

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR VERMILLION COUNTY

**OCTOBER 2021**

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

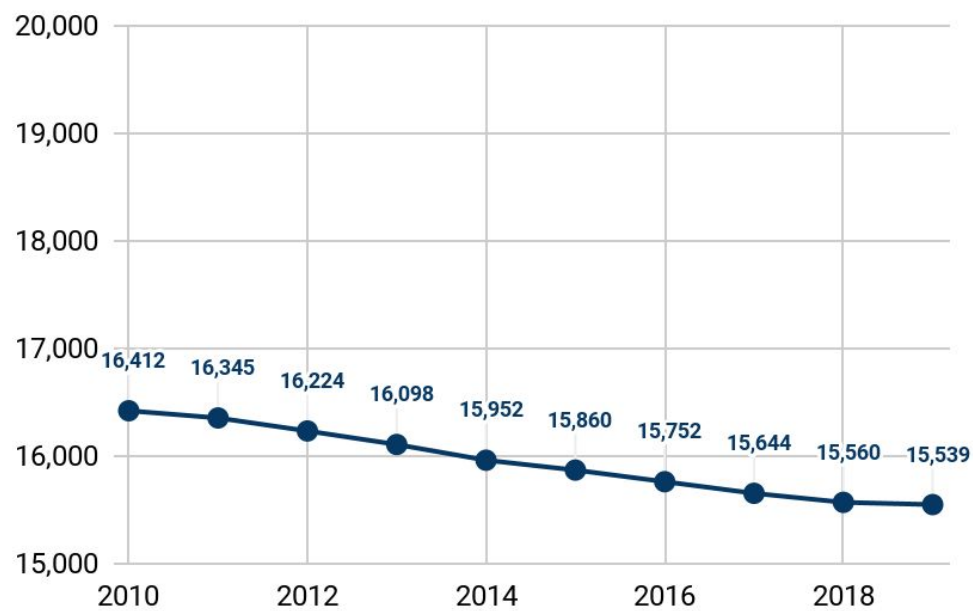
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# DEMOGRAPHIC TRENDS

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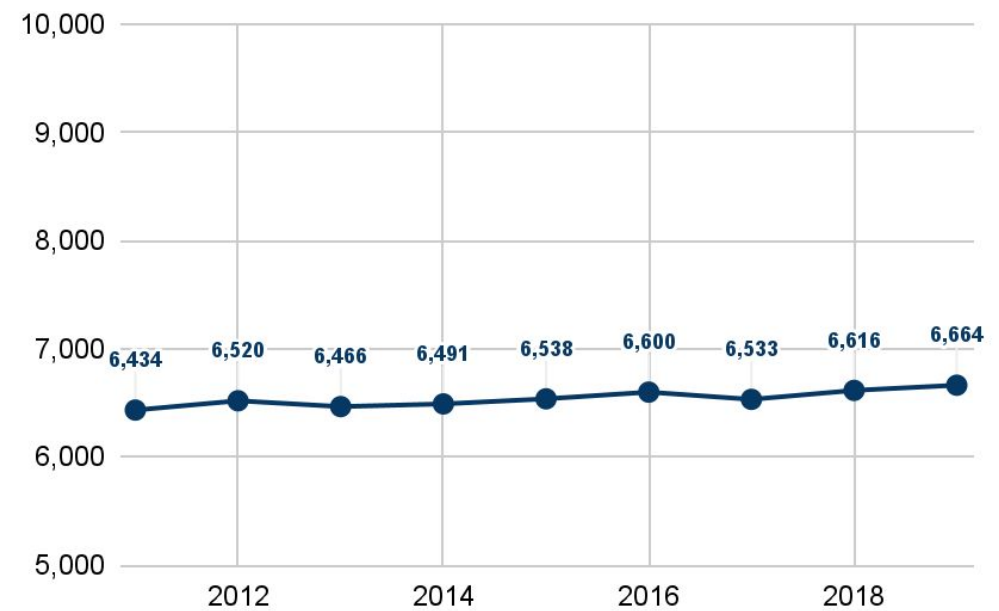
**POPULATION** | Vermillion County's population has decreased by 5.32% (873 people) between 2010-2019. In the same time period, the total number of households increased by 0.38% (25 households).

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



Source: FRED, U.S. Census Bureau

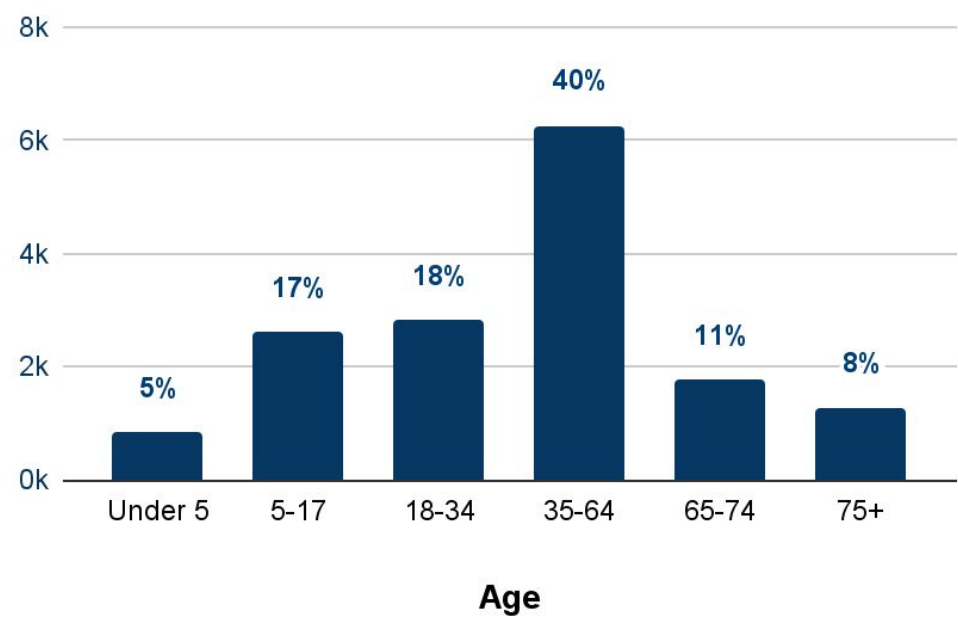
**Households**  
Vermillion County | 2010-2019



Source: FRED, U.S. Census Bureau

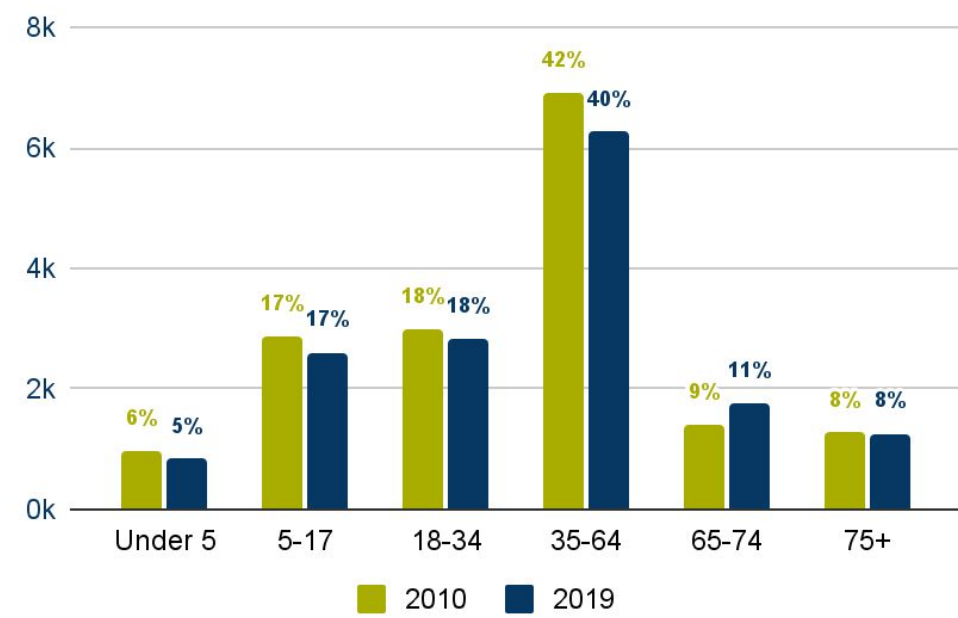
**AGE** | 19% of people in Vermillion County are above the age of 65, while 22% are below 18.

**Population by Age**  
Vermillion County | 2019



Source: ACS 2019 5-year estimates

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

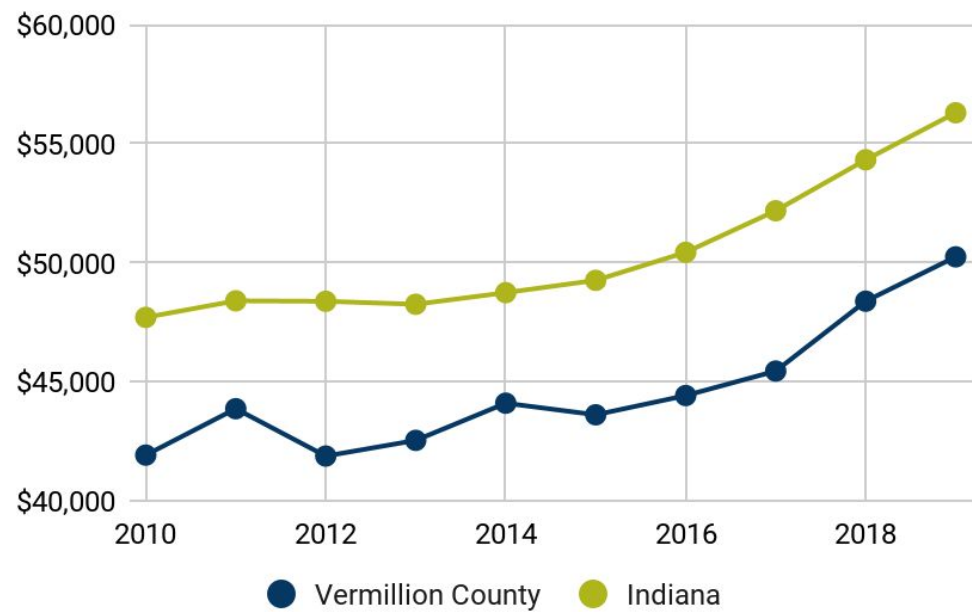


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | Vermillion County had a median income of \$50,243 in 2019, up 20% since 2010. 35% of households have incomes below \$35,000, while 15% have incomes above \$100,000.

**Median Income**

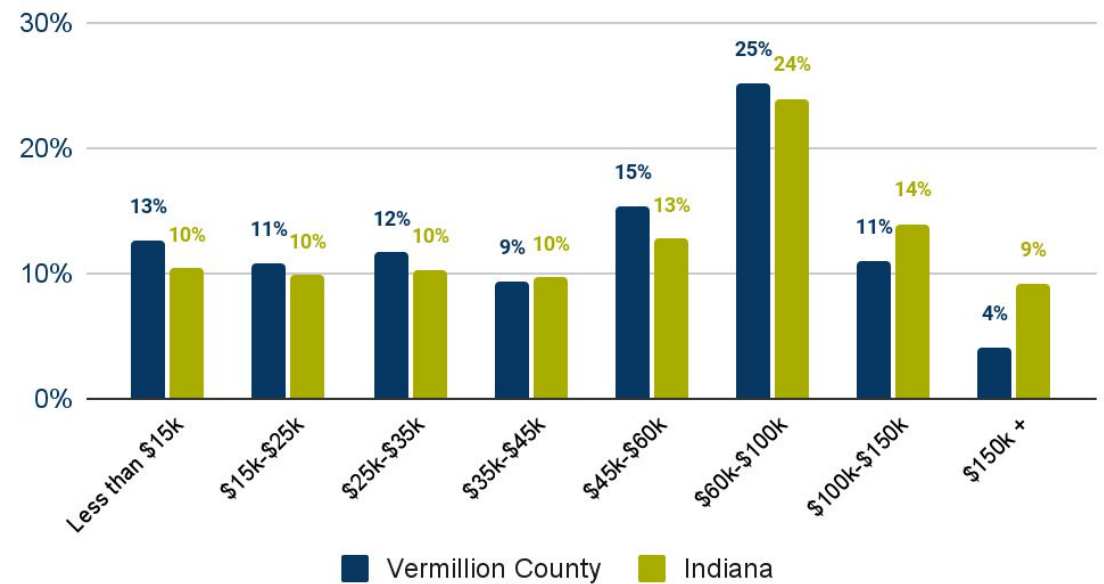
Vermillion County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

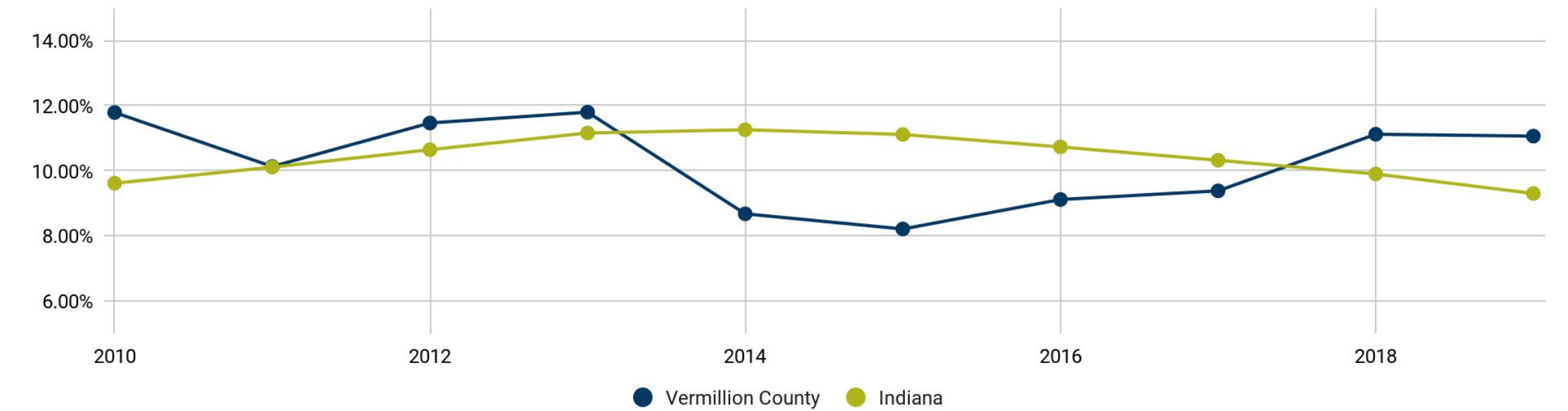
Vermillion County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 11.1% of families live in poverty conditions in Vermillion County, down 0.73 percentage points from 11.8% in 2010.

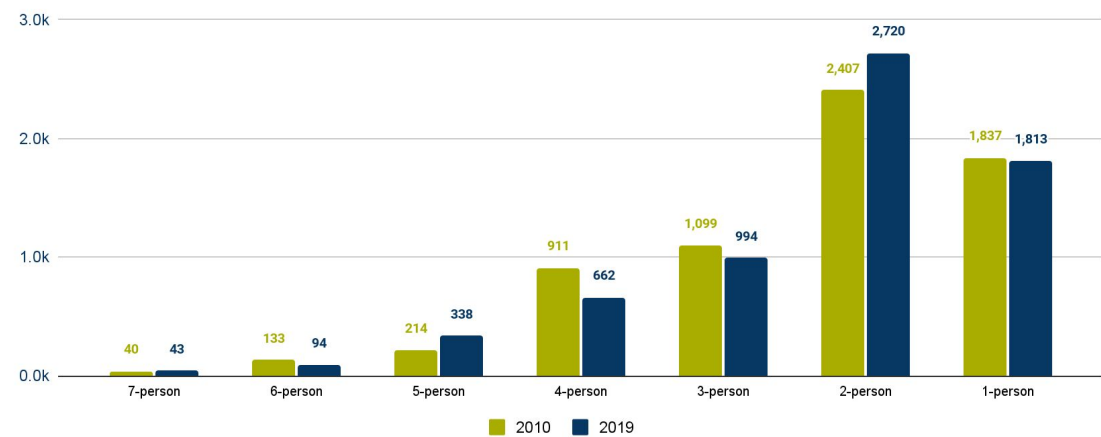
**Family Poverty Rate**  
Vermillion County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**HOUSEHOLD SIZE |** The average household size is 2.30 people, compared to 2.52 statewide. The Vermillion County average household has shrunk by 0.09 persons since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

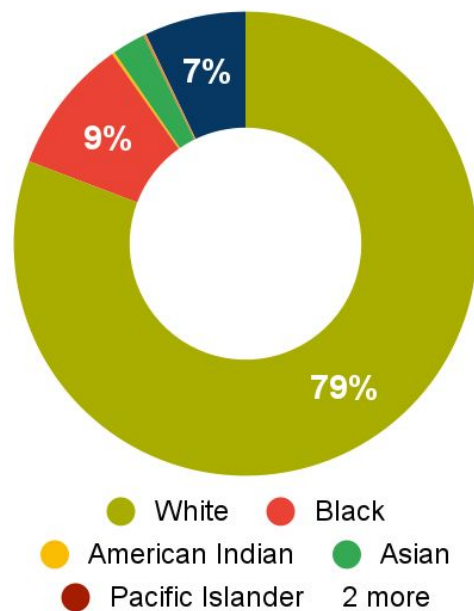
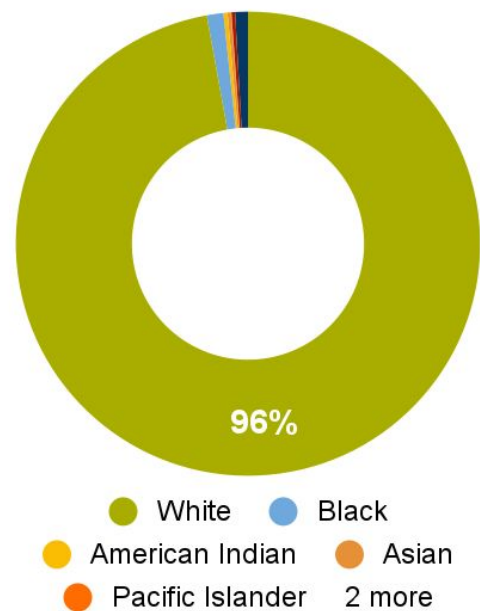


**RACIAL COMPOSITION |** The current racial distribution of households in Vermillion County is 96% white, 1% Black, 1% Hispanic/Latino, 0% Asian, and 0% other.

**Racial/Ethnic Distribution**

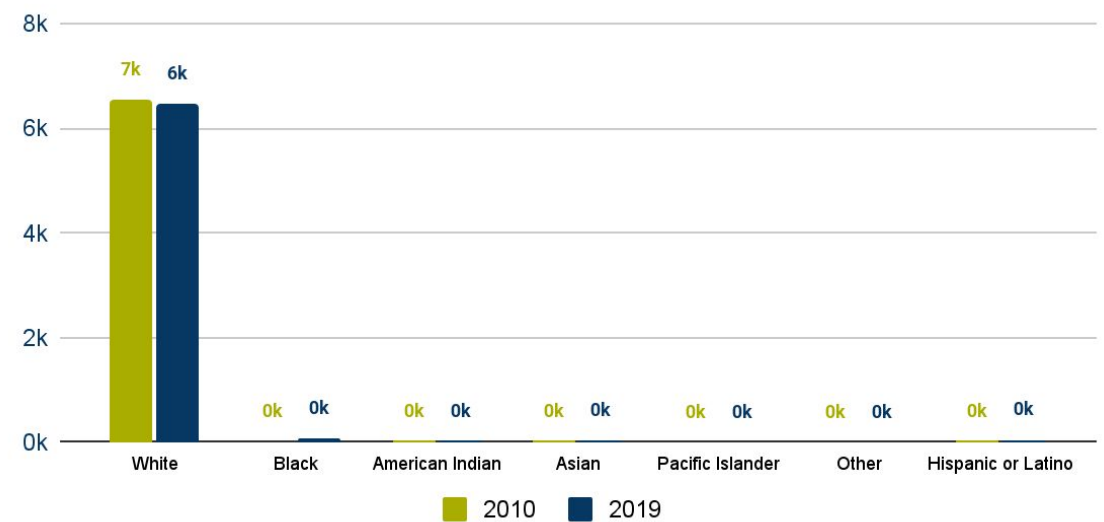
Vermillion County | 2019

Indiana | 2019



**Household Racial/Ethnic Distribution**

Vermillion County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

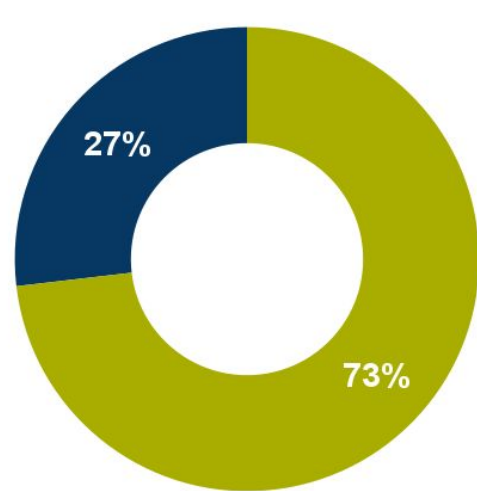
Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 27% of households (1,790 households) in Vermillion County were renters, while 73% (4,874 households) were owner households. The share of renters has increased by 5% since 2010.

**Housing Tenure**

Vermillion County | 2019

Indiana | 2019



● Owner Occupied  
● Renter Occupied

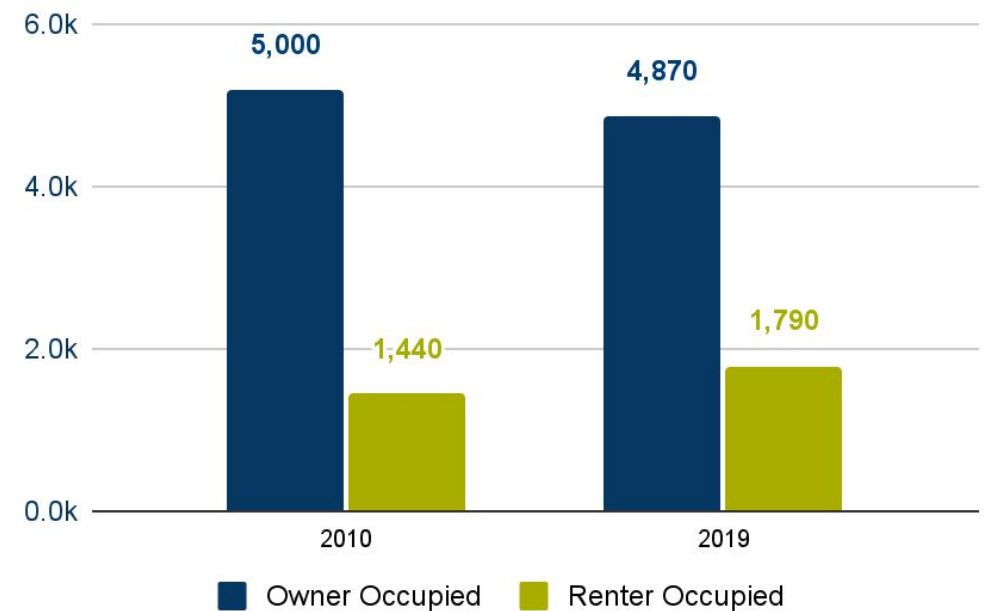
Source: ACS 2019 5-year estimates



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

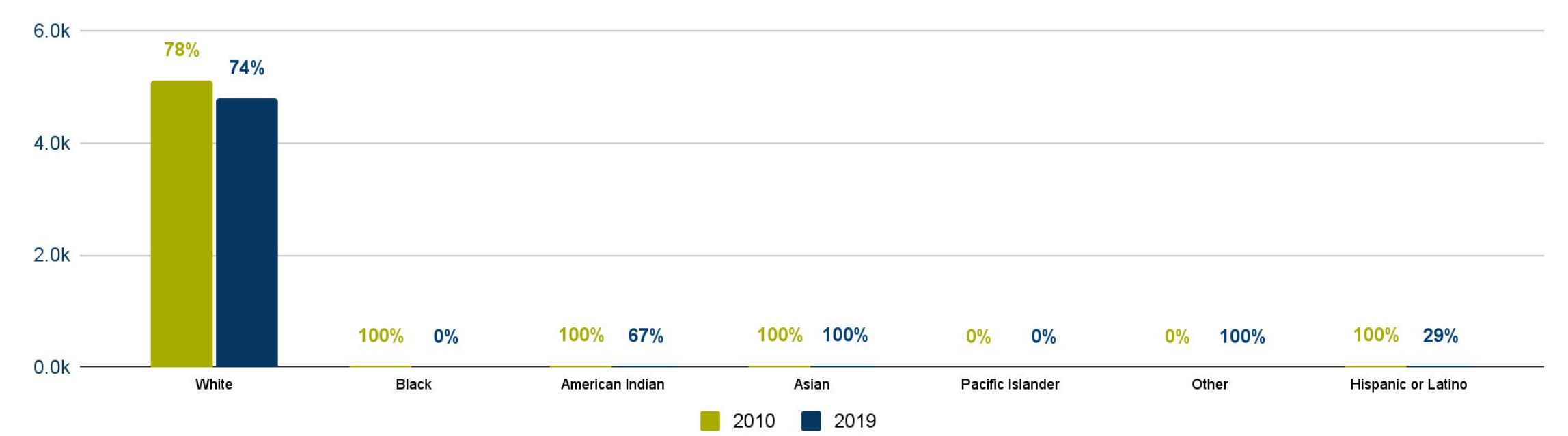
Vermillion County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 73%, homeownership is 74% among non-Hispanic White households, 0% for Black households, and 29% for Hispanic or Latino households.

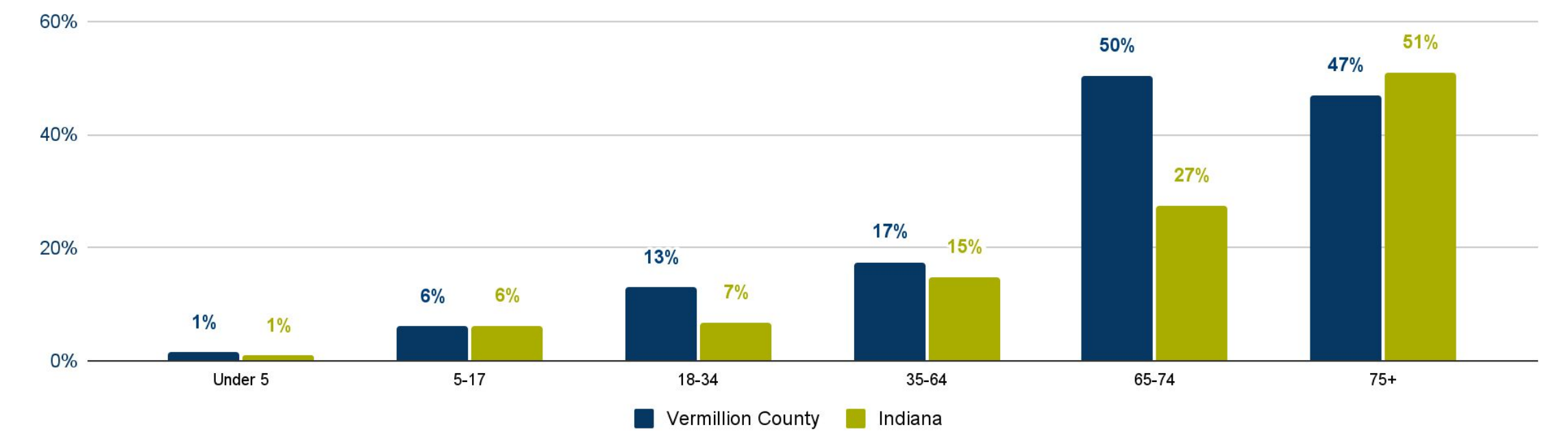
**Homeownership by Race**  
Vermillion County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 20% of people in Vermillion County live with a disability. For people above 65, the share increases to 49%.

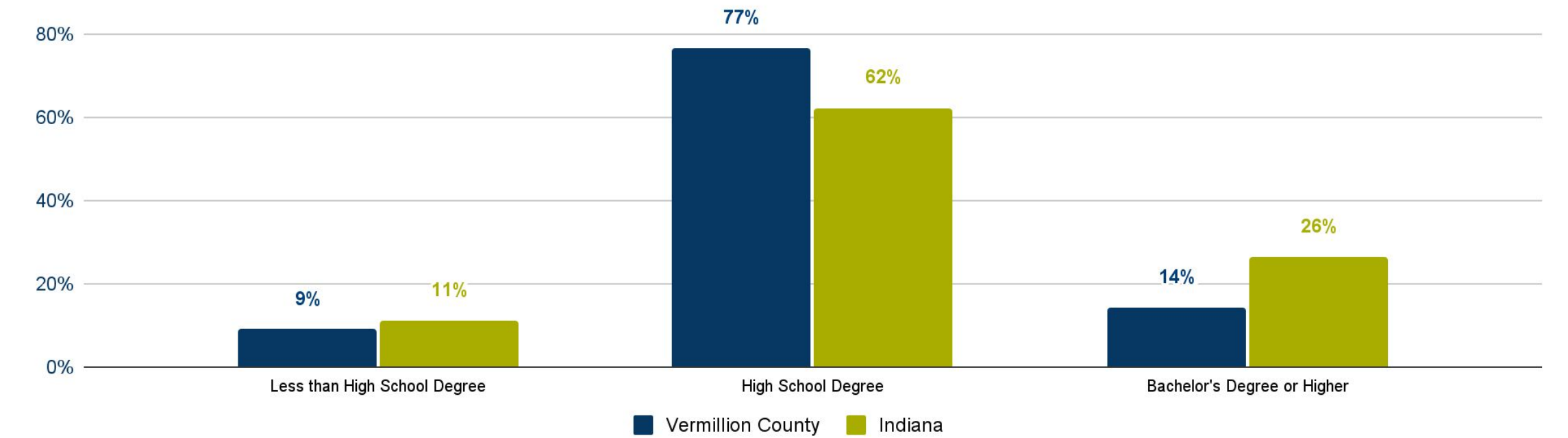
**Share of the Population with a Disability by Age**  
Vermillion County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In Vermillion County, 77% of the population has at least a high school degree and 14% of the population has at least a Bachelor's degree.

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



Source: ACS 2010-2019 5-year estimates

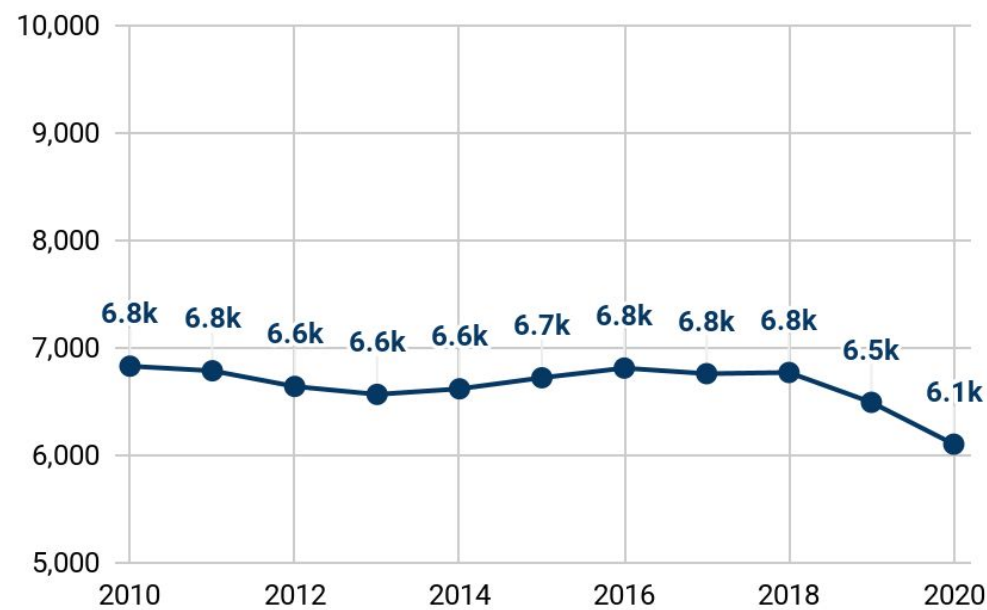
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# **JOB / EMPLOYMENT TRENDS**

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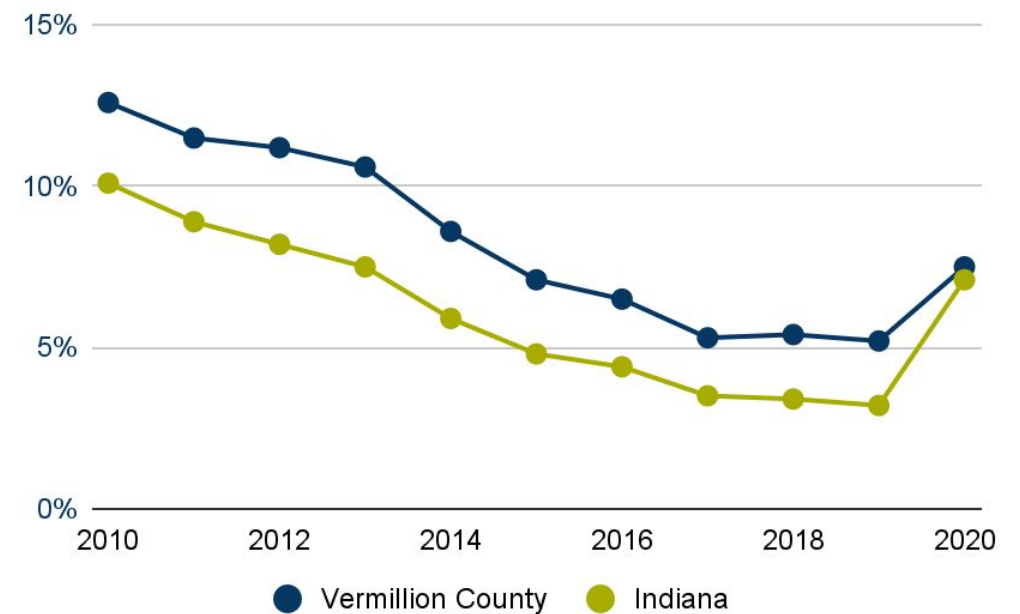
**EMPLOYMENT BASE |** There are currently 6,000 employed persons in Vermillion County, down by 10.66% since 2010. The unemployment rate in 2020 was 7.50%, up 2.30 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

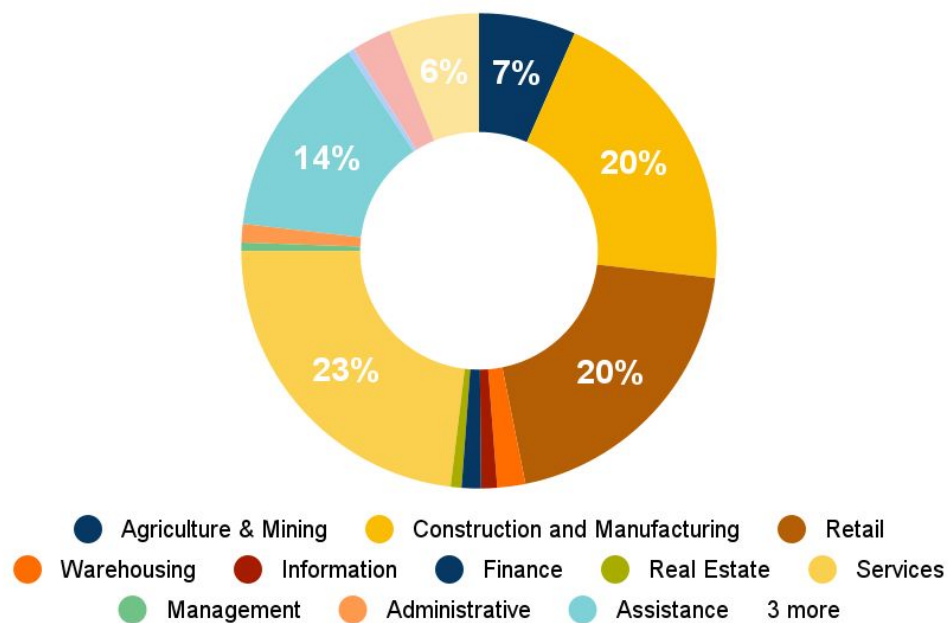
**Unemployment Rate**  
Vermillion County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**EMPLOYMENT BY INDUSTRY |** Retail Trade accounts for the plurality of jobs in Vermillion County, accounting for 18% of all jobs, followed by Health Care and Social Assistance (14% of all jobs).

**Total Jobs by All Industries**  
Vermillion County | 2018



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

**Top 5 Industries and Median Annual Wages**

1. Service-providing | **\$39,139**
2. Trade, transportation, and utilities | **\$46,784**
3. Goods-producing | **\$74,472**
4. Construction | **\$71,272**
5. Leisure and hospitality | **\$15,880**

Source: BLS

**Top 5 Employers**

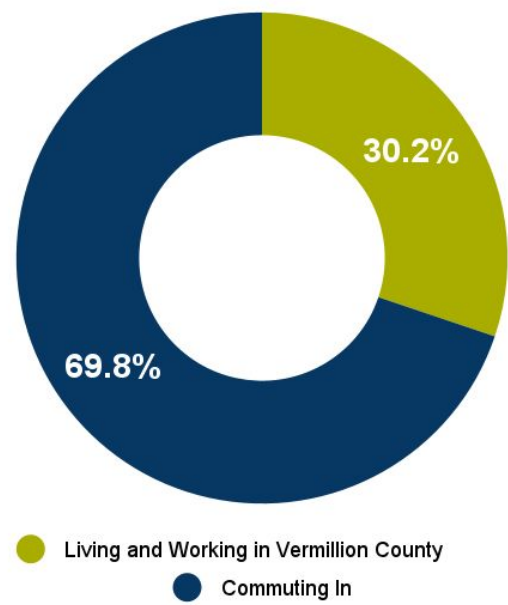
1. Eli Lilly & Co (Clinton)
2. South Vermillion Cmnty Sch Crp (Clinton)
3. South Vermillion Trnsprtn (Clinton)
4. Union Hospital Clinton (Clinton)
5. Walmart (Clinton)

Source: BLS



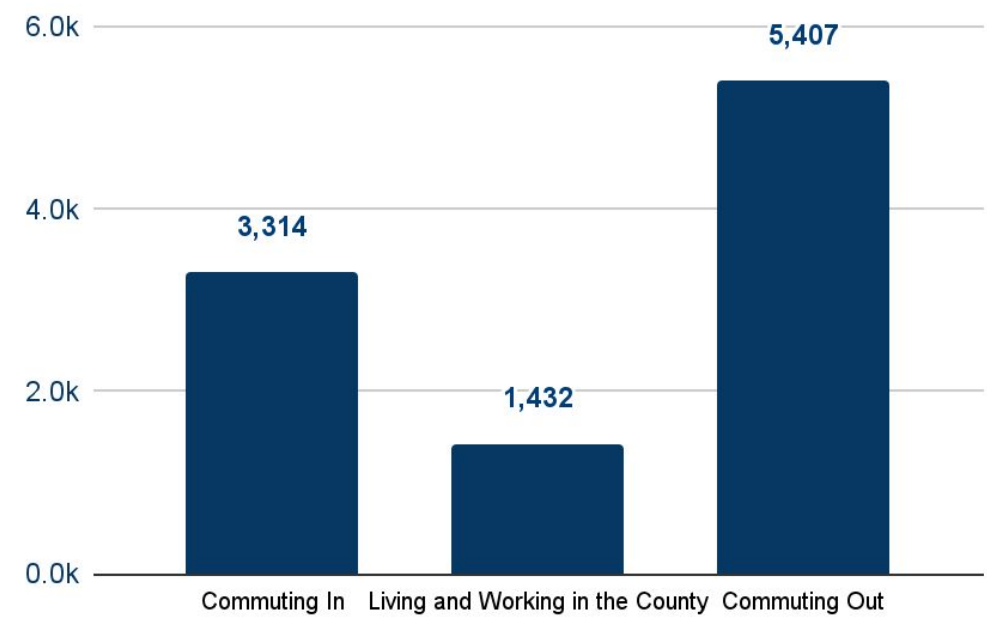
**COMMUTER INFLOW / OUTFLOW** | 3,000 commuters come into Vermillion County for their jobs, while 5,000 employees travel outside of Vermillion County for their jobs.

**Employment Inflow**  
Vermillion County | 2018



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

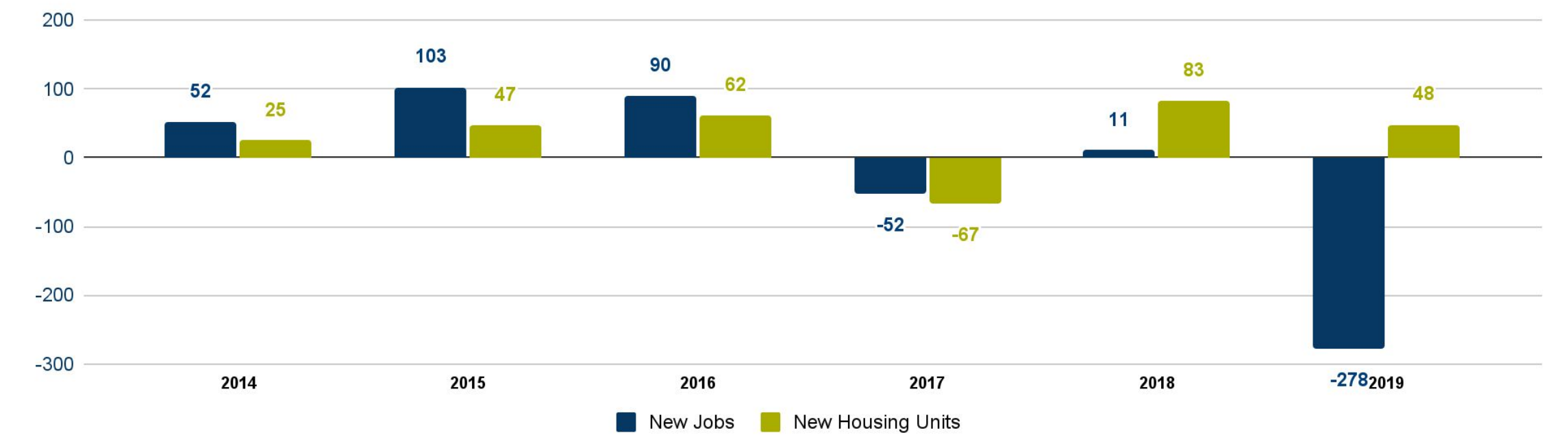
**Commuting Patterns**  
Vermillion County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Vermillion County has created -74 jobs between 2014-2019 and 198 housing units, or -268 units for every 100 jobs created.

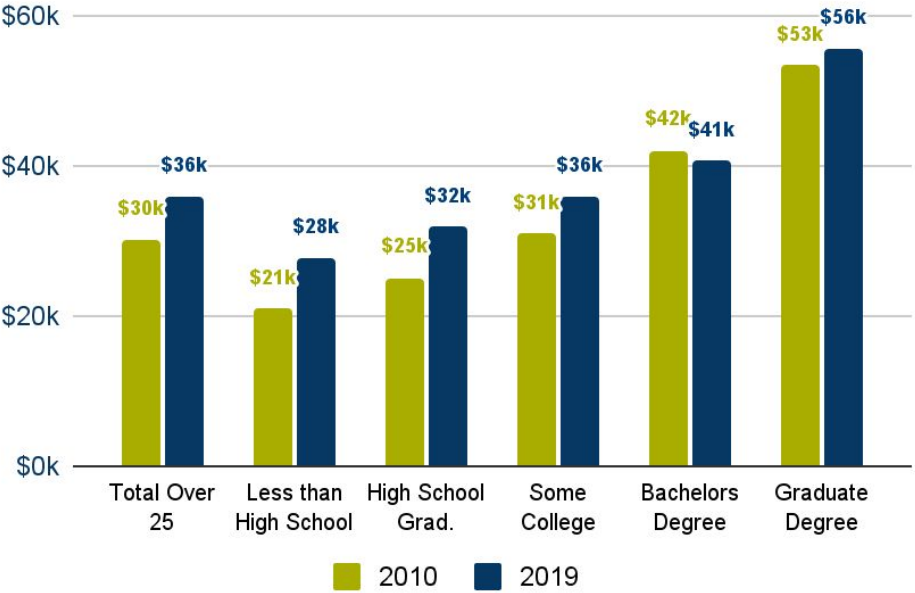
**Job Growth and Housing Production**  
Vermillion County | Total Jobs, New Jobs



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

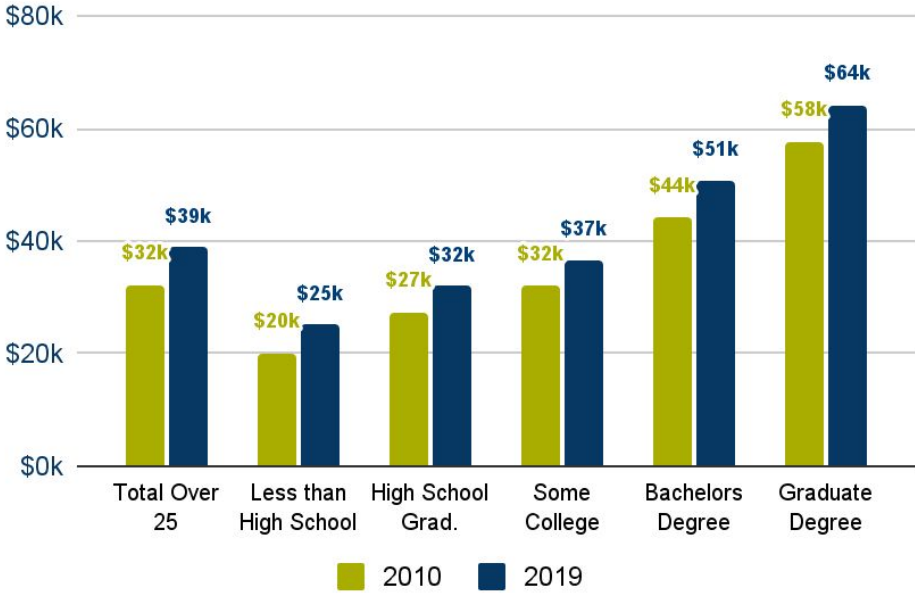
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 19% since 2010 for the total population and increased 27% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

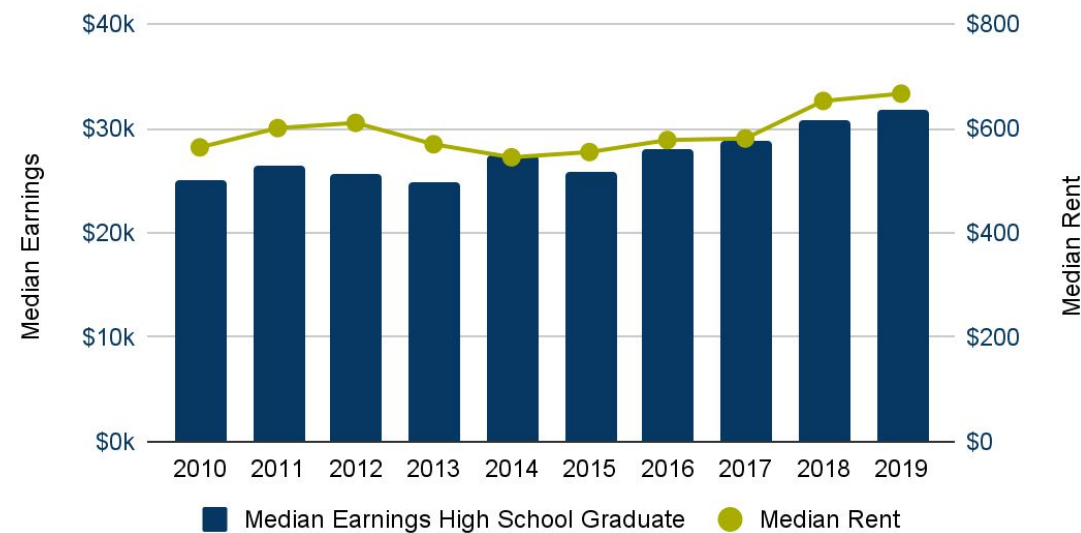
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

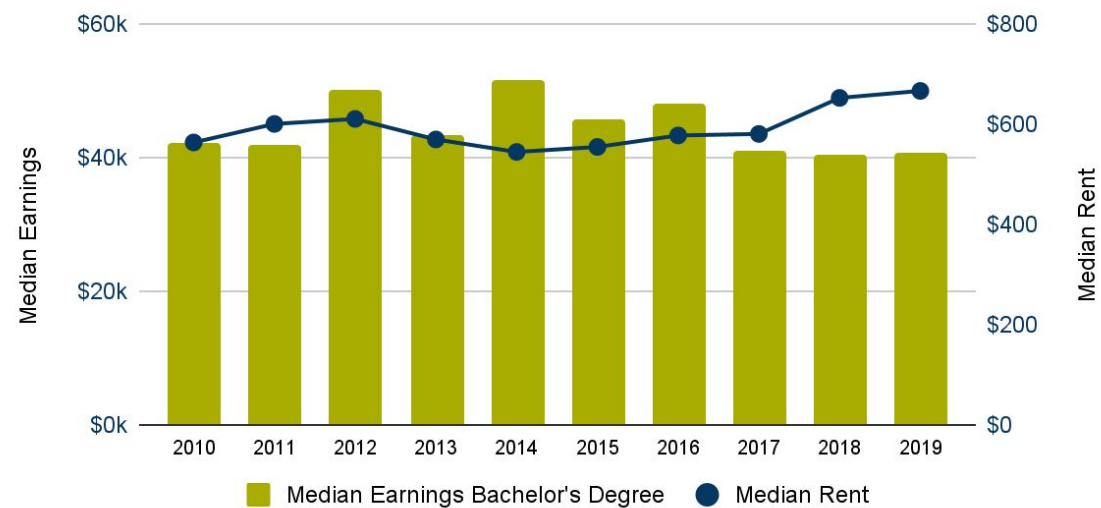
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 18.3%, or 18% since 2010.

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



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

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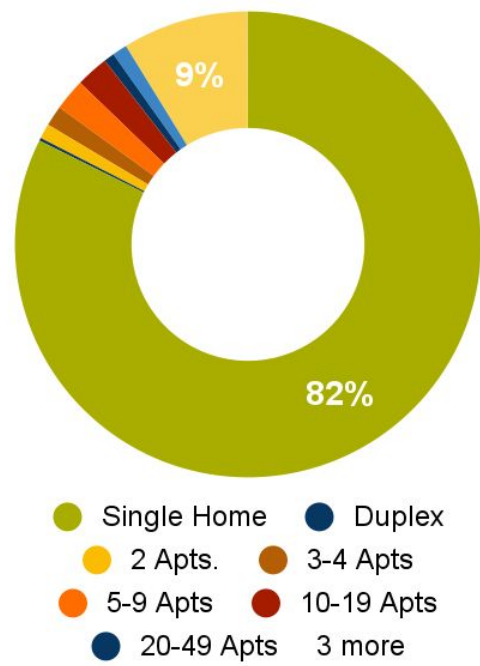
# HOUSING TRENDS

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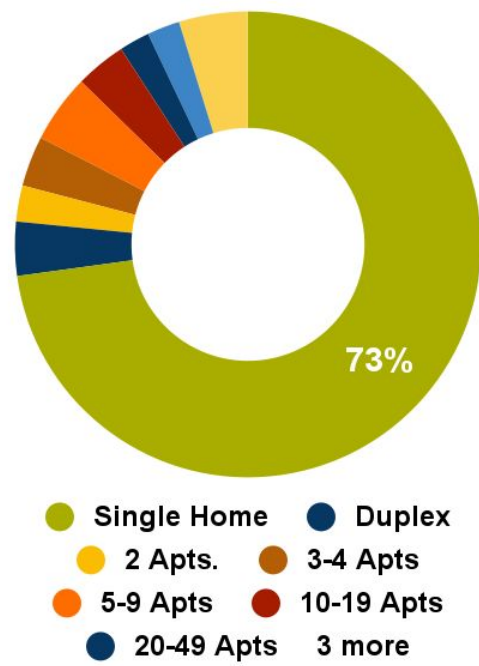
**HOUSING TYPOLOGY |** 82% of homes in Vermillion County are single-family, while 9% are multifamily. Multifamily housing has increased by 89 homes since 2010.

**Housing Typology**

Vermillion County | 2019



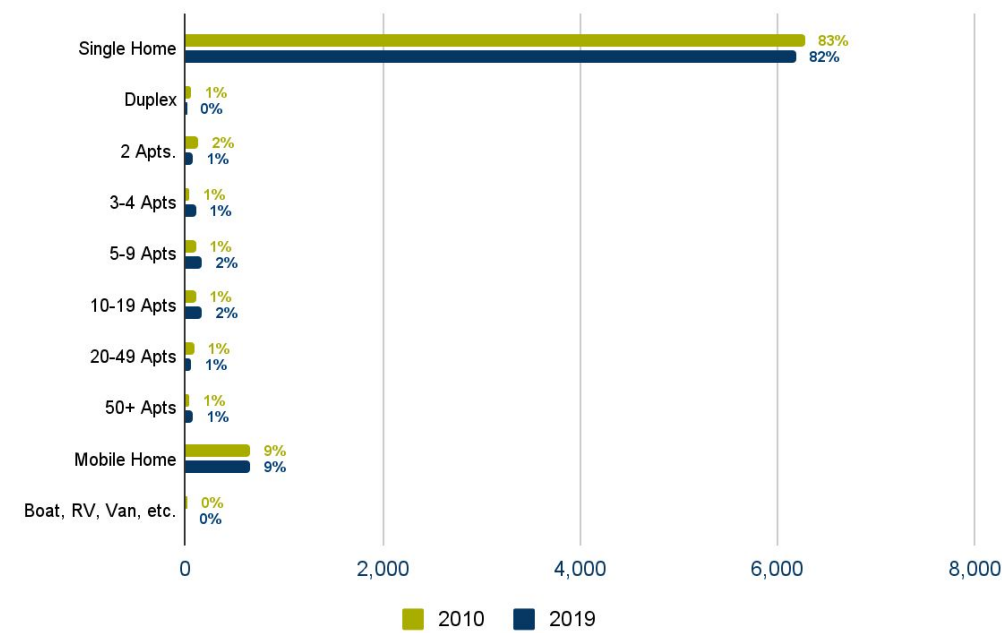
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Share of Units by Housing Typology**

Vermillion County | 2010-2019

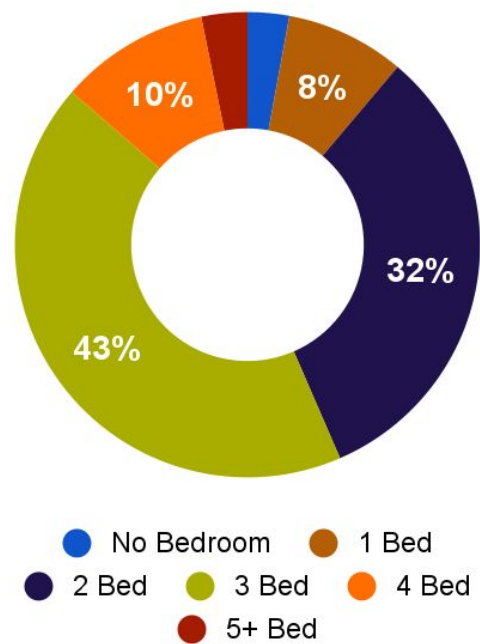


Source: ACS 2010-2019 5-year estimates

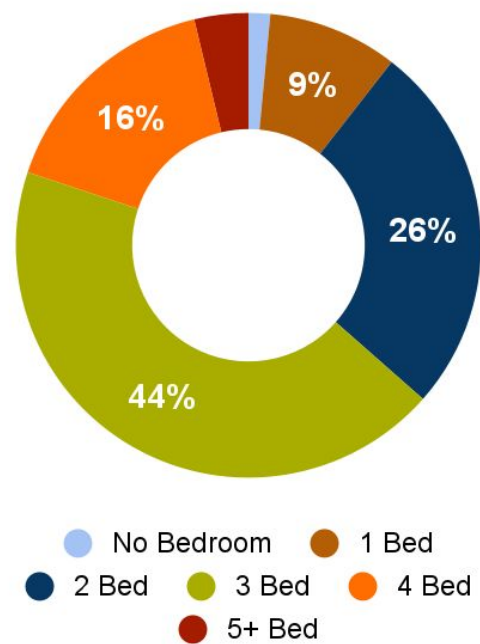
**HOUSING TYPOLOGY |** Most units in Vermillion County contain 2.3 bedrooms, with 57% of units containing 3 bedrooms or more.

**Housing Stock by Bedrooms**

Vermillion County | 2019



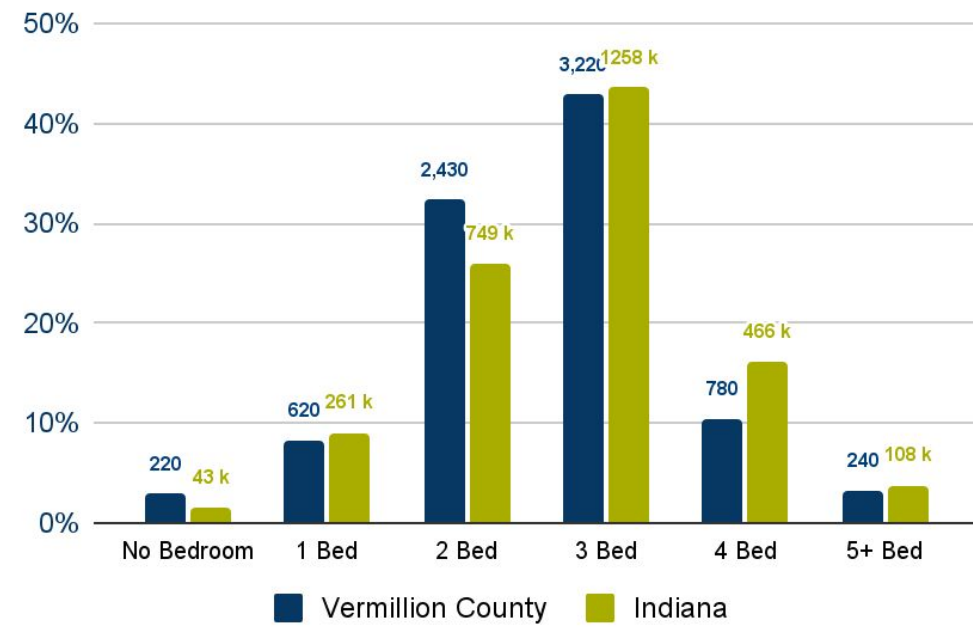
Indiana | 2019



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

**Share of Housing Stock by Bedroom**

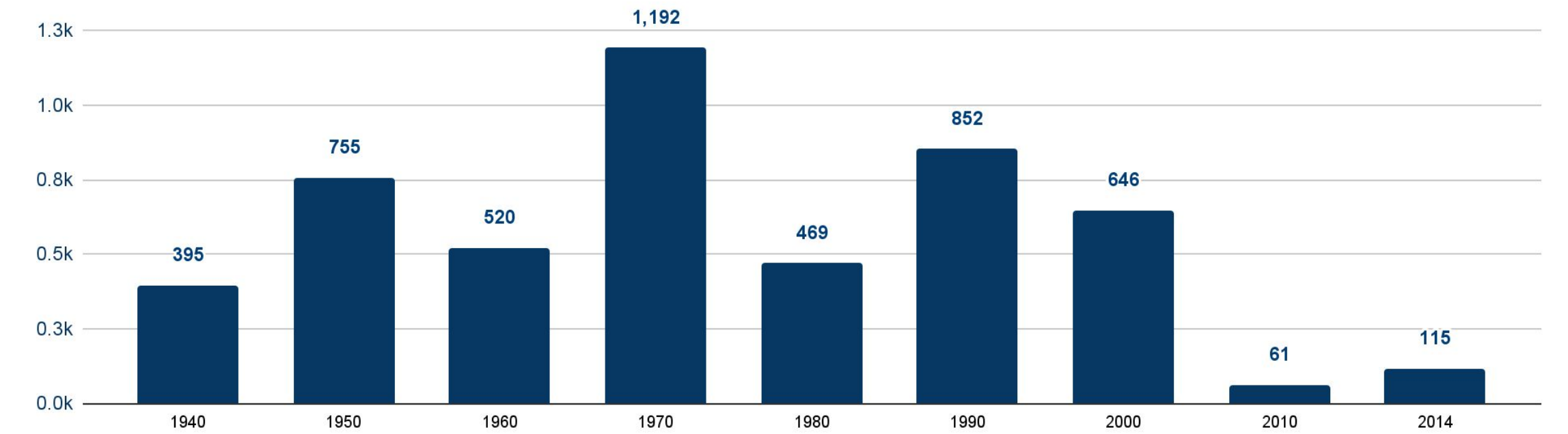
Vermillion County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 89% of homes were built before 1990, with a plurality of homes built before 1940.

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

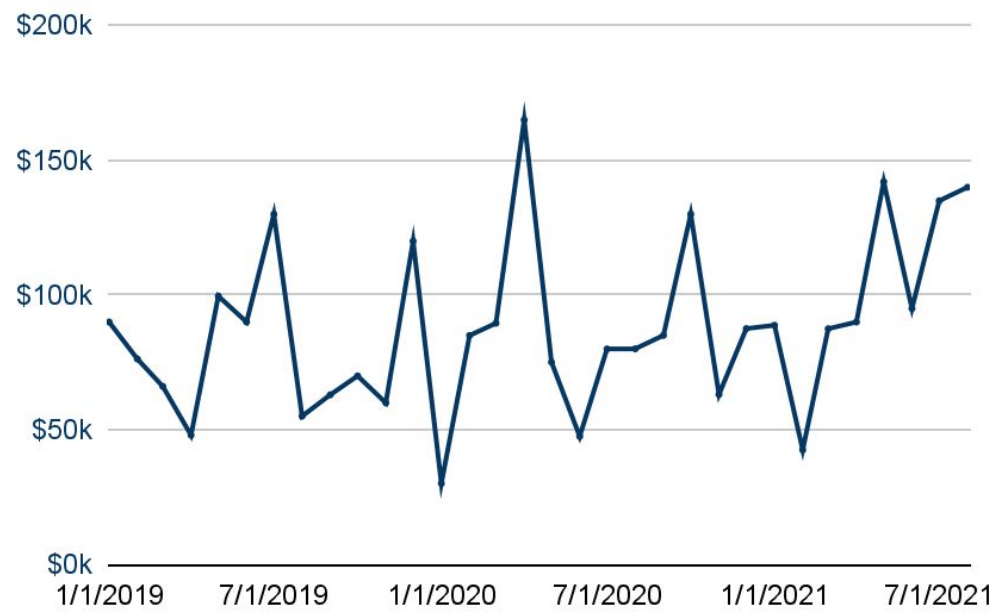


Includes all existing units, single family and multifamily.  
**Source:** ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Vermillion County have a median listing price of \$139,900. Home prices have increased by 56% since 2019.

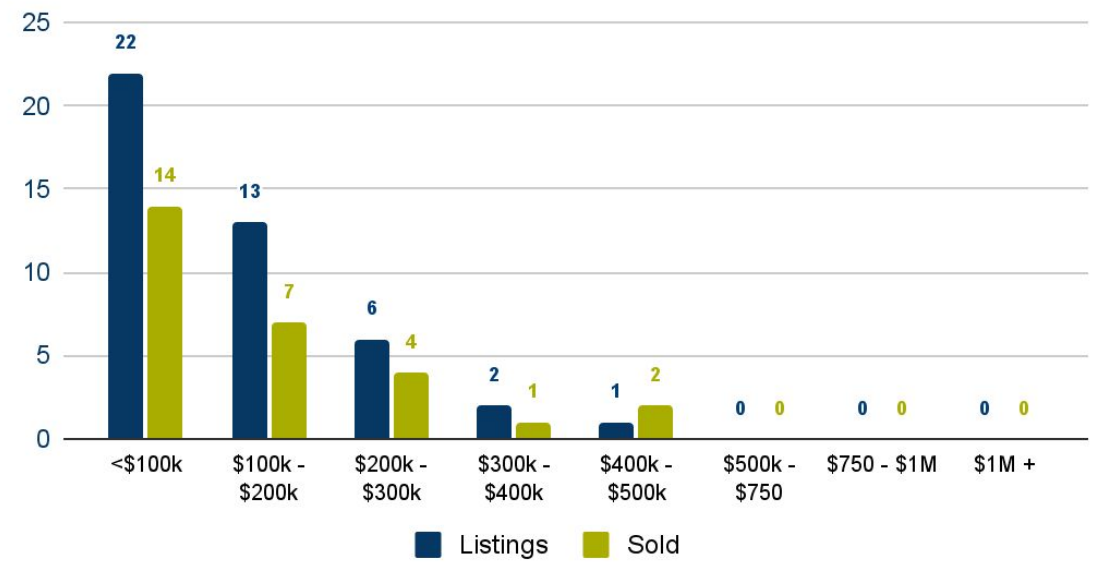
**Median Listing Price**  
Vermillion County | 2019-2021



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)**  
Vermillion County | 2021

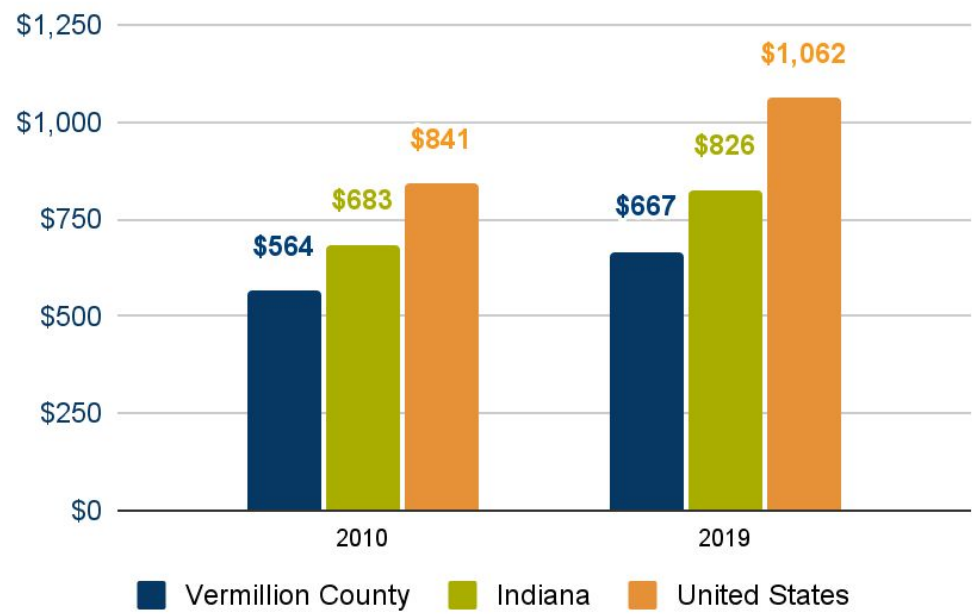


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 18% since 2010, with average rents at \$667 in 2019.

**Median Rent**

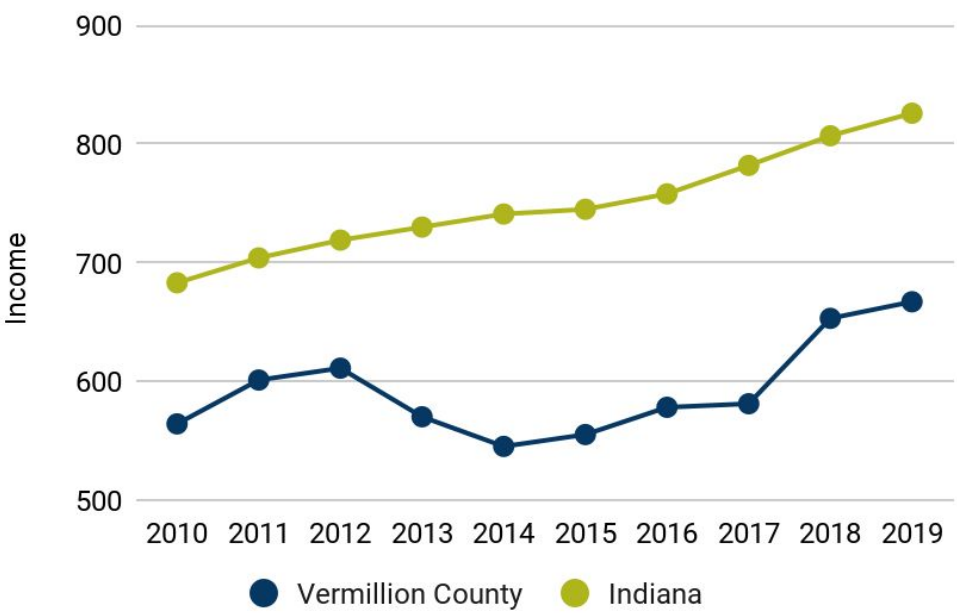
Vermillion County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

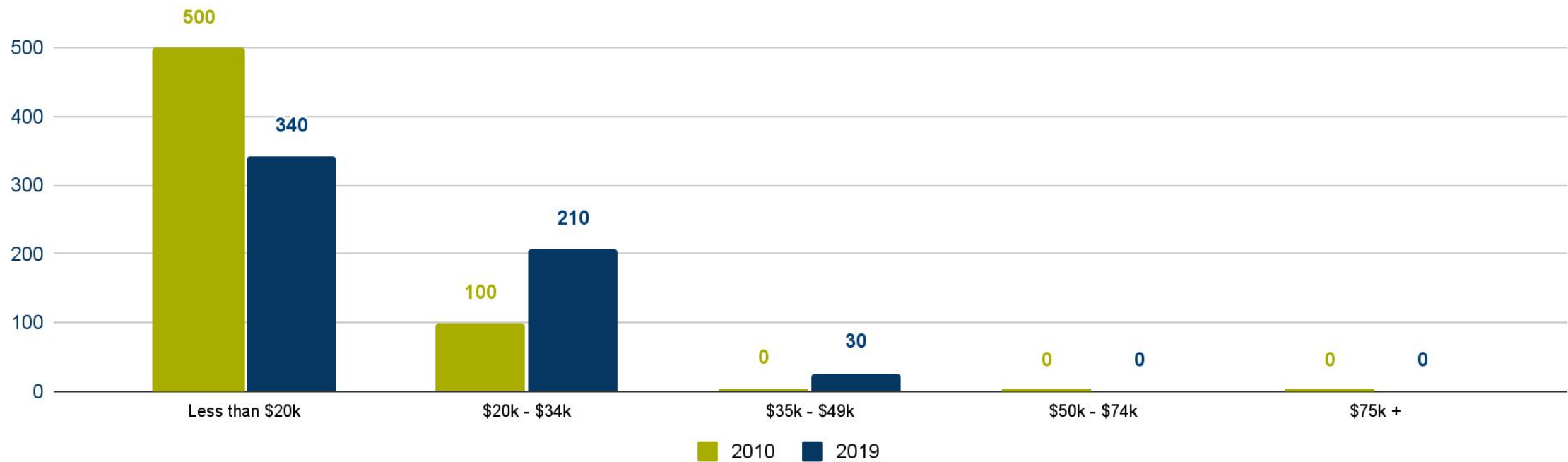
Vermillion County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 40% of renter households are housing cost burdened in Vermillion County, down -16% since 2010. 62% of households earning below \$50,000 are housing cost burdened.

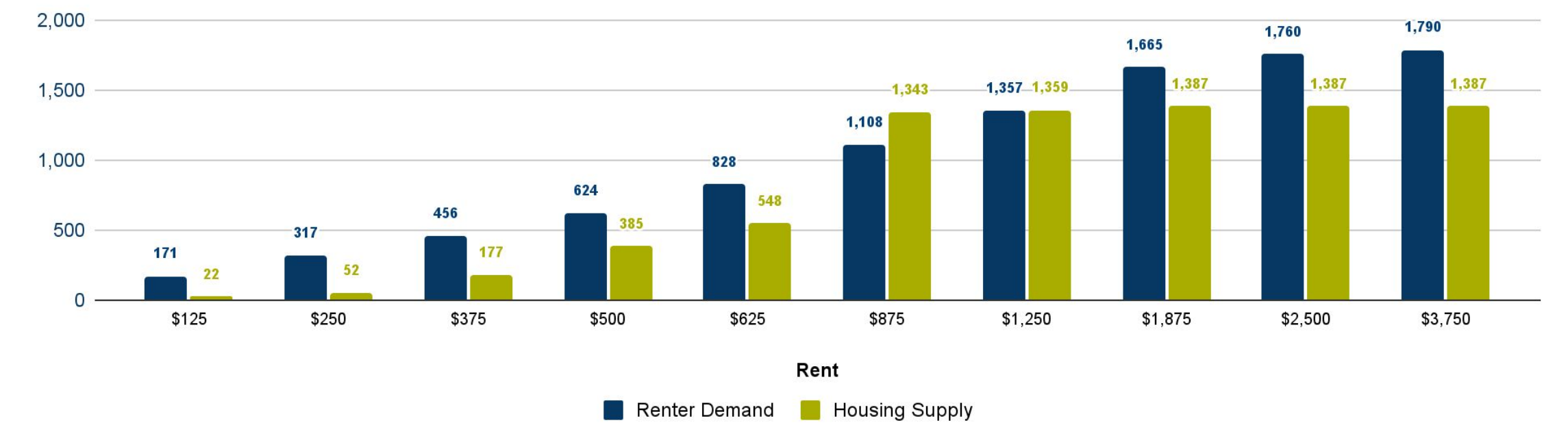
**Renter Housing Cost Burden**  
Vermillion County, Indiana | 2010 - 2019



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**  
Vermillion 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 Vermillion County.

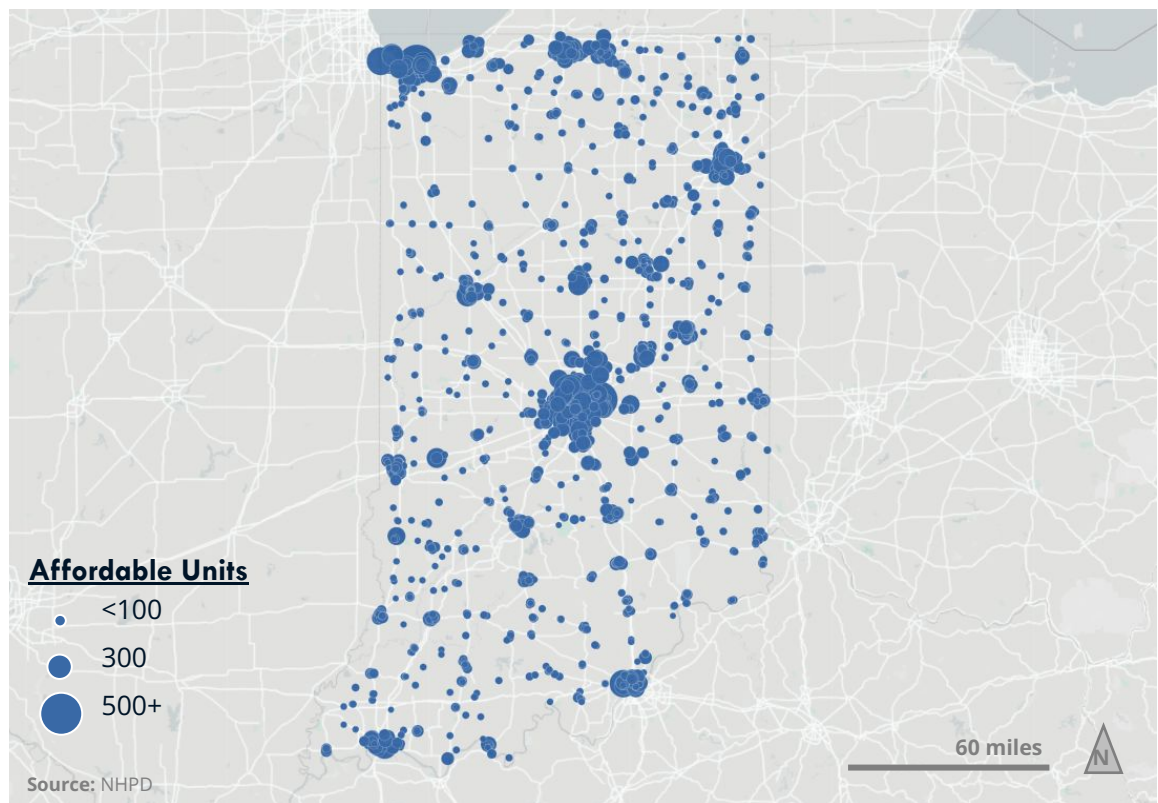
## Affordable Housing Inventory

Vermillion County | 2020



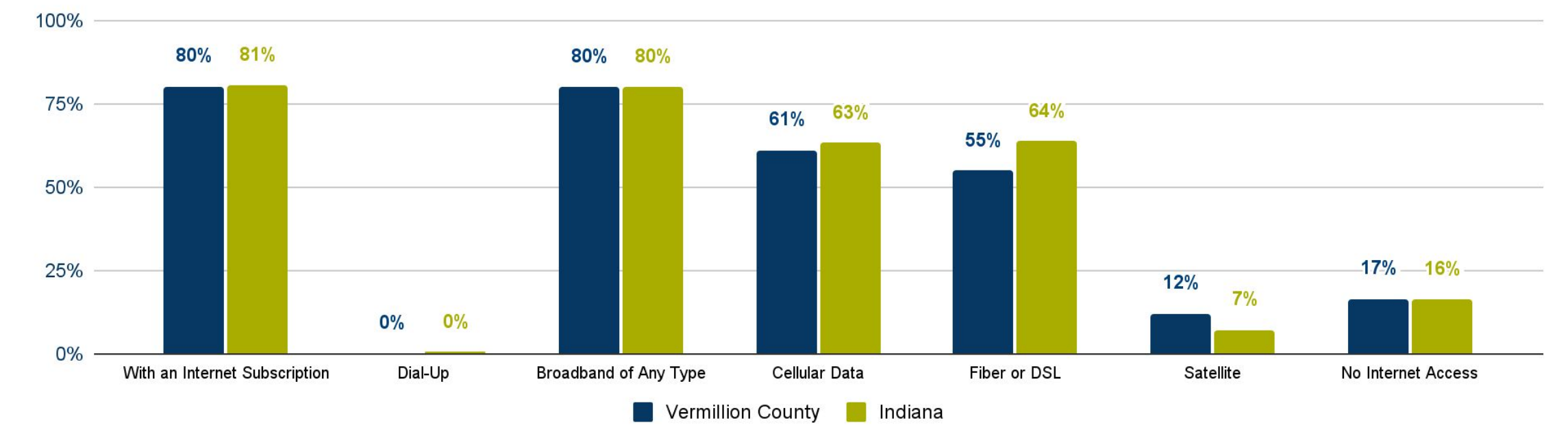
## Affordable Housing Inventory

State of Indiana | 2020



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

**Broadband Access**  
Vermillion County | 2020



Source: ACS 2010-2019 5-year estimates

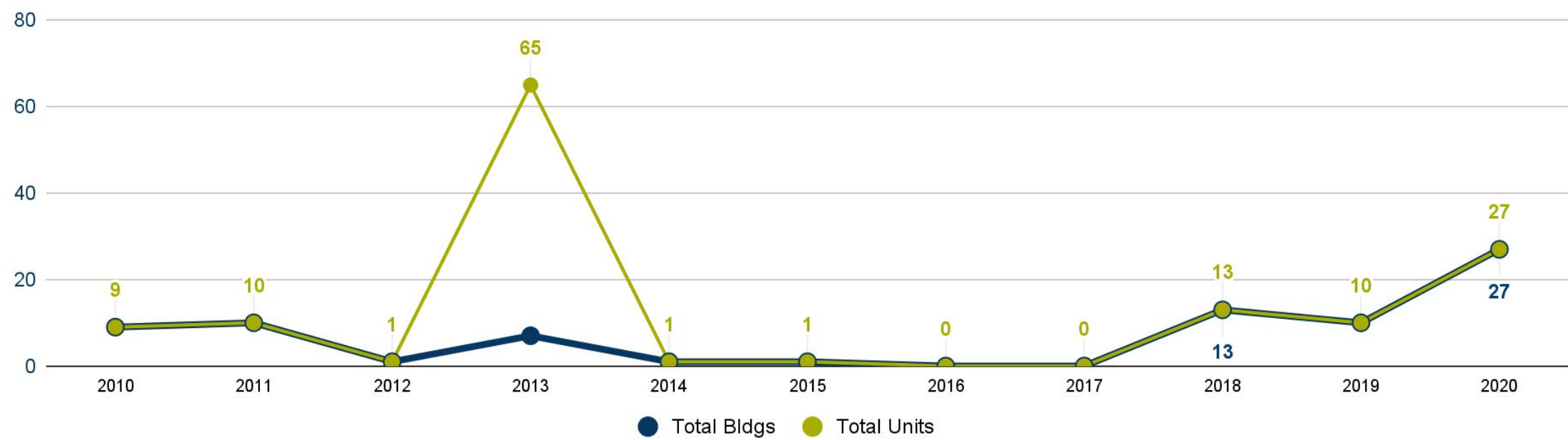
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 27 new housing starts in 2020 in Vermillion County, with 79 total building permits authorized since 2010.

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



Source: St. Louis Fed.



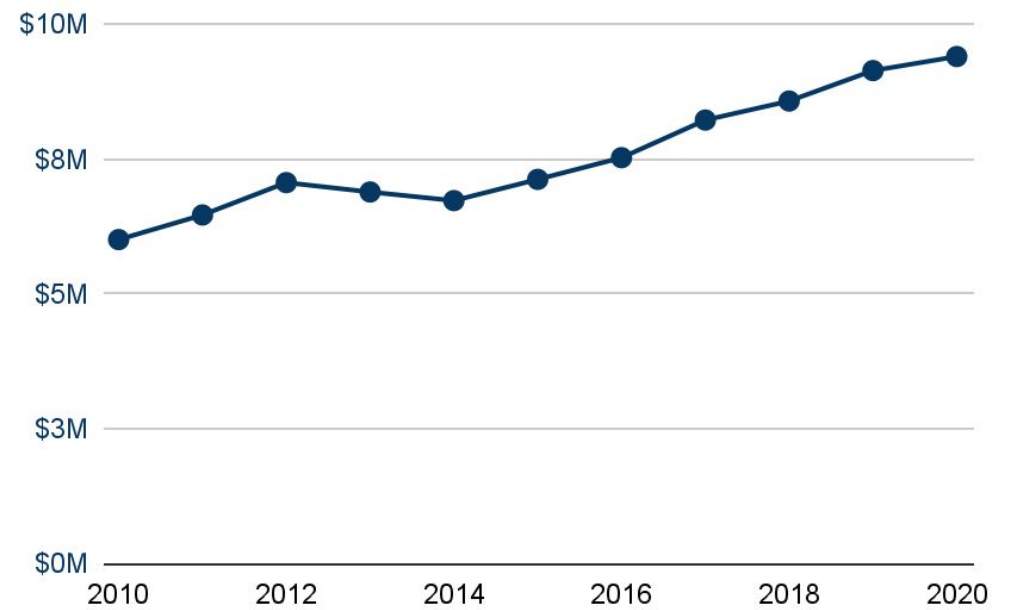
**CONSTRUCTION INPUTS |** Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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