

Data Snapshot

Dearborn County,
Indiana



County Data Snapshot Series
September 2018



Lawrenceburg - Dearborn County Court House

PURDUE
UNIVERSITY



Center for Regional Development
Advancing Collaboration : Energizing Regions

Table of Contents

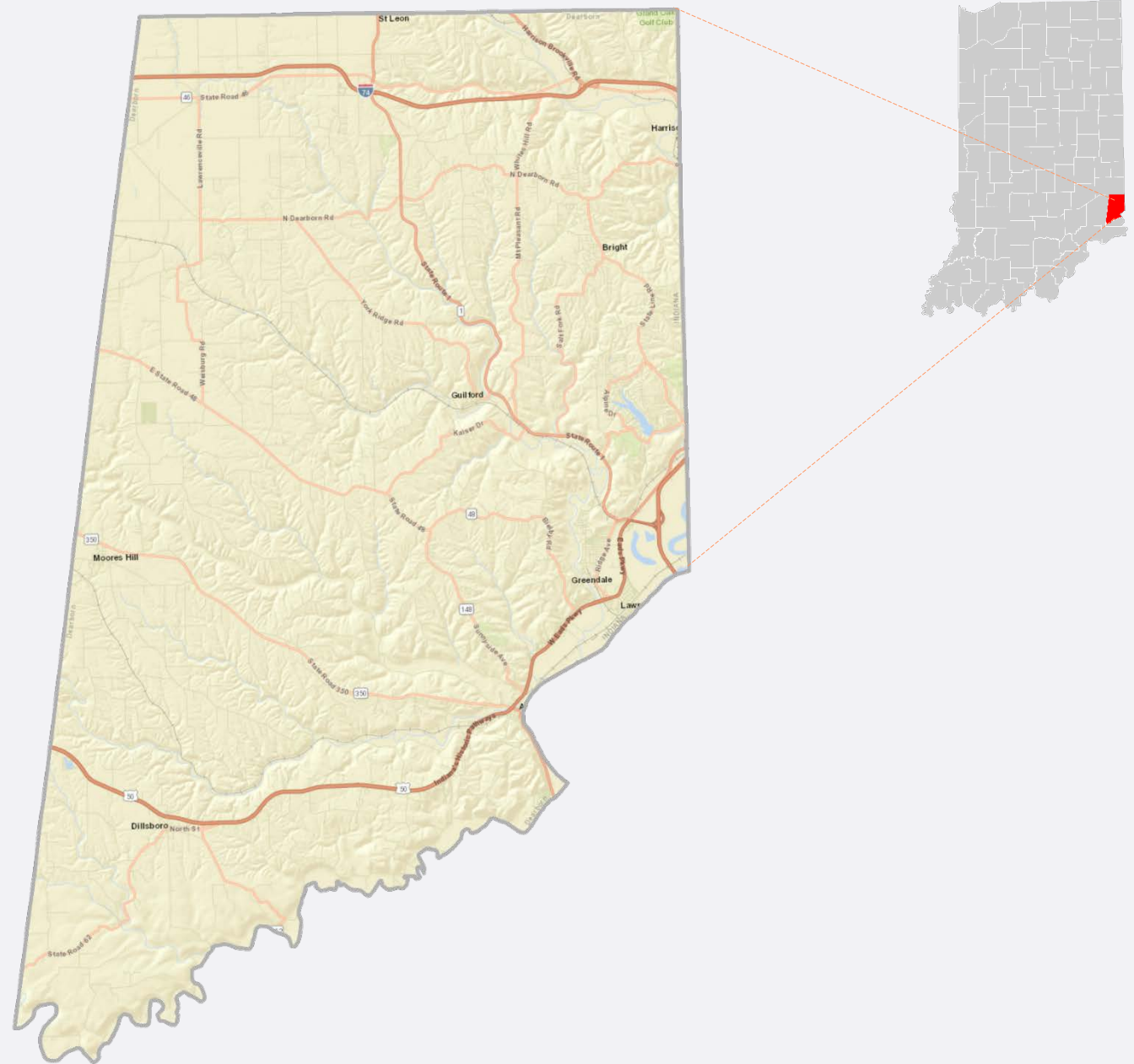
01 Introduction

02 Demography

03 Economy

04 Labor Market

05 Broadband



01 

Introduction

[Purpose](#)

[About Dearborn County](#)

Purpose

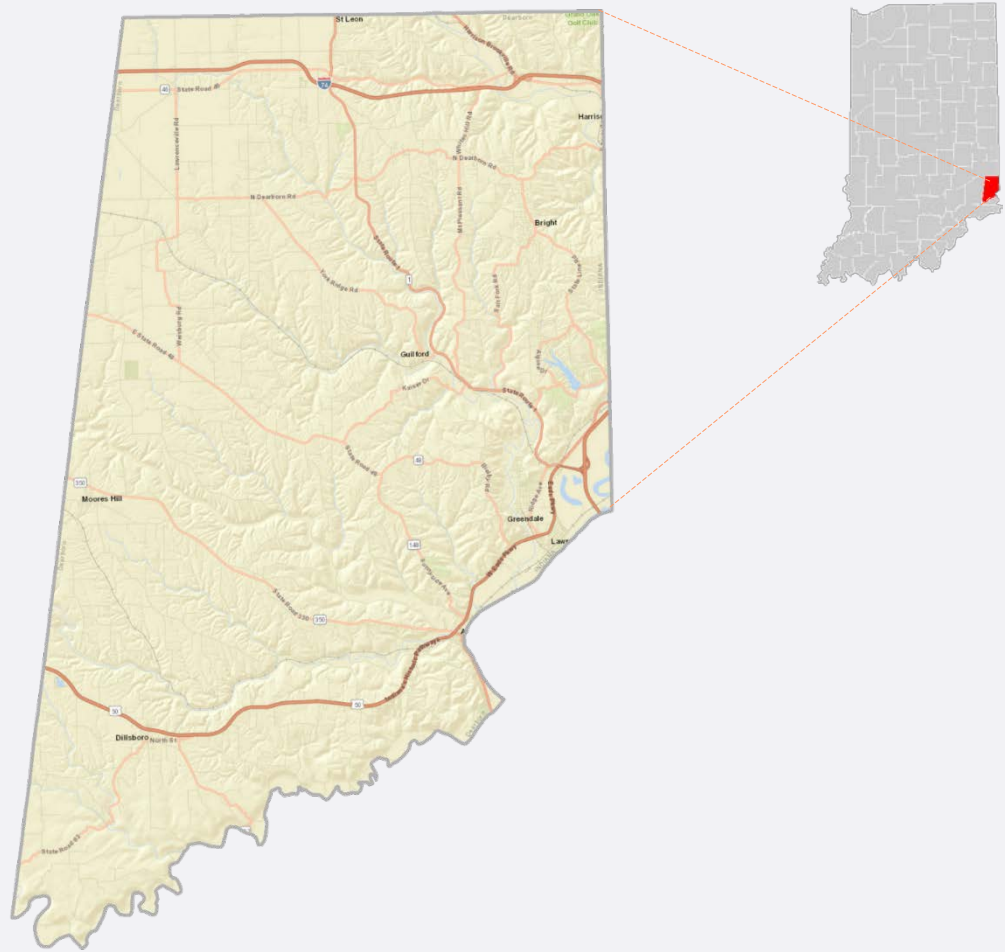
This document provides information and data about Dearborn County that can be used to guide local decision-making activities.

The Data Snapshot showcases a variety of demographic, economic and labor market information that local leaders, community organizations and others can use to gain a better perspective on current conditions and opportunities in their county.

To strengthen the value and usability of the information, we showcase data using a variety of visual tools, such as charts, graphs and tables. In addition, we offer key points about the data as a way of assisting the user with the interpretation of the information presented.

Finally, key comments and takeaways associated with the data messages are presented in the last section of this snapshot.

About Dearborn County	
Established	1803
County Seat	Lawrenceburg
Area	307 sq. mi.
Neighboring Counties	Boone, KY Butler, OH Franklin, IN Hamilton, OH Ohio, IN Ripley, IN
Metropolitan Classification	Metropolitan Statistical Area
EDA Distress Criteria	Not Distressed



02



Demography

Population Change

Population Pyramid

Generational Chart

Race

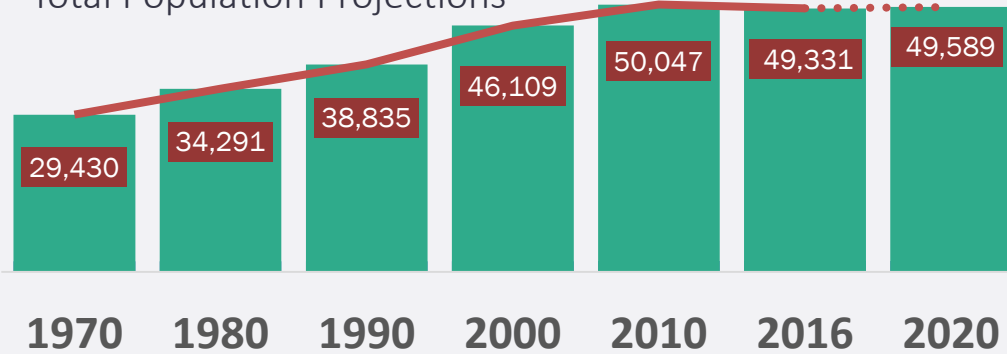
Ethnicity

Language Use

Educational Attainment

Population Change

Total Population Projections



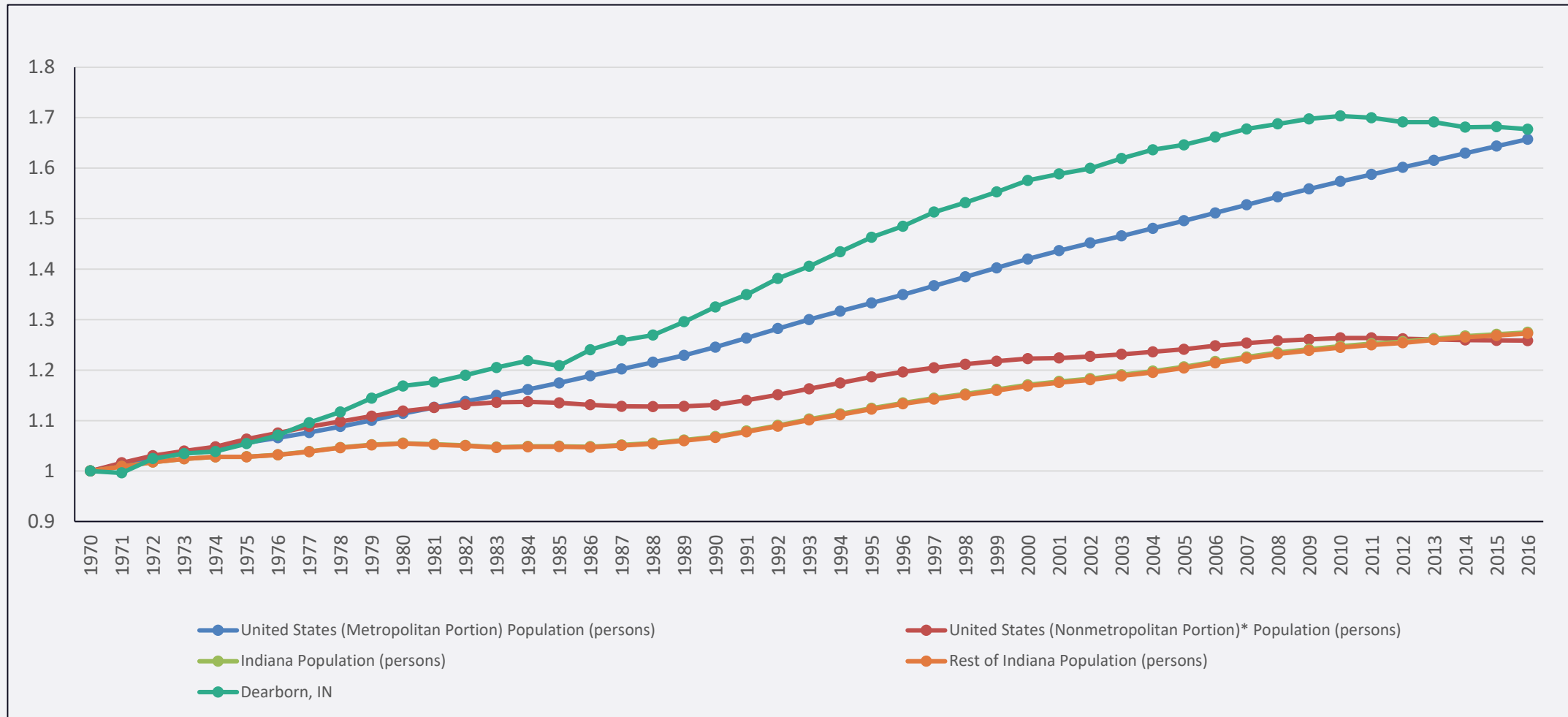
The total population is projected to increase by 0.5 percent between 2016 and 2020.

The county’s total population increased by nearly 68 percent between 1970 and 2016. From 2000 to 2016, the county gained almost 7 percent having 3,222 more individuals. But, from 2010 to 2016, the county experienced 1.4 percent decrease (716 individuals) in its overall population. In both the 2000-2010 and 2010-2016 periods, a positive contributor to population growth was “Natural increase” (births minus deaths). Domestic migration (number of people moving into the county minus moving out from the county to other parts of the state or the U.S.) was a positive factor between 2000 and 2016, but resulted in a decline in population between 2010 and 2016. International migration – people moving in from outside the U.S. versus moving out to countries outside the U.S. – played a minor role in population expansion in both time periods.

Components of Population Change, 2000-2016

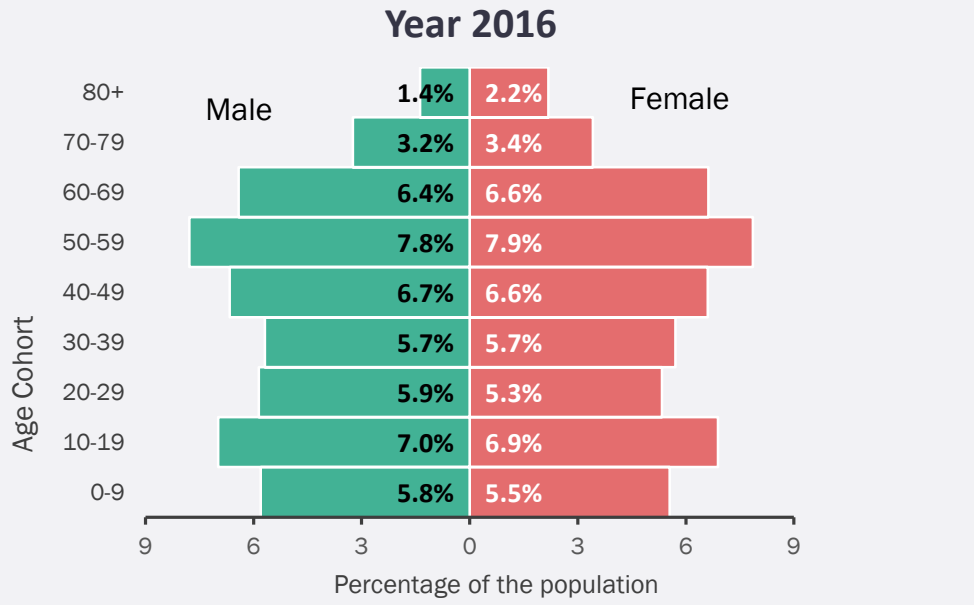
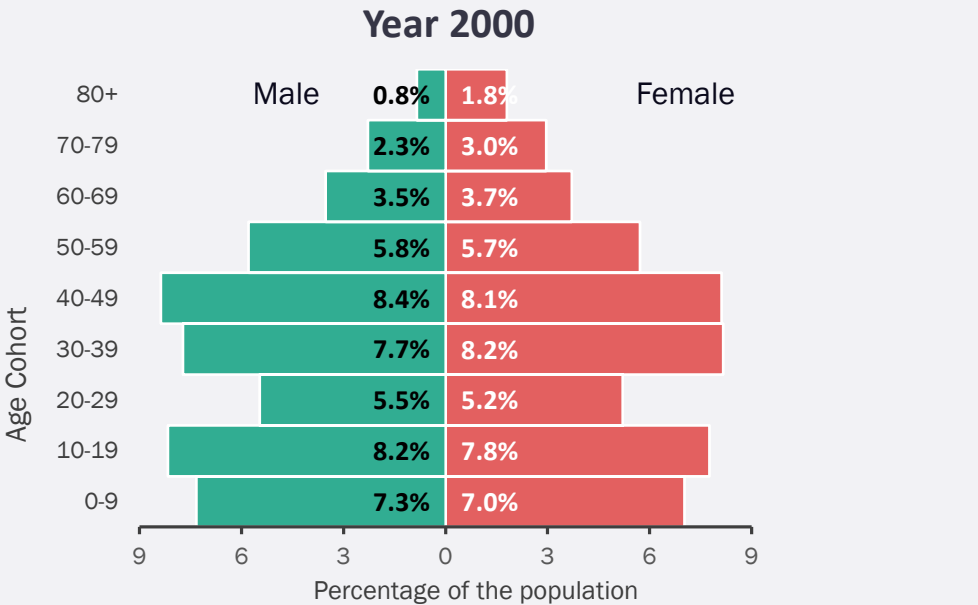
	2000-2010	2010-2016
Natural Increase	2,360	441
International Migration	139	4
Domestic Migration	2,275	-1,192
Total Change	4,489	-770

Population Trend



NOTE: The graphs for Indiana population and rest of Indiana population are essentially identical.

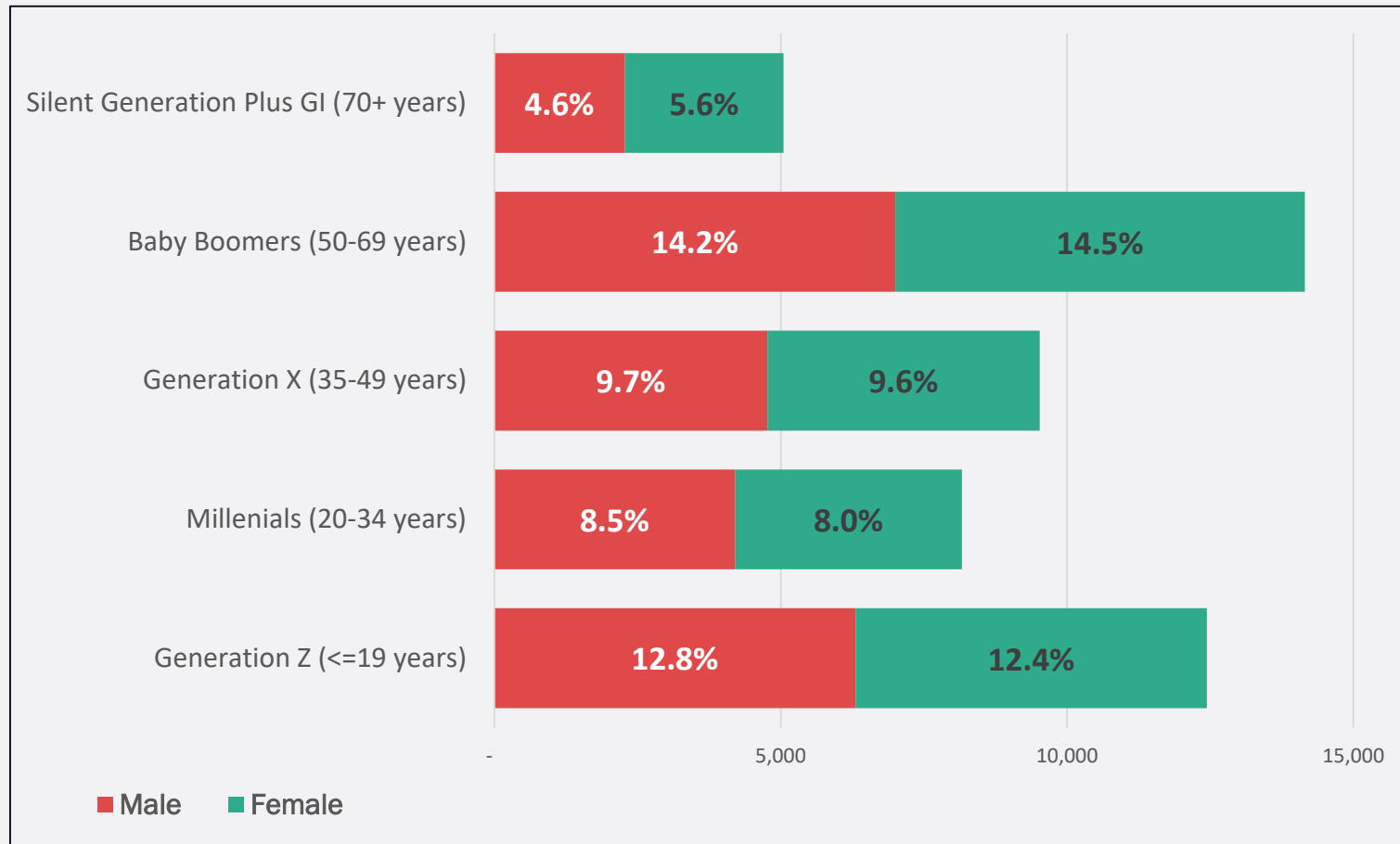
Population Pyramids



The proportion of males and females in Dearborn County changed slightly between 2000 and 2016. Approximately 50.5 percent of the population was female in 2000, and that slipped to 50.2 percent by 2016. Major changes, however, occurred among various age groups in the county. For example, the proportion of individuals (males and females) 50 years of age and older expanded from 26.6 percent to 38.9 percent from 2000 to 2016.

On the other hand, several other age categories suffered a decline. The percentage of people under 20 years old fell 5.1 percentage points from 2000 to 2016. Among them, individuals under 10 years old (age 0-9) shrank from 14.4 to 11.4 percent. How about those of prime working age – those between 20-49 years of age? They, too, experienced a downturn from 43.1 percent to 35.9 percent over the 2000-2016 time span.

Generational Chart, 2016



Silent Generation and Great Generation or the Lost Generation are 70 years and above. Some of them fought in World Wars and experienced the Great Depression of 1930s.

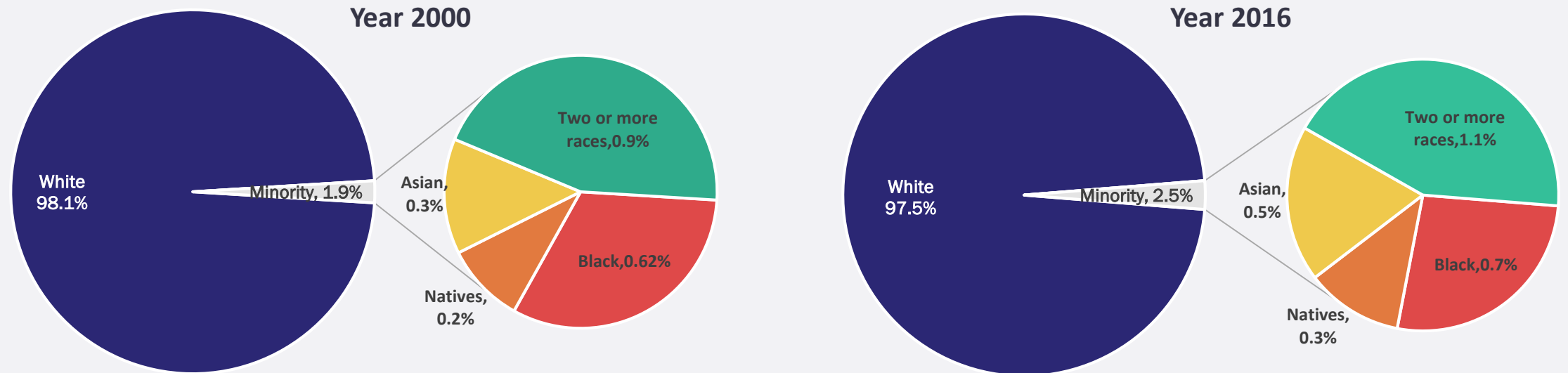
Baby Boomers is the generation after World War II. They are now 50 to 69 years old and they are at or nearing retirement age. They experienced the U.S. economic growth and prosperity. This is a large generational cohort with strong work ethics.

Generation X is now 35 to 50 years old. This generation has experienced technological advances (internet and automation) and tries to cope up with the new technology.

Millennials are now 20 to 34 years old. This generation is diverse and has adapted to technology.

Generation Z is in the teens and the most technologically savvy generation.

Race

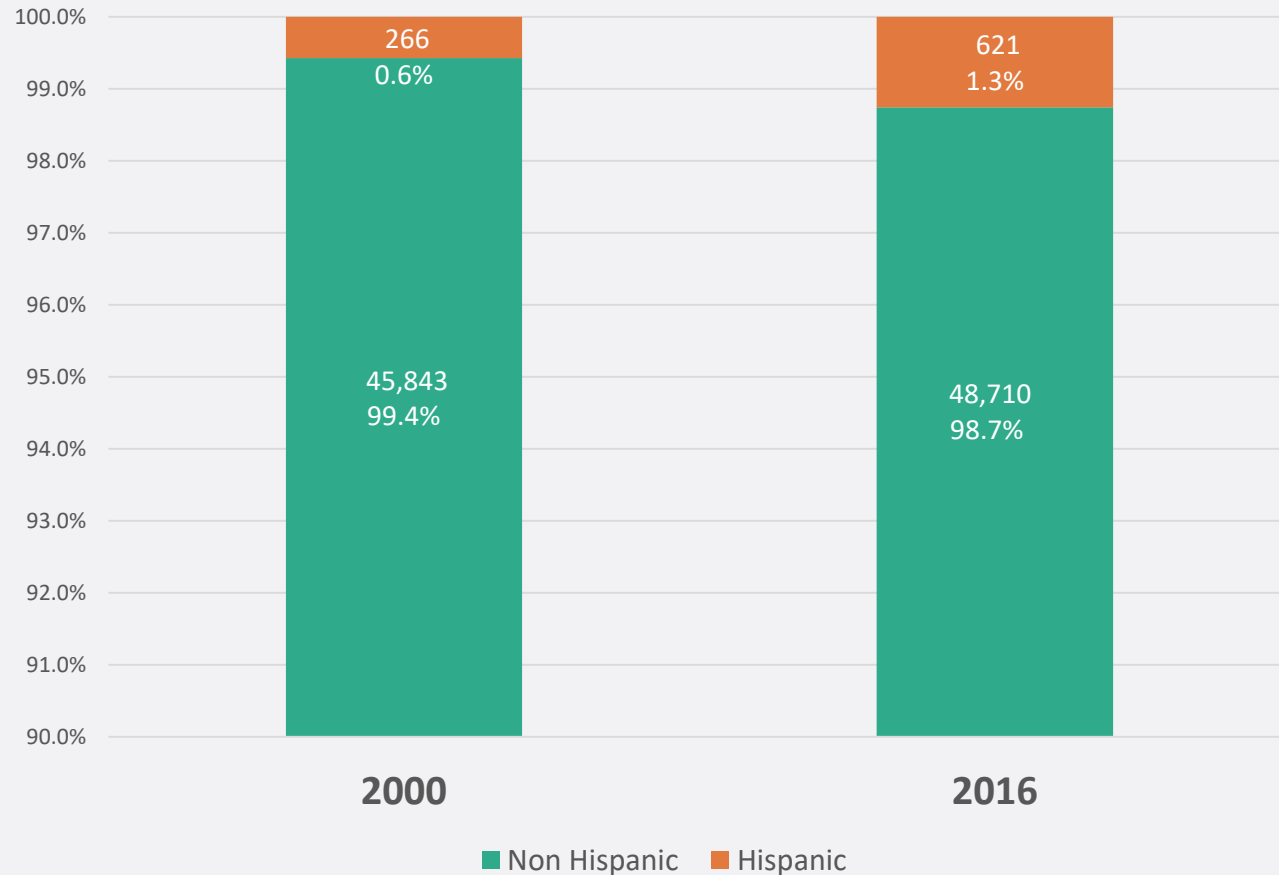


Note: Natives are comprised of American Indian and Alaskan Native, and Native Hawaiian and Other Pacific Islander.

The number of White residents in Dearborn County decreased marginally from 98.1 percent to 97.5 percent between 2000 and 2016.

As a result, the percentage of non-White races increased between 2000 and 2016 from 1.9 percent to 2.5 percent. The number of Blacks or African Americans increased by 48 individuals. The population of Asians also grew from 0.3 percent to 0.5 percent with 111 more individuals in 2016. The Native population increased by 60 more individuals. Meanwhile, individuals with two or more races also experienced an increase (0.2 percentage point with 140 more individuals) over the same time period.

Ethnicity



Hispanics are individuals of any race whose ancestry is from Mexico, Puerto Rico, Cuba, Spain, the Dominican Republic or any other Spanish-speaking Central or South American country.

There were 266 Hispanics residing in Dearborn County in 2000. This figure more than doubled by 2016, growing to 621 individuals. In terms of percentage growth, the Hispanic population expanded by nearly 133 percent between 2000 and 2016. As such, the Hispanic community represented nearly 1.3 percent of Dearborn County’s population in 2016.

Language Use

	2000	2016
Speak Only English	41,870 (97.4%)	45,892 (97.9%)
Speak a Language Other Than English	1,116 (2.6%)	996 (2.1%)
Total	42,986	46,888

Top Three Languages Spoken at Home in 2000		Top Three Languages Spoken at Home in 2016	
Spanish or Spanish Creole	441	Spanish	476
German	358	Other Indo-European Languages	360
French (incl. Patois, Cajun)	96	Asian and Pacific Island Languages	148

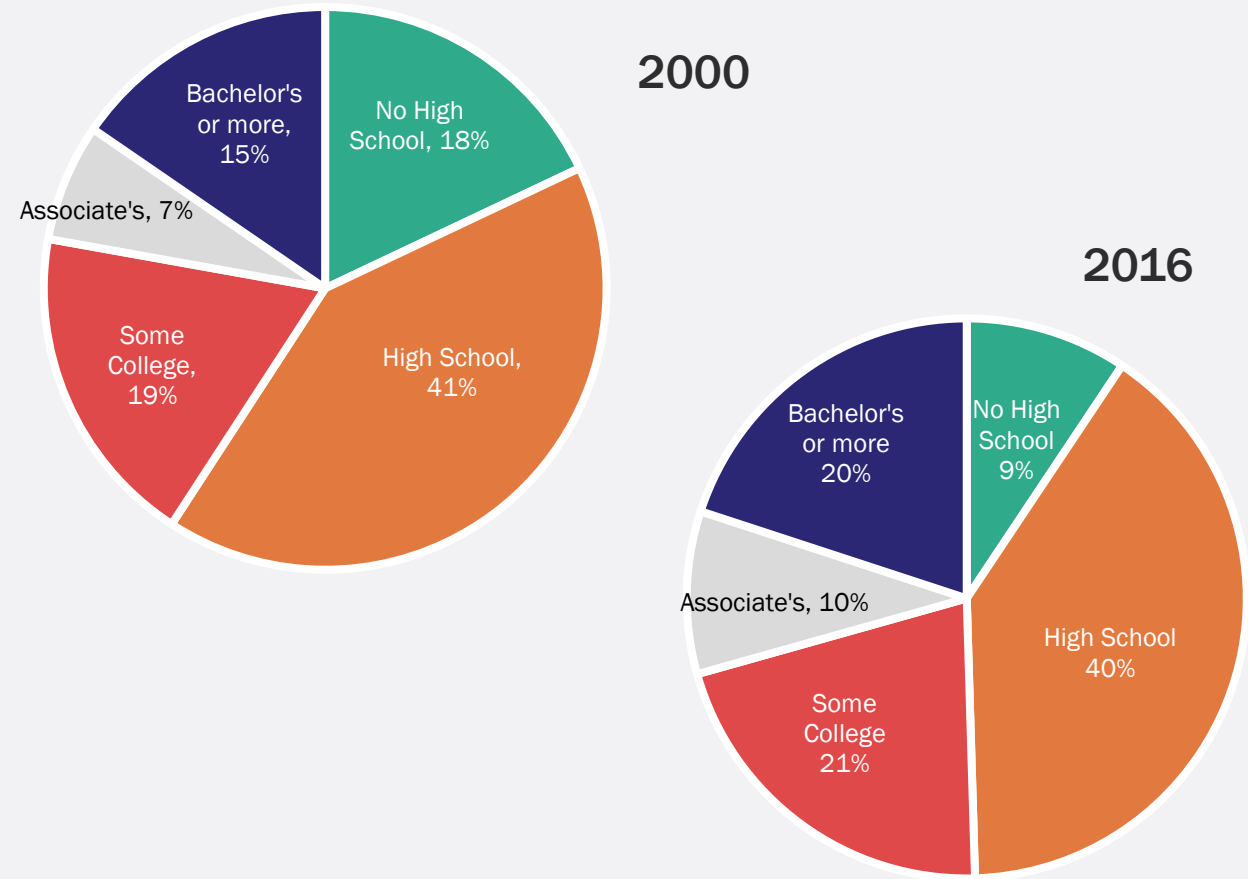
Note: Language spoken at home (ages 5 years and more)

Educational Attainment

Dearborn County’s share of adults (25 years and older) with bachelor’s or higher degree increased by nearly 5 percentage points (2,207 more individuals) from 2000 to 2016.

The proportion of adults 25+ years of age with a high school education decreased by 1 percentage point between 2000 and 2016. Residents with less than a high school education dipped by almost 9 percentage points over this period. There were 5,340 adult individuals who did not have a high school degree in 2000 and that number dropped to 3,185 individuals by 2016.

The number of adults with an associate’s degree increased by 1,186 more individuals growing from 7 percent in 2000 to 10 percent in 2016. Adults with some college education also increased by 1,643 more individuals in between 2000 and 2016, growing from 19 to 21 percent of adults (25+ years old) in the county.



03 

Economy

Establishments

Industries

Occupations

Income and Poverty



Components of Changes in Jobs

Changes in Jobs (2000-2016)		Jobs
Gained by	New Start-ups	28,005
	Spin-offs	2,528
	Expansion	11,874
	In-migration	804
Lost by	Closings	28,859
	Contractions	7,587
	Out-migration	610
Net Change		6,155

How to Interpret the Accompanying Table

New Start-ups

A completely new business from births/openings without any affiliation to an existing business.

Spin-offs

New businesses that were spun off from existing businesses.

Expansions

Existing businesses that have expanded in jobs.

In-migration

Businesses that have moved-in from outside of the county.

Closings

Closure of existing businesses.

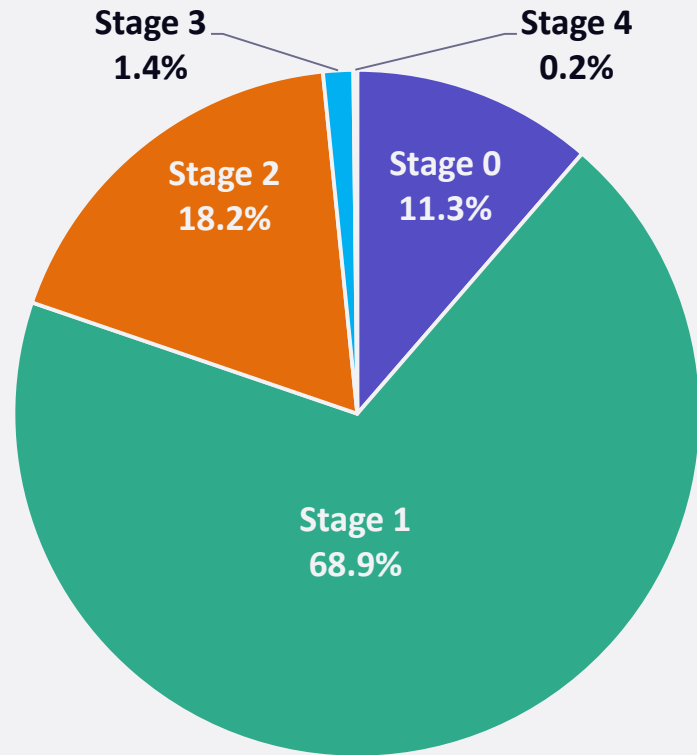
Contractions

Existing businesses that have shed/reduced jobs.

Out-migration

Businesses that have moved-out from the county.

Company Stages



Establishment Distribution by Stages
Indiana, 2016



An establishment is a physical business location. Branches, standalones and headquarters are all considered types of establishments.

Definition of Company Stages	
Stage 0	Self-employed
Stage 1	2-9 employees
Stage 2	10-99 employees
Stage 3	100-499 employees
Stage 4	500+ employees



Number of Establishments, Jobs, Sales by Stage/Employment Category in the County

Stage	Establishments 2016	% Change (2000-2016)	Jobs* 2016	% Change (2000-2016)	Sales 2016 (\$ 2016, Million)	% Change (2000-2016, \$ 2016)
Stage 0	427	38.6%	427	38.6%	72.1	-32.0%
Stage 1	2,025	109.4%	7,697	114.2%	1,800.0	37.4%
Stage 2	428	67.8%	9,599	47.8%	1,900.0	-9.1%
Stage 3	20	42.9%	3,426	33.3%	531.1	-29.4%
Stage 4	5	-16.7%	5,478	-28.4%	687.1	-72.6%
Total	2,905	87.4%	26,627	29.2%	4,990	-26.3%

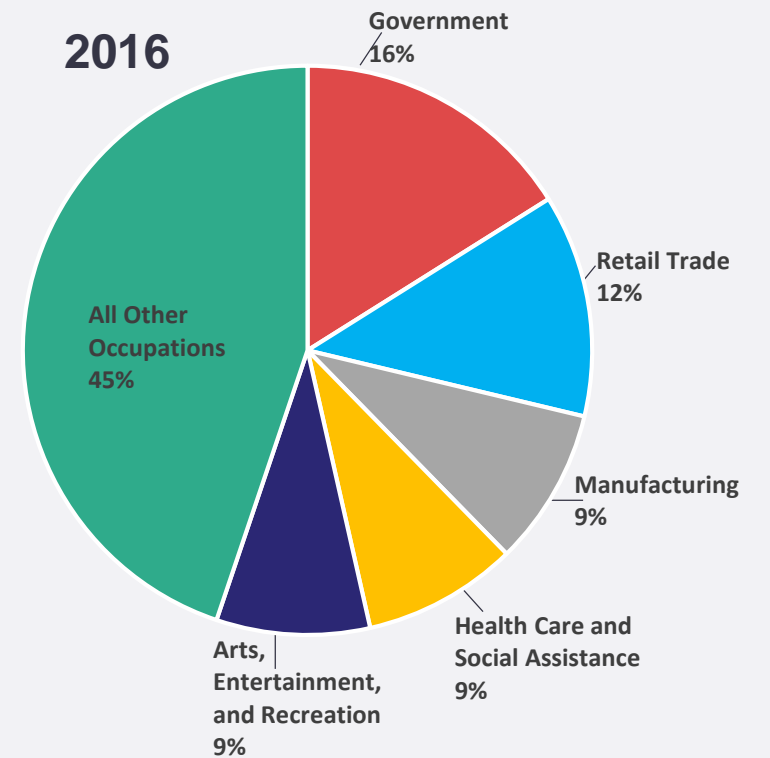
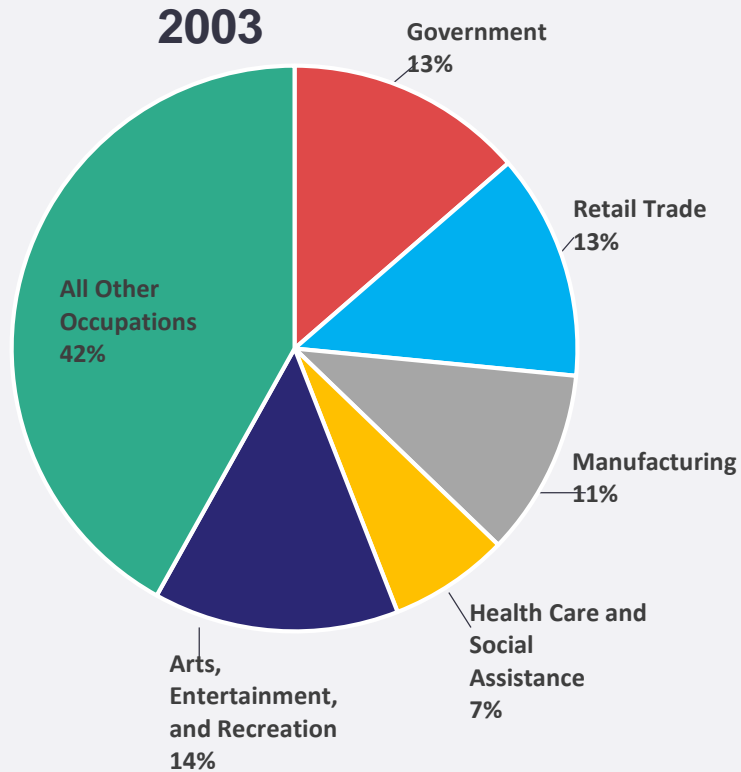
Note: The change in jobs from 2000 to 2016 might not match with the components of change in jobs because of residuals.

Top Five Industries

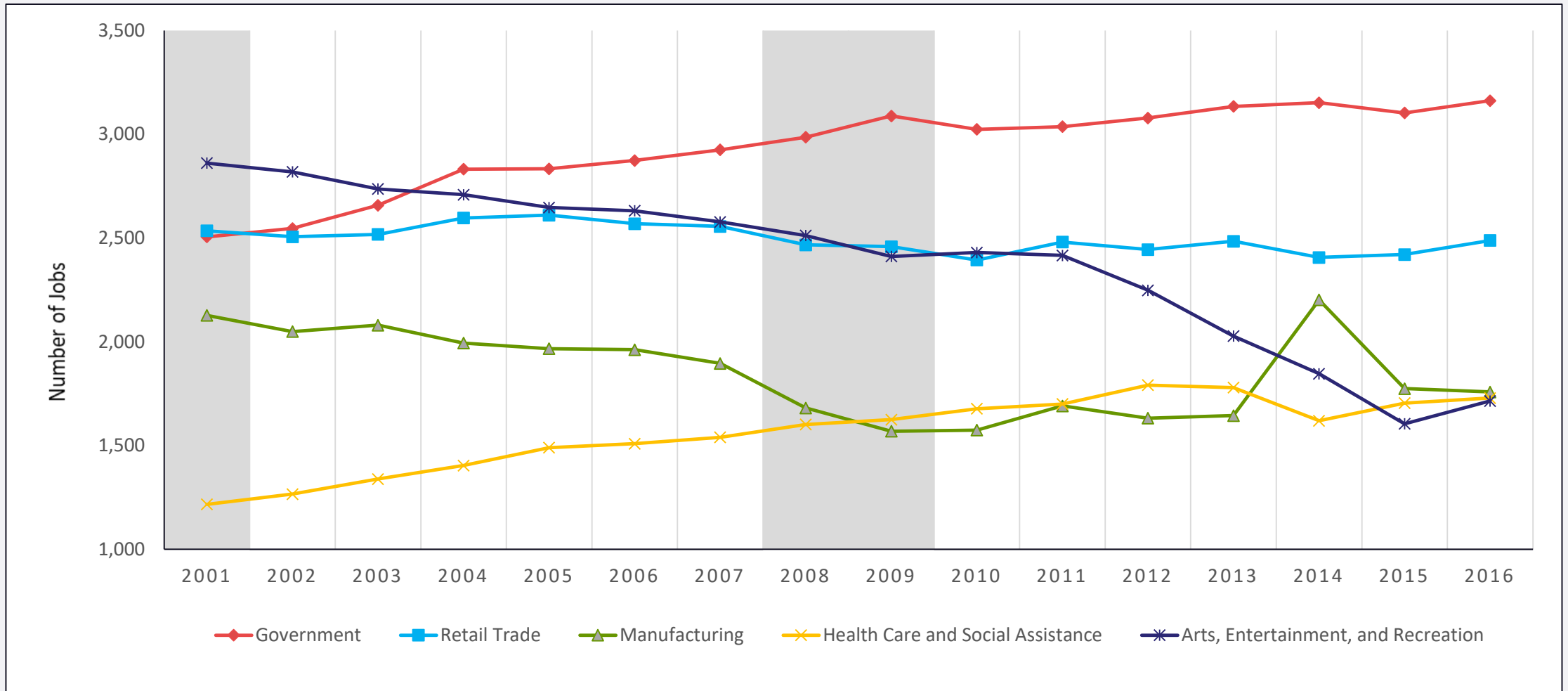
More than half of all jobs are tied to one of the top five industries in Dearborn County

The top industry in Dearborn County is Government, which accounts for more than 16 percent of the total jobs. Retail Trade ranks second, providing 2,488 jobs. Manufacturing represents about 9 percent of total jobs. Health Care and Social Assistance; Arts, Entertainment, and Recreation respectively, complete the top five industries in Dearborn County.

Together the top five industries provided 10,853 jobs in 2016. Three of the top five industries lost jobs between 2003 and 2016 time period (see next page).



Top Five Industries Jobs Trend (2001-2016)



Industry distribution and change

Industries with the largest gains and losses in employment numbers between 2003 & 2016



The largest percentage gains in employment occurred in

- Educational Services (+347%)
- Real Estate and Rental and Leasing (+47%)

The largest percentage losses in employment occurred in

- Utilities (-45%)
- Arts, Entertainment, and Recreation (-37%)

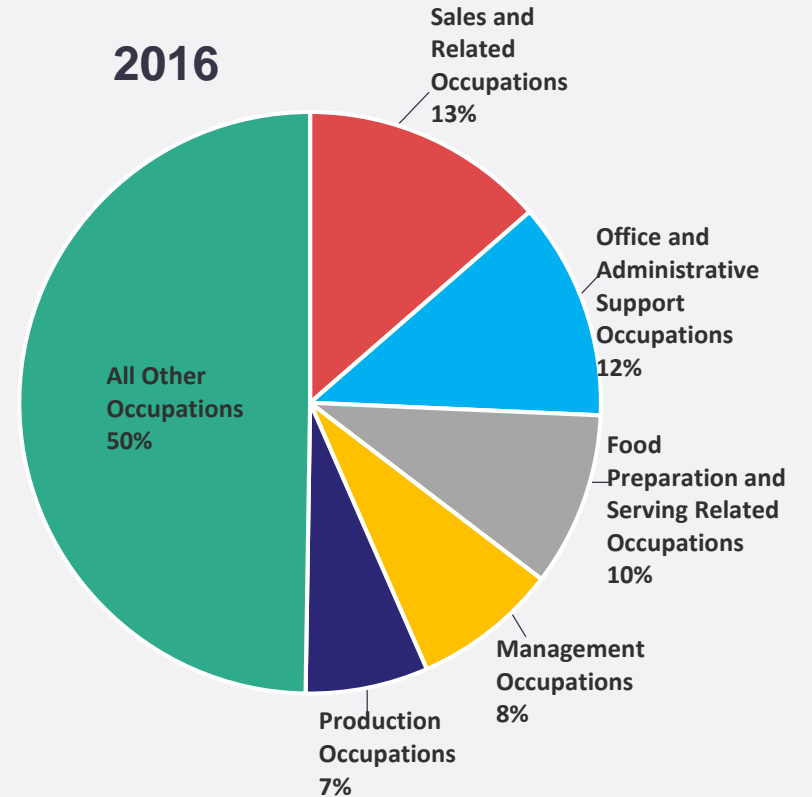
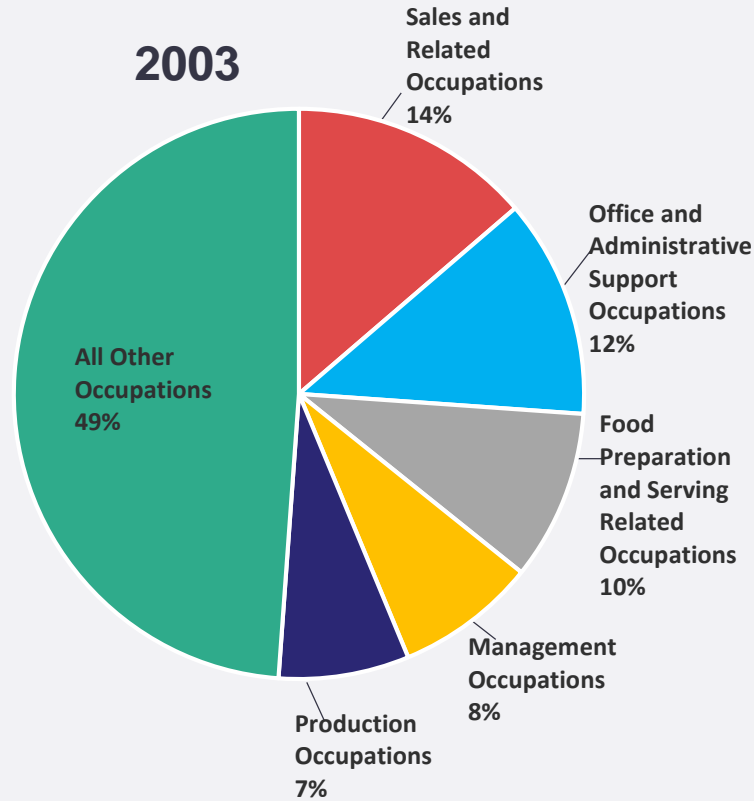


Top Five Occupations

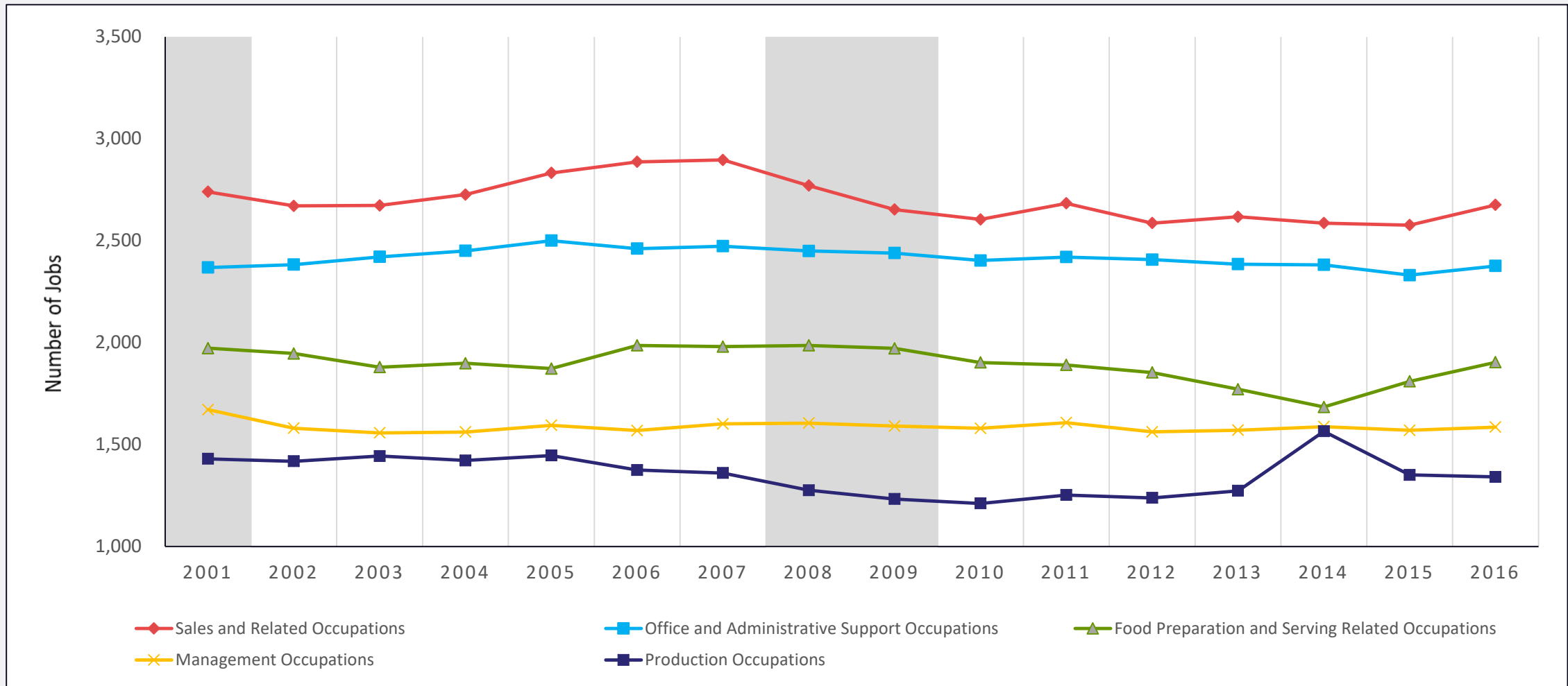
The top five occupations in Dearborn County represent more than half of all jobs.

Sales and Related Occupations (2,676 jobs) is the top occupation, which accounts for 13 percent of the total jobs. Office and Administrative Support Occupations rank second, providing 2,376 jobs. Food Preparation and Serving Related Occupations represent 10 percent of all jobs in the county. Management Occupations and Production Occupations complete the top five occupation groups in Dearborn County. Together the top five occupation groups represented 9,882 jobs in 2016.

Worth noting is that two of the top five occupation groups lost jobs between 2003 and 2016.



Occupation distribution and change



Occupation distribution and change

Occupations with the largest gains and losses in employment numbers between 2003 & 2016



The largest percentage gains in employment occurred in

- Healthcare Support Occupations (+52%)
- Community and Social Service Occupation (+32%)

The largest percentage losses in employment occurred in

- Construction and Extraction Occupations (-20%)
- Personal Care and Service Occupations (-11%)





Income and Poverty

	2000	2008	2016
Total Population in Poverty	6.3%	8.1%	8.2%
Minors (Under Age 18) in Poverty	8.4%	11.4%	12.9%
Real Median Household Income (\$2016)*	\$70,451	\$62,909	\$63,876
Real Per Capita Income (\$2016)*	\$38,744	\$40,815	\$43,322
Percent of Household in Upper Income Bracket (\$100,000 +)**	10.0%	18.6%	24.1%

Median household income in Dearborn County dropped by \$6,575 between 2000 and 2016 in real dollars (that is, adjusted for inflation), while average income per person increased by \$4,578 in real dollars over the same period.

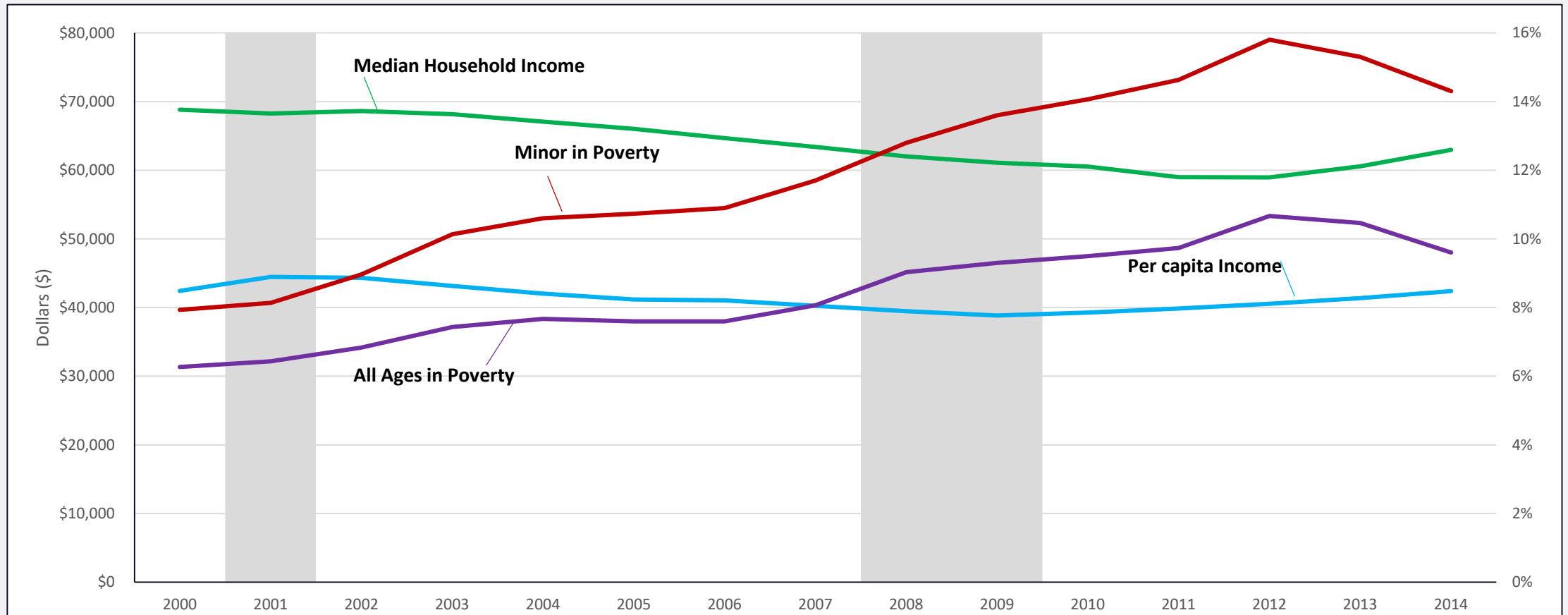
The total population in poverty increased from 6.3 percent to 8.2 percent between 2000 and 2016. Child poverty grew at an even faster pace, expanding by nearly 4.5 percentage points during this same time period.

*Real median household income is the middle income value in the county. Half of the county's households fall above this line and half below. Real per capita personal income is the average income per person in the county.

**Percent of household in upper income bracket: 2016 is 5 year ACS, 2008 is 3 year ACS, 2000 is Census summary file 3 (SF-3).

Income and Poverty (3 years rolling average)

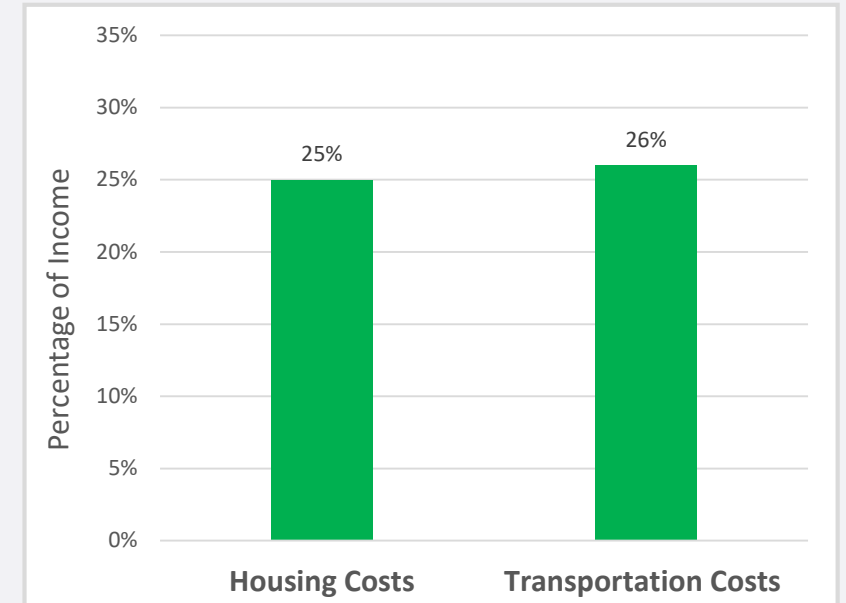
Median household income in Dearborn County has been generally declining for the past 16 years with some recovery witnessed after the Great Recession. Real per capita personal income has been increasing at a moderate pace since 2010. The poverty rate for all ages has been on the rise since 2000, but has experienced some improvement since 2012. Poverty among minors (children under 18 years of age) has been increasing, peaking at 15.8 percent in 2012. The rate has decreased after 2012.



Note: Starting point is shown as the time period.

Cost of Living and Affordability

	Dearborn County	Indiana	US
Housing Costs (% of income)	25%	-	-
Transportation Costs (% of income)	26%	-	-
Cost of Living Index	95.4	94	100
Affordable House Units (per 10,000 people)	144	156	-



COLI is a cost of living index comparing regions with average U.S. values based on price differences in consumer goods and services for six major categories (grocery items, housing and utilities, transportation, health care and miscellaneous goods and services). For Dearborn County, the COLI (index) is 95.4, whereas it is 94 for Indiana and 100 for the U.S. Housing and transportation costs are measured at the county scale. Together, the value exceeds 45 percent of income threshold raising a concern with unaffordability in Dearborn County. The housing cost is within 30 percent threshold, however, transportation cost exceeds the 15 percent threshold. Affordable and subsidized housing units in this county is at 144 units per 10,000 people, while the value is 156 units per 10,000 people.

04 

Labor Market

Labor Force & Unemployment

Commuteshed

Laborshed

Workforce Inflow/Outflow

Labor Force and Unemployment

	2003	2010	2016
Labor Force	25,885	25,524	25,719
Unemployment Rate	5.2%	10.9%	4.7%
Labor Force Participation Rate	88.2%	82.3%	85.7%

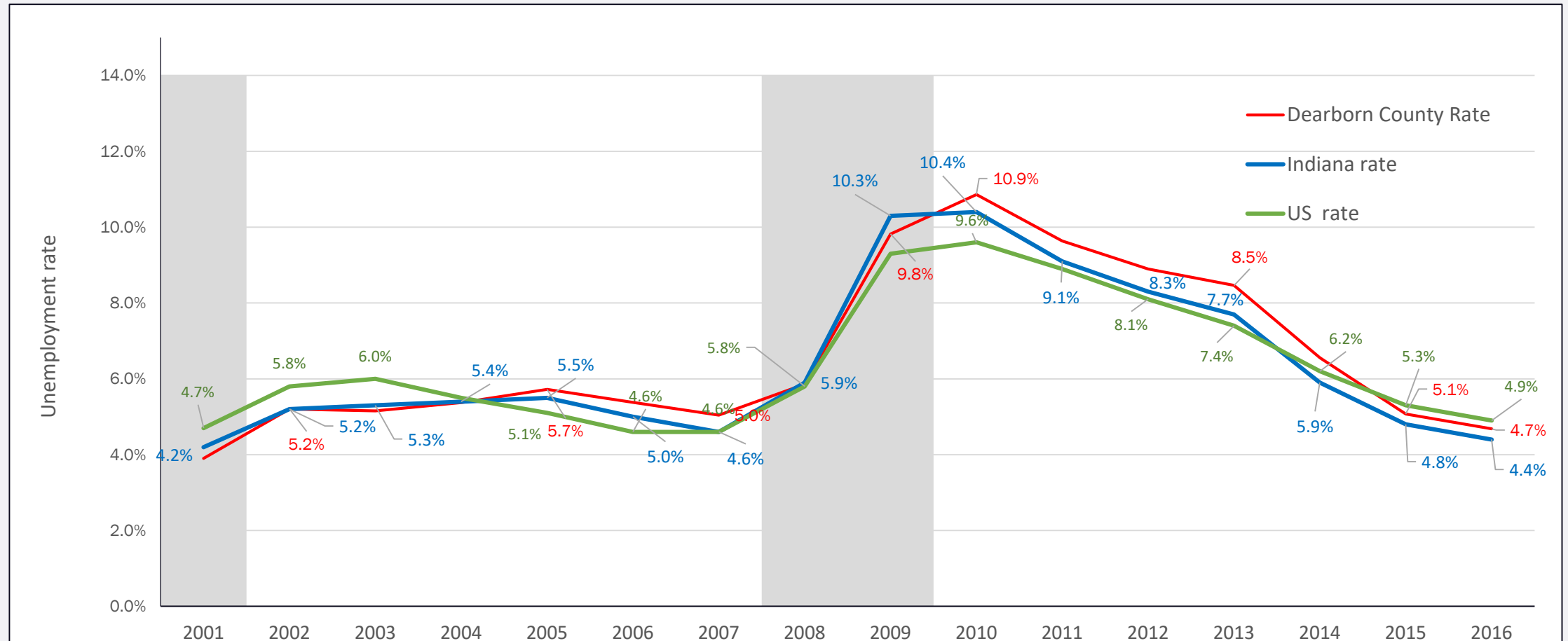
The number of individuals in the labor force of Dearborn County decreased between 2003 and 2016.

The number of individuals in the county's labor force decreased by 166 individuals between 2003 and 2016. Among all the individuals in the labor force, 94.8 percent were employed in 2003 and 95.3 percent in 2016. Worth noting is that the labor participation rate decreased between 2003 and 2016. There may be a variety of factors associated with this trend, including a growing number of people who have left the labor force because they might have retired or not have the proper skills needed to fill jobs that are currently open in the county, or have become discouraged and stopped actively searching for jobs.

Source: BLS, Stats Indiana

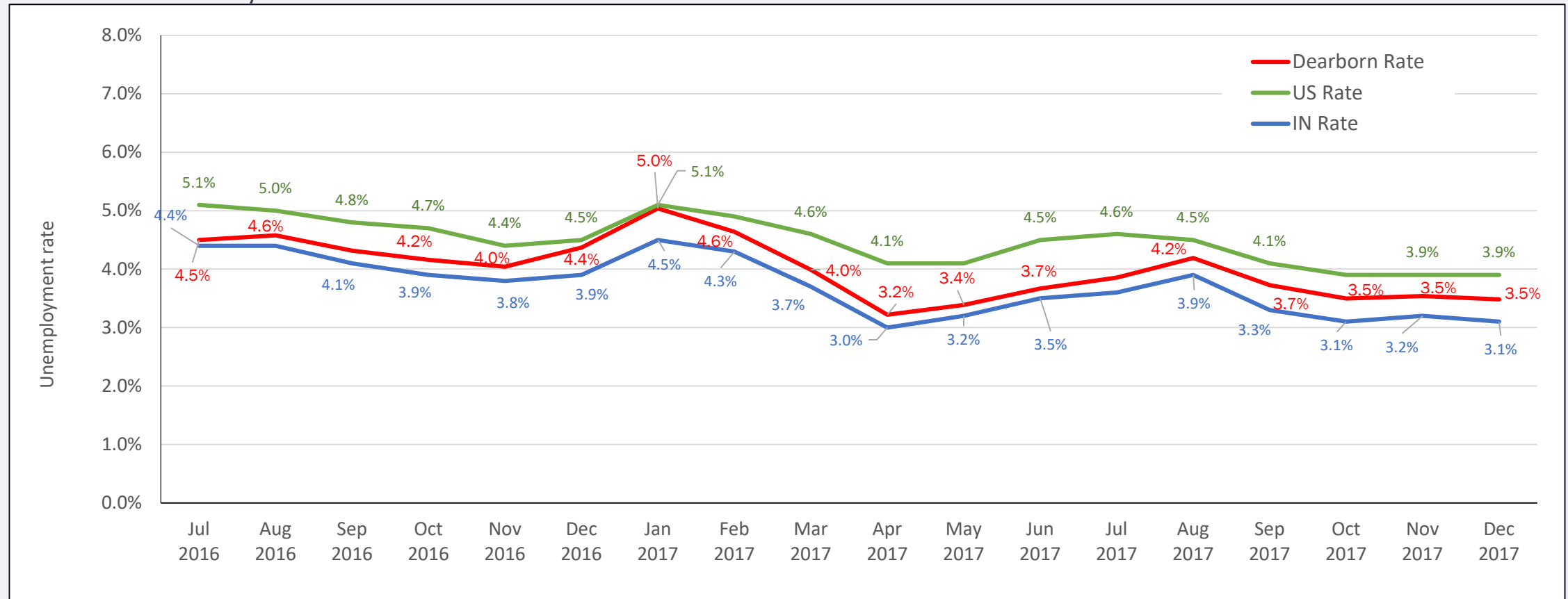
Unemployment Rate

Unemployment rate increased dramatically, peaking at 10.9 percent in 2010. Since that time, the rate has been on a steady decline, dropping to 4.7 percent, lower than the U.S. rate by 2016.



Unemployment Rate at Monthly Level (Last 18 Months)

Over the course of the last 18 months, Dearborn County's highest unemployment rate of 5 percent occurred in January 2017 and the lowest was during the October-November 2017 period (3.5 percent). As for Indiana, the highest rate was 4.5 percent and for US, it was 5.1 percent in the same month of January 2017.



Source: BLS

Journey to Work



In-Commuters



Same Work/Home



Out-Commuters

Dearborn County has more workers commuting out than commuting into the county for work.

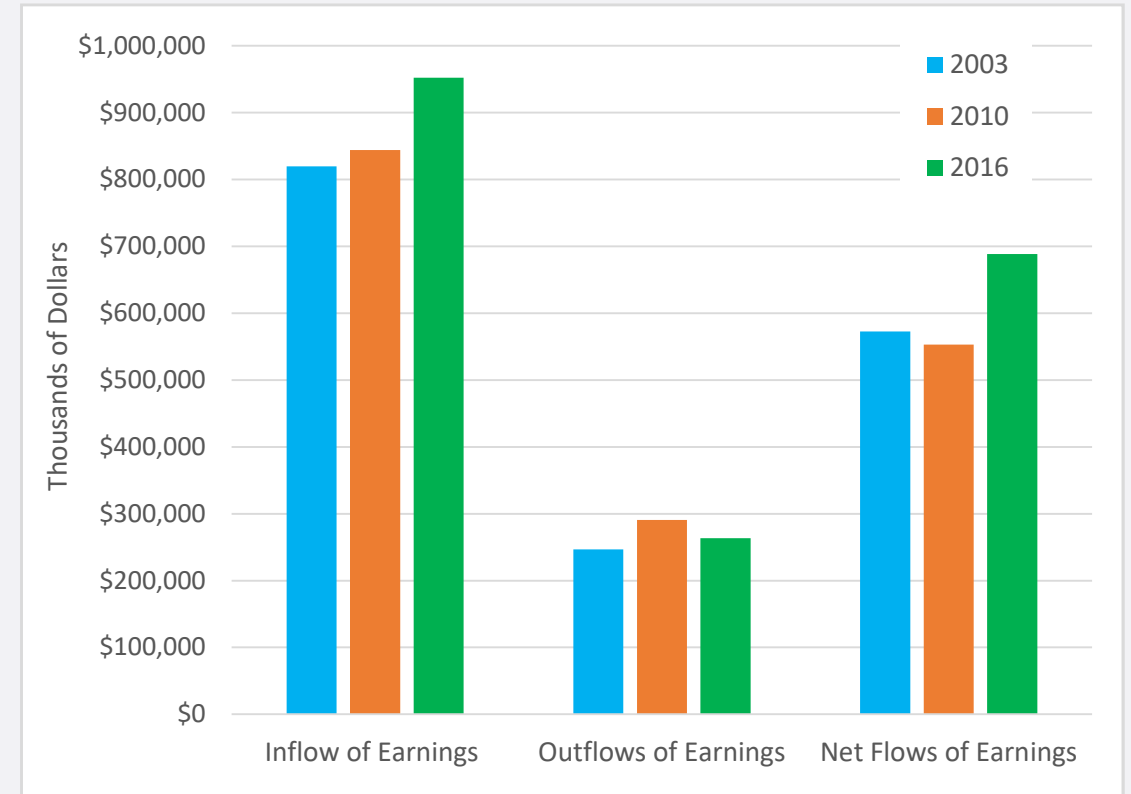
Net commuting is negative with a deficit of 10,794 commuters. For every 100 resident worker, Dearborn County has only 55 jobs. This suggests that the county is not serving as a job center for the region, but primarily as a bedroom community for workers employed in Cincinnati.

	2015 Count	Proportion
Living in Dearborn County	24,096	100.0%
Both living and employed in the County	6,834	28.4%
Living in the County but employed outside	17,262	71.6%
Employed in Dearborn County	13,302	100.0%
Both employed and living in the County	6,834	51.4%
Employed in the County but living outside	6,468	48.6%

Source: On The Map

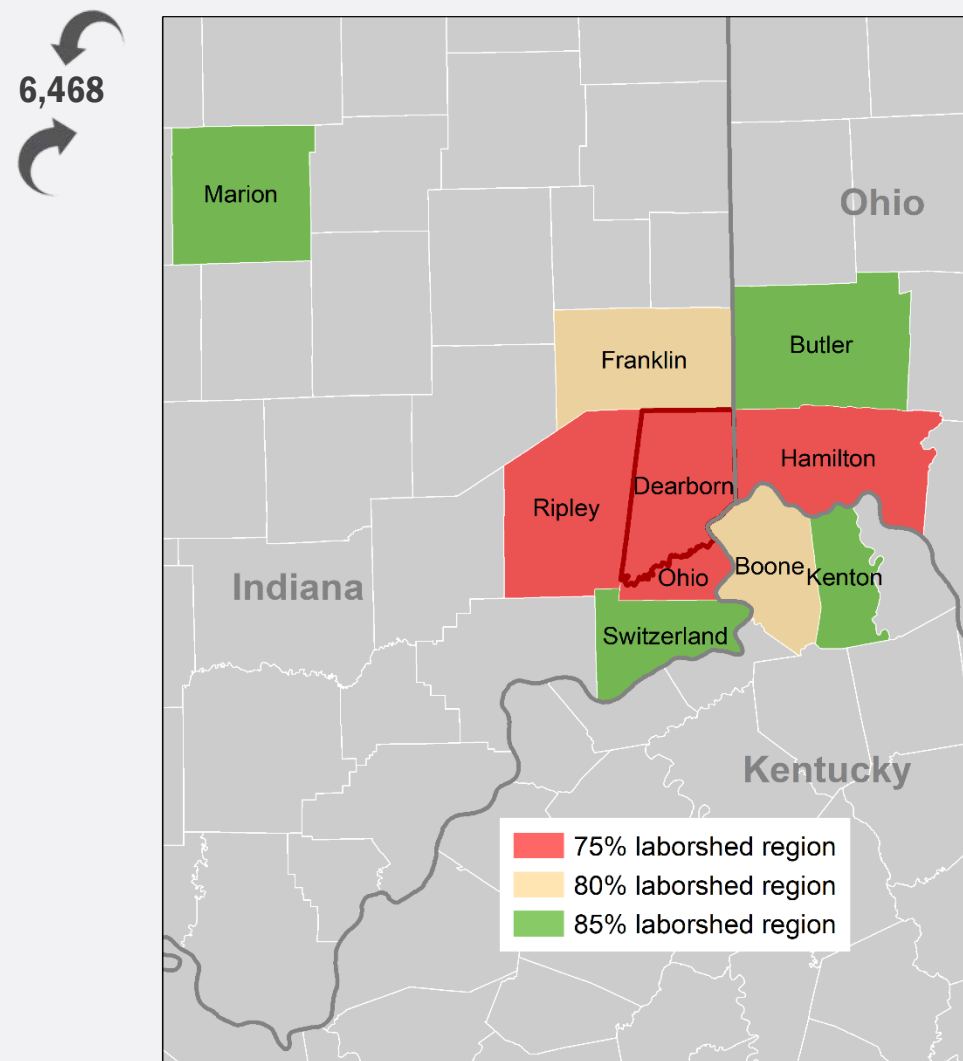
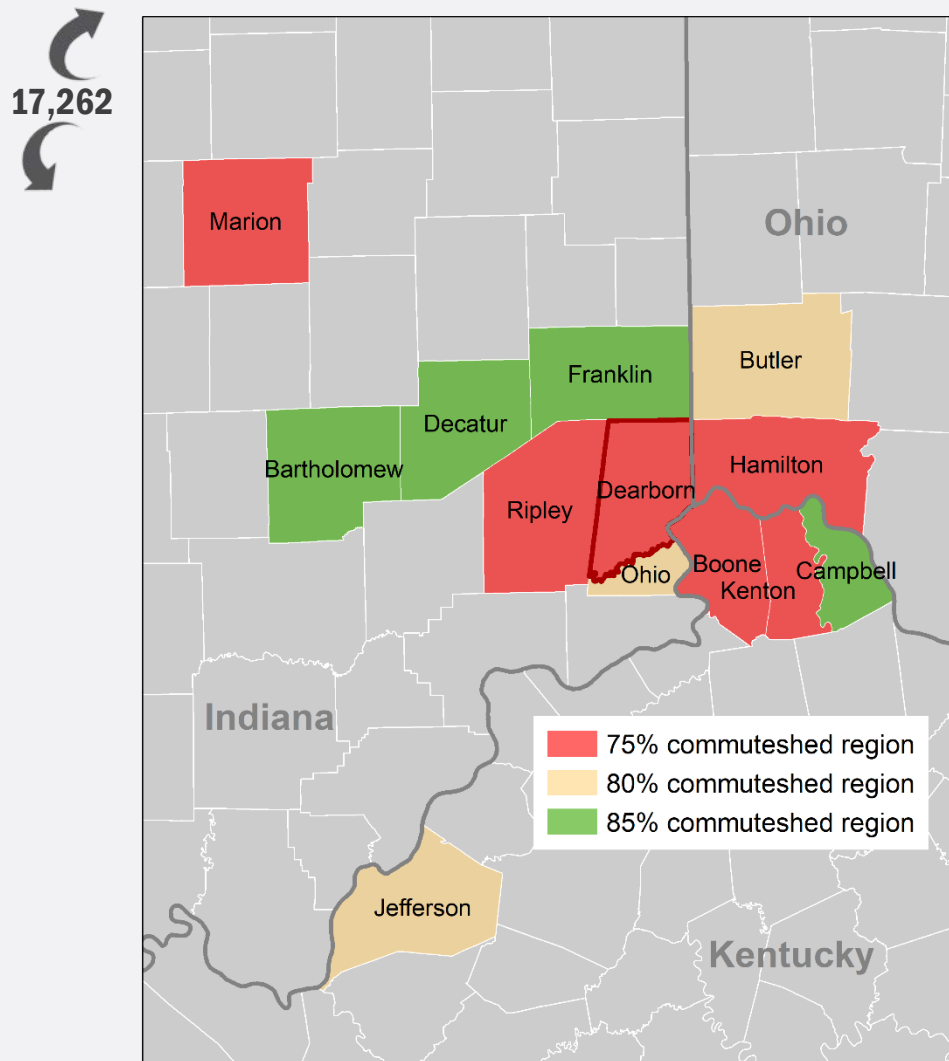
Flow of Earnings

	2003	2010	2016
Inflow of Earnings (000's of \$ 2016)	\$819,692	\$844,077	\$952,302
Outflow of Earnings (000's of \$ 2016)	\$246,824	\$290,863	\$263,633
Net Flow of Earnings (000's of \$ 2016)	\$572,868	\$553,214	\$688,669



- A positive net flow of earnings indicates that total earnings of commuters (residents who work outside of the county) exceed the total earnings of the labor force (non-residents who work inside the county).

Commuteshed & Laborshed in 2015



Commuteshed in 2015

Seventy-five percent of employed Dearborn's residents commute to Dearborn, Ripley, and Marion counties of Indiana; Hamilton County, Ohio; and Boone and Kenton counties in Kentucky. Increasing the commuter shed threshold to 80 percent results in the inclusion of Butler County, Ohio, Jefferson County, Kentucky, and Ohio County, Indiana. At the 85 percent threshold, Franklin, Decatur, Bartholomew counties in Indiana; and Campbell County, Kentucky are included.

Collectively, these 13 counties represent roughly 85 percent of the commuteshed for Dearborn County.

	Commuters	Proportion
Hamilton County, OH	6,963	28.9%
Dearborn County, IN	6,834	28.4%
Boone County, KY	1,669	6.9%
Ripley County, IN	1,188	4.9%
Marion County, IN	927	3.8%

A county's commuteshed is the geographic area to which its resident labor force travels to work.

Nearly 72 percent of employed residents commute to different counties for jobs. Hamilton County Ohio is the destination that has the most commuters from Dearborn County, accounting for almost 29 percent of its total employed residents. Dearborn County, Indiana and Boone County, Kentucky follow as the third and fourth largest destinations with 28.4 and 7 percent of resident workers, respectively. Nearly 46 percent of commuters work in counties that are adjacent to Dearborn County.

Laborshed in 2015

Nearly seventy-five percent of the county's workforce is drawn from Dearborn, Ripley, Ohio Counties, Indiana and Hamilton County, Ohio. Boone County, Kentucky and Franklin County, Indiana are included in the laborshed when extending the threshold to 80 percent. Switzerland, Marion counties in Indiana; Kenton County, Kentucky and Butler County, Ohio are part of the 85 percent labor shed.

Combined, these 10 counties represent 85 percent of Dearborn County's laborshed.

	Commuters	Proportion
Dearborn County, IN	6,834	51.4%
Hamilton County, OH	1,220	9.2%
Ripley County, IN	1,017	7.6%
Ohio County, IN	688	5.2%
Boone County, KY	406	3.1%

A county's laborshed is the geographic area from which it draws employees.

Nearly 48.6 percent of individuals working in Dearborn County commute from different counties. Hamilton County, Ohio is the largest source of workers, contributing 9.2 percent of the employees in Dearborn County. Ripley and Ohio Counties in Indiana and Boone County, Kentucky, complete the top five sources of workers. In addition, 28.9 percent of in-commuters reside in counties adjacent to Dearborn County

Section 05



Broadband

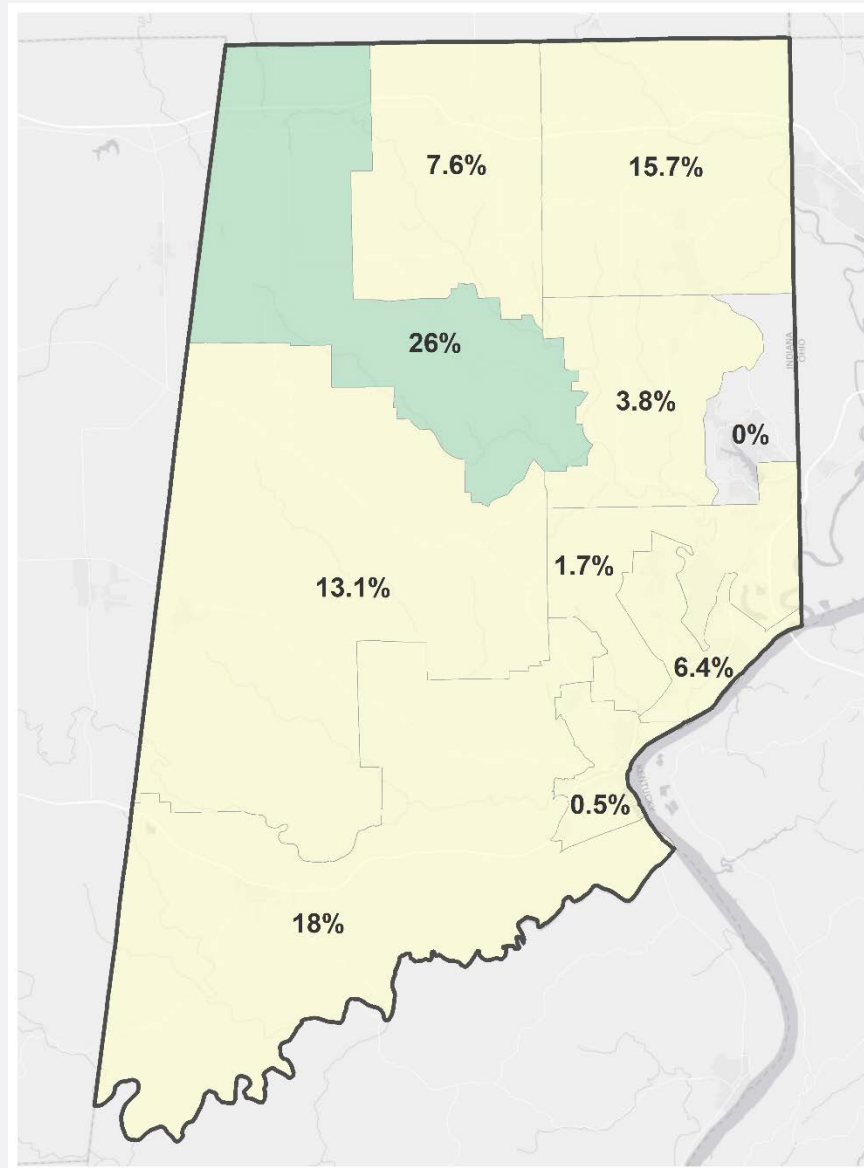
10/100/1000 PCI-E

6-UI/4
1.2m
LAN

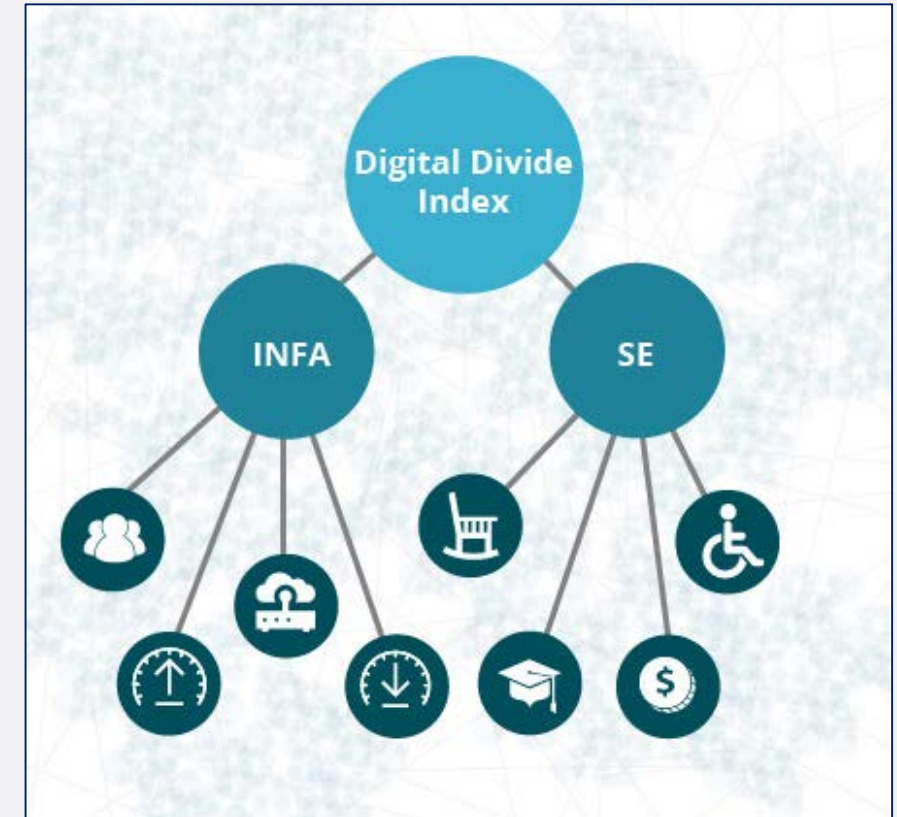


Population with no access to broadband 25/3

The following map of Dearborn County showcases the percent of residents in each of the county's census tracts that lack access to fixed broadband of at least 25 Mbps down and 3 Mbps up



- The Digital Divide Index or DDI ranges in value from 0 to 100, where 100 indicates the highest digital divide. It is composed of two scores, also ranging from 0 to 100: the infrastructure/adoption (INFA) score and the socioeconomic (SE) score.
- **The INFA score groups four variables related to broadband infrastructure and adoption:**
 - (1) percentage of total 2010 population without access to fixed broadband of at least 25 Mbps download and 3 Mbps upload
 - (2) number of residential broadband connections with at least 10 Mbps download and 1 Mbps upload
 - (3) average maximum advertised download speeds; and
 - (4) average maximum advertised upload speeds.
- **The SE score groups four variables known to impact technology adoption:**
 - (1) percent population ages 65 and over
 - (2) percent population 25 and over with less than high school
 - (3) individual poverty rate; and
 - (4) percent of noninstitutionalized civilian population with a disability.



In other words, these variable indirectly measure adoption since they are potential predictors of lagging technology adoption.

These two scores are combined to calculate the overall DDI score. If a particular county or census tract has a higher INFA score versus a SE score, efforts should be made to improve broadband infrastructure. If on the other hand, a particular geography has a higher SE score versus an INFA score, efforts should be made to increase digital literacy and exposure to the technology's benefits.

2016 Digital Divide Profile

Score	
Digital Divide Index	35.96

Score	
Infrastructure/Adoption Score	39.15
Average maximum advertised download speed in Mbps	51.68
Average maximum advertised upload speeds in Mbps	9.33
Households with a 10/1 broadband connection	40.1-60.0%
People without access to fixed broadband of at least 25/3 Mbps	9.3%

Score	
Socioeconomic Score	40.76
Population ages 65 and older	15.1%
Ages 25 and older with less than a high school degree	9.4%
Individuals in poverty	9.3%
Noninstitutionalized civilian population with a disability	11.7%



Concluding Comments



Population

- Dearborn County's population has shifted dramatically since the decade of the 1970s, including important changes in the age distribution of its population. Post 2010 resident populations in Dearborn County seem to have stabilized with marginal rates of growth predicted for 2020. The population at or reaching retirement age has become the largest share of the county's population since 2000. That shift may have important implications regarding the need for health care, housing, transportation options, and more.
- The slow erosion (loss of 7.2 percentage points) of the number of people of prime working age (20-49 years old) could hamper efforts to attract new or expand existing businesses in the county. This means that businesses in the county may have an increasing dependence on workers living outside of the county.
- Nearly 1 in 4 persons are 19 years of age or younger, meaning that education, recreational activities, child care, and after-school programs for young people will continue to be important issues to address.

Race and Ethnicity

- Racial composition in Dearborn County remained almost unchanged between 2000 and 2016. Less than 2 percent of the resident populations were non-white in 2000 which increased to 2.5 percent in 2016.
- In addition, Dearborn County has also experienced growth in its ethnic diversity over the last 16 years. About 1.3 percent of Dearborn County's residents is now of Hispanic origin, double the 0.6 percent level in 2000. This suggests that the county will have to determine how to address the needs of a growing population where English may not be the primary language.
- Spanish remained the top language other than English in 2000 and 2016. However, there was a marginal decline of 120 individuals speaking a language other than English from 2000 to 2016.

Education

- The proportion of adults 25 years of age or older with an associate's degree improved nearly 3 percentage points between 2000 and 2016.
- The 20 percent attainment rate of adults with a bachelor's degree or higher does not match the state's figure for adults (25.6%). But, the county is making strides, increasing the number of Dearborn County adults with this level of education by 5 percentage points between 2000 and 2016.
- Regardless of the growth in adult with some type of college education or more, nearly 40 percent of the adults in the county had a high school education only in 2016 with additional 9 percent adults with less than a high school education. Without question, this could serve as a barrier to securing good paying jobs or attracting employers with jobs that demand people with some type of post-secondary education.
- Nearly 1 in 5 adults have some college education. Exploring ways to assist some of these individuals to complete an associates or a technical degree could position the county to retain and attract good paying jobs requiring workers with solid middle-level skills.



Establishment and Industry

- Dearborn County experienced a positive growth in both the number of establishments and jobs between 2000 and 2016. A large proportion of the growth was created by stage 1 and stage 2 enterprises (startups and small businesses), the very companies that often get overlooked by the local government and economic development authorities when exploring ways to add jobs to the local economy.
- Stage 1 (2-9 employees) added 4,103 jobs whereas Stage 2 (10-99 employees) experienced a growth of 3,104 new jobs. On the other hand, Stage 4 companies shed over 2,172 jobs. Exploring ways to retain, strengthen, and grow Stage 1 and 2 enterprises may be worthwhile for Dearborn County.
- Government has been a significant sector in the county, employing 3,162 individuals with annual earnings of \$55,842. Unfortunately, Retail Trade; Manufacturing; and Arts, Entertainment, and Recreation sectors lost nearly 1,374 jobs between 2003 and 2016. Focusing on strategies to diversify the local economy with export-oriented industries will be important in the years ahead.

Occupation

- Healthcare Support Occupations experienced the highest growth, adding 197 jobs during 2003-2016 time period, whereas Construction and Extraction Occupations suffered a loss of nearly 223 jobs in that time period. It is worth noting that Healthcare Practitioners and Technical Occupations added 176 jobs, the second highest, from 2003 to 2016. Examining ways to build on the positive growth of high paying jobs, such as the Healthcare Practitioners and Technical Occupations -- which provide median hourly earnings of \$27 -- may have a positive impact on the local economy.
- Dearborn County experienced a decline of low to moderate paying jobs in Personal Care and Services; Installation, Maintenance, and Repair; Production; and Transportation and Material Moving occupations. Considering that nearly 50 percent of the adults have high school or less education, the county may need to figure to strengthen the workforce skills of incumbent workers to they can move into better paying jobs. The significant loss of jobs in Arts, Entertainment, and Recreation may cause the loss of tourism revenues to the county. Strategies to promote arts and tourism is worth consideration.

Income and Poverty

- The overall poverty rate for individuals increased by 1.9 percentage points from 2000 to 2016, whereas child poverty grew by 4.5 percentage points in the same time period. Uncovering the factors that are fueling the growth of child poverty in the county is something worth exploring.
- Real median household income decreased in the county by \$7,542 between 2000 and 2008, followed by a slight increase of \$967 between 2008 and 2016. Overall, the real median household income decreased by \$6,575 in the 16-year time period. On the other hand, real per capita income increased by \$2,071 from 2000 to 2008, with further increase of \$2,507 by 2016. This seemingly conflicting trend indicates that there may be a growing presence of income inequality between households in the county. This means that there is a segment of the population that is becoming wealthier while another segment is losing ground and becoming poorer.
- A case in point are residents who fall in the upper income ladder. The percent of household in the upper income bracket has increased by 14.1 percentage points from 2000 to 2016. This trend, along with the median household and per capita incomes, indicate that the gap between the 'haves' and 'have nots' has expanded over the 16 year period.



Labor Force and Unemployment

- Dearborn County experienced a high unemployment rate of 10.9 percent in 2010. Since that time, the county has made significant progress given that the unemployment rate has now tumbled to 4.7 percent as of 2016 - less than the U.S. rate (4.9 percent) but slightly higher than Indiana's rate (4.4 percent).
- In 2003, 25,885 individuals were part of labor force but decreased to 25,719 in 2016. In the same time, the labor participation rate also decreased by 2.5 percentage points. This decrease may be due to more people moving into the retirement phase, higher proportion of underemployed individuals, and/or discouraged workers leaving the labor force after the Great Recession because they are unable to secure a decent job.
- Dearborn County's net flow of real earnings increased by \$115,801 from 2003 to 2016 indicating that the inflow of earnings (resident commuters working outside) surpassed the outflow (labor force from outside) of earnings during that period.

Commuted and Laborshed

- Other than Dearborn County, Hamilton County, OH; Boone and Kenton counties, KY; and Ripley and Marion counties, IN are the major destinations for Dearborn County's resident workers. Ripley and Ohio counties, IN and Hamilton County, OH are also major sources of the labor force.
- Approximately 49 percent of Dearborn County's employees are coming from surrounding counties. It may be worthwhile to assess how interested these individuals might be in moving to Dearborn County at some point in the future, and if not, what factors are preventing them from doing so.
- Nearly 72 percent of residents from Dearborn County are working outside of the county. It may be valuable to get a handle on the education and skill levels of these individuals. Is the outflow of labor due to the fact that these individuals have a good education and cannot find a local job that aligns with their education and/or experiences? Or is it due to the fact that Dearborn County serves as a bedroom community for the Cincinnati labor market? Addressing these questions could be prove valuable.

Broadband

- The census tract level data from FCC (Federal Communications Commission) indicate that all areas of Dearborn County, other than one census tract in the east, has some population with no connectivity. One tract located to the Northwest has 26 percent of residents without connection to 25/3 broadband (25 Mbps download and 3 Mbps upload).
- Dearborn County has on average 9.3 percent of the resident population without access to fixed broadband of at least 25/3 Mbps – the rate that is required to have a decent broadband service per FCC guidelines.
- Dearborn County has a Digital Divide Index of nearly 36, where 100 indicates the largest digital divide. Similarly, the infrastructure/adoption score for the county is 39.2 compared to the socioeconomic score of nearly 41. Since the socioeconomic score is higher, it would make sense to focus initially on promoting awareness of the benefits of the broadband, informing people of the exciting ways that technology can be applied, and demonstrating the economic value of having digital connectivity for the household and community.



Appendix

Economy - Industry Distribution and Change

NAICS Code	Description	Jobs 2003	Jobs 2016	Change (2003-2016)	% Change (2003-2016)	Average Total Earnings 2016
11	Agriculture, Forestry, Fishing and Hunting	639	531	-108	-17%	\$24,963
21	Mining, Quarrying, and Oil and Gas Extraction	42	28	-14	-33%	\$25,321
22	Utilities	235	130	-105	-45%	\$161,206
23	Construction	1,463	1,083	-380	-26%	\$38,499
31	Manufacturing	2,080	1,758	-322	-15%	\$67,894
42	Wholesale Trade	358	370	12	3%	\$47,102
44	Retail Trade	2,518	2,488	-30	-1%	\$30,105
48	Transportation and Warehousing	573	500	-73	-13%	\$41,901
51	Information	195	216	21	11%	\$42,959
52	Finance and Insurance	603	656	53	9%	\$46,900
53	Real Estate and Rental and Leasing	593	872	279	47%	\$36,424
54	Professional, Scientific, and Technical Services	571	758	187	33%	\$36,659
55	Management of Companies and Enterprises	<10	12	Insf. Data	Insf. Data	\$60,836
56	Administrative and Support and Waste Management and Remediation Services	533	777	244	46%	\$23,488
61	Educational Services	34	152	118	347%	\$8,628
62	Health Care and Social Assistance	1,338	1,729	391	29%	\$39,488
71	Arts, Entertainment, and Recreation	2,737	1,715	-1,022	-37%	\$29,882
72	Accommodation and Food Services	1,180	1,578	398	34%	\$15,203
81	Other Services (except Public Administration)	1,145	1,154	9	1%	\$21,105
90	Government	2,658	3,162	504	19%	\$55,842
All	Total	19,503	19,667	164	1%	\$39,330

Note: Average total earnings include wages, salaries, supplements and earnings from investments and proprietorships.

Economy - Industry Distribution and Change

NAICS Code	Description	QCEW 2003 Jobs	QCEW 2016 Jobs	QCEW Jobs % Change (2003-2016)	Total Jobs 2003	Total Jobs 2016	Total Jobs % Change (2003-2016)	QCEW Average Total Earnings 2016
11	Agriculture, Forestry, Fishing and Hunting	21	<10	Insf. Data	639	531	-17%	Insf. Data
21	Mining, Quarrying, and Oil and Gas Extraction	36	16	(56%)	42	28	-33%	\$25,545
22	Utilities	235	118	(50%)	235	130	-45%	\$174,644
23	Construction	829	491	(41%)	1,463	1,083	-26%	\$54,849
31	Manufacturing	2,001	1,643	(18%)	2,080	1,758	-15%	\$70,471
42	Wholesale Trade	309	254	(18%)	358	370	3%	\$58,672
44	Retail Trade	1,908	1,989	4%	2,518	2,488	-1%	\$33,788
48	Transportation and Warehousing	324	269	(17%)	573	500	-13%	\$48,583
51	Information	153	136	(11%)	195	216	11%	\$53,347
52	Finance and Insurance	395	344	(13%)	603	656	9%	\$60,428
53	Real Estate and Rental and Leasing	118	180	53%	593	872	47%	\$61,957
54	Professional, Scientific, and Technical Services	237	308	30%	571	758	33%	\$49,911
55	Management of Companies and Enterprises	<10	<10	Insf. Data	<10	12	Insf. Data	Insf. Data
56	Administrative and Support and Waste Management and Remediation Services	188	473	152%	533	777	46%	\$31,962
61	Educational Services	<10	27	Insf. Data	34	152	347%	\$27,223
62	Health Care and Social Assistance	1,129	1,508	34%	1,338	1,729	29%	\$39,025
71	Arts, Entertainment, and Recreation	2,571	1,528	(41%)	2,737	1,715	-37%	\$31,985
72	Accommodation and Food Services	1,111	1,478	33%	1,180	1,578	34%	\$14,862
81	Other Services (except Public Administration)	381	322	(15%)	1,145	1,154	1%	\$30,637
90	Government	2,494	3,008	21%	2,658	3,162	19%	\$57,698
All	Total	14,446	14,104	(2%)	19,503	19,667	1%	\$45,595

Note: Average total earnings include wages, salaries, supplements and earnings from investments and proprietorships.

Economy - Occupation Distribution and Change

SOC	Description	Jobs 2003	Jobs 2016	Change (2003-2016)	% Change (2003-2016)	Median Hourly Earnings 2016 (Total Jobs)
11	Management Occupations	1,557	1,585	28	2%	\$19.99
13	Business and Financial Operations Occupations	583	702	119	20%	\$27.77
15	Computer and Mathematical Occupations	117	113	-4	-3%	\$28.45
17	Architecture and Engineering Occupations	193	185	-8	-4%	\$32.19
19	Life, Physical, and Social Science Occupations	54	66	12	22%	\$27.08
21	Community and Social Service Occupations	305	402	97	32%	\$20.10
23	Legal Occupations	73	81	8	11%	\$33.79
25	Education, Training, and Library Occupations	821	871	50	6%	\$18.11
27	Arts, Design, Entertainment, Sports, and Media Occupations	417	518	101	24%	\$13.90
29	Healthcare Practitioners and Technical Occupations	727	903	176	24%	\$27.20
31	Healthcare Support Occupations	377	574	197	52%	\$12.89
33	Protective Service Occupations	323	356	33	10%	\$18.49
35	Food Preparation and Serving Related Occupations	1,880	1,904	24	1%	\$10.02
37	Building and Grounds Cleaning and Maintenance Occupations	713	717	4	1%	\$10.23
39	Personal Care and Service Occupations	1,393	1,233	-160	-11%	\$10.77
41	Sales and Related Occupations	2,673	2,676	3	0%	\$14.39
43	Office and Administrative Support Occupations	2,421	2,376	-45	-2%	\$17.15
45	Farming, Fishing, and Forestry Occupations	58	65	7	12%	\$9.81
47	Construction and Extraction Occupations	1,133	910	-223	-20%	\$15.56
49	Installation, Maintenance, and Repair Occupations	834	769	-65	-8%	\$19.40
51	Production Occupations	1,444	1,341	-103	-7%	\$17.24
53	Transportation and Material Moving Occupations	1,236	1,147	-89	-7%	\$15.01
55	Military occupations	164	154	-10	-6%	\$18.15
All	Total	19,503	19,667	164	1%	

*Management occupations include farm managers, so changes in jobs may be related to changes in the number of farm proprietorships.

Economy - Occupation Distribution and Change

SOC	Description	QCEW 2003 Jobs	QCEW 2016 Jobs	QCEW Jobs % Change (2003-2016)	Total Jobs 2003	Total Jobs 2016	Total Jobs % Change (2003-2016)	Median Hourly Earnings 2016 (QCEW Jobs)
11	Management Occupations	634	639	1%	1,557	1,585	2%	\$46.11
13	Business and Financial Operations Occupations	346	351	1%	583	702	20%	\$31.35
15	Computer and Mathematical Occupations	74	68	(8%)	117	113	-3%	\$36.60
17	Architecture and Engineering Occupations	154	146	(5%)	193	185	-4%	\$36.74
19	Life, Physical, and Social Science Occupations	29	35	21%	54	66	22%	\$29.68
21	Community and Social Service Occupations	209	297	42%	305	402	32%	\$20.82
23	Legal Occupations	36	41	14%	73	81	11%	\$35.67
25	Education, Training, and Library Occupations	752	727	(3%)	821	871	6%	\$20.17
27	Arts, Design, Entertainment, Sports, and Media Occupations	107	106	(1%)	417	518	24%	\$17.76
29	Healthcare Practitioners and Technical Occupations	670	841	26%	727	903	24%	\$27.01
31	Healthcare Support Occupations	335	525	57%	377	574	52%	\$13.11
33	Protective Service Occupations	307	345	12%	323	356	10%	\$18.86
35	Food Preparation and Serving Related Occupations	1,849	1,857	0%	1,880	1,904	1%	\$10.04
37	Building and Grounds Cleaning and Maintenance Occupations	469	463	(1%)	713	717	1%	\$11.67
39	Personal Care and Service Occupations	1,006	800	(20%)	1,393	1,233	-11%	\$11.16
41	Sales and Related Occupations	1,623	1,535	(5%)	2,673	2,676	0%	\$12.89
43	Office and Administrative Support Occupations	2,175	2,145	(1%)	2,421	2,376	-2%	\$17.26
45	Farming, Fishing, and Forestry Occupations	26	12	(54%)	58	65	12%	\$11.90
47	Construction and Extraction Occupations	625	432	(31%)	1,133	910	-20%	\$21.96
49	Installation, Maintenance, and Repair Occupations	672	590	(12%)	834	769	-8%	\$22.10
51	Production Occupations	1,335	1,218	(9%)	1,444	1,341	-7%	\$17.46
53	Transportation and Material Moving Occupations	1,013	930	(8%)	1,236	1,147	-7%	\$14.30
55	Military occupations	0	0	0%	164	154	-6%	\$0.00
All	Total	14,446	14,104	(2%)	19,503	19,667	1%	

Note: Average total earnings include wages, salaries, supplements and earnings from investments and proprietorships.

Notes

LAUS (Local Area Unemployment Statistics):

LAUS is a U.S. Bureau of Labor Statistics (BLS) program that provides monthly and annual labor force, employment and unemployment data by place of residence at various geographic levels. LAUS utilizes statistical models to estimate data values based on household surveys and employer reports. These estimates are updated annually. Annual county-level LAUS estimates do not include seasonal adjustments.

LEHD (Longitudinal Employer-Household Dynamics):

LEHD is a partnership between U.S. Census Bureau and State Department of Workforce Development (DWD) to provide labor market and journey to work data at various geographic levels. LEHD uses Unemployment Insurance earnings data and Quarterly Census of Employment and Wages from DWDs and census administrative records related to individuals and businesses.

SAIPE (Small Area Income and Poverty Estimates):

SAIPE is a U.S. Census Bureau program that provides annual data estimates of income and poverty statistics at various geographic levels. The estimates are used in the administration of federal and state assistance programs. SAIPE utilizes statistical models to estimate data from sample surveys, census enumerations, and administrative records.

EMSI (Economic Modeling Specialists International):

The jobs, earnings and labor market data for Industries and occupations are obtained from EMSI. It provides unsuppressed data at North American Industry Classification System (NAICS) 6-digit and Standard Occupation Classification (SOC) at 5-digit level for every county in the U.S.

OTM (On the Map):

OTM, a product of LEHD program, is used in the county snapshot report to develop commuting patterns for a geography from two perspectives: place of residence and place of work. At the highly detailed level of census blocks, some of the data are synthetic to maintain confidentiality of the worker. However, for larger regions mapped at the county level, the commuter shed and labor shed data are fairly reasonable.

OTM includes jobs for a worker employed in the reference as well as previous quarter. Hence, job counts are based on two consecutive quarters (six months) measured at the “beginning of a quarter.” OTM data can differ from commuting patterns developed from state annual income tax returns, which asks a question about “county of residence” and “county of work” on January 1 of the tax-year. OTM can also differ from American Community Survey data, which is based on a sample survey of the resident population.

YourEconomy.org (YE):

YE, an online tool by the Business Dynamics Research Consortium at the University of Wisconsin – Extension, provides data on the employment, sales, and number of establishments at numerous geographic levels in the United States.

A major data source for YE is the Infogroup Historical Database and additional Infogroup data files on establishments. This means that each entry is a different physical location, and company-level information must be created by adding the separate establishment components.

Report Contributors

This report was prepared by the Purdue Center for Regional Development in partnership with Purdue University Extension.



Authors/Editors

Bo Beaulieu, Ph.D.
Indraneel Kumar, Ph.D.
Sanchita Chakrovorty



Data Analysis

Sanchita Chakrovorty
Ben St. Germain
Indraneel Kumar, Ph.D.



Report Design

Tyler Wright



Purdue Center for Regional Development

seeks to pioneer new ideas
and strategies that contribute
to regional collaboration,
innovation and prosperity.

www.pcrd.purdue.edu

Contact Us

1341 Northwestern Avenue
Purdue Schowe House
West Lafayette, IN 47906
765-494-7273
pcrd@purdue.edu

PURDUE EXTENSION

Purdue Extension Community Development

works to strengthen the
capacity of local leaders,
residents and organizations to
work together to develop and
sustain strong, vibrant
communities.

www.cdext.purdue.edu

Front cover court house
photography is courtesy of
Lee Lewellen.

Back cover Schowe House
photography is by PCRD staff.

