

# Housing Hoosiers

Mansion or trailer, townhouse or ranch, most Hoosiers live in single-family homes. The decennial census taken in April 2000 provides detailed information on the physical and financial characteristics of housing in Indiana, such as the number of rooms and bedrooms, vehicles and telephones, value, and heating fuel.

Indiana's overall housing inventory is the primary focus of this article and will likely cause the reader to learn more about local areas within the state. This information is

available for every county, city, town, and township in the state on STATS Indiana ([www.stats.indiana.edu](http://www.stats.indiana.edu)) in a series of 60-page profiles developed from a census file named Summary File 3.

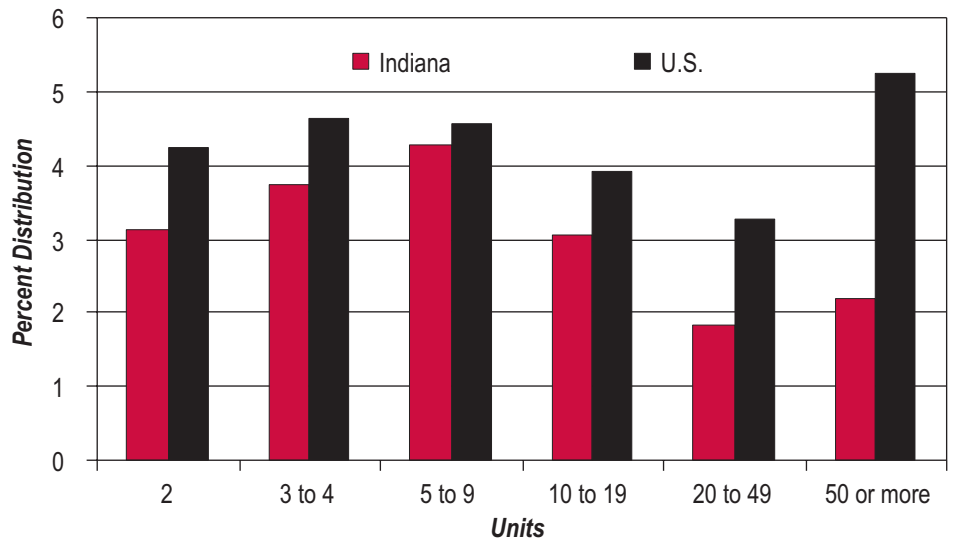
## Physical Characteristics

Single or double (we don't mean cheeseburgers), trailer or apartment? Most housing in Indiana consists of single-family homes (see **Table 1** and **Figure 1**). Still, 25 percent of Indiana's housing is apartments

**Carol O. Rogers**

Associate Director and IBR  
Editor, Indiana Business  
Research Center,  
Kelley School of Business,  
Indiana University

**Figure 1**  
**Multi-Unit Housing: Indiana Compared to the U.S.**



**Table 1**  
**Housing Units by Type: Indiana Compared to the Nation**

Types of Housing	Occupied Units	Distribution (%)		Persons Per Unit	
		Indiana	U.S.	Indiana	U.S.
Total Units:	2,336,306	100.00	100.00	2.53	2.59
1, Detached	1,699,089	72.73	61.42	2.72	2.81
1, Attached	66,100	2.83	5.60	2.22	2.57
2	72,852	3.12	4.23	2.17	2.46
3 to 4	87,490	3.74	4.65	1.92	2.29
5 to 9	100,118	4.29	4.57	1.90	2.12
10 to 19	71,043	3.04	3.90	1.81	2.01
20 to 49	42,958	1.84	3.28	1.57	1.95
50 or More	50,844	2.18	5.24	1.41	1.82
Mobile Home	145,078	6.21	7.00	2.46	2.56
Boat, RV, Van, etc.	734	0.03	0.10	2.25	1.81

or mobile homes (571,117 such units). Most apartment dwellers are found in the metro areas of the state, with mobile home living more prevalent in southern Indiana (see **Figure 2**).

Utility gas heats the majority of Hoosier (65 percent) and U.S. (51 percent) homes. Electricity is a distant second choice with a 22 percent share in Indiana and 30 percent share nationwide. Hoosiers use more bottled, tank, or LP gas (9 percent) than is used nationwide (7 percent), but less fuel oil or kerosine (3 percent) than the U.S. average of 9 percent (see **Figure 3**).

**Financial Characteristics**

Most Hoosiers are homeowners—71 percent compared to 62 percent nationally.

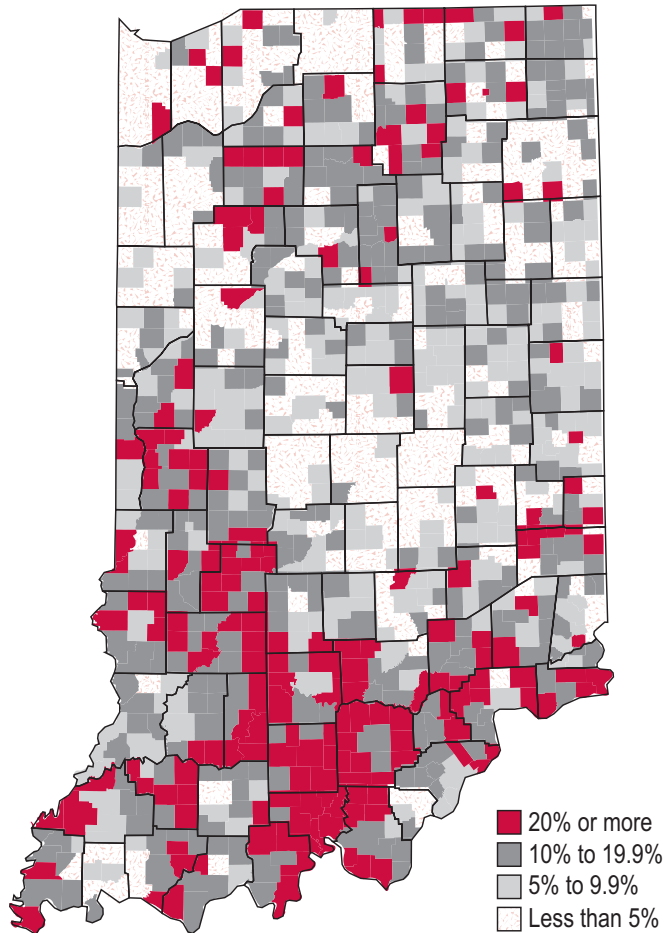
Based on Census 2000, the median value of a home in Indiana is \$94,300, compared to \$119,600 for the U.S. Of course, the median home value varies widely depending on location, with median values as high as \$625,000 in the Indianapolis area (Crows Nest) and \$390,600 in Northern Indiana (Dune Acres) (see **Table 2** and **Figure 4**). Home values also vary with the race of the homeowner, with Asians (reporting one race) having the highest median value at \$138,300 in Indiana and \$199,300 nationally (see **Figure 5**).

With homes come mortgages, utilities, and taxes. In Indiana, 71 percent of specified owner occupied homes (see sidebar definition) have a mortgage. Of those mortgaged homes, average monthly owner costs are \$977. The mortgage is clearly the biggest financial load, since homeowners without a mortgage have average costs of only \$280 a month. Indiana has a median yearly real estate tax of \$868, compared to \$1,334 in the U.S.

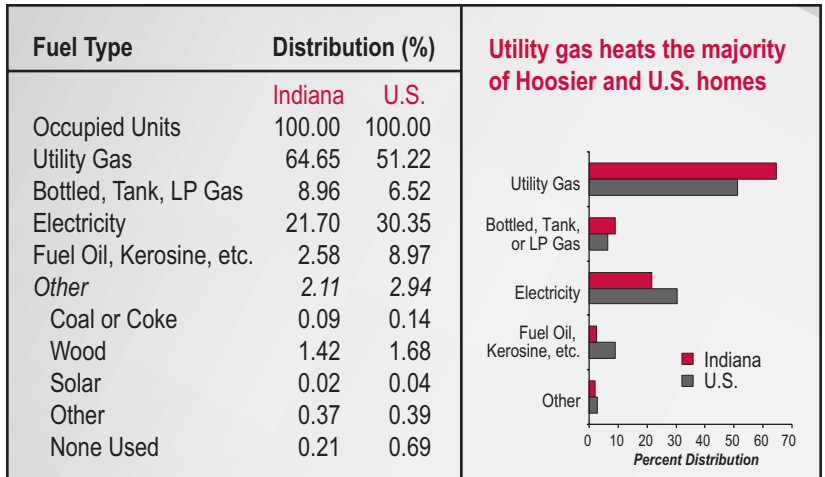
**Specified owner occupied units:**

Financial data and some other housing characteristics are tabulated only for those units classified by the Census Bureau as “specified.” Those units include only 1-family houses on less than 10 acres without a business or medical office on the property. The data for “specified units” exclude mobile homes, houses with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings.

**Figure 2**  
Mobile Home Share of All Housing Units by Township, 2000



**Figure 3**  
Fuel Used for Home Heating



# Quick Facts about Hoosier Homes and Households

## Medians

- \$41,567 is the median household income
- \$50,261 is the median family income
- \$94,300 is the median value of an owner-occupied home

## Vehicles

- 32.3 percent have one vehicle
- 40.3 percent have two vehicles
- 20.1 percent have three or more

## Space

- 2.3 percent of housing units have more than one person per room
- 72.0 percent have less than one person per room—possible since the average household size is 2.5 persons and the average number of rooms per housing unit is 5.8.
- The rental vacancy rate is 8.8 statewide

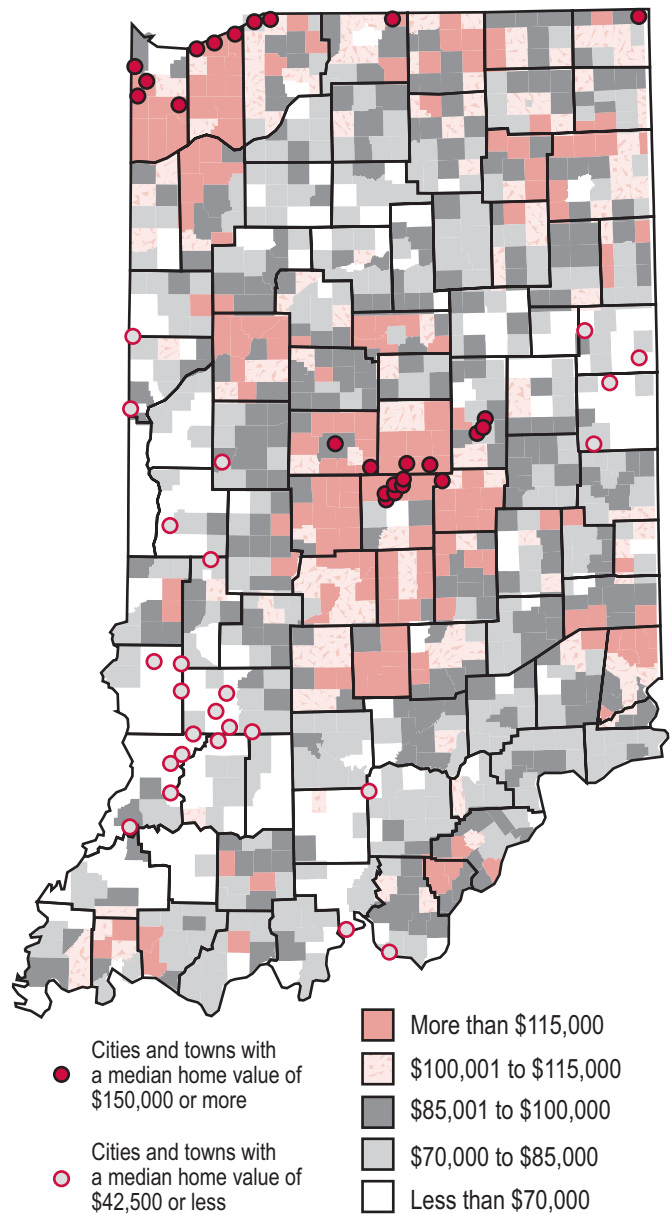
## Home Value

- 3,566 homes in Indiana are valued at \$1 million or more
- 65,440 housing units have five or more bedrooms

**Table 2**  
Median Home Value in Indiana Cities and Towns

Places with a Median Home Value of \$150,000 or More		Places with a Median Home Value of \$42,500 or Less	
Crows Nest	\$625,000	\$42,300	Ridgeville
North Crows Nest	\$598,200	\$42,200	Bicknell
Williams Creek	\$553,600	\$42,200	Shelburn
Dune Acres	\$390,600	\$41,500	Sandborn
Meridian Hills	\$281,900	\$41,000	Dugger
Clear Lake	\$275,000	\$40,800	Modoc
Spring Hill	\$270,800	\$40,800	Wheatland
Zionsville	\$246,300	\$40,600	Salamonia
Ulen	\$238,900	\$39,900	Lyons
Beverly Shores	\$238,000	\$39,400	Pennville
Woodlawn Heights	\$232,500	\$39,300	Switz City
Ogden Dunes	\$222,000	\$38,800	Carbon
Long Beach	\$217,500	\$37,600	Hymera
Carmel	\$205,400	\$37,500	Mecca
Country Club Heights	\$192,000	\$36,300	Alton
Wynnedale	\$183,000	\$35,600	Decker
Winfield	\$180,100	\$34,700	Elnora
St. John	\$172,100	\$34,700	State Line City
Munster	\$163,800	\$33,100	Mauckport
Fishers	\$161,500	\$31,900	Newberry
Schererville	\$157,900	\$31,300	Crane
River Forest	\$156,300	\$30,200	Edwardsport
Granger	\$154,600	\$29,600	Saltillo
Michiana Shores	\$154,200	\$28,800	Ambia
McCordsville	\$150,800	\$24,300	Alamo Lore

**Figure 4**  
Median Home Value by Township, 2000



**Figure 5**  
Median Home Value by Race of Householder

