



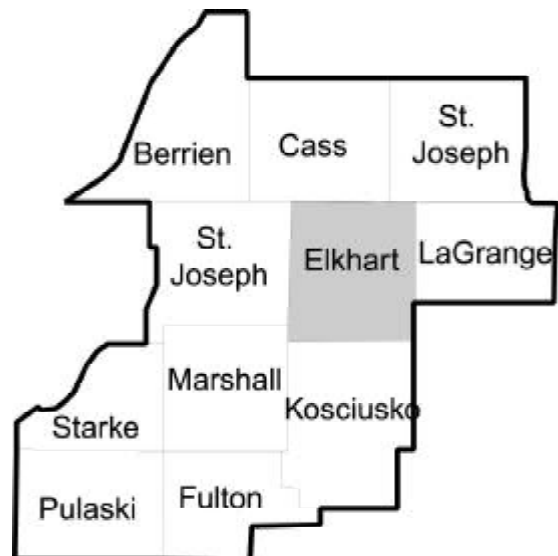
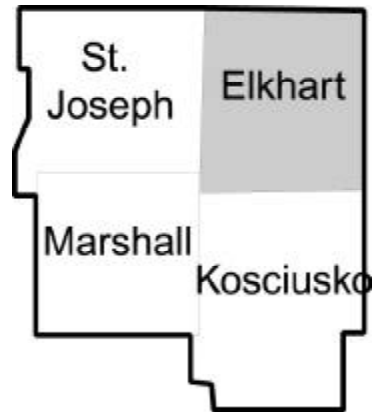
Demographic Information

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Location and Study Area

Elkhart County is located in northern Indiana, along the Indiana-Michigan state line. Elkhart County is considered a Metropolitan Statistical Area (MSA) by the US Bureau of the Census, and is listed as the Elkhart-Goshen MSA. The county also belongs to a few regions that will be used for comparative purposes in this report. Some data related to state workforce development are presented in terms of the Workforce Investment Act Region 2. This region includes Elkhart, Kosciusko, Marshall, and St. Joseph counties in Indiana. Other data will be presented in terms of the Bureau of Economic Analysis Region 65, a region that more accurately reflects the commuting and market forces of which Elkhart County is a part. BEA Region 65 includes Elkhart, Fulton, Kosciusko, LaGrange, Marshall, Pulaski, St. Joseph, and Starke counties in Indiana and Berrien, Cass, and St. Joseph counties in Michigan.



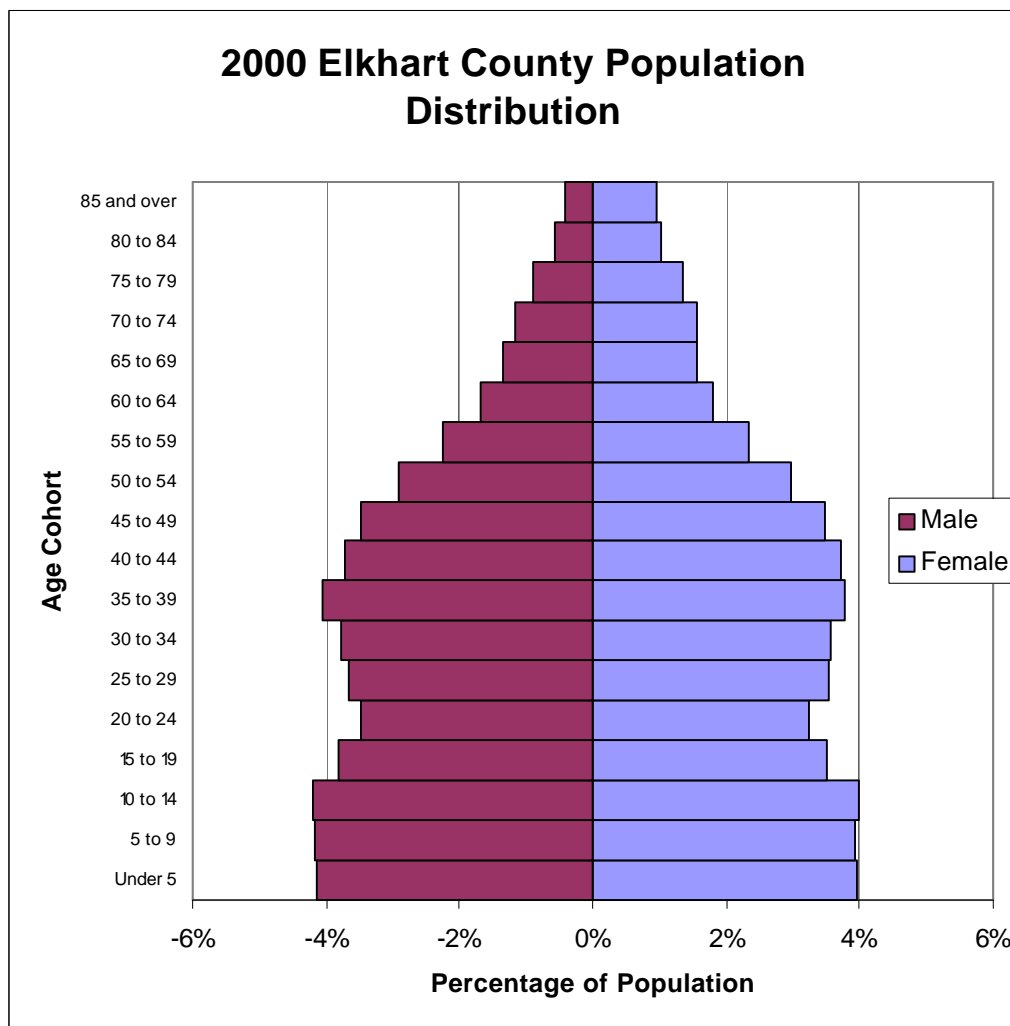
Source: Center for Economic and Community Development

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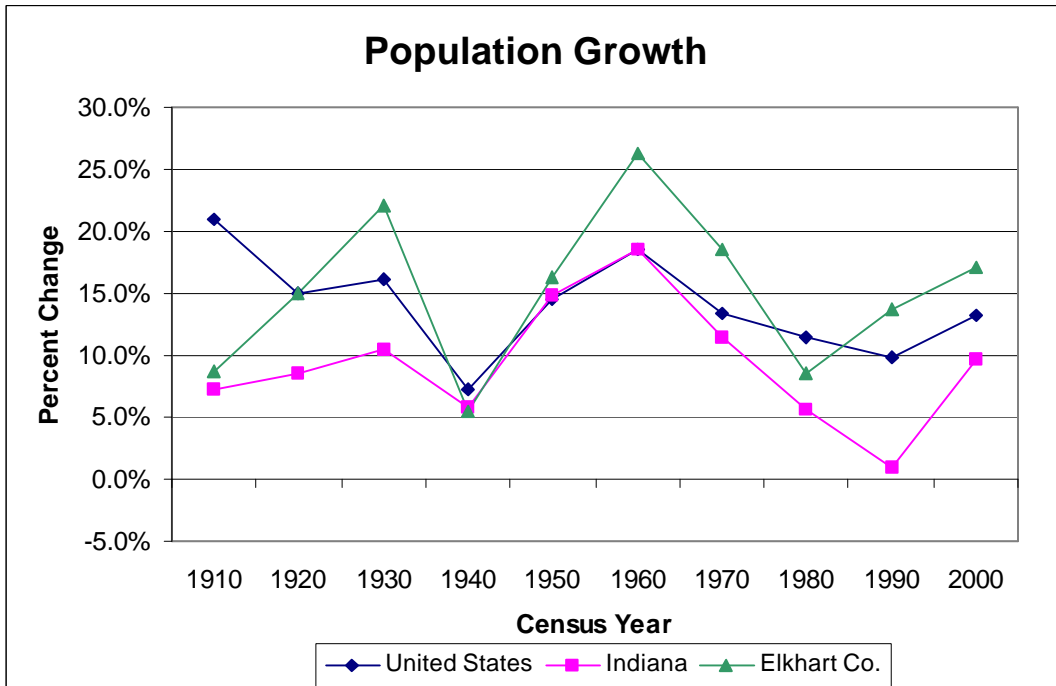
Population

For the most part, Elkhart County population growth consistently outpaced the growth of the state and nation during the 20th century. Decennial increases hit a high of 26.4 percent between 1950 and 1960 and were more than double the state with an increase of 17.0 percent between 1990 and 2000. Of the population increase during the 1990s, natural increase due to births accounted for 54.6 of the population increase. The remainder was due to migration of individuals into the county.

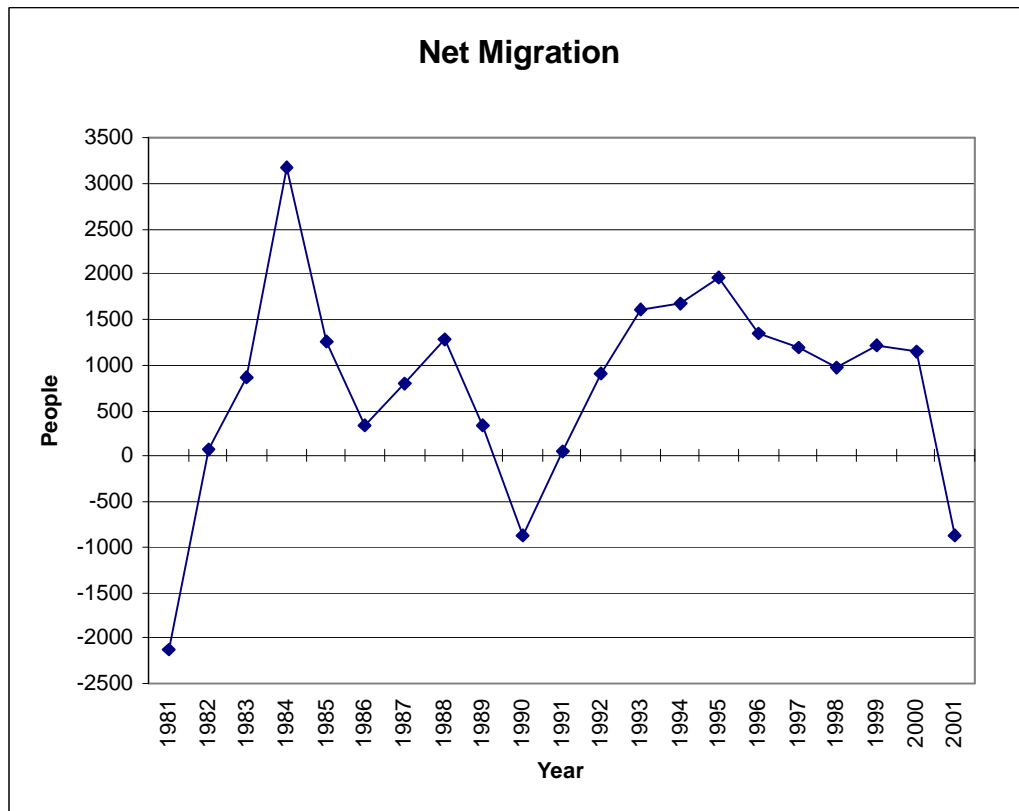
As of the 2000 Census, 20.8 percent of the population were of school age (5 to 18) and 60.3 percent were of workforce age (18 to 65). 10.9 percent of the population was over 65 years of age. This was a slight increase from the 8.5 percent level of 1990. In 2000, 8.1 percent of the population was under five years of age. This was a decrease from the 11.2 percent level in 1990. This population shift indicates a slight aging of the population and the potential for a slow in the growth rate of the county.



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Source: Population Estimates, Bureau of the Census, US Department of Commerce

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Population Projections

Methodology

The cohort-survival method of population projection is an accounting system for keeping track of birth, death, and migration trends by cohort (demographic age group) in an effort to deduce a future population based upon current demographic trends. Components used within the cohort-survival model include:

- Population at present (2000) and past (1990)
- Single year death rates
- Fertility
- Migration (inferred)

The main premise of the model says that the population of an age cohort at a future time will equal the population at the initial time period plus the birth rate minus the death rate plus net migration.

The model makes the following assumptions:

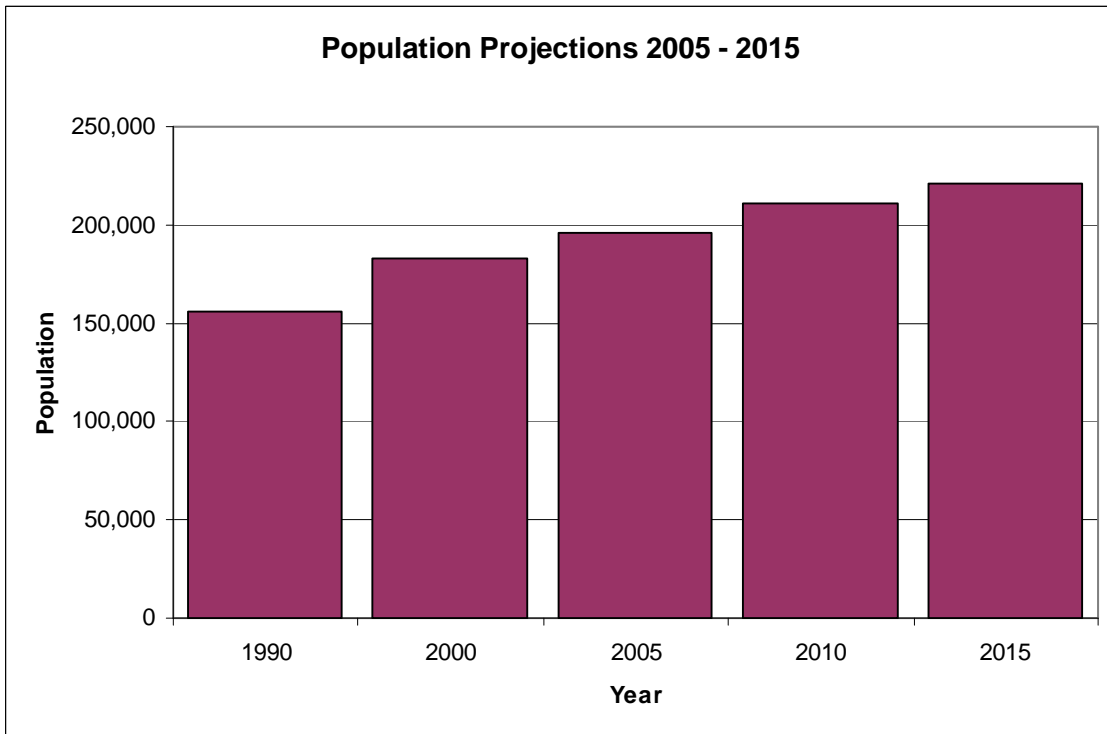
- Past death rates remain constant
- Past birth rates remain constant
- Migration rates by cohort remain constant
- Cohort-specific birth and death rates don't vary much by race

Because the model is based upon present trends, any substantial changes in migration or survival due to such changes as plant closures or openings or natural disaster could significantly affect the long term population projection. Therefore, there is declining accuracy the further the population is projected. Most projections within the first 5-10 years are considered fairly accurate, but become more of a general estimate the further projected from the original base year.

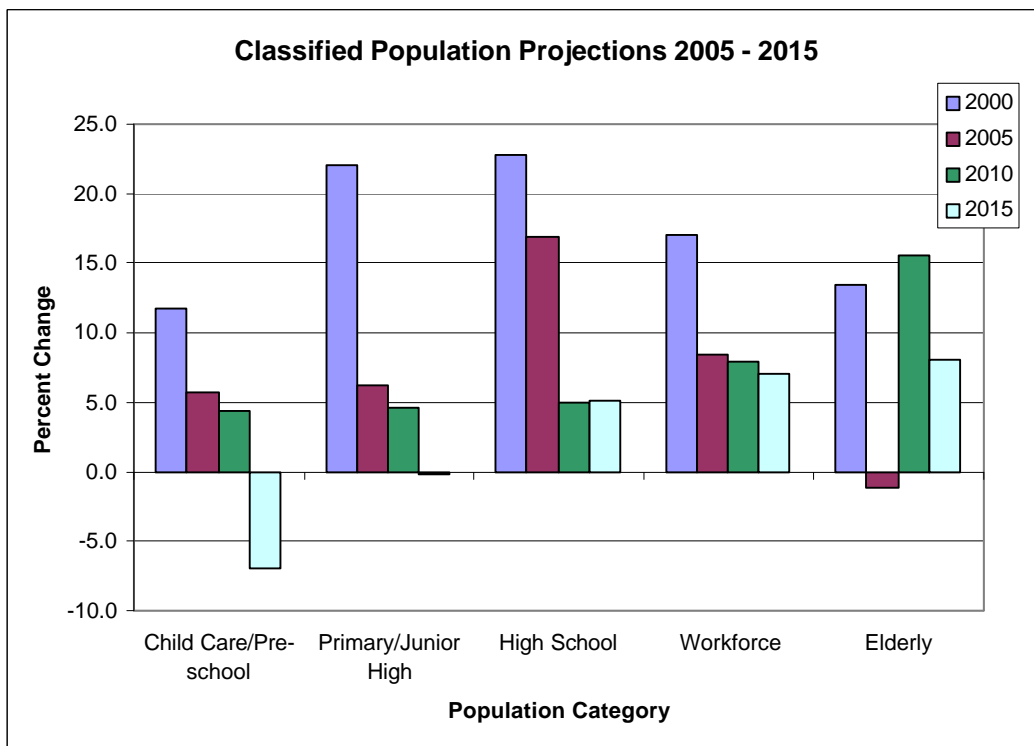
Results

According to the 2000 Census, Elkhart County showed a relatively high growth rate of 17.0 percent. This momentum is not expected to continue over the long term. Aging of the population and decline in birthrates have indicated stabilization and eventual decline in the county's growth rate. From 2000 – 2010 the population is expected to grow by 15.4 percent and projections show this slowing will continue through 2015.

When examining growth by age cohort, there is strong indication the population will continue to age as the childcare/pre-school population continues to decrease. At the same time in-migration and entry of a larger present day young cohort into the school age and workforce populations will keep that section of the population stable for some time to come.



Source: Hudson Institute

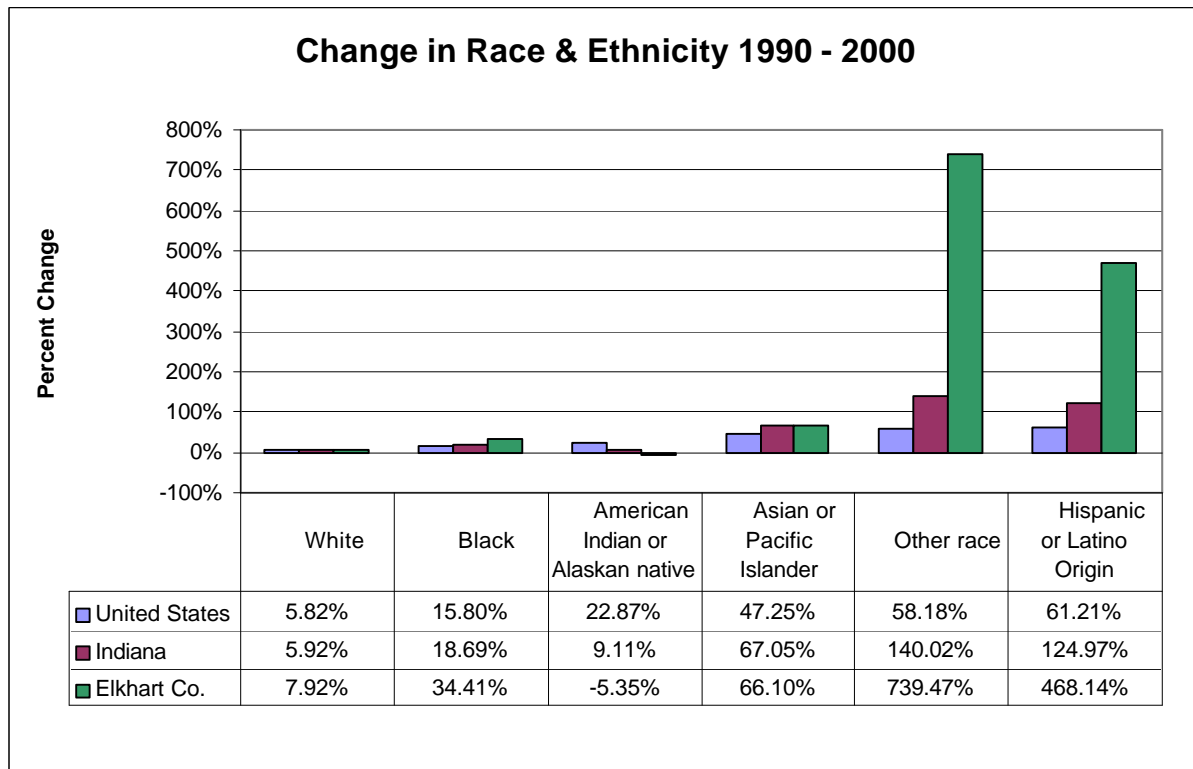


Source: Hudson Institute

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Race & Ethnicity

According to the 2000 Census, Elkhart County has become more diverse over the past ten years. 93.7 percent of residents identified as white in 1990. As of 2000, 86.4 identified as white. Although most racial distributions remained the same from 1990 to 2000, those identifying as other race increased from less than one percent in 1990 to over five percent in 2000. Those of Hispanic or Latino origin grew by over 468 percent from 2,869 persons representing 1.8 percent of the population in 1990 to 16,300 persons representing 8.9 percent of the population in 2000. This concentration is over two and a half times that of the state, although it is less than the national average.



	Change from 1990 to 2000					
	United States		Indiana		Elkhart Co.	
	number change	% change	number change	% change	number change	% change
Total Population	32,712,033	13.15%	536,326	9.67%	26,593	17.03%
White	11,633,562	5.82%	297,426	5.92%	11,589	7.92%
Black	4,727,666	15.80%	80,312	18.69%	2,445	34.41%
American Indian or Alaskan native	460,813	22.87%	1,321	9.11%	(28)	-5.35%
Asian or Pacific Islander	3,414,847	47.25%	24,536	67.05%	700	66.10%
Other race	5,648,917	58.18%	57,059	140.02%	8,637	739.47%
Hispanic or Latino Origin	13,405,729	61.21%	119,173	124.97%	13,431	468.14%

Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Personal Income

Elkhart County had a greater share of total personal income coming from gross earnings than did the region, state, or nation in 1999. Nearly 97 percent of personal income came from gross earnings.

Elkhart County has a large commuting adjustment because gross earnings are calculated by place of work, but many of the employees in Elkhart County live outside the county. The adjustment for commuting actually reflects the loss of income in the county because workers who come into the county take their earnings to another county to spend. Please read the commuting patterns section of this report for commuting details.

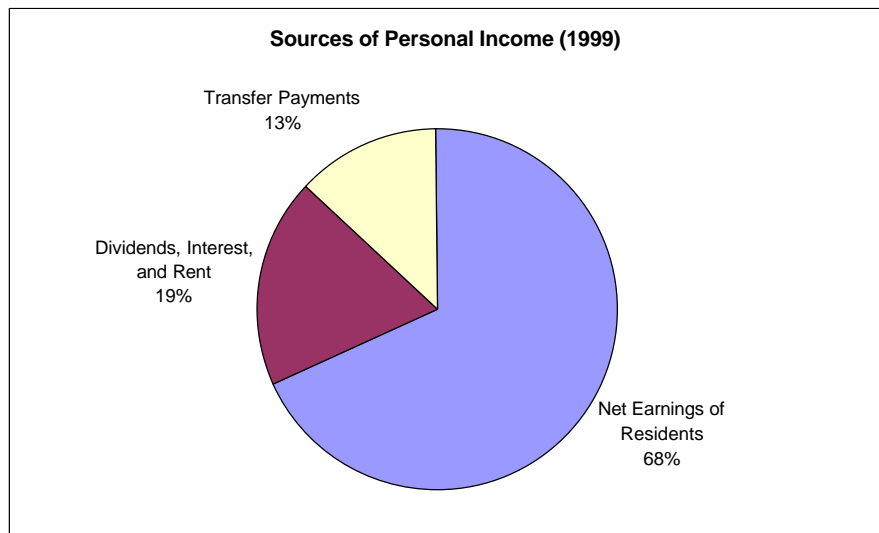
Net earnings of residents is still a higher percentage of personal income in Elkhart County (70.4 percent) than the region (67.6 percent), state (68.6 percent), or nation (68 percent) even after adjustments are made for personal contributions to SSI and for commuting. Elkhart County residents received fewer transfer payments in 1999 than the region, state, or nation. This would explain why a higher percentage of personal income is from earnings.

Transfer payments include retirement and disability benefits, medical payments, income maintenance, unemployment insurance, Veteran's benefits, and other payments to individuals from government.

In terms of personal income growth, the county experienced growth above the state and regional average from 1989 to 1999. The county experienced 32 percent growth in real personal income during that period. Nationally, growth in personal income was somewhat higher at 33.3 percent.

Elkhart County experienced less growth in dividends, interest, and rent than the state or nation from 1989 to 1999. This could indicate that less is being invested in financial vehicles that earn dividends or interest. It could also indicate slower growth in revenue from rental properties.

Per capita income in Elkhart County was \$26,360 in 1999. This was slightly above the state average of \$26,157, but lower than the national per capita income of \$28,546. Elkhart County and the region experienced less growth in per capita personal income from 1989 to 1999 than did the state or nation. Indiana's per capita income in 1999 was higher than Kentucky and North Carolina, but lower than Michigan, Illinois, Ohio, and Wisconsin.



Source: Regional Economic Information System, Bureau of Economic Analysis, US Department of Commerce

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Analysis of Area Personal Income, Population, and Per Capita Income									
A. Personal Income Profiles 1989									
(Constant 1999 \$)									
	United States		Indiana		BEA Economic Area 65		Elkhart County		
	(\$000s)	(%)	(\$000s)	(%)	(\$000s)	(%)	(\$000s)	(%)	
Gross Earnings by Place of Work	4,224,894,244	72.1	84,831,995	71.6	12,840,115	72.0	3,364,481	96.8	
Adjustments to Earnings									
Personal Contributions to SSI	-244,224,284	-4.2	-5,076,738	-4.3	-797,869	-4.5	-214,508	-6.2	
Commuting Adjustment	-849,427	0.0	1,810,382	1.5	31,356	0.2	-708,939	-20.4	
Net Earnings of Residents	3,979,820,533	67.9	81,565,639	68.8	12,073,602	67.7	2,441,034	70.2	
Unearned Income									
Dividends, Interest, and Rent	1,191,072,948	20.3	22,724,046	19.2	3,544,661	19.9	713,785	20.5	
Total Transfer Payments	691,212,125	11.8	14,207,766	12.0	2,213,283	12.4	321,710	9.3	
Government payments to individuals	649,586,373	11.1	13,244,239	11.2	2,061,817	11.6	294,499	8.5	
Ret. & disab. insurance benefit payments	314,069,173	5.4	7,477,980	6.3	1,195,729	6.7	187,063	5.4	
Medical payments	211,553,333	3.6	4,136,152	3.5	571,356	3.2	77,216	2.2	
Income maintenance benefit payments	72,327,927	1.2	873,167	0.7	172,665	1.0	13,101	0.4	
Unemployment insurance benefit payer	18,518,528	0.3	167,199	0.1	50,097	0.3	6,312	0.2	
Veterans benefit payments	22,021,135	0.4	371,145	0.3	46,385	0.3	7,356	0.2	
Fed educ. & trng. asst. pay. (excl. vets)	9,630,249	0.2	210,810	0.2	24,486	0.1	3,166	0.1	
Other payments to individuals	1,466,029	0.0	7,786	0.0	1,099	0.0	285	0.0	
TOTAL PERSONAL INCOME	5,862,105,606	100.0	118,497,451	100.0	17,831,545	100.0	3,476,529	100.0	
PER CAPITA PERSONAL INCOME	23,751		21,453		20,661		22,313		

B. Personal Income Profiles 1999									
(Constant 1999 \$)									
	United States		Indiana		BEA Economic Area 65		Elkhart County		
	(\$000s)	(%)	(\$000s)	(%)	(\$000s)	(%)	(\$000s)	(%)	
Gross Earnings by Place of Work	5,630,581,000	72.3	110,528,659	71.1	16,456,371	72.4	4,448,207	96.6	
Adjustments to Earnings									
Personal Contributions to SSI	-337,942,000	-4.3	-7,035,826	-4.5	-1,072,887	-4.7	-297,627	-6.5	
Commuting Adjustment	-1,021,000	0.0	3,092,260	2.0	-18,211	-0.1	-908,255	-19.7	
Net Earnings of Residents	5,291,618,000	68.0	106,585,093	68.6	15,365,273	67.6	3,242,325	70.4	
Dividends, Interest, and Rent	1,476,316,000	19.0	28,862,356	18.6	4,233,057	18.6	862,631	18.7	
Transfer Payments	1,016,203,000	13.1	20,000,999	12.9	3,116,525	13.7	499,599	10.9	
Government payments to individuals	964,173,000	12.4	18,844,225	12.1	2,935,485	12.9	465,627	10.1	
Ret. & disab. insurance benefit payments	402,844,000	5.2	9,235,902	5.9	1,464,575	6.4	244,436	5.3	
Medical payments	399,060,000	5.1	7,253,901	4.7	1,104,250	4.9	169,652	3.7	
Income maintenance benefit payments	104,137,000	1.3	1,468,787	0.9	246,543	1.1	33,773	0.7	
Unemployment insurance benefit payer	20,765,000	0.3	265,603	0.2	48,047	0.2	7,170	0.2	
Veterans benefit payments	24,076,000	0.3	368,987	0.2	44,830	0.2	6,660	0.1	
Fed educ. & trng. asst. pay. (excl. vets)	11,264,000	0.1	239,314	0.2	25,061	0.1	3,476	0.1	
Other payments to individuals	2,027,000	0.0	11,731	0.0	2,179	0.0	460	0.0	
TOTAL PERSONAL INCOME	7,784,137,000	100.0	155,448,448	100.0	22,714,855	100.0	4,604,555	100.0	
PER CAPITA PERSONAL INCOME	28,546		26,157		24,392		26,360		



C. 1989 - 1999 Percentage Change in Personal Income by Component				
	United States	Indiana	BEA Economic Area 65	Elkhart County
Gross Earnings by Place of Work	33.3	30.3	28.2	32.2
Adjustments to Earnings				
Personal Contributions to SSI	38.4	38.6	34.5	38.7
Commuting Adjustment	20.2	70.8	-158.1	28.1
Net Earnings of Residents	33.0	30.7	27.3	32.8
Unearned Income				
Dividends, Interest, and Rent	23.9	27.0	19.4	20.9
Transfer Payments	47.0	40.8	40.8	55.3
Government payments to individuals	48.4	42.3	42.4	58.1
Ret. & disab. insurance benefit payments	28.3	23.5	22.5	30.7
Medical payments	88.6	75.4	93.3	119.7
Income maintenance benefit payments	44.0	68.2	42.8	157.8
Unemployment insurance benefit payments	12.1	58.9	-4.1	13.6
Veterans benefit payments	9.3	-0.6	-3.4	-9.5
Fed educ. & trng. asst. pay. (excl. vets)	17.0	13.5	2.3	9.8
Other payments to individuals	38.3	50.7	98.3	
TOTAL PERSONAL INCOME	32.8	31.2	27.4	32.4
PER CAPITA PERSONAL INCOME	20.2	21.9	18.1	18.1

D. 1969, 1979, 1989, 1999 Per Capita Personal Income by State					
(Constant \$1999)					
	1969	1979	1989	1999	Percent Change 1969 to 1999
Indiana	\$14,545	\$18,523	\$21,453	\$26,157	79.8%
Michigan	\$16,233	\$20,387	\$23,380	\$27,854	71.6%
Illinois	\$17,051	\$21,526	\$25,117	\$30,301	77.7%
Kentucky	\$11,635	\$16,056	\$18,680	\$22,682	94.9%
Ohio	\$15,406	\$19,441	\$22,803	\$26,753	73.6%
Wisconsin	\$14,690	\$19,504	\$22,130	\$26,869	82.9%
North Carolina	\$11,948	\$15,680	\$21,158	\$25,302	111.8%
E. Per Capita Personal Income as a Percent of State and Nation					
	1969	1979	1989	1999	
Elkhart County as a Percent of Indiana	114.5%	101.7%	104.0%	100.8%	
Elkhart County as a Percent of the United States	110.5%	97.1%	93.9%	92.3%	
BEA Region 65 as a share of the United States	99.3%	92.1%	87.0%	85.4%	
Indiana as a Percent of the United States	96.6%	95.5%	90.3%	91.6%	

Source: U.S. Department of Commerce, Bureau of Economic Analysis, Regional Economic Information System. Figures are in constant 1999 dollars, adjusted using the Consumer Expenditure Survey.

Source: Regional Economic Information System, Bureau of Economic Analysis, US Department of Commerce

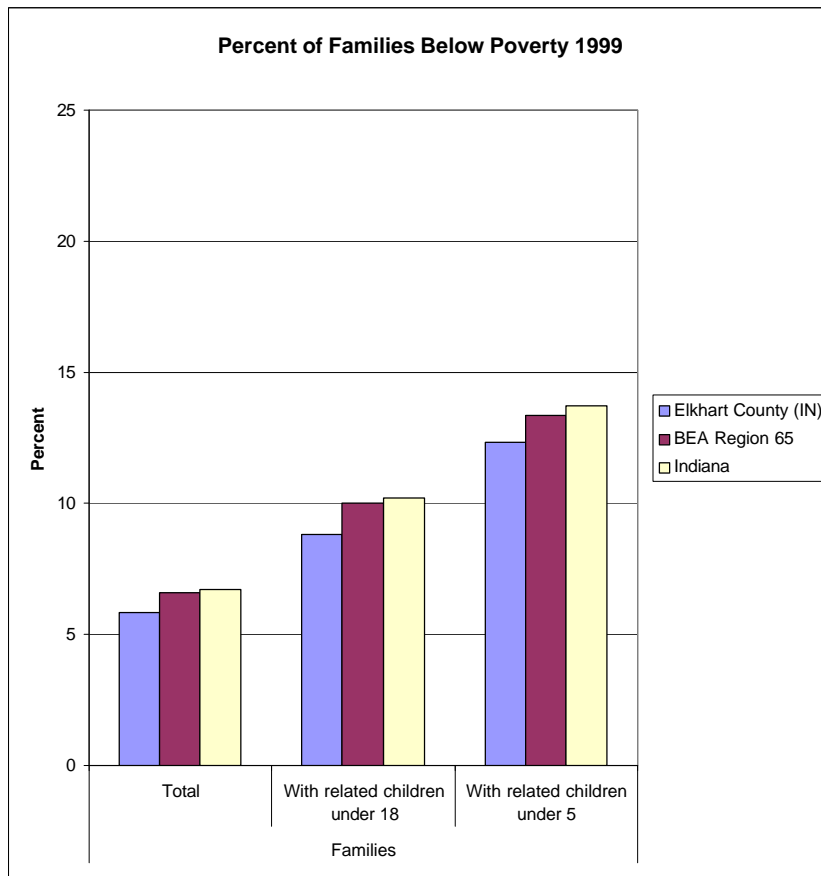
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Poverty

Poverty is another issue facing communities. Elkhart County's percentage of people in poverty is below the state and regional average. Poverty among families in the region tends to be concentrated in the Michigan counties and Starke County, Indiana. Elkhart County ranks 55th out of 92 Indiana counties in the percentage of families living in poverty. Poverty status for a family of four, with two related children under 18 living at home, is defined as having a family income below \$16,895.

Elkhart County has approximately the same percentage of families in poverty headed by female householders as the state and BEA region. National totals from the 2000 Census of Population and Housing are not yet available.

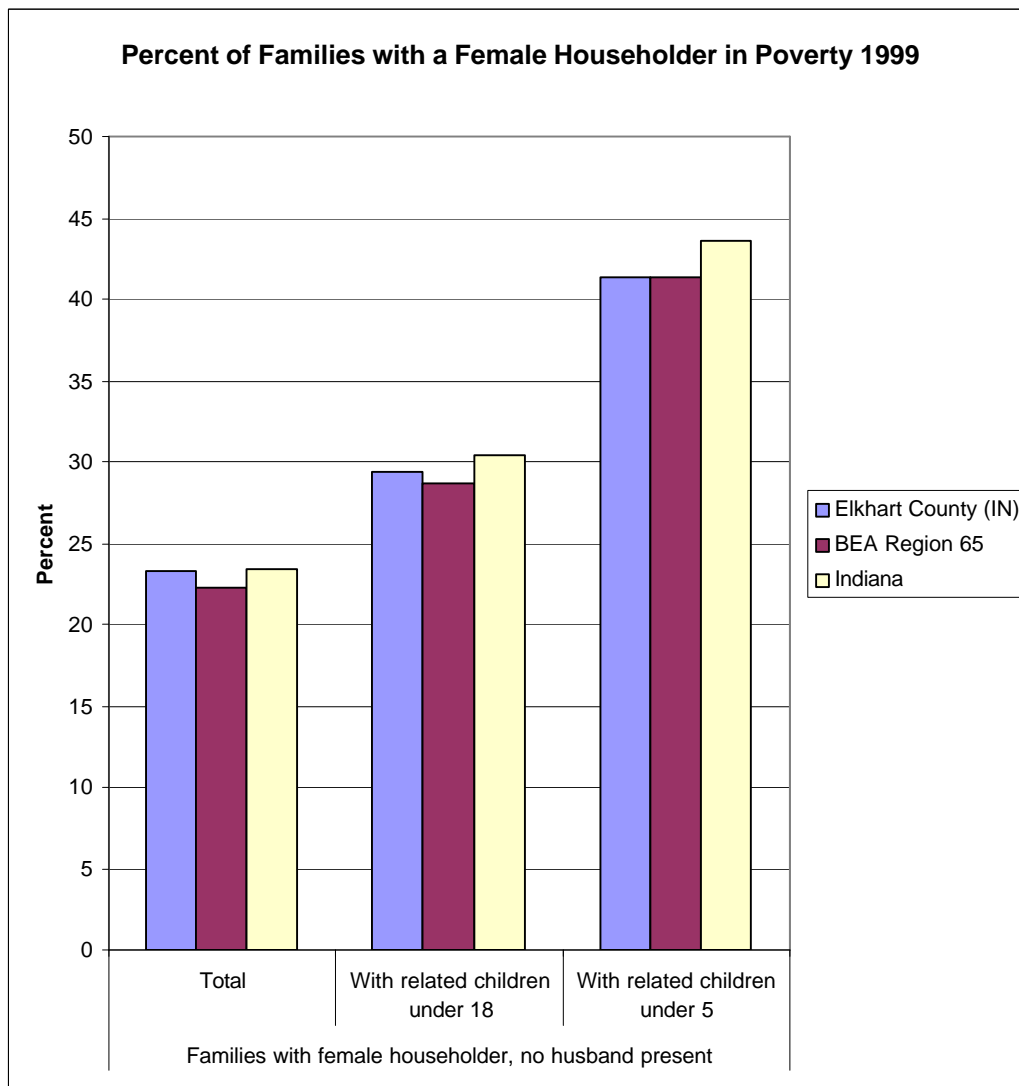
The county has the lowest percentage of individuals over 65 living alone in poverty in the region. Starke County, Indiana has the highest percentage in the region. Elkhart County ranks 64th of 92 Indiana counties in the percentage of individuals over age 65 living in poverty. For an individual over age 65, poverty is defined as having an income below \$7,990. Indiana counties in the region tend to have lower poverty rates than the Michigan counties in the region for individuals over 65.



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

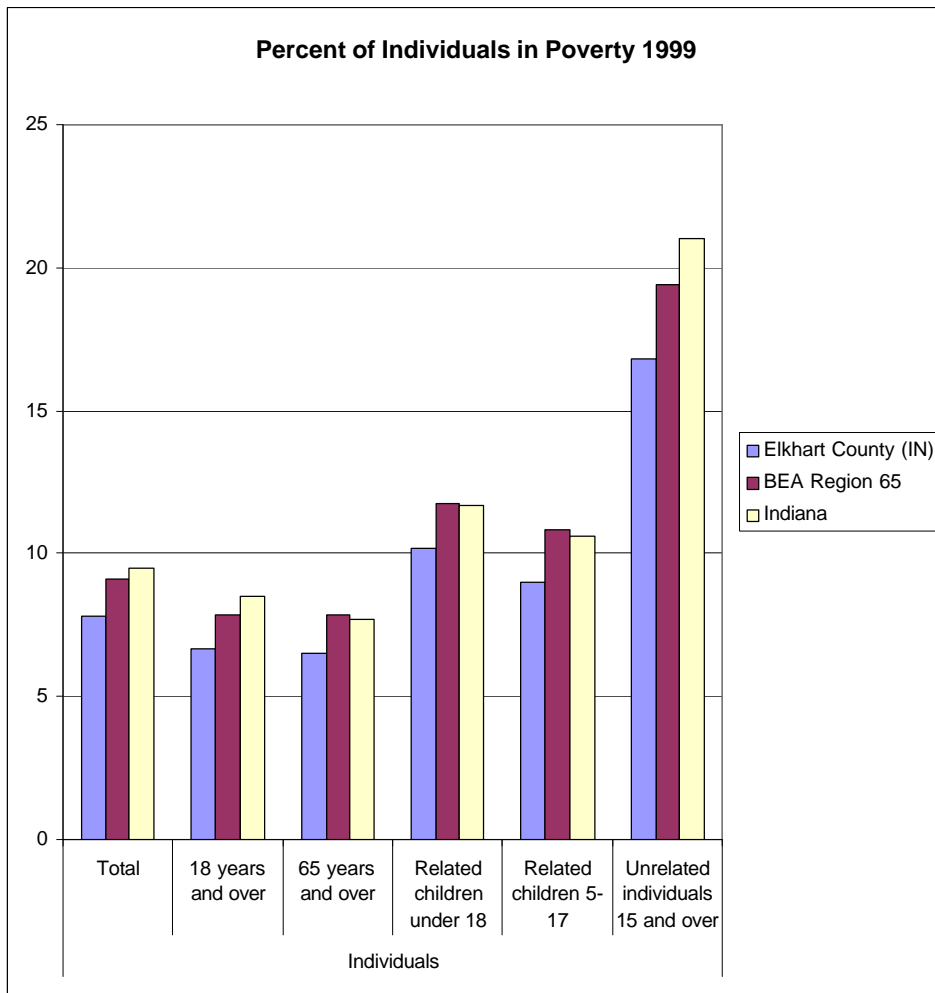


The percentage of households headed by females living in poverty is about the same for the county and the state at 23 percent. This is slightly higher than the percentage for the BEA region, which is just above 22 percent. Elkhart County (29.4 percent) has a smaller percentage of families with children under eighteen years old headed by females living in poverty than the state average (30.4 percent). The percentage of female headed households living in poverty with children under age five is much higher, with more than 41 percent of families living in poverty being headed by females with children under age five in Elkhart County and over 43 percent statewide.



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



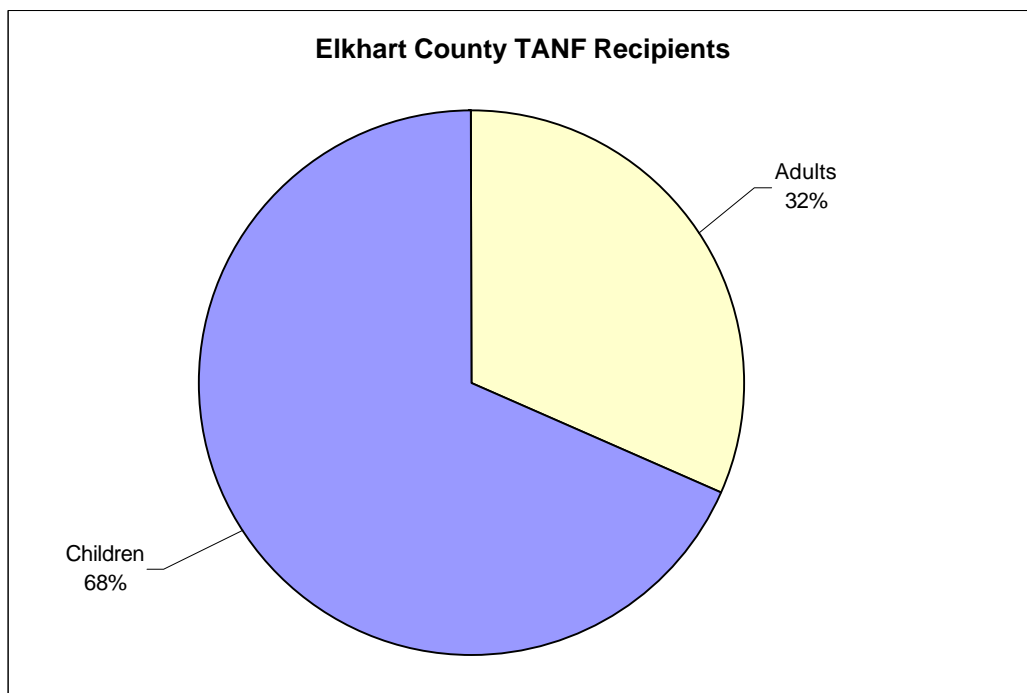
Welfare

The State of Indiana has programs in place to assist families and individuals living in poverty. TANF (Temporary Assistance to Needy Families) is a program that provides cash assistance to children under age 18 who are deprived of financial support of a parent by death, absence from the home, unemployment, or a physical or mental incapacity. A family may not possess assets valued in excess of \$1,000 at the time of application, a house (of residence) is not considered an asset for eligibility purposes.

There are 1,588 families (approximately 3.3 percent of families) in Elkhart County receiving TANF through the regular program. This figure includes 3,014 children and 1,405 adults. Additionally, 310 adults and 358 children receiving TANF through the unemployed parent program. Elkhart County accounts for the second largest share of TANF recipients among counties in the Workforce Investment Act Region 2. St. Joseph County (IN) accounts for the largest share.

Another form of assistance, the Food Stamp Program, is designed to raise the nutritional level of low-income households by supplementing their available food purchasing dollars with food stamp coupons. To qualify, applicants must meet both non-financial and financial requirements. Non-financial requirements include state residency, citizenship/alien status, work registration and cooperation with the IMPACT Program. Financial criteria include income and asset limits.

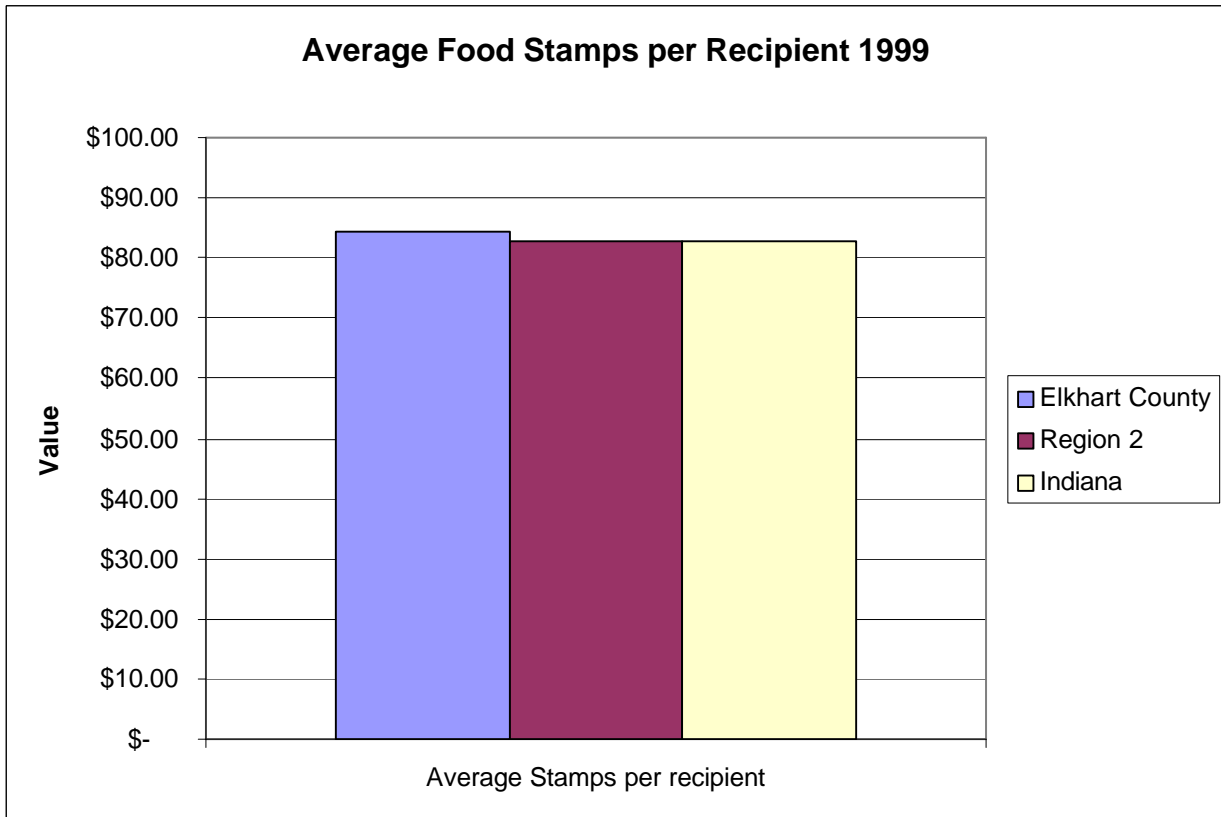
Indiana Manpower and Comprehensive Training (IMPACT) provides services to help recipients of Food Stamps and TANF achieve economic self-sufficiency through education, training, job search, and job placement activities.



Source: Indiana Family and Social Services Administration

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Elkhart County has the second largest value of food stamps issued among the Indiana counties in the workforce investment region. Those counties are Elkhart, Kosciusko, Marshall, and St. Joseph. The average value of stamps per household receiving stamps in Elkhart County is \$213.12, higher than the state average of \$198.83 per month.



Source: Indiana Family and Social Services Administration



Crime

Crime statistics are reported by the local police departments to the US Department of Justice on a voluntary basis. The departments in Elkhart County that reported crime statistics are the Elkhart County Sheriff's Department, the Elkhart Police Department, and the Goshen Police Department.

There is no guarantee of comparability of the figures between departments due to differences in definitions and reporting practices. 1999 is the last year for which data is available.

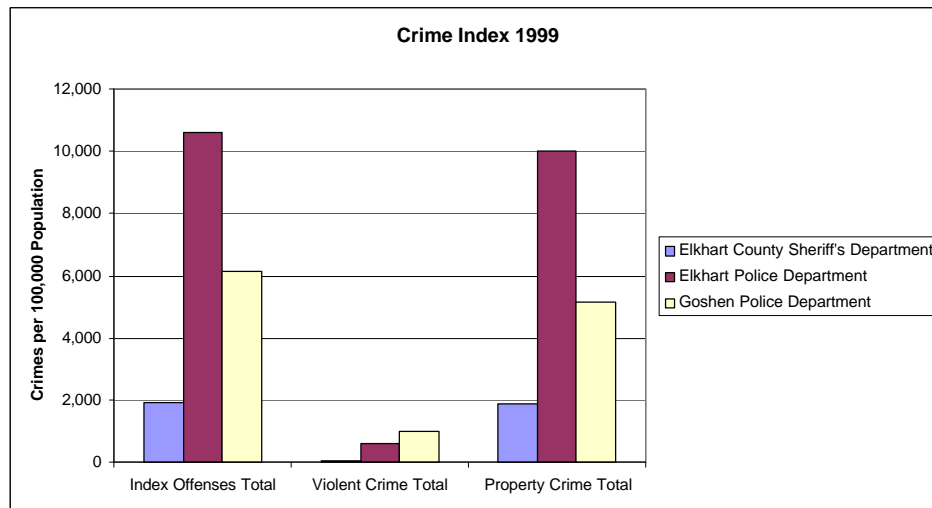
In the Elkhart County Sheriff's Department jurisdiction 98 percent of the crimes committed were property crimes. 55 percent of the property crimes were larcenies/thefts; 34 percent were burglaries; and, eight percent were motor vehicle thefts. 47 percent of the violent crimes committed were robberies.

The number of murder and manslaughter cases in the Sheriff's jurisdiction has increased since 1985, rising from fewer than two per year to between three and five per year in the late 1990s. Forcible rapes peaked in the early nineties, but returned to approximately eight per year in the late nineties. Aggravated assaults dropped precipitously between 1997 and 1998.

In the Elkhart Police Department jurisdiction, 94.5 percent of the crimes reported were property crimes. Larceny/theft accounted for 69.6 percent of property crimes in 1999. Robbery accounted for 62 percent of violent crimes in that year. Robbery and aggravated assault have been increasing since 1985.

In Elkhart, there has been a 73 percent increase in motor vehicle theft since 1985, compared to a 43.3 percent increase in overall crime.

In the Goshen Police Department jurisdiction 16.4 percent of crimes reported were violent crimes. 94 percent of the violent crimes were aggravated assaults. 84 percent of property crimes were larcenies/thefts. Violent crime has increased nearly twelve fold since 1985 and violent crime as a percent of total crime has increased to 86 times the number in 1985. Aggravated assaults are the fastest growing crime in Goshen.



Source: Bureau of Justice Statistics, U.S. Department of Justice

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Government Structure and Property Taxes

There are four incorporated towns and three cities in Elkhart County. Bristol, Middlebury, Millersburg, and Wakarusa are the incorporated towns. Middlebury and Wakarusa have Town Managers. Bristol and Millersburg have three member councils, Middlebury has a five member council. The cities are Elkhart, Goshen, and Nappanee. Elkhart is a second-class city and the other cities are third-class cities under the Indiana municipal government structure. Elkhart has a nine member council, Goshen and Nappanee have seven member councils. Towns and third-class cities may have managers under Indiana code.

Fire ratings by the Insurance Standards Organization (ISO) are important to communities because they determine the insurance rates for all structures within the community. Elkhart City has the highest ISO fire rating in the county at Class 4. Goshen and Bristol have ISO ratings of Class 5, Middlebury's rating is Class 6. The other incorporated communities have ISO ratings of Class 7. ISO fire ratings are on a scale of 1 to 10, with 1 as the best rating.

Property taxes are one of the costs of living and doing business in an area. They are also the primary source of revenue for local government in Indiana. There are 32 property-taxing jurisdictions in Elkhart County, and 1,937 total in the state. The highest net property tax rate in the county was for Elkhart City (Concord Township) at 9.5491 percent in 2001. The state median net rate for 2001 was 7.31 percent. Twelve of the Elkhart County jurisdictions had rates above the state median. State rankings are out of the 1,937 jurisdictions and number one has the highest rate in the state. Seven Elkhart County districts rank in the first quartile (highest 25 percent) for net property tax rates in the state. Five districts ranked in the second quartile. Below the state median, six districts ranked in the third quartile and thirteen in the fourth quartile (lowest 25 percent).

Gross property tax rates are based on the budgeted levy of the district and the prior year's total assessed valuation of property. Rates are recorded in terms of an amount per \$100 of assessed valuation. The net rate is derived by multiplying the gross rate by one minus the state property tax replacement credit. The net rate is not the final rate paid because final bills are based on updated assessed valuations not available at the time the rates are computed.



Property Tax Rates 2001

	<u>Gross Rate</u>	<u>Rank</u>	<u>Net Rate</u>	<u>Rank</u>
<i>First Quartile</i>				
ELKHART CITY-BAUGO TOWNSHIP	11.2634	242	9.4832	267
ELKHART CITY-CLEVELAND TOWNSHIP	10.8894	316	9.0605	349
ELKHART CITY-CONCORD TOWNSHIP	11.3828	229	9.5491	258
ELKHART CITY-CONCORD TOWNSHIP	10.9443	302	9.1023	336
GOSHEN CITY-CONCORD TOWNSHIP	10.3917	399	8.8189	409
GOSHEN CITY-ELKHART TOWNSHIP	10.3507	406	8.8363	404
ELKHART CITY-OSOLO TOWNSHIP	10.8747	317	9.046	354
<i>Second Quartile</i>				
NAPPANEE CITY-LOCKE TOWNSHIP	9.8355	530	8.3342	553
NAPPANEE CITY-UNION TOWNSHIP	9.7696	546	8.283	573
BRISTOL TOWN	8.7736	870	7.385	944
MIDDLEBURY TOWN	8.6493	931	7.452	905
GOSHEN CITY-HARRISON TOWNSHIP	9.8511	524	8.3058	564
<i>Third Quartile</i>				
BAUGO TOWNSHIP	7.4055	1505	6.4764	1396
MILLERSBURG TOWN-BENTON TOWNSHIP	8.6387	935	7.2541	995
MILLERSBURG TOWN-CLINTON TOWNSHIP	8.6608	928	7.2724	987
CONCORD TOWNSHIP	7.7039	1319	6.6407	1293
ELKHART TOWNSHIP	7.7582	1290	6.7644	1233
WAKARUSA TOWN-HARRISON TOWNSHIP	8.4303	1010	7.1502	1035
WAKARUSA TOWN-OLIVE TOWNSHIP	8.4086	1019	7.1403	1039
<i>Fourth Quartile</i>				
BENTON TOWNSHIP	6.7139	1785	5.7744	1761
CLEVELAND TOWNSHIP	7.2612	1570	6.2088	1550
CLINTON TOWNSHIP	6.6748	1798	5.7605	1766
HARRISON TOWNSHIP	7.3007	1545	6.2463	1534
JACKSON TOWNSHIP	6.7001	1791	5.7528	1771
JEFFERSON TOWNSHIP	7.3489	1527	6.3337	1478
LOCKE TOWNSHIP	6.7376	1776	5.7862	1757
OLIVE TOWNSHIP	7.2167	1592	6.1824	1573
OSOLO TOWNSHIP	7.2298	1585	6.179	1575
UNION TOWNSHIP	6.9458	1708	5.9738	1687
WASHINGTON TOWNSHIP	7.0513	1664	6.0342	1651
YORK TOWNSHIP	7.1255	1640	6.1372	1598
MIDDLEBURY TOWNSHIP	7.2703	1565	6.2926	1509
STATE MEDIAN	8.54		7.31	

Source: Indiana State Board of Tax Commissioners

The Horizon Project

Assessed Valuation

The assessed valuation (AV) of a community is a factor in determining the amount of revenue the local governments will have to provide services. A community with a high assessed value would have a lower tax rate than a community with a low assessed value to collect the same amount of revenue.

A few terms should be defined. "Assessment" means the value of taxable property to which the tax rate is to be applied in order to compute the amount of taxes. "Assessed value" or "assessed valuation" means (1) for assessment dates before March 1, 2001, thirty-three and one-third percent (33 1/3%) of the true tax value of property; and (2) for assessment dates after February 28, 2001, the true tax value of property.

After assessment, the county auditor receives the gross assessed value for each type of property and applies any exemption or deduction to the property for which an individual, owner or person may qualify. The net assessed valuation (gross AV less deductions/exemptions) is the basis for determining tax rates.

Elkhart County is ranked sixth highest in the state in total net assessed valuation, with an assessed value of \$20,202,47,440. Fifty four percent of the net assessed value in the county is from industrial and commercial properties, 36 percent is from residential properties, and the rest is the AV of agricultural lands. Elkhart County experienced a 13 percent change in AV between 1996 and 2001.

2000 Payable Taxes								
	Rank	Total net AV	Commercial & AV	Rank	Residential AV	Rank	Agricultural AV	Rank
Elkhart County (IN)	6	2,020,247,440	1,098,641,660	4	735,289,590	7	121,131,530	2
Fulton County (IN)	67	192,476,060	57,724,220	66	69,215,360	66	52,919,770	61
Kosciusko County (IN)	18	832,240,760	328,960,020	19	351,162,990	17	113,814,220	3
LaGrange County (IN)	42	319,047,820	97,700,050	49	115,577,340	40	92,749,330	7
Marshall County (IN)	31	448,988,100	172,273,420	32	161,762,210	32	89,908,050	9
Pulaski County (IN)	78	151,979,380	42,921,990	76	38,461,820	82	63,837,630	42
St. Joseph County (IN)	5	2,040,311,230	958,824,330	5	911,899,750	5	83,298,400	12
Starke County (IN)	74	164,743,810	37,465,380	78	77,241,920	59	40,181,460	74

	Percent change 1996-	Rank
Elkhart County (IN)	13.1%	43
Fulton County (IN)	5.7%	86
Kosciusko County (IN)	14.3%	38
LaGrange County (IN)	18.0%	28
Marshall County (IN)	13.6%	42
Pulaski County (IN)	8.7%	73
St. Joseph County (IN)	11.6%	51
Starke County (IN)	11.4%	53



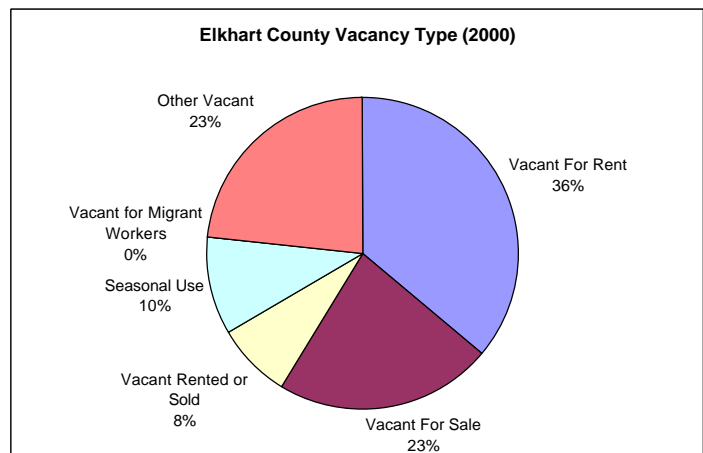
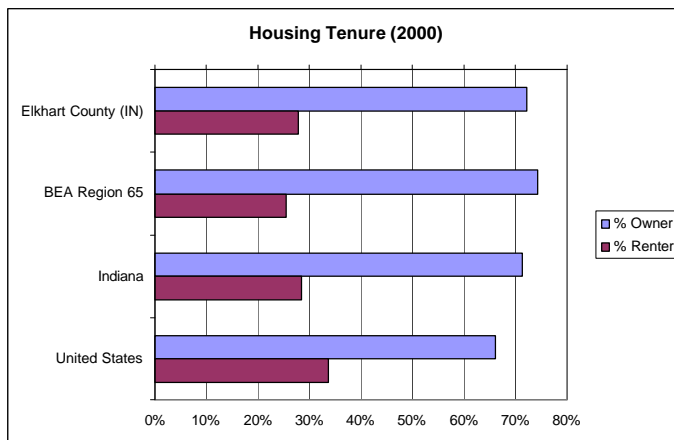
Housing

Housing is a critical issue in some communities. The availability, type, and cost of housing can be a factor in the success of economic development efforts.

Occupancy and Tenure

Nearly 95 percent of the housing in the county is occupied. This is a higher occupancy rate than the region (90%), state (92%), or nation (91%). The vast majority (72%) of the occupied housing in the county is owner-occupied. The region, as a whole, has a somewhat higher owner-occupancy rate (74.4%), but the county's rate is higher than the state (71.4%) or national (66.7%) average.

The county has a 5.2% vacancy rate. This is the lowest rate in the region. It is also lower than the state (7.7%) or national (9.0%) rate. Most of the vacant homes in the county are for rent. The next largest group of vacant homes are for seasonal use. Many (46.1%) of the vacant homes in the region are for seasonal use. 72 percent of the 3,031 vacant homes in Cass County (MI) are for seasonal use. The area's moderate climate with warm summers and many lakes and rivers make it a popular place to keep summer homes.



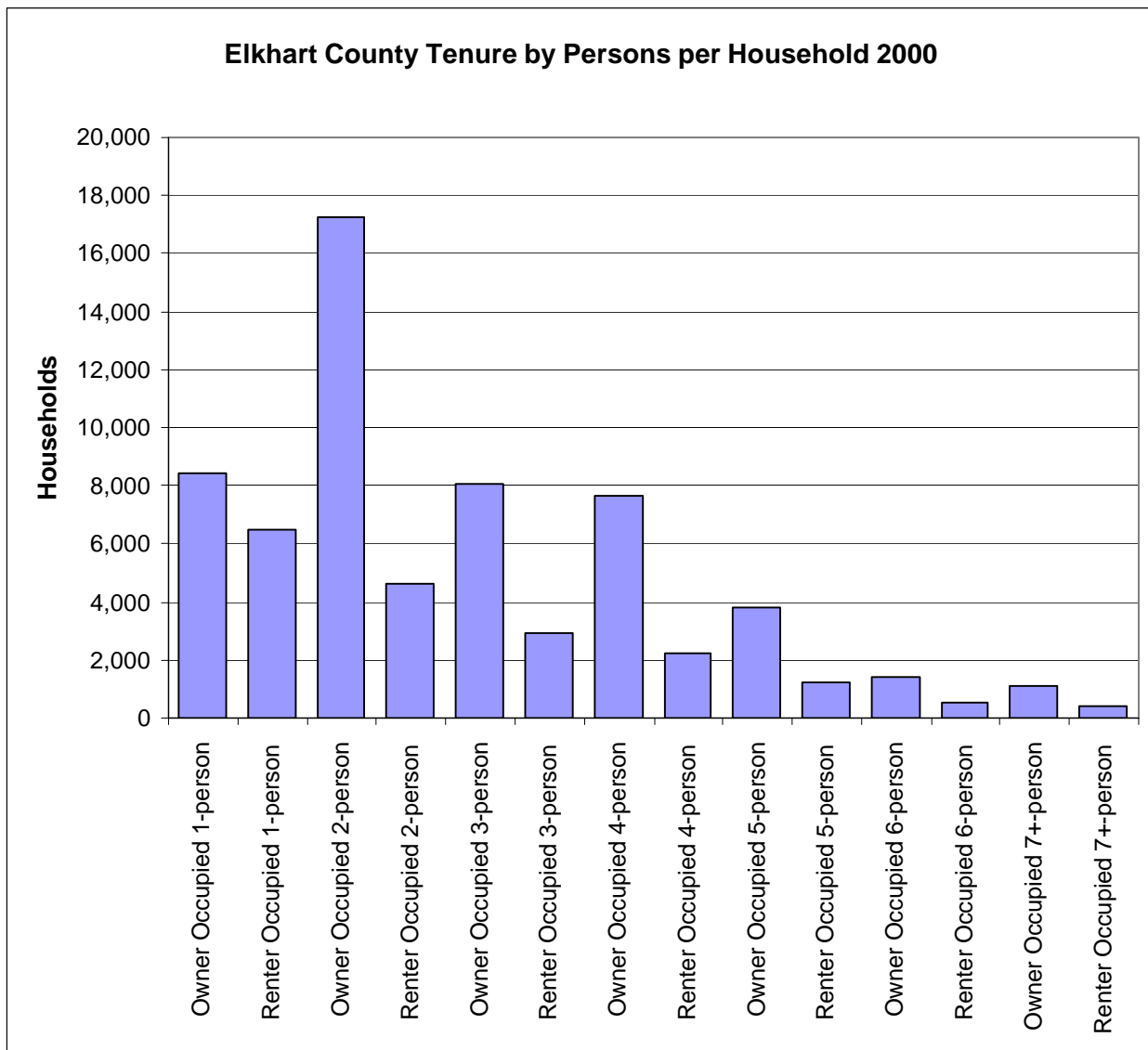
Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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Persons per Household

The most common type of household is one with two people living in a unit. This is true for the county, region, state, and nation. 79 percent of the two person households in Elkhart County live in owner-occupied housing units. This is lower than the regional average, but higher than the state or national average.

Elkhart County has a higher percentage of households with seven or more people than any other county in the region except LaGrange County (IN). The Elkhart County percentage is more than double the state average. This phenomena (in both counties) is likely attributable to the concentration of Amish and Mennonite families in the area. Amish and Mennonite families tend to be larger than families in the general population.



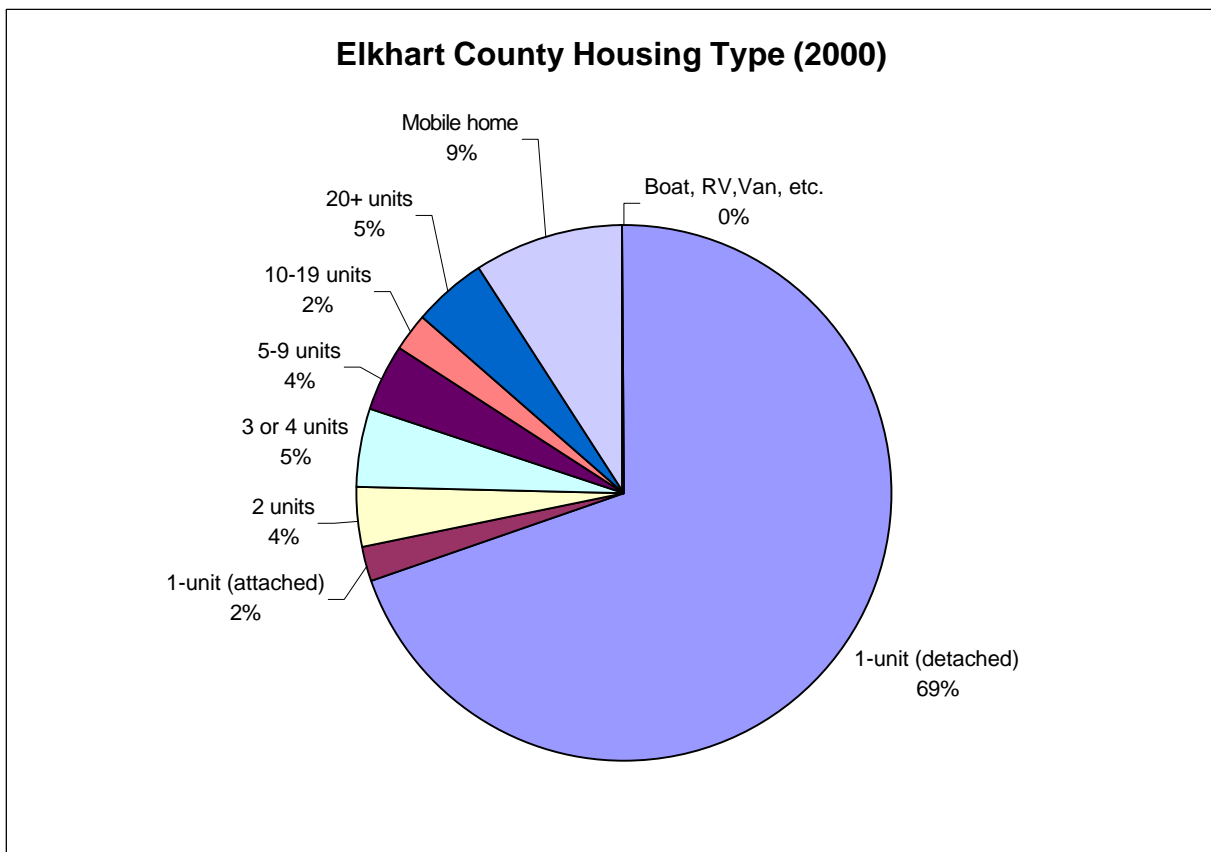
Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Housing Type

Most (69.5%) of the housing units in Elkhart County are single-family units. The next largest housing type is mobile homes, which account for 9.1 percent of housing units. In the region, 75.2 percent of units are single-family and 7.6 percent are mobile homes. Statewide 71.2 percent of housing units are single-family and 6.6 percent are mobile homes.

There are 13,448 units in multi-family housing structures in Elkhart County, comprising 19.3 percent of available units.



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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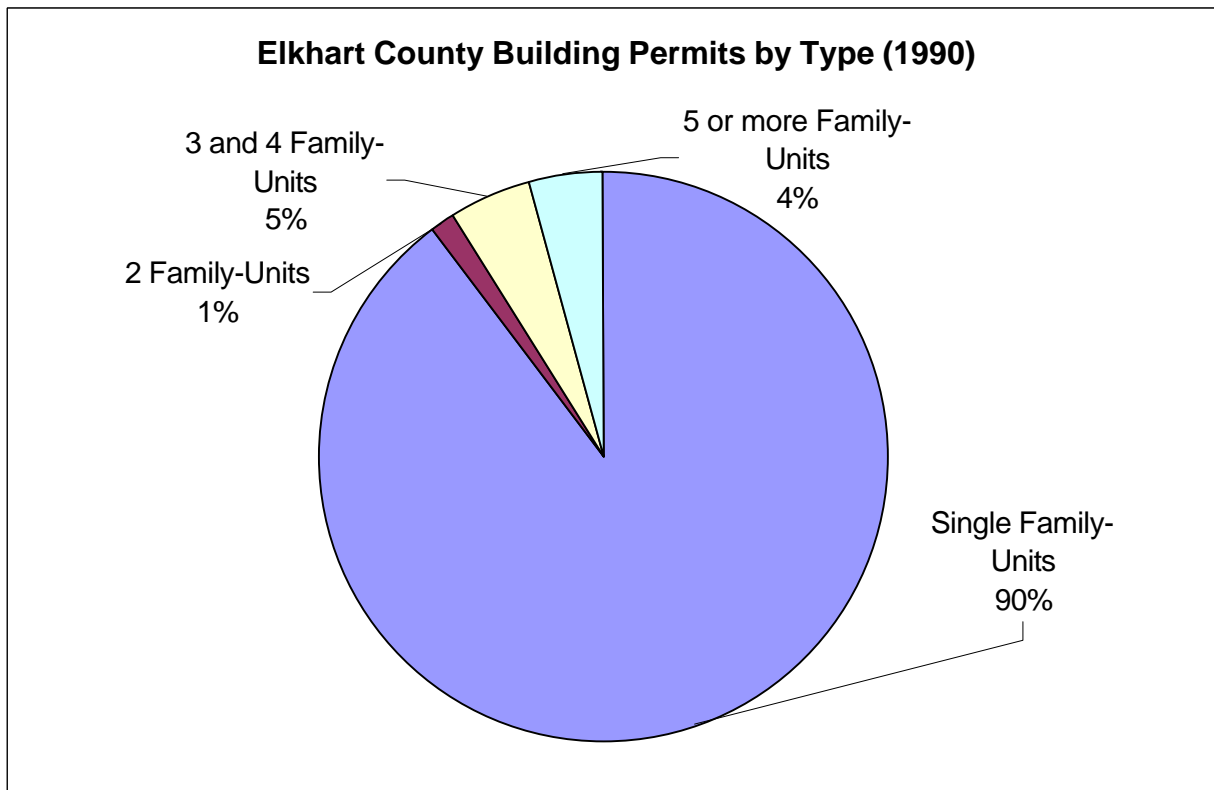
Building Permits

There was a large increase in building permits issued in Elkhart County between 1990 and 2000, a 74.2 percent increase. Increase in building permits was also seen at the state level, but a less dramatic 52.6 percent increase during the same period. The total value of permits also increased, 128 percent in Elkhart County and 118 percent statewide. Nearly 70 percent of building permits in Elkhart County were issued for single-family units in 2000. An additional 26 percent were issued for structures that would contain five or more units in that same year. This is quite different than 1990 when 90 percent of the residential building permits were for single-family residences. There was a significant amount of growth in the number of multi-family units during the 1990s.

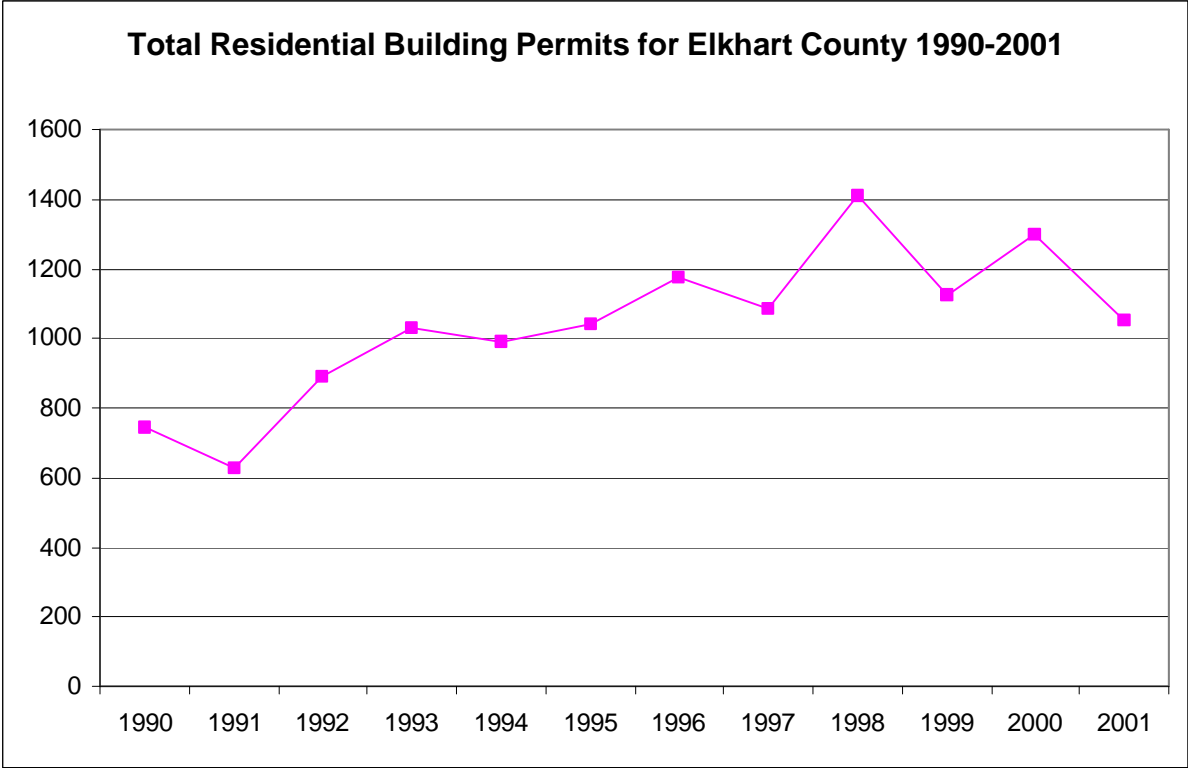
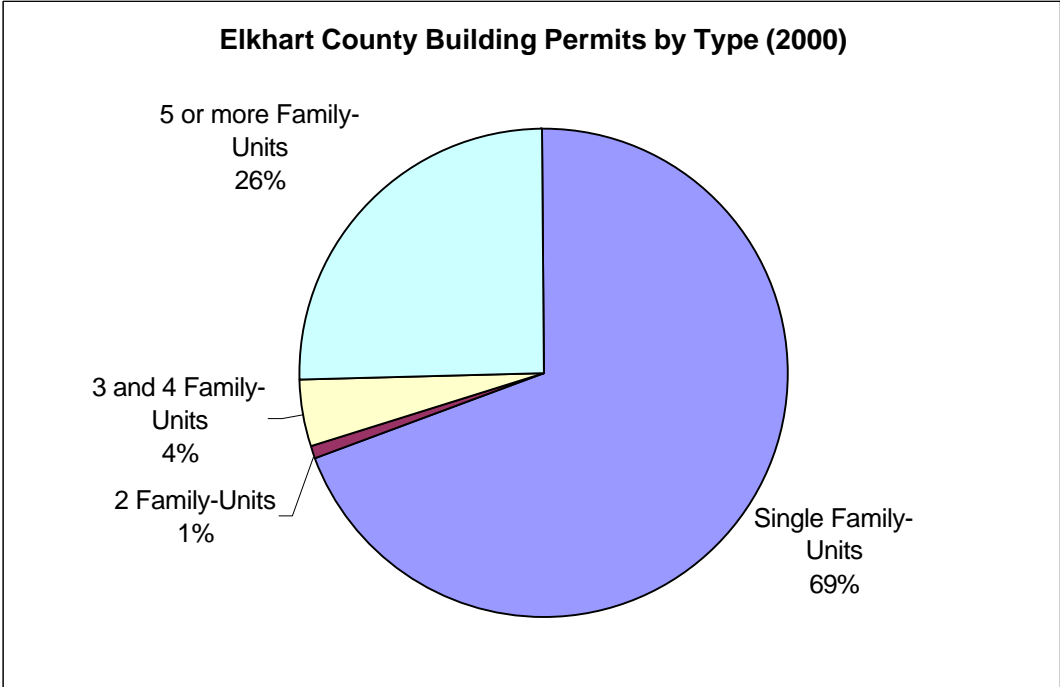
Building activity tapered off slightly in 2001. Total building permits were down 18.7 percent and the value of permits was down 9.2 percent from 2000 to 2001.

In general, the numbers of building permits and their value have increased between 1990 and 2001. The building peak in terms of number of permits came in 1998, but the value of newly permitted residences didn't peak until 2000.

Building permit figures represent only residential development.

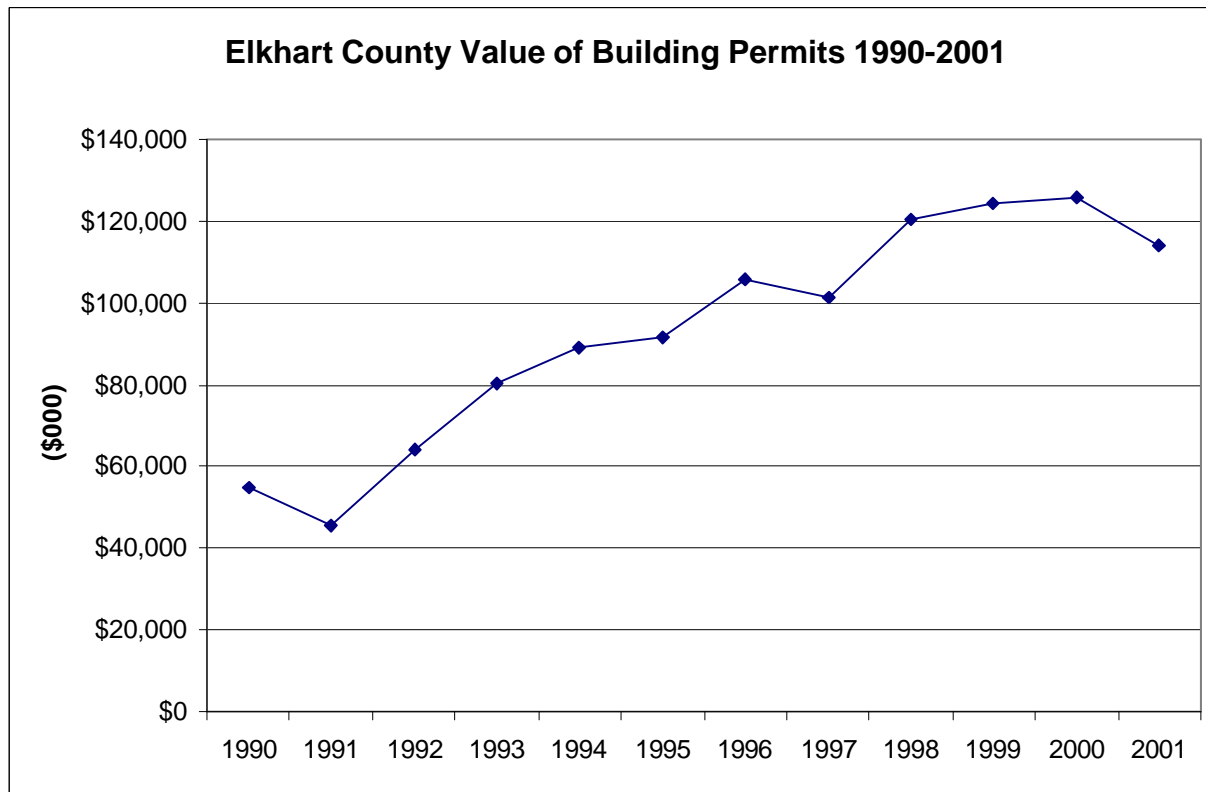


Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



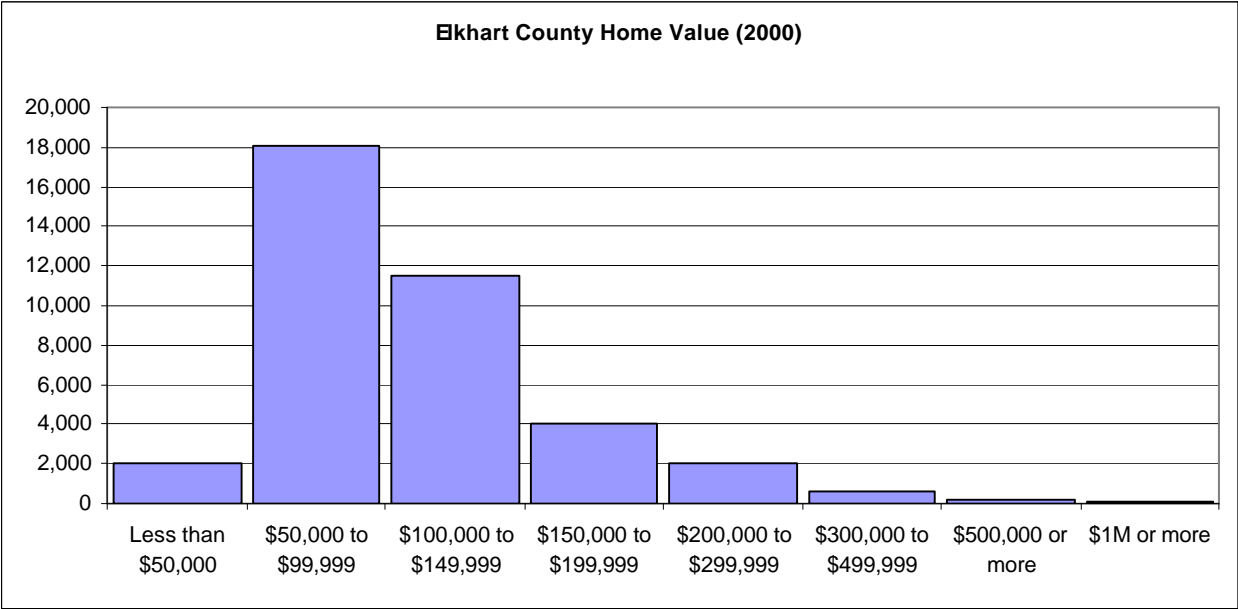
Home Value

Most (46.9 percent) homes in Elkhart County were in the \$50,000 to \$100,000 range in 2000. An additional 30 percent were in the \$100,000 - \$150,000 range and 10.5 percent were between \$150,000 and \$200,000. The county had more \$50,000 - \$100,000 homes than the state average and fewer homes below \$50,000. The median home value was \$98,100.

Housing for the median household in Elkhart County is affordable. The median household income for a month (gross – pre-tax) was \$3,706.50 in 2000. Housing costs (mortgage payment, insurance, and utilities) should account for less than 30 percent of gross monthly income, or \$1111.95 per month in Elkhart County in 2000. According to the 2000 Census of Population and Housing, the median monthly owner costs with a mortgage were \$863 for the county. Hence, median housing is affordable to the median family in the county.

There are a variety of home prices in Elkhart County. There were 70 homes in 2000 valued over \$1 million, the highest number among Indiana counties in the region. Homes exist in all price ranges in the county.

The Census Bureau defines home value as the Census respondent’s estimate of how much the property would sell for if it were for sale.



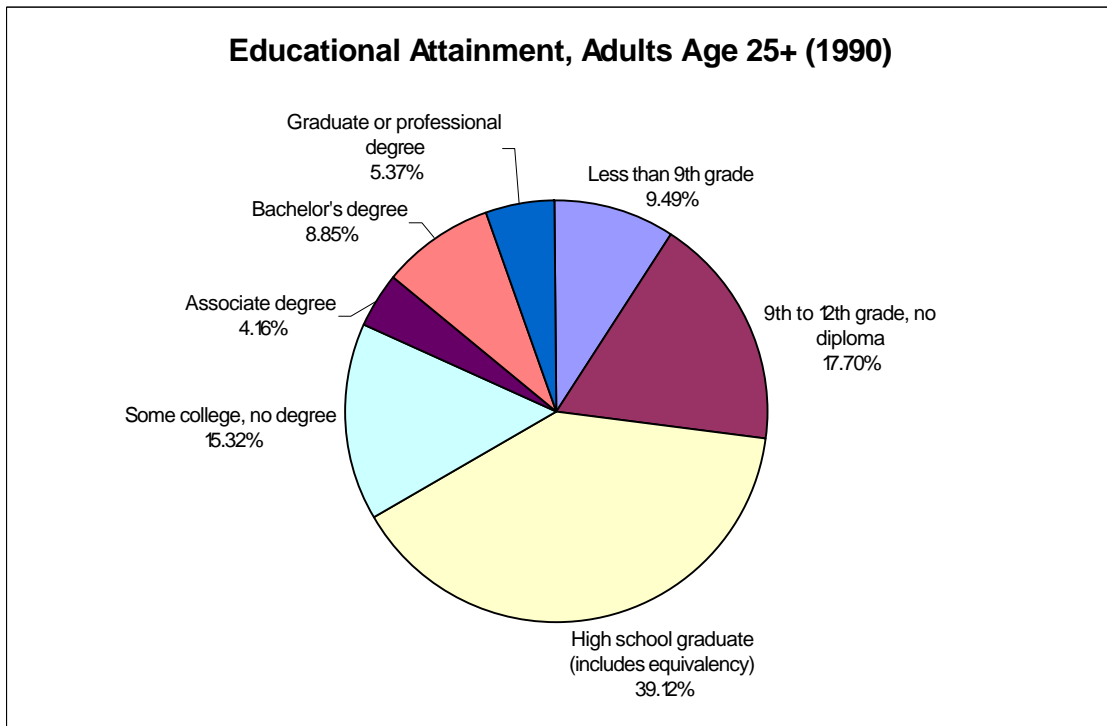
Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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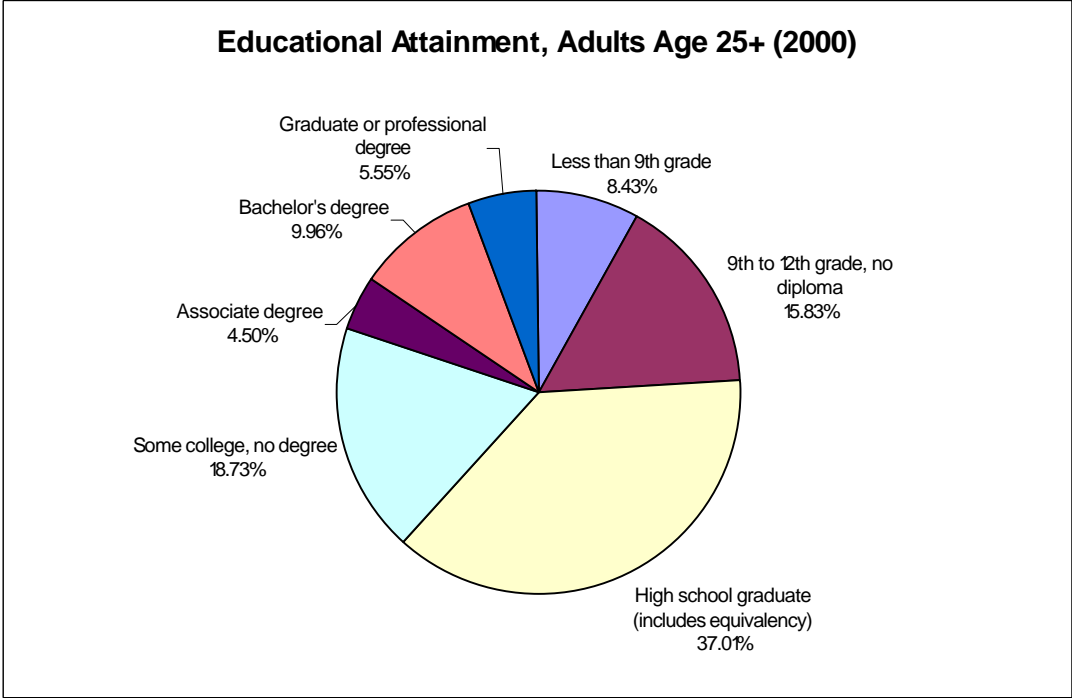
Educational Attainment

Overall educational attainment, in 2000, for those persons over 25 years of age was lower than the state. Although high school diploma or equivalent rates were very similar to the state, the county had a much higher percentage of those who did not attain at least a high school diploma than the state, 24.3 percent to 17.9 percent respectively. The county also fell behind the state in the number of persons with a four year college degree or better, 15.5 percent to 19.4 percent.

National data for 2000 were not available at the time of publication. In 1990, the nation had a higher percentage of people over age 25 who had obtained a college education than did Elkhart County or the state. Indiana and Elkhart County, however, had lower percentages than the national averages of people who had not completed Ninth Grade.



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce



Source: Census of Population and Housing, Bureau of the Census, US Department of Commerce

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Education

Education in the United States is a local government function that is regulated and monitored by the individual states. Due to this, data generally cannot be compared between states and often the same type of data is unavailable from state to state. As a result most of the local data presented are only compared to state data.

Additionally, because data are reported on a school or district basis and districts can cross county lines, data are often not aggregated to the county level or at the regional level.

Elkhart County also has a variety of non-public schools. The data for non-public schools are reported sporadically, if made public at all. Therefore, non-public school data is presented only where available. For most variables in this report, only public school data are reported.

Districts and Schools

There are seven school districts in Elkhart County. They are:

- Baugo Community Schools
- Concord Community Schools
- Elkhart Community Schools
- Fairfield Community Schools
- Goshen Community Schools
- Middlebury Community Schools
- Wa-Nee Community Schools

There are thirty-five elementary schools, six middle schools/junior high schools, one junior/senior high school, and seven high schools in the county. All of these are public schools. There are many private and parochial schools as well.



Baugo Community Schools

Harley Holben Elementary School
Jimtown Elementary School
Jimtown High School
Jimtown Junior High School

Concord Community Schools

Concord Community High School
Concord East Side Elem School
Concord Junior High School
Concord Ox-Bow Elementary School
Concord South Side Elem School
Concord West Side Elem School

Elkhart Community Schools

Beardsley Elementary School
Beck Elementary School
Bristol Elementary School
Cleveland Elementary School
Daly Elementary School
Eastwood Elementary School
Elkhart Area Career Center
Elkhart Central High School
Elkhart Memorial High School
Feeser Elementary School
Hawthorne Elementary School
Monger Elementary School
North Side Middle School
Osolo Elementary School
Pierre Moran Middle School
Pinewood Elementary School
Riverview Elementary School
Roosevelt Elementary School
West Side Middle School
Woodland Elementary School

Fairfield Community Schools

Benton Elementary School
Fairfield Jr-Sr High School
Millersburg Elementary School
New Paris Elementary School

Middlebury Community Schools

Heritage Middle School
Jefferson Elementary School
Middlebury Elementary School
Northridge High School
Orchard View School
York Elementary School

Wa-Nee Community Schools

Nappanee Elem School
North Wood High School
North Wood Middle School
Wakarusa Elem School
Woodview Elem School

Goshen Community Schools

Chamberlain Elementary School
Chandler Elementary School
Goshen High School
Goshen Middle School
Model Elementary School
Oaklawn Hospital School
Parkside Elementary School
Waterford Elementary School
West Goshen Elementary School

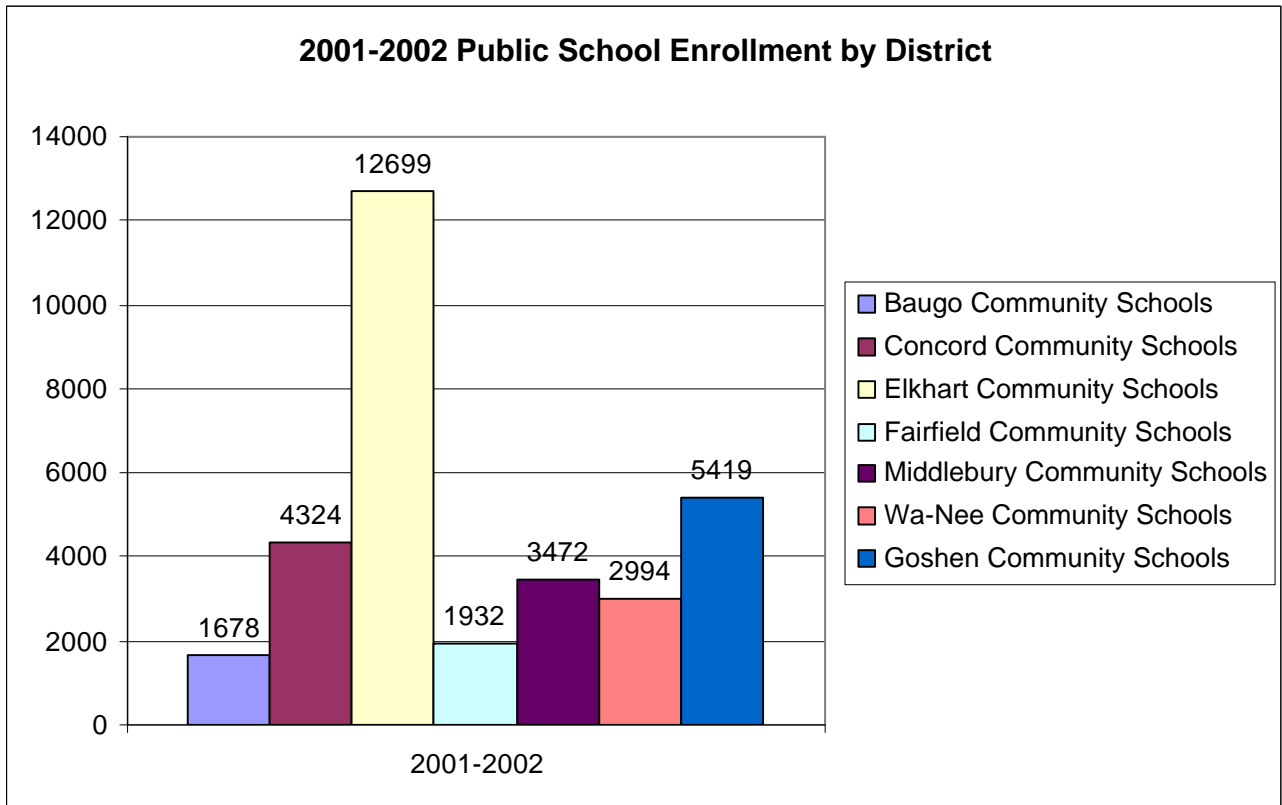
Source: ASAP, Indiana Department of Education

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Enrollment

The total enrollment for the districts in the county, including non-public and home schooled children is 35,723. Thirty-five and a half percent of the enrolled students are in the Elkhart Community Schools. An additional 15.2 percent are enrolled in the Goshen Community Schools. Seven percent of all enrolled students are enrolled in non-public schools.

The Concord and Wa-Nee districts have the highest percentages of enrolled students in their districts attending non-public schools, approximately 12 percent per district. The Indiana Department of Education estimates that two percent of enrolled Elkhart County students are home-schooled. Each of the districts in the county has at least ten students who are home-schooled. Elkhart Community Schools has 418 students enrolled as home-schooled.



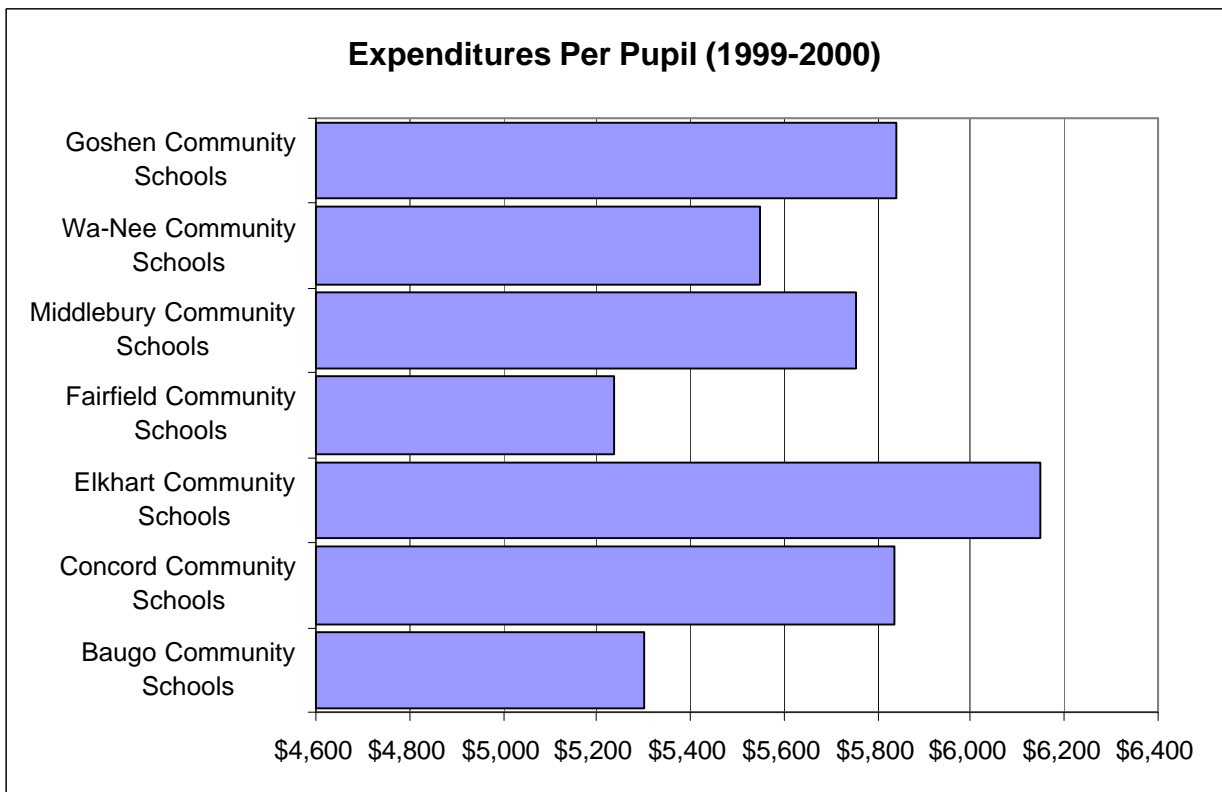
Source: ASAP, Indiana Department of Education



Expenditures per Pupil

Expenditures have grown in real terms from the 1989-1990 academic year to the 1999-2000 academic year. Baugo Community Schools experienced the least growth in per pupil spending at 12.2 percent and Goshen Community Schools experienced the most growth at 20.9 percent over the period.

For the 1999-2000 academic year real per pupil expenditures ranged from \$5,235 in the Fairfield Community Schools to \$6,148 in Elkhart Community Schools. Data are not yet published beyond the 1999-2000 academic year.



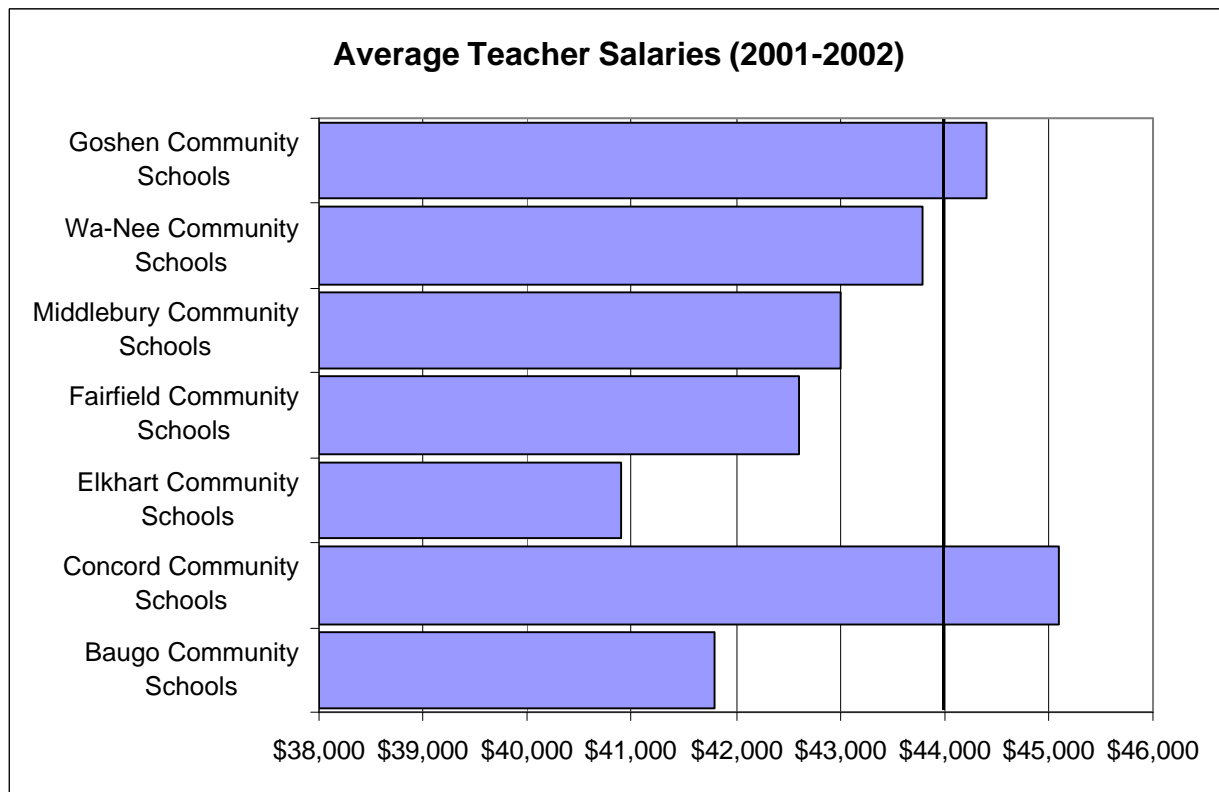
Source: ASAP, Indiana Department of Education

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Average Teacher Salary

In most Elkhart County districts, per pupil average teacher salary has increased between 1994-1995 and 1999-2000. Increases in per pupil averages can be attributed to higher pay for current teachers, hiring of more experienced teachers, or fewer pupils without reductions in teacher pay. Decreases can be attributed to hiring less experienced teachers or more pupils per teacher without increases in pay. Baugo Community Schools average teacher salary per pupil decreased one percent while Middlebury Community Schools figure increased 18.3 percent over the same period.

More generally, teacher salaries in Elkhart County school districts are not necessarily competitive with the state average. Five districts in the county had average teacher salaries below the state average in 2001-2002. The state average teacher salary was \$44,000 in 2001-2002. Concord (\$45,100) and Goshen Community Schools (\$44,400) paid above the state average.

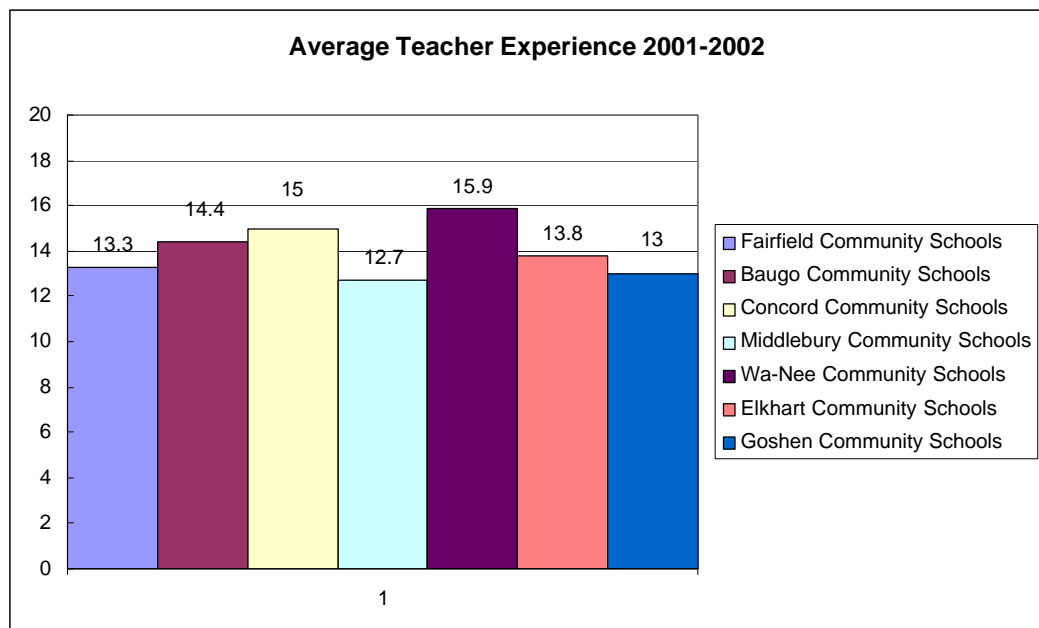
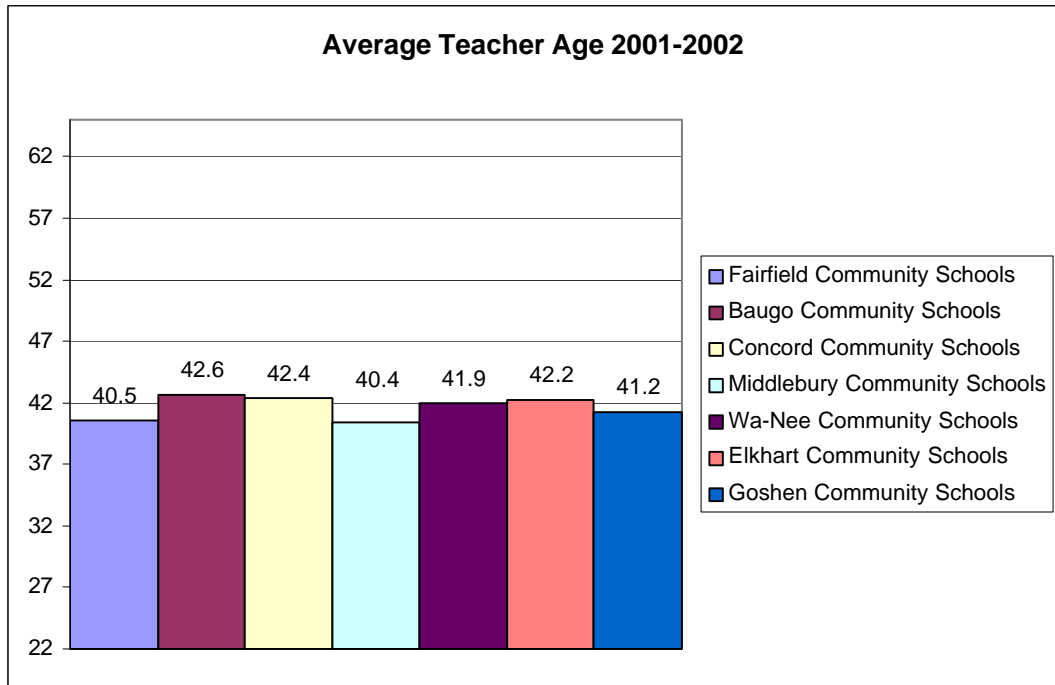


Source: ASAP, Indiana Department of Education



Average Teacher Age and Experience

For the 2001-2002 academic year, Baugo Community Schools had the highest average teacher age, at 43.5 years. The teachers in that district were also experienced compared to the other districts, with 15.2 years experience on average. The highest average number of years experience, though, was the Wa-Nee schools. The district with the youngest average teacher age was Middlebury Community Schools, at 39.9 years of age. Middlebury Community Schools teachers averaged 12.4 years per experience, the least of districts in the county.

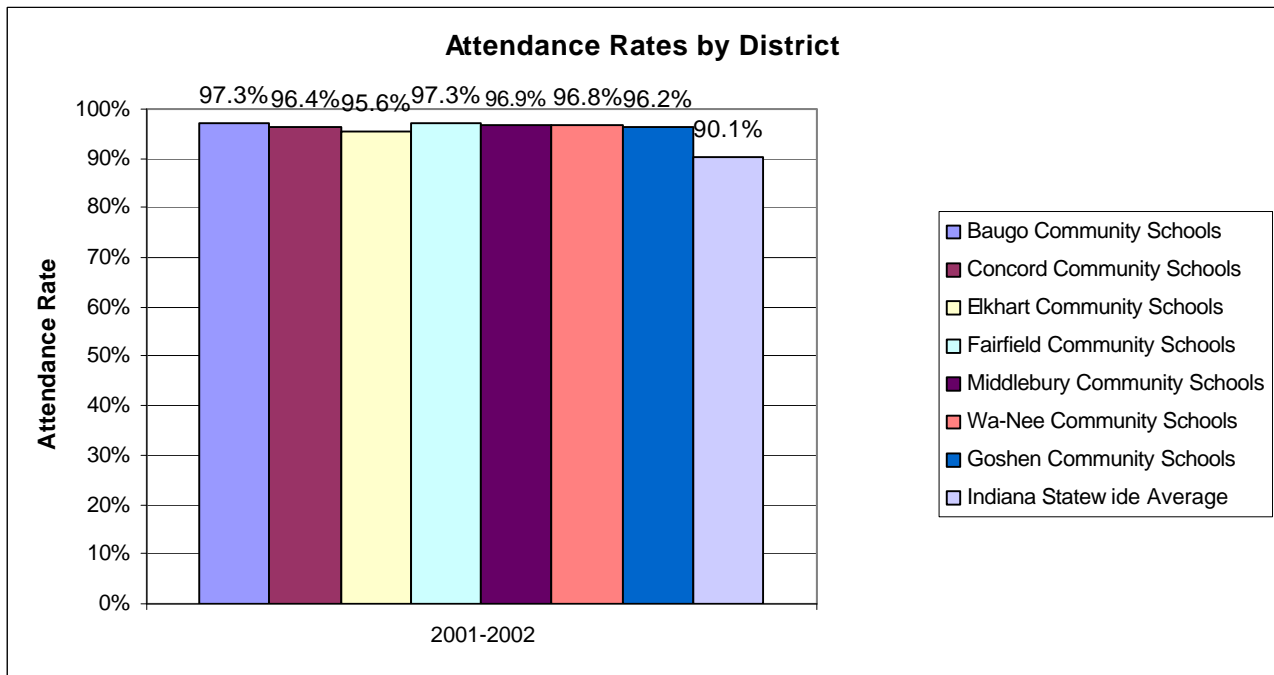


Source: ASAP, Indiana Department of Education

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Attendance

All of the public schools in Elkhart County had attendance rates above the state average for the 2001-2002 academic year. The statewide average was 90.1 percent. The state attendance rate has been increasing since the 1995-1996 academic year, growing from 86.4 percent in that year. Even during that academic year, all Elkhart County schools attendance rates were above 90 percent. Fairfield and Baugo Community Schools tend to have the highest attendance rates of districts in Elkhart County.



Source: ASAP, Indiana Department of Education

Graduation Qualifying Exam (GQE)

Most states have a statewide testing program for public school students. In Indiana the ISTEP+ test battery, which tests math and language in grades 3, 6, 8, and 10 is the statewide testing program. Over the next several years additional grade levels and subject matter will be introduced to meet the requirements of the national "No Child Left Behind" Act.

In an effort to improve standards during the mid 1990s, Indiana began using ISTEP+ as a Graduation Qualifying Exam (GQE). Student must pass the 10th Grade ISTEP+ battery or obtain a waiver in order to graduate from high school.

During the 2001-2002 academic year, Elkhart County school districts had percentages of students passing the GQE ranging from 54 percent to 84 percent. The two Elkhart (city) Community Schools high schools had the lowest passing percentage rates in both subject areas. Northridge High School had the highest passing rates, 83 percent in math and 84 percent in English. The state average was 66 percent passing in math and 69 percent passing in language.

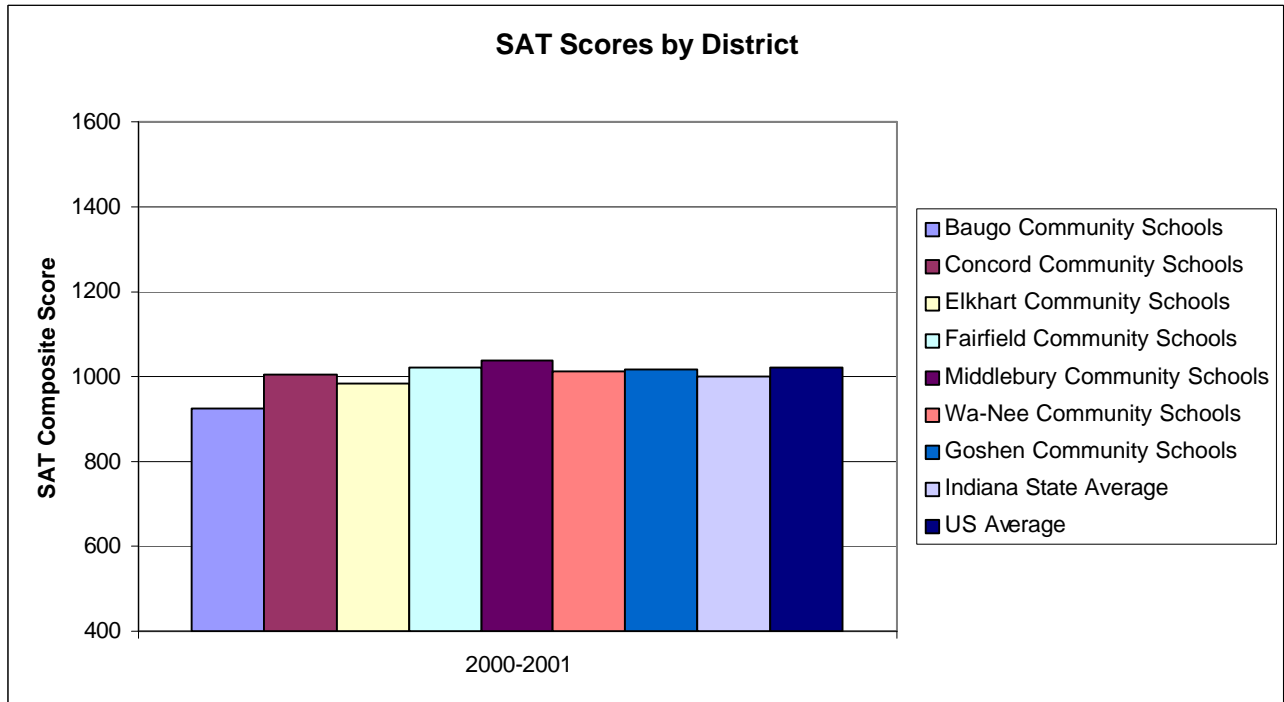


SAT Scores

Most Indiana high school students who wish to pursue a college education take the Scholastic Aptitude Test (SAT). This is a national test that is designed to measure the ability of students to be successful in college. Not all students take the test. Some students do not take any test at all, others take the American College Test (ACT), and some students take both tests.

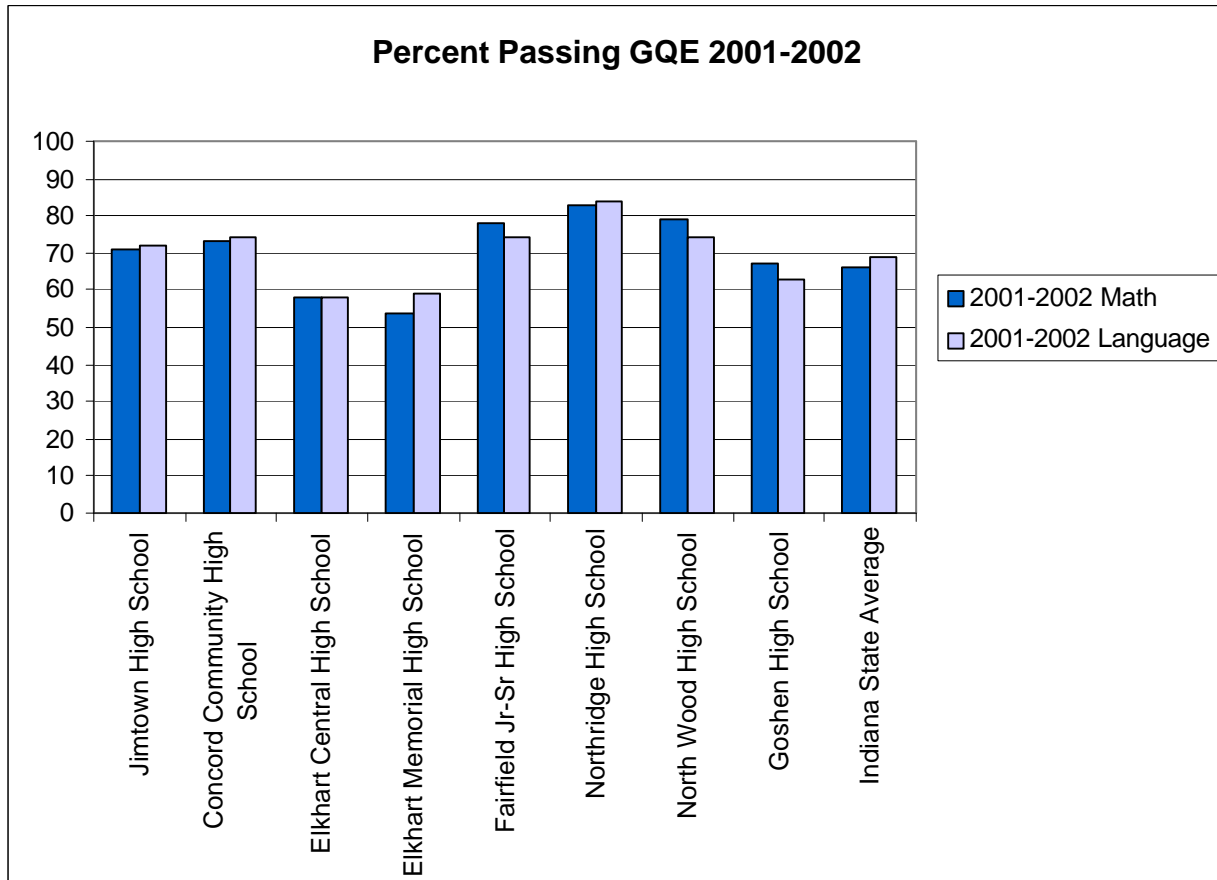
For 2001 college-bound Seniors the average verbal score was 506 and the average math score was 514, according to the College Board. The national average composite score was 1020.

Five Elkhart County high schools reported SAT composite scores at or above 1000. The other schools were in the 920-1000 range. This means that college-bound Elkhart County students are performing near the national average on the SAT, and at the state average of 1000.



Source: ASAP, Indiana Department of Education

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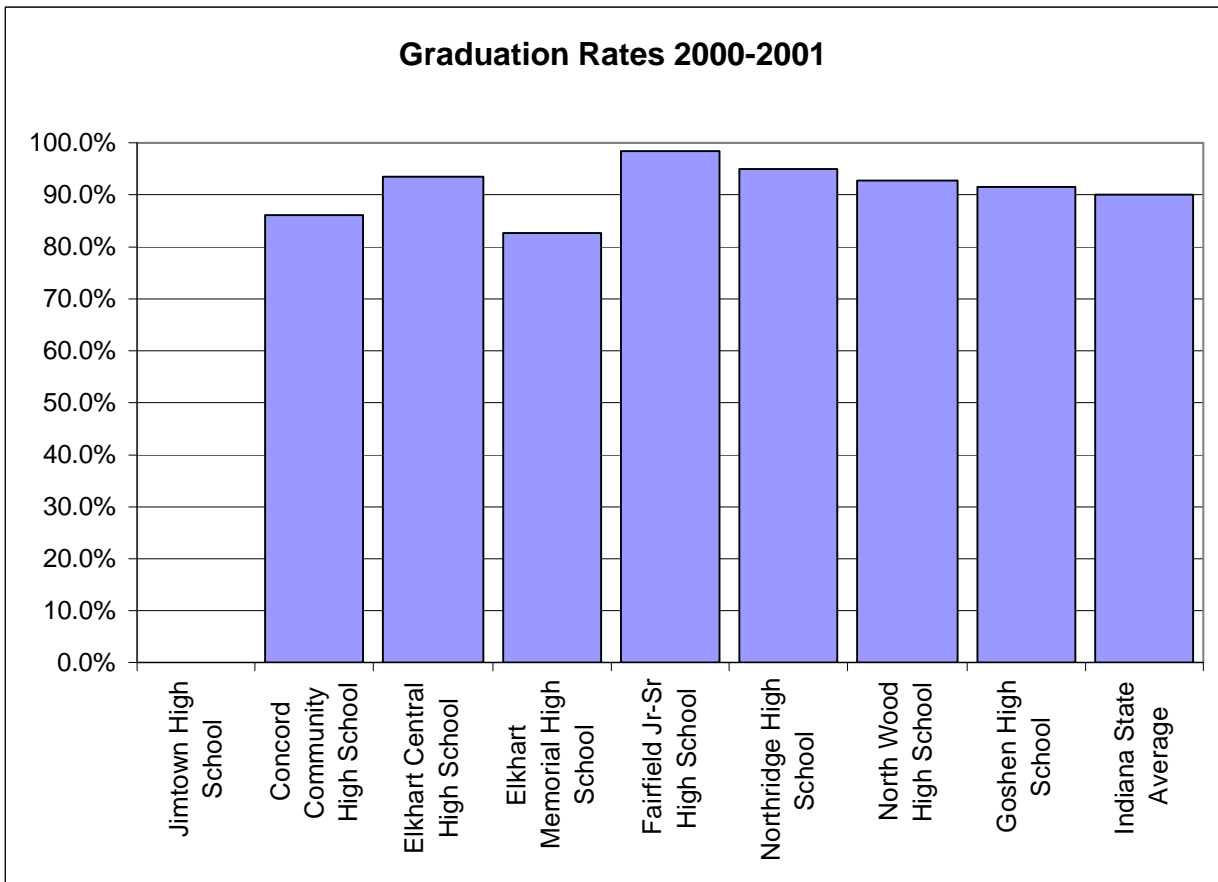


Source: ASAP, Indiana Department of Education



Graduation Rates

Statewide graduation rates have moved up from 86 percent in 1996 to 90 percent in 2001. Elkhart County schools have followed the same trend, with the exception of Concord Community High School. Concord Community High School's graduation rate increased until 1999 (97.3 percent) and has since tapered off to 86.3 percent for 2001. Elkhart Memorial High School has the lowest graduation rate in the county at 82.5 percent, and Fairfield Junior/Senior High School has the highest rate at 98.4 percent. The greatest improvement in graduation rates has been at Goshen High School, which improved from 75.7 percent in 1996 to 91.6 percent in 2001.



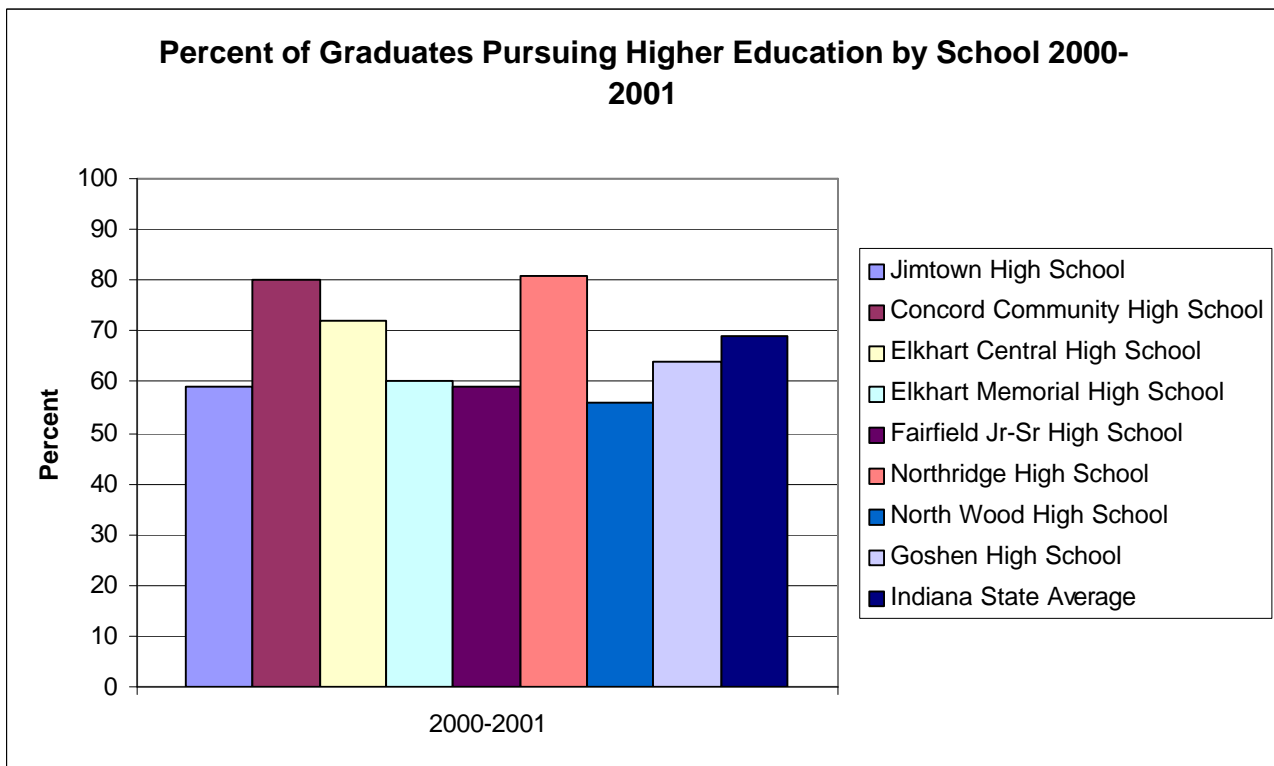
Source: ASAP, Indiana Department of Education

The Horizon Project

Percent of Graduates Pursuing Higher Education

The percentage of graduates pursuing higher education is a statistic compiled by the Indiana Department of Education. It measures the percentage of high school Seniors who have indicated that they plan to attend a higher education institution. It is not necessarily the percentage who actually attend a higher education institution and has no implied relationship to the percentage who complete a degree or certificate program.

In Elkhart County school districts there was a wide range of responses. In Concord Community Schools, 80 percent indicated intent to pursue higher education. The same is true for Northridge High School with 81 percent having intent to do so. North Wood High School had the lowest percent indicating intent at 56 percent.



Source: ASAP, Indiana Department of Education