



Valparaiso, Indiana

A Population and Housing Profile

November 2015



Report Information

The Social IMPACT Research Center thanks the City of Valparaiso for their assistance with this project. This report was commissioned by the City of Valparaiso.

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KEY FINDINGS

This report aims to improve the city of Valparaiso’s understanding of its current population and housing landscape in order to effectively plan for its affordable housing needs. As community leaders carry out the implementation of the ValpoNEXT Citywide Vision Plan and its initiative to expand affordable housing, the patterns outlined in this report will help them best target their resources and prioritize areas of work.

The report, which analyzes data from the U.S. Census and other publicly available sources, finds that:

Profile Overview

In order to evaluate Valparaiso’s affordable housing needs, this report considered the following factors:

- *Demographics*
- *Poverty trends*
- *Homelessness*
- *Hardship and income supports*
- *Employment and income*
- *Housing property types*
- *Tenure*
- *Age of properties*
- *Housing costs*
- *Housing assistance*
- *Affordability of private market units*

- **Valparaiso’s low-income population has grown significantly since before the recession.** The number of low-income individuals (with incomes between 100 and 199 percent of the federal poverty level) grew by 40 percent from 3,672 in 2007 to 5,149 in 2013, while the low-income rate grew from 14 percent in 2007 to 18 percent in 2013. The growth in individuals with low incomes in Valparaiso significantly outpaces the growth in both Porter County and Indiana.
- **Valparaiso has a wide range of populations with special needs who are likely to need affordable housing.** These include:



- **A significant number of Valparaiso households struggle to afford their monthly housing costs.** A renter is considered rent burdened if he or she spends more than 30 percent of his or her income on rent, and severely rent burdened if he or she spends more than 50 percent of his or her income on rent. Rent-burdened individuals may struggle to meet other basic needs and are at risk of housing instability in the event of a financial emergency. In Valparaiso, 43 percent of all renters are rent burdened, while more than one in four are severely rent burdened.
- **There is insufficient affordable housing to meet the needs of Valparaiso's lowest-income residents.** There are just 827 subsidized housing units available to the thousands of Valparaiso residents with affordable and/or specialized housing needs. On the private market there are gaps of 1,490 affordable units for extremely low-income owners and renters and 507 affordable units for very low-income owners. While there is a surplus of affordable units for low-income owners and renters and very low-income renters, there is no guarantee that low-income families are living in these units.

INTRODUCTION AND BACKGROUND

A safe and affordable home is a basic human need. Without stable housing, people are often unable to find and maintain employment, provide safe and healthy environments for their families, or afford other necessities, such as food, health care, and transportation. Low-income families face particularly high barriers to affordable housing, which is commonly defined as housing that costs no more than 30 percent of a household's income.

Affordable housing benefits not only the families who need it, but the entire community as well. Affordable housing can:

The City of Valparaiso is at an opportune moment to assess its current affordable housing landscape, identify strengths and gaps, and develop a forward-looking plan to foster a housing stock that meets the diverse needs of its residents.

- Create short- and long-term job opportunities and economic activity in the local economy.¹
- Provide much-needed revenue to state and local governments.²
- Reduce the likelihood of foreclosure and, therefore, mitigate foreclosure's negative ripple effects, including reduced property values, increased crime, and blight.³
- Enhance a community's attractiveness to potential employers and employees.⁴
- Reduce reliance on the social service system by those who are living in homelessness.⁵
- Provide options for residents who are recovering from the foreclosure crisis and may not be able to qualify for traditional homeownership opportunities.
- Improve the environment by reducing pollution caused by long commutes.⁶

The City of Valparaiso is at an opportune moment to assess its current affordable housing landscape, identify strengths and gaps, and develop a forward-looking plan to foster a housing stock that meets the diverse needs of its residents. In 2014, Valparaiso residents engaged in a process of developing a vision plan for its future, called ValpoNEXT. The City of Valparaiso engaged over 880 people over the course of ten months through workshops, small group meetings, community summits, and a launch roadshow.⁷ The planning process produced a series of initiatives to guide Valparaiso over the next several decades. Within one of these initiatives, "Embracing our Diversity,"

1. Wardrip, K., Williams, L., & Hague, S. (2011, January). [The role of affordable housing in creating jobs and stimulating local economic development: A review of the literature](#). Washington, DC: Center for Housing Policy.

2. *Ibid.*

3. *Ibid.*

4. *Ibid.*

5. Palmer, B., & Gross, A. (2008, February). [Affordable housing briefing book](#). Chicago: Illinois Housing Roundtable.

6. *Ibid.*

7. ValpoNEXT (2014, December). [ValpoNEXT citywide vision plan](#). Valparaiso, IN. pg 16 – 21.

Valparaiso residents highlighted the need to “ensure affordable shelter:”

“Welcome all (not only in word but in deed), by ensuring affordable housing for disabled and minimum wage workers in Valparaiso, through a joint initiative of the city and non-profit sector. This will require the city to develop a housing strategy and staff resources to implement.”⁸

In order to effectively carry out this initiative, ValpoNEXT leaders need a better understanding of who needs affordable housing in their community. This report is designed to inform the city of Valparaiso about population trends and patterns critical to understanding the scale of affordable housing needs and how well its existing affordable housing stock meets current needs. With this information in hand, Valparaiso leaders can make informed decisions about where to focus their efforts to expand housing opportunity for all Valparaiso residents.

This report analyzes publicly-available data from the U.S. Census; local, state, and federal governments; and social service providers in order to assess the affordable housing needs of Valparaiso residents, particularly its most vulnerable populations, including low-income people, people with mental illness or substance use issues, people experiencing homelessness, seniors, and people with disabilities. In order to put Valparaiso’s affordable housing landscape into context, this report compares Valparaiso’s housing stock to two similar communities: West Lafayette, Indiana, and Athens, Ohio. These cities were selected based on their demographic similarities to Valparaiso (see Table 1). All of the communities are college towns with approximately 30,000 people, majority white populations, and relatively high rates of single-person households. In addition to these peer communities, the report compares Valparaiso to the larger geographies of which it is a part (Porter County, Indiana; the state of Indiana; and the United States).

DEMOGRAPHIC PROFILE OF VALPARAISO AND COMPARISON COMMUNITIES

TABLE 1

	Athens, Ohio	Valparaiso, Indiana	West Lafayette, Indiana
Population	23,832	31,730	29,596
Percent below poverty line	57%	14%	39%
Percent Black	4%	4%	3%
Percent Hispanic	3%	7%	3%
Average household size	2.42	2.37	2.23
Percent one-person household	38%	34%	38%
Unemployment rate	12.6	8.2	7.4
College town?	Ohio University	Valparaiso University	Purdue University

8. *Ibid.* pg 35

SECTION 1: POPULATION PROFILE

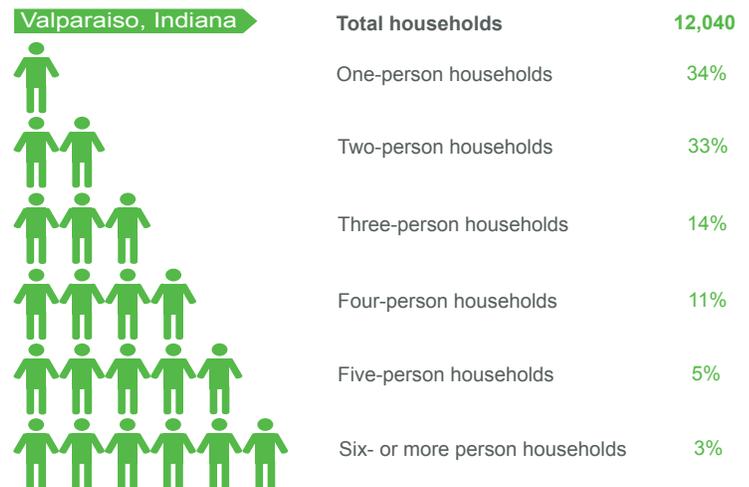
The first step in understanding the affordable housing situation in any community is to gain a thorough understanding of the people who call that city home. Population characteristics illustrate economic conditions and demographic trends that inform affordable housing needs, as well as provide a sense of what affordable housing needs may be in the future.

Porter County and Valparaiso Overview

The city of Valparaiso is located in Porter County, Indiana, approximately 50 miles southeast of Chicago. It covers 15.58 square miles.⁹ While Valparaiso does not border any other cities,¹⁰ its neighbors include Portage, Chesterton, Hobart, Merrillville, Winfield, Lakes of the Four Seasons, South Haven, Westville, Wanatah, LaCrosse, Kouts, and Hebron.¹¹

Valparaiso has experienced marked growth over the past two decades, with its population expanding from 24,564 in 1990 to 32,369 in 2014.¹² Valparaiso's 32 percent increase is a major driver of Porter County's population growth over the same period (30 percent) and outpaces Indiana's growth since 1990 (19 percent).¹³ While there are not population projections available for Valparaiso, Porter County's growth over the next 20 years is projected to be less dramatic than the growth experienced in the past two decades, growing just 14 percent (an additional 23,874 people) by 2035.¹⁴ Community leaders should consider the needs of future populations when determining affordable housing gaps.

HOUSEHOLD SIZE DISTRIBUTION IN VALPARAISO, 2013 FIGURE 2



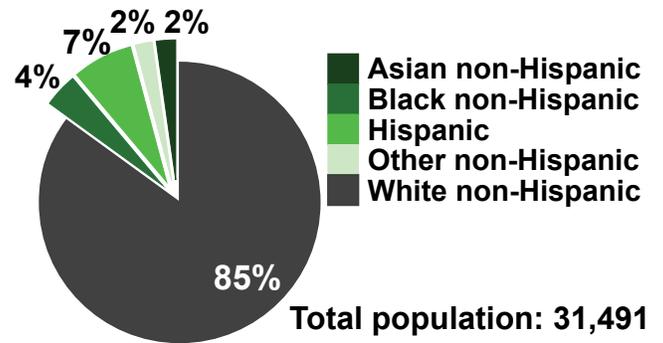
9. U.S. Census Bureau's 2010 Census Summary File 1, Geographic Identifiers 2010.
10. City of Valparaiso. (2013, June). [Envision 2030 Valparaiso comprehensive plan](#). Valparaiso, IN. Pg. 1 – 8.
11. *Ibid.* Pg. 1 – 7.
12. U.S. Census Bureau's [Population estimates program](#). This population figure differs from subsequent figures because of variations in data sources.
13. U.S. Census Bureau's [Population estimates program](#).
14. Stats Indiana. [Population projections](#).

Compared to similar college towns, Valparaiso has a relatively small population of college-aged adults.

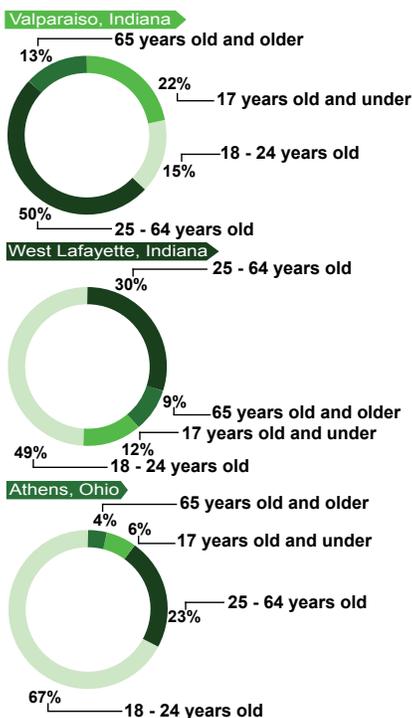
Approximately one third of the households in Valparaiso are one-person households, which is a greater proportion of households than in Porter County or Indiana (Figure 2).¹⁵ Valparaiso has a smaller proportion of households with three or more people than do Porter County and Indiana. This indicates that Valparaiso needs a housing stock that can affordably house its relatively high level of single-person households.

The racial and ethnic makeup of a community can impact its affordable housing needs. African American and Hispanic households are disproportionately likely to have less wealth than white people,¹⁶ and this may pose barriers to being able to afford housing. Valparaiso is predominantly white non-Hispanic, with fewer black non-Hispanic residents than Indiana and levels of Hispanic, Asian non-Hispanic, and other non-Hispanic residents comparable to Indiana and Porter County (Figure 3).¹⁷

RACIAL COMPOSITION OF VALPARAISO, 2013
FIGURE 3



AGE COMPOSITION OF VALPARAISO AND COMPARISON COMMUNITIES
FIGURE 4



Community residents of varying ages may have particular housing needs. For example, young adults may be in college or just starting their careers and so are often on limited budgets, while seniors may need affordable housing with support services. Valparaiso is home to Valparaiso University and has a higher percentage of adults aged 18 to 24 (15 percent) than does Porter County or Indiana. Compared to the similarly sized college towns of West Lafayette, Indiana, and Athens, Ohio, however, Valparaiso has a significantly smaller population of college-aged adults (49 percent in West Lafayette and 67 percent in Athens) (Figure 4).¹⁸

Poverty

With housing comprising the largest share of most families' budgets, affordability concerns become more acute the lower a family's income. Therefore, people living in poverty are especially likely to need access to a diverse, high-quality affordable housing stock.

The federal government defines the poverty guidelines as \$20,090 for a family of three,¹⁹ but this definition fails to take into account regional cost of living variation and the expenses associated with a decent, modest standard

15. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

16. Kochhar, R., & Fry, R. (2014, December). [Wealth inequality has widened along racial, ethnic lines since end of Great Recession](#). Washington, DC: Pew Research Center.

17. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

18. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

19. U.S. Department of Health and Human Services. [2015 poverty guidelines](#).

of living. Using estimates that reflect local conditions and realistic living expenses, a family in Porter County with two workers and one child aged 6 to 12 must make \$58,320 in order to be self-sufficient—nearly three times the federal poverty line.²⁰

In Valparaiso, 4,125 individuals, or 14 percent of the population, live in poverty as defined by the federal government. The poverty rate in Valparaiso is higher than the poverty rate in Porter County and comparable to Indiana’s poverty rate. Since 2007, the number of people in poverty in Valparaiso has remained approximately the same, while the poverty rate has declined slightly (since the overall population increased offsetting the increase in the number of people experiencing poverty) (Table 5).

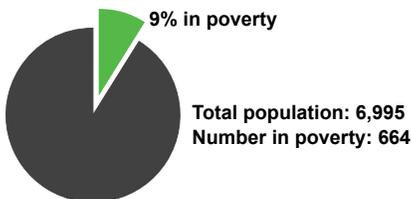
CHANGE IN INDIVIDUALS IN POVERTY IN VALPARAISO, 2007 – 2013

TABLE 5

	Valparaiso, Indiana
Total population (2013)	28,634
Total population (2007)	27,131
Number in poverty (2013)	4,125
Number in poverty (2007)	4,247
Poverty rate (2013)	14%
Poverty rate (2007)	16%
Percent change in number of people in poverty, 2007 – 2013	-3%
Percent change in poverty rate, 2007 – 2013	-8%

FAMILIES IN POVERTY IN VALPARAISO, 2013

FIGURE 6



In contrast, both the number of people in poverty and the poverty rates in Porter County and Indiana increased over the same time period. Valparaiso’s 9 percent poverty rate for families is lower than its poverty rate for individuals (Figure 6). Children and adults in Valparaiso have comparable poverty rates (Figure 7), while throughout Indiana overall, children are disproportionately likely to live in poverty.²¹

A certain segment of people living in poverty have incomes that are less than half of the poverty line, which is \$10,045 a year or less for a family of three. This condition of extreme poverty makes it exceptionally difficult for an individual to meet even the most basic needs, especially housing. In Valparaiso, 2,419 people, or 8 percent of the population, live in extreme poverty. Valparaiso’s extreme poverty exceeds Porter County’s rate and is comparable to Indiana’s rate. While the extreme poverty rate in Valparaiso remained largely the same from 2007 to 2013, the number of people in extreme poverty grew slightly (Table 8).²²

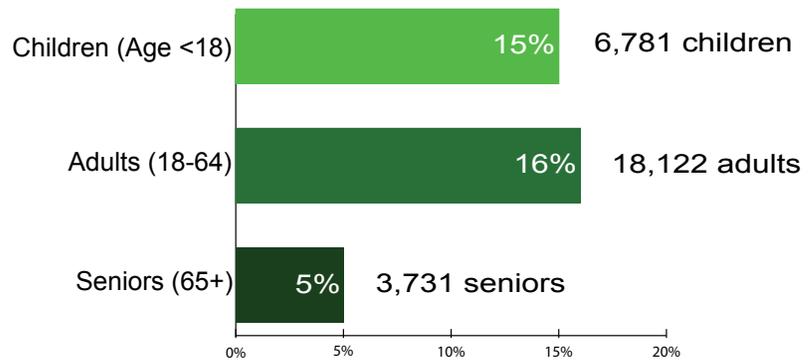
20. The [Basic Economic Security Tables](#)™ were tabulated by Wider Opportunities for Women (WOW) and the Center for Social Development at Washington University—St. Louis as part of the national BEST™ Initiative led by WOW.

21. U.S. Census Bureau’s 2009-2013 American Community Survey 5-year estimates.

22. U.S. Census Bureau’s 2009-2013 American Community Survey 5-year estimates.

POVERTY BY AGE IN VALPARAISO, 2013

FIGURE 7



CHANGE IN INDIVIDUALS IN EXTREME POVERTY IN VALPARAISO, 2007 – 2013

TABLE 8

Valparaiso, Indiana

Total population (2013)	28,634
Total population (2007)	27,131
Number in extreme poverty (2013)	2,419
Number in extreme poverty (2007)	2,286
Percent in extreme poverty (2013)	8%
Percent in extreme poverty (2007)	8%
Percent change in number of people in extreme poverty, 2007 – 2013	6%
Percent change in extreme poverty rate, 2007 – 2013	0%

Low-income individuals, who have incomes above the poverty line but less than twice the poverty line, still have trouble making ends meet. For a family of three, the low-income threshold is just \$40,180. Both the number and percentage of people who are low income in Valparaiso has grown dramatically since 2007. The number of low-income individuals grew by 40 percent from 3,672 in 2007 to 5,149 in 2013, while the low-income rate grew from 14 percent in 2007 to 18 percent in 2013 (Table 9). The growth in individuals with low incomes in Valparaiso significantly outpaces the growth in both Porter County and Indiana.²³

23. *Ibid.*

CHANGE IN LOW-INCOME INDIVIDUALS IN VALPARAISO, 2007 – 2013

TABLE 9

Valparaiso, Indiana	
Total population (2013)	28,634
Total population (2007)	27,131
Number of low-income people (2013)	5,149
Number of low-income people (2007)	3,672
Low-income rate (2013)	18%
Low-income rate (2007)	14%
Percent change in number of low-income people, 2007-2013	40%
Percent change in low-income rate, 2007-2013	33%

Homelessness

According to the U.S. Department of Housing and Urban Development, a person is homeless if he or she lacks a fixed, regular, and adequate nighttime residence; is in imminent danger of losing their primary nighttime residence; and/or is fleeing or attempting to flee situations of domestic violence.²⁴

A lack of affordable housing options is a key driver of homelessness.²⁵ An elevated number of homeless people indicates a need to explore expanding the affordable housing supply in a community.

The service providers in Valparaiso are part of a broader collective of homeless service providers in Porter County that work together to address homelessness and that also aggregate and report data together. Thus, data on homelessness in Valparaiso are embedded in the Porter County figures. A total of 307 individuals in Porter County were counted as homeless in 2014.²⁶ This figure includes unsheltered individuals as well as individuals in emergency shelter, in transitional housing, and in permanent supportive housing who were counted on one winter’s night in 2014—referred to as the point-in-time homeless count.

These types of point-in-time homeless counts are widely recognized as underrepresenting the true scope of homelessness both on that one night (it’s difficult to locate everyone, especially in rural areas) and over the course of a year (during which many more people experience homelessness). Schools, though, do track homelessness among students in a more ongoing way and with a slightly expanded definition that includes living doubled up with other

24. U.S. Department of Housing and Urban Development. (2013, September). [Expanding opportunities to house individuals and families experiencing homelessness through the Public Housing \(PH\) and Housing Choice Voucher \(HCV\) Programs.](#)

25. National Coalition for the Homeless. [Why are people homeless?](#) National Alliance to End Homelessness. [FAQs.](#)

26. Social IMPACT Research Center’s analysis of homeless system data. On file with author.

families or friends. In the 2014-2015 school year, 260 schoolchildren in Porter County were homeless.²⁷

Vulnerable Populations

Certain populations have special needs that make them especially vulnerable to poverty and homelessness, and, by extension, particularly likely to struggle to afford housing or find housing that meets their unique needs.

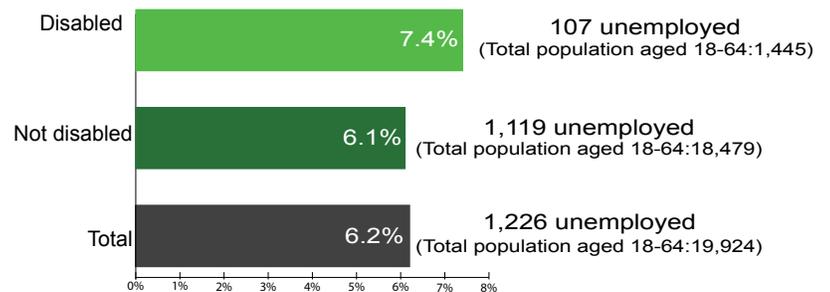
People with mental illness and/or substance use issues often face challenges that may make it difficult to maintain stable employment, which puts them at risk of living in poverty and struggling to afford housing costs. In addition, people with mental illness and substance use issues may need housing with supportive services that address the complexities of their lives.

In Northwest Indiana, the federal government estimates that 4.31 percent of adults have lived with mental illness in the past year.²⁸ This translates to 1,062 adults in Valparaiso and 5,426 adults in Porter County. An estimated 8.89 percent of people aged 12 or older in Northwest Indiana have used illicit drugs in the past year, resulting in an estimated 2,306 people in Valparaiso and 11,831 people in Porter County.²⁹

People with disabilities are disproportionately likely to be unemployed or out of the labor force, live in poverty, and, consequently, need affordable housing that accommodates their disabilities. In Valparaiso, 11 percent of the population over age 5, or 3,044 people, are living with a disability.³⁰ Comparable fractions of the populations over age 5 in Porter County (12 percent) and Indiana (14 percent) have disabilities.

In Valparaiso, 7.4 percent of people with disabilities aged 18 to 64 are unemployed, compared to 6.1 percent of the total adult population without disabilities (Figure 10). That means that people with disabilities are 21 percent more likely to be unemployed than people who do not have disabilities.

DISABILITY AND LABOR FORCE PARTICIPATION IN VALPARAISO, 2013 FIGURE 10



27. Indiana Department of Education, Office of Legal Affairs; and National Center for Homeless Education at the SERVE Center (2014, September). [National overview: Consolidated state performance report](#). Greensboro, NC.

28. Social IMPACT Research Center's analysis of the U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates and the [Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health](#).

29. Social IMPACT Research Center's analysis of the U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates and the [Substance Abuse and Mental Health Services Administration's National Survey on Drug Use and Health](#).

30. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

This figure does not include people who are out of the labor force or underemployed, so it is likely a conservative estimate of the employment barriers faced by people with disabilities.³¹

Adults with disabilities in Valparaiso are more than twice as likely as the average to live in poverty. Of all people in Valparaiso aged 20 to 64, 16 percent (or 2,826 people) live in poverty. In contrast, 35 percent of people with disabilities aged 20 to 64 (507 people) live in poverty (Table 11). The poverty rate for people with disabilities in Valparaiso is significantly higher than in Porter County (23 percent) or the rest of Indiana (28 percent).³²

POVERTY BY DISABILITY STATUS IN VALPARAISO, 2013

TABLE 11

	Valparaiso, Indiana
Total population 20-64	17,619
Total # of people aged 20-64 in poverty	2,826
Total population 20-64 with disabilities	1,431
Total population 20-64 with disabilities in poverty	507
% of people aged 20-64 in poverty	16%
% of people with disabilities in poverty	35%

Due to a complex set of risk factors, including mental illness, disabilities, and substance use, veterans are at risk of facing housing instability. There are 2,030 veterans in Valparaiso, or 8 percent of the population. Porter County and Indiana have comparable levels of veterans in their populations (9 percent of both populations are veterans).³³

Families headed by single parents are more likely to live in poverty than average, and their limited resources pose barriers to accessing affordable housing—especially housing in safe neighborhoods with good schools. In Valparaiso, 33 percent of all families with children under 18 (or 1,227 families) are headed by a single mother or single father. Of all families with children headed by single mothers, 36 percent live in poverty. That poverty rate is more than twice as high as the 16 percent poverty rate for all families with children under 18.³⁴

People leaving housing situations where they were victims of domestic violence are often in dire need of affordable housing that is available to them quickly and anonymously. If victims of domestic violence share finances with their abusive partners, they may have limited resources with which to leave their abusive situations. The federal government estimates that 40.4 percent of women over age 18 and 26.8 percent of men over age 18 in Indiana experience physical violence and/or stalking by an intimate partner at some point in their lives. That translates to an estimated 5,269 women and 3,106

31. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

32. *Ibid.*

33. *Ibid.*

34. *Ibid.*

men in Valparaiso who are or have been victims of domestic violence and may face unstable housing situations.³⁵

Hardship and Income Supports

Federal and state income support programs are designed to provide cash or other benefits to people and families who are facing significant hardship, such as food insecurity and inconsistent access to health care. Recipients must meet certain criteria in order to qualify for the programs, including income thresholds and asset limits. These programs are an important safety net for hundreds of families in Valparaiso who otherwise would struggle to meet even basic needs, such as housing costs.

Individuals who are food insecure have inconsistent access to enough food for an active, healthy life for all household members.³⁶ People who are food insecure often have trouble affording other necessities, including housing. An estimated 19,820 people in Porter County, or 12 percent of the population, are food insecure.³⁷

Individuals who lack health insurance are in a tenuous financial position in the event of a medical emergency. They may also end up spending a relatively large portion of their limited incomes on routine medical care, with less left over for paying for housing costs. In Valparaiso, 4,398 people (14 percent of the population) lack health insurance.³⁸

The number of children who are eligible for free or reduced price lunches at school is an indicator that their families have limited financial resources and may face housing instability. In Valparaiso, over one in four school children were eligible for free or reduced price lunches in the 2014-2015 school year, which is less than the eligibility rate in Indiana (51 percent) and Porter County (40 percent).³⁹

A significant number of families in Valparaiso rely upon social safety net programs. One in ten households (1,170 households) receive Supplemental Nutritional Assistance Program (SNAP), or food stamp, benefits in Valparaiso, which is slightly higher than the percentage of households receiving SNAP in Porter County (8 percent) and slightly lower than the percentage of households receiving SNAP in Indiana (12 percent).⁴⁰ In Porter County, 86 families with 168 people receive welfare cash assistance, called Temporary Assistance for Needy Families.⁴¹ Over one in four households (3,262 households) in Valparaiso receives Social Security income,⁴² while over one in five households (6,825 households) receive public health insurance.⁴³ In Valparaiso, 431 individuals receive Supplemental Security Income, which is the main income support program for people with disabilities who have little to no income.⁴⁴

35. Social IMPACT Research Center's analysis of the U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates and the Center for Disease Control's [National Intimate Partner and Sexual Violence Survey](#).

36. Feeding America. (2015). [Map the meal gap 2015](#).

37. Feeding America. (2015). [Map the meal gap 2015: Overall food insecurity in Indiana by county in 2013](#).

38. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

39. Indiana Department of Education. [Compass school and corporation reports](#).

40. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

41. State of Indiana Division of Family Resources. (2015, September). [Monthly Management Report](#).

42. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

43. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

44. *Ibid.*

The amount of benefits from these programs received by families is often quite low, indicating that recipients of public benefits will often still have few resources to devote to housing costs and will need access to affordable housing. On average, SSI recipients receive just \$9,504 per year—less than the federal poverty line for one person.⁴⁵ The average amount of Social Security Income received in a year was only \$18,737 per household in Valparaiso.⁴⁶ TANF recipients received just \$4,170 annually on average in Valparaiso.⁴⁷ In Porter County, the average amount of SNAP benefits per household was \$3,313.⁴⁸ Given the small amounts of public benefits supplementing the incomes of the neediest residents of Valparaiso, it is likely that public benefits recipients still struggle to maintain a modest standard of living and afford housing costs (Table 12).

AVERAGE AMOUNT OF BENEFITS IN VALPARAISO, 2013 – 2015 TABLE 12

Valparaiso, Indiana	
Average amount of SSI in past 12 months per recipient (2013)	\$9,504
Average amount of SS income in past 12 months per household (2013)	\$18,738
Average amount of TANF income in past 12 months per recipient (2013)	\$4,170
Estimated average annual amount of SNAP benefits per household (as of Sept. 2015; Porter County)	\$3,314

Employment and Income

For people who are able to work, stable employment is critical to earning enough income to meet basic needs and access housing.

People who are unemployed often have limited resources to devote to housing costs. In Valparaiso, 4.6 percent of the labor force (728 people) was unemployed as of September 2015.⁴⁹ Valparaiso’s unemployment rate is slightly higher than Indiana’s (4 percent) and comparable to Porter County’s rate of 4.6 percent. Valparaiso’s unemployment rate declined 19 percent from last year’s 5.7 percent rate, while the unemployment rate in Porter County dropped 21 percent and Indiana’s rate declined 27 percent over the same time period. While the declining unemployment rate is a positive trend, it does not capture people out of the labor force who may be struggling to make ends meet or people who are employed but do not earn enough income to sustain a modest standard of living.

Employment does not necessarily safeguard against poverty. While 30 percent of unemployed people in Valparaiso live in poverty and are more likely to be in poverty than employed people, nearly one in ten employed people in Valparaiso still live in

45. *Ibid.*

46. *Ibid.*

47. *Ibid.*

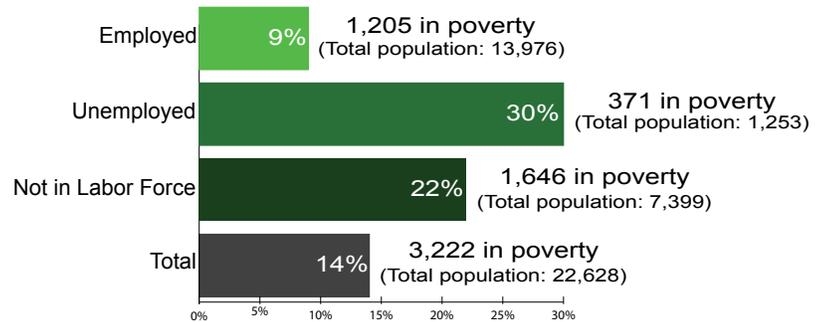
48. State of Indiana Division of Family Resources. (2015, September). [Monthly management report](#).

49. Indiana Department of Workforce Development. [Labor force estimates](#).

poverty (Figure 13).⁵⁰

POVERTY RATES BY LABOR FORCE PARTICIPATION IN VALPARAISO, 2013

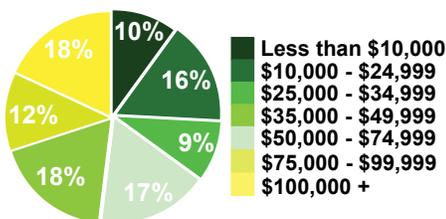
FIGURE 13



Projected job growth in Indiana is similar to national trends. In general, jobs that traditionally provided a comfortable middle-class living, such as postal service and manufacturing jobs, are projected to decline, while jobs that typically have low pay and few benefits, such as service industry jobs, are projected to grow. The healthcare industry is an exception to this trend, as this field has high projected growth with reasonably high pay for some jobs. In Indiana, jobs in all sectors are projected to grow 11.9 percent by 2022, exceeding national projected growth of 10.8 percent. The occupations that are projected to add the most jobs in Indiana by 2022 are registered nurses, laborers and freight movers, retail salespersons, food service workers, and office clerks.⁵¹ Similarly, industries adding substantial numbers of jobs nationwide include healthcare and healthcare support workers, office support occupations, and service industry occupations.⁵² The occupations that are projected to lose the most jobs by 2022 are postal service workers, electronic equipment assemblers, printing press operators, paper goods machine operators, and print binding and finishing workers. Nationwide, there are large projected job losses for postal service workers as well.

HOUSEHOLD INCOME DISTRIBUTION IN VALPARAISO, 2013

FIGURE 14



Income data reveal that on average households have fewer financial resources than they need to make ends meet. The median income in Valparaiso is \$48,703, well below the economic sufficiency standard for a family of three.⁵³ Valparaiso's median income is comparable to Indiana's (\$48,248), but is lower than Porter County's (\$62,794) and the United States' median incomes (\$53,046). Median earnings in Valparaiso are \$28,304, compared to \$34,346 in Porter County, \$28,334 in Indiana, and \$30,538 in the United States.⁵⁴ Relative to the United States, Indiana, and Porter County, Valparaiso has a higher percentage of households living on less than \$10,000 a year and a relatively low percentage of households living on more than \$100,000 a year (Figure 14).

For workers over age 15 who have worked full-time for the past year, the median earnings in Valparaiso is \$51,271 for men and \$37,896 for women

50. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates. Note: These data measure employment at a different point in time than the more recent unemployment data cited previously, and the sample includes years of difficult economic conditions that may result in higher unemployment and poverty rates than are seen today.

51. Bureau of Labor Statistics, U.S. Department of Labor. [Long-term occupational projections](#).

52. Indiana Department of Workforce Development. [Long-term occupational projections](#).

53. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

54. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

(Figure 15). The median earnings for men working full-time in Porter County (\$62,132) and West Lafayette (\$61,655) are higher than in Valparaiso, while Valparaiso's median earnings for men working full-time is higher than the United States, Indiana, and Athens. There is not much variation among the comparison geographies for the median earnings for women working full-time.⁵⁵

**MEDIAN EARNINGS FOR FULL-TIME
WORKERS IN VALPARAISO, 2013**

FIGURE 15



55. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

SECTION 2: HOUSING PROFILE

As demonstrated above, Valparaiso needs an affordable housing stock that meets the needs of its diverse population, including low-income people, people with disabilities, single parents, and more. An analysis of the physical and financial characteristics of Valparaiso's existing housing stock is a critical step toward understanding how Valparaiso could better meet the affordable housing needs of its residents. As Valparaiso's population of households earning more than the poverty line but less than twice the poverty line has grown dramatically in recent years, affordable housing is likely to continue to be a pressing concern in Valparaiso in the future as well.

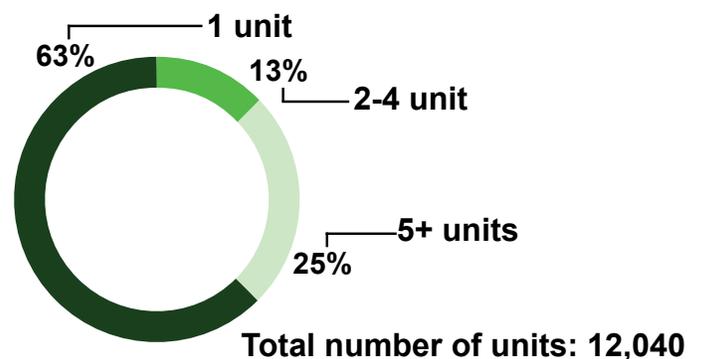
Physical Characteristics

Property Type

Most of the housing stock in Valparaiso (63 percent) is comprised of single-family residences. Indiana and Porter County have higher concentrations of single-family homes than Valparaiso, while similar college towns (West Lafayette and Athens) have lower concentrations of single-family homes. Small multifamily buildings comprise 13 percent of Valparaiso's housing stock, while large multifamily buildings make up one quarter of the housing stock. Valparaiso has a larger concentration of multifamily housing than the United States, Indiana, or Porter County, and a smaller concentration of multifamily housing than West Lafayette or Athens (Figure 16).⁵⁶ In general, multifamily housing tends to be more affordable than single-family housing.

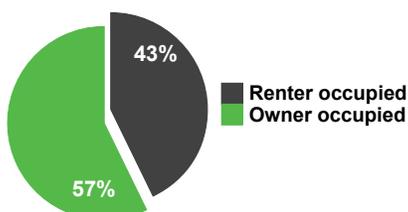
TOTAL OCCUPIED HOUSING UNITS BY NUMBER OF UNITS IN BUILDING IN VALPARAISO, 2013

FIGURE 16



TENURE IN VALPARAISO, 2013

FIGURE 17



Tenure and Year Built

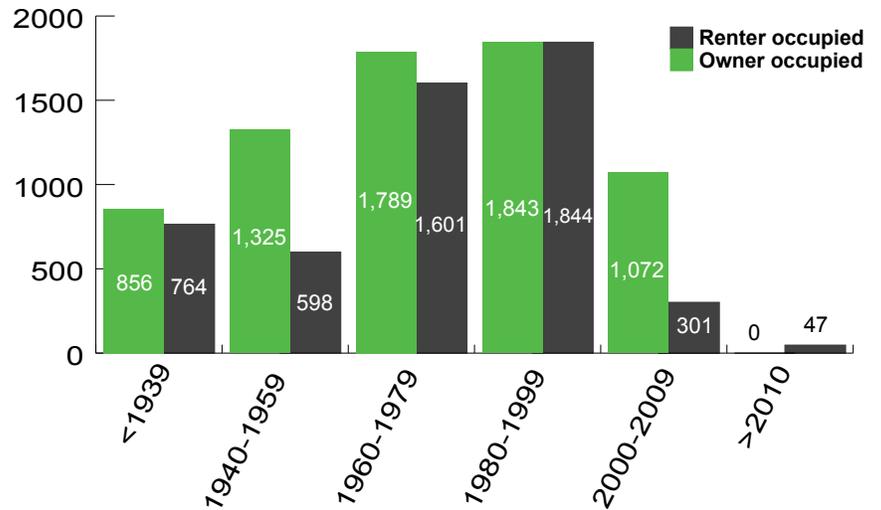
Valparaiso has a fairly even distribution of its housing stock between renter occupancy and owner occupancy. Owner-occupied units comprise 57 percent of occupied housing units (6,885 units), while renter-occupied units comprise 43 percent of occupied housing units (5,155 units) (Figure 17). Owner occupancy is more prevalent in the United States, Indiana, and Porter County than in Valparaiso, while Valparaiso has a smaller concentration of renter-

56. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

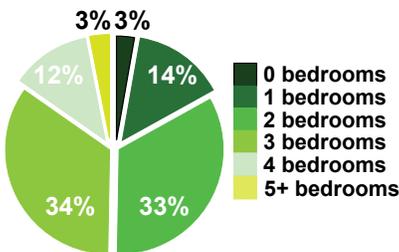
occupied housing than other comparable college towns.⁵⁷

Most housing units in Valparaiso were built before 1979. After a flurry of development activity between 1980 and 1999, new development significantly dropped off. Most of the newer construction in Valparaiso is for owner-occupied units, with renter-occupied units making up just one quarter of units developed since 2000 (Figure 18).⁵⁸

**BUILDING YEAR BUILT BY TENURE
IN VALPARAISO, 2013
FIGURE 18**

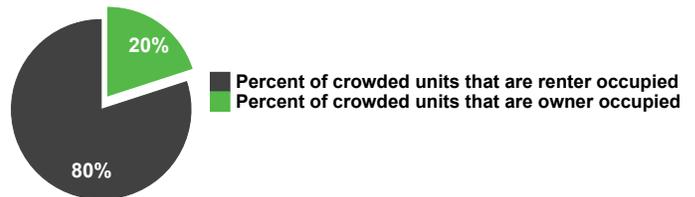


**UNIT SIZE IN
VALPARAISO, 2013
FIGURE 19**



Most of Valparaiso's occupied housing units have two or three bedrooms. The United States, Indiana, and Porter County have a greater proportion of three-bedroom units than Valparaiso. Valparaiso has the lowest proportion of four-bedroom units of any of its comparison geographies, which may limit housing options for larger families (Figure 19).⁵⁹

**UNIT CROWDING IN VALPARAISO, 2013
FIGURE 20**



A housing unit is defined as crowded if there is more than one person per room living in the unit. The housing quality of crowded units may be at risk of deterioration. In Valparaiso, 261 housing units are crowded. A disproportionate percentage of crowded units are renter-occupied—Valparaiso has one of the highest proportions of renter-occupied crowded units of any of the comparison communities (Figure 20). Valparaiso's relatively small number of large housing units likely contributes to crowding.⁶⁰

57. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

58. *Ibid.*

59. *Ibid.*

60. *Ibid.*

Financial Characteristics

Housing Costs

The median monthly housing cost in Valparaiso is \$888 and median gross rent in Valparaiso is \$836, both of which are about average when compared to housing costs in comparable communities (Table 21). While Valparaiso's median monthly owner costs are higher than similar college towns and the state of Indiana, it is similar to Porter County owner costs and lower than the United States owner costs.⁶¹

MEDIAN HOUSING COSTS IN VALPARAISO, 2013

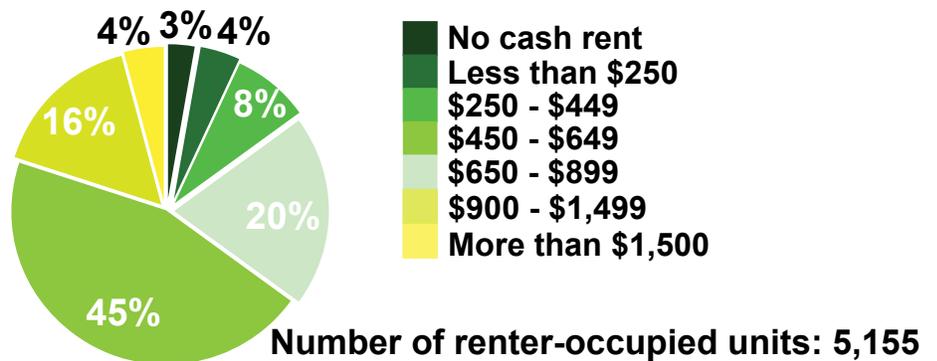
TABLE 21

Valparaiso, Indiana	
Median gross rent	\$836
Median selected monthly owner costs	\$1,002
Median monthly housing costs	\$888

Most rental units in Valparaiso cost between \$650 to \$899 per month (45 percent), and a similar percentage of rental units in Porter County (41 percent) fall within that price range (Figure 22). Similar college towns have a larger percentage of units that cost more than \$1,500 per month (10 percent in West Lafayette and 8 percent in Athens) than does Valparaiso (4 percent), while Indiana has a much larger proportion of rental units charging less than \$650 per month in rent (60 percent) than does Valparaiso (31 percent).⁶²

CONTRACT RENTS IN VALPARAISO, 2013

FIGURE 22



Workers in Valparaiso earning the mean renter wage would not be able to afford Valparaiso's median rent. On average, renters in Porter County earn \$11.68, which means that using the 30 percent of income affordability rule of thumb, they could afford \$607 per month in rent—\$229 less than the median

61. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

62. *Ibid.*

gross rent in Valparaiso.⁶³ Workers in Porter County who earn the minimum wage would have to work 85 hours per week in order to afford a two-bedroom apartment at the Fair Market Rent (\$805 in Porter County) (see appendix).⁶⁴

The result of the mismatch between worker wages and rents in Valparaiso is that a significant number of residents are devoting an unsustainable level of their income to housing costs. A renter is considered rent burdened if he or she spends more than 30 percent of his or her income on rent, and severely rent burdened if he or she spends more than 50 percent of his or her income on rent. Rent-burdened individuals may struggle to meet other basic needs and are at risk of housing instability in the event of a financial emergency. In Valparaiso, 43 percent of all renters are rent burdened, while more than one in four are severely rent burdened (Table 23).⁶⁵

RENT BURDEN IN VALPARAISO, 2013

TABLE 23

Valparaiso, Indiana

Rent burdened	43%
Severely rent burdened	26%

Housing Assistance

Various government programs aim to mitigate housing cost burdens for very low-income people and people living in homelessness. Assistance comes in the form of public housing, unit- or project-based subsidized housing, supportive housing, and emergency services for people experiencing homelessness. In general, these subsidized housing programs are available to individuals and families earning less than 30 percent of the area median income. These government programs play an important role in providing housing to those who can least afford it.

In Valparaiso, there are 827 total subsidized units, including Housing Choice Vouchers, transitional housing beds, permanent supportive housing beds, and affordable/subsidized rental units (Table 24). In addition to these housing options, there are 75 emergency shelter beds designed for short-term residence.⁶⁶ Given that there are 1,872 households in Valparaiso earning less than 30 percent of Valparaiso’s median income,⁶⁷ it is likely that the affordable housing needs of Valparaiso’s neediest residents are not being met by the existing housing safety net.

63. Bolton, M., Bravve, E., Miller, E., Crowley, S., & Errico, E. (2015, May). [Out of Reach 2015](#). Washington, DC: National Low Income Housing Coalition.

64. *Ibid.* The Fair Market Rent indicates the amount of money a property would lease for if available on the open market at that point in time.

65. U.S. Census Bureau’s 2009-2013 American Community Survey 5-year estimates.

66. U.S. Department of Housing and Urban Development. [Multifamily Assistance and Section 8 Contracts Database](#). Accessed 11/16/2015. And: Social IMPACT Research Center’s analysis of homeless system data. On file with author.

67. U.S. Census Bureau’s 2009-2013 American Community Survey 5-year estimates.

SUBSIDIZED HOUSING IN VALPARAISO, 2014 - 2015

TABLE 24

Valparaiso, Indiana

Housing Choice Vouchers (2015)	365
Transitional housing beds (2014)	25
Permanent supportive housing beds (2014)	0
Affordable/subsidized units (2015)	437
Total units	827

Private Market Affordable Housing Units

As noted above, subsidized housing only meets a small fraction of affordable housing needs. Most low-income families seek housing they can afford through renting or purchasing a home on the open market.

To determine owner affordability, a simple measure is used that assumes national averages for annual utility costs, taxes, insurance, and interest. It also assumes that housing costs are affordable to a family if the family pays no more than 30 percent of their income toward housing costs, including mortgage, insurance, and utilities. Using these measures, a family can afford a mortgage that is approximately 2.9 times their annual income.⁶⁸ To determine rental affordability, it is assumed that renters can spend no more than 30 percent of their income on rent while still being able to meet other necessities.

The data suggest that the housing market in Valparaiso is not meeting the needs of its lowest-income residents. The table below shows a gap in affordable owner housing for extremely low-income and very low-income households.⁶⁹ These estimates are likely conservative, for it is probable that the lowest-value properties—that is, many of the properties counted as affordable for extremely low-income households—may be blighted or not habitable.

While homeownership may not always be feasible or appropriate for the lowest-income households, the private market rental options in Valparaiso are also failing to meet their needs. There is a gap of 1,315 rental units for the lowest-income households in Valparaiso.⁷⁰ Even accounting for the 827 subsidized housing units detailed above (some of which are not intended for long-term habitation), there are still 663 extremely low-income households in Valparaiso who are unable to find affordable housing through government programs or the private market (Table 25).

68. U.S. Department of Housing & Urban Development. (2005). [State of the cities data system: Comprehensive housing affordability strategy \(CHAS\) data](#).

69. The U.S. Department of Housing and Urban Development defines low-income as 80 percent of AMI, very low-income as 50 percent of AMI, and extremely low-income as 30 percent of AMI. These definitions differ from our earlier usage of the term "low-income" in the Population Profile as between 100 percent and 200 percent of the poverty line.

70. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

PRIVATE MARKET AFFORDABLE HOUSING IN VALPARAISO, 2013

TABLE 25

Owners	# of households	# of units in affordability range	Gap
Extremely low-income (30% AMI; \$0-\$14,999)	299	124	175
Very low-income (50% AMI; \$15,000-\$24,999)	611	104	507
Low-income (80% AMI; \$25,000-\$34,999)	545	780	(235)
Renters	# of households	# of units in affordability range	Gap
Extremely low-income (30% AMI; \$0-\$14,999)	1,573	258	1,315
Very low-income (50% AMI; \$15,000-\$24,999)	642	933	(291)
Low-income (80% AMI; \$25,000-\$34,999)	542	3,147	(2,605)

In Valparaiso, there are more units affordable to very low-income renters and low-income renters and owners than there are households in those income ranges.⁷¹ This does not necessarily mean that all low-income and very low-income households in Valparaiso can access the affordable housing. The available units may be occupied by higher-income households looking to reduce their housing costs, or by lower-income households who are spending more than they can afford on housing.

Communities throughout the country struggle to meet the affordable housing needs of the lowest-income households. As shown in the appendix, every comparison community—including Valparaiso—has an affordable housing gap for extremely low-income renters. Unlike its peer college towns, Valparaiso does not have a unit gap for very low-income renters, although we cannot verify whether very low-income households are actually living in affordable units. West Lafayette has a gap of 809 units for very low-income renters, while Athens has an affordable unit gap of 826 units for very low-income households.⁷²

71. U.S. Census Bureau's 2009-2013 American Community Survey 5-year estimates.

72. *Ibid.*

CONCLUSION

Valparaiso has a diverse range of affordable housing needs among its population, and some of those needs are not met by Valparaiso's current affordable housing supply. In particular, hundreds of extremely low-income and very low-income families cannot find housing for purchase or rent that would be sustainable on their limited budgets. This results in a situation where nearly half of the renter population in Valparaiso are burdened by their housing costs, while one in four Valparaiso renters spend more than half of their incomes on housing. While these families may be able to get by, they are at risk of housing instability if faced with unexpected costs or income loss. The population of individuals in Valparaiso who earn more than the poverty line but less than twice the poverty line has grown dramatically since pre-recession levels, and if this growth rate continues, affordable housing needs may continue to rise.

Valparaiso's community includes people who are at heightened risk of poverty and hence housing instability, including:

- 2,419 people living in extreme poverty
- 1,062 adults with mental illness
- 2,306 youths and adults who use illicit drugs
- 3,044 people with disabilities, more than a third of whom live in poverty
- 2,030 veterans
- 1,227 families with children headed by single parents, more than a third of whom live in poverty
- 5,269 women and 3,106 men who have been victims of domestic violence

While many of these populations overlap, it is clear that Valparaiso needs an affordable housing stock that supports members of its community who are facing diverse challenges. The 827 government subsidized housing units, zero of which are permanent supportive housing that could provide services to populations with special needs, are unlikely to address the affordable housing needs of Valparaiso's most vulnerable residents.

The private housing market is also not adequately addressing the scope of Valparaiso's affordable housing needs. There are gaps of 1,490 affordable units for extremely low-income owners and renters and 507 affordable units for very low-income owners, and there is no guarantee that low-income families are in housing that is affordable to them simply because affordable units exist for their income bracket.

As community leaders carry out the implementation of the ValpoNEXT plan and its initiative to expand affordable housing, they should encourage housing development that would be affordable to the diverse range of people who live and work in Valparaiso. A more vibrant affordable housing stock would benefit both Valparaiso's current residents, many of whom struggle to afford their housing costs, as well as potential future residents, employers, and the community as a whole.

It is also important for Valparaiso's leaders to keep in mind that people struggle to afford housing for a broad variety of reasons, and non-housing solutions could alleviate the affordable housing gap in Valparaiso. Policies that expand job opportunities for low-income Valparaiso residents; increase wages and benefits; expand high-quality educational and training opportunities; and strengthen the safety net will help Valparaiso residents earn incomes that allow them to meet their basic needs, including (but not limited to) housing.

APPENDIX A: POPULATION PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Household size distribution	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total households	115,610,216	2,481,793	61,502	12,040
One-person households	27%	28%	25%	34%
Two-person households	34%	35%	35%	33%
Three-person households	16%	16%	17%	14%
Four-person households	13%	13%	14%	11%
Five-person households	6%	6%	6%	5%
Six- or more person households	4%	3%	3%	3%

Race distribution	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population	311,536,594	6,514,861	165,168	31,491
White non-Hispanic	63%	81%	85%	85%
Black non-Hispanic	12%	9%	3%	4%
Hispanic	17%	6%	9%	7%
Asian non-Hispanic	5%	2%	1%	2%
Other non-Hispanic	3%	2%	1%	2%

Individuals in poverty	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population (2013)	303,692,076	6,317,159	161,397	28,634
Total population (2007)	290,858,668	6,103,829	154,541	27,131
Number in poverty (2013)	46,663,433	969,881	16,752	4,125
Number in poverty (2007)	38,567,903	760,606	15,046	4,247
Poverty rate (2013)	15%	15%	10%	14%
Poverty rate (2007)	13%	12%	10%	16%
Percent change in number of people in poverty, 2007 – 2013	21%	28%	11%	-3%
Percent change in poverty rate, 2007 – 2013	16%	23%	7%	-8%

Families in poverty	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population (2013)	76,744,358	1,655,596	43,450	6,995
Number in poverty	8,666,630	184,728	3,150	664
Percent in poverty	11%	11%	7%	9%

APPENDIX A: POPULATION PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Poverty by age	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Children (Age <17)	72,748,607	1,566,974	38,649	6,781
Adults (18-64)	190,398,831	3,919,306	102,145	18,122
Seniors (65+)	40,544,638	830,879	20,603	3,731
% Children in poverty (<17)	22%	22%	14%	15%
% Adults in poverty (18-64)	14%	14%	10%	16%
% Seniors in poverty (65+)	9%	7%	5%	5%

Extreme poverty	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population (2013)	303,692,076	6,317,159	161,397	28,634
Total population (2007)	290,858,668	6,103,829	154,541	27,131
Number in extreme poverty (2013)	20,609,862	449,604	8,303	2,419
Number in extreme poverty (2007)	16,697,160	353,237	6,912	2,286
Percent in extreme poverty (2013)	7%	7%	5%	8%
Percent in extreme poverty (2007)	6%	6%	4%	8%
Percent change in number of people in extreme poverty, 2007 – 2013	23%	27%	20%	6%
Percent change in extreme poverty rate, 2007 – 2013	18%	23%	15%	0%

Low-income Individuals	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population (2013)	303,692,076	6,317,159	161,397	28,634
Total population (2007)	290,858,668	6,103,829	154,541	27,131
Number of low-income people (2013)	57,301,004	1,236,992	23,152	5,149
Number of low-income people (2007)	52,085,279	1,074,986	18,303	3,672
Low-income rate (2013)	19%	20%	14%	18%
Low-income rate (2007)	18%	18%	12%	14%
Percent change in number of low-income people, 2007-2013	10%	15%	26%	40%
Percent change in low-income rate, 2007-2013	5%	11%	21%	33%

Point-in-Time homeless counts	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Point in time homeless counts (2014)	578,424	5,971	307	-

APPENDIX A: POPULATION PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Trends in homeless students	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
2012-13	1,258,182	14,623	264	-
2013-14	-	16,233	242	-
2014-15	-	17,437	260	-
Percent change from 2012-2013 – 2014-2015	-	19%	-2%	-

Poverty by disability status	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Total population 20-64	183,133,216	3,769,586	98,545	17,619
Total # of people aged 20-64 in poverty	25,473,299	533,774	10,048	2,826
Total population 20-64 with disabilities	18,900,213	436,406	9,247	1,431
Total population 20-64 with disabilities in poverty	5,212,594	121,208	2,112	507
% of people aged 20-64 in poverty	14%	14%	10%	16%
% of people with disabilities in poverty	28%	28%	23%	35%

Average amount of benefits	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Average amount of SSI in past 12 months per recipient (2013)	\$9,151.57	\$9,532.98	\$11,342.46	\$9,504.18
Average amount of SS income in past 12 months per household (2013)	\$17,189.14	\$17,832.94	\$19,539.65	\$18,737.92
Average amount of TANF income in past 12 months per recipient (2013)	\$3,807.87	\$3,235.60	\$4,694.22	\$4,170.18
Estimated average annual amount of SNAP benefits per household (as of Sept. 2015)	-	\$3,281.47	\$3,313.53	-

Household income distribution	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Less than \$10,000	7%	7%	6%	10%
\$10,000 - \$24,999	16%	17%	12%	16%
\$25,000 - \$34,999	10%	12%	9%	9%
\$35,000 - \$49,999	14%	15%	14%	17%
\$50,000 - \$74,999	18%	19%	18%	18%
\$75,000 - \$99,999	12%	12%	15%	12%
\$100,000+	23%	17%	26%	18%

Median earnings, full-time workers	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Males over age 15	\$49,087	\$46,822	\$62,132	\$51,271
Females over age 15	\$38,635	\$34,434	\$37,915	\$37,896

APPENDIX A: POPULATION PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Occupations in Indiana	Base # of jobs (2012)	Projected # of jobs (2022)	Change in # of jobs	Percent Change	Average Annual Openings
Total, All Occupations	2,812,250	3,145,910	333,660	11.9	100,260
Registered Nurses	59,270	69,750	10,480	17.7	2,200
Laborers and Freight, Stock, and Material Movers, Hand	58,300	67,220	8,920	15.3	2,700
Retail Salespersons	88,940	97,570	8,630	9.7	3,910
Combined Food Preparation and Serving Workers, Including Fast Food	79,310	87,710	8,400	10.6	3,870
Office Clerks, General	52,850	59,940	7,090	13.4	1,820
Print Binding and Finishing Workers	1,830	1,650	-180	-10.2	30
Paper Goods Machine Setters, Operators, and Tenders	2,680	2,470	-210	-8.1	20
Printing Press Operators	5,230	4,810	-420	-8.1	90
Electrical and Electronic Equipment Assemblers	6,180	5,730	-450	-7.2	80
Postal Service Mail Carriers	7,000	6,410	-590	-8.4	240

Occupations in United States	Base # of jobs (2012)	Projected # of jobs (2022)	Change in # of jobs	Percent Change
Total, All Occupations	145,355,800	160,983,700	15,627,900	10.8
Healthcare Practitioners and Technical Occupations	8,049,700	9,782,600	1,732,900	21.5
Office and Administrative Support Occupations	22,470,100	24,004,100	1,534,000	6.8
Construction and Extraction Occupations	6,092,200	7,394,100	1,301,900	21.4
Healthcare Support Occupations	4,110,200	5,266,000	1,155,800	28.1
Personal Care and Service Occupations	5,375,600	6,498,500	1,122,900	20.9
Postal Service Mail Carriers	295,100	215,800	-79,300	-26.8
Data entry and information processing workers	324,600	244,200	-80,400	-24.8
Material Recording, Scheduling, Dispatching, and Distributing	3,858,500	3,759,700	-98,800	-2.6
Postal service workers	491,600	352,600	-139,000	-28.3
Farmers, ranchers, and other agricultural managers	930,600	750,700	-179,900	-19.3

APPENDIX B: HOUSING PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Total occupied housing units	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Total number of units	115,610,216	2,481,793	61,502	12,040	12,089	6,565
1 unit	69%	78%	79%	63%	42%	44%
% 2-4 unit	8%	6%	7%	13%	8%	19%
% 5+ units	17%	12%	9%	25%	49%	36%
% Mobile home or other	6%	5%	5%	0%	0%	1%

Tenure	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
% Renter occupied	35%	30%	23%	43%	67%	70%
% Owner occupied	65%	70%	77%	57%	33%	30%

Unit size	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
0 bedrooms	2%	1%	1%	3%	6%	3%
1 bedrooms	11%	9%	6%	14%	18%	22%
2 bedrooms	27%	27%	22%	33%	28%	26%
3 bedrooms	40%	44%	50%	34%	27%	26%
4 bedrooms	16%	15%	18%	12%	18%	16%
5+ bedrooms	4%	3%	4%	3%	4%	6%

Distribution of contract rents	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Number of renter-occupied units	40,534,516	745,312	13,872	5,155	8,066	4,598
No cash rent	5%	6%	4%	3%	2%	2%
Less than \$250	6%	7%	4%	4%	2%	5%
\$250 - \$449	11%	17%	6%	8%	8%	17%
\$450 - \$649	20%	36%	23%	20%	28%	30%
\$650 - \$899	23%	24%	41%	45%	26%	26%
\$900 - \$1,499	25%	8%	19%	16%	25%	12%
More than \$1,500	10%	2%	3%	4%	10%	8%

APPENDIX B: HOUSING PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Median housing costs	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Median gross rent	\$904	\$730	\$857	\$836	\$849	\$762
Median selected monthly owner costs	\$1,126	\$891	\$1,090	\$1,002	\$980	\$944
Median monthly housing costs	\$1,012	\$815	\$996	\$888	\$883	\$776

Cost-burdened renters	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Total renter-occupied housing units	40,534,516	745,312	13,872	5,155	8,066	4,598
# Spends more than 30% of income on rent	19,581,493	342,087	5,916	2,227	5,384	3,194
# Spends more than 50% of income on rent	10,126,476	178,100	3,160	1,317	3,847	2,532
% of total pop rent burdened	48%	46%	43%	43%	67%	69%
% pop severely rent burdened	25%	24%	23%	26%	48%	55%

Owner - Affordable housing gaps	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Extremely low-income (30% AMI)	(1,616,822)	(27,777)	895	175	53	(36)
Very low-income (50% AMI)	(330,334)	(33,948)	2,838	507	106	39
Low-income (80% AMI)	4,153,028	(150,292)	(7,654)	(235)	144	62

Renter - Affordable housing gaps	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Extremely low-income (30% AMI)	4,194,987	117,131	2,784	1,315	2,476	1,187
Very low-income (50% AMI)	(3,140,208)	(150,785)	(4,642)	(291)	809	826
Low-income (80% AMI)	(473,707)	(156,224)	(1,103)	(2,605)	(633)	470

Crowded units	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana	West Lafayette, Indiana	Athens, Ohio
Total	115,610,216	2,481,793	61,502	12,040	12,089	6,565
More than 1 person per room	3,797,345	43,743	1,085	261	84	7
Crowding rate	3%	2%	2%	2%	1%	0%
More than 1 person per room: owner occupied	1,277,577	18,240	452	51	13	7
Percent of crowded units that are owner occupied	34%	42%	42%	20%	15%	100%
More than 1 person per room: renter occupied	2,519,768	25,503	633	210	71	-
Percent of crowded units that are renter occupied	66%	58%	58%	80%	85%	0%

APPENDIX B: HOUSING PROFILE FOR VALPARAISO AND COMPARISON COMMUNITIES

Renter profile	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Estimate of mean renter hourly wage	\$15.16	\$12.27	\$11.68	-
Monthly rent affordable at mean renter wage	\$788	\$638	\$607	-
Wage needed to afford 2 bedroom at FMR	\$19.35	\$14.31	\$15.48	-
Work hours per week at minimum wage to afford 2 bedroom at FMR	107	79	85	-

Fair Market Rents (2015)	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
0 - Bedrooms	\$699	\$491	\$479	-
1 - Bedrooms	\$806	\$585	\$646	-
2 - Bedrooms	\$1,006	\$744	\$805	-
3 - Bedrooms	\$1,355	\$978	\$1,008	-
4 - Bedrooms	\$1,568	\$1,117	\$1,076	-

Affordable housing	United States	Indiana	Porter County, Indiana	Valparaiso, Indiana
Housing Choice Vouchers (2015)	1,567,996	39,365	365	365
Transitional housing beds (2014)	173,224	-	25	25
Permanent supportive housing beds (2014)	300,282	-	97	0
Affordable/ subsidized units (2015)	1,314,657	35,110	819	437
Total units	3,356,159	74,475	1,306	827

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