

Where You Live Matters[🌿]

a **Grow** Data Report



grow[🌿]

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Where You Live Matters



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Image: Vasilymeshko, Wikimedia Commons

Introduction

Where you live matters. The extent of this impact can be surprising—your neighborhood, suburb, or rural town can shape your health, income, exposure to pollution, and even how long you live. The impact of historic urban housing redlining from the past is still visible in today's data, showing how location connects to opportunities or lack thereof.

This report offers a detailed look at the Greater Evansville Region, including the challenges it faces and the strengths it possesses. While some data is concerning, positive developments like new housing, economic growth, and educational opportunities are reshaping the area.

The report contains eight chapters covering issues affecting our region—all presented in an easy-to-understand and engaging manner. We examine vulnerabilities from five chapters to identify those neighborhoods that are most affected by overlapping social vulnerabilities and present our results in the conclusion of the report.

This report covers the five-county Greater Evansville Region (shown at right). This includes Vanderburgh County, Warrick County, Gibson County, Posey County, and Henderson County, Kentucky.

Partners

This report was created as a collaboration of The Polis Center at Indiana University Indianapolis, Grow platform, Welborn Baptist Foundation, United Way of Southwestern Indiana, and the valuable input of several community stakeholders and content experts. See the full listing of community contributors below. We have relied on data from the Grow SAVI community information system and several other authoritative datasets. We invite you to read the report and share your thoughts about building a better future for your community and our region.

grow

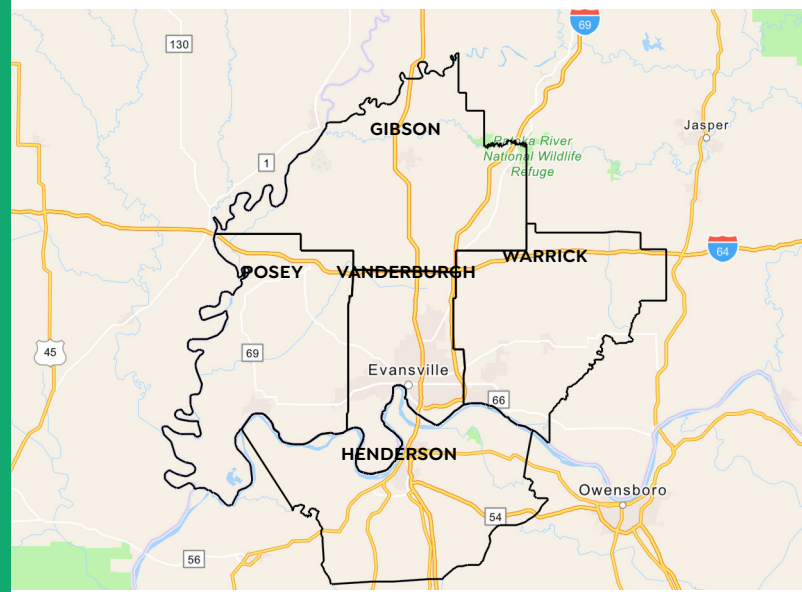


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Areas of Vulnerability: Neighborhoods

Authors

Asger Ali - The Polis Center at IU Indianapolis

Jay Colbert - The Polis Center at IU Indianapolis

Matt Nowlin

Contributors

Calhoun, Josh - HOPE Evansville, Executive Director

Dumas-Hines, Frances - Evansville Vanderburgh County School Corporation, Director of Performance Management

Herr, Lynn - Vanderburgh County Health Department, Director, Clinical & Outreach Division

Jenkins, Logan - Circular Venture Lab, Founder, Executive Director

Marton, Maria - Urban Seeds, Executive Director

Reineke, Katie - Evansville Vanderburgh Public Library, Outreach Manager

Seibert-Townsend, Denise - Catholic Charities of Evansville, Executive Director

Sena-Martin, Elisabet - Immigration Welcome & Resource Center, Consultant Leader

Stock, Tyler - Evansville Regional Economic Partnership, Executive Director of Talent EVV & Director of Talent

Stuckey, Margaret - United Way of Southwestern Indiana, Community Impact Director, Grow Data Report Project Co-Lead

Tharp, Elizabeth - Welborn Baptist Foundation, Learning & Impact Officer, Grow Data Report Co-Lead

Valadares, Kevin, PhD - University of Southern Indiana, Professor of Health Services, Chair of Health Administration, Chair of Health Informatics and Information Management

Welcher, Jessica - Community One, Executive Director

Demographics



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What you'll find in this chapter

Data about:

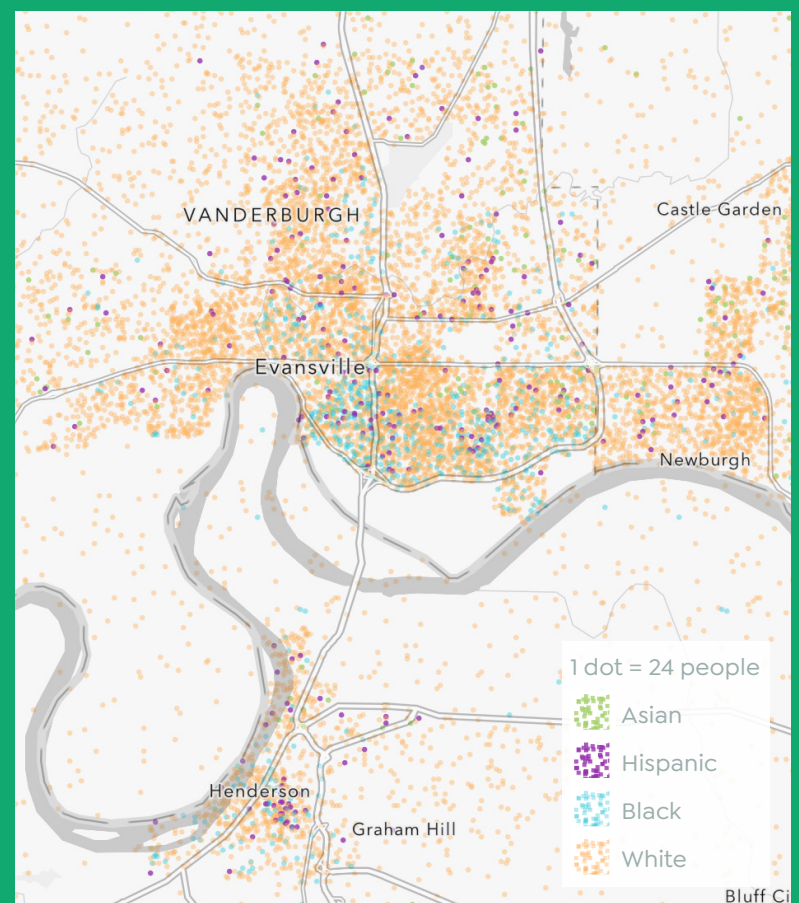
- Population trends
- Population breakdowns by race, ethnicity, age, and gender
- Household types
- Foreign-born residents

Key Findings

- The population of the Greater Evansville Region was relatively static, declining by 0.6% in the last five years.
- Population declined 0.8% in Vanderburgh County, 3.0% in Henderson County, and 2.8% in Gibson County. Warrick County actually grew by 3.5%, outpacing the state's growth rate.
- Just over half of men and women in the region are married. Men are more likely than women to not have married (32% vs. 22%). Women are more likely to outlive their spouse—9% of women are widows.
- Most households are married, but in Vanderburgh County, one third of men and women are unmarried.

Where you live matters

The Greater Evansville Region is diverse, and this map shows where different races and ethnicities are more populous. We focus on central Evansville where diversity is highest to provide a more clear map.



Currently, 347,000 people live in the Greater Evansville Region (five counties including Gibson, Henderson, Posey, Vanderburgh, and Warrick). Since 2018, the total population has decreased by 2,000, a 0.6% decrease in five years. This runs counter to Indiana’s 2% growth during this period. Like many other U.S. regions, this negative population trend can be explained by socio-economic conditions, aging population, outmigration of young population, shifting demography, deaths from COVID-19, and lack of economic and employment opportunities.^{1 2}

For example, historically, the Greater Evansville Region is known for its strong manufacturing base in automobile production, molded plastics, and nutritional products.

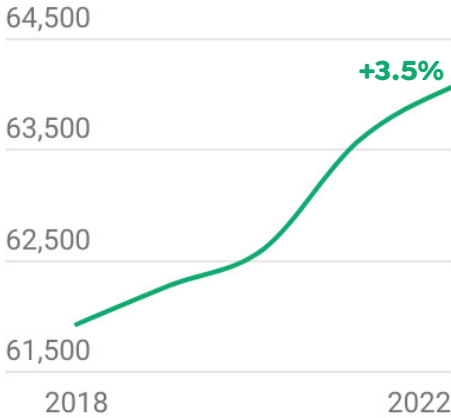
Many opportunities have been replaced with outsourced labor or automation in recent decades. Although this transition creates some opportunities for a smaller portion of blue-collar jobs, many residents leave the region to seek employment opportunities.

Although the population of the Greater Evansville Region has decreased by 0.6% in the last five years, we observed some variation among the five counties. Henderson County lost its population at the fastest rate (3.0%), and Gibson County lost 2.8% of its population. Warrick County grew by 3.5%, outpacing the state’s growth rate.

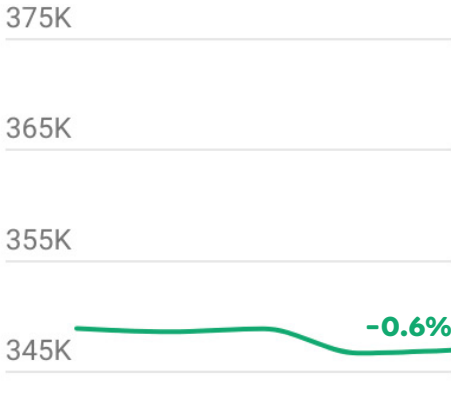
Four out five counties lost population since 2018

Annual population estimates by area, ordered by five-year population change

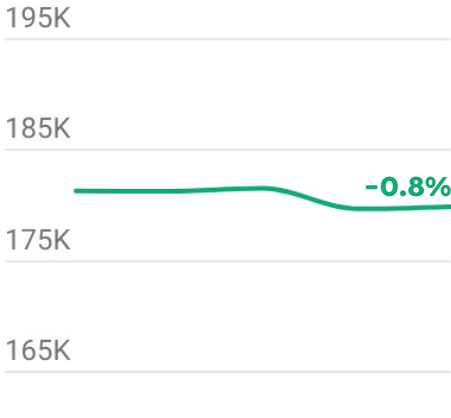
Warrick County



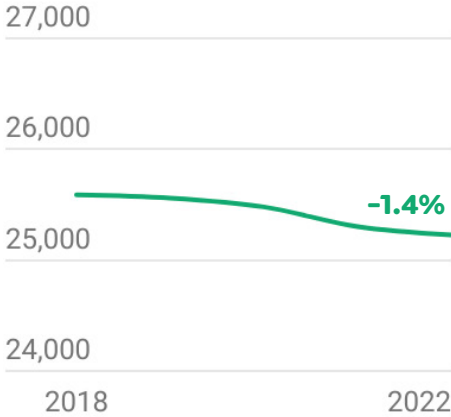
Five-County Region



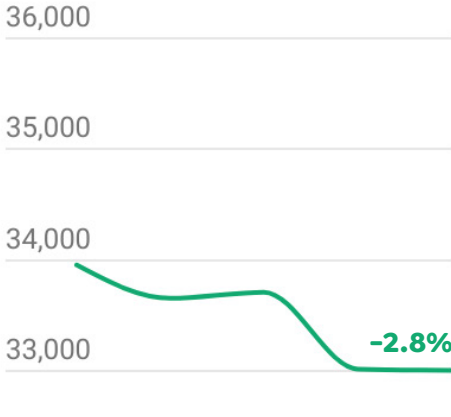
Vanderburgh County



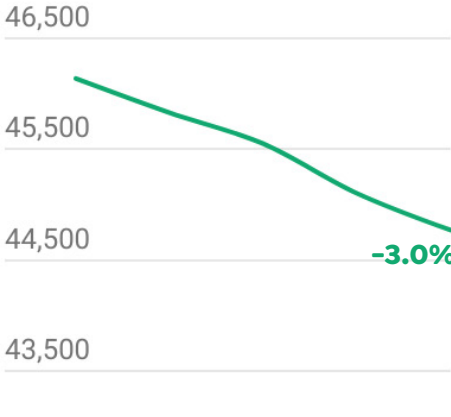
Posey County



Gibson County



Henderson County



Source: American Community Survey 2022 5-Year Estimates

Population Estimates by Age Groups

Overall, middle-aged adults (age 35-64) are the largest group (38%) of the Greater Evansville Region's total population, followed by youth under age 19 (25%). Young adults (age 20-34) make up 19% of the population, and seniors (age 65+) make up 18%.

An age pyramid (right) is a helpful way to visualize how birth and death rates will impact future population growth. The region's age pyramid's shape is considered "stationary"—an equal number of people in most cohorts indicates low birth rates and static population growth.

The comparison of 10-year age groups revealed some interesting patterns in the Evansville region. For all the age groups between 0 and 50, there are more men than women. However, as they age, the female population surpasses the male population in all other age groups. The difference is highest for the population aged 80 and above, with 9,062 women and 5,431 men.

Senior Population

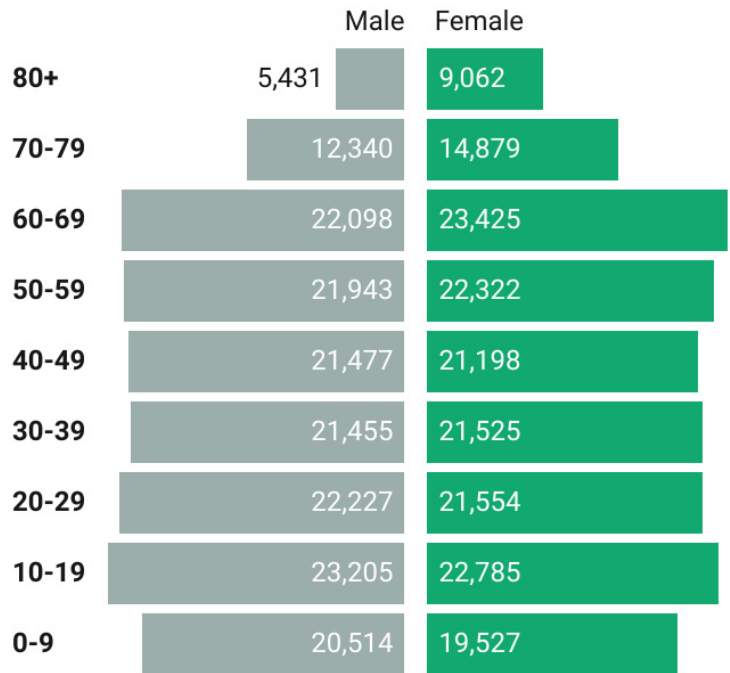
There are 62,000 people aged 65 or older in the region. Most neighborhoods in central Evansville have low concentrations of older adults. However, there is one exception. In a census tract that falls into southern Jacobsville, 30% of the residents are at least 65 years old.

There are three other tracts in Vanderburgh County where older adults make up a third of the population. In a tract near Wesselman Park, almost 600 older adults account for 30% of the population.

On the northeast side, the suburban area near Lynch Road and Interstate 69 is home to 1,200 older adults making up 33% of the population. On the north side, 1,000 older adults live in the neighborhoods surrounding Central High School and account for 33% of the population.

Evansville's regional "age pyramid" is stationary, meaning birth and death rates are about equal and population growth is stagnant.

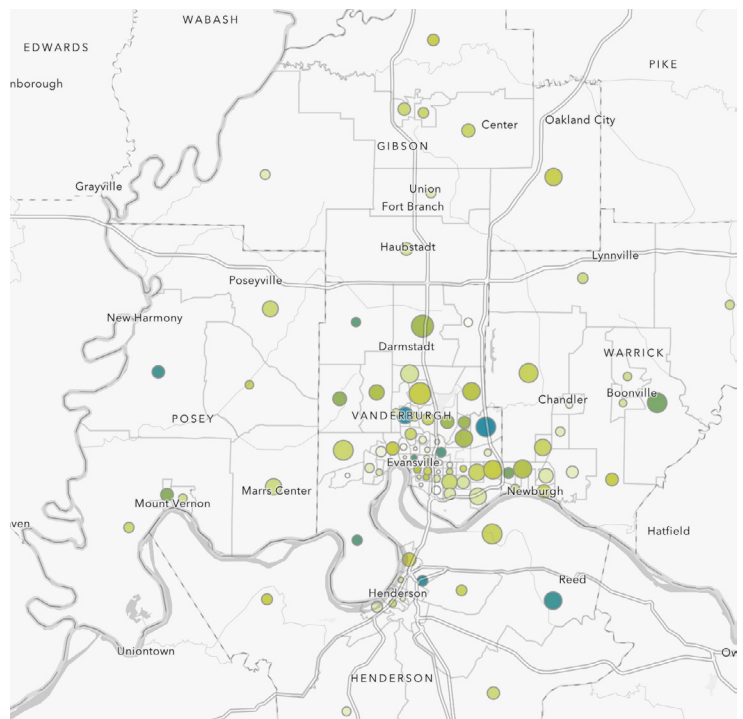
Five-county population totals by age and gender



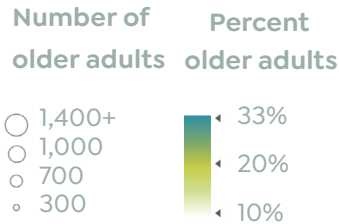
Source: American Community Survey 2022 5-Year Estimates

Vanderburgh County neighborhoods have the highest number or seniors, and some have the highest proportion, too.

Population aged 65 and older, count and percentage by census tract



Other areas where seniors make up a large share of the population include rural areas near New Harmony, the eastern outskirts of Henderson County, and northeastern Henderson, Kentucky. However, due to the overall density, most seniors reside in Vanderburgh County itself.



Source: American Community Survey 5-Year Estimates

Population by Race/Ethnicity

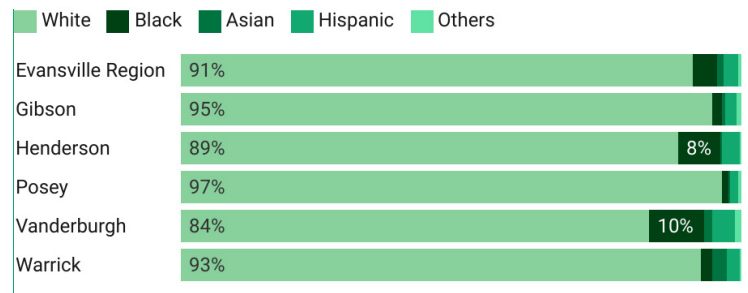
According to 2022 Census data, nearly 91 % of the Greater Evansville Region’s population is White, followed by Black (4%), Hispanic (3%), and Asian (1%). Posey County has the highest White population (97%), followed by Gibson (94%) and Warrick (93%). Compared to the region average, Vanderburgh has the lowest percentage of White population (84%) and the highest percentages of Black (10%), Asian (1.4%), and Hispanic (4%) population.

This breakdown in the core of Vanderburgh County indicates a high level of racial diversity as the County has the highest percentage of non-White population in the Greater Evansville Region. Henderson County has the second-highest proportion of people of color, where eight percent of residents are Black.

One editor of this report, who lives in Downtown Evansville, notes a lived experience of a significant growth of the Asian population in his Census Tract that is not represented in the data. For example, one apartment complex in the tract houses some very high-income tenants, while others are planned or already in development, which differs from the existing income distribution data. In short, downtown Evansville may change demographically faster than the existing data can keep up with.

Vanderburgh and Henderson are the most diverse counties in the Greater Evansville Region

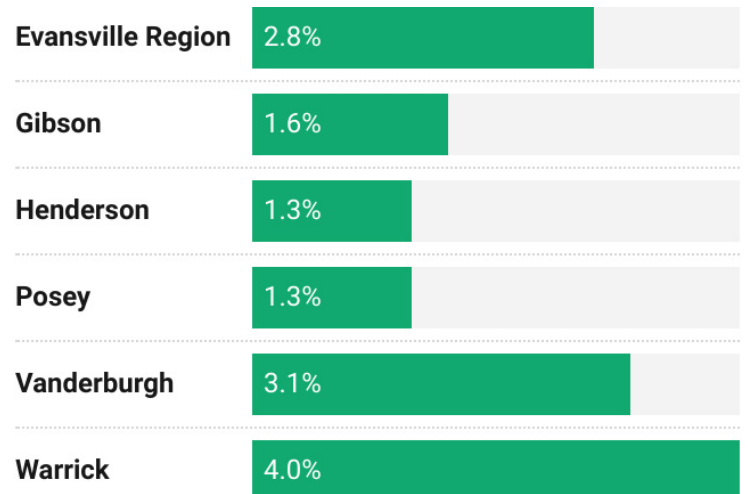
Percent of population by race



Source: American Community Survey 2022 5-Year Estimates

Warrick County has the highest share of foreign-born residents

Percent of population born outside the United States



Source: American Community Survey 2022 5-Year Estimates

Foreign-Born Population (Immigrants)

The Greater Evansville Region has a lower proportion of foreign-born residents (2.8%) than the state average (5.6%), but this difference is shrinking as the foreign-born population grows. However, the undercounting of foreign-born populations in Census data and surveys may be influenced by a combination of factors like fear of deportation, language barriers, lack of knowledge regarding technology, mobility, and distrust in government.³ One reviewer of this report also noted that foreign-born populations may include themselves in “Black” or other categories to add to the under-representation of specific nationalities and ethnicities.

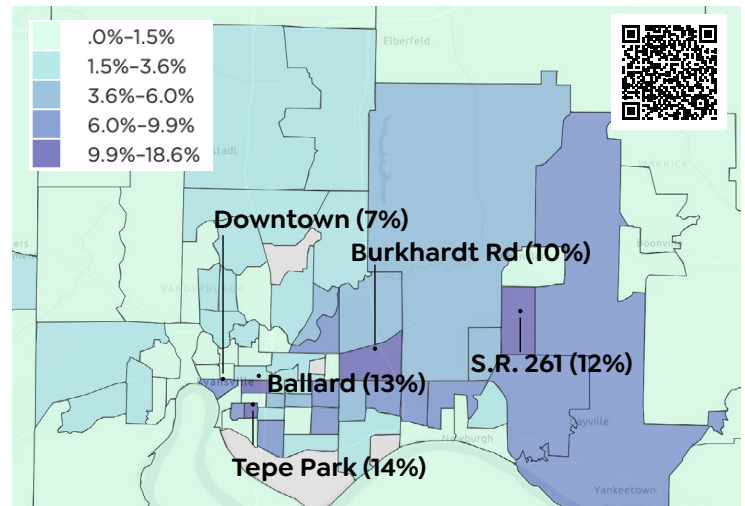
In some census tracts, the foreign-born population makes up as much as 10-15% of the total population. These are located in the core of Evansville, on the east side, and in Warrick County.

Tepe Park is a diverse neighborhood east of Goosetown. In 2015, the Census Bureau estimated there were no foreign-born residents in this neighborhood. That grew to 6% in 2020 and 14% by 2022. By ethnicity (separate from foreign-born status), 8.5% of the population are from the Marshall Islands, 0.9% are Chinese, and 7.2% are Latino (mostly from Mexico and Guatemala).

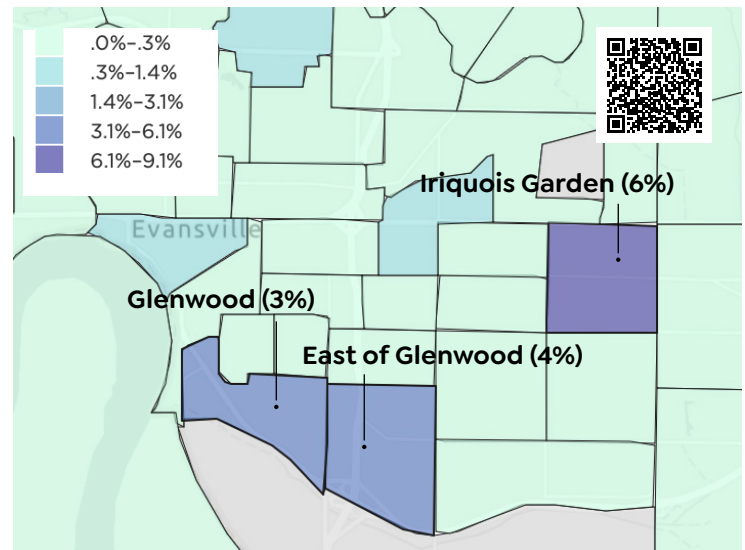
Ballard is just north of Tepe Park. The foreign-born population grew from 2.3% in 2020 to 13.3% in 2022 as Latinos grew to make up 10.2% of the population and Asians grew to 3.1%. Filipinos, Koreans, and Indians each make up about 1% of the population here. Downtown, Asians grew from 0% of the population in 2020 to 7.3% in 2022. This is from growth in the Korean population (5.1% of population) and the Chinese population (2.2% of the population). Foreign-born residents make up 7.0% of residents.

Neighborhood maps

Foreign-born population



Speaking Haitian Creole



Proportions of household types by county

County	Married Couple Household	Cohabiting Couple Household	Male living alone
Evansville Region	53%	6%	13%
Gibson	52%	7%	13%
Henderson	52%	5%	13%
Posey	61%	5%	10%
Vanderburgh	42%	8%	15%
Warrick	61%	6%	11%

In the suburban neighborhoods along North Burkhart Road, the foreign-born population increased from 3.2% in 2019 to 10.3% in 2020 as the share of people from Mexico doubled from 2% to 4%. Further east, neighborhoods near Paradise along S.R. 261 have grown to include 13.1% foreign-born residents, driven by an increase in Indian and Chinese residents.

Language is another indicator of ethnicity and nationality, and Haitian Creole, while not the dominant language regionally, is spoken by 3-6% of the population in certain neighborhoods.

County	Female living alone	Single Fathers	Single Mothers	Others
Evansville Region	15%	1%	5%	8%
Gibson	13%	1%	4%	10%
Henderson	17%	1%	6%	7%
Posey	13%	1%	3%	7%
Vanderburgh	18%	2%	6%	10%
Warrick	12%	1%	4%	5%

Household Types and Marriage

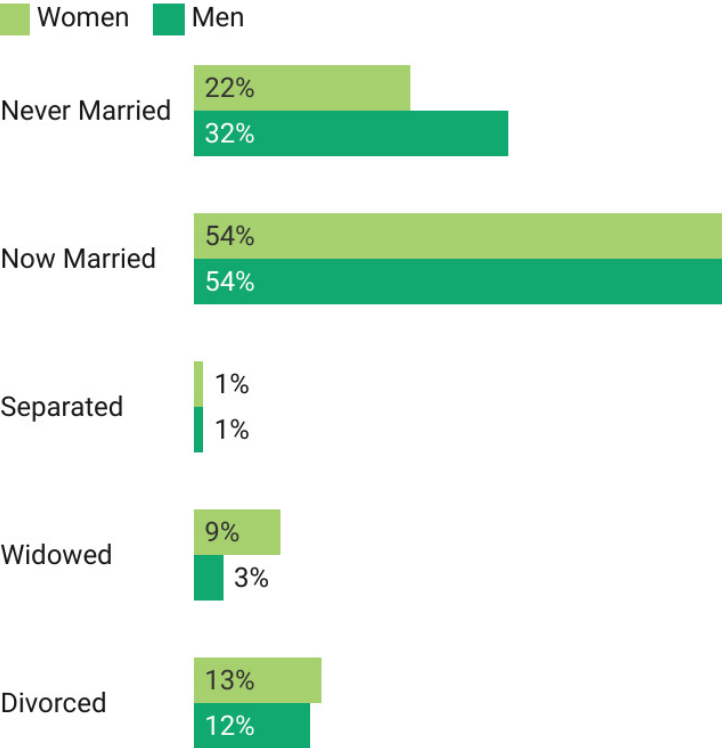
Household types by marriage offer useful information about families’ socio-economic and demographic dynamics. Marital status impacts household composition, health and well-being, child-rearing practices, and economic solvency. For example, married couples may have higher combined income than unmarried cohabiting couples and other couple types. In addition, single parents may face more challenges in areas such as financial resources, social support, and parental stress.

Across the region, Vanderburgh County has the lowest percentage of married couple households (42%) and the highest rate of female households living alone (18%) in 2022. Posey has the highest percentage (61%) of married couple households. Five percent of the region’s households are single mothers with children under 18. One percent are single fathers. In Vanderburgh County, 6% of households are single mothers, and 2% are single fathers. Women in the Greater Evansville Region are more likely than men to live alone.

Eighty-nine percent of coupled households in the Greater Evansville Region are made of opposite-sex spouses, followed by opposite-sex unmarried partners (10%), same-sex spouses

Half of men and women are married, while men are more likely to not marry and women are more likely to become widows

Marital status by gender



Source: American Community Survey 2022 5-Year Estimates. The Census Bureau publishes marital status for people aged 15 and older.

(0.9%), and same-sex unmarried partners (0.4%). Posey County has the highest percentage of opposite-sex spouses (93%), and Vanderburgh County has the lowest (82%). Vanderburgh also has the highest number of same-sex spouses (1.5%) and same-sex unmarried partners (1.2%).

In the region, 54% of men and women over 14 are married. One-fifth of women have never married, while this rate is one-third for men. Women are three times more likely than men to be widows. These rates do not vary much by county, except the marriage rate for women in Vanderburgh. With 44% of women married, Vanderburgh County is home to many more single women than other counties. Forty-nine percent of men are married in Vanderburgh County, slightly lower than the regional rate.

Notes

- 1 MacLeod, James Lachlan. *Lost Evansville*. Arcadia Publishing, 2023.
- 2 Thomas B. Langhorne (2022). COVID's impact on Evansville is clear in Census Bureau's new population information. Access link: <https://www.courierpress.com/story/news/local/2022/06/15/covid-19-impact-vanderburgh-county-evansville-indiana-population-census-bureau/7571883001/>
- 3 Stempowski, D. *Counting Every Voice: Understanding Hard-to-Count and Historically Undercounted Populations*. U.S. Nov. 7, 2023. Census Bureau. Access link: <https://www.census.gov/newsroom/blogs/random-samplings/2023/10/understanding-undercounted-populations.html>

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Environment



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What you'll find in this chapter

Data about:

- Total environmental burden
- Air pollution
- Water quality of streams and rivers
- Point-source pollution
- Built environment
- Asthma rates

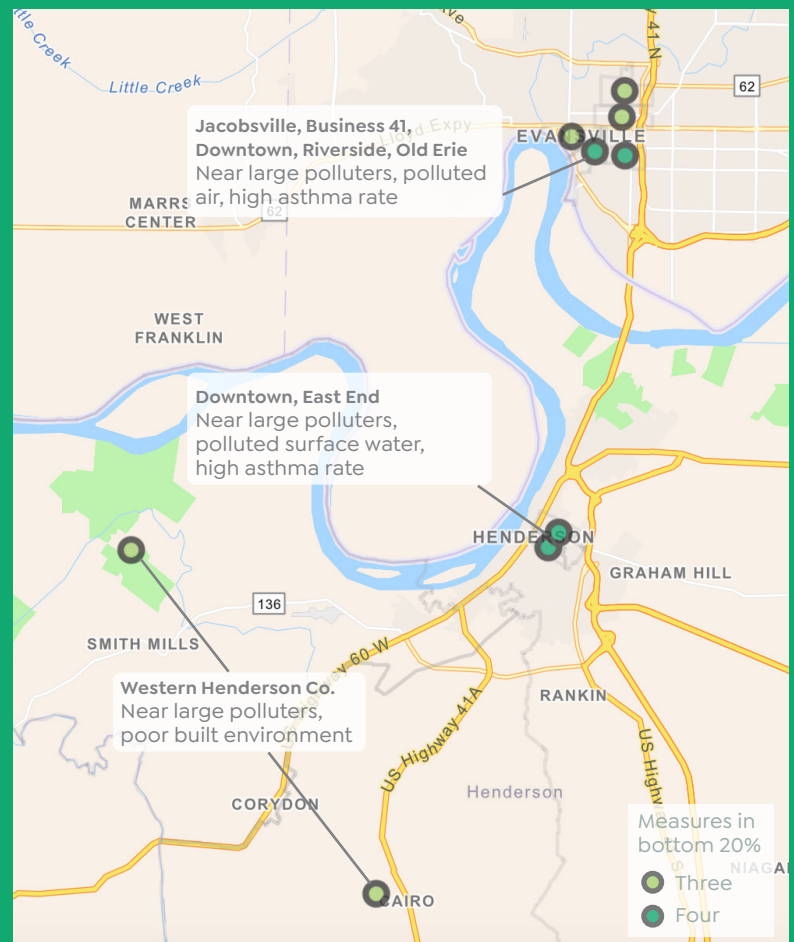
Key Findings

- Coal and its easy transport on the Ohio River have fueled Evansville's economy historically, but the proximity to coal mines and coal-burning power plants is having an impact on the region's environment.
- 37,000 people (11%) live in areas that are among the five percent most environmentally burdened census tracts in the nation.
- Asthma rates are highest in central Evansville, where air pollution levels are elevated.
- 144,000 people live in areas that are among the nation's 30% worst in terms of polluted streams and rivers.

Photos: Angel Mounds State Historic Site / Indiana Destination Development Corporation

Where you live matters

These areas ranked in the bottom 20% for at least three of these six environmental statistics: pollution (air, water, and point-source), built environment, total environmental burden, and asthma rates.



The environment where a person lives contributes to health and wellbeing in both positive and negative ways. Living in walkable areas with access to parks can make residents healthier¹ and happier,² while living amidst pollution increases risk of cancer³ and asthma.⁴

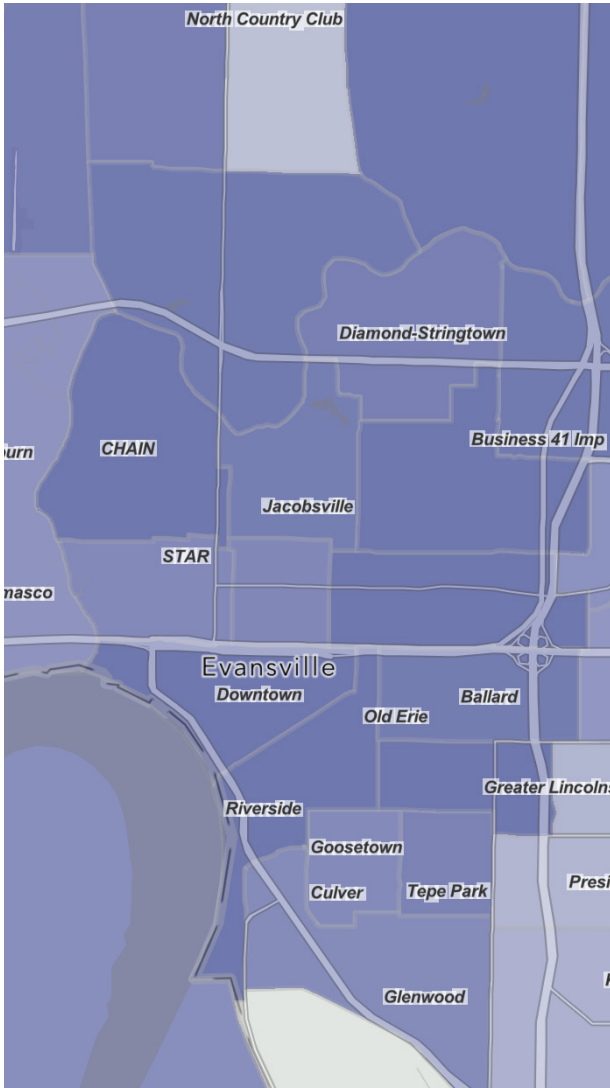
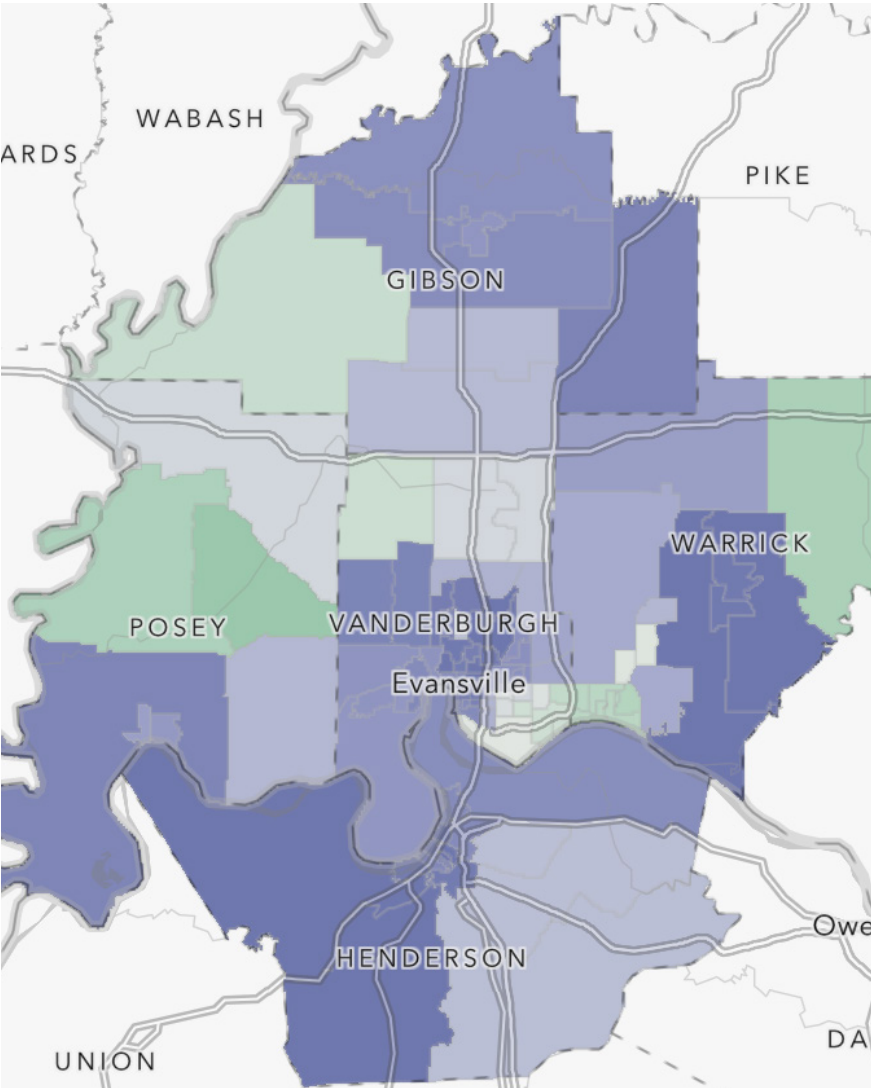
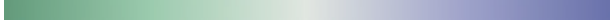
Overall, environmental burden is highest in central Evansville neighborhoods and distant suburban communities that are near large polluters. Asthma is highest in central Evansville, where exposure to air pollution is also highest.

Environmental Burden

National Ranking for Total Environmental Burden

Rank compared to all U.S. census tracts

Better than 95% Average Worse than 95%



Source: 2022 CDC Environmental Justice Index

The U.S. Centers for Disease Control and Prevention produces an index of environmental indicators for every census tract in the nation, and the total impact of all pollutants and the built environment is estimated as the “Total Environmental Burden.”

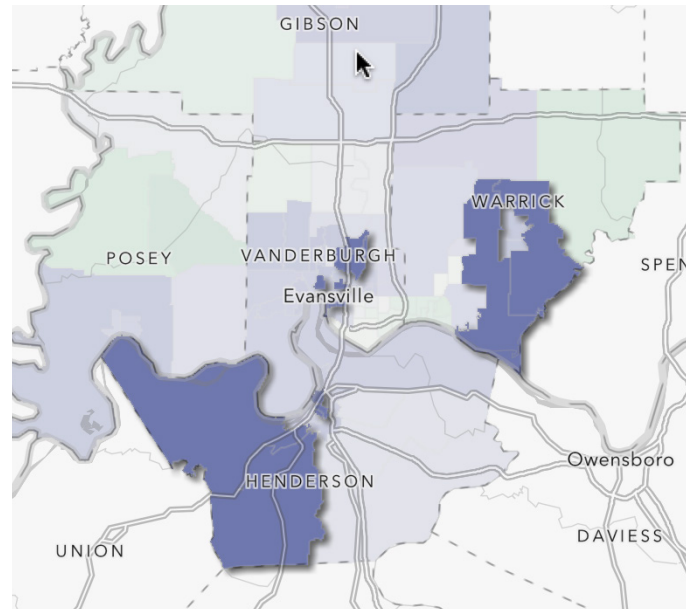
There are fourteen census tracts in the Greater Evansville Region with a worse environmental burden than 95% of the country. These tracts represent 37,000 residents or 11% of the region’s population. They are located in three areas: central Evansville, Warrick County, and Henderson County, Kentucky. The central Evansville neighborhoods neighborhoods in this category include Downtown, Riverside, CCIA, and Bellemeade Bayard Park, Chain, and eastern Jacobsville.

In Henderson County and Warrick County, the drivers of environmental burden are similar: potentially toxic sites and poor walkability. These areas are home to many coal mines. Parts of both counties are in top one percent of the U.S. in proximity to coal mines. Henderson County is also downwind from the A.B. Brown Power Plant, a gas-fired power plant. The plant retired its two coal-fired units in October 2023, with new environmental data forthcoming. These areas also rank worse than most of the country in terms of walkability and access to parks.

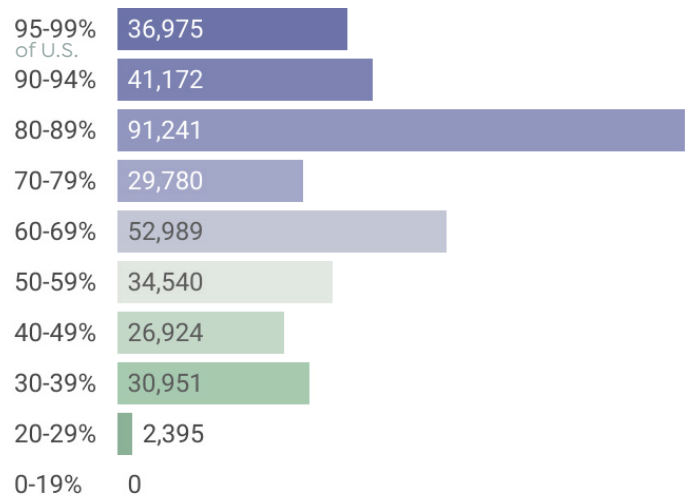
In central Evansville, causes of environmental burden are different. Here, air pollution is a significant factor, with higher amounts of particulate matter and pollution from diesel trucks. This is often the case in the center of cities, where residents live close to major highways and industrial traffic travels on arterial roads bordering neighborhoods. Industry itself is the other cause of high environmental burden here. The core of Evansville scores worse than most of the country in terms of proximity to toxic release sites and treatment, storage, and disposal sites.

11% of population lives in area with worse environmental burden than 95% of the U.S.

Highlighting census tracts with environmental burden percentile rank of 95 or higher



Population living where environmental burden is worse than...

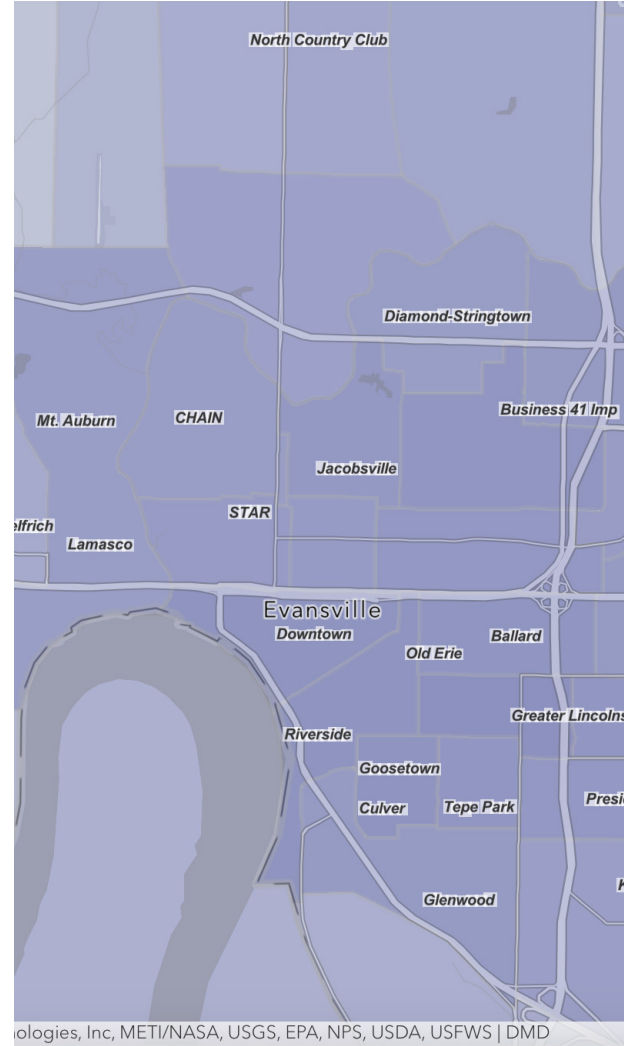
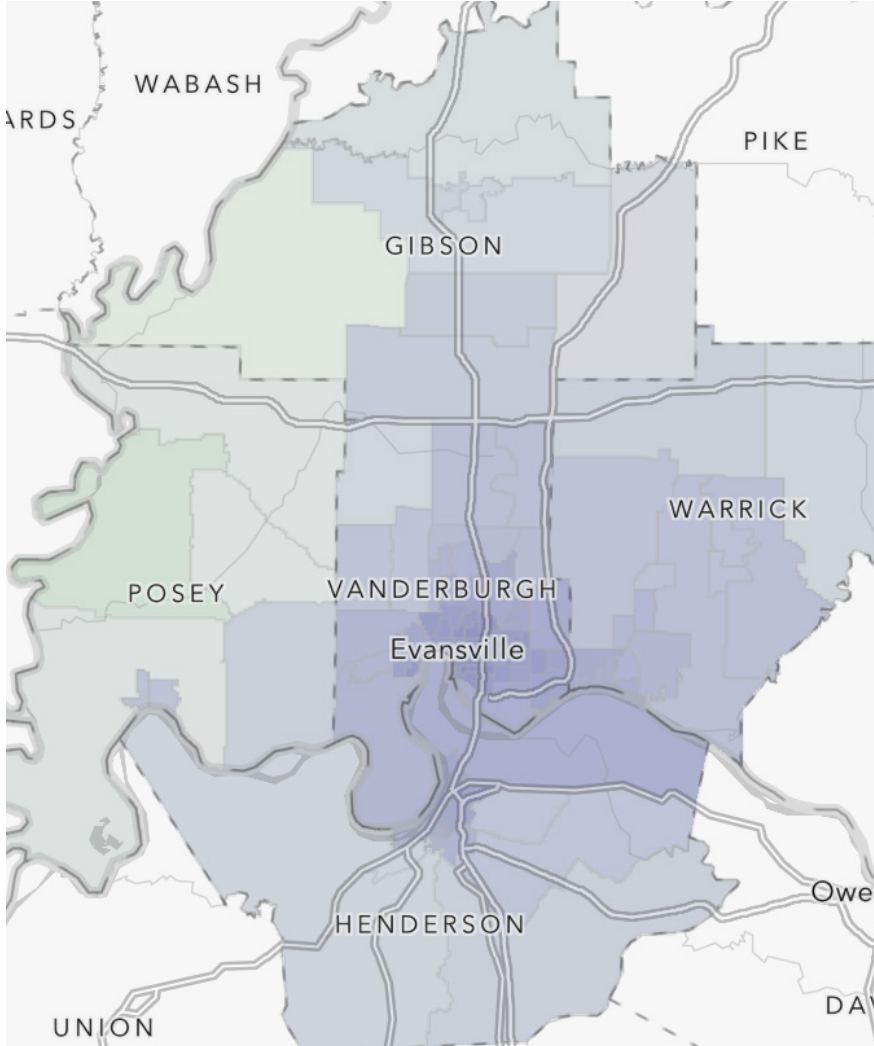


Source: 2022 CDC Environmental Justice Index

National Ranking for Air Pollution

Rank compared to all U.S. census tracts

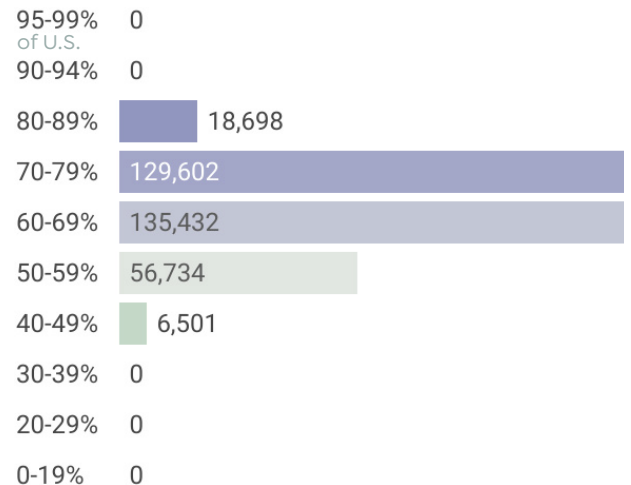
Better than 95% Average Worse than 95%



Air pollution is highest in central Evansville and in the center of Henderson, Kentucky. There are 11 census tracts with worse air pollution than 80% of the nation. These are all located south of Diamond Avenue and most are west of Highway 41. They account for 18,700 people.

Overall, Evansville performs better in terms of air pollution than in overall environmental burden. No tracts in Evansville fall into the top 10% of the nation in terms of air pollution.

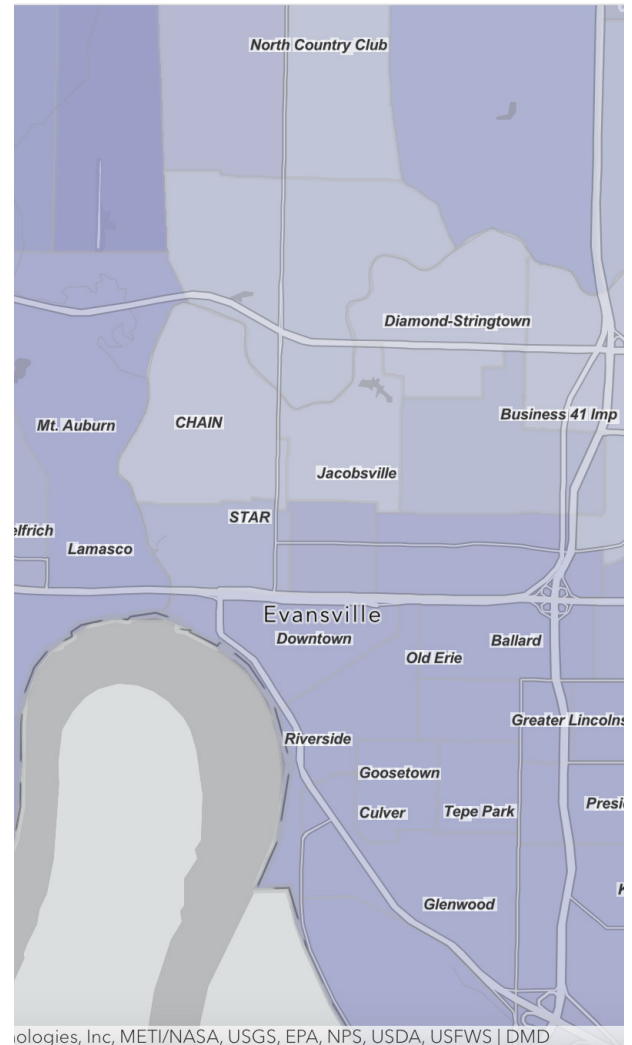
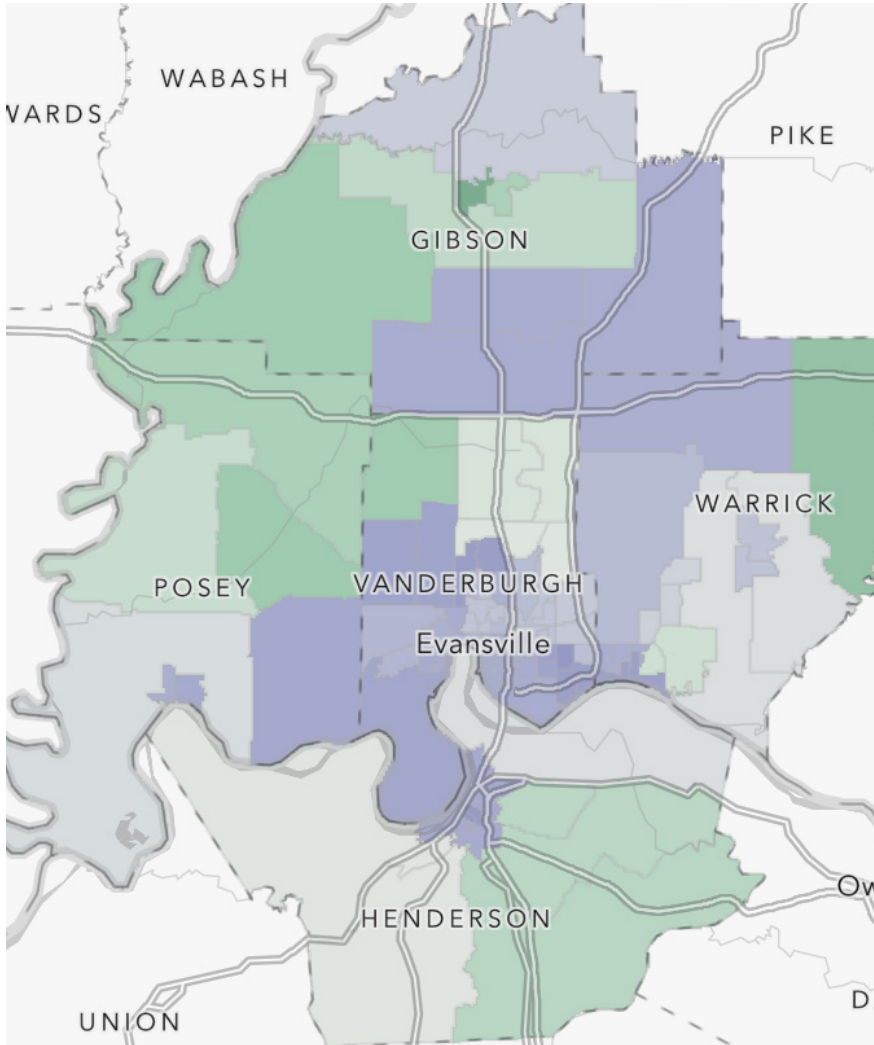
Population living where air pollution is worse than...



National Ranking for Water Pollution

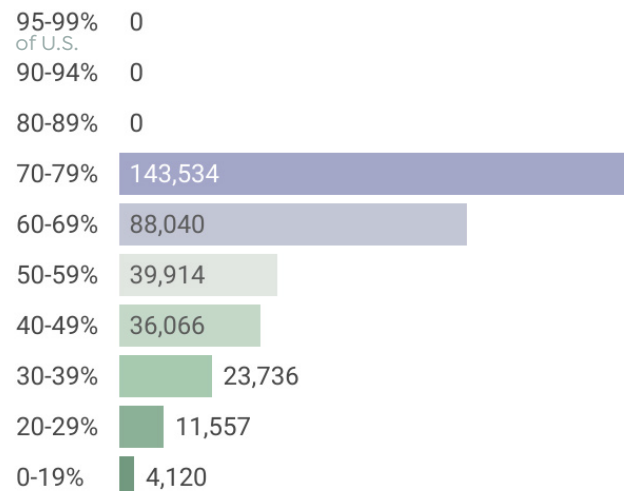
Rank compared to all U.S. census tracts

Better than 95% Average Worse than 95%



Compared to air pollution and overall environmental burden, water pollution is not as severe of an issue in most of Evansville. This measure is based on a tracts proximity to an impaired watershed. This measure is about surface water, like streams and rivers, and not about drinking water. Pollutants including Dioxin, Mercury, E. coli, and PCBs have been found at harmful levels in the Ohio River between the French Islands (east of Newburgh) and Canoe Creek (west of Henderson). E. coli and PCBs have also been found in Pigeon Creek, and E. coli is present in Little Creek and the Wabash and Erie Canal.⁵

Population living where water pollution is worse than...

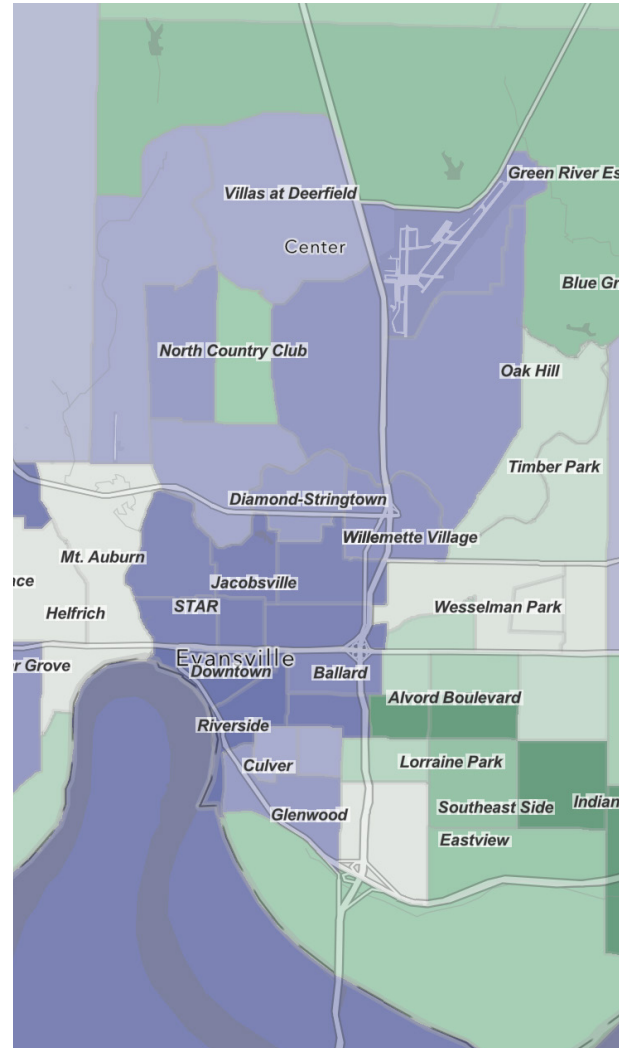
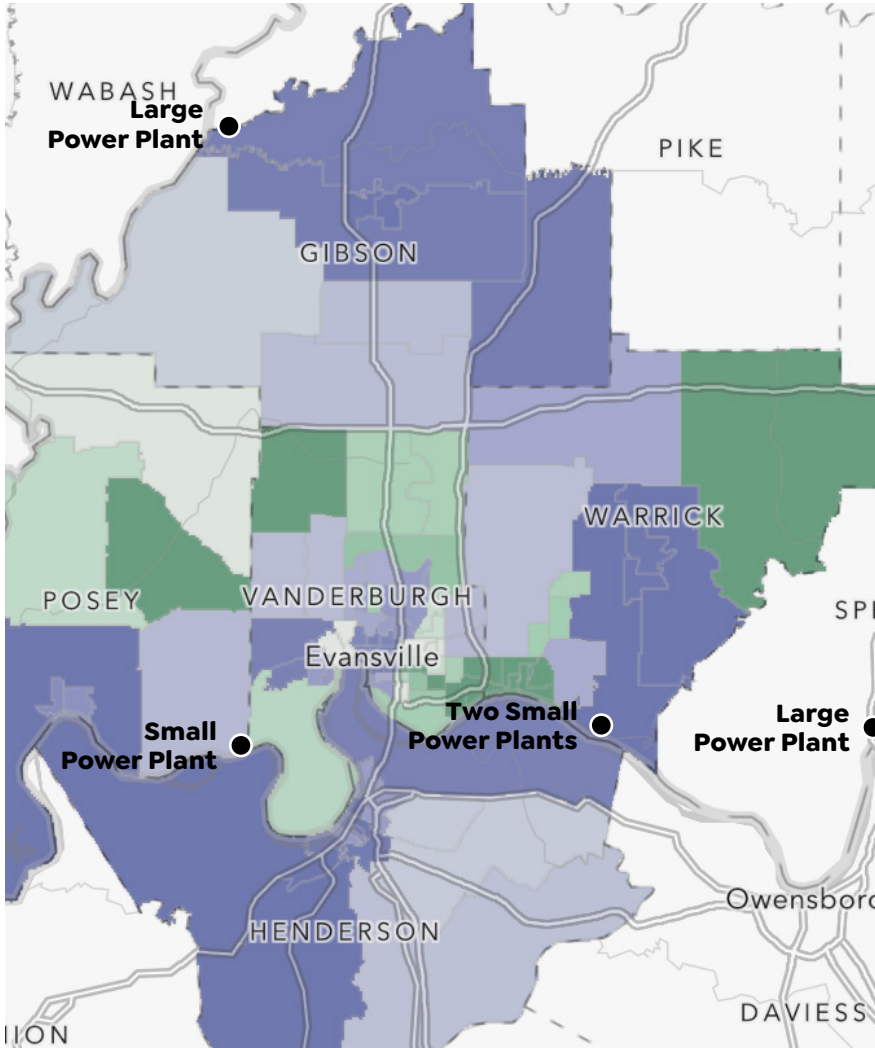


Point-Source Pollution

National Ranking for Point-Source Pollution

Rank compared to all U.S. census tracts

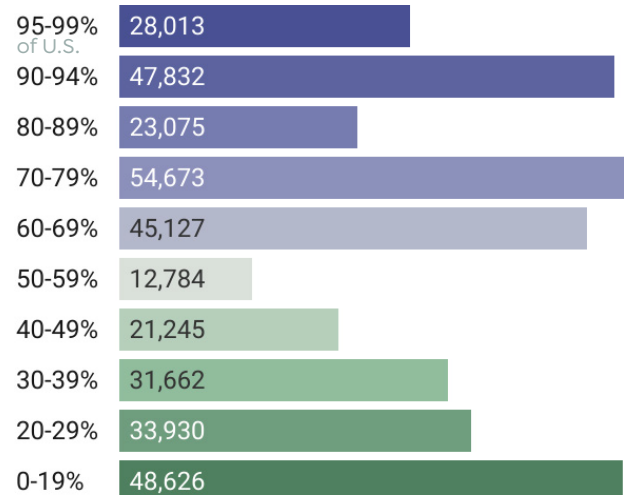
Better than 95% Average Worse than 95%



Surface coal mines are prevalent in southwestern Indiana and eastern Kentucky, and this drives up the number of people living near point-source polluters (specific sites that generate or dispose of hazardous and toxic materials). These can also include factories and power plants. The 2,600 megawatt Rockport plant is coal-fired and located just east of the study area. The 3,100 megawatt Gibson Plant is also coal-fired. Much of the region is downwind from this plant. There are other small generating stations along the Ohio River.

This measure diverges widely in the region—most people fall at either the high end or the low

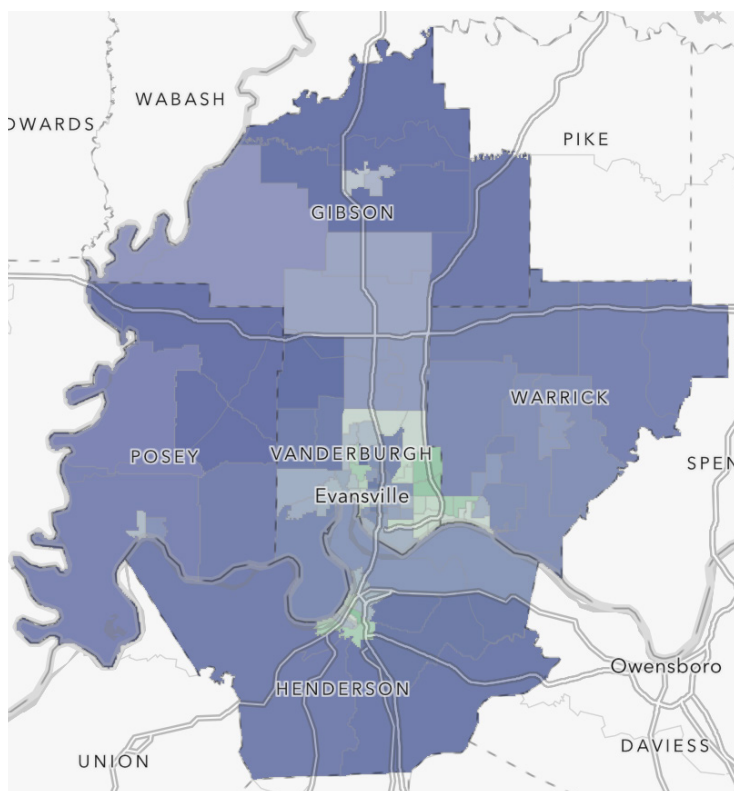
Population living where point-source pollution is worse than...



end of the spectrum, and few are in the middle. One in five people live in an area that scores worse than 90% of the nation in proximity to point-source pollution, and over 40% live in an area that scores worse than 70% of the nation.

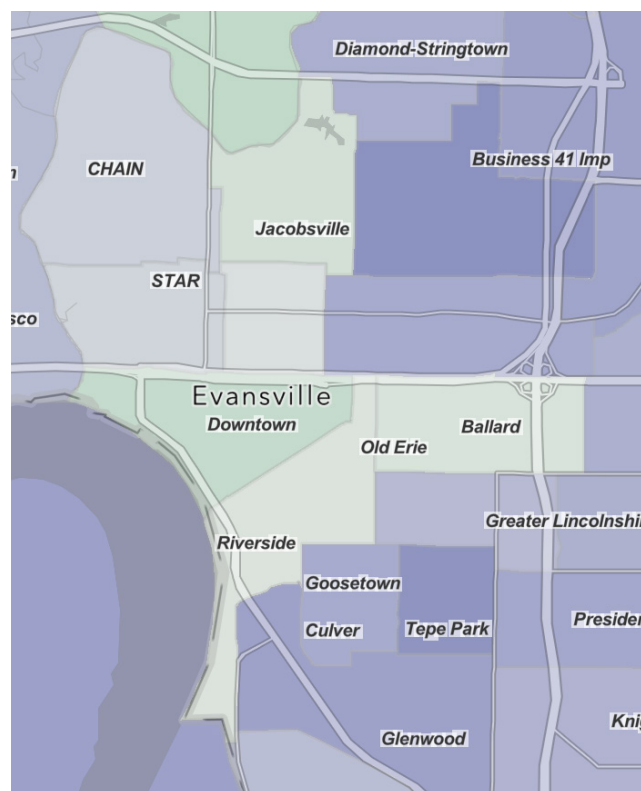
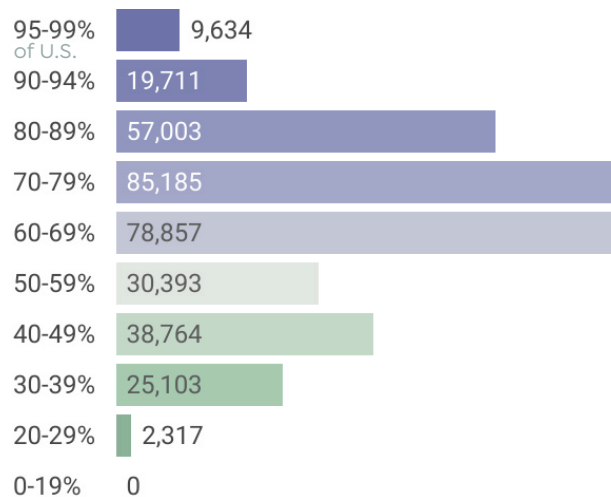
On the other hand, 14% of residents live in an area that are some of the cleanest in the nation in terms of point-source pollution, scoring better than 90% of census tracts. One quarter of the region live in an area scoring better than 70% of the U.S.

Built Environment

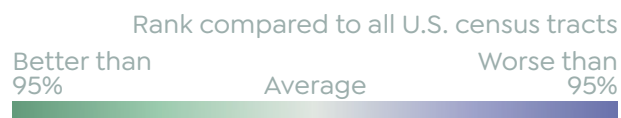


This measure considers proximity to parks, walkability, and the share of homes built before 1980 (as a risk of exposure to lead-based paint). Rural areas tend to have poor access to parks and poor walkability, but are less exposed to the risk of lead-based paint. Urban areas were built with dense, walkable street grids and parks, but most of the homes are built before 1980. The areas that score best are downtown (where walkability and park access are high) and older suburbs, with a balance of park access and newer homes.

Population living where built environment is worse than...



National Ranking for Built Environment



Asthma

We consider asthma rates as just one health impact of pollution, and even then only an impact of air pollution. It is, however, publicly available at neighborhood-level estimates, which make is useful for comparing to air pollution estimates.

This map (right) identifies areas (colored **brown**) that have high rates of asthma and high levels of pollution. In the high asthma areas, an estimated 12% of adults have asthma. The average in the region is 10.9%. Areas with high air pollution levels score worse than 79% of the nation. The average in the area is 70%.

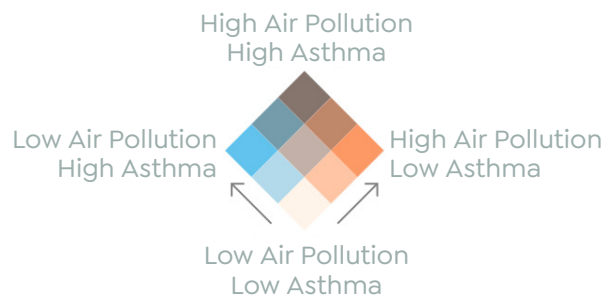
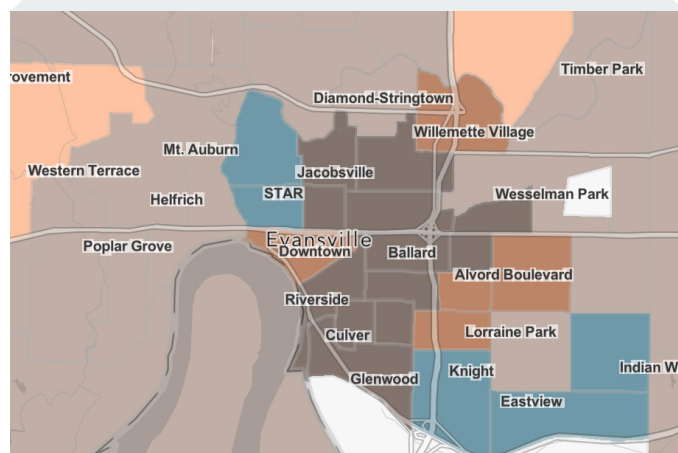
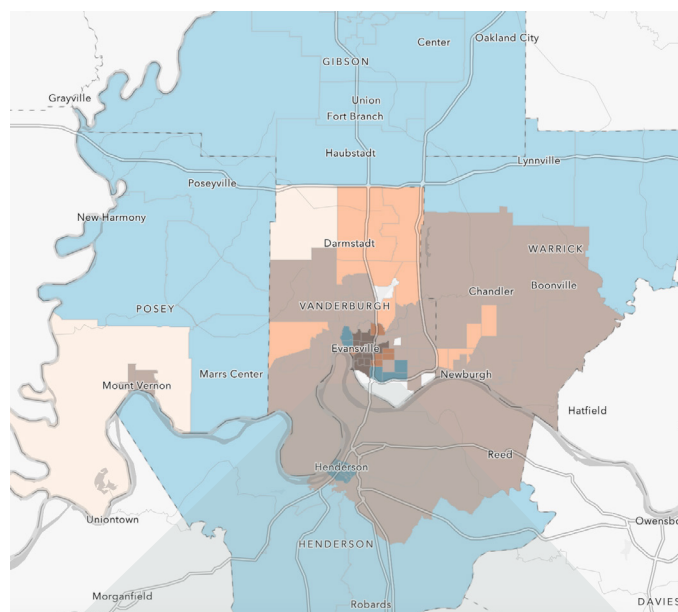
There area 21 tracts with high asthma rates (at least 12%). These areas are home to 50,000 residents. About half have high levels of air pollution (top 20% in the nation) and the others fall into the top 30% in the nation. There are no census tracts where asthma rates are high but air pollution is low.

Notes

1. Monica Wang, "Higher walkability associated with increased physical activity and reduced obesity among United States adults," *Obesity* 31, no. 2 (2023): 553-564, <https://onlinelibrary.wiley.com/doi/10.1002/oby.23634>.
 2. Stephanie Orstad, "Park Proximity and Use for Physical Activity among Urban Residents: Associations with Mental Health," *International Journal of Environmental Research and Public Health* 17, no. 3 (2020), <https://www.mdpi.com/1660-4601/17/13/4885>.
 3. Hong-Bae Kim, "Long-Term Exposure to Air Pollutants and Cancer Mortality: A Meta-Analysis of Cohort Studies," *International Journal of Environmental Research and Public Health* 15, no. 11 (2018), <https://www.mdpi.com/1660-4601/15/11/2608>.
 4. Haneen Khreis, "Exposure to traffic-related air pollution and risk of development of childhood asthma: A systematic review and meta-analysis," *Environment International* 100 (2017), <https://www.sciencedirect.com/science/article/abs/pii/S0160412016307838>.
 5. Indiana Dept. of Environmental Management, "Section 303(d) List of Impaired Waters," 2024. <https://www.in.gov/idem/nps/watershed-assessment/water-quality-assessments-and-reporting/section-303d-list-of-impaired-waters/>
- Superfund Soil Contamination cleanup project for Jacobsville <https://cumulis.epa.gov/supercpad/SiteProfiles/index.cfm?fuseaction=second.cleanup&id=0508142>

Most areas with high asthma rates also have high levels of air pollution

Identifying census tracts with high asthma rates and air pollution levels (+1 standard deviation)



Food Access and Security



Where You Live Matters

a Grow Data Report

What you'll find in this chapter

Data about:

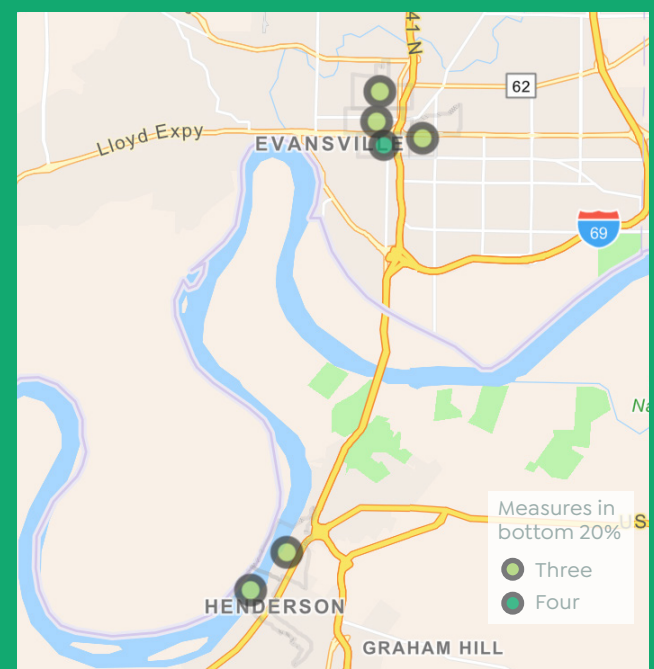
- Food deserts
- People receiving SNAP benefits
- Populations at risk of low food security

Key Findings

- A total of 20,500 people live in food deserts within the five-county region. 15,300 live in Vanderburgh County and 5,100 live in Henderson County.
- Old Erie, Ballard, and Bellemeade Bayard Park are home to a combined 2,768 people living in a food desert.
- One of the largest food desert populations is located near Lynch Road and Interstate 69, where 2,379 people live in a food desert in this census tract.
- Henderson County has the highest food insecurity rate (17.0%). this is higher than the national rate of 13.5%. Vanderburgh County also has above average food insecurity (14.9%).

Where you live matters

These areas ranked in the bottom 20% for at least three of these statistics: total population living in a food desert, percent of population far from a grocery, percent of households receiving SNAP, and percent of population living below 185% of the poverty threshold.



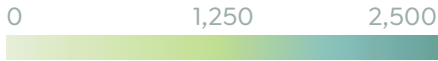
This chapter considers two dimensions related to food: food access and food security. Food access encompasses many factors, but in this report we measure the proximity to grocery stores and the physical ability of residents to access healthy food retailers. Food security analyzes the financial ability of families to afford the food they need.

Food Access

Food access is often measured in terms of “food deserts.” A neighborhood is identified as a food desert when it is both a low-income area and has low access to grocery stores. Low-income areas have a poverty rate of at least 20% or a median household income that is 20% lower than the region’s. Low access to a grocery store means at least one third of the population lives further than a one-mile drive from a full-service grocery store that sells fresh food, including produce.

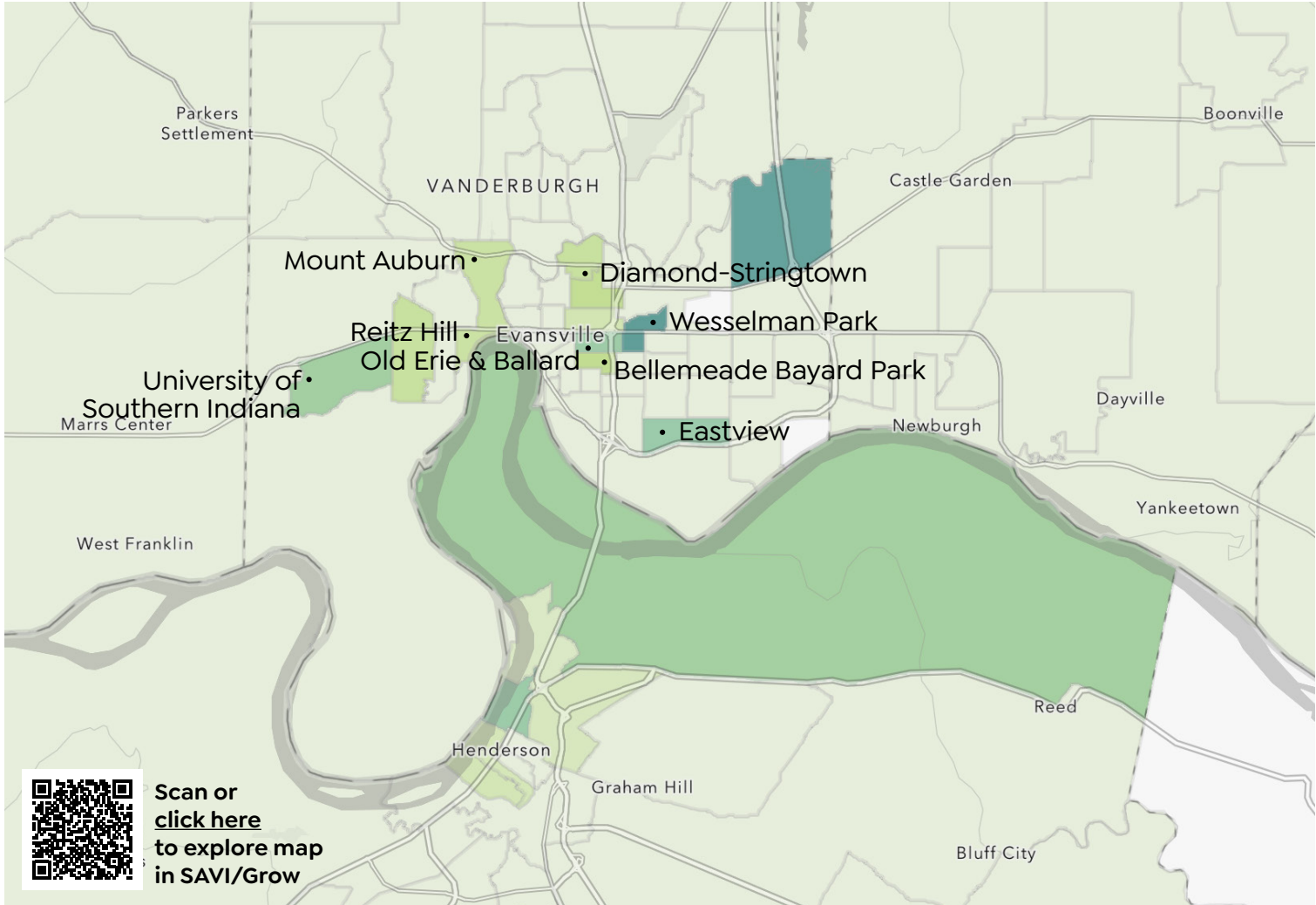
Map: Population Living in a Food Desert

Living within census tract designated as a food desert and living more than one mile from a grocery*



*Far from a grocery is defined as one mile in urban areas and 10 miles in rural areas.

Source: SAVI



The tract with the largest food desert population is near Wesselman Park and the University of Evansville, where 2,468 people live in a food desert (71% of the population in that tract).

One of the largest food desert populations is located near Lynch Road and Interstate 69, where 23% of the population lives in poverty and 84% of residents are far from a grocery. In total, 2,379 people live in a food desert in this census tract.

Other prominent food deserts include Mount Auburn, Reitz Hill, Eastview, and neighborhoods east of University of Southern Indiana. In the center of the city, Old Erie, Ballard, and Bellemeade Bayard Park are home to a combined 2,768 people living in a food desert. Diamond Stringtown and downtown Henderson, Kentucky are also significant food deserts. In total, 18 census tracts contain food deserts. A total of 20,500 people live in food deserts within the five-county region. 15,300 live in Vanderburgh County and 5,100 live in Henderson County.

Food Security

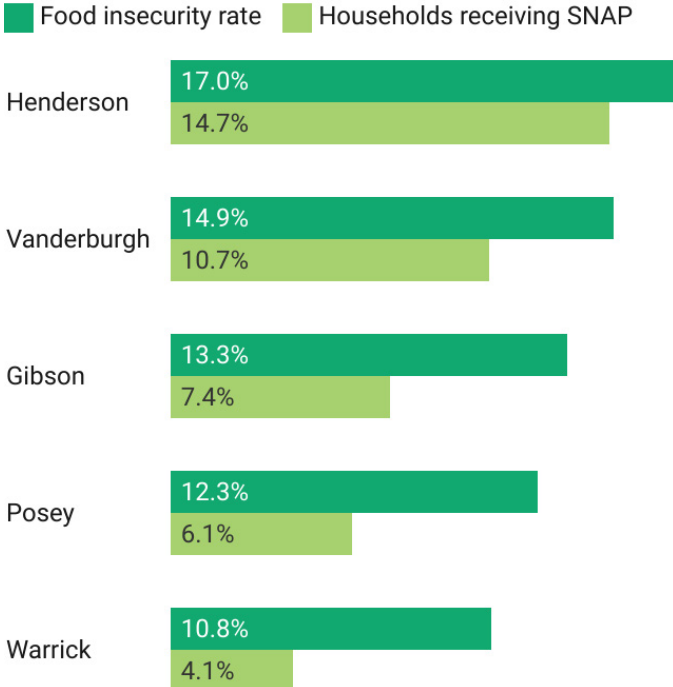
Food security is measured by a U.S. Department of Agriculture survey at the state and national level, but there is no food security survey at the county or neighborhood level. Feeding America’s Map the Meal Gap report estimates county-level food security by assuming that drivers of food insecurity at a state level are also drivers at a local level.¹

Henderson County stands out as having the highest estimated food insecurity rate. At 17.0%, this is higher than the national rate of 13.5% Vanderburgh County also has above average food insecurity.

While the other counties fall below the national average, the range of food insecurity is not that broad—in every county, one tenth to one sixth of the population is food insecure. Even in wealthier

Henderson and Vanderburgh Counties have highest rate of food insecurity

Estimated percent of population with low or very low food security



Source: Feeding America, U.S. Census Bureau

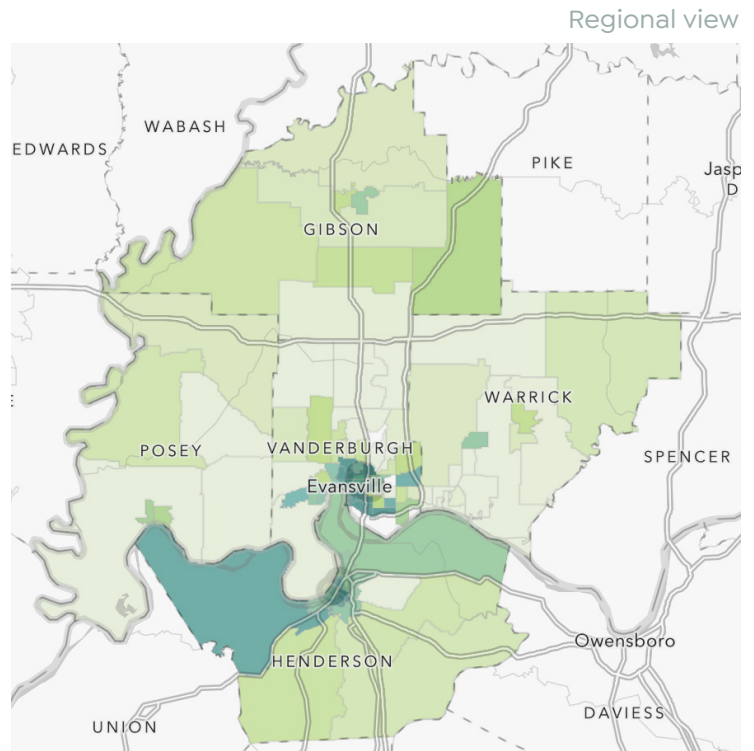
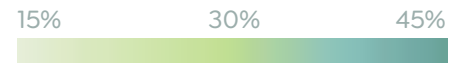
counties there are low-income populations who have a hard time affording food.

These rates correlate with the share of households receiving SNAP benefits. The highest rates are again in Henderson and Vanderburgh Counties. There is a gap in every county between the share of people estimated to need food assistance and the share that receive food assistance. This gap is actually largest in higher-income counties. In Warrick County, while 10.8% are estimated to need food assistance, only 4.1% receive SNAP benefits, leaving 6.5% of households with low food security and no benefits. Some of the known hindrances to benefit uptake are stigma and a lack of information.

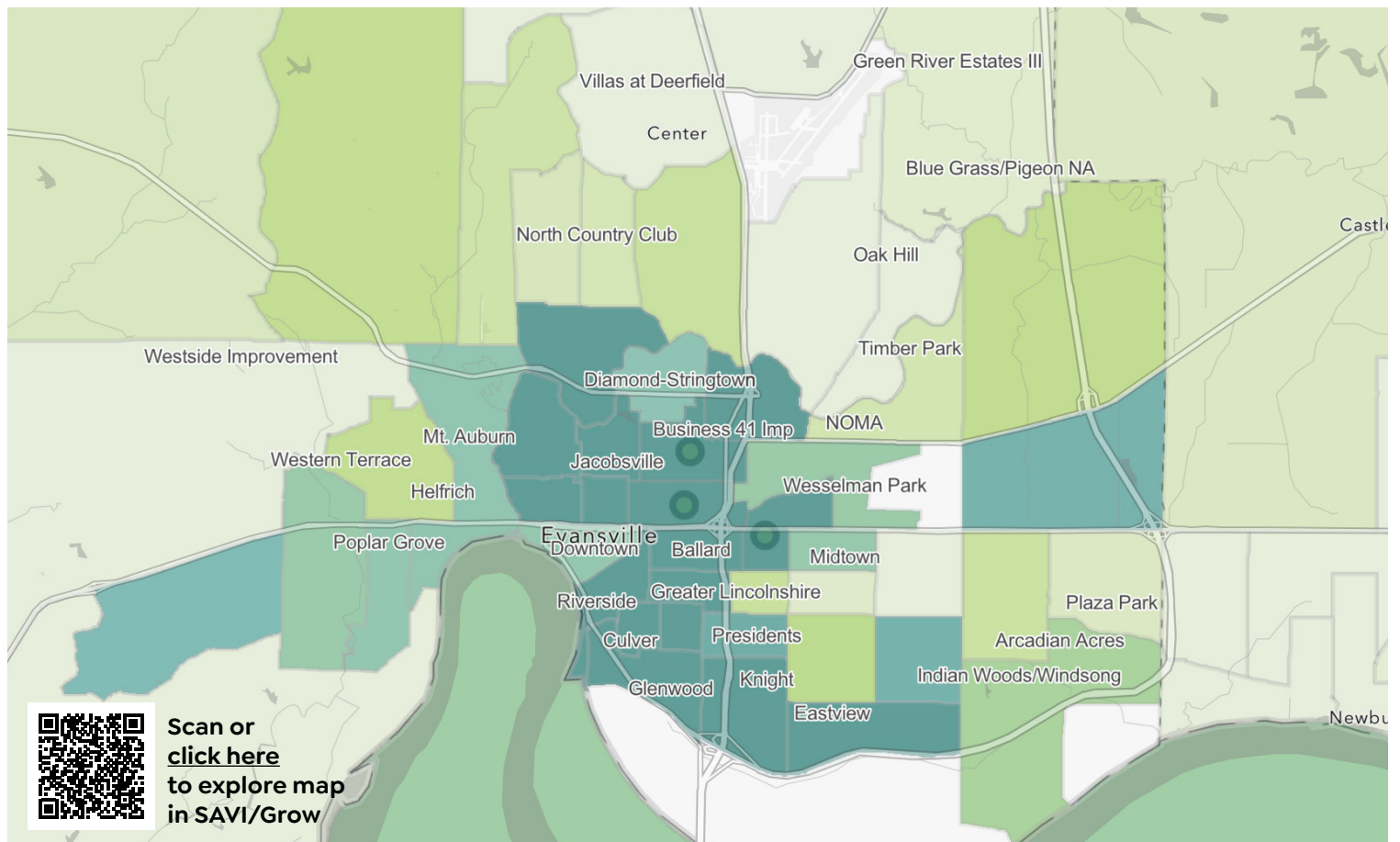
On a neighborhood level, income is an excellent proxy for food insecurity. Because food is a priority in every household's budget, the obvious driver of food insecurity is poverty. Nationally, 38% of households under 185% of the poverty threshold have low food security. Only 9% of

Map: Low-Income Population

Percent of population with household income under 185% of federal poverty threshold



Evansville focus



Scan or click here to explore map in SAVI/Grow

households with higher incomes have low food security.²

Regionally, most of the highest concentrations of low-income households are in Henderson, Kentucky and Evansville. About half of downtown Henderson residents are below 185% of the poverty line. In most neighborhoods in the core of Evansville, at least 45% of the population lives below 185% of the poverty line. Southeast of Jacobsville, the rate climbs to 60%. The rate is 64% in northern Jacobsville and 70% in southern Jacobsville. In Goosetown and Culver, the rate is 57%, and in Tepe Park 58% of the population have incomes below 185% of the poverty threshold. In the tract containing Riverside and Center City Improvement Association (CCIA), the rate is 47%.

Endnotes

- 1 Feeding America. How We Got the Map Data. 2023. Accessed from: <https://www.feedingamerica.org/research/map-the-meal-gap/how-we-got-the-map-data>
- 2 Rabbitt MP, Reed-Jones M, Hales LJ, Burke MP. Household Food Security in the United States in 2023. 2023. U.S. Department of Agriculture. Accessed from: <https://www.ers.usda.gov/webdocs/publications/109896/err-337.pdf?v=4222.2>

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Health



Where You Live Matters

a Grow Data Report

What you'll find in this chapter

Data about:

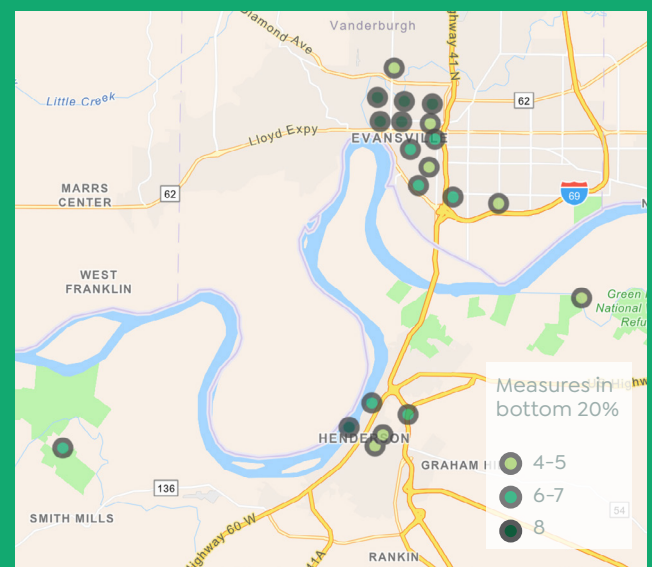
- Life expectancy at birth
- Top causes of mortality
- Disability
- Low birth weight and prenatal care
- Population with Medicaid
- Ratio of healthcare providers to population

Key Findings

- The region has a higher life expectancy (76.4 years) than Indiana (75.6 years). However, life expectancy varies from county to county, ranging from 74.3 in Henderson County to 79 years in Posey County.
- Heart disease is the leading cause of death in the region and is on the rise.
- One in four adults in the region has been diagnosed with depression at some point.
- Rural Posey County has the fewest healthcare providers per resident, with one primary care physician for every 3,140 people and one mental health provider for every 8,354 residents.

Where you live matters

These areas ranked in the bottom 20% for at least four of the following statistics and conditions: heart disease, diabetes, cancer, stroke, depression, poor physical health, poor mental health, and rates of disability. The neighborhoods of Downtown Henderson, CHAIN, STAR, Jacobsville, and Business 41 have high rates for all these indicators.

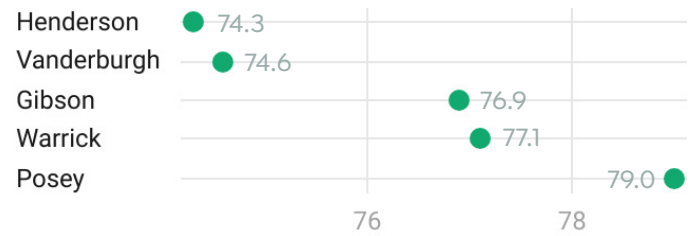


Life Expectancy

Life expectancy is one of the key indicators of population health and well-being. Life expectancy influences planning for future healthcare needs, the aging population, public health initiatives, social security systems, and retirement planning.¹ The region has a slightly higher life expectancy (76.4 years) than Indiana (75.6 years). However, life expectancy in the area varies between counties, ranging from 74.3 years in Henderson County to 79 years in Posey County. Vanderburgh has the second lowest life expectancy (74.6 years).

Henderson and Vanderburgh Counties have lowest life expectancy

Years of life expectancy at birth by county



Source: Polis Center analysis of data from National Center for Health Statistics - Natality and Mortality Files; Census Population Estimates Program, 2019-2021

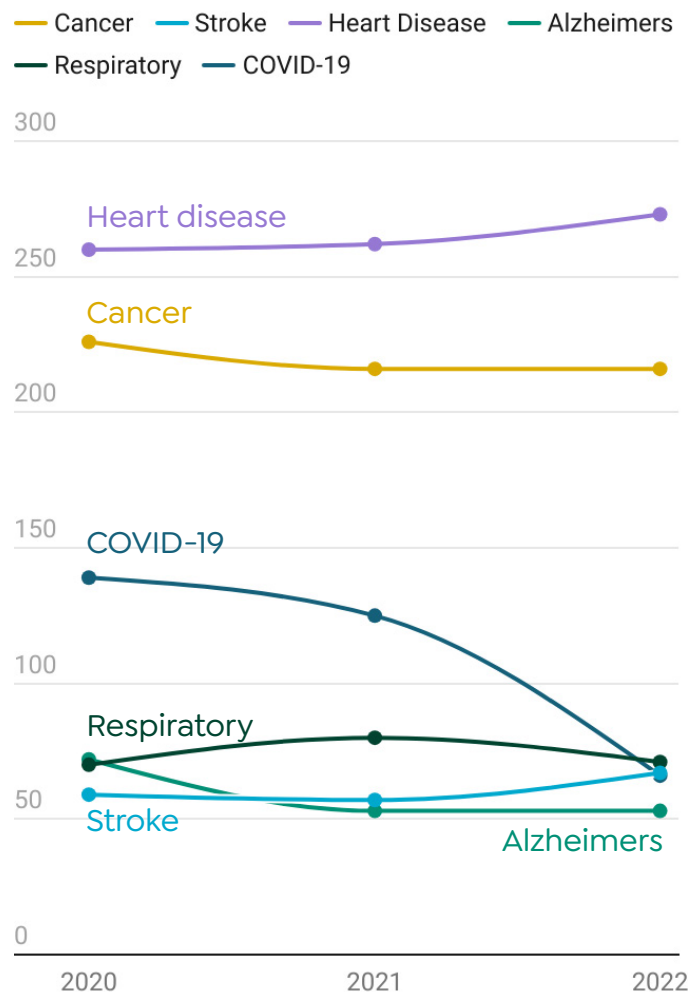
Mortality

The health and well-being of communities have a connection to socio-economic and environmental factors. Health is influenced by socio-economic, behavioral, and biological factors, including living conditions, health outcomes, and health behaviors. While several health outcomes can affect healthcare prioritization and resource allocation, we are focusing on the leading causes of death.²

Heart disease is the leading cause of death in the Greater Evansville Region, just as it is in the United States. The mortality rate from heart disease has been increasing in recent years. For example, in 2020, the mortality rate from heart disease was 260 (per 100,000), which increased to 273 in 2022. Cancer is the second leading of death in the region. However, the rate has decreased slightly in recent years. The mortality rate of the region is also affected by COVID-19, which ranked as the third highest cause of death in 2020 and 2021. It fell to the fifth leading cause of death in 2022. The mortality rate from respiratory diseases and stroke remains constant, while Alzheimer's declined after 2020.

Heart disease is leading cause of death, COVID-19 was still leading cause in 2022

Top causes of death in five-county region, crude rate per 100,000



Source: CDC Places

While the region’s mortality rate is highest for cancer, heart disease, and stroke, the prevalence rate is highest for diabetes and depression. Nearly 24% of adults have been diagnosed at some point with depression and 12% with diabetes. Henderson County ranked highest in both diseases, and Warrick County ranked lowest. Depression is one of the more common health disorders and can lead to other adverse outcomes, including cardiovascular disease and premature mortality.³ Diabetes is ranked as one of the top chronic diseases and contributes to other complications such as stroke, kidney, and heart disease.⁴

Prevalence rates are similar across counties for these selected conditions

Percent of adults who, when surveyed, say they have been diagnosed with these conditions at some point

	Cancer	Heart Disease	Stroke	Diabetes	Depression
Evanville Region	9%	8%	4%	12%	24%
Vanderburgh	9%	7%	4%	12%	25%
Warrick	9%	7%	3%	11%	22%
Posey	10%	8%	4%	12%	22%
Gibson	9%	9%	4%	13%	26%
Henderson	10%	8%	4%	13%	26%

Source: CDC Places

Physical and Mental Health

Physical and mental health are vital in shaping individual quality of life. Good physical health supports a higher energy level and may reduce the risk of serious illness. On the other hand, poor physical health may hinder mobility, restrict freedom, and limit independence. Poor mental health can influence cognitive abilities and affect the ability to maintain healthy relationships.⁵

Warrick County has the lowest rates of poor mental health and poor physical health days per month

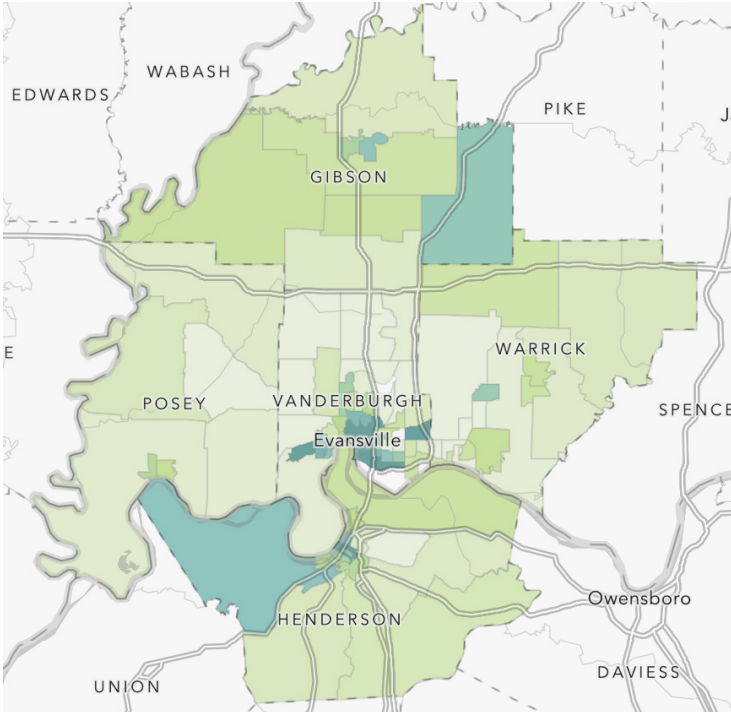
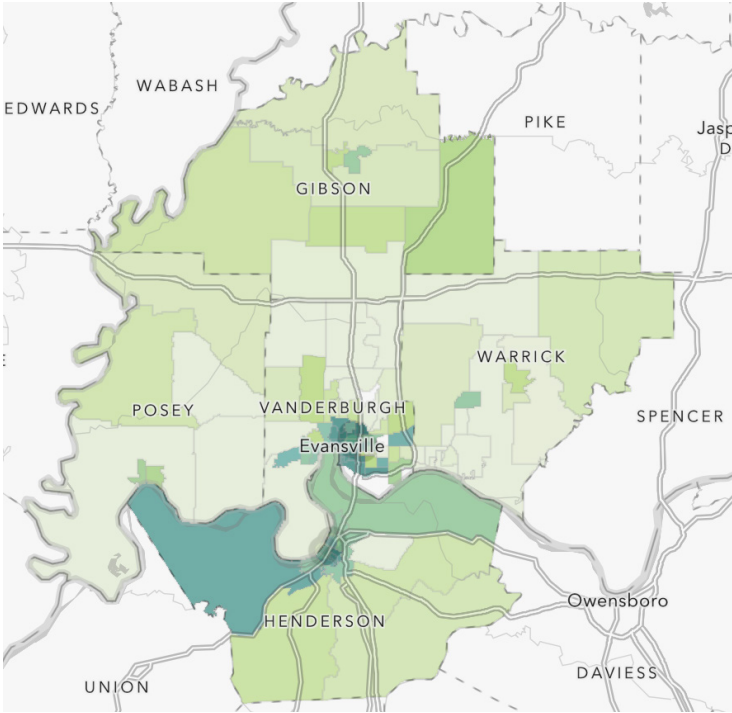
Percentage of adults with more than 14 poor mental health days or poor physical health days per month

Evansville Region	13%	17%
Warrick	11%	15%
Posey	13%	16%
Vanderburgh	13%	18%
Henderson	14%	17%
Gibson	16%	20%

Source: CDC Places (2022)

Data from CDC Places indicates that around 17% of adults suffer from more than 14 poor mental health days per month, and 13% of adults suffer from more than 14 poor physical health days per month. (Gibson County ranked highest in both cases, and Warrick ranked lowest).

Map: Places Where Mental and Physical Health are Worst



Source: CDC Places

Disability

In the American Community Survey (ACS),⁶ disability is divided into six categories: ambulatory, cognitive, hearing, independent living difficulty, self-care disability, and vision. Ambulatory difficulty refers to difficulties related to walking and climbing stairs. Difficulty in concentration, remembering, or decision-making refers to a cognitive disability, and difficulty in personal care activities such as bathing or dressing is categorized as a self-care disability. Difficulty in hearing or deafness is described as a hearing disability, and difficulty in seeing is referred to as a vision disability. Independent

living disability is defined as difficulty in doing errands alone, including visiting a doctor’s office or shopping, because of physical, mental, and emotional conditions.

Ambulatory is the highest-ranked disability in the region, as 8% of adults suffer from this, followed by cognitive (6%) and independent living difficulty (6%). Henderson County has the highest percentage of those three types of disabilities. The median age of Henderson County is 41.2 years, which is higher than that of the United States (38.1 years). In addition, nearly 19 percent of the population is 65 years and older. As disability rates tend to increase with age,⁷ the demographic characteristics of Henderson County may have contributed to the higher disability rates in the area.

We compare the disability rate by age group. We found that seniors (65+) ranked highest in all six disabilities. Racial disparities were visible in the disability rate as a higher percentage of Black adults (19%) had at least one of the six disabilities compared to Whites (16%) and Hispanics (15%).

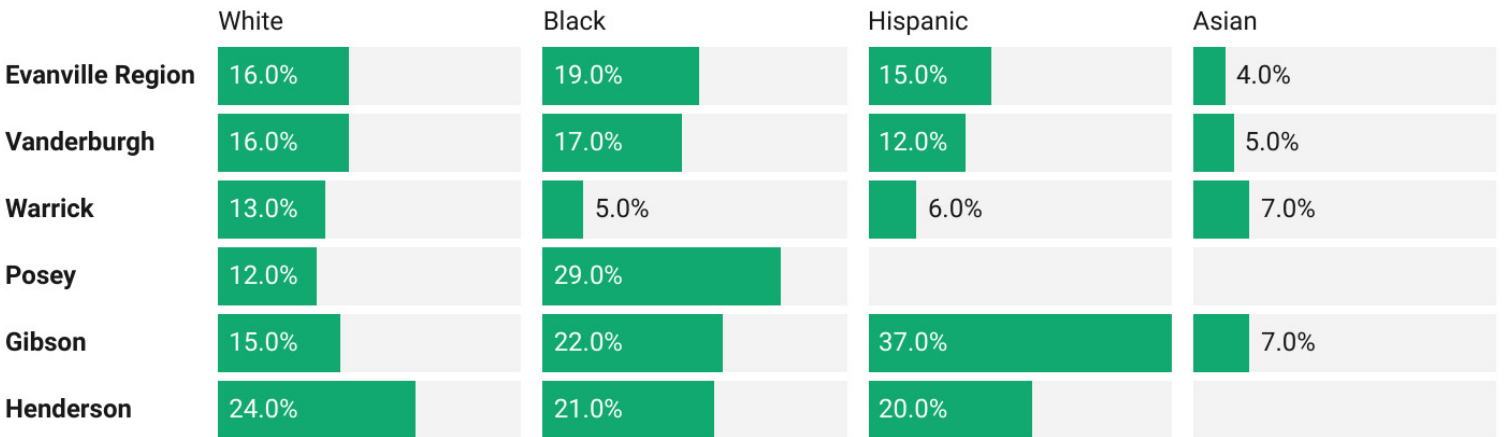
Disability rates by type of disability and county

Types of Disability	Ambulatory	Cognitive	Hearing
Evanville Region	8%	6%	5%
Vanderburgh	8%	6%	4%
Warrick	7%	4%	4%
Posey	6%	5%	4%
Gibson	8%	8%	5%
Henderson	11%	9%	7%

Types of Disability	Independent Living Difficulty	Self-Care Difficulty	Vision
Evanville Region	6%	2%	4%
Vanderburgh	6%	3%	3%
Warrick	4%	2%	2%
Posey	5%	1%	2%
Gibson	6%	2%	3%
Henderson	10%	3%	8%

Racial disparities exist in rates of disability

Share of population with a disability by race, ethnicity, and county



*Hispanic and Asian data is missing for Posey County and Asian rate is unavailable for Henderson County

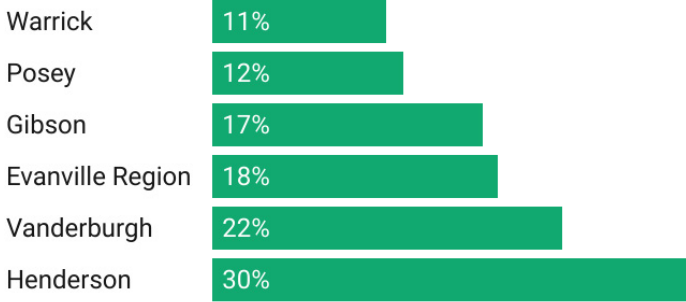
Chart: Visualization by Polis Center • Source: ACS 2022 5-Yr Averages • Created with Datawrapper

Medicaid

Medicaid is a dual federal and state program that offers medical coverage to low-income individuals and families. Enrollment in Medicaid is divided into four groups: children, adults under age 65 years, seniors (age 65+), and disabled persons.⁸ In the Evansville region, 18% of the population received Medicaid benefits. The rate is higher in Henderson County (30%) and lowest in Warrick County (11%). Vanderburgh County has the region’s second-highest (22%) Medicaid-enrolled population. Factors such as age, disability, and high poverty rates contribute to the higher Medicaid population in those two Counties. For example, Henderson County has the lowest median household income (\$55,530) and the highest poverty rate (17%).

Nearly one third of Henderson County residents are on Medicaid and one fifth of Vanderburgh County

Share of population receiving Medicaid



Source: Polis Center analysis of data from Centers for Medicare & Medicaid Services, 2022

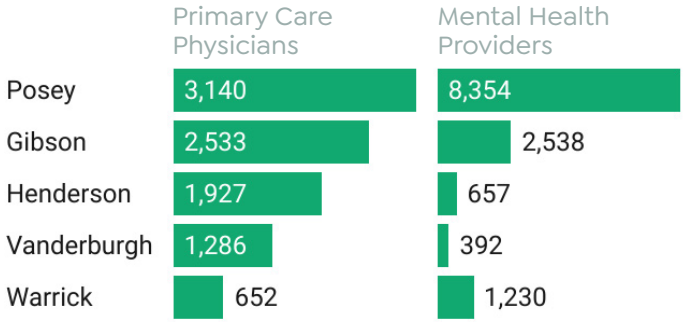
Access to Healthcare

Primary Care Physician Ratio (PCP Ratio) and Mental Health Provider Ratio (MHP Ratio) are commonly used metrics to explore healthcare access⁹. PCP ratio indicates how available primary healthcare services are, and MHP ratio measures the number of mental health providers such as physiologists and social workers. A lower ratio (e.g., 500:1) represents better access to those services, while a higher ratio (e.g., 5000:1) suggests fewer providers and limited access.

Posey County has the highest primary care physician and mental health provider ratios in the region. For every 3,140 residents, there is only one primary care physician, and for every 8,354 residents, there is only one mental health provider. Warrick County has the lowest physician ratio, and Vanderburgh County has the highest mental health provider rate.

Rural counties have fewer healthcare providers and much higher ratio of patients per provider

Residents per healthcare provider



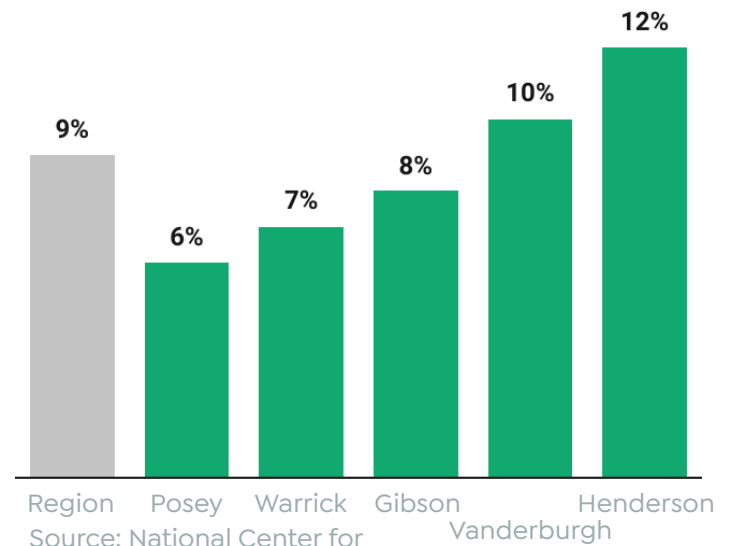
Source: CMS, National Provider Identification, 2023 and Area Health Resource File/American Medical Association, 2021

Low Birthweight

Low birth weight is an important indicator of maternal health, nutritional status, and healthcare access.¹⁰ Babies born with low birth weight have a higher risk of dying compared to normal birth weight babies and are often linked with other health issues later in life, including diabetes, cardiovascular disease, and neurodevelopment issues.¹¹ Data from the National Center for Health Statistics (2023) shows that nearly 9% were born in the Greater Evansville Region are associated with low birth weight (less than 5.5 pounds). The rate is highest in Henderson County (12%) and lowest in Posey (6%). Vanderburgh County has the second highest (10%), followed by Gibson (8%).

More than one in ten babies born in Vanderburgh and Henderson counties have a low birth weight

Percent of live births with low birth weight



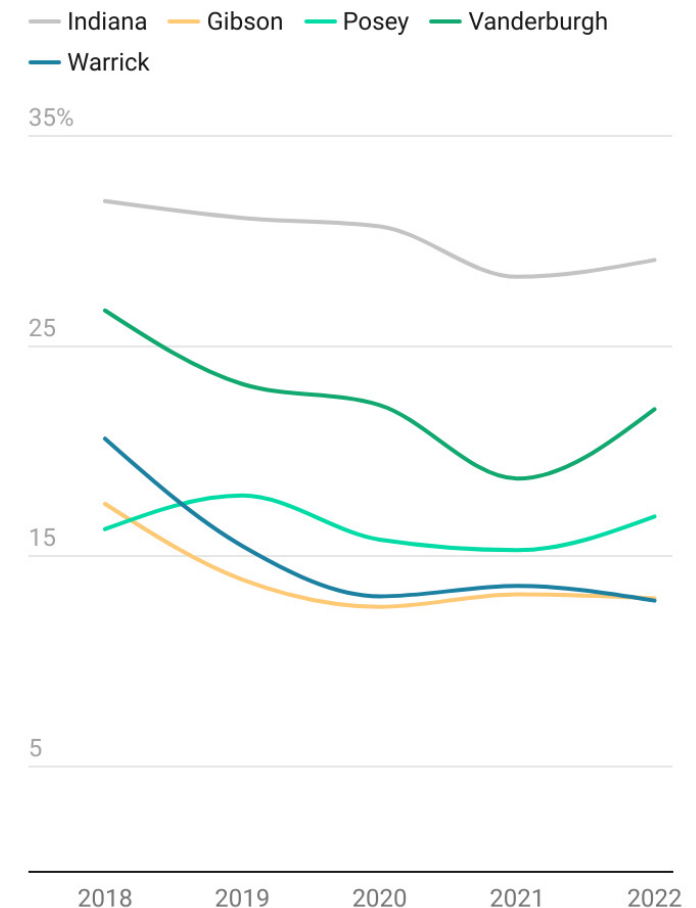
Source: National Center for Health Statistics, 2016-2022

Early Prenatal Care

Prenatal care allows healthcare providers to monitor the health of the mother and baby, examine potential problems, and take necessary steps to ensure a healthy pregnancy and delivery. Pregnant women should have access to prenatal services as they become aware of the pregnancy, especially in the first three months. The Greater Evansville Region maintains a better rate of prenatal care than the Indiana State average between 2018-2022. The region benefits from facilities such as Ascension St. Vincent Evansville, which provides extensive maternal-fetal medicine, neonatal intensive care, and certified nurse-midwifery services. Local health initiatives like “My Healthy Baby” also connect pregnant women to support services, including personalized guidance during and after pregnancy. These programs are part of Indiana’s broader efforts to improve maternal and child health outcomes through increased funding and partnerships with community organizations.¹²

Regional counties have lower rates of early prenatal care than the state average

Percent of women without prenatal care in the first trimester



Source: Indiana Department of Health

Although the Greater Evansville Region has higher prenatal care in the first trimester than the state, the rate of lack of prenatal care varies from Vanderburgh (22%) to Warrick (13%). The

rate slightly improved in 2020; however, a slight decrease was observed in 2022. The existing racial breakdown of lack of prenatal care for Vanderburgh County also exhibited disparities as both Black (32%) and Hispanic (31%) women have a higher rate compared to white (18%) women. While rates by race are unavailable for other counties due to data suppression, future studies should examine the existing racial disparities to offer a more comprehensive overview.

Endnotes

- 1 National Academies of Sciences, Division on Engineering, Physical Sciences, Board on Mathematical Sciences, Their Applications, Committee on Population, & Committee on the Long-Run Macroeconomic Effects of the Aging US Population—Phase II. (2015). The growing gap in life expectancy by income: Implications for federal programs and policy responses.
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- 3 Hare DL, Toukhsati SR, Johansson P, Jaarsma T. Depression and cardiovascular disease: a clinical review. *European heart journal*. 2014 Jun 1;35(21):1365-72.
- 4 Siromani JD. The impacts of different stages of chronic kidney disease, as well as the co-morbidities of diabetes and heart disease, on patients' quality of life (Doctoral dissertation, Memorial University of Newfoundland).
- 5 Marin MF, Lord C, Andrews J, Juster RP, Sindi S, Arseneault-Lapierre G, Fiocco AJ, Lupien SJ. Chronic stress, cognitive functioning and mental health. *Neurobiology of learning and memory*. 2011 Nov 1;96(4):583-95.
- 6 Altman BM, Madans J, Weeks JD. An evaluation of the American Community Survey indicators of disability. *Disability and health journal*. 2017 Oct 1;10(4):485-91.
- 7 Berlau DJ, Corrada MM, Kawas C. The prevalence of disability in the oldest-old is high and continues to increase with age: findings from The 90+ Study. *International Journal of Geriatric Psychiatry*. 2009 Nov;24(11):1217-25.
- 8 Colello KJ, Morton WR. Medicaid eligibility: older adults and individuals with disabilities. Washington, DC: Congressional Research Service. 2019 Dec 1.
- 9 Kroenke K, Unutzer J. Closing the false divide: sustainable approaches to integrating mental health services into primary care. *Journal of general internal medicine*. 2017 Apr;32(4):404-10.
- 10 WHO (2024), <https://www.who.int/data/nutrition/nlis/info/low-birth-weight>.
- 11 Cutland et al. Low birth weight: Case definition & guidelines for data collection, analysis, and presentation of maternal immunization safety data. (2017) <https://pmc.ncbi.nlm.nih.gov/articles/PMC5710991/#:~:text=Low%20birth%20weight%20is%20a%20valuable%20public%20health%20indicator%20of,14%5D%2C%20%5B15%5D>.
- 12 My Healthy Baby, <https://www.in.gov/myhealthybaby/for-the-public/>.

Housing



Where
You
Live
Matters

a Grow Data Report

What you'll find in this chapter

Data about:

- Changing housing prices
- Homeowners and renters
- People experiencing homelessness

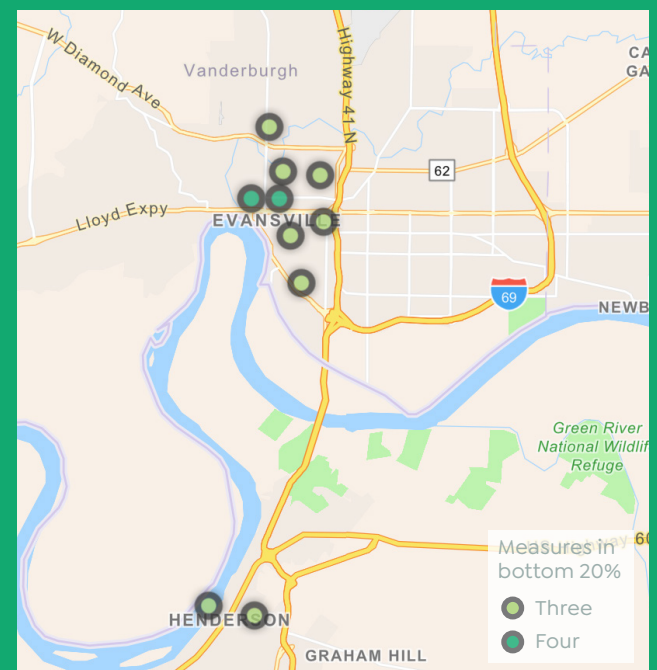
Key Findings

- Many Evansville residents have access to home ownership—70% of households own their home, but rising prices and tight supply are a stark challenge for the 24% of households who are burdened by housing costs.
- Eleven percent of households pay at least half of their income in housing costs. For renters, this rate is 21%.
- Sale price is up 43% in five years, average rent is up 22%, and average monthly costs for owners is up 19%.
- Vacancy rates are lower than Indiana (9%) and falling.

Where you live matters

These areas ranked in the bottom 20% for at least three of these housing statistics:

- lowest homeownership rate,
- lowest rent,
- lowest mortgage costs,
- and highest housing cost burden.



There are 157,000 housing units in the Greater Evansville Region, mostly single-family homes built between 1940 and 1990. Multi-family units make up one fifth of the housing stock, and mobile homes make up 5%. The other 75% is single-family housing.

Less than one tenth of these units are vacant (9%). Some vacancy reflects a healthy housing market, one with enough open rental units and homes for sale that households can move if they want to. On average, 9% is a fairly healthy vacancy rate, but vacancy varies widely from neighborhood to neighborhood. In many neighborhoods in the urban core of Evansville, vacancy approaches 25%, whereas in most suburban areas it is below 5%. High vacancy can reduce property values and disincentivize investment, but low vacancy can drive up prices and make it difficult for people to move to an area.

Housing Costs

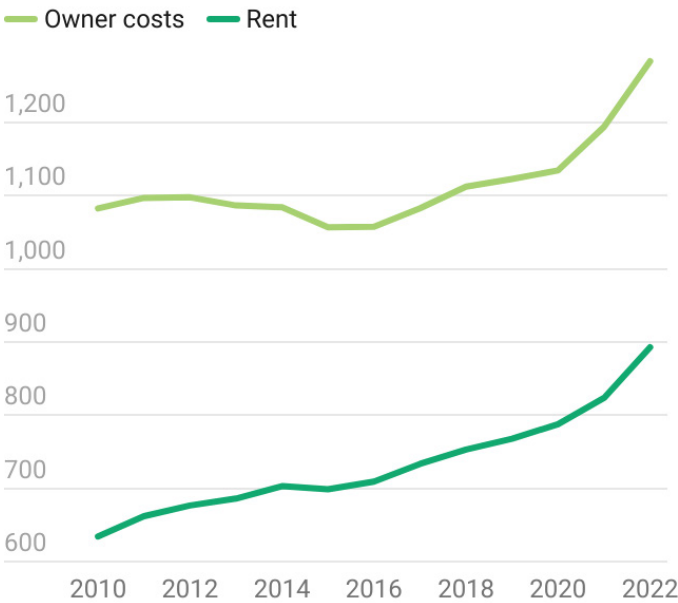
According to the Indiana Association of Realtors, the median sale price in the Greater Evansville Region through the first eight months of 2024 was \$215,000. That is 16% lower than the state. (This data excludes Henderson County, Kentucky.) Evansville is an affordable housing market within an affordable state. Still, prices rose dramatically during the pandemic, with sale price increasing 43% since 2019.

Median rent in the region was \$893 per month from 2018-2022. Even this rolling five year average, which is not subject to rapid fluctuations, rose by 23% compared to the 2017 five-year average. The median rent in downtown Evansville is higher—\$1,064 per month—while the average in the surrounding tracts ranges from \$500-\$750.

Median monthly housing costs for owners (which is mostly the cost of mortgage, but also includes utilities, taxes, and insurance) have risen 19%—from \$1,083 in 2017 to \$1,284 in 2022. These costs

Housing costs went up exponentially after the pandemic

Monthly rent and owner costs (including mortgage, taxes, utilities, and insurance)



Source: 2022 5-Yr ACS via SAVI | Grow

rose by \$60 per month from 2020 to 2021 and \$90 per month from 2021 to 2022.

One in four households are burdened by housing costs, meaning they pay more than 30% of their income toward housing. While this is on par with the Indiana average, the number of cost-burdened household is rising recently.

In Vanderburgh County, the number of owners with a mortgage who are burdened by housing costs rose from 5,700 in 2019 to 7,000 in 2023 (12% to 14%), and the number of similar renters rose from 10,500 to 12,200 (39% to 44%). The number of owners without a mortgage who are burdened by housing costs rose, too, from 10% to 14% as taxes and insurance costs increased. This data is from one-year averages of the American Community Survey. For the other, smaller counties in the region, the Census Bureau only publishes five-year averages, which are not sensitive enough to show this trend. Housing cost burden has been mitigated by rising incomes. Median household income averaged \$65,812 between 2018 and 2022, which is 32% higher than the period ending in 2017. Per capita income also rose 28% over this period.

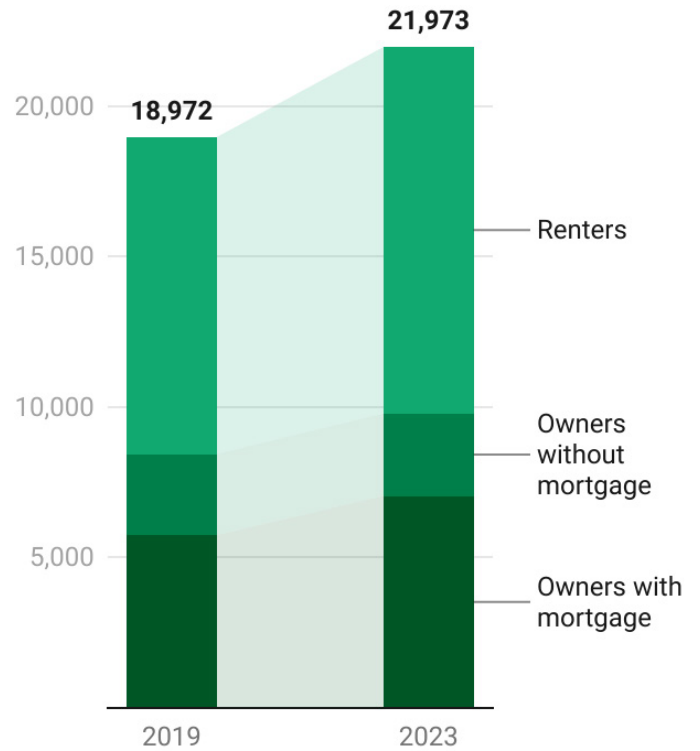
Homeowners and Renters

Seventy percent of households in the region own their home, on par with the Indiana average and slightly higher than the U.S. rate (65%). Homeownership has been fairly stable for the past decade, ranging from 69-71%.

The financial impacts of rising housing costs diverge significantly for homeowners compared to renters. For owners, the 43% increase in sale price in five years translates to equity. This asset is crucial to many people in accessing credit or funding retirement. Homeowners are also less likely to be burdened by housing costs—17% compared to 41% of renters in 2022.

Renters and owners with mortgages are increasingly burdened by housing costs

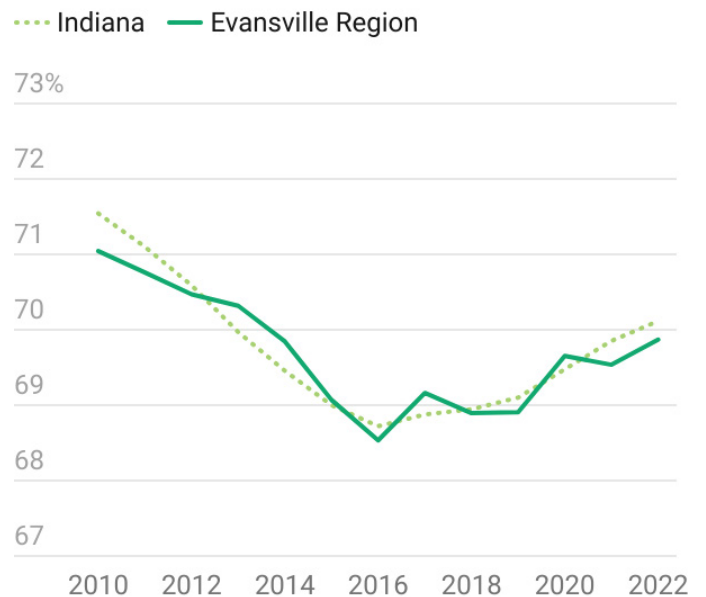
Households spending more than 30% of income of housing costs



Source: 2023 1-Yr ACS

Homeownership rate is similar to statewide average

Percent of households who own their home over time



Source: 2022 5-Yr ACS via SAVI | Grow

Spotlight on Renters Burdened by Housing Costs

For the 43,000 households in the region that rent, housing costs are a significant issue. Four in ten renters are burdened by housing costs, paying more than 30% of their income in rent, while 21% of renters are extremely burdened by housing costs. These households pay more than 50% of their income in rent.

These rates are even higher in some neighborhoods. In Tepe Park, Culver, and Goosetown, 50% of renters are extremely burdened by housing costs. One third of Tepe Park households rent, and half of the households in Culver and Goosetown rent their home.

This level of need is reflected in Indiana 2-1-1 call data. Hoosiers can call this line to be referred to programs and services. In the four Indiana counties that make up the Greater Evansville Region, people have placed 5,500 calls to the service so far in 2024 (through November 20). Housing is the top issue people call about (1,854 calls) and utility assistance is the third most common issue (916 calls).



Scan or [click here](#) to explore SAVI/Grow data about housing-cost burden

Housing Conditions

Some areas in Evansville suffer from overcrowding and poor quality housing. On average, only one percent of households in the region are overcrowded (more than one occupant per room), but downtown this rate climbs to 5%. In Jacobsville, 11% of households are overcrowded. The state average is 2% for this measure.

Homes built before 1978 have a greater risk of contributing to lead poisoning. The original paint in these homes contained lead. In SAVI/Grow data, the closest category available is homes built before 1970. These are very prevalent downtown and in the surrounding neighborhoods, as well as in older subdivisions on the east side of



Scan or [click here](#) to explore SAVI/Grow data about overcrowding

Evansville. Downtown, 70% of homes were built before 1970. In Riverside and Center City Improvement Association (CCIA), half of homes predate 1970. In Tepe Park, over 90% of the homes were built before 1970. Lead poisoning has climbed in the region recently: In 2022, 0.9% of children had elevated blood levels, but in 2023 the rate increased to 1.6%. In Vanderburgh County this rate is 1.9%.

Unhoused People

Each year, organizations and volunteers conduct a point-in-time count of unhoused people as mandated by the U.S. Department of Housing and Urban Development. From 2019 to 2024, the effort identified an average of 393 individuals per year, including 45 people experiencing chronic homelessness and 62 children.

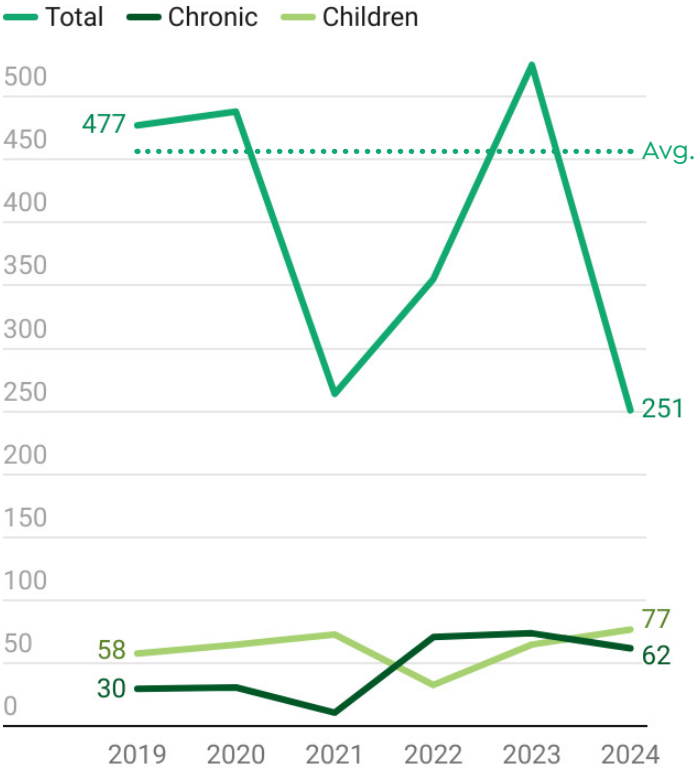
The number of people identified as homeless fluctuates from about 250 (in 2024) to a high of over 500 (in 2023). The count fell from 2019 to 2022, rose again in 2023, and fell significantly in 2024. (The Indiana Housing and Community Development Association discouraging using 2021 data as a comparison because COVID-19 protocols artificially lowered the results.) The statewide count increased by 4% in 2024.

A significant drop in the count could be attributed to differences in data collection or simply changes in the weather or random chance. Counter to this trend, organizations that server people experiencing homelessness report “skyrocketing” numbers of clients.

Evansville’s unhoused population made up an average of 6.3% of the statewide unhoused population across 2023 and 2024. In the Greater Evansville Region, there were 135 people experiencing homelessness for every 100,000 residents. For comparison, this falls between the overall state average of 77 per 100,000 and Indianapolis’ rate of 171 per 100,000.

About 400 people are unhoused in Greater Evansville Region on average

Number of people counted in annual point-in-time homelessness count



Source: Indiana Housing and Community Development Authority

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Justice



Where You Live Matters

a Grow Data Report

What you'll find in this chapter

Data about:

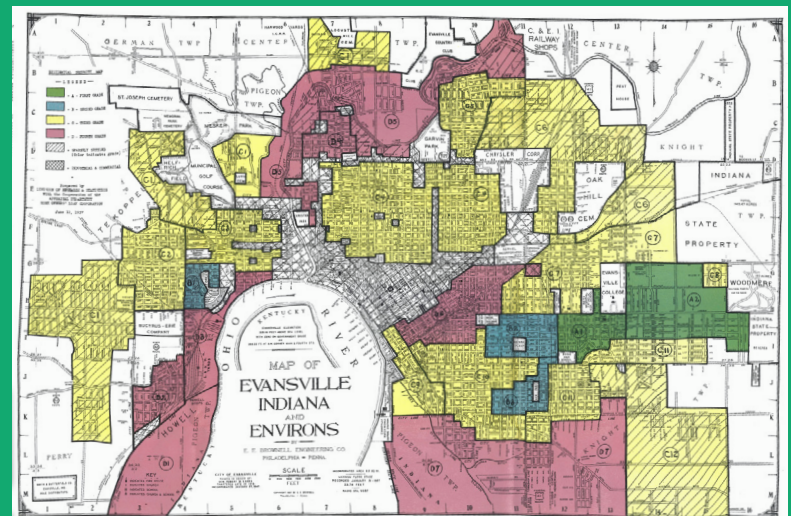
- Homeownership rates by neighborhood and race
- Mortgage applications by race
- Income and education by race and gender
- Labor statistics by race and gender

Key Findings

- In Vanderburgh County, homeownership is 70% among white residents but only 28% among Black residents. It has grown to 50% among Latino residents.
- People of color participate in the labor force at a higher rate than white residents, but Black workers are twice as likely to be unemployed and Black households have about half the income of white households.
- The labor force gap is closing between men and women, and women are more likely than men to have a college degree. Still, women only earn 65 cents for each dollar men earn.

Where you live matters

This map from the Home Ownership Loan Corporation was developed in 1937 to grade neighborhood characteristics. Similar maps were used by the Federal Housing Authority to determine where federally-backed mortgages would be originated. These maps created “redlining,” designating certain neighborhoods as too “risky” for mortgage guarantees. Read inside to learn how these neighborhoods are still impacted by low homeownership rates and high rates of loan denial.



Source: University of Richmond, Mapping Inequality

This chapter explores equity from the point of view of the historical practices and systems that helped generate current socioeconomic divides in our community.

Redlining and Homeownership

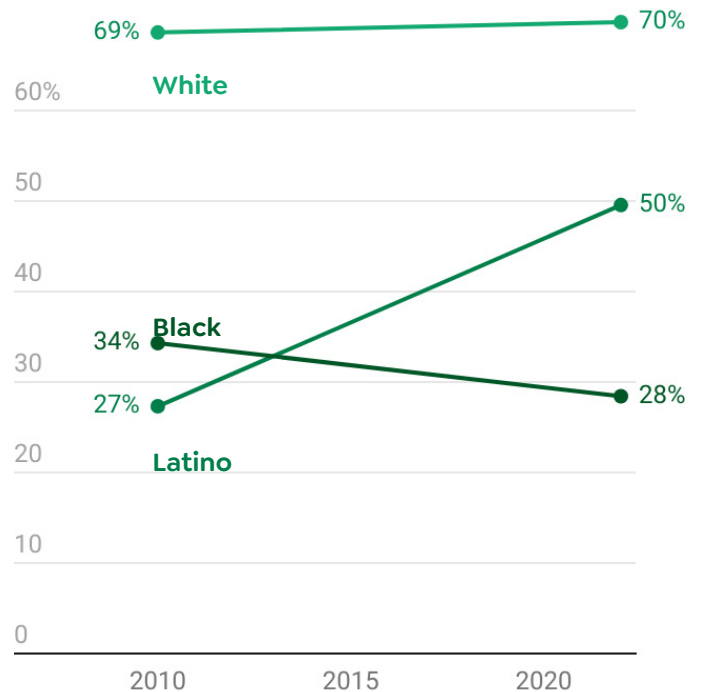
In 1937 the Home Owners Loan Corporation assessed neighborhood conditions in cities across the country. Neighborhoods were graded from A to D. Later, the Federal Housing Authority would use similar maps and neighborhood grading to determine underwriting qualifications for federally-backed mortgages, meaning people applying for loans in poorly graded neighborhoods had a harder time accessing the substantial credit that vastly expanded homeownership in the middle of the 20th century. Lacking access to credit, Black households also lacked access to an opportunity to grow generational wealth. White households were 10 times wealthier than Black households in 2021, according to the U.S. Census Bureau.

While these maps and the process of neighborhood grading did not cause segregation, it sometimes helped perpetuate it. The neighborhoods graded D (or “redlined”) still have dramatically lower homeownership rates in Evansville. According to University of Richmond’s “Mapping Inequality” project, “By the turn of the twentieth century, Evansville had the second largest population of African Americans in Indiana. Segregation in this city predated redlining.”¹ A principal early Black settlement was Baptisttown* centered on Canal Street. Today this area has a 4% homeownership rate. Further northeast along Canal Street, the Old Erie neighborhood has a 23% home ownership rate.

On the other hand, Lincolnshire and University South, which were graded A in the 1937 maps, have a 93% homeownership rate. These maps show us that much is unchanged in the segregation of American cities and the exclusion of Black Americans from affordable credit.

Homeownership is climbing among Latinos but falling among Black residents

Percent of each race that owns their home, Vanderburgh County



Source: American Community Survey 5-Year Estimates

Black mortgage applicants make up one in twenty of applicants, denied at twice the rate of whites

Mortgage application statistics by race of applicant Vanderburgh County, 2022

Race	Pct of Mortgage Applications	Mortgage Denial Rate
White	76%	7%
Black	5%	15%
Hispanic	4%	11%

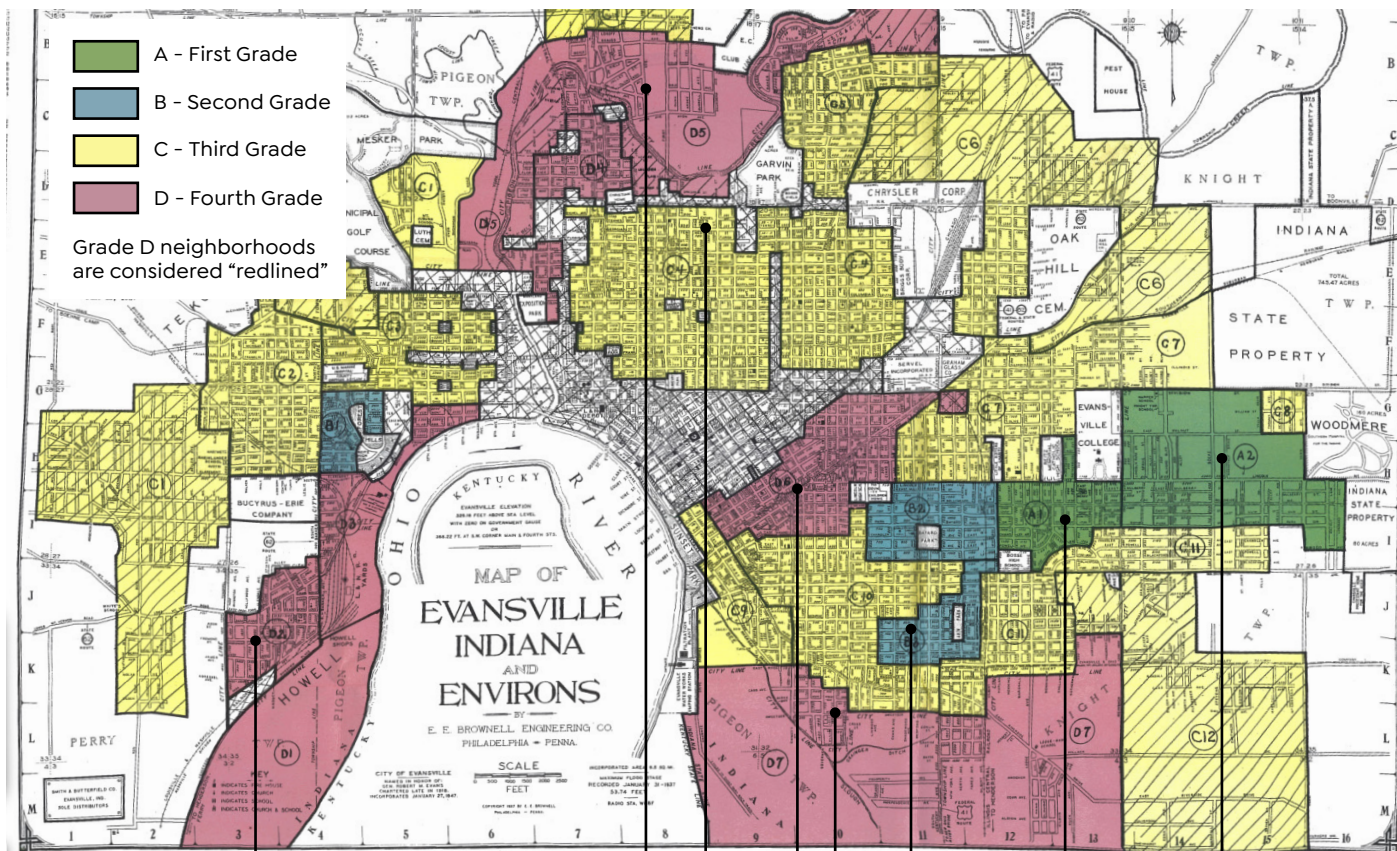
Source: Home Mortgage Disclosure Act

For comparison, Black residents are 10% of Vanderburgh County

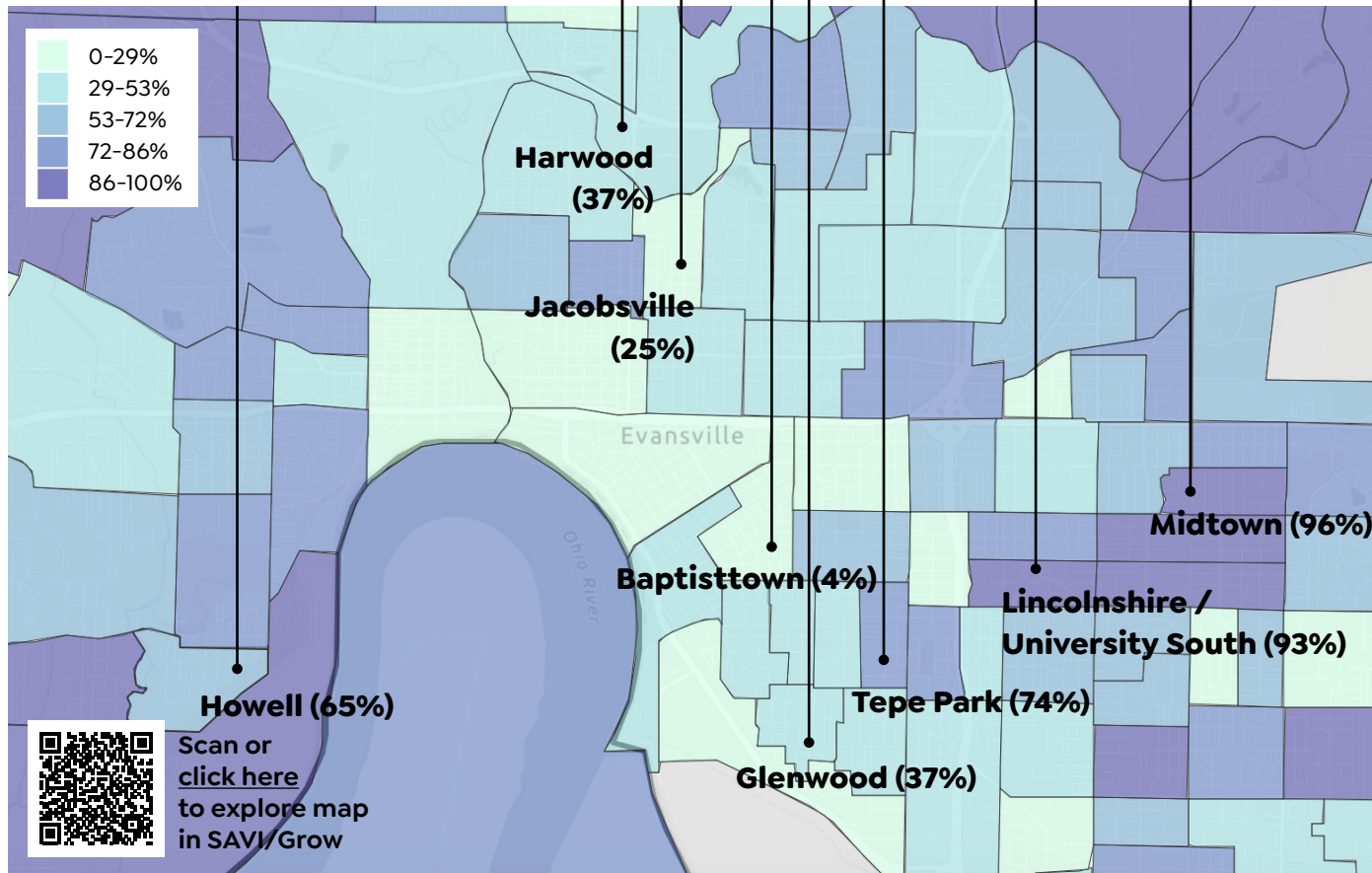
* known today as Center City Improvement Association (CCIA)

How do redlining maps compare to current homeownership rates?

1937 neighborhood grading map from Home Owners Loan Corporation



2022 homeownership rates



Source: Mapping Inequality, American Community Survey 5-Year Estimates via SAVI/Grow

Economic Opportunity

Two-thirds of people of color participate in the labor force, which is higher than the overall rate (63%). Still, the median household earnings for Black and Latino residents are far lower than for white residents. One driver of this difference could be unemployment rate. Between 2018 and 2022, the unemployment rate for white residents averaged 3.2%. The rate is 7.4% for Black workers, more than twice as high. It was actually lower for Latinos (3.3%). Unemployed workers are part of the labor force and actively seeking employment, but do not currently have a job.

Educational outcomes also contribute to earnings potential. Median earnings for an individual in the Greater Evansville Region with a bachelors degree total \$55,500 but are only \$36,400 for people with just a high school diploma. This relates to race because 27% of white residents have a bachelor's degree but only 21% of people of color.

When examining trends by gender, the labor force participation gap is closing between men and women but only because it is falling for men. In 2010, 72% of men age 16 or older participated in the labor force. This has fallen to 68%. The rate for women fell from 60% to 58%.

An increasing share of men and women have a bachelor's degree, but the increase is fastest for women. Women have actually overtaken men in educational attainment: 28% have a bachelor's degree compared to 25% of men. The difference is not large, but the trend is significant given historical differences in educational attainment for men and women. This has helped improve the pay gap for women from 63 cents on the dollar to 65 cents on the dollar, but still, men earn a median of \$48,900 while women earn a median of \$32,000.

For more detail about socioeconomic status by race and gender, see the "Socioeconomic Status" chapter.

Notes

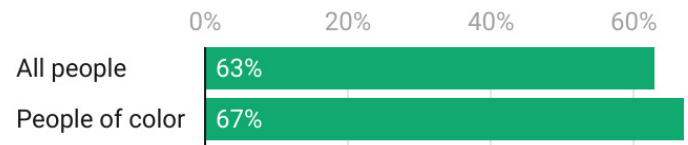
- Nelson, R. K., Winling, L, et al. (2023). Mapping Inequality: Redlining in New Deal America. Digital Scholarship Lab. <https://dsl.richmond.edu/panorama/redlining>.

People of color earn about half of what white residents earn, though they participate in the labor for at a higher rate

Median income by race, five-county region, 2022



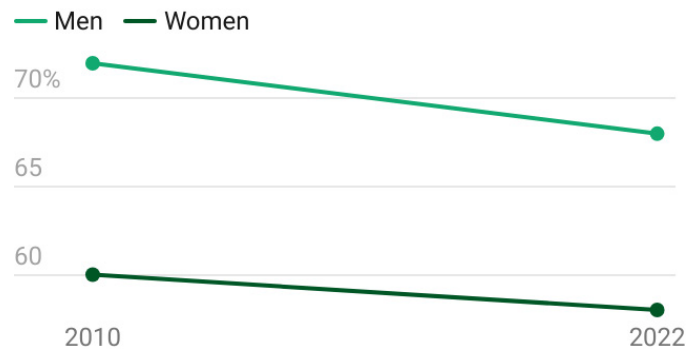
Labor force participation rate, 2022



Source: American Community Survey 5-Year Estimates

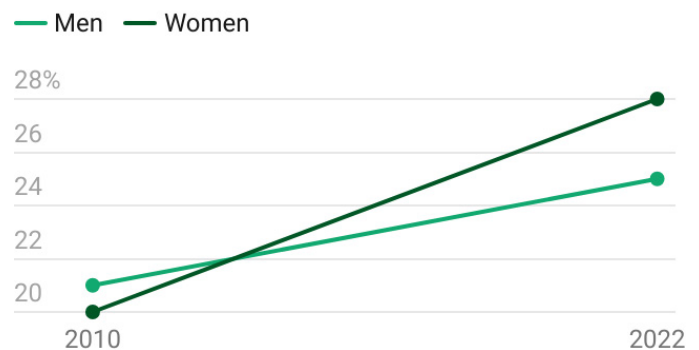
Labor force participation rates are falling for men and women, falling fastest for men

Labor force participation rate (of population 16+)



Women now attain bachelor's degrees at a higher rate than men

Share of population with a bachelor's degree



Source: American Community Survey 5-Year Estimates

Religion



Where
You
Live
Matters

a Grow Data Report

What you'll find in this chapter

Data about:

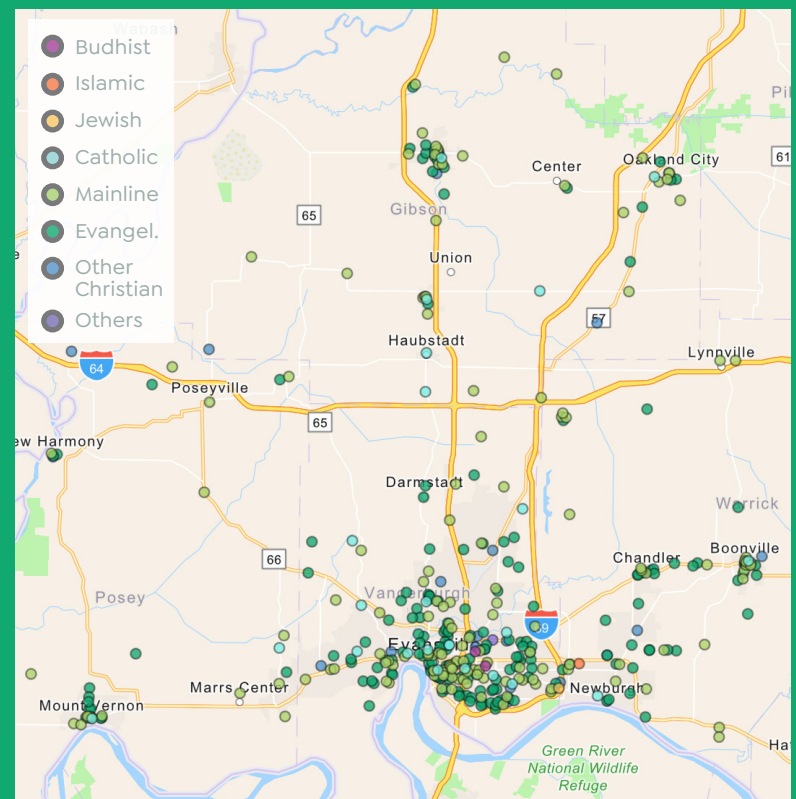
- Places of worship, including faith type and average attendance
- Most common religious affiliations
- How membership in faith traditions has changed over time

Key Findings

- Historically, the Greater Evansville Region was dominated by Mainline Protestant denominations. Over time, other Christian denominations, including Catholics and Evangelicals, gained more visibility.
- Evangelicals have been the most populous denomination since 1980. Catholics and Mainline Protestant membership is falling.
- Henderson County has the highest proportion of Evangelicals (34%) and the second highest proportion of Catholics (11%).
- Posey County has the lowest proportion of Evangelicals (15%) and the highest proportion of Mainline Protestants (12%).

Where you live matters

You can trace the history of the city and religion by looking at the location of places of worship. Areas developed in the 19th and early 20th centuries have many Catholic and Mainline churches. Evangelical churches have proliferated across the region, while the Jewish synagogue has moved from downtown to Washington Avenue and eventually to Newburgh Road as members moved further out from the city.

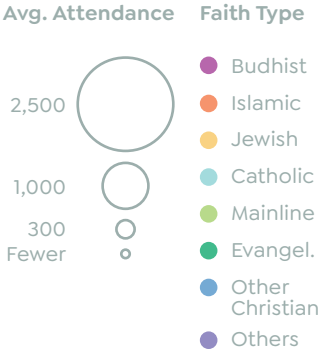


Religious institutions significantly contributed to the growth of education, culture, and development in the Evansville region. Many early settlers were religious communities representing Protestant denominations such as Methodists, Baptists, and Presbyterians.

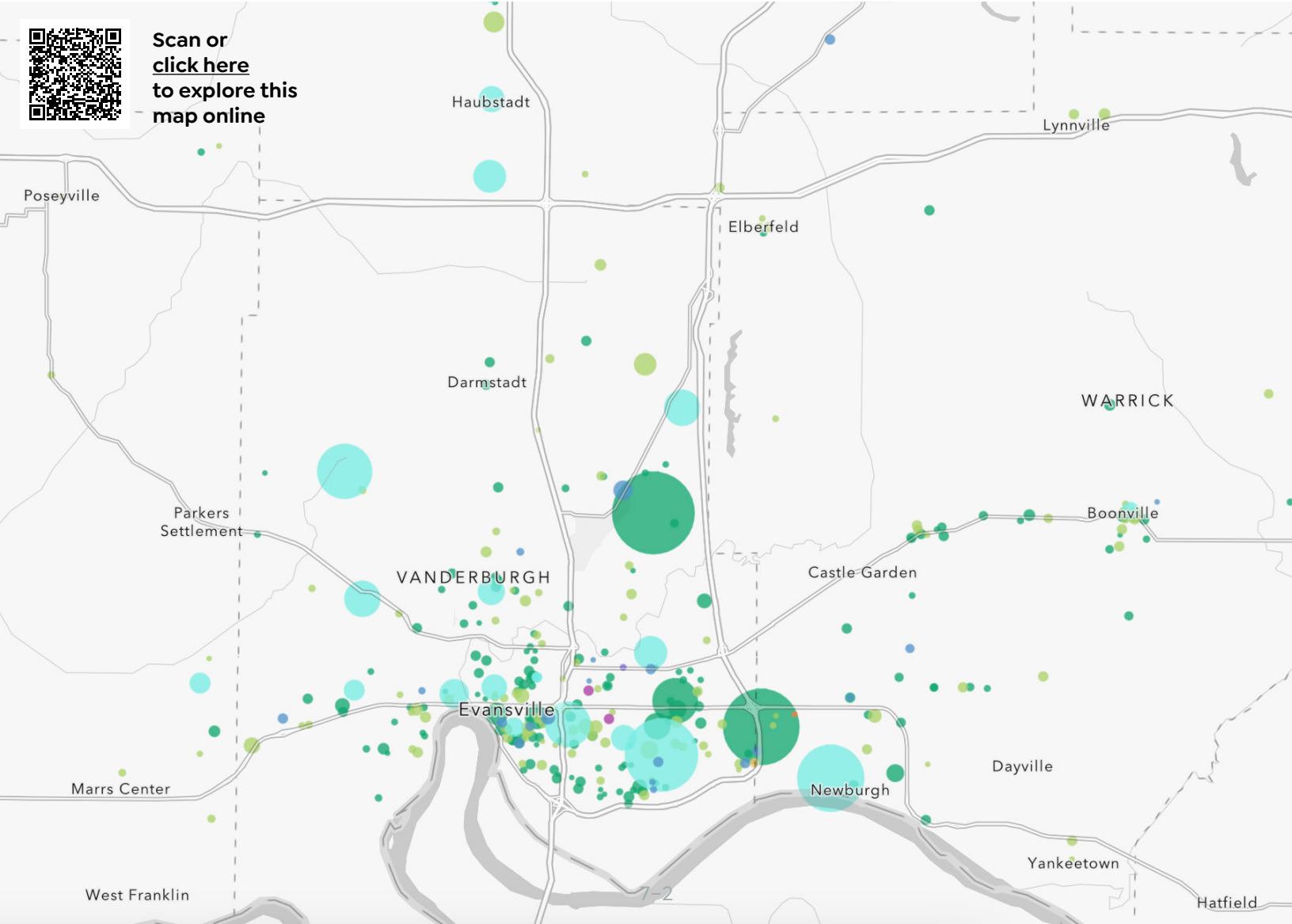
Religious communities also serve as a community life center through civic engagement and social services. They provide services like homeless shelters, food banks, disaster assistance, poverty relief, counseling, and addiction recovery.

Places of worship by faith type and average attendance

Catholic parishes tend to be the larger congregations in the region, but there are hundreds of small Evangelical or Mainline Protestant churches across the region. The suburbs are home to a few very large Evangelical churches.



Source: Center for Congregations via SAVI Grow



Evansville Prominent Religious Groups

The region's 15 largest religious bodies consist of over 250 congregations and more than 100,000 adherents. The largest single group is the Catholic Church, with almost 25,000 adherents across 14 parishes. The second and third largest groups are Evangelical: the Southern Baptist Convention and non-denominational Christian Churches. These are followed by Methodists, a mainline denomination, and the Church of Christ, another evangelical group.

These five groups account for 80,000 adherents and illustrate the ecumenical diversity within Christianity in Evansville. The breadth of cultures and traditions across the region requires intentional coordination to address shared concerns like poverty and homelessness.

Religious bodies in the Evansville region ranked by number of adherents

Rank	Religious Body	Tradition	Family	Adherents (Congregations)
1	Catholic Church	Catholic	Catholic Liturgical	24,879 (14)
2	Southern Baptist Convention	Evangelical Protestant	Baptist	16,674 (46)
3	Non-denominational Christian Churches	Evangelical Protestant	Other Groups	15,980 (37)
4	United Methodist Church	Mainline Protestant	Methodist	11,754 (60)
5	Christian Churches and Churches of Christ	Evangelical Protestant	Restorationists	11,667 (18)
6	Lutheran Church-Missouri Synod (LCMS)	Evangelical Protestant	Lutheran	5,726 (8)
7	General Association of General Baptists	Evangelical Protestant	Baptist	3,398 (11)
8	United Church of Christ	Mainline Protestant	United Church of Christ	3,017 (15)
9	Church of the Nazarene	Evangelical Protestant	Holiness	2,894 (18)
10	Assemblies of God, General Council of the	Evangelical Protestant	Pentecostal	2,869 (12)
11	Church of Jesus Christ of Latter-day Saints	Latter-day Saints	Latter-day Saints (Mormonism)	2,426 (5)
12	American Baptist Churches in the U.S.A.	Mainline Protestant	Baptist Family	2,231 (6)
13	Hindu, Traditional Temples	Hinduism	Hinduism Family	1,731 (1)
14	Presbyterian Church (U.S.A.)	Mainline Protestant	Presbyterian/Reformed	1,209 (11)
15	Jehovah's Witnesses	Jehovah's Witnesses	Adventist	1,164 (5)

Source: Association of Religion Data Archives

Toward that end, Evansville Mayor Stephanie Terry created an interfaith council in 2024.¹ The group will meet quarterly and advise the mayor “on matters that affect the spiritual, faith and religious well-being of the community.”²

A Changing Religious Landscape

Based on data from the American Religion Data Archives (ARDA), we can identify trends in adherents of religious groups. In 1980, Evangelicals, Catholics, and Mainline Protestants each made up about one-sixth of the population. Between 1980 and 2020, the number of Evangelical Protestants grew gradually while the number of Mainline Protestants declined. The number of Catholics began to decline after 2000.

Black Protestants and Latter-day Saints have grown since 1980, contributing to Evansville’s religious diversity. Other religions, such as Islam, Buddhism, and Hinduism, are growing, but their numbers remain smaller compared to Christian traditions.

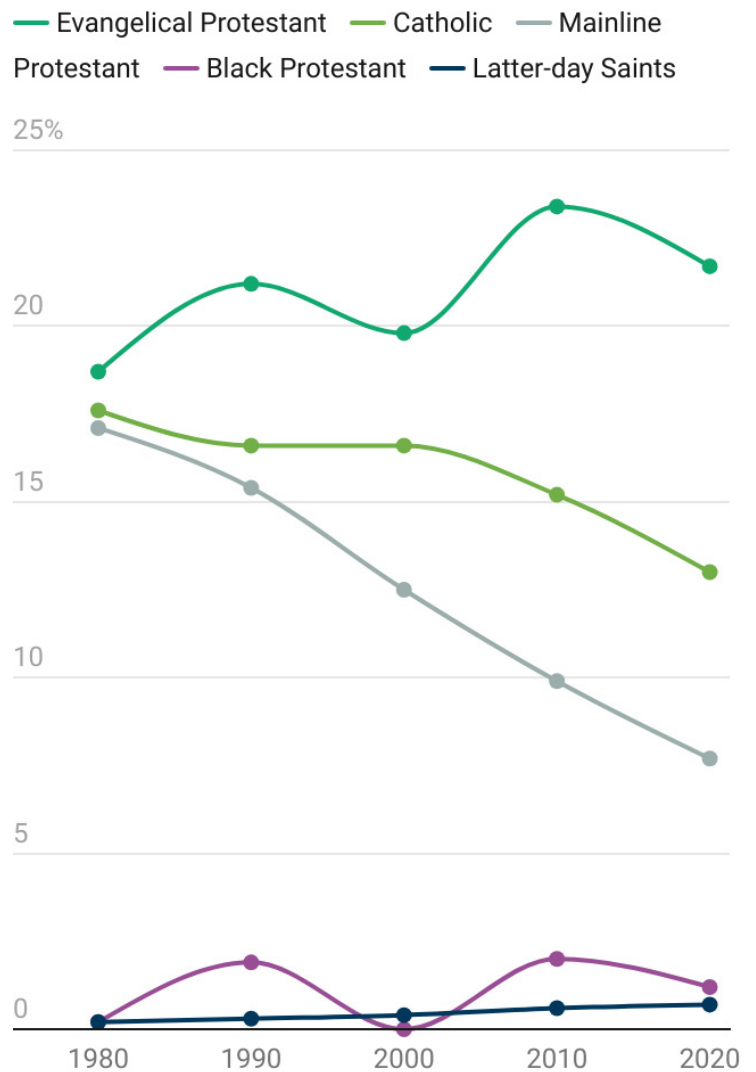
Protestants are the majority religious tradition in the Greater Evansville Region, but their majority varies by county. For example, Henderson has the highest percentage of Evangelicals (34%) and the second largest percentage of Catholics (11%). On the other hand, Posey County has the lowest percentage of Evangelicals (15%), the highest percentage of Mainline Protestants (12%), and Latter-day Saints (2%). Gibson has the highest percentage of Catholics (18%).

Notes

- 1 Goble N. Evansville mayor creates interfaith council. Tri-State Homepage. January 31, 2024. <https://www.tristatehomepage.com/news/local-news/vanderburgh-county/evansville-news/evansville-mayor-creates-interfaith-council/>
- 2 Yaney J. Mayor Terry announces Interfaith Council Wednesday. 14 News. January 30, 2024. <https://www.14news.com/2024/01/31/mayor-terry-announce-interfaith-council-wednesday/>

Evangelicals have been increasing while other Protestants and Catholics are declining in number

Adherents by faith group as percent of population



Source: Association of Religion Data Archives

Socioeconomic Status



Where You Live Matters

a Grow Data Report

What you'll find in this chapter

Data about:

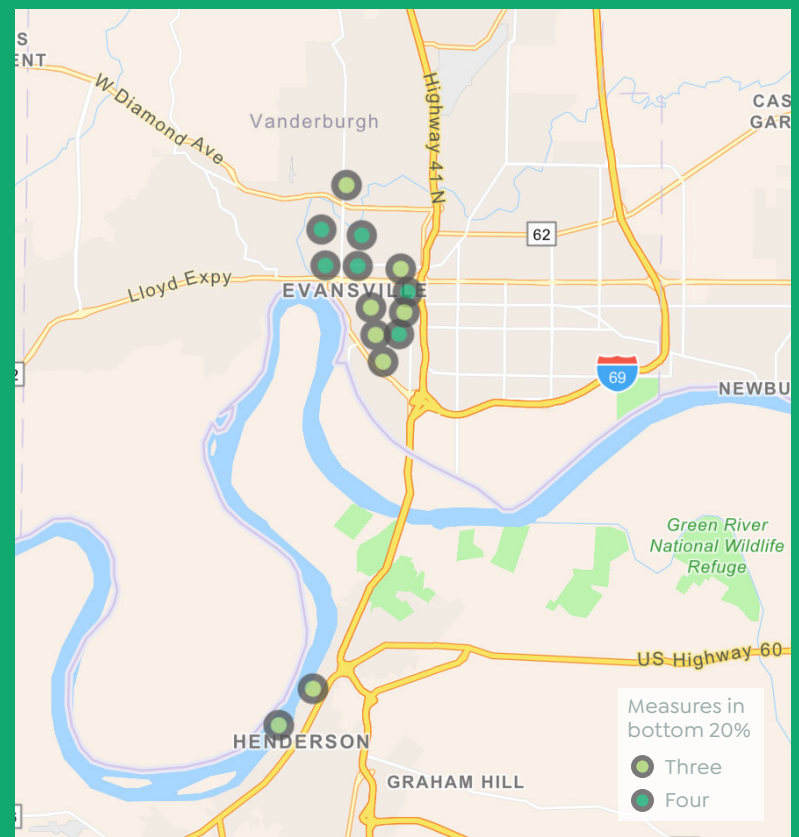
- Median household income
- Education, poverty, and unemployment
- Children in need of services

Key Findings

- The Greater Evansville Region has a lower median household income (\$65,812) than the state (\$67,173) and the country (\$75,149).
- Women working full-time in Posey County earn \$24,966 less per year than full-time men. The difference is \$11,029 in Henderson County, the lowest gap in the region.
- One-third of white and Latino residents have a high school diploma and no further education. The rate is higher for Black residents (39%) and lower for Asians (18%).
- Gibson and Posey counties have the lowest unemployment rates (2.8%), followed by Warrick County (3.3%). Henderson County's rate is 3.8%, and unemployment is 4.7% in Vanderburgh County.

Where you live matters

This map shows areas where multiple socioeconomic barriers overlap. These places rank in the bottom 20% in at least three of the following measures: median household income, share of adults without a diploma, poverty rate, and unemployment rate. These neighborhoods are all near to and west of U.S. 41 in the core of Evansville and Henderson.



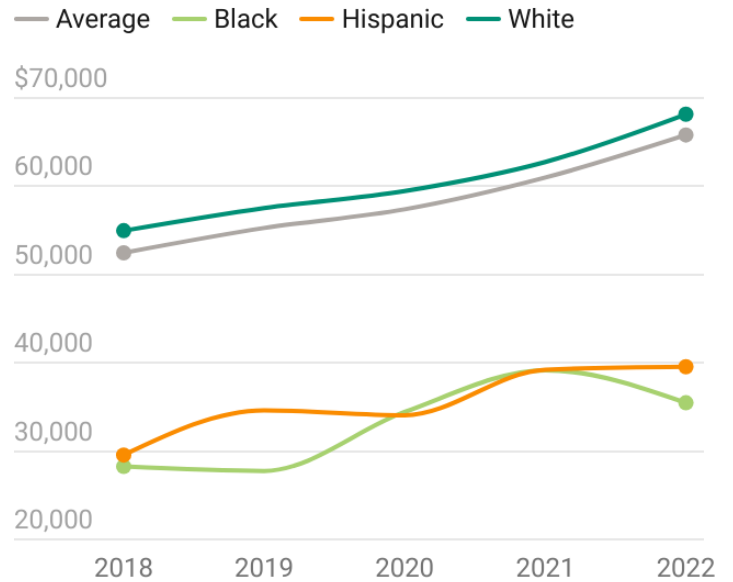
Income

The Greater Evansville Region has a lower median household income (\$65,812) than Indiana (\$67,173) and the United States (\$75,149). However, household income in the area varies across counties, with the lowest in Henderson (\$56,912) and the highest in Warrick County (\$91,105). Posey has the second-highest income (\$75,594), followed by Gibson (\$64,153), and both county's income is above the region and Indiana average. Vanderburgh County has the second-lowest median income (\$58,839), far below the US and Indiana averages.

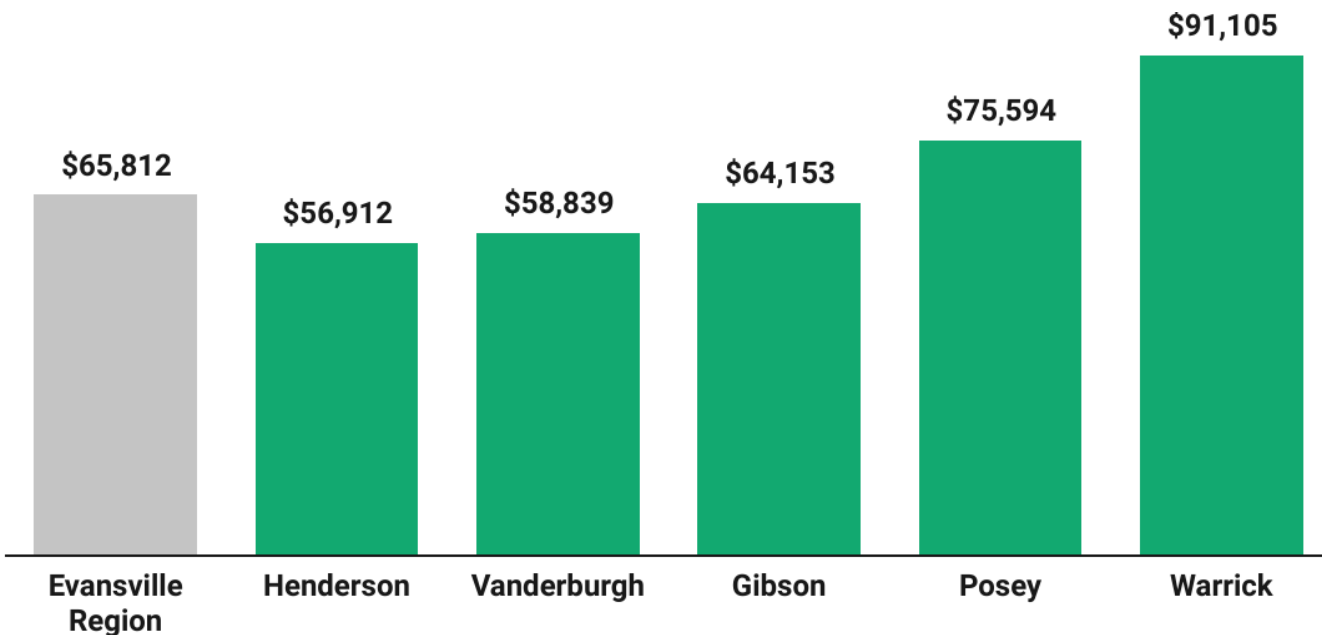
All racial groups in the region experienced an upward trend in median household income between 2018-2022. However, considerable variation exists among the groups. For example, White residents in the region consistently ranked higher in income compared to other groups and region average. Black and Hispanic residents consistently ranked lower compared to White and region average. While there is an increasing trend observed for both Hispanics and Blacks, the earning gap is still considerably high compared to whites.

Household income is twice as high for white householders compared to Black householders

Median household income by race

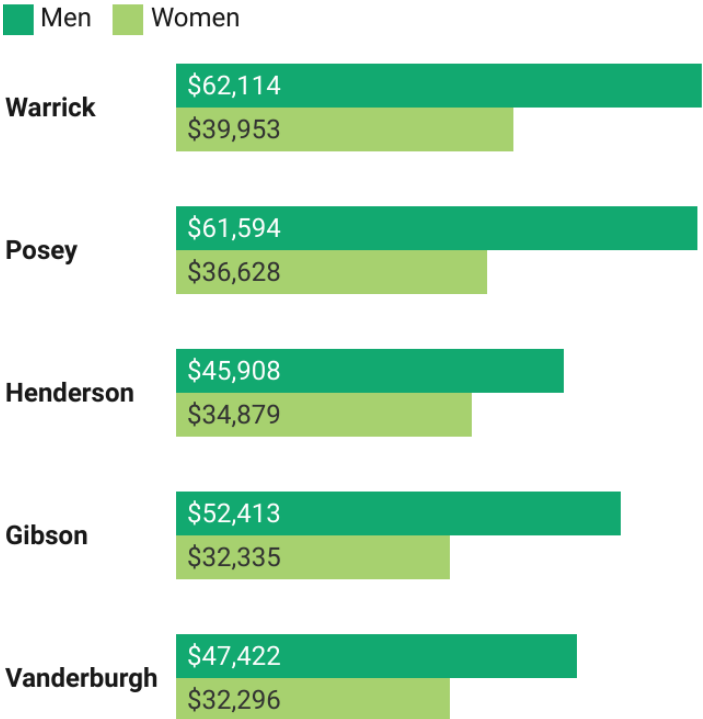


Median household income by county



Source: American Community Survey Five-Year Estimates

To obtain household income, the Census Bureau collects data on how much money households receive from 50 different sources, which includes earnings, pension, child support, public assistance, money received from rental properties, and interest. Usually, earnings are the primary sources of income, which are wages and salary from a job. In addition to median household income, we also analyzed how median earnings vary within the Greater Evansville Region and gender. We found that although the median annual earnings of women in the Greater Evansville Region (\$35,218) are similar compared to Indiana women (\$35,134), there is a gender gap that shows an income disparity in the region. The gender gap is the ratio of women’s median earnings to men’s for all full-time, year-round workers. The region has a gender gap of 0.66, which means that for each dollar men earn, women earn 66 cents. A lower gap indicates a higher disparity, and a higher gap shows less disparity. The gender pay gap disparity is highest in Posey County (0.60) and lowest in Henderson (0.76). Women who work full-time in Posey County earn \$24,966 less per year than men who work full-time. The difference for Henderson is \$11,029, the lowest in the region.



A gender pay gap is present in every county

Average earnings by by gender

Source: American Community Survey Five-Year Estimates

Education

There is a large gap in educational attainment by race in the Greater Evansville Region. Black and Hispanic residents are more likely to not move beyond a high school diploma compared to White and Asian residents. When it comes to a college education, both Black (18%) and Hispanic population (15%) have the lowest rate of bachelor's degrees or higher compared to White (21%) and Asian residents (58%). While educational attainment by foreign-born population for the Greater Evansville Region is not available at the Census, existing data for Indiana shows that nearly 36% of the foreign-born population reported having a bachelor's degree or higher.

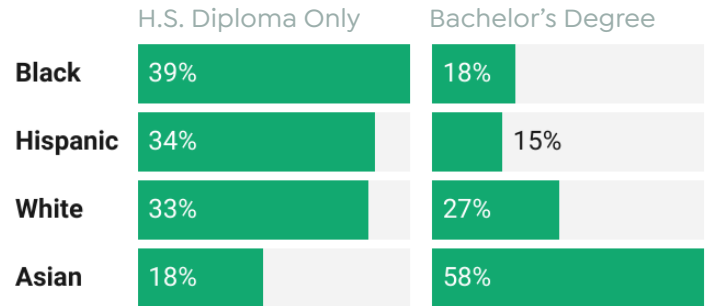
Education and income have a strong relationship, as more education is generally associated with higher income. The longitudinal data from 2010-2022 indicated that the income is consistently higher for employees with a higher degree. For example, in 2022, there is a \$27,421 income difference between residents holding bachelor's degrees and those without a high school diploma. People with bachelor's degrees consistently ranked higher, indicating the value of having higher education. However, one of the reviewers of this report noted that although many foreign-born populations may have obtained a higher degree in their home country, they probably do not take advantage of having higher education since that degree may not be equivalent to U.S. degrees and likely not be considered in their workplace.

Poverty

Poverty negatively impacts an individual's quality of life, health status, education, and early childhood development. According to the most recent ACS data, households those are in poverty own homes at half the rate compared to the households are above the poverty line. The less a household earns, the more likely they are

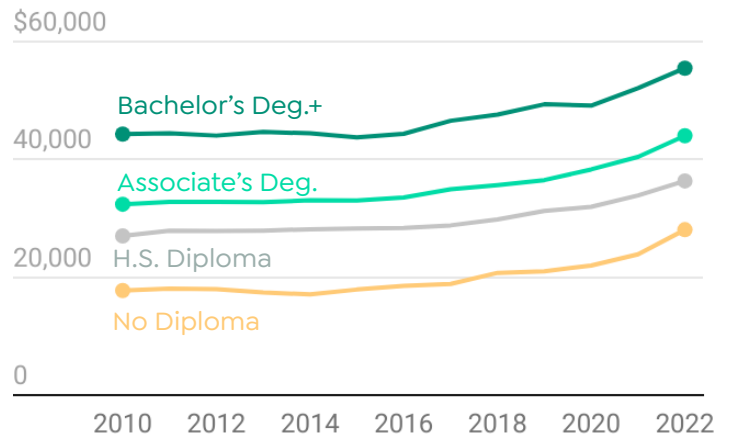
Educational attainment differs widely by race

Share of each race have attained a...



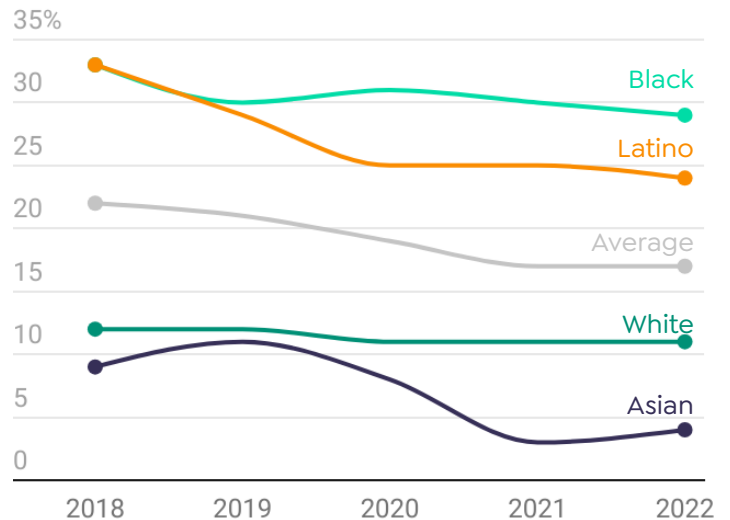
Earnings vary by education level, but is growing among all groups

Median earnings by highest level of education



Poverty is steady for white residents, falling for people of color

Share of each race living in poverty



Source: American Community Survey Five-Year Estimates

to experience high housing costs compared to income (ACS). Even though the poverty rate in our region is about the same as Indiana's at 12.4%, there's a noticeable difference when you look at it through the lens of race. Black and Hispanic communities are still facing higher poverty levels compared to their White and Asian neighbors. It's worth noting that while there have been some improvements for these groups in recent years, the gap remains significant.

Unemployment

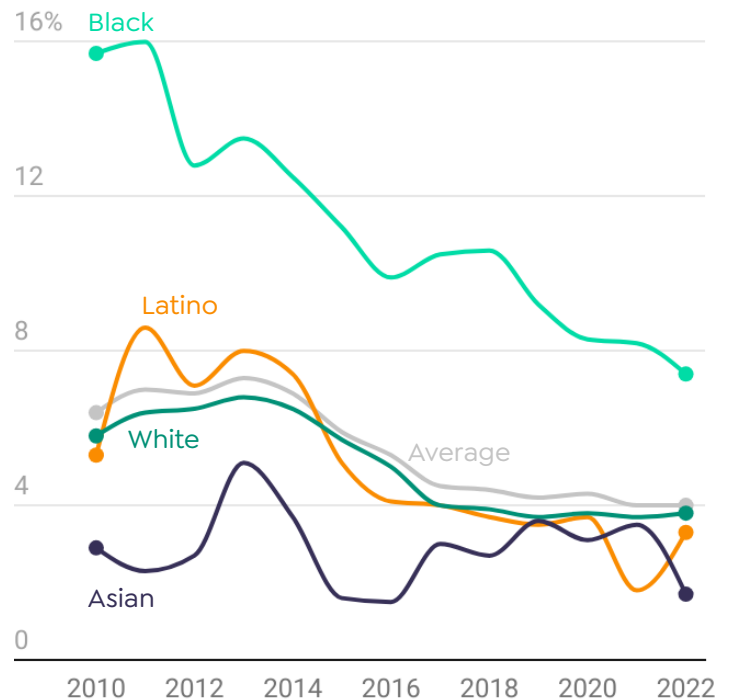
The unemployment rate in the region improved in the last decade. For example, in 2010, the rate was 6.4 %, which decreased to 4% in 2022. Although the overall rate decreased, there is some difference by county. For example, in the region, Gibson and Posey counties have the lowest unemployment rate (2.8%), followed by Warrick (3.3%) and Henderson (3.8%). Vanderburgh has the highest unemployment rate (4.7%), slightly higher than Indiana's average. Similar to income and poverty, we also see racial differences as Black residents consistently ranked higher than other groups.

Children in Need of Services

A Child in Need of Services (CHINS) is a legal process that provides services to children and their families when a child is experiencing abuse or neglect. When abuse or neglect is reported to the Department of Child Services and the Department brings a case to a juvenile court, the court can designate the child as "in need of services" and render a verdict requiring certain services. The region has a higher CHINS rate (9%) than Indiana (5%). In the region, Vanderburgh has the highest rate (13%), followed by Posey (12%) and Gibson (6%). Warrick ranks the lowest (5%) among other counties in the Greater Evansville Region.

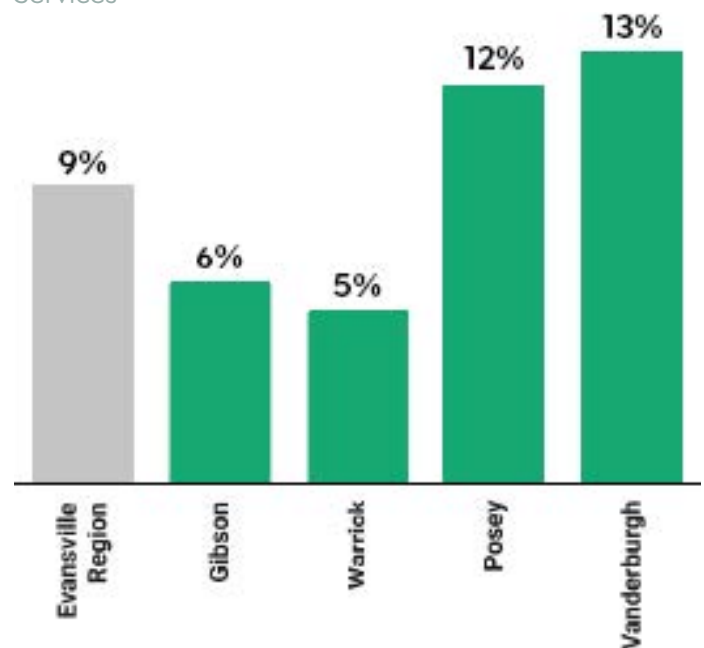
Unemployment stabilized for white residents in 2017, a decade after the Great Recession. It is still falling for Black residents.

Unemployment rate by race (5-year rolling average)



One in eight children are legally defined as "in need of services" in Posey and Vanderburgh counties.

Percent of children declared Children in Need of Services



Source: American Community Survey Five-Year Estimates

Notes

- Dave A. Chokshi. Income, Poverty, and Health Inequality (2018). https://jamanetwork.com/journals/jama/fullarticle/2677433#google_vignette
- Meger Kelsey Ms K. A Child's Right to Counsel: The Case for Indiana to Craft Its Own Framework. *Indiana Journal of Law and Social Equality*. 2021;9(2):2.

Neighborhoods with areas of high vulnerability for at least one topic

A dot means that a neighborhood ranked in the bottom 20% for most measures in that topic.

Neighborhood	Health	Socioeconomic	Environment	Food Access	Housing
Northeast Jacobsville Vand. Co. Tract 23	●		●	●	●
Old Erie / Ballard Vand. Co. Tract 14	●	●		●	●
CCIA Vand. Co. Tract 17	●	●	●		●
Downtown Henderson Hend. Co. Tract 20401	●	●		●	●
Southeast Jacobsville Vand. Co. Tract 21		●	●	●	
Glenwood Vand. Co. Tract 1101	●	●			●
North End, Henderson Hend. Co. Tract 20101	●	●		●	
Southwest Jacobsville Vand. Co. Tract 20	●	●			●
STAR (West of 1st Ave) Vand. Co. Tract 19	●	●			●
Northwest Jacobsville Vand. Co. Tract 25	●	●			●
Bellemeade Baynard Park Vand. Co. Tract 15		●	●		
East End, Henderson Hend. Co. Tract 20200			●		●
1st Ave / Diamond Ave Vand. Co. Tract 33		●			●
Smith Mills Hend. Co. Tract 20902	●		●		
Cedar Hall Vand. Co. Tract 26	●	●			
Downtown Vand. Co. Tract 18			●		
Cairo Hend. Co. Tract 20901			●		
Goosetown / Culver Vand. Co. Tract 12		●			
Wesselman Park Vand. Co. Tract 3				●	
Tepe Park Vand. Co. Tract 13		●			
Henderson, S. of Center Hend. Co. Tract 20300			●		
I-69 / US 60 Hend. Co. Tract 20603	●				
Baltz / Crystal Court Vand. Co. Tract 10	●				

Most Vulnerable Neighborhoods

Four neighborhoods had high measures of vulnerability in four of the five topics.

Northeast Jacobsville. This area has low food access, poor health outcomes, high environmental burden, and high housing cost burden. This census tract, bounded approximately by Columbia Street to the south, US 41 to the east, Morgan Avenue and Reis Avenue to the north, and Heidelbach Avenue to the west, is home to 2,200 people.

Nearly a quarter of residents have more than 14 days per month with poor mental health, and an estimated 29% have been diagnosed with depression at some point. One-in-four residents live with a disability, while 16% have been diagnosed with diabetes at some point. Most residents here are renters, and 42% of households are burdened by costs.

This area has a higher total environmental burden than 96% of U.S. census tracts, with worse air pollution than 81% of U.S. and worse point-source pollution than 88% of U.S. About half of residents live in a food desert

Old Erie and Ballard. This area has low food access, low socioeconomic status, high housing cost burden, and poor health outcomes. This census tract, bounded by Lincoln Avenue to the south, Willow Road to the east, Lloyd Expressway to the north, and Governor Street to the west, is home to 1,900 people.

Just like in northeast Jacobsville, nearly one quarter of residents report more than 14 days per month of poor mental health.

Nearly one fifth (18%) of residents have been diagnosed with diabetes at some point. Only one third of households own their home in this neighborhood, and 43% are burdened by housing costs.

This area is a food desert—84% of residents live in a food desert in this tract. Incomes also tend to be low. The median households income is \$34,000 per year, while 32% of residents live below the poverty threshold. The unemployment rate is 9.2%.

CCIA (Center City Improvement Association). This census tract, which is bounded by Powell Avenue and Shawnee Avenue to the south, Parrett Street and Governor Street to the east, Walnut Street to the northwest, and the Ohio River to the southwest, is home to 1,700 residents. This census tract has high housing cost burden, high pollution, poor health outcomes, and high poverty and unemployment.

The unemployment rate in this area is estimated at 20.8%, significantly higher than other neighborhoods. More than one third of residents live below the poverty threshold. The area's environment ranks worse than 95% of the U.S., principally because of high air pollution and high point-source pollution.

About one-in-ten adults here have been diagnosed with heart disease at some point, and over a quarter with depression. Almost four-in-ten adults live with a disability. In terms of housing, housing values are very low here—the median rent is \$659—but most households (51%) are housing cost burdened.

Downtown Henderson. This census tract is mostly bounded by Elm Street and Green Street to the southeast, the CSX Railroad to the northeast, the Ohio River to the northwest, and Audubon Street to the southwest, though a portion between Clay Street and Vine Street extends to Osborn Park. The population of this area is 2,300, and this area has low food access, low home ownership, poor health outcomes, and low socioeconomic status.

Thirty percent of adults report being diagnosed with depression at some point, and 36% live with a disability. Despite low rent values (median is \$740 per month), nearly half of households are burdened by housing costs. The poverty rate here is extremely high (39%) while the median household income (\$27,785) is the third lowest in the region. Over 500 residents live in a food desert and three-in-ten utilize SNAP benefits.

Other Vulnerable Neighborhoods

Six neighborhoods stand out for their vulnerability in three of the five topic areas.

Southeast Jacobsville. This area is home to 2,200 people and has low socioeconomic status, high environmental burden, and low food access.

Southwest Jacobsville. This area is home to 960 people and has low socioeconomic status, poor health outcomes, and low homeownership.

Northwest Jacobsville. This area is home to 1,400 people and has low socioeconomic status, poor health outcomes, and low home ownership rate.

Glenwood. This area is home to 2,570 people and has low socioeconomic status, poor health outcomes, and low homeownership.

North End, Henderson. This area is home to 1,770 people and has low socioeconomic status, poor health outcomes, and low food access.

STAR (West of 1st Ave). This area is home to 1,060 and has low socioeconomic status, poor health outcomes, and high housing cost burden.