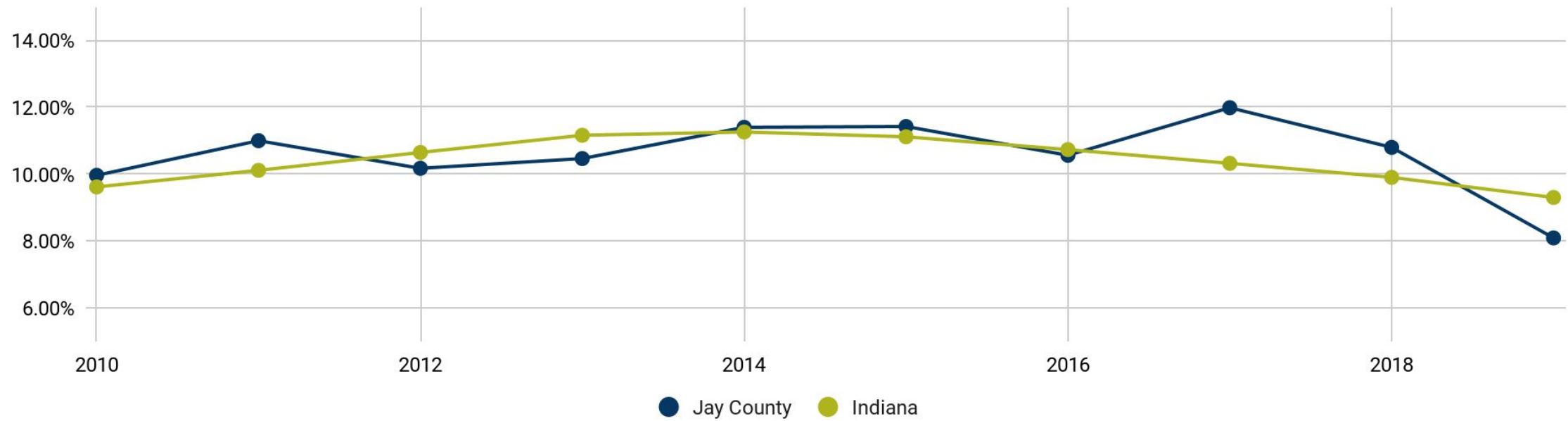
Household Income Distribution
Jay County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 8.1% of families live in poverty conditions in Jay County, down 1.87 percentage points from 10.0% in 2010.

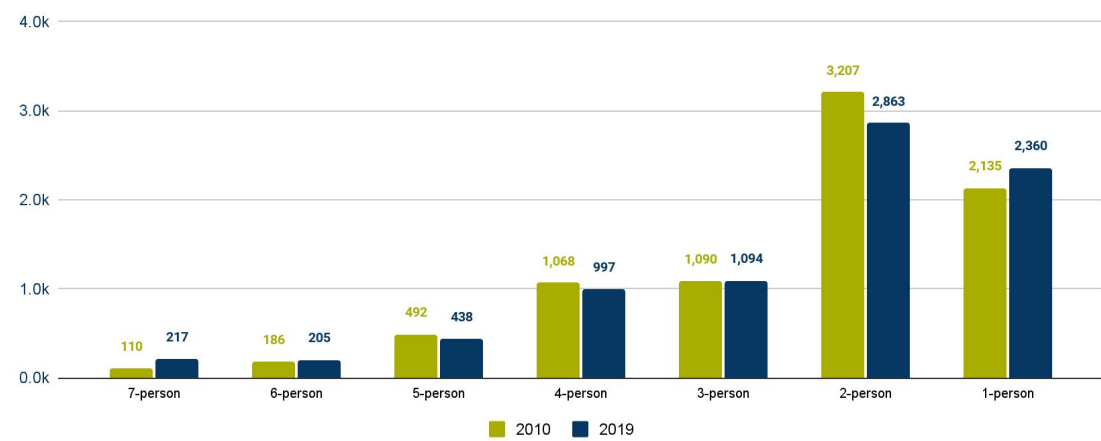
Family Poverty Rate
Jay County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

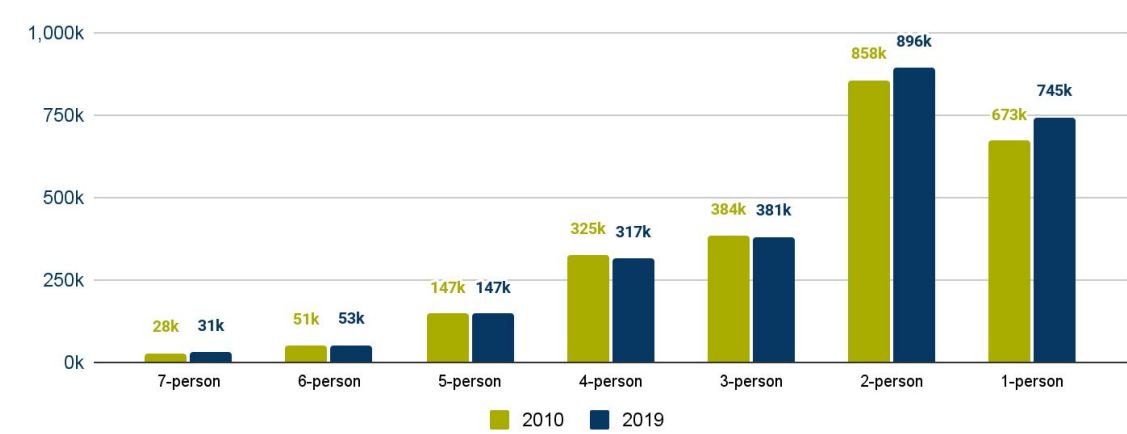
HOUSEHOLD SIZE | The average household size is 2.52 people, compared to 2.52 statewide. The Jay County average household has shrunk by 0.04 persons since 2010.

Household Size
Jay County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Household Size
State of Indiana | 2010, 2019



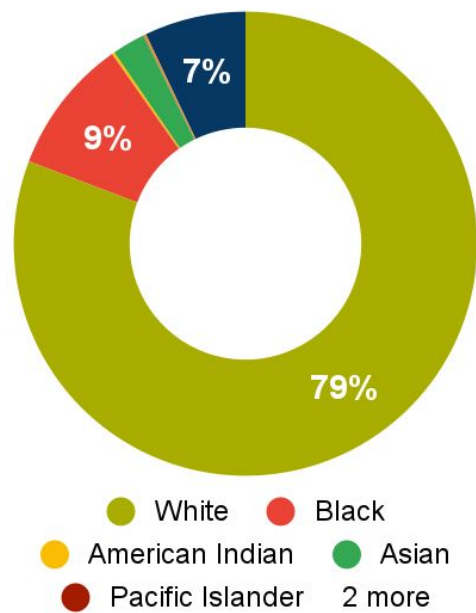
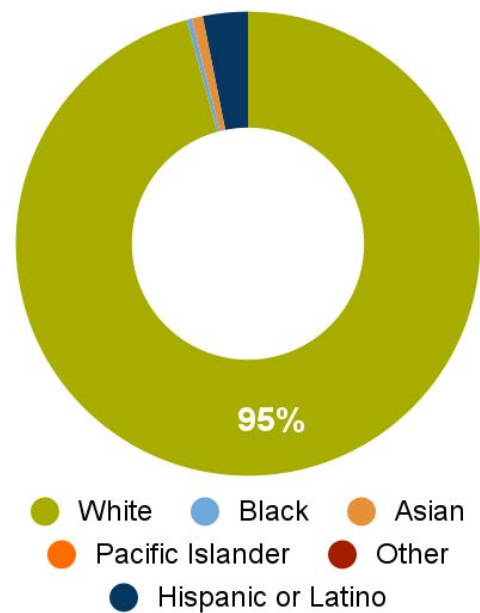
Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Jay County is 95% white, 0% Black, 3% Hispanic/Latino, 1% Asian, and 0% other.

Racial/Ethnic Distribution

Jay County | 2019

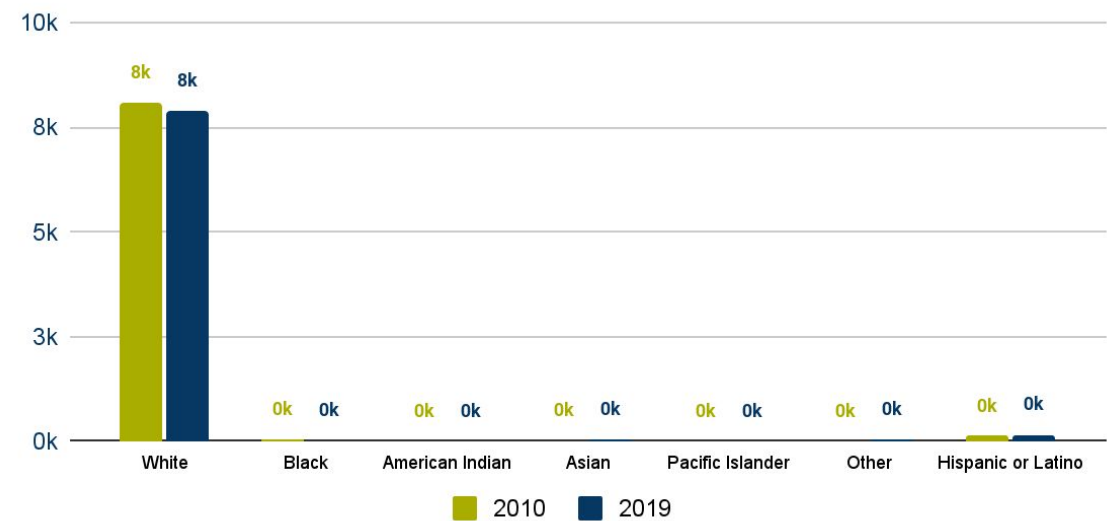
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

Household Racial/Ethnic Distribution

Jay County | 2010, 2019

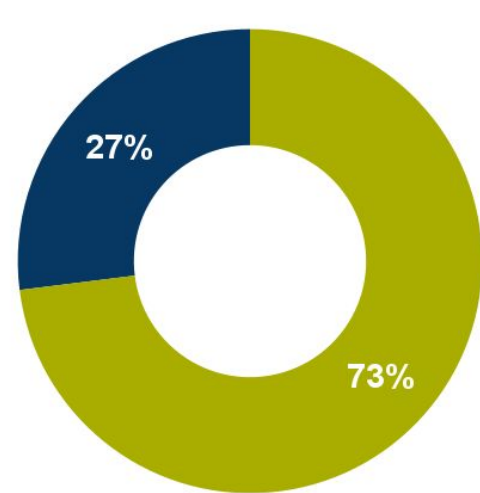


Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 27% of households (2,206 households) in Jay County were renters, while 73% (5,968 households) were owner households. The share of renters has increased by 6% since 2010.

Housing Tenure

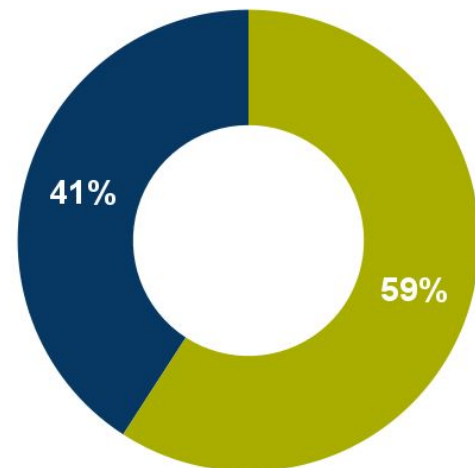
Jay County | 2019



● Owner Occupied
● Renter Occupied

Source: ACS 2019 5-year estimates

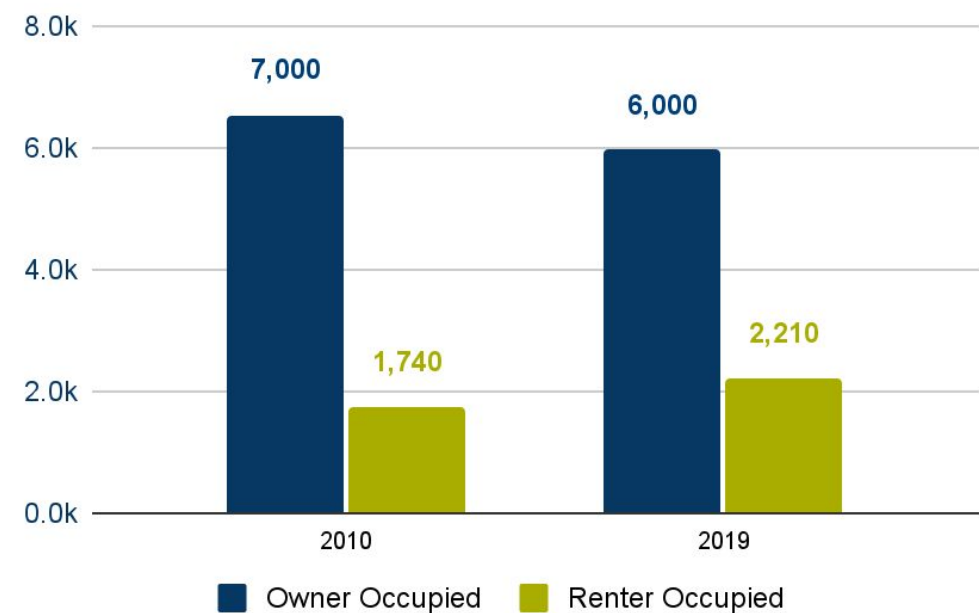
Indiana | 2019



● Owner Occupied
● Renter Occupied

Total Households by Tenure

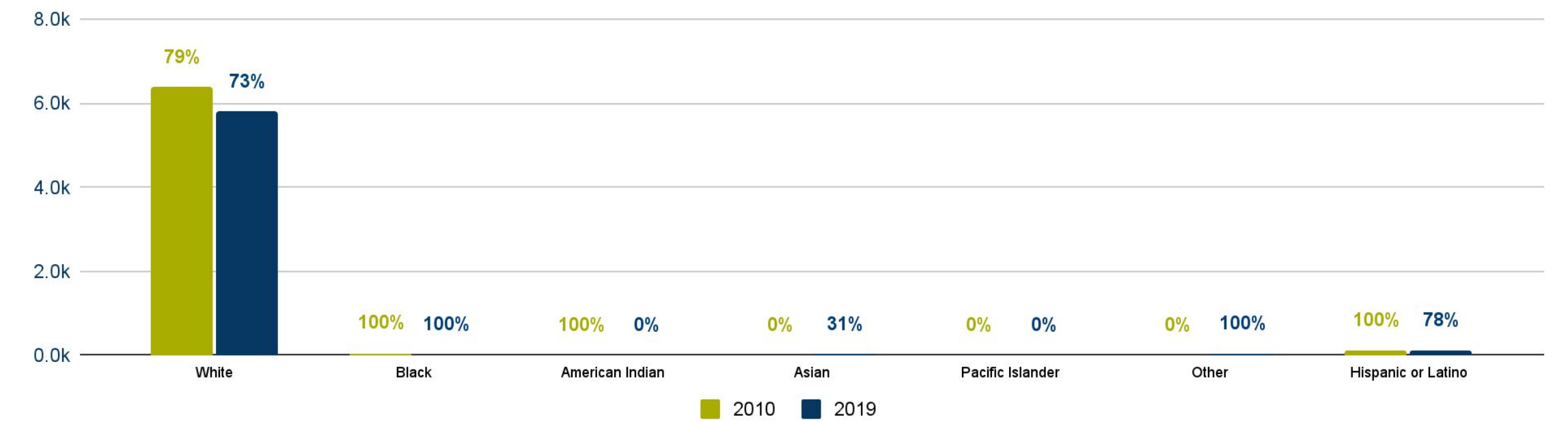
Jay County | 2010-2019



Source: ACS 2010-2019 5-year estimates

TENURE BY RACE | While the overall homeownership rate is 73%, homeownership is 73% among non-Hispanic White households, 100% for Black households, and 78% for Hispanic or Latino households.

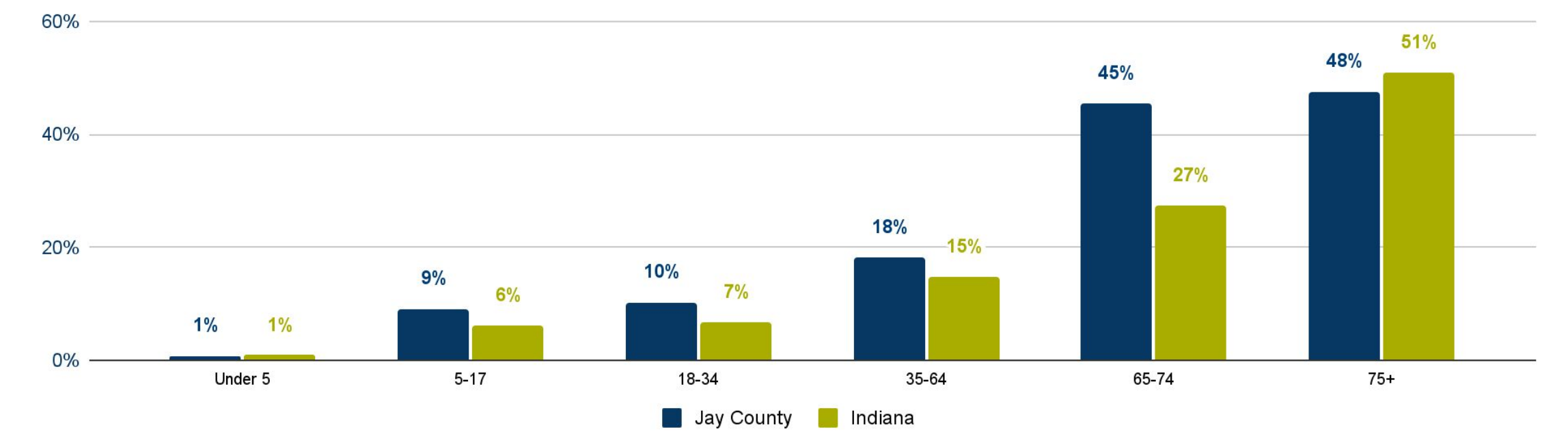
Homeownership by Race
Jay County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

DISABILITY | 19% of people in Jay County live with a disability. For people above 65, the share increases to 46%.

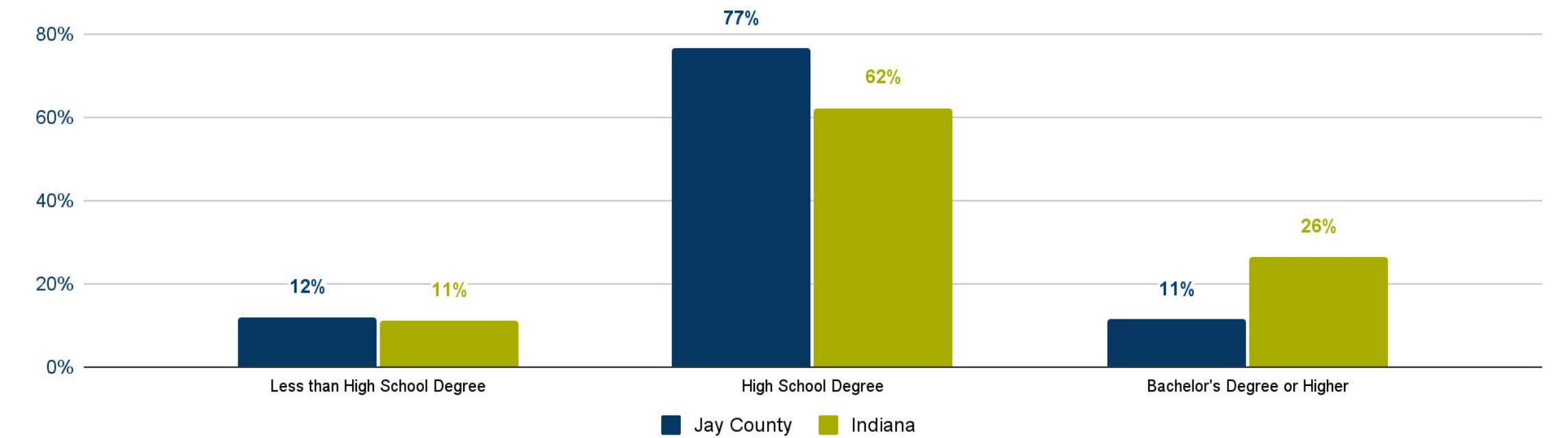
Share of the Population with a Disability by Age
Jay County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

EDUCATIONAL ATTAINMENT | In Jay County, 77% of the population has at least a high school degree and 11% of the population has at least a Bachelor's degree.

Educational Attainment
Jay County, Indiana | 2019

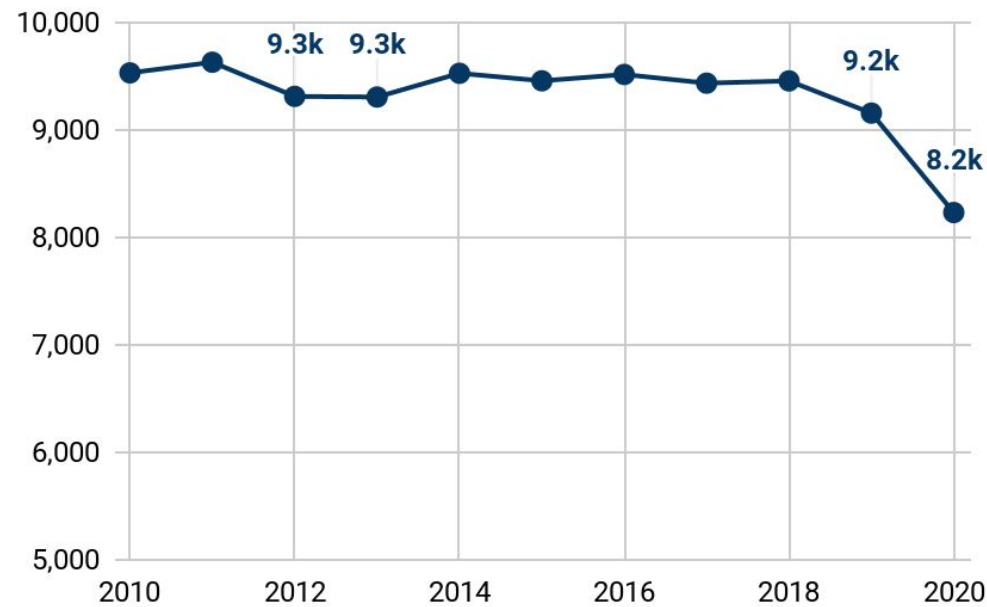


Source: ACS 2010-2019 5-year estimates

JOB / EMPLOYMENT TRENDS

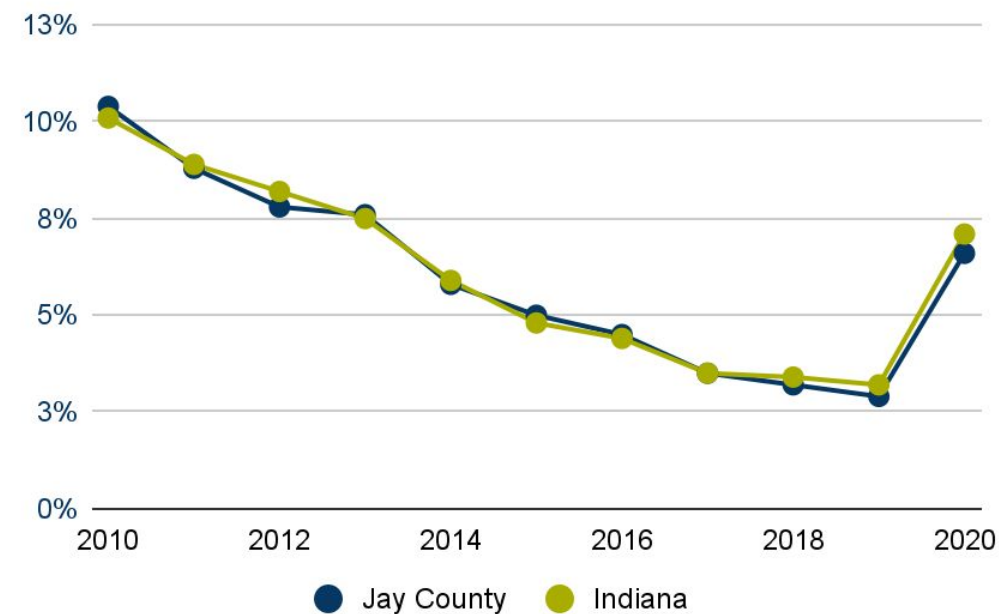
EMPLOYMENT BASE | There are currently 8,000 employed persons in Jay County, down by 13.66% since 2010. The unemployment rate in 2020 was 6.60%, up 3.70 points from 2019.

Total Employment
Jay County | 2010-2019



Source: ACS 2010-2019 5-year estimates

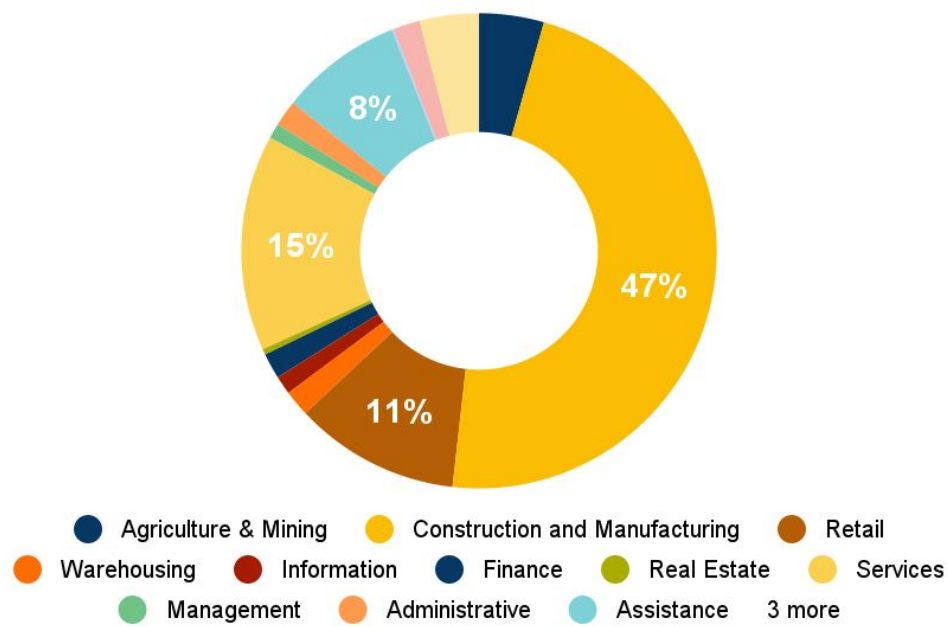
Unemployment Rate
Jay County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

EMPLOYMENT BY INDUSTRY | Manufacturing accounts for the plurality of jobs in Jay County, accounting for 43% of all jobs, followed by Health Care and Social Assistance (8% of all jobs).

Total Jobs by All Industries
Jay County | 2018



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

Top 5 Industries and Median Annual Wages

- 1. Service-providing | **\$33,541**
- 2. Trade, transportation, and utilities | **\$37,780**
- 3. Goods-producing | **\$47,392**
- 4. Financial activities | **\$45,878**
- 5. Other services | **\$20,418**

Source: BLS

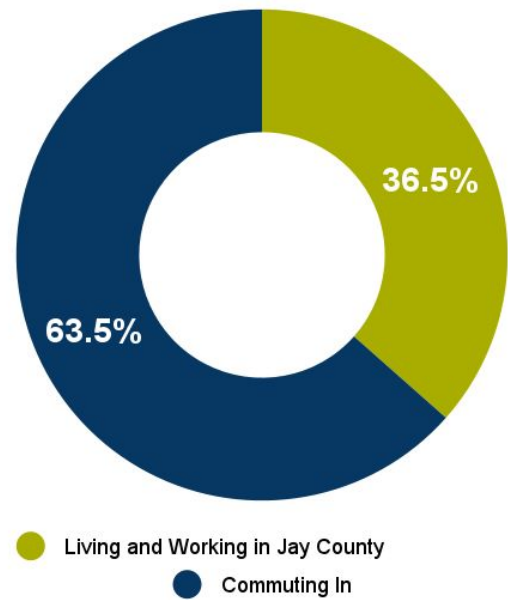
Top 5 Employers

- 1. Fcc Indiana Inc (Portland)
- 2. Tyson Foods-mexican Original (Portland)
- 3. Iu Health Jay Hospital (Portland)
- 4. Walmart Supercenter (Portland)
- 5. Persimmon Ridge Rehab Ctr (Portland)

Source: BLS

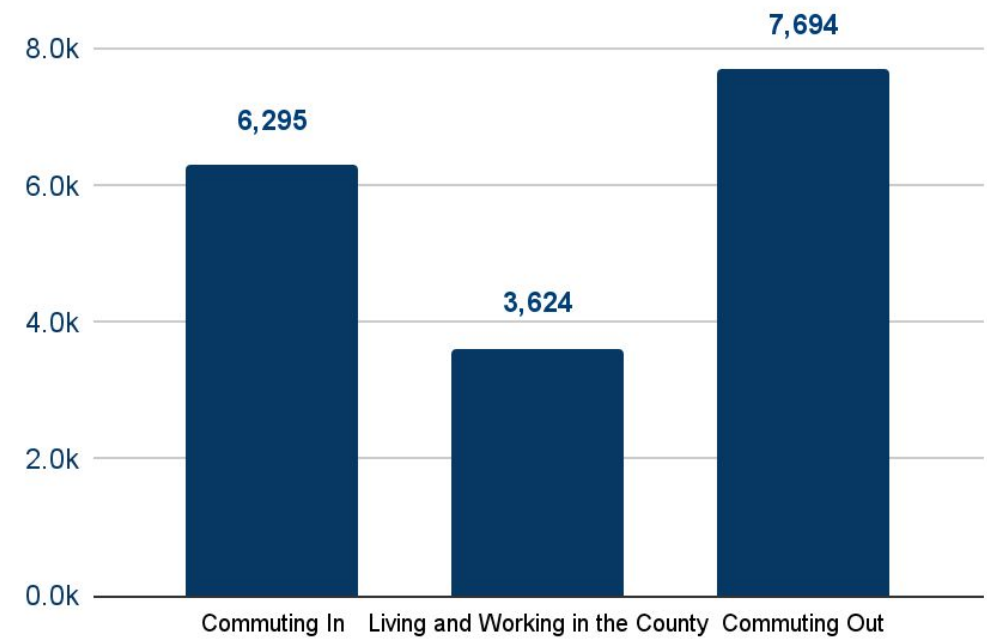
COMMUTER INFLOW / OUTFLOW | 6,000 commuters come into Jay County for their jobs, while 8,000 employees travel outside of Jay County for their jobs.

Employment Inflow
Jay County | 2018



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

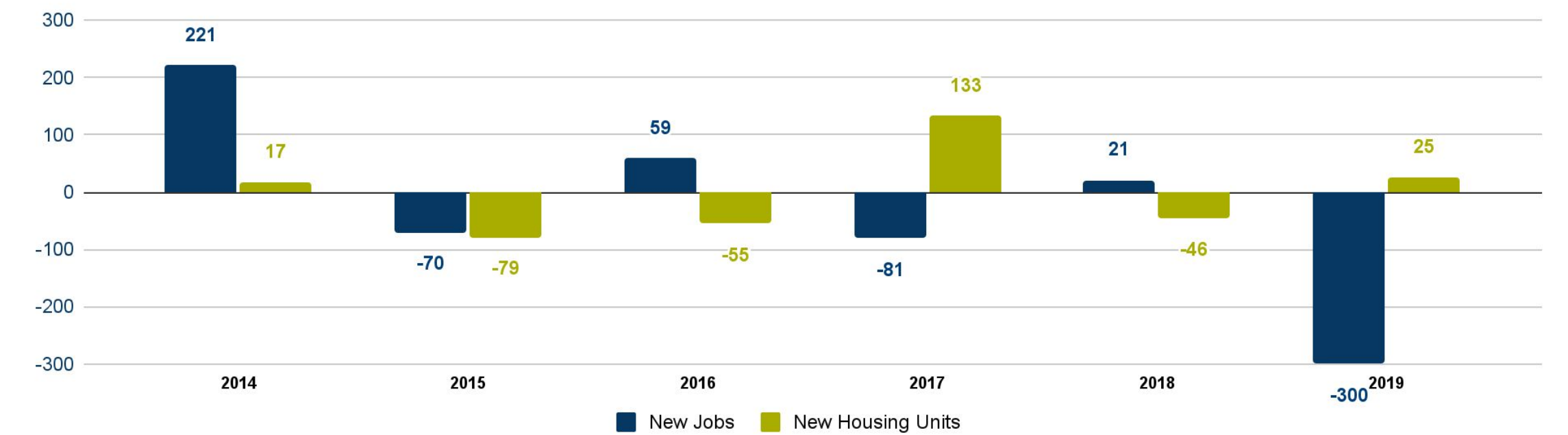
Commuting Patterns
Jay County | 2018



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

JOB GROWTH AND HOUSING PRODUCTION | Jay County has created -150 jobs between 2014-2019 and -5 housing units, or 3 units for every 100 jobs created.

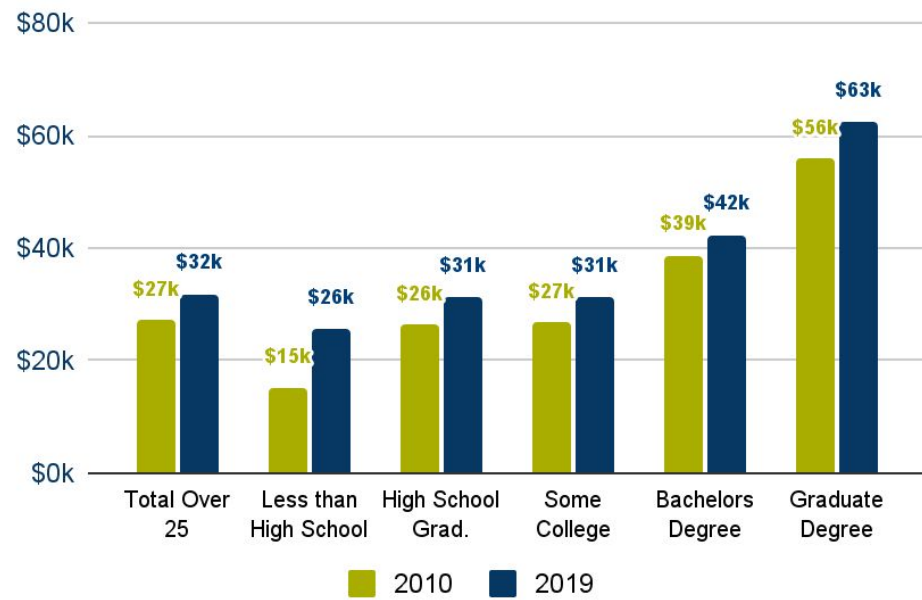
Job Growth and Housing Production
Jay County | Total Jobs, New Jobs



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

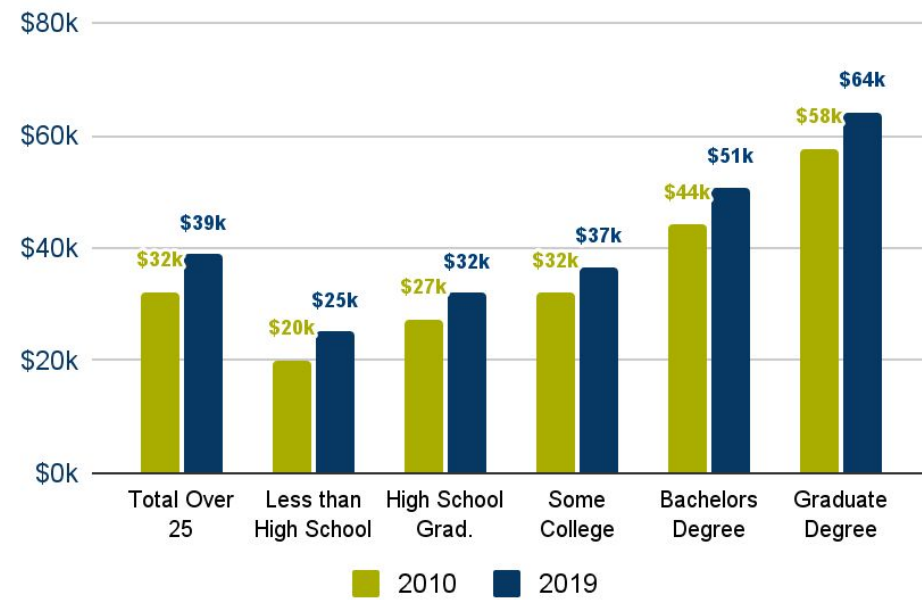
JOB GROWTH AND HOUSING PRODUCTION | Median earnings have increased 18% since 2010 for the total population and increased 19% for the population with at least a high school degree.

Median Earnings by Educational Attainment
Jay County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

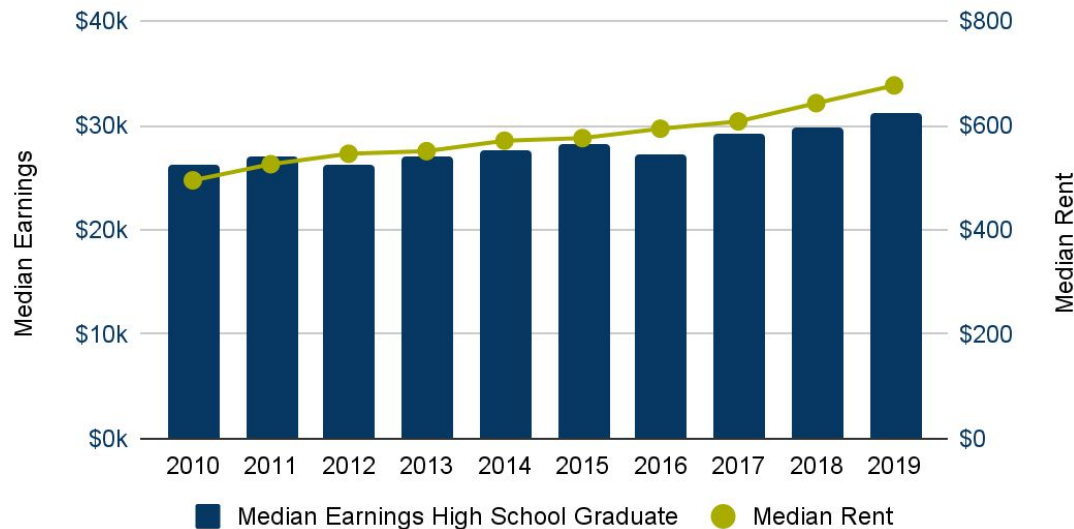
Median Earnings by Educational Attainment
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

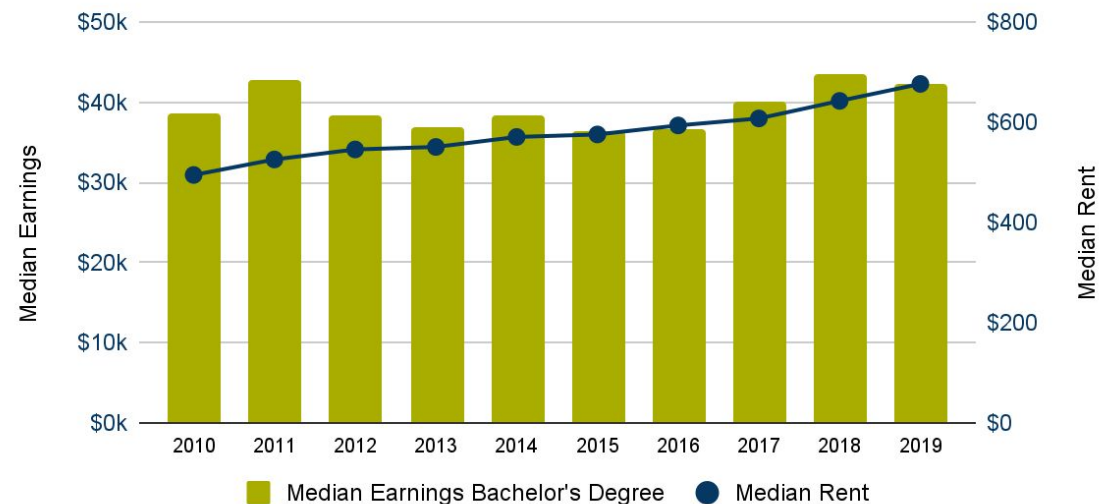
JOB GROWTH AND EDUCATIONAL ATTAINMENT | Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 36.8%, or 37% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



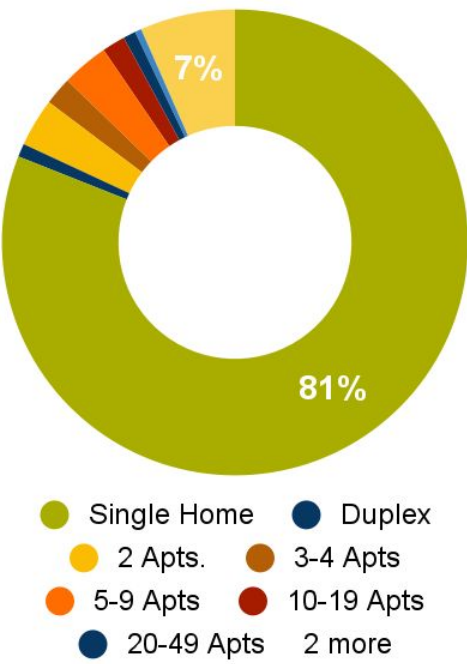
Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

HOUSING TYPOLOGY | 81% of homes in Jay County are single-family, while 12% are multifamily. Multifamily housing has increased by 211 homes since 2010.

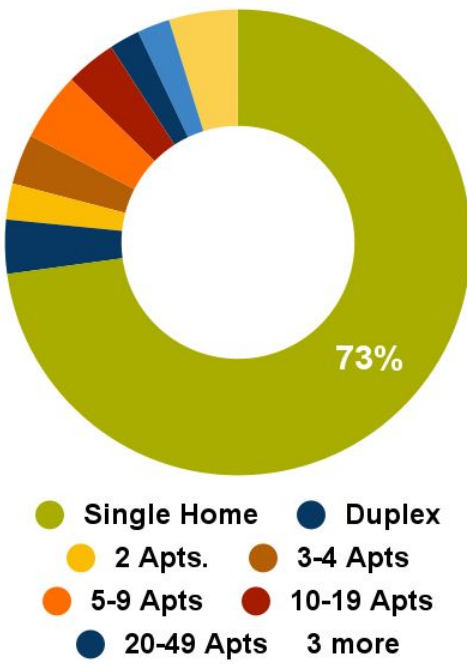
Housing Typology

Jay County | 2019



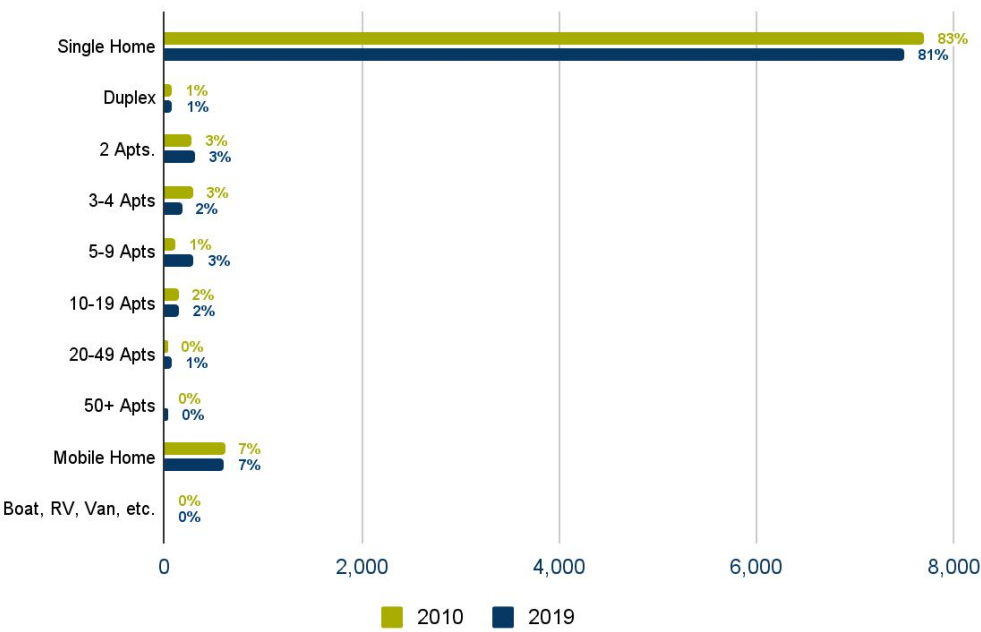
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



Share of Units by Housing Typology

Jay County | 2010-2019



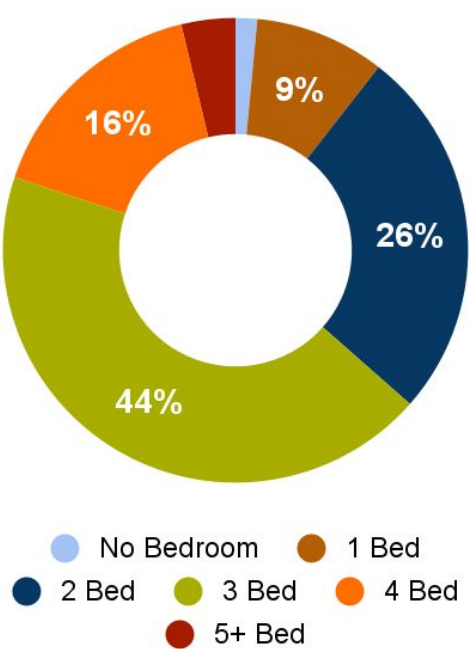
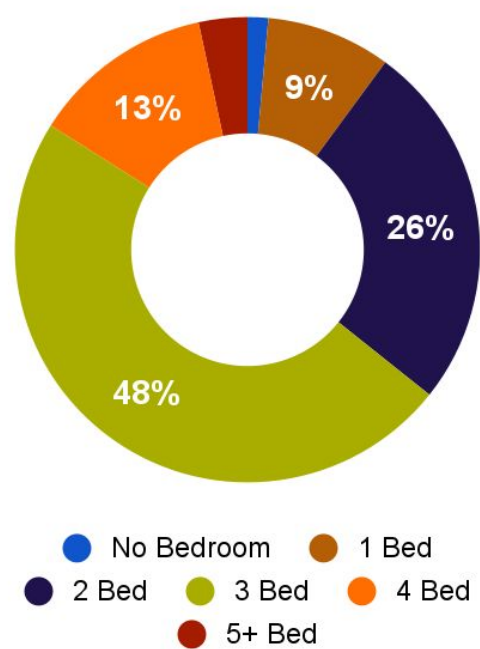
Source: ACS 2010-2019 5-year estimates

HOUSING TYPOLOGY | Most units in Jay County contain 2.52 bedrooms, with 64% of units containing 3 bedrooms or more.

Housing Stock by Bedrooms

Jay County | 2019

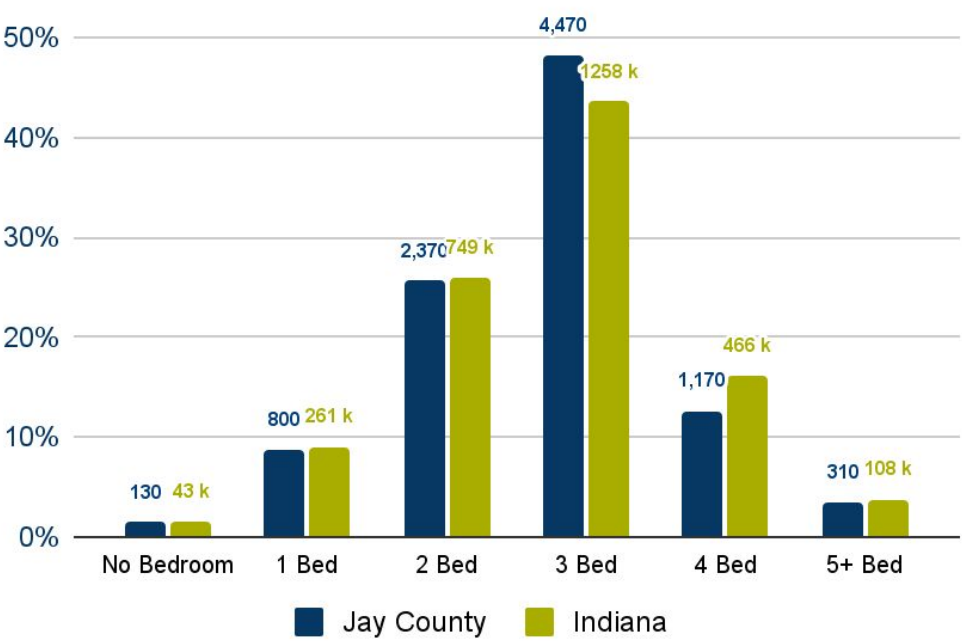
Indiana | 2019



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

Share of Housing Stock by Bedroom

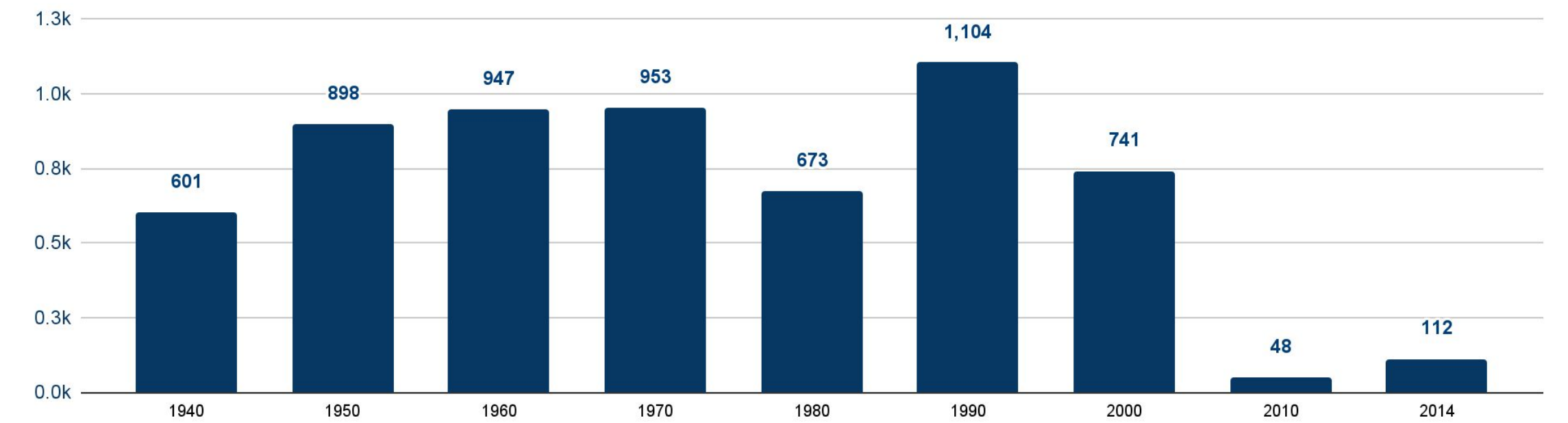
Jay County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

HOUSING AGE | 90% of homes were built before 1990, with a plurality of homes built before 1940.

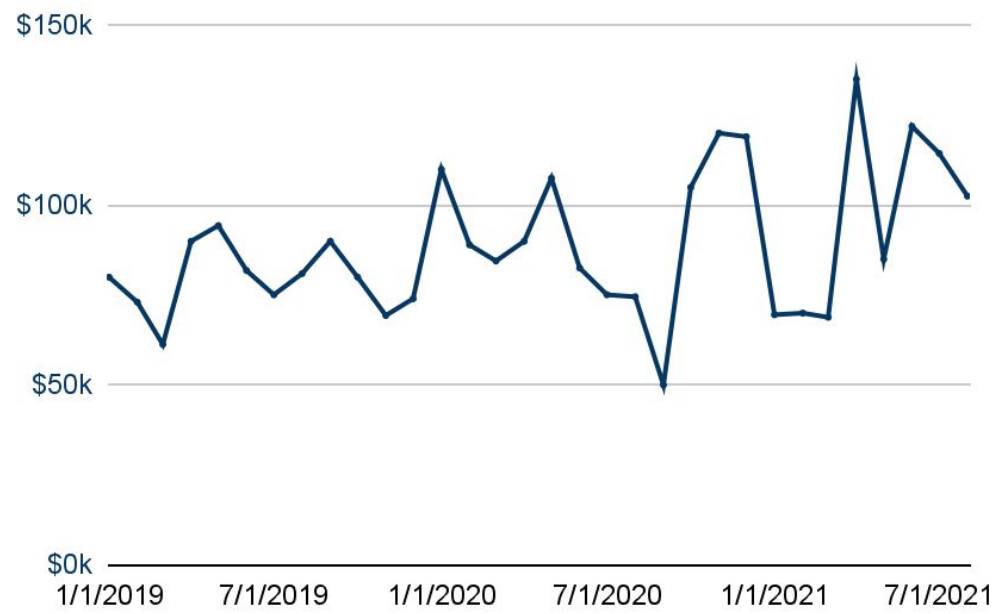
Homes by Year Built
Jay County | 2019



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

MEDIAN LISTING PRICE | Homes in Jay County have a median listing price of \$102,450. Home prices have increased by 28% since 2019.

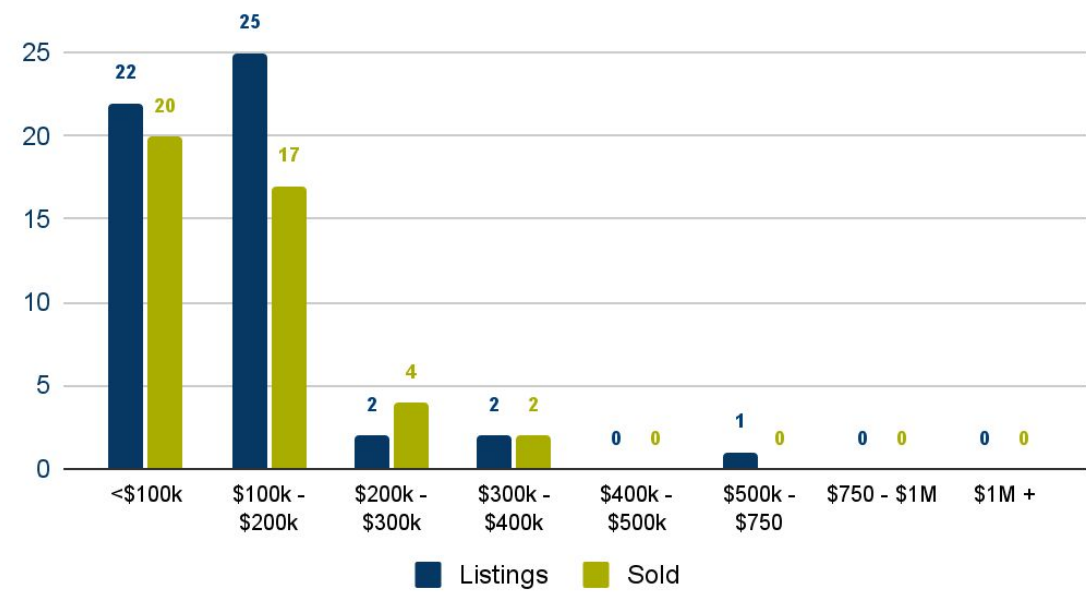
Median Listing Price
Jay County | 2019-2021



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)
Jay County | 2021

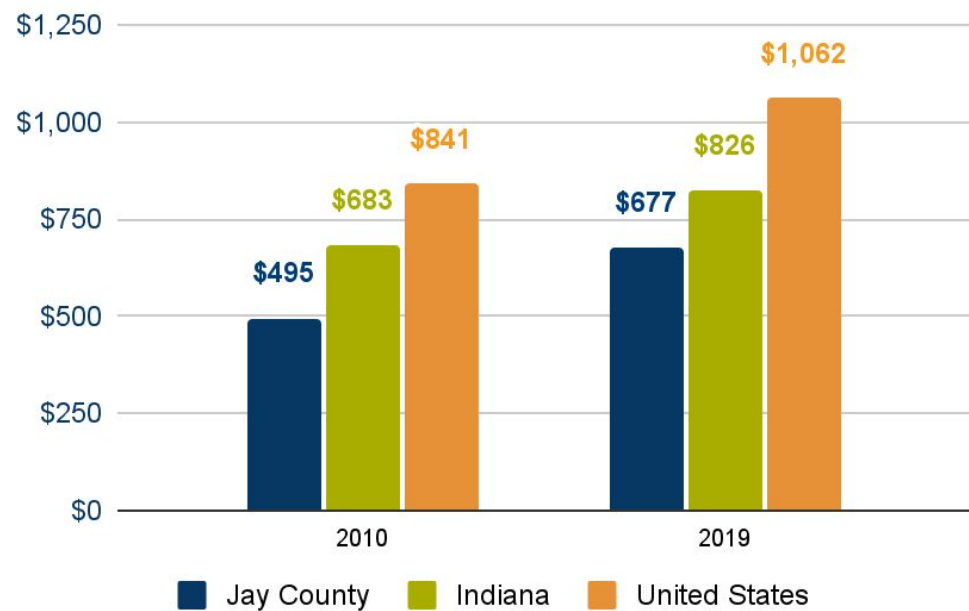


Source: ACS 2010-2019 5-year estimates

MEDIAN RENTS | Median rents have increased by 37% since 2010, with average rents at \$677 in 2019.

Median Rent

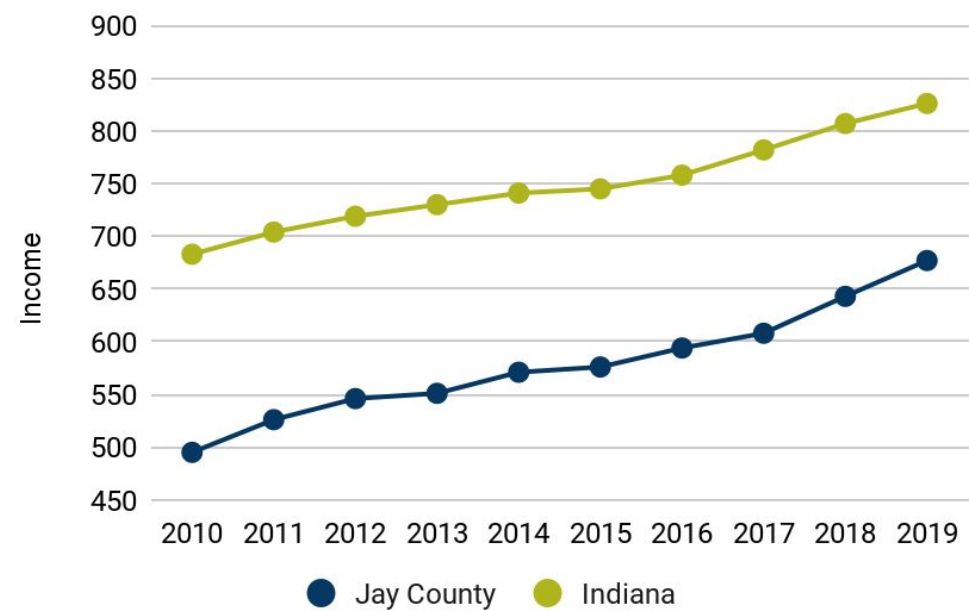
Jay County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

Median Rent Over Time

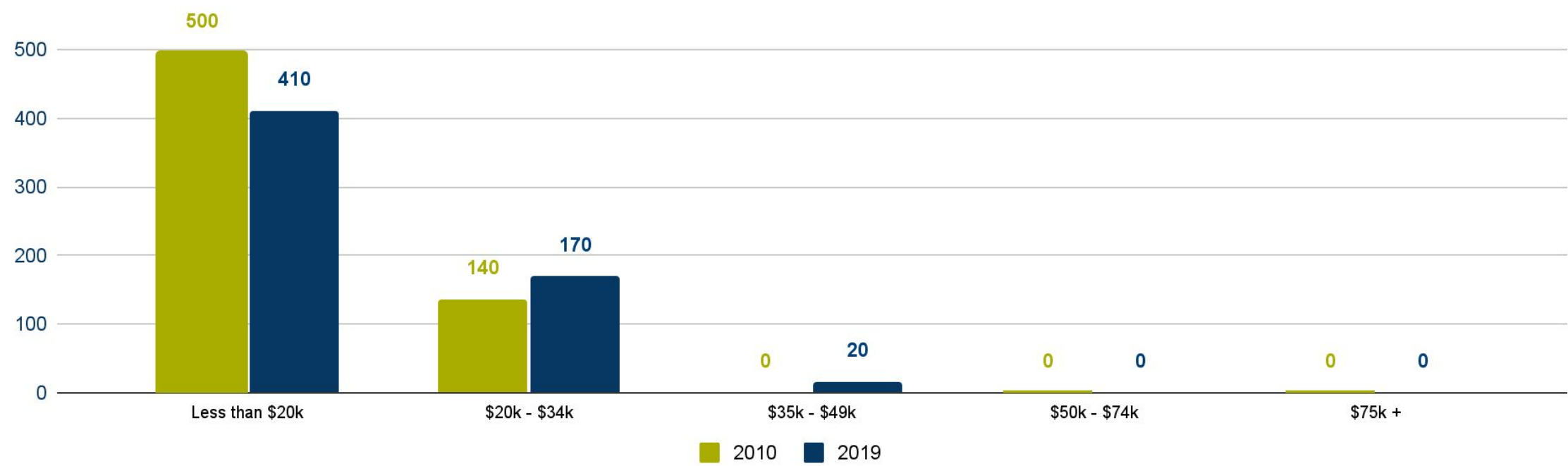
Jay County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

COST BURDEN | 35% of renter households are housing cost burdened in Jay County, down -16% since 2010. 47% of households earning below \$50,000 are housing cost burdened.

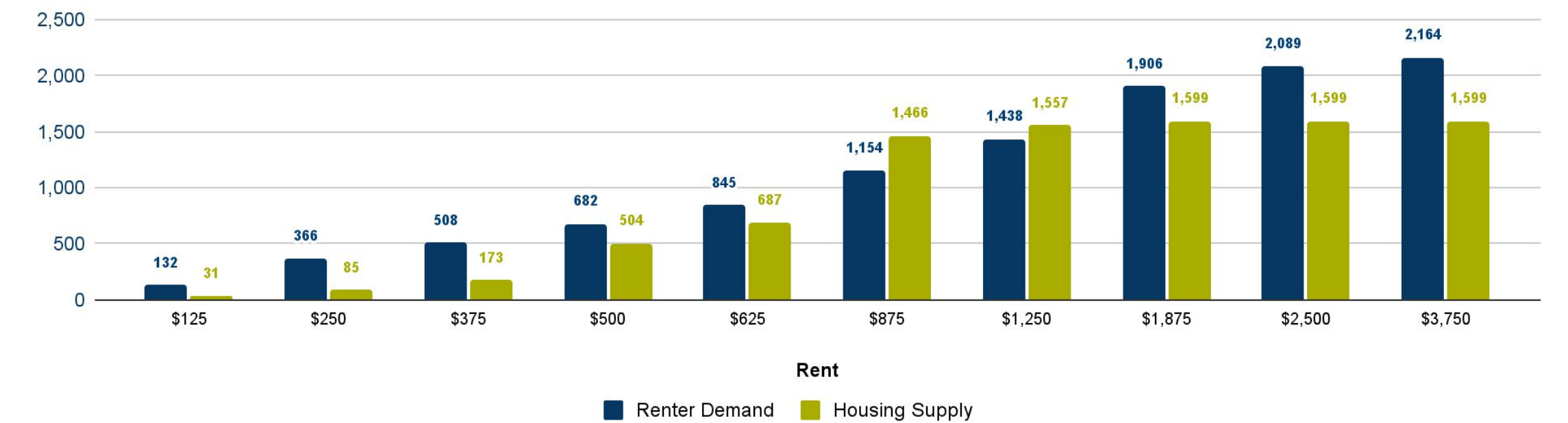
Renter Housing Cost Burden
Jay County, Indiana | 2010 - 2019



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 1000 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
Jay County, Indiana | 2010-2019

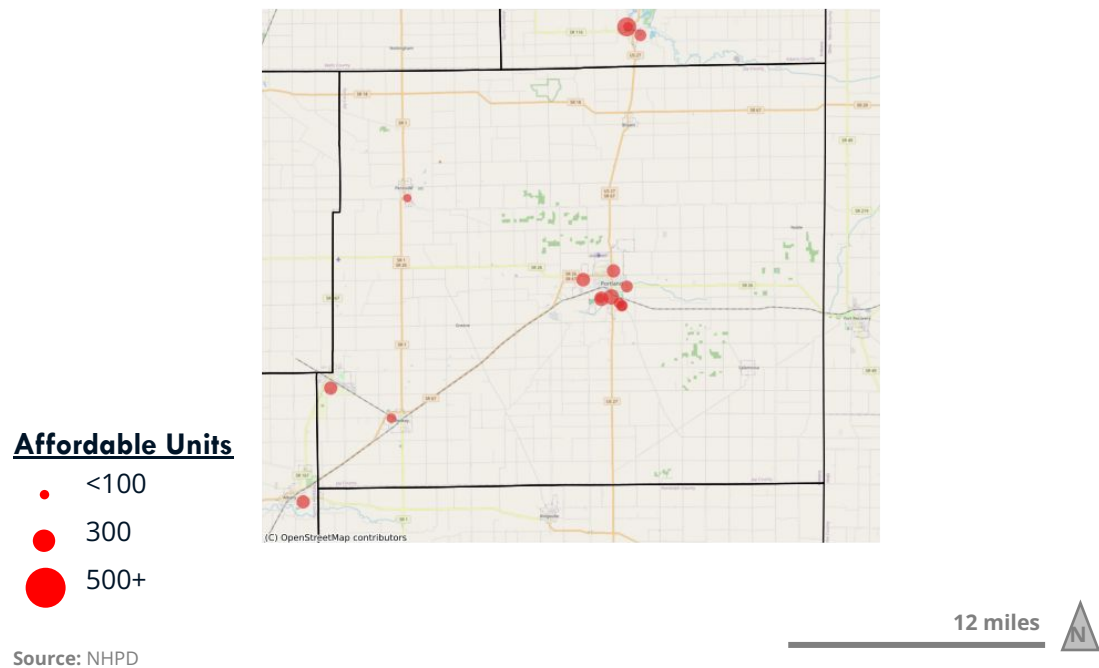


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.
Source: ACS 2010-2019 5-year estimates

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

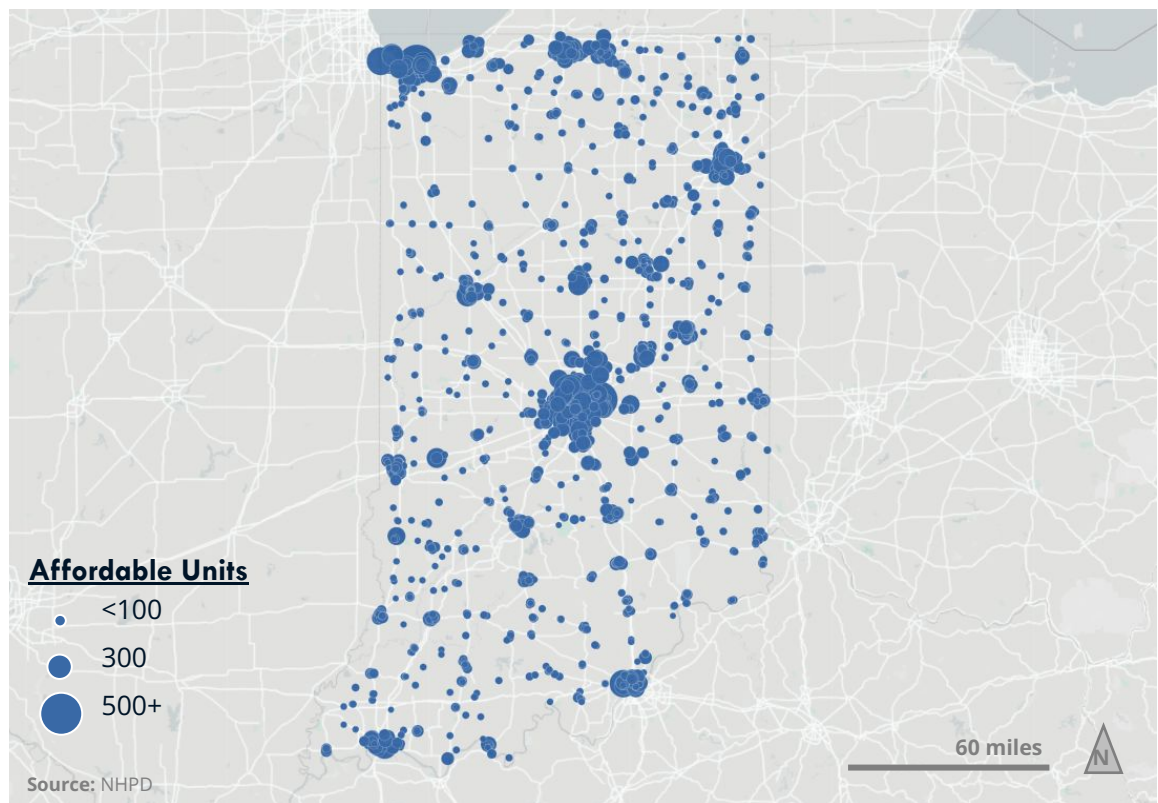
Affordable Housing Inventory

Jay County | 2020



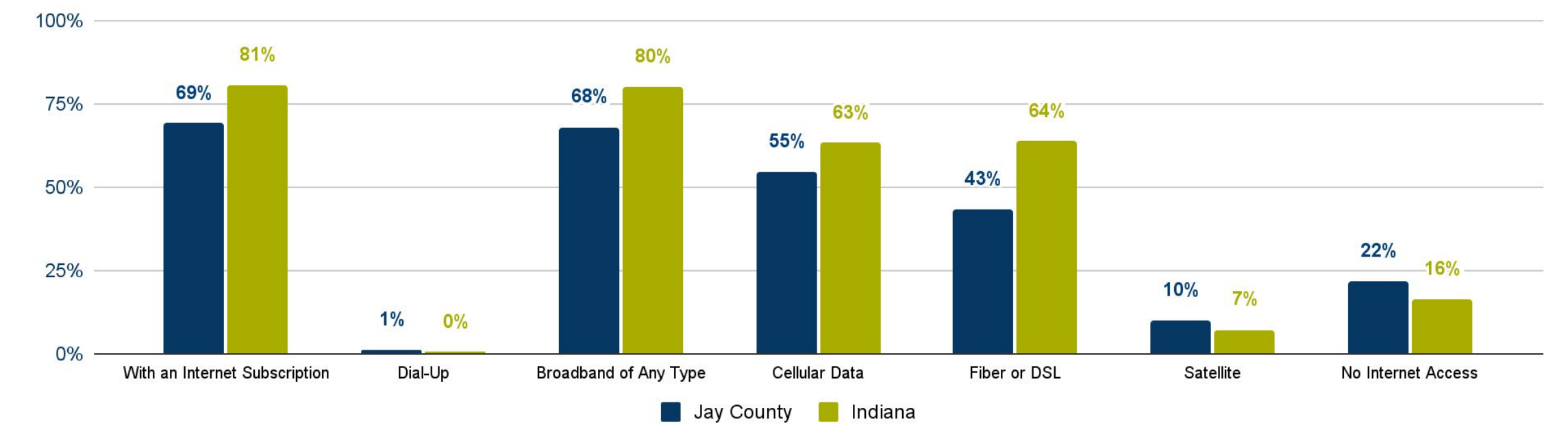
Affordable Housing Inventory

State of Indiana | 2020



HOUSING AMENITIES | 68% of housing units have access to broadband compared to 80% state-wide.

Broadband Access
Jay County | 2020

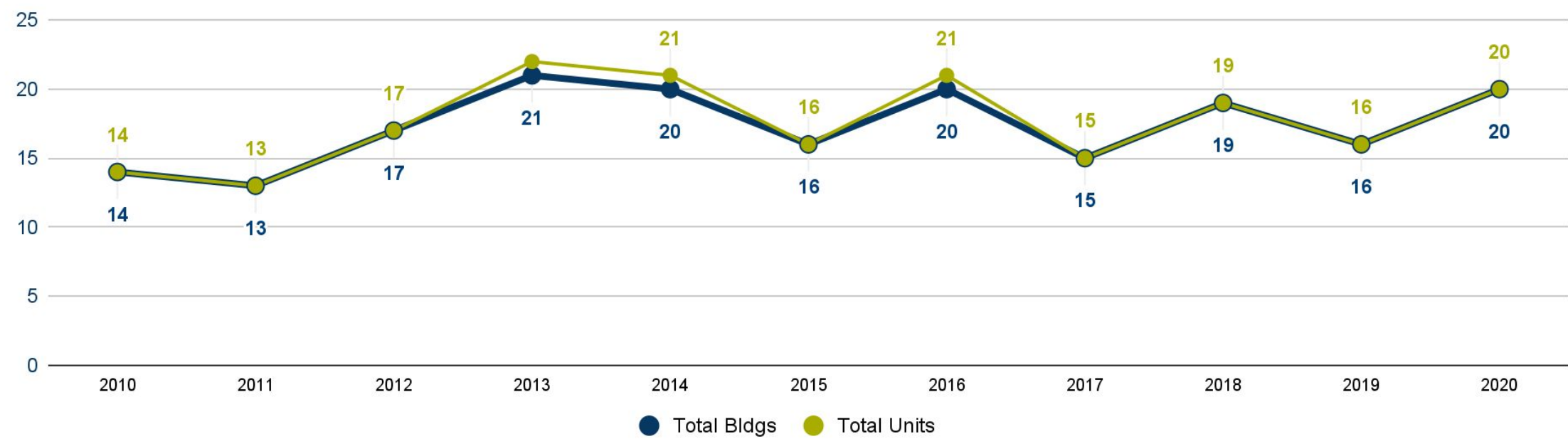


Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 20 new housing starts in 2020 in Jay County, with 191 total building permits authorized since 2010.

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



Source: St. Louis Fed.

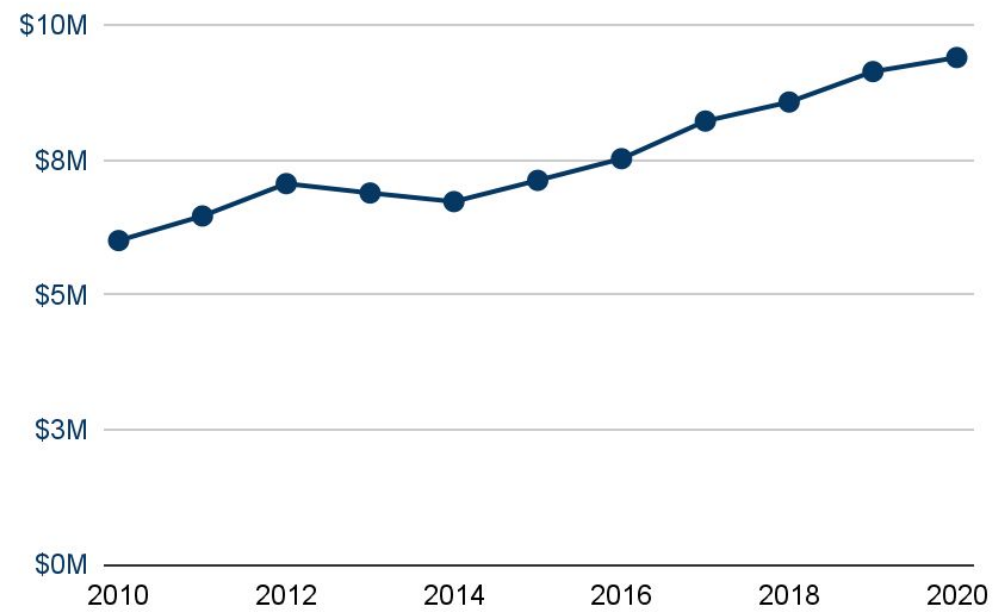
CONSTRUCTION INPUTS | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

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