



Welcome to St. Joseph County Highlights 2005 Edition

This publication is provided annually for each of Indiana's 92 counties, 11 Economic Growth Regions, and the State of Indiana.

Each publication includes a variety of demographic information: population, labor force estimates, industry employment, industry annual average wages, and firms and employment by size.

If you need further information about your area, you may call the regional analyst listed below. If you need labor market information for other areas, you will find a map of the regional analysts at the back of this publication and posted on our Internet website under Resources.

Additional labor market information is available on our Internet website. Our website address is <http://www.in.gov/dwd/inews> or for North/Northwest Indiana go to <http://www.nidataplus.com>.

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Region 1: Lake, Porter, LaPorte, Newton, Jasper, Starke, and Pulaski counties.

Region 2: St. Joseph, Elkhart, Marshall, Fulton, and Kosciusko counties.

County Highlights is a Research and Analysis publication of the Indiana Department of Workforce Development



SUMMARY OF ST. JOSEPH COUNTY HIGHLIGHTS

St. Joseph County's population estimate for 2004 was 266,431 up 0.3 percent from the 2000 Census total of 265,559. The estimated population made up 4.3 percent of Indiana's total 2004 estimated population of 6,237,569.

As of the 2000 Census 136,825 people twenty-five years of age or over were high school graduates and/or had post-high school education. That represented 82.4 percent of the twenty-five and up county population. Of that population 39,238 or 23.6 percent were four year college graduates or greater. In 2004, of the 2,277 persons graduating high school that year 1,740 or 76.4 percent intended to go on to higher education.

The county "labor force" represents workers who reside in the county no matter where they work. In 2003 persons living in but commuting to work out of the county was 16,966 or 10.5 percent of the labor force. The outside area where the largest number of St. Joseph County residents went to work was the Elkhart County. The county "work force" represents all workers employed in the county no matter where they reside. In 2003 persons commuting to work into the county from outside areas was 18,735 or 11.5 percent of the work force. The area sending the most number of persons into the county to work was the State of Michigan.

The estimated average unemployment rate for 2004 was 5.0 percent, below Indiana's average 5.2 percent. The county's unemployment rate was based on an estimated average residential labor force of 133,570. Of that labor force 126,860 were employed and 6,710 were unemployed.

For year 2004 there were 123,700 jobs at industries within the county. The largest employing industry in the county was Manufacturing having 14.9 percent of the total industry employment with Health Care & Social Assistance second at 13.3 percent. The industry showing the most growth in workers over a three year period (since 2001) was Administrative & Waste Services increasing by 1,572 workers or 33.5 percent above the 4,693 of 2001. Of employers in the county 17.6 percent employed 20 or more workers and they represented 79.7 percent of all in-county employment.

The all industry average 2004 earnings for the county was \$34,117 per year versus Indiana's \$34,692. The county average wage was an increase of 10.9 percent over 2001's county industry average wage. Seven of St. Joseph County's 20 industry sectors (including government) had annual average earnings greater than the Indiana average for those industries. The county's Management of Companies & Enterprises industry had the highest average earnings at \$80,260 per year with Utilities second at \$58,728, while the industry with the lowest annual earnings number was Accommodation & Food Services at \$11,492. The same industries statewide paid an average \$66,805, \$62,844, and \$11,572 per year, respectively.

POPULATION

ST. JOSEPH COUNTY POPULATION

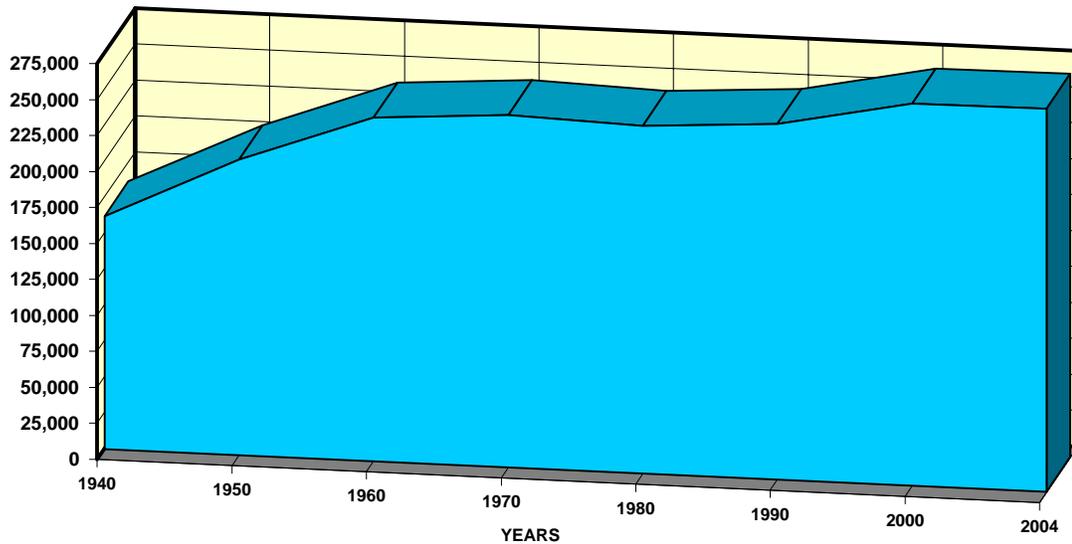
COUNTY AND CITY POPULATION

COUNTY AND CITIES / TOWNS	1990	2000	2004	CHANGE 1990 TO 2000		CHANGE 2000 TO 2004	
				#	%	#	%
ST. JOSEPH CO	247,052	265,559	266,431	18,507	7.5%	872	0.3%
South Bend	105,511	107,789	105,494	2,278	2.2%	-2,295	-2.1%
Mishawaka	42,635	46,557	48,385	3,922	9.2%	1,828	3.9%
Walkerton	2,061	2,274	2,210	213	10.3%	-64	-2.8%
Osceola	1,999	1,859	1,821	-140	-7.0%	-38	-2.0%
Roseland	706	1,809	630	1,103	156.2%	-1,179	-65.2%
New Carlisle	1,446	1,505	1,619	59	4.1%	114	7.6%
North Liberty	1,366	1,402	1,370	36	2.6%	-32	-2.3%
Lakeville	655	567	560	-88	-13.4%	-7	-1.2%
Indian Village	142	144	141	2	1.4%	-3	-2.1%

ST. JOSEPH COUNTY POPULATION 1940 TO 2004

YEAR	POPULATION	CHG FROM PRIOR YR	% CHANGE
1940	161,823	NA	NA
1950	205,058	43,235	26.7%
1960	238,614	33,556	16.4%
1970	244,827	6,213	2.6%
1980	241,617	-3,210	-1.3%
1990	247,052	5,435	2.2%
2000	265,559	18,507	7.5%
2004	266,431	872	0.3%

POPULATION OF ST. JOSEPH COUNTY TO 2004



EDUCATION

ST. JOSEPH COUNTY EDUCATION DATA

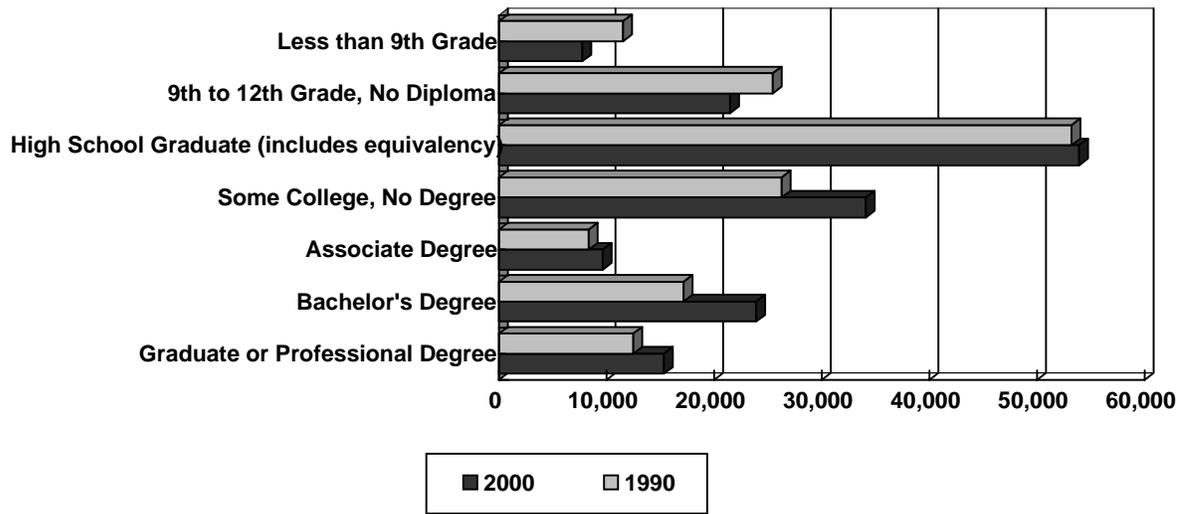
2004 H.S. GRADUATE HIGHER EDUCATION INTENT

EDUCATIONAL INTENT	NUMBER	%
Graduated High School in 2004	2,277	100%
Total to Higher Education	1,740	76.4%
Four-Year Institution	1,342	58.9%
Two-Year Institution	222	9.7%
Vocational/Technical Institution	176	7.7%

EDUCATIONAL ATTAINMENT - POPULATION 25 YEARS & OVER

EDUCATION	1990		2000	
	NUMBER	%	NUMBER	%
Less than 9th Grade	11,545	7.5%	7,751	4.7%
9th to 12th Grade, No Diploma	25,424	16.5%	21,484	12.9%
High School Graduate (includes equivalency)	53,175	34.4%	53,901	32.5%
Some College, No Degree	26,288	17.0%	34,063	20.5%
Associate Degree	8,322	5.4%	9,623	5.8%
Bachelor's Degree	17,179	11.1%	23,893	14.4%
Graduate or Professional Degree	12,510	8.1%	15,345	9.2%
TOTAL - POPULATION 25 YEARS & OVER	154,443	100%	166,060	100%

ST. JOSEPH COUNTY EDUCATIONAL ATTAINMENT 2000 Versus 1990



LABOR FORCE

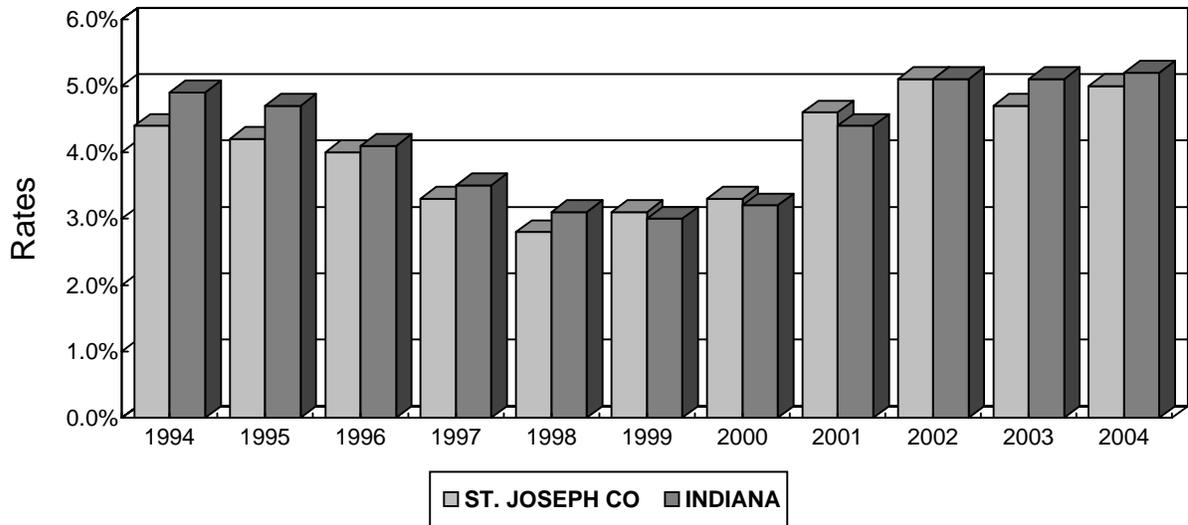
ST. JOSEPH COUNTY LABOR FORCE

(1994-2004)

YEAR	LABOR FORCE	EMPLOYED	UNEMPLOYED	ST. JOSEPH CO RATE	INDIANA RATE
1994	134,980	129,040	5,940	4.4%	4.9%
1995	139,010	133,110	5,900	4.2%	4.7%
1996	136,180	130,740	5,440	4.0%	4.1%
1997	138,310	133,740	4,570	3.3%	3.5%
1998	137,740	133,890	3,850	2.8%	3.1%
1999	136,310	132,080	4,230	3.1%	3.0%
2000	136,940	132,400	4,540	3.3%	3.2%
2001	135,840	129,580	6,260	4.6%	4.4%
2002	136,880	129,910	6,970	5.1%	5.1%
2003	137,040	130,570	6,470	4.7%	5.1%
2004	133,570	126,860	6,710	5.0%	5.2%

Data for some years have been revised from earlier published numbers for those years.

ST. JOSEPH COUNTY & STATE OF INDIANA Average Unemployment Rates 1994-2004



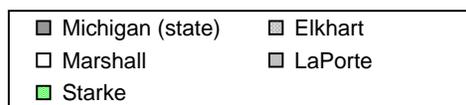
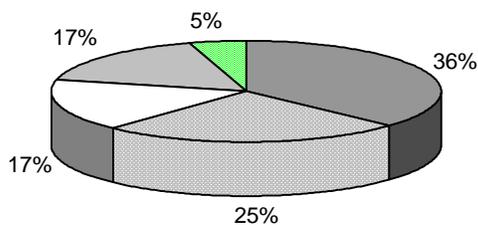
Source: Indiana Dept of Workforce Development, Local Area Unemployment Statistics

COMMUTING PATTERNS

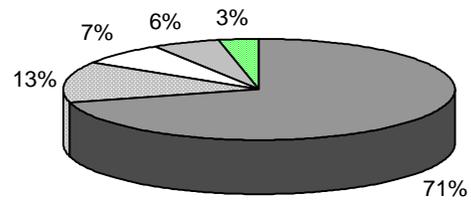
ST. JOSEPH COUNTY COMMUTING PATTERNS: YEAR 2003

Number of persons who live in the county and work (labor force)	161,068
Number of persons who live and work in the county	144,102
Number of persons who live out of and work in the county	18,735
Total number of persons who work in the county (work force)	162,837
Top five counties sending workers INTO St. Joseph County:	
Michigan (state)	5,878
Elkhart County	3,935
Marshall County	2,675
Laporte County	2,637
Starke County	734
<u>Total of above</u>	<u>15,859</u> equals 9.7% of work force
Top five counties receiving workers FROM St. Joseph County:	
Elkhart County	10,961
Michigan (state)	2,010
Marshall County	1,098
Laporte County	857
Other states	521
<u>Total of above</u>	<u>15,447</u> equals 9.6% of labor force

WORKERS INTO ST JOSEPH CO
From Top 5 Counties / States

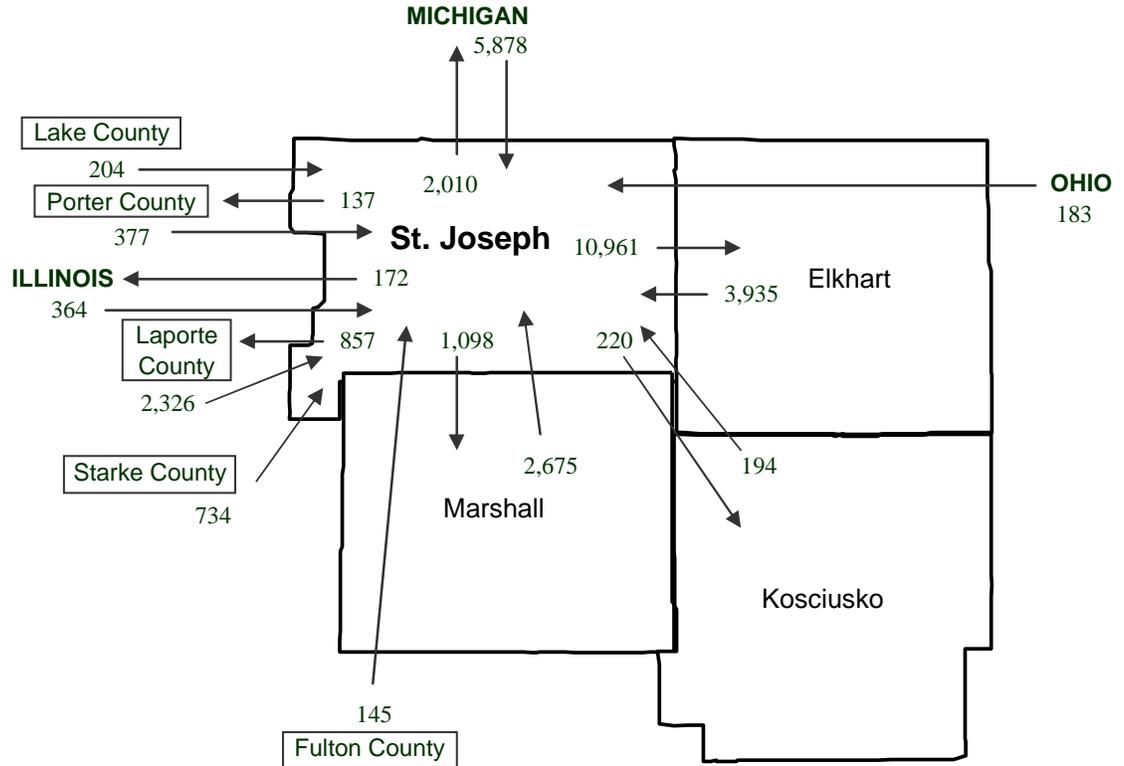


WORKERS OUT OF ST JOSEPH CO
To Top 5 Counties / States



COMMUTING MAP

SAINT JOSEPH COUNTY 2003



Data source: Indiana Dept. of Revenue
Based on income tax returns for Tax Year 2003

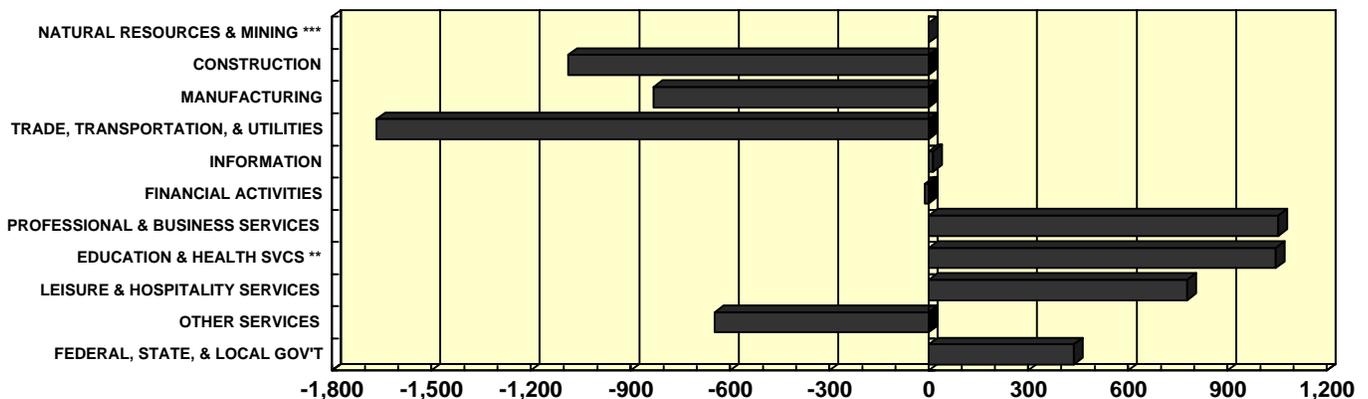
Counts of under 100 are not included.
Noncontiguous state counts not included.

INDUSTRY EMPLOYMENT

ST. JOSEPH COUNTY AVERAGE EMPLOYMENT BY INDUSTRY 2001 to 2004

INDUSTRY SECTORS (NAICS)*	2004 NO. OF FIRMS	AVERAGE EMPLOYMENT				NUMERICAL CHANGE 2001-2004	PERCENT CHANGE 2001-2004
		2001	2002	2003	2004		
TOTAL EMPLOYMENT **	6,003	124,967	122,504	122,249	123,700	-1,267	-1.0%
NATURAL RESOURCES & MINING	***	***	***	***	***	N/A	N/A
Agriculture, Forestry, Fishing, & Hunting	20	104	105	104	103	-1	-1.0%
Mining	***	***	***	***	***	N/A	N/A
CONSTRUCTION	643	7,168	6,564	6,054	6,080	-1,088	-15.2%
MANUFACTURING	437	19,307	18,663	18,270	18,476	-831	-4.3%
TRADE, TRANSPORTATION, & UTILITIES	1,486	26,545	25,490	25,421	24,879	-1,666	-6.3%
Wholesale Trade	455	6,643	6,396	6,398	6,163	-480	-7.2%
Retail Trade	869	16,757	15,963	15,839	15,240	-1,517	-9.1%
Transportation & Warehousing	157	2,808	2,821	2,899	3,191	383	13.6%
Utilities	5	337	310	285	285	-52	-15.4%
INFORMATION	89	2,263	2,098	2,016	2,276	13	0.6%
FINANCIAL ACTIVITIES	622	6,604	6,647	6,688	6,593	-11	-0.2%
Finance & Insurance	407	4,848	4,614	4,579	4,468	-380	-7.8%
Real Estate, Rental & Leasing	215	1,756	2,033	2,109	2,125	369	21.0%
PROFESSIONAL & BUSINESS SERVICES	904	10,478	10,527	10,799	11,532	1,054	10.1%
Professional & Technical Services	570	4,774	4,586	4,685	4,435	-339	-7.1%
Management of Companies & Enterprises	27	1,011	972	866	832	-179	-17.7%
Administrative & Waste Services	307	4,693	4,969	5,248	6,265	1,572	33.5%
EDUCATION & HEALTH SERVICES **	563	31,519	31,682	32,143	32,566	1,047	3.3%
Educational Services **	73	15,284	15,469	15,811	16,145	861	5.6%
Health Care & Social Assistance **	490	16,235	16,213	16,332	16,421	186	1.1%
LEISURE & HOSPITALITY SERVICES	574	10,065	10,147	10,351	10,845	780	7.7%
Arts, Entertainment, & Recreation	78	1,119	1,169	1,263	1,298	179	16.0%
Accommodation & Food Services	496	8,946	8,978	9,088	9,547	601	6.7%
OTHER SERVICES	574	4,545	4,187	4,018	3,899	-646	-14.2%
FEDERAL, STATE, & LOCAL GOVERNMENT	102	13,384	13,303	13,616	13,822	438	3.3%

**Change in St. Joseph County Industry Employment
2001 To 2004**



* NAICS - North American Industry Classification System. ** Includes private and government employment in this industry.

*** Data suppressed due to confidentiality restrictions.

Notes: 1. Data may not add to total due to rounding, suppression of confidential numbers, inclusion of unclassified data, and duplication of government employment numbers. 2. Industries listed are "private industry" unless otherwise noted.

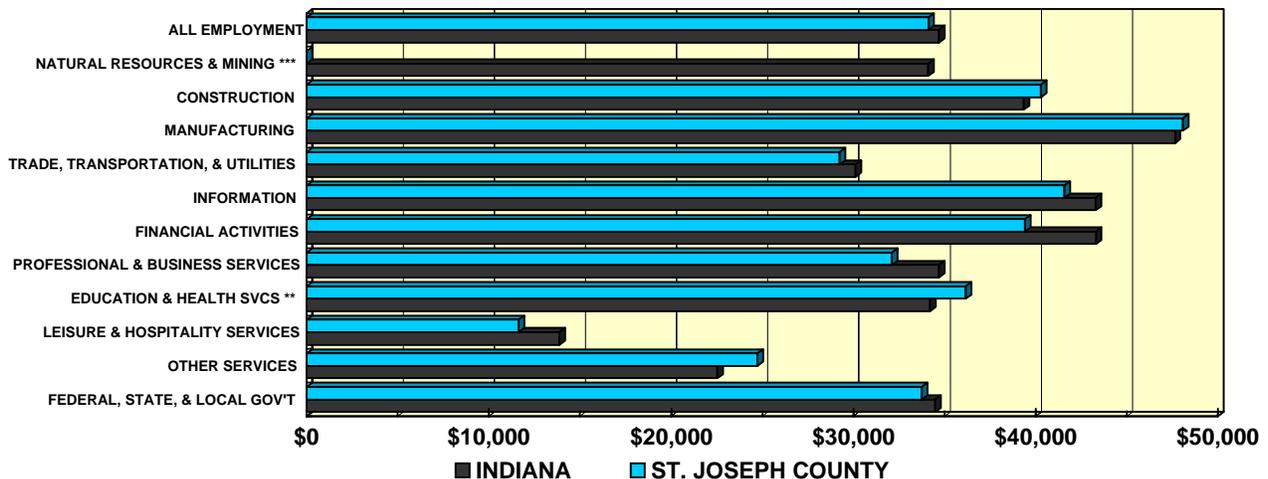
Source: Indiana Department of Workforce Development, Labor Market Information Unit

INDUSTRY EARNINGS

ST. JOSEPH COUNTY AVERAGE EARNINGS BY INDUSTRY 2001 to 2004

INDUSTRY SECTORS (NAICS)*	ST. JOSEPH COUNTY				2004	
	2001 WAGES	2004 WAGES	CHANGE 2001 to 2004		INDIANA 2004 WAGES	ST. JOSEPH % DIFFERENCE FROM INDIANA
			DOLLARS	PERCENT		
ALL INDUSTRIES **	\$30,769	\$34,117	\$3,348	10.9%	\$34,692	-1.7%
NATURAL RESOURCES & MINING	***	***	N/A	N/A	\$34,100	N/A
Agriculture, Forestry, Fishing, & Hunting	\$17,836	\$21,590	\$3,754	21.0%	\$25,459	-17.9%
Mining	***	***	N/A	N/A	\$49,836	N/A
CONSTRUCTION	\$38,312	\$40,288	\$1,976	5.2%	\$39,344	2.3%
MANUFACTURING	\$39,527	\$48,073	\$8,546	21.6%	\$47,638	0.9%
TRADE, TRANSPORTATION, & UTILITIES	\$26,486	\$29,252	\$2,766	10.4%	\$30,129	-3.0%
Wholesale Trade	\$39,827	\$43,005	\$3,178	8.0%	\$46,109	-7.2%
Retail Trade	\$19,253	\$21,445	\$2,192	11.4%	\$21,447	0.0%
Transportation & Warehousing	\$34,231	\$37,341	\$3,110	9.1%	\$35,142	5.9%
Utilities	\$58,450	\$58,728	\$278	0.5%	\$62,844	-7.0%
INFORMATION	\$34,516	\$41,583	\$7,067	20.5%	\$43,280	-4.1%
FINANCIAL ACTIVITIES	\$33,548	\$39,398	\$5,850	17.4%	\$43,310	-9.9%
Finance & Insurance	\$37,138	\$45,884	\$8,746	23.6%	\$48,406	-5.5%
Real Estate, Rental & Leasing	\$23,626	\$25,758	\$2,132	9.0%	\$28,857	-12.0%
PROFESSIONAL & BUSINESS SERVICES	\$33,343	\$32,115	-\$1,228	-3.7%	\$34,704	-8.1%
Professional & Technical Services	\$38,957	\$43,783	\$4,826	12.4%	\$45,323	-3.5%
Management of Companies & Enterprises	\$72,007	\$80,260	\$8,253	11.5%	\$66,805	16.8%
Administrative & Waste Services	\$19,298	\$17,460	-\$1,838	-9.5%	\$22,731	-30.2%
EDUCATION & HEALTH SERVICES **	\$33,001	\$36,168	\$3,167	9.6%	\$34,204	5.4%
Educational Services **	\$31,948	\$34,435	\$2,487	7.8%	\$33,107	3.9%
Health Care & Social Assistance **	\$33,992	\$37,871	\$3,879	11.4%	\$34,962	7.7%
LEISURE & HOSPITALITY SERVICES	\$11,106	\$11,648	\$542	4.9%	\$13,873	-19.1%
Arts, Entertainment, & Recreation	\$12,683	\$12,798	\$115	0.9%	\$25,803	-101.6%
Accommodation & Food Services	\$10,909	\$11,492	\$583	5.3%	\$11,572	-0.7%
OTHER SERVICES	\$21,907	\$24,743	\$2,836	12.9%	\$22,548	8.9%
FEDERAL, STATE, & LOCAL GOVERNMENT	\$31,215	\$33,742	\$2,527	8.1%	\$34,478	-2.2%

St. Joseph County and State of Indiana
2004 Earnings comparison



* NAICS - North American Industry Classification System. ** Includes private and government employment in this industry.

*** Data suppressed due to confidentiality restrictions.

Notes: 1. Industries listed are "private industry" unless otherwise noted. 2. Wage data are annual averages.

Source: Indiana Department of Workforce Development, Labor Market Information Unit

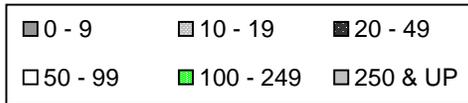
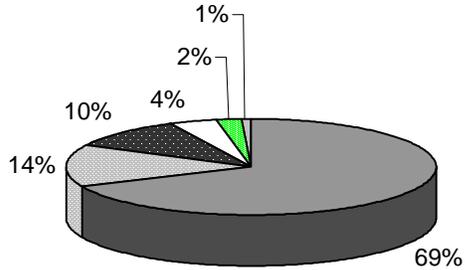
FIRMS & EMPLOYMENT BY SIZE

ST. JOSEPH COUNTY FIRMS and EMPLOYMENT by SIZE

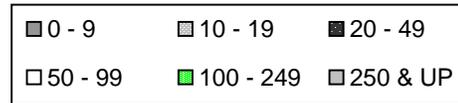
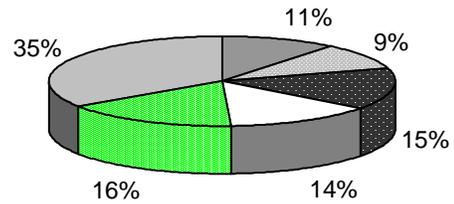
EMPLOYMENT SIZE CLASS	NUMBER of BUSINESS UNITS 1ST QUARTER 2004	EMPLOYMENT by SIZE OF BUSINESS UNIT MARCH 2004
0 - 9	4,098	13,130
10 - 19	847	11,550
20 - 49	621	18,320
50 - 99	244	16,971
100 - 249	133	19,740
250 & UP	56	42,045
TOTAL	5,999	121,756

Includes Business Units with zero employees and Federal Government Employees.

**BUSINESS UNITS
by SIZE
1st Quarter 2004**



**EMPLOYMENT by BUSINESS
UNIT SIZE
March 2004**



Source: Indiana Department of Workforce Development, Unemployment Insurance Division



DESCRIPTION OF THE NORTH AMERICAN INDUSTRY CLASSIFICATION SYSTEM

For over sixty years, industry information has been compiled using the Standard Industrial Classification (SIC) system. Since 1993, the industry data tables in this publication were classified by SIC.

Beginning with the 2002 issue of the Highlights report, new industry data tables are based upon the North American Industry Classification System (NAICS).

Developed jointly by the United States, Canada and Mexico to produce comparable data, NAICS was introduced in 1997 to replace the SIC system. Because of its' scope and complexity, the transition to NAICS has taken three years to complete and is now effective beginning with 2001.

NAICS provides a more specific classification system reflecting the economy's changing industrial composition. NAICS focuses on *how* products and services are created, as opposed to the SIC focus on *what* is produced.

This reorganization has created breaks in the industrial classification time series. Even though, for example, the **Manufacturing** industry group is still listed, the current statistical data for **Manufacturing** may not be comparable to what was previously shown.

Example: *An industrial machine company has its employment offices in a separate building. Those workers may now be listed in the **Professional and Business Services** industry under NAICS, rather than in **Manufacturing**.* The same is possible for other industries.

NAICS uses a six digit hierarchical coding system to classify all economic activity. NAICS-United States allows for the identification of 1,170 industries compared to the 1,004 found in the SIC system. NAICS classifications are reviewed every three years. For purposes of this publication we will be classifying economic activities into 11 NAICS 'super sectors' and 15 NAICS sectors.

The following is a listing of the NAICS 'super sectors' we will be using:

Natural Resources & Mining includes agriculture, forestry, fishing, hunting, and mining.

Construction

Manufacturing

Trade, Transportation & Utilities includes wholesale and retail trade, utilities, transportation, and warehousing.

Information includes publishing, motion pictures, sound recording, broadcasting, Internet publishing, telecommunications, ISPs, search portals, data processing, news syndicates, libraries, and archives.

Financial Activities includes finance, insurance, real estate, and rental and leasing.

Professional & Business Services includes professional, scientific, and technical services, management of companies and enterprises, administrative/support, and waste management and remediation services.

Education & Health Services includes educational and health services, health care, and social assistance.

Leisure & Hospitality includes arts, entertainment, recreation, accommodation, and food services.

Other Services includes repair, maintenance, personal, laundry services and religious, grant making, civic, social, and professional organizations and private households.

Federal, State & Local Government includes total government employment.

Economic Growth Regions

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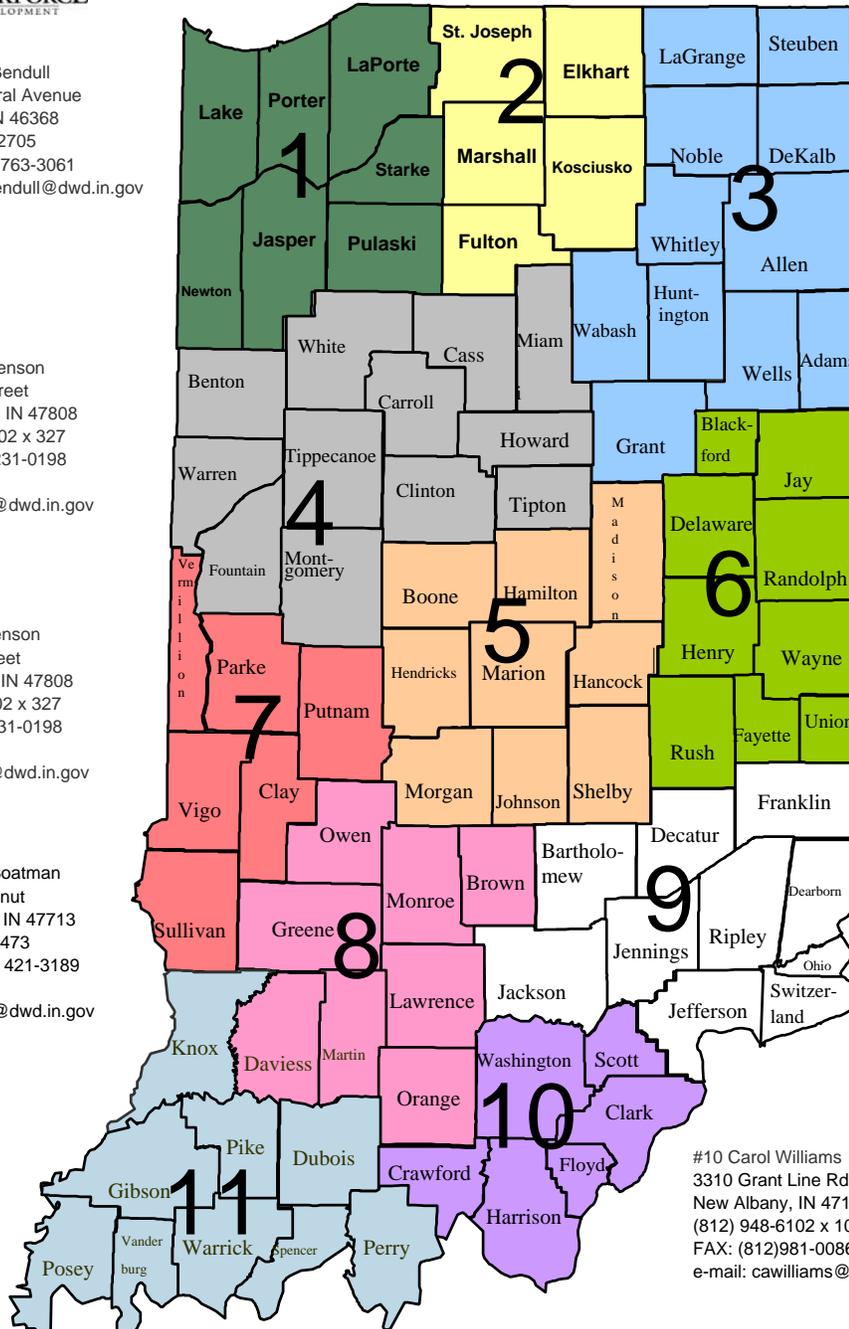
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