

# REVIVE!

an economic resiliency strategy



sirpc



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# INTRODUCTION

Just how many unprecedented years can we have, we thought in 2020, as we started to tackle SIRPC's Revive! Economic Resiliency Strategy. Surely things will calm down quickly, we thought.

And then 2021 came, with another roller coaster of life, compliments of the worldwide COVID-19 Pandemic.

And then, of course, 2022, with what is now, in many ways, a new normal.

COVID-19 is here to stay, and is now just one more element to consider as we continue to plan for future economic resilience.

The following strategy – SIRPC Revive! was formulated for the purpose of strengthening the economic resilience of the SIRPC Region.

This project was made possible by the partnership and financial support of the U.S. Economic Development Administration.

Our journey was incredibly enhanced by the long hours and support of SIRPC staff and the project planning team, the leadership and technical support of Purdue Center for Rural Development as a key project partner, and the time and support of our region's organizations, not for profits, local units of government, and individuals way too numerous to mention.

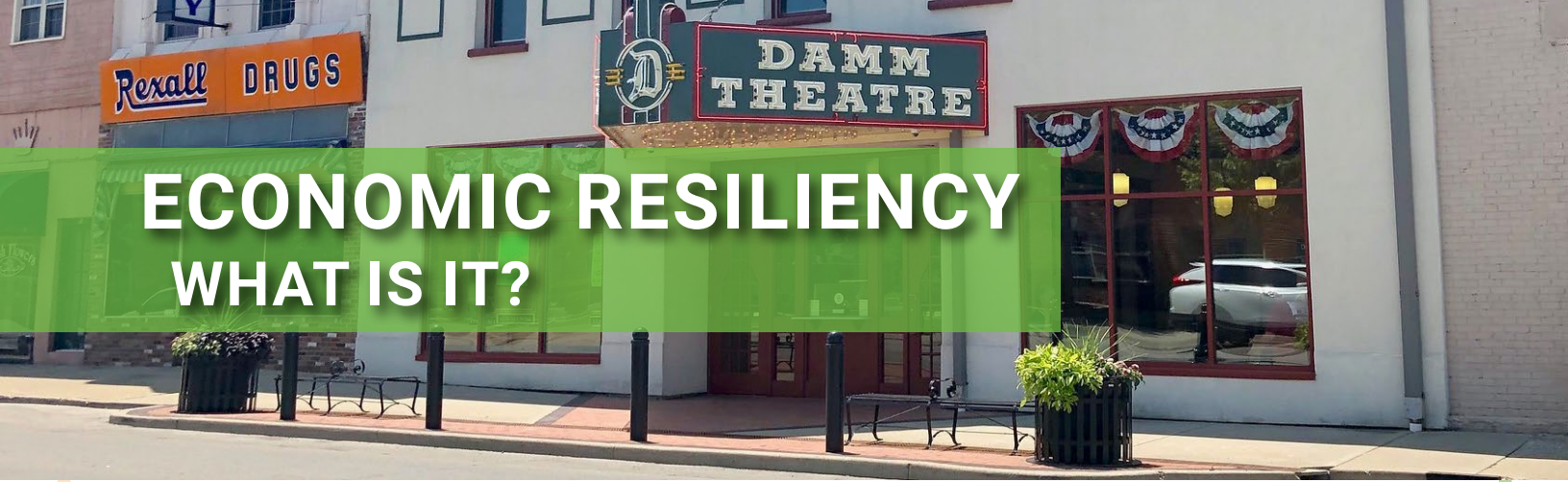
You know who you are, and so do we, and we thank you all.

SIRPC Revive! is a journey to dig deep into what it takes for our regional resiliency.

So, please, join us on this journey.

Read the words. Investigate the data.

But most importantly – look at the goals and objectives. This project is a process, a living document. It will not end when the final version is in your hands.



# ECONOMIC RESILIENCY WHAT IS IT?

After the constitution of the United States was drafted, Benjamin Franklin observed, "...everything seems to promise it will be durable, but in this world, nothing is certain except death and taxes."

A simple statement, in fact, from Mr. Franklin.

In 2020, as we now know, the world was paralyzed by the occurrence of another certainty that challenged all of the resiliency planning that had taken place to that date.

A pandemic.

Most of us had not really planned for that. Most economic resiliency planning efforts completed to that date fell far short of the reality of navigating a worldwide pandemic, something that had not happened in the vast majority of our lifetimes.

As a long standing partner of the Economic Development Administration, SIRPC has subscribed to defining resiliency as:

The ability to recover quickly from a shock;

The ability to withstand a shock, and

The ability to avoid the shock altogether.

A shock is any unexpected event which has extreme negative impacts on people, infrastructure, and an economy. To put it together, resilience is the manifestation of how a community rebounds from, endures, and learns to prevent future shocks—bypassing their negative effects.

Widespread damage from natural disasters, steep declines in multiple economic markets, the disappearance of a primary employer or industry which disrupts the livelihoods of residents who depended on it...or a global pandemic which exacerbates pre-existing issues along with creating new ones in a short amount of time. All of these are examples of shock. Actions and plans put into place to mitigate a shock indicate the level of resilience which exists within a community. Ways to measure, and therefore evaluate, how resilient a community is varies, and there have been quite a few methods developed to do so, one we'll discuss later in this text.

Resiliency is also a concept whose goal post is constantly evolving. Factors that might make us think we are resilient today will look different twenty years from now.

Why do we need to be resilient? Why is resiliency important?

For most things resiliency is the difference between bending or breaking, sinking or swimming, continuing to operate under pressure. For an individual it can be described as having grit, the inner strength to keep going when things are tough.

So how is resilience measured?

Past studies have measured economic resilience as a ratio between economic-recovery (rebound) and economic- decline (drop). Other studies focused on the employment curve before, during and after an economic shock and compared the local data (county employment numbers) compared to national trends, or studied the real average earnings per worker over time before, during and after the economic shock. Others studied the “hollowing out” of the middle class as apparent through the comparative increase in recovery time for lower income populations compared to more diverse higher income populations and regions.

This plan uses the measurement of the ratio between rebound to drop, focusing on employment numbers. If a county’s employment doesn’t drop much during an economic shock and rebounds quickly to pre-shock numbers or better, the county is considered resilient. In the SIRPC region for example, Decatur, Ohio, Ripley and Dearborn were considered resilient during the recession of 2008-2009. Other counties did not rebound quickly like Switzerland County which has not yet recovered to pre-2008 employment.

Tools which measure resiliency can also provide clues or pathways to solutions.



# METHODOLOGY

At the dawn of the complete COVID induced shut down in the spring of 2020, SIRPC was engaged in partnerships with Purdue Center for Regional Development on the completion of two studies.

The pandemic drastically slowed the completion of these endeavors, but due to virtual meetings, (partially made possible by EDA financial assistance), and focus groups these studies moved forward and were completed over the course of the year.

Economic Resilience and Recovery in the U.S. Great Lakes Region: A Socioeconomic and Transportation Infrastructure Perspective, was funded by the Economic Development Administration and completed by the Purdue University Lyles School of Civil Engineering and Purdue Center for Regional Development. The Purdue Project Team partnered with both the Southeastern Indiana Regional Planning Commission (SIRPC), and the Northwestern Indiana Regional Planning Commission (NIRPC) to examine the impacts on the “Great Recession” (2008-2009) on two areas – one rural (SIRPC), and one metro (NIRPC). The implications of the study were highly influential upon this plan.

The purpose of the project, as explained in the study, was to “uncover the significant socioeconomic and physical infrastructure factors that may influence and build the economic resilience capacity of regions and contribute to the maintenance and expansion of robust regional economies.”

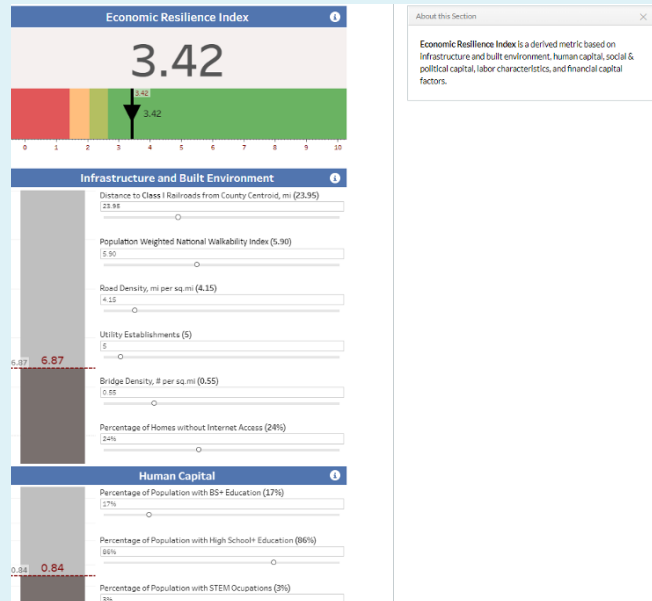
Key research questions included: (1) What is the definition of regional economic resilience? (2) What socioeconomic and infrastructure variables are significant contributors to economic resilience? And (3) What are the major socioeconomic and physical concepts, or combinations of variables, that can advance the economic resilience of a region.

The project employed the community capitals framework and the structural economic concepts to explore regional economic resilience. The Purdue team developed online data dashboards for both participating regions, a tool to conduct “What-If?” types of analyses.



## THE “WHAT-IF?” TOOL

- Stakeholders can use the “What If?” tool to help narrow down targeted goals and actions on specific areas of need.
- Using the tool can also help formulate your organization form its own plan. Example: “The What-If tool indicates that if we decrease the amount of homes without internet by x%, our resilience index increases by x points.”
- Organizations can identify targets according to what capital is most relevant to their mission. Can also encourage partnerships according to capital framework. Example: A local career center can team up with area colleges to focus on Human Capital, while in partnership with local banks or housing authorities who will focus on Financial Capital. Together all four can develop a workforce housing and training program that will identify and execute actions for raising the resiliency index.



<https://pcrd.purdue.edu/regionaleconomicresilience/sirpc-what-if-tool.html>

The results and data generated by this study provided a valuable foundation to build from in developing the SIRPC resiliency strategy.

In addition, PCRD partnered with SIRPC, and was in the process of completing a pilot regional digital inclusion study, which also provided valuable data and insights to the process.

Additional plans reviewed included the SIRPC Comprehensive Economic Development Strategy, individual comprehensive plans, local economic development strategies, City of Madison Stellar, and READI literature relevant to the region’s READI projects.

The SIRPC Project Team completed extensive economic resiliency research, assessing and evaluating other regional efforts and plans.

The team studied literature targeted to building stronger communities – particularly Charles L. Marohn, Jr.’s *A Bottom Up Revolution Strong Towns to Rebuild American Prosperity*.

The team used multiple methods of engaging public input.

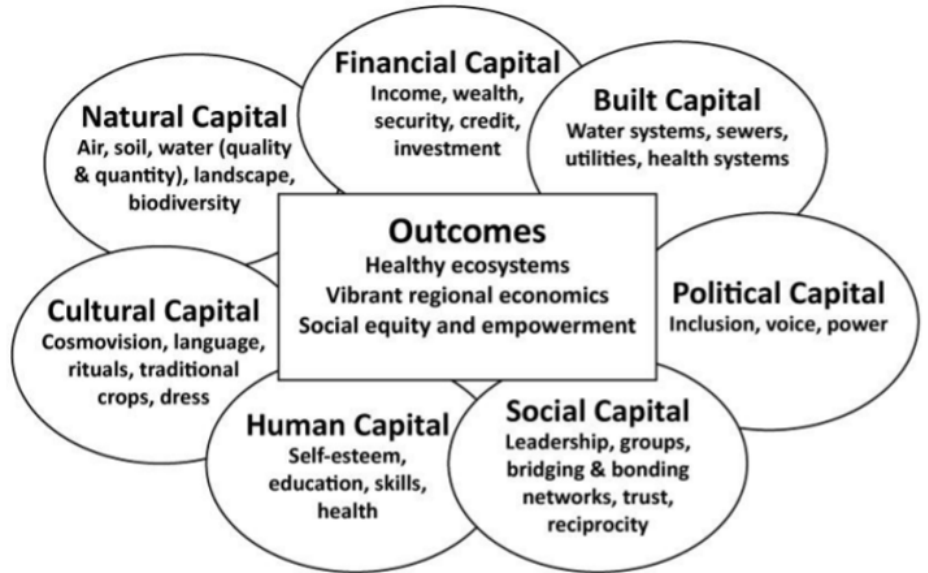
Two surveys were developed – one for households, and one for businesses, to assess the impact of COVID on residents and businesses within the region.

Focus group meetings were held throughout the region. In order to provide flexibility and to encourage participation, live meetings were supplemented by virtual meetings in order to gain maximum input.

Focus meetings were held utilizing the Community Capitals Framework (CCF), which offers a systems perspective. CCF provides an overview of the predominant factors (capitals) essential to economically thriving communities.

Although the Community Capital Framework (right) was modified slightly to be more customized to the input sought, the model was invaluable in promoting identification of issues within each capital that were greatly impacted during the COVID-19 Pandemic by participants.

Lastly, the project team canvassed the region, conducting face-to-face interviews with a diverse array of stakeholders – including, but not limited to residents, business leaders, social service professionals, the philanthropic community, law enforcement, and many other important voices. Some of the input from these interviews is featured throughout this document.







# OUR REGION WHO WE ARE

“Who we are” is a statement which conveys confidence of an identity. Certainty about your background, purpose, and attributes is required to tell someone what makes you, you. So what defines the identity of the SIRPC as an organization? And what defines the identity of our region? In our eyes, our identity comes from the work we do for our communities.

The SIRPC represents the economic and community development interests of nine counties in its region- Dearborn, Decatur, Franklin, Jefferson, Jennings, Ohio, Ripley, Shelby, and Switzerland. Since 1974, the Planning Commission has strived to, “assist in the development of a diverse and robust economy” via increased communication and collaboration between member governments to address regional issues. Our motto, “Helping Build Better Communities”, is our identity. We are, essentially, an organization who helps to build up our communities better and stronger to the best of our abilities.

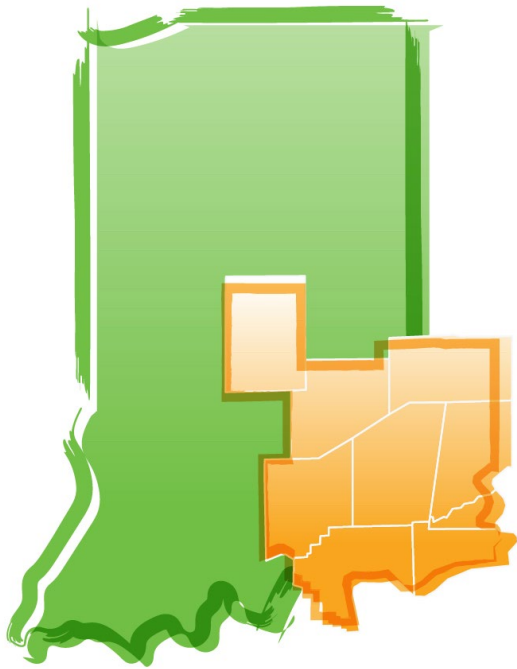
We use our Comprehensive Economic Development Strategy, or CEDS plan, to guide us in our efforts and hold us to our true north. The five-year plan is the result of cooperation between the Economic Development Administration (EDA), SIRPC CEDS Strategy Committee and board members, local EDC representatives, with personal input from numerous community stakeholders. “It identifies critical regional issues and provides data to help support the development of regional solutions”. In many ways, this Economic Resiliency Plan is similar to our CEDS plan. Both plans were melded together due to the input and efforts of a number of organizations and community stakeholders. The data included in these plans reflect in what areas we have done well as a region and the areas where we still have much growth to accomplish. Both plans are meant to serve as inspiration and a roadmap for strengthening our regional communities. One could perhaps make a convincing argument that our Economic Resiliency Plan is an extension of our CEDS. Yet, it is also unique and differs from the CEDS plan in that it focuses specifically on our regional resiliency. How we cope with hardships or shock happening in the present, how we recover in the aftermath, and how we take the lessons we learned to make ourselves hardier for future shock. If those abilities are what we frame our resiliency around, then we start by identifying what’s important to us to create and to preserve.

Which brings us back to the point of defining identity. In order to know whether we’re achieving resilience, we have to know where we’re starting from. Who we are.

The region we serve is rich in culture, principles, and quirks.

Jefferson, Switzerland, Ohio, and Dearborn Counties are the four counties along the Ohio River which share a border with our neighbor states of Kentucky and Ohio. Forming the northern border of our region are Shelby, Decatur, and Franklin Counties. Jennings and Ripley counties make up the central interior. The first inhabitants of the region were Native Americans, which inspired the name Indiana, originating from “land of the Indians”. Historic relics continue to be

found throughout the region, and in many instances must be accounted for and protected before development can take place. In the present day, the region is largely populated by descendants of settlers who immigrated to the region, primarily from European countries. Resiliency at that time was much more a matter of life or death than in today's world.



**Dearborn County** was organized in 1803 by Governor William Henry Harrison. The county was named after General Henry Dearborn, who was serving as Secretary of War under President Thomas Jefferson. Many industries were built throughout the nineteenth century, the most notable being distilleries and furniture, but also including glass, pump, coffin and boat building companies. Dearborn County contains two cities, Lawrenceburg and Aurora which served as major connection points for the port and rail industries along the Ohio. Today, Dearborn County is a part of the Greater Cincinnati metro area.

**Decatur County** was settled shortly after Indiana was granted statehood. In 1818, the federal government acquired the land from the Delaware Indians. Decatur County was officially established in 1821 when the state legislature broke Delaware County into Decatur, Shelby, and Rush Counties. Decatur County was named for Commodore

Stephen Decatur, a naval hero in the War of 1812 and the wars with the Mediterranean pirates in 1803 and 1815. The county seat of Decatur County is Greensburg, or "Tree City". The county courthouse gained notoriety from trees that have been growing out of the top of the tower for almost 150 years. One of the most significant developments in Decatur County in recent was the location of a Honda plant, which employs over 2,700 associates and draws employees throughout the region.

**Franklin County**, like Dearborn, is located adjacent to the Ohio state line. The county was one of the original counties from the time the Indiana Territory petitioned for statehood in 1815 and was officially organized in 1818. The land for the county was obtained through four separate treaties between the United States and the Miami Indians. The White Water River provided an important means for the early settlement of the County. Today, Franklin County is known for whitewater rafting, as well as recreation on the Brookville Lake, a 200 acre lake located in Brookville State Park. Metamora offers another popular tourist destination with its canal town history and attractions. The area is also known by some worldwide for its significant deposit of Ordovician fossils. These 450 million year old fossils, reminders of the primeval inland sea, can still be seen.

**Jefferson County** was named for Thomas Jefferson and was organized in 1810 by the Indiana Territorial Legislature from Sections of Dearborn and Clark Counties. The land that became Jefferson County was originally a part of the Northwest Territory. Many of the early pioneers in Jefferson County were former soldiers under the command of General George Rogers Clark. The United States Government gave he and his men a large parcel of land along the Ohio River. The county contains two notable nature reserves, Clifty State Park and the 55,265 acre Jefferson Proving Ground. Established in 1940 by the Federal Government to test ammunition during World War II, it not only encompasses nearly all of Monroe Township in Jefferson County, but portions

of Ripley and Jennings Counties too. Madison, the county seat's historic district is a National Historic Landmark and contains 133 blocks of historic structures overlooking the Ohio River. The crown jewel is The Lanier Home, a state historic site built by financier JFD Lanier. Lanier was an investor in Indiana's first railroad. A remnant of railway history, the Madison Incline rail remains the steepest line haul, standard gauge railroad track in North America. Opened in 1841 when the 5.89% grade was an incredible feat of engineering that over time proved to be a challenge for operators. Last used in 1992, it is now used as a hiking and recreational trailway.

**Jennings County** was organized in 1816 from sections of Jefferson and Jackson Counties and was named after Indiana's first Governor, Jonathan Jennings. The earliest settlers were drawn to Jennings County for its fertile farmland and scenic beauty that were a result of the Muscatatuck River and its many tributaries. In 1813, a United States Surveyor named John Vawter settled in the area of present day Vernon, the county seat of Jennings County. In 1815, Vawter purchased one square mile and laid out the town of Vernon, which for many years was the only town in Indiana with a Mayor. North Vernon developed into the County's commercial center due to the junction of three railroads through the city. Another notable feature of Jennings County is the Muscatatuck Urban Training Center (MUTC). Consisting of 68 buildings on 800 acres, into the MUTC is currently used to train civilian first responders, Foreign Service Institute personnel, joint civilian/military response operations, and military urban warfare. The center offers users a globally unique, urban and rural, multi-domain operating environment that is recognized as the Department of Defense's largest urban training facility serving those who work to defend the homeland.

**Ohio County** is the smallest county in Indiana, but certainly not insignificant. The many Indian tribes which first inhabited Ohio County used its fertile lands as hunting grounds. There are throughout the county numerous mounds, near which interesting relics of the "stone age" have been found. Much of the history for which Ohio County residents boast about are tied to the Ohio River. Its picturesque beauty of an early morning sun peaking over rolling hills along the river are said to be the inspiration for the namesake of the only incorporated community within its borders and county seat, Rising Sun. The beauty of the area made Ohio County a popular stop for flatboats in the 1830s as they headed downriver. John Whitlock, a famous Rising Sun resident, inventor and furniture builder made history by setting an unbroken record for the distance he covered in his powerboat between Cincinnati and Louisville.

**Ripley County** became a part of the State of Indiana after a proposal in 1816 that a new county be formed. This county was named for General Eleazer Wheelock Ripley, a hero of the War of 1812. The county seat was named Versailles in honor of one of its first commissioners, John DePauw's native city in France. It boasts its annual Pumpkin Show as the oldest festival in Indiana. Batesville is the county's highlight for economic development due to its ideal location right off the I-74 Corridor. Ripley County is home to Indiana's second largest state park, Versailles State Park, which offers amenities such as hiking, camping, water sports, and highly renowned mountain biking trails.



**Shelby County**, organized in 1821, was named in honor of Isaac Shelby, a Revolutionary War officer and first governor of Kentucky. The early inhabitants of Shelby County were the peaceful Miami and Delaware Indians. They built numerous villages mainly in the northwestern and southwestern areas of the county. The County maintains its pride in the natural beauty contained within, being home to the “oldest standing natural forest in the state”, along with their Blue River Trails winding through and around downtown Shelbyville, its city. The county is also known for its proximity to Indianapolis and easily accessible cultural amenities.

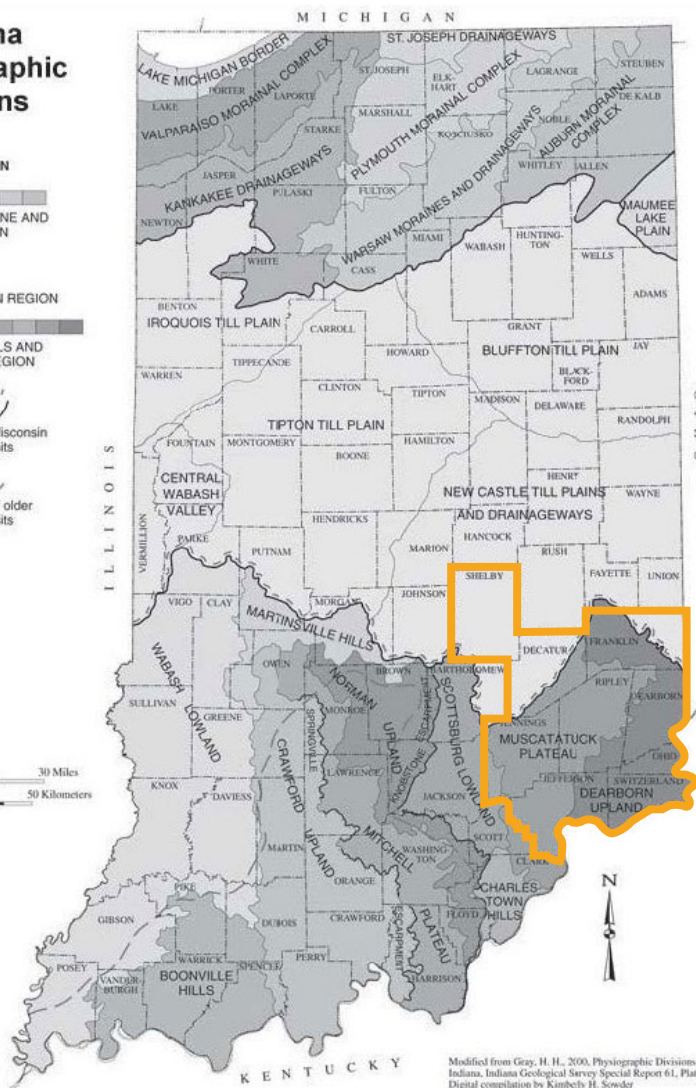
**Switzerland County** was first opened to settlement by the terms of the Greenville Treaty of 1795 and many of the earliest settlers were veterans of the Revolutionary War. The political organization of Switzerland County did not occur until the arrival of the Swiss when John Francis Dufour petitioned the territorial legislature to create a new county. Vevay, the county seat, became the site of America’s first commercial winery. The area’s rolling hills reminded the Swiss settlers of their homes in Switzerland. Francis DuFour had worked on his family’s vineyard and learned the process of winemaking. He arrived in America intending to establish a flourishing winery, experimenting with 35 varieties of European grapes, but climate extremes proved to be too punishing to the delicate fruit. Today, Switzerland County still pays tribute to its viticultural beginnings with an annual wine festival held each summer featuring local wines, grape stomping, music, rides, and other attractions. Switzerland County is currently the home of the Belterra

Casino resort, which includes a world class championship golf course designed by legend Tom Fazio.

Agriculturally, corn and soybean are the two most produced crops throughout all the counties in our region. With the exception of our four river counties (Dearborn, Jefferson, Ohio, and Switzerland) whose largest crop is actually grassland pastures. (Cropland Dashboard, RIS) And while there are certainly farms in every Indiana county who might raise everything that ever disembarked from Noah’s Ark, cattle, hogs, chickens, and goats are the most common with an honorable mention going to horses and ponies. (Livestock and Animals, RIS) Don’t let the rural agriculture stats fool you, however. Our region can also boast about its possession of trendy small cities like Batesville, North Vernon, and Madison, as well as close proximity to major metropolitan centers like Indianapolis, Cincinnati, and Louisville.

The region as a whole is known for

### Indiana Physiographic Regions



Modified from Gray, H. H., 2000, Physiographic Divisions of Indiana, Indiana Geological Survey Special Report 61, Plate 1. Digital compilation by Kimberly H. Sowder

its natural beauty and historic attractions. Local governments and businesses have a rich history of working together to develop regional attractions, such as the Southeastern Indiana Wine Trail, and numerous historic byways to name just a few. Continuing collaboration among the individual counties within the region will support and strengthen our regional resiliency framework.

As of 2020, our regional population was almost 250,000 people dispersed throughout our nine counties. Most counties have average total populations between 25-30,000 people, but then there's the outliers of Dearborn County, with around 50,000 people, and Ohio County on the opposite end of that scale with just below 6,000 people total. (Population, IARC Region 11 dashboard) US Census Bureau data from 2019 tells us that Baby Boomers ages 50-69 make up the largest percentage of our regional population. School aged kids and teens 10-19 years old make up the next biggest population age group. Perhaps you've noticed the high visibility of social groups or outreach efforts for these groups in your community as a result of this. Data points like this can be useful for serving as snapshots of our identity in this case, or as predictors for trends in others.

To keep a pulse on the "status" of our people, we track different categories of measure such as socio-economic rankings, labor stats, and educational attainment to name a few. And while no category or label we may use to classify our residents gives a complete picture as to the successes and struggles of their daily lives, the generalizations we glean from the data help us to be aware of what issues are most salient to our region.

For instance, ALICE (Asset-Limited, Income-Constrained, Employed) data keeps us aware of the socio-economic health in our region by tracking how many households in our region are made up of people who are employed, yet still struggle to make ends meet. Colloquially, sometimes people who meet this threshold are called "the working poor". Their circumstances highlight resource gaps and tell us what work we have left to do in helping to build better communities. It's tempting to look at labor/workforce/employment data and come to a simplistic conclusion that if, say, 80-something percent of the population are employed, it means everyone in that employed group is doing well. ALICE shines a light on that misconception and tells us that of that hypothetical 80% of employed SIRPC regional residents, 30% of them are actually not doing well. That 30% of our employed residents have to choose between food on the table or paying a bill, or that 30% of our employed resident's don't make enough income to have an emergency fund for unexpected major expenses like car repairs or replacing wages lost while out sick from work, shows us who are some of the most vulnerable in our region when it comes to economic shocks and what kind of resources are needed to foster resilience.

We know from the most recently reported 2018 data, almost 34% of households in our region fall under ALICE designation. That means over 84,000 people in our nine counties are working, but are still facing hardships when it comes to meeting their basic needs.

SIRPC County	Population 2021	Health Rank	ALICE % 2018	Med. Hh. Income- 2020 Census	Pop. Density	Sq. Miles
Dearborn	50,816	19	33%	\$73,495	166.61	305
Decatur	26,320	35	32%	\$61,561	70.64	372.6
Franklin	22,842	40	34%	\$71,828	59.42	384.4
Jefferson	33,141	58	37%	\$55,588	91.91	360.6
Jennings	27,409	76	36%	\$60,526	72.78	376.6
Ohio	5,978	13	31%	\$63,210	69.43	86.1
Ripley	29,081	28	33%	\$58,849	65.15	446.4
Shelby	45,039	49	30%	\$59,252	109.56	411.1
Switzerland	9,790	88	41%	\$55,618	44.38	220.6
Total/ Average	250,416	45.1	31%	\$62,214	83.32	2963.4
Indiana	6,805,985	Total 92	31%	\$60,794		

We do not believe that our communities are the type to feel indifferent about this. The SIRPC would not likely exist if this was the case. There is no one answer, or sure formula for achieving economic resiliency. It will take a combination of several initiatives which can include improving supports for safety net agencies, attracting industries with the ability to offer higher wages, salaries, and adequate fringe benefit packages, providing opportunities for worker upskilling, and fostering relationships between employers and educational institutions to help students identify educational pathways that will directly lead to secure employment. The methods we use to resolve problems in our communities can also speak to our regional identity. They serve as a reflection of the creative minds who exist among us, and which opinions we value over others.

## WHAT IS RURAL

The SIRPC region is often described as largely rural, with rolling hills and winding creek valleys supporting smaller family farms. But what does rural mean, and why is it important? Most official definitions of rural describe what it is not: urban and or metropolitan. Different agencies use different measurements describing metropolitan statistical areas or designating census tracts according to commuting patterns or population density. The Census defines urban as:

- Urbanized Areas (UAs) of 50,000 or more people
  - Urban Clusters (UCs) of 2,500 - 49,999 people
- Rural is everywhere else.

## Indiana

### Three rural definitions based on Census Places

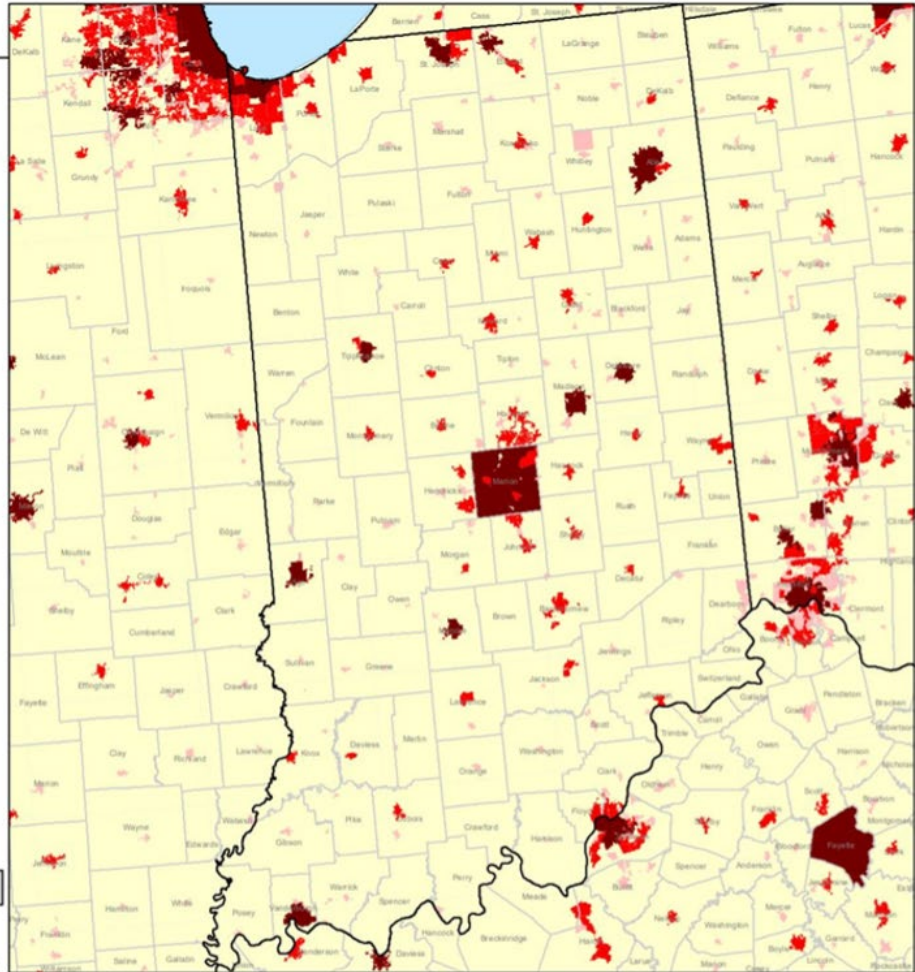
Rural locations are those outside Census Places with a population...

...greater than or equal to 2,500
Outside Census Places $\geq$ 2,500 people
...greater than or equal to 10,000
Outside Census Places $\geq$ 2,500 people
Census Places: 2,500 - 9,999
...greater than or equal to 50,000
Outside Census Places $\geq$ 2,500 people
Census Places: 2,500 - 9,999
Census Places: 10,000 - 49,999

Urban locations under all three definitions:

Census Places: $\geq$ 50,000 people
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For more information on definitions, see documentation

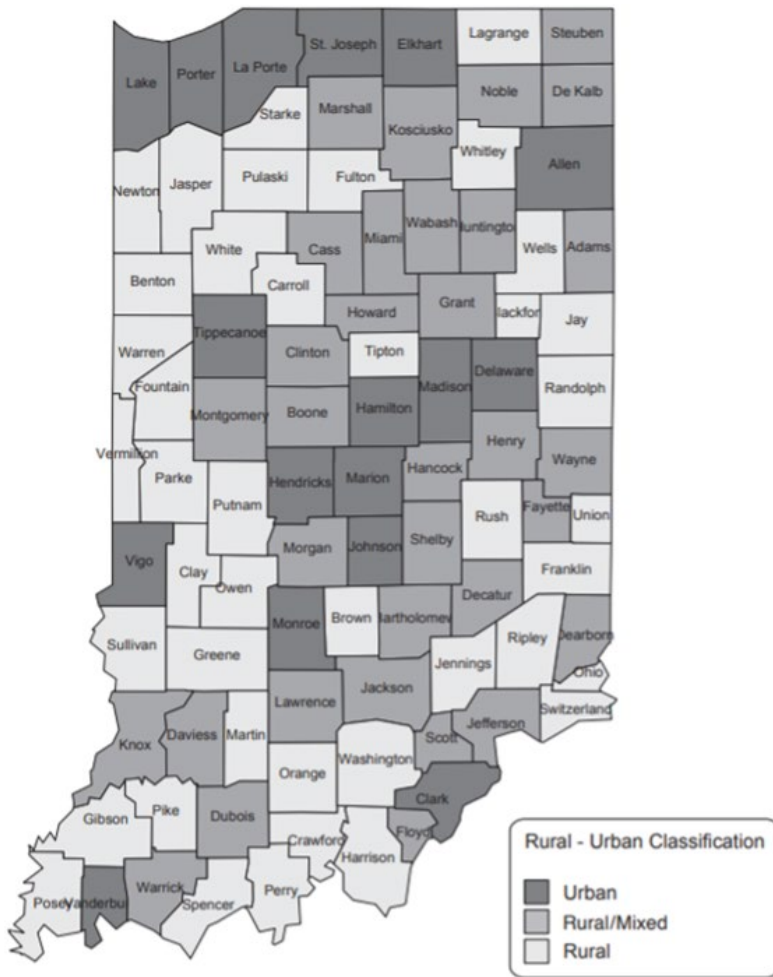


[https://www.ers.usda.gov/webdocs/DataFiles/53180/25569\\_IN.pdf?v=0](https://www.ers.usda.gov/webdocs/DataFiles/53180/25569_IN.pdf?v=0)

Using the census definition (above) the SIRPC region has no Urbanized areas and several urban clusters with a population between 2,499- 49,999: Madison, Shelbyville, Greensburg, Batesville, Brookville, Lawrenceburg, Aurora and North Vernon. The total population of these clusters is estimated at 69,486, about 36% of the regional population of 250,416.

While seemingly fussy, these definitions can have a huge impact on the dispersal of funds to an area, the eligibility of municipalities to apply for funding and the perception of a place.

Beyond the governmental and financial impact of rural designation, the rurality of a place is an important factor in economic development. Services that provide healthcare, education and mental health services, broadband, cell service, etc. may not be financially feasible in areas with low density populations. Thus, rural residents may not have adequate locally available healthcare,



**Figure 1. Indiana County Groupings**



<https://www.extension.purdue.edu/extmedia/ec/ec-766-w.pdf>

broadband and cellphone access, educational opportunities, and other services that are ubiquitous for urban residents. Additionally, if these services are available rurally, they are often much more costly than in competitive urban environments.

These gaps in services can create a pinched environment for business development, job creation and training, entrepreneurship, and innovation leaving rural areas with low paying jobs and transportation issues and a lower tax base supporting fewer employees to provide services. For example, in one county a single employee can oversee county grant writing, courthouse maintenance, communications, human resources and marketing.

The SIRPC region is following national trends showing that rural areas are aging, losing population and have a lower educational attainment which adversely affects labor participation. Also following a national trend, some of the region relies on service industries (tourism, restaurants, Casinos) which were heavily hit during the pandemic. Some of the SIRPC region

is close enough to urban centers (Cincinnati, Louisville, Indianapolis) to be within the Rural urban commuting area so have access to higher paying jobs and urban resources.

The SIRPC region is also following international trends regarding “place”. People, good jobs and opportunities are turning to a concentration of urban areas making them 46% more productive than other contiguous areas, often rural, where people are leaving. This widening gulf is exasperated by three international “megatrends”

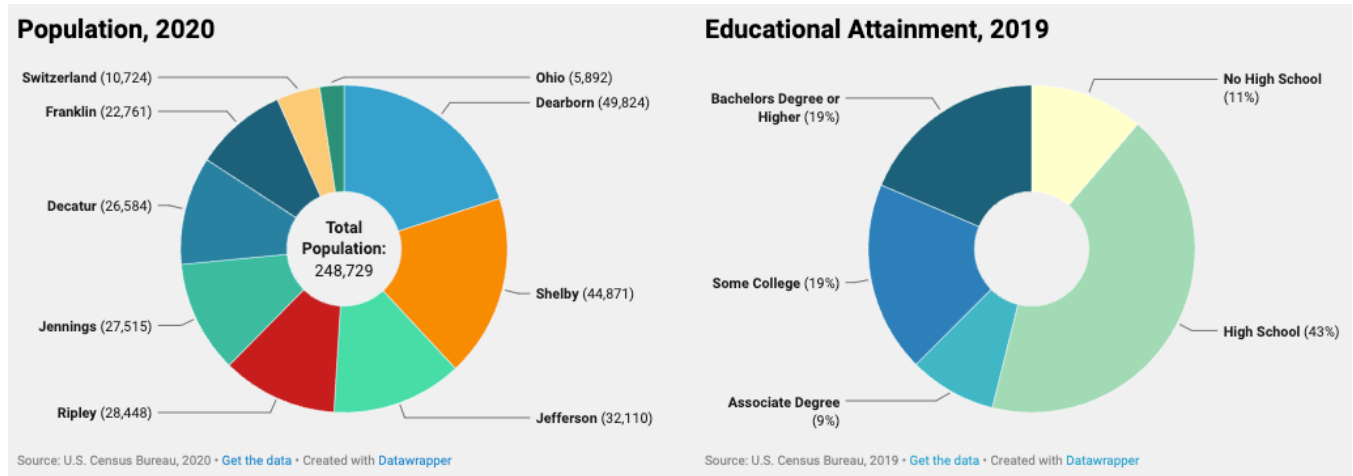
- Digitalization, automation and other technological changes
- Demographic changes, including urbanization, ageing and migration
- Climate change and resource scarcity.

These megatrends will not affect county and states uniformly but will likely put more pressure on rural areas to develop policies to mitigate the potential loss of jobs to automation, the loss of tax revenue from an aging population and the tumult that weather disaster can cause.



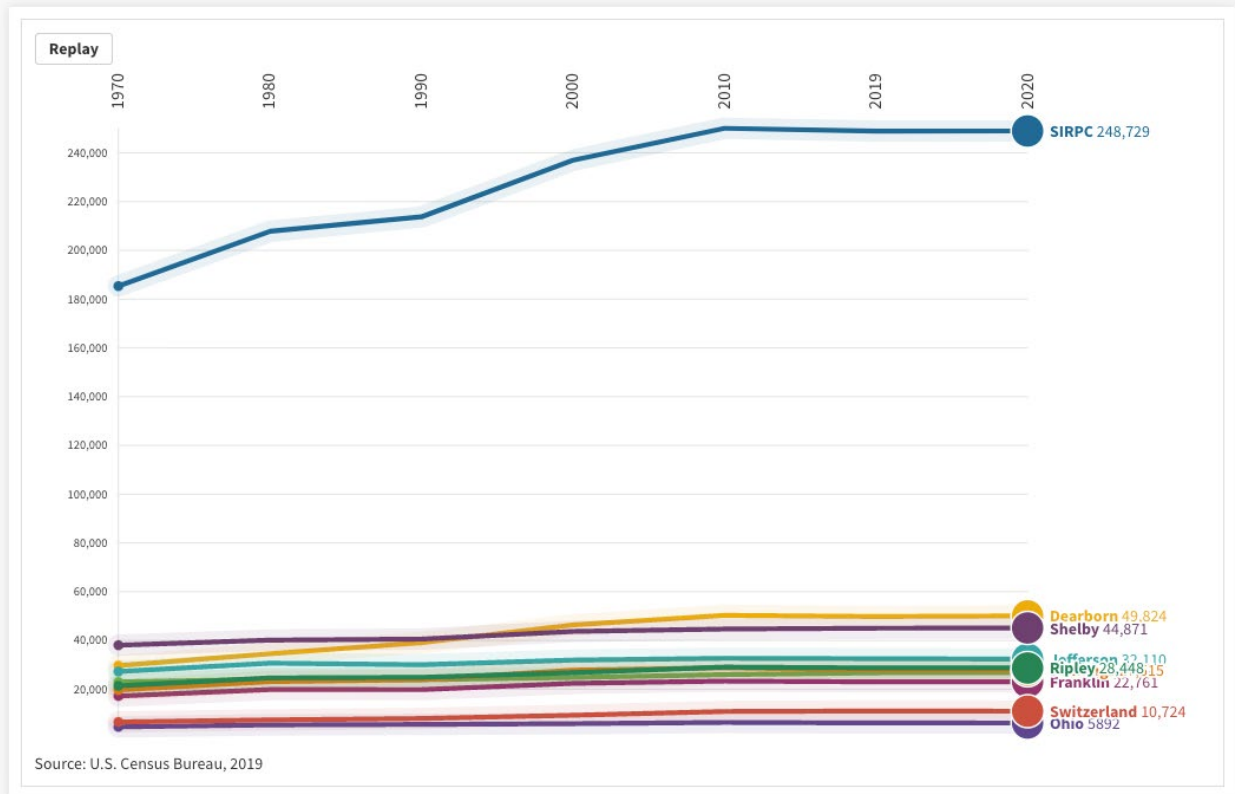
Even with these pressures, rural life has many unique benefits. Outside of the beauty of living closer to nature there is a lower cost of living, safer communities, and a strong sense of community in rural areas. But being rural had specific issues during the pandemic, issues we will look at more closely in this plan accompanied by potential policies for a more resilient future.

## REGIONAL STATS



### Population by Decades

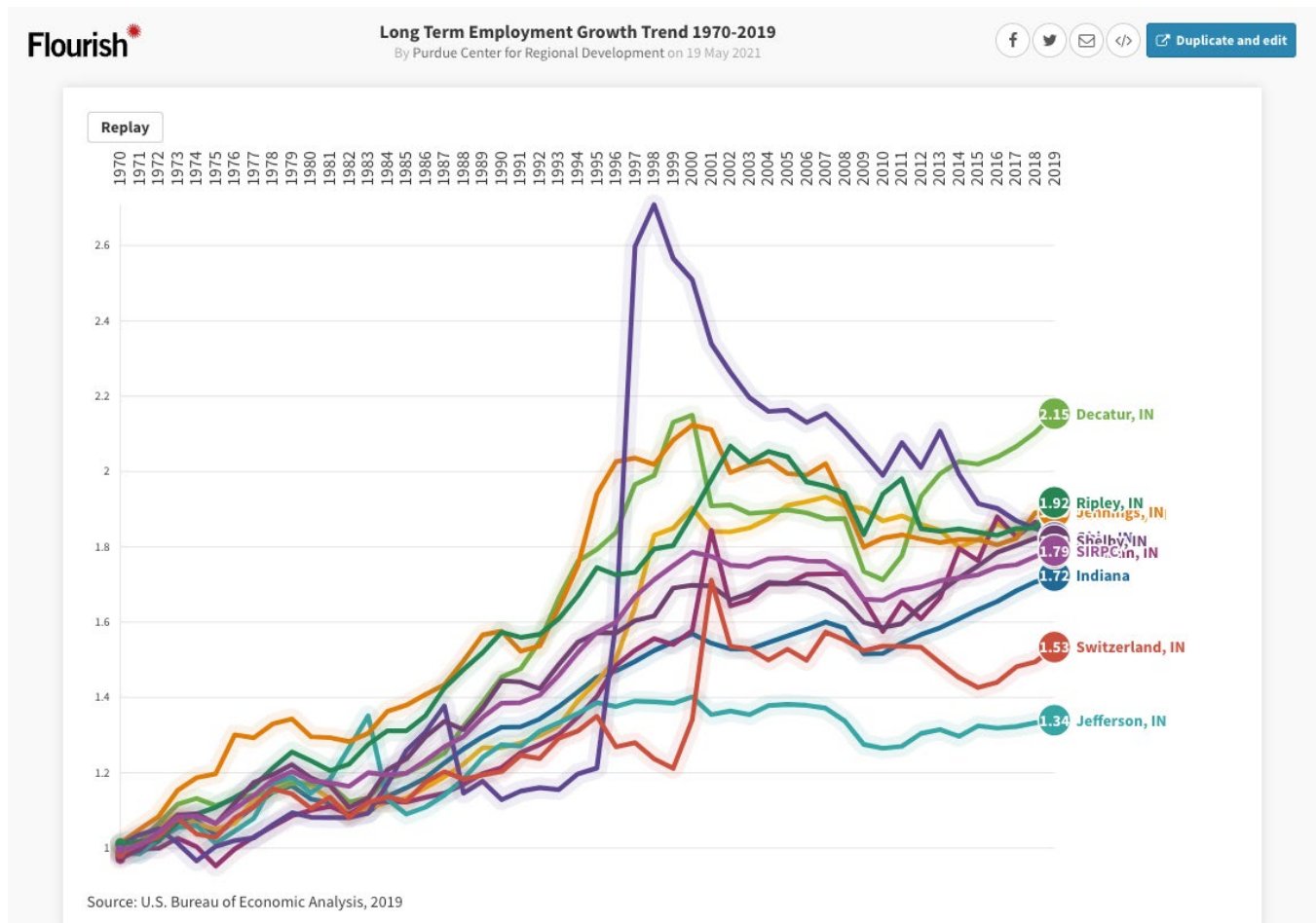
By Purdue Center for Regional Development on 19 May 2021



TEMPLATE CREDITS  
Line chart race by Flourish teams

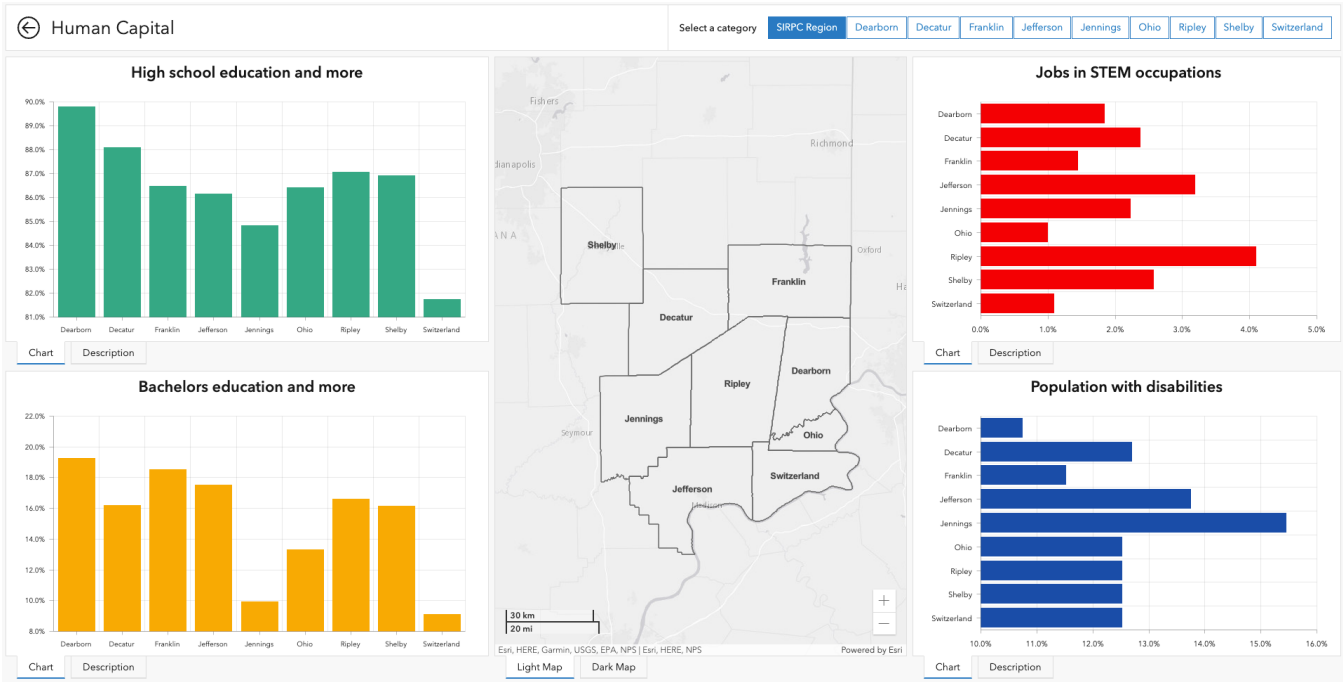
The pie chart in the upper left displays the breakdown of population in our region. The pie chart in the upper right displays the breakdown of educational degrees amongst our regional populations

by percentage. The line graph a bottom center shows how our regional population plateaued around 2010. Whether our population grows, declines, or remains static is reliant upon what economic opportunities will be available to our people in coming years.

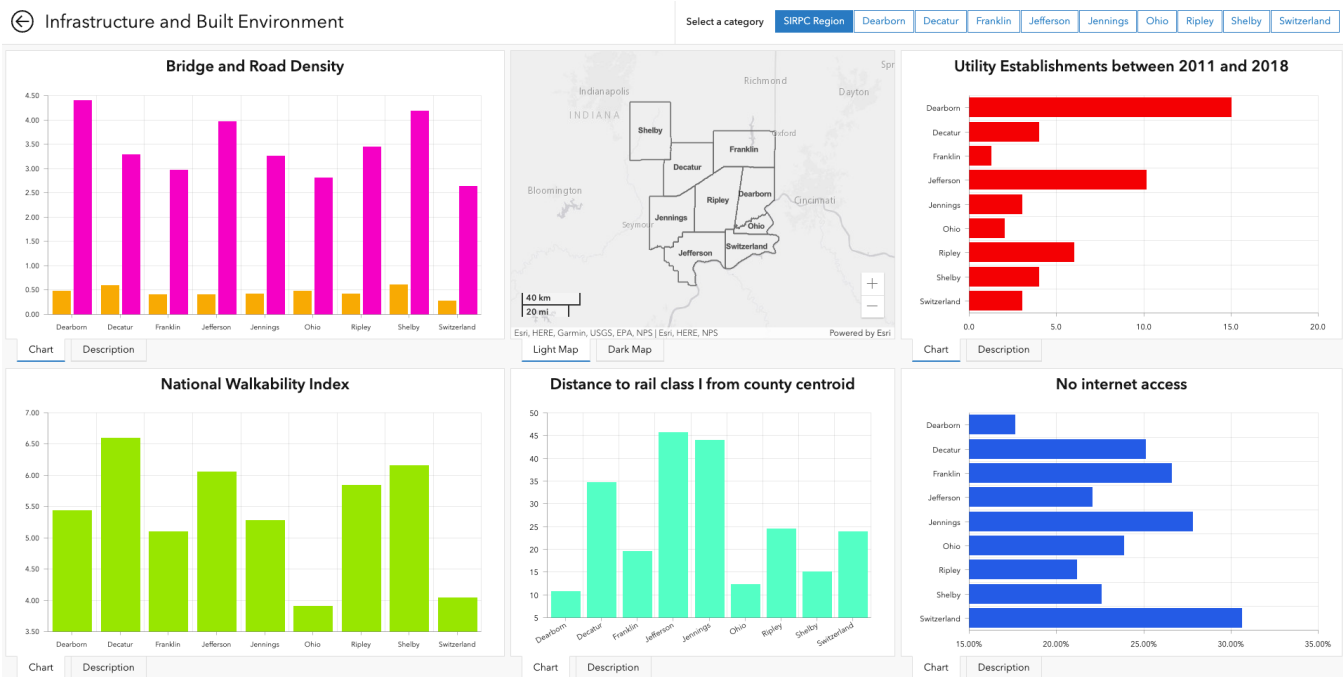


<https://southeastern-indiana-regional-planning-commission-pcrd.hub.arcgis.com/>

This line chart shows the growth trends of employment wages in our region over the past four decades. Wages have mostly been on a steady incline since 1874, with an occasional minor dip here or there. You probably noticed the steep incline in wages for Ohio County (navy blue) between 1997 and 1998. Unfortunately, this incline did not last long and steadily declined over the course of the subsequent 20 years into a range which still puts their wages slightly above the regional average. Meanwhile Jefferson County remains below the state average for employment wages despite experiencing a momentary spike around 1981.



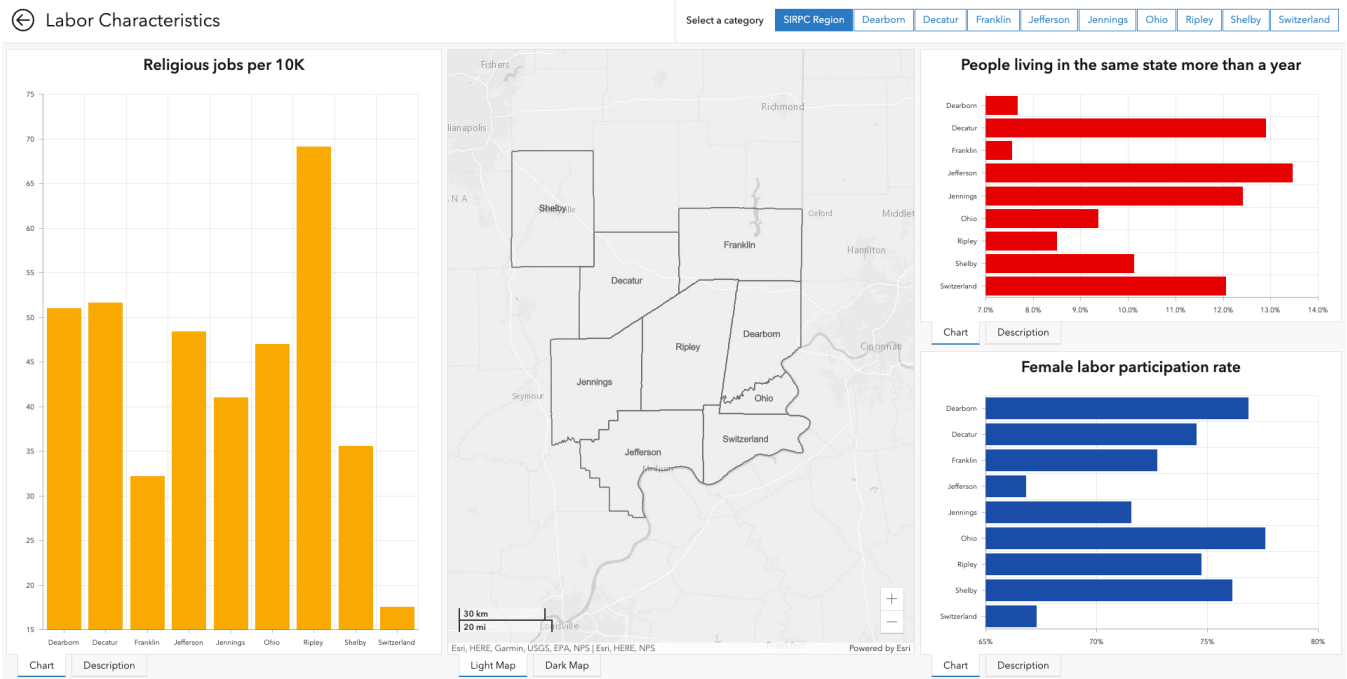
This chart set speaks to human capital within our region. High school diploma or Bachelor's degree attainment by county can be indicators of the quality of the education system within those counties and thus also indicators of how robust a workforce might be. The chart showing the percentage of county residents with a disability can point to the question of whether these residents are being adequately supplied with support and opportunities to participate in their communities.



This chart set shows factors impactful for the type of infrastructure and built environment most important to communities. Are there enough bridges and roads between towns and cities? Is the level of walkability adequate for the population or do people have to rely on cars to take them

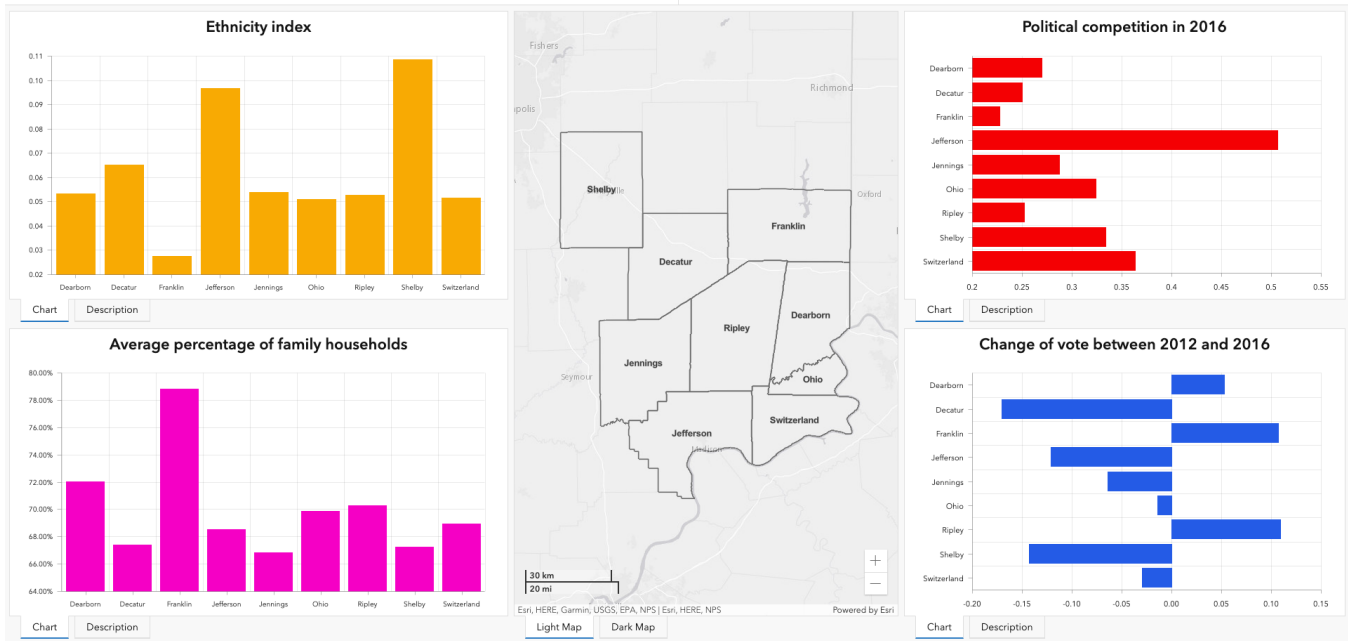
to community staples or face not getting there at all? If walkability is low, this could mean people may lose out on job opportunities in locations too far for them to reach without a car or public transportation. A low walkability index could also mean a community is insulated within itself and the residents feel they have everything they need inside of their town. Would this be an asset or a liability in times of economic shock?

Is the number of utility establishments adequate for the population which relies on them? With broadband access now increasingly being viewed as a utility, the lack of it will only add to the negative impacts on a community without adequate utilities or access to them. Actions would need to be taken to increase the community's ability to rebound from, absorb, and avoid the shock in the future.



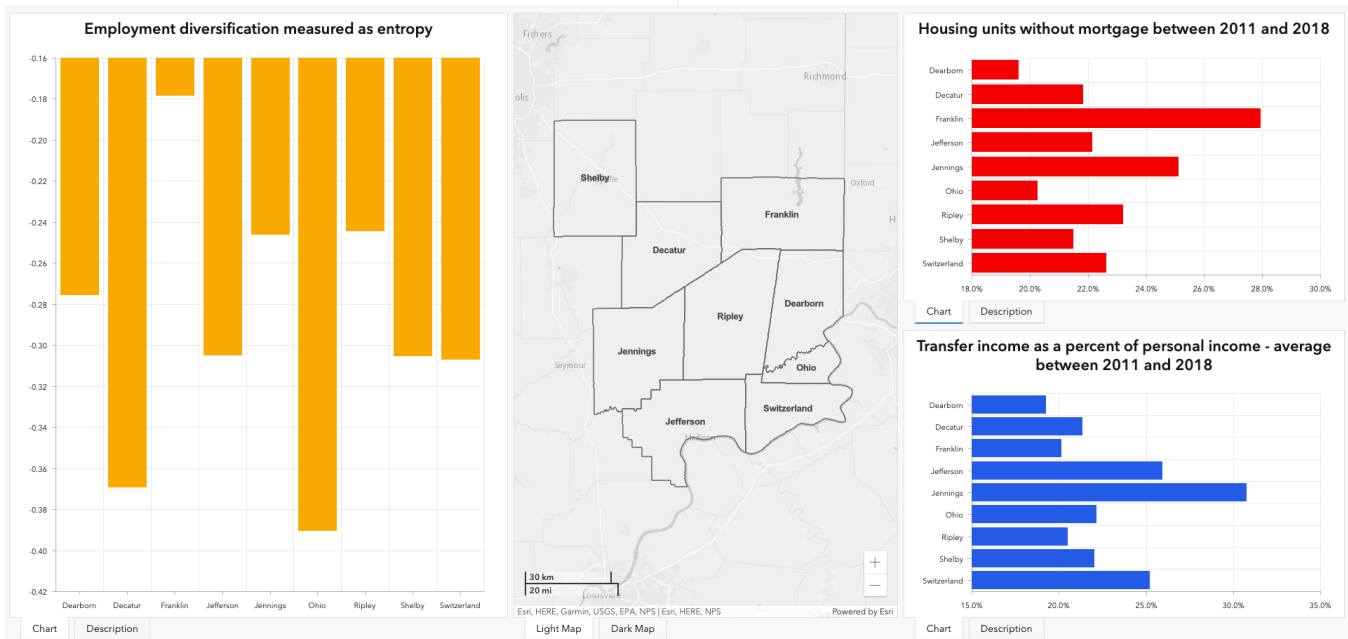
Religious jobs might seem like an odd category to factor into Labor Characteristics, but in the context of our region it factors heavily into this capital. Another heavy hitter is the participation rates of females in the workforce. This is often an indicator of the level of wages workers are bringing home and thus household income for our regional residents. In the top right, which counties are able to have the higher number of people remaining in the state for longer than a year are likely doing something that positively impacts talent/workforce retention.

## Social and Political Capital



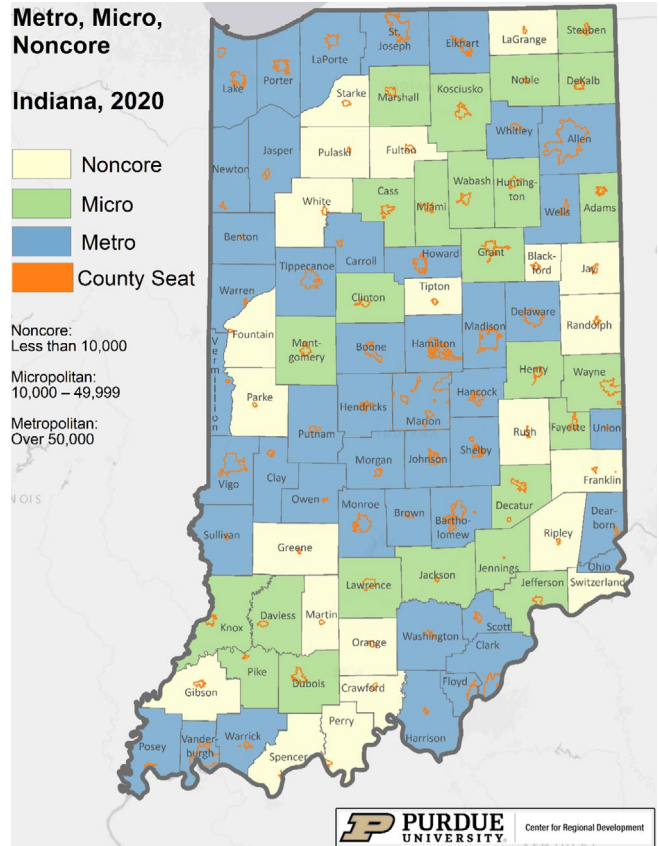
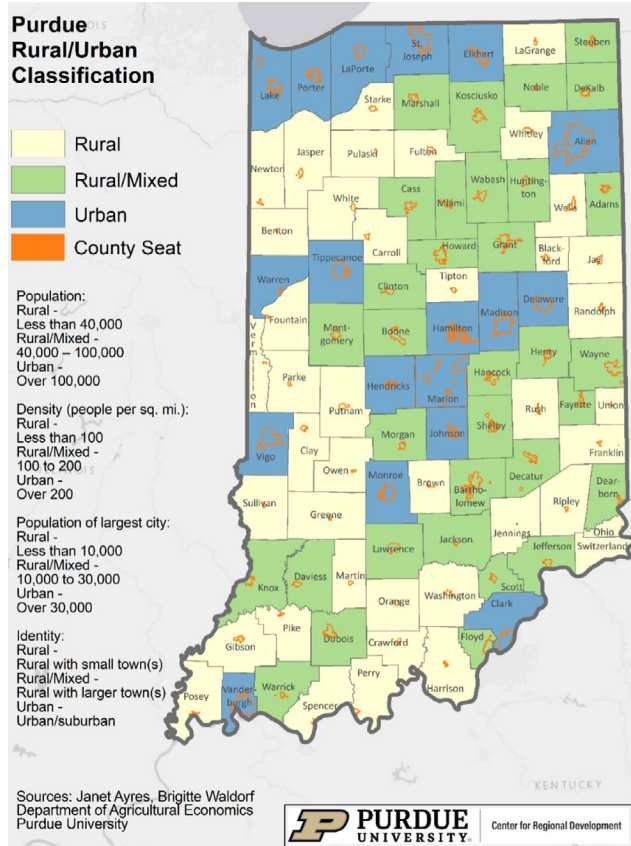
The Social and Political Capital chart set gives a snapshot to the demographics and political participation in our region.

## Financial Capital

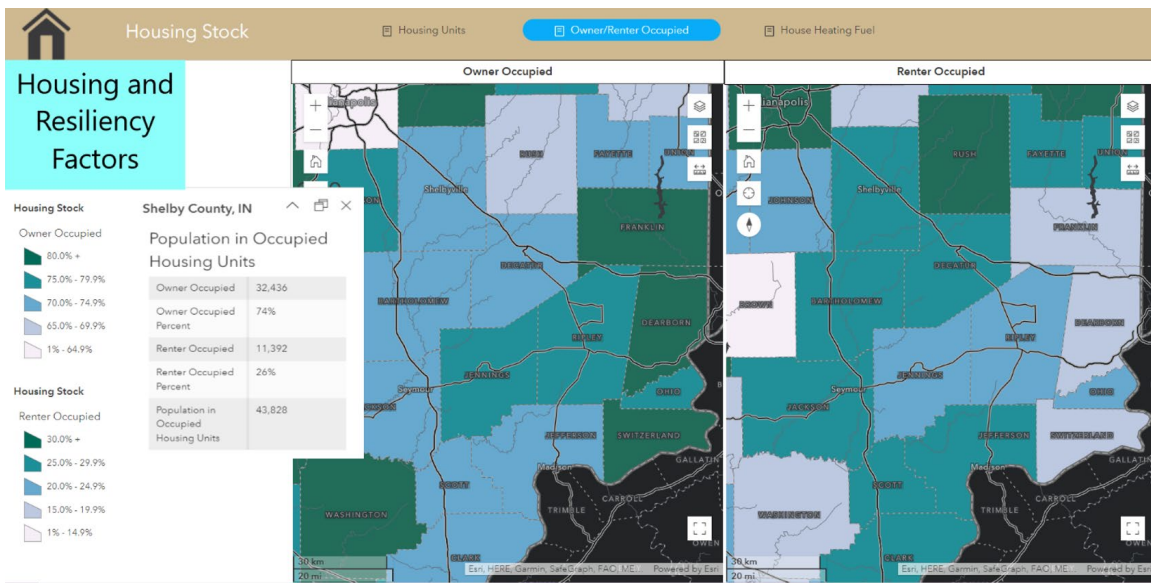


In Financial Capital, entropy indicates how diverse an employed workforce is. The greater the diversity and types of jobs, the higher the resiliency factor. In the upper right, the chart showing the number of housing units without a mortgage can either indicate homeowners being able to successfully pay off home loans or how many homes are being rented instead of bought. Usually it is indicating the latter.

Here are revisiting the concept of rural vs urban again, only now with a new term, "mixed". How often do we see this throughout our region varies by county. Some counties like Franklin, Switzerland, and Ohio are almost completely rural with only one area resembling anything of an urban area. Others, like Dearborn, Decatur, Shelby and Jefferson counties have cities surrounded by their rural areas, so why they fall into the category of "rural/mixed" is no mystery there.

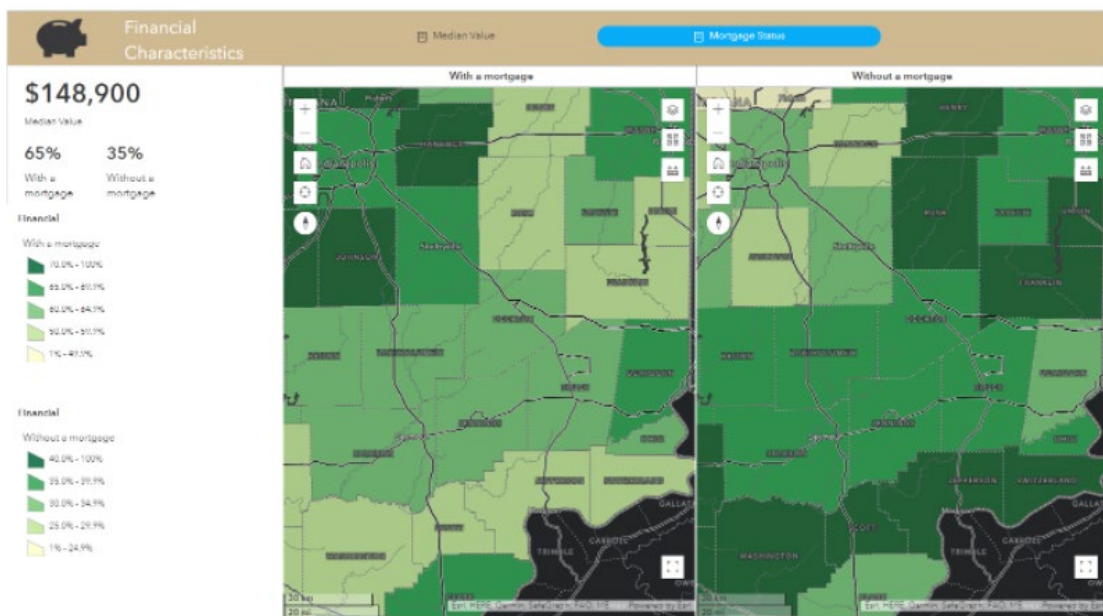


More info at: <https://pcrd.purdue.edu/ruralindianastats/geographic-classifications.php#third>



<https://pcrd.purdue.edu/ruralindianastats/housing/housing-stock.php?variable=housing-stock-map&county=Adams>

This figure shows the contrast of owner-occupied housing in our unit vs how many are rented. Consider the percentages of each from the perspective of the totally percentage of housing stock available. Obviously, its ideal for the number of owner-occupied housing to outnumber the amount renter occupied housing. Homeownership is often one positive indicator of personal financial health. What we can't see tell from this chart however, is whether the homeowners find their housing affordable.



<https://pcrd.purdue.edu/ruralindianastats/housing/financial-characteristics.php?variable=financial-characteristics-map&county=Adams>

As stated with the previous figure, homeownership is often an indicator of financial health. High percentages of mortgages could indicate that other factors, i.e. employment salary and wages, high quality of place, etc., are adequate enough to support people who wish to buy houses in that community. It is also important that these higher rates be sustainable however, as a bursting housing market bubble like the one that contributed to the Great Recession starting in 2008, would not be a positive factor in a community's financial health.

## Overview

At present, CVI is constituted of six variables. They are:

- Population Estimates
- Public School Enrollment as a % of Population Under 18 Years
- Public High School Graduation Rate
- Percent Population with Associates Degree or Higher
- Gross Assessed Value Per Capita
- Per Capita Personal Income

The Rural Indiana Stats site provides information on all six items for each of Indiana's 92 counties. Aside from providing counties with statistical data on each item, counties are given a ranking on each variable. For example, a county with the best public high school graduation rate is assigned a rank of "1" while the one with the lowest high school graduation rate is given a rank of "92". The final overall ranking of a county is simply the summation of its ranking on all six measures, arranged in ascending order (with the lowest number representing the top ranking and the highest number representing the county with the poorest ranking). For purposes of this analysis, all six variables are given equal weights.

Aside from the OCRA CVI (which provides users the ability to examine data on a year by year basis), the OCRA CVI (7 Year) option allows the user to see the performance of a county on all six OCRA CVI measures over a five-year period. The next CVI indicator includes five of the six variables included in the OCRA CVI, but uses per capita market income instead of the per capita personal income. It is labeled CVI Option 2. CVI Option 3 includes both the per capita personal income and the per capita market income, as well as the other measures included in the OCRA CVI. Finally, CVI Option 3 (7 Year) includes the same the data displayed in CVI Option 3, but provides a five-year view of the changes taking place in each of the variables for each Indiana County.

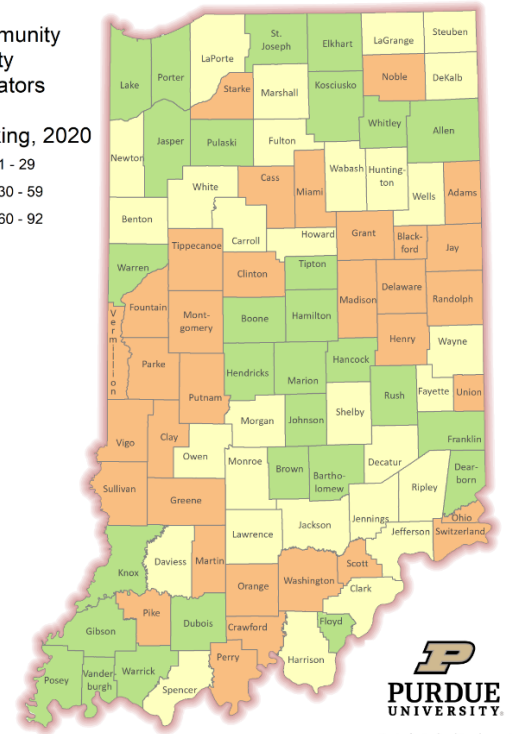
## Rankings by Geographic Classification

Aside from highlighting a county's CVI ranking relative to other counties in Indiana, the site also ranks the county within its specific geographic classification (that is, urban, mixed, or rural). This second alternative, for example, allows you to determine how a rural county ranks relative to all other rural counties in Indiana, or how an urban county ranks when compared to all other urban counties in Indiana. This second option may be more meaningful if you want to assess how your county stacks up relative to "peer" counties in the state.

### Community Vitality Indicators

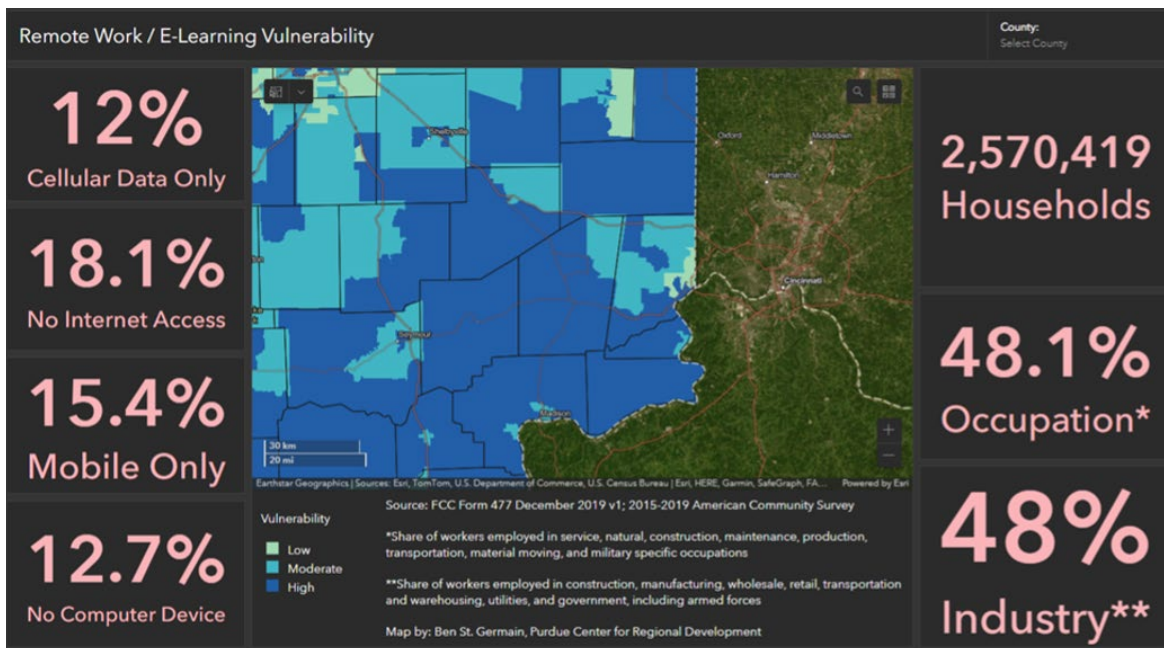
#### Ranking, 2020

- 1 - 29
- 30 - 59
- 60 - 92



<https://pcrd.purdue.edu/ruralindianastats/socio-economic/community-vitality-indicators.php?variable=cvi-overview&county=Adams&year=2019>





<https://pcrd.purdue.edu/ruralindianastats/broadband/vulnerability.php>

The pandemic is mainly responsible for our society shifting its view of internet access as a luxury to one that is a necessary utility. As time passes, the picture is becoming increasingly clearer that investing in internet infrastructure and digitally skilling populations is vital for economic resiliency. Who cannot access adequate, reliable and affordable broadband, and why, is usually a predictive factor in who also tends to fall into vulnerable groups. People in poverty, people with less than a high school diploma, people living paycheck to paycheck. But affordability is not always the reason for lack of internet access, sometimes it comes down to plain lack of infrastructure.

To put it simply, who we are is.... complex. What person isn't? Let alone a region full of almost a quarter of a million persons. Our issues are complex, as will be the solutions we brainstorm to help solve them.




# WHAT ARE COMMUNITY CAPITALS?

The Community Capitals Framework (CCF; Flora and Flora 1998) begins by identifying the assets and investments associated with each capital, the interactions between the capitals and how these complicated systems impact communities. Five community capitals were identified as important to this project: Human Capital, Financial Capital, Social and Political Capital, Labor Characteristics, and Built Environment and Infrastructure. You will only see four capitals mentioned later in our economic resiliency strategies, however, as Labor Characteristics was absorbed into Human Capital framework for simplicity.

We hope our explanation of the capitals here set a secure foundation of your understanding of them as you read about our economic resiliency strategies. For further discussion on topics related to Community Capitals, please check out *"Community Capital Deeper Insights"* in the appendix.

**Human Capital:** The pandemic shutdown forced an abrupt halt to many of the complex systems that keep our economy running smoothly. It also put a sudden pressure on systems unaccustomed to high traffic and volume, creating a roller coaster of unforeseen and unexpected gaps in the system. Remember n95 face masks, internet hotspots, unemployment phone traffic, hand sanitizer sometimes made from moonshine, polycarbonate shields, microchips, cars, trucks? Some of these issues remain today, others are behind us, for now.



## RESILIENCY SPOTLIGHT

### Lessons from supply chain woes

If the pandemic has taught us anything, it's that we sometimes learn our most enduring lessons by experiencing hardship. Such is the case of two construction contractors based out of Switzerland County. Ed Demaree and Herschel Brichto did their best to adapt to the challenges of navigating supply chain shortages most countries don't usually see outside of war time. Demaree noted a ripple effect of suppliers not being able to get materials from overseas and the almost immediate negative impacts this had on companies nationwide. On top of vital supplies suddenly being unavailable for an indefinite amount of time, they also faced extra delays from regulatory agencies they relied on for required reviews between certain phases of construction projects. Add to that the 7-day site shutdowns they had to do every time an employee or subcontractor's employee was exposed to or tested positive for Covid-19 in order to comply with the latest mandates. They lost money paying for PPE for workers' safety after banks denied their complicated PPP loan applications. As a result of this experience, both noted less willingness to take on large or risky projects and changes to policies on what they promise clients. The ability to absorb and avoid a future economic shock might mean imposing new boundaries around acceptable risks.

The variables that affect Human Capital positively were a higher number of STEM occupations (associated with higher paying jobs and the “creative class” which is important for regional development), residents with disabilities (requiring more accommodations and special care), and residents with a high-school and post graduate education (eligible for higher paying jobs).

**Built Environment, Place, Infrastructure:** This capital has the strongest correlation to resiliency, and no wonder, national studies are finding that investments in a higher quality of life and place are bigger contributors to healthy local economies than traditional “business-friendly” measures.

The variables that affected built environment/infrastructure positively were the walkability index (48% of people surveyed, nationally, prefer to live in places where they can walk to amenities), the number of roads and bridges, short distances to Class I Freight railroads, the number of utility establishments and internet access.

**Socio-political capital:** Socio-political Capital was measured through the variables of ethnic diversity, political competition (more equal distribution of the various political parties is a positive value) and voter participation.

Communities that are more diverse are more successful. Declines in working age residents make it harder to meet the needs of businesses in nonmetro areas. Adding to the problem, rural areas lack sufficient health care, broadband, community center and other services that are especially important to an aging population.

Focus groups and surveys focused on this lack of diversity and participation in the volunteer culture. This lack of diversity was reflected in socio economic sectors as well as racial groups. Boards often have the same members and recruiting new members has not been prioritized. Finding ways to make the community friendlier to newcomers is a primary challenge.

**Financial Capital:** The variables that positively affected financial capital were the average percentage of owner-occupied housing units (especially mortgage free), transfer receipts (income received from government social benefits and business fees and settlements) and employment diversification (the ability of the workforce to absorb job losses by pivoting to other occupations and converting skills to another industry).

Focus groups and surveys explored methods to break the chain of poverty through increased drug rehab programs, revolving loan funds made available to help with mortgage payments, developing safe and affordable housing, better communication between service providers and service recipients and training on digital skills and work-from-home capacity.

**Labor Capital:** The variables applied to Labor Capital were female labor participation, out-migration of talent out of the region and the role of religious and nonprofit agencies as support organizations. Focus groups mentioned gaps which overlapped with concepts related to Human Capital.



# STRATEGIES AND IMPLEMENTATION

## QUALITY OF PLACE AND RESILIENCE

Traumatic events force both adoption and failure. It is within this combination of adoption and failure that creates the learned wisdom that is passed on to subsequent generations.

Trauma forces actions. Without a resiliency framework, resources can be misdirected in an effort to respond quickly, over wisely.

It is indeed much easier to address symptoms of problems than the problem itself. Problems and opportunities are misdiagnosed as being a byproduct of one or two related variables, instead of a vast, complex system.

If we are to build resiliency, we must do the much harder work of identifying the problem beneath the symptoms, rather than simply addressing the symptoms.

For example, hiring more police and building bigger jails is easier than addressing the messy reasons behind the rise of crime and taking a critical look at what is and is not working in our justice system.

Restorative justice is much messier than incarcerating people, rather than working to understand the societal ills that result in a rising prison population.

Over our history, we have developed a low tolerance for uncomfortable feedback and a reduction in our ability to adapt to stress.

As the world wide pandemic raged, struggles of addressing increasing and dangerous symptoms caused by inadequate solutions to the actual issues beneath intensified.

During the development of SIRPC's economic resiliency strategy, the project team engaged in an extensive literature and data search to help define economic resiliency for the region.

As economic development strategies have diversified from simple job attraction to devoting resources to place building, there has been an increasing understanding of the importance of place in building resilience.

For many years, economic development has been defined as the attraction of wealth. We now know that like communities, attraction of wealth is complex and multifaceted.

Quality of place is an integral driver of attracting wealth and a desirable quality of life.

In building a desirable quality of place, there is recognition that a healthy, attractive natural environment helps to retain talented residents and attract employers, and that employment opportunities are important to the well being of residents.

It recognizes that a complex system of wealth, employment, the environment, physical and mental health, education, recreation and leisure time, social belonging, religious beliefs and freedom, safety, and security holistically contribute to resilience of a place.

During the research, the team delved into concepts outline in Charles Marahn Jr.'s Strong Towns: A Bottom Up Revolution to Rebuild American Prosperity, which has resulted in The Strong Towns Movement.

The Small Towns movement is built around the following principles that support a desirable quality of place and increased economic resiliency:

Stop valuing efficiency and start valuing resilience.

Stop betting our futures on large, irreversible projects, and start taking small, incremental steps and iterating based on what we learn.

Stop fearing change and start embracing a process of continuous adaption.

Stop building our world based on abstract theories and start building it based on how our places actually work and what our neighbors actually need today.

Stop obsessing about future growth and start obsessing about our current finances.

The team's research repeatedly demonstrated the connection between the Strong Towns concepts and economic resiliency.

In summary, one of the great lessons learned is that we can't keep on doing the same things to in building resilience. We must expand our views, and avoid the temptation of quick fixes. Building resilience demands consideration of each integral part and how these parts interact in building solutions to the issues we face.

We must overcome the temptation to live in a world in which we pretend to understand than the one in which we must struggle with the unknown. We must be fearless, embracing both successes and failures as we accumulate the wisdom needed to build and sustain resilience.



## RESILIENCY SPOTLIGHT

### Stellar Communities and Main Street programs

Jefferson County is capitalizing on their large historic district by renovating and reusing spaces in old building for modern purposes. The collaborative work done between local government, foundations, community organizations and stakeholders has resulted in a "Stellar Community" designation which continues to bring grant funding and development projects to the county.

Main Street programs like the ones in Jennings and Ohio Counties in particular have strengthened the sense of connectedness in their communities by hosting popular seasonal events which encourage residents to do more than just shop at local small businesses in the area. Despite difficulties the pandemic brought, the efforts have manifested in revitalized Main Street districts.

## REGIONAL VISION

The SIRPC regional vision was developed from the comprehensive input of the SIRPC planning team and stakeholder participants throughout the process. Our vision summarizes a desired future that acknowledges our strengths, as well as our weaknesses. It identifies the key components necessary for opportunities to grow success and the provision of a foundation that will help provide resistance against future disasters and economic shocks.

We are a region that supports and to sustain an outstanding quality of life, striving for inclusiveness and connectivity to all residents.

The Community Capitals Framework provides a “systems perspective”, if you will, on what assets communities have or need to strengthen for improving quality of life. Because it provides a breakdown of the community’s systems perspective, it is common for there to be overlapping themes between capitals. The need for better broadband intersects with human, infrastructure and financial capitals. On the other hand, political engagement seems to only intersect with human capital, or the argument can be made that it is a theme which stands alone in socio-political capital.

**Human Capital:** Within the scope of economic resiliency for the region, it is defined as the insurance of the capacity of the region to attract and support the opportunities for residents to have access to: safe and secure homes and communities; lucrative and flexible employment; access to supportive services; high quality and diverse education opportunities; mental and physical healthcare and support.

### THEMES:

- Childcare
- Mental Health
- Education and Workforce Challenges and Opportunities
- Internet Access and Digital Inclusion
- Support for Vulnerable Populations and Social Isolation
- Volunteerism

These themes emerged from stakeholder concerns about the need for improved employee support. Women and other primary caregivers faced the strongest negative impacts with the lack of childcare support and options during the pandemic. A large number of employment opportunities required in-person services and were not possible to perform remotely. Parents and caregivers were often faced with making a choice between a paycheck or staying home with children.

## *Childcare*

Pre-pandemic, the lack of adequate childcare has been an ongoing obstacle for the retention of employees in the region. As with many pre-existing issues, the pandemic brought the issue to a crisis level. The lack of childcare availability, as well as affordability impacts the regional residents' ability to work, and can contribute to a decline in labor force, as demonstrated by the impact of the pandemic. Post pandemic, the standards of work and work/life balance must be better, and workers are increasingly intolerant of substandard work experiences. Employee attraction and retention is an increasingly competitive environment that is demanding that employers must be able to meet the needs of employees outside of the workplace. If we want to attract and retain talent, we should also simultaneously be thinking about the safe and affordable childcare options for the children of that talent.

### TARGETED ACTIONS:

- Advocate for the inclusion of childcare centers in business development.
- Promote childcare access as economic development by collection and dissemination of data communicating the value and Return of Investment on increasing access to childcare for employers and their workforce on a regional scale.
- Inventory available childcare opportunities and support incentives in the region. For example, vouchers for childcare.
- Collect and distribute information about incentives and the spectrum of options available for employers looking to support childcare solutions.
- Develop support network for daycare providers.
- Research and explore solutions for daycare models that have worked for local units of government, businesses, and not-for-profits throughout the region.
- Convene a daycare task force that will be responsible for the provision of data and promoting collaboration between public/private/not-for-profit/social service providers.



## **RESILIENCY SPOTLIGHT**

### **Childcare/early childhood education**

Decatur County's Grandparent Rental Program is getting a lot of attention. It partners new residents with children with local senior couples to "grandparent" their children. Not only is this program inclusive of seniors with respect to younger generations, it also includes new families into the community and brings more childcare solutions to new residents.

Another creative solution is how Switzerland County moved some of the Head Start classrooms into the elementary schools, eliminating the transportation barrier by using school buses for these young students.

## *Mental Health*

The stress of the pandemic exacerbated a number of social stressors affecting mental health. As a result, we saw an exponential increase in behaviors such as substance abuse, domestic violence, and criminal activity. These are symptoms of the underlying issue which perpetuates the cycle of mental health issues..

### TARGETED ACTIONS:

- Advocate for the support and expansion of programs that focus on mental health.
- Advocate increased funding to support social service agencies who have seen increased demands on their resources so that funding is available for the next economic shock.
- Assist in building networks that enable mental health support and treatment.
- Collaborate with mental health professionals on educating the public to deepen understanding of mental health issues.
- Collaborate with stakeholders and regional partners to ensure the availability of accessible mental and physical healthcare. especially for agencies who serve vulnerable populations.
- Promote the importance of opportunities for social interaction and building a connected community.
- Promote collaboration between the criminal justice system and mental health providers to identify the causes of mental illness and its interrelationship with substance abuse as a symptom of mental illness.
- Promote the removal of stigmas by supporting prevention and education programs.
- Seek greater support and outreach to vulnerable populations, i.e. low-income, people with disabilities and other commonly socially isolated groups (elderly, etc) Keeping in mind how access to internet affects these groups.
- Encourage communities to engage with each other (residents and the organizations who specialize in mental health) to think of ideas to address mental health issues.



## **RESILIENCY SPOTLIGHT**

### **Mental health support for students**

The pandemic took away safe places for many. During school shutdown, when Ripley County teachers grew concerned over their high-risk students they were no longer seeing on a daily basis, they voiced these concerns to their administrators. Through the collective efforts of these caring educators, The East IN Area Health Education Coalition, and The Ripley County Community Foundation, extra support services were provided for those in need. "Mental Health First Aid" was provided to struggling students and staff and continued with lessons on socio-emotional intelligence and stress coping strategies by programs like RISE and The Pause once kids returned to in-person classes. Many involved hope to see efforts like these continue with more widespread support and recognition that southeast Indiana students need and deserve adequate mental health services in addition to an education.



### *Education and Workforce Challenges and Opportunities*

Post pandemic, finding and sustaining the right talent is a growing challenge. Career pipeline development is a priority, as well as the ability of employers to sustain a high quality work environment that will retain employees. The development of a viable workforce is dependent upon high quality of educational opportunities for all ages – from the very young, to the growing senior population who desires to stay within the labor force.

#### TARGETED ACTIONS:

- Improve broadband quality and access in communities so it's easier for students and workers to learn/work remotely when necessary.
- Partner with educators on how to address and mitigate the education gap students experienced as a result of the COVID-19 pandemic. Include focused support for low-income and special needs students.
- Explore and develop creative solutions to promote more flexible home-work-school environments that people are seeking out more.
- Expand and initiate inclusive pathways for vocational training in addition to academic education, recognizing that college may not fit everyone's careers choices and training for trade jobs is equally important.
- Increase focus on automation and STEM in education, digital literacy, retraining for high skilled positions.
- Promote collaboration between educational institutions to expand opportunities.
- Collaboration among regional partners to address necessary employee support.
- Advocate for policies that support the employment of senior citizens who wish to work beyond traditional retirement ages.
- Provide and disseminate data and available financial resources to support the development of training centers, equipment and wrap around services.

### *Internet Access and Digital Inclusion*

(See Build Environment, Place, Infrastructure section for targeted actions)

### *Support for Vulnerable Populations and Social Isolation*

In times of struggle, people in vulnerable populations typically feel the effects of shock the hardest. It is important to provide extra supports as they are often the ones who fall through the proverbial crack.

#### TARGETED ACTIONS:

- Advocate increased funding to support social service agencies which continue to have increased demands on their resources.
- Seek greater support and outreach to vulnerable populations, i.e. low-income, people with disabilities, elderly, and other commonly socially isolated groups.
- Target assistance to provide internet access and digital literacy to this sector of the population.

### *Volunteerism*

(See Social Political Capital for targeted actions)

**Built Environment, Place, Infrastructure:** This capital constitutes both things that are seen and unseen. It speaks to a regional environment that supports connectivity, efficient transportation and recreational systems, community facilities, and housing for all. Water, sewer, roads, broadband, housing, community facilities are just some of the necessary components that make up a place. Critical to the sustainability of a community, we need creative and sustainable solutions that are implemented as existing systems and facilities which are maintained as new systems/facilities are constructed.

THEMES:

- Internet Access and Digital Inclusion
- Housing
- Infrastructure

*Internet Access and Digital Inclusion*

Access to adequate and reliable broadband is increasingly being tied to the quality and prosperity of a place. PCRD's "What-if Tool" already shows us how much broadband/ digital inclusion are critical components of economic resiliency. Adequate and dependable broadband availability impacts not only business operations, but the housing market and the attraction and retention of talent to the region. Post-pandemic, we are even seeing growing trends where the existence and quality of internet connections are one of the biggest factors prospective homebuyers are considering besides price, and location.

TARGETED ACTIONS:

- Promote greater expansion of broadband internet access for households and communities in our region.
- Increase resources to improve digital skills so remote learning and employment opportunities are more readily available.
- Encourage real estate developers to invest in creating communities with broadband access or government officials/economic development leaders to foster environments where this is feasible.
- Create opportunities for digital literacy.
- Create digital device bank for underprivileged and elderly to access devices.



## RESILIENCY SPOTLIGHT

### Broadband

Multiple counties in the region provided public access hot-spots around the county for education, filling out important online forms, remote work tasks, etc. Often this took the form of school buses driving around to different areas of counties acting as mobile hotspots, but sometimes County Fairgrounds and other public spaces we equipped to provide wireless internet access.

Another initiative common across counties in our region is libraries expanding their hotspot loan programs to meet demands witnessed during the height of the pandemic. Realizing how high in demand they were for households who needed them badly for kids attending virtual school during the shutdowns caused by the pandemic, Jefferson County Public library relaxed rules around hotspot loans to allow for longer borrowing periods. They recently increased the number of hotspots for loan by 30.

## Housing

Nationally, the housing market has been turbulent throughout history. Especially so since the housing market bubble that caused the Great Recession from 2006-2014. Of the many issues highlighted by the COVID-19 pandemic, the ongoing national housing crisis was one. While a quicker response from the federal government in the form of rental support and stays on evictions helped a little in keeping people housed, consumers were already seeing a cost of living for housing prices in the years before the pandemic. Those trends made affordable housing increasingly harder to find and the market increasingly unsustainable. Of the many issues impacted by the COVID-19 Pandemic, the ongoing national housing crisis was one. Although rental support and stays on evictions were made available, there were not tools for homeowners struggling to hold on to their homes. The affordable housing crisis was amplified during and after the pandemic.

### TARGETED ACTIONS:

- Improve availability of housing at all income levels.
- Research and incorporate solutions for more affordable and mixed housing in communities.
- Promote public awareness and education about available first-time homebuyer programs offered via state and federal governments.
- In times of crisis, consider mortgage support for homeowners in addition to rental support for renters.
- Push government officials to include stricter standards for real estate developers regarding home affordability plans for their communities. Encourage research and provide them with the data to make an informed decision.
- Research and incorporate solutions for more affordable and mixed housing in the region.
- Encourage government officials to include stricter standards for real estate developers in providing affordable housing.
- Develop financial and other one stop shop resource programs for developers and local governments.
- Research viability of the development of a regional land bank to utilize and develop unused or blighted properties into safe and affordable housing.
- Assist local units of government highlight housing issues through information and storytelling.

## RESILIENCY SPOTLIGHT

### Housing

Friendship State Bank had a vehicle called a Troubled Debt Restructure (TDR) that enabled the bank to rewrite mortgages to more favorable terms if there was distress. A troubled debt restructuring (TDR) is defined as a debt restructuring in which a creditor grants a concession to the debtor that it would not otherwise consider.

Fortunately, locally these were few and far between, and Friendship had very little stress in their pool of mortgage customers. Friendship had just one foreclosure throughout the pandemic. Chris Meyer, CEO of Friendship said, "It mostly comes down to how banks operate within the community. The last thing banks want is someone's house back."

## *Infrastructure*

There's a lack of infrastructure to support housing development, especially in rural areas. Utility upgrades are badly needed in rural communities. Urban centers could use support here too. The potential of railways and ports should be maximized and not ignored.

### TARGETED ACTIONS:

- Upgrade infrastructure in our communities.
- Improve public transportation to provide more opportunities to reach educational institutions and workplaces not within the immediate vicinity of homes.
- Establish relationships/programs with MPO's to support RPO's on grants for transportation and infrastructure.
- Focus on opportunities to incorporate more greenspace projects. This is also tied to quality of place and is good for the economy besides being pretty to look at.
- Support efforts of local units of government to build vibrant public spaces, cultural amenities, parks and recreation opportunities, and transportation solutions to connect people to these spaces.
- Support local governmental infrastructure decision making by the provision of current data to sustain responsible, sustainable decision making when it comes to property redevelopment.
- Support the development of critical infrastructure such as roadways, water, and sewer.
- Maintain quality service and capacity to serve new development in existing water and sewer service areas.



## **RESILIENCY SPOTLIGHT**

### **Technology and Development**

Dearborn County uses Beacon GIS, a more detailed location map for developers. Beacon includes incorporated boundaries, tax districts, planning & zoning areas, utility providers and lots of detailed data for developers. This is a tremendous aid which facilitates many processes for development.

In 2021, the Shelby County Public Library received a \$1.4M General Obligation Bond for redeveloping their library space into one that could better serve the community's needs. Some of the plans this project included was a complete renovation of the Youth Services Department to provide a sensory friendly space and items, as well as Sound Room for creators to have access to otherwise cost-prohibitive audio producing tools and a Gaming Room for ages 13-19. Sound or Gaming room time has to be reserved and if requested, librarians help patrons learn the steps to use the tech properly for success with their projects. Shelby's main library branch is known as one of Indiana's original Carnegie Libraries. It continues to live up to the reputation of its first benefactor by being forward thinking and providing opportunities for community members through education and innovation.

**Socio-political Capital:** Sustenance of a region that inspires a culture that supports and welcomes diversity, advanced opportunities for volunteerism, political engagement, and a stable population vested in the community.

This capital is composed of all that inspires a culture that:

- Supports and welcomes diversity
- Provides advanced opportunities for volunteerism
- Opportunities for political engagement and civility
- Stable population vested in the community

THEMES:

- Volunteer Culture
- Diversity and Inclusion

#### *Volunteer Culture*

A community that invests back in itself will never be empty. Providing opportunities for people to volunteer where they can make a difference strengthens one's connection and societal ties to a place. Thus one more factor in improving a person's perception of quality of a place.

TARGETED ACTIONS:

- Inspire volunteerism through educational opportunities, training, and other incentives.
- Promote opportunities to volunteer in the region.
- Collaborate with social support community organizations to cultivate a community culture of volunteerism.

#### *Diversity and Inclusion*

A homogenous community may find it easier to be cohesive, but experiences and ingenuity are limited when there is no diversity in perspective. This type of community risks becoming stagnant with limited resilience. Recognizing that it is important to invite and encourage diversity is a step in the right direction.

TARGETED ACTIONS:

- Promote diversity as an economic development talent attraction strategy.
- Promote the inclusion of diverse representation on organizational boards.
- Facilitate conversations with opportunities for cross-cultural experiences.

**Financial Capital:** A region that provides diverse business and employment opportunities, supporting both the employed and the employer, Home ownership support, and promotion of open communication between government and service providers and their clientele.

THEMES:

- Taxes and revenue
- Housing assistance and ownership opportunities
- Financial health of individuals (financial literacy)
- Support of small business community

*Taxes and revenue*

Governments have the difficult task of finding the right balance between what is considered inadequate or excessive taxing. Often times, what may seem like the right move fiscally, can draw the ire of residents who don't see or agree with projected positive effects. Taxes are one of the unpleasant necessities for supporting a community. How much could be accomplished if both residents and government officials work together to find new sources and uses for this money?

TARGETED ACTIONS:

- Assist in educating local government units about new ideas to generate tax revenue and best practice applications.
- Continue to identify and solicit federal and state funding to support the region's business development/retention.

*Housing assistance and ownership opportunities*

Residents deserve affordable housing options. No community can thrive when large portions of its population has to pay excessive rent/mortgages on top of other livelihood expenses.

TARGETED ACTIONS:

- See "Housing" section in Built Environment+ Infrastructure Capital

*Financial health of individuals (financial literacy)*

The financial health of individuals in a community often correlates to the collective financial health of a community. Not every person has great money sense, but when the majority of a community is able to have their basic financial needs met, there is room for resiliency.

TARGETED ACTIONS:

- Financial literacy classes for the community
- Financial literacy curricula in schools
- Business/financial education programs for kids, (i.e. Junior Achievement or similar)

### *Support of small business community*

Small business can be a litmus test as to what kind of industries would be most successful in a place, or what kind of talent may be available, depending on the business. These are places quite literally owned and operated by our neighbors. If we support them, we support us.

#### TARGETED ACTIONS:

- Support diversification of businesses, finance options, and housing options to elevate financial attainment for businesses and the workforce.
- Collaborate with the business sector to create new programs to support business development.
- Convene small town chambers and Main Street organizations to provide development planning, best practices, and funding to local municipalities.
- Create technical assistance networks for small businesses to develop and expand digital marketing.
- Collaborate with University Centers to promote the availability of supply chain, cluster analysis, and other relevant data.



## **RESILIENCY SPOTLIGHT**

### **A community bands together**

Businesses closing during the pandemic was a common sight. The hardest hit seemed to be small businesses as many local favorite restaurants, bakeries, and boutiques did not make it past the shutdowns of 2020. Franklin County leaders came up with a creative solution to help their small businesses survive during this severe economic shock. Hence, the Franklin County Covid-19 ER Business Loan was invented. Funded entirely through a private donation from the Franklin County Community Foundation and Franklin County Chamber of Commerce. All of the work needed to implement the loan program was done with community volunteers and the assistance of the Franklin County Convention, Recreation and Visitors Commission. Much of the success was due to personal visits, phone calls, and knocking on the doors of the businesses to spread awareness about the program. As a result, the whole county encountered a net loss of only \$50K total in business revenue for that time period. The success of this program not only saved much of the County's economy, but also brought communities in the county closer together highlighting how the love and care of neighbors can be a major factor in resiliency.



# CONCLUSION

In our struggle to expand traditional definitions of resiliency in context of assisting the region's communities in survival and recovery efforts during the time of a pandemic, we learned that resiliency is actually polysemous, which admittedly was a new term for many of us.

Polysemous defines the capacity to have multiple meanings.

In our quest to develop an economic resiliency strategy, we spent a fair amount of time redefining our pre pandemic understanding of resiliency.

And what we found is that economic resilience is indeed polysemous.

Economic resilience is about jobs. It is about diversity. It is about a strong workforce. It is about business retention and expansion. It is about attracting investment into our communities.

It is about identifying our strengths and building upon them.

Identifying our weaknesses and vulnerabilities and determining how they can be overcome, and working to make this happen.

But it is also broadband. Broadband for everyone.

It is about digital inclusion. Having access to devices. Digital literacy.

It is about having transportation.

It is about having access to education.

It is about strengthening our social safety network. Providing treatment for mental health. Providing support for those who struggle with substance abuse.

It is about providing affordable daycare.

It is about the availability of decent and affordable housing.

Without these things, there is no resiliency.

Things are constantly changing. We still have lots of places to go.

And no offense meant, Mr. Ben Franklin. There certainly is a lot more that is certain than death and taxes.

Economic resilience is not certain. But disruptions are.

Whether the shock occurs from an economic recession, a natural disaster, and – yes, a pandemic, we need to be ready.

Let's go!





# APPENDIX RESOURCES

## *Links to sources and tools*

2020 ALICE report, Indiana- [https://iuw.org/wp-content/uploads/2020/06/2020ALICEReport\\_IN-FINAL-5-26-20-Copy.pdf](https://iuw.org/wp-content/uploads/2020/06/2020ALICEReport_IN-FINAL-5-26-20-Copy.pdf)

B- [https://www.stats.indiana.edu/population/popTotals/2021\\_cntyest.asp](https://www.stats.indiana.edu/population/popTotals/2021_cntyest.asp)

C- <https://www.countyhealthrankings.org/app/indiana/2022/overview>

D- <https://unitedforalice.org/indiana>

E- [https://www.census.gov/data-tools/demo/saipe/#/?s\\_state=18&s\\_measures=mhi](https://www.census.gov/data-tools/demo/saipe/#/?s_state=18&s_measures=mhi)

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County Connectivity Index-USA (PCRD) <https://pcrd.maps.arcgis.com/apps/dashboards/ffd6f1bffc134b49ab2fc0567dd2bd05>

County, Indiana data snapshots-(PCRD) <https://storymaps.arcgis.com/stories/26c142ce7ffa4ccab2b20a0de41aaf34>

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The Economic and Business Case for Ensuring High-Quality Childcare and Preschool <https://research.upjohn.org/cgi/viewcontent.cgi?article=1089&context=presentations>

Franklin County history <https://brookvilleindiana.org/>; <https://metamoraindiana.com/>

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[rural-population#:~:text=The%20OMB%20definition%20includes%20rural,OMB%20standard%20represents%20an%20undercount.](#)

Indiana Association of Regional Councils- data tool for population, education and economic shifts taking place in Indiana regions-(PCRD) <https://storymaps.arcgis.com/stories/59c25bb6c1094f089afdac23cb1deb92>

IARC SIRPC Region 11 Report <https://pcrd.maps.arcgis.com/apps/Cascade/index.html?appid=c5d70ac7b97042009c50cb203f697d9e>

Indiana, Rural snapshots- data- Housing, Fiscal, Socio-Economic, Ag & Forestry, Digital Inclusion-(PCRD) <https://pcrd.purdue.edu/ruralindianastats/>

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OECD (2021), *OECD Regional Outlook 2021: Addressing COVID-19 and Moving to Net Zero Greenhouse Gas Emissions*, OECD Publishing, Paris, <https://doi.org/10.1787/17017efe-en>.

Ohio County history <https://www.enjoyrisingsun.com/history/>

PCRD SIRPC report- Economic Resiliency post the 2008-2009 Great Recession <https://southeastern-indiana-regional-planning-commission-pcrd.hub.arcgis.com/>

PCRD SIRPC Data tool for 2008-2009 Great Recession Economic Resiliency plan <https://southeastern-indiana-regional-planning-commission-pcrd.hub.arcgis.com/>

PCRD SIRPC “What If?” Tool for improving Economic Resiliency in SIRPC region <https://pcrd.purdue.edu/regionaleconomicresilience/sirpc-what-if-tool.html>

PCRD An Examination of Rural Housing Development Programs, Issues and Strategies Purdue University December 2016 With a Special Focus on Rural Indiana <https://pcrd.purdue.edu/ruralindianastats/downloads/Rural-Housing-Development-Programs-Issues-and-Strategies.pdf>

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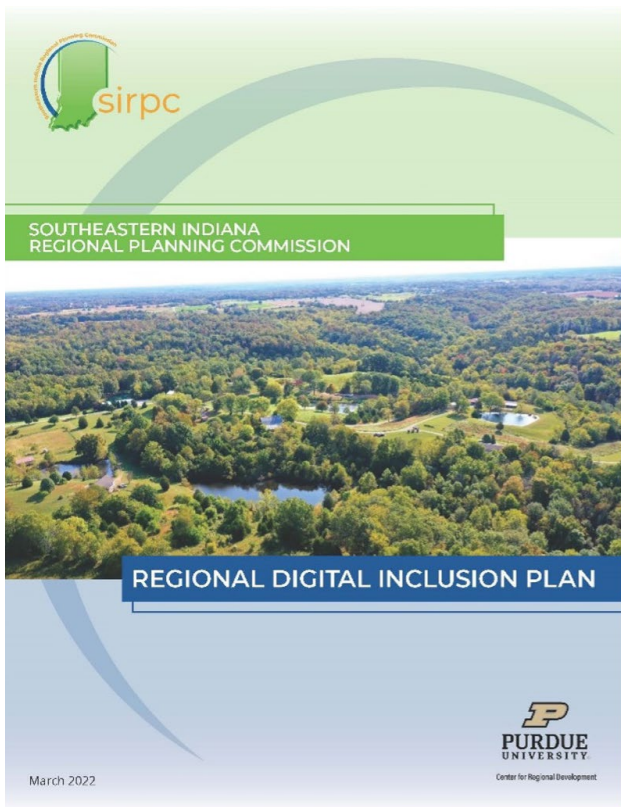
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Ripley County history <https://ripleycountytourism.com/towns/>

ROZI- Indiana Rural Opportunity Zone data-(PCRD) <https://www.in.gov/ocra/additional-resources/opportunity-zones/>

Shelby County history <https://www.visitshelbycounty.com/>; <https://www.myshelbylibrary.org/library-history>

Wilson, J. (1988). *How the Ice Age Shaped Indiana*. Retrieved from csu.edu: <https://www.csu.edu/cerc/researchreports/documents/HowtheIceAgeShapedIndiana.pdf>



Digital inclusion is part of economic resiliency and can certainly help drive it. To read more about our region's digital inclusion goals and which one you want to help us achieve, read the full plan here:

<https://sirpc.org/broadband/digital-inclusion-plan>

## Human Capital

The gaps that resonated with our focus groups and survey respondents concentrated on lack of quality and affordable (and available) childcare, broadband coverage gaps, lack of physical and mental healthcare, loss of learning for all ages and abilities, and housing issues. Low-income residents (35% of the region is within the ALICE threshold= “working poor” + poverty level residents) were disproportionately affected in all the previously mentioned gaps.

### Childcare

School closures put a spotlight on the lack of internet coverage and the value of women in the workforce. With children home, women were often forced out of the workforce, and many were reluctant to return with average wages barely covering the cost of childcare and transportation in addition to rent, food and utilities. The gaps in broadband were largely distributed along socio-economic strata, with lower income households unconnected, isolated and left behind from school participation and employment communication and opportunities.

(The Economic and Business Case for Ensuring High-Quality Childcare and Preschool <https://research.upjohn.org/cgi/viewcontent.cgi?article=1089&context=presentations>)

### Mental health

In October, 2022, a survey from CNN in partnership with the Kaiser Family Foundation indicated that nine out of ten adults in the United States believe there is a mental health crisis in our country. Asked to rate the severity of six specific mental health concerns, Americans put the opioid epidemic near the top.

The survey captured the perceptions of a nationally representative sample of about 2,000 adults over the summer of 2022, 2 ½ years into the pandemic and amid ongoing public health threats including racism and gun violence.

“The COVID-19 pandemic exacerbated numerous social stressors that we know can increase the risk of both substance use and mental illness.” said Dr. Nora Volkow, director of the national Institute on Drug Abuse.

Data from the US Centers for Disease Control and Prevention shows that drug overdose deaths reached record levels in 2021 and suicide rates were back near a record high after two years of decline. In 2020, mental health related visits to emergency rooms jumped 31% among adolescents age 12 to 17.

According to the survey, about half of adults say they have had a severe mental health crisis in their family, including in person treatment for family members who were a threat to themselves or others.

More than 1 in 5 adults describe their mental health as only “fair” or “poor”.

## Built Environment & Infrastructure

Smaller communities that invest in amenities like recreation, cultural activities, good schools, transportation options, are yielding higher employment and population growth and lower poverty rates than other similar places. In fact, one of the strongest indicators for quality of life in small towns is spending on public schools and (once again) availability of early childhood education/ quality childcare. These factors are more important to women, who allocate more resources toward their children and exert more buying power and influence on household decisions. (Austin, 2022)

Lack of housing, especially first-time/workforce and affordable housing was a close second in the region. While the region's recovery from the pandemic was uneven, housing has been especially slow to recover from the past recession of 2008-9. The least available housing sector, affordable and workforce housing, is also the sector with the lowest profit margin, making it the riskiest for development. Meanwhile, corporations and investors are making massive purchases of housing suitable for rental in this same affordable and workforce sector rendering available housing for first time homebuyers exceptionally scarce and/or unaffordable.

Concurrently the national trend in nonmetro (rural) areas has been a steady decrease (4.9%) in working age population while the population 65 years and older has grown enormously (22%). Despite this trend, the pandemic has brought positives to rural/nonmetro areas. From July 2019-July 2020 nonmetro areas have begun growing at a faster rate than metro areas for the first time since the 1990's. This new migration is likely a reaction to the pandemic, with people fleeing the population density of urban places-a growth opportunity for the SIRPC region. (James C. Davis, 2022)

This "Covid Migration", has attracted younger professional people, especially remote workers, from overpriced areas (Austin, Texas, San Francisco, New York, Boston, etc.) to small towns.

According to Stratavize Consulting (Hites, 2021), the main components to attracting youth are:

- High Speed Internet- (improving rapidly in the region).
- Public Spaces- parks, green spaces
- Co-working spaces
- A lively downtown- local public markets, shopping, restaurants, beer gardens, etc.
- Entrepreneurial Culture
- Accessibility- transportation, bike lanes, walkability, etc.
- Good schools & good jobs. (Hites, 2021)

Providing housing to meet this demand points to "in-fill" development, capitalizing on improving and rethinking what we have as a community and adapting. To reduce the risk and financial burden on lower margin developers South Bend Indiana

"...offers [pre-approved development templates](#) to small-scale developers at no cost. The plans, developed with the help of incremental developers and design experts, are specifically crafted for South Bend's existing neighborhoods, where they fit the current zoning rules, lot sizes and shapes, and market conditions, and nod to the city's historic architectural vernacular. The [catalog](#) includes templates ranging from single-family houses of varying sizes and bedroom counts to a carriage house, a duplex, and a six-unit apartment building that can fit on a typical urban lot." (Herriges, 2022)

Making use of and updating comprehensive planning is a major step in finding optimal solutions to housing, zoning, infrastructure, development and other questions and problems. The Indiana Office of Community and Rural Affairs (OCRA), offers grants for this which SIRPC can write and administer.

### Broadband Coverage

In the SIRPC region, focus groups and surveys revealed that inadequate broadband was most frequently cited as problematic across most community capital sectors.

Access to the internet and lack of broadband became a defining limit for many in the region. Students without internet struggled to keep up with their peers and often gave up trying, according to some school personnel. Those residents of all ages without broadband also often lacked digital capabilities and were unable to work from home or qualify for jobs that increasingly require internet skills. Additionally, those same folks could not train or be retrained for new jobs without digital skills or internet access. Residents with health issues also struggled to find care without internet skills or access. These gaps also affected enrollment in post-secondary education even though some schools (Ivy Tech) offered free courses during the pandemic.

### Socio-political

Nationally, the rural Black, Asian and Hispanic workforces have increased with rural growth in Hispanic workers outpacing metro growth, mostly in smaller businesses. Attracting, welcoming, and supporting these working age residents can be the key to success.

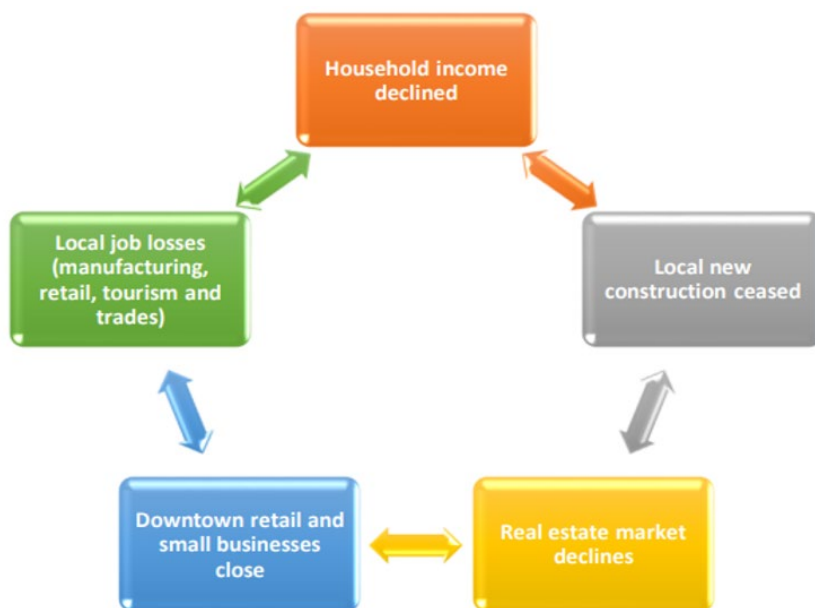
Branson Missouri found a solution to their workforce disparity by recruiting Puerto Ricans who are US citizens and do not need special visas. This community effort, led by employers resulted in bringing 500 new community members to the workforce.

“For companies operating in rural areas, one of the best ways to succeed in creating this welcoming culture for newcomers from diverse backgrounds is for employers and the community as a whole to work together.” (Pieper, 2020)

### Financial Capital

The pandemic put a spotlight on poverty in the region. Before the pandemic there was a 37% regional ALICE population (Lohsl, 2022) or “working poor”. Lack of childcare, shutdowns of work, lack of broadband and digital skills and limited access to assistance was excessively difficult for over one third of our regional population who are low-income. While the numbers have not been calculated, the ALICE population was likely far higher than 37% during the pandemic.

### Figures and graphics



A cycle of how one negative factor in an economic shock can lead to more negative impacts.

## *Community Conversations (notes from public input)*

### The Pandemic and other Stories

Notable problems experienced during the pandemic:

- Mandates don't work.
  - o Resistance to government mandates that led to conspiracy theories and concerns over personal rights, privacy and space for both employees and guests.
- Lack of workers is not from lack of desire but three other factors:
  - o 20% of Foreign labor market is not coming to US to work (visas problems, etc.)
  - o Older workers have retired early- up 50%
  - o Women had to go home for lack of childcare and are still unable to return. Need:
    - § Better healthcare
    - § Childcare- school programs, aftercare, before care
    - § Housing

Solutions:

- Take new information and educate mass media about it and then present a unified front.
- The key to preventing issues during disasters is through improved
  - o childcare,
  - o education
  - o communication.
- From an executive perspective, there can be a disconnect between execs and workers which can be solved by selfless direct communication and speaking simply to make points.
- Communication goes to the grass root of problems.
- Need to ask about issues with employees and know your target market.
- Education is the core piece that will create positive change
  - o Adult ed for entrepreneurship
  - o Financial education, small business fund/revolving loan
  - o Attract outsiders to expand business and introduce locals to new ideas and people

Three keys of successful living

No ego

Selflessness

Be true to self

Notable problems experienced during the pandemic:

- Kids left behind by lack of internet and lack of family support
- Older people looking for work and not digitally competent
- Childcare- lack of it, expense for working parents
  - o "If you can sit down and look at your budget and see you can't afford childcare even though you are getting the child tax credit, it's frustrating."

Rural problems

- First time college students/ families that have never had higher education
  - o Difficulty in completing college applications, FAFSA applications, etc.
  - o Lack of support- No "nudge" from home.
- Lack of knowledge about the pride and dignity of holding a job
  - o Learning how to pick a job that's satisfying.
- Funders' lack of understanding about rural limits and lack of capacity

Ideas

Retired people who would like to reenter the workforce, possibly part time, but do not because of social security compliance- change rules to allow retirees to work without compromising their social security benefits

Notable problems experienced during the pandemic:

Mental Health needs

- Older adults (60+) affected by isolation
- Children 15 years old and under most affected by isolation
  - o Solution-Developed mental health services for teachers, coaches, admin, etc. from schools to recognize students in need of services through online modules (IU East & E IN ?)
  - o RISE in Batesville offered emotional support to HS students

Digital education for (older) adults through one on one support from Foundation.

- Online education not equal
- Covid gap for students

Outdoor space inadequate for businesses and downtown space

Communication gaps between nonprofits

- Turfism between small municipalities and lack of cooperation

Ideas



- Approach government to reassess planning and zoning to create better walkability (sidewalk expansion, accessibility, more places to sit and meet outdoors, etc.)
- Mental Health online services and education for teachers and first responders
- Support for local press to reinvigorate journalism and support local news interest
- Create a nonprofit clearinghouse of available services to reduce overlap and connect supply with need within counties.
- Create a nonprofit roundtable to discuss available services and needs.

Notable problems experienced during the pandemic:

- o Lack of houses
  - § Airbnb taking houses off market
  - § No replacement houses
  - § No middle class
- o Supply Chains
  - § Paint- no base, raw materials
  - § Trucking & Containers
- o Tolerance gone now
- o Employee consistency
  - § Seasonal work in transportation/delivery (pre-covid) (?)
  - § Lack of foreign workers (visas)- “We coddle our kids too much”

Possible projects

- o South Hanover- River Ridge could support warehouses as in Jeffersonville
  - § River ridge -\$12M water system
  - § Manufacturing
  - § Retail
  - § Housing & Infrastructure to Hanover

“When I think about 2020, do we go into normal grant mode with stimulus checks, etc? I was wrong with everything, expecting pivots when in reality things just shut down”

Future plans

- o Keep nonprofit organizations going- help orgs with sustainability, build savings, attract outside capital.
- o Look at org operating reserves and aim for 6-12 months operation reserve

- o Help orgs move from transactional fundraising to capacity building
- o Move from transactional to relational fundraising
- o Money wasn't an issue for foundation but people were on survival mode

Notable problems experienced during the pandemic:

- o Domestic Violence
- o Substance abuse

Actions of Foundation

- o Helped Ivy Tech with equipment and lack of network capacity
- o Helped Hospital
- o Streamlined funding to orgs



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