

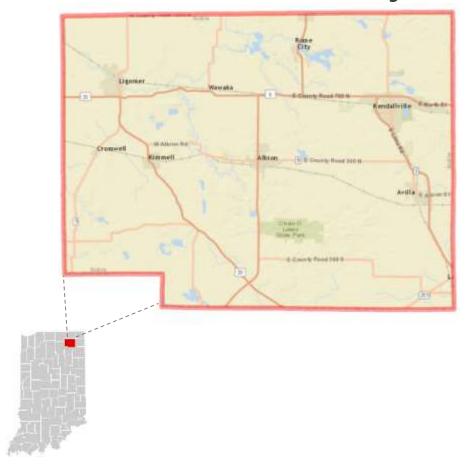
HOUSING SNAPSHOT

Noble County, IN

Data SnapShot Series 1.1 October 2017

Introduction

About Noble County

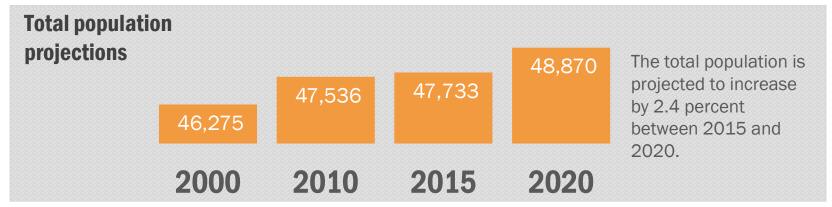


County Background

Established	1836
County seat	Albion
Area	417 sq. mi.
Neighboring counties	Elkhart, IN LaGrange, IN Steuben, IN DeKalb, IN Allen, IN Whitley, IN Kosciusko, IN
Metropolitan classification	Micropolitan statistical area

Demography

Population change



The county's total population increased by 3.2 percent between 2000 and 2015. The key contributor to that increase was natural increase (births minus deaths over that span of time), with a growth of 3,955 individuals. Domestic migration resulted in a decrease of 3,582 individuals (number of people moving out of the county to another place in Indiana or the U.S. minus the number moving into the county from other parts of the state or the U.S.) International migration – the number of people moving out to places outside the U.S. versus the number moving into Noble County from outside the U.S. – resulted in an increase of 1,841 individuals.

Components of Population Change, 2000-2015

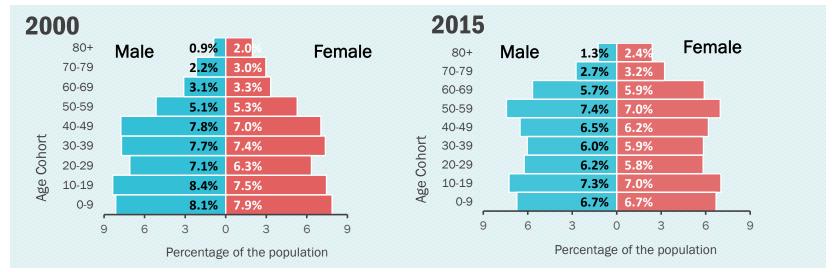
Natural Increase	3,955
International Migration	1,841
Domestic Migration	-3,582



Demography

Population pyramids

Population pyramids are visual representations of the age distribution of the population by gender.



The proportion of males and females in Noble County changed slightly between 2000 and 2015. Approximately 49.6 percent of the population was female in 2000, with 22,965 individuals and that number increased to 23,923 individuals in 2015 (resulting in a slightly higher percentage of 50.1). A bigger change occurred among other age groupings in the county. For example, the proportion of people (males & females) 50 years of age and older expanded from 24.9 percent to 35.6 percent from 2000 to 2015.

Several other age categories suffered a decline in Noble County. The percentage of people under 20 years old fell from 31.8 percent to 27.7 percent from 2000 to 2015. Among them, individuals under 10 years old (age 0-9) shrank from 16.0 percent to 13.4 percent. How about those of prime working age – those between 20-49 years of age? They, too, experienced a downturn from 43.3 percent to 36.6 percent over the 2000-2015 time span.

Economy

Number of jobs by stage/employment category

	2001	2016	
Stage	Jobs*	Jobs*	% change**
Stage 0	243	316	30%
Stage 1	3,329	5,707	71.4%
Stage 2	8,489	9,068	6.8%
Stage 3	7,830	5,500	-29.8%
Stage 4	3,630	2,820	-22.3%
Total	23,521	23,411	-0.5%

Note: The change in jobs from 2001 to 2016 might not match with the components of change in jobs because of residuals.

Labor market

Workforce inflow and outflow in 2015

	Count	Proportion
Employed in Noble County	19,307	100%
Both employed and living in the county	8,938	46.3%
Employed in the county but living outside	10,369	53.7%
Living in Noble County	22,694	100.0%
Both living and employed in the county	8,938	39.4%
Living in the county but employed outside	13,756	60.6%

Noble County has less workers commuting into than commuting out of the county for work.

Net commuting is negative in Noble County with a deficit of 3,387 commuters. This suggest that the county is not serving as a job center for the region. For every 100 employed residents, Noble County has 85 jobs available.



section 04

Labor market

Commuteshed

Out-Commuters



Same Work/ Home



	Commuters	Proportion
Noble County, IN	8,938	39.4%
Allen County, IN	3,521	15.5%
Elkhart County, IN	2,491	11.0%
DeKalb County, IN	1,410	6.2%
LaGrange County, IN	1,302	5.7%

A county's commuteshed is the geographic area to which its resident labor force travels to work.

More than 60 percent of employed residents in Noble County commute to jobs located outside of the county. Allen County, Indiana, is the destination that has the most commuters from Noble County, accounting for more than 15 percent of its total employed residents. Elkhart County and DeKalb County in Indiana follow as the second and third largest destinations with 11 and 6.2 percent of commuters, respectively.

More than 48 percent of commuters work in counties that are adjacent to Noble County.

Labor market

Laborshed

A county's laborshed is the geographic area from which it draws employees.

Nearly 54 percent of individuals working in Noble County commute from another county. Allen County, Indiana, is the largest source of workers, contributing 12.6 percent of the total employees in Noble County. DeKalb, LaGrange and Kosciusko Counties in Indiana complete the top five sources of outside workers in Noble County.

In addition, over 37 percent of in-commuters reside in counties adjacent to Noble County. Allen County is the top ranked county among all the adjacent neighboring counties in terms of its adult working population employed in Noble County.

In-Commuters

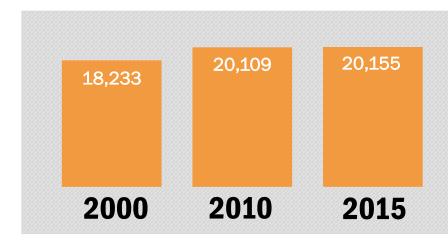


Same Work/ Home



	Commuters	Proportion
Noble County, IN	8,938	46.3%
Allen County, IN	2,424	12.6%
DeKalb County, IN	1,758	9.1%
LaGrange County, IN	816	4.2%
Kosciusko County, IN	799	4.1%

Total Housing Units



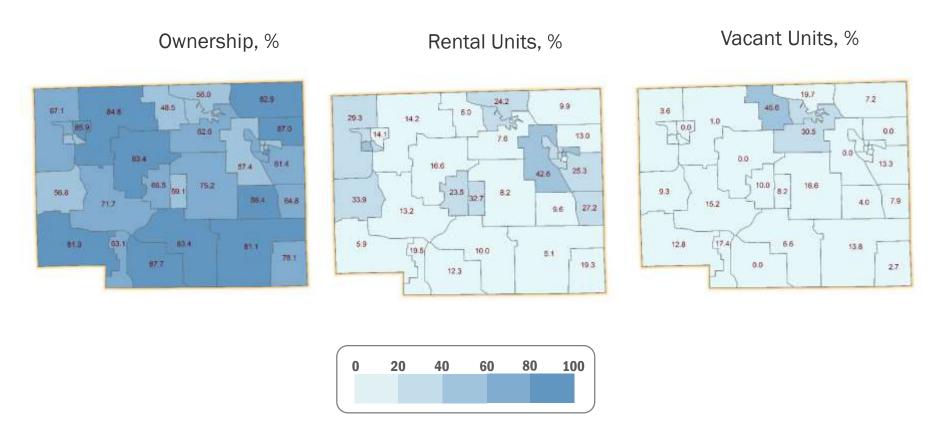
The number of housing units in Noble County increased by 10.5% between 2000 and 2015

- The number of housing units in Noble County increased from 2000 to 2015.
- The population residing in housing units increased from 45,613 individuals in 2000 to 46,735 individuals in 2015, around 2% increase.
- The population in owner occupied housing units, however, decreased over the same period by 5 percentage points, whereas population in the rental housing units increased by same margin.

	2000		201	.5
Total population in housing units	45,613	100%	46,735	100%
Owner-Occupied	36,723	81%	35,364	76%
Renter-Occupied	8,890	19%	11,371	24%

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

Housing Units, 2015: Ownership and Vacancy*

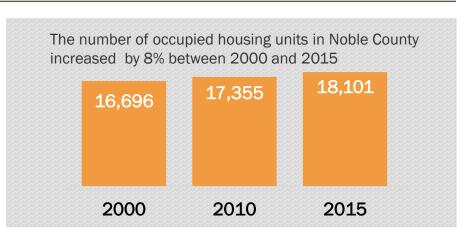


* Based on US Census Block groups

Housing Units by Tenure

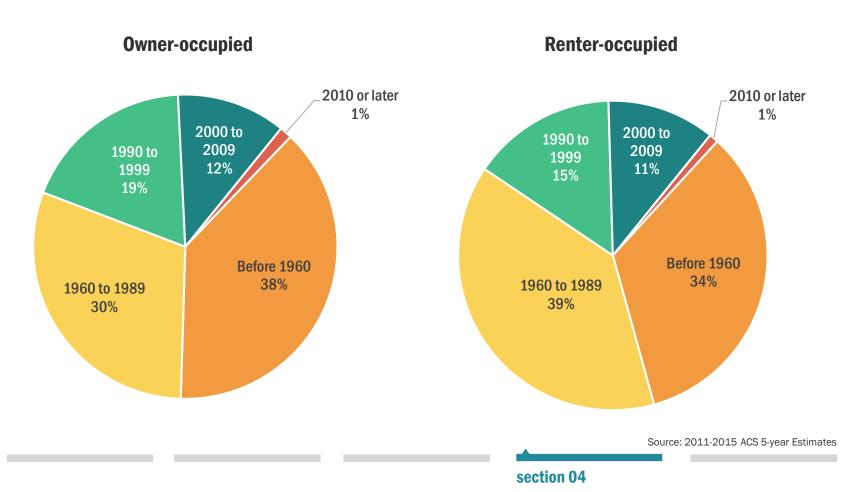
	2000	%	2015	%
Total occupied housing units	16,696	92%	18,101	90%
Owner-occupied	13,022	71%	13,592	67%
Renter-occupied	3,674	20%	4,509	22%
Vacant housing units	1,537	8%	2,054	10%

- The share of housing units that are occupied decreased by nearly 2 percentage points or 1,405 units
- This is mainly due to reduction in owner occupied units, which increased in numbers (570 units) but decreased in percent from 71% in 2000 to 67% in 2015.
- Vacant housing increased by 517 units or nearly 2 percentage points in the same period
- Housing vacancy in Noble County stood at around 10% or 1 in 10 units was vacant in 2015

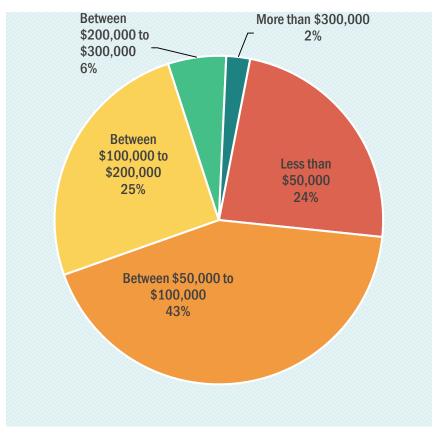


Source: 2000 & 2010 Census Bureau and 2011-2015 ACS 5-year Estimates

Year Structure Built by Occupancy Type



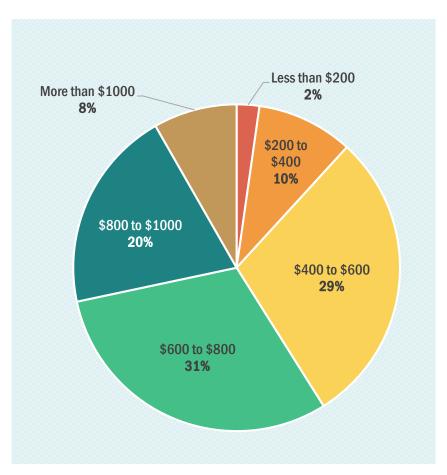
The Value of Housing Units, 2015



- Housing value is based only on owneroccupied housing units
- 67% of housing units were valued less than \$100,000 in 2015.
- 33% of units were valued at \$100,000 or more, with 2% of housing units valued at more than \$300,000.
- A small number of housing units (9 units) were two million \$ or higher value homes.

^{*} Note: Occupied housing Units

Gross rent paid by households, 2015



- In 2015, 22% of housing units were renter-occupied in the region
- Around 40% of renters paid rents between \$200 and \$600 per month
- 8% paid more than \$1,000 rent, and 2% paid a much lower rate of less than \$200
- The median gross rent in Noble County was \$640 in 2015.

*Note: Only Cash Rent

Gross Rent as Percent of Income, 2000 & 2015

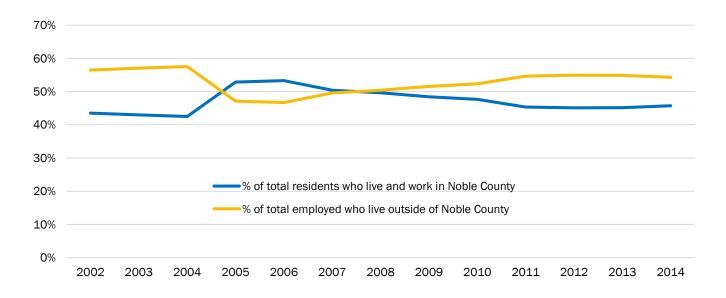
	2000	2015
Less than 15%	25.7%	16.5%
15% to 30%	42.2%	35.0%
30% to 50%	15.1%	23.6%
More than 50%	9.0%	15.3%
Not computed	8.0%	9.6%
Total	100%	100%

- For rental housing units, cost burden for housing increased proportionately between 2000 and 2015.
- In 2000, 9% of renters paid 50% or more in rents, which increased to 15.3% in 2015.
- Share of renters paying 30% or more (cost-burdened or unaffordable housing) increased from 24% in 2000 to nearly 40% in 2015. Almost 40% of renters were cost-burdened in 2015 indicating lack of affordable rental housing units in Noble County.

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

Labor Market

Commuting 2002-2014



- Percent of total employed who commute from outside of Noble County has proportionately decreased from 57% to 54% between 2002 and 2014.
- In the same period, proportion of residents employed and living in Noble County increased by 2 percentage points (44% to 46%).



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FOR MORE INFORMATION

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