

2022 Yellow Springs Cost- of-Living Report III

September 2022



**JAMES A. MCKEE ASSOCIATION (JAMA)
P.O. BOX 263 YELLOW SPRINGS, OH 45387**



2022 Yellow Springs Cost-of-Living Report III

ACKNOWLEDGEMENTS

This study was sponsored by:

**JAMES A. MCKEE ASSOCIATION (JAMA)
P.O. BOX 263 YELLOW SPRINGS, OH 45387**

With major financial support from:

**JAMA MEMBERSHIP
THE YELLOW SPRINGS COMMUNITY FOUNDATION
THE VILLAGE OF YELLOW SPRINGS
YELLOW SPRINGS COMMUNITY DEVELOPMENT CORPORATION**

With the assistance of JAMA volunteers:

Jerry Sutton, Project Manager

Ron Schmidt, Mentor

Review Committee:

- Kate Anderson
- Peggy Erskine
- Ron Schmidt
- Jerry Sutton
- David Turner

With appreciation to the Chief Researcher, Analyst, & Author:

Carol S. Murray

Brandon Jones, Assistant Researcher

DEDICATED TO:

KAREN MCKEE, IMMEDIATE JAMA PAST PRESIDENT (1949 – 2021)

This report, and the prior *YS Cost of Living Studies*, are available on JAMA's website: www.45387.org

2022 Yellow Springs Cost-of-Living Report III

Table of Contents

ACKNOWLEDGEMENTS	i
Figures	iv
Tables	iv
Goal of the Study	1
Section 1: Community Profile – Yellow Springs 1970-2020	4
Population Change Comparison.....	5
Racial Diversity Comparison.....	7
Gender Distribution Comparison	9
Median Age Comparison.....	10
Age Comparison	11
Distribution of the Population by Age Cohort in Yellow Springs, 1970-2020.....	12
Educational Attainment Change Comparison.....	13
Occupational Comparison.....	14
Employment Change in Yellow Springs.....	16
Income Change Comparison	17
Poverty Change Comparison.....	18
Population Living in Group Quarters, 1990-2020	19
Group Quarters Population Comparison	20
Change in Households in Yellow Springs	21
Average Household Size Comparison	22
Housing Value Comparison.....	23
Percentage of Income Devoted to Housing Costs Comparison	24

2022 Yellow Springs Cost-of-Living Report III

Section 2: Cost-of-Living Comparison – Yellow Springs & Local Communities.....	25
Total Population – Local Comparison	26
Change in Total Population – Local Comparison	27
Median Housing Value – Local Comparison.....	28
Change in Median Housing Value – Local Comparison.....	29
Median Residential Sales – Local Comparison.....	30
Median Monthly Homeowner Costs – Local Comparison	31
Median Monthly Rent – Local Comparison.....	32
Section 2A: Utilities.....	33
Utilities, Electric – Local Comparison.....	35
Utilities, Residential Water – Local Comparison.....	36
Utilities, Residential Sewer – Local Comparison, 2020.....	37
Utilities, Solid Waste Removal – Local Comparison, 2021.....	38
Section 2B: Taxes	39
Property Taxes, Effective Rate in Mills – Local Comparison.....	42
Property Taxes, Effective Rate – Local Comparison.....	43
Income Taxes, Municipal – Local Comparison	44
Income Taxes, School – Local Comparison	45
Median Homeowner Property & Local Income Tax Burden.....	46
Sales Tax – Local Comparison	47
Section 2C: Services	48
Personal Services – Local Comparison	50
Health Services – Local Comparison	51

2022 Yellow Springs Cost-of-Living Report III

Repair Services – Local Comparison.....	52
Section 2D: Grocery Items	53
Commodities, Grocery Items – Local Comparison.....	55
Appendix A: Tabulated Data from Original Sources	56
Appendix B: Choosing Comparable Communities	76

Figures

Figure 1: Cost of Living Model.....	3
Figure 2: Communities Screened for Comparison, 2000	77

Tables

Table 1: Occupation	58
Table 2: Income.....	60
Table 3: Poverty	62
Table 4: Educational Attainment	63
Table 5: Age.....	64
Table 6: Gender.....	66
Table 7: Racial Diversity	67
Table 8: Household Size	69
Table 9: Housing Value.....	70
Table 10: Housing Costs.....	71
Table 11: Taxes.....	72
Table 12: Services.....	73
Table 13: Grocery.....	74

Version	Date	Author	Description/Page/Line
1.0	08 September 2022	C. Murray	Issued draft
1.1	28 September 2022	C. Murray	Updated draft/page70 (Table 9: Housing Value)/Owner-occupied & Renter-occupied

Goal of the Study

The many issues our community has faced over numerous years continue to reflect an underlying concern about our economic circumstances, particularly the cost of living in Yellow Springs, Ohio. The absence of reliable, accurate and objective information continues to contribute to misunderstanding and division among residents. The James A. McKee Association resolved again to try to help address this gap by sponsoring a third decennial study of the cost of living in the village. The availability of 2020 Census and Community Survey data made this again a particularly appropriate time to undertake this study. The hope is that this project will form a foundation for better understanding by providing a body of generally acceptable information about the community and how it compares to others in the region. Although we do not ourselves expect to use the information gathered to craft either public policy or private initiatives to address perceived questions or issues, we do hope that others will, using this information as a foundation for community dialogue.

The work outlined was planned to take approximately four months, but delays in the release of Census data extended the data collection period by several months. The data gathered were then integrated into this comprehensive report to the community.

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

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

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

2022 Yellow Springs Cost-of-Living Report III

METHODOLOGY

The research was conducted entirely by researchers Carol Murray and Brandon Jones over the last eight months. The intent of this study was to provide a current demographic overview of the population. The study will also compare housing values and monthly housing costs for both homeowners and renters, utility costs (water/sewer, solid waste removal, electric services), local tax rates, the cost of selected goods/services and grocery items.

It was the intent of this study to produce objective results comparable to the two prior Yellow Springs Cost-of-Living studies. Ms. Murray was a principal investigator on the studies during her tenure at Wright State University. Continuing the effort to standardize methods used in this cost-of-living study, the cost-of-living model parallels the design used by the American Chamber of Commerce Researchers Association. The American Chamber of Commerce Researchers Association (ACCRA) was founded in 1961 and has been publishing the Cost-of-Living Index quarterly since 1968. The ACCRA Index was developed to measure living cost differentials among *urban regions*. To measure living cost differentials between Yellow Springs and other similar communities in the Dayton Region, the ACCRA model had to be slightly modified. On the other hand, the ACCRA model excludes discussion of local costs, like taxes. Because this study of Yellow Springs is purposefully studying costs on the local level, taxation, along with selected other local items, was added to the model. The basic components of the two models are presented in Figure 1 below.

2022 Yellow Springs Cost-of-Living Report III

Figure 1: Cost of Living Model

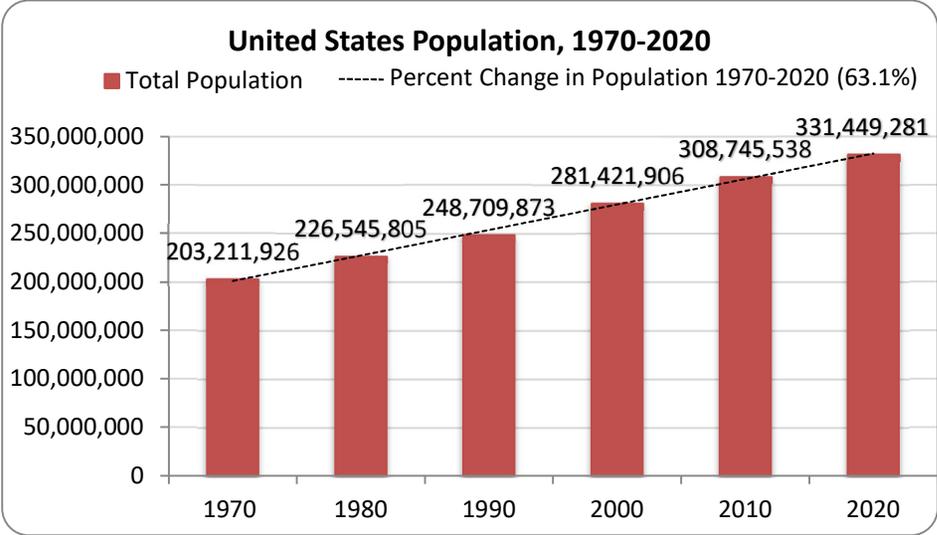
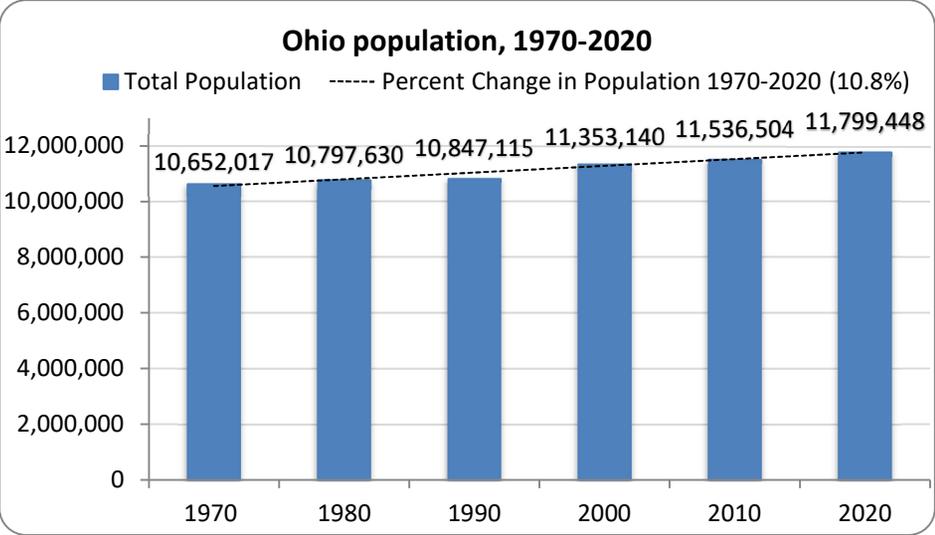
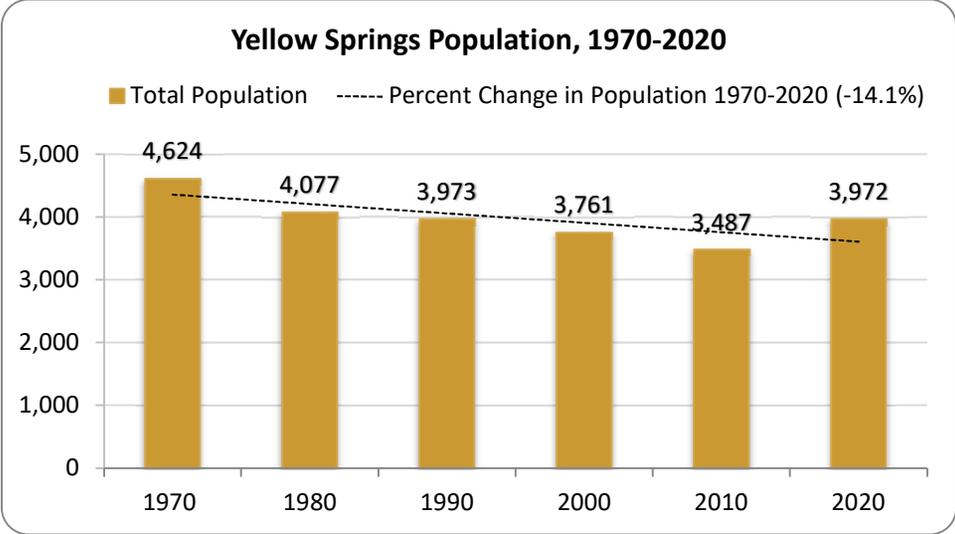
ACCRA Cost of Living Model	Local Cost of Living Model
<p>Grocery Items</p> <ul style="list-style-type: none"> • Meats • Dairy products • Produce • Bakery products • Miscellaneous grocery products <p>Housing</p> <ul style="list-style-type: none"> • Apartment, monthly rent • Total purchase price • Mortgage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

Section 1: Community Profile – Yellow Springs 1970-2020

This section is designed to give basic demographic information about Yellow Springs over several decades. In order to facilitate understanding the data within a meaningful context, data for Ohio and the United States for the same time periods are given, as well. For further comparison, Greene County data, in profile format, are also available on the Internet at <https://devresearch.ohio.gov/files/research/C1030.pdf>

Features of the Yellow Springs community, which are considered in this section include total population and percent changes over time, income, poverty, occupation, education, gender, age, race, number of households, persons per household, and housing value.

Population Change Comparison

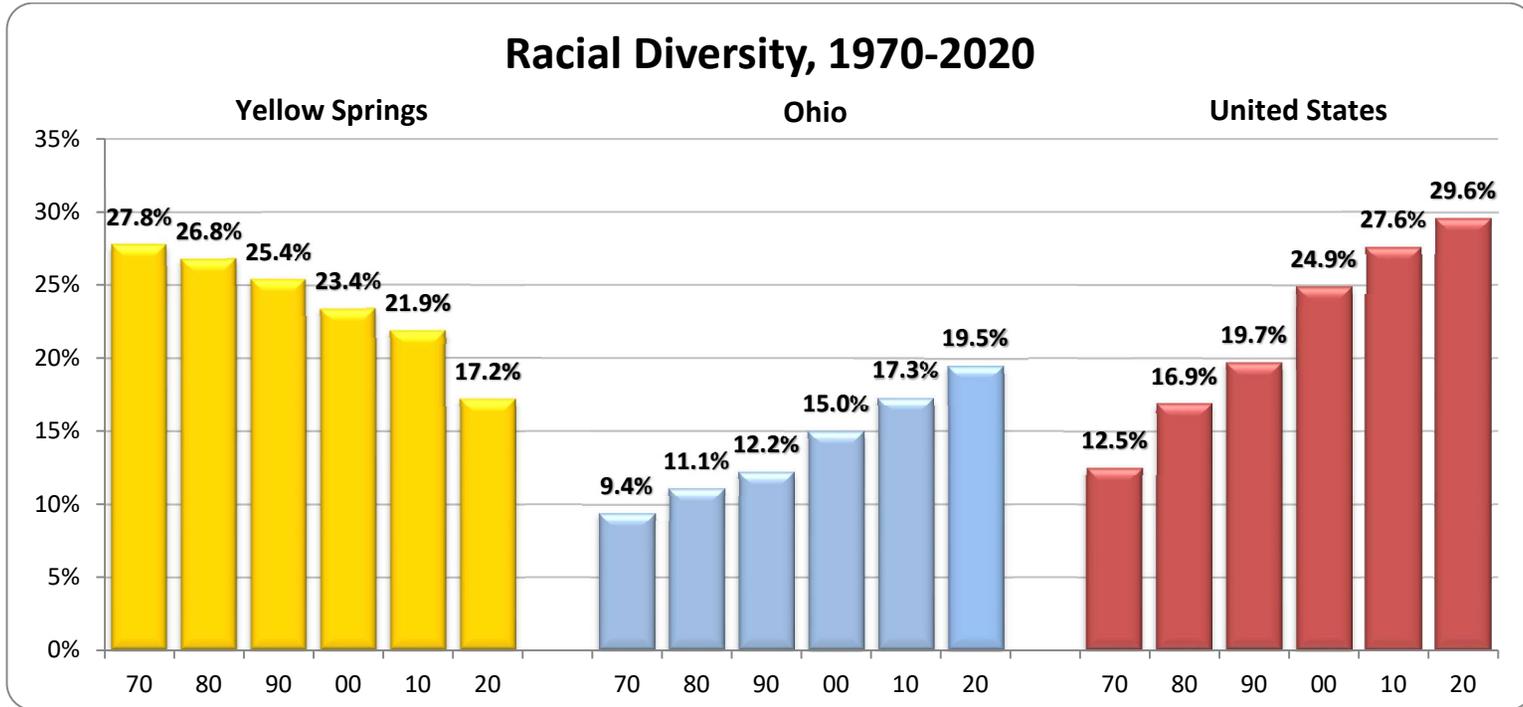


2022 Yellow Springs Cost-of-Living Report III

	1970	1980	1990	2000	2010	2020	Percent Population Change 1970-2020
Yellow Springs	4,624	4,077	3,973	3,761	3,487	3,972	-14.1%
Ohio	10,652,017	10,797,630	10,847,115	11,353,140	11,536,504	11,799,448	10.8%
United States	203,211,926	226,545,805	248,709,873	281,421,906	308,745,538	331,449,281	63.1%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010, 2020 Decennial Census

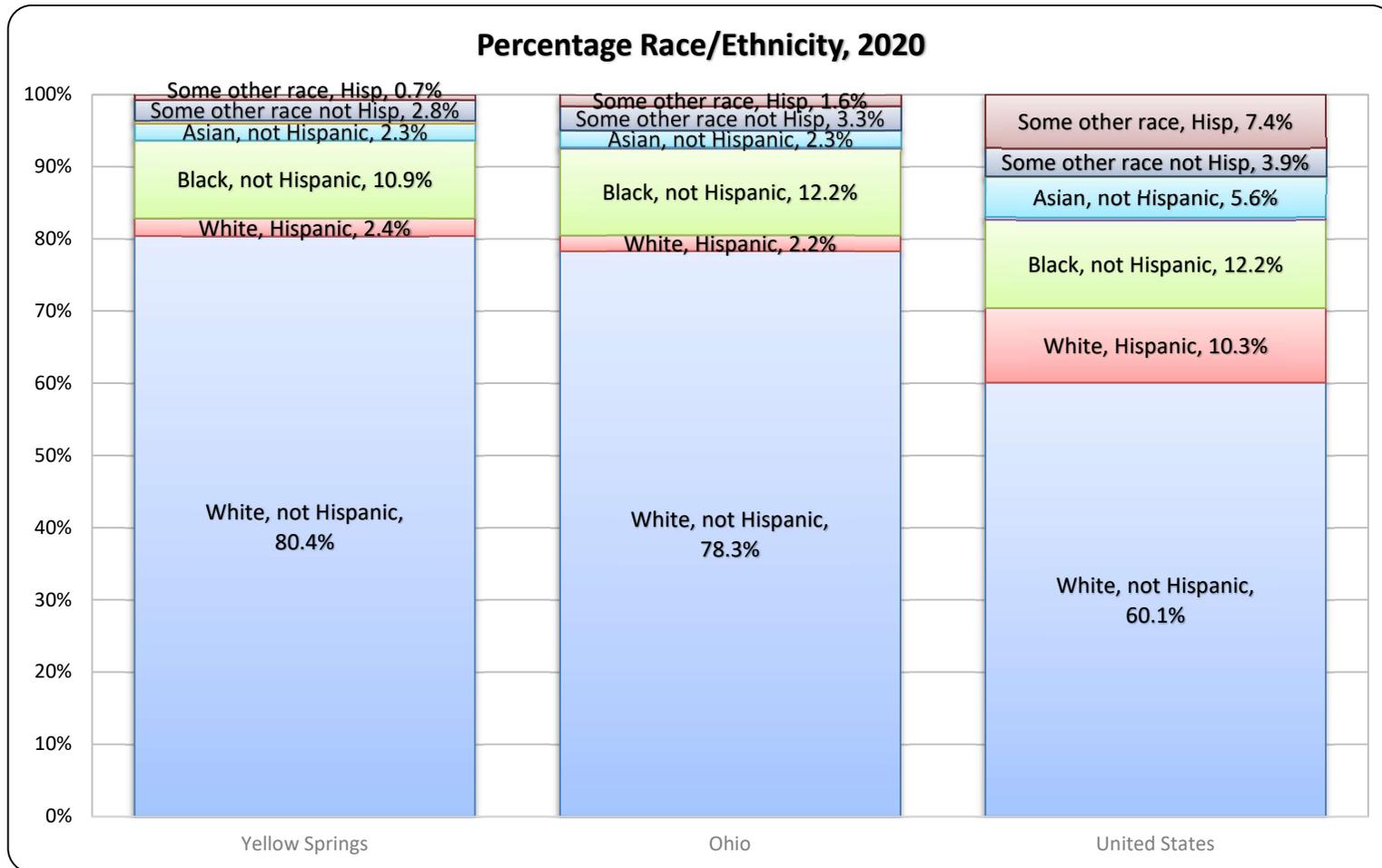
Racial Diversity Comparison



Year	Yellow Springs		Ohio		United States	
	Minorities	White alone	Minorities	White alone	Minorities	White alone
70	27.8%	72.2%	9.4%	90.6%	12.5%	87.5%
80	26.8%	73.2%	11.1%	88.9%	16.9%	83.1%
90	25.4%	74.6%	12.2%	87.8%	19.7%	80.3%
00	23.4%	76.6%	15.0%	85.0%	24.9%	75.1%
10	21.9%	78.1%	17.3%	82.7%	27.6%	72.4%
20	17.2%	82.8%	19.5%	80.5%	29.6%	70.4%

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

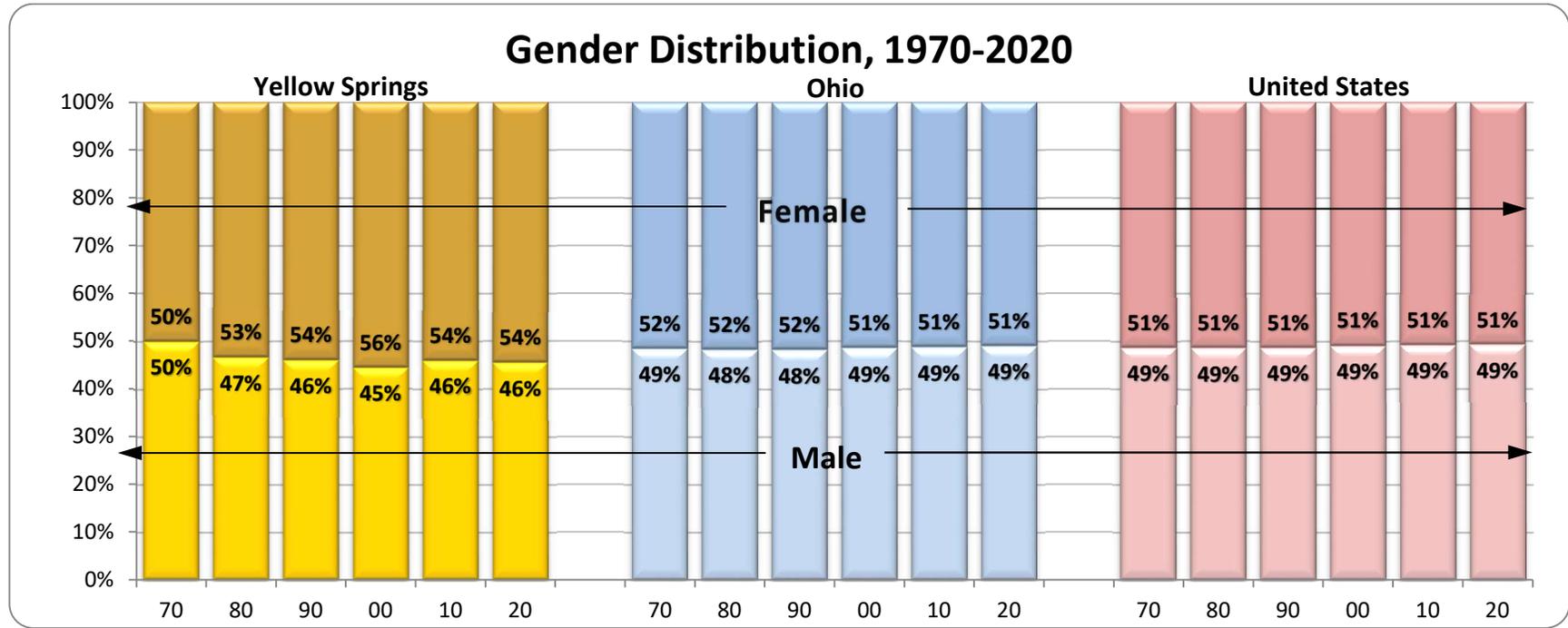
2022 Yellow Springs Cost-of-Living Report III



	White, not Hispanic	White, Hispanic	Black, not Hispanic	Black, Hispanic	Asian, not Hispanic	Asian, Hispanic	Some other race not Hisp	Some other race, Hisp
Yellow Springs	80.4%	2.4%	10.9%	0.0%	2.3%	0.4%	2.8%	0.7%
Ohio	78.3%	2.2%	12.2%	0.2%	2.3%	0.0%	3.3%	1.6%
United States	60.1%	10.3%	12.2%	0.4%	5.6%	0.1%	3.9%	7.4%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

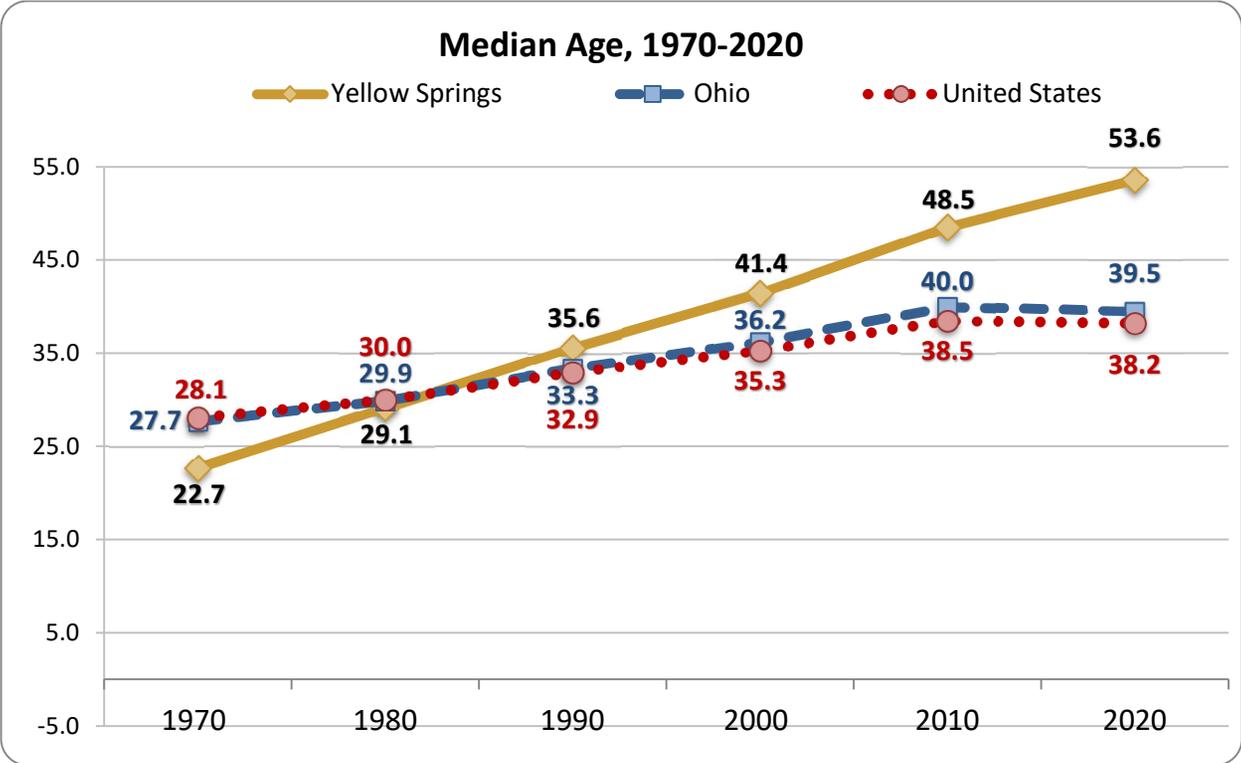
Gender Distribution Comparison



Year	Yellow Springs		Ohio		United States	
	Male	Female	Male	Female	Male	Female
70	50.0%	50.0%	48.5%	51.5%	48.7%	51.3%
80	46.7%	53.3%	48.3%	51.7%	48.6%	51.4%
90	46.1%	53.9%	48.2%	51.8%	48.7%	51.3%
00	44.5%	55.5%	48.6%	51.4%	49.1%	50.9%
10	46.0%	54.0%	48.8%	51.2%	49.2%	50.8%
20	45.5%	54.5%	49.0%	51.0%	49.2%	50.8%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

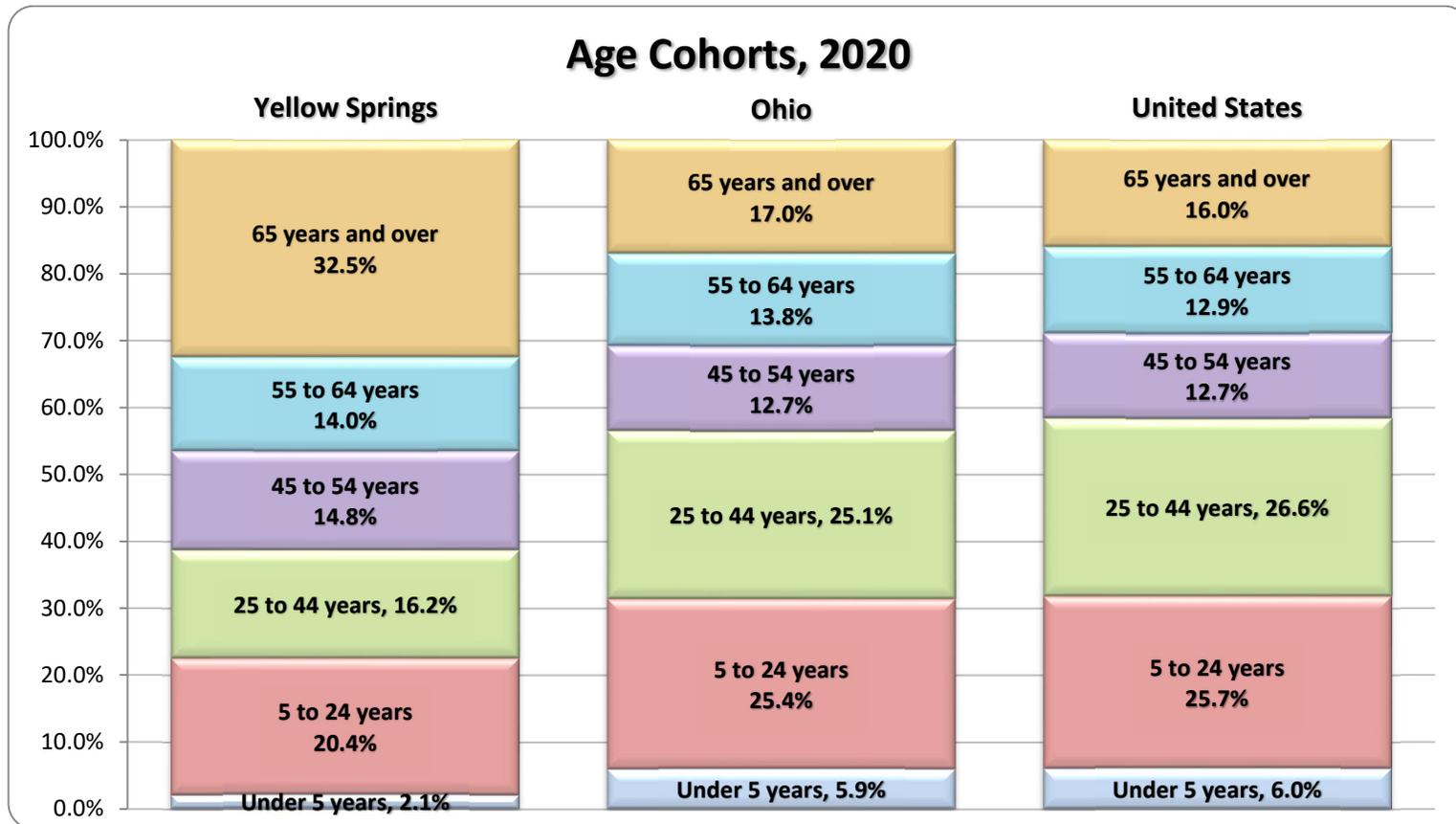
Median Age Comparison



	1970	1980	1990	2000	2010	2020
Yellow Springs	22.7	29.1	35.6	41.4	48.5	53.6
Ohio	27.7	29.9	33.3	36.2	40.0	39.5
United States	28.1	30.0	32.9	35.3	38.5	38.2

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

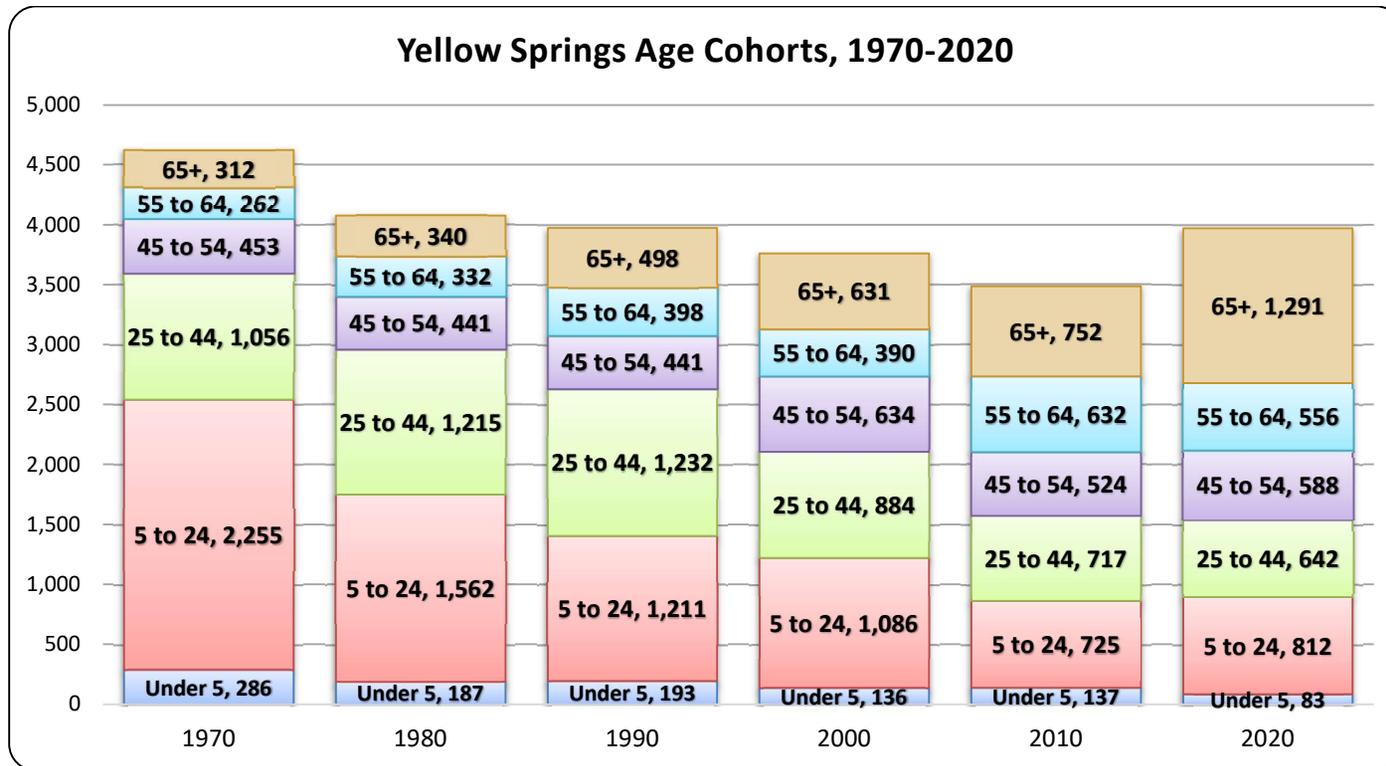
Age Comparison



	Under 5 years of age	5 to 24 years of age	25 to 44 years of age	45 to 54 years of age	55 to 64 years of age	65 years of age and over
Yellow Springs	2.1%	20.4%	16.2%	14.8%	14.0%	32.5%
Ohio	5.9%	25.4%	25.1%	12.7%	13.8%	17.0%
United States	6.0%	25.7%	26.6%	12.7%	12.9%	16.0%

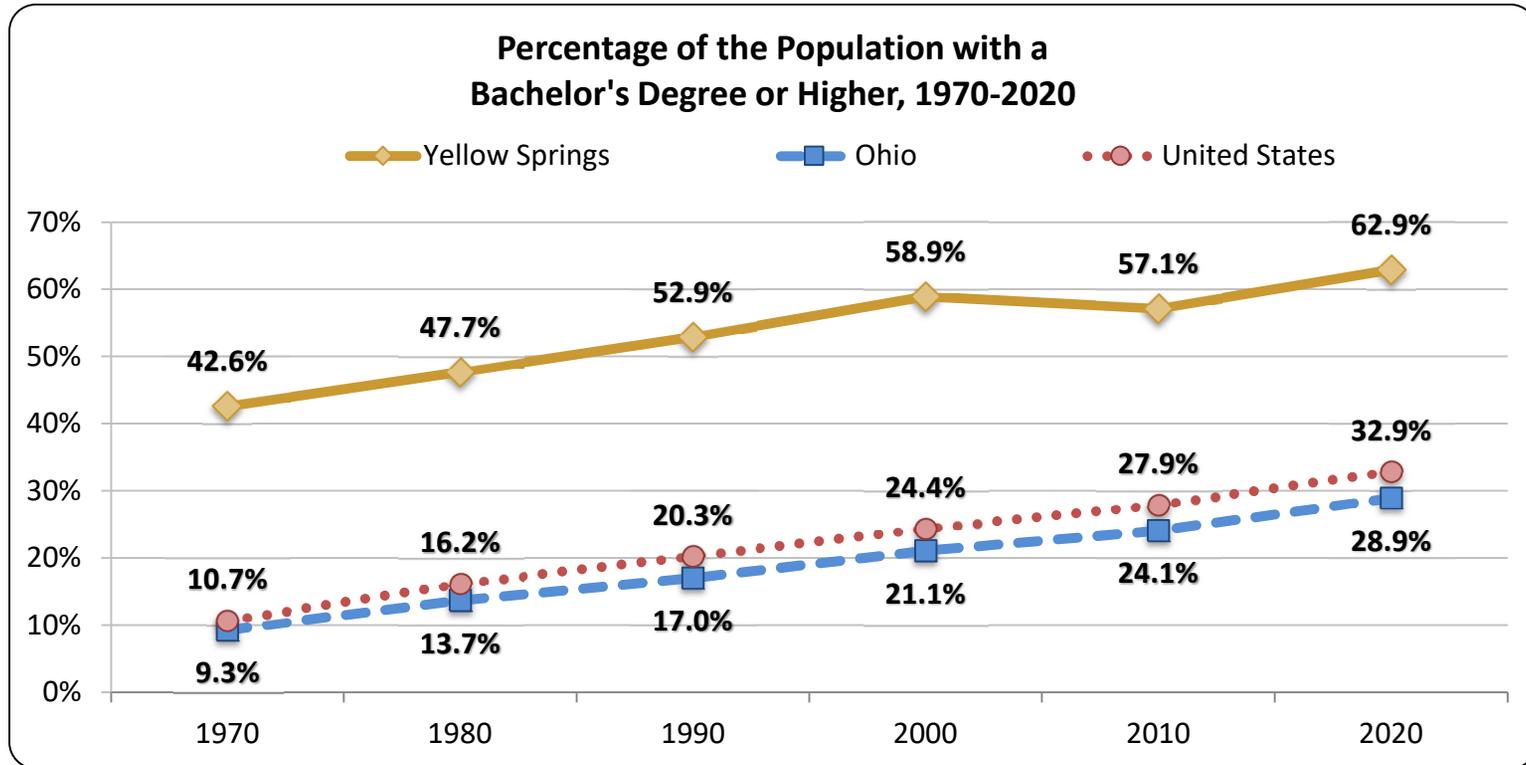
Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Distribution of the Population by Age Cohort in Yellow Springs, 1970-2020



Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

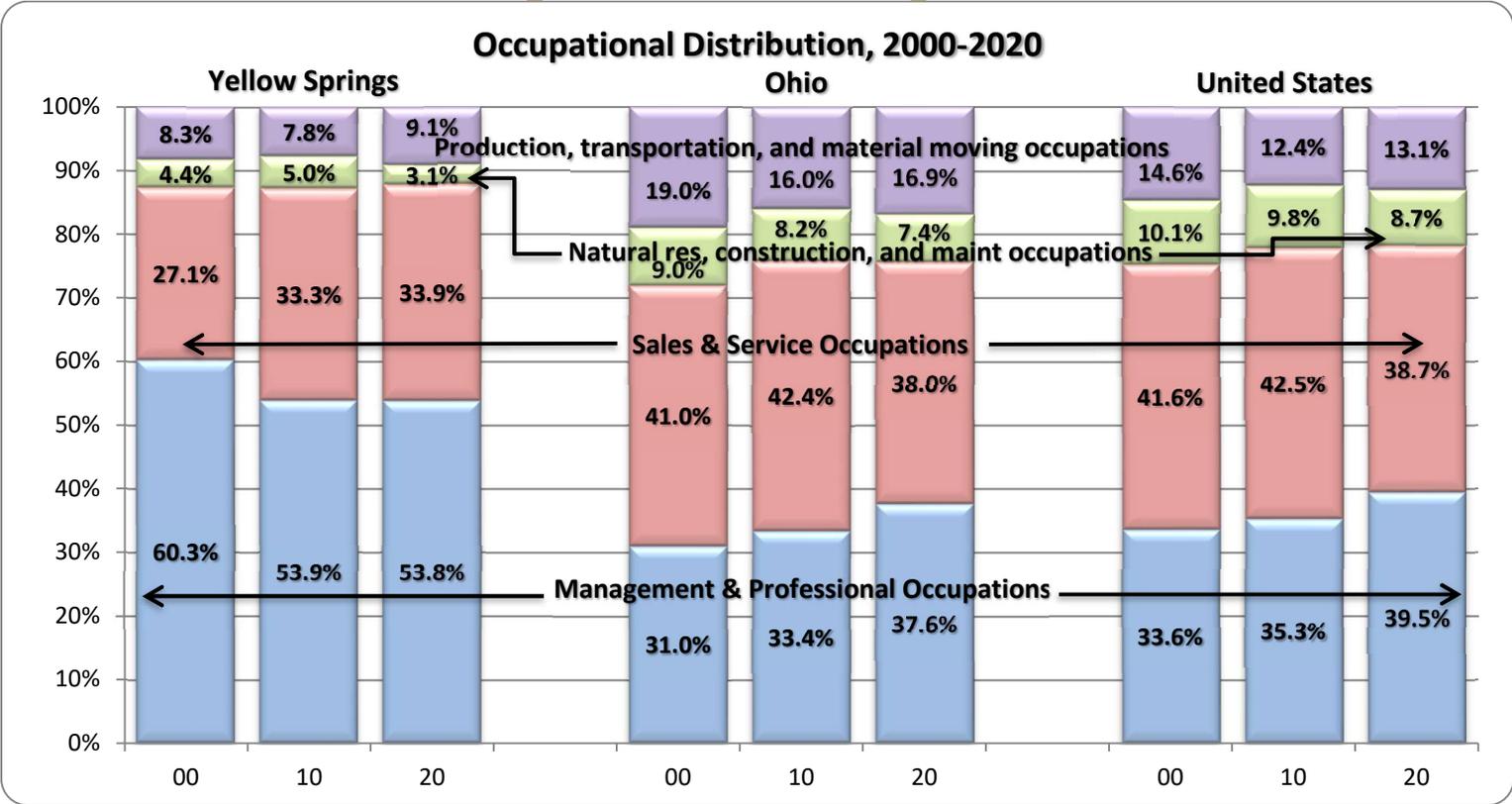
Educational Attainment Change Comparison



	1970	1980	1990	2000	2010	2020
Yellow Springs	42.6%	47.7%	52.9%	58.9%	57.1%	62.9%
Ohio	9.3%	13.7%	17.0%	21.1%	24.1%	28.9%
United States	10.7%	16.2%	20.3%	24.4%	27.9%	32.9%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Occupational Comparison



	Management & Professional			Sales & Service			Natural Resources, Construction & Maintenance			Production & Transportation		
	2000	2010	2020	2000	2010	2020	2000	2010	2020	2000	2010	2020
Yellow Springs	60.3%	53.9%	53.8%	27.1%	33.3%	33.9%	4.4%	5.0%	3.1%	8.3%	7.8%	9.1%
Ohio	31.0%	33.4%	37.6%	41.0%	42.4%	38.0%	9.0%	8.2%	7.4%	19.0%	16.0%	16.9%
United States	33.6%	35.3%	39.5%	41.6%	42.5%	38.7%	10.1%	9.8%	8.7%	14.6%	12.4%	13.1%

Source: U.S. Census Bureau, 2000, 2010 Decennial Census & 2006-2010 & 2016-2020 American Community Survey

2022 Yellow Springs Cost-of-Living Report III

Occupation

The "detailed occupation" tables include over 500 occupations but are only available summarized at the national level. In geographies below the national level, occupations are organized into high level groups:

Management & Professional

Includes occupations concerned with the study, application, and/or administration of physical, mathematical, scientific, engineering, architectural, social, medical, legal statute, biological, behavioral, library, religious laws, principles, practices or theories and/or the executive, administrative, and managerial functions of organizations.

Sales & Service

Includes occupations concerned with the selling of goods and services or property, purchasing goods and services for resale, or conducting wholesale and retail business. Occupations in this group are also concerned with preparation and serving food and drinks in commercial, institutional, or other establishments, providing lodging and related services, providing grooming, cosmetic and other personal and health care services for children and adults, providing protection for people and property, attending to the comfort or requests of patrons of amusement and recreation facilities, and performing cleaning and maintenance services to interiors of buildings.

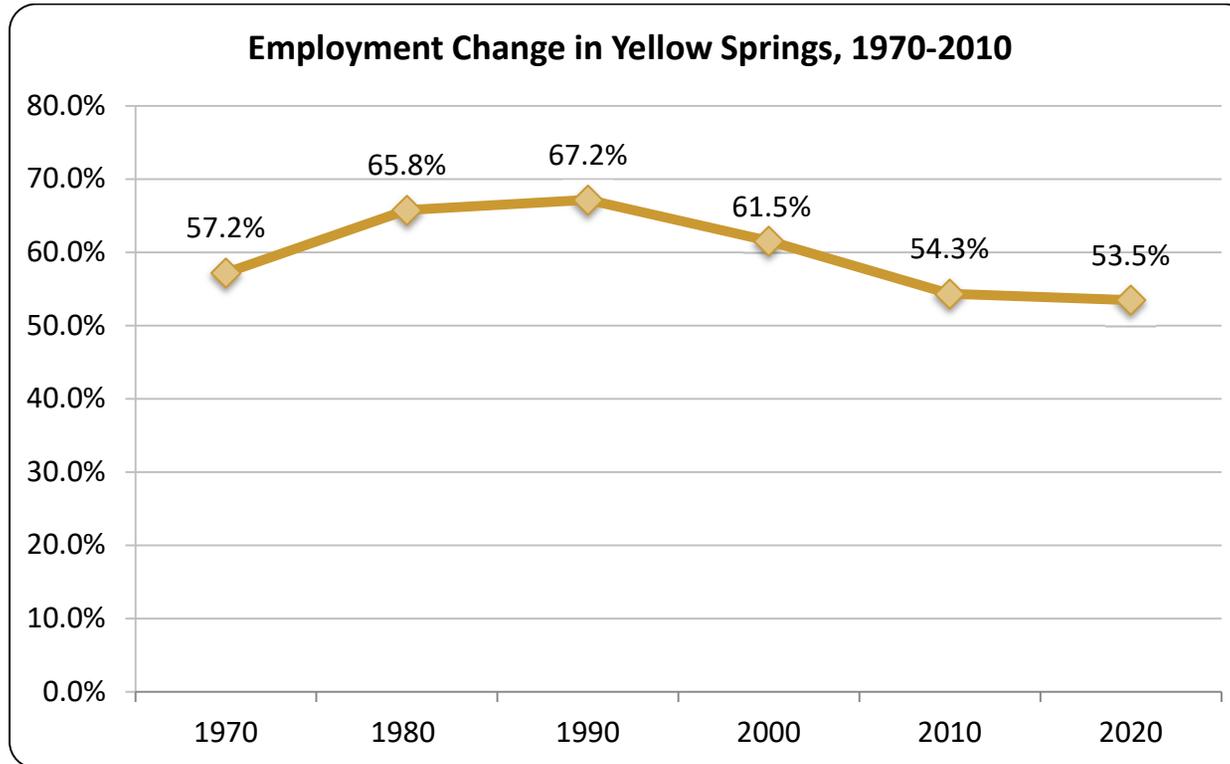
Natural Resources, Construction, & Maintenance

Includes occupations in the goods-producing industries of agriculture, forestry, fishing, and hunting; mining; and construction.

Production & Transportation

Occupations primarily found in the manufacturing of and movement of goods.

Employment Change in Yellow Springs

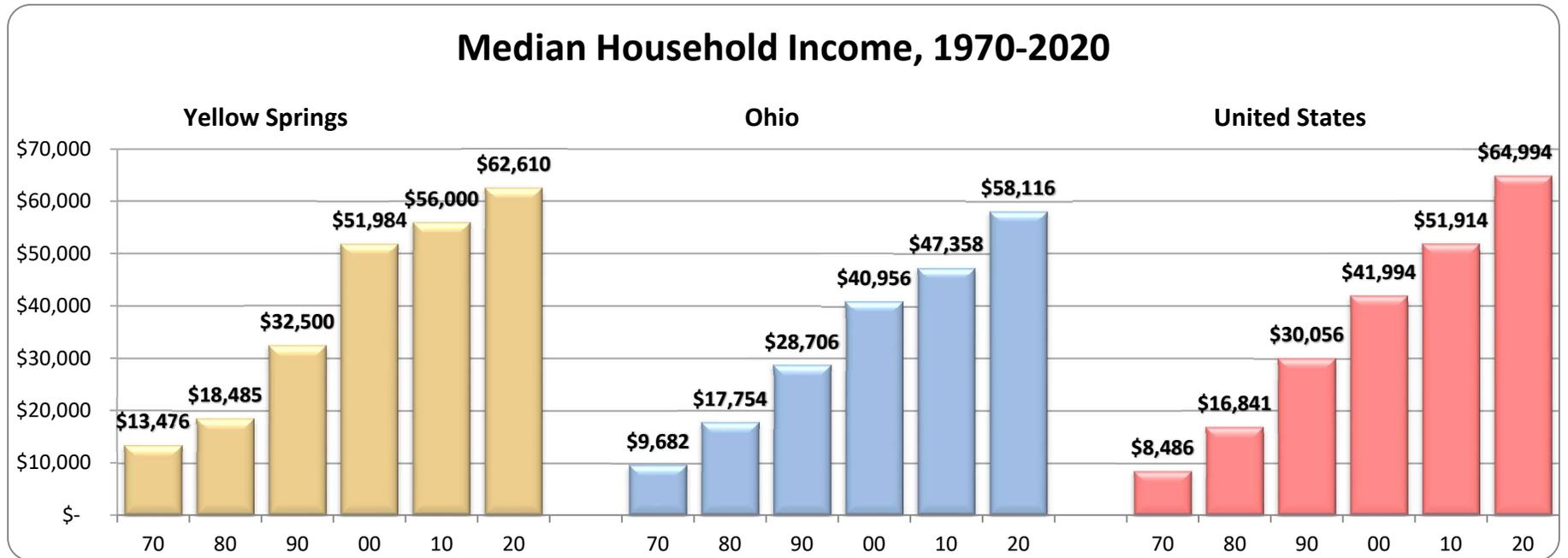


	1970	1980	1990	2000	2010	2020
Working Age Population (16 years of age or older)	3,522	3,220	3,259	3,115	3,171	3,243
Total Persons Employed	2,015	2,118	2,189	1,917	1,723	1,735
% Employed	57.2%	65.8%	67.2%	61.5%	54.3%	53.5%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Of the population 16 years of age or older in 2020, 57.1% were reported to be within the labor force (actively employed or seeking employment). 53.5% were employed, while 3.5% were unemployed. The remaining 42.9% are not considered to be within the labor force. This population includes such individuals as stay-at-home parents, retirees, stay-at-home caregivers and others not actively seeking employment in the workforce.

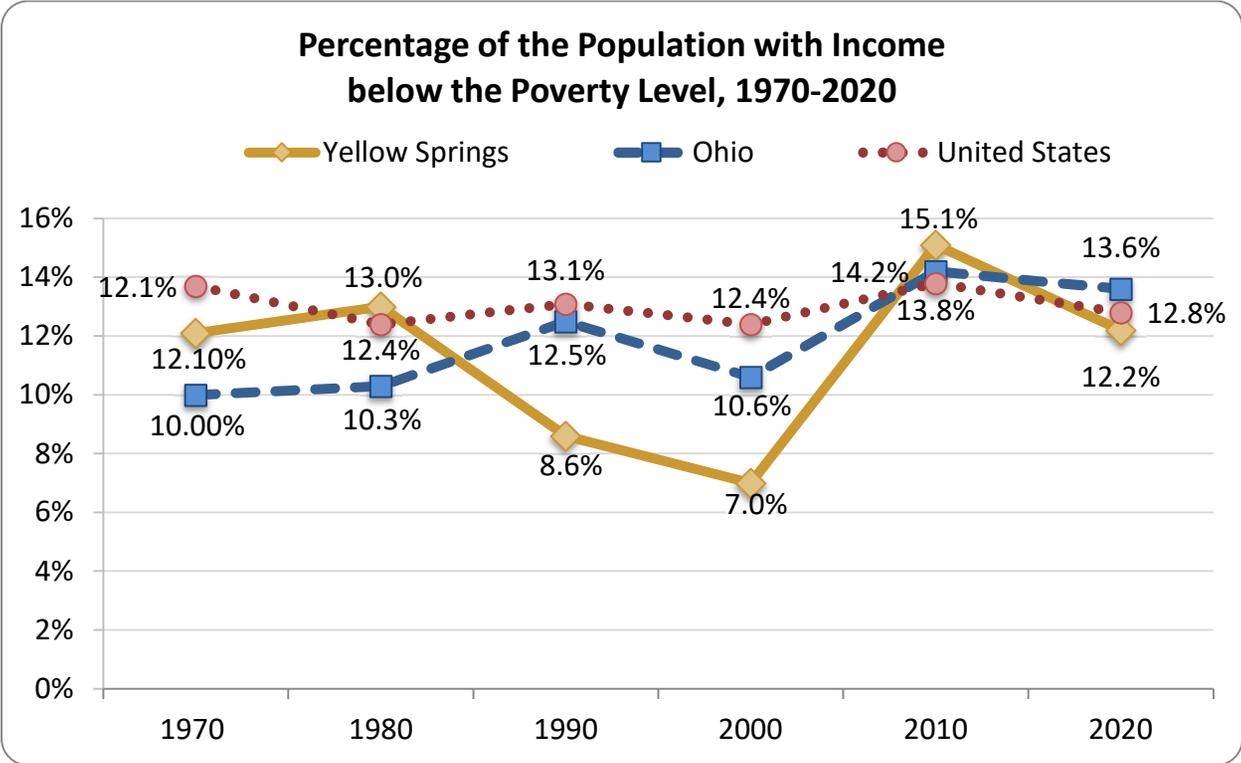
Income Change Comparison



	1970	1980	1990	2000	2010	2020
Yellow Springs	\$13,476	\$18,485	\$32,500	\$51,984	\$56,000	\$62,610
Ohio	\$9,682	\$17,754	\$28,706	\$40,956	\$47,358	\$58,116
United States	\$8,486	\$16,841	\$30,056	\$41,994	\$51,914	\$64,994

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey
 Income is not adjusted for inflation

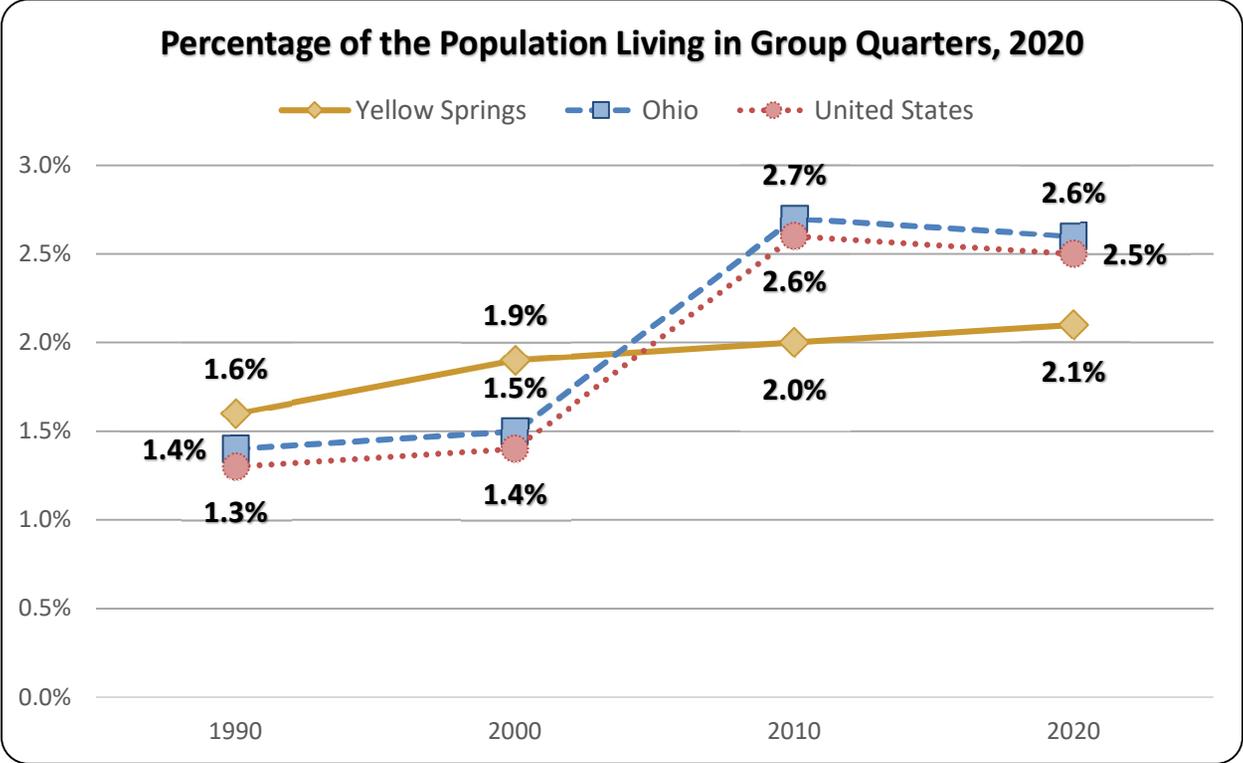
Poverty Change Comparison



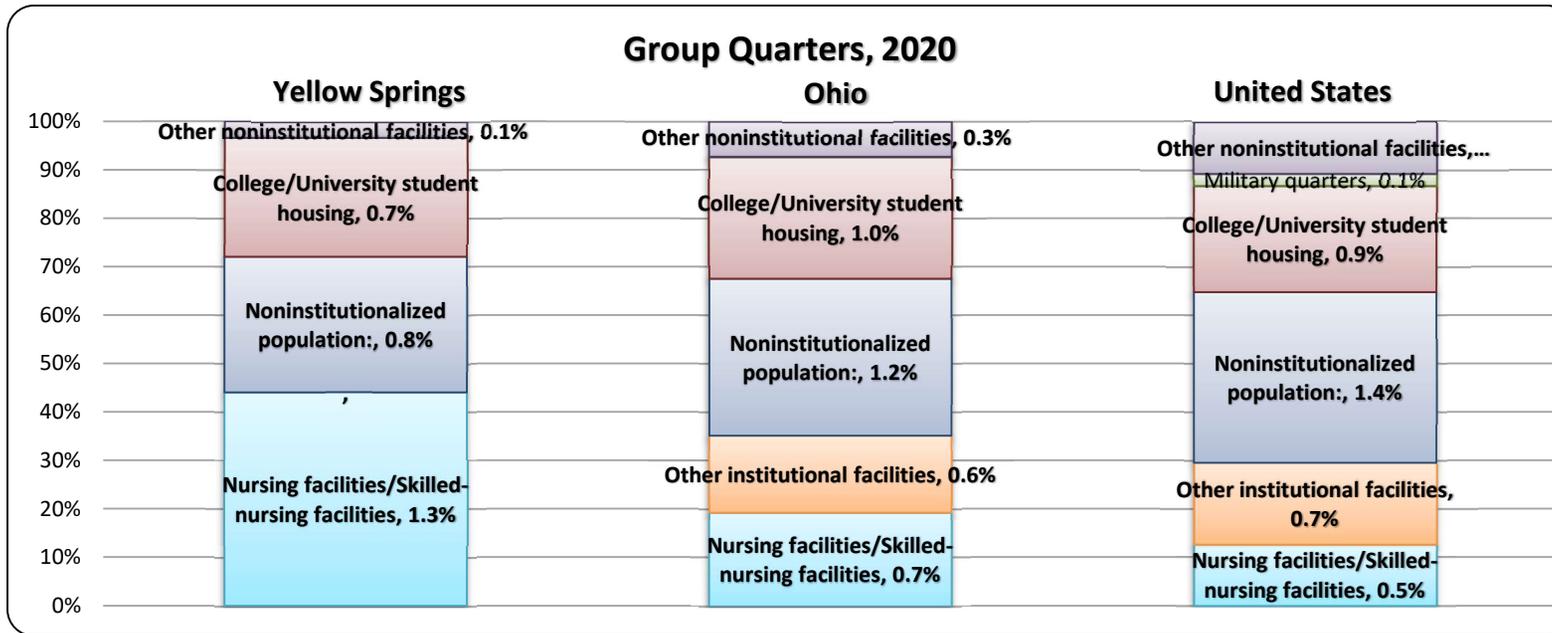
	1970	1980	1990	2000	2010	2020
Yellow Springs	12.1%	13.0%	8.6%	7.0%	15.1%	12.2%
Ohio	10.0%	10.3%	12.5%	10.6%	14.2%	13.6%
United States	13.7%	12.4%	13.1%	12.4%	13.8%	12.8%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Population Living in Group Quarters, 1990-2020



Group Quarters Population Comparison



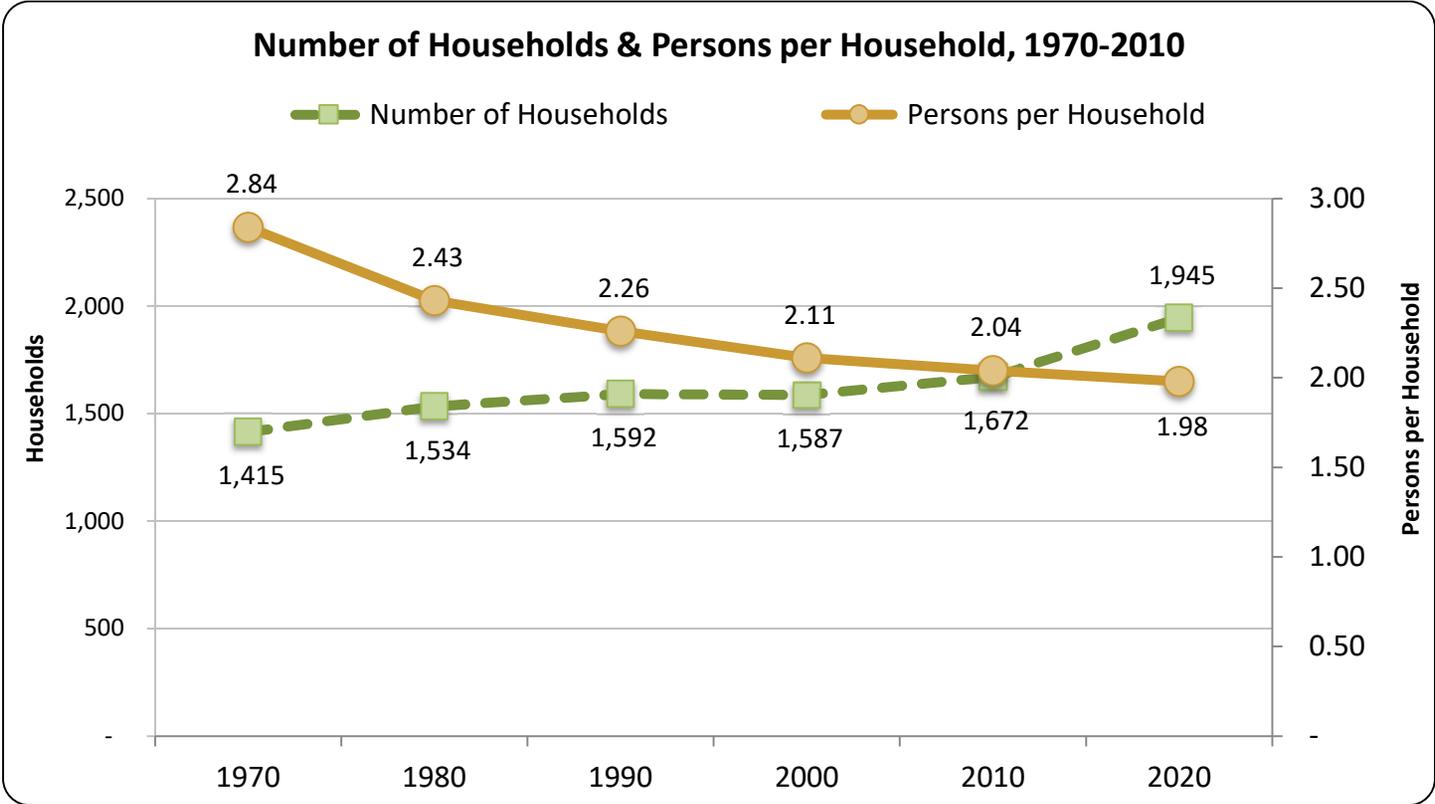
Group quarters are defined as places where people live or stay in a group living arrangement that is owned or managed by an organization providing housing and/or services for the residents.

Group quarters differ from typical household living arrangements because the people living in them are usually not related to one another. Group quarters include such places as college residence halls, residential treatment centers, skilled nursing facilities, group homes, military barracks, prisons and worker dormitories.

	Yellow Springs		Ohio		United States	
	Count	Percentage of the Total Population	Count	Percentage of the Total Population	Count	Percentage of the Total Population
Group quarters population	85	2.1%	299,628	2.6%	8,239,016	2.5%
Institutionalized population	52	1.3%	155,645	1.3%	3,753,401	1.1%
• Nursing facilities/Skilled-nursing facilities	52	1.3%	85,112	0.7%	1,627,046	0.5%
• Other institutional facilities	0	0.0%	70,533	0.6%	2,126,355	0.7%
Non-institutionalized population	33	0.8%	143,983	1.2%	4,485,615	1.4%
• College/University student housing	29	0.7%	111,646	1.0%	2,792,097	0.9%
• Military quarters	0	0.0%	330	0.0%	328,372	0.1%
• Other non-institutional facilities	4	0.1%	32,007	0.3%	1,365,146	0.4%

Source: U.S. Census Bureau, 2020 Decennial Census

Change in Households in Yellow Springs

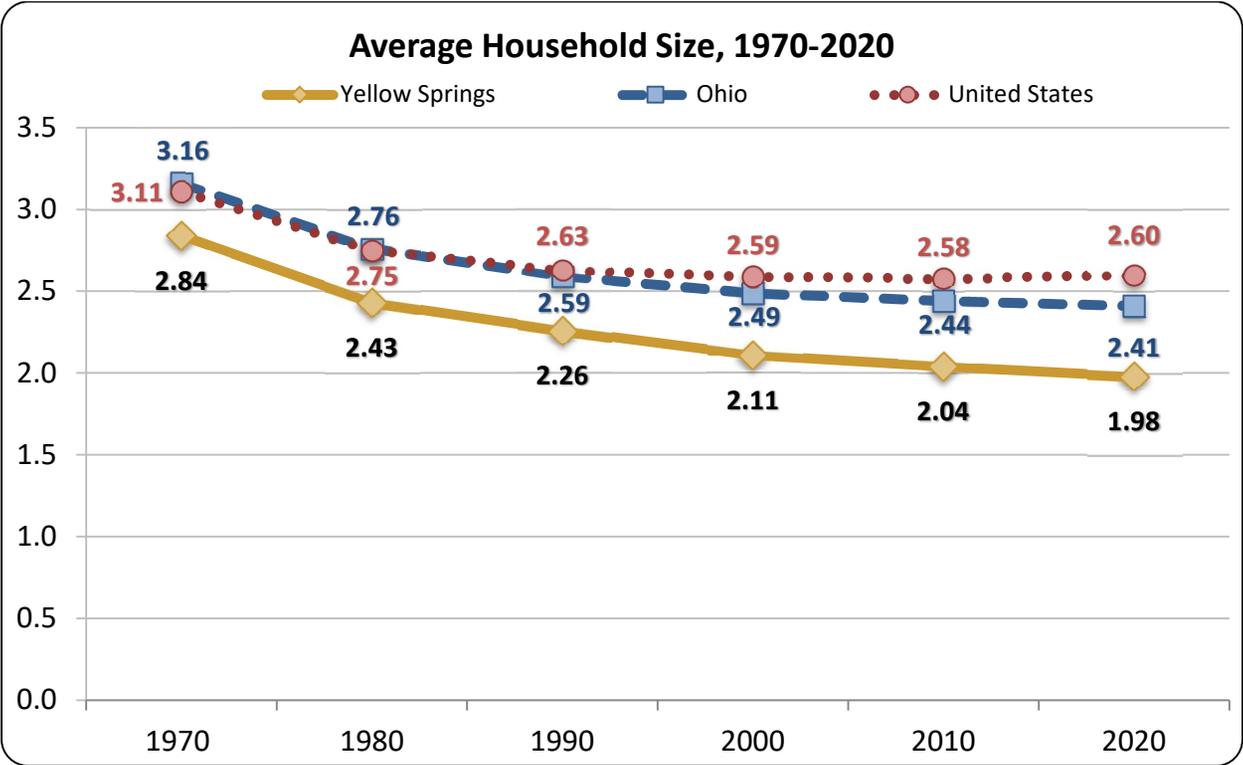


	1970	1980	1990	2000	2010	2020	Percent Change 1970-2020
Households	1,415	1,534	1,592	1,587	1,672	1,945	37.5%
Persons per Household	2.84	2.43	2.26	2.11	2.04	1.98	-30.3%

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Average Household Size Comparison

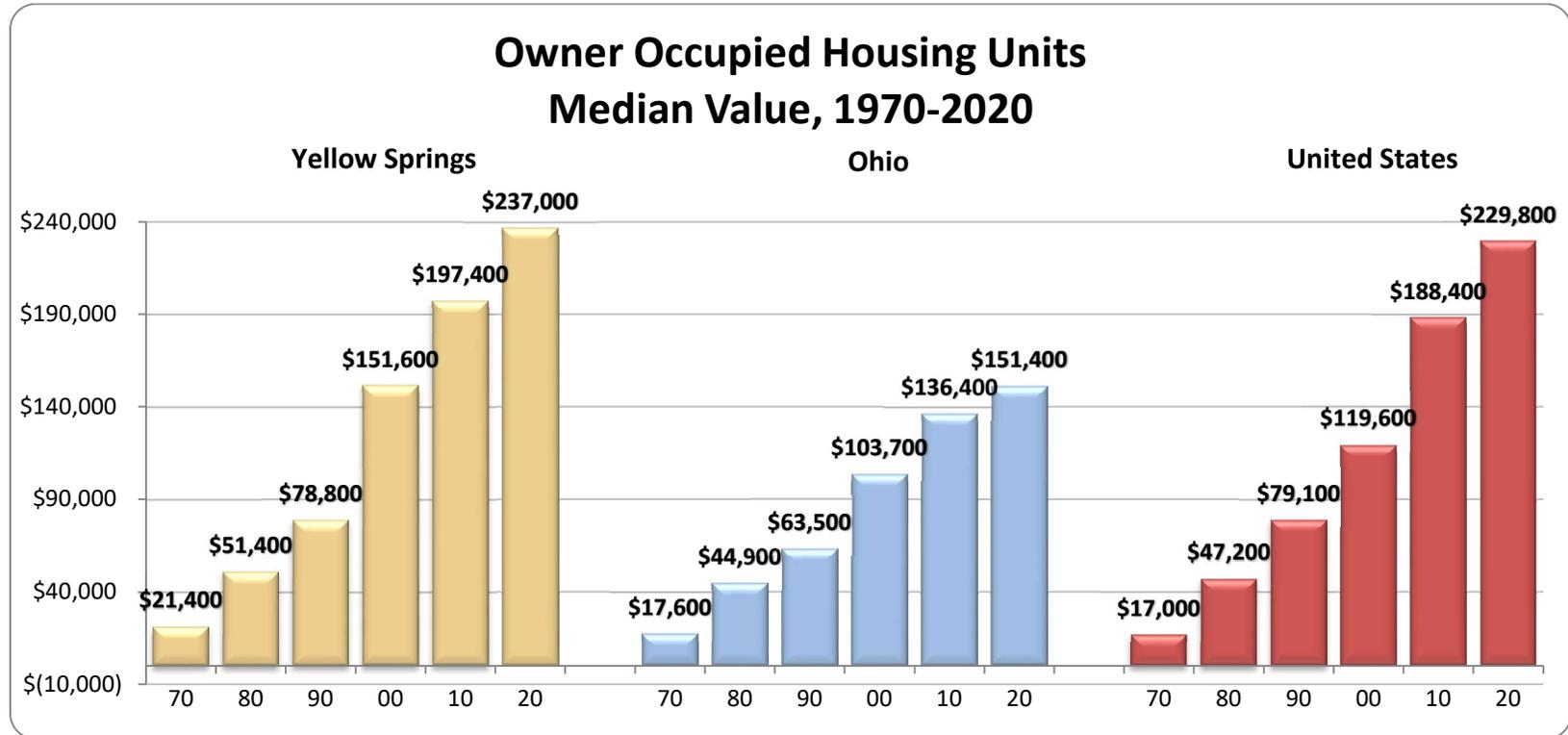
Persons per Household



	1970	1980	1990	2000	2010	2020
Yellow Springs	2.84	2.43	2.26	2.11	2.04	1.98
Ohio	3.16	2.76	2.59	2.49	2.44	2.41
United States	3.11	2.75	2.63	2.59	2.58	2.60

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Housing Value Comparison

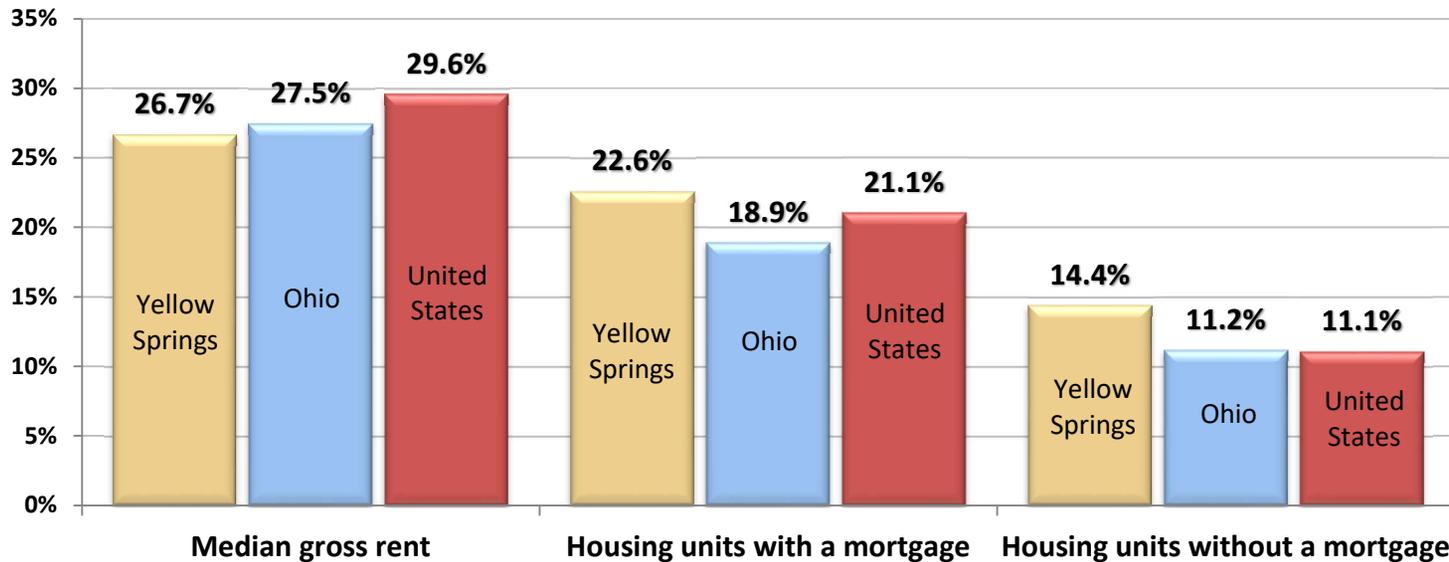


	1970	1980	1990	2000	2010	2020
Yellow Springs	\$21,400	\$51,400	\$78,800	\$151,600	\$197,400	\$237,000
Ohio	\$17,600	\$44,900	\$63,500	\$103,700	\$136,400	\$151,400
United States	\$17,000	\$47,200	\$79,100	\$119,600	\$188,400	\$229,800

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

Percentage of Income Devoted to Housing Costs Comparison

Median Selected Housing Costs as a Percentage of Household Income, 2020



Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgages, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.).

Median selected housing costs as a percentage of household income	Yellow Springs		Ohio		United States	
	2010	2020	2010	2020	2010	2020
Median Gross Rent	26.3%	26.7%	29.8%	27.5%	30.5%	29.6%
Median selected monthly owner costs						
Housing units with a mortgage	24.2%	22.6%	23.4%	18.9%	25.0%	21.1%
Housing units without a mortgage	12.7%	14.4%	13.2%	11.2%	12.7%	11.1%

Source: U.S. Census Bureau, 2006-2010 & 2016-2020 American Community Survey

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

INTRODUCTION AND GOAL

This section seeks to provide information about housing values and monthly costs for both homeowners and renters in all seven communities. Housing costs generally comprise a significant proportion of family expenses (30% according to the American Chamber of Commerce) and are thus examined in this cost-of-living report.

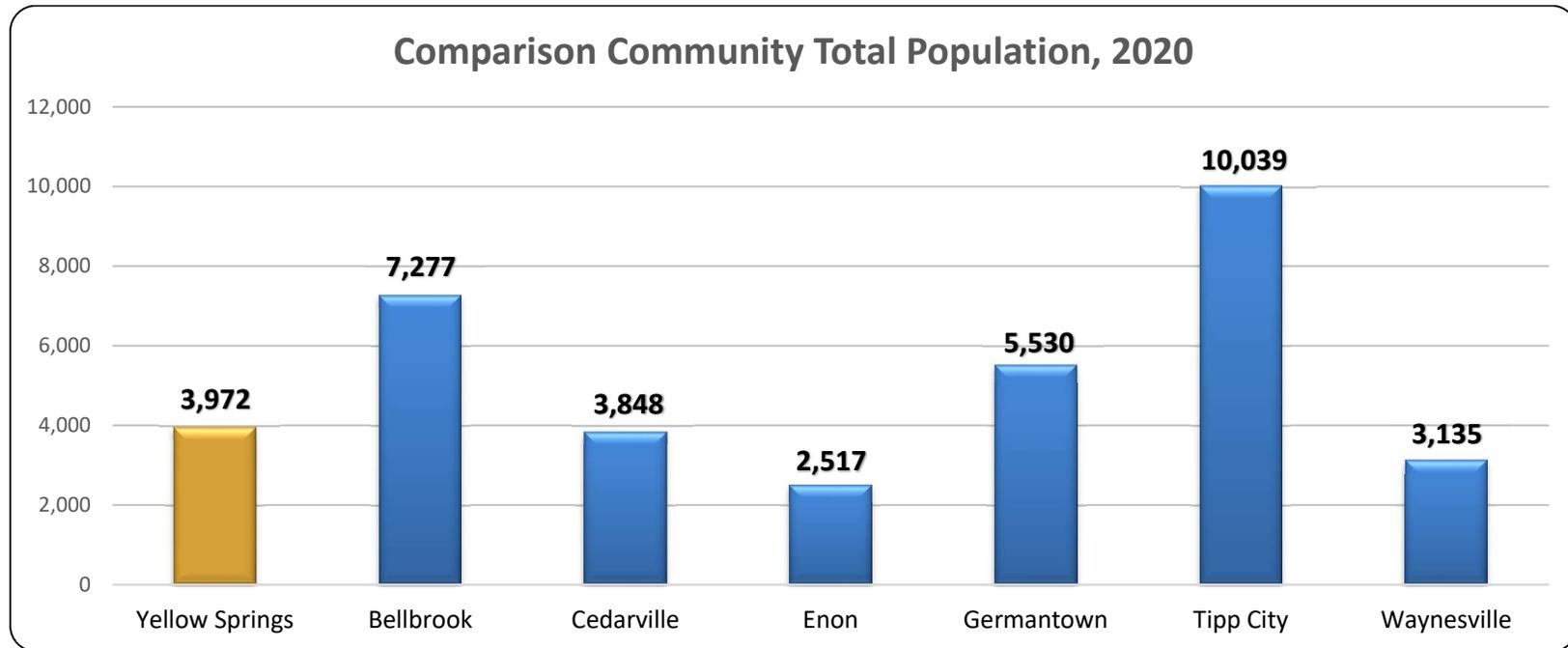
PROCEDURE

Three items were selected for comparing housing costs in Yellow Springs to other neighboring communities. The information for those items was obtained from the U.S. Bureau of the Census American Community Survey 2020 or the State of Ohio Department of Taxation for Yellow Springs and for each of the six comparison communities.

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

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

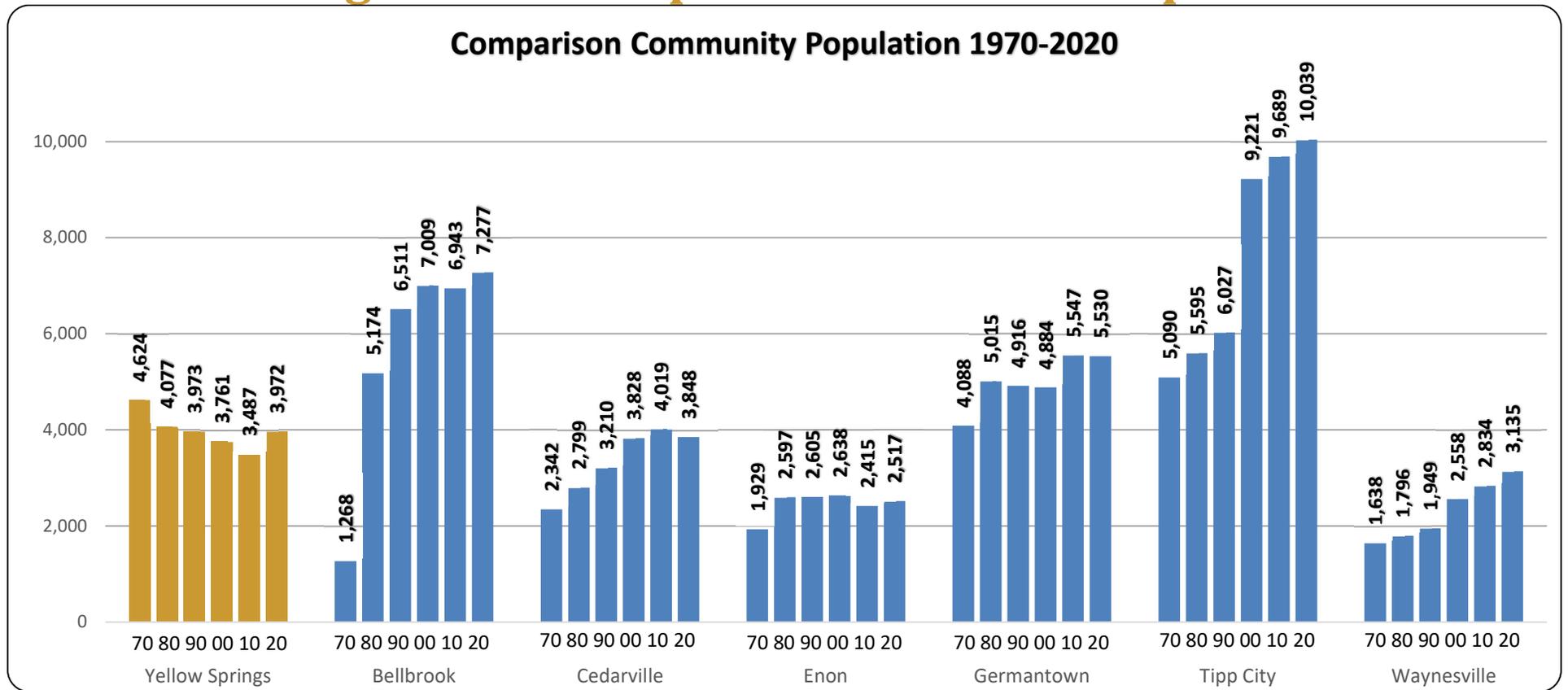
Total Population – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Total Population	3,972	7,277	3,848	2,517	5,530	10,039	3,135

Source: U.S. Census Bureau, 2016-2020 American Community Survey

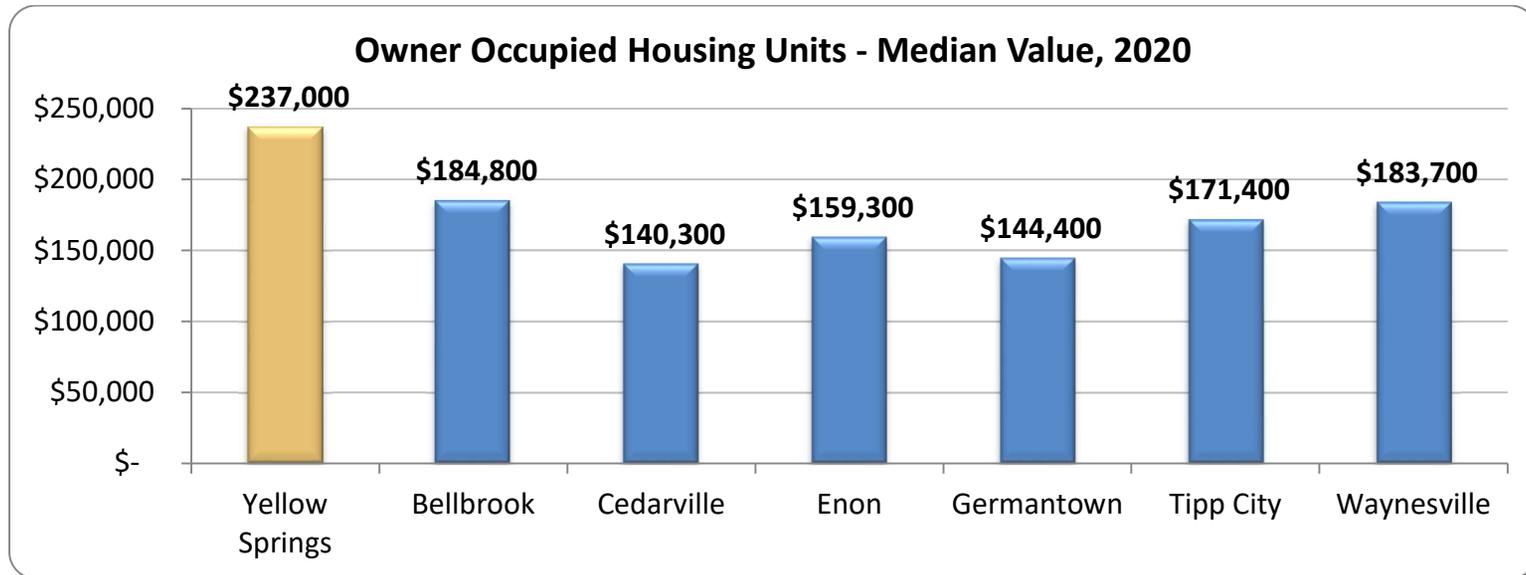
Change in Total Population – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
1970	4,624	1,268	2,342	1,929	4,088	5,090	1,638
1980	4,077	5,174	2,799	2,597	5,015	5,595	1,796
1990	3,973	6,511	3,210	2,605	4,916	6,027	1,949
2000	3,761	7,009	3,828	2,638	4,884	9,221	2,558
2010	3,487	6,943	4,019	2,415	5,547	9,689	2,834
2020	3,972	7,277	3,848	2,517	5,530	10,039	3,135

Source: City and Village Populations Counts: 1900-20210, Ohio Department of Development. U.S. Census Bureau, 2016-2020 American Community Survey

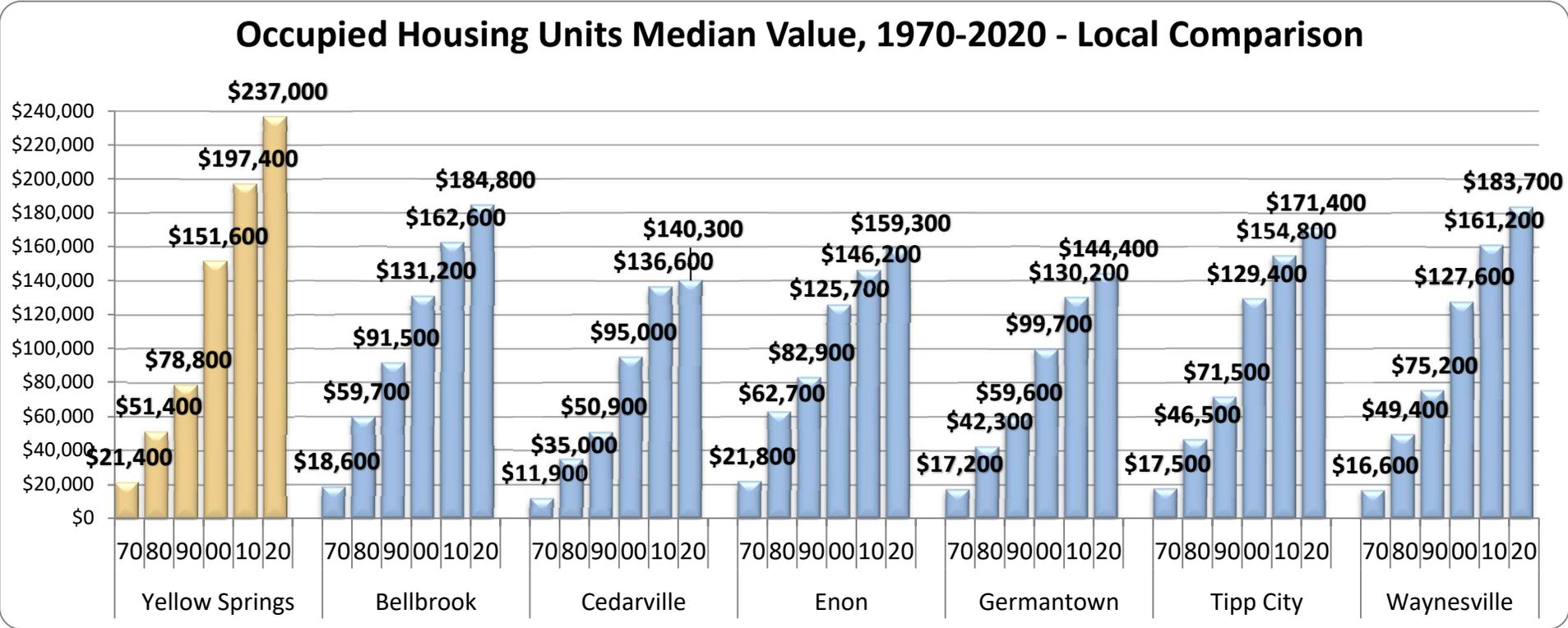
Median Housing Value – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Housing Value	\$237,000	\$184,800	\$140,300	\$159,300	\$144,400	\$171,400	\$183,700

Source: U.S. Census Bureau, 2016-2020 American Community Survey

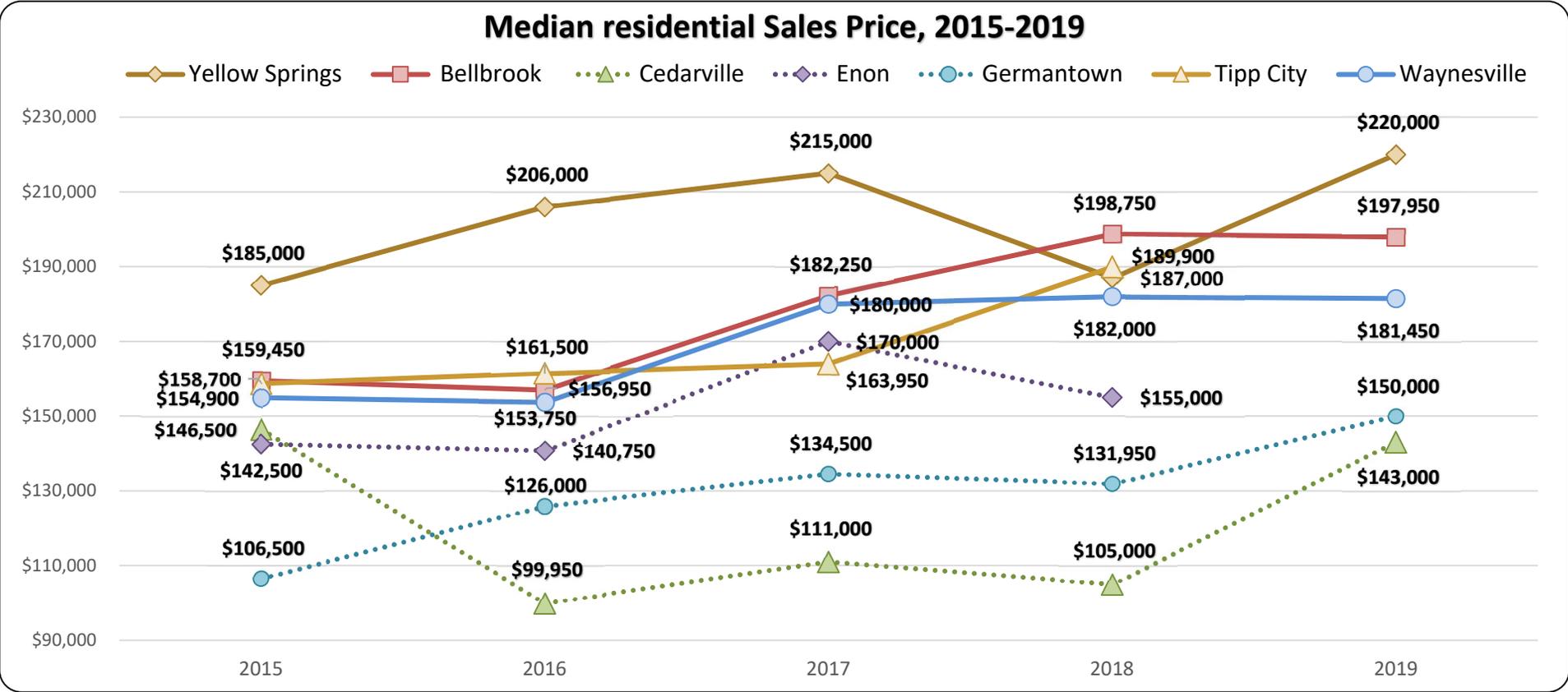
Change in Median Housing Value – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
1970	\$21,400	\$18,600	\$11,900	\$21,800	\$17,200	\$17,500	\$16,600
1980	\$51,400	\$59,700	\$35,000	\$62,700	\$42,300	\$46,500	\$49,400
1990	\$78,800	\$91,500	\$50,900	\$82,900	\$59,600	\$71,500	\$75,200
2000	\$151,600	\$131,200	\$95,000	\$125,700	\$99,700	\$129,400	\$127,600
2010	\$197,400	\$162,600	\$136,600	\$146,200	\$130,200	\$154,800	\$161,200
2020	\$237,000	\$184,800	\$140,300	\$159,300	\$144,400	\$171,400	\$166,600

Source: U.S. Census Bureau, 2006-2010 and 2016-2020 American Community Survey, IPUMS NHGIS, University of Minnesota, www.nhgis.org

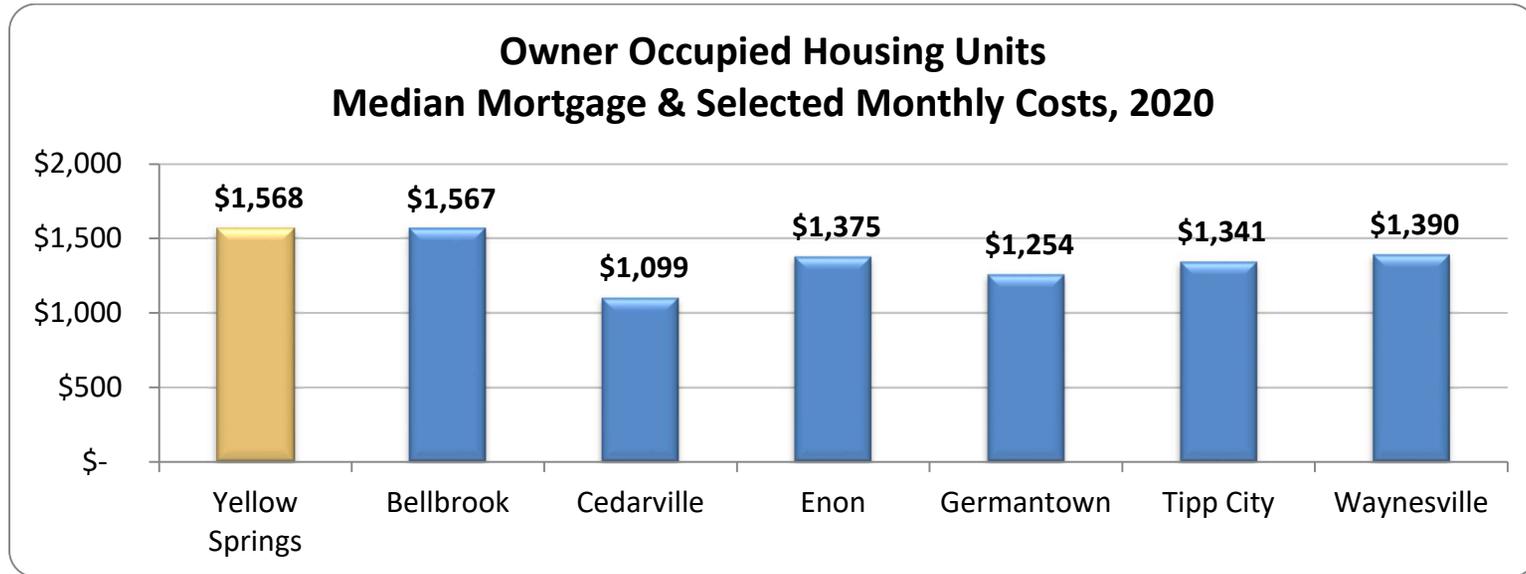
Median Residential Sales – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
2015	\$185,000	\$159,450	\$146,500	\$142,500	\$106,500	\$158,700	\$154,900
2016	\$206,000	\$156,950	\$99,950	\$140,750	\$126,000	\$161,500	\$153,750
2017	\$215,000	\$182,250	\$111,000	\$170,000	\$134,500	\$163,950	\$180,000
2018	\$187,000	\$198,750	\$105,000	\$155,000	\$131,950	\$189,900	\$182,000
2019	\$220,000	\$197,950	\$143,000	\$181,450	\$150,000	\$187,000	\$181,450

Source: Ohio Department of Taxation

Median Monthly Homeowner Costs – Local Comparison



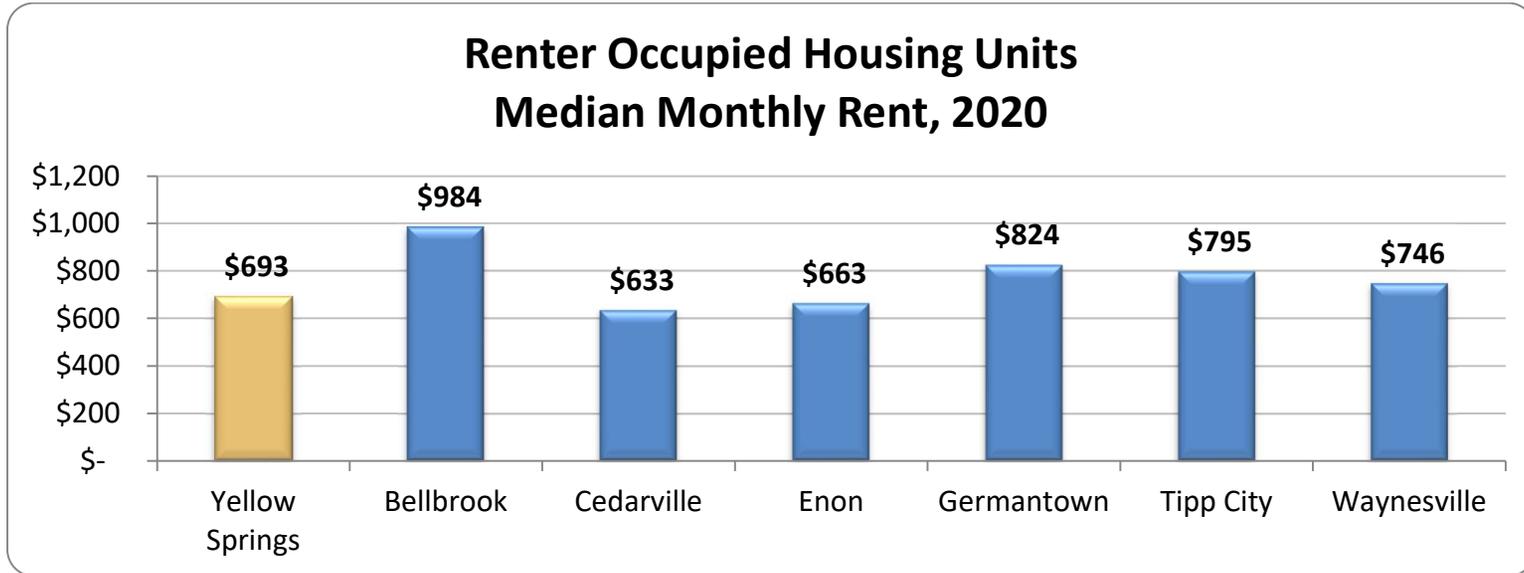
	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Monthly Mortgage	\$1,568	\$1,567	\$1,099	\$1,375	\$1,254	\$1,341	\$1,390

Source: U.S. Census Bureau, 2016-2020 American Community Survey

Selected Monthly Owner Costs include homeowners with and without mortgages who have ongoing monthly costs. The selected costs used for these estimates are:

- payments for mortgages, or other debts on the property
- real estate taxes
- fire, hazard, and flood insurance
- utilities (electricity, gas, and water and sewer)
- fuel (oil, coal, kerosene, wood, etc.)
- monthly condominium fees (when applicable)
- mobile home costs (when applicable)

Median Monthly Rent – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Median Monthly Rent	\$693	\$984	\$633	\$663	\$824	\$795	\$746

Source: U.S. Census Bureau, 2016-2020 American Community Survey

Section 2A: Utilities

INTRODUCTION AND GOAL

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

PROCEDURE

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

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

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

In Greene County, most residents receive electric service from the Applied Energy Service (AES) Corporation (formerly Dayton, Power, and Light (DP&L)) and Ohio Edison and receives its gas service from CenterPoint Energy (formerly Vectren). Yellow Springs and Tipp City are municipally owned power distribution service providers and are members of American Municipal Power, which is a nonprofit wholesale power and services provider for municipal electric.

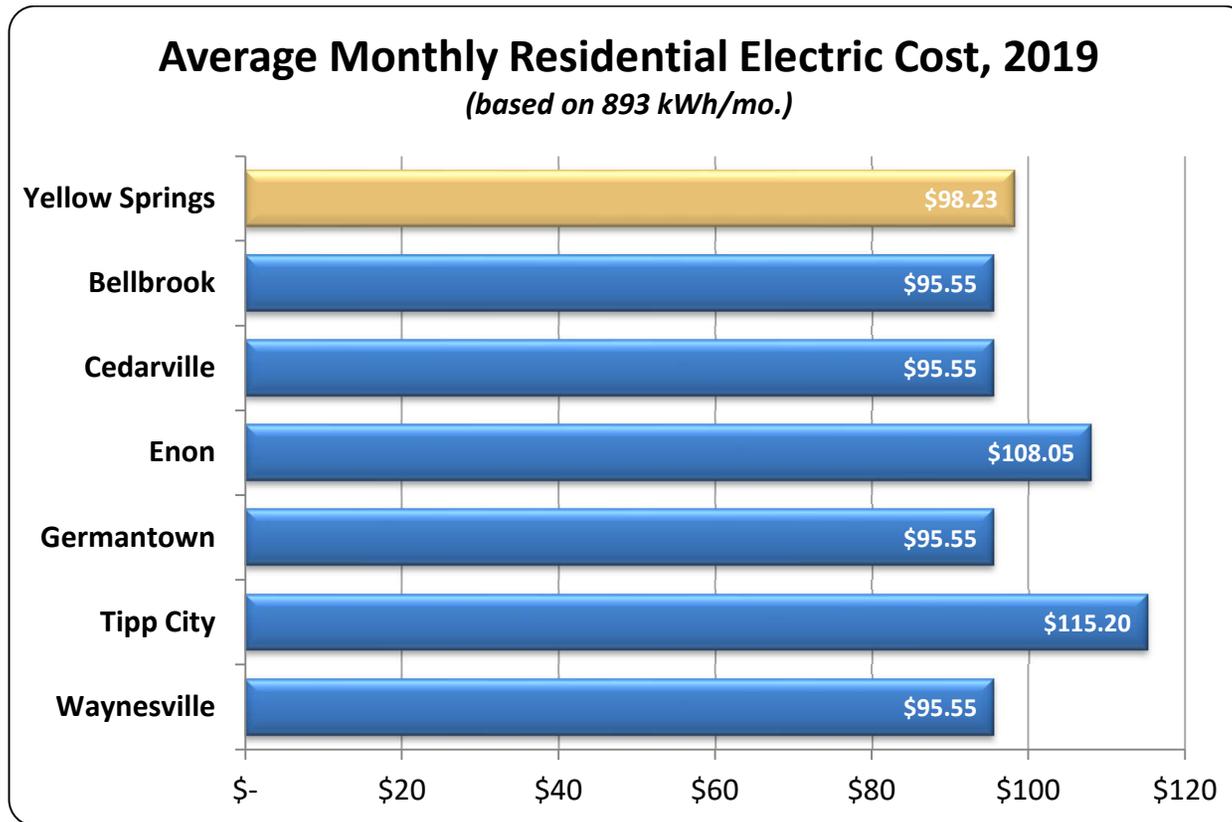
The Greene County Water & Sewer Services District encompasses all unincorporated areas of the County and any municipalities that have petitioned to join. For sewer service, those include the Cities of Beavercreek, **Bellbrook**, Centerville, Kettering, and the **Villages of Cedarville**,

2022 Yellow Springs Cost-of-Living Report III

Clifton and Spring Valley. For water service, those include the Cities of Beavercreek, Centerville and Kettering and the *Village of Cedarville*. (Source: COUNTY OF GREENE, OHIO 2011 ANNUAL INFORMATION STATEMENT)

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

Utilities, Electric – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Electric Utility Supplier	Yellow Springs	AES Ohio	AES Ohio	Ohio Edison Co	AES Ohio	Tipp City	AES Ohio
Class of Ownership	Public	Investor	Investor	Investor	Investor	Public	Investor
Average Monthly Residential Electric Rate	\$98.23	\$95.55	\$95.55	\$108.05	\$95.55	\$115.20	\$95.55

Source: U.S. Energy & Information Administration

Utilities, Residential Water – Local Comparison



Residential Water Rate	Yellow Springs	Bellbrook	Cedarville (Greene Co. Water)	Enon	Germantown	Tipp City	Waynesville
2020 Average Monthly	\$56.81	\$18.31	\$22.63	\$13.90	\$22.30	\$28.28	\$20.75

Source: Year 2020 Annual Survey of Water & Sewer Costs, City of Oakwood Finance Department

Utilities, Residential Sewer – Local Comparison, 2020



Residential Sewer Rate	Yellow Springs	Bellbrook (Greene Co. Water)	Cedarville (Greene Co. Water)	Enon*	Germantown	Tipp City	Waynesville
2020 Average Monthly	\$47.50	\$31.29	\$31.29	\$49.67	\$35.92	\$15.26	\$26.21

Source: Year 20210 Annual Survey of Water & Sewer Costs, City of Oakwood Finance Department

* Some residents in Enon do not receive sewer services. Sewer rates provided for West Enon residential customers only. Source: Clark County Utilities Department Requested Rate Change Report

Utilities, Solid Waste Removal – Local Comparison, 2021



Community	Service Provider	Contracted through	Monthly Residential Solid Waste Removal Rate	Monthly Recyclables Removal Rate
Yellow Springs	village services	Rumpke	\$14.15	inc/garb collection fee
Bellbrook	village services	Allied	\$15.50	inc/garb collection fee
Cedarville	Rumpke	Rumpke	\$26.67	inc/garb collection fee
Enon	Rumpke	Rumpke	\$24.45	N/A
Germantown	village services	Rumpke	\$29.50	inc/garb collection fee
Tipp City	city services	Rumpke	\$25.13	inc/garb collection fee
Waynesville	village services	Rumpke	\$15.97	inc/garb collection fee

Source: government offices, Rumpke, Waste Management

Section 2B: Taxes

INTRODUCTION AND GOAL

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

PROCEDURE

All tax information was obtained from the Ohio Department of Taxation – tax series (www.state.oh.us/tax/).

Property Taxes (presented as millage)

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

Income Taxes (presented as a percentage)

- School
- Municipal
- Sales Tax (presented as a percentage)
- State and Local

2022 Yellow Springs Cost-of-Living Report III

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

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

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

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

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

Millage: What a Mill Costs You —

1. Take the current tax appraisal value of your property and multiply it by 35% (.35); taxable value is 35% of market value, except for certain agricultural land.
2. For a \$100,000 home you live in one mill in taxes will be:
 $\$100,000 \times .35 = \$35,000 / 1000 = \$35$

Other factors impact the calculation of property tax in Greene County. For a detailed explanation of assessed value, the different types levies and how these factors affect property tax calculations, refer to *Understanding Property Taxes in Ohio* on the Greene County Auditor's website at <https://www.greenecountyohio.gov/DocumentCenter/View/23348/Understanding-Real-Estate-Taxes-in-Ohio?bidId=>

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

Outside Millage — Voted or mandated millage

2022 Yellow Springs Cost-of-Living Report III

Levies

- Permanent — not time limited
- Expiring — must be voted on periodically to continue being collected
- Emergency — for a specific amount of revenue
- Local Schools Property Tax — the portion of voted and non-voted millage that is distributed to local schools

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

The total amount of municipal taxes imposed on wages, salaries, and other compensation earned by residents of the municipality working outside the jurisdiction's incorporation cannot exceed the higher of the two rates. For example, if a resident works outside the residential municipality and the tax in that jurisdiction is 1.5% and the residential municipal income tax is 1%, nothing is owed or collected by the residential jurisdiction.

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

School District Income Tax Bases

Each school district that levies a tax does so based on one of the following two methods:

Traditional — The traditional tax base is the taxpayer's Ohio income tax base (Ohio IT 1040, line 3 minus line 4), plus any business income deduction. Traditional filers must complete lines 19-23 on the SD 100.

Earned Income — The earned income tax base includes only employee compensation and net earnings from self-employment to the extent included in modified adjusted gross income. Earned income filers must complete lines 24-27 on the SD 100.

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

2022 Yellow Springs Cost-of-Living Report III

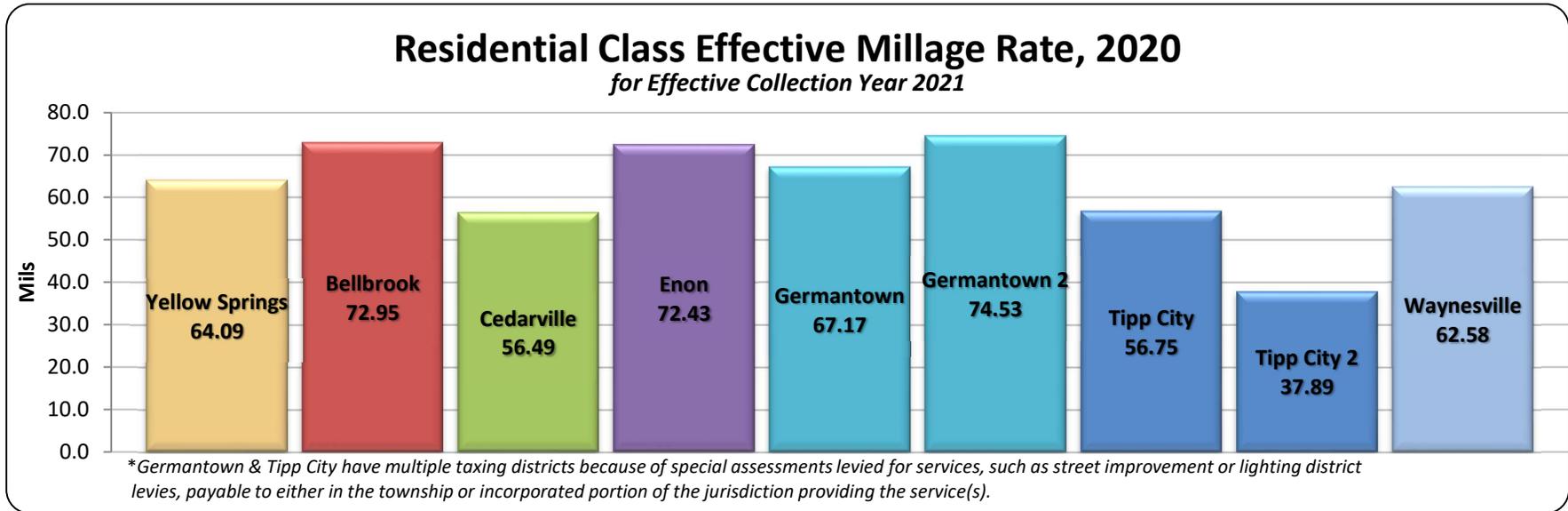
Property Taxes, Effective Rate in Mils – Local Comparison

	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown*		Tipp City*		Waynesville
2000	61.10	57.80	45.10	50.80	46.47		40.55		47.57
2001	55.77	59.54	44.47	48.75	46.63		38.86	40.91	48.35
2002	51.50	53.95	42.30	49.24	45.91		39.74	41.57	50.92
2003	50.94	62.08	40.48	50.04	49.58		39.62	41.99	56.52
2004	53.07	66.00	45.49	48.40	55.05		38.85	43.14	57.53
2005	51.96	68.62	48.79	50.01	52.16	58.83	38.62	42.96	54.47
2006	61.19	69.49	49.20	53.30	52.06	58.75	46.39	43.19	51.82
2007	61.14	68.85	49.04	50.40	55.91	62.59	44.89	37.05	50.97
2008	58.89	64.26	47.00	52.60	56.90	63.00	45.13	36.80	45.26
2009	59.99	70.37	56.46	50.84	56.36	62.47	48.62	37.94	59.18
2010	60.63	70.55	55.85	61.45	58.93	65.07	49.05	38.60	62.18
2011	61.17	74.61	55.04	62.57	59.99	66.14	50.24	39.74	64.09
2012	68.45	75.29	55.36	63.18	59.63	65.77	50.16	39.76	66.25
2013	68.47	74.51	57.97	63.42	67.11	73.26	57.56	41.15	67.55
2014	68.46	76.65	56.71	68.41	67.11	72.78	57.27	40.87	67.53
2015	70.69	81.71	57.31	68.29	68.23	73.91	63.11	41.82	63.83
2016	69.55	81.47	57.40	66.25	68.22	76.35	59.91	39.84	63.71
2017	69.33	76.86	57.25	75.85	67.88	76.03	61.52	40.47	67.11
2018	70.16	80.34	58.71	75.69	68.20	76.35	61.30	40.08	62.63
2019	70.32	80.26	58.12	73.34	68.09	76.24	57.26	38.22	62.61
2020	64.09	72.95	56.49	72.43	67.17	74.53	56.75	37.89	62.58

**Germantown & Tipp City have multiple taxing districts because of special assessments levied for services, such as street improvement or lighting district levies, payable to either in the township or incorporated portion of the jurisdiction providing the service(s).*

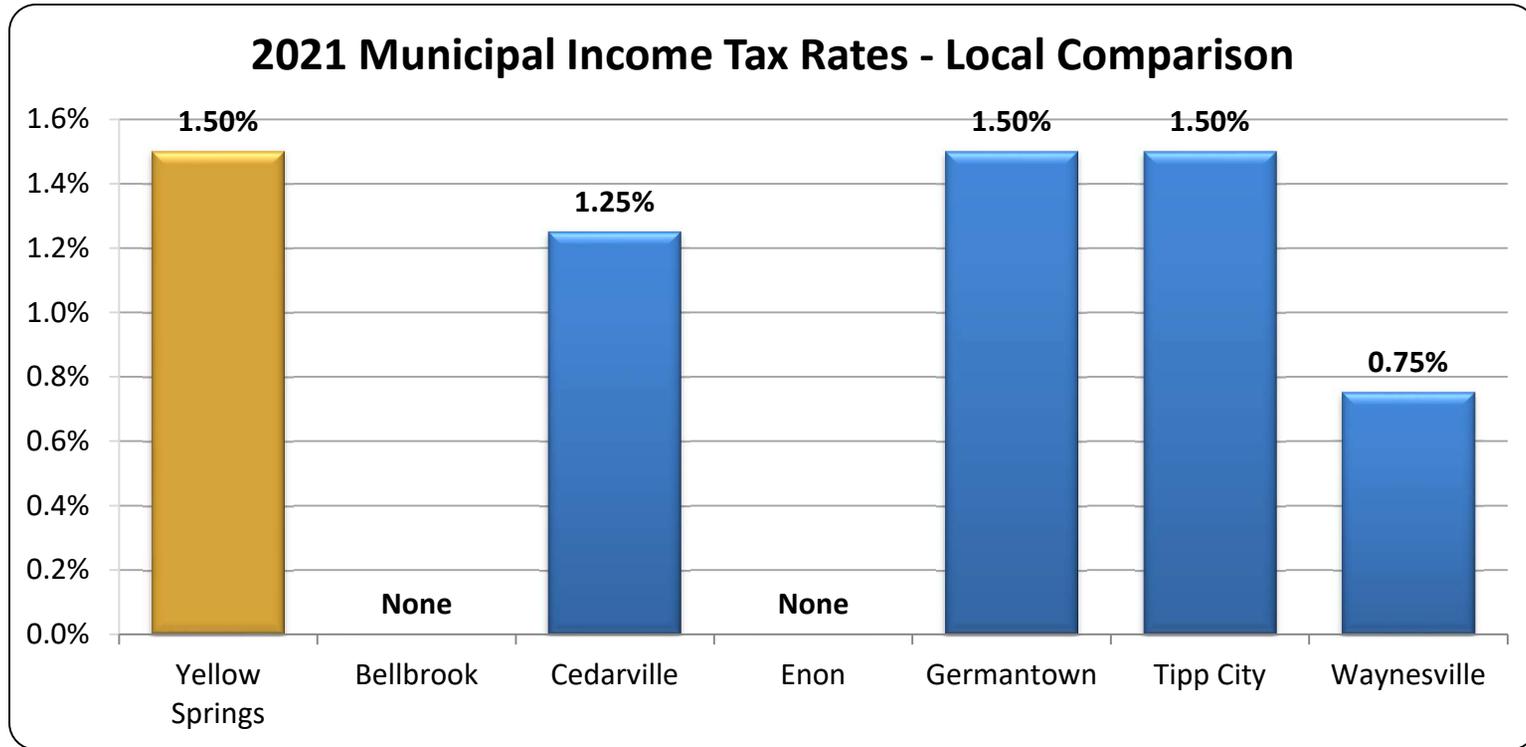
Source: County Treasurers' Office, Greene, Clark, Miami, Montgomery, and Warren Counties

Property Taxes, Effective Rate – Local Comparison



Source: County Treasurers' Office, Greene, Clark, Miami, Montgomery, and Warren Counties

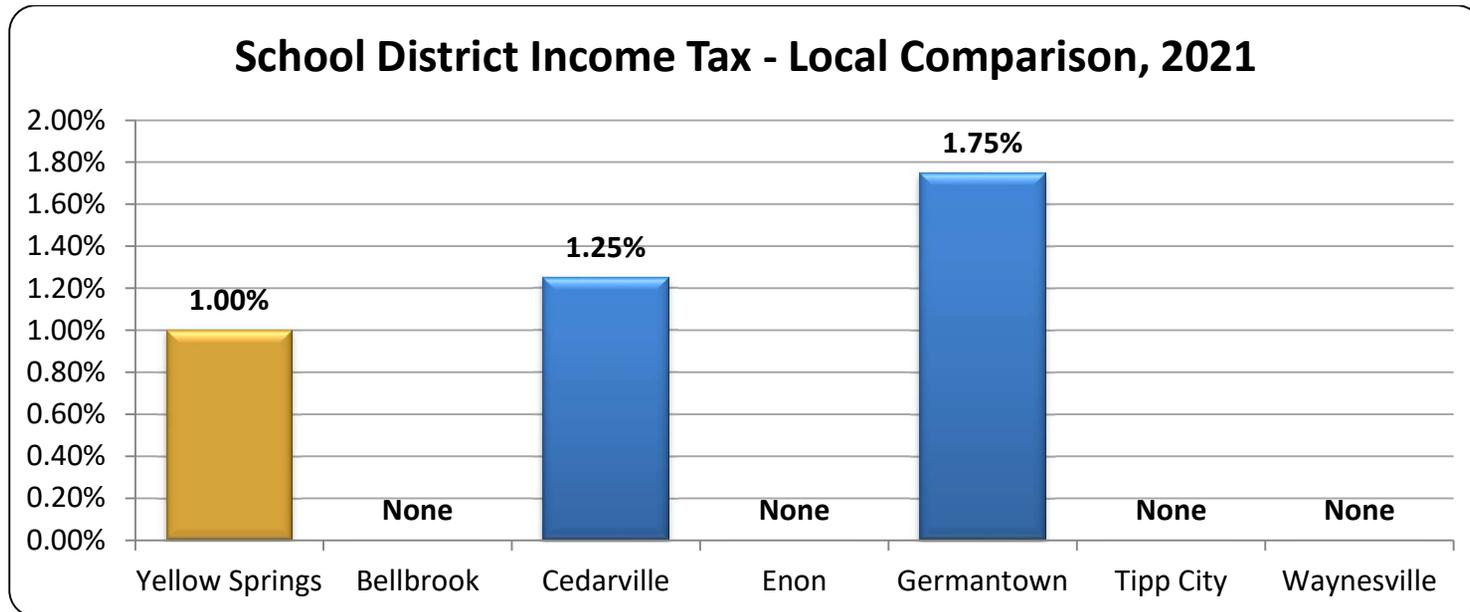
Income Taxes, Municipal – Local Comparison



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
2011	1.50%	None	1.00%	None	1.25%	1.50%	1.00%
2021	1.50%	None	1.25%	None	1.50%	1.50%	0.75%

Source: Ohio Department of Taxation

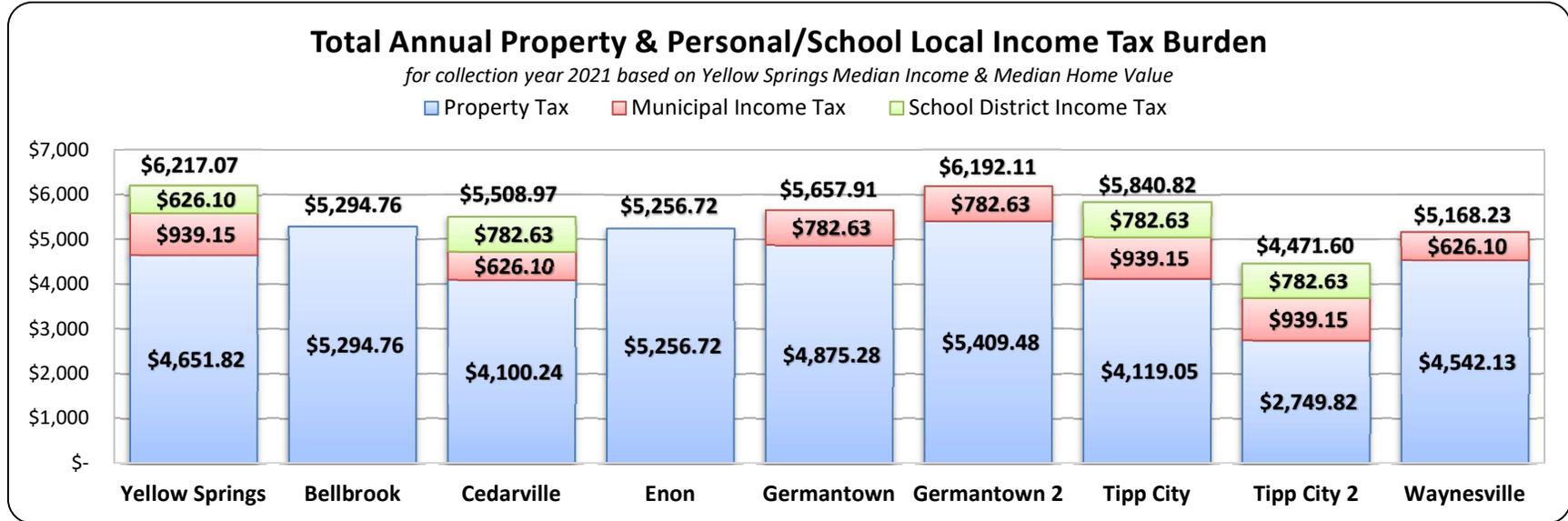
Income Taxes, School – Local Comparison



Community	District ID	School District	Tax Base	2011	2021
Yellow Springs	2907	Yellow Springs EVSD	Traditional	1.00%	1.00%
Bellbrook	2905	Bellbrook-Sugarcreek Local School District		None	
Cedarville	2902	Cedar Cliff LSD	Traditional	1.25%	1.25%
Enon	1201	Greenon Local School District		None	
Germantown	5713	Valley View LSD	Traditional	1.25%	1.75%
Tipp City	5508	Tipp City Exempted Village Schools		None	
Waynesville	8308	Wayne Local School District		None	

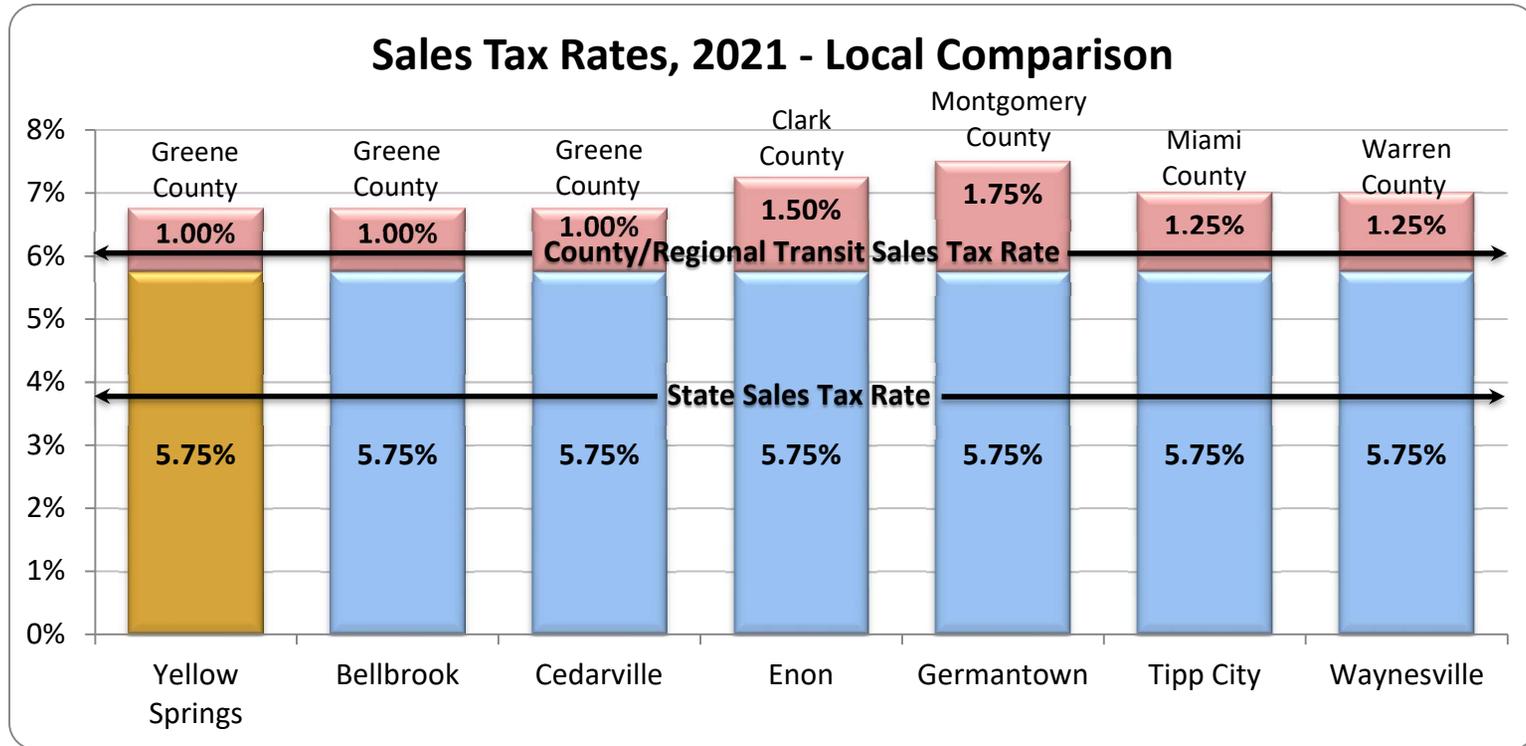
Source: Ohio Department of Taxation

Median Homeowner Property & Local Income Tax Burden



Calculations include property tax without Homestead Exemption (less 10% non-business credit and 2.5% owner occupied credit) based on the Yellow Springs median home value (\$237,000, pg. 21) and municipal/school income tax based on the median income of Yellow Springs residents (\$62,610, pg. 9) for all comparison communities for comparability.

Sales Tax – Local Comparison



Community	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
County	Greene	Greene	Greene	Clark	Montgomery	Miami	Warren
Rate	6.75%	6.75%	6.75%	7.25%	7.50%	7.00%	7.00%

Source: Ohio Department of Taxation

Section 2C: Services

INTRODUCTION AND GOAL

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

PROCEDURE

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

Personal Services

- Haircut – men’s barbershop haircut, no styling
- Salon – men’s haircut
- Salon – Woman’s shampoo, trim, and blow-dry

Maintenance Repair

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

Health Services

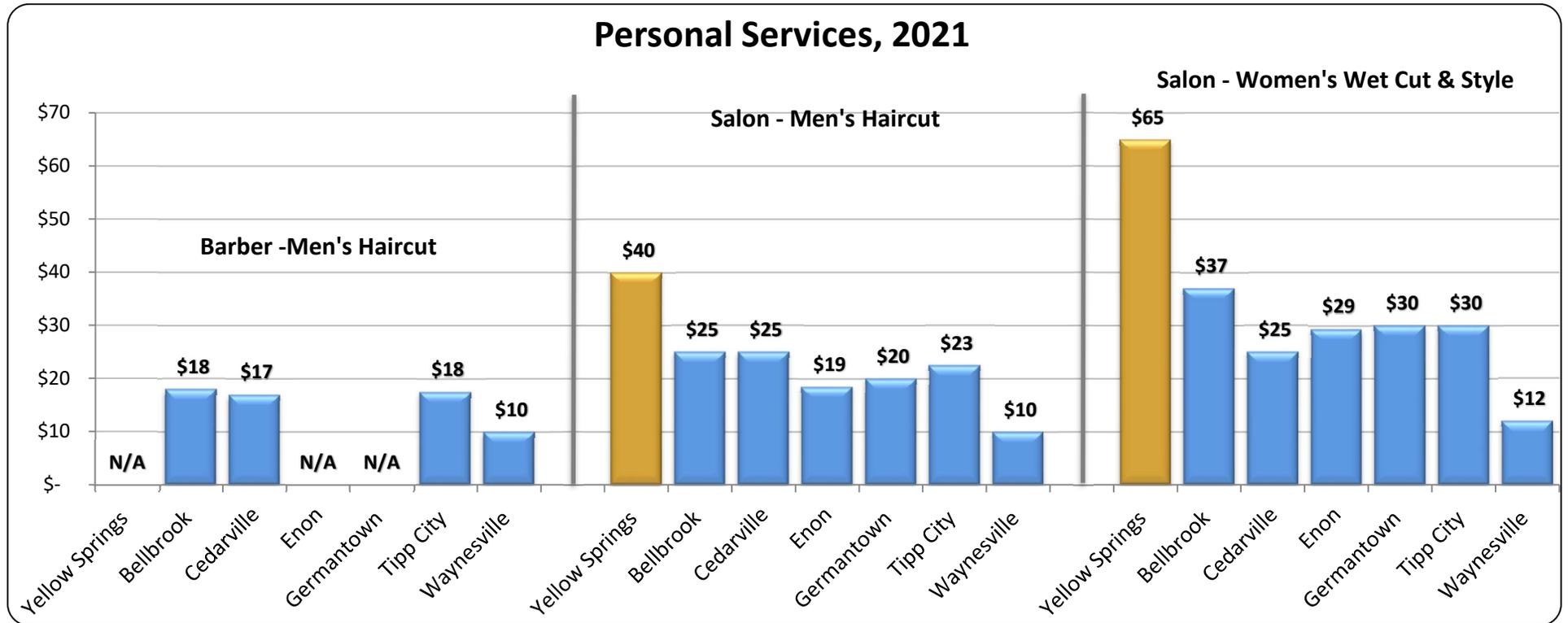
- Office Visit, Doctor - AMA procedure 99213 for established patient
- Office Visit, Dentist - ADA procedure 1110 & 0120 for established patient
- Optometrist, Eye Exam

2022 Yellow Springs Cost-of-Living Report III

The list of all service providers in the three service categories that conduct business in Yellow Springs or in one of the other six comparison communities was compiled from listings of businesses which are physically located within each the boundaries and each of the selected comparison jurisdictions. Researchers called companies and visited grocery stores to determine current pricing. If multiple barbershops within a jurisdiction, for example, provided the cost for a men’s haircut (no styling), then the average of those prices were calculated and presented in the charts. Results are presented in chart form in this section. Details may be reviewed in the Appendix, Table 12.

Personal Services – Local Comparison

(Services physically located within the jurisdiction)

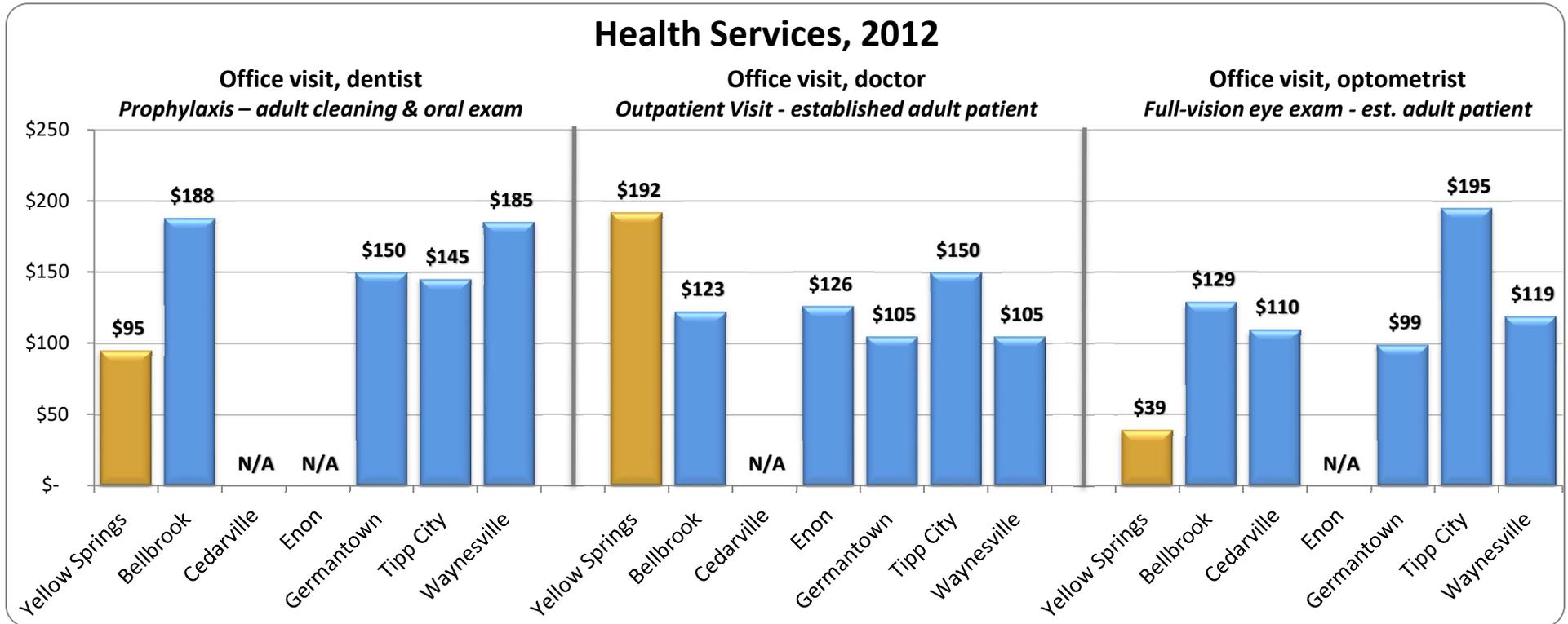


	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Barber - Men's Haircut	N/A	\$18	\$17	N/A	N/A	\$18	\$10
Salon - Men's Haircut	\$40	\$25	\$25	\$19	\$20	\$23	\$10
Salon - Women's Wet Cut & Style	\$65	\$37	\$25	\$29	\$30	\$30	\$12

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

Health Services – Local Comparison

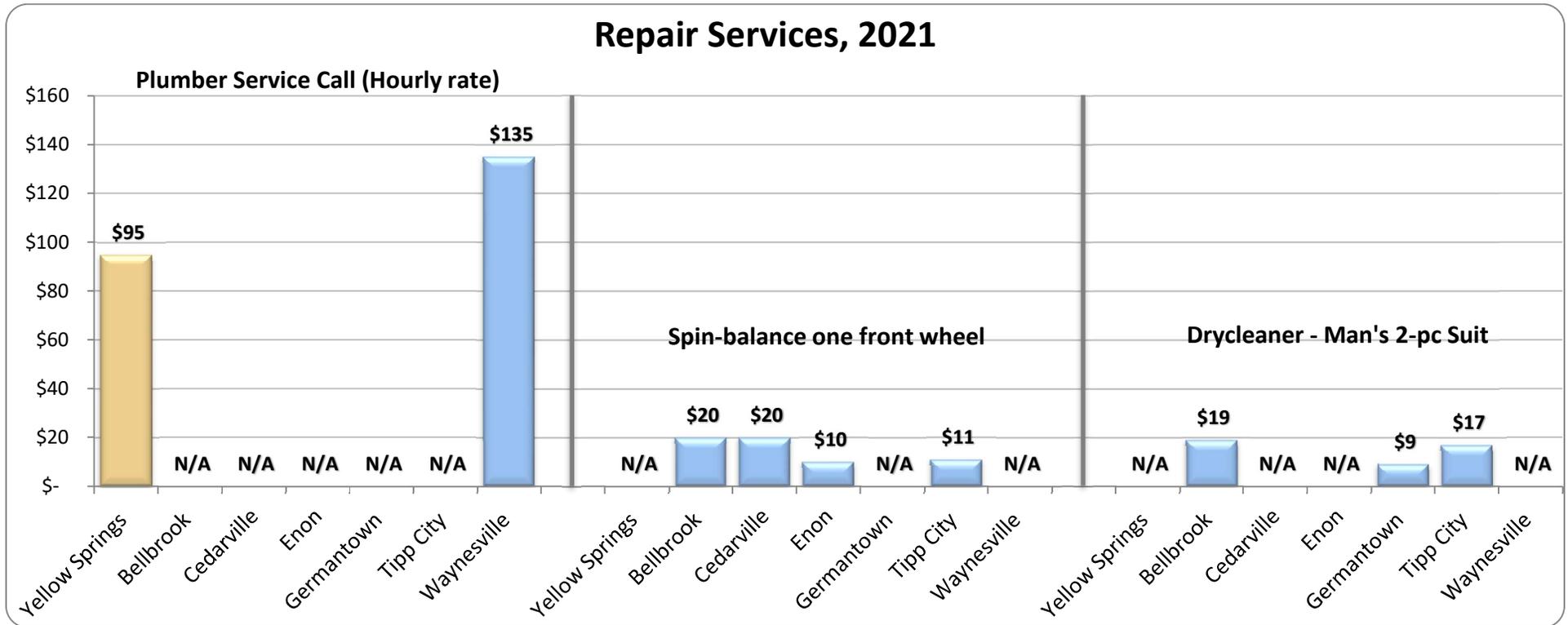
(Services physically located within the jurisdiction)



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Office visit, dentist	\$95	\$188	N/A	N/A	\$150	\$145	\$185
Office visit, doctor	\$192	\$123	N/A	\$126	\$105	\$150	\$105
Office visit, optometrist	\$39	\$129	\$110	N/A	\$99	\$195	\$119

Repair Services – Local Comparison

(Services physically located within the jurisdiction)



	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Plumber Service Call (Hourly rate)	\$95.00	No listed svc	\$135.00				
Spin-balance one front wheel	Svc not avail	\$20.00	\$20.00	\$10.00	Svc not avail	\$11.00	No listed svc
Drycleaner - Man's 2-pc Suit	No listed svc	\$19.00	No listed svc	No listed svc	\$9.00	\$17.00	No listed svc

Source: Local Service Providers

Section 2D: Grocery Items

INTRODUCTION AND GOAL

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

PROCEDURE

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

Meats

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

Dairy Products

- Whole Milk - half gallon carton
- Eggs - One dozen; Grade A, Large
- Margarine - One pound, cubes, Country Crock or Parkay

2022 Yellow Springs Cost-of-Living Report III

- Parmesan Cheese, grated - 8 oz. Canister, Kraft

Produce

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

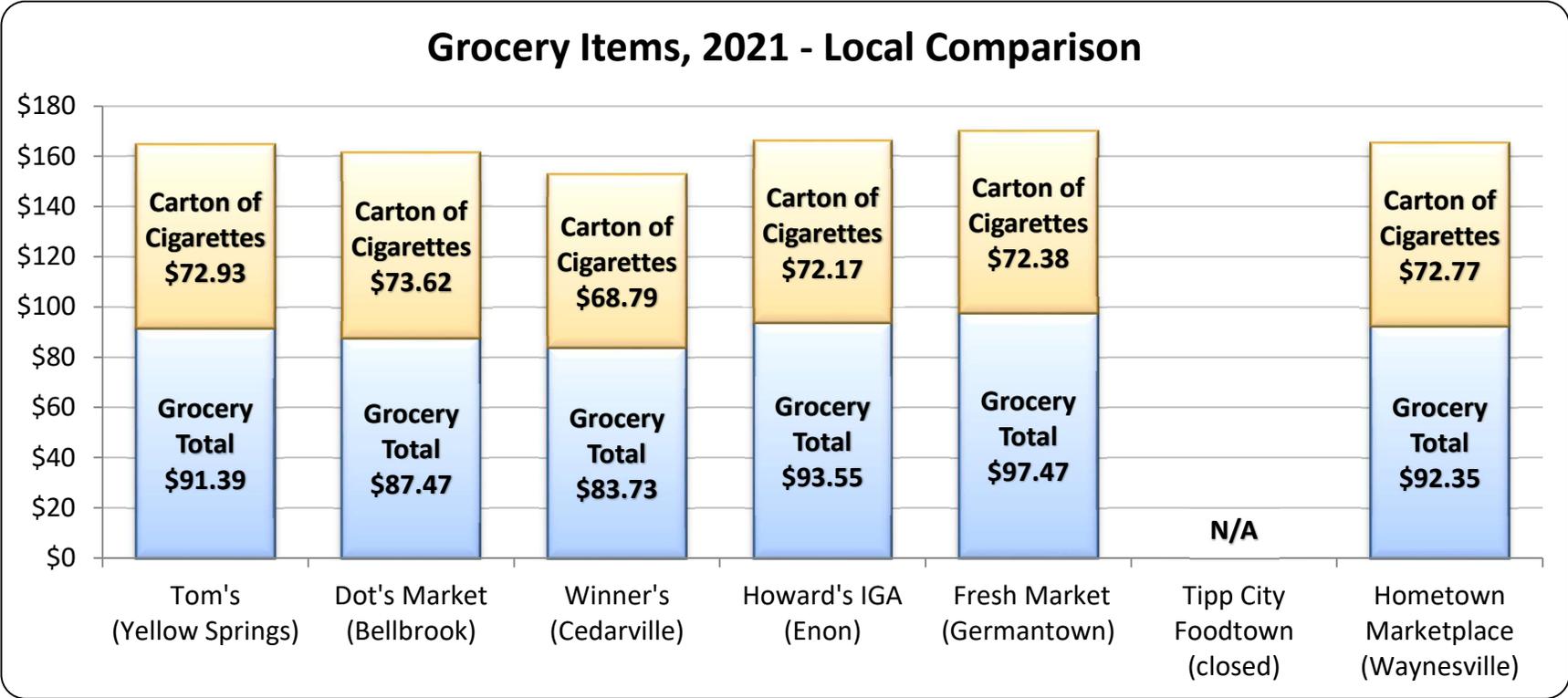
Tobacco

- Cigarettes - carton, Winston, King-size

Miscellaneous Grocery

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

Commodities, Grocery Items – Local Comparison



Price Report	United States	Tom's (Yellow Springs)	Dot's Market (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	Fresh Market (Germantown)	Tipp City Foodtown (closed)	Hometown Marketplace (Waynesville)
Grocery Total	\$85.69	\$ 91.39	\$ 87.47	\$ 83.73	\$ 93.55	\$ 97.47	Closed	\$ 92.35
Grocery Total with Cigarettes	N/A	\$164.32	\$161.09	\$152.52	\$165.72	\$169.85	Closed	\$165.12

Source: Local Grocery Stores. See Appendix for more detail

Appendix A: Tabulated Data from Original Sources

INTRODUCTION AND GOAL

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

PROCEDURE

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

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

Table 1: Occupation

Table 2: Income

Table 3: Poverty

Table 4: Education

Table 5: Age

Table 6: Gender

Table 7: Racial Diversity

2022 Yellow Springs Cost-of-Living Report III

Table 8: Household Size

Table 9: Housing Value

Comparing Yellow Springs to Neighboring Communities

Table 10: Housing Costs

Monthly Rental Payment

Monthly Mortgage Payment

Median Housing Value

Utilities

Water and Sewer Rates

Solid Waste Collection

Electric Utility Rates

Table 11: Taxes

Property

Income

Sales

Table 12: Services

Personal Services

Maintenance and Repair Services

Health Services

Table 13: Grocery Items

2022 Yellow Springs Cost-of-Living Report III

Table 1: Occupation

Yellow Springs											
	1980	%	1990	%		2000	%	2010	%	2020	%
Total employed 16+ with earnings	2,118	100.0	2,189	100.0	Total employed 16+ with earnings	1,917	100.0	1,723	100.0	1,735	100.0
OCCUPATION						OCCUPATION					
Management & Professional	1,014	47.9	1,295	59.2	Management & Professional	1,155	60.3	928	53.9	934	53.8
Service	212	10.0	229	10.5	Service	239	12.5	208	12.1	317	18.3
Technical, Sales & Admin. Support	526	24.8	427	19.5	Sales and Office	280	14.6	366	21.2	272	15.7
Farming, etc.	32	1.5	15	0.7	Farming, Fishing, & Forestry	12	0.6	22	1.3	0	0.0
Production, Craft, Repair	150	7.1	120	5.5	Construction, Extraction, Maintenance	72	3.8	64	3.7	54	3.1
Operate, Fabricate	184	8.7	103	4.7	Production, Transport., Material Moving	159	8.3	135	7.8	158	9.1
Ohio											
	1980	%	1990	%		2000	%	2010	%	2020	%
Total employed 16+ with earnings	4,558,442	100.0	4,931,357	100.0	Total employed 16+ with earnings	5,402,175	100.0	5,369,857	100.0	5,603,630	100.0
OCCUPATION						OCCUPATION					
Management & Professional	973,015	21.3	1,222,792	24.8	Management & Professional	1,672,257	31.0	1,794,193	33.4	2,108,045	37.6
Service	580,678	12.7	647,427	13.1	Service	786,725	14.6	916,733	17.1	945,383	16.9
Technical, Sales & Admin. Support	1,318,331	28.9	1,528,016	31.0	Sales and Office	1,423,755	26.4	1,357,545	25.3	1,185,082	21.1
Farming, etc.	81,224	1.8	82,076	1.7	Farming, Fishing, & Forestry	18,627	0.3	17,830	0.3	17,563	0.3
Production, Craft, Repair	604,795	13.3	569,771	11.6	Construction, Extraction, Maintenance	471,714	8.7	424,956	7.9	399,409	7.1
Operate, Fabricate	1,000,399	21.9	881,275	17.9	Production, Transport., Material Moving	1,029,097	19.0	858,600	16.0	948,148	16.9

2022 Yellow Springs Cost-of-Living Report III

United States											
	1980	%	1990	%		2000	%	2010	%	2020	%
Total employed 16+ with earnings	97,639,355	100.0	115,681,202	100.0	Total employed 16+ with earnings	129,721,512	99.9	141,833,331	100.0	155,888,980	100.0
OCCUPATION					OCCUPATION						
Management & Professional	22,151,648	22.7	30,533,582	26.4	Management & Professional	43,646,731	33.6	50,034,578	35.3	61,526,906	39.5
Service	12,629,425	12.9	15,295,917	13.2	Service	19,276,947	14.9	24,281,015	17.1	27,095,654	17.4
Technical, Sales & Admin. Support	29,593,506	30.3	36,718,398	31.7	Sales and Office	34,621,390	26.7	36,000,118	25.4	33,247,878	21.3
Farming, etc.	2,811,258	2.9	2,839,010	2.5	Farming, Fishing, & Forestry	951,810	0.7	1,011,461	0.7	1,001,279	0.6
Production, Craft, Repair	12,594,175	12.9	13,097,963	11.3	Construction, Extraction, Maintenance	12,256,138	9.4	12,928,812	9.1	12,619,157	8.1
Operate, Fabricate	17,859,343	18.3	17,196,332	14.9	Production, Transport., Material Moving	18,968,496	14.6	17,577,347	12.4	20,398,106	13.1

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

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

2022 Yellow Springs Cost-of-Living Report III

Table 2: Income

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Households	984	100.0	1,534	100.0	1,574	100.0	1,559	100.0	1,524	100.0	1,945	100.0
INCOME												
Less than \$15,000	588	59.8	661	43.1	328	20.8	155	9.9	195	12.8	228	11.7
\$15,000 to \$49,999	379	38.5	778	50.7	791	50.3	588	37.7	462	30.3	622	32.0
\$50,000 +	17	1.7	95	6.2	455	28.9	816	52.3	867	56.9	1,097	56.4
Median Hshld Income	\$13,476		\$18,485		\$32,500		\$51,984		\$56,000		\$62,610	
Per Capita Income	\$3,773		\$8,497		\$17,019		\$27,062		\$32,886		\$40,294	
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Households	2,691,130	100.0	3,834,529	100.0	4,089,312	100.0	4,446,621	100.0	4,552,270	100.0	4,717,226	100.0
INCOME												
Less than \$15,000	2,110,383	78.4	1,594,362	41.6	1,026,292	25.1	692,070	15.6	640,679	14.1	518,895	11.0
\$15,000 to \$49,999	*		2,095,865	54.7	2,204,416	53.9	1,968,268	44.3	1,746,587	38.4	1,528,381	32.4
\$50,000 +	*		144,302	3.8	858,604	21.0	1,786,283	40.2	2,165,004	47.6	2,669,950	56.6
Median Hshld Income	\$9,682		\$17,754		\$28,706		\$40,956		\$47,358		\$58,116	
Per Capita Income	\$2,776		\$7,285		\$13,461		\$21,003		\$25,113		\$31,552	

*Not available

2022 Yellow Springs Cost-of-Living Report III

United States												
Total Households	63,637,721	100.0	80,467,427	100.0	91,993,582	100.0	105,539,122	100.0	114,235,996	100.0	122,354,219	100.0
INCOME												
Less than \$15,000	52,429,593	82.4	35,777,923	44.5	22,347,770	24.3	16,724,456	15.8	14,569,136	12.8	12,113,068	9.9
\$15,000 to \$49,999	*		40,997,439	50.9	47,127,322	51.2	44,502,479	42.2	40,517,480	35.5	35,605,078	29.1
\$50,000 +	*		3,692,065	4.6	22,518,490	24.5	44,312,388	42.0	59,149,380	51.8	74,636,074	61.0
Median Hshld Income	\$8,486		\$16,841		\$30,056		\$41,994		\$51,914		\$64,994	
Per Capita Income	\$3,139		\$7,298		\$14,420		\$21,587		\$27,334		\$34,103	

*Not available

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

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

2022 Yellow Springs Cost-of-Living Report III

Table 3: Poverty

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Persons below poverty level	499	12.1	483	13.0	310	8.6	226	7.0	476	15.1	472	12.2
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Persons below poverty level	1,041,348	10.0	1,088,962	10.3	1,325,768	12.5	1,170,698	10.6	1,586,292	14.2	1,546,011	13.6
United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Persons below poverty level	27,124,985	13.7	27,392,580	12.4	31,742,864	13.1	33,899,812	12.4	40,917,513	13.8	40,910,326	12.8

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

Note: Percentages of persons below poverty level are calculated from persons for whom poverty status is determined, which excludes inmates of institutions, members of the Armed Forces living in barracks, college students living in dormitories, and unrelated individuals under 14 years (such as foster children) in 1970 and under 15 years in 1980, 1990, 2000, and 2020.

2022 Yellow Springs Cost-of-Living Report III

Table 4: Educational Attainment

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	4,624	100	4,077	100	3,973	100	3,761	100	3,487	100	3,972	100
Total Pop. 25 or older	2,153	46.6	2,333	57.2	2,558	64.4	2,520	67	2,530	72.6	3,077	77.5
EDUCATION												
Less than 16 years	1,235	57.4	1,219	52.3	1,204	47.1	1,035	41.1	1,086	42.9	1,143	37.1
25+ yrs (BA or +)	918	42.6	1,114	47.7	1,354	52.9	1,485	58.9	1,444	57.1	1,934	62.9
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100	11,675,275	100
Total Pop. 25 or older	5,700,317	53.5	6,291,667	58.3	6,924,764	63.8	7,411,740	65.3	7,655,994	66.4	8,014,966	68.6
EDUCATION												
Less than 16 years	5,172,131	90.7	5,432,704	86.3	5,749,428	83	5,848,208	78.9	5,807,540	75.9	5,699,427	71.1
25+ yrs (BA or +)	528,186	9.3	858,963	13.7	1,175,336	17	1,563,532	21.1	1,848,454	24.1	2,315,539	28.9
United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100	308,745,538	100
Total Pop. 25 or older	109,899,359	54.1	132,835,687	58.6	158,868,436	63.9	182,211,639	64.7	199,726,659	64.7	222,836,834	72.2
EDUCATION												
Less than 16 years	98,182,093	89.3	111,277,207	83.8	126,558,183	79.7	137,749,034	75.6	143,999,660	72.1	149,480,515	67.1
25+ yrs (BA or +)	11,717,266	10.7	21,558,480	16.2	32,310,253	20.3	44,462,605	24.4	55,726,999	27.9	73,356,319	32.9

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

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

2022 Yellow Springs Cost-of-Living Report III

Table 5: Age

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0	3,972	100.0
AGE												
Median Age	22.7		29.1		35.6		41.4		48.5		53.6	
Under 5	286	6.2	187	4.6	193	4.9	136	3.6	137	3.9	83	2.1
5 to 24	2,255	48.8	1,562	38.3	1,211	30.5	1,086	28.9	725	20.8	812	20.4
25 to 44	1,056	22.8	1,215	29.8	1,232	31.0	884	23.5	717	20.6	642	16.2
45 to 54	453	9.8	441	10.8	441	11.1	634	16.9	524	15.0	588	14.8
55 to 64	262	5.7	332	8.1	398	10.0	390	10.4	632	18.1	556	14.0
65 +	312	6.7	340	8.3	498	12.5	631	16.8	752	21.6	1,291	32.5
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0	11,536,504	100.0	11,675,275	100.0
AGE												
Median Age	27.7		29.9		33.3		36.2		40.0		39.5	
Under 5	921,030	8.6	787,150	7.3	785,149	7.2	754,930	6.6	720,856.00	6.2	692,983	5.9
5 to 24	4,032,249	37.9	3,720,703	34.5	3,151,013	29.0	3,189,431	28.1	3,109,386.00	27.0	2,593,988	22.2
25 to 44	2,514,763	23.6	2,923,199	27.1	3,411,043	31.4	3,325,210	29.3	2,889,790.00	25.0	2,935,087	25.1
45 to 54	1,245,079	11.7	1,126,607	10.4	1,113,443	10.3	1,566,384	13.8	1,742,191.00	15.1	1,483,840	12.7
55 to 64	941,202	8.8	1,070,511	9.9	979,506	9.0	1,008,906	8.9	1,452,266	12.6	1,605,418	13.8
65+	997,694	9.4	1,169,460	10.8	1,406,961	13.0	1,508,279	13.3	1,622,015	14.1	2,363,959	20.2

2022 Yellow Springs Cost-of-Living Report III

United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0	308,745,538	100.0	326,569,308	100.0
AGE												
Median Age	28.1		30.0		32.9		35.3		38.5		38.2	
Under 5	17,154,337	8.4	16,348,254	7.2	18,354,443	7.4	19,175,798	6.8	20,201,362.00	6.5	19,650,192	6.0
5 to 24	76,187,084	37.5	77,428,913	34.2	71,987,755	28.9	80,261,468	28.5	84,652,193.00	27.4	73,296,738	22.4
25 to 44	47,995,234	23.6	62,716,549	27.7	80,754,835	32.5	85,040,251	30.2	82,134,554.00	26.6	86,831,842	26.6
45 to 54	23,219,957	11.4	22,799,787	10.1	25,223,086	10.1	37,677,952	13.4	45,006,716.00	14.6	41,540,736	12.7
55 to 64	18,589,812	9.1	21,702,875	9.6	21,147,923	8.5	24,274,684	8.6	36,482,729	11.8	42,101,439	12.9
65+	20,065,502	9.9	25,549,427	11.3	31,241,831	12.6	34,991,753	12.4	40,267,984	13.0	63,148,361	19.3

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

2022 Yellow Springs Cost-of-Living Report III

Table 6: Gender

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0	3,972	100.0
GENDER												
Male	2,311	50.0	1,904	46.7	1,832	46.1	1,672	44.5	1,603	46.0	1,808	45.5
Female	2,313	50.0	2,173	53.3	2,141	53.9	2,089	55.5	1,884	54.0	2,164	54.5
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100	11,675,275	100.0
GENDER												
Male	5,163,373	48.5	5,217,137	48.3	5,226,340	48.2	5,512,262	48.6	5,632,156	48.8	5,721,796	49.0
Female	5,488,644	51.5	5,580,493	51.7	5,620,775	51.8	5,840,878	51.4	5,904,348	51.2	5,953,479	51.0
United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100.0	326,569,308	100.0
GENDER												
Male	98,912,192	48.7	110,053,161	48.6	121,239,418	48.7	138,053,563	49.1	151,781,326	49.2	160,818,530	49.2
Female	104,299,734	51.3	116,492,644	51.4	127,470,455	51.3	143,368,343	50.9	156,964,212	50.8	165,750,778	50.8

Source: U.S. Census Bureau, 1980, 1990, 2000, and 2010 Decennial Census; and 2006-2010 and 2016-2020 American Community Survey.

2022 Yellow Springs Cost-of-Living Report III

Table 7: Racial Diversity

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0	3,972	100.0
RACE												
White	3,337	72.2	2,984	73.2	2,965	74.6	2,880	76.6	2,725	78.1	3,193	80.4
Minorities	1,287	27.8	1,093	26.8	1,008	25.4	881	23.4	762	21.9	779	19.6
African American	1,213	26.2	955	23.4	890	22.4	563	15.0	417	12.0	434	10.9
Two or more races	*		*		*		216	5.7	203	5.8	112	2.8
All Other	74	1.6	138	3.4	118	3.0	102	2.7	142	4.1	233	5.9
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	10,652,017	100.0	10,797,630	100.0	10,847,115	100.0	11,353,140	100.0	11,536,504	100.0	11,675,275	100.0
RACE												
White	9,646,997	90.6	9,597,458	88.9	9,521,756	87.8	9,645,453	85.0	9,539,437	82.7	9,141,370	78.3
Minorities	1,005,020	9.4	1,200,172	11.1	1,325,359	12.2	1,707,687	15.0	1,997,067	17.3	2,533,905	21.7
African American	970,477	9.1	1,076,748	10.0	1,154,826	10.6	1,301,307	11.5	1,407,681	12.2	1,422,412	12.2
Two or more races	*		*		*		157,885	1.4	219,767	1.9	335,761	2.9
All Other	34,543	0.3	123,424	1.1	170,533	1.6	248,495	2.2	369,619	3.2	775,732	6.6

*Not available

2022 Yellow Springs Cost-of-Living Report III

United States												
	1970	%	1980	%	1990	%	2000	%	2010		2020	%
Total Population	203,211,926	100.0	226,545,805	100.0	248,709,873	100.0	281,421,906	100.0	308,745,538	100.0	326,569,308	100.0
RACE												
White	177,748,975	87.5	188,371,622	83.1	199,686,070	80.3	211,460,626	75.1	223,553,265	72.4	196,251,375	60.1
Minorities	25,462,951	12.5	38,174,183	16.9	49,023,803	19.7	69,961,280	24.9	85,192,273	27.6	130,317,933	39.9
African American	22,580,289	11.1	26,495,025	11.7	29,986,060	12.1	34,658,190	12.3	38,929,319	12.6	39,994,653	12.2
Two or more races	*		*		*		6,826,228	2.4	8,265,318	2.7	9,134,542	2.8
All Other	2,882,662	1.4	11,679,158	5.2	19,037,743	7.7	28,476,862	10.1	37,997,636	12.3	81,188,738	24.9

Source: U.S. Census Bureau, 1980, 1990, 2000, 2010, and 2020 Decennial Census.

*Not available

2022 Yellow Springs Cost-of-Living Report III

Table 8: Household Size

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	4,624	100.0	4,077	100.0	3,973	100.0	3,761	100.0	3,487	100.0	3,972	100.0
GROUP QUARTERS												
Institutionalized	*	*	*	*	65	1.6	71	1.9	71	2.0	85	2.1
HOUSEHOLDS												
Total Households	1,415		1,534		1,592		1,587		1,524		1,945	
Persons Per Household	2.84		2.43		2.26		2.11		2.04		1.98	
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	10,652,017	100	10,797,630	100	10,847,115	100	11,353,140	100	11,536,504	100.0	11,675,275	100.0
GROUP QUARTERS												
Institutionalized	*	*	*	*	152,331	1.4	172,368.0	1.5	306,266	2.7	299,628	2.6
HOUSEHOLDS												
Total Households	3,289,432		3,833,828		4,087,546		4,445,773		4,603,435		4,717,226	
Persons Per Household	3.16		2.76		2.59		2.49		2.44		2.41	
United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2020	%
Total Population	203,211,926	100	226,545,805	100	248,709,873	100	281,421,906	100	308,745,538	100.0	326,569,308	100.0
GROUP QUARTERS												
Institutionalized	*	*	*	*	3,334,018	1.3	4,059,039	1.4	7,987,323	2.6	8,239,016	2.5
HOUSEHOLDS												
Total Households	63,449,747		80,389,673		91,947,410		105,480,101		116,716,292		122,354,219	
Persons Per Household	3.11		2.75		2.63		2.59		2.58		2.60	

*Not available

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey

2022 Yellow Springs Cost-of-Living Report III

Table 9: Housing Value

Yellow Springs												
	1970	%	1980	%	1990	%	2000	%	2010	%	2,020	%
MEDIAN HSNG. VALUE	\$21,400		\$51,400		\$78,800		\$151,600		\$197,400		\$237,000	
Total Housing Units	1,472	100.0	1,604	100.0	1,641	100.0	1,676	100.0	1,805	100.0	1,926	100.0
Owner-occupied	799	54.3	882	55.0	966	58.9	1,005	60.0	1,074	59.5	1,291	67.0
Renter-occupied	616	41.8	657	41.0	626	38.1	582	34.7	598	33.1	543	28.2
VACANT	57	3.9	65	4.1	49	3.0	89	5.3	133	7.4	92	4.8
Seasonal/Migratory	0	0.0	0	0.0	2	0.1	10	0.6	19	1.1	12	0.6
Ohio												
	1970	%	1980	%	1990	%	2000	%	2010	%	2,020	%
MEDIAN HSNG. VALUE	\$17,600		\$44,900		\$63,500		\$103,700		\$136,400		\$151,400	
Total Housing Units	3,465,356	100.0	4,108,105	100.0	4,371,945	100.0	4,783,051	100.0	5,127,508	100.0	5,242,524	100.0
Owner-occupied	2,226,021	64.2	2,622,919	63.8	2,758,149	63.1	3,072,522	64.2	3,111,054	60.7	3,054,273	58.3
Renter-occupied	1,063,411	30.7	1,210,909	29.5	1,329,397	30.4	1,373,251	28.7	1,492,381	29.1	1,688,387	32.2
VACANT	175,924	5.1	274,277	6.7	284,399	6.5	337,278	7.1	524,073	10.2	499,864	9.5
Seasonal/Migratory	18,188	0.5	30,829	0.8	37,324	0.9	47,239	1.0	58,937	1.1	59,684	1.1
United States												
	1970	%	1980	%	1990	%	2000	%	2010	%	2,020	%
MEDIAN HSNG. VALUE	\$17,000		\$47,200		\$79,100		119,600		\$188,400		\$229,800	
Total Housing Units	68,679,030	100.0	88,411,263	100.1	102,263,678	100.0	115,904,641	100.0	131,704,730	100.0	140,498,736	100.0
Owner-occupied	39,885,180	58.1	51,794,545	58.6	59,024,811	57.7	69,815,753	60.2	75,986,074	57.7	80,126,611	57.0
Renter-occupied	23,564,567	34.3	28,595,128	32.3	32,922,599	32.2	35,664,348	30.8	40,730,218	30.9	44,293,593	31.5
VACANT	5,229,283	7.6	6,303,150	9.2	10,316,268	10.1	10,424,540	9.0	14,988,438	11.4	16,078,532	11.4
Seasonal/Migratory	1,022,464	1.5	1,718,440	1.9	3,081,923	3.0	3,578,718	3.1	4,673,459	3.5	5,339,153	3.8

Source: U.S. Census Bureau, 1970, 1980, 1990, 2000, 2010, 2020 Decennial Census and the 2006-2010 & 2016-2020 American Community Survey
 V1.1 Updated Owner-occupied & Renter-occupied housing units data in the table. 28 September 2022

2022 Yellow Springs Cost-of-Living Report III

Table 10: Housing Costs

Price Report Housing and Utilities	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville
Housing							
Renter-occupied, median monthly rent	\$693.00	\$984.00	\$633.00	\$663.00	\$824.00	\$795.00	\$746.00
Mortgage, median monthly payment	\$1,568.00	\$1,567.00	\$1,099.00	\$1,375.00	\$1,254.00	\$1,341.00	\$1,390.00
Median housing value	\$237,000.00	\$184,800.00	\$140,300.00	\$159,300.00	\$144,400.00	\$171,400.00	\$183,700.00
Utilities							
Water and Sewer rates (1)	\$195.08	\$92.76	\$100.83	\$118.88	\$108.87	\$81.42	\$87.83
Solid Waste Collection (2)	\$14.15	\$15.50	\$26.67	\$24.45	\$29.50	\$25.13	\$15.97
Electric utility cost (3)	\$98.23	\$95.55	\$95.55	\$108.05	\$95.55	\$115.20	\$95.55

Housing Source: U.S. Census Bureau, 2016-2020 American Community Survey

Utility Sources:

(1) Annual Water & Sewer Rate Survey, City of Oakwood, 2020. Clark County Utility Rates Report 2021.

(2) Rumpke Waste Removal & Recycling, Waste Management Services, and the Cities of Tipp City, Waynesville, Bellbrook, Germantown, Yellow Springs 2020.

(3) U.S. Energy & Information Administration, 2019 – Electric service is commercially provided by AES ((formerly Dayton, Power, & Light) in Bellbrook, Cedarville, Germantown, Waynesville)) and Ohio Edison in Enon, and municipally provided in Yellow Springs and Tipp City.

2022 Yellow Springs Cost-of-Living Report III

Table 11: Taxes

City/Village	Yellow Springs	Bellbrook	Cedarville	Enon	Germantown	Tipp City	Waynesville		
County	Greene	Greene	Greene	Clark	Montgomery	Miami	Warren		
School District	Yellow Springs EVSD	Bellbrook - Sugarcreek LSD	Cedar Cliff LSD	Mad River – Green LSD	Valley View LSD	Tipp City EVSD	Wayne LSD		
Property Taxes (Millage)									
Local Schools*	66.58	65.61	40.33	47.69	44.83	54.82	51.60	55.48	
Other Purposes	36.47	43.12	33.07	36.27	42.44	51.94	18.02	20.31	28.08
Total Rate	103.05	108.73	73.40	83.96	87.27	96.77	72.84	71.91	83.56
Effective Rate**	64.09	72.95	56.49	72.43	67.17	74.53	56.75	53.50	69.10
Income Taxes (Percent)									
School	1.00%	None	1.25%	None	1.75%	None	None	None	
Municipal	1.50%	None	1.25%	None	1.50%	1.50%	0.75%	0.75%	
Sales Tax (Percent)									
State & Local	6.75%	6.75%	6.75%	7.25%	7.5%	7.0%	7.0%	7.0%	

Source: Ohio Department of Taxation

ASSUMPTIONS:

*Local Schools Rates do not include JVS Millage.

**Effective Rate stated is for Residential & Agricultural

2022 Yellow Springs Cost-of-Living Report III

Table 12: Services

Comparison Area: Miscellaneous Goods & Services	Yellow Springs	Bellbrook	Cedarville	Enon	German-town	Tipp City	Waynesville
Personal Services							
Haircut - men's barbershop haircut, no styling	N/A	\$18	\$17	N/A	N/A	\$18	\$10
Salon - men's haircut	\$40	\$25	\$25	\$19	\$20	\$23	\$10
Beauty shop - Woman's shampoo, trim and blow-dry	\$65	\$37	\$25	\$29	\$30	\$30	\$12
Dry cleaning - Men's two-piece suit	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Maintenance Repair							
Auto maintenance - average price to computer - or spin-balance	N/A	\$20	\$20	N/A	N/A	\$10	N/A
Plumber – service call hourly rate	\$95	N/A	N/A	N/A	N/A	N/A	\$135
Health Services							
Office Visit, Doctor - AMA procedure 99213 for established patient	\$192	\$123	N/A	\$126	\$105	\$150	\$105
Office Visit, Dentist - ADA procedure 1110 & 0120 for established patient	\$95	\$188	N/A	N/A	\$150	\$145	\$185
Optometrist, Eye Exam	\$39	\$129	\$110	N/A	\$99	\$195	\$119

Source: Yellow Pages Business Listings

N/A – No business listed by the Yellow Pages within the jurisdiction, not available, refused to participate, no answer/contact

2022 Yellow Springs Cost-of-Living Report III

Table 13: Grocery

Grocery Items	United States	Dayton Metro	Tom's (Yellow Springs)	Dot's Market (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	Fresh Market (Germantown)	Tipp City Foodtown (closed)	Hometown Marketplace (Waynesville)
Grocery Total (Cigarettes included in the total)	N/A	N/A	\$164.32	\$161.09	\$152.52	\$165.72	\$169.85		\$165.12
Grocery Total (Cigarettes not included in the total)	\$85.69	\$85.74	\$91.39	\$87.47	\$83.73	\$93.55	\$97.47		\$92.35
Meats									
Ribeye steak - price per pound	\$13.91	\$12.82	\$11.99	\$14.99	\$9.99	\$19.99	\$15.99		\$14.99
Ground beef or hamburger - price per pound: lowest price	\$4.78	\$4.30	\$3.99	\$3.59	\$4.49	\$3.99	\$4.99		\$3.99
Sausage - price per pound; Jimmy Dean or Bob Evans**, 100% pork	\$3.98	\$4.23	\$4.89	\$4.99	\$3.99	\$4.49	\$4.99		\$4.59
Frying Chicken - price per pound; whole fryer	\$1.69	\$1.40	\$2.49	\$1.89	\$1.99	\$1.89	\$2.29		\$1.99
Chunk light tuna – 6 to 7 oz can, Star-Kist or Chicken of the Sea	\$0.99	\$1.04	\$1.35	\$1.29	\$1.39	\$1.19	\$1.39		\$1.85
Dairy Products									
Whole Milk - half gallon carton or jug	\$1.82	\$2.22	\$2.59	\$1.99	\$2.59	\$3.19	\$2.99		\$2.69
Eggs - One dozen; Grade A, Large	\$1.11	\$1.57	\$3.59	\$1.79	\$2.05	\$1.95	\$3.19		\$2.29
Margarine - One pound, sticks, Country Crock or Parkay	\$1.04	\$1.11	\$1.29	\$2.69	\$1.89	\$2.29	\$2.29		\$3.69
Parmesan Cheese, grated - 8 oz. Canister, Kraft*****	\$3.80	\$4.03	\$4.69	\$3.99	\$4.39	\$3.99	\$3.99		\$2.99
Produce									
Potatoes - 5 lbs; white or red	\$3.27	\$3.22	\$3.99	\$4.99	\$4.99	\$3.99	\$3.99		\$4.99
Bananas - price per pound	\$0.54	\$0.57	\$0.69	\$0.69	\$0.69	\$0.59	\$0.59		\$0.59
Iceberg Lettuce - head; approx. 1.25 pounds	\$1.76	\$1.59	\$2.59	\$2.49	\$2.79	\$2.99	\$1.99		\$2.49
Bakery Items - Bread, white - 24 oz loaf, lowest price	\$3.86	\$3.47	\$2.59	\$1.99	\$1.09	\$2.29	\$2.39		\$1.89
Tobacco									

2022 Yellow Springs Cost-of-Living Report III

Grocery Items	United States	Dayton Metro	Tom's (Yellow Springs)	Dot's Market (Bellbrook)	Winner's (Cedarville)	Howard's IGA (Enon)	Fresh Market (Germantown)	Tipp City Foodtown (closed)	Hometown Marketplace (Waynesville)
Cigarettes - carton, Winston, King-size (\$81.27)			\$66.40	\$66.63	\$67.20	\$65.70	\$66.90		\$66.50
Miscellaneous Grocery									
Coffee, Vacuum-packed - 11-11.5 oz can; Maxwell House, Hills Brothers or Folgers	\$4.10	\$4.30	\$5.39	\$4.89	\$4.89	\$4.99	\$4.69		\$4.69
Sugar - 4-pound sack, cane or beet, lowest price	\$2.06	\$2.51	\$3.29	\$2.79	\$3.39	\$1.69	\$2.99		\$2.39
Corn Flakes - 18 oz Kellogg's or Post Toasties	\$4.22	\$4.05	\$5.69	\$4.49	\$4.69	\$5.25	\$4.49		\$4.79
Sweet Peas - 15 oz can, Del Monte or Green Giant	\$1.14	\$1.28	\$1.69	\$1.69	\$1.99	\$1.59	\$1.59		\$1.65
Peaches -14.5-15 oz can Libby's, Hunts or Del Monte*	\$1.81	\$1.97	\$2.19	\$2.49	\$2.49	\$2.79	\$2.19		\$2.19
Facial tissues - 144 count box; Kleenex Brand	\$1.75	\$1.83	\$2.29	\$2.69	\$2.19	\$2.19	\$2.49		\$2.49
Dishwashing 36-37 Cascade Original dishwashing pods****	\$17.99	\$19.03	\$10.79	\$10.29	\$10.39	\$10.19	\$13.49		\$12.49
Shortening - 3 pound can, all-vegetable, Crisco	\$4.95	\$4.92	\$7.85	\$6.49	\$5.99	\$7.35	\$8.79		\$7.85
Frozen Orange Juice - 12 oz can, Minute Maid	\$3.68	\$3.59	\$3.39	\$3.79	N/A	\$3.59	\$3.69		\$1.99
Frozen Corn - 16 oz, whole kernel, lowest price	\$1.11	\$1.27	\$1.85	\$1.75	N/A	\$1.79	\$1.79		\$2.09
Soft Drink - 2-liter Coca Cola, excluding any deposit	\$1.73	\$1.90	\$1.99	\$2.29	\$1.99	\$2.29	\$2.29		\$2.59
Toothpaste - 6 - 7 oz Crest or Colgate	\$3.39	\$2.36	\$3.49	\$1.99	\$3.39	\$2.39	\$3.39		\$2.19
Shampoo - 15 oz bottle, Suave***	\$0.93	\$1.08	\$1.29	\$1.45	\$1.59	\$1.09	N/A		\$2.19

* store brand Enon and Waynesville

** replaced Hillshire Farms with Bob Evans

*** 15 oz shampoo unavailable

****powder unavailable

Appendix B: Choosing Comparable Communities

INTRODUCTION AND GOAL

The first question faced by the Research Design Committee in 2003 was a choice of other communities with which we might compare Yellow Springs. Because each town is in some senses unique, a choice of criteria for this cost-of-living comparison was necessary. The criteria chosen were:

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

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

PROCEDURE

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

2022 Yellow Springs Cost-of-Living Report III

Figure 2: Communities Screened for Comparison, 2000

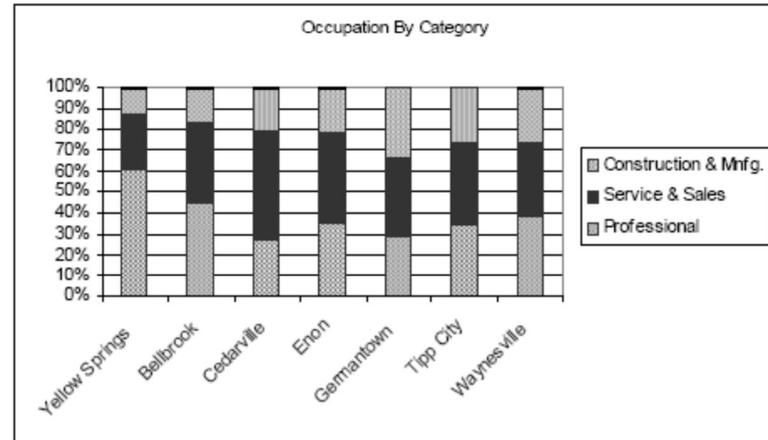
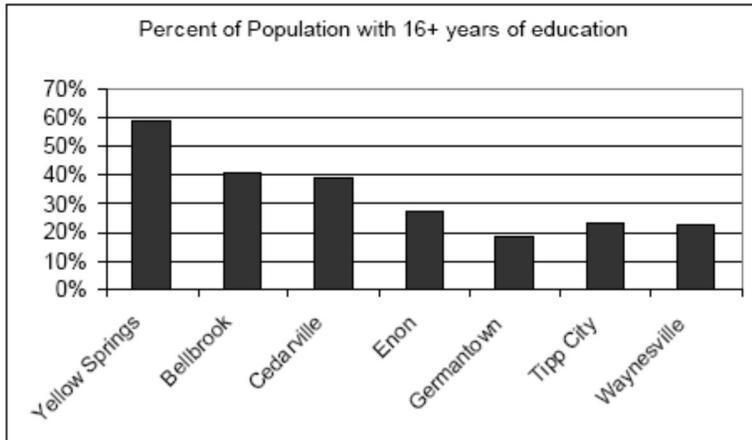
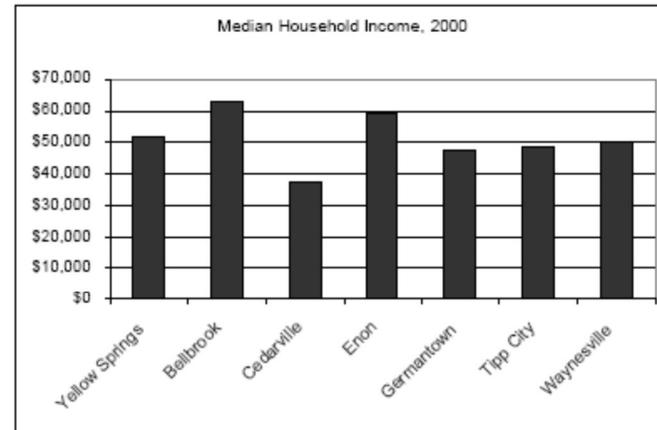
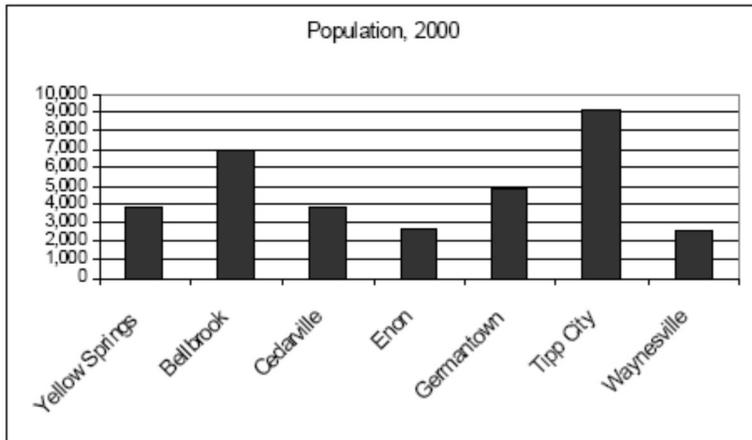
COMMUNITY	POPULATION	COUNTY	MEDIAN HOUSEHOLD INCOME	MEDIAN HOUSING VALUE	EDUCATIONAL ¹ ATTAINMENT		Management, ² Professional, and Related Occupations	Service/Sales Occupations	Farming Occupations	Construction/ Production Occupations
					%HS/GED+	%BA+				
BELLBROOK	7,009	GREENE	\$62,794	\$131,200	93.8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

Source: All data from US Bureau of the Census, 2000

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

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

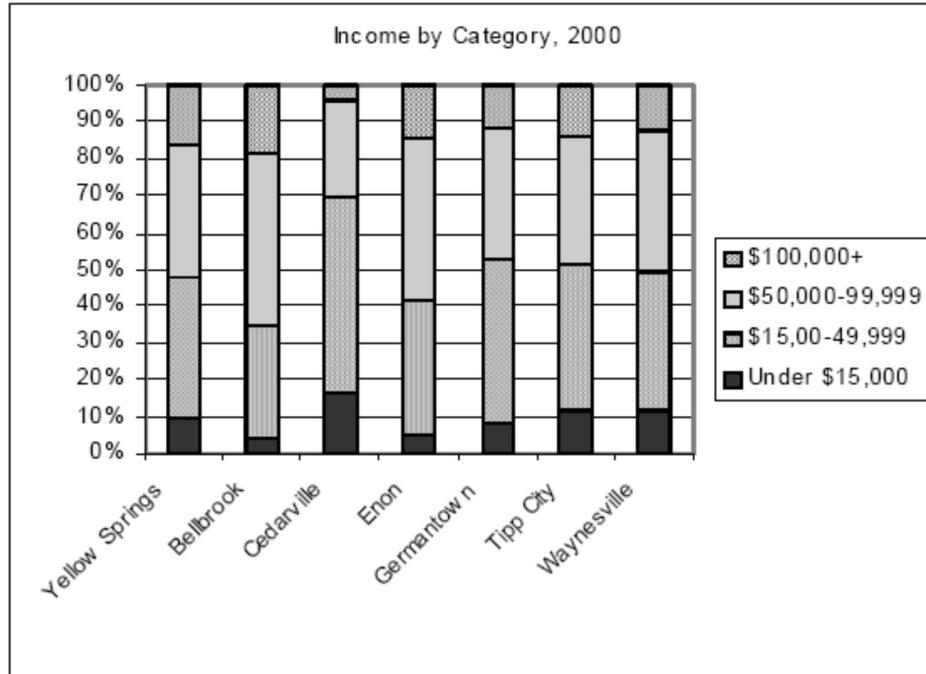
Selection Criteria



Source: US Census Bureau, 2000
See Figure 2

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

Income Local Comparison



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

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