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Indiana Housing & Community Development Authority

HR&A
Analyze. Advise. Act.

INDIANA HOUSING DASHBOARD

HOUSING NEEDS ASSESSMENT FOR RUSH COUNTY

MARCH 2022

ACKNOWLEDGEMENTS AND DATA SOURCES

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.
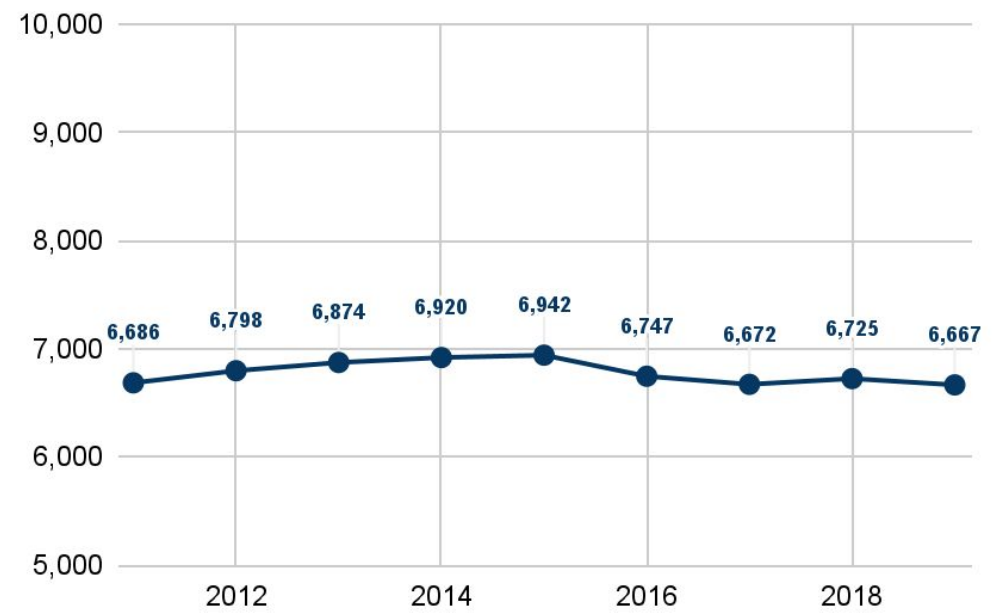
DEMOGRAPHIC TRENDS

POPULATION | Rush County's population has decreased by 5.28% (927 people) between 2010-2019. In the same time period, the total number of households decreased by 0.25% (17 households).

Resident Population
Rush County | 2010-2019

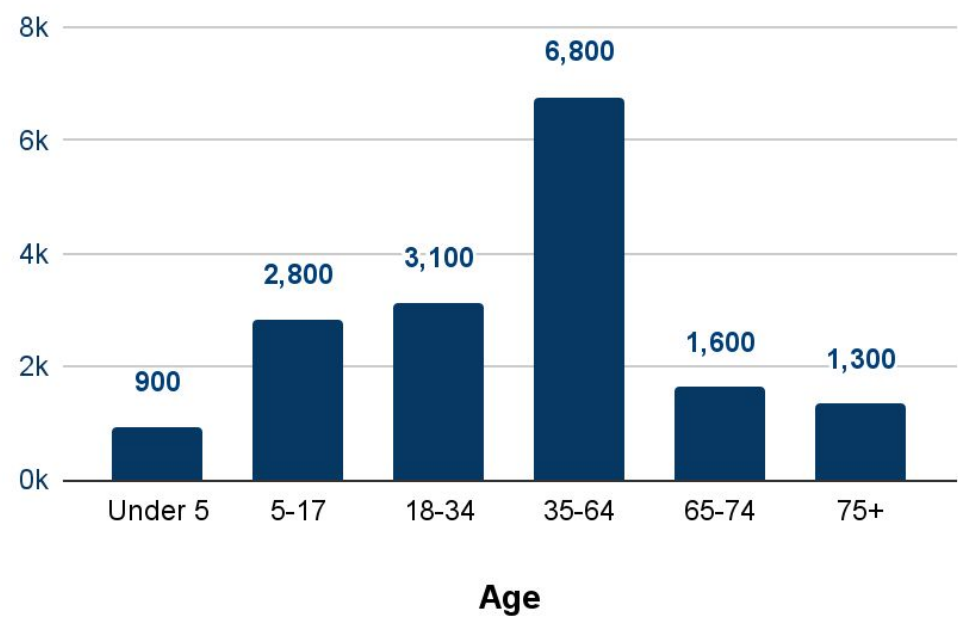17,568 17,481 17,349 17,257 17,147 16,991 16,873 16,765 16,704 16,641
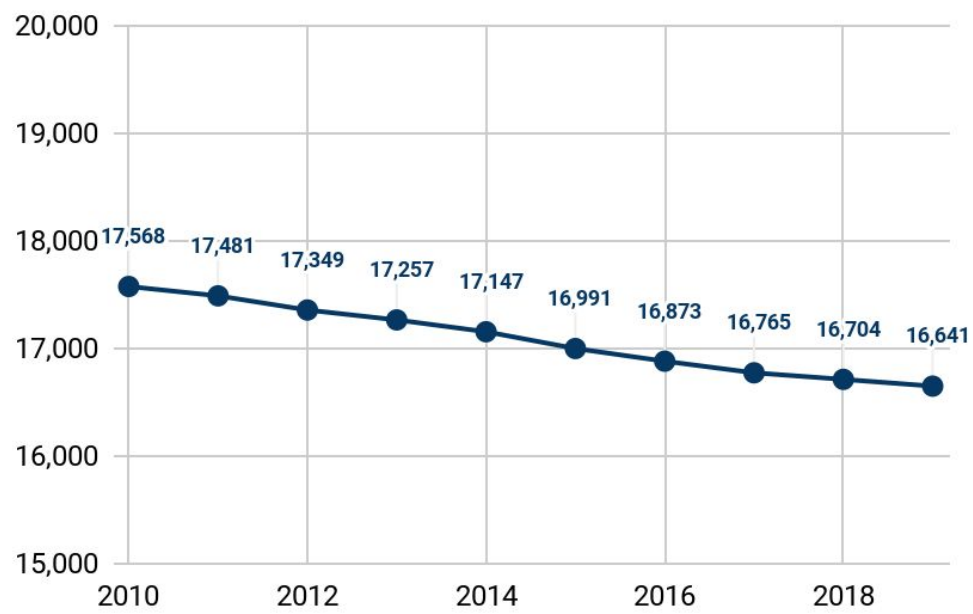
Households
Rush County | 2010-2019

6,686 6,798 6,874 6,920 6,942 6,747 6,672 6,725 6,667
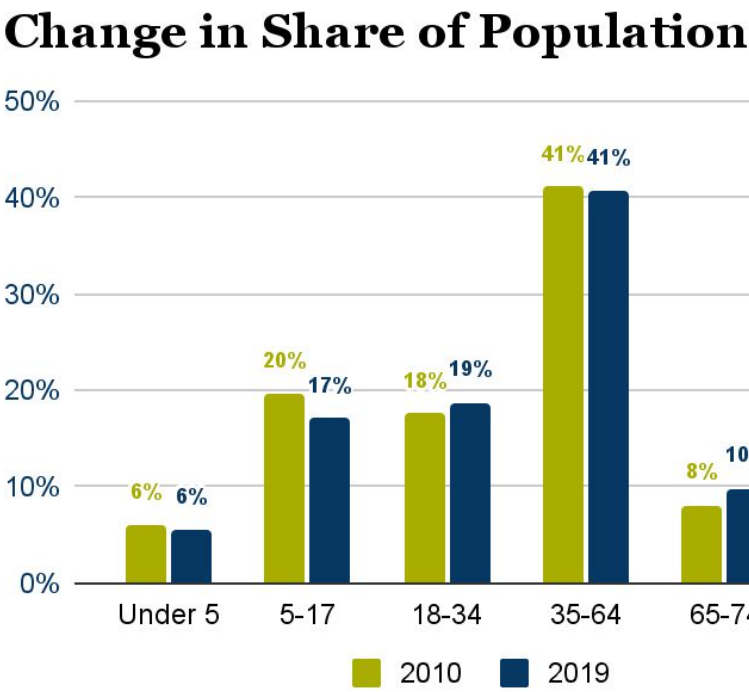
AGE | 2,900 of people in Rush County are age 65 or older, while 23% are younger than 18.

Population by Age
Rush County | 2019

Source: ACS 2019 5-year estimates

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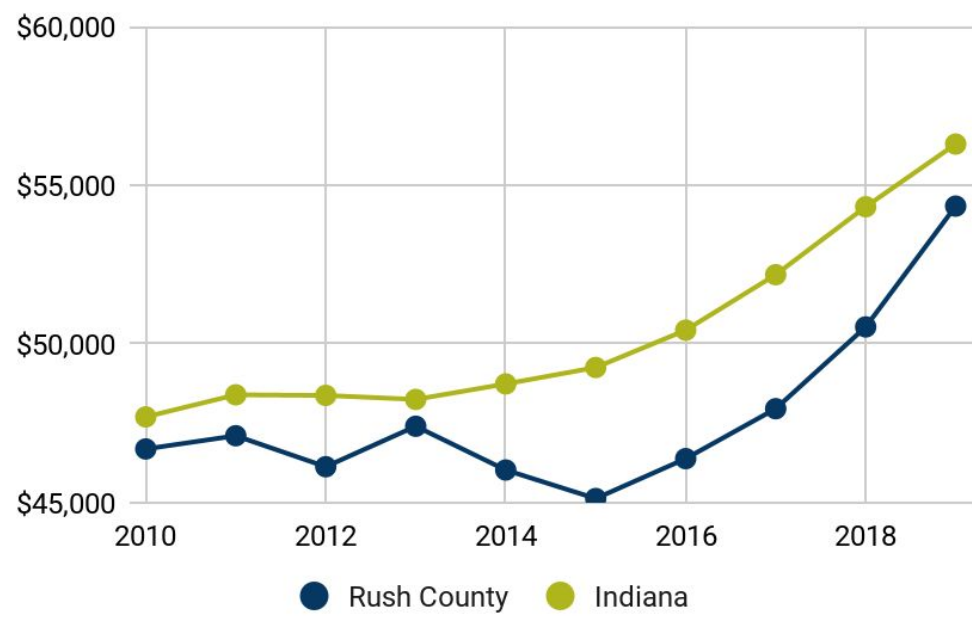**Rush County | 2010, 2019**

Source: ACS 2010-2019 1-year estimates

HOUSEHOLD INCOMES | Rush County had a median income of $54,346 in 2019, up 16% since 2010. 32% of households have incomes below $35,000, while 19% have incomes above $100,000.
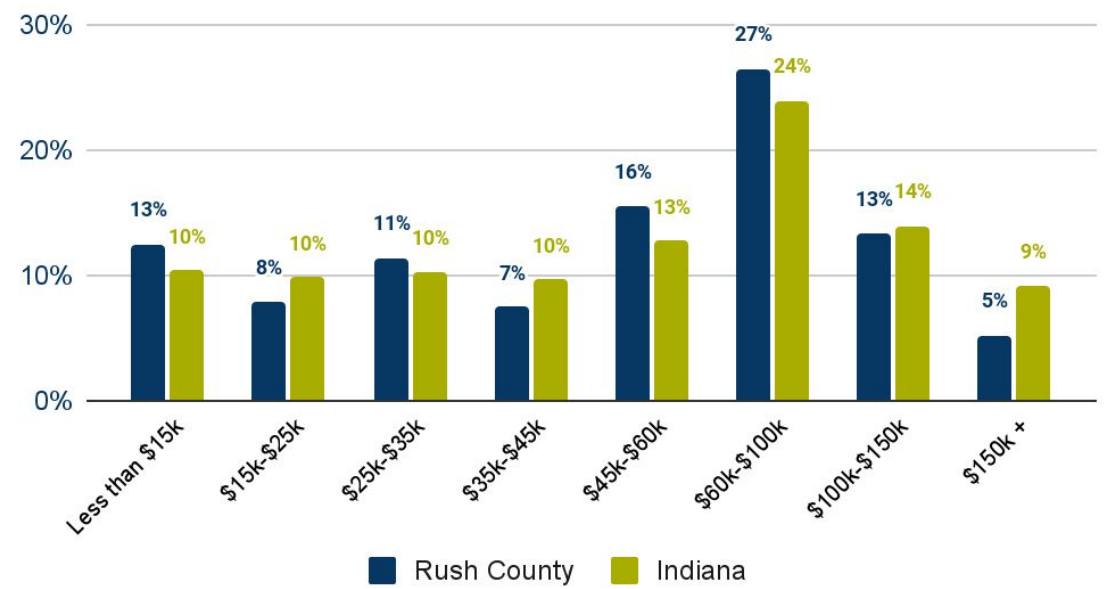
Median Income
Rush County, State of Indiana | 2010-2019

Source: ACS 2010-2019 5-year estimates

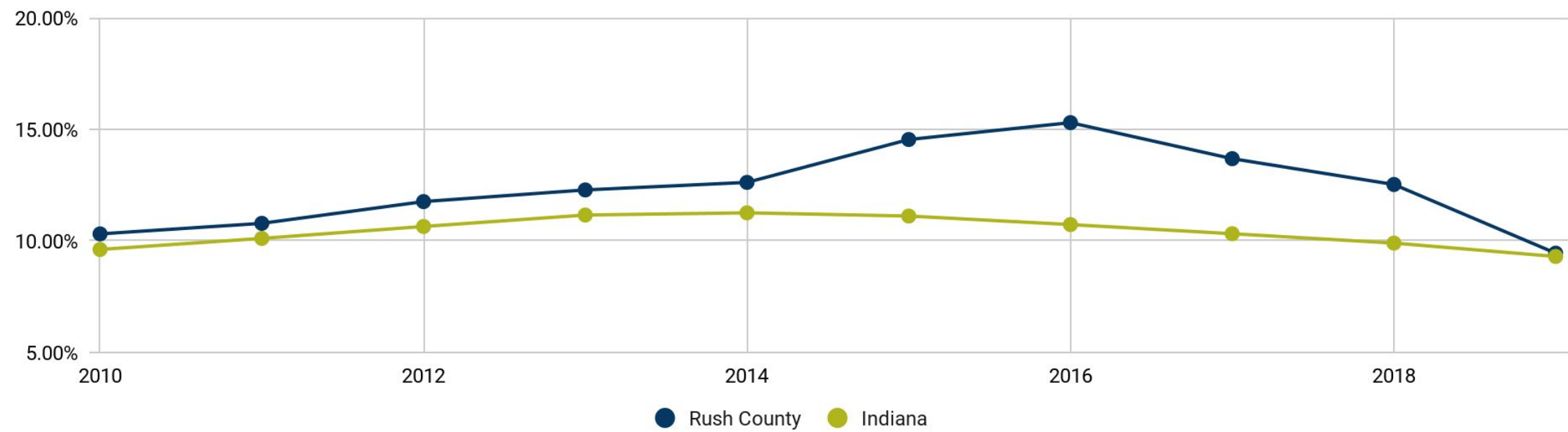## Household Income Distribution
Rush County, State of Indiana | 2019

Source: ACS 2019 5-year estimates

FAMILY POVERTY RATE | 9.4% of families in Rush County live below the poverty line, down 0.87 points from 10.3% in 2010.
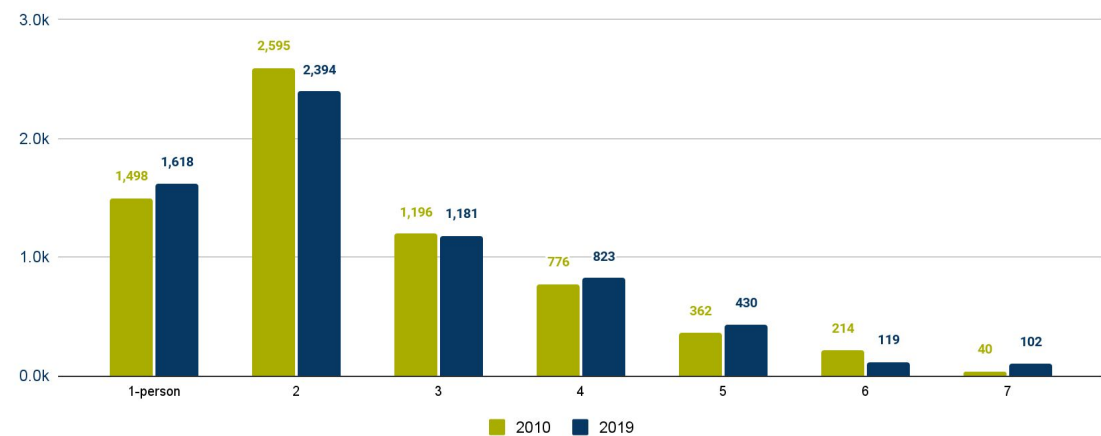
Family Poverty Rate
Rush County, State of Indiana | 2010-2019

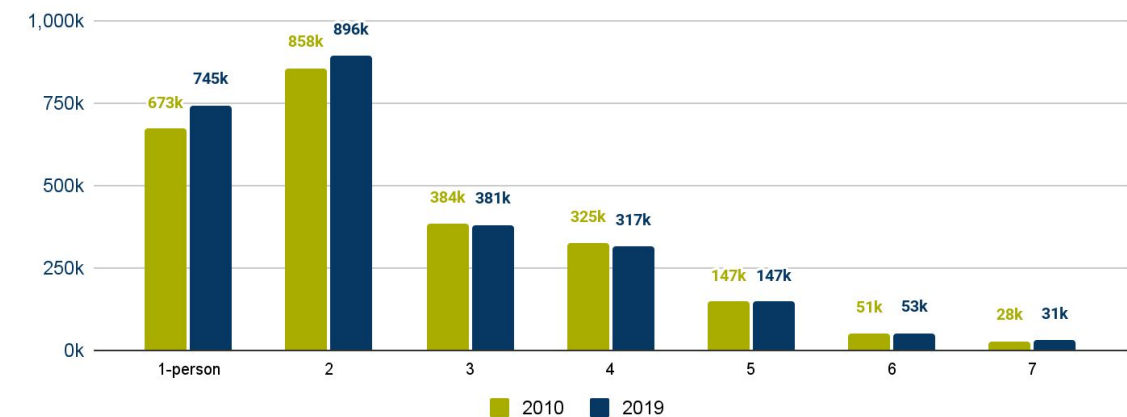**Source:** ACS 2010-2019 5-year estimates

HOUSEHOLD SIZE | The average household size is 2.46 people, compared to the statewide average of 2.52. The Rush County average household has shrunk by 0.13 persons since 2010.

Household Size
Rush County | 2010, 2019

Source: ACS 2010-2019 5-year estimates

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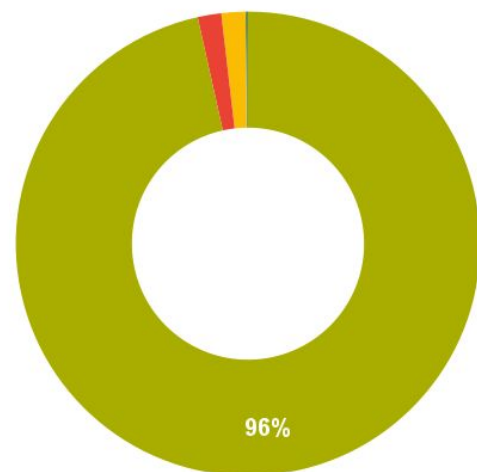**State of Indiana | 2010, 2019**

Source: ACS 2010-2019 5-year estimates

RACIAL COMPOSITION | The current racial distribution of households in Rush County is 96% White, 2% Black, 2% Hispanic/Latino, 0% Asian, and 0% other.
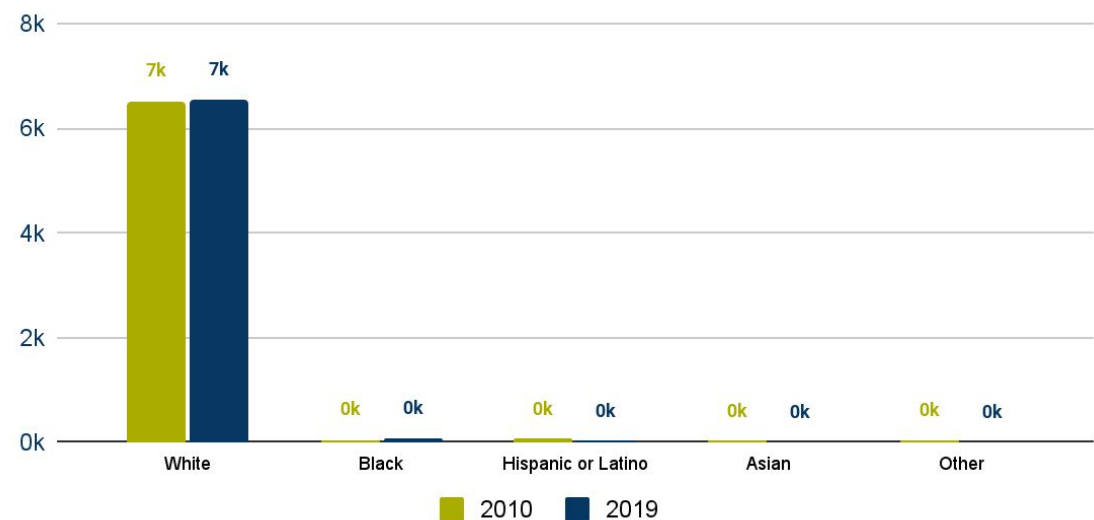
Racial/Ethnic Distribution

Rush County | 2019

Indiana | 2019

96%

Legend:
- White
- Black
- Hispanic or Latino
- Asian
- Other

9%
7%
79%

Legend:
- White
- Black
- Hispanic or Latino
- Asian
- Other

Household Racial/Ethnic Distribution

Rush County | 2010, 2019

|	White	Black	Hispanic or Latino	Asian	Other
2010	7k	0k	0k	0k	0k
2019	7k	0k	0k	0k	0k

Source: ACS 2010-2019 5-year estimates

Source: ACS 2010-2019 5-year estimates

HOUSING TENURE | In 2019, 29% of households (1,909 households) in Rush County were renters, while 71% (4,758 households) were owners. The share of renters has decreased by 2.68 percentage points since 2010.
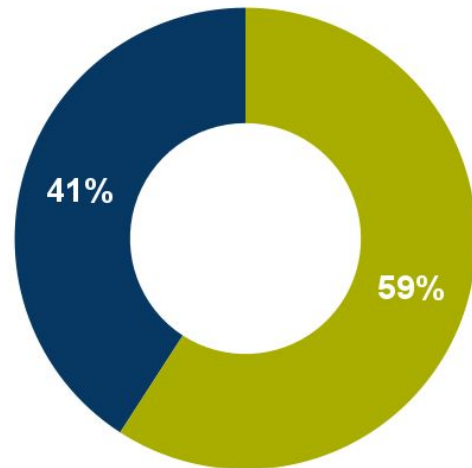
Housing Tenure

Rush County | 2019

Indiana | 2019
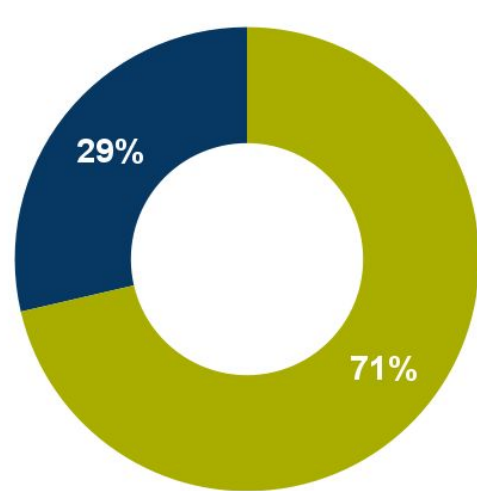
Rush County | 2019:
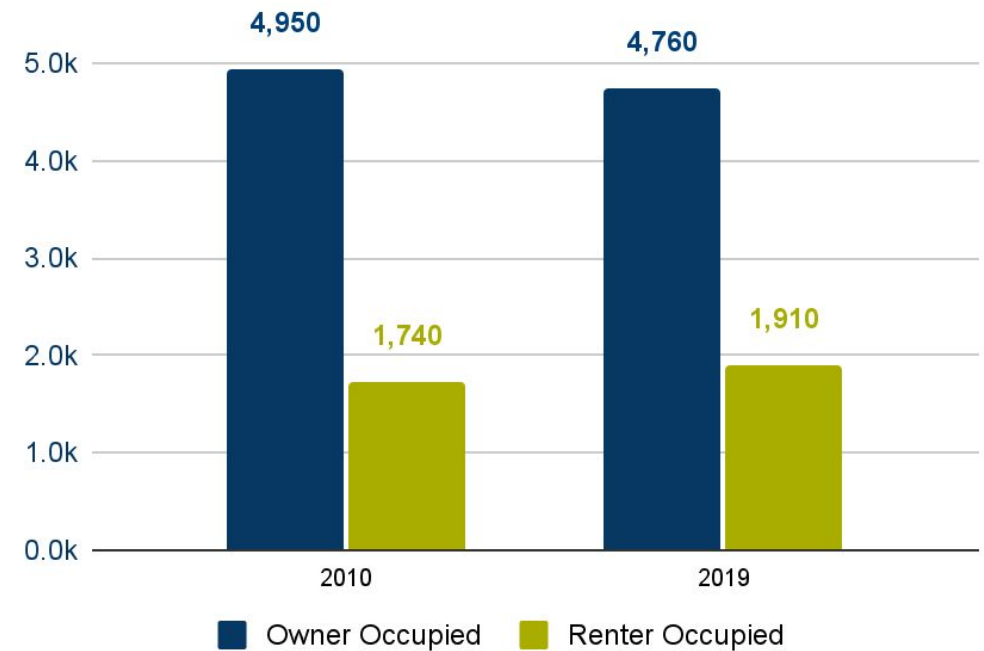- 29% Renter Occupied
- 71% Owner Occupied

Indiana | 2019:
- 41% Renter Occupied
- 59% Owner Occupied

Legend:
- Owner Occupied
- Renter Occupied

Total Households by Tenure

Rush County | 2010-2019

Year	Owner Occupied	Renter Occupied
2010	4,950	1,740
2019	4,760	1,910

Legend:
- Owner Occupied
- Renter Occupied

TENURE BY RACE | While the overall homeownership rate is 71%, homeownership is 72% among non-Hispanic White households, 0% for Black households, and 60% for Hispanic or Latino households.

Homeownership by Race
Rush County | 2010, 2019
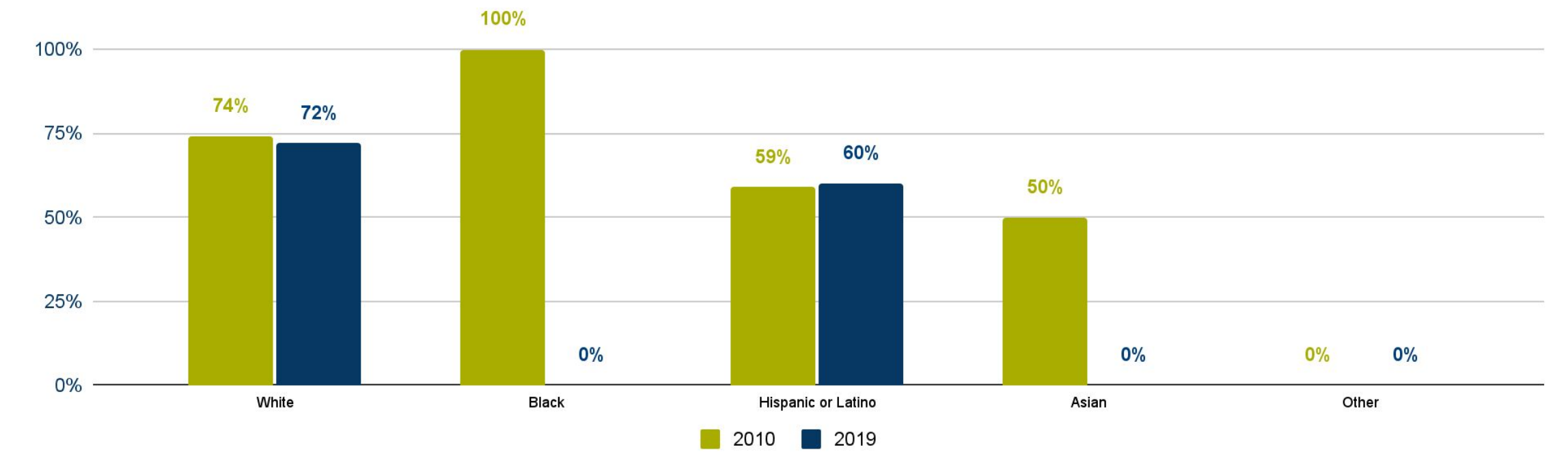
Source: ACS 2010-2019 5-year estimates

DISABILITY | 17% of people in Rush County live with a disability. For people 65 and older, the figure increases to 49%.

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

Age	Rush County	Indiana
Under 5	0%	1%
5-17	4%	6%
18-34	8%	7%
35-64	15%	15%
65-74	47%	27%
75+	51%	51%

■ Rush County ■ Indiana
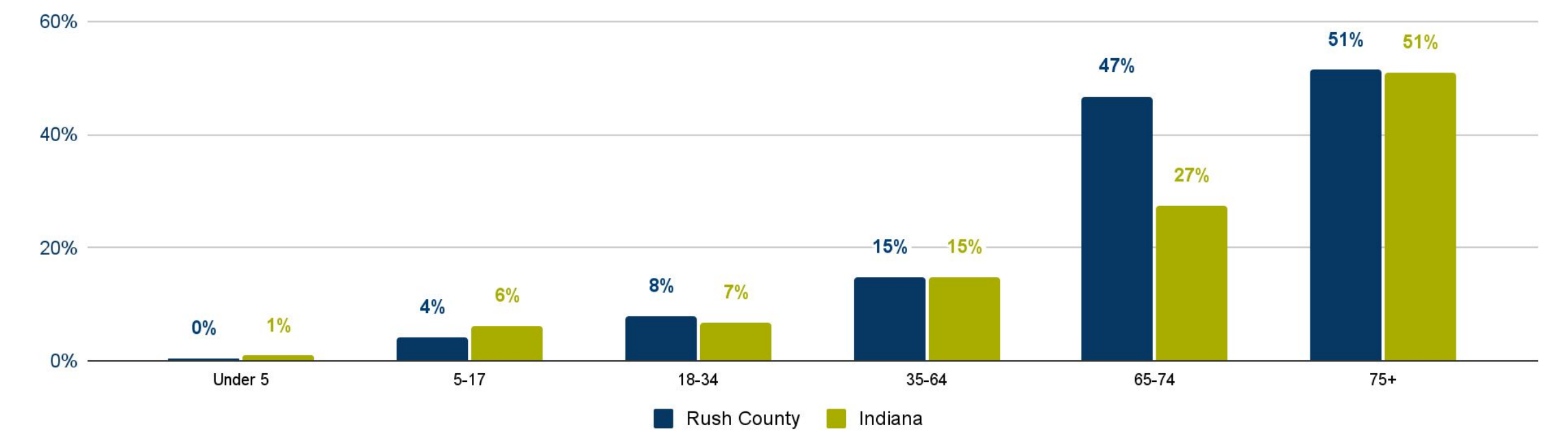
EDUCATIONAL ATTAINMENT | In Rush County, 73% of the population completed high school degree as their highest level of education, while 14% of the population has a Bachelor's degree or higher.

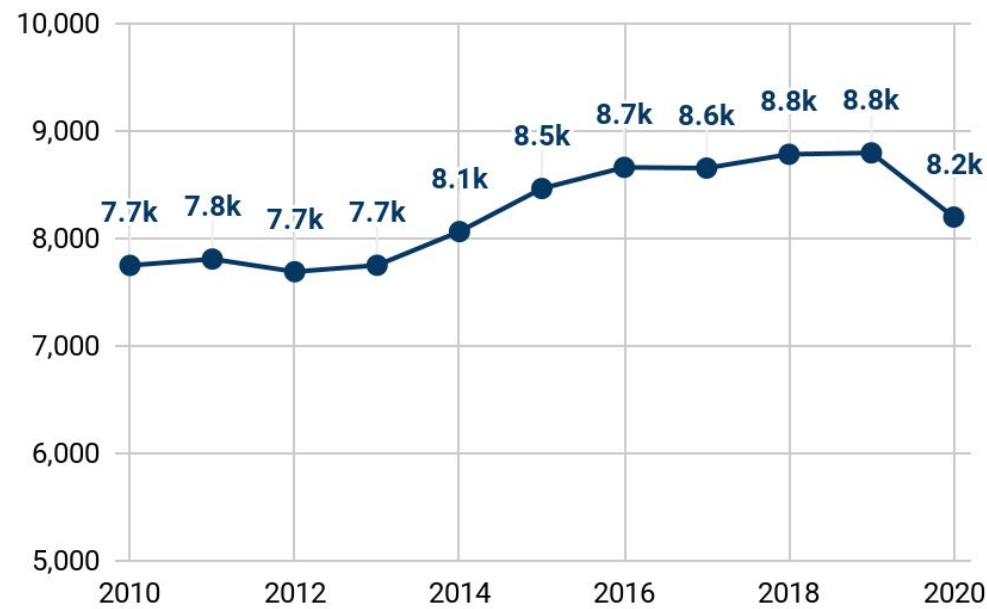## Educational Attainment

Rush County, Indiana | 2019
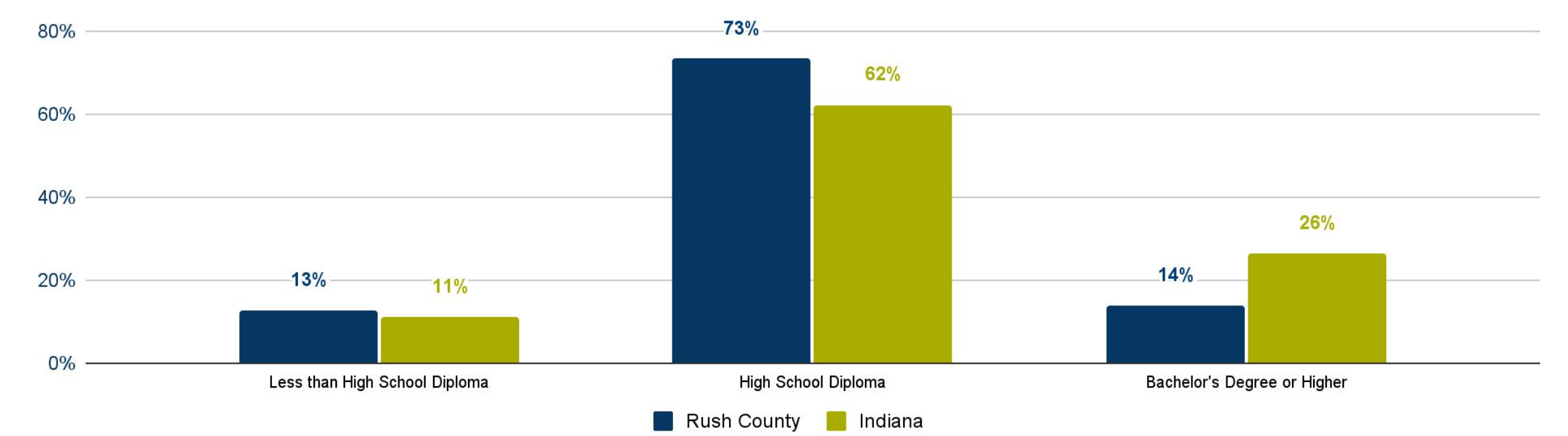
Source: ACS 2010-2019 5-year estimates
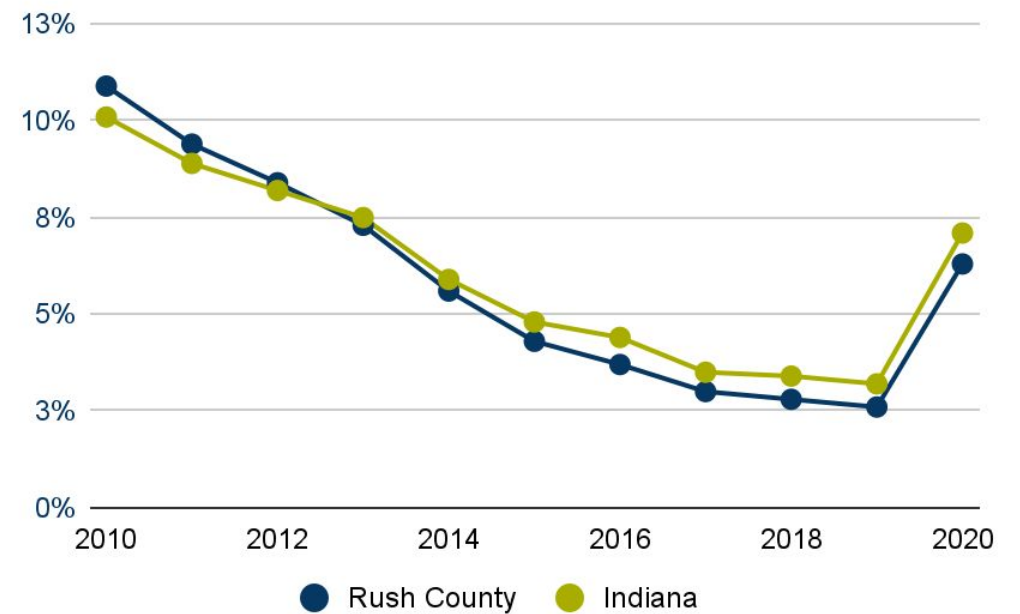
JOB / EMPLOYMENT TRENDS

EMPLOYMENT BASE| There are currently 8,000 employed persons in Rush County, up by 5.81% since 2010. The unemployment rate in 2020 was 6.30%, up 3.70 points from 2019.

Total Employment
Rush County | 2010-2019

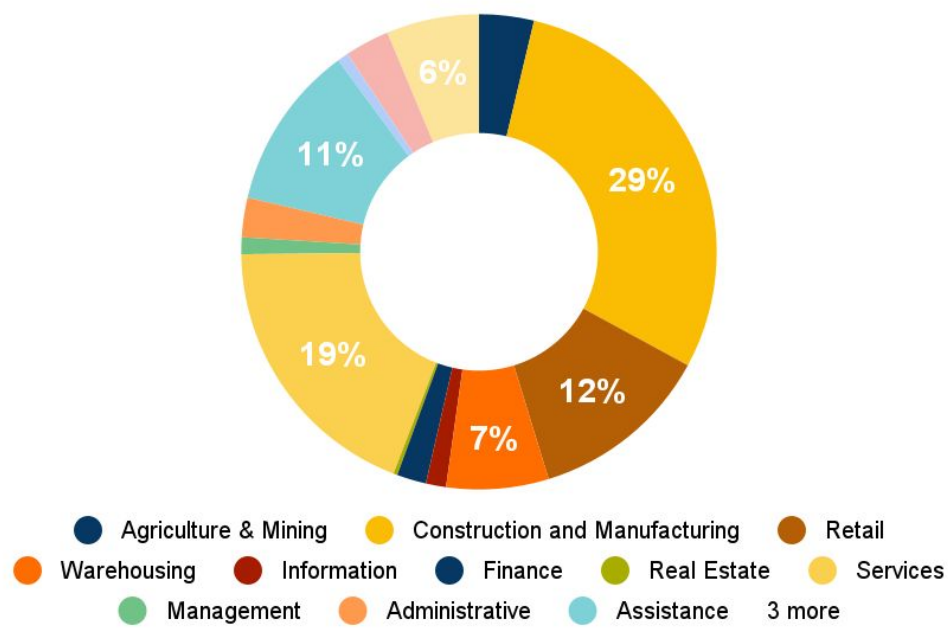7.7k 7.8k 7.7k 7.7k 8.1k 8.5k 8.7k 8.6k 8.8k 8.8k 8.2k

Unemployment Rate
Rush County, Indiana | 2010-2019

Rush County · Indiana

EMPLOYMENT BY INDUSTRY | Manufacturing is the leading industry for jobs in Rush County, followed by Health Care and Social Assistance (11%).

Total Jobs by All Industries

Rush County | 2018

Legend:
- Agriculture & Mining
- Construction and Manufacturing
- Retail
- Warehousing
- Information
- Finance
- Real Estate
- Services
- Management
- Administrative
- Assistance 3 more

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

Top 5 Industries and Median Annual Wages

1. **Service-providing | $37,842**
2. **Trade, transportation, and utilities | $39,322**
3. **Goods-producing | $51,490**
4. **Professional and business services | $49,632**
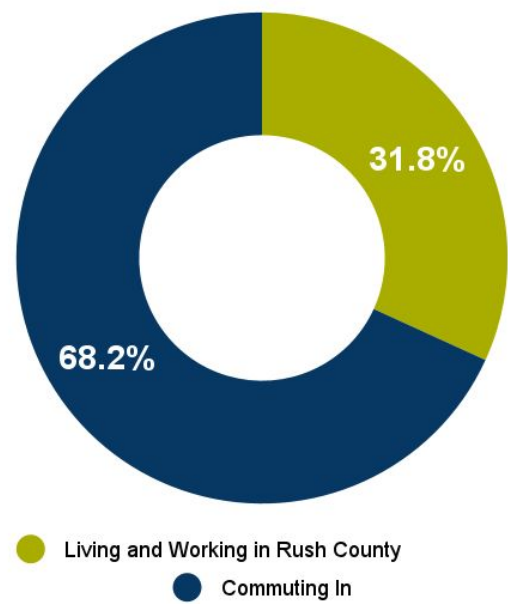5. **Construction | $43,340**

Source: BLS

Top 5 Employers

1. **Rush Memorial Hospital (Rushville)**
2. **Emerson Climate Technologies (Rushville)**
3. **Intat Precision Inc (Rushville)**
4. **Fraley & Schilling Inc (Rushville)**
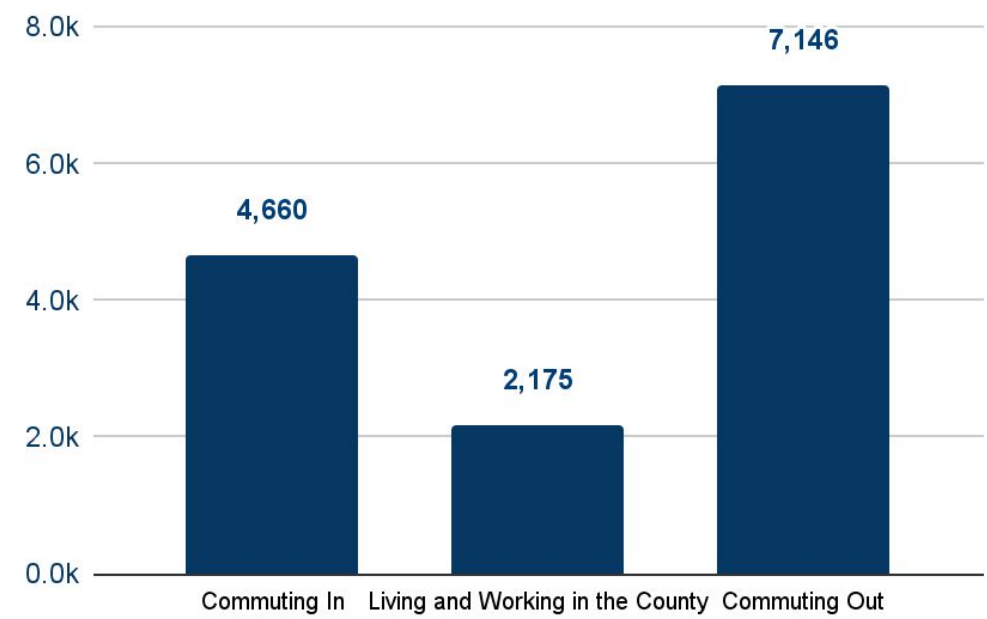5. **Trane Co (Rushville)**

Source: BLS

COMMUTER INFLOW / OUTFLOW | 5,000 commuters come into Rush County for their jobs, while 7,000 employees travel out of Rush County for their jobs.

Employment Inflow
Rush County | 2018

31.8%

68.2%

● Living and Working in Rush County
● Commuting In

Commuting Patterns
Rush County | 2018

8.0k	7,146
6.0k	
4,660	
4.0k	
	2,175
2.0k	
0.0k	

Commuting In   Living and Working in the County   Commuting Out

JOB GROWTH AND HOUSING PRODUCTION | Rush County has created 1,047 jobs and -207 housing units between 2014 and 2019, or -20 housing units for every 100 jobs created.

Job Growth and Housing Production

Rush County | New Jobs, New Housing Units
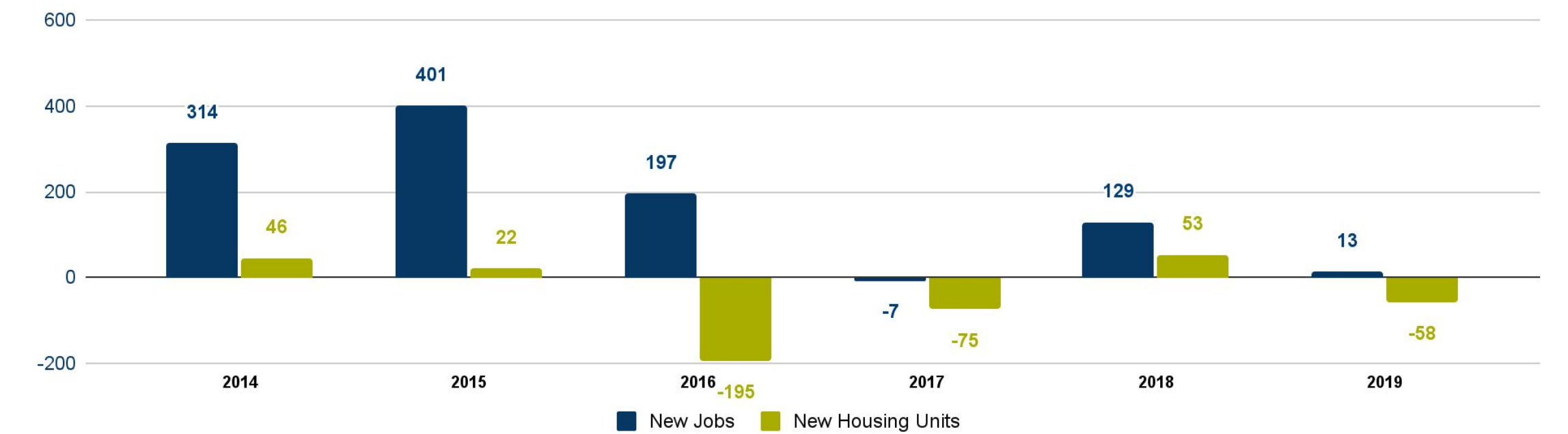
Housing Units Includes all existing units, single family and multifamily.
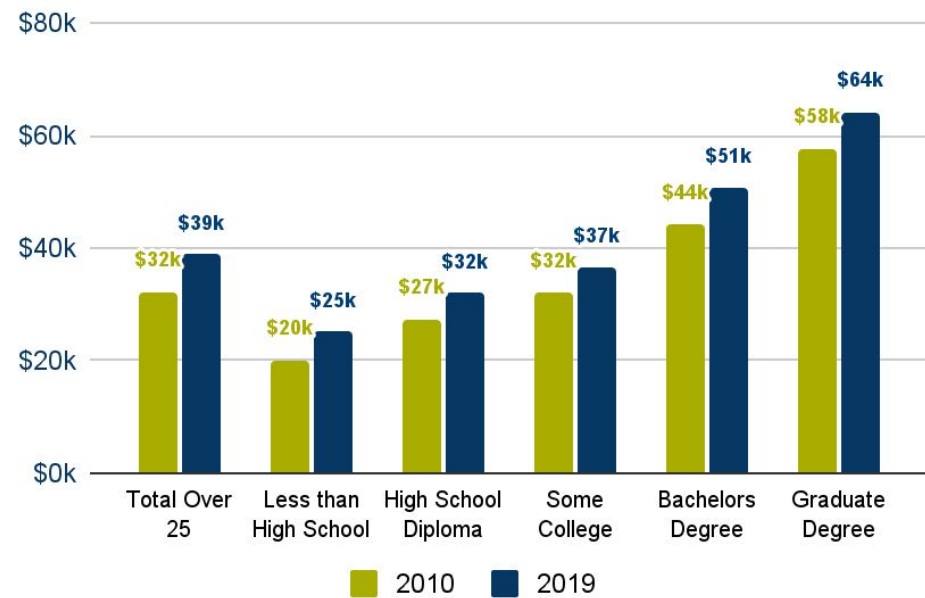**Source:** ACS 2010-2019 5-year estimates

INCOME GROWTH | Median earnings have increased 19% since 2010 for the total population and increased 28% for the population with a high school diploma or greater education.

Median Earnings by Educational Attainment
Rush County | 2010, 2019
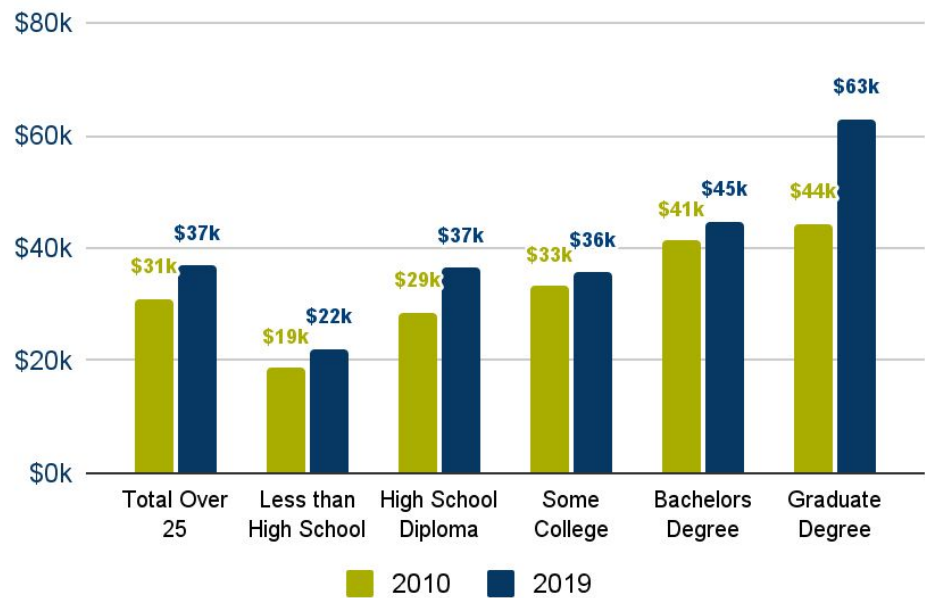
Median Earnings by Educational Attainment
Indiana | 2010, 2019

Source: ACS 2010-2019 5-year estimates

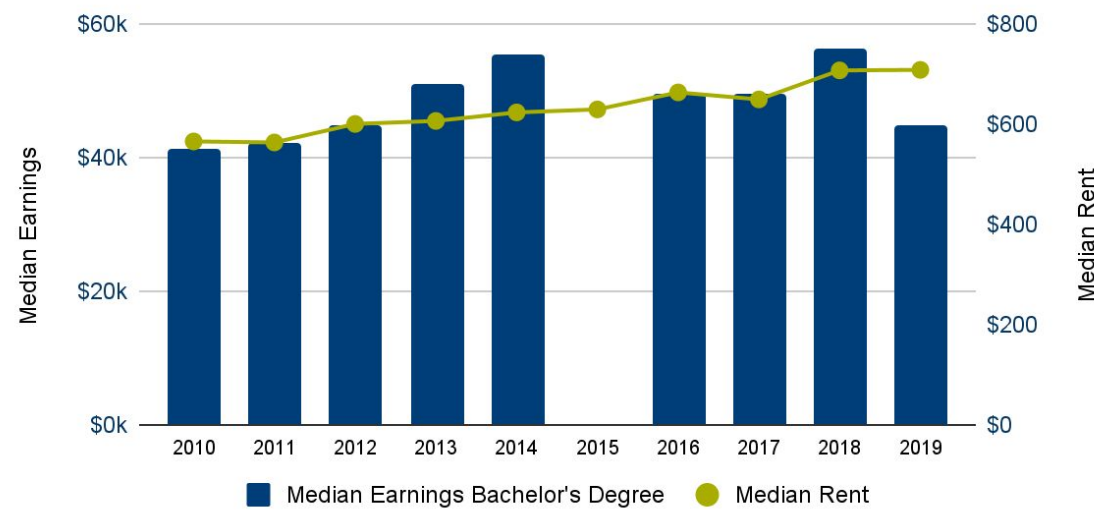**Source:** ACS 2010-2019 5-year estimates

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 $143, or 25% since 2010.

Income and Rent Growth, High School Diploma
Rush County | 2010-2019
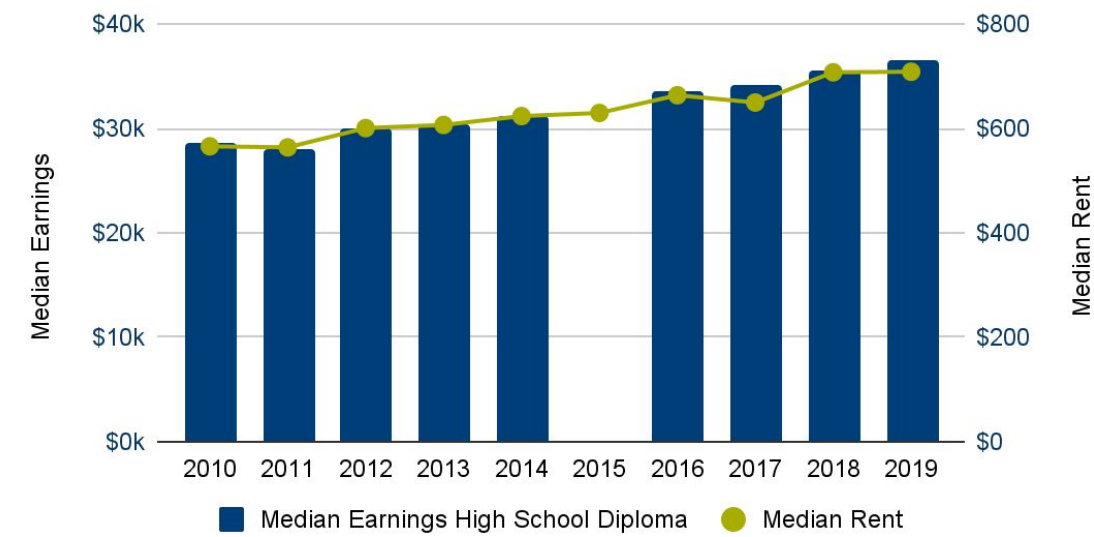
Source: ACS 2010-2019 5-year estimates

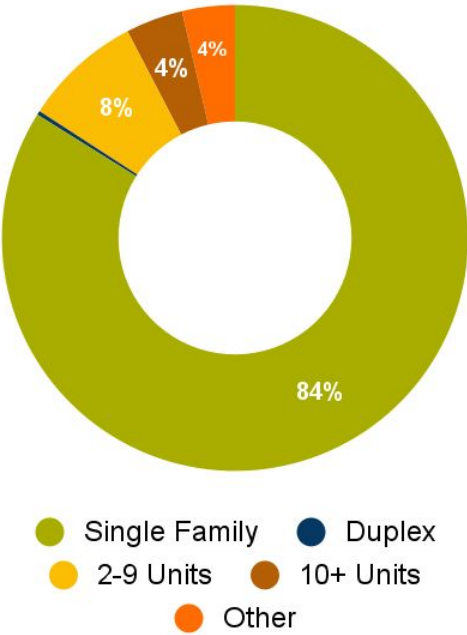## Income and Rent Growth, Bachelor's Degree
Rush County | 2010-2019

Source: ACS 2010-2019 5-year estimates

HOUSING TRENDS

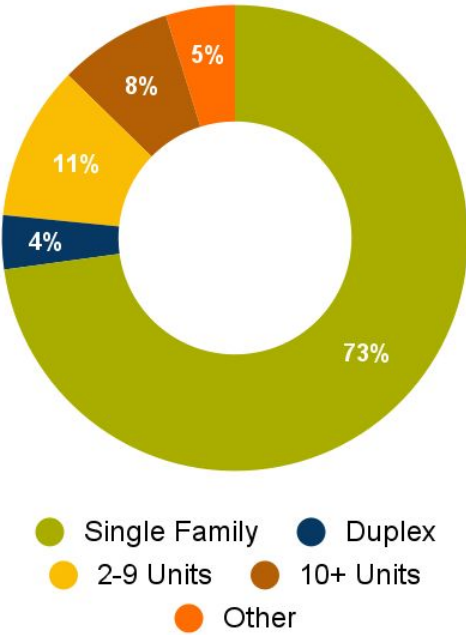# HOUSING TYPE | 84% of homes in Rush County are single-family, while 16% are multifamily.
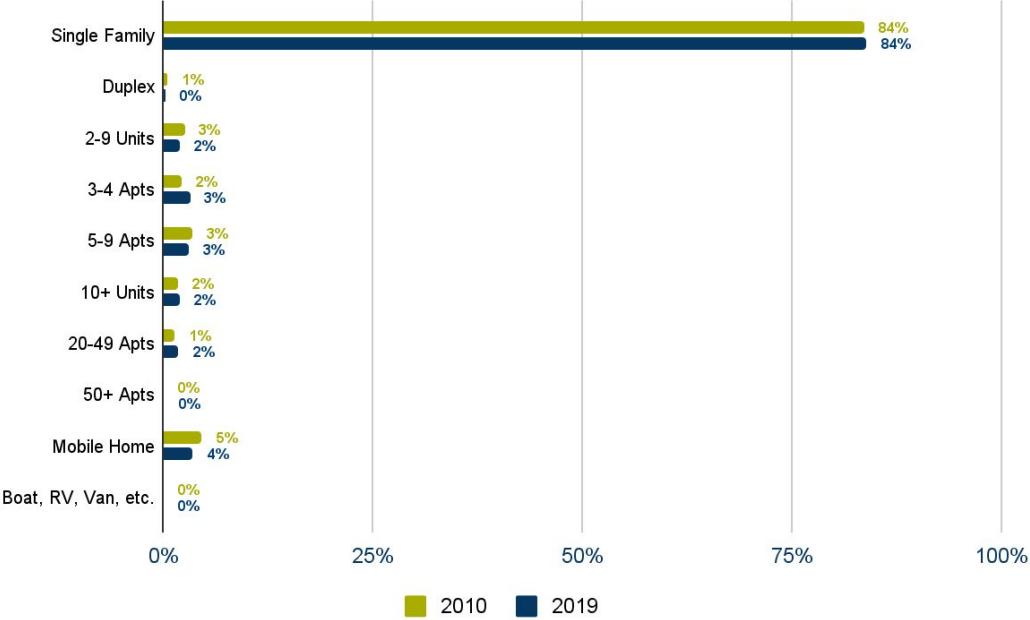
Housing Type

Rush County | 2019

- Single Family: 84%
- 2-9 Units: 8%
- 10+ Units: 4%
- Other: 4%

Legend: Single Family, Duplex, 2-9 Units, 10+ Units, Other

Indiana | 2019

- Single Family: 73%
- Duplex: 4%
- 2-9 Units: 11%
- 10+ Units: 8%
- Other: 5%

Legend: Single Family, Duplex, 2-9 Units, 10+ Units, Other

Source: ACS 2010-2019 5-year estimates

Share of Units by Housing Type

Rush County | 2010-2019

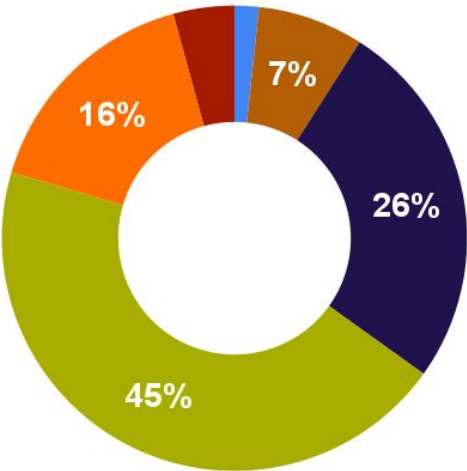| Housing Type	2010	2019
Single Family	84%	84%
Duplex	1%	0%
2-9 Units	3%	2%
3-4 Apts	2%	3%
5-9 Apts	3%	3%
10+ Units	2%	2%
20-49 Apts	1%	2%
50+ Apts	0%	0%
Mobile Home	5%	4%
Boat, RV, Van, etc.	0%	0%

Source: ACS 2010-2019 5-year estimates

HOUSING UNIT SIZE | Most homes in Rush County average 2.46 bedrooms, with 65% of units containing 3 bedrooms or more.
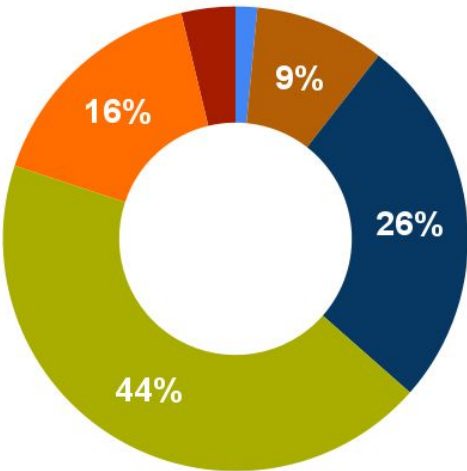
Housing Stock by Number of Bedrooms

Rush County | 2019

Indiana | 2019

Legend:
- 0 BR
- 1 BR
- 2 BR
- 3 BR
- 4 BR
- 5+ BR

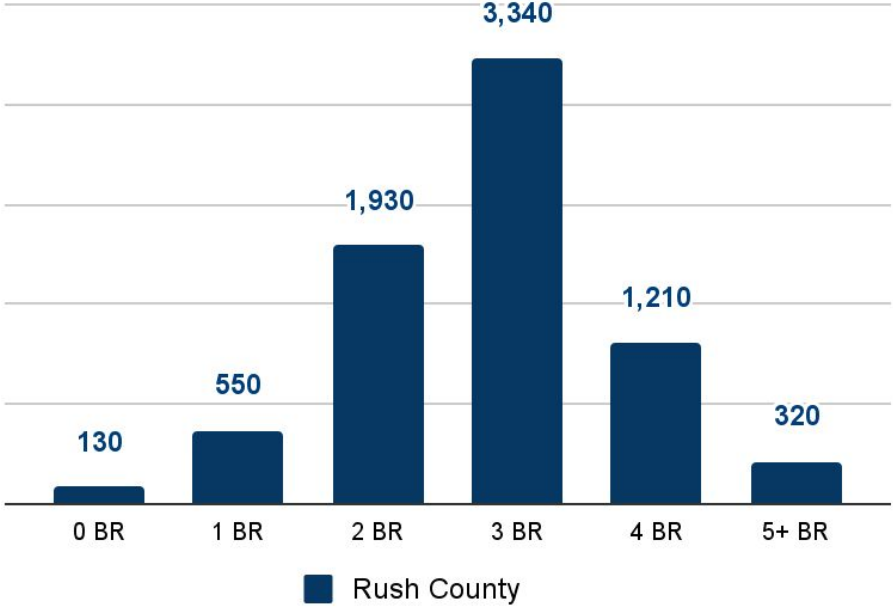Includes all existing units, single family and multifamily.
Source: ACS 2010-2019 5-year estimates

Share of Housing Stock by Bedroom

Rush County, Indiana | 2019

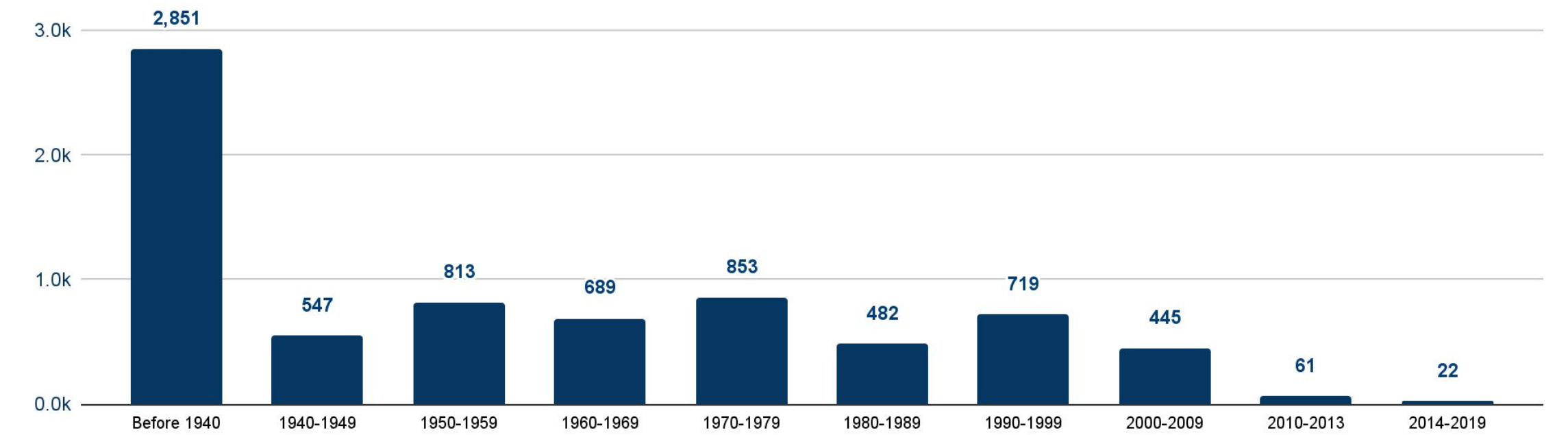| Bedroom	Rush County
0 BR	130
1 BR	550
2 BR	1,930
3 BR	3,340
4 BR	1,210
5+ BR	320

Source: ACS 2010-2019 5-year estimates

AGE OF HOUSING | 65% of homes were built before 1970, 27% were built between 1970 and 2000, and 7% were built after 2000.
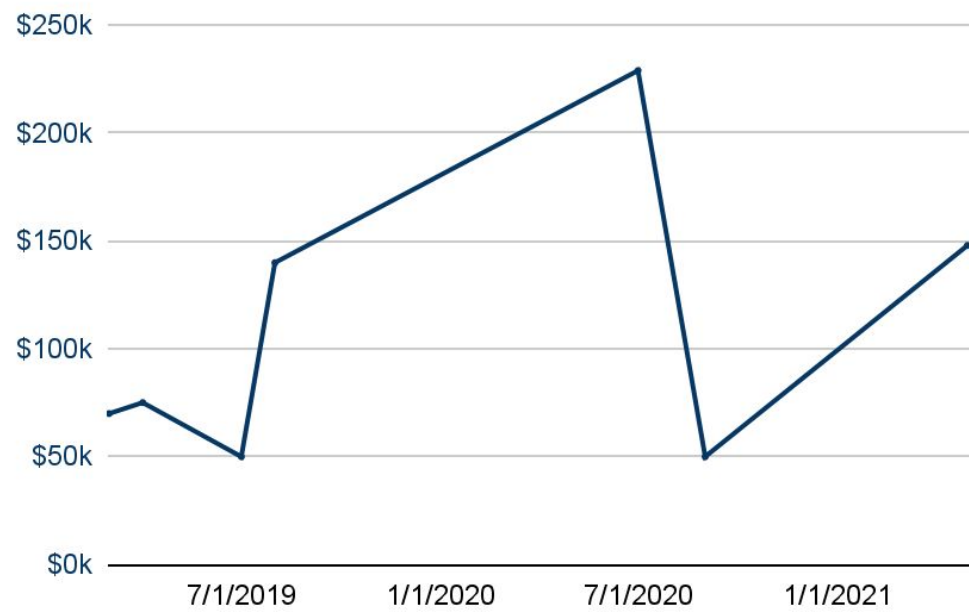
Homes by Year Built

Rush County | 2019

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

MEDIAN LISTING PRICE| Homes in Rush County have a median listing price of $147,900. Home prices have increased by 112% since 2019.
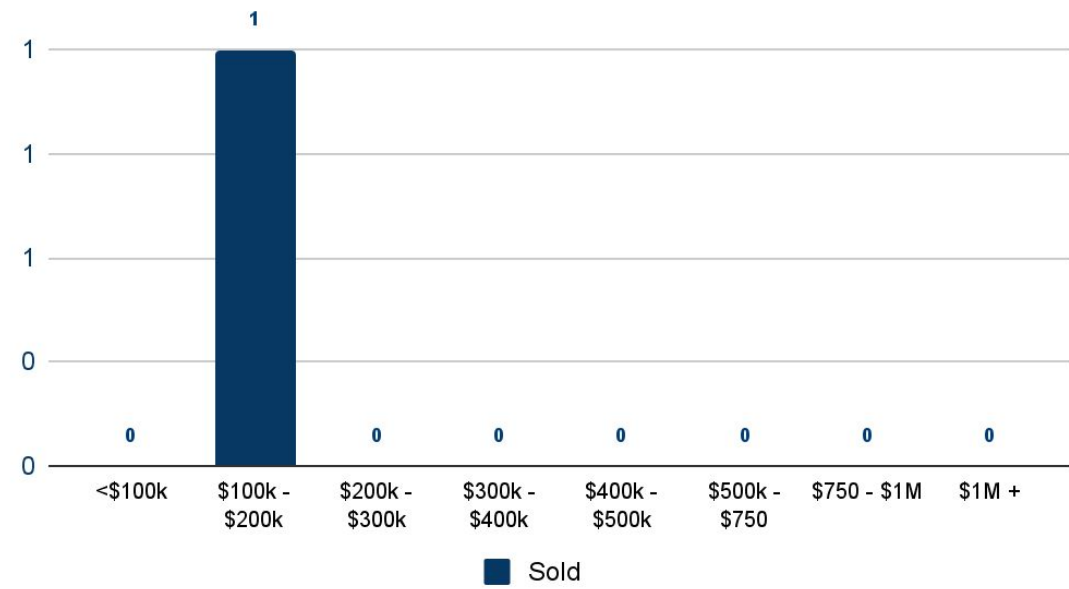
Median Listing Price
Rush County | 2019-2021

Source: ACS 2010-2019 5-year estimates

Disclaimer: For counties less than 10,000 households, data may be significantly skewed due to limited transactions.

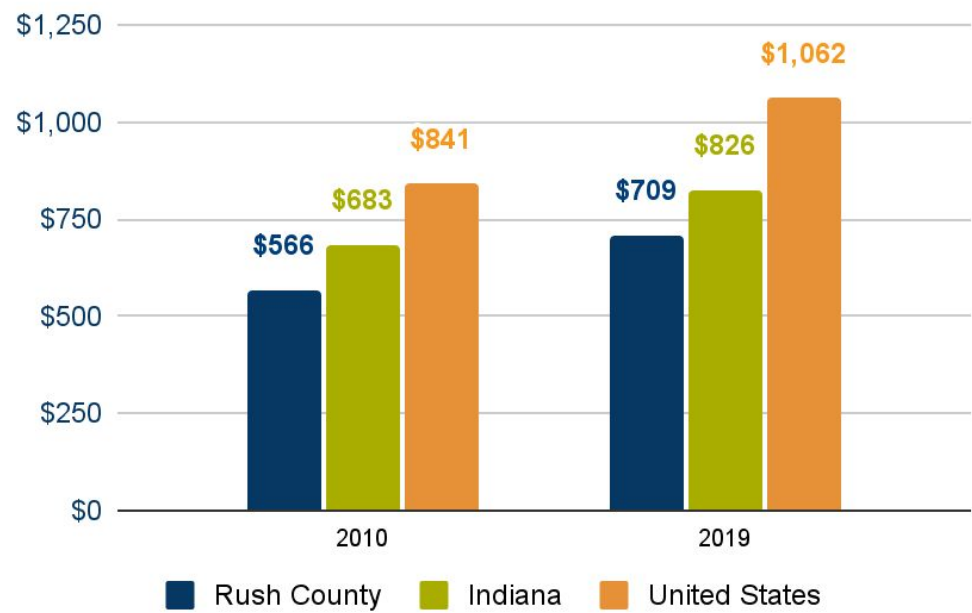## Listings and Sales (last 24 months)
Rush County | 2021

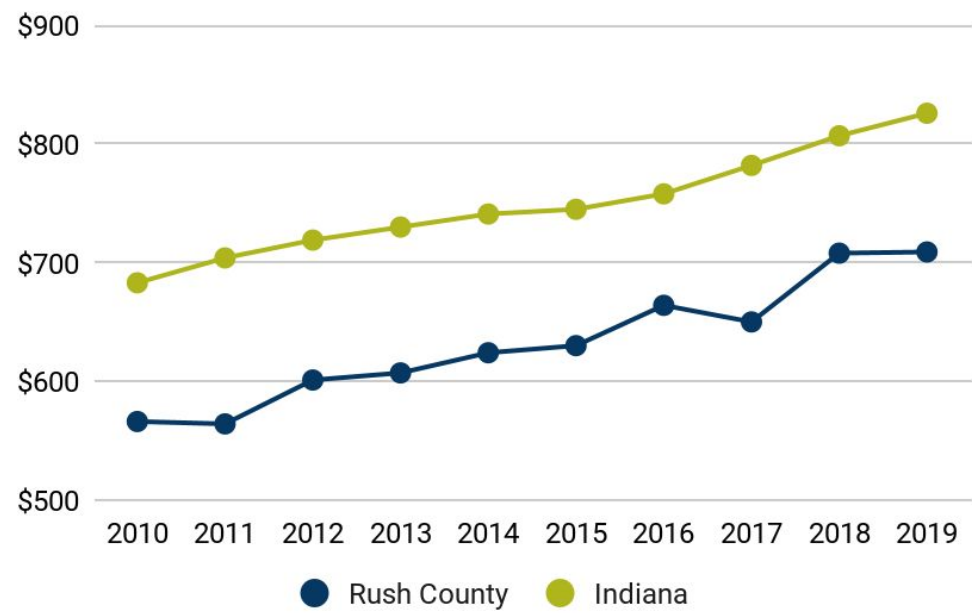**Source:** ACS 2010-2019 5-year estimates

Median Rent
Rush County, Indiana, United States | 2010, 2019

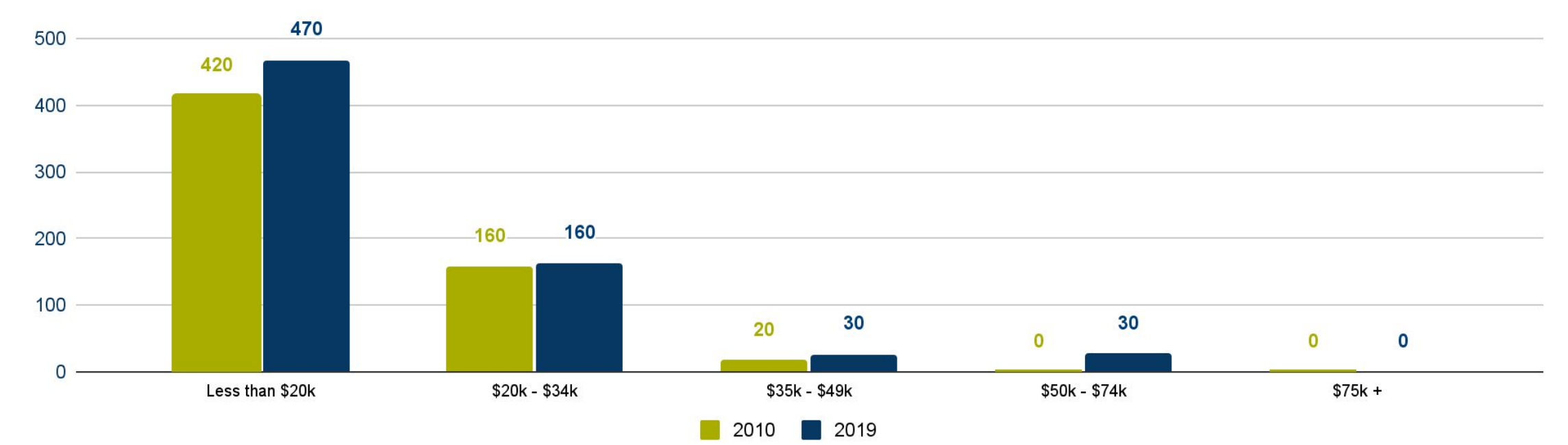Source: ACS 2010-2019 5-year estimates

Median Rent Over Time
Rush County, Indiana | 2010 - 2019

Source: ACS 2010-2019 5-year estimates

COST BURDEN | 38% of renter households in Rush County are housing cost burdened, down 6.85% points since 2010. 51% of households earning below $50,000 are housing cost burdened.

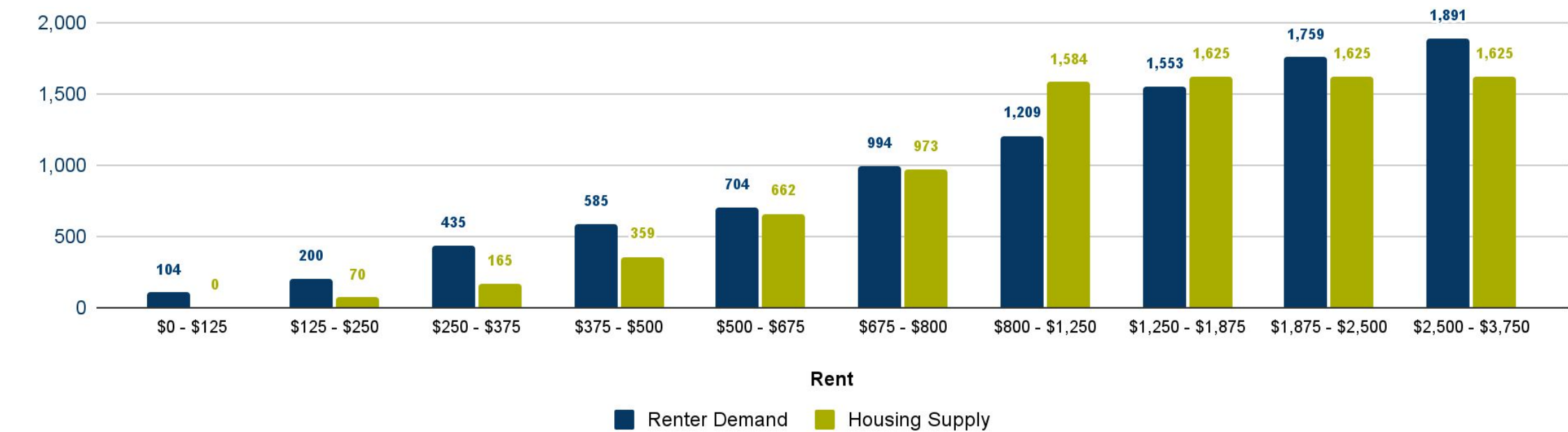## Cost Burden Renter Households

Rush County, Indiana | 2010 - 2019

Legend: 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 rental homes available for households who earn less than $50,000 annually or units renting below $1,250 per month.

Cumulative Housing Gap

Rush County, Indiana | 2010-2019

Legend: ■ Renter Demand ■ Housing Supply

Data shown (Rent category: Renter Demand / Housing Supply):
- $0 - $125: 104 / 0
- $125 - $250: 200 / 70
- $250 - $375: 435 / 165
- $375 - $500: 585 / 359
- $500 - $675: 704 / 662
- $675 - $800: 994 / 973
- $800 - $1,250: 1,209 / 1,584
- $1,250 - $1,875: 1,553 / 1,625
- $1,875 - $2,500: 1,759 / 1,625
- $2,500 - $3,750: 1,891 / 1,625

Rent

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 Rush County.
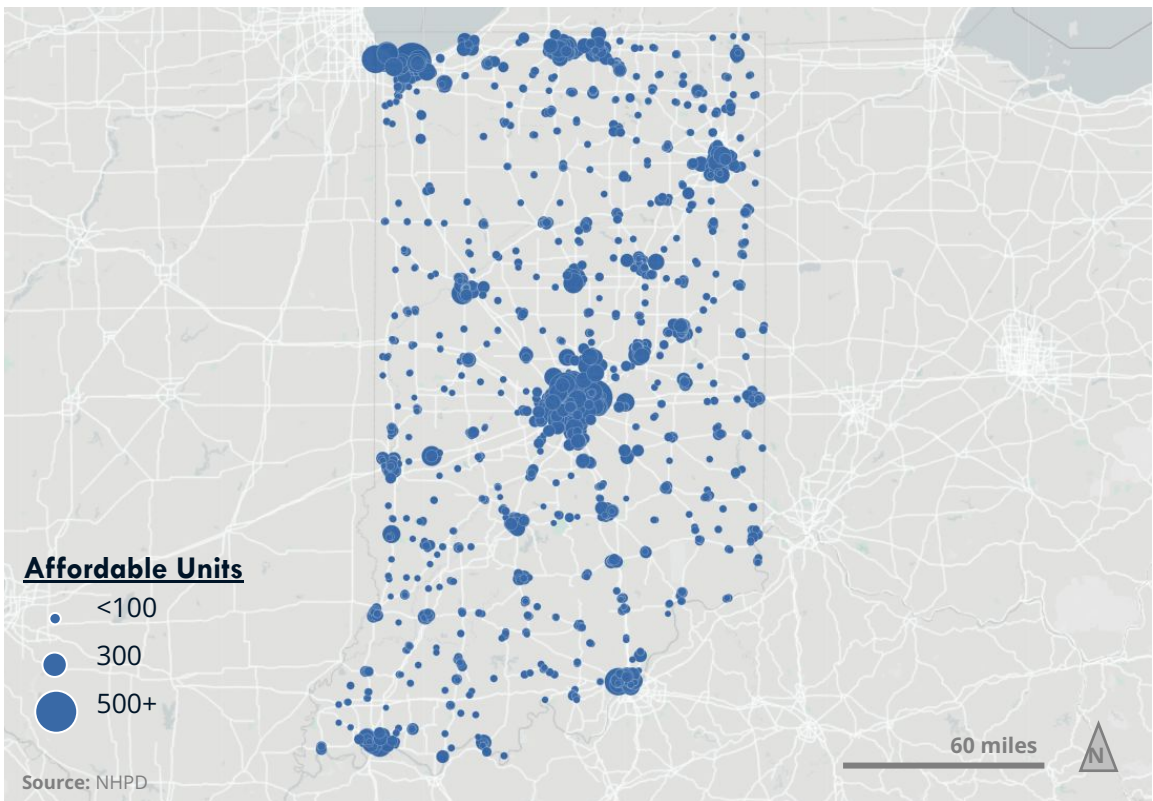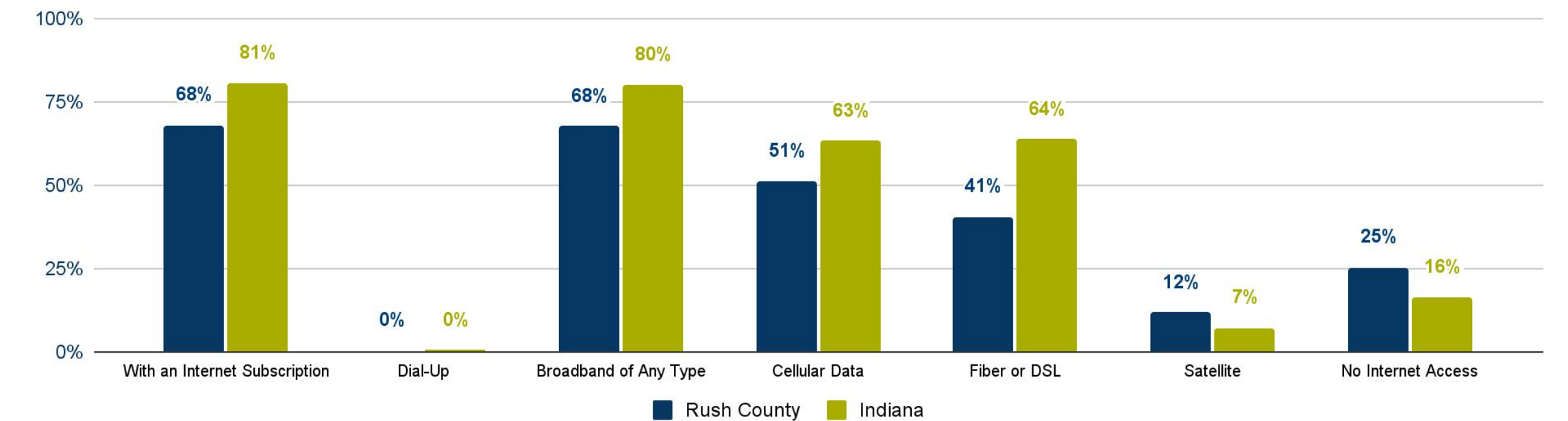
Affordable Housing Inventory
Rush County | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

12 miles
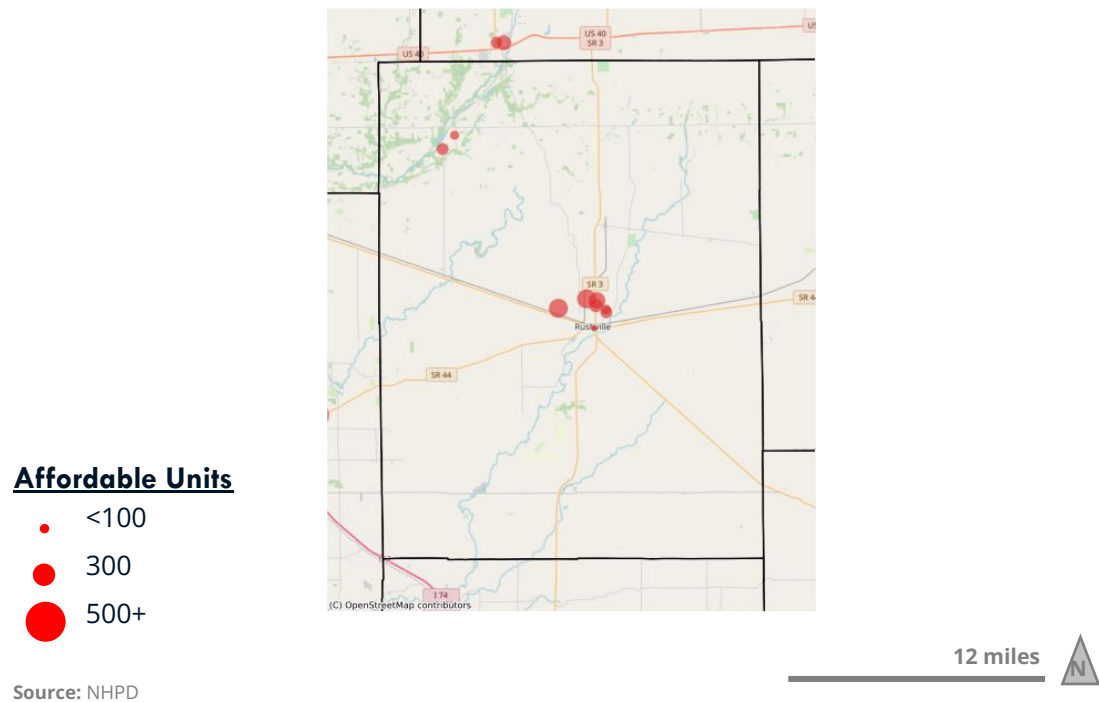
Affordable Housing Inventory
State of Indiana | 2020

Affordable Units
- <100
- 300
- 500+

Source: NHPD

60 miles

INTERNET ACCESS | 68% of housing units have access to internet compared to 81% state-wide.

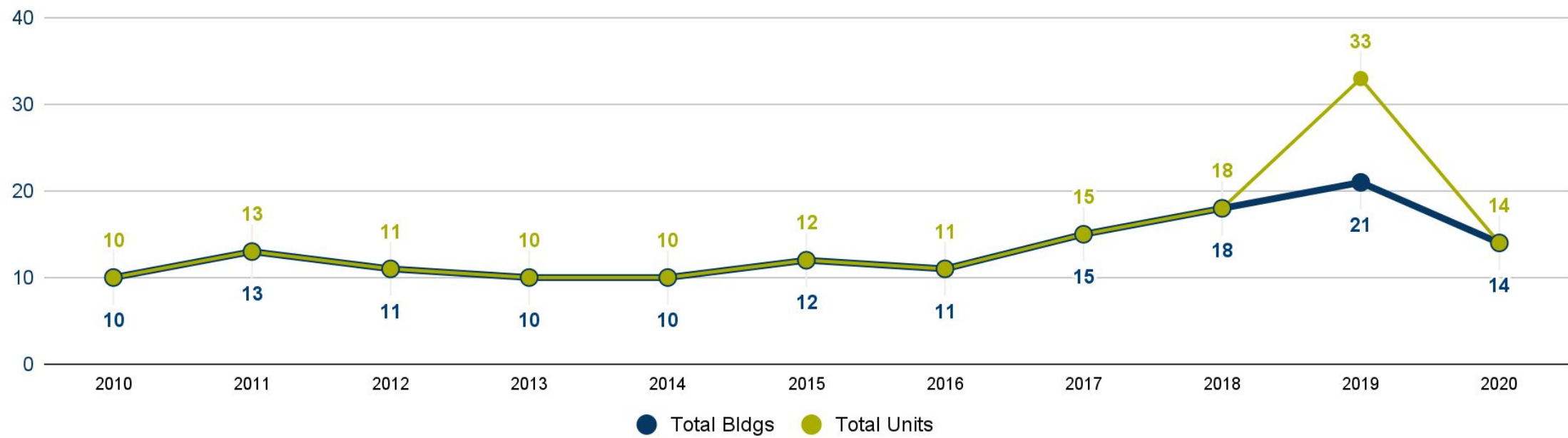## Internet Access
Rush County, Indiana | 2020

Source: ACS 2010-2019 5-year estimates

HOUSING CONSTRUCTION

HOUSING STARTS | There were 14 new housing starts in 2020 in Rush County, part of the total of 145 building permits authorized since 2010.

New Housing Structures Authorized by Building Permits

Rush County | 2010-2020

Total Bldgs   Total Units

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

Lumber Concrete

Source: BEA, St. Louis Fed, U.S. Bureau of Labor and Statistics