St. Joseph County
Benchmarking Study

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September 27, 2001
Revised Version

Sponsored by:
St. Joseph Economic Development Corporation
St. Joseph County MSU Extension Service

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Executive Summary

This report provides a comparison analysis of the economic conditions and performance of St. Joseph County, Michigan to 14 similar counties in the Great Lakes region. The comparison counties were selected based upon their size, industrial structure, and geographic location and attributes.

Recommendations and Findings

- St. Joseph County faces many of the same challenges as other similar rural areas. Rural areas, in general, share a very similar set of strengths and challenges that are ingrained in their environmental setting. Most share slow employment growth due to being highly concentrated in manufacturing and agriculture activities. Their workforces are, on average, less educated than in urban areas, and they experience only modest population gains due to in-migration.

- The economic future of the county rests heavily on the future development of U.S. 131. The availability of a limited-access highway is consistently at the top of the list of the key attributes businesses expect in an expansion site. Moreover, limited-access highways make the area more attractive to residents who are willing to commute in order to enjoy the rural setting the county has to offer.

- In striving to become a more attractive location to potential residents, a renewed focus on the quality of the county's K-12 schools is warranted. The performance of the county's public schools has been slightly below that of the comparison counties. However, the real challenge for the county's public schools is to match the performance and reputation of their counterparts in the competing residential areas of Van Buren, Allegan and rural Kalamazoo County.

- With both Glen Oaks Community College and the St. Joseph County Economic Development Corporation, the county has a strong capacity advantage over many of the other comparison counties. Efforts should only be enhanced to improve upon the capacity of both. Turning to the St. Joseph County Economic Development Corporation, the findings of this report suggest that a business visitation program directed toward the county's small-to-medium manufacturers should be seriously considered.

- Finally, to support a healthy farming community, efforts should be made to develop non-farm employment opportunities for farm operators. Farm and non-farm economic development efforts do not conflict but, in fact, complement each other.

Overall, the county's economy depends upon both the health of its economic base, manufacturing and agriculture, as well as its ability to attract new residents and their income into the county. In short, it must be a workroom and a bedroom community simultaneously. Moreover, in order for the county to keep its economic base, it must provide an environment that

allows its businesses to compete globally. And at the same time, the county must compete locally to attract and retain residents and their consumption expenditures.

These recommendations are based, in part, on the following major findings.

Baseline Indicators

- Age distribution of the workforce in St. Joseph County is similar to the counties in the comparison group. The county's population is slightly older than that of the nation.

- St. Joseph County's population is predominately white. African-Americans and Hispanics account for a slightly higher share of the county's population when compared to the average for the comparison group; however, both groups represent far smaller fractions of the overall population for these counties than the nation as a whole.

- As of 1990, education achievement of the county's working-age population (25 years and older) was slightly lower than that of the comparison group as well as the nation.

- More county residents are employed than there are jobs in the county, which is true for the comparison group of counties as well. This suggests that some workers choose to reside in the counties due to factors other than employment opportunities.

- Net income generated by the county's commuters represents nearly 5 percent of the county's total income and has grown by more than 40 percent from 1994 to 1999.

Economic Conditions Indicators

- St. Joseph County's earnings per worker in manufacturing is well above the average for the comparison counties. This provides strong income support for the county and suggests that the county's manufacturing workers are more productive than their counterparts in the comparison counties.

- St. Joseph County's 2000 unemployment rate of 3.4 percent stood well below the average of the comparison group's 4.5 percent. Moreover, its unemployment rate fell by more than 17 percent during the past 5 years, compared to a 16 percent decline, on average, for the comparison group of counties. However, as of July 2001, St. Joseph County's unemployment rate hit 7.0 percent matching the same average rate for the comparison group, reflecting the recent slowdown in the nation's economy.

- The ratio of the county's civilian labor force to its population of persons between the ages of 18 and 64 years of age reached 91.7 percent in 2000, suggesting that the county has nearly exhausted its potential labor force.

- St. Joseph County posted a higher-than-average per capita income in1999; however, as of 1997, a greater percentage of its residents including children lived below the poverty line than in the comparison counties.

Economic Performance Indicators

- During 1994 to1999, private sector employment in St. Joseph County grew by only 6.1 percent compared to a more robust 9.0 percent for the comparison group. Employment growth in the county was held back by a lackluster manufacturing sector and a decline in its wholesale sector.

- St. Joseph County farmers generated greater revenues than farmers in the comparison counties in 1997. Still, like their counterparts in the comparison counties, a large percentage, if not a majority, of the county's farm owners depend on non-farm income for their survival.

- Although the full impact of tourism cannot be measured in dollars and cents, available data suggest that while tourism activity is growing in St. Joseph County, the level of tourism is still small and very similar to what is found in the comparison counties.

- St. Joseph County has experienced modest overall population growth due, in part, to slightly negative out-migration. Migration statistics suggest that the county is not experiencing any significant spillover effects of "urban sprawl" from surrounding urbanized areas. At the same time however, the county's total income has been positively impacted by migration, as the income of the in-coming households has exceeded that of the greater number of out-going households.

- While 1999 per capita income in St. Joseph County was 1.7 percent greater than that of the comparison counties, the growth in the county's per capita income has fallen behind that of the comparison group from 1994 to 1999. However, the county's lackluster growth in per capita income is not due to its manufacturing sector. In fact, not only did the county's manufacturers pay higher earnings per worker in 1999, but also the growth in per worker earnings has modestly outpaced that of the comparison set of counties from 1994 to 1999.

- On average, more than 16 percent of St. Joseph County's children lived in poverty in the 1990s which was consistently higher than those living in the comparison set of counties. Given that poverty has a significant negative impact on education achievement, this finding raises concerns about the county's future workforce.

Capacity Indicators

- Measured by student-to-teacher ratio, St. Joseph County is currently providing a solid learning environment for its K-12 students. Nevertheless, the county's education outcome measured by its retention rate, graduation rate, and the performance of its mid-level elementary students relative to the state average on state achievement tests are still below par when compared to student performance in the comparison counties. Although it is impossible to detect a direct correlation, one of the reasons for the county's weaker

performance is the fact that a higher proportion of its children are living below the poverty level.

- Glen Oaks Community College puts St. Joseph County well ahead of the pack in terms of post-high school technical training. While it is possible that many of the comparison counties have access to training programs at institutions in neighboring counties, the same is also true of St. Joseph County, especially with Western Michigan University in neighboring Kalamazoo County.

- St. Joseph County is one of only three counties in the comparison group of counties to maintain a countywide economic development organization.

Introduction

To properly evaluate the success of an area's economy and/or economic development efforts, it is necessary to benchmark these activities to those of a comparison group of similar communities. Should a community welcome a 5 percent unemployment rate or a 2 percent increase in employment? The answer is unclear, until a baseline is accepted from which to compare. This study presents such a comparison and, in doing so, identifies the strengths and weaknesses of the St. Joseph County economy and its economic development efforts.

Historically based benchmarks or goal-setting efforts are inadequate because they do not take into account changes in the macro-environment. For example, to benchmark the community's current rate of employment growth to its past rates ignores the changing macro-economic environment during the two periods. Comparison benchmarks with dissimilar or larger areas, such as the nation or state, are equally useless for they do not capture the significant characteristics of the area. For example, a comparison of the employment growth rate of St. Joseph County to that of the state ignores the large differences in the county's economic composition and that of the state, which is highly influenced by the economic performance of metro Detroit.

This study identifies a comparison group of highly competitive communities that share many of the same economic, cultural and organizational attributes as St. Joseph County. Second, it offers a set of indicators that monitors the conditions, performance, and growth capacity of the county's economy and its economic development efforts.

Both of these activities are plagued with problems, however. The overriding one is the availability of data. It is hard enough to gather the necessary data to effectively monitor one county's economic performance let alone to obtain the same set of data for the comparison group of counties.

This analysis develops four categories of indicators:

- **Baseline Indicators**: Indicators of key characteristics of the counties that cannot readily be changed or modified but can play a significant role in the counties' economic performance and conditions. These include age composition of the workforce, statewide economic development efforts, and the counties' industrial structure. These indicators are used, in part, to identify the similarities of the set of comparison counties for the study.

- **Economic Conditions Indicators**: Indicators that track the economic well-being of the county's residents. These include, for example, the county's unemployment rate and the number of persons living in poverty.

- **Economic Performance Indicators**: Indicators that monitor the recent economic performance of the county including employment and income.

- **Capacity Indicators**: Indicators that track key factors that may significantly impact the county's ability to grow including the quality of its current and future workforce and the availability of training programs and industrial sites.

Selection of Comparison Group of Counties

Tables 1 through 4 show the series of screens we prepared to identify the comparison group of counties used in this study. ***Table 1*** lists the 92 counties in Illinois, Indiana, Michigan, Ohio, Pennsylvania and Wisconsin which have a population within 33 percent of St. Joseph County's; 41,615 to 83,229.

Table 1
Counties with populations between 41,615 and 83,229 in 2000
(+-33% of St. Joseph County Population)

Illinois State			
Adams, Illinois	68,277	Macoupin, Illinois	49,019
Boone, Illinois	41,786	Marion, Illinois	41,691
Coles, Illinois	53,196	Ogle, Illinois	51,032
Henry, Illinois	51,020	Stephenson, Illinois	48,979
Jackson, Illinois	59,612	Whiteside, Illinois	60,653
Kendall, Illinois	54,544	Williamson, Illinois	61,296
Knox, Illinois	55,836		
Indiana State			
Bartholomew, Indiana	71,435	Lawrence, Indiana	45,922
Boone, Indiana	46,107	Marshall, Indiana	45,128
Dearborn, Indiana	46,109	Morgan, Indiana	66,689
Floyd, Indiana	70,823	Noble, Indiana	46,275
Grant, Indiana	73,403	Shelby, Indiana	43,445
Hancock, Indiana	55,391	Warrick, Indiana	52,383
Henry, Indiana	48,508	Wayne, Indiana	71,097
Kosciusko, Indiana	74,057		
Michigan State			
Barry, Michigan	56,755	Marquette, Michigan	64,634
Branch, Michigan	45,787	Midland, Michigan	82,874
Cass, Michigan	51,104	Montcalm, Michigan	61,266
Clinton, Michigan	64,753	Newaygo, Michigan	47,874
Grand Traverse, Michigan	77,654	Sanilac, Michigan	44,547
Gratiot, Michigan	42,285	Shiawassee, Michigan	71,687
Hillsdale, Michigan	46,527	**St. Joseph, Michigan**	**62,422**
Ionia, Michigan	61,518	Tuscola, Michigan	58,266
Isabella, Michigan	63,351	Van Buren, Michigan	76,263
Ohio State			
Ashland, Ohio	52,523	Knox, Ohio	54,500
Athens, Ohio	62,223	Lawrence, Ohio	62,319
Auglaize, Ohio	46,611	Logan, Ohio	46,005
Belmont, Ohio	70,226	Marion, Ohio	66,217
Brown, Ohio	42,285	Pickaway, Ohio	52,727
Crawford, Ohio	46,966	Preble, Ohio	42,337
Darke, Ohio	53,309	Ross, Ohio	73,345
Erie, Ohio	79,551	Sandusky, Ohio	61,792
Fulton, Ohio	42,084	Scioto, Ohio	79,195
Hancock, Ohio	71,295	Seneca, Ohio	58,683
Huron, Ohio	59,487	Shelby, Ohio	47,910
Jefferson, Ohio	73,894	Washington, Ohio	63,251
Pennsylvania State			
Armstrong, Pennsylvania	72,392	Mifflin, Pennsylvania	46,486
Bedford, Pennsylvania	49,984	Perry, Pennsylvania	43,602
Bradford, Pennsylvania	62,761	Pike, Pennsylvania	46,302
Carbon, Pennsylvania	58,802	Somerset, Pennsylvania	80,023
Clarion, Pennsylvania	41,765	Susquehanna, Pennsylvania	42,238
Columbia, Pennsylvania	64,151	Union, Pennsylvania	41,624
Huntingdon, Pennsylvania	45,586	Venango, Pennsylvania	57,565
Jefferson, Pennsylvania	45,932	Warren, Pennsylvania	43,863
McKean, Pennsylvania	45,936	Wayne, Pennsylvania	47,722
Wisconsin State			
Barron, Wisconsin	44,963	Marinette, Wisconsin	43,384
Chippewa, Wisconsin	55,195	Ozaukee, Wisconsin	82,317
Columbia, Wisconsin	52,468	Portage, Wisconsin	67,182
Douglas, Wisconsin	43,287	Sauk, Wisconsin	55,225
Grant, Wisconsin	49,597	St. Croix, Wisconsin	63,155
Jefferson, Wisconsin	74,021	Waupaca, Wisconsin	51,731
Manitowoc, Wisconsin	82,887	Wood, Wisconsin	75,555

Source: 2000 Census

St. Joseph County maintains a strong manufacturing employment base with 33.5 percent of its total employment (by place of work) in manufacturing. In comparison, only 11.8 percent of the nation's employed workforce is in manufacturing. In ***Table 2***, only 39 of the 92 counties identified in the first screen had between 22 to 50 percent of their employed workforce working in manufacturing.

Table 2

Counties with Manufacturing Accounting for 22% to 50% of Employment in 1999

Illinois State			
Kendall, Illinois	25.7%	Stephenson, Illinois	24.7%
Marion, Illinois	24.2%	Whiteside, Illinois	23.0%
Ogle, Illinois	23.5%		
Indiana State			
Bartholomew, Indiana	34.4%	Marshall, Indiana	34.2%
Grant, Indiana	24.4%	Noble, Indiana	46.7%
Jackson, Indiana	28.5%	Shelby, Indiana	29.1%
Kosciusko, Indiana	36.9%	Wayne, Indiana	22.1%
Lawrence, Indiana	24.3%		
Michigan State			
Cass, Michigan	23.4%	Montcalm, Michigan	23.8%
Hillsdale, Michigan	33.9%	**St. Joseph, Michigan**	**33.5%**
Ohio State			
Ashland, Ohio	25.8%	Huron, Ohio	31.4%
Auglaize, Ohio	31.3%	Logan, Ohio	23.8%
Crawford, Ohio	29.3%	Sandusky, Ohio	31.4%
Fulton, Ohio	36.6%	Seneca, Ohio	22.6%
Hancock, Ohio	27.0%	Shelby, Ohio	44.5%
Pennsylvania State			
Bradford, Pennsylvania	22.5%	McKean, Pennsylvania	25.0%
Columbia, Pennsylvania	22.7%	Mifflin, Pennsylvania	26.7%
Jefferson, Pennsylvania	23.6%	Warren, Pennsylvania	22.3%
Wisconsin State			
Barron, Wisconsin	25.0%	Marinette, Wisconsin	29.3%
Chippewa, Wisconsin	25.0%	Waupaca, Wisconsin	22.8%
Jefferson, Wisconsin	28.9%		

Source: REIS Data 1999

In addition to manufacturing, St. Joseph County has a fairly large agricultural community. In 1999, 3.6 percent of its total employment worked in agriculture compared to 1.9 percent, nationwide. As shown in ***Table 3***, 83 of the original 92 counties had between 2 and 8 percent of their employed workforce employed in agriculture.

Many rural counties have a relatively low employment-to-population ratio due to their older populations, while other counties that are becoming major suburban locations have very high employment-to-population ratios. In 1999, the employment-to-population ratio in St. Joseph County was 52.7 percent. Nationwide, it was 60.1 percent. ***Table 4*** shows that the employment-to-population ratio for 68 of the original 92 counties fell between 41 and 64 percent.

Table 3

Counties with Farming Accounting for 2% to 8% of Total Employment in 1999

Illinois State			
Adams, Illinois	4.3%	Macoupin, Illinois	8.0%
Coles, Illinois	2.2%	Marion, Illinois	4.3%
Henry, Illinois	8.0%	Ogle, Illinois	5.6%
Jackson, Illinois	2.6%	Stephenson, Illinois	5.3%
Kendall, Illinois	3.5%	Whiteside, Illinois	5.0%
Knox, Illinois	3.8%	Williamson, Illinois	2.0%
Indiana State			
Boone, Indiana	4.1%	Lawrence, Indiana	5.1%
Dearborn, Indiana	4.1%	Marshall, Indiana	4.5%
Grant, Indiana	2.0%	Morgan, Indiana	3.8%
Hancock, Indiana	3.0%	Noble, Indiana	4.9%
Henry, Indiana	4.8%	Shelby, Indiana	3.8%
Jackson, Indiana	5.4%	Warrick, Indiana	2.6%
Kosciusko, Indiana	4.1%	Wayne, Indiana	2.3%
Michigan State			
Barry, Michigan	6.1%	Isabella, Michigan	3.9%
Branch, Michigan	6.7%	Montcalm, Michigan	5.8%
Cass, Michigan	6.5%	Newaygo, Michigan	7.0%
Hillsdale, Michigan	7.3%	**St. Joseph, Michigan**	**3.6%**
Ionia, Michigan	7.1%	Van Buren, Michigan	7.5%
Ohio State			
Ashland, Ohio	5.0%	Madison, Ohio	5.5%
Athens, Ohio	2.3%	Marion, Ohio	2.3%
Auglaize, Ohio	5.9%	Ottawa, Ohio	3.3%
Belmont, Ohio	2.6%	Pickaway, Ohio	4.7%
Crawford, Ohio	5.1%	Preble, Ohio	8.0%
Fulton, Ohio	4.3%	Ross, Ohio	3.6%
Hancock, Ohio	2.6%	Sandusky, Ohio	3.5%
Huron, Ohio	4.6%	Scioto, Ohio	2.5%
Knox, Ohio	5.6%	Seneca, Ohio	5.6%
Lawrence, Ohio	3.2%	Shelby, Ohio	4.1%
Logan, Ohio	5.1%	Washington, Ohio	3.5%
Pennsylvania State			
Armstrong, Pennsylvania	6.4%	Mifflin, Pennsylvania	4.4%
Bedford, Pennsylvania	6.3%	Perry, Pennsylvania	7.2%
Bradford, Pennsylvania	7.1%	Somerset, Pennsylvania	4.6%
Clarion, Pennsylvania	3.0%	Susquehanna, Pennsylvani	7.4%
Columbia, Pennsylvania	3.5%	Tioga, Pennsylvania	6.9%
Greene, Pennsylvania	5.5%	Warren, Pennsylvania	2.4%
Huntingdon, Pennsylvania	5.9%	Wayne, Pennsylvania	4.1%
Jefferson, Pennsylvania	3.1%		
Wisconsin State			
Barron, Wisconsin	7.0%	Portage, Wisconsin	4.1%
Chippewa, Wisconsin	7.5%	St. Croix, Wisconsin	6.1%
Columbia, Wisconsin	7.2%	Sauk, Wisconsin	5.5%
Jefferson, Wisconsin	4.6%	Waupaca, Wisconsin	6.6%
Marinette, Wisconsin	3.4%	Wood, Wisconsin	2.5%

Source: REIS Data 1999

Table 4
Counties with an Employment to Total Population Ratio of 41% to 64% in 1999

Illinois State			
Henry, Illinois	43.8%	Ogle, Illinois	49.3%
Jackson, Illinois	62.7%	Stephenson, Illinois	60.3%
Kendall, Illinois	41.2%	Whiteside, Illinois	52.9%
Knox, Illinois	59.7%	Williamson, Illinois	49.4%
Marion, Illinois	57.0%		
Indiana State			
Boone, Indiana	46.4%	Kosciusko, Indiana	62.3%
Floyd, Indiana	49.9%	Lawrence, Indiana	48.5%
Grant, Indiana	54.2%	Marshall, Indiana	58.0%
Hancock, Indiana	42.5%	Noble, Indiana	59.9%
Henry, Indiana	42.5%	Shelby, Indiana	54.1%
Jackson, Indiana	63.5%		
Michigan State			
Branch, Michigan	47.6%	Montcalm, Michigan	43.7%
Hillsdale, Michigan	49.1%	**St. Joseph, Michigan**	**52.7%**
Isabella, Michigan	59.9%	Sanilac, Michigan	45.0%
Marquette, Michigan	54.2%		
Ohio State			
Ashland, Ohio	51.7%	Logan, Ohio	59.6%
Athens, Ohio	44.2%	Madison, Ohio	43.2%
Auglaize, Ohio	53.7%	Marion, Ohio	53.3%
Belmont, Ohio	43.3%	Ottawa, Ohio	49.9%
Crawford, Ohio	48.7%	Pickaway, Ohio	42.0%
Darke, Ohio	50.4%	Ross, Ohio	46.9%
Erie, Ohio	63.2%	Sandusky, Ohio	57.0%
Huron, Ohio	57.5%	Seneca, Ohio	51.4%
Jefferson, Ohio	45.3%	Washington, Ohio	53.3%
Knox, Ohio	47.7%		
Pennsylvania State			
Bedford, Pennsylvania	49.1%	Mifflin, Pennsylvania	47.6%
Bradford, Pennsylvania	50.9%	Somerset, Pennsylvania	46.6%
Clarion, Pennsylvania	51.3%	Tioga, Pennsylvania	47.1%
Clearfield, Pennsylvania	51.8%	Venango, Pennsylvania	48.8%
Columbia, Pennsylvania	52.7%	Warren, Pennsylvania	50.5%
Jefferson, Pennsylvania	48.2%	Wayne, Pennsylvania	44.8%
McKean, Pennsylvania	52.0%		
Wisconsin State			
Chippewa, Wisconsin	56.2%	Marinette, Wisconsin	58.6%
Columbia, Wisconsin	55.8%	Portage, Wisconsin	62.1%
Douglas, Wisconsin	50.0%	St. Croix, Wisconsin	56.9%
Grant, Wisconsin	57.0%	Waupaca, Wisconsin	54.3%
Jefferson, Wisconsin	61.7%		

Source: REIS Data 1999

In addition to these screens, we excluded counties that were located on the shores of any of the Great Lakes or contained any other unique recreational attribute or housed a major university of college. Also, all counties contained in metropolitan areas were excluded.

Finally, we eliminated the three top performers (Logan County in Ohio, Hillsdale County in Michigan and Jackson County in Indiana) and three worse performers (Stephenson County in Illinois, Grant County in Indiana, and Warren County in Pennsylvania) from the remaining 22 counties including St. Joseph County. This was necessary to avoid comparing St. Joseph County's performance with counties that may have experienced "one-time" significant events such as major plant closings or openings. These events do not reflect the underlying economic structure of the counties.

As shown in ***Tables 5*** and ***6***, the selected comparison group contains strong performing rural counties that share similar attributes with St. Joseph County. While employment rose by

Table 5
Summary Table of Comparison Counties' Attributes

	Population	% Farm Emp	% Manuf. Emp	Employ/Pop. Ratio	Per Capita Income
St. Joseph, Michigan	**61,448**	**3.6%**	**33.5%**	**52.7%**	**$22,864**
Ashland, Ohio	51,973	5.0%	25.8%	51.7%	$20,739
Bradford, Pennsylvania	62,146	7.1%	22.5%	50.9%	$20,577
Huron, Ohio	60,513	4.6%	31.4%	57.5%	$22,720
Jefferson, Pennsylvania	46,086	3.1%	23.6%	48.2%	$21,782
Jefferson, Wisconsin	74,052	4.6%	28.9%	61.7%	$24,988
Kosciusko, Indiana	71,336	4.1%	36.9%	62.3%	$25,826
Lawrence, Indiana	45,752	5.1%	24.3%	48.5%	$21,620
Marion, Illinois	41,813	4.3%	24.2%	57.0%	$22,420
Marshall, Indiana	46,129	4.5%	34.2%	58.0%	$23,314
Montcalm, Michigan	61,406	5.8%	23.8%	43.7%	$17,184
Noble, Indiana	43,241	4.9%	46.7%	59.9%	$23,095
Seneca, Ohio	59,768	5.6%	22.6%	51.4%	$21,695
Waupaca, Wisconsin	50,832	6.6%	22.8%	54.3%	$24,956
Whiteside, Illinois	59,606	5.0%	23.0%	52.9%	$23,813
Statistics					
Median	55,790	4.9%	24.2%	53.6%	$22,570
Mean	55,332	5.0%	27.9%	54.1%	$22,481
Standard Deviation	10,292	1.0%	7.1%	5.5%	$2,203
Range: Maximum	74,052	7.1%	46.7%	62.3%	$25,826
Range: Minimum	41,813	3.1%	22.5%	43.7%	$17,184

Source: REIS

6.5 percent in St. Joseph County from 1994 to 1999, it increased, on average, by 7.8 percent in the comparison group. St. Joseph County ranked eighth among the 15 counties in the sample in terms of employment growth. However, the county ranked only 12th in manufacturing employment growth, increasing by only 0.4 percent in the five years ending in 1999. On average, manufacturing employment rose by 4.4 percent in the comparison group. Finally, St. Joseph County's per capita income was 1.7 percent greater than the average for the comparison group.

Table 6
Summary Table of Employment Growth from 1994 to 1999

	Total Employment	Rank	Manufacturing	Rank
St. Joseph, Michigan	**6.5%**	**8**	**0.4%**	**12**
Ashland, Ohio	7.6%	6	-4.0%	15
Bradford, Pennsylvania	6.0%	11	4.0%	7
Huron, Ohio	9.4%	4	2.7%	9
Jefferson, Pennsylvania	6.2%	9	4.9%	6
Jefferson, Wisconsin	12.8%	2	13.1%	2
Kosciusko, Indiana	12.9%	1	12.6%	3
Lawrence, Indiana	5.6%	12	-3.2%	13
Marion, Illinois	5.2%	13	2.6%	10
Marshall, Indiana	5.0%	14	1.6%	11
Montcalm, Michigan	11.3%	3	6.2%	5
Noble, Indiana	7.5%	7	13.7%	1
Seneca, Ohio	4.6%	15	8.2%	4
Waupaca, Wisconsin	9.2%	5	3.3%	8
Whiteside, Illinois	6.2%	10	-3.7%	14

Statistics	% Total Employment		% Mfg. Employment	
Median	6.9%		3.6%	
Mean	7.8%		4.4%	
Standard Deviation	2.8%		5.9%	
Range: Maximum	12.9%		13.7%	
Range: Minimum	4.6%		-4.0%	

Source: REIS

Baseline Indicators

Baseline indicators track significant economic and demographic characteristics of St. Joseph County that are "fixed" at least in the short-run.

The workforce in St. Joseph County, like that of the comparison counties, is marginally older, on average, than the nation as a whole. As shown in ***Table 7***, 34.1 percent of the county's population was between 20 and 44 years of age in 2000, compared to 36.9 percent nationwide. For the comparison group, 34.0 percent of the population was in this age group. At the same time, 22.6 percent of the county's population, compared to 22.0 percent, nationwide, were between 45 and 64 years old at the time of the *2000 Census*. Surprisingly, children (persons under 15 years of age) accounted for 22.7 percent of the population compared to 21.4 percent nationwide. The overall population of working age adults, however, was about the same in both St. Joseph County and the comparison areas; 59.5 percent vs. 59.6 percent (***Table 8***).

FINDING: Like the comparison counties, St. Joseph County's workforce is slightly older than the nation as a whole.

Table 7
Population Characteristics 2000 and 1990

2000 Population, by Age										
Area	**0 to 9**	**10 to 14**	**15 to 19**	**20 to 24**	**25 to 34**	**35 to 44**	**45 to 54**	**55 to 64**	**Age 65+**	**Median**
St. Joseph County, Michigan	**14.7%**	**8.0%**	**7.8%**	**6.0%**	**12.7%**	**15.4%**	**13.3%**	**9.3%**	**13.0%**	**35.6**
Average	**13.9%**	**7.6%**	**7.5%**	**5.7%**	**12.5%**	**15.6%**	**13.6%**	**9.3%**	**14.2%**	**36.9**
Ashland County, Ohio	13.6%	7.3%	8.6%	6.9%	11.8%	14.7%	13.5%	9.5%	13.9%	36.3
Bradford County, Pennsylvania	13.1%	7.7%	7.0%	4.5%	11.8%	15.4%	14.2%	10.5%	15.7%	38.9
Huron County, Ohio	15.4%	8.2%	7.3%	5.9%	13.3%	15.6%	13.3%	8.6%	12.4%	34.9
Jefferson County, Pennsylvania	11.9%	7.1%	7.3%	5.0%	11.6%	15.6%	13.6%	10.0%	17.9%	39.8
Jefferson County, Wisconsin	13.1%	7.5%	7.3%	5.8%	13.6%	16.8%	14.1%	9.1%	12.6%	36.6
Kosciusko County, Indiana	15.1%	7.9%	7.4%	6.1%	13.4%	15.6%	13.4%	9.2%	12.0%	35.1
Lawrence County, Indiana	13.4%	6.8%	6.5%	5.4%	12.9%	15.2%	14.5%	10.4%	14.8%	38.2
Marion County, Illinois	13.5%	7.4%	7.2%	5.4%	11.5%	15.0%	13.3%	10.0%	16.6%	38.4
Marshall County, Indiana	15.0%	8.1%	7.7%	5.9%	12.5%	15.5%	13.3%	8.7%	13.3%	35.5
Montcalm County, Michigan	14.2%	7.9%	7.5%	5.7%	13.7%	16.5%	13.0%	9.3%	12.1%	35.6
Noble County, Indiana	16.0%	8.1%	7.7%	6.4%	14.3%	15.7%	12.9%	7.9%	11.0%	33.3
Seneca County, Ohio	13.5%	7.6%	8.3%	6.9%	11.7%	15.5%	13.9%	8.5%	14.1%	36.3
Waupaca County, Wisconsin	13.1%	7.7%	7.3%	4.6%	11.6%	16.2%	13.5%	9.2%	16.7%	38.5
Whiteside County, Illinois	13.3%	7.3%	7.2%	5.4%	11.8%	15.2%	14.0%	9.8%	16.1%	38.5
U.S.	**14.1%**	**7.3%**	**7.2%**	**6.7%**	**14.2%**	**16.0%**	**13.4%**	**8.6%**	**12.4%**	**35.3**
1990 Population by Age										
Area	**0 to 9**	**10 to 14**	**15 to 19**	**20 to 24**	**25 to 34**	**35 to 44**	**45 to 54**	**55 to 64**	**Age 65+**	
St. Joseph County, Michigan	**16.2%**	**8.1%**	**7.4%**	**6.0%**	**15.8%**	**14.6%**	**10.1%**	**8.8%**	**13.1%**	
Average	**15.2%**	**7.7%**	**7.6%**	**6.3%**	**15.5%**	**14.4%**	**10.3%**	**9.0%**	**14.1%**	
Ashland County, Ohio	14.9%	7.7%	8.4%	7.2%	14.6%	14.1%	10.5%	8.9%	13.8%	
Bradford County, Pennsylvania	15.0%	7.6%	7.1%	5.9%	15.0%	14.5%	11.0%	9.3%	14.7%	
Huron County, Ohio	16.1%	8.2%	7.8%	6.6%	16.1%	14.6%	10.0%	8.6%	11.9%	
Jefferson County, Pennsylvania	13.9%	7.3%	7.2%	5.7%	14.9%	13.9%	10.0%	10.0%	17.2%	
Jefferson County, Wisconsin	14.4%	7.3%	8.9%	7.2%	15.8%	14.7%	10.5%	8.2%	13.0%	
Kosciusko County, Indiana	16.6%	7.8%	7.2%	6.7%	16.3%	14.7%	10.3%	8.4%	11.9%	
Lawrence County, Indiana	13.5%	7.4%	7.5%	6.3%	14.9%	14.8%	11.5%	9.7%	14.5%	
Marion County, Illinois	14.8%	7.4%	7.1%	5.6%	14.9%	13.6%	10.3%	9.2%	17.0%	
Marshall County, Indiana	15.9%	8.0%	7.2%	5.9%	15.7%	14.6%	10.2%	9.0%	13.4%	
Montcalm County, Michigan	15.9%	7.9%	7.6%	6.5%	16.8%	14.3%	10.0%	8.5%	12.4%	
Noble County, Indiana	16.6%	7.9%	7.8%	6.7%	16.1%	14.7%	9.9%	8.2%	12.1%	
Seneca County, Ohio	15.4%	8.4%	8.2%	6.9%	15.3%	14.3%	9.4%	8.9%	13.3%	
Waupaca County, Wisconsin	14.8%	7.8%	6.7%	5.5%	15.2%	14.0%	9.5%	8.9%	17.7%	
Whiteside County, Illinois	14.4%	7.7%	7.7%	5.7%	15.0%	14.4%	10.6%	9.7%	14.9%	
U.S.	**14.7%**	**6.9%**	**7.1%**	**7.6%**	**17.4%**	**15.1%**	**10.1%**	**8.5%**	**12.6%**	

Source: US Census

Table 8
Percent of Population Working Age (Ages 18-64)

	2000	1990
St. Joseph County, Michigan	**59.5%**	**58.1%**
Average	**59.6%**	**58.4%**
Ashland County, Ohio	60.3%	58.9%
Bradford County, Pennsylvania	58.8%	58.2%
Huron County, Ohio	59.3%	58.8%
Jefferson County, Pennsylvania	58.5%	57.4%
Jefferson County, Wisconsin	62.2%	61.1%
Kosciusko County, Indiana	60.3%	59.4%
Lawrence County, Indiana	60.8%	60.0%
Marion County, Illinois	58.0%	56.3%
Marshall County, Indiana	58.7%	58.1%
Montcalm County, Michigan	60.8%	58.9%
Noble County, Indiana	60.0%	58.6%
Seneca County, Ohio	60.0%	58.2%
Waupaca County, Wisconsin	57.7%	55.5%
Whiteside County, Illinois	58.9%	58.3%
U.S.	**61.9%**	**61.9%**

Sources: US Census and Labor Market Information Sites

Table 9
Racial Groupings as a Percent of Total Year 2000 Population

County	Hispanic*	White	Black	American Indian or Alaska Native	Asian	Native Hawaiian or Pacific Islander	Some other race	Population of two or more races
St. Joseph County, Michigan	**4.0%**	**91.3%**	**2.5%**	**0.3%**	**0.6%**	**0.0%**	**0.1%**	**1.2%**
Average	**3.2%**	**94.5%**	**0.9%**	**0.2%**	**0.4%**	**0.0%**	**0.0%**	**0.7%**
Ashland County, Ohio	0.6%	97.1%	0.8%	0.1%	0.5%	0.0%	0.1%	0.7%
Bradford County, Pennsylvania	0.6%	97.5%	0.4%	0.3%	0.5%	0.0%	0.0%	0.6%
Huron County, Ohio	3.6%	94.2%	0.9%	0.2%	0.3%	0.0%	0.1%	0.8%
Jefferson County, Pennsylvania	0.4%	98.7%	0.1%	0.1%	0.2%	0.0%	0.0%	0.4%
Jefferson County, Wisconsin	4.1%	94.3%	0.2%	0.3%	0.4%	0.0%	0.0%	0.6%
Kosciusko County, Indiana	5.0%	92.9%	0.6%	0.2%	0.6%	0.0%	0.0%	0.7%
Lawrence County, Indiana	0.9%	97.4%	0.4%	0.3%	0.3%	0.0%	0.1%	0.7%
Marion County, Illinois	0.9%	93.4%	3.8%	0.2%	0.6%	0.0%	0.1%	1.0%
Marshall County, Indiana	5.9%	92.5%	0.3%	0.3%	0.3%	0.0%	0.0%	0.7%
Montcalm County, Michigan	2.3%	93.5%	2.1%	0.5%	0.3%	0.0%	0.0%	1.2%
Noble County, Indiana	7.1%	91.2%	0.4%	0.2%	0.4%	0.0%	0.0%	0.7%
Seneca County, Ohio	3.4%	93.4%	1.7%	0.1%	0.4%	0.0%	0.1%	0.9%
Waupaca County, Wisconsin	1.4%	97.2%	0.2%	0.4%	0.3%	0.0%	0.0%	0.5%
Whiteside County, Illinois	8.8%	88.9%	1.0%	0.2%	0.4%	0.0%	0.0%	0.7%
U.S.	**12.5%**	**75.1%**	**12.3%**	**0.9%**	**3.6%**	**0.1%**	**5.5%**	**2.4%**

Source: 2000 Census Redistricting Data. * Hispanic persons may be of any race. All other listed categories are non-hispanics.

In 2000, African-Americans accounted for only 2.5 percent of St. Joseph County's population, and Hispanics (of any race) represented 4.0 percent of its population. Nationwide, African-Americans represented 12.3 percent of the total population, and Hispanics accounted for 12.5 percent. ***Table 9*** shows that most all of the comparison counties shared St. Joseph County's lack of diversity.

FINDING: Like the comparison counties, St. Joseph County's population is predominately white. African-Americans and Hispanics account for a slightly higher share of the county's population when compared to the average for the comparison group; however, they represent a far smaller fraction of the overall population than the nation as a whole.

As shown in ***Table 10***, members of St. Joseph County's existing workforce are less likely to have earned a Bachelors degree or to have attended school beyond high school, relative to the nation as a whole. This is consistent with the comparison group counties' average. While, many workers receive valuable on-the-job training, this table suggests that the county may be at a disadvantage in terms of workforce skills.

FINDING: As of 1990, education achievement of the county's working population (25 years and older) was similar to that of the comparison group, and below the nation.

Table 10
1990 Educational Attainment of Working Age (25+) Adults

1990 Education Attainment of persons 25 years of age and over	Less than 9th grade	9th to 12th grade, no diploma	High school graduate or GED	Some college, no degree	Associate degree	Bachelor's degree	Graduate or professional degree
St. Joseph County, Michigan	**8.8%**	**17.4%**	**38.0%**	**18.7%**	**6.1%**	**7.1%**	**3.8%**
Average	**10.4%**	**15.7%**	**42.7%**	**14.2%**	**5.4%**	**7.3%**	**4.2%**
Ashland County, Ohio	7.8%	16.2%	45.8%	12.9%	4.3%	8.8%	4.2%
Bradford County, Pennsylvania	8.4%	15.8%	47.5%	9.9%	5.4%	7.3%	5.6%
Huron County, Ohio	8.1%	17.8%	48.3%	12.4%	4.1%	6.4%	3.0%
Jefferson County, Pennsylvania	12.0%	15.5%	49.2%	9.7%	4.8%	5.6%	3.3%
Jefferson County, Wisconsin	10.8%	12.2%	39.8%	15.0%	7.0%	10.4%	4.7%
Kosciusko County, Indiana	7.7%	14.9%	41.9%	16.3%	4.9%	8.4%	5.9%
Lawrence County, Indiana	11.6%	18.7%	44.3%	12.2%	3.8%	5.5%	3.8%
Marion County, Illinois	16.2%	13.7%	37.1%	16.6%	6.8%	6.3%	3.3%
Marshall County, Indiana	8.8%	17.2%	42.4%	13.7%	5.5%	6.9%	5.4%
Montcalm County, Michigan	9.3%	17.3%	42.1%	17.1%	6.0%	5.2%	2.9%
Noble County, Indiana	10.2%	17.8%	44.2%	15.2%	4.6%	4.5%	3.6%
Seneca County, Ohio	8.4%	16.4%	45.8%	13.8%	5.5%	7.0%	3.0%
Waupaca County, Wisconsin	13.9%	14.0%	43.7%	11.9%	5.6%	7.8%	3.1%
Whiteside County, Illinois	13.1%	13.6%	38.9%	17.8%	6.7%	6.3%	3.5%
U.S.	**10.4%**	**14.4%**	**30.0%**	**18.7%**	**6.2%**	**13.1%**	**7.2%**

Source: 1990 Census, STF-3.

In 2000, St. Joseph County housed 6,000 more workers than were employed in the county. The same trend is true for the comparison counties as well (***Table 11***). This can only be expected in rural counties that are located near metropolitan areas and should not be taken as a weakness. In fact as shown in ***Table 12***, commuting, on net, brought nearly $70 million dollars into St. Joseph County, and this has increased, in nominal terms, by more than 40 percent in the last 5 years. This estimate is a net amount, which also accounts for the dollars leaving the county since many county workers live outside the county. Net commuting income accounted for nearly 5 percent of the county's total personal income in 1999, and in fact, is of greater importance to the county's total income than agriculture, which accounted for only 0.7 percent of the county's income.

Table 11
2000 Employment by Place of Work and Place of Residence

	Employment by Place of Work	Employment by Place of Residence	Ratio of Jobs in County to Employed Residents
St. Joseph County, MI	**26,075**	**32,075**	**0.813**
Average	**23,454**	**27,273**	**0.860**
Ashland, Ohio	19,665	24,800	0.793
Bradford, Pennsylvania	na	na	na
Huron, Ohio	27,247	27,600	0.987
Jefferson, Pennsylvania	na	na	na
Jefferson, Wisconsin	38,363	41,843	0.917
Kosciusko, Indiana	34,072	36,990	0.921
Lawrence, Indiana	15,370	21,440	0.717
Marion, Illinois	17,380	19,699	0.882
Marshall, Indiana	20,290	24,010	0.845
Montcalm, Michigan	20,400	24,800	0.823
Noble, Indiana	20,841	23,370	0.892
Seneca, Ohio	22,637	26,800	0.845
Waupaca, Wisconsin	21,578	25,341	0.852
Whiteside, Illinois	23,790	30,579	0.778

Source: State Labor Market Information Departments

Table 12
Net commuting income

	1999 Net Commuting Income (thousands)	% Change 1995-1999	Commuting Income as a % of '99 Personal Income
St. Joseph, Michigan	**69,425**	**41.5%**	**4.9%**
Average	**76,533**	**22.8%**	**6.2%**
Ashland, Ohio	70,183	27.6%	6.5%
Bradford, Pennsylvania	29,151	33.2%	2.3%
Huron, Ohio	24,218	-30.4%	1.8%
Jefferson, Pennsylvania	29,151	33.2%	2.3%
Jefferson, Wisconsin	124,512	13.6%	6.7%
Kosciusko, Indiana	38,569	19.7%	2.1%
Lawrence, Indiana	115,024	24.7%	11.6%
Marion, Illinois	(22,722)	-8.1%	-2.4%
Marshall, Indiana	109,032	35.0%	10.1%
Montcalm, Michigan	52,738	28.7%	5.0%
Noble, Indiana	92,499	19.5%	9.3%
Seneca, Ohio	101,883	24.7%	7.9%
Waupaca, Wisconsin	205,430	77.8%	16.2%
Whiteside, Illinois	101,800	20.6%	7.2%

Source: BEA - REIS

FINDING: More county residents are employed than there are jobs in the county. The same is true of the comparison group of counties as well, suggesting that some workers choose to reside in the counties due to factors other than employment. Moreover, the net income generated by St. Joseph County's commuters represented nearly 5 percent of the county's total income and has grown by more than 40 percent from 1995 to 1999.

Environmental factors such as average temperature, natural topography, access to recreational waters, and annual inches of rain and snow are all unchangeable aspects of a community that are taken into consideration by potential residents and relocating businesses. ***Table 13*** gives the U.S. Department of Agriculture's Natural Amenities rating on a scale of 1 to 7, indicating that St. Joseph County is similar to the comparison counties with a score of 2.0 versus 2.6 respectively. This is not good news, given that *2000 Census* data suggest a strong correlation between employment growth and high levels of natural amenities, such as in coastal regions and areas featuring year-round warmth and low humidity.

FINDING: St. Joseph's climate and natural surroundings as well as that of the comparison group share the same disadvantages compared to other parts of the nation.

Table 13
Natural Amenities of County Areas, 1999

	Natural Amenities Scale	Amenities Score Ranking (7=Best, 1=Worst)
St. Joseph County, Michigan	**-2.40**	**2.0**
Average	**-1.86**	**2.6**
Ashland County, Ohio	-0.92	3.0
Bradford County, Pennsylvania	0.29	4.0
Huron County, Ohio	-3.09	2.0
Jefferson County, Pennsylvania	-0.93	3.0
Jefferson County, Wisconsin	-1.63	3.0
Kosciusko County, Indiana	-2.25	2.0
Lawrence County, Indiana	-0.35	3.0
Marion County, Illinois	-2.18	3.0
Marshall County, Indiana	-2.41	2.0
Montcalm County, Michigan	-2.48	2.0
Noble County, Indiana	-1.93	3.0
Seneca County, Ohio	-3.37	2.0
Waupaca County, Wisconsin	-2.48	2.0
Whiteside County, Illinois	-2.32	2.0

Takes into account avg. temps, humidity, topography and water area.
Source: U.S. Department of Agriculture, Economic Research Service.
Report based on data from multiple sources. Released September, 1999.

The final baseline indicator that may have the greatest impact on the county's economic success is the state's economic development efforts. Fortunately, the Michigan Economic Development Corporation has been very aggressive in keeping the state competitive in attracting new firms. In fact, in February of 2001, the state was awarded

the Governor's Cup award from *Site Selection Magazine* for the fourth consecutive year. The award is to "recognize the state with the most new plants and expansions." The Corporation of Enterprise Development in its 2000 report card on the state economic development efforts gave Michigan a strong "B" with an "A" grade given for its earnings and job quality, business competitiveness, entrepreneurial energy, and financial resources attributes.

As shown in ***Table 14***, the state's total economic development operating budget is second only to Pennsylvania according to the National Association of State Development Agency (NASDA). Surprisingly, despite its winning performance in attracting new investment, the state only allocates 1 percent of its operating budget to attracting new investment according to NASDA. Instead, the lion's share of the state's budget is spent on workforce development and vocational programs.

Although it is very difficult to make across-the-board comparisons due to the complexity of the states' tax codes, Michigan's tax rates are roughly in line with the other Great Lakes states (*Table 15*).

FINDING: Statewide economic development efforts and taxation rates affecting St. Joseph County are competitive.

Table 14
Economic Development Expenditures in 1999

State	Total ED Operating Budget	% Attracting New Investment	% Providing Support to Existing Businesses	% Fostering New Businesses	% Community Development	% Other Programs
Average	**184,792,450**	**6%**	**30%**	**17%**	**29%**	**17%**
Illinois	106,393,700	4%	47%	48%	1%	1%
Indiana	80,586,000	20%	33%	0%	47%	0%
Michigan	186,951,100	1%	11%	0%	9%	77%
Ohio	123,467,000	3%	19%	3%	51%	24%
Pennsylvania	543,765,000	10%	31%	12%	47%	0%
Wisconsin	67,591,900	0%	40%	40%	20%	0%

Note: Michigan's "other" programs primarially include workforce development and vocational programs.

Core Data Source: NASDA 1999 State Economic Development Survey.

Table 15
State Taxation Rates

State	Corporate & Business	Personal	Sales
Illinois	4.8% of federal taxable income	3% of adjusted federal gross income	6.25%****
Indiana	3.4% of adjusted gross income	3.4% of adjusted gross income	5%
Michigan	2.1% Single Business Tax*	4.2% of taxable income	6%
Ohio	8.5% of taxable income**	Progressive - 0.691% to 6.98%	5%
Pennsylvania	9.9% of taxable income***	2.8% of taxable compensation	6%
Wisconsin	7.9% of net income	Progressive - 4.73% to 6.75%	5%

Notes: * In Michigan, rate is 2% if ending balance is >$250 million. ** 5.1% on the first $50,000 business income in Ohio. *** Certain additional deductions/additions specific to Pennsylvania may apply. **** Illinois has a separate 1.25% service tax rate.

Source: CCH 2001 State Tax Handbook.

Economic Conditions Indicators

Economic condition indicators monitor the relative economic well-being of the county's residents. Of course, the most reported of these indicators is the county's unemployment rate, which stood at 7 percent as of July 2001. For all of 2000, St. Joseph County's unemployment rate was at 3.4 percent compared to 4.5 percent for the comparison group (***Table 16***). In addition, the county's joblessness rate fell by 17.5 percent from 1995 to 2000, compared to 16 percent decline, on average, for the comparison group.

FINDING: St. Joseph County's 2000 unemployment rate, 3.4 percent, stood well below the average of the comparison group, 4.5 percent. Moreover, its unemployment rate fell by more than 17 percent during the past 5 years, compared to a 16 percent decline, on average, for the comparison group.

Unfortunately, the county's low unemployment rate is associated with a very high participation rate of more than 90 percent (***Table 16***). In other words, the county's civilian labor force, its employed and unemployed workers is estimated to be 91.7 percent of its population between the ages of 18 and 64 years of age. This was the second highest participation rate among the comparison counties. It should be noted that this is not the "official" definition of a participation rate, which uses the number of all individuals older than 16 years of age; however, it still reflects the fact that as of 2000, the county had nearly exhausted its potential labor force.

FINDING: In 2000, the ratio of the county's civilian labor force to its population of persons between the ages of 18 and 64 years of age reached 91.7 percent, suggesting that the county had nearly exhausted its potential labor force.

Table 16
Labor Market Conditions

	July 2001 Unemployment Rate	2000 Unemployment Rate	% Change in Unemployment 1995 to 2000	2000 Participation Rate *	1990 Participation Rate *
St. Joseph County, MI	**7.0%**	**3.4**	**-17.5**	**91.7%**	**86.4%**
Average	**7.0%**	**4.5**	**-16.0**	**83.9%**	**85.0%**
Ashland County, OH	4.3%	4.2	-8.3	81.8%	86.7%
Bradford County, PA	n.a.	3.8	-35.3	75.9%	78.8%
Huron County, OH	8.6%	7.3	-12.0	84.5%	88.3%
Jefferson County, PA	n.a.	6.1	-18.8	78.1%	75.7%
Jefferson County, WI	3.5%	2.7	-10.7	93.5%	90.5%
Kosciusko County, IN	4.2%	2.8	-17.6	85.8%	87.5%
Lawrence County, IN	9.8%	4.8	-34.9	79.9%	83.7%
Marion County, IL	13.9%	6.6	-18.7	87.2%	82.2%
Marshall County, IN	4.3%	3.6	-2.2	91.4%	90.9%
Montcalm County, MI	7.1%	5.1	-29.3	70.1%	75.9%
Noble County, IN	7.6%	3.4	-8.6	89.2%	90.0%
Seneca County, OH	7.0%	5.3	-11.8	80.4%	85.5%
Waupaca County, WI	4.7%	3.6	-15.2	88.1%	89.3%
Whiteside County, IL	8.8%	4.0	-1.2	89.1%	85.2%

* (Civilian Labor Force/Number of persons 18-64 years of age.)
Sources: US Census and State Employment Information Centers

Another frequently used indicator of economic well-being is per capita income. In 1999, the county's per capita income was 1.7 percent higher than the average for the 14 comparison counties as shown in ***Table 17***.

Despite its low unemployment rate and higher-than-average per capita income, a larger percentage of its residents and children struggled below the poverty level, on average, than in the comparison counties. In 1997, the percent of the county's residents living in poverty was 11.1 percent, compared to 9.4 percent in the comparison counties as shown in ***Table 17***.

FINDING: St. Joseph County posted a higher-than-average per capita income in 1999; however, as of 1997, a greater percentage of its residents including children lived below the poverty line than in the comparison counties, on average.

Table 17
Per Capita Income and Percent of People Living In Poverty

County	1999 Per Capita Income	1997 % Persons In Poverty	1997 % Children In Poverty
St. Joseph County, Michigan	**22,864**	**11.1%**	**16.6%**
Average	**22,481**	**9.4%**	**13.5%**
Ashland County, Ohio	20,739	8.1%	11.5%
Bradford County, Pennsylvania	20,577	13.2%	19.1%
Huron County, Ohio	22,720	8.8%	12.8%
Jefferson County, Pennsylvania	21,782	12.8%	19.0%
Jefferson County, Wisconsin	24,988	5.3%	6.9%
Kosciusko County, Indiana	25,826	6.0%	8.6%
Lawrence County, Indiana	21,620	9.4%	14.2%
Marion County, Illinois	22,420	15.4%	23.0%
Marshall County, Indiana	23,314	7.3%	10.3%
Montcalm County, Michigan	17,184	13.3%	18.4%
Noble County, Indiana	23,095	6.4%	9.1%
Seneca County, Ohio	21,695	9.6%	12.8%
Waupaca County, Wisconsin	24,956	7.3%	10.2%
Whiteside County, Illinois	23,813	9.2%	13.6%
U.S.	**28,546**	**13.3%**	**19.9%**

Sources: Census 1997 Poverty Estimates. PCI from REIS '99.

A major factor determining a county's per capita income is the wages being paid by its base industries. In rural counties, such as St. Joseph County, manufacturers account for a very large portion of the economic base. As shown in ***Table 18***, earnings per worker in St. Joseph County were above those of the comparison group in 8 of 10

manufacturing sectors for which data were available. It should be warned the earnings per worker includes overtime pay; hence, it is not the same as the industry's straight-time rate of pay. In addition, it does not account for benefit packages. In several of the industries listed such as food, wood products, paper, machinery, and transportation equipment, the differences are quite significant. In addition to providing welcomed income for the county's workers, these statistics suggest that the productivity of the county's manufacturing worker (value added per worker) is greater than in the comparison counties.

FINDING: Earnings per worker in manufacturing in St. Joseph County was well above the average for the comparison counties in 1999, providing strong income support for the county as well as suggesting that the county's manufacturing workers are more productive than their counterparts in the comparison counties.

Table 18
County Comparison of Manufacturing Payrolls in 1999

	Total Payroll Per Worker in Mfg	Food	Wood Products	Paper	Printing	Plastics	Glass & Clay	Primary Metals	Fabricated Metals	Machinery	Transportation Equipment
St. Joseph County, MI	**$37,423**	**$41,218**	**$32,558**	**$38,685**	**$24,251**	**$26,684**	**$24,421**	**$33,814**	**$31,466**	**$43,311**	**$45,130**
Average	**$32,983**	**$26,408**	**$21,902**	**$29,358**	**$23,838**	**$26,872**	**$31,973**	**$32,700**	**$27,352**	**$32,761**	**$32,822**
Ashland County, OH	$31,277	$19,208	$20,629	$33,303	$18,661	$19,687	N/A	N/A	$25,302	$38,805	N/A
Bradford County, PA	$31,807	$29,431	$30,202	N/A	N/A	N/A	$26,933	N/A	$26,718	$38,110	N/A
Huron County, OH	$31,671	$31,625	N/A	$25,350	N/A	$23,041	N/A	N/A	$30,745	$31,441	$36,720
Jefferson County, PA	$30,900	$30,061	$23,283	N/A	$15,778	$28,605	$35,304	N/A	$29,519	$29,376	N/A
Jefferson County, WI	$32,010	$28,225	$24,882	$19,951	$26,506	$25,684	$26,087	N/A	$29,737	$33,655	N/A
Kosciusko County, IN	$39,981	$26,576	$24,040	N/A	$36,997	$31,851	$26,872	$33,803	$23,145	$30,545	$40,269
Lawrence County, IN	$40,522	N/A	N/A	N/A	N/A	$20,564	$36,429	N/A	$25,822	$29,931	N/A
Marion County, IL	$33,619	N/A	N/A	$31,136	N/A	$35,359	$33,831	N/A	$19,870	$39,162	N/A
Marshall County, IN	$30,625	$27,526	$24,165	$36,234	$23,932	$25,592	$27,182	$32,160	$30,884	$31,178	$29,719
Montcalm County, MI	$32,294	$16,667	N/A	$30,176	N/A	$26,710	N/A	N/A	$29,563	$34,410	N/A
Noble County, IN	$30,859	N/A	N/A	N/A	$25,019	$24,995	N/A	$32,139	$30,175	$29,421	$31,516
Seneca County, OH	$35,113	$25,790	$16,571	N/A	$26,368	$30,716	$32,981	N/A	$27,904	$35,933	N/A
Waupaca County, WI	$34,216	$25,790	$22,117	N/A	N/A	$29,660	N/A	N/A	$22,077	$29,180	$25,480
Whiteside County, IL	$32,916	$29,590	$11,229	N/A	$17,444	N/A	$42,133	N/A	$31,470	$27,505	$33,226
Statistics:											
Standard deviation	$2,867	$6,127	$6,106	$6,400	$6,333	$4,426	$5,764	$958	$3,672	$4,658	$6,657
Range: Maximum	$40,522	$41,218	$32,558	$38,685	$36,997	$35,359	$42,133	$33,814	$31,470	$43,311	$45,130
Range: Minimum	$30,625	$16,667	$11,229	$19,951	$15,778	$19,687	$24,421	$32,139	$19,870	$27,505	$25,480

Source: 1999 County Business Patterns. *Modified from previous version presented 9/27/01.*

Note: The industry specific averages may not equal the total manufacturing average due to data disclosure problems. In several counties, one or two establishments may account for the total industry and hence its data cannot be released due to strict disclosure standards set by the U.S. Government.

Economic Performance Indicators

Economic Performance indicators track the recent performance of the county including employment, population, and income.

Employment

As mentioned before, total employment in St. Joseph County increased by 6.5 percent from 1994 to 1999, which was below the 7.8 percent gain for the average of the comparison counties. More disturbing, however, is that a sector analysis of this growth shown in ***Table 19*** reveals that government accounted for a large share of this growth, jumping by nearly 15 percent in the five-year period. In St. Joseph County, private sector employment grew by only 6.1 percent from 1994 to 1999, compared to a more robust 9.0 percent, on average, for the comparison group of counties. Employment in the county's manufacturing sector grew at a lackluster 0.4 percent for the period, compared to 4.4 percent for the comparison group average.

FINDING: From 1994 to 1999, private sector employment in St. Joseph County grew by 6.1 percent compared to 9.0 percent for the comparison group. The county's employment growth was held back by a lackluster manufacturing sector and declines in its wholesale sector.

Table 19
1994 to 1999 Employment Trend By Major Category

	Total full-time and part-time employment	Manufacturing	Wholesale trade	Retail trade	Finance, Insurance, Real Estate	Services	Total Private Employment	Government
St. Joseph County, MI	**6.5%**	**0.4%**	**-3.4%**	**11.9%**	**n.a.**	**12.2%**	**6.1%**	**14.6%**
Average	**7.8%**	**4.4%**	**-1.8%**	**10.2%**	**13.2%**	**11.5%**	**9.0%**	**3.4%**
Ashland County, OH	7.6%	-4.0%	-27.7%	23.4%	3.1%	15.8%	8.3%	6.5%
Bradford County, PA	6.0%	4.0%	-8.5%	9.9%	-1.2%	10.1%	7.0%	4.0%
Huron County, OH	9.4%	2.7%	3.8%	12.7%	-1.5%	17.5%	9.3%	10.1%
Jefferson County, PA	6.2%	4.9%	-7.2%	-0.1%	9.5%	16.0%	6.6%	5.2%
Jefferson County, WI	12.8%	13.1%	6.1%	14.2%	4.1%	17.7%	14.8%	5.3%
Kosciusko County, IN	12.9%	12.6%	1.3%	11.4%	28.2%	16.1%	13.8%	6.7%
Lawrence County, IN	5.6%	-3.2%	13.2%	6.2%	27.1%	9.2%	6.2%	2.4%
Marion County, IL	5.2%	2.6%	-29.5%	-0.9%	3.5%	17.1%	6.0%	1.7%
Marshall County, IN	5.0%	1.6%	13.0%	-2.9%	13.0%	14.5%	5.4%	4.0%
Montcalm County, MI	11.3%	6.2%	n.a.	14.6%	20.1%	21.3%	15.1%	-2.9%
Noble County, IN	7.5%	13.7%	-5.7%	9.2%	33.0%	-4.5%	10.3%	-10.3%
Seneca County, OH	4.6%	8.2%	0.1%	8.0%	26.9%	-4.8%	4.9%	4.9%
Waupaca County, WI	9.2%	3.3%	14.4%	22.2%	9.1%	3.7%	10.9%	7.5%
Whiteside County, IL	6.2%	-3.7%	3.6%	14.5%	9.4%	11.6%	7.2%	1.7%
U.S.	**12.5%**	**1.3%**	**11.4%**	**10.4%**	**20.1%**	**20.1%**	**14.4%**	**3.0%**

Source: REIS

Manufacturing

Tables 20 through ***23*** provide more detailed information on the nature of employment change in St. Joseph County's manufacturing sector relative to the other comparison counties. Information gathered for the period 1996 to 2000, shows that St. Joseph County's employment growth, in terms of firm expansions and new factory openings, was stronger than average with 467 jobs created by new firms and 1,606 coming from expansions. Respectively, these job gains accounted for 3.8 and 12.9 percent of the county's total 1996 level of manufacturing employment. However, this growth was unable to compensate for the even greater job losses from closures and layoffs, resulting in a net loss of 513 manufacturing jobs (***Table 20***). While this scenario was faced by many of the comparison counties, St. Joseph has a higher rate of change overall, suggesting a lower level of stability than found in the comparison counties.

Table 20
Closures and Net Job Creation 1996 - 2000

	New Factory Openings Providing Employment	Jobs Created by Expansion of Existing Companies	Jobs Lost to Shrinkage of Existing Companies	Jobs Lost to Factory Closures or Relocations	Net Gain or Loss in Manufacturing Jobs 96-00
St. Joseph County, Michigan	**467**	**1,606**	**-1,277**	**-1,309**	**-513**
% of 1996 Total Employment	**3.8%**	**12.9%**	**-10.3%**	**-10.5%**	**-4.1%**
Average	**244**	**1,218**	**-819**	**-675**	**-33**
% of 1996 Average Employment	**2.8%**	**13.9%**	**-9.3%**	**-7.7%**	**-0.4%**
Ashland County, Ohio	389	1,477	-1,157	-150	559
Bradford County, Pennsylvania	40	409	-411	-64	-26
Huron County, Ohio	76	1,452	-718	-1,271	-461
Jefferson County, Pennsylvania	25	540	-609	-374	-418
Jefferson County, Wisconsin	835	1,726	-1,648	-1,364	-451
Kosciusko County, Indiana	731	2,499	-1,043	-276	1,911
Lawrence County, Indiana	40	679	-497	-983	-761
Marion County, Illinois	277	720	-308	-1,102	-413
Marshall County, Indiana	158	1,746	-855	-787	262
Montcalm County, Michigan	39	307	-825	-316	-795
Noble County, Indiana	298	2,233	-872	-1,129	530
Seneca County, Ohio	43	692	-495	-841	-601
Waupaca County, Wisconsin	69	1,813	-677	-758	447
Whiteside County, Illinois	398	755	-1,357	-35	-239

Source: Harris Infosource Industrial

It is fair to note, however, that the results of these data do differ slightly from the net rate of growth previously quoted in Table 6. This is due to the fact that the source of these data, HarrisInfo, uses a dramatically different voluntary survey methodology than REIS (Bureau of Economic Analysis). Still, it provides an important source of true firm-

level details of manufacturing employment. Moreover, the two sources both point to the same general conclusion; manufacturing employment growth in St. Joseph County is worse than average.

Overall performance in manufacturing employment is not the only way in which St. Joseph County differs from the comparison group. The jobs that are being created in St. Joseph County also seem to be coming from different size firms than the comparison group. ***Tables 21*** and ***22*** show that, when grouping firms by year 2000 employment size, a significantly higher-than-average portion of job growth has been coming from medium-sized firms, as opposed to the large-sized firms found in many other counties.

More important than the 14.6 percent growth rate of medium-size companies (***Table 21***) is the fact that, as shown in ***Table 22***, these companies created 45.1 percent of all new jobs in St. Joseph County during the time period, compared to only 36.9 percent in the comparison counties. Large companies, on the other hand, created a larger percentage of all new jobs in the comparison groups, 51.6 percent versus 40.9 percent in St. Joseph County.

Table 21

1996 to 2000 Percent Change in Manufacturing Employment in Establishments by 2000 Size Category

	Large Companies (250 or more employees)	Medium Companies (between 51 and 249 employees)	Small Companies (50 or fewer employees)
St. Joseph County, Michigan	**0.8%**	**14.6%**	**8.5%**
Average	**9.2%**	**11.6%**	**1.3%**
Ashland County, Ohio	19.8%	19.3%	-30.0%
Bradford County, Pennsylvania	7.1%	-14.3%	-2.4%
Huron County, Ohio	16.4%	12.2%	-16.3%
Jefferson County, Pennsylvania	-10.0%	4.0%	0.2%
Jefferson County, Wisconsin	-2.7%	17.9%	13.9%
Kosciusko County, Indiana	13.2%	29.7%	-3.9%
Lawrence County, Indiana	0.3%	23.5%	-4.1%
Marion County, Illinois	6.0%	33.7%	20.4%
Marshall County, Indiana	41.1%	5.4%	-3.2%
Montcalm County, Michigan	-15.0%	4.6%	5.2%
Noble County, Indiana	23.8%	8.4%	14.3%
Seneca County, Ohio	4.6%	0.7%	4.7%
Waupaca County, Wisconsin	37.0%	-0.5%	-2.4%
Whiteside County, Illinois	-13.0%	17.9%	21.1%

Source: HarrisInfo Industrial Directories, 1996 and 2000.

Dependence on a single large firm or dominant industry has the potential to be both a blessing and a curse. In the worst cases, a rural county such as St. Joseph could be devastated by the loss or downsizing of such a large employer. In the best instances, they provide strong job growth and act as an economic foundation to the county, helping other sectors, such as wholesalers and transportation to grow.

Table 23 lists each county's largest employer, along with the four-digit SIC code description of the industry in which they reside. At 950 employees and representing only 8 percent of total manufacturing employment, St. Joseph County's American Axle is smaller than the comparison group average of 1,328 and 16.9 percent, respectively. This suggests that St. Joseph County's ability to survive a major plant shutdown would be better than that of the average comparison county.

Table 22

1996 to 2000 Percent of Employment Growth by 2000 Establishment Size Category

	Large Companies (250 or more employees)	Medium Companies (between 51 and 249 employees)	Small Companies (50 or fewer employees)
St. Joseph County, Michigan	**40.9%**	**45.1%**	**14.0%**
Average	**51.6%**	**36.9%**	**11.6%**
Ashland County, Ohio	64.5%	29.0%	6.5%
Bradford County, Pennsylvania	73.3%	20.0%	6.6%
Huron County, Ohio	72.3%	21.3%	6.4%
Jefferson County, Pennsylvania	27.8%	46.7%	25.6%
Jefferson County, Wisconsin	48.1%	43.2%	8.7%
Kosciusko County, Indiana	57.9%	32.2%	9.9%
Lawrence County, Indiana	45.5%	42.1%	12.4%
Marion County, Illinois	57.1%	36.1%	6.8%
Marshall County, Indiana	54.8%	33.9%	11.3%
Montcalm County, Michigan	0.0%	70.0%	30.0%
Noble County, Indiana	54.3%	39.5%	6.3%
Seneca County, Ohio	39.7%	45.8%	14.5%
Waupaca County, Wisconsin	72.9%	21.3%	5.8%
Whiteside County, Illinois	53.5%	35.2%	11.3%

Source: HarrisInfo Industrial Directories, 1996 and 2000.

Table 23

Largest Manufacturing Industries by 2000 Employment

	Aproximate 2000 Employment	Percent of Total Mfg Employment	SIC Code and Industry
St. Joseph County, Michigan	950	8.0%	3714 - Automotive Parts (American Axle)
Average	1,328	16.9%	
Ashland County, Ohio	680	8.2%	3261 - China Plumbing Fixtures
Bradford County, Pennsylvania	1,300	18.8%	3366 - Copper Foundry
Huron County, Ohio	1,700	19.0%	2732 - Book Printing
Jefferson County, Pennsylvania	425	8.4%	3221 - Glass Containers
Jefferson County, Wisconsin	1,200	8.0%	3621 - Generators
Kosciusko County, Indiana	2,000	11.6%	3842 - Surgical and Orthopedic Devices
Lawrence County, Indiana	1,200	22.3%	3365 - Aluminum Foundry & Castings
	1,200	22.3%	3714 - Automotive Parts
Marion County, Illinois	1,000	17.0%	3089 - Plastics
	1,000	17.0%	2759 - Commercial Printing
Marshall County, Indiana	650	7.0%	3714 - Automotive Parts
Montcalm County, Michigan	2,100	36.3%	3632 - Refrigerators and Freezers
Noble County, Indiana	740	6.0%	2064 - Candy and Confectionary
Seneca County, Ohio	1,050	14.3%	3694 - Electrical Equipment for Auto or Aircraft
Waupaca County, Wisconsin	2,800	37.5%	3321 - Steel Works, Blast Furnaces
Whiteside County, Illinois	1,750	22.4%	3315 - Steel Wire

Source: HarrisInfo Industrial Directory 2000

FINDINGS: From 1996 to 2000, St. Joseph County's manufacturing base was more dynamic in terms of employment change than the comparison counties, on average. More jobs were created through openings, moves and expansions in the county while, at the same time, the county lost more jobs due to closures and downsizing. Second, the county's middle-sized manufacturers, employing between 51 and 249 workers, generated 45 percent of all manufacturing jobs in the county during the period. In comparison, similar-sized firms only created 37 percent of the manufacturing jobs in other counties. Finally, St. Joseph County is less dependent upon its largest manufacturing employer than are the comparison counties.

Farming

Tables 24 through ***27*** provide indicators on the performance of St. Joseph County's farming sector relative to the 14 comparison counties. In 1999, farms accounted for 0.7 percent of total earnings generated in St. Joseph County. On average, a greater percent of the county's farms are the principal occupation of their owners, 52.2 percent in 1997 than in the comparison counties (***Table 24***). However, in 1997, a greater percentage of the county's farmers worked at least one day off the farm, nearly 60 percent, than in the comparison counties (***Table 25***). Still, the average market value of farm products in St. Joseph County per farm were higher in the county than in the comparison counties (***Table 26***), though the value of sales per acre of cropland was closer to average (***Table 27***).

FINDING: St. Joseph County farmers generate greater revenues than farmers in the comparison counties. Still, like their counterparts in the comparison counties, a large percentage, if not a majority, of the county's farmers depend on non-farm income for their survival.

Table 24
Operators by Percent Farming as Principal Occupation

County	1997	1992	1987
St. Joseph County, Michigan	**52.2%**	**53.3%**	**54.0%**
Average	**48.4%**	**53.6%**	**55.3%**
Ashland County, Ohio	47.4%	53.2%	51.2%
Bradford, Pennsylvania	64.4%	66.1%	69.1%
Huron County, Ohio	46.8%	53.3%	55.4%
Jefferson County, Pennsylvania	45.2%	46.8%	48.5%
Jefferson County, Wisconsin	52.2%	60.2%	63.3%
Kosciusko County, Indiana	40.6%	49.2%	48.5%
Lawrence County, Indiana	33.8%	36.0%	37.5%
Marion, Illinois	45.0%	51.6%	50.8%
Marshall County, Indiana	46.8%	52.3%	53.1%
Montcalm County, Michigan	48.2%	56.3%	56.1%
Noble, Indiana	38.7%	42.6%	48.0%
Seneca County, Ohio	45.3%	48.6%	52.0%
Waupaca, Wisconsin	57.5%	66.5%	69.6%
Whiteside County, Illinois	65.4%	67.3%	71.3%

Table 25
Percent of Operators Working at Least One Day Off the Farm

County	1997	1992	1987
St. Joseph County, Michigan	**59.0%**	**56.3%**	**57.6%**
Average	**54.9%**	**52.0%**	**51.7%**
Ashland County, Ohio	60.0%	56.0%	55.1%
Bradford, Pennsylvania	43.6%	41.0%	39.7%
Huron County, Ohio	60.6%	54.1%	55.0%
Jefferson County, Pennsylvania	58.3%	54.1%	61.6%
Jefferson County, Wisconsin	53.3%	47.0%	45.7%
Kosciusko County, Indiana	30.4%	34.1%	28.6%
Lawrence County, Indiana	66.9%	63.8%	64.2%
Marion, Illinois	57.8%	56.4%	57.2%
Marshall County, Indiana	58.5%	55.4%	57.0%
Montcalm County, Michigan	52.4%	52.0%	52.8%
Noble, Indiana	66.3%	61.8%	63.0%
Seneca County, Ohio	64.5%	62.4%	59.4%
Waupaca, Wisconsin	49.3%	43.6%	39.6%
Whiteside County, Illinois	47.1%	46.6%	44.7%

Table 26
Avg. Per Farm Market Value of Agricultural Products

County	1997	1992
St. Joseph County, Michigan	**102,533**	**77,965**
Average	**79,331**	**68,344**
Ashland County, Ohio	52,672	48,876
Bradford, Pennsylvania	75,816	97,062
Huron County, Ohio	99,154	75,408
Jefferson County, Pennsylvania	36,285	36,234
Jefferson County, Wisconsin	105,860	83,023
Kosciusko County, Indiana	129,259	111,713
Lawrence County, Indiana	25,506	20,220
Marion, Illinois	63,037	49,472
Marshall County, Indiana	71,892	60,793
Montcalm County, Michigan	92,096	72,081
Noble, Indiana	62,464	49,650
Seneca County, Ohio	69,166	58,055
Waupaca, Wisconsin	76,334	67,345
Whiteside County, Illinois	151,099	126,885

Table 27
Average Agricultural Sales Value Per Acre of Cropland

	1997	1992	1987
St. Joseph County, Michigan	**438.77**	**331.07**	**256.21**
Average	**424.47**	**376.67**	**315.58**
Ashland County, Ohio	382.18	346.31	309.07
Bradford, Pennsylvania	504.85	677.96	462.40
Huron County, Ohio	382.36	333.06	313.15
Jefferson County, Pennsylvania	304.70	286.48	209.16
Jefferson County, Wisconsin	657.53	561.53	489.74
Kosciusko County, Indiana	695.04	570.78	508.30
Lawrence County, Indiana	222.38	181.25	151.40
Marion, Illinois	273.77	204.78	175.80
Marshall County, Indiana	351.66	298.51	264.48
Montcalm County, Michigan	472.00	360.70	261.40
Noble, Indiana	400.24	319.70	282.01
Seneca County, Ohio	320.31	276.03	257.08
Waupaca, Wisconsin	531.19	457.33	401.61
Whiteside County, Illinois	444.35	398.98	332.47

Source of all data: USDA Census of Agriculture.

Tourism

Finding indicators that effectively monitor the health of the county's tourism industry is difficult because the impact of tourism is felt across many different sectors. In addition, a strong argument can be made that the full impact of tourism cannot be measured in dollars and cents. Many of the factors that affect tourism, e.g., parks, festivals and natural attributes also impact a county's quality of life, which plays significantly into business location decisions.

Table 28
Establishments & Payroll in Tourism Related Areas

	Arts, Entertainment, Recreation		Accommodations & Food Service	
	Establishments per 10,000 Pop.	Avg. Payroll per Employee	Establishments per 10,000 Pop.	Avg. Payroll per Employee
St. Joseph County, Michigan	**2.60**	**18,245**	**2.16**	**8,810**
Average	**3.89**	**15,916**	**2.03**	**8,509**
Ashland County, Ohio	5.77	15,603	1.92	8,910
Bradford, Pennsylvania	2.57	n.a.	1.82	7,902
Huron County, Ohio	2.31	22,849	1.75	8,552
Jefferson County, Pennsylvania	3.47	12,684	2.08	7,728
Jefferson County, Wisconsin	4.46	12,998	2.65	7,997
Kosciusko County, Indiana	4.91	15,136	2.16	9,177
Lawrence County, Indiana	2.62	n.a.	1.57	8,761
Marion, Illinois	4.07	22,325	2.20	9,071
Marshall County, Indiana	4.34	19,923	1.97	9,373
Montcalm County, Michigan	3.26	12,527	1.53	7,998
Noble, Indiana	2.08	18,115	1.62	9,396
Seneca County, Ohio	4.18	9,263	2.94	7,446
Waupaca, Wisconsin	6.30	14,645	2.16	8,427
Whiteside County, Illinois	4.19	14,922	2.03	8,386

Source: 1999 County Business Patterns. & U.S. Census 1999 Population Estimates

Available indicators suggest that tourism revenue in St. Joseph County varies little from that found in the comparison 14 counties. The number of arts, entertainment and recreation establishments per 10,000 residents in St. Joseph County is slightly below that of the comparison counties, 2.60 to 3.89 respectively (***Table 28***). In addition, the number of accommodations and food service establishments per 10,000 residents in St. Joseph County is about the same, on average, as in the comparison counties. Only average payroll per employee stands out as being slightly higher in St. Joseph County; $18,245 versus $15,946 in the arts, entertainment and recreation category, and $8,810 versus $8,509 in the accommodations category. While somewhat encouraging, these are still very low-paying jobs on average.

Table 29 presents a more positive view, however. Per capita sales of $728.67 generated by accommodations and food service establishments in 1997 in St. Joseph County was 5.8 percent greater than the average for the comparison set of counties.

Table 29
Comparison of Tourism Activities

	Accommodations and Food Services for 1997 total sales ($1000's)	Population 2000	Accommodations and Food Services/Total Population ($)
St. Joseph County, MI	**45,485**	**62,422**	**728.67**
Average	**38,388**	**55,724**	**688.90**
Ashland County, OH	40,673	52,523	774.38
Bradford County, PA	35,298	62,761	562.42
Huron County, OH	43,606	59,487	733.03
Jefferson County, PA	23,871	45,932	519.70
Jefferson County, WI	52,775	74,021	712.97
Kosciusko County, IN	58,679	74,057	792.35
Lawrence County, IN	38,002	45,922	827.53
Marion County, IL	31,385	41,691	752.80
Marshall County, IN	37,086	45,128	821.80
Montcalm County, MI	27,716	61,266	452.39
Noble County, IN	29,761	46,275	643.13
Seneca County, OH	33,905	58,683	577.77
Waupaca County, WI	41,776	51,731	807.56
Whiteside County, IL	42,900	60,653	707.30

source: Census Bureau - 1997 Economic Census

Finally, while still small, earnings generated by St. Joseph County's amusement and recreation sector have steadily increased. As shown in ***Table 30***, the sector's share of the county's total personal income rose by 0.13 percent in 1994 to 0.2 percent in 1999. The sector's earnings in the comparison counties held fairly constant during the same time period at 0.21 percent.

FINDING: Although the full impact of tourism cannot be measured in dollars and cents, available data suggest that while tourism activity is growing in the county, the level of tourism in St. Joseph County is very similar to what is found in the comparison counties.

Table 30

Amusement & Recreation Earnings as a Percent of Total Income - 1994 to1999

County	1999	1998	1997	1996	1995	1994
St. Joseph County, Michigan	**0.20%**	**0.19%**	**0.15%**	**0.16%**	**0.15%**	**0.13%**
Average	**0.21%**	**0.23%**	**0.21%**	**0.21%**	**0.21%**	**0.20%**
Ashland County, Ohio	0.23%	0.43%	0.45%	0.43%	0.34%	0.24%
Bradford, Pennsylvania	0.12%	0.12%	0.11%	0.12%	0.12%	0.10%
Huron County, Ohio	0.13%	0.13%	0.12%	0.12%	0.11%	0.10%
Jefferson County, Pennsylvania	0.13%	0.14%	0.12%	0.12%	0.12%	0.11%
Jefferson County, Wisconsin	0.20%	0.20%	0.19%	0.20%	0.20%	0.19%
Kosciusko County, Indiana	0.28%	0.27%	0.28%	0.29%	0.33%	0.33%
Lawrence County, Indiana	0.11%	0.12%	0.11%	0.12%	0.11%	0.10%
Marion, Illinois	0.30%	0.30%	0.29%	0.33%	0.34%	0.40%
Marshall County, Indiana	0.26%	0.26%	0.26%	0.25%	0.29%	0.28%
Montcalm County, Michigan	0.16%	0.20%	0.14%	0.13%	0.15%	0.15%
Noble, Indiana	0.15%	0.16%	0.12%	0.08%	0.07%	0.06%
Seneca County, Ohio	0.26%	0.28%	0.25%	0.25%	0.25%	0.23%
Waupaca, Wisconsin	0.31%	0.29%	0.27%	0.25%	0.25%	0.24%
Whiteside County, Illinois	0.26%	0.26%	0.24%	0.26%	0.26%	0.22%

Source: REIS

Demographics

During the 1990s, the population in St. Joseph County rose at an average annual rate of 0.6 percent, which was only slightly below the rate recorded, on average, in the comparison set of counties (***Table 31***). Nationwide, population increased at an average annual rate of 1.3 percent. The modest population growth experienced by St. Joseph County and the comparison counties reflects the somewhat surprising lackluster migration growth that these counties have witnessed.

Table 31
Population Growth Trends - Percent Change

County	2000	1990	Avg Annual Rate
St. Joseph County, Michigan	**62,422**	**58,913**	**0.6%**
Average	**55,724**	**51,958**	**0.7%**
Ashland County, Ohio	52,523	47,507	1.1%
Bradford County, Pennsylvania	62,761	60,967	0.3%
Huron County, Ohio	59,487	56,240	0.6%
Jefferson County, Pennsylvania	45,932	46,083	0.0%
Jefferson County, Wisconsin	74,021	67,783	0.9%
Kosciusko County, Indiana	74,057	65,294	1.3%
Lawrence County, Indiana	45,922	42,836	0.7%
Marion County, Illinois	41,691	41,561	0.0%
Marshall County, Indiana	45,128	42,182	0.7%
Montcalm County, Michigan	61,266	53,059	1.5%
Noble County, Indiana	46,275	37,877	2.2%
Seneca County, Ohio	58,683	59,733	-0.2%
Waupaca County, Wisconsin	51,731	46,104	1.2%
Whiteside County, Illinois	60,653	60,186	0.1%
U.S.	**281,421,906**	**248,709,873**	**1.3%**

Source: Census Bureau.

As shown in ***Table 32***, from 1993 to 2000, a net of 15 households moved out of St. Joseph County, annually. In comparison, a net of 56 households moved into the comparison counties, on average, during the same time period. St. Joseph County witnessed a modest net gain in household moves from surrounding rural counties but, surprisingly, a net loss in moves to neighboring urban areas. Clearly, St. Joseph County is not being impacted by "urban sprawl."

Although St. Joseph County experienced a net loss in population due to migration from 1993 to 2000, it enjoyed a net ***gain*** in income due to migration during the same time period, as the income of households moving into the county exceeded the amount lost due to out migration (***Table 33***). Total income in the county rose by $1.7 million annually due to migration. The same held true for the comparison group although their gain, on average, was greater, $2.4 million annually.

Table 32
Local Migration Trends - 1993 to 2000 Households

	Rural Neighbors			Urban Neighbors		
	In	Out	Net	In	Out	Net
St. Joseph County	**2316**	**2096**	**220**	**2873**	**3192**	**-319**
per year	331	299	31	410	456	-46
Average	**2311**	**2187**	**124**	**2748**	**2483**	**265**
per year	330	312	18	393	355	38
Ashland County, OH	1876	1717	159	3236	2782	454
Bradford County, PA	930	919	11	2201	2351	-150
Huron County, OH	3956	3731	225	2793	2220	573
Jefferson County, PA	2903	2795	108	n.a.	n.a.	n.a.
Jefferson County, WI	3148	3464	-316	6033	5152	881
Kosciusko County, IN	2457	2261	196	3632	3721	-89
Lawrence County, IN	1321	1428	-107	1532	1426	106
Marion County, IL	1288	101	899	945	-46	55
Marshall County, IN	2441	2162	279	2394	2618	-224
Montcalm County, MI	3602	3514	88	3892	3088	804
Noble County, IN	2033	1984	49	4185	3983	202
Seneca County, OH	3206	3446	-240	835	947	-112
Waupaca County, WI	1439	1337	102	2938	2771	167
Whiteside County, IL	1752	1756	-4	1107	1269	-162

Source: IRS

Table 33
Local Migration Trends - 1993 to 2000 Income ($000)

	Rural Neighbors			Urban Neighbors		
	In	Out	Net	In	Out	Net
St. Joseph County	**$54,811**	**$49,861**	**$4,950**	**$93,940**	**$86,604**	**$7,336**
per year	$7,830	$7,123	$707	$13,420	$12,372	$1,048
Average	**$53,742**	**$51,240**	**$2,502**	**$75,485**	**$61,524**	**$13,960**
per year	$7,677	$7,320	$357	$10,784	$8,789	$1,994
Ashland County, OH	$1,876	$1,717	$159	$3,236	$2,782	$454
Bradford County, PA	$19,431	$19,599	-$168	$51,200	$52,968	-$1,768
Huron County, OH	$101,620	$93,953	$7,667	$75,008	$54,229	$20,779
Jefferson County, PA	$61,200	$62,577	-$1,377	na	na	na
Jefferson County, WI	$87,109	$107,719	-$20,610	$220,320	$157,999	$62,321
Kosciusko County, IN*	$69,001	$61,289	$7,712	$119,061	$118,380	$681
Lawrence County, IN	$30,104	$33,130	-$3,026	$40,310	$34,548	$5,762
Marion County, IL	$31,813	-$524	$21,557	$22,649	-$1,092	-$1,616
Marshall County, IN	$59,731	$50,690	$9,041	$69,713	$70,349	-$636
Montcalm County, MI	$81,367	$76,350	$5,017	$114,197	$78,659	$35,538
Noble County, IN	$54,530	$54,451	$79	$123,434	$106,030	$17,404
Seneca County, OH	$72,880	$79,634	-$6,754	$18,532	$20,721	-$2,189
Waupaca County, WI	$37,195	$33,716	$3,479	$93,298	$70,597	$22,701
Whiteside County, IL	$44,531	$43,059	$1,472	$30,342	$33,644	-$3,302

Source: IRS

FINDING: St. Joseph County has experienced modest population growth due to minor negative out-migration. Migration statistics suggest that the county has yet to experience any significant spillover effects due to "urban sprawl" from surrounding urbanized areas. At the same time however, the county's total income has been positively impacted by migration as the income of the in-coming households exceeds that of the greater number of out-going households.

Income

As presented previously, in 1999, per capita income in St. Joseph County reached $22,864, which was 1.7 percent above the average for the comparison set of counties. However, as shown in ***Table 34***, the growth of the county's per capita income lagged behind that of the comparison group, 19.3 percent to 20.8 percent, from 1994 to 1999. The county's lackluster income performance cannot be attributed to its manufacturing base, fortunately. As shown previously in Table 16, the county's earnings per manufacturing worker is significantly higher than the average for the comparison counties. Moreover, the growth in manufacturing earnings in the county rose by 11.8 percent from 1994 to 1999 compared to an average 11.0 percent growth recorded in the comparison group.

Table 34
Income and Earnings Trends

	1999 Per Capita Income	% Change in Per Capita Income 94-99	1999 Earnings Per Worker in Mfg	Change in Mfg Earnings Per Worker 94-99
St. Joseph County, MI	**$22,864**	**19.3%**	**$42,937**	**11.8%**
Average	**$22,481**	**20.8%**	**$37,559**	**11.0%**
Ashland County, OH	$20,739	16.1%	$35,409	-3.2%
Bradford County, PA	$20,577	20.2%	$36,917	12.9%
Huron County, OH	$22,720	17.9%	$35,699	15.0%
Jefferson County, PA	$21,782	21.6%	$36,258	17.9%
Jefferson County, WI	$24,988	27.2%	$36,082	10.9%
Kosciusko County, IN	$25,826	23.5%	$43,841	14.1%
Lawrence County, IN	$21,620	17.3%	$43,936	0.6%
Marion County, IL	$22,420	22.8%	$33,144	9.7%
Marshall County, IN	$23,314	21.6%	$33,938	19.1%
Montcalm County, MI	$17,184	13.1%	$36,121	7.9%
Noble County, IN	$23,095	19.1%	$34,773	16.2%
Seneca County, OH	$21,695	20.1%	$40,967	13.4%
Waupaca County, WI	$24,956	27.8%	$38,711	13.6%
Whiteside County, IL	$23,813	23.0%	$40,032	5.5%
U.S.	**$28,546**	**26.4%**	**$47,080**	**16.6%**

Source: REIS

FINDING: While 1999 per capita income in St. Joseph County was 1.7 percent greater than that of the comparison counties, the growth in the county's per capita income has fallen behind that of the comparison group from 1994 to 1999. However, the county's lackluster growth in per capital income is not due to its manufacturing sector. In fact, not only did the county's manufacturers pay higher earnings per worker in 1999, but the growth in per worker earnings has modestly outpaced that of the comparison set of counties.

The county's employment and income growth during the 1990s was not shared by all of its residents, unfortunately. As shown in ***Table 35***, the number of individuals struggling below the poverty level remained fairly constant during the 1990s, never falling below 11 percent. The lack of progress was also true in the comparison counties; although, on average, their poverty rates averaged around 10.4 percent. More troubling is the fact that the percentage of St. Joseph County children living in poverty never dropped below 16 percent in 1990s; a dismal percentage, though it is better than the national average. Not surprisingly, national research has clearly shown that poverty has a significant negative impact on educational achievement.

Table 35
Percent of People Living in Poverty

	% Persons Living in Poverty			% Children Under 18 Living in Poverty		
	1997	1993	1989	1997	1993	1989
St. Joseph County, Michigan	**11.5%**	**13.2%**	**11.1%**	**16.6%**	**19.7%**	**16.7%**
Average	**10.6%**	**11.1%**	**9.4%**	**13.5%**	**15.4%**	**14.0%**
Ashland County, Ohio	11.3%	10.2%	8.1%	11.5%	15.6%	17.2%
Bradford, Pennsylvania	13.3%	14.3%	13.2%	19.1%	20.2%	16.9%
Huron County, Ohio	9.5%	11.4%	8.8%	12.8%	16.5%	13.0%
Jefferson County, Pennsylvania	13.6%	14.3%	12.8%	19.0%	20.4%	18.3%
Jefferson County, Wisconsin	7.2%	6.5%	5.3%	6.9%	7.9%	8.0%
Kosciusko County, Indiana	6.6%	7.8%	6.0%	8.6%	10.5%	8.2%
Lawrence County, Indiana	9.7%	11.4%	9.4%	14.2%	16.2%	12.6%
Marion, Illinois	16.4%	15.8%	15.4%	23.0%	21.8%	22.3%
Marshall County, Indiana	7.5%	8.6%	7.3%	10.3%	11.4%	9.9%
Montcalm County, Michigan	15.3%	16.2%	13.3%	18.4%	22.4%	19.2%
Noble, Indiana	8.0%	8.5%	6.4%	9.1%	12.1%	11.6%
Seneca County, Ohio	10.8%	12.1%	9.6%	12.8%	16.6%	14.3%
Waupaca, Wisconsin	8.5%	8.7%	7.3%	10.2%	11.0%	10.1%
Whiteside County, Illinois	11.0%	10.0%	9.2%	13.6%	13.6%	14.7%
U.S.	**13.3%**	**15.1%**	**13.1%**	**19.9%**	**22.7%**	**18.3%**

Source: US Census Bureau Poverty Estimates.

FINDING: More than 16 percent of St. Joseph County children lived in poverty in 1997, compared to 13.5 percent, on average, in the comparison set of counties. Given that poverty has a significant negative impact on educational achievement, this finding raises concerns about the capacity to grow.

A look at personal bankruptcy filings reveals the same trend found with poverty statistics; St. Joseph County residents are falling behind at a slightly faster rate than residents in the comparison group of counties. Here the statistics are closer, however, with a rate of 4.56 per 1,000 residents versus an average rate of 4.14 for the comparison group (***Table 36***). More alarming is the rate of growth in personal bankruptcies per 1,000

residents; at 80 percent for St. Joseph and 71percent for the comparison group since 1995.

Table 36
Personal Bankruptcy Filing Rate (per 1,000 population)

	2000	1999	1998	1997	1996	1995
St. Joseph County, Michigan	**4.56**	**4.17**	**4.69**	**4.34**	**3.60**	**2.53**
Average	**4.14**	**4.07**	**4.30**	**4.23**	**3.42**	**2.42**
Ashland County, Ohio	4.34	3.79	2.83	3.09	3.56	2.22
Bradford County, Pennsylvania	2.05	2.45	2.42	2.12	1.38	0.93
Huron County, Ohio	4.16	4.49	4.25	4.50	3.89	2.52
Jefferson County, Pennsylvania	2.04	2.41	2.23	2.17	1.54	1.22
Jefferson County, Wisconsin	2.61	2.84	3.33	3.12	2.36	1.90
Kosciusko County, Indiana	5.69	5.03	5.03	4.81	3.87	3.10
Lawrence County, Indiana	6.75	7.74	8.08	7.32	6.38	4.27
Marion County, Illinois	6.00	5.31	6.87	7.98	6.38	3.22
Marshall County, Indiana	5.25	4.29	4.83	4.90	3.19	3.18
Montcalm County, Michigan	4.29	3.91	4.69	4.72	3.58	2.81
Noble County, Indiana	4.82	4.79	4.27	3.79	2.97	2.38
Seneca County, Ohio	2.94	2.86	3.02	3.19	2.26	1.65
Waupaca County, Wisconsin	2.99	2.58	2.77	3.36	2.88	1.69
Whiteside County, Illinois	3.98	4.43	5.52	4.21	3.70	2.84
US	4.43	4.70	5.17	5.04	4.24	3.33

Chapter 7 and Chapter 13 filings. Excludes business bankruptcy. Source: FDIC

FINDING: St. Joseph County and the comparison counties have both experienced an increase in the number of personal bankruptcy filings since 1995. While there are a variety of reasons a bankruptcy might occur, (i.e. job loss, business failure, misuse of credit), overall, it suggests a growing number of county residents are struggling financially.

Capacity Indicators

Workforce

The quality of an area's current and future workforce is a major determinant that impacts its capacity to grow. It was already shown that the education achievement of the county's existing workforce (those who were 25 years or older in 1990) was below par (see Table 10). The county's capacity for growth depends upon the resources being allocated to both K-12 education and its post-high school training.

Class size matters. Smaller classes allow teachers to be more responsive to the individual needs of students. As shown in ***Table 37***, the student-to-teacher ratio in St. Joseph County's K-12 schools has steadily improved from 19.4 in the 1993-94 school year to 16.5 in the 1998-99 school year. In the latest year of data, the county finally dipped below the average for the comparison group.

Table 37
Student to Teacher Ratio

County	1998-1999	1997-1998	1996-1997	1995-1996	1994-1995	1993-1994
St. Joseph County, Michigan	**16.5**	**17.5**	**18.1**	**18.2**	**n.a.**	**19.4**
Average	**17.0**	**17.2**	**17.5**	**16.7**	**17.0**	**17.2**
Ashland County, Ohio	17.7	16.4	16.1	16.2	16.6	16.2
Bradford, Pennsylvania	16.3	16.9	16.5	16.6	16.6	16.7
Huron County, Ohio	18.9	18.3	18.6	18.6	18.5	18.4
Jefferson County, Pennsylvania	16.3	17.1	17.2	17.5	17.8	18.1
Jefferson County, Wisconsin	14.8	14.9	15.1	15.3	15.4	14.9
Kosciusko County, Indiana	18.0	18.0	18.2	18.4	18.7	18.8
Lawrence County, Indiana	18.2	18.5	18.0	18.3	18.0	18.1
Marion, Illinois	14.8	16.2	19.1	14.0	14.2	14.9
Marshall County, Indiana	18.6	15.6	15.8	16.2	16.5	16.4
Montcalm County, Michigan	17.4	18.4	19.4	12.3	16.5	18.3
Noble, Indiana	18.2	18.5	18.5	19.1	18.9	18.7
Seneca County, Ohio	17.9	17.8	18.2	18.9	17.1	17.5
Waupaca, Wisconsin	15.2	15.7	16.0	16.4	16.2	16.0
Whiteside County, Illinois	15.5	18.0	18.6	16.5	16.9	17.3

Source: Dept. of Education, Common Core of Data

Nevertheless, the county's retention rate (the ratio of the school's senior class to the freshman class four years earlier) and its graduation rates are still lower than the average for the schools in the comparison counties. In the 1998-99 school year, the county's high school senior classes were 78.8 percent of their freshman class (4 years earlier) compared to 82.8 percent in the comparison counties (***Table 38***). Not surprisingly, the St. Joseph County schools reported a lower graduation rate than the comparison counties' schools as shown in ***Table 39.*** In the 1997-98 school year, the latest year where data are available for the St. Joseph County schools, the graduation rate

Table 38
9th to 12th Grade Retention Rates

	1998-1999	1997-1998	1996-1997	1995-1996
St. Joseph County, Michigan	**78.8%**	**80.6%**	**86.8%**	**72.6%**
Average	**82.8%**	**83.3%**	**83.5%**	**83.6%**
Ashland County, Ohio	91.3%	89.4%	89.9%	93.7%
Bradford, Pennsylvania	83.9%	106.8%	81.1%	82.6%
Huron County, Ohio	77.6%	60.9%	75.4%	76.3%
Jefferson County, Pennsylvania	76.5%	75.5%	81.5%	76.0%
Jefferson County, Wisconsin	89.6%	79.2%	87.3%	89.4%
Kosciusko County, Indiana	79.5%	81.0%	81.2%	86.6%
Lawrence County, Indiana	72.4%	68.3%	80.5%	79.2%
Marion, Illinois	88.5%	94.1%	90.1%	84.1%
Marshall County, Indiana	82.0%	84.9%	89.4%	89.8%
Montcalm County, Michigan	73.0%	73.5%	77.9%	77.6%
Noble, Indiana	71.6%	77.1%	79.2%	74.0%
Seneca County, Ohio	75.2%	77.3%	77.9%	n.a.
Waupaca, Wisconsin	98.7%	100.9%	77.4%	96.3%
Whiteside County, Illinois	99.0%	97.8%	100.3%	81.0%

Source: Dept. of Education, Common Core of Data

for the county's school was only slightly better than 75 percent, compared to nearly 89 percent in the comparison counties and nearly 83 percent for the state of Michigan.

Table 39
High School Graduation Rates

	1998-1999	1997-1998	1996-1997
St. Joseph County, Michigan	**n.a.**	**75.5%**	**80.5%**
Average	**88.5%**	**88.9%**	**86.8%**
Ashland County, Ohio	77.3%	94.0%	74.5%
Bradford County, Pennsylvania	96.4%	96.6%	95.5%
Huron County, Ohio	86.9%	84.6%	81.9%
Jefferson County, Pennsylvania	98.3%	98.3%	98.1%
Jefferson County, Wisconsin ****	n.a.	n.a.	n.a.
Kosciusko County, Indiana *	88.8%	87.4%	87.4%
Lawrence County, Indiana **	86.0%	81.0%	87.0%
Marion County, Illinois ***	n.a.	n.a.	n.a.
Marshall County, Indiana *	89.8%	93.9%	88.6%
Montcalm County, Michigan	n.a.	80.6%	80.8%
Noble County, Indiana *	89.9%	90.2%	89.0%
Seneca County, Ohio	82.8%	82.0%	84.8%
Waupaca County, Wisconsin ****	n.a.	n.a.	n.a.
Whiteside County, Illinois ***	n.a.	n.a.	n.a.

* Figures based on weighted average of in-county districts. Weight based on 12th grade enrollments.

** Does not include the North Lawrence District.

*** Illinois doe not publish local level graduation rates.

**** In Wisconsin, school attendance is compulsory until age 18. Dropout/graduation stats are not maintained

Source: State Departments of Education.

Many states including Michigan test their students on a regular basis in nearly every grade. Since most states have created their own tests, it is impossible to make direct comparisons of the performance of the county's schools. It is possible to compare how the counties' students performed relative to their individual state average, however, and this is shown in ***Table 40***. In the 1998-99 school year, the percentage of students passing the mid-elementary level math test (MEAP) in St. Joseph County was 2.5 percent below the state's average. On mid-elementary level science test, the county's success rate was 3.3 percent below the state's average. In contrast, the comparison group of counties, on average, exceeded their respective state scores in most years. This should, however, not be used to infer that children in St. Joseph County are less capable than those in comparison counties, only that there is room for improvement.

Table 40
Test Performance As A Percentage Above or Below State Average

	Mid-Elementary Level Math Test			Mid-Elementary Level Science Test		
	1998-1999	**1997-1998**	**1996-1997**	**1998-1999**	**1997-1998**	**1996-1997**
St. Joseph County, Michigan	-2.5%	-4.4%	-4.9%	-3.3%	-4.0%	-9.5%
Average	1.4%	0.8%	-1.3%	7.1%	-2.7%	4.8%
Ashland County, Ohio	3.6%	1.8%	4.6%	6.8%	10.8%	9.5%
Bradford, Pennsylvania *	-0.6%	0.5%	-2.3%	n.a.	n.a.	n.a.
Huron County, Ohio	-5.2%	-6.3%	-6.9%	-5.5%	4.8%	15.7%
Jefferson County, Pennsylvania *	2.5%	-1.6%	-1.5%	n.a.	n.a.	n.a.
Jefferson County, Wisconsin			n.a.	n.a.	n.a.	n.a.
Kosciusko County, Indiana	-4.5%	-5.5%	n.a.	n.a.	n.a.	n.a.
Lawrence County, Indiana	6.5%	15.8%	n.a.	n.a.	n.a.	n.a.
Marion, Illinois **	n.a.	2.0%	1.7%	n.a.	n.a.	n.a.
Marshall County, Indiana	7.1%	5.9%	n.a.	n.a.	n.a.	n.a.
Montcalm County, Michigan	-7.3%	-4.6%	-2.1%	-7.2%	-7.7%	-8.1%
Noble, Indiana	-4.1%	-2.1%	n.a.	n.a.	n.a.	n.a.
Seneca County, Ohio	10.7%	-6.3%	-6.9%	4.5%	-2.0%	1.9%
Waupaca, Wisconsin ***	7.1%	10.9%	n.a.	37.0%	-19.5%	n.a.
Whiteside County, Illinois **	n.a.	2.5%	3.0%	n.a.	n.a.	n.a.

Notes:

* Pennsylvania based on weighted average of PSSA 5th Grade Math scaled scores. No comparable Sci. test available.

** IL test data based on unweighted averages, due to unavailable testing numbers. No comparable Science test available.

*** Waupaca, WI based on unweighted average of scores. Clintonville, Iola, Manawa, and Marion districts were not included due to insufficient data.

Data Source: State Departments of Education.

FINDING: As measured by student-to-teacher ratio, schools in St. Joseph County are currently providing a solid learning environment for their K-12 students. Nevertheless, the county's education outcomes as measured by its retention rate, graduation rate or the performance of its mid-level elementary students relative to the state average are still below par when compared to student performance in the comparison counties. Although it is impossible to detect a direct correlation, one of the reasons for the county's weaker performance is that a higher proportion of its children are living below the poverty level.

Table 41
Glen Oaks Community College Programs of Study

Associate Degree Programs	Certificate Programs
Arts	Accounting
Business	Automotive Service
General Studies	Automotive Technician
Early Childhood Education	Computer Info Specialist
Science	Computer Information Systems
Engineering	Drafting
Applied Science in Business	Early Childhood Education
Applied Science in Engineering Technology	Electronics Technology
Applied Science in Nursing	Machine Tool
Applied Science in Technology	Management/Marketing
	Medical Office Assistant
	A-Plus Certification (computer)
Custom Training	Office Administrative Assistant
	Office Assistant
	Practical Nursing
The Business Development Center operates in cooperation with the Sturgis and Three Rivers Chambers of Commerce, and with local companies to create short courses to fulfill specific needs. Classes may be held on-site, or at GOCC, allowing employees to learn skills in their own environment on the equipment used in daily production.	Supervision
	Transfer Only Programs
	Business Transfer
	Specialty Programs & Training Centers
	UAW/AAM Skill Center
	Business Development Center
	Adventures in Life Long Learning (ALL)

Notes & Explaination of Terms: Associates Degrees are two year programs designed for transfer to a four year University, or entry into the workforce. Associate of Appled Science Degrees are two year programs designed specifically for entry into a career. Certificate programs are usually one year, and are designed to teach specific skills for career advancement or entry into a technical field. Source: GOCC website.

Of the 14 comparison counties, only five have a community college and/or technical school, and few can match the selection of course offerings or level of customized training that are available at Glen Oaks Community College. A summary list of the programs currently available at Glen Oaks is presented in ***Table 41*** and a description of the course offerings available in the comparison counties with full-scale colleges is shown in ***Table 42.*** Except for the Montcalm County and Kaskaskia Community Colleges, it is clear that Glen Oaks' course and program offerings match or surpass that of the other institutions. Moreover, nine of the comparison counties do not have a community college or technical school.

FINDING: Glen Oaks Community College puts St. Joseph County well ahead of the pack in terms of post-high school technical training. While it is possible that many of the comparison counties have access to training programs at institutions in neighboring counties, the same is true with St. Joseph County given the location of Western Michigan University in neighboring Kalamazoo County.

Table 42
Program Offerings at Comparison Area Community Colleges

Kaskaskia Community College - Marion County, IL

Accounting	Industrial Electricity
Administration of Justice	Industrial Electronics
Agriclture Business	Industrial Repair
Auto Collision Tech	Industrial Technology
Automotive Tech	Nail Tech
Aviation	Nursing
Business Management	Nursing Assistant
Certified Respiratory Specialist	Office Technology
Child Care	Physical Therapist Assistant
Computer Information Systems	Practical Nurse
Cosmotology	Radiologic Tech
Cosmotology Teaching Cert	Robotics
Dental Assisting	Teacher Aide
Medical Sonography	Total Quality Management
Drafting	Truck Driver Training
Electronics	Welding

Ivy Tech College at Warsaw - Kosciusko County, IN

Accounting	General Technical Studies
Business Administration	Industrial Tech - Machine Tool
Child Development	Medical Assistant
CNC Manufacturing	Office Administration
Computer Information Systems	Paralegal

Montcalm Community College - Montcalm County, MI

Accounting	Legal Information Systems
Business Administration	Medical Information Systems
Business Information Systems	Nursing
Cosmetology Management	Paralegal
Criminal Justice	Plastics Manufacturing
Corrections	Radiography
Drafting Technology	Small Business Management
Early Childhood Development	Art
Electronics Technology	Biological Development
Emergency Medical Tech	Language Arts
Executive Secretary	Physical Education
Food Service Technology	Physical Science
Industrial Technology	Pre-Elementary Education
Information Systems	Social Science

Source: Respective College web sites

Economic Development Activities and Capacity

According to the Growth Strategies Organization's (GSO) annual 2000 survey of local area economic development organizations, the typical rural economic developer:

- is an independent, non-profit entity (+50 percent),
- focuses on business attraction, retention and expansion much more than business formation,
- prefers manufacturing or agribusiness,
- relies on the state ED office (55 percent) or local utility (28 percent) for referrals,
- frequently offers low-cost financing to businesses (50 percent),
- is involved in the creation and/or operation of skill training programs.

Furthermore, the typical independent non-profit economic developer:

- serves a population of 25,000-50,000 (28 percent),
- has just one professional economic developer (44 percent),
- works with a budget between $100,000 and $250,000 (44 percent),
- had a budget increase for 2000 (63 percent),
- receives primary funding from the local government (48 percent) or business contributions (29 percent).

Rural organizations tend to reflect the problems unique to rural areas. They often face a shortage of resources for funding, yet must still offer strong incentives to compensate for uncompetitive factors, such as a limited or under-skilled existing workforce. Furthermore, the lack of infrastructure such as highways and cost effective telecommunications restricts rural economic development efforts to only attracting businesses in the manufacturing and agribusiness sectors, instead of the commercial, communications and distribution type facilities that on a national scale have produced faster job growth.

There are some distinct rural community advantages, however. According to the 2000 GSO survey, rural areas typically have competitive real estate pricing, little community opposition to expansion projects, and high quality K-12 educational programs to prepare future workers. The rural economic developer's focus on growing a manufacturing market has advantages also since the manufacturing industry still tends to create high-paying positions compared to the average services or retail trade occupations.

In our 14-county comparison area, economic development organizations with a countywide focus are a rarity, found only in Jefferson County, Pennsylvania and Marion County, Illinois. While most counties have at least one city-based economic developer, these positions are generally not comparable due to the dissimilar nature of their primary activities and funding.

Table 43
Comparison Group County-Level Economic Developers

County:	Jefferson County, PA
Org. Name:	Jefferson County Dept. of Development
Coverage Area:	Jefferson County Only
Primary Activities/Programs:	Assistance in expansion of existing industry New business recruitment & startup assistance - mainly manufacturing/industry
Corporate Organization:	County government based
Funding:	County funds, Fees and public & private grants
Budget:	$150,000 ($50k county budget, $100k avg. grant & fee funding)
Staff:	1 Full-time director, a part-time assistant and a secretary
Board:	None
Summary:	Locally-based one-person shop. Works with local companies and potential entrants to meet their specific needs, similar to the operations of the St. Joseph EDC.
County:	Marion County, IL
Org. Name:	Centralia Area Development Association
Coverage Area:	Centralia City and the surrounding area
Primary Activities/Programs:	Assistance in expansion of existing industry New business recruitment & startup assistance
Corporate Organization:	Independent
Funding:	Local Gov't (Centralia City, surrounding areas, state) and private
Budget:	$165,000
Staff:	1 Full Time Director + administrative assistant
Board:	9-member board includes business leaders, chamber members, and the Mayor of Centralia
Summary:	Locally-based one-person shop, working closely with the Chambers ED person. Works with local companies and potential entrants to meet their specific needs, similar to the operations of the St. Joseph EDC.

Source: Phone contact with respective Economic Development Directors. Some data also from related web sites.

Only two counties possess economic development organizations roughly comparable to the St. Joseph EDC (***Table 43***). Both are essentially one-person, independent operations with a mix of public and private funding. Their focus is on business retention, expansion, and attraction, with manufacturing being the primary target.

The Pennsylvania system of planning and development regions also provides economic development services on a large area basis. As shown in ***Table 44***, these multi-county organizations function somewhere between traditional state-level developers and county-level developers. They pass down leads to local organizations but also provide business support, particularly in areas not served by a municipal economic development organization. Also under their jurisdictions are community development, regional marketing and infrastructure planning activities, as well as selected government programs (such as welfare-to-work and WIC) not traditionally associated with economic development.

Table 44
Pennsylvania Regional Economic Developers

County:	Bradford County, PA and Jefferson County, PA
Org. Name:	Northern Tier and North Central Regional Planning & Development
Coverage Area:	Multi-county Planning & Development Districts
Primary Activities/Programs:	Economic Development (Assessment, site selection, program assistance) Community Development (Loans/Grants for local government & non-profits) Workforce Development Export Assistance (for Industry/Manufacturing) Business Loan Programs Procurement Assistance (Bid assistance for state, local & Fed. gov't contracts) TeamPA cooperative marketing for PA companies, by region
Corporate Organization:	Independent, public-private partnership
Funding:	Federal, state and local sources
Budget:	$6.5 million
Staff:	20-30 senior and administrative staff
Board:	All regions are governed by a board comprised of business executives, members of the state legislature, and the Governor of Pennsylvania.
Summary:	Two of ten regions covering all of Pennsylvania. These multi-task, multi-county organizations provide a variety of services, including economic development programs, workforce development assistance, and business loan assistance.

Source: Phone or email contactand data from related web sites.

In comparison to these selections, St. Joseph County's EDC has some distinct advantages. It is an independent effort with a countywide focus that has a fairly diverse funding base. At the same time, however, it operates on a fairly small budget ($134,000) and does not have a dedicated support staff.

When compared with the most similar entities, Centralia Area Development and the Jefferson County Department of Development, we can see that the core activities and resources for this size rural market are quite similar. At the core, all are one-person entities focused on retaining and attracting manufacturing jobs to the area through face-to-face informational contact, financial incentives, workforce development and overall business assistance.

FINDINGS: While it is difficult to measure the impact of the presence of an economic development corporation in St. Joseph County, it is clearly an advantage in the fact that it represents a business resource not commonly available in rural county areas. The organization, size, budget and focus of the St. Joseph County's EDC are comparable to the entities from our comparison group and the 2000 GSO Economic Development Organizations Survey, suggesting that it is appropriate in scope and scale for the rural market.

Property Development Capacity

The rural nature of St. Joseph County and the comparison group is generally an advantage when seeking land for new developments, though sometimes a disadvantage for those firms wishing to utilize a pre-existing facility. ***Table 45*** presents a very limited listing of available industrial properties in six of the comparison counties. Given that every building and property is unique in layout and services provided, very little can be generalized from this table, except that the properties listed in St. Joseph County are similar in price per square foot to those in the comparison counties.

Table 45
Currently Available Large Industrial Facilities

County	City/Township	Available Square Footage	Acres Included	Price Per Square Foot	List Price ($ 000's)
St. Joseph County, Michigan	**White Pigeon**	**27,000**	**6.6**	**$ 20.37**	**$ 550**
	Burr Oak	**51,000**	**10.0**	**$ 11.47**	**$ 585**
	Park Twp.	**38,000**	**47.0**	**$ 76.32**	**$ 2,900**
Huron County, Ohio	Norwalk	54,250	10.0	$ 20.28	$ 1,100
	Willard	135,400	not listed	$ 11.08	$ 1,500
Jefferson County, Wisconsin	Watertown	45,500	3.5	$ 30.77	$ 1,400
	Fort Atkinson	102,700	1.3	$ 9.74	$ 1,000
	Ixonia	29,500	2.0	$ 30.51	$ 900
Kosciusko County, Indiana	Warsaw	91,400	6.5	$ 13.13	$ 1,200
	Warsaw	40,000	14.9	$ 12.50	$ 500
	Warsaw	40,000	6.1	$ 15.00	$ 600
Marshall County, Indiana	Culver	275,000	62.0	$ 14.18	$ 3,900
	Plymouth	195,000	19.5	$ 17.95	$ 3,500
	Bourbon	73,800	5.8	$ 18.97	$ 1,400
	Bourbon	67,500	8.9	$ 17.78	$ 1,200
Montcalm County, Michigan	Belding	150,000	5.6	$ 10.67	$ 1,600
Noble County, Indiana	Kendalville	109,500	not listed	$ 17.35	$ 1,900
	Kendalville	260,000	6.0	$ 3.85	$ 1,000
	Albion	27,500	5.0	$ 25.45	$ 700

Sources: Loopnet.com listings, SJCARhomes.com, and other local area commercial realty sites as of July 7, 2001.

FINDING: St. Joseph County has ample properties for development. For firms interested in conversion of existing structures, pricing and availability is competitive with the comparison counties.

Quality of Life for Families

Since it has already been determined that most of St. Joseph County's future population will come from those born and raised in the area, it is important for mothers and their newborns be given the best possible environment. Although data related to birthing was limited for our comparison group, we can still see from ***Table 46*** that the trend in several family well-being factors has been negative over the past ten years. Conditions such as pre-term births and mothers smoking during pregnancy both have the

potential to hamper child development, and yet, are addressable through educational and nutritional programs.

Table 46
Trends in St. Joseph County Indicators of Well-Being in Children

		1999	1998	1997	1996	1995	1994	1993	1992	1991	1990
% Births to Teens	St. Joseph County	16.0%	12.9%	17.6%	14.7%	18.8%	16.6%	17.9%	15.4%	17.2%	16.9%
	Michigan	11.1%	11.6%	11.7%	12.2%	12.5%	12.6%	12.6%	13.0%	13.2%	13.5%
% of Teen Births to teens who were already mothers	St. Joseph County	19.4%	19.6%	20.7%	23.8%	13.1%	21.4%	26.0%	28.2%	31.8%	23.2%
	Michigan	21.0%	21.3%	21.5%	21.3%	20.4%	22.5%	24.5%	26.3%	25.9%	24.8%
% Births to mothers with less than a 12th grade education	St. Joseph County	27.4%	24.3%	26.8%	23.7%	27.8%	26.0%	26.8%	25.5%	26.8%	29.3%
	Michigan	17.0%	17.5%	17.5%	17.8%	18.3%	18.5%	19.6%	19.8%	20.0%	19.9%
% Births to mothers who smoked during pregnancy	St. Joseph County	23.7%	25.2%	23.8%	25.0%	24.6%	23.5%	18.7%	20.1%	26.3%	21.3%
	Michigan	15.6%	17.0%	17.6%	17.6%	18.3%	18.6%	19.9%	21.2%	22.3%	22.6%
% low-birthweight (less than 5.5lbs)	St. Joseph County	7.2%	7.2%	6.4%	6.5%	9.1%	7.9%	6.8%	6.3%	6.9%	6.6%
	Michigan	8.0%	7.8%	7.7%	7.7%	7.7%	7.8%	7.6%	7.5%	7.8%	7.6%
% Preterm births (less than 37 weeks)	St. Joseph County	10.8%	10.9%	9.2%	9.4%	10.7%	9.8%	9.6%	8.9%	11.4%	8.6%
	Michigan	10.8%	11.5%	11.3%	10.8%	10.9%	11.2%	11.2%	10.8%	11.2%	10.7%

Source: michiganschildren.org Analysis of data from Kids Count publications.

Also alarming is the high percentage of births to mothers with less than a 12th grade education. This only reconfirms the data previously discussed from Table 10 regarding St. Joseph's lower-than-average levels of educational attainment in relation to the comparison counties and the nation.

FINDING: It cannot be overstated that conditions such as poverty, poor health, and lack of education can seriously hamper the capabilities of future generations. St. Joseph County has not shown the trends toward improvement necessary to remain competitive in these areas.

Quality of Life for Visitors and Residents

Regarding tourism activity and its potential, ***Table 47*** lists the major tourism attractions and events in St. Joseph County and the comparison counties. As with the partial listing of industrial properties, very little can be gleamed from this table except that all of the counties offer unique attractions.

Table 47
Sample Local Tourism Events and Activities

Area	Attraction, Event, Festival or other Tourist Draw
St. Joseph County, Michigan	Abbot's (Colon) Magic Festival, Rocky River & Intertribal Lodge Gathering
Ashland County, Ohio	Balloon Fest, Mohican Pow-Wow
Bradford, Pennsylvania	The Fish Float, Mountain Bike Race
Huron County, Ohio	Seneca Caves, Lyme Village (historic settlement)
Jefferson County, Pennsylvania	Punxsutawney home of the groundhog
Jefferson County, Wisconsin	Antique Corn Boil, Jefferson Co. Speedway
Kosciusko County, Indiana	Biblical Gardens, Wagon Wheel Concert Series (better-known country acts)
Lawrence County, Indiana	1800's pioneer village, Persimmon Festival, Race Car Museum
Marion, Illinois	Balloon Fest, "Days of Our Lives" Festival(soap-opera)
Marshall County, Indiana	Blueberry Festival
Montcalm County, Michigan	Potato Festival
Noble, Indiana	Onion Days
Seneca County, Ohio	Fostoria Glass & Heritage Festival
Waupaca, Wisconsin	The Great Cessna Fly-In, Strawberry Fest
Whiteside County, Illinois	Dutch Days, Marina on Mississippi river

Source: Local Tourism Bureaus, Chambers of Commerce and Visitors Bureau information.

Note: Not a comprehensive list. Every community surveyed has some form of festival, classic car show, antique market/craft show, county fair, and state or county park. Only large, "feature" events or attractions that might have the potential to draw from outside the county were selected.

FINDING: St. Joseph County offers entertainment and tourism options on par with the comparison group. However, it currently lacks a unique "draw" to spur any tourism-related growth.

Fiscal Health of County Government

Finally, since county government is a critical player when it comes to economic development, its fiscal health is also important. Here it is difficult to measure success, as there is no magic number that distinguishes between a county that is healthy and one that is overtaxing or struggling to maintain county programs.

In ***Table 48,*** days of unrestricted fund balance has been calculated as a measure of time that the city could have survived without income, at an averaged rate of daily expenditure. Essentially, it is a measure of the unbudgeted annual balance of funds to the county government's annual expenditures. This money is important because it has not been pre-assigned to a specific activity of government, and thus is relatively open for new programs, infrastructure improvements, or the providing of continuous services in case of an emergency (i.e. snowstorm, natural disaster, chemical spill).

Table 48
Days of Unrestricted General Fund Balance

	2000	1999	1998
St. Joseph County, Michigan	**58.6**	**89.1**	**95.3**
Average	**86.9**	**107.6**	**95.26**
Ashland County, Ohio	n.a.	181.4	153.6
Bradford County, Pennsylvania	n.a.	n.a.	n.a.
Huron County, Ohio	129.2	105.4	102.1
Jefferson County, Pennsylvania	70.0	80.3	45.8
Jefferson County, Wisconsin	172.5	167.7	108.1
Kosciusko County, Indiana	n.a.	n.a.	n.a.
Lawrence County, Indiana	n.a.	n.a.	n.a.
Marion County, Illinois	71.6	65.4	122.3
Marshall County, Indiana	n.a.	n.a.	n.a.
Montcalm County, Michigan	48.1	48.7	46.9
Noble County, Indiana	n.a.	n.a.	n.a.
Seneca County, Ohio	30.1	38.8	37.0
Waupaca County, Wisconsin	n.a.	105.9	115.3
Whiteside County, Illinois	n.a.	174.8	126.3

Core Data Source: Individual county financial reports.

FINDING: The financial reserves of St. Joseph County Government have been dropping relative to the comparison counties. It is unknown whether the trend toward a smaller balance is indicative of tighter management, increased expenditures, or decreased revenues.

Conclusions

This report offers a comparison analysis of the economic conditions and performance of St. Joseph County, Michigan to 14 similar counties in the Great Lakes region. The major findings and recommendations that can be derived from the data collected and analyzed in this report are as follows

1. St. Joseph County faces the same challenges as other similar rural areas. Rural areas, in general, share a very similar set of strengths and challenges that are ingrained in their environmental setting. Most share slow employment growth due to being highly concentrated in manufacturing and agriculture activities. Their workforces are, on average, less educated than in urban areas, and they experience only modest population gains due to in-migration.

2. The economic future of the county rests heavily on the future development of U.S. 131. According to *Area Development Magazine's* annual national survey of site selection consultants and managers, the availability of a limited-access highway is consistently at the top of the list of the key attributes businesses expect in an expansion site. Moreover, limited-access highways make the area more attractive to residents who are willing to commute in order to enjoy the rural setting the county has to offer.

3. In striving to become a more attractive location to potential residents, a careful examination of the quality of the county's K-12 schools is warranted. The performance of the county's public schools has been slightly below that of the comparison counties. However, the real challenge for the county's public schools is to match the performance and reputation of their counterparts in the competing residential areas of Van Buren, Allegan and rural Kalamazoo County.

4. Glen Oaks Community College and the St. Joseph County Economic Development Corporation provide the county with a stronger economic development capacity than most of the other comparison counties. Efforts should be made to enhance the capacity of both. Turning to the St. Joseph County Economic Development Corporation, the findings of this report suggest that a business visitation program directed toward the county's small-to-medium manufacturers should be seriously considered.

5. Finally, to support a healthy farming community, efforts should be made to develop non-farm employment opportunities for farm operators. Farm and non-farm economic development efforts do not conflict but, in fact, complement each other.

In the final analysis, the economic success of St. Joseph County depends upon its ability to be both a workroom and a bedroom community. Fortunately, these are not conflicting goals. In order for the county to maintain its manufacturing base, economic

development efforts must be focused on insuring that the county offers a world class site for production. Glen Oak Community College as well as the location of Western Michigan University in neighboring Kalamazoo County provides key education and training components. Year after year, the Upjohn Institute's annual survey of businesses in St. Joseph County reports that existing businesses view Glen Oaks as one of the major strengths of the county.

For the county to become an attractive bedroom community it must successfully compete with the similar counties of Allegan, Barry, Branch and Van Buren as well as the rural townships and villages of Kalamazoo County. In this arena, few assets are as important as the quality of the county's schools.

Appendix

This appendix contains descriptions of the data series and sources used in the St. Joseph County Benchmarking Report.

Table 1, Page 2. This table shows county populations used in selecting counties comparable in size to St. Joseph County. **Source:** 2000 Census.

Table 2, Page 3. Manufacturing employment by place of work is shown as a percentage of total employment, to evaluate the concentration of manufacturing employment in potential comparison counties. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (1999 REIS data).

Table 3, Page 4. Similar to Table 6, this table examines farming employment concentration in potential comparison counties. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (1999 REIS data).

Table 4, Page 5. The employment-to-population ratio is a good measure of the general economic "nature" of an area. Counties with a low employment-to-population ratio usually tend to have a larger than normal older or youth population, while those with a higher ratio will tend to be more prosperous job centers with a greater percentage of residents in their prime earning years (roughly ages 30 to 55). For accuracy, both REIS employment numbers and BEA 1999 population numbers were used. **Source** The Bureau of Economic Analysis' Regional Economic Information System (1999 REIS data).

Table 5, Page 6. This table summarizes general population and economic characteristics of St. Joseph and the 14 counties selected for comparison. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (REIS data) and the 2000 U.S. Census.

Table 6, Page 6. Also taken from the REIS data series, this table provides a measure of economic growth in each of the 15 counties. **Source** The Bureau of Economic Analysis' Regional Economic Information System (1999 REIS data).

Table 7, Page 7. Examining population by age grouping provides some insight into the "character" of a given county. In this case, the demographic

data suggests that St. Joseph County is less able to retain their younger population. **Source:** 1990 and 2000 Census.

Table 8, Page 8. Although people outside of the ages of 18-64 are often in the labor force, this age span typically represents the years from high school graduation to retirement. The bigger the percentage of a county's total population falling between these ages, the larger the potential workforce to fill labor demands. **Source:** 2000 census.

Table 9, Page 8. This table provides a breakdown of general race categories as a percent of the total population. **Source:** 2000 Census.

Table 10, Page 9. Educational attainment is an important measure of an areas ability to attract high wage jobs, support strong schools, and avoid the trappings of poverty. Unfortunately, at time of publication only 1990 data was available. Year 2000 information on educational attainment should be available through the "Sample Survey (STF-3) " release in 2002. **Source:** 1990 Census.

Table 11, Page 10. Employment by place of work measures the total number of jobs in the county, while employment by place of residence measures the number of people in the county who have employment somewhere, either inside or outside of the county. St. Joseph and the comparison counties have more employed residents than jobs, while most urban counties such as Kalamazoo, provide an excess of jobs to commuters from surrounding counties. **Source:** Labor Market Information Departments for Michigan, Indiana, Illinois, Ohio, Pennsylvania and Wisconsin.

Table 12, Page 10. Net commuting income is a measure of the amount of income brought into the county by residents who hold jobs outside the county. This figure was also calculated as a percent of total income, to show the degree to which each county relies on employment opportunities in neighboring counties. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (REIS data).

Table 13, Page 11. The U.S. Department of Agriculture uses a complex array of factors to judge the quality of an area's natural surroundings, and rates them against other areas across the nation. For most people, natural amenities are a matter of personal taste, with some amenities being more popular than others, but none being a universal favorite. This region rates poorly primarily due to the high humidity of the summers, and the severity and duration of the winter season. **Source:** The U.S. Department of Agriculture,

Economic Research Service. *Natural Amenities Scale for U.S. Counties, September 1999.*

Table 14, Page 12. Each year the National Association of State Development Agencies completes a survey of state level economic development expenditures. Shown are total 1999 expenditures along with the respondents' estimates of the percentage of these dollars spent on five general categories. It is important to consider these activities since they can directly impact the local level economic development capabilities of an area. **Source:** National Association of State Development Agencies, 1999 State Economic Development Survey.

Table 15, Page 12. State taxation rates can have an impact on what kinds of businesses an area can attract. Unfortunately, they are frequently changing, difficult to understand, and outside of our control. **Source:** Commerce Clearing House. State Tax Handbook, 2001.

Table 16, Page 13. The labor market conditions shown in this table are some of the most popular indicators of an economy's strength or weakness. Unemployment Rate is a measure of the percentage of people who do not have a job, and are actively seeking and able to accept new employment. Participation Rate in this case measures the percentage of people between 18 to 64 years of age, and are either currently employed or seeking employment (unemployed). **Source:** Unemployment and labor force data from the respective state's labor market information centers; population data from the 1990 and 2000 Census.

Table 17, Page14. Table 17 provides per capita income and poverty statistics as a measure of the overall economic conditions for the county's residents. These provide insight to the standard of living typical of the area. **Source:** Census Bureau 1997 Poverty Estimates The Bureau of Economic Analysis' Regional Economic Information System (1999 REIS data).

Table 18, Page 15. Manufacturing is a dominant rural employer, making wages in these jobs a strong determinant of the county's overall economic health. **Source:** *This table has been revised from the version presented on September 27, 2001.* Total Earnings Per Worker now reflects data from 1999 County Business Patterns, instead of the Bureau of Economic Analysis.

Table 19, Page 16. Employment growth is a key indicator of future economic performance. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (1994-1999 REIS data).

Table 20, Page 17. Just considering net employment growth doesn't tell the entire story of an area's economic strength. The Harris Industrial Directories provide data on individual firms in an area, that allows insight into the underlying job churning occurring in each county. **Source:** HarrisInfo Industrial Directories, 1996 and 2000.

Table 21, Page 18. The growth rate for manufacturing firms differs by employment size. Smaller firms tend to grow faster. **Source:** HarrisInfo Industrial Directories, 1996 and 2000.

Table 22, Page 19. The total number of jobs created is the most important factor in keeping the county's residents employed. **Source:** HarrisInfo Industrial Directories, 1996 and 2000.

Table 23, Page 19. The percent of all manufacturing employment tied to a single firm is an indicator of the degree to which a community is dependent to that particular company. Independence and diversity are key to surviving future economic downturns. **Source:** HarrisInfo Industrial Directories, 2000.

Table 24, Page 21. The shrinking percentage of farm operators farming as a principal occupation is an indicator of the importance of other employment sectors to support agriculture. **Source:** The U.S. Department of Agriculture's Census of Agriculture, 1997, 1992, and 1987.

Table 25, Page 21. Working off the farm indicates a need for additional income. **Source:** The U.S. Department of Agriculture's Census of Agriculture, 1997, 1992, and 1987.

Table 26, Page 21. The market value of agricultural products per farm shows the economic output of an areas farmers. **Source:** The U.S. Department of Agriculture's Census of Agriculture, 1997, 1992, and 1987.

Table 27, Page 21. Average sales value per acre of cropland suggests differences in efficiency and crop-type in each county. **Source:** The U.S. Department of Agriculture's Census of Agriculture, 1997, 1992, and 1987.

Table 28, Page 22. Since no data exists to specify a distinct tourist industry, two categories, "Arts, Entertainment & Recreation" and "Accommodations & Food Service" were examined. These categories contain businesses such as restaurants, hotels, art galleries and theatres that thrive on tourism dollars, and would contain an abnormally high number of establishments per measure of population if tourism was strong in the county. Higher than

average wages could also act as a secondary indicator, if the demand for tourism related employment was high. **Source:** 1999 County Business Patterns and 1999 Census Population Estimates.

Table 29, Page 23. Another measure selected to measure tourism activity is sales in the accommodations & food service category per person. A higher than average number suggests that more of this income may be coming from outside the county. **Source:** Census Bureau, 1997 Economic Census and 2000 Census.

Table 30, Page 24. The percent of total county income represented by earnings from the Amusement and Recreation category indicates the degree to which a given county is dependent on these potentially tourist-related dollars. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (1994-1999 REIS data).

Table 31, Page 25. Population growth occurs through several methods, in-county births, attraction of migrants, and retention of residents. The average annual growth rate serves as a measure of the county's abilities in all three areas. **Source:** 1990 and 2000 Census.

Table 32, Page 26. Migration is measured by the number of households moving in or out of the county during a given time period. Compiled by the Internal Revenue Service, tax form filing addresses are used to track and estimate the moving patterns of related households. **Source:** Internal Revenue Service Migration Data, 1993-2000.

Table 33, Page 26. The ability to attract higher income residents is advantageous to a county, and typically represents an area's conversion to a suburban, commuter community. In this table, IRS data is again used to measure the net income of households moving into the area. **Source:** Internal Revenue Service Migration Data, 1993-2000.

Table 34, Page 27. This table presents the growth rates of both per capita income and manufacturing earnings. Maintaining healthy growth in both is essential to the economic future of the county. **Source:** The Bureau of Economic Analysis' Regional Economic Information System (1994-1999 REIS data).

Table 35, Page 28. High levels of poverty are strongly correlated with almost every condition an area might wish to avoid. Increased crime, poor schools, and an inadequate workforce are all conditions tied to poverty, which could hamper the county's future growth. **Source:** Census Bureau Poverty Estimates 1997, 1993, 1989.

Table 36, Page 29. Personal bankruptcy filings are another indicator of the economic health of county residents. Source: The Federal Deposit Insurance Corporation (FDIC).

Table 37, Page 30. The student-to-teacher ratio serves as one measure of public school quality. Studies have shown that most children function better in a smaller classroom environment and benefit from more student-teacher interaction. **Source:** U.S. Department of Education, Common Core of Data.

Table 38, Page 30. Retention rate is a comparison between the size of a schools 9^{th} grade enrollment, to that of its 12^{th} grade enrollment four years later. It does not take into account the fact that some students may drop out before completing their senior year or that some students may graduate from high school in a period longer or shorter than four years. **Source:** U.S. Department of Education, Common Core of Data.

Table 39, Page 31. High School Graduation rate is calculated by each school districts own methodology, and reflects their general ability to retain students all the way to graduation. **Source:** Respective states' Departments of Education.

Table 40, Page 32. Each state has its own version of standardized testing to evaluate performance in core areas such as math, science, and reading comprehension that serve as indicators of school performance within the state. Unfortunately, these tests are so dissimilar as to make cross-state comparisons impossible. In Table 34, county composite scores from elementary level tests in math and science have been calculated and compared to the respective state averages. Although helpful, these figures must be analyzed with extreme caution, as state averages do not necessarily equate to competence levels, nor do percentages above or below state average represent the same scale in each state. Perhaps the only firm conclusion that can be reached regarding the scores of St. Joseph County is that there is room for improvement. **Source:** Respective states' Departments of Education.

Table 41, Page 33. This table lists the program offerings of Glen Oaks Community College. **Source:** Glen Oaks Community College, Beverly Andrews, Admissions Director. Also www.glenoaks.cc.mi.us

Table 42, Page 34. Program offerings are listed from three of the comparison counties' community colleges/tech schools that were deemed most comparable to St. Joseph County's Glen Oaks facilities. **Source:**

Respective college's web sites: montcalm.cc.mi.us, kc.cc.il.us, www.ivy.tec.in.us/warsaw

Table 43, Page 36. Details of the only two economic development organizations judged to be appropriate for comparison to the St. Joseph Economic Development Corporation are listed here in Table 43. The rarity of similar county-level entities among the comparison group affirms that this is a distinct advantage for St. Joseph. **Source:** Information was gathered through respective web sites and telephone interview with the directors of both the Jefferson County Department of Development and the Centralia Area Development Association conducted during August, 2001.

Table 44, Page 37. Details on the unique economic development efforts found in Pennsylvania are listed primarily for informational purposes. **Source:** Email contact and information gathered from respective web sites, www.northerntier.org and www.ncentral.com

Table 45, Page 38. Business attraction requires that an area have land and facilities available at reasonable price and in sufficient quantity to meet demand. Information from recent commercial real estate listings are listed in Table 45 as a sample of the range of pricing of select large industrial properties. **Source:** Active industrial real estate listings as of July 2001 from loopnet.com and sjcarhomes.com.

Table 46, Page 39. A variety of factors effecting the health and capabilities of future county residents are shown in Table 46. Although related comparison county data is not available, it is important to examine the nine-year trend in St. Joseph County. The lack of a trend towards improvement indicates that the county's future residents may have a difficult time succeeding. **Source:** michiganschildren.org

Table 47, Page 40. A sample listing of festivals and other potential tourist draws is given. **Source:** Respective counties' local Tourism Bureau, Chamber of Commerce and/or Visitor's Information site.

Table 48, Page 41. The fiscal health of a county government is important because of its role in infrastructure creation, taxation, and general county maintenance. Days of Unrestricted General Fund Balance have been calculated using the sum of annual expenditures and negative dollar fund transfers, divided by 365, to equal the average daily cost of operating the county government. This provides a standardized measure of the financial "excess" each county maintains. **Source:** County Government financial reports from every county where available, for the years 2000, 1999, 1998.