

**Indiana Housing  
Working Group**



# INDIANA STATE HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR ELKHART 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.

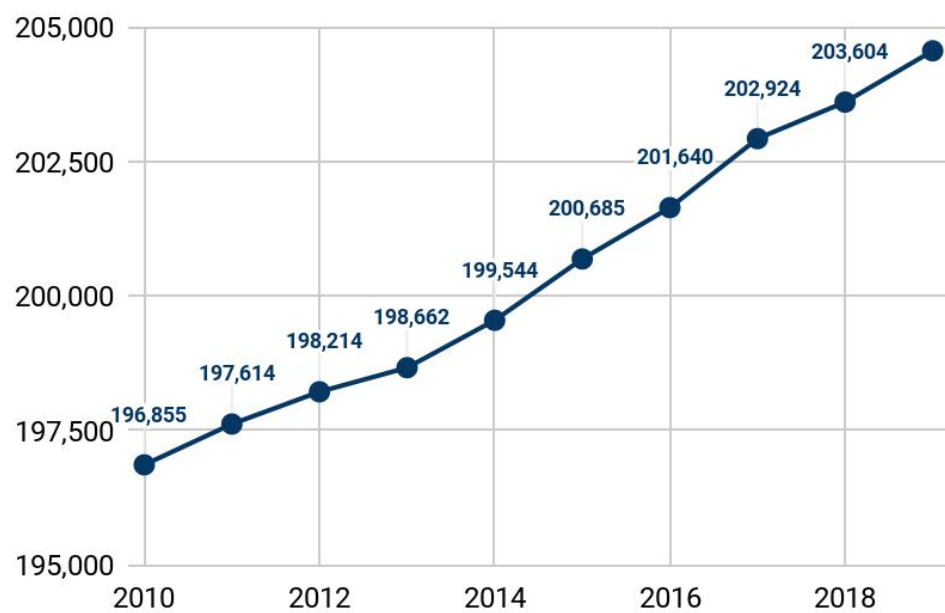
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# DEMOGRAPHIC TRENDS

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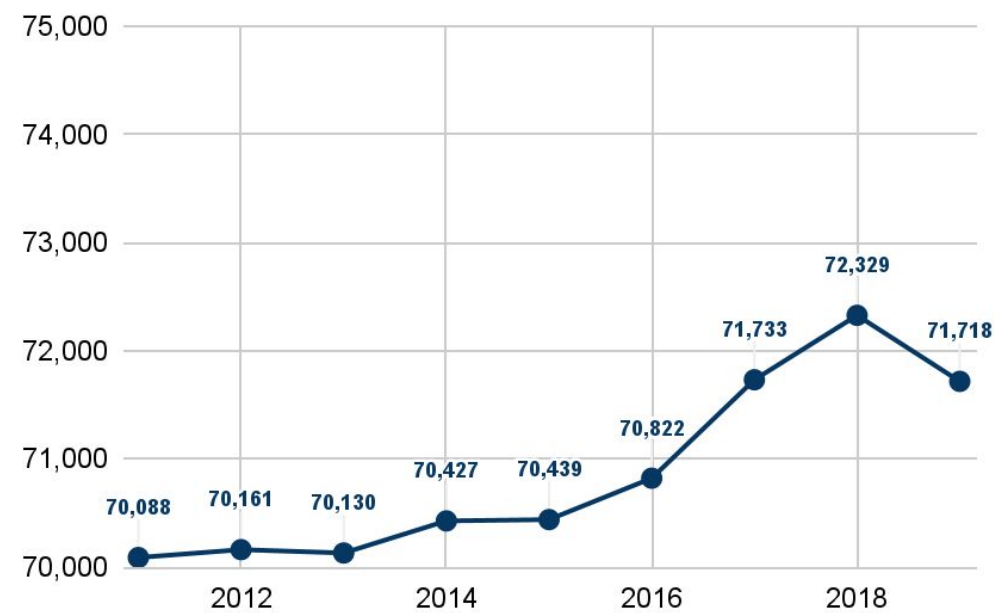
**POPULATION** | Elkhart County's population has increased by 3.91% (7,703 people) between 2010-2019. In the same time period, the total number of households increased by 2.40% (1,683 households).

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



Source: FRED, U.S. Census Bureau

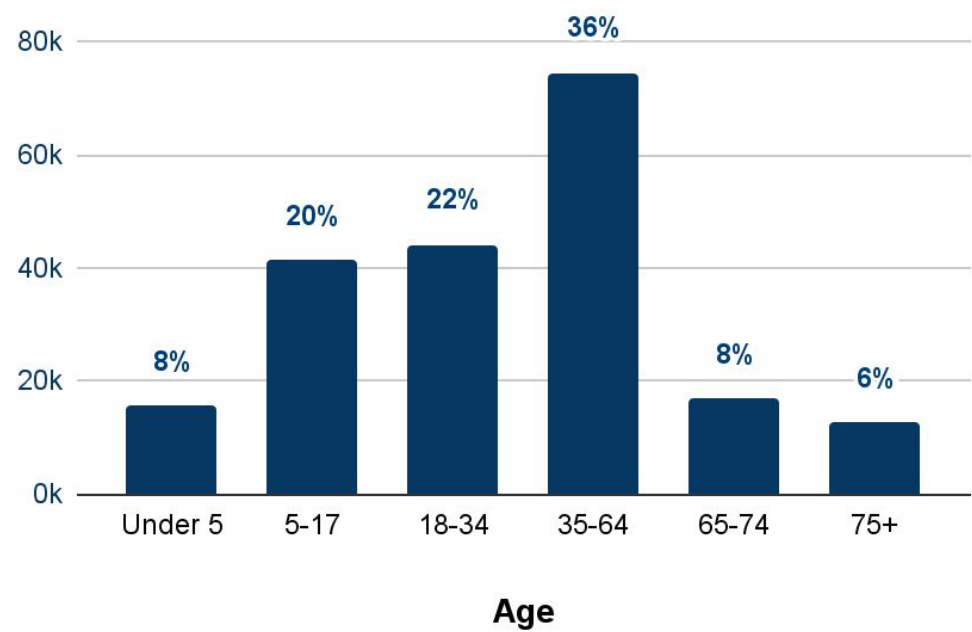
**Households**  
Elkhart County | 2010-2019



Source: FRED, U.S. Census Bureau

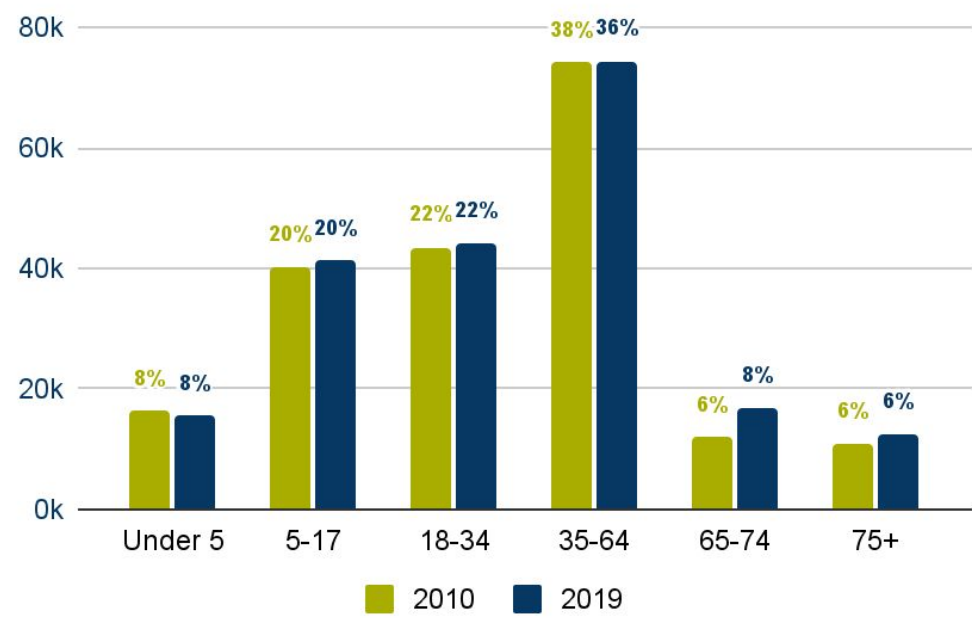
**AGE** | 14% of people in Elkhart County are above the age of 65, while 28% are below 18.

**Population by Age**  
Elkhart County | 2019



Source: ACS 2019 5-year estimates

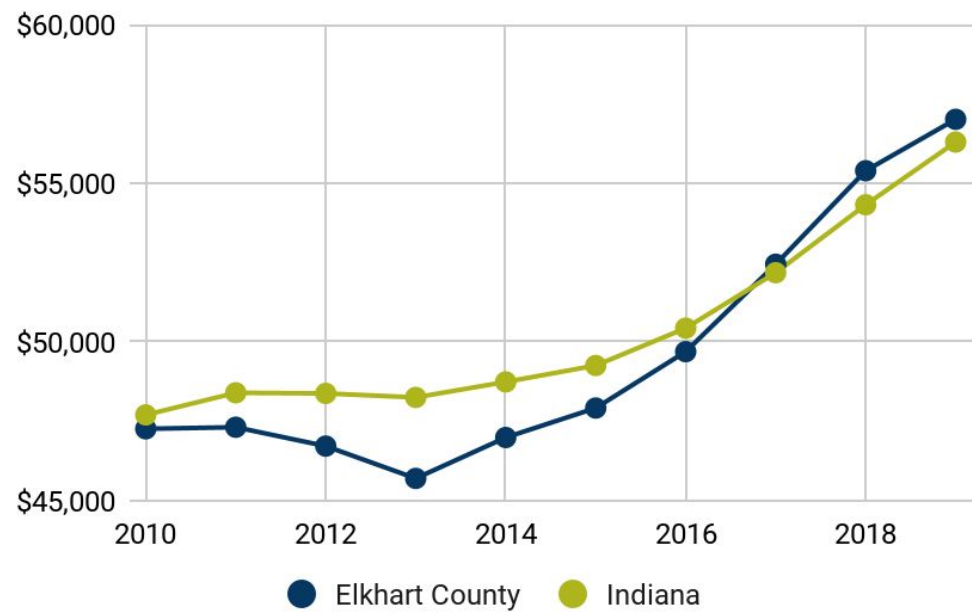
**Change in Share of Population**  
Elkhart County | 2010, 2019



Source: ACS 2010-2019 1-year estimates

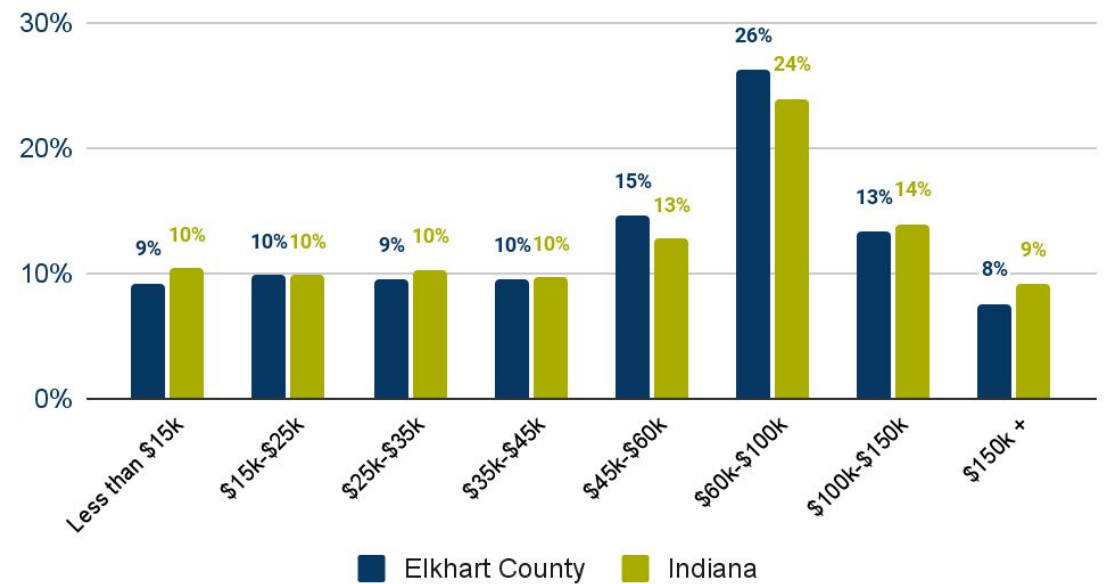
**HOUSEHOLD INCOMES** | Elkhart County had a median income of \$57,021 in 2019, up 21% since 2010. 29% of households have incomes below \$35,000, while 21% have incomes above \$100,000.

**Median Income**  
Elkhart County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

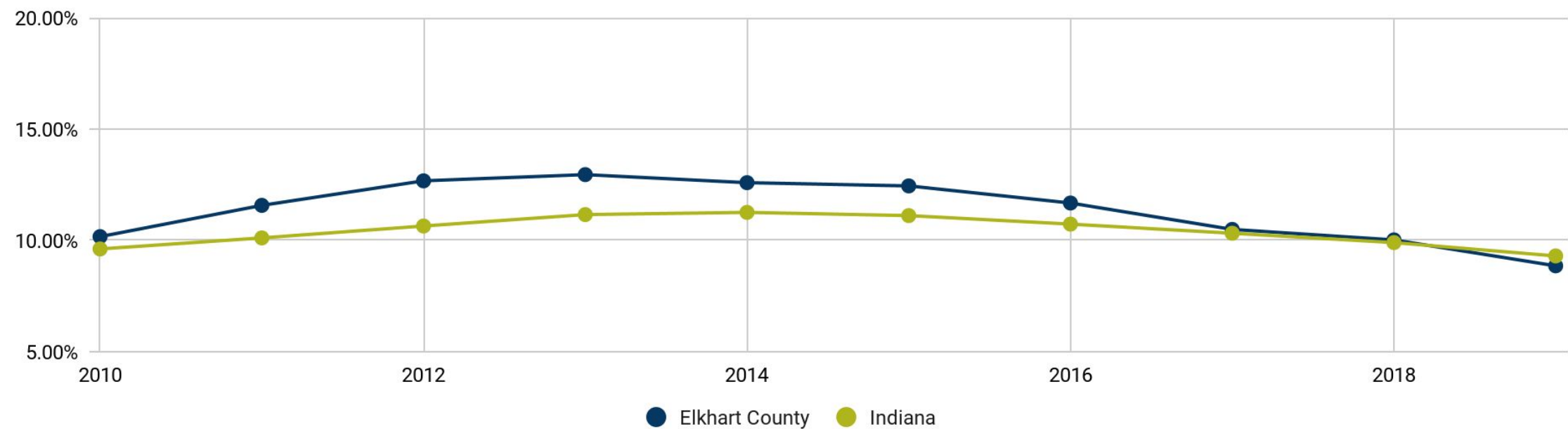
**Household Income Distribution**  
Elkhart County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 8.9% of families live in poverty conditions in Elkhart County, down 1.31 percentage points from 10.2% in 2010.

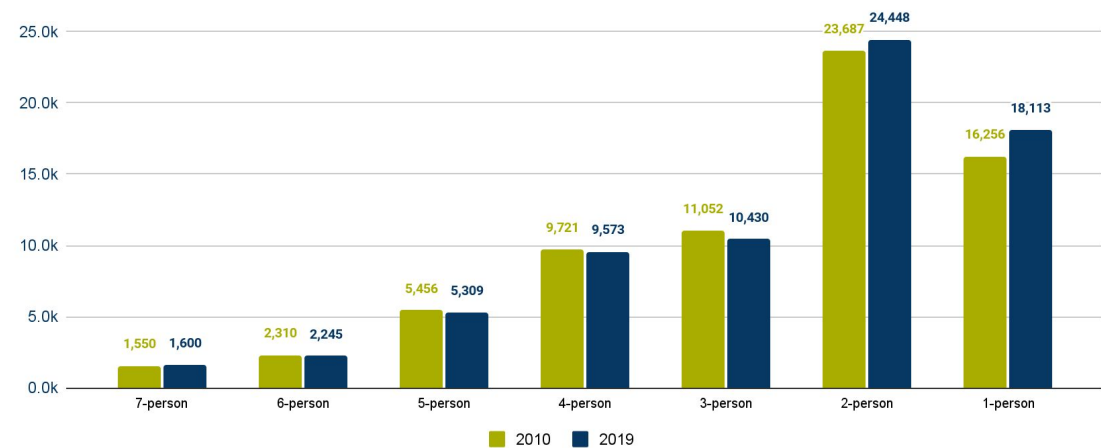
**Family Poverty Rate**  
Elkhart County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**HOUSEHOLD SIZE |** The average household size is 2.80 people, 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

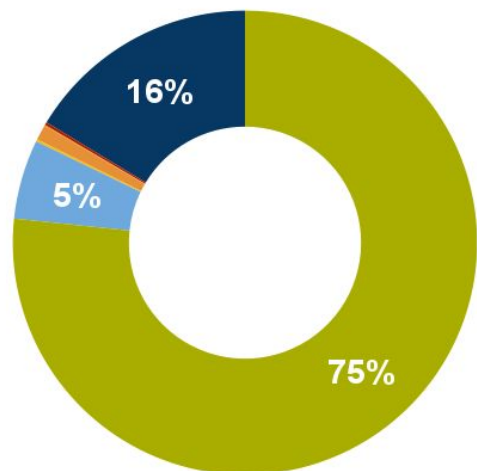


**RACIAL COMPOSITION |** The current racial distribution of households in Elkhart County is 75% white, 5% Black, 16% Hispanic/Latino, 1% Asian, and 0% other.

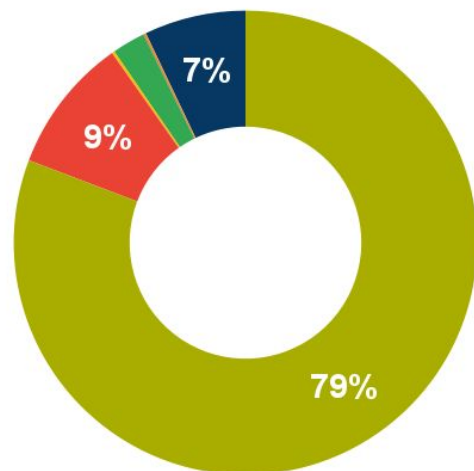
**Racial/Ethnic Distribution**

Elkhart County | 2019

Indiana | 2019



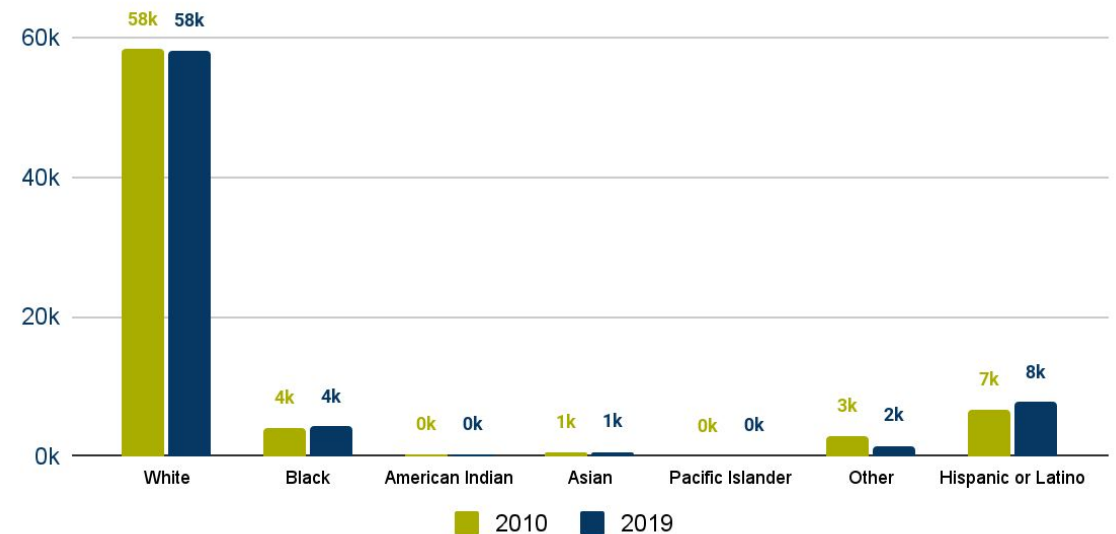
White Black  
American Indian Asian  
Pacific Islander 2 more



White Black  
American Indian Asian  
Pacific Islander 2 more

**Household Racial/Ethnic Distribution**

Elkhart County | 2010, 2019



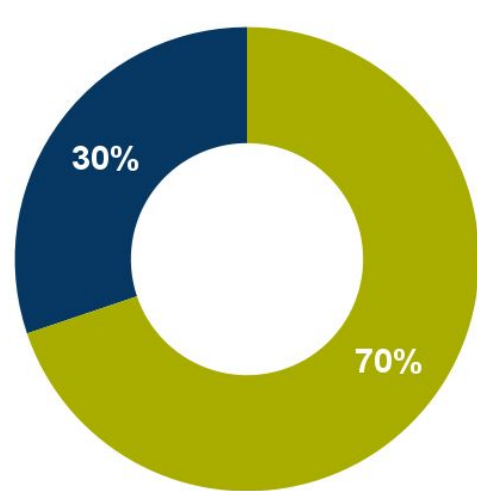
Source: ACS 2010-2019 5-year estimates

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

**Housing Tenure**

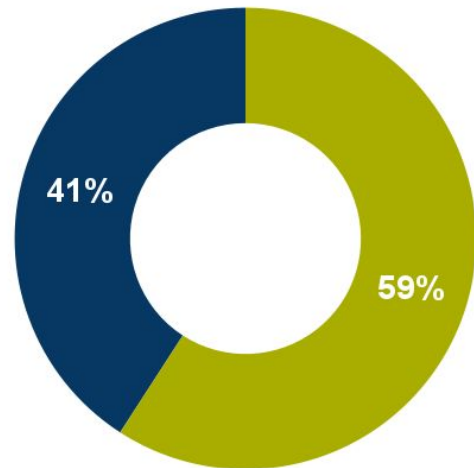
Elkhart County | 2019

Indiana | 2019



● Owner Occupied  
● Renter Occupied

Source: ACS 2019 5-year estimates



● Owner Occupied  
● Renter Occupied

**Total Households by Tenure**

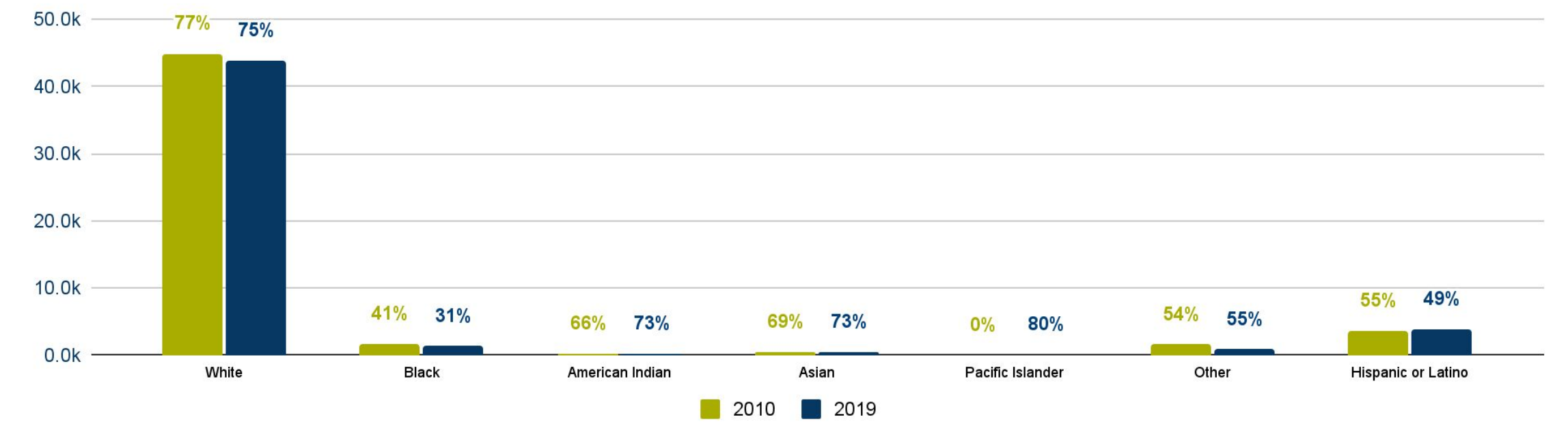
Elkhart County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 70%, homeownership is 75% among non-Hispanic White households, 31% for Black households, and 49% for Hispanic or Latino households.

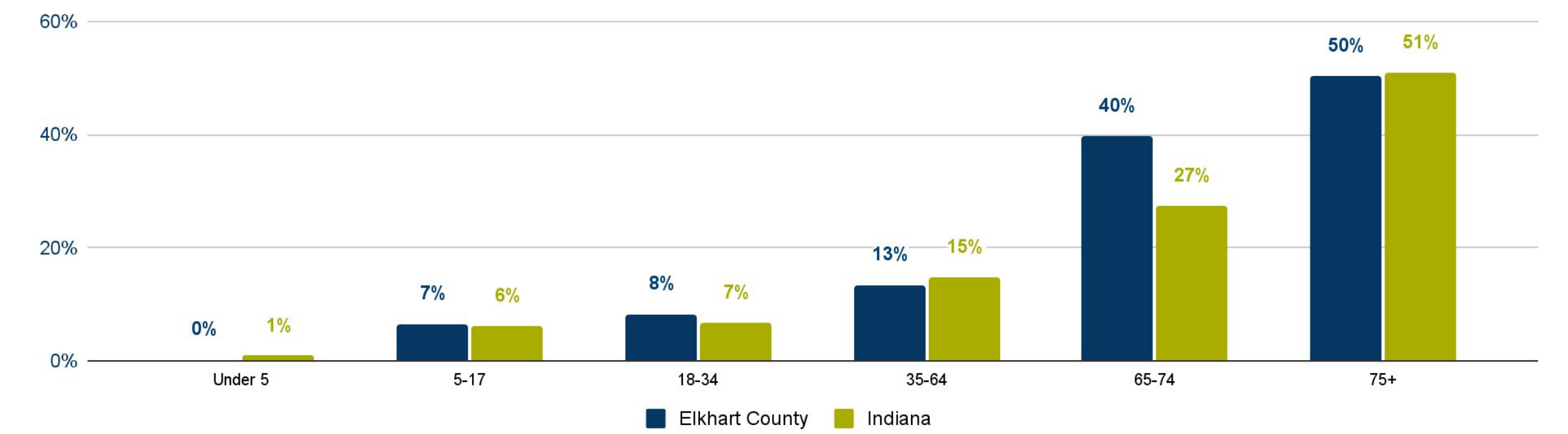
**Homeownership by Race**  
Elkhart County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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

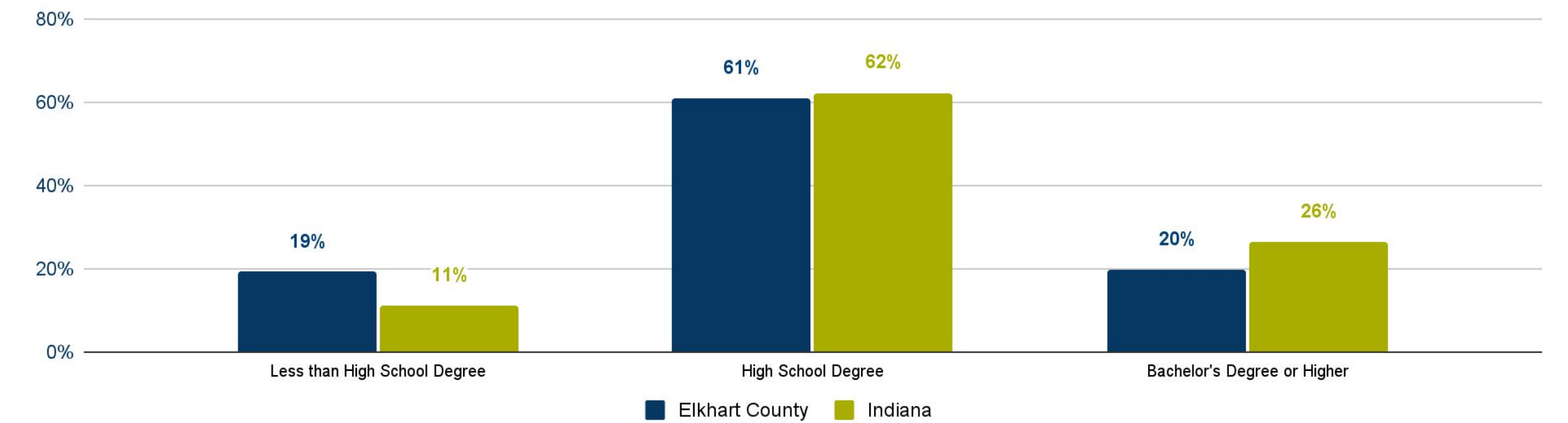
**Share of the Population with a Disability by Age**  
Elkhart County, Indiana | 2010, 2019



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

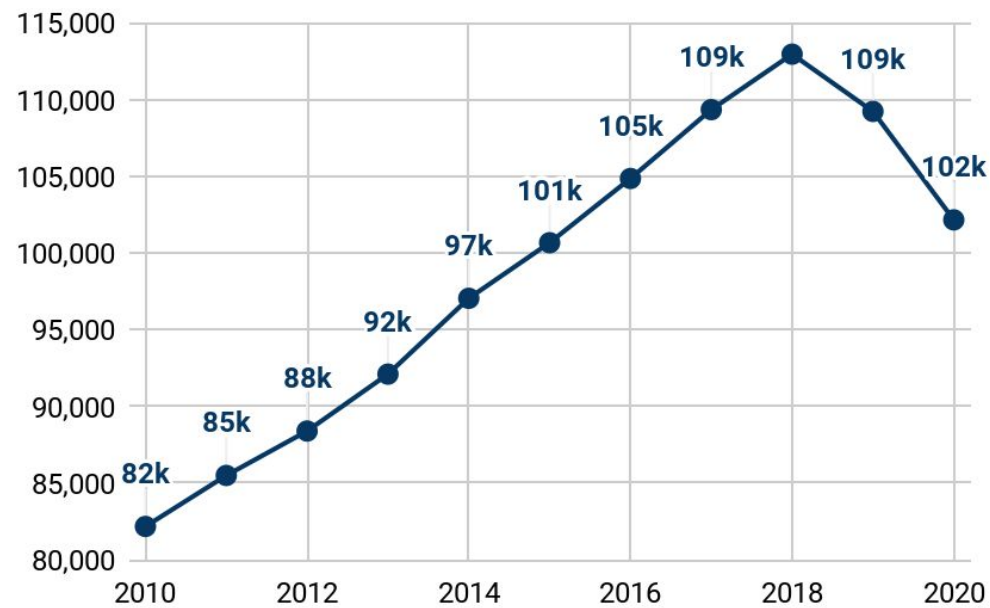
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# **JOB / EMPLOYMENT TRENDS**

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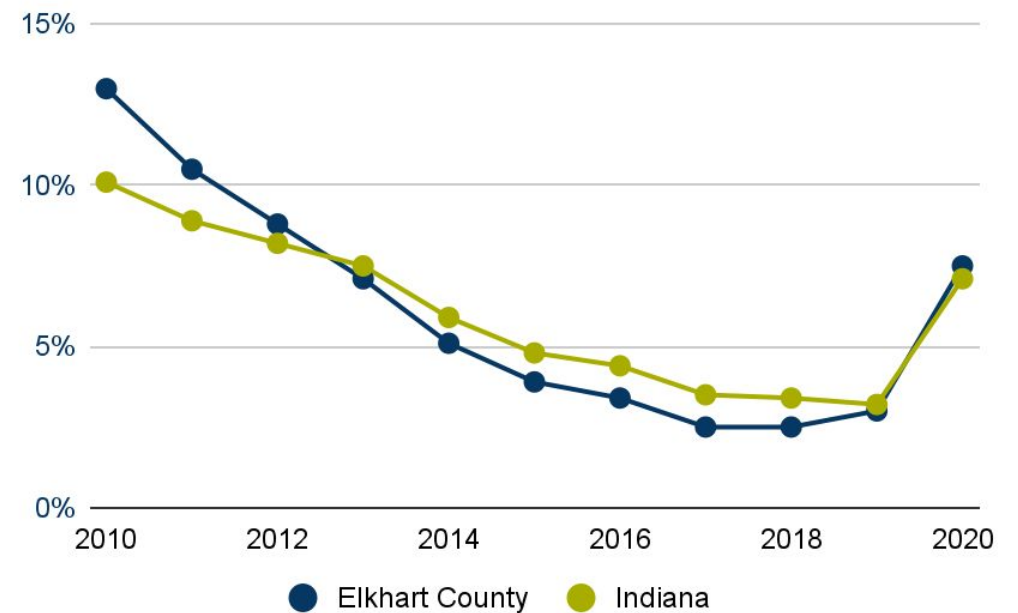
**EMPLOYMENT BASE |** There are currently 102,000 employed persons in Elkhart County, up by 24.33% since 2010. The unemployment rate in 2020 was 7.50%, up 4.50 points from 2019.

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



Source: ACS 2010-2019 5-year estimates

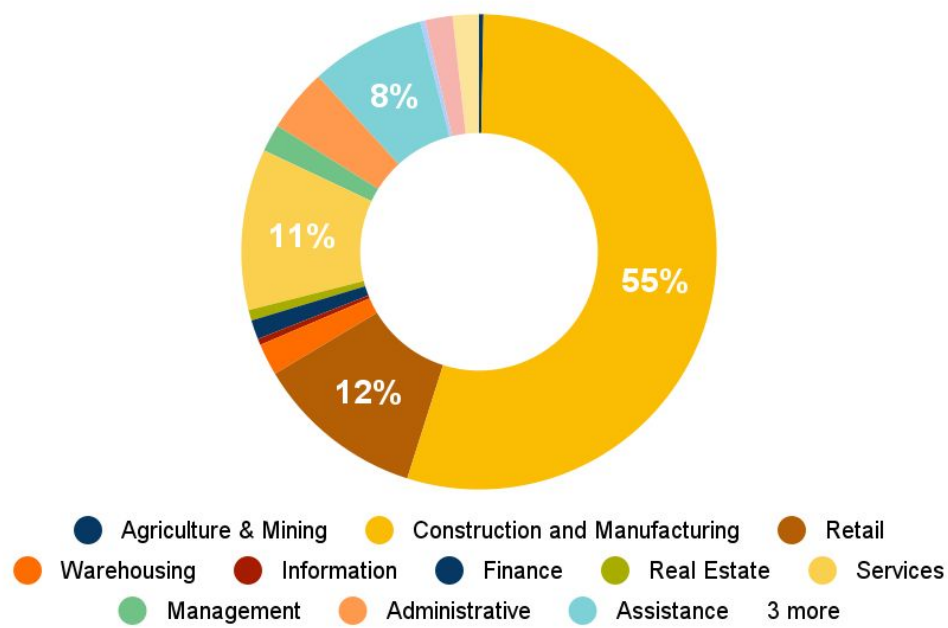
**Unemployment Rate**  
Elkhart County, Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**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 | **\$48,806**
2. Trade, transportation, and utilities | **\$44,781**
3. Goods-producing | **\$56,001**
4. Manufacturing | **\$55,874**
5. Professional and business services | **\$86,020**

Source: BLS

**Top 5 Employers**

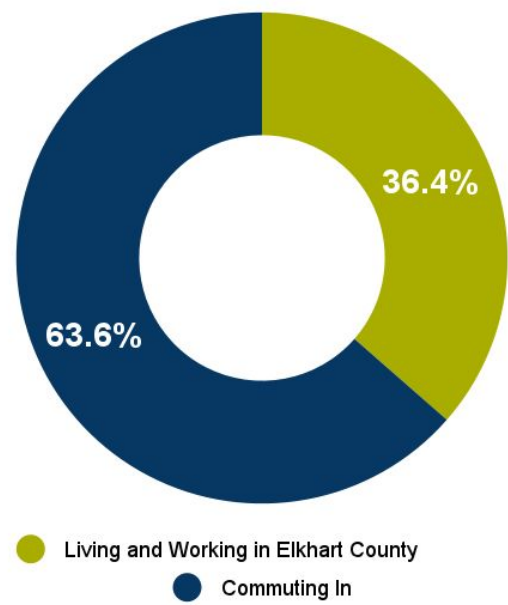
1. Norfolk Southern (Elkhart)
2. Keystone Rv Co (Goshen)
3. Always In Stone Monument Co (Goshen)
4. Elkhart General Hospital (Elkhart)
5. Jayco (Middlebury)

Source: BLS



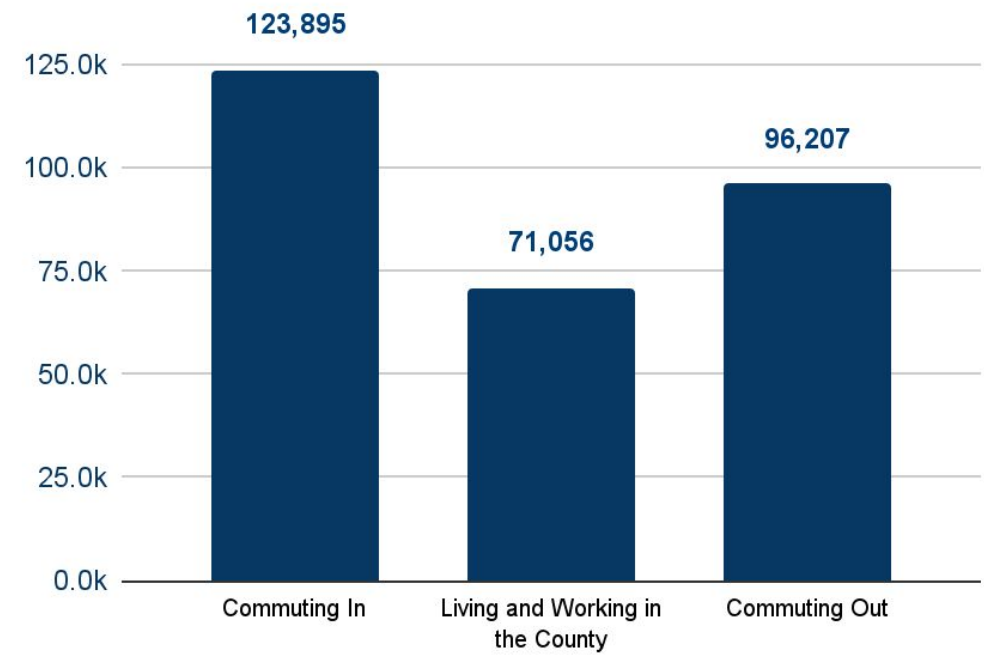
**COMMUTER INFLOW / OUTFLOW |** 124,000 commuters come into Elkhart County for their jobs, while 96,000 employees travel outside of Elkhart County for their jobs.

**Employment Inflow**  
Elkhart County | 2018



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

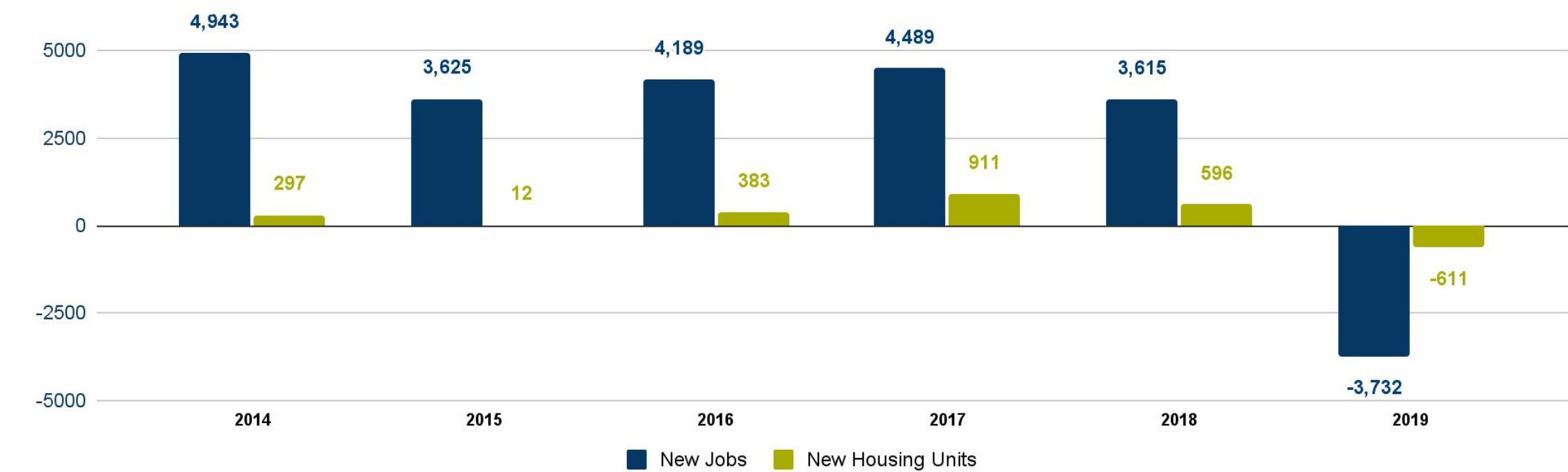
**Commuting Patterns**  
Elkhart County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** Elkhart County has created 17,129 jobs between 2014-2019 and 1,588 housing units, or 9 units for every 100 jobs created.

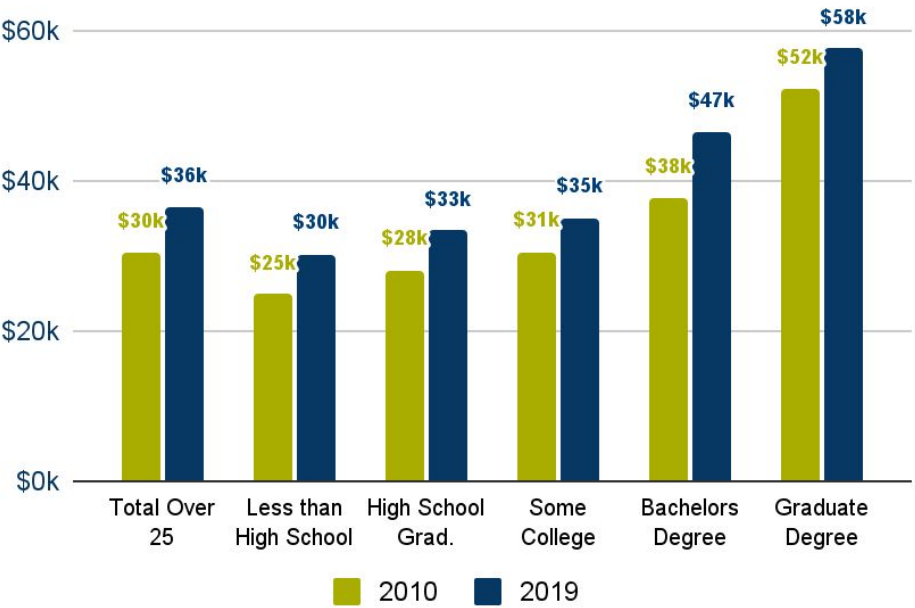
**Job Growth and Housing Production**  
Elkhart County | Total Jobs, New Jobs



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

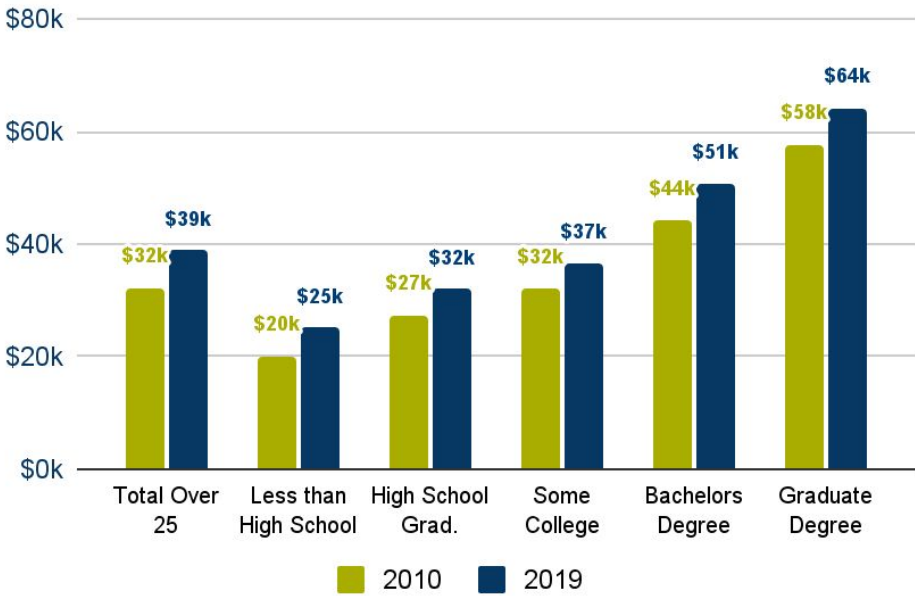
**JOB GROWTH AND HOUSING PRODUCTION |** Median earnings have increased 20% since 2010 for the total population and increased 18% for the population with at least a high school degree.

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



Source: ACS 2010-2019 5-year estimates

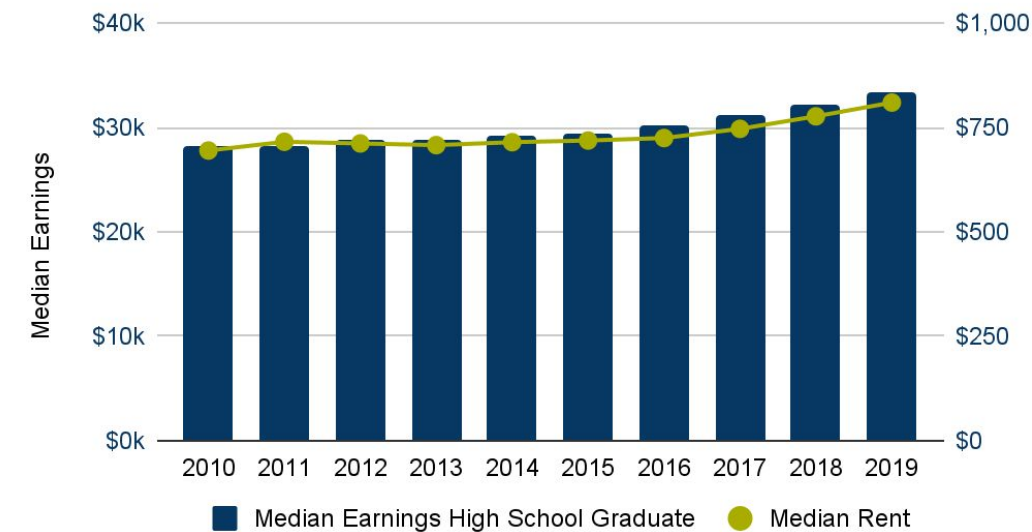
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

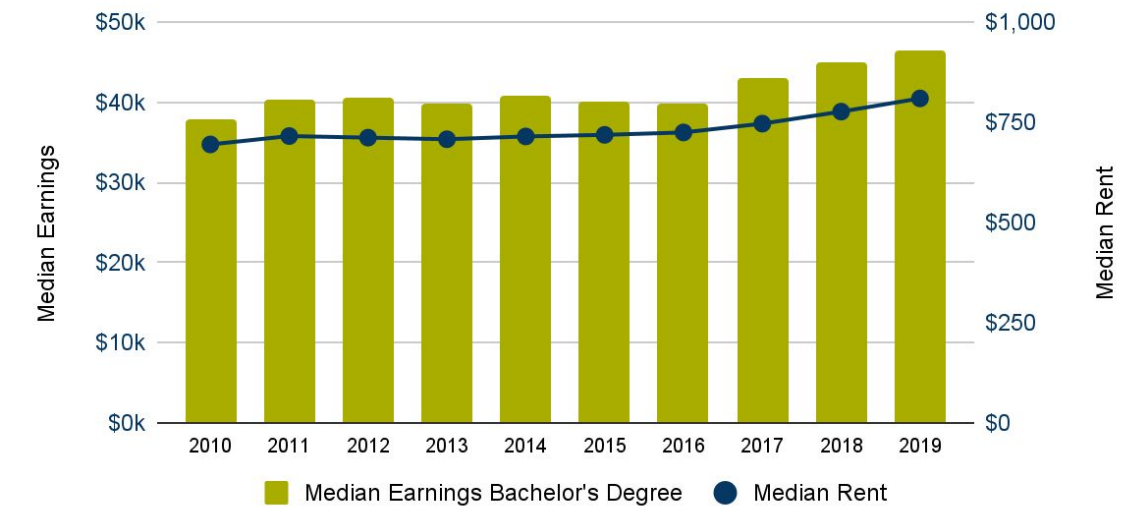
**JOB GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have by increased \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased 16.5%, or 17% since 2010.

**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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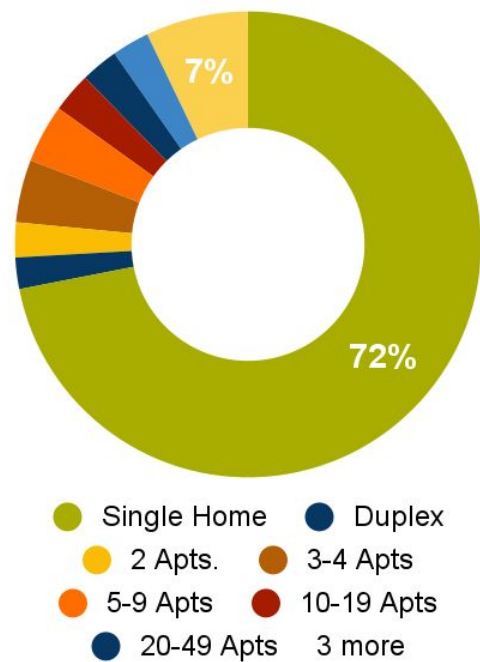
# HOUSING TRENDS

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

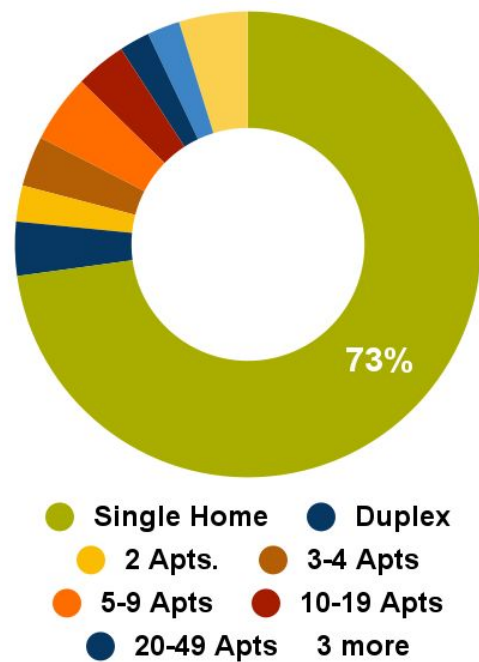
**Housing Typology**

Elkhart County | 2019



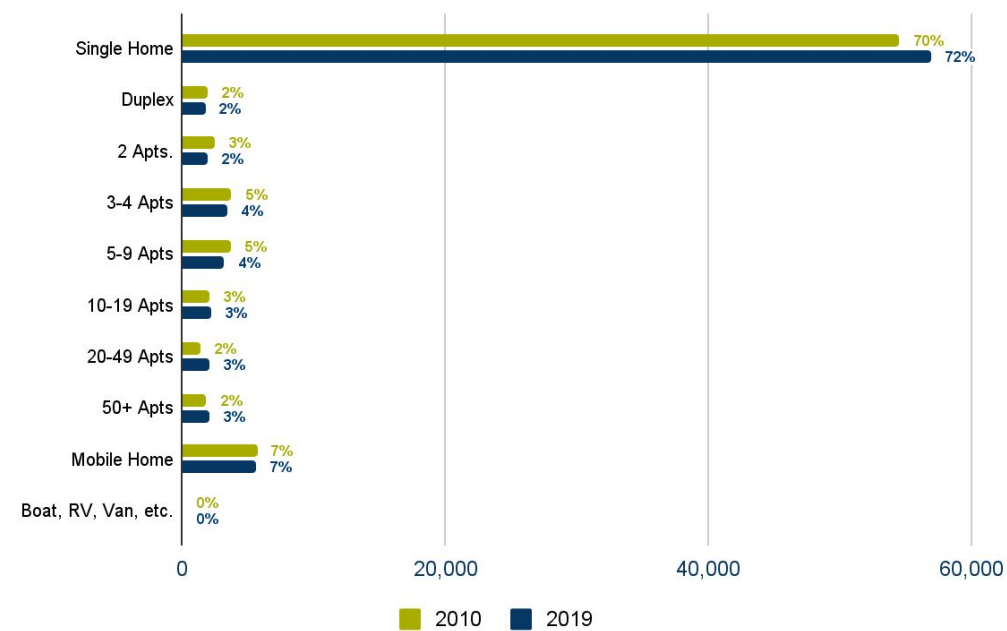
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



**Share of Units by Housing Typology**

Elkhart County | 2010-2019



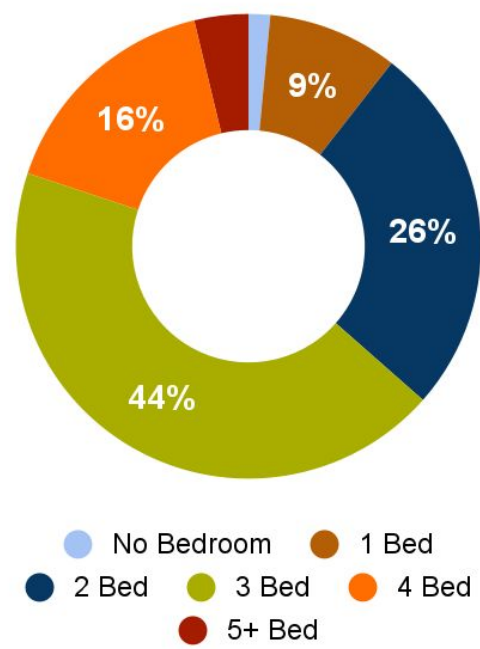
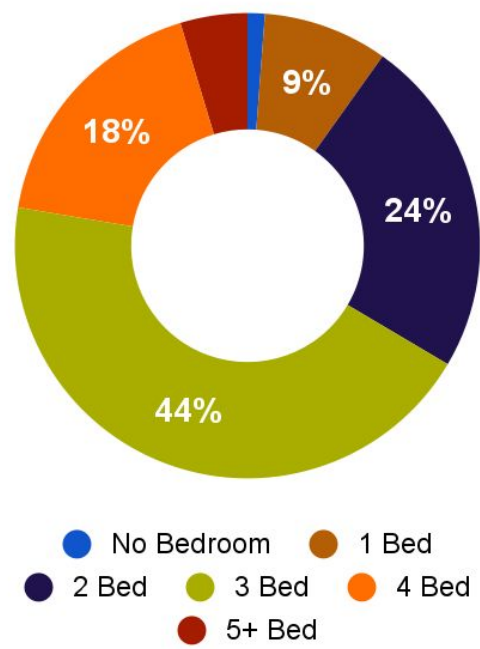
Source: ACS 2010-2019 5-year estimates

**HOUSING TYPOLOGY |** Most units in Elkhart County contain 2.8 bedrooms, with 66% of units containing 3 bedrooms or more.

**Housing Stock by Bedrooms**

Elkhart County | 2019

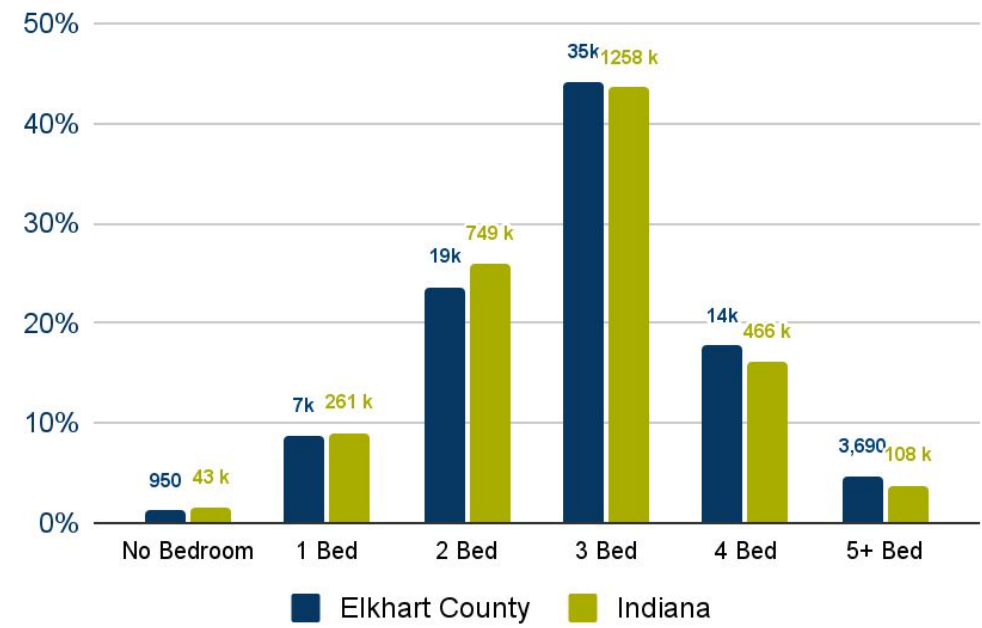
Indiana | 2019



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

**Share of Housing Stock by Bedroom**

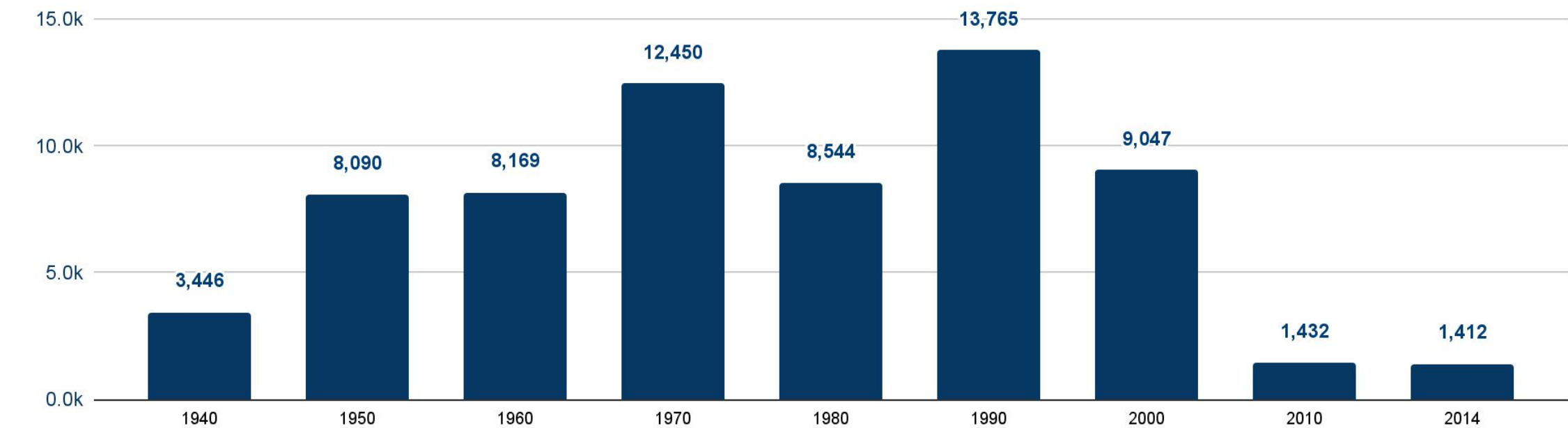
Elkhart County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**HOUSING AGE |** 85% of homes were built before 1990, with a plurality of homes built in 1990.

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

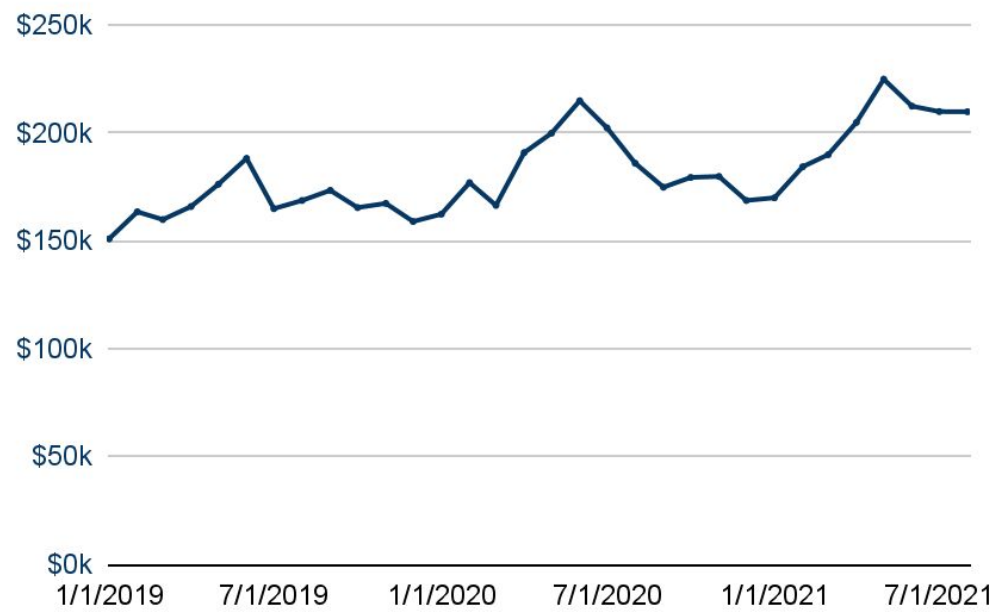


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



**MEDIAN LISTING PRICE |** Homes in Elkhart County have a median listing price of \$209,900. Home prices have increased by 39% since 2019.

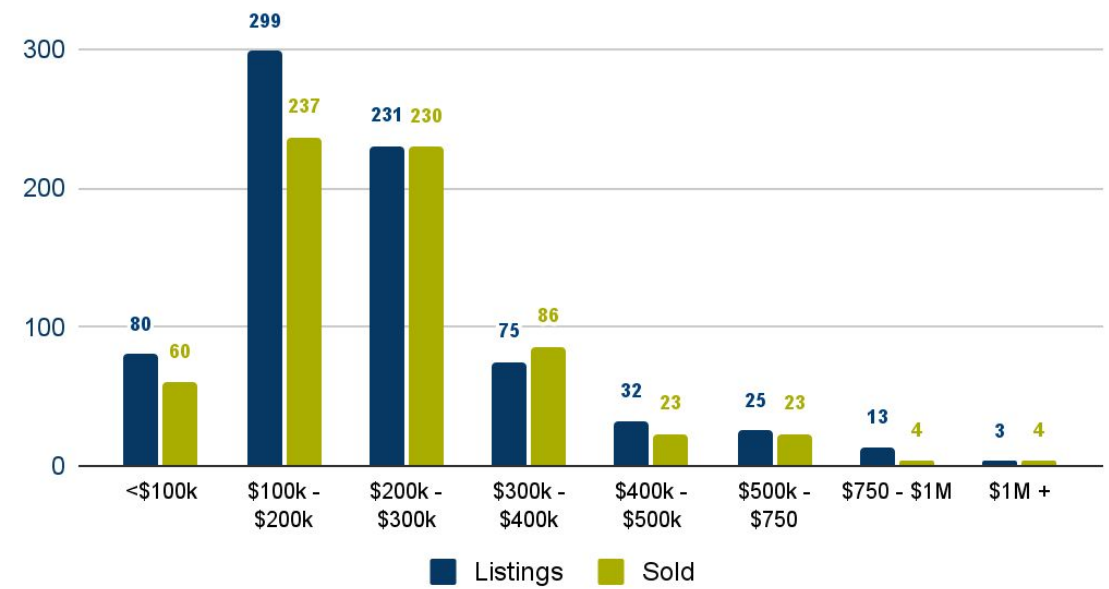
**Median Listing Price**  
Elkhart County | 2019-2021



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)**  
Elkhart County | 2021

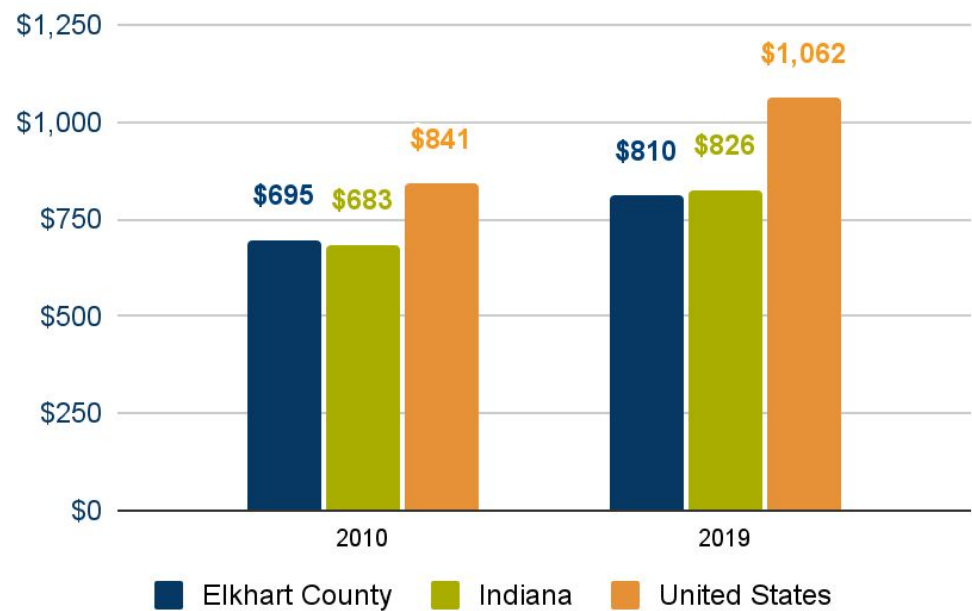


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rents have increased by 17% since 2010, with average rents at \$810 in 2019.

**Median Rent**

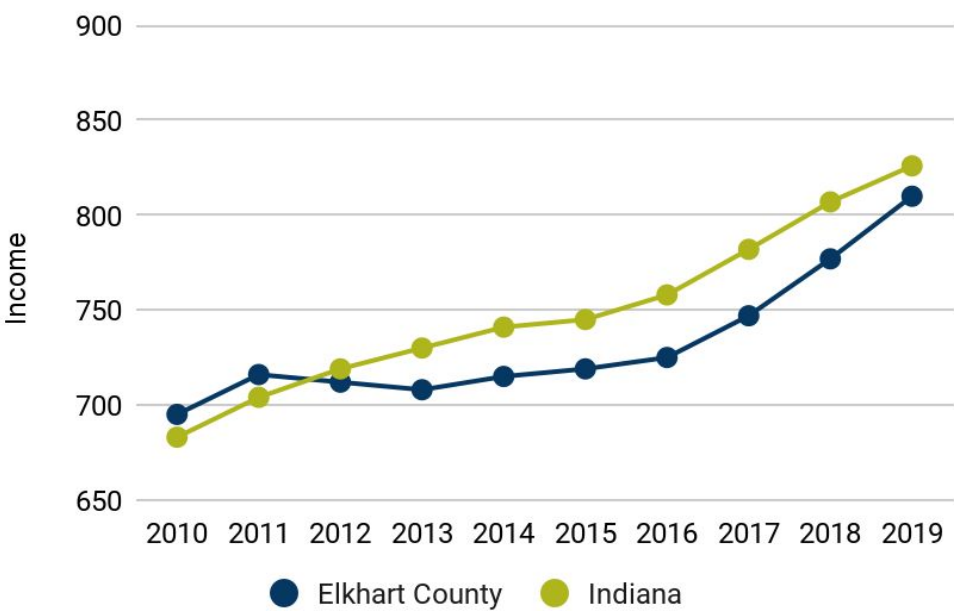
Elkhart County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

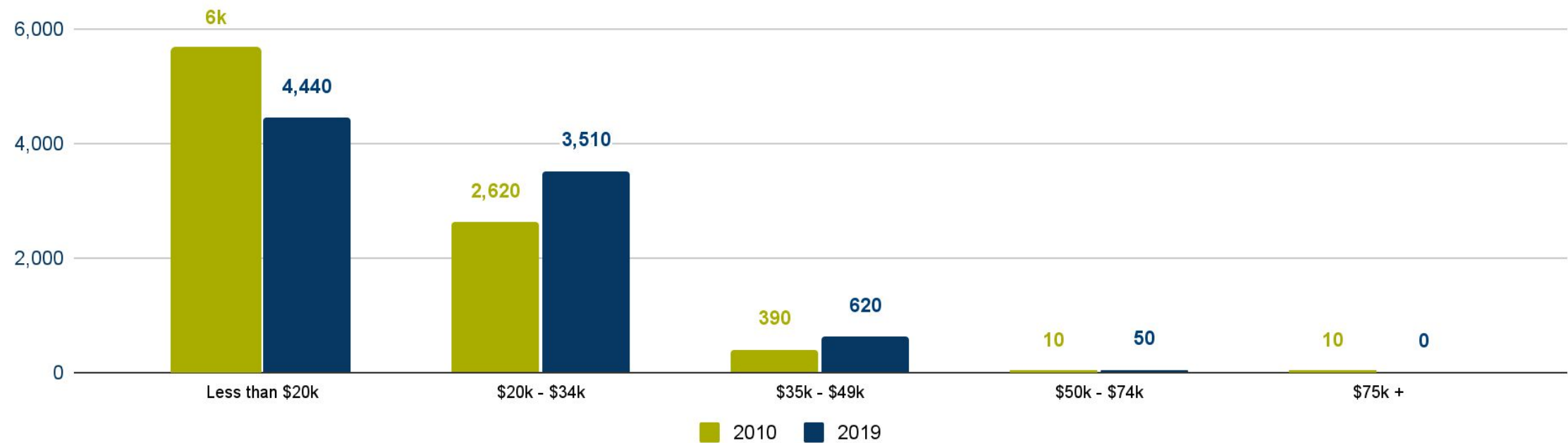
Elkhart County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

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

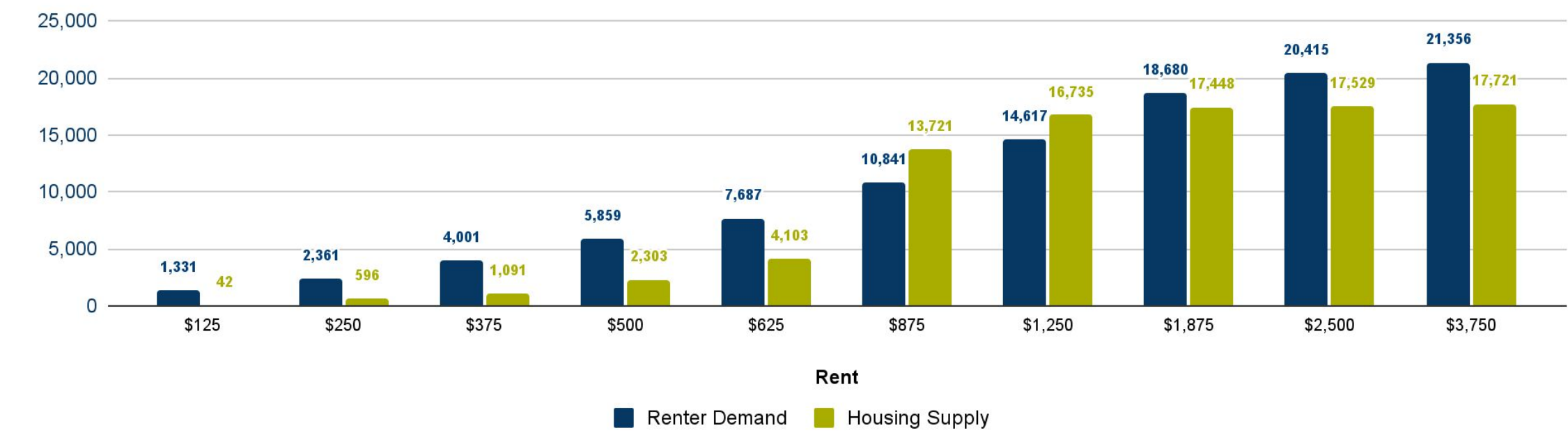
**Renter Housing Cost Burden**  
Elkhart County, Indiana | 2010 - 2019



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 8000 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**  
Elkhart County, Indiana | 2010-2019

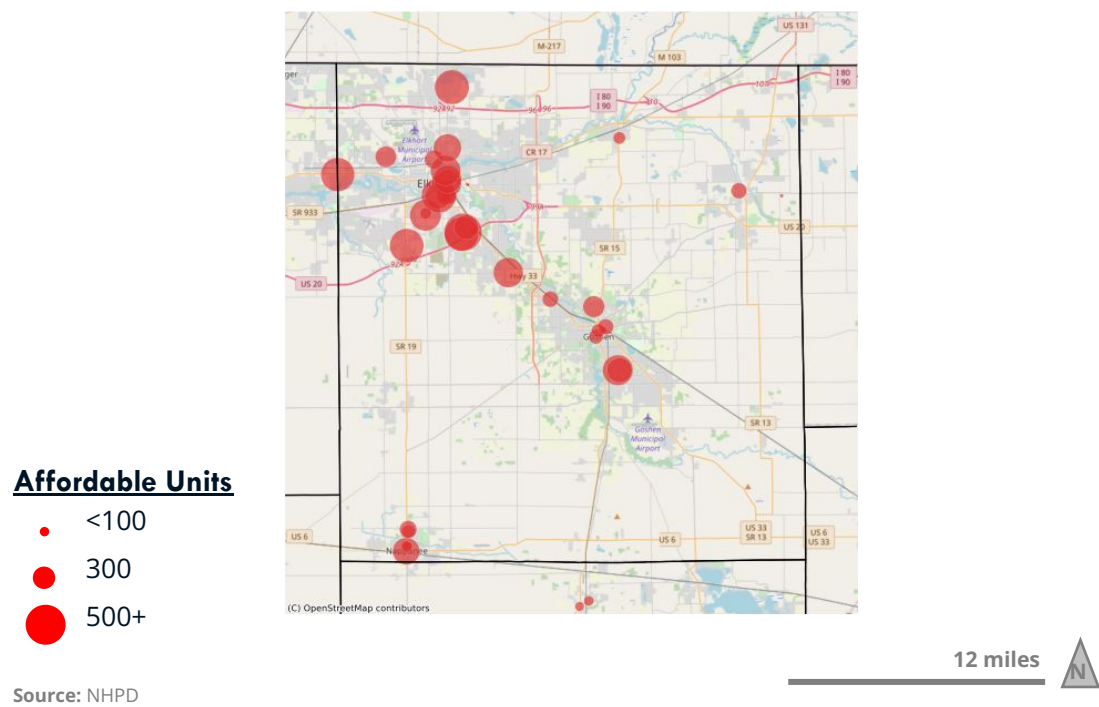


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

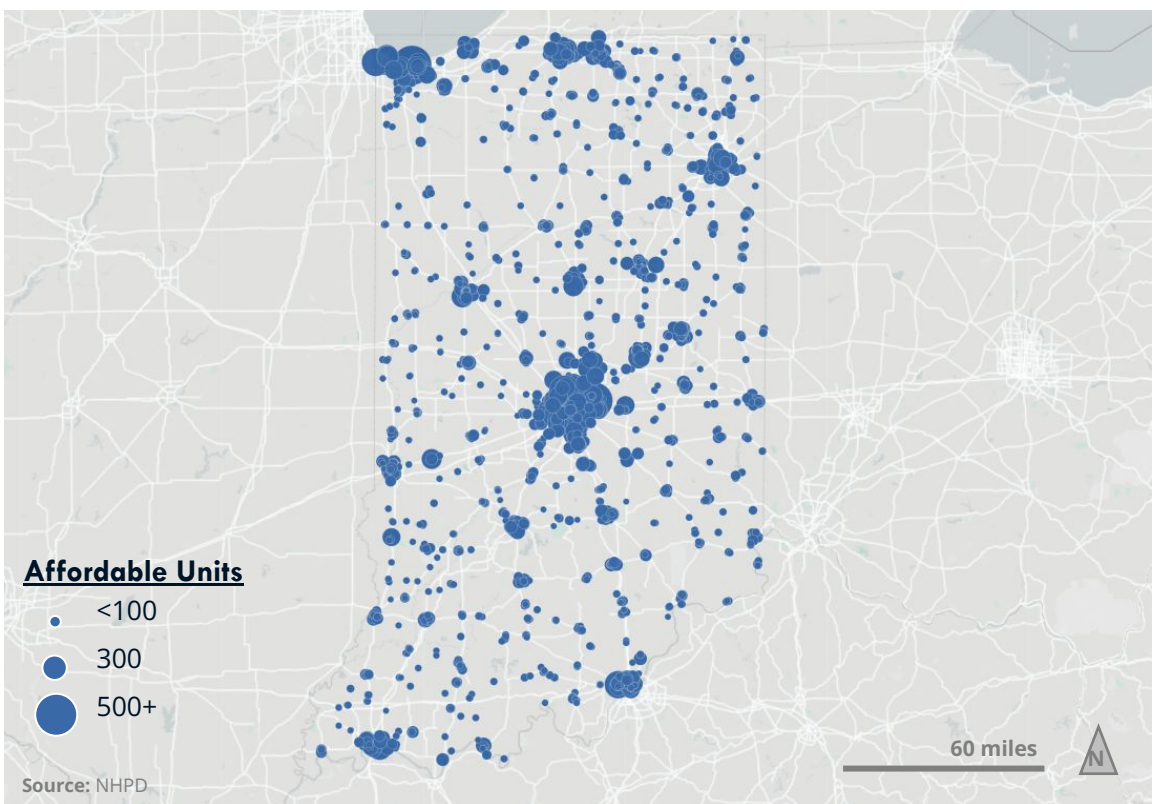
### Affordable Housing Inventory

Elkhart County | 2020



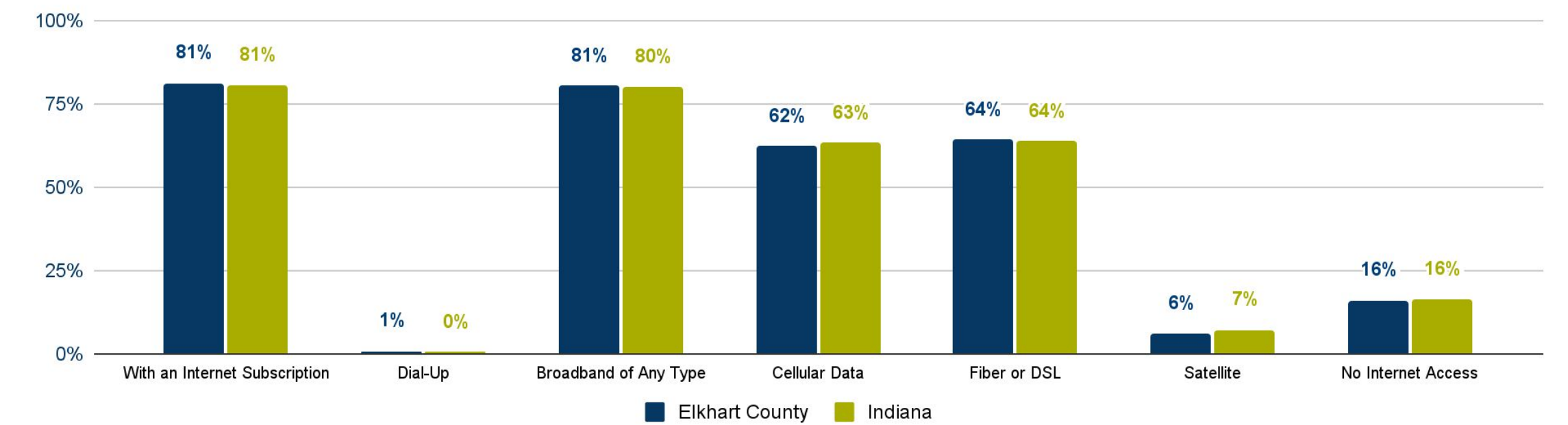
### Affordable Housing Inventory

State of Indiana | 2020



**HOUSING AMENITIES |** 81% of housing units have access to broadband compared to 80% state-wide.

**Broadband Access**  
Elkhart County | 2020



Source: ACS 2010-2019 5-year estimates

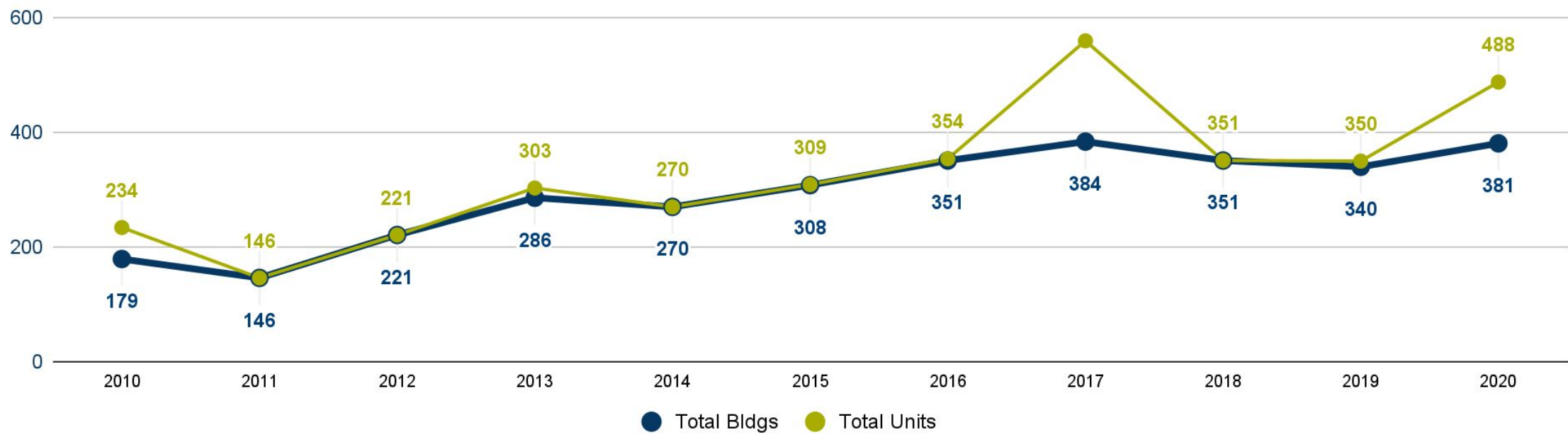
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 381 new housing starts in 2020 in Elkhart County, with 3,217 total building permits authorized since 2010.

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



Source: St. Louis Fed.



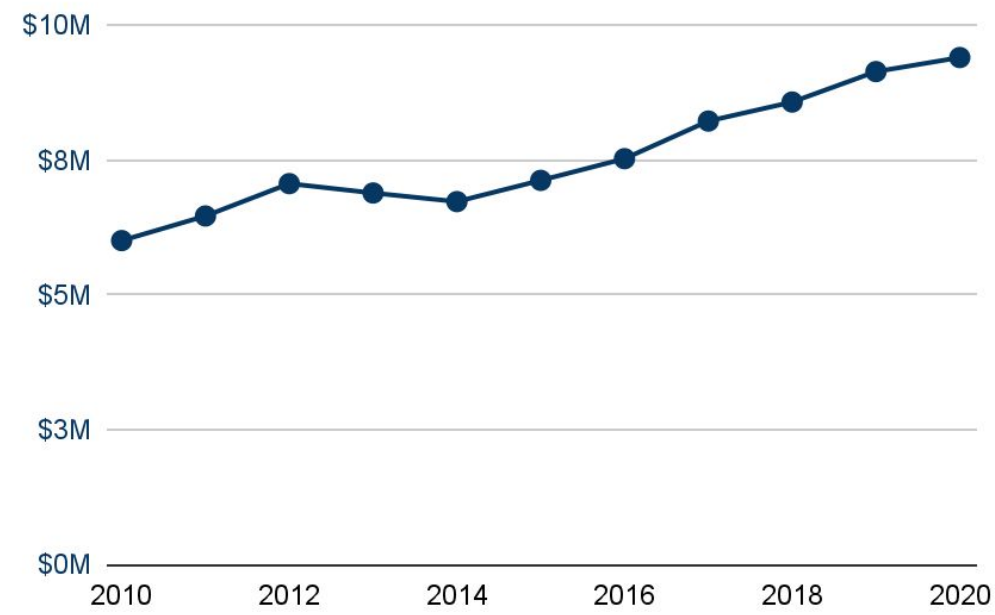
**CONSTRUCTION INPUTS** | Construction material costs have skyrocketed since 2010 and recovered sharply from pandemic impacts to all time highs.

**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