



Spencer, Indiana.

Current market data.

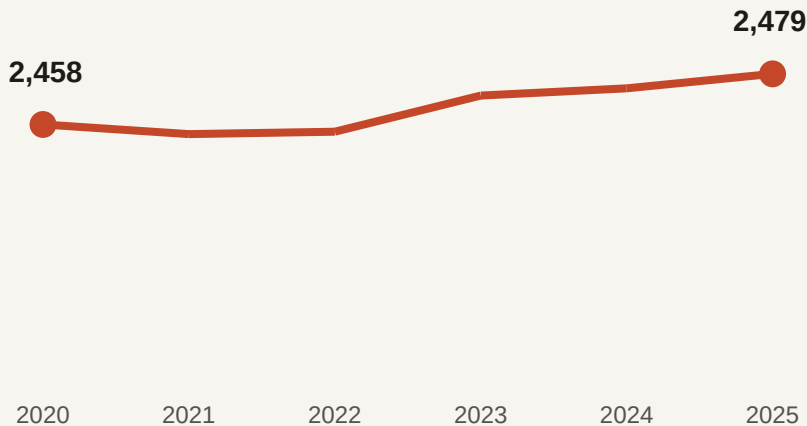
10 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

**Steady. Within 1% of 2020,
every year since.**

2,479

people, the 179th-largest of Indiana's cities and towns.



THE WORKDAY

9 in 10 jobs here go to
people who live somewhere
else.

93.6%

of 4,550 jobs located in Spencer are filled by in-commuters.



Each dot is 1% of jobs. Filled: held by in-commuters.

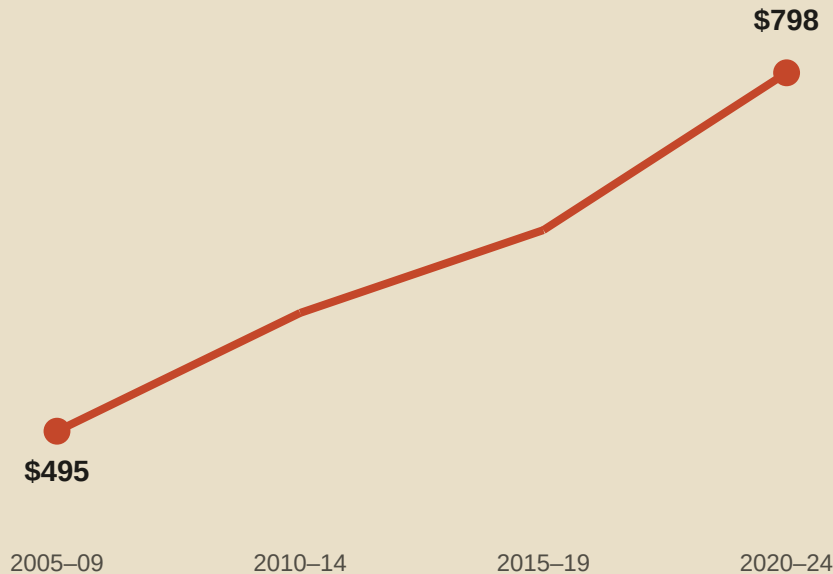


RENT

Median rent is up 61%
since the 2005–2009
survey, before inflation.

\$798

a month. Indiana's median is \$1,062.





THE SEAM

Cross one tract line and median rent jumps \$407.

A \$407 gap between neighbors, the sharpest rent edge between adjacent tracts in Owen County.

TRACT 9557.02

\$711

TRACT 9557.01

\$1,118



ROOM TO BUILD

Local wages can carry more rent than the median charged today.



is the monthly rent range local workforce wages support.

BUILDING

Most of the housing here is older than 2000.

44

homes permitted, 2020–2025

14%

of those were in multifamily
buildings

96%

of all homes were built before 2000



UNITS NEEDED

Closing the gap would add 0.2–3.5% to the 1,330 homes here.

2–46

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 25% less than Indiana's.

\$162,900

median home value in Spencer.

Spencer



\$162,900

Indiana



\$218,200

U.S.



\$332,700

THAT WAS SPENCER'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at [**almanacdata.ai/e/in/spencer/**](https://almanacdata.ai/e/in/spencer/)

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