# COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

DEARBORN
County
DECATUR
County
FRANKLIN
County
JEFFERSON
County
JENNINGS
County
OHIO
County
RIPLEY
County
SHELBY
County
SWITZERLAND
County

**2020**

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# EXECUTIVE SUMMARY

The Southeastern Indiana Regional Planning Commission (SIRPC) 2020-2025 Comprehensive Economic Development Strategy (CEDS) is a product of a partnership between SIRPC and the Economic Development Administration (EDA). As part of the U.S. Department of Commerce, EDA is charged with the task of supporting local economic development within its designated economic development districts.

The CEDS is the cornerstone of the SIRPC and EDA partnership. Throughout the forty- year partnership between SIRPC and EDA the CEDS has supported and enhanced the building of foundations from which regional and individual community investments may be built upon.

The Economic Development Administration (EDA) provides SIRPC with planning partnership grant funding, which is matched with local county contributions. This partnership allows the SIRPC staff to facilitate the creation of the Comprehensive Economic Development Strategy, as well as consult with and develop projects with the SIRPC membership.

The SIRPC 2020-2025 Comprehensive Economic Development Strategy (CEDS) is developed with the end result of creating a tool that will support and enhance the building of partnerships and strategies essential to build the economic vitality of the southeastern Indiana region.

The 2020-2025 CEDS provides a vision for the region's future growth and development. The CEDS identifies critical regional issues and provides data to help support the development of regional solutions.

The completion of a comprehensive plan is a prerequisite and valuable step for obtaining funding for community and economic development projects. The Economic Development Administration, of the U.S. Department of Commerce specifically requires a Comprehensive Economic Development Strategy for project funding. In addition, a Comprehensive Economic Development Strategy (CEDS) is required for the region's designation as an Economic Development District (EDD).

The Southeastern Indiana Regional Planning Commission (SIRPC) district is recognized by the United States Department of Commerce Economic Development Administration (EDA) as an Economic Development District (EDD). This recognition allows the SIRPC to access EDA funds to carry out its mission.

The Economic Development District designation also allows public and private organizations in the region to work in collaboration with SIRPC to access Public Works and Economic Development monies from the federal government.

The CEDS does not duplicate or eliminate the need for individual community planning efforts; rather it views development potential as a whole, on a regional level. The CEDS provides a mechanism to develop a regional strategy containing regional goals and objectives, promoting collaboration towards addressing regional issues. The CEDS also serves as documentation of of regional collaboration.

The first step in the process of compiling the 2020-2025 CEDS involved an extensive review and compilation of relevant data. SIRPC staff compiled and analyzed regional data, selecting the most meaningful to include in the 2020-2025 CEDS. The Comprehensive Economic Development Strategy is designed to utilize the research, analysis and planning towards the goal of creating a five-year blueprint for regional economic development.

In creating this blueprint for development, it was necessary to explore in detail the defining characteristics of the region and the existent economy. Challenges and opportunities were identified.

Utilizing this information, a vision for the future was formulated. The process included establishing goals and objectives that can be pursued on a regional basis.

The Southeastern Indiana Regional Planning Commission (SIRPC) Board of Directors has primary responsibility for the approval of the CEDS, the annual performance evaluation, and the annual update of the strategy. The SIRPC CEDS Strategy Committee, business and industry representatives, community leaders, economic development leaders, and a multitude of local, state and federal agency partners participated in the development of the strategy and provided feedback about the entire process.

Efforts were made to incorporate priorities of regional organizations and state and federal partners within the framework of developing the CEDS. Special efforts were taken to obtain participation from all sectors of the economy, special interest groups, public and private organizations, and individuals interested in the development in the region.

The Southeastern Indiana Regional Planning Commission currently serves nine counties – Dearborn, Decatur, Franklin, Jefferson, Jennings, Ohio, Ripley, Switzerland, and Shelby. There are thirty-six incorporated towns and cities located within the nine-county region. *

**A small portion of Edinburgh is within Shelby County. Edinburgh is not included in the incorporated towns and cities number, as most of the municipality is in an adjoining county.*

The region's population is represented on the Commission Board of Directors and brings the voice of the region's citizens into planning for the future of the region. The SIRPC governing body includes seven members from each member county and a Governor's Representative.

The Executive Committee, which meets monthly and directly oversees the staff and operation of the Commission, is made of the SIRPC officers and one representative from each county. The CEDS Strategy Committee is a standing body of the SIRPC and includes representation from private sector, public officials, community leaders, private individuals, workforce development, higher education, labor/minority and other interested parties.

There are a large number of partners, separate from the formal SIRPC organization that engage in essential planning and development activities in the region. The Indiana Office of Community and Rural Affairs is a critical partner that works directly with SIRPC towards the development of the Region. Other partners include, but are not limited to Purdue Regional Center for Development, Ball Indiana Communities Institute, Indiana University Research, Ivy Tech, Indiana Housing & Community Development Authority, Region 9 Workforce Development, not for-profits and social service providers, economic development commissions, chambers of commerce, and community foundations.

The SIRPC prioritizes collaboration among local, regional, state, federal, public and private partners. Collaboration allows the maximization of scarce resources. Collaboration also brings opportunity from cooperation in creating new and innovative ways of doing business. By working together, Southeastern Indiana partners are able to adapt and meet the challenges in a changing environment of the region. **Partners work together to**:

- Measure the pulse of the region.
- Assess threats and opportunities.
- Envision the future.
- Develop appropriate strategies to ensure the region possesses a healthy economic existence.

The SIRPC puts a very high value on *Coordination*. The number of planning and development activities occurring in the region at any one point in time is vast. The one commonality is that

there are not enough resources to meet identified needs. A considerable amount of effort goes into coordinating activities so that all available resources are used in as efficient a manner as possible to benefit the region. The synergy created by the efforts of collaboration and coordination is helping benefit the region as a whole.

The Southeastern Indiana Regional Planning Commission district is located strategically between the Indianapolis, Cincinnati and Louisville metropolitan areas. The SIRPC has adopted the acronym CINDILOU to describe this strategic location. The district reflects a fusion of the lifestyle of the American Heartland as well as the American South in place and spirit. Four of the nine counties border the Ohio River and Kentucky.

Traditionally known for an excellent work ethic, new challenges are threatening the ability of a growing segment of the population to prosper. Generational poverty and substance abuse are growing. On the other side of the spectrum, the larger portion of the population supports the hard work ethic reputation from the past.

The region is still fighting to recover from the Great Recession. On a county level, one out of three households are struggling to find jobs with high enough wages and long enough hours to cover their basic monthly household expenses. Households affected by insufficient income cannot afford basic needs such as housing, child care, food, transportation, health care, and necessary technology such as smartphones and broadband. In the most extreme cases, there are communities in which half or more up to three quarters of the households within the community cannot afford basic needs. (See ALICE section)

The changes in composition of the population are also changing needs within the region's communities. Baby boomers, who have been the largest generation in the country have affected many cultural and economic aspects of the country. As they age, their needs and preferences are changing, and continue to impact demand for goods and services.

The second largest group is the millennials (adults born between 1981 and 1996, also known as Generation Y, who are making different lifestyle and working choices than previous generations. A large share of the region's millennials are attracted to urban areas outside of the region.

Although the advancement of technology within the region has the potential to provide growing opportunities for citizens to have it all – high paying employment, plus the advantage of living in a rural, small town atmosphere, inadequate broadband in some areas is restricting growth and opportunities.

Companies are increasing the number of tasks being automated to improve outcomes and reduce costs. Low wage jobs continue to dominate the region's economy. The continued decline in the share of income going to workers, and the fact that medium wage jobs are not returning, are making it more challenging for workers to find jobs with wages that can support a family.

The natural and cultural landscape is rich in resources. The region spans parts of the Ohio River Valley and the Whitewater River Valley. Interstate access bisects the northern parts of the region, and the area is served by a network of state and U.S. highways. The area has abundant energy resources. The land provides opportunities for productive agriculture, hunting, fishing, recreation and a variety of life styles. Individual community population is small – from very tiny Brooksburg with a population of 109 to the City of Shelbyville, with a population of 19,034. The region is deeply rooted in the rural tradition.

Southeastern Indiana is a place where pioneer spirit is coupled with rural perspective. There is an emphasis on individual responsibility and caution coupled with risk taking and innovation.

The area retains the southern outlook of early settlers. As a whole, it tends to be more fundamental, patriotic and nationalistic than lands to the north.

*Life in Southeastern Indiana and a high quality of life are some of the area's strengths*. For recreation there are numerous state parks, state and federal historical sites, specialty shopping, cultural amenities, sports events, and national affiliated festivals with world renowned entertainment venues. Golf courses, trails, playgrounds and water sports abound to the benefit of both residents and visitors. During both good times and bad -the cost of living and income consistently run a bit lower than national averages. Depending on where one lives within the region, home can be an isolated farm or a small town neighborhood and still be within commuting distance of a major metropolitan area, thanks to the CINDILOU location.

There is a diverse mix of opportunity for work. Manufacturing and government institutions are the largest employers throughout the region. There are also significant employment opportunities in health care and retail trade.

Using various economic tools for analysis of the region, the current conditions of the region are mixed when compared to the nation and state. The region performs well in regards to its business-friendly climate, low corporate and individual tax rates, cost of living, quality of life factors, employment growth, and community-based activities and services. Community and

regional entities are engaged in job creation and retention efforts as well as attracting wealth to the area. Residents in the region are indifferent to somewhat supportive of using incentives to accomplish these objectives.

The culture of the region, which leans to conservatism and caution, has presented some advantages.

Discomfort with change, along with a lack of resources in the region's history have left the region with "jewels" unsurpassed anywhere in the nation. For example, the City of Madison is a National Historic Landmark and has 133 blocks of buildings that are on the National Register of Historic Places. In recent years, citizens have stepped forward and committed time and energy to preserve these wonderful and unique treasures.

Although the economy in the region follows the general path of the national economy, the fluctuations tend to not be in the extreme. When the large economy was bounding, the local economies realized improvements – but not as dramatic. Consequently, when the economy of the nation and world take steep downturns, the economy of Southeastern Indiana did not have as steep of a drop. In much of the region, however, economic vitality is considerably less than that of the nation, or other areas of the state.

The staff of the Southeastern Indiana Regional Planning Commission, with local partners, is involved in an ever-expanding number of community development and infrastructure development activities. The SIRPC staff can be found to be involved in anything from disaster recovery efforts to Main Street revitalization. Projects currently in the development stage or varying levels of implementation include water, waste water management, storm drainage, housing, public buildings, historic preservation, street and sidewalk improvement, hazard mitigation, public services, river access, transportation, dams and levees and fire protection.

The Region has had the advantage of being the location for some large development projects in the last decade that are and will continue to be drivers of industry and wealth in the region. Such projects take the resources, attention, cooperation and collaboration of many levels of partners to come into being. The location of Honda in Decatur County and the creation of the Muscatatuck Urban Training Center are two examples of large-scale projects that would not have happened if not for extreme collaboration, cooperation, and coordination among local, regional, state and federal partners.

Innovation within the region, which has been described as the fuel to incubate, transform, and reinvent the economy for the 21st century- is slightly lagging behind the national average. Certain inputs to innovation such as human capital, educational attainment, population

growth, research and development investment and employment in high tech are underperforming the national average. This deficit of inputs and capacity for innovation has forced the region into the position of catching up with the national averages for innovation outputs. Outputs to innovation such as patents per worker and job growth percentages have exceeded national averages. Conversely, outputs such as GDP per worker are trailing leading indices. The overall economic well-being of the region is also substandard to the national level with factors such as unemployment, median income, income growth and the poverty rate being considered.

Corridors and Clusters are groups of active and interrelated enterprises that have been identified and which tend to be magnets for development of similar industry, as proximity to sharable resources is a valuable asset. There are three growth centers that have been identified in the SIRPC region along major highways: I-74 business corridor between Cincinnati and Indianapolis, US 50 east of North Vernon in Jennings County, and US 62 east and west of Madison in Jefferson County.

The Purdue Center for Regional Development partnered with SIRPC to identify industry clusters for the region. Industry clusters are local and regional concentrations of competitive business and industries. They might sell and buy from each other, use similar technologies, share a labor pool and supply chains, have common support services and specialized infrastructure, and have a variety of jobs with a range of earnings.

**STAR** clusters are clusters that have increased in the concentration of jobs. These clusters are usually thought of as exporting and competitive clusters in the regional economy.

**STAR** clusters in the SIRPC region include manufacturing, transportation equipment manufacturing, transportation and logistics, primary metal manufacturing, machinery manufacturing, and glass and ceramics.

**MATURE** clusters are highly concentrated in the current period but, during the analysis period, these clusters have decreased in concentration of jobs. MATURE clusters are concentrated and exporting but are losing their competitiveness.

**MATURE** clusters in the SIRPC region include advanced materials, agribusiness, food processing and technology, arts, entertainment, recreation & visitor industries, chemicals & chemical based production, forest & wood products, mining, and fabricated metal product manufacturing.

It is interesting to note the maturation of arts, entertainment, recreation & visitor industries, which on some levels are growing. It should be noted that there are three riverboat casinos and one racino/casino located in the SIRPC region. The maturation of this industry in Indiana has been rapid, largely due to competition in adjoining states. The impact of declining revenues, particularly in the riverboat communities will produce new challenges in these communities.

**RANSFORMING** clusters are clusters that have decreased in the concentration of jobs. TRANSFORMING clusters are declining businesses and industries in the region.

**TRANSFORMING** clusters in the region include business & financial services, defense & security, education & knowledge creation, printing & publishing, and computer & electronic product manufacturing.

**EMERGING** clusters are clusters that will have increased in concentration of jobs. These clusters are regaining their concentration and competitiveness in some ways.

**EMERGING** clusters in the region include apparel & textiles, biomedical/biotech (life sciences), energy (fossil 7 renewable), information technology & telecommunications, and electrical equipment, appliance & component manufacturing.

Economic Development is frequently described as the creation of jobs, wealth, and the improvement of quality life. In the SIRPC region, Retention, Entrepreneurship, and Recruitment are the three prongs of economic development. The aim is to keep wealth in the region, to provide opportunities to develop wealth within the region, and to bring in new wealth. The goal is to accomplish these economic ends while maintaining quality of life.

**Challenges or factors contributing to economic risk in the region include:**

- Cultural Habits
- Political Habits
- Untapped and unrecognized resources
- The development and retention of the workforce and leadership pool
- Cost competition and undercapitalization
- Infrastructure and community services
- Property tax caps
- Transportation systems are functionally and structurally deficient in certain sections of the region.

- Decline of gambling boat revenue and taxes
- Erosion of labor force due to substance abuse.
- Inadequate broadband coverage
- Low wage jobs
- Automation

**Opportunities or factors contributing to economic momentum include:**

- The variety and diversity of the existent economy means there are many paths to the development of wealth.
- Underutilized and undervalued assets are available throughout the region, ready for development and discovery.
- The growing portion of the population that consists of persons desiring a small town, rural atmosphere that commute outside of the region has the potential to stimulate the regional housing growth market, as well as local goods and services.
- Stability and predictability has a long history in the regional economy. The cultural and political resistance to rapid change mitigates drastic fluctuations in the business cycle.
- A diverse, skilled, underemployed workforce is available. There are ample opportunities for retraining and honing workforce skills.
- Innovative endeavors and entrepreneurship support mechanisms are available.
- Location can be an asset. Being centralized within the" CinIndyLou" triangle (Cincinnati, Indianapolis, Louisville) provides the entire region with an urban market to tap into.
- Access (even if declining) to gaming revenue taxes from regional riverboats that helps in maintaining local infrastructure and funding area economic development projects
- The quality of life, low cost of living, quality of education, diverse opportunities, transportation, and high- tech infrastructure are assets.
- The educational resources and opportunities are pervasive.
- Opportunities for small business start-ups, small communities and small farmers

By providing leadership, facilitating the dissemination of information, building economic capacity, developing competitive attributes, and managing change, SIRPC and its partners and collaborators are expected to help the residents of Southeastern Indiana realize these dreams of providing security, opportunity, and growth for the region.

It is the intent of the Southeastern Indiana partnership to foster the growth of local and regional economies-creating more and better paying jobs-while maintaining and developing the quality of life and business climate in the region. The aim is to help communities influence decisions about where people live, work, spend money, and make investments. The plan is to

disseminate information, to sustain and grow the existent economy, plan, market, and mobilize resources for specific needs in local communities, and stimulate enterprise and entrepreneurship. These aims translate into specific regionally shared goals and objectives:

- Economic Development
- Community Development
- Education/Information
- Community Services
- Energy
- Transportation
- Small Business Support and Development
- Organizational Quality
- Collaboration
- Broadband Coverage

## THE COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

### PURPOSE OF A COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

The completion of SIRPC's 2020 – 2025 CEDS has been a collaboration of the SIRPC CEDS Strategy Committee, SIRPC board members, local economic development representatives and many more groups and individuals than can be mentioned. The diversity of input has allowed a broad perspective to be employed in developing a strategy that unifies the development of the unique environment of the SIRPC region.

The process of direct local involvement included individual community meetings and special sessions incorporated into Commission and CEDS meetings. The meetings were open to members of private and public stakeholders in addition to the CEDS committee members, and input from all sectors was encouraged. In order to facilitate the maximum amount of participation possible, project surveys and email blasts were distributed to local elected officials and community and economic development leaders in the nine-county area. Survey results and meeting input were incorporated into a detailed analysis of regional project priorities.

The state of economic development in Southeastern Indiana is extremely multi-faceted. The following document provides a broad overview of the current environment.

## THE COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY

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The state of economic development in Southeastern Indiana is extremely multi-faceted. The following document provides a broad overview of the current conditions in the nine county SIRPC economic development district. Strengths and weaknesses have been identified utilizing input of the strategy committee and stakeholders throughout the district. The CEDS document has been designed to formulate both broad and specific plans for the development of the region – including vision, goals, strategies and priorities.

The Comprehensive Economic Development Strategy (CEDS) is the result of a local planning process designed to inform, guide, and support the development of economic growth in Southeastern Indiana. The intent of the CEDS for Southeastern Indiana is to provide a mechanism in which an ongoing study and analysis of opportunities for economic development can be completed. Within this process issues contributing to the economic distress of the region are identified, and appropriate strategies for the remediation of these issues are formulated and initiated.

**The CEDS was created to use as a roadmap to reach the destinations of:**

- Increasing quality employment opportunities in the region.

- Increasing the overall income levels in the region.
- Identifying new market potentials and business opportunities.
- Building a solid foundation from where development can occur, including adequate education opportunities, sufficient infrastructure, and a positive quality of life.
- Improving the "marketability" of the region.
- Increasing local capacities for development.

Extensive time and efforts were taken in choosing strategies most likely to reach the identified destinations or outcomes, as well as offer the best returns on investment of resources. Analysis of the industry and social fabric of each county was conducted to better understand each one and how they tie together and make up the regional economy.

## THE REGIONAL PLANNING CONCEPT

Regional Planning Commissions and Indiana Development Districts were established by the State of Indiana to assist in delivering development programs and services to local units of government.

In 1968, Dearborn, Jefferson, Ohio, Ripley and Switzerland counties were delineated as a planning region by Executive Order of the Governor of Indiana. Some special purpose agencies were subsequently organized, using these boundaries as guidelines.

In 1973, representatives of the Planning and Research group of the Indiana Department of Commerce, under the Office of the Lieutenant Governor, convened meetings with local officials in five counties to discuss the viability for forming a regional planning agency.

On September 27, 1973 the Commission was formed. Composed of local officials of the five counties and interested persons, the Commission made a motion to organize Region 12 Development Commission according to guidelines of Public Law 142.

In January 1974, Dearborn, Jefferson, Ohio and Ripley counties adopted ordinances creating a Regional Planning Commission. In May 1975, the Switzerland County Commissioner adopted a Resolution of Participation with the Region 12 Development Commission.

Due to legislative action, the Region 12 Development Commission reorganized in October 1979. The Commission was henceforth referred to as the Southeastern Indiana Regional Planning Commission, organized under I.C. 36-7-7.

In 1992, Franklin County petitioned the Southeastern Indiana Regional Planning Commission for membership, and was subsequently officially added in November 1992 via Governor Evan Bayh.

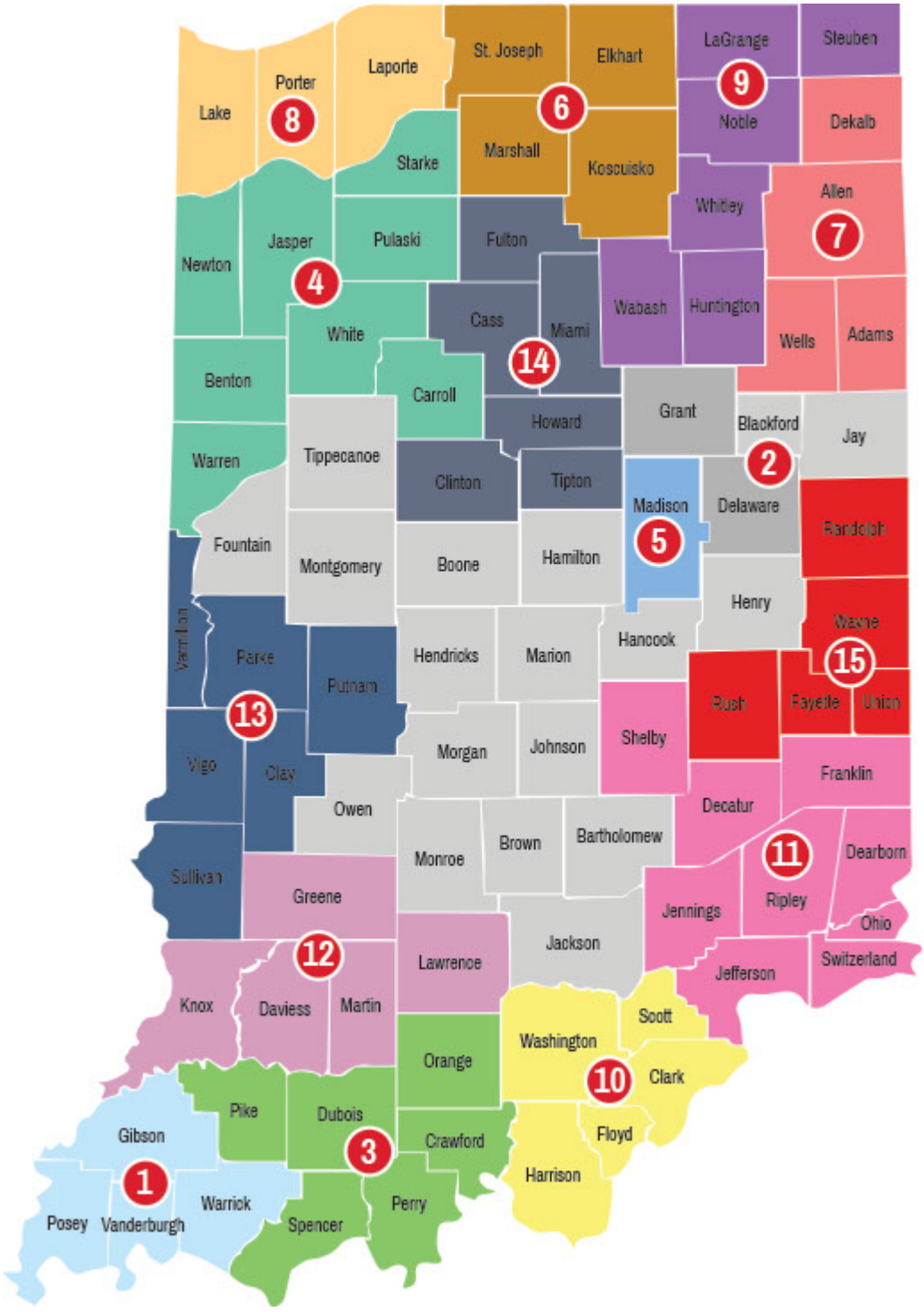
In 1993, Jennings County petitioned the Southeastern Indiana Regional Planning Commission for membership and was officially added to the District via Governor Evan Bayh's office in August 1993.

In March 1998, Decatur County petitioned the Southeastern Indiana Regional Planning Commission for membership, and also became an official member of the Commission following Governor Joe Kernon's endorsement.

In 2010, Shelby County petitioned the Southeastern Indiana Regional Planning Commission for membership, and became an official member of the Commission following Governor Mitch Daniels endorsement.

The current status of the Commission is a nine- county organization composed of Dearborn, Decatur, Franklin, Jefferson, Jennings, Ohio, Ripley, Shelby and Switzerland counties. In accordance with I.C. 36-7-7, the Commission is composed of seven representatives from each County and one member appointed by the Governor.

There are currently fourteen economic development districts in the State of Indiana. Districts organizations collaborate on a state wide basis through the Indiana Association of Regional Councils. The following map illustrates the current development districts within the State of Indiana.




Economic Development Districts in Indiana

Examples of successful regional planning initiatives include transportation, community development, economic development, homeland security and hazard mitigation, and disaster recovery.

The results of these activities are the creation of a foundation from which development can occur (example – construction of infrastructure), creation of an environment attractive to investment, including jobs, stimulation of private and public investment, and the attraction of millions of dollars to support public projects.

The Return on Investment from regional planning commission assisted developments has directly contributed to the improvement of the state's economic climate. For example, the return on investment for every $1 contributed to the Southeastern Indiana Regional Planning Commission can average over $200 annually.

**REQUIREMENTS FOR A CEDS PROCESS AND DOCUMENT**

As a condition of the partnership between SIRPC and EDA, the Southeastern Indiana Regional Planning Commission is required to submit an updated CEDS every five years. The CEDS is updated annually, or within specified dates within the three- year EDA grant period. The update provides information on new developments and potentials as well as a description of progress made in the last reporting period regarding the implementation of CEDS initiatives.

The CEDS provides an opportunity to review current conditions and take into account changes resulting from social and political shifts, major economic adjustments, or natural disasters. Updated program projections, development strategies, and plans for implementation are developed by the Strategy Committee.

**BENEFITS OF THE CEDS PROCESS AND DOCUMENT**

The intent of the Southeastern Indiana Regional Planning Commission CEDS is to serve as a central access to regional strategy and data. The analysis section provides value as an important source of information for project planning and development.

The CEDS report is designed to include information useful to local, state and federal governmental entities, land use and planning departments, program administrators, existing and prospective businesses, agriculture, chambers of commerce, Main Street organizations and development entities, emergency services, job training and employment services, real estate professionals, private foundations, transportation professionals, community service agencies,

and a variety of other entities. The CEDS process has been valuable in developing and sustaining new partnerships and sources of support for organizations as they pursue their individual goals.

**THE PARTICIPANTS**

The Southeastern Indiana CEDS Strategy Committee, Southeastern Indiana Regional Planning Commission Executive Committee, the Southeastern Indiana Regional Planning Commission, Purdue Center for Rural Development, Indiana Association of United Ways, Dearborn County Economic Development, Decatur County Economic Development, Franklin County Economic Development, Jefferson County Economic Development, Jennings County Economic Development, Ohio County Economic Development, Ripley County Economic Development, Switzerland County Economic Development, I.U. Kelley School of Business, Indiana University, Purdue University Polis Center, Indiana Workforce Development, local chambers, and a number of other partners all contributed to the information, analysis and conclusions reflected in the CEDS.

Additionally, such groups as the Indiana Advisory Commission on Intergovernmental Relations, Councils, Indiana Communities Institute, and the Indiana Association of Community Economic Development provided data that contributed to the end result.

The majority of necessary research, analysis and compilation of the CEDS were completed by the SIRPC staff. The cluster analysis data and the State of Broadband data was provided by the Purdue Center for Regional Development.

The Southeastern Indiana Regional Planning Commission CEDS Strategy Committee (SIRPC CEDS SC) contributed to the entire process, including the development of goals, objectives, strategies and work plants. The SIRPC CEDS SC will provide ongoing oversight and the annual review and update of work plans related to the CEDS.

The organization of the CEDS Strategy Committee includes representatives representing workforce, private sector, education, economic development and private citizens.

## THE CEDS PROCESS

Data describing current conditions in the region was gathered from a wide variety of sources, including STATS Indiana, United States Department of Commerce data bases and research services, Purdue Regional Center for Development, and the Indiana University Kelley School of Business. The 2020-2025 CEDS reflects the most current information available about the region, analyses and conclusions based on this information, and the experiential opinions of a variety of community participants and partners.

SIRPC CEDS SC and the SIRPC Board of Directors provided forums for the central points of discussion throughout the process. SIRPC CEDS SC will continue to review the continuing evolvement of the CEDS, act as a conduit for the inclusion of public and private stakeholders, review all aspects of the plan and oversee its implementation. Primary partners in this process will include the SIRPC Board of Directors and local elected officials. In an effort to provide as comprehensive of a roadmap as possible for the development of region, a large variety of partnerships on all levels will be encouraged.

The CEDS process resulted in the articulation of a vision and a plan authored by many voices across the region. The CEDS guidelines developed by EDA provided a valuable framework for the process. The number of citizens and organizations involved in the development of the plan were able to provide valuable input, as well as develop new partnerships that will strengthen and reinforce efforts directed to the economic development of the district. There is a high level of confidence that the background information about the region, the resultant vision and plans are relevant to the region and reflect widely shared opinions.

It is important to note that the CEDS plan development and background work is a continuous process constantly evolving. Given the obvious and rapidly changing political and economic conditions, it is necessary to constantly revisit the plan, re-evaluate and refine to reflect new conditions, opportunities, and expectations for the future.

## BACKGROUND

The overall economy in southeastern Indiana has begun to recuperate from the recession that occurred beginning in 2009 similar to the general overall economy of Indiana and the United States. Below outlines the current setting in the eight-county area of the Southeastern Indiana Regional Planning Commission (SIRPC).

## THE PLACES OF SOUTHEASTERN INDIANA

### Geography and Landscape

The Southeastern Indiana Regional Planning Commission (SIRPC) is comprised of nine counties, covering 2,970 square miles in southeastern Indiana. The Ohio River borders four of the counties on the southern and eastern portion of the region (Jefferson, Switzerland, Ohio, and Dearborn Counties). The Ohio River is a significant component of the region as it transports commerce, creating accessibility and development to the region. Dearborn, Ohio and Switzerland counties each have a Riverboat Casino that improves economic development and tourism within the region. Rich farmland exists throughout the region on the flat, open land and along the Ohio River bottoms. Along the Ohio River sits several historic small cities and towns that are popular tourism assets to the region. As one moves north and west within the region, the terrain varies from some large, hilly ridges to gently flowing terrain, to flat, open farmland.

***Dearborn County*** is positioned across the Ohio River to Boone County in Kentucky, and Butler and Hamilton Counties in Ohio. It has many tributaries including Laughery Creek, Hogan Creek, and Wilson Creek. The land area in the county is rolling with large ridges near the Ohio River, including Sinai Ridge, Ebenezer Ridge, and Mt. Tabor Ridge. There are patches of trees scattered throughout the county.

***Decatur County*** is located in the Tipton Till Plain section of the Central Till Plain natural region, which is characterized by flat to gently rolling terrain formed by glacial activity. The land area in the county is largely flat and open farmland, with small patches of trees scattered throughout. Decatur County is the point of origin for the White River and Whitewater River.

***Franklin County*** lies adjacent to Fayette, Union, Dearborn, Ripley, Decatur, and Rush Counties in Indiana and Butler and Hamilton Counties in Ohio. The elevation of Franklin County varies between 560 feet above sea level at the Whitewater River and 1065 feet above sea level in the northwest corner of the county. The land area is mainly flat and open with gently hills formed by glacial activity. The Whitewater River runs through the southeast corner of the county.

***Jefferson County***, located Indiana along the Ohio River, is adjacent to Switzerland, Clark, Jennings, Ripley, and Scott Counties in Indiana and across the Ohio River from Trimble and Carroll Counties in Kentucky. The western parts of the county are characterized by flat to gently rolling terrain formed by glacial activity. The land to the east and near the Ohio River is hilly with some larger ridges. There are patches of trees scattered throughout. Jefferson County also has a number of tributaries of the Ohio River including Big Clifty Creek, Big Saluda Creek, and Chain Mill Creek.

***Jennings County*** is adjacent to Decatur, Ripley, Jefferson, Scott, Jackson, and Bartholomew Counties in Indiana. The terrain is mainly flat to gently rolling hills formed by glacial activity. The land area in the county is largely flat and open farmland. There are patches of trees and larger wooded areas scattered throughout. Jennings County has many tributaries of the Ohio River including Big Graham Creek, Little Graham Creek, and the Muscatatuck River.

***Ohio County*** too sits along the Ohio River and across the Ohio River is Boone County, Kentucky. Ohio County is characterized by rolling terrain with a number of larger ridges close to the Ohio River. There are also a number of tributaries including Arnold Creek, which is fed by numerous smaller waterways.

***Ripley County*** sits adjacent to Decatur, Dearborn, Franklin, Jefferson, Jennings, and Switzerland Counties in Indiana. It is characterized by gently rolling terrain formed by glacial activity in the western parts of the county. The eastern areas are characterized by larger hills and ridges formed by tributaries of the Ohio River. The land area in the western area of the county is largely flat and open farmland, with some trees throughout. Small patches of heavily wooded areas abound throughout the county. Ripley County also has many large and small creeks and a number of reservoirs.

***Shelby County*** is the northern most county in the SIRPC region. Shelby County is located in central Indiana and is bordered by Hancock County to the north, Rush County to the east, Decatur County to the southeast, Bartholomew County to the south, Johnson County to the west, and Marion County to the northwest. Shelby County is located approximately 30 miles southeast of Indianapolis. The land area in the county is largely flat and open farmland, with small patches of trees scattered throughout. The Blue River and several creeks run throughout the county.

***Switzerland County***, also located along the Ohio River, is characterized by rolling terrain with occasional large ridges such as Parks Ridge, Tapps Ridge, and Popcorn Ridge. Near the edge of the river are low lying areas such as Mexico Bottom and Egypt Bottom. There are a number of waterways in Switzerland County including Plum Creek, Indian Creek, and branches of larger waterways like Laughery Creek in Ohio and Dearborn Counties.

Within the region, certain counties identify with larger, urban/metropolitan centers, making our Region unique and diverse. Jefferson County and parts of Jennings identify with Louisville, Kentucky. Portions of Jennings, Ripley, Decatur, Franklin, and Shelby align with Indianapolis, Indiana while parts of Ripley and Franklin, along with Dearborn, Ohio and Switzerland counties connect to Cincinnati, Ohio and northern Kentucky. The area that composes the region as they relate to these cities can be described as the “CIndy-Lou” area.

The climate of the region is typical of Indiana. The variables of temperature, precipitation, and snowfall can vary greatly from one year to the next. Winter temperatures can fall below freezing starting as early as October and extending as late as April. All areas within the region are prone to strong thunderstorms that can produce strong winds, lightning, hail, and sometimes tornadoes. Historically, these storms can occur at almost any time throughout the year, but are most common in the spring and summer months. The climate of the region lends itself to growing season that provides for a strong agricultural base and a resource of vegetation and hardwood trees.

**The Counties and Municipalities**

The Southeastern Indiana Regional Planning Commission has 38 incorporated cities and towns within its nine-county region. The largest city within the region is the City of Shelbyville in Shelby County that has a population of 19,034 (2017). Three of the counties in the region (Dearborn, Franklin, and Ohio) are part of the Cincinnati, Ohio Metropolitan Statistical Area (MSA). The United States Office of Management and Budget defines a Metropolitan Service Area as one or more adjacent counties that have at least one urban core area of at least a population of 50,000, plus adjacent territory that has a high degree of social and economic integration with the core as measured by community ties.

***Dearborn County*** consists of 305.03 square miles and has seven municipalities: Aurora, Dillsboro, Moores Hill, Lawrenceburg, Greendale, St. Leon and West Harrison. Lawrenceburg (2017 population: 4,981) serves as the county seat of Dearborn County. In 2017, management and service was the largest of 20 major sectors. It had an average wage per job of $47,454. Per capita income increased by 11.8% between 2008 and 2018 (adjusted for inflation).

***Decatur County*** consists of 372.6 square miles and has five municipalities: Greensburg, Millhousen, New Point, St. Paul and Westport. Greensburg (2017 population: 12,056) serves as the county seat of Decatur County. In 2017 manufacturing and service was the largest of 20 major sectors. It had an average wage per job of $42,733. Per capita income increased by 9.1% between 2008 and 2018 (adjusted for inflation).

***Franklin County*** consists of 384.4 square miles and has six municipalities (the City of Batesville is divided between Franklin and Ripley Counties): Batesville, Brookville, Cedar Grove, Laurel, Mt. Carmel and Oldenburg. Brookville (2017 population: 2,543) serves as the county seat of Franklin County. In 2017, management and service was the largest of 20 major sectors. It had an average wage per job of $46,629. Per capita income increased by 12.3% between 2008 and 2018 (adjusted for inflation).

***Jefferson County*** consists of 360.6 square miles and has four municipalities: Brooksburg, Dupont, Hanover and Madison. Madison (2017 population: 11,920) serves as the county seat in Jefferson County; and is the largest city within the region. In 2017, management and service was the largest of 20 major sectors. It had an average wage per job of $41,981. Per capita income increased by 12.2% between 2008 and 2018 (adjusted for inflation).

***Jennings County*** consists of 376.6 square miles and has two municipalities: Vernon and North Vernon. Vernon (2017 population: 403) serves as the county seat of Jennings County. In 2017 management and service was the largest of 20 major sectors. It had an average wage per job of $38,959. Per capita income increased by 18.4% between 2008 and 2018 (adjusted for inflation).

***Ohio County*** consists of 86.10 square miles and has one municipality, Rising Sun (2017 population: 2,219) which also serves as the county seat of Ohio County. In 2017, management and service was the largest of 20 major sectors. It had an average wage per job of $40,714. Per capita income decreased 21.3% between 2008 and 2018 (adjusted for inflation).

***Ripley County*** consists of 446.4 square miles and has six municipalities: Holton, Milan, Napoleon, Osgood, Sunman and Versailles. The city of Batesville is located in both Ripley and Franklin Counties (2017 population: 6,389). In 2017, management and service was the largest of 20 major sectors. It had an average wage per job of $41,817. Per capita income increased by 2% between 2008 and 2018 (adjusted for inflation).

***Shelby County*** consists of 411.10 square miles and has five municipalities: Edinburgh, Fairland, Morristown, St. Paul, and Shelbyville. The City of Shelbyville (2017 population: 19,034) serves as the county seat of Shelby County. In 2017 management and service was the largest of 20 major sectors. It had an average wage per job of $43,854. Per capita income increased by 14.2% between 2008 and 2018 (adjusted for inflation).

***Switzerland County*** consists of 220.6 square miles and has two municipalities: Patriot and Vevay. Vevay (2017 population: 1,633) serves as the county seat. In 2017 educational services was the largest of 20 major sectors. It had an average wage per job of $30,827. Per capita income increased by 5.8% between 2008 and 2018 (adjusted for inflation).

**History and Culture**

Native Americans are an important part of the history of southeastern Indiana as evidenced by the historic relics that have been found throughout the region. Even Indiana's name can be attributed to the Indians as Indiana originates from "land of the Indians." Prior to becoming a state, Indiana was the scene of frequent Indian uprisings until the victories of Gen. Anthony Wayne at Fallen Timbers in 1794 and Gen. William Henry Harrison at Tippecanoe in 1811. In

1679, French settlers became the first Europeans to set foot in Indiana as they explored the Mississippi Valley. At the end of the French and Indian War in 1763, Britain took French controlled American territory including Indiana.
After the Revolutionary War, Indiana became a U.S. possession as part of what was known as the Northwest Territory. In 1816, Indiana was admitted to the Union as the nineteenth state. Various settlers from European countries came to the region, the primary being of German Catholic decent.

***Dearborn County*** was organized in 1803 by Governor William Henry Harrison, who named it after General Henry Dearborn, at that time the Secretary of War under President Thomas Jefferson. Official organization of most of the fourteen townships of Dearborn County occurred in the 1830's and 1840's. The last township, Washington, was organized in 1852. Settlers began entering Washington, Center, and Lawrenceburg Townships in the late 1790's. Most of them moved down the Ohio River from homes in the eastern United States. There were numerous land entries through the Federal Land Office in Cincinnati beginning in 1801, occurring primarily in the lower creek valleys and along the Ohio River bottomland.

The population of Dearborn County grew from 4,424 in 1815 to 23,000 by 1890. Early in its history the county had a strong agricultural base; in 1910 there were more than 2,200 farms with an average of 83 acres each. Many industries were built throughout the nineteenth century including distilleries, furniture, glass, pump, and coffin companies, as well as a boat building company.

The Civil War affected Dearborn County in the 1860's when John Hunt Morgan's soldiers marched through Manchester, Jackson, Kelso, Logan, and Harrison Townships, destroying several railroad bridges. The period following the War was one of great stability and manufacturing expanded with new plants being built, including the distilleries owned by Joseph E. Seagram and Sons and Schenley, the Aurora Casket Company founded in 1890, the A.D. Cook Pump Company, founded in 1870, and the Cochran Chair Company founded in 1879.

Both Aurora and Lawrenceburg were devastated by severe floods in the nineteenth and early twentieth centuries. One of the most severe occurred in 1937, after which massive lock and dam construction was undertaken. Lawrenceburg reacted by building a high earthen levee surrounding the town.

***Decatur County*** was settled shortly after Indiana was granted statehood. In 1818, the federal government acquired the land from the Delaware Indians. Decatur County was officially established in 1821 when the state legislature broke Delaware County into Decatur, Shelby, and Rush Counties. Decatur County was names for Commodore Stephen Decatur, a naval hero in the War of 1812 and the wars with the Mediterranean pirates in 1803 and 1815. Beginning

in the 1830's, the German-Catholic immigrants began to settle into Decatur County. The settlement of Decatur County was relatively easy due to the early transportation routes. The most important road in Decatur County, and in many ways the region, was Michigan Road which ran from Madison (Jefferson County) all the way north to Lake Michigan, creating commercial and immigrant access to the region. The Decatur County Courthouse gained notoriety from the trees that have been growing out of the top of the tower for almost 150 years.

***Franklin County*** located in southeastern Indiana near the Ohio state line, was one of the original counties when the Indiana Territory petitioned for statehood in 1815. The property for the county was obtained through four separate treaties between the United States and the Miami Indians. Franklin County was organized in 1818. The White Water River provided for the early settlement of Franklin County. New Trenton served as the main portal for settlers locating in Franklin County and adjoining counties. The first settlers primarily came from New York, the Carolinas and New Jersey. The large German immigration occurred in 1832-1833. The construction of the White River Canal was a major contributor to the development of Franklin County, with construction beginning in 1836 and finishing in 1847. The canal travelled 76 miles with a fall of 491 feet requiring 46 locks and 7 dams. Towns along the canal prospered economically and socially until its demise in 1865. Agriculture dominated the economy as there was very limited industrial development.

***Jefferson County*** was named for Thomas Jefferson and was organized in 1810 by the Indian Territorial Legislature from Sections of Dearborn and Clark Counties. The land that became Jefferson County was originally a part of the Northwest Territory. Many of the early pioneers in Jefferson County were former soldiers under the command of General George Rogers Clark. The United States Government gave him and his men a large parcel of land along the Ohio River. By 1805, many settlers were attracted to Jefferson County's location on the Ohio River and fertile farmland. In 1808, the first cabin was built in the valley under the bluffs overlooking the Ohio River. The town of Madison was laid out in 1810 on a strip of land along the Ohio River and over the next five decades, Madison would flourish as a commercial, cultural, and governmental center. Due the expansion of agricultural markets in Canada and the Caribbean through New Orleans, there was a market for the county's agricultural commodities. At one point, Madison was considered the largest pork packing center in the United States. Jefferson County remains one of the most significant architectural areas in the Midwest.

The Jefferson Proving Ground was established in 1940 by the Federal Government to test ammunition during World War II and not only encompasses nearly all of Monroe Township in Jefferson County, but portions of Ripley and Jennings Counties as well.

***Jennings County*** was organized in 1816 from sections of Jefferson and Jackson Counties and was named after Indiana's first Governor, Jonathan Jennings. The earliest settlers were drawn to Jennings County for its fertile farmland and scenic beauty that were a result of the Muscatatuck River and its many tributaries. Adam Keller settled in northern Jennings County in 1817 and built one of the first gristmills in the county along the banks of Sand Creek. Near the same time (1813), John Vawter, a United States Surveyor, settled in the area of present day Vernon, the county seat of Jennings County. In 1815, John Vawter purchased one square mile and laid out the town of Vernon.

The construction of the Ohio and Mississippi (O&M) Railroad during the 1850's greatly impacted the development of Jennings County. The O & M line contributed to the founding of towns and many of the county's townships, linking the area's farmers and merchants to outside markets. North Vernon, the largest community in Jennings County, was laid out in 1852 at the junction of two railroads. Not long after, a third rail line was added and North Vernon became the county's commercial center.

***Ohio County***, named after the river on whose borders it is situated, was organized in 1844 by a legislative act January 15, 1844 becoming effective March 1, 1844. The origin of this county was undoubtedly due to the County Seat contest in Dearborn County. The question arising as to the constitutionality of its organization has been waived to meet the convenience of the public. In the spring of 1798, Benjamin Chambers, a government officer, first planted his compass and carried his chain over the land on which now stands Rising Sun the county seat of Ohio County. In 1803 he had built a double log house, and moved his family there the same year. In the same year, John Fulton and his son, with their families, emigrated here from Lancaster County, Pa. They bought land the following year from Benj. Chambers, and Samuel Fulton built a cabin on the river bank, near where the woolen factory now stands in, Rising Sun.

Rising Sun is situated upon the Ohio River, thirty- five miles from Cincinnati, Ohio, upon a high rolling table land; so high there is no possibility of an overflow from any rise in the river. A complete natural drainage is afforded. The city was first laid out in the spring of 1814, in a dense forest, which then covered its present site, by John James. Rising Sun was incorporated as a city by a special charter, in January, 1848, and has been lined with trees, cozy and elegant residences. The land in Ohio County is very fertile and well watered by numerous small streams. There are throughout the county numerous mounds, near which interesting relics of the "stone age" have been found.

***Ripley County*** became a part of the State of Indiana after a proposal in 1816 that a new county be formed. This county was named for General Eleazer Wheelock Ripley, a hero of the War of 1812. On January 7, 1818, by an act of the General Assembly, John DePauw from Washington

County, Charles Beggs of Franklin County, and W.H. Eades of Jennings County, were appointed to select a site for the new county seat. Earning three dollars a day for this task, the first three Commissioners settled on a hundred acre tract donated by John Paul of Madison (Jefferson County). The county seat was named Versailles in honor of DePauw's native city in France and was laid out as a town of 186 lots by John Ritchie. The construction of the railroad led to the development of many small villages that connected residents to the outside world. Batesville, Osgood and Sunman owe their beginnings to the railroad and continue to be viable economic centers today. The Civil War brought notoriety to Ripley County when John Hunt Morgan led his band of confederate soldiers through Versailles and Sunman in July of 1863.

***Shelby County,*** organized in 1821, was names in honor of Isaac Shelby, a Revolutionary War officer and first governor of Kentucky. The early inhabitants of Shelby County were the Miami and Delaware Indians. They built numerous villages mainly in the northwestern and southwestern areas of the county. The Indians were peaceful and had moved from the County by 1822. Shelby County was opened for settlement through the efforts of Jacob Whetzel. Having purchased land in the western section of Indiana in July of 1818, Jacob Whetzel began the task of blazing a trail from Franklin County to the White River. The first settler in Shelby County was James Wilson and his family. Following the crude trace into Shelby County, Mr. Wilson decided to settle where the trace forded the Big Blue River. By the first of January 1819, the Wilson cabin was completed and the entire family relocated to Shelby County. Their roughhewn log home became the small settlement of Marion. The county seat of Shelbyville was chosen by a committee on July 4, 1822. It was very swampy ground but the founding fathers felt the location, near the confluence of the Big and Little Blue Rivers, would provide an unlimited amount of hydraulic power. The first railroad west of the Allegheny Mountains was constructed in Shelby County in 1834. After the initial excitement waned, the project was abandoned. There would not be another rail line into the County until 1851. The economy of Shelby County during most of the 19$^{th}$ century was based on agriculture. However, by 1900 furniture manufacturing turned into a major economic base for the County. During this time frame Shelbyville was the home of over a dozen major furniture manufacturers. The furniture business flourished through the first two decades of the 20th Century. Then came the "Great Depression" of the 1930's. With furniture sales plummeting, many of the factories were forced to close their doors. This devastated the local economy.

***Switzerland County*** was first opened to settlement by the terms of the Greenville Treaty of 1795 and many of the earliest settlers were veterans of the Revolutionary War. The political organization of Switzerland County did not occur until the arrival of the Swiss when John Francis Dufour petitioned the territorial legislature to create a new county. The legislature granted the petition and Switzerland was officially created in 1814.

Throughout the nineteenth century small scale manufacturing flourished in the small towns in the county. However, when the railroad began to develop; and the lack of rail in the county – contributed to the decline in trade in the county to outside markets. The main cash crop in Switzerland County is tobacco, which was introduced to the county by James Cunningham early in the nineteenth century.

**Tourist Attractions**

The Southeastern Indiana Regional Planning region is well positioned between three major urban centers – Cincinnati, Ohio, Indianapolis and Louisville, Kentucky – "Cindy-Lou", offering many "one tank trips" that attract many visitors to the region. More than *79 million* people visit Indiana annually to enjoy its abundant natural resources, museums, resorts, sporting events and culture. Within the region, visitors are attracted to the areas rich historical resources and architecture, state parks and recreational areas, arts and museums, and the Ohio River.

Three of the counties in the region have Riverboat Casinos operating in them - Belterra Resort and Casino in Switzerland County, Hollywood Casino in Lawrenceburg, Dearborn County, and Rising Star Casino and Resort in Rising Sun, Ohio County. In addition, Indiana Grand Casino, located in Shelbyville, is a casino that offers thoroughbred and quarter horse racing. These casinos offer a wide variety of activities to attract visitors including gaming, fine dining, shopping, golf courses, live entertainment venues, hotels and spas.

The Ohio River also offers recreational activities, including boating, fishing, trails and sightseeing. Madison (Jefferson County) features the world-famous Madison Regatta annually, drawing thousands of spectators and owns a hydroplane boat that provides boat tours to tourists on the Ohio River.

The Region has two major designated national byways – the Ohio River Scenic Byway and the Whitewater Byway. There also a number if Heritage Trails, such as the John Hunt Morgan Heritage Trail knows as the pathway of a Civil War raid.

The Indiana Wine Trail winds through the region, with a variety of local winery and dining establishments located along the trail.

*Indiana Wine Trail*


The region is vast in beautiful natural resources that invite many visitors. There is the Versailles State Park and Clifty State Park, Brookville Lake, Crosby State Fish and Wildlife Area, Big Oaks National Wildlife Refuge, farm and agricultural tours, farmers markets, and various trails.

There are two motor speedways in the region - Twin Cities Raceway Park in Jennings County and the Lawrenceburg Motor Speedway in Lawrenceburg in Dearborn County. Many events are available in the region for both sports spectators and athletes. Various bike trails exist within the region, for both road and mountain bikers. Skydiving, golf, horseback riding, numerous running events are held throughout the region.

The region is rich with historic sites and architecture that are spread throughout. Madison and several other cities and towns are loaded with historic homes and structures. In Madison, there is the Eleutherian College which is a pre civil-war site that educated all races and genders and was established by abolitionists. Madison is also home to the Francis Castigan House, the Jeremiah Sullivan House, the Lanier Mansion, and the Lanier-Schofield House. Dearborn County is home to the Hillforest Estate and the Veraestau site in Aurora that both overlook the Ohio River. In Vevay, Switzerland County there is the Schenck Mansion. The Ohio County Courthouse is also a historic attraction as it is the oldest operating courthouse in Indiana. Jennings County has the James Covered Bridge, Scipio Covered Bridge, and Walnut Grove One Room Schoolhouse. Ripley County is home to Ye Old Central House in Napoleon and the Busching Covered Bridge near the entrance to the Versailles State Park. An inventory of historic resources in the Region have been compiles by SIRPC staff and can be obtained upon request.

Throughout the region there are a multitude of festivals and events that draw large amounts of people from inside and outside of the region annually. A sampling of these events include:

Canoefest, Oldenburg Firemen's Festival and Parade (Franklin Co.), The Swiss Wine Festival and First Fridays (Switzerland Co.), the Aurora Farmers Fair (Dearborn County), Madison Chautaqua of Arts and the Canaan Fall Festival (Jefferson Co.), and the Versailles Pumpkin Show (Ripley County). MSMFest is an annual three-day music and arts festival held in Morristown, Indiana (Shelby County).

An additional event unique to the region is the gatherings of the National Muzzle Loading and Rifle Association, held in the small village of Friendship in Ripley County. During two major annual events shooters from all around the world compete for national record scores. There are competitions for muzzle loading rifle, pistol, shotgun, musket, bench and slug guns, as well as tomahawk and knife throwing. Competitors dress in period costume. The "shoots" draw a large crowd of both competitors and spectators.

**Land Use and Population**

The region is *dominantly rural in nature with 69.8% of its population residing in rural areas*. Larger concentrations of people exist in the region with 30.2% living in communities with over 2,500 residents. In the smaller incorporated communities, 8.8 % of the population of the region reside. Development has occurred near and around the incorporated communities that slightly skews these figures as they are not counted in the population data presented because they are not officially within corporate limits. However, the overall designation of the SIRPC region should be considered rural.

The SIRPC Region consists of 2,963 square miles which is 8.26 % of the state. The mean size of counties in the region is 329 square miles. The following table illustrates the land area, population, and population density of the nine county SIRPC region (Based on 2017 figures):

| LOCATION | AREA | POPULATION | POPULATION DENSITY |
|---|---|---|---|
| State of Indiana | 35,887 | 6,691,878 | 186.47 |
| SIRPC Region | 2,963.52 | 248, 594 | 83.88 |
| Dearborn County | 305 | 49, 568 | 163 |
| Decatur County | 372.57 | 26, 794 | 71.92 |
| Franklin County | 384.4 | 22, 736 | 59.14 |
| Jefferson County | 360.6 | 32, 208 | 89.31 |
| Jennings County | 376.6 | 27, 611 | 73.31 |
| Ohio County | 86.14 | 5, 844 | 67.84 |
| Ripley County | 446.43 | 28, 523 | 63.89 |
| Shelby County | 411.15 | 44, 593 | 108.4 |
| Switzerland Co. | 220.63 | 10, 717 | 48.57 |

Source: US Census Bureau

**Population Density in SIRPC Region – Cities and Towns 2015 Census**

| LOCATION | LAND AREA | POPULATION | POPULATION DENSITY |
|---|---|---|---|
| | square miles | | (persons per square mile) |
| Aurora | 2.78 | 3770 | 1356 |
| Batesville-Franklin Co. | 1.77 | 1639 | 926 |
| Batesville-Ripley Co. | 4.06 | 4881 | 1202 |
| Brooksburg | 0.11 | 109 | 990 |
| Brookville | 1.34 | 2543 | 1897 |
| Cedar Grove | 0.15 | 216 | 1440 |
| Dillsboro | 1.01 | 1624 | 1608 |
| Dupont | 1.03 | 303 | 294 |
| Greendale | 6.05 | 4537 | 750 |
| Greensburg | 4.79 | 12056 | 2517 |
| Fairland | .16 | 641 | 4006 |
| Hanover | 2.1 | 3483 | 1658 |
| Holton | 1.79 | 494 | 276 |
| Laurel | 0.24 | 444 | 1850 |
| Lawrenceburg | 4.9 | 4981 | 1016 |
| Madison | 8.56 | 11920 | 1392 |
| Milan | 1.9 | 1934 | 1018 |
| Millhousen | 1.01 | 139 | 137 |
| Moores Hill | 0.48 | 642 | 1337 |
| Morristown | 2.37 | 1228 | 518 |
| Mt. Carmel | 0.04 | 86 | 2150 |
| Napoleon | 0.19 | 152 | 800 |
| New Point | 0.27 | 292 | 1081 |
| North Vernon | 4.39 | 6695 | 1525 |
| Oldenburg | 0.42 | 641 | 1526 |
| Osgood | 1.3 | 1827 | 1405 |
| Patriot | 0.22 | 449 | 2040 |
| Rising Sun | 1.48 | 2219 | 1499 |
| Shelbyville | 11.56 | 19034 | 1646 |
| St. Leon | 7.16 | 592 | 78 |
| St. Paul | 0.31 | 1139 | 3674 |
| Sunman | 1.01 | 1136 | 1124 |
| Vernon | 0.24 | 403 | 1679 |
| Versailles | 1.53 | 2326 | 1520 |

| | | | |
|---|---|---|---|
| Vevay | 1.48 | 1633 | 1103 |
| W. Harrison | 0.09 | 263 | 2922 |
| Westport | 1.33 | 1315 | 988 |

Sources: Stats Indiana (population)

***Urban Land Use:*** Ten cities in the SIRPC Region meet the Census Bureau criteria for designation as an urban community (population greater than 2500): Aurora, Batesville, Brookville, Greendale, Greensburg, Hanover, Lawrenceburg, Madison, North Vernon, and Shelbyville.

***Dearborn County:*** The largest concentration of people (5,042) is in Lawrenceburg, followed by Greendale (4,520) and Aurora (3,750). Thirty-two point four (32.4%) of the people live in incorporated cities and towns, and 67.6 % live in open county areas.

***Decatur County:*** In Decatur County 45.8% of the population live in the open rural areas of the county with the largest concentration of people in Greensburg at 44.7%. 9.5% of the population resides in small towns.

***Franklin County:*** Most people in Franklin County reside in rural areas (75.8%) of the county with 15.7% of the population living in the larger cities of Batesville (total population: 6,520; portion in Franklin County: 1,310 (7.1%) and Brookville (11.24%). Only 5.8 % of Franklin County's population lives in smaller towns. (*Note: The City of Batesville is divided between Franklin and Ripley Counties).*

***Jefferson County:*** The greatest concentration of people in Jefferson County lives in the City of Madison (36.9%), followed by the Town of Hanover (10.9%). Only 1.3 % of the population in Jefferson County is located in small, incorporated towns. 50.9% of Jefferson County's populace is in rural areas.

***Jennings County:*** In this county, 75.3% of the population lives in rural areas. North Vernon, the largest city in Jennings County, comprises 23.6% of the population, followed by the Town of Vernon which is the only other incorporated city or town in Jennings County.

***Ohio County:*** Being the smallest county in the region, Ohio County only has one incorporated city, Rising Sun which 37.6% of the population resides. Therefore, 62.4% of Ohio County's citizens live in the open, rural areas of the county.

***Ripley County:*** Batesville (population: 4,881 – Ripley; 6,520 - total) is divided between Ripley and Franklin Counties, it is considered the biggest city in both counties and is 16.9% of Ripley County's population. In Ripley County, 25.6% of the population lives in small, incorporated towns with 57.4% living in the open, rural areas of the county. (*Note: The City of Batesville is divided between Franklin and Ripley Counties).*

***Shelby County:*** The largest city in the SIRPC Region is Shelbyville that has a population of 19,191. 43.2% of the population of Shelby County resides within the city limits of Shelbyville. 52.4% of the population lives in rural, unincorporated areas.

***Switzerland County:*** Since there are not any communities within the county that meet the definition of urban by the US Census Bureau, the residents in the county mostly reside in rural areas (82.1%). Vevay, the largest incorporated city in Switzerland County, comprises 15.9% of the county's total population, followed by Patriot at 1.97%.

**Largest Cities or Towns in SIRPC Region**

| Name | Pop. 2017 | Percent of Region |
|---|---|---|
| Shelbyville | 19,034 | 7.7% |
| Madison | 11,920 | 4.8% |
| Greensburg | 12,056 | 4.7% |
| North Vernon | 6,703 | 2.7% |
| Batesville | 6,695 | 2.6%* |
| Lawrenceburg | 4,981 | 2.0% |
| Greendale | 4,537 | 1.8% |
| Aurora | 3,770 | 1.5% |
| Hanover | 3,483 | 1.4% |
| Brookville | 2,543 | 1.0% |
| Rising Sun | 2,219 | 0.9% |
| Versailles | 2,326 | 0.8% |
| Milan | 1,934 | 0.7% |
| Vevay | 1,633 | 0.7% |
| Osgood | 1,827 | 0.6% |
| Westport | 1,315 | 0.6% |
| Morristown | 1,228 | 0.5% |
| Dillsboro | 1,624 | 0.5% |
| St. Paul | 1,139 | 0.4%* |
| Sunman | 1,136 | 0.4% |

***** This place crosses county lines, so only population in this region is shown.

Source: Stats Indiana

**Agricultural Land Use*:*** The table below shows the amount of land and number of farms within the SIRPC region. The SIRPC region is dominated by agriculture. The Region did see an overall increase in the average acreage per farm from 2012 to 2017, while the number of farms only increased by 1% as a region. The amount of land in farms remained mainly unchanged for the region.

**Agricultural Land Use, 2012-2017**

| County | # Farms in 2012 | # Farms in 2017 | % Change | Land in Farm 2012 | Land in Farm 2017 | % Change | Avg. Acreage 2012 | Avg. Acreage 2017 | % Change |
|---|---|---|---|---|---|---|---|---|---|
| **Dearborn** | 561 | 598 | 7% | 56,573 | 64, 627 | 14% | 101 | 108 | 7% |
| **Decatur** | 610 | 581 | -5% | 186, 528 | 201, 929 | 8% | 306 | 348 | 14% |
| **Franklin** | 727 | 704 | -3% | 124,960 | 133, 021 | 6% | 172 | 189 | 10% |
| **Jefferson** | 615 | 684 | 11% | 95, 411 | 106, 600 | 11% | 155 | 156 | 0% |
| **Jennings** | 528 | 510 | -3% | 123, 391 | 128, 109 | 3% | 234 | 251 | 7% |
| **Ohio** | 171 | 158 | -8% | 21,461 | 24,015 | 12% | 126 | 152 | 21% |
| **Ripley** | 876 | 879 | 0.3% | 166, 711 | 176, 069 | 7% | 190 | 200 | 5% |
| **Shelby** | 569 | 567 | -.35% | 233, 059 | 220, 477 | -5% | 410 | 389 | -5% |
| **Switz Co.** | 383 | 410 | 7% | 50, 519 | 55,017 | 9% | 132 | 321 | 143% |
| Region | 5040 | 5091 | 1% | 1,058,613 | 1,109,864 | 5% | 203 | 234 | 15% |

Source: USDA 2017 Census of Agriculture

***Planning and Zoning:*** Each county in the SIRPC region has a County Plan Commission that has jurisdiction within the unincorporated areas of the county. Some of the larger cities in the region have their own planning and zoning board, but many of the small cities and towns authorize their County Plan Commission to act as the city or town planning commission.

The planning and zoning laws in the counties are designed to ensure that all sections of each county make plans for conservation of resources and efficient land use for future development within each county.

**Growth Centers**

Growth centers are a focus for development that lend to economic development and tend to follow major highways and infrastructure. Businesses are attracted to these growth centers due to the potential for growth, traffic and resources. The largest centers within the SIRPC region are defined as follows:

***Eastern corridor of US 50:*** This growth area follows US Highway 50 from North Vernon west to Versailles, with the major potential for development around the Muscatatuck Urban Training Center (MUTC). The MUTC is approximately 7 miles west of North Vernon. US Hwy 50, a two-lane Highway in the region, runs from Jennings County to Dearborn County. Potential for development exists along Hwy 50, particularly in Jennings County and from Versailles (Ripley County) to Greendale in Dearborn County. The Hwy 50/North Vernon Bypass has significant potential for development.

***I 74 Greensburg, Batesville, Sunman and Shelbyville:*** This growth area focuses on I 74/US421 which runs through the region from Shelbyville in Shelbyville County eastward to Greensburg in Decatur County; and Batesville and Sunman in Ripley County and into Dearborn County. Honda located along I 74 near Greensburg and subsequent development is expected.

***Jefferson County:*** This growth area is along Hwy 62 east and west of Madison.

***Switzerland County*:** The growth area here is around the Markland Dam area on Hwy 56. Markland Dam connects Indiana to Kentucky and accesses I 71, connecting Indiana to the greater Cincinnati and Louisville areas.

## THE PEOPLE OF THE SIRPC REGION

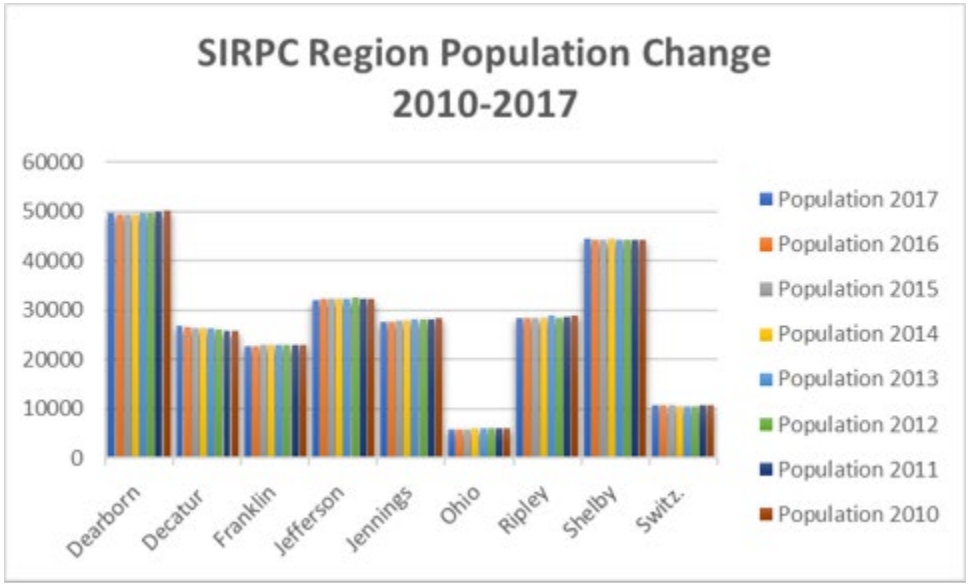
## POPULATION

The Southeastern Indiana Region has seen a small decrease in population between 2010 and 2017. The region, specifically the counties of Decatur and Shelby has seen an increase since 2010. It is noteworthy that the rate of growth in the region has been and is projected to be slower than the state as a whole.

| | Population 2017 | Population 2016 | Population 2015 | Population 2014 | Population 2013 | Population 2012 | Population 2011 | Population 2010 | Change from 2010-2017 |
|---|---|---|---|---|---|---|---|---|---|
| **Dearborn** | 49741 | 49471 | 49452 | 49421 | 49736 | 49724 | 49982 | 50090 | -.7% |
| **Decatur** | 26737 | 26641 | 26380 | 26427 | 26216 | 26020 | 25880 | 25789 | 3.7% |
| **Franklin** | 22619 | 22725 | 22913 | 22956 | 22962 | 23024 | 23031 | 23056 | -1.9% |
| **Jefferson** | 32089 | 32249 | 32313 | 32410 | 32404 | 32450 | 32283 | 32402 | -1.0% |
| **Jennings** | 27626 | 27622 | 27822 | 27910 | 28222 | 28139 | 28151 | 28481 | -.3% |
| **Ohio** | 5828 | 5888 | 5882 | 5963 | 5995 | 6063 | 6061 | 6095 | -4.4% |
| **Ripley** | 28442 | 28408 | 28388 | 28335 | 28835 | 28435 | 28634 | 28812 | -1.3% |
| **Shelby** | 44395 | 44228 | 44349 | 44367 | 44356 | 44274 | 44297 | 44325 | .2% |
| **Switz.** | 10696 | 10647 | 10614 | 10552 | 10577 | 10441 | 10610 | 10696 | 0% |
| **SIRPC Region** | 248173 | 247879 | 248113 | 248341 | 249303 | 248570 | 238319 | 249746 | 1.001% |

Source: Stats Indiana, Indiana Business Research Center

**Population Change 2010-2017**



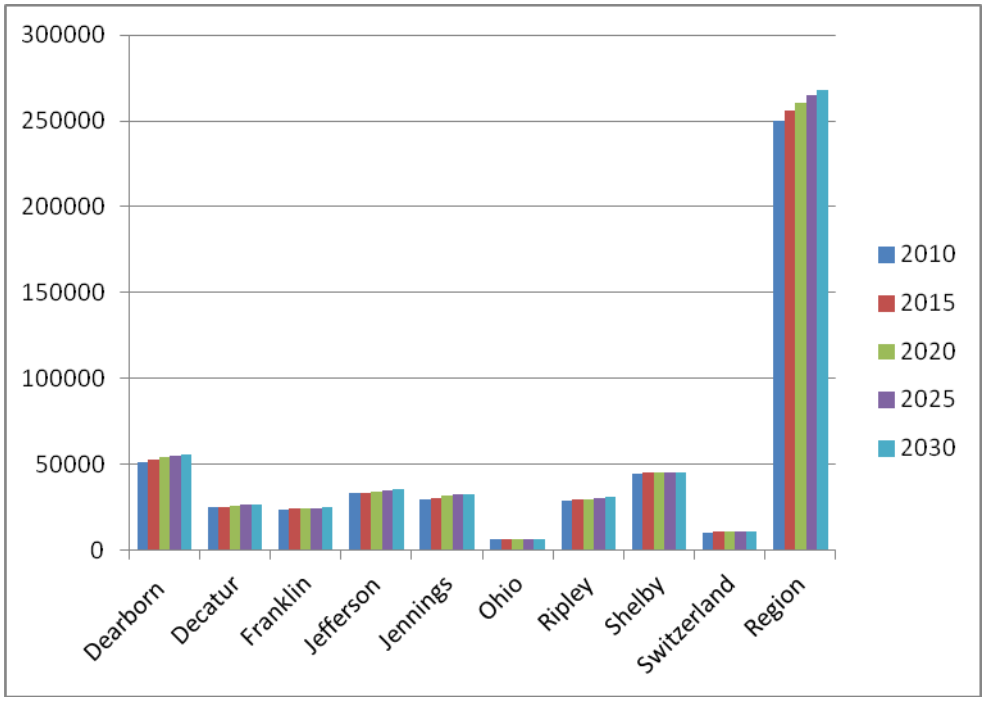
**Projected Growth**

The Southeastern Indiana region is projected to see continued moderate growth in population over the next 15 years with Dearborn County growing the most. Population growth project trends are the slowest for Ohio and Shelby Counties within the SIRPC region. Overall the region is expected to steadily grow through 2030.

| POPULATION PROJECTIONS 2010 THROUGH 2030 | | | | | |
|---|---|---|---|---|---|
| **County** | **2010** | **2015** | **2020** | **2025** | **2030** |
| **Dearborn** | 51,046 | 52,667 | 54,017 | 55,107 | 55,884 |
| **Decatur** | 25,262 | 25,396 | 25,749 | 26,188 | 26,641 |
| **Franklin** | 23,668 | 24,091 | 24,413 | 24,645 | 24,774 |
| **Jefferson** | 33,044 | 33,570 | 34,209 | 34,842 | 35,305 |
| **Jennings** | 29,480 | 30,413 | 31,399 | 32,215 | 32,776 |
| **Ohio** | 6,061 | 6,185 | 6,220 | 6,202 | 6,165 |
| **Ripley** | 28,519 | 29,194 | 29,855 | 30,438 | 30,979 |
| **Shelby** | 44,436 | 44,879 | 45,183 | 45,367 | 45,326 |
| **Switzerland** | 10,359 | 10,792 | 11,041 | 11,139 | 11,161 |
| **Region** | 249,822 | 255,816 | 260,823 | 264,907 | 267,635 |
| **Statewide** | 6,483,802 | 6,677,751 | 6,852,121 | 7,011,039 | 7,143,795 |

Source: Stats Indiana

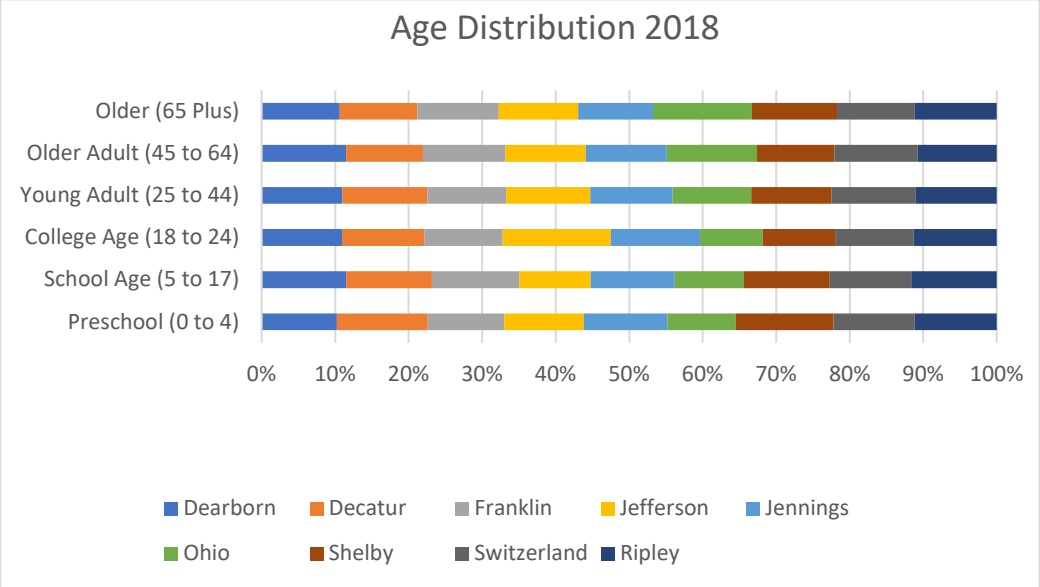
**Population Projections 2010-2030**



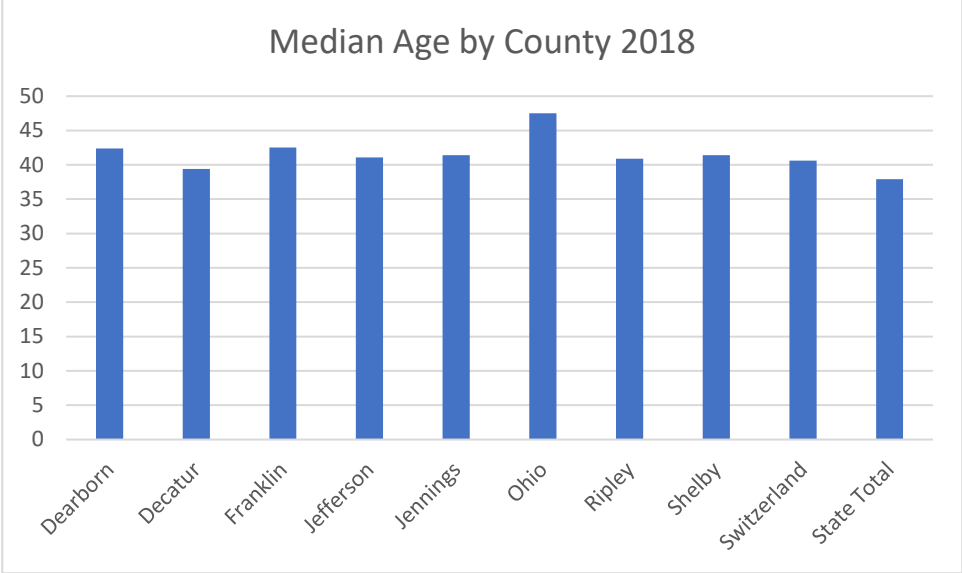
## Age Distribution

The population is aging and is expected to continue this trend because of the baby boomer effect as well as outmigration of the 24 and younger individuals. Ohio County has the oldest population within the region with a median age of 43.7 as compared to 39.86 for the Region and 37 for the state. The SIRPC Region is an older population than that of the state.

**Age Distribution in SIRPC Region 2018**




Source: Stats Indiana




Source: Stats Indiana

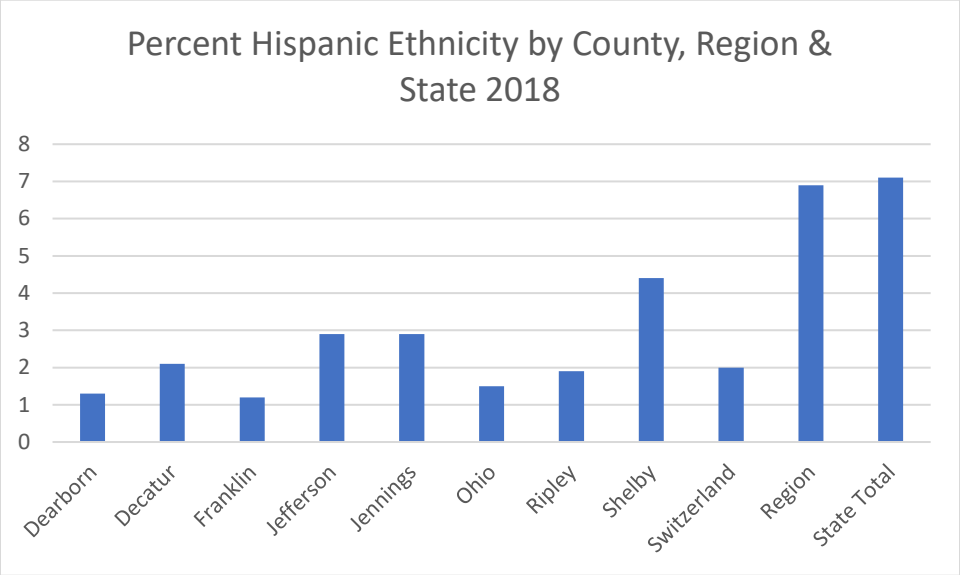
**Diversity**

The Southeastern Indiana Region has a race composition that is predominately white. Minorities make up 2.4 percent of the population in the region, with a variety of minority groups represented. All counties are below the state average in the percentage of African American and other minority populations. The percentage of regional diversity has been relatively stable and is projected to remain level in the foreseeable future.

| Ethnic Diversity by County and Region (2018) | | | | | |
|---|---|---|---|---|---|
| County: | Caucasian | African-American | Asian | Am. Indian/ Alaskan Nat. | Native Hawaiian |
| Dearborn | 97.3% | 0.7% | 0.5% | 0.2% | 0.1% |
| Decatur | 96.8 | 0.6 | 1.3 | 0.3 | 0.0 |
| Franklin | 97.4 | 0.3 | 1.1 | 0.3 | 0.0 |
| Jefferson | 95.2 | 2.0 | 0.8 | 0.3 | 0.0 |
| Jennings | 97.2 | 0.9 | 0.3 | 0.2 | 0.1 |
| Ohio | 97.7 | 0.6 | 0.3 | 0.3 | 0.0 |
| Ripley | 97.0 | 0.5 | 1.0 | 0.4 | 0.0 |
| Shelby | 96.0 | 1.4 | 0.9 | 0.4 | 0.1 |
| Switzerland | 96.7 | 1.3 | 0.4 | 0.3 | 0.0 |
| Region total: | 87.6% | 2.3% | 7.9% | 0.5% | 0.1% |
| State total: | 85.1% | 9.8% | 2.5% | 0.4% | 0.1% |

Source: STATS Indiana

The highest Hispanic ethnicity within each county and the region as a whole is considerably lower than the state of Indiana. Shelby County has the highest percentage of the Hispanic ethnicity in the Region at 4.4%




Source: Stats Indiana

**Education and skill level**

Educational attainment at the county level shows an interesting mix. Dearborn County has the highest proportion of resident population with graduate or professional degree. Dearborn and Shelby lead in the proportion of population with more than bachelor's degrees and also have higher proportion of population with more than associate's degrees. It should be noted that educational attainment data from Stats Indiana are based on the resident population only; nevertheless, it indicates the skills available in the region. It is likely that higher educated populations are working in the metropolitan areas of Indianapolis and Cincinnati and choosing to reside in the SIRPC region.

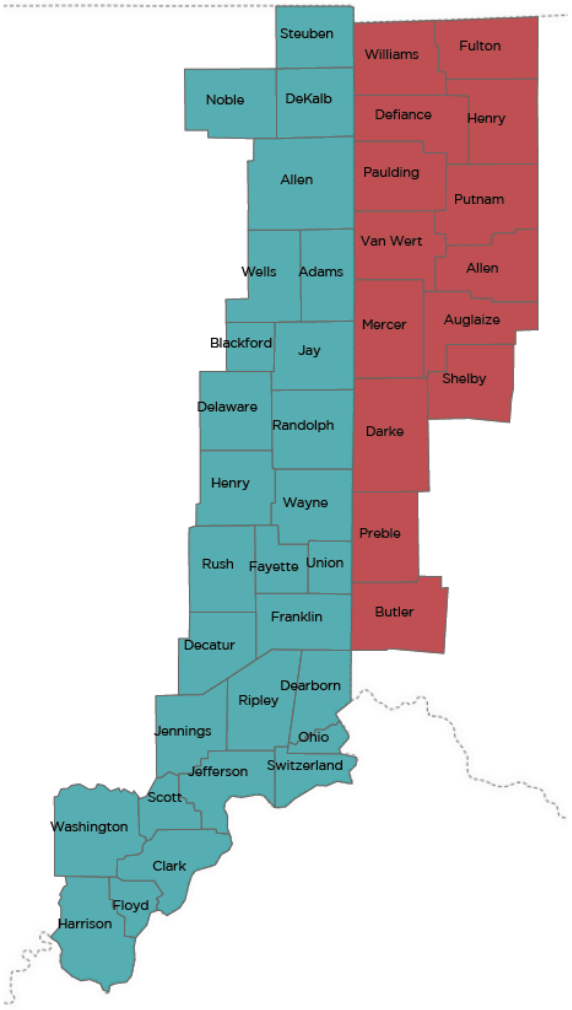
| | Dearborn | | Decatur | | Franklin | |
|---|---|---|---|---|---|---|
| | 2017 | 2018 | 2017 | 2018 | 2017 | 2018 |
| Total Population 25+ | 33,999 | 34,175 | 17,757 | 17,800 | 15,509 | 15,588 |
| Less than 9th Grade | 943 | 900 | 549 | 485 | 806 | 698 |
| 9th to 12th Grade, No Diploma | 2,184 | 2,306 | 1,306 | 1,127 | 1,122 | 1,147 |
| High School Graduate (incl. equivalency) | 13,601 | 13,735 | 7,777 | 7,798 | 6,640 | 6,674 |
| Some College, No Degree | 6,735 | 6,804 | 3,090 | 3,368 | 2,363 | 2,394 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Associate's Degree | 3,157 | 3,052 | 1,534 | 1,529 | 1,526 | 1,592 |
| Bachelor's Degree | 4,855 | 4,899 | 2,281 | 2,326 | 2,001 | 2,011 |
| Graduate Degree or More | 2,524 | 2,479 | 1,220 | 1,167 | 1,051 | 1,072 |
| | Jefferson | | Jennings | | Ohio | |
| | 2017 | 2018 | 2017 | 2018 | 2017 | 2018 |
| Total Population 25+ | 22,097 | 22,146 | 18,680 | 18,797 | 4,388 | 4,393 |
| Less than 9th Grade | 703 | 687 | 851 | 764 | 157 | 161 |
| 9th to 12th Grade, No Diploma | 1,722 | 1,502 | 1,873 | 1,973 | 357 | 380 |
| High School Graduate (incl. equivalency) | 8,883 | 9,370 | 8,597 | 8,628 | 1,939 | 2,005 |
| Some College, No Degree | 5,042 | 4,641 | 3,893 | 3,854 | 837 | 825 |
| Associate's Degree | 1,896 | 1,974 | 1,467 | 1,496 | 477 | 419 |
| Bachelor's Degree | 2,324 | 2,483 | 1,375 | 1,486 | 384 | 379 |
| Graduate Degree or More | 1,527 | 1,489 | 624 | 596 | 237 | 224 |
| | Ripley | | Shelby | | Switzerland | |
| | 2017 | 2018 | 2017 | 2018 | 2017 | 2018 |
| Total Population 25+ | 19,184 | 19,227 | 30,587 | 30,745 | 7,159 | 7,188 |
| Less than 9th Grade | 676 | 571 | 899 | 976 | 353 | 327 |
| 9th to 12th Grade, No Diploma | 1,634 | 1,476 | 2,740 | 2,703 | 894 | 886 |
| High School Graduate (incl. equivalency) | 8,282 | 8,359 | 13,192 | 13,118 | 3,483 | 3,495 |
| Some College, No Degree | 3,450 | 3,572 | 5,783 | 5,505 | 1,289 | 1,324 |
| Associate's Degree | 1,641 | 1,769 | 2,480 | 2,466 | 517 | 445 |
| Bachelor's Degree | 2,350 | 2,172 | 3,670 | 3,923 | 451 | 529 |
| Graduate Degree or More | 1,151 | 1,308 | 1,823 | 2,054 | 172 | 182 |

Source: Stats Indiana

There are currently three colleges within the region. Many institutions of higher education exist in close proximity to the region mostly in the major metropolitan areas of Cincinnati, Indianapolis and Louisville. Each of these urban areas are within an hour drive from the regional counties so access is not a problem and most major universities have a reciprocity agreement in place with neighboring counties across state lines to cut back on tuition costs.

# INDIANA - OHIO RECIPROCITY AGREEMENT 2017-2019




## INDIANA INSTITUTIONS

**Ball State University** - Delaware County
**Indiana University East** - Wayne County
**Indiana University Fort Wayne** - Allen County
**Purdue Polytechnic Statewide Richmond** - Wayne County
**Purdue University Fort Wayne** - Allen County

## OHIO INSTITUTIONS

**Central State University** - Greene County
**Cincinnati State Technical & Community College** - Hamilton County
**Clark State Community College** - Clark County
**Edison Community College** - Miami County
**Miami University Hamilton** - Hamilton City, Butler County
**Miami University Middletown** - Butler County
**Northwest State Community College** - Henry County
**Ohio State University Lima Campus** - Allen County
**Owens Community College** - Lucas County
**Rhodes State College** - Allen County
**Sinclair Community College** - Montgomery County
**Sinclair Community College** - Warren County
**University of Cincinnati** - Hamilton County
**University of Cincinnati Clermont College** - Clermont County
**University of Cincinnati Blue Ash College** - Hamilton County
**Wright State University Main Campus** - Greene County
**Wright State University Lake Campus** - Mercer County

# INDIANA - KENTUCKY RECIPROCITY AGREEMENT 2017-2021

## INDIANA INSTITUTIONS & KENTUCKY COUNTIES

### IU Southeast - Floyd County (Incl. Purdue Polytechnic)
Bullitt County
Jefferson County
Meade County
Oldham County
Shelby County
Spencer County
Trimble County

### Ivy Tech
(Batesville - Ripley County
Lawrenceburg - Dearborn County
Madison - Jefferson County)
Boone County
Bracken County
Campbell County
Carroll County
Gallatin County
Grant County
Henry County
Kenton County
Oldham County
Owen Copunty
Pendleton County
Trimble County

### Ivy Tech
(Evansville - Vanderburgh County)
Daviess County
Hancock County
Henderson County
Union County

### Ivy Tech
(Sellersburg - Clark County)
Bullitt County
Meade County
Jefferson County
Oldham County

### University of Southern Indiana - Vanderburgh County
Daviess County
Hancock County
Henderson County
Union County

## KENTUCKY INSTITUTIONS & INDIANA COUNTIES

### Gateway Community & Technical College
- Kenton County
Dearborn County
Franklin County
Jefferson County
Ohio County
Ripley County
Switzerland County

### Henderson Community College
- Henderson County
Dubois County
Gibson County
Perry County
Pike County
Posey County
Spencer County
Vanderburgh County
Warrick County

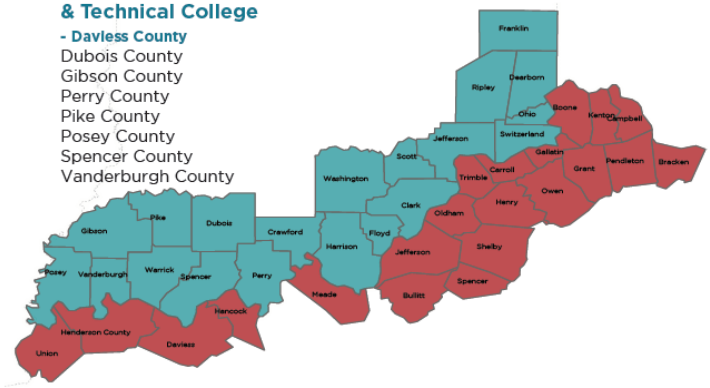
### Jefferson Community & Technical College
- Jefferson County
Clark County
Crawford County
Dearborn County
Floyd County
Franklin County
Harrison County
Jefferson County
Ohio County
Ripley County
Scott County
Switzerland Couty
Washington County

### Northern Kentucky University
- Campbell County
Dearborn County
Franklin County
Jefferson County
Ohio County
Ripley Couty
Switzerland County

### Owensboro Community & Technical College
- Daviess County
Dubois County
Gibson County
Perry County
Pike County
Posey County
Spencer County
Vanderburgh County

### University of Louisville
- Jefferson County
Clark County
Crawford County
Floyd County
Harrison County
Perry County
Scott County
Washington County

### Western Kentuck University
(Owensboro campus only
junior level and above)
- Daviess County
Dubois County
Gibson County
Perry County
Pike County
Posey County
Spencer County
Vanderburgh County
Warrick County

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Most of the region's emerging growth clusters require a highly educated workforce. Industries such as financial, health care and engineering all require advanced degrees so if we continue to target these clusters as future growth prospects it is imperative that we provide adequate educational opportunities and require our current workforce to update and hone their skill set.

**Major Educational Institutions**

| Name | Type | City |
|---|---|---|
| Ivy Tech-Lawrenceburg | Two-year | Lawrenceburg |
| Ivy Tech-Madison | Two-year | Madison |
| Ivy Tech-Batesville | Two-year | Batesville |
| Ivy Tech-Greenburg | Two-year | Greenburg |
| Ivy Tech-Shelbyville | Two-year | Shelbyville |
| Rose-Hulman | Four-year | Shelbyville Satellite campus |
| Ivy Tech-North Vernon | Two-year | North Vernon |
| Hanover College | Four-year | Hanover |

Source: Indiana Commission for Higher Education, 2020

## LIFE IN SOUTHEASTERN INDIANA

In community and economic development, we know that there are perceived and/or actual obstacles we must tackle in working towards improving the economic vitality of our communities. To understand life in southeastern Indiana, there are a number of significant issues that must be considered – in how they affect the vitality of our communities, and how to navigate forward to economic vitality.

Rapid and dramatic changes in how people live and work create a challenge in planning for the future. The global economy, the World Wide Web, and changing attitudes and beliefs of upcoming generations require a fresh look at how success can be achieved.

Traditionally, previous CEDS have included a detailed analysis utilizing an exhaustive amount of available demographic and statistical data. Developing the data selection for the 2015-2020 CEDS was streamlined when possible, highlighting the most significant data that should be considered when formulating a strategy for the future.

Given the rural nature of the region and small population of the municipalities, current data can be challenging to obtain from traditional data sources. Utilizing available data, as well as primary source observations, it appears that life in Southeastern Indiana, in general, has changed in the general direction of national trends, albeit shifts are not always as dramatic as those on a national or world level.

## LIFE IN SOUTHEASTERN INDIANA

### ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

Our treasure in southeastern Indiana is our people.

The increasing economic divide is a growing obstacle to the true development of our communities in southeastern Indiana.

In community and economic development, we know that there are perceived and/or actual obstacles we must tackle in working towards improving the economic vitality of our communities. To understand life in southeastern Indiana, there are a number of significant issues that must be considered – in how they affect the vitality of our communities, and how to navigate forward to economic vitality.

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One of the most significant issues in southeastern Indiana has been studied in detail by the Indiana Association of United Ways in cooperation with Rutgers University. In 2014, Rutgers completed a comprehensive study looking at economic stability in relationship to economic security of families. The most recent update of this study was completed in 2018.

For an economy to thrive, employees must be paid enough to not only meet basic expenses, but to be able to buy products that are produced within the market. It is of no benefit to have employment if that employment does not pay enough to sustain a healthy economy.

It is common knowledge that the region, as well as the state, faced difficult economic times during the Great Recession. What is often not understood, is that recovery has not been as robust as advertised.

Statistics such as the poverty rate do not reflect the true magnitude of financial instability in the region. The official U.S. Poverty rate, which was developed in 1965, has not been updated since 1974, and is not adjusted to reflect cost of living differences. A lack of accurate measurements and language to frame a discussion has made it difficult to identify the full extent of the economic challenges that so many residents face.

Unemployment rates are also a poor measure of a region's economic vitality. The rates do not reflect the often low wages paid and the necessity of working multiple jobs to be able to simply exist.

*Southeastern Indiana income levels have consistently lagged behind those of most of the State of Indiana and nation even when unemployment rates are not significantly different*. Not only are a large number of families not able to purchase products and stimulate the economy, a shocking number of families are barely sustaining, and are one event away from economic disaster.

Within the Rutgers University study, the focus is on **ALICE (*Asset Limited, Income Constrained, Employed*)** households.

**ALICE represents men and women who get up each day to go to work, but who aren't sure if they'll be able to make ends meet. These families are people who work long and hard every week and can fall behind every month.**

**ALICE** is the family in **Holton** whose car breaks down, which takes the grocery money, which sends the family to the food pantry. ALICE is the family in **Hanover** whose entire economic life comes undone when the breadwinner breaks a leg and loses three weeks wages. ALICE is the

family in **Shelbyville** whose 10 year old watches the 5 year old because they can't afford daycare despite both parents working full time.

Across the region, 30% of households struggle to afford the basic necessities of housing, child care, food, health care, and transportation. In some pockets of poverty within the region, as high a percentage as 48% of households are struggling to provide basic necessities to their families.

These households are working households and pay taxes; they hold jobs and provide services that are vital to the region's economy in a variety of positions such as retail salespeople, laborers and movers, team assemblers, and nursing assistants. The core issue is that these jobs do not pay enough to afford the basics of housing, child care, food, health care, and transportation…never mind the ability to buy products and support the economy.

The growth of low skilled jobs is projected to outpace that of medium and high skilled jobs into the next decade. At the same time, the cost of basic household necessities continues to rise.

These are serious consequences for both ALICE households and their communities. ALICE households are forced to make difficult choices such as skipping preventive care, healthy food, or car insurance. These "savings" threaten their health, safety, and future…..and they reduce the Region's economic productivity, raise insurance premiums and taxes for all, and are not available to feed the economy. The costs are high for the entire community.

**The following percentages are estimates of the percentage of families in each county that are poverty level and ALICE households.**

| | |
|---|---|
| Dearborn | 32% |
| Decatur | 31% |
| Franklin | 34% |
| Jefferson | 38% |
| Jennings | 42% |
| Ohio | 34% |
| Ripley | 37% |
| Switzerland | 48% |
| Shelby | 38% |

Source: American Community Survey 2016, and the ALICE Threshold 2016.

*Following is an ALICE analysis of each county in the region. The analysis was completed by Rutgers University and is a part of the Indiana Association of United Ways ALICE Study of Financial Hardship study.*

**ALICE,** an acronym for Asset Limited, Income Constrained, Employed, are households that earn more than the U.S. poverty level, but less than the basic cost of living for the county. Combined the number of poverty and ALICE households equals the total population struggling to afford basic needs.

**Why do so many households struggle?**

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well below the Federal Poverty Level of $11,880 for a single adult and $24,300 for a family of four. Family costs increased by 23 percent statewide from 2010 to 2016, compared to 9 percent nationally.

## ALICE IN DEARBORN COUNTY

**Dearborn County Poverty Households:** 1,678 (9%)

**ALICE Households:** 4,287 (23%)

**ALICE and Poverty** : 5,965 (32%)

**HOUSEHOLD SURVIVAL BUDGET, DEARBORN COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K |
|---|---|---|
| Housing | $509 | $787 |
| Child Care | $0 | $1,013 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Technology | $55 | $75 |
| Miscellaneous | $152 | $435 |
| Taxes | $230 | $453 |
| Monthly Total | $1,667 | $4,785 |
| ANNUAL TOTAL | $20,004 | $57,420 |
| Hourly Wage | $10.00 | $28.71 |

**ALICE & PVERTY BY PLACE DEARBORN COUNTY (2016)**

| PLACE | TOTAL HOUSEHOLDS | % ALICE AND POVERTY |
|---|---|---|
| City of Aurora | 1,481 | 52% |
| Bright CDP | 2,035 | 30% |
| Caesar Creek Township | 129 | 15% |
| Center Township | 2,091 | 44% |
| Clay Township | 1,115 | 41% |
| Town of Dillsboro | 577 | 55% |
| City of Greendale | 1,914 | 32% |
| Harrison Township | 1,240 | 34% |
| Hidden Valley CDP | 1,701 | 13% |
| Hogan Township | 410 | 39% |
| Jackson Township | 554 | 23% |
| Kelso Township | 890 | 24% |
| City of Lawrenceburg | 1,994 | 54% |
| Lawrenceburg Township | 4,404 | 42% |
| Logan Township | 1,277 | 27% |
| Manchester Township | 1,243 | 19% |
| Miller Township | 3,285 | 20% |
| Town of Moores Hill | 234 | 47% |
| Sparta Township | 1,033 | 31% |
| Town of St. Leon | 232 | 38% |
| Washington Township | 507 | 36% |
| Town of West Harrison | 172 | 71% |
| York Township | 461 | 29% |

**NOTE: CDP is Census Designated Place**

## ALICE IN DECATUR COUNTY

**Decatur County Poverty Households:** 1,315 (13%)
**ALICE Households:** 1,821 (18%)
**Alice and Poverty:** 3,136 (31%)

**HOUSEHOLD SURVIVAL BUDGET, DECATUR COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $455 | $737 |
| Child Care | $0 | $792 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $145 | $398 |
| Taxes | $215 | $356 |
| Monthly Total | $1,591 | $4,380 |
| Technology | $55 | $75 |
| Hourly Wage | $9.55 | $26.28 |
| ANNUAL TOTAL | $19,092 | $52,560 |

**ALICE & POVERTY BY PLACE DECATUR COUNTY (2016)**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Adams Township | 739 | 37% |
| Clay Township | 416 | 44% |
| Clinton Township | 204 | 14% |
| Fugit Township | 706 | 8% |
| Jackson Township | 420 | 43% |
| Marion Township | 556 | 16% |
| Saltcreek Township | 461 | 21% |
| Sandcreek Township | 1,194 | 31% |
| Washington Township | 5,424 | 33% |
| Clarksburg CDP | 155 | 10% |
| City of Greensburg | 4,777 | 35% |
| Lake Santee CDP | 310 | 0% |
| Town of New Point | 111 | 39% |
| Town of St. Paul | 434 | 41% |
| Town of Westport | 527 | 40% |

**NOTE: CDP is Census Designated Place**

## ALICE IN FRANKLIN COUNTY

**Franklin County Poverty Households:** 958 (11%)
**ALICE Households:** 2,003 (23%)
**ALICE and Poverty:** 2,961 (24%)

**HOUSEHOLD SURVIVAL BUDGET, FRANKLIN COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $413 | $669 |
| Child Care | $0 | $846 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $139 | $396 |
| Taxes | $203 | $351 |
| Technology | $55 | $75 |
| Monthly Total | $1,531 | $4,359 |
| ANNUAL TOTAL | $18,372 | $52,308 |
| Hourly Wage | $9.19 | $26.15 |

**ALICE & POVERTY BY PLACE FRANKLIN COUNTY (2016)**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Blooming Grove Township | 344 | 22% |
| Brookville Township | 2,308 | 42% |
| Butler Township | 439 | 38% |
| Town of Cedar Grove | 111 | 40% |
| Highland Township | 696 | 31% |
| Laurel Township | 653 | 62% |
| Metamora Township | 342 | 47% |
| Posey Township | 315 | 25% |
| Ray Township | 1,488 | 27% |
| Salt Creek Township | 384 | 24% |
| Springfield Township | 494 | 32% |
| Whitewater Township | 952 | 26% |
| Town of Brookville | 1,138 | 53% |
| Town of Cedar Grove | 111 | 40% |
| Town of Laurel | 178 | 62% |
| New Trenton CDP | 120 | 43% |
| Town of Oldenburg | 208 | 28% |

**NOTE: CDP is Census Designated Place**

## ALICE IN JEFFERSON COUNTY

**Jefferson County Poverty Households:** 1,643 (13%)
**ALICE Households:** 3,160 (25%)
**ALICE and Poverty:** 4,803 (38%)

**HOUSEHOLD SURVIVAL BUDGET, JEFFERSON COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $413 | $669 |
| Child Care | $0 | $846 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $139 | $396 |
| Taxes | $203 | $351 |
| Technology | $55 | $75 |
| Monthly Total | $1,531 | $4,359 |
| ANNUAL TOTAL | $18,372 | $52,308 |
| Hourly Wage | $9.19 | $26.15 |

**ALICE & POVERTY BY PLACE JEFFERSON COUNTY (2016)**

| Place | Total Households | %ALICE & Poverty |
|---|---|---|
| Graham Township | 445 | 35% |
| Hanover Township | 1,020 | 32% |
| Lancaster Township | 649 | 37% |
| Madison Township | 7,192 | 43% |
| Milton Township | 450 | 21% |
| Monroe Township | 162 | 59% |
| Republican Township | 689 | 26% |
| Saluda Township | 608 | 37% |
| Shelby Township | 369 | 30% |
| Smyrna Township | 398 | 31% |
| Town of Dupont | 110 | 41% |
| Town of Hanover | 1,680 | 32% |
| City of Madison | 4,954 | 42% |

**NOTE: CDP is Census Designated Place**

## ALICE IN JENNINGS COUNTY

**Jennings County Poverty Households:** 1,472 (14%)
**ALICE Households:** 2,945 (28%)
**ALICE and Poverty:** 4,417 (42%)

**HOUSEHOLD SURVIVAL BUDGET, JENNINGS COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $487 | $714 |
| Child Care | $0 | $832 |
| Food | $158 | $525 |
| Transportation | $348 | $695 |
| Health Care | $214 | $800 |
| Miscellaneous | $149 | $400 |
| Taxes | $224 | $362 |
| Technology | $55 | $75 |
| Monthly Total | $1,635 | $4,403 |
| ANNUAL TOTAL | $19,620 | $52,836 |
| Hourly Wage | $9.81 | $26.42 |

**ALICE & POVERTY BY PLACE JENNINGS COUNTY (2016)**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Bigger Township | 254 | 44% |
| Campbell Township | 426 | 39% |
| Center Township | 3,602 | 45% |
| Columbia Township | 253 | 24% |
| Geneva Township | 2,645 | 46% |
| Lovett Township | 360 | 43% |
| Marion Township | 387 | 42% |
| Montgomery Township | 386 | 39% |
| Sand Creek Township | 263 | 33% |
| Spencer Township | 886 | 30% |
| Vernon Township | 1,057 | 31% |
| Butlerville CDP | 109 | 61% |
| Country Squire Lakes CDP | 1,181 | 65% |
| Hayden CDP | 301 | 38% |
| City of North Vernon | 2,849 | 48% |
| Town of Vernon | 183 | 42% |

**NOTE: CDP is Census Designated Place**

## ALICE IN OHIO COUNTY

**Ohio County Poverty Households:** 218 (9%)
**ALICE Households:** 606 (25%)
**ALICE and Poverty:** 824 (34%)

### HOUSEHOLD SURVIVAL BUDGET, OHIO COUNTY (2016)

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $487 | $714 |
| Child Care | $0 | $832 |
| Food | $158 | $525 |
| Transportation | $348 | $695 |
| Health Care | $214 | $800 |
| Miscellaneous | $149 | $400 |
| Taxes | $224 | $362 |
| Technology | $55 | $75 |
| Monthly Total | $1,635 | $4,403 |
| ANNUAL TOTAL | $19,620 | $52, 836 |
| Hourly Wage | $9.81 | $26.42 |

### ALICE & POVERTY BY PLACE (2016)

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Randolph Township | 1,749 | 38% |
| Cass Township | 288 | 20% |
| Pike Township | 204 | 8% |
| Union Township | 186 | 49% |
| City of Rising Sun | 987 | 48% |

**NOTE: CDP is Census Designated Place**

## ALICE IN RIPLEY COUNTY

**Ripley County Poverty Households:** 988 (9%)
**ALICE Households:** 3,074 (28%)
**ALICE and Poverty:** 4,062 (37%)

**HOUSEHOLD SURVIVAL BUDGET, RIPLEY COUNTY**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $425 | $671 |
| Child Care | $0 | $938 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $141 | $409 |
| Taxes | $207 | $385 |
| Technology | $55 | $75 |
| Monthly Total | $1,548 | $4,500 |
| ANNUAL TOTAL | $18,576 | $54,000 |
| Hourly Wage | $9.29 | $27.00 |

**ALICE & POVERTY BY PLACE RIPLEY COUNTY 2016**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Adams Township | 2,005 | 36% |
| Brown Township | 427 | 43% |
| Center Township | 1,026 | 43% |
| Delaware Township | 494 | 46% |
| Franklin Township | 1,457 | 45% |
| Jackson Township | 425 | 31% |
| Johnson Township | 1,450 | 43% |
| Laughery Township | 1,853 | 31% |
| Otter Creek Township | 515 | 48% |
| Shelby Township | 374 | 30% |
| Washington Township | 955 | 26% |
| City of Batesville | 2,615 | 35% |
| Town of Holton | 196 | 55% |
| Town of Milan | 732 | 44% |
| Town of Osgood | 680 | 48% |
| Town of Sunman | 381 | 51% |
| Town of Versailles | 865 | 54% |

**NOTE: CDP is Census Designated Place**

## ALICE IN SHELBY COUNTY

**Shelby County Poverty Households:** 1,903 (11%)
**ALICE Households:** 4,673 (27%)
**ALICE and Poverty:** 6,576 (38%)

**HOUSEHOLD SURVIVAL BUDGET, SHELBY COUNTY**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $552 | $809 |
| Child Care | $0 | $888 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $157 | $421 |
| Taxes | $243 | $416 |
| Technology | $55 | $75 |
| Monthly Total | $1,728 | $4,631 |
| ANNUAL TOTAL | $20,736 | $55,572 |
| Hourly Wage | $10.37 | $27.79 |

**ALICE & POVERTY BY PLACE SHELBY COUNTY (2016)**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Addison Township | 8,175 | 48% |
| Brandywine Township | 765 | 29% |
| Hanover Township | 966 | 35% |
| Hendricks Township | 432 | 41% |
| Jackson Township | 696 | 31% |
| Liberty Township | 632 | 28% |
| Marion Township | 653 | 27% |
| Moral Township | 1,741 | 22% |
| Noble Township | 633 | 35% |
| Shelby Township | 714 | 19% |
| Sugar Creek Township | 432 | 54% |
| Union Township | 377 | 14% |
| Van Buren Township | 596 | 28% |
| Washington Township | 497 | 32% |
| Town of Fairland | 273 | 33% |
| Town of Morristown | 480 | 46% |
| City of Shelbyville | 7,576 | 49% |
| Waldron CDP | 225 | 24% |

## ALICE IN SWITZERLAND COUNTY

| | |
|---|---|
| **Switzerland County Poverty Households:** | 697 (17%) |
| **ALICE Households:** | 1,271 (31%) |
| **ALICE and Poverty** | 1,968 (48%) |

**HOUSEHOLD SURVIVAL BUDGET, SWITZERLAND COUNTY (2016)**

| | SINGLE ADULT | FAMILY (INFANT AND PRE-K) |
|---|---|---|
| Housing | $530 | $755 |
| Child Care | $0 | $1,042 |
| Food | $158 | $525 |
| Transportation | $349 | $697 |
| Health Care | $214 | $800 |
| Miscellaneous | $154 | $435 |
| Taxes | $236 | $452 |
| Technology | $55 | $75 |
| Monthly Total | $1,696 | $4,781 |
| ANNUAL TOTAL | $20,352 | $57,372 |
| Hourly Wage | $10.18 | $28.69 |

**ALICE & POVERTY BY PLACE SWITZERLAND COUNTY (2016)**

| Place | Total Households | % ALICE & Poverty |
|---|---|---|
| Cotton | 704 | 56% |
| Craig | 379 | 46% |
| Jefferson | 1,311 | 45% |
| Pleasant | 504 | 52% |
| Posey | 749 | 50% |
| York | 455 | 45% |
| East Enterprise CDP | 155 | 79% |
| Town of Vevay | 661 | 57% |

**NOTE: CDP is Census Designated Place**

A complex and varied picture emerges when examining poverty in the region from different perspectives. Throughout most of the region, the effect of generally lower wages and income is apparent. When adjusting income with other factors, including cost of living and unemployment, it the ALICE data demonstrates that a majority of the poor in the region are working poor people.

A majority of the counties in Southeastern Indiana counties have poverty rates that are lower than the State average. Even though the rates are lower, there are still a larger number of economically compromised families, as evidenced by the ALICE data, which can be concluded by examining region income levels. These families' incomes may not be low enough to be considered poverty level, but are low enough that meeting living expense creates a serious challenge.

An alarming trend is that the poverty rate of children under eighteen is considerably higher.

The proportion of ALICE households in the region is on the rise. Issues such as low overall wages, increasing health care and educational costs, and a general rise in the cost of living must be addressed to reverse this trend.

**INCOME AND WAGES 2018**

| County | Per Capita Personal Income 2018 | Per Capita Personal Income 2008 | Per Capita Personal Income 1998 | Per Capita Personal Income 1988 | 10 year % change | 20 year % change | 30 year % change | % of IN | % of US |
|---|---|---|---|---|---|---|---|---|---|
| Dearborn | $47,454 | 42,442 | 39,650 | 31,780 | 11.8% | 19.7% | 49.3% | 100.6% | 87.2% |
| Decatur | $42,733 | 39,156 | 37,543 | 29,303 | 9.1% | 13.8% | 45.8% | 90.6% | 78.5% |
| Franklin | $46,629 | 41,527 | 37,709 | 26,427 | 12.3% | 23.7% | 76.4% | 98.9% | 85.6% |
| Jefferson | $41,981 | 37,415 | 31,740 | 26,887 | 12.2% | 32.3% | 56.1% | 89.0% | 77.1% |
| Jennings | $38,959 | 32,905 | 33,125 | 26,159 | 18.4% | 17.6% | 48.9% | 82.6% | 71.6% |
| Ohio | $40,714 | 51,760 | 35,093 | 25,355 | -21.3% | 16.0% | 60.6% | 86.4% | 74.8% |
| Ripley | $41,817 | 41,014 | 34,930 | 31,126 | 2.0% | 19.7% | 34.3% | 88.7% | 76.8% |
| Shelby | $43,854 | 38,415 | 38,706 | 30,942 | 14.2% | 13.3% | 41.7% | 93.0% | 80.5% |
| Switzerland | $30,827 | 29,136 | 29,899 | 22,167 | 5.8% | 3.1% | 39.1% | 65.4% | 56.6% |
| U.S. | $54,446 | 47,706 | 42,452 | 37,050- | 14.1% | 28.3% | 47.0% | 115.5% | 100.0% |
| Indiana | $47,149 | 41,086 | 39,766 | 33,211 | 14.8% | 18.6% | 42.0% | 100.0% | 86.6% |

Source: STATS Indiana

Wages per job are significantly lower throughout the region in comparison to the U.S. and Indiana. For the time period indicated in the above chart, the disproportionate difference in income figures would suggest a large portion of workers commuting outside of the region for more desirable employment opportunities.

A comparison in the largest employment sectors and wages further demonstrates the disparity of wage rates in the region when compared to state and national wages in relative categories.

| County | Largest Employment Sector 2018 | Average Earnings per job |
|---|---|---|
| Dearborn | Private Sector, other* | $32,815 |
| Decatur | Manufacturing | $78,401 |
| Franklin | Private Sector, other* | $25,673 |
| Jefferson | Manufacturing | $68,636 |
| Jennings | Manufacturing | $59,618 |
| Ohio | Government | $42,560 |
| Ripley | Private Sector, other* | $67,763 |
| Shelby | Manufacturing | $73,675 |
| Switzerland | Government | $47,253 |
| U.S. | Service Providing Industries** | $56,722 |
| Indiana | Private Sector, other* | $50,833 |

Source: STATS Indiana Bureau of Labor Statistics**

Source: U.S. Bureau of Economic Analysis

* These totals do not include county data that are not available due to BEA non-disclosure requirements.

| County | Largest Employment Sector 2013 | Average Wage |
|---|---|---|
| Dearborn | Health Care & Social Assistance | $43,011 |
| Decatur | Manufacturing | $60,904 |
| Franklin | Manufacturing | $49,260 |
| Jefferson | Manufacturing | $53,256 |
| Jennings | Manufacturing | $46,112 |
| Ohio | Health & Social Assistance | $29,345 |
| Ripley | Manufacturing | $50,155 |
| Shelby | Manufacturing | $58,064 |
| Switzerland | Educational Services | $32,677 |
| U.S. | Health Care & Social Assistance | $45,770 |
| Indiana | Manufacturing | $56,375 |

Source: STATS Indiana

## SIRPC Region

| Employment and Earnings by Industry, 2018 | Employment | Pct Dist. in Region | Earnings ($000) | Pct Dist. In Region | Avg. Earnings Per Job |
|---|---|---|---|---|---|
| **Total by place of work** | 96,006 | 100.0% | $4,352,413 | 100.0% | $45,335 |
| **Wage and Salary** | 73,500 | 76.6% | $3,106,241 | 71.4% | $42,262 |
| **Farm Proprietors** | 3,788 | 3.9% | $30,057 | 0.7% | $7,935 |
| **Nonfarm Proprietors** | 18,718 | 19.5% | $445,275 | 10.2% | $23,789 |
| **Farm** | 4,489 | 4.7% | $55,158 | 1.3% | $12,287 |
| **Nonfarm** | 91,517 | 95.3% | $4,297,255 | 98.7% | $46,956 |
| **Private** | 79,510 | 82.8% | $3,674,108 | 84.4% | $46,209 |
| Accommodation, Food Serv. | 5,881* | 6.1%* | $109,391* | 2.5%* | $18,601* |
| Arts, Ent., Recreation | 2,204* | 2.3%* | $64,722* | 1.5%* | $29,366* |
| Construction | 5,345* | 5.6%* | $292,447* | 6.7%* | $54,714* |
| Health Care, Social Serv. | 5,321* | 5.5%* | $250,759* | 5.8%* | $47,126* |
| Information | 621* | 0.6%* | $36,320* | 0.8%* | $58,486* |
| Manufacturing | 15,364* | 16.0%* | $1,086,313* | 25.0%* | $70,705* |
| Professional, Tech. Serv. | 533* | 0.6%* | $19,885* | 0.5%* | $37,308* |
| Retail Trade | 9,869 | 10.3% | $297,103 | 6.8% | $30,105 |
| Trans., Warehousing | 4,324* | 4.5%* | $223,877* | 5.1%* | $51,775* |
| Wholesale Trade | 1,152* | 1.2%* | $68,399* | 1.6%* | $59,374* |
| Other Private (not above) | 17,619* | 18.4%* | $710,729* | 16.3%* | $40,339* |
| **Government** | 12,007 | 12.5% | $623,147 | 14.3% | $51,899 |

Source: U.S. Bureau of Economic Analysis

* These totals do not include county data that are not available due to BEA non-disclosure requirements.

# COST OF LIVING

| | | 1 Adult (working) | | | | 2 Adults (1 working) | | | | 2 Adults (both working) | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Number of children** | | **0** | **1** | **2** | **3** | **0** | **1** | **2** | **3** | **0** | **1** | **2** | **3** |
| **Dearborn** | LW | $11.09 | $23.07 | $27.88 | $35.42 | $17.80 | $21.73 | $24.31 | $27.35 | $8.90 | $12.69 | $15.28 | $18.11 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,058 | $47,983 | $57,988 | $73,666 | $37,027 | $45,191 | $50,561 | $56,880 | $37,027 | $52,775 | $63,583 | $75,341 |
| **Decatur** | LW | $11.18 | $22.88 | $27.69 | $34.57 | $17.63 | $21.54 | $24.12 | $26.50 | $8.82 | $12.59 | $15.19 | $17.69 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,250 | $47,586 | $57,591 | $71,915 | $36,671 | $44,795 | $50,164 | $55,130 | $36,671 | $52,379 | $63,187 | $73,590 |
| **Franklin** | LW | $10.55 | $22.40 | $27.21 | $33.81 | $17.25 | $21.06 | $23.64 | $25.74 | $8.62 | $12.35 | $14.95 | $17.31 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $21,951 | $46,602 | $56,607 | $70,315 | $35,878 | $43.810 | $49,180 | $53,530 | $35,878 | $51,394 | $62,202 | $71,991 |
| **Jefferson** | LW | $11.22 | $22.43 | $27.24 | $34.44 | $17.51 | $21.09 | $23.67 | $26.37 | $8.76 | $12.37 | $14.97 | $17.62 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,346 | $46,657 | $56.662 | $71,628 | $36,425 | $43,865 | $49,235 | $54,843 | $36,425 | $51,449 | $62,257 | $73,303 |
| **Jennings** | LW | $10.97 | $22.59 | $27.40 | $34.06 | $17.39 | $21.25 | $23.83 | $25.99 | $8.69 | $12.45 | $15.04 | $17.43 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $22,826 | $46,985 | $56,990 | $70,835 | $36,165 | $44,193 | $49,563 | $54,050 | $36,165 | $51,777 | $62,585 | $72,510 |
| **Ohio** | LW | $11.09 | $23.07 | $27.88 | $35.42 | $17.80 | $21.73 | $24.31 | $27.35 | $8.90 | $12.69 | $15.28 | $18.11 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,058 | $47,983 | $57,988 | $73,666 | $37,027 | $45,191 | $50,561 | $56,880 | $37,027 | $52,775 | $63,583 | $75,341 |
| **Ripley** | LW | $10.55 | $22.40 | $27.21 | $33.91 | $17.38 | $21.06 | $23.64 | $25.84 | $8.69 | $12.35 | $14.95 | $17.36 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $21,951 | $46,602 | $56,607 | $70,534 | $36,152 | $43,810 | $49,180 | $53,749 | $36,152 | $51,394 | $62,202 | $72,209 |
| **Shelby** | LW | $11.37 | $23.11 | $27.92 | $35.17 | $18.15 | $21.77 | $24.35 | $27.10 | $9.07 | $12.71 | $15.31 | $17.99 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,646 | $48,079 | $58,084 | $73,146 | $37,751 | $45,287 | $50,657 | $56,361 | $37.751 | $52,871 | $63,679 | $74,821 |
| **Switzerland** | LW | $10.81 | $21.35 | $27.16 | $34.24 | $17.21 | $21.01 | $23.59 | $26.17 | $8.60 | $12.33 | $14.93 | $17.52 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $22,482 | $46,493 | $56,498 | $71,218 | $35,796 | $43,701 | $49,071 | $54,443 | $35,796 | $51,285 | $62,093 | $72,893 |
| **State of Indiana** | LW | $11.09 | $22.80 | $27.61 | $34.61 | $17.79 | $21.45 | $24.03 | $26.54 | $8.90 | $12.55 | $15.15 | $17.71 |
| | PW | $5.84 | $7.91 | $9.99 | $12.07 | $7.91 | $9.99 | $12.07 | $14.14 | $3.96 | $5.00 | $6.03 | $7.07 |
| | RAI | $23,030 | $47,414 | $57,419 | $71,989 | $37,012 | $44,622 | $49,992 | $55,203 | $37,012 | $52,207 | $63,014 | $73,664 |

**KEY**: LW = Living Wage PW = Poverty Wage RAI = Required Annual Income (before taxes)

The living wage shown is the hourly rate that an **individual** in a household must earn to support his or herself and their family. The assumption is the sole provider is working full-time (2080 hours per year). The tool provides information for individuals, and households with one or two working adults and zero to three children. In the case of households with two working adults, all values are **per working adult, single or in a family** unless otherwise noted.

The state minimum wage is the same for all individuals, regardless of how many dependents they may have. Data are updated annually, in the first quarter of the new year. State minimum wages are determined based on the posted value of the minimum wage as of January one of the coming year

(National Conference of State Legislatures, 2019). The poverty rate reflects a person's gross annual income. We have converted it to an hourly wage for the sake of comparison.

The Cost of Living in Southeastern Indiana is relatively equal to the State's required annual income. The low cost of living is increasingly drawing residents of the Cincinnati area into Dearborn, Ohio and Franklin Counties, and to some extent Louisville and Indianapolis. The State of Indiana ranks as the thirteenth lowest state for Cost of Living in the United States.

**UNEMPLOYMENT**

When assessing the health of local economies, a standard measure of vitality is provided by the unemployment rate. The flaw in relying too heavily on the unemployment rate in the analysis of the economic health of a region is that the rate does not reflect the quality of employment. As discussed in the ALICE analysis, too high levels of low-quality employment opportunities do not contribute to the health and wealth of a community.

The most recent data show the region's unemployment rate ranging from 2.6% in Shelby County to 3.2% in Dearborn, Jefferson, and Ohio Counties. The regional average unemployment rate was 2.9, as compared to a U.S. rate of 3.5% and Indiana rate also at 3.0%.

**DECEMBER, 2019 UNEMPLOYMENT RATES (Non-seasonally Adjusted)**

| AREA | UNEMPLOYMENT RATE |
|---|---|
| Dearborn County | 3.2 |
| Decatur County | 2.7 |
| Franklin County | 3.0 |
| Jefferson County | 3.2 |
| Jennings County | 3.0 |
| Ohio County | 3.2 |
| Ripley County | 2.9 |
| Switzerland County | 3.0 |
| Shelby County | 2.6 |
| SIRPC Region | 2.9 |
| Indiana | 3.0 |
| U.S. | 3.5 |

Source: DWD, Local Area Unemployment Statistics

**AGRICULTURE**

As the number of farms and farmers in southeastern Indiana maintain a steady decline, many people are surprised to learn that agriculture still has a significant economic impact on the region.

There is a common belief that the economy has moved from agrarian to manufacturing to technology. In actuality, the economy has evolved, but not from one sector to another, but rather in a manner to create a diversified economic base. Agriculture continues to employ a significant number of employees and pays a large portion of property taxes. The agriculture industry often makes its purchases of raw materials and supplies from regional vendors, which results in a greater economic impact for the area.

The region is positioned to leverage its strengths in manufacturing to maximize the agricultural sector. For example, the top agricultural product in the region is grains, corn & soybeans, which can supply critical ingredients for ethanol, soy diesel, food products and feed materials.

Technology and resource management have greatly enhanced the agriculture industry and farming in particular. Environmental management and equipment technology have transformed the way farms operate in the 21st century.

**CHANGE IN NUMBER OF FARMS 2017**

| AREA | # FARMS 2012 | # FARMS 2017 | % CHANGE |
|---|---|---|---|
| Dearborn County | 561 | 598 | 7 |
| Decatur County | 610 | 581 | -5 |
| Franklin County | 727 | 704 | -3 |
| Jefferson County | 615 | 684 | 11 |
| Jennings County | 528 | 510 | -3 |
| Ohio County | 171 | 158 | -8 |
| Ripley County | 876 | 879 | -.3 |
| Switzerland County | 383 | 410 | 7 |
| Shelby County | 569 | 567 | -0.35 |
| **Region** | **5,040** | **5,091** | 1 |

According to the most recent U.S. Census of Agriculture, the number of farms in the region between the years 2012 and 2017 slightly increased (1%). In comparison, the Region experienced a decrease of 10% in the number of farms between the years 2002 and 2007. The largest decrease in the number of farms from 2012-2017 was in Ohio County, with an 8% decrease. Jefferson County saw the largest increase (11%) in the number of farms from 2012 to 2017.

**LAND IN FARMS**

| AREA | ACREAGE 2012 | ACREAGE 2017 | % CHANGE |
|---|---|---|---|
| Dearborn County | 56,573 | 64,627 | 14 |
| Decatur County | 186,528 | 201,929 | 8 |
| Franklin County | 124,960 | 133,021 | 6 |
| Jefferson County | 95,411 | 106,600 | 11 |
| Jennings County | 123,391 | 128,109 | 3 |
| Ohio County | 21,461 | 24,015 | 11 |
| Ripley County | 166,711 | 176,069 | 5 |
| Switzerland County | 50,519 | 55,017 | 8 |
| Shelby County | 233,059 | 220,477 | -5 |
| **Region** | **1,058,613** | **1,109,864** | **5** |

Excluding Shelby County, the average size of a farm appears to be increasing, with the largest increase of 14% in Dearborn County.

**FARM OPERATOR'S MAIN SOURCE OF WORK/INCOME 2017**

| AREA | PRIMARY WORK ON FARM (full time) | PRIMARY WORK OFF FARM (part time) | TOTAL FARM OPERATORS | RATE OF ON FARM WORK | RATE OF OFF FARM WORK |
|---|---|---|---|---|---|
| Dearborn | 501 | 85 | 586 | 85% | 15% |
| Decatur | 325 | 214 | 539 | 60% | 40% |
| Franklin | 467 | 210 | 677 | 69% | 31% |
| Jefferson | 549 | 123 | 672 | 81% | 29% |
| Jennings | 385 | 117 | 502 | 76% | 24% |
| Ohio | 124 | 30 | 154 | 80% | 20% |
| Ripley | 599 | 246 | 845 | 71% | 29% |
| Shelby | 307 | 214 | 521 | 59% | 41% |
| Switzerland | 319 | 87 | 406 | 79% | 21% |
| Region | 3,576 | 1,326 | 4,902 | 73% | 27% |

In 2017, 27% of farm operators held at least one other job outside the farm.

Farm operators are aging, with an average age of 57.2 (up from age 56 in the 2010 CEDS). The average age of farm operators of mid-fifties to late fifties has remained consistent. The rate of young adult farmers is declining.

**AVERAGE AGE OF FARM OPERATOR**

| AREA | AVERAGE AGE |
|---|---|
| Dearborn County | 56.8 |
| Decatur County | 59.3 |
| Franklin County | 57.3 |
| Jefferson County | 55.2 |
| Jennings County | 57.6 |
| Ohio County | 59.7 |
| Ripley County | 56.2 |
| Shelby County | 56.2 |
| Switzerland County | 56.9 |
| REGION | 57.2 |

## HOUSING

The housing stock inventory in the region is at record lows at the date of the CEDS publication. Residential construction has not risen to keep pace with the need.

The cost and value of housing in Southeastern Indiana tends to be lower than that of the nation. Areas within the region vary significantly in comparison to the state cost and value. The cost of housing in the region has for a number of years contributed to the positive assessment of quality of life in the region. The percentage of people owning their own homes varies from community to community. There are pockets throughout the region in which rental properties are in the majority.

The housing market's risk tolerance can be low and uncertainties such as unemployment, wage growth, access to credit, investor activity and tumultuous world affairs contribute to the sensitivity of the market.

***Factors affecting the housing market and affordability include***:

Moderate to negative wage growth.

Aging population

Low inventory of stock

High risk for new housing development

Millennials expanding dominance in the market

Questionable access to attractive credit.

Decline in single family investor activity.

Worldwide instability contributing to negative consumer confidence.

In spite of the growing need for more housing options, new housing development in the region can be high risk. The development and extension of infrastructure can quickly make a housing development financially infeasible. Recent policy developments, such as allowing the use of Tax Increment Financing for housing development are just beginning to address this issue.

The improvement of the region's housing market also depends on job growth and how wages compare to the median housing price. One key factor in mortgage qualification is a household's monthly take-home pay relative to its payments for housing costs – the total of the mortgage payment, real estate taxes and home insurance. Increasing the number of higher paying jobs in the region is critical to the future health of the housing market.

**Housing Units**

| County | Number of Housing Units 2010 | Number of Housing Units 2018 | Rank In State | Total Building Permits 2013 | Total Building Permits 2018 | Single-Family permits of total - 2018 |
|---|---|---|---|---|---|---|
| Dearborn | 20,171 | 20,615 | 31 | 68 | 115 | 90 |
| Decatur | 11,209 | 11,437 | 63 | 36 | 58 | 58 |
| Franklin | 9,538 | 9,814 | 68 | 35 | 69 | 47 |
| Jefferson | 14,311 | 14,495 | 49 | 31 | 47 | 45 |
| Jennings | 12,069 | 12,358 | 58 | 46 | 50 | 50 |
| Ohio | 2,784 | 2,860 | 92 | 4 | 32 | 30 |
| Ripley | 11,962 | 12,453 | 56 | 81 | 97 | 69 |
| Shelby | 19,080 | 19,454 | 34 | 66 | 83 | 83 |
| Switzerland | 4,969 | 5,383 | 87 | 47 | 61 | 61 |
| Region | 106,093 | 108,869 | 7 of 13 | 414 | 612 | 533 |

Source: STATS Indiana

Although there has been a small increase in housing units in each county, there still exists a minimal inventory of units available.

**Homeownership and Value**

| County | Median Home Value 2018 | Median Gross Rent 2018 | Owner Occupied Percentage | Rental Occupied Percentage |
|---|---|---|---|---|
| Dearborn | $165,400 | $615 | 72% | 19.3% |
| Decatur | $124,700 | $608 | 63.3% | 28.3% |
| Franklin | $157,900 | $524 | 72.9% | 17% |
| Jefferson | $123,700 | $561 | 63.5% | 24.8% |
| Jennings | $103,900 | $510 | 65.4% | 21.5% |
| Ohio | $148,100 | $524 | 69.6% | 19.2% |
| Ripley | $149,800 | $492 | 69.9% | 20.7% |
| Shelby | $130,100 | $626 | 67.4% | 24.6% |
| Switzerland | $110,800 | $512 | 60.1% | 21.5% |
| Region | $134,266 | $552 | 67.6% | 21.7% |
| Indiana | $135,400 | $634 | 61.3% | 27.6% |
| U.S. | $176,700 | $904 | $204,900 | 63.8 |

Sources: IBRC.com and Indexmundi.com

## SCHOOLS

There are twenty school corporations within the region. Students in Ripley County are split over five school corporations, as are students in Shelby County. Three counties have one county wide school corporation, one county has three corporations, and one has two. The individual school corporations' enrollment ranges from very small (less than 1,000) to over 4,000.

In addition to the public schools, there is a variety of Catholic, Lutheran, Apostolic, Christian, Baptist, and Amish parochial schools in the region.

The Madison Juvenile Correctional Facility provides high school education to juvenile detainees.

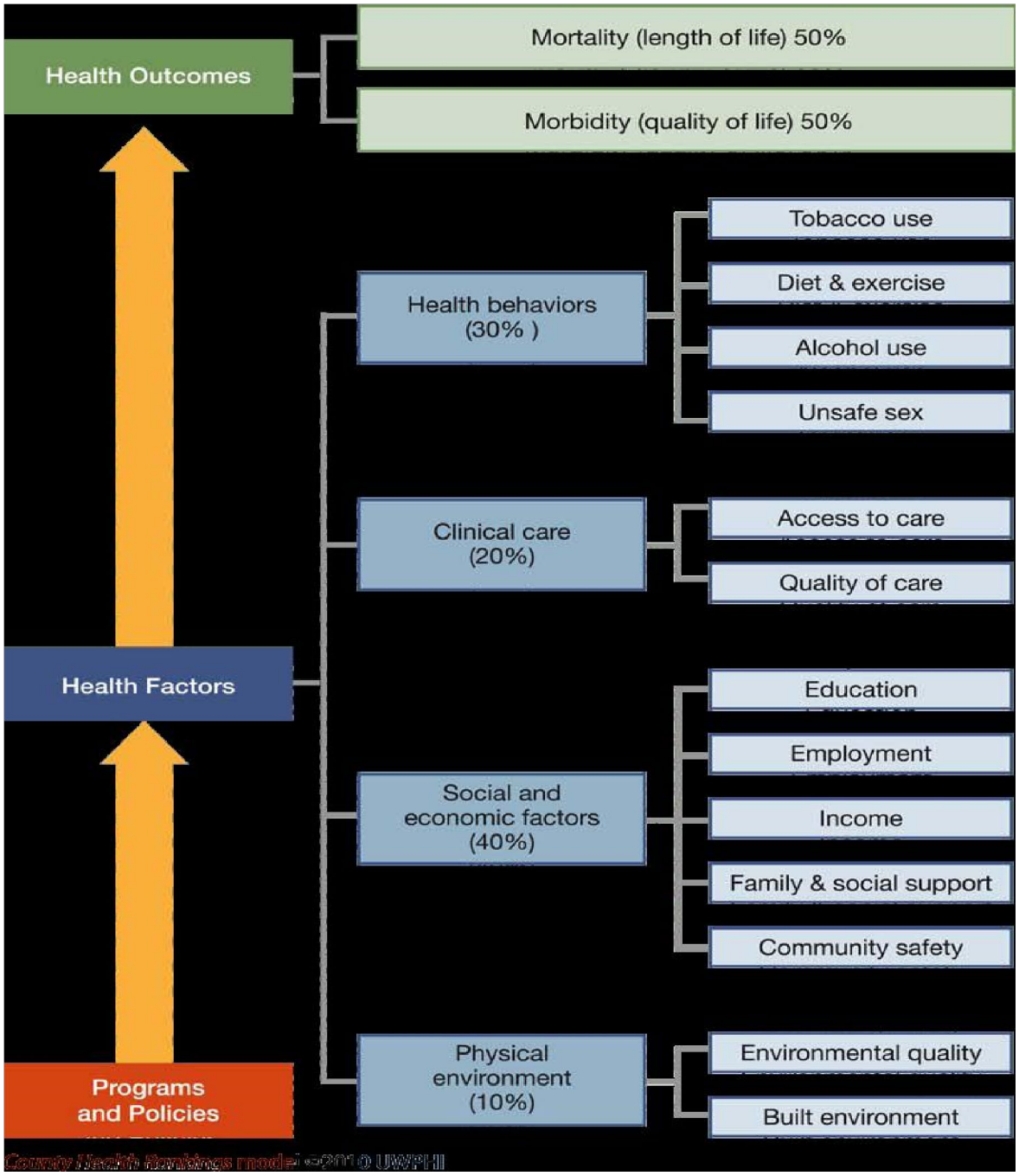
The Southeastern Indiana Career Center in Ripley County provides vocational and specialized training to high school students throughout the region. The career center also offers virtual high school courses which allow schools in the region to share instructors for certain classes.

Blue River Career Center provides vocational training to grades 9-12 the Shelby County area.

The region is home to two colleges – Hanover, which is a private liberal arts institution, and Ivy Tech College. There are multiple campus locations for Ivy Tech – including Batesville, Lawrenceburg, Madison, and Shelbyville. Shelbyville also houses a Rose-Hulman campus.

## HEALTH AND SAFETY

The following data, compiled by the University of Wisconsin Population Health Institute, in collaboration with the Robert Wood Johnson Foundation, ranks Indiana counties according to their summary measures of **health outcomes** and **health factors**, as well as the components used to create each summary measure. The figure below depicts the structure of the *Rankings* model. Counties receive a rank for each population health component; those having high ranks (e.g., 1 or 2) are estimated to be the "healthiest." The summary **health outcomes** rankings are based on an equal weighting of mortality and morbidity measures. The summary health **factors** rankings are based on weighted scores of four types of factors: behavioral, clinical, social and economic, and environmental. The weights for the factors (shown in parentheses in the figure) are based upon a review of the literature and expert input, but represent just one way of combining these factors.




Maps help locate the healthiest and least healthy counties in the state. The health factors map appears similar to the health outcomes map, showing how health factors and health outcomes are closely related. The following maps display the region's counties in comparison with the rest of the state divided into groups by health rank. The lighter colors indicate better performance in the respective summary rankings. The green map shows the distribution of summary health outcomes. The blue displays the distribution of the summary rank for health factors.

**Rankings**

Counties receive two summary ranks:

• Health Outcomes

• Health Factors

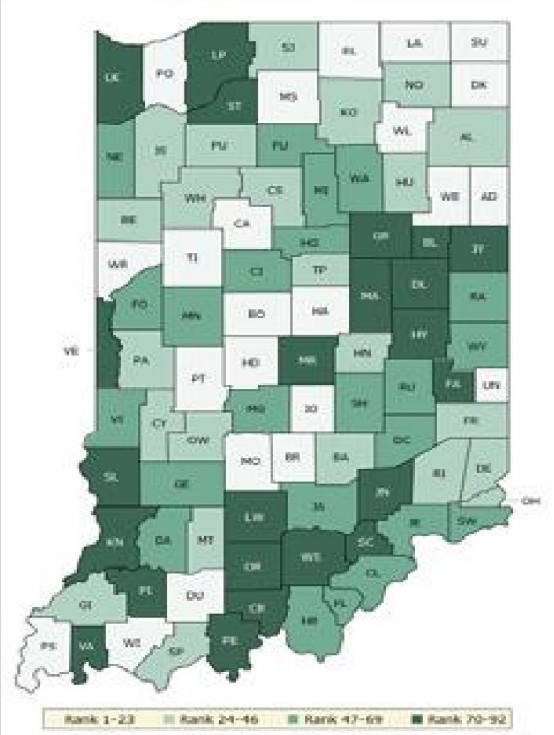
Each of these ranks represents a weighted summary of a number of measures.
Health outcomes represent how healthy a county is while health factors are what influences the health of the county.

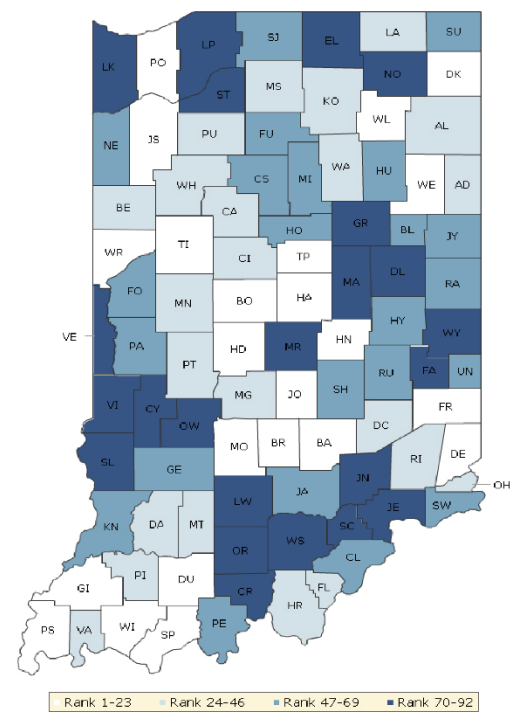
The following charts outline county health rankings factors considered in assessing health outcomes and health factors.

The green map shows distribution of county health outcomes, based on an equal weighting of length and quality of life. Lighter colors indicate better performance in the respective summary rankings.

The blue map displays county health summary ranks for health factors, based on weighted scores for health behaviors, clinical care, social and economic factors, and the physical environment. Lighter colors indicate better performance in the respective summary rankings.

Detailed information on each county and the underlying measures can be obtained at countyhealthrankings.org. and countyhealthrankings.com.




| HEALTH OUTCOMES RATING | HEALTH FACTORS RATINGS |
|---|---|
| Dearborn County - 27 | Dearborn County - 29 |
| Decatur County - 55 | Decatur County - 36 |
| Franklin County - 42 | Franklin County - 47 |
| Jefferson County -57 | Jefferson County - 64 |
| Jennings County - 88 | Jennings County - 84 |
| Ohio County - 29 | Ohio County - 54 |
| Ripley County - 24 | Ripley County - 46 |
| Shelby County - 56 | Shelby County - 48 |
| Switzerland County - 69 | Switzerland County - 86 |

**2019 *COUNTY HEALTH RANKINGS:* MEASURES AND NATIONAL/STATE RESULTS**

| Measure | Description | US Median | State Overall | State Minimum | State Maximum |
|---|---|---|---|---|---|
| HEALTH OUTCOMES | | | | | |
| Premature Death | Years of potential life lost before age 75 per 100,000 population | 6900 | 8200 | 4300 | 14600 |
| Poor or fair health | % of adults reporting fair or poor health | 16% | 18% | 10% | 21% |
| Poor physical health days | Average # of physically unhealthy days reported in the past 30 days | 3.7 | 3.9 | 2.6 | 4.6 |
| Poor mental health days | Average # of mentally unhealthy days reported in past 30 days | 3.8 | 4.3 | 3.0 | 4.8 |
| Low birthweight | % of live births with low birthweight (<2500 grams) | 8% | 8% | 5% | 10% |
| HEALTH FACTORS | | | | | |
| **HEALTH BEHAVIORS** | | | | | |
| Adult smoking | % of adults who are current smokers | 17% | 21% | 13% | 24% |
| Adult obesity | % of adults that report a BMI>= 30 | 29% | 33% | 25% | 39% |
| Food environment index | Index of factors that contribute to a healthy food environment, (0-10) | 7.7 | 7.1 | 6.4 | 8.9 |
| Physical inactivity | % of adults aged 20 and over reporting no leisure time physical activity | 22% | 25% | 14% | 35% |
| Access to exercise opportunities | % of population with adequate access to locations for physical activity | 84% | 75% | 23% | 93% |
| Excessive drinking | % of adults reporting binge or heavy drinking | 18% | 19% | 15% | 21% |
| Alcohol impaired driving deaths | % of driving deaths with alcohol involvement | 29% | 21% | 0% | 50% |
| Sexually transmitted infections | # of newly diagnosed chlamydia cases per 100,000 population | 497.3 | 466.0 | 69.6 | 1045.2 |
| Teen births | # of births per 1,000 female population ages 15-19 | 25 | 28 | 7 | 49 |
| **CLINICAL CARE** | | | | | |
| Uninsured | % of population under age 65 without health insurance | 10% | 9% | 5% | 22% |

| | | | | | |
|---|---|---|---|---|---|
| Primary care physicians | Ratio of population to primary care physicians | 1,330:1 | 1,500:1 | 28,850:1 | 480:1 |
| Dentists | Ratio of population to dentists | 1,460:1 | 1,810:1 | 12,370:1 | 1, 140:1 |
| Mental health providers | Ratio of population to mental health providers | 440:1 | 670:1 | 14130:1 | 210:1 |
| Preventable hospital stays | # of hospital stays for ambulatory care sensitive conditions per 100,000 Medicare enrollees | 4, 520 | 5, 023 | 2, 214 | 8, 242 |
| Diabetic monitoring | % of diabetic Medicare enrollees age 65-75 that receive HbA1c monitoring | 65% | 62% | 29% | 87% |
| Mammography screening | % of female Medicare enrollees age 67-69 that receive mammography screening | 41% | 40% | 26% | 54% |
| **SOCIAL AND ECONOMIC FACTORS** | | | | | |
| High school graduation | % of ninth grade cohort that graduates in four years | 85% | 84% | 75% | 98% |
| Some college | % of adults ages 25-44 with some post-secondary education | 65% | 62% | 29% | 87% |
| Unemployment | % of population aged 16 and older unemployed but seeking work | 4.4% | 3.5% | 2.5% | 5.4% |
| Children in poverty | % of children under age 18 in poverty | 18% | 18% | 4% | 27% |
| Income inequality | Ratio of household income at the 80$^{th}$ percentile to income at the 20$^{th}$ percentile | 4.9 | 4.4 | 3.2 | 6.3 |
| Children in single parent households | % of children that live in a household headed by a single parent | 33% | 34% | 13% | 47% |
| Social associations | # of membership associations per 10,000 population | 9.3 | 12.3 | 7.6 | 23.7 |
| Violent crime | # of reported violent crime offenses per 100,000 population | 386 | 385 | 16 | 1,251 |
| Injury deaths | # of deaths due to injury per 100,000 population | 67 | 74 | 40 | 118 |
| **PHYSICAL ENVIRONMENT** | | | | | |
| Air pollution – particulate matter | Average daily density of fine particulate matter in micrograms per cubic meter (PM2.5) | 8.6 | 11.8 | 10.4 | 14.3 |

| | | | | | |
|---|---|---|---|---|---|
| Drinking water violations | % of population potentially exposed to water exceeding a violation limit during the past year | N/A | N/A | No | Yes |
| Severe housing problems | % of households with overcrowding, high housing costs, or lack of kitchen or plumbing facilities | 18% | 14% | 7% | 22% |
| Driving alone to work | % of workforce that drives alone | 76% | 83% | 53% | 90% |
| | to work | | | | |
| Long commute – driving alone | Among workers who commute in their care alone, % community > 30 minutes | 35% | 31% | 14% | 55% |

### *2019 COUNTY HEALTH RANKINGS: DATA SOURCES AND YEARS OF DATA*

| Measure | | Data Source | Years of Data |
|---|---|---|---|
| **HEALTH OUTCOMES** | | | |
| **Length of Life** | Premature death | National Center for Health Statistics | 2015-2017 |
| **Quality of Life** | Poor or fair health | Behavioral Risk Factor Surveillance System | 2016 |
| | Poor physical health days | Behavioral Risk Factor Surveillance System | 2016 |
| | Poor mental health days | Behavioral Risk Factor Surveillance System | 2016 |
| | Low birthweight | National Center for Health Statistics – Natality files | 2011-2017 |
| **HEALTH FACTORS** | | | |
| **HEALTH BEHAVIORS** | | | |
| **Tobacco Use** | Adult smoking | Behavioral Risk Factor Surveillance System | 2016 |
| **Diet and Exercise** | Adult obesity | CDC Diabetes Interactive Atlas | 2015 |
| | Food environment index | USDA Food Environment Atlas, Map the Meal Gap | 2015 and 2016 |
| | Physical inactivity | CDC Diabetes Interactive Atlas | 2015 |
| | Access to exercise opportunities | Business Analyst, Delorme Map data, ESRI, & US Tigerline Files | 2010 and 2018 |

| | | | |
|---|---|---|---|
| **Alcohol and Drug Use** | Excessive drinking | Behavioral Risk Factor Surveillance System | 2016 |
| | Alcohol impaired driving deaths | Fatality Analysis Reporting System | 2016 |
| **Sexual Activity** | Sexually transmitted infections | Sexually transmitted infections | 2016 |
| | Teen births | National Center for Health Statistics – Natality files | 2011-2017 |
| **CLINICAL CARE** | | | |
| **Access to Care** | Uninsured | Small Area Health Insurance Estimates | 2016 |
| | Primary care physicians | Area Health Resource File American Medical Ass. | 2016 |
| | Dentists | Area Health Resource File National Provider Identification File | 2017 |
| | Mental health providers | CMS, National Provider Identification File | 2018 |
| **Quality of Care** | Preventable hospital stays | Dartmouth Atlas of Health Care | 2016 |
| | Diabetic monitoring | Darmouth Atlas of Health Care | 2016 |
| | Mammography screening | Dartmouth Atlas of Health Care | 2016 |
| **SOCIAL AND ECONOMIC FACTORS** | | | |
| **Education** | High school graduation | Data.gov, supplemented w/ National Center for Education Statistics | Varies |
| | Some college | American Community Survey | 2013-2017 |
| **Employment** | Unemployment | Bureau of Labor Statistics | 2017 |
| **Income** | Children in poverty | Small Area Income and Poverty Estimates | 2017 |
| | Income inequality | American Community Survey | 2013-2017 |
| **Family and Social Support** | Children in single parent households | American Community Survey | 2013-2017 |
| | Social associations | County Business Patterns | 2016 |
| **Community Safety** | Violent crime | Uniform Crime Reporting – FBI | 2016 |
| | Injury deaths | CDC WONDER mortality data | 2013-2017 |
| **PHYSICAL ENVIRONMENT** | | | |
| **Air and Water Quality** | Air pollution – particulate matter | CDC WONDER Environment data | 2013-2017 |

| | | | |
|---|---|---|---|
| | Drinking water violations | Safe Drinking Water Information System | 2014 |
| **Housing and Transit** | Severe housing problems | Comprehensive Housing Affordability Strategy (CHAS) data | 2017 |
| | Driving alone to work | American Community Survey | 2013-2017 |
| | Long commute – driving alone | American Community Survey | 2013-2017 |

Source: County Health Rankings, 2019

**Health Outcomes Rankings**

The summary health outcomes ranking is based on measures of mortality and morbidity. Each county's ranks for mortality and morbidity are displayed here. The mortality rank, representing length of life, is based on a measure of premature death: the years of potential life lost prior to age 75.

The morbidity rank is based on measures that represent health-related quality of life and birth outcomes. We combine four morbidity measures: self-reported fair or poor health, poor physical health days, poor mental health days, and the percent of births with low birth weight.

| COUNTY | MORTALITY RANK | MORBIDITY RANK |
|---|---|---|
| Dearborn | 39 | 19 |
| Decatur | 30 | 25 |
| Franklin | 12 | 33 |
| Jefferson | 66 | 72 |
| Jennings | 90 | 59 |
| Ohio | 33 | 8 |
| Ripley | 50 | 33 |
| Shelby | 63 | 38 |
| Switzerland | 61 | 86 |

**Crime**

Southeastern Indiana benefits from a low incidence of crime when compared to more urban areas. Violent crimes are not common or large in number, but are growing. Increasing drug abuse is contributing to a rise in theft, and at times more serious crimes.

Drug use within the region has increased in an alarming manner. Although the opioid crisis has certainly impacted the region, at any given time, heroin or meth alternate as the drug of choice. Suboxone, given as a treatment for narcotic addiction, is also abused.

The Indiana General Assembly passed a sweeping sentencing reform bill in 2014 aiming to divert offenders out of state prisons back to the community justice system. Costs have been shifted to local justice systems, overcrowding jails, largely due to substance abuse. The region's counties are being forced to address the overcrowding by building or expanding the local jails.

Rehabilitation programs and mental health treatment are insufficient or not available. Law enforcement is not adequate to address the issue, nor does incarceration appear to be reducing the problem.

Region employers complain that they cannot fill available positions because they cannot find potential employers that will pass a drug test.

Local leaders are working to develop solutions to the problems caused by substance abuse. A recent initiative that has shown success in some areas is the development of Drug Courts. Drug Courts are diversion programs for people with substance abuse issues. Those who complete the Drug Court Program have the opportunity to have their charges dismissed. Anyone who has been arrested for a felony offense can apply for the Program.

Although there has been some success with the Drug Courts, additional and expanded resources are needed to address the root issues that are starting to compromise the safety of the region's communities. There is currently a shortage of local, state and federal resources to address these issues.

**Medical Care**

Southeastern Indiana does have highly rated hospitals and clinics, but parts of the region are classified as medically underserved by the U.S. Department of Health and Human Resources, Health Resources and Services Administration.

Medically Underserved Areas (MUA) established under the U.S. Public Health Service Act are federal designations of a geographic area (usually a county or a number of townships or census tracts) which meet the criteria as needing additional primary health care services. These designations are based on the availability of health professional resources within a rational service area. Primary Care, Dental and Mental Health HPSAs also look at practitioners within a thirty-minute travel time. MUA designations consider physicians within the rational service area along with infant mortality, population over age 65 and poverty rate. Designations usually are geographic areas, but may apply to population groups and facilities. The Bureau of Health Workforce (BHW) within the Health Resources and Services Administration (HRSA), US Department of Health and Human Services is responsible for the designation process. The Indiana State Department of Health, Primary Care Office, submits new HPSA and MUA designation applications and updates to BHW.

*Medically Underserved Areas and Populations*

(Source: Shortage Designation Branch, HRSA, US Dept. of Health and Human Services)

Dearborn County and Shelby County are the only counties in the region that **do not** have areas designated as medically underserved. Three counties – Ohio, Franklin and Switzerland County are 100% medically underserved. The remaining counties – Decatur, Jefferson, Jennings and Ripley have portions designated as underserved.

*Mental Health Professional Shortage Areas*

(Source: Shortage Designation Branch, HRSA, US Dept. of Health and Human Services)

Of the nine counties within the SIRPC Region, five are designated as having a shortage of mental health professionals – Dearborn, Franklin, Ohio, Ripley, and Switzerland.

In regards to **Emergency Services** and Hazard Mitigation, the entire region is contained in the Region 9 of Indiana Homeland Security. Each county has an Emergency Management Director who coordinates emergency services, hazard mitigation, education and other necessary issues with Indiana Homeland Security, Department of Public Safety, Federal Emergency Management Administration, law enforcement and emergency response services, and other relevant entities.

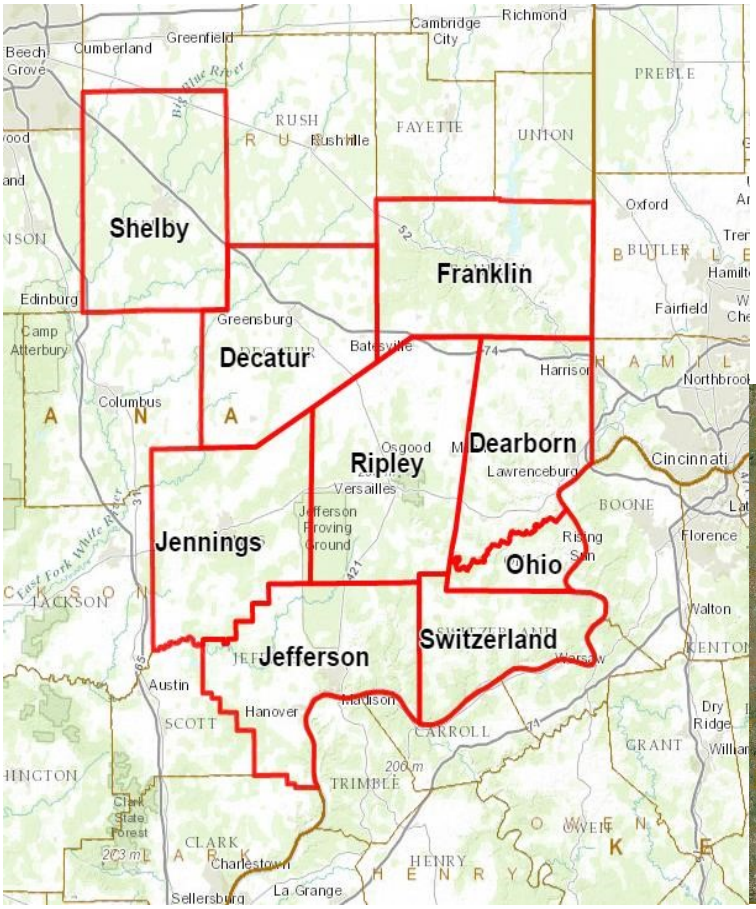
## SUMMARY OF ECONOMIC CONDITIONS OF THE REGION

### INDUSTRY OVERVIEW AND CLUSTER ANALYSIS

### Economic Cluster Analysis

The **Purdue Center for Regional Development** provided the Southeastern Indiana Regional Planning Commission with the regional economic analysis in the following sections. They utilized the *Regional Decision Maker (RDM),* which employees a variety of interactive GIS based maps and tools designed to assist in regional planning.

## SIRPC 9-County Region: Industry Cluster Analysis




The region includes the following:

- Dearborn
- Decatur
- Franklin
- Jefferson
- Jennings
- Ohio
- Ripley
- Shelby
- Switzerland

Source: RDM, PCRD & ESRI

***Industry clusters*** are local and regional concentrations of competitive businesses and industries. They might sell and buy from each other, use similar technologies, share a labor pool and supply chains, have common support services and specialized infrastructure, and have a variety of jobs with a range of earnings. *Industry clusters* are usually comprised of export-oriented businesses and industries. (For our purposes, 'export' is defined as goods and services going out of the region, not necessarily out of the country.) These clusters usually drive the creation of wealth and spur innovation in the region. In other words, an *industry cluster* is comprised of a network of businesses and firms connected through supply and value chain linkages, labor markets, technology and skills transfer, institutional support, etc.

The PCRD (Purdue Center for Regional Development) identified definitions for 23 industry clusters through a grant from the Economic Development Administration. **There are 17 major industry clusters**. The manufacturing super-cluster is such a large cluster by itself that it is sub-divided into six sub-clusters: 1) primary metal, 2) fabricated metal, 3) transportation equipment and machinery, 4) computer and electronic products, 5) electrical equipment, and 6) appliance and component manufacturing. It should be noted that PCRD definitions overlap for a few clusters. For example, some of the industry sectors from advanced materials cluster are present in the defense and security cluster. An important thing to note is that the PCRD definition of clusters does not include retail industries, which are primarily intended to serve the local population. The cluster definitions are based on those industry sectors that have capacity to export goods and services.

The following industry cluster analysis is based on PCRD definitions and uses full-time and part-time jobs data available from the EMSI (Economic Modeling Specialists International). Included are analyses are for both our region as a whole and the sub regions of areas of Indianapolis, Cincinnati and Louisville.

Please see ***Appendix 1*** for SIRPC Sub- Region Analysis.

# Attributes of SIRPC Region

| Population over Time | Number | Rank in State | Percent of State | Indiana |
|---|---|---|---|---|
| Yesterday (2010) | 205,388 | 7 | 3.2% | 6,484,061 |
| Today (2018) | 204,001 | 7 | 3.0% | 6,695,497 |
| Tomorrow (2020 projection)* | 215,640 | 7 | 3.1% | 6,852,121 |
| Percent Change 2010 to Today | -0.7% | 6 | | 3.3% |

| Labor Force, 2018 | Number | Rank of 13 | Percent of State | Indiana |
|---|---|---|---|---|
| Total Resident Labor Force | 103,613 | 6 | 3.1% | 3,381,713 |
| Employed | 99,960 | 6 | 3.1% | 3,265,580 |
| Unemployed | 3,653 | 7 | 3.1% | 116,133 |
| Annual Unemployment Rate | 3.5 | 6 | 102.9% | 3.4 |
| **December 2019 Unemployment Rate** | **3.0** | **6** | **100.0%** | **3.0** |

| Employment and Earnings by Industry, 2018 | Employment | Pct Dist. in Region | Earnings ($000) | Pct Dist. In Region | Avg. Earnings Per Job |
|---|---|---|---|---|---|
| **Total by place of work** | 96,006 | 100.0% | $4,352,413 | 100.0% | $45,335 |
| **Wage and Salary** | 73,500 | 76.6% | $3,106,241 | 71.4% | $42,262 |
| **Farm Proprietors** | 3,788 | 3.9% | $30,057 | 0.7% | $7,935 |
| **Nonfarm Proprietors** | 18,718 | 19.5% | $445,275 | 10.2% | $23,789 |
| **Farm** | 4,489 | 4.7% | $55,158 | 1.3% | $12,287 |
| **Nonfarm** | 91,517 | 95.3% | $4,297,255 | 98.7% | $46,956 |
| **Private** | 79,510 | 82.8% | $3,674,108 | 84.4% | $46,209 |
| Accommodation, Food Serv. | 5,881* | 6.1%* | $109,391* | 2.5%* | $18,601* |
| Arts, Ent., Recreation | 2,204* | 2.3%* | $64,722* | 1.5%* | $29,366* |
| Construction | 5,345* | 5.6%* | $292,447* | 6.7%* | $54,714* |
| Health Care, Social Serv. | 5,321* | 5.5%* | $250,759* | 5.8%* | $47,126* |
| Information | 621* | 0.6%* | $36,320* | 0.8%* | $58,486* |
| Manufacturing | 15,364* | 16.0%* | $1,086,313* | 25.0%* | $70,705* |
| Professional, Tech. Serv. | 533* | 0.6%* | $19,885* | 0.5%* | $37,308* |

| | | | | | |
|---|---|---|---|---|---|
| Retail Trade | 9,869 | 10.3% | $297,103 | 6.8% | $30,105 |
| Trans., Warehousing | 4,324* | 4.5%* | $223,877* | 5.1%* | $51,775* |
| Wholesale Trade | 1,152* | 1.2%* | $68,399* | 1.6%* | $59,374* |
| Other Private (not above) | 17,619* | 18.4%* | $710,729* | 16.3%* | $40,339* |
| **Government** | 12,007 | 12.5% | $623,147 | 14.3% | $51,899 |

## IARC-SIRPC, STEM Occupations, 2008-2013

| County | 2008 Jobs | 2013 Jobs | Percent change, 2008-2013 |
|---|---|---|---|
| Ripley County, IN | 513 | 500 | -2.5% |
| Shelby County, IN | 508 | 489 | -3.7% |
| Jefferson County, IN | 441 | 437 | -0.9% |
| Decatur County, IN | 340 | 320 | -5.9% |
| Dearborn County, IN | | 266 | -7.6% |
| Jennings County, IN | 196 | 194 | -1.0% |
| Franklin County, IN | 94 | 83 | -11.7% |
| Switzerland County, IN | 28 | 26 | -7.1% |
| Ohio County, IN | 16 | 21 | 31.3% |
| **SIRPC region** | 2,424 | 2,336 | -3.6% |

- All counties except Ohio county lost STEM occupations from 2008 to 2013
- Overall, the region lost 3.6% of STEM jobs

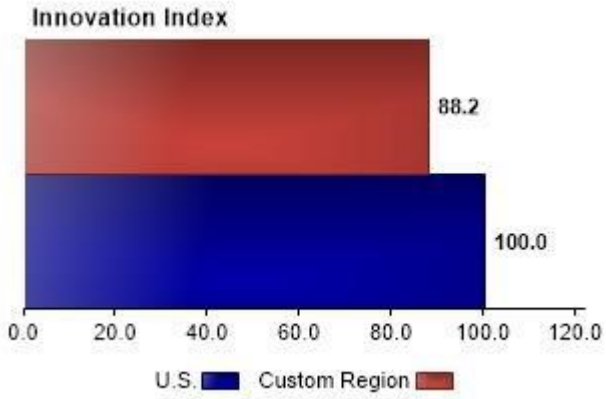
Data Source: EMSI 2014.3 (QCEW Employees, Non-QCEW Employees, Self-Employed Extended Proprietors

## INNOVATION INDEX

The following analysis gives an in-depth analysis of the SIRPC region's innovation performance compared to the rest of the state. This information was produced by the Indiana Business Research Council and is available at the website www.statsamerica.org/innovation/guide.com.

Looking at the overall innovation index it is obvious our region is underperforming the rest of the state and nation. Further analysis of the metrics behind the overall index helps uncover the contributing factors hindering economic growth and helps us focus our attention on addressing these constraints. We evaluate our region's innovation capacity by looking at regional inputs to innovation and then explore innovation results or outputs.

## INPUTS AND CAPACITY




***About the Index***

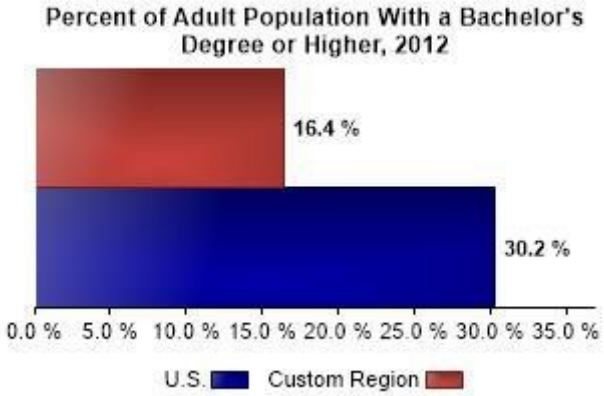
The Innovation Index consists of five components.

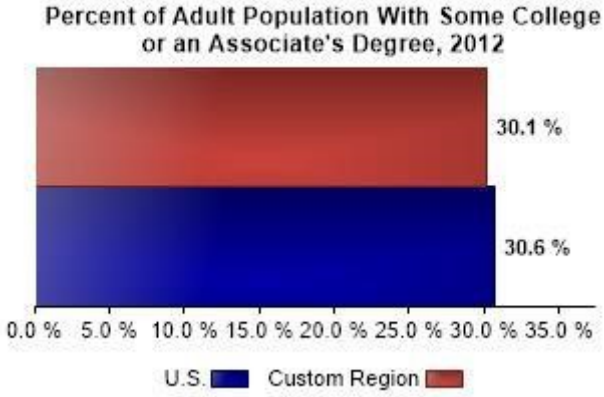
1. Human Capital: 30%
2. Economic Dynamics: 30%
3. Productivity and Employment: 30%
4. Economic Well-Being: 10%
5. State Context (for reference only)

**Human Capital**

*Educational Attainment*

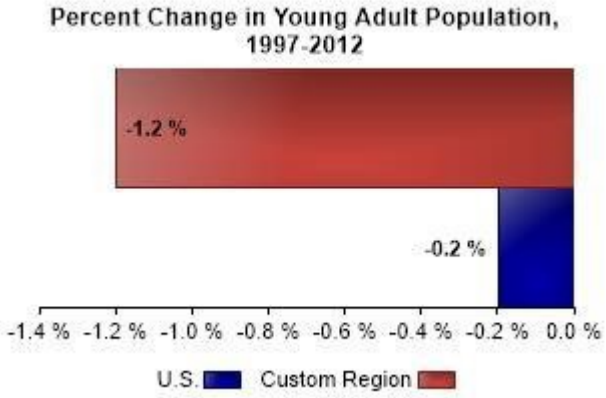
Educational attainment is a measure of the population's capacity to contribute to innovation with necessary skills and knowledge. Two component indicators are presented for education to measure not only highly educated residents (ages 25 to 64) with a bachelor's degree or higher, but also residents with some college. Research shows that the some college/ associate's degree indicator has a significant effect on GDP per worker growth.



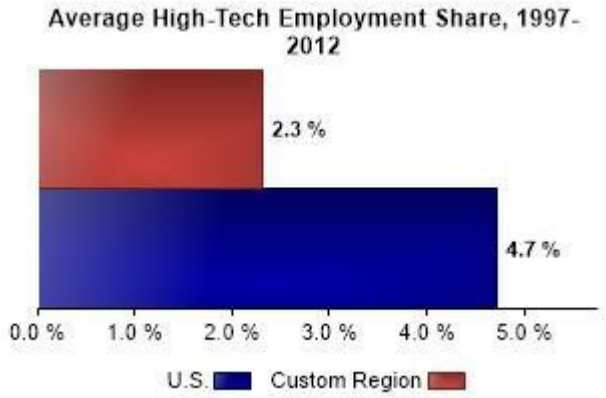

*Population Growth Rates*

High population growth rates for younger working age persons (ages 25 to 44) suggest new residents are attracted to an area, growing the workforce, adding to the innovative base and launching new businesses. Research shows this indicator has a significant effect on GDP per worker growth.




*High-Tech Employment Share*

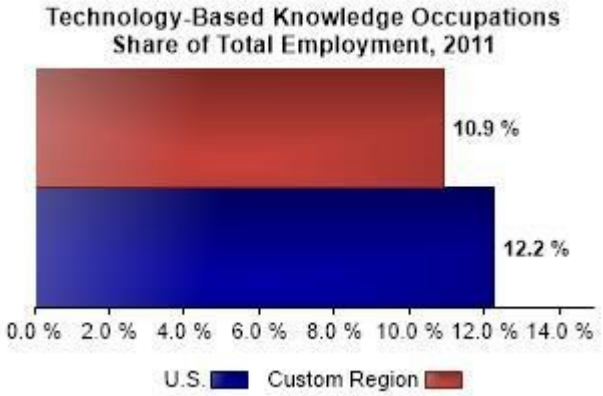
Firms requiring a highly skilled and specialized workforce contribute to innovation in a region by providing a resource for workers, other firms and other industries. (This metric measures the point in time innovative capacity of the region as opposed to the growth of innovative capacity in the productivity and employment index.)




*Technology-Based Knowledge Occupations*

*Economic Dynamics*

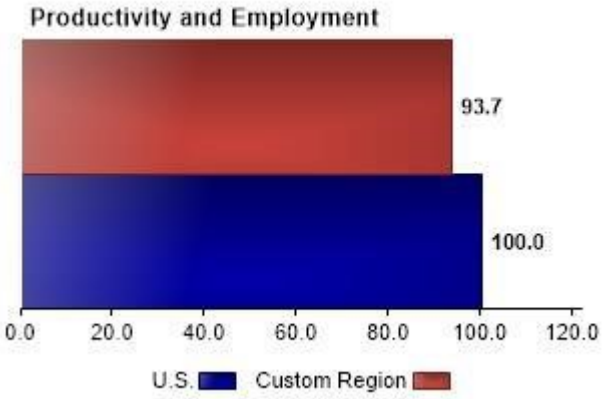
These 6 occupation clusters are often thought to be closely associated with the production of innovations. They include information technology; engineering; health care and medical science practitioners and scientists; mathematics, statistics, data and accounting; natural science and environmental management; and postsecondary education and knowledge creation.




## Outputs

**Productivity and Employment**

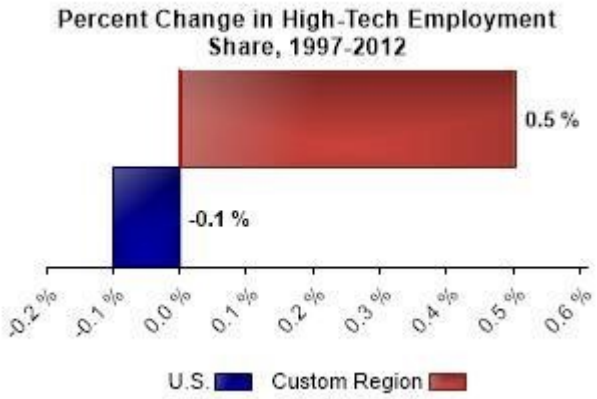
Direct outcomes and economic improvements of innovative activities are displayed in the output indexes.




*Change in High-Tech Employment*

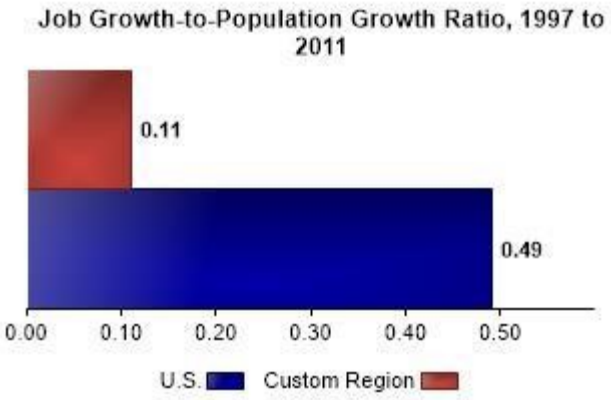
Firms requiring a highly skilled and specialized workforce are drawn to innovative areas. Growth in this sector suggests the increasing presence of innovation. High-tech employment, derived from a NAICS-based definition by Moody's Analytics, measures an aggregation of employment in key sectors (e.g., telecommunications, Internet providers, scientific laboratories) as an

average annual rate of change in the share of high-tech employment. Research shows this indicator has a significant effect on GDP per worker growth.



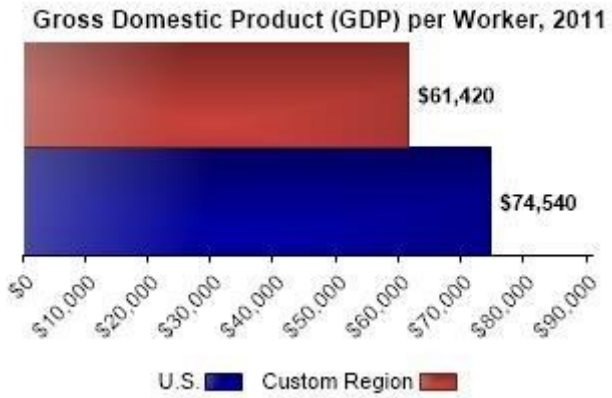

*Job Growth*

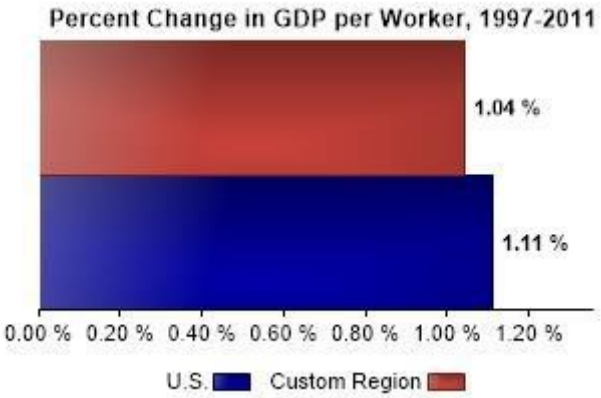
High employment growth relative to population growth suggests jobs are being created faster than people are moving to a region. A high ratio between these 2 variables indicates strong economic growth.




*Gross Domestic Product per Worker*

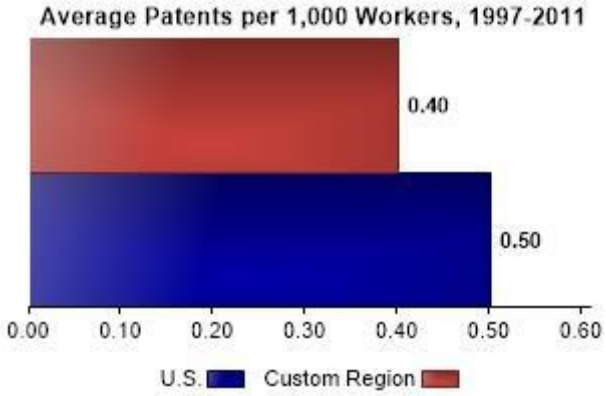
GDP serves as a measure of county-level economic output, while increases in GDP per worker measures increases in worker productivity.



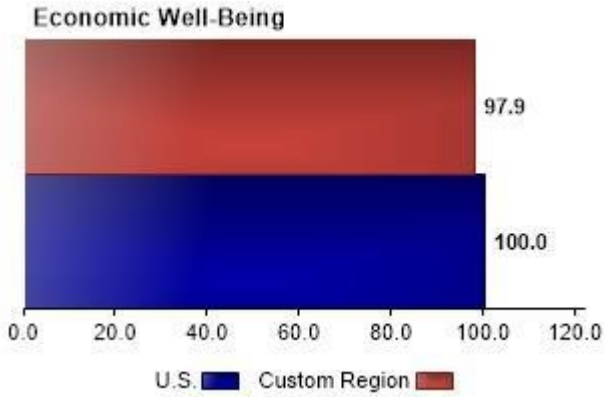




*Average Patents per 1,000 Workers*

New patented technologies provide an indicator of individuals' and firms' abilities to develop new technologies and remain competitive in the economy. Patents are presented as total number per 1,000 workers.

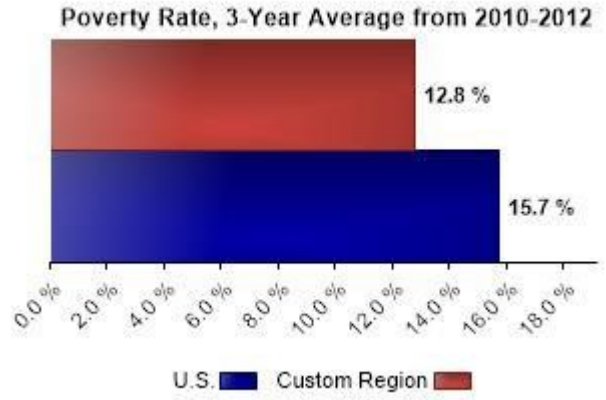


## Economic Well Being



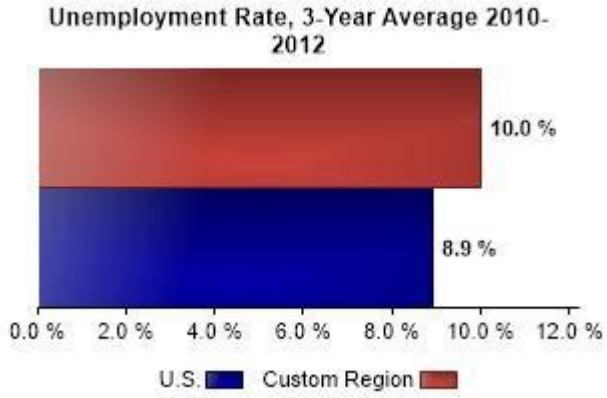

*Average Poverty Rate*

Innovative economies are thought to be less poverty stricken as a result of elevated employment opportunities and a more highly educated workforce with diverse skills that open the doors to an increased number of employers. As poverty rates decrease, presumably innovation has increased.



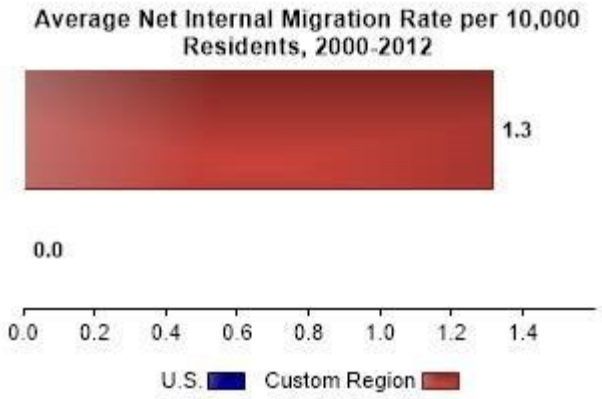

*Average Unemployment Rates*

Innovative economies have greater employment opportunities and lower unemployment rates.



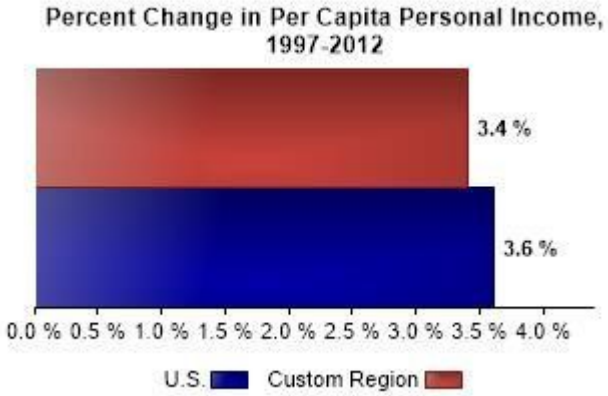

*Average Net Migration*

Total migration of all persons into a region serves as an indicator of whether a region is attractive to job seekers and families.



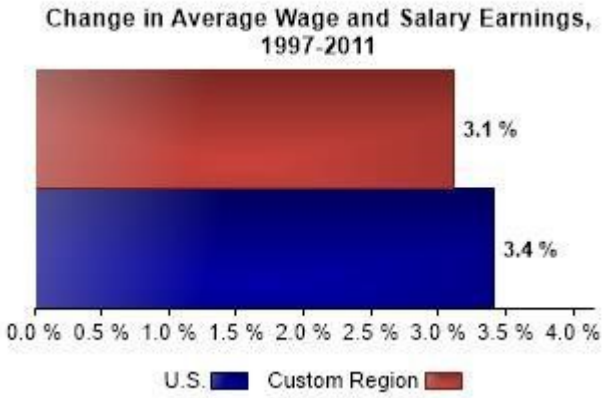

*Average Growth in Per Capita Personal Income*

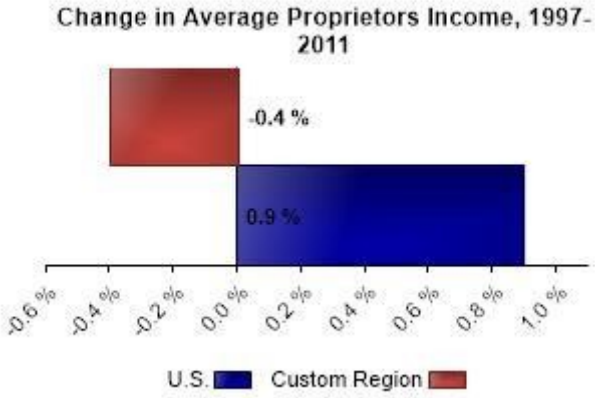
Personal Income is the broadest measure of a person's income because it includes rental income, dividends and interest payments, in addition to salary, wages and benefits. As a result, it is probably the best measure of well-being.




*Compensation*

Improvements in earnings per worker, or compensation, signify a positive trend in economic growth being passed on to workers. 2 specific categories of workers are considered: wage and salary employees and nonfarm proprietors.






**Opportunity Zones in Southeastern Indiana**

The Southeastern Indiana region contains three designated Opportunity Zones. Franklin, Jennings, and Switzerland counties all areas designated as Opportunity Zones.

Opportunity Zones provide federal capital gains tax advantage for investments made in these areas. This designation is intended to attract capital investment into areas that are economically distressed.

To be eligible as an Opportunity Zone, census tracts had to qualify as "low-income". To do so, the census tract had to have met one of the following requirements:

1. A poverty rate of at least 20%; OR

2. The census tract does not exceed 80% of the statewide median family income.

The goal of the Opportunity Zone initiative is to encourage long-term private capital investment in low-income communities. The program offers long term federal tax deferral on capital gains for investments in designated zones, with additional tax exclusion from new capital gains achieved from those investments.

An Opportunity Investment Consortium of Indiana was created to encourage to transformation of Indiana Opportunity Zone areas into vibrant places for residents and businesses. The consortium is comprised of a public/private collection of investors and co-investors with the potential to support and invest in Opportunity Zones in the state. The goal of the consortium is to help match projects in need of funding to potential investors.

The Opportunity Zones in southeastern Indiana are rural in nature. Implementing the program in rural areas presents additional challenges than those in urban areas. As a means of helping to address these challenges, the Indiana Office of Community & Rural Affairs (OCRA), Purdue Center for Rural Development (PCRD), and USDA Rural Development (RD) have collaborated on the creation of an assistance program that is funded with a USDA Rural Business Enterprise Grant (RBEG).

The project is designed to help build the capacity of rural-based Opportunity Zones to attract private, public and/or philanthropic sector resources through the development and implementation of an Opportunity Zone Investment Prospectus.

The Switzerland County Opportunity Zone was selected as one of six recipients in the State of Indiana to receive technical assistance under the program. Switzerland County will receive technical assistance from the PCRD towards educating local leaders, residents and groups about Opportunity Zone opportunities, and assist in marketing the zone.

The Jennings County Opportunity Zone is located in census tract 9603.02, with a population of 4,449 and a labor force of 2,140. The unemployment rate is 6.7%, per capita income is $18,117, and the poverty rate is 24.9%. The largest designated census place is County Squires Lake.

The Franklin County Opportunity Zone is located in census tract 9697.00, with a population of 2,518 and a labor force of 1,180. The unemployment rate is 10.5%, per capita income is $20,153, and the poverty rate is 20.3%. The nearest incorporated community and designated census place is Brookville.
The Switzerland County Opportunity Zone is located in census tract 9657.00, with a population of 4,545 and a labor force of 1,874. The unemployment rate is 6.2%, per capita income is $20,167, and the poverty rate is 25.1%. The closest incorporated community is Patriot.

For the Opportunity Zones in the region as a whole, there are 11,512 persons living in Opportunity Zones. The total land area within Opportunity Zones is 104 square miles. The total labor force is 5,194, unemployment rate is 7.4%, per capita income is $19,372 and poverty rate of 24%.

Franklin County has been successful in incorporating it's Opportunity Zone in their community development efforts. The Town of Brookville complete a redevelopment plan for historic downtown Brookville.

The Town worked with a local developer who had completed several affordable housing, adaptive and historic reuse projects. The team assembled a collection of properties in downtown Brookville to develop a mixed income apartment complex with assisted living for seniors and retail, including a pharmacy, restaurant, primary care facility and other community service amenities.

Town leaders chose to focus on a central Brookville block that included a historic cornerstone, the Valley House Hotel building, which was built in 1852 and is one of the oldest in the state. The building had been put on the Indiana Landmarks' list of endangered buildings and stood vacant for over 20 years.

Because of challenges inherent to developments in rural areas, the project had to be modified and downsized. A local family sold their family business and incurred significant capital gains. When learning about the Opportunity Zone, the family sought to develop a partnership with the project developer.

The Wilz family committed to finance the components of the original project that had been eliminated from the project, allowing the developer to move forward with the full concept as originally planned.

The result of this collaboration will be a mix of 27 studio, one and two bedroom apartments for seniors with assisted livings services, along with 20 market rate apartments supporting talent attraction and retention for the area. The main level commercial space will bring back a pharmacy, restaurant and movie theater for residents, among other amenities to downtown.

The existence of the Franklin County Opportunity Zone made the project a reality.

# SWOT ANALYSIS

## CHALLENGES - LIABILITIES, CONSTRAINTS, WEAKNESSES

### Factors Contributing to Economic Risk

- **Cultural Habits**
  Individualism and resistance to change get in the way of visioning and collaboration. The tendency to isolate also leads to fragmentation of communities

- **Growing Substance Abuse and Lack of Options to Address.**

- **Political Habits**

- **Untapped and unrecognized resources**

- **The development and retention of the workforce and leadership pool** A major concern, especially in rural areas

- **Cost competition and undercapitalization**
  The emergence of large-scale corporate retail chains in the region has undermined small businesses, including small farms

- **Infrastructure and community services**
  This category needs constant attention because things fall apart, situations change, and the population continues to increase. This region is suffering from widespread public capital deterioration and being in non-compliance with environmental mandates because of underperforming public infrastructure. Broadband is an important infrastructure need that must be addressed.

- **Property tax caps** This is a challenge for sustaining an adequate level of services and to providing local economic development incentives for attracting growth.

- **Transportation systems are functionally and structurally deficient in certain sections of the region.** The South and Central portions of the region suffer from no interstate access, absence of industry standard railways and a river port.

**All nine counties are highly interdependent for economic vitality and growth** given the impact the commuting patterns have on economic exposure, the sales tax base, retail and other services. Depending on the location of the county within the region, there are strong ties to the three major urban areas of Cincinnati, Indianapolis and Louisville. There are differences in perception between rural areas and town communities.

**The number of "shovel-ready sites" for industry**- is an aspect of the region that is identified as needing an upgrade. An opportunity exists to create more sites with clear title and single ownership, industrial zoning or other required zoning in place, larger parcels, infrastructure and utilities in place, firm land prices and below market pricing.

**Retaining, retraining and/or attracting skilled workers in the region are challenges.** As efforts continue to develop advanced manufacturing and health service opportunities this workforce issue is of increasing concern. The perception is that too many college graduates leave the area upon graduation. Furthermore, there are many workers who are now underemployed in the skilled trades who need retraining or redirection to 21st century jobs- in high tech and green jobs especially.

**Transportation/Energy resources** in the region are considered to be an asset given the diversity and abundance of both. The Southern section benefits from being situated along the Ohio River, but there are no active ports for shipping and receiving goods or interstate access within a 30- minute drive. The northern portion benefits from interstate access and active rail. The potential for crippling constraints exists if innovation does not outdistance the stress of our current transportation network. The regional road system is sprawled out leading to a scattered population which can lead to adverse effects if energy costs continue to soar.

**Wages and Income** have been r**e**latively low in the Southeastern Indiana region for an extended period compared to other parts of the nation for equivalent work. Of concern is the fact that several growth sectors, in terms of the numbers of jobs produced, rely heavily on jobs as the lower end of the income spectrum (tourism, basic manufacturing) while the high paying growth sectors tend to produce fewer high paying positions.

**OPPORTUNITIES – ASSETS, PROSPECTS, STRENGTHS**

**Factors contributing to economic prospects.**

- The variety and diversity of the existent economy means there are many paths to the development of wealth.

- Underutilized and undervalued assets are available throughout the region, ready for development and discovery.

- Stability and predictability has a long history in the regional economy. The cultural and political resistance to rapid change mitigates drastic fluctuations in the business cycle.

- A diverse, highly skilled, underemployed workforce is available. There are ample opportunities for retraining and honing workforce skills.

- Innovative endeavors and entrepreneurship support mechanisms are available.

- Location can be an asset. Being centralized within the" CinIndyLou" triangle (Cincinnati, Indianapolis, Louisville) provides the entire region with an urban market to tap into.

- Access to gaming revenue taxes from regional riverboats that helps in maintaining local infrastructure and funding area economic development projects

**The quality of life, low cost of living, quality of education, diverse opportunities, transportation, and high- tech infrastructure are assets** that contribute to the prospects for economic development in the Southeastern Indiana region. The diversity of the natural environment and geographical features, mix of rural and urban settings, low cost of living, and the low cost of doing business are factors that give this region a friendly business climate.

**The educational resources and opportunities are pervasive.** There are plenty of outstanding public and parochial elementary and secondary schools in all counties. There many options for higher education in and around the region. All of the colleges in neighboring states have reciprocity agreements in place so that Southeastern Indiana residents can benefit from their facilities. Ivy tech and other technical schools are throughout the region with lifelong learning programs available. In addition, there are growing on line degrees available.

**Opportunities for small business start-ups, small communities and small farmers** are reinforced by existent and planned activities related to tourism, buy local movements, farmers markets, regional production and cooperative marketing efforts.

**Advanced Manufacturing, Agriculture and Health Care are sectors** that will continue to drive this region given the abundant supply of trained workers and well-equipped infrastructure to support these industries.

## THE VISION AND MISSION

The simply stated mission of the Southeastern Indiana Regional Planning Commission is to build better communities.

Building better communities requires identifying our assets. It requires identifying the shortfalls in the foundations of our communities. What must we address to build our communities into resources that will attract investment to better the quality of life?

The CEDS is an important tool within the SIRPC's toolbox for achieving our mission. A large number of issues within our individual communities are not segregated within corporate and county boundaries. The combined power of working together to address regional issues has a much higher probability of success than any one entity battling issues individually.

More and more, the importance of a community's ability to demonstrate participation in regional initiatives is critical to attracting financial resources and investment in addressing community issues and growth.

The visions, mission, philosophy and values that guide the activities of the Southeastern Indiana Regional Planning Commission are simple in form, but have been developed from many layers of variables.

There is a broad diversity of organizations and forces working to improve the quality of life within the region. Periodic review of mission statements, visions, and plans of these stakeholders – is an exercise undertaken to best discern how the SIRPC mission and vision could best serve the multi interests of partners and stakeholders.

It is clear that a core vision for the many organizations and stakeholders is determining the best pathway for the future prosperity and health of Southeastern Indiana. The CEDS is designed with this principle at the forefront.

It is generally agreed that it will be necessary to periodically assess and review the vision for the future of the district. Adjustments will be made in respect to changing environmental factors and new opportunities or obstacles. The overall philosophy, mission and values will tend to remain more constant over time, but will also be reviewed periodically to ensure the right decisions will be made for future success.

**THE VISION FOR THE REGION**

There are many qualities that the CEDS planning partners value as being necessary for the future success of the region. All of these qualities are considered when working towards the goal of developing a dynamic vision for the region. Carefully taking into account each element considered, the vision for the future of Southeastern Indiana may be summarized by the following:

The citizens of the Southeastern Indiana Economic Development District envision a region comprised of a network of successful, cooperating communities, organizations, and businesses that have in common robust and sustainable economies that support an exceptional quality of life for all current and future residents of Dearborn, Decatur, Franklin, Jefferson, Jennings, Ohio, Ripley, Shelby and Switzerland Counties.

Economic development is frequently described as the creation of wealth. The process has also been described as including such activities as retention, creation and recruitment of wealth to the region. Community development is often considered as building the foundation from which actual economic development may occur – for example, ensuring adequate infrastructure is in place. All of these aims – including building and sustaining security, opportunity and growth, are descriptive of the vision of the stakeholders in the Southeastern Indiana Economic Development District.

***Prosperity:*** A robust economy would be locally rooted, externally competitive, individualized (to eliminate unique problems and build on capacity), integrated (benefiting from the synergy that comes from collaboration), with forward looking plans playing a central role in development.

***Quality of Life:*** A positive quality of life will be achieved through prosperity, which will support the qualities needed to support the enhanced living conditions of the region as a desirable location for residents to live, work, play, and pursue personal growth, while protecting and preserving resources.

Specifically, the ***Southeastern Indiana planning partners aspire to work together to build an environment in the region that contains:***

- A strong foundation from which investment, both inside and outside of the region may be attracted.

- A competent workforce.

- Diversity of small and large businesses and entrepreneurial enterprises.

- A network and resources to support the entrepreneurial philosophy.

- A diverse and sustainable energy supply.

- Robust technology transfer to business – innovation, effective finance and governance.

- Educated and efficient local elected officials and community leaders.

**THE MISSION OF THE SOUTHEASTERN INDIANA REGIONAL PLANNING COMMISSION**

The Southeastern Indiana Regional Planning Commission was formed to sustain and increase communication, cooperation and coordination between member governments in the creation of policies and activities for addressing regional issues collaboratively and providing a forum from which economic and community development could occur.

***The Southeastern Indiana Regional Planning Commission promotes sustainable regional cooperation in community and economic development by:***

- Collaborating on the development of a strong foundation from which development can occur.

- Collaborating and promoting utilizing economies of scale in marketing the region.

- Collaborating on the development and implementation of policies that will promote the development of quality jobs, increased economic wealth and quality of life.

- Collaborating on the development and implementation of policies and programs that will result in an educated and efficient network of local elected officials and community leaders.

- Providing staff support to implement economic and community development projects designed to contribute to the economic vitality of the region.

***The Southeastern Indiana Regional Planning Commission will:***

- Develop and provide leadership,
- Facilitate the dissemination of information,
- Build economic capacity,
- Develop competitive attributes,

***And manage change to:***

- Assist the membership in building an environment from which security, opportunity and growth for the region will occur.

***The goal is to:***

- Create and maintain an efficient, problem solving, results driven organization that is responsive to the membership,
- Look forward and anticipate change,
- Operate with a high level of commitment and support from local government officials and private and public partners in the region.

The efforts of the Southeastern Indiana Regional Planning Commission will focus on fostering partnerships with both public and private entities and the timely and professional delivery of community and economic development assistance.

**PHILOSOPHY AND VALUES**

Drivers of economic development for the region are defined as:

- Collaboration within the region (including external entities),
- Innovation
- Transformation

***Collaboration*** fuels economic input advantage which fuels industrial clusters which drives regional performance which results in global competitiveness. In Southeastern Indiana, the collaborative development of new and mutually profitable means of dealing with the complex web of interrelationships is a prime element of collaborative efforts.

***Regionalization*** is important to obtain coordination, efficiencies, and leveraging of limited resources that come with economy of scale.

***Innovation*** is the activity that is obviously key to forward movement and transformation of the economy and quality of life for the 21st century.

***Transformation*** is seen as the process of building on *both* legacy and technology to facilitate the adjustment of economies so that they are productive and sustainable and work for the citizens of the region over time.

Access to current, unbiased information for decision making and for capitalizing on human and environmental resources is a tenet underlying the activities of the Southeastern Indiana Regional Planning Commission and its partners.

Traditionally the economy of the region relied heavily on agriculture and manufacturing. It is assumed that the region can no longer depend as heavily on these economic sectors as it has in the past. While it is important to retain and help sustain those sectors that are still a part of the region's economy, it is also important to seek a diverse economy based on alternative and innovative agriculture, life and plant science developments, high technology, alternative energy, diverse transportation solutions and revitalized/reinvented manufacturing.

# REGIONAL GOALS AND OBJECTIVES

Regional goals and objectives for the SIRPC region were developed during the progression of the Comprehensive Economic Development Strategy process. Members of the SIRPC Board, the member county local economic development directors, and an assortment of other partners and organizations cultivated these goals and objectives for the region.
As the development of the goals and objectives has progressed, the SIRPC members have prioritized the regional goals and objectives to best fit the needs in each county and region so that they work together and complement one another. For the goals and objectives to be effective, they were developed to be appropriate for small towns, mid-sized cities and unincorporated rural areas within the region to meet the needs of a diversified our region.

**ECONOMIC DEVELOPMENT**
*To create, attract and retain business development in the SIRPC Region.*

**Goal – Identify existing economic clusters to determine target industries for attraction, such as complimentary or compatible industries and supply companies.**

***Strategy #1:*** Conduct economic cluster analysis to determine clusters in the region to target.

***Strategy #2:*** Analyze the data collected from the cluster analysis and share it with local economic development officials.

**Goal – Assist local economic development organizations in the development of skilled job training opportunities for the labor force in the region that meets the employment needs of the companies in the region.**

***Strategy #1:*** Collaborate with the economic development organizations, companies, local high schools, and colleges to determine the "gaps" between the labor force and the needs of the local companies.

***Strategy #2:*** Assist in the development of education and training opportunities that are available in the Region.

**Goal – Job Creation and Retention**

***Strategy #1:*** Support the efforts of the existing local economic development organizations in the region like the *Southern Indiana Growth Alliance.*

***Strategy #2:*** Develop an identity regionally, marketing the region (and smaller, subsections within the region) to key target markets. (ex. Cindy-Lou - Cincinnati, Indianapolis and Louisville).

*Convene the LEDOs in the Region to develop Retention and Expansion strategies.

*Survey existing businesses in the Region regarding their needs and opportunities; and offer technical assistance and networking opportunities to provide them with the appropriate contacts to develop and finance their needs.

*Promote the rural, strong-willed work ethic of the regions labor force.

***Strategy #3:*** Support small businesses and entrepreneurs in the Region,

*Develop, as necessary and feasible, new innovative means of capital access for small business and entrepreneurs.

*Provide networking opportunities to entrepreneurs and direct them in utilizing the **Indiana Economic Development Council's** *Evaluate Ventures* initiative and the *Small Business Development Center.*

*Develop tools and resources for small businesses in small towns and rural areas.

***Strategy #4:*** Create discussion among the local economic development corporations, companies, and community leaders to address the problems within the workforce regarding attendance, drugs, work ethic, etc. – issues that prohibit employees from staying at a job.

***Strategy #5:*** Develop necessary infrastructure to attract new business development.

*Advance the development of broadband telecommunications within the region with the State's *Broadband Ready Communities Development Center*.

*Improve water storage and distribution throughout the region.

*Improve/expand sanitary sewer systems throughout the region.

*Improve the region's transportation system.

*Improve highway transportation

*Improve and develop airport facilities

*Improve, promote and utilize the Region's railroad system.

*Improve and encourage the use and development of the Region's waterways for transportation and movement of commerce.

***Strategy #6:*** Provide technical assistance, education, and links to local leaders and elected officials within the region for private and public support and funding opportunities.

***Strategy #7:*** Prepare a Comprehensive Economic Development Strategy every five years, reviewing the work plans annually. (Through the collaboration of the SIRPC)

***Strategy #8:*** Identify and provide a link between communities/organizations and possible funding sources for economic development activities.

***Strategy #9:*** Improve the development of employment opportunities.

*Assist in the development of well-planned, shovel-ready business parks in the Region.

**COMMUNITY DEVELOPMENT**

*Within the SIRPC region, community development is vital to the economic advancement of the region. Community Development prepares the necessary groundwork for economic development to take place.*

**Goal - Address the impacts of the results of heroin and opiate abuse.**

***Strategy #1:*** Educate the communities within the region on the dangers of heroin use and its impacts in the Region.

*Convene meetings (throughout the region) with community leaders, service organizations, business leaders, hospitals, schools, law enforcement, etc. to discuss the heroin epidemic.

***Strategy #2:*** Prioritize heroin use and overdoses as a major public health threat in the Region.

*Support legislation that addresses heroin abuse
*Assist in the adoption of policies that address heroin abuse
*Secure funding that assists in addressing the heroin abuse problem (local treatment facilities)

***Strategy #3:*** **Make the prevention of HIV and other blood borne diseases a priority for the region.**

*Support legislation that addresses the prevention and treatment of HIV
*Seek funding to address the prevention and treatment of HIV, including local treatment facilities
*Encourage the disclosure of information among communities to address the prevention and treatment of HIV

**Goal – Maintain and develop the region so that it is comprised of a variety of communities that provide a high quality of living.**

***Strategy #1:*** Respect the urban, suburban and rural differences within the region.

***Strategy #2:*** Promote residential and commercial growth to utilize existing infrastructure when possible.

*******Provide information to local leaders and elected officials regularly regarding planning and funding opportunities while using the *Strategic Doing* process when feasible.

*Promote tourism with an emphasis on regional tourism.

***Strategy #3:*** Promote both the development and preservation of the Region's natural resources.

*Encourage farmland preservation and promote agricultural/marketing activities.

*Promote multiple uses of natural resources.

*Assist regional leaders in expanding recreational opportunities such as greenways and trails.

***Strategy #4:*** Promote essential community and recreational facilities within the Region.

*Create regional education partnerships to help overcome the lack of four-year higher education institutions in the Region.

*Develop a sustained promotional campaign on the merits of education and lifelong learning.

*Encourage cooperative programs between Ivy Tech, IUPUI, local high schools and local businesses.

*Advance the supply of healthcare providers and facilities in Southeastern Indiana.

*Encourage the development of adequate daycare and senior citizen facilities.

*Improve fire protection and emergency response capabilities and services.

**Goal – To create and maintain affordable housing within the Region.**

***Strategy #1:*** Utilize the Indiana Housing and Community Development Authority's *Community Development Block Grant* program for owner-occupied housing rehabilitation.

***Strategy #2:*** Utilize the USDA Rural Development's *Housing Preservation Grant Program* for owner-occupied housing rehabilitation for all communities in the region that are classified as rural.

***Strategy #3:*** Utilize various programs offered through the Indiana Housing and Community Development Authority that promote and develop affordable housing opportunities for rental, homeless, and persons living with HIV. (*HOME and Tax Credits)*

***Strategy #4:*** Utilize various programs offered by the *Federal Home Loan Bank* through the Neighborhood Improvement Program (NIP) and the Affordable Housing Program.

***Strategy #5:*** Enhance leveraging partnerships between local community foundations and state and federal programs to further the goal of creating and maintaining affordable housing.

**INFORMATION AND COMMUNICATION**

*It is necessary to provide community stakeholders, business leaders, local elected officials and citizens of the SIRPC Region with timely and pertinent local, state, and federal policy issues, opportunities and resources that are essential to economic development.*

**Goal – Inform the Region**

***Strategy #1:*** Obtain and digest information and literature regarding economic and community development opportunities and resources and disperse the information in a timely manner.

*Notify stakeholders of timely information by email, the SIRPC website/newsletter, and monthly and quarterly SIRPC Board meetings.

***Strategy #2:*** Join and participate in local and state professional organizations to stay current on economic issues and how they relate to the region and our individual communities.

***Strategy #3:*** Provide a forum for informational presentations to be held so that important information can be presented to the appropriate audiences.

*Have professional experts' present new and technical information at the quarterly SIRPC Board Meetings.

*Offer the "Economic Development to Local Elected Officials" training to various county, city and town meetings in the SIRPC Region.

**ORGANIZATIONAL QUALITY**

*The purpose is to continually expand and maintain the SIRPC as an establishment for the successful delivery and assistance of economic development and community development services to its membership, and the coordination with planning partners and community stakeholders.*

**Goal - A proficient organization**

***Strategy #1:*** Continue to be the first point of contact in assisting local communities in securing funding from the Indiana Office of Community and Rural Affairs, the Economic Development Administration, and the Indiana Housing and Community Development Authority.

***Strategy #2:*** Assist communities with administration of Community Development Block Grants, including but not limited to environmental review, financial management, and labor standards.

***Strategy #3:*** Continue to expand and update the SIRPC website and Facebook page.

***Strategy #4:*** Improve media relations by increasing the number of press releases provided to the media.

***Strategy #5:*** Obtain and manage the necessary funding for the SIRPC to employ skilled and knowledgeable staff.

***Strategy #6:*** Provide staff with educational and development opportunities to keep them current and efficient in the profession of community and economic development activities.

***Strategy #7:*** Continually approach SIRPC members and community leaders to offer them pertinent information and the services that SIRPC offers.

**Strategy #8:** Collaborate with local partners to share resources and avoid duplication of services.

# IMPLEMENTATION

### THE WORKFORCE

Most of the workforce in the SIRPC region is composed of general laborers, skilled technicians, public sector employees and health care workers. In certain industries such as manufacturing, health care and agriculture the SIRPC region competes extremely well. The limiting factor to regional growth and economic diversification is the education, training, and advancement of our workforce. Attracting and retaining college graduates and providing technical training to meet employment demands are top priorities for our regional efforts and specific programs are in place to accomplish this.

### EDUCATION AND TRAINING

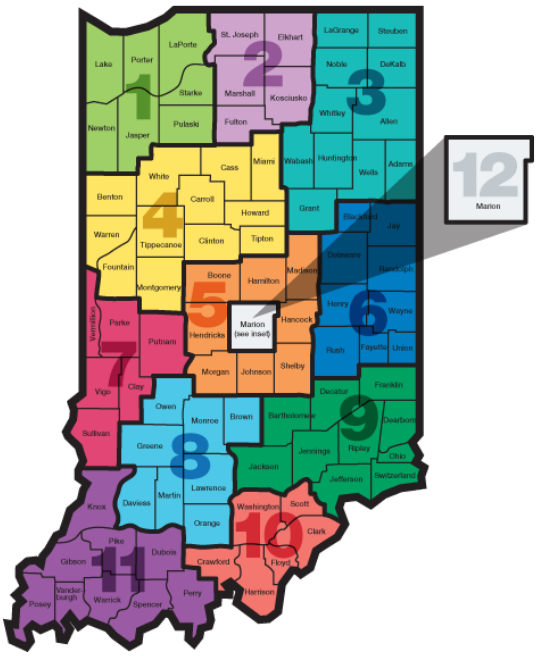
The state of Indiana employment services and the public schools in the region have and are continuing to develop programs which are resources for economic development for both current and future activities. Both attempts to respond to employer's concerns about work readiness of both skilled and unskilled hires through extensive programs to prepare people for the work place. Every high school expose students to this training; the employment offices such as Work One require many job seekers to take work readiness training.

**Next Level Jobs** provides free training for Hoosiers and reimbursements for Indiana employers for training employees in high-demand fields. **Next Level Jobs** is part of Governor Holcomb's Next Level Indiana agenda to continue the positive momentum of our state. Under his leadership, with support from the General Assembly, Indiana is taking the state's workforce to the next level with a focus on the high-priority industries and in-demand, high-paying jobs driving Indiana's 21st Century economy forward.
**For Hoosiers,** Next Level Jobs provides **free state-wide training** in high-paying, in-demand industries. **To qualify, recipients must:**

- Be an Indiana resident and a U.S. Citizen (or **eligible non-citizen**)
- Have a high school diploma (or equivalent) but less than a college degree
- Be eligible for state financial aid (for certain programs and providers)
- Enroll in a **qualifying program** at an approved training provider

**For Indiana employers,** Next Level Jobs provides reimbursements up to $50,000 to train employees in these high growth fields: Advanced Manufacturing, Agriculture, Building and Construction, Health and Life Sciences, IT and Business Services, and Transportation and Logistics.

Indiana WorkOne Offices




**SIRPC Region WorkOne Offices**

| County | WorkOne Region | Address | Contact | Hours |
|---|---|---|---|---|
| Dearborn | Region 9 | Ivy Tech Lakefront Campus<br>500 Industrial Dr, Ste 1305<br>Lawrenceburg, IN 47025 | (812) 537-1117 ph<br>(812) 537-4046 fax | 8:00-4:30<br>M-F |
| Decatur | Region 9 | 422 East Central Avenue<br>Greensburg, IN 47240 | (812) 663-8597 ph<br>(812) 662-6205 fax | 8:00-4:30<br>M,Tu,F |
| Jefferson | Region 9 | 100 East Second Street, Suite F<br>Madison, IN 47250 | (812) 265-3734 | 8:00-4:30<br>M-F |
| Franklin | Region 9 | Contact any WorkOne Office | | |
| Jennings | Region 9 | 1200 W. O&M Ave., Stee 200<br>North Vernon, IN 47625 | (812) 346-6030 ph<br>(812) 346-6036 fax | 8:00-4:30<br>M,Tu,Th,F |
| Ohio | Region 9 | 591 Smart Drive<br>Rising Sun, IN 47040 | (812) 438-2437ph<br>(812) 438-2472 fax | 9:00-3:30<br>Tuesday |
| Ripley | Region 9 | 920 County Line Road<br>Batesville, IN 47006 | (812) 537-1117 ph<br>(812) 663-8597 fax | 10:00-4:00<br>Thursdays |
| Shelby | Region 12 | 2177 Intelliplex Dr., Rm 112<br>Shelbyville, IN 46176 | (812) 392-3251 ph | 8:00-4:30<br>M, TH |
| Switzerland | Region 9 | Contact any WorkOne Office | | |

**The Indiana Economic Development Corporation** and the **Indiana Department of Workforce Development** operate programs to help communities and workers become connected. DWD offers a variety of services to Hoosiers looking to get back in the workforce. These services are offered at WorkOne Centers, the heart of the workforce development system. WorkOne staff helps people find a new or better job, choose a career, and access training.

One opportunity available through the IEDC is the Skills enhancement fund. The **Skills Enhancement Fund** (SEF) provides assistance to businesses to support training and upgrading skills of employees required to support new capital investment. The grant may be provided to reimburse a portion (typically 50%) of eligible training costs over a period of two full calendar years from the commencement of the project.

**The Southeastern Career Center** located in Versailles in Ripley County provides students with technical skills integrated with academic knowledge while promoting work ethics, citizenship, and self-esteem to prepare them for careers in business and industry. In addition, they provide them a foundation for post-secondary education and advanced technical training. Member schools are:

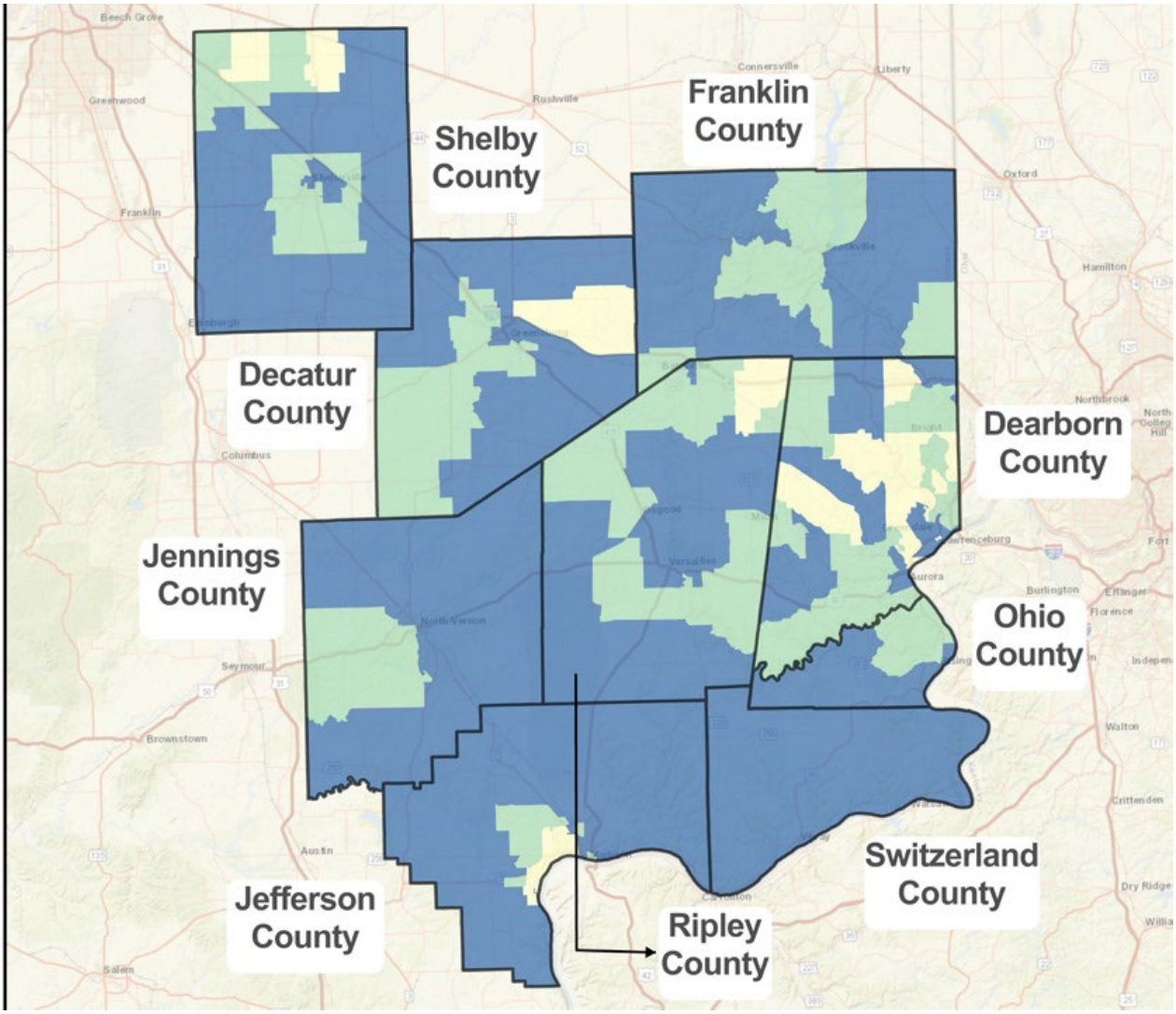
| | |
|---|---|
| Batesville Community School Corporation (Ripley Co) | Batesville,IN |
| Jac-Cen-Del Community School Corporation (Ripley Co) | Osgood,IN |
| Jennings County School Corporation (Jennings Co) | North Vernon,IN |
| Lawrenceburg Community School Corporation (Dearborn Co) | Lawrenceburg,IN |
| Milan Community School Corporation (Ripley Co) | Milan,IN |
| Rising Sun-Ohio Community School Corporation (Ohio Co) | Rising Sun,IN |
| South Dearborn Community School Corporation (Dearborn Co) | Aurora,IN |
| South Ripley Community School Corporation (Ripley Co) | Versailles,IN |
| Southwestern-Jefferson Co. Cons. School Corporation (Jefferson) | Hanover,IN |
| Sunman-Dearborn Community School Corporation (Ripley, Dearborn) | Sunman,IN |
| Switzerland County School Corporation (Switzerland) | Vevay,IN |
| Cave Hill Christian Academy (Ripley) | |

**TELECOMMUNICATIONS**

Access to high-speed Internet in Indiana's rural communities has become vital to economic development in the SIRPC Region with many of our communities lacking access to high speed internet infrastructure. This void has been recognized by the state of Indiana and the SIRPC. The Indiana Office of Community and Rural Affairs offers the **Next Level Connections Broadband Grant Program**. The NLC program builds on infrastructure investments made through industry funds as well as prior and ongoing grant programs.

Recognizing the Broadband divide within the region, SIRPC, along with regional partners commissioned the Purdue University Center for Regional Development to complete a

thorough study of broadband within the SIRPC Region. In April, 2019 the *Southeastern Indiana Regional Planning Commission State of Broadband Study* was presented to the SIRPC Board and members. *(Attached in the **Appendix 2** is the complete study)*




One of the major findings of the study showed that ¼ of the homes in the SIRPC region have **no** Internet Subscription. SIRPC has organized a Broadband Taskforce to address the gaps in internet services for the region.

**USDA'S Rural Utilities Service** provides programs to finance rural America's telecommunications infrastructure. The Broadband Loan program provides loans to fund the costs of constructing, improving and acquiring facilities to provide broadband service to eligible rural communities. The Distance Learning and Telemedicine program brings electronic educational resources to rural schools and improves health care delivery in rural America. The Community Connect Grant program provides financial assistance to eligible applicants that will provide broadband in unserved areas to provide public safety services and foster economic growth.

**TRANSPORTATION**

The region is served by combination of rail, roadway, and water systems. Interstate access is available in the northern part of the region and is known as the I-74 business corridor which connects Indianapolis to Cincinnati. The southern counties are bordered by the Ohio River which provides unique and historic water transportation moving cargo through the region. Currently there are no active ports in the region but coal fired power plants in the region are served by barge shipments along the river. Two railroads are active in the region with CSX serving the northern section and the Madison Railroad serving the counties of Jefferson and Jennings. The railroads are used mostly for transporting grain and plastic materials throughout the network.

*Below is a list of priority transportation projects for the region.*

- The transportation need with the next highest priority is the US-50 corridor. This includes widening of the two- lane sections, improvement within Versailles, a bypass of North Vernon, and a solution to the congestion in the Aurora/Lawrenceburg area. It is noteworthy that the INDOT Long Range Plan calls for upgrading US-50 to a minimum of 4-lanes. Two sections from US-31 to, and through, North Vernon are in the 10 Year Construction Plan. A reconstruction project through Versailles which would add a median-turn lane is in the 10 Year Preservation Plan.

- ***US 50 North Vernon -*** The U.S. 50 project involves construction of a highway bypass around the city of North Vernon in Jennings County. Construction on the western half of the project, which consists of a new two-lane road from U.S. 50 northeast to S.R. 3 north of North Vernon, began in March 2012. This new roadway, temporarily labeled State Road 750, was opened to traffic in December 2013. The eastern half of this project – from S.R. 3 southeast to U.S.

50 – is nearing the end of the planning stage. A range of alternatives for this section of the roadway was evaluated. When completed, the project will reduce congestion in and around North Vernon, improve safety, improve accessibility, and meet local and state planning objectives

- ***US 50 Bridge Replacement, Lawrenceburg*** over Tanner's Creek (construction set to begin in 2015).

- **INDOT's Small Urban and Rural Transportation Planning Assistance Program**- focuses on creating a systematic counting program that periodically counts all of the roads in a given county and provides rural transportation planning support to local units of government within the Region.

**SITES AND INCUBATORS**

The Indiana Site Certified program certifies sites that are ready for economic development. Communities of any size may apply for the designation through the Indiana Office of Community and Rural Affairs.

Indiana recognizes three tiers of readiness: **Silver, Gold, and Prime.**

- The **Silver** tier defines boundaries with a clear title, establishes a price, demonstrates executive level local government support, defines utility capacity and distance, and provides documentation such as Phase I environmental assessment, ALTA, topographical, and property layout.
- The **Gold** tier builds upon Silver by requiring a minimum of 20 contiguous acres, a location no more than 5 miles from a state highway, a completed geo tech study, a seismic hazard map, proper zoning, a desktop archaeological investigation, utilities be located to the property line or future build be located in public right-of-way, and area be free from recognized environment concerns.
- The **Prime** tier builds upon Gold by requiring 30 contiguous acres, a location no more than 2.5 miles from a state highway, and an archaeological investigation. In addition, the LUG, LEDO or REDO must own the property or an option must be held with the owner.

Site data and documentation is reviewed by the FASTeam (Fast Access Site Team). Sites are responsible for providing annual updates in order to maintain a current inventory.

Link: https://www.in.gov/ocra/sitecertified.htm

The IEDC, local EDO's, SIRPC and area Chambers of Commerce devote considerable energy to developing and marketing available industrial and business sites. The site listings are listed on the websites of each county's EDO.

**Dearborn County -** http://www.onedearborn.com

**Decatur County -** http://www.edcgdc.com/

**Franklin County** - http://www.fceconomicdevelopment.com/

**Jefferson County -** http://madisonindiana.com/economic-development/

**Jennings County -** http://www.jenningsedc.com/

**Ohio County -**https://sites.google.com/a/siekmanlaw.com/ocedc2/

**Ripley County -** http://www.ripleycountyedc.com/

**Shelby County** - http://www.shelbydevelopment.com/

**Switzerland County -** http://www.switzerlandusa.com/

**INCENTIVES**

Following is a comprehensive list of tax credits and abatement tools offered in Indiana:

***Community Revitalization Enhancement District Tax Credit*** - (CReED) Tax Credit entitles a taxpayer to a credit against the taxpayer's state and local tax liability for qualified investments made within a CReED designated under Ind. Code 36-7-13. The credit is established by Ind. Code 6-3.1-19.

***Economic Development for a Growing Economy (EDGE) Tax Credit*** - provides incentive to businesses to support jobs creation, capital investment and to improve the standard of living for Indiana residents. The refundable corporate income tax credit is calculated as a percentage (not to exceed 100%) of the expected increased tax withholdings generated from new jobs creation. The credit certification is phased in annually for up to 10 years based upon the employment ramp-up outlined by the business.

***Headquarters Relocation Tax Credit (HRTC)*** - provides a tax credit to corporations that relocate their headquarters to Indiana. The credit is assessed against the corporation's state tax liability. The Headquarters Relocation Tax Credit is established by I.C. 6-3.1-30.

***Hoosier Business Investment (HBI) Tax Credit*** - provides incentive to businesses to support jobs creation, capital investment and to improve the standard of living for Indiana residents. The non-refundable corporate income tax credits are calculated as a percentage of the eligible capital investment to support the project. The credit may be certified annually, based on the phase-in of eligible capital investment, over a period of two full calendar years from the commencement of the project.

***The Industrial Grant Fund (IDGF)*** provides assistance to municipalities and other eligible entities as defined under I.C. 5-28-25-1 with off-site infrastructure improvements needed to serve the proposed project site. Upon review and approval of the Local Recipient's application, project specific Milestones are established for completing the improvements. IDGF will reimburse a portion of the actual total cost of the infrastructure improvements. The assistance will be paid as each Milestone is achieved, with final payment upon completion of the last Milestone of the infrastructure project.

***Patent Income Exemption*** - defines qualified patents to include only utility patents and plant patents. The total amount of exemptions claimed by a taxpayer in a taxable year may not exceed $5 million. The exemption provides that a taxpayer may not claim an exemption for income derived from a particular patent for more than 10 taxable years. The exemption percentage begins at 50 percent of income derived from a qualified patent for each of the first five taxable years, and decreases over the next five taxable years to 10 percent in the 10$^{th}$ taxable year. It also specifies that a taxpayer is eligible to claim the exemption only if the taxpayer is domiciled in Indiana and is either an individual or corporation with not more than 500 employees including employees in the individuals or corporations' affiliates or is a nonprofit organization or corporation. The Tax Exemption for Patent-Derived Income is established by IC 6-3-2-21.7.

***Research and Development (R&D) Tax Credit*** - provides an incentive for business investment in Indiana by providing a credit against state tax liability for qualified company research expenses. The R&D tax credit (also known as the Research Expense tax credit) is based on the increase in Indiana R&D over the prior three-year base. The R&D tax credit is authorized by IC 6-3.1-4-1 and is administered by the Indiana Department of Revenue.

***Venture Capital Investment Tax Credit program*** - improves access to capital for fast growing Indiana companies by providing individual and corporate investors an additional

incentive to invest in early stage firms. Investors who provide qualified debt or equity capital to Indiana companies receive a credit against their Indiana tax liability. The Venture Capital Investment Tax Credit is established by I.C. 6-3.1-24.

***Redevelopment Tax Credit (RTC)*** provides an incentive for investment in the redevelopment of vacant land and buildings as well as brownfields. This credit, established by Indiana Code § 6-3.1-34, provides companies and developers an assignable income tax credit for investing in the redevelopment of communities, improving quality of place and building capacity at the local level.

**LONG TERM FINANCING**

***21st Century Research & Technology Fund*** the 21st Century Fund seeks technology-based companies conducting business in Indiana and provides financial support to make the transitional leap from research to product development. The 21 Fund encourages entrepreneurial success and keeps Indiana's most promising technologies in Indiana. https://www.iedc.in.gov/programs/innovation-entrepreneurship/venture-development

***State Small Business Credit Initiative (SSBCI)*** - provides direct support to states for use in programs designed to increase access to credit for small businesses. Pursuant to the Act, the U.S. Treasury has allocated funds to the State of Indiana to provide funding for the Indiana Capital Access Program – State Small Business Credit Initiative (the "Program" or CAPSSBCI). CAP-SSBCI is a small business credit enhancement program that creates a specific cash reserve fund for a lender to use as additional collateral for loans enrolled in the program by the particular lender. *https://www.treasury.gov/resource-center/sb-programs/Pages/ssbci.aspx*

The ***Industrial Grant Fund (IDGF)*** provides assistance to municipalities and other eligible entities as defined under I.C. 5-28-25-1 with off-site infrastructure improvements needed to serve the proposed project site. Upon review and approval of the Local Recipient's application, project specific Milestones are established for completing the improvements. IDGF will reimburse a portion of the actual total cost of the infrastructure improvements. The assistance will be paid as each Milestone is achieved, with final payment upon completion of the last Milestone of the infrastructure project. https://www.iedc.in.gov/incentives/industrial-development-grant-fund---idgf/home

***Small Business Innovation Research (SBIR) program*** is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and

Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs. https://www.epa.gov/sbir

***Tax-exempt Bonds*:** Private Activity Bonds are often called Industrial Revenue Bonds (IRBs) or Industrial Development Bonds (IDBs) and are issued by state or local governmental entities for the benefit of a private company, usually manufacturers. Interest on the bonds is generally exempt from federal income taxes for investors, which typically results in lower long-term interest rates to the borrower. https://www.in.gov/ifa/2342.htm

***U.S. Small Business Administration:*** The SIRPC Region has several currently approved lenders on the U.S. SBA list. https://www.sba.gov/

**PUBLIC INFRASTRUTURE FINANCING**

***The State Revolving Loan Fund:*** The State Revolving Fund (SRF) Loan Programs provide low-interest loans to Indiana communities for projects that improve wastewater and drinking water infrastructure. The Program's mission is to provide eligible entities with the lowest interest rates possible on the financing of such projects while protecting public health and the environment. SRF also funds non-point source projects that are tied to a wastewater loan. https://www.in.gov/ifa/srf/

***Indiana Brownfields Program:*** The mission of the Indiana Brownfields Program is to encourage and assist investment in the redevelopment of brownfield properties by helping communities via educational, financial, technical and legal assistance to identify and mitigate environmental barriers that impede local economic growth. https://www.in.gov/ifa/brownfields/

***Tax Increment Financing:*** Facilitates the redevelopment of blighted areas by encouraging investment through dedicating expected tax increments, resulting from the project, to finance debt to pay for the project.

**GRANT PROGRAMS**

***Community Development Block Grant Program:*** In Indiana, the Indiana Office of Community and Rural Affairs administers the federal CDBG funds to help rural communities with a variety of projects such as sewer and water systems, community centers, health and safety programs, and many others. These funds help communities improve their quality of life and ensure the health and safety of their citizens. The State CDBG funds are only available to non-entitlement areas (incorporated municipalities under 50,000 and counties under 200,000). Metro areas received their CDBG fund directly. The SIPRC Region has obtained a high number of CDBG grants that have funded infrastructure development projects. The available CDBG grants in Indiana are outlined as follows: https://www.in.gov/ocra/cdbg.htm

- **Wastewater and Drinking Water Program**: The goad of the (WDW) is to protect the health and environment, reduce utility rates for low-to-moderate income communities, and improve rural infrastructure to enable long-term economic growth.

- **Main Street Revitalization Program**: The goal of the (MSRP) is to encourage communities with eligible populations to focus on long-term community development within the downtown area. This program will work in conjunction with the Indiana Main Street Program and the overall goals and strategies for the Main Street revitalization efforts.

- **Public Facilities Program**: Improve quality of place and generate jobs and spur economic revitalization.

    - Removal of architectural barriers for ADA accessibility
    - Community centers
    - Daycare centers
    - Facilities for special needs groups
    - Fire/EMS stations
    - Healthcare centers
    - Historic preservation
    - Learning centers
    - Libraries
    - Senior centers
    - Youth centers

- **Blight Clearance Program** - encourages communities with blighted properties to focus on long-term community development and revitalization through improving quality of place,

generating jobs, and spurring economic revitalization. Eligible projects include the removal of deteriorated or abandoned downtown buildings or vacant/unusable industrial sites.

- **Planning Grants**: Community leaders can apply for projects relating to such issues as infrastructure, downtown revitalization, and community facilities.

- **Comprehensive Site Redevelopment Program*:*** A cooperative grant program between the *Indiana Office of Community and Rural Affairs* and Indiana Brownfields to help local units of government address blighted properties, deteriorated or abandoned downtown buildings, and vacant dilapidated industrial sites.

**Community Enhancement and Economic Development Loan Program**:

The Community Enhancement and Economic Development Loan Program (CEED) is the State of Indiana's loan program under the Section 108 Loan Guarantee Program (24 CFR 570, subpart M), CEED provides communities with a source of loan financing for economic development, housing rehabilitation, public facilities, and other large-scale projects.

***US Department of Agriculture Rural Development Programs:*** The USDA offers grants and loans to communities for rural development, as follows:
https://www.rd.usda.gov/programs-services/all-programs/community-facilities-programs

- Community and Business Loan and Grant Programs
- Rural Housing Loan and Grant Programs
- Home Ownership Loans
- Guaranteed Rural Housing Loans
- Home Repair Loans and Grants
- Rural Rental Housing Programs
- Guaranteed Rural Rental Housing Program
- Rural Housing Site Loans
- Self-Help Technical Assistance Grants
- Farm Labor Housing Grants and Loans
- Housing Preservation Grant Program
- Business and Industry Direct Loans
- Business and Industry Guaranteed Loans
- Community Facility Direct Loans
- Community Facility Guaranteed Loans

- Fire and Rescue Loans
- Intermediary Relending Program

***Rural Business Enterprise Grants:***

- Rural Business Opportunity Grants
- Solid Waste Management Grants
- Technical Assistance and Training Skills
- Water and Waste Disposal Loans and Grants
- Rural Economic Development Loans

***U.S. Department of Commerce, Economic Development Administration:***
https://eda.gov/grants/

- Planning Program and Local Technical Assistance Program
- Public Works and Economic Adjustment Assistance Programs

***US EPA***: https://www.epa.gov/grants

- Area-Wide Planning Pilot Program

  The grant funding and direct assistance (through Agency contract support) will result in an area-wide plan which will inform the assessment, cleanup and reuse of brown fields properties and promote area-wide revitalization.

- Assessment Grants

  Assessment grants provide funding for a grant recipient to inventory, characterize, assess, and conduct planning and community involvement related to brownfield sites.

  **SIRPC is currently administering an EPA Brownfield's Assessment Grant that will fund Phase 1 and Phase 2 Environmental Assessments.*

- Revolving Loan Fund Grants

  The purpose of Revolving Loan Fund Grants is to enable States, political subdivisions, and Indian tribes to make low interest loans to carryout cleanup activities at brown fields properties.
- Cleanup Grants

  Cleanup grants provide funding for a grant recipient to carry out cleanup activities at brownfield sites.

- Environmental Workforce Development and Job Training Grants

Environmental Workforce Development and Job Training Grants are designed to provide funding to eligible entities, including nonprofit organizations, to recruit, train, and place predominantly low-income and minority, unemployed and under-employed residents of solid and hazardous waste-impacted communities with the skills needed to secure full-time, sustainable employment in the environmental field and in the assessment and cleanup work taking place in their communities.

- Multi-Purpose Pilot Grants

  The EPA is piloting a new grant program that will provide a single grant to an eligible entity for both assessment and cleanup work at a specific brownfield site owned by the applicant.

- Training, Research, and Technical Assistance Grants

  Training, Research, and Technical Assistance Grants provide funding to eligible organizations to provide training, research, and technical assistance to facilitate brown field's revitalization.

- Targeted Brownfields Assessments

  The Targeted Brownfields Assessment (TBA) program is designed to help states, tribes, and municipalities–especially those without EPA Brownfields Assessment Pilots/Grants–minimize the uncertainties of contamination often associated with brown fields.

***Indiana Department of Natural Resources:*** https://www.in.gov/dnr/historic/3671.htm

- Best Management Practice Cost Share Program (BMP) for Logging Operations

- Community Forest Grant Programs*:* Grant programs designed to improve, protect, maintain and increase the number of trees in Indiana.

- Land and Water Conservation Fund*:* Assist eligible governmental units in the provision of new park areas.

- Historic Preservation and Archeology*:* Helps promote historic preservation and Archeology in Indiana.

- Recreational Trails Program (RTP)*:* Matching assistance program that provides funding for the acquisition and/or development of multi-use recreational trail projects.

***Indiana Housing and Community Development Authority:***
https://www.in.gov/ihcda/

- Home Investment Partnerships Program: The Home Investment Partnership Program (HOME) is a grant program that provides funding to develop affordable housing to low-and-moderate income Hoosiers.
- Owner-Occupied Rehabilitation**:** IHCDA has made owner-occupied rehabilitation available through both the CDBG (Homeowner Repair and Improvement) and HOME programs.

***Indiana Department of Transportation*** https://www.in.gov/indot/2390.htm

***Private Foundation Grants/Local Community Foundation Grants***

## EVALUATION

The most important element of keeping the Southeastern Indiana Regional Planning Commission CEDS relevant to the pulse of the region is to continue conversations with the wide range of individual and organizational interests that shape the region's diversity.

The CEDS Strategy Committee, SIRPC Board of Directors and staff will be responsible for keeping these conversations alive as well as encouraging collaboration and cooperation between diverse interests.

Regional stakeholders will guide the continuing development and implementation of the CEDS. Based on continual input from stakeholders, it will be the responsibility of the SIRPC organization in entirety (CEDS committee, board, staff) to continue to collect and analyze data and form relevant strategies based on input from the region's populace.

The CEDS is an evolving process, constantly reshaping and adjusting as conditions within the region change. It will be necessary throughout the life of the CEDS to adjust strategies in

reaction to the rapidly changing environment from which development occurs. It is also expected that as more and newer data comes available, these changes must become a part of the CEDS.

The CEDS will be reviewed annually, in accordance with requirements of the Economic Development Administration. From this review an Annual CEDS Report will be compiled. The purpose of the annual CEDS report is to identify any changes in the economic conditions, resources and funding, and any other factors that may affect plan performance.

**PERFORMANCE MEASURES**

The many elements that contribute to successful economic and community development are diverse and numerous. While the number of jobs is an important measure of success, and will be considered, it is a simplistic measure. While this measure is easily understood by the general citizenry, practitioners know that for a true evaluation of progress, the complexity of economic development demands more.

Development of a mechanism to measure success of the CEDS strategies was considered carefully and at length. Education of the process of economic development must be incorporated into measures of success. The days of when an economic development organization was measured by the purely quantitative data of jobs and amount of investment are and should be over. Also taken into account should be the programs and projects that build the successful foundation from which development can occur.

***The Southeastern Indiana Regional Planning Commission believes the following information will provide an overall picture of the success of the CEDS strategies.***

A. Number and types of projects initiated.

B. Number and types of projects completed.

C. Number and types of programs targeted to providing economic development education to local elected officials and community leaders initiated and implemented.

D. Number of jobs created and retained.

E. Return on investment.

F. Regional Initiatives.

**OUTCOME OBJECTIVES**

1. **Community Development**

   Timely completion of approved CEDS and annual work plans.

   Response to requests for visioning assistance.

   Preparatory (planning and visioning) projects completed.

   Description of regional partnership accomplishments.

2. **Economic Development**

   Increased investment in jobs in the region.

   Increase in net employment in the region.

   Maintain or improve "economic momentum" analysis of the region.

3. **Education/Communication**

   Membership satisfaction with quality of information received.

   Records of informational meetings and written communications.

4. **Infrastructure and Community Services**

   List and description of projects in progress or completed in reporting period.

   Utility costs remain stable or decrease.

Increase in new and improved utility systems.

Increase in use of technology

5. **Business/Small Business Support and Development**

Number and type of new business ventures o Number of clients assisted or referred

Changes in tourism revenue

Services provided

6. **Organizational Quality**

Employee production and quality

Organizational audit

Appropriateness of request for services

Joint ventures with related agencies and partners

The information for reporting on these criteria is gathered by external entities or by SIRPC via its internal record keeping system. Timely data is available to the SIRPC on an ongoing basis. The goal is to constantly improve timeliness and usefulness as new technology impacts the data compilation and exchange systems.

## ECONOMIC RESILIENCY

The Southeastern Indiana Regional Planning Commission economic development district has been subject to severe weather events in recent years, resulting in numerous federal disaster declarations. The area has been hit by flooding, wind damage, tornado destruction, ice and snow damage, and extreme temperatures.

Events such as these have been prevalent throughout the known history of Southeastern Indiana's.

Man-made disasters, such as hazardous spills, terrorism, fire and disasters resulting from criminal actions are also potential hazards within the region.

In order to prevent complete economic devastation during and after these events, it is of value to consider economic resilience and recovery strategies. The purpose of a regional recovery strategy is to provide guidance to jurisdictions in the SIRPC region when they face the challenges of long- term recovery from a disaster, both natural and man-made in nature.

The SIRPC assisted each county in the region towards the development of a Federal Emergency Management Agency approved Hazard Mitigation Plan. The plans were adopted by all jurisdictions. Since the initial adoption, updates have been enacted to the original plans. SIRPC staff provided support for updates, where needed.

The following regional recovery strategy has been developed to supplement the individual hazard mitigation plans and to unify regional efforts in dealing with disaster recovery and economic resilience. Individual jurisdictions should consider the appropriateness of suggested strategies to both the geographic location and nature of the disaster. The recovery strategy, as with the entire CEDS, is not a finite document.

There are four stages within the Regional Recovery Strategy, beginning with the initial response, continuing through long term recovery.

***The strategy contains four recovery components as follows:***

Coordination
Housing
Infrastructure
Business

All of the recovery stages may not necessarily include all recovery components. Recovery goals, sample strategies, and suggested partners are provided within each component. Although the primary purpose of this strategy is to provide regional options, local parties may choose to adopt specific goals.

## *Stage One – Immediate Action and Coordination*

### *COORDINATION*

Coordination Goal:  Communicate progress regularly.

Coordination Strategy:  Establish a public information officer to serve as the single point of contact and to communicate disaster related information to the public.

Responsible Parties:  Local units of government governing boards, Emergency Management Agencies, Law Enforcement.

### *HOUSING*

Housing Goal:  Determine housing alternatives for displaced residents.

Housing Strategy:  Create an inventory of hotels and motels, apartments, public facilities providing emergency shelter, and lease facilities.

Responsible Parties:  Housing organizations and not-for-profits, convention and visitors bureaus, chamber of commerce, economic development organizations, local units of government.

### *INFRASTRUCTURE*

Infrastructure Goal:  Ensure public safety by securing infrastructure.

Infrastructure Strategy:  Repair or mitigate damage to affected transportation, utility, and other infrastructure as appropriate.

Responsible Parties:  Local utility departments, local units of government, DNR, INDOT, economic development organizations.

## *Stage Two – Short Term Recovery*

### *COORDINATION*

Coordination Goal One:  Encourage a coordinated, community wide recovery strategy.

Coordination Strategy: Establish a recovery committee to provide overall guidance and coordination to recovery efforts.

Responsible Parties: Emergency Management Agency, community groups, local units of government.

Coordination Goal Two: Ensure efficient use and maximization of available resources.

Coordination Strategy: Develop a comprehensive recovery financing plan that identifies potential funding sources.

Responsible Parties: Emergency Management Agencies (EMA), local recovery committees, local units of government.

***HOUSING***

Housing Goal One: Ensure adequate housing alternatives for displaced residents.

Strategy: Secure temporary housing.

Responsible Parties: Local elected officials, EMA, FEMA, not for profit housing organizations.

Housing Goal Two: Stabilize housing stock.

Strategy: Provide assistance to homeowners and landlords for repair of residential units damaged in disaster.

Responsible Parties: Local elected officials, community housing organizations, EMA, FEMA, Indiana Department of Homeland Security, Indiana Housing & Community Development Authority (IHCDA)

***BUSINESS***

Goal: Assess extent and severity of disaster impacts to businesses.

Strategy: Develop a standardized reporting mechanism to distribute to disaster affected businesses.

Responsible Parties: EDC's, Chamber of Commerce, Local elected officials

## *Stage Three – Business Recovery & Revitalization*

### *BUSINESS*

Goal: Ensure the availability of resources and support services for affected, existing businesses.

Strategy: Coordinate with all available funding sources for support, including local, state and federal funding sources.

Strategy: Establish revolving loan fund.

Responsible Parties: Local elected officials, EDC, Chambers, SBDC (Small Business Development Center, SBA (Small Business Administration), EDA (Economic Development Administration)

## *Stage Four – Long Term Recovery*

### *COORDINATION*

Goal: Encourage multi-jurisdictional planning, recovery, and mitigation.

Strategy: Utilize multi-jurisdictional planning that addresses development in and around the disaster area.

Responsible Parties: EMA's, EMA Region 9, SIRPC, Local units of government, law enforcement.

### *HOUSING*

Housing Goal One: Encourage replacement and new housing development.

Strategy: Establish new housing construction programs, both single family and multifamily.

Responsible Parties: SICPDC (Southeastern Indiana Community Preservation & Development Corporation), housing organizations, developers, IHCDA, local units of government.

Housing Goal Two: Foster housing recovery that is sustainable, inclusive, and meets the unique characteristics of the jurisdiction.

Strategy: Encourage green building in construction/reconstruction and smart growth development in land use practices.

Responsible Parties: Community development/housing organizations, developers, planners, local elected officials.

***INFRASTRUCTURE***

Goal: Encourage recovery that is sustainable and disaster resilient.

Strategy: Rebuild damaged infrastructure to more resilient standards and according to methods that minimize or eliminate adverse impacts.

Responsible parties: Local units of government, FEMA, DNR, OCRA

Strategy: Consider relocation of critical assets to less hazard prone areas.

Responsible parties: Local elected officials, FEMA, DNR, EMA

***BUSINESS***

Goal: Encourage businesses to adopt disaster planning principals.

Strategy: Educate the business community on benefits of disaster and continuity planning. Involve the business community in hazard mitigation planning activities.

Responsible Parties: EMA, local elected officials, EDC, chambers.

The regional recovery strategy is constructed with local units of government in mind. Individual citizens and businesses typically require additional information and resources.

Following a disaster, individuals and businesses should ensure their immediate health and safety. Any damages to property that are life threatening, harmful, or may become harmful, need to be removed and made safe. Individuals and businesses should file a claim with their insurance company as soon as possible.

Residents are strongly encouraged to take pictures to document personal property damage, including, but not limited to: structural damage to property, damage to appliances, damage to personal belongings, damage to vehicles, and damage to utilities. Eligible and ineligible recovery expenses may change over time, but receipts will most likely be required in order to obtain reimbursement for such expenses.

Individuals and businesses should stay apprised of local newspaper, radio, internet, social media, and other relevant sources for disaster recovery related information. Local units of government typically are equipped to advise citizens on assistance opportunities. Each county has an Emergency Management Agency, which will be an important contact for relevant information and assistance information in the case of an emergency.

DISASTER DECLARATIONS

Following a disaster, the Governor may make a proclamation regarding whether counties impacted are eligible for state and/or federal assistance. When a county is proclaimed a disaster by the Governor, the county emergency management agency collects damage figures from individuals, businesses, and local government to forward to FEMA. Based on the data provided from the local EMA, FEMA makes a determination on whether the damage sustained warrants a Presidential Disaster Declaration. In the case a county is determined eligible for Individual Assistance, citizens of that county may apply for funding assistance.

**The *following is a general listing of requirements for disaster assistance program eligibility:***

FEMA award letter
Copy of driver's license or other legal form of identification
Documentation of any monetary award received or claim that has been denied Cost estimates for proposed necessary and reasonable repairs
Receipts and other documentation for out of pocket expenses.

Businesses with unmet needs are encouraged to register for the U.S. Small Business Administration loan program. SBA's disaster loans are the primary form of federal assistance for the recovery of non-farm, private sector disaster losses. Financial assistance is in the form of low-interest, long-term loans.

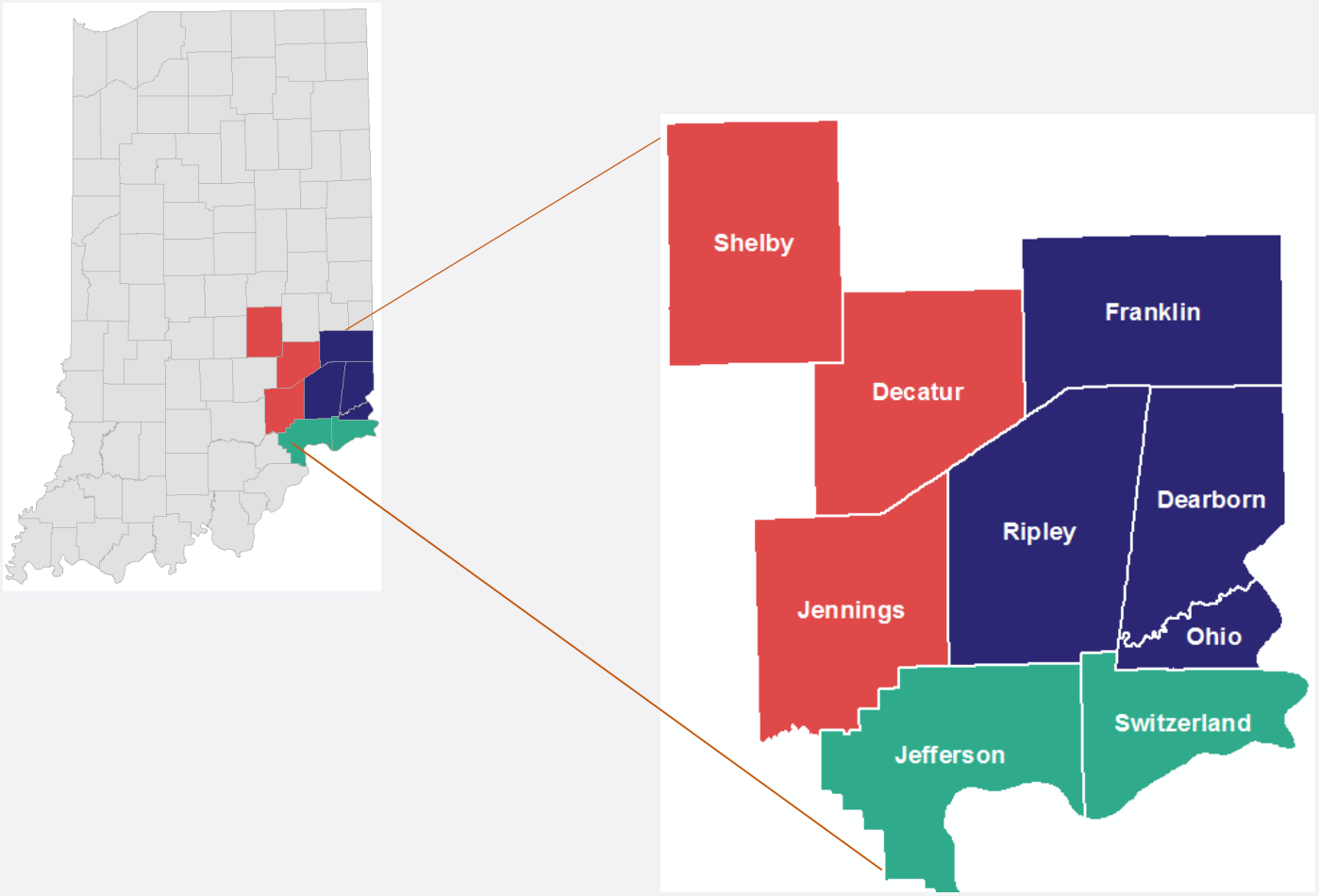
In past disasters, Congress has appropriated special funding to help disaster recovery efforts. Special appropriations of Community Development Block Grant funds, FEMA funds and EDA

funds have been available. The SIRPC is available to assist local units of government access these funding sources from disaster appropriations.

The SIRPC has entered into a partnership with and the Purdue Center for Rural Development to complete an economic resiliency study that will be focused on transportation. Results from the completed study will be incorporated into SIRPC's economic resilience plan as appropriate.

# Appendix 1-Cluster Analysis

# SIRPC: Sub-regional Analysis




Southeastern Indiana Regional Planning Commission (SIRPC) is comprised of nine counties. Three sub-regions are analyzed:

**Cincy area**

- Dearborn County, IN
- Ohio County, IN
- Franklin County, IN
- Ripley County, IN

**Indy area**

- Decatur County, IN
- Shelby County, IN
- Jennings County, IN

**Louisville area**

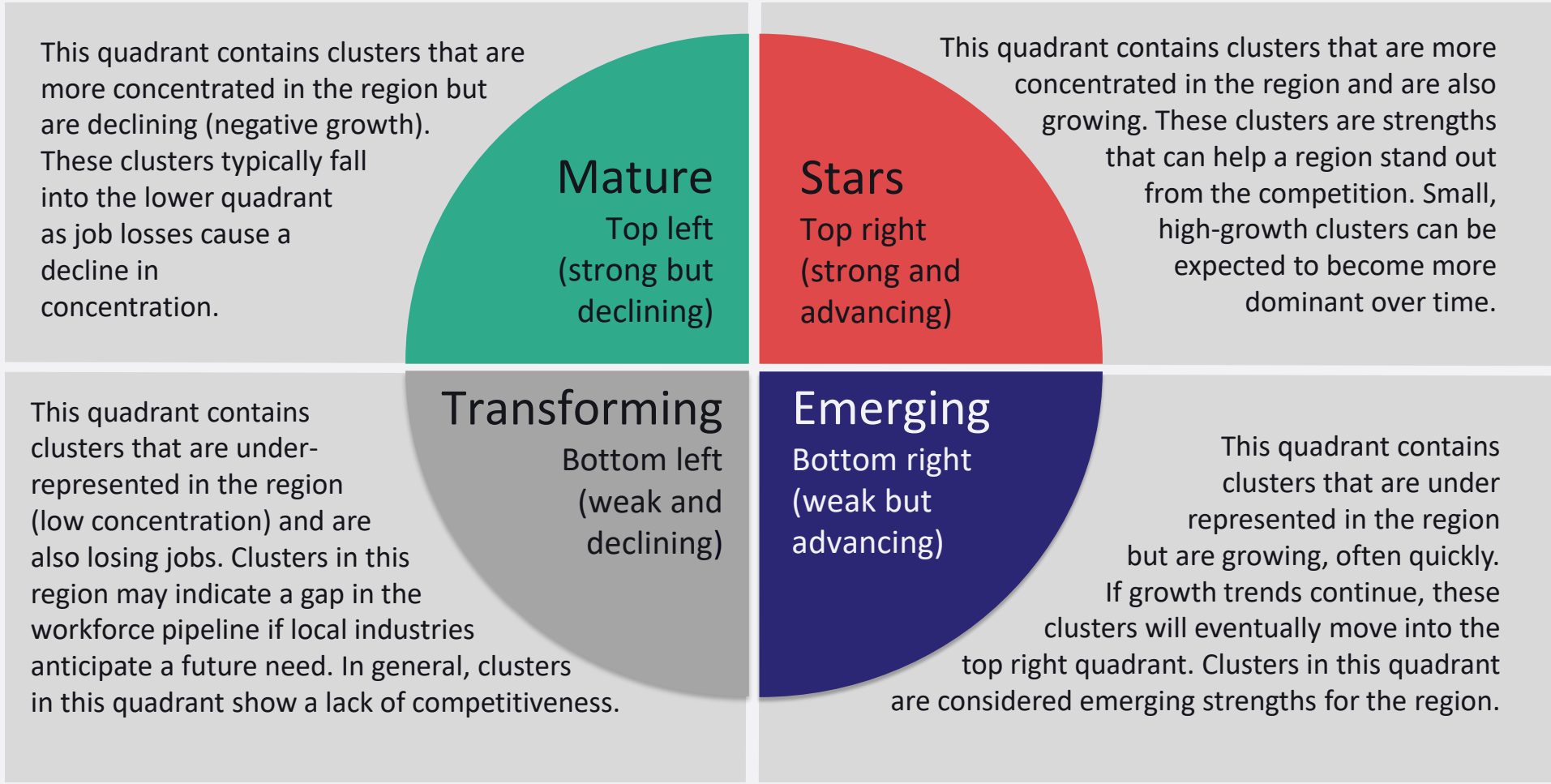
- Jefferson County, IN
- Switzerland County, IN

# List of Clusters

- Advanced Materials
- Agribusiness, Food Processing & Technology
- Apparel & Textiles
- Arts, Entertainment, Recreation & Visitor Industries
- Biomedical/Biotechnical (Life Sciences)
- Business & Financial Services
- Chemicals
- Computer & Electronic Product Manufacturing
- Defense & Security
- Education & Knowledge Creation
- Electrical Equip, Appliance & Component Manufacturing
- Fabricated Metal Product Manufacturing
- Energy (Fossil & Renewable)
- Forest & Wood Products
- Glass & Ceramics
- Information Technology & Telecommunications
- Machinery Manufacturing
- Mining
- Primary Metal Manufacturing
- Printing & Publishing
- Transportation & Logistics
- Transportation Equipment Manufacturing

# How to interpret cluster data results

## The graph's four quadrants tell a different story for each cluster.



# Bubble chart: what to look at first

## Quadrant Location

Start with clusters located in the STARS quadrant

See if the MATURING clusters might have a good chance of growing again

Determine if EMERGING clusters are likely to grow in strength

Avoid clusters that are "TRANSFORMING"

## Size of Location Quotient

Focus on clusters with an LQ of 1.2 or higher

Clusters with high LQs represent economic activities in which the region is competitive relative to the U.S.

REMEMBER: Clusters only capture industries that have the likelihood of exporting goods and services.

## Percentage Change in Last 5 Years

The horizontal line (the x-axis) shows the percentage growth or decline of a cluster over a five-year period.

Make sure to examine the SIZE and DIRECTION of that change.

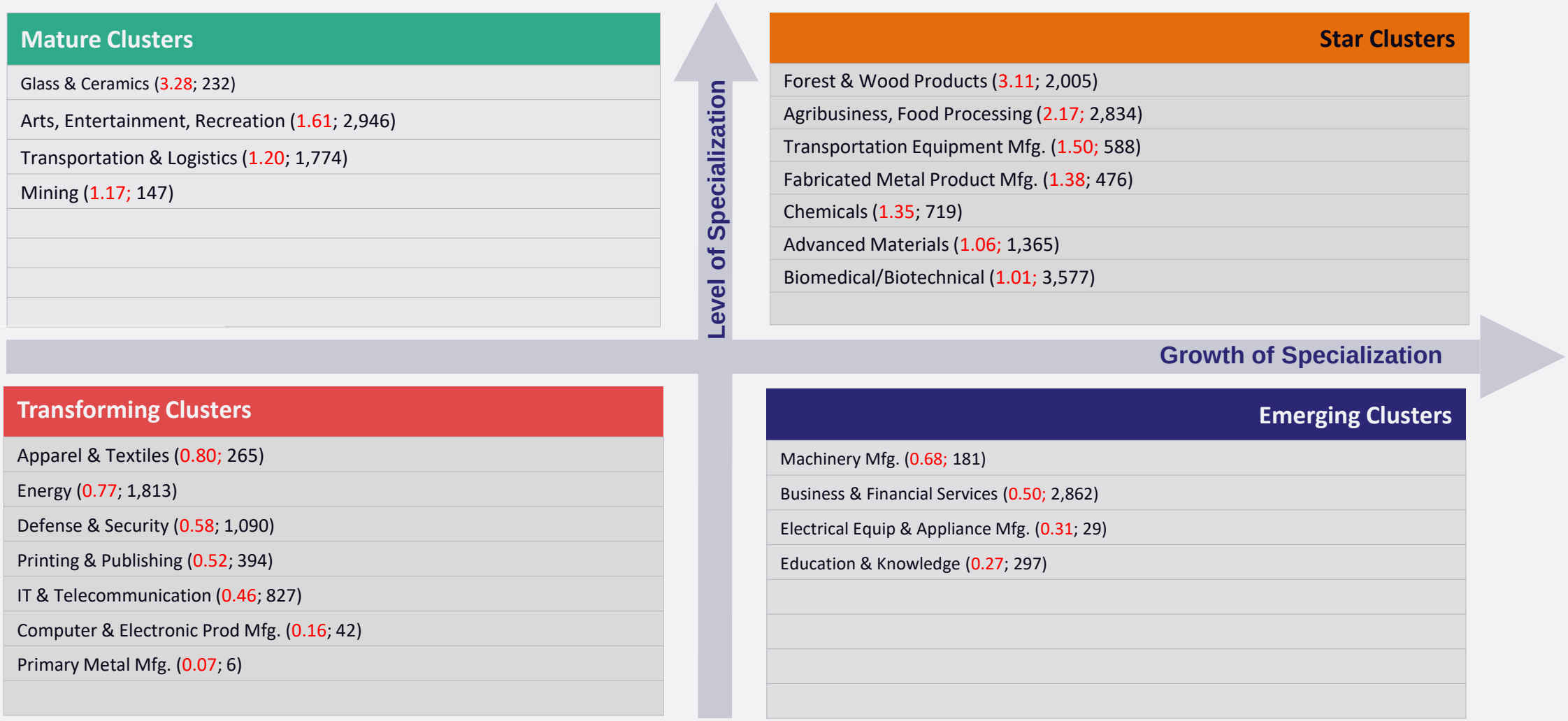
Dramatic declines in a cluster with a an LQ of 1.2 or higher could be a difficult one to resurrect.

## Number of Employees

The size of the bubble refers to the number of people employed in that cluster.

It may be worthwhile to focus on clusters that are both competitive and that employ a good number of people.

# Cluster Analysis: Cincy Area (2011-2016), Dearborn, Franklin, Ohio, & Ripley

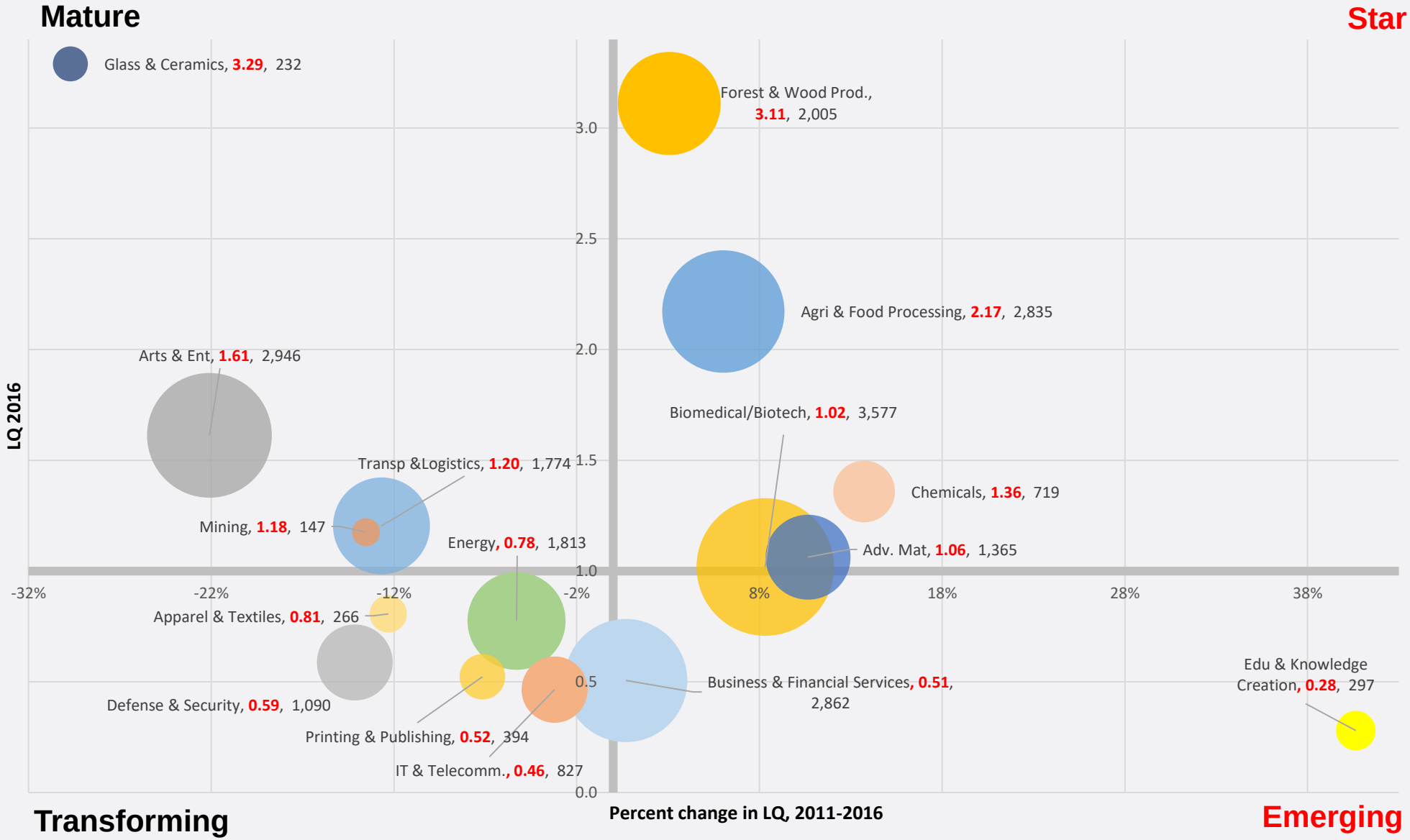



Note: 2016 Location quotient and 2016 jobs in parenthesis



Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Industry cluster bubble chart: Cincy Area (2011-2016)

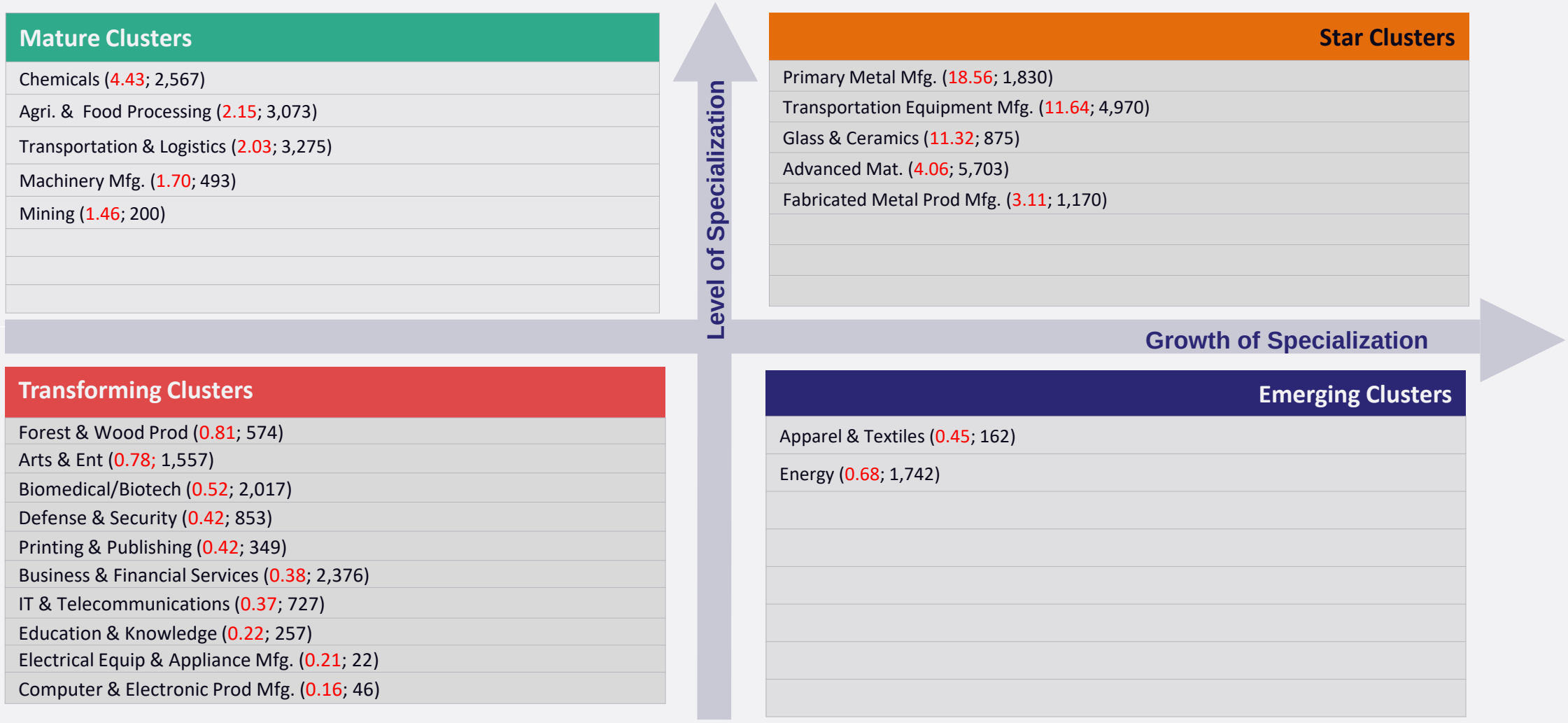



Note: Label includes cluster name, LQ in 2016, and Employment in 2016. Only main industry clusters are shown.



Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Cluster Analysis: Indy Area (2011-2016), Decatur, Shelby, Jennings

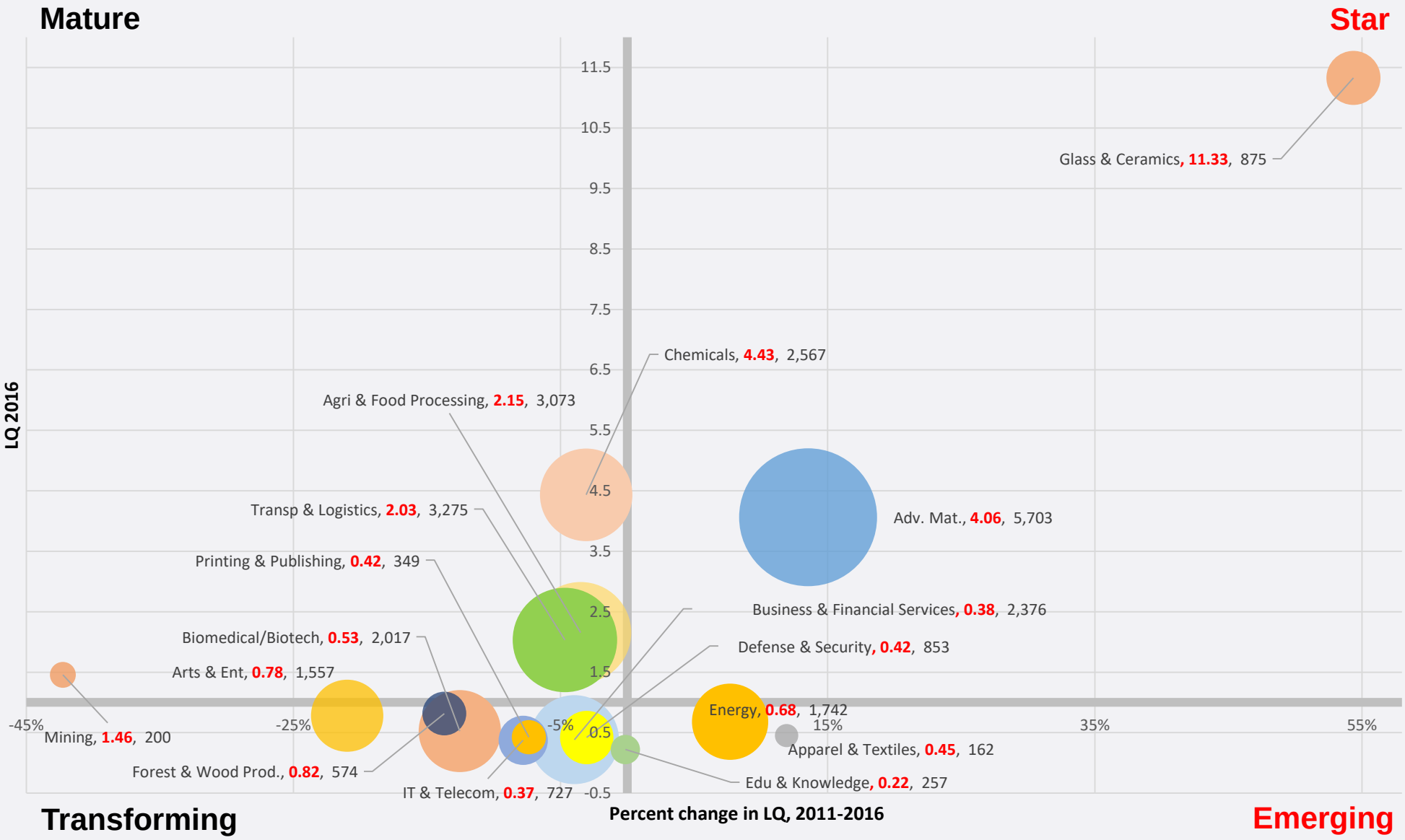



Note: 2016 Location quotient and 2016 jobs in parenthesis



Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Industry cluster bubble chart: Indy Area (2011-2016)

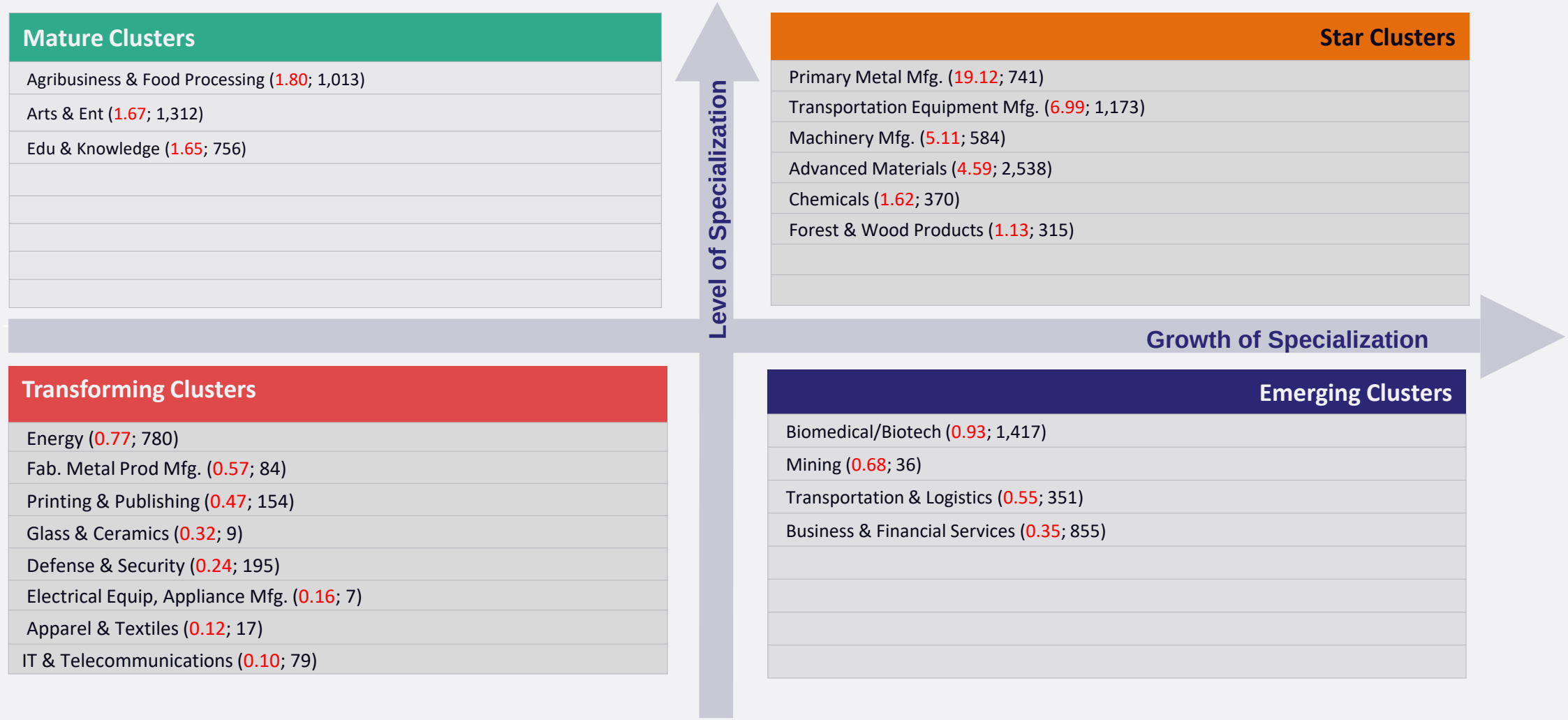



Note: Label includes cluster name, LQ in 2016, and Employment in 2016. Only main clusters are shown.



Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Cluster Analysis: **Louisville Area (2011-2016), Jefferson, Switzerland**

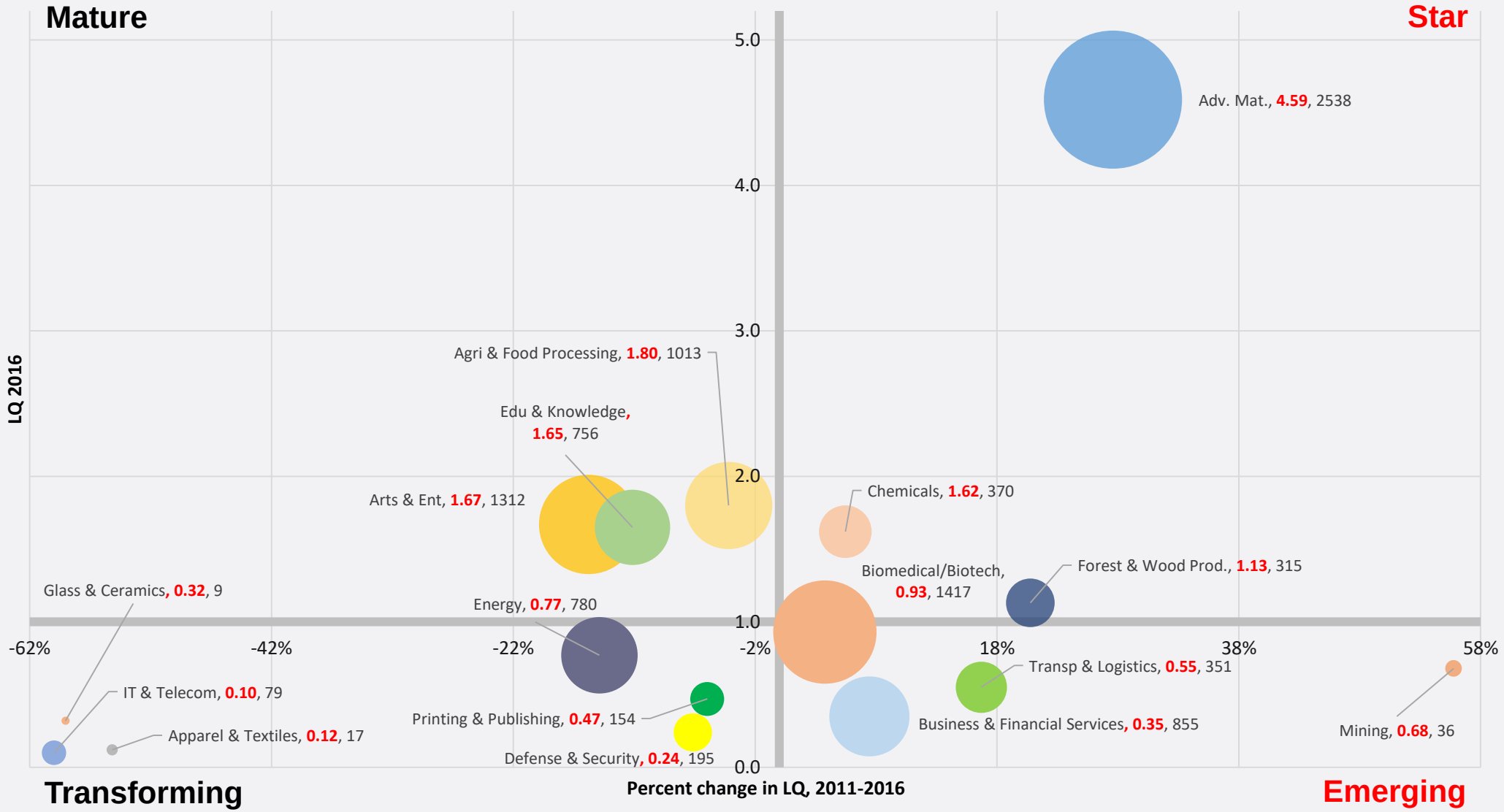



Note: 2016 Location quotient and 2016 jobs in parenthesis. Computer & Electronic Product Mfg. industry does not exist in the area



Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Industry cluster bubble chart: Louisville Area (2011-2016)




Note: Label includes cluster name, LQ in 2016, and Employment in 2016. Only main clusters are shown.

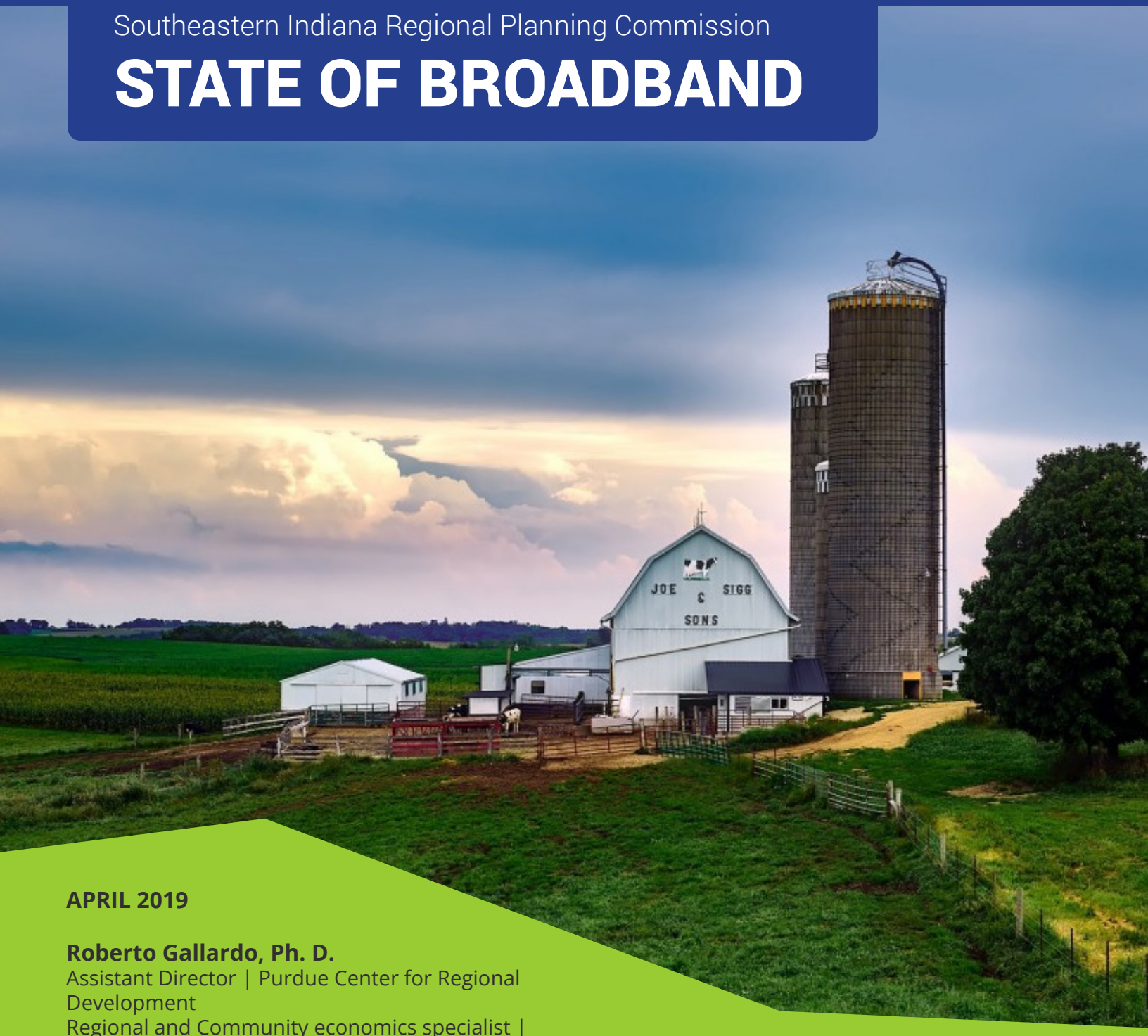


Source: Economic Modeling Specialists International (EMSI) – 2018.1 – QCEW Employees, Non-QCEW Employees, Self-Employed, and Extended Proprietors

# Appendix 2- Broadband Study

Southeastern Indiana Regional Planning Commission

# STATE OF BROADBAND




**APRIL 2019**

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Center for Regional Development | Extension

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# EXECUTIVE SUMMARY

The main objective of this report is to increase awareness of the state of broadband availability in the nine counties that are part of the Southeastern Indiana Regional Planning Council (SIRPC) region and its implications. A summary of the most popular broadband technologies is discussed as well as broadband deployment and/or upgrading models that could be considered.

Data for this report were obtained from the Federal Communications Commission (FCC) Form 477 as of December 2017, Microsoft 2018 data, and from the 2013-2017 American Community Survey. The FCC dataset includes only fixed broadband technology (excluding satellite[1]) and those records that met the minimum 25 Megabits per second (Mbps) download and 3 Mbps upload broadband threshold established by the FCC, or 25/3 for short[2]. It is important to note that the data on the cost of broadband service is not available, a key factor that can contribute to, or impede, broadband adoption.

The main findings of the report are outlined below. Next steps and policy recommendations are discussed in the concluding section on page 42:

[1]Satellite has latency, weather, and data plan related issues that undermine its broadband potential.
[2]https://transition.fcc.gov/Daily_Releases/Daily_Business/2018/db0202/FCC-18-10A1.pdf (speed benchmark is discussed on page 6)

There were **12** residential providers of **25/3** as of December 2017

*page 15*

**HOMES** in the **SIRPC** region were served mainly by **FIBER & CABLE**

*page 16*

**30%** of SIRPC residents lacked access to **25/3**

*page 16*

**SWITZERLAND** County has the highest share of **UNSERVED POPULATION**

*page 16*

**SIRPC** residents experience different **DOWNLOAD** speeds than what is **ADVERTISED**

*page 18*

More than **90%** of residents in **FRANKLIN & SWITZERLAND** Counties did not use **25 Mbps**

*page 18*

**78%** of SIRPC residents did not use **25 Mbps**

*page 18*

**1/4** of homes in the **SIRPC** region have no **INTERNET SUBSCRIPTION**

*page 19*

**10%** of **SIRPC** residents **only** access the internet through their **CELLULAR DATA PLANS**

*page 20*

**Franklin County** residents have the highest share of cellular only internet subscriptions at **15%**

*page 20*

**DEARBORN COUNTY** residents have the highest share of cellular only internet subscriptions at **6.8%**

*page 20*

**16.8%** of homes in the **SIRPC** region did not own a **COMPUTING DEVICE**

*page 21*

**OHIO COUNTY** has the highest share of households without computing devices **22.3%**

*page 21*

**DEARBORN COUNTY** has the smallest share of households without computing devices **12.3%**

*page 21*

more than **10%** of homes in the **SIRPC** region owned only a **MOBILE DEVICE**

*page 22*

**SWITZERLAND COUNTY** has the highest rate of households relying on mobile devices at **13.7%**

*page 22*

**OHIO COUNTY**
has the lowest rate of households relying on mobile devices at
**6.5%**
*page 22*

**13%**
of homes in the **SIRPC** region were in areas of
**HIGH DIGITAL INEQUALITY**
*page 23*

**38%**
of homes with children in the **SIRPC** region are part of the
**HOMEWORK GAP**
meaning the homes only have access to zero to one broadband providers
*page 24*

There were
**17**
business providers of
**25/3**
as of December 2017
*page 26*

**Businesses** in the **SIRPC** region were served mainly by
**FIBER & CABLE**
*page 26*

**45.4%**
of businesses in the **SIRPC** region were outside the **25/3 footprint**
*page 28*

**89.6%**
of businesses in **DEARBORN COUNTY** were outside the **25/3 footprint**
*page 28*

**6** out of **9**
**COUNTIES**
saw an increase in
**DIGITAL ECONOMY JOBS**
*page 30*

**DIGITAL ECONOMY JOBS**
increased by
**17%**
*page 30*

**JEFFERSON & DECATUR**
Counties had the highest increase in digital economy jobs
*page 30*

Digital economy jobs decreased in
**FRANKLIN, SHELBY, AND SWITZERLAND COUNTIES**
*page 30*

The **SIRPC** region gained around
**6,600**
jobs between 2010 and 2017
*page 31*

**40%**
of jobs gained from 2010 to 2017 required
**MEDIUM TO HIGH DIGITAL SKILLS**
*page 31*

**DECATUR & SWITZERLAND**
saw a decrease in number of jobs requiring high digital skills from 2010-2017
*page 31*

**SHELBY COUNTY**
had the **SIRPC** region's highest share of jobs at high risk of being automated
*page 32*

**OHIO COUNTY**
had the **SIRPC** region's lowest share of jobs at high risk of being automated
*page 32*

Homes in the **SIRPC** region owned
**SMARTPHONES & LAPTOPS**
at a higher rate than desktops and tablets
*page 35*

**45%**
reported not having access to internet for
**5 DAYS**
or more due to unpaid bills, broken devices, running out of minutes, etc.

*page 35*

Households in the **SIRPC** region connected to the internet from home on average about
**63%**
of the time

*page 36*

Homes in the **SIRPC** region interacted online more frequently with
**NEWS OUTLETS, LOCAL BUSINESSES & NON-LOCAL BUSINESSES**

*page 36*

Homes in the **SIRPC** region interacted online less frequently with
**LOCAL GOVERNMENT, NON-PROFITS, AND FIRE/POLICE ORGANIZATIONS**

*page 36*

**80%**
of respondents perceived their productivity
**INCREASED**
due to electronic devices.

*page 38*

**50% OR LESS**
of respondents did not often or very often read different news sources from normal or confirm political information.

*page 38*

**SIRPC** homes utilized the internet an average of
**10.65**
different ways over the past year, at least once monthly

*page 38*

Most internet uses applied by **SIRPC** residents in the last month required
**LOW DIGITAL SKILLS**

*page 38*

**80%**
or more of **SIRPC** homes reported not earning money online.

*page 39*

**AT LEAST**
**50%**
of **SIRPC** homes reported saving money online.

*page 40*

**90%**
or more of **SIRPC** homes said no promotions were obtained due to online credentials/training

*page 40*

**3/4**
of respondents reported not securing a job online

*page 41*

The **SIRPC** region is at
**41%**
of their ideal digital readiness level

*page 41*

# INTRODUCTION

The main objective of this report is to increase awareness of the state of broadband infrastructure and adoption in the nine counties that are part of the Southeastern Indiana Regional Planning Commission (SIRPC) region. This increased awareness should lead to meaningful discussions regarding broadband in the region and ways to address identified gaps.

This report consists of multiple sections. The first section provides an overview of the most popular broadband technologies. While not meant to be technical, this overview should provide readers a basic understanding of the different broadband technologies available. The following section discusses, in very general terms, broadband deployment or upgrading models the SIRPC region could pursue. These models were differentiated for purposes of discussion but, in reality, they overlap significantly.

Publicly available data were utilized to analyze the state of broadband in the region in the next section. Data for this report was obtained from the Federal Communications Commission (FCC) Form 477 as of December 2017 (v1), the 2013-2017 American Community Survey and a recently released dataset from Microsoft. While the FCC dataset includes all fixed broadband providers (excluding satellite[3]) and/or reported advertised speeds, the analysis included only those that met

[3]Satellite is not included since it has latency, weather, and data plan related issues although it is considered a fixed broadband technology.

# BROADBAND TECHNOLOGY

the minimum 25 megabits per second (Mbps) download and 3 megabit per seconds upload, or 25/3, FCC broadband threshold.

Next, results from a household digital readiness survey conducted in the region are discussed. This digital readiness includes detailed information regarding device & internet access, digital resourcefulness & internet utilization, and internet benefits & impact among households in the region. This analysis helps identify areas that need improvement as well as how the region is benefitting from the technology. More importantly, it can guide future efforts to improve digital literacy and educational efforts in the region.

Lastly, a concluding section wraps-up this report where potential next steps and policy recommendations are discussed.

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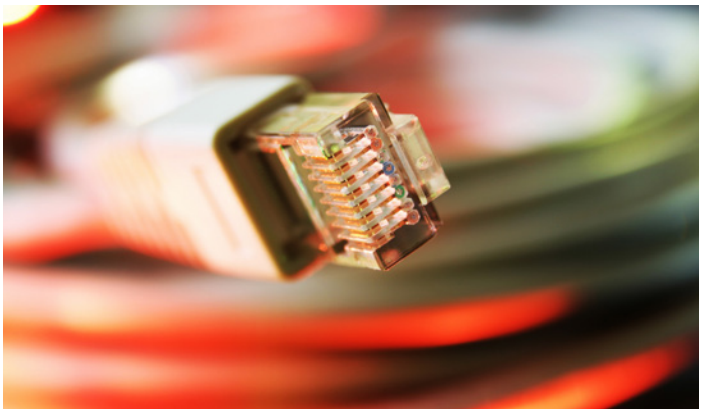
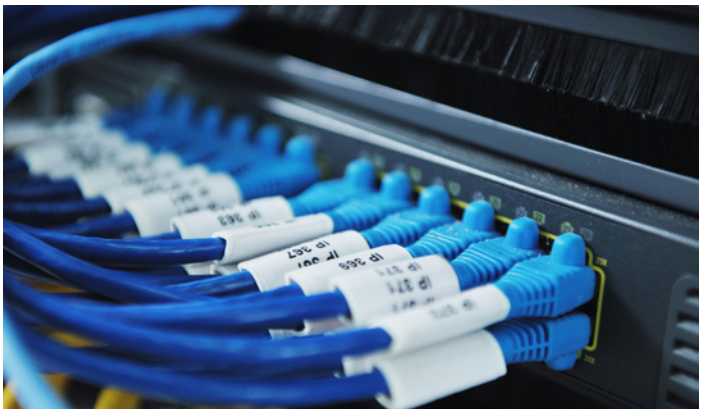
Broadband is defined by the Federal Communications Commission (FCC) as Internet access that is always on and faster than dial-up. Since different broadband connections offer different speeds, the current definition on what constitutes broadband is set by a speed benchmark of 25/3.
Broadband connections differ by technology[4], of which the most popular are discussed below:



## DIGITAL SUBSCRIBER LINE (DSL):

allows the transmission of data over traditional copper telephone lines. DSL consists of asymmetrical and symmetrical. Asymmetrical typically provides faster download speeds while providing slower upload speeds. Symmetrical provides the same speed, both for download and upload, and are usually available only for businesses.



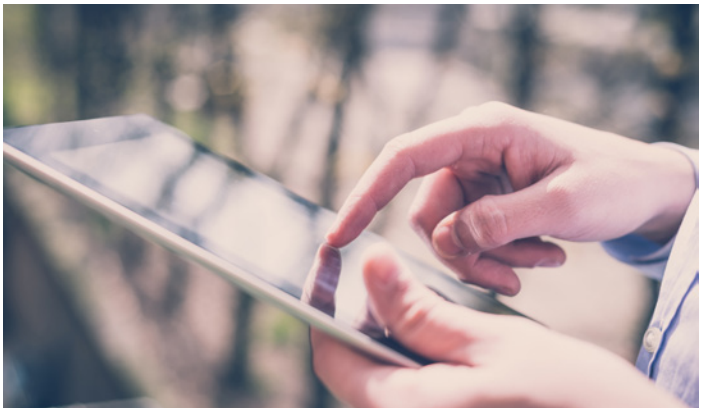
## CABLE MODEM:

allows the transmission of data over the coaxial cables used to deliver cable TV. The telecommunication standard used by this technology is called data over cable service interface specification or DOCSIS. Currently DOCSIS 3.0 provides the fastest speeds.

[4]https://www.fcc.gov/general/types-broadband-connections

## FIBER-OPTIC:

transmits data by converting electrical signals to light and sending it through transparent glass fibers offering speeds significantly faster compared to all other broadband technologies. Fiber to the home or business indicate fiber ends in the end users' facility while fiber to the node or cabinet indicate fiber ends at the node or cabinet. End user is then connected via metallic wires to the node or cabinet.



## FIXED WIRELESS:

transmits data using radio links between the end user and the service provider. This does not include mobile wireless. Service is offered from a fixed point requiring an external antenna and a direct line-of-sight. Speeds are comparable to DSL or cable.

## SATELLITE (NOT INCLUDED IN ANALYSIS):

transmits data by linking with a satellite in orbit. Satellite packages typically include data limits and depend on the end users' line of sight to the orbiting satellite and weather. Speeds are typically slower than those offered by DSL or cable.

## BROADBAND OVER POWER LINE (BPL):

transmits data over low and medium voltage electric power resulting in connections through existing electrical connections and outlets. This is an emerging technology available in limited areas. Speeds are comparable to DSL and cable.

# BROADBAND DEPLOYMENT MODELS

**There is no one-size-fits-all model when deploying or upgrading broadband infrastructure**

While there is no one-size-fits-all model when deploying or upgrading broadband infrastructure, these models are discussed in general terms since the legal, financial, and political complexities of any model are beyond the scope of this report. As the SIRPC region considers these models, it is important to balance risk, benefit, and control of assets as well as financial capabilities. These models should not be treated as either/or and although they have been differentiated for discussion purposes, overlaps exist.

## MUNICIPALLY OWNED MODEL:

this model calls for the municipality and/or county to build and operate the network. Unlike the P3 model, municipalities offer a full retail broadband service, just like any other utility (water, sewer, etc.) While research on the success of this model is not definitive, case studies include successes and failures. The key lessons learned from this model is that the municipality or county need to take baby steps or what is called an "I-Net 'n' More" approach where the municipality or county begins by connecting community anchor institutions and then expands incrementally. A challenge is that political support must be in place for residents to support local government incurring in debt or loans to build the infrastructure. In addition, municipalities may not have the expertise in building and managing broadband networks and may face resistance from private incumbent carriers. In fact, the Institute for Local Self-Reliance has identified several states that have prohibited or made it extremely difficult for municipalities to run their own broadband.

## PUBLIC-PRIVATE PARTNERSHIPS (P3):

P3 calls for innovative ways in which funding, operation, and control of broadband infrastructure is shared among partners. For example, local government entities can bear the capital cost of building the infrastructure through loans, grants, or bonds while providers agree to lease the infrastructure, operate and maintain it. A P3 can also work to providing access to existing fiber-optic infrastructure (also known as "dark fiber") to private and other broadband providers. These two examples are also called open access models. Depending on the partnership, local government may end up owning the broadband infrastructure or, like in the private sector model, provide grants for providers to upgrade or deploy broadband infrastructure. The downside of this approach is the complexity of P3. Any P3 involves many moving pieces that requires legal and financial expertise.

## PRIVATE SECTOR:

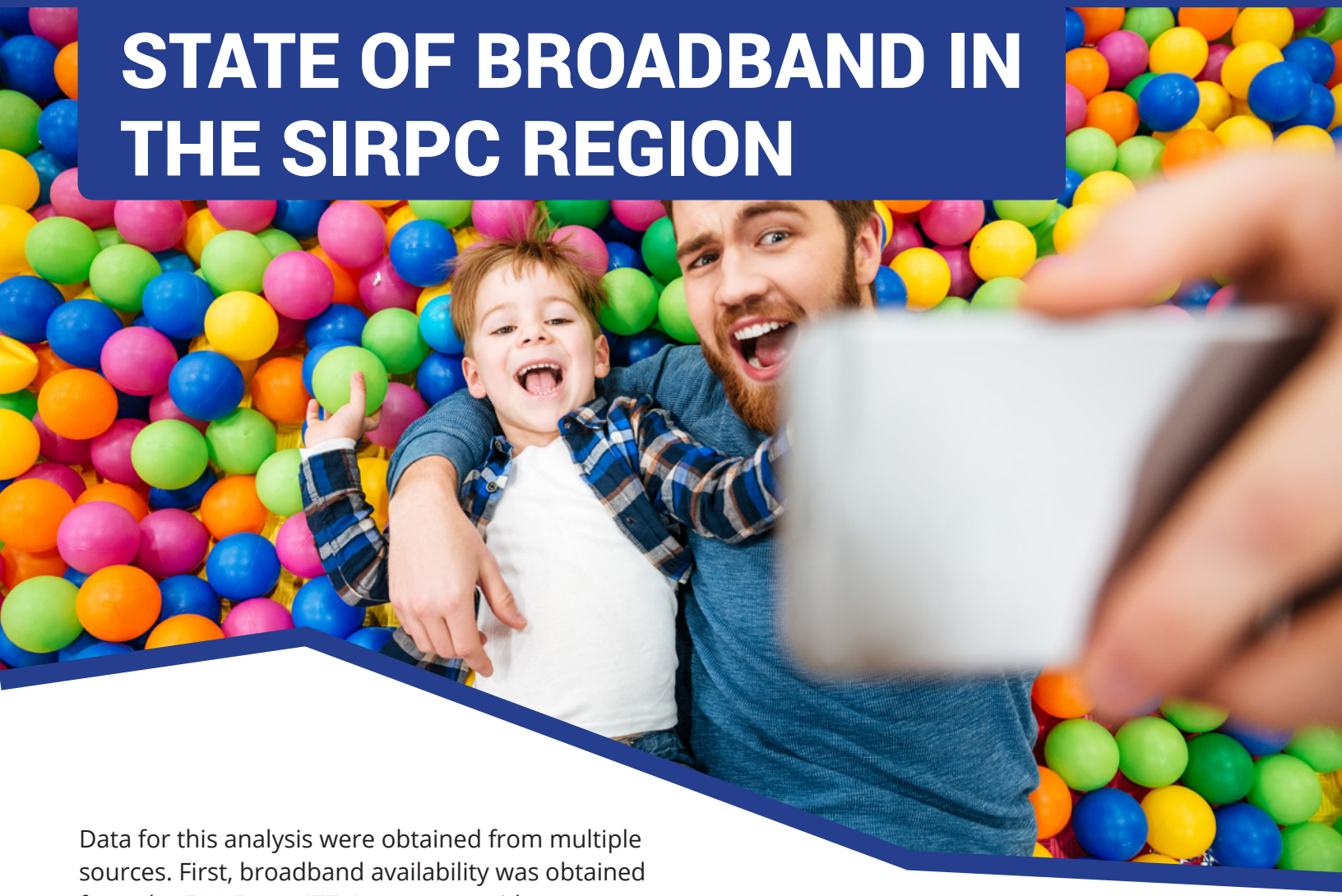
this model calls for communities and residents in the region to reach out to private broadband providers, including wireless internet service providers (WISPs), to upgrade or expand their footprint. The region can work with federal and/or state agencies to design innovative public policies to help address the challenges of the providers. Examples of these public policies include utilizing public facilities to place broadband infrastructure, streamlining or eliminating right-of-way fees, and/or designing and implementing "dig once" policies. Current costs of right-of-way leases per year per mile add quickly to an already expensive investment due to lack of customer density. Local or state agencies can also provide grants to providers to build out broadband infrastructure in unserved or underserved areas. The downside of this model is that if the math simply does not work out for private providers, the region may remain unserved or underserved.

## CO-OPERATIVE MODEL:

this model calls for local government, businesses, or residents to reach out to electric or telephone co-operatives to encourage them to invest and provide broadband. Since co-ops do not seek profit, the lack of customer density is not necessarily an issue. This model proved highly successful when "electrifying" rural communities in the early to mid-20th century. The downside is that co-ops may not feel comfortable investing and managing a service they are not familiar with and resistance from existing private broadband providers.

Any of these models or combination thereof should be considered when deploying or upgrading broadband infrastructure. Important to not overlook is that any effort designed to expand broadband access should be coupled with an initiative to strengthen digital literacy and broadband adoption efforts. Some providers argue that even when broadband is available, customers do not subscribe as expected. Exposing customers to broadband's benefits and increasing their digital knowledge is critical. This can be done by collaborating with Cooperative Extension, churches, libraries, nonprofits, and other groups with a strong network of people and "on the ground" capacity.

# STATE OF BROADBAND IN THE SIRPC REGION



Data for this analysis were obtained from multiple sources. First, broadband availability was obtained from the FCC Form 477. Internet providers are required to file their maximum advertised speeds (download and upload) as well as the technologies available twice per year at the census block level using this form. The dataset used in this analysis was the December 2017 v1 and includes fixed broadband only[5]. A couple of disclaimers regarding this dataset is worth discussing.

First, the data is a little over a year old. Additional broadband investments may have occurred over the past year in the region and not included in this report. For this reason, the maps and figures/tables presented here may be inaccurate regarding up to date broadband availability. Second and more importantly, is that this analysis may overestimate broadband availability for three reasons. First, the data were self-reported from carriers and their accuracy was not validated by customers or by third-party entities. Second, geographic granularity is limited to the census block level and if a household or business has access to broadband within that block, the entire block is considered served. Lastly, speeds are maximum advertised speeds. However, especially with DSL, the actual speeds rarely achieve the maximum advertised speeds consistently, influenced by the time of day, the customer's distance from the broadband infrastructure, and the customer's device used to connect to the internet.

[5]Fixed broadband does not include mobile wireless; includes DSL, Cable, Fiber, Fixed Wireless, and others.

Another dataset utilized was one released by Microsoft in late 2018[6]. The Microsoft dataset was obtained from its own records and server logs during September of 2018 when electronic devices downloaded Microsoft Windows and/or Office updates as well as using the Bing search engine and Xbox gaming consoles. With these download records, Microsoft calculated the percent of the population in a specific county using the internet at 25 Mbps or more. Note that this dataset paints a different picture compared to the FCC dataset in one key way: Microsoft data shows actual—not advertised—download speeds (upload speeds are not available). However, it is not clear from the data how many download records were utilized per county nor the time of day these took place. Also, keep in mind broadband infrastructure and network design issues can affect these measurements as well.

Lastly, the U.S. Census American Community Survey (ACS) 5-Year 2013-2017 dataset was utilized. While this dataset is based on modeling and has a margin of error (MOE), this MOE does not affect the analysis discussed since no comparisons over time were conducted.

## RESIDENTIAL BROADBAND

Table 1 lists the residential fixed broadband providers identified from the FCC Form 477 December 2017 v1[7] dataset that met the 25/3 criteria. As seen in Table 1, twelve providers in the SIRPC region met this criteria. Remember satellite providers were excluded. Comcast has the largest footprint in the region with a presence in all but two counties.

***Table 1.*** List of residential fixed broadband providers in the SIRPC region as of December 2017

| Residential 25/3 Provider Name | Counties served |
|---|---|
| AT&T Services, Inc. | Shelby |
| Central Indiana Communications, Inc. | Shelby |
| CenturyLink, Inc. | Dearborn; Ohio; Shelby*; Switzerland |
| Charter Communications, Inc. | Dearborn; Franklin*; Jefferson; Switzerland |
| Cincinnati Bell Telephone Company LLC | Dearborn; Franklin |
| CMN-RUS, Inc. | Jefferson; Jennings |
| Comcast Cable Communications, LLC | Dearborn; Decatur; Franklin*; Jennings; Ohio; Ripley; Shelby |
| Enhanced Telecommunications Corp. | Dearborn; Decatur; Franklin; Ripley |
| Joink, LLC | Dearborn* |
| Metro Fibernet, LLC | Jefferson; Jennings |
| Southeastern Indiana Rural Telephone Coop | Dearborn; Jefferson; Jennings; Ohio*; Ripley; Switzerland |
| TDS Telecommunications Corporation | Decatur; Shelby |

**MAJOR FINDING**

There were

**12**

residential providers of

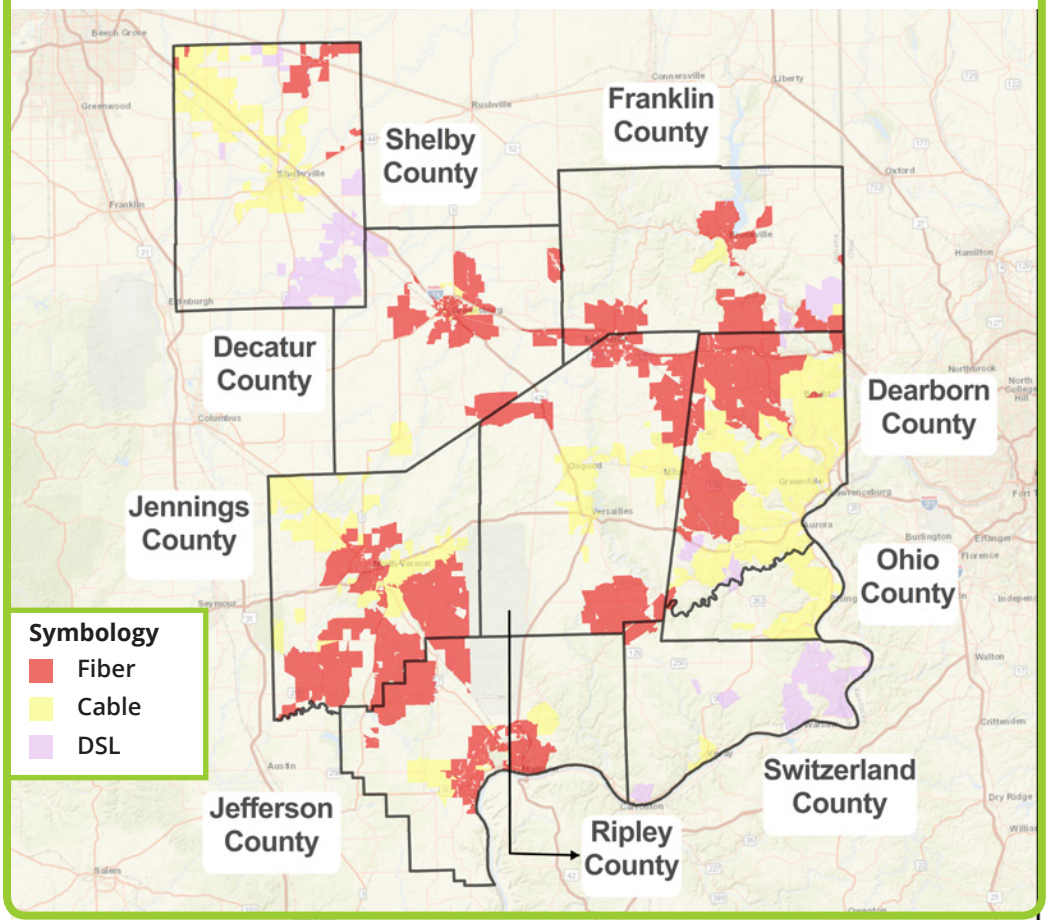
**25/3**

as of December 2017

Source: FCC Form 477 December 2017 v1; * Note: ten or less records were reported from that provider in that county.

[6]https://news.microsoft.com/rural-broadband
[7]Two providers in the region submitted more recent data from December 2018.

***Figure 1.***
25/3 residential broadband footprint in the SIRPC region




Source: FCC Form 477 December 2017 v1

***Table 2.*** 2010 Population with access to 25/3 by SIRPC counties

| County | Population | No Prov. | One Prov. | Two Prov. | Three Prov. | % No Prov. |
|---|---|---|---|---|---|---|
| Dearborn | 50,047 | 3,521 | 26,241 | 19,285 | 1,000 | 7.0 |
| Decatur | 25,740 | 9,144 | 5,568 | 11,028 | | 35.5 |
| Franklin | 23,087 | 13,205 | 9,412 | 470 | | 57.2 |
| Jefferson | 32,428 | 9,154 | 3,706 | 197 | 19,371 | 28.2 |
| Jennings | 28,525 | 6,909 | 12,271 | 782 | 8,563 | 24.2 |
| Ohio | 6,128 | 2,136 | 2,731 | 1,261 | | 34.9 |
| Ripley | 28,818 | 11,300 | 17,383 | 135 | | 39.2 |
| Shelby | 44,436 | 11,077 | 17,285 | 16,074 | | 24.9 |
| Switzerland | 10,613 | 6,768 | 2,110 | 1,735 | | 63.8 |
| SIRPC | 249,822 | 73,214 | 96,707 | 50,967 | 28,934 | 29.3 |

Source: FCC Form 477 December 2017 v1; US Decennial Census 2010

**MAJOR FINDING**

**HOMES** in the **SIRPC** region were served mainly by **FIBER & CABLE**

The 25/3 broadband residential footprint in the SIRPC region is shown on Figure 1. The SIRPC region is primarily served by fiber (red) and cable (yellow). The southeastern corner of Shelby and Franklin Counties as well as the eastern part of Switzerland County are served primarily by DSL (light purple). Notice however that areas exist in the region unserved by fixed broadband 25/3.

Table 2 shows that close to 30 percent or about 73,200 residents of the 2010 SIRPC population[8] did not have access to any 25/3 providers. Franklin and Switzerland counties had the highest share while Dearborn County had the lowest with seven percent.

[8]Population at the census block level is only available from the decennial census. Although the population is 2010, the actual broadband footprint is from December 2017.

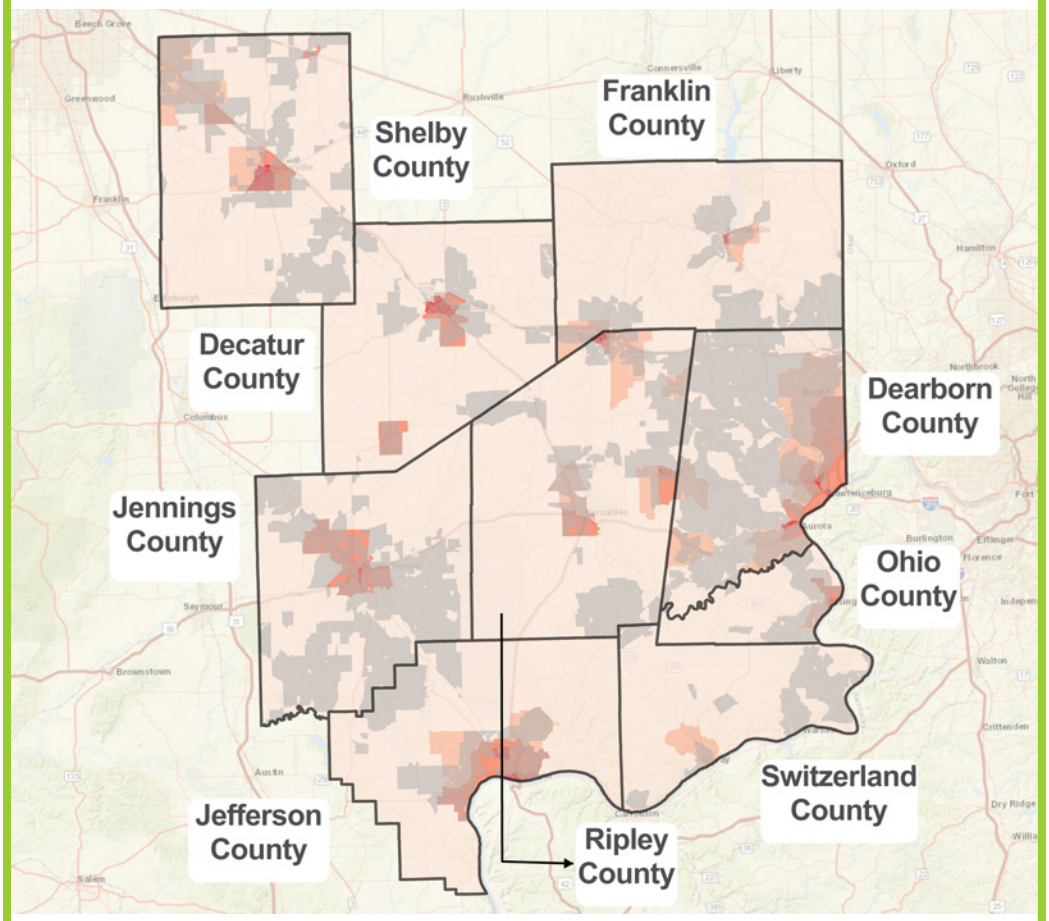
**MAJOR FINDING**
*Figure 1*

**30%**
of SIRPC residents lacked access to
**25/3**

**MAJOR FINDING**
*Table 2*

**SWITZERLAND** County has the highest share of **UNSERVED POPULATION**

***Figure 2.***
Household density and residential broadband footprint




**Symbology Household Density**

Broadband Footprint
1-49
50-99
100-499
500-2,893

Source: FCC Form 477 December 2017 v1 and U.S. Census Bureau

Although the amount of residents in the SIRPC not having access to 25/3 is shy of 30 percent, Figure 2 shows that the densest areas (dark orange) of the region are inside the broadband footprint (gray). What this means is that those without coverage are in least dense areas making it more challenging for providers to serve them. Public private efforts will have to take place to ensure these least dense areas have access to fixed 25/3 broadband.

***Table 3.*** Percent 2017 population not using the internet at 25 megabits per second (Mbps)

| County | 2017 | Population not using internet at 25 Mbps | Percent |
|---|---|---|---|
| Dearborn | 49,564 | 32,960 | 66.5 |
| Decatur | 26,480 | 19,939 | 75.3 |
| Franklin | 22,835 | 20,985 | 91.9 |
| Jefferson | 32,293 | 26,513 | 82.1 |
| Jennings | 27,840 | 23,915 | 85.9 |
| Ohio | 5,911 | 5,131 | 86.8 |
| Ripley | 28,372 | 23,038 | 81.2 |
| Shelby | 44,339 | 31,392 | 70.8 |
| Switzerland | 10,617 | 9,736 | 91.7 |
| SIRPC | 248,251 | 193,609 | 78.0 |
| Indiana | 6.6 million | 4.3 million | 64.7 |
| U.S. | 321 million | 162.9 million | 50.4 |

Source: Microsoft; US Census ACS 5 Year 2013-2017

Now, let's take a look at the Microsoft data. Remember that the Microsoft data showcases the percent of the population that did not use the internet at 25 Mbps. According to Microsoft and shown in Table 3, more than three-quarters (78 percent) or about 193,600 residents in the SIRPC region did not use the internet at 25 Mbps speeds.

**MAJOR FINDING**
***Table 3***

**78%**

of SIRPC residents did not use

**25 Mbps**

**MAJOR FINDING**
***Table 3***

More than **90%** of residents in **FRANKLIN & SWITZERLAND** Counties did not use

**25 Mbps**

**MAJOR FINDING**
***Table 3***

**SIRPC** residents experience different **DOWNLOAD** speeds than what is **ADVERTISED**

Notice a significant contrast to the FCC data that shows broadband access based on maximum advertised speeds, not actual speeds. Dearborn County, which also had the lowest percent of population without access to 25/3 according to the FCC data, had the lowest percent of its population not using the internet at 25 Mbps download speeds with 66.5 percent while the SIRPC's region figure was 78 percent, higher than the state's 64 percent and the nation's 50 percent. Franklin and Switzerland counties had the highest share of their population—more than 90 percent—not using the internet at 25 Mbps download and both also had the highest share of their population without access to 25/3 per FCC data.

These discrepancies exist because it really depends on how broadband is measured—advertised speeds versus actual use speeds—resulting in vastly different pictures. For this reason, it is critical that the region validate and assess the broadband footprint. Ways to do this can include household surveys, focus groups, town halls, social media engagements, etc.

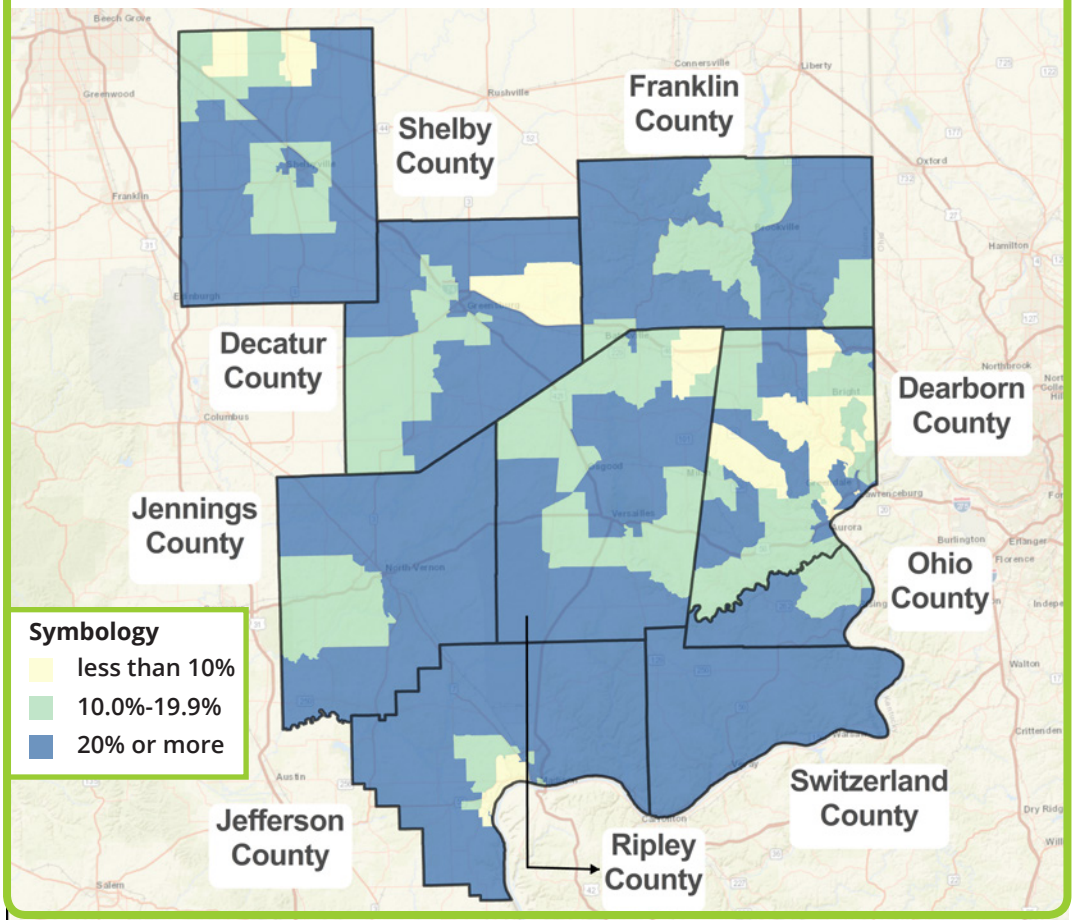
# DIGITAL INEQUALITY

It is important to remember that the digital divide not only consists of infrastructure, but also broadband adoption (measured as subscribing) and computing device ownership. Adoption is critical because the quality of life improvement potential of this technology does not play out if it is not adopted and used. Likewise, type of computing devices owned along with internet subscriptions are key to understand because certain devices and/or subscriptions augment the technology's potential while others undermine it.

Figure 3 below shows block groups in the SIRPC region divided in three groups based on the percent of households with no internet access (not subscribing). Notice how the majority of the block groups in the southern part of the region had 20 percent or higher of homes not subscribing to the internet (darker color) and all block groups in Switzerland County had 20 percent or more of homes not subscribing.

Not surprising, Switzerland County had the highest share of homes not subscribing with 30.6 percent while Dearborn had the lowest with 17.6 percent. Overall, almost one-quarter (23 percent) of homes or about 22,200 in the SIRPC region did not subscribe to the internet, higher than the state's 20.2 percent and nation's 17.6 percent. Reasons for not subscribing is not available in the dataset but it typically has to do with user's age, cost, quality of service, and/or lack of relevance.

***Figure 3.***
Percent households with no internet access (not subscribing)

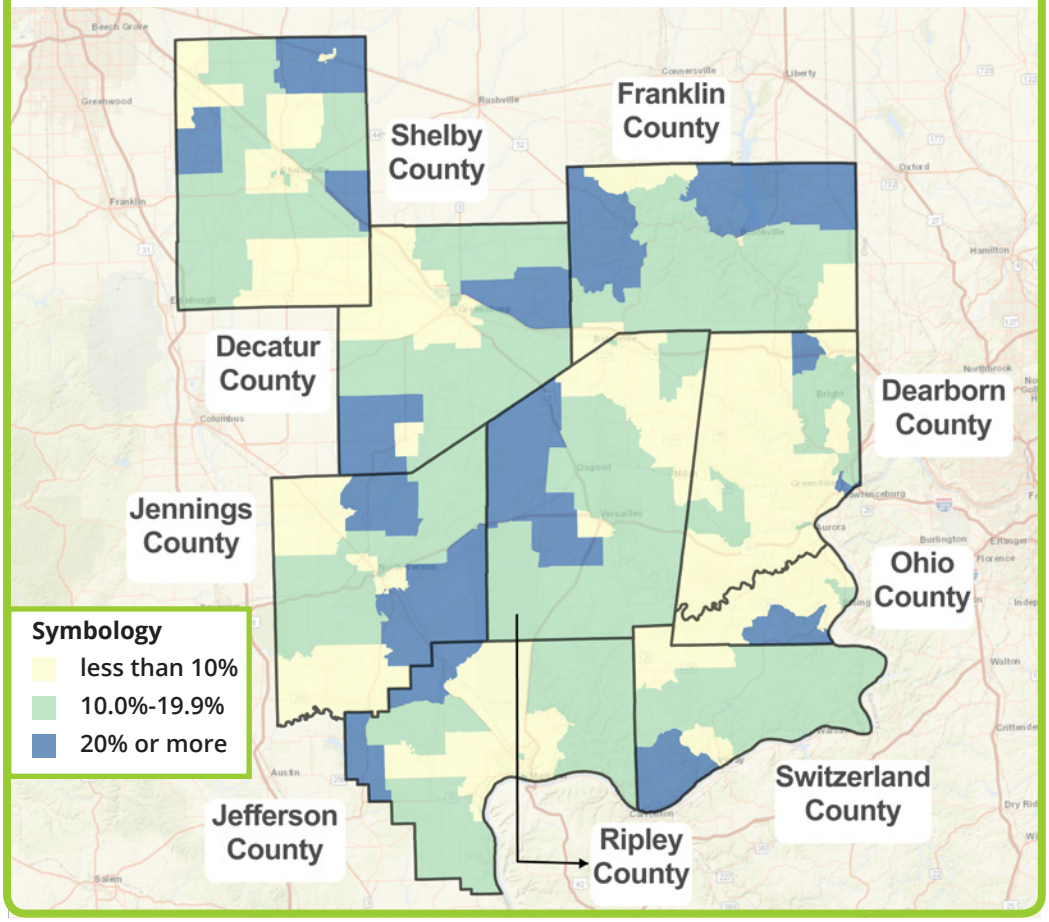



Source: FCC Form 477 December 2017 v1

**MAJOR FINDING**

**1/4** of homes in the **SIRPC** region have no **INTERNET SUBSCRIPTION**

***Figure 4.***
Percent households with cellular only internet subscriptions




Source: FCC Form 477 December 2017 v1

**MAJOR FINDING**
***Figure 4***

**10%**
of **SIRPC** residents **only** access the internet through their
**CELLULAR DATA PLANS**

**MAJOR FINDING**
***Figure 4***

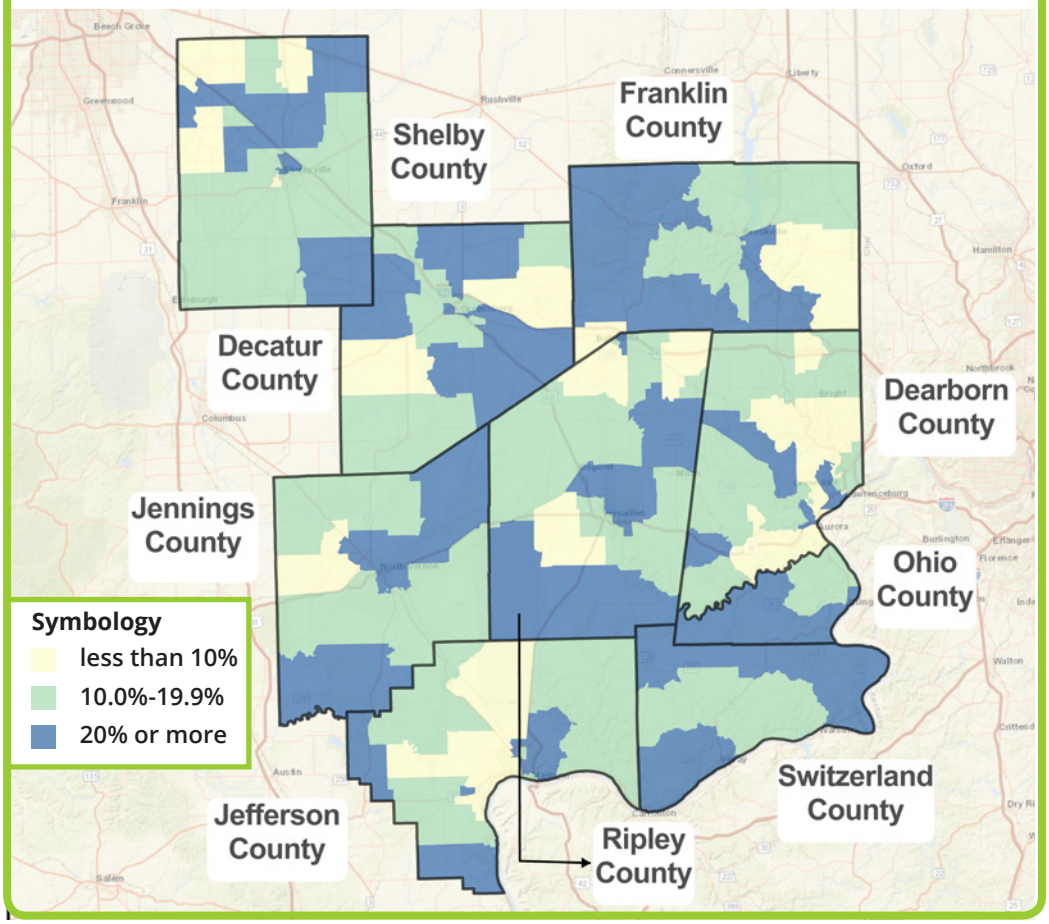
**FRANKLIN COUNTY**
residents have the highest share of cellular only internet subscriptions at
**15%**

**MAJOR FINDING**
***Figure 4***

**DEARBORN COUNTY**
residents have the highest share of cellular only internet subscriptions at
**6.8%**

Further looking into internet subscriptions, Figure 4 shows the percent of households in the SIRPC region that subscribed to the internet via cellular data plans only. This is important to understand because relying solely on cellular data plans to access the internet is problematic because these plans are limited, eroding the internet's potential benefits. This time, Franklin County had the highest share with 15 percent while Dearborn again had the lowest with 6.8 percent. Overall, about 10 percent or 9,800 households in the SIRPC region relied solely on cellular subscriptions to access the internet, again higher than the state's 8.5 percent and the nation's 7.5 percent.

***Figure 5.***
Percent households with no computing devices




Source: FCC Form 477 December 2017 v1

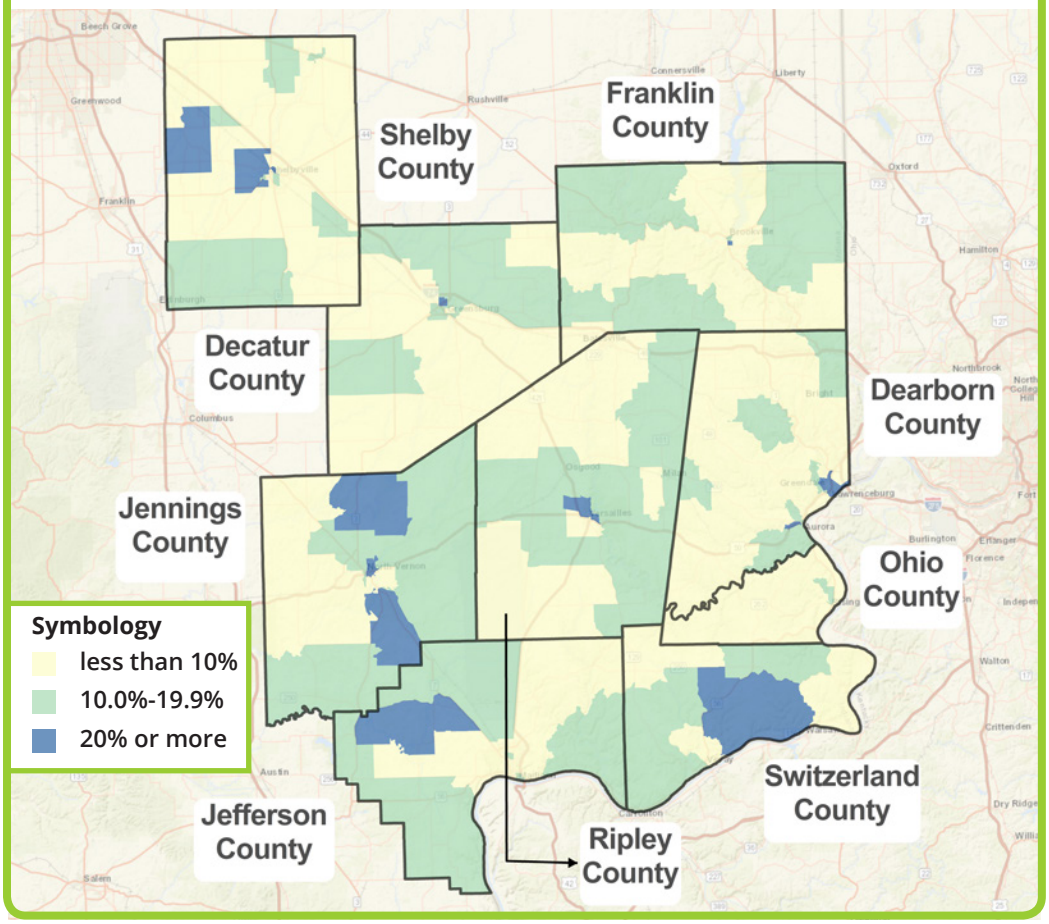
Switching from types of internet subscriptions or no subscriptions at all to computing devices, Figure 5 shows the SIRPC households divided into the same three groups (less than 10 percent; 10 to 19.9 percent; and 20 percent or higher) based on the percent of homes without computing devices. For this indicator, Ohio County had the highest share with a little more than one-fifth or 22.3 percent while Dearborn County had the lowest with 12.3 percent. Overall, about 16.8 percent of households or 16,200 in the region did not own computing devices of any type, higher than the state's 14.5 percent and the nation's 12.8 percent.

**MAJOR FINDING**
***Figure 5***
**16.8%**
of homes in the **SIRPC** region did not own a
**COMPUTING DEVICE**

**MAJOR FINDING**
***Figure 5***
**OHIO COUNTY**
has the highest share of households without computing devices
**22.3%**

**MAJOR FINDING**
***Figure 5***
**DEARBORN COUNTY**
has the smallest share of households without computing devices
**12.3%**

***Figure 6.***
Percent households with mobile only computing devices




Source: FCC Form 477 December 2017 v1

**MAJOR FINDING**
***Figure 6***

more than **10%** of homes in the **SIRPC** region owned only a

**MOBILE DEVICE**

**MAJOR FINDING**
***Figure 6***

**SWITZERLAND COUNTY**
has the highest rate of households relying on mobile devices at

**13.7%**

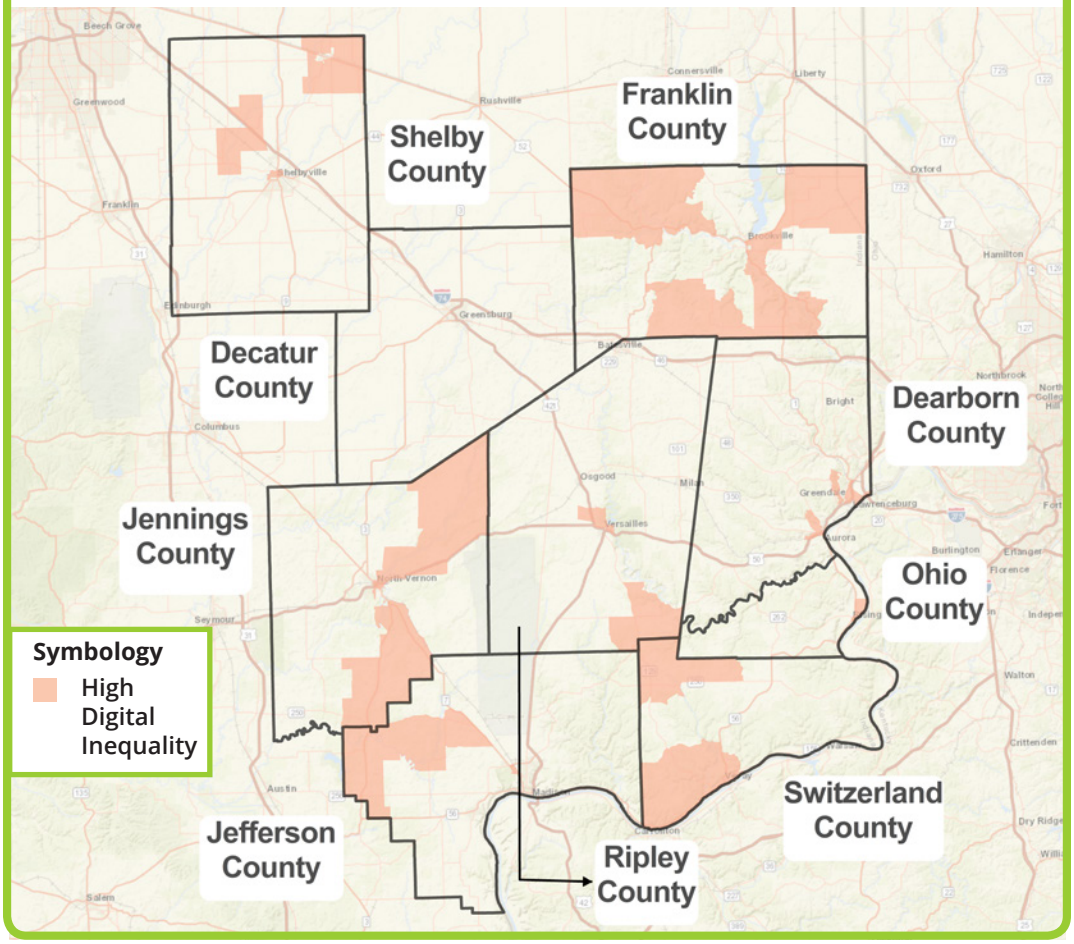
**MAJOR FINDING**
***Figure 6***

**OHIO COUNTY**
has the lowest rate of households relying on mobile devices at

**6.5%**

Further, Figure 6 shows the percent of homes relying on mobile computing devices only divided into the same three groups (less than 10 percent; 10-19.9 percent; 20 percent or more). Homes that rely solely on mobile devices are also at a disadvantage and may be missing out on the benefits of the technology for two reasons. First, smaller screens make it harder to, for example, write term papers or fill out job applications. Second, these mobile devices more than likely rely on cellular data plans, which have data limitations. Switzerland County had the highest rate at 13.7 percent while Ohio County had the lowest with 6.5 percent. Overall, about 10 percent or 9,900 homes in the SIRPC region relied solely on mobile computing devices, higher than the state's 10.1 percent and the nation's 9 percent.

***Figure 7.***
High digital inequality areas in the SIRPC region




Source: FCC Form 477 December 2017 v1

**MAJOR FINDING**
***Figure 7***

**13%**
of homes in the **SIRPC** region were in areas of
**HIGH DIGITAL INEQUALITY**

What does this all mean? In an effort to better grasp these indicators, a digital inequality score was calculated by including the percent of homes with no internet access (not subscribing) or relying only on cellular data as well as the percent of homes with no computing devices or relying on mobile devices only[9]. A higher percentage on any of these indicators denotes a higher digital inequality. Scores were normalized to a range of 0 to 10 for easier comprehension, where a higher number denotes a higher digital inequality. Figure 7 shows block groups whose score was larger than five.

Overall, close to seventeen percent of block groups (31 out of 183) in the region had a high digital inequality, which accounted for 12.7 percent of the region's population and 13.3 percent of households. Table 4 shows the number of households per county that were located in high digital inequality block areas. Franklin County had the highest share of its households in high digital inequality areas with 37.6 percent followed by Jennings County with 30.4 percent.

[9]Digital inequality score was calculated by adding two indicators: first indicator (1) included no internet access and cellular data only percentages while the second indicator (2) included no computing devices and mobile only percentages. Z-scores were then calculated for each of these indicators and added up for a final digital inequality score. This digital inequality score was then normalized to a range from 0 to 10 for easier comprehension.

***Table 4.*** High digital inequality share of households by SIRPC counties

| County | 2017 Households | Households in High Digital Inequality Areas | Percent |
|---|---|---|---|
| Dearborn | 18,667 | 1,146 | 6.1 |
| Decatur | 10,354 | 396 | 3.8 |
| Franklin | 8,843 | 3,321 | 37.6 |
| Jefferson | 12,677 | 825 | 6.5 |
| Jennings | 10,753 | 3,272 | 30.4 |
| Ohio | 2,479 | 354 | 14.3 |
| Ripley | 11,150 | 638 | 5.7 |
| Shelby | 17,603 | 1,849 | 10.5 |
| Switzerland | 4,259 | 1,094 | 25.7 |
| SIRPC | 96,785 | 12,895 | 13.3 |

Source: FCC Form 477 December 2017 v1; US Census ACS 5 Year 2013-2017

Furthermore (not shown), 12.6 percent of households with children in the region were located in these high digital inequality areas. Again, Franklin's County had the highest share with 36 percent of homes with children located in high digital inequality areas followed by Jennings County with 27.9 percent. Decatur County had the lowest share with 3.2 percent.

## HOMEWORK GAP

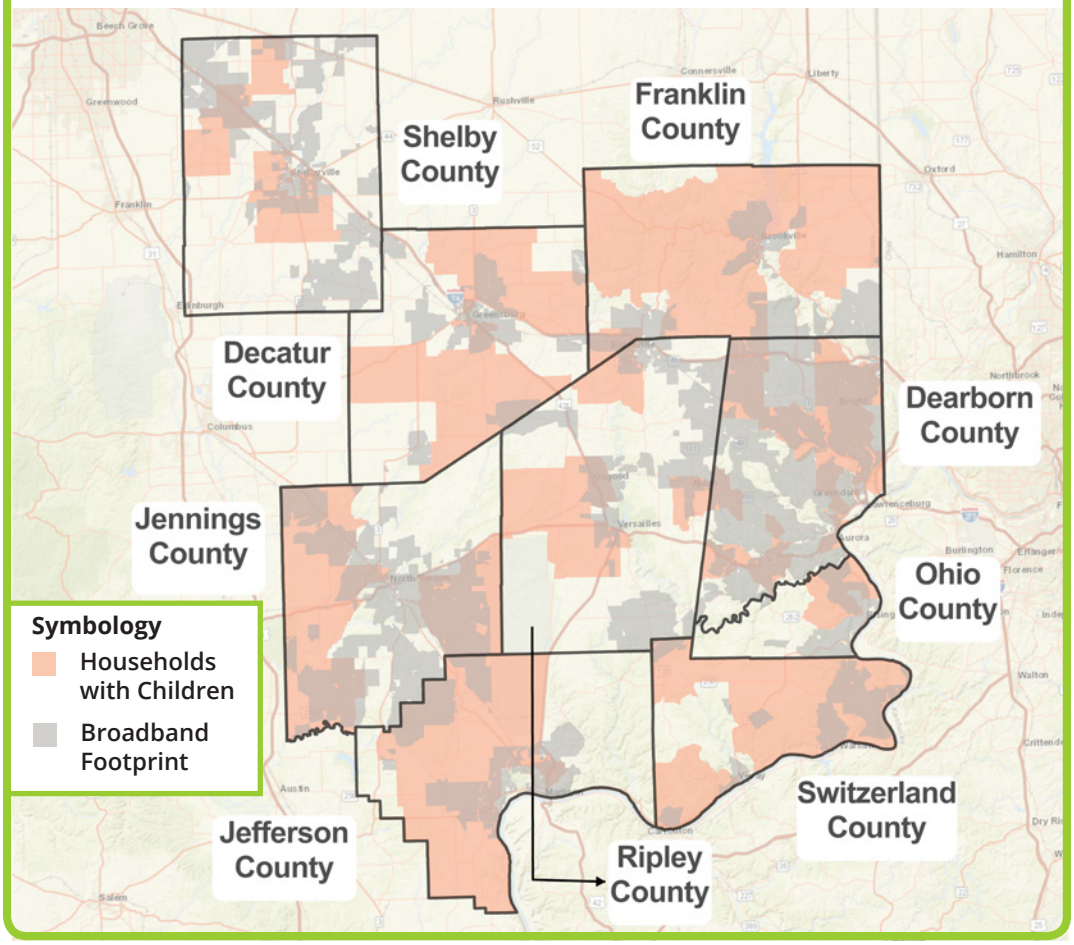
Next, it is worth discussing the "homework gap". The homework gap refers to children not having access to adequate Internet and/or digital devices to complete online homework assignments/ activities at home. Figure 8 identifies block groups in the region with an above average percent of households with children (orange) and the 25/3 residential broadband footprint (gray). According to the 2013-2017 ACS, there were 96,780 households in the region of which about 31,200, or 32.2 percent, had children.

There are multiple block groups with above average percentage of households with children (orange) outside the residential footprint (gray) in the SIRPC region. Note that the majority of the area of Franklin and Decatur County's block groups with above average share of households with children were outside the residential broadband footprint.

As shown in Table 5, a little less than 40 percent of households in the region with children or about 11,900 had no or access to one 25/3 provider. Dearborn County on the other hand, had the lowest share of homes with children with no access or access to one provider with 9.8 percent while Franklin County had the highest with almost 90 percent[10].

Without question, efforts to expand the residential 25/3 footprint are warranted. Low hanging fruit efforts can focus on those areas where an above average share of households with children exist that lack access to 25/3. Households with children

***Figure 8.***
Residential 25/3 footprint and percent of households with children




Source: FCC Form 477 December 2017 v1

***Table 5.*** Households with children and 25/3 residential broadband providers

| County | 0 Prov. | 1 Prov. | 2 Prov. | 3 Prov. | 4 Prov. | Total | % None or One |
|---|---|---|---|---|---|---|---|
| Dearborn | | 591 | 3,005 | 2,253 | 162 | 6,011 | 9.8 |
| Decatur | 155 | 907 | 2,275 | | | 3,337 | 31.8 |
| Franklin | 519 | 2,294 | 137 | 198 | | 3,148 | 89.4 |
| Jefferson | 360 | 494 | 197 | 2,679 | 321 | 4,051 | 21.1 |
| Jennings | | 969 | 683 | 1,748 | | 3,400 | 28.5 |
| Ohio | | 62 | 601 | | | 663 | 9.4 |
| Ripley | 144 | 410 | 410 | 209 | | 3,690 | 83.2 |
| Shelby | 144 | 1,251 | 3,824 | 100 | | 5,319 | 26.2 |
| Switzerland | | 1,115 | 457 | | | 1,572 | 70.9 |
| SIRPC | 1,322 | 10,610 | 11,589 | 7,187 | 483 | 31,191 | 38.3 |

Source: FCC Form 477 December 2017 v1; US Census ACS 5 Year 2013-2017

tend to adopt the technology at higher rates. In addition, areas outside the broadband footprint with higher household densities should also be targeted when planning to expand or upgrade the residential footprint. Lastly, areas with a high digital inequality should also be targeted to increase subscription rates and/or improve access to computing devices and internet subscriptions that do not limit the technology's potential.

**MAJOR FINDING**

**38%**

of homes with children in the **SIRPC** region are part of the **HOMEWORK GAP** meaning they only have access to zero to one broadband providers

[10]Number of providers may differ from population table because household data is only available at the block group level. Therefore, FCC data was aggregated to the block group level while population table utilized blocks.

# BUSINESS BROADBAND

***Table 6.*** List of business fixed broadband providers in the SIRPC region as of December 2017

| Business 25/3 Provider Name | Counties Served |
|---|---|
| Agile Network Builders | Franklin |
| Central Indiana Communications, Inc. | Shelby |
| Charter Communications, Inc. | Dearborn*; Jefferson; Switzerland* |
| CMN-RUS, Inc. | Jefferson; Jennings |
| Enhanced Telecommunications Corp | Dearborn; Decatur; Franklin; Jefferson; Jennings*; Ohio; Ripley; Switzerland |
| HRS Internet, LLC d/b/a Lightbound | Shelby* |
| Indiana Fiber Network, LLC | Decatur* |
| Level 3 Communications, LLC | Dearborn; Decatur*; Franklin*; Jefferson*; Jennings*; Ripley*; Shelby* |
| Lightower Fiber Networks I, LLC | Ripley; Shelby |
| MCI Communications Corporation | Jennings* |
| Metro Fibernet, LLC | Jefferson; Jennings |
| NuVox, Inc. | Ripley* |
| Spectrotel, Inc. | Decatur*; Jefferson*; Ohio* |
| TDS Telecommunications Corporation | Decatur*; Shelby |
| Transworld Network Corporation | Decatur; Shelby |
| US Signal Company, L.L.C. | Shelby |
| Zayo Group, LLC | Dearborn*; Shelby* |

Source: FCC Form 477 December 2017 v1;

* Note: less than ten records were reported from that provider in that county.

**MAJOR FINDING**

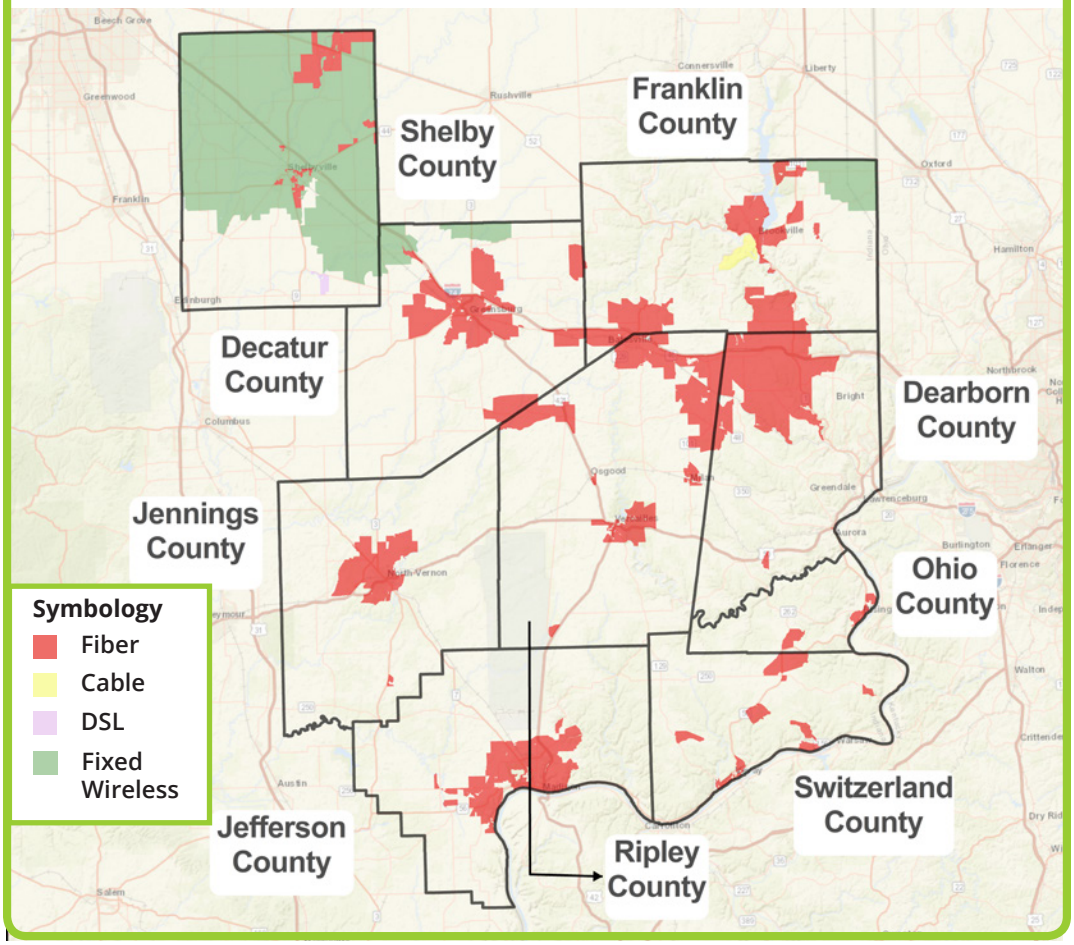
There were **17** business providers of **25/3** as of December 2017

The business broadband footprint is analyzed next. Note that some residential providers also serve businesses. Table 6 lists the names of the seventeen business providers in the region that met the 25/3 criteria (excluding satellite) as well as which counties they serve. Although Comcast is not listed, it does serve businesses located in their residential footprint according to conversations with the provider.

**MAJOR FINDING**
***Figure 9***

**Businesses** in the **SIRPC** region were served mainly by **FIBER & CABLE**

***Figure 9.***
Business 25/3 footprint




Source: FCC Form 477 December 2017 v1

***Table 7.*** 25/3 business footprint & establishments at the county level

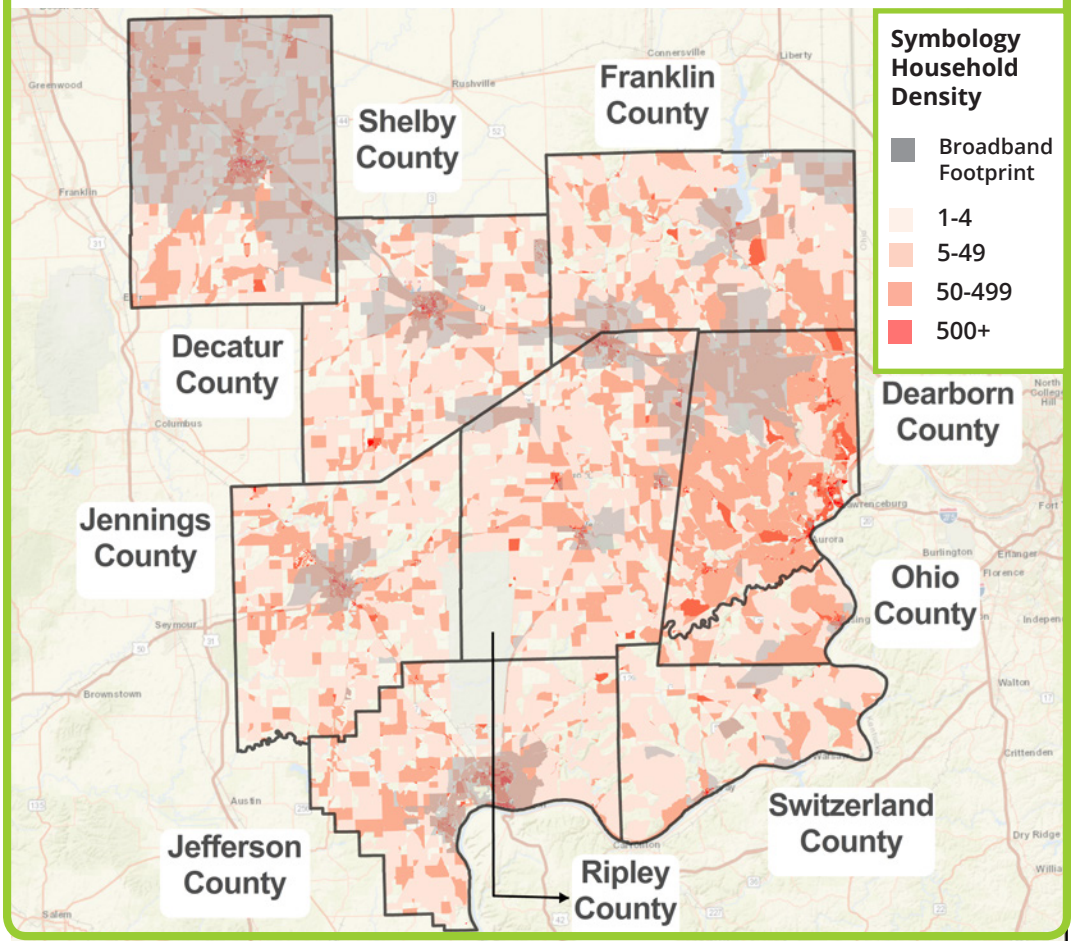
| County | 25/3 Business Broadband Providers |
|---|---|
| Dearborn | 4 |
| Decatur | 6 |
| Franklin | 3 |
| Jefferson | 6 |
| Jennings | 5 |
| Ohio | 2 |
| Ripley | 4 |
| Shelby | 8 |
| Switzerland | 2 |
| SIRPC | 17 |

Source: FCC Form 477 December 2017 v1

Figure 9 shows the business 25/3 footprint in the SIRPC region. On one hand, the majority of the business footprint is served with fiber (red). On the other hand, the footprint is considerably smaller than the residential footprint. There was some cable (yellow) available in Franklin County and note also that the majority of businesses in Shelby County were served with fixed wireless (green).

Table 7 shows the number of business 25/3 providers in the region. Shelby County, served primarily by fixed wireless, had the highest number of 25/3 business providers in the region with eight followed by Decatur and Jefferson counties with six. Remember that this does not mean that all providers serve the entire footprint. On the other hand, Switzerland County had two business providers. Overall, there were seventeen business providers listed in the FCC dataset for the SIRPC region.

***Figure 10.***
Business Density per Square Mile and Broadband Footprint




Source: FCC Form 477 December 2017 v1 and U.S. Census Bureau

**MAJOR FINDING**
***Figure 10***

**45.4%**
of businesses in the **SIRPC** region were outside the **25/3 footprint**

**MAJOR FINDING**
***Table 8***

**89.6%**
of businesses in **DEARBORN COUNTY** were outside the **25/3 footprint**

Utilizing 2012 (latest available) data from multiple sources[vvvv], a business density per square mile (orange) was calculated and meshed with the business 25/3 footprint (gray). As shown in Figure 10, some areas with the highest business density (dark orange) in the region are not inside the 25/3 business broadband footprint. Note how most business dense areas (dark orange) in Dearborn, Franklin, Ohio, and Switzerland counties were not served by 25/3.

Of the approximately 34,000 businesses mapped in the region, 45.4 percent were not in the business broadband footprint (see Table 8). Shelby County had the highest share inside the footprint with more than 90 percent (likely through fixed wireless) versus 10 percent in Dearborn County.

Keep in mind that this does not mean businesses have no connectivity at all given they may be accessing the internet through the residential footprint. Nonetheless, not having adequate business internet connectivity places businesses

[11]Multiple establishment level data sources were evaluated, such as Hoovers (Avention), ReferenceUSA, and National Establishment Time Series (NETS). The challenge was that each source had slightly different counts of establishments. A combination of these sources was utilized to geocode the establishment records, which were aggregated at the census block level.

***Table 8.*** 25/3 business footprint & establishments at the county level

| County | No. Businesses | In 25/3 footprint | Out of 25/3 footprint | Percent in 25/3 footprint | Percent Out of 25/3 foot-print |
|---|---|---|---|---|---|
| Dearborn | 6,816 | 706 | 6,110 | 10.4 | 89.6 |
| Decatur | 3,879 | 2,696 | 1,183 | 69.5 | 30.5 |
| Franklin | 2,848 | 1,139 | 1,709 | 40.0 | 60.0 |
| Jefferson | 4,658 | 3,481 | 1,177 | 74.7 | 25.3 |
| Jennings | 3,235 | 1,701 | 1,534 | 52.6 | 47.4 |
| Ohio | 866 | 306 | 560 | 35.3 | 64.7 |
| Ripley | 4,391 | 2,511 | 1,880 | 57.2 | 42.8 |
| Shelby | 6,193 | 5,669 | 524 | 91.5 | 8.5 |
| Switzerland | 1,156 | 368 | 788 | 31.8 | 68.2 |
| SIRPC | 34,042 | 18,577 | 15,465 | 54.6 | 45.4 |

Source: FCC Form 477 December 2017 v1; Hoovers; ReferenceUSA; National Establishment Time Series

at a competitive disadvantage. Efforts need to be made to ensure all businesses in the SIRPC region have access to adequate connectivity.

# DIGITAL ECONOMY, SKILLS, & AUTOMATION

***Table 9.*** Digital Economy (DE) Jobs by SIRPC Counties

| County | 2010 DE Jobs | 2017 DE jobs | No. Change | % Change | 2010 DE Share | 2017 DE Share |
|---|---|---|---|---|---|---|
| Dearborn | 405 | 427 | 23 | 5.6 | 2.1 | 2.2 |
| Decatur | 252 | 576 | 324 | 129.0 | 1.8 | 3.4 |
| Franklin | 82 | 77 | -5 | -6.3 | 1.2 | 1.1 |
| Jefferson | 99 | 265 | 166 | 168.5 | 0.6 | 1.6 |
| Jennings | 847 | 769 | -78 | 9.2 | 8.6 | 7.8 |
| Ohio | 28 | 35 | 6 | 22.2 | 1.3 | 1.8 |
| Ripley | 297 | 369 | 72 | 24.2 | 1.8 | 2.2 |
| Shelby | 910 | 896 | -14 | -1.6 | 4.4 | 3.8 |
| Switzerland | 15 | 12 | -3 | -20.1 | 0.5 | 0.4 |
| SIRPC | 2,935 | 3,426 | 491 | 16.7 | 2.7 | 3.0 |
| Indiana | 97,764 | 130,253 | 32,488 | 33.2 | 2.8 | 3.3 |
| U.S. | 6.1 million | 7.7 million | 1.5 million | 25.7 | 3.6 | 3.9 |

Source: EMSI 2018 Q4

With regard to broadband's impact on businesses, it is worth analyzing jobs related to the digital economy[12], which are growing faster than jobs overall[13] and pay twice the median national income[14]. Table 9 shows the change in digital economy jobs between 2010 and 2017 as well as the digital economy share of total jobs. The region as a whole gained 491 digital economy jobs between 2010 and 2017 or an

[12]This paper utilized 52 industries listed as related to the digital economy from four different sources: Bureau of Economic Analysis, Brookings Institution, Progressive Policy Institute and the Internet Association.
[13]https://www.brookings.edu/research/americas-advanced-industries-new-trends/
[14]https://blog.bea.gov/2018/03/15/initial-estimates-show-digital-economy-accounted-for-6-5-percent-of-gdp-in-2016/

**MAJOR FINDING**
*Table 9*

**6** out of **9**
**COUNTIES**
saw an increase in
**DIGITAL ECONOMY JOBS**

**MAJOR FINDING**
*Table 9*

**DIGITAL ECONOMY JOBS**
increased by
**17%**

**MAJOR FINDING**
*Table 9*

**JEFFERSON & DECATUR**
Counties had the highest increase in digital economy jobs

**MAJOR FINDING**
*Table 9*

Digital economy jobs decreased in
**FRANKLIN, SHELBY, AND SWITZERLAND COUNTIES**

increase of 16.7 percent. The state and nation also gained DE jobs with 33.2 and 25.7 percent increases, respectively. All SIRPC counties but Franklin, Shelby, and Switzerland had an increase in these types of jobs. The digital economy share of jobs increased in five of the nine counties in the region. Overall, the DE share increased in the state and the U.S. from 2.8 to 3.3 percent and 3.6 to 3.9 percent respectively while also increasing in the region from 2.8 in 2010 to 3.0 percent in 2017.

As the workforce becomes more digitized, it is important to understand the level of digital skills required for the jobs in the region. A study from the Brookings Institution categorized up to 90 percent of occupations based on the level of digital skills required: low, medium, and high[15].

As shown in Table 10, 22.8 percent of new jobs in the region between 2010 and 2017 required high digital skills. In fact, slightly more than 40 percent of new jobs in the region required medium or high digital skills. Franklin County's share of new jobs requiring high digital skills was the highest in the region with 38.8 percent. Note that the digital skill percentages do not add to 100 percent because not all occupations were included and if there was a decrease, percentages were not calculated.

***Table 10.*** Percent change in total employment and by digital skills level in SIRPC counties, 2010-2017

| County | Number change in total jobs | Percent change in total jobs | Share low digital skills | Share medium digital skills | Share high digital skills |
|---|---|---|---|---|---|
| Dearborn | -109 | -0.6 | --- | --- | --- |
| Decatur | 2,811 | 19.6 | 21.4 | 23.6 | 9.0 |
| Franklin | 245 | 3.4 | 21.2 | 17.6 | 38.8 |
| Jefferson | 874 | 5.6 | 33.1 | 8.3 | 31.1 |
| Jennings | 2 | 0.0 | --- | --- | --- |
| Ohio | -168 | -7.9 | --- | --- | --- |
| Ripley | 285 | 1.7 | --- | --- | --- |
| Shelby | 2,757 | 13.3 | 27.4 | 29.1 | 24.7 |
| Switzerland | -103 | -3.1 | --- | --- | --- |
| SIRPC | 6,593 | 6.0 | 22.9 | 18.3 | 22.8 |
| Indiana | 381,083 | 10.9 | 30.2 | 24.6 | 24.9 |
| U.S. | 23.3 million | 13.5 | 31.4 | 24.6 | 28.8 |

Source: EMSI 2018 Q4

[15]https://www.brookings.edu/research/digitalization-and-the-american-workforce

**MAJOR FINDING**
*Table 10*

The **SIRPC** region gained around

**6,600**

jobs between 2010 and 2017

**MAJOR FINDING**
*Table 10*

**40%**

of jobs gained from 2010 to 2017 required

**MEDIUM TO HIGH DIGITAL SKILLS**

**MAJOR FINDING**
*Table 11*

**DECATUR & SWITZERLAND**

saw a decrease in number of jobs requiring high digital skills from 2010-2017

***Table 11.*** Jobs requiring low, medium, and high digital skills in the SIRPC counties, 2010-2017

| County | Percent change in low digital skill jobs | Percent change in medium digital skill jobs | Percent change in high digital skill jobs | 2010 share requiring high digital skills | 2017 share requiring high digital skills |
|---|---|---|---|---|---|
| Dearborn | -5.5 | -0.8 | 3.8 | 18.5 | 19.3 |
| Decatur | 15.1 | 11.1 | 10.9 | 16.3 | 15.1 |
| Franklin | 2.5 | 1.4 | 7.7 | 17.4 | 18.1 |
| Jefferson | 7.9 | 1.1 | 9.4 | 18.7 | 19.3 |
| Jennings | -3.6 | -1.5 | 0.3 | 16.2 | 16.3 |
| Ohio | -2.5 | -11.7 | -7.6 | 16.0 | 16.0 |
| Ripley | 5.7 | -1.5 | 4.0 | 21.4 | 21.9 |
| Shelby | 11.8 | 10.0 | 18.0 | 18.3 | 19.0 |
| Switzerland | 1.0 | -3.2 | -10.9 | 15.4 | 14.1 |
| SIRPC | 4.8 | 2.7 | 7.6 | 18.2 | 18.4 |
| Indiana | 12.5 | 6.7 | 12.9 | 20.9 | 21.3 |
| U.S. | 17.4 | 8.7 | 15.8 | 24.6 | 25.1 |

Source: EMSI 2018 Q4

Table 11 shows number of jobs requiring high digital skills increased in all but two SIRPC counties between 2010 and 2017, with Shelby County posting the highest increase with 18 percent. Also, the share of jobs requiring high digital skills increased between 2010 and 2017 in six of the nine counties.

Lastly, automation potential of existing occupations and job tasks is also worth discussing. Another recent study by the Brookings Institution calculated an average automation potential—defined as the share of tasks in an average occupation that are potentially automatable in a given industry or place—for all counties[16]. In other words, the higher this percentage, the higher the automation potential on average for any given industry.

They also calculated the share of jobs with a low (less than 30 percent of tasks susceptible to automation), medium (30-70 percent of tasks susceptible to automation), and high (71 percent or more of tasks susceptible to automation) risk. Table 12 shows the overall average automation potential as well as the low, medium, and high risk shares for counties in the SIRPC region. Note that national and regional figures were not available.

[16]https://www.brookings.edu/research/automation-and-artificial-intelligence-how-machines-affect-people-and-places/

***Table 12.*** Average automation potential and level of risk by SIRPC counties, percentages

| County | Avg. automation potential | Low risk job share | Medium risk job share | High risk job share |
|---|---|---|---|---|
| Dearborn | 48.9 | 33.6 | 37.1 | 29.3 |
| Decatur | 53.6 | 25.7 | 39.3 | 35.1 |
| Franklin | 50.0 | 35.2 | 31.8 | 33.0 |
| Jefferson | 50.0 | 33.4 | 36.5 | 30.2 |
| Jennings | 49.9 | 34.3 | 32.7 | 33.0 |
| Ohio | 45.6 | 35.1 | 42.5 | 22.4 |
| Ripley | 48.5 | 35.9 | 33.2 | 30.9 |
| Shelby | 52.7 | 30.3 | 33.3 | 36.4 |
| Switzerland | 50.3 | 29.2 | 41.5 | 29.3 |
| SIRPC | --- | --- | --- | --- |
| Indiana | 48.7 | 35.2 | 35.8 | 29.0 |
| U.S. | --- | --- | --- | --- |

Source: Brookings Institution

While the state of Indiana had the highest average automation potential of all states with 48.7 percent, seven of the nine counties in the SIRPC region had a higher potential compared to the state. Decatur had the highest automation potential with 53.6 percent followed by Shelby County with 52.7 percent. On the other hand, Ohio County had the lowest automation potential in the region with 45.6 percent.

**MAJOR FINDING**
***Table 12***

**SHELBY COUNTY**

had the **SIRPC** region's highest share of jobs at high risk of being automated

**MAJOR FINDING**
***Table 12***

**OHIO COUNTY**

had the **SIRPC** region's lowest share of jobs at high risk of being automated

Regarding the highest share of jobs in the high risk category, Shelby had the highest with a bit more than one-third (36.4 percent) followed by Decatur with 35.1 percent. Higher than the state's 29 percent. In other words, more than one-third of jobs in both Shelby and Decatur counties had a high risk of being automated in the coming decades. These figures emphasize the need for the region to continue to offer training and reskilling programs.

## HOUSEHOLD DIGITAL READINESS

As the socioeconomic landscape continues to change, households seeking to adapt and prosper in this digital age need to be digital ready. While research on the impact of broadband continues to increase, a broad understanding of what being digital ready entails is somewhat weak. This study utilized a household internet utilization survey to better gauge how digital ready are homes in the SIRPC region.

This survey gauged three distinct but related dimensions of digital readiness shown in Figure 11. These in turn were quantified into scores ranging from 0 to 10, where a higher number

denotes a higher level of digital readiness, for easier comprehension and comparison. For more information on how these dimensions were quantified, please refer to Appendix A.

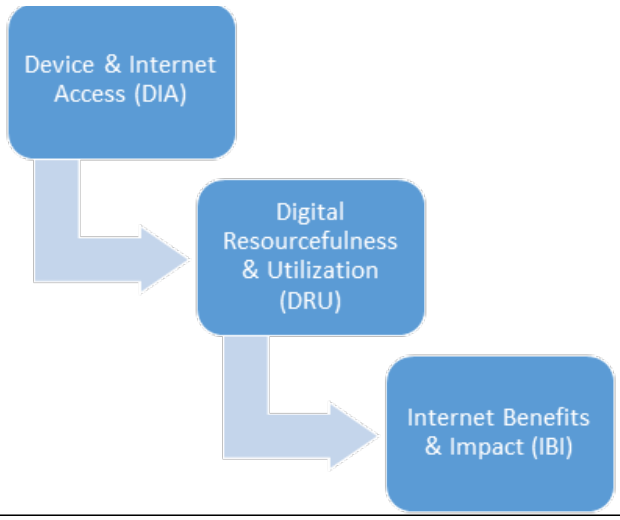
The device & internet access (DIA) dimension refers to device ownership and performance, duration of device and internet downtime, connecting more from home than mobile devices, and variety of devices and frequency when connecting to the internet. In other words, a higher score denotes a more diverse and frequent device use, connecting more from home, less device performance issues, and shorter periods without access to devices or internet.

The digital resourcefulness and utilization (DRU) dimension refers to needing less help setting up new electronic devices, the perception of increased productivity due to electronic devices, trustworthiness of online information (news and politics primarily), consumption of a variety of online information, frequency and diversity of online interactions with community organizations, and diverse internet use and frequency. A higher score denotes a higher digital resourcefulness and utilization.

The internet benefits and impact (IBI) dimension refers to the type and level of earnings and savings due to internet use as well as the magnitude of any promotions (due to online educational credentials or skills learned) obtained or jobs secured found and applied for online. A higher score denotes a higher internet benefit and impact in the SIRPC region.

Last but not least, an overall digital readiness index (DRI) score was calculated using these three dimensions to gauge the overall digital readiness level among households in the SIRPC region. Better understanding the level of digital readiness among SIRPC households can better inform digital literacy and workforce development efforts.

***Figure 11.*** Dimensions of Household Digital Readiness




Source: 2019 PCRD Household Internet Utilization Survey

Results from this survey can also better help tell the story on how the region is benefitting, or not, from digital applications.

The survey was approved by the Purdue University Institutional Review Board (IRB) in the spring of 2018 (IRB Protocol #1802020313). The research design purposefully focused only on online delivery since the intention was to gauge the level of digital readiness. The survey was sent to households in the region through multiple email listservs and social media accounts during February 2019. The SIRPC played a key coordinating role to ensure the link to the survey was sent to as many groups as possible in the region.

The total number of valid responses was 1,656 after weighing the sample by household income, age, and educational attainment to align as much as possible to the characteristics of the region according to the 2013-2017 ACS[17].

[17]Please refer to Appendix B for the sample and population distributions as well as the weight coefficients used.

***Table 13.*** Demographic Characteristics of Household Survey Respondents

| County | Responses |
|---|---|
| Age Groups | |
| Less than 35 years | 25.6% |
| 35-64 | 53.3% |
| 65 or more | 21.0% |
| n size | 1,642 |
| Household Income | |
| Less than $35,000 | 32.7% |
| $35,000-$74,999 | 36.1% |
| $75,000 or more | 31.2% |
| n size | 1,575 |
| Educational Attainment | |
| High School or less | 54.4% |
| Some College or Associate's Degree | 30.0% |
| Bachelor's Degree or higher | 21.0% |
| n size | 1,642 |
| Primary Occupation | |
| Management, Professional or Education | 30.1% |
| Sales or Office Support | 14.6% |
| Construction, Installation, or Maintenance | 7.0% |
| Production, Transportation, or Warehousing | 7.7% |
| Agriculture | 3.1% |
| Food service or Personal Care | 4.0% |
| Healthcare support or Public Safety | 7.9% |
| Retired | 13.3% |
| Other | 12.3% |
| n size | 1,639 |

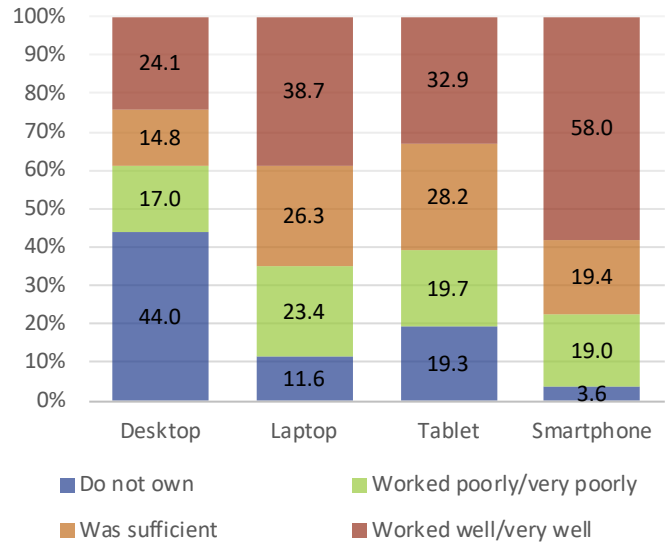
Source: 2019 PCRD Household Internet Utilization Survey

As shown in Table 13, about one-fifth of respondents were age 65 or over while one-quarter were between 18 and 35 years of age. Regarding household income, about one-third of respondents made less than $35,000 dollars per year compared to 31.2 percent making $75,000 or more. More than half of respondents had a high school degree or less while one-fifth had a bachelor's or higher. Lastly, little less than one-third reported their primary occupation to be in management, professional or education, 13.3 percent retired, and 3.1 percent in agriculture to name a few.

Additional demographic characteristics of those participating in the survey not shown in Table 14 indicated that more than 95 percent of respondents were white non-Hispanic while almost half or 48.1 percent said there were children in the household over the past year. Children in the household is typically a great predictor of broadband adoption. Also, roughly two-thirds or 65.7 percent of respondents indicated their household was outside the city or town limits. This is important to keep in mind considering that broadband connectivity is typically not as good outside city/town limits.

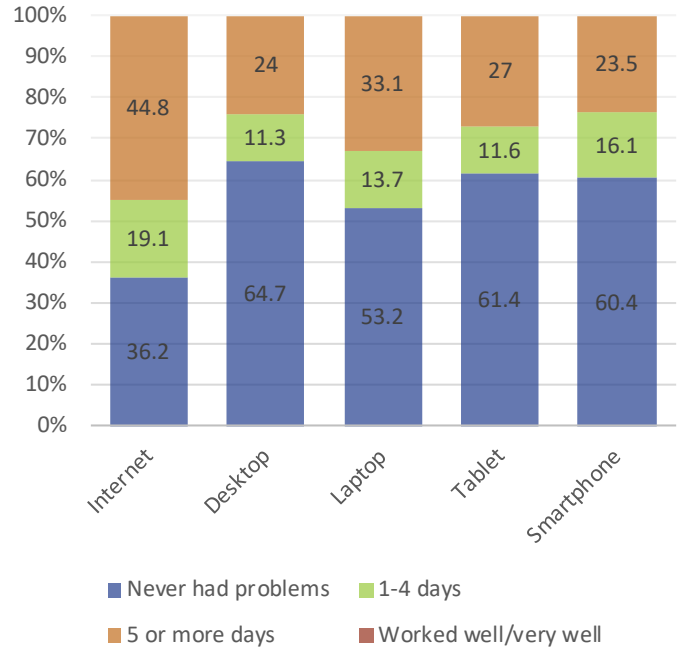
# DEVICE & INTERNET ACCESS

***Figure 12.***
Device Ownership & Performance in the SIRPC Region, Percent Responses




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,469-1,580

***Figure 13.*** Length of Internet and Device Downtime, Percent Responses




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,256-1,600

As shown in Figure 12, forty-four percent of homes in the SIRPC region did not own a desktop. One-quarter of homes who did reported the device worked well or very well over the past year. Less than twelve percent of homes in the SIRPC region did not own a laptop with 38 percent of these performing well or very well. Not surprising, less than four percent of homes in the region did not own a smartphone of which 58 percent performed well or very well.

Figure 13 shows that when asked how long SIRPC homes were without a device or internet over the past year due to unpaid bills, broken devices, running out of minutes, etc. about one-third reported never having a problem with internet while more than half had no problems with their devices (desktop, laptop, tablet, or smartphones). However, almost 45 percent reported being 5 or more days over the past year without internet, one-third without laptops, and almost one-quarter without smartphones.

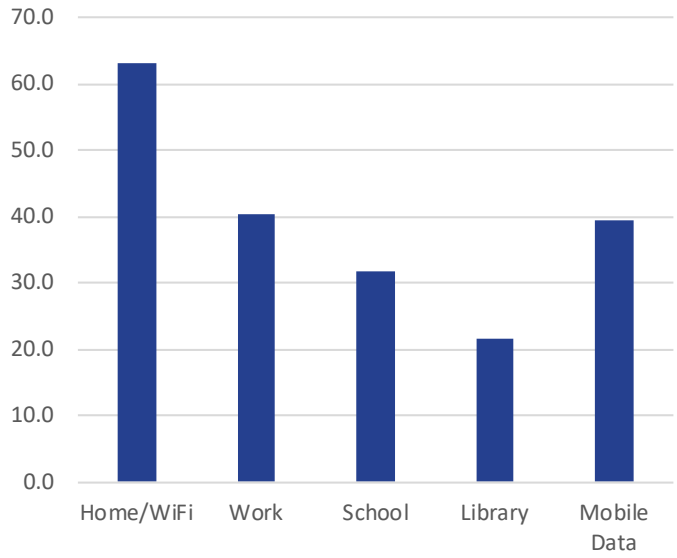
**MAJOR FINDING**
***Figure 12***

Homes in the **SIRPC** region owned **SMARTPHONES & LAPTOPS** at a higher rate than desktops and tablets

**MAJOR FINDING**
***Figure 13***

**45%** reported not having access to internet for **5 DAYS** or more due to unpaid bills, broken devices, running out of minutes, etc.

***Figure 14.*** Average Percent Time Connecting to the Internet by Location




Source: 2019 PCRD Household Internet Utilization Survey; n range: 133-1,364

**MAJOR FINDING**

Households in the **SIRPC** region connected to the internet from home on average about

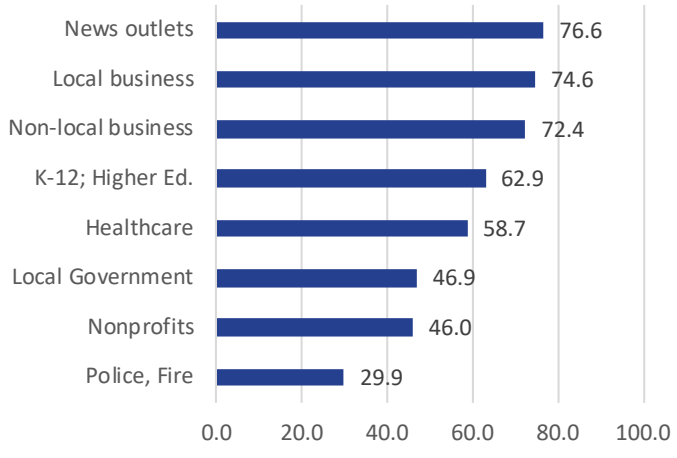
**63%**

of the time

Regarding location, on average and as shown in Figure 14, homes in the SIRPC region connected to the internet from home a little less than two-thirds of the time (63 percent), a little more than one-fifth of the time from libraries (21.5 percent), and almost 40 percent of the time using mobile data. Remember these averages are not mutually exclusive so they do not add up to 100. The fact that home sin the SIRPC region spent a little more than one-fifth of the time connecting from libraries in the region highlights the need to ensure these community anchor institutions have adequate connectivity. This in turn helps improve digital readiness in the region.

## DIGITAL RESOURCEFULNESS & UTILIZATION

***Figure 15.*** Online Household Interactions, Percent At Least Once Monthly




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,455-1,569

When asked how often and with which community organizations homes in the SIRPC region interacted with, Figure 15 shows that three-quarters of homes in the region interacted online with news outlets followed by 74 percent interacting with local businesses. The community organizations less interacted with online in the

**MAJOR FINDING**
***Figure 15***

Homes in the **SIRPC** region interacted online more frequently with

**NEWS OUTLETS, LOCAL BUSINESSES & NON-LOCAL BUSINESSES**

**MAJOR FINDING**
***Figure 15***

Homes in the **SIRPC** region interacted online less frequently with

**LOCAL GOVERNMENT, NON-PROFITS, AND FIRE/POLICE ORGANIZATIONS**

region were police or fire, with less than one-third of homes (29.9 percent) interacting at least once monthly over the past year.

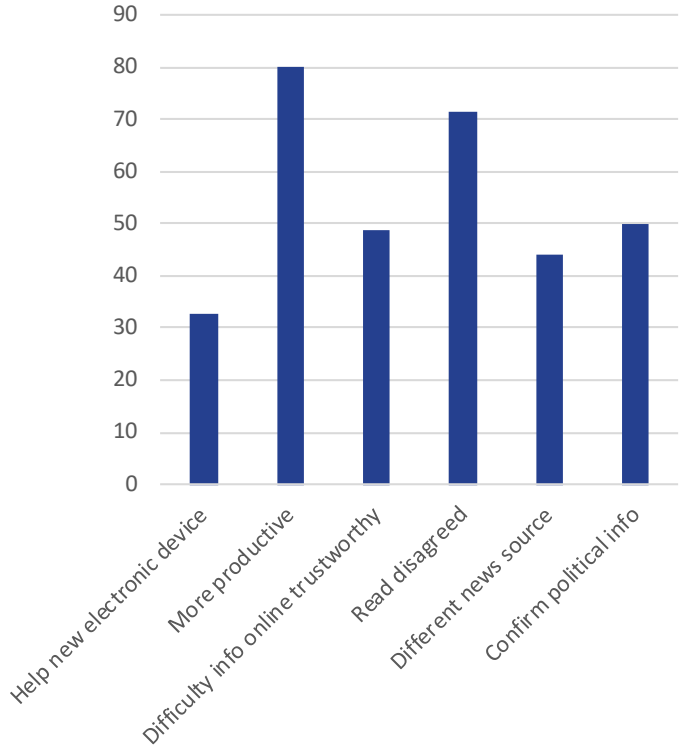
Obviously interacting with police/fire is not suitable, or desirable, to occur at least once monthly explaining in part why less than one-third of homes in the region interacted with these organizations. However, a review of emergency (weather, reverse 911, etc.) and non-emergency (traffic flows, roads closed, etc.) management and communication protocols is warranted to ensure that this information is disseminated digitally and can in turn, increase digital engagement with homes.

Notice also that less than half of respondents (46.9 percent) interacted online with local government at least once monthly over the past year. The reason for this may be due to local government not having an online presence, or at least one that allows two-way digital engagement. It is critical that local government engages digitally with its citizens to improve transparency, responsiveness, and trust.

A majority of respondents (80 percent or higher) in the SIRPC region perceived being more productive thanks to their digital devices while a little less than one-third (32.8 percent) reported needing help when setting up or knowing how to use new electronic devices. This need for help increased to 52.7 percent among those ages 65 or over (not shown), clearly indicating age is a factor. A little less than half of homes (48.9 percent) in the SIRPC region indicated finding it difficult to know whether online information is trustworthy.

A key competency of digital readiness is the ability to minimize or escape online echo chambers—situations where only certain ideas, information, and beliefs are shared[18]. One way is to consume diverse political content, which in turn requires a higher interest in politics as well as the ability to successfully search, find, trust, compare, and consume different political online content. Close to three-quarters (71.4 percent) of homes in the region said they often or very often read something they disagreed with. However, at least half did not often or very often read different news sources from what they normally read (56.1 percent) or tried to confirm political information by searching online for another source (50 percent). Digital literacy and media literacy efforts can help increase the share of homes consuming and digesting diverse political information online.

***Figure 16.*** Digital Resourcefulness, Percent Well/Very well and Often/Very often Responses




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,527-1,615

[18]Dubois, E., & Blank, G. (2018). The echo chamber is overstated: the moderating effect of political interest and diverse media. Information, Communication & Society, 21(5), 729-745. Retrieved from https://www.tandfonline.com/doi/abs/10.1080/1369118X.2018.1428656

**MAJOR FINDING**
*Figure 16*

**80%**
of respondents perceived their productivity
**INCREASED**
due to electronic devices.

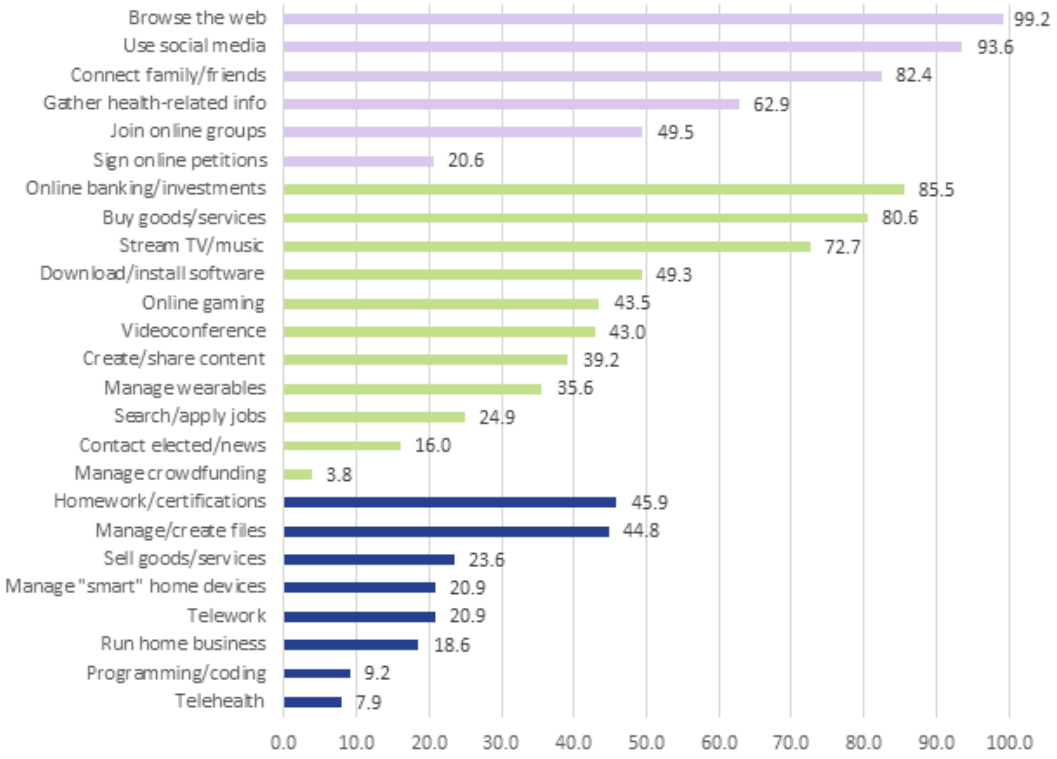
**MAJOR FINDING**
*Figure 16*

**50% OR LESS**
of respondents did not often or very often read different news sources from normal or confirm political information.

SIRPC residents were provided with a list of internet uses as well as how frequently they used these applications. Each of these internet uses were grouped into requiring basic, intermediate, and advanced digital skills using the United Nations ITU digital skills framework[19]. While not all internet uses listed fit perfectly into the categories outlined by the ITU framework, it did provide some guidance on the type of digital skills required.

Figure 17 shows the percent of homes in the region using these applications at least once monthly over the past year. Granted, not all applications are suitable for weekly or even monthly use, such as search/apply for jobs or joining online groups. However, collectively it is clear that applications requiring advanced digital skills (blue) were used less compared to intermediate (orange) and basic (green).

***Figure 17.*** Internet Applications by Digital Skills Required, Percent At Least Once Monthly




**MAJOR FINDING**

**SIRPC** homes utilized the internet an average of

**10.65**

different ways over the past year, at least once monthly

Most internet uses applied by **SIRPC** residents in the last month required

**LOW DIGITAL SKILLS**

Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,580-1,652

[19]https://www.itu.int/en/ITU-D/Digital-Inclusion/Youth-and-Children/Pages/Digital-Skills-Toolkit.aspx

Not surprising, virtually all homes surveyed in the SIRPC region browsed the web at least once monthly over the past year. Social media and online banking were next with the majority of homes using these online applications followed by connecting with friends/family and buying goods or services. Of these top five internet applications (more than 80 percent of homes used them at least once monthly) in the SIRPC region, none required advanced digital skills and three of the five required basic digital skills.

In addition, only seven of the twenty-five internet uses listed were used by more than half of homes in the region. Of these, four required basic digital skills. In other words, efforts should be made to improve intermediate and advanced digital skills in the region. In fact, this finding is supported by the next section that looked into the benefits and impact of internet in the region.

## INTERNET BENEFITS & IMPACT

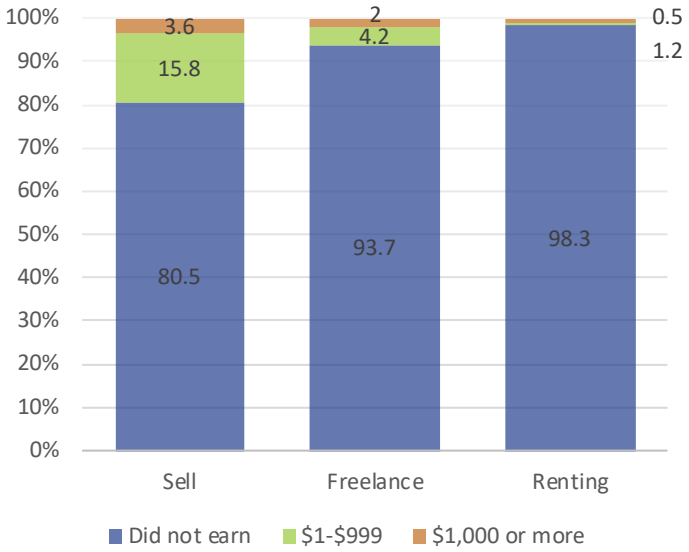
Internet can benefit or impact a home or community in several ways. This particular survey focused on earnings and savings made online as well as promotions obtained or jobs secured. Figure 18 shows that the majority of homes in the region did not earn any money online either selling, freelancing, or renting properties. Less than 16 percent of respondents indicated earning less than $1,000 over the past year by selling online. Efforts need to be made to ensure that homes that have the assets and motivation, can benefit from earning money online. This not only will have an impact in the regional economy, but will also diversity the regional economy.

**MAJOR FINDING**

**80%**

or more of **SIRPC** homes reported not earning money online.

***Figure 18.*** Households Reporting Earnings Online by Selling, Freelancing, or Renting, Percent Responses




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,603-1,615

When it comes to savings, a higher share of homes in the region benefitted from online activity. The greatest savings took place through online bargains followed by price matching and less driving. However, a majority of homes in the region did not save when it came to health insurance or healthcare.

**MAJOR FINDING**

**AT LEAST 50%**

of **SIRPC** homes reported saving money online.

A high share of homes in the SIRPC region did not obtain a promotion (93.8 percent) or secured a job (79.5 percent) thanks to online activity as shown in Figures 20-21. While this may partially due to the nature of the regional economy, it nonetheless shows homes in the region are not leveraging digital technology to boost their incomes. Efforts need to be made so that both employers, offering promotions due to skills learned online, and homes, maximize the benefits of the technology.

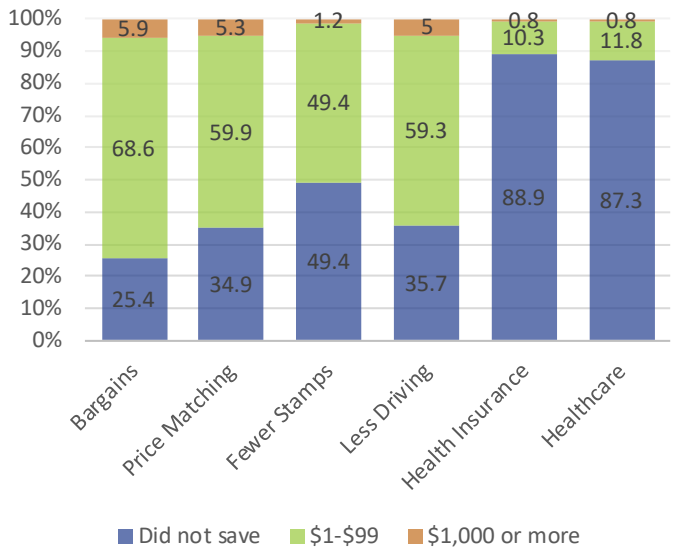
**MAJOR FINDING**

**90%**

or more of **SIRPC** homes said no promotions were obtained due to online credentials/training

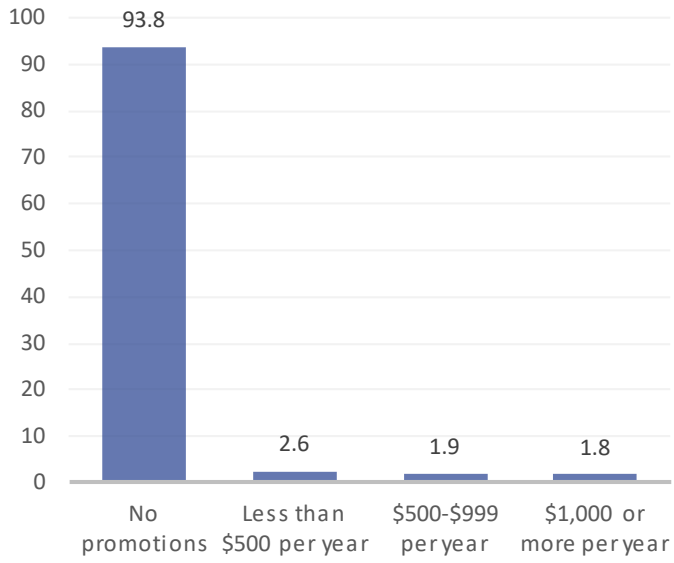
Figure 22 shows the average device & internet access (DIA), digital resourcefulness & utilization (DRU), internet benefits & impact (IBI), and the overall digital readiness index (DRI) scores. Remember scores range from 0 to 10 where a score of ten denotes the ideal level of digital readiness. Regarding device & internet access, the region obtained a score of 6.16, slightly above the median of 5.5. This means that of all dimensions impacting digital readiness in the region, this one had the highest score. This does not mean that efforts should not be made to providing adequate internet connectivity throughout the region as well as improving the inventory of computing devices.

***Figure 19.*** Households Reporting Saving Online by Category, Percent Responses



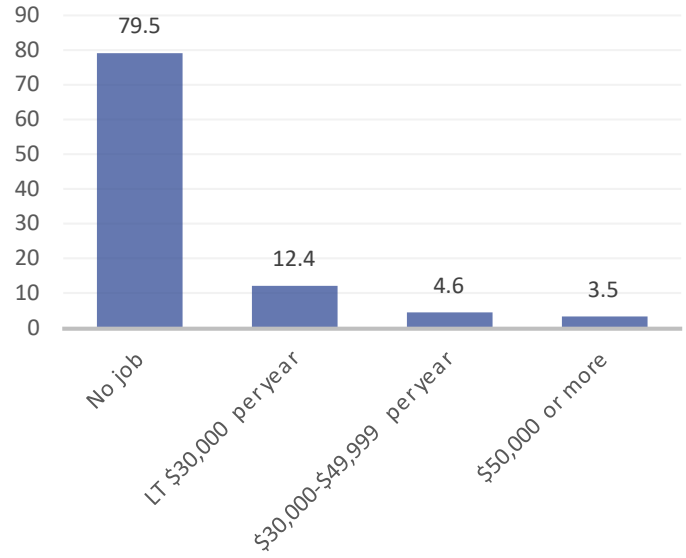

Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,558-1,622

***Figure 20.*** Households Obtaining Promotions Due to Online Resources, Percent Responses



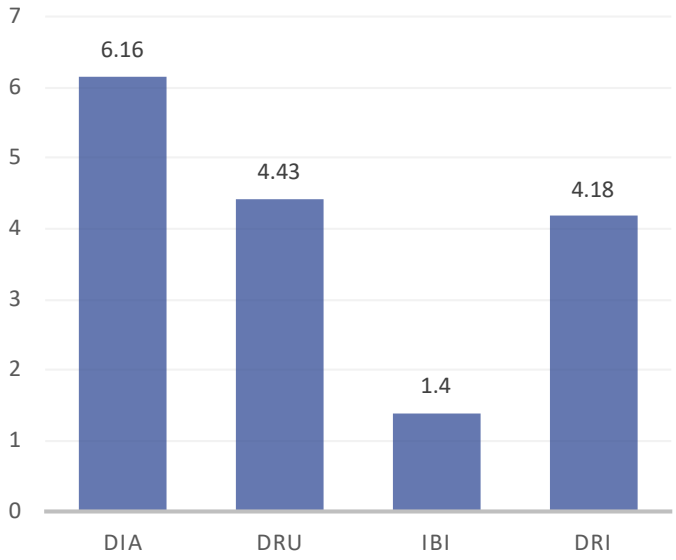

Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,615

***Figure 21.*** Households Securing a Job Online, Percent Responses




Source: 2019 PCRD Household Internet Utilization Survey; n range: 1,612

***Figure 22.*** Average DIA, DRU, IBI, and DRI Scores




Source: 2019 PCRD Household Internet Utilization Survey; n 1,656

**MAJOR FINDING**

**3/4**

of respondents reported not securing a job online

Regarding resourcefulness & utilization, the region scored a 4.43 score. This number makes sense given that many homes in the region did not connect to the internet from home more than half of the time and were without devices and connectivity for 5 days or more. Coupled with lack of adequate digital skills, this affects how the internet is used. In addition to the efforts made to improve device & internet access in the region, efforts should also be made to improve intermediate and advanced digital skills as well as educating homes to trust and consume online information from multiple sources.

**MAJOR FINDING**

The **SIRPC** region is at

**41%**

of their ideal digital readiness level

Not surprisingly, the benefits and impact of the internet in the region had the lowest score of all three dimensions analyzed. This number will not improve unless device & internet access and digital resourcefulness and utilization improve as well. This dimension, while the lowest, also offers the greatest opportunity. What would be the social and economic impact in the region if this score improved to at least the median of 5.5?

Lastly, the overall digital readiness index score was of 4.18, below the median of 5.5. This means the region's level of digital readiness needs improvement. In other words, the region is running at 41 percent of the ideal digital readiness level as measured by this study. Given the rate of digitization of the society and economy in general, efforts should be made to improve the digital readiness of the SIRPC to unequivocally improve the region resident's quality of life.

# CONCLUSION

Broadband infrastructure, without a doubt, is the equivalent of a railroad line or a four-lane interstate highway in this century. Not having adequate broadband infrastructure and an effective digital inclusion strategy will further disadvantage communities in this 21st century global economy.

This report examined broadband infrastructure as reported by carriers and the FCC as of December 2017 as well as data released by Microsoft in late 2018 in the counties that make up the Southeastern Indiana Regional Planning Commission (SIRPC) region. While the region does indeed have 25/3 coverage, gaps exist that need to be addressed. Furthermore a large discrepancy exists—as expected—between the broadband footprints based on advertised speeds (FCC) versus actual speeds (Microsoft).

While this highlights the critical need to validate any broadband availability data, some opportunities exist to address these gaps including targeting areas with a higher percent of households with children as well as high household density block groups near the current 25/3 footprint. Likewise, areas in the region identified as high digital inequality areas warrant actions to reduce this inequality.

On the business side, it is important to increase the 25/3 footprint. Otherwise, entrepreneurs and small businesses located in the region are unable to leverage an online presence, Internet of Things (IoT), and artificial intelligence (also known as business intelligence) systems to increase sales,

expand markets and become more competitive. Dearborn County specifically needs attention given that more than 90 percent of their businesses were outside the business footprint based on the FCC dataset (Figure 10).

Regarding broadband access or infrastructure, the most important challenge for providers to expand coverage is lack of density as are topological barriers and right-of-way costs. Fewer and spread out customers are more expensive to reach. Reducing or eliminating right-of-way fees or easement issues within the authority of the region is a great first step.

On actual speeds reported, efforts should be made to improve the current infrastructure so that SIRPC residents and businesses can utilize the technology at a minimum actual speed of 25 Mbps. Slower speeds affect business performance and undermine the technology's potential to increase quality of life. Also, higher shares of homes not subscribing to the technology require efforts to increase educational and awareness on the importance and benefits of the technology.

Adequate broadband is increasingly necessary to attract, create, or retain digital economy jobs and allow residents to learn or improve their digital skills. Inadequate connectivity places communities at a disadvantage when it comes to participating in the growing digital economy as well as affecting workers and their ability to learn or improve digital skills. In addition, training and reskilling programs need to be strengthened to soften the potential impact of automation in the coming decades.

As the economy and workforce continue to digitize, efforts are needed to ensure workers and homes in the region are digital ready. Findings from the household digital readiness survey found tremendous opportunities to invest in strategies to improve the digital readiness level in the region. Regardless of the broadband deployment model the region decides to pursue to expand and upgrade the current 25/3 footprint for residences and businesses and the ensuing digital inclusion strategy it designs and implements, it is important to consider the following:

- **Focus on low hanging fruit**: target areas with above average percent of homes with children adjacent to the existent 25/3 footprint to start. Proceed incrementally afterwards to avoid potential financial and subscription pitfalls.
- **Federal funding discrepancy**: keep in mind, however, that some state and/or federal programs deem areas with speeds higher than 10/1 ineligible for funding. While this is a serious inconsistency, given that the FCC's broadband definition is 25/3, hopefully it will be resolved soon. In the meantime, keep this in mind when applying for broadband infrastructure funding.
- **Implement a dig once policy for the region**: while a "dig once" policy is about to become federal law and applicable to many federally funded road projects, the region should make efforts to further strengthen this policy and implement a similar policy applicable to county and city roads.
- **Identify federal lands and assets in the region**: President Trump signed an executive order last year to streamline and expedite requests to locate broadband facilities in rural areas. This executive order may make it easier to leverage federal facilities to place broadband infrastructure in an effort to increase access. In addition, it is worthwhile to map assets in the region (water towers, utility poles, etc.) that could be used by providers to lower the cost and make it easier to expand their footprint.
- **Consider additional technologies to deploy**: Microsoft announced a project to utilize TV white space (analog TV frequencies) to expand

broadband in rural areas. Efforts should be made to promote the region for this project.

- **Obtain "Digital Ready" certification for the region**: The SIRPC region should make efforts to get every community in the region "Broadband Ready" certified. This certification may also provide access to additional funding.
- **Consider existent funding programs**: review details concerning the next level $100 million investment in rural broadband by Governor Holcomb as well as the $600 million ReConnect USDA program. Reach out to Indiana Director of Broadband Opportunities Scott Rudd to explore other funding mechanisms available or local community best practices
- **Design & implement a regional digital inclusion strategy**: at a minimum, this strategy should make efforts to continue to increase awareness of why broadband is important and collaborate with community anchor institutions, educational institutions and nonprofits to provide digital literacy trainings and device loan programs throughout the region, to both residents and businesses. Promoting adoption and use is both a complementary and necessary component to make any broadband investment sustainable. A great place to start implementing digital inclusion efforts is in the areas identified as having a high digital inequality.
- **Improve household digital readiness level in the region**: while adequate internet connectivity and device ownership throughout the region are critical, efforts to expand internet use are also warranted. This focused expansion can take place by improving intermediate and advanced digital skills by leveraging regional assets, including community foundations, community colleges, libraries, Purdue Extension, etc. to address this gap in digital skills. Once these skills improve coupled with expanded adequate internet connectivity, a more diverse and productive internet use will ensue resulting in the region capturing more of the technology's benefit.
- **Evaluate existing training and reskilling programs in the region**: these need to be strengthened to soften the potential impact of automation in the region's jobs. While the speed and breadth of automation's impact in the region are unknown, a potential exists and proactive measures need to be taken today.

# APPENDIX A

## DEVICE & INTERNET ACCESS (DIA):

includes device ownership & performance, duration of device & internet downtime, connecting more from home than other locations (including using mobile data), and variety of devices and frequency when connecting to the internet. A higher score denotes a more diverse and frequency device use, connecting more from home, less device performance issues, and shorter periods without access to devices or internet.

Q2: Which of the following devices do you own and how well did they work over the past year?
Categories: desktop, laptop, tablet, smartphone
Non-response / Do not own = 0
Poorly/Very poorly = 1
Sufficient = 1
Well/Very well = 3

Q3: How often have you been without a device or the internet over the past year due to unpaid bills, broken devices, running out of minutes/data, or other problems?
Categories: internet, desktop, laptop, tablet, smartphone
Non-response = 0
More than 30 days a year = 1
8-30 days a year = 2
5-7 days a year = 3
1-4 days a year = 4
Never had problems = 5

Q4: Over the past year, roughly what percent of the time did you use the following to connect to the internet:
Categories: HomeWiFi
No response / 0% = 0
1<25% = 1
25%<50% = 2
50%<75% = 3
75% or higher = 4

Q5: How often did you or anybody in your household use the following devices to access the internet over the past year?
Categories: desktop, laptop, tablet, smartphone
Non-response/never = 0
Once or several times per year = 1
Several times monthly/once monthly = 2
Several times weekly/once weekly = 3
Several times daily/once daily = 4

## DIGITAL RESOURCEFULNESS & UTILIZATION (DRU):

includes help with new electronic devices and their perceived productivity, the trustworthiness of online information, consumption of a variety of online information, frequency and diversity of online interactions with multiple community organizations and diverse internet use and frequency. A higher score denotes higher digital resourcefulness and utilization.

Q6: How often did you or anybody in your household access online information or interact digitally with the following community actors over the past year?
Categories: all (8) but other
Non-response/never/not interested/not available = 0
Once or several times per year = 1
Several times monthly/once monthly = 2
Several times weekly/once weekly = 3
Several times daily/once daily = 4

Q7: Over the past year, how well did these statements describe you ...
Categories: all (3)
Non-response/don't know = 0
Not well at all = 1
Not too well = 2
Somewhat well = 3
Very well = 4

Q8: When looking for news or political information online, how often over the past year did you:
Categories: all (3)
Non-response/never = 0
Rarely = 1
Sometimes = 2
Often = 3
Very often = 4

Q9: How often and which applications did you use your internet connection for over the past year? Consider anybody in your household.
Categories: all (25)
Non-response/never/not interested = 0
Would love to but need to learn = 1
Once or several times per year = 2
Several times monthly/once monthly = 3
Several times weekly/once weekly = 4
Several times daily/once daily = 5

## INTERNET BENEFITS & IMPACT (IBI):

includes type and level of earnings and savings due to specific online activities as well as promotions and jobs secured with an impact on income. A higher score denotes higher internet benefits and impact.

Q10: Did you or anybody in your household earn money thanks to your internet connection over the past year?
Categories: all (3) but other
Non-response/did not earn = 0
$1-$99 = 1
$100-$999 = 2
$1,000-$4,999 = 3
$5,000 or more = 4

Q11: Did you or anybody in your household save money thanks to your internet connection over the past year?
Categories: all (6) but other
Non-response/did not save = 0
$1-$99 = 1
$100-$999 = 2
$1,000-$4,999 = 3
$5,000 or more = 4

Q12: Over the past year, did you or anybody in your household obtain a promotion thanks to educational courses completed online?
Non-response/no promotions = 0
Yes, promotion resulted in less than $500 increase per year in salary = 1
Yes, promotion resulted in $500 to $999 increase per year in salary = 2
Yes, promotion resulted in $1,000 or more increase per year in salary = 3

Q13: Over the past year, did you or anybody in your household secure a job found and applied online?
Non-response/no jobs = 0
Yes, got a job paying less than $30,000 per year = 1
Yes, got a job paying $30,000 - $49,999 per year = 2
Yes, got a job paying $50,000 or more per year = 3

## DIGITAL READINESS INDEX (DRI):

all DIA, DRU, and IBI factors were included. A higher score denotes a higher level of digital readiness considering all factors discussed previously. This measure of digital readiness is the key contribution of this study. This score had a minimum value of 44 and a maximum value of 250.

Since the scales, mean, and standard deviations of each of the three dimensions used to calculate the DRI were different, z-scores for each dimension were calculated and added up given equal weight using formula number four below. This z-score metric was then normalized to a 0-10 range for easier comprehension, discussion, and comparison.

Careful attention was placed to assign a higher value to responses that improved digital readiness. For example, if there were performance issues with internet or a particular device (Q3), the longer the time period, the lower the value while the shorter the time period, the higher the value.

1. Device & internet access (DIA) Score = Q2+Q3+Q4+Q5
2. Digital readiness & utilization (DRU) Score: Q6+Q7+Q8+Q9
3. Internet Benefits & Impacts (IBI) Score = Q10+Q11+Q12+Q13
4. Digital Readiness Index (DRI) Score (z-Scores): DIA + DRU + IBI

# APPENDIX B

In order to align the survey sample as much as possible to the 2013-2017 Census ACS population distribution in the region, the survey sample was weighted by household income, age groups, and educational attainment. These three indicators are known to impact technology adoption.

Table B1 shows the survey sample, population distribution, and weights utilized.

Notice how younger age groups, less educated, and lower household income groups were underrepresented in the survey. For example, the 2013-2017 ACS survey showed that 11.1% of people in the SIRPC region were ages 18 to 24 while only 2.1% of those responding the survey reported being in that age group,

***Table B1.*** Survey Sample Weights and Population Distributions

| County | Sample | Population | Weight | Sample Weighted |
|---|---|---|---|---|
| Age Groups | | | | |
| 18-24 | 2.1% | 11.1% | 5.274 | 11.2% |
| 25-34 | 11.4% | 14.1% | 1.264 | 14.4% |
| 35-44 | 25.5% | 15.9% | 0.624 | 15.9% |
| 45-64 | 43.5% | 37.5% | 0.863 | 37.4% |
| 65 or older | 17.5% | 21.1% | 1.203 | 21.0% |
| n size | 1,649 | --- | --- | 1,642 |
| Household Income | | | | |
| Less than $35,000 | 11.1% | 29.9% | 2.691 | 32.7% |
| $35,000-$49,999 | 12.8% | 15.4% | 1.200 | 15.7% |
| $50,000-$74,999 | 21.1% | 21.7% | 1.029 | 20.4% |
| $75,000-$99,999 | 19.2% | 14.3% | 0.744 | 14.0% |
| $100,000 or more | 35.9% | 18.8% | 0.523 | 17.2% |
| n size | 1,576 | --- | --- | 1,575 |
| Educational Attainment | | | | |
| High School or less | 13.3% | 54.5% | 4.101 | 54.4% |
| Some College or Associate's Degree | 34.7% | 28.9% | 0.833 | 30.0% |
| Bachelor's Degree or higher | 52.1% | 16.5% | 0.318 | 15.6% |
| n size | 1,655 | --- | --- | 1,649 |

Source: 2019 PCRD Household Internet Utilization Survey; 2013-2017 ACS 5-Yr

resulting in a weight of 5.274. Same dynamic can be seen with homes making less than $35,000 per year (29.9% according to the Census versus 11.1% in the survey) and those with a high school degree or less (54.5% according to the Census versus 13.3% in the survey).

After the survey sample was weighted by these three variables, the column titled "Sample Weighted" shows how the distributions align closer with the Census data. All analysis conducted for this study utilized a weighted survey.

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SOUTHEASTERN INDIANA REGIONAL PLANNING COMMISSION SIRPC

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