

The background is a blue-tinted collage. On the left, a pen is positioned diagonally over a ruler. On the right, a line graph is visible with a vertical axis labeled with values 10150, 10200, 10250, and 10300. The graph shows a fluctuating line. The overall aesthetic is professional and analytical.

Yellow Springs Cost of Living Report

November 2002

**YELLOW SPRINGS COST OF LIVING REPORT
ACKNOWLEDGEMENTS**

THIS STUDY WAS SPONSORED BY:

THE YELLOW SPRINGS MEN'S GROUP, INC.

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UNDER THE DIRECTION OF:

**THE CENTER FOR URBAN AND PUBLIC AFFAIRS
WRIGHT STATE UNIVERSITY
DAYTON, OH 45435**

WITH THE ASSISTANCE OF VOLUNTEERS FROM THE COMMUNITY

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YELLOW SPRINGS COST OF LIVING REPORT

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INTRODUCTION AND GOAL OF THE STUDY

Many issues our community has faced in recent years reflect an underlying concern about our economic circumstances, particularly the cost of living in Yellow Springs, Ohio. The absence of reliable, accurate and objective information has contributed to misunderstanding and division among residents. Early in this year, the Yellow Springs Men's Group resolved to try to help address this gap by sponsoring a study of the cost of living in the village. The availability of current Census data made this a particularly appropriate time to undertake this study. The hope is that this project will form a foundation for better understanding by providing a body of generally acceptable information about the community and how it compares to others in the region. Although we do not ourselves expect to use the information gathered to craft either public policy or private initiatives to address perceived questions or issues, we do hope that others will, using this information as a foundation for community dialogue.

The work outlined was planned to take approximately six months and the data gathered were then integrated into this comprehensive report to the community. The results will also be reported to the community through a town meeting forum to be held later in 2002 when interested residents will be able to learn more and to ask questions about the study.

The project sponsor is the Yellow Springs Men's Group with fiscal support from The Yellow Springs Community Foundation and The Antioch Charitable Contributions Program. Ordinarily the group would undertake this kind of

project entirely by volunteer effort but the need for external assistance to assure objectivity and validity of the results raised the cost beyond the resources of the group and the agencies mentioned agreed to support the work.

The research here described is seen by the Group as fundamental and necessary to making wise decisions about future initiatives and directions to resolve issues described above. This work is intended only to provide information about the nature and extent of economic factors that affect living in Yellow Springs, but not what to do about them. It will neither address nor reach conclusions about how or when to remedy any perceived problems or even offer alternate solutions. These should come from a process of community dialogue, which we hope will follow the research.

Although the results presented show clear differences in various cost factors, no attempt has been made to compile information on the nature and scope of amenities which are offered by or characterize the various communities compared. As a consequence, the reader should be cautious about evaluating the advantages and disadvantages of various places based upon financial factors alone.

We hope that readers of this study will use the information to better understand and weigh both the cost and value of each of the factors involved in living in our community with an eye toward improving the management of both our personal and collective resources.

PROCEDURE

Other than funding for the professional research director/committee chair and reimbursement for incidental expenses incurred, the work was done entirely by volunteers without compensation over the last six months. Volunteers from the entire community were invited to join the effort by undertaking the data gathering and reduction. Those with research expertise were selected to help design and manage the study.

Several teams of investigators were assembled into Task Groups under the guidance of a Research Design Committee. The committee coordinated the work of the Task Groups by first outlining the tasks to be done, periodically assessing progress and making mid-course corrections, and integrating the final results as described below.

The Research Design Committee was composed of qualified people both from inside and outside the community who have the knowledge and commitment to

carry out the task of research design and coordination. The group was led by Jane Dockery, Associate Director of the Center for Urban and Public Affairs (CUPA) at Wright State University, a qualified external research organization with experienced personnel, to guide the scope and direction of the research and assure its objectivity, integrity, and validity.

The Task Groups were composed of individuals who were willing to volunteer their time, knowledge, and skills to gather information on specific subjects to be later integrated into an appropriate report to the community. There were five such Task Groups dealing with Demography, Housing and Utility Costs, Taxes, Commodities, and Services. Each group had from three to eight members for a total of 23 task group members. The Research Design Committee had six. The total number of volunteers who participated is 30. Their names and those of the Research Design Committee (indicated with an asterisk) are listed below.

Ven Adkins
Alice Allen
Mary Alexander
Bill Alexander
Jean Ballantine*
Pat Barker
Ted Barker
Norris Bayless*
Wilbur Brown
Carl Bryan

Jeff Campbell
Joanne Caputo
Shelley Colbert
Jane Dockery*
Peggy Erskine
Jim Felder
Jocelyn Hardman*
Amy Harper
John Hart
Lauren Heaton

Steve Heckert
Cathy LaPalombara
Richard Lapedes
Maureen Lynch
Jim McKee*
Randall Newsome
Juanita Richardson
Leisa Schaim
Ron Schmidt*
Richard Zopf

The Research Design Committee first met in July 2002 to plan the project, define the Task Groups, write the work scope and approach guidelines, and address data quality control specifications. Task Group member qualifications were determined and volunteers invited to participate. A time schedule was developed with deadlines for each

task. At all stages of the work, the Task Groups were able to coordinate with the Research Design Committee so that the information gathered could be validated and appropriate quality assurance objectives met. The final results have been validated by the Design Committee, both through its professional members and CUPA staff.

CHOOSING COMPARABLE COMMUNITIES

The first question faced by the Research Design Committee was a choice of other communities with which we might compare Yellow Springs. Because each town is in some senses unique, a choice of criteria for this cost

of living comparison was necessary. The primary criteria chosen were size, geography, and socio-economic status. More Information on the choice criteria and the process can be found on pages 24, 25, and 26.

CHOOSING A COST OF LIVING MODEL

Continuing the effort to standardize methods used in this cost of living study, the cost of living model parallels the design used by the American Chamber of Commerce Researchers Association. The American Chamber of Commerce Researchers Association (ACCRA) was founded in 1961 and has been publishing the Cost of Living Index quarterly since 1968. The ACCRA Index was developed to measure living cost differentials among urban *regions*. To measure living cost differentials between Yellow Springs and other similar communities in the Dayton Region, the ACCRA model had to be slightly

modified. Within regions, some costs like hospital room prices do not differ; the Research Design Committee for this project eliminated regional costs from this local model. On the other hand, the ACCRA model excludes discussion of local costs, like taxes. Because this study of Yellow Springs is purposefully studying costs on the local level, taxation, along with selected other local items, was added to the model. The basic components of the two models are presented in Figure 1 below.

FIGURE 1. Cost of Living Model

ACCRA Cost of Living Model	Local Cost of Living Model
<p>Grocery Items</p> <ul style="list-style-type: none"> ▪ Meats ▪ Dairy products ▪ Produce ▪ Bakery products ▪ Tobacco ▪ Miscellaneous grocery products <p>Housing</p> <ul style="list-style-type: none"> ▪ Apartment, monthly rent ▪ Total purchase price ▪ Mortgage rate ▪ Monthly payment <p>Utilities</p> <ul style="list-style-type: none"> ▪ Total home energy cost ▪ Electricity ▪ Other home energy ▪ Telephone <p>Transportation</p> <ul style="list-style-type: none"> ▪ Commuter fare ▪ Auto maintenance ▪ Gasoline <p>Health Care</p> <ul style="list-style-type: none"> ▪ Hospital room ▪ Office visit, doctor ▪ Office visit, dentist ▪ Antibiotic ointment <p>Miscellaneous Goods and Services</p> <ul style="list-style-type: none"> ▪ Fastfoods ▪ Personal Services ▪ Repair Services ▪ Other 	<p>Grocery Items</p> <ul style="list-style-type: none"> ▪ Meats ▪ Dairy products ▪ Produce ▪ Bakery products ▪ Tobacco ▪ Miscellaneous grocery products <p>Housing</p> <ul style="list-style-type: none"> ▪ Apartment, median monthly rent ▪ Median housing value ▪ Mortgage, median monthly payment ▪ Residence in 1995 <p>Utilities</p> <ul style="list-style-type: none"> ▪ Water and Sewer rates ▪ Trash pickup ▪ Electric utility rate <p>Taxes</p> <ul style="list-style-type: none"> ▪ Property taxes ▪ Income taxes ▪ Sales tax <p>Health Care</p> <ul style="list-style-type: none"> ▪ See Miscellaneous Services <p>Miscellaneous Services</p> <ul style="list-style-type: none"> ▪ Health Services (office visit, doctor and dentist; optometrist) ▪ Personal Services ▪ Repair Services (including auto maintenance)

QUALITY ASSURANCE

In dealing with any large body of data, errors are common. When volunteers with varying experience and training are involved there is even greater potential for erroneous information to creep into the work. From the beginning, this study was intended to have the highest levels of quality assurance so that any user of the results could have reasonable expectation of its objectivity and its accuracy. The following were adopted by the Research Design Committee at its first meeting to assure quality of the results.

- **Record Data Sources**

The sources of all data were cited and hard Photostatic copies made and turned in with tabulated data. All work and copies were to be signed by the volunteer so any questions could be verified directly with the source.

- **Verify Data Transfer**

After each set of data was transferred to the project data templates, researchers were asked to review every single transfer again to be sure that each one is correct.

- **Electronic Entries**

Each Task Group Chair was responsible for entering manuscript data into the electronic template furnished. All data were inspected for apparent anomalies and any questions resolved. In addition, spot checks were made all the way back to original photocopies in a random verification pattern.

- **Visual Inspection/Verification**

Upon completion of their work, each task group transferred copies of their finished electronic files to the RDC, retaining at least 2 copies as backups in different places (e.g. hard disk and floppy). The RDC and CUPA staff made additional audit checks to further verify the information before graphic displays were prepared.

- **Verification by Access**

The final step in verification was to assure transparency of both the data and process. All of the steps in the research process were documented and recorded. All of the data produced are accessible to anyone interested in either duplicating the results or building upon the database for further study. Printed reports will be widely distributed and, once the project is completed, anyone who wishes will be furnished a complete electronic copy of the database for their own inspection and additional work. In addition, the complete report and appendices with all of the data will be accessible via a web site posting.

SECTION 1: COMMUNITY PROFILE: YELLOW SPRINGS 1970-2000

INTRODUCTION AND GOAL

This section is designed to give basic demographic information about Yellow Springs over several decades. In order to facilitate understanding the data within a meaningful context, data for Ohio and the United States for the same time periods are given, as well. For further comparison, Greene County data, in profile format, are also available on the Internet at <http://www.odod.state.oh.us/osr/profiles/pdf/greene.pdf>

Features of the Yellow Springs community, which are considered in this section include total population and percent changes over time, income, poverty, occupation, education, gender, age, race, number of households, persons per household, and housing value. Yellow Springs housing value is also compared to neighboring communities in Section 2: Cost of Living Comparison.

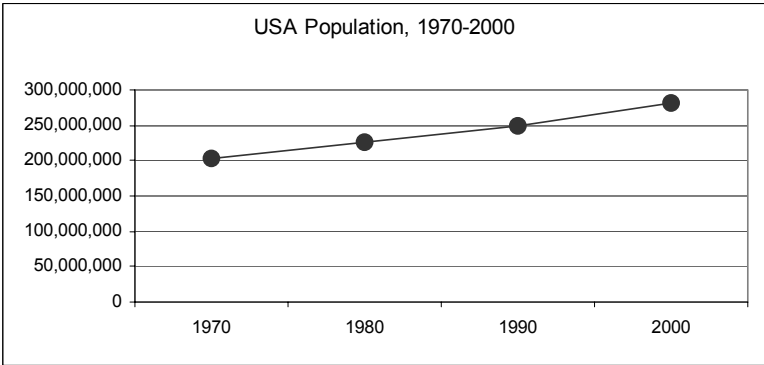
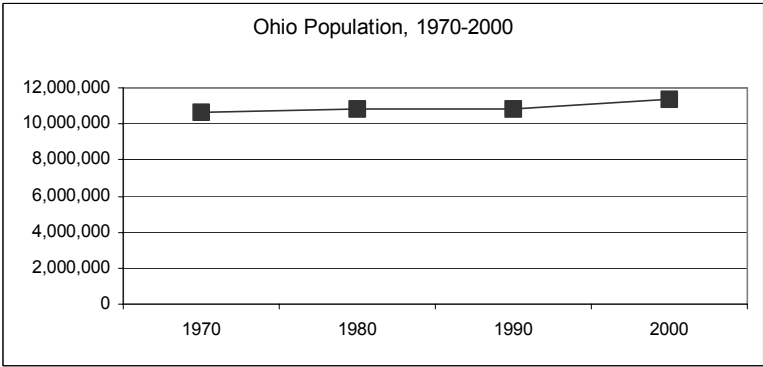
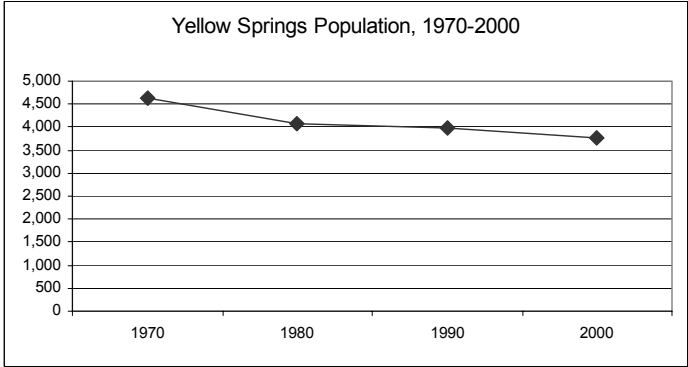
PROCEDURE

The Greene County Profile, mentioned above, was used as a basic model for the Yellow Springs Community Profile section. However, in the interest of brevity, five of the fifteen sections included in the Greene County Profile have not been used in this cost of living report. The sections omitted include population migration, persons in household, family households, non-family households, and vital statistics. The listing on the following page compares the features presented in the Greene County profile and those considered in this report.

<u>Greene County Profile</u>	<u>Yellow Springs Community Profile 1970-2000</u>
Population	Population
Gender	Gender
Race	Race
Age	Age
Population migration	--
Persons in household	--
Persons in group quarters	Persons in group quarters
Households	Households
Family households	--
Nonfamily households	--
Housing units	Housing units
Educational attainment & Income	Educational attainment & Income
Poverty	Poverty
Vital statistics	--
Per capita income	Per capita income

All data included in this community profile section are taken from the U.S. Bureau of the Census from four continuous decades: 1970, 1980, 1990, and 2000. See Appendix, Tables 1 through 9, for details.

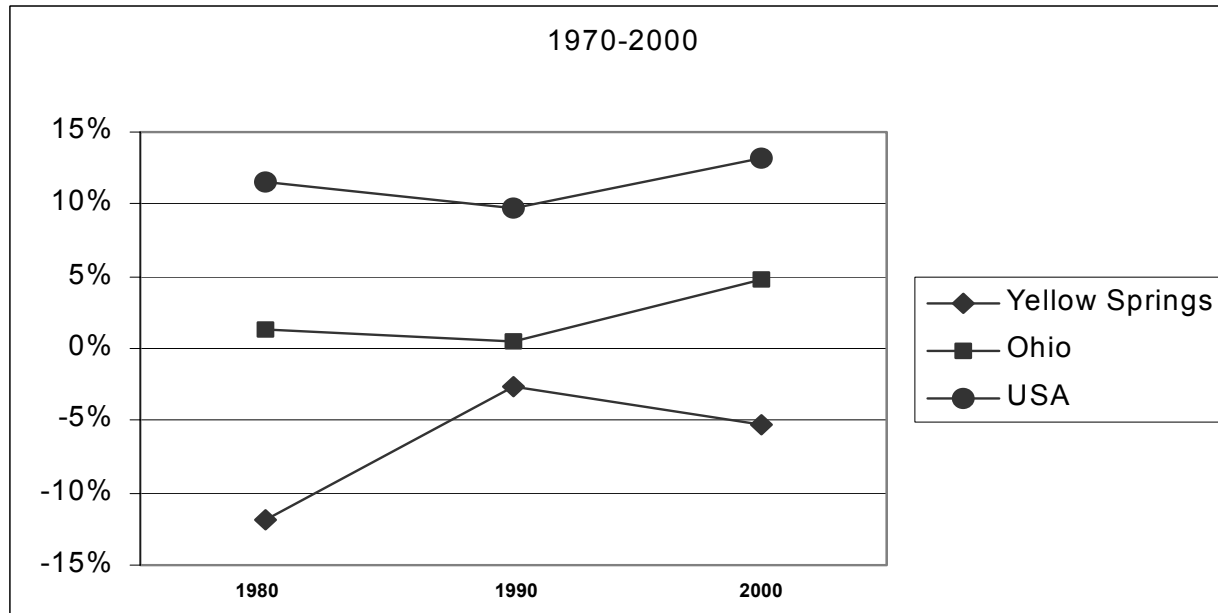
Population Change Comparison



	Yellow Springs	Ohio	USA
1970	4,624	10,652,017	203,211,926
1980	4,077	10,797,630	226,545,805
1990	3,973	10,847,115	248,709,873
2000	3,761	11,353,140	281,421,906

Source: US Census Bureau, 1970, 1980, 1990, 2000

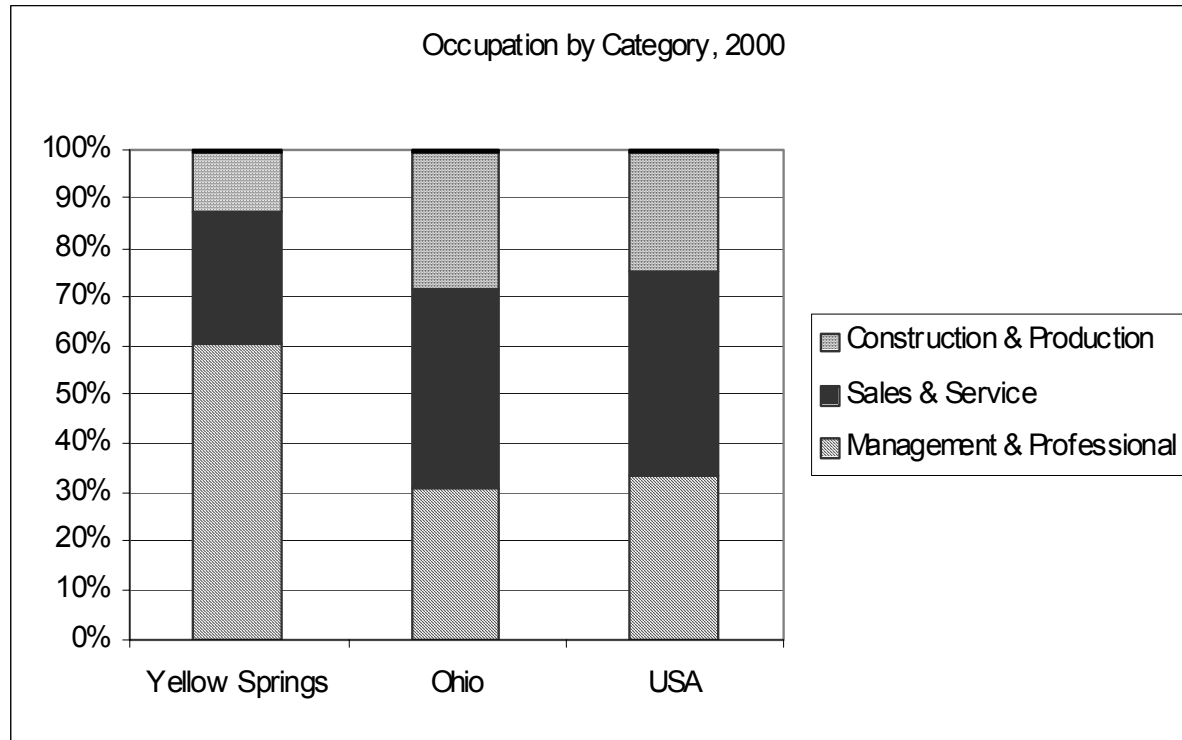
Population Percent Change



	1970	1980	1990	2000
Yellow Springs	4,624	4,077 (-11.8%)	3,973 (-2.6%)	3,761 (-5.3%)
Ohio	10,652,017	10,797,630 (+1.4%)	10,847,115 (+.46%)	11,353,140 (+4.7%)
USA	203,211,296	226,545,805 (+11.5%)	248,709,873 (+9.8%)	281,421,906 (+13.2%)

Source: US Census Bureau, 1970, 1980, 1990, 2000

Occupation Comparison



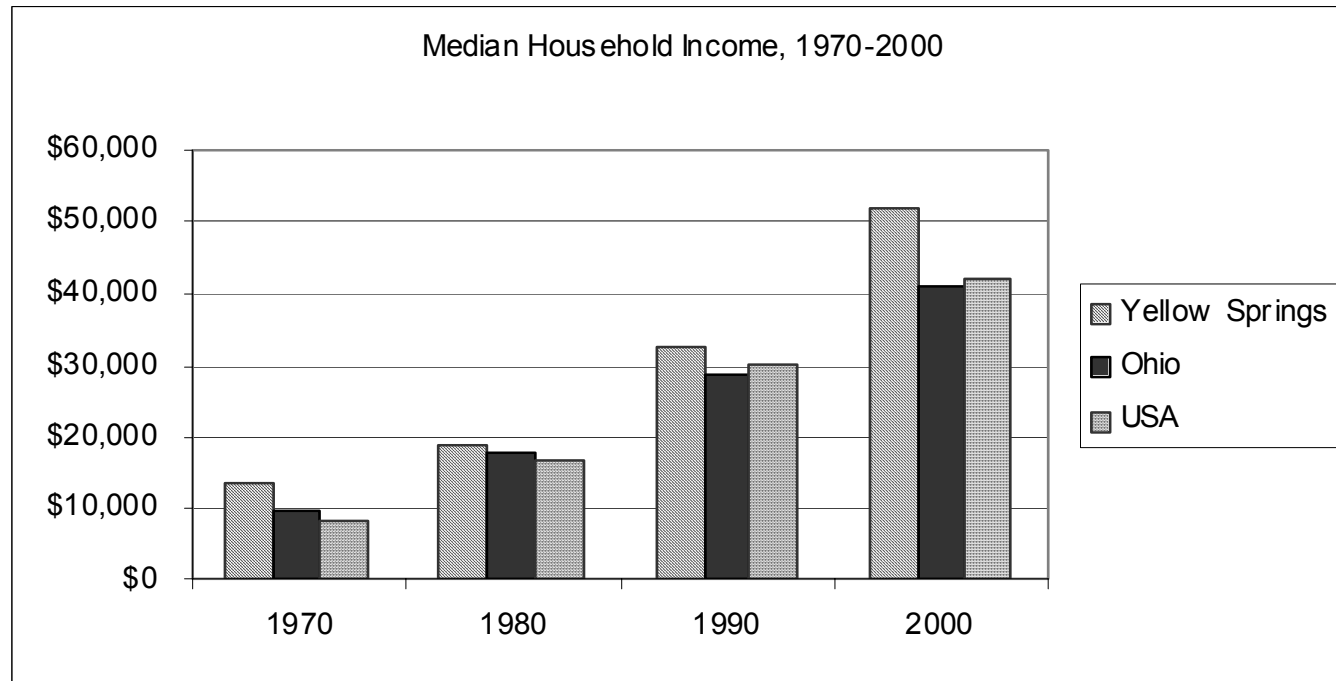
Year 2000	Yellow Springs	Ohio	USA
Management & Professional	60.3%	31.0%	33.6%
Sales & Service	27.1%	41.0%	41.6%
Construction & Production	12.1%	27.7%	24.0%
Farming	0.6%	0.3%	0.7%

Source: US Census Bureau, 2000

See Appendix, Table 1, for more detail

Note: The 2000 Classification Systems for Occupation are not Comparable to the Classifications used in 1990 & Earlier

Income Change Comparison



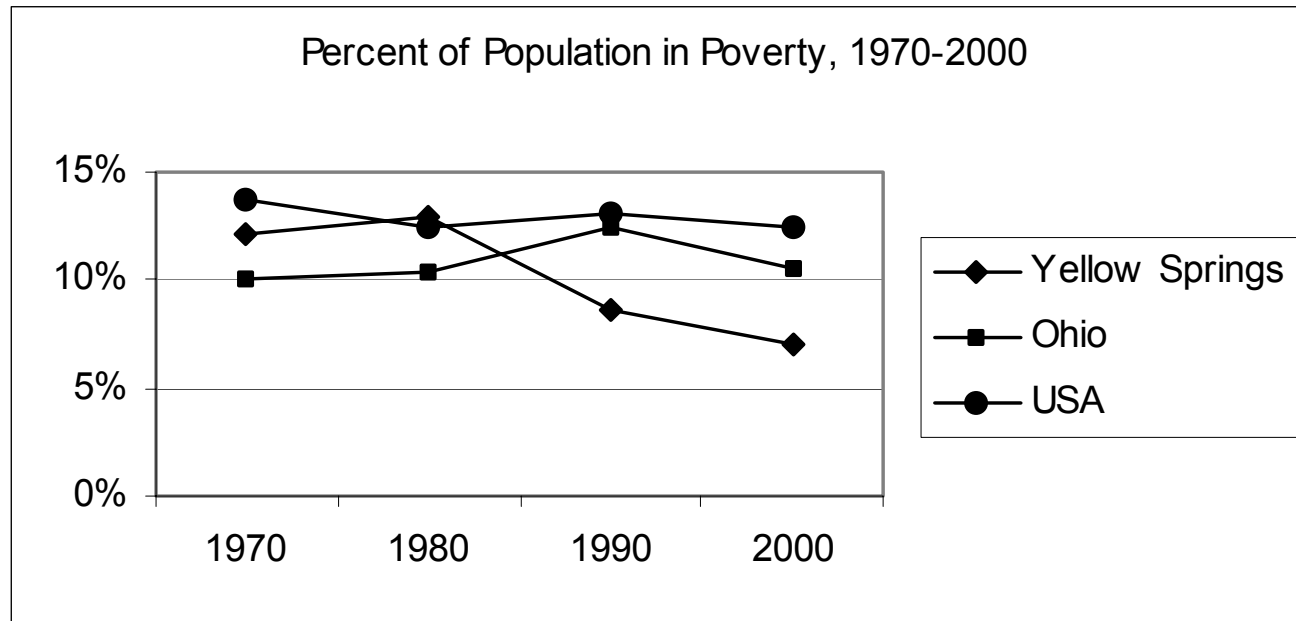
	Yellow Springs	Ohio	USA
1970	\$13,476	\$9,682	\$8,486
1980	\$18,485	\$17,754	\$16,841
1990	\$32,500	\$28,706	\$30,056
2000	\$51,984	\$40,956	\$41,994

Source: US Census Bureau, 1970, 1980, 1990, 2000

*Income is not adjusted for inflation

See Appendix, Table 2, for more detail

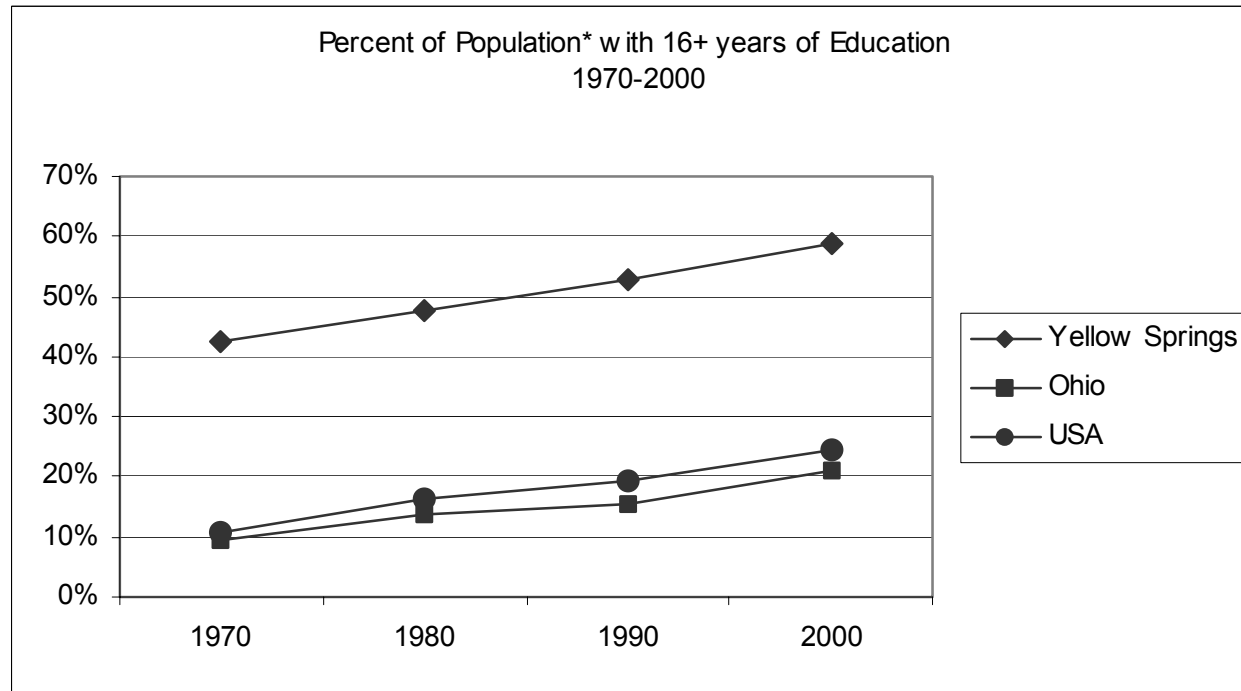
Poverty Change Comparison



	Yellow Springs	Ohio	USA
1970	12.1%	10.0%	13.7%
1980	13.0%	10.3%	12.4%
1990	8.6%	12.5%	13.1%
2000	7.0%	10.6%	12.4%

Source: US Census Bureau, 1970, 1980, 1990, 2000
See Appendix, Table 3, for more detail

Educational Attainment Change Comparison



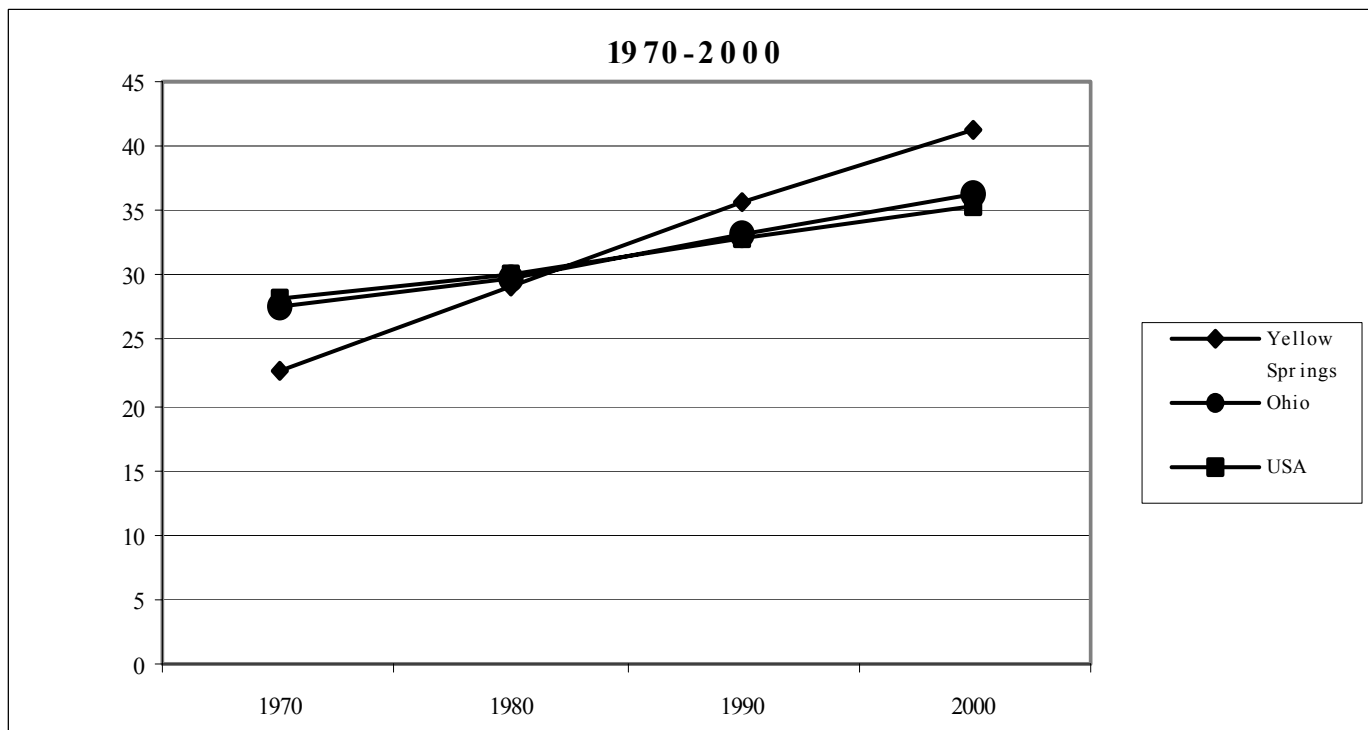
	Yellow Springs	Ohio	USA
1970	42.6%	9.3%	10.7%
1980	47.7%	13.7%	16.2%
1990	52.9%	17.0%	20.3%
2000	58.9%	21.1%	24.4%

Source: US Census Bureau, 1970, 1980, 1990, 2000

See Appendix, Table 4, for more detail

*Educational attainment is calculated for Adults 25 Years and Over

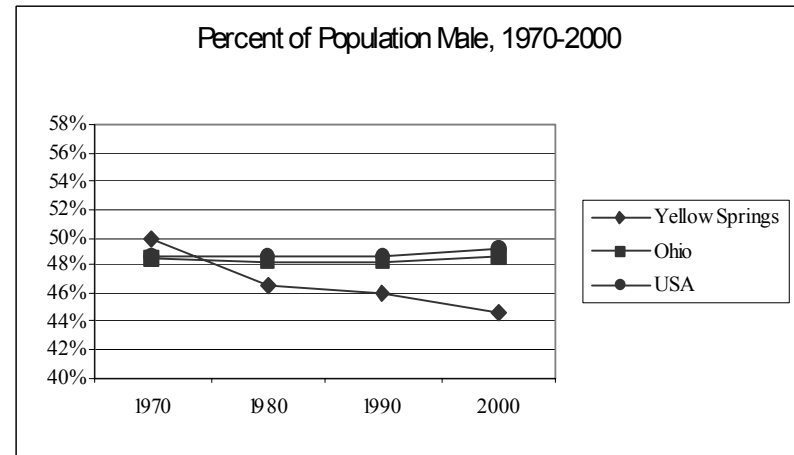
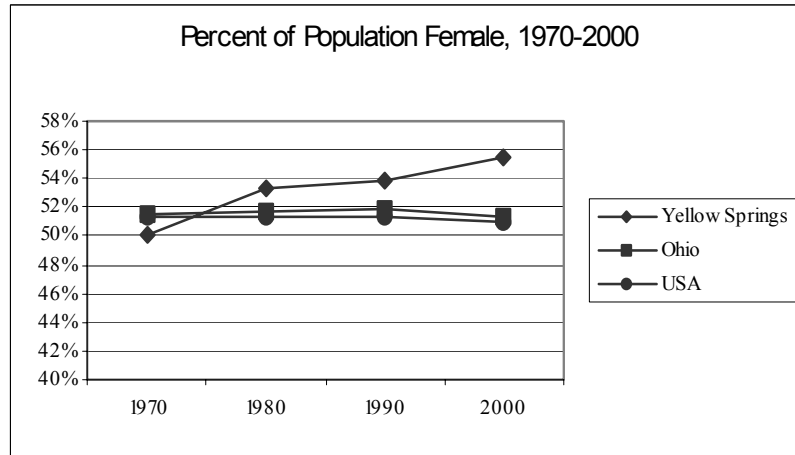
Median Age Change Comparison



Year	Yellow Springs	Ohio	USA
1970	22.7	27.7	28.1
1980	29.1	29.9	30.0
1990	35.6	33.3	32.9
2000	41.4	36.2	35.3

Source: US Census Bureau, 1970, 1980, 1990, 2000
See Appendix, Table 5, for more detail

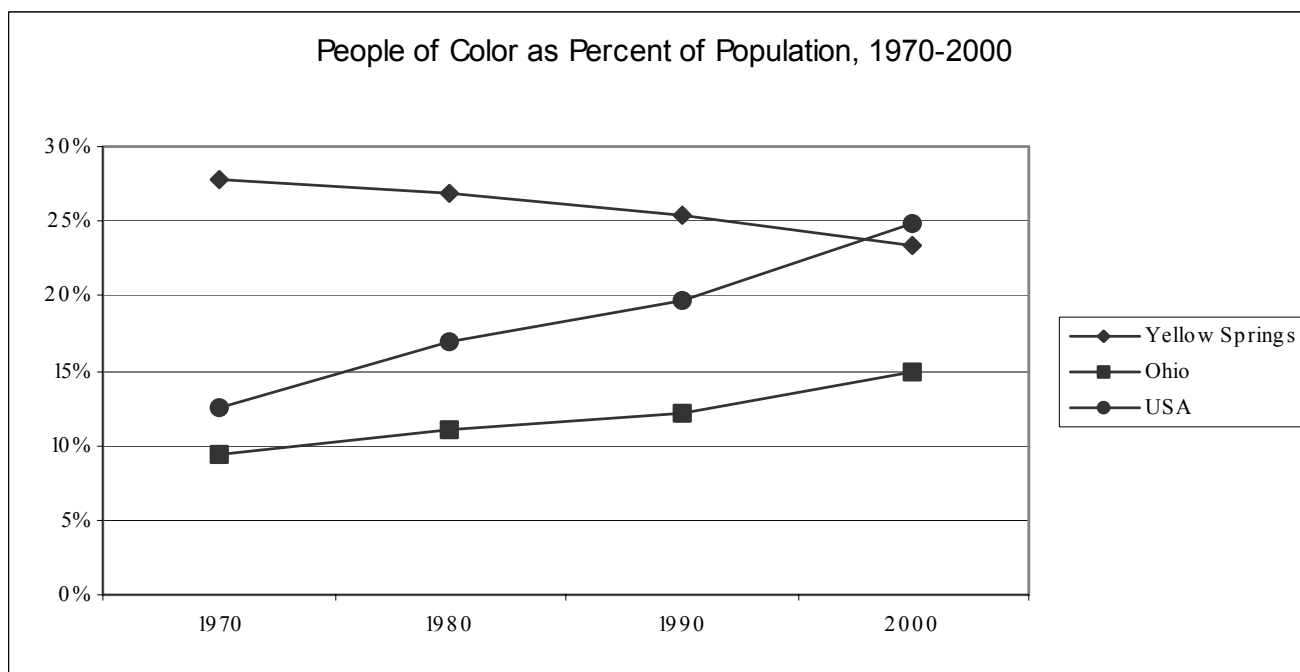
Gender of Population Change Comparison



Community	Yellow Springs		Ohio		USA	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
1970	50.0%	50.0%	48.5%	51.5%	48.7%	51.3
1980	46.7%	53.3%	48.3%	51.7%	48.6%	51.4%
1990	46.1%	53.9%	48.2%	51.8%	48.7%	51.3%
2000	44.5%	55.5%	48.6%	51.4%	49.1%	50.9%

Source: US Census Bureau, 1970, 1980, 1990, 2000
See Appendix, Table 6, for more detail

Racial Diversity Change Comparison



	1970	1980	1990	2000
Yellow Springs	27.8%	26.8%	25.4%	23.4%
Ohio	9.4%	11.1%	12.2%	15.0%
USA	12.5%	16.9%	19.7%	24.9%

Source: US Census Bureau, 1970, 1980, 1990, 2000
See Appendix, Table 7, for more detail

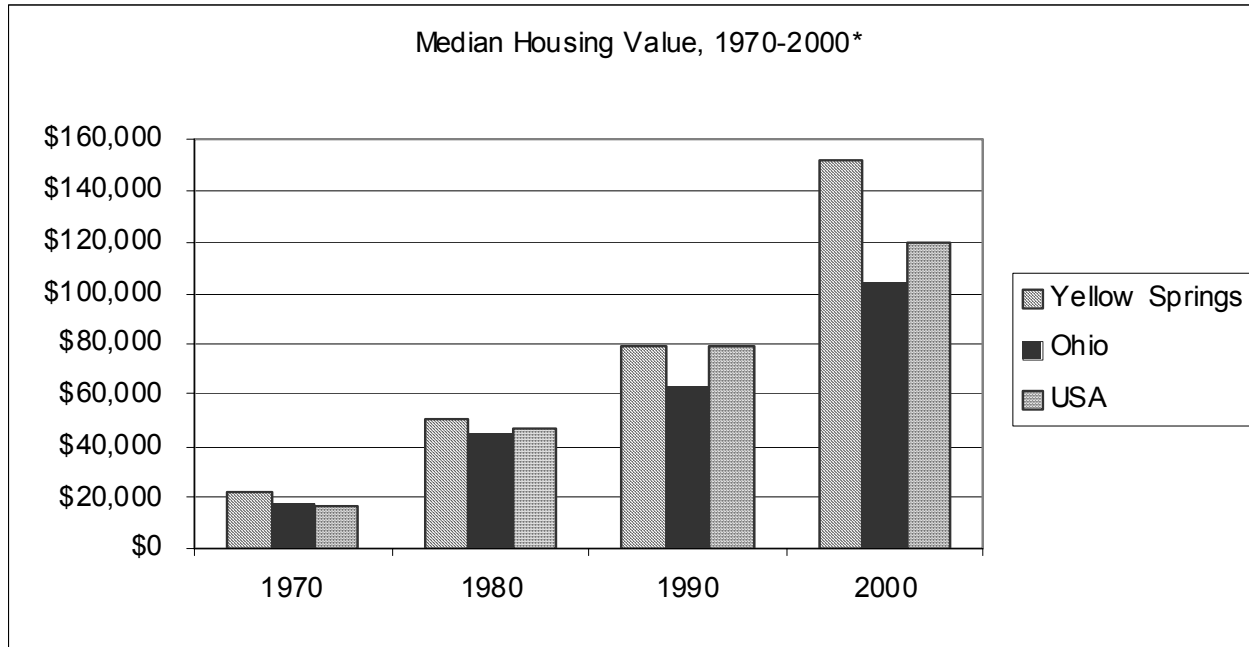
Household Change Comparison



	Yellow Springs	Ohio	USA
1970	2.84	3.16	3.11
1980	2.43	2.76	2.75
1990	2.26	2.59	2.63
2000	2.11	2.49	2.59

Source: US Census Bureau, 1970, 1980, 1990, 2000
 See Appendix, Table 8, for more detail

Housing Value Change Comparison



	Yellow Springs	Ohio	USA
1970	\$21,400	\$17,600	\$17,000
1980	\$51,000	\$44,900	\$47,200
1990	\$78,800	\$63,500	\$79,100
2000	\$151,600	\$103,700	\$119,600

Source: US Census Bureau, 1970, 1980, 1990, 2000

*Housing Value is not adjusted for inflation

See Appendix, Table 9, for more detail

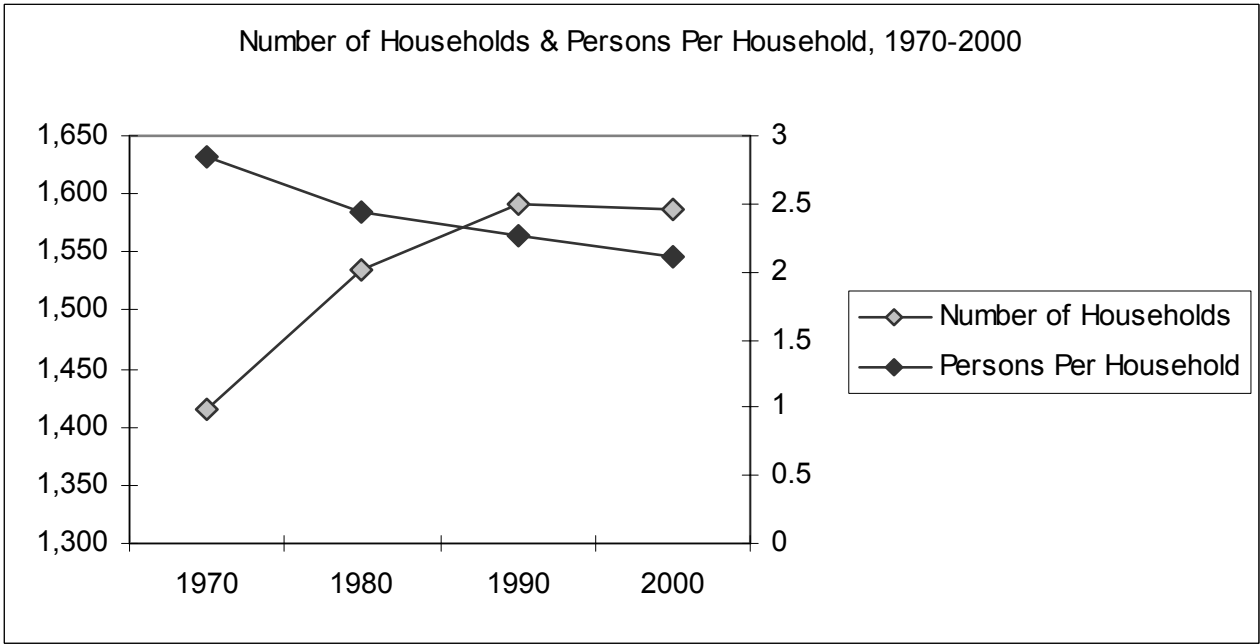
Employment Change in Yellow Springs



	1970	1980	1990	2000
Working Age Population*	3,522	3,220	3,259	3,115
Total Persons Employed	2,015	2,118	2,189	1,917
% Employed	57%	66%	67%	62%

Source: US Census Bureau, 1970, 1980, 1990, 2000
 *Working age population consists of persons 16 and older
 See Appendix, Table 1, for more detail

Change in Households in Yellow Springs



	1970	1980	1990	2000
Households	1,415	1,534	1,592	1,587
Persons Per Household	2.84	2.43	2.26	2.11

Source: US Census Bureau, 1970, 1980, 1990, 2000
 See Appendix, Table 8, for more detail

SECTION 2: COST OF LIVING COMPARISON: YELLOW SPRINGS AND NEIGHBORING COMMUNITIES

INTRODUCTION AND GOAL

The first question faced by the Research Design Committee was a choice of other communities with which we might compare Yellow Springs. Because each town is in some senses unique, a choice of criteria for this cost of living comparison was necessary. The criteria chosen were:

Size:	Population between 2,500 and 10,000
Geography:	Within 5 Counties in Southwestern Ohio but neither a suburb nor a remote location
Socio-Economic:	Education, Income, and Occupation
Additional:	Median Housing Value

Other factors such as tourism were explored but not included for lack of data.

PROCEDURE

Based upon the first two factors mentioned above (size and geography), 15 towns and villages were identified for initial consideration. These communities and their relevant statistics are shown in Figure 2. Socio-economic variables were then obtained for each community from the Census, along with median housing value. The committee discussed the results and chose six communities for comparison. Selected communities are shown in the figure in bold type. Although somewhat similar in education and economic profile, they represent a broad cross section of sizes from 2,558 to 9,221 in population and are in five counties in the Southwestern region of Ohio: Clark, Greene, Miami, Montgomery, and Warren.

FIGURE 2 **Communities Screened for Comparison**

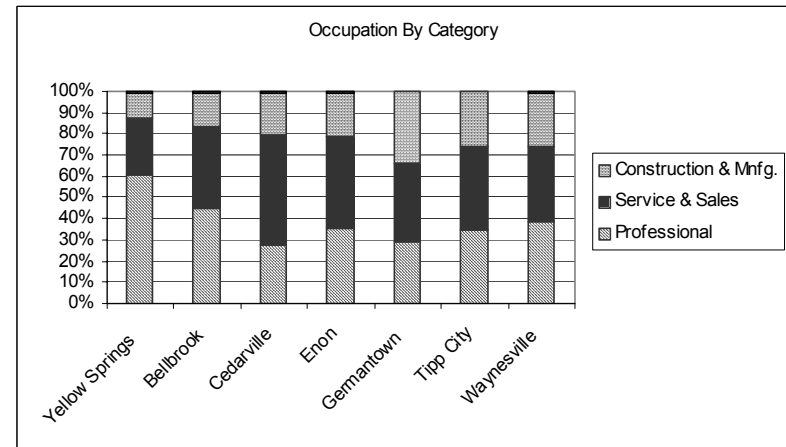
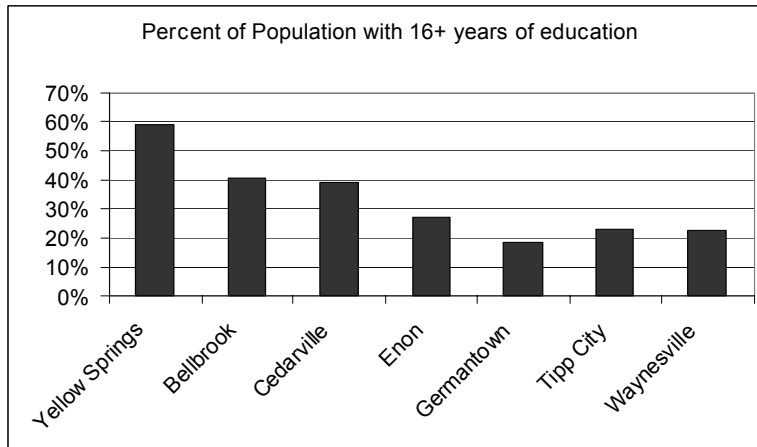
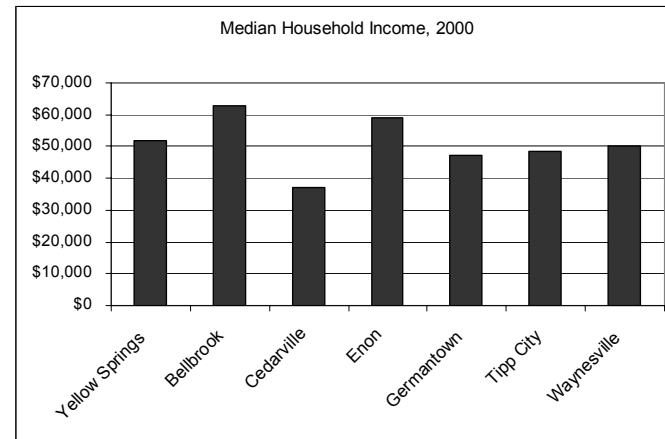
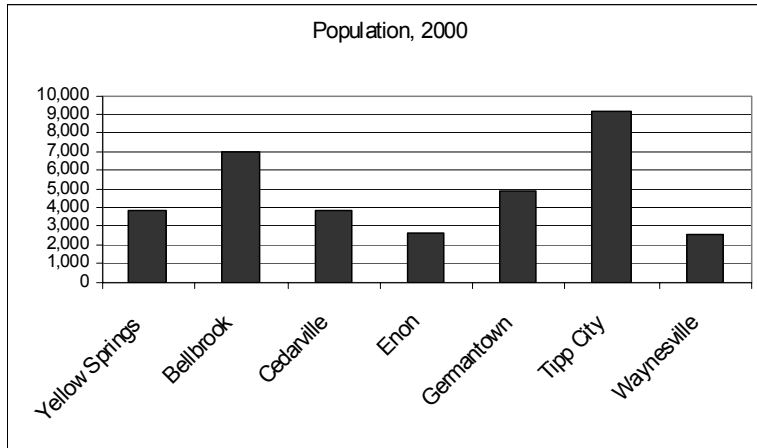
COMMUNITY	POPULATION	COUNTY	MEDIAN HOUSHLD INCOME	MEDIAN HSG VLU	EDUCATION ¹ % HI S+ %BA+	Management, ² Professional, and Related Occupations	Service/Sales Occupations	Farming Occupations	Construction/ Production Occupations
BELLBROOK	7,009	GREENE	\$62,794	\$131,200	93.8 40.6	45.2%	38.4%	0.4%	16.7%
BROOKVILLE	5,289	MONT.	\$39,583	\$97,800	83.9 18.6	26.2%	40.9%	0.0%	32.9%
CARLISLE	5,121	WARREN	\$45,446	\$109,100	74.8 6.9	20.1%	39.8%	0.0%	40.1%
CEDARVILLE	3,828	GREENE	\$37,200	\$95,000	89.5 38.9	27.7%	61.5%	0.4%	10.3%
EATON	8,133	PREBLE	\$37,231	\$93,000	79.5 10.3	24.2%	35.4%	0.5%	40.0%
ENON	2,638	CLARK	\$58,966	\$125,700	90.9 27.1	35.2%	43.4%	0.0%	21.4%
GERMANTOWN	4,884	MONT.	\$47,179	\$99,700	86.1 18.7	29.1%	37.0%	0.0%	33.9%
LONDON	8,771	MADISON	\$35,641	\$88,700	76.3 14.7	29.4%	41.8%	0.0%	28.8%
NEW CARLISLE	5,735	CLARK	\$39,081	\$84,500	82.1 12.7	21.9%	44.7%	0.9%	32.5%
NEW LEBANON	4,231	MONT.	\$40,801	\$85,000	78.8 4.5	20.3%	33.5%	0.0%	46.2%
TIPP CITY	9,221	MIAMI	\$48,675	\$129,400	89.4 23.2	34.6%	39.3%	0.2%	26.0%
UNION	5,574	MONT.	\$50,471	\$90,700	85.4 13.4	27.6%	42.4%	0.2%	29.8%
WAYNESVILLE	2,558	WARREN	\$50,202	\$127,600	82.5 22.7	38.6%	35.8%	0.5%	25.0%
WEST JEFFERSON	4,331	MADISON	\$41,949	\$90,500	76.2 8.7	18.7%	43.3%	0.2%	37.7%
WEST MILTON	4,645	MIAMI	\$41,905	\$96,900	85.6 14.5	25.7%	40.7%	1.4%	32.2%
YELLOW SPRINGS	3,761	GREENE	\$51,984	\$151,600	95.7 58.9	60.3%	27.1%	0.6%	12.1%

Source: All data from US Census Bureau, 2000

1. Educational attainment is calculated based upon the number of persons 25 years of age and older

2. Occupation data is based upon the total employed who are 16 years of age and older.

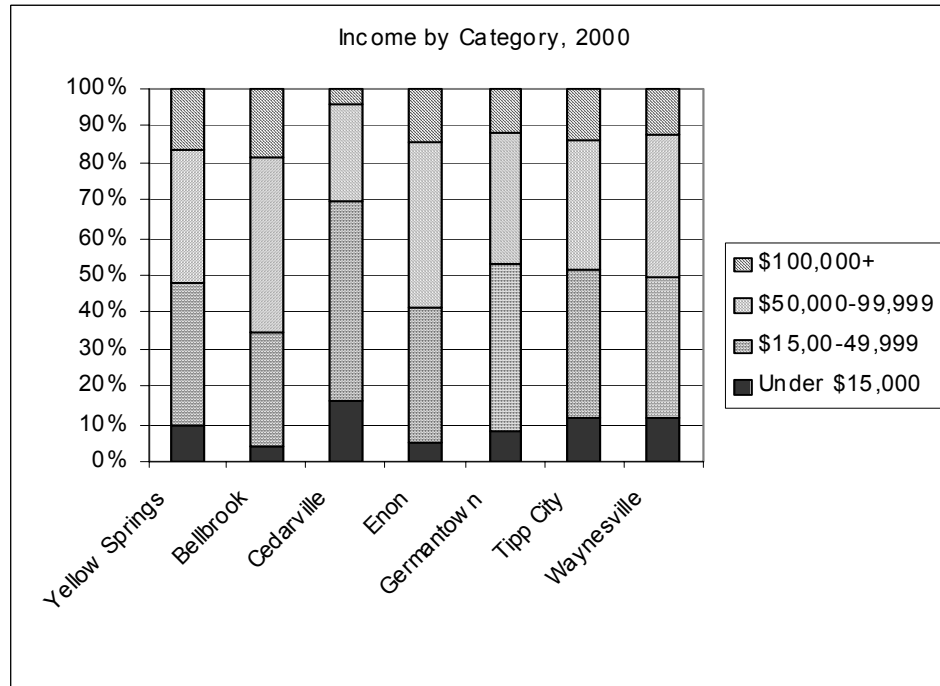
Selection Criteria



Source: US Census Bureau, 2000
See Figure 2

Note: Farming represented less than 1% of occupation for all communities

Income Local Comparison



Income Categories	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Under \$15,000	9.9%	4.3%	15.9%	5.4%	8.3%	11.5%	11.3%
\$15,000-\$49,999	37.7%	30.2%	53.5%	35.8%	44.6%	39.5%	38.4%
\$50,000-\$99,000	35.8%	47.0%	26.3%	44.8%	34.9%	35.0%	37.9%
\$100,000+	16.6%	18.7%	4.3%	14.1%	12.3%	14.0%	12.5%

Source: US Census Bureau, 2000
 Income was organized into categories that allow for comparisons back to 1970

SECTION 2A: HOUSING

INTRODUCTION AND GOAL

This section seeks to provide information about housing values and monthly costs for both homeowners and renters in all seven communities. Housing costs generally comprise a significant proportion of family expenses (28% according to the American Chamber of Commerce) and are thus examined in this cost of living report.

PROCEDURE

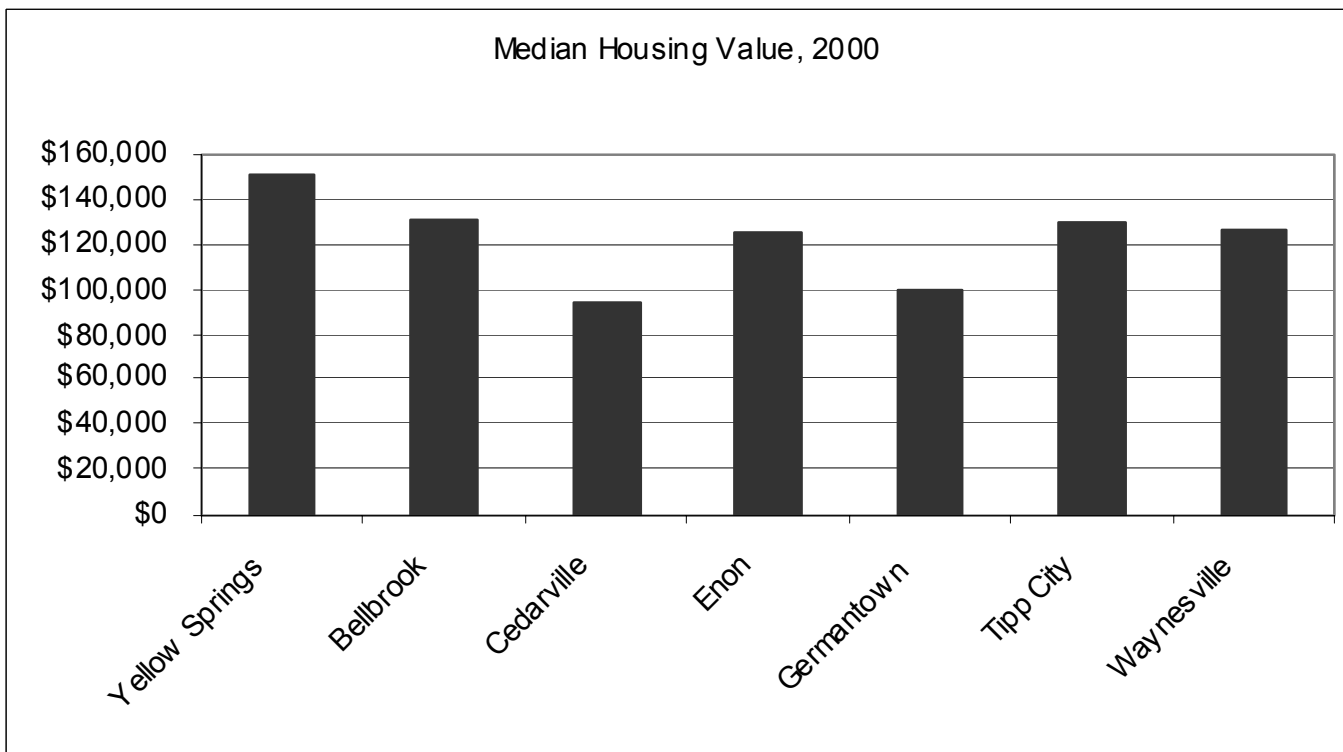
Three items were selected for comparing housing costs in Yellow Springs to other neighboring communities. The information for those items was obtained from the U.S. Bureau of the Census year 2000. The Housing Task Group obtained Tables DP-1 through DP-4, Profile of General Demographic Characteristics: 2000 for Yellow Springs and for each of the six comparison communities.

The items selected from the DP Tables are presented in the list below. The charts in this section compare housing value, monthly mortgage, and the monthly rent payment, concluding with a chart that presents all three items on one page. For more detail, please refer to the Appendix, Table 10.

- Median Housing Value, 2000
- Median Monthly Mortgage, 2000
- Median monthly rent payment (apartment), 2000

Data are displayed in the following charts in the same order for ease of comparison. Yellow Springs always appears first, followed by each of the comparable communities in alphabetical order: Bellbrook, Cedarville, Enon, Germantown, Tipp City, and Waynesville.

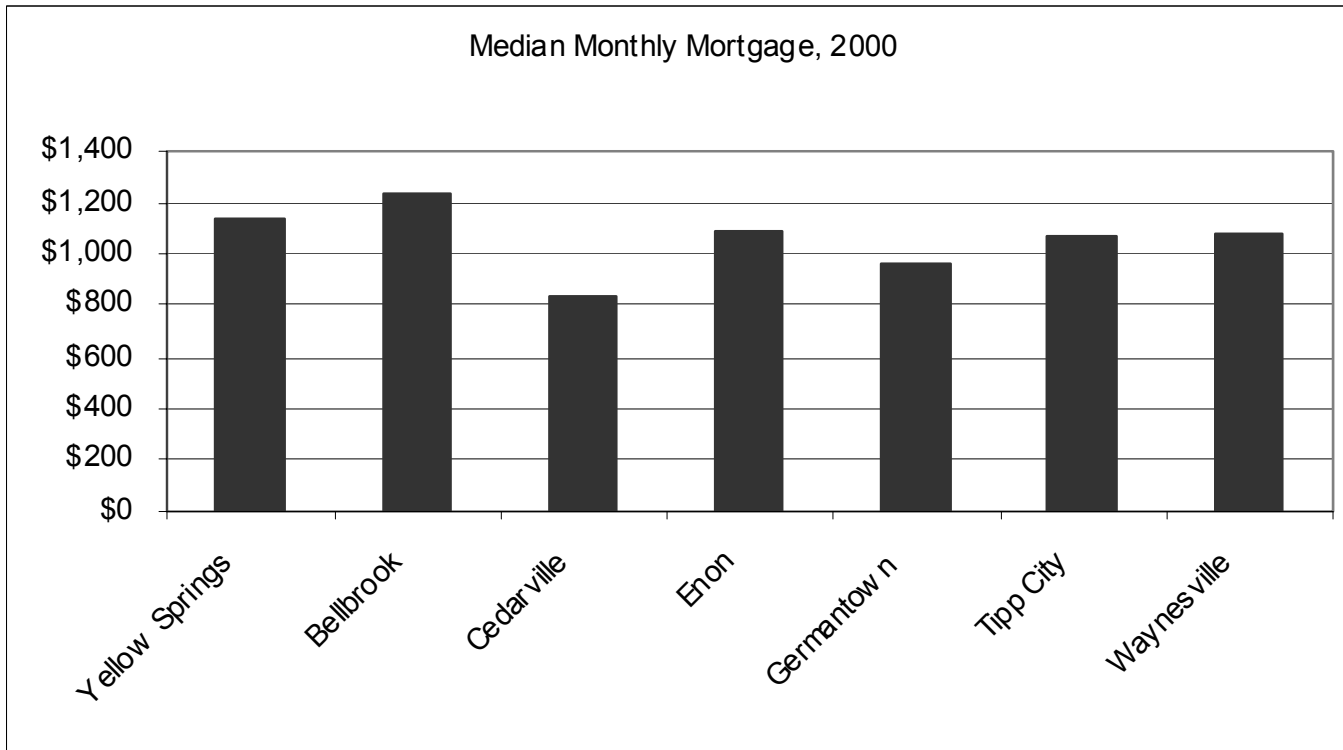
Housing Value Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Value	\$151,600	\$131,200	\$95,000	\$125,700	\$99,700	\$129,400	\$127,600

Source: U.S. Census Bureau, 2000
See Appendix, Table 10, for more detail

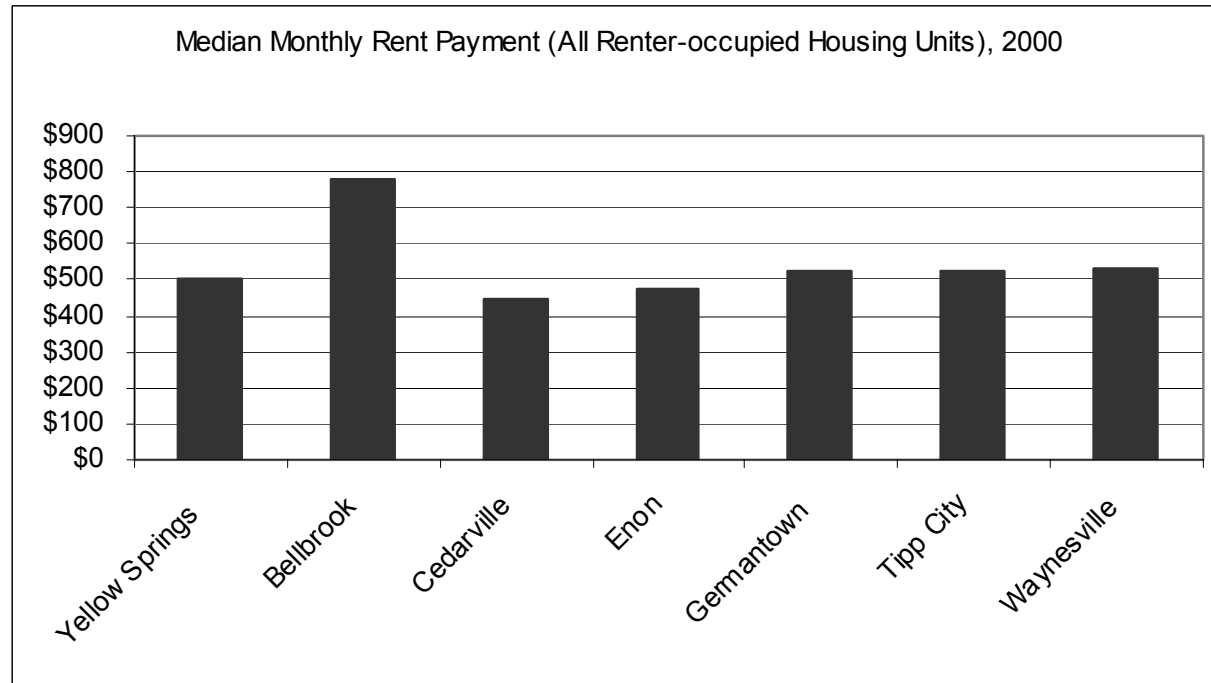
Housing Mortgage Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Payment	\$1,132	\$1,240	\$841	\$1,092	\$959	\$1,073	\$1,085

Source: US Census Bureau, 2000.
See Appendix, Table 10, for more detail

Housing Rent Local Comparison

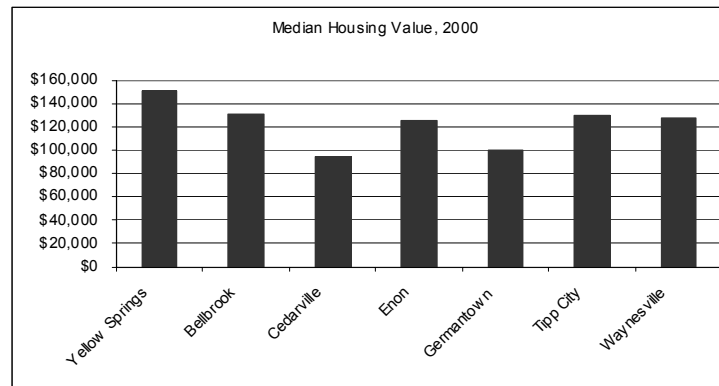
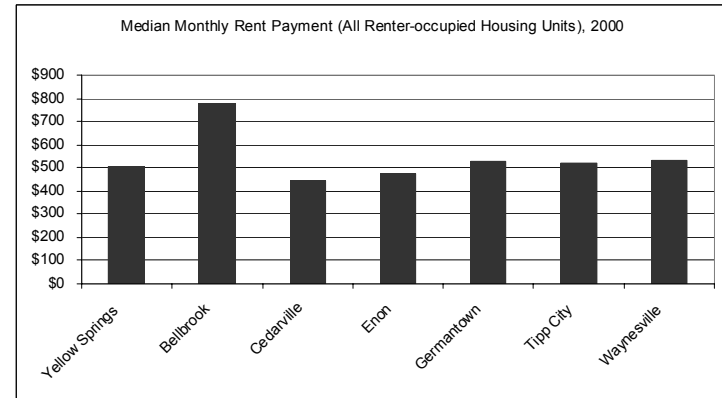
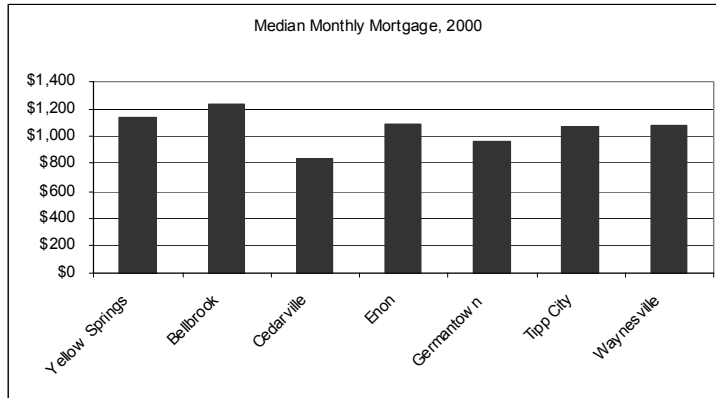


Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Payment	\$506	\$777	\$447	\$476	\$526	\$524	\$532

Source: US Census Bureau, 2000
See Appendix, Table 10, for more detail

Comparative Housing Data

Local Comparison



Source: US Census Bureau, 2000
See Appendix, Table 10, for more detail

SECTION 2B: UTILITIES

INTRODUCTION AND GOAL

According to the American Chamber of Commerce, utilities make up 8% of living costs in the model. In seeking to standardize the Yellow Springs cost of living effort, utility costs were included in this local model as well.

PROCEDURE

Three items are included in this cost of living model for presenting the cost of utilities in Yellow Springs versus neighboring communities. The three items are:

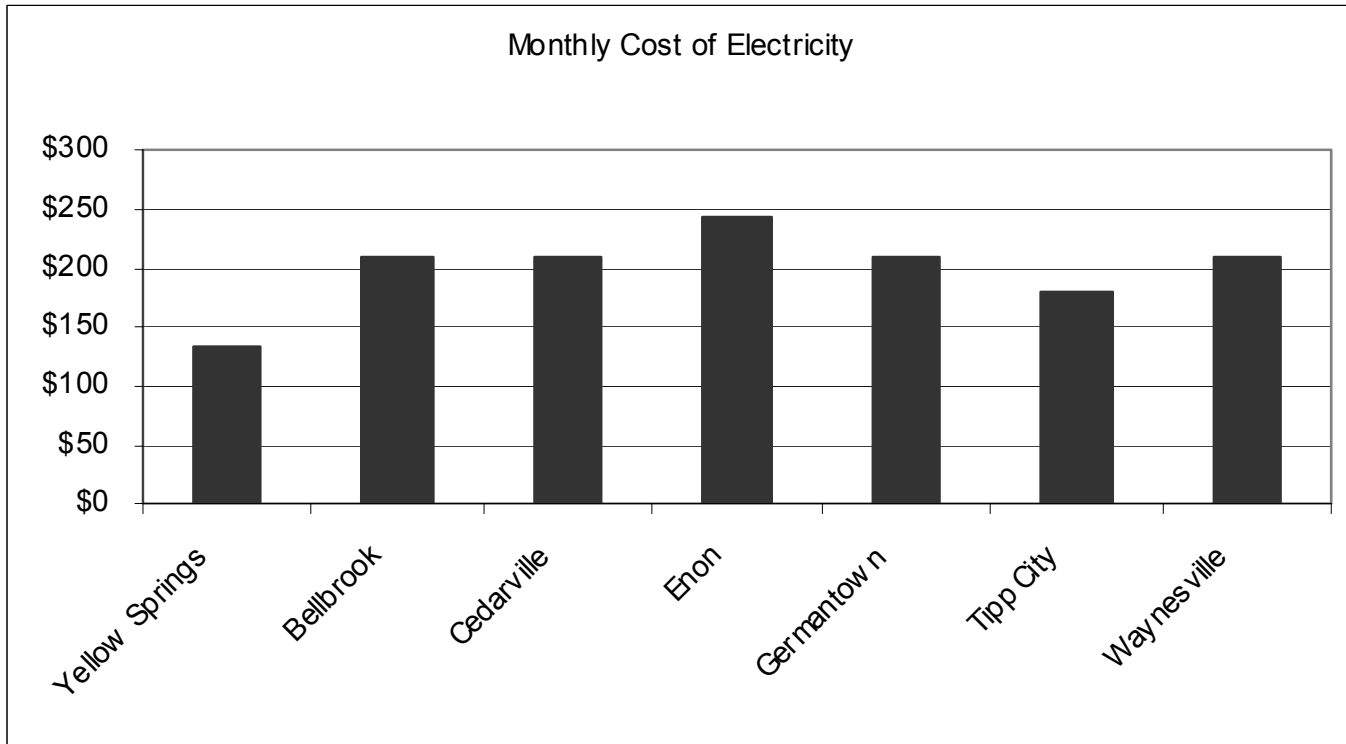
- Water and sewer rates
- Solid waste collection
- Electric utility rates

Three different sources were used to obtain information about these utilities. Water and sewer rates were obtained from the Annual Combined Water and Sewer Rate Survey sponsored by the City of Englewood Finance Department. Solid waste collection costs were obtained from local government offices in each of the seven communities. The cost of solid waste collection in Yellow Springs is organized along a sliding scale. To standardize costs for comparison purposes, Rumpke Waste Removal and Recycling was contacted to estimate the average number of gallons of solid waste disposed of by households in the Dayton area. The average number of gallons is 54, which resulted in an average cost of \$12.40 for solid waste collection in Yellow Springs. Electric utility rates in Yellow Springs are also calculated based on a sliding scale, and the sliding scale formula was provided by the Village. Dayton Power and Light estimated the average usage of 2,200-kilowatt hours (kWh) in a month period for a 2,400 square foot home so that we could standardize electric utility costs across comparison communities.

In Yellow Springs:

- The first 100 kWh is charged a flat fee of \$10.
- 101 to 500 kWh is charged 7 cents per kWh
- 501 to 1,600 kWh is charged 6 cents per kWh
- All usage over 1,600 kWh is charged 5 cents per kWh

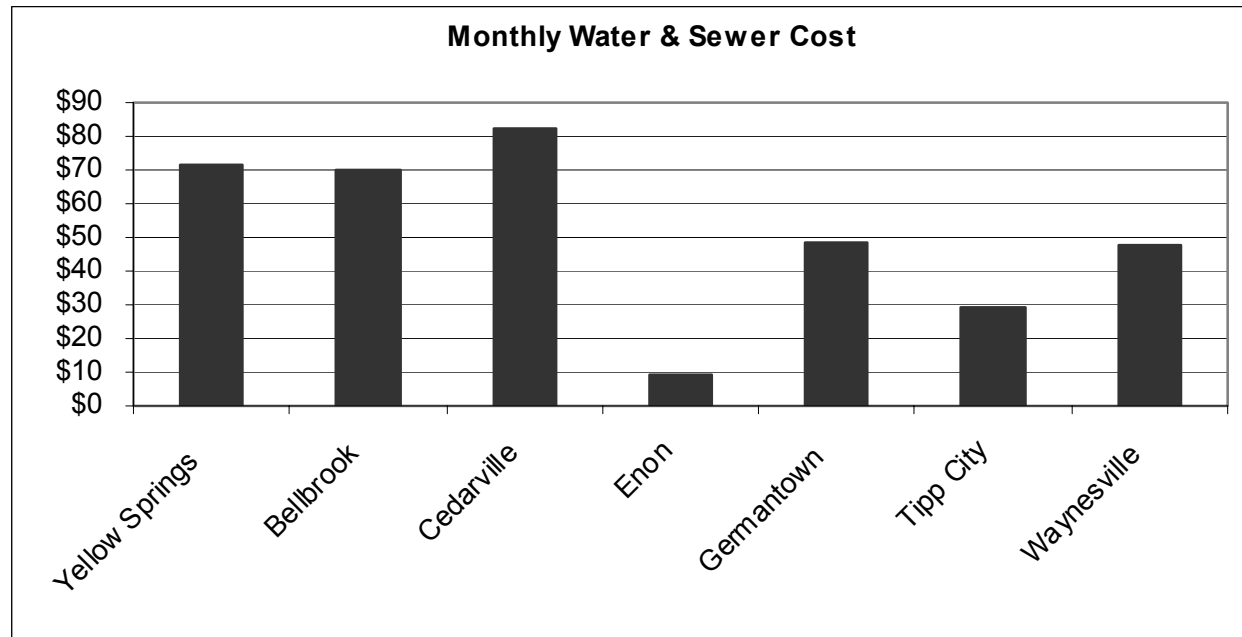
Utilities, Electric Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Cost	\$134	\$209	\$209	\$242	\$209	\$180	\$209

Source: Village of Yellow Springs & DP&L
See Appendix, Table 10, for more detail

Utilities, Water & Sewer Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Cost	\$71.36	\$69.80	\$82.30	\$9.50*	\$48.66	\$29.42	\$47.35

Source: Annual Combined Water & Sewer Rate Survey, 2002, City of Englewood

*Note: Enon has no Sewer Service because the community uses septic tanks.

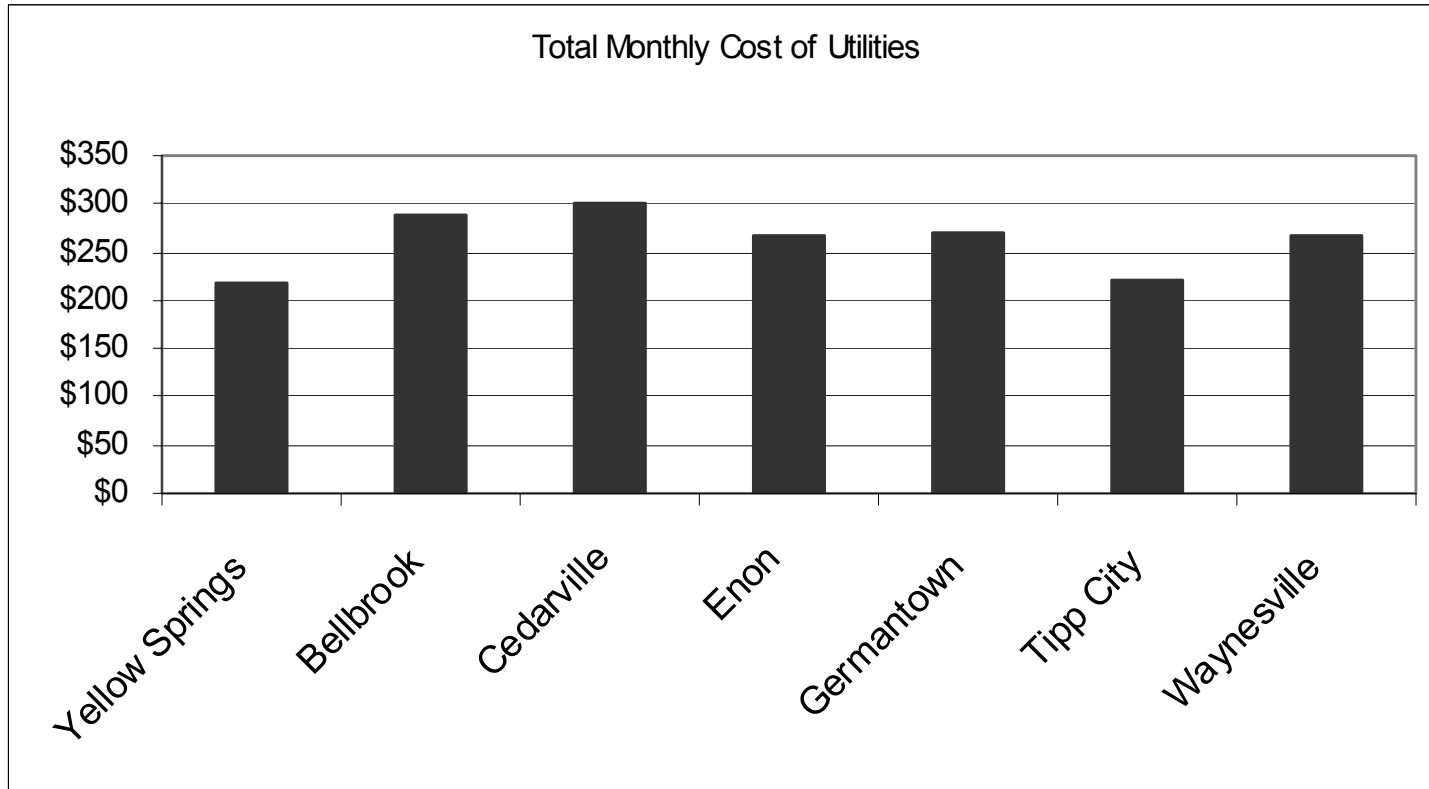
Utilities, Solid Waste Removal Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Cost	\$12.40	\$11.00	\$11.00	\$14.75	\$11.20	\$12.77	\$10.00

Source: Local Government Offices & Rumpke
See Appendix, Table 10, for more detail

All Utilities Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Cost	\$217.76	\$289.80	\$302.30	\$266.25	\$268.86	\$222.19	\$266.35

Source: Local Government Offices, Annual Combined Water & Sewer Rate Survey, Village of Yellow Springs, DP&L, Rumpke

SECTION 2C: TAXES

INTRODUCTION AND GOAL

The American Chamber of Commerce cost of living model (on which we based the Yellow Springs model) excludes discussion of local costs, like taxes, because it is intended to compare regional cost of living differentials. Because this study of Yellow Springs is purposefully reporting costs on the local level, taxation was added to the model.

PROCEDURE

The Taxation Task Group gathered tax information for the items listed below. For property tax millage, they obtained information from the “Rates of Taxation for Year 2001” by county. For the school income tax, they obtained information from the “123 Ohio School District Income Tax Levies as of January 2002,” the Ohio Department of Taxation (www.state.oh.us/tax/). For the municipal income tax, they obtained information from the “Listing of all Ohio Municipalities with a Tax,” The Columbus, Ohio Income Tax Division (www.columbus-tax.net/munilist.htm). For sales tax information, they obtained information from “Total State and Local Sales Tax Rates by County, 2001,” the Ohio Department of Taxation (www.state.oh.us/tax/).

Property Taxes (presented as millage)

- Local Schools (not including the Joint Vocational School millage)
- Other purposes (including county, city, village, township, JVS, corporate, and health)
- Total Rate
- Effective Rate (for Residential and Agricultural)

Income Taxes (presented as a percentage)

- School
- Municipal

Sales Tax (presented as a percentage)

- State and Local

The following definitions are provided to ease interpretation of the items presented in this section’s charts.

Property Tax—a tax assessed on the value of land and buildings. Counties must reappraise all real estate once every six years. Equalization adjustments are made in the third year following reappraisal.

Total Tax Rate—includes all levies, enacted by legislative authority or approved by the voters, for all taxing jurisdictions within which the property is located.

Effective Tax Rate—Application of tax reduction factors results in a net rate, which is lower than the total tax rate. Percentage reductions are applied to taxes levied against real property being reappraised or updated. Separate percentage reductions are applied to two classes of property: Class I, consisting of residential and agricultural property; and Class II, consisting of commercial, industrial, mineral and public utility real property. This report presents the effective tax rate for Class I property.

Mill—a mill is \$1 for each \$1,000 of taxable value.

Millage: What a Mill Costs You—

1. Take the current tax appraisal value of your property and multiply it by 35% (.35); taxable value is 35% of market value, except for certain agricultural land.
2. Divide that number by 1,000
3. Multiply the result by .9
4. If you live in the dwelling you own, multiply the result of # 2 by .875
5. For a \$100,000 home you live in one new mill in taxes will be:
 $\$100,000 \times .35 = \$35,000 / 1000 = \$35 \times .875 = \30.68

Inside Millage—The first ten mills; this is non-voted millage.

Outside Millage—Voted or mandated millage

Permanent – not time limited

Expiring – must be voted on periodically to continue being collected

Emergency –for a specific amount of revenue

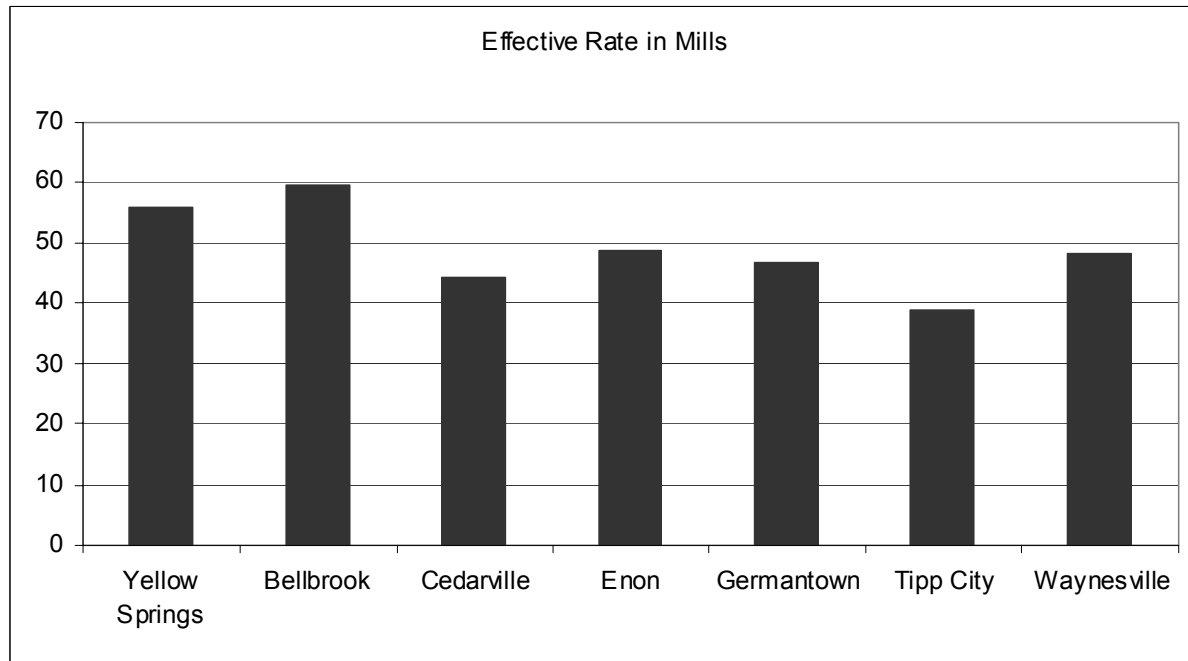
Local Schools Property Tax—the portion of voted and non-voted millage that is distributed to local schools.

Municipal Income Tax—The tax is generally imposed on wages, salaries, and other compensation earned by residents of the municipality and by non-residents working in the municipality. It is also assessed on the net profits of business (both incorporated and unincorporated) attributable to activities in the municipality.

School Income Tax—A resident tax on the amount reported as Ohio adjusted gross income for state income tax purposes less \$1,050 per exemption for 1999. The exemption amount is indexed for inflation beginning in 2000. Senior citizen credit – a taxpayer 65 years or older during the taxable year receives a \$50 credit against school district income tax, one per return.

Sales Tax—the taxes paid locally by consumers on the sale or resale of retail goods and services, on rental of tangible personal property, and on selected services.

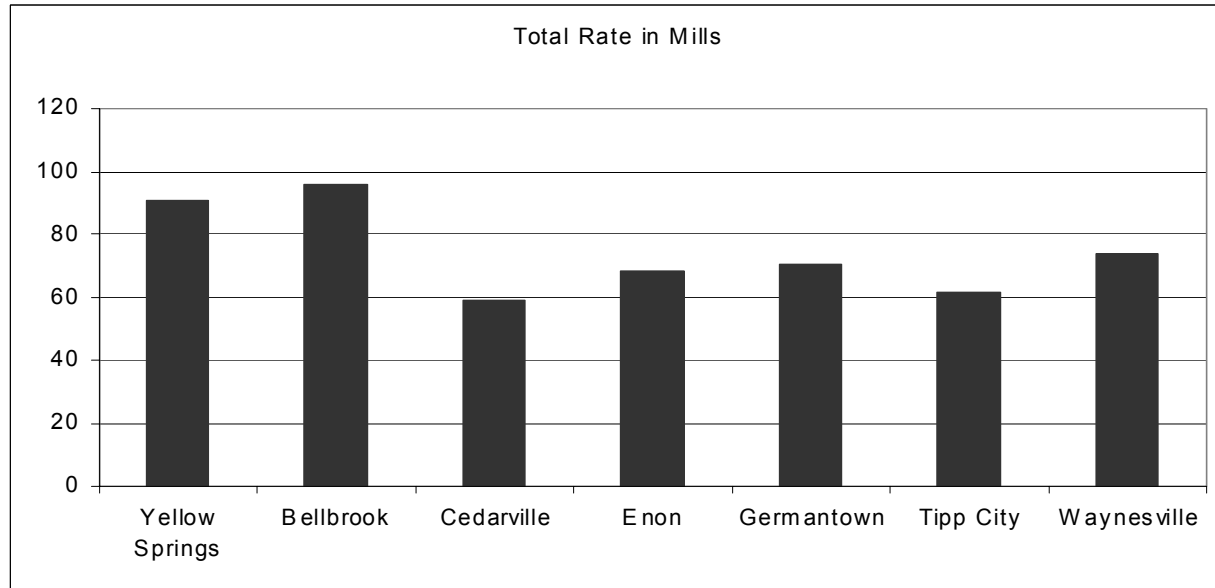
Property Taxes, Effective Rate Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Rate (Mills)	55.77	59.54	44.47	48.75	46.63	38.86	48.35

Source: County Auditor's Office, Rates of Taxation for Year 2001
See Appendix, Table 11, for more detail

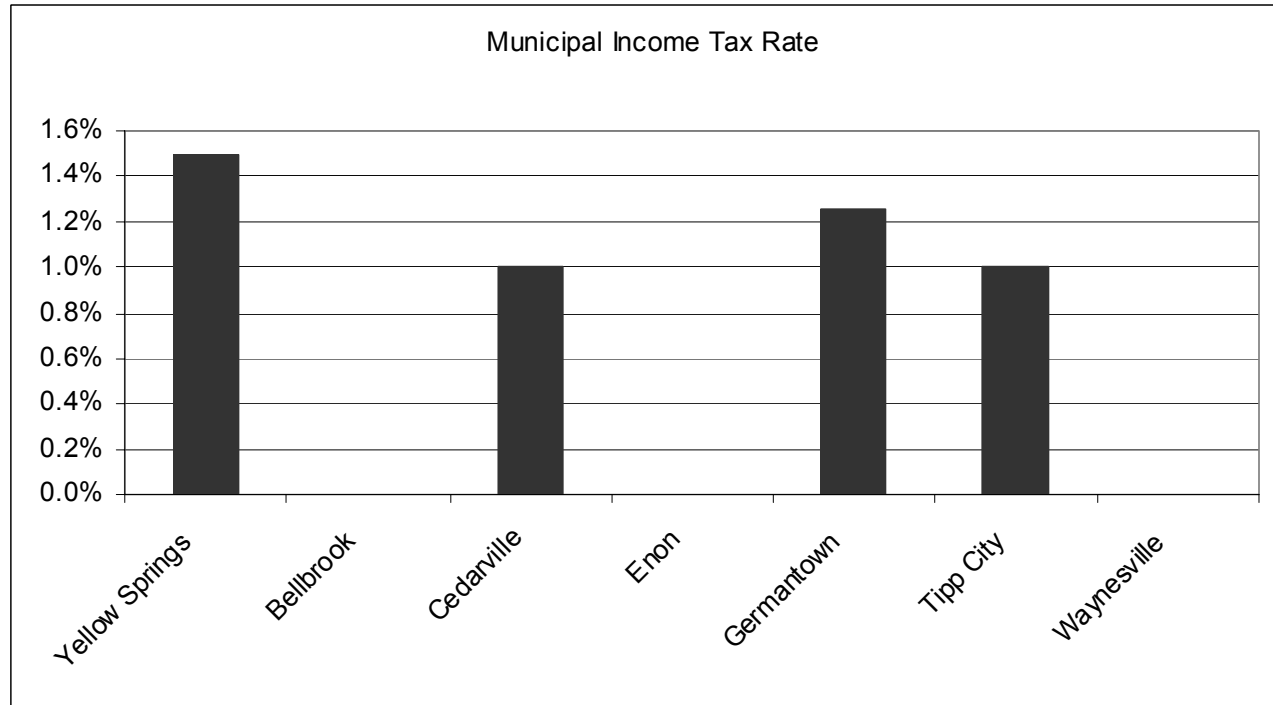
Property Taxes, Total Rate Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Local Schools (Mills)	69.60	63.50	32.10	41.47	38.66	47.50	48.75
Other* Purposes (Mills)	21.08	32.48	27.03	26.64	31.66	14.11	25.28
Total Rate (Mills)	90.68	95.98	59.13	68.11	70.32	61.61	74.03

Source: County Auditor's Office, Rates of Taxation for Year 2001
 *Other Purposes may include: County, Municipal, Township, JVS, Corporate, and Health
 See Appendix, Table 11, for more detail

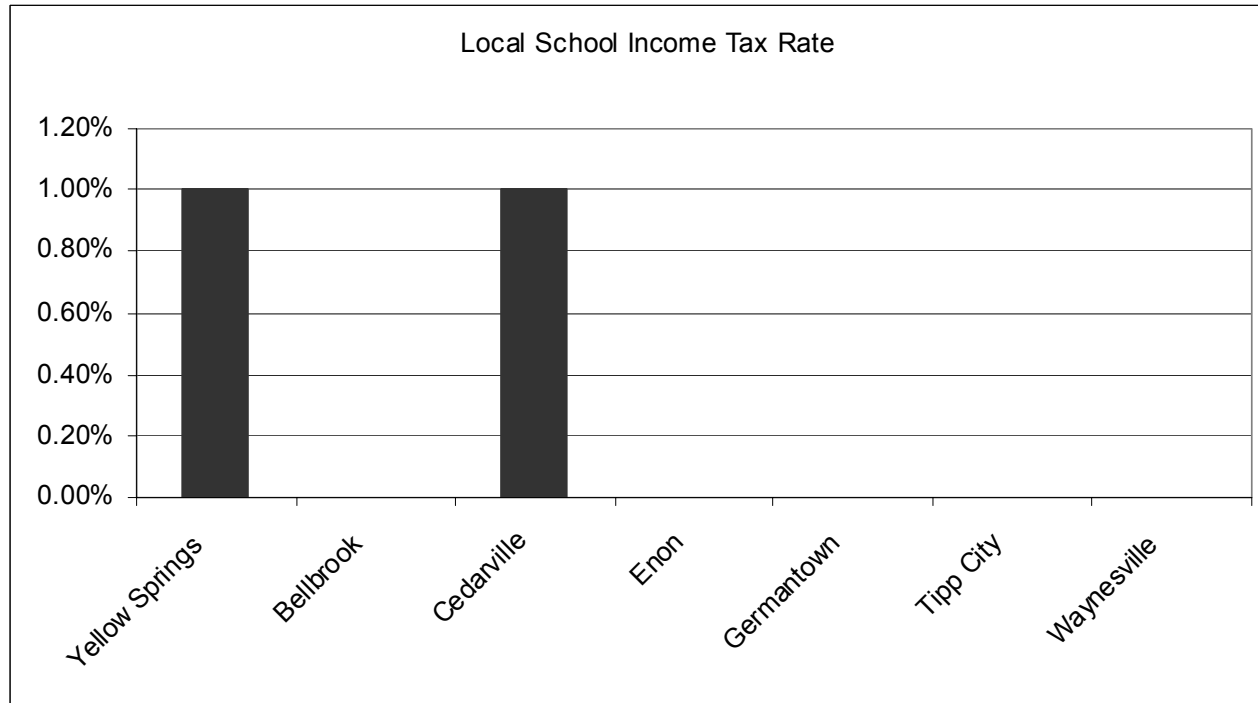
Income Taxes, Municipal Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Municipal Rate	1.50%	NONE	1.00%	NONE	1.25%	1.00%	NONE

Source: "Listing of all Ohio Municipalities with a Tax," The Columbus, Ohio Income Tax Division
See Appendix, Table 11, for more detail

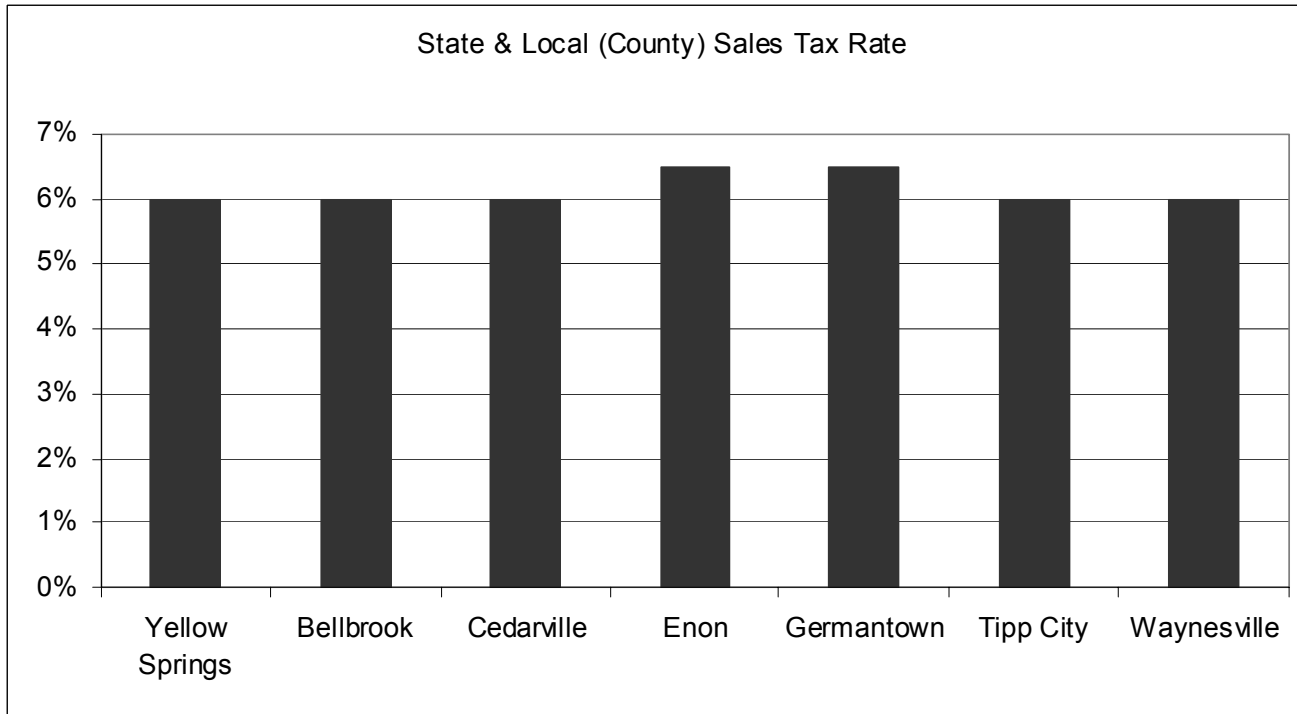
Income Taxes, School Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
School Rate	1.00%	NONE	1.00%	NONE	NONE	NONE	NONE

Source: "123 Ohio School District Income Tax Levies as of January 2002," the Ohio Department of Taxation
See Appendix, Table 11, for more detail

Sales Tax Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Rate	6.0%	6.0%	6.0%	6.5%	6.5%	6.0%	6.0%

Source: "Total State and Local Sales Tax Rates by County, 2001," the Ohio Department of Taxation

SECTION 2D: SERVICES

INTRODUCTION AND GOAL

The American Chamber of Commerce indicates that the cost of miscellaneous goods and services accounts for 33% of living costs in the United States. Therefore, data on local services were collected for this report.

PROCEDURE

“Goods” in the Chamber of Commerce model consist of items that are typically purchased from stores with a regional market, such as “man’s dress shirt,” “man’s slacks,” and “tennis balls.” The costs for these goods, therefore, would not vary within the region, and so this local cost of living report excluded goods from the model. Items presented in this section consist of services—personal, repair, and health services. See the list below for specific items.

Personal Services

- Haircut – men’s barbershop haircut, no styling
- Beauty shop – Woman’s shampoo, trim, and blow-dry
- Dry cleaning – Men’s two-piece suit

Maintenance Repair

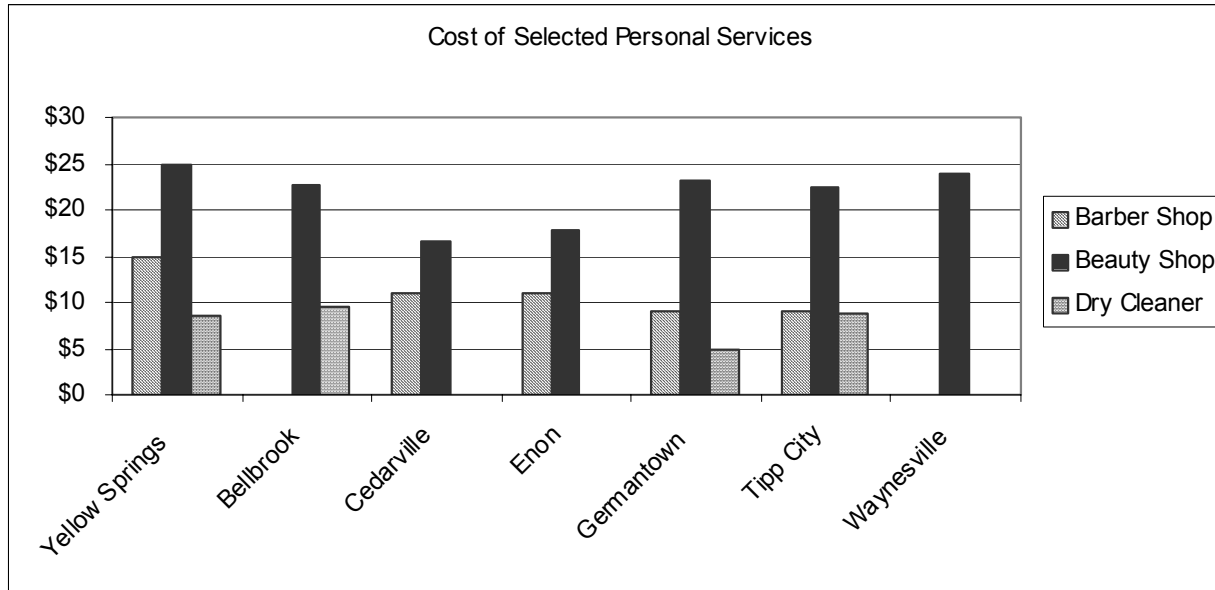
- Auto maintenance – Average price to computer-balance or spin-balance one front wheel.
- Plumber – Service call

Health Services

- Office Visit, Doctor - AMA procedure 99213 for established patient
- Office Visit, Dentist - ADA procedure 1110 & 0120 for established patient
- Optometrist, Eye Exam

The Services Task Group was provided with a list of all service providers in the three service categories that conduct business in Yellow Springs or in one of the other six comparison communities. This list was generated from InfoSource USA. Task group members either called or visited companies to determine current pricing. If two Enon barbershops, for example, provided the cost for a men’s haircut (no styling), then the task group calculated the average of those two prices and entered that value into the spreadsheet template. Results are presented in chart form in this section. Details may be reviewed in the Appendix, Table 12.

Personal Services Local Comparison



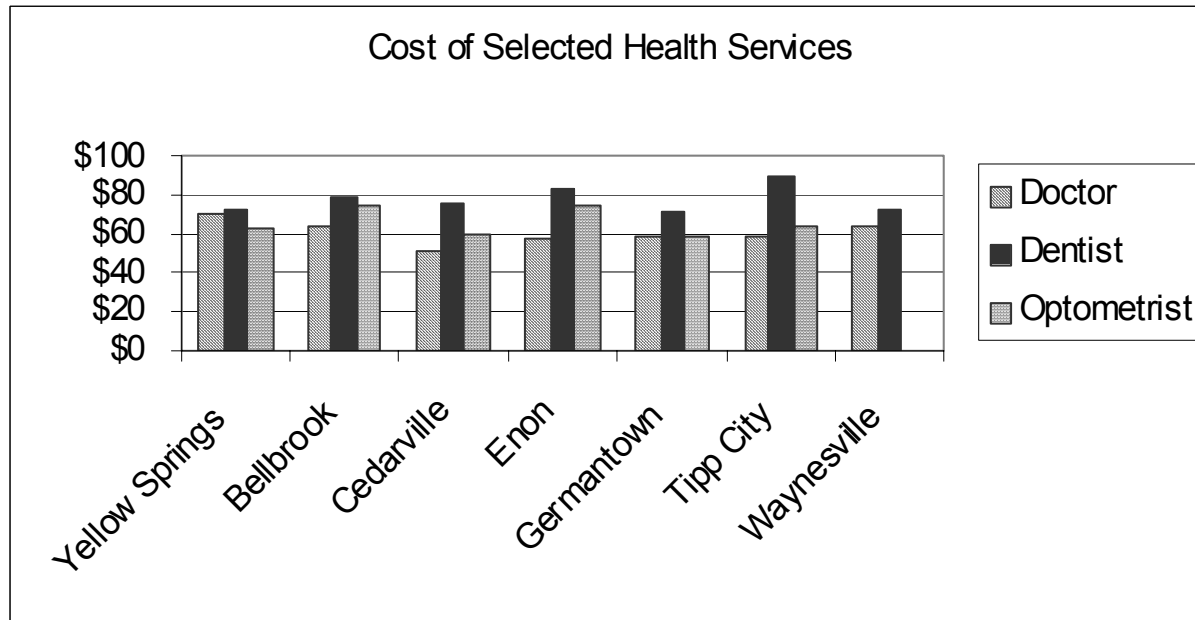
	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Barber Shop	\$15.00	-----	\$11.00	\$11.00	\$9.00	\$9.00	-----
Beauty Shop	\$25.00	\$22.66	\$16.50	\$17.75	\$23.25	\$22.50	\$24.00
Dry Cleaner	\$8.50	\$9.50	-----	-----	\$5.00	\$8.84	-----

Source: Companies identified by InfoSource USA

Note: The dash line in the table above indicates an absence of data, or the absence of that service in the respective community.

See Appendix, Table 12, for more detail

Health Services Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Doctor	\$70.00	\$65.00	\$51.00	\$56.50	\$59.00	\$58.00	\$65.00
Dentist	\$73.00	\$78.00	\$76.00	\$82.50	\$71.00	\$89.50	\$72.25
Optometrist	\$62.50	\$75.00	\$60.00	\$75.00	\$59.00	\$65.00	-----

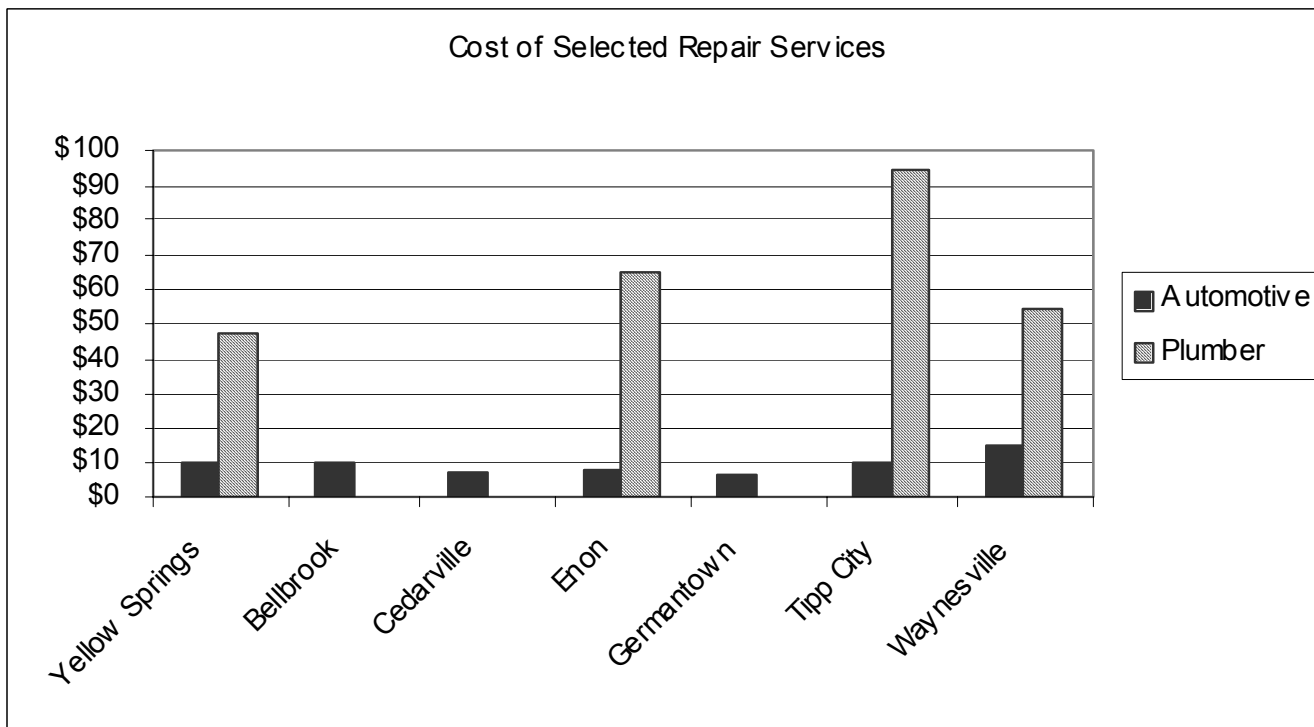
Source: Companies identified by InfoSource USA

Service cost is based on 1 trip to the doctor a year and 2 trips to the dentist a year

Note: The dash line indicates an absence of data, or the absence of that service in the respective community

See Appendix, Table 12, for more detail

Repair Services Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Automotive Repair	\$10.00	\$10.33	\$7.50	\$8.00	\$6.25	\$10.48	\$15.00
Plumber	\$48.00	-----	-----	\$65.00	-----	\$94.50	\$55.00

Plumber amount is based on one service call
 The automotive repair cost is based on the amount to spin-balance one front wheel
 See Appendix, Table 12, for more detail

SECTION 2E: GROCERY ITEMS

INTRODUCTION AND GOAL

According to the American Chamber of Commerce, purchases of grocery items account for 16% of living costs. The towns in this report have local stores where comparison data could be collected, and so grocery items were included in the local model.

PROCEDURE

In keeping with this effort to compare local costs, the Research Design Committee purposefully excluded major, regional grocery chains from this study. Rather, each town's local grocer was visited in order to collect grocery item costs. The grocery item costs researched for this study are based on the American Chamber of Commerce model and are delineated below. The task group was requested to verify prices where possible with flyers, or other documentation. To ensure uniformity, they were instructed to obtain national brand names wherever possible, using list prices rather than special offers or sales. Due to the rapid flux in grocery item pricing, every effort was made to gather pricing information from stores in all seven communities at the same point in time.

Meats

- T-bone steak - price per pound
- Ground beef or hamburger - price per pound: lowest price
- Sausage - price per pound; Jimmy Dean or Hillshire Farms, 100% pork
- Frying Chicken - price per pound; whole fryer
- Chunk light tuna - 67 oz can, Star-Kist or Chicken of the Sea

Dairy Products

- Whole Milk - half gallon carton
- Eggs - One dozen; Grade A, Large
- Margarine - One pound, cubes, Country Crock or Parkay
- Parmesan Cheese, grated - 8 oz. Canister, Kraft

Produce

- Potatoes - 10 lbs; white or red
- Bananas - price per pound
- Iceberg Lettuce - head; approx. 1.25 pounds
- Bakery Items - Bread, white - 24 oz loaf, lowest price

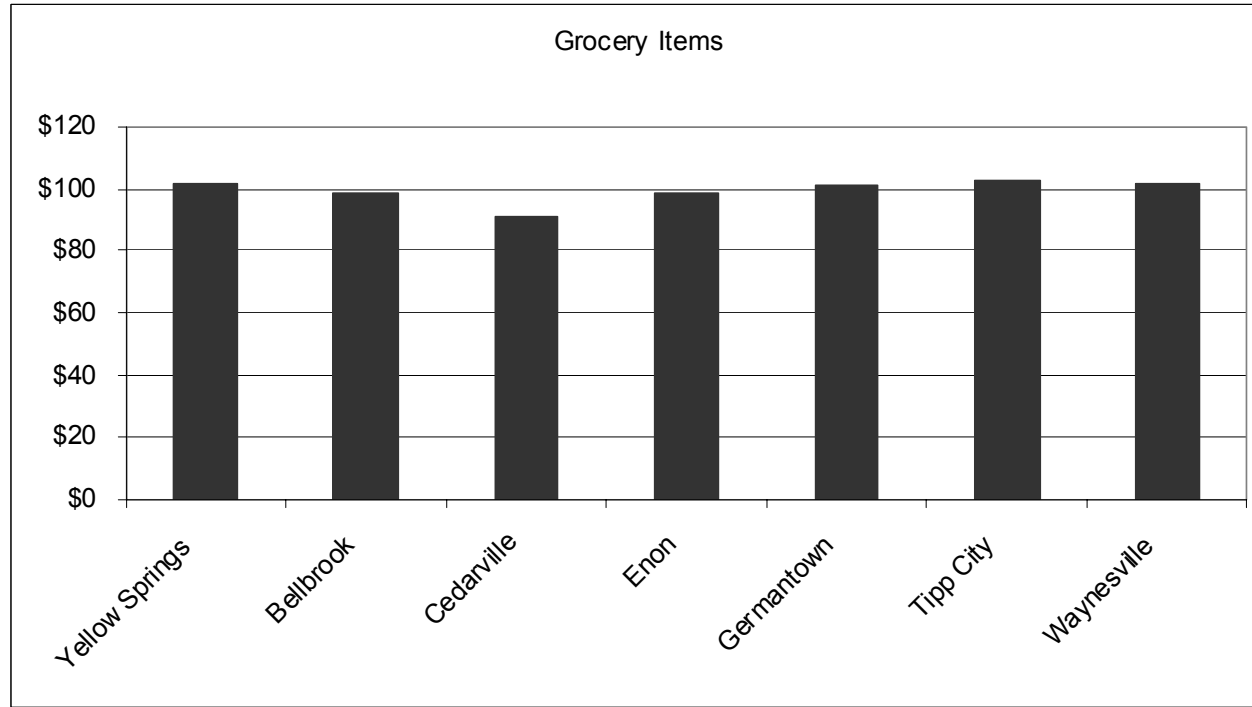
Tobacco

- Cigarettes - carton, Winston, King-size

Miscellaneous Grocery

Coffee, Vacuum-packed - 11.5 oz can; Maxwell House, Hills Brothers or Folgers
Sugar - 5 pound sack, cane or beet, lowest price
Corn Flakes - 18 oz Kellogg's or Post Toasties
Sweet Peas - 15 oz can, Del Monte or Green Giant
Tomatoes - 14.5 oz can, Hunts or Del Monte
Peaches - 29 oz can Libby's, Hunts or Del Monte
Facial tissues - 175 count box; Kleenex Brand
Dishwashing Powder 60 oz Cascade dishwashing powder
Shortening - 3 pound can, all-vegetable, Crisco
Frozen Orange Juice - 12 oz can, Minute Maid
Frozen Corn - 16 oz, whole kernel, lowest price
Baby Food - 4-4.5 oz jar; strained fruit or vegetable, lowest price
Soft Drink - 2 liter Coca Cola, excluding any deposit
Toothpaste - 6 - 7 oz Crest or Colgate
Shampoo - 15 oz bottle, Suave - xxxx
Antibiotic ointment - 1/2 oz tube; Neosporin

Commodities, Grocery Items Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Cost	\$101.61	\$98.23	\$90.75	\$98.69	\$100.86	\$102.59	\$101.55

Source: Local Grocery Stores
See Appendix, Table 13, for more detail

APPENDIX: TABULATED DATA FROM ORIGINAL SOURCES

INTRODUCTION AND GOAL

The purpose of this Appendix is to provide more detailed information for the interested reader. While graphs serve the purpose of conveying the gist of the information, some readers prefer to have the detail. Furthermore, it is the hope of the sponsors of this study that other groups and individuals may use the information to craft either public policy or private initiatives to address perceived questions or issues. Further research may use the data from this report as a foundation, and therefore, precision may be important.

PROCEDURE

Data collection procedures have been described in the section divider pages throughout this report. The Appendix does not repeat these procedures; however, brief footnotes are presented below each table to highlight important points to recall as the reader studies the information. Sources for data are also presented beneath each table. In some cases, the tables in the Appendix present more information than was possible to include in chart form. For example, the age of citizens in Yellow Springs, Ohio, and the U.S. is presented as a median age in the chart; however, the table present age in seven categories. The tables are presented in the same order that variables were presented in the body of the report as follows.

Comparing Yellow Springs to Ohio and the US: 1970-2000

Table 1: Occupation

Table 2: Income

Table 3: Poverty

Table 4: Education

Table 5: Age

Table 6: Gender

Table 7: Racial Diversity

Table 8: Household Size

Table 9: Housing Value

Comparing Yellow Springs to Neighboring Communities

Table 10: Housing Costs

Monthly Rental Payment

Monthly Mortgage Payment

Median Housing Value

Table 10 (continued):

Utilities

Water and Sewer Rates

Solid Waste Collection

Electric Utility Rates

Table 11: Taxes

Property

Income

Sales

Table 12: Services

Personal Services

Maintenance and Repair Services

Health Services

Table 13: Grocery Items

Table 1: Occupation

Yellow Springs								
		1980	%	1990	%			
						2000	%	
Total employed 16+		2,118	100.0	2,189	100.0	Total employed 16+	1,917	100.1
OCCUPATION						OCCUPATION		
Management & Professional Service		1,014	47.9	1,295	59.2	Management & Professional Service	1,155	60.3
Technical, Sales & Admin. Support Farming, etc.		212	10.0	229	10.5	Sales and Office	239	12.5
Production, Craft, Repair Operate, Fabricate		526	24.8	427	19.5	Farming, Fishing, & Forestry	280	14.6
		32	1.5	15	0.7	Construction, Extraction, Maint.	12	0.6
		150	7.1	120	5.5	Production, Transport., Material Moving	72	3.8
		184	8.7	103	4.7		159	8.3
Ohio								
		1980	%	1990	%			
						2000	%	
Total employed 16+		4,558,442	100.0	4,931,357	100.0	Total employed 16+	5,402,175	100.0
OCCUPATION						OCCUPATION		
Management & Professional Service		973,015	21.3	1,222,792	24.8	Management & Professional Service	1,672,257	31.0
Technical, Sales & Admin. Support Farming, etc.		580,678	12.7	647,427	13.1	Sales and Office	786,725	14.6
Production, Craft, Repair Operate, Fabricate		1,318,331	28.9	1,528,016	31.0	Farming, Fishing, & Forestry	1,423,755	26.4
		81,224	1.8	82,076	1.7	Construction, Extraction, Maint.	18,627	0.3
		604,795	13.3	569,771	11.6	Production, Transport., Material Moving	471,714	8.7
		1,000,399	21.9	881,275	17.9		1,029,097	19.0
United States								
		1980	%	1990	%			
						2000	%	
Total employed 16+		97,639,355	100.0	115,681,202	100.0	Total employed 16+	129,721,512	99.9
OCCUPATION						OCCUPATION		
Management & Professional Service		22,151,648	22.7	30,533,582	26.4	Management & Professional Service	43,646,731	33.6
Technical, Sales & Admin. Support Farming, etc.		12,629,425	12.9	15,295,917	13.2	Sales and Office	19,276,947	14.9
Production, Craft, Repair Operate, Fabricate		29,593,506	30.3	36,718,398	31.7	Farming, Fishing, & Forestry	34,621,390	26.7
		2,811,258	2.9	2,839,010	2.5	Construction, Extraction, Maint.	951,810	0.7
		12,594,175	12.9	13,097,963	11.3	Production, Transport., Material Moving	12,256,138	9.4
		17,859,343	18.3	17,196,332	14.9		18,968,496	14.6

Source: US Census Bureau 1980 and 1990, and 2000

Note: The 2000 Classification Systems for Occupation are not Comparable to the Classifications used in 1990 & earlier.

Table 2: Income

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
Total Households		984	100.0	1,534	100.0	1,574	100.0	1,559	100.0
INCOME									
Less than \$15,000		588	59.8	661	43.1	328	20.8	155	9.9
\$15,000 to \$49,999		379	38.5	778	50.7	791	50.3	588	37.7
\$50,000 +		17	1.7	95	6.2	455	28.9	816	52.3
Median Hshld Income	\$	13,476		18,485		32,500		51,984	
Per Capita Income	\$	3,773		8,497		17,019		27,062	
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Total Households		2,691,130	100.0	3,834,529	100.0	4,089,312	100.0	4,446,621	100.0
INCOME									
Less than \$15,000		2,110,383	78.4	1,594,362	41.6	1,026,292	25.1	692,070	15.6
\$15,000 to \$49,999	**			2,095,865	54.7	2,204,416	53.9	1,968,268	44.3
\$50,000 +	**			144,302	3.8	858,604	21.0	1,786,283	40.2
Median Hshld Income	\$	9,682		17,754		28,706		40,956	
Per Capita Income	\$	2,776		7,285		13,461		21,003	
		United States							
		1970	%	1980	%	1990	%	2000	%
Total Households		63,637,721	100.0	80,467,427	100.0	91,993,582	100.0	105,539,122	99.9
INCOME									
Less than \$15,000		52,429,593	82.4	35,777,923	44.5	22,347,770	24.3	16,724,456	10.1
\$15,000 to \$49,999	**			40,997,439	50.9	47,127,322	51.2	44,502,479	39.8
\$50,000 +	**			3,692,065	4.6	22,518,490	24.5	44,312,388	50.0
Median Hshld Income	\$	8,486		16,841		30,056		41,994	
Per Capita Income	\$	3,139		7,298		14,420		21,587	

Source: US Census Bureau, 1970, 1980, 1990, 2000

** Household Income categories for Ohio and the US for 1970 are not comparable to later decade categories.

Table 3: Poverty

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
POVERTY									
Persons below poverty level		499	12.1	483	13.0	310	8.6	226	7.0
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Persons below poverty level		1,041,348	10.0	1,088,962	10.3	1,325,768	12.5	1,170,698	10.6
		United States							
		1970	%	1980	%	1990	%	2000	%
Persons below poverty level		27,124,985	13.7	27,392,580	12.4	31,742,864	13.1	33,899,812	12.4

Source: US Census Bureau, 1970, 1980, 1990, 2000

Note: Percentages of persons below poverty level are calculated from persons for whom poverty status is determined, which excludes inmates of institutions, members of the Armed Forces living in barracks, college students living in dormitories, and unrelated individuals under 14 years (such as foster children) in 1970 and under 15 years in 1980, 1990, and 2000.

Table 4: Education

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
Total Population		4,624	100.0	4,077	100.0	3,972	100.0	3,761	100.0
Total Pop. 25 or older		2,153	100.0	2,333	100.0	2,558	100.0	2,520	100.0
EDUCATION									
Less than 16 years		1,235	57.4	1,219	52.3	1,204	47.1	1,035	41.1
16 yrs + (BA or +)		918	42.6	1,114	47.7	1,354	52.9	1,485	58.9
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Total Population		10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0
Total Pop. 25 or older		5,700,317	100.0	6,291,667	100.0	6,924,764	100.0	7,411,740	100.0
EDUCATION									
Less than 16 years		5,172,131	90.7	5,432,704	86.3	5,749,428	83.0	5,848,208	78.9
16 yrs + (BA or +)		528,186	9.3	858,963	13.7	1,175,336	17.0	1,563,532	21.1
		United States							
		1970	%	1980	%	1990	%	2000	%
Total Population		203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0
Total Pop. 25 or older		109,899,359	100.0	132,835,687	100.0	158,868,436	100.0	182,211,639	100.0
EDUCATION									
Less than 16 years		98,182,093	89.3	111,277,207	83.8	126,558,183	79.7	137,749,034	75.6
16 yrs + (BA or +)		11,717,266	10.7	21,558,480	16.2	32,310,253	20.3	44,462,605	24.4

Source: US Census Bureau, 1970, 1980, 1990, 2000

Note: Educational attainment is calculated for Adults 25 Years and over.

Table 5: Age

Yellow Springs								
	1970	%	1980	%	1990	%	2000	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0
AGE								
Median Age	22.7		29.1		35.6		41.4	
Under 5	286	6.2	187	4.6	193	4.9	136	3.6
5 to 24	2,255	48.8	1,562	38.3	1,211	30.5	1,086	28.9
25 to 44	1,056	22.8	1,215	29.8	1,232	31.0	884	23.5
45 to 54	453	9.8	441	10.8	441	11.1	634	16.9
55 to 59	153	3.3	210	5.2	193	4.9	215	5.7
60 to 64	109	2.4	122	3.0	205	5.2	175	4.7
65 +	312	6.7	340	8.3	498	12.5	631	16.8
Ohio								
	1970	%	1980	%	1990	%	2000	%
Total Population	10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0
AGE								
Median Age	27.7		29.9		33.3		36.2	
Under 5	921,030	8.6	787,150	7.3	785,149	7.2	754,930	6.6
5 to 24	4,032,249	37.9	3,720,703	34.5	3,151,013	29.0	3,189,431	28.1
25 to 44	2,514,763	23.6	2,923,199	27.1	3,411,043	31.4	3,325,210	29.3
45 to 54	1,245,079	11.7	1,126,607	10.4	1,113,443	10.3	1,566,384	13.8
55 to 59	512,314	4.8	581,948	5.4	482,526	4.4	553,174	4.9
60 to 64	428,888	4.0	488,563	4.5	496,980	4.6	455,732	4.0
65 +	997,694	9.4	1,169,460	10.8	1,406,961	13.0	1,507,757	13.3
United States								
	1970	%	1980	%	1990	%	2000	%
Total Population	203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0
AGE								
Median Age	28.1		30.0		32.9		35.3	
Under 5	17,154,337	8.4	16,348,254	7.2	18,354,443	7.4	19,175,798	6.8
5 to 24	76,187,084	37.5	77,428,913	34.2	71,987,755	28.9	80,261,468	28.5
25 to 44	47,995,234	23.6	62,716,549	27.7	80,754,835	32.5	85,040,251	30.2
45 to 54	23,219,957	11.4	22,799,787	10.1	25,223,086	10.1	37,677,952	13.4
55 to 59	9,973,028	4.9	11,615,254	5.1	10,531,756	4.2	13,469,237	4.8
60 to 64	8,616,784	4.2	10,087,621	4.5	10,616,167	4.3	10,805,447	3.8
65 +	20,065,502	9.9	25,549,427	11.3	31,241,831	12.6	34,991,753	12.4

Source: US Census Bureau, 1970, 1980, 1990, 2000

Table 6: Gender

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
Total Population		4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0
GENDER									
Male		2,311	50.0	1,904	46.7	1,832	46.1	1,672	44.5
Female		2,313	50.0	2,173	53.3	2,141	53.9	2,089	55.5
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Total Population		10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0
GENDER									
Male		5,163,373	48.5	5,217,137	48.3	5,226,340	48.2	5,512,262	48.6
Female		5,488,644	51.5	5,580,493	51.7	5,620,775	51.8	5,840,878	51.4
		United States							
		1970	%	1980	%	1990	%	2000	%
Total Population		203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0
GENDER									
Male		98,912,192	48.7	110,053,161	48.6	121,239,418	48.7	138,053,563	49.1
Female		104,299,734	51.3	116,492,644	51.4	127,470,455	51.3	143,368,343	50.9

Source: US Census Bureau, 1970, 1980, 1990, 2000

Table 7: Racial Diversity

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
Total Population		4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0
RACE									
White		3,337	72.2	2,984	73.2	2,965	74.6	2,880	76.6
People of Color		1,287	27.8	1,093	26.8	1,008	25.4	881	23.4
African American		1,213	26.2	955	23.4	890	22.4	563	15.0
Two or more races		*		*		*		216	5.7
All Other		74	1.6	138	3.4	118	3.0	102	2.7
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Total Population		10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0
RACE									
White		9,646,997	90.6	9,597,458	88.9	9,521,756	87.8	9,645,453	85.0
People of Color		1,005,020	9.4	1,200,172	11.1	1,325,359	12.2	1,707,687	15.0
African American		970,477	9.1	1,076,748	10.0	1,154,826	10.6	1,301,307	11.5
Two or more races		*		*		*		157,885	1.4
All Other		34,543	0.3	123,424	1.1	170,533	1.6	248,495	2.2
		United States							
		1970	%	1980	%	1990	%	2000	%
Total Population		203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0
RACE									
White		177,748,975	87.5	188,371,622	83.1	199,686,070	80.3	211,460,626	75.1
People of Color		25,462,951	12.5	38,174,183	16.9	49,023,803	19.7	69,961,280	24.9
African American		22,580,289	11.1	26,495,025	11.7	29,986,060	12.1	34,658,190	12.3
Two or more races		*		*		*		6,826,228	2.4
All Other		2,882,662	1.4	11,679,158	5.2	19,037,743	7.7	28,476,862	10.1

Source: US Census Bureau, 1970, 1980, 1990, 2000

* Not Applicable

Table 8: Household Size

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
Total Population		4,624	100.0	4,077	100.0	3,972	100.0	3,761	100.0
GROUP QUARTERS									
Institutionalized		**	**	**	**	65	1.6	71	1.9
HOUSEHOLDS									
Total Households		1,415		1,534		1,592		1,587	
Persons Per Household		2.84		2.43		2.26		2.11	
		Ohio							
		1970	%	1980	%	1990	%	2000	%
Total Population		10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100
GROUP QUARTERS									
Institutionalized		**	**	**	**	152,331	1.4	172,368	1.5
HOUSEHOLDS									
Total Households		3,289,432		3,833,828		4,087,546		4,445,773	
Persons Per Household		3.16		2.76		2.59		2.49	
		United States							
		1970	%	1980	%	1990	%	2000	%
Total Population		203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100
GROUP QUARTERS									
Institutionalized		**	**	**	**	3,334,018	1.3	4,059,039	1.4
HOUSEHOLDS									
Total Households		63,449,747		80,389,673		91,947,410		105,480,101	
Persons Per Household		3.11		2.75		2.63		2.59	

Source: US Census Bureau, 1970, 1980, 1990, 2000

Note: Institutionalized population is only comparable from 1990 to 2000.

Table 9: Housing Value

		Yellow Springs							
		1970	%	1980	%	1990	%	2000	%
MEDIAN HSNQ. VALUE		\$ 21,400		\$ 51,000		\$ 78,800		\$ 151,600	
Total Housing Units		1,472	100.0	1,604	100.0	1,641	100.0	1,676	100.0
OCCUPIED									
Owner-occupied		799	54.3	882	55.0	966	58.9	1,005	60.0
Renter-occupied		616	41.8	657	41.0	626	38.1	582	34.7
VACANT									
Seasonal/Migratory		57	3.9	65	4.1	49	3.0	89	5.3
		0		0		2		10	
		Ohio							
		1970	%	1980	%	1990	%	2000	%
MEDIAN HSNQ. VALUE		\$ 17,600		\$ 44,900		\$ 63,500		\$ 103,700	
Total Housing Units		3,465,356	100.0	4,108,105	100.0	4,371,945	100.0	4,783,051	100.0
OCCUPIED									
Owner-occupied		2,226,021	64.2	2,622,919	63.8	2,758,149	63.1	3,072,522	64.2
Renter-occupied		1,063,411	30.7	1,210,909	29.5	1,329,397	30.4	1,373,251	28.7
VACANT									
Seasonal/Migratory		175,924	5.1	274,277	6.7	284,399	6.5	337,278	7.1
		18,188		30,829		37,324		47,239	
		United States							
		1970	%	1980	%	1990	%	2000	%
MEDIAN HSNQ. VALUE		\$ 17,000		\$ 47,200		\$ 79,100		\$ 119,600	
Total Housing Units		68,679,030	100.0	88,411,263	100.1	102,263,678	100.0	115,904,641	100.0
OCCUPIED									
Owner-occupied		39,885,180	58.1	51,794,545	58.6	59,024,811	57.7	69,815,753	60.2
Renter-occupied		23,564,567	34.3	28,595,128	32.3	32,922,599	32.2	35,664,348	30.8
VACANT									
Seasonal/Migratory		5,229,283	7.6	6,303,150	9.2	10,316,268	10.1	10,424,540	9.0
		1,022,464		1,718,440		3,081,923		3,578,718	

Source: US Census Bureau, 1970, 1980, 1990, 2000

Table 10: Housing Costs in Yellow Springs v. Neighboring Communities

Price Report Housing and Utilities	Yellow Springs \$ Price or Data	Bellbrook \$ Price or Data	Cedarville \$ Price or Data	Enon \$ Price or Data	Germantown \$ Price or Data	Tipp City \$ Price or Data	Waynesville \$ Price or Data
Housing							
Renter-occupied, median monthly rent	\$ 506.00	\$ 777.00	\$ 447.00	\$ 476.00	\$ 526.00	\$ 524.00	\$ 532.00
Mortgage, median monthly payment	\$ 1,132.00	\$ 1,240.00	\$ 841.00	\$ 1,092.00	\$ 959.00	\$ 1,073.00	\$ 1,085.00
Median housing value	\$ 151,600.00	\$ 131,200.00	\$ 95,000.00	\$ 125,700.00	\$ 99,700.00	\$ 129,400.00	\$ 127,600.00
Utilities							
Water and Sewer rates (1)	\$ 71.36	\$ 69.80	\$ 82.30	\$ 9.50	\$ 48.66	\$ 29.42	\$ 47.35
Solid Waste Collection (2)	12.40	11.00	11.00	14.75	11.20	12.77	10.00
Electric utility cost (3)	\$ 134.00	\$ 209.00	\$ 209.00	\$ 242.00	\$ 209.00	\$ 180.00	\$ 209.00

Housing Source: US Census Bureau, 2000

Utility Sources:

- (1) Annual Combined Water & Sewer Rate Survey, City of Englewood, 2002
- (2) Village of Yellow Springs and Rumpke Waste Removal & Recycling, 2002
- (3) Village of Yellow Springs and DP&L, 2002

*** Septic Sewers**

Table 11: Taxes in Yellow Springs v. Neighboring Communities

City/Village County School District	Yellow Springs Greene Yellow Springs EVSD	Bellbrook Greene Sugarcreek LSD	Cedarville Greene Cedar Cliff LSD	Enon Clark Mad River - Green LSD	Germantown Montgomery Germantown LSD	Tipp City Miami Tipp City EVSD	Waynesville Warren Wayne LSD
<u>Property Taxes (1)</u> (Millage)							
Local Schools*	69.60	63.50	32.10	41.47	38.66	47.50	48.75
Other Purposes	21.08	32.48	27.03	26.64	31.66	14.11	25.28
Total Rate	90.68	95.98	59.13	68.11	70.32	61.61	74.03
Effective Rate**	55.77	59.54	44.47	48.75	46.63	38.86	48.35
<u>Income Taxes</u> (Percent)							
School (2)	1.00	0.00	1.00	0.00	0.00	0.00	0.00
Municipal (3)	1.50	0.00	1.00	0.00	1.25	1.00	0.00
<u>Sales Tax (Percent) (4)</u>							
State & Local	6.00	6.00	6.00	6.50	6.50	6.00	6.00

(1) Source: County Auditor's Office, Rates of Taxation for Year 2001

(2) Source: "123 Ohio School District Income Tax Levies as of January 2002," The Ohio Department of Taxation

(3) Source: "Listing of all Ohio Municipalities with a Tax," The Columbus, Ohio Tax Division

(4) Source: "Total State and Local Sales Tax Rates by County," The Ohio Department of Taxation

ASSUMPTIONS:

* Local Schools Rates do not include JVS Millage.

** Effective Rate stated is for Residential & Agricultural

Table 12: Cost of Services in Yellow Springs v. Neighboring Communities

Price Report Comparison Area: Miscellaneous Goods & Services	Yellow Springs \$ Price	Bellbrook \$ Price	Cedarville \$ Price	Enon \$ Price	Germantown \$ Price	Tipp City \$ Price	Waynesville \$ Price
Personal Services							
Haircut - men's barbershop haircut, no styling	\$ 15.00	N/A**	\$ 11.00	\$ 11.00	\$ 9.00	\$ 9.00	N/A**
Beauty shop - Woman's shampoo, trim and blow-dry	\$ 25.00	\$ 22.66	\$ 16.50	\$ 17.75	\$ 23.25	\$ 22.50	\$ 24.00
Dry cleaning - Men's two-piece suit	\$ 8.50	\$ 9.50	N/A**	N/A**	\$ 5.00	\$ 8.84	N/A**
Maintenance Repair							
Auto maintenance - Ave. Price to computer - or spin-balance one front wheel	\$ 10.00	\$ 10.33	\$ 7.50	\$ 8.00	\$ 6.25	\$ 10.48	\$ 15.00
Plumber - Service call	\$ 48.00	N/A	N/A	\$ 65.00	N/A	\$ 94.50	\$ 55.00
Health Services							
Office Visit, Doctor - AMA procedure 99213 for established patient	\$ 70.00	\$ 65.00	\$ 51.00	\$ 56.50	\$ 59.00	\$ 58.00	\$ 65.00
Office Visit, Dentist - ADA procedure 1110 & 0120 for established patient	46.00/27.00	45.50/32.50	48.00/28.00	50.50/32.00	39.50/31.50	55.50/34.00	47.25/25.00
Optometrist, Eye Exam	\$ 62.50	\$ 75.00	\$ 60.00	\$ 75.00	\$ 59.00	\$ 65.00	N/A

Source: Companies Identified by Infosource USA, 2001

N/A no business listed in document packet**

N/A not available, did not want to participate, does not carry brand, no answer

Table 13: Cost of Grocery Items in Yellow Springs v. Neighboring Communities

Price Report Grocery	Yellow Springs \$ Price	Bellbrook \$ Price	Cedarville \$ Price	Enon \$ Price	Germantown \$ Price	Tipp City \$ Price	Waynesville \$ Price
Meats							
T-bone steak - price per pound	\$8.99	\$7.49	\$4.99	\$8.49	\$7.59	\$8.69	\$6.99
Ground beef or hamburger - price per pound:lowest price	\$1.99	\$0.99	\$1.79	\$1.38	\$1.09	\$2.29	\$1.19
Sausage - price per pound; Jimmy Dean or Hillshire Farms, 100% pork	\$3.29	\$2.99	\$2.00	\$1.99	\$2.90	\$2.39	\$2.25
Frying Chicken - price per pound; whole fryer	\$1.19	\$0.99	\$0.89	\$1.19	\$1.09	\$1.19	\$1.19
Chunk light tuna - 67 oz can, Star-Kist or Chicken of the Sea	\$0.89	\$0.79	\$0.99	\$0.99	\$0.69	\$0.79	\$0.89
Dairy Products							
Whole Milk - half gallon carton	\$1.79	\$1.79	\$1.79	\$1.79	\$2.89	\$1.69	\$2.49
Eggs - One dozen; Grade A, Large	\$0.89	\$0.79	\$0.99	\$1.09	\$0.99	\$0.99	\$0.89
Margarine - One pound, cubes, Country Crock or Parkay	\$1.29	\$0.83	\$1.37	\$0.89	\$0.89	\$0.89	\$0.89
Parmesan Cheese, grated - 8 oz. Canister, Kraft	\$2.99	\$3.49	\$3.79	\$3.49	\$3.49	\$3.49	\$3.47
Produce							
Potatoes - 10 lbs; white or red	\$3.99	\$4.99	\$3.99	\$4.98	\$3.99	\$4.49	\$3.99
Bananas - price per pound	\$0.49	\$0.49	\$0.59	\$0.49	\$0.49	\$0.49	\$0.43
Iceberg Lettuce - head; approx. 1.25 pounds	\$0.99	\$0.99	\$0.99	\$1.19	\$1.99	\$1.39	\$0.99
Bakery Items - Bread, white - 24 oz loaf, lowest price	\$1.04	\$1.30	\$1.29	\$1.30	\$1.68	\$1.55	\$1.55
Tobacco							
Cigarettes - carton, Winston, King-size	\$36.84	\$36.99	\$29.95	\$36.89	\$36.99	\$36.39	\$36.84
Miscellaneous Grocery							
Coffee, Vacuum-packed - 11.5 oz can; Maxwell House, Hills Brothers or Folgers	\$2.85	\$2.29	\$2.25	\$2.59	\$2.59	\$2.69	\$2.89
Sugar - 5 pound sack, cane or beet, lowest price	\$2.45	\$1.83	\$1.99	\$1.89	\$1.99	\$2.39	\$2.49
Corn Flakes - 18 oz Kellogg's or Post Toasties	\$2.99	\$3.29	\$2.99	\$2.29	\$3.39	\$2.99	\$3.39
Sweet Peas - 15 oz can, Del Monte or Green Giant	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89	\$0.89
Tomatoes - 14.5 oz can, Hunts or Del Monte	\$1.45	\$1.09	\$1.09	\$1.09	\$1.19	\$1.15	\$1.03
Peaches - 29 oz can Libby's, Hunts or Del Monte	\$1.65	\$1.59	\$1.79	\$1.79	\$1.79	\$1.79	\$1.89
Facial tissues - 175 count box; Kleenex Brand	\$1.52	\$1.63	\$1.52	\$1.63	\$1.75	\$1.96	\$2.07
Dishwashing Powder 60 oz Cascade dishwashing powder	\$3.99	\$3.65	\$3.72	\$3.49	\$3.69	\$4.59	\$4.89
Shortening - 3 pound can, all-vegetable, Crisco	\$3.49	\$3.19	\$3.49	\$3.49	\$3.49	\$3.39	\$3.47
Frozen Orange Juice - 12 oz can, Minute Maid	\$1.79	\$1.83	\$1.79	\$1.85	\$1.79	\$1.99	\$1.79
Frozen Corn - 16 oz, whole kernel, lowest price	\$1.07	\$1.25	\$1.35	\$0.99	\$1.59	\$1.79	\$1.35
Baby Food - 4-4.5 oz jar; strained fruit or vegetable, lowest price	\$0.53	\$0.53	\$0.53	\$0.49	\$0.69	\$0.39	\$0.55
Soft Drink - 2 liter Coca Cola, excluding any deposit	\$1.39	\$0.99	\$1.37	\$1.39	\$0.89	\$1.49	\$1.29
Toothpaste - 6 - 7 oz Crest or Colgate	\$3.09	\$2.99	\$3.99	\$2.99	\$3.29	\$3.29	\$3.25
Shampoo - 15 oz bottle, Suave - xxxx	\$1.35	\$1.69	\$1.99	\$1.39	\$1.29	\$1.59	\$1.39
Antibiotic ointment - 1/2 oz tube; Neosporin	\$4.45	\$4.59	\$4.59	\$4.29	\$3.79	\$3.49	\$4.87
TOTAL	\$101.61	\$98.23	\$90.75	\$98.69	\$100.86	\$102.59	\$101.55

Source: Local Grocery Stores