



A Demographic and Socio-Economic Profile of Allen County, Indiana
based on the 2010 Census and the American Community Survey

Housing

A Review of Census Data Related to Housing
Characteristics in Allen County, Indiana



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HOUSING

Sources: 2010 Decennial Census and 2005-09 ACS.

Key Points:

- *There were 137,851 occupied housing units in Allen County, and an additional 14,333 vacant units (vacancy rate of 9.4 percent in 2010). Vacant units have increased since the 2000 Census when they accounted for 7.3 percent of the housing units.*
- *In 2010, 69.5 percent of the occupied housing units were owner-occupied, and 30.5 percent were renter-occupied. This is a slight decrease of owner-occupied housing since the 2000 Census, and this decrease did not occur at the national or state level.*
- *71.3 of owner-occupied housing have at least one mortgage during the 2005-09 period. Although this is less than the 74.4 percent in 2000, it is higher than the national average of 68.1 percent.*
- *Compared to the national data, residents of Allen County with a mortgage pay a smaller percent of their household income for home-related costs such as utilities, real estate taxes, the mortgage, and insurance.*
- *The Black race had a lower home ownership rate than any race in Allen County (for those races for which there is data).*
- *The median value of owner-occupied units in Allen County for the 2005-09 ACS was \$108,400.*
- *When adjusted for inflation, renters in Allen County are paying more of their income for rent since the 2000 Census.*

According to the 2010 Census data, there were a total of 152,182 housing units^{1,2} in Allen County. Over 90 percent (90.6%) were occupied, i.e. 137,851 units, and the remaining 9.4 percent, 14,333 units, were vacant. The following reasons for vacancies in Allen County³ are identified as:

- Units for rent 4.0%
- Units for sale 1.7%
- Rented not occupied 0.2%
- Sold not occupied 0.4%
- Seasonal, recreational, or occasional use 0.5%
- “Other vacant”, i.e. none of the above 2.7%

At the time of the 2000 Census, 7.3 percent of housing units were vacant, i.e. 10,160 vacant units. Table 6.1 identifies the census tracts with the largest percentage of vacant homes in 2010.

¹ A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

² The Census collects data on home ownership and associated costs because, as the agency explains, home ownership has served as an indicator of the health of the Nation’s economy for years, in addition to the data also being used to administer housing programs. A home ownership question, including a whether there is a loan (mortgage or home equity) is included as one of the 10 questions included on the decennial census. More in-depth questions on housing are included on the American Community Survey. Information will be given on the status of housing in Allen County using both sources, Census and ACS, in the tables that follow.

³ Units to be demolished or with a notice of condemnation are excluded from the totals.

Table 6.1

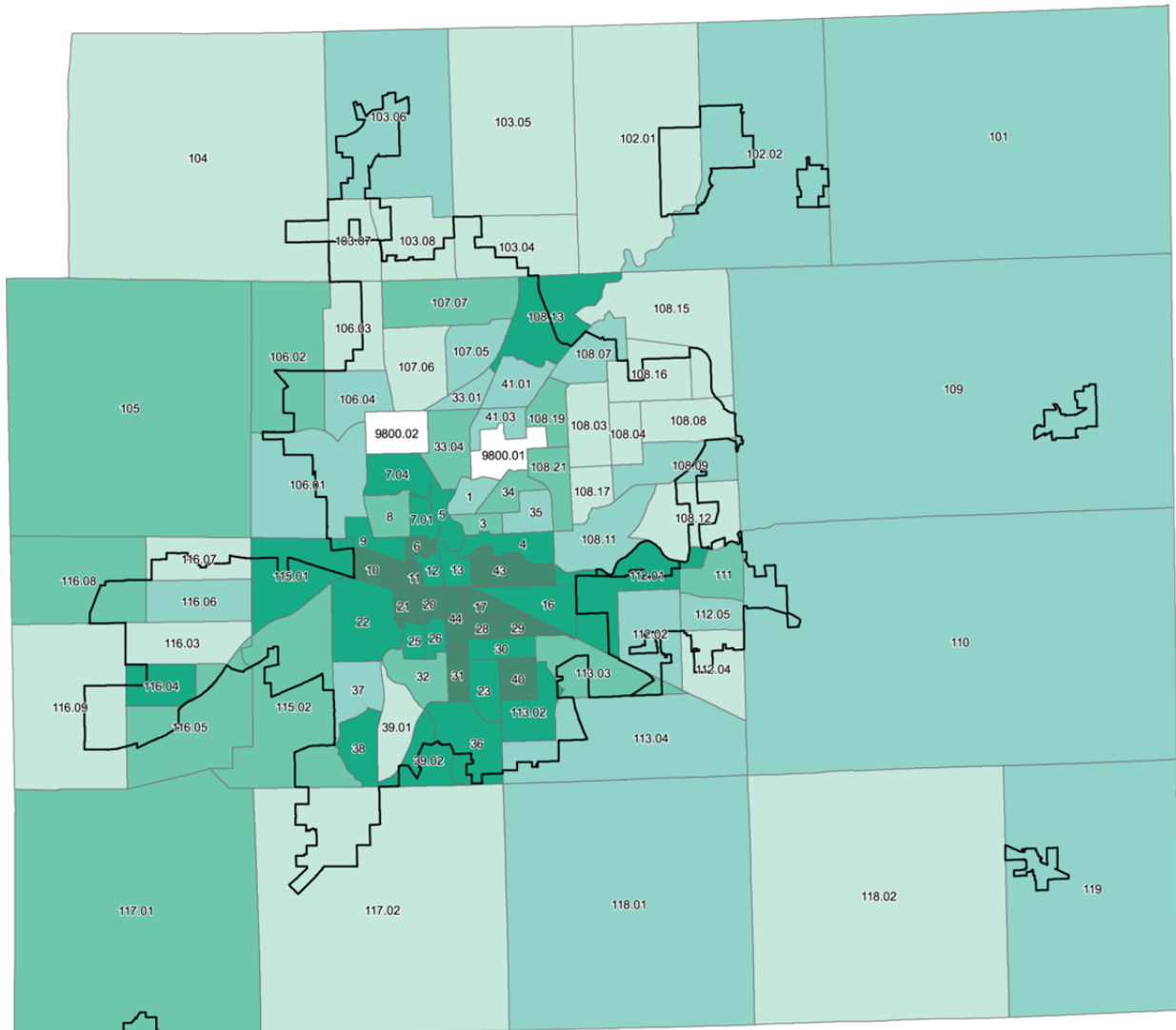
Vacant Housing Units in Allen County by Census Tract, 2010 Census					
Tract	Number	Percentage	Tract	Number	Percentage
28	259	27.4%	107.07	193	8.0%
44	393	26.3%	105	75	7.7%
43	311	24.9%	1	83	7.4%
17	220	23.2%	106.01	114	7.3%
20	373	22.9%	35	138	7.3%
40	315	22.5%	118.01	116	7.2%
21	253	22.4%	113.04	151	7.1%
29	223	22.1%	119	57	7.1%
6	196	21.6%	108.07	134	6.9%
31	251	20.8%	33.01	80	6.9%
10	129	20.7%	108.11	164	6.8%
11	232	20.6%	112.05	93	6.7%
26	281	19.9%	37	79	6.6%
16	194	19.8%	108.09	129	6.2%
30	291	19.0%	112.02	82	6.2%
23	417	18.7%	109	133	6.2%
39.02	251	18.4%	116.06	114	5.9%
13	116	16.8%	101	89	5.8%
5	233	16.8%	106.04	69	5.4%
4	229	15.8%	41.03	157	5.4%
112.01	144	15.7%	103.06	101	5.2%
25	217	15.2%	102.02	104	5.1%
113.02	346	15.2%	110	54	5.1%
12	100	14.6%	41.01	47	5.0%
7.04	194	14.5%	107.05	114	5.0%
9	190	13.9%	39.01	76	4.9%
36	374	13.0%	108.12	87	4.9%
7.01	178	12.2%	116.07	97	4.8%
108.13	225	11.6%	108.04	80	4.6%
22	223	11.3%	104	62	4.5%
115.01	216	10.5%	108.03	90	4.4%
38	184	10.4%	118.02	29	4.3%
116.04	188	10.2%	112.04	51	4.3%
108.19	237	9.9%	103.04	101	4.1%
32	220	9.8%	108.17	65	4.1%
108.21	220	9.8%	106.03	29	4.0%
33.04	194	9.7%	108.16	75	4.0%
3	140	9.6%	117.02	48	3.7%
113.03	83	9.6%	116.03	90	3.5%
106.02	141	9.2%	108.15	56	3.2%
8	178	8.9%	116.09	71	3.2%
115.02	116	8.9%	107.06	58	3.1%
116.08	196	8.6%	102.01	68	3.0%
34	169	8.4%	103.05	66	2.9%
116.05	129	8.3%	103.08	56	2.9%
117.01	108	8.3%	108.08	58	2.9%
111	105	8.3%	103.07	46	2.7%

Note: Census Tracts 9800.01 and 9800.02 are excluded from this analysis. See Appendix D.

Figure 6.1 illustrates the percentage of vacancies by tract and Figure 6.2 identifies those which are above the Allen County average of 9.4 percent vacant, as well as the comparison to Census 2000 data.

Figure 6.1

Vacant Housing Units in Allen County By Census Tract, 2010 Census



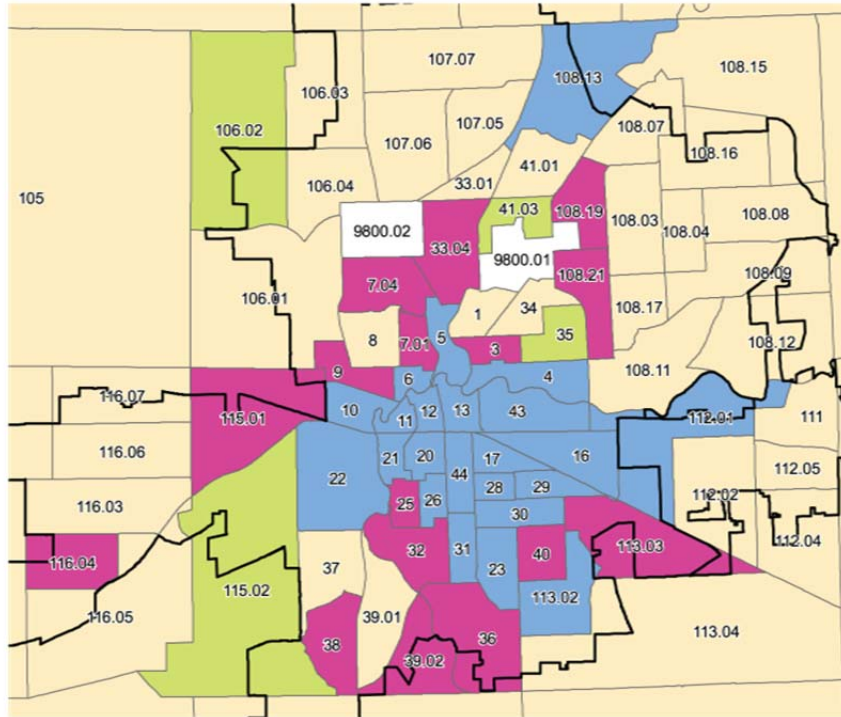
Legend

Percent Vacant

- Over 20%
- 10% - 19.9%
- 7.5% - 9.9%
- 5% - 7.4%
- 0% - 4.9%
- Excluded from analysis

Figure 6.2

Comparison of Vacant Housing Units in Allen County By Census Tract, 2000 Census and 2010 Census



Note: Census tracts not shown in the map never met the 9.4% vacant housing criterion

Legend

Trend for Vacant Housing: 2000 Compared to 2010

- Never met 9.4% vacant housing criterion
- Exceeded 9.4% vacant housing in both periods
- Exceeded 9.4% vacant housing in 2000 but not in '10
- Exceeded 9.4% vacant housing in 2010 but not in '00
- Excluded from analysis

Occupancy Status

Of the occupied housing units⁴ in Allen County in 2010, 30.5 percent were rented; 69.5 percent were owner-occupied. The total number of owner-occupied housing in Allen County was 95,791 in 2010. The percentage of owner-occupied dwellings was less than in the 2000 Census, and the decrease in owner-occupied housing was observed at the state and national level also. Allen County continues to have a higher owner occupied rate than the United States and has been consistently close to the state average.

Table 6.2

	Allen County		Indiana		United States	
	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied	Owner Occupied	Renter Occupied
1990	70.2%	29.8%	70.2%	29.8%	64.2%	35.8%
2000	71.0%	29.0%	71.4%	28.6%	66.2%	33.8%
2010	69.5%	30.5%	69.9%	30.1%	65.1%	34.9%

Housing data also tracks well with information on income related data. For example, there is a statistical difference between the median household income of a renter compared with an owner. Using 2009 ACS data, the median household income in an owner occupied housing unit was \$58,197. The median household income in a renter occupied housing unit was \$24,836.

Table 6.3 identifies by census tract the percent of owner-occupied units in each census tract in 2010.

⁴ A housing unit is owner occupied if the owner or co-owner lives in the unit whether or not it is owned outright, or mortgaged and not fully paid for.

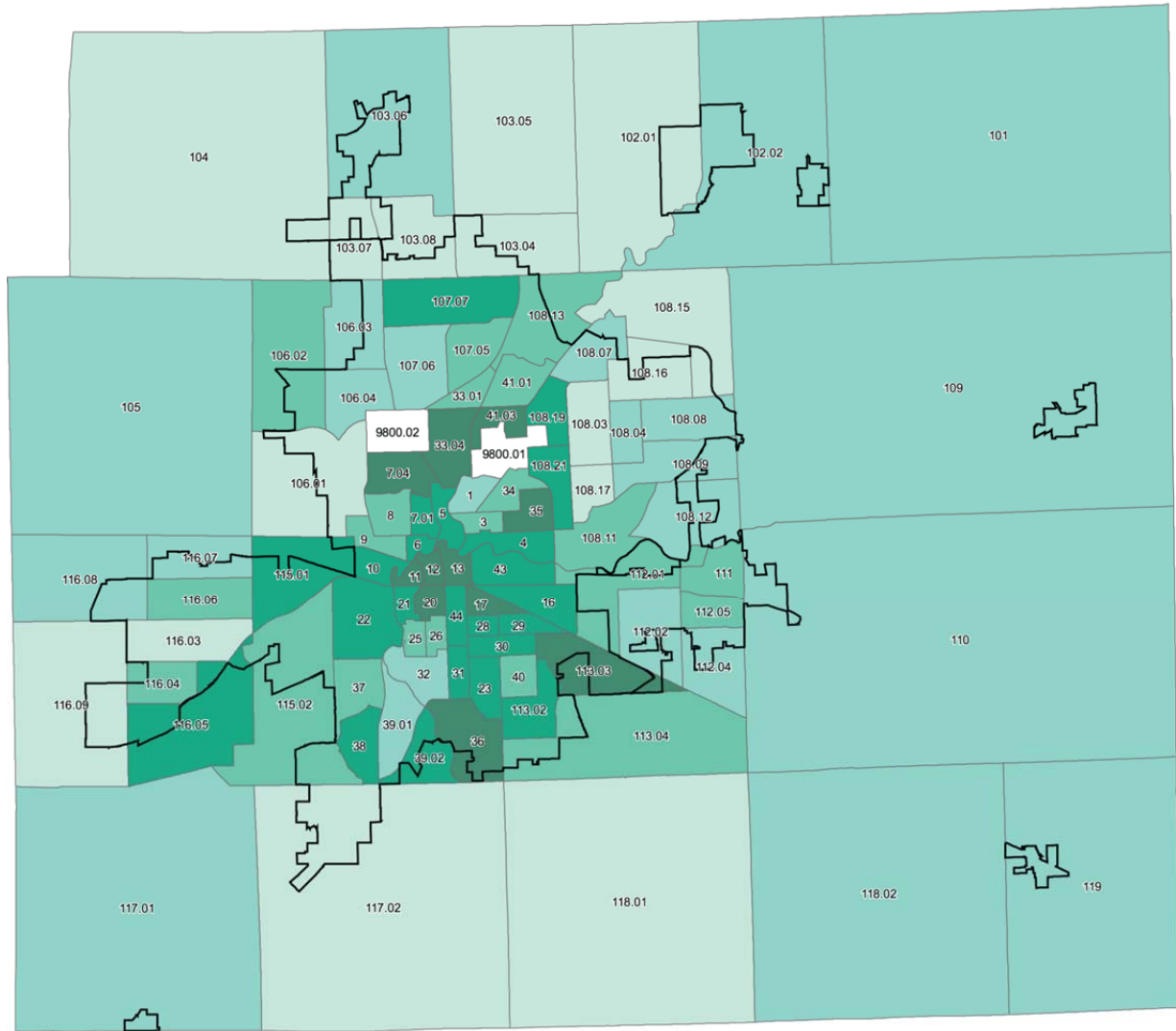
Table 6.3

Owner-Occupied Housing Units in Allen County By Census Tract, 2010 Census					
Tract	Number	Percentage	Tract	Number	Percentage
103.05	2,114	96.8%	25	870	72.0%
116.09	2,075	96.6%	40	769	71.0%
103.04	2,249	96.2%	8	1,288	70.8%
103.07	1,589	95.4%	33.01	744	68.6%
108.16	1,731	95.1%	108.11	1,530	1,530
102.01	2,099	94.5%	41.01	601	67.9%
108.15	1,576	94.0%	113.04	1,321	67.2%
116.03	2,300	92.8%	106.02	913	65.8%
104	1,206	92.3%	112.01	503	65.2%
118.01	1,370	92.2%	107.05	1,399	64.7%
117.02	1,138	91.6%	9	749	63.7%
108.03	1,766	90.9%	26	721	63.6%
106.01	1,308	90.8%	115.02	754	63.5%
103.08	1,709	90.4%	116.05	892	62.8%
108.17	1,374	90.0%	22	1,094	62.2%
117.01	1,076	89.9%	107.07	1,365	61.3%
103.06	1,651	89.2%	31	584	61.2%
101	1,285	88.9%	7.01	724	56.7%
118.02	569	88.4%	108.21	1,108	55.0%
106.03	613	88.3%	16	418	53.2%
109	1,791	88.3%	28	364	53.1%
108.04	1,458	87.8%	29	410	52.2%
105	788	87.5%	30	618	49.9%
102.02	1,675	87.3%	5	576	49.8%
108.08	1,685	86.0%	39.02	554	49.8%
116.08	1,760	84.9%	108.19	1,047	48.4%
119	636	84.8%	113.02	925	47.8%
32	1,706	84.7%	4	579	47.5%
112.04	958	84.1%	44	518	47.1%
116.07	1,614	84.0%	43	436	46.4%
107.06	1,507	82.4%	10	225	45.5%
108.07	1,476	82.2%	38	697	44.1%
110	811	80.1%	21	385	43.9%
1	828	79.7%	23	773	42.7%
112.02	992	79.4%	115.01	762	41.4%
108.12	1,320	77.9%	6	287	40.4%
39.01	1,147	77.6%	113.03	297	37.9%
108.09	1,519	77.4%	35	630	35.8%
106.04	920	76.7%	7.04	405	35.5%
112.05	981	75.8%	20	432	34.4%
116.06	1,370	75.5%	33.04	585	32.5%
34	1,378	75.1%	36	794	31.7%
116.04	1,244	75.1%	11	220	24.6%
111	868	74.4%	17	175	24.0%
108.13	1,263	73.6%	12	92	15.8%
37	826	73.6%	13	90	15.7%
3	969	73.4%	41.03	248	9.0%

Note: Census Tracts 9800.01 and 9800.02 are excluded from analysis. See Appendix D.

Figure 6.3

Owner-Occupied Housing Units in Allen County By Census Tract, 2010 Census



Legend

Owner-Occupied Housing Units

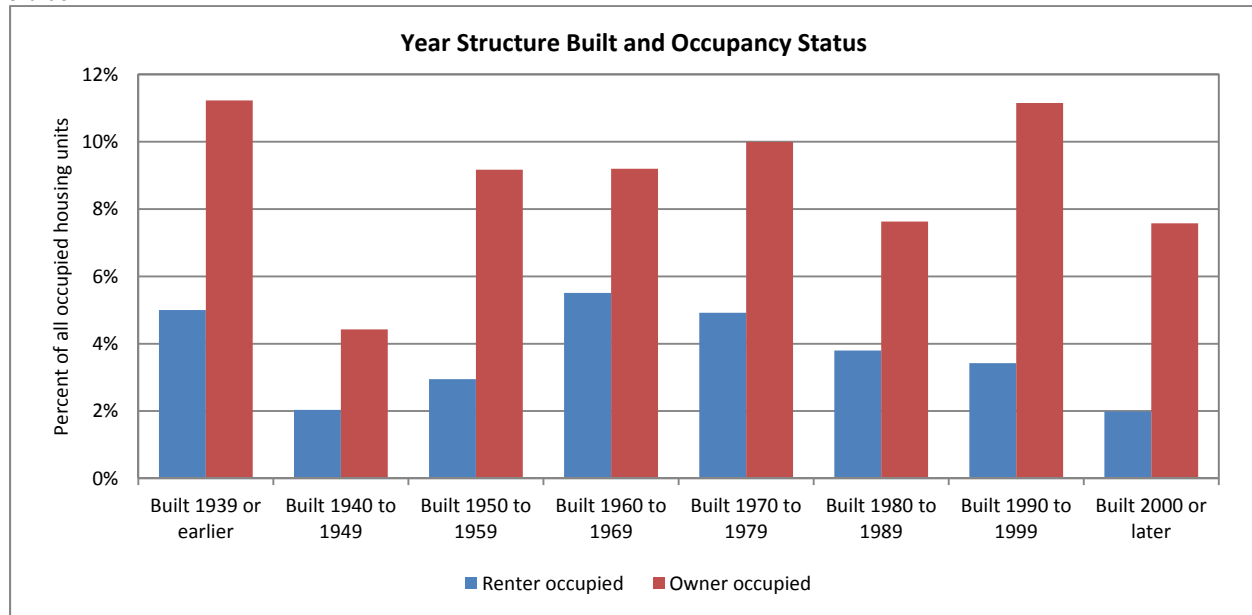
- 90% or more
- 76% - 89.9%
- 63% - 75.9%
- 40% - 62.9%
- Under 40%
- Excluded from analysis

Year Structure Built

Using ACS 2005-09 data

Chart 6.1 identifies the percent of owner-occupied or renter-occupied structures by age. There may be some correlation between the age of housing and economic growth. In Allen County, the percentage for all housing built prior to 1940, occupied and vacant, is 18.1 percent (16.2 percent occupied, 1.9 percent vacant), and when comparing this statistic to 14 other comparison communities/counties⁵, Allen ranks 8th in this group of 15, with 1 being the most favorable. Note: the range was 6.3 percent (Knoxville) to 29.4 percent (Toledo).

Chart 6.1



In the Population section of this report, a discussion is provided on the changes in population of Wayne Township. This township accounted for almost 80 percent of Allen County's population in 1950 but now holds 29 percent of Allen County's residents. Wayne Township is home to 75 percent of the pre-1939 housing stock in Allen County, and almost 4 out of 10 housing units (38.2 percent) were built before 1940. Only tiny Jackson Township (population 366) and Monroe Township (population 1,221 and home to Monroeville), both located in the corner of southeast Allen County, have a higher percentage of aged housing units than Wayne.

There are high margins of error for many of the census tracts on age of housing data and therefore we are not reviewing census tract data. Even at a township level, the 2005-2009 ACS data for Scipio and Jackson townships has large margins of error for some of the time periods, although the remainder of the data appears to be useful at a reasonable margin of error. Table 6.4 identifies the percentage of housing in each township built in the indicated decade or time period. For example, a third of Aboite's housing units were built in the 1990s with another 20 percent (i.e. 16.1 + 4.4) in the last decade; by contrast, 51 percent of Wayne township housing was built before 1949 (12.5 + 38.2).

⁵ As part of a different research study, we are investigating the relationship between age of housing and economic growth. Our study has identified fourteen areas for comparison purposes. These are (listing their major cities here) Davenport, Des Moines, Peoria, Roanoke, Wichita, Chattanooga, Dayton, Evansville, Grand Rapids, Kalamazoo, Knoxville, Rockford, South Bend, and Toledo.

Table 6.4

	Total Number	Built 1939 or earlier	Built 1940 to 1949	Built 1950 to 1959	Built 1960 to 1969	Built 1970 to 1979	Built 1980 to 1989	Built 1990 to 1999	Built 2000 to 2004	Built 2005 or later
Number of Housing Units	152,002	27,498	9,918	18,039	23,191	22,068	16,395	21,030	10,861	3,002
Percentage for total Allen County		18.1%	6.5%	11.9%	15.3%	14.5%	10.8%	13.8%	7.1%	2.0%
Within each township, the percentage below indicates the time period the housing units in that township were built.										
Aboite	11,828	2.0%	1.1%	3.8%	4.6%	15.2%	20.7%	32.2%	16.1%	4.4%
Adams	13,015	8.1%	6.8%	18.5%	24.5%	18.3%	10.8%	7.3%	4.7%	1.0%
Cedar Creek	3,789	10.7%	3.6%	4.9%	8.7%	11.9%	11.6%	30.3%	13.0%	5.5%
Eel River	1,425	18.9%	1.5%	1.9%	5.2%	21.2%	12.4%	13.4%	20.8%	4.7%
Jackson	366	47.3%	NA	NA	NA	NA	NA	NA	NA	NA
Jefferson	1,166	25.0%	8.5%	17.5%	8.7%	6.2%	3.9%	14.9%	13.0%	2.4%
Lafayette	1,364	21.6%	8.4%	4.8%	3.4%	19.6%	10.0%	12.0%	11.9%	8.3%
Lake	1,241	13.0%	13.0%	7.8%	12.4%	17.2%	9.3%	9.4%	12.5%	5.4%
Madison	964	36.3%	2.0%	3.8%	9.8%	19.7%	2.4%	19.3%	6.7%	0.0%
Marion	1,841	9.7%	5.4%	10.4%	11.6%	21.9%	8.9%	16.4%	11.1%	4.6%
Maumee	1,404	19.7%	10.2%	7.4%	11.5%	22.3%	10.5%	14.8%	1.9%	1.7%
Milan	1,377	23.8%	0.8%	3.3%	15.7%	21.4%	14.3%	12.8%	7.8%	0.0%
Monroe	1,221	41.3%	4.1%	11.9%	14.8%	5.9%	5.6%	13.8%	2.6%	0.0%
Perry	6,809	3.2%	0.6%	4.7%	6.6%	12.0%	10.3%	27.0%	27.4%	8.3%
Pleasant	1,729	20.0%	7.8%	13.2%	9.4%	27.9%	11.1%	6.1%	2.9%	1.6%
St. Joseph	30,736	2.2%	1.5%	9.5%	22.2%	23.8%	14.7%	16.5%	7.7%	1.9%
Springfield	1,354	26.4%	0.6%	14.3%	9.9%	10.8%	9.2%	18.0%	10.4%	0.4%
Washington	16,274	4.8%	3.8%	9.7%	18.4%	14.4%	15.2%	23.6%	8.6%	1.5%
Wayne	53,861	38.2%	12.5%	16.4%	13.5%	7.6%	5.4%	4.2%	1.5%	0.6%

There was marginally reliable data presented for Scipio township. It appears that two thirds of the total housing, which is 238 units, was built between 1970-1999.

Housing Costs

Not surprisingly, most of the owner-occupied housing units have a mortgage in Allen County—73.6 percent in 2010, although this was almost a percent less than 2000. The number of mortgage free owner-occupied housing was 25,336 homes in 2010, or 26.4 percent of all owner-occupied housing. There were 20,722 mortgage-free homes in the 2000 Census, or 25.6 percent of owner-occupied homes. The national average in 2010 for owner-occupied mortgage-free homes was 30.3 percent, and was 27.9 percent for the state. There is a perception that housing is very affordable in Allen County, but we should acknowledge that owing a home free and clear is not as common in Allen County as in the state or nation.

Table 6.5

Debt Status Of Owner – Occupied Housing	2000	2010	Number in 2010
Percent of Owner-Occupied Housing Units with a Mortgage, Contract to Purchase, or Similar Debt	74.4%	73.6%	70,455
Housing Units without a mortgage	25.6%	26.4%	25,336

The 2005-09 ACS identifies more detail on the debt status of owner-occupied housing. In addition to the primary mortgage, home owners can potentially have a second mortgage or a home equity loan, or both. Data from the 2000 Census and the 05-09 ACS identify the percentage of home owners who have additional debt burdens.

Table 6.6

Additional Debt Status Of Owner – Occupied Housing	2000	2005-09	Number in 2005-09
Percent of Owner-Occupied Housing Units with a Mortgage, Contract to Purchase, or Similar Debt	74.4%	71.3%	68,224
Of Line 1, Housing Units mortgage plus with a second mortgage or home equity, but not both	21.5%	22.0%	15,042
Of Line 1, Housing Units with a second mortgage or home equity, but not both	0.3%	0.7%	509
Of Line 1, Housing Units with just one loan	78.2%	77.2%	52,673

While the margins of error are too high to report much of this detail by census tract, Table 6.7 identifies the 41 tracts which are known to have a high percentage of their mortgage holders with secondary debt burdens (i.e. most of the 15,042 owner-occupied housing units from Table 6.6 which have a mortgage and some other loan). Note that the 509 units identified as having both a secondary mortgage AND a home equity loan in addition to the first mortgage are excluded from this analysis at the census tract level since there are high margins of error associated with the data.

Table 6.7

Owner-Occupied Housing Units with a Mortgage and a Secondary Debt in Allen County by Census Tract, 2005-09 ACS						
Tract	Number	Percentage		Tract	Number	Percentage
104	409	43.1%		106.01	213	23.9%
105	282	41.0%		108.05	365	22.3%
116.02	799	33.7%		108.14	576	22.2%
117.02	364	33.0%		107.06	252	22.0%
108.08	416	32.7%		103.04	238	21.9%
33.01	168	29.9%		108.09	223	21.7%
116.03	442	29.2%		110	192	21.6%
108.12	279	28.9%		116.04	188	21.6%
116.01	529	28.5%		115.02	115	20.9%
103.03	574	28.3%		108.03	295	20.6%
117.01	229	28.2%		107.05	204	19.7%
107.03	206	28.1%		32	288	18.8%
39.01	211	27.9%		108.04	197	17.3%
112.03	315	27.3%		34	173	16.8%
108.13	227	26.9%		111	105	16.6%
108.11	289	26.8%		108.07	167	16.0%
102	672	26.3%		3	137	15.8%
113.04	255	25.0%		108.02	150	15.5%
41.01	120	24.7%		8	135	14.0%
9	102	24.5%		113.02	116	13.2%
103.01	433	24.1%				

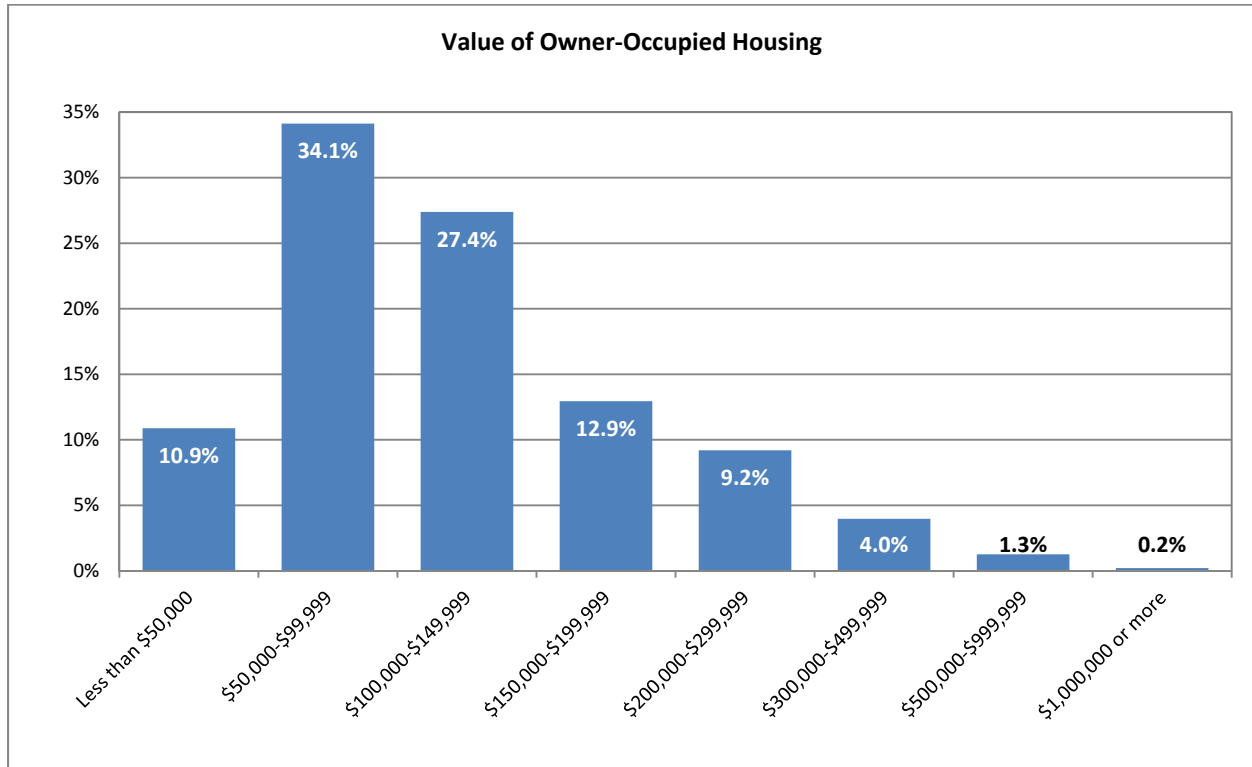
Note: Census Tract 42 is excluded from analysis. See Appendix D for more information on tract 42.

Value of Owner-Occupied Units

Using 2005-09 ACS

The median value of owner-occupied units in Allen County for the 2005-09 ACS was \$108,400. Chart 6.2 identifies the distribution by ranges.

Chart 6.2



Selected Monthly Owner Costs

Using 2005-09 ACS

Data in Table 6.8 identifies the percentage paid in owner-occupied housing with a mortgage for “selected monthly owner costs” from the 2005-09 ACS. These selected costs includes utilities such as electricity, gas, fuels (such as oil, coal, or wood), water and sewer, real estate taxes, insurance, and the cost of the mortgage or debt, and condo fees where applicable. Appendix A. addresses how the ACS reports data that is collected over a five-year period.

Table 6.8

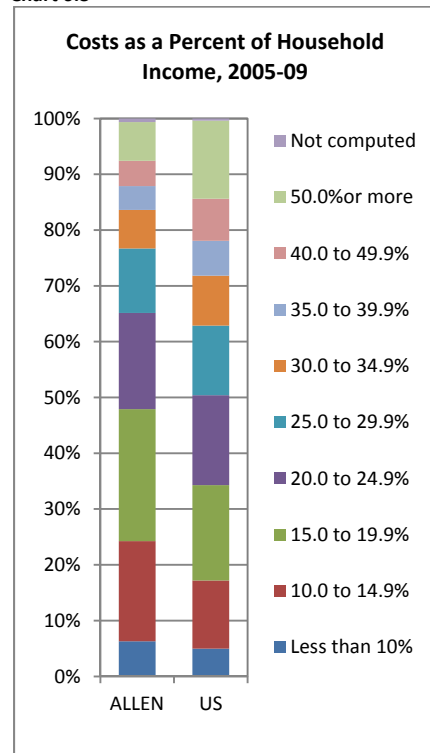
**Selected Monthly Owner Costs as a Percentage of Household Income:
Those with a Mortgage**

	Allen County		United States	
	2000	2005-09	2000	2005-09
Less than 10.0 %	10.6%	6.3%	7.2%	5.0%
10.0 to 14.9 %	23.0%	18.0%	16.2%	12.2%
15.0 to 19.9 %	23.7%	23.7%	20.4%	17.1%
20.0 to 24.9 %	15.8%	17.3%	17.2%	16.1%
25.0 to 29.9 %	9.8%	11.6%	11.8%	12.5%
30.0 to 34.9 %	5.2%	6.9%	7.5%	8.9%
35.0 to 39.9 %	3.1%	4.3%	4.8%	6.2%
40.0 to 49.9 %	3.2%	4.5%	5.3%	7.6%
50.0 % or more	5.3%	7.0%	9.1%	14.0%

Source: 2000 Census and 2005-09 ACS

The table and chart present two ways of looking at the same data. Nationally, households are paying a larger part of their income for home-owner costs than households in Allen County. For example, nationally, 50 percent of home owners are spending up to 24.9 percent of their income for these owner-related costs while about 48 percent of Allen County home owners with a mortgage are spending up to 19.9 percent of their income. The same data (see Table 6.8) indicates that although 7 percent of Allen County residents pay more than 50 percent of their income for home-owner costs, nationally, that percentage is 14 percent.

Chart 6.3



The two charts below identify the number of households with the specified ranges of home owner expenses.

Chart 6.4

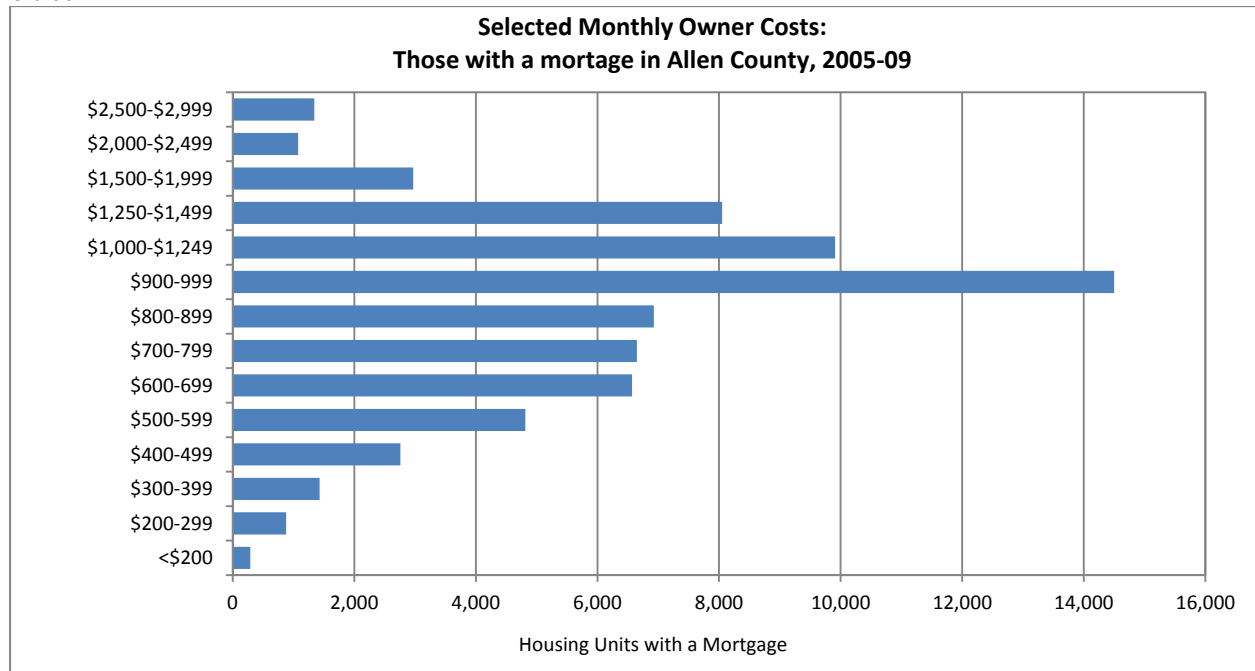
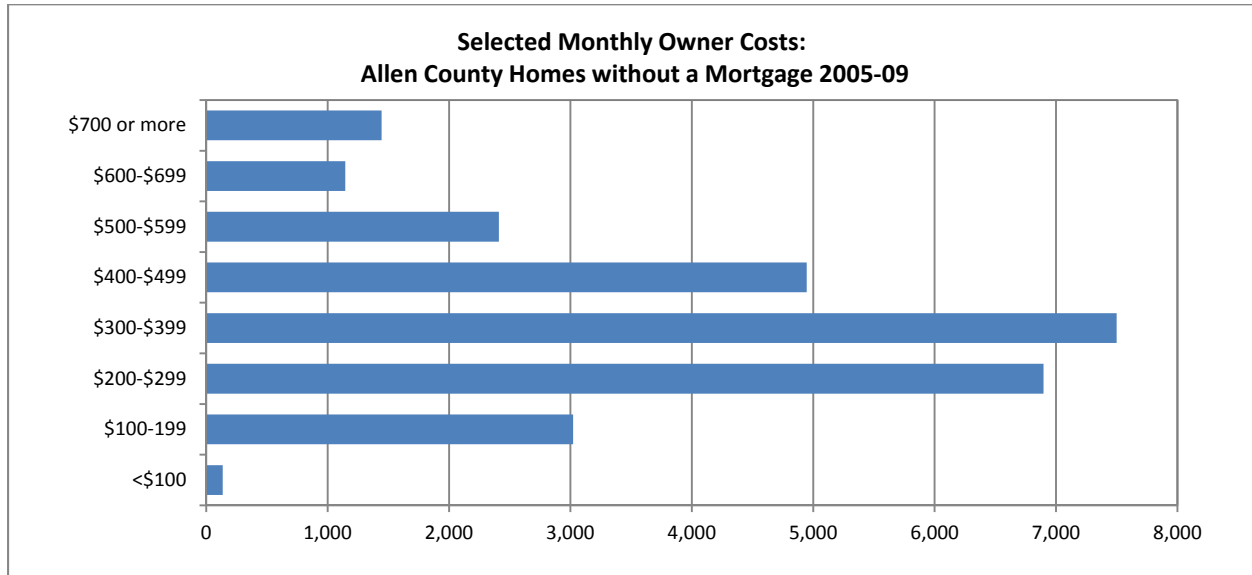


Chart 6.5

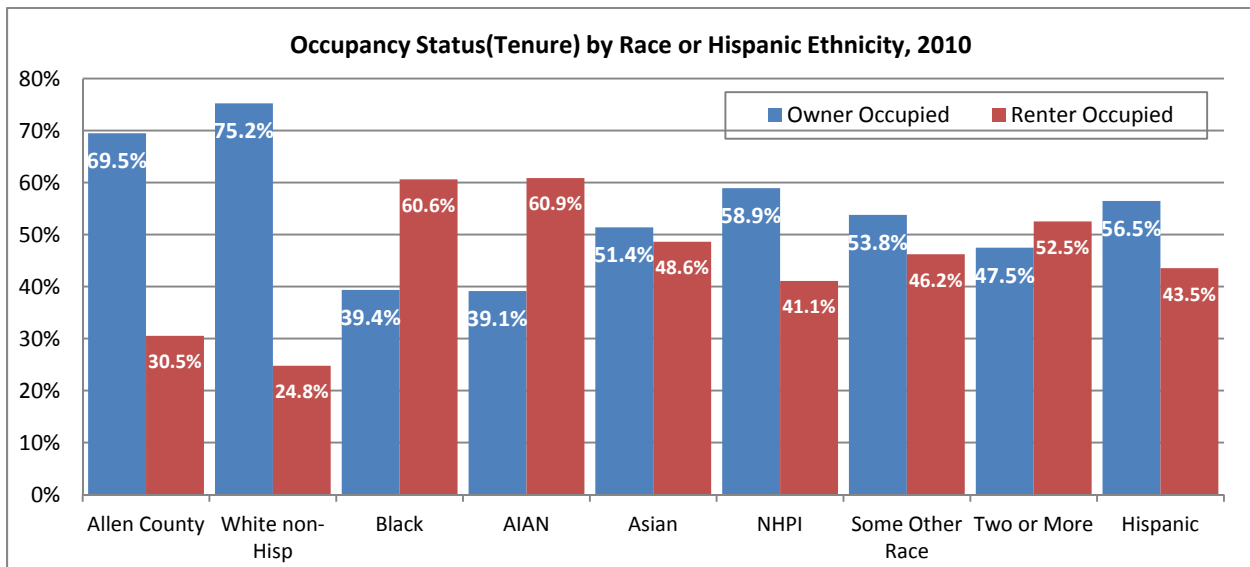


Home Occupancy Status by Race

2010 Census

While the overall owner-occupied rate for Allen County was 69.5 percent in 2010, there were differences by race and Hispanic Origin, as shown in Chart 6.6.

Chart 6.6



Rent

Using 2005-09 ACS

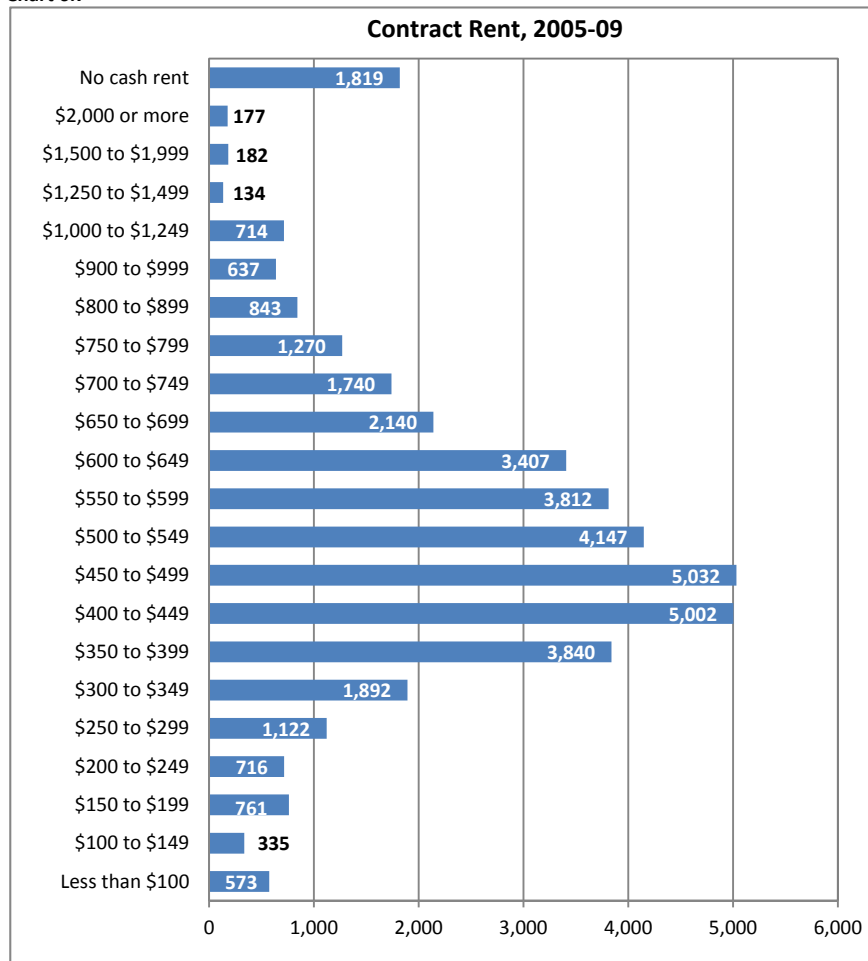
The chart on the right identifies the number of renters in each rent group for contract rent during the 2005-09 period. Note that because the ACS survey is taken over a 5 year period, adjustments are made so that the rent is represented in 2009 dollars.

Of the 38,476 occupied units paying rent, the median gross rent was \$622. The median contract rent was \$500.

Contract rent is the monthly rent agreed to or contracted for. This could or could not include furnishings, utilities, or services. For vacant units, it is the monthly rent asked for the unit at the time of ACS interview.

Gross rent is the amount of the contracted rent plus the estimated monthly cost of utilities if these are paid for by the renter.

Chart 6.7



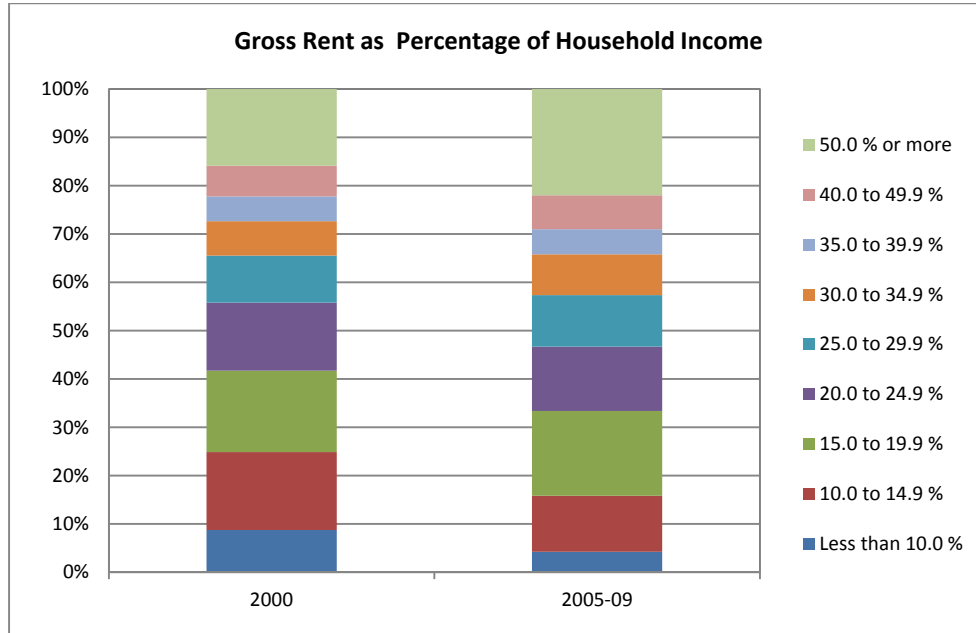
No cash rent means the unit is occupied, but not by an owner, and there is no payment of cash for the rental.

Table 6.9

Rent Group	Percentage
Less than 10.0 percent	4.0%
10.0 to 14.9 percent	10.9%
15.0 to 19.9 percent	16.5%
20.0 to 24.9 percent	12.5%
25.0 to 29.9 percent	10.0%
30.0 to 34.9 percent	7.9%
35.0 to 39.9 percent	4.9%
40.0 to 49.9 percent	6.6%
50.0 percent or more	20.7%
Not computed	6.0%

How have rental costs changed since the 2000 Census? Median rental costs for the 2000 Census⁶ were \$506. In 2005-09, the median was \$622. Adjusting for inflation, the \$506 in 1999 has the same buying power as \$652 in 2009, but there is another element at work here. Income in Allen County has not kept pace with inflation. From the 2000 Census, the median amount for gross rent was 22.9 percent of income; in 2005-09, it was 26.5 percent. This can be seen in Chart 6.8.

Chart 6.8



Note: excludes non-computed rentals

Fifty-six percent of all renters paid less than 25 percent of their income for rent in 2000; in 2005-09, that was less than 47 percent. Seventy-eight percent paid less than 40 percent of their income for rent in 2000; in 2005-09, that was 71 percent.

⁶ 2000 Census surveyed for housing costs for the year 1999; the ACS survey was for costs for the past 12 months. The multi-year ACS data is adjusted to reflect the most recent 12 month period in that survey.