

November 4, 2024

Re: Resources for Public Dissemination

Impact Report Review Team,

Attached is a four-page overview of our IMPACTT program. This overview is available to any interested parties inside and outside of our region. This includes school districts, entrepreneur service organizations, universities, and any federal agencies. We make this available as A) Curriculum is difficult to trademark and this is in the public domain and B) We would like the curriculum and our story to be shared with a wide range of audiences across the United States.

Additionally, please see the attached report titled Where You Live Matters.

As mentioned on Page 3 of our Impact Report, we presented results of our engagement to two large community organizations in September 2024. These included The Welborn Foundation and Leadership Everyone.

Together, we are working collaboratively on the detailed report, in which we expect a reviewed final draft to be published in January 2025. We have personally engaged ten manufacturing-embedded or connected individuals in industry and six community Evansville Promise Neighborhood partners in the formation of this report.

This report, even in its current draft form, is an important foundation to our work in disadvantaged communities. It is included as a guide for other relevant organizations to begin telling the stories of their regions.

Regards,

Logan Jenkins

Logan Terkins



OVERVIEW

Circular Venture Lab (CVL) is a nonprofit 501(c)(3) technology research firm and venture partner. We champion high-growth tech startups and drive the creation of high-skill jobs in Southwest Indiana.

Through our **Technology Transfer for Impact Ventures** program, high school and college students are encouraged to explore building an impact venture with a technology-based focus. Our entrepreneurial classes are offered to students of all backgrounds and disciplines of study. Through Circular Venture Lab and our newly established Indiana Center for Emerging Technologies (ICET), Indiana students will identify, research, and critically analyze technology inventions and patents available for license through research universities and U.S. federal agencies.

This program will catalyze a new economic development model in our state, where technology innovations are actively researched by these students as part of their entrepreneurial curriculum. Their research and analysis will be applied to build new ventures and strengthen our existing industries. The IMPACTT program is the cornerstone of our innovation and entrepreneurial ecosystems in Southwest Indiana.

Our Partnership consists of key ecosystem partners and 20+ mission-aligned entities that support our work in early entrepreneurship, based around the core concepts of technology transfer.

OUR SHARED MISSION

Empowering diverse talent to research, evaluate, and validate the market potential of emerging technologies.

OUR SHARED VISION

To support our mission, our collaborative approach will:

Enhance the overall connectivity of our statewide entrepreneurial and industrial ecosystems, while creating a future generation of leaders and entrepreneurs who understand and reach their full potential.

THE STATEWIDE PROGRAM

We will introduce students to technology transfer by delivering high-quality, specialized content to all students ready to explore the research and development of emerging technologies. Enrolling in the course will not require a STEM discipline of focus in school, nor will it require engineering or prototyping knowledge to comprehend the core concepts presented.

Our core curriculum will be taught through online learning modules to maximize accessibility to all students and regions across our state. In 2025, we aim to introduce thousands of high school students across Indiana to the concepts of technology transfer and technology-based entrepreneurship.

SUPPORTING YOUNG ENTREPRENEURS

The early entrepreneurship program serves multiple purposes:

- Fostering a thriving talent pipeline
- Educating students about emerging technologies
- Equipping them with skills relevant to our industries through hands-on learning
- Supporting their tech-enabled entrepreneurial endeavors.

While specifically focused on technology transfer, the program has significant roles in economic, community, and industry workforce development.

Students will explore and familiarize themselves with potential career pathways, regional venture-building services, and additional resources to further their studies.

CONNECTING YOUNG ENTREPRENEURS

Indiana has specialized resources available to young entrepreneurs and early startups. This information can be difficult to access and thoroughly understand. The ICFT will serve as the central network for these resources.

RESEARCH UNIVERSITIES

Access to nationwide academic and research programs.

ECONOMIC DEVELOPMENT

Startup ecosystems, business resources. statewide reach.

GOVERNMENT AGENCIES

Network of local. state, and federal government.



EMERGING TECHNOLOGIES

FUNDING AND FINANCING

Business loans, grants, venture capital. flexible resources.

EXISTING INDUSTRY

Talent pipelines, spinoffs, prototyping, collaboration.

SUPPORTED BY



SBA U.S. Small Business Administration **Growth Accelerator Fund Competition** Awardee 2024 U.S. DEPARTMENT OF ENERGY

THE CURRICULUM

Integrating technology transfer concepts into existing entrepreneurial curriculum provides early talent with a background on research, analysis, and validation of emerging technologies.

Core technology transfer concepts

- Technology-enabled ventures
- Overview of patents and intellectual property rights
- Technology transfer offices
- Discovering technologies available for license
- Technology evaluation methods
- Desirability, feasibility, and viability
- Next steps agreements and negotiations

Adaptable curriculum for various classroom settings

- Interactive modules and hands-on activities
- Market analysis and assessment tools for emerging technologies
- Speaker series from entrepreneurs and researchers
- Digital resource library

Industry collaboration partners

- Indiana innovation ecosystem
- Statewide/flywheel community partners
- Successful Indiana entrepreneurs and startups
- NASA success stories

OUTCOMES

At program completion, students will be able to:

- Use a creative approach to problem solving
- Consider incorporating a technology component
- Advocate for the improvement of current products and services
- Explore research-informed and meaningful solutions to challenges
- Understand basic concepts associated with the process of technology transfer.
- Explore relevant career-path and work experiences/settings.
- Access regional business support and community resource systems.
- Demonstrate critical thinking through the active process of questioning, analyzing, and evaluating information.

STUDENT PROJECTS AND ADDITIONAL OPPORTUNITIES

- Business model canvas creation
- Mock pitch competitions within each school
- Regional showcase events featuring top projects from each school
- Statewide virtual exhibition of projects from participating schools
- Mentorship through local and regional businesses
- Indiana-based internship opportunities through manufacturers and R&D teams

MEASURING INCLUSIVE INNOVATION

Inclusive innovation is paramount to our shared mission and vision. Fundamentally, our work will enhance the early entrepreneurial ecosystem in underserved and disadvantaged communities across the state.

The IMPACTT programming will show measurable increases in:

- Entrepreneurs served in underserved areas and their participation in the curriculum
- Entrepreneurs introduced to the SBIR/STTR programs through online learning
- Students introduced to mentors and coaches for the first time
- Students introduced to a variety of unconventional funding resources

Quantitative metrics will be derived from these estimates:

- 90% of students who enroll in the tech transfer curriculum will complete it
- 40% of those students will formally organize their venture
- 10% of those ventures will sign an option license agreement with an agency or university within one year of course completion
- 80% of those ventures will receive a minimum \$20,000 pre-seed capital award

Our long-term success will be defined by:

- Students who enroll in a STEM major in college
- Alumni who launch and continue work on a technology venture
- New businesses launched that are funded through various means
- Testimonials from students and teachers about their IMPACTT program successes

INCLUSIVE ECOSYSTEM CHALLENGES

- Lack of Diversity in the R&D Workforce: The current R&D field often suffers from a lack of diversity in terms of race, gender, socioeconomic background, and other factors. This can lead to blind spots in research and development, with innovations that don't consider the needs of a wider population.
- Access to Resources and Funding: Often, funding and resources for R&D are
 concentrated in established institutions with experienced researchers. This will make it
 very difficult for high school students from underrepresented groups to get initial
 funding to get their work off the ground.
- **Metrics and Evaluation:** Traditional R&D evaluation metrics might not adequately capture the value of inclusive innovation. Metrics that focus solely on market penetration or profit might overlook the social impact or benefits for underserved and underinvested communities.



318 MAIN ST EVANSVILLE, IN 47708 812.818.0155



What you'll find in this chapter

Data about:

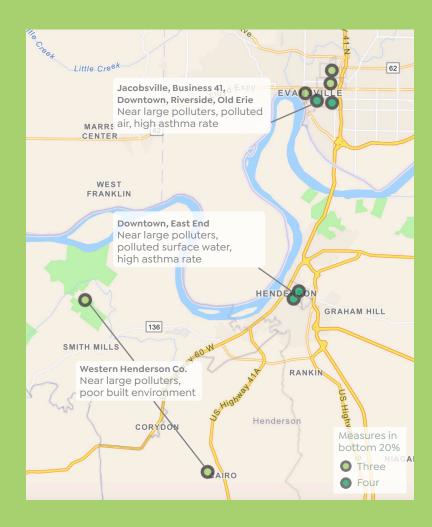
- Pollution
- Built environment
- Water quality of streams and rivers
- Total environmental burden
- Asthma rates

Key Findings

- Coal and its easy transport on the Ohio River have fueled Evansville's economy historically, but the proximity to coal mines and coalburning 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.

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.



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

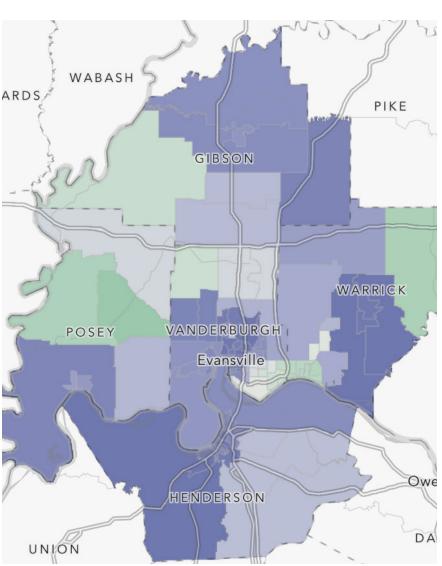
The environment where a person lives contributes to health and wellbeing in both positive and negative ways. Living in walkable areas with access to parks can make residents healthier¹ and happier,² while living amidst pollution increases risk of cancer³ and asthma.⁴

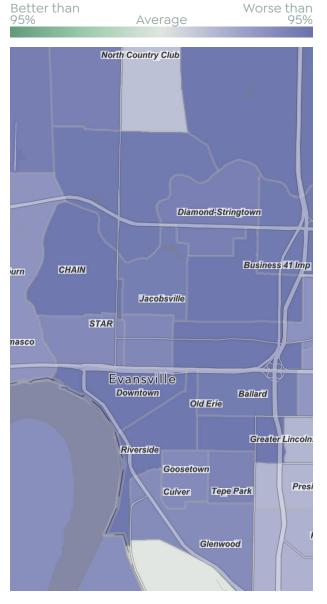
Overall, environmental burden is highest in central Evansville neighborhoods and distant suburban communities that are near large polluters. Asthma is highest in central Evansville, where exposure to air pollution is also highest.

Environmental Burden

National Ranking for Total Environmental Burden

Rank compared to all U.S. census tracts





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."

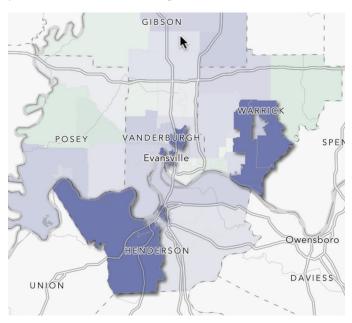
There are fourteen census tracts in the Evansville region with a worse environmental burden than 95% of the country. These tracts represent 37,000 residents or 11% or the region's population. They are located in three areas: central Evansville, Warrick County, and Henderson County, Kentucky. The central 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 small, 650 megawatt coal-fired power plant owned by Southern Indiana Gas and Electric. These areas also rank worse than most of the country in terms of walkability and access to parks.

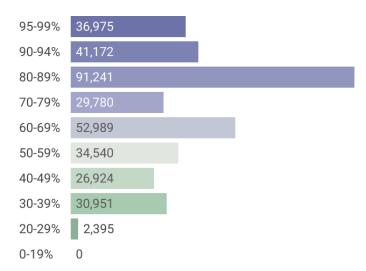
In central Evansville, causes of environmental burden are different. Here, air pollution is a significant factor, with higher amounts of particulate matter and pollution from diesel trucks. This is often the case in the center of cities, where residents live close to major highways and industrial traffic 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 in census tracts with worse environmental burden than ____% of U.S.

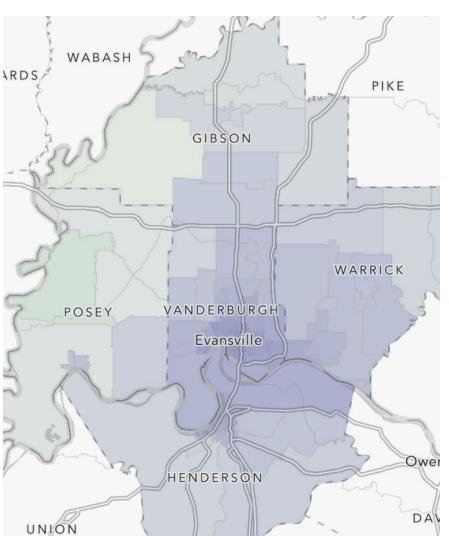


Source: 2022 CDC Environmental Justice Index

Air Pollution

National Ranking for Air Pollution

Rank compared to all U.S. census tracts

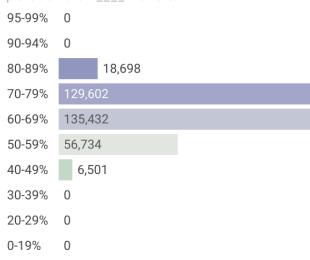


Better than Worse than Average North Country Club Diamond-Stringtown Business 41 Imp CHAIN Mt. Auburn Jacobsville STAR lfrich Evansville Downtown Ballard Old Erie Greater Lincoln Riverside Goosetown Presi Tepe Park Culver Glenwood ologies, Inc, METI/NASA, USGS, EPA, NPS, USDA, USFWS | DMD

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.

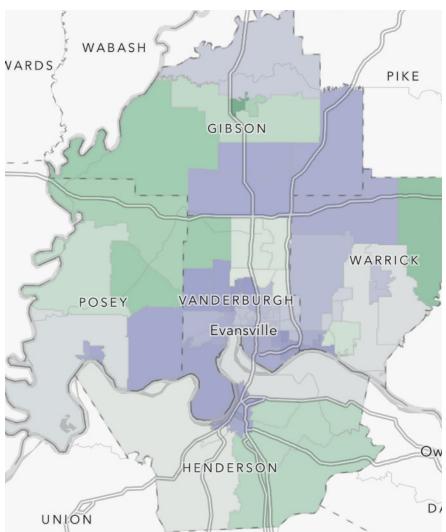
Population living in census tracts with worse air pollution than ____% of U.S.



National Ranking for Water Pollution

Rank compared to all U.S. census tracts

Better than Average



North Country Club Diamond-Stringtown Business 41 Imp CHAIN Mt. Auburn Jacobsville STAR Lamasco Evansville Downtown Ballard Old Erie Greater Lincoln Riverside Goosetown Pres Tepe Park ologies, Inc, METI/NASA, USGS, EPA, NPS, USDA, USFWS | DMD

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 in census tracts with worse water pollution than ____% of U.S.

95-99%	0			
90-94%	0			
80-89%	0			
70-79%	143,534	1		
60-69%	88,040			
50-59%	39,914			
40-49%	36,066			
30-39%		23,7	'36	
20-29%	11,	557		
0-19%	4,120			

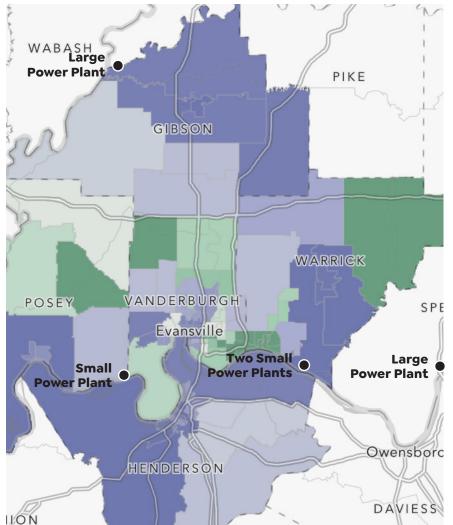
National Ranking for Point-Source Pollution

Rank compared to all U.S. census tracts

Better than
95%

Average

95%



Green River E. Villas at Deerfield Blue G North Country Club Timber Park Diamond-Stringtown Willemette Village Mt. Auburn Jacobsville STAR Wesselman Park Helfrich Evansville r Grove Alvord Boulevard Riverside Lorraine Park Culver Southeast Side Indian Glenwood Eastview

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 measures diverges widely in the Evansville region—most people fall at either the high end

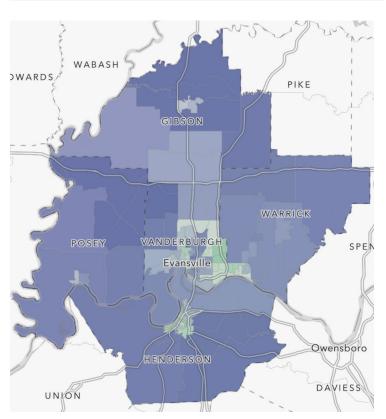
Population living in census tracts with worse point-source pollution than ____% of U.S.

95-99%	28,013
90-94%	47,832
80-89%	23,075
70-79%	54,673
60-69%	45,127
50-59%	12,784
40-49%	21,245
30-39%	31,662
20-29%	33,930
0-19%	48,626

or the low 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.

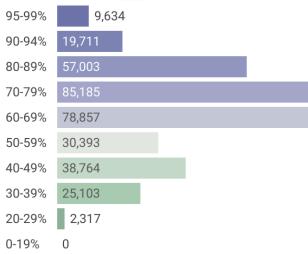
On the other hand, 14% of residents live in an area that are some of cleanest in the nation in terms of point-source pollution, scoring better than 90% of census tracts. One quarter of the region live in an area scoring better than 70% of the U.S.

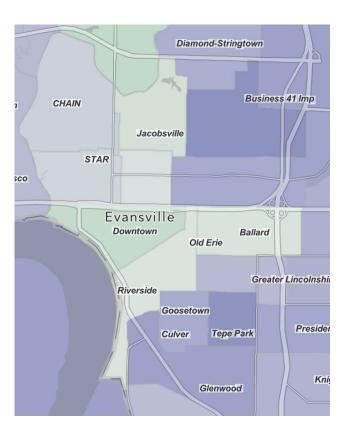
Built Environment



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 in census tracts with worse built environment than ____% of U.S.





National Ranking for Built Environment

Rank compared to all U.S. census tracts

Better than Worse than
95% Average 95%

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%.

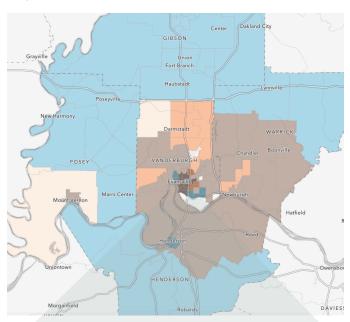
There area 21 tracts with high asthma rates (at least 12%). These areas are home to 50,000 residents. About half have high levels of air pollution (top 20% in the nation) and the others fall into the top 30% in the nation. There are no census tracts where asthma rates are high but air pollution is low.

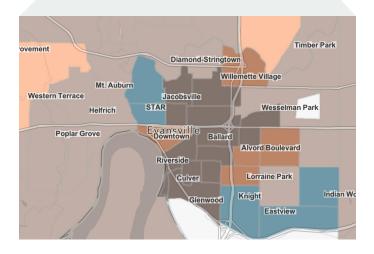
Notes

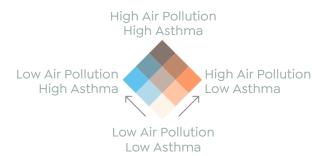
- 1. Monica Wang, "Higher walkability associated with increased physical activity and reduced obesity among United States adults," *Obesity* 31, no. 2 (2023): 553-564, https://onlinelibrary.wiley.com/doi/10.1002/oby.23634.
- 2. Stephanie Orstad, "Park Proximity and Use for Physical Activity among Urban 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.
- 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.
- 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/

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)









What you'll find in this chapter

Data about:

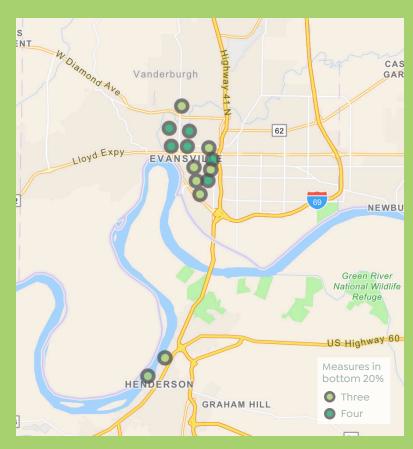
- Median household income
- Education, poverty, and unemployment
- Children in need of services

Key Findings

- The Evansville region has a lower median household income (\$65,800) than the state (\$76,900) and the country (\$80,600).
- Women who work full-time in Posey
 County earn \$22,100 less per year
 than men who work full-time. The
 difference is \$6,600 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 unemplotment rate. These neighborhoods are all east of U.S. 41 in the core of Evansville and Henderson.



Income

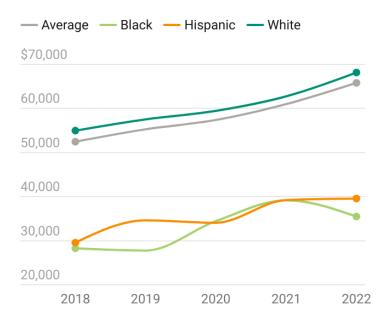
The region has a lower median household income (\$65,812) than Indiana (\$76,910) and the United States (\$80,610). However, household income in the area varies across counties, with the lowest in Henderson (\$55,530) County to highest in Warrick County (\$84,567). Posey has the second-highest income (\$75,907), followed by Gibson (\$66,247), and both county's income is above the region and Indiana average. Vanderburgh County has the second-lowest median income, 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.

Although the median annual earnings of women in the region (\$46,262) are higher than Indiana women (\$35,134) or the U.S. (\$38,648), 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, yearround workers. The region has a gender gap of 0.77, which means for each dollar men earn, women earn 77 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 (0.68) and lowest in Henderson (0.87). Women who work full-time in Posey County earn \$22,010 less per year than men who work full-time. The difference for Henderson is \$6,585, the lowest in the region.

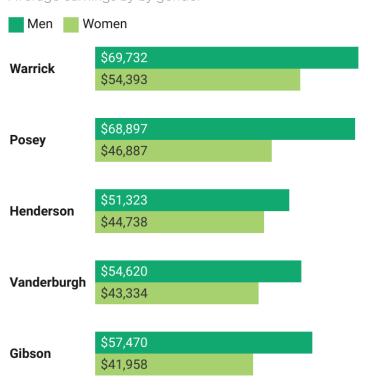
Household income is twice as high for white householders compared to Black householders

Median household income by race



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 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%).

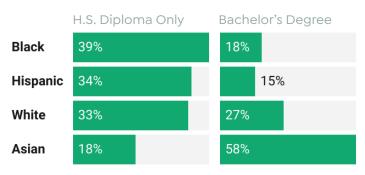
Education and income have a strong relationship, as more education is generally associated with higher income. The longitudinal data from 2010-2022 indicated that the income is consistently higher for employees with a higher degree. For example, in 2022, there is a \$27,421 income difference between 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.

Poverty

Poverty negatively impacts an individual's quality of life, health status, education, and early childhood development. Poorer households own homes at half the rate of non-poor households (ACS), and the less a household earns, the more likely they are to experience high housing costs compared to income (ACS). Although the region has a similar poverty rate (12.4%) compared to Indiana, there is a racial disparity visible in the poverty outcomes. For example, Black and Hispanic residents consistently ranked higher than White and Asian, even though their rates slightly improved in recent years.

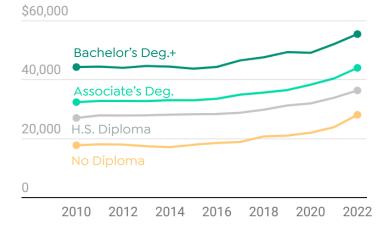
Educational attainment differs widely by race

Share of each race have attained a...



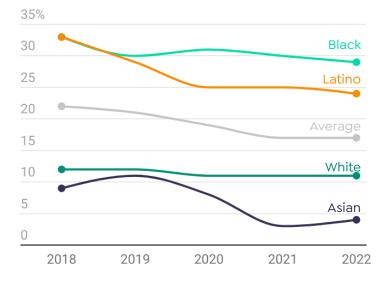
Earnings vary by education level, but is growing among all groups

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

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

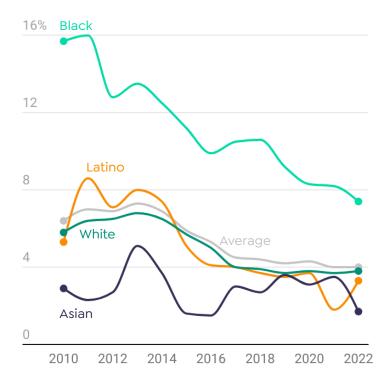
A Child in Need of Services (CHINS) is a legal process that provides services to children and their families when a child is experiencing abuse or neglect.⁴ When abuse or neglect is reported to the Department of Child Services and the Department brings a case to a juvenile court, the court can designate 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, Venduburgh has the highest rate (13%), followed by Posey (12%). Both Gibson and Henderson ranked lowest (6%).

Notes

- 1 Dave A. Chokshi. Income, Poverty, and Health Inequality (2018). https://jamanetwork.com/journals/jama/ fullarticle/2677433#google_vignette
- 2 Coleman-Jensen A, Rabbitt MP, Gregory CA, Singh A. Household food security in the United States in 2017.
- 3 Ferguson, HB, et al. "The Impact of Poverty on Educational Outcomes for Children." Paediatrics & Child Health, vol. 12, no. 8, 2007, pp. 701-706, https://doi.org/10.1093/pch/12.8.701. Accessed 27 Oct. 2024.
- 4 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.

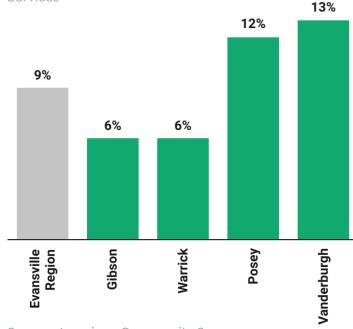
Unemployment stabalized for white residents in 2017, a decade after the Great Recession. It is still falling for Black residents.

Unemployment rate by race (5-year rolling average)



One eighth of 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



What you'll find in this chapter

Data about:

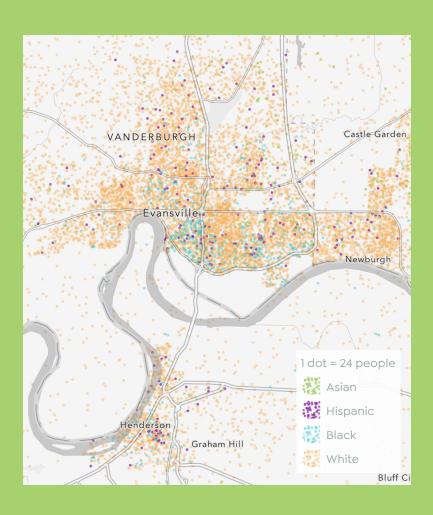
- Population trends
- Population breakdowns by race, ethnicity, age, and gender
- Household types
- Foreign-born residents

Key Findings

- Evansville's regional population shrank by 0.6% in the last five years.
- Vanderburgh County lost 0.8% of its population. Henderson County lost population at the fastest rate (3.0%), Gibson County lost 2.8% of its population. 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 over 14 years of age are widows.
- Most households are married couples, but in Vanderburgh County, one third of men and women are not married.

Where you live matters

The 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.

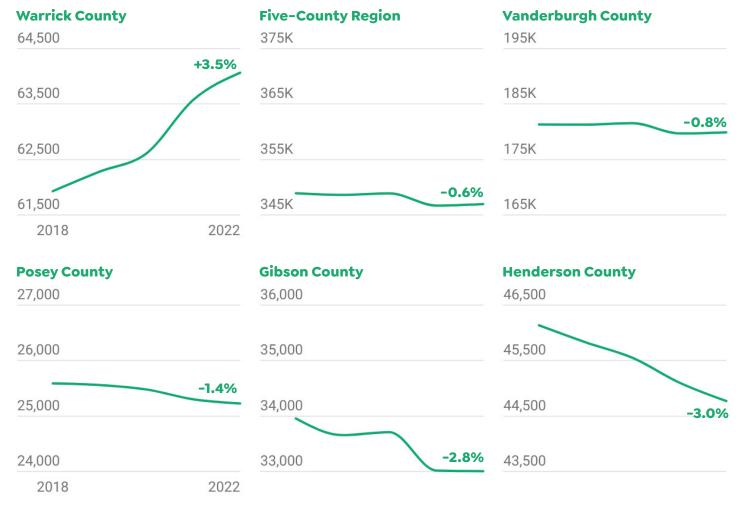


Currently, 347,00 people live in the Evansville region (five counties including Gibson, Henderson, Posey, Vanderburgh, and Warrick). Since 2018, the total population has decreased by 2,000, a 0.6% decrease in five years. This runs counter to Indiana's 2% growth during this period. Like many other U.S. regions, this negative population trend can be explained by a combination of socio-economic conditions, aging population, outmigration of young population, shifting demography, deaths from COVID-19, and lack of economic and employment opportunities.¹²

For example, historically, the Evansville region is known for its strong manufacturing base with industries including automotive, appliance

Four out five counties lost population since 2018

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



Source: American Community Survey 2022 5-Year Estimates

production, and plastic bags. In recent decades, many opportunities have been replaced with outsourced labor or automation.³ 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 Evansville region has decreased by 0.6% in the last five years, we observed some variation among the five counties. Henderson County lost population at the fastest rate (3.0%), Gibson County lost 2.8% of its population. Warrick County actually grew by 3.5%, outpacing the state's growth rate.

Population Estimates by Age Groups

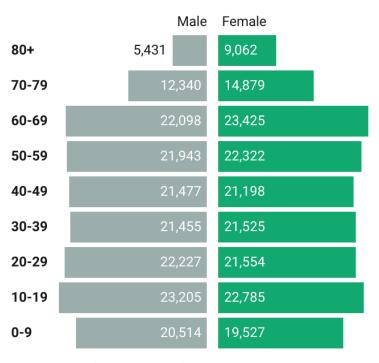
Overall, middle-aged adults (age 35-64) are the largest group (38%) of Evansville region's total population, followed youth under age 20 (25%). Young adults (age 18-34) make up 19% of the population and seniors (age 65+) make up 18%.

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.

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

Senior Population

There are 62,000 people aged 65 or older in the Evansville 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.

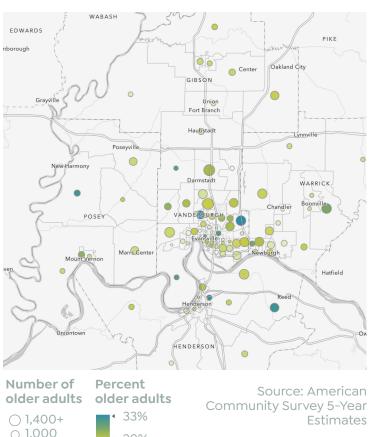
Other areas where seniors make up a large share of the population include rural areas near New Harmony, the eastern outskirts of Henderson County, and northeastern Henderson, Kentucky. But due to the overall density, most seniors reside in Vanderburgh County itself.

Population by Race/Ethnicity

According to 2022 Census data, nearly 91 % of 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. Henderson County has the second highest proportion of people of color. Eight percent of residents are Black.

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

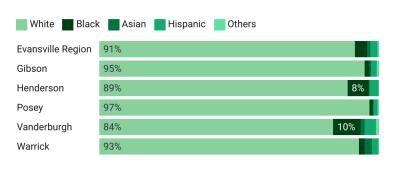
Population aged 65 and older, count and percentage by census tract



0.00020% 0 700 300 10%

Vanderburgh and Henderson are the most diverse counties in the Evansville region

Percent of population by race



Source: American Community Survey 2022 5-Year Estimates

Foreign-Born Population

The 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.

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 the eastern suburbs.

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 (seperate from foreign-born status), 8.5% of the population are Marshallese, 0.9% are Chinese, and 7.2% are Latino (mostly from Mexico and Guatemala).

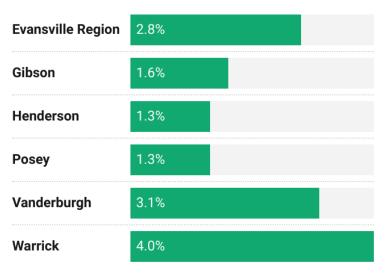
Ballard is just north of Tepe Park. The foreignborn population grew from 2.3% in 2020 to 13.3% in 2022 as Latinos grew to make up 10.2% of the population and Asians grew to 3.1%. Filipinos, Koreans, and Indians each make up about 1% of the population here. Downtown, Asians grew from 0% of the population 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.

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 Hatian Creole, while not dominant language regionally, is spoken by 3-6% of the population in certain neighborhoods.

Warrick County has the highest share of foreignborn residents

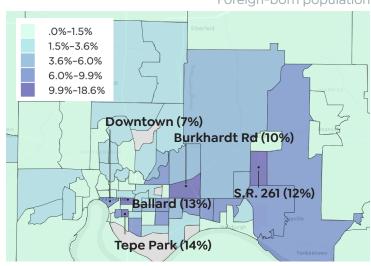
Percent of population born outside the United States

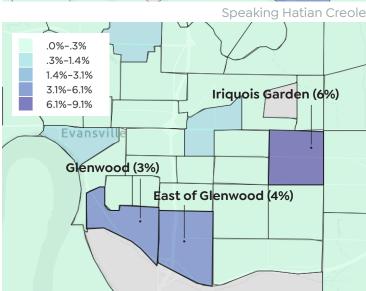


Source: American Community Survey 2022 5-Year Estimates

Neighborhood maps

Foreign-born population





Household Types and Marriage

Across the Region, Vanderburgh County has the lowest percentage of married couple households (42%) and the highest rate of female households (18%) living alone 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 Evansville region are more likely than men to live alone.

Eighty-nine percent of coupled households in the Evansville region are made of opposite-sex spouses, followed by opposite-sex unmarried partners (10%), same-sex spouses (0.9%), and same-sex unmarried partners (0.4%). Posey County has the highest percentage of oppositesex 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 Evansville 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

- 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-countyevansville-indiana-population-census-bureau/7571883001/
- 3 Charles S. Gascon and Andrew E. Spewak (2016). Evansville, Ind., Adapts As Manufacturing, Population Growth Slide

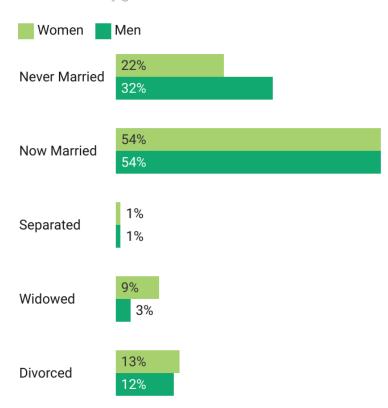
Proportions of household types by county

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%

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%

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



What you'll find in this chapter

Data about:

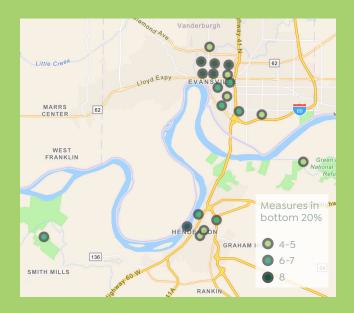
- Life expectancy at birth
- Top causes of mortality
- Disability
- · Population with medicaid
- Ratio of healthcare providers to population

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 have 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.

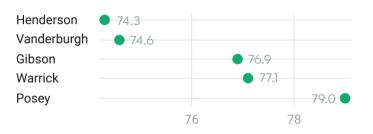


Life Expectancy

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. 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. Vandenberg 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 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

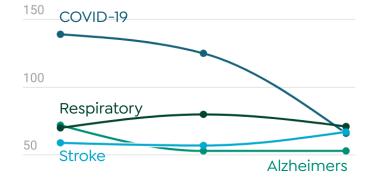
Top causes of death in five-county region, crude rate per 100,000



Heart disease

Cancer

200



2020 2021 2022

Source: CDC Places

300

While the region's mortality rate is highest for cancer, heart disease, and stroke, the prevelance rate is highest for diabetes and depression.

Nearly 24% of adults are diagnosed 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

Evanville Region	Cancer 9%	Heart Disease	Stroke 4%	Diabetes	Depression 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

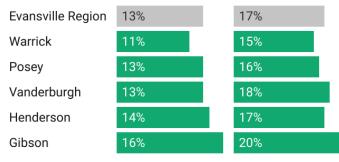
Physical and Mental Health

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

Data from CDC Places indicates that around 17% of adults suffer from more than 14 poor mental

Henderson and Vanderburgh Counties have lowest life expectancy

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



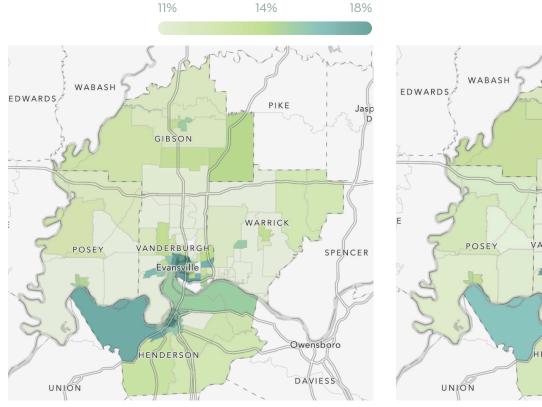
Source: CDC Places (2022)

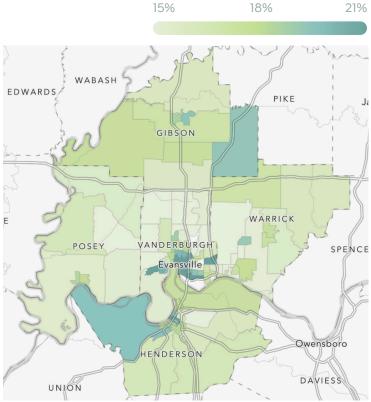
health days per month, and 13% of adults suffer from more than 14 poor physical health days per month. (Gibson County ranked highest in both cases, and Warrick ranked lowest.

Map: Places Where Mental and Physical Health are Worst

Share of population with more than 14 poor **physical health** days per month

Share of population with more than 14 poor **mental health** days per month





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

	White	Black	Hispanic	Asian
Evanville Region	16.0%	19.0%	15.0%	4.0%
Vanderburgh	16.0%	17.0%	12.0%	5.0%
Warrick	13.0%	5.0%	6.0%	7.0%
Posey	12.0%	29.0%		
Gibson	15.0%	22.0%	37.0%	7.0%
Henderson	24.0%	21.0%	20.0%	

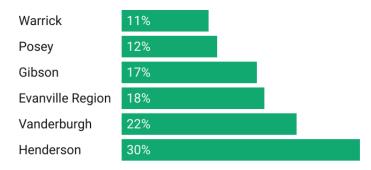
^{*}Hispanic and Asian data is missing for Posey County and Asian rate is unavailable for Henderson County Chart: Visualization by Polis Center • Source: ACS 2022 5-Yr Averages • Created with Datawrapper

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

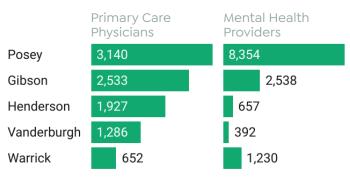
Access to Healthcare

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



What you'll find in this chapter

Data about:

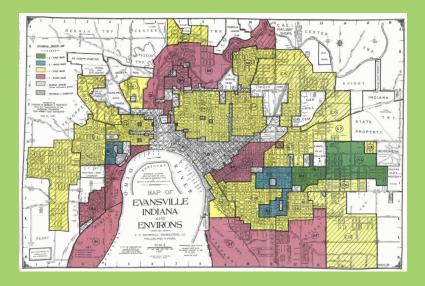
- Homeownership rates by neighborhood and race
- Mortgage applications by race
- Income and education by race and gender
- Labor statistics by race and gender

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 or 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

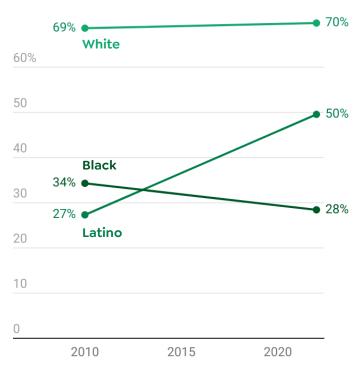
In 1937 the Home Owners Loan Corporation contracted with private surveyors to assess neighborhood conditions in cities across the country. Neighborhoods were graded from A to D. Later, the Federal Housing Authority would use similar maps and neighborhood grading to determining underwriting qualifications 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. 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." A principal early Black settlement was Baptistown 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. Regardless of the degree to which redlining caused or maintained segregation, these maps can at least show us that in some ways, little has changed 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

Homeownership by race, Vanderburgh County



Source: American Community Survey 5-Year Estimates

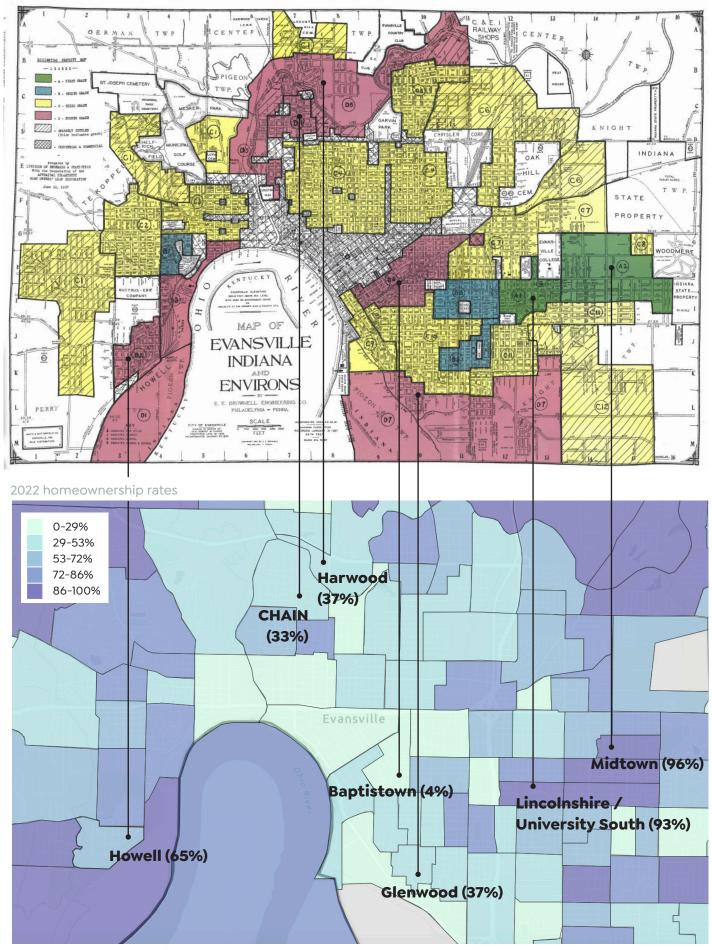
Black mortgage applicants make up one in twenty of applicants, denied at twice the rate of whites

Mortgage application statistics by race of applicant Vanderburgh County, 2022



Source: Home Mortgage Disclosure Act

For comparison, Black residents are 10% of Vanderburgh County



Source: Mapping Inequality, American Community Survey 5-Year Estimates

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 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 mfrom 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

1 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

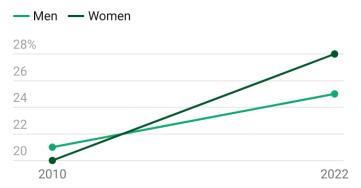
Labor force participation rates are falling for men and women, falling fastest for men

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



What you'll find in this chapter

Data about:

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

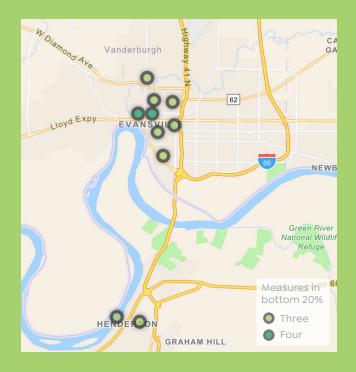
Key Findings

- Evansville's housing market is relatively affordable, with broad access to home ownership—70% of households own their home. But costs are rising.
- 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.
- Rising prices and tight supply are a stark challenge for the 24% of households who are burdened by housing costs, but this is rate is stable as incomes keep pace with cost increases.

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 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

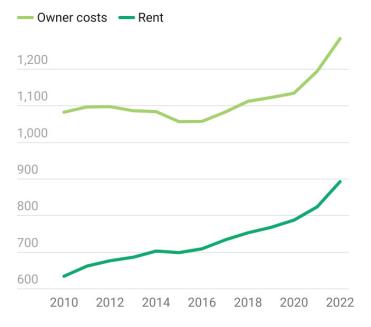
According to the Indiana Association of Realtors, the median sale price in the Evansville region through the first eight months of 2024 was \$215,000. That is 16% lower than the state. (This data excludes Henderson County, Kentucky.) Evansville is an affordable housing market within an affordable state. 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.

Less than one fourth (24%) of households are burdened by housing costs, meaning they pay more than 30% of their income toward housing. This is on par with the Indiana average.

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.

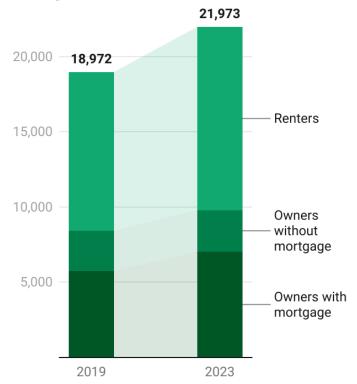
Homeowners and Renters

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

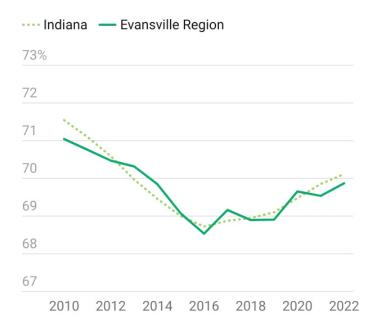
Households spending more than 30% of income of housing costs



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

Unhoused People

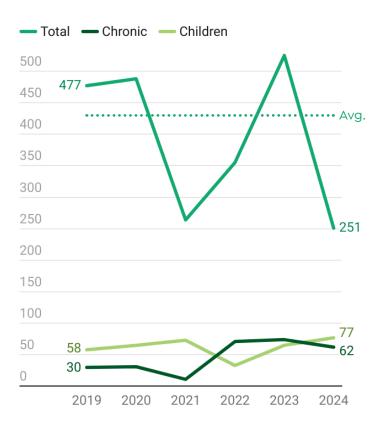
Each year, organizations and volunteers conduct a point-in-time count of unhoused people as mandated by the U.S. Department of Housing and Urban Development. From 2019 to 2024, the effort identified an average of 393 individuals per year, including 45 people experiencing chronic homelessness and 62 children.

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 protocols artificially lowered the results.) The statewide count increased by 4% in 2024.

Evansville's unhoused population made up an average of 6.3% of the statewide unhoused population across 2023 and 2024. In the 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 Evansville Region on average

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



Source: Indiana Housing and Community Development Authority