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# **Socio-Economic Data Analysis**

Census Tracts within the  
City of Evansville, Indiana

*Prepared For*

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# I. INTRODUCTION

## A. PURPOSE

The purpose of this report is to identify Census Tracts within the city of Evansville, Indiana that exhibit quantifiable socio-economic characteristics or trends that are potentially contributing to the challenges faced by the city's minorities. To accomplish this task, we evaluated selected socio-economic metrics associated with demographics, economics, health care, crime, education, housing and proximity to community services. In the event selected data was not available at the Census Tract level, we evaluated the data on the next smallest geographic area (e.g. zip code, school district, city, county, etc.) for which it was available. At a minimum, data was illustrated for all minorities or within minority concentrated areas, although data for Blacks and/or Hispanics were presented and evaluated when possible.

## B. SCOPE OF WORK & METHODOLOGY

There are 45 Census Tracts within the city of Evansville. Using a variety of data sources, we evaluated multiple socio-economic metrics for each of the Census Tracts within the Evansville city limits. These metrics are presented and evaluated from one point in time as well as the trends between two distinct points in time (if such data is available).

The first step in identifying geographic areas that may be most impacted by minority-related socio-economic issues is to determine the areas with the greatest concentration of minorities. For the purposes of this analysis, we have identified the share of minority population within each Census Tract within the city limits. Based on the latest (2022) population data available, it was determined that there are 10 Census Tracts within the city that have a minority share of 38.2% or greater. Five of these Census Tracts have minority shares of over 50%. While all 45 Census Tracts in the city were evaluated for socio-economic characteristics, the focus of this analysis ultimately is on the minority concentrated areas. When available and appropriate, we have provided overall city or county data for selected metrics.

The specific metrics used in this analysis include: 1.) Minority Shares, 2.) Household Tenure (Owner vs. Renter), 3.) Poverty Rates, 4.) Median Household Income, 5.) Housing Costs, 6.) Single-Parent Households, 7.) Disability Rates, 8.) Health Care, 9.) Incidents of Crime, 10.) Labor Force Participation, 11.) Unemployment Rate, 12.) Graduation Rate, 13.) School Reduced/Free Lunch Program Participation, 14.) Proximity to Community Services.

This report evaluates each of these categories on an individual Census Tract level (or next smallest geographic area) and then, when possible, compares each Census Tract with all other Census Tracts in the city to identify the Tracts that exhibit the greatest/lowest numbers or increasing/declining shares of the preceding metrics. From this comparison, we can determine the Census Tracts in the city that most frequently, and/or to the greatest degree, exhibit certain socio-economic metrics.

The following provides additional details of the metrics used in this report:

**Minority Concentrated Area** - We identified the 10 Census Tracts with the highest percentage of minorities according to 2022 ESRI estimates. Minorities are defined by any person who does not identify as White, Non-Hispanic. Minorities comprise between 38.2% and 69.5% of the population in each of the Minority Concentrated Tracts and Blacks are the most prevalent minority in each of these Tracts. Approximately 40.0% of all minorities in Evansville are concentrated in these 10 Tracts.

**Household Tenure** - We evaluated the tenure (owner/renter) by Census Tract and race based on the 2020 American Community Survey (ACS).

**Poverty** - The percentage of population in poverty was estimated based on 2016 and 2020 ACS estimates. Because poverty by race at the Tract level is unreliable, we did not incorporate race into the 2016 and 2020 estimates, but did denote such data for the minority concentrated areas.

**Household Income** - We compared the median household income for households with a Black Head of Household and White Head of Households for each Census Tract that provided reliable ACS data for two five-year datasets (2011-2015) and (2016-2020). The same datasets for households of all races were also analyzed at the Census Tract level. The Hispanic/Latino median household income data was too unreliable (due to small sample sizes) to use at both the tract and city level.

**Housing Cost Burden** – Rent and owner costs by race are not tabulated in the American Community Survey, therefore we compared the number and share of Renters and Owners paying 50% or more of their annual income towards housing costs. These households are considered Severe Cost Burdened. This was conducted on a Census Tract level, with emphasis on minority concentrated areas.

**Single-Parent Households** – Due to large margins of error on the Census Tract level, we have shown data for single-parent households for the overall city on an annual basis from 2016 to 2020. The data is based on American Community Survey estimates and is shown for all households and Blacks.

**Disability Rates** – Because disability rates for minorities are not available on a Census Tract level, we provided *overall* disability rates for each Census Tract, with emphasis on minority concentrated areas. The data is provided for a five-year rolling average of 2016 to 2020 through the American Community Survey and is compared with data from the preceding five-year period of 2011 to 2015.

**Health Care** - The Centers for Disease Control (CDC) created a program that links health survey data to demographic and socioeconomic data for the 500 largest cities in the US. They produce estimates at the both the City and Census Tract level for a variety of health indicators. While the estimates are presented as year 2019, the data actually comes from a variety of surveys taken over a five-year period and then weighted to year 2019. For the purposes of this report, we illustrate and analyze overall data on a Census Tract level, with emphasis on minority concentrated areas.

**Incidents of Crime** - The location of major crime incident data in Evansville from 2017-2021 was provided by the Evansville Police Department. We then categorized the data according to its Uniform Crime Code and apportioned each crime to the Census Tract in which the crime occurred. We calculated the average major crime incidents from 2017-2021 and also calculated the average number of crimes per 1,000 people for each Tract. While data was not available on a race level, we highlighted crime incidents in minority concentrated areas.

**Employment** - We compared the labor force participation rate for five-year rolling averages covering 2011-2015 and 2016-2020 for each Census Tract based on American Community Survey data. We also compared unemployment data for the same years, though the unemployment rate at the Census Tract level tends to be very unreliable from year to year.

**Education** - Data was obtained from the Indiana Department of Education for annual total enrollment and enrollment by race for each public school in the Evansville-Vanderburgh School Corporation. We presented data on graduation rates by race for each high school in the district.

The state also tracks data on the number of students in each school receiving free/reduced lunch through this data is not broken down by race.

We also calculated the percentage of each school's enrollment area that falls within the minority concentrated area's to better understand the education options in the minority concentrated areas. While this data is useful in understanding which schools serve these areas, it does not tell us how many students from the minority concentrated areas attend each school.

**Proximity to Services** - We researched and geocoded a variety of community services within Evansville including grocery stores, pharmacies, health care providers and parks, among others. We began this process by utilizing data provided by Data Axle and verified the location of each service through third party sources. Once each community service was verified, we calculated a quarter mile, half mile and one mile walking distance from each service. We then used spatial analysis to determine which percentage of the population in each Census Tract fell within each distance cohort. While this data was not available on a race level, we provided analysis on the minority concentrated areas.

### **C. SOURCES**

The following summarizes the data sources used in this report.

- U.S. Census Bureau (2020 Census)
- American Community Survey (Various Years)
- ESRI
- Centers for Disease Control
- Indiana Department of Education
- Evansville-Vanderburgh School District
- Evansville Police Department
- Data Axle
- Metropolitan Evansville Transit System

### **D. DISCLAIMER**

Bowen National Research relies on a variety of sources for data to generate this report. These data sources are not always verifiable; Bowen National Research, however, makes a significant effort to assure accuracy. While this is not always possible, we believe our effort provides an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

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## II. EXECUTIVE SUMMARY

The purpose of this report is to evaluate various socio-economic data sets of all 45 Census Tracts (or next smallest area) of Evansville and determine which areas of the city may be influenced by factors that are adversely impacting or limiting the quality of life for minorities and/or within minority concentrated areas. This report also serves as an update to the *Socio-Economic Data Analysis* conducted by Bowen National Research in June of 2017.

It is important to note that while this report serves as an update to the *Socio-Economic Data Analysis* conducted by our firm in June of 2017, some Census Tracts which make up the city of Evansville have been redrawn, removed, added, and/or combined with other tracts as part of the 2020 Census, since the time of our original analysis. While this will limit our ability to provide an apples-to-apples comparison for some tracts referenced in the original report, this update analysis has been performed based on the most current Census Tracts comprised within the Evansville city limits. In select tables containing trend data, both 2010 and 2020 Census Tracts are included to illustrate changes in Census Tracts.

The data considered in this analysis covers 14 categories and includes population, housing tenure (renters vs. owners), poverty, household income, housing costs, single-parent households, disability rates, health care, incidents of crime, labor force participation, unemployment rates, high school graduation rates, school reduced/free lunch program participation, and proximity to community services. When possible, data is presented by race or for persons living within minority concentrated areas. In cases where data is not available on a Census Tract level, we have provided data on a city or county basis. In addition to analyzing current data, many of the data sets detailed in this analysis are also compared against data contained in the original analysis conducted by our firm in 2017 to illustrate trend data between these two points in time.

It is critical to point out that the intention of this report is *not* to conclude that the preceding metrics are necessarily contributing to problems faced by minorities, as they could be the result of other underlying contributing factors. Instead, this report is intended to draw attention to factors experienced by minorities or within minority concentrated areas that are disproportionate to the overall city. By doing such an analysis, this report provides the statistical evidence of some of the key challenges faced within minority concentrated areas, or by minorities themselves. It is from such findings that community leaders can develop strategies to help address many of these issues.

### Study Areas

The city of Evansville serves as the primary study area of this report. Within Evansville, there are 45 Census Tracts that serve as individual submarkets. While much of this analysis includes data on a Census Tract level, not all data sets had reliable information on these smaller areas. As a result, we used the next smallest geographic area for which data was available to assess certain metrics. These areas included school district boundaries, city limits of Evansville, or Vanderburgh County.

Because the objective of this report is to assess minority related data relative to the overall city or county, we also focus much of this report on those areas with the largest share of minorities. For the purposes of this report, we selected the 10 Census Tracts with the highest concentration of minorities, delineating these areas as “minority concentrated areas”. While we present and evaluate various data sets on all 45 Census Tracts whenever possible, we provide additional analysis and discussion on the designated minority concentrated areas. Most of the Census Tracts with minority concentrations are located in the central and near east portions of Evansville. A map illustrating these particular Tracts and all Tracts within the city is shown on page III-6 of this report.

### Key Findings

Based on the findings contained in this report, it was determined that there are several socio-economic influences that are experienced by minorities or within minority concentrated areas more frequently or to a greater degree than the rest of the city of Evansville. At the same time, it was determined that there are several socio-economic factors that are similar between minorities and the city overall. In some cases, minorities are also benefitting from or experiencing positive socio-economic influences more frequently than the overall city.

The following summarizes the findings of the various socio-economic influences that may or may not be impacting the quality of life of Evansville’s minority population:

***Minority Concentrated Areas are Generally Unchanged Since the Time of Our Original Analysis*** - Eight of the ten Tracts identified as minority concentrated areas were also minority concentrated areas at the time of our original analysis conducted in 2017. However, it is also important to point out that the two Tracts (1181630011.01 and 181630101.01) which were *not* minority concentrated areas at the time of our last study did not exist prior to the 2020 Census. Tract 181630011.01 (11.01), however, was previously part of former Tract 181630011.00 (11.00), which was split into two separate tracts since the time of our last analysis. Former Census Tract 11.00 was a minority concentrated area at the time of our last report. The minority concentrated areas contain a share of 38.2% or more minorities, with five of the ten Tracts containing more than 50% minorities.

***Minorities are Predominantly Renters*** – In the overall city of Evansville, 74.0% of all Black households and 61.6% of all Hispanic households are renters, which are significantly higher shares than the city’s overall share of 46.0%. The share of Blacks renting within the majority of Census Tract (33 of 45 Tracts) in the city is higher than the overall share of renters per Tract. In some cases, the share of Black renters is more than double the overall Tract share of renters. This is also true for Hispanic households, which have significantly higher shares of renter households than the overall renter household share in most Tracts. As such, it is clear that more often than not, minorities are renting housing, as opposed to being homeowners. While the composition of housing by tenure (renter vs. owner) varies throughout the city and some neighborhoods are more renter-oriented and others are more owner-oriented, it appears that minority concentrated communities are primarily renter-occupied.



***Despite Declining Poverty Rates, Minorities Experience Poverty to a Greater Degree*** - Poverty rates have decreased in six of the ten minority concentrated Tracts and 23 total Tracts within the city of Evansville since the time of our last analysis. Nonetheless, in 2020 the average share of population living in poverty per Census Tract for the overall city is 21.0%, indicating that one in five residents live in poverty within Evansville. Within the 10 minority concentrated neighborhoods, the average share of population living in poverty is higher at 29.6%. The highest poverty rate reported is 42.6% for Tracts 13.00 (minority concentrated area) and 26.00.

***Incomes Among Minority Households Have Increased but Remain Lower Than Those Reported for the Overall City*** – Based on 2020 ACS estimates, median household income for Blacks (\$27,604) is more than 41.0% higher than that reported for such households in 2016. However, this is still more than 35.0% lower than the median household income (\$42,623) reported for all households within the city of Evansville.

***Minority Renter Households More Frequently Suffer from Severe Housing Cost Burden*** – Severe housing cost burdened households are those that pay 50% or more of their income towards housing costs. Overall, the share of severe cost burdened owner and renter households increased by more than 12 and 22 percentage points, respectively since the time of our last study. The average share of renter households that are severely cost burdened is 46.7% for the overall city, while the average share of renter households that are severely cost burdened within the minority concentrated areas is higher at 52.8%. Severe cost burdened owner households in the overall market has an average share of 19.5%, while such households in the minority concentrated areas is slightly lower at 17.2%. The propensity of severe cost burden households is clearly more prominent among renter households. The ten highest shares of cost burdened renter households by Tract range from 54.7% to 69.5%, with five of these ten Tracts being minority concentrated areas. In comparison, the ten largest shares of cost burdened owner households by Tract range from 24.5% to 39.6%. Of the Tracts containing the ten highest shares of cost burdened owner households, only two are located within minority concentrated areas.

***Minority Households are More Frequently Comprised of Single-Parent Households*** - The share of single-parent households within the city of Evansville represented more than one-third of all family households between 2016 and 2020. When limited to just Black family households, the share of single-parent households has been over 50% during the same time. As such, it is clear that a large majority of Black family households are comprised of single-parent households.

***Overall Disability Rates are Relatively Similar to those Reported at the Time of our Original Analysis and Remain Higher within Minority Concentrated Areas*** - The overall average share of population with a disability within Evansville is 17.2%, which is less than one full percentage point higher than that reported at the time of our last analysis. Within the minority concentrated areas, the average share of population with a disability is 19.1%, with the highest share at 25.1% in Census Tract 12.00.

***Minority Concentrated Areas Exhibit Health-related Characteristics That are Generally Considered More Negative Than the Overall City*** – In general, most of the data pertaining to the various health-related characteristics evaluated is similar to that reported at the time of our original analysis. However, statistics also indicate that residents of the minority concentrated areas remain more likely to lack health insurance, visit a dentist less frequently, suffer from adult obesity more frequently, are more likely smokers, less likely to participate in leisure-time physical activity (exercise), more likely to sleep less than seven hours a day, and more likely to experience mental or physical health issues. The only health-related issues that the minority concentrated areas show more positive health-related attributes are that they are more likely to have a routine visit with a physician, less likely to binge drink, and less likely to experience cancer.

***Minority Concentrated Areas Generally Experience Higher Rates of Crime*** - The incidents of crime per 1,000 people within the minority concentrated areas is notably higher than the overall city of Evansville during each of the past five years. The five-year average crime rate of 109 per 1,000 people for the minority concentrated areas is well above the 45 average incidents of crime for the overall city.

***The Labor Force Participation Rate Has Increased within the City of Evansville and Minority Concentrated Areas Continue to Report a Participation Rate Similar to the Overall City*** - The latest (2016-2020) labor force participation rates for the minority concentrated areas range from 51.7% to 71.4% within the individual Census Tracts, with an average participation rate of 61.8%. In comparison, the average participation rate reported for the overall city is 63.0%, more than one full percentage point higher than that reported for the city at the time of our last analysis. It is worth noting that five of the ten minority concentrated areas have experienced *increases* in labor force participation rates of 1.9 percentage points or greater over the past several years, with two of these five Tracts experiencing increases of 8.2 percentage points or greater. Conversely, three minority concentrated Tracts (12.00, 13.00, and 14.00) experienced *declines* in labor participation rates between 2016 and 2020. These declines ranged from 3.3 to 6.5 percentage points.

***Unemployment Has Declined within the City of Evansville and Minority Concentrated Areas Experience Similar Unemployment Rates*** – Both the city of Evansville and the minority concentrated areas report average unemployment rates of 6.2% based on 2016-2020 estimates. This rate is one full percentage point lower than that reported for the city at the time of our last analysis. Note that while the city of Evansville experienced a decline of one full percentage point to the overall unemployment rate between 2015 and 2020, four Tracts experienced double-digit changes during this time. These include Tracts 13.00, 15.00, 17.00, and 18.00, with Tracts 13.00 and 15.00 being minority concentrated areas. Specifically, the two aforementioned minority concentrated Tracts experienced unemployment rate changes of 15.1 and -14.8 percentage points, respectively. The two remaining non-minority concentrated Tracts which experienced significant changes to unemployment rate levels report unemployment rates which are 13 and 15.2 percentage points higher than those previously reported.

***High School Graduation Rates of Minorities are Comparable to but Slightly Lower than White/Caucasian Graduation Rates*** - High School graduation rates within Evansville, regardless of race, for most of the city's high schools have generally been above 85%. Average graduation rates by race at Benjamin Bosse High School and William Henry Harrison High School are nearly identical between Black and White students, while graduation rates of Whites are somewhat higher among most remaining schools. The exception being Harwood Career Prep High School, which reports a higher average graduation rate for Black students as compared to White students.

***Free/Reduced School Lunch Participation Rates are Higher Among Area Schools with a Majority of Their Enrollment Area Located Within Minority Concentrated Areas*** - The four schools with the majority (more than 50%) of their enrollment area located within minority concentrated areas of Evansville have an average school free/reduced lunch participation rate of 80.2%, which is notably higher than the overall city's average participation rate of 59.5%. As such, students within the minority concentrated areas likely rely heavily on the free/reduced school lunch program.

***People Living in Minority Concentrated Areas have More Convenient Access to Grocery Stores*** – More than three-quarters (78.7%) of the population living in a minority concentrated area lives within one mile of the nearest grocery store, while 51.6% of the population within the overall city lives within a mile of a grocery store. As such, it appears that persons living in the minority concentrated areas generally have more convenient access to grocery stores than residents in the city overall.

***People Living in Minority Concentrated Areas have More Convenient Access to Pharmacies*** – Approximately 72.7% of the population living in a minority concentrated area lives within one mile of the nearest pharmacy, while 47.0% of the population within the overall city lives within a mile of a pharmacy. As such, it appears that persons living in the minority concentrated areas have more convenient access to pharmacies than residents in the city overall.

***People Living in Minority Concentrated Areas have More Convenient Access to Parks*** – More than one-third (36.6%) of the population living in a minority concentrated area lives within one mile of the nearest park, while 28.0% of the population within the overall city lives within a mile of a park. As such, it appears that persons living in the minority concentrated areas have more convenient access to parks than residents in the city overall.

***People Living in Minority Concentrated Areas have More Convenient Access to Health Care Providers as the Overall City*** – Just over one-half (52.6%) of the population living in a minority concentrated area lives within one mile of the nearest health care provider, while 39.8% of the population within the overall city lives within a mile of a health care provider. As such, it appears that persons living in the minority concentrated areas have more convenient access to health care providers as residents in the city overall.

### III. CENSUS TRACT DATA ANALYSIS

For the purposes of this analysis, we evaluated detailed socio-economic metrics for each of the 45 Census Tracts within the city of Evansville, Indiana. This data was used to provide a picture of each Census Tract and to determine which Census Tracts demonstrate characteristics and trends that would indicate the area may be experiencing certain socio-economic conditions that adversely impact or limit the quality of life of minorities.

It is important to note that while this report serves as an update to the *Socio-Economic Data Analysis* conducted by our firm in June of 2017, some Census Tracts which make up the city of Evansville have been redrawn, removed, added, and/or combined with other tracts as part of the 2020 Census, since the time of our original analysis. While this will limit our ability to provide an apples-to-apples comparison for some tracts referenced in the original report, this update analysis has been performed based on the most current Census Tracts comprised within the Evansville city limits. In select tables containing trend data, both 2010 and 2020 Census Tracts are included to illustrate changes in Census Tracts. The following table summarizes Evansville Census Tracts which are different/new since the time of our original analysis.

New Evansville Census Tracts Since Original Report Conducted in June 2017		
181630002.03	181630002.04	181630002.05
181630038.05	181630101.01	181630101.02
181630102.07	181630108.00	181639802.00
181639805.00	181639806.00	

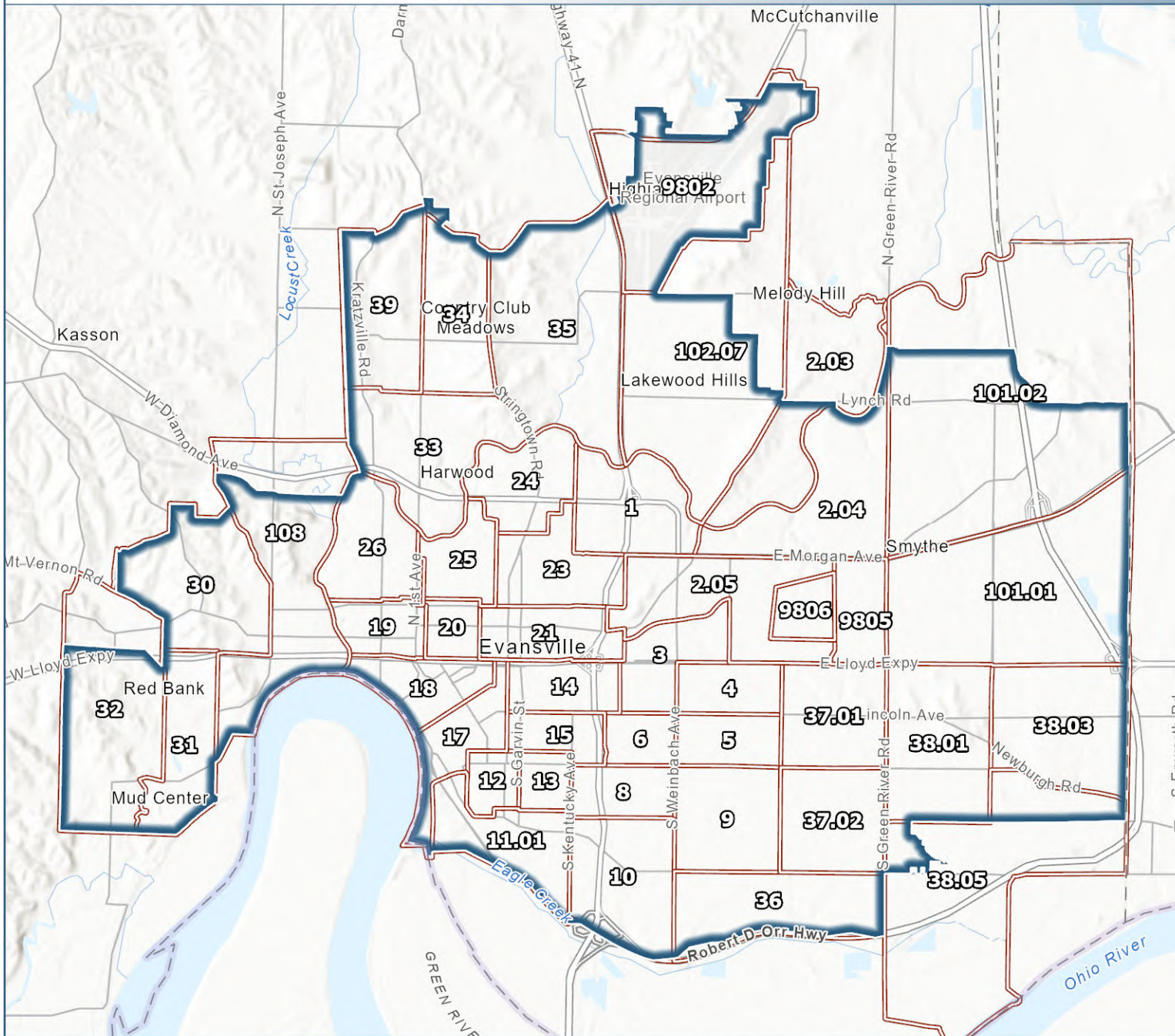
Numerous metrics were evaluated for each Evansville Census Tract and are listed below. A full description of each category, as well as data sources, is included in the Introduction section of this report.

- Minority Shares
- Household Tenure (Owner vs. Renter)
- Poverty Rates
- Median Household Income
- Housing Costs
- Single-Parent Households
- Disability Rates
- Health Care
- Incidents of Crime
- Labor Force Participation
- Unemployment Rate
- Graduation Rate
- School Reduced/Free Lunch Program Participation
- Proximity to Community Services

The demographic data for each Census Tract is compared relative to all other Census Tracts in the city to identify the Census Tracts that exhibit certain characteristics or trends that could adversely impact or limit the quality of life of minorities. In some instances, we have provided city- or county-wide data.

It should be noted that many metrics have multiple subcategories. This includes *Snapshot* data that represents a single point in time and *Trend* data, which includes the change between two distinct points in time. This approach allows us to identify areas with a concentration of a certain attribute as well as areas that are trending in a certain direction.

The initial step in our analysis is to identify the Census Tracts with the greatest share of minorities. For the purposes of this analysis, minority concentrated areas are the 10 Census Tracts with the highest share of minorities. This is illustrated and evaluated on page three of this section. A map illustrating all 45 Census Tracts of Evansville is shown on the following page.



**Population Characteristics** – The following table summarizes the total population and minority population for each Census Tract within Evansville, including the share of Black and Hispanic populations, for 2020 and 2022. Census Tracts designated as minority concentrated areas (the 10 Census Tracts with the highest share of minority population) based on current (2022) estimates are shown in red shading.

Evansville – Population by Race by Census Tract											
2020 Census Tract	Minority Concentrated Area	2020					2022				
		Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %	Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %
181630001.00		1,981	5.7%	5.4%	4.7%	17.3%	1,988	5.6%	5.6%	7.1%	21.5%
181630002.03*		2,985	5.2%	5.4%	4.7%	18.0%	2,943	5.2%	5.6%	6.7%	22.7%
181630002.04*		4,822	7.1%	5.8%	4.1%	21.6%	4,819	7.3%	6.0%	6.1%	26.6%
181630002.05*		2,135	6.3%	3.0%	4.9%	15.3%	2,137	6.4%	3.1%	6.1%	17.8%
181630003.00		3,657	9.1%	5.4%	6.1%	23.8%	3,578	9.1%	5.5%	7.8%	28.2%
181630004.00		2,213	4.3%	2.2%	3.8%	12.3%	2,210	4.4%	2.4%	5.2%	14.2%
181630005.00		2,048	5.0%	2.9%	5.0%	14.9%	2,024	5.1%	3.0%	6.7%	17.3%
181630006.00		1,913	8.0%	2.9%	6.4%	20.3%	1,919	8.2%	3.0%	7.8%	23.0%
181630008.00	x	2,689	21.3%	5.4%	6.8%	36.5%	2,628	21.4%	5.5%	8.8%	41.6%
181630009.00	x	5,767	17.5%	6.0%	6.9%	32.7%	5,662	17.7%	6.1%	8.7%	38.2%
181630010.00	x	4,239	26.1%	5.5%	6.3%	43.3%	4,180	26.3%	5.6%	7.4%	47.9%
181630011.01	x	2,429	43.1%	5.0%	8.6%	59.9%	2,461	43.2%	5.1%	10.5%	63.7%
181630012.00	x	1,612	37.7%	5.3%	6.4%	51.8%	1,572	37.7%	5.3%	8.5%	56.4%
181630013.00	x	1,725	42.5%	9.1%	6.7%	59.7%	1,698	42.8%	9.3%	8.4%	68.0%
181630014.00	x	1,765	41.2%	5.9%	4.8%	54.8%	1,924	40.1%	6.0%	7.3%	58.5%
181630015.00	x	1,842	49.9%	6.4%	6.4%	64.4%	1,907	50.6%	6.5%	8.1%	69.5%
181630017.00		2,127	25.4%	2.9%	5.3%	35.3%	2,125	25.6%	3.0%	6.5%	37.5%
181630018.00		501	12.8%	2.0%	4.0%	22.6%	1,063	13.1%	2.1%	5.1%	24.9%
181630019.00		1,009	14.9%	3.0%	7.6%	27.8%	994	14.9%	3.1%	10.2%	31.0%
181630020.00		901	19.3%	4.7%	3.8%	29.1%	1,071	19.4%	4.9%	5.5%	32.7%
181630021.00		2,056	14.7%	5.4%	5.3%	26.8%	2,045	14.8%	5.6%	7.5%	31.0%
181630023.00		2,421	11.0%	4.3%	6.3%	23.5%	2,389	11.3%	4.4%	7.1%	26.3%
181630024.00		3,091	5.2%	2.7%	5.6%	14.8%	3,047	5.3%	2.8%	6.4%	17.0%
181630025.00		1,722	13.2%	4.9%	7.5%	27.6%	1,837	13.1%	5.1%	10.2%	32.0%
181630026.00		3,319	17.6%	4.8%	8.0%	32.0%	3,270	17.9%	4.9%	9.3%	35.9%
181630030.00		4,742	2.2%	2.1%	4.6%	10.0%	4,628	2.3%	2.2%	5.5%	11.7%
181630031.00		2,440	3.4%	2.4%	5.4%	13.0%	2,392	3.6%	2.4%	6.9%	15.5%
181630032.00		3,732	3.2%	2.3%	4.7%	11.1%	3,679	3.2%	2.4%	5.8%	12.9%
181630033.00		3,685	5.4%	4.3%	6.0%	16.3%	3,643	5.6%	4.3%	7.9%	19.6%
181630034.00		2,798	1.8%	2.0%	4.4%	9.0%	2,762	2.0%	2.0%	5.8%	10.8%
181630035.00		3,219	7.9%	1.9%	3.7%	14.8%	3,184	8.0%	1.9%	4.4%	16.1%
181630036.00		4,576	15.8%	6.1%	6.9%	30.3%	4,453	16.1%	6.3%	8.9%	35.8%
181630037.01		1,974	8.4%	4.2%	6.0%	21.4%	1,923	8.5%	4.3%	7.5%	25.0%
181630037.02	x	4,556	23.2%	5.6%	6.3%	37.0%	4,637	23.2%	5.7%	8.3%	41.1%
181630038.01		5,283	11.3%	4.0%	5.8%	23.7%	5,242	11.4%	4.1%	7.8%	27.1%
181630038.03		5,432	5.2%	3.3%	4.6%	16.5%	5,372	5.3%	3.3%	6.3%	19.3%
181630038.05*		6,597	14.0%	4.2%	5.2%	26.2%	6,608	14.7%	4.2%	6.8%	29.6%
181630039.00		3,223	5.3%	2.3%	4.6%	13.6%	3,211	5.4%	2.3%	5.8%	15.6%
181630101.01*	x	3,032	18.3%	5.3%	6.2%	38.4%	2,988	18.7%	5.5%	8.2%	42.9%
181630101.02*		4,245	10.6%	4.9%	4.3%	23.7%	4,235	10.9%	5.1%	7.0%	28.3%
181630102.07*		3,298	2.9%	1.8%	4.3%	10.4%	3,257	3.0%	1.8%	5.3%	12.2%
181630108.00*		3,357	2.9%	2.8%	4.6%	11.3%	3,310	2.9%	2.8%	6.0%	13.8%
181639802.00*		0	-	-	-	-	0	-	-	-	-
181639805.00*		2	0.0%	0.0%	0.0%	0.0%	5	20.0%	0.0%	0.0%	20.0%
181639806.00*		0	-	-	-	-	0	-	-	-	-
<b>City of Evansville</b>		<b>117,298</b>	<b>13.5%</b>	<b>4.3%</b>	<b>5.6%</b>	<b>25.8%</b>	<b>117,199</b>	<b>13.7%</b>	<b>4.4%</b>	<b>7.3%</b>	<b>29.5%</b>

Sources: 2020 Census, ESRI, Bowen National Research

\*New tract since time of original analysis

Overall, 29.5% of the Evansville population consists of minorities, with Blacks representing the largest share of 13.7%. The 10 Census Tracts in the city with the highest shares of minorities include the following (Note: Tracts with more than 50% minorities are denoted with an asterisk and those which were also minority concentrated areas at the time of our original analysis conducted in 2017 are shown in **green** font):

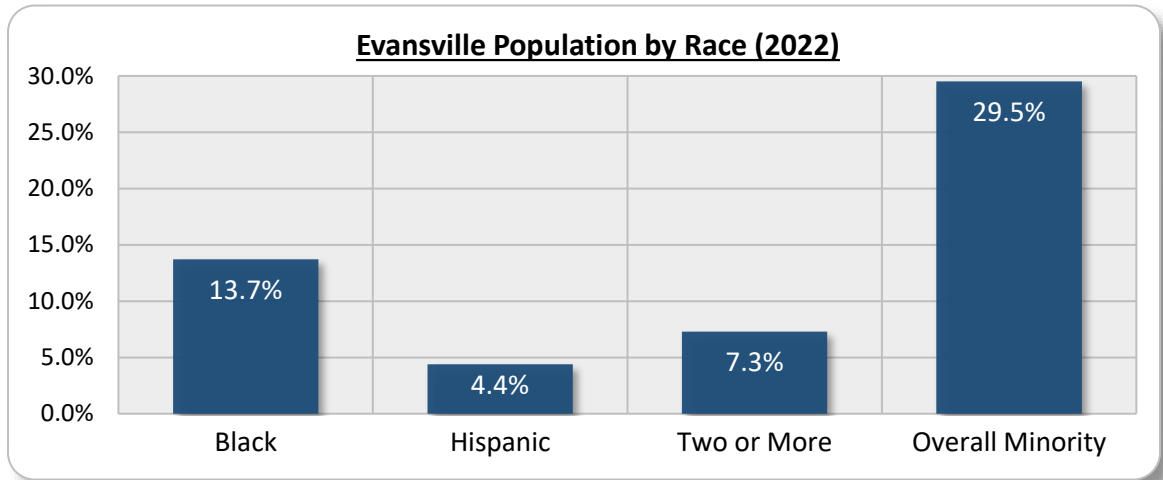
- **181630008.00**
- **181630009.00**
- **181630010.00**
- 181630011.01
- **181630012.00\***
- **181630013.00\***
- **181630014.00\***
- **181630015.00\***
- **181630037.02**
- 181630101.01

Notably, eight of the ten Tracts detailed above and highlighted in red in tables throughout this report were also minority concentrated areas at the time of our original analysis conducted in 2017. However, it is also important to point out that the two Tracts (1181630011.01 and 181630101.01) which were *not* minority concentrated areas at the time of our last study did not exist prior to the 2020 Census. Tract 181630011.01 (11.01), however, was previously part of former Tract 181630011.00 (11.00), which was a minority concentrated area at the time of our last report. Based on the preceding factors, the minority concentrated areas within the city of Evansville are largely unchanged since the time of our original report.

The ten Tracts denoted as minority concentrated areas have minority shares of 38.2% or higher, with five Tracts consisting of more than 50% minorities. It is worth pointing out that the share of minorities has increased in each of these Tracts between 2020 and 2022. In fact, during this same time period, the share of minorities in each Tract across the city has grown. The largest increase in minority share among the ten minority concentrated Tracts between 2020 and 2022 occurred within Tract 13.00, as the minority share within this Tract increased by more than eight full percentage points during this time. As shown on the map on the following page, most of these Census Tracts with minority concentrations are located in the central and near east portions of Evansville, with the exception of Tract 101.01 which is located in the East Submarket. While we evaluate numerous socio-economic trends for all 45 of Evansville’s Census Tracts throughout this report, we focus additional analysis on these minority concentrated areas.

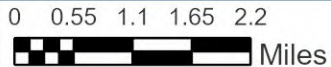
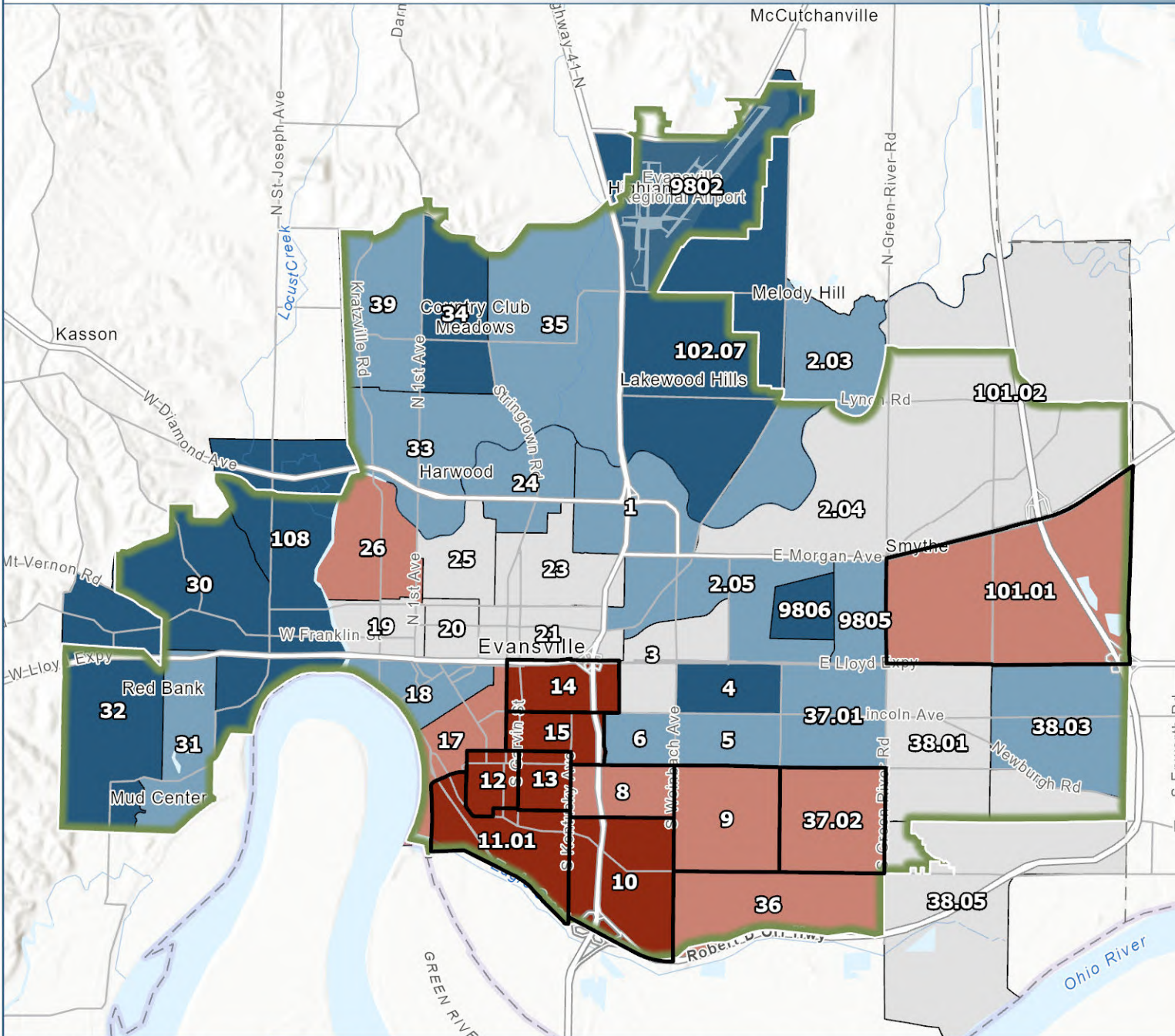
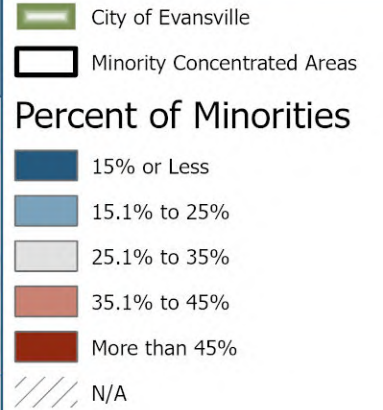
It is also important to point out that while three of the Tracts listed in the preceding table report very limited or no population, these are newly formed Tracts as part of the 2020 Census which are comprised primarily, if not entirely, of non-residential areas. More specifically, Tract 9802.00 is comprised of the Evansville Regional Airport and other surrounding non-residential areas while Tracts 9805.00 and 9806.00 are primarily comprised of Eastland Mall, other commercialized areas, and the Wesselman Woods Nature Preserve.

The graph below illustrates the overall city's composition of minorities.



A map illustrating the share of minority population by Census Tract, including the designation of minority concentrated areas, is on the following page.





**Housing Tenure (Owner vs. Renter Shares)** – The shares of renter- and owner-occupied households for each Census Tract from the 2020 American Community Survey 5-Year Estimates (2016-2020) is shown in the following table. Housing tenure data for Blacks and Hispanic households, as a percentage of each individual minority groups, is also provided.

2020 Census Tract	Minority Concentrated Area	All Races			Black Households			Hispanic Households		
		2016-2020			2016-2020			2016-2020		
		Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %
181630001.00		819	49.3%	50.7%	36	100.0%	0.0%	5	0.0%	100.0%
181630002.03*		1,339	14.9%	85.1%	26	0.0%	100.0%	29	100.0%	0.0%
181630002.04*		2,340	37.3%	62.7%	139	65.5%	34.5%	77	100.0%	0.0%
181630002.05*		894	27.3%	72.7%	20	0.0%	100.0%	0	-	-
181630003.00		1,332	53.6%	46.4%	109	100.0%	0.0%	18	100.0%	0.0%
181630004.00		976	29.9%	70.1%	0	-	-	4	0.0%	100.0%
181630005.00		979	10.5%	89.5%	30	16.7%	83.3%	0	-	-
181630006.00		733	20.5%	79.5%	34	0.0%	100.0%	29	58.6%	41.4%
181630008.00	x	1,210	27.5%	72.5%	265	49.1%	50.9%	12	0.0%	100.0%
181630009.00	x	2,552	33.1%	66.9%	373	61.7%	38.3%	80	53.8%	46.3%
181630010.00	x	1,858	61.4%	38.6%	573	82.0%	18.0%	37	48.7%	51.4%
181630011.01	x	1,168	57.7%	42.3%	388	50.3%	49.7%	21	100.0%	0.0%
181630012.00	x	754	56.6%	43.4%	388	59.5%	40.5%	21	71.4%	28.6%
181630013.00	x	894	42.7%	57.3%	564	48.2%	51.8%	39	56.4%	43.6%
181630014.00	x	641	61.5%	38.5%	204	65.2%	34.8%	16	100.0%	0.0%
181630015.00	x	811	50.8%	49.2%	527	53.7%	46.3%	0	-	-
181630017.00		902	76.3%	23.7%	161	90.7%	9.3%	57	100.0%	0.0%
181630018.00		318	54.7%	45.3%	35	37.1%	62.9%	0	-	-
181630019.00		417	72.4%	27.6%	85	82.4%	17.7%	0	-	-
181630020.00		382	75.9%	24.1%	25	100.0%	0.0%	0	-	-
181630021.00		806	41.9%	58.1%	116	30.2%	69.8%	26	42.3%	57.7%
181630023.00		1,077	46.9%	53.1%	22	100.0%	0.0%	9	0.0%	100.0%
181630024.00		1,479	32.3%	67.8%	106	55.7%	44.3%	21	66.7%	33.3%
181630025.00		706	55.1%	44.9%	42	100.0%	0.0%	25	76.0%	24.0%
181630026.00		1,374	45.6%	54.4%	158	70.3%	29.8%	0	-	-
181630030.00		2,096	32.0%	68.0%	11	100.0%	0.0%	90	22.2%	77.8%
181630031.00		1,058	36.8%	63.2%	0	-	-	11	0.0%	100.0%
181630032.00		1,714	54.8%	45.2%	54	100.0%	0.0%	6	100.0%	0.0%
181630033.00		1,877	63.2%	36.8%	88	79.6%	20.5%	44	61.4%	38.6%
181630034.00		1,270	12.5%	87.5%	11	100.0%	0.0%	0	-	-
181630035.00		1,181	15.7%	84.3%	59	100.0%	0.0%	5	0.0%	100.0%
181630036.00		1,933	58.5%	41.5%	187	86.1%	13.9%	40	100.0%	0.0%
181630037.01		748	28.3%	71.7%	35	100.0%	0.0%	0	-	-
181630037.02	x	2,350	55.5%	44.5%	642	93.5%	6.5%	139	0.0%	100.0%
181630038.01		2,454	52.5%	47.5%	209	60.3%	39.7%	129	67.4%	32.6%
181630038.03		1,992	20.3%	79.7%	94	23.4%	76.6%	9	0.0%	100.0%
181630038.05*		2,802	30.0%	70.0%	550	52.9%	47.1%	55	0.0%	100.0%
181630039.00		1,264	34.3%	65.7%	0	-	-	49	87.8%	12.2%
181630101.01*	x	1,548	97.7%	2.3%	153	100.0%	0.0%	20	100.0%	0.0%
181630101.02*		2,063	71.5%	28.6%	122	100.0%	0.0%	19	100.0%	0.0%
181630102.07*		1,282	5.0%	95.0%	31	71.0%	29.0%	7	0.0%	100.0%
181630108.00*		1,844	54.8%	45.2%	58	87.9%	12.1%	4	0.0%	100.0%
181639802.00*		0	-	-	0	-	-	0	-	-
181639805.00*		5	100.0%	0.0%	0	-	-	0	-	-
181639806.00*		0	-	-	0	-	-	0	-	-
<b>City of Evansville</b>		<b>53,896</b>	<b>46.0%</b>	<b>54.1%</b>	<b>5,134</b>	<b>74.0%</b>	<b>26.0%</b>	<b>1,097</b>	<b>61.6%</b>	<b>38.4%</b>

Sources: 2020 ACS and Bowen National Research

\*New tract since time of original analysis

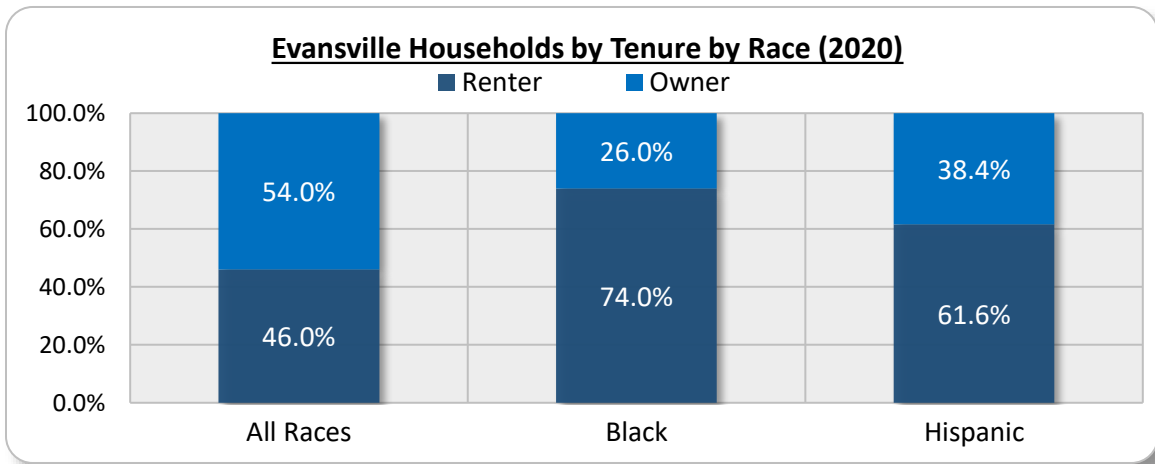
While not universally true, high shares of renter households often are representative of areas with higher tenant turnover and instability, due to typical characteristics associated with rental housing.

As the preceding table illustrates, the share of Blacks renting within the majority of Census Tract (33 of 45 Tracts) in the city is higher than the overall share of renters per Tract. In some cases, the share of Black renters is more than double the overall Tract share of renters. Further approximately 74.0% of all Black households are renters and 19 of the 45 Tracts report more than a three-quarters (75.0%) share of Black renter households. Although lower than that reported for Black households, the overall share (61.6%) of renter households among Hispanic households is also higher than the overall renter share (46.0%) for the city of Evansville. As such, it is clear that the majority of minorities are renting housing, as opposed to being homeowners.

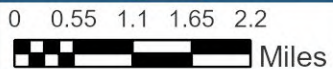
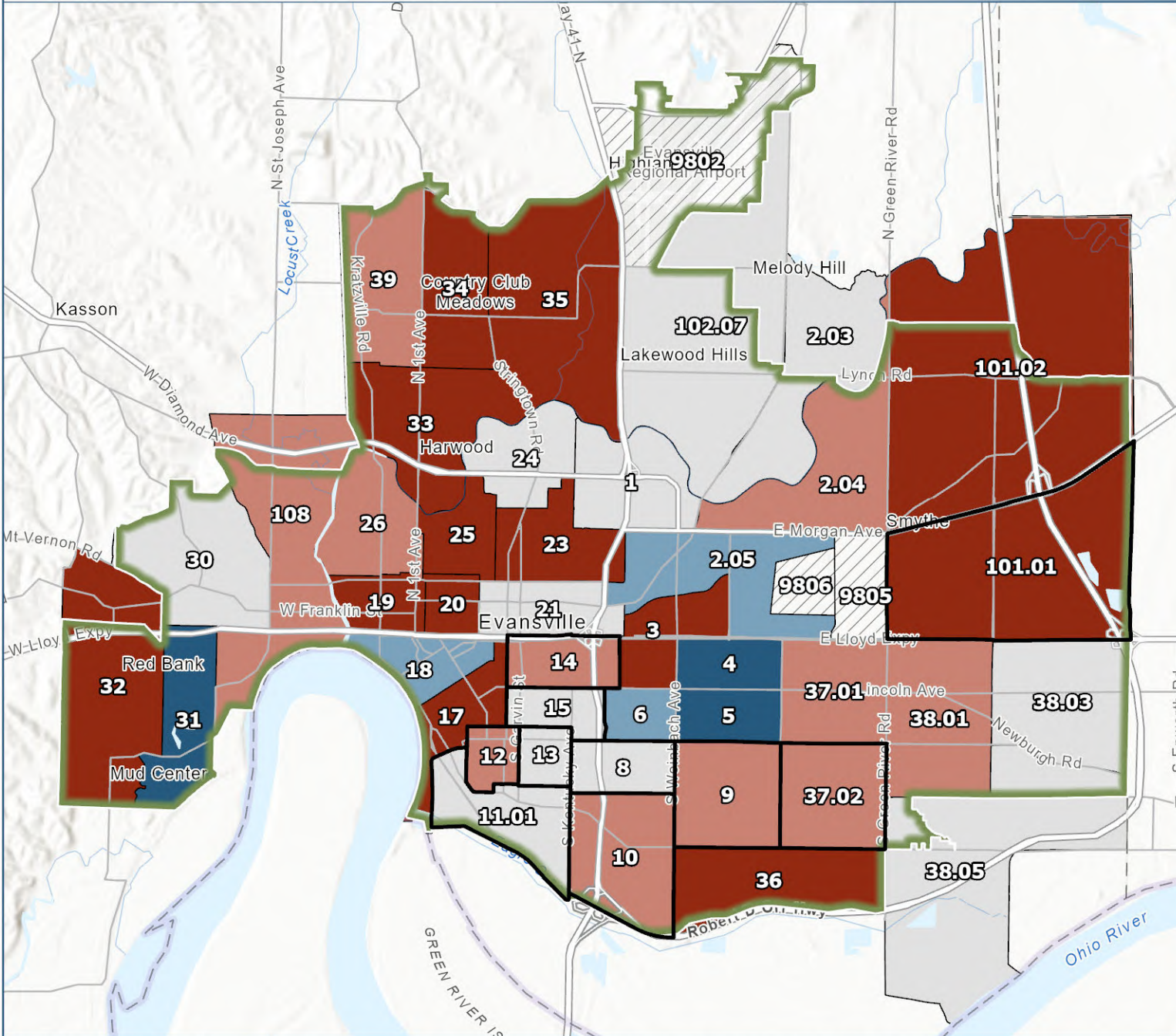
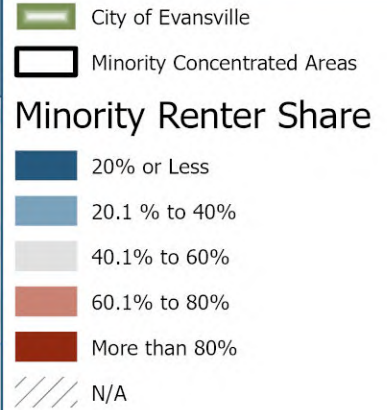
Within the minority concentrated areas (shown in red shading in the preceding table), the median renter share among Black households is 60.6% and among Hispanic households it is 56.4%. These shares are similar to the overall median renter household share of 56.1% within these specific Tracts. Nonetheless, while the composition of housing by tenure (renter vs. owner) varies throughout the city and some neighborhoods are more renter-oriented and others are more owner-oriented, it appears that minority concentrated communities are primarily renter-oriented.

Regarding homeowners, just over one-quarter (26.0%) of Black households and more than one-third (38.4%) of Hispanic households are owner-occupied. In comparison, the overall share of owner-occupied households for the city of Evansville is 54.1%.

The following graph illustrates the share of households by tenure by race for the city of Evansville.



A map illustrating the percentage of minority renter households as a percentage of total minority households based on 2016-2020 ACS data for each Census Tract in the city is shown on the following page.



**Poverty Rates** – We compare population poverty rates between 2011-2015 and 2016-2020 five-year ACS estimates. Because poverty by race data at the Census Tract level is unreliable, we did not incorporate race into the ACS estimates evaluated in the following table. However, we show in the following table the poverty rates of the minority concentrated areas (Census Tracts shaded in red) compared with all other Census Tracts in the city. The table also illustrates the change in poverty rates between the two five-year ACS estimate periods. Note that while our original analysis evaluated poverty rates by household, population poverty rates have been evaluated in this analysis. Population poverty rates have been evaluated/considered as this data requires less extrapolation as compared to determining poverty status by household and thus is considered to be more accurately reflective of poverty rates within the Evansville area.

2010 Census Tract	2020 Census Tract	Poverty Rates by Census Tract			
		Minority Concentrated Area	2011-2015 Percent of Persons in Poverty	2016-2020 Percent of Persons in Poverty	% Point Change (11-15) to (16-20)
181630001.00	181630001.00		15.3%	<b>27.7%</b>	12.4
181630002.01	N/A		6.9%	-	-
181630002.02	N/A		10.8%	-	-
N/A	181630002.03		-	<b>2.7%</b>	-
N/A	181630002.04		-	<b>13.2%</b>	-
N/A	181630002.05		-	<b>8.4%</b>	-
181630003.00	181630003.00		28.7%	<b>14.7%</b>	-14.0
181630004.00	181630004.00		13.5%	<b>10.2%</b>	-3.3
181630005.00	181630005.00		7.6%	<b>5.1%</b>	-2.5
181630006.00	181630006.00		12.3%	<b>19.7%</b>	7.4
181630008.00	181630008.00	x	15.9%	<b>15.4%</b>	-0.5
181630009.00	181630009.00	x	23.7%	<b>13.6%</b>	-10.1
181630010.00	181630010.00	x	30.3%	<b>35.8%</b>	5.5
181630011.00	N/A		44.6%	-	-
N/A	181630011.01	x	-	<b>32.6%</b>	-
181630012.00	181630012.00	x	32.9%	<b>30.5%</b>	-2.4
181630013.00	181630013.00	x	41.9%	<b>42.6%</b>	0.7
181630014.00	181630014.00	x	40.0%	<b>38.9%</b>	-1.1
181630015.00	181630015.00	x	36.4%	<b>30.7%</b>	-5.7
181630017.00	181630017.00		39.6%	<b>38.3%</b>	-1.3
181630018.00	181630018.00		37.5%	<b>23.6%</b>	-13.9
181630019.00	181630019.00		41.6%	<b>38.1%</b>	-3.5
181630020.00	181630020.00		35.9%	<b>35.2%</b>	-0.7
181630021.00	181630021.00		30.4%	<b>26.7%</b>	-3.7
181630023.00	181630023.00		26.5%	<b>24.9%</b>	-1.6
181630024.00	181630024.00		15.0%	<b>24.0%</b>	9.0
181630025.00	181630025.00		32.3%	<b>41.2%</b>	8.9
181630026.00	181630026.00		43.6%	<b>42.6%</b>	-1.0
181630028.00	N/A		13.5%	-	-
181630029.00	N/A		-	-	-
181630030.00	181630030.00		14.2%	<b>12.9%</b>	-1.3
181630031.00	181630031.00		20.1%	<b>10.4%</b>	-9.7
181630032.00	181630032.00		22.1%	<b>22.0%</b>	-0.1
181630033.00	181630033.00		24.1%	<b>27.5%</b>	3.4
181630034.00	181630034.00		10.4%	<b>14.4%</b>	4.0
181630035.00	181630035.00		12.4%	<b>9.4%</b>	-3.0
181630036.00	181630036.00		23.4%	<b>18.8%</b>	-4.6
181630037.01	181630037.01		13.7%	<b>3.0%</b>	-10.7
181630037.02	181630037.02	x	35.2%	<b>28.8%</b>	-6.4
181630038.01	181630038.01		8.9%	<b>8.2%</b>	-0.7

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

(Continued)

2010 Census Tract	2020 Census Tract	Poverty Rates by Census Tract			
		Minority Concentrated Area	2011-2015 Percent of Persons in Poverty	2016-2020 Percent of Persons in Poverty	% Point Change (11-15) to (16-20)
181630038.03	181630038.03		5.5%	5.5%	0.0
181630038.04	N/A		12.7%	-	-
N/A	181630038.05		-	16.9%	-
181630039.00	181630039.00		5.9%	17.8%	11.9
181630101.00	N/A		15.2%	-	-
N/A	181630101.01	x	-	27.4%	-
N/A	181630101.02		-	21.5%	-
181630102.02	N/A		3.8%	-	-
N/A	181630102.07		-	5.2%	-
N/A	181630108.00		-	21.2%	-
N/A	181639802.00		-	-	-
N/A	181639805.00		-	-	-
N/A	181639806.00		-	-	-
<b>City of Evansville</b>			<b>21.0%</b>	<b>21.0%</b>	<b>0.0</b>

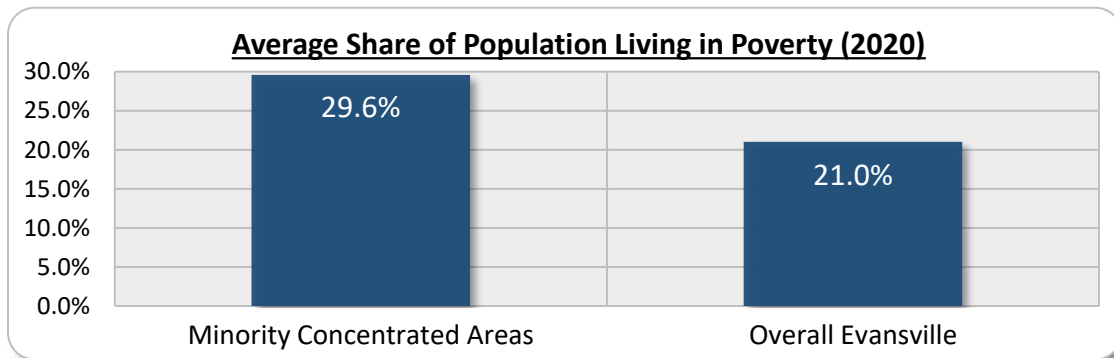
Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

Based on 2016-2020 American Community Survey (ACS) estimates, 21.0% of all the total population in the city of Evansville is living in poverty. This is identical to the rate reported by the 2011-2015 ACS estimates and indicates that one in five Evansville residents continues to live in poverty. In comparison, between 13.6% and 42.6% of the population within the minority concentrated areas live below the poverty level, with an average poverty rate of 29.6% among these Tracts. The highest poverty rate reported is 42.6% for Tracts 13.00 and 26.00. Generally, the most impoverished Tracts within the city of Evansville are concentrated in the Central submarket.

Further, poverty rates have decreased in six of the ten minority concentrated Tracts and 23 total Tracts within the city of Evansville between the two time periods evaluated in the preceding table. Notably, Tracts 3.00, 9.00, 18.00, and 37.01 all reported declines of more than 10 full percentage points, with the largest decline (14.0 percentage points) occurring within Tract 3.00. In comparison, the largest increase in poverty share was 12.4 percentage points in Tract 1.00, with only one other Tract (39.00) reporting more than a 10 percentage point increase in poverty share.

The graph below illustrates the average share of households living in poverty in the minority concentrated areas versus the overall city of Evansville.



A map illustrating the poverty rates of the Census Tracts within Evansville is shown on the following page.



**Median Household Income** – Median household income for the five-year estimates of 2011 to 2015 and 2016 to 2020 for each Census Tract is shown in the table below. The data is also illustrated for Black and White households (Hispanic data was insufficient to report) in a separate table found on the following page. It is important to point out that median household income data for Black households was not available for all Tracts and for all time periods. Data for minority concentrated areas are shown in red shading.

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	All Households		
			2011-2015 Median Household Income	2016-2020 Median Household Income	% Change (11-15) to (16-20)
181630001.00	181630001.00		\$39,909	<b>\$44,926</b>	12.6%
181630002.01	N/A		\$48,225	-	-
181630002.02	N/A		\$39,821	-	-
N/A	181630002.03		-	<b>\$76,875</b>	-
N/A	181630002.04		-	<b>\$46,236</b>	-
N/A	181630002.05		-	<b>\$51,797</b>	-
181630003.00	181630003.00		\$31,301	<b>\$37,212</b>	18.9%
181630004.00	181630004.00		\$44,648	<b>\$66,339</b>	48.6%
181630005.00	181630005.00		\$64,597	<b>\$57,055</b>	-11.7%
181630006.00	181630006.00		\$53,649	<b>\$61,131</b>	13.9%
181630008.00	181630008.00	x	\$35,679	<b>\$53,464</b>	49.8%
181630009.00	181630009.00		\$32,052	<b>\$46,105</b>	43.8%
181630010.00	181630010.00	x	\$29,616	<b>\$37,632</b>	27.1%
181630011.00	N/A		\$24,803	-	-
N/A	181630011.01	x	-	<b>\$29,784</b>	-
181630012.00	181630012.00	x	\$30,076	<b>\$26,500</b>	-11.9%
181630013.00	181630013.00	x	\$24,341	<b>\$33,011</b>	35.6%
181630014.00	181630014.00	x	\$23,775	<b>\$27,292</b>	14.8%
181630015.00	181630015.00	x	\$26,329	<b>\$38,219</b>	45.2%
181630017.00	181630017.00	x	\$18,051	<b>\$35,250</b>	95.3%
181630018.00	181630018.00		\$23,571	<b>\$77,083</b>	227.0%
181630019.00	181630019.00		\$20,156	<b>\$26,442</b>	31.2%
181630020.00	181630020.00		\$21,250	<b>\$16,912</b>	-20.4%
181630021.00	181630021.00		\$29,441	<b>\$37,774</b>	28.3%
181630023.00	181630023.00		\$31,274	<b>\$32,639</b>	4.4%
181630024.00	181630024.00		\$37,910	<b>\$40,114</b>	5.8%
181630025.00	181630025.00		\$25,528	<b>\$29,122</b>	14.1%
181630026.00	181630026.00		\$25,922	<b>\$26,094</b>	0.7%
181630028.00	N/A		\$34,185	-	-
181630029.00	N/A		\$48,672	-	-
181630030.00	181630030.00		\$42,445	<b>\$50,032</b>	17.9%
181630031.00	181630031.00		\$40,880	<b>\$52,857</b>	29.3%
181630032.00	181630032.00		\$29,699	<b>\$43,728</b>	47.2%
181630033.00	181630033.00		\$28,218	<b>\$31,950</b>	13.2%
181630034.00	181630034.00		\$53,946	<b>\$49,457</b>	-8.3%
181630035.00	181630035.00		\$51,691	<b>\$54,438</b>	5.3%
181630036.00	181630036.00		\$35,321	<b>\$34,572</b>	-2.1%
181630037.01	181630037.01		\$48,750	<b>\$65,926</b>	35.2%
181630037.02	181630037.02	x	\$29,388	<b>\$38,113</b>	29.7%
181630038.01	181630038.01		\$39,819	<b>\$42,576</b>	6.9%
181630038.03	181630038.03		\$59,562	<b>\$78,649</b>	32.0%
181630038.04	N/A		\$41,823	-	-
N/A	181630038.05		-	<b>\$55,938</b>	-
181630039.00	181630039.00		\$49,352	<b>\$53,809</b>	9.0%
181630101.00	N/A		\$29,485	-	-
N/A	181630101.01	x	-	<b>\$38,981</b>	-
N/A	181630101.02		-	<b>\$31,371</b>	-
181630102.02	N/A		\$67,237	-	-
N/A	181630102.07		-	<b>\$66,786</b>	-
N/A	181630108.00		-	<b>\$40,340</b>	-
N/A	181639802.00		-	-	-
N/A	181639805.00		-	-	-
N/A	181639806.00		-	-	-
<b>City of Evansville</b>			<b>\$35,785</b>	<b>\$42,623</b>	<b>19.1%</b>

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)



The following table illustrates median household income for Black and White households separately by Census Tract and for the city of Evansville.

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Black Households			White Households		
			2011-2015 Median Household Income	2016-2020 Median Household Income	% Growth (11-15) to (16-20)	2011-2015 Median Household Income	2016-2020 Median Household Income	% Change (11-15) to (16-20)
181630001.00	181630001.00		-	-	-	\$40,000	\$48,750	21.9%
181630002.01	N/A		-	-	-	\$48,519	-	-
181630002.02	N/A		\$27,143	-	-	\$43,229	-	-
N/A	181630002.03		-	-	-	-	\$78,846	-
N/A	181630002.04		-	\$53,261	-	-	\$47,484	-
N/A	181630002.05		-	-	-	-	\$50,195	-
181630003.00	181630003.00		\$17,130	-	-	\$31,859	\$43,116	35.3%
181630004.00	181630004.00		-	-	-	44922	\$63,750	41.9%
181630005.00	181630005.00		-	-	-	65078	\$56,842	-12.7%
181630006.00	181630006.00		\$57,083	-	-	\$54,459	\$61,845	13.6%
181630008.00	181630008.00	x	\$34,182	\$52,565	53.8%	\$38,409	\$56,875	48.1%
181630009.00	181630009.00		\$14,289	-	-	\$33,756	\$47,861	41.8%
181630010.00	181630010.00	x	\$19,333	\$31,821	64.6%	\$31,230	\$43,750	40.1%
181630011.00	N/A		\$23,403	-	-	\$28,750	-	-
N/A	181630011.01	x	-	-	-	-	\$30,596	-
181630012.00	181630012.00	x	\$15,769	\$24,000	52.2%	\$37,857	\$35,789	-5.5%
181630013.00	181630013.00	x	\$23,858	\$25,298	6.0%	\$26,125	\$35,988	37.8%
181630014.00	181630014.00	x	\$14,766	\$20,000	35.4%	\$34,208	\$37,642	10.0%
181630015.00	181630015.00	x	\$24,053	\$29,076	20.9%	\$28,750	\$46,111	60.4%
181630017.00	181630017.00	x	\$15,380	\$12,358	-19.6%	\$22,195	\$36,075	62.5%
181630018.00	181630018.00		-	-	-	30061	\$75,208	150.2%
181630019.00	181630019.00		\$13,884	-	-	\$28,417	\$27,125	-4.5%
181630020.00	181630020.00		-	-	-	22639	\$18,036	-20.3%
181630021.00	181630021.00		\$26,852	-	-	\$30,181	\$34,840	15.4%
181630023.00	181630023.00		-	-	-	35798	\$36,250	1.3%
181630024.00	181630024.00		-	-	-	38887	\$43,004	10.6%
181630025.00	181630025.00		\$23,859	\$33,571	40.7%	\$26,848	\$26,960	0.4%
181630026.00	181630026.00		\$20,365	\$24,063	18.2%	\$26,590	\$26,944	1.3%
181630028.00	N/A		-	-	-	36106	-	-
181630029.00	N/A		-	-	-	48672	-	-
181630030.00	181630030.00		-	-	-	42225	\$50,452	19.5%
181630031.00	181630031.00		-	-	-	40820	\$52,555	28.7%
181630032.00	181630032.00		\$18,472	-	-	\$29,711	\$44,912	51.2%
181630033.00	181630033.00		\$12,679	\$23,672	86.7%	\$31,858	\$31,427	-1.4%
181630034.00	181630034.00		-	-	-	53946	\$48,804	-9.5%
181630035.00	181630035.00		\$40,208	-	-	\$52,875	\$50,536	-4.4%
181630036.00	181630036.00		\$11,235	\$40,664	261.9%	\$38,347	\$33,750	-12.0%
181630037.01	181630037.01		-	-	-	54231	\$65,046	19.9%
181630037.02	181630037.02	x	-	\$22,500	-	28989	\$50,982	75.9%
181630038.01	181630038.01		\$28,975	-	-	\$41,229	\$44,886	8.9%
181630038.03	181630038.03		-	-	-	60278	\$88,546	46.9%
181630038.04	N/A		-	-	-	44375	-	-
N/A	181630038.05		-	\$50,565	-	-	\$57,953	-
181630039.00	181630039.00		\$48,205	-	-	\$51,583	\$53,477	3.7%
181630101.00	N/A		\$23,914	-	-	\$30,139	-	-
N/A	181630101.01	x	-	-	-	-	\$42,042	-
N/A	181630101.02		-	\$19,063	-	-	\$31,217	-
181630102.02	N/A		-	-	-	\$66,711	-	-
N/A	181630102.07		-	-	-	-	\$68,438	-
N/A	181630108.00		-	\$21,611	-	-	\$40,699	-
N/A	181639802.00		-	-	-	-	-	-
N/A	181639805.00		-	-	-	-	-	-
N/A	181639806.00		-	-	-	-	-	-
<b>City of Evansville</b>			<b>\$19,537</b>	<b>\$27,604</b>	<b>-12.20%</b>	<b>\$39,068</b>	<b>\$45,268</b>	<b>-12.20%</b>

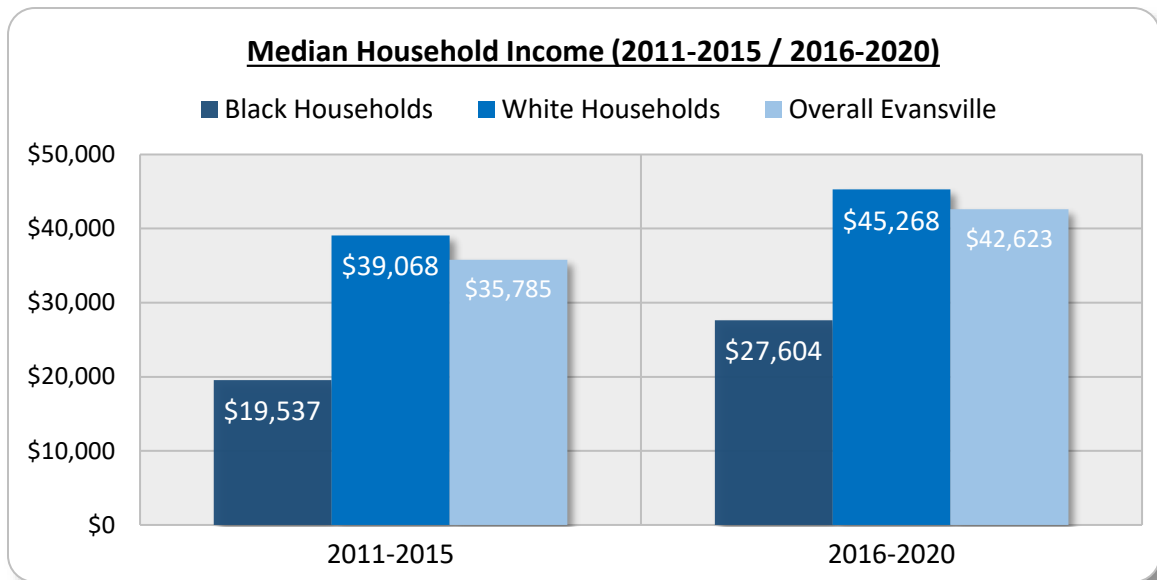
Sources: 2015 & 2020 ACS, Bowen National Research  
N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

The latest demographic data available (ACS 2016-2020) illustrates that the median household income of Blacks is lower than the overall median household income for all but three Tracts for which data was reported within the city. The median household income for Blacks (\$27,604) is more than 41.0% higher than that reported for such households in 2016. However, this is still more than 35.0% lower than the median household income (\$42,623) reported for all households within the city of Evansville. This is also nearly 40.0% lower than that reported for White households (\$45,512).

Minority concentrated Tracts report a median household income of \$25,298 for Black households, \$39,842 for White households, and \$37,873 for all households. Note that while the median household income is lower among Black households within these Tracts, the median household income has generally increased among Black households within minority concentrated Tracts for which this information was available.


Note that Tracts with the lowest median household income levels (below \$30,000) are all located in the Central submarket. This coincides with poverty rates as detailed earlier in this report.


The following graph illustrates the median household income of Blacks and Whites compared with the overall city of Evansville.




Maps illustrating the median household income by Census Tract for all households, Black households, and White households are shown on the following pages.


**Median Household Income**


 \$30K or Less

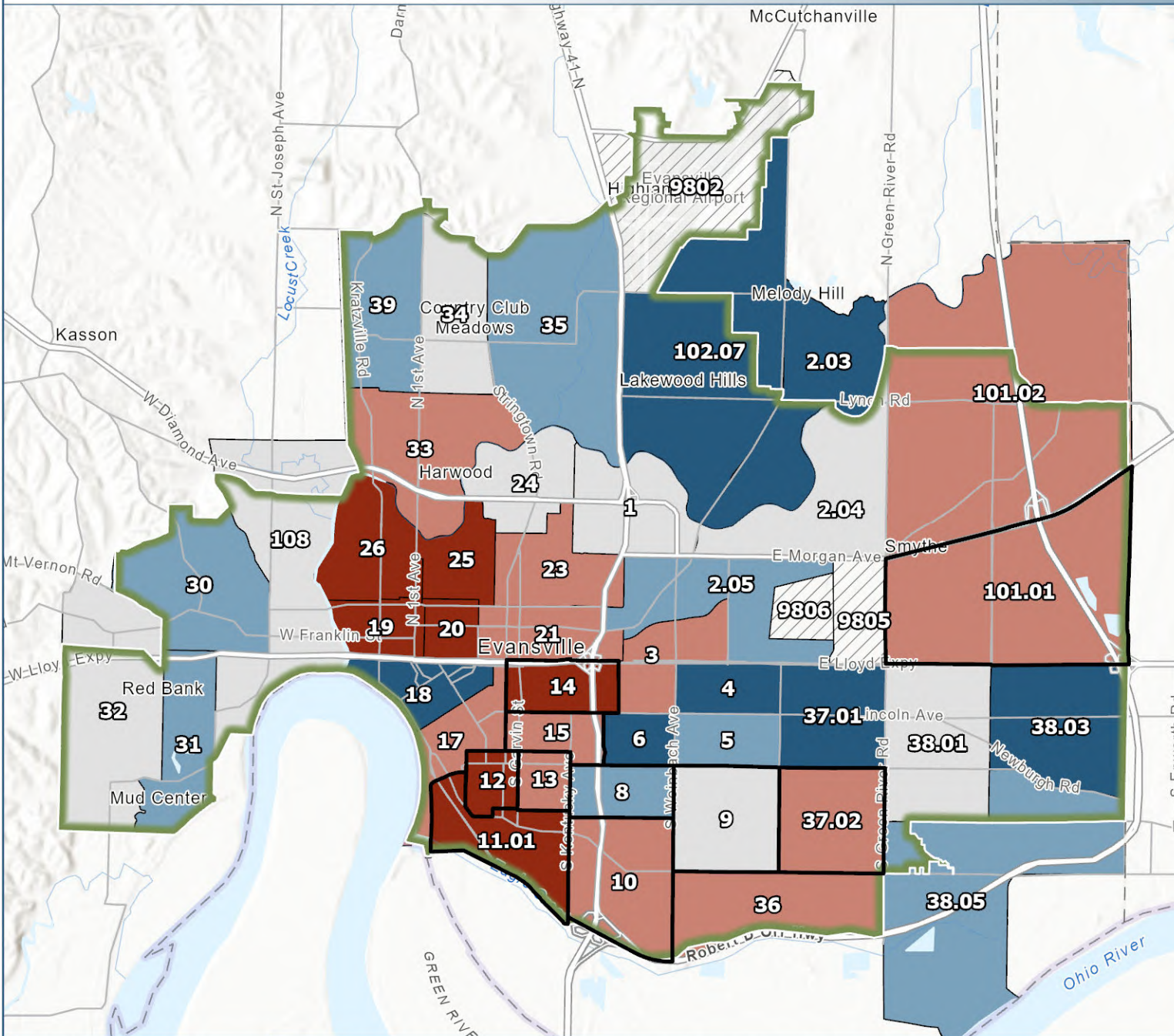
 \$30.1K to \$40K

 \$40.1K to \$50K


 \$50.1K to \$60K

 More than \$60K

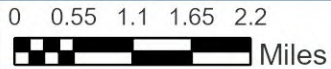
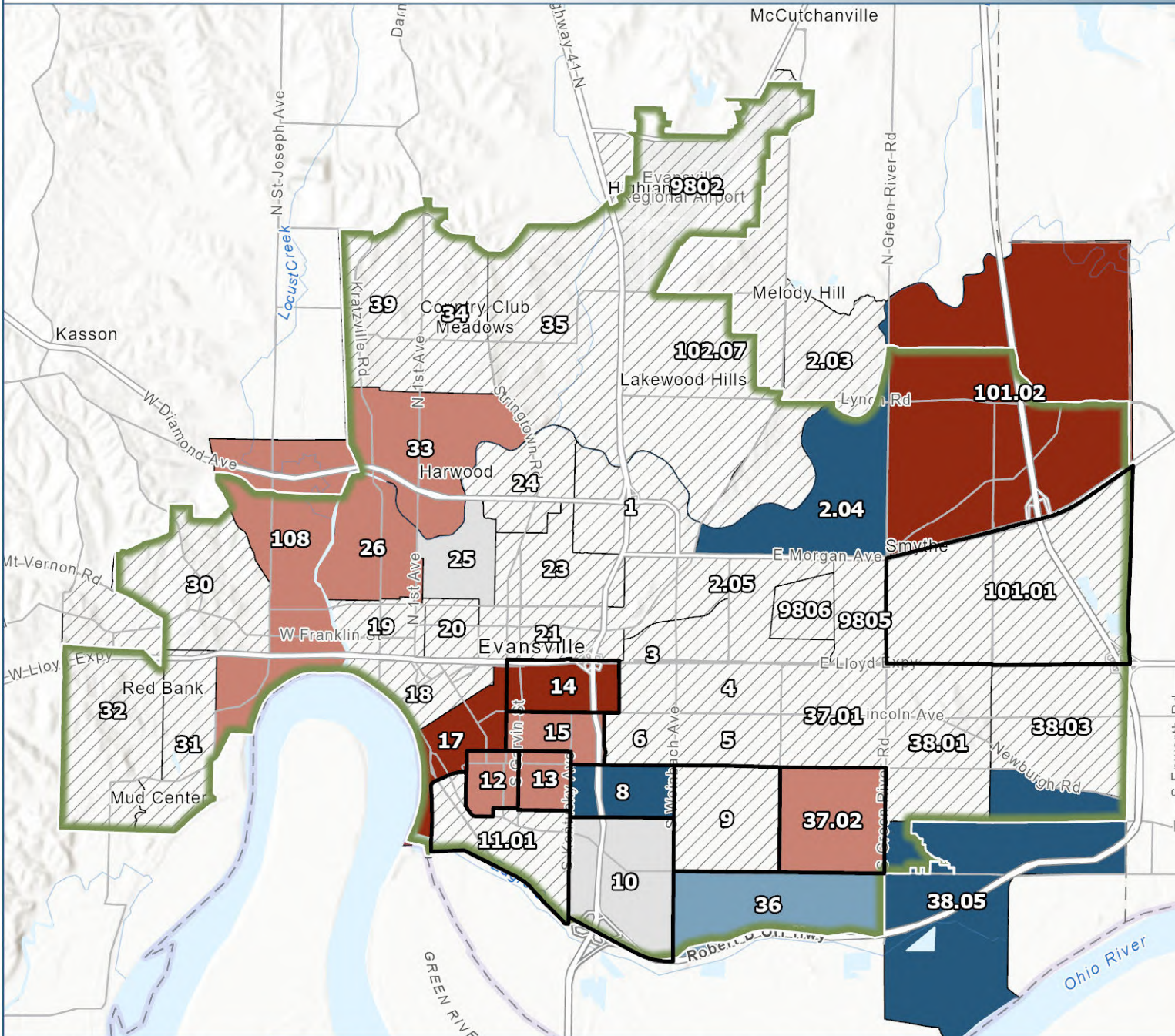
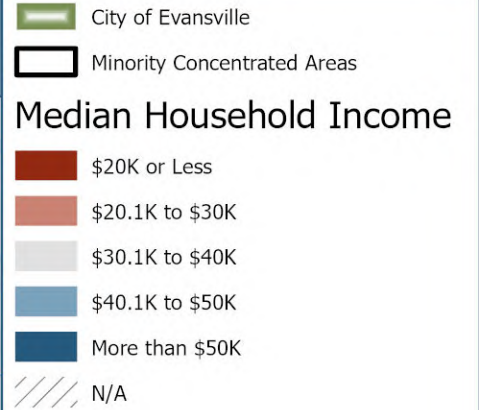
 N/A



0 0.55 1.1 1.65 2.2

 Miles

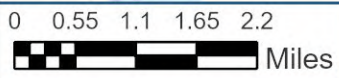
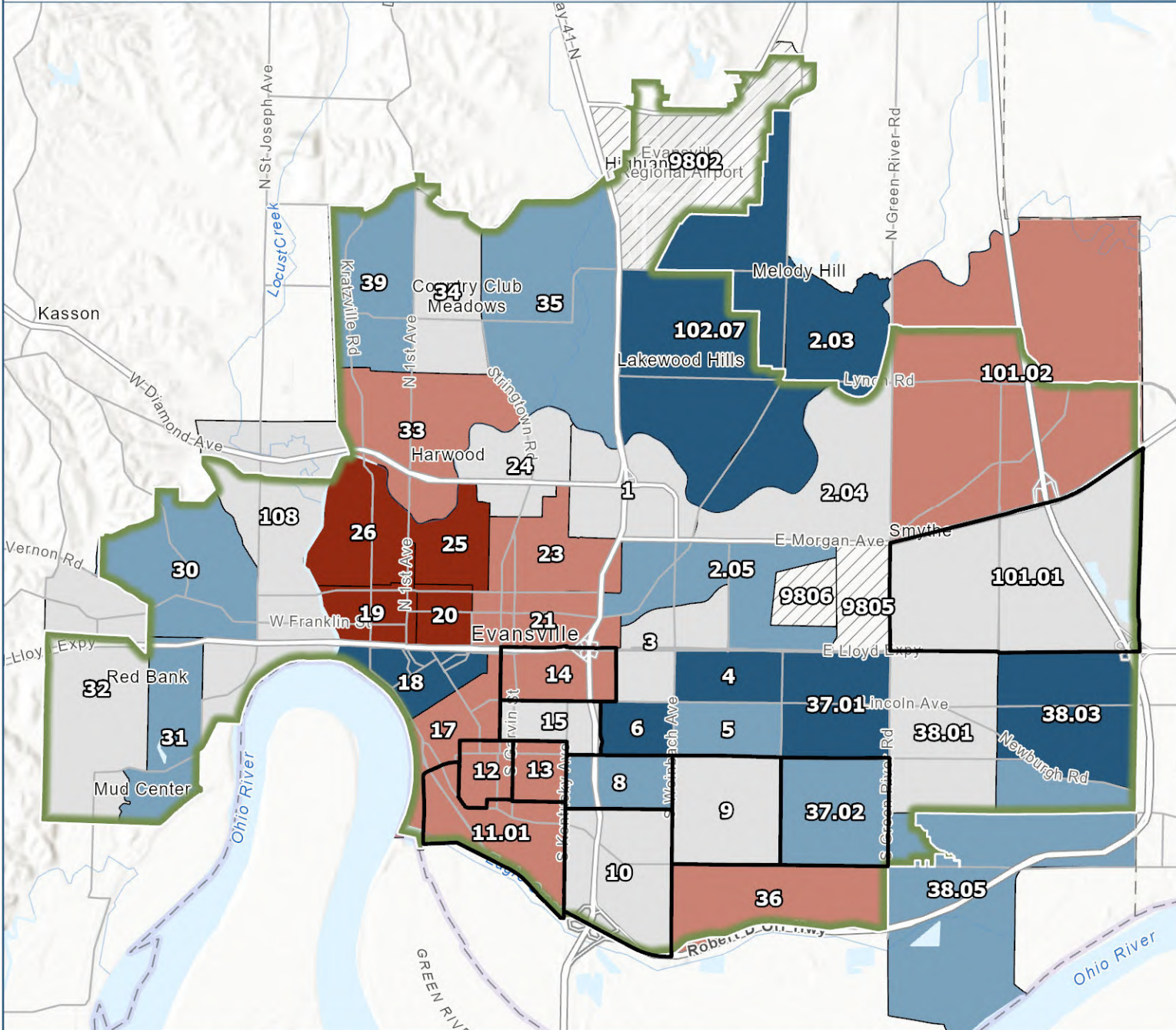
Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research, 2020 American Community Survey



Minority Concentrated Areas

City of Evansville

**Median Household Income**



**Housing Cost Burden** – The evaluation of a household’s income applied to housing costs can indicate if a household is paying a disproportionately high share of their income towards housing and may be considered cost burdened. For the purposes of this analysis, we have quantified and evaluated the share of households within each Census Tract that are Severe Cost Burdened, meaning they pay 50% or more of their income towards housing costs. This likely limits the ability of households in areas with concentrations of cost burdened households to allocate income towards other things including food, healthcare and other essentials. Given such data is not available on a race level, we have provided it for all Tracts, including the Tracts within the minority concentrated areas (shown in red shading).

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Percent Share of Severe Cost Burdened Households by Tenure by Census Tract					
			Renter			Owner		
			2011-2015	2016-2020	% Point Change	2011-2015	2016-2020	% Point Change
181630001.00	181630001.00		13.0%	<b>51.0%</b>	38.0	4.3%	<b>19.3%</b>	15.0
181630002.01	N/A		23.5%	-	-	7.2%	-	-
181630002.02	N/A		18.4%	-	-	7.2%	-	-
N/A	181630002.03		-	<b>25.5%</b>	-	-	<b>7.6%</b>	-
N/A	181630002.04		-	<b>45.4%</b>	-	-	<b>14.5%</b>	-
N/A	181630002.05		-	<b>29.1%</b>	-	-	<b>20.5%</b>	-
181630003.00	181630003.00		33.1%	<b>36.7%</b>	3.6	19.0%	<b>17.8%</b>	-1.2
181630004.00	181630004.00		14.5%	<b>25.7%</b>	11.2	3.6%	<b>13.9%</b>	10.3
181630005.00	181630005.00		0.0%	<b>48.5%</b>	48.5	4.7%	<b>17.1%</b>	12.4
181630006.00	181630006.00		21.5%	<b>36.7%</b>	15.2	9.9%	<b>20.1%</b>	10.2
181630008.00	181630008.00	x	30.3%	<b>35.1%</b>	4.8	6.6%	<b>12.3%</b>	5.7
181630009.00	181630009.00	x	31.5%	<b>40.9%</b>	9.4	6.2%	<b>19.0%</b>	12.8
181630010.00	181630010.00	x	22.4%	<b>37.6%</b>	15.2	3.4%	<b>24.0%</b>	20.6
181630011.00	N/A		31.1%	-	-	14.9%	-	-
N/A	181630011.01	x	-	<b>61.6%</b>	-	-	<b>17.0%</b>	-
181630012.00	181630012.00	x	40.8%	<b>66.7%</b>	25.9	9.0%	<b>11.0%</b>	2.0
181630013.00	181630013.00	x	37.0%	<b>69.4%</b>	32.4	20.9%	<b>37.3%</b>	16.4
181630014.00	181630014.00	x	26.1%	<b>69.5%</b>	43.4	9.5%	<b>17.0%</b>	7.5
181630015.00	181630015.00	x	37.0%	<b>63.3%</b>	26.3	14.4%	<b>9.5%</b>	-4.9
181630017.00	181630017.00		21.7%	<b>51.6%</b>	29.9	13.0%	<b>24.8%</b>	11.8
181630018.00	181630018.00		27.2%	<b>40.8%</b>	13.6	7.1%	<b>4.2%</b>	-2.9
181630019.00	181630019.00		32.4%	<b>62.6%</b>	30.2	24.4%	<b>23.5%</b>	-0.9
181630020.00	181630020.00		18.5%	<b>52.4%</b>	33.9	12.2%	<b>9.8%</b>	-2.4
181630021.00	181630021.00		26.8%	<b>53.6%</b>	26.8	3.0%	<b>18.6%</b>	15.6
181630023.00	181630023.00		24.3%	<b>68.7%</b>	44.4	7.1%	<b>25.0%</b>	17.9
181630024.00	181630024.00		22.2%	<b>52.4%</b>	30.2	2.1%	<b>25.1%</b>	23.0
181630025.00	181630025.00		34.5%	<b>52.2%</b>	17.7	4.8%	<b>23.3%</b>	18.5
181630026.00	181630026.00		27.9%	<b>43.9%</b>	16.0	9.1%	<b>39.6%</b>	30.5
181630028.00	N/A		21.1%	-	-	3.3%	-	-
181630029.00	N/A		26.3%	-	-	9.8%	-	-
181630030.00	181630030.00		26.3%	<b>40.2%</b>	13.9	3.5%	<b>27.1%</b>	23.6
181630031.00	181630031.00		31.2%	<b>33.9%</b>	2.7	9.3%	<b>15.4%</b>	6.1
181630032.00	181630032.00		27.7%	<b>48.4%</b>	20.7	10.0%	<b>12.7%</b>	2.7
181630033.00	181630033.00		20.3%	<b>37.0%</b>	16.7	12.0%	<b>32.5%</b>	20.5
181630034.00	181630034.00		31.4%	<b>54.7%</b>	23.3	6.0%	<b>24.5%</b>	18.5
181630035.00	181630035.00		15.9%	<b>54.1%</b>	38.2	13.5%	<b>16.0%</b>	2.5
181630036.00	181630036.00		34.5%	<b>58.5%</b>	24.0	7.2%	<b>35.5%</b>	28.3
181630037.01	181630037.01		30.0%	<b>25.0%</b>	-5.0	2.8%	<b>7.8%</b>	5.0
181630037.02	181630037.02	x	25.2%	<b>41.5%</b>	16.3	0.0%	<b>24.9%</b>	24.9
181630038.01	181630038.01		24.5%	<b>47.1%</b>	22.6	8.3%	<b>23.6%</b>	15.3
181630038.03	181630038.03		26.8%	<b>34.9%</b>	8.1	5.2%	<b>11.3%</b>	6.1

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Percent Share of Severe Cost Burdened Households by Tenure by Census Tract					
			Renter			Owner		
			2011-2015	2016-2020	% Point Change	2011-2015	2016-2020	% Point Change
181630038.04	N/A		7.9%	-	-	7.2%	-	-
N/A	181630038.05		-	<b>39.4%</b>	-	-	<b>12.7%</b>	-
181630039.00	181630039.00		19.1%	<b>32.3%</b>	13.2	5.7%	<b>18.2%</b>	12.5
181630101.00	N/A		18.1%	-	-	8.1%	-	-
N/A	181630101.01	x	-	<b>42.2%</b>	-	-	<b>0.0%</b>	-
N/A	181630101.02		-	<b>60.7%</b>	-	-	<b>10.5%</b>	-
181630102.02	N/A		0.0%	-	-	2.4%	-	-
N/A	181630102.07		-	<b>46.9%</b>	-	-	<b>15.4%</b>	-
N/A	181630108.00		-	<b>43.1%</b>	-	-	<b>18.6%</b>	-
N/A	181639802.00		-	-	-	-	-	-
N/A	181639805.00		-	<b>0.0%</b>	-	-	-	-
N/A	181639806.00		-	-	-	-	-	-
<b>City of Evansville</b>			<b>24.5%</b>	<b>46.7%</b>	<b>22.2</b>	<b>7.2%</b>	<b>19.5%</b>	<b>12.3</b>

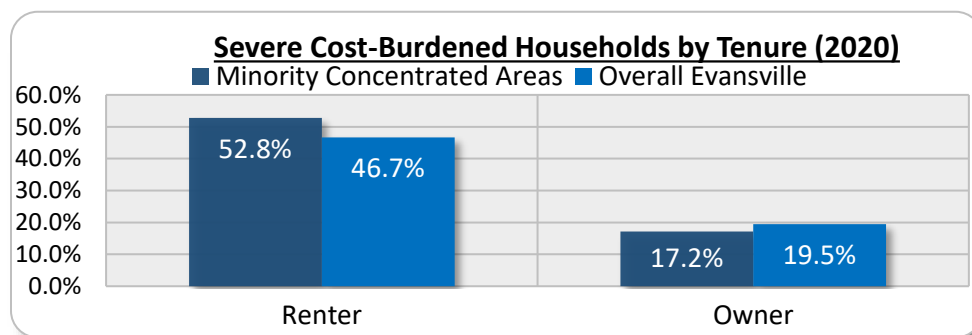
Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

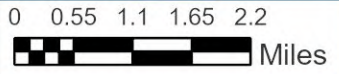
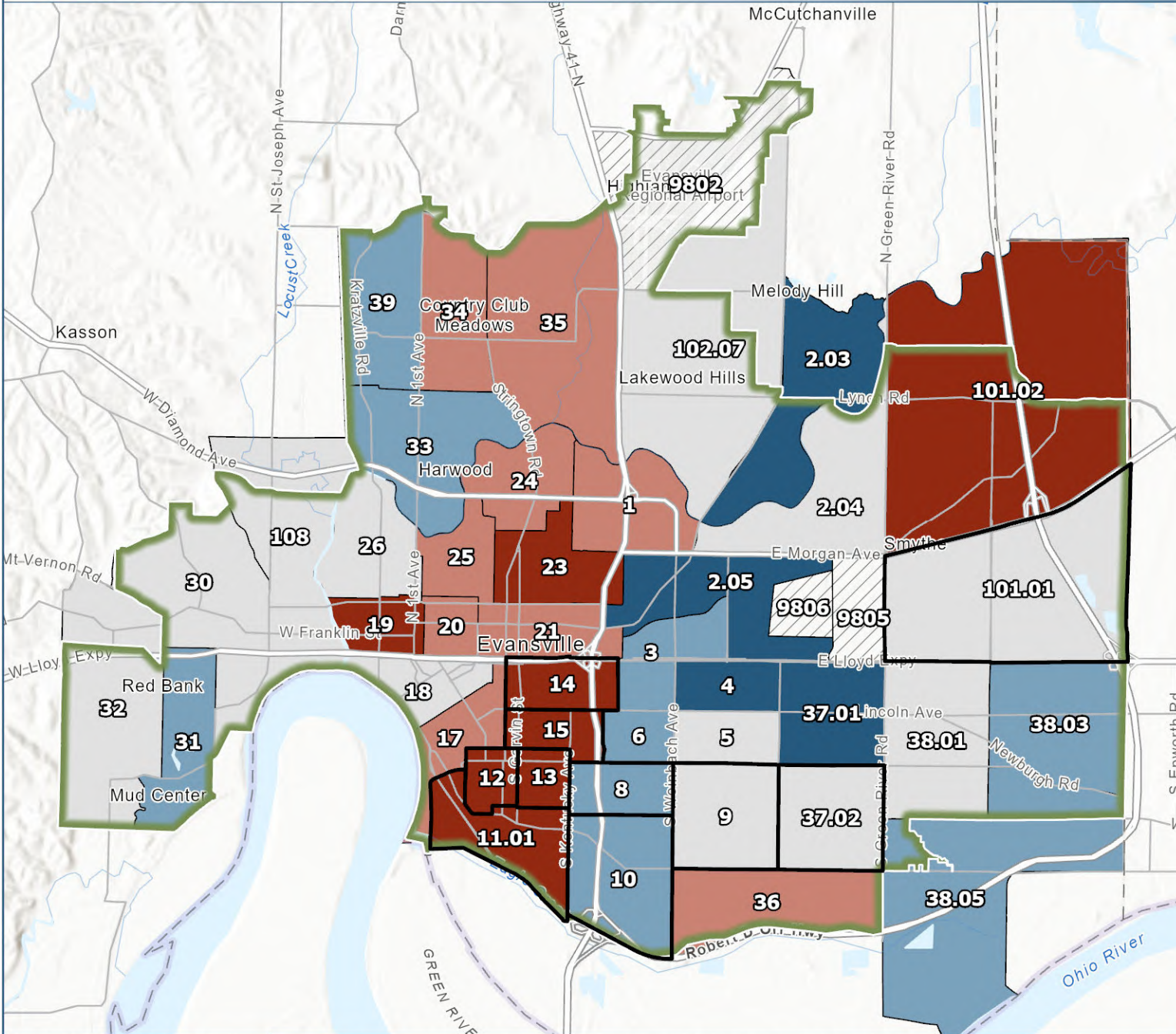
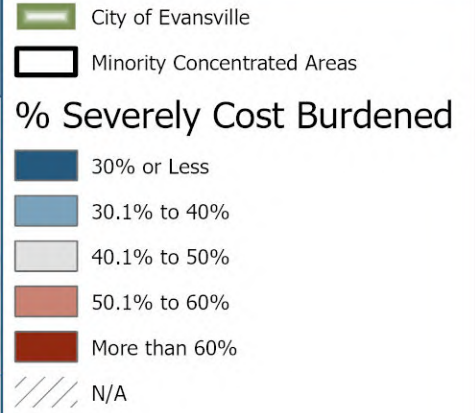
The average share of renter households that are severely cost burdened is 46.7% for the overall market, while the average share of renter households that are severely cost burdened within the minority concentrated areas is higher at 52.8%. Severe cost burdened owner households in the overall market have an average share of 19.5%, while such households in the minority concentrated areas is slightly lower at 17.2%. The propensity of severe cost burden households is clearly more prominent among renter households. It is also of note that the share of severe cost burdened households has increased among both renter and owner households as compared to 2011-2015 estimates.

Tracts with the highest shares of cost burdened *renter* households are generally comprised within the Central submarket while such *owner* households are dispersed throughout the city. The highest cost burdened shares among renter and owner households are found in Tracts 14.00 and 26.00, respectively. The ten highest shares of cost burdened renter households by Tract range from 54.7% to 69.5%, with five of these ten Tracts being minority concentrated areas. In comparison, the ten largest shares of cost burdened owner households by Tract range from 24.5% to 39.6%. Of the Tracts containing the ten highest shares of cost burdened owner households, only two are located within minority concentrated areas.

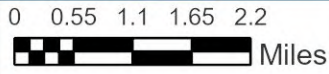
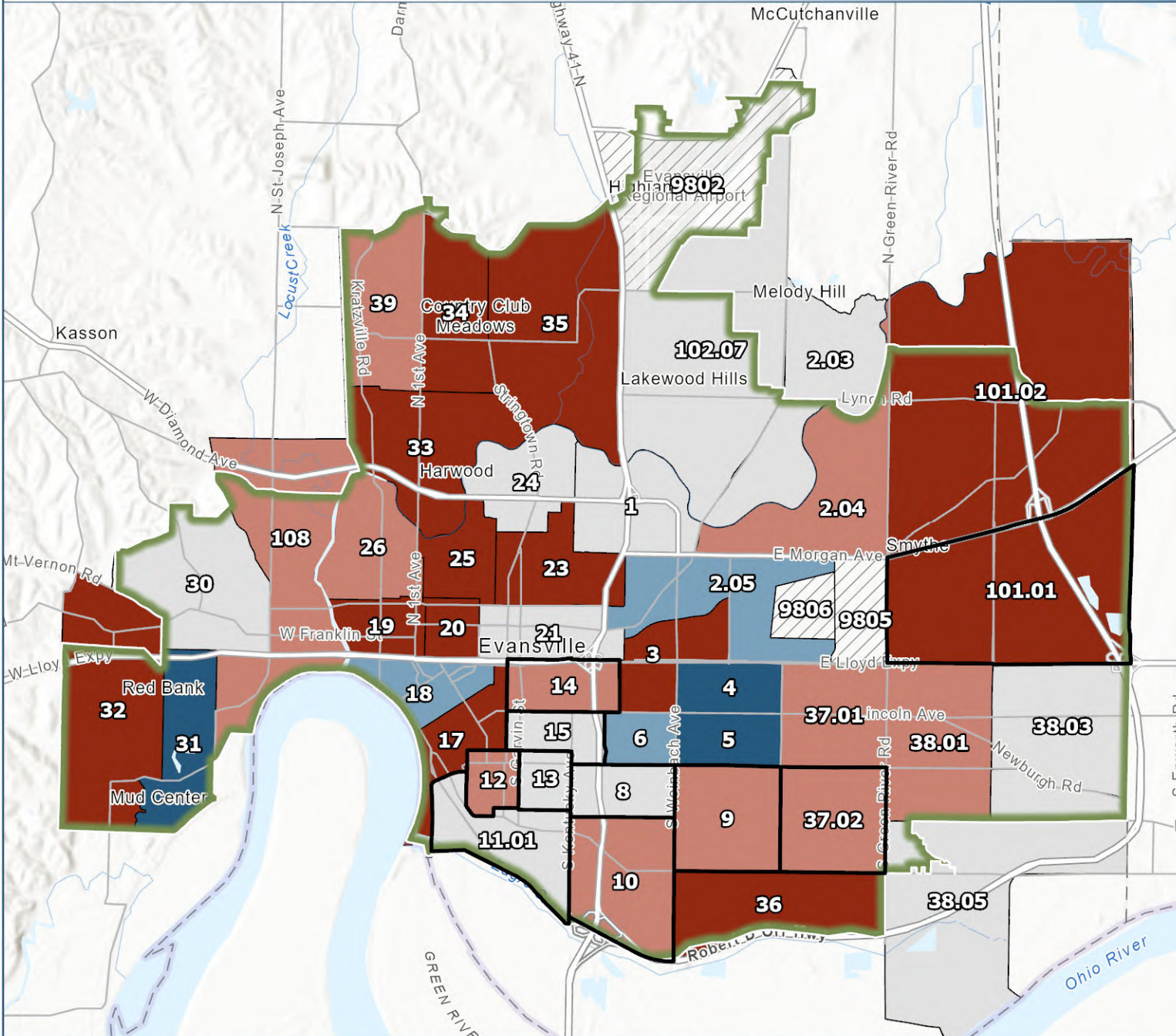
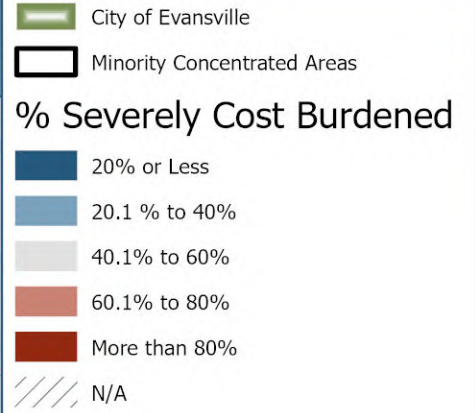
The following graph compares the average shares of cost burdened by tenure for Blacks compared with the overall city of Evansville.



Maps illustrating the shares of households paying 50% or more of their income towards housing by Census Tract are on the following pages.







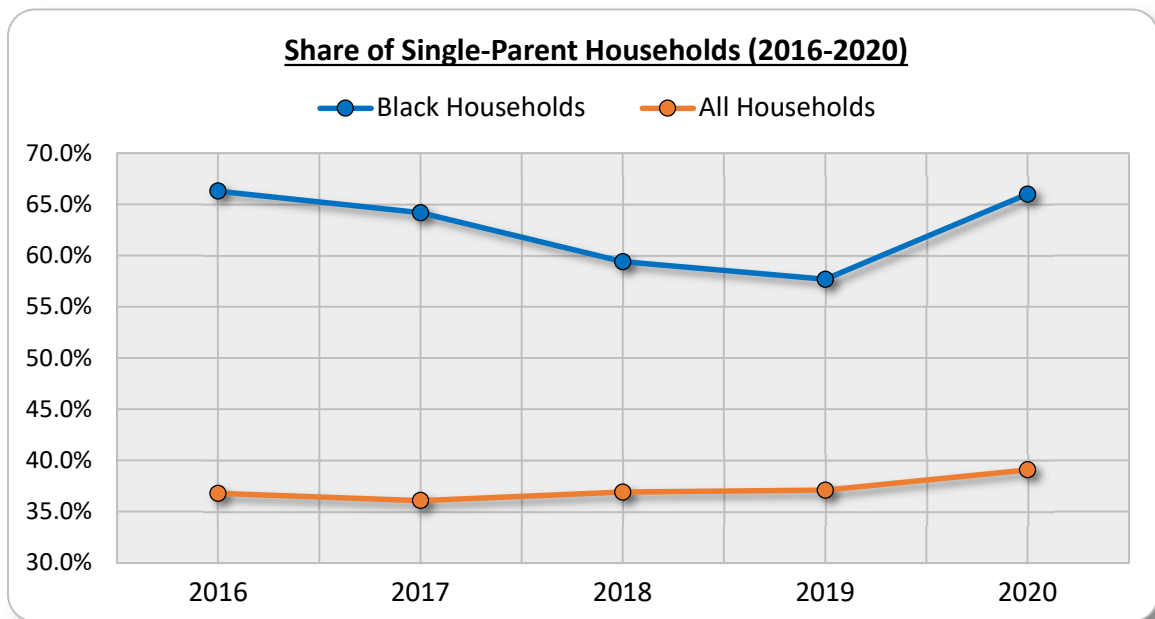
**Single-Parent Households** – Data of single-parent households on the Census Tract level has a large margin of error, particularly when limited to minorities. Therefore, we have provided annual housing composition data for the city of Evansville, illustrating single-parent data for all family households, as well as Black family households for the most recent five-year period available (2016 to 2020).

Year	All Family Households					Black Family Households				
	Total Family HHs	Male HH, no wife present	Female HH, no husband present	Total Single Parent HHs	% of Single Parent HHs	Total Family HHs	Male HH, no wife present	Female HH, no husband present	Total Single Parent HHs	% of Single Parent HHs
2016	28,475	2,312	8,159	10,471	<b>36.8%</b>	3,196	224	1,896	2,120	<b>66.3%</b>
2017	27,942	2,286	7,812	10,098	<b>36.1%</b>	3,051	177	1,781	1,958	<b>64.2%</b>
2018	27,587	2,374	7,813	10,187	<b>36.9%</b>	2,984	193	1,579	1,772	<b>59.4%</b>
2019	27,651	2,447	7,798	10,245	<b>37.1%</b>	3,190	354	1,487	1,841	<b>57.7%</b>
2020	28,172	2,839	8,163	11,002	<b>39.1%</b>	3,354	535	1,678	2,213	<b>66.0%</b>

Sources: 2016-2020 ACS and Bowen National Research

As the preceding table illustrates, the share of single-parent households within the city of Evansville has represented more than one-third of all family households between 2016 and 2020. When limited to just Black family households, the share of single-parent households has been over 50% during the same time. As such, it is clear that a large majority of Black family households are comprised of single-parent households. Black households comprise approximately 20.0% of all single parent households within the city of Evansville during this five-year period.

The following graph illustrates the share of single-parent households of Blacks compared all households in Evansville from 2016 to 2020.



**Disability Rates** – Disability rates for minorities are not available on a Census Tract level. As a result, we have shown the disability rates for the *overall* population within each Census Tract using the ACS five-year rolling average for the time periods of 2011 to 2015 and 2016 to 2020. These disability rates are illustrated for each Tract in the table below, with data for the minority concentrated areas shown in red shading.

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Percent of Population with Disability		% Point Change
			2011-2015	2016-2020	
181630001.00	181630001.00		16.1%	12.2%	-3.9
181630002.01	N/A		12.4%	-	-
181630002.02	N/A		13.5%	-	-
N/A	181630002.03		-	14.2%	-
N/A	181630002.04		-	20.2%	-
N/A	181630002.05		-	18.8%	-
181630003.00	181630003.00		13.2%	8.7%	-4.5
181630004.00	181630004.00		5.9%	8.6%	2.7
181630005.00	181630005.00		11.1%	8.2%	-2.9
181630006.00	181630006.00		9.4%	16.7%	7.3
181630008.00	181630008.00	x	18.7%	19.0%	0.3
181630009.00	181630009.00	x	15.6%	19.3%	3.7
181630010.00	181630010.00	x	13.6%	16.6%	3.0
181630011.00	N/A		17.5%	-	-
N/A	181630011.01	x	-	22.7%	-
181630012.00	181630012.00	x	23.5%	25.1%	1.6
181630013.00	181630013.00	x	24.2%	17.8%	-6.4
181630014.00	181630014.00	x	17.5%	21.6%	4.1
181630015.00	181630015.00	x	20.4%	18.4%	-2.0
181630017.00	181630017.00		26.3%	34.6%	8.3
181630018.00	181630018.00		15.8%	24.6%	8.8
181630019.00	181630019.00		30.0%	19.6%	-10.4
181630020.00	181630020.00		28.5%	37.7%	9.2
181630021.00	181630021.00		23.4%	21.3%	-2.1
181630023.00	181630023.00		21.6%	23.8%	2.2
181630024.00	181630024.00		14.4%	15.4%	1.0
181630025.00	181630025.00		24.7%	21.6%	-3.1
181630026.00	181630026.00		19.5%	24.7%	5.2
181630028.00	N/A		25.1%	-	-
181630029.00	N/A		12.0%	-	-
181630030.00	181630030.00		18.5%	14.6%	-3.9
181630031.00	181630031.00		10.8%	15.3%	4.5
181630032.00	181630032.00		11.7%	11.0%	-0.7
181630033.00	181630033.00		23.7%	19.9%	-3.8
181630034.00	181630034.00		12.9%	16.8%	3.9
181630035.00	181630035.00		15.8%	17.7%	1.9
181630036.00	181630036.00		15.6%	19.3%	3.7
181630037.01	181630037.01		14.7%	12.4%	-2.3
181630037.02	181630037.02	x	18.9%	13.1%	-5.8
181630038.01	181630038.01		16.7%	14.2%	-2.5
181630038.03	181630038.03		7.7%	8.3%	0.6
181630038.04	N/A		12.4%	-	-
N/A	181630038.05		-	13.2%	-
181630039.00	181630039.00		15.9%	12.8%	-3.1
181630101.00	N/A		17.1%	-	-
N/A	181630101.01	x	-	17.5%	-
N/A	181630101.02		-	21.3%	-
181630102.02	N/A		8.6%	-	-

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

(Continued)

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Percent of Population with Disability		% Point Change
N/A	181630102.07		-	14.0%	-
N/A	181630108.00		-	21.9%	-
N/A	181639802.00		-	-	-
N/A	181639805.00		-	-	-
N/A	181639806.00		-	-	-
<b>City of Evansville</b>			<b>16.3%</b>	<b>17.2%</b>	<b>0.9</b>

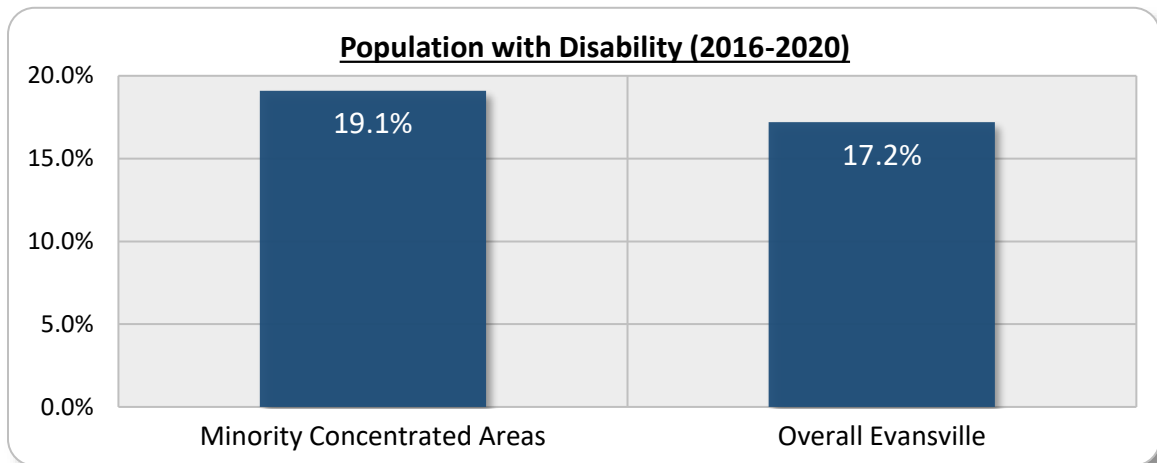
Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

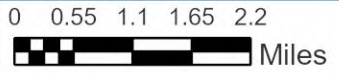
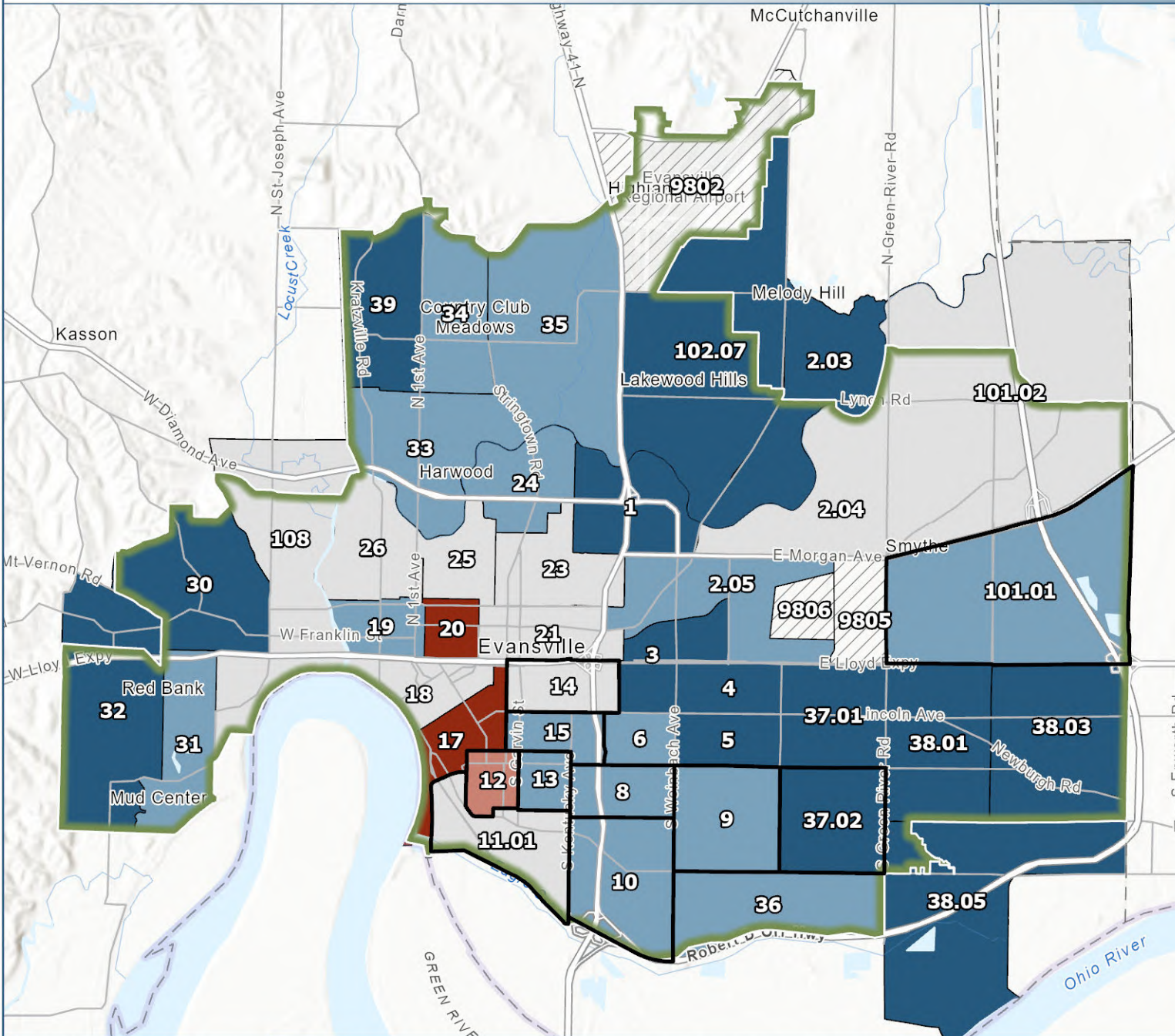
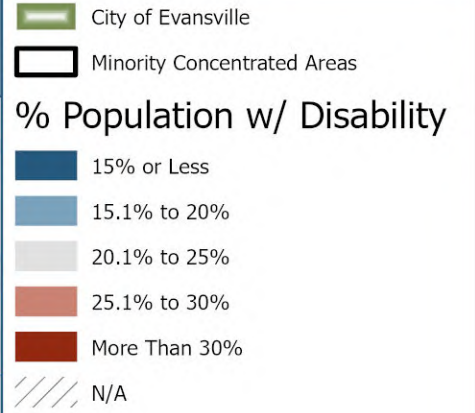
The overall average share of population with a disability among all Census Tracts is 17.2%, based on 2016-2020 ACS estimates. Within the minority concentrated areas (shown in red shading), the average share of population with a disability is 19.1%, with the highest share at 25.1% in Census Tract 12.00. While disability rates are higher in the minority concentrated areas, there are still some other areas of Evansville that have higher shares of disabled persons. It is important to note that age often has a significant influence on the propensity for disabilities, regardless of race.

The highest disability rate of all tracts regardless of minority share is 37.7% for tract 20.00. A total of three tracts report a disability rate of 25.0% or more. Notably, all three of these Tracts are located in the Central submarket.

The following graph compares the population with a disability for minority concentrated areas compared with the overall city of Evansville.



A map illustrating the share of disabled persons per Census Tract within Evansville is shown on the following page.



**Health Care** - The Centers for Disease Control (CDC) produce estimates at both the city and Census Tract level for a variety of health indicators. While the estimates are presented as year 2019, the data actually comes from a variety of surveys taken over a five-year period and then weighted to year 2019. The following table summarizes various health indicators for each of the Census Tracts in the city. While data is not available on a race level, we highlight (red shade) data related to the minority concentrated areas. Note that as this data was collected over a five-year period prior to the 2020 Census, it was unavailable for newly formed Census Tracts since the time of our original analysis.

2020 Census Tract	Minority Concentrated Area	Current lack of health insurance among adults aged 18-64 years Year 2019	Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2019	Visits to dentist or dental clinic among adults aged ≥18 years Year 2019	Binge drinking among adults aged ≥18 years Year 2019	Obesity among adults aged ≥18 years Year 2019	Currently smoking adults aged ≥18 years Year 2019	No leisure-time physical activity among adults aged ≥18 years Year 2019	Sleeping less than 7 hours among adults aged ≥18 years Year 2019	Cancer (excluding skin cancer) among adults aged ≥18 years Year 2019	Mental health not good for ≥14 days among adults aged ≥18 years Year 2019	Physical health not good for ≥14 days among adults aged ≥18 years Year 2019
181630001.00		15.9%	76.3%	56.6%	17.7%	37.5%	26.2%	37.9%	37.5%	7.1%	18.6%	16.9%
181630002.03*		-	-	-	-	-	-	-	-	-	-	-
181630002.04*		-	-	-	-	-	-	-	-	-	-	-
181630002.05*		-	-	-	-	-	-	-	-	-	-	-
181630003.00		14.5%	74.3%	59.0%	20.2%	32.5%	21.9%	33.6%	36.7%	4.6%	21.6%	13.1%
181630004.00		10.9%	76.7%	68.8%	20.5%	31.1%	17.6%	28.2%	33.6%	6.8%	15.7%	11.8%
181630005.00		9.0%	79.1%	70.8%	19.0%	30.5%	15.4%	25.8%	33.2%	7.9%	13.2%	10.8%
181630006.00		10.7%	76.4%	67.5%	20.9%	32.1%	17.7%	27.6%	34.9%	6.0%	15.3%	11.2%
181630008.00	x	14.9%	77.7%	58.0%	17.7%	37.8%	24.0%	36.1%	38.7%	6.7%	17.6%	15.4%
181630009.00	x	17.3%	76.6%	52.9%	17.6%	38.0%	26.6%	38.9%	39.1%	7.1%	18.8%	16.8%
181630010.00	x	20.2%	76.7%	44.7%	15.1%	44.5%	33.6%	47.5%	42.3%	6.6%	23.3%	22.4%
181630011.01*	x	-	-	-	-	-	-	-	-	-	-	-
181630012.00	x	18.1%	78.3%	51.5%	16.4%	41.0%	26.3%	41.1%	41.4%	6.4%	19.4%	17.5%
181630013.00	x	22.5%	78.8%	41.3%	13.7%	48.4%	34.0%	50.5%	45.3%	6.0%	23.5%	23.5%
181630014.00	x	21.9%	79.6%	38.5%	13.2%	47.2%	31.6%	50.1%	45.2%	6.7%	23.0%	22.8%
181630015.00	x	18.6%	81.0%	47.2%	14.6%	45.1%	26.8%	44.2%	44.6%	6.3%	18.8%	18.3%
181630017.00		15.1%	79.5%	53.8%	14.6%	41.9%	24.2%	41.0%	38.9%	7.4%	18.3%	19.2%
181630018.00		13.8%	78.5%	63.2%	16.9%	37.6%	22.5%	35.6%	35.4%	8.2%	15.6%	16.5%
181630019.00		20.6%	76.3%	46.4%	15.0%	44.3%	34.3%	48.3%	40.6%	7.1%	22.9%	23.9%
181630020.00		21.7%	79.5%	43.6%	12.0%	44.0%	32.3%	52.7%	39.1%	9.8%	21.8%	26.7%
181630021.00		20.3%	73.9%	47.6%	17.4%	41.5%	33.7%	44.9%	40.6%	5.9%	22.9%	20.2%
181630023.00		17.2%	75.2%	46.4%	17.4%	40.7%	30.8%	41.7%	40.9%	6.2%	21.3%	18.8%
181630024.00		15.4%	76.4%	54.1%	17.7%	37.5%	27.0%	38.8%	37.9%	7.5%	19.0%	17.3%
181630025.00		22.8%	74.4%	41.0%	15.4%	44.7%	38.0%	50.4%	42.0%	6.3%	25.8%	24.7%
181630026.00		20.9%	75.7%	39.6%	15.1%	43.6%	35.0%	48.6%	42.2%	6.9%	23.8%	23.6%
181630030.00		12.1%	77.0%	63.8%	19.3%	32.5%	19.9%	31.5%	34.6%	7.5%	16.3%	13.3%
181630031.00		14.1%	75.4%	56.1%	19.8%	34.8%	24.3%	34.5%	38.0%	6.6%	18.1%	14.4%
181630032.00		14.1%	75.9%	60.7%	19.0%	34.6%	22.8%	34.5%	35.7%	6.5%	18.6%	14.9%
181630033.00		16.2%	78.6%	55.4%	15.2%	36.9%	25.0%	40.8%	36.2%	8.9%	18.8%	18.8%
181630034.00		11.6%	79.3%	65.5%	16.9%	34.1%	20.2%	32.7%	33.8%	9.0%	14.9%	14.4%
181630035.00		14.8%	76.1%	60.2%	19.8%	35.7%	23.9%	34.4%	36.6%	6.8%	16.7%	14.5%

Sources: Center for Disease Control, Bowen National Research

\*New tract since time of original analysis

(Continued)

2020 Census Tract	Minority Concentrated Area	Current lack of health insurance among adults aged 18-64 years Year 2019	Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2019	Visits to dentist or dental clinic among adults aged ≥18 years Year 2019	Binge drinking among adults aged ≥18 years Year 2019	Obesity among adults aged ≥18 years Year 2019	Currently smoking adults aged ≥18 years Year 2019	No leisure-time physical activity among adults aged ≥18 years Year 2019	Sleeping less than 7 hours among adults aged ≥18 years Year 2019	Cancer (excluding skin cancer) among adults aged ≥18 years Year 2019	Mental health not good for ≥14 days among adults aged ≥18 years Year 2019	Physical health not good for ≥14 days among adults aged ≥18 years Year 2019
181630036.00		19.9%	75.9%	46.5%	16.0%	41.2%	32.3%	44.9%	40.5%	6.8%	22.4%	20.9%
181630037.01		11.0%	79.8%	66.2%	17.1%	33.5%	18.6%	30.9%	34.7%	8.6%	14.0%	13.4%
181630037.02	x	17.7%	78.2%	53.7%	15.7%	38.2%	24.5%	40.2%	38.0%	7.6%	18.7%	17.7%
181630038.01		10.5%	79.6%	69.8%	18.3%	31.3%	16.2%	28.5%	33.4%	8.2%	13.8%	11.8%
181630038.03		9.2%	79.2%	71.3%	18.3%	31.2%	15.3%	26.6%	32.7%	7.7%	13.1%	11.3%
181630038.05*		-	-	-	-	-	-	-	-	-	-	-
181630039.00		12.8%	79.3%	62.5%	17.0%	32.3%	19.4%	33.6%	34.5%	9.2%	15.0%	14.1%
181630101.01*	x	-	-	-	-	-	-	-	-	-	-	-
181630101.02*		-	-	-	-	-	-	-	-	-	-	-
181630102.07*		-	-	-	-	-	-	-	-	-	-	-
181630108.00*		-	-	-	-	-	-	-	-	-	-	-
181639802.00*		-	-	-	-	-	-	-	-	-	-	-
181639805.00*		-	-	-	-	-	-	-	-	-	-	-
181639806.00*		-	-	-	-	-	-	-	-	-	-	-
<b>City of Evansville (Median)</b>		<b>14.8%</b>	<b>78.2%</b>	<b>58.0%</b>	<b>17.1%</b>	<b>36.9%</b>	<b>24.0%</b>	<b>36.1%</b>	<b>36.7%</b>	<b>7.1%</b>	<b>18.3%</b>	<b>16.5%</b>

Sources: Center for Disease Control, Bowen National Research

\*New tract since time of original analysis

Using the information from the preceding table, we compared the *median share* of healthcare metrics for the overall city with the minority concentrated areas in the following table (Note: Categories in which the minority concentrated areas show statistical data that represents a more negative attribute than the overall city are shaded in yellow). Also note that 2019 shares have been compared with those reported for the year 2014 and included in our original analysis.

Category	Median Share			
	Overall City		Minority Concentrated Areas	
	2014*	2019	2014*	2019
Current lack of health insurance among adults aged 18-64 years	19.5%	14.8%	25.2%	18.4%
Visits to doctor for routine checkup within the past year among adults aged ≥18 years	72.0%	78.2%	72.6%	78.3%
Visits to dentist or dental clinic among adults aged ≥18 years	58.9%	58.0%	49.0%	49.4%
Binge drinking among adults aged ≥18 years	15.2%	17.1%	13.2%	15.4%
Obesity among adults aged ≥18 years	33.8%	36.9%	40.7%	42.8%
Current smoking among adults aged ≥18 years Year 2014/its aged ≥18 years	25.9%	24.0%	28.4%	26.7%
No leisure-time physical activity among adults aged ≥18 years	29.9%	36.1%	35.9%	42.7%
Sleeping less than 7 hours among adults aged ≥18 years	33.6%	36.7%	43.6%	41.9%
Cancer (excluding skin cancer) among adults aged ≥18 years	6.2%	7.1%	5.9%	6.7%
Mental health not good for ≥14 days among adults aged ≥18 years	14.6%	18.3%	16.5%	19.1%
Physical health not good for ≥14 days among adults aged ≥18 years	14.7%	16.5%	18.8%	18.0%

\*As of time of original analysis conducted in 2017

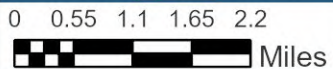
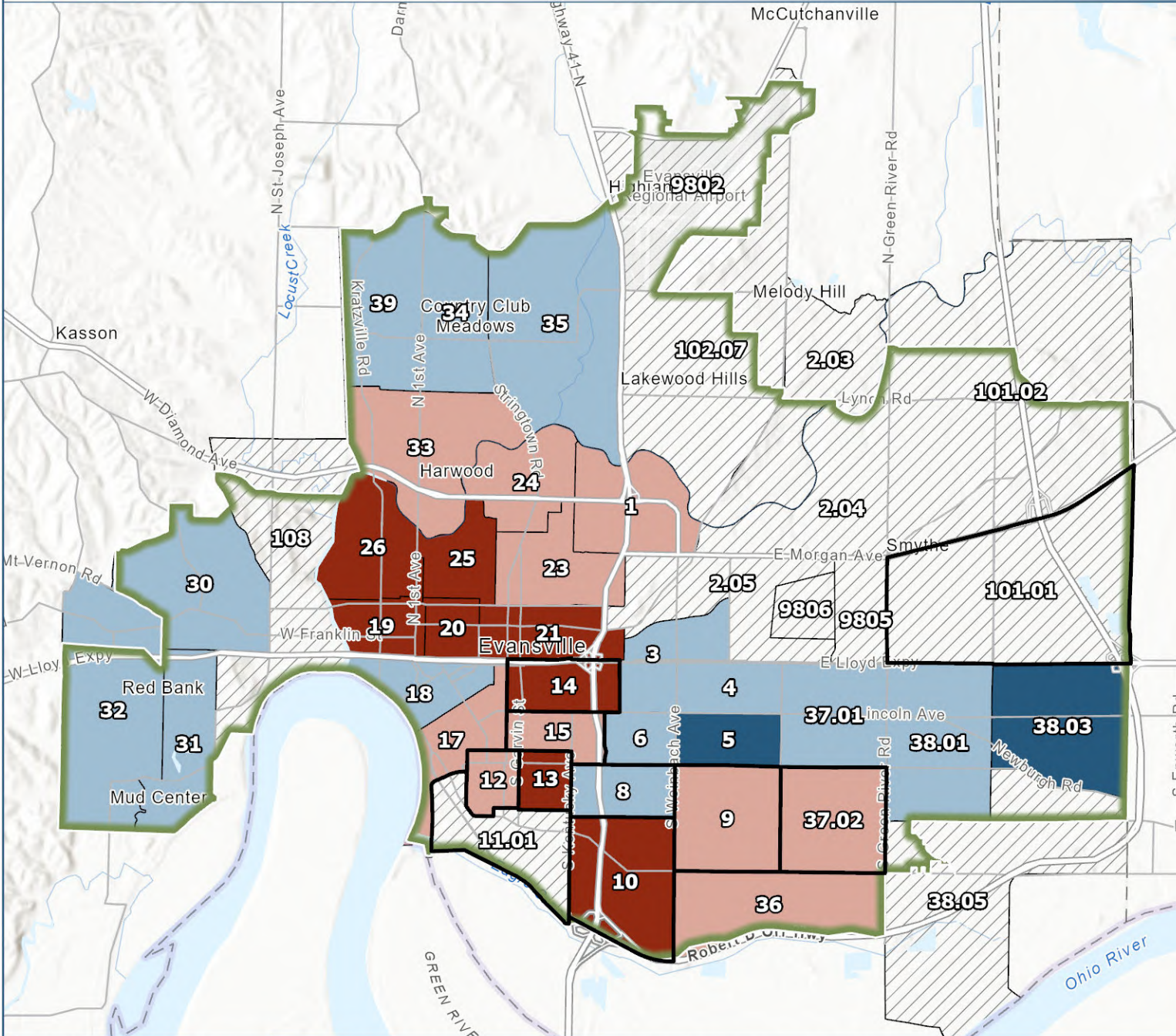
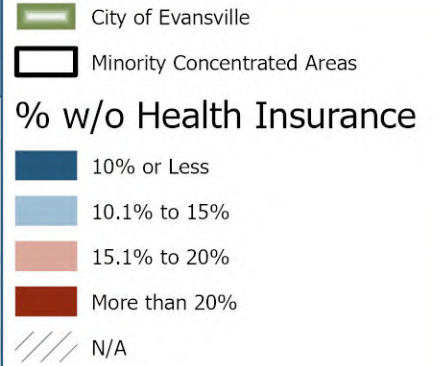
As the preceding table illustrates, the minority concentrated areas exhibit health-related characteristics that are generally considered more negative than the overall city. These statistics indicate that residents of the minority concentrated areas are more likely to lack health insurance, visit a dentist less frequently, suffer from adult obesity more frequently, are more likely smokers, less likely to participate in leisure-time physical activity (exercise), more likely to sleep less than seven hours a day, and more likely to experience mental or physical health issues. The only health-related issues that the minority concentrated areas show more positive health-related attributes are that they are more likely to have a routine visit with a physician, less likely to binge drink, and less likely to experience cancer.

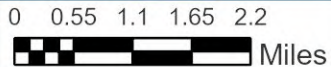
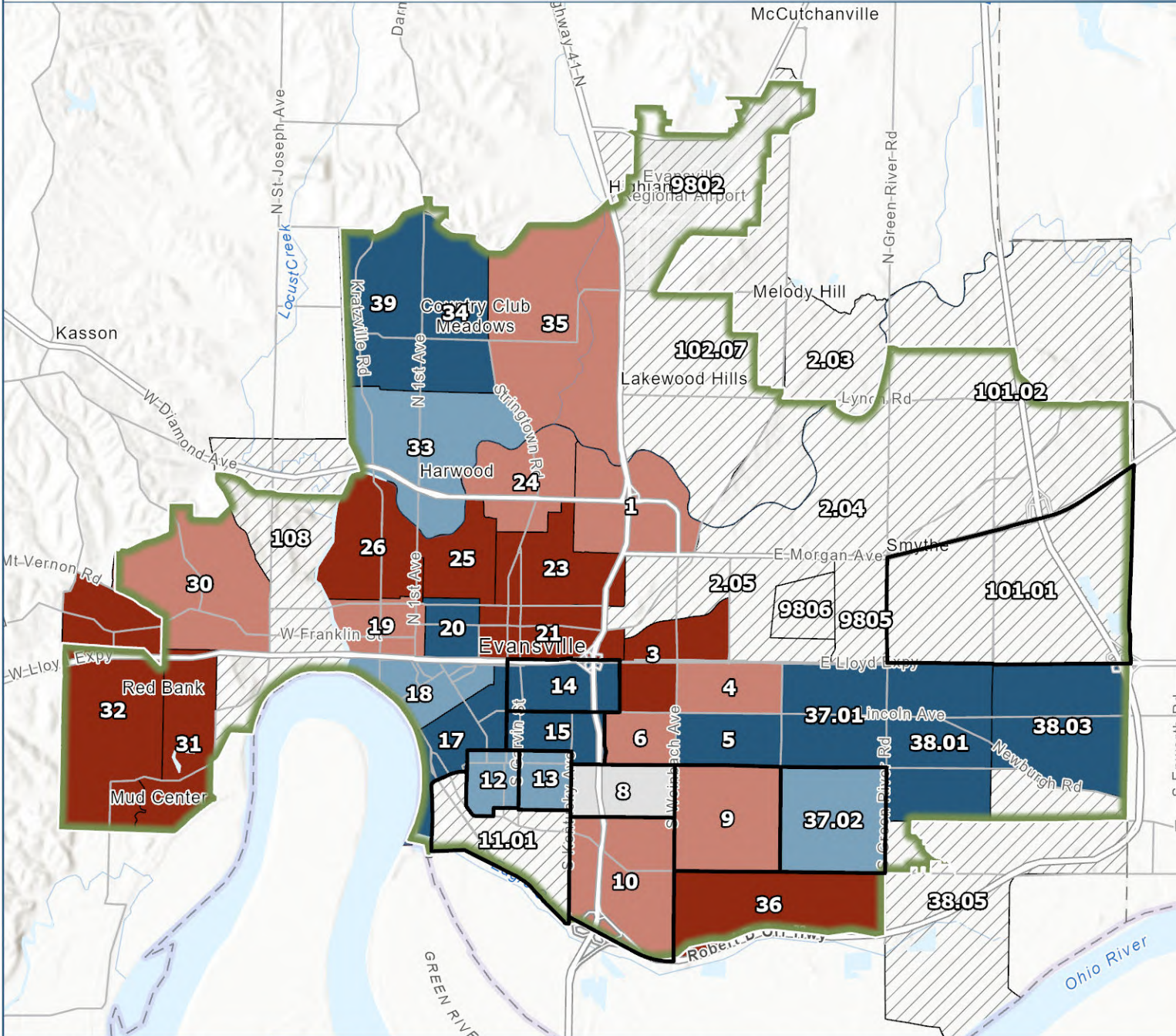
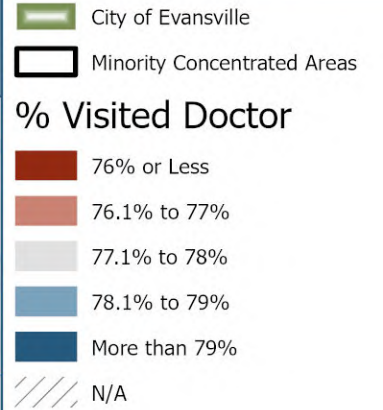
These trends are similar to those reported at the time of our original analysis, as indicated by the 2014 shares reported in the preceding table. However, it is also of note that minority concentrated areas experienced improvement between 2014 and 2019 to the shares of adults lacking health insurance, adults which routinely visit a doctor or dentist, adults that smoke, and the share of adults sleeping less than seven hours.

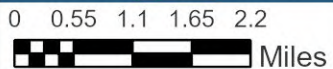
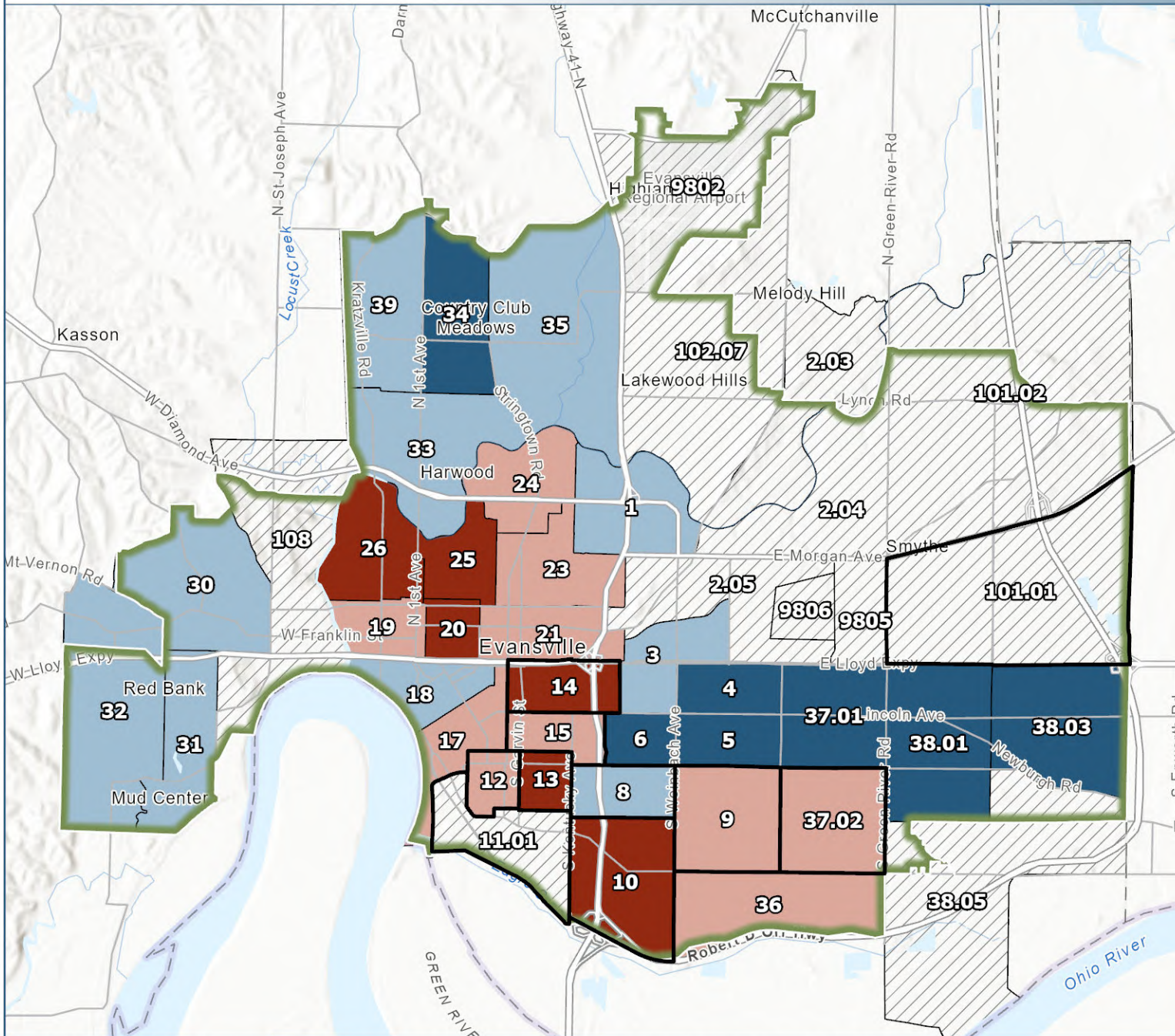
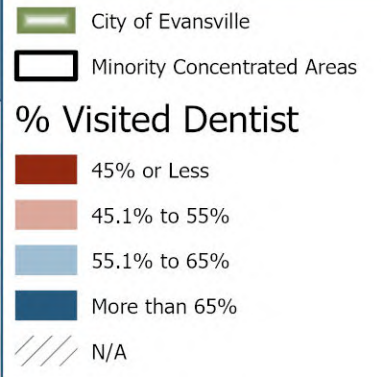
We have included theme maps regarding the various health-related statistics illustrated on the preceding pages. These theme maps, shown on the following pages, address the percent of adults:

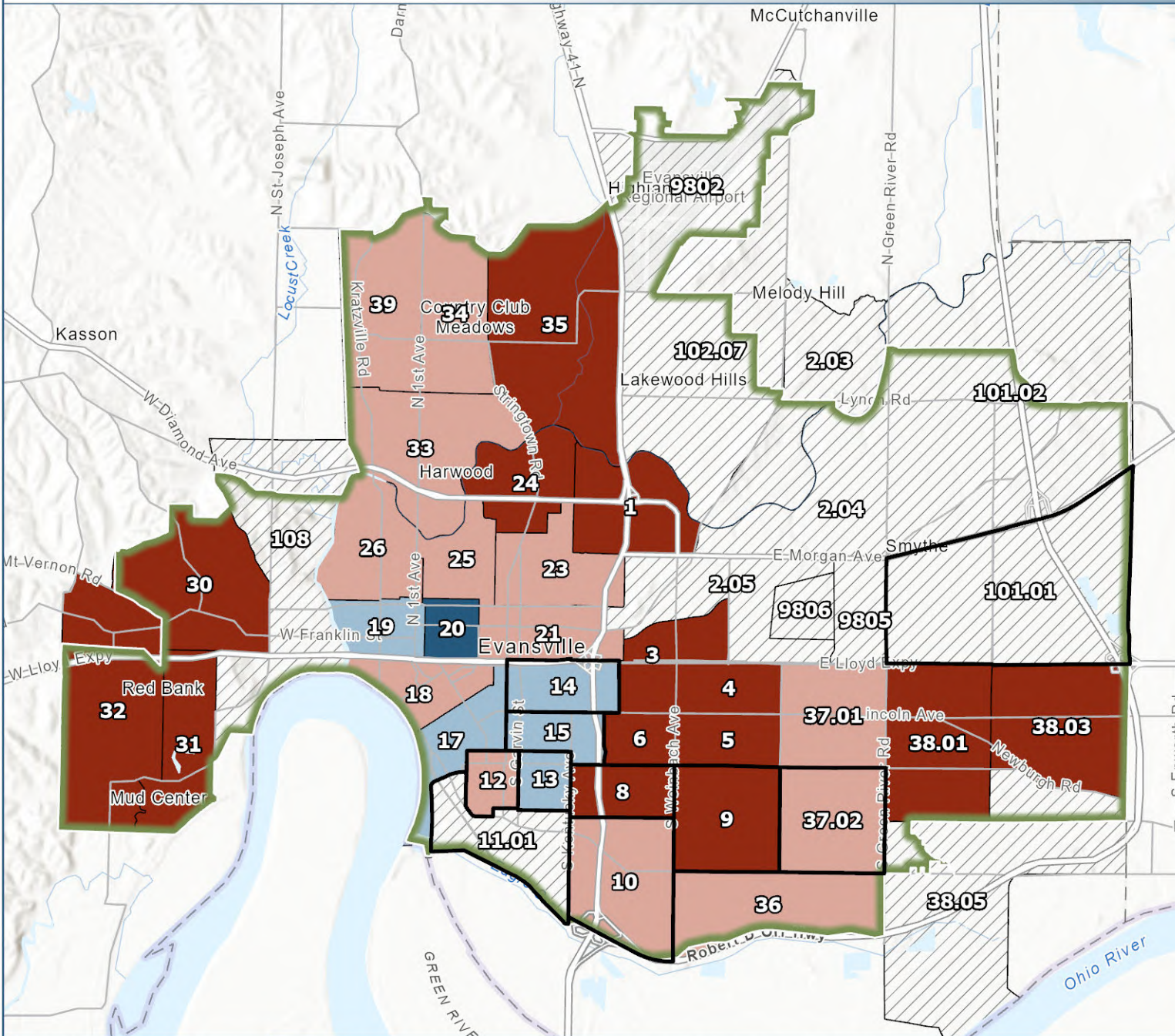
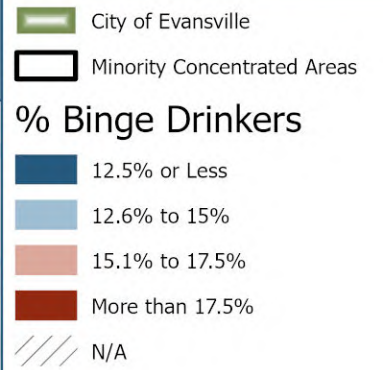
- Lacking Current Health Care Insurance Coverage
- Who Visited Doctor for Routine Checkup
- Who Visited Dentist
- Reporting Having 5 or More Drinks on an Occasion
- Who Reported Their Body Mass Index as Obese
- Currently Smoking Cigarettes
- Who Reported No Leisure-time Physical Activity
- Who Reported Sleeping Less than 7 Hours Per Night
- Diagnosed with Cancer (Excluding Skin)
- Who Reported Poor Mental Health for 14 or More Days
- Who Reported Poor Physical Health for 14 or More Days

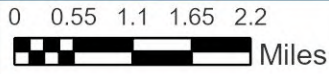
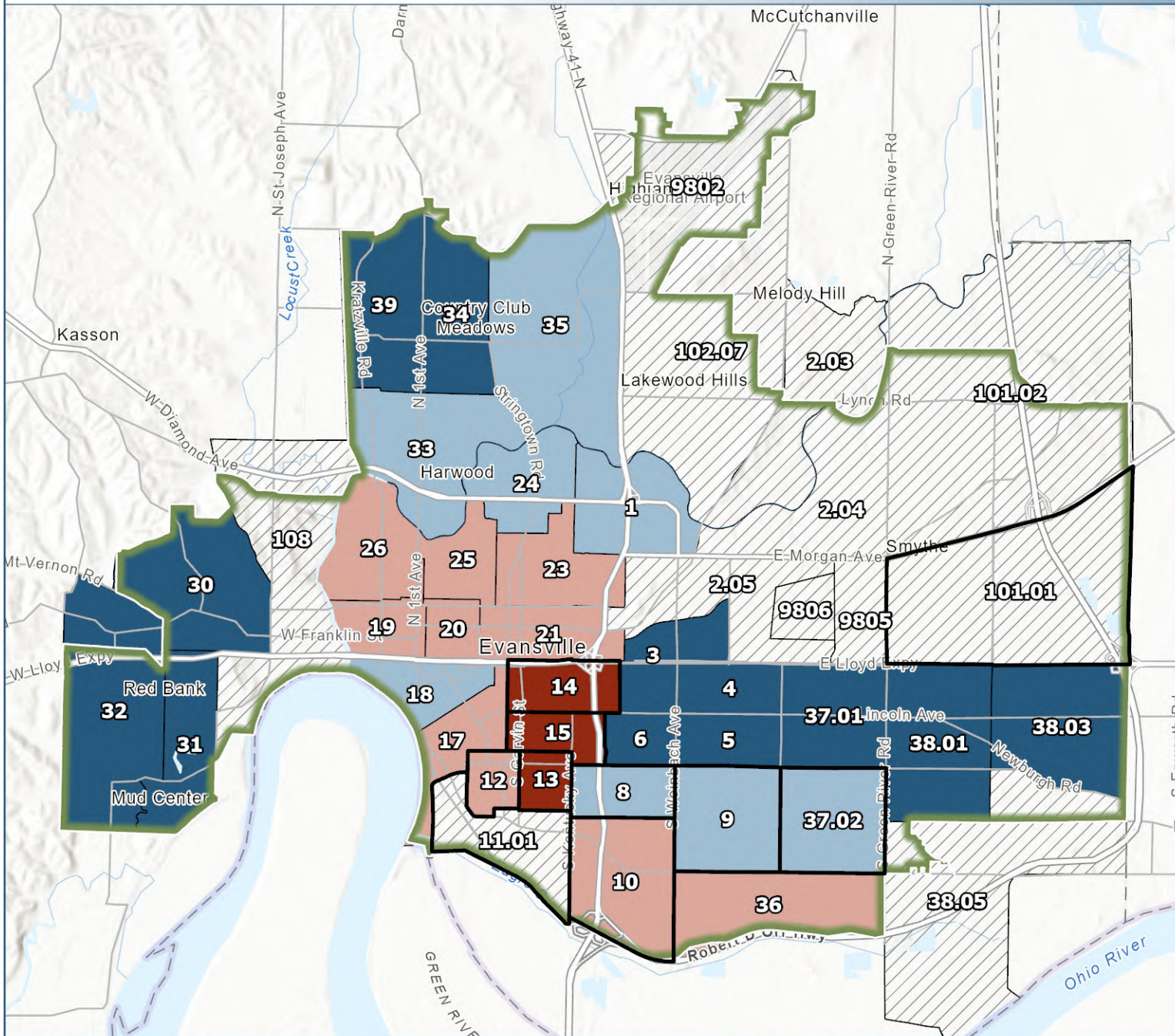
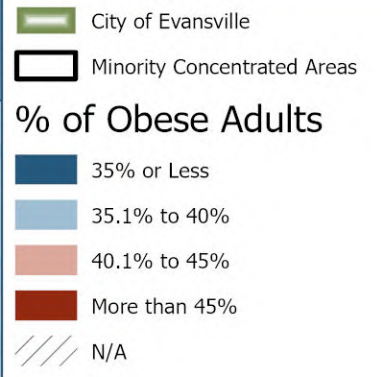


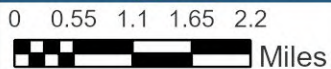
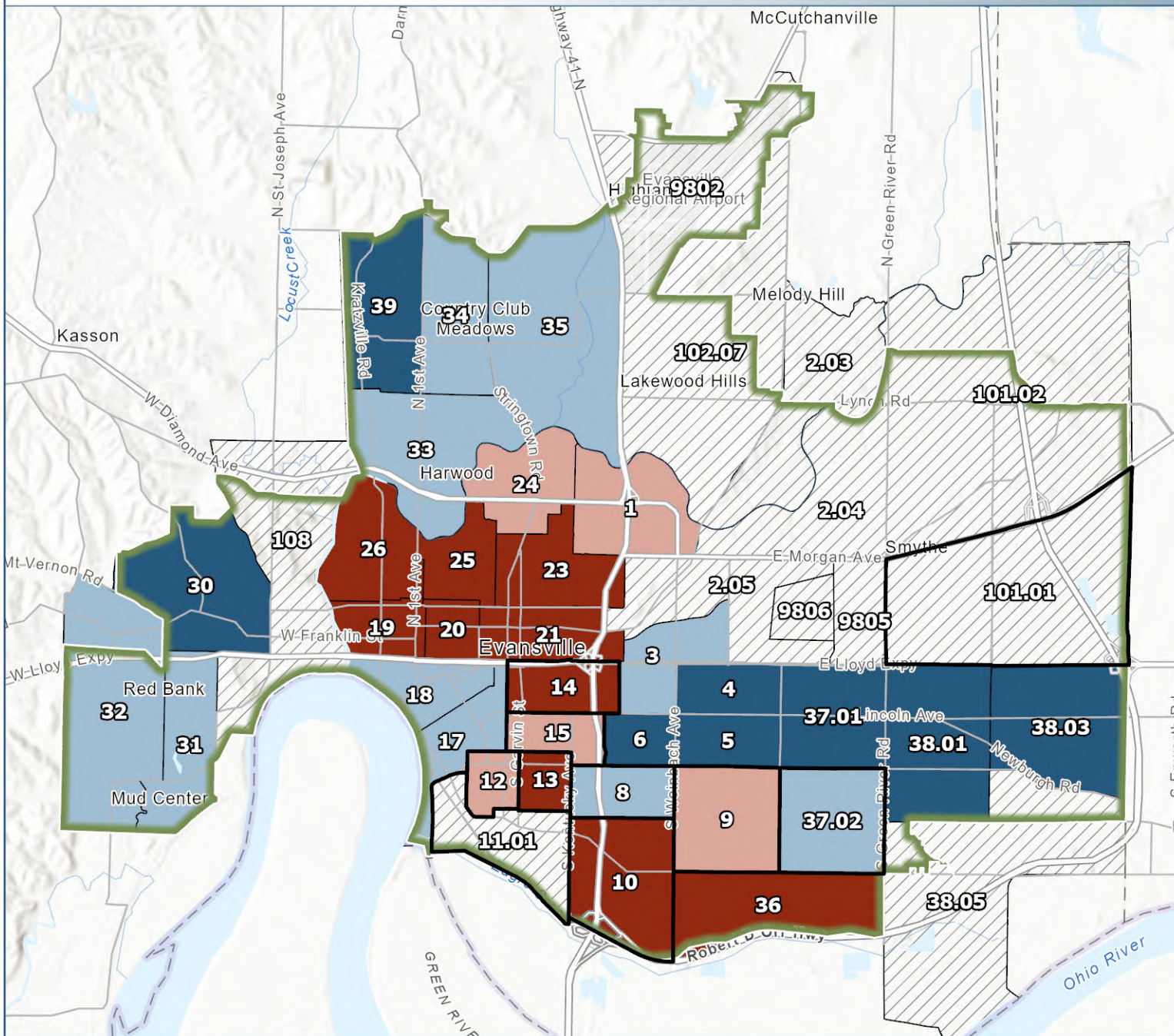
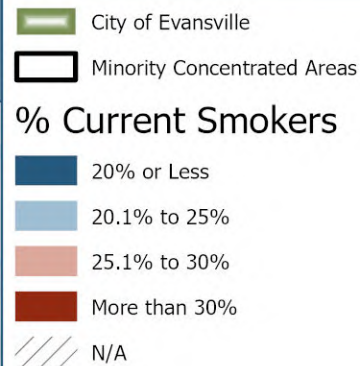


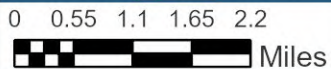
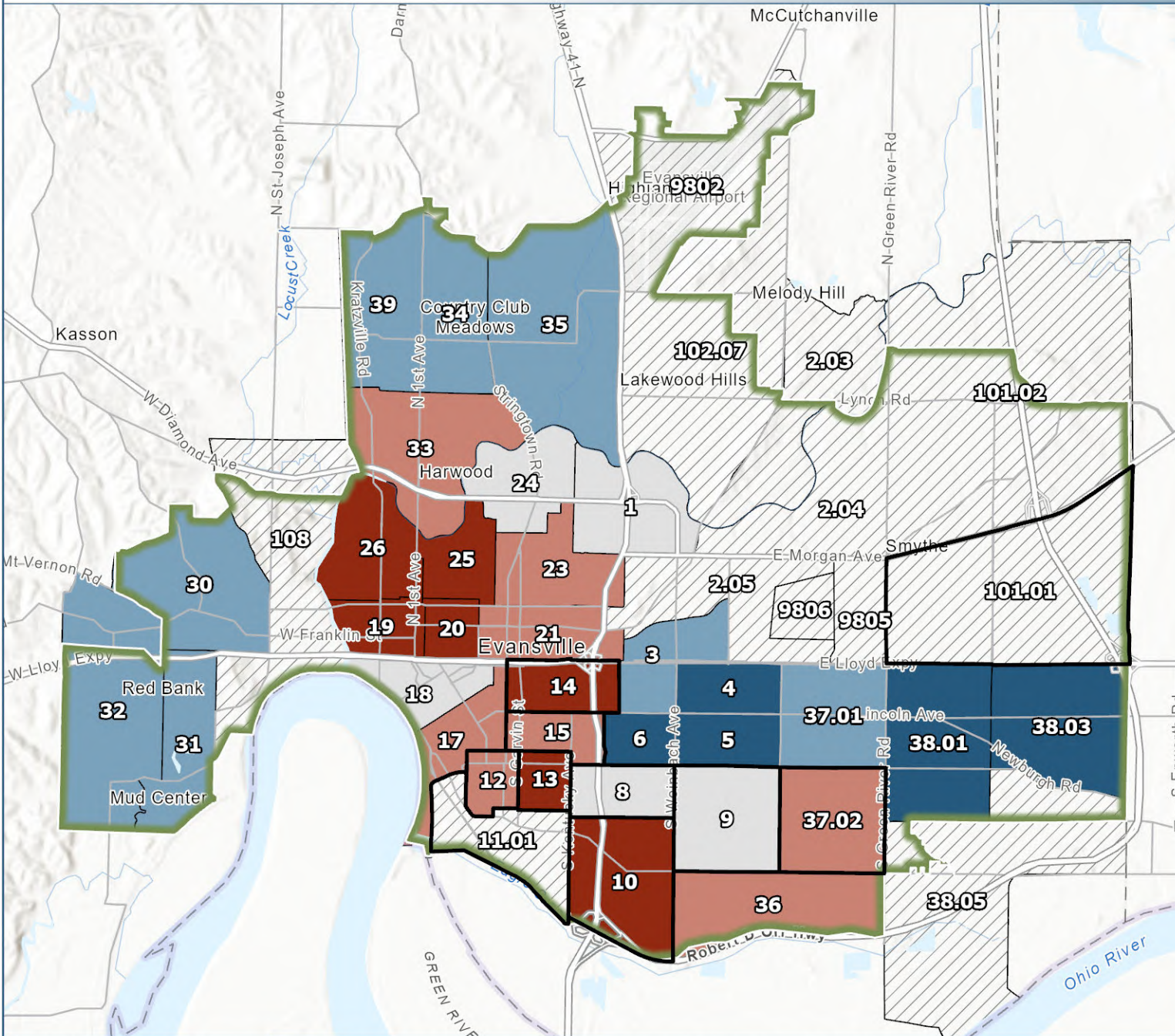
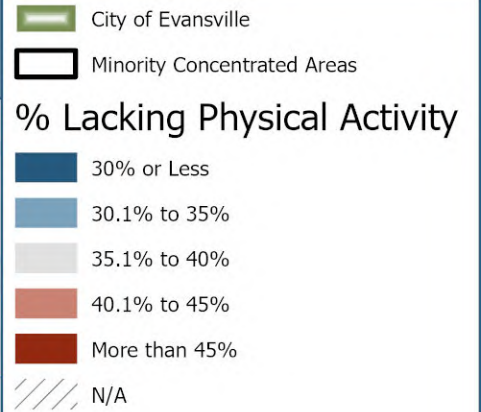


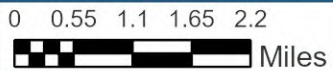
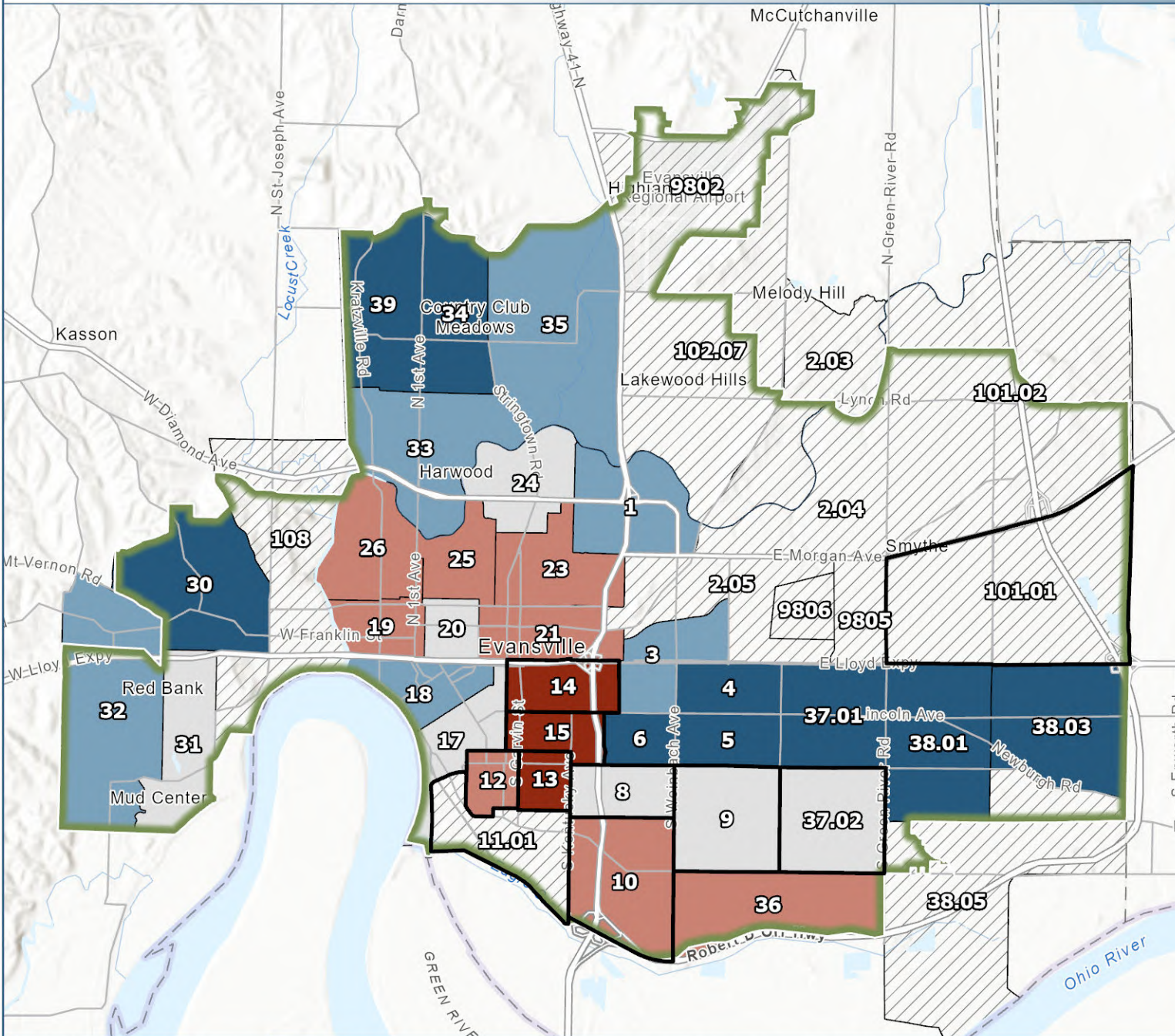
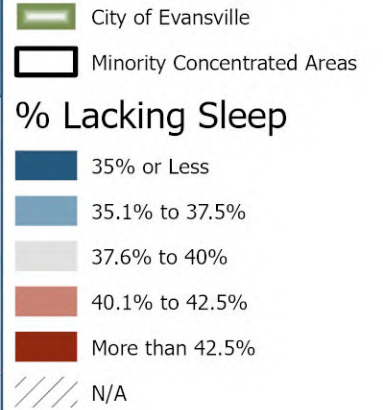




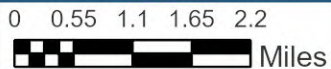
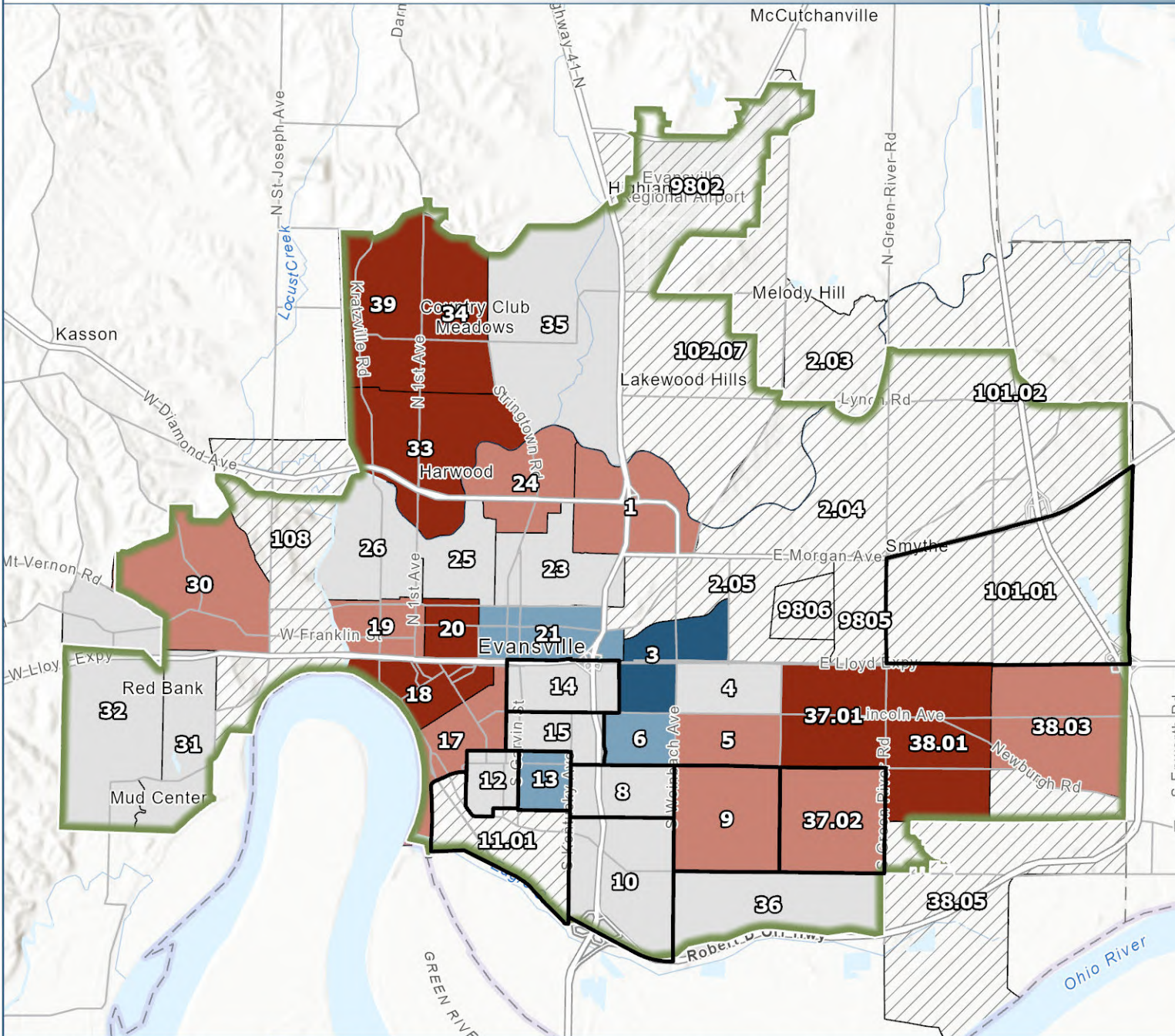
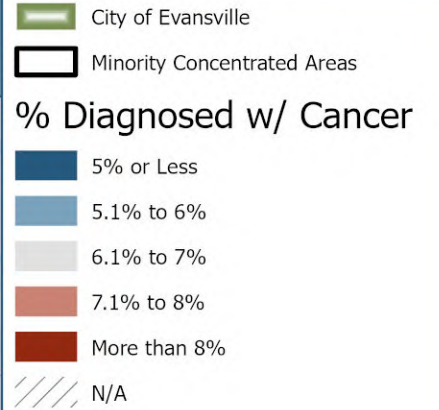


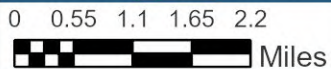
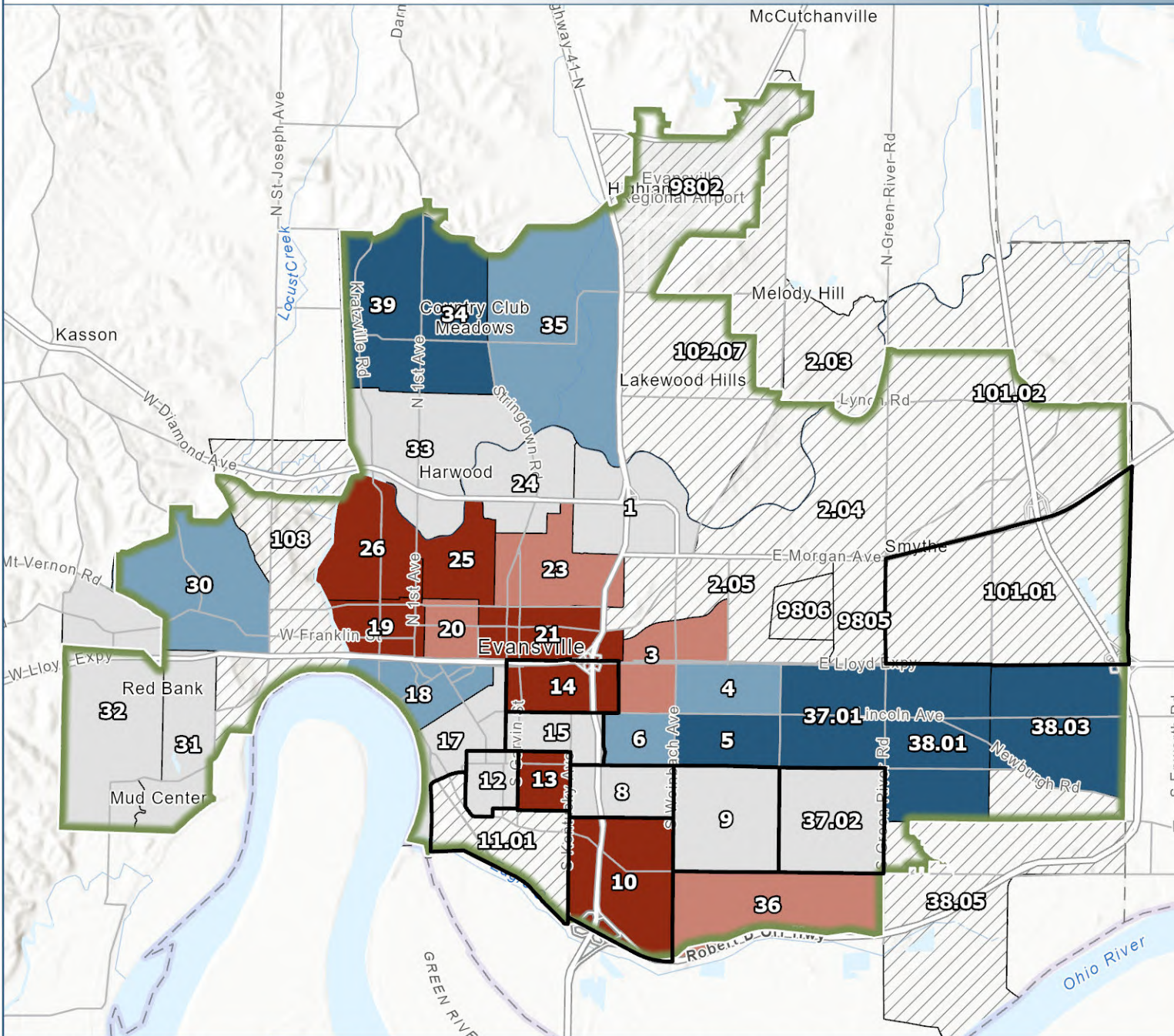
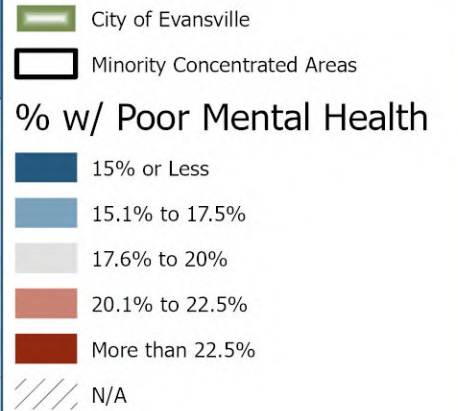










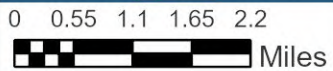
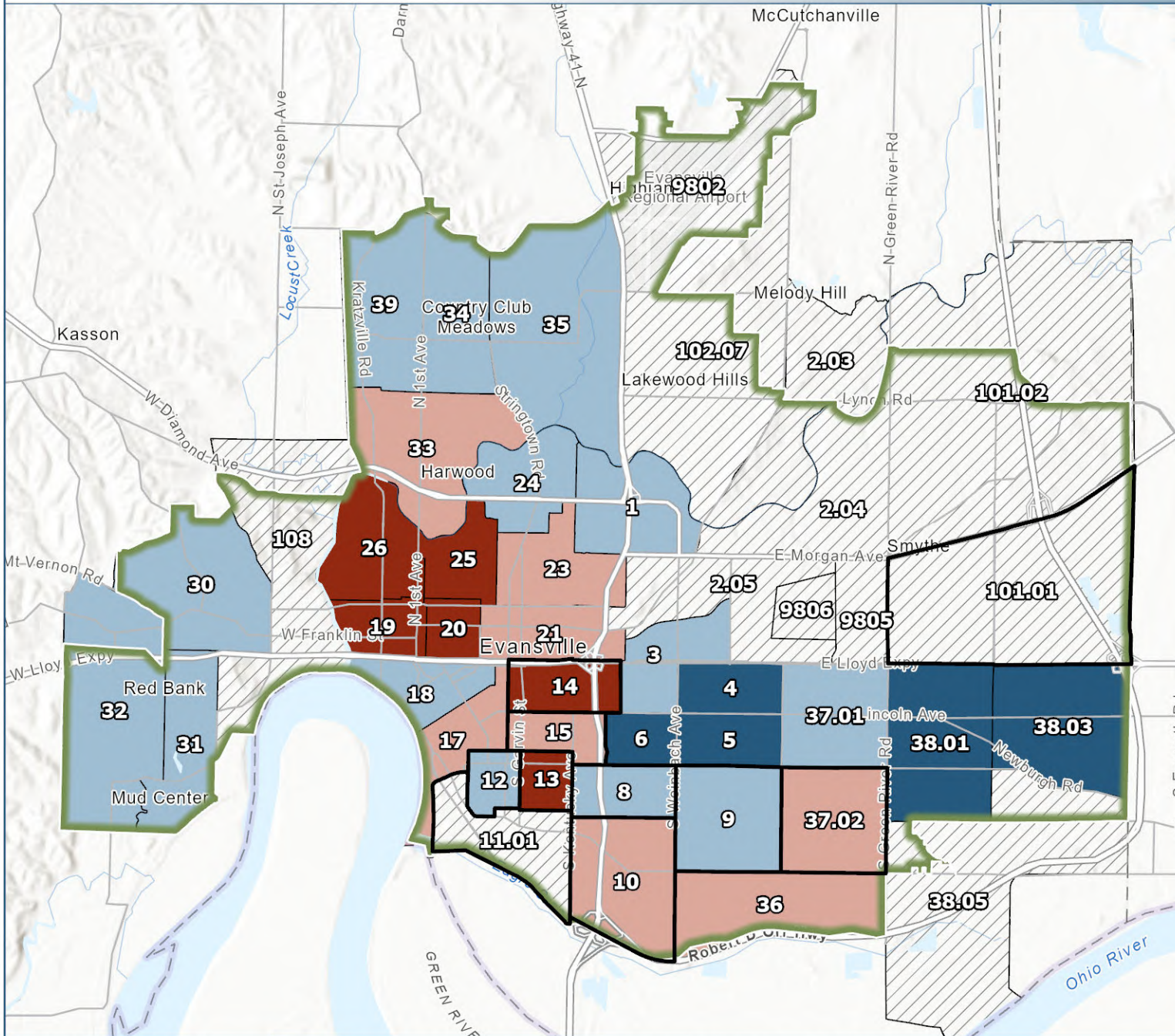


**City of Evansville**

**Minority Concentrated Areas**

**% w/ Poor Physical Health**

- 12.5% or Less
- 12.6% to 17.5%
- 17.6% to 22.5%
- More than 22.5%
- N/A



**Incidents of Crime** – The location of each reported major crime incident in Evansville from 2017 to 2021 was provided for each Census Tract and illustrated in the table shown below. We calculated the average major crime incidents by illustrating the average number of crimes per 1,000 people for each Tract to provide an accurate representation between the Tracts.

Major Crime Incidents per 1,000 People							
2020 Census Tract	Minority Concentrated Area	2017	2018	2019	2020	2021**	Average Incidents 2017-2021
181630001.00		55	51	44	76	177	81
181630002.03*		63	58	35	66	145	73
181630002.04*		30	32	23	38	76	40
181630002.05*		34	27	35	41	89	45
181630003.00		3	4	4	5	8	4
181630004.00		38	42	28	56	132	59
181630005.00		31	21	24	37	80	38
181630006.00		56	47	45	56	124	66
181630008.00	x	15	13	7	12	23	14
181630009.00	x	6	7	7	8	13	8
181630010.00	x	10	7	7	9	15	10
181630011.01*	x	19	17	16	20	50	24
181630012.00	x	84	73	58	78	174	93
181630013.00	x	105	103	81	113	251	131
181630014.00	x	140	119	106	151	283	160
181630015.00	x	98	76	68	91	190	104
181630017.00		57	41	38	55	105	59
181630018.00		161	115	126	156	301	172
181630019.00		86	95	69	85	233	114
181630020.00		113	84	75	97	229	119
181630021.00		42	43	47	71	134	67
181630023.00		39	39	38	54	133	61
181630024.00		34	39	28	45	107	51
181630025.00		64	39	44	48	151	69
181630026.00		40	40	37	40	115	54
181630030.00		31	26	30	45	78	42
181630031.00		39	27	24	58	94	49
181630032.00		31	27	24	31	78	38
181630033.00		54	50	46	65	170	77
181630034.00		43	30	22	33	86	43
181630035.00		33	15	24	21	52	29
181630036.00		22	13	12	24	48	24
181630037.01		66	50	36	68	142	72
181630037.02	x	11	11	6	7	18	11
181630038.01		7	4	7	10	20	10
181630038.03		33	27	28	34	71	39
181630038.05*		12	12	8	15	26	15
181630039.00		20	16	13	24	72	29
181630101.01*	x	57	61	45	124	319	121
181630101.02*		21	26	19	29	70	33
181630102.07*		13	6	7	11	24	12
181630108.00*		33	27	21	47	102	46
181639802.00*		-	-	-	-	-	-
181639805.00*		-	-	-	-	-	-
181639806.00*		-	-	-	-	-	-
<b>City of Evansville</b>		<b>36</b>	<b>31</b>	<b>27</b>	<b>41</b>	<b>92</b>	<b>45</b>

Sources: Evansville PD and Bowen National Research

\*New tract since time of original analysis

\*\*Evansville Police Department began using new reporting system

Using the data from the preceding table, we compare the median incidents of crime per 1,000 people for the overall city with the minority concentrated areas.

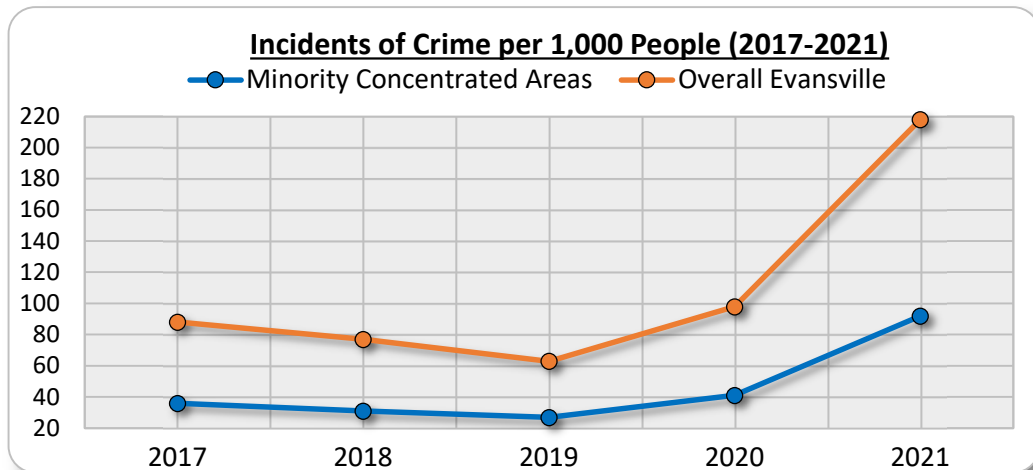
Year	Incidents of Crime per 1,000 People	
	Overall City	Minority Concentrated Areas
2017	36	88
2018	31	77
2019	27	63
2020	41	98
2021*	92	218
<b>Average (2017-2021)</b>	<b>45</b>	<b>109</b>
<b>Preceding Five-Year Average (2012-2016)</b>	<b>58</b>	<b>91</b>

\*Evansville Police Department began using new reporting system

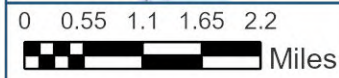
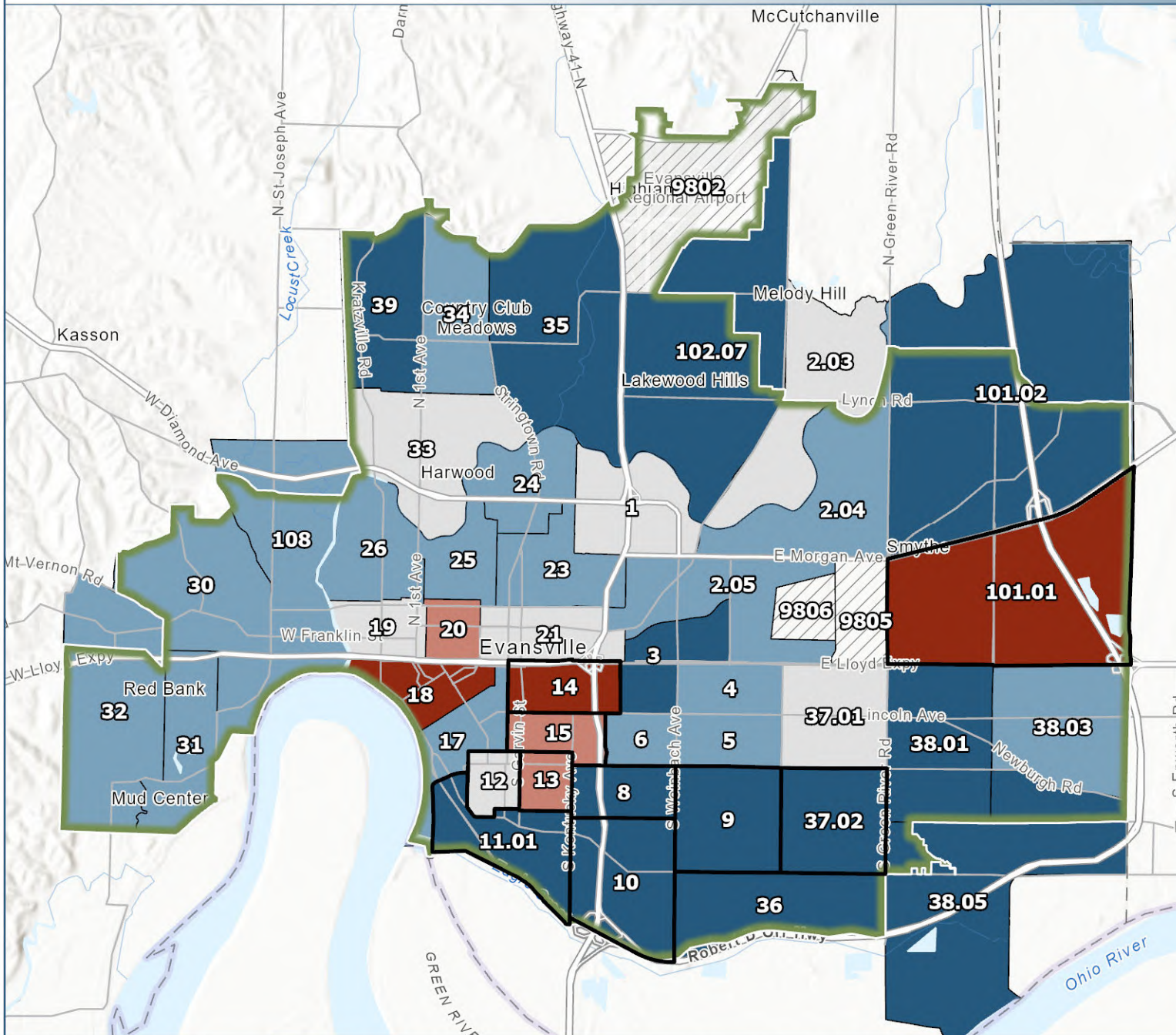
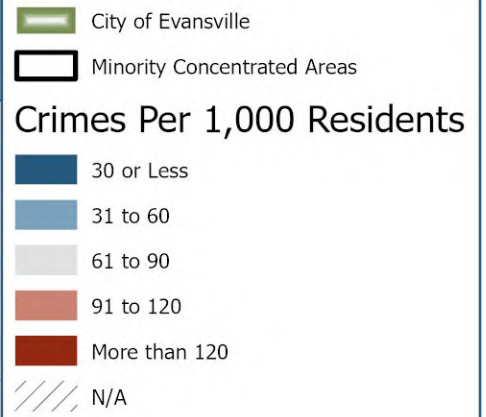
As the preceding table illustrates, the incidents of crime per 1,000 people within the minority concentrated areas is notably higher than the overall city of Evansville during each of the past five years. The five-year average crime rate of 109 per 1,000 people for the minority concentrated areas is well above the 45 average incidents of crime for the overall city.

It is also of note that while the preceding table indicates that a spike in crime occurred within both the city and minority concentrated areas in 2021, the City of Evansville implemented a new reporting system during this year. This is likely the result of the increased number of crime incidents in 2021 as compared to previous years which were relatively consistent with one another. When excluding 2021, the average number of crime incidents was 34 for the city of Evansville and 82 for the minority concentrated areas. These averages are both lower than those reported for these areas for the five-year period evaluated during the time of our last report (2012 to 2016), signifying that crime may be declining in each of these areas. Additionally, incidents of crime steadily declined within each area between 2017 and 2019, prior to a slight increase in 2020 at the time of the COVID-19 pandemic.

The following graph compares the crime indices of the minority concentrated areas with the overall city of Evansville.



A map illustrating the incidents of crime by Census Tract is included on the following page. Note that this map illustrates 2020 crime incidents similar to prior year reporting as Evansville Police Department began using a different reporting system starting in 2021.



**Labor Force Participation** – We compared the labor force participation rate for the 2011 to 2015 and 2016 to 2020 time periods for each Census Tract within Evansville in the table below. While such data is not available on a race level, we compared job participation of the minority concentrated areas (shaded in red) with the overall city.

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Labor Force Participation Rate; Estimate; Population 16 years and over (2011-2015)	Labor Force Participation Rate; Estimate; Population 16 years and over (2016-2020)	% Point Change in Labor Force Participation Rate
181630001.00	181630001.00		67.0%	<b>75.7%</b>	8.7
181630002.01	N/A		69.7%	-	-
181630002.02	N/A		53.8%	-	-
N/A	181630002.03		-	<b>70.2%</b>	-
N/A	181630002.04		-	<b>71.1%</b>	-
N/A	181630002.05		-	<b>53.6%</b>	-
181630003.00	181630003.00		43.5%	<b>56.9%</b>	13.4
181630004.00	181630004.00		63.6%	<b>73.5%</b>	9.9
181630005.00	181630005.00		72.1%	<b>71.0%</b>	-1.1
181630006.00	181630006.00		69.0%	<b>60.9%</b>	-8.1
181630008.00	181630008.00	x	55.7%	<b>60.4%</b>	4.7
181630009.00	181630009.00	x	62.5%	<b>64.4%</b>	1.9
181630010.00	181630010.00	x	63.6%	<b>65.7%</b>	2.1
181630011.00	N/A		61.5%	-	-
N/A	181630011.01	x	-	<b>54.5%</b>	-
181630012.00	181630012.00	x	62.1%	<b>58.5%</b>	-3.6
181630013.00	181630013.00	x	62.9%	<b>59.6%</b>	-3.3
181630014.00	181630014.00	x	58.2%	<b>51.7%</b>	-6.5
181630015.00	181630015.00	x	57.9%	<b>66.1%</b>	8.2
181630017.00	181630017.00		54.2%	<b>53.5%</b>	-0.7
181630018.00	181630018.00		55.0%	<b>49.9%</b>	-5.1
181630019.00	181630019.00		51.7%	<b>58.4%</b>	6.7
181630020.00	181630020.00		38.1%	<b>38.6%</b>	0.5
181630021.00	181630021.00		57.6%	<b>52.5%</b>	-5.1
181630023.00	181630023.00		68.2%	<b>68.5%</b>	0.3
181630024.00	181630024.00		70.1%	<b>69.3%</b>	-0.8
181630025.00	181630025.00		53.4%	<b>63.5%</b>	10.1
181630026.00	181630026.00		52.8%	<b>58.1%</b>	5.3
181630028.00	N/A		53.3%	-	-
181630029.00	N/A		74.3%	-	-
181630030.00	181630030.00		65.5%	<b>63.7%</b>	-1.8
181630031.00	181630031.00		67.7%	<b>65.6%</b>	-2.1
181630032.00	181630032.00		68.1%	<b>74.4%</b>	6.3
181630033.00	181630033.00		60.6%	<b>62.4%</b>	1.8
181630034.00	181630034.00		59.5%	<b>68.6%</b>	9.1
181630035.00	181630035.00		50.7%	<b>42.7%</b>	-8.0
181630036.00	181630036.00		68.7%	<b>63.2%</b>	-5.5
181630037.01	181630037.01		60.7%	<b>61.1%</b>	0.4
181630037.02	181630037.02	x	54.2%	<b>65.4%</b>	11.2
181630038.01	181630038.01		61.5%	<b>59.1%</b>	-2.4
181630038.03	181630038.03		72.7%	<b>66.2%</b>	-6.5
181630038.04	N/A		68.4%	-	-
N/A	181630038.05		-	<b>68.2%</b>	-
181630039.00	181630039.00		60.2%	<b>68.1%</b>	7.9
181630101.00	N/A		66.2%	-	-
N/A	181630101.01	x	-	<b>71.4%</b>	-
N/A	181630101.02		-	<b>62.5%</b>	-
181630102.02	N/A		69.9%	-	-
N/A	181630102.07		-	<b>59.5%</b>	-

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

(Continued)

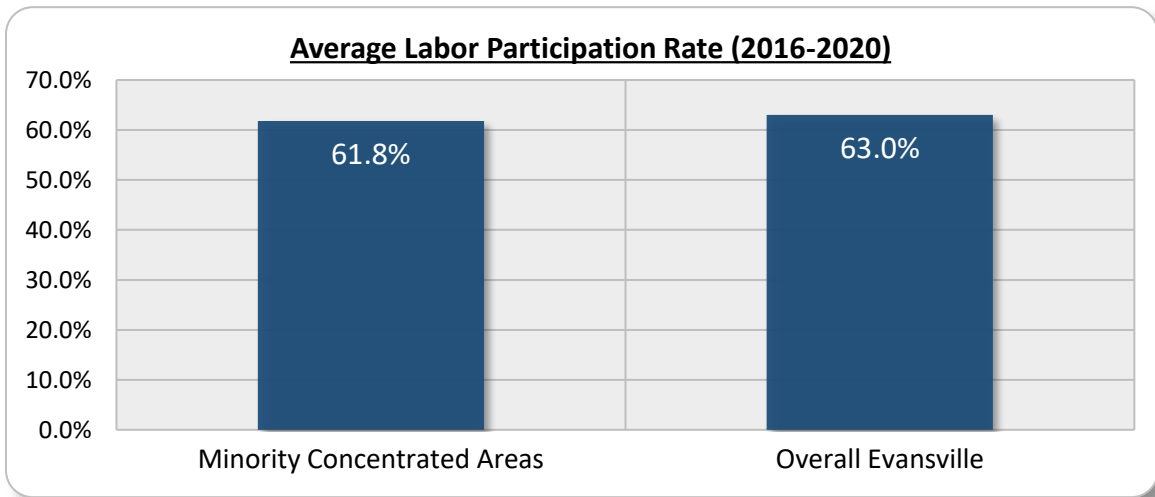
2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Labor Force Participation Rate; Estimate; Population 16 years and over (2011-2015)	Labor Force Participation Rate; Estimate; Population 16 years and over (2016-2020)	% Point Change in Labor Force Participation Rate
N/A	181630108.00		-	<b>63.3%</b>	-
N/A	181639802.00		-	-	-
N/A	181639805.00		-	<b>0.0%</b>	-
N/A	181639806.00		-	-	-
<b>City of Evansville</b>			61.8%	<b>63.0%</b>	1.2

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

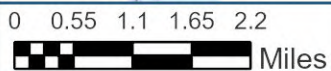
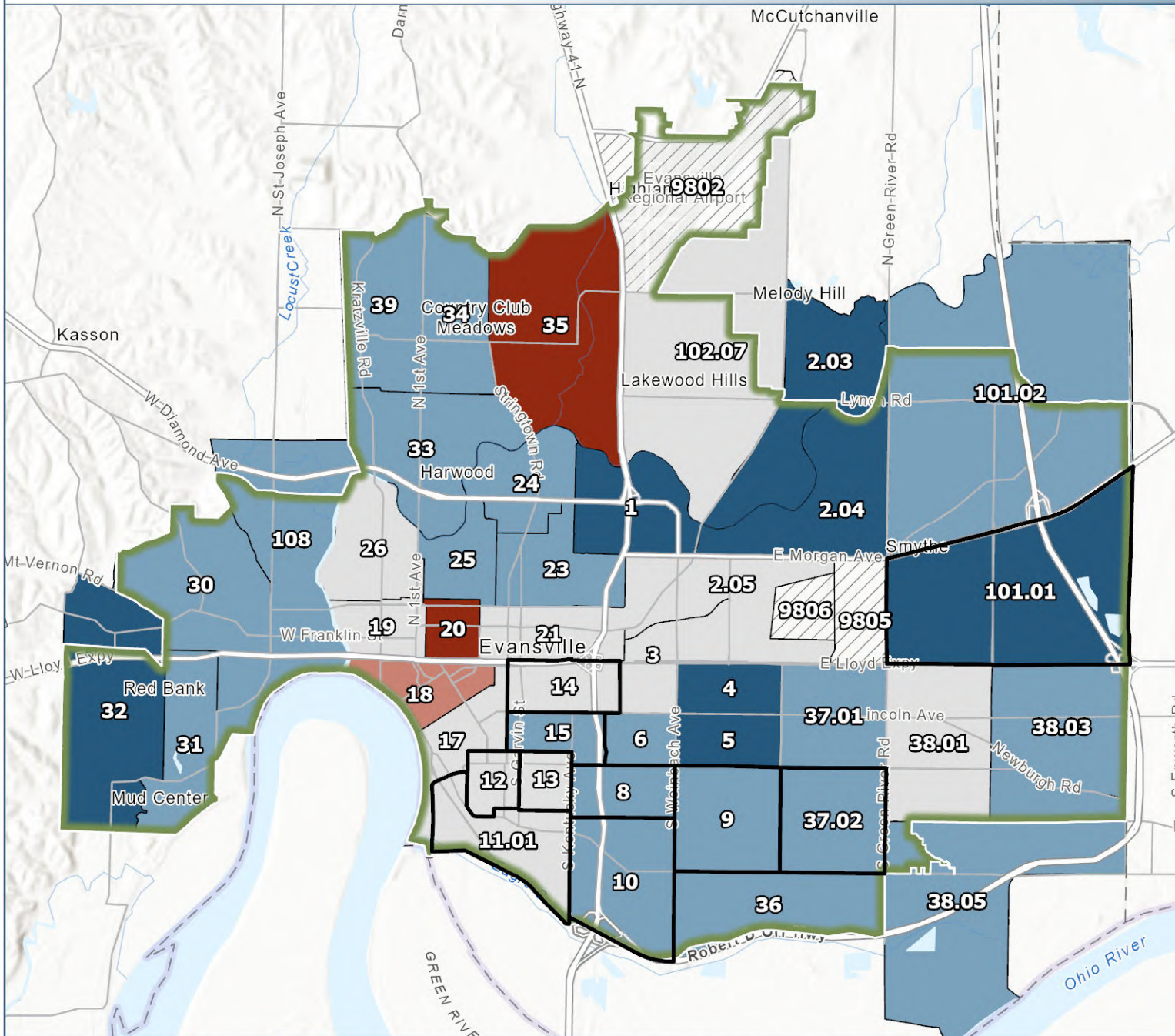
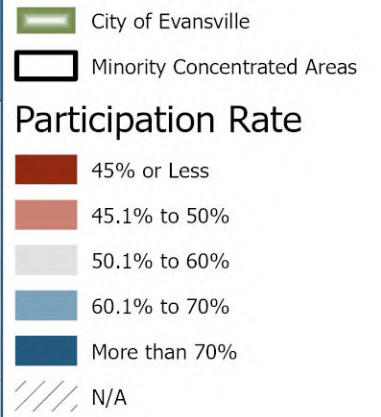
The latest (2016-2020) labor force participation rates for the minority concentrated areas (shaded in red) range from 51.7% to 71.4% within the individual Census Tracts, with an overall average participation rate of 61.8%. This participation rate is slightly lower than, but comparable to, the overall city’s participation rate of 63.0%. It is worth noting that five of the 10 Census Tracts within the minority concentrated areas have experienced increases in labor force participation rates of 1.9 percentage points or greater over the past several years, with two of these five Tracts experiencing increases of 8.2 percentage points or greater. Conversely, three minority concentrated Tracts (12.00, 13.00, and 14.00) experienced declines in labor participation rates between 2016 and 2020. These declines ranged from 3.3 to 6.5 percentage points.

A graph comparing the labor participation rate within the minority concentrated areas and the overall city of Evansville follows.



A map illustrating the labor force participation rate for each Census Tract in the city is included on the following page.





**Unemployment Rate** –The five-year average of the unemployment rates for each Census Tract for the time periods of 2011 to 2015 and 2016 to 2020 are compared in the following table. While such data is not available on a race level, we compared unemployment rates of the minority concentrated areas (shaded in red) with the overall city.

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Unemployment rate; Estimate; Population 16 years and over (2011-2015)	Unemployment rate; Estimate; Population 16 years and over (2016-2020)	% Point Change in Unemployment Rate
181630001.00	181630001.00		11.8%	<b>6.2%</b>	-5.6
181630002.01	N/A		5.7%	-	-
181630002.02	N/A		4.4%	-	-
N/A	181630002.03		-	<b>1.5%</b>	-
N/A	181630002.04		-	<b>2.4%</b>	-
N/A	181630002.05		-	<b>3.7%</b>	-
181630003.00	181630003.00		11.5%	<b>3.4%</b>	-8.1
181630004.00	181630004.00		2.2%	<b>0.4%</b>	-1.8
181630005.00	181630005.00		2.6%	<b>3.5%</b>	0.9
181630006.00	181630006.00		3.6%	<b>4.9%</b>	1.3
181630008.00	181630008.00	x	12.7%	<b>3.5%</b>	-9.2
181630009.00	181630009.00	x	7.5%	<b>3.4%</b>	-4.1
181630010.00	181630010.00	x	9.0%	<b>6.6%</b>	-2.4
181630011.00	N/A		15.3%	-	-
N/A	181630011.01	x	-	<b>5.7%</b>	-
181630012.00	181630012.00	x	14.8%	<b>5.2%</b>	-9.6
181630013.00	181630013.00	x	3.0%	<b>18.1%</b>	15.1
181630014.00	181630014.00	x	12.2%	<b>4.9%</b>	-7.3
181630015.00	181630015.00	x	23.2%	<b>8.4%</b>	-14.8
181630017.00	181630017.00		5.1%	<b>20.3%</b>	15.2
181630018.00	181630018.00		0.0%	<b>13.0%</b>	13.0
181630019.00	181630019.00		8.1%	<b>12.2%</b>	4.1
181630020.00	181630020.00		18.9%	<b>22.0%</b>	3.1
181630021.00	181630021.00		12.2%	<b>4.3%</b>	-7.9
181630023.00	181630023.00		11.6%	<b>4.2%</b>	-7.4
181630024.00	181630024.00		4.9%	<b>12.2%</b>	7.3
181630025.00	181630025.00		10.3%	<b>11.5%</b>	1.2
181630026.00	181630026.00		9.1%	<b>16.7%</b>	7.6
181630028.00	N/A		3.7%	-	-
181630029.00	N/A		11.5%	-	-
181630030.00	181630030.00		10.5%	<b>2.7%</b>	-7.8
181630031.00	181630031.00		6.3%	<b>10.6%</b>	4.3
181630032.00	181630032.00		5.5%	<b>1.6%</b>	-3.9
181630033.00	181630033.00		7.9%	<b>15.3%</b>	7.4
181630034.00	181630034.00		2.8%	<b>5.6%</b>	2.8
181630035.00	181630035.00		4.9%	<b>9.3%</b>	4.4
181630036.00	181630036.00		7.0%	<b>9.2%</b>	2.2
181630037.01	181630037.01		9.3%	<b>3.1%</b>	-6.2
181630037.02	181630037.02	x	15.3%	<b>6.4%</b>	-8.9
181630038.01	181630038.01		5.5%	<b>2.3%</b>	-3.2
181630038.03	181630038.03		5.5%	<b>5.3%</b>	-0.2
181630038.04	N/A		4.4%	-	-
N/A	181630038.05		-	<b>6.2%</b>	-
181630039.00	181630039.00		2.7%	<b>7.2%</b>	4.5
181630101.00	N/A		4.2%	-	-
N/A	181630101.01	x	-	<b>0.0%</b>	-
N/A	181630101.02		-	<b>5.8%</b>	-
181630102.02	N/A		3.0%	-	-

Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

(Continued)

2010 Census Tract	2020 Census Tract	Minority Concentrated Area	Unemployment rate; Estimate; Population 16 years and over (2011-2015)	Unemployment rate; Estimate; Population 16 years and over (2016-2020)	% Point Change in Unemployment Rate
N/A	181630102.07		-	2.8%	-
N/A	181630108.00		-	4.2%	-
N/A	181639802.00		-	-	-
N/A	181639805.00		-	-	-
N/A	181639806.00		-	-	-
<b>City of Evansville</b>			<b>7.2%</b>	<b>6.2%</b>	<b>-1.0</b>

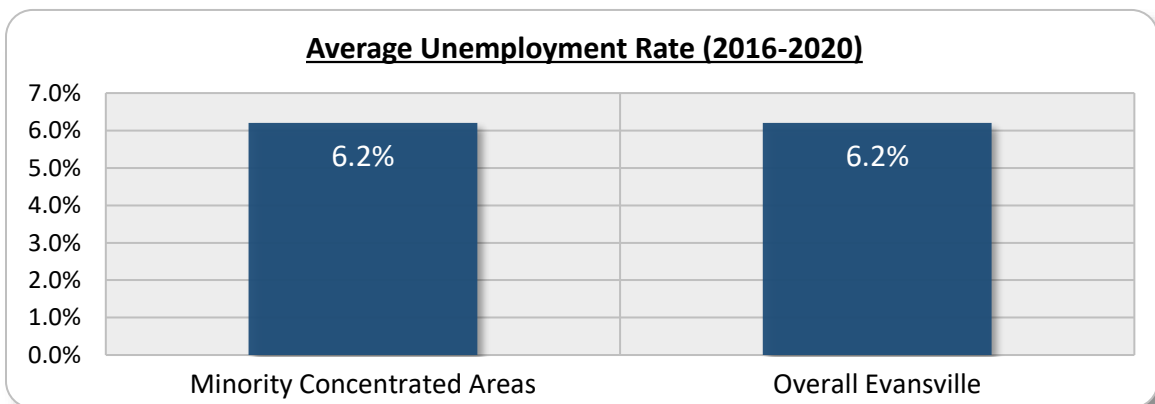
Sources: 2015 & 2020 ACS, Bowen National Research

N/A – Not Available (Tract no longer exists or is new since the time of original analysis)

The city’s (2016 to 2020) five-year average unemployment rate by Census Tract is 6.2%, one full percentage point lower than 2011 to 2015 ACS estimates. Within the minority concentrated areas and within this same five-year period (2016 to 2020), the average unemployment rate by Census Tract ranges from 0.0% to 18.1%, with an overall average rate of 6.2%, identical to the overall city average. However, when excluding the one Tract (101.01) which reports a 0.0% unemployment rate, the nine remaining minority concentrated Tracts have an overall average rate of 6.9%. Regardless, this is still very similar to the overall average for the city of Evansville.

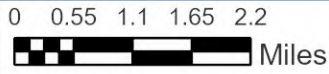
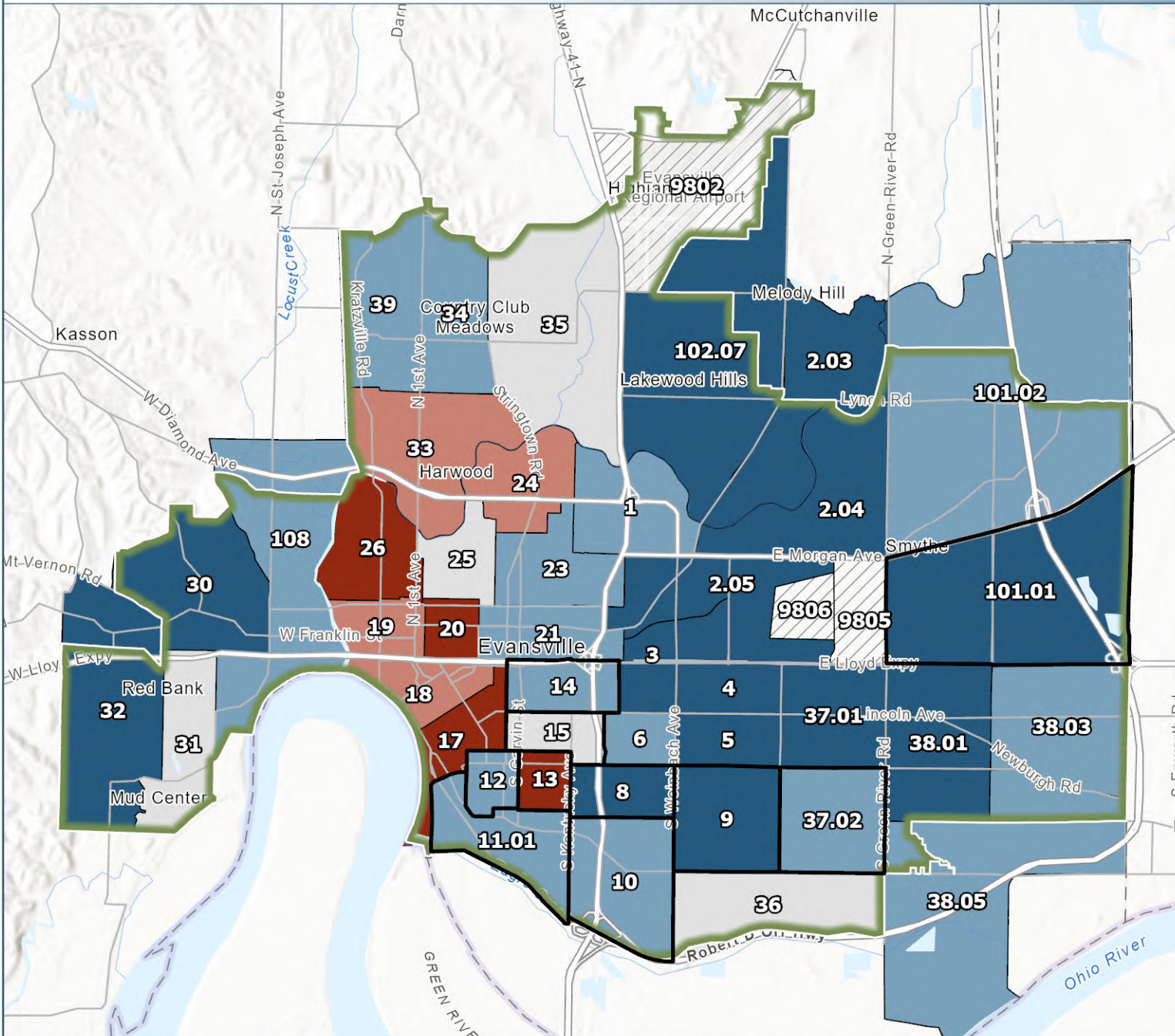
Note that while the city of Evansville experienced a decline of one full percentage point to the overall unemployment rate between 2015 and 2020, four Tracts experienced double-digit changes during this time. These include Tracts 13.00, 15.00, 17.00, and 18.00, with Tracts 13.00 and 15.00 being minority concentrated areas and all four are located within the Central submarket. Specifically, the two aforementioned minority concentrated Tracts experienced unemployment rate changes of 15.1 and -14.8 percentage points, respectively. The two remaining non-minority concentrated Tracts which experienced significant changes to unemployment rate levels report unemployment rates which are 13 and 15.2 percentage points higher than those reported in 2016.

The following graph compares the average unemployment rate by Census Tract for the minority concentrated areas and the overall city of Evansville.



A theme map illustrating the average unemployment rate for each Census Tract in the city for the five-year period of 2016 to 2020 is shown on the following page.

- City of Evansville
- Minority Concentrated Areas
- Unemployment Rate**
- 4% or Less
- 4.1% to 8%
- 8.1% to 12%
- 12.1% to 16%
- More than 16%
- N/A



Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research, 2020 American Community Survey

**School Enrollment** – Data was collected from the Indiana Department of Education for annual total enrollment and enrollment by race for each Evansville-Vanderburgh School Corporation public school. This information is detailed in the following table and sorted to show the highest to lowest percentage/share of Black students by school within the district. Schools shaded in red are those for which more than half (50.0%) of their enrollment area falls within a minority concentrated area.

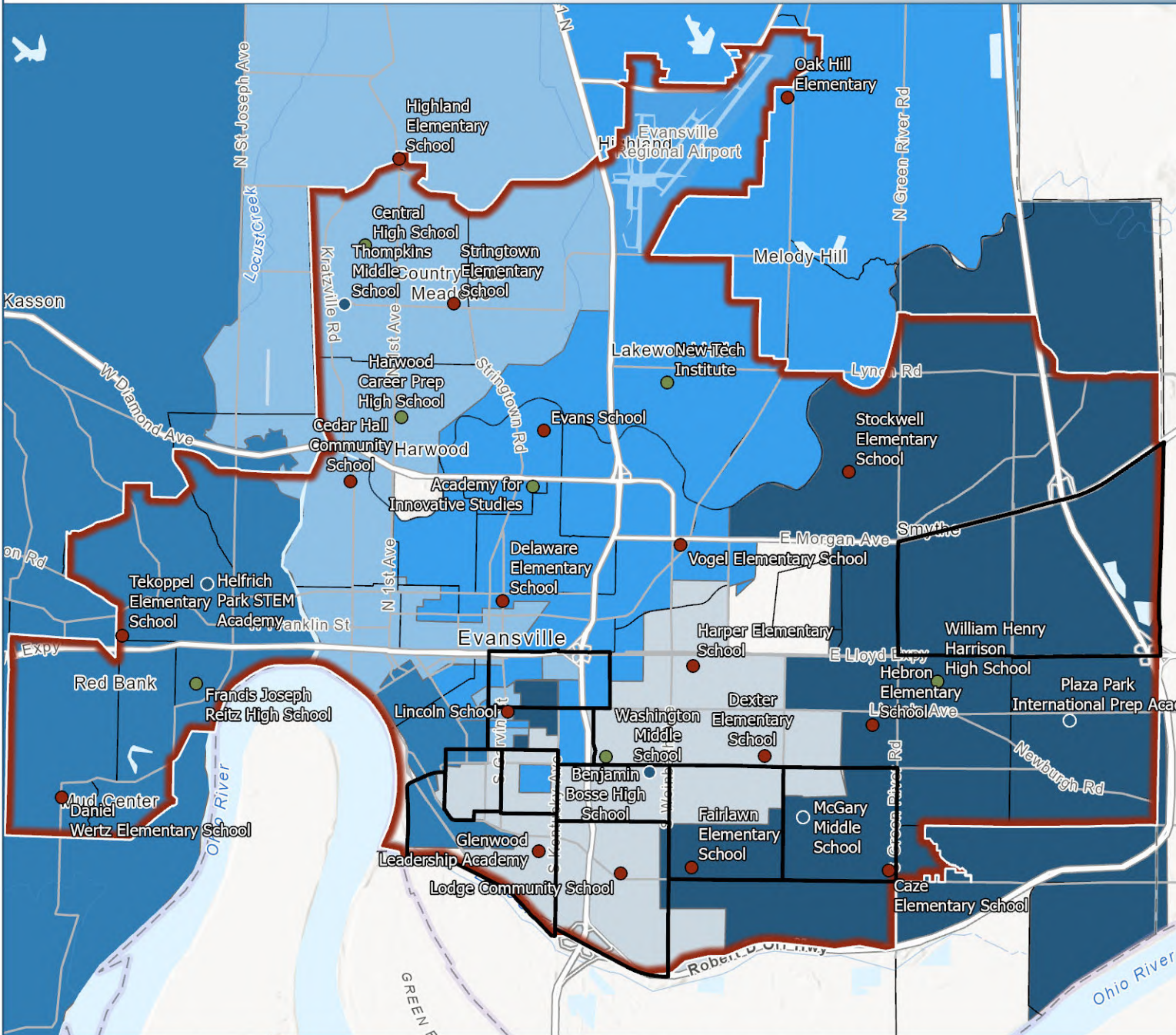
Annual School Enrollment by Race (2021-2022)						
School Name	Black	White	Other	Total	% Black	% Of Enrollment Area In Minority Concentrated Area
Lincoln School	94	70	48	212	44.3%	38.5%
Caze Elementary School	156	109	93	358	43.6%	38.6%
Glenwood Leadership Academy	180	90	150	420	42.9%	100.0%
Benjamin Bosse High School	301	252	228	781	38.5%	52.6%
Lodge Community School	126	79	135	340	37.1%	100.0%
Academy for Innovative Studies	93	128	48	269	34.6%	N/A*
Dexter Elementary School	111	123	101	335	33.1%	23.3%
McGary Middle School	110	142	99	351	31.3%	44.4%
Washington Middle School	101	143	110	354	28.5%	18.0%
Stockwell Elementary School	134	242	167	543	24.7%	0.0%
William Henry Harrison High School	267	563	294	1124	23.8%	10.5%
Harwood Career Prep High School	169	441	145	755	22.4%	N/A*
Evans School	101	262	93	456	22.1%	12.9%
Harper Elementary School	67	168	93	328	20.4%	15.4%
Fairlawn Elementary School	83	228	111	422	19.7%	58.9%
Delaware Elementary School	66	193	87	346	19.1%	4.8%
Plaza Park International Prep Academy	115	327	190	632	18.2%	1.1%
Cedar Hall Community School	91	315	110	516	17.6%	0.8%
Hebron Elementary School	125	406	194	725	17.2%	3.7%
Tekoppel Elementary School	45	328	66	439	10.3%	9.4%
Vogel Elementary School	42	415	108	565	7.4%	0.0%
Central High School	80	878	142	1100	7.3%	3.8%
North High School	118	1309	260	1687	7.0%	0.6%
North Junior High School	60	652	150	862	7.0%	0.0%
Daniel Wertz Elementary School	20	242	46	308	6.5%	0.0%
New Tech Institute	16	204	30	250	6.4%	N/A*
Perry Heights Middle School	28	433	44	505	5.5%	0.2%
Highland Elementary School	49	743	102	894	5.5%	0.3%
Francis Joseph Reitz High School	67	1058	139	1264	5.3%	0.4%
Helfrich Park STEM Academy	29	459	62	550	5.3%	0.6%
Thompkins Middle School	31	508	77	616	5.0%	1.1%
Stringtown Elementary School	16	254	48	318	5.0%	4.6%
Oak Hill Elementary	15	500	48	563	2.7%	0.0%
West Terrace Elementary School	14	542	37	593	2.4%	0.0%
McCutchanville Elementary School	20	808	103	931	2.1%	0.0%
Scott Elementary School	8	494	49	551	1.5%	0.0%
Cynthia Heights Elementary School	6	422	43	471	1.3%	0.0%
<b>Total</b>	<b>3,199</b>	<b>14,656</b>	<b>4,088</b>	<b>21,943</b>	<b>14.6%</b>	

Source: Indiana Department of Education and Bowen National Research

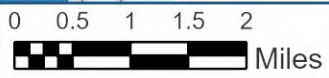
\*No school coverage area data available

Six of the thirty-seven public schools within the district report more than a one-third (33.3%) share of Black students, and 20 report shares higher than the overall district share of 14.6%. Notably, three of the six schools with more than a one-third share of Black students are all located within minority concentrated areas.

A map depicting the location of Evansville-Vanderburgh School Corporation public schools is provided on the following page and shaded to illustrate the public high school enrollment area in which each school is located.



- Minority Concentrated Areas
- City of Evansville
- High School Boundary**
- Bosse
- Central
- North
- Reitz
- Harrison
- School Cohort**
- Elementary
- Jr. High/Middle
- High



Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
Additional Source(s): Bowen National Research, 2020 Evansville Vanderburgh School Corporation

**Graduation Rates** – Data was collected from the Indiana Department of Education for annual total enrollment and enrollment by race for each public school in the Evansville-Vanderburgh School Corporation. We also collected data on graduation rates by race for each high school in the district. While graduation rates by race is provided for each school, we also highlighted (red shaded) the school (Benjamin Bosse High School) with the highest percent of enrollment (52.6%) within a minority concentrated area. Graduation rates by school and by race for each high school within the city from 2016/2017 to 2020/2021 (the most recent available) school years are shown in the tables below. It should be noted that graduation rates for the Hispanic population was only available on a limited basis and, therefore, were not included in the following analysis.

#### Annual Graduation Rates for Black Students

School Name	Percent of Enrollment Area in Minority Concentrated Area	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	Average
Academy for Innovative Studies	N/A**	18.1%	39.7%	16.0%	34.8%	25.6%	26.8%
<b>Benjamin Bosse High School</b>	<b>52.6%</b>	<b>94.0%</b>	<b>84.5%</b>	<b>86.4%</b>	<b>90.7%</b>	<b>90.7%</b>	<b>89.3%</b>
Central High School	3.8%	96.0%	90.5%	100.0%	87.5%	95.7%	93.9%
Francis Joseph Reitz High School	0.4%	72.7%	N/A	N/A	100.0%	100.0%	90.9%
Harwood Career Prep High School*	N/A**	N/A	N/A	48.9%	66.7%	25.5%	47.0%
New Tech Institute	N/A**	N/A	N/A	N/A	N/A	N/A	N/A
North High School	0.6%	95.2%	88.2%	81.3%	96.2%	77.3%	87.6%
William Henry Harrison High School	10.5%	89.7%	94.1%	91.8%	92.4%	92.0%	92.0%

Source: Indiana Department of Education and Bowen National Research

\*Formerly known as “Academy for Innovative Studies”

\*\*No school coverage area data available

#### Annual Graduation Rates for White Students

School Name	Percent of Enrollment Area in Minority Concentrated Area	2016/2017	2017/2018	2018/2019	2019/2020	2020/2021	Average
Academy for Innovative Studies	N/A**	26.3%	32.7%	9.0%	12.7%	16.1%	38.7%
<b>Benjamin Bosse High School</b>	<b>52.6%</b>	<b>83.3%</b>	<b>93.6%</b>	<b>85.7%</b>	<b>91.2%</b>	<b>92.6%</b>	<b>89.3%</b>
Central High School	3.8%	96.0%	96.1%	90.5%	95.8%	96.0%	94.9%
Francis Joseph Reitz High School	0.4%	94.5%	93.6%	96.8%	95.8%	97.5%	95.6%
Harwood Career Prep High School*	N/A**	N/A	N/A	44.8%	63.1%	26.9%	44.9%
New Tech Institute	N/A**	94.7%	98.3%	98.2%	N/A	100.0%	97.8%
North High School	0.6%	93.8%	92.4%	94.5%	94.7%	97.0%	94.5%
William Henry Harrison High School	10.5%	90.4%	88.2%	92.9%	93.2%	97.6%	92.5%

Source: Indiana Department of Education and Bowen National Research

\*Formerly known as “Academy for Innovative Studies”




\*\*No school coverage area data available

Based on the preceding information, graduation rates by race for most of the high schools in Evansville have generally been above 85%. The highest 2020/2021 graduation rate among Black students was reported at Francis Joseph Reitz High School, while the highest graduation rate among White students was reported at the New Tech Institute.








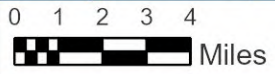
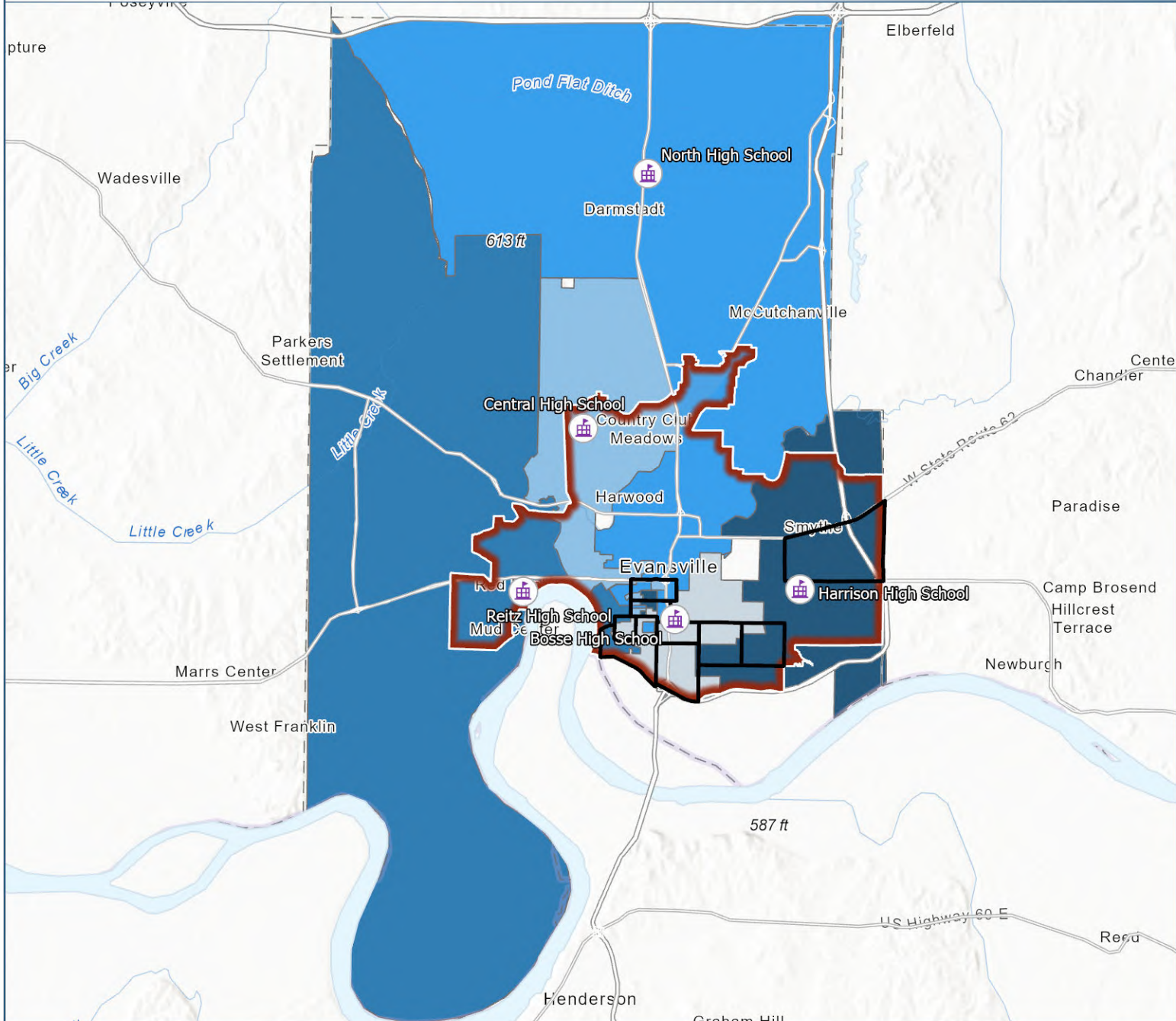
Average graduation rates by race at Benjamin Bosse High School and William Henry Harrison High School are nearly identical between Black and White students, while graduation rates of Whites are somewhat higher among most remaining schools. The exception being Harwood Career Prep High School, which reports a higher average graduation rate for Black students as compared to White students.

The overall (regardless of race) average annual graduation rate by high school (shown by school enrollment boundaries) for the two-year period of 2020 and 2021 is shown on the map on the following page.

-  City of Evansville
-  Minority Concentrated Areas
-  High School

**Name - Graduation Rate**

-  Bosse - 91.2%
-  Central - 96.0%
-  North - 97.0%
-  Reitz - 97.5%
-  Harrison - 97.6%



Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, CGIAR, USGS  
 Additional Source(s): Bowen National Research, 2020 Evansville Vanderburgh School Corporation

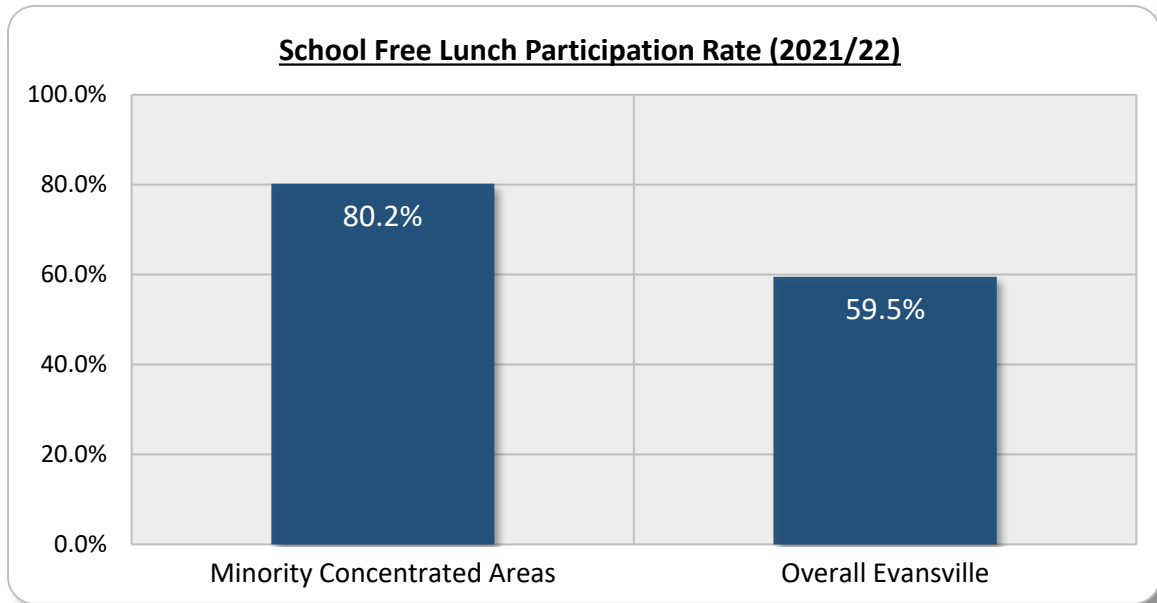
**Reduced and Free School Lunch Programs** – The Indiana Department of Education tracks the number of students in each school within Evansville receiving free or reduced lunch. While this data is not available on a race level, we have shown (in red shading) the relevant data for those schools with the highest shares (above 50%) of their districts that fall within in the minority concentrated areas.

Free/Reduced School Lunch Programs by School					
School Name	Percent of Enrollment Area in Minority Concentrated Area	Public/Private	Grades	Type	Percent of Students with Free/Reduced Lunch (2021-2022)
Academy for Innovative Studies	N/A	Public	6-12	Other	76.2%
Benjamin Bosse High School	52.6%	Public	9-12	High	70.6%
Caze Elementary School	38.6%	Public	PK - 05	Elementary	77.9%
Cedar Hall Community School	0.8%	Public	PK - 08	K-8	90.1%
Central High School	3.8%	Public	9-12	High	46.9%
Cynthia Heights Elementary School	0.0%	Public	KG - 05	Elementary	40.6%
Daniel Wertz Elementary School	0.0%	Public	PK - 05	Elementary	60.7%
Delaware Elementary School	4.8%	Public	KG - 06	Elementary	88.2%
Dexter Elementary School	23.3%	Public	PK - 05	Elementary	80.6%
Evans School	12.9%	Public	PK - 06	Elementary	84.6%
Fairlawn Elementary School	58.9%	Public	KG - 05	Elementary	76.5%
Francis Joseph Reitz High School	0.4%	Public	9-12	High	43.5%
Glenwood Leadership Academy	100.0%	Public	KG - 08	K-8	87.6%
Harper Elementary School	15.4%	Public	KG - 05	Elementary	69.5%
Harwood Career Prep High School	N/A	Public	9-12	High	64.6%
Hebron Elementary School	3.7%	Public	KG - 05	Elementary	53.8%
Helfrich Park STEM Academy	0.6%	Public	6-8	Middle	48.7%
Highland Elementary School	0.3%	Public	KG - 05	Elementary	46.2%
Joshua Academy	N/A	Charter	PK - 06	Elementary	N/A
Lincoln School	38.5%	Public	KG - 08	K-8	91.5%
Lodge Community School	100.0%	Public	KG - 08	K-8	85.9%
McCutchenville Elementary School	0.0%	Public	KG - 06	Elementary	17.7%
McGary Middle School	44.4%	Public	6-8	Middle	74.4%
New Tech Institute	N/A	Public	9-12	High	34.8%
North High School	0.6%	Public	9-12	High	32.3%
North Junior High School	0.0%	Public	7-8	Middle	39.1%
Oak Hill Elementary	0.0%	Public	KG - 06	Elementary	25.6%
Perry Heights Middle School	0.2%	Public	6-8	Middle	38.0%
Plaza Park International Prep Academy	1.1%	Public	6-8	Middle	58.9%
Scott Elementary School	0.0%	Public	PK - 06	Elementary	14.9%
Signature School	N/A	Charter	9-12	High	N/A
Stockwell Elementary School	0.0%	Public	KG - 05	Elementary	68.1%
Stringtown Elementary School	4.6%	Public	KG - 05	Elementary	61.9%
Tekoppel Elementary School	9.4%	Public	KG - 05	Elementary	71.1%
Thompkins Middle School	1.1%	Public	6-8	Middle	48.7%
Vogel Elementary School	0.0%	Public	KG - 06	Elementary	64.8%
Washington Middle School	18.0%	Public	6-8	Middle	75.7%
West Terrace Elementary School	0.0%	Public	KG - 05	Elementary	22.8%
William Henry Harrison High School	10.5%	Public	9-12	High	58.9%

Source: Indiana Department of Education and Bowen National Research  
N/A – Not Available

The four schools with the majority (more than 50%) of their enrollment area located within minority concentrated areas of Evansville have an average school free/reduced lunch participation rate of 80.2%, which is notably higher than the overall city’s average participation rate of 59.5%.

The following graph compares the share of students participating in the free/reduced lunch program of schools in the minority concentrated areas with the overall city's share of participation in the program.



**Proximity to Community Services** – We have evaluated the proximity of key community services for each Census Tract within the city. While data is not readily available to identify the proximity of community services for minorities, we have illustrated the proximity of such services for minority concentrated areas (shown in red shading). We have also provided the share of population living within three different distances (one-quarter mile, one-half mile, and one mile) of various community services. The community services considered in this analysis include grocery stores, pharmacies, parks and healthcare providers.

Note that the share of population living within a given distance to the various services evaluated may differ from the shares determined by Census Tract at the time of our original analysis conducted in 2017. These differences could be contributed to changes in area services (i.e. services added/removed from the area since the time of our last survey) and/or differences between services identified/considered as part of this analysis compared to the original analysis.

**Grocery Stores:** The following illustrates the share of population living within selected distances of the nearest grocery store for each Census Tract.

Proximity to Grocery Stores				
2020 Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		71.0%	16.1%	5.7%
181630002.03*		10.9%	0.7%	0.0%
181630002.04*		73.1%	35.4%	18.0%
181630002.05*		65.3%	21.9%	6.3%
181630003.00		96.7%	51.8%	20.2%
181630004.00		60.1%	9.6%	1.5%
181630005.00		55.6%	1.5%	0.0%
181630006.00		98.2%	4.6%	0.0%
181630008.00	x	100.0%	71.5%	25.5%
181630009.00	x	96.7%	43.9%	11.3%
181630010.00	x	69.3%	29.5%	12.3%
181630011.01*	x	73.7%	49.5%	21.6%
181630012.00	x	100.0%	98.0%	59.1%
181630013.00	x	100.0%	99.5%	28.5%
181630014.00	x	91.9%	37.6%	14.3%
181630015.00	x	100.0%	64.6%	12.5%
181630017.00		81.9%	29.3%	9.2%
181630018.00		62.9%	14.5%	2.1%
181630019.00		96.3%	22.5%	0.6%
181630020.00		79.1%	1.5%	0.0%
181630021.00		83.0%	18.5%	1.6%
181630023.00		59.2%	7.2%	0.0%
181630024.00		97.2%	59.5%	19.4%
181630025.00		72.6%	0.5%	0.0%
181630026.00		91.2%	45.4%	15.3%
181630030.00		63.6%	30.2%	7.4%
181630031.00		21.2%	0.2%	0.0%
181630032.00		49.4%	18.7%	6.2%
181630033.00		76.0%	40.2%	15.7%
181630034.00		81.6%	45.4%	13.5%
181630035.00		21.5%	5.7%	1.6%
181630036.00		54.4%	14.4%	2.8%
181630037.01		82.4%	33.4%	10.8%
181630037.02	x	86.6%	25.0%	9.0%
181630038.01		98.5%	65.7%	26.3%
181630038.03		60.5%	17.1%	7.4%
181630038.05*		24.3%	7.4%	2.1%
181630039.00		62.1%	23.4%	7.9%
181630101.01*	x	63.3%	34.6%	11.1%
181630101.02*		19.9%	8.7%	2.9%
181630102.07*		3.3%	0.3%	0.0%
181630108.00*		30.1%	0.1%	0.0%
181639802.00*		0.0%	0.0%	0.0%
181639805.00*		99.4%	59.2%	26.7%
181639806.00*		9.6%	3.8%	0.0%

Sources: ESRI and Bowen National Research

\*New tract since time of original analysis

The *average* shares of Census Tract population living within one-quarter of a mile, one-half of a mile, and one mile of the nearest grocery store for the city overall is compared with minority concentrated areas in the table below.

Share of Population Living within Selected Proximity to Grocery Stores			
Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	51.6%	21.4%	7.3%
Minority Concentrated Areas	78.7%	42.8%	15.1%

Sources: ESRI and Bowen National Research

As shown in the preceding table, just over half (51.6%) of the population living within the city of Evansville lives within one mile of the nearest grocery store, while more than three-quarters (78.7%) of the population within the minority concentrated areas lives within a mile of a grocery store. As such, it appears that persons living in the minority concentrated areas generally have more convenient access to grocery stores than residents in the city overall.

**Pharmacies:** The following illustrates the share of population living within selected distances of the nearest pharmacy for each Census Tract.

Proximity to Pharmacies				
2020 Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		42.7%	16.5%	5.9%
181630002.03*		48.2%	14.1%	2.8%
181630002.04*		62.4%	25.4%	8.4%
181630002.05*		57.8%	30.2%	10.6%
181630003.00		55.3%	13.5%	2.1%
181630004.00		4.5%	0.0%	0.0%
181630005.00		79.6%	1.5%	0.0%
181630006.00		94.1%	11.4%	1.9%
181630008.00	x	100.0%	59.4%	18.3%
181630009.00	x	100.0%	75.0%	24.5%
181630010.00	x	47.9%	13.6%	3.7%
181630011.01*	x	23.0%	1.3%	0.0%
181630012.00	x	97.1%	24.9%	3.6%
181630013.00	x	98.3%	26.4%	0.6%
181630014.00	x	73.0%	1.6%	0.0%
181630015.00	x	100.0%	35.4%	8.8%
181630017.00		84.8%	66.0%	23.7%
181630018.00		84.5%	12.8%	0.0%
181630019.00		99.5%	37.7%	11.9%
181630020.00		100.0%	89.3%	45.0%
181630021.00		95.6%	29.8%	4.8%
181630023.00		49.0%	4.6%	0.0%
181630024.00		4.7%	0.0%	0.0%
181630025.00		91.6%	42.4%	10.6%
181630026.00		59.8%	16.5%	5.3%
181630030.00		53.5%	18.9%	9.4%
181630031.00		13.9%	0.0%	0.0%
181630032.00		50.2%	22.1%	10.2%
181630033.00		73.7%	45.0%	20.6%
181630034.00		69.0%	35.2%	11.1%
181630035.00		5.0%	0.0%	0.0%
181630036.00		54.3%	7.7%	2.0%
181630037.01		79.3%	45.5%	18.3%
181630037.02	x	100.0%	58.9%	19.2%
181630038.01		91.8%	35.6%	12.9%
181630038.03		28.2%	8.4%	4.5%
181630038.05*		19.7%	8.0%	2.1%
181630039.00		61.2%	26.6%	13.6%
181630101.01*	x	66.6%	29.9%	14.4%
181630101.02*		16.3%	7.7%	2.3%
181630102.07*		20.8%	6.6%	1.4%
181630108.00*		55.4%	19.3%	6.7%
181639802.00*		0.0%	0.0%	0.0%
181639805.00*		37.0%	0.0%	0.0%
181639806.00*		0.0%	0.0%	0.0%

Sources: ESRI and Bowen National Research

\*New tract since time of original analysis

The *average* shares of Census Tract population living within one-quarter of a mile, one-half of a mile, and one mile of the nearest pharmacy for the city overall is compared with minority concentrated areas in the table below.

Share of Population Living within Selected Proximity to Pharmacies			
Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	47.0%	18.9%	6.7%
Minority Concentrated Areas	72.7%	33.0%	11.6%

Sources: ESRI, Bowen National Research

As shown in the preceding table, 72.7% of the population living in a minority concentrated area lives within one mile of the nearest pharmacy, while 47.0% of the population within the overall city lives within a mile of a pharmacy. As such, it appears that persons living in the minority concentrated areas have more convenient access to pharmacies than residents in the city overall.



**Parks:** The following illustrates the share of population living within selected distances of the nearest public parks for each Census Tract.

Proximity to Parks				
2020 Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		45.4%	15.5%	4.7%
181630002.03*		0.3%	0.0%	0.0%
181630002.04*		47.3%	18.1%	6.2%
181630002.05*		44.3%	22.5%	8.2%
181630003.00		44.9%	18.6%	10.0%
181630004.00		61.6%	27.7%	4.1%
181630005.00		62.1%	42.1%	15.3%
181630006.00		56.3%	1.1%	0.0%
181630008.00	x	62.1%	21.1%	14.6%
181630009.00	x	62.1%	35.8%	11.8%
181630010.00	x	50.4%	23.7%	5.1%
181630011.01*	x	50.5%	31.5%	13.2%
181630012.00	x	62.1%	62.1%	29.4%
181630013.00	x	62.1%	62.1%	31.3%
181630014.00	x	59.9%	36.4%	18.1%
181630015.00	x	62.0%	60.5%	40.1%
181630017.00		59.9%	55.0%	36.1%
181630018.00		60.9%	60.7%	44.2%
181630019.00		62.0%	62.0%	46.9%
181630020.00		62.0%	61.4%	19.6%
181630021.00		38.2%	14.6%	1.4%
181630023.00		42.2%	12.4%	2.0%
181630024.00		60.6%	32.4%	11.4%
181630025.00		61.6%	52.4%	28.3%
181630026.00		51.5%	13.8%	1.4%
181630030.00		49.2%	27.5%	11.5%
181630031.00		45.7%	25.5%	11.1%
181630032.00		14.4%	2.2%	0.5%
181630033.00		50.6%	28.2%	10.1%
181630034.00		35.0%	4.6%	1.9%
181630035.00		12.2%	3.2%	2.0%
181630036.00		42.9%	12.8%	3.4%
181630037.01		53.8%	25.4%	13.3%
181630037.02	x	39.5%	9.0%	1.8%
181630038.01		5.9%	1.5%	0.9%
181630038.03		0.0%	0.0%	0.0%
181630038.05*		17.5%	4.7%	1.7%
181630039.00		23.2%	6.0%	0.5%
181630101.01*	x	2.2%	0.0%	0.0%
181630101.02*		0.6%	0.0%	0.0%
181630102.07*		0.1%	0.0%	0.0%
181630108.00*		47.3%	25.2%	12.8%
181639802.00*		0.0%	0.0%	0.0%
181639805.00*		56.1%	15.2%	4.2%
181639806.00*		10.8%	8.4%	5.4%

Sources: ESRI and Bowen National Research

\*New tract since time of original analysis

The *average* shares of Census Tract population living within one-quarter of a mile, one-half of a mile, and one mile of the nearest parks for the city overall is compared with minority concentrated areas in the table below.

Share of Population Living within Selected Proximity to Parks			
Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	28.0%	13.8%	6.0%
Minority Concentrated Areas	36.6%	20.7%	8.8%

Sources: ESRI and Bowen National Research

As shown in the preceding table, more than one-third (36.6%) of the population living in a minority concentrated area lives within one mile of the nearest park, while just over one-quarter (28.0%) of the population within the overall city lives within a mile of a park. As such, it appears that persons living in the minority concentrated areas have more convenient access to parks than residents in the city overall.

**Health Care Providers:** The following illustrates the share of population living within selected distances of the nearest health care providers for each Census Tract. Note that this analysis considers only non-specialized medical services/health care providers.

Proximity to Health Care Provider				
2020 Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		2.7%	0.0%	0.0%
181630002.03*		13.8%	1.5%	0.2%
181630002.04*		66.6%	28.1%	12.8%
181630002.05*		31.3%	7.9%	2.7%
181630003.00		1.4%	0.0%	0.0%
181630004.00		35.6%	1.2%	0.0%
181630005.00		58.3%	8.3%	0.0%
181630006.00		1.7%	0.0%	0.0%
181630008.00	x	0.1%	0.0%	0.0%
181630009.00	x	21.2%	0.5%	0.0%
181630010.00	x	0.0%	0.0%	0.0%
181630011.01*	x	15.1%	0.2%	0.0%
181630012.00	x	99.9%	35.2%	1.3%
181630013.00	x	63.5%	2.3%	0.0%
181630014.00	x	89.2%	49.5%	28.1%
181630015.00	x	86.6%	37.2%	14.0%
181630017.00		84.0%	72.4%	48.7%
181630018.00		97.6%	79.1%	47.4%
181630019.00		100.0%	80.4%	34.4%
181630020.00		100.0%	100.0%	80.1%
181630021.00		74.6%	37.1%	10.8%
181630023.00		23.3%	1.0%	0.0%
181630024.00		6.7%	0.0%	0.0%
181630025.00		91.7%	44.1%	12.8%
181630026.00		61.8%	14.5%	2.6%
181630030.00		57.6%	22.4%	7.6%
181630031.00		13.7%	0.0%	0.0%
181630032.00		48.9%	23.4%	5.8%
181630033.00		73.7%	40.4%	16.7%
181630034.00		59.2%	21.4%	6.8%
181630035.00		2.5%	0.0%	0.0%
181630036.00		7.9%	0.0%	0.0%
181630037.01		99.4%	80.1%	45.0%
181630037.02	x	96.5%	46.8%	18.7%
181630038.01		85.0%	36.6%	15.8%
181630038.03		65.5%	15.0%	6.6%
181630038.05*		4.1%	0.0%	0.0%
181630039.00		54.8%	21.1%	9.9%
181630101.01*	x	72.2%	47.7%	18.2%
181630101.02*		25.7%	9.9%	4.1%
181630102.07*		18.2%	5.1%	2.2%
181630108.00*		44.9%	22.7%	11.5%
181639802.00*		3.5%	0.0%	0.0%
181639805.00*		93.3%	24.8%	5.4%
181639806.00*		5.1%	0.0%	0.0%

Sources: ESRI and Bowen National Research

\*New tract since time of original analysis





The *average* shares of Census Tract population living within one-quarter of a mile, one-half of a mile, and one mile of the nearest Health Care Providers for the city overall is compared with minority concentrated areas in the table below.

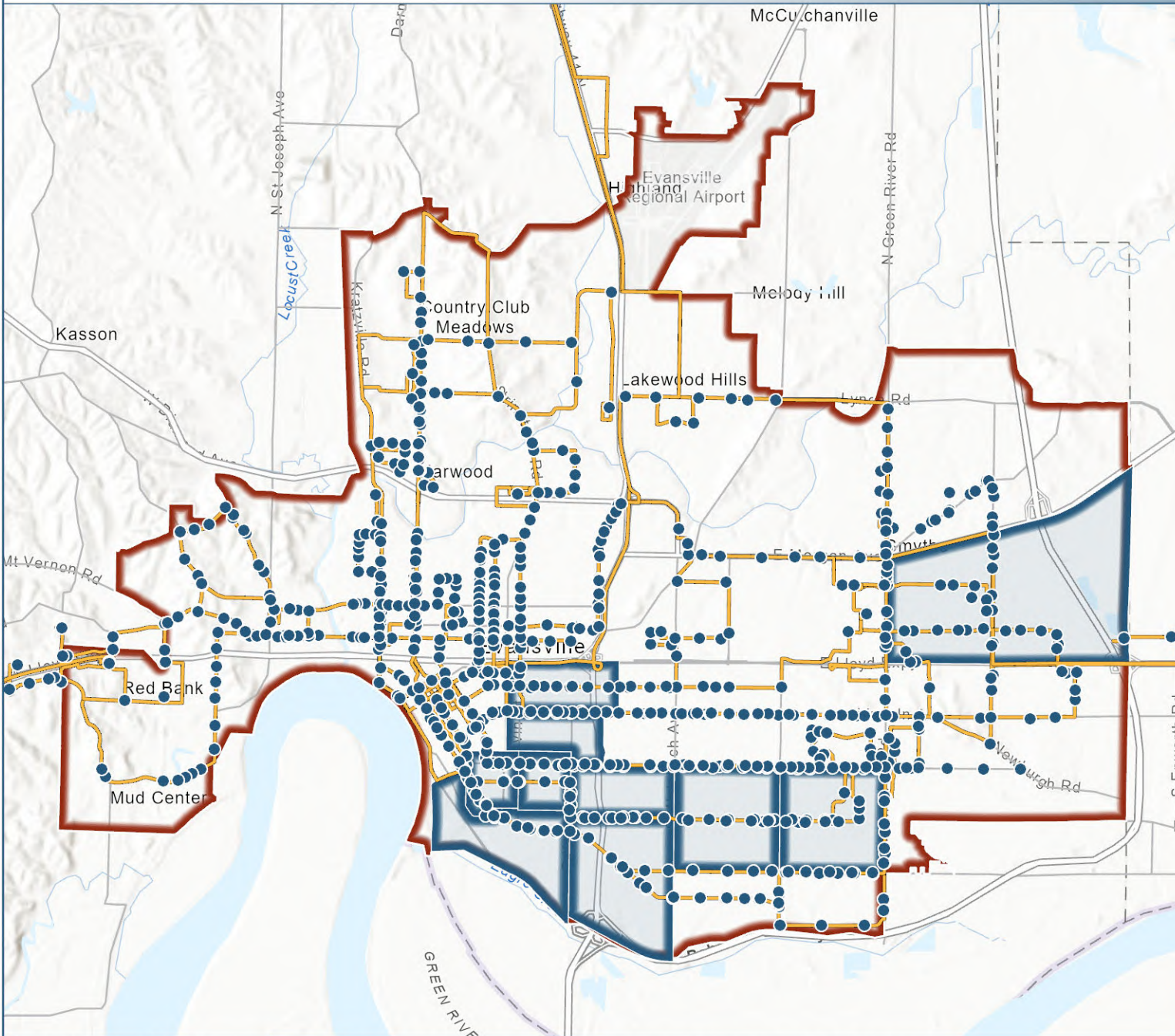
Share of Population Living within Selected Proximity to Health Care Providers			
Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	39.8%	18.2%	7.9%
Minority Concentrated Areas	52.6%	26.9%	10.5%

Sources: ESRI and Bowen National Research

As shown in the preceding table, 52.6% of the population living in a minority concentrated area lives within one mile of the nearest health care providers, while 39.8% of the population within the overall city lives within a mile of a health care provider. As such, it appears that persons living in the minority concentrated areas have more convenient access to health care providers as compared to residents in the city overall.

Various maps illustrating public bus routes and stops, grocery stores, major employers and various community services are on the following pages.

-  City of Evansville
-  Minority Concentrated Areas
-  METS Stops
-  METS Routes

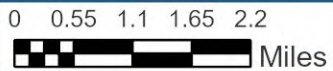
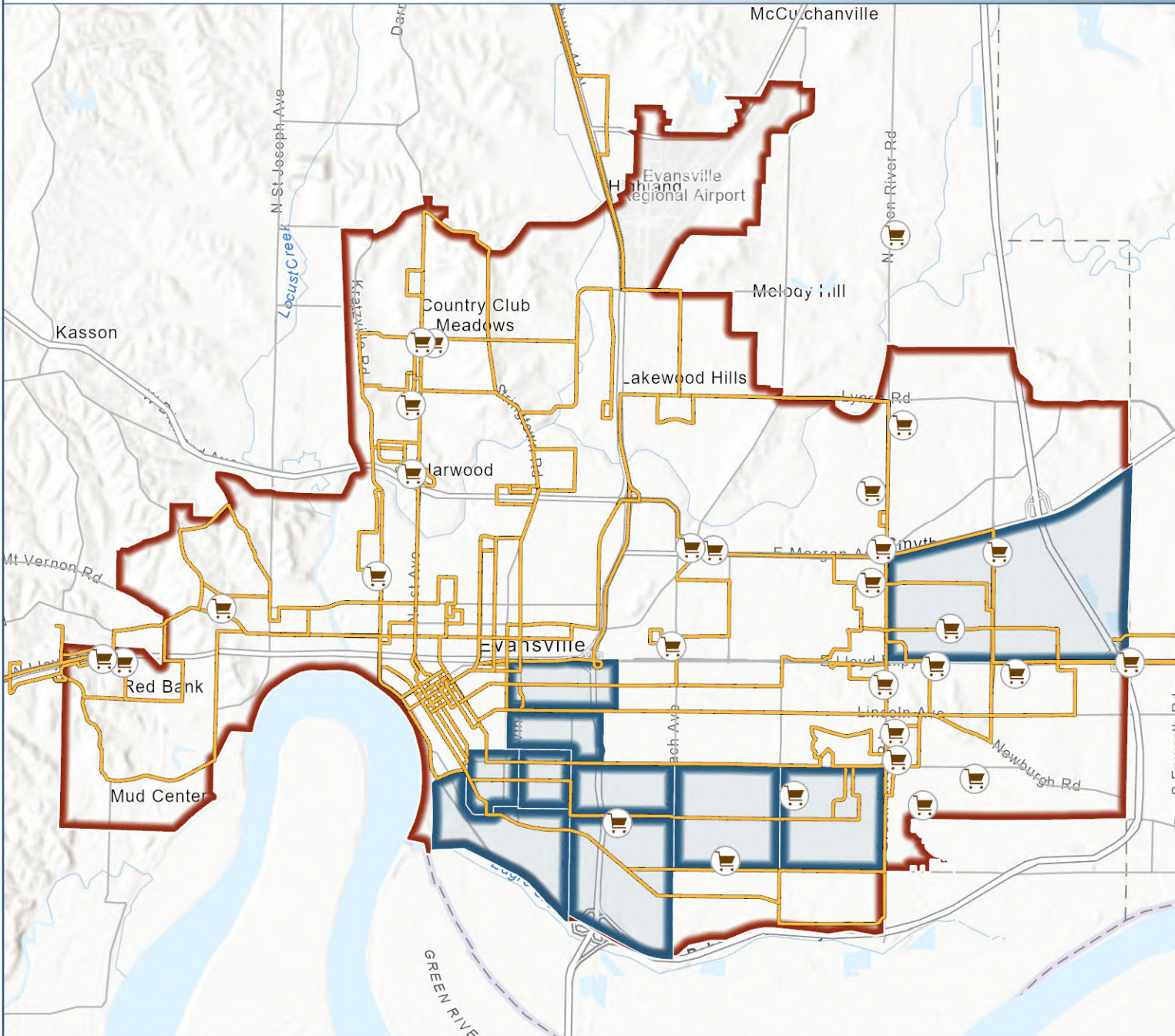





















0 0.55 1.1 1.65 2.2

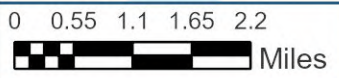
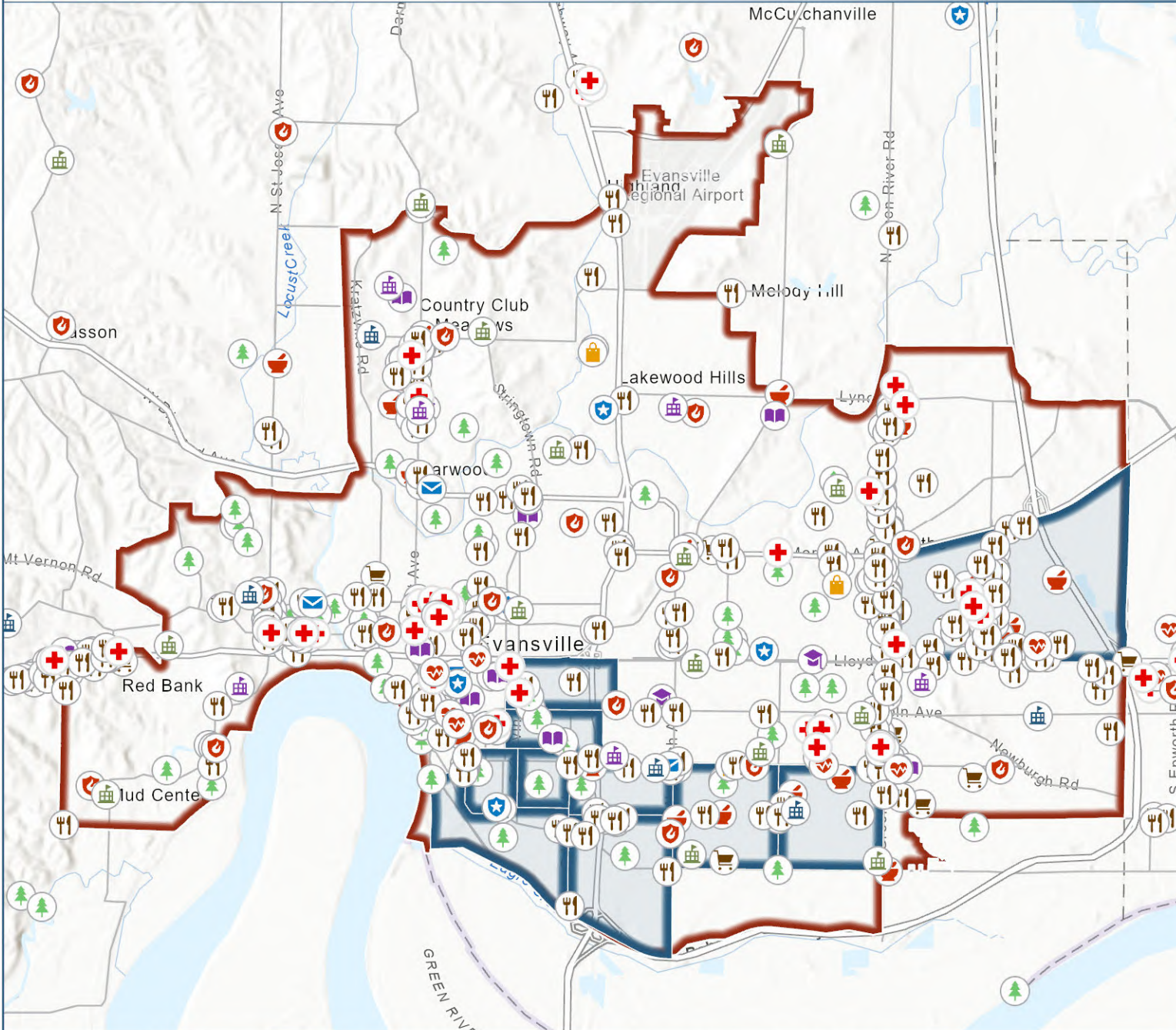


Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
 Additional Source(s): Bowen National Research





-  City of Evansville
-  METS Routes
-  Minority Concentrated Areas
-  Grocery Stores

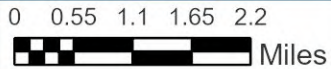
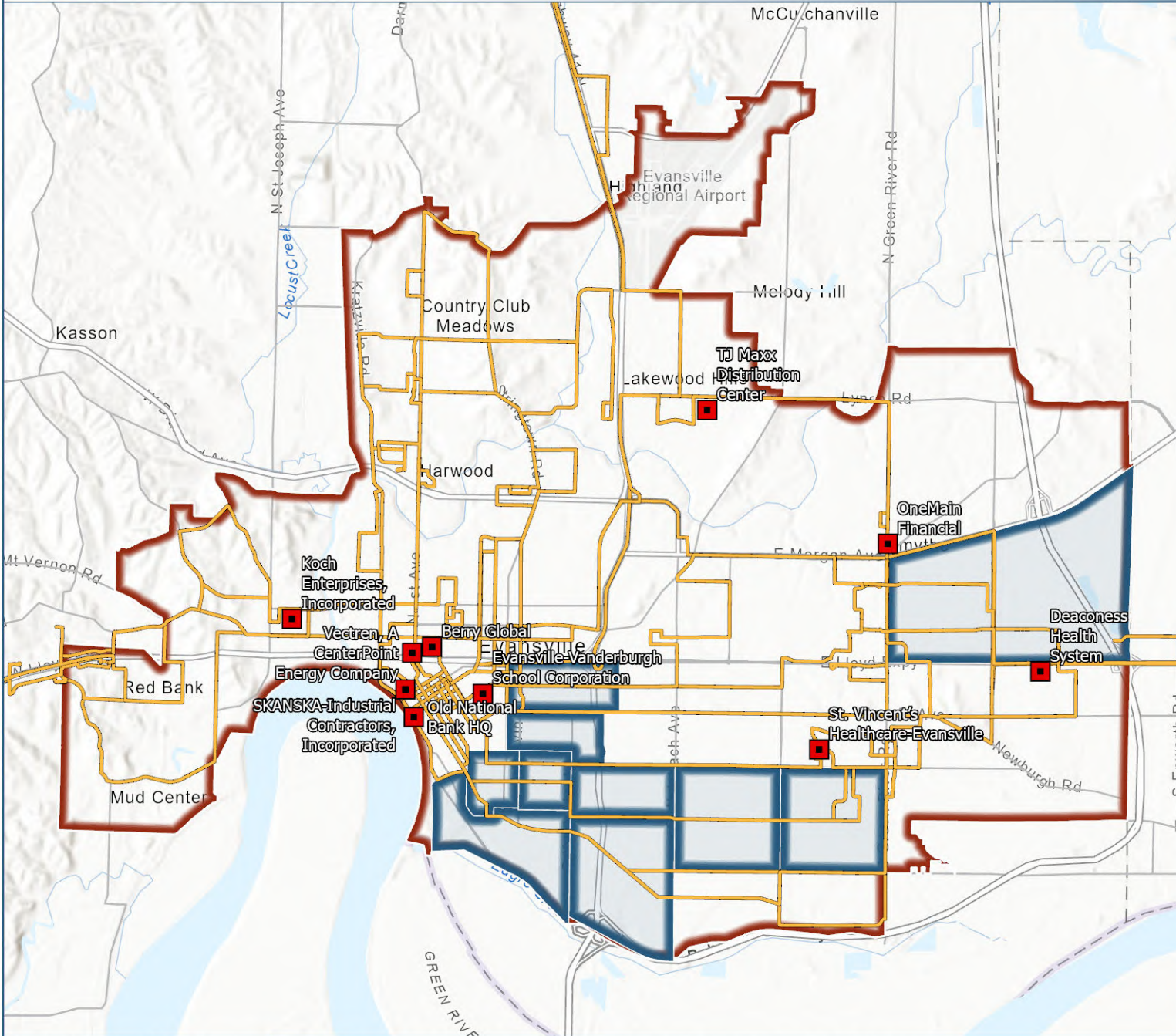


-  City of Evansville
-  Minority Concentrated Areas
-  Pharmacies
-  Clinics
-  Medical Centers/Hospitals
-  Fire/EMS Station
-  Grocery Stores
-  Parks
-  Law Enforcement Facility
-  College/University
-  Libraries
-  Post Offices
-  Recreation Centers
-  Restaurants
-  Shopping Centers & Malls
-  Career/Technical School
-  Elementary School
-  High School
-  Middle School



Esri, NASA, NGA, USGS, Esri, HERE, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, USDA  
 Additional Source(s): Bowen National Research

-  City of Evansville
-  Minority Concentrated Areas
-  Major Employers
-  METS Routes





# Addendum A: Stakeholder Survey Results

## A. INTRODUCTION

To gain information, perspective and insight about socio-economic factors that may impact the minority population within the city of Evansville, Bowen National Research conducted a targeted survey of area stakeholders. This survey was conducted during September 2022 and questions were customized to solicit specific information relative socio-economic issues, community priorities, community programs and incentives, and individual efforts made by organizations as they relate to minorities in Evansville.

In an effort to gain additional insight about the unique challenges that minority residents in specific areas of the city encounter, five submarkets (Central, East, Near East, North, and West) and three neighborhoods (Downtown, Arts District, and Jacobsville) were referenced in select questions. Maps delineating these areas, and the survey instrument in its entirety, are included in Addendum B of this study.

The survey was conducted through the SurveyMonkey.com website. In total, nine survey responses were received from a broad cross section of the stakeholders within the community. The following is a summary of key findings based on the survey conducted by our firm.

## B. STAKEHOLDER SURVEY RESULTS

A total of nine area stakeholders from a broad range of organization types participated in the housing survey with the following results. Note that percentages may not add up to 100.0% due to rounding or because respondents were able to select more than one answer.

Stakeholder respondents were asked to provide the type of organization they represent and the geographic area that their respective organization covers. A total of nine respondents provided input to these questions with the following distribution.

Type	Number	Share
Government	3	33.3%
Non-Profit Organization	3	33.3%
Civil Rights Organization	1	11.1%
Church/Religious	1	11.1%
Professional Consulting	1	11.1%

Stakeholder Respondents by Geographic Coverage Area		
Area	Number	Share
District/Region (Including Vanderburgh County)	3	33.3%
Vanderburgh County	2	22.2%
City of Evansville	2	22.2%
Select Neighborhoods of Evansville	1	11.1%
Nationwide	1	11.1%

Stakeholder respondents were asked to identify the top five socio-economic issues for each submarket or neighborhood that impact minorities in Evansville. A total of nine respondents provided insight to this question. The following table summarizes the top submarket or neighborhood by socio-economic issue based on respondent feedback.

Top Submarket(s) by Socio-Economic Issue			
Issue	Submarket/ Neighborhood	Number of Respondents	Share of Respondents*
Poor Quality/Condition of Neighborhood	Near East	8	100.0%
Prevalence of Crime	Near East	5	71.4%
Poor Quality Schools	Near East	7	100.0%
Limited Access to Adult Job Training	Near East	4	100.0%
Limited Access to Social Services	Central Near East	3	60.0%
Limited Access to Healthy/Fresh Foods	Central Near East Jacobsville	5	71.4%
Limited Recreational Opportunities	Central	5	100.0%
Lack of Quality Employment Opportunities	Near East	7	100.0%
Lack of Affordable Housing	Near East	5	83.3%
Lack of Quality Housing	Jacobsville	5	83.3%
Lack of Quality Healthcare Services	Near East	4	80.0%
Lack of Commercial Economic Development	Central Near East Jacobsville	4	57.1%
Inconvenient Access to Public Transit	Central	5	71.4%
Negative Overall Perception of Neighborhood	Central	7	100.0%

\*Share percentage is based on the total number of respondents that provided input for each issue category.

As the previous table illustrates, the Near East Submarket is the top, or tied for the top, geography in ten of the fourteen (71.4%) socio-economic issue categories listed. The Central Submarket ranked the highest in six of the fourteen (42.9%) categories, while the Jacobsville neighborhood ranked highest in three of the fourteen (21.4%) categories. This coincides with the findings of our analysis which illustrate that most of the minority concentrated areas and/or Census Tracts which are most impoverished also fall within these submarkets. It is of note that, aside from these three submarkets, no other submarket listed in the survey ranked as the top market for the socio-economic issues examined. This illustrates the prevalence of the issues within a few select areas of Evansville. Although these three submarkets appear to be disproportionately affected by socio-economic issues, based

on respondent feedback, the other submarkets also experience some of the same issues, but to a lesser degree.

The following table summarizes the top socio-economic issues *within each submarket and neighborhood* in the study (denoted by an “X”). Note that this table only indicates the top issues within the given submarket or neighborhood and does not indicate the weight of the responses as it relates to the survey overall. Therefore, this data should not be used to compare the prevalence of issues among various submarkets or neighborhoods and should only be used as a general overview of the issues that most affect a given area.

Top Socio-Economic Issues by Submarket/Neighborhood								
Issue	Submarket/Neighborhood							
	Central	East	Near East	North	West	Downtown	Arts	Jacobsville
Poor Quality/Condition of Neighborhood	X		X			X	X	X
Prevalence of Crime			X				X	
Poor Quality Schools	X		X					
Limited Access to Adult Job Training								
Limited Access to Social Services				X				
Limited Access to Healthy/Fresh Foods	X		X			X		X
Limited Recreational Opportunities	X							
Lack of Quality Employment Opportunities	X		X			X		
Lack of Affordable Housing		X	X	X	X			
Lack of Quality Housing								X
Lack of Quality Healthcare Services		X						
Lack of Commercial Economic Development								
Inconvenient Access to Public Transit	X	X		X	X	X		
Negative Overall Perception of Neighborhood	X		X			X		X

A total of seven (7) socio-economic issues were identified within both the Central and Near East submarkets. This indicates that residents of these submarkets may experience more challenges than other areas of the city, in regard to the socio-economic issues outlined in the preceding table.

Stakeholder respondents were asked to indicate the priority (No Priority, Moderate Priority, or High Priority) that the community should give to specific initiatives as they relate to improving the lives of minorities. A list of initiatives was supplied for respondents to choose from. A total of nine respondents provided insight to this question with the following results.

Priority of Community Initiatives	
Initiative	Weighted Score*
Reduce Crime & Incarcerations	100.0
Improve Access to Healthy/Fresh Foods	100.0
Increase the Number of Affordable Housing Alternatives	100.0
Improve the Quality of Neighborhoods by Removing Blight, Improving Existing Structures, and Investing in Infrastructure Improvements	94.4
Improve the Quality of Existing Housing Alternatives	93.8
Increase Access to Quality Healthcare Services	93.8
Increase Access to Economic Development Initiatives	93.8
Improve Funding for Schools	87.5
Increase Quality Employment Opportunities	87.5
Increase Support for Small Business and Entrepreneurship	83.3
Improve Access to Social Services	81.3
Increase the Number of Recreation Opportunities	81.3
Increase Efforts to Change the Overall Perception of Neighborhoods	77.8
Improve Access to Adult Job Training	75.0
Increase Access to Public Transportation	71.4

\*High Priority = 100.0, Moderate Priority = 50.0, No Priority = 0.0

As the preceding illustrates, the reduction of crime and incarcerations, improved access to healthy/fresh foods, and an increase in the number of affordable housing alternatives received the highest priority among stakeholder respondents. Although these three initiatives received the highest weighted score of priority (100.0), it is important to understand that *all* initiatives listed received a weighted score between moderate and high priority. This indicates that there are a number of initiatives, according to respondents, that would improve the lives of minorities living within Evansville.

In addition to the populated initiatives listed in the previous table, two respondents provided open-ended insight related to community initiatives. One respondent noted the *promotion of diversity and inclusion*. Another respondent indicated there should be a *distinction between the reduction of crime and incarceration*, and that these two topics should be considered as separate initiatives.

Respondents were asked to discuss programs, incentives, and other efforts that they were aware of that have been successful in *Evansville* and should be ***continued or expanded*** to help resolve the challenges faced by minorities in the city. A total of nine respondents provided insight to this question. A summary of the responses follows.

- Achieve Your Degree (Ivy Tech/University of Evansville)
- CAPE Latino Outreach
- Evansville Police Department Latino Citizens Academy
- Evansville Latino Center Outreach Program
- ECHO Latino Outreach
- EVSC Latino Family Outreach Program

- FIESTA EVANSVILLE (Cultural and Integration event with Resource Fair)
- EVPL Latino Outreach (Latino Resource Day)
- Feed Evansville
- Housing produced by MCDC
- Latino Collaboration Table (Collaboration Meetings)
- Latino Collaboration Table (Back to School Fest)
- Leadership Everyone (Inclusive Leadership Retreats)
- Mayor Lloyd Winnecke Latino Advisory Board
- Micro Loans Programs
- Promise Zones
- Quality Weekend and Second Shift Childcare (For Parents Enrolled in Post-Secondary Education)
- SIMA
- Vincennes Adult Education ESL Program
- Y&E

Respondents were asked to discuss programs, incentives, and other efforts that they were aware of that have been *successful* in *other communities* that should be considered by Evansville to help resolve challenges faced by minorities in the city. A total of eight respondents provided insight to this question. A summary of the responses follows.

- Groups Program (Indiana University)
- Home Ownership Loan Products for Minorities
- Indiana Latino Institute: Latino Education Summit
- Indiana Latino Institute: Latino Leadership Circle
- Racial Equity Strategic Plans
- My Brother's Keeper
- Midnight Basketball
- Targeted Loan Programs for Minority Businesses (CDFI Initiatives)
- Urban League

Respondents were asked to discuss the programs, incentives, and other efforts aimed at resolving challenges faced by minorities in the city that have *not* been successful, or that could be more successful if *modified*. A total of eight respondents provided insight to this question. A summary of the responses follows.

- Additional funding and resources for programs, in general
- Increase funding for ED loan programs for minority businesses
- Increased employment/hiring support for minorities
- Inner city crime prevention
- Modification of Talent 2025 to include specific goals for minorities
- Overall segregation of the city and region (lack of understanding of local issues)

Respondents were asked to discuss specific efforts made by their respective organizations that they believe have ***made a difference*** in improving the lives of minorities in Evansville. A total of nine respondents provided insight to this question. A summary of responses follows.

- Partnership between the Evansville Latino Center and the Evansville Police Department to provide cultural awareness workshops (improved understanding and interaction)
- Fiesta Evansville serving as an inclusion event for the Latino community (portal for agencies and organizations to reach out to Latino community members and improve cultural awareness)
- Increased assistance to Memorial CDC for housing and services
- Canal District Planning Grant (strategic action items to assist African American community)
- Addressing equity issues in schools, workplaces, communities, and government
- Fair housing and discrimination education
- Funding and legislation efforts to address mental health, housing, and public internet access

Respondents were asked to elaborate on any issues, solutions, or ideas they have regarding the socio-economic factors that impact the quality of life for minorities living in Evansville that were not adequately covered in the survey. A total of seven respondents provided additional feedback which is summarized below.

- Additional bilingual information for Spanish speaking families (public and private sectors)
- Additional leadership opportunities for qualifying Latinos (public and private sectors)
- Increased targeting of specific areas for development efforts
- Micro loans for small businesses
- Increased minority employment opportunities in higher positions
- Equality in justice within school and criminal justice systems
- Increased opportunities for MBEs/WBEs to participate in bidding processes
- Increased access to substance abuse disorder treatment for minorities
- Location of housing projects in proximity to industrial facilities

A list of the survey questions can be found in Addendum B.

**ADDENDUM B:**  
**STAKEHOLDER SURVEY RESULTS**



## Evansville, IN Socio-Economic Survey

On behalf of the City of Evansville, Bowen National Research is conducting an analysis of various socio-economic factors that could potentially impact the lives of African Americans and Latinos within the city of Evansville. We are asking key area stakeholders to provide input on a variety of factors that may or may not influence the lives of communities of color. You have been identified as a representative of an organization that may have insight on this topic. **It is important to understand that your survey results will be aggregated with the responses of other participants and will not be cited or attributed specifically to you or your organization.**

\* 1. Please provide your contact information for follow-up.

Name	<input type="text"/>
Company	<input type="text"/>
Email Address	<input type="text"/>
Phone Number	<input type="text"/>

2. Please classify the type of organization you represent (select the best description).

- Government
- Church/Religious
- Professional Consulting
- Other (please specify)
- Social/Supportive Service Provider
- Education
- Minority Advocate
- Non-Profit Organization

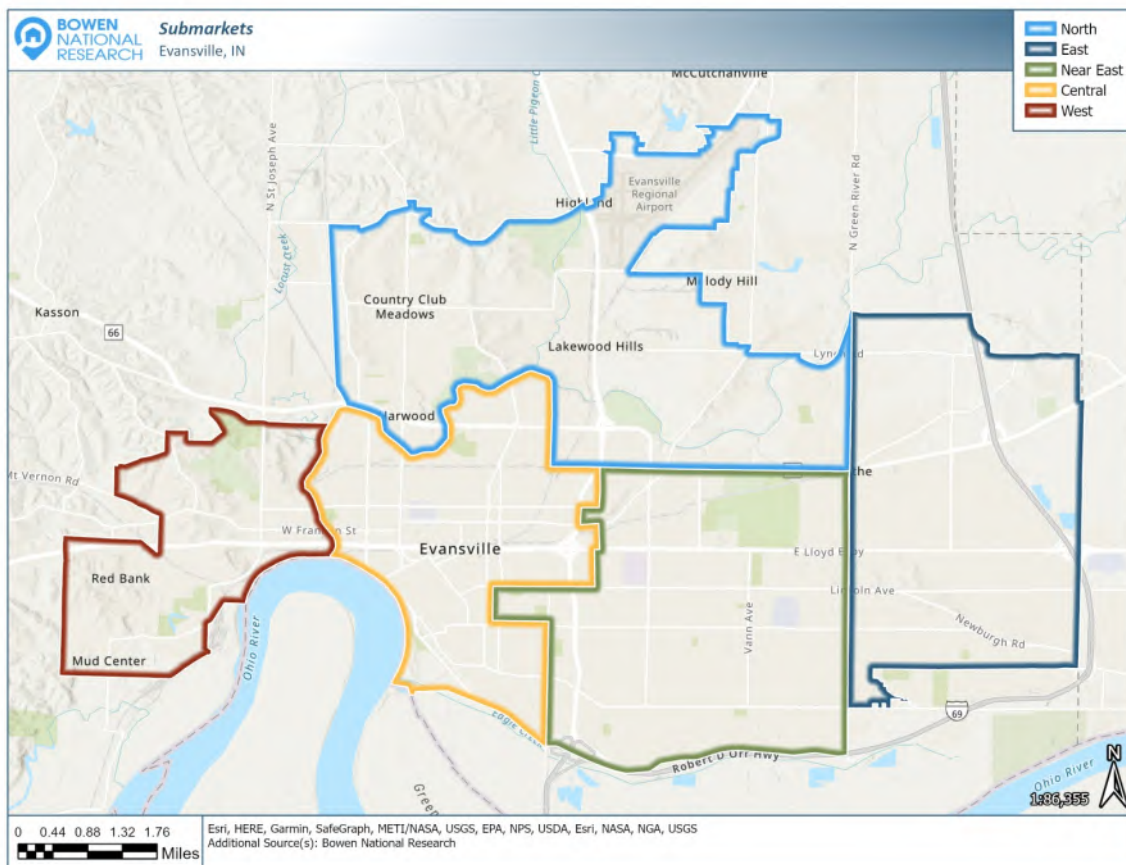


3. What geographic area does your organization cover?

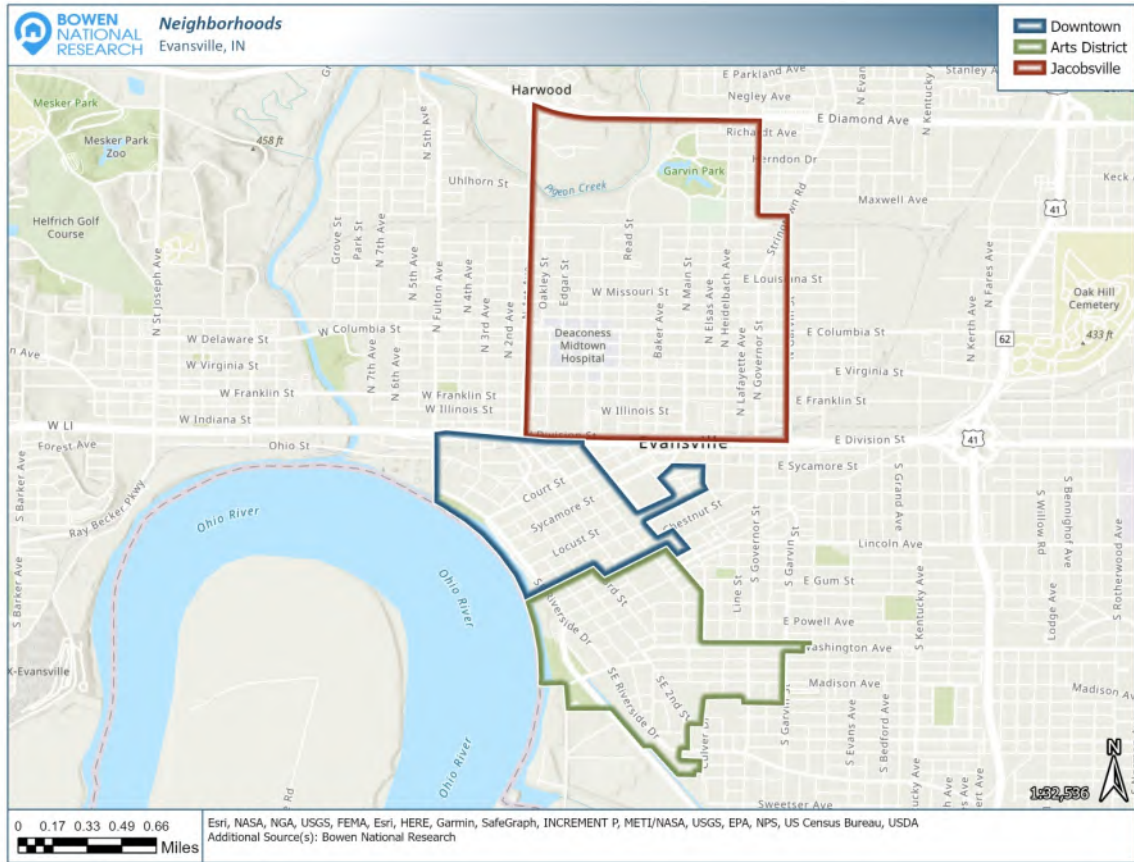
- Select Neighborhoods within Evansville
- Entire City of Evansville
- Other (please specify)
- All of Vanderburgh County
- Region that includes Vanderburgh County and Surrounding Areas

The two following maps will be utilized to answer Question #4.

Submarket Map



Neighborhood Map





5. What priority should the community give to each of the following items as they relate to improving the lives of minorities?

	No Priority	Moderate Priority	High Priority	I Do Not Know
Improve the Quality of Neighborhoods by Removing Blight, Improving Existing Structures, and Investing in Infrastructure Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduce Crime & Incarcerations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve Funding for Schools	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve Access to Adult Job Training	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve Access to Social Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve Access to Healthy/Fresh Foods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Quality Employment Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase in the Number of Affordable Housing Alternatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improve the Quality of Existing Housing Alternatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase the Number of Recreation Opportunities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Access to Quality Healthcare Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Access to Economic Development Initiatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Access to Public Transportation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Efforts to Change the Overall Perception of Neighborhoods	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Increase Support for Small Business and Entrepreneurship	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

6. Please discuss programs, incentives and other efforts (either public or private sector) that you are aware of that have been successful in Evansville that should either be continued or expanded to help resolve challenges faced by minorities in the city.

7. Please discuss programs, incentives and other efforts (either public or private sector) that you are aware of that have been successful in other communities that should be considered in Evansville to help resolve challenges faced by minorities in the city.

8. Are there any programs, incentives or other efforts (either public or private sector) aimed at resolving challenges faced by minorities in the city, that have not been successful, or that could be more successful if modified? Please provide the name of the program and details on how it could be modified.

9. Please discuss specific efforts, if any, made by your organization that you believe have made a difference in improving the lives of minorities in Evansville.

10. Please elaborate on any issues, solutions or ideas you have regarding the socio-economic factors that impact the quality of lives of Evansville minorities that have not been adequately covered in this survey. Please be clear and concise as much as possible.

We appreciate your time responding to this survey. Should you have any questions regarding this survey, or if you wish to provide data or resources, please contact:

Ms. Desiree Johnson  
Bowen National Research  
Phone: 614-833-9300  
Email: [desireej@bowennational.com](mailto:desireej@bowennational.com)

## Addendum C: Qualifications

### The Company

Bowen National Research employs an expert staff to ensure that each market study is of the utmost quality. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has the expertise to provide the answers for your development.

### Company Leadership

**Patrick Bowen** is the President of Bowen National Research. He has prepared and supervised thousands of market feasibility studies for all types of real estate products, including affordable family and senior housing, multifamily market-rate housing and student housing, since 1996. He has also prepared various studies for submittal as part of HUD 221(d)(3) & (4), HUD 202 developments and applications for housing for Native Americans. He has also conducted studies and provided advice to city, county and state development entities as it relates to residential development, including affordable and market rate housing, for both rental and for-sale housing. Mr. Bowen has worked closely with many state and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida.

**Desireé Johnson** is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

### Market Analysts

**Craig Rupert**, Market Analyst, has conducted more than 1,000 market feasibility studies throughout the United States since 2010, within both urban and rural markets as well as on various tribal reservations. Mr. Rupert has prepared market studies for numerous types of housing including market-rate, Tax Credit, and various government-subsidized rental product, for-sale product, senior living (assisted living, nursing care, etc.), as well as market studies for retail/commercial space. Market studies prepared by Mr. Rupert have been used for submittal as part of state finance agency Tax Credit and HUD 221 (d)(4) applications, as well as various other financing applications submitted to local, regional, and national-level lenders/financial institutions. Mr. Rupert has a bachelor's degree in Hospitality Management from Youngstown State University.

**Jack Wiseman**, Market Analyst, has conducted extensive market research in over 200 markets throughout the United States since 2007. He provides thorough evaluation of site attributes, area competitors, market trends, economic characteristics and a wide range of issues impacting the viability of real estate development. He has evaluated market conditions for a variety of real estate alternatives, including affordable and market-rate apartments, retail and office establishments, student housing, and a variety of senior residential alternatives. Mr. Wiseman has a Bachelor of Arts degree in Economics from Miami University.

**Jeff Peters**, Market Analyst, has conducted on-site inspection and analysis for rental properties throughout the country since 2014. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Peters graduated from The Ohio State University with a Bachelor of Arts in Economics.

**Christopher T. Bunch**, Market Analyst has over ten years of professional experience in real estate, including five years of experience in the real estate market research field. Mr. Bunch is responsible for preparing market feasibility studies for a variety of clients. Mr. Bunch earned a bachelor's degree in Geography with a concentration in Urban and Regional Planning from Ohio University in Athens, Ohio.

**Lisa Goff**, Market Analyst, has conducted site-specific analyses in both rural and urban markets throughout the country. She is also experienced in the day-to-day operation and financing of Low-Income Housing Tax Credit and subsidized properties, which gives her a unique understanding of the impact of housing development on current market conditions.

**Jonathan Kabat**, Market Analyst, has surveyed both urban and rural markets throughout the country. He is trained to understand the nuances of various rental housing programs and their construction and is experienced in the collection of rental housing data from leasing agents, property managers, and other housing experts within the market. Mr. Kabat graduated from The Ohio State University with a Bachelor of Art in History and a minor in Geography.

**Andrew Lundell**, Market Analyst, has an experienced background in customer service and financial analysis. He has evaluated the rental market in cities throughout the United States and is able to provide detailed site-specific analysis. Mr. Lundell has a Bachelor of Arts in Criminal Justice from Ohio University.

**Sidney McCrary**, Market Analyst, is experienced in the on-site analysis of residential and commercial properties. He has the ability to analyze a site's location in relation to community services, competitive properties and the ease of access and visibility. Mr. McCrary has a Bachelor of Science in Business Administration from Ohio Dominican University.

**Gregory Piduch**, Market Analyst, has conducted site-specific analyses in both metro and rural areas throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Piduch holds a Bachelor of Arts in Communication and Rhetoric from the University of Albany, State University of New York and a Master of Professional Studies in Sports Industry Management from Georgetown University.

**Nathan Stelts**, Market Analyst, is experienced in the assessment of housing operating under various programs throughout the country, as well as other development alternatives. He is also experienced in evaluating projects in the development pipeline and economic trends. Mr. Stelts has a Bachelor of Science in Business Administration from Bowling Green State University.

### **Research Staff**

Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices, chambers of commerce, housing authorities and residents.

**June Davis**, Office Manager of Bowen National Research, has been in the market feasibility research industry since 1988. Ms. Davis has overseen production on over 20,000 market studies for projects throughout the United States.

**Stephanie Viren** is the Research and Travel Coordinator at Bowen National Research. Ms. Viren focuses on collecting detailed data concerning housing conditions in various markets throughout the United States. Ms. Viren has extensive interviewing skills and experience and also possesses the expertise necessary to conduct surveys of diverse pools of respondents regarding population and housing trends, housing marketability, economic development and other socioeconomic issues relative to the housing industry. Ms. Viren's professional specialty is condominium and senior housing research. Ms. Viren earned a Bachelor of Arts in Business Administration from Heidelberg University.

**Kelly Wiseman**, Research Specialist Director, has significant experience in the evaluation and surveying of housing projects operating under a variety of programs. In addition, she has conducted numerous interviews with experts throughout the country, including economic development, planning, housing authorities and other stakeholders.