



November 15, 2017

Mr. Kelley Coures
City of Evansville, Indiana
Department of Metropolitan Development
1 NW MLK Jr. Blvd
Evansville, Indiana 47708

Re: Socio-Economic Data Analysis – Evansville, Indiana

Dear Mr. Coures,

Enclosed with this letter is the Socio-Economic Data Analysis of the city of Evansville we completed on your behalf. This draft incorporates additional information, graphs and revised maps that you requested.

Please let us know if you have any questions regarding the enclosed material.

We have enjoyed working on this project and look forward to hearing from you.

Respectfully,

A handwritten signature in blue ink that reads "Patrick M. Bowen". The signature is fluid and cursive, with a long horizontal stroke at the end.

Patrick M. Bowen
President

Enc:

Bowen National Research
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Pickerington, Ohio 43147
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Socio-Economic Data Analysis

Study Area:

**Census Tracts within the
City of Evansville, Indiana**

Prepared For

**Mr. Kelley Coures
City of Evansville
Department of Metropolitan Development
1 NW MLK Jr. Boulevard
Evansville, Indiana 47708**

Effective Date

**June 30, 2017
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Job Reference Number

17-199 (Patrick Bowen)



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I. Introduction

A. PURPOSE

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

B. SCOPE OF WORK & METHODOLOGY

There is a total of 41 Census Tracts within the city of Evansville. Using a variety of data sources, we evaluated multiple socio-economic metrics for each of the Census Tracts within the Evansville city limits. These metrics are presented and evaluated from one point in time as well as the trends between two distinct points in time (if such data is available).

The first step in identifying geographic areas that may be most impacted by minority-related socio-economic issues is to determine the areas with the greatest concentration of minorities. For the purposes of this analysis, we have identified the share of minority population within each Census Tract within the city limits. Based on the latest (2016) population data available, it was determined that there are 10 Census Tracts within the city that have a minority share of 21.6% or greater. Four of these Census Tracts have minority shares of over 50%. While all 41 Census Tracts in the city were evaluated for socio-economic characteristics, the focus of this analysis ultimately is on the minority concentrated areas. When available and appropriate, we have provided overall city or county data for selected metrics.

The specific metrics used in this analysis include: 1) Median Household Income, 2.) Household Tenure (Owner vs. Renter), 3.) Housing Costs, 4.) Health Statistics, 5.) Education Enrollment by Race, 6.) High School Graduation Rates by Race, 7.) School Free Lunch Program Participation by Race, 8.) Crime Rates by Census Tracts, 9.) Labor Force Participation by Census Tract, 10.) Employment by Job Sector by Census Tract, 11.) Proximity to Community Services, and 12.) Proximity to Public Transportation.

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

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

Minority Concentrated Area - We identified the 10 Census Tracts with the highest percentage of minorities according to 2016 ESRI estimates. Minorities are defined by any person who does not identify as White, Non-Hispanic. Minorities comprise between 24.4% and 69.9% of the population in each of the Minority Concentrated Tracts and Blacks are the most prevalent minority in each of these Tracts. A total of 46% of all minorities in Evansville are concentrated in these 10 Tracts.

Household Tenure - We evaluated the tenure by race for the 2010 Census based on data from ESRI. Although the American Community Survey 5-Year estimates do provide a race by tenure component for 2016, we found that the estimates for many tracts were unreliable because of the high margin of error. Because tenure shares typically do not shift drastically over a few years, we believe the 2010 data is an accurate reflection of housing tenure by race.

Poverty - The percentage of all households in poverty were estimated for years 2012 and 2016. These estimates were calculated by analyzing 5-Year ACS poverty estimates for each Census Tract and comparing them to the number of households with incomes of \$25,000 or less for the years 2012 and 2016 according to ESRI income data. The \$25,000 household income was used as a proxy for household poverty because this is the approximate poverty threshold for a family of four. Because poverty by race at the Tract level is very unreliable, we did not incorporate race into the 2012 and 2016 estimates, but did denote such data for the minority concentrated areas.

Household Income - We compared the median household income for households with a Black Head of Household for each Census Tract that provided reliable ACS data for two five-year datasets (2006-2010) and (2011-2015). The same datasets for households of all races were also analyzed at the Census Tract level. The Hispanic/Latino median household income data was too unreliable (due to small sample sizes) to use at both the tract and city level.

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

Single-Parent Households – Due to large margins of error on the Census Tract level, we have shown data for single-parent households for the overall city on an annual basis for 2006 to 2014. The data is based on American Community Survey estimates and is shown for all households and Blacks.

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

Health Care - The Centers for Disease Control (CDC) recently created a program that links health survey data to demographic and socioeconomic data for the 500 largest cities in the US. They produce estimates at the both the City and Census Tract level for a variety of health indicators. While the estimates are presented as year 2014, the data actually comes from a variety of surveys taken over a five-year period and then weighted to year 2014. For the purposes of this report, we illustrate and analyze overall data on a Census Tract level, with emphasis on minority concentrated area.

Incidents of Crime - The location of major crime incident data in Evansville from 2012-2016 was provided by the Evansville Police Department. We then categorized the data according to its Uniform Crime Code and apportioned each crime the Census Tract in which the crime occurred. We calculated the average major crime incidents from 2012-2016 and also calculated the average number of crimes per 1,000 people for each Tract. While data was not available on a race level, we highlighted crime incidents in minority concentrated areas.

Employment - We compared the labor force participation rate for five-year rolling averages covering 2006-2010 and 2011-2015 for each Census Tract based on American Community Survey data. We also compared unemployment data for the same years, though the unemployment rate at the Census Tract level tends to be very unreliable from year to year.

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

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

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

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

C. SOURCES

The following summarizes the data sources used in this report.

- US Census Bureau (2010 Census)
- American Community Survey (Various Years)
- ESRI
- Centers for Disease Control
- Indiana Department of Education
- Evansville-Vanderburgh School District
- Evansville Police Department
- InfoGroup
- Metropolitan Evansville Transit System
- Urban Decision Group

D. DISCLAIMER

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

The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions; they are our personal, unbiased professional analyses, opinions and conclusions. We have no present or prospective interest in the subject of this report and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, conclusions in or the use of this study. Any reproduction or duplication of this report without the expressed approval of the City of Evansville, Indiana, or Bowen National Research is strictly prohibited.

II. Executive Summary

The purpose of this report is to evaluate various socio-economic data sets of all 41 Census Tracts (or next smallest area) of Evansville and determine which areas of the city may be influenced by factors that are adversely impacting or limiting the quality of life for minorities and/or within minority concentrated areas.

The data considered in this analysis covers 14 categories and includes population, housing tenure (renters vs. owners), poverty, household income, housing costs, single-parent households, disability rates, health care, incidents of crime, labor force participation, unemployment rates, high school graduation rates, school reduced/free lunch program participation, and proximity to community services. When possible, data is presented by race or for persons living within minority concentrated areas. In cases where data is not available on a Census Tract level, we have provided data on a city or county basis.

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

Study Areas

The city of Evansville serves as the primary study area of this report. Within Evansville, there are 41 Census Tracts that serve as individual submarkets. While much of this analysis includes data on a Census Tract level, not all data sets had reliable information on these smaller areas. As a result, we used the next smallest geographic areas for which data was available to assess certain metrics. These areas included school district boundaries, city limits of Evansville, or Vanderburgh County.

Because the objective of this report is to assess minority related data relative to the overall city or county, we also focus much of this report on those areas with the largest share of minorities. For the purposes of this report, we selected the 10 Census Tracts with the highest concentration of minorities, delineating these areas as “minority concentrated areas”. These minority concentrated areas contain a share of 24.4% or more minorities, with five of Tracts containing more than 50% minorities. While we present and evaluate various data sets on all 41 Census Tracts whenever possible, we provide additional analysis and discussion on the designated minority concentrated areas. Most of the Census Tracts with minority concentrations are located in the central and near east portions of Evansville. A map illustrating these particular Tracts and all Tracts within the city are shown on page III-5 of this report.

Key Findings

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

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

Minorities are Predominantly Renters – In the overall city of Evansville, 68.2% of all Black households and 70.3% of all Hispanic households are renters, which are significantly higher shares than the city's overall share of 44.7%. The share of Blacks renting within virtually every Census Tract (38 of 41 Tracts) in the city is notably higher than the overall share of renters per Tract. In some cases, the share of Black renters is more than double the overall Tract share of renters. This is also true for Hispanic households, which have significantly higher shares of renter households than the overall renter household share per Tract. As such, it is clear that more often than not, minorities are renting housing, as opposed to being homeowners. Within the minority concentrated areas, the median renter share among Black households is 61.5% and among Hispanic households it is 72.0%. These shares are notably higher than the overall median renter household share of 51.2% within these specific Tracts. While the composition of housing by tenure (renter vs. owner) varies throughout the city and some neighborhoods are more renter-oriented and others are more owner-oriented, it appears that minority concentrated communities are dominated by renter-occupied housing.

Minorities Experience Poverty to a Greater Degree - In 2016, the average share of households living in poverty per Census Tract for the overall city is 20.5%, indicating that one in five households lives in poverty within Evansville. Within the 10 minority concentrated neighborhoods, the median share of households living in poverty is higher at 26.2%. Two of the Census Tracts (13.00 and 14.00) within the minority concentrated areas are among the highest shares of households living in poverty in the entire city, representing more than a third of all households in their respective Census Tracts. As such, it is evident that minorities are experiencing poverty to a greater degree than the overall city.

Minority Households Earn Less Annual Income - The latest demographic data available (ACS 2011-2015) illustrates that the median household income of Blacks is lower than the overall median household income for each Tract for which data was reported within the city, with the exception of a single Tract (6.00). The overall median household incomes for Blacks is \$19,537, which is 45.9% lower than the *overall* median household income level of \$35,785 among all households.

Minority Households More Frequently Suffer from Severe Housing Cost Burden – Severe housing cost burdened households are those that pay 50% or more of their income towards housing costs. The average share of renter households that are severely cost burdened is 24.5% for the overall city, while the average share of renter households that are severely cost burdened within the minority concentrated areas is higher at 30.3%. Severe cost burdened owner households in the overall market has a average share of 7.2%, while such households in the minority concentrated areas is slightly higher at 9.8%. The propensity of severe cost burden households is clearly more prominent among renter households. Three of the 10 Census Tracts within the minority concentrated areas have the highest renter cost burdened household shares in the entire city and include Census Tracts 12.00, 13.00 and 15.00. These particular Tracts are just east of downtown Evansville. As a result, it is evident that households in the minority concentrated areas are paying a higher share of their income towards housing costs, with many of them considered severely cost burdened. This likely limits the ability of households in these areas to allocate income towards other things including food, medical treatment and other essentials.

Minority Households are More Frequently Comprised of Single-Parent Households - The share of single-parent households within the city of Evansville has generally represented over one-third of all households. When limited to just Black households, the share of single-parent households has generally been over 70% for most of the past decade, roughly double the overall city averages. As such, it is clear that a large majority of Black households are comprised of single-parent households.

Disability Rates are Higher in the Minority Concentrated Areas - The overall average share of population with a disability within Evansville is 16.3%. Within the minority concentrated areas, the average share of population with a disability is 19.6%, with the highest share at 26.3% in Census Tract 17.00. While disability rates are higher in the minority concentrated areas, there are still some other areas of Evansville that have higher shares of disabled persons than the minority concentrated areas. It is important to note that the age of householders often has a significant influence on the propensity for disabilities, regardless of race.

Minority Concentrated Areas Exhibit Health-related Characteristics That are Generally Considered More Negative Than the Overall City - Statistics indicate that residents of the minority concentrated areas are more likely to lack health insurance, visit a dentist less frequently, suffer from adult obesity more frequently, are more likely smokers, less likely to participate in leisure-time physical activity (exercise), more likely to sleep less than seven hours a day, more likely to experience mental health issues and more likely to experience physical health issues. The only health-related issues that the minority concentrated areas show more positive health-related attributes are that they are more likely to have a routine visit with a physician, less likely to binge drink, and less likely to experience cancer.

Minority Concentrated Areas Generally Experience Higher Rates of Crime - The incidents of crime per 1,000 people within the minority concentrated areas is notably higher than the overall city of Evansville during each of the past five years. The five-year average crime rate of 91 per 1,000 people for the minority concentrated areas is well above the 58 average incidents of crime for the overall city.

Labor Force Participation Rates in the Minority Concentrated Areas is Very Similar to the Overall City - The latest (2011-2015) labor force participation rates for the minority concentrated areas range from 54.2% to 63.6% within the individual Census Tracts, with an average participation rate of 59.2%. This participation rate is slightly lower than, but very comparable to, the overall city's participation rate of 61.8%. It is worth noting that six of the 10 Census Tracts within the minority concentrated areas have experienced declines in labor force participation rates of 6.5 percentage points or greater, with four of the Tracts experiencing double digit declines.

Minority Concentrated Areas Experience Higher Unemployment Rates - The overall city's (2011 to 2015) five-year average unemployment rate is 7.2%. Within the minority concentrated areas and within this same five-year period, the average unemployment rate by Census Tract ranges from 3.0% to 23.2%, with an average rate of 11.8%, which is well above the overall city median (7.2%). It is worth noting that the unemployment rate in the minority concentrated areas are double digit within six of the Tracts, evidence that these minority concentrated areas have notably high unemployment rates.

High School Graduation Rates of Minorities are Comparable to but Slightly Lower than the White/Caucasian Graduation Rates - High School graduation rates within Evansville, regardless of race, for most of the city's high schools have generally been above 80%, with the highest graduation rates at Central High School and Francis Joseph Reitz High School. Graduation rates by race at Benjamin Bosse High School and Central High School are nearly identical between Black and White students, while graduation rates of Whites are somewhat higher at the other remaining schools.

Among Area Schools with a Majority of Enrollment Fall Within Minority Concentrated Areas, Free Lunch Program Participation Rates are Higher - The four schools within the high minority concentration areas of Evansville have an average school free lunch participation rate of 78.8%, which is notably higher than the overall city's average participation rate of 52.5%. These four schools have a participation rate of 8.8% in the reduced lunch program, which is nearly identical to the 8.9% rate for all schools within the city. As such, students within the minority concentrated areas rely heavily on the school free lunch program.

People Living in Minority Concentrated Areas have Less Convenient Access to Grocery Stores - Just over half (52.5%) of the population living in a minority concentrated area lives within one mile of the nearest grocery store, while 61.1% of the population within the overall city lives within a mile of a grocery store. As such, it appears that persons living in the minority concentrated areas generally have more limited access to grocery stores than residents in the city overall.

People Living in Minority Concentrated Areas have More Convenient Access to Pharmacies - Approximately 62.8% of the population living in a minority concentrated area lives within one mile of the nearest pharmacy, while 57.3% of the population within the overall city lives within a mile of a pharmacy. As such, it appears that persons living in the minority concentrated areas have slightly more convenient access to pharmacies than residents in the city overall.

People Living in Minority Concentrated Areas have More Convenient Access to Parks - Approximately 93.9% of the population living in a minority concentrated area lives within one mile of the nearest park, while 68.9% of the population within the overall city lives within a mile of a park. As such, it appears that persons living in the minority concentrated areas have notably more convenient access to parks than residents in the city overall.

People Living in Minority Concentrated Areas have Similar Access to Health Care Providers as the Overall City - Approximately one-half (50.9%) of the population living in a minority concentrated area lives within one mile of the nearest health care providers, while 46.4% of the population within the overall city lives within a mile of a health care provider. As such, it appears that persons living in the minority concentrated areas have similar access to health care providers as residents in the city overall.

III. Census Tract Data Analysis

For the purposes of this analysis, we evaluated detailed socio-economic metrics for each of the 41 Census Tracts within the city of Evansville, Indiana. This data was used to provide a picture of each Census Tract and to determine which Census Tracts demonstrate characteristics and trends that would indicate the area may be experiencing certain socio-economic conditions that adversely impact or limit the quality of life of minorities.

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

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

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

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

The initial step in our analysis is to identify the Census Tracts with the greatest share of minorities. For the purposes of this analysis, minority concentrated areas are the 10 Census Tracts with the highest share of minorities. This is illustrated and evaluated on page three of this section. A map illustrating all 41 Census Tracts of Evansville is shown on the following page.



Population Characteristics – The following table summarizes the total population and minority population for each Census Tract within Evansville, including the share of Black and Hispanic populations, for 2010 and 2016. Census Tracts designated as minority concentrated areas (the 10 Tracts with the highest share of minority population) are shown in green shading.

Evansville – Population by Race by Census Tract (2010 & 2016)											
CENSUS TRACT	Minority Concentrated Area	2010					2016				
		Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %	Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %
181630001.00		1,928	2.8%	4.0%	1.8%	9.5%	2,020	3.0%	5.1%	2.1%	11.3%
181630002.01		7,724	5.5%	4.7%	1.3%	14.9%	7,859	5.7%	6.1%	1.6%	17.5%
181630002.02		2,224	4.1%	1.8%	1.9%	8.5%	2,262	4.4%	2.4%	2.4%	9.9%
181630003.00		4,248	8.4%	2.8%	3.1%	16.4%	4,251	8.5%	3.6%	3.8%	18.3%
181630004.00		2,360	2.5%	1.6%	1.4%	6.2%	2,470	2.7%	2.1%	1.7%	7.4%
181630005.00		2,106	3.3%	1.3%	1.3%	6.9%	2,130	3.5%	1.8%	1.7%	8.1%
181630006.00		1,973	8.8%	1.7%	2.6%	14.6%	1,968	9.2%	2.2%	3.3%	16.6%
181630008.00	x	2,844	21.1%	2.9%	4.0%	28.5%	2,982	21.7%	3.7%	5.0%	30.8%
181630009.00	x	5,944	12.1%	5.3%	3.2%	21.6%	6,159	12.6%	6.9%	4.0%	24.4%
181630010.00	x	3,812	21.5%	2.4%	4.6%	28.7%	4,101	21.9%	3.1%	5.6%	30.8%
181630011.00	x	2,468	49.8%	2.3%	6.0%	57.6%	2,593	50.4%	2.9%	7.2%	59.7%
181630012.00	x	1,894	42.1%	2.3%	4.0%	49.0%	1,919	42.9%	2.9%	4.7%	51.2%
181630013.00	x	2,038	51.3%	1.6%	4.5%	58.8%	2,013	51.9%	1.9%	5.4%	61.0%
181630014.00	x	2,279	50.5%	3.3%	4.9%	58.6%	2,221	49.8%	4.4%	5.8%	59.7%
181630015.00	x	2,062	60.0%	2.8%	5.3%	67.8%	2,082	60.7%	3.5%	6.2%	69.9%
181630017.00	x	2,137	30.1%	1.4%	3.1%	34.7%	2,172	30.2%	1.7%	4.0%	36.0%
181630018.00		648	11.0%	1.7%	2.2%	15.9%	649	11.4%	2.2%	2.6%	17.6%
181630019.00		1,323	10.3%	3.6%	5.4%	20.0%	1,280	10.7%	4.6%	6.6%	22.7%
181630020.00		1,177	13.4%	2.3%	3.6%	20.1%	1,161	14.0%	2.9%	4.3%	22.0%
181630021.00		2,303	7.3%	3.3%	3.2%	14.7%	2,367	7.5%	4.1%	3.7%	16.4%
181630023.00		2,575	7.2%	1.8%	2.3%	12.3%	2,660	7.6%	2.4%	2.8%	14.0%
181630024.00		3,065	2.1%	0.8%	1.7%	5.2%	3,152	2.2%	1.0%	2.2%	6.2%
181630025.00		2,014	10.7%	2.1%	4.4%	18.0%	2,035	11.2%	2.7%	5.4%	20.0%
181630026.00		3,151	10.9%	2.3%	3.6%	17.1%	3,604	12.2%	3.1%	4.6%	20.0%
181630028.00		2,447	1.6%	1.0%	1.2%	4.6%	2,452	1.6%	1.3%	1.5%	5.3%
181630029.00		1,017	1.0%	1.1%	1.2%	3.6%	993	1.0%	1.4%	1.4%	4.2%
181630030.00		4,831	1.9%	0.9%	1.5%	4.9%	4,851	2.0%	1.3%	1.8%	5.7%

(continue)

Evansville – Population by Race by Census Tract (2010 & 2016)											
		2010					2016				
CENSUS TRACT	Minority Concentrated Area	Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %	Total Population	Black % (Single Race Only)	Hispanic % (Any Race)	2 Or More Races %	Minority %
181630031.00		2,604	1.2%	1.3%	1.6%	4.7%	2,602	1.2%	1.7%	1.9%	5.4%
181630032.00		4,050	3.1%	1.7%	1.4%	7.3%	4,075	3.3%	2.3%	1.7%	8.4%
181630033.00		3,877	3.7%	2.2%	2.8%	9.4%	3,854	3.8%	2.9%	3.4%	10.9%
181630034.00		2,879	0.5%	1.1%	1.4%	3.7%	2,884	0.5%	1.3%	1.5%	4.0%
181630035.00		3,083	8.5%	1.6%	0.8%	11.2%	3,243	8.4%	2.1%	1.0%	11.9%
181630036.00		4,833	12.6%	2.3%	4.7%	20.2%	4,787	13.1%	3.0%	5.7%	22.4%
181630037.01		1,866	7.6%	1.7%	3.0%	13.7%	1,974	8.0%	2.2%	3.7%	15.5%
181630037.02	x	4,528	20.0%	6.2%	3.9%	30.5%	4,681	20.2%	7.7%	4.6%	32.8%
181630038.01		5,309	10.5%	2.5%	2.4%	16.9%	5,350	10.8%	3.2%	2.9%	18.8%
181630038.03		5,360	4.9%	2.1%	1.7%	11.9%	5,378	5.1%	2.8%	2.1%	13.8%
181630038.04		5,903	12.8%	2.0%	2.5%	18.2%	6,191	13.5%	2.6%	3.1%	20.3%
181630039.00		3,280	4.1%	1.7%	2.2%	9.6%	3,308	4.4%	2.3%	2.8%	11.2%
181630101.00		6,135	10.5%	3.5%	3.3%	20.5%	6,864	11.1%	4.5%	4.0%	23.3%
181630102.02		3,187	2.0%	1.9%	1.3%	6.1%	3,221	2.2%	2.5%	1.6%	7.4%
City of Evansville		120,081	12.6%	2.6%	2.8%	19.1%	123,114	12.9%	3.3%	3.4%	20.9%

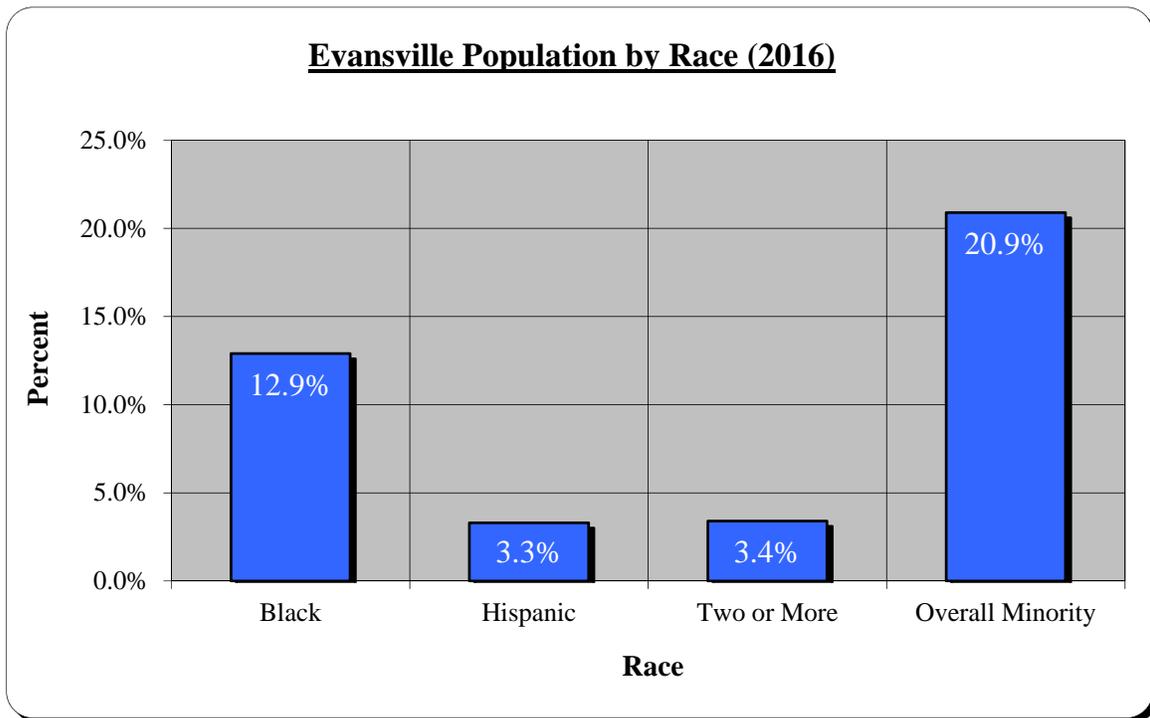
Source: US Census, ACS, ESRI, UDG and Bowen National Research

Overall, approximately 20.9% of the Evansville population consists of minorities, with Blacks representing the largest share of 12.9%. The 10 Census Tracts in the city with the highest shares of minorities include the following (Note: Tracts with more than 50% minorities are denoted with an asterisk):

- 181630008.00
- 181630009.00
- 181630010.00
- 181630011.00*
- 181630012.00*
- 181630013.00*
- 181630014.00*
- 181630015.00*
- 181630017.00
- 181630037.02

The preceding Tracts have minority shares of 24.4% or higher, with five Tracts consisting of more than 50% minorities. It is worth pointing out that the share of minorities has increased in each of these Tracts between 2010 and 2016. In fact, during this same time period, the share of minorities in each Tract across the city has grown. As shown on the map on the following page, most of these Census Tracts with minority concentrations are located in the central and near east portions of Evansville. While we evaluate numerous socio-economic trends for all 41 of Evansville's Census Tracts throughout this report, we focus additional analysis on these minority concentrated areas.

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



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

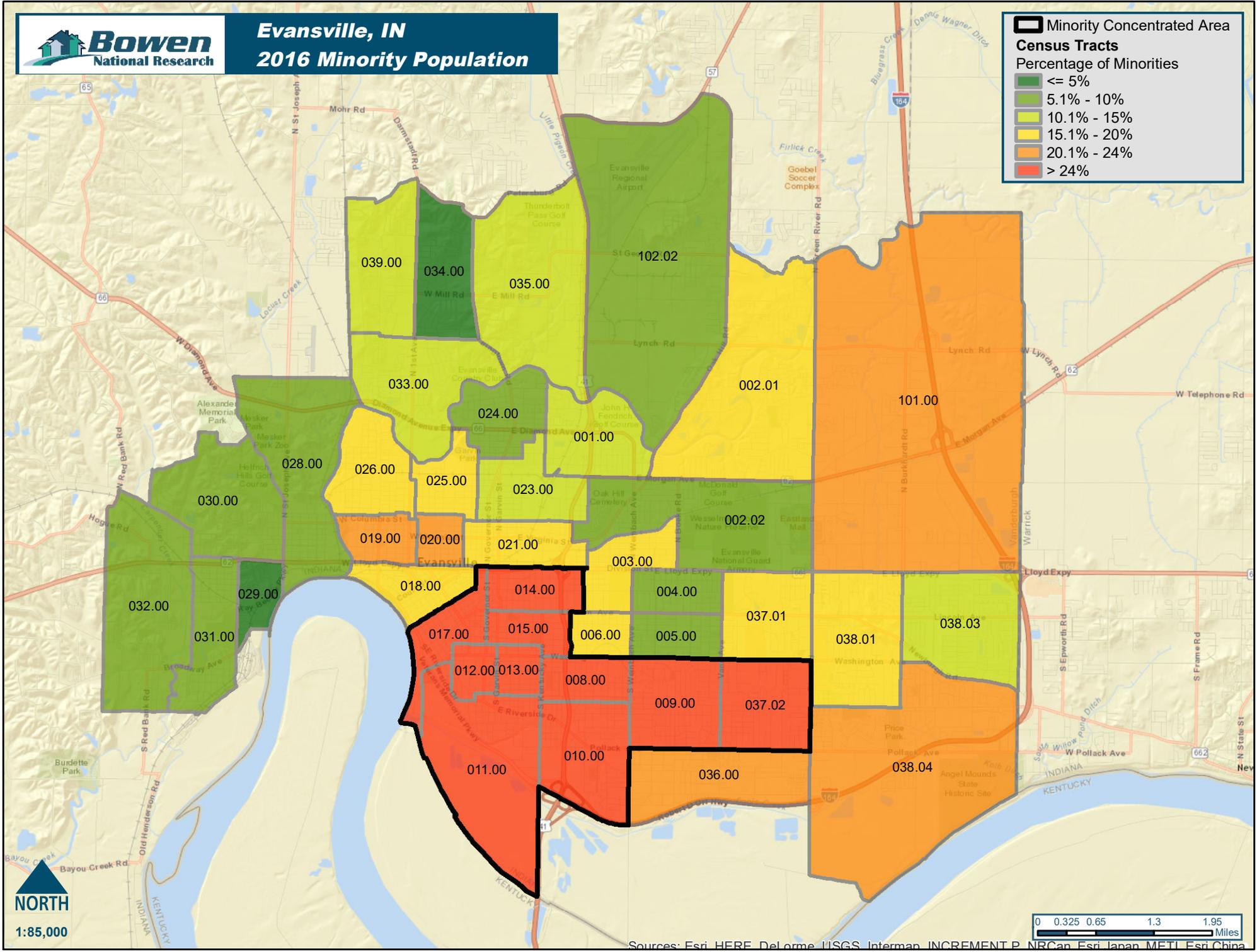


Evansville, IN 2016 Minority Population

Minority Concentrated Area

Census Tracts
Percentage of Minorities

- <= 5%
- 5.1% - 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 24%
- > 24%



NORTH
1:85,000

0 0.325 0.65 1.3 1.95 Miles

Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

Housing Tenure (Owner vs. Renter Shares) – The shares of renter- and owner-occupied households for each Census Tract from the 2010 Census (accurate 2016 race data is not available) is shown in the following table. Housing tenure data for Blacks and Hispanic households, as a percentage of each individual minority groups, is also provided.

Census Tract	Minority Concentrated Area	All Races			Black Households			Hispanic Households		
		2010			2010			2010		
		Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %
181630001.00		911	38.6%	61.4%	27	88.9%	11.1%	28	57.1%	42.9%
181630002.01		3,539	31.0%	69.0%	176	51.7%	48.3%	120	72.5%	27.5%
181630002.02		967	30.8%	69.2%	37	75.7%	24.3%	10	50.0%	50.0%
181630003.00		1,365	45.3%	54.7%	132	88.6%	11.4%	14	71.4%	28.6%
181630004.00		1,023	23.7%	76.3%	32	50.0%	50.0%	10	30.0%	70.0%
181630005.00		916	12.2%	87.8%	27	33.3%	66.7%	7	28.6%	71.4%
181630006.00		781	23.2%	76.8%	55	49.1%	50.9%	12	41.7%	58.3%
181630008.00	x	1,138	36.0%	64.0%	217	59.9%	40.1%	17	58.8%	41.2%
181630009.00	x	2,541	37.9%	62.1%	282	73.4%	26.6%	91	74.7%	25.3%
181630010.00	x	1,588	44.4%	55.6%	338	70.7%	29.3%	21	57.1%	42.9%
181630011.00	x	1,021	55.6%	44.4%	499	59.3%	40.7%	13	69.2%	30.8%
181630012.00	x	786	59.7%	40.3%	293	57.7%	42.3%	11	63.6%	36.4%
181630013.00	x	734	46.7%	53.3%	363	51.8%	48.2%	4	75.0%	25.0%
181630014.00	x	817	58.6%	41.4%	432	63.0%	37.0%	20	90.0%	10.0%
181630015.00	x	835	43.1%	56.9%	516	38.4%	61.6%	13	30.8%	69.2%
181630017.00	x	1,071	76.3%	23.7%	314	80.9%	19.1%	9	100.0%	0.0%
181630018.00		242	59.1%	40.9%	19	100.0%	0.0%	2	100.0%	0.0%
181630019.00		552	70.5%	29.5%	56	75.0%	25.0%	14	78.6%	21.4%
181630020.00		482	76.6%	23.4%	43	88.4%	11.6%	8	87.5%	12.5%
181630021.00		924	51.5%	48.5%	63	79.4%	20.6%	21	66.7%	33.3%
181630023.00		1,057	46.5%	53.5%	70	67.1%	32.9%	13	46.2%	53.8%
181630024.00		1,459	30.4%	69.6%	25	60.0%	40.0%	7	42.9%	57.1%
181630025.00		795	58.5%	41.5%	62	91.9%	8.1%	13	69.2%	30.8%
181630026.00		1,152	52.0%	48.0%	107	65.4%	34.6%	21	57.1%	42.9%
181630028.00		1,178	58.1%	41.9%	24	87.5%	12.5%	7	42.9%	57.1%
181630029.00		426	23.9%	76.1%	4	50.0%	50.0%	1	0.0%	100.0%
181630030.00		2,130	36.0%	64.0%	33	75.8%	24.2%	10	40.0%	60.0%
181630031.00		1,095	31.1%	68.9%	12	66.7%	33.3%	10	50.0%	50.0%
181630033.00		1,946	55.1%	44.9%	68	82.4%	17.6%	34	64.7%	35.3%
181630032.00		1,897	47.8%	52.2%	68	79.4%	20.6%	25	68.0%	32.0%

Source: US Census, ACS, ESRI, UDG and Bowen National Research

(continued)

Census Tract	Minority Concentrated Area	All Races			Black Households			Hispanic Households		
		2010 Census			2010 Census			2010 Census		
		Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %	Total HHs	Renter %	Owner %
181630034.00		1,204	7.7%	92.3%	6	0.0%	100.0%	11	18.2%	81.8%
181630035.00		978	11.1%	88.9%	10	60.0%	40.0%	10	20.0%	80.0%
181630036.00		2,076	44.8%	55.2%	237	76.8%	23.2%	29	58.6%	41.4%
181630037.01		773	31.4%	68.6%	49	73.5%	26.5%	5	60.0%	40.0%
181630037.02	x	2,109	59.6%	40.4%	397	88.7%	11.3%	78	91.0%	9.0%
181630038.01		2,624	51.0%	49.0%	251	84.1%	15.9%	43	72.1%	27.9%
181630038.03		2,298	27.1%	72.9%	108	42.6%	57.4%	28	64.3%	35.7%
181630038.04		2,625	31.2%	68.8%	315	64.8%	35.2%	32	65.6%	34.4%
181630039.00		1,348	41.5%	58.5%	50	74.0%	26.0%	12	58.3%	41.7%
181630101.00		3,188	87.5%	12.5%	262	96.2%	3.8%	72	94.4%	5.6%
181630102.02		1,291	7.7%	92.3%	21	19.0%	81.0%	12	0.0%	100.0%
City of Evansville		51,906	44.7%	55.3%	5,890	68.2%	31.8%	862	70.3%	29.7%

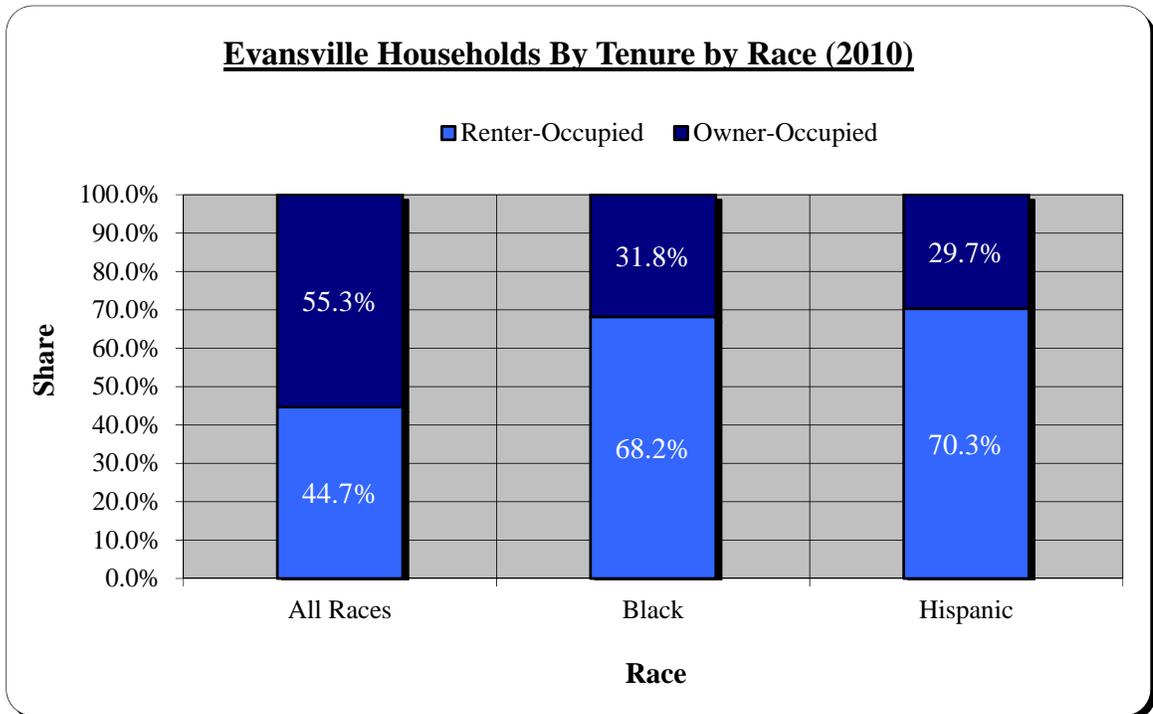
Source: US Census, ACS, ESRI, UDG and Bowen National Research

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

As the preceding table illustrates, the share of Blacks renting within virtually every Census Tract (38 of 41 Tracts) in the city is notably higher than the overall share of renters per Tract. In some cases, the share of Black renters is more than double the overall Tract share of renters. This is also true for Hispanic households, which have significantly higher shares of renter households than the overall renter household share per Tract. Of the 41 Tracts within the city, Black *renter* households comprise a majority of all Black households in 35 Tracts, while Hispanic *renter* households comprise a majority of all Hispanic households in 29 Tracts. As such, it is clear that more often than not, minorities are renting housing, as opposed to being homeowners.

Within the minority concentrated areas (shown in green shading in the preceding table), the median renter share among Black households is 61.5% and among Hispanic households it is 72.0%. These shares are notably higher than the overall median renter household share of 51.2% within these specific Tracts. While the composition of housing by tenure (renter vs. owner) varies throughout the city and some neighborhoods are more renter-oriented and others are more owner-oriented, it appears that minority concentrated communities are dominated by renter-occupied housing.

Overall, 68.2% of Black households were renters and 70.3% of Hispanics were renters. These shares are notably higher than the city's overall share (44.7%) of renters. Conversely, the shares of homeownership among Blacks (31.8%) and Hispanics (29.7%) are much lower than the overall city's average share (55.3%) of homeowners. The table below illustrates the share of households by tenure by race.



A map illustrating the percentage of minority renter households as a percentage of total minority households based on 2011-2015 ACS data for each Census Tract in the city is shown on the following page.

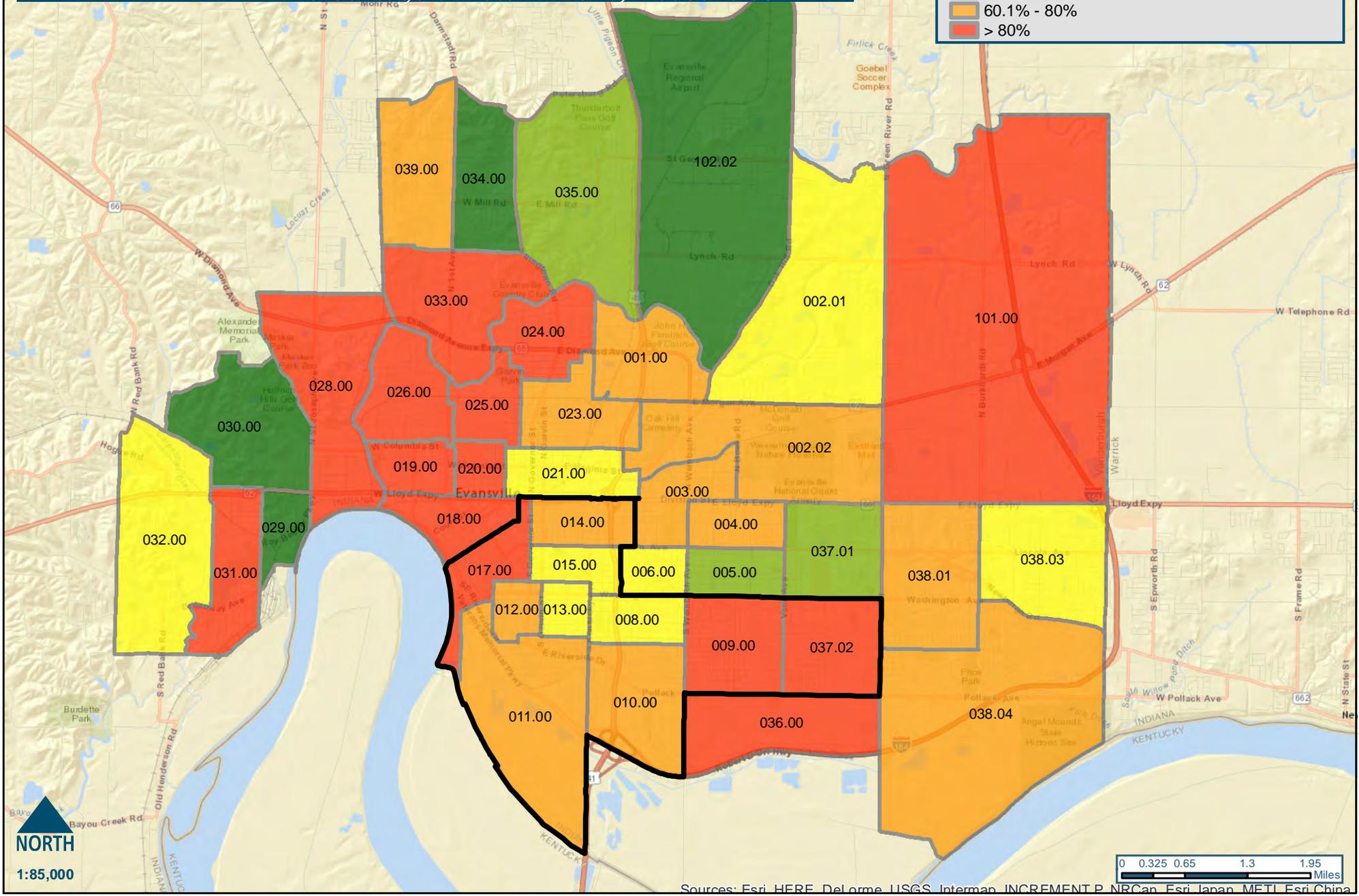


Evansville, IN
2011-2015 American Community Survey
Percentage of Minority Renter Households as a
Percentage of Total Minority Households

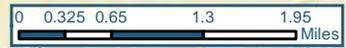
Minority Concentrated Area

Census Tracts
Minority Renters as % of all Minority Households

- <= 20%
- 20.1% - 40%
- 40.1% - 60%
- 60.1% - 80%
- > 80%



NORTH
 1:85,000



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

Poverty Rates – Using five-year ACS poverty estimates, we compared poverty population estimates to the number of households with incomes of \$25,000 or less for the years 2012 and 2016. The \$25,000 household income was used as a proxy for household poverty because this is the approximate poverty threshold for a family of four. Because poverty by race at the Tract level is very unreliable, we did not incorporate race into the 2012 and 2016 estimates. However, we show in the following table the poverty rates of the minority concentrated areas (Census Tracts shaded in green) compared with all other Census Tracts in the city. The table also illustrates the change in poverty rates between 2012 and 2016.

Census Tract	Poverty Rates by Census Tract (2012 and 2016)			
	Minority Concentrated Area	2012 Percent of Households in Poverty	2016 Percent of Households in Poverty	Change 2012-2016
181630001.00		16.91%	25.39%	8.47%
181630002.01		11.06%	16.27%	5.21%
181630002.02		15.69%	16.05%	0.35%
181630003.00		17.34%	20.78%	3.44%
181630004.00		10.44%	11.70%	1.27%
181630005.00		8.52%	7.75%	-0.77%
181630006.00		11.46%	10.71%	-0.74%
181630008.00	x	15.52%	19.31%	3.79%
181630009.00	x	16.94%	19.24%	2.30%
181630010.00	x	21.02%	22.74%	1.73%
181630011.00	x	23.07%	30.07%	7.00%
181630012.00	x	27.92%	27.10%	-0.83%
181630013.00	x	32.46%	37.12%	4.65%
181630014.00	x	25.66%	35.58%	9.92%
181630015.00	x	23.97%	26.95%	2.98%
181630017.00	x	20.90%	20.92%	0.02%
181630018.00		14.47%	8.13%	-6.34%
181630019.00		31.36%	34.78%	3.42%
181630020.00		25.33%	36.67%	11.33%
181630021.00		25.38%	29.63%	4.25%
181630023.00		21.45%	22.36%	0.91%
181630024.00		14.75%	18.73%	3.98%
181630025.00		23.68%	35.67%	11.99%
181630026.00		29.57%	29.42%	-0.15%
181630028.00		16.66%	19.00%	2.35%
181630029.00		17.07%	20.33%	3.26%
181630030.00		13.75%	15.70%	1.95%
181630031.00		18.37%	19.96%	1.59%
181630032.00		16.97%	22.83%	5.86%

Source: ACS, ESRI, UDG and Bowen National Research

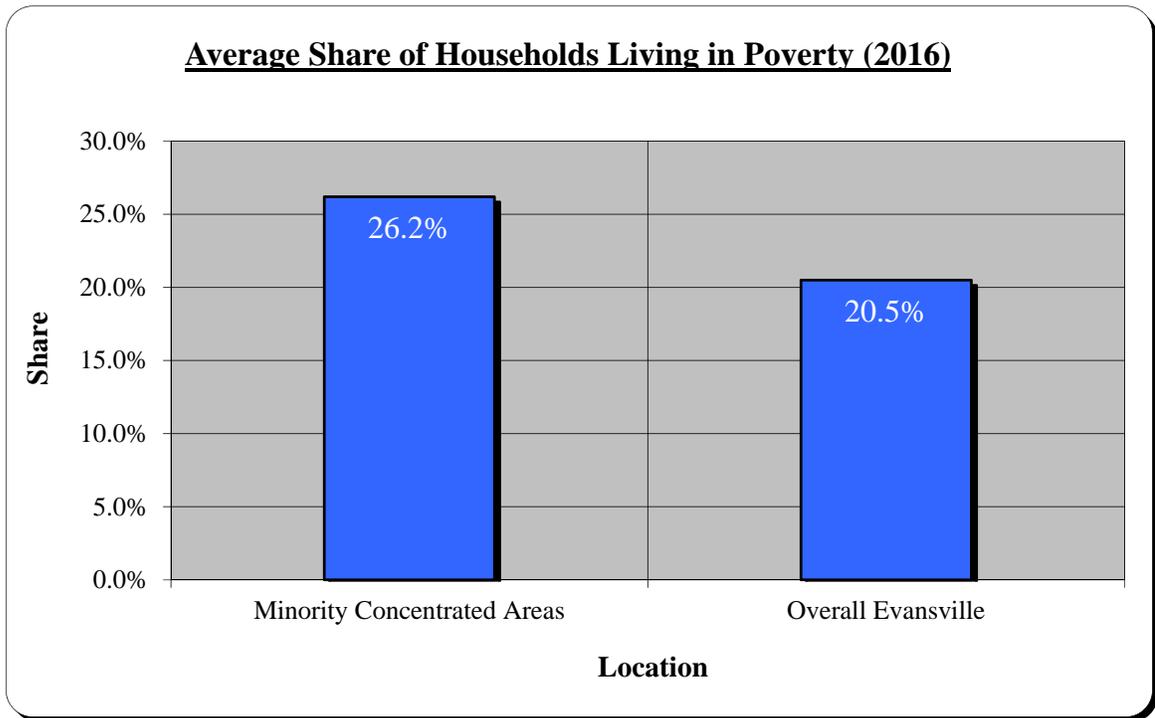
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Census Tract	Household Poverty by Census Tract (2012 & 2016)			
	Minority Concentrated Area	2012 Pct of Households in Poverty	2016 Pct of Households in Poverty	Change 2012-2016
181630033.00		20.96%	24.87%	3.91%
181630034.00		12.59%	10.69%	-1.91%
181630035.00		8.98%	14.84%	5.86%
181630036.00		18.24%	23.96%	5.72%
181630037.01		12.47%	11.15%	-1.31%
181630037.02	x	22.09%	25.25%	3.16%
181630038.01		10.84%	14.50%	3.66%
181630038.03		7.38%	12.29%	4.91%
181630038.04		12.96%	12.77%	-0.18%
181630039.00		14.79%	12.69%	-2.10%
181630101.00		14.29%	21.41%	7.12%
181630102.02		5.65%	6.36%	0.71%
City of Evansville		16.2%	20.5%	4.4%

Source: ACS, ESRI, UDG and Bowen National Research

In 2016, the median share of households living in poverty per Census Tract for the overall city is 20.5%, indicating that one in five households lives in poverty within Evansville. Within the 10 minority concentrated neighborhoods (shown in the green shaded rows of the preceding table), the average share of households living in poverty is higher at 26.2%. Two of the Census Tracts (13.00 and 14.00) within the minority concentrated areas are among the highest shares of households living in poverty, representing more than a third of all households in their respective Census Tracts. These two Tracts are located generally east of South Governor Street and south of the East Lloyd Expressway. It is worth pointing out that with the exception of Census Tract 12.00, the share of households living in poverty within the minority concentrated areas has increased between 2012 and 2016.

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



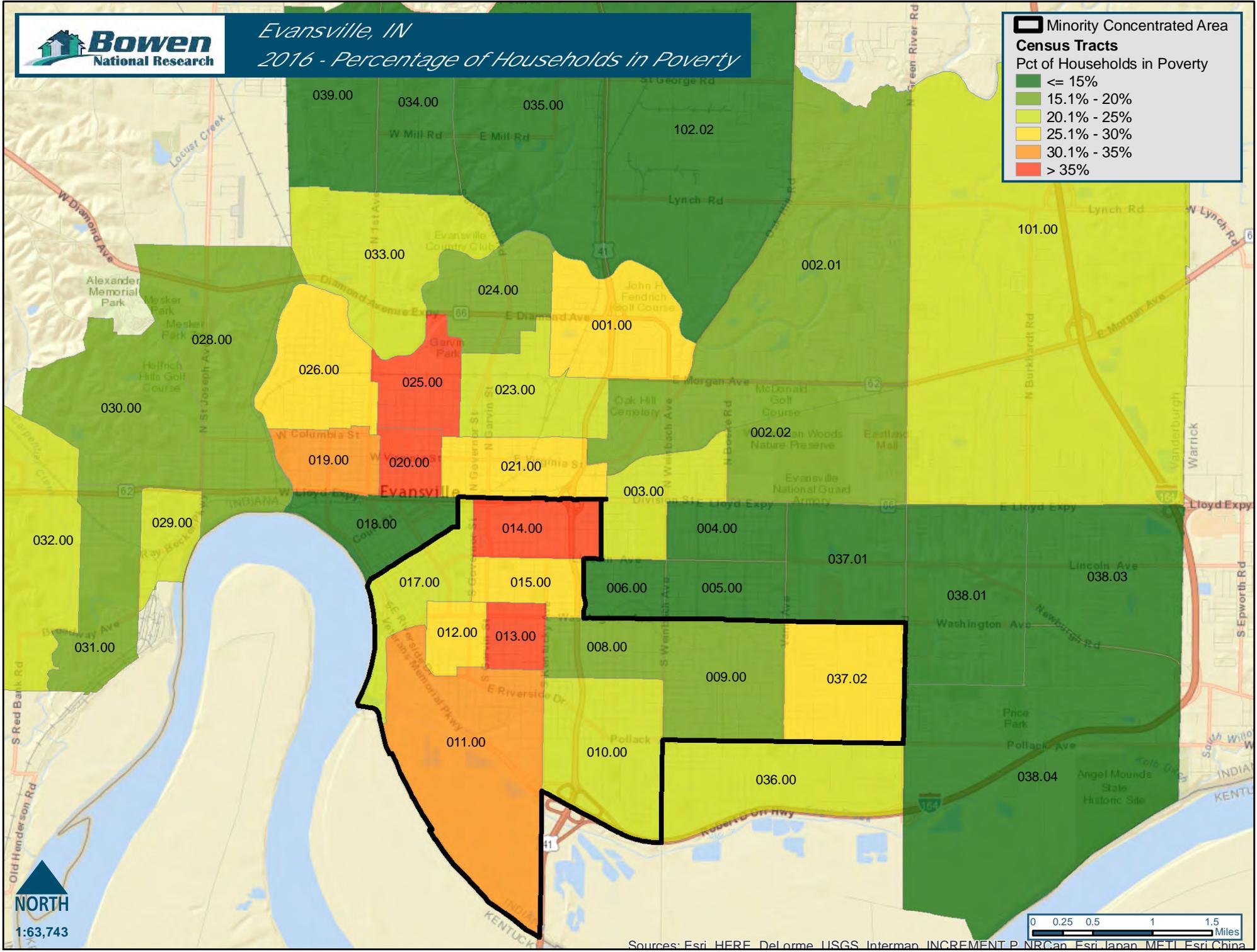
A map illustrating the poverty rates of the Census Tracts within Evansville is shown on the following page.

Minority Concentrated Area

Census Tracts

Pct of Households in Poverty

- ≤ 15%
- 15.1% - 20%
- 20.1% - 25%
- 25.1% - 30%
- 30.1% - 35%
- > 35%



Median Household Income – Median household income for the five-year estimates of 2006 to 2010 and 2011 to 2015 for each Census Tract is shown in the table below. The data is also illustrated for Black households (Hispanic data was insufficient to report), as well as for all households for each Tract. It is important to point out that median household income data for Black households was not available for all Tracts and for all time periods. Data for minority concentrated areas are shown in green shading.

Census Tract	Minority Concentrated Area	Black Households			All Households		
		2006-2010 Median Household Income - (ACS) Estimate	2011-2015 Median Household Income - (ACS) Estimate	Pct. Growth (06-10) to (11-15)	2006-2010 Median Household Income - (ACS) Estimate	2011-2015 Median Household Income - (ACS) Estimate	Pct. Growth (06-10) to (11-15)
181630001.00		N/A	N/A	N/A	\$25,951	\$39,909	53.79%
181630002.01		\$73,269	N/A	N/A	\$53,763	\$48,225	-10.30%
181630002.02		\$33,239	\$27,143	-18.34%	\$42,417	\$39,821	-6.12%
181630003.00		\$40,625	\$17,130	-57.83%	\$39,336	\$31,301	-20.43%
181630004.00		\$6,250	N/A	N/A	\$48,150	\$44,648	-7.27%
181630005.00		\$183,448	N/A	N/A	\$61,354	\$64,597	5.29%
181630006.00		\$24,531	\$57,083	132.70%	\$58,480	\$53,649	-8.26%
181630008.00	x	\$23,138	\$34,182	47.73%	\$32,788	\$35,679	8.82%
181630009.00	x	\$25,441	\$14,289	-43.83%	\$38,023	\$32,052	-15.70%
181630010.00	x	\$21,446	\$19,333	-9.85%	\$31,316	\$29,616	-5.43%
181630011.00	x	\$26,293	\$23,403	-10.99%	\$26,007	\$24,803	-4.63%
181630012.00	x	\$28,750	\$15,769	-45.15%	\$28,372	\$30,076	6.01%
181630013.00	x	\$19,348	\$23,858	23.31%	\$22,750	\$24,341	6.99%
181630014.00	x	\$11,810	\$14,766	25.03%	\$18,594	\$23,775	27.86%
181630015.00	x	\$30,756	\$24,053	-21.79%	\$32,888	\$26,329	-19.94%
181630017.00	x	\$20,571	\$15,380	-25.23%	\$26,000	\$18,051	-30.57%
181630018.00		N/A	N/A	N/A	\$31,136	\$23,571	-24.30%
181630019.00		\$9,813	\$13,884	41.49%	\$20,125	\$20,156	0.15%
181630020.00		\$6,600	N/A	N/A	\$13,117	\$21,250	62.00%
181630021.00		\$20,817	\$26,852	28.99%	\$27,444	\$29,441	7.28%
181630023.00		\$9,911	N/A	N/A	\$32,545	\$31,274	-3.91%
181630024.00		\$7,083	N/A	N/A	\$31,576	\$37,910	20.06%
181630025.00		\$34,306	\$23,859	-30.45%	\$24,539	\$25,528	4.03%
181630026.00		\$12,500	\$20,365	62.92%	\$25,254	\$25,922	2.65%
181630028.00		\$8,188	N/A	N/A	\$33,387	\$34,185	2.39%
181630029.00		N/A	N/A	N/A	\$55,469	\$48,672	-12.25%
181630030.00		\$116,250	N/A	N/A	\$38,796	\$42,445	9.41%
181630031.00		N/A	N/A	N/A	\$34,830	\$40,880	17.37%
181630032.00		N/A	\$18,472	N/A	\$33,432	\$29,699	-11.17%
181630033.00		\$20,721	\$12,679	-38.81%	\$29,197	\$28,218	-3.35%

Source: ACS, ESRI, UDG and Bowen National Research
N/A – Not Available

(continued)

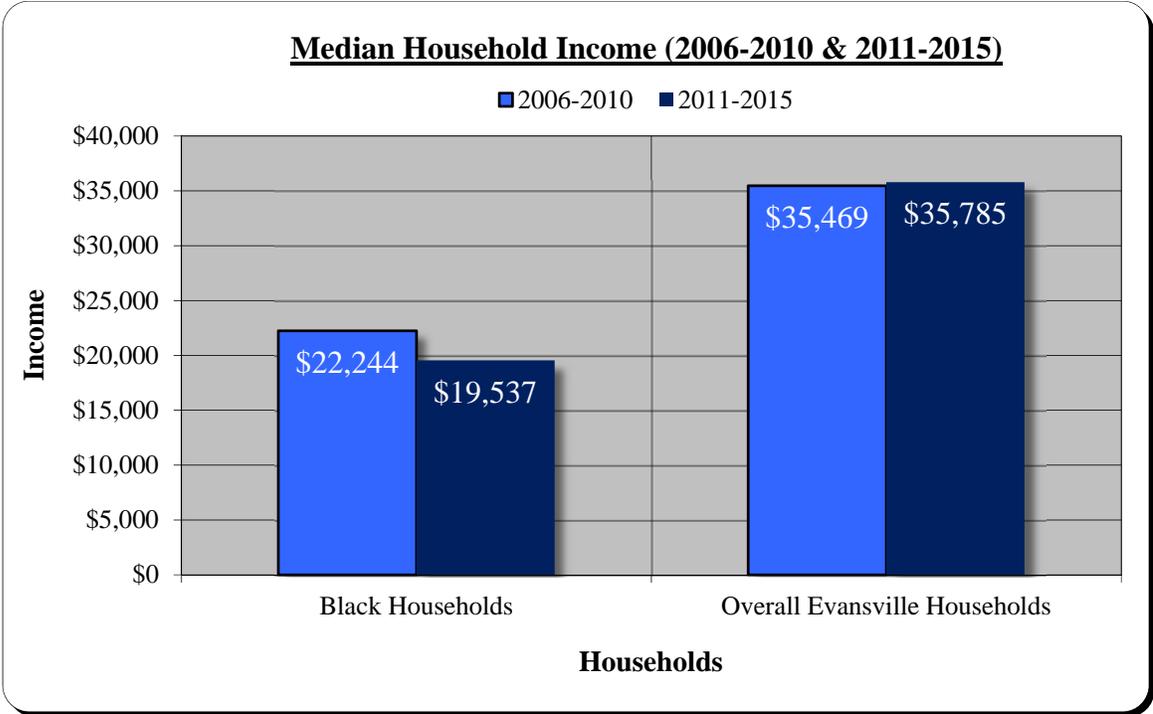
Census Tract	Minority Concentrated Area	Black Households			All Households		
		2006-2010 Median Household Income - (ACS) Estimate	2011-2015 Median Household Income - (ACS) Estimate	Pct. Growth (06-10) to (11-15)	2006-2010 Median Household Income - (ACS) Estimate	2011-2015 Median Household Income - (ACS) Estimate	Pct. Growth (06-10) to (11-15)
181630034.00		N/A	N/A	N/A	\$43,614	\$53,946	23.69%
181630036.00		\$12,109	\$11,235	-7.22%	\$33,723	\$35,321	4.74%
181630035.00		N/A	\$40,208	N/A	\$55,071	\$51,691	-6.14%
181630037.01		\$55,050	N/A	N/A	\$45,542	\$48,750	7.04%
181630037.02	x	\$16,829	N/A	N/A	\$26,502	\$29,388	10.89%
181630038.01		\$32,708	\$28,975	-11.41%	\$42,672	\$39,819	-6.69%
181630038.03		\$61,944	N/A	N/A	\$60,694	\$59,562	-1.87%
181630038.04		\$35,298	N/A	N/A	\$54,051	\$41,823	-22.62%
181630039.00		N/A	\$48,205	N/A	\$41,418	\$49,352	19.16%
181630101.00		\$53,958	\$23,914	-55.68%	\$34,154	\$29,485	-13.67%
181630102.02		\$81,402	N/A	-100.00%	\$62,758	\$67,237	7.14%
City of Evansville		\$22,244	\$19,537	-12.2%	\$35,469	\$35,785	0.9%

Source: ACS, ESRI, UDG and Bowen National Research
N/A – Not Available

The latest demographic data available (ACS 2011-2015) illustrates that the median household income of Blacks is lower than the overall median household income for each Tract for which data was reported within the city, with the exception of a single Tract (6.00). The median of the median household incomes by Census Tract within the minority concentrated areas for Blacks is \$19,333, which is 30.6% lower than the *overall* median household income level of \$27,859 within these same Tracts. It is clear that households in the minority concentrated areas are earning well below the incomes of all households within each Tract.

In terms of overall city data, the 2011 to 2015 median household incomes of Blacks was \$19,537, while all households had a median household income of \$35,785. As such, the median household income of Blacks is 45.9% lower than the overall city's median household income. It is worth pointing out that while the median household income for the overall city of Evansville grew slightly between the two points in time, the median household income of Blacks declined from \$22,244 to \$19,537, representing a 12.2% decline.

A graph illustrating the median household income of Blacks compared with the overall city of Evansville is shown on the next page.



Deductible, then covered in full

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



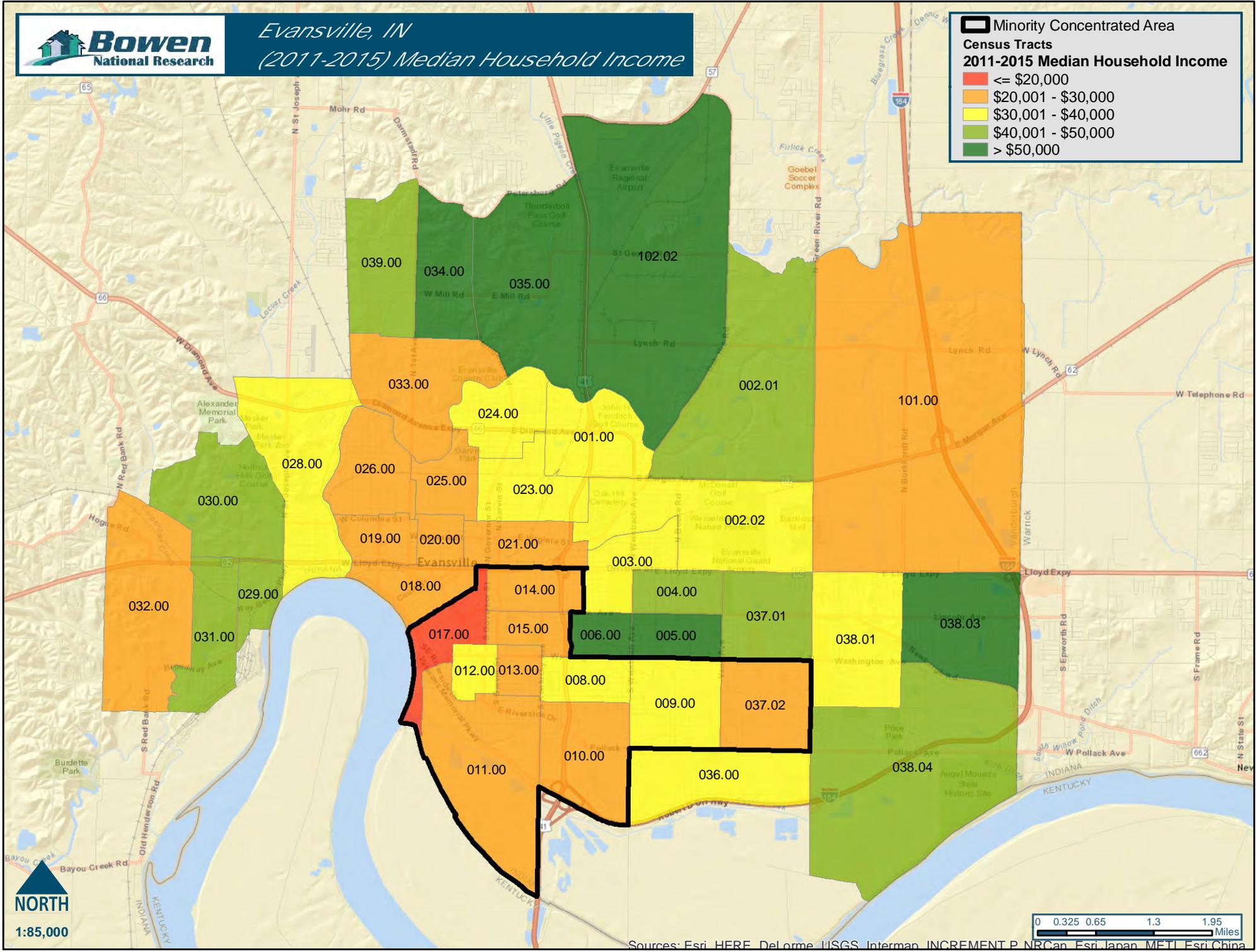
*Evansville, IN
(2011-2015) Median Household Income*

Minority Concentrated Area

Census Tracts

2011-2015 Median Household Income

- <= \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 - \$50,000
- > \$50,000



NORTH
1:85,000



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China

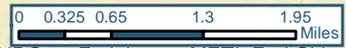
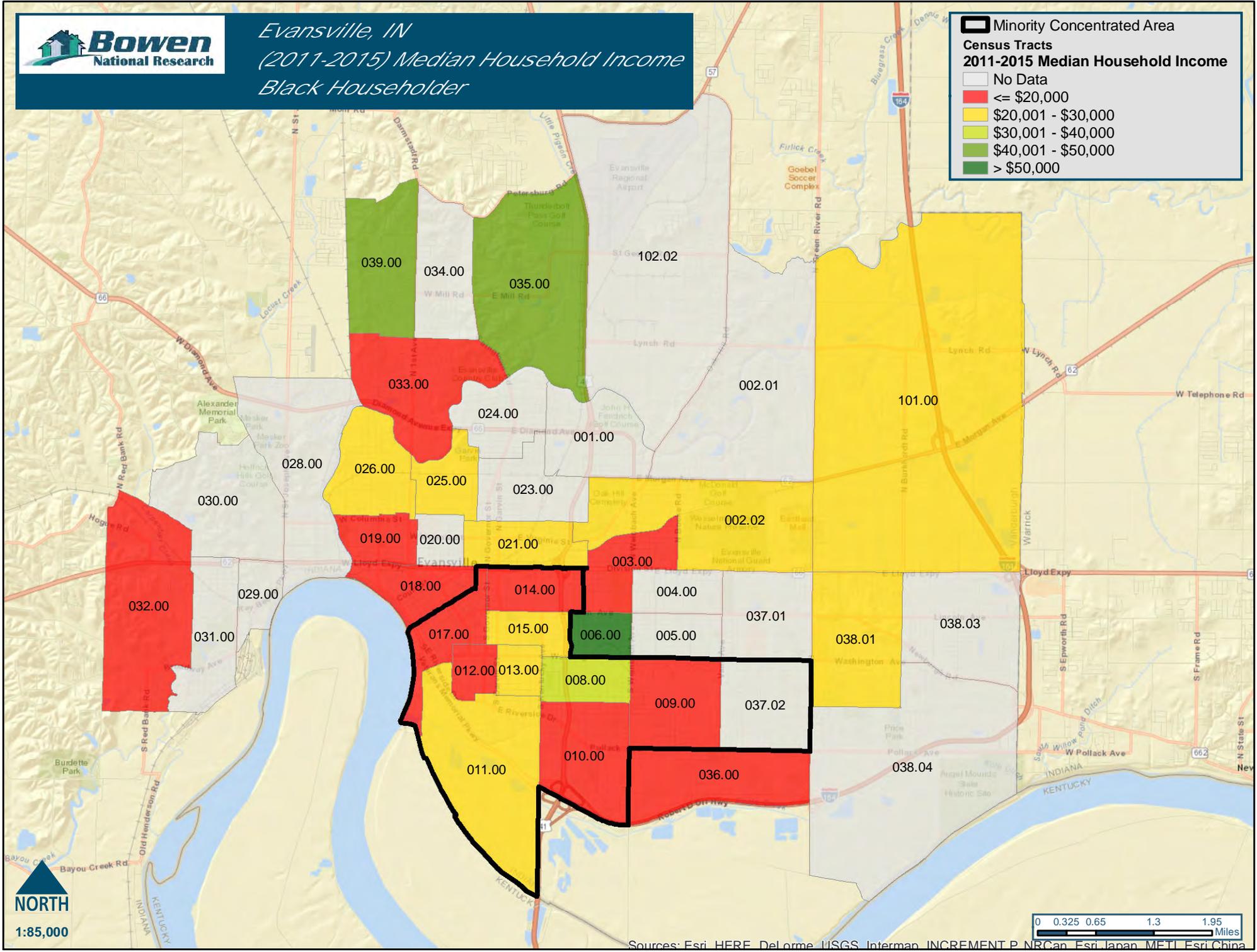


*Evansville, IN
(2011-2015) Median Household Income
Black Householder*

Minority Concentrated Area

Census Tracts
2011-2015 Median Household Income

- No Data
- ≤ \$20,000
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 - \$50,000
- > \$50,000



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China

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

Census Tract	Severe Cost Burdened Households by Tenure by Census Tract 2011-2015 ACS					
	Renter			Owner		
	50%+		Total	50%+		Total
	Number	%	Number	Number	%	Number
181630001.00	40	13.0%	308	22	4.3%	514
181630002.01	230	23.5%	978	183	7.2%	2,531
181630002.02	54	18.4%	294	44	7.2%	607
181630003.00	162	33.1%	489	133	19.0%	699
181630004.00	29	14.5%	200	29	3.6%	801
181630005.00	0	0.0%	150	32	4.7%	688
181630006.00	39	21.5%	181	58	9.9%	587
181630008.00	91	30.3%	300	51	6.6%	777
181630009.00	347	31.5%	1,103	88	6.2%	1,412
181630010.00	173	22.4%	772	29	3.4%	857
181630011.00	170	31.1%	546	80	14.9%	538
181630012.00	197	40.8%	483	22	9.0%	245
181630013.00	107	37.0%	289	85	20.9%	406
181630014.00	130	26.1%	499	31	9.5%	328
181630015.00	124	37.0%	335	66	14.4%	458
181630017.00	199	21.7%	919	33	13.0%	254
181630018.00	56	27.2%	206	5	7.1%	70
181630019.00	115	32.4%	355	38	24.4%	156
181630020.00	60	18.5%	324	11	12.2%	90
181630021.00	117	26.8%	437	13	3.0%	436
181630023.00	168	24.3%	692	33	7.1%	468
181630024.00	117	22.2%	526	22	2.1%	1,029
181630025.00	164	34.5%	475	16	4.8%	336
181630026.00	217	27.9%	779	47	9.1%	517
181630028.00	163	21.1%	771	16	3.3%	485
181630029.00	31	26.3%	118	33	9.8%	338
181630030.00	197	26.3%	748	46	3.5%	1,304

Source: American Community Survey (2011-2015), UDG and Bowen National Research

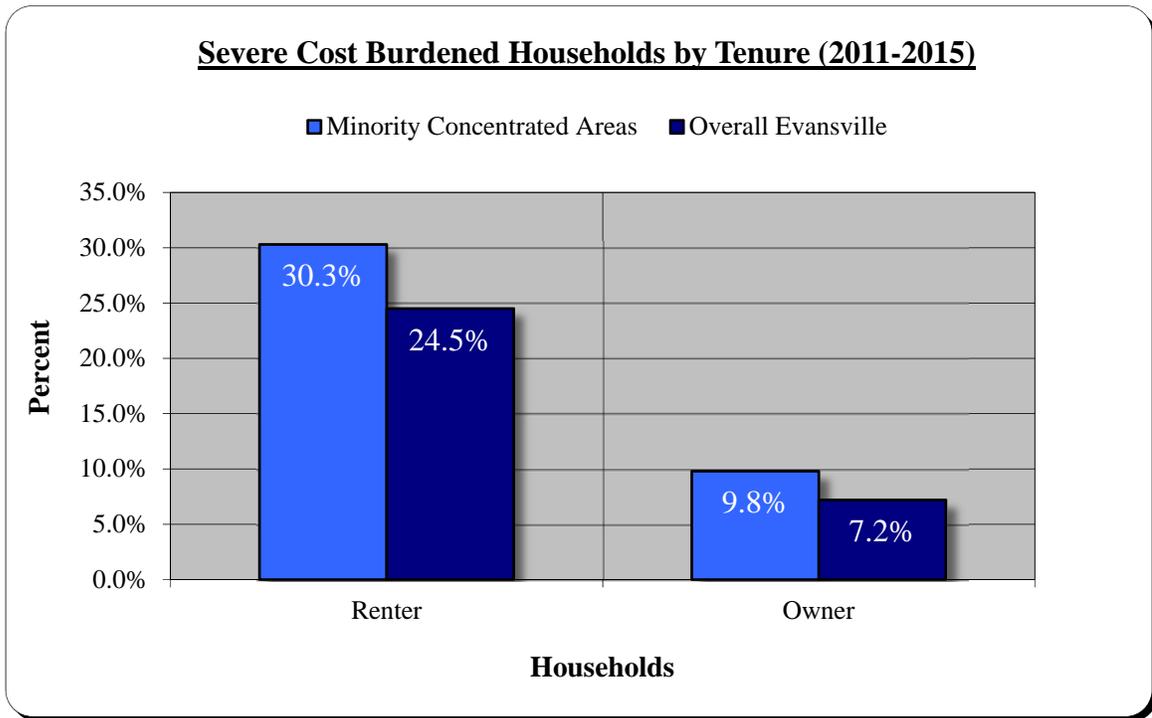
(continued)

Census Tract	Severe Cost Burdened Households by Tenure by Census Tract 2011-2015 ACS					
	Renter			Owner		
	50%+		Total	50%+		Total
	Number	%	Number	Number	%	Number
181630031.00	105	31.2%	337	74	9.3%	793
181630032.00	272	27.7%	982	100	10.0%	996
181630033.00	246	20.3%	1,211	82	12.0%	682
181630034.00	16	31.4%	51	70	6.0%	1,166
181630035.00	17	15.9%	107	128	13.5%	951
181630036.00	314	34.5%	909	65	7.2%	904
181630037.01	57	30.0%	190	16	2.8%	571
181630037.02	327	25.2%	1,296	0	0.0%	755
181630038.01	353	24.5%	1,442	93	8.3%	1,126
181630038.03	141	26.8%	527	87	5.2%	1,682
181630038.04	83	7.9%	1,055	119	7.2%	1,659
181630039.00	109	19.1%	571	46	5.7%	809
181630101.00	493	18.1%	2,725	29	8.1%	359
181630102.02	0	0.0%	102	27	2.4%	1,142
City of Evansville	5,805	24.5%	23,689	1,979	7.2%	27,582

Source: American Community Survey (2011-2015), UDG and Bowen National Research

The average share of renter households that are severely cost burdened is 24.5% for the overall market, while the average share of renter households that are severely cost burdened within the minority concentrated areas is higher at 30.3%. Severe cost burdened owner households in the overall market has a average share of 7.2%, while such households in the minority concentrated areas is slightly higher at 9.8%. The propensity of severe cost burden households is clearly more prominent among renter households. Three of the 10 Census Tracts within the minority concentrated areas have the highest renter cost burdened household shares in the city and include Census Tracts 12.00, 13.00 and 15.00. These particular Tracts are just east of downtown Evansville. As a result, it is evident that households in the minority concentrated areas are paying a higher share of their income towards housing costs, with many of them considered severely cost burdened. This likely limits the ability of households in these areas to allocate income towards other things including food, healthcare and other essentials.

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



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

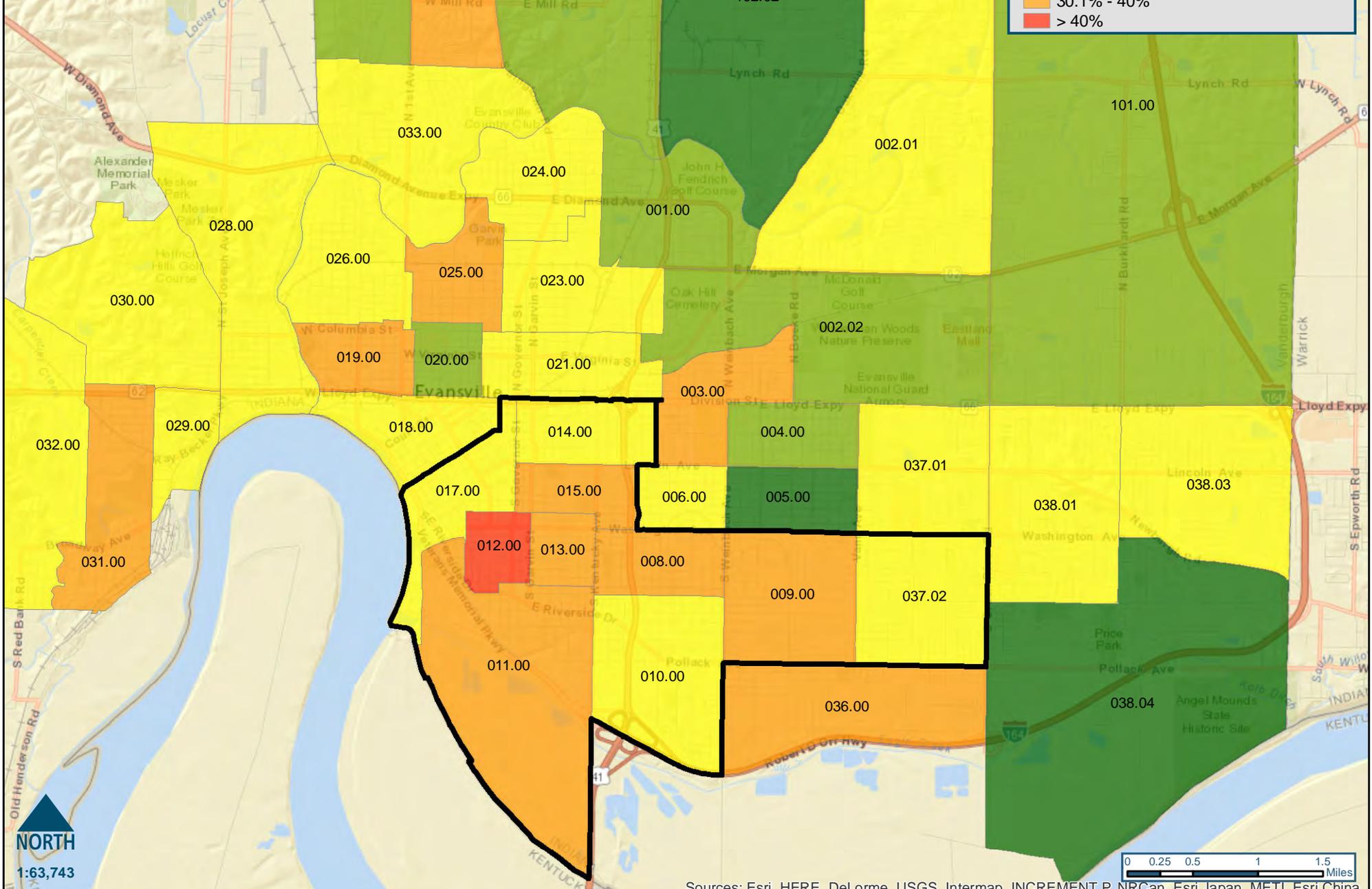


*Evansville, IN
2011 to 2015 ACS - Percentage of Renter Households
Paying 50% or More of their Income Towards Rent
(Severely Cost Burdened)*

Minority Concentrated Area

Census Tracts
Pct of Renter HH's Severely Cost Burdened

- <= 10%
- 10.1% - 20%
- 20.1% - 30%
- 30.1% - 40%
- > 40%



NORTH
1:63,743



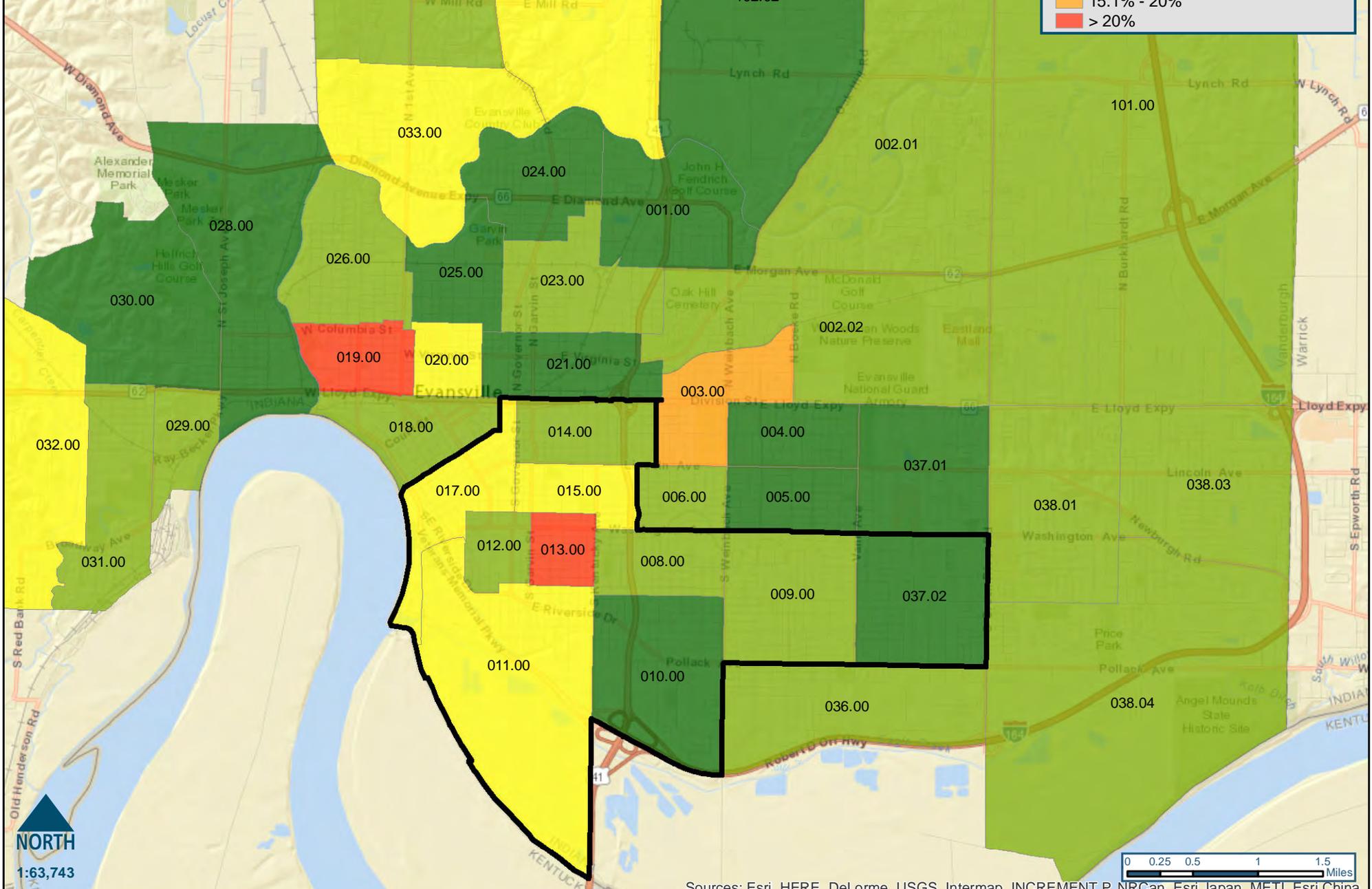


Evansville, IN
2011 to 2015 ACS - Percentage of Owner Households
Paying 50% or More of their Income Towards Housing Costs
(Severely Cost Burdened)

Minority Concentrated Area

Census Tracts
 Pct of Owners Severely Cost Burdened

- <= 5%
- 5.1% - 10%
- 10.1% - 15%
- 15.1% - 20%
- > 20%



NORTH
 1:63,743



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China

Single-Parent Households – Data of single-parent households on the Census Tract level has a large margin of error, particularly when limited to minorities. Therefore, we have provided annual (2006 to 2014) housing composition data for the city of Evansville, illustrating single-parent data for all households, as well as Black households. Note that 2015 data was not provided due to anomalies included in the reported data.

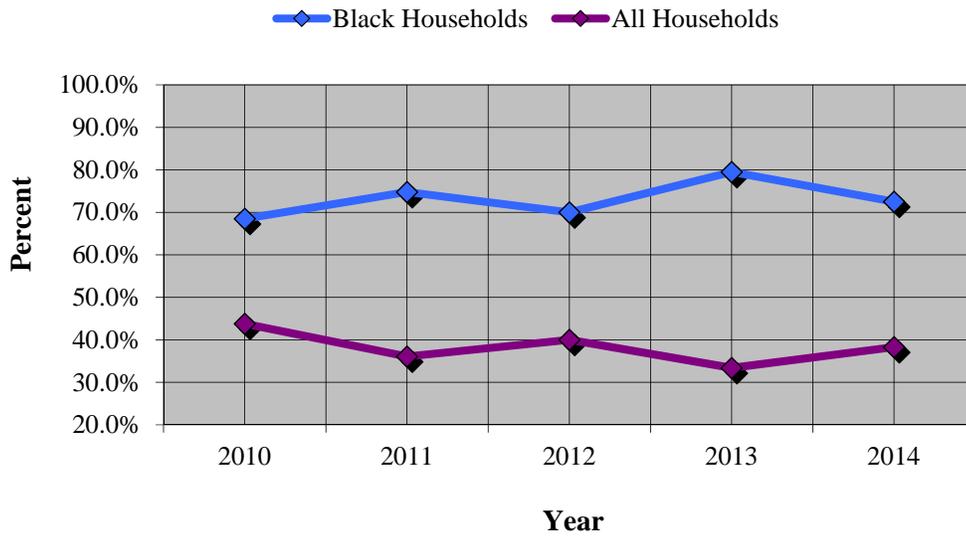
Year	All Households					Black Households				
	Total Family HHs	Male HH, no wife present	Female HH, no husband present	Total Single Parent HHs	% of Single Parent HHs	Total Family HHs	Male HH, no wife present	Female HH, no husband present	Total Single Parent HHs	% of Single Parent HHs
2014	27,707	2,899	7,706	10,605	38.3%	2,748	50	1,941	1,991	72.5%
2013	27,557	1,905	7,304	9,209	33.4%	3,734	164	2,803	2,967	79.5%
2012	29,151	2,804	8,849	11,653	40.0%	3,236	660	1,604	2,264	70.0%
2011	28,918	2,312	8,131	10,443	36.1%	2,889	266	1,896	2,162	74.8%
2010	28,515	2,741	9,753	12,494	43.8%	3,898	613	2,056	2,669	68.5%
2009	28,211	2,842	6,778	9,620	34.1%	3,454	509	2,158	2,667	77.2%
2008	28,366	2,310	8,096	10,406	36.7%	3,244	267	1,581	1,848	57.0%
2007	26,870	3,048	6,092	9,140	34.0%	3,466	560	1,573	2,133	61.5%
2006	29,153	2,961	6,610	9,571	32.8%	2,966	292	1,966	2,258	76.1%

Source: American Community Survey, UDG and Bowen National Research

As the preceding table illustrates, the share of single-parent households within the city of Evansville has generally represented over one-third of all households. When limited to just Black households, the share of single-parent households has generally been over 70% for most years, roughly double the overall city averages. As such, it is clear that a large majority of Black households are comprised of single-parent households.

The line graph on the following page illustrates the share of single-parent households of Blacks compared all households in Evansville from 2010 to 2014.

Single-Parent Households (2010-2014)



Disability Rates – Disability rates for minorities are not available on a Census Tract level. As a result, we have shown the disability rates for the *overall* population within each Census Tract using the five-year rolling average for the time periods of 2008 to 2012 and 2011 to 2015 (note: periods slightly overlap). These disability rates are illustrated for each Tract in the table below, with data for the minority concentrated areas shown in green shading.

Census Tract	Minority Concentrated Area	Percent of Population with Disability (2008-2012 ACS)	Percent of Population with Disability (2011-2015 ACS)	Change in Percent of Pop with a Disability
181630001.00		10.8%	16.1%	5.3%
181630002.01		12.3%	12.4%	0.1%
181630002.02		15.4%	13.5%	-1.9%
181630003.00		8.5%	13.2%	4.7%
181630004.00		6.8%	5.9%	-0.9%
181630005.00		10.3%	11.1%	0.8%
181630006.00		3.5%	9.4%	5.9%
181630008.00	x	23.0%	18.7%	-4.3%
181630009.00	x	8.5%	15.6%	7.1%
181630010.00	x	15.5%	13.6%	-1.8%
181630011.00	x	16.3%	17.5%	1.2%
181630012.00	x	24.3%	23.5%	-0.8%
181630013.00	x	17.1%	24.2%	7.1%
181630014.00	x	17.7%	17.5%	-0.3%
181630015.00	x	21.3%	20.4%	-0.8%
181630017.00	x	16.5%	26.3%	9.8%

Source: American Community Survey (2011-2015), UDG and Bowen National Research

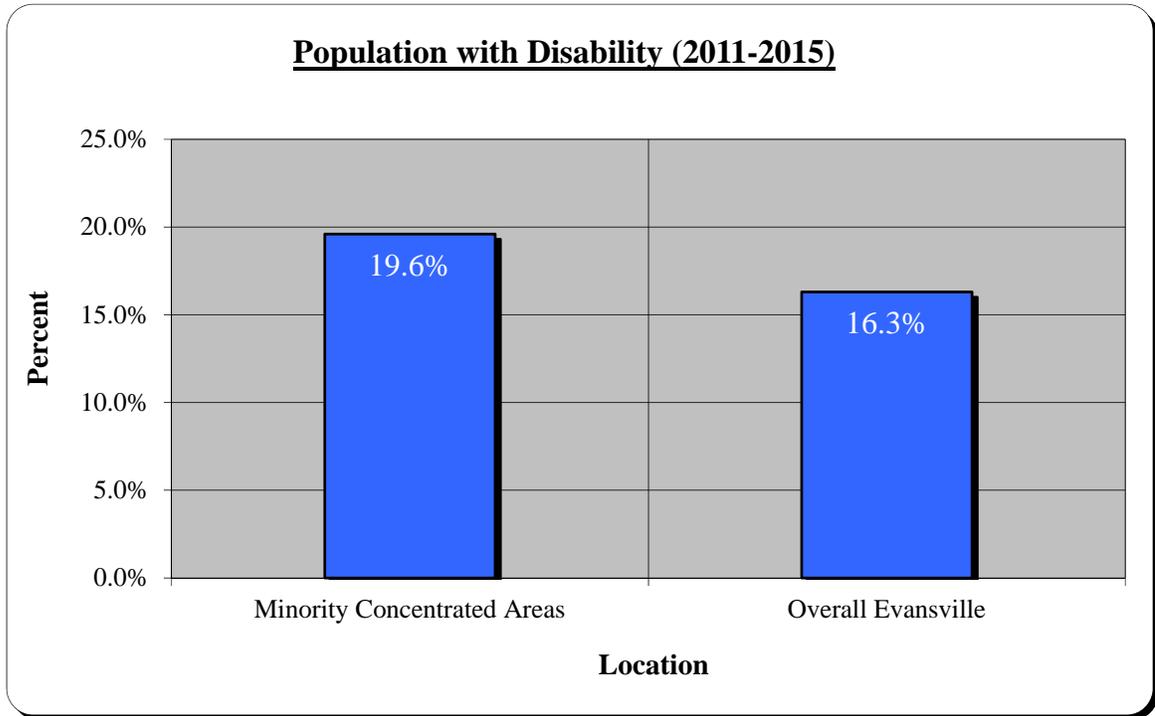
(continued)

Census Tract	Minority Concentrated Area	Percent of Population with Disability (2008-2012 ACS)	Percent of Population with Disability (2011-2015 ACS)	Change in Percent of Pop with a Disability
181630018.00		17.0%	15.8%	-1.2%
181630019.00		32.0%	30.0%	-2.1%
181630020.00		23.2%	28.5%	5.3%
181630021.00		19.2%	23.4%	4.2%
181630023.00		16.8%	21.6%	4.8%
181630024.00		15.4%	14.4%	-1.0%
181630025.00		26.9%	24.7%	-2.2%
181630026.00		24.9%	19.5%	-5.4%
181630028.00		27.2%	25.1%	-2.1%
181630029.00		11.4%	12.0%	0.6%
181630030.00		6.7%	18.5%	1.8%
181630031.00		14.0%	10.8%	-3.2%
181630032.00		11.5%	11.7%	0.2%
181630033.00		22.7%	23.7%	1.0%
181630034.00		14.0%	12.9%	-1.2%
181630035.00		16.0%	15.8%	-0.2%
181630036.00		20.2%	15.6%	-4.6%
181630037.01		9.6%	14.7%	5.1%
181630037.02	x	12.7%	18.9%	6.2%
181630038.01		11.3%	16.7%	5.3%
181630038.03		9.3%	7.7%	-1.6%
181630038.04		12.6%	12.4%	-0.3%
181630039.00		11.4%	15.9%	4.6%
181630101.00		13.0%	17.1%	4.1%
181630102.02		10.4%	8.6%	-1.8%
City of Evansville		14.6%	16.3%	1.7%

Source: American Community Survey, UDG and Bowen National Research

The overall average share of population with disability among all Census Tracts is 16.3%, between 2011 and 2015. Within the minority concentrated areas (shown in green shading), the average share of population with a disability is 19.6%, with the highest share at 26.3% in Census Tract 17.00. While disability rates are higher in the minority concentrated areas, there are still some other areas of Evansville that have higher shares of disabled persons. It is important to note that the age of householders often has a significant influence on the propensity for disabilities, regardless of race.

The graph below compares the population with a disability for Blacks compared with the overall city of Evansville.



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



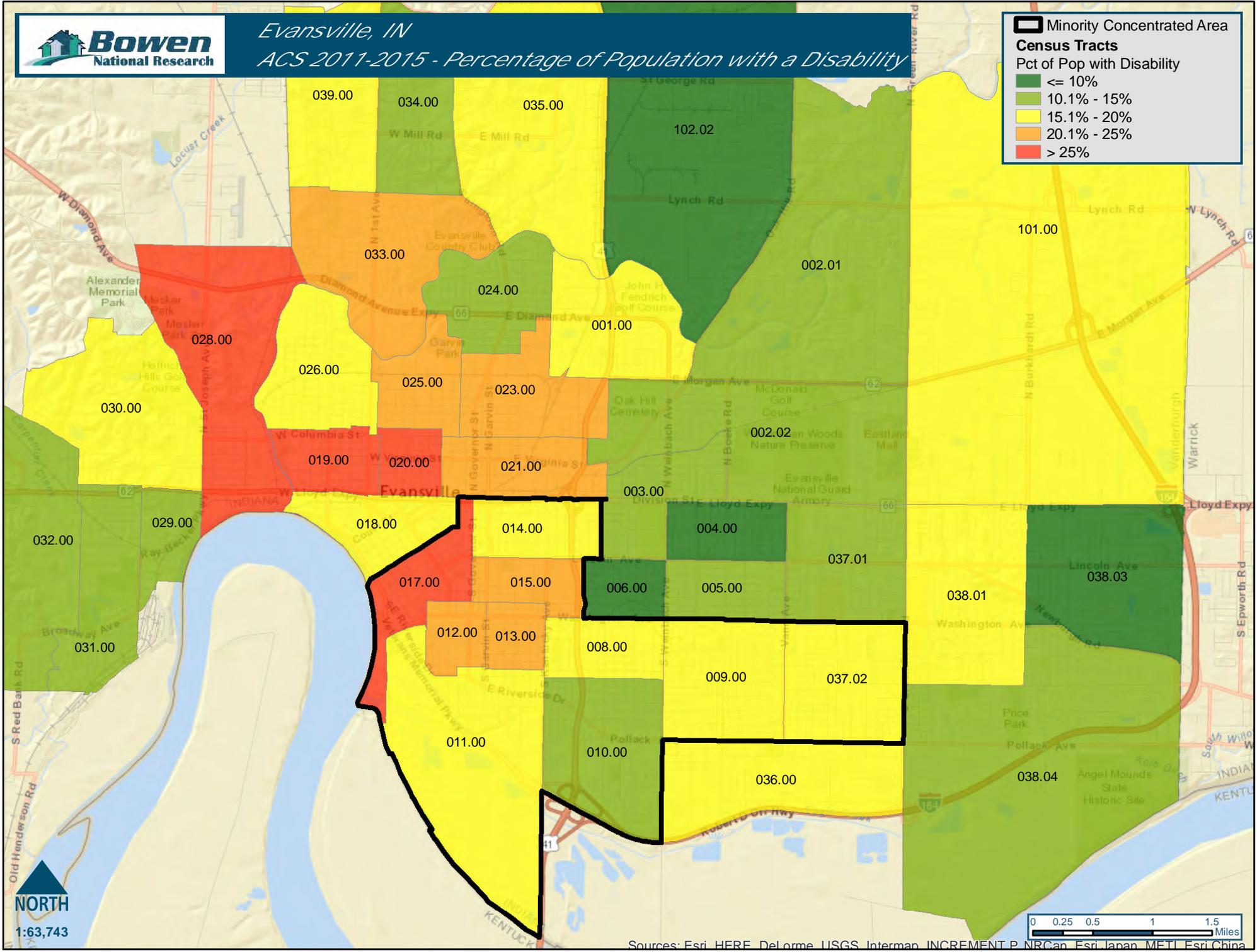
Evansville, IN ACS 2011-2015 - Percentage of Population with a Disability

Minority Concentrated Area

Census Tracts

Pct of Pop with Disability

- <= 10%
- 10.1% - 15%
- 15.1% - 20%
- 20.1% - 25%
- > 25%



NORTH
1:63,743



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China

Health Care - The Centers for Disease Control (CDC) produce estimates at the both the city and Census Tract level for a variety of health indicators. While the estimates are presented as year 2014, the data actually comes from a variety of surveys taken over a five-year period and then weighted to year 2014. The following table summarizes various health indicators for each of the Census Tracts in the city. While data is not available on a race level, we highlight (green shade) data related to the minority concentrated areas.

Census Tract	Minority Concentrated Area	Current lack of health insurance among adults aged 18-64 years Year 2014	Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2014	Visits to dentist or dental clinic among adults aged ≥18 years Year 2014	Binge drinking among adults aged ≥18 years Year 2014	Obesity among adults aged ≥18 years Year 2014	Current smoking among adults aged ≥18 years Year 2014	No leisure-time physical activity among adults aged ≥18 years Year 2014	Sleeping less than 7 hours among adults aged ≥18 years Year 2014	Cancer (excluding skin cancer) among adults aged ≥18 years Year 2014	Mental health not good for ≥14 days among adults aged ≥18 years Year 2014	Physical health not good for ≥14 days among adults aged ≥18 years Year 2014
181630001.00		19.4%	70.4%	58.9%	15.9%	34.9%	26.6%	30.1%	38.9%	6.4%	14.7%	15.1%
181630002.01		14.0%	73.1%	68.6%	16.6%	30.4%	19.7%	24.1%	36.2%	6.9%	11.4%	11.5%
181630002.02		16.9%	74.2%	62.8%	14.3%	31.3%	21.8%	30.2%	36.1%	8.7%	12.7%	14.7%
181630003.00		19.5%	67.8%	61.3%	18.5%	29.4%	24.6%	25.3%	37.7%	4.2%	14.8%	11.3%
181630004.00		12.8%	71.3%	70.9%	18.8%	27.8%	18.5%	21.2%	34.2%	6.2%	11.1%	10.0%
181630005.00		10.6%	74.1%	74.3%	16.9%	28.0%	16.9%	20.6%	33.8%	7.2%	10.3%	10.0%
181630006.00		13.7%	70.7%	68.7%	18.6%	30.0%	19.9%	21.8%	36.2%	5.5%	11.7%	10.4%
181630008.00	x	19.5%	72.0%	58.2%	15.3%	36.3%	25.9%	29.9%	40.5%	6.0%	14.6%	14.7%
181630009.00	x	21.8%	70.8%	55.8%	15.3%	36.5%	27.4%	31.7%	40.4%	6.3%	15.4%	15.9%
181630010.00	x	26.8%	70.1%	47.4%	13.5%	40.9%	32.3%	36.7%	43.2%	5.9%	18.5%	19.5%
181630011.00	x	27.2%	73.0%	45.6%	12.3%	44.8%	30.7%	37.4%	46.3%	5.4%	18.0%	19.1%
181630012.00	x	24.6%	72.5%	50.6%	14.2%	40.0%	28.5%	34.2%	44.0%	5.7%	16.4%	17.0%
181630013.00	x	27.8%	73.1%	45.6%	12.8%	43.8%	31.6%	37.5%	46.5%	5.4%	18.1%	19.0%
181630014.00	x	31.2%	73.1%	42.4%	11.5%	44.4%	32.0%	40.5%	46.3%	5.9%	19.0%	20.9%
181630015.00	x	25.8%	75.6%	47.2%	12.0%	45.3%	28.2%	37.2%	47.0%	5.8%	16.5%	18.5%
181630017.00	x	23.8%	72.7%	50.5%	12.7%	40.5%	27.4%	35.0%	41.7%	6.7%	16.5%	19.3%

Source: Center for Disease Control, UDG and Bowen National Research

(continued)

Census Tract	Minority Concentrated Area	Current lack of health insurance among adults aged 18-64 years Year 2014	Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2014	Visits to dentist or dental clinic among adults aged ≥18 years Year 2014	Binge drinking among adults aged ≥18 years Year 2014	Obesity among adults aged ≥18 years Year 2014	Current smoking among adults aged ≥18 years Year 2014	No leisure-time physical activity among adults aged ≥18 years Year 2014	Sleeping less than 7 hours among adults aged ≥18 years Year 2014	Cancer (excluding skin cancer) among adults aged ≥18 years Year 2014	Mental health not good for ≥14 days among adults aged ≥18 years Year 2014	Physical health not good for ≥14 days among adults aged ≥18 years Year 2014
181630018.00		19.8%	72.1%	56.3%	13.9%	37.9%	25.2%	31.5%	39.1%	7.2%	14.3%	17.4%
181630019.00		28.9%	69.2%	44.7%	13.1%	42.1%	33.9%	39.0%	42.7%	6.2%	19.3%	22.2%
181630020.00		26.0%	73.5%	48.8%	11.2%	38.6%	28.1%	39.6%	39.7%	8.7%	16.8%	21.7%
181630021.00		25.3%	67.6%	50.2%	15.8%	38.7%	32.4%	34.0%	41.9%	5.2%	17.8%	17.6%
181630023.00		24.0%	68.3%	51.3%	15.2%	38.4%	31.9%	33.9%	41.5%	5.5%	17.8%	17.9%
181630024.00		17.5%	70.9%	61.2%	16.3%	33.8%	25.3%	28.7%	38.1%	6.7%	14.0%	14.3%
181630025.00		26.9%	68.1%	47.8%	14.7%	39.4%	33.8%	36.3%	42.2%	5.5%	18.8%	19.1%
181630026.00		28.1%	68.8%	45.4%	13.3%	41.2%	34.0%	38.8%	42.6%	6.0%	19.3%	21.2%
181630028.00		17.7%	70.5%	61.5%	17.5%	32.6%	26.2%	28.3%	38.3%	6.3%	14.3%	13.9%
181630029.00		13.4%	71.0%	68.5%	18.0%	30.8%	21.1%	22.9%	35.9%	6.2%	12.0%	11.3%
181630030.00		15.4%	71.4%	66.0%	17.6%	29.9%	21.9%	25.2%	35.9%	6.8%	12.6%	12.2%
181630031.00		19.7%	68.9%	58.6%	16.9%	33.8%	27.2%	29.1%	38.6%	5.9%	15.2%	14.6%
181630032.00		16.6%	70.7%	63.9%	17.3%	31.6%	22.8%	26.1%	36.7%	6.2%	13.1%	12.7%
181630033.00		18.8%	73.0%	60.0%	13.9%	33.3%	23.7%	31.2%	37.3%	7.9%	14.1%	15.8%
181630034.00		13.1%	74.4%	69.1%	15.7%	30.2%	19.9%	25.1%	35.1%	8.2%	11.4%	12.3%
181630035.00		17.0%	71.0%	63.0%	18.2%	32.6%	24.1%	26.2%	38.1%	6.1%	12.9%	12.7%
181630036.00		20.6%	70.8%	56.6%	15.3%	36.6%	27.8%	31.1%	40.3%	6.1%	15.7%	15.8%
181630037.01		13.7%	74.6%	67.6%	14.8%	31.6%	20.0%	25.8%	36.0%	7.8%	11.8%	13.0%
181630037.02	x	24.0%	72.0%	53.4%	13.6%	37.4%	26.4%	33.9%	40.4%	6.8%	15.6%	17.0%
181630038.01		14.0%	74.0%	68.2%	15.0%	30.2%	18.1%	24.3%	35.0%	7.5%	11.4%	12.0%

Source: Center for Disease Control, UDG and Bowen National Research

(continued)

Census Tract	Minority Concentrated Area	Current lack of health insurance among adults aged 18-64 years Year 2014	Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2014	Visits to dentist or dental clinic among adults aged ≥18 years Year 2014	Binge drinking among adults aged ≥18 years Year 2014	Obesity among adults aged ≥18 years Year 2014	Current smoking among adults aged ≥18 years Year 2014	No leisure-time physical activity among adults aged ≥18 years Year 2014	Sleeping less than 7 hours among adults aged ≥18 years Year 2014	Cancer (excluding skin cancer) among adults aged ≥18 years Year 2014	Mental health not good for ≥14 days among adults aged ≥18 years Year 2014	Physical health not good for ≥14 days among adults aged ≥18 years Year 2014
181630038.03		9.4%	74.6%	76.2%	16.9%	27.5%	15.0%	18.9%	33.3%	7.1%	9.4%	9.3%
181630038.04		15.5%	74.1%	65.1%	14.5%	32.5%	20.5%	26.6%	37.0%	7.3%	12.6%	13.2%
181630039.00		14.7%	74.2%	66.9%	14.9%	29.9%	19.5%	26.7%	35.0%	8.3%	11.6%	12.8%
181630101.00		21.6%	66.7%	57.7%	18.2%	32.0%	26.1%	26.8%	39.4%	4.1%	14.9%	12.1%
181630102.02		12.0%	75.7%	71.2%	14.6%	29.8%	17.8%	24.4%	34.6%	8.7%	10.6%	12.0%
City of Evansville (Median)		19.5%	72.0%	58.9%	15.2%	33.8%	25.9%	29.9%	38.6%	6.2%	14.6%	14.7%

Source: Center for Disease Control, UDG and Bowen National Research

Using the information from the preceding table, we compared the *median share* of healthcare metrics for the overall city with the minority concentrated areas in the following table (Note: Categories in which the minority concentrated areas show statistical data that represents a more negative attribute than the overall city are shaded in yellow).

Category	Median Share	
	Overall City	Minority Concentrated Areas
Current lack of health insurance among adults aged 18-64 years Year 2014	19.5%	25.2%
Visits to doctor for routine checkup within the past year among adults aged ≥18 years Year 2014	72.0%	72.6%
Visits to dentist or dental clinic among adults aged ≥18 years Year 2014	58.9%	49.0%
Binge drinking among adults aged ≥18 years Year 2014	15.2%	13.2%
Obesity among adults aged ≥18 years Year 2014	33.8%	40.7%
Current smoking among adults aged ≥18 years Year 2014	25.9%	28.4%
No leisure-time physical activity among adults aged ≥18 years Year 2014	29.9%	35.9%
Sleeping less than 7 hours among adults aged ≥18 years Year 2014	33.6%	43.6%
Cancer (excluding skin cancer) among adults aged ≥18 years Year 2014	6.2%	5.9%
Mental health not good for ≥14 days among adults aged ≥18 years Year 2014	14.6%	16.5%
Physical health not good for ≥14 days among adults aged ≥18 years Year 2014	14.7%	18.8%

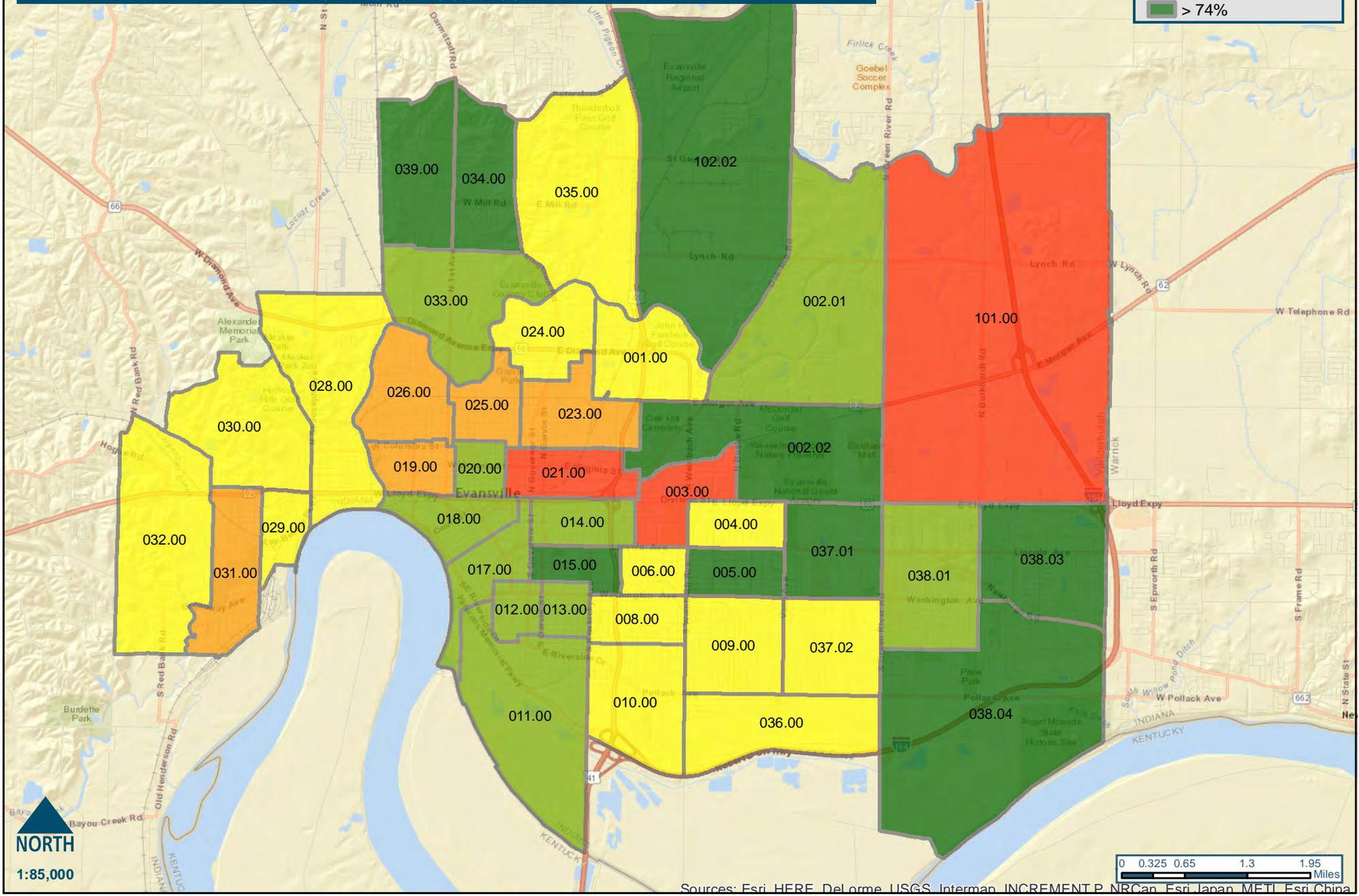
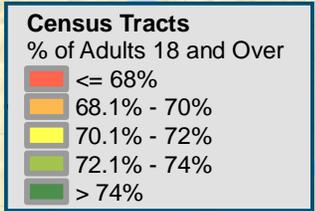
As the preceding table illustrates, the minority concentrated areas exhibit health-related characteristics that are generally considered more negative than the overall city. These statistics indicate that residents of the minority concentrated areas are more likely to lack health insurance, visit a dentist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

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

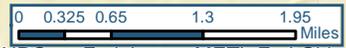
- Percent of Adults Who Visited Doctor for Routine Checkup
- Percent of Adults Who Reported No Leisure-time Physical Activity
- Percent of Adults Lacking Current Health Care Insurance Coverage
- Percent of Adults Reported Sleeping Less than 7 Hours Per Night
- Percent of Adults Currently Smoking Cigarettes
- Percent of Adults Reporting Having 5 or More Drinks in Past 30 Days
- Percent of Adults Who Reported Their Body Mass Index as Obese
- Percent of Adults Who Have Been Diagnosed with Diabetes
- Percent of Adults Diagnosed with Cancer (Excluding Skin)
- Percent of Adults Reported Poor Mental Health for 14 or More Days



Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Visited a Doctor for a Routine Checkup
Within the Past Year



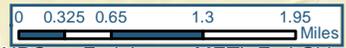
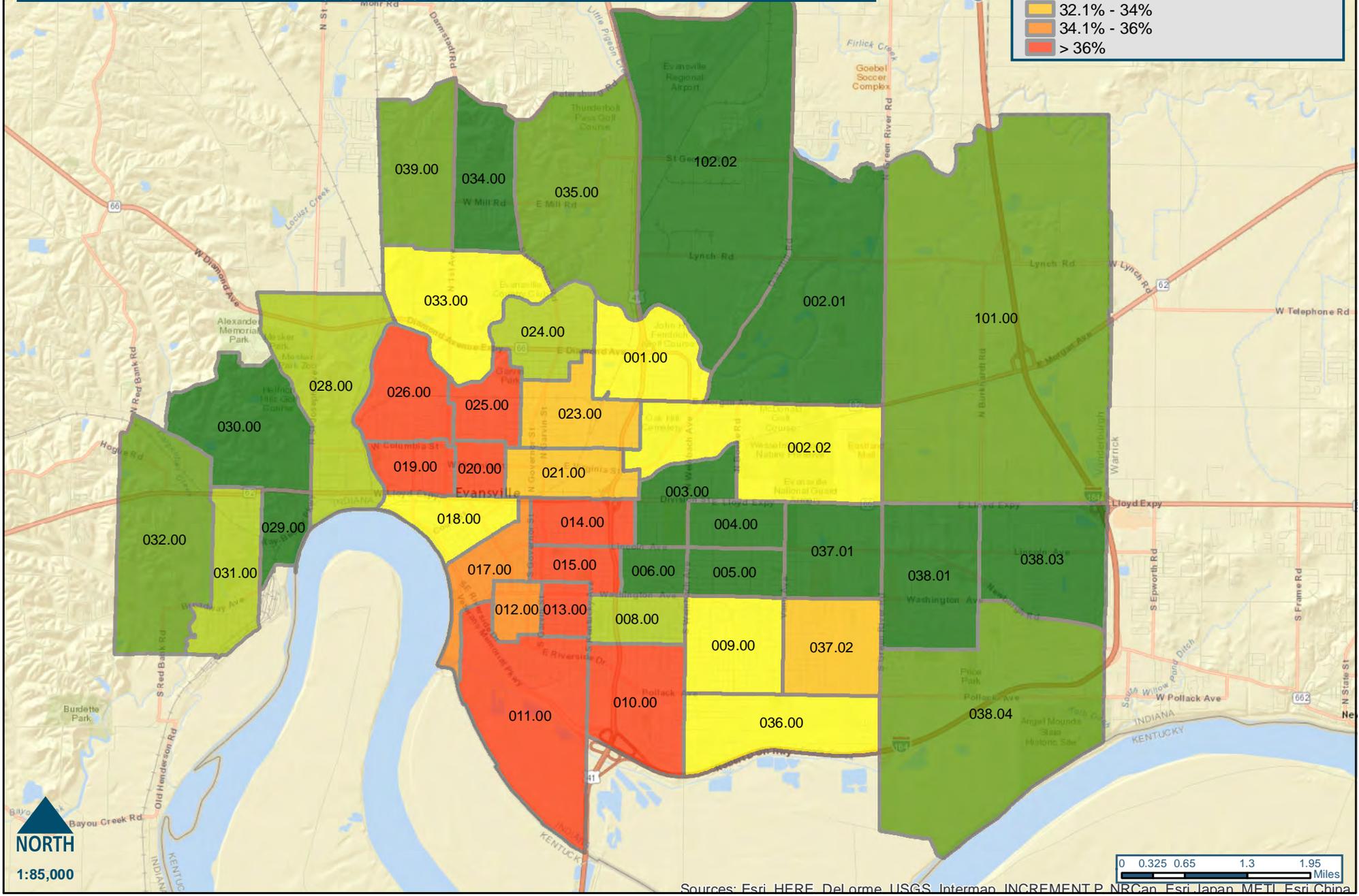
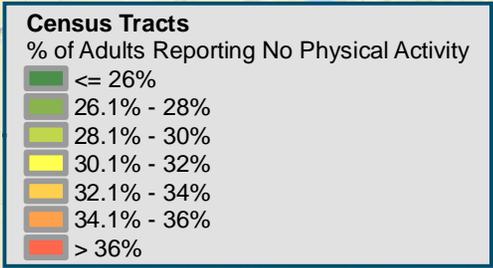
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Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



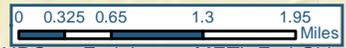
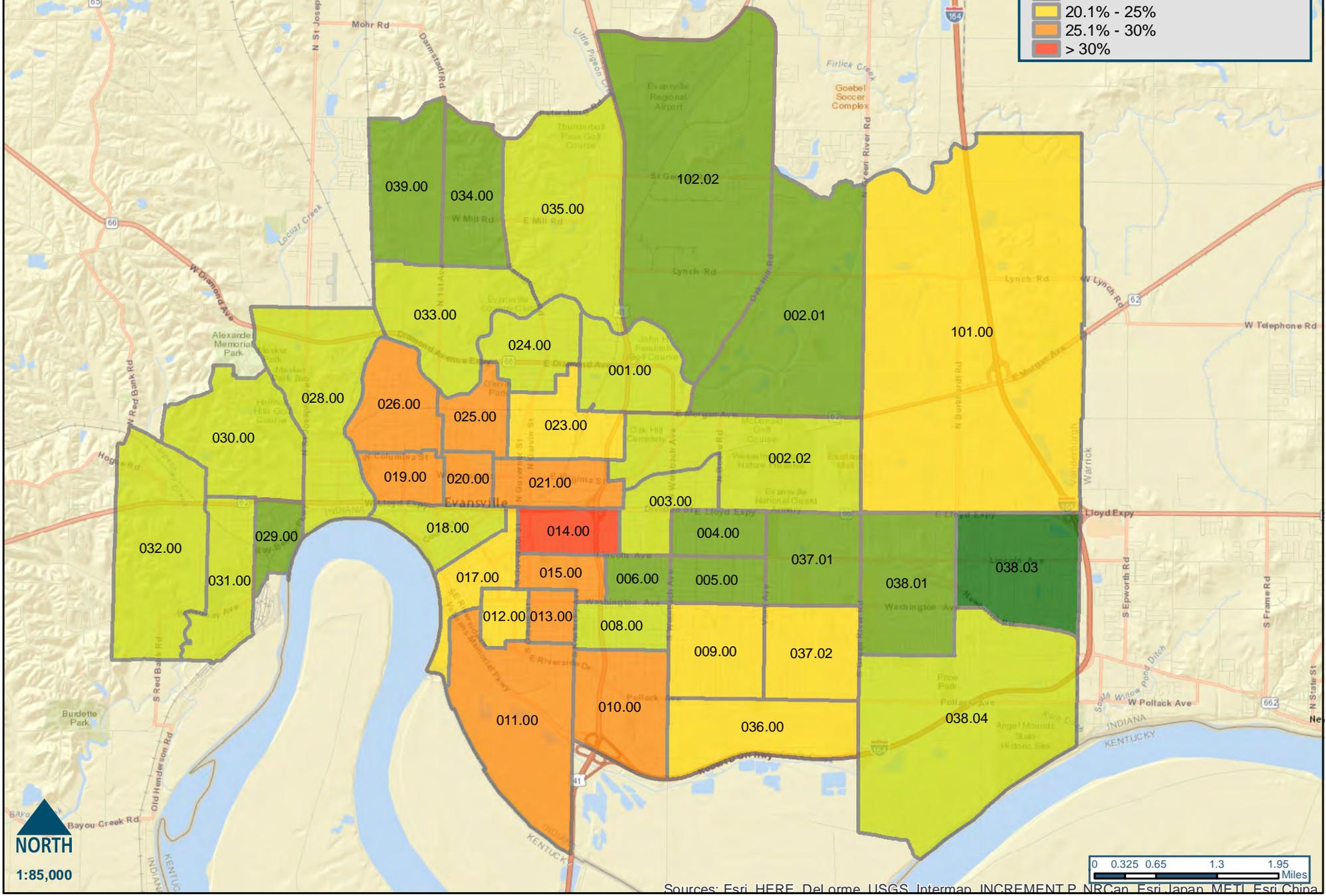
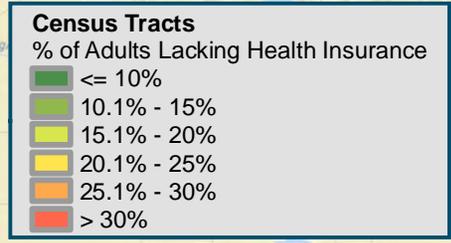
Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Reported No Leisure-Time Physical Activity
in the Past Month



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



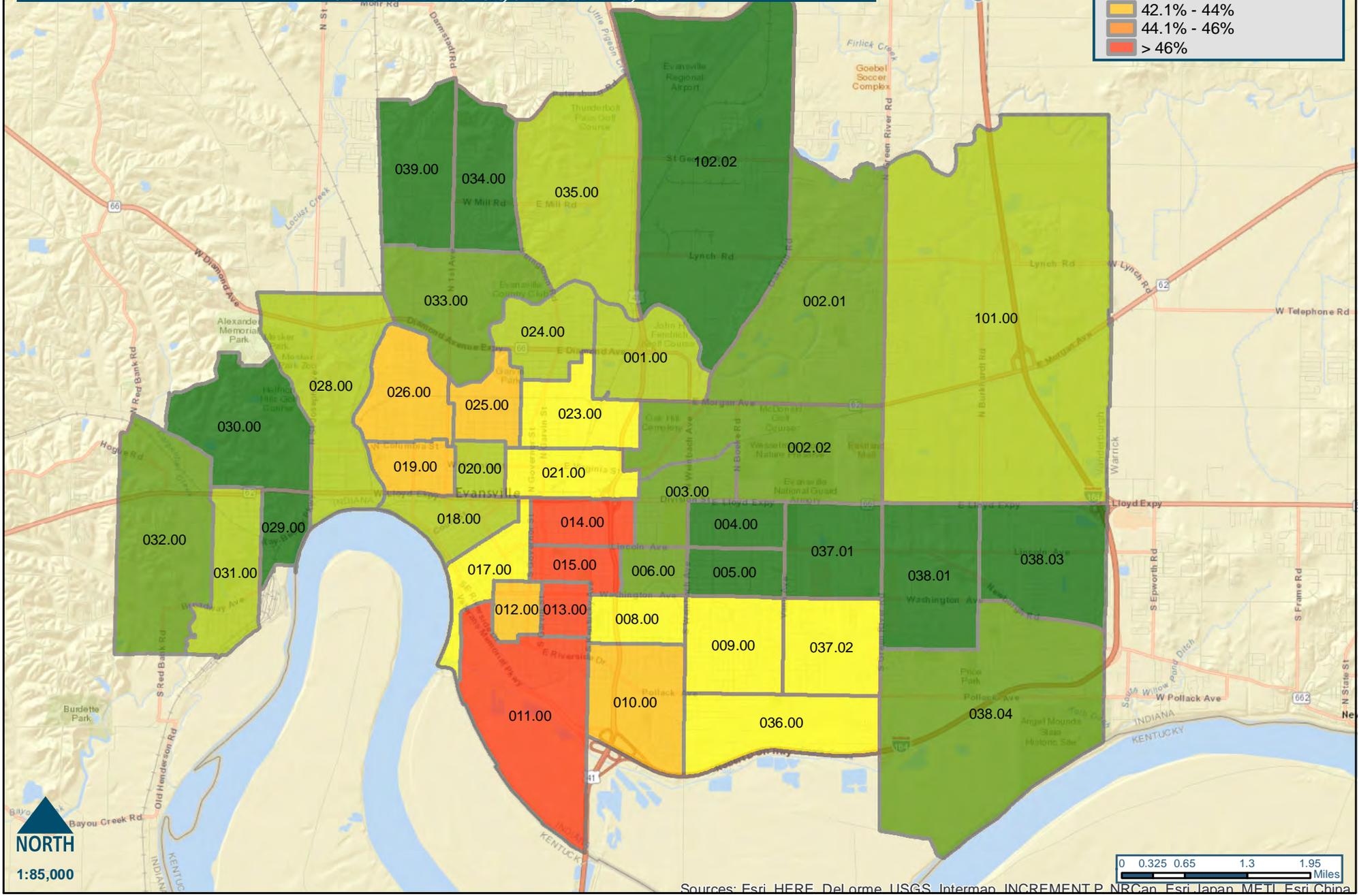
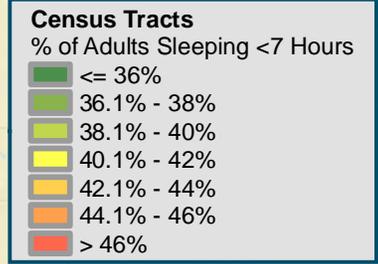
Evansville, IN
Year 2014 - Percentage of Adults Age 18 to 64
Lacking Current Health Insurance Coverage



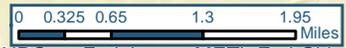
Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



*Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Reported Sleeping Less Than
7 Hours on Average Each Night*



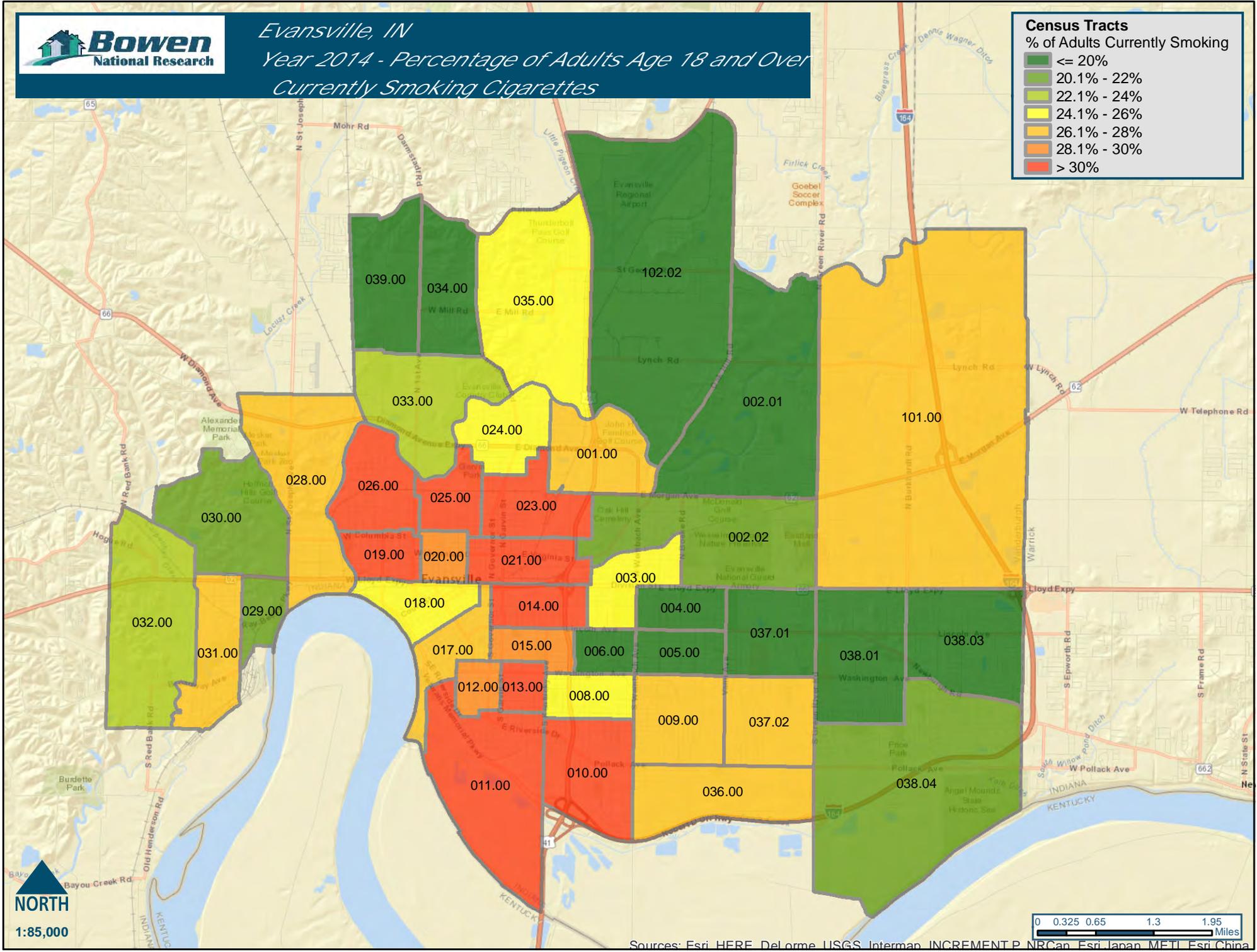
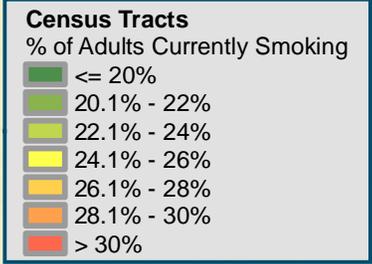
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Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Currently Smoking Cigarettes



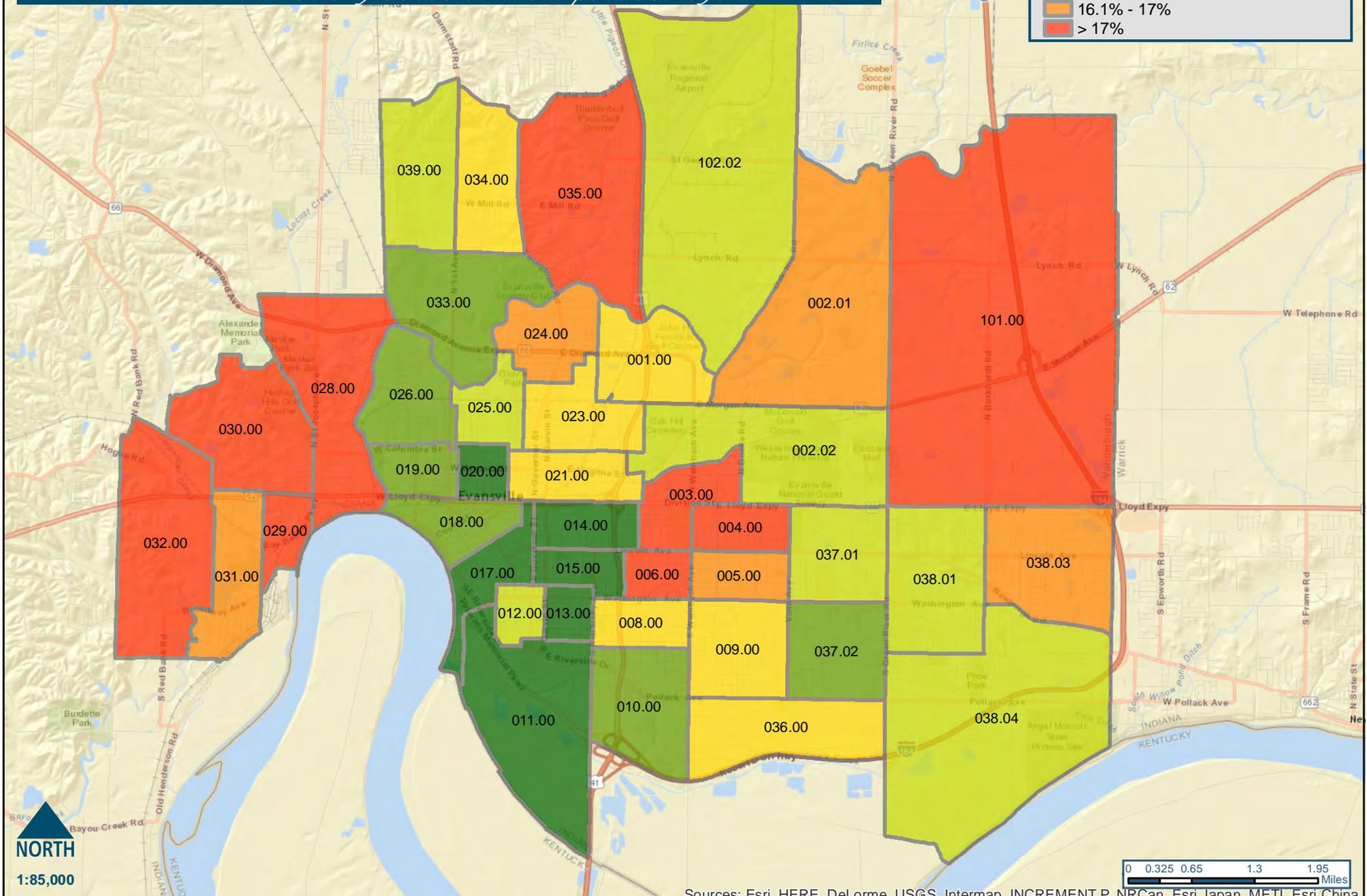
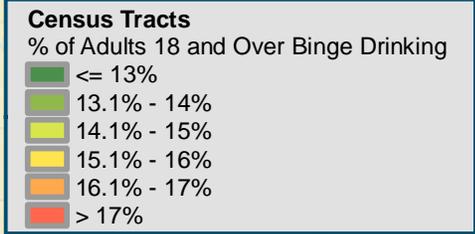
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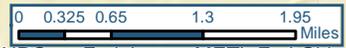
Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



*Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Reporting Having 5 or More Drinks
on any Occasion in the past 30 Days*



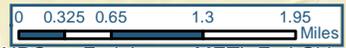
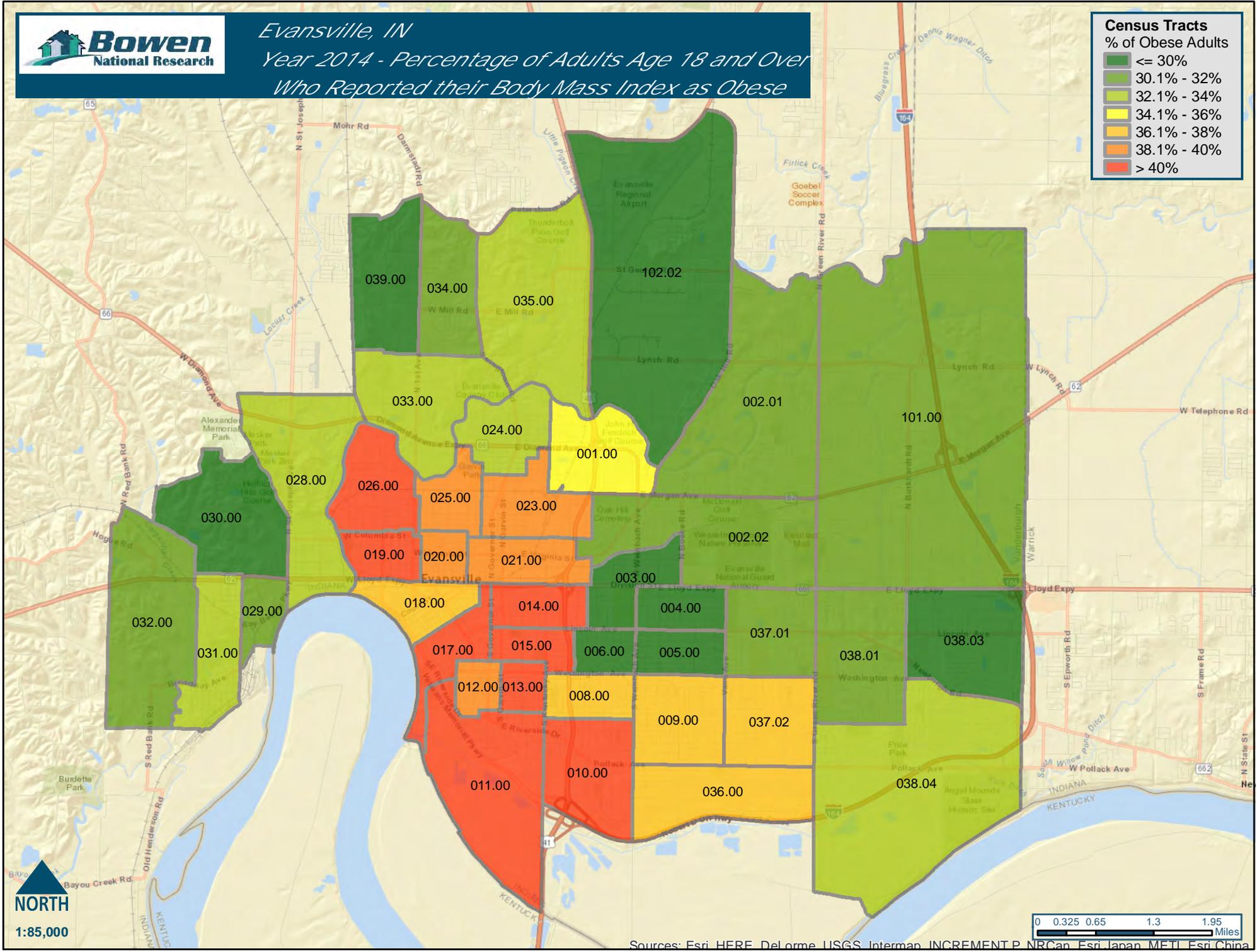
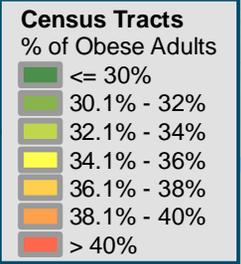
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Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



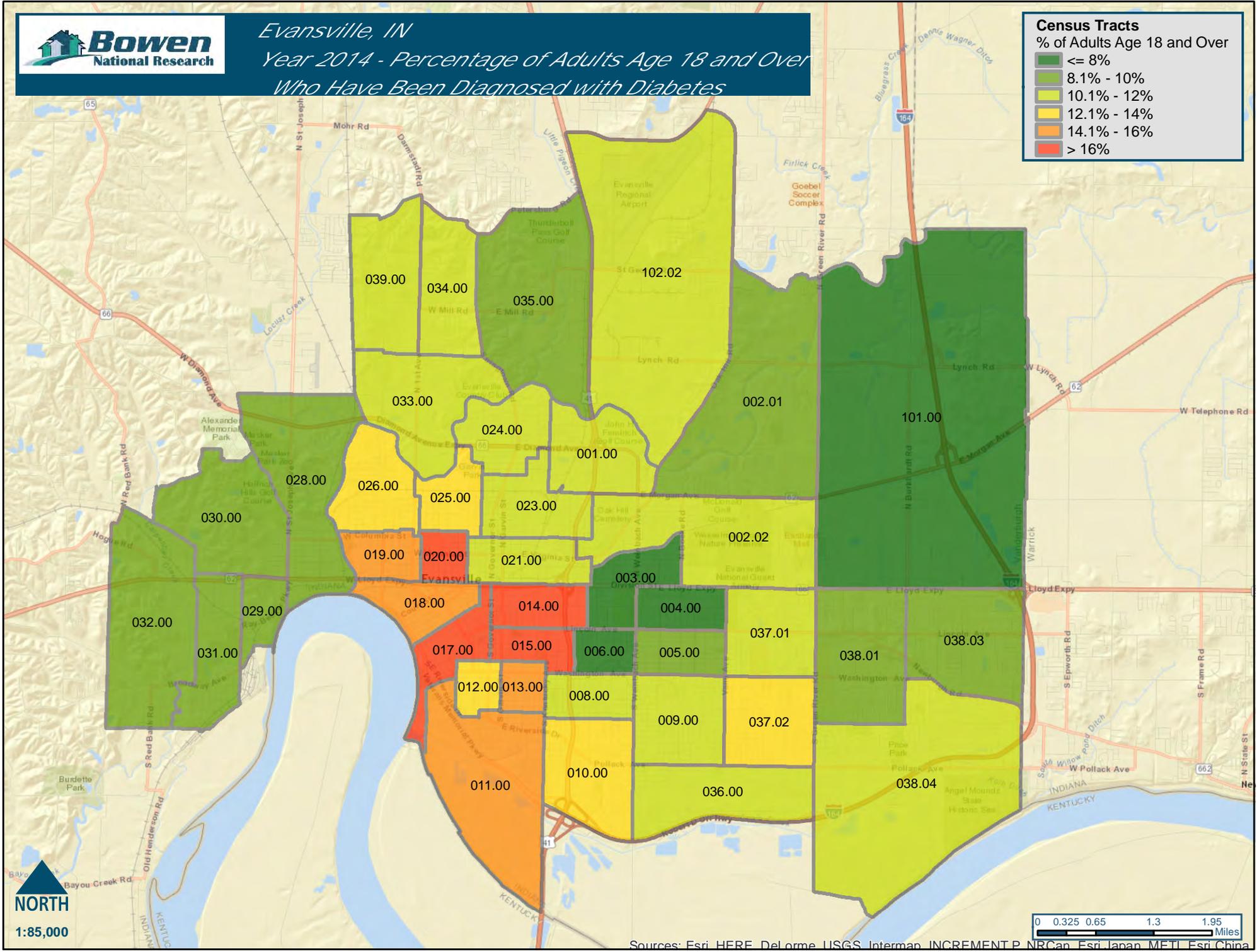
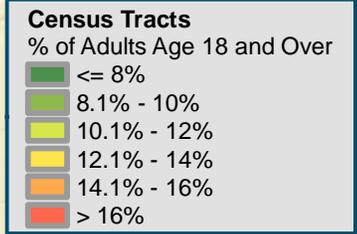
Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Reported their Body Mass Index as Obese



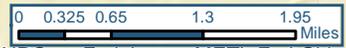
Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Have Been Diagnosed with Diabetes



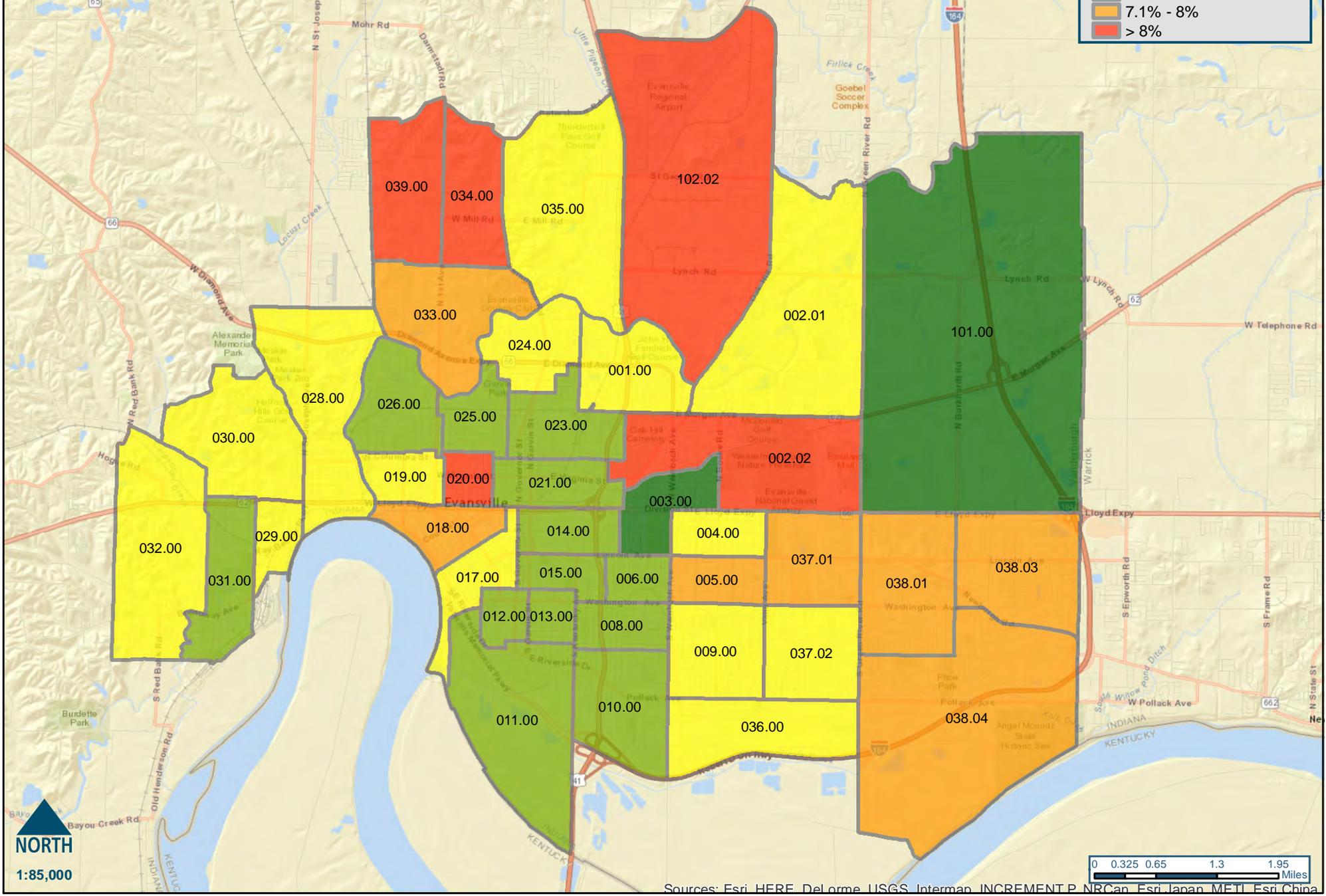
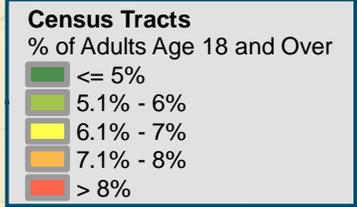
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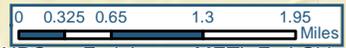
Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Have Been Diagnosed with Cancer (Excluding Skin)



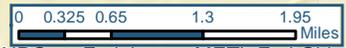
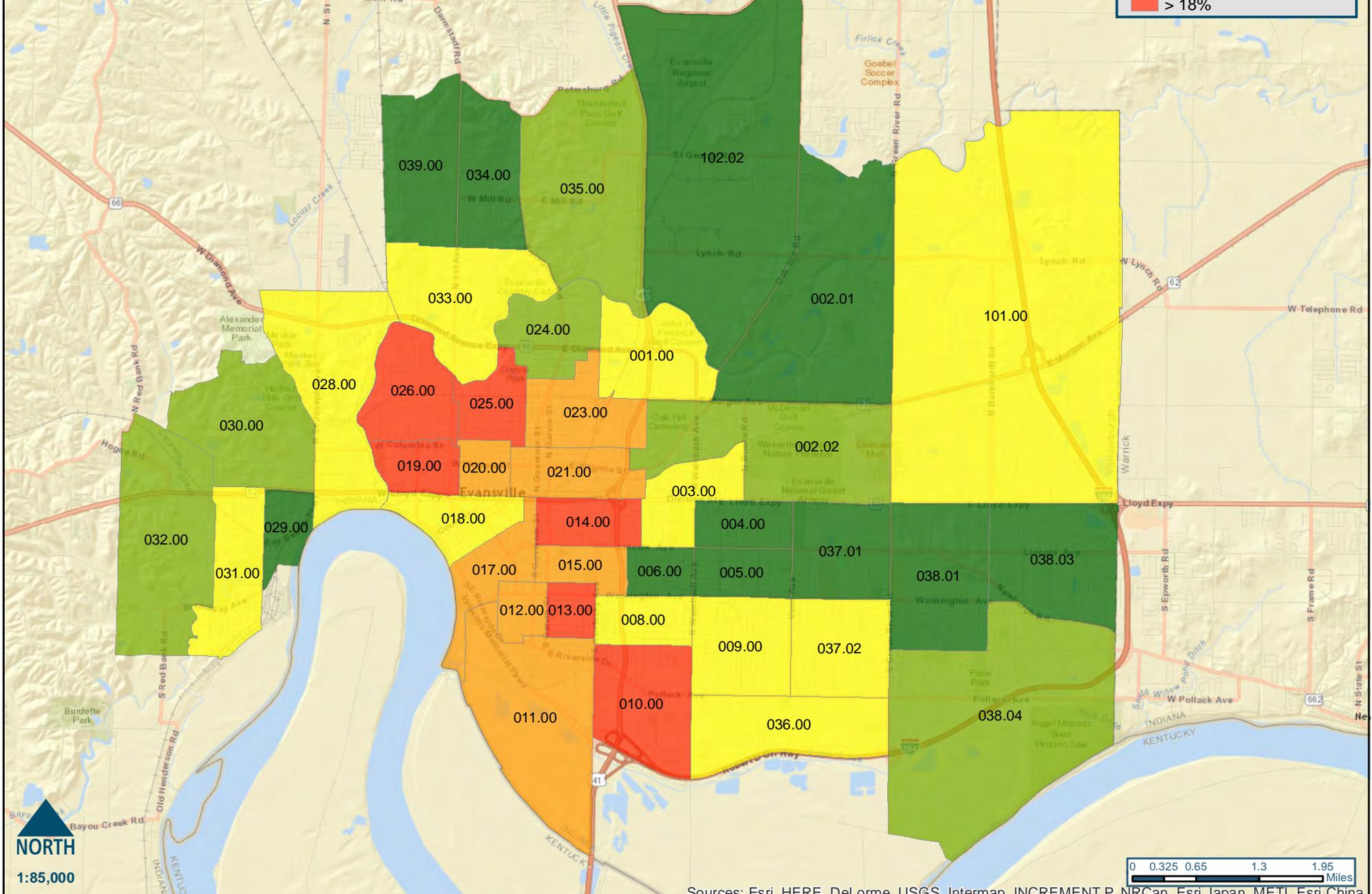
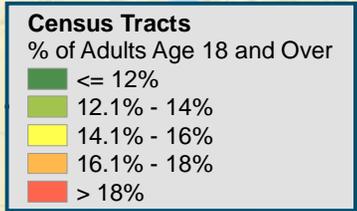
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Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



*Evansville, IN
Year 2014 - Percentage of Adults Age 18 and Over
Who Reported Poor Mental Health for
14 or More Days in the Past Month*



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China

Incidents of Crime – The location of each reported major crime incident in Evansville from 2012 to 2016 was provided for each Census Tract and illustrated in the table shown below. We calculated the average major crime incidents by illustrating the average number of crimes per 1,000 people for each Tract to provide an accurate representation between the Tracts.

Census Tract	Minority Concentrated Area	Major Crime Incidents per 1,000 People - 2012	Major Crime Incidents per 1,000 People - 2013	Major Crime Incidents per 1,000 People - 2014	Major Crime Incidents per 1,000 People - 2015	Major Crime Incidents per 1,000 People - 2016	Average Number of Incidents per 1,000 people for All Major Crime Incidents 2012-2016
181630001.00		111	106	105	99	144	113
181630002.01		24	14	20	19	18	19
181630002.02		173	161	117	154	139	149
181630003.00		47	33	27	35	33	35
181630004.00		14	8	17	15	16	14
181630005.00		16	18	24	19	23	20
181630006.00		34	29	30	22	30	29
181630008.00	x	63	71	49	70	58	62
181630009.00	x	57	39	47	50	52	49
181630010.00	x	80	72	104	105	101	93
181630011.00	x	122	121	107	82	99	106
181630012.00	x	93	99	88	87	100	93
181630013.00	x	98	118	94	104	83	99
181630014.00	x	97	106	110	100	100	103
181630015.00	x	94	94	89	92	77	89
181630017.00	x	68	65	57	50	63	61
181630018.00		305	219	187	227	277	243
181630019.00		161	124	179	161	137	152
181630020.00		179	244	157	151	156	177
181630021.00		120	144	135	126	109	127
181630023.00		83	92	108	108	105	99
181630024.00		70	57	47	59	59	59
181630025.00		94	119	163	117	150	129
181630026.00		130	111	119	116	125	120
181630028.00		61	56	49	52	60	56
181630029.00		30	53	47	50	36	43
181630030.00		22	26	34	26	28	27
181630031.00		50	46	51	44	50	48
181630032.00		78	32	69	64	44	58
181630033.00		47	40	44	47	48	45
181630034.00		18	15	24	24	23	21

Source: Evansville Police Department, Uniform Crime Code, UDG and Bowen National Research

(continued)

Census Tract	Minority Concentrated Area	Major Crime Incidents per 1,000 People - 2012	Major Crime Incidents per 1,000 People - 2013	Major Crime Incidents per 1,000 People - 2014	Major Crime Incidents per 1,000 People - 2015	Major Crime Incidents per 1,000 People - 2016	Average Number of Incidents per 1,000 people for All Major Crime Incidents 2012-2016
181630035.00		12	14	16	14	17	15
181630036.00		40	32	42	54	50	44
181630037.01		67	49	42	53	62	55
181630037.02	x	76	74	69	72	78	74
181630038.01		58	55	47	56	47	53
181630038.03		25	20	22	18	23	21
181630038.04		15	10	14	13	11	13
181630039.00		43	39	52	36	33	41
181630101.00		92	84	113	122	90	100
181630102.02		10	8	11	12	11	10
City of Evansville		62	57	61	61	60	60

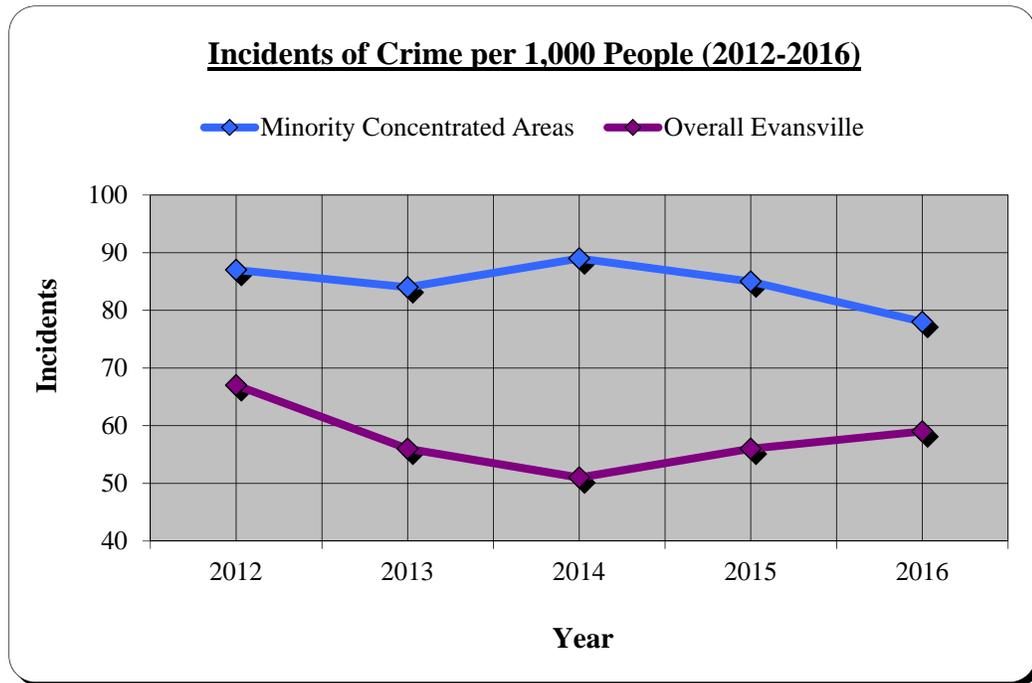
Source: Evansville Police Department, Uniform Crime Code, UDG and Bowen National Research

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

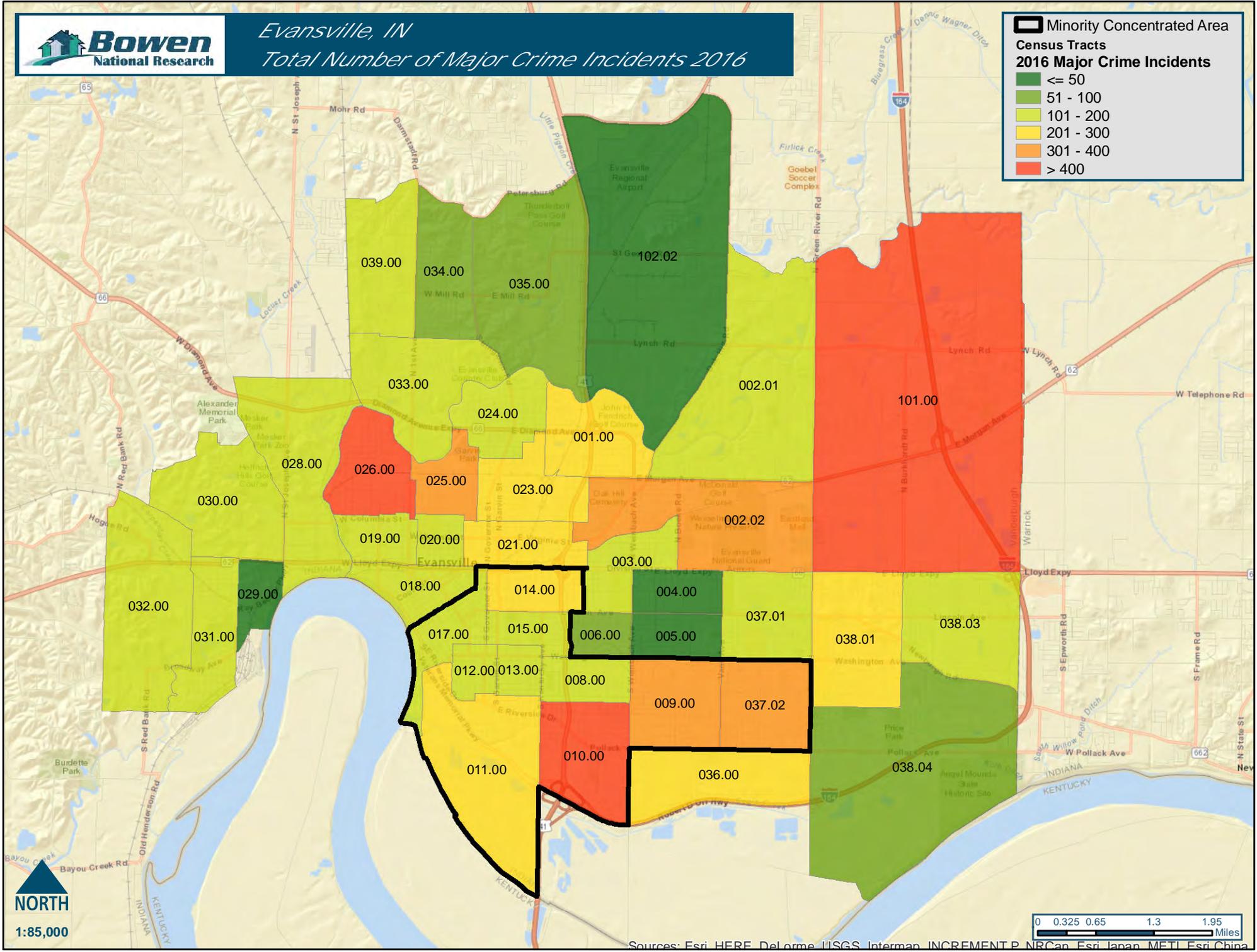
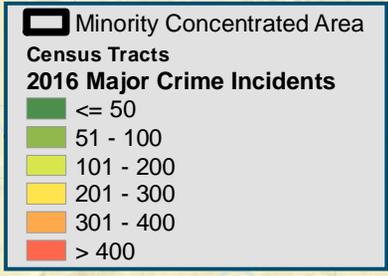
Year	Incidents of Crime per 1,000 People	
	Overall City	Minority Concentrated Areas
2012	67	87
2013	56	84
2014	51	89
2015	56	85
2016	59	78
Average	58	91

As the preceding table illustrates, the incidents of crime per 1,000 people within the minority concentrated areas is notably higher than the overall city of Evansville during each of the past five years. The five-year average crime rate of 91 per 1,000 people for the minority concentrated areas is well above the 58 average incidents of crime for the overall city.

A line graph comparing the crime indices of the minority concentrated areas with the overall city of Evansville is shown below:



A map illustrating the incidents of crime by Census Tract is included on the following page.



Labor Force Participation – We compared the labor force participation rate for the 2006 to 2010 and 2011 to 2015 time period for each Census Tract within Evansville in the table below. While such data is not available on a race level, we compared job participation of the minority concentrated areas (shaded in green) with the overall city.

Census Tract	Minority Concentrated Area	Labor Force Participation Rate; Estimate; Population 16 years and over (2006-2010)	Labor Force Participation Rate; Estimate; Population 16 years and over (2011-2015)	Percent Change in Labor Force Participation Rate
181630001.00		63.2%	67.0%	3.8%
181630002.01		70.2%	69.7%	-0.5%
181630002.02		67.0%	53.8%	-13.2%
181630003.00		63.7%	43.5%	-20.2%
181630004.00		67.3%	63.6%	-3.7%
181630005.00		72.6%	72.1%	-0.5%
181630006.00		67.6%	69.0%	1.4%
181630008.00	x	65.7%	55.7%	-10.0%
181630009.00	x	74.4%	62.5%	-11.9%
181630010.00	x	61.8%	63.6%	1.8%
181630011.00	x	52.2%	61.5%	9.3%
181630012.00	x	59.6%	62.1%	2.5%
181630013.00	x	52.3%	62.9%	10.6%
181630014.00	x	64.7%	58.2%	-6.5%
181630015.00	x	66.1%	57.9%	-8.2%
181630017.00	x	65.7%	54.2%	-11.5%
181630018.00		41.7%	55.0%	13.3%
181630019.00		30.7%	51.7%	21.0%
181630020.00		35.6%	38.1%	2.5%
181630021.00		66.4%	57.6%	-8.8%
181630023.00		61.8%	68.2%	6.4%
181630024.00		68.9%	70.1%	1.2%
181630025.00		55.0%	53.4%	-1.6%
181630026.00		56.4%	52.8%	-3.6%
181630028.00		60.1%	53.3%	-6.8%
181630029.00		74.2%	74.3%	0.1%
181630030.00		70.4%	65.5%	-4.9%
181630031.00		71.0%	67.7%	-3.3%
181630032.00		67.3%	68.1%	0.8%

Source: Bureau of Labor Statistics, UDG and Bowen National Research

(continued)

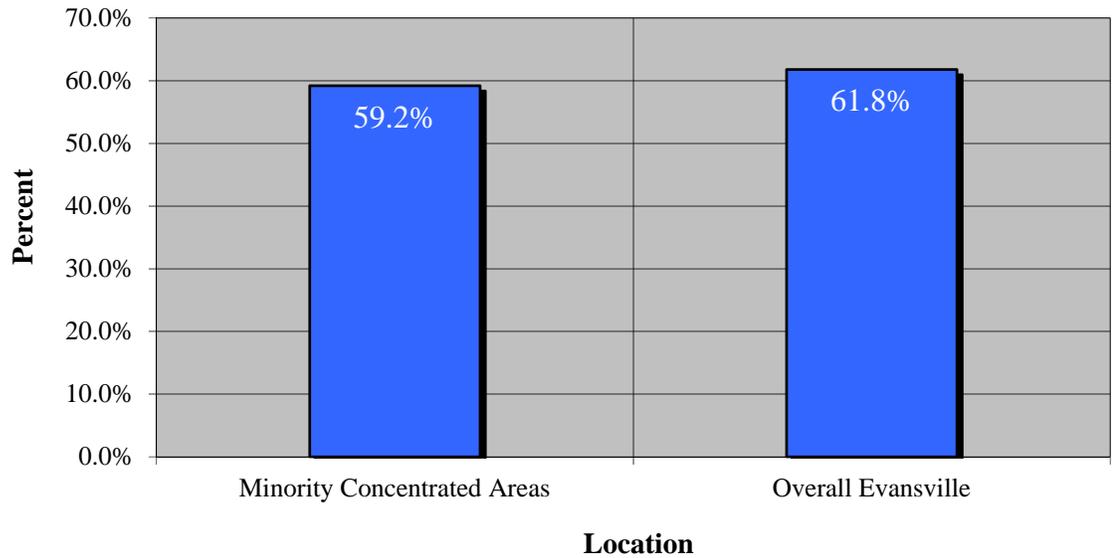
Census Tract	Minority Concentrated Area	Labor Force Participation Rate; Estimate; Population 16 years and over (2006-2010)	Labor Force Participation Rate; Estimate; Population 16 years and over (2011-2015)	Percent Change in Labor Force Participation Rate
181630033.00		53.7%	60.6%	6.9%
181630034.00		67.4%	59.5%	-7.9%
181630035.00		64.2%	50.7%	-13.5%
181630036.00		67.0%	68.7%	1.7%
181630037.01		45.3%	60.7%	15.4%
181630037.02	x	62.7%	54.2%	-8.5%
181630038.01		65.6%	61.5%	-4.1%
181630038.03		69.9%	72.7%	2.8%
181630038.04		66.6%	68.4%	1.8%
181630039.00		62.3%	60.2%	-2.1%
181630101.00		58.7%	66.2%	7.5%
181630102.02		67.5%	69.9%	2.4%
City of Evansville		64.5%	61.8%	-2.7%

Source: Bureau of Labor Statistics, UDG and Bowen National Research

The latest (2011-2015) labor force participation rates for the minority concentrated areas (shaded in green) range from 54.2% to 63.6% within the individual Census Tracts, with an overall average participation rate of 59.2%. This participation rate is slightly lower than, but comparable to, the overall city's participation rate of 61.8%. It is worth noting that six of the 10 Census Tracts within the minority concentrated areas have experienced declines in labor force participation rates of 6.5 percentage points or greater over the past several years, with four of the Tracts experiencing double digit declines.

A graph comparing the labor participation rate within the minority concentrated areas and the overall city of Evansville is shown below:

Average Labor Participation Rate (2011-2015)



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

Unemployment Rate –The five-year average of the unemployment rates for each Census Tract for the time periods of 2006 to 2010 and 2011 to 2015 are compared in the following table. While such data is not available on a race level, we compared unemployment rates of the minority concentrated areas (shaded in green) with the overall city.

Census Tract	Minority Concentrated Area	Unemployment rate; Estimate; Population 16 years and over (2006-2010)	Unemployment rate; Estimate; Population 16 years and over (2011-2015)	Percent Change in Unemployment Rate
181630001.00		7.9%	11.8%	3.9%
181630002.01		4.4%	5.7%	1.3%
181630002.02		2.9%	4.4%	1.5%
181630003.00		9.6%	11.5%	1.9%
181630004.00		4.3%	2.2%	-2.1%
181630005.00		4.9%	2.6%	-2.3%
181630006.00		3.1%	3.6%	0.5%
181630008.00	x	6.5%	12.7%	6.2%
181630009.00	x	12.3%	7.5%	-4.8%
181630010.00	x	7.9%	9.0%	1.1%
181630011.00	x	9.1%	15.3%	6.2%
181630012.00	x	6.2%	14.8%	8.6%
181630013.00	x	18.2%	3.0%	-15.2%
181630014.00	x	10.5%	12.2%	1.7%
181630015.00	x	13.9%	23.2%	9.3%
181630017.00	x	8.5%	5.1%	-3.4%
181630018.00		12.3%	0.0%	-12.3%
181630019.00		10.6%	8.1%	-2.5%
181630020.00		15.7%	18.9%	3.2%
181630021.00		12.6%	12.2%	-0.4%
181630023.00		14.9%	11.6%	-3.3%
181630024.00		7.5%	4.9%	-2.6%
181630025.00		11.6%	10.3%	-1.3%
181630026.00		12.2%	9.1%	-3.1%
181630028.00		5.4%	3.7%	-1.7%
181630029.00		3.7%	11.5%	7.8%
181630030.00		6.1%	10.5%	4.4%
181630031.00		3.5%	6.3%	2.8%
181630032.00		5.2%	5.5%	0.3%
181630033.00		6.1%	7.9%	1.8%
181630034.00		5.5%	2.8%	-2.7%

Source: Bureau of Labor Statistics, UDG and Bowen National Research

(continued)

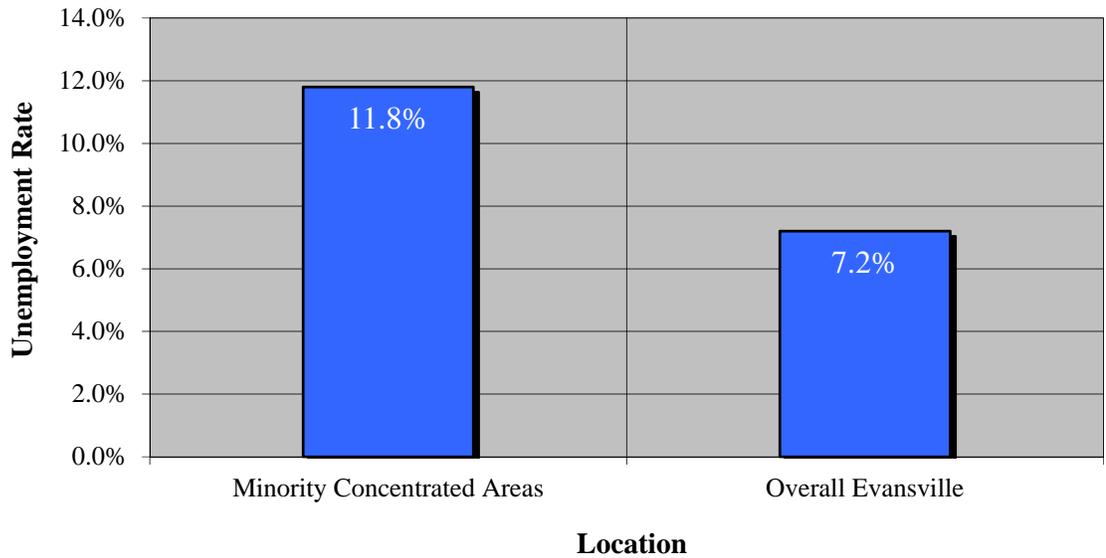
Census Tract	Minority Concentrated Area	Unemployment rate; Estimate; Population 16 years and over (2006-2010)	Unemployment rate; Estimate; Population 16 years and over (2011-2015)	Percent Change in Unemployment Rate
181630035.00		9.3%	4.9%	-4.4%
181630036.00		6.0%	7.0%	1.0%
181630037.01		12.2%	9.3%	-2.9%
181630037.02	x	13.1%	15.3%	2.2%
181630038.01		4.5%	5.5%	1.0%
181630038.03		2.3%	5.5%	3.2%
181630038.04		5.5%	4.4%	-1.1%
181630039.00		3.1%	2.7%	-0.4%
181630101.00		5.0%	4.2%	-0.8%
181630102.02		6.8%	3.0%	-3.8%
City of Evansville		7.8%	7.2%	-0.6%

Source: Bureau of Labor Statistics, UDG and Bowen National Research

The city's (2011 to 2015) five-year average unemployment rate by Census Tract is 7.2%. Within the minority concentrated areas and within this same five-year period, the average unemployment rate by Census Tract ranges from 3.0% to 23.2%, with an overall average rate of 11.8%, which is well above the overall city average (7.2%). It is worth noting that the unemployment rate in the minority concentrated areas are double digit within six of the Tracts, evidence that these minority concentrated areas have notably high unemployment rates.

The graph below compares the average unemployment rate by census tract for the minority concentrated areas and the overall city of Evansville.

Average Unemployment Rate (2011-2015)



A theme map illustrating the average unemployment rate for each Census Tract in the city for the five-year period of 2011 to 2015 is shown on the following page.

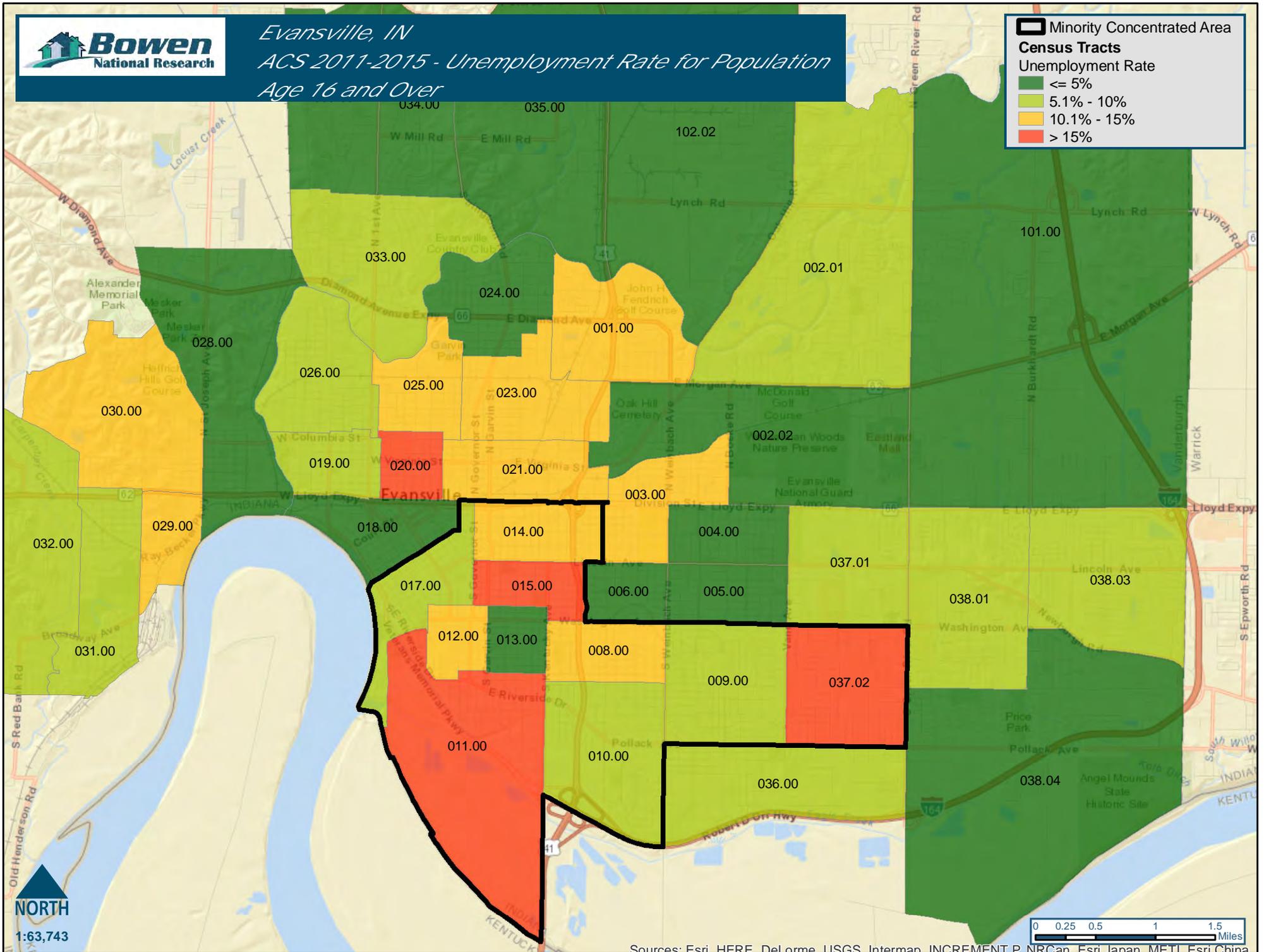


Evansville, IN
ACS 2011-2015 - Unemployment Rate for Population
Age 16 and Over

Minority Concentrated Area

Census Tracts
 Unemployment Rate

- ≤ 5%
- 5.1% - 10%
- 10.1% - 15%
- > 15%



NORTH
 1:63,743

0 0.25 0.5 1 1.5 Miles

Graduation Rates – Data was collected from the Indiana Department of Education for annual total enrollment and enrollment by race for each public school in the Evansville-Vanderburgh School Corporation. We also collected data on graduation rates by race for each high school in the district. While graduation rates by race is provided for each school, we also highlighted (green shaded) the school (Benjamin Bosse High School) with the highest percent of enrollment within a minority concentrated area. Graduation rates by school and by race for each High School within the city from 2010/11 to 2015/16 school years are shown in the tables below. It should be noted that graduation rates for the Hispanic population was only available on a limited basis and, therefore, were not included in the following analysis.

Annual Graduation Rates for Black Students							
School Name	Percent of Enrollment Area in Minority Concentrated Area	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Benjamin Bosse High School	39.9%	73.8%	72.7%	74.0%	89.8%	87.2%	95.0%
Central High School	0.6%	82.8%	69.6%	95.5%	100.0%	89.5%	100.0%
Francis Joseph Reitz High School	0.9%	71.4%	90.9%	95.0%	100.0%	88.9%	93.3%
North High School	1.3%	76.6%	76.7%	82.8%	82.4%	73.1%	82.1%
William H. Harrison High School	6.5%	73.6%	77.8%	76.4%	73.0%	83.7%	91.5%
Academy for Innovative Studies	1.6%	***	0.0%	16.1%	16.4%	18.7%	23.2%
Signature School Inc	N/A	***	***	***	***	***	***

Source: Indiana Department of Education, UDG and Bowen National Research

Annual Graduation Rates for White Students							
School Name	Percent of Enrollment Area in Minority Concentrated Area	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16
Benjamin Bosse High School	39.9%	76.8%	82.0%	81.4%	90.8%	81.5%	83.3%
Central High School	0.6%	84.7%	82.3%	88.0%	91.3%	92.1%	94.3%
Francis Joseph Reitz High School	0.9%	94.3%	95.2%	95.0%	96.2%	91.2%	92.0%
North High School	1.3%	80.7%	86.5%	88.2%	87.7%	90.9%	94.6%
William H. Harrison High School	6.5%	84.3%	83.8%	85.8%	84.1%	87.5%	87.7%
Academy for Innovative Studies	1.6%	45.5%	25.0%	22.1%	24.1%	21.4%	18.5%
Signature School Inc	N/A	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Indiana Department of Education, UDG and Bowen National Research

Based on the preceding information, graduation rates by race for most of the high schools in Evansville have generally been above 80%, with the highest graduation rates at Central High School and Francis Joseph Reitz High School.

Because graduation rates fluctuate from year to year, we evaluated the average graduation rate between 2011 and 2016 by high school and by race in the following tables.

Average Annual Graduation Rates Comparison by Race (2011-2016)			
School Name	Percent of Enrollment Area in Minority Concentrated Area	Black Students	White Students
Benjamin Bosse High School	39.9%	82.1%	82.6%
Central High School	0.6%	89.6%	88.8%
Francis Joseph Reitz High School	0.9%	89.9%	94.0%
North High School	1.3%	79.0%	88.1%
William H. Harrison High School	6.5%	79.3%	85.5%
Academy for Innovative Studies	1.6%	14.9%	26.1%
Signature School Inc	N/A	N/A	100.0%

N/A – Data not available

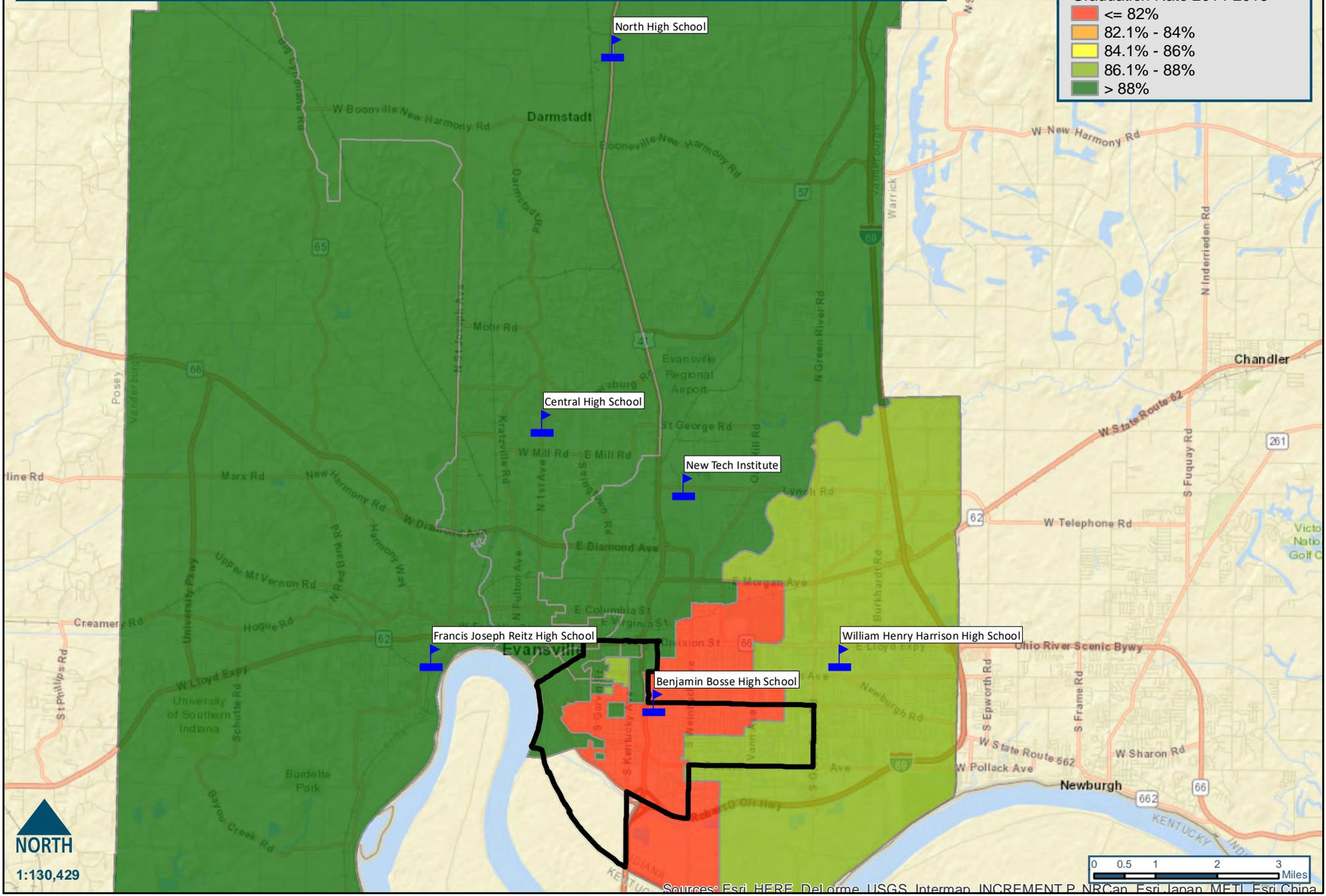
Source: Bowen National Research

Graduation rates by race at Benjamin Bosse High School and Central High School are nearly identical between Black and White students, while graduation rates of Whites are somewhat higher at the other remaining schools.

The overall (regardless of race) average annual graduation rate by high school (shown by school enrollment boundaries) for the two-year period of 2014 and 2015 is shown on the map on the following page.

*Evansville, IN
Public High School Enrollment Areas
Graduation Rate (2014-2015)*

-  High School
-  Minority Concentrated Area
- Enrollment Boundaries**
- Graduation Rate 2014-2015**
-  <= 82%
-  82.1% - 84%
-  84.1% - 86%
-  86.1% - 88%
-  > 88%



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

Reduced & Free School Lunch Programs by School						
School Name	Percent of Enrollment Area in Minority Concentrated Area	Public/Private	Grades	Type	Percent of Students with Free Lunch (2016-2017)	Percent of Students with Reduced Lunch (2016-2017)
Academy for Innovative Studies	1.6%	Public	6-12	Other	69.5%	5.9%
Benjamin Bosse High School	39.9%	Public	9-12	High	63.9%	9.0%
Caze Elementary School	16.5%	Public	PK - 05	Elementary	83.6%	7.5%
Cedar Hall Community School	0.0%	Public	PK - 08	K-8	86.5%	9.4%
Central High School	0.6%	Public	9-12	High	40.0%	11.2%
Cynthia Heights Elementary School	0.0%	Public	KG - 05	Elementary	30.1%	6.1%
Daniel Wertz Elementary School	0.0%	Public	PK - 05	Elementary	59.9%	11.2%
Delaware Elementary School	6.1%	Public	KG - 06	Elementary	88.1%	5.3%
Dexter Elementary School	58.2%	Public	PK - 05	Elementary	74.3%	10.6%
Evans School	14.2%	Public	PK - 06	Elementary	81.7%	9.1%
Fairlawn Elementary School	65.4%	Public	KG - 05	Elementary	71.4%	10.4%
Francis Joseph Reitz High School	0.9%	Public	9-12	High	27.6%	10.1%
Glenwood Leadership Academy	99.9%	Public	KG - 08	K-8	85.1%	5.1%
Harper Elementary School	15.8%	Public	KG - 05	Elementary	65.4%	10.0%
Hebron Elementary School	3.7%	Public	KG - 05	Elementary	44.4%	8.3%
Helfrich Park STEM Academy	1.0%	Public	6-8	Middle	42.4%	13.0%
Highland Elementary School	0.4%	Public	KG - 05	Elementary	37.6%	7.1%
Joshua Academy	N/A	Charter	PK - 06	Elementary	31.5%	5.5%
Lincoln School	7.0%	Public	KG - 08	K-8	89.9%	3.8%
Lodge Community School	77.0%	Public	KG - 08	K-8	84.2%	9.0%
McGary Middle School	15.7%	Public	6-8	Middle	78.0%	9.8%
New Tech Institute	3.3%	Public	9-12	High	27.0%	9.1%
North High School	1.3%	Public	9-12	High	62.6%	8.8%

Source: Indiana Department of Education, UDG and Bowen National Research

(continued)

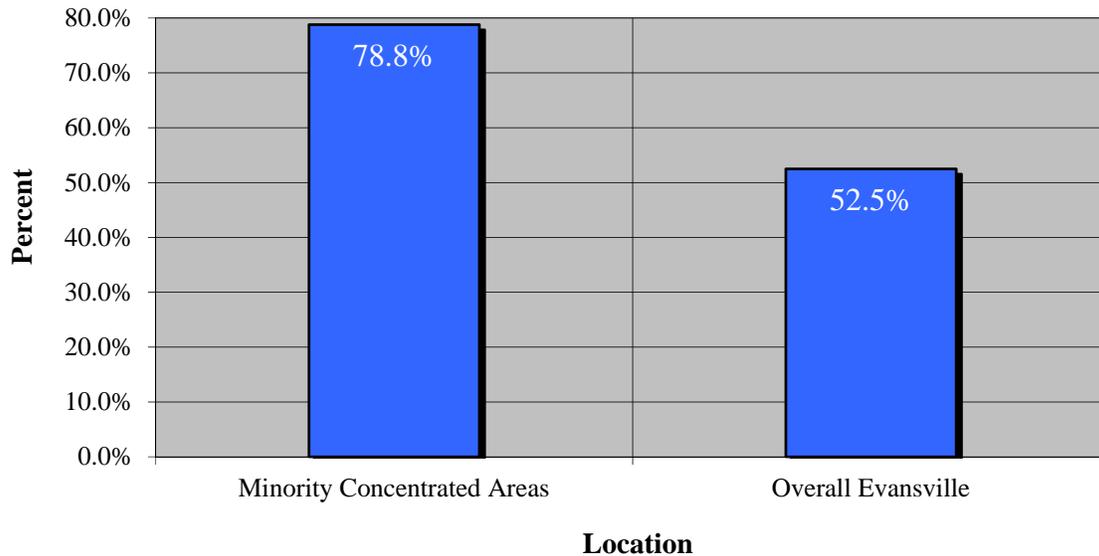
Reduced & Free School Lunch Programs by School						
School Name	Percent of Enrollment Area in Minority Concentrated Area	Public/Private	Grades	Type	Percent of Students with Free Lunch (2016-2017)	Percent of Students with Reduced Lunch (2016-2017)
North Junior High School	1.3%	Public	7-8	Middle	33.8%	8.1%
Oak Hill Elementary	0.0%	Public	KG - 06	Elementary	15.4%	3.5%
Perry Heights Middle School	0.4%	Public	6-8	Middle	27.5%	7.9%
Plaza Park International Prep Acad	1.1%	Public	6-8	Middle	42.3%	12.6%
Scott Elementary School	0.0%	Public	PK - 06	Elementary	8.7%	5.5%
Signature School	N/A	Charter	12-Sep	High	8.0%	2.2%
Stockwell Elementary School	0.0%	Public	KG - 05	Elementary	57.1%	9.8%
Stringtown Elementary School	2.7%	Public	KG - 05	Elementary	49.4%	15.1%
Tekoppel Elementary School	18.7%	Public	KG - 05	Elementary	60.0%	16.3%
Thompkins Middle School	0.3%	Public	6-8	Middle	33.9%	10.8%
Vogel Elementary School	0.0%	Public	KG - 06	Elementary	50.6%	11.4%
Washington Middle School	34.0%	Public	6-8	Middle	61.6%	12.3%
West Terrace Elementary School	0.8%	Public	KG - 05	Elementary	19.4%	7.7%
William Henry Harrison High School	6.5%	Public	9-12	High	48.4%	11.7%

Source: Indiana Department of Education, UDG and Bowen National Research

The four schools within the high minority concentration areas of Evansville have an average school free lunch participation rate of 78.8%, which is notably higher than the overall city's average participation rate of 52.5%. These four schools have a participation rate of 8.8% in the reduced lunch program, which is nearly identical to the 8.9% rate for all schools within the city.

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

School Free Lunch Participation Rate (2016/2017)



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

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

Proximity to Grocery Stores				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		96.1%	30.6%	7.0%
181630002.01		29.8%	11.7%	0.0%
181630002.02		83.5%	40.5%	10.1%
181630003.00		96.0%	37.0%	4.8%
181630004.00		73.3%	15.8%	0.0%
181630005.00		52.9%	1.6%	0.0%
181630006.00		70.9%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

(continued)

Proximity to Grocery Stores				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630008.00	x	100.0%	60.9%	11.0%
181630009.00	x	94.4%	36.8%	6.9%
181630010.00	x	97.5%	48.9%	7.1%
181630011.00	x	37.3%	0.5%	0.0%
181630012.00	x	0.0%	0.0%	0.0%
181630013.00	x	50.3%	0.0%	0.0%
181630014.00	x	26.8%	0.0%	0.0%
181630015.00	x	8.3%	0.0%	0.0%
181630017.00	x	28.7%	0.0%	0.0%
181630018.00		76.1%	1.8%	0.0%
181630019.00		100.0%	44.5%	0.0%
181630020.00		100.0%	79.7%	22.8%
181630021.00		84.2%	43.6%	2.3%
181630023.00		80.3%	1.4%	0.0%
181630024.00		100.0%	71.4%	14.2%
181630025.00		100.0%	10.8%	0.0%
181630026.00		100.0%	62.2%	21.2%
181630028.00		32.0%	0.0%	0.0%
181630029.00		32.2%	0.0%	0.0%
181630030.00		61.5%	27.2%	7.1%
181630031.00		32.8%	0.0%	0.0%
181630032.00		65.3%	21.3%	2.1%
181630033.00		95.4%	33.8%	10.6%
181630034.00		90.5%	46.4%	9.3%
181630035.00		2.1%	0.0%	4.5%
181630036.00		48.5%	11.2%	0.0%
181630037.01		63.3%	17.9%	0.0%
181630037.02	x	81.5%	41.8%	8.9%
181630038.01		90.6%	14.3%	5.0%
181630038.03		8.4%	0.0%	0.0%
181630038.04		20.8%	0.0%	0.0%
181630039.00		59.8%	29.3%	1.7%
181630101.00		33.1%	7.1%	0.2%
181630102.02		0.0%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

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

Share of Population Living within Selected Proximity to Grocery Stores			
Census Tract	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	61.1%	20.7%	3.8%
Minority Concentrated Areas	52.5%	18.9%	3.4%

Source: Bowen National Research

As shown in the preceding table, just over half of the population living in a minority concentrated area lives within one mile of the nearest grocery store, while 61.1% of the population within the overall city lives within a mile of a grocery store. As such, it appears that persons living in the minority concentrated areas generally have more limited access to grocery stores than residents in the city overall.

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

Proximity to Pharmacies				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		70.0%	28.6%	7.0%
181630002.01		73.6%	21.6%	0.0%
181630002.02		84.6%	18.4%	1.0%
181630003.00		13.6%	0.0%	0.0%
181630004.00		0.0%	0.0%	0.0%
181630005.00		71.7%	0.0%	0.0%
181630006.00		97.9%	9.0%	0.0%
181630008.00	x	100.0%	68.0%	9.6%
181630009.00	x	100.0%	70.5%	13.4%
181630010.00	x	48.4%	10.8%	2.0%
181630011.00	x	16.3%	0.0%	0.0%
181630012.00	x	25.8%	0.0%	0.0%
181630013.00	x	97.0%	23.8%	0.0%
181630014.00	x	46.6%	0.0%	0.0%
181630015.00	x	94.0%	26.0%	3.9%
181630017.00	x	0.0%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

(continued)

Proximity to Pharmacies				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630018.00		39.8%	0.0%	0.0%
181630019.00		100.0%	72.0%	30.4%
181630020.00		100.0%	42.8%	12.9%
181630021.00		16.3%	0.0%	0.0%
181630023.00		18.8%	0.0%	0.0%
181630024.00		0.0%	0.0%	0.0%
181630025.00		92.4%	27.2%	2.6%
181630026.00		60.9%	31.7%	10.9%
181630028.00		68.9%	44.7%	23.8%
181630029.00		35.5%	0.0%	0.0%
181630030.00		54.8%	21.6%	9.9%
181630031.00		2.2%	0.0%	0.0%
181630032.00		64.9%	6.3%	0.1%
181630033.00		95.4%	56.0%	20.4%
181630034.00		92.4%	43.0%	6.5%
181630035.00		8.1%	0.0%	0.0%
181630037.01		85.3%	30.5%	2.3%
181630037.02	x	100.0%	23.9%	9.0%
181630038.01		97.0%	24.3%	2.2%
181630038.03		15.9%	0.0%	0.0%
181630038.04		36.4%	13.0%	2.3%
181630039.00		67.5%	30.7%	4.1%
181630101.00		45.0%	6.9%	0.7%
181630102.02		42.5%	8.1%	3.1%

Source: ESRI, UDG and Bowen National Research

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

Share of Population Living within Selected Proximity to Pharmacies			
Census Tract	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	57.3%	18.8%	4.4%
Minority Concentrated Areas	62.8%	22.3%	3.8%

Source: Bowen National Research

As shown in the preceding table, 62.8% of the population living in a minority concentrated area lives within one mile of the nearest pharmacy, while 57.3% of the population within the overall city lives within a mile of a pharmacy. As such, it appears that persons living in the minority concentrated areas have slightly more convenient access to pharmacies than residents in the city overall.

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

Proximity to Parks				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		8.9%	0.0%	0.0%
181630002.01		44.3%	4.0%	0.9%
181630002.02		61.8%	0.1%	0.0%
181630003.00		33.9%	6.5%	0.0%
181630004.00		64.5%	5.3%	0.0%
181630005.00		100.0%	50.1%	10.7%
181630006.00		85.1%	0.0%	0.0%
181630008.00	x	100.0%	24.0%	7.3%
181630009.00	x	97.2%	42.6%	6.4%
181630010.00	x	95.3%	38.8%	0.0%
181630011.00	x	98.5%	66.2%	14.9%
181630012.00	x	100.0%	97.2%	41.0%
181630013.00	x	100.0%	100.0%	25.2%
181630014.00	x	98.4%	61.4%	18.1%
181630015.00	x	100.0%	93.4%	41.1%
181630017.00	x	100.0%	99.0%	20.2%
181630018.00		100.0%	100.0%	58.7%
181630019.00		100.0%	96.3%	52.4%
181630020.00		100.0%	90.1%	37.1%
181630021.00		71.0%	12.4%	0.0%
181630023.00		83.8%	35.9%	0.0%
181630024.00		100.0%	49.2%	10.2%
181630025.00		100.0%	89.9%	32.9%
181630026.00		79.8%	11.8%	0.0%
181630028.00		80.1%	51.7%	47.8%
181630029.00		89.9%	10.1%	0.0%

Source: ESRI, UDG and Bowen National Research

(continued)

Proximity to Parks				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630030.00		80.1%	21.7%	6.2%
181630031.00		60.3%	37.0%	21.7%
181630032.00		5.3%	0.0%	0.0%
181630033.00		95.4%	65.9%	20.1%
181630034.00		80.4%	0.0%	0.0%
181630035.00		42.3%	4.6%	1.8%
181630036.00		71.9%	14.7%	5.5%
181630037.01		52.5%	40.7%	8.3%
181630037.02	x	49.3%	4.9%	0.0%
181630038.01		15.2%	0.0%	0.0%
181630038.03		0.0%	0.0%	0.0%
181630038.04		25.1%	0.0%	0.0%
181630039.00		41.9%	10.9%	0.9%
181630101.00		0.0%	0.0%	0.0%
181630102.02		0.0%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

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

Share of Population Living within Selected Proximity to Parks			
Census Tract	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	68.6%	35.0%	11.9%
Minority Concentrated Areas	93.9%	62.8%	17.4%

Source: Bowen National Research

As shown in the preceding table, 93.9% of the population living in a minority concentrated area lives within one mile of the nearest park, while 68.9% of the population within the overall city lives within a mile of a park. As such, it appears that persons living in the minority concentrated areas have notably more convenient access to parks than residents in the city overall.

Health Care Providers: The following illustrates the share of population living within selected distances of the nearest health care providers for each Census Tract.

Proximity to Health Care Provider				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630001.00		0.0%	3.5%	0.0%
181630002.01		17.0%	0.0%	0.0%
181630002.02		78.7%	6.9%	0.0%
181630003.00		100.0%	47.1%	12.3%
181630004.00		67.2%	8.7%	0.0%
181630005.00		53.7%	0.0%	0.0%
181630006.00		100.0%	57.4%	17.1%
181630008.00	x	78.7%	1.8%	0.0%
181630009.00	x	14.2%	0.0%	0.0%
181630010.00	x	29.4%	7.3%	0.0%
181630011.00	x	84.4%	52.6%	16.9%
181630012.00	x	26.8%	0.0%	0.0%
181630013.00	x	89.2%	11.6%	0.0%
181630014.00	x	77.4%	29.9%	2.8%
181630015.00	x	77.1%	15.7%	4.6%
181630017.00	x	0.0%	0.0%	0.0%
181630018.00		37.8%	0.0%	0.0%
181630019.00		100.0%	49.1%	8.5%
181630020.00		100.0%	78.3%	17.7%
181630021.00		50.8%	0.0%	0.0%
181630023.00		15.2%	0.0%	0.0%
181630024.00		0.0%	0.0%	0.0%
181630025.00		96.8%	40.7%	6.7%
181630026.00		53.3%	12.2%	0.0%
181630028.00		62.4%	49.3%	20.6%
181630029.00		74.8%	5.6%	0.0%
181630030.00		53.1%	22.8%	5.2%
181630031.00		10.0%	17.2%	0.0%
181630032.00		0.0%	0.0%	0.0%
181630033.00		75.9%	0.0%	2.3%
181630034.00		62.8%	13.6%	1.9%
181630035.00		0.0%	8.6%	0.0%
181630036.00		0.0%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

(continued)

Proximity to Health Care Provider				
Census Tract	Minority Concentrated Area	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
181630037.01		85.3%	0.0%	0.0%
181630037.02	x	31.9%	12.2%	0.0%
181630038.01		22.8%	0.0%	0.0%
181630038.03		0.0%	0.0%	0.0%
181630038.04		0.0%	0.0%	0.0%
181630039.00		44.3%	11.9%	0.0%
181630101.00		32.9%	11.0%	10.9%
181630102.02		0.0%	0.0%	0.0%

Source: ESRI, UDG and Bowen National Research

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

Share of Population Living within Selected Proximity to Health Care Providers			
Census Tract	% of Total Pop within 1 Mile Walk	% of Total Pop within 1/2 Mile Walk	% of Total Pop within 1/4 Mile Walk
City Overall	46.4%	14.0%	3.1%
Minority Concentrated Areas	50.9%	13.1%	2.4%

Source: Bowen National Research

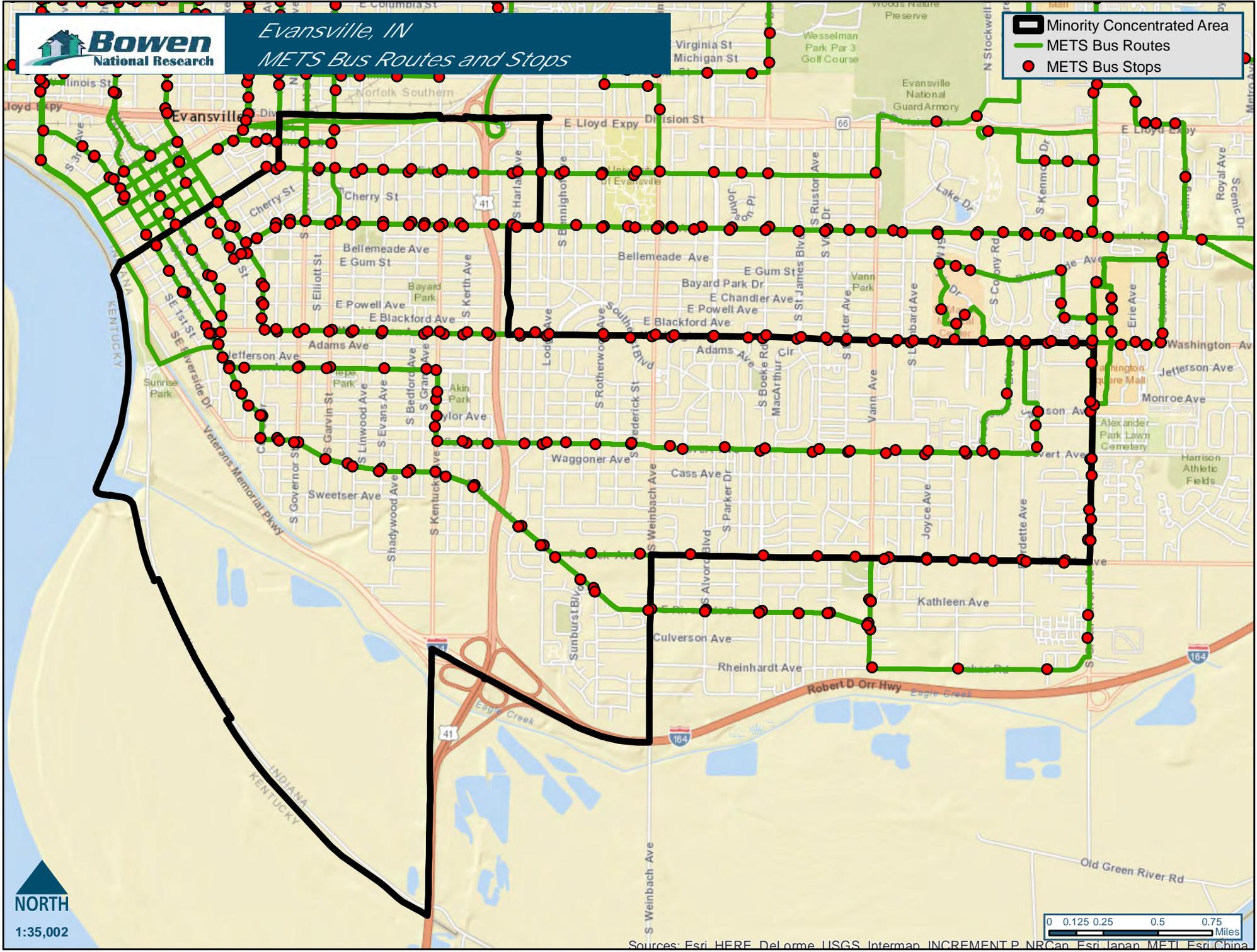
As shown in the preceding table, 50.9% of the population living in a minority concentrated area lives within one mile of the nearest health care providers, while 46.4% of the population within the overall city lives within a mile of a health care provider. As such, it appears that persons living in the minority concentrated areas have similar access to health care providers as residents in the city overall.

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

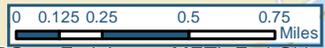


Evansville, IN METS Bus Routes and Stops

- Minority Concentrated Area
- METS Bus Routes
- METS Bus Stops



NORTH
1:35,002

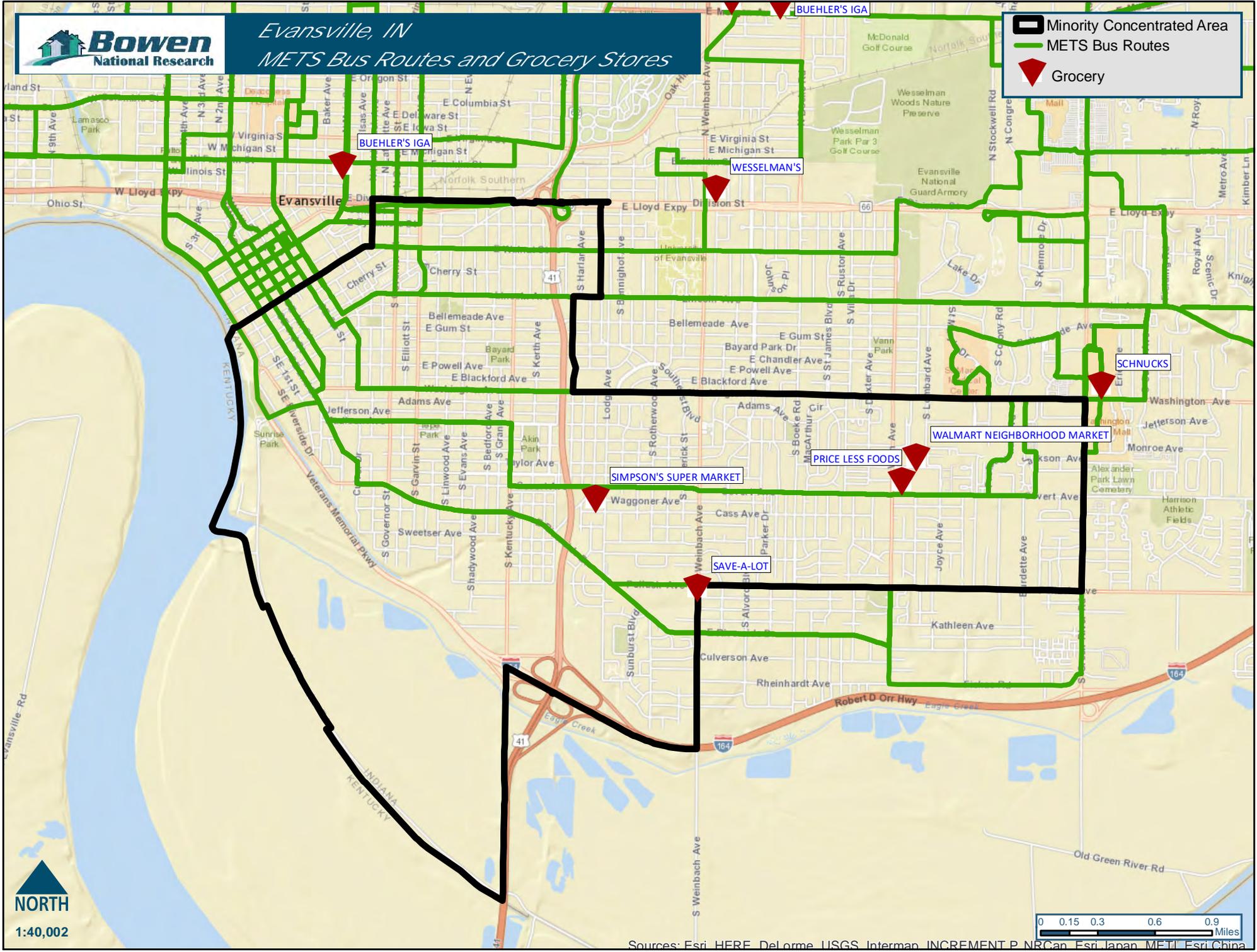


Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri, Japan, METI, Esri, China



Evansville, IN METS Bus Routes and Grocery Stores

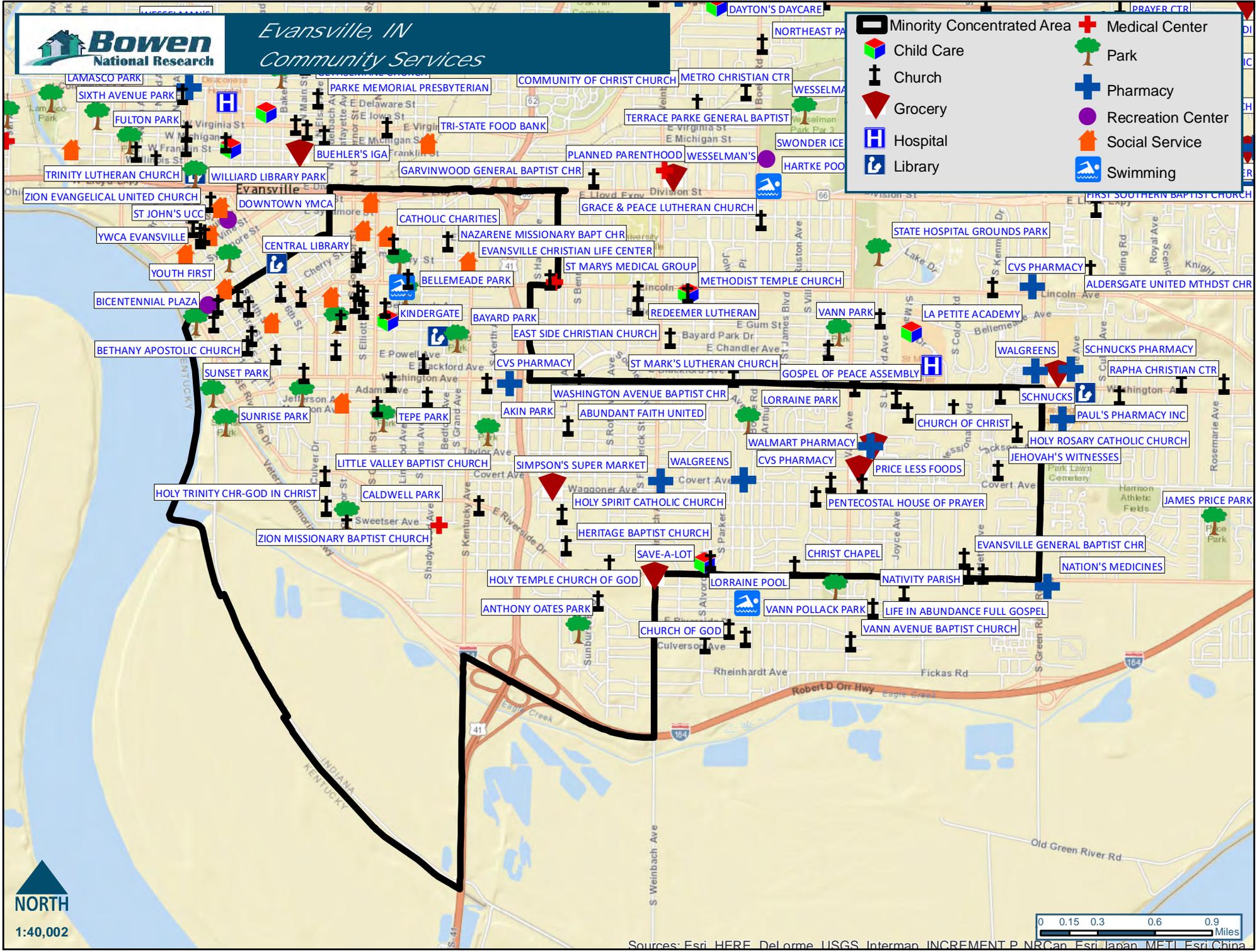
- Minority Concentrated Area
- METS Bus Routes
- Grocery



1:40,002



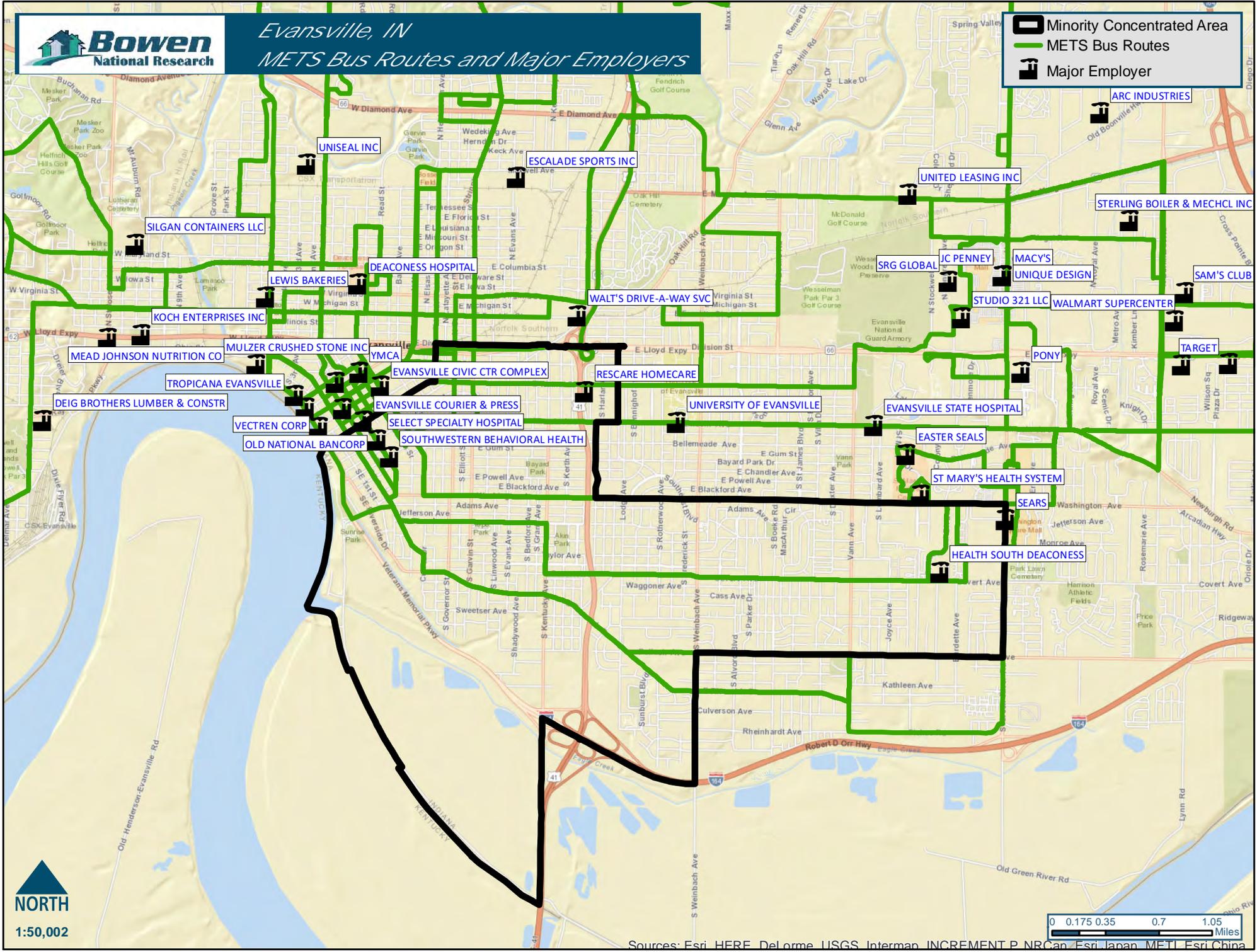
	Minority Concentrated Area		Medical Center
	Child Care		Park
	Church		Pharmacy
	Grocery		Recreation Center
	Hospital		Social Service
	Library		Swimming



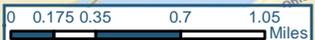


Evansville, IN METS Bus Routes and Major Employers

- Minority Concentrated Area
- METS Bus Routes
- Major Employer



NORTH
1:50,002



Sources: Esri, HERE, DeLorme, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China

Addendum A: Stakeholders Survey Results

Associates of Bowen National Research contacted nearly 30 stakeholders in Evansville, Indiana that are involved with or knowledgeable of various minority groups within the city. The purpose of this survey was to solicit input from these stakeholders on a variety of factors that may or may not influence the lives of minorities.

In light of their expertise, stakeholders were asked to provide input on various socio-economic factors that could potentially impact the lives of African Americans and Latinos within the city of Evansville.

In an effort to encourage candid responses, stakeholders were assured that their input would remain confidential and that their names would not be disclosed.

Due to the limited number of stakeholder responses we received, we were unable to draw any conclusions or summarize a consensus of opinions, view or ideas from stakeholders. As a result, in agreement with the Department of Metropolitan Development, this portion of the report was terminated.

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

Addendum B: Stakeholder Survey Tool

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

Please provide your input on the following items. We have provided space near the end of this survey to enable you to elaborate on issues you believe should be considered in our evaluation of the preceding subject matter.

1. Please classify the type of organization you represent (Select the best description):

- | | | |
|--|---|--|
| <input type="checkbox"/> Government | <input type="checkbox"/> Church/Religious | <input type="checkbox"/> Professional Consulting |
| <input type="checkbox"/> Social Service Provider | <input type="checkbox"/> Education | <input type="checkbox"/> Minority Advocate |
| <input type="checkbox"/> Non-Profit Organization | | |

Other (Describe: _____)

2. What geographic area does your organization cover:

- | | |
|---|--|
| <input type="checkbox"/> Selected Neighborhoods within Evansville | <input type="checkbox"/> All of Vanderburgh County |
| <input type="checkbox"/> Entire City of Evansville | <input type="checkbox"/> Region that includes Vanderburgh County and Surrounding Areas |

Other (Describe: _____)

3. To what degree, if any, do you believe minorities may be negatively impacted by various socio-economic factors in Evansville?

- | | |
|---------------------------------------|---|
| <input type="checkbox"/> No Impact | <input type="checkbox"/> Moderate Impact |
| <input type="checkbox"/> Minor Impact | <input type="checkbox"/> Significant Impact |

4. Using the maps shown on the last two pages of this survey as a reference, to what degree are socio-economic factors in the following geographic areas negatively impacting the quality of life of minorities residing in such areas (please select one answer for each area that you are familiar with):

Geographic Area	Level of Impact
Central Submarket	Choose an item.
East Submarket	Choose an item.
Near East Submarket	Choose an item.
North Submarket	Choose an item.

Geographic Area	Level of Impact
West Submarket	Choose an item.
Downtown	Choose an item.
Arts District	Choose an item.
Jacobsville	Choose an item.

5. To what degree do the following negatively impact or put limits on the quality of life for minorities within each geographic area? (1=Significant Impact, 2=Moderate Impact, 3=No Impact)

Negative Impacts	Level of Impact							
	Central Submarket	East Submarket	Near East Submarket	North Submarket	West Submarket	Downtown	Arts District	Jacobsville
Poor Quality/Condition of Neighborhood (Existence of Blight/Property Neglect, Lack of Street Appeal, Poor Infrastructure, Etc.)	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Prevalence of Crime	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Poor Quality Schools (for children/teens)	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Limited Access to Adult Job Training	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Limited Access to Social Services	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Limited Access to Healthy/Fresh Foods	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Lack of Quality Employment Opportunities	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Lack of Affordable Housing	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Lack of Quality Housing	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Limited Recreation Opportunities	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Lack of Quality Healthcare Services (Medical, Dental, Counseling, Etc.)	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Lack of Commercial Economic Development (Banks, Pharmacies, General Merchandise, Etc.)	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Inconvenient Access to Public Transportation	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Negative Overall Perception of Neighborhood	Choose	Choose	Choose	Choose	Choose	Choose	Choose	Choose
Other (Specify: _____)								

6. From the highest to lowest, rank the priority the community should make of the following items as they relate to improving the lives of minorities.

Geographic Area	Level of Impact
Improve the Quality of Neighborhoods by Removing Blight, Improving Existing Structures, and Investing in Infrastructure Improvements	Choose an item.
Reduce Crime & Incarcerations	Choose an item.
Improve Funding for Schools	Choose an item.
Improve Access to Adult Job Training	Choose an item.
Improve Access to Social Services	Choose an item.
Improve Access to Healthy/Fresh Foods	Choose an item.
Increase Quality Employment Opportunities	Choose an item.
Increase in the Number of Affordable Housing Alternatives	Choose an item.
Improve the Quality of Existing Housing Alternatives	Choose an item.
Increase the Number of Recreation Opportunities	Choose an item.
Increase Access to Quality Healthcare Services	Choose an item.
Increase Access to Economic Development Initiatives	Choose an item.
Increase Access to Public Transportation	Choose an item.
Increase Efforts to Change the Overall Perception of Neighborhoods	Choose an item.
Increase Support for Small Business and Entrepreneurship	Choose an item.
Other (Specify: _____)	

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

[Click or tap here to enter text.](#)

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

[Click or tap here to enter text.](#)

9. Please discuss programs, incentives and other efforts (either public or private sector) that you are aware of that have NOT been successful in Evansville that should either be discontinued or modified that were intended to help resolve challenges faced by minorities in the city.

[Click or tap here to enter text.](#)

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

[Click or tap here to enter text.](#)

11. Please elaborate on any issues, solutions or ideas you have regarding the socio-economic factors that impact the quality of lives of Evansville minorities that have not been adequately covered in this survey. Please be clear and concise as much as possible. You are welcome to include or attach data to your completed response that you feel could be beneficial to this topic.

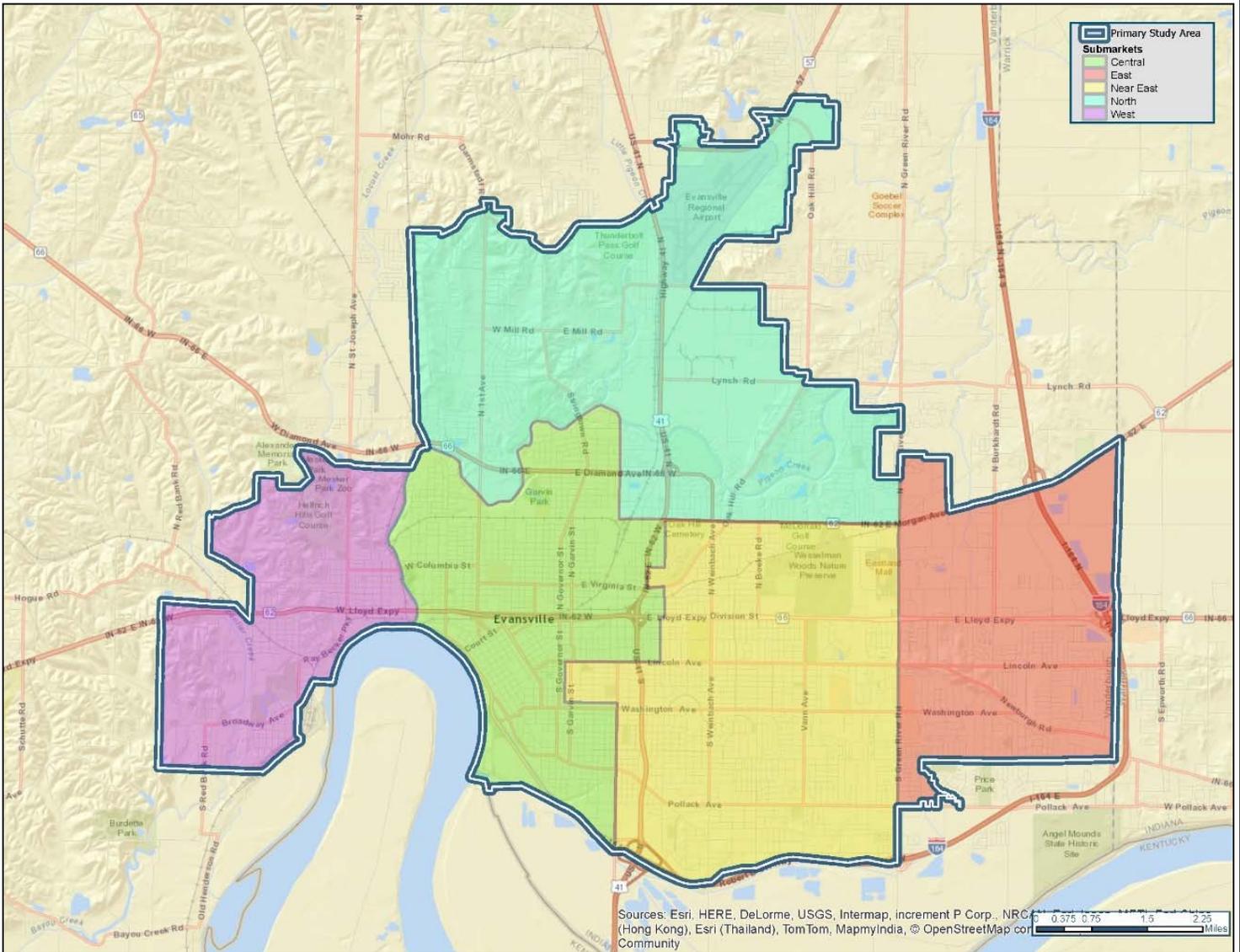
[Click or tap here to enter text.](#)

We appreciate your time responding to this survey. Should you have any questions regarding this survey, please contact either of the parties listed below:

Mr. Kelley Coures, Executive Director
City of Evansville
Department of Metropolitan Development
Civic Center Complex - Room 306
1 N.W. Martin Luther King, Jr. Boulevard
Evansville, IN 47708-1833
Phone: 812-436-7823
E-mail: kcoures@evansvillegov.org

Mr. Patrick Bowen, President
Bowen National Research
155 E. Columbus St., Suite 220
Pickerington, OH 43147
Phone: 614-833-9300
E-mail: patrickb@bowennational.com

Reference Maps City Submarkets



Central Submarket
Generally defined as the section of the city of Evansville that is bounded by Pigeon Creek to the north, Kentucky Avenue, Willow Road, and Harlan Avenue to the east, Veteran's Memorial Parkway (I-164) to the south, and the Ohio River and Pigeon Creek to the west. This area contains subareas generally described as the Downtown Redevelopment Area, the Arts District Redevelopment Area, and the Jacobsville Redevelopment Area.

East Submarket
Its boundaries consist of the Evansville city limits to the north, east and south, and South Green River Road to the west.

Near East Submarket
Generally bounded by Morgan Avenue (I-64) to the north, South Green River Road to the east, Evansville city limits to the south, and Kentucky Avenue, Willow Road, and Harlan Avenue to the west.

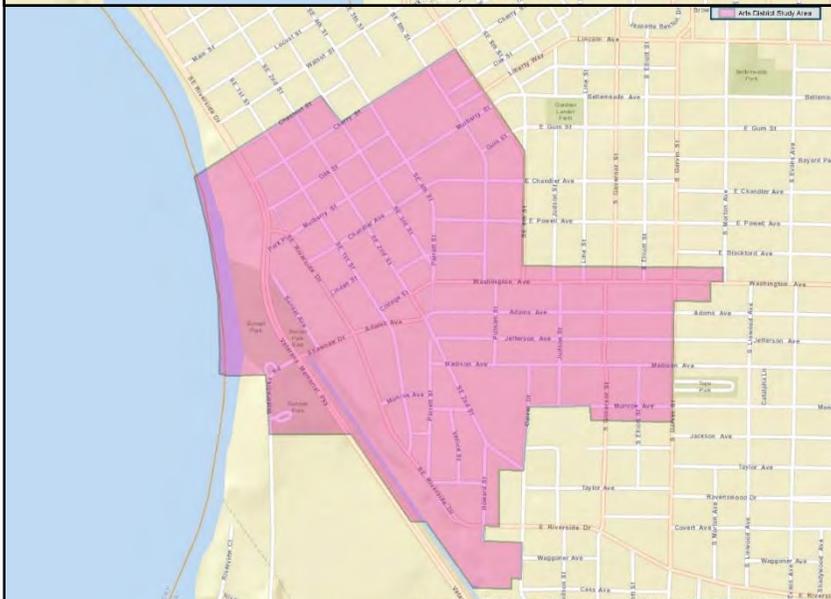
North Submarket
Bounded by the Evansville city limits to the north, east, and west, and Pigeon Creek and Morgan Avenue (I-62) to the south.

West Submarket
Boundaries consist of the Evansville city limits to the north, south and west, and Pigeon Creek to the east.



Downtown

Also known as the Downtown Redevelopment Area, is generally bounded by the Lloyd Expressway (State Route 62) to the north, Martin Luther King Boulevard to the east, Oak Street, Cherry Street, and Chestnut Street to the south, and the Ohio River to the west. A small portion of the Downtown Study Area also includes an area north of the Lloyd Expressway, north of the Willard Library and in the southeast quadrant of the Franklin Street and First Avenue intersection.



Arts District

Also known as the Arts District Redevelopment Area, is located adjacent to the south of the Downtown Study Area. Generally, the Arts District Study Area is bounded by Chestnut Street and Cherry Street to the north, Martin Luther King Boulevard, Eighth Street, Garvin Street and Culver Drive to the east, the area between Culver Drive and Veterans Memorial Parkway (I-164) that extends beyond Cass Avenue to the south, and Veterans Memorial Parkway and the Ohio River to the west.



Jacobsville

Also known as the Jacobsville Redevelopment Area, is a neighborhood within Evansville that north of the Downtown Study Area and north of Lloyd Expressway (State Route 62). This study area is bounded by Franklin Street and Michigan Street to the north, Main Street to the east, Division Street to the south, and First Avenue to the west.

Addendum C: Qualifications

The Company

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

Company Leadership

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

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

Market Analysts

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

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



Luke Mortensen, Market Analyst, is experienced in the assessment of housing operating under various programs throughout the country, as well as other development alternatives. He is also experienced in evaluating projects in the development pipeline and economic trends. Mr. Mortensen received his Bachelor's Degree in Sports Leadership and Management from Miami University.

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

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

Craig Rupert, Market Analyst, has conducted market analysis in both urban and rural markets throughout the United States since 2010. Mr. Rupert is experienced in the evaluation of multiple types of housing programs, including market-rate, Tax Credit and various government subsidies and uses this knowledge and research to provide both qualitative and quantitative analysis. Mr. Rupert has a degree in Hospitality Management from Youngstown State University.

Garth Semple, Market Analyst, has surveyed both urban and rural markets throughout the country. He is trained to understand the nuances of various rental housing programs and their construction and is experienced in the collection of rental housing data from leasing agents, property managers, and other housing experts within the market. Mr. Semple graduated from Elizabethtown College and has a Bachelor of Arts degree in Sociology.

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



Research Staff

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

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

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

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