

2012 Yellow Springs Cost of Living Report

May 2012

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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 conjecture and debate among residents. Early in this year, the James A. McKee Association 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 formation as a foundation for community dialogue.

The work outlined was planned to take approximately four 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 forum to be held later in 2012 when interested residents will be able to learn more and to ask questions about the study.

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.

For more information or to access the 2012 Yellow Springs Cost of Living Report, visit www.45387.org.

Electronic versions of the 2002 Yellow Springs Cost of Living Report can be accessed at <http://www.45387.org/docs/finance/colr/index.htm>.

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METHODOLOGY

The research was conducted entirely by staff and student researchers at the Center for Urban & Public Affairs, Wright State University over the last five months. The intent of this study was to supplement the previous study conducted in 2002 with a current demographic overview of the population. The study will also compare housing values and monthly housing costs for both homeowners and renters, utility costs (water/sewer, solid waste removal, electric/gas/oil), local tax rates, the cost of selected goods/services and grocery items. In addition, the study also provides a comparative look across similar communities in the Miami Valley. Refer to Appendix B for a discussion of how these comparable communities were chosen in for the 2002 study.

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. 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.

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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>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 residential sales value • Mortgage, median monthly payment <p>Utilities</p> <ul style="list-style-type: none"> • Water and Sewer rates • Trash pickup • Electric utility rate • Telephone - Omitted in 2012 because telephone service is now provided by multiple providers. It is now possible to get the phone service bundled into packages provided by cell phone providers, internet service providers, and cable service providers.
<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>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)

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- | | |
|--|--|
| <ul style="list-style-type: none">• Miscellaneous Goods and Services• Fastfoods• Personal Services• Repair Services• Other | <ul style="list-style-type: none">• Personal Services• Repair Services (including auto maintenance) |
|--|--|

Section 1: Community Profile – Yellow Springs 1970-2010

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. More detailed information can be found in Appendix A: Tabulated Data from Original Sources. For further comparison, Greene County data, in profile format, are also available on the Internet at <http://development.ohio.gov/research/files/s0/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.

Commonly Used Census Terms

Average - See “Mean.”

Household - A household includes all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.) A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living arrangements. In the 2010 Census data products, the count of households or householders equals the count of occupied housing units.

Average Household Size — Average household size is a measure obtained by dividing the number of people in households by the number of households. In cases where people in households are crossclassified by race or Hispanic origin, people in the household are classified by the race or Hispanic origin of the householder rather than the race or Hispanic origin of each individual. Average household size is rounded to the nearest hundredth.

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Housing Units – A housing unit is a living quarters in which the occupant or occupants live separately from any other individuals in the building and have direct access to their living quarters from outside the building or through a common hall. Housing units are usually houses, apartments, mobile homes, groups of rooms, or single rooms that are occupied as separate living quarters. They are residences for single individuals, groups of individuals, or families who live together. A single individual or a group living in a housing unit is defined to be a household.

Mean - This measure represents an arithmetic average of a set of values. It is derived by dividing the sum (or aggregate) of a group of numerical items by the total number of items in that group. For example, average family size is obtained by dividing the number of people in families by the total number of families (or family householders). (Additional information on means and aggregates is included in the separate explanations of many of the population and housing subjects.)

Median - This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of n data values. The median divides the total frequency distribution into two equal parts: one-half of the cases falling below the median and one-half above the median. Each median is calculated using a standard distribution.

Poverty – Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, medicaid, and food stamps).

Poverty statistics are based on a definition developed by Mollie Orshansky of the Social Security Administration (SSA) in 1964. For a detailed discussion of the original SSA poverty thresholds, see Mollie Orshansky, *Counting the Poor: Another Look at the Poverty Profile*, Social Security Bulletin, vol. 28, no. 1, January 1965, pp. 3-29 (reprinted in Social Security Bulletin, vol. 51, no. 10, October 1988, pp. 25-51); and *Who's Who Among the Poor: A Demographic View of Poverty*, Social Security Bulletin, vol. 28, no. 7, July 1965, pp. 3-32. and revised in 1969 and 1981 by interagency committees. This definition was established as the official definition of poverty for statistical use in all Executive departments by the Bureau of the Budget (BoB) in 1969 (in Circular No. A-46); after BoB became The Office of Management and Budget, this was reconfirmed in Statistical Policy Directive No. 14.

The original poverty definition provided a range of income cutoffs or thresholds adjusted by such factors as family size, sex of the family head, number of children under 18 years old, and farm-nonfarm residence. At the core of this definition of poverty was the economy food plan, the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. It was determined from the Department of Agriculture's 1955 Household Food Consumption Survey that families of three or more people spent approximately one-third of their after-tax money income on food; accordingly, poverty thresholds for families of three or more people were set at three times the cost of the economy food plan. Different procedures were used to calculate poverty thresholds for two-person families and people living alone in order to compensate for the relatively larger fixed expenses of these smaller units. For two-person

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families, the cost of the economy food plan was multiplied by a factor of 3.7 (also derived from the 1955 survey). For unrelated individuals (one-person units), no multiplier was used; poverty thresholds were instead calculated as a fixed proportion of the corresponding thresholds for two-person units. Annual updates of these SSA poverty thresholds were based on price changes of the items in the economy food plan.

As a result of deliberations of a Federal interagency committee in 1969, the following two modifications to the original SSA definition of poverty were adopted:

Poverty thresholds for 1959-1967 were recalculated on this basis, and revised poverty population figures for those years were tabulated using the revised thresholds. These revised 1959-1967 poverty population figures have been published in Census Bureau reports issued since August 1969 (including the present report). Because of this revision, poverty statistics from documents dated before August 1969 are not comparable with current poverty statistics.

The SSA thresholds for nonfarm families were retained for the base year 1963, but annual adjustments in the levels were based on changes in the Consumer Price Index (CPI) rather than on changes in the cost of foods in the economy food plan.

The farm thresholds were raised from 70 to 85 percent of the corresponding nonfarm levels. The combined impact of these two modifications resulted in an increase in the tabulated totals for 1967 of 360,000 poor families and 1.6 million poor people.

In 1981, three additional modifications in the poverty definition recommended by another interagency committee were adopted for implementation in the March 1982 CPS as well as the 1980 census:

- Elimination of separate thresholds for farm families.
- Elimination (by averaging) of separate thresholds for female-householder families and "all other" families (earlier termed "male-headed" families).
- Extension of the detailed poverty threshold matrix to make the largest family size category "nine people or more".

For further details, see the section, "Changes in the Definition of Poverty," in Current Population Reports, Series P-60, No. 133.

The poverty thresholds are increased each year by the same percentage as the annual average Consumer Price Index (CPI). The poverty thresholds are currently adjusted using the annual average CPI-U (1982-84 = 100). This base year has been used since 1988. From 1980 through 1987, the thresholds were adjusted using the CPI-U (1967 = 100). The CPI (1963 = 100) was used to adjust thresholds prior to 1980.

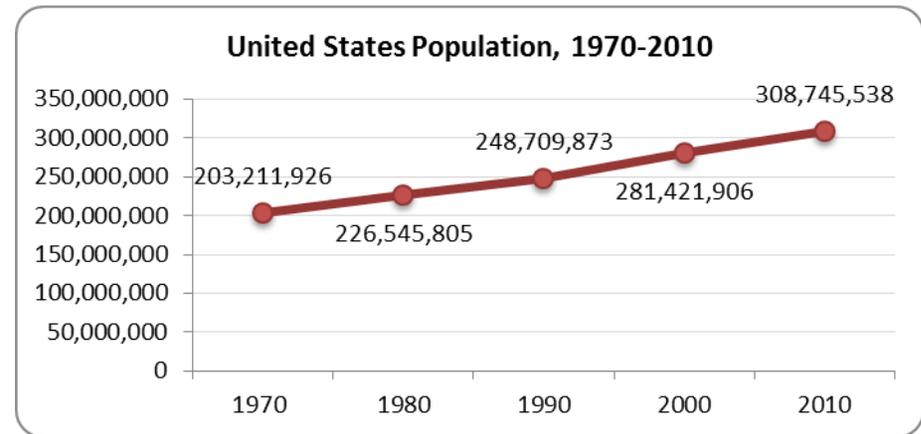
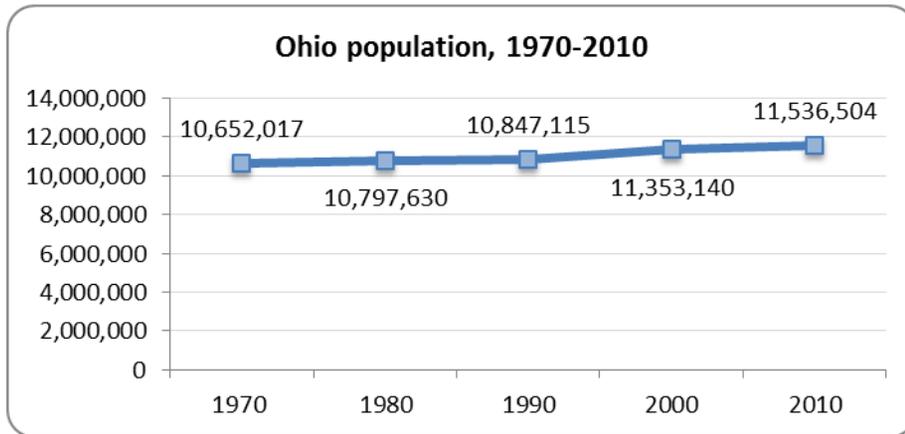
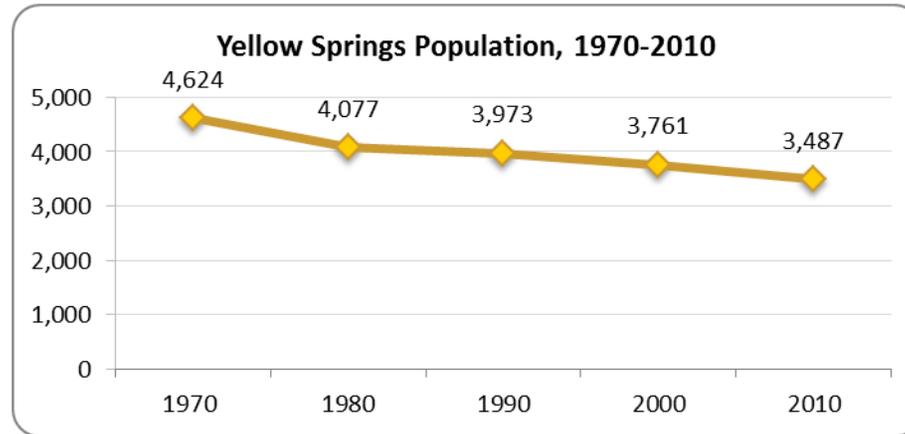
For further information on how the poverty thresholds were developed and subsequent changes in them, see Gordon M. Fisher, "The Development and History of the Poverty Thresholds," Social Security Bulletin, vol.55, no.4, Winter 1992, pp. 3-14.

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Annual poverty rate – Percent of people who were in poverty in a calendar year. Annual poverty rates from the Current Population Survey and the decennial census long form are based on income reported at an annual figure. In the Survey of Income and Program Participation (SIPP), income is reported a few months at a time, several times a year. Therefore, in the SIPP, annual poverty rates are calculated using the sum of family income over the year divided by the sum of poverty thresholds that can change from month to month if one's family composition changes.

Source: U.S. Census

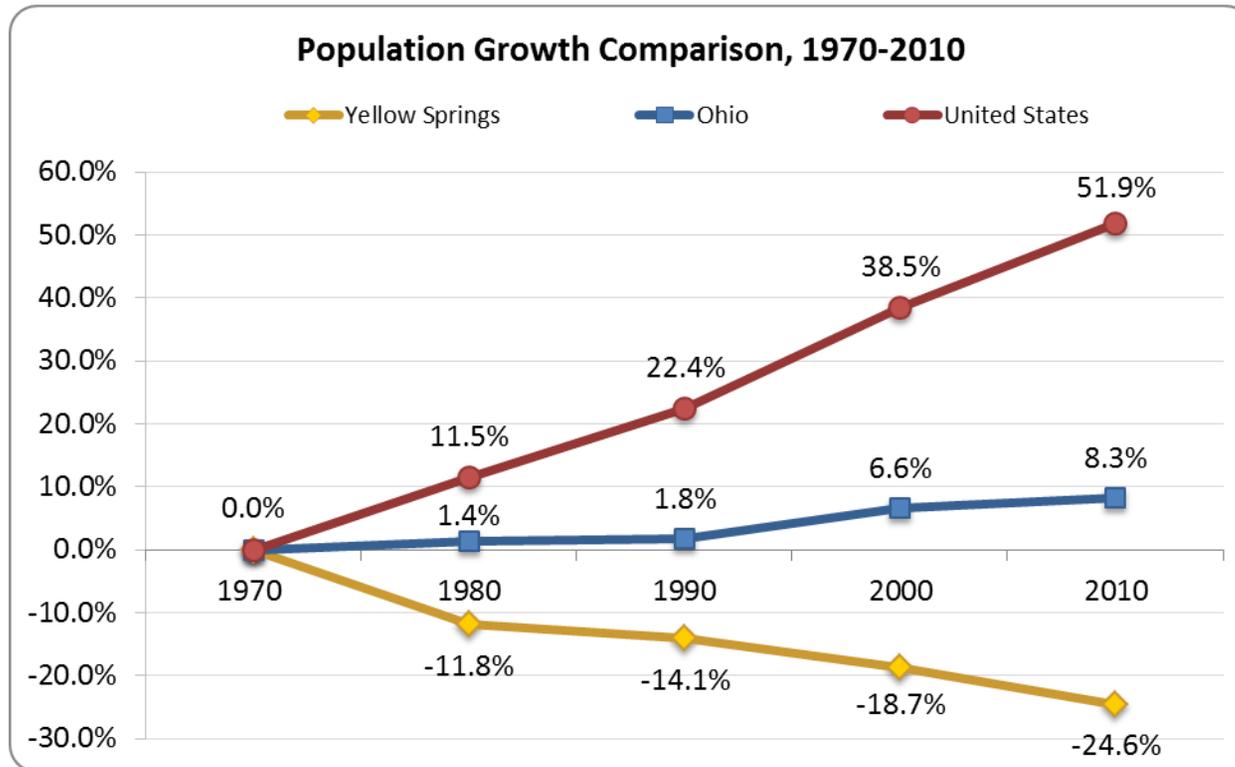
Population Change Comparison



	1970	1980	1990	2000	2010
Yellow Springs	4,624	4,077	3,973	3,761	3,487
Ohio	10,652,017	10,797,630	10,847,115	11,353,140	11,536,504
United States	203,211,926	226,545,805	248,709,873	281,421,906	308,745,538

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

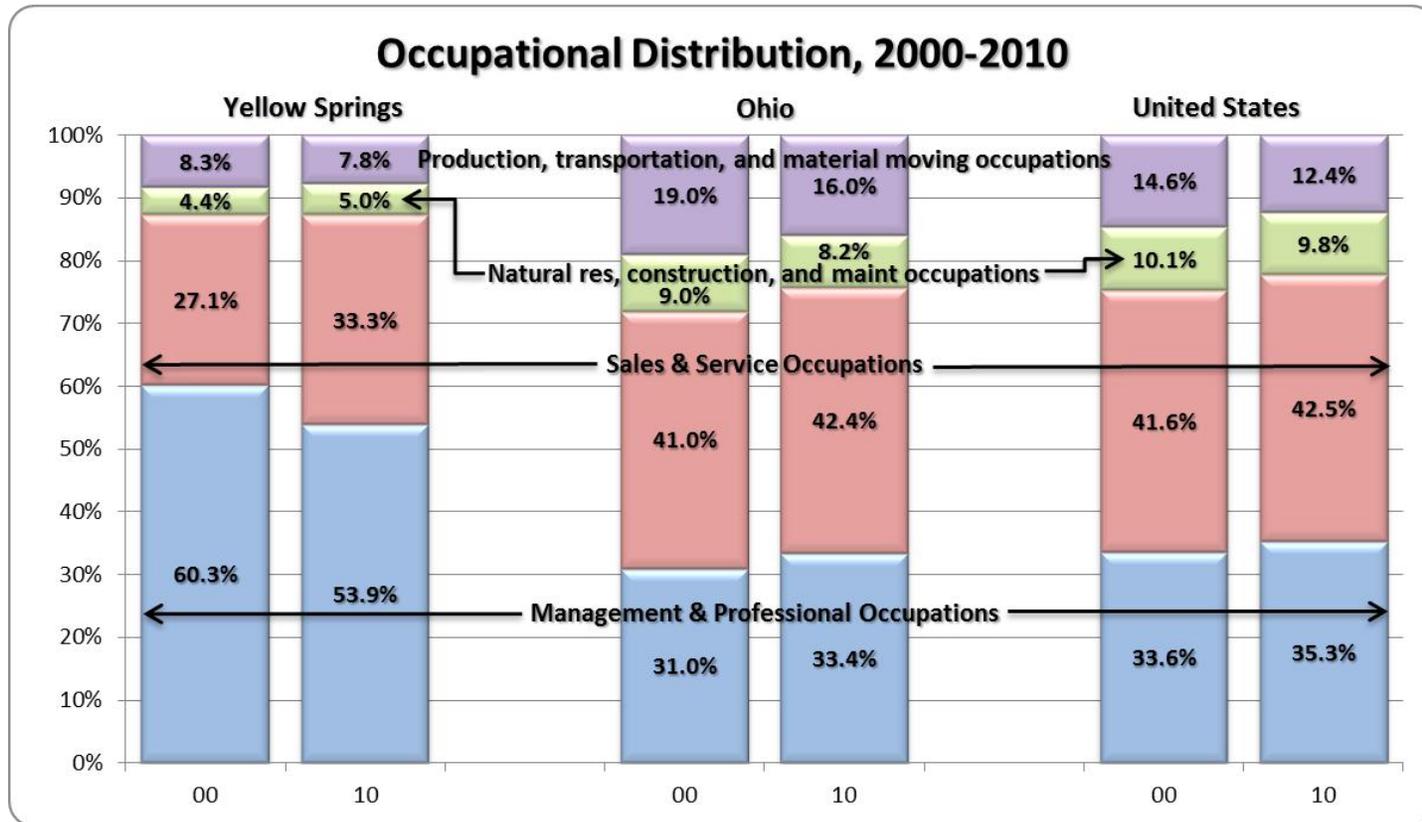
Population Growth



	1970	1980	Growth 1970-1980	1990	Growth 1970-1990	2000	Growth 1970-2000	2010	Growth 1970-2010
Yellow Springs	4,624	4,077	-11.8%	3,973	-14.1%	3,761	-18.7%	3,487	-24.6%
Ohio	10,652,017	10,797,630	1.4%	10,847,115	1.8%	11,353,140	6.6%	11,536,504	8.3%
United States	203,211,926	226,545,805	11.5%	248,709,873	22.4%	281,421,906	38.5%	308,745,538	51.9%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

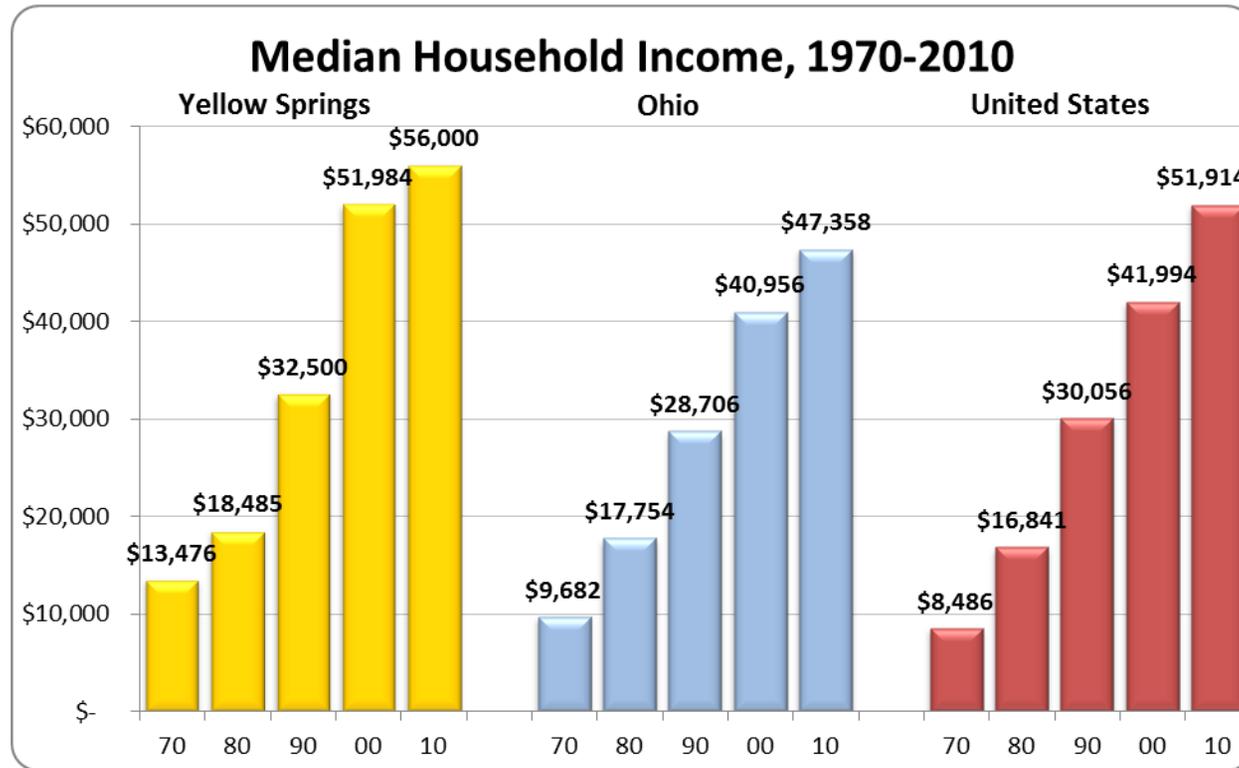
Occupational Comparison



	Management & Professional		Sales & Service		Natural Resources, Construction & Maintenance		Production & Transportation	
	2000	2010	2000	2010	2000	2010	2000	2010
Yellow Springs	60.3%	53.9%	27.1%	33.3%	4.4%	5.0%	8.3%	7.8%
Ohio	31.0%	33.4%	41.0%	42.4%	9.0%	8.2%	19.0%	16.0%
United States	33.6%	35.3%	41.6%	42.5%	10.1%	9.8%	14.6%	12.4%

Source: U.S. Census Bureau, 2000, 2010 Decennial Census &, 2006-2010 American Community Survey

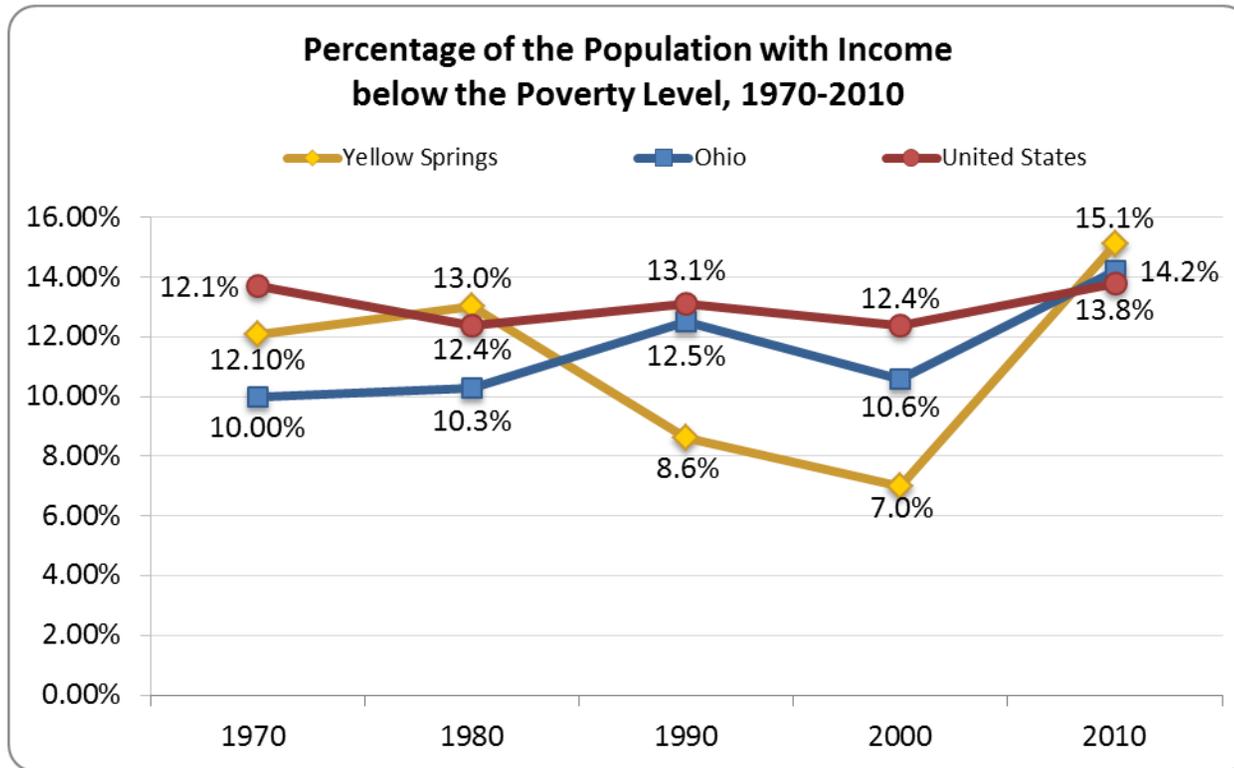
Income Change Comparison



	1970	1980	1990	2000	2010
Yellow Springs	\$13,476	\$18,485	\$32,500	\$51,984	\$56,000
Ohio	\$9,682	\$17,754	\$28,706	\$40,956	\$47,358
United States	\$8,486	\$16,841	\$30,056	\$41,994	\$51,914

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census & 2006-2010 American Community Survey
Income is not adjusted for inflation

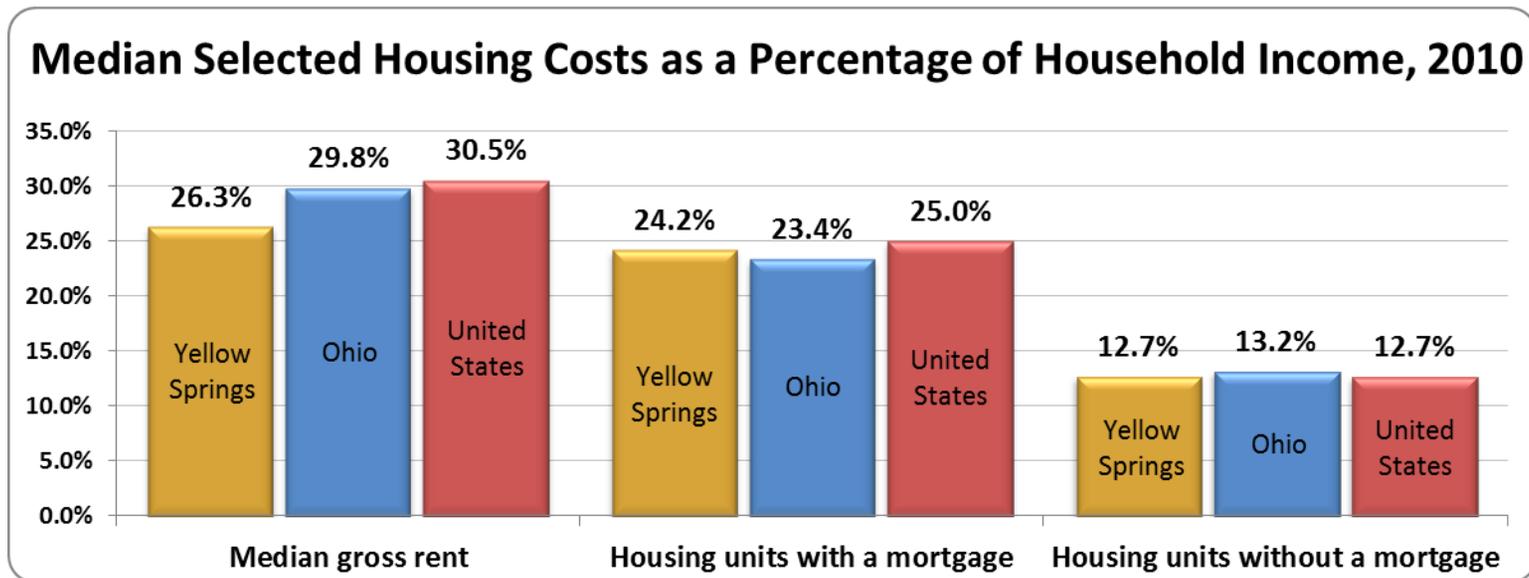
Poverty Change Comparison



	1970	1980	1990	2000	2010
Yellow Springs	12.1%	13.0%	8.6%	7.0%	15.1%
Ohio	10.0%	10.3%	12.5%	10.6%	14.2%
United States	13.7%	12.4%	13.1%	12.4%	13.8%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census & 2006-2010 American Community Survey

Percentage of Income Devoted to Housing Costs Comparison

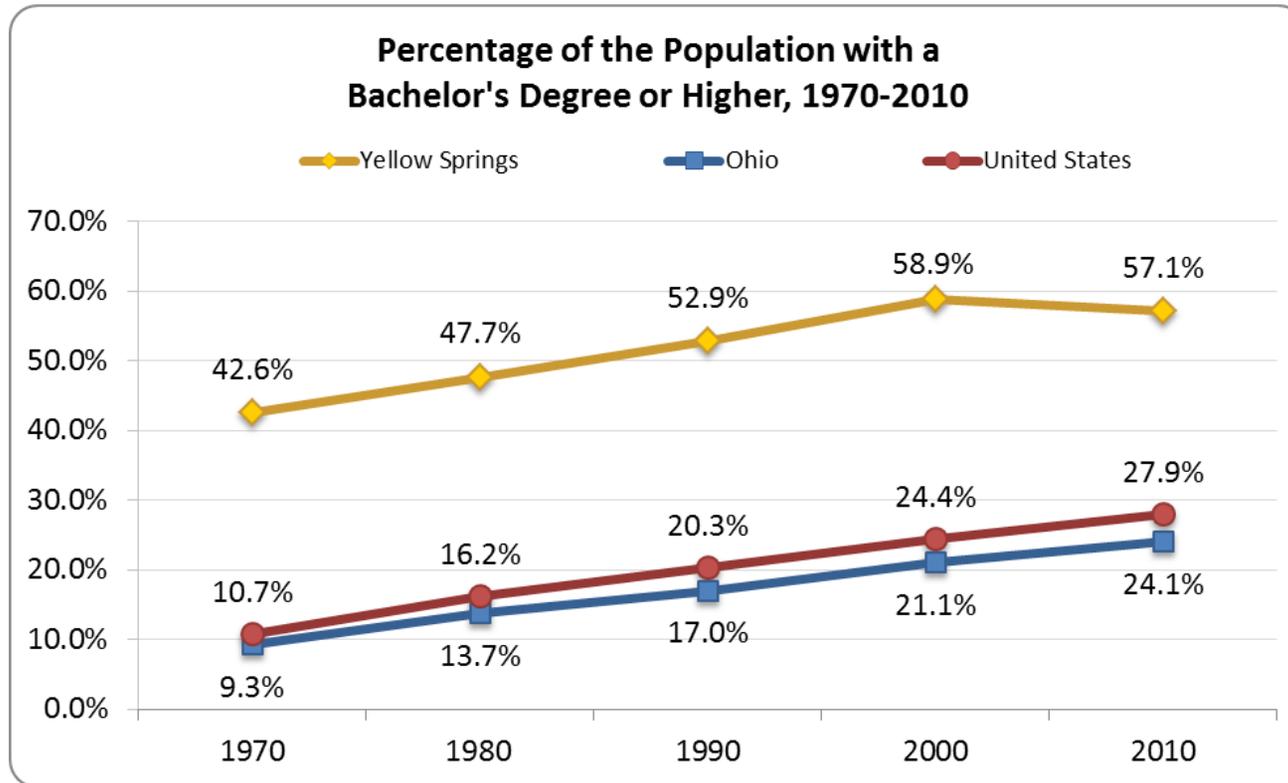


	Yellow Springs	Ohio	United States
Median selected housing costs as a percentage of household income			
Median gross rent	26.3%	29.8%	30.5%
Median selected monthly owner costs¹			
Housing units with a mortgage	24.2%	23.4%	25.0%
Housing units without a mortgage	12.7%	13.2%	12.7%

Source: U.S. Census Bureau, 2006-2010 American Community Survey

¹ For homes with a mortgage. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, home equity loans; real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes monthly condominium fees and mobile home costs where appropriate. (Census 2000 & American Community Survey) Source: U.S. Census Bureau.

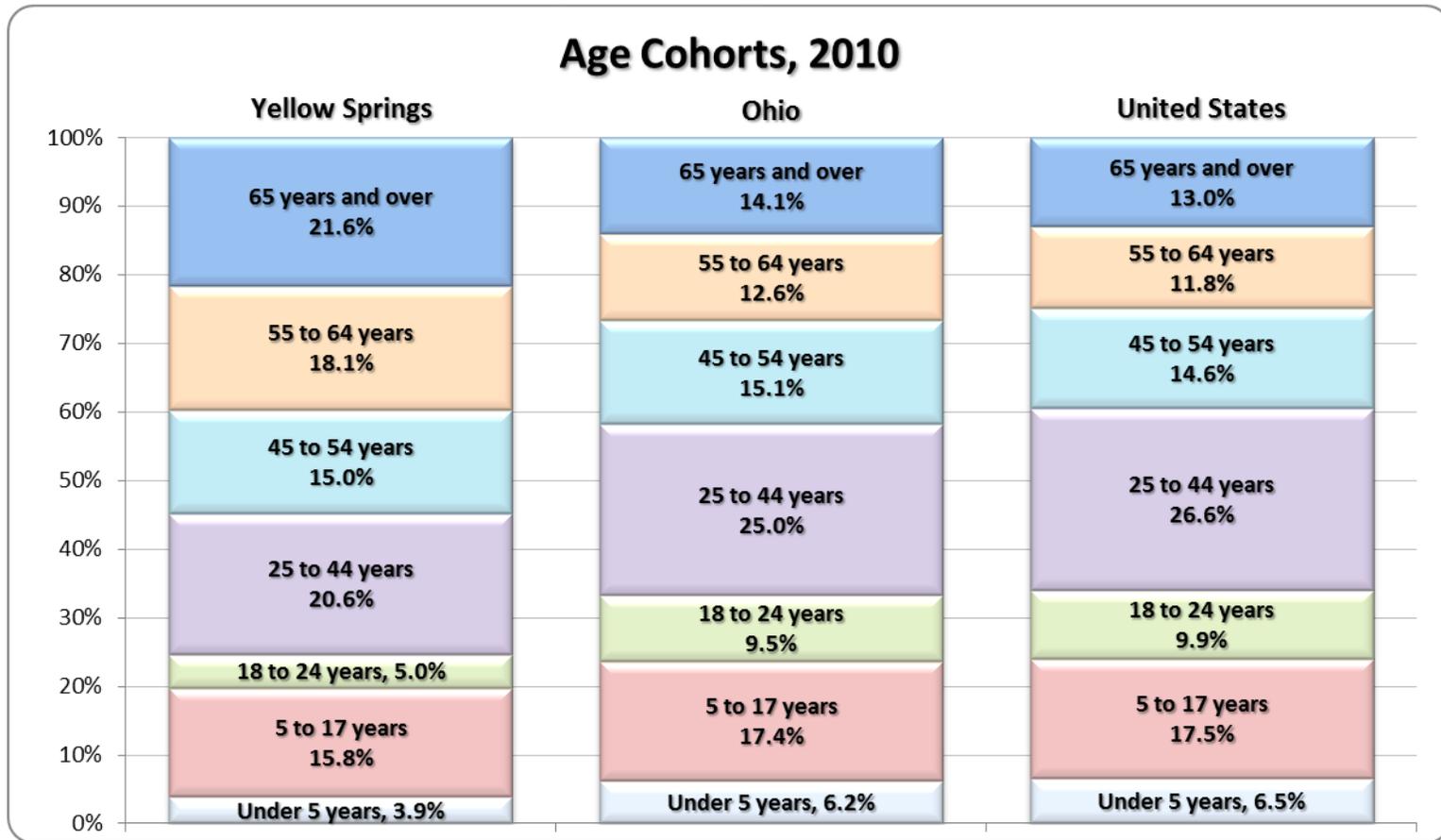
Educational Attainment Change Comparison



	1970	1980	1990	2000	2010
Yellow Springs	42.6%	47.7%	52.9%	58.9%	57.1%
Ohio	9.3%	13.7%	17.0%	21.1%	24.1%
United States	10.7%	16.2%	20.3%	24.4%	27.9%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

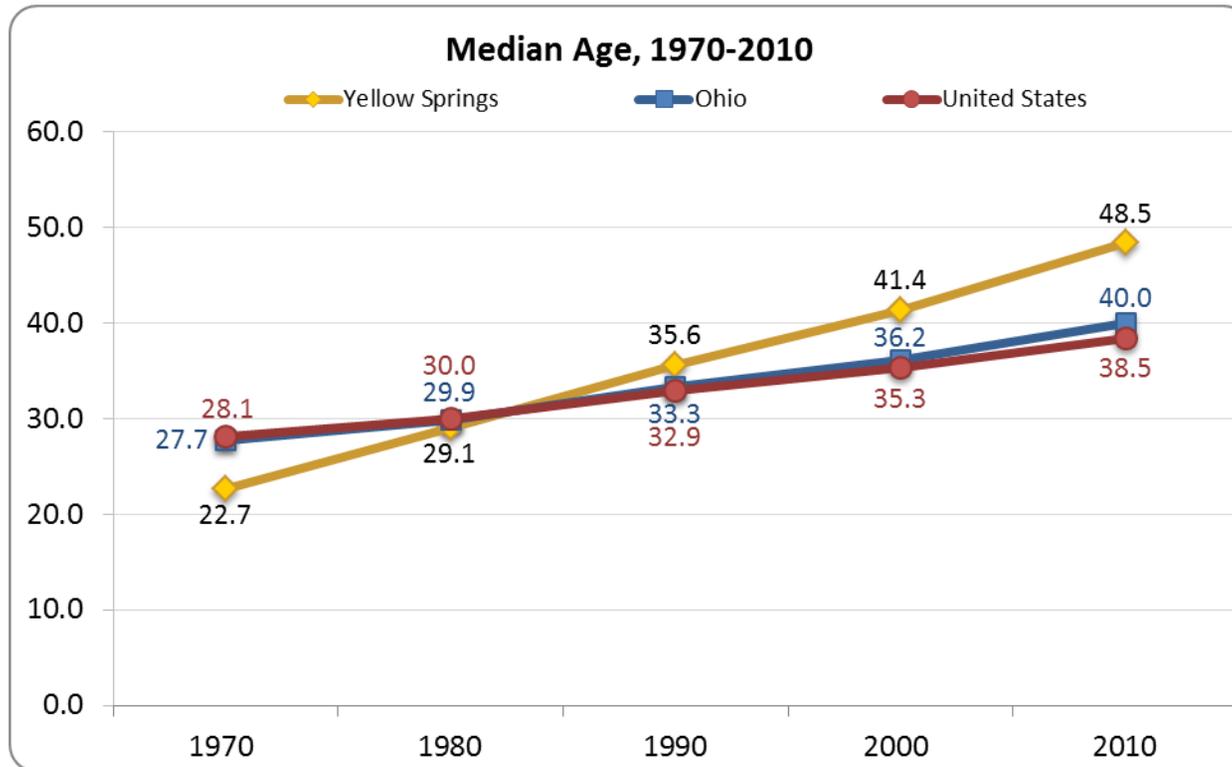
Age Comparison



	Under 5 years of age	5 to 17 years of age	18 to 24 years of age	25 to 44 years of age	45 to 54 years of age	55 to 64 years of age	65 years of age and over
Yellow Springs	3.9%	15.8%	5.0%	20.6%	15.0%	18.1%	21.6%
Ohio	6.2%	17.4%	9.5%	25.0%	15.1%	12.6%	14.1%
United States	6.5%	17.5%	9.9%	26.6%	14.6%	11.8%	13.0%

Source: U.S. Census Bureau, 2006-2010 American Community Survey

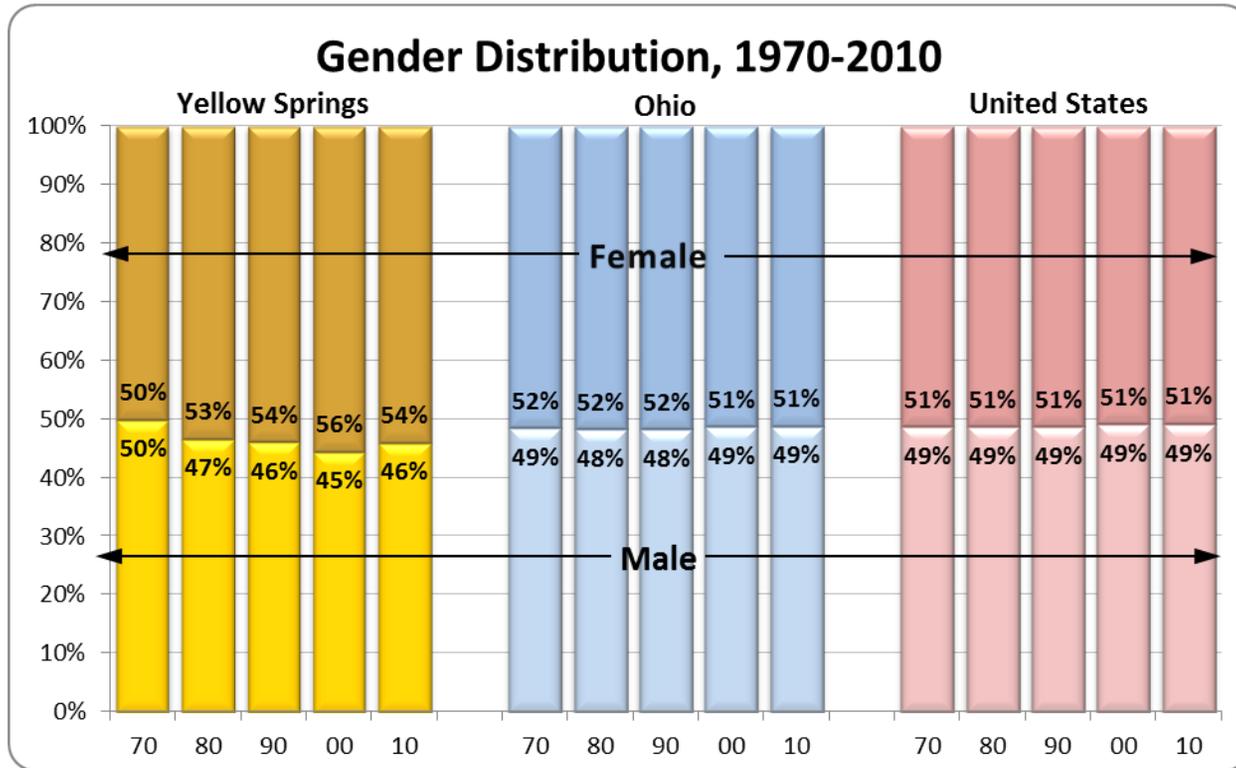
Median Age Comparison



	1970	1980	1990	2000	2010
Yellow Springs	22.7	29.1	35.6	41.4	48.5
Ohio	27.7	29.9	33.3	36.2	40.0
United States	28.1	30.0	32.9	35.3	38.5

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

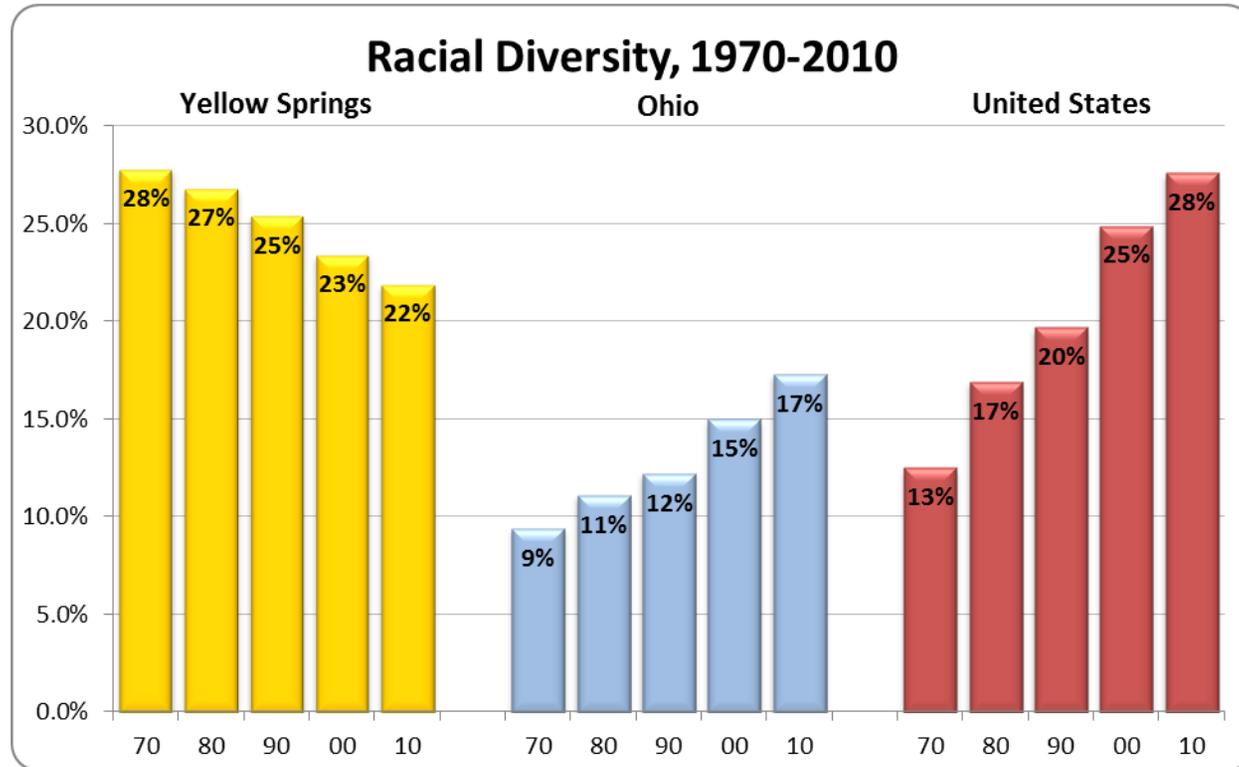
Gender Distribution Comparison



Year	Yellow Springs		Ohio		United States	
	Male	Female	Male	Female	Male	Female
70	50.0%	50.0%	48.5%	51.5%	48.7%	51.3%
80	46.7%	53.3%	48.3%	51.7%	48.6%	51.4%
90	46.1%	53.9%	48.2%	51.8%	48.7%	51.3%
00	44.5%	55.5%	48.6%	51.4%	49.1%	50.9%
10	46.0%	54.0%	48.8%	51.2%	49.2%	50.8%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

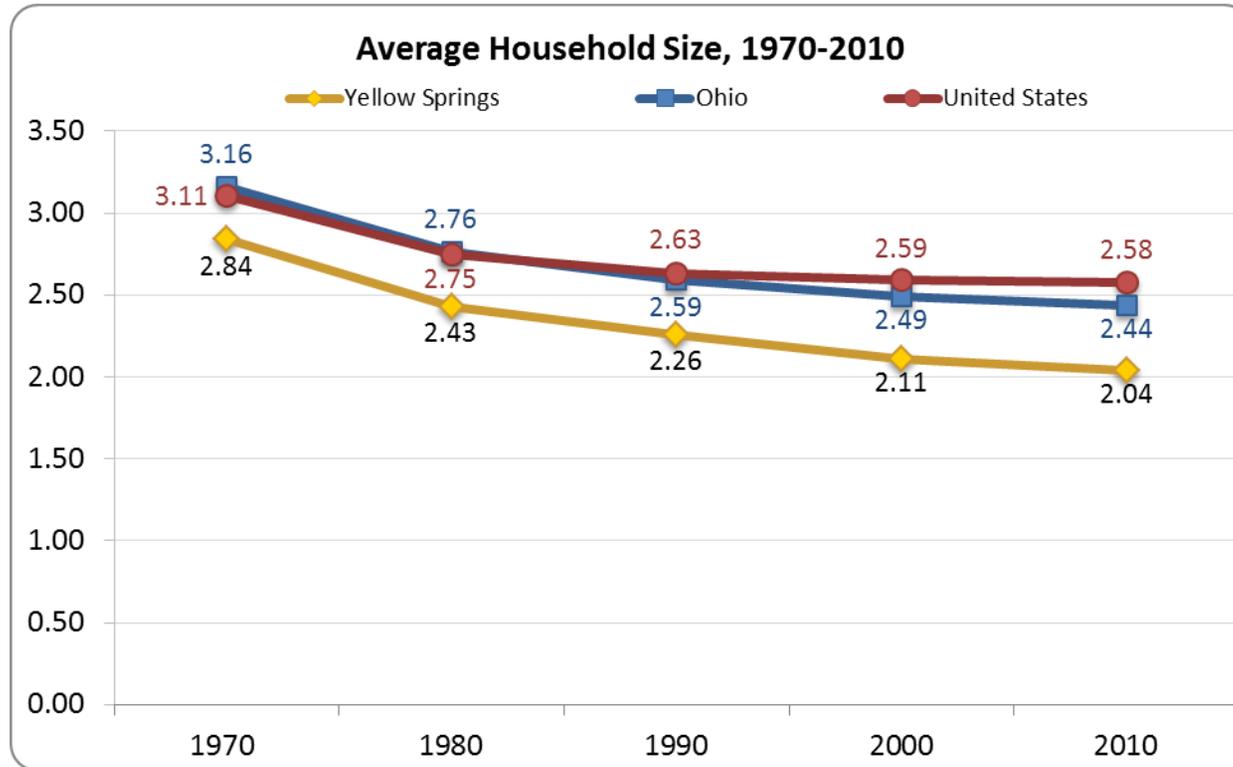
Racial Diversity Comparison



Year	Yellow Springs		Ohio		United States	
	Minorities	White alone	Minorities	White alone	Minorities	White alone
70	27.8%	72.2%	9.4%	90.6%	12.5%	87.5%
80	26.8%	73.2%	11.1%	88.9%	16.9%	83.1%
90	25.4%	74.6%	12.2%	87.8%	19.7%	80.3%
00	23.4%	76.6%	15.0%	85.0%	24.9%	75.1%
10	21.9%	78.1%	17.3%	82.7%	27.6%	72.4%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

Average Household Size Comparison



	1970	1980	1990	2000	2010
Yellow Springs	2.84	2.43	2.26	2.11	2.04
Ohio	3.16	2.76	2.59	2.49	2.44
United States	3.11	2.75	2.63	2.59	2.58

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

Group Population Comparison

	Yellow Springs		Ohio		United States	
	Count	Percentage of the Total Population	Count	Percentage of the Total Population	Count	Percentage of the Total Population
Group quarters² population	71	2.0%	306,266	2.7%	7,987,323	2.6%
Institutionalized population	66	1.9%	166,042	1.4%	3,993,659	1.3%
• Nursing facilities/Skilled-nursing facilities	66	1.9%	83,019	0.7%	1,502,264	0.5%
• Other institutional facilities	0	0.0%	83,023	0.7%	2,491,395	0.8%
Non-institutionalized population	5	0.1%	140,224	1.2%	3,993,664	1.3%
• College/University student housing	0	0.0%	106,042	0.9%	2,521,090	0.8%
• Military quarters	0	0.0%	571	0.0%	338,191	0.1%
• Other non-institutional facilities	5	0.1%	33,611	0.3%	1,134,383	0.4%

Source: U.S. Census Bureau, 2010 Decennial Census

² A group quarters is a place where people live or stay, in a group living arrangement, that is owned or managed by an entity or organization providing housing and/or services for the residents. This is not a typical household-type living arrangement. These services may include custodial or medical care as well as other types of assistance, and residency is commonly restricted to those receiving these services. People living in group quarters are usually not related to each other. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, correctional facilities, and workers’ dormitories.

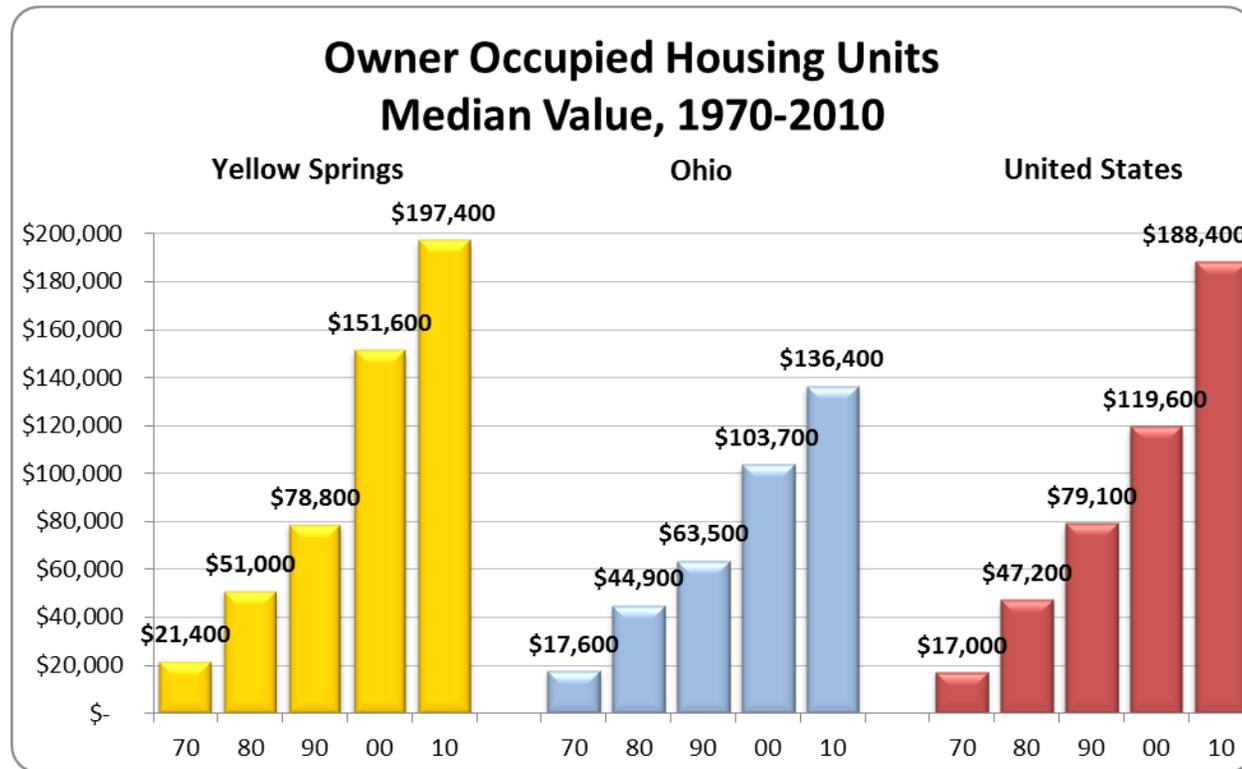
Institutional Group Quarters

Includes facilities for people under formally authorized, supervised care or custody at the time of enumeration. Generally, restricted to the institution, under the care or supervision of trained staff, and classified as “patients” or “inmates.” Includes: correctional, nursing, and in-patient hospice facilities, psychiatric hospitals, juvenile group homes and residential treatment centers.

Non-Institutional Group Quarters

Includes facilities that are not classified as institutional group quarters; such as college/university housing, group homes intended for adults, residential treatment facilities for adults, workers’ group living quarters and Job Corps centers and religious group quarters. Source: U.S. Census.

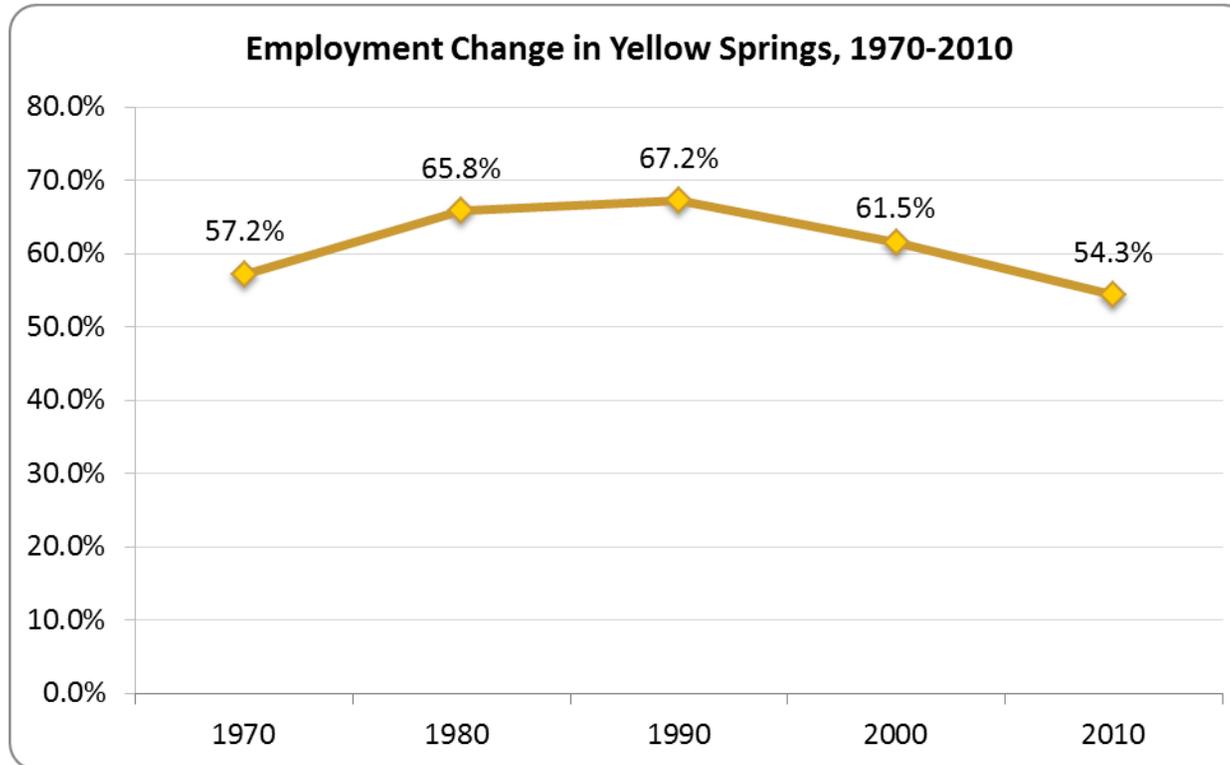
Median Reported Housing Value Comparison



	1970	1980	1990	2000	2010
Yellow Springs	\$21,400	\$51,000	\$78,800	\$151,600	\$197,400
Ohio	\$17,600	\$44,900	\$63,500	\$103,700	\$136,400
United States	\$17,000	\$47,200	\$79,100	\$119,600	\$188,400

Source: US Census Bureau, 1970, 1980, 1990, 2000, 2010 & 2006-2010 American Community Survey
 Median value is as reported by the homeowner and is not adjusted for inflation.

Employment Comparison

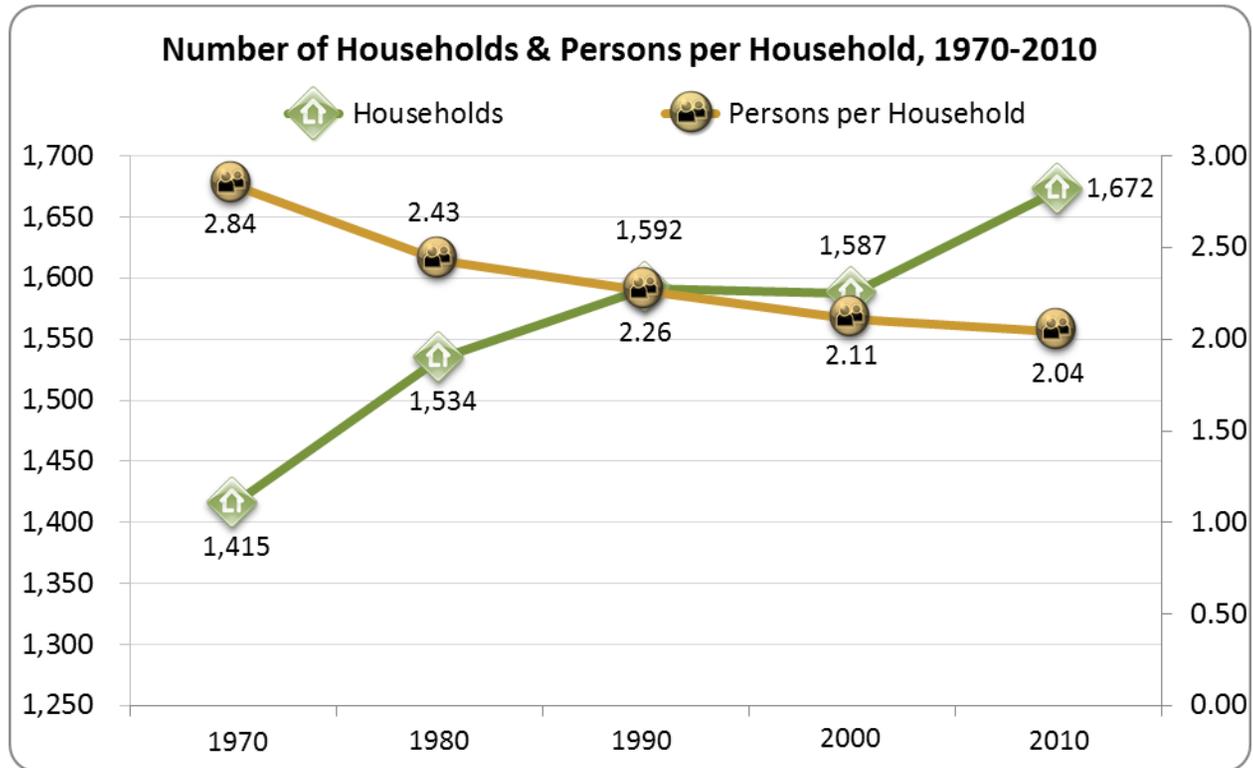


	1970	1980	1990	2000	2010
Working Age Population³	3,522	3,220	3,259	3,115	3,171
Total Persons Employed	2,015	2,118	2,189	1,917	1,723
% Employed	57.2%	65.8%	67.2%	61.5%	54.3%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census & 2006-2010 American Community Survey

³ In 1970, the U.S. Census reported employment status for the population 14 years and over. Beginning in 1980, the definition was revised to include only the population 16 years and over.

Change in Households in Yellow Springs



	1970	1980	1990	2000	2010
Households	1,415	1,534	1,592	1,587	1,672
Persons per Household	2.84	2.43	2.26	2.11	2.04

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census

Section 2: Cost of Living Comparison – Yellow Springs & Local Communities

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.

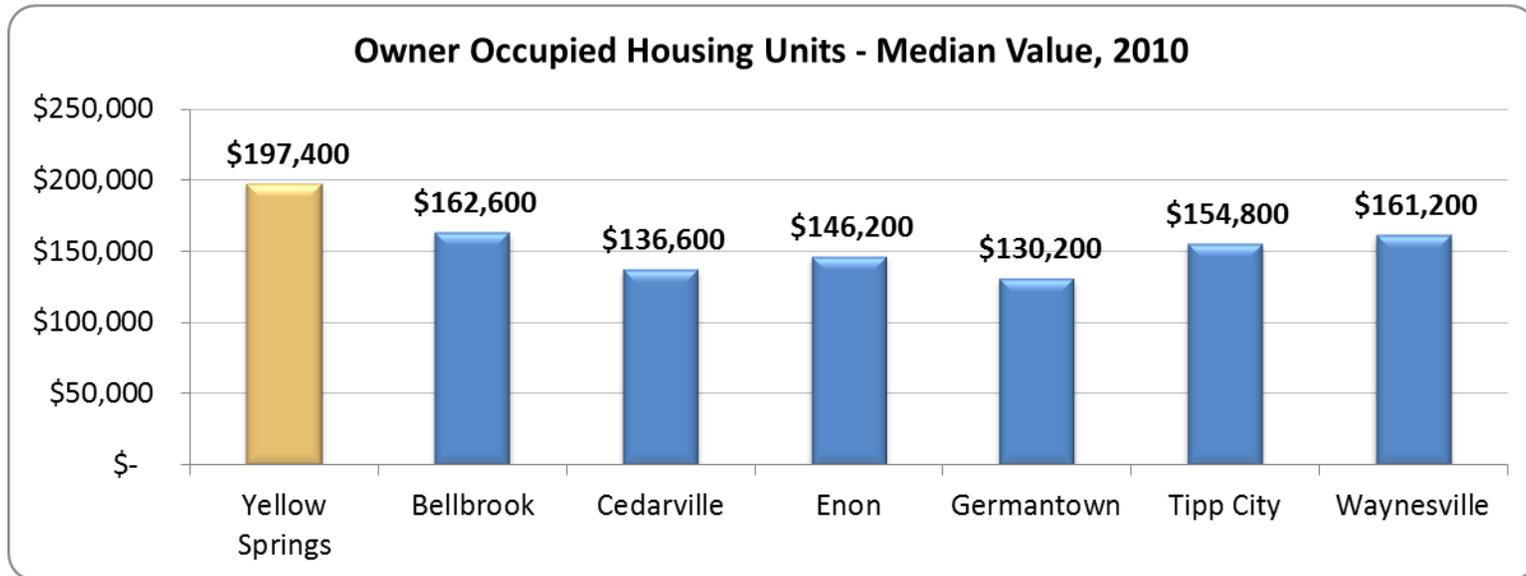
PROCEDURE

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 American Community Survey 2010 or the State of Ohio Department of Taxation for Yellow Springs and for each of the six comparison communities.

The charts in this section compare housing value, monthly mortgage, and the monthly rent payment.

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.

Median Reported Housing Value – Local Comparison

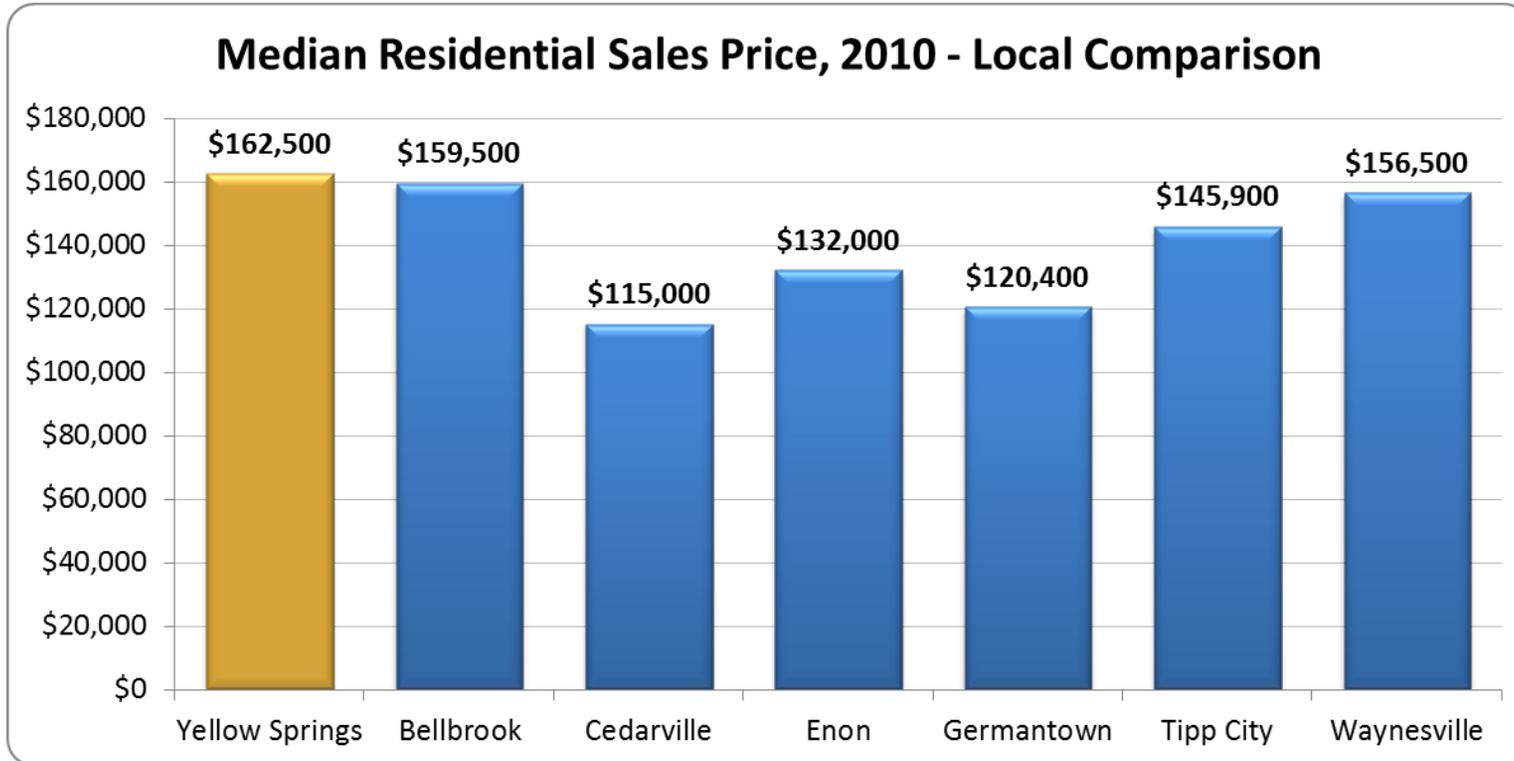


	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Housing Value	\$197,400	\$162,600	\$136,600	\$146,200	\$130,200	\$154,800	\$161,200

Source: 2006-2010 American Community Survey

Median value is as reported by the homeowner and is not adjusted for inflation.

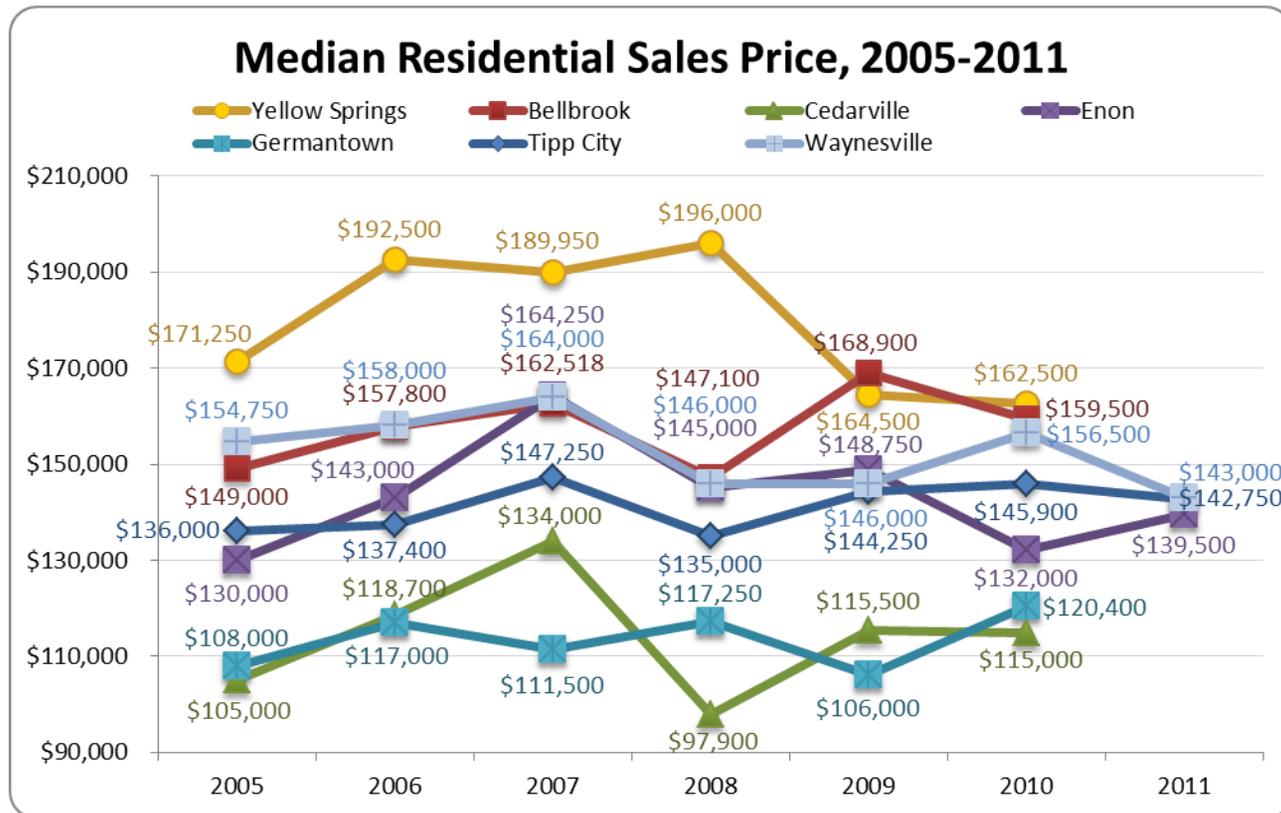
Median Residential Sales, 2010 – Local Comparison



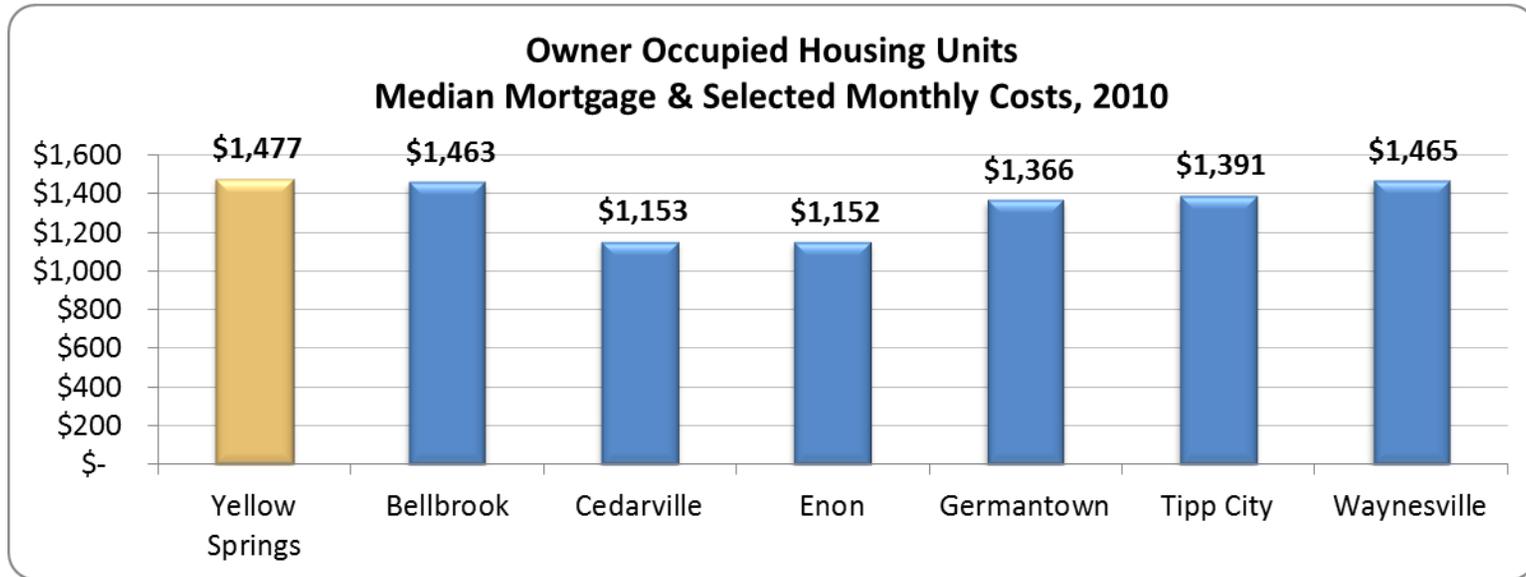
	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
2005	\$171,250	\$149,000	\$105,000	\$130,000	\$108,000	\$136,000	\$154,750
2006	\$192,500	\$157,800	\$118,700	\$143,000	\$117,000	\$137,400	\$158,000
2007	\$189,950	\$162,518	\$134,000	\$164,250	\$111,500	\$147,250	\$164,000
2008	\$196,000	\$147,100	\$97,900	\$145,000	\$117,250	\$135,000	\$146,000
2009	\$164,500	\$168,900	\$115,500	\$148,750	\$106,000	\$144,250	\$146,000
2010	\$162,500	\$159,500	\$115,000	\$132,000	\$120,400	\$145,900	\$156,500

Source: Ohio Department of Taxation

Median Residential Sales, 2005-2011 – Local Comparison



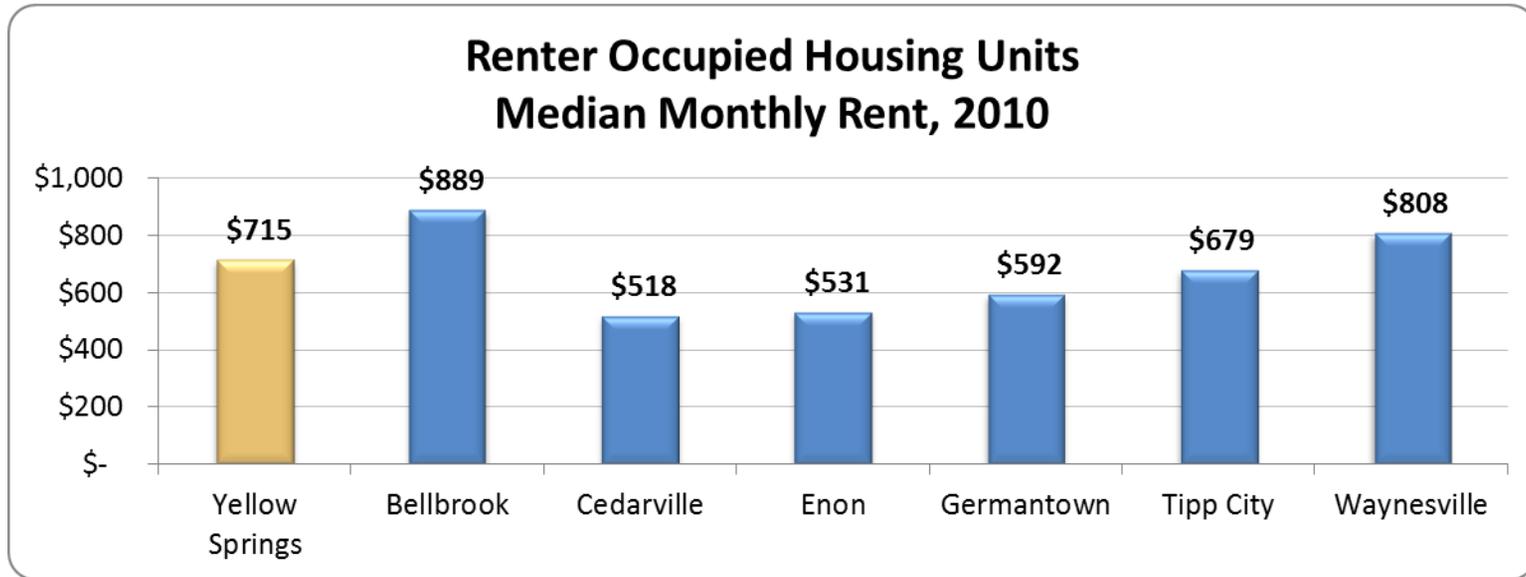
Median Monthly Mortgage – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Monthly Mortgage⁴	\$1,477	\$1,463	\$1,153	\$1,152	\$1,366	\$1,391	\$1,465
<i>Source: U.S. Census Bureau, 2006-2010 American Community Survey</i>							

⁴ For homes with a mortgage. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, home equity loans; real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes monthly condominium fees and mobile home costs where appropriate. (Census 2000 & American Community Survey) Source: U.S. Census Bureau.

Median Monthly Rent - Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Monthly Rent	\$715	\$889	\$518	\$531	\$592	\$679	\$808

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census & 2006-2010 American Community Survey

Section 2A: 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 City of Oakwood Annual Water and Sewer Rate Survey. Solid waste collection costs were obtained from local government offices in each of the seven communities or Rumpke Waste Removal. To standardize costs for comparison purposes, estimates were requested based on a 90-gallon toter and recycling service. Recycling is not available in all areas and where this service is not available, it is noted in the table. Electric utility rates in were obtained from the U.S. Energy & Information Administration.

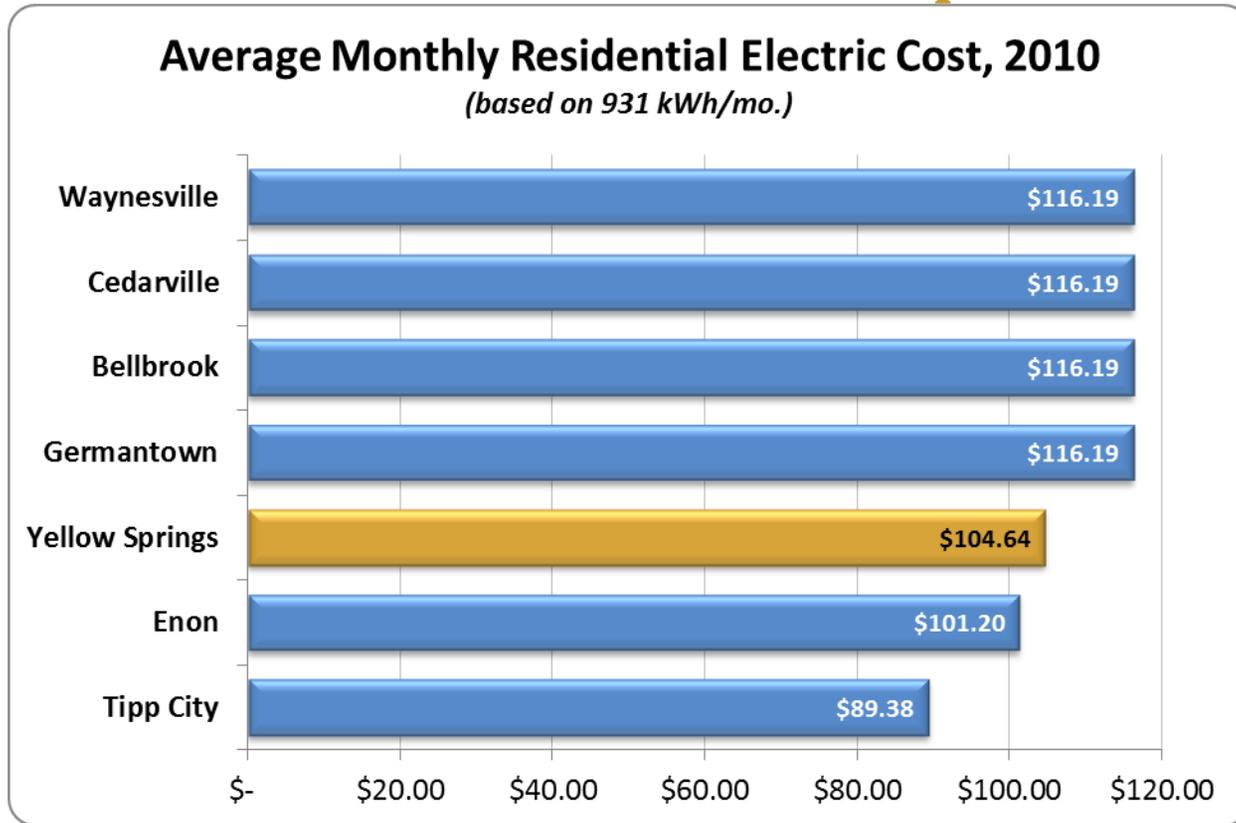
In Greene County, residents receive electric service from the Dayton Power and Light Company and Ohio Edison and receives its gas service from Vectren. Communications systems are provided primarily by AT&T, with telegraph services provided by Western Union.

The Greene County Water & Sewer Services District encompasses all unincorporated areas of the County and any municipalities that have petitioned to join. For sewer service, those include the Cities of Beavercreek, **Bellbrook**, Centerville, Kettering, and the **Villages of Cedarville**, Clifton and Spring Valley. For water service, those include the Cities of Beavercreek, Centerville and Kettering and the **Village of Cedarville**. (Source: COUNTY OF GREENE, OHIO 2011 ANNUAL INFORMATION STATEMENT)

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Several private solid waste collection companies serve the Metropolitan Area, particularly Koogler, Rumpke, Allied and IWD, with weekly collection of waste from residential dwellings, schools, hospitals and public institutions.

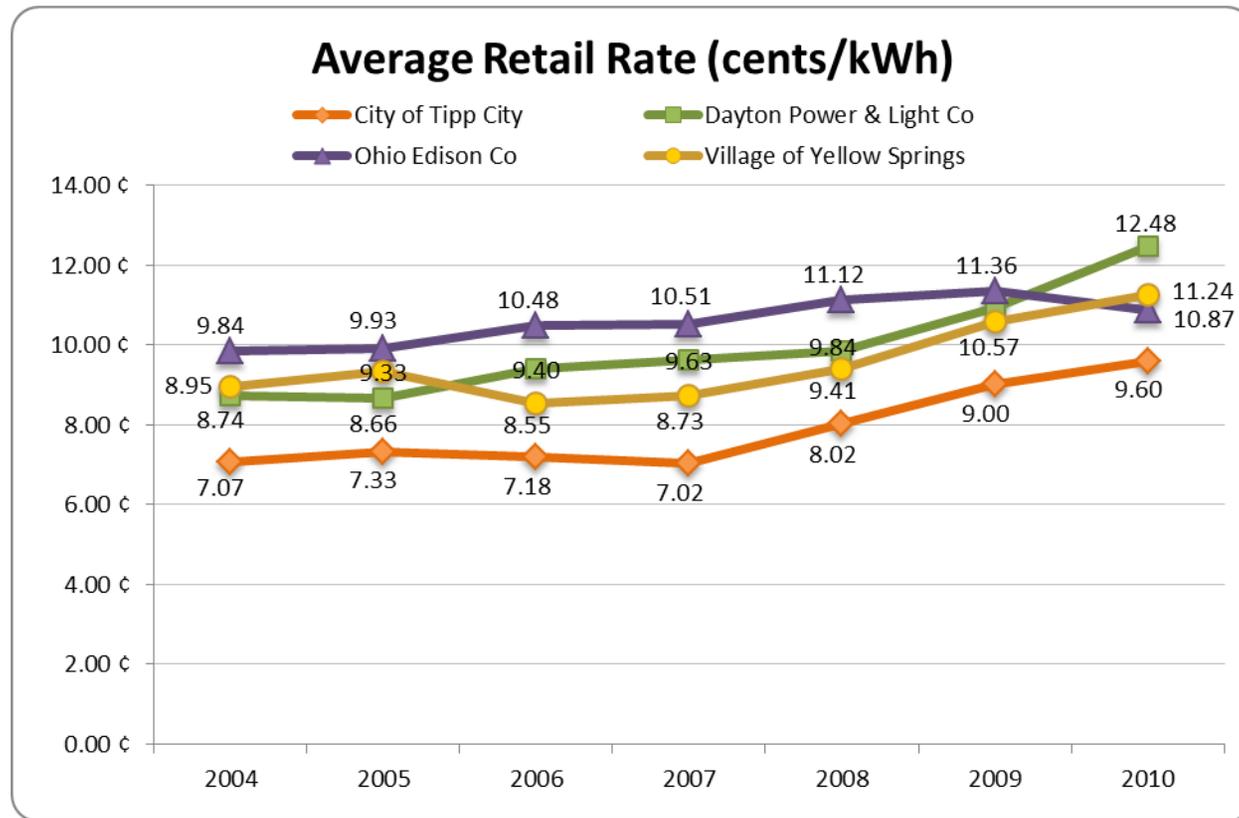
Utilities, Electric - Local Comparison



	Tipp City	Enon	Yellow Springs	Germantown	Bellbrook	Cedarville	Waynesville
Electric Utility Supplier	City of Tipp City	Ohio Edison Co	Village of Yellow Springs	Dayton Power & Light Co (DP&L)	DP&L	DP&L	DP&L
Class of Ownership	Public	Investor	Public	Investor	Investor	Investor	Investor
Average Monthly Residential Electric Cost	\$89.38	\$101.20	\$104.64	\$116.19	\$116.19	\$116.19	\$116.19

Source: U.S. Energy & Information Administration

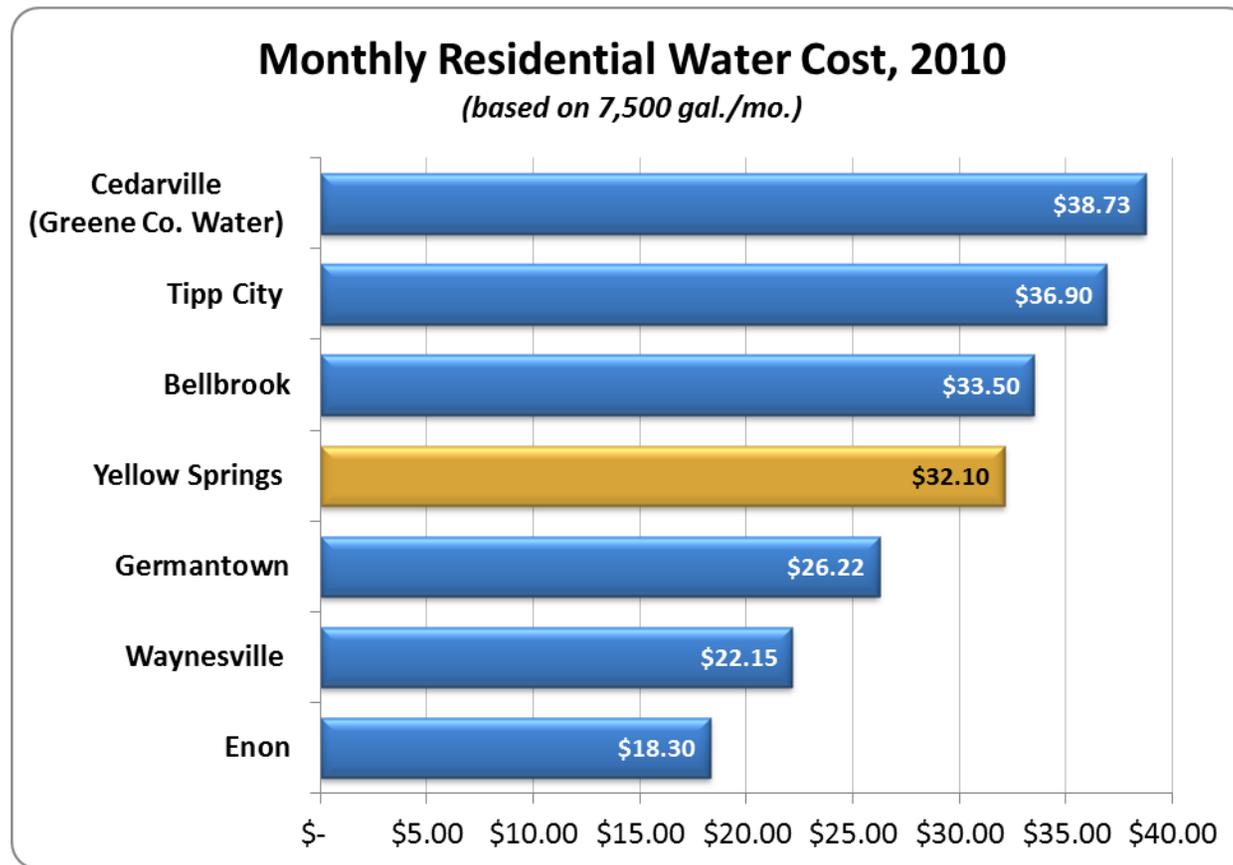
Utilities, Electric - Local Comparison, Average Retail Rate



Electric Utility	Class of Ownership	2004	2005	2006	2007	2008	2009	2010
City of Tipp City	Public	7.07 ¢	7.33 ¢	7.18 ¢	7.02 ¢	8.02 ¢	9.00 ¢	9.60 ¢
Dayton Power & Light Co	Investor Owned	8.74 ¢	8.66 ¢	9.40 ¢	9.63 ¢	9.84 ¢	10.94 ¢	12.48 ¢
Ohio Edison Co	Investor Owned	9.84 ¢	9.93 ¢	10.48 ¢	10.51 ¢	11.12 ¢	11.36 ¢	10.87 ¢
Village of Yellow Springs	Public	8.95 ¢	9.33 ¢	8.55 ¢	8.73 ¢	9.41 ¢	10.57 ¢	11.24 ¢

Source: U.S. Energy & Information Administration

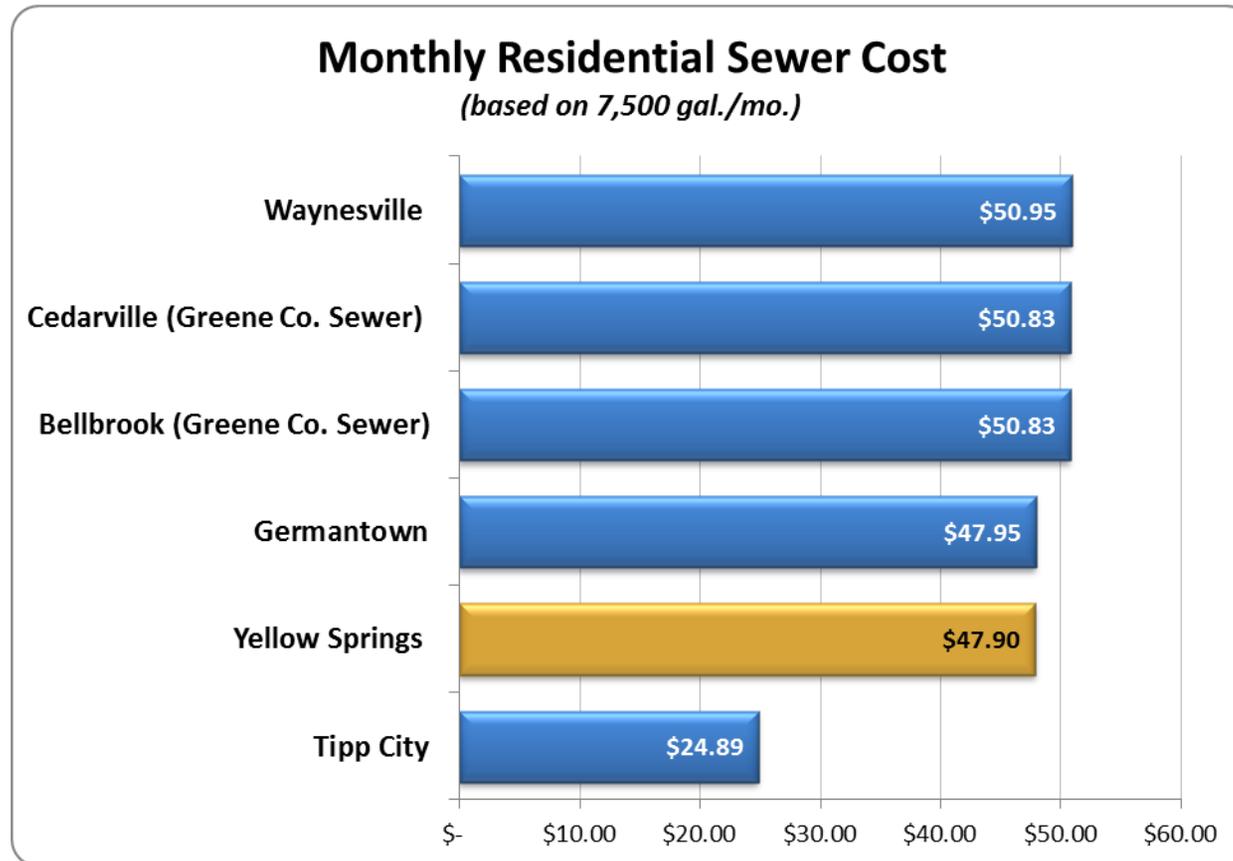
Utilities, Residential Water - Local Comparison



Residential Water Cost	Yellow Springs	Bellbrook	Cedarville (Greene Co. Water)	Enon	Germantown	Tipp City	Waynesville
2010 Average Monthly	\$32.10	\$33.50	\$38.73	\$18.30	\$26.22	\$36.90	\$22.15

Source: Year 2010 Annual Survey of Water & Sewer Costs, City of Oakwood Finance Department

Utilities, Residential Sewer – Local Comparison

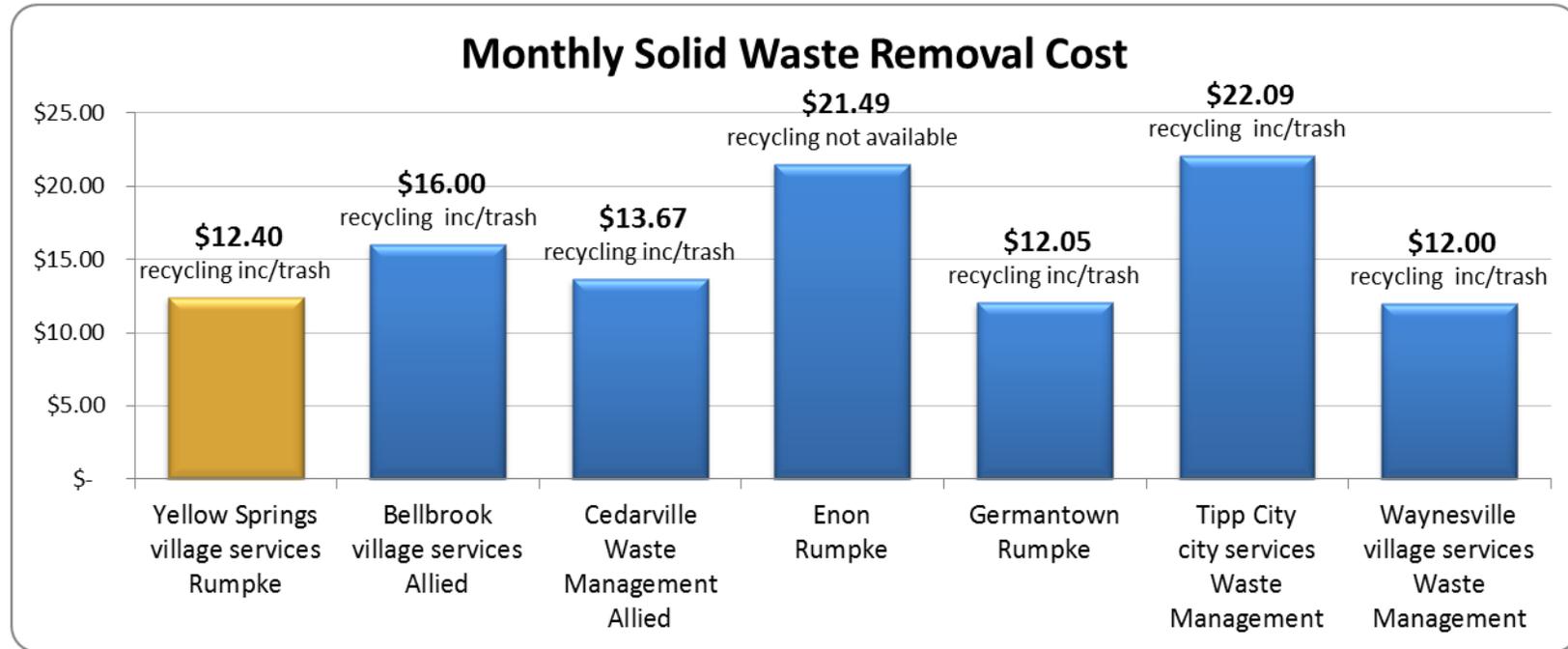


Residential Sewer Cost	Yellow Springs	Bellbrook <i>(Greene Co. Water)</i>	Cedarville <i>(Greene Co. Water)</i>	Enon ¹	Germantown	Tipp City	Waynesville
2010 Average Monthly	\$47.90	\$50.83	\$50.83	N/A	\$47.95	\$36.90	\$50.95

Source: Year 2010 Annual Survey of Water & Sewer Costs, City of Oakwood Finance Department

1. Residential units in Enon get drinking water for private wells instead of a public water system.

Utilities, Solid Waste Removal – Local Comparison



Community	Service Provider	Contracted through	Monthly Residential Solid Waste Removal Cost	Monthly Recyclables Removal Rate
Yellow Springs	village services	Rumpke	\$12.40	inc/garb collection fee
Bellbrook	village services	Allied	\$16.00	inc/garb collection fee
Cedarville	Waste Management	Rumpke	\$13.67	inc/garb collection fee
Enon	Rumpke	Rumpke	\$21.49	N/A
Germantown	village services	Rumpke	\$12.05	inc/garb collection fee
Tipp City	city services	Waste Management	\$22.09	inc/garb collection fee
Waynesville	village services	Waste Management	\$12.00	inc/garb collection fee

Source: government offices, Rumpke, Waste Management

Section 2B: 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. The information is presented in graphical and chart form in the following section.

PROCEDURE

Two different sources were used to obtain information to compare tax rates. All tax information was obtained from the Ohio Department of Taxation – tax series (www.state.oh.us/tax/) or provided by county or local jurisdictions. In keeping with this effort to compare local costs, the Research Design Committee purposefully used data from these sources for consistency covering following tax types.

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

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Sales Tax

- 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

Property Tax—a tax assessed on the value of land and buildings based on appraised value and assessed millage. Counties must reappraise all real estate every six years; equalization adjustments are made in the third year following reappraisal. Discussion regarding Property Tax in this document is limited to that applicable to residential real estate.

Mill — a mill is 1/10th of one cent and used as a unit to ascribe taxes due on real property so one mill would be \$1.00 for every \$1,000.00 of taxable value.

Inside Millage — the first ten mills assessed; this value is set by State statute and allocated between various entities (County, Township, local School, etc.) by local determination.

Outside Millage — any millage that is levied by mandate of the voters to be applied to real property within a specific taxing district for a specific purpose, amount, and/or time period.

Total Millage — the total of Inside millage (10 mills) plus all Outside (voted) millage applicable to a specific taxing district. There are 28 voted levies currently impacting Yellow Springs in addition to the 10 mill Inside millage.

Effective (Taxable) Millage — that amount of the Total Millage, which is applied to the taxable real property within a taxing district. In deriving the effective millage, the Inside millage is fixed at 10 mills and the Outside millage may be subjected to various reduction factors depending on the nature of the original levy, the number of years it has been in effect, etc. An exhaustive discussion of these factors is beyond the scope of this document.

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Permanent – not time limited.

Expiring – must be voted on periodically to continue being collected.

Emergency –for a specific amount of revenue for a specified time period.

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

Taxing District – a geographic subdivision of the County wherein a specific Total Millage is subscribed. Greene County has 47 separate taxing districts, which are largely defined by municipality and school district.

Property Tax Calculation – to calculate the property tax due on a parcel of real estate under existing statutes one need only the Appraised Value of the parcel and the Effective (i.e., taxable) Millage. [Additionally, if the property is owned and occupied by a senior (individual over 65) a Homestead Credit is available.] The Appraised value is first reduced to the Assessed value, which is 35% of the appraised value. The Assessed value is further reduced by a couple of roll-back factors totaling 12.5% to get a taxable value. The taxable value is then multiplied by the Effective (taxable) millage and divided by 1,000 to get the annual property tax due. An example is as follows:

Calculating your Property Tax				
A	B	C	D	E
Taxable millage = Rate (mills) [\$0.001]	Appraised Valuation - Auditor	Assessed Valuation = [B x 0.35]	Roll-back = {C x [1 - (10% + 2.5% (owner occupied))]} = [C x 0.875]	Annual property tax (A x D)/1000 = E
61.16631	\$265,670.00	\$92,984.50	\$81,361.44	\$4,976.58
Seniors may also be eligible for a Homestead deduction of \$25,000 off Appraised Valuation, which equates to a \$464.16 tax abatement.				
with Senior Homestead deduction =			\$4,512.42	

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Reduction Factor (Credit)⁵ - Credit subtracted from gross real estate tax. Determined by multiplying current real estate by reduction factor.

10% Rollback (Credit) - Tax relief measure adopted by state legislature (1971) which grants a 10% across-the-board rollback on all real property tax bills annually. Determined by subtracting reduction factor credit from current real estate then multiplying by 10%.

2½% Rollback (Credit) - Additional 2.5% rollback applicable to owner occupied homes granted by the state legislature (1979). This rollback is not applicable to more than 1 acre of land or any improvements other than the house and garage. For parcels with 1 acre or less with only a house and a garage, the rollback is determined by subtracting reduction factor credit from current real estate then multiplying by 2.5%.

For properties with more than 1 acre of land or improvements other than a house and a garage, you must first find the auditor's 35% value assigned for 2½%. Multiply half of that value in thousands by the gross tax rate. Multiply that amount by the reduction factor. Subtract the second figure from the first, then multiply the answer by 2.5% to get the 2½% rollback.

Homestead Reduction (Credit) - Determined by multiplying half of the total homestead reduction value in thousands by gross tax rate.

The Homestead Program is designed to provide tax credit relief to citizens who are at least 65 years of age or permanently and totally disabled. An applicant must own and reside in the home for which they are applying. Land contracts, life estates and trusts meet the criteria for home ownership.

In June 2007, Governor Strickland signed into law new guidelines for the Homestead program which eliminated income eligibility requirements. Now, any homeowner who resides in the home for which they are applying, who is 65 or older or who is totally and permanently disabled is eligible for an exemption. The new law exempts from property taxes, the first \$25,000 of value of the home.

Disabled applicants must complete a Certificate of Disability signed by a doctor or psychologist verifying that the applicant is totally and permanently disabled. The certificate is provided on the back of the application form. A state or federal agency disability determination letter or certification is also acceptable.

⁵ Montgomery County, Ohio – Treasurer - <http://www.mcoho.org/government/treasurer/taxbill/description.html#14>, accessed May 2012.

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Income Tax

Municipal Income Tax — a tax is generally imposed on earned income or wages, salaries, and other compensation earned by residents of the municipality and by non-residents working in the municipality annually. The tax would exclude all other types of income that would be taxable under the traditional income tax base (interest, dividends, capital gains, pensions, etc.). This alternate tax base also excludes certain adjustments to income that are allowed on the federal return, including IRA contributions, self-employment health insurance deductions, and alimony payments and does not allow the personal exemptions that are allowed under the traditional tax base.

School District Income Tax – In Ohio, school districts are permitted to levy an annual income tax subject to voter approval. The school district income tax is an income tax separate from federal, state, and municipal income taxes that is earmarked specifically to support school districts. There are two types of tax bases for the school district income tax.

1. Traditional Tax Base – is based on the Ohio adjusted gross income (AGI) and, which is based on the federal AGI (taken from the front page of the federal return) plus or minus Ohio adjustments to income and Ohio personal exemptions. Income that is not taxed includes social security benefits; disability and survivors benefits; railroad retirement benefits; welfare benefits; child support; property received as a gift, bequest or inheritance; and workers' compensation benefits.

Yellow Springs EVSD, Cedar Cliff LSD, Valley View LSD. For more information regarding these and other school districts by income tax type, refer to the full list of school districts with an income tax, refer to the provided by the Ohio Department of Taxation from the following link http://www.tax.ohio.gov/divisions/school_district_income/documents/2012_SDIT_2012_SDlist.pdf.

2. Earned Income Tax Base - Since 2006, school districts have been permitted to levy the tax, subject to voter approval, against an alternate tax base that includes only earned income and self-employment income (including income from partnerships) of the residents of the school district. The tax would exclude all other types of income that would be taxable under the traditional income tax base (interest, dividends, capital gains, pensions, etc.). This alternate tax base also excludes certain adjustments to income that are allowed on the federal return, including IRA contributions, self-employment health insurance deductions, and alimony payments and does not allow the personal exemptions that are allowed under the traditional tax base.

For more information regarding school district income tax refer to the Ohio Department of Taxation publication, *Guide to Ohio's School District Income Tax*, http://www.tax.ohio.gov/divisions/tax_analysis/tax_data_series/school_district_data/documents/SDITqa.pdf.

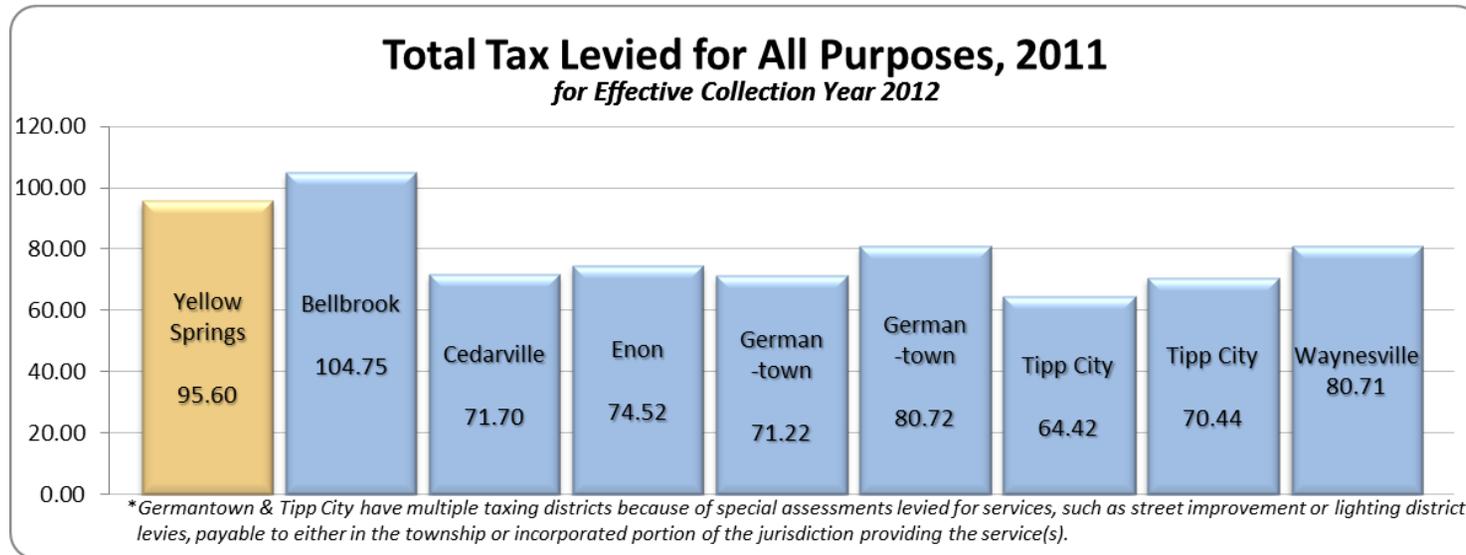
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Sales Tax

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.

The Ohio sales and use tax applies to the retail sale, lease, and rental of tangible personal property as well as the sale of selected services in Ohio. The state sales and use tax rate is 5.5 percent. Counties and regional transit authorities may levy additional sales and use taxes up to 1.5 percent, respectively. The total combined rate - state, county and transit authority - may not exceed 8½ percent. For more information about the sales and use tax, refer to the Ohio Department of Taxation, *2011 Brief Summary of Ohio's Taxes*, http://tax.ohio.gov/divisions/communications/publications/brief_summaries/2011_brief_summary/index.stm.

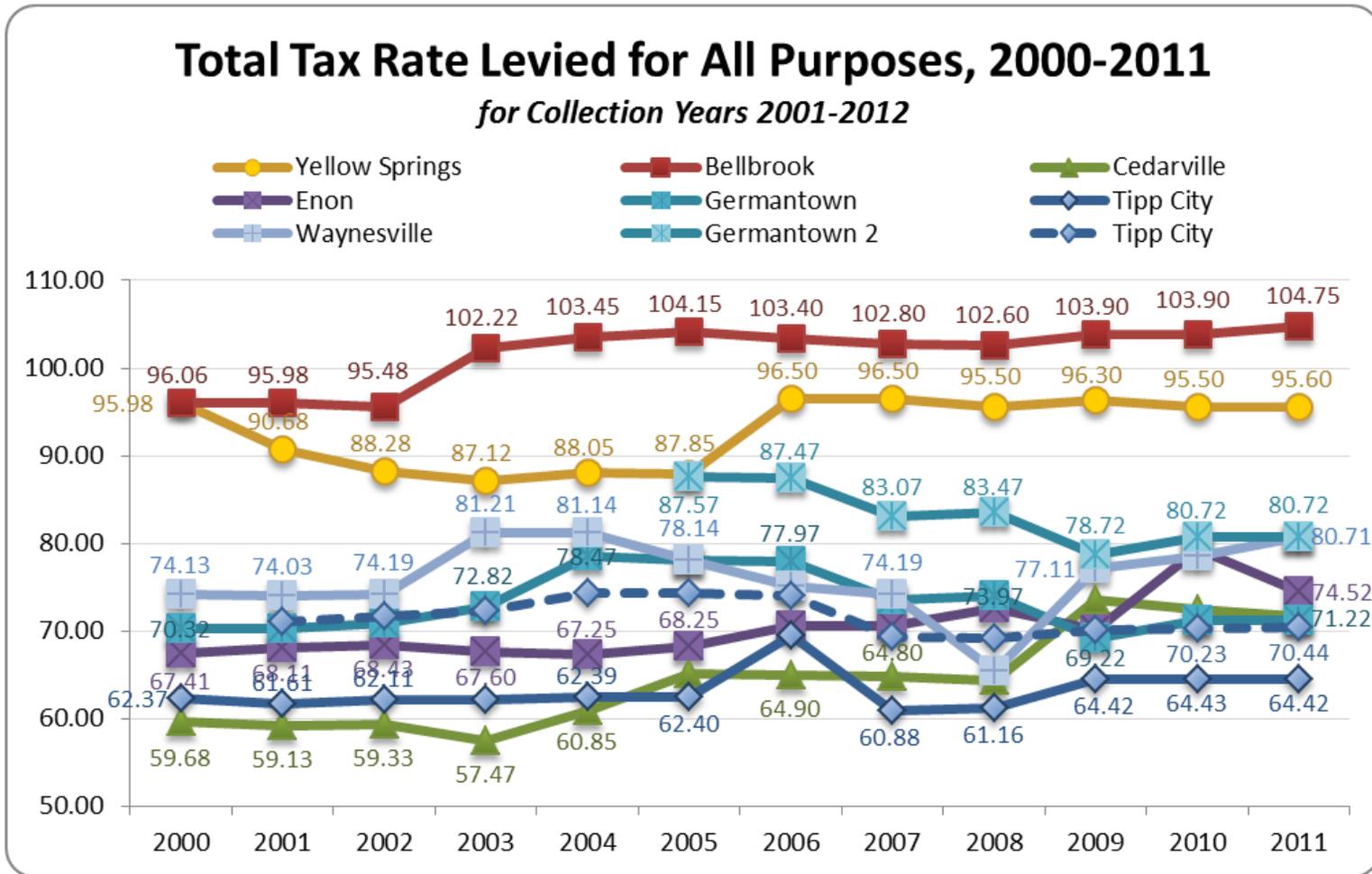
Property Taxes, Total Rate – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
2000	95.98	96.06	59.68	67.41	70.32	62.37	74.13
2001	90.68	95.98	59.13	68.11	70.32	61.61 71.03	74.03
2002	88.28	95.48	59.33	68.43	70.82	62.11 71.73	74.19
2003	87.12	102.22	57.47	67.60	72.82	62.11 72.29	81.21
2004	88.05	103.45	60.85	67.25	78.47	62.39 74.25	81.14
2005	87.85	104.15	65.10	68.25	78.07 87.57	62.40 74.26	78.14
2006	96.50	103.40	64.90	70.63	77.97 87.47	69.56 73.95	75.14
2007	96.50	102.80	64.80	70.50	73.57 83.07	60.88 69.34	74.19
2008	95.50	102.60	64.40	72.55	73.97 83.47	61.16 69.18	65.39
2009	96.30	103.90	73.60	70.05	69.22 78.72	64.42 70.15	77.11
2010	95.50	103.90	72.40	79.30	71.22 80.72	64.43 70.23	78.52
2011	95.60	104.75	71.70	74.52	71.22 80.72	64.42 70.44	80.71

Source: Ohio Department of Taxation

Property Taxes, Total Rate – Local Comparison



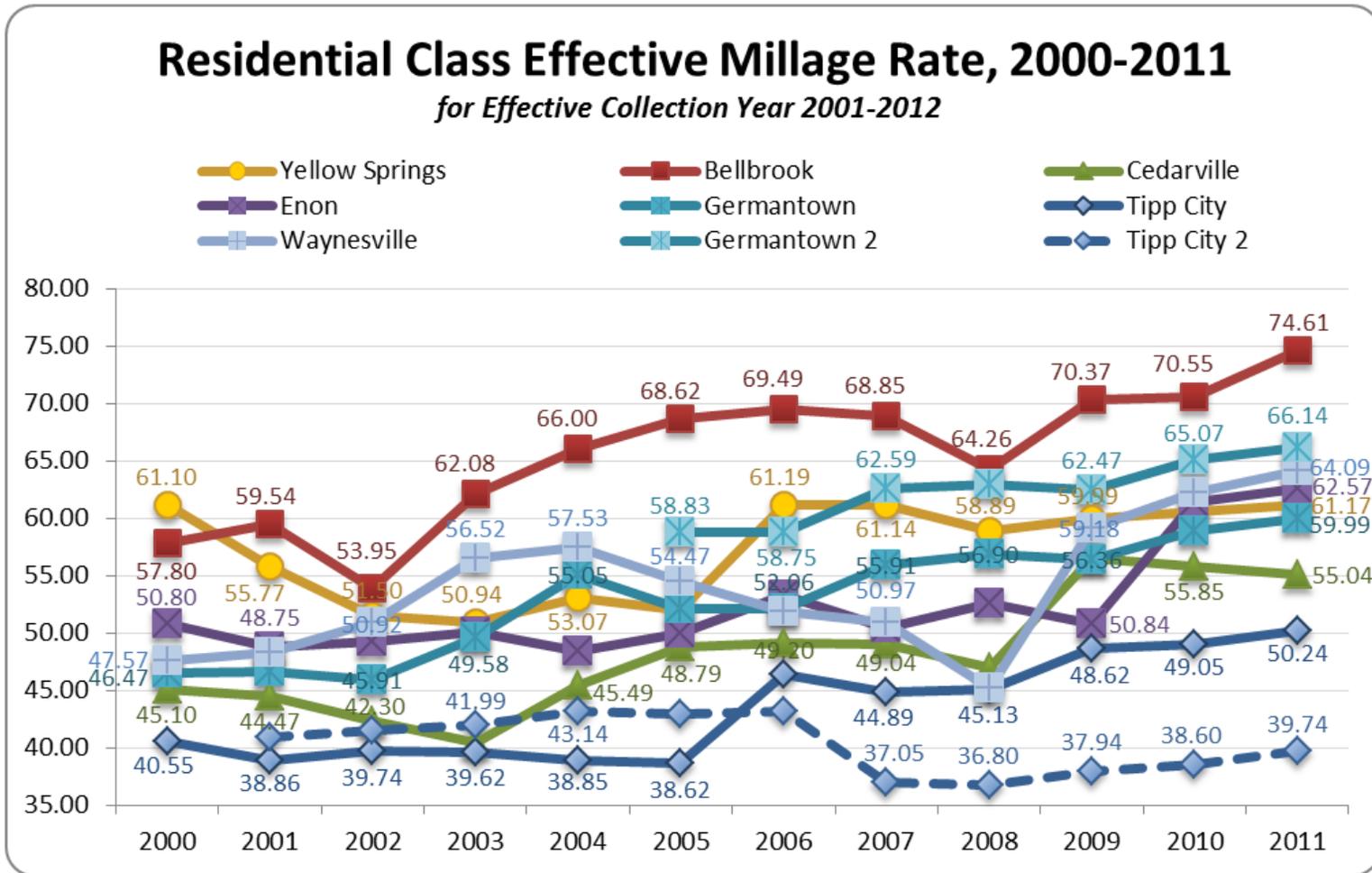
Property Taxes, Effective Rate – Local Comparison



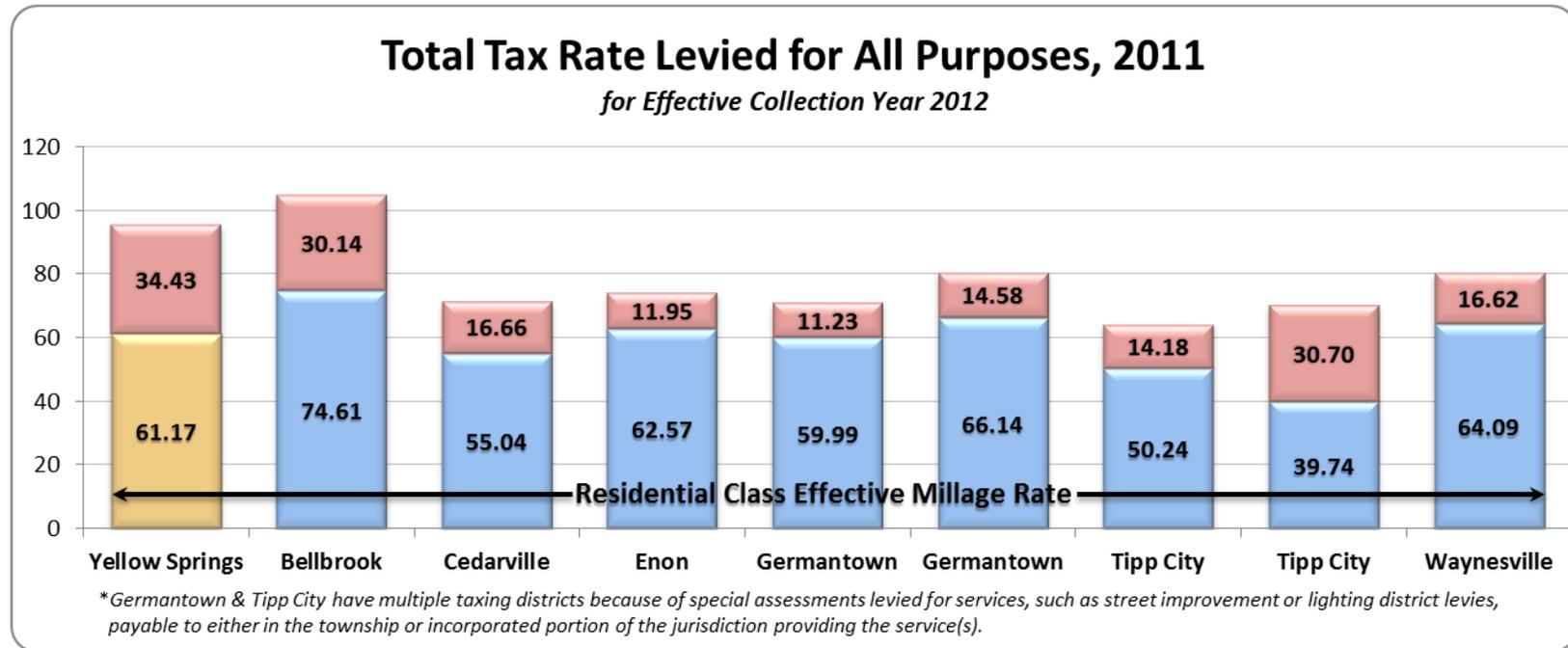
	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
2000	61.10	57.80	45.10	50.80	46.47	40.55	47.57
2001	55.77	59.54	44.47	48.75	46.63	38.86 40.91	48.35
2002	51.50	53.95	42.30	49.24	45.91	39.74 41.57	50.92
2003	50.94	62.08	40.48	50.04	49.58	39.62 41.99	56.52
2004	53.07	66.00	45.49	48.40	55.05	38.85 43.14	57.53
2005	51.96	68.62	48.79	50.01	52.16 58.83	38.62 42.96	54.47
2006	61.19	69.49	49.20	53.30	52.06 58.75	46.39 43.19	51.82
2007	61.14	68.85	49.04	50.40	55.91 62.59	44.89 37.05	50.97
2008	58.89	64.26	47.00	52.60	56.90 63.00	45.13 36.80	45.26
2009	59.99	70.37	56.46	50.84	56.36 62.47	48.62 37.94	59.18
2010	60.63	70.55	55.85	61.45	58.93 65.07	49.05 38.60	62.18
2011	61.17	74.61	55.04	62.57	59.99 66.14	50.24 39.74	64.09

Source: Ohio Department of Taxation

Property Taxes, Effective Rate - Local Comparison

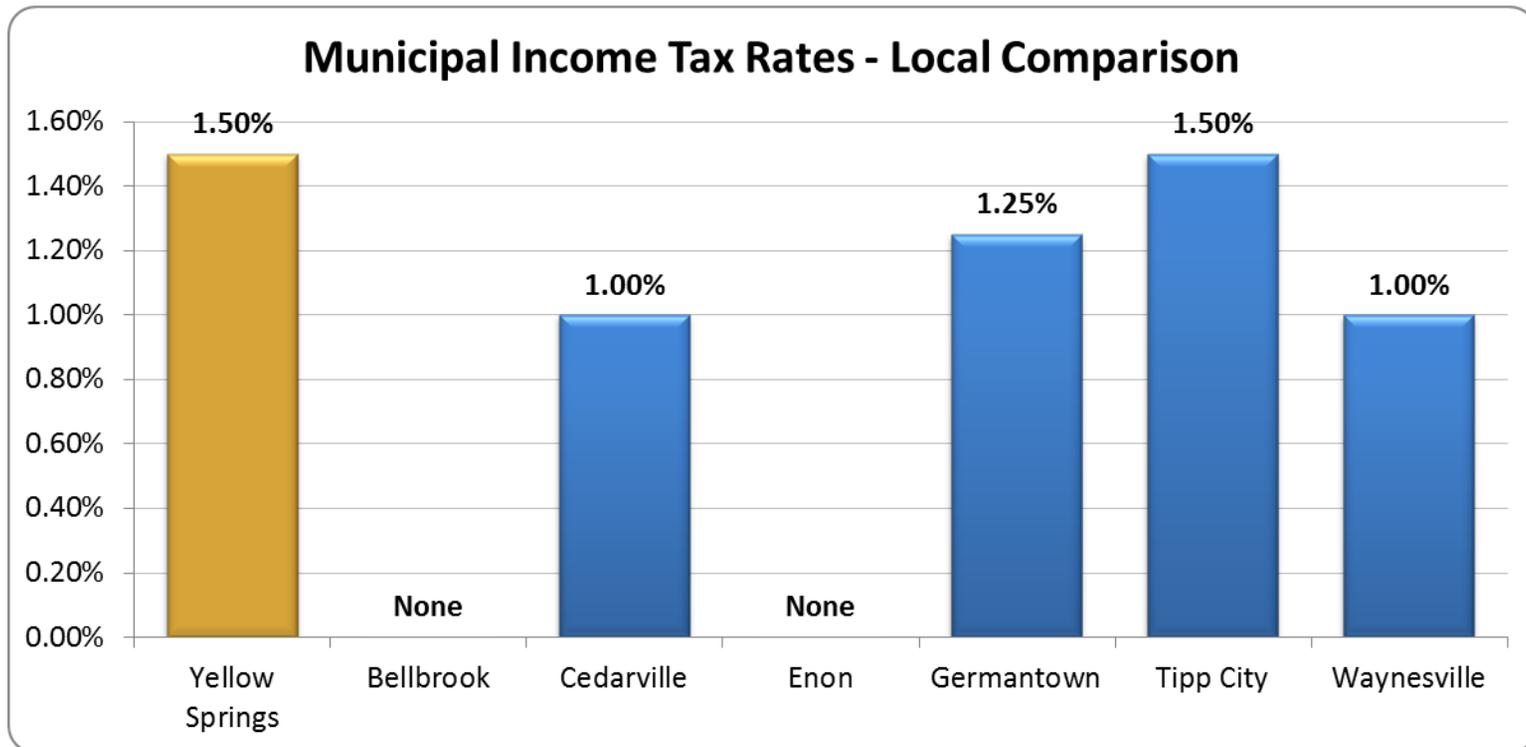


Property Taxes, Total Rate – Local Comparison



The chart above shows the total residential class tax rate levied. The lower portion of each column illustrates the effective residential class millage rate, which is the amount payable by the residential property owner after all applicable reduction factors have been applied.

Income Taxes, Municipal – Local Comparison

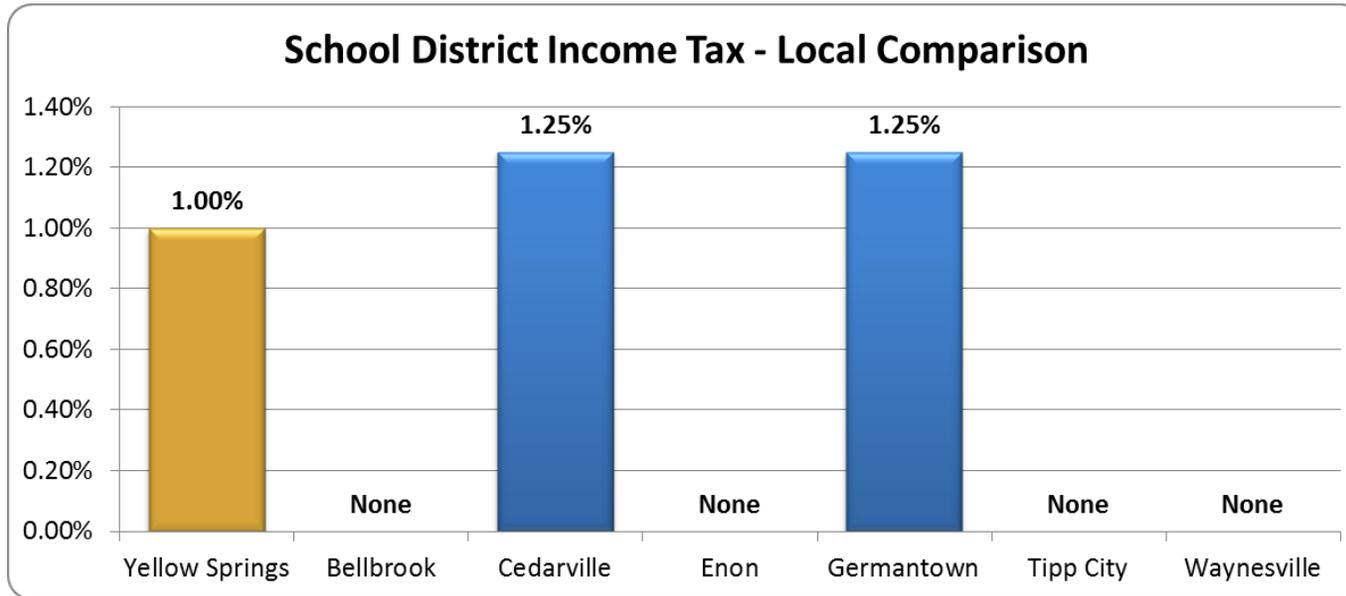


Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Rate	1.50%	None	1.00%	None	1.25%	1.50%	1.00%

Source: Ohio Department of Taxation

Income Taxes, School – Local Comparison

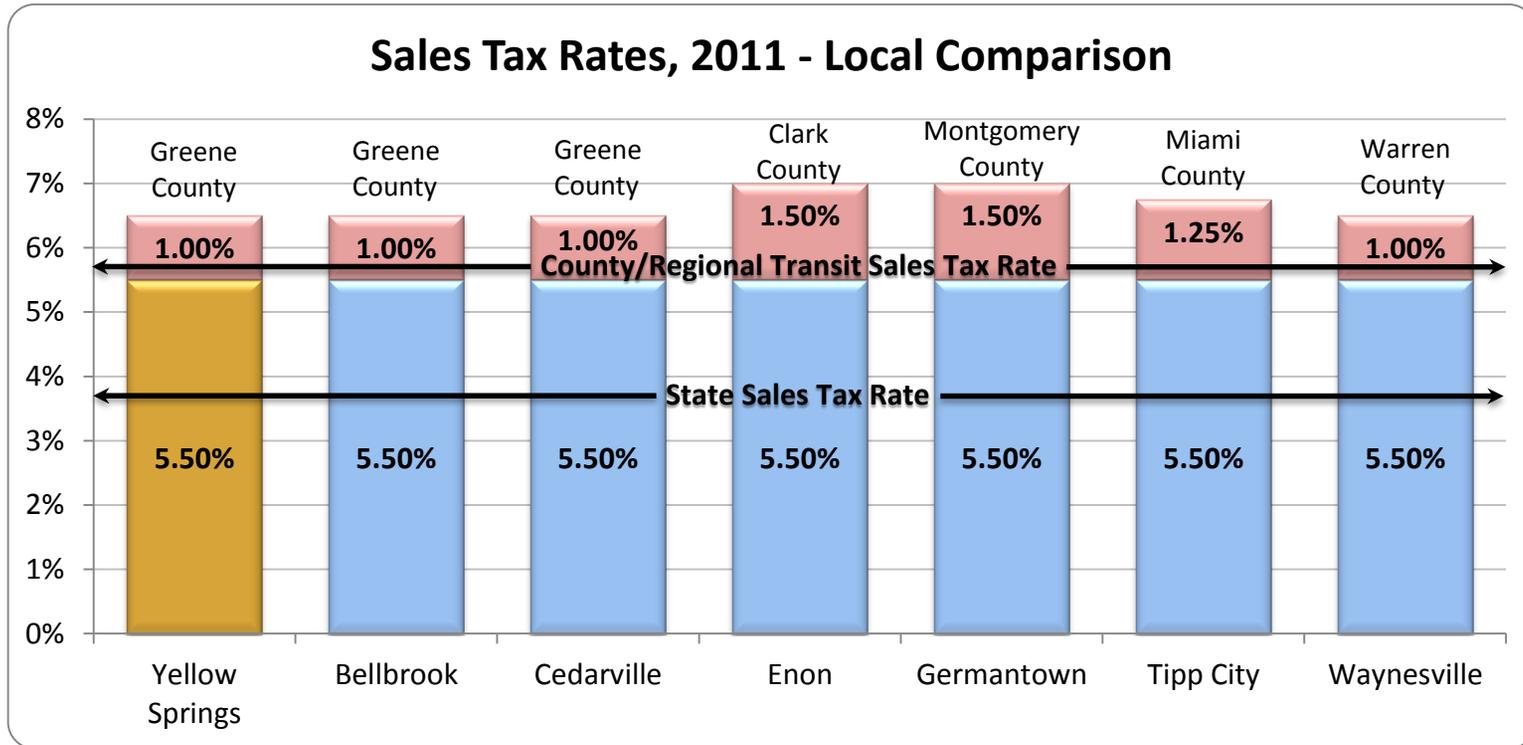
All school districts with income taxes shown below are traditional tax base school districts. Taxes paid are based on the filer's Ohio taxable income.



Community	District ID	School District	Began	2011
Yellow Springs	2907	Yellow Springs EVSD	2002	1%
Bellbrook	2905	Bellbrook-Sugarcreek Local School District	None	
Cedarville	2902	Cedar Cliff LSD	1991	1.25%
Enon	1201	Greenon Local School District	None	
Germantown	5713	Valley View LSD	1992	1.25%
Tipp City	5508	Tipp City Exempted Village Schools	None	
Waynesville	8308	Wayne Local School District	None	

Source: Ohio Department of Taxation

Sales Tax – Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
County	Greene	Greene	Greene	Clark	Montgomery	Miami	Warren
Total Sales Tax Rate	6.50%	6.50%	6.50%	7.00%	7.00%	6.75%	6.50%
State Sales Tax Rate	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%	5.50%
County/Regional Transit Authority Tax Rate	1.00%	1.00%	1.00%	1.50%	1.50%	1.25%	1.00%

Source: Ohio Department of Taxation

Estimated Annual Property & Income Tax Burden



The chart above depicts what the property tax and income cost burden would be if the typical Yellow Springs household (based on 2010 median income and median housing value) were to live in the comparison jurisdictions (based on that jurisdiction’s effective property tax rate and income tax rates).

	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville	
Total Property & Income Tax Burden	\$5,098	\$4,510	\$4,588	\$3,782	\$4,327	\$4,577	\$3,943	\$4,435

Section 2C: 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
- Salon – men’s haircut
- Salon – Woman’s shampoo, trim, and blow-dry

Maintenance Repair

- Auto maintenance – Average price to computer-balance or spin-balance one front wheel.
- Plumber – Service call
- Dry cleaning – Men’s two-piece suit

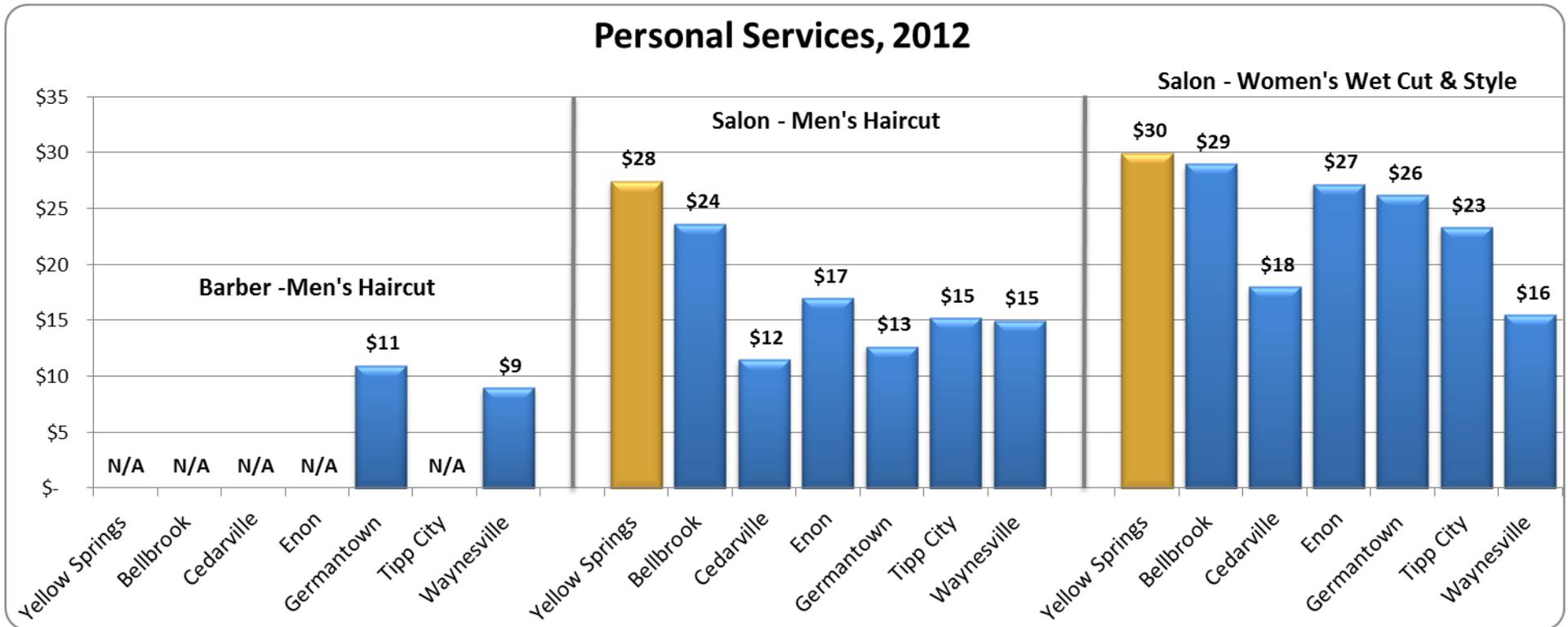
Health Services

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

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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 using online telephone directories. CUPA staff called companies to and visited grocery stores to determine current pricing. If two Enon barbershops, for example, provided the cost for a men's haircut (no styling), then the average of those two prices were calculated and presented in the charts. Results are presented in chart form in this section. Details may be reviewed in the Appendix, Table 12.

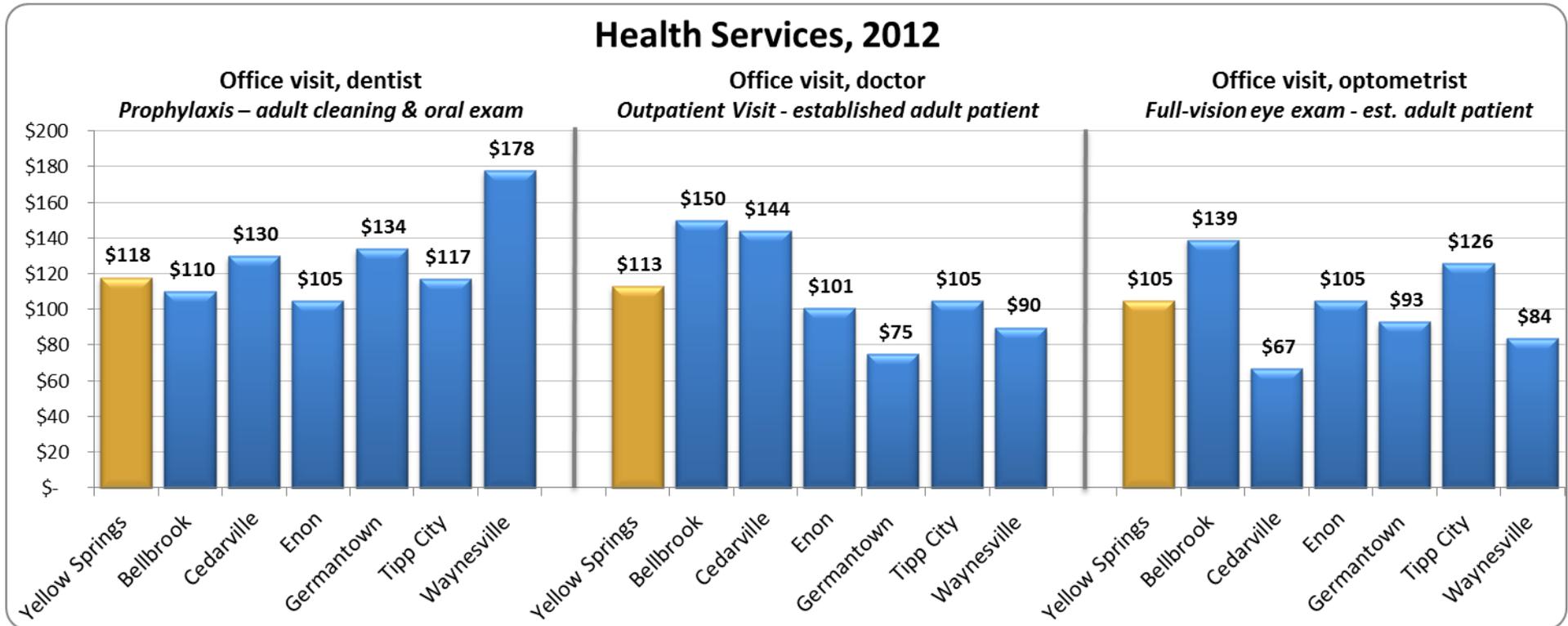
Personal Services – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Barber - Men's Haircut	N/A	N/A	N/A	N/A	\$11	N/A	\$9
Salon - Men's Haircut	\$28	\$24	\$12	\$17	\$13	\$15	\$15
Salon - Women's Wet Cut & Style	\$30	\$29	\$18	\$27	\$26	\$23	\$16

Source: barbers & stylists – where more than service provider responded, the average price for service is presented

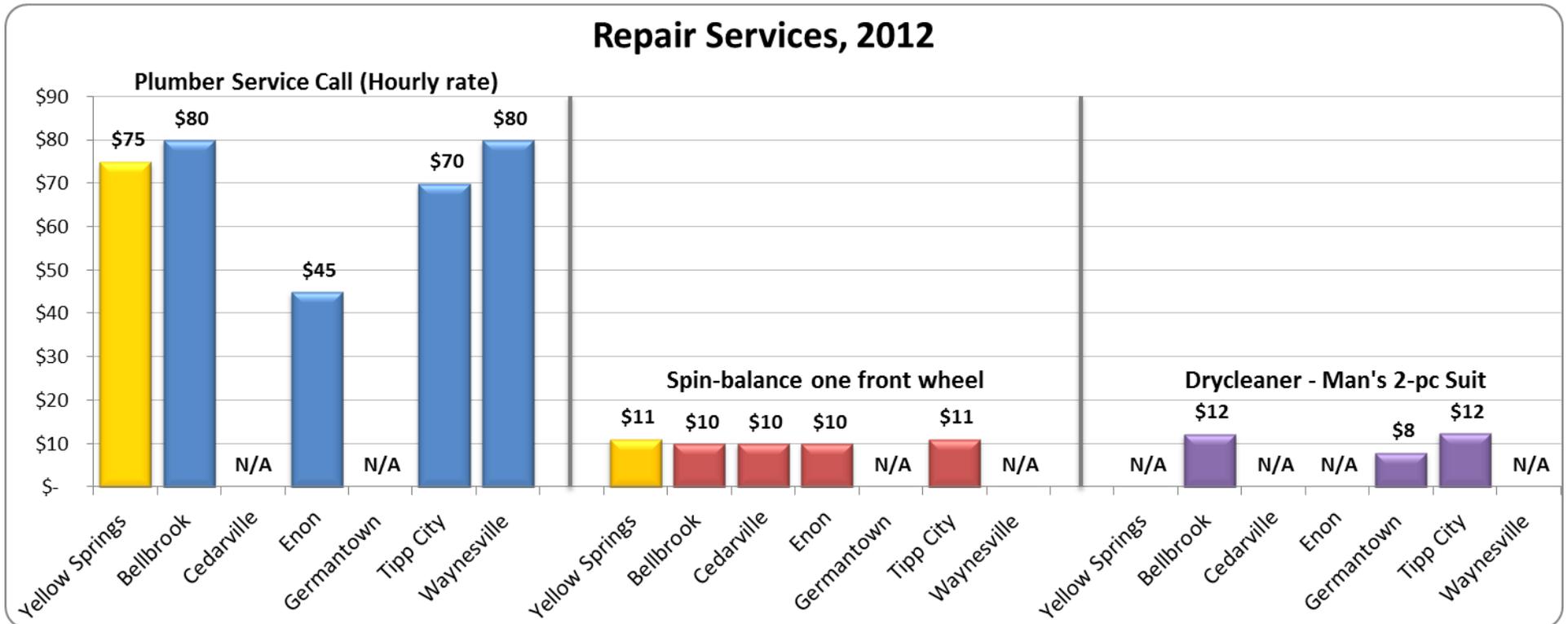
Health Services – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Office Visit, Doctor - AMA procedure 99213 for established patient	\$113	\$150	\$144	\$101	\$75	\$105	\$90
Office Visit, Dentist - ADA procedure 1110 & 0120 for est. client	\$118	\$110	\$130	\$105	\$134	\$117	\$178
Optometrist, Eye Exam	\$105	\$139	\$67	\$105	\$93	\$126	\$84

Source: Local medical and dental practices. Companies Identified by YP.com

Repair Services – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Plumber Service Call (Hourly rate)	\$75.00	\$80.00	No listed svc	\$45.00	No listed svc	\$70.00	\$80.00
Spin-balance one front wheel	\$11.00	\$10.00	\$10.00	\$10.00	Svc not avail	\$11.00	Svc not avail
Drycleaner - Man's 2-pc Suit	No listed svc	\$12.20	No listed svc	No listed svc	\$7.90	\$12.38	No listed svc

Source: Local Service Providers

Section 2D: 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

- Ribeye 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 – 5-6 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

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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

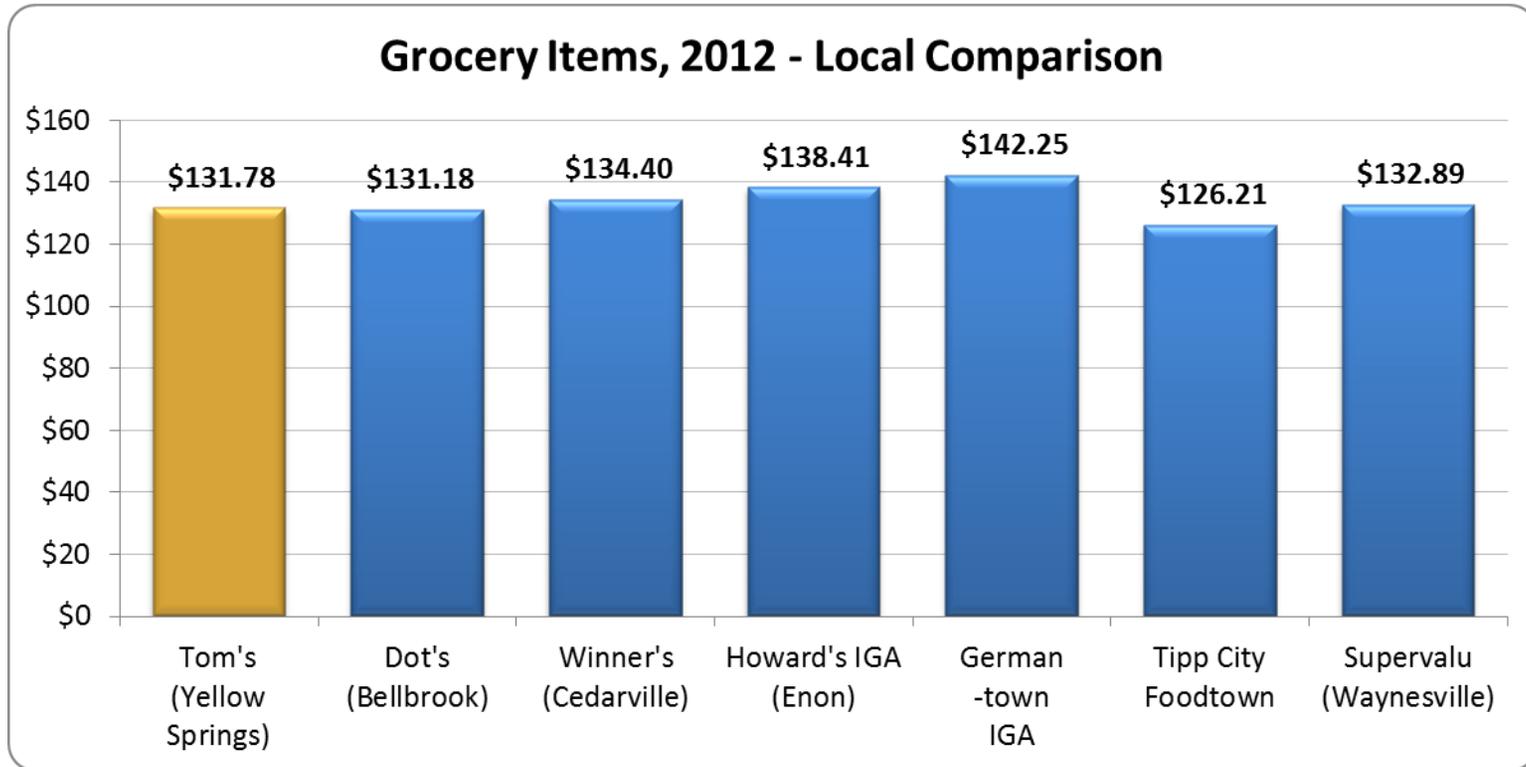
- Cigarettes - carton, Winston, King-size

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

The price per pound of t-bone steak could not be collected from either Tom's Market in Yellow Springs or Winner's Village Market in Cedarville because both markets have discontinued stocking this cut of beef, citing low sales volume and for that reason t-bone steak has not been calculated into the grocery items local comparison total.

Commodities, Grocery Items – Local Comparison



Price Report	Tom's (Yellow Springs)	Dot's (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	Germantown IGA	Tipp City Foodtown	Supervalu (Waynesville)
Grocery Total	\$131.78	\$131.18	\$134.40	\$138.41	\$142.25	\$126.21	\$132.89

Source: Local Grocery Stores
See Appendix for more detail

Appendix A: 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

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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

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

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Table 14: Number of Properties by Property Class

Table 15: Total Acres by Property Class - Local Comparison

Table 16: Appraised Value by Property Class – Local Comparison

Table 17: Assessed Value by Property Class – Local Comparison

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Table 1: Occupation

Yellow Springs									
	1980	%	1990	%		2000	%	2010	%
Total employed 16+	2,118	100.0	2,189	100.0	Total employed 16+	1,917	100.1	1,723	100.0
<u>OCCUPATION</u>					<u>OCCUPATION</u>				
Management & Professional Service	1,014	47.9	1,295	59.2	Management & Professional Service	1,155	60.3	928	53.9
Technical, Sales & Admin. Support	212	10.0	229	10.5	Sales and Office	239	12.5	208	12.1
Farming, etc.	526	24.8	427	19.5	Farming, Fishing, & Forestry	280	14.6	366	21.2
Production, Craft, Repair	32	1.5	15	0.7	Construction, Extraction, Maint.	12	0.6	22	1.3
Operate, Fabricate	150	7.1	120	5.5	Production, Transport., Material Moving	72	3.8	64	3.7
	184	8.7	103	4.7		159	8.3	135	7.8

Ohio									
	1980	%	1990	%		2000	%	2010	%
Total employed 16+	4,558,442	100.0	4,931,357	100.0	Total employed 16+	5,402,175	100.0	5,369,857	100.0
<u>OCCUPATION</u>					<u>OCCUPATION</u>				
Management & Professional Service	973,015	21.3	1,222,792	24.8	Management & Professional Service	1,672,257	31.0	1,794,193	33.4
Technical, Sales & Admin. Support	580,678	12.7	647,427	13.1	Sales and Office	786,725	14.6	916,733	17.1
Farming, etc.	1,318,331	28.9	1,528,016	31.0	Farming, Fishing, & Forestry	1,423,755	26.4	1,357,545	25.3
Production, Craft, Repair	81,224	1.8	82,076	1.7	Construction, Extraction, Maint.	18,627	0.3	17,830	0.3
Operate, Fabricate	604,795	13.3	569,771	11.6	Production, Transport., Material Moving	471,714	8.7	424,956	7.9
	1,000,399	21.9	881,275	17.9		1,029,097	19.0	858,600	16.0

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United States									
	1980	%	1990	%		2000	%	2010	%
Total employed 16+	97,639,355	100.0	115,681,202	100.0	Total employed 16+	129,721,512	99.9	141,833,331	100.0
<u>OCCUPATION</u>					<u>OCCUPATION</u>				
Management & Professional Service	22,151,648	22.7	30,533,582	26.4	Management & Professional Service	43,646,731	33.6	50,034,578	35.3
Technical, Sales & Admin. Support	12,629,425	12.9	15,295,917	13.2	Sales and Office	19,276,947	14.9	24,281,015	17.1
Farming, etc.	29,593,506	30.3	36,718,398	31.7	Farming, Fishing, & Forestry	34,621,390	26.7	36,000,118	25.4
Production, Craft, Repair	2,811,258	2.9	2,839,010	2.5	Construction, Extraction, Maint.	951,810	0.7	1,011,461	0.7
Operate, Fabricate	12,594,175	12.9	13,097,963	11.3	Production, Transport., Material Moving	12,256,138	9.4	12,928,812	9.1
	17,859,343	18.3	17,196,332	14.9		18,968,496	14.6	17,577,347	12.4

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census &, 2006-2010 American Community Survey

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

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Table 2: Income

		Yellow Springs									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Households		984	100.0	1,534	100.0	1,574	100.0	1,559	100.0	1,672	100.0
INCOME											
Less than \$15,000		588	59.8	661	43.1	328	20.8	155	9.9	195	12.7
\$15,000 to \$49,999		379	38.5	778	50.7	791	50.3	588	37.7	462	30.3
\$50,000 +		17	1.7	95	6.2	455	28.9	816	52.3	867	0.60
Median Hshld Income		\$ 13,476		\$ 18,485		\$ 32,500		\$ 51,984		\$ 56,000	
Per Capita Income		\$ 3,773		\$ 8,497		\$ 17,019		\$ 27,062		\$ 32,886	

		Ohio									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Households		2,691,130	100.0	3,834,529	100.0	4,089,312	100.0	4,446,621	100.0	4,552,270	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	640,679	14.1
\$15,000 to \$49,999		**		2,095,865	54.7	2,204,416	53.9	1,968,268	44.3	1,746,587	38.3
\$50,000 +		**		144,302	3.8	858,604	21.0	1,786,283	40.2	2,165,004	0.50
Median Hshld Income		\$ 9,682		\$ 17,754		\$ 28,706		\$ 40,956		\$ 47,358	
Per Capita Income		\$ 2,776		\$ 7,285		\$ 13,461		\$ 21,003		\$ 25,113	

2012 Yellow Springs Cost of Living Report

United States										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Households	63,637,721	100.0	80,467,427	100.0	91,993,582	100.0	105,539,122	99.9	114,235,996	100.0
<u>INCOME</u>										
Less than \$15,000	52,429,593	82.4	35,777,923	44.5	22,347,770	24.3	16,724,456	10.1	14,569,136	12.7
\$15,000 to \$49,999	**		40,997,439	50.9	47,127,322	51.2	44,502,479	39.8	40,517,480	35.4
\$50,000 +	**		3,692,065	4.6	22,518,490	24.5	44,312,388	50.0	59,149,380	0.50
Median Hshld Income	\$ 8,486		\$ 16,841		\$ 30,056		\$ 41,994		\$ 51,914	
Per Capita Income	\$ 3,139		\$ 7,298		\$ 14,420		\$ 21,587		\$ 27,334	

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census &, 2006-2010 American Community Survey

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

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Table 3: Poverty

Yellow Springs										
	1970	%	1980	%	1990	%	2000	%	2010	%
<u>POVERTY</u>										
Persons below poverty level	499	12.1	483	13.0	310	8.6	226	7.0	476	15.1
Ohio										
	1970	%	1980	%	1990	%	2000	%	2010	%
Persons below poverty level	1,041,348	10.0	1,088,962	10.3	1,325,768	12.5	1,170,698	10.6	1,586,292	14.2
United States										
	1970	%	1980	%	1990	%	2000	%	2010	%
Persons below poverty level	27,124,985	13.7	27,392,580	12.4	31,742,864	13.1	33,899,812	12.4	40,917,513	13.8

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census & 2006-2010 American Community Survey

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.

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Table 4: Educational Attainment

Yellow Springs										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0
Total Pop. 25 or older	2,153	100.0	2,333	100.0	2,558	100.0	2,520	100.0	2,530	72.5
EDUCATION										
Less than 16 years	1,235	57.4	1,219	52.3	1,204	47.1	1,035	41.1	1,086	42.9
16 yrs + (BA or +)	918	42.6	1,114	47.7	1,354	52.9	1,485	58.9	1,444	57.1
Ohio										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100
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	7,655,994	66.4
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	5,807,540	75.9
16 yrs + (BA or +)	528,186	9.3	858,963	13.7	1,175,336	17.0	1,563,532	21.1	1,848,454	24.1
United States										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	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	199,726,659	64.7
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	143,999,660	72.1
16 yrs + (BA or +)	11,717,266	10.7	21,558,480	16.2	32,310,253	20.3	44,462,605	24.4	55,726,999	27.9

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census &, 2006-2010 American Community Survey

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

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Table 5: Age

		Yellow Springs									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0
AGE											
Median Age		22.7		29.1		35.6		41.4		48.5	
Under 5		286	6.2	187	4.6	193	4.9	136	3.6	137	3.9
5 to 24		2,255	48.8	1,562	38.3	1,211	30.5	1,086	28.9	725	20.9
25 to 44		1,056	22.8	1,215	29.8	1,232	31.0	884	23.5	717	20.6
45 to 54		453	9.8	441	10.8	441	11.1	634	16.9	524	15.0
55 to 59		153	3.3	210	5.2	193	4.9	215	5.7	352	10.1
60 to 64		109	2.4	122	3.0	205	5.2	175	4.7	280	8.0
65 +		312	6.7	340	8.3	498	12.5	631	16.8	752	21.6

		Ohio									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0	11,536,504	100.0
AGE											
Median Age		27.7		29.9		33.3		36.2		40.0	
Under 5		921,030	8.6	787,150	7.3	785,149	7.2	754,930	6.6	720,856	6.2
5 to 24		4,032,249	37.9	3,720,703	34.5	3,151,013	29.0	3,189,431	28.1	3,109,386	26.9
25 to 44		2,514,763	23.6	2,923,199	27.1	3,411,043	31.4	3,325,210	29.3	2,889,790	25.0
45 to 54		1,245,079	11.7	1,126,607	10.4	1,113,443	10.3	1,566,384	13.8	1,742,191	15.1
55 to 59		512,314	4.8	581,948	5.4	482,526	4.4	553,174	4.9	786,857	6.8
60 to 64		428,888	4.0	488,563	4.5	496,980	4.6	455,732	4.0	665,409	5.8
65 +		997,694	9.4	1,169,460	10.8	1,406,961	13.0	1,507,757	13.3	1,622,015	14.1

2012 Yellow Springs Cost of Living Report

		United States									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0	308,745,538	100.0
AGE											
Median Age		28.1		30.0		32.9		35.3		38.5	
Under 5		17,154,337	8.4	16,348,254	7.2	18,354,443	7.4	19,175,798	6.8	20,201,362	6.5
5 to 24		76,187,084	37.5	77,428,913	34.2	71,987,755	28.9	80,261,468	28.5	84,652,193	27.4
25 to 44		47,995,234	23.6	62,716,549	27.7	80,754,835	32.5	85,040,251	30.2	82,134,554	26.6
45 to 54		23,219,957	11.4	22,799,787	10.1	25,223,086	10.1	37,677,952	13.4	45,006,716	14.6
55 to 59		9,973,028	4.9	11,615,254	5.1	10,531,756	4.2	13,469,237	4.8	19,664,805	6.4
60 to 64		8,616,784	4.2	10,087,621	4.5	10,616,167	4.3	10,805,447	3.8	16,817,924	5.4
65 +		20,065,502	9.9	25,549,427	11.3	31,241,831	12.6	34,991,753	12.4	40,267,984	13.0

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

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Table 6: Gender

Yellow Springs										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0
<u>GENDER</u>										
Male	2,311	50.0	1,904	46.7	1,832	46.1	1,672	44.5	1,603	46.0
Female	2,313	50.0	2,173	53.3	2,141	53.9	2,089	55.5	1,884	54.0
Ohio										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100
<u>GENDER</u>										
Male	5,163,373	48.5	5,217,137	48.3	5,226,340	48.2	5,512,262	48.6	5,632,156	48.8
Female	5,488,644	51.5	5,580,493	51.7	5,620,775	51.8	5,840,878	51.4	5,904,348	51.2
United States										
	1970	%	1980	%	1990	%	2000	%	2010	%
Total Population	203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100.0
<u>GENDER</u>										
Male	98,912,192	48.7	110,053,161	48.6	121,239,418	48.7	138,053,563	49.1	151,781,326	49.2
Female	104,299,734	51.3	116,492,644	51.4	127,470,455	51.3	143,368,343	50.9	156,964,212	50.8

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

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Table 7: Racial Diversity

Yellow Springs											
	1970	%	1980	%	1990	%	2000	%	2010	%	
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0	
<u>RACE</u>											
White	3,337	72.2	2,984	73.2	2,965	74.6	2,880	76.6	2,725	78.1	
People of Color	1,287	27.8	1,093	26.8	1,008	25.4	881	23.4	762	21.9	
African American	1,213	26.2	955	23.4	890	22.4	563	15.0	417	12.0	
Two or more races	*		*		*		216	5.7	203	5.8	
All Other	74	1.6	138	3.4	118	3.0	102	2.7	142	4.1	
Ohio											
	1970	%	1980	%	1990	%	2000	%	2010	%	
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100.0	
<u>RACE</u>											
White	9,646,997	90.6	9,597,458	88.9	9,521,756	87.8	9,645,453	85.0	9,539,437	82.7	
People of Color	1,005,020	9.4	1,200,172	11.1	1,325,359	12.2	1,707,687	15.0	1,997,067	17.3	
African American	970,477	9.1	1,076,748	10.0	1,154,826	10.6	1,301,307	11.5	1,407,681	12.2	
Two or more races	*		*		*		157,885	1.4	219,767	1.9	
All Other	34,543	0.3	123,424	1.1	170,533	1.6	248,495	2.2	369,619	3.2	

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		United States									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100.0
<u>RACE</u>											
White		177,748,975	87.5	188,371,622	83.1	199,686,070	80.3	211,460,626	75.1	223,553,265	72.4
People of Color		25,462,951	12.5	38,174,183	16.9	49,023,803	19.7	69,961,280	24.9	85,192,273	27.6
African American		22,580,289	11.1	26,495,025	11.7	29,986,060	12.1	34,658,190	12.3	38,929,319	12.6
Two or more races		*		*		*		6,826,228	2.4	8,265,318	2.7
All Other		2,882,662	1.4	11,679,158	5.2	19,037,743	7.7	28,476,862	10.1	37,997,636	12.3

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

* Not Applicable

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Table 8: Household Size

		Yellow Springs									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0
<u>GROUP QUARTERS</u>											
Institutionalized		**	**	**	**	65	1.6	71	1.9	71	2.0
<u>HOUSEHOLDS</u>											
Total Households		1,415		1,534		1,592		1,587		1,672	
Persons Per Household		2.84		2.43		2.26		2.11		2.04	

		Ohio									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100
<u>GROUP QUARTERS</u>											
Institutionalized		**	**	**	**	152,331	1.4	172,368	1.5	306,266	2.7
<u>HOUSEHOLDS</u>											
Total Households		3,289,432		3,833,828		4,087,546		4,445,773		4,603,435	
Persons Per Household		3.16		2.76		2.59		2.49		2.44	

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		United States									
		1970	%	1980	%	1990	%	2000	%	2010	%
Total Population		203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100.0
<u>GROUP QUARTERS</u>											
Institutionalized		**	**	**	**	3,334,018	1.3	4,059,039	1.4	7,987,323	2.6
<u>HOUSEHOLDS</u>											
Total Households		63,449,747		80,389,673		91,947,410		105,480,101		116,716,292	
Persons Per Household		3.11		2.75		2.63		2.59		2.58	

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census

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

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Table 9: Housing Value

		Yellow Springs									
		1970	%	1980	%	1990	%	2000	%	2010	%
<u>MEDIAN HSNG. VALUE</u>		\$ 21,400		\$ 51,000		\$ 78,800		\$ 151,600		\$ 197,400	
Total Housing Units		1,472	100.0	1,604	100.0	1,641	100.0	1,676	100.0	1,805	100.0
<u>OCCUPIED</u>											
Owner-occupied		799	54.3	882	55.0	966	58.9	1,005	60.0	1,074	64.2
Renter-occupied		616	41.8	657	41.0	626	38.1	582	34.7	598	35.8
<u>VACANT</u>											
Seasonal/Migratory		57	3.9	65	4.1	49	3.0	89	5.3	133	7.4
		0		0		2		10		19	

		Ohio									
		1970	%	1980	%	1990	%	2000	%	2010	%
<u>MEDIAN HSNG. VALUE</u>		\$ 17,600		\$ 44,900		\$ 63,500		\$ 103,700		\$ 136,400	
Total Housing Units		3,465,356	100.0	4,108,105	100.0	4,371,945	100.0	4,783,051	100.0	5,127,508	100.0
<u>OCCUPIED</u>											
Owner-occupied		2,226,021	64.2	2,622,919	63.8	2,758,149	63.1	3,072,522	64.2	3,111,054	67.6
Renter-occupied		1,063,411	30.7	1,210,909	29.5	1,329,397	30.4	1,373,251	28.7	1,492,381	32.4
<u>VACANT</u>											
Seasonal/Migratory		175,924	5.1	274,277	6.7	284,399	6.5	337,278	7.1	524,073	10.2
		18,188		30,829		37,324		47,239		58,937	

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		United States									
		1970	%	1980	%	1990	%	2000	%	2,010	%
<u>MEDIAN HSNQ. VALUE</u>		\$ 17,000		\$ 47,200		\$ 79,100		\$ 119,600		\$ 188,400	
Total Housing Units		68,679,030	100.0	88,411,263	100.1	102,263,678	100.0	115,904,641	100.0	131,704,730	100.0
<u>OCCUPIED</u>											
Owner-occupied		39,885,180	58.1	51,794,545	58.6	59,024,811	57.7	69,815,753	60.2	75,986,074	65.1
Renter-occupied		23,564,567	34.3	28,595,128	32.3	32,922,599	32.2	35,664,348	30.8	40,730,218	34.9
<u>VACANT</u>											
		5,229,283	7.6	6,303,150	9.2	10,316,268	10.1	10,424,540	9.0	14,988,438	11.4
Seasonal/Migratory		1,022,464		1,718,440		3,081,923		3,578,718		4,673,459	

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010 Decennial Census &, 2006-2010 American Community Survey

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Table 10: Housing Costs

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	\$715.00	\$889.00	\$518.00	\$531.00	\$592.00	\$679.00	\$808.00
Mortgage, median monthly payment	\$1,477.00	\$1,463.00	\$1,153.00	\$1,152.00	\$1,366.00	\$1,391.00	\$1,465.00
Median housing value	\$197,400.00	\$162,600.00	\$136,600.00	\$146,200.00	\$130,200.00	\$154,800.00	\$161,200.00
Utilities							
Water and Sewer rates (1)	\$128.40	\$154.91	\$147.60	\$88.60	\$134.00	\$73.20	\$104.88
Solid Waste Collection (2)	\$12.40	\$16.00	\$13.67	\$21.49	\$12.05	\$22.09	\$12.00
Electric utility cost (3)	\$104.64	\$116.19	\$116.19	\$101.20	\$116.19	\$89.38	\$116.19

Housing Source: U.S. Census Bureau, 2006-2010 American Community Survey

Utility Sources:

(1) Annual Water & Sewer Rate Survey, City of Oakwood, 2010

(2) Rumpke Waste Removal & Recycling & the Cities of Tipp City, Waynesville, Bellbrook, 2012

(3) U.S. Energy & Information Administration, 2010

* Septic Sewers

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Table 11: Taxes

City/Village County	Yellow Springs Greene	Bellbrook Greene	Cedarville Greene	Enon Clark	Germantown Montgomery	Tipp City Miami	Waynesville Warren
School District	Yellow Springs EVSD	Bellbrook- Sugarcreek LSD	Cedar Cliff LSD	Mad River - Green LSD	Valley View LSD	Tipp City EVSD	Wayne LSD
<u>Property Taxes (Millage)</u>							
Local Schools*	63.70	67.65	41.70	41.45	32.36	49.18	51.13
Other Purposes	31.90	37.10	30.00	33.07	38.86 48.36	15.24 21.26	29.58
Total Rate	95.60	104.75	71.70	74.52	71.22 80.72	64.42 70.44	80.71
Effective Rate**	61.17	74.61	55.04	62.57	59.99 66.14	50.24 39.74	64.09
<u>Income Taxes (Percent)</u>							
School	1.00	0.00	1.25	0.00	1.25	0.00	0.00
Municipal	1.50	0.00	1.00	0.00	1.25	1.50	1.00
<u>Sales Tax (Percent)</u>							
State & Local	6.50	6.50	6.50	7.00	7.00	6.75	6.50

Source: Ohio Department of Taxation

ASSUMPTIONS:

- * Local Schools Rates do not include JVS Millage.
- ** Effective Rate stated is for Residential & Agricultural

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Table 12: Services

Price Report Comparison Area: Miscellaneous Goods & Services	Yellow Springs \$ Price	Bellbrook \$ Price	Cedarville \$ Price	Enon \$ Price	Germantown \$ Price	Tipp City \$ Price	Waynesville \$ Price
<u>Personal Services</u>							
Haircut - men's barbershop haircut, no styling	N/A**	N/A**	N/A**	N/A**	\$11.00	N/A**	\$9.00
Salon - men's haircut	\$28.00	\$24.00	\$12.00	\$17.00	\$13.00	\$15.00	\$15.00
Beauty shop - Woman's shampoo, trim and blow-dry	\$30.00	\$29.00	\$18.00	\$27.00	\$26.00	\$23.00	\$16.00
Dry cleaning - Men's two-piece suit	N/A**	\$12.20	N/A**	N/A**	\$7.90	\$12.38	N/A**
<u>Maintenance Repair</u>							
Auto maintenance - Ave. Price to computer - or spin-balance one front wheel	N/A	\$10.00	\$10.00	\$10.00	N/A	\$11.00	N/A
Plumber - Service call	\$75.00	\$80.00	N/A**	\$45.00	N/A**	\$70.00	\$80.00
<u>Health Services</u>							
Office Visit, Doctor - AMA procedure 99213 for established patient	\$113.00	\$150.00	\$144.00	\$101.00	\$75.00	\$105.00	\$90.00
Office Visit, Dentist - ADA procedure 1110 & 0120 for established patient	\$118.00	\$110.00	\$130.00	\$105.00	\$134.00	\$117.00	\$178.00
Optometrist, Eye Exam	\$105.00	\$139.00	\$67.00	\$105.00	\$93.00	\$126.00	\$84.00

Source: Companies Identified by YP.com

N/A** no business listed in document packet

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

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Table 13: Grocery

Price Report	United States	Tom's (Yellow Springs)	Dot's (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	German -town IGA	Tipp City Foodtown	Supervalu (Waynesville)
Grocery Total	N/A	\$131.78	\$131.18	\$134.40	\$138.41	\$142.25	\$126.21	\$132.89
Meats								
Ribeye steak - price per pound	N/A	\$7.99	\$8.99	\$5.00	\$10.99	\$7.99	\$6.99	\$7.59
Ground beef or hamburger - price per pound: lowest price	\$3.15	\$2.69	\$2.59	\$2.99	\$3.49	\$2.79	\$3.29	\$2.60
Sausage - price per pound; Jimmy Dean or Hillshire Farms, 100% pork	\$3.80	\$5.45	\$3.85	\$3.99	\$4.49	\$3.99	\$3.95	\$4.29
Frying Chicken - price per pound; whole fryer	\$1.19	\$1.69	\$1.49	\$1.29	\$1.29	\$1.69	\$0.89	\$0.98
Chunk light tuna – 6 to 7 oz can, Star-Kist or Chicken of the Sea	\$0.92	\$0.99	\$0.99	\$2.05	\$1.09	\$1.09	\$0.99	\$0.99
Dairy Products								
Whole Milk - half gallon carton	\$2.31	\$1.89	\$1.99	\$2.39	\$2.69	\$2.49	\$1.99	\$1.99
Eggs - One dozen; Grade A, Large	\$1.61	\$1.79	\$1.49	\$0.97	\$1.49	\$1.49	\$1.39	\$1.79
Margarine - One pound, sticks, Country Crock or Parkay	\$0.99	\$1.19	\$1.95	\$1.35	\$2.19	\$1.79	\$1.79	\$0.99
Parmesan Cheese, grated - 8 oz. Canister, Kraft	\$3.67	\$3.49	\$3.49	\$3.49	\$3.49	\$4.49	\$3.49	\$3.49
Produce								
Potatoes - 10 lbs; white or red	\$3.25	\$4.56	\$4.99	\$6.58	\$5.77	\$4.99	\$4.99	\$4.99
Bananas - price per pound	\$0.59	\$0.59	\$0.59	\$0.59	\$0.59	\$0.69	\$0.69	\$0.69
Iceberg Lettuce - head; approx. 1.25 pounds	\$1.36	\$1.29	\$0.99	\$1.69	\$1.59	\$1.59	\$1.59	\$1.69
Bakery Items - Bread, white - 24 oz loaf, lowest price	\$1.45	\$1.99	\$1.49	\$2.00	\$1.99	\$1.49	\$1.59	\$1.49
Tobacco								
Cigarettes - carton, Winston, King-size		\$49.50	\$51.90	\$48.25	\$50.18	\$55.32	\$49.00	\$52.00
Miscellaneous Grocery								
Coffee, Vacuum-packed - 11.5 oz can; Maxwell House, Hills Brothers or Folgers	\$4.82	\$5.09	\$4.89	\$5.24	\$5.79	\$4.89	\$4.75	\$5.29
Sugar - 5 pound sack, cane or beet, lowest price	\$2.46	\$4.09	\$3.25	\$4.09	\$4.29	\$3.59	\$2.59	\$4.05
Corn Flakes - 18 oz Kellogg's or Post Toasties	\$3.57	\$3.29	\$4.19	\$4.39	\$3.19	\$3.99	\$3.75	\$3.55
Sweet Peas - 15 oz can, Del Monte or Green Giant	\$1.12	\$1.35	\$1.55	\$1.69	\$1.29	\$1.49	\$1.45	\$1.35
Tomatoes - 14.5 oz can, Hunts or Del Monte		\$1.45	\$1.19	\$1.75	\$1.79	\$1.59	\$1.19	\$1.29
Peaches - 29 oz can Libby's, Hunts or Del Monte	\$2.27	\$2.39	\$2.45	\$2.65	\$2.29	\$2.49	\$2.35	\$2.59

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Price Report	United States	Tom's (Yellow Springs)	Dot's (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	German -town IGA	Tipp City Foodtown	Supervalu (Waynesville)
Facial tissues - 175 count box; Kleenex Brand	\$1.90	\$2.09	\$2.09	\$2.29	\$2.19	\$2.21	\$2.25	\$1.89
Dishwashing Powder 60 oz Cascade dishwashing powder	\$5.28	\$4.29	\$4.19	\$4.69	\$4.69	\$4.39	\$4.39	\$4.29
Shortening - 3 pound can, all-vegetable, Crisco	N/A	\$5.99	\$5.99	\$6.19	\$5.79	\$5.89	\$5.55	\$5.99
Frozen Orange Juice - 12 oz can, Minute Maid	\$3.26	\$2.49	\$2.45	\$2.79	\$2.39	\$2.69	\$2.39	\$2.49
Frozen Corn - 16 oz, whole kernel, lowest price	\$1.39	\$1.85	\$0.99	\$1.79	\$1.89	\$1.59	\$1.39	\$1.85
Baby Food - 4-4.5 oz jar; strained fruit or vegetable, lowest price	N/A	\$1.09	\$0.79	\$0.75	\$0.55	\$0.69	\$0.65	\$0.57
Soft Drink - 2 liter Coca Cola, excluding any deposit	\$1.54	\$1.89	\$1.50	\$1.99	\$1.89	\$1.89	\$1.79	\$1.89
Toothpaste - 6 - 7 oz Crest or Colgate	\$2.45	\$2.75	\$1.69	\$3.49	\$1.87	\$3.09	\$2.55	\$2.75
Shampoo - 15 oz bottle, Suave	\$0.99	\$1.29	\$2.59	\$2.99	\$2.29	\$1.99	\$1.95	\$2.19
Antibiotic ointment - 1/2 oz tube; Neosporin	N/A	\$5.29	\$4.59	\$4.99	\$4.89	\$7.89	\$4.59	\$5.29

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Table 14: Number of Properties by Property Class

Property by Class (Properties)	Yellow Springs		Bellbrook		Cedarville		Enon		Germantown		Tipp City		Waynesville	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
Total	2,373	100.0	3,024	100.0	894	100.0	1,118	100.0	2,639	100.0	4,112	100.0	1,185	100.0
Not classified	15	0.6	8	0.3	10	1.1	-	0.0	-	0.0	-	0.0	-	0.0
Taxable agricultural real property	4	0.2	8	0.3	3	0.3	3	0.3	57	2.2	31	0.8	12	1.0
Taxable mineral lands and rights	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Taxable industrial real property	15	0.6	3	0.1	1	0.1	-	0.0	5	0.2	110	2.7	1	0.1
Taxable commercial real property	225	9.5	108	3.6	87	9.7	78	7.0	183	6.9	327	8.0	146	12.3
Taxable residential real property	1,999	84.2	2,802	92.7	666	74.5	1,000	89.4	2,290	86.8	3,460	84.1	956	80.7
Exempt real property	115	4.8	95	3.1	127	14.2	35	3.1	100	3.8	175	4.3	58	4.9
Special tax abatements for improvements	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Public Utilities	-	0.0	-	0.0	-	0.0	2	0.2	4	0.2	9	0.2	12	1.0

Source: County Auditor Data Files

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Table 15: Total Acres by Property Class - Local Comparison

Property by Class (Acres)	Yellow Springs		Bellbrook		Cedarville		Enon		Germantown		Tipp City		Waynesville	
	Acres	%	Acres	%	Acres	%	Acres	%	Acres	%	Acres	%	Acres	%
Total	647	100.0	679	100.0	670	100.0	492	100.0	2,312	100.0	4,015	100.0	1,177	100.0
Not classified	-	0.0	2	0.3	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Taxable agricultural real property	108	16.7	141	20.8	64	9.5	57	11.6	959	41.5	1,063	26.5	631	53.6
Taxable mineral lands and rights	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Taxable industrial real property	33	5.2	8	1.2	13	1.9	-	0.0	28	1.2	522	13.0	1	0.1
Taxable commercial real property	187	28.9	85	12.5	19	2.8	19	3.9	127	5.5	621	15.5	79	6.7
Taxable residential real property	181	28.0	244	35.9	51	7.7	339	68.9	1,012	43.8	1,161	28.9	218	18.5
Exempt real property	137	21.2	199	29.3	523	78.1	77	15.7	186	8.1	649	16.2	248	21.1
Special tax abatements for improvements	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0
Public Utilities	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0	-	0.0

Source: County Auditor Data Files

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Table 16: Appraised Value by Property Class – Local Comparison

Property by Class (Appraised Total)	Yellow Springs		Bellbrook		Cedarville		Enon	
	\$	%	\$	%	\$	%	\$	%
Total	358,336,280	100.0	495,031,230	100.0	229,450,460	100.0	153,878,670	100.0
Not classified	-	0.0	-	0.0	-	0.0	-	0.0
Taxable agricultural real property	1,807,030	0.5	2,134,800	0.4	242,270	0.1	123,940	0.1
Taxable mineral lands and rights	-	0.0	-	0.0	-	0.0	-	0.0
Taxable industrial real property	7,373,500	2.1	216,400	0.0	533,520	0.2	-	0.0
Taxable commercial real property	44,917,010	12.5	33,800,170	6.8	9,724,500	4.2	19,163,510	12.5
Taxable residential real property	254,313,620	71.0	429,483,250	86.8	54,671,240	23.8	122,000,000	79.3
Exempt real property	49,925,120	13.9	29,396,610	5.9	164,278,930	71.6	12,521,800	8.1
Special tax abatements for improvements	-	0.0	-	0.0	-	0.0	-	0.0
Public Utilities	-	0.0	-	0.0	-	0.0	69,420	0.0

Property by Class (Appraised Total)	Germantown		Tipp City		Waynesville	
	\$	%	\$	%	\$	%
Total	284,556,790	100.0	855,872,530	100.0	182,171,410	100.0
Not classified	-	0.0	-	0.0	-	0.0
Taxable agricultural real property	2,934,440	1.0	2,280,550	0.3	5,507,890	3.0
Taxable mineral lands and rights	-	0.0	-	0.0	-	0.0
Taxable industrial real property	2,991,690	1.1	102,412,660	12.0	132,030	0.1
Taxable commercial real property	27,938,540	9.8	125,858,680	14.7	27,332,900	15.0
Taxable residential real property	232,640,180	81.8	526,358,390	61.5	123,578,930	67.8
Exempt real property	18,051,940	6.3	83,369,800	9.7	25,619,660	14.1
Special tax abatements for improvements	-	0.0	-	0.0	-	0.0
Public Utilities	-	0.0	15,592,450	1.8	-	0.0

Source: County Auditor Data Files

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Table 17: Assessed Value by Property Class – Local Comparison

Property by Class (Assessed Total)	Yellow Springs		Bellbrook		Cedarville		Enon	
	\$	%	\$	%	\$	%	\$	%
Total	125,419,240	100.0%	173,262,610	100.0%	80,308,080	100.0%	54,006,140	100.0%
Not classified	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Taxable agricultural real property	632,470	0.5%	747,190	0.4%	84,790	0.1%	43,370	0.1%
Taxable mineral lands and rights	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Taxable industrial real property	2,580,730	2.1%	75,740	0.0%	186,730	0.2%	-	0.0%
Taxable commercial real property	15,721,080	12.5%	11,830,130	6.8%	3,403,600	4.2%	6,707,260	12.4%
Taxable residential real property	89,011,130	71.0%	150,320,700	86.8%	19,135,220	23.8%	42,848,510	79.3%
Exempt real property	17,473,830	13.9%	10,288,850	5.9%	57,497,740	71.6%	4,382,700	8.1%
Special tax abatements for improvements	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Public Utilities	-	0.0%	-	0.0%	-	0.0%	24,300	0.0%

Property by Class (Assessed Total)	Germantown		Tipp City		Waynesville	
	\$	%	\$	%	\$	%
Total	100,858,910	100.0%	304,283,780	100.0%	62,233,500	100.0%
Not classified	-	0.0%	-	0.0%	-	0.0%
Taxable agricultural real property	1,027,060	1.0%	2,312,880	0.8%	400,320	0.6%
Taxable mineral lands and rights	-	0.0%	-	0.0%	-	0.0%
Taxable industrial real property	1,047,080	1.0%	35,952,080	11.8%	46,220	0.1%
Taxable commercial real property	9,778,630	9.7%	46,591,670	15.3%	9,566,770	15.4%
Taxable residential real property	81,425,300	80.7%	184,789,800	60.7%	43,253,200	69.5%
Exempt real property	6,318,210	6.3%	29,179,990	9.6%	8,966,990	14.4%
Special tax abatements for improvements	-	0.0%	-	0.0%	-	0.0%
Public Utilities	1,262,630	1.3%	5,457,360	1.8%	-	0.0%

Source: County Auditor Data Files

Appendix B: Choosing Comparable 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.

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Figure 2: Communities Screened for Comparison

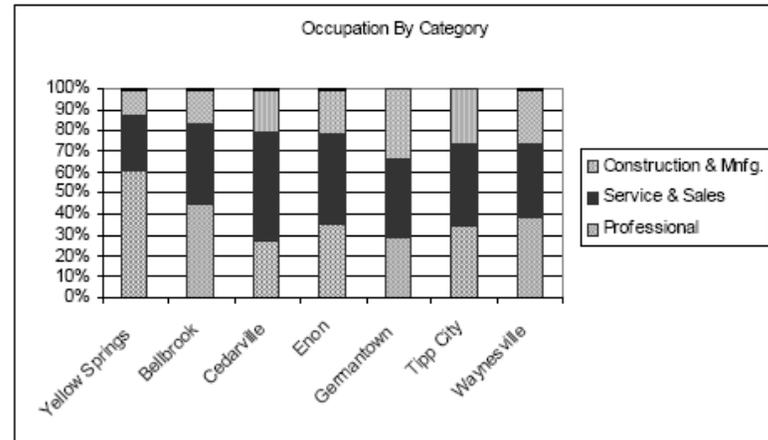
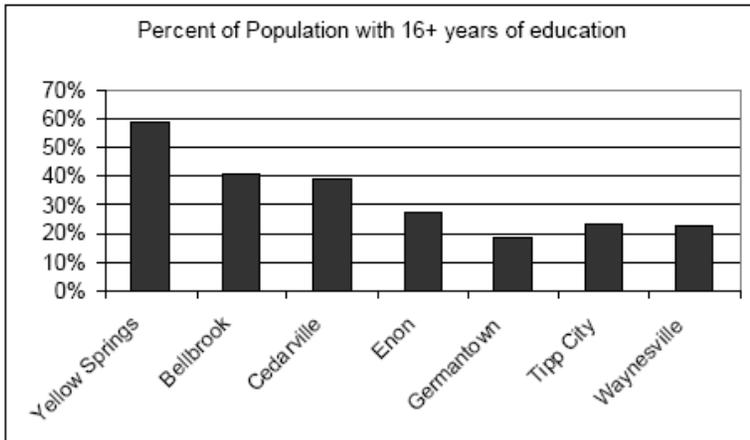
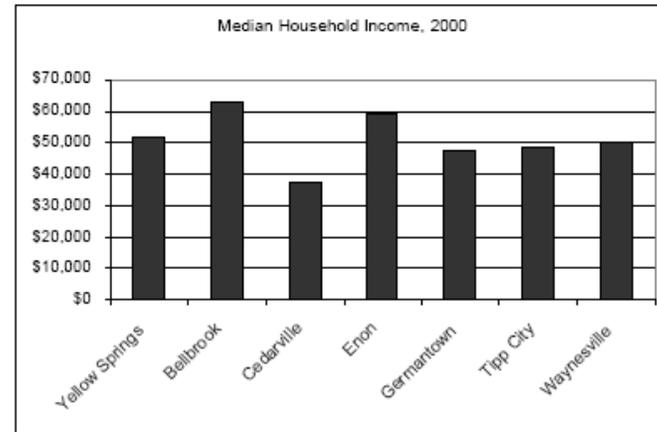
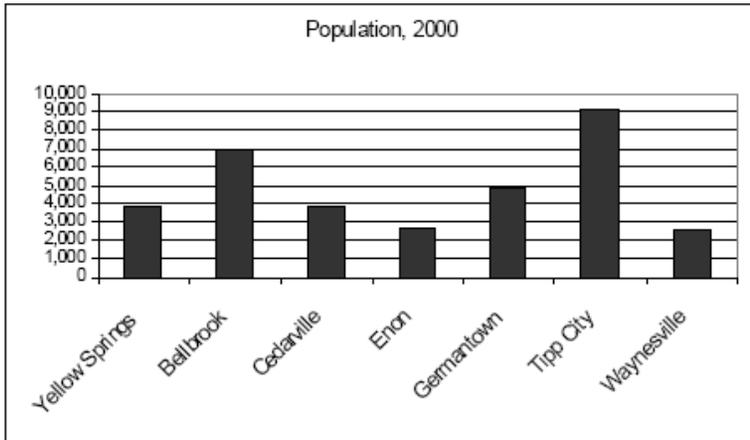
COMMUNITY	POPULATION	COUNTY	MEDIAN HOUSEHOLD INCOME	MEDIAN HOUSING VALUE	EDUCATIONAL ¹ ATTAINMENT		Management, ² Professional, and Related Occupations	Service/Sales Occupations	Farming Occupations	Construction/Production Occupations
					%HS/GED+	%BA+				
BELLBROOK	7,009	GREENE	\$62,794	\$131,200	93.8	40.6	45.20%	38.40%	0.40%	16.7%
BROOKVILLE	5,289	MONT.	\$39,583	\$97,800	83.9	18.6	26.20%	40.90%	0.00%	32.9%
CARLISLE	5,121	WARREN	\$45,446	\$109,100	74.8	6.9	20.10%	39.80%	0.00%	40.1%
CEDARVILLE	3,828	GREENE	\$37,200	\$95,000	89.5	38.9	27.70%	61.50%	0.40%	10.3%
EATON	8,133	PREBLE	\$37,231	\$93,000	79.5	10.3	24.20%	35.40%	0.50%	40.0%
ENON	2,638	CLARK	\$58,966	\$125,700	90.9	27.1	35.20%	43.40%	0.00%	21.4%
GERMANTOWN	4,884	MONT.	\$47,179	\$99,700	86.1	18.7	29.10%	37.00%	0.00%	33.9%
LONDON	8,771	MADISON	\$35,641	\$88,700	76.3	14.7	29.40%	41.80%	0.00%	28.8%
NEW CARLISLE	5,735	CLARK	\$39,081	\$84,500	82.1	12.7	21.90%	44.70%	0.90%	32.5%
NEW LEBANON	4,231	MONT.	\$40,801	\$85,000	78.8	4.5	20.30%	33.50%	0.00%	46.2%
TIPP CITY	9,221	MIAMI	\$48,675	\$129,400	89.4	23.2	34.60%	39.30%	0.20%	26.0%
UNION	5,574	MONT.	\$50,471	\$90,700	85.4	13.4	27.60%	42.40%	0.20%	29.8%
WAYNESVILLE	2,558	WARREN	\$50,202	\$127,600	82.5	22.7	38.60%	35.80%	0.50%	25.0%
WEST JEFFERSON	4,331	MADISON	\$41,949	\$90,500	76.2	8.7	18.70%	43.30%	0.20%	37.7%
WEST MILTON	4,645	MIAMI	\$41,905	\$96,900	85.6	14.5	25.70%	40.70%	1.40%	32.2%
YELLOW SPRINGS	3,761	GREENE	\$51,984	\$151,600	95.7	58.9	60.30%	27.10%	0.60%	12.1%
TIPP CITY	9,221	MIAMI	\$48,675	\$129,400	89.4	23.2	34.60%	39.30%	0.20%	16.7%
UNION	5,574	MONT.	\$50,471	\$90,700	85.4	13.4	27.60%	42.40%	0.20%	32.9%

Source: All data from US Bureau of the Census, 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.

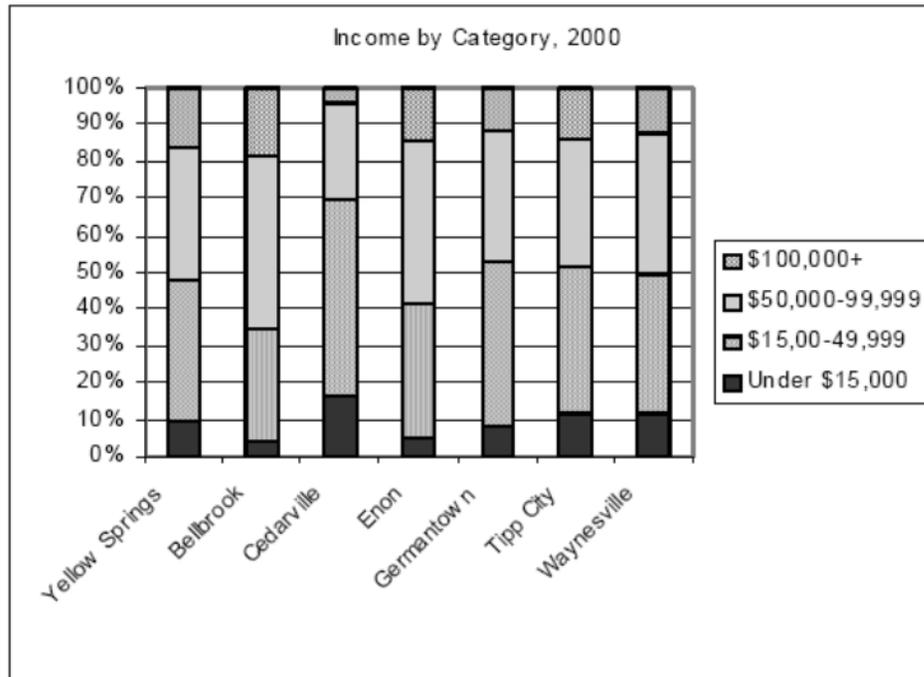
Selection Criteria



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