County Housing Snapshot

Eastern Indiana Regional Planning Council (EIRPC)

Union County

Housing Data Snapshot Series
March 2018

PURDUE UNIVERSITY

Center for Regional Development
Advancing Collaboration : Energizing Regions

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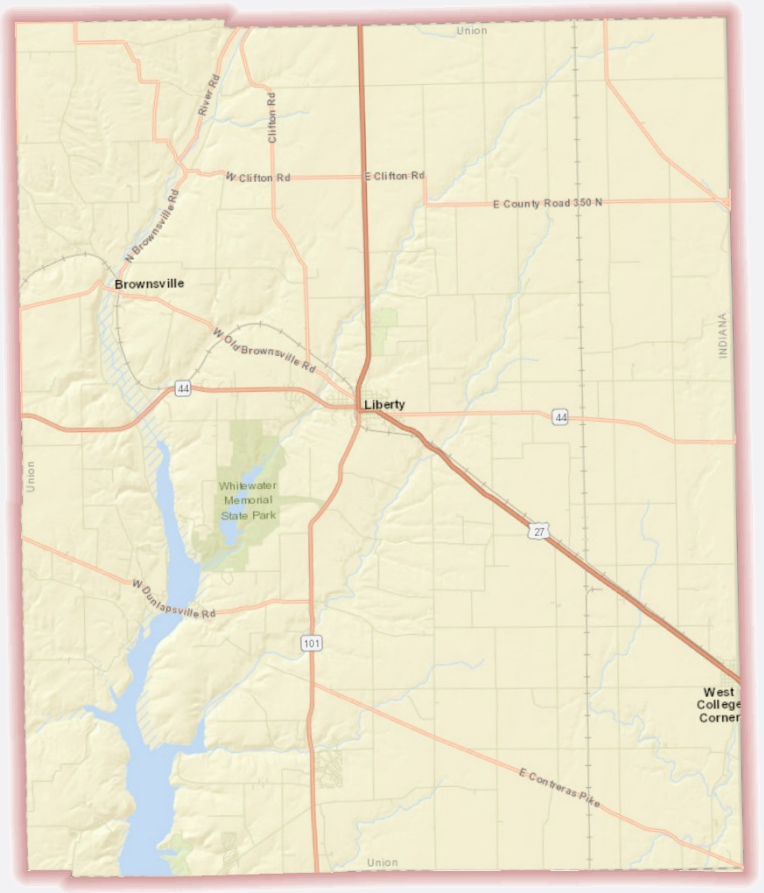
Introduction

Union County is a member of the Eastern Indiana Regional Planning Commission and is a distressed county by income as per 2015. The county does not have an interstate or any major airport. CSX, a Class I railroad, passes through Union County. U.S. Route 27 passes through Liberty, seat of the Union County. State Routes 44 and 101 also pass through Liberty connecting to Fayette and Wayne counties to the east and north.

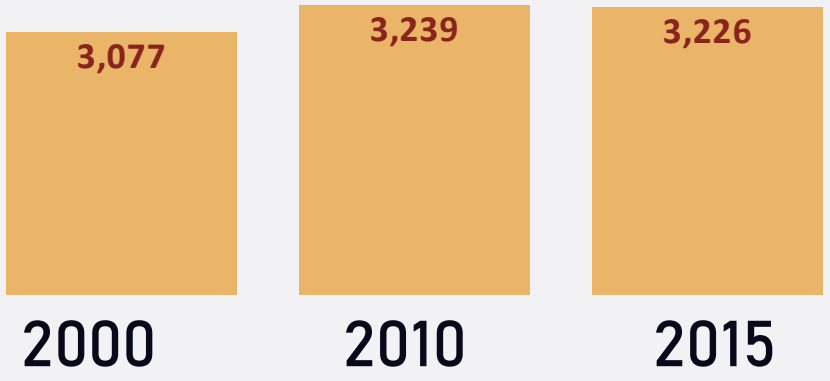


Geography of Union County

Section 1

A Look at the County's Housing Stock

Total Housing Units



The number of housing units in Union county increased by 4.8% between 2000 and 2015

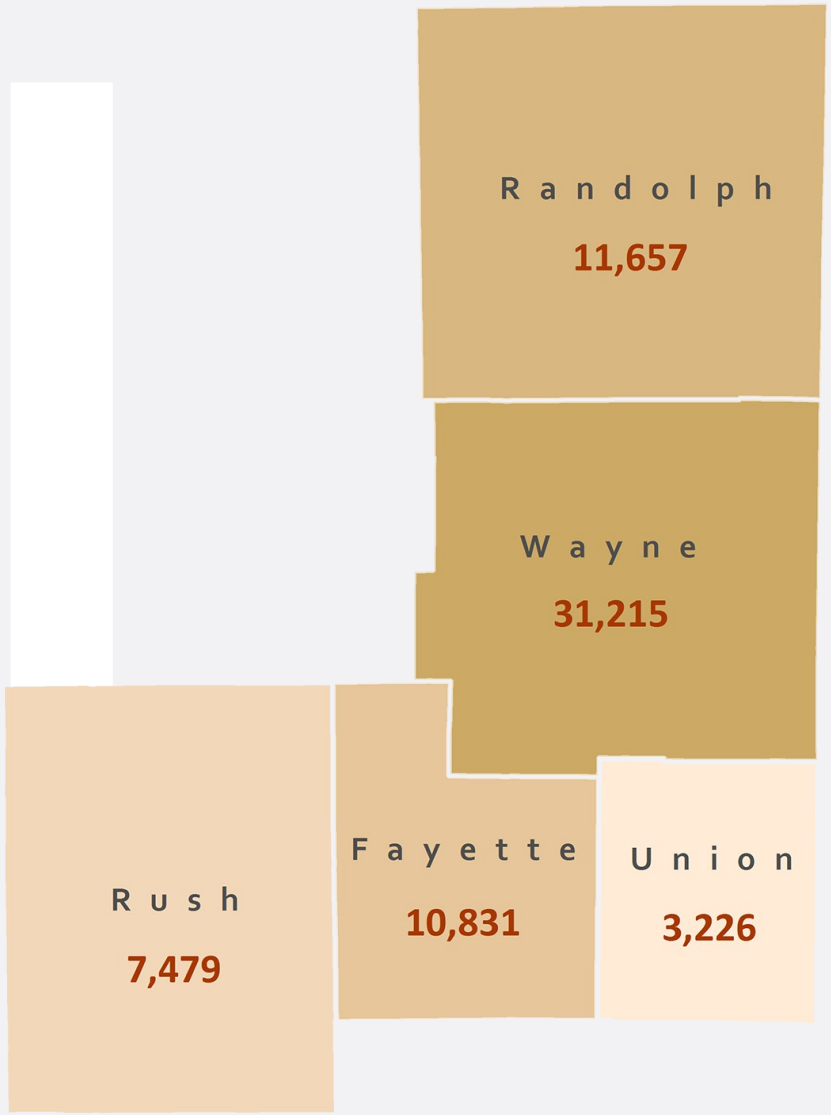
The number of housing units in Union county increased by 5% from 2000 to 2015

The population in owner occupied housing units decreased over the same period by 2 percentage points, whereas population in the rental housing units increased by the same rate

	2000		2015	
Total Population in Housing Units	**7,270**	**100%**	**7,230**	**100%**
Owner-Occupied	5,598	77%	5,441	75%
Renter-Occupied	1,672	23%	1,789	25%

Housing Units by Counties in the EIRPC Region, 2015

County	Units	Percentage
Fayette	10,831	16.8%
Randolph	11,657	18.1%
Rush	7,479	11.6%
Union	**3,226**	**5.0%**
Wayne	31,215	48.5%
Total	**64,408**	**100%**

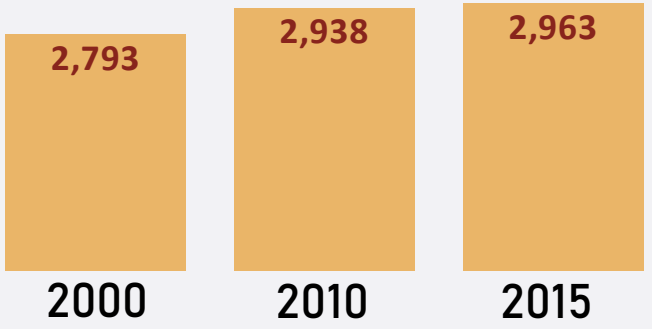


Housing Units by Tenure

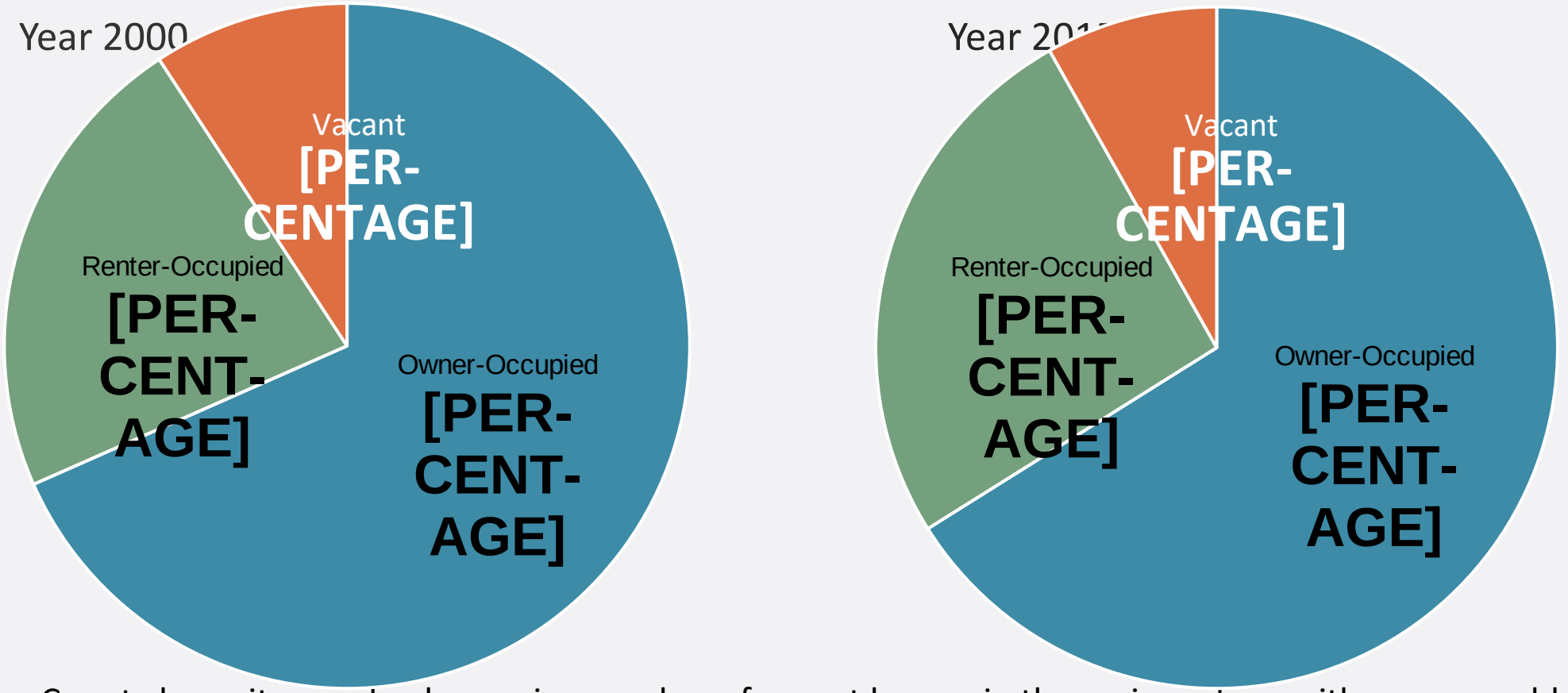
	2000		2015	
Total Occupied Housing Units	2,793	90.8%	2,963	91.8%
Owner-Occupied	2,104	68.4%	2,132	66.1%
Renter-Occupied	689	22.4%	831	25.8%
Total Vacant Housing Units	284	9.2%	263	8.2%

- The share of housing units that are owner occupied decreased by 2.3 percentage points
- This is mainly due to expansion in renter occupied units, which increased both in numbers (142 units) and in percent (21%)
- Vacant housing decreased by 21 units or 7% in the same period
- Housing vacancy in Union County stood at around 8% or almost 1 in 10 units were vacant in 2015

The number of occupied housing units in Union County increased by 6.1% between 2000 and 2015



Housing Units by Tenure, Union County



Union County has witnessed a decreasing number of vacant homes in the region, along with a comparable increase in the percent of renter-occupied homes.

Source: 2000 & 2010 Census Bureau and 2011-2015 ACS 5-year Estimates

Type of Housing Structures

	2000		2015	
1 detached	2,379	77.3%	2,571	79.7%
1 attached	27	0.9%	36	1.1%
2 apartments	77	2.5%	93	2.9%
3-4 apartments	45	1.5%	48	1.5%
5-9 apartments	17	0.6%	107	3.3%
10 or more apartments	89	2.9%	83	2.6%
Mobile or other types (boat, RV)	443	14.4%	288	8.9%
Total	**3,077**	**100%**	**3,226**	**100%**

- Single family detached housing is the predominant housing type in Union County, with its share in housing increased moderately from 2000 to 2015. It now makes up nearly 80% of the county's housing type.
- The next highest housing type in the region is a mobile/manufactured house or other type (8.9%).

Source: 2000 Census Bureau, SF3 and 2011-2015 ACS 5-year Estimates

Section 2

Examining the County's Household Characteristics

Household Characteristics

	2000		2015	
Family Households	**2,072**	**74%**	**1,902**	**64%**
Married-couple family household	**1,749**	**84%**	**1,578**	**83%**
Owner-occupied housing units	1,468	84%	1,351	86%
Renter-occupied housing units	281	16%	227	14%
Single-parent headed family household	**323**	**16%**	**324**	**17%**
Male householder, no wife present:	94	29%	118	36%
Owner-occupied housing units	52	55%	63	53%
Renter-occupied housing units	42	45%	55	47%
Female householder, no husband present:	229	71%	206	64%
Owner-occupied housing units	142	62%	132	64%
Renter-occupied housing units	87	38%	74	36%
Nonfamily Households	**721**	**26%**	**1,061**	**36%**
Owner-occupied housing units	442	61%	586	55%
Renter-occupied housing units	279	39%	475	45%
Total (Family + Nonfamily) Households	**2,793**	**100%**	**2,963**	**100%**

Housing Units by Type of Households

Nearly 2 out of 3 households in Union County are made up of family households in 2015. Yet family households decreased in both number (170 households) and in percent (8%) from 2000 to 2015.

The lion's share of married-couple family households in 2015 (86%) were living in owner-occupied housing units.

Nonfamily households increased by 340 (47%) between 2000 and 2015. Overall, there was a 10 percentage points increase in the nonfamily households.

Source: 2000 Census Bureau, SF1 and 2011-2015 ACS 5-year Estimates

Household Size, 2015

Number in the household	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
1-person household	939	31.7%	507	23.8%	432	51.9%
2-person household	990	33.4%	819	38.4%	170	20.5%
3-person household	409	13.8%	339	15.9%	69	8.3%
4-or-more-person household	628	21.2%	467	21.9%	160	19.3%
Total	**2,966**	**100%**	**2,132**	**100%**	**832**	**100%**

2.35
Individuals

The average household size for owner- and renter-occupied housing together is 2.35 individuals in 2015. 1-person and 2-person households together account for 62% of owner occupied housing and 72% for renter occupied units.

38.4%
of Units

Owner-occupied units are primarily occupied by 2-person households in the

for 38.4% of units. One-person households accounted for 23.8% owner-occupied units in the region.

51.9%
One-person

One-person households are the largest group in renter-occupied units (51.9%),

in Union County in 2015.

** Note: The total number of households has some residuals from raw data.*

Households by Presence of Children, 2015*

Households	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
With related children under 18 years	850	28.7%	648	30.4%	201	24.2%
With own children under 18 years	809	27.3%	625	29.3%	184	22.1%
No own children under 18 years	41	1.4%	23	1.1%	17	2.0%
No related children under 18 years	2,113	71.3%	1,484	69.6%	630	75.8%
Total	**2,963**	**100%**	**2,132**	**100%**	**831**	**100%**

* *Households can be families with children, families without children, and nonfamilies.*

28.7%

With Children under 18

Families with children under 18 years of age make up approximately 28.7% (850 units) of the occupied housing in Union County in 2015.

Most

Units are Without Children

Most occupied units are made up of households without children under 18 years old. These are empty nesters, elderly couples, and single residents.

70%+

No Children Under 18

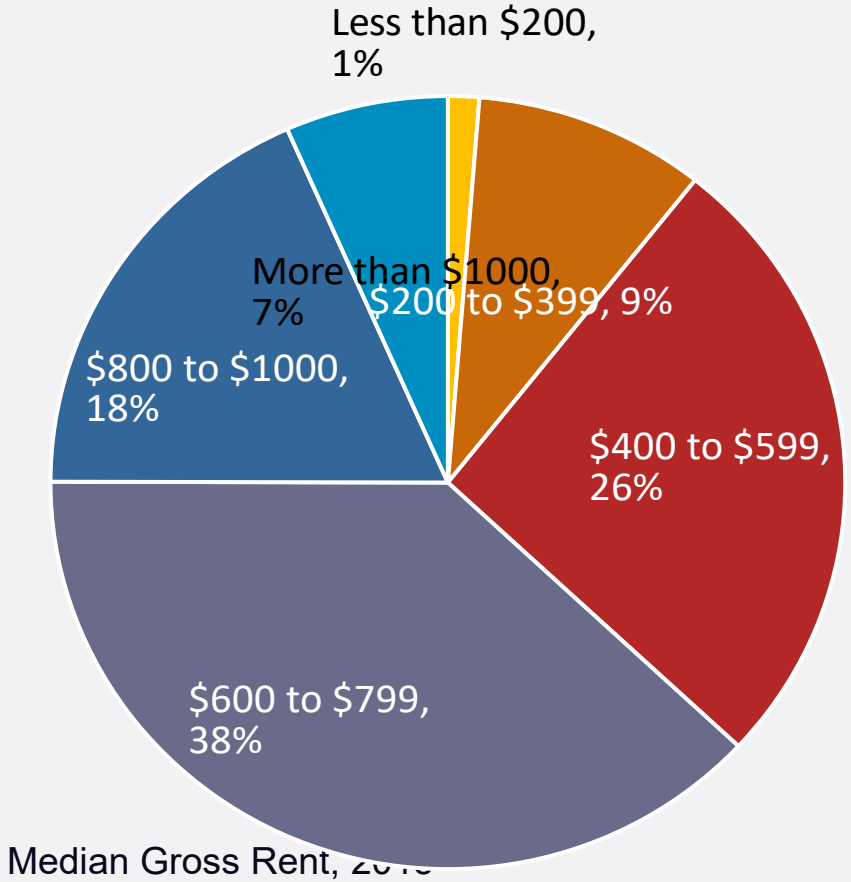
Both owner-occupied and renter-occupied units are comprised of household with no children under 18 years old present (69.6% and 75.8%, respectively).

Source: 2011-2015 ACS 5-year Estimates

Section 3

Financial Characteristics of Households in the County

Gross Rent Paid by Households, 2015



Median Gross Rent, 20[illegible]

As noted in an earlier table, in 2015, nearly 26% of housing units were renter-occupied in the region

36% of renters paid rents between $200 and $600 per month. 7% paid more than $1,000 rent and 1% paid a much lower rate of less than $200

The Median gross rent in Union county was $650.

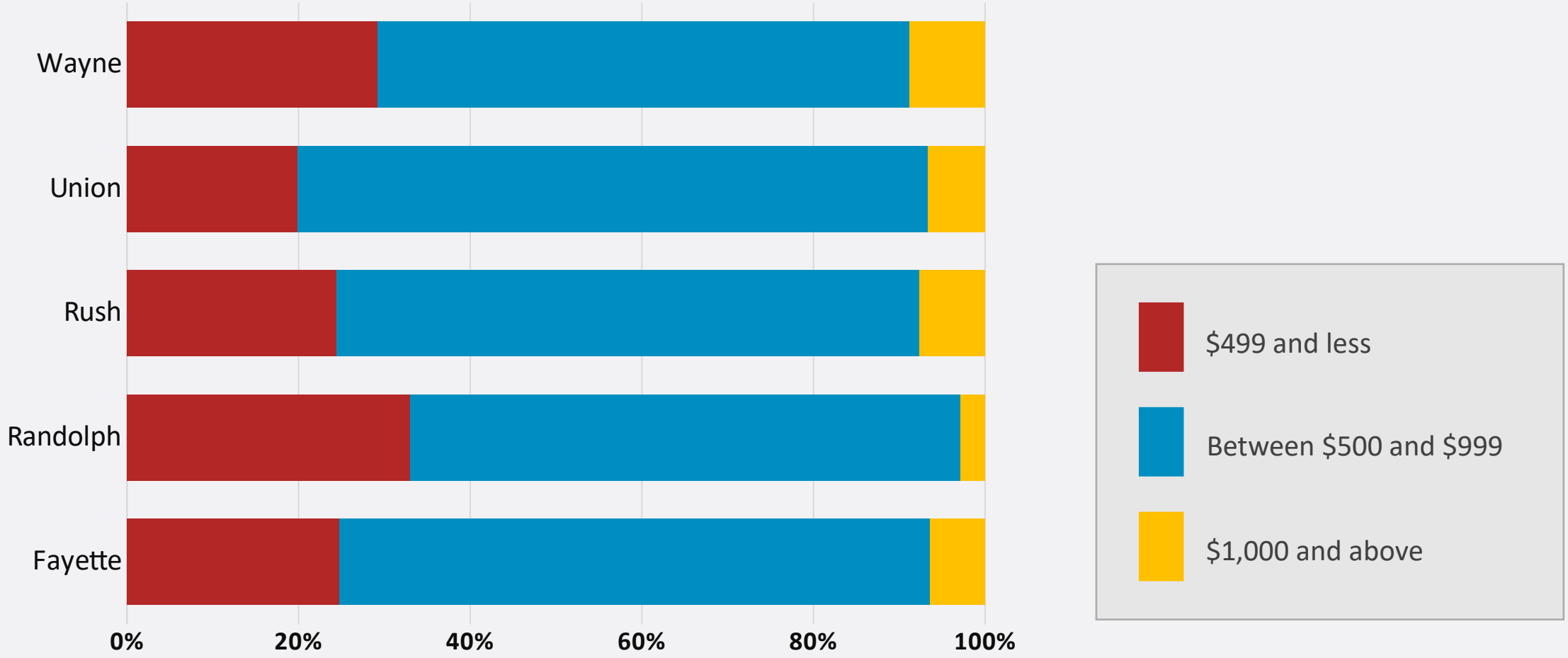
Median gross rent means half the households paid less than this amount and half paid more.

Fayette	Randolph	Rush	Union	Wayne
$648	**$580**	**$630**	**$650**	**$623**

**Note: Only Cash Rent*

Source: 2011-2015 ACS 5-year Estimates

Gross Rent Paid By EIRPC Counties, 2015



Source: 2011-2015 ACS 5-year Estimates

Percent of Income	2000	2015
Less than 15%	25.6%	13.0%
15% to 29%	31.3%	31.4%
30% to 49%	16.0%	29.7%
50% or more	11.7%	17.4%
Not computed	15.5%	8.4%
Total	**100%**	**100%**

Gross Rent as Percent of Income, 2000 & 2015

Gross rent took a bigger slice of household incomes in 2015 when contrasted to 2000. For example, In 2000, 11.7% of renters paid 50% or more in rents, which increased to 17.4% in 2015

Renters are cost-burdened when they pay 30% or more of their income for housing. Based upon this information, cost-burdened renters increased from 28% in 2000 to nearly 47% in 2015, indicating that affordable rental housing units may not be readily available in the region.

Source: 2000 Census Bureau, SF3 and 2011-2015 ACS 5-year Estimates

Mortgage Status*

	2000	2015
Housing units with a mortgage, contract to purchase, or similar debt:	**64.8%**	**64.9%**
Second mortgage only	6.9%	2.8%
Home equity loan only	4.9%	6.0%
Both second mortgage and home equity loan	0.5%	0.0%
No second mortgage and no home equity loan	52.5%	56.1%
Housing units without a mortgage	**35.2%**	**35.1%**

⇧0.1%

The number of housing units with a

m

percentage points between 2000 and 2015.

⇩28%

The proportion of units with a second mortgage, home equity loan, or both dropped from 12.3% to 8.8% between 2000 and 2015.

35.1%

35.1% of housing units were free of a mortgage or debt in Union County in 2015.

** Note: 2000 Census number based on sample of owner-occupied housing units. The 2015 ACS data are based on estimates of owner-occupied housing units.*

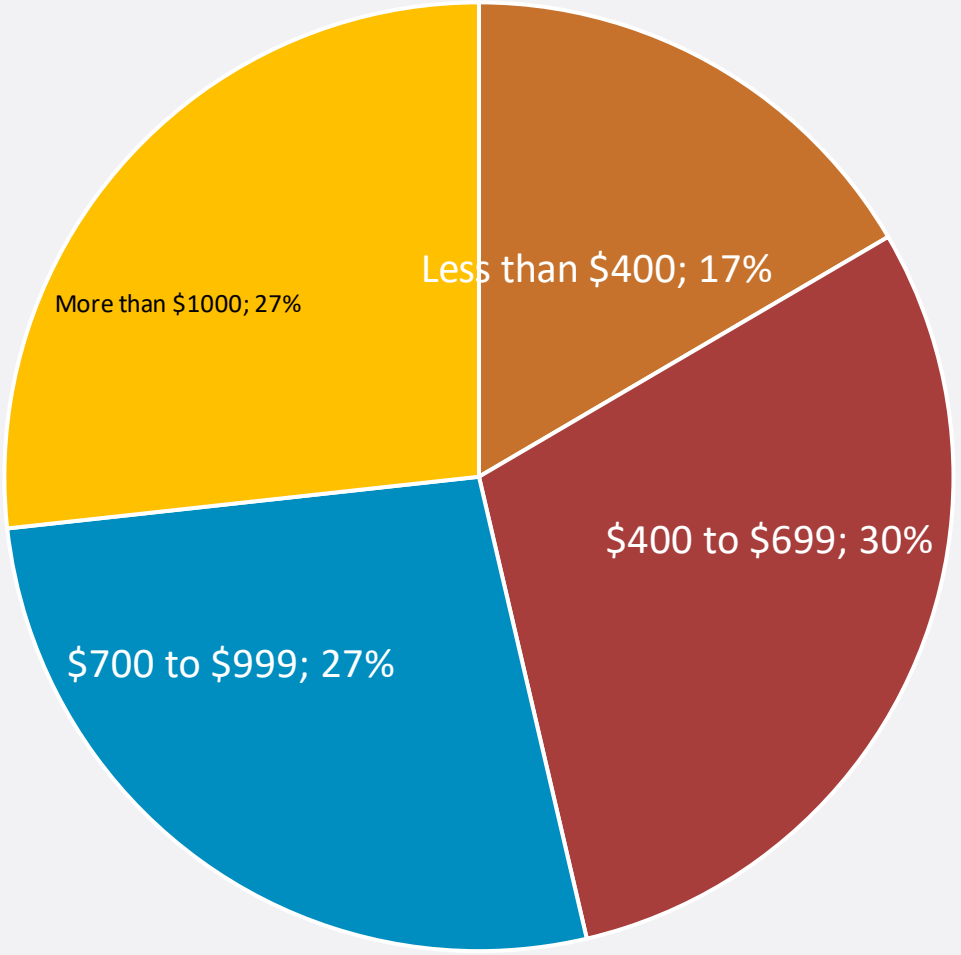
Monthly Housing Cost, 2015*

Monthly housing costs are based on both owner- and renter-occupied housing units.

- For owners, such costs include mortgage payments, property taxes, flood insurance, utilities, etc.
- For renters, these costs include rents, utilities and condominium fees.
- For mobile home units, the costs include site rent, registration and license fees, as well as property taxes.

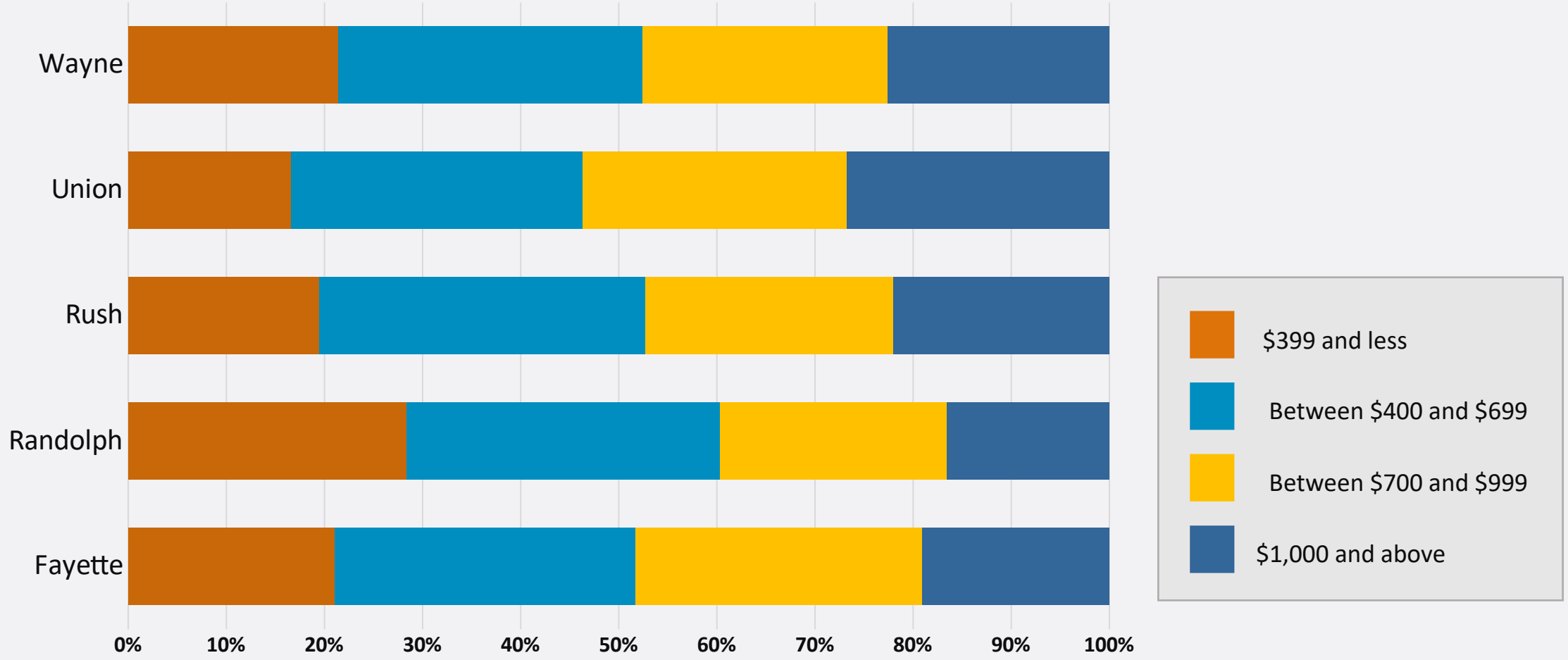
The largest share of households (30%) in the region paid between $400 and $699 per month in housing costs.

More than half of occupied housing units paid at least $700 per month.



** Note: Occupied housing units, excluding no cash rent housing units*

Percent Of Counties In The EIRPC Area With Various Monthly Housing Costs



Source: 2011-2015 ACS 5-year Estimates

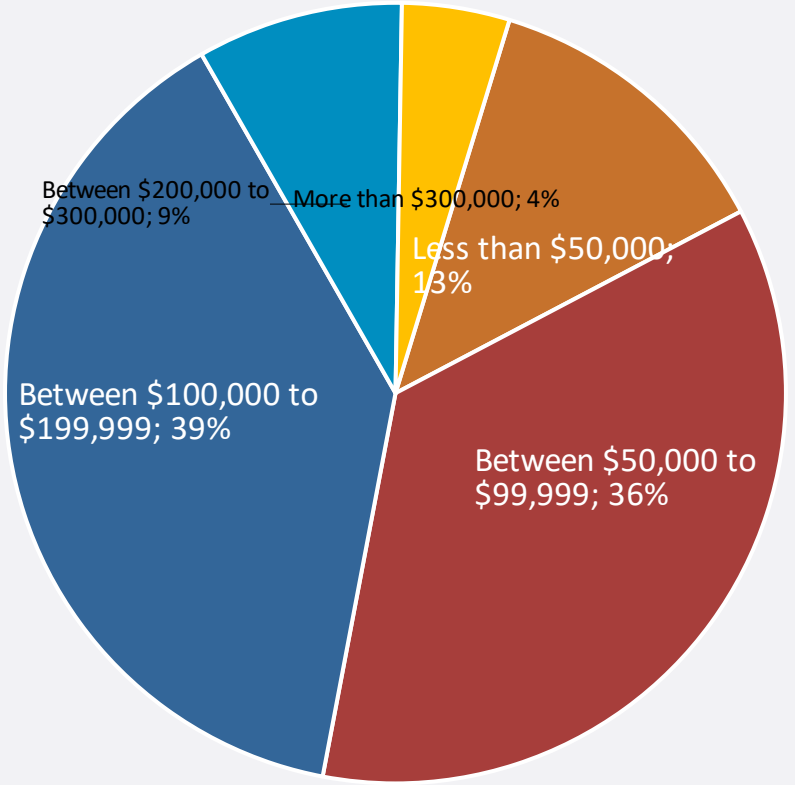
The Value of Housing Units in Union County, 2015

Housing value is based only on owner-occupied housing units

Nearly, 49% of housing units were valued at less than $100,000 in 2015

51% of units were valued at $100,000 or more, with 4% of housing units valued at more than $300,000.

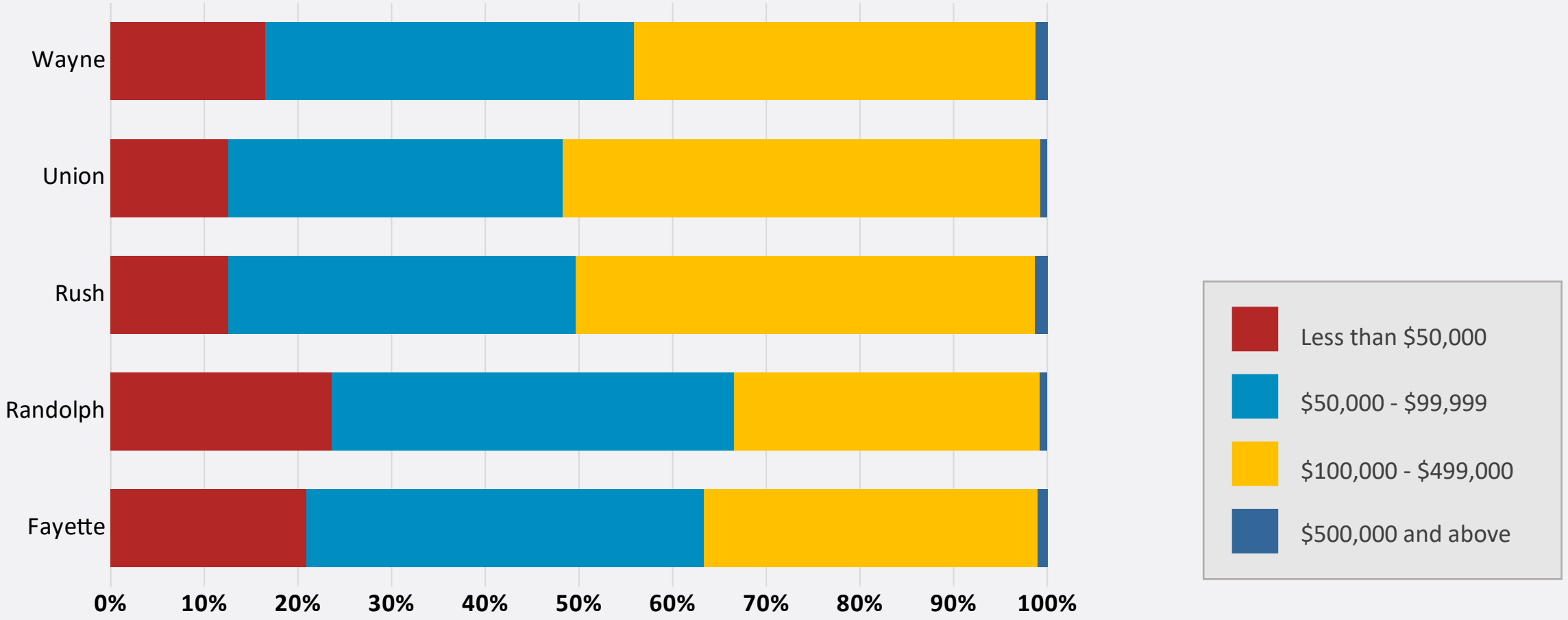
A small proportion of 4 units (0.2%) were million $ or higher value homes.



* Note: Occupied housing Units

Source: 2011-2015 ACS 5-year Estimates

Distribution of Housing Values in the EIRPC Counties, 2015



Source: 2011-2015 ACS 5-year Estimates

Federally Subsidized Housing Properties

The National Housing Preservation Database reveals that Union County has 134 units (4.2% of total housing units) under active subsidy.

Subsidy coverage goes up to the year 2040 for some of the properties. The subsidized properties are available in Union City and Winchester.

AARP livability index estimates 222 units per 10,000 persons for availability of subsidized housing. The U.S. median value is 124 units per 10,000 persons.

Fayette: 140 units per 10,000 persons

Randolph: 95 units per 10,000 persons

Rush: 159 units per 10,000 persons

Union: 222 units per 10,000 persons

Wayne: 205 units per 10,000 persons

Source: National Housing Preservation Database, American Association of Retired Persons (AARP)

Section 4

Physical Characteristics of Housing Units in the County

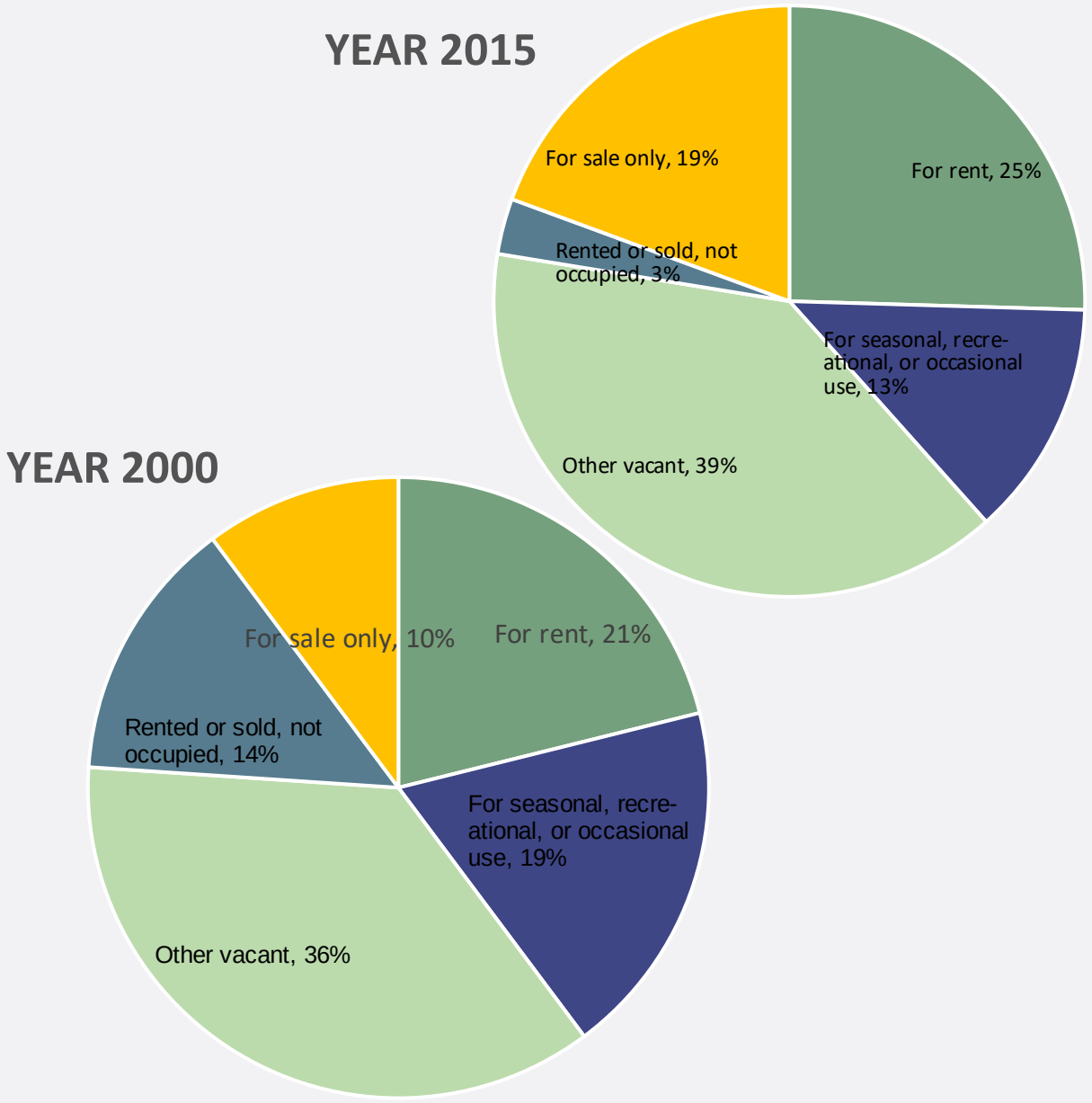
Vacancy Status

In 2000, 10% (29 units) of the vacant housing units were for sale, and 21% (60 units) were in the market for rent. These figures changed in 2015 to 19% (51 units) for sale and 26% (67 units) for rent, respectively

At the same time, the units used for leisure, seasonal, recreational or occasional use decreased from 19% (53 units) to 13% (34 units).

The number of housing units that are vacant for other reasons increased from 36% to 39% during the period, with no change in units.

Other vacant units may include, abandoned, boarded-up or foreclosed properties. It also includes units in repair, units used for storage, or elderly owners living in assisted living, nursing homes, or family



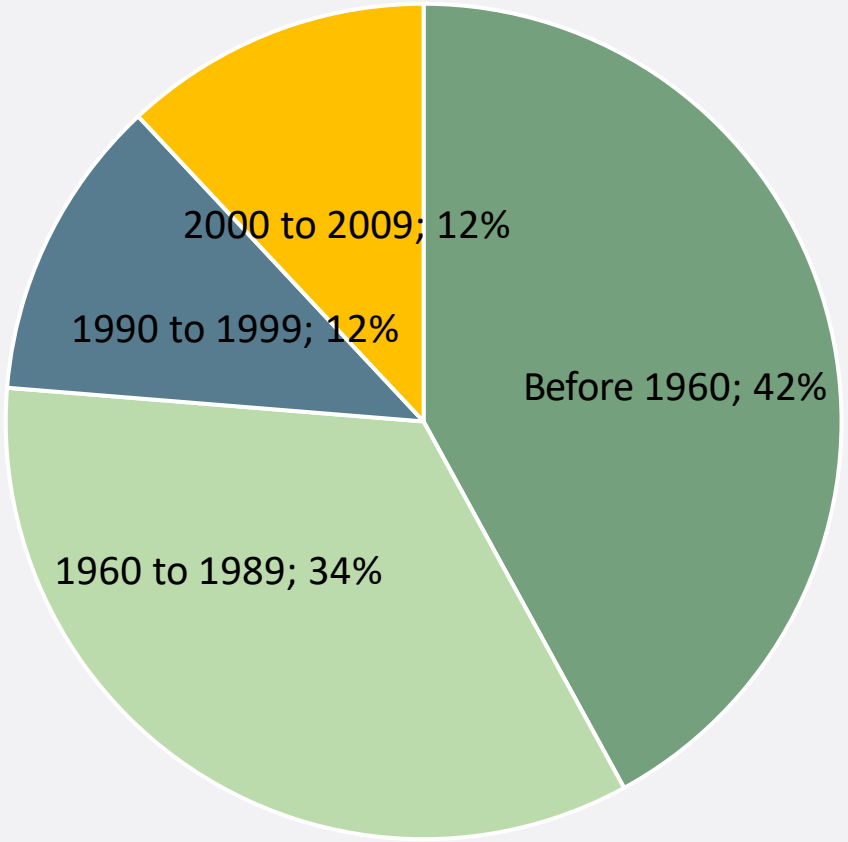
Source: 2000 Census Bureau, SF1 and 2011-2015 ACS 5-year Estimates

Year Structure Built, 2015

A majority of the housing units (76%) in Union county were built before 1989 with 42% of the units built before 1960.

12% of the housing units were built during the new millennium.

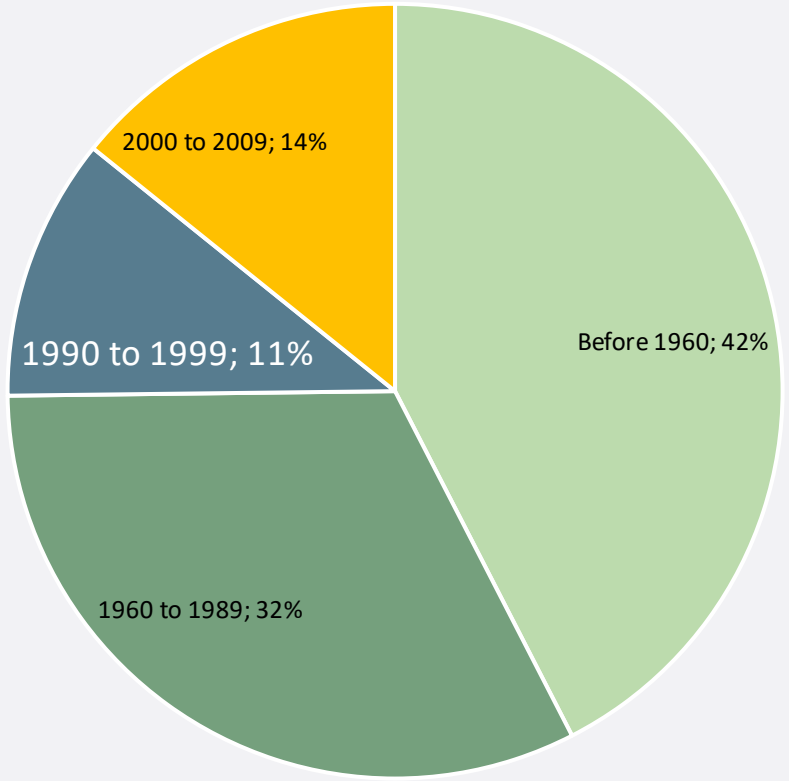
Given that county building codes have become more stringent as a way to ensure that housing units can withstand seismic and other natural hazards, it will be important to address the structurally deficiencies that likely exist in several older housing units.



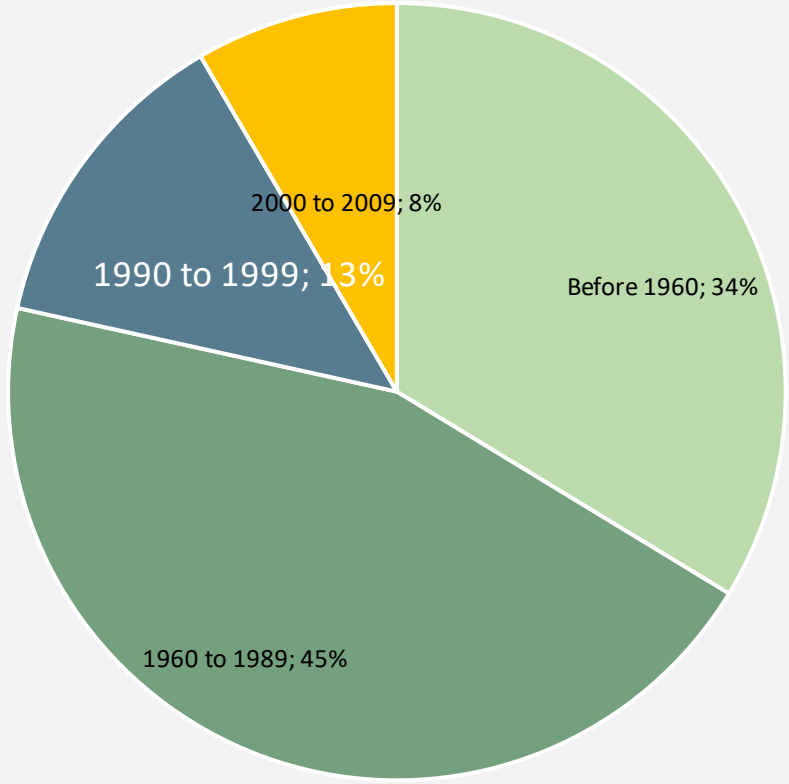
Source: 2011-2015 ACS 5-year Estimates

Year Structure Built by Occupancy Type

Owner-occupied



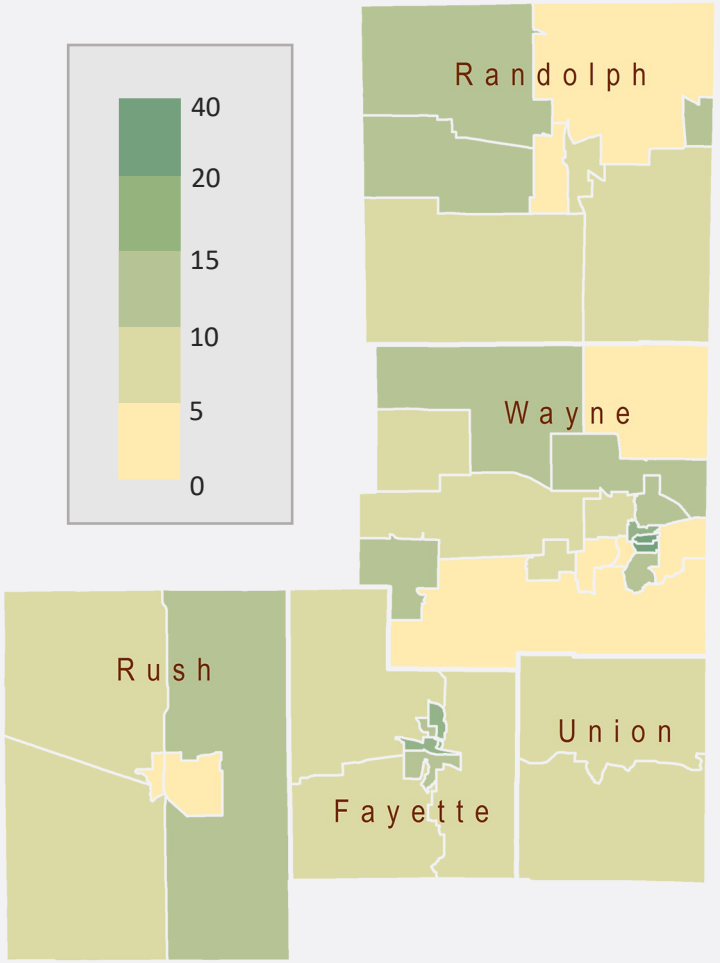
Renter-occupied



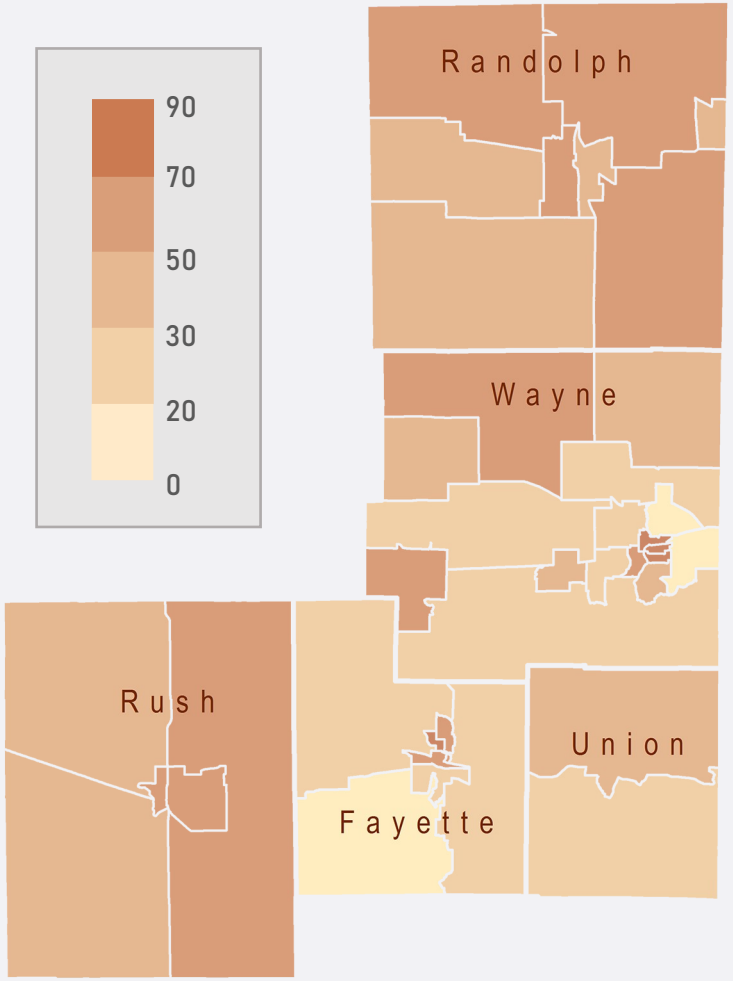
Source: 2011-2015 ACS 5-year Estimates

Housing Vacancy and Age by Census Tracts, 2015

Vacancy rate (in percent)



Older than 1960 (in percent)

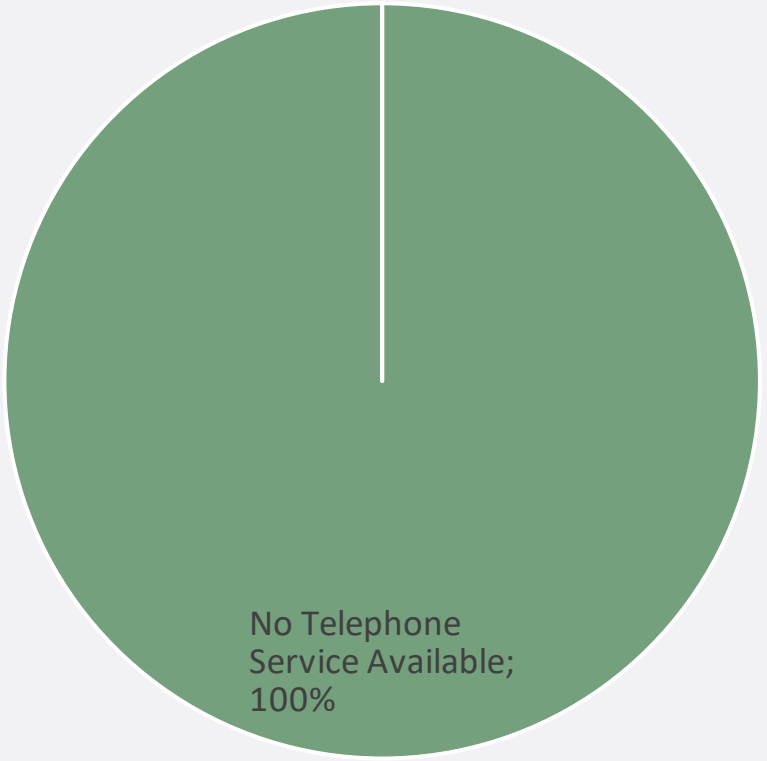


Source: 2011-2015 ACS 5-year Estimates

Heating Fuel and Lack of Service, 2015*

	Total Occupied Housing Units	%
Utility Gas	696	23%
Bottled, Tank, or LP Gas	643	22%
Electricity	1008	34%
Fuel Oil, Kerosene, etc.	465	16%
Coal or Coke	0	0%
Wood	132	4%
Solar Energy	0	0%
Other Fuel	7	0%
No Fuel Used	12	0%
Total Occupied Units	**2,963**	**100%**

* Owner and renter occupied housing units



Not in Service: 51 units (1.7%)

Note: There are no units without complete plumbing or kitchen facilities.

Source: 2000 Census Bureau, SF3 and 2011-2015 ACS 5-year Estimates

Number of Rooms in Total Units

	2000		2015	
1 room	12	0.4%	32	1.0%
2 or 3 rooms	188	6.1%	118	3.7%
4 or 5 rooms	1,081	35.1%	1,028	31.9%
6 or more rooms	1,796	58.4%	2,048	63.5%
Total Housing Units	**3,077**	**100%**	**3,226**	**100%**

The number of rooms in a housing unit counts living rooms, dining rooms, kitchens, bedrooms, finished recreation

lodgers' rooms.

6+

Or more rooms

Housing units with 6 or more rooms increased by 252 units or 5 percentage

in 5 of housing units in Union County.

20+

more studio housing units

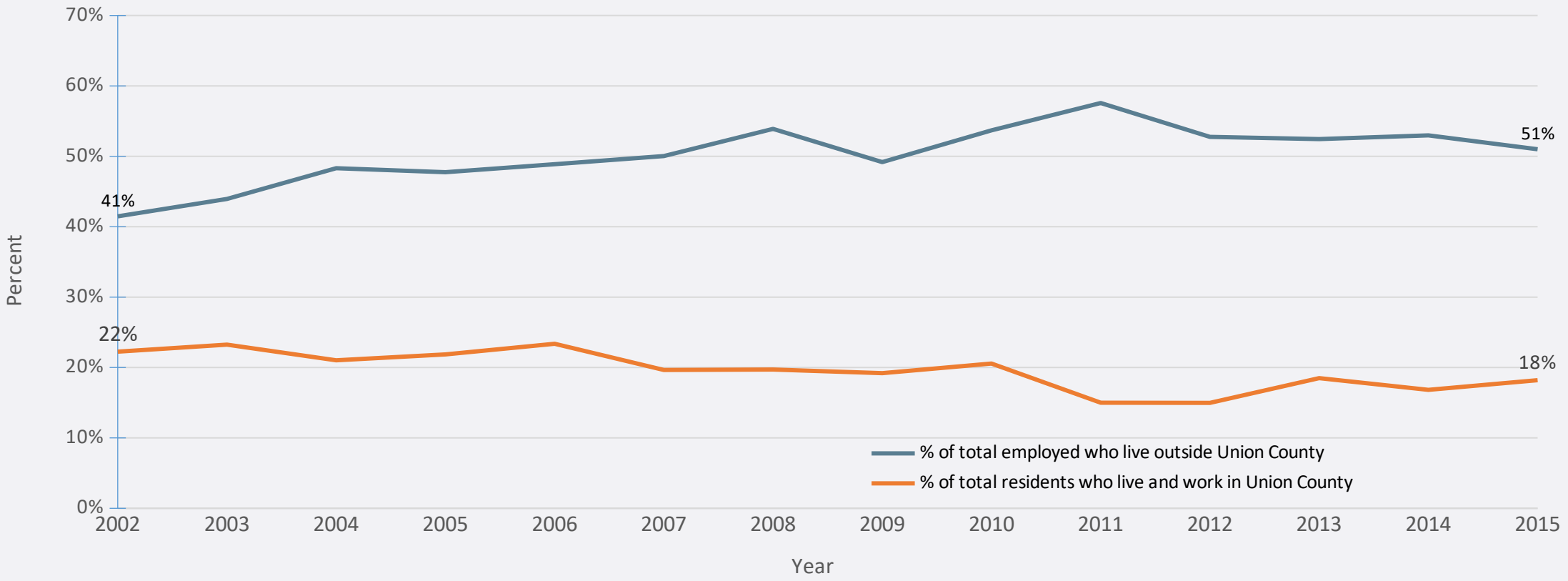
1-room unit also slightly increased by 20 units over the time period, while units with between 2 and 5 rooms decreased in number.

Source: 2000 Census Bureau, SF3 and 2011-2015 ACS 5-year Estimates

Section 5

Market Features in Union County

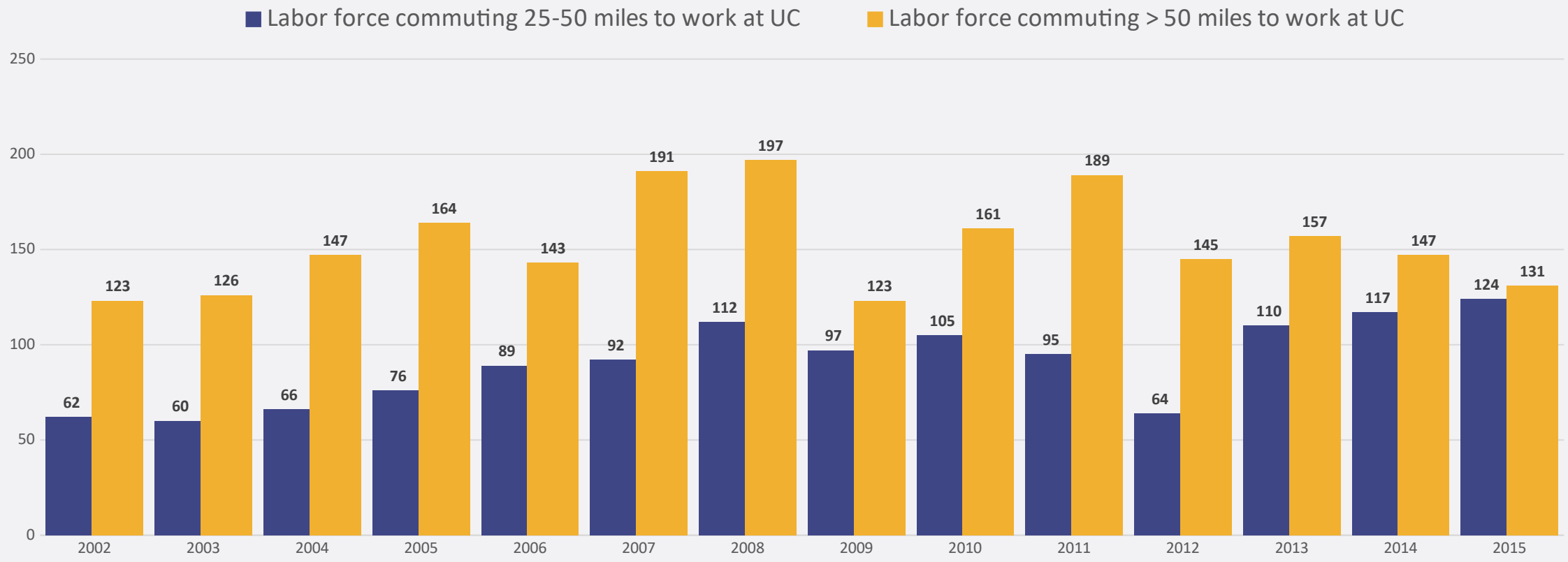
Commuting Patterns, 2002 to 2015



- Percent of total employed who commute from outside of Union County has proportionately increased from 41% to 51% between 2002 and 2015.
- In the same period, proportion of residents employed and living in Union County declined by 4 percentage points (22% to 18%).

Source: LEHD, OTM

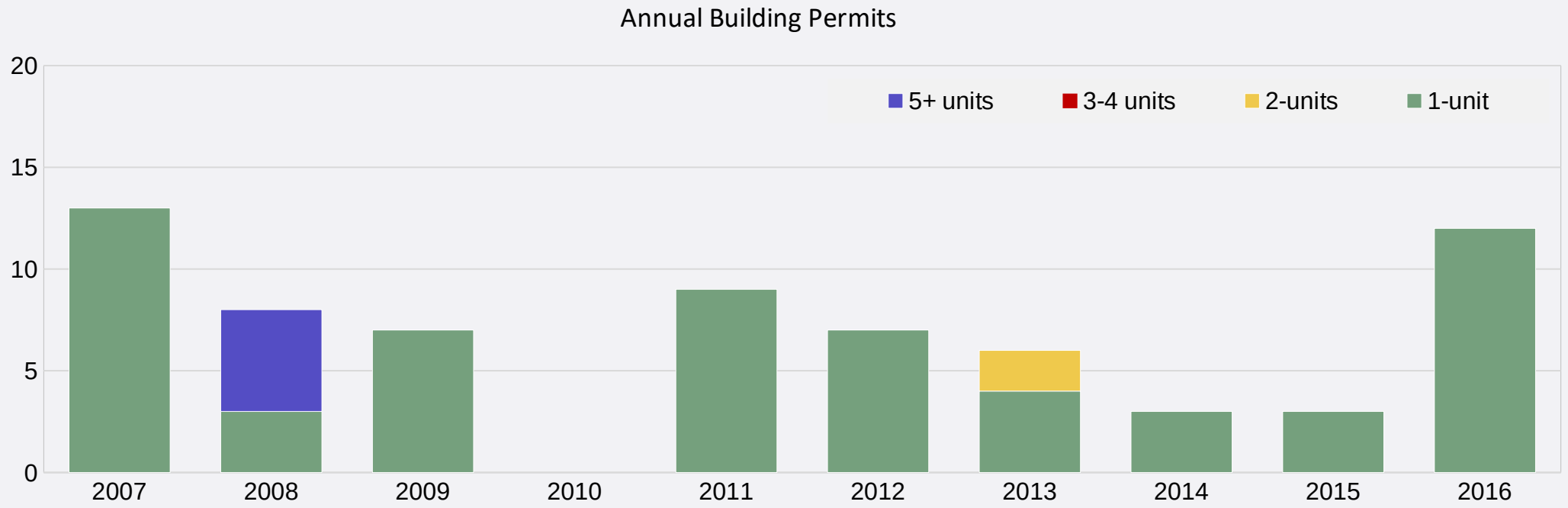
Commuting Large Distances



- In 2002, 14.4% of workers commuting into Union County travelled 25 miles or more, which marginally increased to 20.4% in 2015.
- 131 and 124 workers commuted greater than 50 miles and 25-50 miles, respectively in 2015.
- Workers commuting large distances are potential customers for housing.

Source: LEHD, OTM

Building Permits: Single and Multi-Family Units

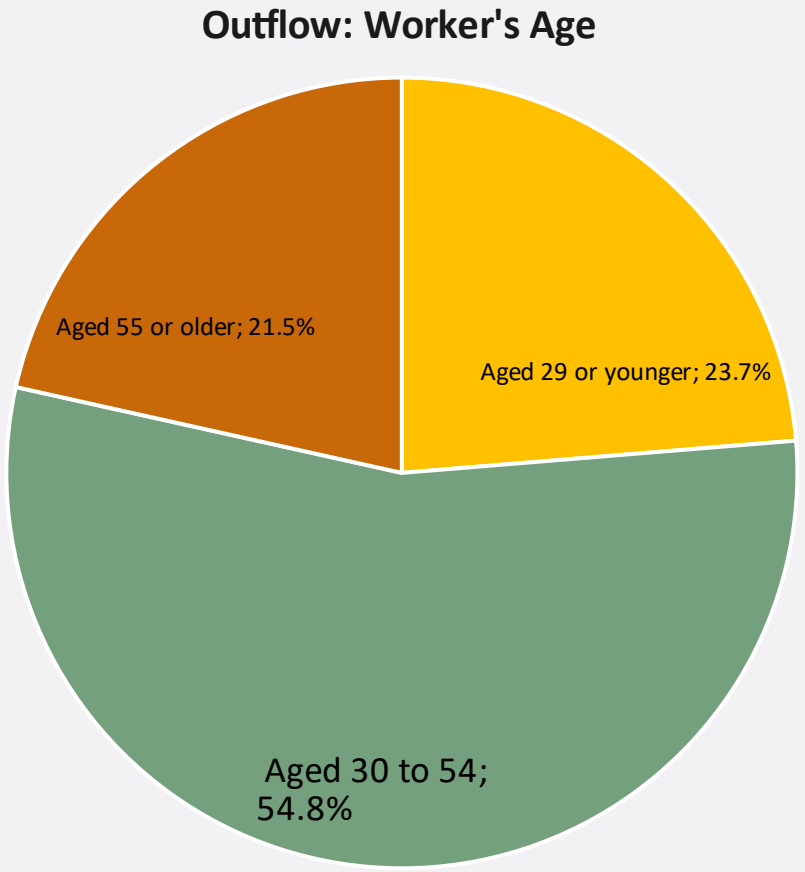


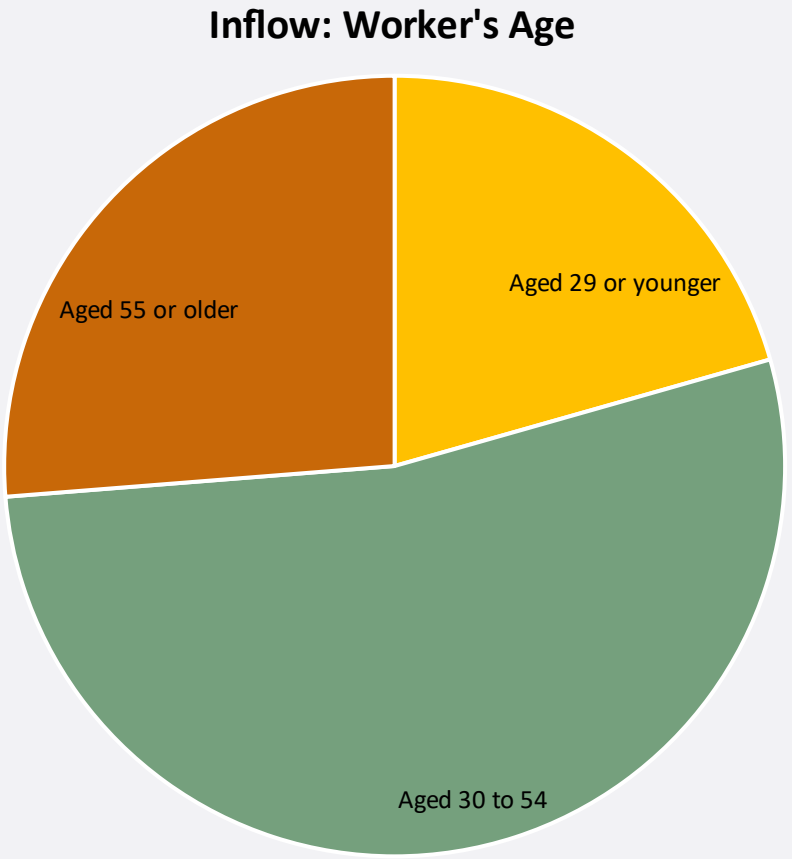
- The housing bubble and Great Recession had an impact on Union County with lower permitting activities from 2008 to 2010.
- A lower trend is also observed from 2011 and onwards with a sudden rise in 2016. Majority of building permits are for single-family units in Union County.

Note: Building permits do not necessarily mean housing construction starts and finish.

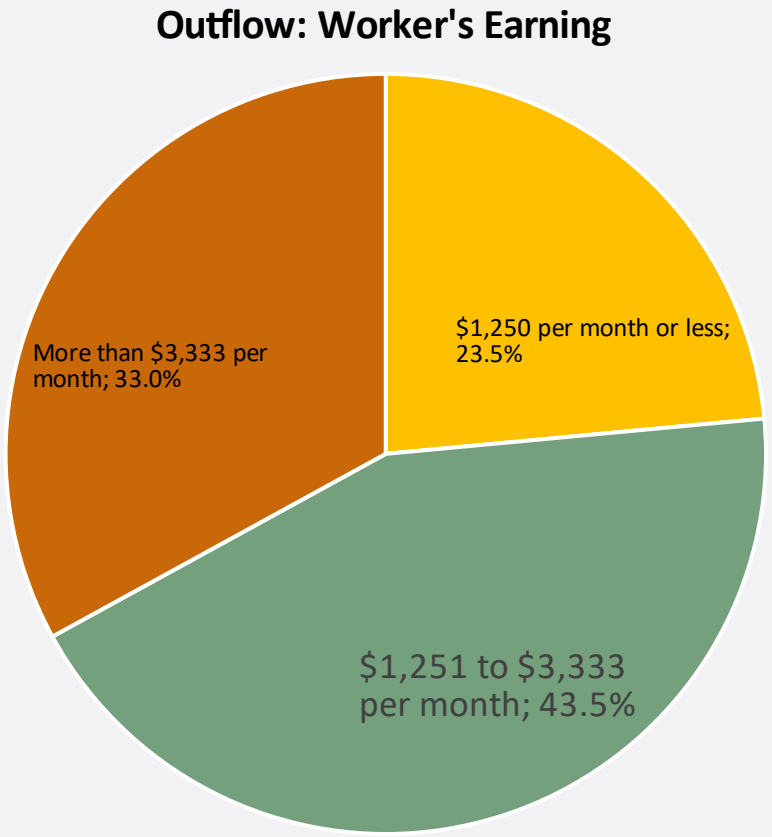
Source: 2011-2015 ACS 5-year Estimates

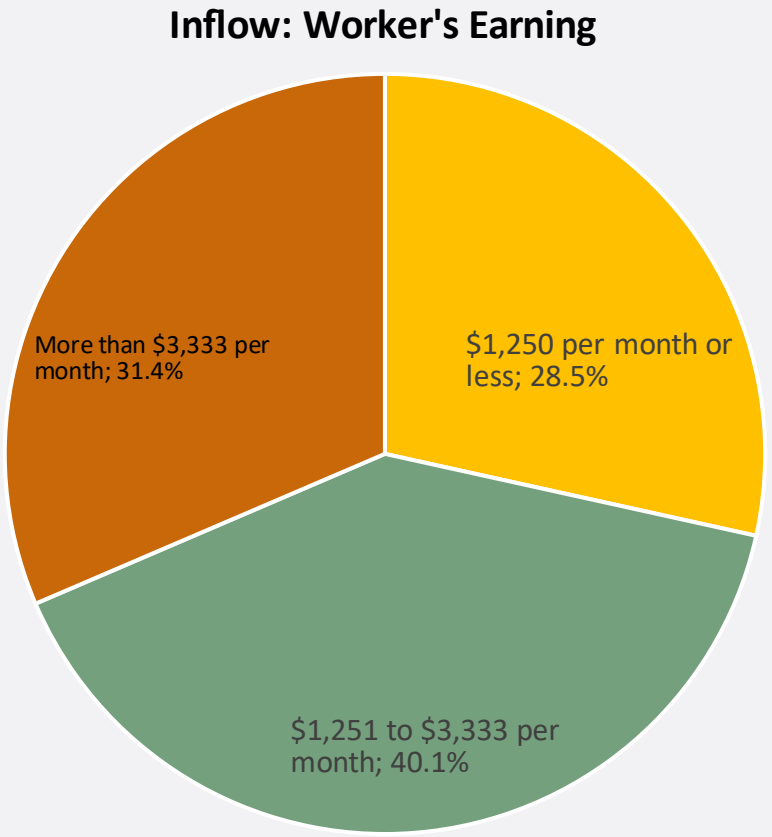
Commuters: Age of Workers



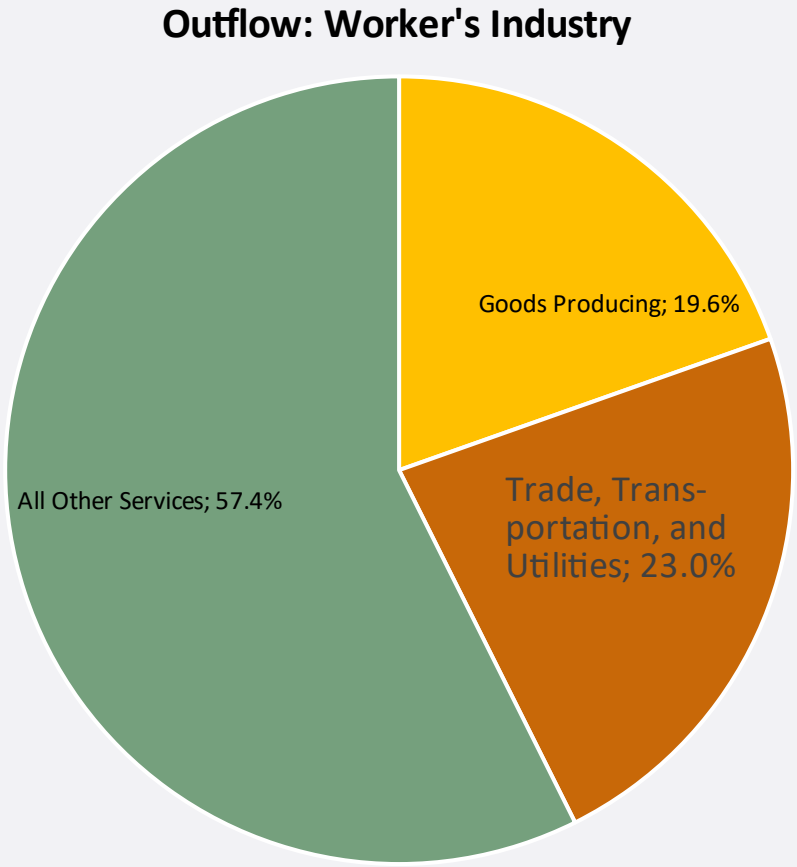


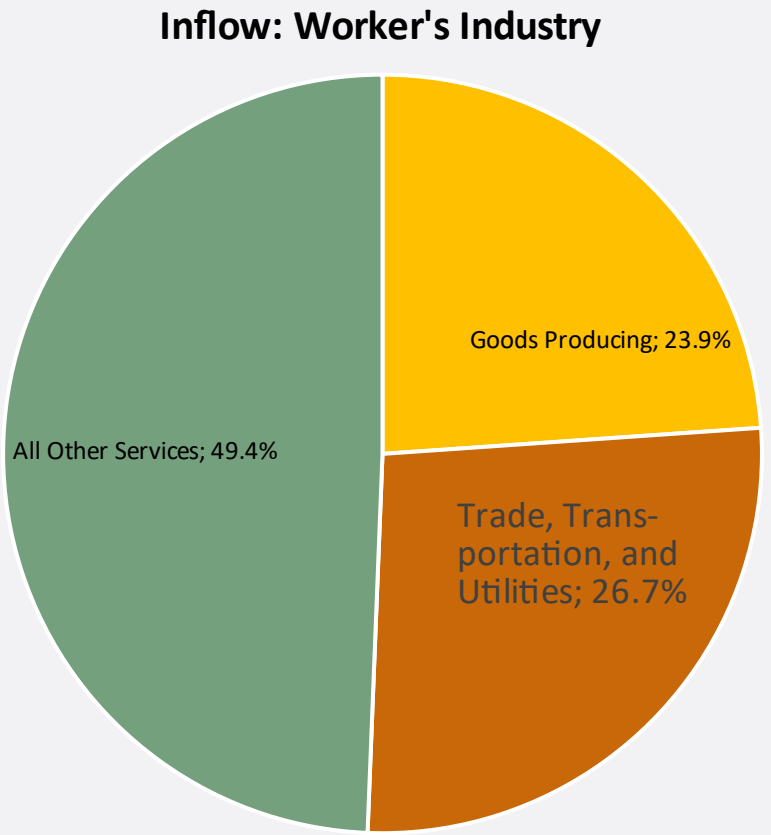
Commuters: Workers' Earnings





Commuters: Workers' industry





Section 6

Concluding Comments

Concluding Comments

Number of Housing Units

Both owner-occupied units as well as renter-occupied housing units increased in number between 2000 and 2015. The share of owner-occupied units declined in 2015 with a comparable increase in renter-occupied units.

What also decreased since 2000 is the number and share of vacant housing units. A 5 percent vacancy rate is considered an acceptable proportion for a dynamic housing market. However, Union County has a vacancy rate of 8 percent indicating that nearly 1 in 10 units is vacant.

As such, it is important to determine the factors that are fueling the changes in housing units, including those in “other vacant” category, which stood at 39 percent of the total vacant units.

Housing Structure

Nearly, 80 percent of homes are comprised of single family detached houses, and the total number increased by almost 200 units since 2000.

The share of multi-family housing units of 2 and 3 to 4 apartments increased marginally, whereas 5 to 9 apartments increased by 90 units between 2000 and 2015. Housing with 10 or more apartments remained stable decreasing by 6 units in that period.

Mobile homes and manufactured housing decreased to around 9 percent in 2015, a decline of more than 150 units.

Monitoring the diversity of housing stock available in the county will be critical in order to stay ahead of the changing needs for housing units by households in the county.

Family/Household Structure

Married-couple family households currently occupy most housing units in the county. However, its number decreased by 171 households. On the other hand, single parent household with male householder increased, while household with single female householder decreased.

What local and regional leaders will need to tackle is how they can meet the housing needs of household structure that is much different from years past. For example, nonfamily households increased by 340 or by 47% between 2000 and 2015

Household Size and Composition

Over 60 percent of all owner-occupied housing units are comprised of 1-to-2 person households. A higher proportion is observed for rental-occupied units (72 percent).

Nearly 70 percent of owner-occupied units in Union County are composed of households with no children under 18 years of age living in the home (as of 2015).

There is a clear evidence that most household units are made-up of older individuals, empty nesters, and single residents.

Share of Income Dedicated to for Rental or Mortgage Expenses

The proportion of households spending 30 percent or more of their monthly income for rent has grown since 2000 – from 28 percent to 47 percent in 2015. In fact, nearly 1 in 5 Union households are expending 50 percent of more of their monthly income for rent in 2015.

Among homeowners and renters, the largest share of households (30%) in the county paid between $400 and $699 per month in housing costs (for such things as mortgage payments or rents, property taxes, flood insurance, and utilities).

It will be important for local and regional leaders to consider how to reduce the cost-burden for households – be it rental or owner-occupied housing. This may mean taking a hard look at ways to improve wages/salaries for local workers.

Value of Housing Units

The majority of owner-occupied housing units in Union County (49 percent) are valued at less than $100,000 (as of 2015).

A much smaller proportion of owner-occupied housing units (about 12 percent) were valued at $200,000 or more.

Physical Characteristics of Housing

Vacant units declined slightly in numbers as well as percent between 2000 and 2015.

The majority (76 percent) of the housing units in the county were built before 1990. In fact, more than 40 percent of all housing units were constructed before 1960.

Approximately 14 percent of owner-occupied housing units were built in 2000 or after. About 8 percent of rental units were constructed in or after 2000.

The majority of housing units (64 percent) in the county had 6 or more rooms in 2015, and units of this size experienced the most growth between 2000 and 2015. Studio housing also increased during this time period.

Commuting Patterns

Over half of workers who work in Union County commuted from out of the county.

Long distance commuters that travel 25 miles or more to work in Union County stood at 255 in 2015. These workers represent potential housing customers in Union County.

Census Definitions

Family:
A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family.

Family Type:
Refers to how the members of a family are related to one another. Families may be a "Married Couple Family," “Female householder, no spouse present” or “Male householder, no spouse present.”

Own Children:
Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. Does not include householder's spouse or foster children, regardless of age.

Related Children:
A child under 18 years old who is a son or daughter by birth, marriage (a stepchild), or adoption. For sample data, own children consist of sons/daughters of householders who are under 18 years of age and who have never been married.

Household:
A household includes all the people who occupy a housing unit (such as a house or apartment) as their usual place of residence. It includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit.

Nonfamily Household:
A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

Mortgage and Home Equity Loan:
A mortgage or similar debt refers to all forms of debt for which the property is pledged as security for payment of the debt. It includes such debt instruments as deeds of trust, trust deeds, mortgage bonds, home-equity lines-of-credit, home-equity lump-sum loans, and vendors’ liens. In trust arrangements, usually a third party, known as the trustee, holds the title to the property until the debt is paid.

All mortgages other than first mortgages (for example, second, third, etc.) are classified as "junior" mortgages. A home equity loan is a line of credit available to the borrower that is secured by real estate.

Source: U.S Census Bureau, Glossary (https://www.census.gov/glossary/)

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Advancing Collaboration : Energizing Regions

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