



County Housing Snapshot

Dearborn County

Housing Data Snapshot Series
September 2018



PURDUE
UNIVERSITY

 **Center for Regional Development**
Advancing Collaboration : Energizing Regions

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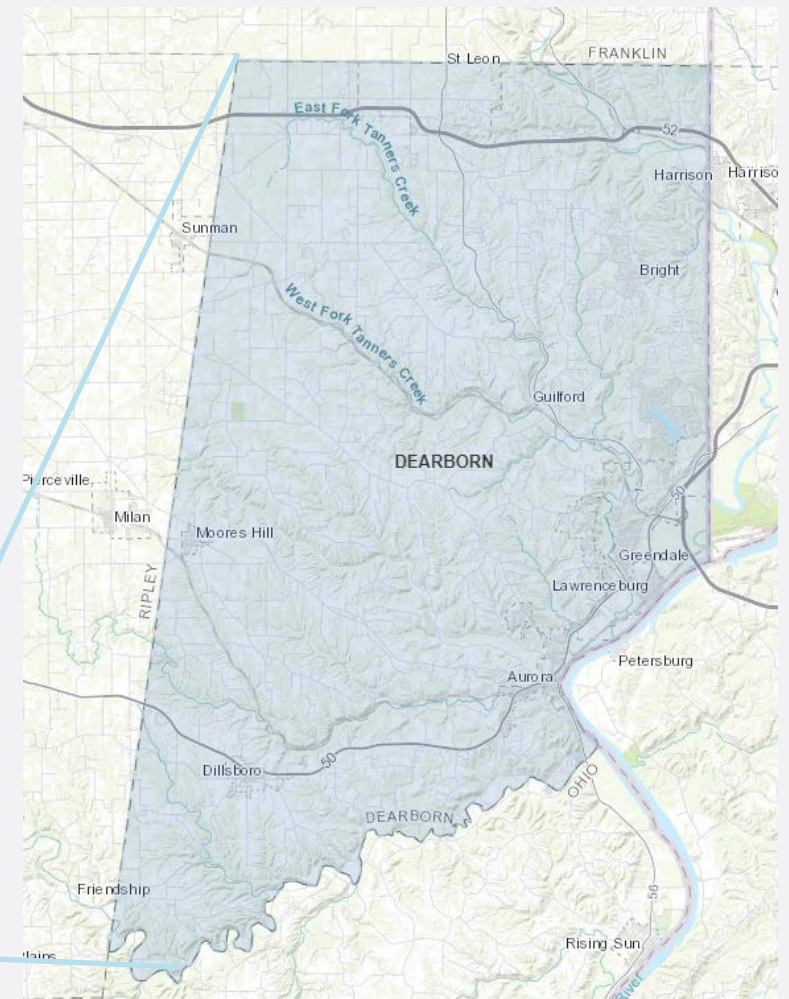


Introduction

Dearborn County is the eastern gateway to the Cincinnati metropolitan area. The County seat is in Lawrenceburg located on the banks of Ohio with major tourist attractions.

Dearborn County is adjacent to six counties: Franklin, Ohio, and Ripley counties in Indiana; Butler and Hamilton counties in Ohio; and Boone County in Kentucky.

Interstate 74 passes through the northern edge of Dearborn County, connecting the county to Cincinnati, Ohio to the east and Greensburg, Indiana to the west. Dearborn County has barge loading/unloading facilities on Ohio River. One of the facilities is being evaluated as the fourth port of Indiana.



Geography of Dearborn County

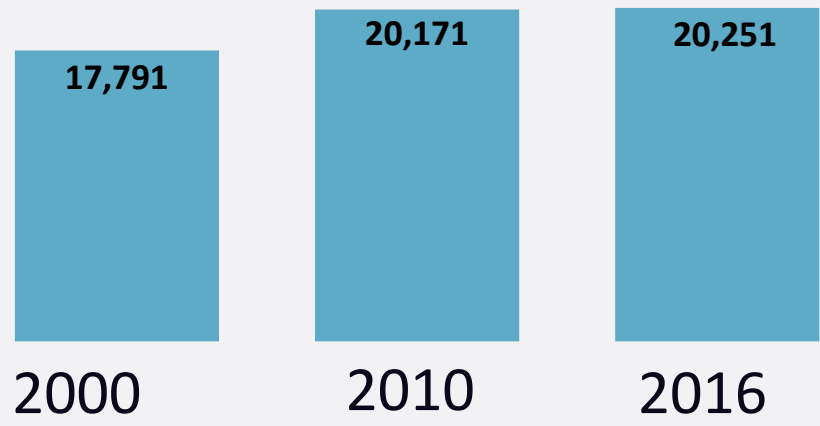
Section 1



A Look at Dearborn County's Housing Stock



Total Housing Units



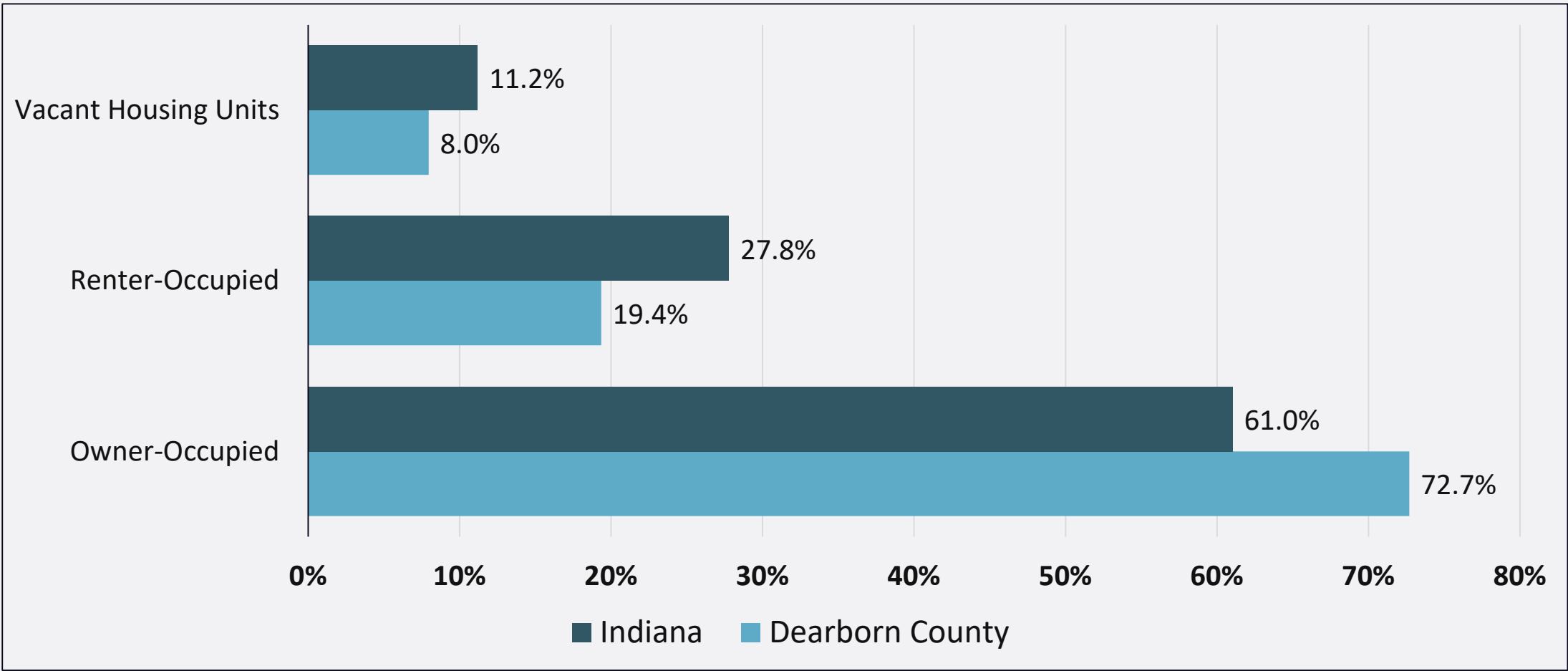
The number of housing units in Dearborn County increased by 13.8 percent between 2000 and 2016

The total number of housing units in Dearborn County increased from 2000 to 2016. The total population residing in housing units increased from 45,596 individuals in 2000 to 48,948 individuals in 2016, an increase of more than 7 percent.

The population in owner-occupied housing units decreased over the same period by 2 percentage points despite an increase of nearly 2,050 individuals. In comparison, the population in renter-occupied housing units increased in numbers (1,299 individuals) and proportion (16 percent).

	2000		2016	
Total Population in Housing Units	45,596	100%	48,948	100%
Owner-Occupied	37,293	82%	39,346	80%
<i>Renter-Occupied</i>	8,303	18%	9,602	20%

Share of housing units by tenure, 2016

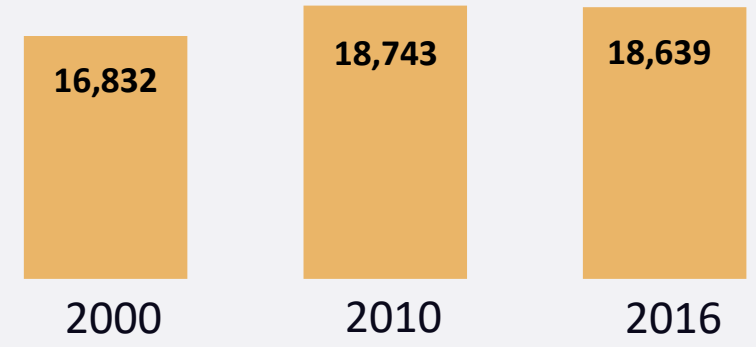


Housing Units by Tenure

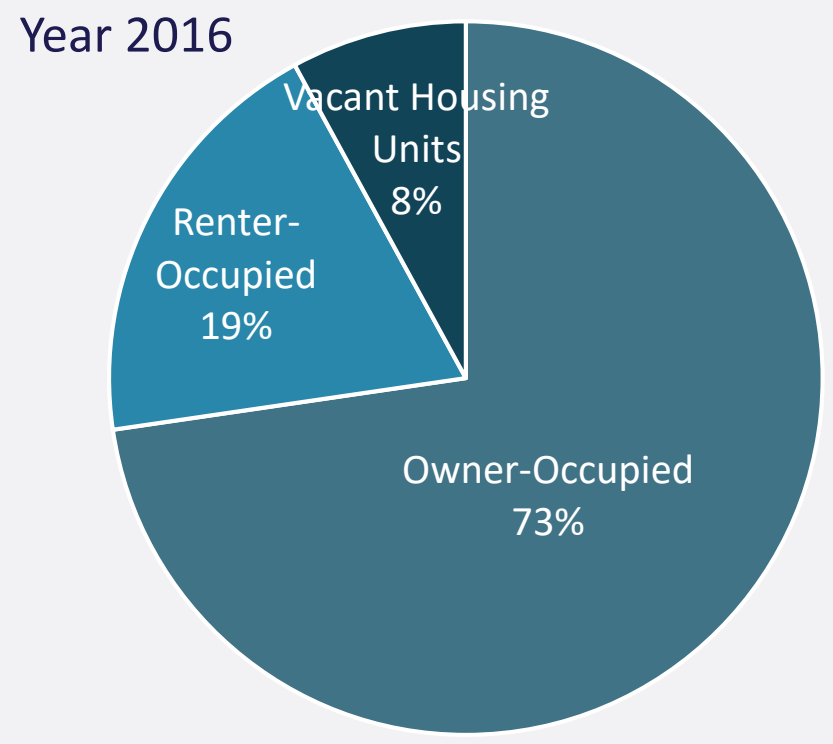
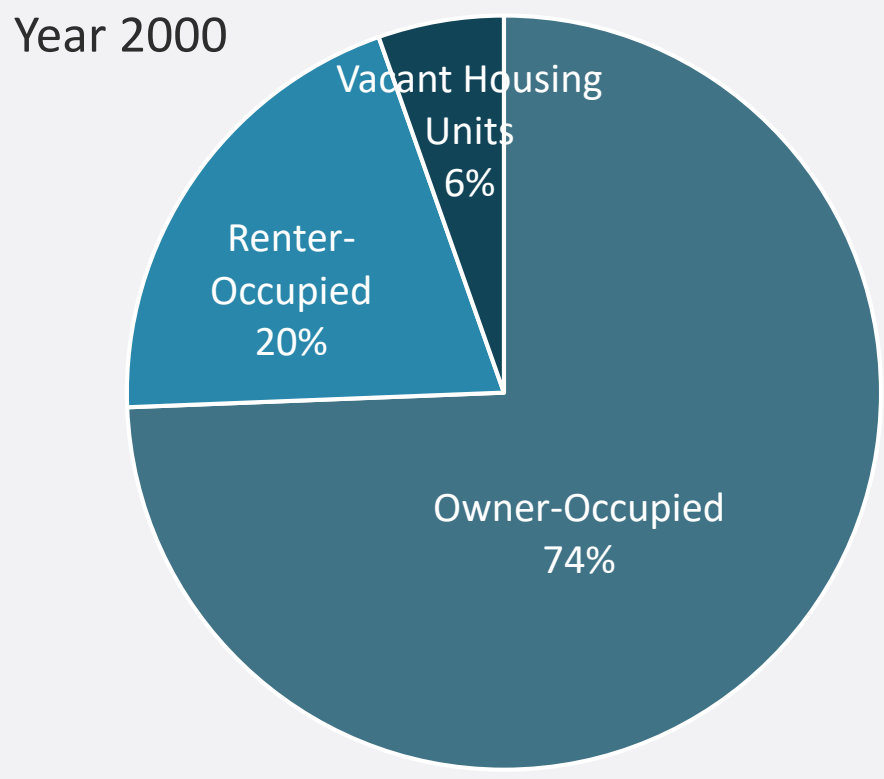
	2000		2016	
Total Occupied Housing Units	16,832	94%	18,639	92%
<i>Owner-Occupied</i>	13,233	74%	14,720	73%
<i>Renter-Occupied</i>	3,599	20%	3,919	19%
Total Vacant Housing Units	959	6%	1,612	8%

- The number of housing units that are occupied increased by 1,807 units, yet the share decreased by about 2 percentage points.
- Both owner occupied and renter occupied housing units increased in their inventory (numbers), with the share of owner and renter occupied units decreasing by nearly 1 percentage point.
- Vacant housing increased by 653 units.
- Housing vacancy rate in Dearborn County stood at 8 percent in 2016, an increase of 2 percentage points since 2000.

The number of occupied housing units in Dearborn County **increased** by 1,807 units between 2000 and 2016



Housing Units by Tenure, Dearborn County



Dearborn County has witnessed an increase in the number of vacant homes, along with a comparable decrease in the share of occupied homes.

Type of Housing Structures

	2000		2016	
1 detached	13,764	77.4%	16,558	81.8%
1 attached	266	1.5%	526	2.6%
2 apartments	757	4.3%	578	2.9%
3-4 apartments	524	2.9%	412	2.0%
5-9 apartments	509	2.9%	505	2.5%
10 or more apartments	787	4.4%	1099	5.4%
Mobile or other types (boat, RV)	1,184	6.7%	573	2.8%
Total	17,791	100.0%	20,251	100.0%

- Single family detached housing is the predominant unit, making up nearly 82 percent of all units in 2016, and compared to 2000, the number of units increased by 2,794 and its share increased by more than 4 percentage points.
- The share of Mobile or other types (boat, RV) experienced the greatest decline in their numbers, or 611 fewer units over the same time period.

Section 2



Examining Dearborn County's Household Characteristics


Household Characteristics

	2000		2016	
Family Households	12,768	76%	13,673	73%
Married-couple family household	10,523	82%	10,983	80%
<i>Owner-occupied housing units</i>	9,453	90%	9,754	89%
<i>Renter-occupied housing units</i>	1,070	10%	1,229	11%
Single-parent headed family household	2,245	18%	2,690	20%
<i>Male householder, no wife present:</i>	627	28%	992	37%
Owner-occupied housing units	405	65%	603	61%
Renter-occupied housing units	222	35%	389	39%
<i>Female householder, no husband present:</i>	1618	72%	1698	63%
Owner-occupied housing units	950	59%	1042	61%
Renter-occupied housing units	668	41%	656	39%
Nonfamily Households	4,064	24%	4,966	27%
Owner-occupied housing units	2,425	60%	3,321	67%
Renter-occupied housing units	1,639	40%	1,645	33%
Total (Family + Nonfamily) Households	16,832	100%	18,639	100%

Housing Units by Type of Households

The total number of households in Dearborn County increased by 1,807 from 2000 to 2016. The share of nonfamily household increased by almost 3 percentage points over this time period.

The lion's share of married-couple family households in 2016 (89 percent) were living in owner-occupied housing units.

The number of other family type (male householder or female householder) increased by 445 households, mainly contributed by an increase in households with male householders. Nonfamily households increased by nearly 3 percentage points (or more than 900 units) in the 16 year period.

Household Size, 2016

Number in the household	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
	Count	Percentage	Count	Percentage	Count	Percentage
1-person household	4,250	22.8%	2,841	19.3%	1,409	36.0%
2-person household	6,639	35.6%	5,619	38.2%	1,020	26.0%
3-person household	3,254	17.5%	2,692	18.3%	562	14.3%
4-or-more-person household	4,496	24.1%	3,568	24.2%	928	23.7%
Total	18,639	100%	14,720	100.0%	3,919	100%

2.6
Individuals

The average household size for owner- and renter-occupied housing together is 2.63 individuals in 2016. 1-person and 2-person households together account for 58% of owner occupied housing and 62% for renter occupied units.

38%
of Units

Owner-occupied units are primarily occupied by 2-person households in Dearborn County, with these households accounting for 38% of units. One-person households accounted for nearly 1 out of 5 owner-occupied units.

36%
One-person

One-person households are the largest group in renter-occupied units (36%), followed by 2-person households (26%) in Dearborn County in 2016.

Households by Presence of Children, 2016*

Households	Occupied housing unit		Owner-occupied housing unit		Renter-occupied housing unit	
With related children under 18 years	6,053	32.5%	4,467	30.3%	1,586	40.5%
<i>With own children under 18 years</i>	5,494	29.5%	3,989	27.1%	1,505	38.4%
<i>No own children under 18 years</i>	559	3.0%	478	3.2%	81	2.1%
No related children under 18 years	12,586	67.5%	10,253	69.7%	2,333	59.5%
Total	18,639	100%	14,720	100%	3,919	100%

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

32.5%

With Children under 18

Families with children under 18 years of age make up 1 out of 3 (6,053 units) of the occupied housing units in Dearborn County in 2016.

Most

Units are Without Children

Most occupied units (almost 68%) are made up of households without children under 18 years old. These are empty nesters, elderly couples, and single residents.

60%+

No Children Under 18

Both owner-occupied and renter-occupied units are largely comprised of household with no children under 18 years old (70% and 60%, respectively).

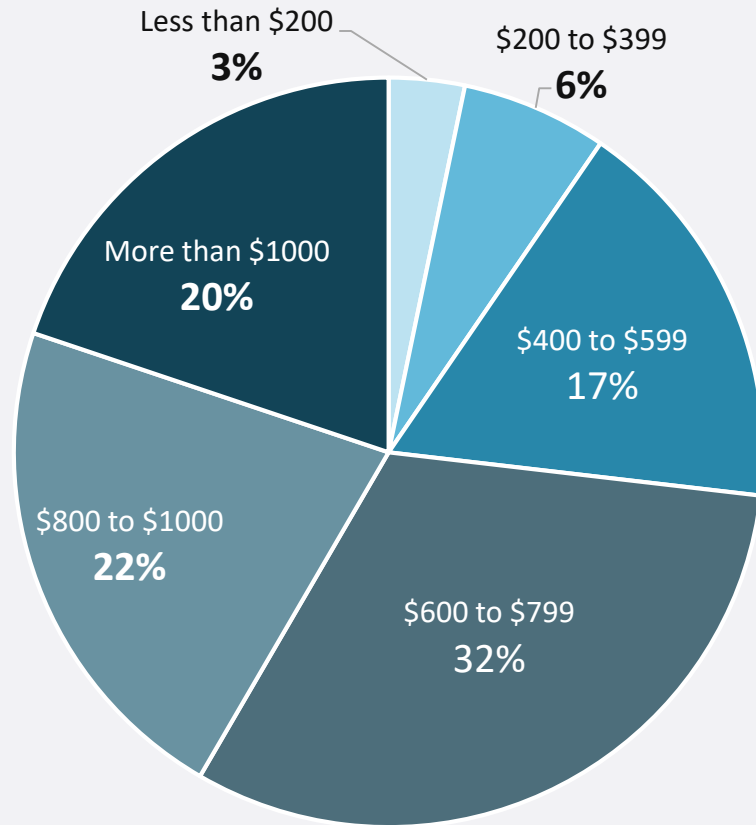
Section 3



Financial Characteristics of Households in Dearborn County



Gross Rent Paid by Households, 2016



As noted in an earlier table, approximately 1 out of 5 occupied housing units were renter-occupied in Dearborn County in 2016.

Nearly one fourth (23 percent) of all renters paid rents between \$200 and \$599 per month.

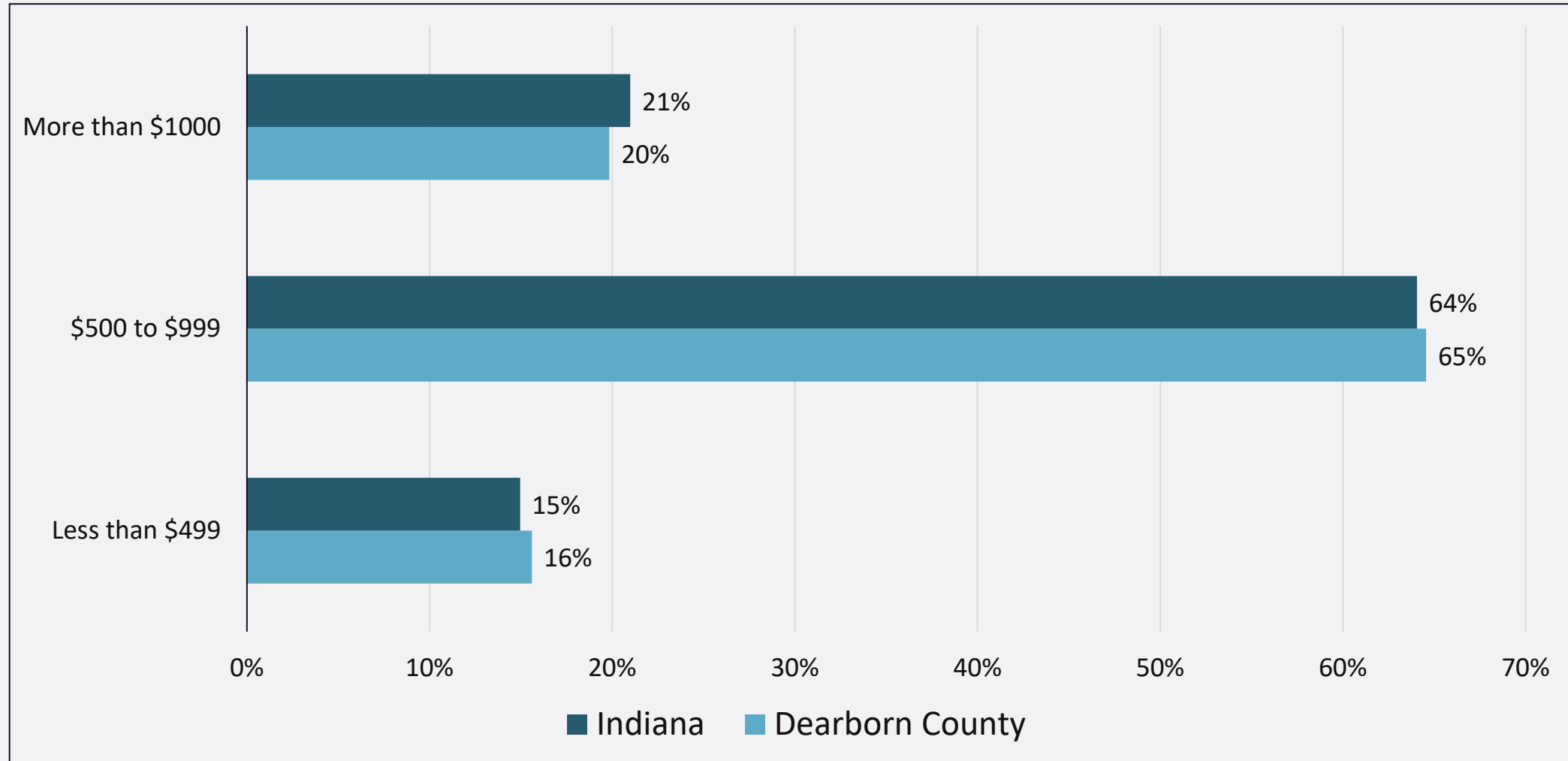
Some 20 percent of renters paid more than \$1,000 per month, and a much smaller percent (3 percent) had a monthly rent of less than \$200 per month.

The median gross rent in Dearborn County was \$737 in 2016. At the 90 percent confidence level, the estimate for median income can vary between \$701 and \$773.

**Note: Only Cash Rent*



Gross Rent, 2016





Financial Characteristics

Percent of Household Income	2000	2016
Less than 15%	20.0%	17.6%
15% to 29%	39.6%	30.6%
30% to 49%	18.7%	25.3%
50% or more	13.5%	18.6%
Not computed	8.2%	7.9%
Total	100%	100%

Gross Rent as Percent of Income, 2000 & 2016

Gross rent took a bigger slice of household incomes in 2016 when contrasted to 2000. For example, the percentage of renters that paid more than 50 percent of their income increased by approximately 5 percentage points between 2000 and 2016.

Renters are cost-burdened when they pay 30 percent or more of their income for housing. Based upon this information, the share of cost-burdened renters increased from 32 percent in 2000 to nearly 44 percent in 2016, indicating a lack of affordable rental housing units in Dearborn County.



Mortgage Status*

	2000	2016
Housing units with a mortgage, contract to purchase, or similar debt:	75.3%	71.7%
Second mortgage only	9.4%	2.5%
Home equity loan only	11.5%	10.1%
Both second mortgage and home equity loan	0.3%	0.1%
No second mortgage and no home equity loan	54.1%	59.0%
Housing units without a mortgage	24.7%	28.3%

↓ 4%

The share of housing units with a mortgage or similar debt decreased by nearly 4 percentage points between 2000 and 2016.

↓ 8%

Proportion of owners with the second mortgage or home equity loan decreased from 21 % in 2000 to 13% in 2016.

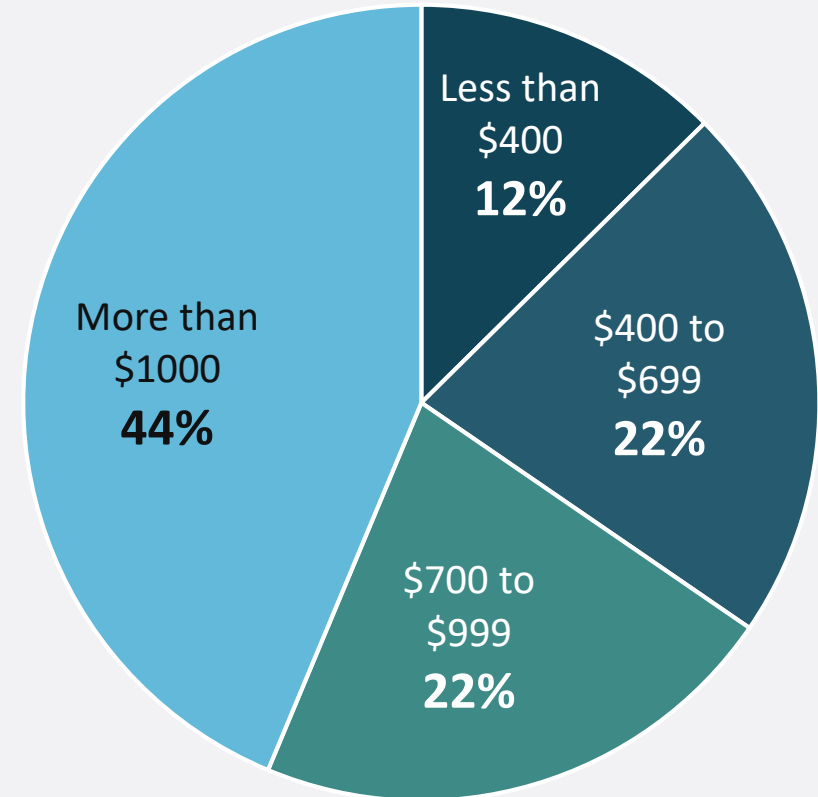
28%

28% of housing units were free of a mortgage or debt in Dearborn County in 2016.



Monthly Housing Cost, 2016*

- 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 (44 percent) in Dearborn County paid more than \$1,000 per month in housing costs.
- Approximately 34 percent of the occupied housing units paid less than \$700 per month.

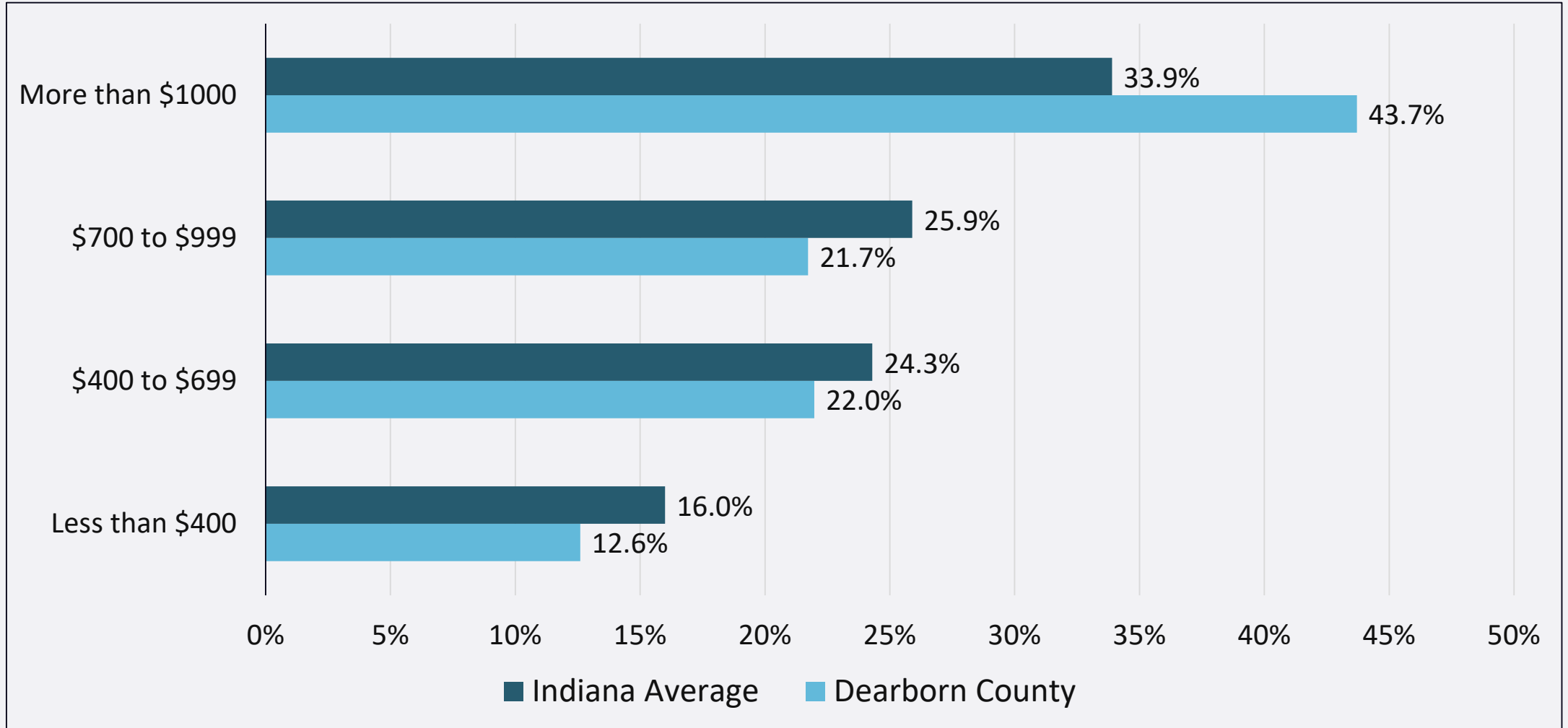


* Note: Occupied housing units, excluding no cash rent housing units





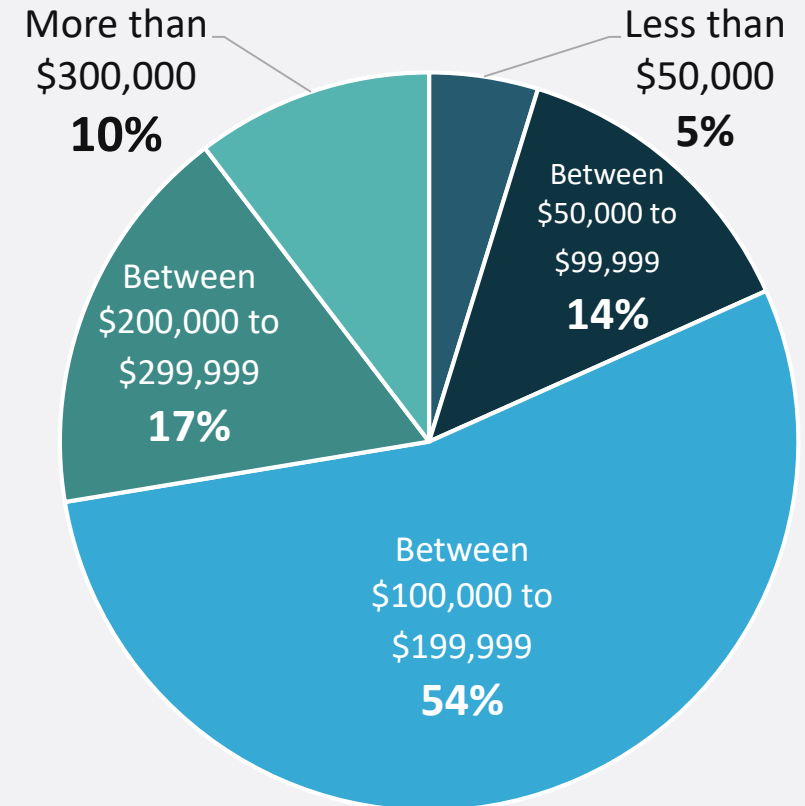
Percent Various Monthly Housing Costs





The Value of Housing Units in Dearborn County, 2016

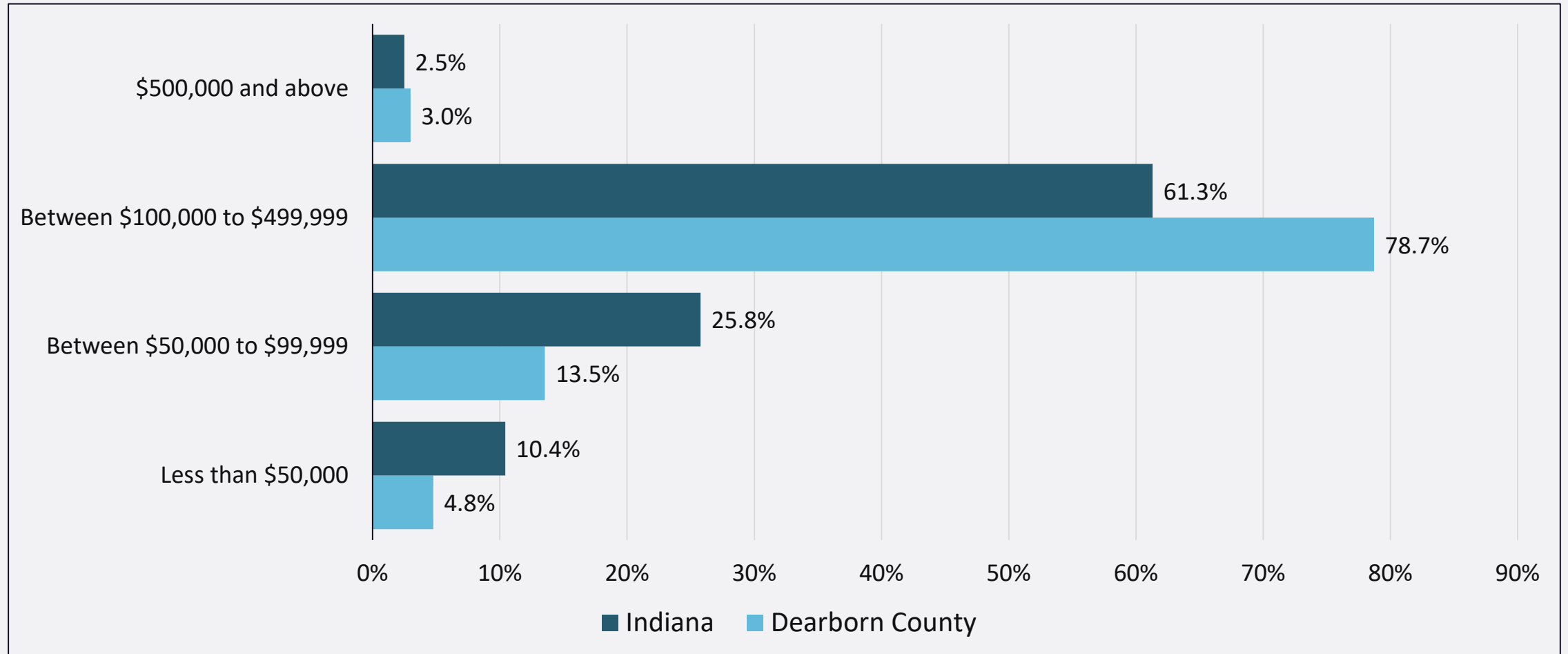
- Housing value is based only on owner-occupied housing units.
- 19 percent of housing units were valued less than \$100,000 in 2016.
- 54 percent of housing units were valued between \$100,000-199,999.
- About 27 percent of the housing in the county was valued at \$200,000 or more.
- 5 percent of housing units valued less than \$50,000.



* Note: Occupied housing Units



Distribution of Housing Values, 2016





Federally Subsidized Housing Properties

The National Housing Preservation Database reveals that Dearborn County has 737 units (4 percent of total housing units) under active subsidy. Those housing units are located in West Harrison, Dillsboro, Lawrenceburg, Aurora, Greendale.

The subsidy coverage varies (i.e., the end date of the subsidy) from 2024 to 2053.

AARP livability index estimates 144 units per 10,000 persons are available as subsidized housing in Dearborn County. The U.S. median value is 124 units per 10,000 persons.

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



Dearborn: 144 units per 10,000 persons

Section 4



Physical Characteristics of Housing Units in Dearborn County

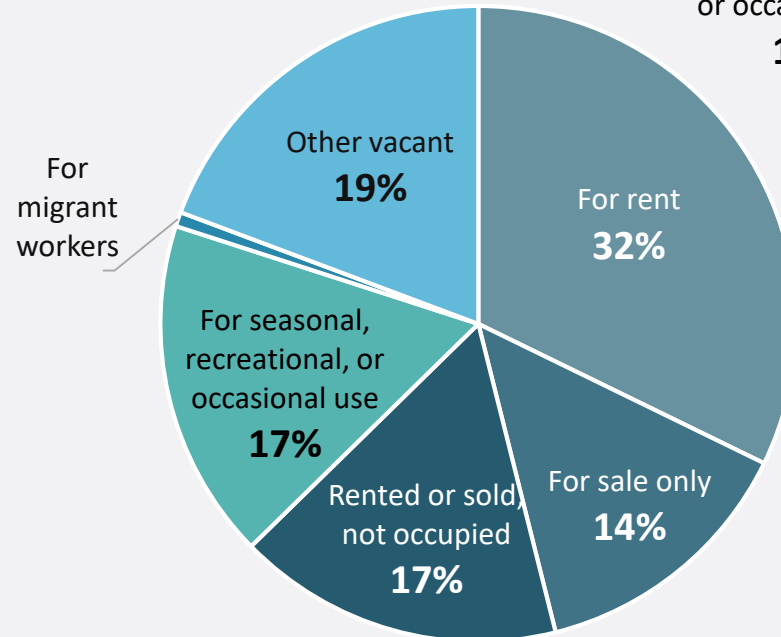
Vacancy Status

In terms of the physical characteristics of housing in Dearborn County, the most significant increase happened to the share of housing units that are vacant for “other” reasons. The percentage of such unit increased from 19 percent to 36 percent during that period, with their numbers increasing by 397 units. This represented the majority of vacant housing units in Dearborn County in 2016.

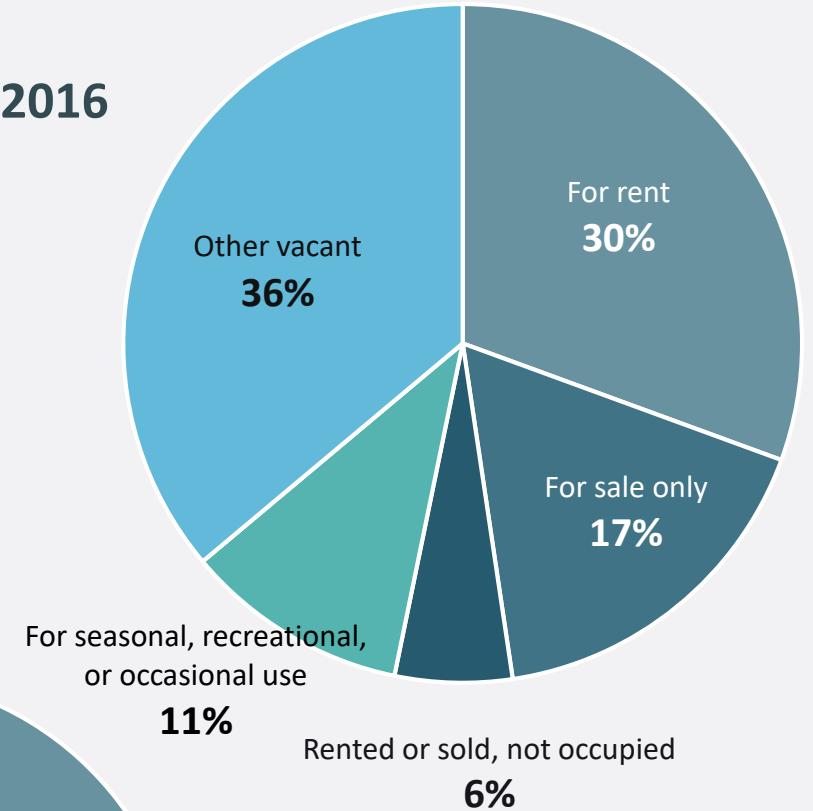
Other vacant units may include abandoned, boarded-up or foreclosed properties. It also includes units in repair, units used for storage, or elderly owners who are now living in assisted living, nursing homes, or with a family member.

The remaining types of vacant units experienced some moderate changes between 2000 and 2016. In 2000, 32 percent (309 units) of the vacant housing units were for rental use, while in 2016, this number increased to 493, yet the share decreased to about 30 percent. Rented or sold units (not occupied) decreased by 69 units, or by 11 percentage points.

YEAR 2000



YEAR 2016



Source: 2000 Census Bureau, SF1 and 2012-2016 ACS 5-year Estimates

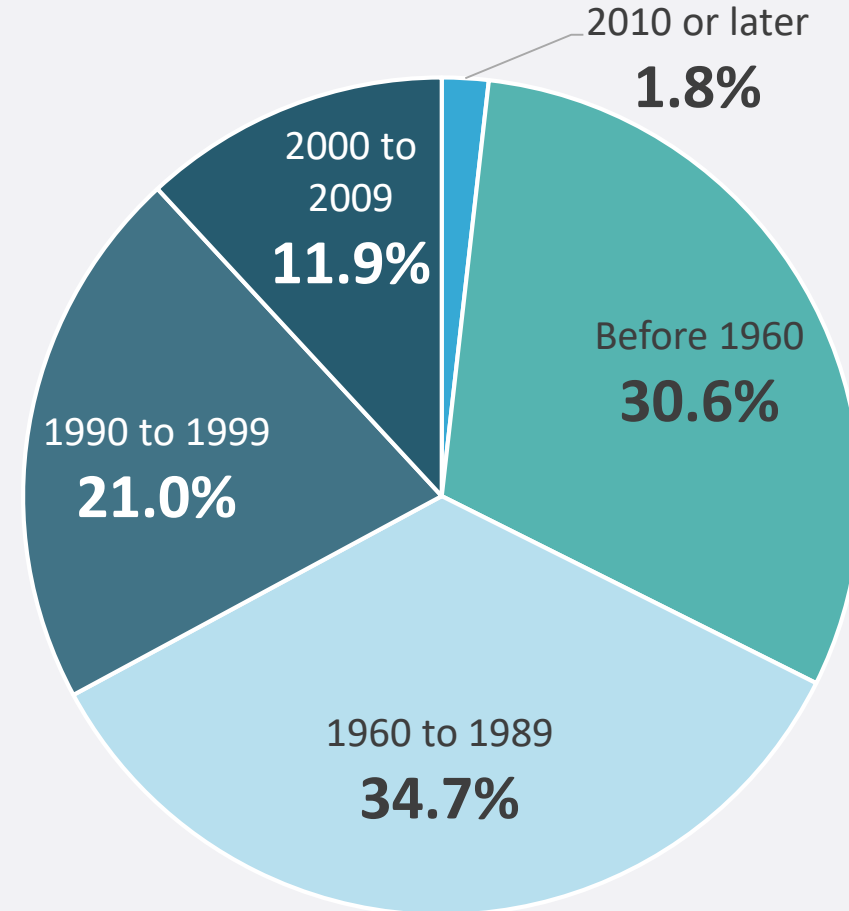


Year Structure Built, 2016

More than 65 percent of the housing units in Dearborn County were built before 1989 with almost 31 percent of all units constructed before 1960.

A small share of housing units (around 14 percent) were built in 2000 or later.

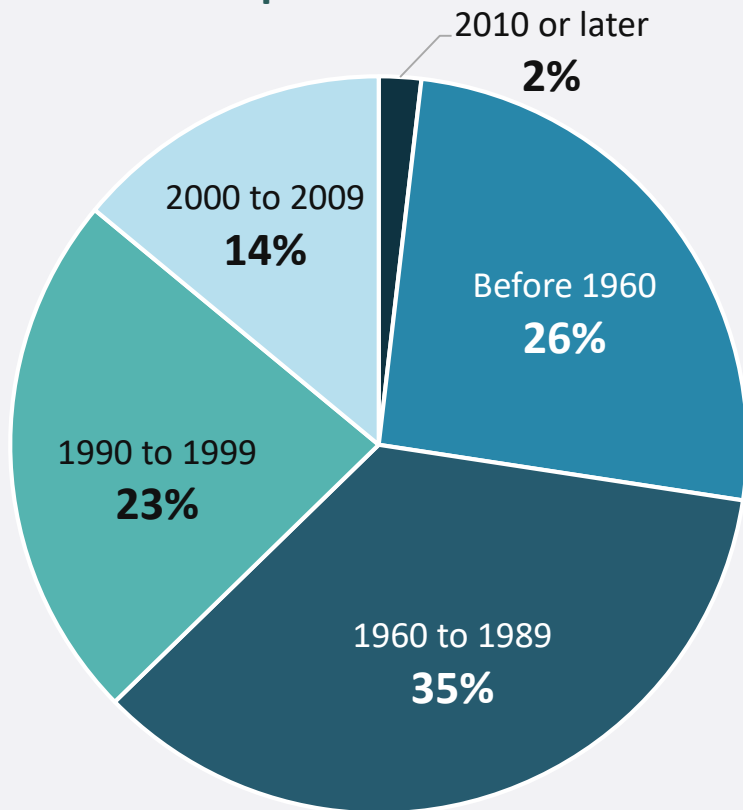
Given that county building codes have become more stringent in recent years as a way to ensure that housing units can withstand seismic and other natural hazards, it will be important to examine and address the structural deficiencies that likely exist in several of the older housing units in the county.



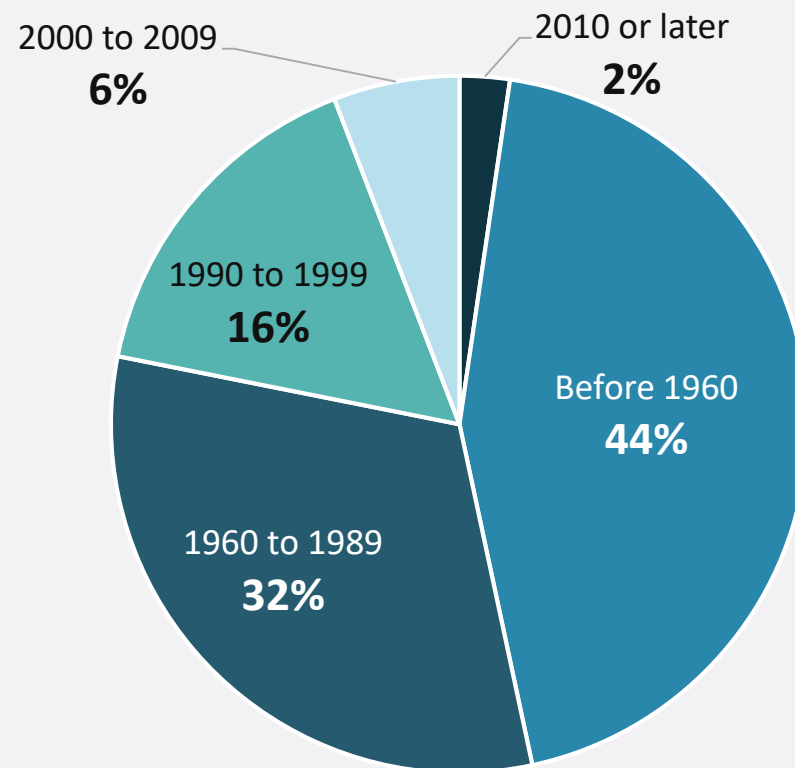


Year Structure Built by Occupancy Type

Owner-occupied



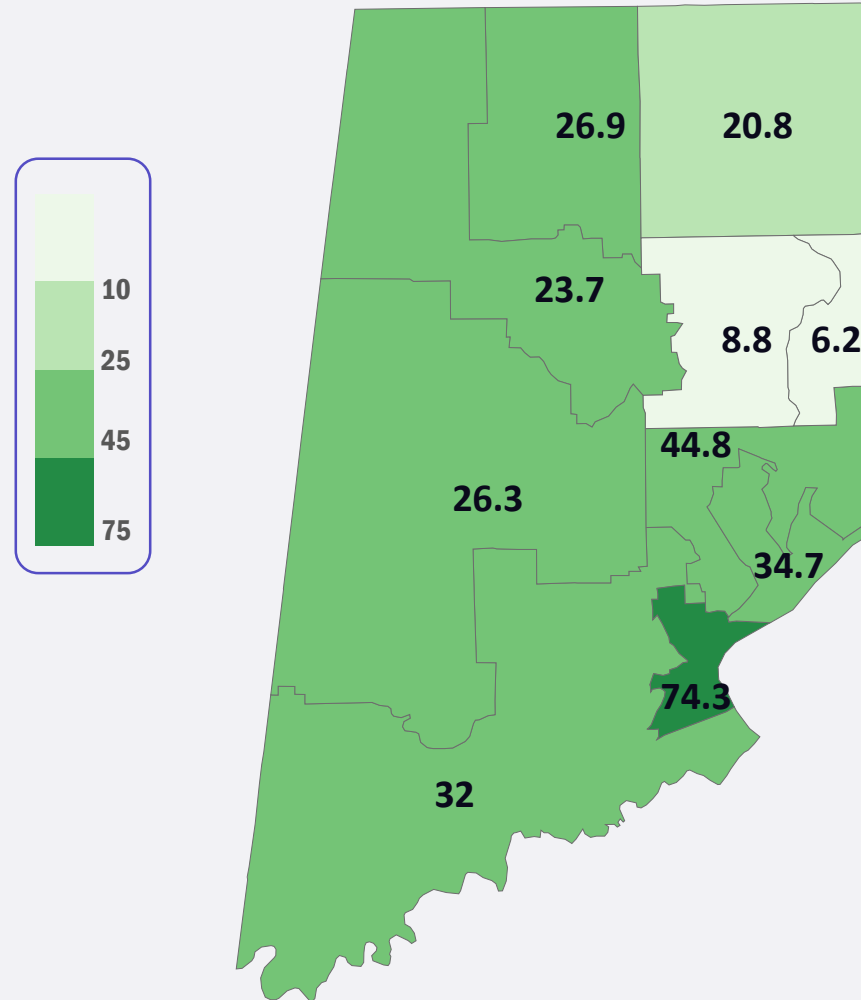
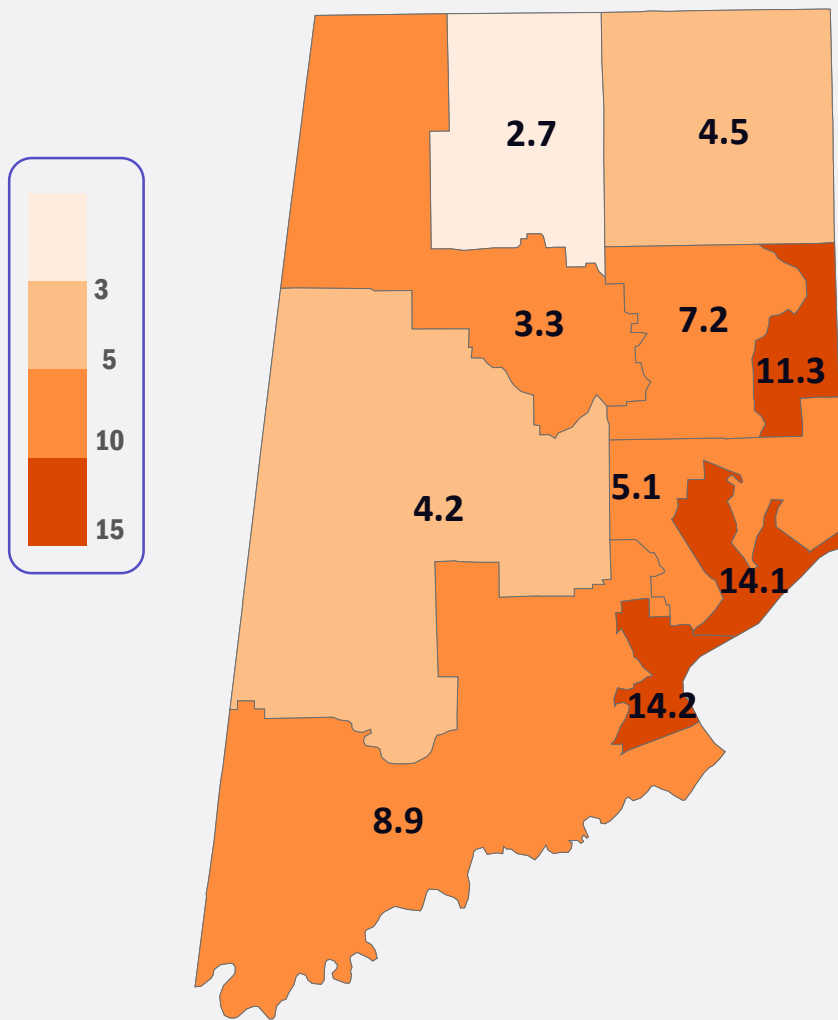
Renter-occupied





Vacancy rate (in percent)

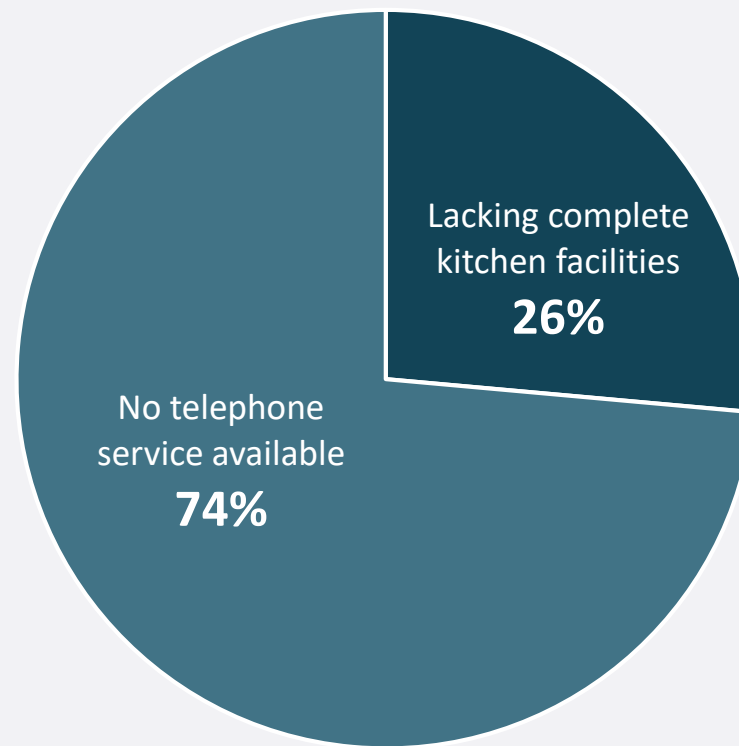
Older than 1960 (in percent)





	Total Occupied Housing Units	%
Utility Gas	7,274	39.0%
Bottled, Tank, or LP Gas	2,094	11.2%
Electricity	7,327	39.3%
Fuel Oil, Kerosene, etc.	714	3.8%
Coal or Coke	0	0.0%
Wood	935	5.0%
Solar Energy	9	0.0%
Other Fuel	151	0.8%
No Fuel Used	135	0.7%
Total Occupied Units	18,639	100%

* Owner and renter occupied housing units



Not In Service: 367 Units (2.0%)

Number of Rooms in Total Units

	2000		2016	
1 room	65	0.4%	287	1.4%
2 or 3 rooms	1,265	7.1%	1,442	7.1%
4 or 5 rooms	6,140	34.5%	6,275	31.0%
6 or more rooms	10,321	58.0%	12,247	60.5%
Total Housing Units	17,791	100.0%	20,251	100.0%



The number of rooms in a housing unit counts living rooms, dining rooms, kitchens, bedrooms, finished recreation rooms, year-round enclosed porches, and lodgers' rooms.

6+
Or more rooms

Housing units with 6 or more rooms increased by 1,926 units or approximately 3 percentage points between 2000 and 2016, and as a result, such units now represent more than 60% of housing units in Dearborn County.

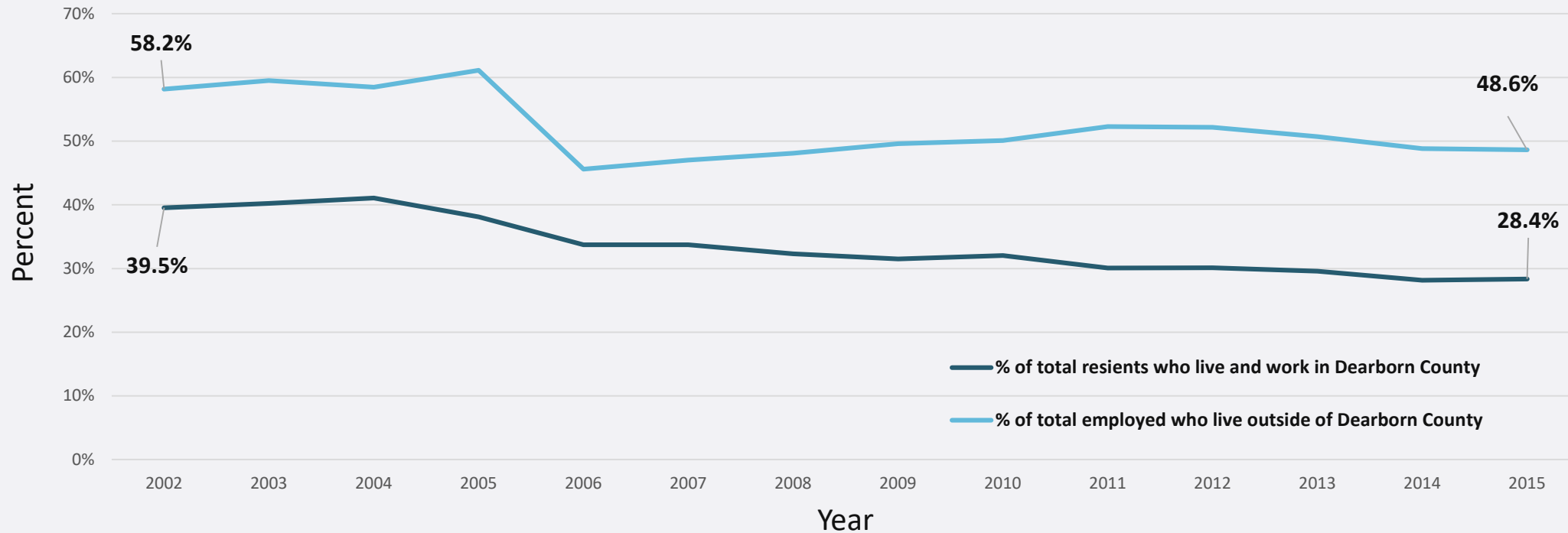
<2%
studio housing units

The units with one room make up only a very small portion (less than 2%) of all the units in Dearborn County.

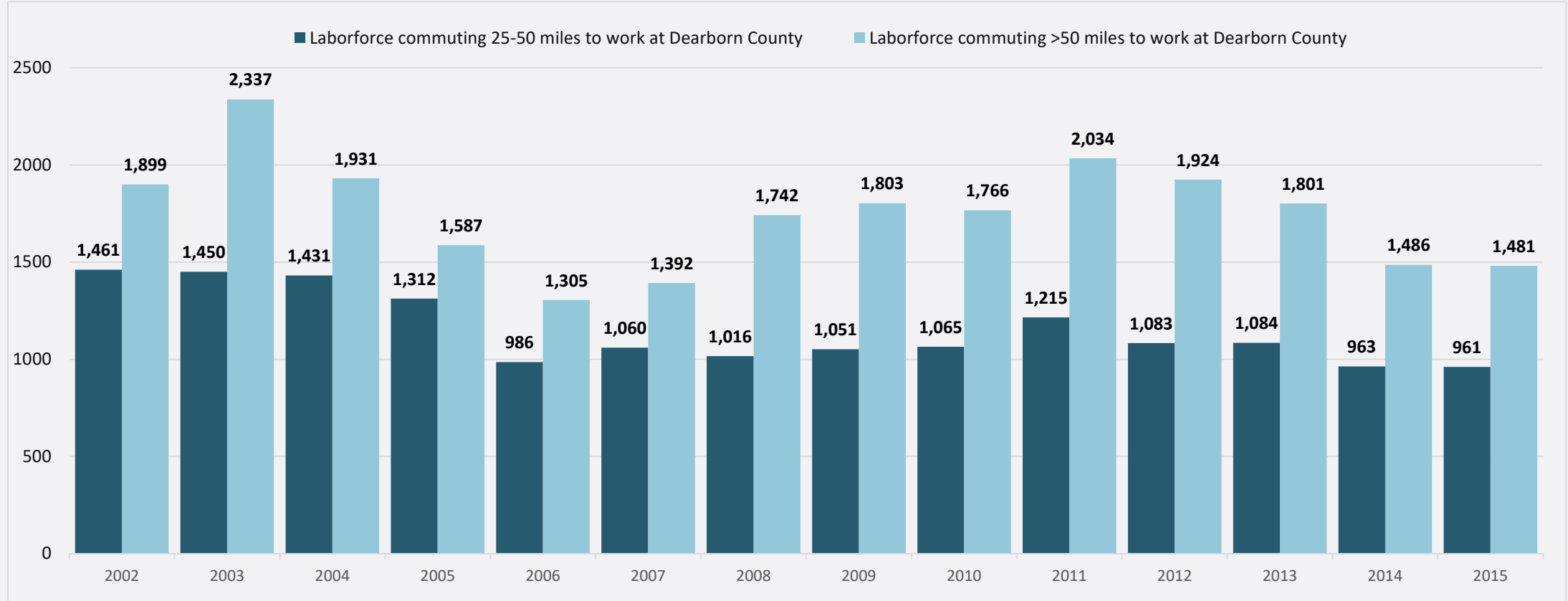
Section 5



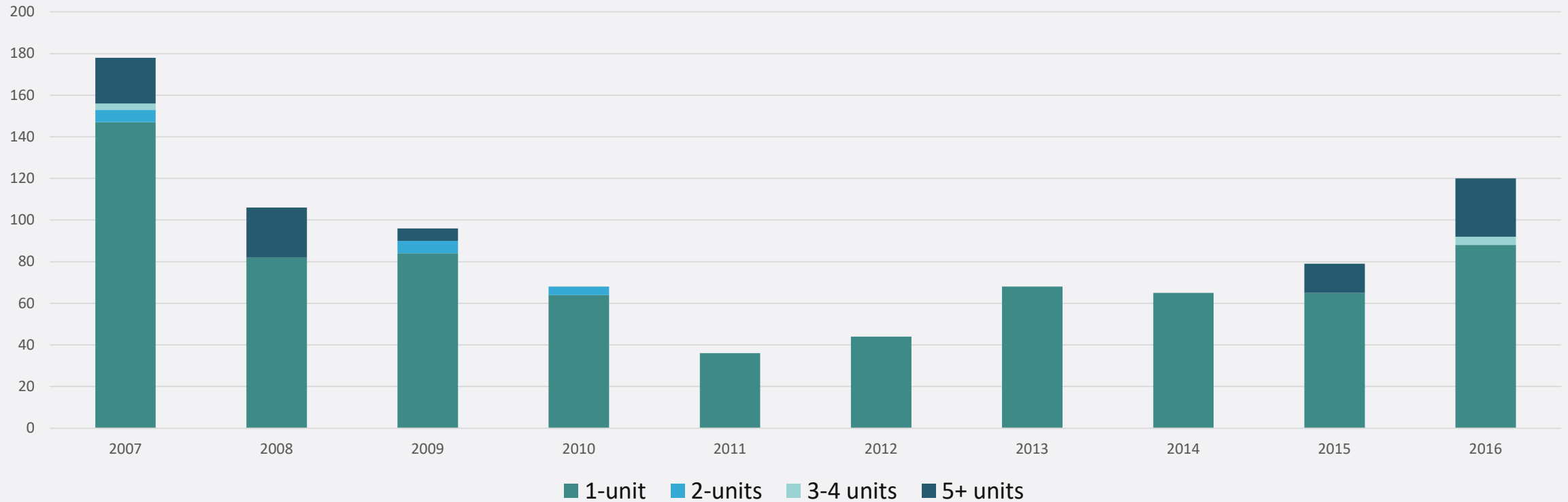
Market Features in Dearborn County



- Percent of total employed who commute from outside of Dearborn County has decreased by 9.5 percentage points between 2002 and 2015.
- In the same period, proportion of residents employed and living in Dearborn County declined by 11.2 percentage points (39.5 percent to 28.4 percent, respectively).



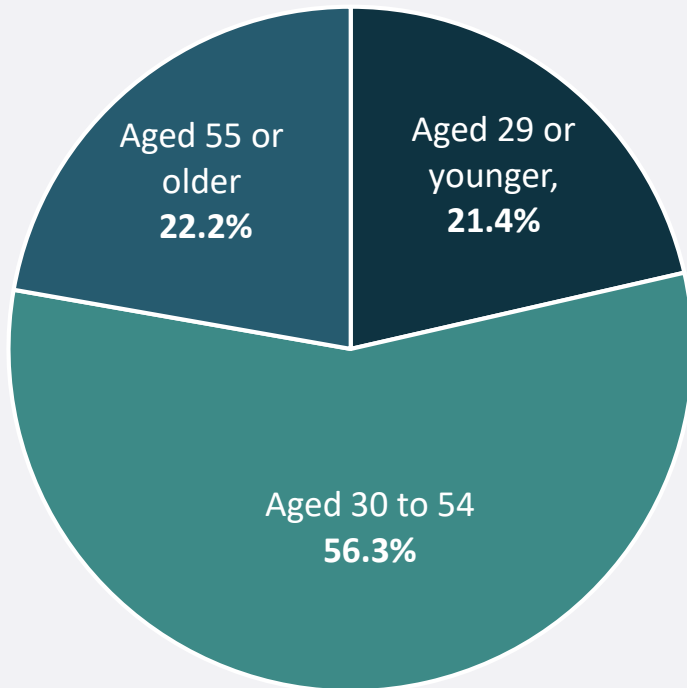
- The number of labor force commuting large distances to work at Dearborn County has fluctuated since 2002, with a decreasing trend since 2011.
- Some 1,481 workers commuted greater than 50 miles while another and 961 workers drove 25-50 miles for work in 2015. Workers commuting large distances are potential customers for housing.



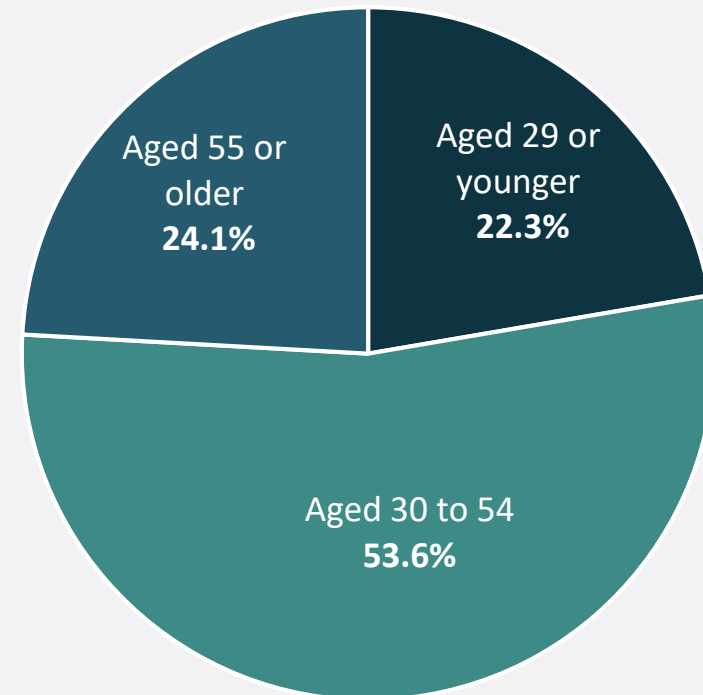
- The housing bubble and Great Recession had an impact on Dearborn County with progressively lower permitting activities after 2007.
- Since 2012, permitting activities have steadily increased but not yet reached pre-recession levels.
- The majority of building permits are for single-family units in Dearborn County.

Commuters: Age of Workers

Outflow: Worker's Age



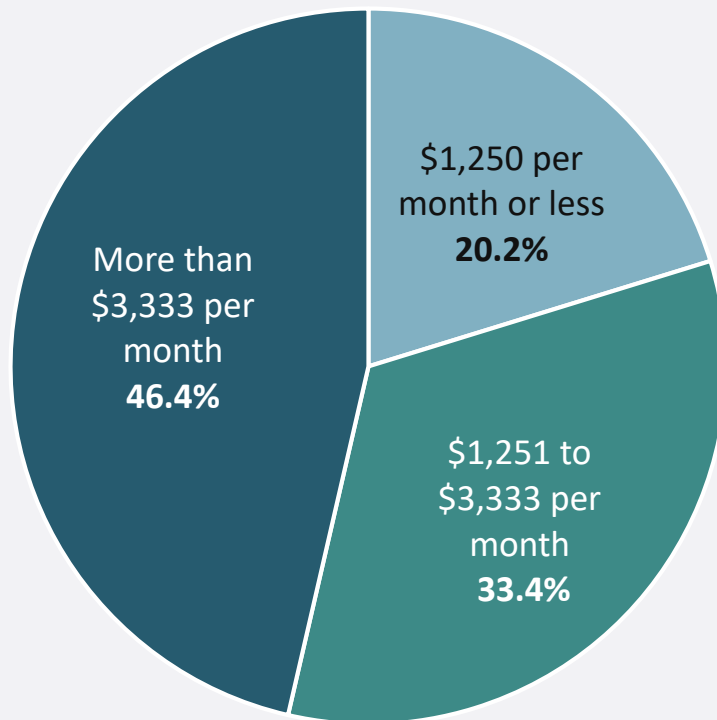
Inflow: Worker's Age



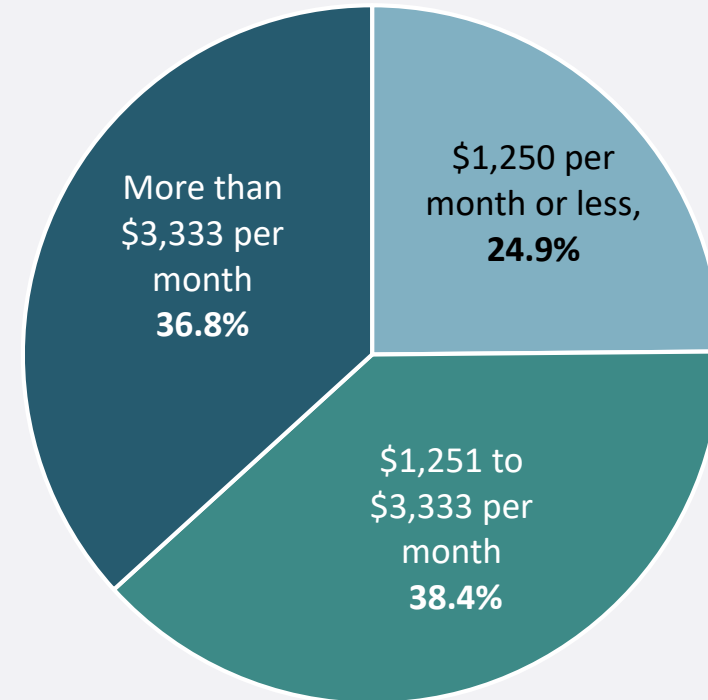
- The inflow and outflow of workers are comparable by age groups. Workers of ages 30 to 54 years had slightly more outflow than the inflow.

Commuters: Workers' Earnings

Outflow: Worker's Earning



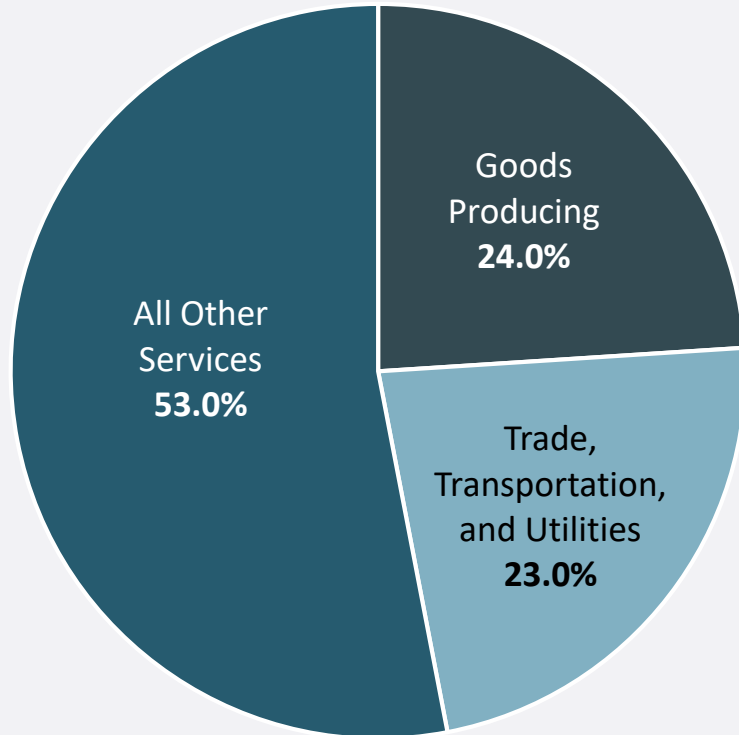
Inflow: Worker's Earning



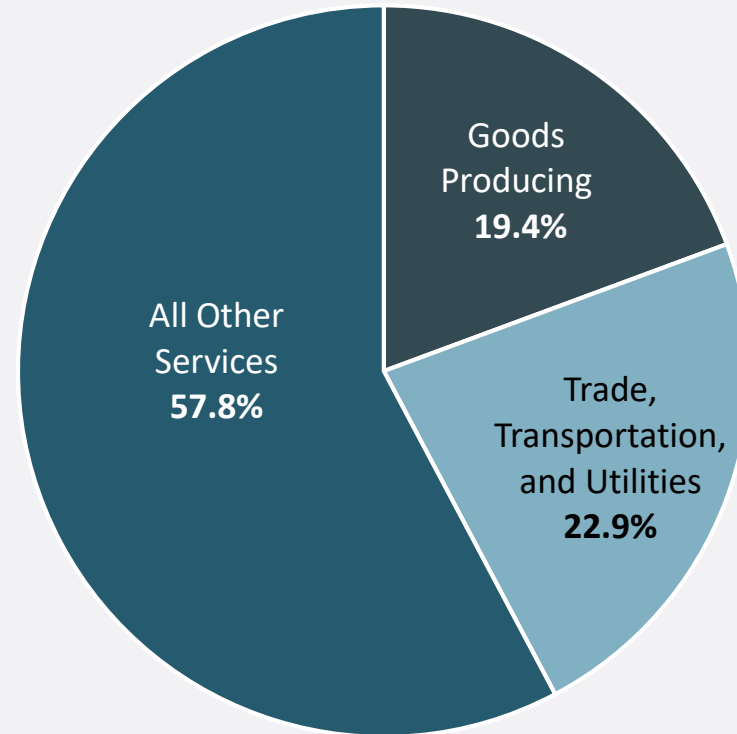
- Proportionately, more workers are commuting-out than coming in Dearborn County in the \$3,333 and higher earnings category.

Commuters: Workers' Industry

Outflow: Worker's Industry



Inflow: Worker's Industry



- Proportionately, more workers are coming in than commuting out from Dearborn County in All Other Services category.

Section 6



Concluding Comments

Number of Housing Units

Housing units experienced an increase during the 2000 to 2016 period. In particular, both owner and renter occupied housing units increased in number but declined in their share of all housing units in the county.

The total share and number of vacant housing units increased by 3 percentage points, or 653 more vacant units, between 2000 and 2016. A 5 percent vacancy rate is considered an acceptable proportion for a dynamic housing market. Dearborn County had a vacancy rate of 8 percent as of 2016.

In addition, the share of “other vacant units” contributed to 36 percent of total vacant units in 2016. As such, it is important to determine the factors that are fueling the growth in this category.

Housing Structure

The proportion of single family detached housing units experienced a substantial increase in number (with 2,794 more such units) in 2016 than in 2000. This type of housing constituted nearly 82 percent of all housing units in 2016.

The number of multi-family housing units of 2 apartments and 3 to 4 apartments decreased moderately by 179 and 112 units, respectively.

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

Family/Household Structure

Family households increased in number but represented a smaller share of all households largely due to the relatively large increase in the number and the share of nonfamily households between 2000 and 2016.

In particular, the share of nonfamily household increased by 3 percentage points, or more than 900 such households.

Approximately 1 in 5 households in the county are headed by a single parent, with the largest percentage of these being female-headed.

What local and regional leaders will need to explore is how they can meet the housing needs of different household types, such as an increase in single-parent headed family households.

Household Size and Composition

Nearly 36 percent of all households is two-person household (owner or renter) in Dearborn County. A higher proportion is observed for owner-occupied units than renter occupied units.

Nearly 70 percent of owner-occupied units in Dearborn County are composed of households with no children under 18 years of age living in the home (as of 2016).

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

Share of Income Dedicated 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 32 percent to 44 percent, respectively, in 2016. In fact, approximately 1 in 5 Dearborn County households are expending 50 percent or more of their monthly income for rent in 2016.

Among homeowners, 44 percent of the occupied housing units paid more than \$1,000 per month (for such things as mortgage payments, 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

More than half of occupied housing units in Dearborn County (81 percent) were valued at higher than \$100,000 (as of 2016).

Almost 1 in 10 occupied housing unit value \$300,000 or more in 2016.

A very small portion, or nearly 5 percent of all occupied units were valued less than \$50,000 in 2016.

Physical Characteristics of Housing

Vacant housing in the county has been on the rise, growing from 5 percent in 2000 to nearly 8 percent by 2016.

The majority (more than 65 percent) of the housing units in Dearborn County were built before 1989. In fact, almost 31 percent of all housing units were constructed before 1960.

In 2016, approximately 16 percent of owner-occupied housing units were built in the year 2000 or after. A much lower proportion of new housing stock was observed in rental units (8 percent).

The majority of housing units (around 61 percent) in Dearborn County had 6 or more rooms in 2016, and units of this size experienced an increase of 1,926 more units between 2000 and 2016. Studio housing stocks remained a small portion of all housing units in Dearborn County.

Commuting Patterns

Approximately half (nearly 49 percent) of workers who work in Dearborn County commuted from outside of Dearborn County.

Long distance commuters that travel 25 miles or more to work in Dearborn County stood at 2,442 in 2015. These workers represent potential housing customers in Dearborn 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.

This report is created by the Purdue Center for Regional Development.



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