



INDIANA HOUSING  
DASHBOARD



Indiana Housing & Community Development Authority



Analyze. Advise. Act.

# INDIANA HOUSING DASHBOARD

## HOUSING NEEDS ASSESSMENT FOR ST JOSEPH COUNTY

DECEMBER 2021

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# ACKNOWLEDGEMENTS AND DATA SOURCES

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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.

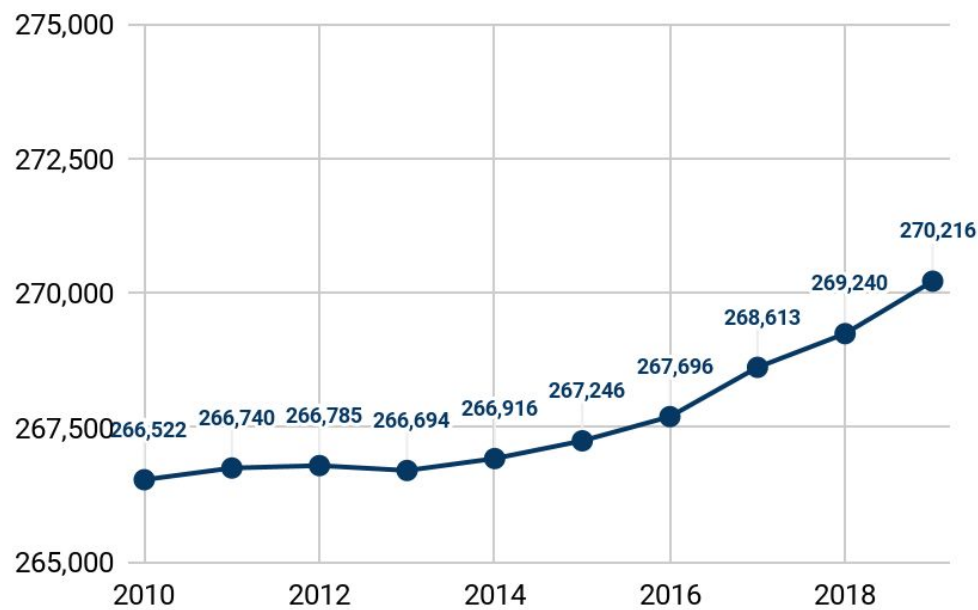
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# DEMOGRAPHIC TRENDS

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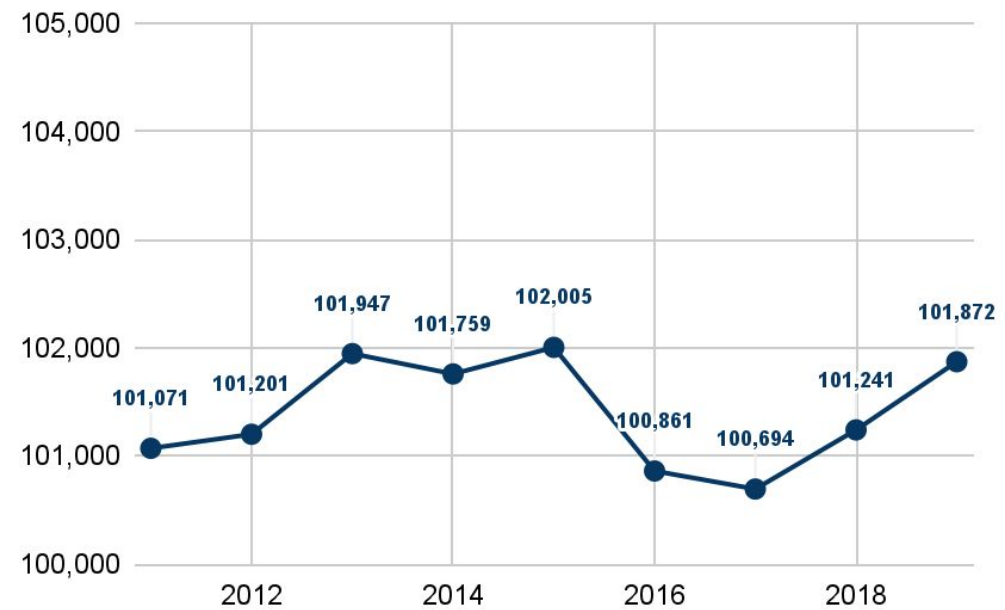
**POPULATION** | St Joseph County's population has increased by 1.39% (3,694 people) between 2010-2019. In the same time period, the total number of households increased by 1.32% (1,332 households).

**Resident Population**  
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

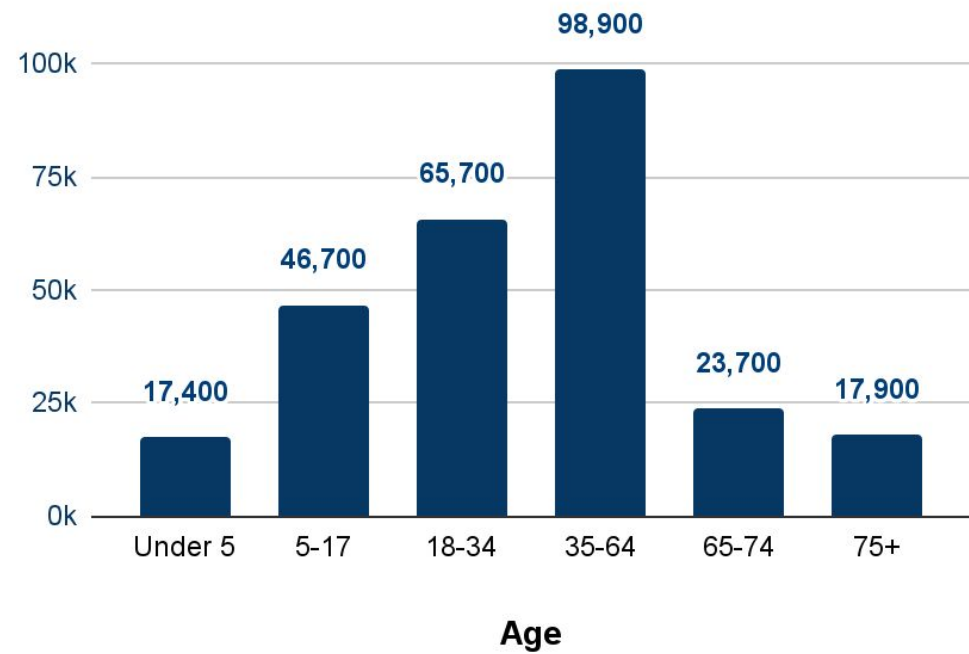
**Households**  
St Joseph County | 2010-2019



Source: FRED, U.S. Census Bureau

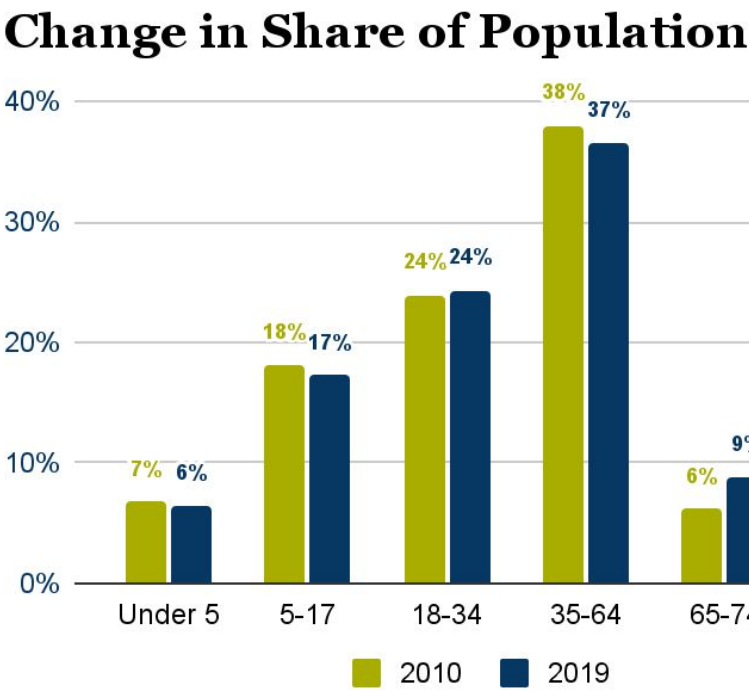
**AGE** | 41,600 of people in St Joseph County are age 65 or older, while 24% are younger than 18.

**Population by Age**  
St Joseph County | 2019



Source: ACS 2019 5-year estimates

**Change in Share of Population**  
St Joseph County | 2010, 2019

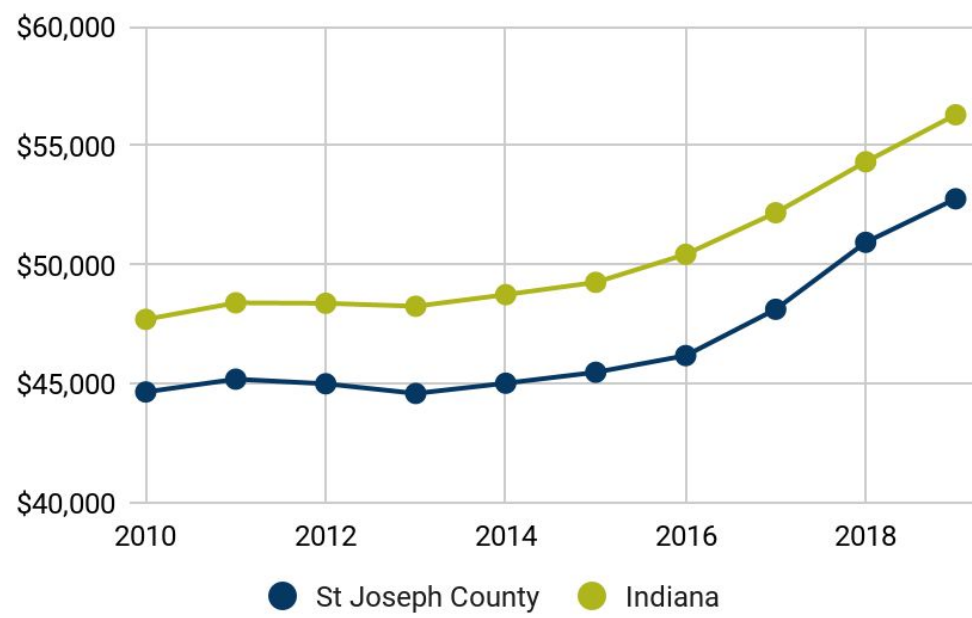


Source: ACS 2010-2019 1-year estimates

**HOUSEHOLD INCOMES** | St Joseph County had a median income of \$52,769 in 2019, up 18% since 2010. 34% of households have incomes below \$35,000, while 22% have incomes above \$100,000.

**Median Income**

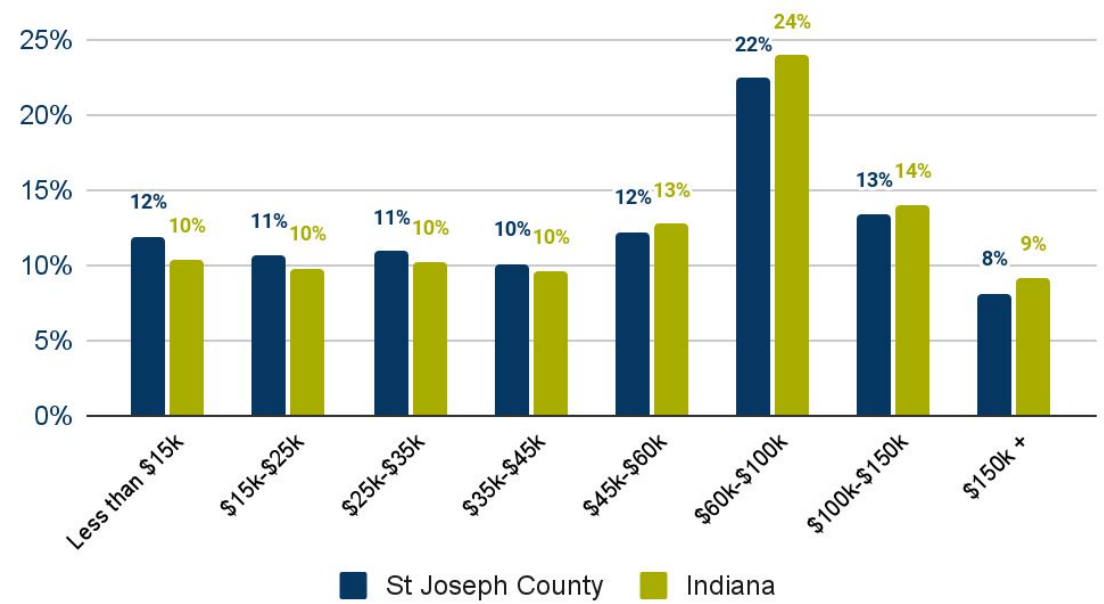
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Household Income Distribution**

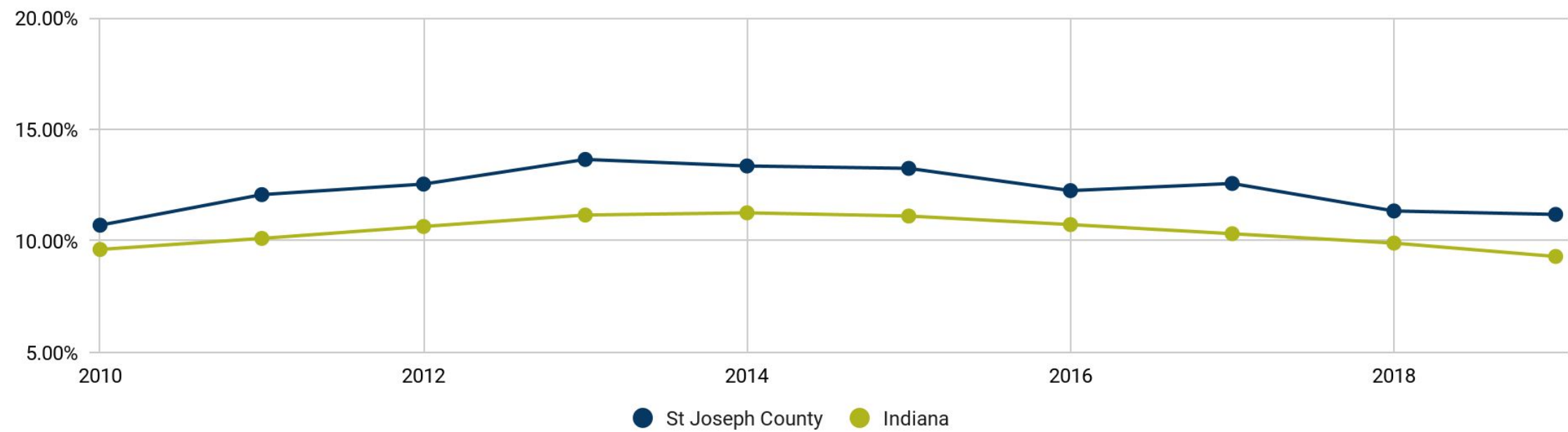
St Joseph County, State of Indiana | 2019



Source: ACS 2019 5-year estimates

**FAMILY POVERTY RATE** | 11.2% of families in St Joseph County live below the poverty line, up 0.48 points from 10.7% in 2010.

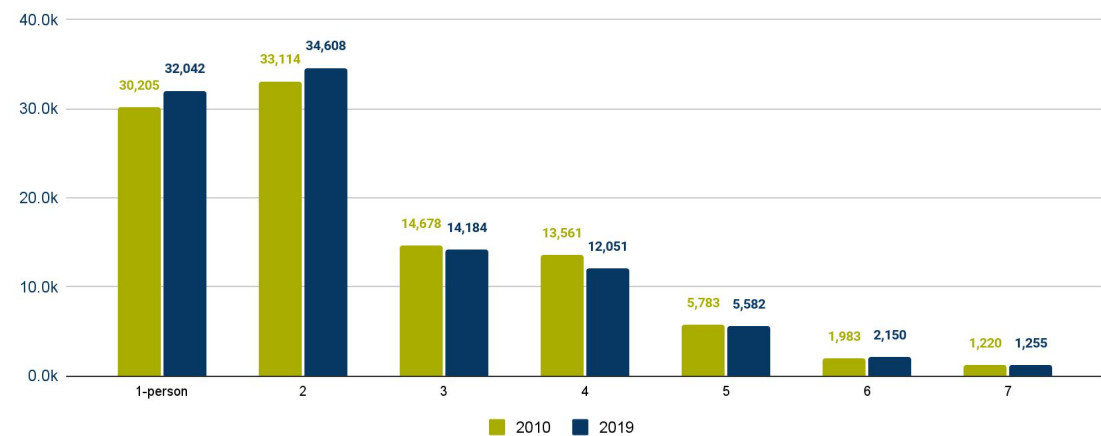
**Family Poverty Rate**  
St Joseph County, State of Indiana | 2010-2019



Source: ACS 2010-2019 5-year estimates

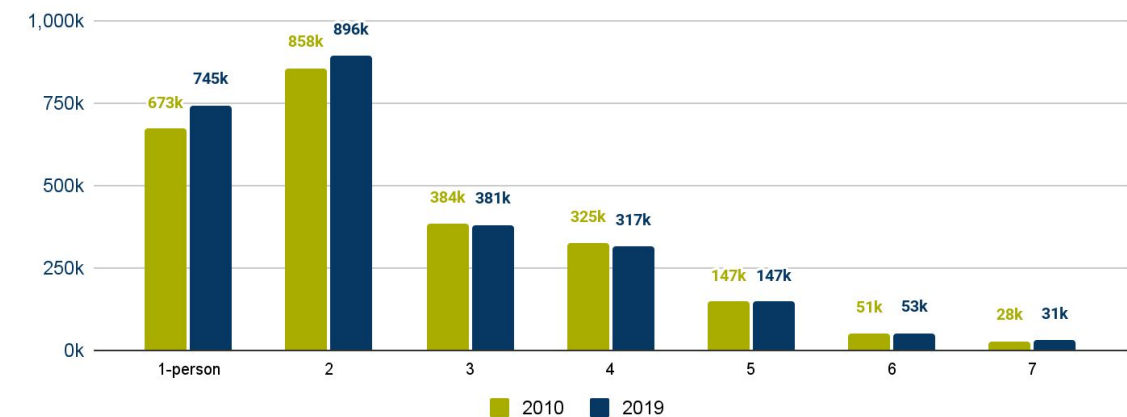
**HOUSEHOLD SIZE |** The average household size is 2.53 people, compared to the statewide average of 2.52. The St Joseph County average household has grown by 0.01 persons since 2010.

**Household Size**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

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



Source: ACS 2010-2019 5-year estimates

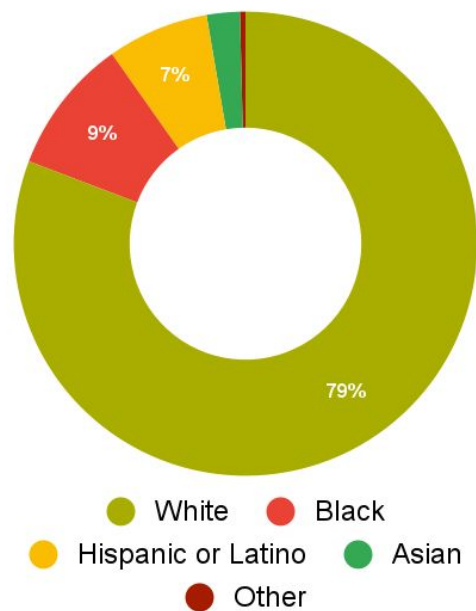
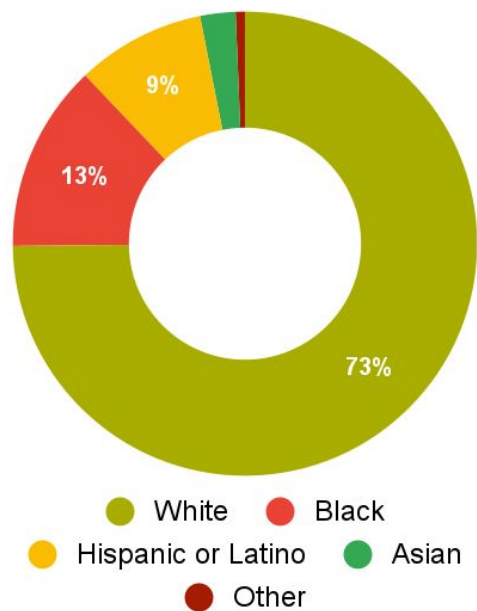


**RACIAL COMPOSITION |** The current racial distribution of households in St Joseph County is 73% White, 13% Black, 9% Hispanic/Latino, 2% Asian, and 1% other.

**Racial/Ethnic Distribution**

St Joseph County | 2019

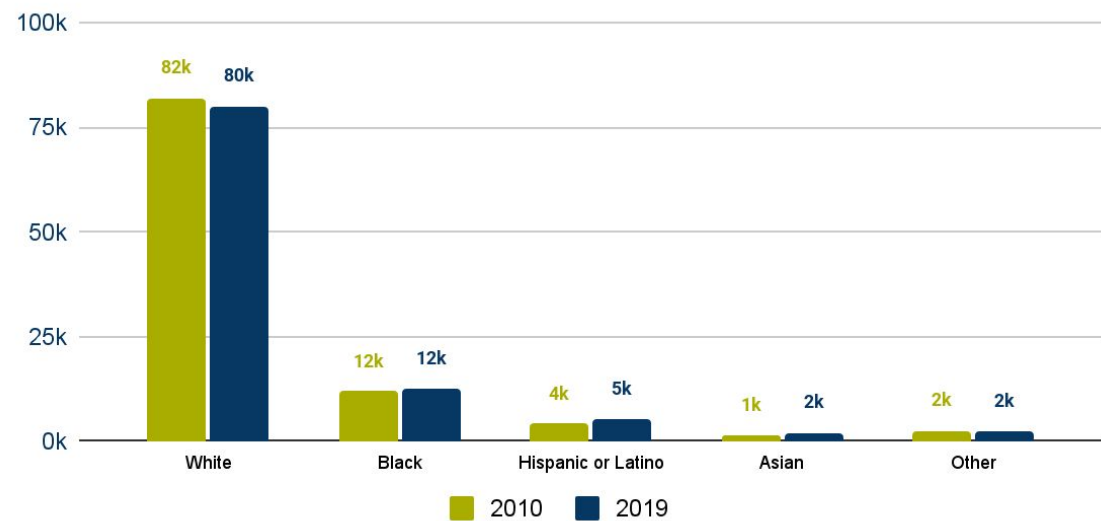
Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**Household Racial/Ethnic Distribution**

St Joseph County | 2010, 2019



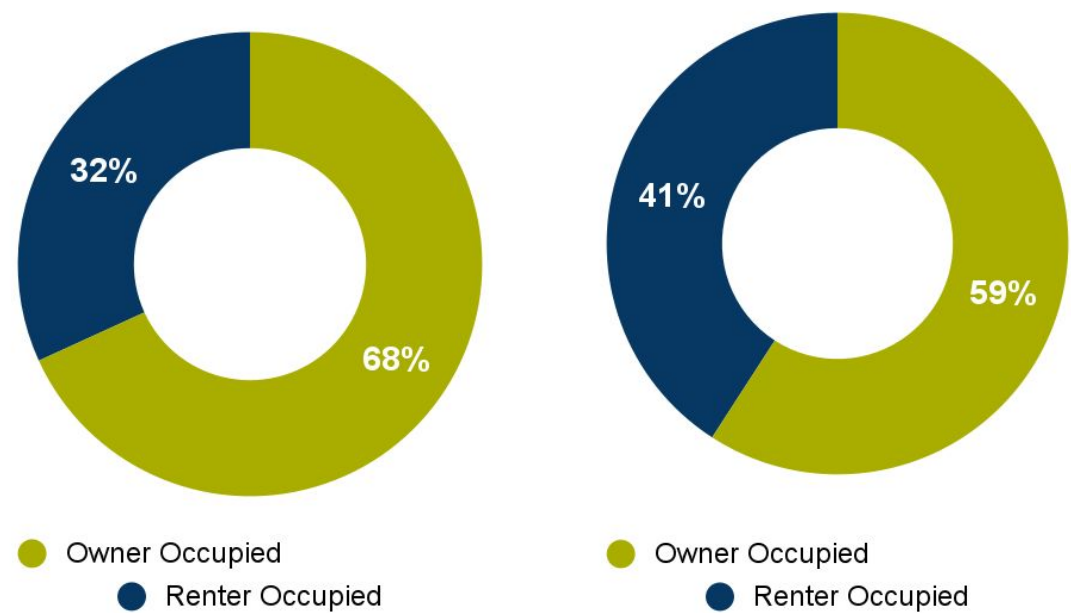
Source: ACS 2010-2019 5-year estimates

**HOUSING TENURE** | In 2019, 32% of households (32,420 households) in St Joseph County were renters, while 68% (69,452 households) were owners. The share of renters has decreased by 3.32 percentage points since 2010.

**Housing Tenure**

St Joseph County | 2019

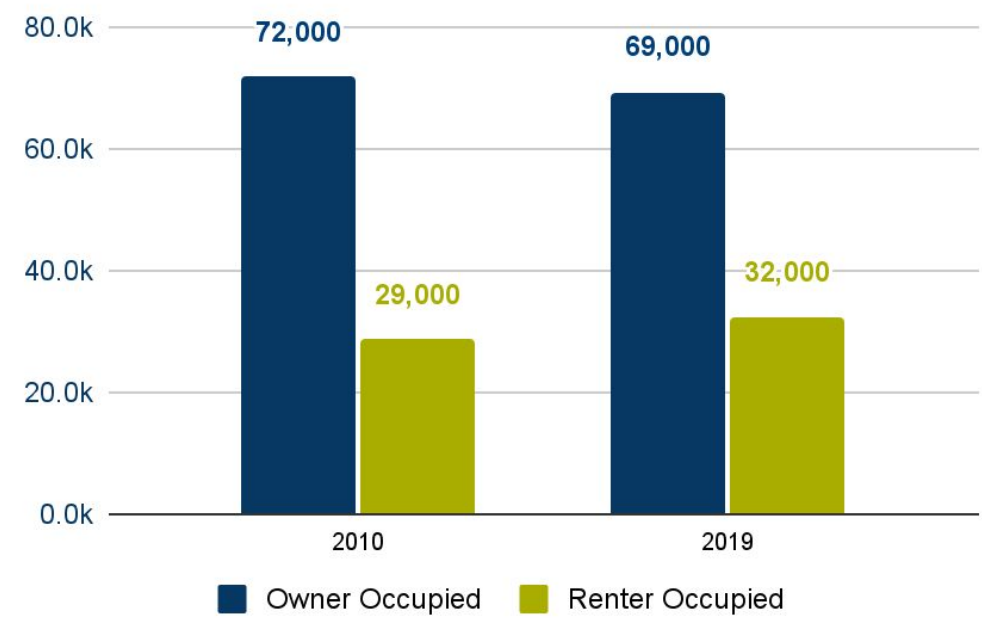
Indiana | 2019



Source: ACS 2019 5-year estimates

**Total Households by Tenure**

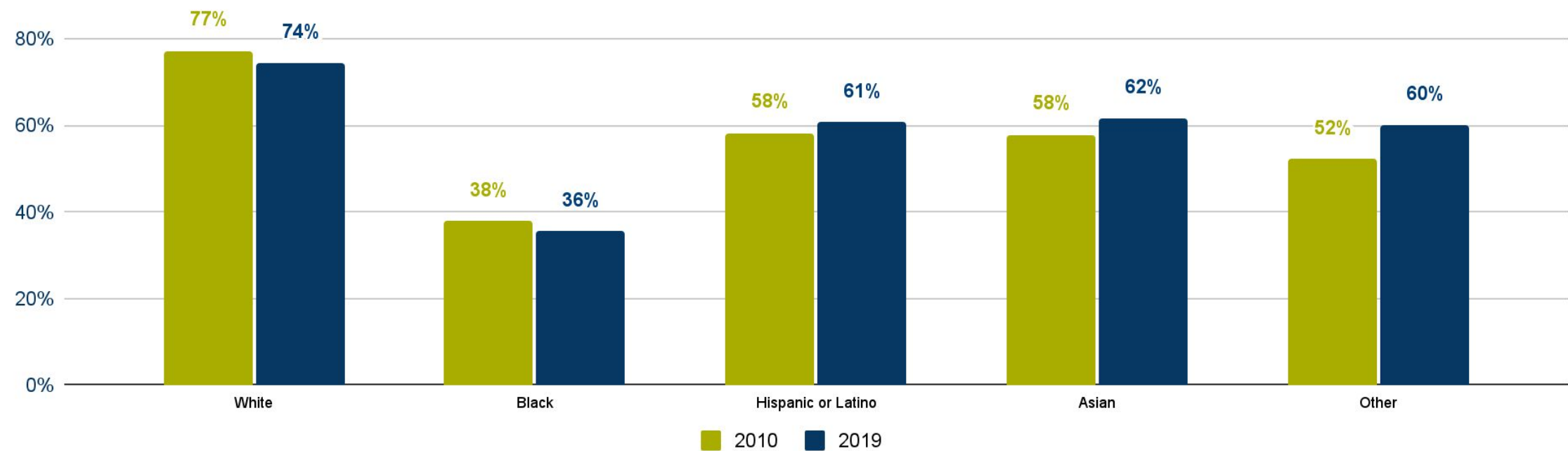
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**TENURE BY RACE |** While the overall homeownership rate is 68%, homeownership is 74% among non-Hispanic White households, 36% for Black households, and 61% for Hispanic or Latino households.

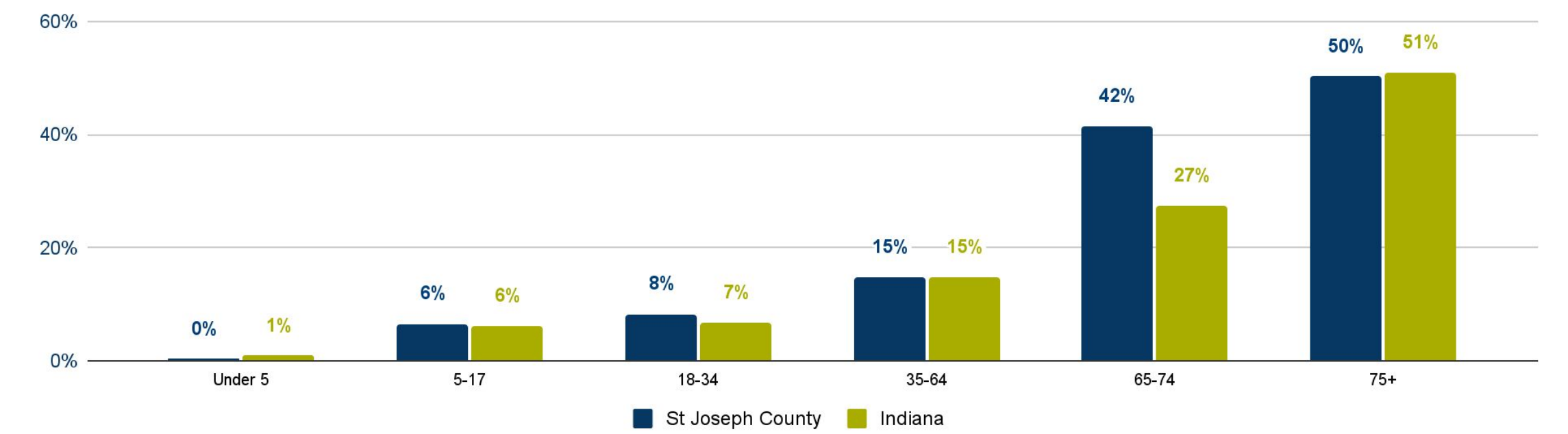
**Homeownership by Race**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**DISABILITY** | 15% of people in St Joseph County live with a disability. For people 65 and older, the figure increases to 45%.

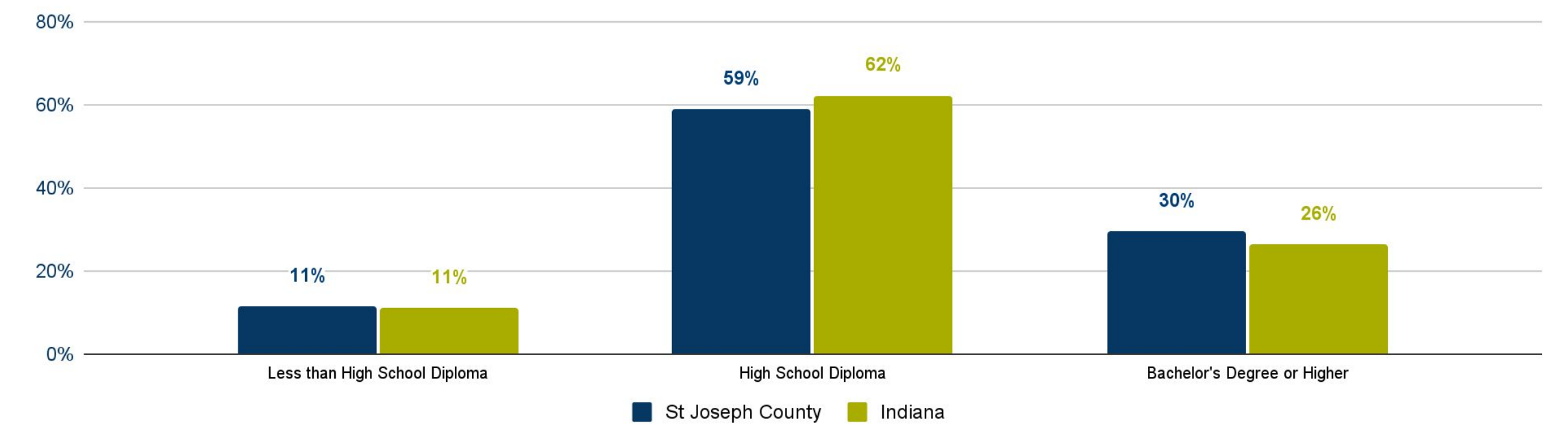
**Share of the Population by Age with a Disability**  
St Joseph County, Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**EDUCATIONAL ATTAINMENT** | In St Joseph County, 59% of the population completed high school degree as their highest level of education, while 30% of the population has a Bachelor's degree or higher.

**Educational Attainment**  
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

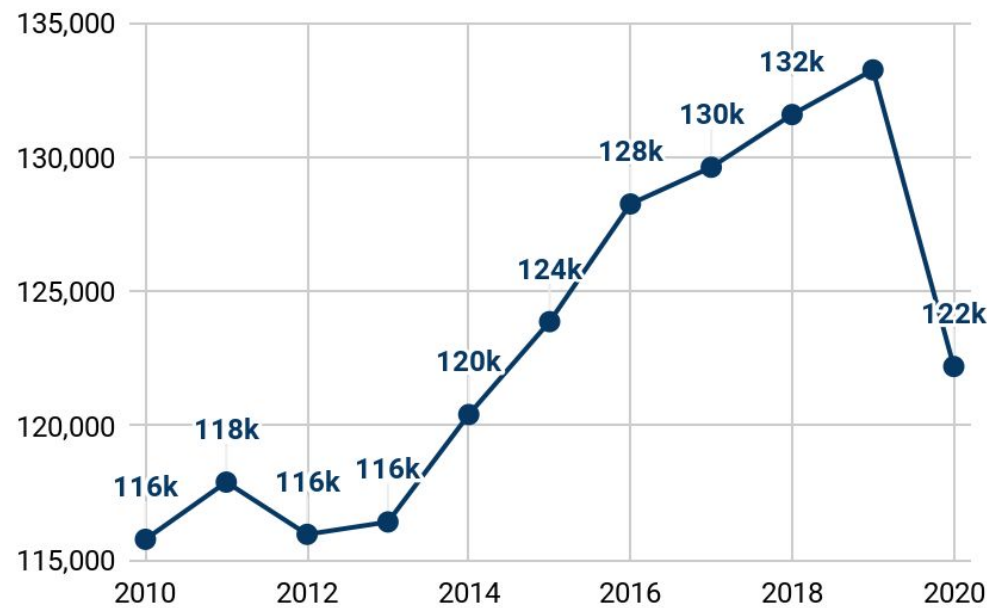
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# **JOB / EMPLOYMENT TRENDS**

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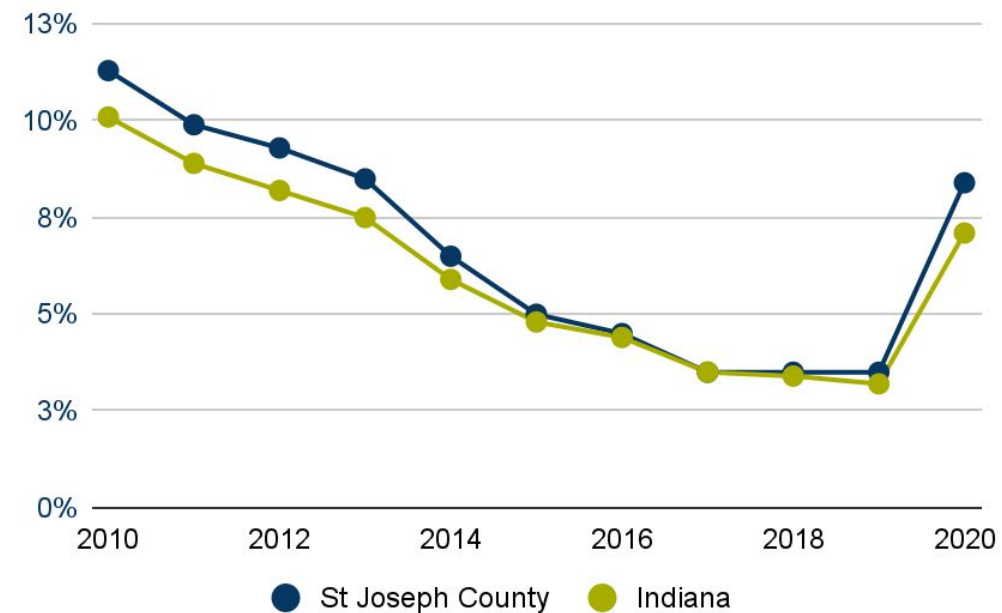
**EMPLOYMENT BASE |** There are currently 122,000 employed persons in St Joseph County, up by 5.56% since 2010. The unemployment rate in 2020 was 8.40%, up 4.90 points from 2019.

**Total Employment**  
St Joseph County | 2010-2019



Source: FRED Estimates

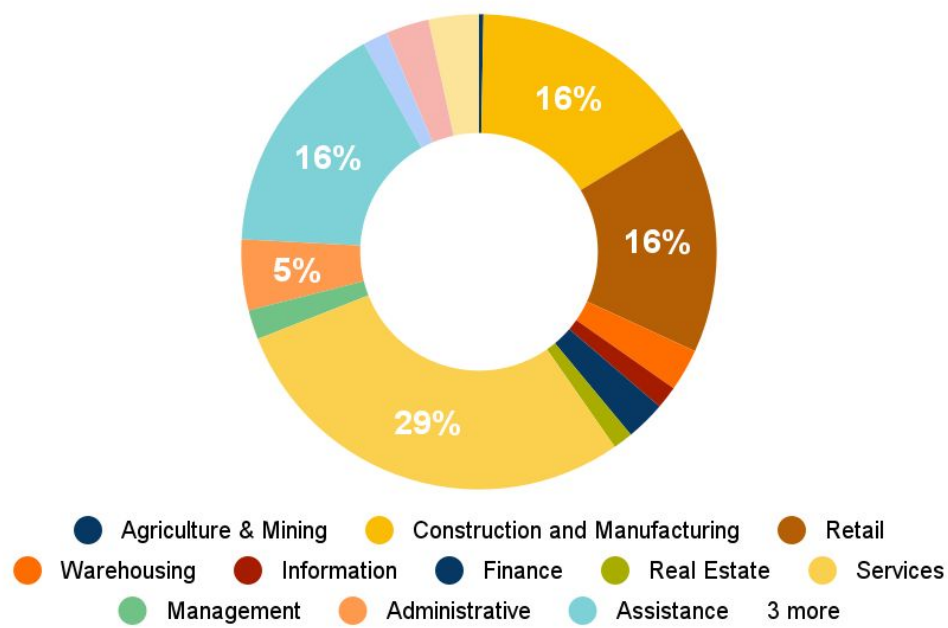
**Unemployment Rate**  
St Joseph County, Indiana | 2010-2019



Source: FRED Estimates

# EMPLOYMENT BY INDUSTRY | Health Care and Social Assistance is the leading industry for jobs in St Joseph County, followed by Educational Services (15%).

## Total Jobs by All Industries St Joseph County | 2018



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

## Top 5 Industries and Median Annual Wages

1. Service-providing | \$47,824
2. Trade, transportation, and utilities | \$42,935
3. Professional and business services | \$56,591
4. Goods-producing | \$59,727
5. Education and health services | \$54,586

Source: BLS

## Top 5 Employers

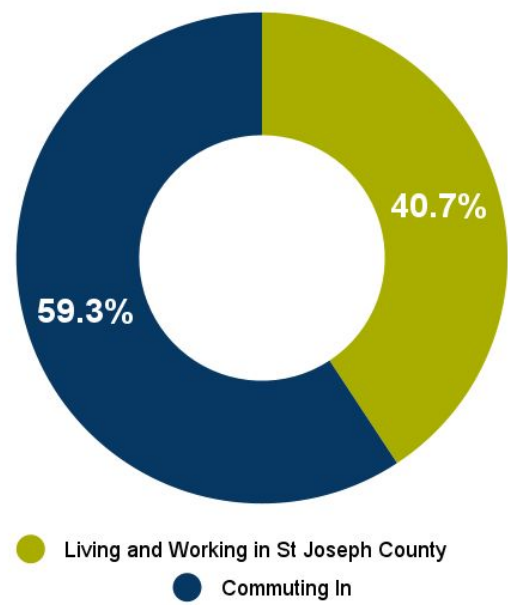
1. Notre Dame Alumni Assn (Notre Dame)
2. University Of Notre Dame (Notre Dame)
3. University-notre Dame-harper (South Bend)
4. Liberty Mutual (Mishawaka)
5. Memorial Midwifery Centered Cr (South Bend)

Source: BLS



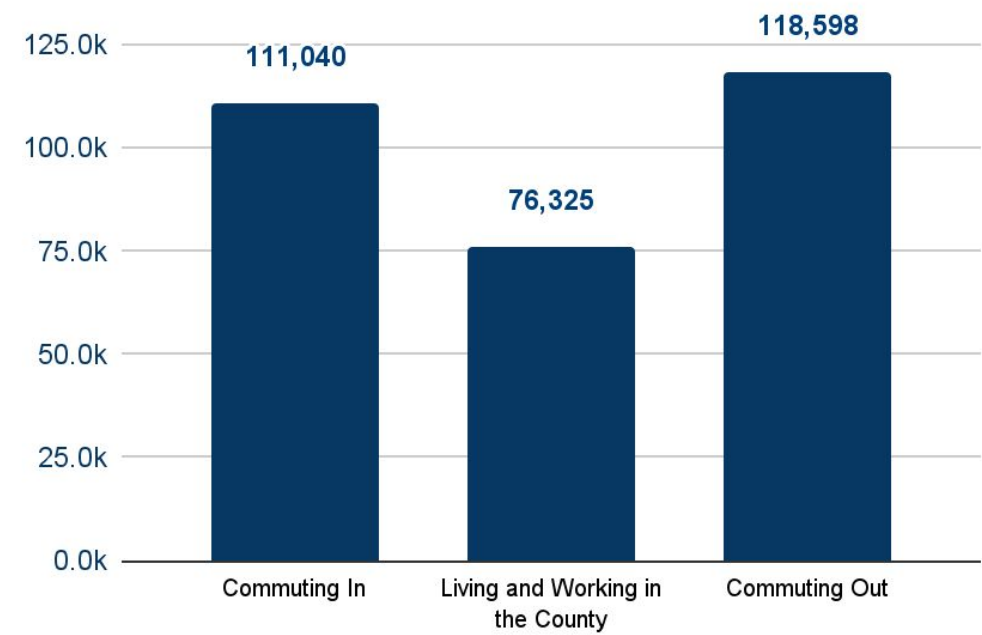
**COMMUTER INFLOW / OUTFLOW |** 111,000 commuters come into St Joseph County for their jobs, while 119,000 employees travel out of St Joseph County for their jobs.

**Employment Inflow**  
St Joseph County | 2018



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

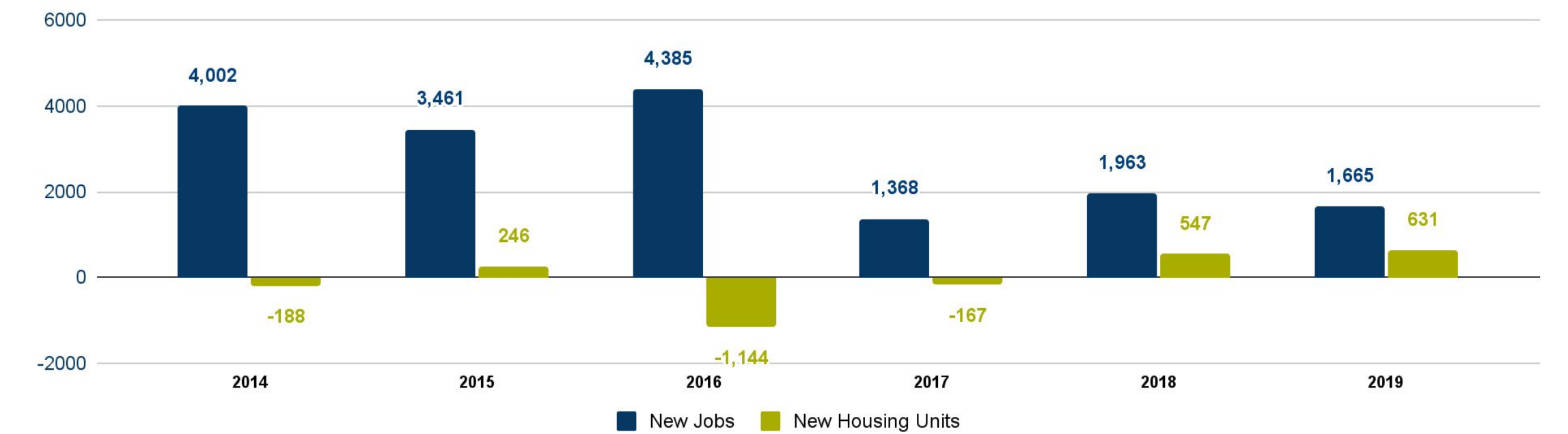
**Commuting Patterns**  
St Joseph County | 2018



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

**JOB GROWTH AND HOUSING PRODUCTION |** St Joseph County has created 16,844 jobs and -75 housing units between 2014 and 2019, or 0 housing units for every 100 jobs created.

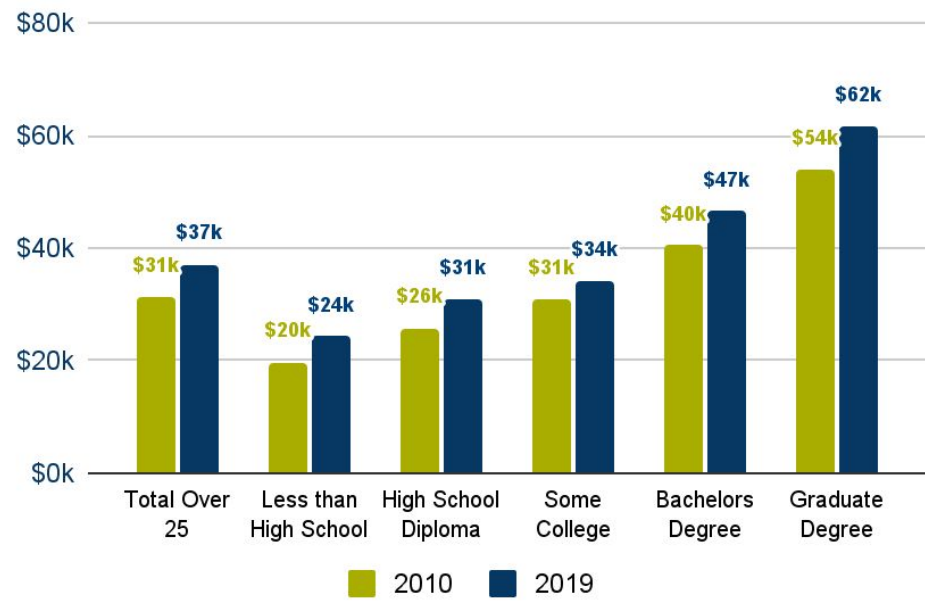
**Job Growth and Housing Production**  
St Joseph County | New Jobs, New Housing Units



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

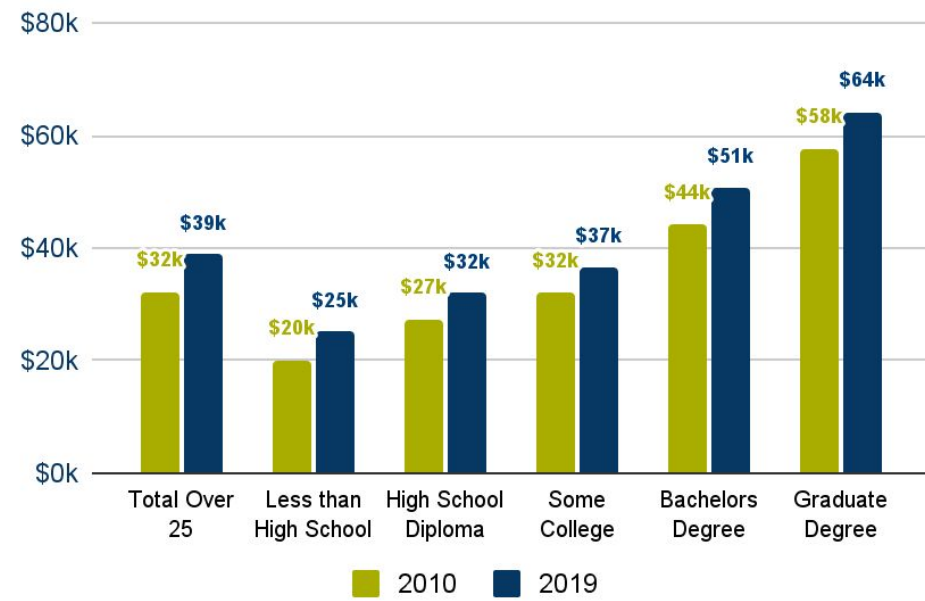
**INCOME GROWTH |** Median earnings have increased 19% since 2010 for the total population and increased 20% for the population with a high school diploma or greater education.

**Median Earnings by Educational Attainment**  
St Joseph County | 2010, 2019



Source: ACS 2010-2019 5-year estimates

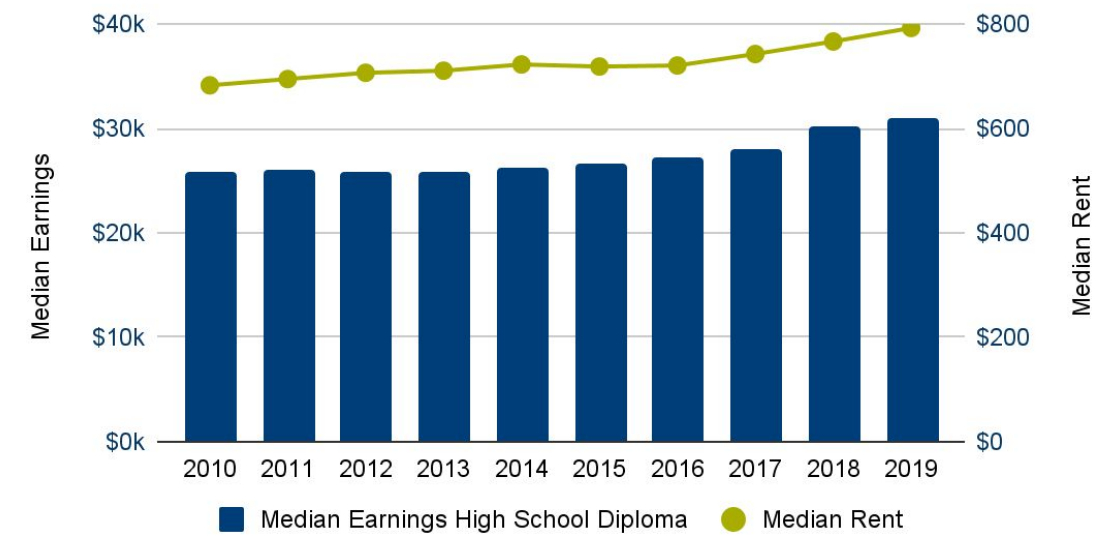
**Median Earnings by Educational Attainment**  
Indiana | 2010, 2019



Source: ACS 2010-2019 5-year estimates

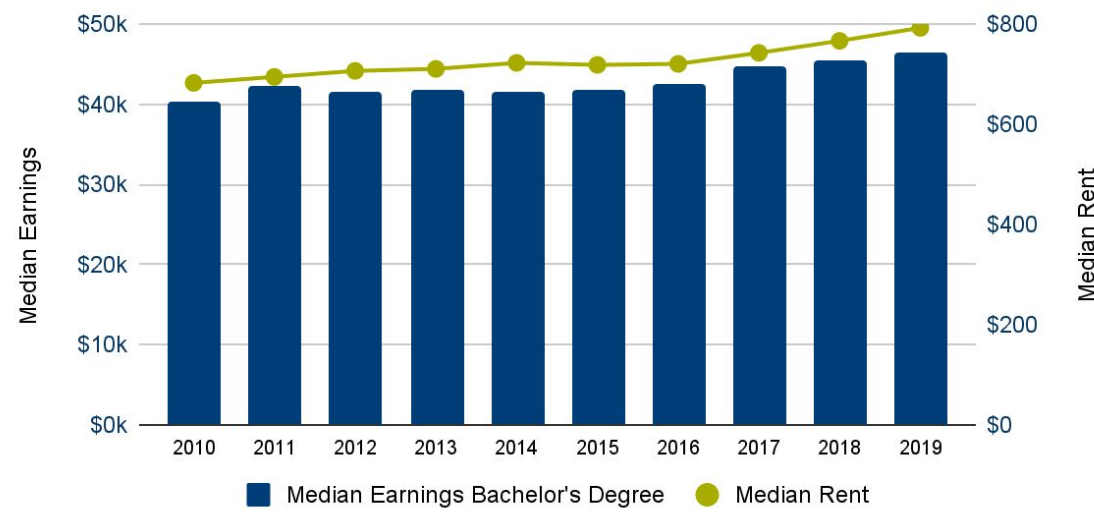
**INCOME GROWTH AND EDUCATIONAL ATTAINMENT |** Median annual earnings have increased by \$4,500, or 17% since 2010 for high school graduates, and increased \$6,500, or 15%, since 2010 for Bachelors Degree holders. Median rent has increased \$110, or 16% since 2010.

**Income and Rent Growth, High School Diploma**  
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

**Income and Rent Growth, Bachelor's Degree**  
St Joseph County | 2010-2019



Source: ACS 2010-2019 5-year estimates

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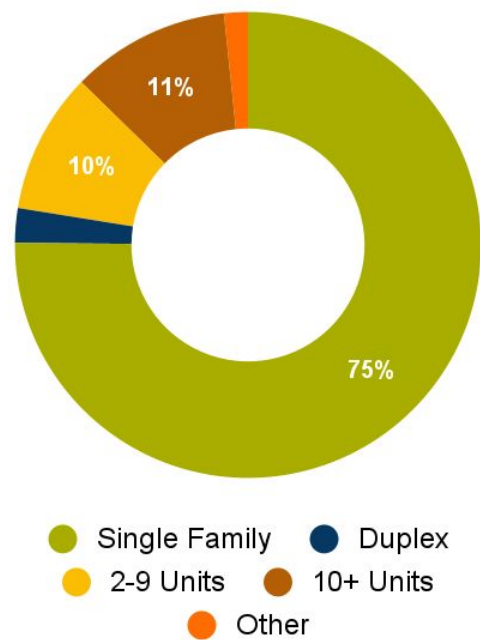
# HOUSING TRENDS

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# HOUSING TYPE | 75% of homes in St Joseph County are single-family, while 42% are multifamily.

## Housing Type

St Joseph County | 2019



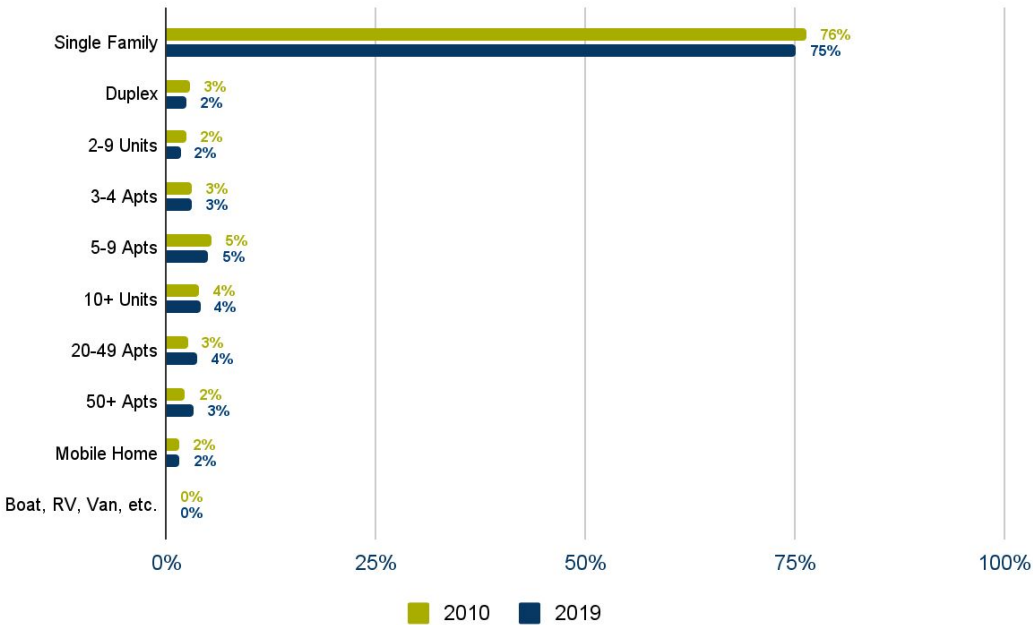
Source: ACS 2010-2019 5-year estimates

Indiana | 2019



## Share of Units by Housing Type

St Joseph County | 2010-2019



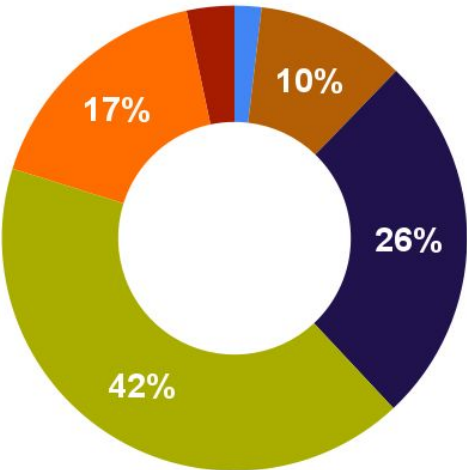
Source: ACS 2010-2019 5-year estimates

**HOUSING UNIT SIZE |** Most homes in St Joseph County average 2.53 bedrooms, with 62% of units containing 3 bedrooms or more.

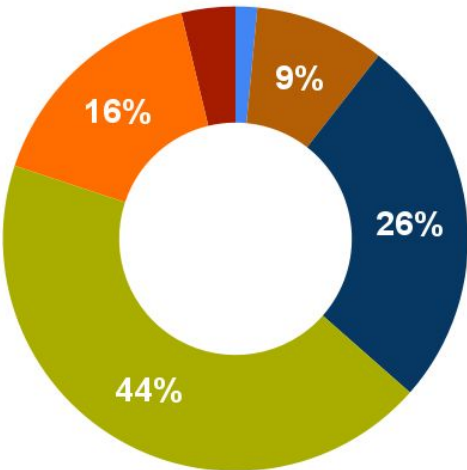
**Housing Stock by Number of Bedrooms**

St Joseph County | 2019

Indiana | 2019



0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

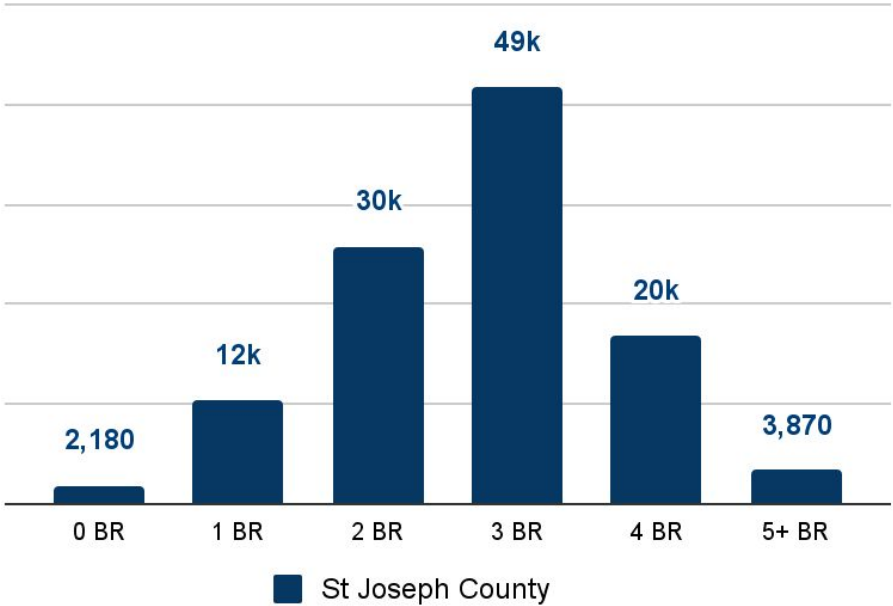


0 BR 1 BR 2 BR  
3 BR 4 BR 5+ BR

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

**Share of Housing Stock by Bedroom**

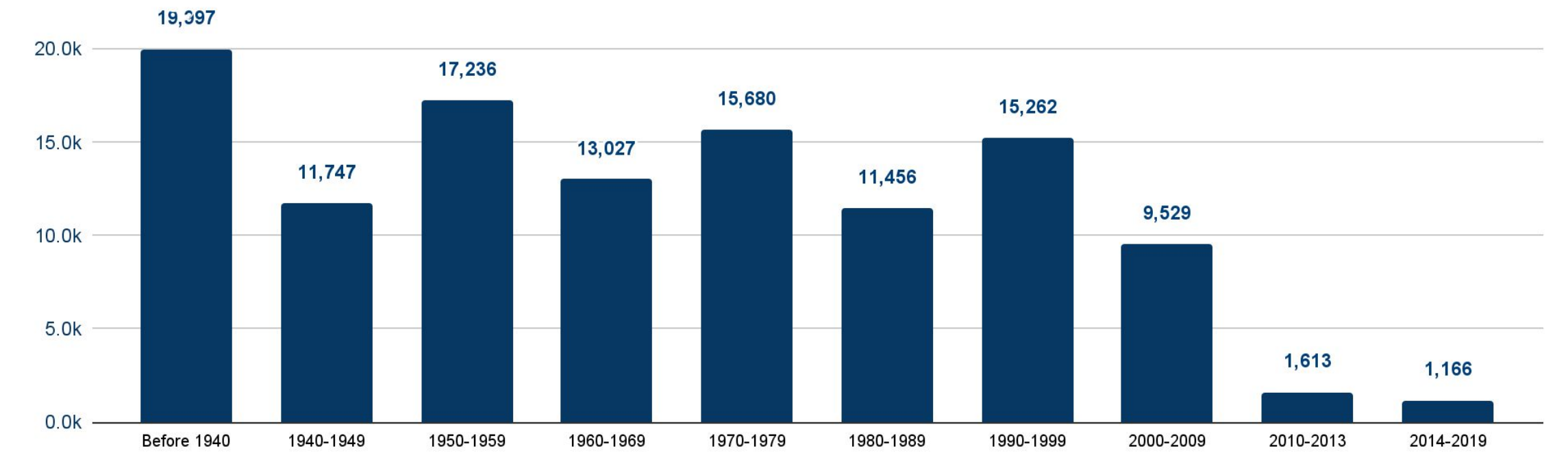
St Joseph County, Indiana | 2019



Source: ACS 2010-2019 5-year estimates

**AGE OF HOUSING |** 53% of homes were built before 1970, 36% were built between 1970 and 2000, and 11% were built after 2000.

**Homes by Year Built**  
**St Joseph County | 2019**

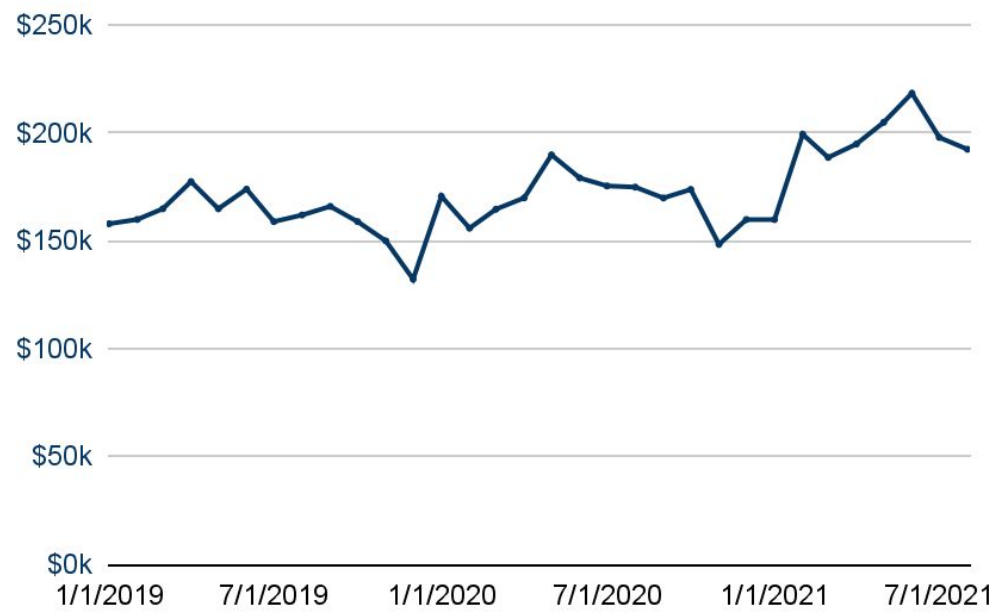


Includes all existing units, single family and multifamily.  
Source: ACS 2010-2019 5-year estimates



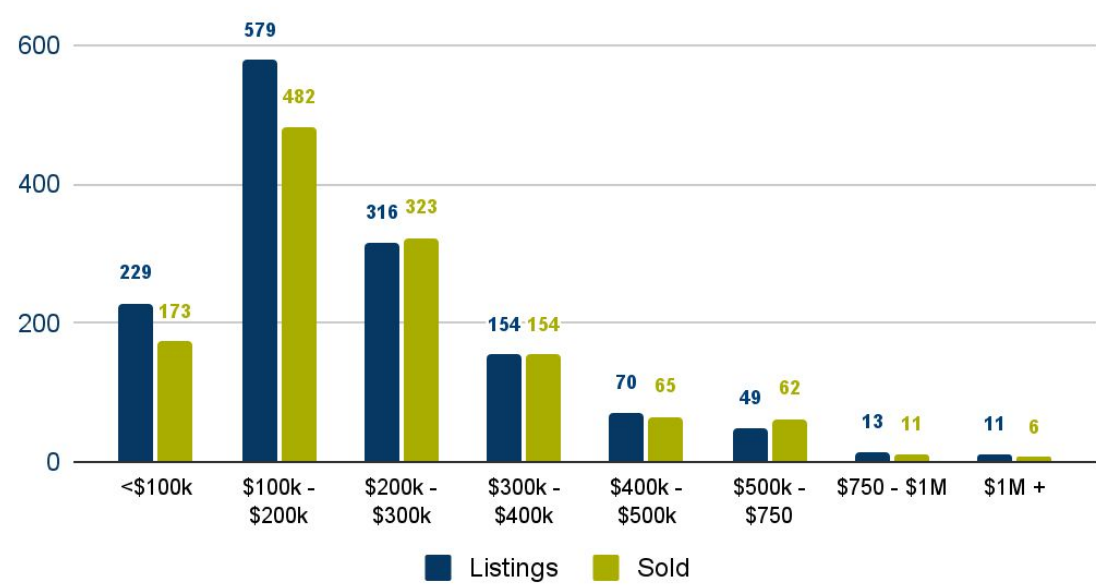
**MEDIAN LISTING PRICE |** Homes in St Joseph County have a median listing price of \$192,500. Home prices have increased by 22% since 2019.

**Median Listing Price**  
St Joseph 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)**  
St Joseph County | 2021

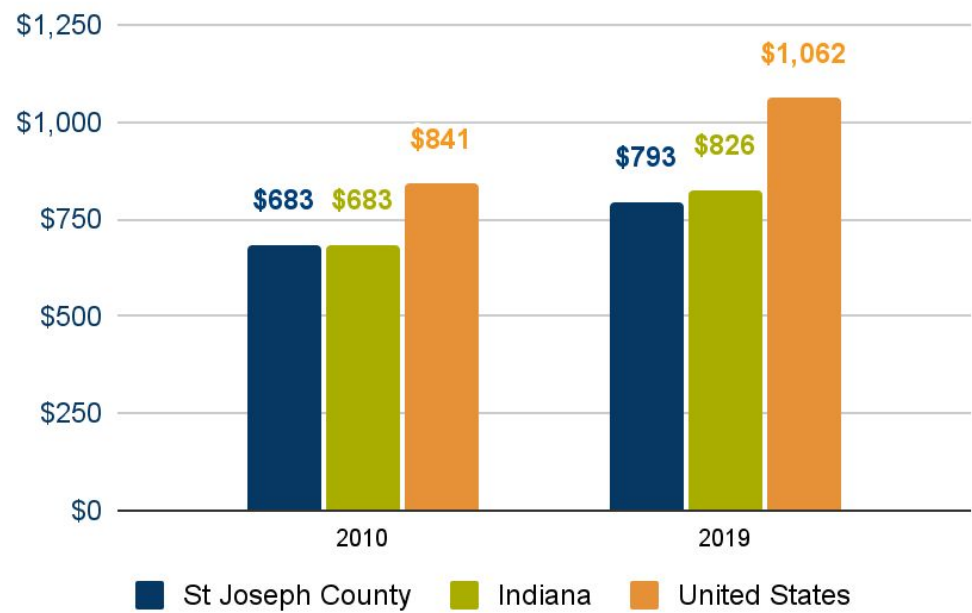


Source: ACS 2010-2019 5-year estimates

**MEDIAN RENTS |** Median rent has increased by 16% since 2010, with median rent at \$793 in 2019.

**Median Rent**

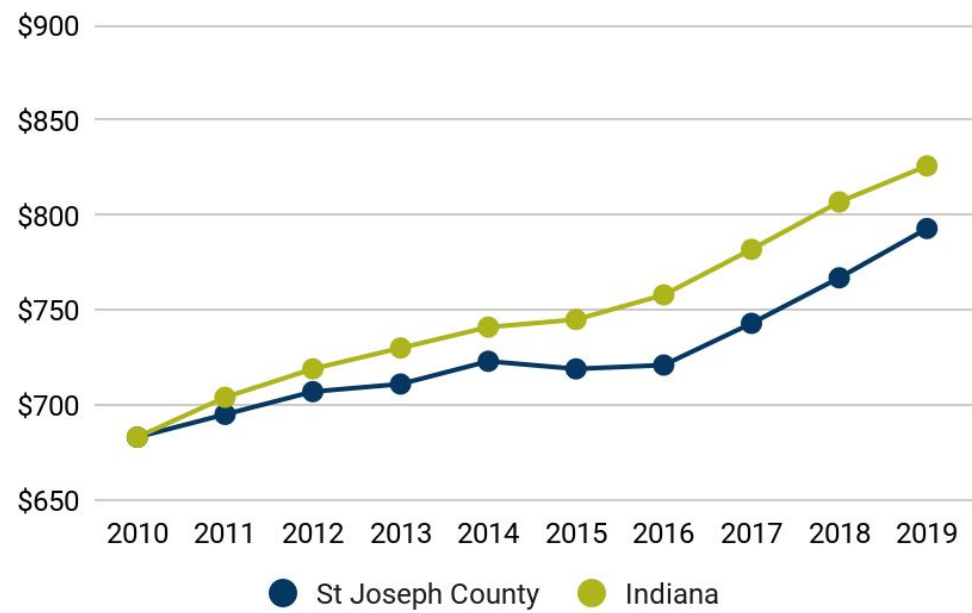
St Joseph County, Indiana, United States | 2010, 2019



Source: ACS 2010-2019 5-year estimates

**Median Rent Over Time**

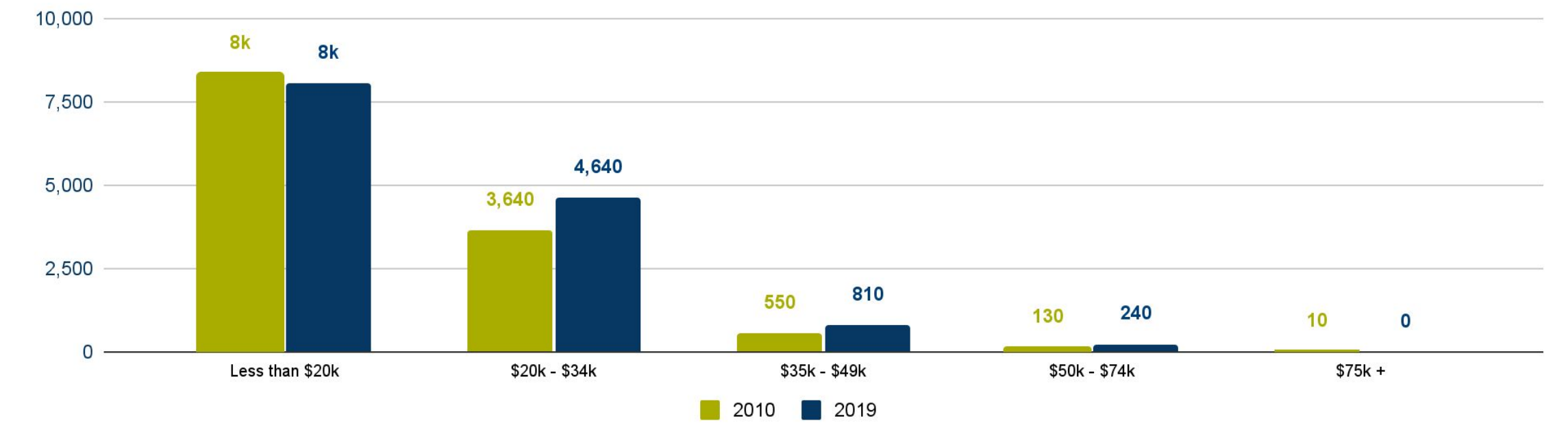
St Joseph County, Indiana | 2010 - 2019



Source: ACS 2010-2019 5-year estimates

**COST BURDEN |** 47% of renter households in St Joseph County are housing cost burdened, down 2.00% points since 2010. 59% of households earning below \$50,000 are housing cost burdened.

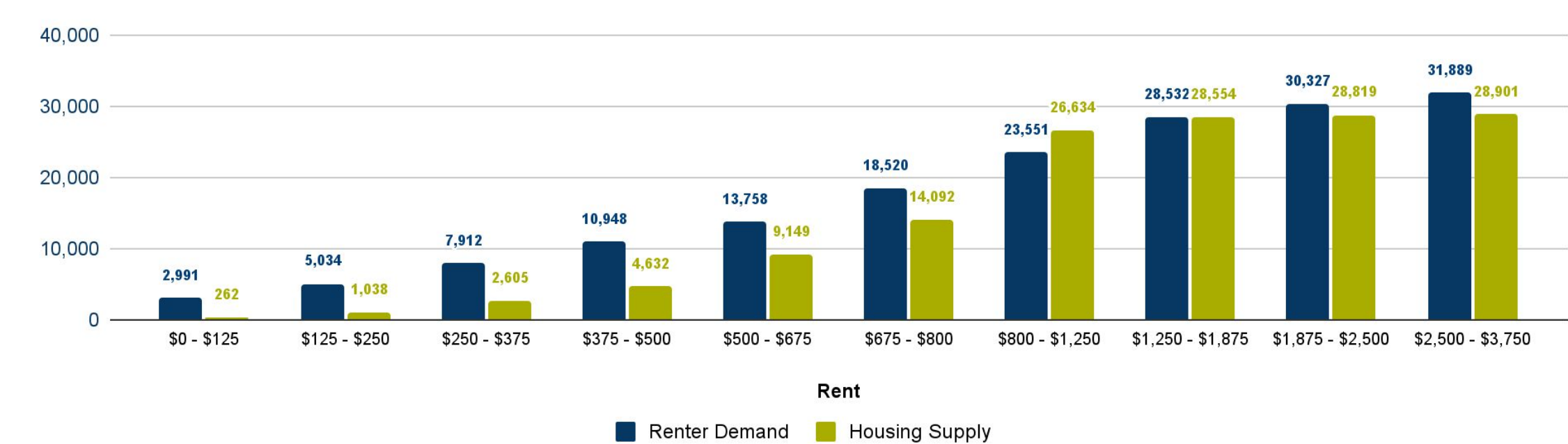
**Cost Burden Renter Households**  
St Joseph County, Indiana | 2010 - 2019



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 24,000 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**  
**St Joseph County, Indiana | 2010-2019**

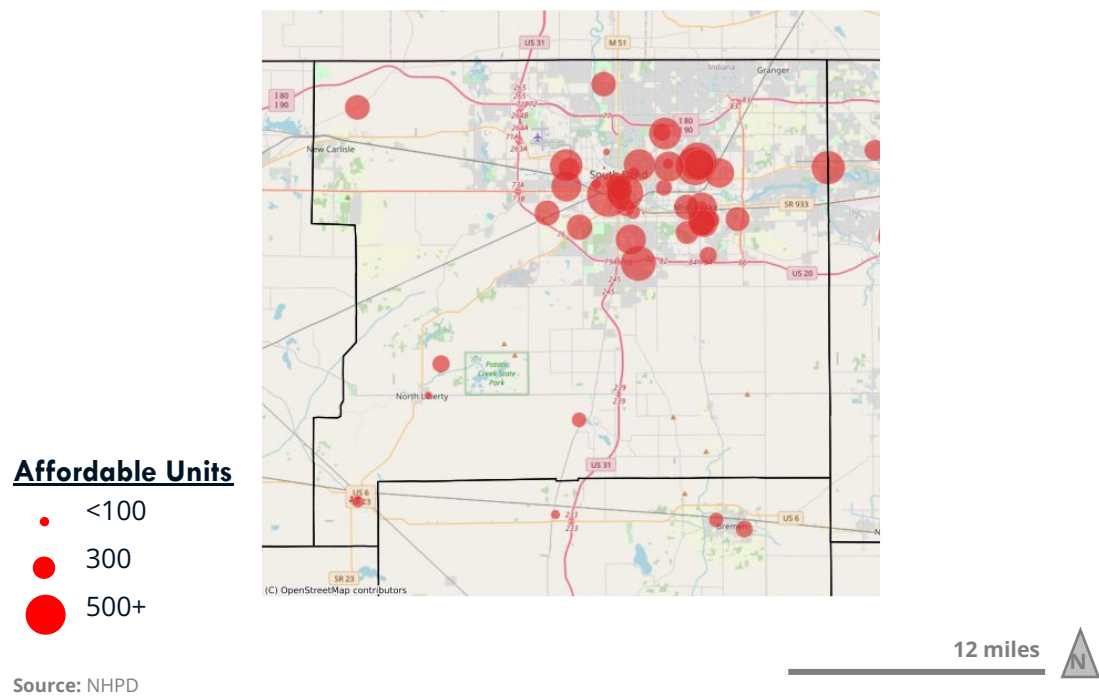


Rental Housing Gap is the number of households in each income group and number of existing housing units that are affordable to those households.  
Source: ACS 2010-2019 5-year estimates

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

## Affordable Housing Inventory

St Joseph County | 2020



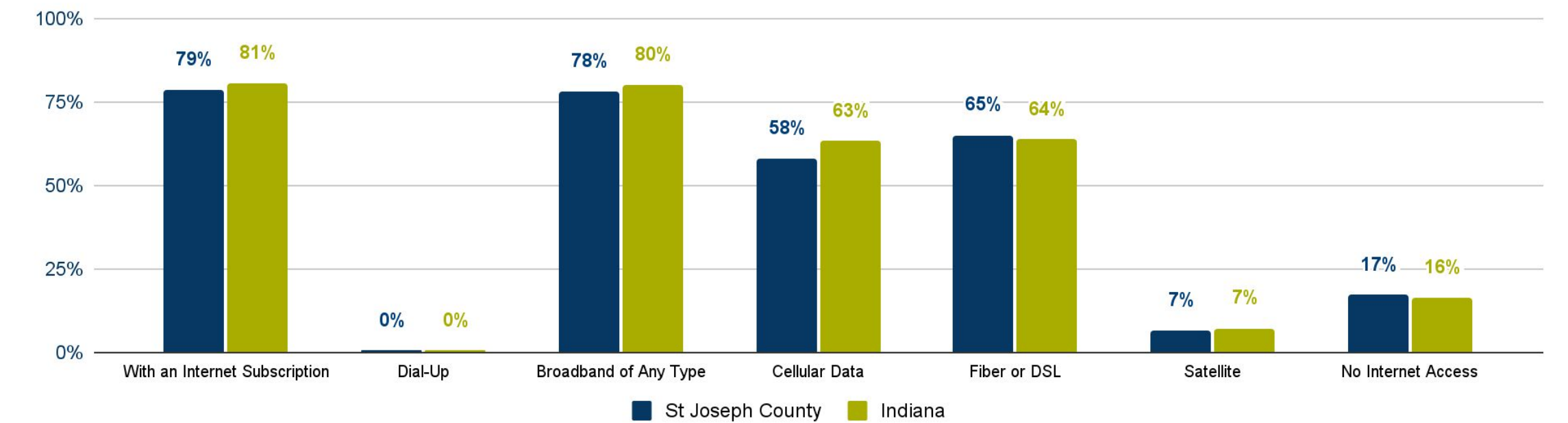
## Affordable Housing Inventory

State of Indiana | 2020



**INTERNET ACCESS** | 79% of housing units have access to internet compared to 81% state-wide.

**Internet Access**  
St Joseph County, Indiana | 2020



Source: ACS 2010-2019 5-year estimates

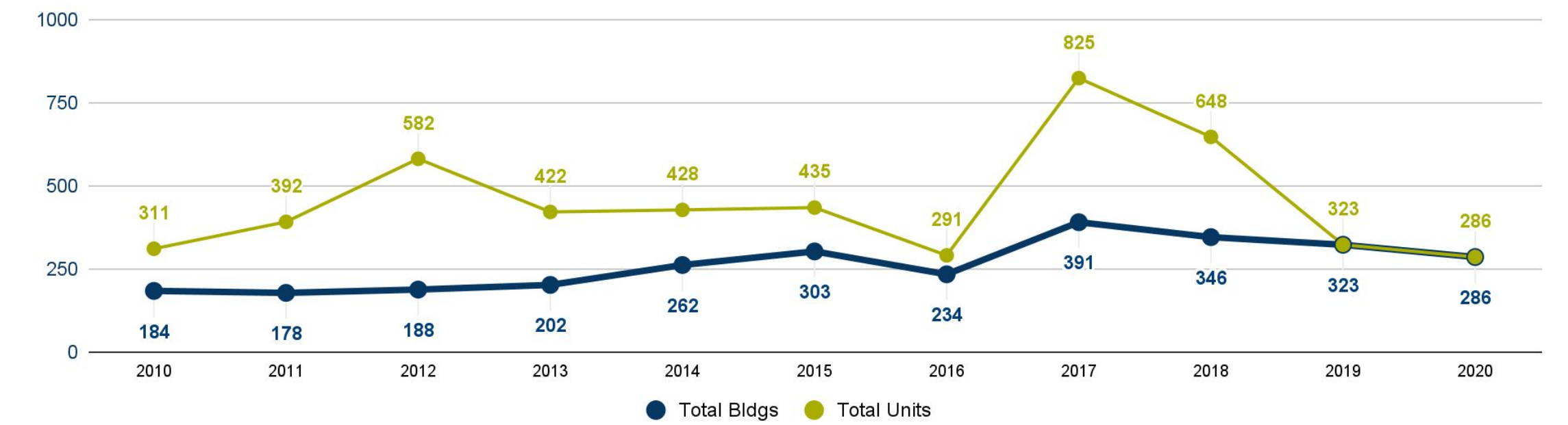
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# HOUSING CONSTRUCTION

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**HOUSING STARTS** | There were 286 new housing starts in 2020 in St Joseph County, part of the total of 2,897 building permits authorized since 2010.

**New Housing Structures Authorized by Building Permits**  
St Joseph County | 2010-2020



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



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