

Community Assessment

A Summary of Conditions and Trends

ENVISION Jefferson County
Community-driven Vision and Action Plan
Jefferson County, Indiana

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DRAFT

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ENVISION
JEFFERSON COUNTY

shaping our future together

The Community Assessment Report has been prepared by planning NEXT for the ENVISION Jefferson County Vision and Action Planning Process.

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Community Assessment

A Summary of Conditions and Trends

This report provides an assessment of conditions and trends in Jefferson County. It will be used along with community input from the public process to shape recommendations for the community's action plan. The report draws from existing data, studies, plans and other reference material that is readily available. It is organized into two parts:

1. People

Jefferson County's population characteristics and demographic trends.

2. Prosperity

Economic conditions and indicators of future prosperity along with a general analysis of place.

Jefferson County can claim a number of strong assets. The area has a unique and rich history set beautifully along the Ohio River. The local economy has a strong set of large and small employers in the manufacturing, tourism, and healthcare sectors. The long list of community events combined with the architectural legacy of the county's past makes Jefferson County a regional destination.

But the community is not without challenges. While stable, the population's growth has been slow. The median age of county residents is increasing at a faster rate than the state and there are fewer families with children. The lower levels of personal prosperity are characterized by smaller family incomes and higher percentages of children living in poverty. It is important to know that these trends don't need to define Jefferson County's future.

A number of communities with similar challenges—and perhaps with greater challenges—have taken positive action and begun to address what was negatively impacting their prosperity and quality of life. Understanding the current situation and the opportunities that exist has to be the first step.

To the right is a summary of the key findings described later in this report.

KEY FINDINGS

people

- The median age of county residents is older than the state (39.7 vs 37) and aging at faster rate. (3.1 years vs 1.8 years older between 2000 and 2010)
- There are fewer young people (under 18) today than ten years ago, a decrease of 5.1%.
- The population is expected decline by mid-century (31,000). This is occurring within a larger region where the population is expected to increase.
- There is an emphasis on educational issues and performance has slowly improved across the county's two public districts (although variable by state measures).
- The county has not attracted foreign-born immigrants at a rate comparable to the state (5% for Indiana vs. 2% in Jefferson County).

prosperity

- The county has a solid local economy bolstered by a number of large employers, a strong-set of smaller employers and the tourism sector.
- Hanover College provides a significant image and economic benefit to the county, especially as it plans to expand enrollment.
- There are higher than average levels of poverty within the county compared to the state 15% vs. 13.5%) This is affecting children at the highest rate (25% of children under five living in poverty).
- The county's workforce (those aged 16-65) has decreased from 2000 from 15,300 to 14,500.
- The community ranks low in health and wellbeing metrics (53 out of 92 Indiana counties) when compared with the state.
- The community has a strong sense of place provided by the beautiful natural setting, the historic architecture and the strong and proximate parks.

1. People

Jefferson County is a slowly growing community that added 723 residents between 2000 and 2010. This long recovery from population loss began in the 1990's and has been captured by the City of Madison and Town of Hanover, if at differing rates. While population change has been moderate within the county, its demographic makeup has not remained static. The size of households has decreased significantly while the median age has steadily risen. The county remains relatively racially homogeneous, even with the recent growth of the Hispanic population.

POPULATION

A unique history of growth and decline in the county's population.

Since 1850 the county's population has had an unusual curve when compared with the state. In 1870 the population was 29,741. Following this early high, the county would lose nearly 10,000 residents by 1930. The slow recovery would take almost fifty years, and by 1980 the county had finally reached 30,000 residents. In the meantime, the City of Madison experienced a similar valley in its population curve. This initial dip in the population can be largely blamed on the growth of the railroad and the related decline in the use of the canal. Madison was very well-located for river traffic, but poorly suited for large rail yards. As the larger region around Jefferson County (including the Cincinnati and Louisville metro areas) continued to grow following the turn of the century, Jefferson County continued its slow decline. Following the second World War, the county would reverse this trend and by 1980 surpass its previous population high of 29,000 that was established in 1870.

CHANGE IN POPULATION, 2000-2010

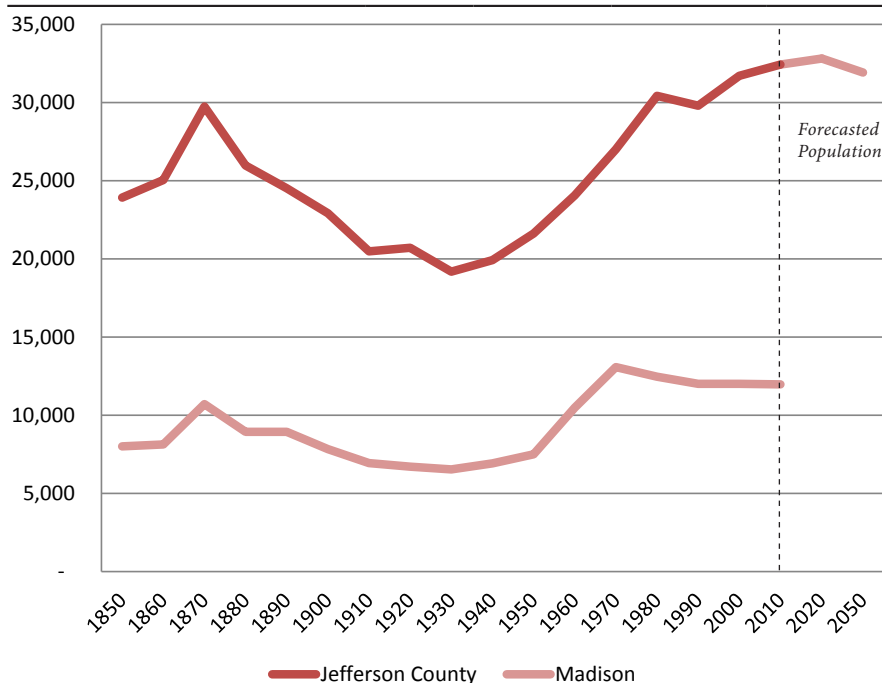
2.2% +723	-0.03% -37	20.1% +712	7% +403,317
Jefferson County	City of Madison	Town of Hanover	Indiana

Fig 1. Population 2000-2010

	2000	2010	Change 2000-2010	% Change 2000-2010
Town of Hanover	2,834	3,546	712	20.1%
City of Madison	12,004	11,967	-37	-.03%
Jefferson County	31,705	32,428	723	2.2%
Indiana	6,080,485	6,483,802	403,317	7%

Source: U.S. Census

Fig 2. Population Change Jefferson County and City of Madison 1870-2010



Source: U.S. Census, Pew Research

Strong county growth; weak city growth since 1970. After a strong period of growth for both Jefferson County and the City of Madison between 1960 and 1970, the city stagnated in the 70's, losing almost 5% of its population. Interestingly, during this same period the county would continue to add residents at a faster pace than the earlier decade, at a growth rate of 11%.

Moderate Growth since 2000.

Between 2000 and 2010, there was very moderate growth for the county, and the Town of Hanover. Over this period the county added 723 residents and Hanover more than 700. Madison, however would lose 37 residents over this period.

Population forecasts show slow growth to 2020 and decline mid-century. With the exception of Jennings County, all of the counties bordering Jefferson are forecast to gain between 1,000 and 10,000 residents between 2010 and 2020. Clark County, to Jefferson's immediate southwest is expected to add more than 10,000 new residents. In this small region of contiguous counties, Jefferson is the only county forecasted to lose population between 2010 and 2050.

HOUSEHOLDS

A moderate 4% growth in the overall number of households county-wide since 2000. Nationally, the number of households is growing at a faster rate than the growth in population. The growth in Jefferson County can be attributed primarily to the formation of new, single-person households.

No significant growth or decline in number of families between 2000 and 2010. Where the number of family-households grew at the state level by 4.5%, the figure remained static in Jefferson County between 2000 and 2010. This statistic shows a trend of decline for family households in the county. The number of family households decreased in the City of Madison and Town of Hanover.

Decrease in married-couple households. Since 2000 the number of married-couple households has decreased by 4.4%. This decline is also happening at the state-level, but at a much slower, 1% rate. The number of married-couples with children decreased over the same period by close to 9%, this is three times faster than the state's decreasing rate of 3%.

A growing proportion of female-led households with children. While the number of married family households decreased from 2000 the proportion of households led by single women increased at a rate of 2% in the county and 8% within the city of Madison. While less than the corresponding rate of 14% at the state level, this is still the only family type to increase over the measured period.

what is a household?

A person or group of people living together in one housing unit.

what is a housing unit?

A house, apartment, mobile home, group of rooms or single room, which are intended as separate living quarters.

what is a family household?

A group of two or more people living together in a housing unit who are related by birth, marriage, adoption, etc.

Fig 3. Change in Households by type 2000-2010

	Jefferson County				City of Madison		Indiana	
	2000	2010	% of HH 2010	% change 2000-2000	% of HH 2010	% change 2000-2000	% of HH 2010	% change 2000-2000
Total Households	12,148	12,635	100%	4%	-	-1%	-	7%
Family Households	8,435	8,456	67%	0%	58%	-4%	67%	4%
<i>With children under 18</i>	3,885	3,538	28%	-9%	24%	-9%	30%	-3%
Non-family Households	3,713	4,179	33%	13%	42%	5%	33%	13%
<i>Single-persons</i>	3,128	3,441	27%	10%	35%	3%	27%	11%

Source: U.S. Census

AGE

An older population and aging faster.

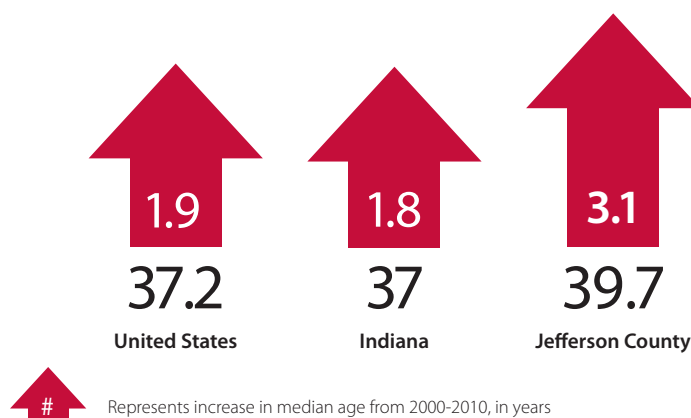
Between 2000 and 2010 Jefferson County's median age increased from 36.6 years to 39.7, an increase of 8.5%. This is higher than the state's median age which rose to 37 over this same period. The median age in Jefferson County is also increasing at a faster rate. (The state's rate of increase was 5%.) This means the county is both older than the state average and aging at a faster rate.

The over 65 year-olds, is the fastest growing group.

Just over 2,000 residents turned 65 between 2000 and 2010, making this cohort the fastest growing segment of the county's population. Roughly 19% of the county's residents are now over age 65. This is compared to 22% of residents between the ages of 18 to 34.

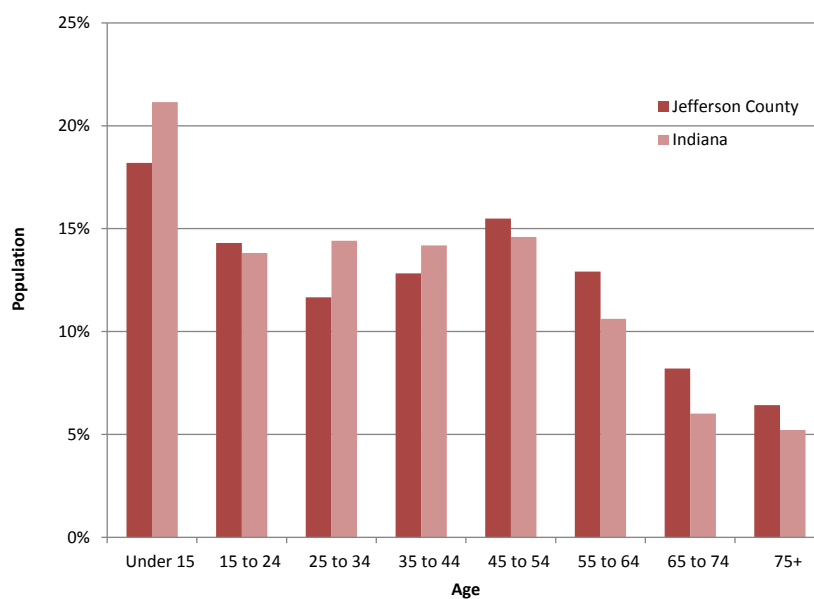
Fewer young people. Over the same period that saw growth in the population over 45, there was a 5% reduction in the number of residents aged 18 to 34. Since 2000, the number of residents under the age of 18 decreased by close to 400 (or 5%). This period saw the state grow by 2.2% within the same cohort.

Fig 4. Median Age of Population (in years) 2000-2010



Source: U.S. Census

Fig 5. Population by Age



Source: U.S. Census

Fig 6. Change in Population by Key Age Cohorts, 2000-2010

	Jefferson County			City of Madison			Indiana		
	2000	2010	Change	2000	2010	Change	2000	2010	Change
Population 65 and over	4,162	6,223	49.5%	2,058	2,759	34.1%	752,831	1,114,609	48.1%
Population 18 to 34	7,336	6,984	-4.8%	2,521	2,362	-6.3%	1,445,846	1,477,655	2.2%
Population under 18	7,725	7,334	-5.1%	2,585	2,515	-2.7%	1,574,396	1,608,298	2.2%

Source: U.S. Census

DIVERSITY

Relative homogeneity of race.

Based on the 2010 census, roughly 95% of the county's population identifies as white. At the state level this percentage is 85%. The county's largest minority identifies as African American and makes up just under 2% of the total population.

Growing Hispanic minority.

Between 2000 and 2010, the Hispanic population increased by 423 residents or at a rate of 130%. This growth was the largest among any minority group. This trend has also been visible at the state level with 80% growth during this measured decade.

Very small number of foreign

born residents. Compared to the state average of 5%, the county has attracted very few international migrants, around 2.3% of the total population in 2010. Communities of similar size to Jefferson County have augmented their domestic migration growth by attracting recent immigrants.

Fig 7. Race or Ethnicity 2010

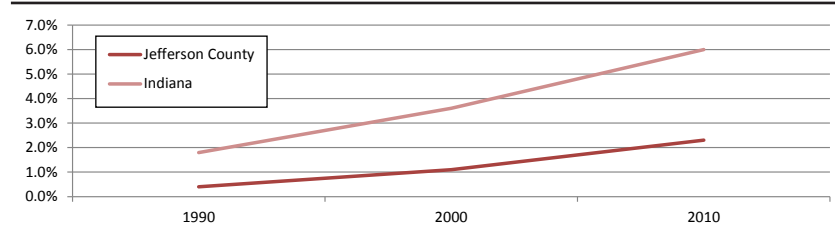
	Jefferson County		City of Madison		Indiana	
	2010	% of Pop.	2010	% of Pop.	2010	% of Pop.
White	30,876	94.0%	11,374	95.0%	5,020,700	84.3%
Black or African American	542	1.4%	449	3.8%	432,092	9.1%
Asian	211	0.6%	177	1.5%	37,617	1.6%
Some other race	305	0.4%	98	0.8%	12,720	3.0%
Two or more races	419	1.1%	192	1.6%	127,901	2.0%
Hispanic (of any race)	755	1.0%	203	1.7%	98,788	6.0%
Foreign-born	754	2.3%	336	2.8%	300,789	4.5%

Source: U.S. Census

Race and Ethnicity.

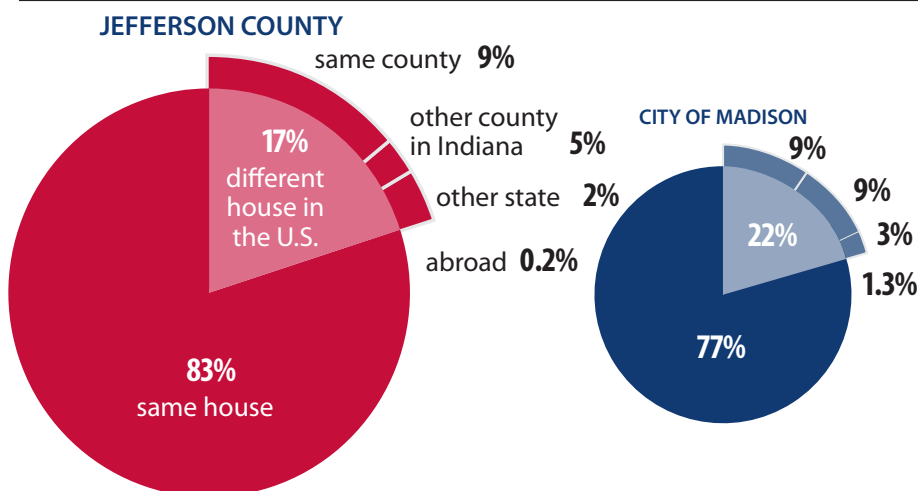
Ethnicity and race are sometimes – but not always – synonymous. For example, the Census Bureau considers “Hispanic or Latino” to be an ethnic designation, but it considers “African American” to be a racial designation. A person may identify with one or both. An ethnicity is often a social classification whereas race is primarily defined by physical characteristics. According to the Census, a hispanic person might identify their race as “white,” “black” or “other.”

Fig 8. Hispanic Population 1990 to 2010, Jefferson County and Indiana



Source: U.S. Census

Fig 9. Where Residents Lived in the Previous Year 2010



Source: U.S. Census

Residents move in similar patterns to the state and national average.

In 2010, 83% of Jefferson County Residents had lived in their current home for more than one year. This compares similarly to the state and national averages, both 84%. Madison, however shows slightly higher transience with 77% of its residents having moved in the previous year. Each geography has captured little in the way of international migration.

2. Prosperity

For its size, Jefferson County maintains a robust economy. The community's industry provides an increasingly uncommon manufacturing employment base. The stable employment base has helped to spur both the county's service sector and health care employment. While the local economy is solid, personal measures of prosperity lag behind both state and national averages. The same can be said, if to a lesser degree, of the county's K-12 educational performance.

ASSETS AND ACCOMPLISHMENTS

The county has much for which to be proud. Jefferson County squeezes a tremendous number of community assets into its relatively small geography. Between its vibrant business community, its natural setting and its active civic organizations, the county has a number of highlights. A few of these assets include:

1. **Businesses/Jobs.** The community has a strong employment base led by manufacturing. This has allowed for the more recent growth of service industry jobs.
2. **The Historic Downtown of Madison.** Impossible to overlook, the community's center has tremendous architectural, cultural and historic character. This charm attracts tourists, that help to drive the local economy.
3. **Connections to Nature and Open Space.** The county's setting along the Ohio river, coupled with its large park assets in Clifty State Park and the former Proving Ground Wildlife Reserve, make the area an out-of-doors destination for the larger region.
4. **Health care.** The newly completed Kings Daughters Hospital at the top of the hill is the largest single employer in the county. The presence of a top health center for a community of this size is both atypical and tremendous asset.
5. **Civic and Philanthropic Energy.** For a community of its size, Jefferson County has a tremendous amount of active civic, and philanthropic organizations.



Fig 10. Jefferson County's Largest Employers

Employer	Employees	Percentage
King's Daughters' Hospital & Health Services	971	6.7%
Arvin Sango, Inc.	614	3.4%
Madison Precision Products, Inc.	488	3.1%
Grote Industries, Inc.	455	3.0%
Madison State Hospital	441	2.9%
Madison Consolidated Schools	420	2.8%
Wal-Mart	400	2.4%
Indiana-Kentucky Electric Corp.	350	2.4%
VSG	327	2.3%
Hanover College	290	2.0%
TOTAL SHARE OF COUNTY EMPLOYMENT	14,510	32.8%

Source: Madison Chamber

ECONOMY AND EMPLOYMENT

Strong manufacturing base. For a community of its size, Jefferson County is home to a strong and diverse set of manufacturing employers. Collectively these industries employ just over 26% of the community's workforce. Compared to the state, this allocation is a full seven points higher in the county. Between 2000 and 2010 the overall share of these workers did decrease by 11% but this sector still remains the largest within the county.

Recent growth in service sector and health care employment.

Between 2000 and 2010 the largest growth in raw numbers of jobs occurred in the county's service sector.

During this period this sector would grow by 37%, adding more than 300 jobs. The county's second largest sector, educational services and health care and social assistance would grow during this period by just over 100 jobs. Roughly one quarter of the county's employment base are employed in this sector.

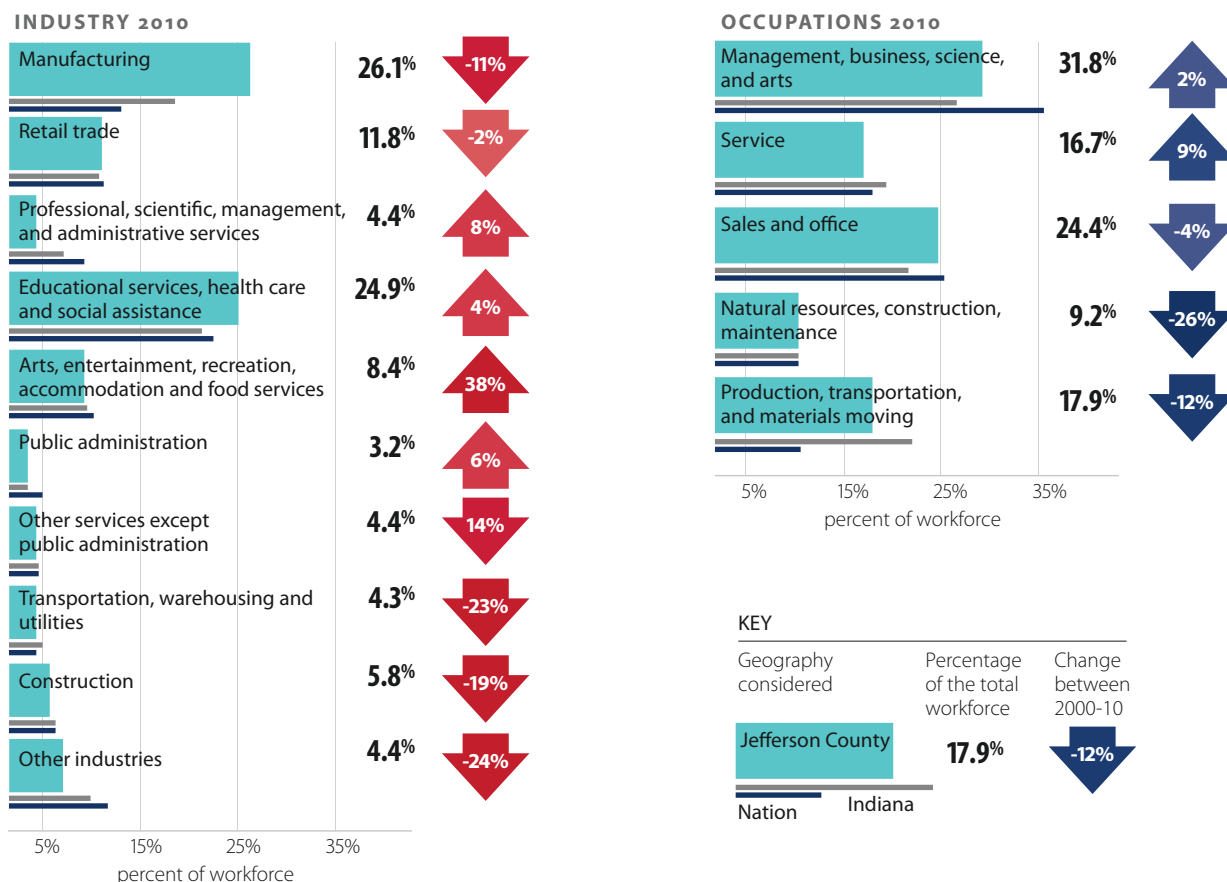
Shrinking employed population.

The employed non-military population shrank between 2000 to 2010 from 15,300 to 14,500. This 5% decrease in the eligible labor force was higher than the state's rate of 4%. This rate was much higher in the City of Madison where the labor pool shrank from 5,650 to 4,990 or a reduction of nearly 12%.

Service jobs up; construction, production jobs down.

The fastest growing professions of employed people within the county between 2000 and 2010 were service based occupations. Service jobs can include anything from food service, hospitality or direct customer service. During this period residents claiming this occupation increased by 9%, equivalent to more than 200 jobs. Construction and maintenance jobs along with production, transportation and material moving jobs both fell during this period by 27% and 13% respectively. The national recession had a profound effect on construction jobs nationwide and this decline was mirrored both at the national and state levels.

Fig 11. Occupations and Industries Percentage and Change



Source: U.S. Census

Revised March 24, 2014

Significant economic benefit to the region from the presence of Hanover College.

Based on a study by the Independent Colleges of Indiana, the economic benefit of Hanover College to the region is equivalent to \$62 million in 2012. The college has recently expanded its enrollment to nearly 1,200 with plans to continue this expansion. The college has invested significantly in its core campus and is actively looking for enhanced connections to Madison and the rest of the county.

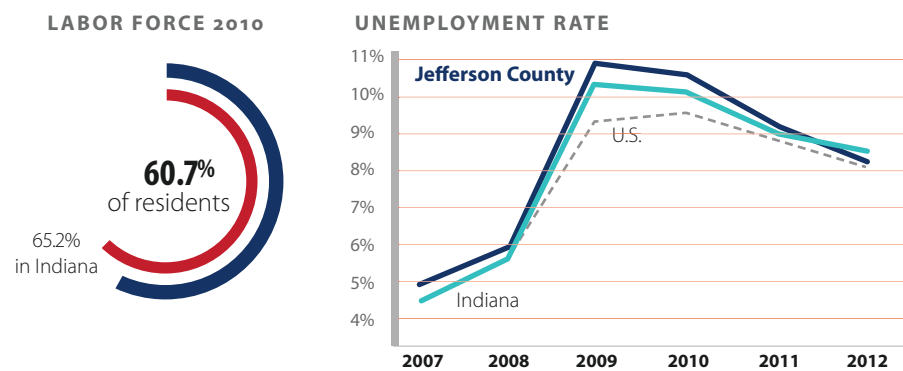


Founded in 1827, Hanover is the oldest private college in Indiana. Hanover College's student body - approximately 1,200 men and women from 36 states and 18 countries - earn their Bachelor of Arts degree in 31 academic programs.

Unemployment remains lower than state's rate.

The state hit a high in unemployment in the first quarters of 2009. During this period the state's jobless rate grew to its peak of 10.6%. At this same point the rate in Jefferson County matched the state's figure. Following the recession, however the county's unemployment has improved at a faster pace than the state's. The measured rate of 7.9% in the final quarter of 2012 was lower than the state average of 8.4%.

Fig 12. Labor Force Participation Percentages and Unemployment Rate Over Time



Source: U.S. Bureau of Labor Statistics

What is the labor force? People over 16 years of age who are not students, retirees, stay-at-home parents, people in prisons or other restricted institutions, and people with jobs with unreported income. Discouraged workers who no longer report themselves as unemployed are not counted in the labor force.

PERSONAL PROSPERITY

Lower median household income.

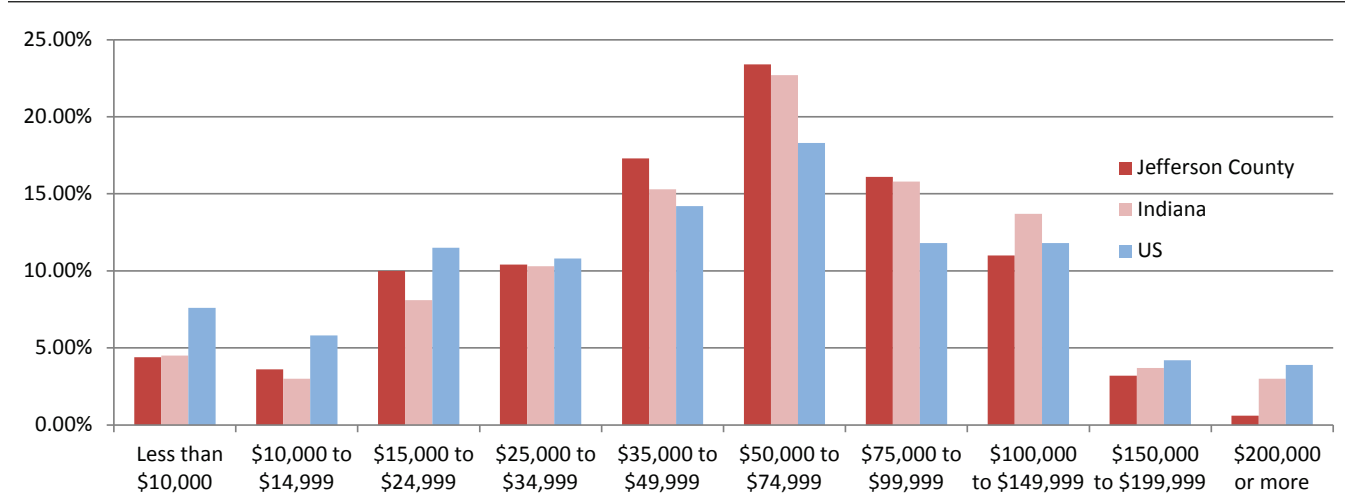
Although employment within the county is high compared to the state, compensations or household income lag significantly behind. In 2010, the median household income in Jefferson County measured \$5,000 lower than the state average. In Madison and Hanover this figure was even lower, measuring \$7,000 and \$10,000 below the state average respectively.

More individuals living in poverty than the state average.

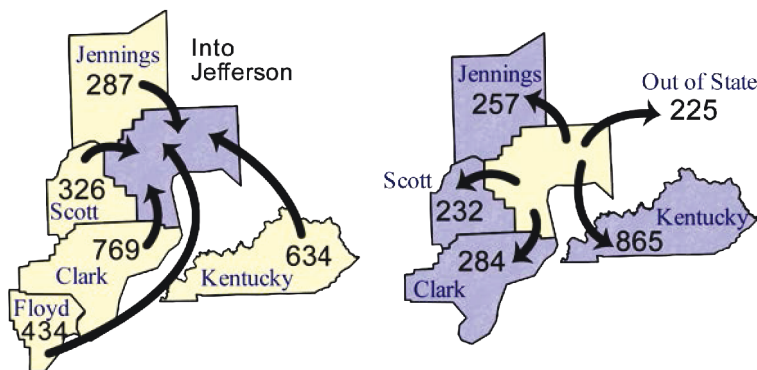
Related to the lower levels of household income a higher percentage of individuals in Jefferson County were living in poverty when compared to the state. Approximately 15% of all residents of the county live below the poverty line as compared to 13.5% at the state level. This percentage is higher for both Hanover and Madison 16% and 18% respectively.

25% of children under the age of five living in poverty.

The demographic most affected by poverty within the county are children. Approximately 25% of children under five are living in households below the poverty line. At the state level this figure is 23%.

Fig 13. Family Income Distribution

Source: U.S. Bureau of Labor Statistics

Fig 14. County Commuting Patterns

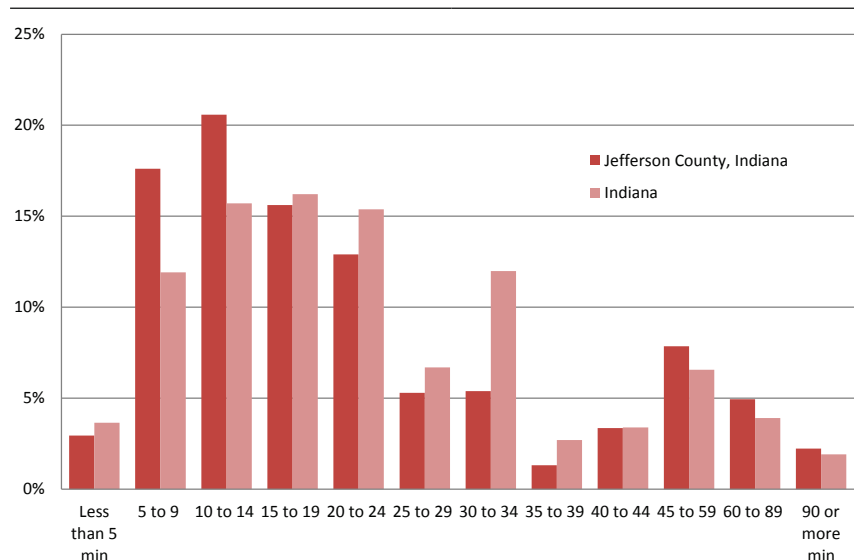
Source: STATS Indiana Commuting Profiles Tax Year 2012

Working outside of the county.

Comparing those workers who commute from Jefferson County outward (1,863) to those commuting into the county (2,450), the county has a net attraction of close to 600 workers each day. This group of commuters from around the region makes up 10.9% of the county's daily workforce. More than 860 Jefferson County residents cross into Kentucky for work each day, as compared to 634 Kentuckians that cross into the county.

Relatively flat housing costs. When adjusted for inflation, housing costs throughout the county have remained relatively stable between 2000 to 2010. Median costs have decreased very modestly in Jefferson County, from \$1,043 to \$1,023 and from \$1,087 to \$1,065 in Madison.

Less time stuck in traffic. Roughly 57% of county residents spend less than 20 minutes per day on their commute. This is much higher than the state average, where only 47% of Hoosiers have a commute less than 20 minutes.

Fig 14. Distribution of Commuting Times

Source: U.S. Bureau of Labor Statistics

EDUCATION

Increasing educational attainment for young people.

Since 2000 the percentage of 18 to 24 year olds without a high school degree decreased from 26% to 14%. During this same period and among this same group, the percentage of those individuals with some college or an associate's degree increased by 14%, from 36% to 2000 to 51% in 2010.

Slightly lower levels of attainment in higher education when compared with the state.

When comparing residents age 25 and over to state averages, Jefferson County had roughly 4% fewer residents that had achieved a bachelor's degree and 2% fewer who had received an associate's degree. Similar to the state the most common level of achievement for county residents was the High School Diploma. This group represents 39% of the total.

HEALTH AND WELLBEING

In general health outcomes Jefferson ranks 53rd out Indiana's 92 counties.

This lower-than-average ranking can be attributed to the county's poor performance on a number of health metrics. These include higher than average occurrences of heart disease, stroke, and cancer combined with greater frequencies of smoking. The county's adult obesity rate of 31% is identical to the state, but higher than the national average of 25%.

Fig 15. Educational Attainment 2000-2010

	Jefferson County		Indiana	United States
	2010	2000		
Population 25 years and over	21,677	20,605	4,199,481	204,288,933
Less than 9th grade	4.5%	6.0%	4.2%	6.2%
9th to 12th grade, no diploma	11.2%	12.4%	8.8%	8.7%
High school graduate	39.4%	36.2%	35.6%	29.0%
Some college, no degree	20.9%	20.0%	21.0%	20.6%
Associate degree	5.7%	5.4%	7.6%	7.5%
Bachelor's degree	10.0%	13.1%	14.6%	17.6%
Graduate or professional degree	8.1%	8.0%	8.2%	10.3%

Source: U.S. Census

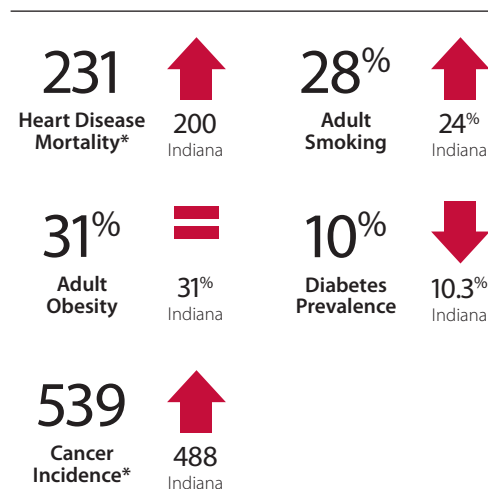
The median earnings for a high school graduate are roughly \$2,000 less than the state average.

Residents of the county who have earned a high school degree can expect to earn roughly \$25,300 annually. The state median in 2010 was \$27,830.

School performance, as evaluated by the state, has been variable.

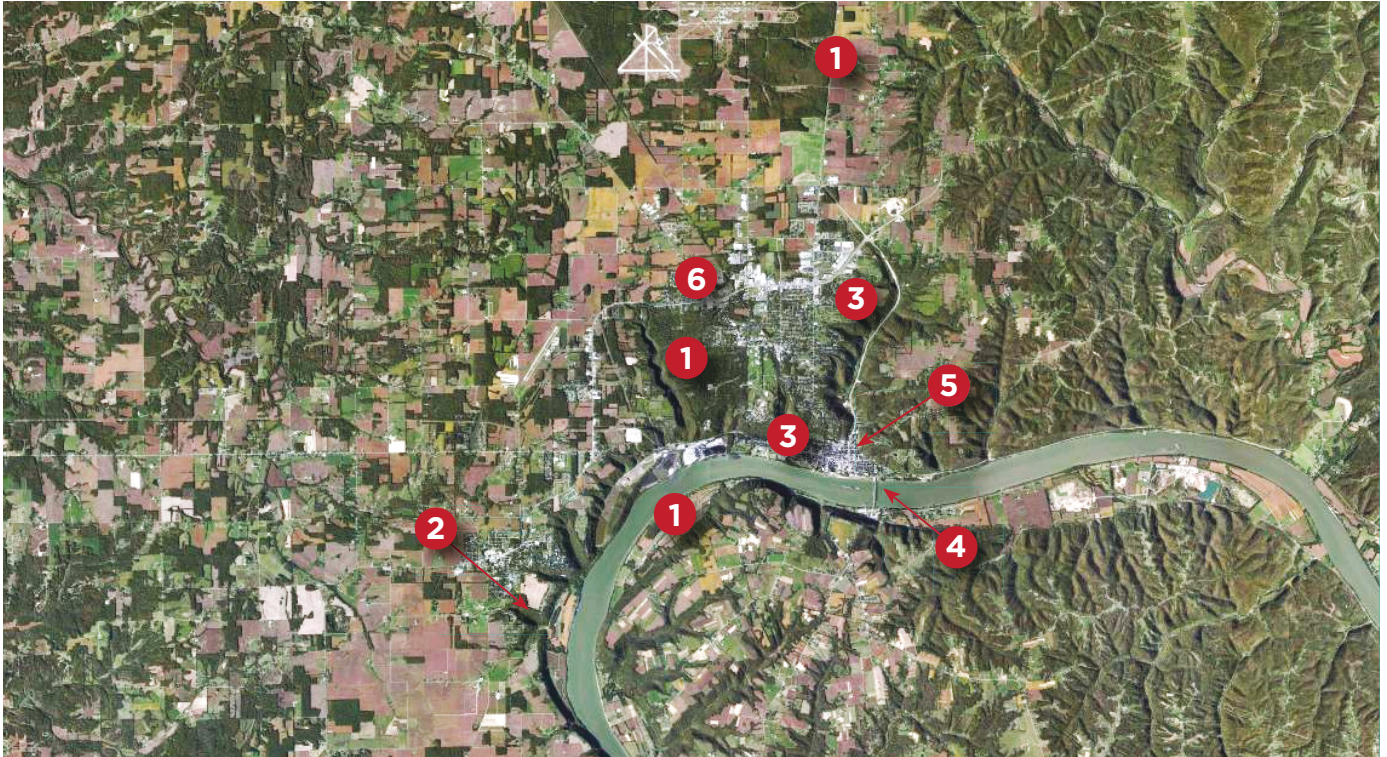
Over the three year period between 2010 and 2012 the grades for Jefferson County's various schools were wildly variable. During this period each high school (Madison Consolidate High School and Southwestern High School) each earned low designations from the state in 2010.

Fig 17. General Community Health Statistics



*Incidents per 100,000

Source: Robert Wood Johnson Foundation, County Health Assessment



PLACE

- 1 Natural setting with access to open space.** Jefferson County's location along the banks of the Ohio River offers a unique and beautiful setting. Beyond the river, the western portion of the county is home to a number of active farms and working agricultural land. The eastern extent, due in large part to its more rolling topography, remains well forested and sparsely populated. The county is home to a number of more active open spaces as well. These include large-scale parks like Clifty Falls State Park and the Big Oaks National Wildlife Refuge, along with numerous city parks and amenities.
- 2 The unique and growing campus of Hanover College.** Located along the hills overlooking the Ohio River, Hanover College's setting is exceptional. The college's growing enrollment and active campus improvements have increased both its effectiveness and marketability. The enhancement of this asset brings more visitors and focus to the town and the county at large. As the campus continues to grow there may be spillover housing opportunities that are created in other parts of the county, such as downtown Madison.
- 3 Division between the hilltop and downtown.** The rolling bluffs that line the Ohio River separate Madison and the County into two development zones. The downtown district represents some of the oldest development within the county. Seated along the river the pattern of the streets is gridded and compact. Moving up the hill, development is relatively younger and has a slightly larger footprint.
- 4 Accessibility and economic benefit from the soon-to-be completed Milton-Madison Bridge renovation.** The completion of the Milton-Madison Bridge Project over the Ohio River in 2014 will secure the economic connection Madison and the larger County has developed with Kentucky. The innovative approach to construction has allowed the bridge to remain open throughout the rebuilding process. The completion of the project represents a tremendous collaboration between the Indiana and Kentucky Departments of Transportation and ensures that this physical connection remains in place well into the foreseeable future.
- 5 Historic and architecturally important downtown Madison.** The preservation efforts of citizens and community leadership have allowed Madison's 1,500 historic residential, commercial and former industrial structures to stand the test of time. As one of the National Trust's model main street communities, the 133 blocks that make up Madison's downtown represent some of the best preserved architecture from this era. This legacy along with active preservation efforts has made Madison's downtown a destination for tourists, historians and architects alike.
- 6 Large-scale industrial sites with room for expansion.** Jefferson County is home to a number of large-scale industrial employers that have primarily located on the hilltop in Madison and in the county. These uses benefit from the access to trucking as well as their ability to expand production sites as their business expands.

