Dearborn County
Big Ideas

An Implementation Strategy developed by the United Way Action Council with the Community

March 2017

Prepared by:
Community Building Institute
Acknowledgments

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Funded Agencies:

Clearinghouse

Dearborn County Hospital Home
Health Care and Hospice

Dearborn County Retired Senior
Volunteer Program (RSVP)

Heart House, Inc.

Hoosier Hills Literacy League

Hoosier Trails Council Boy Scouts of
America

LifeTime Resources, Inc.

New Hope Services, Inc.

New Horizons Rehabilitation, Inc.

Safe Passage, Inc.

Southeastern Indiana Economic
Opportunity Corporation (SIEOC)

The Salvation Army Indiana Division

Youth Encouragement Services, Inc.
Background

In the fall of 2015, the United Way of Greater Cincinnati, Dearborn and Ohio Counties, began thinking about how they might play a more impactful role in Dearborn County. This work started with a few key questions:

What are the issues in the community that everyone cares most about?

We talked to more than 40 individuals representing schools, libraries, non-profits and social service providers, philanthropy, economic development and business, health, government, criminal justice, and media to better understand what was happening in Dearborn County. We began to understand what was going really well in the county, and where there were challenges that needed to be confronted. We also began to understand where there were gaps, or needs, that were not being addressed that might be limiting growth.

After meeting with individuals and a few groups to understand the environment of the county, we held a Community Report Out Meeting in June 2016.
Where should we focus our time and energy?

At the Community Report Out Meeting, we presented Community Assets (the things that are going really well that we can build on) and the Issues (what everyone wants to accomplish that isn’t getting done; the needs and challenges). We also presented seven Big Ideas (the issue areas where we should focus our time and energy). Small groups discussed which Big Ideas might have the greatest impact and which Big Ideas people wanted to spend time addressing.

Leaving the meeting in June, three Big Ideas were clearly a priority for the community (in no particular order):

- Substance Abuse Prevention and Support
- A Ready Workforce
- Developing Leadership

In the summer and fall of 2016, smaller strategy teams met to review Issue Briefs for each Big Idea. Each Issue Brief covered a discussion of the topic, organizations that could be involved in implementation, current opportunities, the role of the United Way Action Council, and potential actions. The final Issue Briefs provide the basis of Big Ideas Recommendations.

How do we move forward?

In 2016, we facilitated a process to explore issues, make connections and set priorities, and we started to set the framework for implementation. We move into 2017 with three Big Ideas. The work of 2017 and beyond is to define the role of the United Way Action Council as it relates to Big Ideas, expand community partner connections to tackle the Big Ideas, and start implementing action steps.
Community Assets

We identified physical, social, and economic community assets through conversations with more than 40 individuals representing schools, libraries, non-profits and social service providers, philanthropy, economic development and business, health, government, criminal justice, and media.

We identified more than 75 unique Assets in Dearborn County, but for ease of analysis, we grouped the assets into 18 Asset themes:

- Attractions that draw visitors
- Casino money
- Churches
- Collaboration
- Dearborn County Hospital
- Economic development focus
- Great leadership
- Library
- Low cost of living
- Non-profit and business communities
- Outdoors (including riverfront)
- People
- Perfect North Slopes
- Programs provide good support
- Rural and small-town feel
- Safe
- Schools and the education system (for youth and adults)
- Social service support network

Who did we talk to?
go to page 7

For more on Assets
go to page 19

To see where assets are located (Asset Map)
go to pages 8-9
Interviews and Group Conversations:
Who did we talk to?

**Schools and Library**
Barbara Bonney, Lawrenceburg Public Library
Karl Galey, Lawrenceburg Community School Corporation
Mark Graver, Ivy Tech
Andrew Jackson, Sunman-Dearborn Community Schools
Shawn Lightner, Lawrenceburg Community School Corporation

**Non-profits**
Debbie Beckett, Lawrenceburg Public Library District
Liz Biersdorfer, Purdue Extension, 4-H Youth Development
Paula Bruner, Tri-State Eating Disorder Resource Team
Connie DeBurger, Family Connections
Angie Disbro, SIEOC Head Start
Amber Johnson, SIEOC Child Care Resources and Referral
Brenda Konradi, One Community One Family
Jody Maples, Lawrenceburg Public Library District
Mike Moseng, Hoosier Trails Boy Scouts
Cathy Piche, YES HOME
Laura Priebe, Hoosier Literacy
Laura Rolf, Big Brothers Big Sisters of Greater Cincinnati
Denise Smith, Vocational Rehabilitation
Donna Thacker, CASA
Erin Thomas, LifeTime Resources
Jane Yorn, Safe Passage, Inc.

**Economic Development**
Eric Kranz, Chamber of Commerce
Pat Krider, Lawrenceburg Main Street
Bryan Messmore, City Coordinator/Redevelopment Director, City of Lawrenceburg
Debbie Smith, Dearborn County Visitor and Tourism

**Health**
Roger Howard, Dearborn County Hospital
Tom Talbert, Community Mental Health Center

**Government**
Donnie Hastings, Jr., Mayor, City of Aurora
Mark McCormack, Dearborn County Planning and Zoning
Shane McHenry, Commissioner, Dearborn County
Kelly Mollaun, Mayor, City of Lawrenceburg
Terri Randall, County Administrator, Dearborn County
Alan Weiss, Mayor, City of Greendale

**Criminal Justice**
Judge Sally McLaughlin, Superior Court II

**Business**
Patrice Ligon, US Bank
E.G. McLaughlin, United Community Bank
Mike Templin, MPG
Greg Tuft, Hollywood Casino

**Media**
Denise Freitag Burdette, Register Publications
Joe Awad, Register Publications
Celeste Calvitto, The Beacon
Asset Map:
Information and Services from Southeastern Indiana Economic Opportunity Corporation (SIEOC) Resource Directory
Asset Map:
Service Providers in Dearborn County

Education
1. Central Elementary School (Lawrenceburg)
2. Greendale Middle School (Lawrenceburg)
3. Lawrenceburg High School (Lawrenceburg)
4. Lawrenceburg Primary School (Lawrenceburg)
5. Aurora Elementary School (S. Dearborn)
6. Dillsboro Elementary School (S. Dearborn)
7. Manchester Elementary School (S. Dearborn)
8. Moores Hill Elementary School (S. Dearborn)
9. South Dearborn High School (S. Dearborn)
10. South Dearborn Middle School (S. Dearborn)
11. Bright Elementary School (Sunman-Dearborn)
12. East Central High School (Sunman-Dearborn)
13. N. Dearborn Elementary School (Sunman-Dearborn)
14. Sunman Dearborn Mid. School (Sunman-Dearborn)
15. Sunman Elementary School (Sunman-Dearborn)
16. All Saints Catholic Academy (Parochial)
17. St. Lawrence Catholic School (Parochial)
18. St. Mary Catholic School (Parochial)
19. St. Paul Catholic School (Parochial)
20. St. John Lutheran School (Private)
21. Liberty Christian Academy (Private)
22. Hoosier Hills Adult Literacy League
23. Ivy Tech Comm. College Lawrenceburg - Lakefront
24. Ivy Tech Comm. College Lawrenceburg - Riverfront
25. Purdue - Dearborn County Extension Office

Health
40. Alcohol Anonymous/Narcotics Anonymous
41. Citizens Against Substance Abuse (CASA)
42. Community Mental Health Center, Inc
43. Community Mental Health/Counseling Services, Lawrenceburg
44. Dearborn County Health Department
45. Dearborn County Hospital
46. Dearborn County Hospital Home Health Care and Hospice
47. Dearborn County Pregnancy Care Center
48. East Indiana Treatment Center, Inc
49. Lawrenceburg WIC Clinic
50. Lifeworks Counseling, Lawrenceburg
51. Medical Stabilization
52. Reformers Unanimous, Addiction Support Group
53. The Baby Basket

Housing
54. Heart House, Inc Homeless Shelter
55. SIEOC Section 8 Housing Choice Voucher
56. Tri-State Habitat for Humanity

Libraries
57. Aurora Public Library
58. Dillsboro Public Library
59. Lawrenceburg Public Library
60. North Dearborn Library

Other Service
61. Catch-a-Ride
62. Dearborn County Division of Family Resources
63. Dearborn County Recycling Center
64. Dearborn County RSVP (Senior Volunteering)
65. Directions! Rape Crisis Support and Advocacy
66. Pro Bono Legal Services District Twelve

Youth
67. Big Brothers Big Sisters of Greater Cincinnati
68. Girl Scouts – Indiana Service Center

Churches
(located throughout the county)
In addition to understanding what assets Dearborn County has that we can build on in addressing the Big Ideas, we also have to be aware of the challenges and needs confronting the county.

We identified more than 75 unique Challenges, or needs, in Dearborn County, but for ease of analysis, we grouped the assets into 21 Challenge themes:

- Adversity to change
- Casino money is decreasing
- Collaboration
- Communicating what is available
- County identity challenges
- Demonstrating greater value of non-profit/social services
- Divisions in county
- Downtown housing is needed
- Family stability
- Financial support
- Leadership growth
- Mental health
- Non-profit agency/social service network capacity
- People are not connected with community
- Small town vibrancy
- Substance abuse
- Population
- Poverty
- Transportation
- Topography
- Workforce recruitment and retention/employee base

For more on Challenges go to pages 20 and see data on page 23
Big Ideas

Big Ideas are key issue areas that emerged from conversations and meetings with community leaders. These are the big areas that no one organization or business or person can tackle on their own, and they are the areas that can help other community-wide initiatives move forward. These seven Big Ideas were presented at the Community Report Out Meeting in June 2016 (in no particular order):

- Substance Abuse Prevention and Support
- Meeting People Where They Are
- A Ready Workforce
- Grants and Advocacy
- Taking Non-Profits to the Next Level
- Developing Leadership
- Breaking the Silos

Based on the potential for greatest impact and energy, three Big Themes were selected by consensus at the Community Report Out Meeting. These three are highlighted above. Strategy teams met to explore each idea. Issue Briefs for each Big Idea were used as a template for a discussion of the topic, organizations that could be involved in implementation, current opportunities, the role of the United Way Action Council, and potential actions. The final Issue Briefs on the following pages provide the basis of Big Ideas Recommendations.

For more on the Big Ideas presented at the Community Report Out Meeting go to page 22
**Issue:**

Adults and young adults are underemployed or unemployed. They need to be connected with workforce training and skill development opportunities that help them connect with jobs that promote self-sufficiency.

**Opportunity:**

Ivy Tech’s advanced manufacturing program is preparing students for fields requiring mechanical, industrial, and electrical skills that have jobs that can provide self-sufficiency for individuals and families. The educational and training assets in the county present a unique opportunity to Dearborn County to help adults and young adults that are underemployed or unemployed get the skills and training they need to succeed at local businesses.
**Insights:**

We need to focus not just on unemployed (and hard to employ), but also the underemployed.

An economic development entity will be formed to focus on the employer side of attraction and retention. There could be room to add the voice of the worker to better understand the causes of underemployment and unemployment.

There is room to grow in connecting educational and training partners and their students with local businesses.

To be effective in connecting unemployed or underemployed adults with training and employment opportunities, there needs to be a one-on-one approach with consistent follow-up and follow through. Schools, service providers, and training programs must recognize that each person has different assets and challenges, and they may require different types of individualized support.

**Organizations Involved:**

Ivy Tech
Work-One - Lawrenceburg
Dearborn County Economic Development
Schools (administration, parents)
Dearborn County Jail
Indiana Region 9 Workforce Board

**Role of the United Way:**

Support educational and training partners in creating and carrying out solutions that connect individuals with resources and support that eventually leads to steady employment that can support financial stability for families.

**Action Steps:**

- Support evaluation of existing workforce partner effectiveness; understand how people are, or are not, connecting with available resources and supports. (continue)
- Identify who is underemployed and unemployed and understand why they are not fully employed. (continue)
- Ensure that there is a warm hand off between workforce development, educational, and training partners. For example, WorkOne and Ivy Tech meet regularly, and ensure consistent client follow-up.
- Support partnerships between educational and training partners directly with schools, food pantries, churches, etc. For example, during parent meetings at school, parent’s career and educational goals can be discussed and then they can be connected with appropriate resources.
- Support grant opportunities that can help students explore career choices.
Big Idea: Developing Leadership

**Issue:**
We need a program that supports development of new leaders. We have strong leaders currently, but there is always room for growth, and we need more people to step up and get more involved and committed to the community.

**Opportunity:**
Collective support for leadership development. A leadership program can help residents and business partners support the work needed to further community-wide, collaborative initiatives. It can also help to build the connection and commitment of residents to Dearborn County.
**Insights:**

Leadership is both an asset and a challenge in Dearborn County. We heard that the right leaders are in the right places to really drive positive change. We also heard that there is a need to grow and deepen the volunteer and leadership base in Dearborn County.

A leadership program offers the opportunity for growing leaders to invest in their local community, participate in local organizations, and creates a new base of leaders that can drive community initiatives.

**Organizations Involved:**

- Young professionals group
- Dearborn County Chamber of Commerce
- Non-profit and business communities

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**Role of the United Way:**

The United Way and Dearborn County Chamber of Commerce are working together to create a program that will help educate and introduce new leaders to Dearborn County. The program’s goal is to increase the overall talent pool available to community and economic development organizations while also educating and building the capacity of new leaders.

**Action Steps:**

- Launch pilot leadership program in spring 2017!
Big Idea: Substance Abuse Prevention and Support

**Issue:**
Combating the substance abuse epidemic through substance abuse prevention, support of parents and families, and support for those that have gone through treatment so that they can be successful.

Includes thinking about what community support is available, and how people are connected with resources.

Also includes prenatal sector (early prenatal education, visitation).

**Opportunity:**
CASA is an established lead convener of organizations. The issue is top of mind for many public, private, and non-profit leaders. Substance abuse has an impact on the economic and physical health of the community.
**Insights:**

We need an easy way for people to get information.

The traditional family structure and family responsibilities are impacted by drug addiction. Families may need help supporting an addict in recovery.

Recovering addicts are often dealing with trauma and mental health problems. They need support with jobs, transportation, and housing. Support needs to be one-on-one. The needs and abilities vary by person. One idea shared was a wrap-around team that could help connect a person with the comprehensive support they need.

The social networks that are supporting addicts are completely disconnected from the community. Is there a way to connect recovering addicts with one another in a support network?

Mentorship is important. Having one person a recovering addict can go to (to celebrate with or face challenges with) can be the thing that keeps a person moving forward.

Education needs to start early and it needs to target at-risk kids. Look to best practices for early identification of behaviors that serve as a warning sign for potential drug use.

People need to be empowered, not enabled. We need personal accountability.

The entire community should work to address substance abuse. Roles for all community stakeholders, including government, businesses, churches, service providers, and schools, need to be defined.

**Organizations Involved:**

Dearborn County CASA (lead) and its member organizations

Substance Abuse Task Force

Dearborn County Hospital (hub of resources)

Dearborn/Ohio County Prosecutor’s Office

**Role of the United Way:**

Provide support for activities that are directed by CASA by working with United Way supported agencies. Support Indiana Region 9 Workforce Board’s efforts to understand and address substance abuse as it relates to local employment.

**Action Steps:**

- Work with United Way supported agencies to understand what challenges their clients encounter and look for insights on how to better link clients with individualized, wrap-around resources and support.
- Provide training to United Way supported agencies to understand how they can connect clients with substance abuse prevention and support resources.
- Explore opportunities for partnership with the Workforce Board as they confront substance abuse as it relates to increasing local employment.
Appendix
Asset Inventory:
What is going really well in the county? What can we build on?

Assets Emerging from Interviews:
We talked with more than 40 Dearborn County community leaders representing non-profits, government, business, schools, and media. They identified more than 75 unique assets in Dearborn County. For ease of analysis, we have grouped the assets into 18 asset themes:

- **Attractions that draw visitors**: Casino, Event Center, big and small events
- **Casino money**: it’s made a lot of improvements possible, and invested a lot of money in Lawrenceburg and the surrounding communities
- **Churches**: social and spiritual support role, helps to build families
- **Collaboration**: working across jurisdictional boundaries, recognizing mutual benefit, collaborative spirit, non-profits sharing information, businesses are good community partners, people value collaboration
- **Dearborn Community Hospital**
- **Economic development focus**: leaders are coming together (public and private), there is a push at all levels in the county, pressure for land is increasing, more interest in Dearborn County
- **Great leadership**: the right people are in the right places to get things done (the stars are aligning), the right pieces are in place (this community can mobilize)
- **Library**: the county “information center,” how can the library support what others need?, potential of book-mobile, maker space
- **Low cost of living**
- **Non-profit and business communities**
- **Outdoors (including riverfront)**: lots of amenities for residents and visitors to enjoy, connecting trails, riverfront
- **People**: caring, good, strong sense of volunteerism (you can get community support for what you want to accomplish), tight knit community
- **Perfect North Slopes**: long-time county institution, big economic impact, first time employer for many
- **Programs provide good support**: wrap around services for those in need, safety net, food pantries
- **Rural feel and small-town feel**: get the rural feel but close to Cincinnati and Northern KY
- **Safe**
- **Schools and the education system**: good continuum of education services, scholarships for high school students to attend college, Ivy Tech, increasing connections to businesses and economic development (new Advanced Manufacturing program)
- **Social service support network**
Issue Network Mapping:
What does everyone want to accomplish that isn’t getting done?

Challenges Emerging from Interviews:
The more than 40 Dearborn County community leaders representing non-profits, government, business, schools, and media identified more than 100 unique challenges (or needs) in Dearborn County. For ease of analysis, we have grouped the assets into 21 challenge themes:

- **Adversity to change**: stifles innovation, cost savings, this is how we have always done things, content with the status quo
- **Casino money is decreasing**: what fills the gap? what gets prioritized with decreasing funds? what is the impact?
- **Collaboration**: between non-profits, between non-profit/public/private sector, need for real leadership (people are committed to their mission but don’t want to do one more thing); sometimes challenging to collaborate with schools (primary focus is academics, but some have found out-of-school time success with some schools)
- **Communicating what is available**: people are in need but don’t know how to get services (can we reach people with app, cell phone, etc.?), how can people access resources without getting overwhelmed
- **County identity challenges**: northern/southern divide, TV out of Cincinnati (don’t get local information), tenuous connection with Indianapolis (and state leadership), statewide programs don’t reach Dearborn (because of media, because of statewide implementing partners not present in the county)
- **Demonstrating greater value of non-profits/social services**: how do we move from giving people just enough help to survive, to getting them help so that they can thrive? (this has a direct impact on the economic development/workforce picture in the county)
- **Divisions in county**: by income, due to topography, north and south, there are pockets of people that need help
- **Downtown housing is needed**: modern, quality (current downtown markets dominated by rentals), also need senior housing (done now, but in a piecemeal way)
- **Family stability**: kids are not getting what they need, parents aren’t parenting
- **Financial support**: people may be willing to volunteer, but not willing to give money for a cause (impact of casino - people believe casino money can take care of the need)
- **Leadership growth**: grow volunteer base, develop into leaders
- **Mental health**: will be a growing issue in rural areas
• Non-profit agency/social service network capacity: good work, great intentions, but can they take it to the next level (capacity building, grant writing, advocacy, etc.)?

• People are not connected with community: people aren’t connected to networks of support or resources

• Small town vibrancy: how do we get smaller places back to vibrant (transitioning from bedroom community to self-sufficient community)?, right retail mix, active property owners and retailers, property availability and usage

• Substance abuse: #1 issue on community assessment, everyone is doing a little around heroin epidemic, but not enough (need to come together as a community), no place to go for drug treatment, need long term support

• Population: declining enrollment at schools in outlying communities (also see population age breakdown data)

• Poverty: generational and circumstantial, post-recession jobs may not pay as much, don’t make enough to get by, people need help with the basics

• Transportation: very limited public transportation, very hard to get around without your own car, topography and traffic congestion can make it difficult to get places

• Topography: not a lot of flat land to build on

• Workforce recruitment and retention/employee base: especially true for social services (organization vacancy rate of 25%), are there people to fill the jobs in the county now, or new jobs coming in?, what are the benefits that can get them here and keep them here?, soft skills of workers, millennial work expectations, lacking skill sets, felony/drug record, challenge not having university in community, no one working in coordinated way around workforce, work ethic
Big Ideas:
Where should we focus our time and energy?

**a) Substance Abuse Prevention and Support**
How do we start early with prevention, support parents and families, and support those that have gone through treatment? What support network is available in the community? How do we help ensure success?

**b) Meeting People Where They Are**
Are schools the right place to connect? How can we make better use of the library as a community resource? What about a central location for agencies? How do we communicate services to the public, and especially those that need them?

**c) A Ready Workforce**
Economic development is the focus, but do we have employees that are ready, both with advanced skills and soft skills? What do we do about the 20 - 40 year olds that are leaving the county? How do we create a steady non-profit workforce that works best for the community (little turnover)? How do we make the county a place kids want to come back to after higher education?

**d) Grants and Advocacy**
How do we insure initiatives of Dearborn County are well-funded, both at the local, state, and national level? Is there a way to support multiple non-profits through a coordinated effort?

**e) Taking Non-Profits to the Next Level**
How do we better serve clients to take them from surviving to thriving? How do we build capacity? Access more resources? Maintain workforce? Create better ways to collaborate, and better outcomes for everyone?

**f) Developing Leadership**
How do we develop new leaders, both residents and business partners to support the work? How do we encourage those committed to their employer’s mission to go beyond it to support initiatives that require deep collaboration?

**g) Breaking the Silos**
How do we demonstrate the economic value of the non-profit sector? Non-profits are working to develop successful children and stable families, which benefit the overall health of the economy and the county. How do we reduce the stigma, and develop the public will for the important work of nonprofits?
Data:
What does the data say about life in Dearborn County?

Percent of Students Eligible for Free or Reduced Lunch in Dearborn County, IN

Source: Indiana Association of United Ways, Dearborn County Report Card, The Policy Center at IUPUI
**ALICE IN DEARBORN COUNTY**

**2014 Point-in-Time Data**

- **Population:** 49,840
- **Number of Households:** 18,648
- **Median Household Income:** $58,000 (state average: $49,446)
- **Unemployment Rate:** 8.1% (state average: 7.1%)
- **ALICE Households:** 19% (state average: 22%); **Poverty Households:** 9% (state average: 14%)

How many households are struggling?

**ALICE** is an acronym for **Asset Limited, Income Constrained, Employed** – households that earn more than the U.S. poverty level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen.

The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not allow for any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the U.S. poverty level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.
How many families are struggling?

Children add significant expense to a family budget, so it is not surprising that many Dearborn County families with children live below the ALICE Threshold. Though more Dearborn County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

Families with Children by Income, 2014

What assets do households have?

Ownership of assets can contribute to stability of households. Yet, few families in Dearborn County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014
Households in 2014

<table>
<thead>
<tr>
<th>Number</th>
<th>Pct. Dist</th>
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<tbody>
<tr>
<td>Total Households</td>
<td>18,648</td>
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<tr>
<td>Family Households</td>
<td>13,379</td>
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<tr>
<td>Married with Children</td>
<td>3,899</td>
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<tr>
<td>Married without Children</td>
<td>6,783</td>
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<td>Single Parents</td>
<td>1,551</td>
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<tr>
<td>Other</td>
<td>1,146</td>
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<td>Non-family Households</td>
<td>5,269</td>
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<td>Living Alone</td>
<td>4,462</td>
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<td>Average Household Size</td>
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<tr>
<td>Average Family Household Size</td>
<td>3.69</td>
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Population Projections

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<tr>
<th></th>
<th>2010</th>
<th>2015</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
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<tbody>
<tr>
<td>Population Projections</td>
<td>50,047</td>
<td>51,927</td>
<td>53,482</td>
<td>54,726</td>
<td>55,655</td>
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<td>Change Since 2010</td>
<td>1,880</td>
<td>3,435</td>
<td>4,679</td>
<td>5,608</td>
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<tr>
<td>Pct. Change Since 2010</td>
<td>3.8%</td>
<td>6.9%</td>
<td>9.3%</td>
<td>11.2%</td>
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The population is not expected to change much.

County Business Patterns, 2014

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<thead>
<tr>
<th>Establishments</th>
<th>Number Chg. 09 to 14</th>
<th>Pct. Chg. 09 to 14</th>
<th>Pct. of Total</th>
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<tbody>
<tr>
<td>1-9 employees</td>
<td>698</td>
<td>-57</td>
<td>-7.5%</td>
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<tr>
<td>10-19 employees</td>
<td>99</td>
<td>-17</td>
<td>-14.7%</td>
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<tr>
<td>20-49 employees</td>
<td>77</td>
<td>0</td>
<td>0.0%</td>
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<tr>
<td>50-99 employees</td>
<td>21</td>
<td>6</td>
<td>40.0%</td>
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<tr>
<td>100 plus employees</td>
<td>16</td>
<td>1</td>
<td>6.7%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>911</td>
<td>-67</td>
<td>-6.9%</td>
</tr>
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</table>

The majority of businesses have fewer than 10 employees.

Source: U.S. Census Bureau
Commuting Data, 2014

<table>
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<tr>
<th>Description</th>
<th>Number</th>
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<tbody>
<tr>
<td>Number of tax filers who live in county and work</td>
<td>34,222</td>
</tr>
<tr>
<td>Number of tax filers who work in the county</td>
<td>24,324</td>
</tr>
<tr>
<td>Number of tax filers who live in county and work in county</td>
<td>21,040</td>
</tr>
<tr>
<td>Number of tax filers who live out of the county and work in county</td>
<td>3,284</td>
</tr>
</tbody>
</table>

Source: Indiana Department of Revenue

Commuting Patterns: Top five counties sending workers INTO county, 2014

<table>
<thead>
<tr>
<th>County</th>
<th>Number</th>
<th>Pct. Five County Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ripley County</td>
<td>990</td>
<td>36.0%</td>
</tr>
<tr>
<td>Ohio County</td>
<td>707</td>
<td>25.7%</td>
</tr>
<tr>
<td>Ohio (State)</td>
<td>440</td>
<td>16.0%</td>
</tr>
<tr>
<td>Switzerland County</td>
<td>313</td>
<td>11.4%</td>
</tr>
<tr>
<td>Franklin County</td>
<td>301</td>
<td>10.9%</td>
</tr>
</tbody>
</table>

Source: Indiana Department of Revenue

About 2 in 3 live and work in county, the rest are going outside of the county for work.
Where do people live in Dearborn County?
Income levels of households in Dearborn County?

<table>
<thead>
<tr>
<th>Median Income, 2014</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $36,000</td>
<td>Statewide median is $48,700</td>
</tr>
<tr>
<td>$36,000 - $47,999</td>
<td></td>
</tr>
<tr>
<td>$48,000 - $59,999</td>
<td></td>
</tr>
<tr>
<td>$60,000 - $71,999</td>
<td></td>
</tr>
<tr>
<td>&gt;= $72,000</td>
<td></td>
</tr>
</tbody>
</table>
How does the County’s population age breakdown compare with Indiana, or with the United States?

**Dearborn County, 2014**

20 to 39 year olds are leaving the county

**Indiana, 2014**

**United States, 2014**