De Kalb County, Indiana



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De Kalb County, IN Highlights

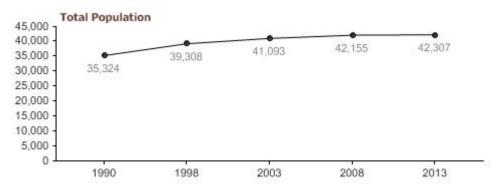
Population

A region's economy thrives or dives because of the people who choose to live there. That choice may occur by being born there and desiring to stay, or a more deliberate one of choosing to relocate from somewhere else. Monitoring change in the size and movement of population is an important barometer of well-being. Some of us monitor these changes as an insect might gauge the shifting sands while most don't pay much attention. But the barometer is a good metaphor for population change since it can presage more notable events, such as lackluster business attraction due to lack of workers.



Population Over Time

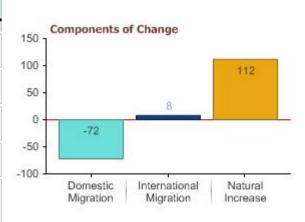
	1990	1998	2003	2008	2013
Total Population	35,324	39,308	41,093	42,155	42,307
Change Since 1990		3,984	5,769	6,831	6,983
Pct. Change Since 1990		11.3%	16.3%	19.3%	19.8%



Source: US Census Bureau

Components of Population Change 2012 to 2013

	Number
Net Domestic Migration	-72
International Migration	8
Natural Increase (births minus deaths)	112
Births	492
Deaths	380



Source: US Census Bureau

Population Estimates by Age in 2012

	Number	Pct. Dist
Preschool (0 to 4)	2,734	6.5%

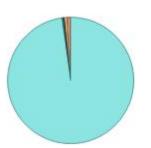
School Age (5 to 17)	8,112	19.2%
College Age (18 to 24)	3,508	8.3%
Young Adult (25 to 44)	10,277	24.3%
Older Adult (45 to 64)	11,781	27.9%
Older (65 plus)	5,909	14.0%

Source: US Census Bureau

Population Estimates by Race and Hispanic Origin in 2012

	Number	Pct. Dist
American Ind. or Alaskan Native Alone	124	0.3%
Asian Alone	213	0.5%
Black Alone	183	0.4%
Native Hawaiian and Other Pac. Isl. Alone	20	0.0%
White Alone	41,372	97.9%
Two or More Race Groups	409	1.0%

Population by Race





Hispanic or Latino

Non-Hispanic or Latino	41,274	97.7%
Hispanic or Latino	1,047	2.5%

Source: US Census Bureau

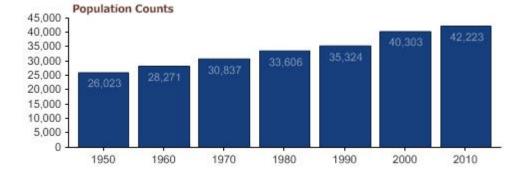
Households in 2012

	Number	Pct. Dist
Total Households	16,350	100.0%
Family Households	11,451	70.0%
Married with Children	3,550	21.7%
Married without Children	5,287	32.3%
Single Parents	1,557	9.5%
Other	1,057	6.5%
Non-family Households	4,899	30.0%
Living Alone	4,160	25.4%
Average Household Size	2.58	
Average Family Household Size	3.69	

Source: US Census Bureau, American Community Survey 5 Year Estimates

Population Counts by Decade

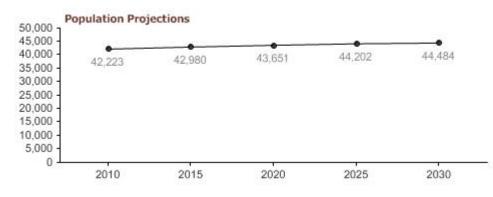
	Population	Numerical Chg.	Pct. Chg.
1950	26,023	NA	NA
1960	28,271	2,248	8.6%
1970	30,837	2,566	9.1%
1980	33,606	2,769	9.0%
1990	35,324	1,718	5.1%
April 2000	40,303	4,979	14.1%
April 2010	42,223	1,920	4.8%



Source: U.S. Census Bureau

Population Projections

	2010	2015	2020	2025	2030
Population Projections	42,223	42,980	43,651	44,202	44,484
Change Since 2010		757	1,428	1,979	2,261
Pct. Change Since 2010		1.8%	3.4%	4.7%	5.4%



Source: Indiana Business Research Center.

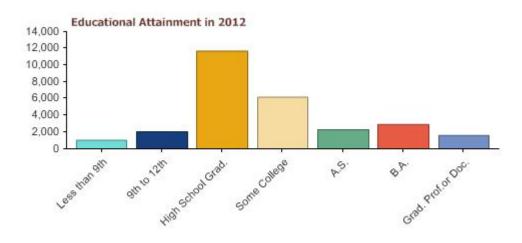
Note: 2010 data are census counts from the U.S. Census Bureau

Education

The level of education of our workforce is a critical factor for economic and community development. It often provides insight into the skill levels of a local area. The metrics provided here focus on the attainment of degrees and high school graduates' higher education intent. The type of work (occupations) residents perform can also assist in understanding skill levels.

Educational Attainment

	1970	1980	1990	2000	2012
Total Population 25 and Older	16,475	18,949	21,801	25,500	27,758
Less than 9th Grade	4,056	2,943	1,590	997	1,038
9th to 12th, No Diploma	3,471	3,073	3,305	2,907	2,054
High School Graduate (incl. equiv.)	6,787	9,250	10,165	11,694	11,667
Some College, No Degree			3,344	5,157	6,173
Associate Degree			1,244	1,583	2,301
Bachelors Degree			1,182	2,116	2,918
Graduate or Professional Degree*			971	1,046	1,607

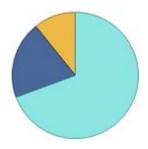


Source: U.S. Census Bureau & American Community Survey 5 Year Estimates *2011 data includes Doctorate Degrees

High School Graduates Going on to Higher Education

	2005	2006	2007	2008
Total Graduates	447	486	503	516
Total to Higher Education	356	402	400	425
Four-Year Institution	258	271	297	295
Two-Year Institution	47	85	73	84
Vocational/Tech.	51	46	30	46
Military	13	17	18	17

2008 Higher Education Intent



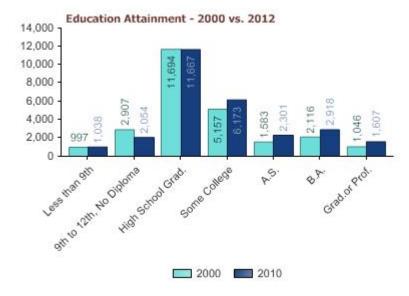


Source: Indiana Department of Education

Educational Attainment in 2000 and 2012

2000	Pct. of Pop. 25+	2012	Pct. of Pop. 25+

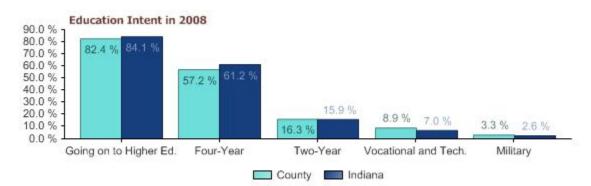
Total Population 25+	25,500	100.0%	27,758	100.0%
Less than 9th Grade	997	3.9%	1,038	3.7%
9th to 12th Grade, No Diploma	2,907	11.4%	2,054	7.4%
High School Graduate (incl. equivalency)	11,694	45.9%	11,667	42.0%
Some College, No Degree	5,157	20.2%	6,173	22.2%
Associate's Degree	1,583	6.2%	2,301	8.3%
Bachelor's Degree	2,116	8.3%	2,918	10.5%
Graduate or Professional Degree**	1,046	4.1%	1,607	5.8%



Source: U.S. Census Bureau & American Community Survey 5 year estimates. **2011 Graduate or Professional Degree data include Doctorate Degrees

High School Graduates Higher Education Intent

	2008 Pct. Dist.	Indiana Pct. Dist.
Graduates	100.0%	100.0%
Total Going on to Higher Education	82.4%	84.1%
Four-Year Institution	57.2%	61.2%
Two-Year Institution	16.3%	15.9%
Vocational and Tech.	8.9%	7.0%
Military	3.3%	2.6%



Commuting

In Indiana, most workers commute to a job, either within their home county or beyond. Patterns of commuting are significant in showing the labor supply. The county *labor force* represents workers who reside in the county no matter where they work. Two types of commuting patterns are provided here - the Census 2000 *benchmark* and the annual data tabulated from state income tax returns that can help provide a more current view.

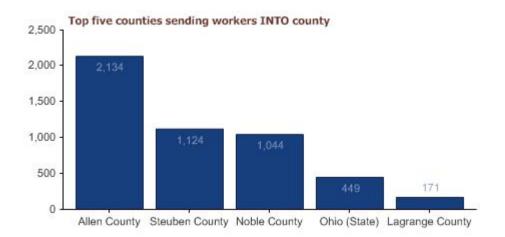
Commuting Data, 2012

	Number
Number of tax filers who live in county and work	27,851
Number of tax filers who work in the county	27,757
Number of tax filers who live in county and work in county	22,169
Number of tax filers who live out of the county and work in county	5,588

Source: Indiana Department of Revenue

Commuting Patterns: Top five counties sending workers INTO county, 2012

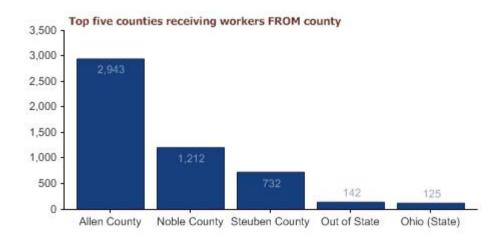
County	Number	Pct. Five County Total
Allen County	2,134	43.4%
Steuben County	1,124	22.8%
Noble County	1,044	21.2%
Ohio (State)	449	9.1%
Lagrange County	171	3.5%



Source: Indiana Department of Revenue

Commuting Patterns: Top five counties receiving workers FROM county, 2012

County	Number	Pct. Five County Total
Allen County	2,943	57.1%
Noble County	1,212	23.5%
Steuben County	732	14.2%
Out of State	142	2.8%
Ohio (State)	125	2.4%



Source: Indiana Department of Revenue

Travel To Work in 2012

	Number	Pct. Dist
Total Workers Age 16 and Over	18,334	100.0%
Travel To Work	17,797	97.1%
Car, Truck, or Van	17,093	93.2%
Traveled Alone	15,522	84.7%
Carpooled	1,571	8.6%
Used Public Transportation	26	0.1%
Motorcycle, Bicycle, Walked, Other	678	3.7%
Worked At Home	537	2.9%
Average Travel Time (Minutes)	21.3	
Average Travel Time using Public Transportation (Minutes)	16.9	

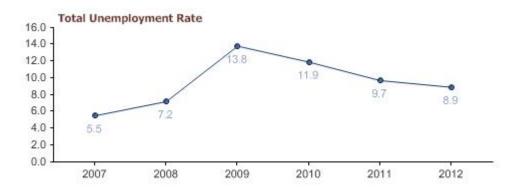
Source: U.S. Census Bureau & American Community Survey 5 Year Estimates

Labor Force

An area's labor force provides insight on the availability factor and is residence-based - that is, the people are working or seeking work and reside in the particular county or region.

Annual Labor Force Estimates in 2012

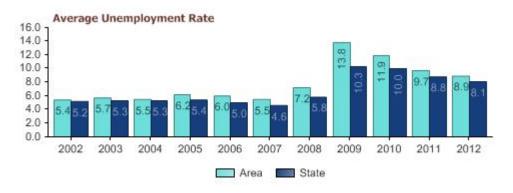
	Number	Pct. Chg. from 2000
Labor Force	19,592	-10.2%
Employed	17,851	-15.8%
Unemployed	1,741	176.8%
Rate	8.9	206.9%



Source: Bureau of Labor Statistics

Labor Force Estimates

	Labor Force	Emp.	Unemp.	Area Rate	State Rate
2002	21,769	20,593	1,176	5.4	5.2
2003	21,926	20,679	1,247	5.7	5.3
2004	21,800	20,593	1,207	5.5	5.3
2005	21,871	20,521	1,350	6.2	5.4
2006	21,500	20,208	1,292	6.0	5.0
2007	20,845	19,695	1,150	5.5	4.6
2008	20,708	19,215	1,493	7.2	5.8
2009	20,405	17,599	2,806	13.8	10.3
2010	20,006	17,635	2,371	11.9	10.0
2011	20,028	18,078	1,950	9.7	8.8
2012	19,592	17,851	1,741	8.9	8.1



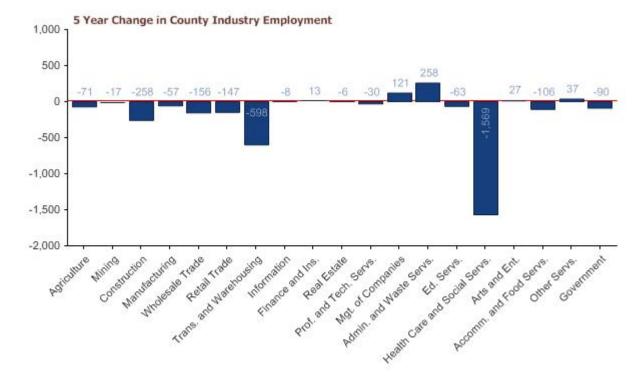
Source: Bureau of Labor Statistics

Employment

Industry employment is tabulated as jobs by place-of-work. Keep in mind that people may hold multiple jobs and that each job is counted by its industry.

4	Average Employment by Sector							
		2008	2009	2010	2011	2012	5 Year Change	5 Year % Change

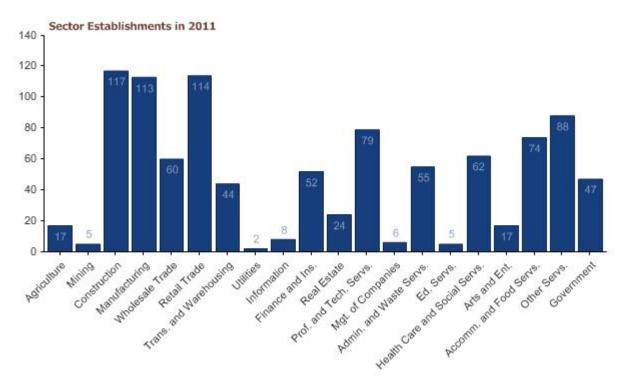
Total Employment	19,536	17,933	17,898	18,351	19,212	-324	-1.66%
Total Private Employment	17,490	15,884	15,870	16,349	17,256	-234	-1.34%
Agriculture, Forestry, Fishing, Hunt	71	64	69	77	D	-71	-100.00%
Mining	17		15	17	D	-17	-100.00%
Construction	890	633	483	532	632	-258	-28.99%
Manufacturing	7,749	6,686	6,801	7,090	7,692	-57	-0.74%
Wholesale Trade	1,250	1,063	1,055	1,094	1,094	-156	-12.48%
Retail Trade	1,533	1,428	1,408	1,391	1,386	-147	-9.59%
Transport. and Warehousing	598	534	453	473	D	-598	-100.00%
Utilities			D	D	D	N/A	N/A
Information	101	84	86	96	93	-8	-7.92%
Finance and Insurance	280	303	299	287	293	13	4.64%
Real Estate, Rental, Leasing	112	103	96	102	106	-6	-5.36%
Professional and Tech. Servs.	430	440	389	398	400	-30	-6.98%
Mgmt. of Companies	220	206	196	342	341	121	55.00%
Admin. and Waste Services	699	843	1,121	1,015	957	258	36.91%
Educational Services	63	54	55	52	D	-63	-100.00%
Health Care and Social Assistance	1,569	1,598	1,560	1,581	D	-1,569	-100.00%
Arts, Entertain., and Recreation	155	155	149	142	182	27	17.42%
Accommodation and Food Service	1,320	1,253	1,180	1,176	1,214	-106	-8.03%
Other Services	405	398	430	459	442	37	9.14%
Federal, State, & Local Govt.	2,046	2,049	2,028	2,002	1,956	-90	-4.40%



Note: Total employment represents the sum of total private sector and total government sector employment. State and local government schools and hospitals are included in the government total. Sectors may not sum to the total (or agree with BLS published total employment) due to suppression issues. D = non-discloseable in compliance with the Bureau of Labor Statistics and/or State of Indiana confidentiality guidelines. Source: Indiana Department of Workforce Development, as of July 2013.

Establishments by Sector							
	2008	2009	2010	2011	2012	5 Year Change	5 Year % Change

Total Establishments	1,005	983	989	1,000	987	-18	-1.79%
Total Private Establishments	957	935	941	952	940	-17	-1.78%
Agriculture, Forestry, Fishing, Hunt	17	18	15	16	D	0	0.00%
Mining	5	4	4	4	D	0	0.00%
Construction	121	116	117	116	117	-4	-3.31%
Manufacturing	116	116	117	114	113	-3	-2.59%
Wholesale Trade	67	62	61	62	60	-7	-10.45%
Retail Trade	120	116	116	116	114	-6	-5.00%
Transport. and Warehousing	34	34	39	41	D	10	29.41%
Utilities	2	1	D	D	D	0	0.00%
Information	8	9	7	8	8	0	0.00%
Finance and Insurance	51	52	54	55	52	1	1.96%
Real Estate, Rental, Leasing	30	28	27	26	24	-6	-20.00%
Professional and Tech. Servs.	76	77	79	83	79	3	3.95%
Mgmt. of Companies	10	7	6	6	6	-4	-40.00%
Admin. and Waste Services	55	53	53	56	55	0	0.00%
Educational Services	5	5	6	6	D	0	0.00%
Health Care and Social Assistance	63	63	62	63	D	-1	-1.59%
Arts, Entertain., and Recreation	17	17	17	16	17	0	0.00%
Accommodation and Food Service	78	78	74	75	74	-4	-5.13%
Other Services	86	80	85	87	88	2	2.33%
Federal, State, & Local Govt.	48	48	48	48	47	-1	-2.08%

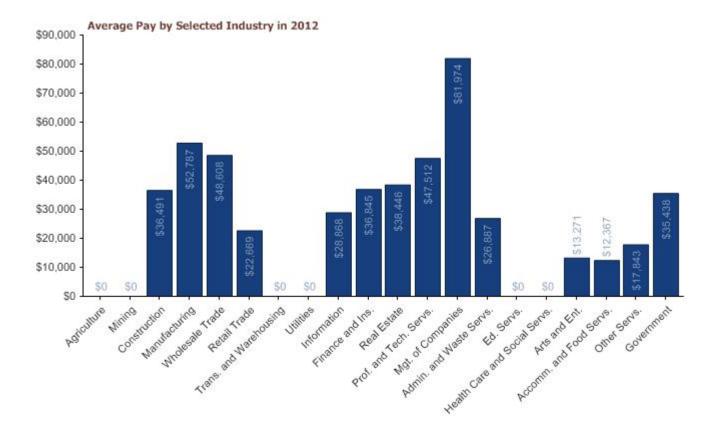


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Earnings and Income

Industry employment is tabulated as jobs by place-of-work. Keep in mind that people may hold multiple jobs and that each job is counted by its industry. Note: The income figures and changes are not adjusted for inflation.

	2008	2012	5 Year	5 Year % Change	Indiana 2012	% of State
All Industries	\$37,488	\$40,658	\$3,171	8.5%	\$41,240	98.6%
Ag., For., Fishing, & Hunt.	\$20,630	D	-\$20,630	-100.0%	\$32,336	0.0%
Mining	\$41,187	D	-\$41,187	-100.0%	\$64,335	0.0%
Construction	\$35,470	\$36,491	\$1,021	2.9%	\$54,083	67.5%
Manufacturing	\$48,929	\$52,787	\$3,858	7.9%	\$56,312	93.7%
Wholesale Trade	\$43,911	\$48,608	\$4,696	10.7%	\$56,978	85.3%
Retail Trade	\$21,412	\$22,669	\$1,257	5.9%	\$24,322	93.2%
Trans. & Warehousing	\$32,376	D	-\$32,376	-100.0%	\$40,187	0.0%
Utilities		D	N/A	N/A	\$81,714	0.0%
Information	\$25,509	\$28,868	\$3,359	13.2%	\$52,519	55.0%
Finance & Insurance	\$35,132	\$36,845	\$1,713	4.9%	\$59,913	61.5%
Real Est., Rent., Leasing	\$33,973	\$38,446	\$4,473	13.2%	\$36,768	104.6%
Prof. & Tech. Svcs.	\$37,830	\$47,512	\$9,681	25.6%	\$58,827	80.8%
Mgt.of Companies	\$85,003	\$81,974	-\$3,028	-3.6%	\$83,538	98.1%
Admin. & Waste Svcs.	\$26,777	\$26,887	\$110	0.4%	\$27,508	97.7%
Education Svcs.	\$9,757	D	-\$9,757	-100.0%	\$35,388	0.0%
Health Care & Social Assist.	\$32,184	D	-\$32,184	-100.0%	\$42,076	0.0%
Arts, Ent. &, Rec.	\$14,852	\$13,271	-\$1,581	-10.6%	\$29,368	45.2%
Accom. & Food Svcs.	\$10,320	\$12,367	\$2,047	19.8%	\$13,955	88.6%
Other Svcs.	\$16,315	\$17,843	\$1,527	9.4%	\$27,569	64.7%
Fed.l, State & Local Govt.	\$32,941	\$35,438	\$2,497	7.6%	\$40,520	87.5%



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Average Compensation Per Job Over Time

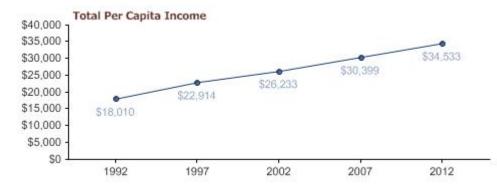
	2009	2010	2011	2011	2012
Avg. Compensation per Job	N/A	N/A	N/A	N/A	N/A
Change Since 2007		N/A	N/A	N/A	N/A
Pct. Change Since 2007		N/A	N/A	N/A	N/A

No Data

Source: Bureau of Economic Analysis

Per Capita Income Over Time

	1992	1997	2002	2007	2012
Total Per Capita Income	\$18,010	\$22,914	\$26,233	\$30,399	\$34,533
Change Since 1991		\$4,904	\$8,223	\$12,389	\$16,523
Pct. Change Since 1991		27.2%	45.7%	68.8%	91.7%



Source: Bureau of Economic Analysis

Income & Wage

	Number
Median family income in 2012 (ACS)	\$53,643
Median household income in 2012 (ACS)	\$46,065
Average Wage Per Job in 2012 (BLS)	\$40,658
Wage Growth since 2000 (BLS)	27.9%

Source: US Census Bureau, ACS 5 Year Estimates & Bureau of Labor Statistics

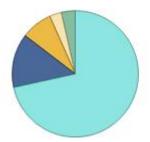
Firms and Employment by Size

Firm data are available for most counties by the size of the firms and average employment by business unit size.

County	Bus	iness	Patte	rns,	2011	

	Establishments	Number Chg. 06 to 11	Pct.Chg. 06 to 11	Pct. of Total
1-9 employees	700	5	0.7%	71.6%
10-19 employees	135	-8	-5.6%	13.8%
20-49 employees	78	-21	-21.2%	8.0%
50-99 employees	30	-14	-31.8%	3.1%
100 plus employees	35	-6	-14.6%	3.6%
TOTAL	978	-44	-4.3%	100.0%

County Business Patterns



71.57	%		1 to 9
13.80	%		10 to 19
7.98	%	6 2	20 to 49
3.07	%		50 to 99
3.58	%		100 plus

Source: U.S. Census Bureau

Establishments by Sector and Size

	Total	Employees	Employees	Employees	Employees	Employees	Employees
Total All Sectors	978	488	212	135	78	30	35
Agriculture, Forestry, Fishing, Hunting	3	3	0	0	0	0	0
Mining, Quarrying, and Oil and Gas Extraction	3	2	1	0	0	0	0
Construction	3	2	0	0	1	0	0
Manufacturing	107	85	14	3	5	0	0
Wholesale Trade	113	26	16	15	19	13	24
Retail Trade	50	28	9	5	4	4	0
Transportation and Warehousing	135	51	48	26	6	2	2
Utilities	40	21	6	6	4	1	2
Information	16	6	1	7	2	0	0
Finance and Insurance	59	28	19	10	2	0	0
Real Estate, Rental, Leasing	26	18	3	5	0	0	0
Professional, Scientific, and Technical Services	70	50	11	7	0	1	1
Management of Companies and Enterprises	4	2	0	0	1	1	0
Administrative and Support and Waste Mgmt. Remediation Svcs.	44	26	8	4	3	1	2
Educational Services	6	5	0	1	0	0	0
Health Care and Social Assistance	87	27	34	13	8	2	3
Arts, Entertainment, and Recreation	17	4	5	4	4	0	0
Accommodation and Food Services	77	22	11	23	16	5	0
Other Services (except Public Administration)	118	82	26	6	3	0	1
Unclassified	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Note: Source: U.S. Census Bureau